

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

Quarter Ending: 30 September 2023

Quarter Endir	J		1164'000
STATEMENT OF FINANCIAL POSITION	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	US\$'000 HERITAGE INT'L BANK & TRUST LTD.
ASSETS			LID.
Cash and Balances Due from Banks	7,901	13,475	29,307
Securities	8,916	12,244	-
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	8,916	12,244	-
Investments	10,916	38,995	37,993
Less: Provisions for Expected Credit Losses	(219)	(26)	(26)
Net Investments	10,697	38,970	37,967
Total Loans	11,229	10,401	22,752
Less: Provisions for Expected Credit Losses	(349)	(34)	(2,456)
Net Loans	10,880	10,367	20,296
Property, Plant and Equipment (Net of accumulated depreciation)	1,815	571	1,790
Other Assets	274	1,370	1,240
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	274	1,370	1,240
TOTAL ASSETS	40,483	76,998	90,600
LIABILITIES			
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Demand Deposits	8,573	51,133	31,954
Savings Deposits	-	13,492	3,945
Time Deposits	4,334	7,815	22,350
Total Deposits	12,907	72,440	58,249
Balances Due to Banks	4,499	-	13,548
Promissory Notes & Bills		-	-
Long Term Debt		-	-
Other Liabilities	2,300	59	426
Less: Provisions for Expected Credit Losses	-	-	26
TOTAL LIABILITIES	19,706	72,499	72,249
EQUITY			
Paid-Up Capital & Unimpaired Reserves	12,844	10,264	8,283
Retained Earnings/(Deficit)	6,998	(5,945)	6,807
Current Year's Profit/(Loss)	935	(3,943)	(278)
General Loan Loss Reserves	555	129	3,539
Asset Revaluation Account	-	129	5,559
TOTAL EQUITY	20,777	4,499	- 18,351
TOTAL LIABILITIES & EQUITY	40,483	76,998	90,600
STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST
			LTD.
Interest Income	551	411	503
Interest Expense	6	75	503 208
Interest Expense Net Interest Income/(Loss)	6 545	75 336	503 208 295
Interest Expense Net Interest Income/(Loss) Non-Interest Income	6 545 5	75 336 338	503 208 295 331
Interest Expense Net Interest Income/(Loss) Non-Interest Income	6 545	75 336	503 208 295
Interest Expense	6 545 5	75 336 338	503 208 295 331 805
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	6 545 5 136	75 336 338 485	503 208 295 331
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss)	6 545 5 136 414	75 336 338 485 189	503 208 295 331 805
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense)	6 545 5 136 414 15	75 336 338 485 189 (5)	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS	6 545 5 136 414 15 429 BELIZE BANK	75 336 338 485 189 (5) 184 CAYE INT'L	503 208 295 331 805 (179) - (179) HERITAGE INT'L
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD.	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD.	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD.
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD. 7.50% 8.43%	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD. 111.00% 6.19%	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD. 10.00% 5.41%
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Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD. 7.50% 8.43% 0.21%	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD. 111.00% 6.19% 0.44%	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD. 10.00% 5.41% 1.31%
Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD. 7.50% 8.43% 0.21%	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD. 111.00% 6.19% 0.44% 4,423	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD. 10.00% 5.41% 1.31%
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Interest Expense Net Interest Income/(Loss) Non-Interest Income Non-Interest Income/(Loss) Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD. BELIZE BANK 105 843% 0.21% 19,842 79.39% 160.97% 84.30%	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD. 11.00% 6.19% 0.44% 4,423 11.46% 6.21% 14.31%	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD. 10.00% 5.41% 1.31% 15,676 20.29% 31.50% 34.84%
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Net Interest Income/(Loss) Non-Interest Income Non-Interest Income Non-Interest Expense Net Operating Income/(Loss) Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Total Tier 1 and Tier 2 Capital Capital/Risk Weighted Assets (The legal requirement is 10%) Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY Non-performing Loans(Net of Specific Reserves)/Loans Total Loan Loss Reserves and Provisions/Total Loans (%) PROFITABILITY (Annualized) Return On Average Assets	6 545 5 136 414 15 429 BELIZE BANK INT'L LTD. BELIZE BANK INT'L LTD. 19,842 79,39% 160,97% 84,30% 3,098 16,894 0,39% 3,11% 3,84%	75 336 338 485 189 (5) 184 CAYE INT'L BANK LTD. 11.00% 6.19% 0.44% 4,423 11.46% 6.21% 14.31% 17,386 7,983 0.11% 1.57% 0.09%	503 208 295 331 805 (179) - (179) HERITAGE INT'L BANK & TRUST LTD. 10.00% 5.41% 1.31% 15,676 20.29% 31.50% 34.84% 13,980 2,799

Note: 1. Figures were obtained from International Bank Returns submitted to the Central Bank of Belize as required under Section 31 (1) of the IBA.