

RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2
	Average Total Assets (\$ 000)	278,783	278,276	278,485	277,403	278,035
Net Income (\$ 000)	1,679	3,128	4,430	5,834	997	1,657
Average Earning Assets (\$ 000)	270,555	269,945	269,988	268,828	268,427	278,623
EARNINGS AND PROFITABILITY ANALYSIS:						
Percent of Average Assets:						
Interest Income	3.43	3.39	3.31	3.25	2.96	2.64
Less: Interest Expense	0.16	0.16	0.16	0.16	0.14	0.13
Net Interest Income	3.27	3.23	3.15	3.09	2.82	2.51
Plus: Noninterest Income	0.36	0.38	0.37	0.37	0.34	0.31
Less: Noninterest Expense	1.08	1.08	1.11	1.12	1.16	1.07
Less: Provisions for Loan Losses	0.05	0.19	0.20	0.15	0.48	0.55
Net Operating Profit Before Tax	2.50	2.34	2.21	2.19	1.51	1.20
Net Operating Profit After Tax	2.41	2.25	2.12	2.10	1.43	1.15
Adjusted Net Operating Income	2.39	2.37	2.26	2.20	1.79	1.58
Net Income	2.41	2.25	2.12	2.10	1.43	1.15
Margin Analysis:						
Net Income to Average Assets (ROA) (FSI)	2.41	2.25	2.12	2.10	1.43	1.15
Net Income to Average Capital (ROE) (FSI)	89.92	85.57	78.19	73.05	56.29	51.51
Net Interest Income to Average Earning Assets (NIM)	3.37	3.33	3.25	3.19	2.92	2.60
Average Earning Assets to Average Assets	97.05	97.01	96.95	96.91	96.54	96.52
Interest Margin to Gross Income	86.29	85.81	85.52	85.35	85.43	85.19
Yield on Loans	10.62	10.44	10.50	10.51	10.22	10.14
Cost of Deposits	0.17	0.17	0.17	0.17	0.15	0.13
LOANS & ADVANCES ANALYSIS:						
Net Loan Losses to Average Total Loans	0.14	0.29	0.39	0.46	0.27	0.52
Earnings Coverage of Net Loan Losses (X)	37.02	32.88	34.43	38.74	11.41	9.81
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44	6.60
Past Due Loans to Total Loans	3.83	3.66	3.70	3.38	2.68	2.87
Non-Performing Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62	0.89
Provisions for Loan Losses to Non-Performing Loans	406.58	815.69	796.86	771.18	876.30	740.67
Estimated Required Provisions to Non-Performing Loans	122.75	213.03	192.44	188.31	192.33	156.91
LIQUIDITY ANALYSIS:						
Net Loans to Total Assets (total)	11.59	12.18	11.42	12.00	11.36	10.15
Net Loans and Advances to Customer Deposits	12.09	12.79	12.06	12.75	11.84	10.57
Deposits to Total Liabilities	97.83	97.68	97.62	97.60	97.52	97.63
Liquidity Ratio (PR-10)	93.25	93.51	94.80	92.99	91.61	92.73
CAPITAL ANALYSIS: (Uninsured Banks Only)						
Tier 1 Capital to Risk-Weighted Assets (FSI)	0.02	0.02	0.02	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.40)	(1.30)	(1.27)	(1.25)	(1.31)	(1.38)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.03	0.03	0.04	0.02	0.02
Retained Earnings to Average Capital	0.19	0.39	0.55	0.70	0.05	0.15
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.36	0.67	0.94	1.24	0.21	0.35
Past Due Loans to Total Capital	0.24	0.19	0.15	0.12	0.20	0.19
Non-Performing Loans to Capital (FSI)	0.07	0.03	0.03	0.02	0.05	0.06
GROWTH RATES (qtr-on-qtr)						
