

62	0.00	0.00
64	0.00	0.00
176	0.00	0.00
192 CCB ANGUILLA CAD	72,811.11-	26,967.08-
193 CCB ANGUILLA EUR	4,469,546.39-	1,655,387.55-
194 CCB ANGUILLA GBP	65,983.53-	24,438.34-
195 CCB ANGUILLA NLG	6,085.97-	2,254.06-
196 CCB ANGUILLA USD	97,749,595.26-	36,203,553.76-
210 USD CHEQUES IN TRANSIT	5,562.00-	2,060.00-
220 CAD CHECKS IN TRANSIT	0.00	0.00
230 GBP CHEQUES IN TRANSIT	0.00	0.00
235 EUR CHEQUES IN TRANSIT	0.00	0.00
238 NLG CHEQUES IN TRANSIT	0.00	0.00
250 EXCHANGE FOR CLEARING USD	0.00	0.00
251 CLEARINGS	5,562.00	2,060.00
260 TOTAL DUE FROM BANKS	102,364,022.26-	37,912,600.80-
325	0.00	0.00
347 INVESTMENT - BRITAM	0.00	0.00
359 INVESTMENT - CLICO	4,425,036.32-	1,638,902.34-
390 INVESTMENT - SMITH BARNEY	20,697.28-	7,665.66-
395 INVESTMENT - HANSARD INT'L	0.00	0.00
400 PLACEMENT SUSPENSE	0.00	0.00
410 TOTAL LIQUID INVESTMENTS	4,445,733.60-	1,646,568.00-
420 INVESTMENTS	0.00	0.00
430 TOTAL NON-LIQUID INVESTMENTS	0.00	0.00
450 DISCOUNT LOANS - PERSONAL USD	0.00	0.00
451 DISCOUNT LOANS - PERSONAL CAD	0.00	0.00
452 DISCOUNT LOANS - PERSONAL EUR	0.00	0.00
453 DISCOUNT LOANS - PERSONAL GBP	0.00	0.00
454 DISCOUNT LOANS - PERSONAL NLG	0.00	0.00
470 DISCOUNT LOANS - BUSINESS	0.00	0.00
471 DISCOUNT LOANS - BUSINESS	0.00	0.00
472 DISCOUNT LOANS - BUSINESS EUR	0.00	0.00
473 DISCOUNT LOANS - BUSINESS GBP	0.00	0.00
474 DISCOUNT LOANS - BUSINESS NLG	0.00	0.00
490 DECLINING LOANS - PERSONAL USD	2,573,031.72-	952,974.71-
491 DECLINING LOANS - PERSONAL CAD	0.00	0.00
492 DECLINING LOANS - PERSONAL EUR	0.00	0.00
493 DECLINING LOANS - PERSONAL GBP	0.00	0.00
494 DECLINING LOANS - PERSONAL NLG	0.00	0.00
510 DECLINING LOANS - BUSINESS USD	0.00	0.00
511 DECLINING LOANS - BUSINESS CAD	0.00	0.00
512 DECLINING LOANS - BUSINESS EUR	0.00	0.00
513 DECLINING LOANS - BUSINESS GBP	0.00	0.00

