



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

Quarter Ending: 30 June 2023

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	11,800	16,836	30,351
Securities	4,704	9,423	-
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	4,704	9,423	-
Investments	10,863	41,521	37,994
Less: Provisions for Expected Credit Losses	(237)	(20)	(57)
Net Investments	10,626	41,501	37,937
Total Loans	11,472	9,668	23,871
Less: Provisions for Expected Credit Losses	(345)	(27)	(1,100)
Net Loans	11,127	9,641	22,771
Property, Plant and Equipment (Net of accumulated depreciation)	1,689	600	1,818
Other Assets	200	1,297	678
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	200	1,297	678
TOTAL ASSETS	40,146	79,298	93,555
LIABILITIES			
Demand Deposits	8,611	51,987	37,604
Savings Deposits	-	16,648	4,036
Time Deposits	4,366	6,289	24,793
Total Deposits	12,977	74,924	66,433
Balances Due to Banks	4,463	-	6,987
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	2,355	66	256
TOTAL LIABILITIES	19,795	74,990	73,676
EQUITY			
Paid-Up Capital & Unimpaired Reserves	13,010	10,264	8,283
Retained Earnings/(Deficit)	6,835	(5,945)	6,807
Current Year's Profit/(Loss)	506	(132)	(97)
General Loan Loss Reserves	-	121	4,886
Asset Revaluation Account	-	-	-
TOTAL EQUITY	20,351	4,308	19,879
TOTAL LIABILITIES & EQUITY	40,146	79,298	93,555

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	533	430	516
Interest Expense	6	84	214
Net Interest Income/(Loss)	527	346	302
Non-Interest Income	22	219	247
Non-Interest Expense	140	477	537
Net Operating Income/(Loss)	409	88	12
Other Income (Expense)	97	20	87
Net Income (Loss)	506	108	99

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	8.31%	6.00%	5.43%
Average Deposit Rate	0.22%	0.45%	1.34%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	19,845	4,309	15,857
Capital/Risk Weighted Assets (The legal requirement is 10%)	72.96%	10.32%	20.05%
Capital/Deposits	156.82%	5.75%	29.92%
LIQUIDITY			
Net Loans/Deposits	85.74%	12.87%	34.28%
Liquid Assets Statutory Requirement	3,114	17,982	15,944
Excess (Shortfall) Statutory Liquid Assets	15,406	7,927	8,440
ASSET QUALITY			
Non-performing Loans(Net of Specific Reserves)/Loans	0.40%	0.11%	12.55%
Total Loan Loss Reserves and Provisions/Total Loans (%)	3.01%	1.53%	25.08%
PROFITABILITY (Annualized)			
Return On Average Assets	5.19%	-0.32%	-0.22%
Return On Average Equity	9.87%	-5.95%	-1.07%
Net-Interest Income/Adjusted Operating Income	95.99%	61.24%	55.01%
Non-Interest Income/Adjusted Operating Income	4.01%	38.76%	44.99%

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.