Total Assets	1.82	(1.43)	0.67	(2.16)	3.63	9.52
Total Capital (Balance Sheet)	(41.45)	26.81	15.81	16.91	(53.53)	14.79
Tier 1 Capital	6.23	0.78	0.00	0.00	(10.19)	0.03
Total Loans and Advances	1.59	3.88	(4.99)	2.61	(1.52)	(0.94)
Past Due Loans (Loans Past Due 30 Days or More)	(12.47)	(0.77)	(3.86)	(6.18)	(22.00)	6.04
Non-Performing Loans (Loans Past Due 90 Days or More)	79.80	(44.11)	9.31	2.69	(7.86)	42.18
Core Liquid Assets	1.17	(2.23)	1.54	(2.89)	4.53	11.16
Total Deposits	2.73	(2.14)	0.14	(2.77)	5.67	9.56
Demand Deposits	9.81	4.34	2.33	6.75	(2.37)	17.96
Savings Deposits	(0.85)	(7.82)	(1.52)	(11.02)	15.82	4.74
Time Deposits	(1.86)	2.37	(0.36)	(2.05)	(1.50)	(0.51)
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
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	160	324	490	651	159	308
Other Non-Interest Income	92	198	290	385	76	137
Total Non-Interest Income	252	522	780	1,036	235	445
Salaries, Wages and Benefits - Citizens	243	526	872	1,167	289	572
Salaries, Wages and Benefits - Noncitizens	85	143	199	244	55	119
Board of Directors' Expenses	7	47	83	119	34	66
Outsourcing Service Fees and Expenses	15	41	64	98	25	38
Related Party	1	2	3	4	1	1
Non-Related Party	14	39	61	94	24	37
Rent - Premises	66	121	185	251	62	128
Other Administrative and Occupancy Expenses	48	113	179	251	66	123
Depreciation on Fixed Assets	57	116	175	236	58	115
Other Non-Interest Expenses	232	389	563	744	218	378
Total Non-Interest (Overhead) Expenses	753	1,496	2,320	3,110	807	1,539
ANALYSIS RATIOS						
Efficiency Ratio (Non-interest expense to gross income) (FSI)	29.76	29.80	31.56	32.33	36.78	37.81
Interest Margin to Gross Income (FSI)	86.29	85.81	85.52	85.35	85.43	85.19
Personnel Expenses to Noninterest Expenses (FSI)	43.56	44.72	46.16	45.37	42.63	44.90
PERCENT OF AVERAGE ASSETS						
Personnel Expenses	0.48	0.51	0.55	0.55	0.54	0.52
Salaries, Wages and Benefits of All Employees	0.47	0.48	0.51	0.51	0.49	0.48
Board of Directors' Expenses	0.01	0.03	0.04	0.04	0.05	0.05
Outsourcing Service Fees and Expenses	0.02	0.03	0.03	0.04	0.04	0.03
Rent - Premises	0.09	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.07	0.08	0.09	0.09	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.09	0.08	0.08
Other Non-Interest Expenses	0.33	0.28	0.27	0.27	0.31	0.26
Total Overhead Expenses	1.08	1.08	1.11	1.12	1.16	1.07
Overhead Expenses Less Non-Int Income	0.72	0.70	0.74	0.75	0.82	0.76
YIELD ON OR COST OF:						
Total Loans and Advances	11.37	11.25	11.33	11.34	10.97	10.83
Interest Income on Loans and Advances	10.62	10.44	10.50	10.51	10.22	10.14
Yield-related Loan Fees & Charges	0.76	0.81	0.83	0.83	0.75	0.70
Deposits Due from Depository Institutions	2.41	2.37	2.26	2.19	1.91	1.61
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	2.41	2.37	2.27	2.19	1.92	1.61
Head Office and Branches	2.42	2.37	2.27	2.20	1.92	1.61
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00

