



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

	Dec 2012	Sep 2012	Jun 2012	Mar 2012
<b>Assets</b>				
<b>1. Notes and Coins</b>	<b>158.9</b>	<b>115.2</b>	<b>110.8</b>	<b>115.4</b>
<b>2. Balance with Central Bank</b>	<b>559.8</b>	<b>505.8</b>	<b>666.4</b>	<b>605.8</b>
<b>3. Balance with Financial Institutions</b>				
3.1 Demand Deposits	33.7	40.1	59.7	42.4
3.2 Fixed Deposits	62.5	40.3	707.5	9.1
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	299.4	300.9	302.9	525.4
<b>4. Due From Other Institutions(outside Bahs.)</b>				
<i>Head Office or Branches</i>				
4.1 Demand Deposits	1,487.8	3,166.3	2,719.7	3,248.6
4.2 Fixed Deposits	61,574.2	63,994.6	65,202.6	62,474.7
4.3 Loans	297.0	362.4	346.1	448.6
4.4 Negotiable Paper Issued by Other Banks	0.0	0.0	0.0	0.0
<i>Other</i>				
4.5 Demand Deposits	8.3	99.0	11.5	94.0
4.6 Fixed Deposits	1,741.6	1,561.9	1,486.8	1,506.8
4.7 Loans	1,137.1	1,294.0	1,226.1	1,272.9
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	152.4	207.3	253.8	189.3
5.2 Public Corporations & Financial Institution	338.5	332.2	292.7	348.7
5.3 Other	3,308.5	3,340.6	3,355.0	3,388.8
5.4 Residential Mortgages	2,922.2	2,911.8	2,896.5	2,883.9
5.5 Commercial Mortgages	342.0	352.8	347.4	337.8
<i>Non-Resident</i>	<b>9,696.2</b>	<b>10,142.0</b>	<b>10,644.9</b>	<b>9,595.5</b>
<b>6. Government Securities</b>				
6.1 Treasury Bills	219.3	274.6	321.6	301.6
6.2 Registered Stock	948.5	953.0	828.3	837.0
<b>7. Investments</b>				
7.1 Domestic	127.4	127.2	127.4	127.4
7.2 Foreign	2,683.9	1,450.2	2,828.2	414.7
7.3 Other	4.6	4.5	4.4	4.5
<b>8. Fixed Assets</b>	<b>104.2</b>	<b>100.7</b>	<b>99.2</b>	<b>97.2</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>8,465.5</b>	<b>9,240.4</b>	<b>9,334.0</b>	<b>8,059.1</b>
<b>Total Assets</b>	<b>96,673.4</b>	<b>100,917.9</b>	<b>104,173.6</b>	<b>96,928.9</b>
<b>Liabilities &amp; Shareholder's Equity</b>				
<b>1. Customer Deposits</b>	<b>33,464.6</b>	<b>36,484.0</b>	<b>36,300.1</b>	<b>40,159.4</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	154.1	140.4	127.3	113.1
3.2 Loans	0.0	0.0	0.0	0.0
<b>4. Balance with Offshore Institutions</b>	<b>329.1</b>	<b>342.6</b>	<b>327.2</b>	<b>346.4</b>
<b>5. Due to Financial Institutions (Outside Bahs.)</b>				
<i>Head Offices or Branches</i>				
5.1 Deposits	31,431.0	6,170.8	8,780.0	6,403.2
5.2 Loans	7,236.1	7,527.7	7,511.5	7,348.8
<i>Other</i>				
5.3 Deposits	12,684.4	37,996.5	38,706.0	32,028.3
5.4 Loans	58.0	10.3	0.0	0.0
<b>6. Bills Payable &amp; Debentures Issued</b>	<b>79.8</b>	<b>80.3</b>	<b>89.4</b>	<b>99.8</b>
<b>7. Other Liabilities</b>	<b>8,776.9</b>	<b>9,747.7</b>	<b>9,919.9</b>	<b>8,114.0</b>
<b>8. Provisions</b>				
8.1 Specific	285.0	262.9	263.0	244.8
8.2 General	76.8	76.0	53.6	88.1
<b>9. Shareholder's Funds</b>				
9.1 Paid-Up Share Capital	869.4	866.7	862.2	861.8
9.2 Minority Interest	2.6	2.6	2.6	2.6
<b>10. Profit and Loss Account</b>				
10.1 Retained Earnings	907.0	809.4	839.2	848.2
10.2 Accrued Profit-Current Yr.	118.7	195.2	201.4	77.4
<b>11. Reserves</b>	<b>76.5</b>	<b>81.5</b>	<b>67.0</b>	<b>69.7</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>96,673.4</b>	<b>100,917.9</b>	<b>104,173.6</b>	<b>96,928.9</b>

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