

RATIOS & INDICATORS	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019
OUTPUT REPORT 1									
SUMMARY RATIOS									
Average Total Assets (\$ 000)	281,710	279,855	283,624	285,030	293,854	295,935	295,963	292,025	278,783
Net Income (\$ 000)	1,042	2,091	3,294	4,523	1,417	2,857	4,442	5,808	1,679
Average Earning Assets (\$ 000)	275,346	273,271	277,004	278,421	286,890	289,001	289,156	285,057	270,555
EARNINGS AND PROFITABILITY ANALYSIS:									
Percent of Average Assets:									
Interest Income	2.45	2.53	2.54	2.62	2.84	2.87	2.91	2.98	3.43
Less: Interest Expense	0.08	0.08	0.08	0.08	0.09	0.09	0.10	0.11	0.16
Net Interest Income	2.38	2.45	2.46	2.53	2.75	2.78	2.81	2.87	3.27
Plus: Noninterest Income	0.33	0.35	0.34	0.35	0.33	0.33	0.33	0.33	0.36
Less: Noninterest Expense	1.01	1.00	0.99	1.01	1.00	1.02	1.02	1.03	1.08
Less: Provisions for Loan Losses	0.15	0.24	0.20	0.22	0.08	0.08	0.04	0.10	0.05
Net Operating Profit Before Tax	1.54	1.56	1.61	1.65	2.00	2.00	2.08	2.07	2.50
Net Operating Profit After Tax	1.48	1.49	1.55	1.59	1.93	1.93	2.00	1.99	2.41
Adjusted Net Operating Income	1.54	1.59	1.60	1.64	1.93	1.92	1.94	1.97	2.39
Net Income	1.48	1.49	1.55	1.59	1.93	1.93	2.00	1.99	2.41
Margin Analysis:									
Net Income to Average Assets (ROA) (FSI)	1.48	1.49	1.55	1.59	1.93	1.93	2.00	1.99	2.41
Net Income to Average Capital (ROE) (FSI)	69.81	71.74	72.40	70.07	86.95	87.88	85.96	78.53	89.92
Net Interest Income to Average Earning Assets (NIM)	2.43	2.51	2.52	2.59	2.82	2.84	2.88	2.94	3.37
Average Earning Assets to Average Assets	97.74	97.65	97.67	97.68	97.63	97.66	97.70	97.61	97.05
Interest Margin to Gross Income	85.31	85.05	85.36	85.55	86.75	86.74	86.69	86.55	86.29
Yield on Loans	10.78	10.66	10.56	10.47	10.21	9.99	10.06	10.18	10.62
Cost of Deposits	0.08	0.08	0.08	0.09	0.09	0.10	0.11	0.12	0.17
LOANS & ADVANCES ANALYSIS:									
Net Loan Losses to Average Total Loans	0.21	0.62	0.90	1.35	0.17	0.36	0.61	0.96	0.14
Earnings Coverage of Net Loan Losses (X)	16.19	10.84	11.35	10.30	24.53	22.63	20.77	17.61	37.02
Provisions for Loan Losses to Total Loans	4.45	4.28	4.03	4.23	4.32	4.08	3.84	4.42	4.35
Past Due Loans to Total Loans	3.67	3.40	3.75	2.65	3.05	3.93	3.26	4.44	3.83
Non-Performing Loans to Total Loans (FSI)	0.78	0.61	0.81	0.61	0.68	0.70	0.72	0.60	1.07
Provisions for Loan Losses to Non-Performing Loans	569.67	705.71	496.95	696.77	640.08	583.46	535.11	730.05	406.58
Estimated Required Provisions to Non-Performing Loans	153.86	196.30	157.32	193.31	175.96	171.90	187.86	208.48	122.75
LIQUIDITY ANALYSIS:									
Net Loans to Total Assets (total)	10.64	11.99	11.84	11.79	11.30	11.89	11.87	11.61	11.59
Net Loans and Advances to Customer Deposits	10.98	12.44	12.31	12.32	11.68	12.32	12.38	12.22	12.09
Deposits to Total Liabilities	98.50	98.41	98.50	98.41	98.47	98.61	98.59	98.42	97.83
Liquidity Ratio (PR-10)	91.04	90.00	90.49	90.68	90.24	91.67	92.79	95.50	201.99
CAPITAL ANALYSIS: (Uninsured Banks Only)									
GROWTH RATES (qtr-on-qtr)									
Total Assets	(1.10)	(1.43)	6.80	(1.45)	2.20	1.02	(1.35)	(6.68)	1.82
Total Loans and Advances	(1.13)	10.88	5.20	(1.73)	(1.89)	5.99	(1.76)	(8.14)	1.59
Past Due Loans (Loans Past Due 30 Days or More)	5.82	2.79	15.79	(30.57)	12.88	36.86	(18.52)	25.08	(12.47)
Non Performing Loans (Loans Past Due 90 Days or More)	(0.41)	(13.93)	40.48	(26.44)	9.22	9.70	0.77	(22.52)	79.80
Core Liquid Assets	(1.23)	(3.05)	7.18	(1.63)	2.79	0.53	(1.30)	(6.61)	1.17
Total Deposits	(0.09)	(1.92)	6.58	(2.00)	3.38	0.69	(1.94)	(7.50)	2.73
Demand Deposits	3.56	(5.52)	0.45	(4.87)	14.02	5.90	(18.81)	(4.49)	9.81
