

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD
Profit and Loss Statement

for the period ending 12- Aug-13

1	Account	Notes	Nov 12 - 12 Aug 13	12-Aug-13	Nov 12 - Jul 13	Jul-13	\$ Increase	% Increase
2	Interest Earned Disc. Loans		-		-	-	-	
3	Interest Earned Decl. Loans		214,074.95	11,801.10	202,273.85	30,264.28	123,455.46	-132.48%
4	Overdraft Interest		10,513.04	-	10,513.04	1,502.57	85.93	6.07%
5	Interest Rec'd Banks		3,832,232.13	8,961.14	3,823,270.99	452,977.12	12,989.31	2.95%
6	Interest Rec'd Securities	9	723,936.69	29,191.64	694,745.05	96,997.61	15,327.58	18.77%
7	Interest Rec'd Np Loans		10,626.98	-	10,626.98	298.24	(562.25)	-65.34%
8	Profit on Investments			-	-	-	-	
9	Comm Acceptance Ins.			-	-	-	-	
10	Service Charge		17,528.56	156.44	17,372.12	1,799.19	(291.34)	-13.94%
11	Safekeeping & Dep Charges			-	-	-	-	
12	Wire Transfer Fees			-	-	-	-	
13	Online Banking Fee income			-	-	-	-	
14	Collection Charges			-	-	-	-	
15	Comm Check Printing			-	-	-	-	
16	Comm Draft Sold		2,343.60	129.60	2,214.00	221.40	(54.00)	-19.61%
17	Visa Commission		4,710.51	0.79	4,709.72	245.20	(254.27)	-50.91%
18	Other Loan Charges		3,402.00	2,700.00	702.00	162.00	162.00	#DIV/0!
19	Comm Travellers Chks Sold			-		-	-	
20	Comm Misc.		1,717.52	-	1,717.52	-	-	
21	Commission L/Cs			-	-	-	-	
22	Sundry Difference		(109.43)	-	(109.43)	(109.48)	(109.48)	
23	Overs			-	-	-	-	
24	Late Charges		1,627.86	-	1,627.86	337.50	418.44	-516.98%
25	Profit on Sale of BP&E			-	-	-	-	
26	Sundry Recoveries			-	-	-	-	
27	Loan Recoveries			-	-	-	-	
28	Profit on FX		3,864.67	(102.79)	3,967.46	245.41	(241.50)	-49.60%
29	Rent			-	-	-	-	
30	M.V Gain/Loss on Inv Sec.		(729,245.70)	-	(729,245.70)	-	-	
31	Total Income		4,097,223.38	52,837.92	4,044,385.46	584,941.04	150,925.88	34.77%
33	Interest on Time Deposits		3,343,496.33	142,112.45	3,201,383.88	366,252.83	8,033.86	2.24%
34	Interest on Savings		250,928.90	36.55	250,892.35	28,499.05	317.35	1.13%
35	Interest on DDA		13,069.24	-	13,069.24	2,104.19	(35.91)	-1.68%
36	Interest Paid Misc.			-	-	-	-	
37	Fees Paid Banks		18,543.20	-	18,543.20	1,981.02	(364.88)	-15.55%
38	Salaries		134,994.57	-	134,994.57	15,134.39	0.00	0.00%
39	Salaries Other*		5,345.76	-	5,345.76	600.73	0.01	0.00%
40	Pension Fund		10,799.62	-	10,799.62	1,210.76	-	0.00%
41				-	-	-	-	
42	Group Insurance		3,365.25	-	3,365.25	387.50	-	0.00%
43	Other Expense*	10	609,275.21	204.21	609,071.00	67,213.21	(1,810.45)	-2.62%
44	Other Ex- Data Centre*		62,094.47	6,830.55	55,263.92	6,852.16	12.79	0.19%
45	Depreciation*		8,038.44	-	8,038.44	893.16	-	0.00%
46	Taxes		9,251.55	14.07	9,237.48	1,024.16	1.62	0.16%
47	Shorts			-	-	-	-	
48	Loan Losses			-	-	-	-	
49	Sundry Losses			-	-	-	-	
50	Admin Fees On Bonds			-	-	-	-	
51	Provision for Loan Losses			-	-	-	-	
52	Trading Comm. Inv Sec			-	-	-	-	
53	Anniversary Expense			-	-	-	-	
54	Total Expense		4,469,202.54	149,197.83	4,320,004.71	492,153.16	6,154.39	1.27%
55	Net Profit		(371,979.16)	(96,359.91)	(275,619.25)	92,787.88	144,771.49	-278.49%