RATIOS & INDICATORS						
	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Deposits	0.17	0.17	0.17	0.17	0.15	0.13
Domestic	0.17	0.17	0.17	0.17	0.15	0.13
Non-Residents	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
Other Depository Institutions	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
OUTPUT REPORT 3						
PERCENTAGE COMPOSITION						
YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS						
Total Loans and Advances	12.14	12.35	12.28	12.35	12.33	11.80
Less: Provisions for Loan Losses	0.53	0.55	0.58	0.59	0.65	0.67
Net Loans and Advances	11.60	11.79	11.70	11.76	11.68	11.13
Deposits Due From Depository Institutions	84.91	84.66	84.67	84.56	84.22	84.71
Demand	84.68	84.42	84.43	84.31	83.90	84.40
Domestic	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	84.68	84.42	84.43	84.31	83.90	84.40
Head Office and Branches	84.64	84.39	84.40	84.28	83.87	84.38
Other Depository Institutions	0.04	0.03	0.03	0.03	0.03	0.02
Savings	0.23	0.23	0.24	0.25	0.32	0.32
Domestic	0.19	0.18	0.19	0.20	0.27	0.26
Abroad	0.05	0.05	0.06	0.06	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.06	0.06	0.05	0.05
Time	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
Abroad	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
Other Depository Institutions	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
Debt Securities Issued By	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
Securities Purchased Under Agreement to Resell	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total Earning Assets	97.05	97.01	96.95	96.91	96.54	96.52
Cash (Notes & Coin)	0.96	0.89	0.90	0.90	1.16	1.25
Total Non-Financial Assets	1.87	1.97	2.02	2.06	2.17	1.99
Premises & Equipment	1.87	1.97	2.02	2.06	2.17	1.99
Less: Accumulated Depreciation	0.88	0.90	0.91	0.92	1.06	1.06
Net Fixed Assets	0.99	1.08	1.12	1.14	1.12	0.93
Inventories	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
Accrued Interest Receivable	0.05	0.05	0.05	0.05	0.06	0.07
Dividends Receivable	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
Items in Transit	0.01	0.01	0.01	0.01	0.01	0.01
Other Assets	0.07	0.07	0.07	0.07	0.06	0.15
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:						
Demand Deposits	34.25	35.36	36.08	37.19	40.48	41.14
Savings Deposits	50.00	48.72	47.83	46.50	43.52	43.65
Time Deposits	11.24	11.31	11.32	11.33	11.07	10.62
Sub-Total Deposits	95.49	95.40	95.23	95.01	95.07	95.41
Deposits Due to Depository Institutions	0.20	0.20	0.20	0.21	0.28	0.27
Demand	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
Abroad	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
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00
Savings	0.19	0.19	0.19	0.20	0.27	0.26
Domestic	0.19	0.19	0.19	0.20	0.27	0.26
Abroad	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
Other Depository Institutions	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
Domestic	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
Head Office and Branches	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
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.12	0.16	0.18	0.19	0.12	0.07
Interbank Funds Purchased	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
Accrued Interest Payable	0.03	0.03	0.03	0.03	0.03	0.03
Deposits	0.03	0.03	0.03	0.03	0.03	0.03
Dividends Payable	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
Other Liabilities	0.27	0.33	0.36	0.38	0.53	0.53
Total Provisions for Losses	0.53	0.55	0.58	0.59	0.65	0.67
Total Accumulated Depreciation	0.88	0.90	0.91	0.92	1.06	1.06
Sub-Total Liabilities	97.32	97.37	97.29	97.12	97.45	97.77
Total Capital	2.68	2.63	2.71	2.88	2.55	2.23
Total Liabilities & Capital	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)						
Balance at Prior Calendar Year End	1,482	1,482	1,482	1,482	1,482	1,482
Add: Provisions Year-to-date	37	269	417	429	337	795
Less: Write-offs Year-to-date ()	134	272	418	521	206	385
Add: Recoveries Year-to-date	87	173	284	364	114	208
Ending Balance	1,472	1,652	1,765	1,754	1,727	2,100
Average Total Loans to Average Total Assets	12.14	12.35	12.28	12.35	12.33	11.80
Average Total Loans and Advances (\$000)	33,832	34,361	34,184	34,254	34,270	34,075
Year-to-date Net Loan Losses (Recoveries)	47	99	134	157	92	177
Past Due Loans [Loans Past Due 30 Days or More]	1,305	1,295	1,245	1,168	911	966
Non Performing Loans [Loans Past Due 90 Days or More]	365	204	223	229	211	300
ANALYSIS RATIOS:						
Year-to-date Recoveries to Prior Period Write-offs	12.36	24.57	40.34	51.70	16.19	29.55
Year-to-date Net Loan Loss to Average Total Loans	0.14	0.29	0.39	0.46	0.27	0.52
Year-to-date Write-offs to Average Total Loans	0.40	0.79	1.22	1.52	0.60	1.13
Year-to-date Recoveries to Average Total Loans	0.26	0.50	0.83	1.06	0.33	0.61
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44	6.60
Provisions for Loan Losses to Loans Past Due 90 days or more	406.58	815.69	796.86	771.18	876.30	740.67
Earnings Coverage of Year-to-date Net Loan Losses	37.02	32.88	34.43	38.74	11.41	9.81
Twenty Largest Borrowing Relationships (000s)	18,185	18,766	15,100	15,454	15,895	16,374
Large Borrowers to Capital (FSI)	329.6	268.2	182.0	159.3	355.7	319.2
PAST DUE LOAN ANALYSIS:						
Loans Past Due 30 Days or More to Total Loans	3.83	3.66	3.70	3.38	2.68	2.87
Loans Past Due 30 to 59 Days to Total Loans	1.83	1.67	1.71	1.78	0.75	1.10

