



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: 31 December 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	5,466	17,684	34,012
Securities	5,796	9,283	3,117
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	5,796	9,283	3,117
Investments	4,462	28,404	34,702
Less: Provisions for Expected Credit Losses	-	(34)	(47)
Net Investments	4,462	28,370	34,655
Total Loans	18,960	16,034	14,091
Less: Provisions for Expected Credit Losses	(301)	(118)	(240)
Net Loans	18,659	15,916	13,851
Property, Plant and Equipment (Net of accumulated depreciation)	2,743	657	1,384
Other Assets	338	2,267	449
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	338	2,267	449
TOTAL ASSETS	37,464	74,177	87,468
LIABILITIES			
Demand Deposits	9,315	41,777	35,928
Savings Deposits	-	18,355	2,540
Time Deposits	4,123	8,351	27,023
Total Deposits	13,438	68,483	65,491
Balances Due to Banks	97	-	4,649
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	1,543	208	442
Less: Provisions for Expected Credit Losses	-	-	70
TOTAL LIABILITIES	15,078	68,691	70,652
EQUITY			
Paid-Up Capital & Unimpaired Reserves	11,011	10,426	8,309
Retained Earnings/(Deficit)	9,982	(5,352)	5,128
Current Year's Profit/(Loss)	760	402	637
Loan Loss Reserves	-	10	2,742
Asset Revaluation Account	633	-	-
TOTAL EQUITY	22,386	5,486	16,816
TOTAL LIABILITIES & EQUITY	37,464	74,177	87,468

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	522	576	1,084
Interest Expense	10	124	261
Net Interest Income/(Loss)	512	452	823
Non-Interest Income	26	382	239
Non-Interest Expense	331	792	807
Net Operating Income/(Loss)	207	42	255
Other Income (Expense)	11	6	180
Net Income (Loss)	218	48	435

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	8.17%	7.84%	6.66%
Average Deposit Rate	0.23%	0.77%	1.64%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	21,468	5,235	14,214
Capital/Risk Weighted Assets (The legal requirement is 10%)	73.10%	12.35%	19.25%
Capital/Deposits	166.59%	8.01%	25.68%
LIQUIDITY			
Net Loans/Deposits	138.85%	23.24%	21.15%
Liquid Assets Statutory Requirement	3,225	16,436	15,718
Excess (Shortfall) Statutory Liquid Assets	6,777	9,331	14,123
ASSET QUALITY			
Non-performing Loans(Net of Specific Loan Loss Provisions)/Loans	0.00%	0.64%	0.00%
Total Loan Loss Reserves and Provisions/Total Loans (%)	1.59%	0.80%	21.16%
PROFITABILITY (Annualized)			
Return On Average Assets	4.10%	0.56%	0.70%
Return On Average Equity	7.06%	7.55%	3.67%
Net-Interest Income/Adjusted Operating Income	95.17%	54.20%	77.50%
Non-Interest Income/Adjusted Operating Income	4.83%	45.80%	22.50%

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.

2. Effective 31 December 2022, banks were required to establish and maintain loan loss provisions in accordance with International Financial Reporting Standards (IFRS) 9 for financial reporting purposes. This adoption has resulted in the reclassification of a substantial portion of loan loss reserves from a contra account on the asset portion of the Statement of Financial Position to a loan loss reserve under equity. This amount represents the excess of Regulatory Loan Loss Provisions required as per the IBA Circular No. 2 over loan loss provisions as required by IFRS 9.