514 DECLINING LOANS - BUSINESS NLG	0.00	0.00
530 DECLINING LOANS - NON-ACCR USD	7,770,666.15-	2,878,024.50-
531 DECLINING LOANS - NON-ACCR CAD	0.00	0.00
532 DECLINING LOANS - NON-ACCR CAD	0.00	0.00
533 DECLINING LOANS - NON-ACCR GBP	0.00	0.00
534 DECLINING LOANS - NON-ACCR NLG	0.00	0.00
550 DISCOUNT LOANS - NON-ACCR USD	0.00	0.00
551 DISCOUNT LOANS - NON-ACCR CAD	0.00	0.00
552 DISCOUNT LOANS - NON-ACCR EUR	0.00	0.00
553 DISCOUNT LOANS - NON-ACCR GBP	0.00	0.00
554 DISCOUNT LOANS - NON-ACCR NLG	0.00	0.00
560 TOTAL LOANS AND ADVANCES	10,343,697.87-	3,830,999.21-
580 OVERDRAFTS COMMERCIAL USD	0.00	0.00
581 OVERDRAFTS COMMERCIAL CAD	0.00	0.00
582 OVERDRAFTS COMMERCIAL EUR	0.00	0.00
583 OVERDRAFTS COMMERCIAL GBP	0.00	0.00
584 OVERDRAFTS COMMERCIAL NLG	0.00	0.00
600 OVERDRAFTS PERSONAL USD	194.99-	72.22-
601 OVERDRAFTS PERSONAL CAD	0.00	0.00
602 OVERDRAFTS PERSONAL EUR	0.00	0.00
603 OVERDRAFTS PERSONAL GBP	0.00	0.00
605	0.00	0.00
610 TOTAL OVERDRAFTS	194.99-	72.22-
630 INTEREST ACCRUED BANKS	0.00	0.00
660	0.00	0.00
670 TOTAL ACCRUED/INVESTM INTEREST	0.00	0.00
690 INT RESERVED NON-ACCRUAL USD	745,083.31-	275,956.78-
710 UNEARNED INT DISC LNS PERS USD	0.00	0.00
711 UNEARNED INT DISC LNS PERS CAD	0.00	0.00
712 UNEARNED INT DISC LNS PER EUR	0.00	0.00
713 UNEARNED INT DISC LNS PERS GBP	0.00	0.00
714 UNEARNED INT DISC LNS PERS NLG	0.00	0.00
730 UNEARNED INT DISC LNS BUS USD	0.00	0.00
731 UNEARNED INT DISC LNS BUS CAD	0.00	0.00
732 UNEARNED INT DISC LNS BUS EUR	0.00	0.00
733 UNEARNED INT DISC LNS BUS GBP	0.00	0.00
734 UNEARNED INT DISC LNS BUS NLG	0.00	0.00
750 INTEREST ACCR - DDA COMM USD	0.00	0.00
751 INTEREST ACCR - DDA COMM CAD	0.00	0.00
753 INTEREST ACCR - DDA COMM GBP	0.00	0.00
754 INTEREST ACCR - DDA COMM NLG	0.00	0.00
760	0.00	0.00
780 INTEREST ACCR - DDA PERS USD	0.00	0.00
781 INTEREST ACCR - DDA PERS CAD	0.00	0.00

782 INTEREST ACCR - DDA PERS EUR	0.00	0.00
783 INTEREST ACCR - DDA PERS GBP	0.00	0.00
784 INTEREST ACCR - DDA PERS NLG	0.00	0.00
800 UNCOLL INT DECL LNS PERS USD	8,847.63-	3,276.90-
801 UNCOLL INT DECL LNS PERS CAD	0.00	0.00
802 UNCOLL INT DECL LNS PERS EUR	0.00	0.00
803 UNCOLL INT DECL LNS PERS GBP	0.00	0.00
804 UNCOLL INT DECL LNS PERS NLG	0.00	0.00
820 UNCOLL INT DECL LNS BUS USD	0.00	0.00
821 UNCOLL INT DECL LNS BUS CAD	0.00	0.00
822 UNCOLL INT DECL LNS BUS EUR	0.00	0.00
823 UNCOLL INT DECL LNS BUS GBP	0.00	0.00
824 UNCOLL INT DECL LNS BUS NLG	0.00	0.00
830 TOTAL UNCOLLECTED INT LOANS	753,930.94-	279,233.68-
835 INTANGIBLE ASSETS	10,851.73-	4,019.16-
836 TOTAL INTANGIBLE ASSETS	10,851.73-	4,019.16-
841 BANK PREMISES & EQUIPMENT	3,827.79-	1,417.70-
850 TOTAL FIXED ASSETS	3,827.79-	1,417.70-
870 STANDING ORDER SUSPENSE	0.00	0.00
890 SUSPENSE RESOURCES	0.00	0.00
910 ATM SUSPENSE	0.00	0.00
940 SUSPENSE RESOURCES - ATM	0.00	0.00
944 LATE CHARGE RECEIVABLE USD	135.00-	50.00-
945 LATE CHARGE RECEIVABLE CAD	0.00	0.00
946 LATE CHARGE RECEIVABLE EUR	0.00	0.00
947 LATE CHARGE RECEIVABLE GBP	0.00	0.00
948 LATE CHARGE RECEIVABLE NLG	0.00	0.00
971 SAVINGS UNPOSTABLE	0.00	0.00
972 DDA UNPOSTABLE	0.00	0.00
981 REGISTER DIFF RESOURCE	0.00	0.00
990 PREPAID LEGAL FEES	0.00	0.00
991 PREPAID CHARGES	13,500.65-	5,000.24-
1035	0.00	0.00
1045	0.00	0.00
1055	0.00	0.00
1065	0.00	0.00
1072	0.00	0.00
1076	0.00	0.00
1080	0.00	0.00
1084	0.00	0.00
1100 TOTAL SUSPENSE RESOURCES	13,635.65-	5,050.24-
1102 UNREALIZED LOSS/MARKET VAL ADJ	0.00	0.00

