AWARD WINNING BANKING IN PARADISE

CAYE INTERNATIONAL BANK'S

PILLAR 3 DISCLOSURES

TABLE CCA

2025

Table CCA - Main Features of Regulatory Capital Instruments - Eligible Instruments

This table details the main features of Caye International Bank's elegible regulatory capital instruments.

US$ in millions		**Ordinary Shares / Common Stock**	**Statutory Reserve Fund**	**Disclosed Reserves**	**Retained Earnings**	**Minority Interest**	**Other Reserves**	**General Provisions**
1	Issuer	Caye International Bank Limited	Caye International Bank Limited	Caye International Bank Limited	Caye International Bank Limited	Caye International Bank Limited	Caye International Bank Limited	Caye International Bank Limited
2	Unique identifier (e.g. Committee on Uniform Security Identification Procedures (CUSIP), International Securities Identification Number (ISIN) or Bloomberg identifier for private placement)	Numbered Shares Certificate	NA	NA	NA	NA	NA	NA
3	Governing law(s) of the instrument	Belize	Belize	Belize	Belize	Belize	Belize	Belize
4	Regulatory capital treatment (CET1, Additional Tier 1, Tier 2)	CET1	CET1	CET1	CET1	CET1	Tier 2	Tier 2
7	Instrument type (types to be specified by each jurisdiction)	Ordinary Shares / Common Stock	Statutory Reserve Fund	Disclosed Reserves	Retained Earnings	Insurance Reserve	Other Reserves	General Provisions
8	Amount recognized in regulatory capital (currency in millions)	8.06	0.16	2.16	(5.35)	0.04	0.01	0.15
9	Par value of instrument	8.00	NA	NA	NA	NA	NA	NA
10	Accounting Classification	Equity	Equity	Equity	Equity	Equity	Equity	Equity
11	Original date of issuance	29/09/2003	29/09/2003	31/12/2024	29/09/2003	31/12/2010	29/09/2003	29/09/2003
12	Perpetual or dated	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
13	Original maturity date	NA	NA	NA	NA	NA	NA	NA
14	Issuer call subject to prior supervisory approval	No	Yes	No	No	No	No	Yes
15	Optional call date, contingent call dates and redemption amount	NA	NA	NA	NA	NA	NA	NA
16	Subsequent call dates, if applicable	NA	NA	NA	NA	NA	NA	NA
	Coupons / dividends							
17	Fixed or floating dividend/coupon	Floating	NA	NA	NA	NA	NA	NA
18	Coupon rate and any related index	NA	NA	NA	NA	NA	NA	NA
19	Existence of dividend stopper	No	No	No	No	No	No	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary	NA	NA	NA	NA	NA	NA
21	Existence of step-up or other incentive to redeem	No	No	No	No	No	No	No
22	Non-cumulative or cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative	Non-cumulative
23	Convertible or non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible	Non-convertible
24	If convertible, conversion triggers(s)	NA	NA	NA	NA	NA	NA	NA
25	If convertible, fully or partially	NA	NA	NA	Fully	NA	NA	NA
26	If convertible, conversion rate	NA	NA	NA	NA	NA	NA	NA
27	If convertible, mandatory or optional conversion	NA	NA	NA	Optional	NA	NA	NA
28	If convertible, specify instrument type convertible into	NA	NA	NA	CET1	NA	NA	NA
29	If convertible, specify issuer or instrument it converts into	NA	NA	NA	Caye International Bank Limited	NA	NA	NA
30	Write-down feature	No	No	No	No	No	No	No
31	If write-down, write down trigger(s)	NA	NA	NA	NA	NA	NA	NA
32	If write-down, full or partial	NA	NA	NA	NA	NA	NA	NA
33	If write-down, permanent or temporary	NA	NA	NA	NA	NA	NA	NA
34	If temporary write-down, description of writeup mechanism	NA	NA	NA	NA	NA	NA	NA
34a	Type of subordination	Structural	Statutory	Structural	Structural	Structural	Structural	Statutory
35	Position in subordination hierarchy in liquidation (specify instrument type immediately senior to instrument in the insolvency creditor hierarchy of the legal entity concerned).	Financial liability	Financial liability	Financial liability	Financial liability	Financial liability	Financial liability	Financial liability