

QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

Quarter Ending: 31 March 2021			
STATEMENT OF FINANCIAL POSITION	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	US\$'000 HERITAGE INT'L BANK & TRUST
ASSETS	1 1		LTD.
Cash and Balances Due from Banks	6,992	11,254	31,009
Securities	351	-	-
Less: Specific Provision for Other Assets (Securities)	-	-	-
Net Securities	351	-	-
Investments	7,086	16,224	35,660
Less: Specific Provisions for Other Assets (Investments)	(1,126)	-	-
Net Investments	5,960	16,224	35,660
Total Loans	22,965	7,967	32,608
Less: Specific Loan Loss Provisions	(1,996)	(138)	(8,600)
Net Loans	20,969	7,829	24,008
Property, Plant and Equipment (Net of accumulated depreciation)	125 241	412	2,087
Other Assets Less: Specific Provisions for Other Financial Assets	241	1,153	1,471
Net Other Assets	241	- 1,153	1,471
TOTAL ASSETS	34,638	36,872	94,235
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LIABILITIES			
Demand Deposits	8,166	15,992	61,586
Savings Deposits	-	12,684	3,151
Time Deposits	4,374	4,244	2,889
Total Deposits	12,540	32,920	67,626
Balances Due to Banks	931	-	10,718
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	2,519	784	594
TOTAL LIABILITIES	15,990	33,704	78,938
EQUITY			
Paid-Up Capital & Unimpaired Reserves	12,381	8,823	8,236
Retained Earnings/(Deficit)	4,679	(5,567)	6,666
Current Year's Profit/(Loss)	(419)	(165)	(343)
General Loan Loss Reserves	2,007	77	738
Asset Revaluation Account	-	-	-
TOTAL EQUITY	18,648	3,168	15,297
	24 620	26.072	04 225
TOTAL LIABILITIES & EQUITY	34,638	36,872	94,235
STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	482	269	409
Interest Expense	7	56	231
Net Interest Income/(Loss)	475	213	178
Non-Interest Income	23		
Non-Interest Expense	100	136	352
	138	136 349	704
Net Operating Income/(Loss)	360	349 -	704 (174)
Other Income (Expense)	360 (822)	349 - (165)	704 (174) (168)
,	360	349 -	
Other Income (Expense)	360 (822)	349 - (165)	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS	360 (822) (462) BELIZE BANK INT'L LTD.	349 - (165) (165) CAYE INT'L BANK LTD.	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD.
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate	360 (822) (462) BELIZE BANK INT'L LTD. 7.50%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21%
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Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate <u>CAPITAL ADEQUACY</u>	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25%
Other Income (Expense) 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%)	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22% 80.25%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate <u>CAPITAL ADEQUACY</u> Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11%
Other Income (Expense) 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	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22% 80.25% 148.71%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22% 80.25% 148.71% 131.62%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement	360 (822) (462) BELIZE BANK INT'L LTD. 6.82% 0.22% 80.25% 148.71% 131.62% 3,010	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets	360 (822) (462) BELIZE BANK INT'L LTD. 7.50% 6.82% 0.22% 80.25% 148.71% 131.62%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement	360 (822) (462) BELIZE BANK INT'L LTD. 6.82% 0.22% 80.25% 148.71% 131.62% 3,010	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230 6,788
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> Capital/Deposits LIQUIDITY Net Loans/Deposits Liquid Assets Statutory Requirement Excess (Shortfall) Statutory Liquid Assets ASSET QUALITY	360 (822) (462) BELIZE BANK INT'L LTD. 80.25% 80.25% 148.71% 131.62% 3,010 3,370	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901 3,003	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230 6,788
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> 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	360 (822) (462) BELIZE BANK INT'L LTD. 80.25% 80.25% 148.71% 131.62% 3,010 3,370 4.76%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901 3,003 0.74%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230 6,788
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> 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 (%)	360 (822) (462) BELIZE BANK INT'L LTD. 80.25% 80.25% 148.71% 131.62% 3,010 3,370 4.76%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901 3,003 0.74%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230 6,788 14.31% 28.64%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> 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)	360 (822) (462) BELIZE BANK INT'L LTD. 80.25% 80.25% 148.71% 131.62% 3,010 3,370 4.76% 17.43%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901 3,003 0.74% 2.70%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21% 1.25% 24.11% 22.62% 35.50% 16,230 6,788 14.31% 28.64% -1.31%
Other Income (Expense) Net Income (Loss) FINANCIAL INDICATORS Base Lending Rate Average Lending Rate Average Deposit Rate CAPITAL ADEQUACY Capital/Risk Weighted Assets <i>(The legal requirement is 10%)</i> 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	360 (822) (462) BELIZE BANK INT'L LTD. 80.25% 80.25% 148.71% 131.62% 3,010 3,370 4.76% 17.43% -4.61%	349 - (165) (165) CAYE INT'L BANK LTD. 11.00% 6.18% 0.73% 17.20% 9.62% 23.78% 7,901 3,003 0.74% 2.70% -1.94%	704 (174) (168) (343) HERITAGE INT'L BANK & TRUST LTD. 10.00% 3.21%

Quarter Ending: 31 March 2021

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.