Savings Deposits	(3.01)	0.54	11.18	(0.67)	(3.25)	(10.29)	11.41	(12.55)	(0.85)
Time Deposits	4.85	(0.52)	1.98	2.80	7.51	72.03	0.28	10.78	(1.86)
OUTPUT REPORT 2									
NONINTEREST INCOME AND EXPENSE									
NONINTEREST INCOME AND EXPENSES (\$ 000's)									
Net Gain / (Loss) on Trading Assets	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	145	294	445	614	162	321	478	639	160
Other Non Interest Income	90	197	282	372	80	169	254	337	92
Total Non-Interest Income	235	491	727	986	242	490	732	976	252
Salaries, Wages and Benefits - Citizens	218	439	660	911	266	572	807	1,083	243
Salaries, Wages and Benefits - Noncitizens	77	159	221	299	65	104	181	251	85
Board of Directors' Expenses	12	32	43	51	6	8	38	49	7
Outsourcing Service Fees and Expenses	21	42	76	94	23	37	57	76	15
Related Party	0	2	2	3	1	2	3	3	1
Non-Related Party	21	40	74	91	22	35	54	73	14
Rent - Premises	51	98	145	206	60	133	190	257	66
Other Administrative and Occupancy Expenses	54	109	175	242	62	124	177	263	48
Depreciation on Fixed Assets	47	92	139	220	59	112	170	226	57
Other Non Interest Expenses	234	431	657	853	191	425	641	817	232
Total Non-Interest (Overhead) Expenses	714	1,402	2,116	2,876	732	1,515	2,261	3,022	753
ANALYSIS RATIOS									
Efficiency Ratio (Non-Interest expense to gross income) (FSI)	37.42	35.81	35.48	35.05	32.32	32.95	32.44	32.30	29.76
Interest Margin to Gross Income (FSI)	85.31	85.05	85.36	85.55	86.75	86.74	86.69	86.55	86.29
Personnel Expenses to Noninterest Expenses (FSI)	41.32	42.65	41.64	42.07	45.22	44.62	43.70	44.14	43.56
PERCENT OF AVERAGE ASSETS									
Personnel Expenses	0.44	0.45	0.43	0.44	0.46	0.46	0.46	0.47	0.48
Salaries, Wages and Benefits of All Employees	0.42	0.43	0.41	0.42	0.45	0.46	0.45	0.46	0.47
Board of Directors' Expenses	0.02	0.02	0.02	0.02	0.01	0.01	0.02	0.02	0.01
Outsourcing Service Fees and Expenses	0.03	0.03	0.04	0.03	0.03	0.03	0.03	0.03	0.02
Rent - Premises	0.07	0.07	0.07	0.07	0.08	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.07
Depreciation on Fixed Assets	0.07	0.07	0.07	0.08	0.08	0.08	0.08	0.08	0.08
Other Non Interest Expenses	0.33	0.31	0.31	0.30	0.26	0.29	0.29	0.28	0.33
Total Overhead Expenses	1.01	1.00	0.99	1.01	1.00	1.02	1.02	1.03	1.08
Overhead Expenses Less Non-Int Income	0.68	0.65	0.65	0.66	0.67	0.69	0.69	0.70	0.72
YIELD ON OR COST OF:									
Total Loans and Advances	11.71	11.68	11.55	11.42	11.18	10.92	10.92	11.06	11.37
Interest Income on Loans and Advances	10.78	10.66	10.56	10.47	10.21	9.99	10.06	10.18	10.62
Yield-related Loan Fees & Charges	0.93	1.02	0.99	0.95	0.97	0.93	0.87	0.88	0.76
Deposits Due from Depository Institutions	1.32	1.36	1.37	1.46	1.75	1.80	1.84	1.91	2.41
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RATIOS & INDICATORS	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019
Abroad	1.33	1.37	1.38	1.47	1.75	1.81	1.85	1.91	2.41
Head Office and Branches	1.33	1.37	1.38	1.47	1.75	1.81	1.85	1.92	2.42
Other Depository Institutions	1.90	1.93	1.22	1.23	1.13	0.57	0.00	0.00	0.00
Deposits	0.08	0.08	0.08	0.09	0.09	0.10	0.11	0.12	0.17
Domestic	0.08	0.08	0.08	0.09	0.09	0.10	0.11	0.12	0.17
Non-Residents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

**OUTPUT REPORT 3
PERCENTAGE COMPOSITION**

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS	11.14	11.60	11.79	11.90	12.06	12.17	12.21	12.20	12.14
Total Loans and Advances									
Less: Provisions for Loan Losses	0.49	0.50	0.50	0.51	0.52	0.51	0.50	0.51	0.53
Net Loans and Advances	10.65	11.09	11.29	11.39	11.54	11.66	11.71	11.69	11.60
