



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

	Mar 2013	Dec 2012	Sep 2012	Jun 2012
<b>Assets</b>				
<b>1. Notes and Coins</b>	<b>132.2</b>	<b>158.9</b>	<b>115.2</b>	<b>110.8</b>
<b>2. Balance with Central Bank</b>	<b>606.3</b>	<b>559.8</b>	<b>505.8</b>	<b>666.4</b>
<b>3. Balance with Financial Institutions</b>				
3.1 Demand Deposits	54.7	33.7	40.1	59.7
3.2 Fixed Deposits	55.5	62.5	40.3	707.5
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	336.4	299.4	300.9	302.9
<b>4. Due From Other Institutions(outside Bahs.)</b>				
<i>Head Office or Branches</i>				
4.1 Demand Deposits	2,471.5	1,487.8	3,166.3	2,719.7
4.2 Fixed Deposits	61,683.0	61,574.2	63,994.6	65,202.6
4.3 Loans	132.9	297.0	362.4	346.1
4.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<i>Other</i>				
4.5 Demand Deposits	8.0	8.3	99.0	11.5
4.6 Fixed Deposits	1,715.6	1,741.6	1,561.9	1,486.8
4.7 Loans	878.0	1,137.1	1,294.0	1,226.1
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	147.6	152.4	207.3	253.8
5.2 Public Corporations & Financial Institution	340.4	338.5	332.2	292.7
5.3 Other	3,219.9	3,308.5	3,340.6	3,355.0
5.4 Residential Mortgages	2,931.5	2,922.2	2,911.8	2,896.5
5.5 Commercial Mortgages	331.2	342.0	352.8	347.4
<i>Non-Resident</i>	<b>12,699.4</b>	<b>9,696.2</b>	<b>10,142.0</b>	<b>10,644.9</b>
<b>6. Government Securities</b>				
6.1 Treasury Bills	342.1	219.3	274.6	321.6
6.2 Registered Stock	944.7	948.5	953.0	828.3
<b>7. Investments</b>				
7.1 Domestic	127.4	127.4	127.2	127.4
7.2 Foreign	2,763.5	2,683.9	1,450.2	2,828.2
7.3 Other	4.6	4.6	4.5	4.4
<b>8. Fixed Assets</b>	<b>104.2</b>	<b>104.2</b>	<b>100.7</b>	<b>99.2</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>9,121.7</b>	<b>8,465.5</b>	<b>9,240.4</b>	<b>9,334.0</b>
<b>Total Assets</b>	<b>101,152.0</b>	<b>96,673.4</b>	<b>100,917.9</b>	<b>104,173.6</b>
<b>Liabilities &amp; Shareholder's Equity</b>				
<b>1. Customer Deposits</b>	<b>37,530.4</b>	<b>33,464.6</b>	<b>36,484.0</b>	<b>36,300.1</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	170.1	154.1	140.4	127.3
3.2 Loans	0.0	0.0	0.0	0.0
<b>4. Balance with Offshore Institutions</b>	<b>297.4</b>	<b>329.1</b>	<b>342.6</b>	<b>327.2</b>
<b>5. Due to Financial Institutions (Outside Bahs.)</b>				
<i>Head Offices or Branches</i>				
5.1 Deposits	29,868.5	31,431.0	6,170.8	8,780.0
5.2 Loans	9,590.5	7,236.1	7,527.7	7,511.5
<i>Other</i>				
5.3 Deposits	11,580.9	12,684.4	37,996.5	38,706.0
5.4 Loans	5.0	58.0	10.3	0.0
<b>6. Bills Payable &amp; Debentures Issued</b>	<b>76.8</b>	<b>79.8</b>	<b>80.3</b>	<b>89.4</b>
<b>7. Other Liabilities</b>	<b>9,557.7</b>	<b>8,776.9</b>	<b>9,747.7</b>	<b>9,919.9</b>
<b>8. Provisions</b>				
8.1 Specific	308.8	285.0	262.9	263.0
8.2 General	79.8	76.8	76.0	53.6
<b>9. Shareholder's Funds</b>				
9.1 Paid-Up Share Capital	847.3	869.4	866.7	862.2
9.2 Minority Interest	2.6	2.6	2.6	2.6
<b>10. Profit and Loss Account</b>				
10.1 Retained Earnings	906.9	907.0	809.4	839.2
10.2 Accrued Profit-Current Yr.	129.0	118.7	195.2	201.4
<b>11. Reserves</b>	<b>76.9</b>	<b>76.5</b>	<b>81.5</b>	<b>67.0</b>
<b>12. Long Term Debt</b>	<b>123.4</b>	<b>123.4</b>	<b>123.4</b>	<b>123.4</b>
<b>Total Liabilities and Shareholder's Equity</b>	<b>101,152.0</b>	<b>96,673.4</b>	<b>100,917.9</b>	<b>104,173.6</b>

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