



THE CENTRAL BANK OF THE BAHAMAS

FINANCIAL TREND REPORT

Commercial Banks Balance Sheet (in \$Millions)

Assets	Mar-15	Jun-15	Sep-15	Dec-15
1. Notes and Coins	151.8	137.8	137.2	171.6
2. Balance with Central Bank	614.1	679.0	592.7	583.9
3. Balance with Financial Institutions				
3.1 Demand Deposits	35.6	38.2	60.9	68.7
3.2 Fixed Deposits	98.0	12.2	16.8	6.8
3.3 Loans	0.0	105.0	105.0	105.0
3.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
3.5 Balance with Offshore Institutions	330.3	355.7	363.2	328.4
4. Due From Other Institutions(outside Bah Head Office or Branches)				
4.1 Demand Deposits	216.1	374.4	(913.0)	1,229.7
4.2 Fixed Deposits	12,034.7	12,127.1	7,629.6	2,898.3
4.3 Loans	25.5	20.4	15.3	10.6
4.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
Other				
4.5 Demand Deposits	24.8	24.0	25.7	92.1
4.6 Fixed Deposits	165.7	179.9	531.2	688.7
4.7 Loans	948.4	993.6	1,002.8	572.3
4.8 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
5. Claims on Multilateral Development Banks	-	0.0	79.5	-
6. Loans and Advances				
Resident				
6.1 Government	356.5	362.2	371.4	416.8
6.2 Public Corporations & Financial Institution	266.0	264.9	272.8	238.4
6.3 Other	3,095.0	3,094.1	3,109.5	3,097.2
6.4 Residential Mortgages	2,879.9	2,867.1	2,869.7	2,867.3
6.5 Commercial Mortgages	307.9	312.8	301.5	297.4
Non-Resident	8,885.3	9,375.4	9,167.8	6,197.5
7. Government Securities				
Bahamas Government				
7.1 Treasury Bills	502.5	556.3	699.6	662.6
7.2 Long-term Securities	912.5	920.0	912.1	884.5
Other Governments				
7.3 Treasury Bills	15.2	-	20.0	20.0
7.4 Long-term Securities	49.5	-	-	1.0
8. Investments				
8.1 Domestic	230.5	230.6	229.8	229.8
8.2 Foreign	2,536.6	1,241.8	308.2	304.1
8.3 Other	78.1	74.1	75.4	69.5
9. Fixed Assets	100.6	101.8	102.6	104.6
10. Gold and Silver Bullion	-	-	-	-
11. Other Assets	5,300.0	4,617.8	4,661.7	4,458.7
Total Assets	40,161.2	39,066.3	32,748.8	26,605.5
Liabilities & Shareholder's Equity				
1. Customer Deposits	14,163.6	14,437.8	12,434.6	10,516.7
2. Due to the Central Bank	0.8	0.8	0.8	0.8
3. Due to Fin. Institutions (in Bahs.)				
3.1 Deposits	220.8	169.6	205.1	192.5
3.2 Loans	-	105.0	105.0	105.0
4. Balance with Offshore Institutions	274.2	269.5	291.9	319.7
5. Due to Financial Institutions (Outside Bahs.)	17,537.0	16,519.0	12,150.3	8,115.9
Head Offices or Branches				
5.1 Deposits	5,380.2	4,377.5	4,130.7	2,060.4
5.2 Loans	5,353.1	5,796.6	5,631.1	4,600.3
Other				
5.3 Deposits	6,288.7	6,345.0	2,388.6	1,455.3
5.4 Loans	514.9	-	-	-
6. Bills Payable & Debentures Issued	32.3	44.5	45.3	44.4
7. Other Liabilities	5,526.8	5,035.8	5,053.6	4,789.0
8. Provisions				
8.1 Specific	447.9	455.2	457.0	458.9
8.2 General	98.5	98.7	100.2	99.6
9. Shareholder's Funds				
9.1 Paid-Up Share Capital	868.2	875.0	834.2	820.3
9.2 Minority Interest	2.6	2.6	2.6	2.6
10. Profit and Loss Account				
10.1 Retained Earnings	614.8	617.4	568.0	885.5
10.2 Accrued Profit-Current Yr.	192.1	252.8	317.9	76.6
11. Reserves	150.1	150.9	150.7	149.9
12. Long Term Debt	31.6	31.6	31.6	28.2
Total Liabilities and Shareholder's Equity	40,161.2	39,066.3	32,748.8	26,605.5

Source: Quarterly financial returns submissions

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