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Other Expense

for the period ending 12- Aug-13

Item	Notes	Nov 12 - Jul 13	Jul-13	Nov 12 - Jun 13	Jun-13	\$ Difference	% Diff
Other Staff Expense		-	-	-	-	-	
Staff Uniforms		-	-	-	-	-	
Directors Fees		267,000.08	29,500.01	237,500.07	29,500.01	-	0.00%
Other Directors Expense		-	-	-	-	-	
Lodging Meals & Sundry		-	-	-	-	-	
Training		-	-	-	-	-	
Repairs/Maintenance		-	-	-	-	-	
Other transport		-	-	-	-	-	
Contracts Blg Employment		136,677.38	14,767.41	121,909.97	18,547.41	(3,780.00)	-20.38%
Electricity		-	-	-	-	-	
Water		-	-	-	-	-	
Develop. Kodak -Microfilm		-	-	-	-	-	
Telephone - Local		3,429.38	449.28	2,980.10	433.19	16.09	3.71%
Telephone - Oversea		-	-	-	-	-	
Cable & Telex		-	-	-	-	-	
S.W.I.F.T Expense		-	-	-	-	-	
Stamps & Postage		2,042.71	-	2,042.71	-	-	
Stationery/Supplies		3,215.70	297.00	2,918.70	-	297.00	
Courier Charge		83.27	-	83.27	-	-	
Imprinted Checks		-	-	-	-	-	
Newspaper Publications		-	-	-	-	-	
Janitorial Supplies		-	-	-	-	-	
Advertisement		4,333.50	-	4,333.50	-	-	
Donation and Sponsor		-	-	-	-	-	
Advertising Newborn		-	-	-	-	-	
Entertainment		-	-	-	-	-	
Public Relations		1,049.33	-	1,049.33	-	-	
Computer Supplies		-	-	-	-	-	
Dues		-	-	-	-	-	
Misc Expense		175.50	-	175.50	-	-	
Repairs Furniture		-	-	-	-	-	
Equipment Rental		843.70	140.62	703.08	-	140.62	
Bank Premises- Repair		-	-	-	-	-	
Rent		44,999.96	5,000.00	39,999.96	4,999.99	0.01	0.00%
4 C's		-	-	-	-	-	
Online Banking Expense		10,708.88	1,957.80	8,751.08	793.07	1,164.73	146.86%
Business Development		-	-	-	-	-	
Audit Fees		91,125.00	10,125.00	81,000.00	10,125.00	-	0.00%
Legal Fees		32,652.69	4,055.32	28,597.37	3,500.01	555.31	15.87%
Import Excise tax		-	-	-	-	-	
Postage and Mail Ins.		-	-	-	-	-	
Insurance		-	-	-	-	-	
Small Purchases		-	-	-	-	-	
Travel Allowance		-	-	-	-	-	
Other Professional Services		-	-	-	-	-	
Software Upgrade		-	-	-	-	-	
Annual Banking Licence		10,938.13	1,124.98	9,813.15	1,124.98	-	0.00%
TOTAL		609,275.21	67,213.21	541,857.79	69,023.66	(1,810.45)	-2.62%

