



CENTRAL BANK OF THE BAHAMAS
FINANCIAL TREND REPORT
INTERNATIONAL BANKS BALANCE SHEET (in \$Millions)

| | Dec 2012 | Sep 2012 | Jun 2012 | Mar 2012 |
|---|------------------|------------------|------------------|------------------|
| Assets | | | | |
| 1. Notes and Coins | 242.3 | 283.1 | 311.4 | 398.2 |
| 2. Balance with Central Bank | 2.6 | 93.0 | 3.1 | 2.5 |
| 3. Balance with Financial Institutions | | | | |
| 3.1 Demand Deposits | 75.6 | 66.1 | 88.7 | 83.0 |
| 3.2 Fixed Deposits | 44.6 | 61.4 | 39.6 | 42.6 |
| 3.3 Loans | 0.0 | 0.0 | 0.0 | 1.0 |
| 3.4 Negotiable Paper Issued by Other Banks | 0.0 | 0.0 | 0.0 | 0.0 |
| 3.5 Balance with Offshore Institutions | 3,306.0 | 2,890.3 | 2,005.7 | 3,063.4 |
| 4. Due From Other Institutions(outside Bahs.) | | | | |
| <i>Head Office or Branches</i> | | | | |
| 4.1 Demand Deposits | 101,747.0 | 96,073.5 | 92,692.2 | 98,862.5 |
| 4.2 Fixed Deposits | 18,390.5 | 15,998.3 | 16,459.1 | 190,000.5 |
| 4.3 Loans | 63,663.7 | 74,891.9 | 68,298.5 | 63,988.7 |
| 4.4 Negotiable Paper Issued by Other Banks | 504.1 | 507.2 | 404.7 | 458.2 |
| <i>Other</i> | | | | |
| 4.5 Demand Deposits | 1,695.4 | 8,295.3 | 7,298.1 | 8,341.9 |
| 4.6 Fixed Deposits | 15,738.8 | 11,971.0 | 11,366.1 | 21,243.9 |
| 4.7 Loans | 12,856.0 | 11,588.0 | 10,639.6 | 10,547.1 |
| 4.8 Negotiable Paper Issued by Other Banks | 137.3 | 114.6 | 121.8 | 498.3 |
| 5. Loans and Advances | | | | |
| <i>Resident</i> | | | | |
| 5.1 Government | 0.0 | 198.4 | 0.0 | 0.0 |
| 5.2 Public Corporations & Financial Institution | 0.0 | 48.3 | 0.0 | 0.0 |
| 5.3 Other | 257.9 | 868.3 | 200.7 | 338.7 |
| 5.4 Residential Mortgages | 64.3 | 133.4 | 57.7 | 59.9 |
| 5.5 Commercial Mortgages | 0.0 | 86.3 | 0.0 | 0.0 |
| <i>Non-Resident</i> | 39,011.6 | 37,758.5 | 33,660.3 | 34,686.1 |
| 6. Government Securities | | | | |
| 6.1 Treasury Bills | 65.9 | 219.0 | 73.8 | 62.9 |
| 6.2 Registered Stock | 83.3 | 471.6 | 216.2 | 134.4 |
| 7. Investments | | | | |
| 7.1 Domestic | 132.7 | 105.4 | 85.7 | 380.0 |
| 7.2 Foreign | 19,120.2 | 19,042.1 | 17,389.9 | 17,643.1 |
| 7.3 Other | 4,036.7 | 3,621.8 | 3,556.2 | 3,531.3 |
| 8. Fixed Assets | 53.5 | 74.9 | 54.9 | 56.8 |
| 9. Gold and Silver Bullion | 117.2 | 127.5 | 115.4 | 123.6 |
| 10. Other Assets | 25,785.1 | 22,567.5 | 26,112.4 | 35,368.4 |
| Total Assets | 307,132.2 | 308,156.9 | 291,251.7 | 489,917.1 |
| Liabilities & Shareholder's Equity | | | | |
| 1. Customer Deposits | 128,368.9 | 113,559.5 | 114,049.3 | 133,592.0 |
| 2. Due to the Central Bank | 1.0 | 1.0 | 35.1 | 1.0 |
| 3. Due to Fin. Institutions (in Bahs.) | | | | |
| 3.1 Deposits | 5.8 | 50.1 | 871.3 | 59.3 |
| 3.2 Loans | 0.0 | 0.0 | 741.6 | 1,033.7 |
| 4. Balance with Offshore Institutions | 3,618.4 | 3,488.6 | 1,774.4 | 3,539.3 |
| 5. Due to Financial Institutions (Outside Bahs.) | | | | |
| <i>Head Offices or Branches</i> | | | | |
| 5.1 Deposits | 74,966.5 | 95,013.1 | 80,995.5 | 243,696.4 |
| 5.2 Loans | 18,228.2 | 15,073.6 | 12,531.2 | 12,561.5 |
| <i>Other</i> | | | | |
| 5.3 Deposits | 14,976.8 | 14,924.2 | 10,844.6 | 13,648.6 |
| 5.4 Loans | 1,479.4 | 1,481.6 | 1,262.4 | 1,388.8 |
| 6. Bills Payable & Debentures Issued | 940.3 | 932.8 | 936.8 | 983.7 |
| 7. Other Liabilities | 26,004.7 | 26,158.4 | 31,180.8 | 41,181.8 |
| 8. Provisions | | | | |
| 8.1 Specific | 342.5 | 400.8 | 352.6 | 346.4 |
| 8.2 General | 352.3 | 193.1 | 238.1 | 96.9 |
| 9. Shareholder's Funds | | | | |
| 9.1 Paid-Up Share Capital | 3,073.9 | 3,632.2 | 3,301.5 | 3,639.4 |
| 9.2 Minority Interest | 5.0 | 0.0 | 0.0 | 0.0 |
| 10. Profit and Loss Account | | | | |
| 10.1 Retained Earnings | 9,667.2 | 9,728.3 | 9,251.1 | 9,632.9 |
| 10.2 Accrued Profit-Current Yr. | 1,882.2 | 1,426.7 | 926.6 | 613.1 |
| 11. Reserves | 5,931.1 | 5,886.3 | 5,886.7 | 5,945.6 |
| 12. Long Term Debt | 17,287.8 | 16,206.8 | 16,058.9 | 16,725.4 |
| Total Liabilities and Shareholder's Equity | 307,132.2 | 308,156.9 | 291,251.7 | 489,917.1 |

Source: Quarterly ERS submission.
All figures are reported in United States Dollars and may not sum due to rounding.