



CENTRAL BANK OF BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT¹

Quarter Ending: June 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	13,434	34,651	13,392	11,588	1,879	41,855	3,223
Bills	62	0	0	0	0	6,594	0
Investments	6,001	8,168	151	17,956	0	13,690	0
Total Loans	29,757	113,853	13,486	2,122	6,642	74,644	50
Less: Specific Loan Loss Reserves	(281)	(101)	0	0	0	(4,973)	0
General Loan Loss Reserves	(249)	(1,052)	(140)	(23)	(66)	(603)	0
Net Loans	29,227	112,700	13,346	2,099	6,576	69,068	50
Fixed Assets (Net)	0	1,673	209	279	14	2,771	23
Other Assets	563	1,063	413	930	21	1,556	1,152
TOTAL ASSETS	49,287	158,255	27,511	32,852	8,490	135,534	4,448
LIABILITIES & SHAREHOLDERS' EQUITY							
Demand Deposits	14,327	63,736	12,865	27,927	0	60,075	869
Savings Deposits	12,382	0	5,469	343	0	12,922	35
Time Deposits	11,892	50,771	2,846	1,098	5,431	23,461	500
Total Deposits	38,601	114,507	21,180	29,368	5,431	96,458	1,404
Due to Banks	82	0	2,488	0	0	12,968	0
Promissory Notes & Bills	0	0	0	0	0	0	0
Long Term Debt	0	0	0	0	0	0	0
Other Liabilities	424	1,175	350	205	54	1,186	2
TOTAL LIABILITIES	39,107	115,682	24,018	29,573	5,485	110,612	1,406
CAPITAL							
Paid-Up & Unimpaired Reserves	8,315	7,483	3,656	3,500	3,000	8,136	3,100
Retained Earnings	1,557	32,824	(255)	(376)	0	16,070	(34)
Current Year's Profit/(Loss)	308	2,266	92	155	5	716	(24)
TOTAL CAPITAL	10,180	42,573	3,493	3,279	3,005	24,922	3,042
TOTAL LIABILITIES & SHAREHOLDERS' EQUITY	49,287	158,255	27,511	32,852	8,490	135,534	4,448
INCOME STATEMENT (Quarterly figures)							
Interest Income	714	2,688	386	297	144	1,277	0
Interest Expense	201	448	112	17	101	585	1
Net Interest Income/(Loss)	513	2,240	274	280	43	692	(1)
Non-Interest Income	84	339	120	315	0	278	0
Non-Interest Expense	324	251	317	552	40	585	1
Net Operating Income/(Loss)	273	2,328	77	43	3	385	(2)
Other Income (Expense)	(150)	(62)	0	0	(1)	0	0
Net Income (Loss)	123	2,266	77	43	2	385	(2)
OTHER INDICATORS							
Base Lending Rate	10.50%	11.00%	11.00%	11.00%	11.00%	10.00%	11.00%
Average Lending Rate	8.67%	9.02%	11.35%	12.11%	8.50%	5.04%	0.00%
Average Deposit Rate	2.22%	1.46%	1.95%	0.29%	7.53%	2.43%	1.25%
FINANCIAL INDICATORS							
CAPITAL ADEQUACY							
Capital/Deposits	26.37%	37.18%	16.49%	11.17%	55.33%	25.84%	216.67%
Capital/Risk Weighted Assets	24.23%	32.20%	22.21%	21.32%	43.59%	32.54%	147.03%
LIQUIDITY							
Net Loans/Deposits	75.72%	98.42%	63.01%	7.15%	121.08%	71.60%	3.56%
Required Liquid Assets	9,264	27,482	5,083	7,048	1,303	25,079	337
Excess (Shortfall) Liquid Assets	10,050	10,737	8,209	4,425	476	13,829	2,674
ASSET QUALITY							
Total Loan Loss Reserves/Total Loans (%)	1.78%	1.01%	1.04%	1.08%	0.99%	7.47%	0.00%
Adversely Classified Loans/(Net of Specific Reserves)/Loans	18.79%	7.51%	3.00%	0.00%	0.00%	38.02%	0.00%
PROFITABILITY (Annualized)							
Return On Average Assets	1.32%	5.57%	0.68%	1.44%	0.12%	1.09%	-1.15%
Return On Average Equity	6.29%	23.39%	5.10%	9.81%	0.33%	5.80%	-1.58%
Net-Interest Income/Adjusted Operating Income	85.93%	86.86%	69.54%	47.06%	100.00%	71.34%	100.00%
Non-Interest Income/Adjusted Operating Income	14.07%	13.14%	30.46%	52.94%	0.00%	28.66%	0.00%

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.