



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: December 31, 2011

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.
ASSETS						
Cash and Due from Banks	20,480	71,288	34,185	76,126	168	59,896
Bills	31	0	0	0	0	6,202
Investments	6,001	31,479	151	18,353	0	21,173
Total Loans	39,443	86,643	12,071	6,282	3,027	93,417
Less: Specific Loan Loss Reserves	(1,026)	(4,684)	(24)	(298)	0	(3,905)
General Loan Loss Reserves	(305)	(571)	(151)	(67)	(30)	(675)
Net Loans	38,112	81,388	11,896	5,917	2,997	88,837
Fixed Assets (Net)	0	4,212	77	262	10	3,169
Other Assets	697	1,981	314	887	29	2,686
TOTAL ASSETS	65,321	190,348	46,623	101,545	3,204	181,963
LIABILITIES & SHAREHOLDERS' EQUITY						
Demand Deposits	21,260	85,394	22,447	75,403	0	66,866
Savings Deposits	14,195	0	14,139	19,098	0	29,357
Time Deposits	19,122	61,167	2,360	829	0	30,048
Total Deposits	54,577	146,561	38,946	95,330	0	126,271
Due to Banks	82	(1,343)	3,962	0	0	28,013
Promissory Notes & Bills	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0
Other Liabilities	393	678	241	698	29	837
TOTAL LIABILITIES	55,052	145,896	43,149	96,028	29	155,121
CAPITAL						
Paid-Up & Unimpaired Reserves	9,864	7,484	3,733	3,600	3,000	8,136
Retained Earnings	367	34,523	(136)	449	47	13,414
Current Year's Profit/(Loss)	38	2,445	(123)	1,468	128	5,292
TOTAL CAPITAL	10,269	44,452	3,474	5,517	3,175	26,842
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	65,321	190,348	46,623	101,545	3,204	181,963
INCOME STATEMENT (Quarterly figures)						
Interest Income	752	1,674	305	437	64	1,729
Interest Expense	323	532	162	5	0	731
Net Interest Income/(Loss)	429	1,142	143	432	64	998
Non-Interest Income	93	358	199	662	0	1,607
Non-Interest Expense	311	536	323	689	33	849
Net Operating Income/(Loss)	211	964	19	405	31	1,756
Other Income (Expense)	(672)	(368)	(35)	(299)	0	(56)
Net Income (Loss)	(461)	596	(16)	106	31	1,700
OTHER INDICATORS						
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%
Average Lending Rate	7.66%	6.91%	10.05%	8.06%	9.89%	5.83%
Average Deposit Rate	2.21%	1.42%	1.62%	0.05%	18.22%	2.45%
FINANCIAL INDICATORS						
CAPITAL ADEQUACY						
Capital/Deposits	18.82%	30.33%	8.72%	5.79%	0.00%	21.26%
Capital/Risk Weighted Assets	22.11%	32.10%	18.57%	14.92%	99.90%	20.82%
LIQUIDITY						
Net Loans/Deposits	69.83%	55.53%	30.54%	6.21%	0.00%	70.35%
Required Liquid Assets	26,329	35,175	9,347	22,879	0	30,305
Excess (Shortfall) Liquid Assets	13,231	36,381	21,163	41,659	68	8,627
ASSET QUALITY						
Total Loan Loss Reserves/Total Loans (%)	3.37%	6.07%	1.45%	5.81%	0.99%	4.90%
Adversely Classified Loans(Net of Specific Reserves)/Loans	20.22%	30.35%	18.04%	49.52%	0.00%	24.67%
PROFITABILITY (Annualized)						
Return On Average Assets	0.06%	1.72%	-0.30%	1.63%	3.58%	3.26%
Return On Average Equity	0.36%	7.47%	-3.49%	28.93%	4.09%	19.72%
Net-Interest Income/Adjusted Operating Income	82.18%	76.13%	41.81%	39.49%	100.00%	38.31%
Non-Interest Income/Adjusted Operating Income	17.82%	23.87%	58.19%	60.51%	0.00%	61.69%

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