



QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS

Quarter Ending: 30 September 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	7,901	13,475	29,307
Securities	8,916	12,244	-
Less: Provisions for Expected Credit Losses	-	-	-
Net Securities	8,916	12,244	-
Investments	10,916	38,995	37,993
Less: Provisions for Expected Credit Losses	(219)	(26)	(26)
Net Investments	10,697	38,970	37,967
Total Loans	11,229	10,401	22,752
Less: Provisions for Expected Credit Losses	(349)	(34)	(2,456)
Net Loans	10,880	10,367	20,296
Property, Plant and Equipment (Net of accumulated depreciation)	1,815	571	1,790
Other Assets	274	1,370	1,240
Less: Provisions for Expected Credit Losses	-	-	-
Net Other Assets	274	1,370	1,240
TOTAL ASSETS	40,483	76,998	90,600
LIABILITIES			
Demand Deposits	8,573	51,133	31,954
Savings Deposits	-	13,492	3,945
Time Deposits	4,334	7,815	22,350
Total Deposits	12,907	72,440	58,249
Balances Due to Banks	4,499	-	13,548
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	2,300	59	426
Less: Provisions for Expected Credit Losses	-	-	26
TOTAL LIABILITIES	19,706	72,499	72,249
EQUITY			
Paid-Up Capital & Unimpaired Reserves	12,844	10,264	8,283
Retained Earnings/(Deficit)	6,998	(5,945)	6,807
Current Year's Profit/(Loss)	935	51	(278)
General Loan Loss Reserves	-	129	3,539
Asset Revaluation Account	-	-	-
TOTAL EQUITY	20,777	4,499	18,351
TOTAL LIABILITIES & EQUITY	40,483	76,998	90,600

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	551	411	503
Interest Expense	6	75	208
Net Interest Income/(Loss)	545	336	295
Non-Interest Income	5	338	331
Non-Interest Expense	136	485	805
Net Operating Income/(Loss)	414	189	(179)
Other Income (Expense)	15	(5)	-
Net Income (Loss)	429	184	(179)

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	8.43%	6.19%	5.41%
Average Deposit Rate	0.21%	0.44%	1.31%
CAPITAL ADEQUACY			
Total Tier 1 and Tier 2 Capital	19,842	4,423	15,676
Capital/Risk Weighted Assets (The legal requirement is 10%)	79.39%	11.46%	20.29%
Capital/Deposits	160.97%	6.21%	31.50%
LIQUIDITY			
Net Loans/Deposits	84.30%	14.31%	34.84%
Liquid Assets Statutory Requirement	3,098	17,386	13,980
Excess (Shortfall) Statutory Liquid Assets	16,894	7,983	2,799
ASSET QUALITY			
Non-performing Loans(Net of Specific Reserves)/Loans	0.39%	0.11%	13.17%
Total Loan Loss Reserves and Provisions/Total Loans (%)	3.11%	1.57%	26.35%
PROFITABILITY (Annualized)			
Return On Average Assets	3.84%	0.09%	-0.40%
Return On Average Equity	7.32%	1.58%	-1.92%
Net-Interest Income/Adjusted Operating Income	99.09%	49.85%	47.12%
Non-Interest Income/Adjusted Operating Income	0.91%	50.15%	52.88%

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.