



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: 31 March 2025

US\$'000

STATEMENT OF FINANCIAL POSITION	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
ASSETS			
Cash and Balances Due from Banks	5,824	14,910	38,633
Securities	6,882	7,787	1,021
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	6,882	7,787	1,021
Investments	7,047	32,493	36,369
Less: Provisions for Expected Credit Losses	(29)	(48)	(27)
Net Investments	7,018	32,445	36,342
Total Loans	16,723	13,173	17,984
Less: Provisions for Expected Credit Losses	(86)	(101)	(392)
Net Loans	16,637	13,072	17,592
Property, Plant and Equipment (Net of accumulated depreciation)	2,759	678	1,500
Other Assets	350	1,932	1,364
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	350	1,932	1,364
TOTAL ASSETS	39,470	70,823	96,452
LIABILITIES			
Demand Deposits	9,559	41,304	32,500
Savings Deposits	-	11,930	2,929
Time Deposits	4,103	11,095	26,728
Total Deposits	13,662	64,329	62,157
Balances Due to Banks	1,791	-	16,516
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	2,410	1,260	285
Less: Provisions for Expected Credit Losses	-	-	10
TOTAL LIABILITIES	17,863	65,589	78,968
EQUITY			
Paid-Up Capital & Unimpaired Reserves	10,992	10,325	8,309
Retained Earnings/(Deficit)	7,791	(5,252)	5,254
Current Year's Profit/(Loss)	2,105	117	663
General Loan Loss Reserves	86	44	3,258
Asset Revaluation Account	633	-	-
TOTAL EQUITY	21,607	5,234	17,484
TOTAL LIABILITIES & EQUITY	39,470	70,823	96,452

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	550	550	724
Interest Expense	6	124	244
Net Interest Income/(Loss)	544	426	480
Non-Interest Income	10	347	282
Non-Interest Expense	166	618	762
Net Operating Income/(Loss)	388	155	-
Other Income (Expense)	393	(36)	663
Net Income (Loss)	781	119	663

FINANCIAL INDICATORS	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Base Lending Rate	7.50%	11.00%	10.00%
Average Lending Rate	9.74%	8.10%	6.68%
Average Deposit Rate	0.17%	0.74%	1.58%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	19,344	5,267	13,730
Capital/Risk Weighted Assets (The legal requirement is 10%)	62.54%	13.68%	17.40%
Capital/Deposits	158.15%	8.14%	28.13%
LIQUIDITY			
Net Loans/Deposits	121.78%	20.32%	28.30%
Liquid Assets Statutory Requirement	3,279	15,439	14,918
Excess (Shortfall) Statutory Liquid Assets	6,519	6,909	6,401
ASSET QUALITY			
Non-performing Loans(Net of Specific Loan Loss Provisions)/Loans	0.00%	0.33%	3.56%
Total Loan Loss Reserves and Provisions/Total Loans (%)	1.03%	1.10%	20.30%
PROFITABILITY (Annualized)			
Return On Average Assets	7.88%	0.66%	2.97%
Return On Average Equity	14.56%	9.54%	14.51%
Net-Interest Income/Adjusted Operating Income	98.19%	55.11%	62.99%
Non-Interest Income/Adjusted Operating Income	1.81%	44.89%	37.01%

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.