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet

as at August 12, 2013

	12-Aug-13	% Chg	Jul-13	% of Total	% Chg	Jun-13	% of Total	% Chg	May-13
Assets									
Cash	\$ -			0.00%			0.00%		
Bank Deposits	7,950,787.09	0.00%	\$7,950,787.09	6.31%	0.00%	\$ 7,950,787.09	6.26%	0.00%	\$ 7,950,787.09
Intra-Accounts	\$ 85,036,649.54	-0.07%	\$ 85,092,303.99	67.56%	-1.08%	\$ 86,020,799.06	67.74%	0.03%	\$ 85,992,866.40
Invest Securities *	24,039,064.31	0.38%	\$ 23,949,224.93	19.01%	-0.13%	\$ 23,980,250.69	18.88%	-3.06%	\$ 24,738,408.61
Loans	\$ 7,886,246.02	3.46%	\$ 7,622,701.85	6.05%	-0.65%	\$ 7,672,319.18	6.04%	-0.92%	\$ 7,743,568.54
Int Receivable	\$ 1,255,832.72	1.10%	\$ 1,242,114.48	0.99%	2.04%	\$ 1,217,288.98	0.96%	-7.73%	\$ 1,319,310.77
Other Assets	\$ 63,679.39	-7.54%	\$ 68,870.14	0.05%	-38.46%	\$ 111,917.88	0.09%	-9.83%	\$ 124,113.98
Intangible Assets	\$ 23,374.00	0.00%	\$ 23,374.00	0.02%	-3.45%	\$ 24,208.75	0.02%	-3.33%	\$ 25,043.50
Fixed Assets	\$ 3,364.57	0.00%	\$ 3,364.57	0.00%		\$ 3,422.98	0.00%		\$ 1,602.19
	\$ 126,258,997.64	0.24%	\$ 125,952,741.05	100.00%	-0.81%	\$ 126,980,994.61	100.00%	-0.72%	\$ 127,895,701.08
Liabilities									
Customer Deposits:	\$ 118,621,951.02	0.14%	\$ 118,456,792.68	98.41%	-0.60%	\$ 119,175,474.08	98.13%	-0.20%	\$ 119,419,617.26
Demand	\$ 2,435,521.64	-0.62%	\$ 2,450,616.99	2.07%	-5.93%	\$ 2,605,051.77	2.19%	3.30%	\$ 2,521,825.66
Savings	\$ 18,030,668.53	1.01%	\$ 17,849,881.02	15.07%	2.19%	\$ 17,466,999.31	14.66%	-3.03%	\$ 18,012,621.36
Time (Fixed)	\$ 98,155,760.85	0.00%	\$ 98,156,294.67	82.86%	-0.96%	\$ 99,103,423.00	83.16%	0.22%	\$ 98,885,170.24
Interest Payable	\$ 1,231,341.85	10.65%	\$ 1,112,801.76	0.92%	-20.45%	\$ 1,398,910.12	1.15%	7.76%	\$ 1,298,210.88
Other Liabilities	\$ 824,105.51	2.15%	\$ 806,794.20	0.67%	-7.50%	\$ 872,242.49	0.72%	2.23%	\$ 853,213.47
	\$ 120,677,398.38	0.25%	\$ 120,376,388.64	100.00%	-0.88%	\$ 121,446,626.69	100.00%	-0.10%	\$ 121,571,041.61
Shareholders Equity									
Share Capital	\$ 8,090,000.01	0.00%	\$ 8,090,000.01	145.08%	0.00%	\$ 8,090,000.01	146.18%	0.00%	\$ 8,090,000.01
Reserve Fund	\$ 5,799,999.98	0.00%	\$ 5,799,999.98	104.01%	0.00%	\$ 5,799,999.98	104.80%	0.00%	\$ 5,799,999.98
Retained Earnings	\$ (6,641,150.80)	0.00%	\$ (6,641,150.80)	-119.09%	0.00%	\$ (6,641,150.80)	-120.00%	0.00%	\$ (6,641,150.80)
Unrealized Loss/Gain*	(1,295,270.81)	-7.27%	\$ (1,396,877.53)	-25.05%		\$ (1,346,074.17)	-24.32%		\$ (607,766.22)
Profit (to date)	\$ (371,979.12)	34.96%	\$ (275,619.25)	-4.94%	-25.19%	\$ (368,407.10)	-6.66%	16.43%	\$ (316,423.50)
Blocked Income			\$ -	0.00%		\$ -	0.00%		\$ -
	\$ 5,581,599.26	0.09%	\$ 5,576,352.41	100.00%	-0.76%	\$ 5,534,367.92	100.00%	12.50%	\$ 6,324,659.47
	\$ 126,258,997.64	0.24%	\$ 125,952,741.05	100.00%	-0.81%	\$ 126,980,994.61	100.00%	-0.72%	\$ 127,895,701.08