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Loans Past Due 60 to 89 Days to Total Loans	0.92	1.41	1.33	0.94	1.31	0.87
Loans Past Due 90 to 179 Days to Total Loans	0.93	0.42	0.46	0.48	0.58	0.26
Loans Past Due 180 to 360 Days to Total Loans	0.07	0.12	0.13	0.12	0.01	0.62
Loans Past Due Over 360 Days to Total Loans	0.06	0.03	0.07	0.06	0.02	0.01
Nonperforming Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62	0.99
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)						
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	18.95	19.84	16.08	15.99	16.13	15.71
Agriculture, Forestry, and Fishing	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
Forestry & Logging	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
Mining & Quarrying	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
Fish Processing	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
Electricity, Gas, Steam & Air Conditioning Supply	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
Construction	0.00	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.98	0.93	0.97	0.00	0.00	0.00
Transportation & Storage	0.81	1.00	1.03	1.00	0.96	1.14
Accommodation & Food Service Activities	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
Food and Beverage Service Activities	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
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	9.97	9.55	9.99	9.67	9.75	9.70
Professional, Scientific & Technical Activities	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
Public Administration & Defense, Compulsory Social Security	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
Human Health & Social Work Activities	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
Other Service Activities	7.19	8.36	4.09	5.32	5.43	4.86
Individuals	81.05	80.16	83.92	84.01	83.87	84.29
Housing and Land Purchases	0.13	0.12	0.12	0.10	0.07	0.07
Other	80.92	80.05	83.81	83.91	83.80	84.23
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00	0.00
OUTPUT REPORT 5						
CAPITAL ANALYSIS (Uninsured Banks Only)						
YEAR-TO-DATE CHANGES IN CAPITAL (\$ 000s):						
Balance At Prior Year End	9,420	9,420	9,420	9,420	9,420	9,420
+ Net Change in Paid-in Capital Year-to-date	0	30	30	30	0	0
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0	0
+ Net Change in Retained Earnings (Loss) Prior Years	225	225	225	225	(394)	(393)
+ Net Income (Loss) Year-to-date	1,679	3,128	4,430	5,834	997	1,657
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	1	0	(1)	(1)
Balance At End of Period	11,325	12,804	14,106	15,509	10,022	10,683
Average Total Capital (\$000)	7,469	7,311	7,558	7,986	7,085	6,433
CAPITAL RATIOS:						
PERCENT OF TOTAL CAPITAL:						
Net Loans and Advances	591.15	482.52	384.14	337.76	719.58	613.33
Borrowings	12.36	9.56	7.89	6.61	0.00	0.00
Deposits Due to Depository Institutions	10.86	7.36	7.21	7.13	18.95	15.52
PERCENT OF AVERAGE TOTAL CAPITAL:						
Net Income (ROE) (FSI)	0.90	0.86	0.78	0.73	0.56	0.52
Dividends & Remittances	NA	NA	NA	NA	NA	NA
Retained Earnings	0.19	0.39	0.55	0.70	0.05	0.15
OTHER CAPITAL RATIOS:						
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.96	2.52	2.97	3.55	1.58	1.66
RISK BASED CAPITAL ANALYSIS						
Part A: Capital Calculation						
TIER 1 CAPITAL:						
Paid-up Ordinary Shares	4,114	4,144	4,144	4,144	4,144	4,144
Paid-in Premium or Surplus	0	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(278)	(278)	(278)	(278)	(672)	(671)
Assigned Capital	0	0	0	0	0	0
Other	0	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0	0
LESS: Goodwill and Other Intangible	0	0	0	0	0	0
Sub-total Tier 1 Capital	3,836	3,866	3,866	3,866	3,472	3,473
TIER 2 CAPITAL:						
Current year-to-date Income	1,679	3,128	4,430	5,834	997	1,657
Asset Revaluation Reserves	0	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0	0
General Provisions for Loan Losses	1,484	1,664	1,777	1,766	1,849	2,222
Maximum Eligible General Provisions for Loan Losses	2,645	2,743	2,808	2,750	2,806	2,988
Allowable General Provisions for Loan Losses	1,484	1,664	1,777	1,766	1,849	2,222
Other	0	0	0	0	0	0
Sub-total Tier 2 Capital	3,163	4,792	6,207	7,600	2,846	3,879
Adjustment (applicable only to branches of foreign banks)						
Amount Due FROM Head/Parent Office and Branches Abroad	237,508	232,609	235,683	228,756	237,616	264,359
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	237,508	232,609	235,683	228,756	237,616	264,359
Deductions from Total Capital:						
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0	0
LESS: Holdings of Other Financial Institution's Capital Instruments	0	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0
TOTAL CAPITAL	(230,509)	(223,951)	(225,610)	(217,290)	(231,298)	(257,007)
Part B: Calculation of Total Risk Weighted Assets						
On-Balance Sheet Risk-Weighted Assets	233,939	230,678	225,873	225,047	233,926	240,185
0% Risk Weighted Assets (\$000)	4,326	4,037	4,431	4,762	6,344	6,562
20% Risk Weighted Assets (\$000)	160,517	138,027	122,790	116,732	123,307	154,723
50% Risk Weighted Assets (\$000)	0	0	0	0	0	0
100% Risk Weighted Assets (\$000)	201,836	203,073	201,315	201,701	209,265	209,240
Off-Balance Sheet Risk-Weighted Obligations	1,790	4,390	2,140	1,581	1,092	1,464
0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations	0	0	0	0	0	0
20% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet Obligations	1,790	4,390	2,140	1,581	1,092	1,464
Gross Risk-Weighted Assets	235,729	235,068	228,013	226,628	235,018	241,649
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	47,502	46,522	47,137	45,751	47,523	52,872

