



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: 30 June 2025

US\$'000

STATEMENT OF FINANCIAL POSITION	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
<b>ASSETS</b>			
Cash and Balances Due from Banks	4,113	17,516	35,353
Securities	5,906	8,461	3,062
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	5,906	8,461	3,062
Investments	4,702	31,806	34,702
Less: Provisions for Expected Credit Losses	-	(39)	(29)
Net Investments	4,702	31,768	34,673
<b>Total Loans</b>	<b>19,242</b>	<b>13,314</b>	<b>17,080</b>
Less: Provisions for Expected Credit Losses	(316)	(135)	(361)
Net Loans	18,926	13,179	16,719
Property, Plant and Equipment (Net of accumulated depreciation)	2,748	697	1,465
Other Assets	400	2,143	864
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	400	2,143	864
<b>TOTAL ASSETS</b>	<b>36,795</b>	<b>73,762</b>	<b>92,136</b>
<b>LIABILITIES</b>			
Demand Deposits	9,345	43,697	32,706
Savings Deposits	-	13,312	2,832
Time Deposits	4,105	11,091	26,029
<b>Total Deposits</b>	<b>13,450</b>	<b>68,100</b>	<b>61,567</b>
Balances Due to Banks	158	-	13,026
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	1,383	297	367
Less: Provisions for Expected Credit Losses	-	-	5
<b>TOTAL LIABILITIES</b>	<b>14,991</b>	<b>68,397</b>	<b>74,965</b>
<b>EQUITY</b>			
Paid-Up Capital & Unimpaired Reserves	11,000	10,425	8,309
Retained Earnings/(Deficit)	9,982	(5,352)	4,991
Current Year's Profit/(Loss)	189	292	351
General Loan Loss Reserves	-	-	3,520
Asset Revaluation Account	633	-	-
<b>TOTAL EQUITY</b>	<b>21,804</b>	<b>5,365</b>	<b>17,171</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>36,795</b>	<b>73,762</b>	<b>92,136</b>

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	509	521	549
Interest Expense	6	132	250
<b>Net Interest Income/(Loss)</b>	<b>503</b>	<b>389</b>	<b>299</b>
Non-Interest Income	19	356	160
Non-Interest Expense	182	596	805
<b>Net Operating Income/(Loss)</b>	<b>340</b>	<b>149</b>	<b>(346)</b>
Other Income (Expense)	(151)	26	34
<b>Net Income (Loss)</b>	<b>189</b>	<b>175</b>	<b>(312)</b>

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	9.03%	7.85%	6.35%
Average Deposit Rate	0.18%	0.77%	1.61%
<b>CAPITAL ADEQUACY</b>			
Total Tier 1 and Tier 2 Capital	20,982	5,247	14,232
Capital/Risk Weighted Assets (The legal requirement is 10%)	72.22%	12.28%	18.85%
Capital/Deposits	162.11%	7.88%	27.89%
<b>LIQUIDITY</b>			
Net Loans/Deposits	140.71%	19.35%	27.16%
Liquid Assets Statutory Requirement	3,228	16,344	14,776
Excess (Shortfall) Statutory Liquid Assets	3,617	8,616	8,041
<b>ASSET QUALITY</b>			
Non-performing Loans(Net of Specific Loan Loss Provisions)/Loans	0.00%	1.03%	3.75%
Total Loan Loss Reserves and Provisions/Total Loans (%)	1.64%	1.01%	22.72%
<b>PROFITABILITY (Annualized)</b>			
Return On Average Assets	5.02%	0.81%	0.77%
Return On Average Equity	9.14%	11.50%	3.93%
Net-Interest Income/Adjusted Operating Income	96.36%	52.21%	65.14%
Non-Interest Income/Adjusted Operating Income	3.64%	47.79%	34.86%

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.