Deposits Due From Depository Institutions	86.60	86.05	85.87	85.79	85.57	85.49	85.49	85.41	84.91
Demand	86.25	85.70	85.54	85.46	85.30	85.20	85.21	85.15	84.68
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	86.25	85.70	85.54	85.46	85.30	85.20	85.21	85.15	84.68
Head Office and Branches	86.22	85.68	85.51	85.44	85.26	85.17	85.18	85.12	84.64
Other Depository Institutions	0.03	0.02	0.02	0.03	0.03	0.03	0.03	0.03	0.04
Savings	0.35	0.35	0.34	0.32	0.28	0.29	0.28	0.26	0.23
Domestic	0.30	0.30	0.28	0.26	0.19	0.20	0.20	0.19	0.19
Abroad	0.05	0.05	0.05	0.06	0.09	0.09	0.08	0.07	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.05	0.06	0.09	0.09	0.08	0.07	0.05
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued By	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Other Equity Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Purchased Under Agreement to Resell	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-total Earning Assets	97.74	97.65	97.67	97.68	97.63	97.66	97.70	97.61	97.05
Cash (Notes & Coin)	0.69	0.75	0.75	0.70	0.63	0.66	0.64	0.72	0.96
Total Non-Financial Assets	1.31	1.34	1.33	1.36	1.48	1.47	1.47	1.49	1.87
Premises & Equipment	1.31	1.34	1.33	1.36	1.48	1.47	1.47	1.49	1.87
Less: Accumulated Depreciation	0.74	0.76	0.75	0.76	0.77	0.77	0.78	0.80	0.88
Net Fixed Assets	0.56	0.58	0.57	0.60	0.71	0.70	0.69	0.69	0.99
Inventories	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.04	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment in Unconsolidated Subs and Assoc Co's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Items in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.01
Other Assets	0.21	0.21	0.21	0.21	0.21	0.16	0.13	0.12	0.07
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:	37.56	37.32	36.62	35.97	35.39	36.65	35.53	35.04	34.25
Demand Deposits	37.56	37.32	36.62	35.97	35.39	36.65	35.53	35.04	34.25
Savings Deposits	53.75	53.93	54.60	55.08	55.43	52.88	53.18	52.70	50.00
Time Deposits	5.12	5.18	5.16	5.19	5.44	6.81	7.52	8.26	11.24
Sub-Total Deposits	96.43	96.43	96.38	96.24	96.26	96.33	96.23	96.01	95.49
Deposits Due to Depository Institutions	0.31	0.31	0.30	0.27	0.20	0.21	0.21	0.20	0.20
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Savings	0.30	0.30	0.29	0.27	0.19	0.20	0.20	0.19	0.19
Domestic	0.30	0.30	0.29	0.27	0.19	0.20	0.20	0.19	0.19
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.12
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Sold Under Agreement to Repurchase	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Payable	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.03
Deposits	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.03
Dividends Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest In Suspense on Loans and Advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liabilities	0.06	0.06	0.06	0.07	0.08	0.08	0.08	0.08	0.27
Total Provisions for Losses	0.64	0.66	0.66	0.66	0.67	0.61	0.58	0.57	0.53
Total Accumulated Depreciation	0.74	0.76	0.75	0.76	0.77	0.77	0.78	0.80	0.88
Sub-Total Liabilities	97.88	97.92	97.86	97.74	97.78	97.80	97.67	97.47	97.32
Total Capital	2.12	2.08	2.14	2.26	2.22	2.20	2.33	2.53	2.68
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

**OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY**

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ 000's)	1,350	1,350	1,350	1,350	1,512	1,512	1,512	1,512	1,482
Balance at Prior Calendar Year End	1,350	1,350	1,350	1,350	1,512	1,512	1,512	1,512	1,482
Add: Provisions Year-to-date	109	335	419	621	61	119	96	296	37