RATIOS & INDICATORS						
	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	164,088	172,931	177,496	174,247	176,995	186,162
Tier-1 Capital to Risk-Weighted Assets	2.34%	2.24%	2.18%	2.22%	1.96%	1.87%
Total Capital to Risk-Weighted Assets	-140.48%	-129.50%	-127.11%	-124.70%	-130.68%	-138.06%

OUTPUT REPORT 6 LIQUIDITY ANALYSIS

Liquid Assets ('000s)						
Cash Balances	2,427	2,112	2,581	2,468	3,993	4,390
Core Liquid Assets	240,778	235,418	239,042	232,125	242,650	269,720
Short Term Liabilities	249,881	237,190	238,170	232,074	252,262	271,490

LIQUIDITY ANALYSIS:						
Core Liquid Assets to Total Assets (FSI)	85.60	84.91	85.64	85.00	85.74	87.02
Cash Balances to Short Term Liabilities	0.97	0.89	1.08	1.06	1.58	1.62
Core Liquid Assets to Short Term Liabilities (FSI)	96.36	99.25	100.37	100.02	96.19	99.35
Customer Deposits to Total Loans (FSI)	791.22	745.34	785.60	744.36	798.71	883.40

PERCENT OF TOTAL ASSETS:

Liquid Assets						
Cash	0.86	0.76	0.92	0.90	1.41	1.42
Balances Due From Depository Institutions	84.73	84.15	84.72	84.10	84.33	85.60
Domestic	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	84.53	83.97	84.52	83.86	84.04	85.35
Head Office and Branches	84.43	83.90	84.44	83.77	83.96	85.29
Other Depository Institutions	0.10	0.08	0.08	0.09	0.07	0.06
Short Term Liabilities	88.83	85.55	85.33	84.99	89.14	87.59
Total Deposit Liabilities	95.91	95.22	94.72	94.13	95.98	96.01
Demand Deposits	35.53	37.61	38.23	41.71	39.29	42.32
Savings Deposits	49.35	46.15	45.15	41.06	45.89	43.88
Time Deposits	11.04	11.46	11.35	11.36	10.80	9.81
Deposits Due to Depository Institutions	0.21	0.19	0.21	0.25	0.30	0.26
Domestic	0.21	0.19	0.21	0.25	0.30	0.26
Abroad	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
Borrowings	0.24	0.24	0.23	0.23	0.00	0.00

DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):

Domestic	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 7 FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPITAL