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet (Detailed)

as at 12- Aug-13

1			12-Aug-13	Jul-13	\$ Change	% Change
2	BANK ASSETS					
33	9121270	CCB Current Account EUR	958,288.58	958,961.74	\$ (673.16)	-0.07%
34	9121270	CCB Current Account USD	83,711,664.14	83,767,912.48	\$ (56,248.34)	-0.07%
35	9121270	CCB Current Account GBP	92,119.83	90,534.90	\$ 1,584.93	1.75%
36	9121270	CCB Current Account NLG	6,085.97	6,085.97	\$ -	0.00%
	9121270	CCB Current Account CAD	268,491.02	268,808.90	\$ (317.88)	-0.12%
37	9123100	ECD Cheque Transit			\$ -	
38	9123100	USD Cheque Transit		-	\$ -	
39	9123100	CAD Cheque Transit			\$ -	
40	9123100	GBP Cheque Transit			\$ -	
41	9181500	Exchange For Clearings ECD			\$ -	
42	9181500	Exchange For Clearings USD			\$ -	
43	9113300	Clearings Account ECD			\$ -	
44	9113300	Clearings Account USD		-	\$ -	
45		TOTAL DUE FROM BANKS	\$ 85,036,649.54	\$ 85,092,303.99	\$ (55,654.45)	-0.07%
46					\$ -	
47		LIQUID INVESTMENTS:			\$ -	
48	9134100	ECCB Time Deposit ECD			\$ -	
49	9134200	ABIB Time Deposit ECD			\$ -	
50	9136100	British American Ins Co. USD		-	\$ -	
51	9136100	British American Ins Co. ECD			\$ -	
52	9134200	ABIB Time Deposit USD			\$ -	
53	9134300	ACB Time Deposit ECD			\$ -	
54	9134300	ACB Time Deposit USD *			\$ -	
55	9136500	Caribbean Money Market Brokers USD			\$ -	
56	9134700	Car. Credit Card Corp. (TD) ECD			\$ -	
57	9134730	Nat West Bank (Time) GBP			\$ -	
58	9134810	Bank of Nevis	\$5,738,269.39	\$5,738,269.39	\$ -	0.00%
59	9136300	Bank of America (Time Dep) USD			\$ -	
60	9136200	St Kitts/Nevis Govt Bond			\$ -	
61	9136600	ACB Pier Group			\$ -	
62	9137000	Clico Time Deposit USD	4,425,036.32	4,425,036.32	\$ -	0.00%
	9999720	FINCO Time Deposit ECD			\$ -	
63	9137100	Due From Bank Offset			\$ -	
64	9137410	Convertible Loan Cap			\$ -	
65	9137510	Investment Securities Cross Fin.Ser. USD			\$ -	
66	9137610	Smith Barney	25,334,335.12	25,346,102.47	\$ (11,767.35)	-0.05%
	9999740	Hansard Group			\$ -	
67	9146200	Investment Offset Account		\$ -	\$ -	
68		Placement suspense	(1,295,270.81)	(1,396,877.54)	\$ 101,606.73	-7.27%
69		TOTAL LIQUID INVESTMENTS	\$34,202,370.02	\$ 34,112,530.64	\$ 89,839.38	0.26%
70					\$ -	
71	9136000	NON-LIQUID INVESTMENTS:			\$ -	
72		Investments			\$ -	
73		TOTAL NON-LIQUID INVESTMENTS			\$ -	
74					\$ -	
75	9160100	LOANS & ADVANCES:			\$ -	
76	9160100	Discount loans- Personal ECD			\$ -	
77	9160200	Discount loans- Personal USD		-	\$ -	
78	9160200	Discount loans- Business ECD			\$ -	

