



CENTRAL BANK
of **BELIZE**

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending 30 June 2015

US\$'000

BALANCE SHEET	ATLANTIC INT'L BANK LTD.	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	CHOICE BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
ASSETS					
Cash and Due from Banks	44,070	19,477	29,804	83,695	104,160
Bills	0	0	0	94,003	2,718
Investments	11,208	9,212	8,568	1,749	25,443
Less: Specific Investment Reserves	0	0	0	0	0
Net Investment	11,208	9,212	8,568	1,749	25,443
Total Loans	59,831	66,623	8,906	11,511	74,802
Less: Specific Loan Loss Reserves	(5,134)	(11,670)	(429)	0	(18,219)
Net Loans	54,697	54,953	8,477	11,511	56,583
Fixed Assets (Net)	702	1,779	92	309	3,351
Other Assets	729	3,347	10,537	802	1,022
TOTAL ASSETS	111,406	88,768	57,478	192,069	193,277
LIABILITIES & CAPITAL					
Demand Deposits	44,485	44,681	31,928	163,242	86,550
Savings Deposits	28,413	0	16,347	5,678	23,368
Time Deposits	26,470	7,624	3,783	6,604	7,353
Total Deposits	99,368	52,305	52,058	175,524	117,271
Due to Banks	82	143	1,675	0	47,162
Promissory Notes & Bills	0	0	0	0	0
Long Term Debt	0	0	0	0	0
Other Liabilities	894	11,870	524	667	1,741
TOTAL LIABILITIES	100,344	64,318	54,257	176,191	166,174
CAPITAL					
Paid-Up & Unimpaired Reserves	10,756	11,918	4,513	3,600	9,236
Retained Earnings	(303)	11,135	170	8,977	15,898
Current Year's Profit/(Loss)	98	887	(1,580)	3,181	1,231
General Loan Loss Reserves	511	510	118	120	738
TOTAL CAPITAL	11,062	24,450	3,221	15,878	27,103
TOTAL LIABILITIES & CAPITAL	111,406	88,768	57,478	192,069	193,277
INCOME STATEMENT (Quarterly figures)					
Interest Income	1,178	1,209	245	289	1,099
Interest Expense	480	0	63	33	462
Net Interest Income/(Loss)	698	1,209	182	256	637
Non-Interest Income	199	656	167	2,558	703
Non-Interest Expense	596	442	337	1,043	862
Net Operating Income/(Loss)	301	1,423	12	1,771	478
Other Income (Expense)	(201)	(536)	(9)	0	0
Net Income (Loss)	100	887	3	1,771	478
OTHER INDICATORS					
Base Lending Rate	9.75%	7.00%	11.00%	5.00%	10.00%
Average Lending Rate	7.79%	6.71%	7.39%	7.01%	5.43%
Average Deposit Rate	2.02%	0.00%	0.43%	0.07%	1.32%
FINANCIAL INDICATORS					
CAPITAL ADEQUACY					
Capital/Risk Weighted Assets	14.71%	37.22%	13.13%	38.59%	23.77%
Capital/Deposits	11.13%	46.75%	6.19%	9.05%	23.11%
LIQUIDITY					
Net Loans/Deposits	55.04%	105.06%	16.28%	6.56%	48.25%
Liquid Assets Statutory Requirement	23,848	12,553	12,494	42,126	28,145
Excess (Shortfall) Statutory Liquid Assets	31,079	8,832	22,242	54,342	25,547
ASSET QUALITY					
Adversely Classified Loans(Net of Specific Reserves)/Loans	6.03%	9.85%	2.07%	0.00%	10.27%
Total Loan Loss Reserves and Provisions/Total Loans (%)	9.43%	18.28%	6.14%	1.04%	25.34%
PROFITABILITY (Annualized)					
Return On Average Assets	0.19%	2.37%	-4.90%	3.20%	1.19%
Return On Average Equity	1.77%	18.08%	-92.06%	47.83%	8.73%
Net-Interest Income/Adjusted Operating Income	77.81%	64.83%	52.15%	9.10%	47.54%
Non-Interest Income/Adjusted Operating Income	22.19%	35.17%	47.85%	90.90%	52.46%

Notes:

1. Figures were obtained from Bank Returns submitted to the Central Bank of Belize as required under Section 31(1) of the International Banking Act.

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

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