Less: Write-offs Year-to-date ()	168	384	579	839	163	301	495	704	134
Add: Recoveries Year-to-date	101	183	277	382	103	170	273	361	87
Ending Balance	1,392	1,484	1,467	1,514	1,513	1,500	1,386	1,465	1,472
Average Total Loans to Average Total Assets	11.14	11.60	11.79	11.90	12.06	12.17	12.21	12.20	12.14
Average Total Loans and Advances (\$000)	31,385	32,456	33,442	33,908	35,433	36,021	36,151	35,634	33,832
Year-to-date Net Loan Losses (Recoveries)	67	201	302	457	60	131	222	343	47
Past Due Loans (Loans Past Due 30 Days or More)	1,146	1,178	1,364	947	1,069	1,463	1,192	1,491	1,305

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Non Performing Loans (Loans Past Due 90 Days or More)	244	210	295	217	237	260	262	203	365
ANALYSIS RATIOS:									
Year-to-date Recoveries to Prior Period Write-offs	12.63	22.88	34.63	47.75	12.28	20.26	32.54	43.03	12.36
Year-to-date Net Loan Loss to Average Total Loans	0.21	0.62	0.90	1.35	0.17	0.36	0.61	0.96	0.14
Year-to-date Write-offs to Average Total Loans	0.54	1.18	1.73	2.47	0.46	0.84	1.37	1.98	0.40
Year-to-date Recoveries to Average Total Loans	0.32	0.56	0.83	1.13	0.29	0.47	0.76	1.01	0.26
Provisions for Loan Losses to Total Loans	4.45	4.28	4.03	4.23	4.32	4.08	3.84	4.42	4.35
Provisions for Loan Losses to Loans Past Due 90 days or more	569.67	705.71	496.95	696.77	640.08	583.46	535.11	730.05	406.58
Earnings Coverage of Year-to-date Net Loan Losses	16.19	10.84	11.35	10.30	24.53	22.63	20.77	17.61	37.02
Twenty Largest Borrowing Relationships ('000s)	7,459	10,492	11,281	11,184	12,267	13,645	16,797	13,977	18,185
Large Borrowers to Capital (FSI)	165.9	189.2	166.4	139.7	243.9	210.9	208.6	148.4	329.6
PAST DUE LOAN ANALYSIS:									
Loans Past Due 30 Days or More to Total Loans	3.67	3.40	3.75	2.65	3.05	3.93	3.26	4.44	3.83
Loans Past Due 30 to 59 Days to Total Loans	1.67	1.67	1.60	1.15	1.66	2.17	0.74	2.29	1.83
Loans Past Due 60 to 89 Days to Total Loans	1.22	1.13	1.34	0.89	0.72	1.06	1.81	1.55	0.92
Loans Past Due 90 to 179 Days to Total Loans	0.76	0.54	0.70	0.53	0.60	0.62	0.48	0.46	0.93
Loans Past Due 180 to 360 Days to Total Loans	0.02	0.05	0.05	0.07	0.05	0.08	0.10	0.07	0.07
Loans Past Due Over 360 Days to Total Loans	NA	0.02	0.07	NA	0.02	0.00	0.13	0.08	0.06
Nonperforming Loans to Total Loans (FSI)	0.78	0.61	0.81	0.61	0.68	0.70	0.72	0.60	1.07
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)									
Private Sector Domestic	99.63	99.67	99.69	99.68	100.00	100.00	99.95	100.00	100.00
Non-Financial Corporations	3.60	11.82	17.76	17.57	18.23	22.66	23.08	16.08	18.95
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Repair of Motor Vehicles & Motorcycles	1.13	1.01	0.96	0.96	0.98	0.91	0.92	1.00	0.98
Transportation & Storage	0.32	0.22	0.13	0.78	0.74	0.68	1.13	1.14	0.81
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	0.00	8.67	8.45	8.53	9.00	8.43	8.53	9.24	9.97
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Service Activities	2.16	1.92	8.23	7.29	7.51	12.63	12.49	4.70	7.19
Individuals	96.03	87.85	81.93	82.11	81.77	77.34	76.87	83.92	81.05
Housing and Land Purchases	0.40	0.34	0.27	0.27	0.26	1.40	0.02	0.15	0.13
Other	95.63	87.51	81.65	81.85	81.52	75.95	76.85	83.77	80.92
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OUTPUT REPORT 5									
CAPITAL ANALYSIS (Uninsured Banks Only)									
OUTPUT REPORT 6									
LIQUIDITY ANALYSIS									
Liquid Assets ('000s)									
Cash Balances	1,826	2,423	2,168	1,504	2,216	2,153	1,758	2,904	2,427
Core Liquid Assets	244,388	236,945	253,969	249,827	256,808	258,180	254,836	237,999	240,778
