



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

	Sep 2012	Jun 2012	Mar 2012	Dec 2011
<b>Assets</b>				
<b>1. Notes and Coins</b>	<b>283.1</b>	<b>311.4</b>	<b>398.2</b>	<b>269.5</b>
<b>2. Balance with Central Bank</b>	<b>93.0</b>	<b>3.1</b>	<b>2.5</b>	<b>2.5</b>
<b>3. Balance with Financial Institutions</b>				
3.1 Demand Deposits	66.1	88.7	83.0	135.2
3.2 Fixed Deposits	61.4	39.6	42.6	39.0
3.3 Loans	0.0	0.0	1.0	1.1
3.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
3.5 Balance with Offshore Institutions	2,890.3	2,005.7	3,063.4	3,774.2
<b>4. Due From Other Institutions(outside Bahs.)</b>				
<i>Head Office or Branches</i>				
4.1 Demand Deposits	96,073.5	92,692.2	98,862.5	121,951.1
4.2 Fixed Deposits	15,998.3	16,459.1	190,000.5	232,964.0
4.3 Loans	74,891.9	68,298.5	63,988.7	65,482.4
4.4 Negotiable Paper Issued by Other Banks	507.2	404.7	458.2	454.3
<i>Other</i>				
4.5 Demand Deposits	8,295.3	7,298.1	8,341.9	6,716.7
4.6 Fixed Deposits	11,971.0	11,366.1	21,243.9	15,427.5
4.7 Loans	11,588.0	10,639.6	10,547.1	9,649.7
4.8 Negotiable Paper Issued by Other Banks	114.6	121.8	498.3	0.0
<b>5. Loans and Advances</b>				
<i>Resident</i>				
5.1 Government	198.4	0.0	0.0	0.0
5.2 Public Corporations & Financial Institution	48.3	0.0	0.0	0.0
5.3 Other	868.3	200.7	338.7	225.6
5.4 Residential Mortgages	133.4	57.7	59.9	30.8
5.5 Commercial Mortgages	86.3	0.0	0.0	0.0
<i>Non-Resident</i>	<b>37,758.5</b>	<b>33,660.3</b>	<b>34,686.1</b>	<b>35,595.9</b>
<b>6. Government Securities</b>				
6.1 Treasury Bills	219.0	73.8	62.9	89.5
6.2 Registered Stock	471.6	216.2	134.4	102.6
<b>7. Investments</b>				
7.1 Domestic	105.4	85.7	380.0	54.7
7.2 Foreign	19,042.1	17,389.9	17,643.1	17,992.4
7.3 Other	3,621.8	3,556.2	3,531.3	3,596.1
<b>8. Fixed Assets</b>	<b>74.9</b>	<b>54.9</b>	<b>56.8</b>	<b>54.1</b>
<b>9. Gold and Silver Bullion</b>	<b>127.5</b>	<b>115.4</b>	<b>123.6</b>	<b>31.5</b>
<b>10. Other Assets</b>	<b>22,567.5</b>	<b>26,112.4</b>	<b>35,368.4</b>	<b>17,780.5</b>
<b>Total Assets</b>	<b>308,156.9</b>	<b>291,251.7</b>	<b>489,917.1</b>	<b>532,421.0</b>
<b>Liabilities &amp; Shareholder's Equity</b>				
<b>1. Customer Deposits</b>	<b>113,559.5</b>	<b>114,049.3</b>	<b>133,592.0</b>	<b>147,998.0</b>
<b>2. Due to the Central Bank</b>	<b>1.0</b>	<b>35.1</b>	<b>1.0</b>	<b>9.0</b>
<b>3. Due to Fin. Institutions (in Bahs.)</b>				
3.1 Deposits	50.1	871.3	59.3	0.0
3.2 Loans	0.0	741.6	1,033.7	0.0
<b>4. Balance with Offshore Institutions</b>	<b>3,488.6</b>	<b>1,774.4</b>	<b>3,539.3</b>	<b>3,620.1</b>
<b>5. Due to Financial Institutions (Outside Bahs.)</b>				
<i>Head Offices or Branches</i>				
5.1 Deposits	95,013.1	80,995.5	243,696.4	292,252.4
5.2 Loans	15,073.6	12,531.2	12,561.5	12,318.4
<i>Other</i>				
5.3 Deposits	14,924.2	10,844.6	13,648.6	12,196.8
5.4 Loans	1,481.6	1,262.4	1,388.8	1,285.7
<b>6. Bills Payable &amp; Debentures Issued</b>	<b>932.8</b>	<b>936.8</b>	<b>983.7</b>	<b>953.7</b>
<b>7. Other Liabilities</b>	<b>26,158.4</b>	<b>31,180.8</b>	<b>41,181.8</b>	<b>23,358.6</b>
<b>8. Provisions</b>				
8.1 Specific	400.8	352.6	346.4	328.3
8.2 General	193.1	238.1	96.9	141.9
<b>9. Shareholder's Funds</b>				
9.1 Paid-Up Share Capital	3,632.2	3,301.5	3,639.4	3,196.6
9.2 Minority Interest	0.0	0.0	0.0	0.0
<b>10. Profit and Loss Account</b>				
10.1 Retained Earnings	9,728.3	9,251.1	9,632.9	7,997.4
10.2 Accrued Profit-Current Yr.	1,426.7	926.6	613.1	2,311.7
<b>11. Reserves</b>	<b>5,886.3</b>	<b>5,886.7</b>	<b>5,945.6</b>	<b>5,792.1</b>
<b>12. Long Term Debt</b>	<b>16,206.8</b>	<b>16,058.9</b>	<b>16,725.4</b>	<b>17,094.8</b>
<b>Total Liabilities and Shareholder's Equity</b>	<b>308,156.9</b>	<b>291,251.7</b>	<b>489,917.1</b>	<b>532,421.0</b>

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