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet (Detailed)

as at 12- Aug-13

79	9160500	Discount loans- Business USD			\$ -	
80	9160500	Declining loans- Personal ECD			\$ -	
81	9160600	Declining loans- Personal USD	4,083,228.36	3,821,262.37	\$ 261,965.99	6.86%
82	9160600	Declining loans- Business ECD			\$ -	
83	9163200	Declining loans- Business USD	15,463.95	15,463.95	\$ -	0.00%
84	9163200	Non-Accrual Discount loans ECD			\$ -	
85	9163100	Non-Accrual Discount loans USD			\$ -	
86	9163100	Non-Accrual Declining Loans ECD			\$ -	
87		Non-Accrual Declining Loans USD	7,589,543.59	7,589,543.59	\$ -	0.00%
88		TOTAL LOANS & ADVANCES	\$ 11,688,235.90	\$ 11,426,269.91	\$ 261,965.99	2.29%
89					\$ -	
90	9151100	CURRENT ACCOUNT OVERDRAFTS:			\$ -	
91	9151200	Overdrafts Commercial USD		-	\$ -	
92	9151200	Overdrafts Personal XCD			\$ -	
93		Overdrafts Personal USD	144,813.80	143,235.62	\$ 1,578.18	1.10%
94					\$ -	
95		TOTAL OVERDRAFTS	\$ 144,813.80	\$ 143,235.62	\$ 1,578.18	1.10%
96					\$ -	
97	9169200	UNCOLLECTED INVESTM'T INTEREST			\$ -	
98		Interest Accrued Investment Sec USD	78,409.92	69,448.78	\$ 8,961.14	12.90%
99		TOTAL UNCOLL. INV. INTEREST	\$ 78,409.92	\$ 69,448.78	\$ 8,961.14	12.90%
100					\$ -	
101	9163300	UNCOLLECTED INTEREST LOANS:			\$ -	
102	9163300	Interest Reserved Non Accrued XCD			\$ -	
103	9163500	Interest Reserved Non Accrued USD	1,146,929.00	1,146,929.00	\$ -	0.00%
104	9163500	Unearned Interest Discount Per/ECD			\$ -	
105	9167100	Unearned Interest Discount Per/USD		-	\$ -	
106	9167200	Uncollected Interest Decl. Lns Per/USD	30,418.17	25,704.30	\$ 4,713.87	18.34%
107	9167200	Uncollected Interest Decl. Lns Bus/ECD			\$ -	
108	9167200	Uncollected Interest Decl. Lns Bus/USD	75.63	32.40	\$ 43.23	133.43%
109		Uncollected interest Decl. Lns Oth/ECD			#VALUE!	
110		TOTAL UNCOLL. INT LOANS	\$ 1,177,422.80	\$ 1,172,665.70	\$ 4,757.10	0.41%
111					\$ -	
112		INTANGIBLE ASSETS	30,885.73	30,885.73	\$ -	0.00%
113					\$ -	
114	9182000	FIXED ASSETS:			\$ -	
115		Bank Premises & Equipment	3,887.54	3,887.54	\$ -	0.00%
116		TOTAL FIXED ASSETS	\$ 3,887.54	\$ 3,887.54	\$ -	0.00%
117					\$ -	
118	9100116	SUSPENSE RESOURCES			\$ -	
119	9100116	CASH - ATM DEVICE 5 NBA USD		-	\$ -	
120	9100118	CASH - ATM DEVICE 5 NBA XCD			\$ -	
121	9100118	CASH - ATM DEVICE 100 VISA/MC XCD			\$ -	
122	9100120	CASH - ATM DEVICE 100 VISA/MC USD	(4,158.00)		\$ (4,158.00)	
123	9100120	Cash - ATM Device 7 ROMCAN XCD			\$ -	
124	9146100	Cash - ATM Device 7 ROMCAN USD			\$ -	
125	9146300	Record of Exchange			\$ -	
126	9146300	Suspense Resources Cash Advance XCD			\$ -	
127	9146400	Suspense Resources Cash Advance USD			\$ -	
128	9146400	Suspense Resources XCD			\$ -	
129	9146500	Suspense Resources USD	-	-	\$ -	

