



# THE CENTRAL BANK OF THE BAHAMAS

## FINANCIAL TREND REPORT

Commercial Banks Balance Sheet (in \$Millions)

Assets	Mar-16	Jun-16	Sep-16	Dec-16
<b>1. Notes and Coins</b>	<b>154.9</b>	<b>132.3</b>	<b>132.8</b>	<b>171.1</b>
<b>2. Balance with Central Bank</b>	<b>789.0</b>	<b>918.2</b>	<b>879.2</b>	<b>863.7</b>
<b>3. Balance with Financial Institutions</b>				
3.1 Demand Deposits	64.4	50.5	37.0	41.6
3.2 Fixed Deposits	6.8	1.8	1.8	1.8
3.3 Loans	110.0	80.0	80.0	90.0
3.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
3.5 Balance with Offshore Institutions	332.3	341.3	476.2	347.9
<b>4. Due From Other Institutions(outside Bah Head Office or Branches</b>				
4.1 Demand Deposits	581.7	495.4	988.9	666.1
4.2 Fixed Deposits	2,530.8	4,855.5	2,847.0	1,745.8
4.3 Loans	6.3	0.0	0.0	0.0
4.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<b>Other</b>				
4.5 Demand Deposits	105.5	47.0	75.7	152.8
4.6 Fixed Deposits	755.1	263.1	182.8	139.5
4.7 Loans	747.1	0.0	0.0	0.0
4.8 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<b>5. Claims on Multilateral Development Banks</b>	<b>-</b>	<b>0.0</b>	<b>-</b>	<b>22.3</b>
<b>6. Loans and Advances</b>				
<b>Resident</b>				
6.1 Government	419.2	404.9	389.7	502.7
6.2 Public Corporations & Financial Institution	233.6	245.8	240.7	233.5
6.3 Other	3,074.3	3,047.6	3,068.5	3,106.8
6.4 Residential Mortgages	2,867.1	2,830.1	2,833.3	2,716.9
6.5 Commercial Mortgages	298.6	309.7	305.8	318.6
<b>Non-Resident</b>	<b>6,316.8</b>	<b>1,962.0</b>	<b>1,910.4</b>	<b>1,769.1</b>
<b>7. Government Securities</b>				
<b>Bahamas Government</b>				
7.1 Treasury Bills	680.0	627.8	554.8	528.9
7.2 Long-term Securities	884.7	881.1	878.8	974.3
<b>Other Governments</b>				
7.3 Treasury Bills	40.0	75.0	60.0	-
7.4 Long-term Securities	1.0	1.0	1.0	1.0
<b>8. Investments</b>				
8.1 Domestic	229.8	232.8	181.6	176.8
8.2 Foreign	326.4	323.7	323.8	314.8
8.3 Other	68.9	65.0	65.8	79.1
<b>9. Fixed Assets</b>	<b>105.6</b>	<b>103.1</b>	<b>102.6</b>	<b>101.4</b>
<b>10. Gold and Silver Bullion</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>11. Other Assets</b>	<b>4,195.1</b>	<b>1,396.6</b>	<b>914.3</b>	<b>785.3</b>
<b>Total Assets</b>	<b>25,924.9</b>	<b>19,691.3</b>	<b>17,532.5</b>	<b>15,851.8</b>
<b>Liabilities &amp; Shareholder's Equity</b>				
<b>1. Customer Deposits</b>	<b>10,110.6</b>	<b>10,716.7</b>	<b>9,606.3</b>	<b>10,060.8</b>
<b>2. Due to the Central Bank</b>	<b>0.8</b>	<b>0.8</b>	<b>0.8</b>	<b>0.8</b>
<b>3. Due to Fin. Institutions (in Bahs.)</b>				
3.1 Deposits	215.1	191.5	157.8	177.1
3.2 Loans	105.0	80.0	80.0	90.0
<b>4. Balance with Offshore Institutions</b>	<b>295.0</b>	<b>321.8</b>	<b>257.7</b>	<b>251.4</b>
<b>5. Due to Financial Institutions (Outside Bahs.)</b>	<b>8,022.3</b>	<b>4,704.4</b>	<b>3,894.6</b>	<b>1,950.5</b>
<b>Head Offices or Branches</b>				
5.1 Deposits	1,680.3	4,029.7	3,883.5	1,911.3
5.2 Loans	5,163.6	402.2	-	-
<b>Other</b>				
5.3 Deposits	1,178.5	272.5	11.1	39.2
5.4 Loans	-	-	-	-
<b>6. Bills Payable &amp; Debentures Issued</b>	<b>45.2</b>	<b>43.9</b>	<b>45.3</b>	<b>54.5</b>
<b>7. Other Liabilities</b>	<b>4,618.6</b>	<b>1,133.7</b>	<b>948.4</b>	<b>759.2</b>
<b>8. Provisions</b>				
8.1 Specific	469.6	462.4	456.7	415.4
8.2 General	99.0	97.5	99.4	106.6
<b>9. Shareholder's Funds</b>				
9.1 Paid-Up Share Capital	820.3	887.2	887.1	882.1
9.2 Minority Interest	2.6	2.6	2.6	2.6
<b>10. Profit and Loss Account</b>				
10.1 Retained Earnings	838.8	972.6	930.1	1,061.8
10.2 Accrued Profit-Current Yr.	104.4	(36.4)	26.4	(108.5)
<b>11. Reserves</b>	<b>149.4</b>	<b>84.4</b>	<b>111.2</b>	<b>122.6</b>
<b>12. Long Term Debt</b>	<b>28.2</b>	<b>28.2</b>	<b>28.2</b>	<b>24.8</b>
<b>Total Liabilities and Shareholder's Equity</b>	<b>25,924.9</b>	<b>19,691.3</b>	<b>17,532.5</b>	<b>15,851.8</b>

Source: Quarterly financial returns submissions

All figures are reported in United States Dollars and may not sum due to rounding.