GLR076  
MONTHLY

CARIBBEAN COMMERCIAL INVESTMENT BANK

RIBS - GENERAL LEDGER

FINANCIAL STATEMENT  
(TOT CURRENCY) AS OF: 19 FEB 16

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SPOT BALANCES

1103	TOTAL UNREALIZED LOSS/MARKET V	0.00	0.00
1105	TOTAL BANK ASSETS	117,935,894.83-	43,679,961.00-
1130	SAVINGS PERSONAL USD	7,920,209.70	2,933,411.00
1140	SAVINGS PERSONAL CAD	56,855.16	21,057.47
1145	SAVINGS PERSONAL EUR	229,016.86	84,821.06
1150	SAVINGS PERSONAL GBP	100,694.95	37,294.43
1160	SAVINGS PERSONAL NLG	0.00	0.00
1180	SAVINGS COMMERCIAL USD	7,523,231.72	2,786,382.12
1181	SAVINGS COMMERCIAL CAD	0.00	0.00
1182	SAVINGS COMMERCIAL EUR	112,510.64	41,670.61
1183	SAVINGS COMMERCIAL GBP	3,798.13	1,406.71
1184	SAVINGS COMMERCIAL NLG	0.00	0.00
1210	YOUNG INVESTOR SAVINGS USD	0.00	0.00
1240	TOTAL SAVINGS	15,946,317.16	5,906,043.39
1260	PERSONAL CHECKING USD	1,302,988.44	482,588.31
1261	PERSONAL CHECKING CAD	0.00	0.00
1262	PERSONAL CHECKING EUR	0.00	0.00
1263	PERSONAL CHECKING GBP	0.00	0.00
1264	PERSONAL CHECKING NLG	0.00	0.00
1280	COMMERCIAL CHECKING USD	119,371.54	44,211.68
1285	COMMERCIAL CHECKING EUR	0.00	0.00
1290	COMMERCIAL CHECKING CAD	0.00	0.00
1295	COMMERCIAL CHECKING NLG	0.00	0.00
1300	COMMERCIAL CHECKING GBP	0.00	0.00
1310	TOTAL CURRENT ACCOUNTS	1,422,359.98	526,799.99
1330	FIXED DEPOSITS PERSONAL USD	69,298,408.47	25,666,077.19
1335	FIXED DEPOSITS PERSONAL CAD	0.00	0.00
1340	FIXED DEPOSITS GBP	0.00	0.00
1345	FIXED DEPOSITS EUR	402,298.50	148,999.44
1350	FIXED DEPOSITS NLG	0.00	0.00
1366	FIXED DEPOSITS COMMERCIAL CAD	0.00	0.00
1367	FIXED DEPOSITS COMMERCIAL EUR	0.00	0.00
1368	FIXED DEPOSITS COMMERCIAL GBP	0.00	0.00
1369	FIXED DEPOSITS COMMERCIAL NLG	0.00	0.00
1370	FIXED DEPOSITS COMMERCIAL USD	16,712,215.27	6,189,709.35
1380	TOTAL FIXED DEPOSITS	86,412,922.24	32,004,785.98
1410	TOTAL SPECIAL DEPOSITS	0.00	
1420	UNPOSTABLE SUSPENSE ACCOUNT	0.00	0.00