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet (Detailed)

as at 12- Aug-13

130	9148100	Suspense Resources Out/Coll USD				\$ -	
131	9148200	Advances				\$ -	
132	9167400	Suspense Resources ATM				\$ -	
133	9167400	Late Charges Receivable ECD				\$ -	
134	9176100	Late Charges Receivable USD	67.50	67.50		\$ -	0.00%
135	9176100	SAV Unpost/Reject-ECD				\$ -	
136	9176300	SAV Unpost/Reject-USD		-		\$ -	
137	9176300	Loans Unpost/Reject-ECD				\$ -	
138	9175900	Loans Unpost/Reject-USD				\$ -	
139	9175900	Unpostable -DDA XCD				\$ -	
140	9181600	Unpostable -DDA USD	(1,032.75)			\$ (1,032.75)	
141	9181800	Prepaid Legal Expense	\$ 25,967.14	\$ 25,967.14		\$ -	0.00%
142	9181900	Prepaid Expense	42,835.50	42,835.50		\$ -	0.00%
143		TOTAL SUSPENSE RESOURCES	\$ 63,679.39	\$ 68,870.14		\$ (5,190.75)	-7.54%
144						\$ -	
145		Unrealized Loss/Market value USD	\$ 3,747,346.31	\$ 3,848,953.03		\$ (101,606.72)	-2.64%
146						\$ -	
147		TOTAL BANK ASSETS	\$ 136,173,700.95	\$ 135,969,051.08		\$ 204,649.87	0.15%
148		LIABILITIES				\$ -	
149						\$ -	
150						\$ -	
151	9225100	SAVINGS:				\$ -	
152	9225100	Savings Personal ECD				\$ -	
153	9225100	Savings Personal USD	9,639,921.83	9,662,043.23		\$ (22,121.40)	-0.23%
154	9225100	Savings Personal CAD	241,079.39	241,364.81		\$ (285.42)	-0.12%
155	9225100	Savings Personal GBP	121,163.00	119,078.38		\$ 2,084.62	1.75%
156	9225100	Savings Personal NFL		-		\$ -	
157	9225200	Savings Personal EUR	190,920.23	190,675.50		\$ 244.73	0.13%
158	9225200	Savings Commercial EUR	164,919.24	166,614.86		\$ (1,695.62)	-1.02%
159	9225300	Savings Commercial USD	7,672,615.65	7,470,055.90		\$ 202,559.75	2.71%
160	9225400	Savings Commercial GBP	49.19	48.34		\$ 0.85	1.76%
161	9225400	ECD Young Investors Club Saving				\$ -	
162	9225500	USD Young Investors Club Saving				\$ -	
163	9225500	ECD Holiday Club Savings				\$ -	
164		USD Holiday Club Savings				\$ -	
165		TOTAL SAVINGS	\$ 18,030,668.53	\$ 17,849,881.02		\$ 180,787.51	1.01%
166						\$ -	
167	9200100	CURRENT ACCOUNTS:				\$ -	
168	9200100	Personal Checking ECD				\$ -	
169	9200200	Personal Checking USD	2,065,626.23	2,077,554.83		\$ (11,928.60)	-0.57%
170	9200200	Commercial Checking ECD				\$ -	
171	9200200	Commercial Checking USD	369,895.41	373,062.16		\$ (3,166.75)	-0.85%
172	9200200	Commercial Checking CAD				\$ -	
	9200200	Commercial Checking GBP				\$ -	
173		Commercial Checking EUR				\$ -	
174		TOTAL CURRENT ACCOUNTS	\$ 2,435,521.64	\$ 2,450,616.99		\$ (15,095.35)	-0.62%
175						\$ -	
176	9235100	FIXED DEPOSITS:				\$ -	
177	9235100	Time Deposit ECD Personal				\$ -	
178	9235100	Time Deposit USD Personal	47,809,803.07	47,811,031.95		\$ (1,228.88)	0.00%
179	9235100	Time Deposit GBP Personal				\$ -	

