

## QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

LICENSED UNDER THE INTERNATIONAL BANKING ACT Quarter Ending: 31 December 2021							
			US\$'000				
	BELIZE BANK	CAYE INT'L	HERITAGE INT'L				
DOCITION							

	BELIZE BANK	CAYE INT'L	HERITAGE INT'L
STATEMENT OF FINANCIAL POSITION	INT'L LTD.	BANK LTD.	BANK & TRUST
ACCETC			LTD.
ASSETS Cash and Balances Due from Banks	16,634	55,905	33,341
Securities	10,054	-	
Less: Specific Provision for Other Assets (Securities)	-	-	-
Net Securities	151	-	-
Investments	5,953	26,798	35,661
Less: Specific Provisions for Other Assets (Investments)	(64)		-
Net Investments	5,889	26,798	35,661
Total Loans	11,767	9,042	32,291
Less: Specific Loan Loss Provisions	(184)	(48)	(9,001)
Net Loans	11,583	8,994	23,290
Property, Plant and Equipment (Net of accumulated depreciation)	57	574	1,731
Other Assets	117	1,091	706
Less: Specific Provisions for Other Financial Assets	-	-	-
Net Other Assets	117	1,091	706
TOTAL ASSETS	34,431	93,362	94,729
LIABILITIES			
Demand Deposits	6,867	65,480	39,291
Savings Deposits	-	17,123	5,090
Time Deposits	4,310	6,003	19,284
Total Deposits	11,177	88,605	63,665
Balances Due to Banks	1,316	-	15,050
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	2,274	202	236
TOTAL LIABILITIES	14,767	88,807	78,951
EQUITY			
Paid-Up Capital & Unimpaired Reserves	12,466	10,126	8,236
Retained Earnings/(Deficit)	4,332	(5,159)	6,666
Current Year's Profit/(Loss)	2,357	(5,139)	138
General Loan Loss Reserves	509	(312)	738
Asset Revaluation Account	-	-	-
TOTAL EQUITY	19,664	4,555	15,778
	-,	,	-, -
TOTAL LIABILITIES & EQUITY	34,431	93,362	94,729
STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	392	306	1,019
Interest Expense	6	65	131
Net Interest Income/(Loss)	386	241	888
Non-Interest Income	(40)	201	248
Non-Interest Expense	161	501	754
Net Operating Income/(Loss)			
	185	(59)	382
Other Income (Expense)	<b>185</b> 1,249	<b>(59)</b> (100)	
Other Income (Expense) Net Income (Loss)			
	1,249 <b>1,434</b>	(100) (159)	(134) <b>247</b>
Net Income (Loss)	1,249 1,434 BELIZE BANK	(100) (159) CAYE INT'L	(134) 247 HERITAGE INT'L
	1,249 <b>1,434</b>	(100) (159)	(134) 247 HERITAGE INT'L BANK & TRUST
Net Income (Loss)	1,249 1,434 BELIZE BANK	(100) (159) CAYE INT'L	(134) 247 HERITAGE INT'L
Net Income (Loss) FINANCIAL INDICATORS	1,249 1,434 BELIZE BANK INT'L LTD.	(100) (159) CAYE INT'L BANK LTD.	(134) 247 HERITAGE INT'L BANK & TRUST LTD.
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate	1,249 1,434 BELIZE BANK INT'L LTD. 7.50%	(100) (159) CAYE INT'L BANK LTD. 11.00%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62%
Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         ASSET QUALITY	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280 5,782
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         ASSET QUALITY	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682 12,534	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265 34,290	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280 5,782 13.12%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         ASSET QUALITY         Non-performing Loans(Net of Specific Reserves)/Loans	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682 12,534 3.21%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265 34,290 0.23%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280 5,782 13.12%
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Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         ASSET QUALITY         Non-performing Loans(Net of Specific Reserves)/Loans         Total Loan Loss Reserves and Provisions/Total Loans (%)         PROFITABILITY (Annualized)         Return On Average Assets	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682 12,534 3.21% 5.89%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265 34,290 0.23% 1.63%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280 5,782 13.12% 30.16% 0.08%
Net Income (Loss)         FINANCIAL INDICATORS         Base Lending Rate         Average Lending Rate         Average Deposit Rate         CAPITAL ADEQUACY         Capital/Risk Weighted Assets (The legal requirement is 10%)         Capital/Deposits         LIQUIDITY         Net Loans/Deposits         Liquid Assets Statutory Requirement         Excess (Shortfall) Statutory Liquid Assets         ASSET QUALITY         Non-performing Loans(Net of Specific Reserves)/Loans         Total Loan Loss Reserves and Provisions/Total Loans (%)         PROFITABILITY (Annualized)	1,249 1,434 BELIZE BANK INT'L LTD. 7.50% 6.96% 0.21% 105.62% 175.93% 100.04% 2,682 12,534 3.21% 5.89% 5.02%	(100) (159) CAYE INT'L BANK LTD. 11.00% 6.12% 0.43% 15.06% 5.14% 10.15% 21,265 34,290 0.23% 1.63% -0.92%	(134) 247 HERITAGE INT'L BANK & TRUST LTD. 10.00% 6.62% 0.92% 24.77% 24.78% 36.58% 15,280

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.