

**QUARTERLY FINANCIAL INFORMATION OF INTERNATIONAL BANKS**

**LICENSED UNDER THE INTERNATIONAL BANKING ACT**

**Quarter Ending: 30 June 2022**

**US\$'000**

STATEMENT OF FINANCIAL POSITION	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
<b>ASSETS</b>			
Cash and Balances Due from Banks	17,513	14,612	29,417
Securities	1,346	8,983	-
Less: Specific Provision for Other Assets (Securities)	-	-	-
Net Securities	1,346	8,983	-
Investments	8,238	52,504	37,161
Less: Specific Provisions for Other Assets (Investments)	(62)	-	-
Net Investments	8,176	52,504	37,161
<b>Total Loans</b>	<b>11,321</b>	<b>9,589</b>	<b>28,012</b>
Less: Specific Loan Loss Provisions	(226)	(40)	(6,175)
Net Loans	11,095	9,549	21,837
Property, Plant and Equipment (Net of accumulated depreciation)	21	614	1,697
Other Assets	127	1,290	800
Less: Specific Provisions for Other Financial Assets	-	-	-
Net Other Assets	127	1,290	800
<b>TOTAL ASSETS</b>	<b>38,278</b>	<b>87,551</b>	<b>90,912</b>
<b>LIABILITIES</b>			
Demand Deposits	6,524	58,749	36,724
Savings Deposits	-	15,335	5,338
Time Deposits	4,367	8,667	19,286
<b>Total Deposits</b>	<b>10,891</b>	<b>82,751</b>	<b>61,348</b>
Balances Due to Banks	3,652	-	14,920
Promissory Notes & Bills	-	-	-
Long Term Debt	-	-	-
Other Liabilities	4,391	228	98
<b>TOTAL LIABILITIES</b>	<b>18,934</b>	<b>82,978</b>	<b>76,366</b>
<b>EQUITY</b>			
Paid-Up Capital & Unimpaired Reserves	12,882	10,263	8,271
Retained Earnings/(Deficit)	6,211	(5,758)	6,770
Current Year's Profit/(Loss)	142	(31)	(1,233)
General Loan Loss Reserves	109	99	738
Asset Revaluation Account	-	-	-
<b>TOTAL EQUITY</b>	<b>19,344</b>	<b>4,573</b>	<b>14,546</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>38,278</b>	<b>87,551</b>	<b>90,912</b>

STATEMENT OF COMPREHENSIVE INCOME	BELIZE BANK INT'L LTD.	CAYE INT'L BANK LTD.	HERITAGE INT'L BANK & TRUST LTD.
Interest Income	329	473	473
Interest Expense	6	79	153
<b>Net Interest Income/(Loss)</b>	<b>323</b>	<b>394</b>	<b>320</b>
Non-Interest Income	11	160	309
Non-Interest Expense	157	575	695
<b>Net Operating Income/(Loss)</b>	<b>177</b>	<b>(21)</b>	<b>(66)</b>
Other Income (Expense)	(35)	24	(986)
<b>Net Income (Loss)</b>	<b>142</b>	<b>3</b>	<b>(1,052)</b>

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	6.45%	6.54%	5.16%
Average Deposit Rate	0.21%	0.56%	0.97%
<b>CAPITAL ADEQUACY</b>			
Capital/Risk Weighted Assets (The legal requirement is 10%)	79.84%	11.28%	18.17%
Capital/Deposits	177.61%	5.53%	23.71%
<b>LIQUIDITY</b>			
Net Loans/Deposits	101.93%	11.54%	35.60%
Liquid Assets Statutory Requirement	2,614	19,860	14,724
Excess (Shortfall) Statutory Liquid Assets	11,147	3,386	2,490
<b>ASSET QUALITY</b>			
Non-performing Loans(Net of Specific Reserves)/Loans	1.94%	0.18%	10.92%
Total Loan Loss Reserves and Provisions/Total Loans (%)	2.96%	1.45%	24.68%
<b>PROFITABILITY (Annualized)</b>			
Return On Average Assets	0.80%	-0.08%	-2.68%
Return On Average Equity	1.48%	-1.33%	-15.89%
Net-Interest Income/Adjusted Operating Income	96.71%	71.12%	50.87%
Non-Interest Income/Adjusted Operating Income	3.29%	28.88%	49.13%

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.