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet (Detailed)

as at 12- Aug-13

180	9235200	Time Deposit EUR Personal	542,239.86	541,544.80	\$ 695.06	0.13%
181	9235200	Time Deposit ECD Commercial			\$ -	
182	9226100	Time Deposit USD Commercial	49,803,717.92	49,803,717.92	\$ -	0.00%
183	9226000	TCDS due to Banks XCD			\$ -	
184		TCDS due to ECCB XCD			\$ -	
185		TOTAL FIXED DEPOSITS	\$ 98,155,760.85	\$ 98,156,294.67	\$ (533.82)	0.00%
186					\$ -	
187	9226500	SPECIAL DEPOSITS & CALL A/C'S:			\$ -	
188	9226500	Special Deposits XCD			\$ -	
189		Special Deposits USD			\$ -	
190		TOTAL SPECIAL DEPOSITS			\$ -	
191					\$ -	
192	9236100	SPECIAL PRIVATE SECTOR CLAIMS:			\$ -	
193	9255400	Visa Payments			\$ -	
194	9255400	Suspense Liabilities XCD			\$ -	
195	9271100	Suspense Liabilities USD		-	\$ -	
196	9271100	Managers Checks XCD *			\$ -	
197	9271310	Managers Checks USD *	33,272.21	30,591.11	\$ 2,681.10	8.76%
198	9271600	American Express Travellers Checks			\$ -	
199	9250400	Acceptance Ins Cov - Credit Life USD		-	\$ -	
200	9999108	Position Account	(2,121.47)	(1,815.34)	\$ (306.13)	16.86%
201	9999300	ATM Net Settlement Susp. - Dev 1	36,819.87	18,808.44	\$ 18,011.43	95.76%
202	9999308	Utility Payment Suspense	-	3,118.50	\$ (3,118.50)	-100.00%
203	9999509	ATM Deposit Suspense		-	\$ -	
204	9999555	SDDA Offset Account			\$ -	
205	9999700	Cross Entry Account			\$ -	
206	9999700	Deposit Offset Account - USD		-	\$ -	
207	9999720	Deposit Offset Account - XCD			\$ -	
208	9999740	Due From Banks Offset Account		-	\$ -	
209	9999800	Investment Offset Account	81.00	-	\$ 81.00	
210	9999996	Loans Offset Account		-	\$ -	
211		Unpostable Suspense Account		-	\$ -	
212		TOTAL PRIVATE SECTOR CLAIMS	\$ 68,051.61	\$ 50,702.71	\$ 17,348.90	34.22%
213					\$ -	
214	9272500	PROVISION FOR INTEREST PAYMTS:			\$ -	
215		Interest Accrued DDA XCD			\$ -	
216		Interest Accrued DDA USD		-	\$ -	
217		Interest Accrued DDA CAD		-	\$ -	
218	9265100	Interest Accrued DDA GBP		-	\$ -	
219	9265100	Interest Accrued Savings EUR	692.60	691.71	\$ 0.89	0.13%
220	9265100	Interest Accrued Savings ECD			\$ -	
221	9265100	Interest Accrued Savings USD	27,059.32	27,059.32	\$ -	0.00%
222	9265200	Interest Accrued Savings CAD	409.52	410.00	\$ (0.48)	-0.12%
223	9265200	Interest Accrued Savings GBP	205.86	202.32	\$ 3.54	1.75%
224	9265200	Interest Accrued Savings NFL		-	\$ -	
225	9265200	Interest Accrued DDA USD			\$ -	
226	9265200	Interest Accrued Time Deposit XCD			\$ -	
227	9265200	Interest Accrued Time Deposit USD	1,198,471.36	1,080,497.37	\$ 117,973.99	10.92%
228	9266100	Interest Accrued Time Deposit GBP			\$ -	
229	9266200	Interest Accrued Time Deposit EUR	4,503.19	3,941.04	\$ 562.15	14.26%
230	9266200	Interest Accrued due to ECCB			\$ -	

