



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING AC¹

Quarter Ending: September 30, 2007

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	INVESTMENT & COMMERCE BANK LTD.	HANDELS BANK & TRUST LTD.	THE OXXY BANK LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
ASSETS							
Cash and Due from Banks	12,555	45,023	4,101	4,868	1,580	2,323	23,343
Bills	0	7,186	0	50	0	500	16,467
Investments	1	0	151	800	0	45	9,871
Total Loans	20,767	47,997	7,821	10,270	7,508	10,303	60,394
Less: Specific Loan Loss Reserves	0	0	0	0	0	0	(772)
General Loan Loss Reserves	(208)	(480)	(102)	(264)	(75)	(103)	(603)
Net Loans	20,559	47,517	7,719	10,006	7,433	10,200	59,019
Fixed Assets (Net)	0	181	62	37	2	7	2,607
Other Assets	265	307	277	150	210	446	1,047
TOTAL ASSETS	33,380	100,214	12,310	15,911	9,225	13,521	112,354
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	14,254	62,250	4,719	1,484	0	0	57,659
Savings Deposits	7,128	0	3,004	9,710	0	487	7,188
Time Deposits	5,425	26,589	901	1,627	6,119	9,500	19,847
Total Deposits	26,807	88,839	8,624	12,821	6,119	9,987	84,694
Due to Banks	32	0	0	0	0	0	4,919
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	666	550	280	22	84	207	1,202
TOTAL LIABILITIES	27,505	89,389	8,904	12,843	6,203	10,194	90,815
CAPITAL							
Paid-Up & Unimpaired Reserves	4,755	3,500	3,269	3,000	3,000	3,000	6,636
Retained Earnings	72	4,232	236	1	0	285	12,089
Current Year's Profit/(Loss)	1,048	3,093	(99)	67	22	42	2,814
TOTAL CAPITAL	5,875	10,825	3,406	3,068	3,022	3,327	21,539
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	33,380	100,214	12,310	15,911	9,225	13,521	112,354
INCOME STATEMENT (Quarterly figures)							
Interest Income	666	2,017	225	281	159	305	1,696
Interest Expense	104	291	54	125	116	191	429
Net Interest Income/(Loss)	562	1,726	171	156	43	114	1,267
Non-Interest Income	116	140	23	(20)	0	54	476
Non-Interest Expense	215	185	280	109	46	138	780
Net Operating Income/(Loss)	463	1,681	(86)	27	(3)	30	963
Other Income (Expense)	(37)	(23)	0	0	6	(11)	0
Net Income (Loss)	426	1,658	(86)	27	3	19	963
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	10.00%	8.19%	11.00%	7.00%	10.00%
Average Lending Rate	9.97%	13.04%	9.17%	7.92%	7.75%	8.38%	6.48%
Average Deposit Rate	1.51%	1.51%	2.46%	3.96%	7.17%	5.30%	1.98%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	21.92%	12.18%	39.49%	23.93%	49.39%	33.31%	25.43%
Capital/Risk Weighted Assets	21.40%	14.35%	40.68%	35.67%	38.36%	28.26%	27.31%
LIQUIDITY							
Net Loans/Deposits	76.69%	53.49%	89.51%	78.04%	121.47%	102.13%	69.68%
Required Liquid Assets	6,434	21,321	2,070	3,077	1,469	2,397	20,327
Excess (Shortfall) Liquid Assets	5,989	30,788	1,931	2,541	11	326	12,597
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.00%	1.00%	1.30%	2.57%	1.00%	1.00%	2.28%
Adversely Classified Loans(Net of Specific Reserves)/Loans	0.00%	0.00%	0.00%	4.50%	0.00%	0.00%	25.55%
PROFITABILITY (Annualized)							
Return On Average Assets	4.63%	6.71%	-1.14%	0.43%	0.27%	0.34%	3.03%
Return On Average Equity	26.00%	72.34%	-3.80%	2.77%	0.93%	1.69%	18.33%
Net-Interest Income/Adjusted Operating Income	82.89%	92.50%	88.14%	114.71%	100.00%	67.86%	72.69%
Non-Interest Income/Adjusted Operating Income	17.11%	7.50%	11.86%	-14.71%	0.00%	32.14%	27.31%

¹ Figures were obtained from Bank Returns submitted to the Central Bank.