Short Term Liabilities	261,948	256,156	272,753	267,306	275,267	267,739	262,934	235,857	249,881
LIQUIDITY ANALYSIS:									
Core Liquid Assets to Total Assets (FSI)	87.24	85.80	86.11	85.95	86.45	86.03	86.08	86.15	85.60
Cash Balances to Short Term Liabilities	0.70	0.95	0.79	0.56	0.81	0.80	0.67	1.23	0.97
Core Liquid Assets to Short Term Liabilities (FSI)	93.30	92.50	93.11	93.46	93.29	96.43	96.92	100.91	96.36
Customer Deposits to Total Loans (FSI)	870.11	769.68	779.72	777.62	819.35	778.38	777.00	782.45	791.22
PERCENT OF TOTAL ASSETS:									
Liquid Assets									
Cash	0.65	0.88	0.74	0.52	0.75	0.72	0.59	1.05	0.86
Balances Due From Depository Institutions	86.58	84.93	85.38	85.44	85.70	85.31	85.49	85.10	84.73
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	86.22	84.65	85.12	85.26	85.51	85.10	85.28	84.93	84.53
Head Office and Branches	86.15	84.57	85.04	85.14	85.39	84.98	85.22	84.85	84.43
Other Depository Institutions	0.07	0.07	0.09	0.12	0.12	0.11	0.06	0.08	0.10
Short Term Liabilities	93.50	92.76	92.48	91.97	92.66	89.22	88.81	85.37	88.83
Total Deposit Liabilities	96.92	96.44	96.23	95.70	96.80	96.48	95.91	95.06	95.91
Demand Deposits	38.43	36.83	34.64	33.44	37.31	39.11	32.19	32.94	35.53
Savings Deposits	53.23	54.29	56.51	56.96	53.92	47.88	54.08	50.67	49.35
Time Deposits	5.27	5.32	5.08	5.30	5.57	9.49	9.64	11.45	11.04
Deposits Due to Depository Institutions	0.36	0.30	0.28	0.18	0.22	0.23	0.20	0.19	0.21
Domestic	0.36	0.30	0.28	0.18	0.22	0.23	0.20	0.19	0.21
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.24
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):									
Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA

RATIOS & INDICATORS	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA
OUTPUT REPORT 7									
FOREIGN EXCHANGE EXPOSURE									
OTHER RATIOS:									
FX Assets to Total Assets	0.01	0.00	0.01	0.00	0.01	0.00	0.00	0.01	0.01
FX Deposits to Total Deposits	NA	NA	NA	NA	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA	NA	NA	NA	NA
OUTPUT REPORT 8									
MATURITY GAP ANALYSIS									
Maturity GAP Position ('000s)									
- Less than 7 days	(12,082)	(15,060)	(15,167)	(13,413)	(10,706)	604	(1,121)	8,634	430
- 7 up to 30 days	(1,583)	(721)	(585)	(884)	(780)	(1,008)	(2,157)	(191)	(6,115)
- 1 up to 3 months	3,444	(1,794)	1,444	(190)	(1,493)	337	(1,639)	(1,992)	4,493
- 3 up to 6 months	159	(1,225)	(1,820)	(2,301)	188	(2,227)	2,516	(925)	(600)
- 6 up to 12 months	1,176	2,158	2,113	1,389	(914)	(1,637)	(1,875)	2,723	4,630
- 1 up to 3 years	8,509	13,116	10,290	9,454	13,036	9,567	12,427	4,161	6,792
- 3 up to 5 years	13,477	13,547	12,584	15,314	11,411	6,269	5,752	6,037	6,181
- 5 Years and Over	1,118	5,558	6,280	6,999	3,727	3,776	3,672	3,599	3,582
- Unclassified	438	338	312	667	729	629	701	580	2,291
Cumulative GAP Position ('000s)									
- Less than 7 days	(12,082)	(15,060)	(15,167)	(13,413)	(10,706)	604	(1,121)	8,634	430
- 7 up to 30 days	(13,665)	(15,781)	(15,752)	(14,297)	(11,486)	(404)	(3,278)	8,443	(5,685)
- 1 up to 3 months	(10,221)	(17,575)	(14,308)	(14,487)	(12,979)	(67)	(4,917)	6,451	(1,192)
- 3 up to 6 months	(10,062)	(18,800)	(16,128)	(16,788)	(12,791)	(2,294)	(2,401)	5,526	(1,792)
- 6 up to 12 months	(8,886)	(16,642)	(14,015)	(15,399)	(13,705)	(3,931)	(4,276)	8,249	2,838
- 1 up to 3 years	(377)	(3,526)	(3,725)	(5,945)	(669)	5,626	8,151	12,410	9,630
- 3 up to 5 years	13,100	10,021	8,859	9,369	10,742	11,895	13,903	18,447	15,811
- 5 Years and Over	14,218	15,579	15,139	16,368	14,469	15,671	17,575	22,046	19,393
