CENTRAL BANK of BELIZE

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: 30 June 2026

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	6,987	24,540	27,061
Securities	6,765	8,095	3,172
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	6,765	8,095	3,172
Investments	4,048	28,119	35,203
Less: Provisions for Expected Credit Losses	-	(18)	(72)
Net Investments	4,048	28,101	35,131
Total Loans	**18,340**	**15,928**	**14,745**
Less: Provisions for Expected Credit Losses	(301)	(196)	(225)
Net Loans	18,039	15,732	14,520
Property, Plant and Equipment (Net of accumulated depreciation)	2,832	610	1,295
Other Assets	465	2,790	462
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	465	2,790	462
TOTAL ASSETS	**39,136**	**79,868**	**81,641**
LIABILITIES			
Demand Deposits	10,530	48,324	31,263
Savings Deposits	-	14,557	2,738
Time Deposits	4,130	11,178	28,023
Total Deposits	**14,660**	**74,059**	**62,024**
Balances Due to Banks	339	-	1,112
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	1,379	79	431
Less: Provisions for Expected Credit Losses	-	-	13
TOTAL LIABILITIES	**16,378**	**74,138**	**63,580**
EQUITY			
Paid-Up Capital & Unimpaired Reserves	11,236	10,525	8,468
Retained Earnings/(Deficit)	10,672	(5,128)	5,477
Current Year's Profit/(Loss)	217	225	1,246
Loan Loss Reserves	-	108	2,870
Asset Revaluation Account	633	-	-
TOTAL EQUITY	**22,758**	**5,730**	**18,061**
TOTAL LIABILITIES & EQUITY	**39,136**	**79,868**	**81,641**

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	532	578	536
Interest Expense	11	124	268
Net Interest Income/(Loss)	**521**	**454**	**268**
Non-Interest Income	4	411	66
Non-Interest Expense	335	760	321
Net Operating Income/(Loss)	**190**	**105**	**13**
Other Income (Expense)	27	(14)	1,132
Net Income (Loss)	**217**	**91**	**1,145**

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	8.13%	8.95%	8.24%
Average Deposit Rate	0.30%	0.68%	1.69%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	22,383	5,550	14,010
Capital/Risk Weighted Assets (The legal requirement is 10%)	70.88%	11.63%	20.53%
Capital/Deposits	155.24%	7.74%	29.12%
LIQUIDITY			
Net Loans/Deposits	123.05%	21.24%	23.41%
Liquid Assets Statutory Requirement	3,518	17,774	14,886
Excess (Shortfall) Statutory Liquid Assets	7,758	14,261	11,568
ASSET QUALITY			
Non-performing Loans(Net of Specific Loan Loss Provisions)/Loans	0.00%	2.27%	0.00%
Total Loan Loss Reserves and Provisions/Total Loans (%)	1.64%	1.91%	20.99%
PROFITABILITY (Annualized)			
Return On Average Assets	1.98%	0.59%	2.92%
Return On Average Equity	3.37%	8.17%	14.38%
Net-Interest Income/Adjusted Operating Income	99.24%	52.49%	80.24%
Non-Interest Income/Adjusted Operating Income	0.76%	47.51%	19.76%

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.