



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: September 30, 2009

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BRITISH CARIBBEAN BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HANDELS BANK & TRUST LTD.	PROVIDENT BANK & TRUST OF BZE LTD.
ASSETS						
Cash and Due from Banks	12,922	54,458	13,038	8,986	1,701	37,678
Bills	61	0	0	0	0	6,943
Investments	1	2,903	151	314	0	11,953
Total Loans	29,947	111,183	12,088	1,284	6,398	74,325
Less: Specific Loan Loss Reserves	(5)	(101)	0	0	0	(3,173)
General Loan Loss Reserves	(345)	(1,093)	(205)	(13)	(64)	(603)
Net Loans	29,597	109,989	11,883	1,271	6,334	70,549
Fixed Assets (Net)	0	262	252	242	9	2,501
Other Assets	300	672	967	623	69	472
TOTAL ASSETS	42,881	168,284	26,291	11,436	8,113	130,096
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	13,119	83,562	15,406	7,239	0	56,693
Savings Deposits	9,638	0	4,069	194	0	9,660
Time Deposits	9,969	46,168	2,885	560	5,009	24,011
Total Deposits	32,726	129,730	22,360	7,993	5,009	90,364
Due to Banks	82	0	0	0	0	13,387
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	409	3,816	376	367	69	1,285
TOTAL LIABILITIES	33,217	133,546	22,736	8,360	5,078	105,036
CAPITAL						
Paid-Up & Unimpaired Reserves	7,286	7,500	3,656	3,500	3,000	8,136
Retained Earnings	1,458	21,683	(2)	(151)	0	15,242
Current Year's Profit/(Loss)	920	5,555	(99)	(273)	35	1,682
TOTAL CAPITAL	9,664	34,738	3,555	3,076	3,035	25,060
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	42,881	168,284	26,291	11,436	8,113	130,096
INCOME STATEMENT (Quarterly figures)						
Interest Income	764	3,530	342	71	148	1,254
Interest Expense	172	531	99	13	93	536
Net Interest Income/(Loss)	592	2,999	243	58	55	718
Non-Interest Income	103	316	90	184	9	349
Non-Interest Expense	293	257	285	466	39	489
Net Operating Income/(Loss)	402	3,058	48	(224)	25	578
Other Income (Expense)	(150)	(154)	0	(3)	(1)	0
Net Income (Loss)	252	2,904	48	(227)	24	578
OTHER INDICATORS						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	9.50%	11.97%	8.49%	10.77%	8.41%	4.76%
Average Deposit Rate	1.95%	1.77%	1.94%	0.67%	7.42%	2.40%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	29.53%	26.78%	15.90%	38.48%	60.59%	27.73%
Capital/Risk Weighted Assets	21.71%	24.58%	25.75%	90.00%	45.08%	32.59%
LIQUIDITY						
Net Loans/Deposits	90.44%	84.78%	53.14%	15.90%	126.45%	78.07%
Required Liquid Assets	12,801	31,135	5,366	1,918	1,202	23,495
Excess (Shortfall) Liquid Assets	4,947	26,126	7,604	6,968	399	15,861
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	1.17%	1.07%	1.70%	1.01%	1.00%	5.08%
Adversely Classified Loans(Net of Specific Reserves)/Loans	15.99%	1.72%	20.52%	0.00%	0.00%	41.27%
PROFITABILITY (Annualized)						
Return On Average Assets	2.86%	7.48%	-0.53%	-4.84%	0.59%	1.86%
Return On Average Equity	13.73%	37.70%	-3.69%	-11.12%	1.54%	9.26%
Net-Interest Income/Adjusted Operating Income	85.18%	90.47%	72.97%	23.97%	85.94%	67.29%
Non-Interest Income/Adjusted Operating Income	14.82%	9.53%	27.03%	76.03%	14.06%	32.71%

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

* British Caribbean Bank International Limited (BCBIL) was formerly known as Belize Bank International Limited (BBIL).