- Unclassified	14,656	15,917	15,451	17,035	15,198	16,300	18,276	22,626	21,684
OUTPUT REPORT 9									
INTEREST RATE RISK ANALYSIS									
RSA AS A % OF RSL									
0 - 1 month	2.30	3.77	4.58	4.66	4.89	6.36	5.81	4.73	5.30
0 - 3 months	2.73	4.13	5.01	5.03	5.31	6.99	6.30	5.32	5.75
0 - 6 months	3.31	4.72	5.52	5.58	5.90	7.61	6.86	5.96	6.38
0 - 12 months	4.47	5.79	6.44	6.57	7.04	8.56	7.98	7.39	7.75
OUTPUT REPORT 10									
OFF-BALANCE SHEET COMMITMENTS									
TOTAL OUTSTANDING OBS ITEMS ('000s)									
Direct Credit Substitutes (Standby Letters of Credit)	3,793	1,615	1,615	1,615	1,625	1,525	1,525	1,630	1,790
Transaction and Contingent Items	0	0	0	0	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0	0	0	0
Commitments	6,367	8,756	7,057	7,412	8,438	8,306	8,697	11,576	14,377
Unconditionally Cancelable At Any Time Without Notice	131	5,139	7,057	116	0	104	0	46	53
Non-Cancelable With a Remaining Term to Maturity One Year or Less	6,236	3,617	0	7,296	8,438	8,202	8,697	11,530	14,324
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0	0	0	0
Total	10,160	10,371	8,672	9,027	10,063	9,831	10,222	13,206	16,167
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS									
Direct Credit Substitutes (Standby Letters of Credit)	1.35	0.58	0.55	0.56	0.55	0.51	0.52	0.59	0.64
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA	NA	NA	NA
Commitments	2.27	3.17	2.39	2.55	2.84	2.77	2.94	4.19	5.11
Unconditionally Cancelable At Any Time Without Notice	0.05	1.86	2.39	0.04	NA	0.03	NA	0.02	0.02
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.23	1.31	NA	2.51	2.84	2.73	2.94	4.17	5.09
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	3.63	3.76	2.94	3.11	3.39	3.28	3.45	4.78	5.75
OUTPUT REPORT 11									
RELATED PARTY EXPOSURES									
Related Party Lns to Total Loans and Advances	0.58	0.56	0.47	0.50	0.51	0.33	0.34	0.40	0.40
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA	NA	NA	NA	NA
OUTPUT REPORT 12									
MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS									
Number of Employees									
Citizens of the Republic of Palau	42	41	38	41	42	44	40	44	45
Citizens	34	33	31	34	35	37	36	38	39
Non-Citizens	8	8	7	7	7	7	4	6	6
DEPOSITS									
Restricted Deposits									
Depository Institutions	0	0	0	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0	0	0	0	0
Central Government	0	0	0	0	0	0	0	0	0
Local Governments	0	0	0	0	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0	0	0	0	0
Non-residents	0	0	0	0	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS									
Restricted Deposits	NA	NA	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA

RATIOS & INDICATORS	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA
LOANS									
Secured Loans as % of Total Loans and Advances	7.25	15.11	21.05	21.30	21.82	27.80	27.16	20.64	23.54
Unsecured Loans as % of Total Loans and Advances	92.75	84.89	78.95	78.70	78.18	72.20	72.84	79.36	76.46
Nonaccrued/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	0.03	0.02	NA	0.02	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	0.37	0.33	0.31	0.32	NA	NA	0.05	NA	NA
REMITTANCES									
Incoming Remittances (\$000)	28,211	25,493	36,413	29,030	35,750	24,070	115,762	34,417	46,410
Australia	4	122	162	294	87	71	121	71	327
Japan	7,810	6,909	5,984	7,093	8,543	7,447	3,833	5,746	7,195
New Zealand	21	78	103	22	137	249	433	841	727
Philippines	80	247	375	116	419	371	270	454	376
Taiwan	2,845	2,535	5,064	4,137	2,016	4,202	4,292	5,019	10,428
United States	11,170	7,812	16,831	7,544	12,363	5,221	94,078	6,289	10,572
China	1,917	738	1,956	777	1,277	924	6,940	8,354	6,456
