



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

	Sep 2014	Jun 2014	Mar 2014	Dec 2013
<b>Assets</b>				
<b>1. Notes and Coins</b>	<b>138.0</b>	<b>132.8</b>	<b>137.8</b>	<b>169.6</b>
<b>2. Balance with Central Bank</b>	<b>625.7</b>	<b>753.2</b>	<b>692.6</b>	<b>509.4</b>
<b>3. Balance with Financial Institutions</b>				
3.1 Demand Deposits	32.7	39.2	53.8	33.8
3.2 Fixed Deposits	60.5	44.6	74.4	98.5
3.3 Loans	0.0	0.0	0.0	0.0
3.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
3.5 Balance with Offshore Institutions	499.0	360.8	355.1	314.2
<b>4. Due From Other Institutions(outside Bahs.)</b>				
<i>Head Office or Branches</i>				
4.1 Demand Deposits	2,252.4	2,815.1	4,604.4	3,365.0
4.2 Fixed Deposits	20,676.1	22,496.0	32,474.7	37,778.1
4.3 Loans	40.7	50.6	61.2	68.2
4.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<i>Other</i>				
4.5 Demand Deposits	67.5	3.6	11.7	10.7
4.6 Fixed Deposits	145.6	123.9	1,430.1	1,451.2
4.7 Loans	920.3	946.9	1,294.5	1,303.6
4.8 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<b>5. Loans and Advances</b>				
<i>Resident</i>				
5.1 Government	408.2	230.9	153.8	253.6
5.2 Public Corporations & Financial Institution	298.4	300.6	349.1	369.2
5.3 Other	3,173.3	3,164.4	3,151.8	3,178.8
5.4 Residential Mortgages	2,910.6	2,913.0	2,927.7	2,928.5
5.5 Commercial Mortgages	368.3	343.9	334.0	345.6
<i>Non-Resident</i>	<b>9,310.8</b>	<b>9,798.5</b>	<b>10,338.2</b>	<b>10,479.2</b>
<b>6. Government Securities</b>				
6.1 Treasury Bills	452.5	514.3	430.9	392.4
6.2 Registered Stock	890.0	913.2	921.7	953.1
<b>7. Investments</b>				
7.1 Domestic	130.7	130.6	130.6	130.8
7.2 Foreign	2,712.8	2,727.6	3,640.5	2,635.7
7.3 Other	47.0	54.0	52.2	46.7
<b>8. Fixed Assets</b>	<b>101.5</b>	<b>100.6</b>	<b>102.2</b>	<b>100.8</b>
<b>9. Gold and Silver Bullion</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>10. Other Assets</b>	<b>5,678.6</b>	<b>6,786.7</b>	<b>6,070.2</b>	<b>6,229.1</b>
<b>Total Assets</b>	<b>51,941.1</b>	<b>55,745.1</b>	<b>69,793.1</b>	<b>73,145.5</b>
<b>Liabilities &amp; Shareholder's Equity</b>				
<b>1. Customer Deposits</b>	<b>25,812.8</b>	<b>27,766.9</b>	<b>33,284.0</b>	<b>35,027.3</b>
<b>2. Due to the Central Bank</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<b>3. Due to Fin. Institutions (in Bahs.)</b>				
3.1 Deposits	174.6	171.2	228.3	210.0
3.2 Loans	0.0	0.0	0.0	0.0
<b>4. Balance with Offshore Institutions</b>	<b>310.7</b>	<b>280.0</b>	<b>286.2</b>	<b>290.2</b>
<b>5. Due to Financial Institutions (Outside Bahs.)</b>				
<i>Head Offices or Branches</i>				
5.1 Deposits	5,918.3	5,474.0	5,748.3	5,110.2
5.2 Loans	6,072.3	6,894.8	8,016.8	8,038.7
<i>Other</i>				
5.3 Deposits	4,945.5	5,359.2	13,158.4	15,315.6
5.4 Loans	0.0	0.9	0.9	0.9
<b>6. Bills Payable &amp; Debentures Issued</b>	<b>32.6</b>	<b>32.0</b>	<b>32.5</b>	<b>31.9</b>
<b>7. Other Liabilities</b>	<b>6,318.9</b>	<b>7,353.0</b>	<b>6,545.4</b>	<b>6,593.0</b>
<b>8. Provisions</b>				
8.1 Specific	466.5	470.8	357.6	356.4
8.2 General	99.1	83.3	83.9	85.3
<b>9. Shareholder's Funds</b>				
9.1 Paid-Up Share Capital	865.3	869.7	878.4	876.1
9.2 Minority Interest	2.6	2.6	2.6	2.6
<b>10. Profit and Loss Account</b>				
10.1 Retained Earnings	710.6	800.6	803.9	867.5
10.2 Accrued Profit-Current Yr.	82.7	29.2	201.5	170.7
<b>11. Reserves</b>	<b>93.6</b>	<b>93.9</b>	<b>101.4</b>	<b>102.7</b>
<b>12. Long Term Debt</b>	<b>35.0</b>	<b>63.0</b>	<b>63.0</b>	<b>66.5</b>
<b>Total Liabilities and Shareholder's Equity</b>	<b>51,941.1</b>	<b>55,745.1</b>	<b>69,793.1</b>	<b>73,145.5</b>

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