



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: September 30, 2010

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.	HERITAGE INT'L BANK & TRUST LTD.	SCOTIABANK (BELIZE) INT'L LTD.
ASSETS							
Cash and Due from Banks	16,705	39,924	14,624	24,573	1,723	35,939	2,978
Bills	63	0	0	0	0	6,623	0
Investments	6,001	8,335	151	15,465	0	14,195	0
Total Loans	30,668	114,233	14,514	2,149	6,754	77,882	89
Less: Specific Loan Loss Reserves	(283)	0	0	0	0	(4,980)	0
General Loan Loss Reserves	(270)	(1,002)	(152)	(25)	(67)	(596)	0
Net Loans	30,115	113,231	14,362	2,124	6,687	72,306	89
Fixed Assets (Net)	0	1,648	180	243	14	2,769	23
Other Assets	569	733	411	730	19	1,617	1,316
TOTAL ASSETS	53,453	163,871	29,728	43,135	8,443	133,449	4,406
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	16,009	63,313	14,868	35,388	0	56,751	822
Savings Deposits	12,141	0	5,624	2,742	0	12,227	35
Time Deposits	13,824	56,215	2,870	1,233	5,371	23,432	500
Total Deposits	41,974	119,528	23,362	39,363	5,371	92,410	1,357
Due to Banks	82	0	2,494	0	0	13,914	0
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	520	740	335	344	63	948	4
TOTAL LIABILITIES	42,576	120,268	26,191	39,707	5,434	107,272	1,361
CAPITAL							
Paid-Up & Unimpaired Reserves	8,784	7,483	3,656	3,500	3,000	8,136	3,100
Retained Earnings	1,557	31,774	(255)	(471)	0	16,070	(34)
Current Year's Profit/(Loss)	536	4,346	136	399	9	1,971	(21)
TOTAL CAPITAL	10,877	43,603	3,537	3,428	3,009	26,177	3,045
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	53,453	163,871	29,728	43,135	8,443	133,449	4,406
INCOME STATEMENT (Quarterly figures)							
Interest Income	1,130	2,429	410	320	146	1,454	1
Interest Expense	231	458	115	27	102	587	1
Net Interest Income/(Loss)	899	1,971	295	293	44	867	0
Non-Interest Income	95	278	117	641	0	975	3
Non-Interest Expense	294	238	368	691	38	587	0
Net Operating Income/(Loss)	700	2,011	44	243	6	1,255	3
Other Income (Expense)	(472)	70	0	0	(2)	0	0
Net Income (Loss)	228	2,081	44	243	4	1,255	3
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%	11.00%
Average Lending Rate	10.25%	8.52%	11.13%	8.64%	8.47%	5.31%	0.00%
Average Deposit Rate	2.19%	1.51%	1.98%	0.20%	7.50%	2.44%	1.17%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	25.91%	36.48%	15.14%	8.71%	56.02%	28.33%	224.39%
Capital/Risk Weighted Assets	23.70%	31.09%	20.71%	20.84%	43.12%	31.40%	161.49%
LIQUIDITY							
Net Loans/Deposits	71.75%	94.73%	61.48%	5.40%	124.50%	78.24%	6.56%
Required Liquid Assets	10,074	28,687	5,607	9,447	1,623	24,027	326
Excess (Shortfall) Liquid Assets	12,512	14,972	8,917	29,916	1,289	8,048	2,685
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.80%	0.88%	1.05%	1.16%	0.99%	7.16%	0.00%
Adversely Classified Loans(Net of Specific Reserves)/Loans	10.98%	12.13%	3.62%	0.00%	0.00%	32.58%	0.00%
PROFITABILITY (Annualized)							
Return On Average Assets	1.45%	5.38%	0.65%	1.79%	0.14%	1.99%	-0.65%
Return On Average Equity	7.08%	21.22%	5.03%	16.27%	0.40%	10.53%	-0.92%
Net-Interest Income/Adjusted Operating Income	90.44%	87.64%	71.60%	31.37%	100.00%	47.07%	0.00%
Non-Interest Income/Adjusted Operating Income	9.56%	12.36%	28.40%	68.63%	0.00%	52.93%	100.00%

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).

*Provident Bank & Trust of Belize Ltd. changed its name to Heritage International Bank & Trust Limited with effect from 4th January 2010.