All Others	4,364	7,052	5,938	9,047	10,908	5,585	5,795	7,643	10,329
Outgoing Remittances (\$000)	30,634	35,750	36,664	33,423	24,600	28,826	105,894	46,799	31,316
Australia	349	341	342	407	386	422	725	704	588
Japan	7,832	4,762	4,501	3,830	4,755	4,826	3,886	5,102	3,587
New Zealand	308	217	261	205	224	169	256	299	170
Philippines	4,013	8,167	3,535	5,009	4,095	3,153	3,114	5,153	4,312
Taiwan	1,961	3,160	2,918	2,324	2,390	2,431	3,824	4,951	3,701
United States	9,877	14,714	12,087	11,517	8,000	11,133	78,636	13,109	10,861
China	642	1,326	8,700	3,993	1,404	3,159	10,135	7,765	3,217
All Others	5,652	3,063	4,320	6,138	3,346	3,533	4,318	9,716	4,880
AS A % OF TOTAL REMITTANCES									
Incoming Remittances									
Australia	0.01	0.48	0.44	1.01	0.24	0.29	0.10	0.21	0.70
Japan	27.68	27.10	16.43	24.43	23.90	30.94	3.31	16.70	15.50
New Zealand	0.07	0.31	0.28	0.08	0.38	1.03	0.37	2.44	1.57
Philippines	0.28	0.97	1.03	0.40	1.17	1.54	0.23	1.32	0.81
Taiwan	10.08	9.94	13.91	14.25	5.64	17.46	3.71	14.58	22.47
United States	39.59	30.64	46.22	25.99	34.58	21.69	81.27	18.27	22.78
China	6.80	2.89	5.37	2.68	3.57	3.84	6.00	24.27	13.91
All Others	15.47	27.66	16.31	31.16	30.51	23.20	5.01	22.21	22.26
Outgoing Remittances									
Australia	1.14	0.95	0.93	1.22	1.57	1.46	0.68	1.50	1.88
Japan	25.57	13.32	12.28	11.46	19.33	16.74	3.67	10.90	11.45
New Zealand	1.01	0.61	0.71	0.61	0.91	0.59	0.24	0.64	0.54
Philippines	13.10	22.84	9.64	14.99	16.65	10.94	2.94	11.01	13.77
Taiwan	6.40	8.84	7.96	6.95	9.72	8.43	3.61	10.58	11.82
United States	32.24	41.16	32.97	34.46	32.52	38.62	75.20	28.01	34.68
China	2.10	3.71	23.73	11.95	5.71	10.96	9.57	16.59	10.27
All Others	18.45	8.57	11.78	18.36	13.60	12.26	4.08	20.76	15.58
Incoming Remittances (\$000)	28,211	25,493	36,413	29,030	35,750	24,070	115,762	34,417	46,410
Depository Institutions Domestic	0	0	0	0	204	12	0	0	0
Other Financial Corporations Domestic	435	108	0	0	0	0	0	0	0
Development Financing Corporations	0	0	0	0	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	435	108	0	0	0	0	0	0	0
Central Government	8,495	8,029	16,072	5,927	13,896	6,223	92,359	7,028	9,043
Local Governments (State Governments)	6	33	1	0	2	120	256	0	53
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0	0	0
Private Sector Domestic	19,275	17,323	20,340	23,103	21,848	17,715	23,142	27,389	37,314
Non-financial Corporations	13,758	14,764	16,157	18,997	17,231	14,134	18,791	24,992	23,586
Individuals	2,697	1,445	1,184	1,318	3,348	1,513	2,119	1,760	4,691
Non-profit Institutions Serving Households	2,820	1,114	2,999	2,788	1,069	2,068	2,232	637	9,037
Non-residents	0	0	0	0	0	0	5	0	0
Outgoing Remittances (\$000)	30,634	35,750	36,664	33,423	24,600	28,826	105,894	46,799	31,316
Depository Institutions Domestic	0	0	0	0	4	20	9	24	6
Other Financial Corporations Domestic	4	2,009	286	316	300	183	2,813	174	460
Development Financing Corporations	0	2,009	286	316	300	0	2,813	174	460
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	4	0	0	0	0	183	0	0	0
Central Government	2,071	3,796	2,467	2,817	2,068	2,214	68,076	3,216	2,498
Local Governments (State Governments)	96	133	167	107	73	92	27	23	60
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0	0	0
Private Sector Domestic	28,463	29,812	33,744	30,183	22,155	26,317	34,937	43,362	28,292
Non-financial Corporations	27,824	25,665	33,050	28,327	21,581	24,458	33,283	41,958	26,875
Individuals	628	4,127	618	745	549	1,601	1,586	1,364	1,372
Non-profit Institutions Serving Households	11	20	76	1,111	25	258	68	40	45
Non-residents	0	0	0	0	0	0	32	0	0