1425	SDDA OFFSET ACCOUNT	0.00	0.00
1428	F/X OFFSET ACCOUNT	0.00	0.00
1435	DEPOSIT SUSPENSE ACCOUNT	81,192.56	30,071.32
1436	DUE FROM BANKS OFFSET USD	0.00	0.00
1437	INVESTMENT OFFSET	0.00	0.00
1440	LOAN SUSPENSE ACCOUNT	0.00	0.00
1450	OTHER DEP - VISA PAYMENTS	0.00	0.00
1455	POSITION ACCOUNT	266,790.47	98,811.29
1456	EU WITHHOLDING TAX	0.00	0.00
1457		61,669.81	22,840.67
1458		0.00	0.00
1459		0.00	0.00
1470	SUSPENSE LIABILITIES	0.00	0.00
1471	UTILITY PAYMENT SUSPENSE	0.00	0.00
1481	MANAGERS CHECKS	12,284.30	4,549.74
1510	ACCEPTANCE INSURANCE COVERAGE	0.00	0.00
1520	TOTAL PRIVATE SECTOR CLAIMS	421,937.14	156,273.01
1540	TOTAL PUBLIC SECTOR CLAIMS	0.00	
1560	INTEREST RESERVED DDA USD	0.00	0.00
1565	INTEREST RESERVED DDA EUR	0.00	0.00
1570	INTEREST RESERVED DDA CAD	0.00	0.00
1575	INTEREST RESERVED DDA NLG	0.00	0.00
1580	INTEREST RESERVED DDA GBP	0.00	0.00
1600	INTEREST RESERVED SAVINGS USD	13,120.76	4,859.54
1610	INTEREST RESERVED SAVINGS CAD	48.30	17.89
1615	INTEREST RESERVED EUR	235.75	87.31
1620	INTEREST RESERVED SAVINGS GBP	90.81	33.63
1630	INTEREST RESERVED SAVINGS NLG	0.00	0.00
1631	INTEREST ACCRUED DDA CAD	0.00	0.00
1632	INTEREST ACCRUED DDA EUR	0.00	0.00
1633	INTEREST ACCRUED DDA GBP	0.00	0.00
1635	INTEREST ACCRUED DDA USD	0.00	0.00
1650	INT ACCRD FIXED DEPOSITS USD	953,569.18	353,173.77
1655	INT ACCRD FIXED DEPOSITS CAD	0.00	0.00
1665	INT ACCRD FIXED DEPOSITS EUR	892.78	330.66
1670	INT ACCRD FIXED DEPOSITS NLG	0.00	0.00
1680	TOTAL PROVISION FOR INTEREST	967,957.58	358,502.81
1690	RESERVE AUDITORS FEES	0.00	0.00
1700	RESERVE FOR TAXES	0.00	0.00
1710	TOTAL PROVISION FOR TAX & FEES	0.00	0.00
1720	RESERVE FOR INVESTMENT LOSS	4,425,036.70	1,638,902.48
1730		9,784,893.72	3,624,034.71

1735	PROVISION FOR PENSION PLAN FUN	674,075.30	249,657.52
1740	TOTAL INTERNAL PROVISIONS	14,884,005.72	5,512,594.71
1750	BLOCKED INCOME	285,016.78	105,561.77
1760	PROFIT & LOSS	239,433.69-	88,679.14-
1770	RETAINED EARNINGS	16,055,189.01-	5,946,366.29-
1780	CAPITAL	8,090,000.01	2,996,296.30
1790	RESERVE ACCOUNT	5,799,999.98	2,148,148.14
1800	TOTAL CAPITAL AND RESERVES	2,119,605.93-	785,039.23-
1810	RESERVE FOR DEPRECIATION	0.97	0.36
1811	TOTAL SPECIAL RESERVE	0.97	0.36
1812	RESERVE FOR AMORTIZATION	0.00	0.00
1815	UNREALIZED GAIN ON INVESTMENTS	0.00	0.00
1816	TOTAL UNREALIZED GAIN ON INVST	0.00	0.00
1820	TOTAL BANK LIABILITIES	117,935,894.86	43,679,961.02