CARIBBEAN COMMERCIAL INVESTMENT BANK (ANG) LTD

Balance Sheet (Detailed)

as at 12- Aug-13

231	9266200	Interest Accrued due to banks				\$	-	
232	9266200	TOTAL PROVISION FOR INTEREST	\$	1,231,341.85	\$	1,112,801.76	\$	118,540.09 10.65%
233	9266300					\$	-	
234	9266400	PROVISION FOR TAX AND FEES:				\$	-	
235		Reserve: Audit Fees		82,012.50		82,012.50	\$	- 0.00%
236		Reserve for Taxes*					\$	-
237		TOTAL PROVISION FOR TAX & FEES	\$	82,012.50	\$	82,012.50	\$	- 0.00%
238	9272100					\$	-	
239	9272600	INTERNAL PROVISIONS:				\$	-	
240		Reserve for Investment Losses		2,212,518.62		2,212,518.62	\$	- 0.00%
241		Reserve for Loan Losses		3,946,803.68		3,946,803.68	\$	- 0.00%
242		Provision for Pension Plan fund		674,075.30		674,075.30	\$	- 0.00%
243	9272000	TOTAL INTERNAL PROVISION	\$	6,833,397.60	\$	6,833,397.60	\$	- 0.00%
244	9297100					\$	-	
245		CAPITAL AND RESERVES:				\$	-	
246		Block Income			\$	-	\$	-
247		Profit and loss account	\$	(371,979.12)	\$	(275,619.25)	\$	(96,359.87) 34.96%
248		Net Interest Adjustment					\$	-
249	9296500	Retained Earnings		(6,641,150.80)		(6,641,150.80)	\$	- 0.00%
250		Capital		8,090,000.01		8,090,000.01	\$	- 0.00%
251		Reserve A/C		5,799,999.98		5,799,999.98	\$	- 0.00%
252	9410200	TOTAL CAPITAL	\$	6,876,870.07	\$	6,973,229.94	\$	(96,359.87) -1.38%
253	9412400					\$	-	
254	9272300	SPECIAL RESERVES RESOURCES:				\$	-	
255		Reserve for Depreciation		8,038.44		8,038.44	\$	- 0.00%
256						\$	-	
257		UNREALIZED GAIN ON INVESTMENTS:				\$	-	
258	9272200	Unrealized Gain - Investments USD		2,452,075.50		2,452,075.50	\$	- 0.00%
259						\$	-	
260		TOTAL UNREALIZED GAIN	\$	2,452,075.50	\$	2,452,075.50	\$	- 0.00%
261	9272700					\$	-	
262						\$	-	
263		TOTAL BANK LIABILITY	\$	136,173,738.59	\$	135,969,051.13	\$	204,687.46 0.15%
264								
265								