AS A % OF TOTAL REMITTANCES									
Incoming Remittances									
Depository Institutions Domestic	NA	NA	NA	NA	0.57	0.05	NA	NA	NA
Other Financial Corporations Domestic	1.54	0.42	NA	NA	NA	NA	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	1.54	0.42	NA	NA	NA	NA	NA	NA	NA
Central Government	30.11	31.49	44.14	20.42	38.87	25.85	79.78	20.42	19.49
Local Governments (State Governments)	0.02	0.13	0.00	NA	0.01	0.50	0.22	NA	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	68.32	67.95	55.86	79.58	60.55	73.60	19.99	79.58	80.40
Non-financial Corporations	48.77	57.91	44.37	65.44	48.20	58.72	16.23	72.62	50.82
Individuals	9.56	5.67	3.25	4.54	9.37	6.29	1.83	5.11	10.11
Non-profit Institutions Serving Households	10.00	4.37	8.24	9.60	2.99	8.59	1.93	1.85	19.47
Non-residents	NA	NA	NA	NA	NA	NA	0.00	NA	NA
Outgoing Remittances									
Depository Institutions Domestic	NA	NA	NA	NA	0.02	0.07	0.01	0.05	0.02
Other Financial Corporations Domestic	0.01	5.62	0.78	0.95	1.22	0.63	2.66	0.37	1.47

RATIOS & INDICATORS	3/31/2017	6/30/2017	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019
Development Financing Corporations	NA	5.62	0.78	0.95	1.22	NA	2.66	0.37	1.47
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	0.01	NA	NA	NA	NA	0.63	NA	NA	NA
Central Government	6.76	10.62	6.73	8.43	8.41	7.68	64.29	6.87	7.98
Local Governments (State Governments)	0.31	0.37	0.46	0.32	0.30	0.32	0.03	0.05	0.19
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	92.91	83.39	92.04	90.31	90.06	91.30	32.99	92.66	90.34
Non-financial Corporations	90.83	71.79	90.14	84.75	87.73	84.85	31.43	89.66	85.82
Individuals	2.05	11.54	1.69	2.23	2.23	5.55	1.50	2.91	4.38
Non-profit Institutions Serving Households	0.04	0.06	0.21	3.32	0.10	0.90	0.06	0.09	0.14
Non-residents	NA	NA	NA	NA	NA	NA	0.03	NA	NA
FINANCIAL ACCESS									
Total Number of Depositors	19,880	19,818	19,755	19,534	19,989	19,805	20,098	20,002	20,058
of which: SME depositors	49	49	50	49	49	44	46	47	374
household/individuals depositors	4,531	4,558	4,662	4,676	4,850	4,841	3,604	NA	1,023
As a % of Total Number of Depositors									
SME depositors	0.25	0.25	0.25	0.25	0.25	0.22	0.23	0.23	1.86
household/individuals depositors	22.79	23.00	23.60	23.94	24.26	24.44	17.93	NA	5.10
Number of Deposit Accounts	22,328	22,302	22,279	21,123	22,378	22,421	22,842	22,687	15,139
of which: SME deposit accounts	49	49	50	49	49	44	46	47	374
household/individuals deposit accounts	4,653	4,677	4,779	4,811	4,744	4,918	5,057	5,121	4,784
As a % of Total Number of Deposit Accounts									
SME deposit accounts	0.22	0.22	0.22	0.23	0.22	0.20	0.20	0.21	2.47
household/individuals deposit accounts	20.84	20.97	21.45	22.78	21.20	21.93	22.14	22.57	31.60
Total Number of Borrowers	5,730	5,652	5,558	5,465	5,385	5,265	5,262	5,248	5,165
of which: SME borrowers	4	4	4	4	3	2	4	4	3
household/individual borrowers	1,160	1,142	1,169	1,164	1,166	1,101	1,191	1,241	1,205
As a % of Total Number of Borrowers									
SME borrowers	0.07	0.07	0.07	0.07	0.06	0.04	0.08	0.08	0.06
household/individual borrowers	20.24	20.21	21.03	21.30	21.65	20.91	22.63	23.65	23.33
Total Number of Loan Accounts	6,268	6,198	6,054	5,971	5,854	5,734	5,689	5,681	5,591
of which: SME loan accounts	4	4	4	4	3	2	4	4	3
household/individual loan accounts	1,161	1,175	1,174	1,180	1,154	1,111	1,192	1,250	1,215
As a % of Total Number of Loan Accounts									
SME loan accounts	0.06	0.06	0.07	0.07	0.05	0.03	0.07	0.07	0.05
household/individual loan accounts	18.52	18.96	19.39	19.76	19.71	19.38	20.95	22.00	21.73
Total Number of ATMs	9	9	9	9	9	9	8	8	8