



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT

Quarter Ending: 30 September 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	3,868	15,162	27,547
Securities	7,157	10,005	3,081
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	7,157	10,005	3,081
Investments	4,001	29,359	34,703
Less: Provisions for Expected Credit Losses	-	(40)	(44)
Net Investments	4,001	29,319	34,659
Total Loans	19,286	15,187	16,734
Less: Provisions for Expected Credit Losses	(311)	(103)	(348)
Net Loans	18,975	15,084	16,386
Property, Plant and Equipment (Net of accumulated depreciation)	2,755	669	1,430
Other Assets	362	2,162	476
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	362	2,162	476
TOTAL ASSETS	37,118	72,401	83,579
LIABILITIES			
Demand Deposits	9,387	42,318	30,995
Savings Deposits	-	12,935	4,633
Time Deposits	4,123	11,309	25,030
Total Deposits	13,510	66,562	60,658
Balances Due to Banks	105	-	5,586
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	1,338	395	302
Less: Provisions for Expected Credit Losses	-	-	11
TOTAL LIABILITIES	14,953	66,957	66,557
EQUITY			
Paid-Up Capital & Unimpaired Reserves	11,008	10,426	8,309
Retained Earnings/(Deficit)	9,982	(5,352)	5,128
Current Year's Profit/(Loss)	542	354	202
General Loan Loss Reserves	-	16	3,383
Asset Revaluation Account	633	-	-
TOTAL EQUITY	22,165	5,444	17,022
TOTAL LIABILITIES & EQUITY	37,118	72,401	83,579

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	541	538	493
Interest Expense	8	133	257
Net Interest Income/(Loss)	533	405	236
Non-Interest Income	28	387	179
Non-Interest Expense	213	763	557
Net Operating Income/(Loss)	348	29	(142)
Other Income (Expense)	5	32	(7)
Net Income (Loss)	353	61	(149)

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	8.47%	7.77%	6.35%
Average Deposit Rate	0.20%	0.78%	1.63%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	21,465	5,231	13,889
Capital/Risk Weighted Assets (The legal requirement is 10%)	74.78%	12.40%	19.80%
Capital/Deposits	164.06%	8.18%	28.06%
LIQUIDITY			
Net Loans/Deposits	140.45%	22.66%	27.01%
Liquid Assets Statutory Requirement	3,242	15,975	14,558
Excess (Shortfall) Statutory Liquid Assets	4,783	6,543	7,886
ASSET QUALITY			
Non-performing Loans(Net of Specific Loan Loss Provisions)/Loans	0.00%	0.67%	3.83%
Total Loan Loss Reserves and Provisions/Total Loans (%)	1.61%	0.78%	22.30%
PROFITABILITY (Annualized)			
Return On Average Assets	4.68%	0.65%	0.29%
Return On Average Equity	8.23%	9.05%	1.53%
Net-Interest Income/Adjusted Operating Income	95.01%	51.14%	56.87%
Non-Interest Income/Adjusted Operating Income	4.99%	48.86%	43.13%

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.