New Taiwan Dollar (NTD)	0.00	NA	NA	NA	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.01	0.00
Australian Dollar (AUD)	NA	NA	0.00	NA	0.00	0.00
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	0.00	0.00
British Pound (GBP)	NA	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA	0.00
Philippine Peso (PHP)	0.00	NA	0.00	NA	0.00	0.00
All Others	0.00	NA	0.00	NA	0.00	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL

Net Aggregate Method (FSI)	0.42	0.08	0.36	0.23	1.12	1.18
Shorthand Method	0.42	0.08	0.36	0.23	1.12	1.18

OTHER RATIOS:

FX Assets to Total Assets	0.01	0.00	0.01	0.00	0.01	0.01
FX Deposits to Total Deposits	NA	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 8 MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)						
- Less than 7 days	430	3,246	5,665	6,763	(44)	1,749
- 7 up to 30 days	(6,115)	2,195	649	(1,148)	(6,476)	(413)
- 1 up to 3 months	4,493	(104)	(1,241)	(1,144)	(692)	(957)
- 3 up to 6 months	(600)	2,764	(517)	(6,363)	(487)	(974)
- 6 up to 12 months	4,630	(4,860)	(4,117)	1,330	265	(5,174)
- 1 up to 3 years	6,792	7,898	7,120	8,586	7,472	2,824
- 3 up to 5 years	6,181	5,686	6,388	7,241	8,699	14,220
- 5 Years and Over	3,582	2,943	2,946	2,665	4,189	3,432
- Unclassified	2,291	2,032	1,862	1,820	1,132	695
Cumulative GAP Position ('000s)						
- Less than 7 days	430	3,246	5,665	6,763	(44)	1,749
- 7 up to 30 days	(5,685)	5,441	6,314	5,615	(6,520)	1,336
- 1 up to 3 months	(1,192)	5,337	5,073	4,471	(7,212)	379
- 3 up to 6 months	(1,792)	8,101	4,556	(1,892)	(7,699)	(595)
- 6 up to 12 months	2,838	3,241	439	(562)	(7,434)	(5,769)
- 1 up to 3 years	9,630	11,139	7,559	8,024	38	(2,945)
- 3 up to 5 years	15,811	16,825	13,947	15,265	8,737	11,275
- 5 Years and Over	19,393	19,768	16,893	17,930	12,926	14,707
- Unclassified	21,684	21,800	18,755	19,750	14,058	15,402

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL						
0 - 1 month	5.30	5.60	4.9	5.5	4.44	4.39
0 - 3 months	5.75	6.18	5.6	6.3	4.97	4.72
0 - 6 months	6.38	7.04	6.5	7.1	5.66	5.22
0 - 12 months	7.75	8.40	8.0	8.9	7.16	6.61

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)						
Direct Credit Substitutes (Standby Letters of Credit)	1,790	4,390	2,140	1,581	1,092	1,464
Transaction and Contingent Items	0	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0
Commitments	14,377	10,414	8,317	8,468	8,497	8,808
Unconditionally Cancelable At Any Time Without Notice	53	49	27	30	61	35

RATIOS & INDICATORS						
	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Non-Cancelable With a Remaining Term to Maturity One Year or Less	14,324	10,365	8,290	8,438	8,436	8,773
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0
Total	16,167	14,804	10,457	10,049	9,589	10,272
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS						
Direct Credit Substitutes (Standby Letters of Credit)	0.64	1.58	0.77	0.58	0.39	0.47
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA
Commitments	5.11	3.76	2.98	3.10	3.00	2.84
Unconditionally Cancelable At Any Time Without Notice	0.02	0.02	0.01	0.01	0.02	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	5.09	3.74	2.97	3.09	2.98	2.83
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA
Total	5.75	5.34	3.75	3.68	3.39	3.31
OUTPUT REPORT 11						
RELATED PARTY EXPOSURES						
Related Party Lns to Total Loans and Advances	0.40	0.43	0.46	0.40	0.39	0.37
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA	NA
RELATED PARTY EXPOSURES AS A % OF CAPITAL						
Loans to Related Parties						
- Large Shareholders	NA	NA	NA	NA	NA	NA
- Directors	0.96	1.14	1.33	0.99	2.04	1.70
- Officers	1.45	0.99	0.52	0.41	0.69	0.51
- Subsidiaries	NA	NA	NA	NA	NA	NA
- Affiliates	0.07	0.06	0.04	0.03	0.20	0.25
Investments in Marketable Shares and Other Equity Investments of Related Cos.						
- Large Shareholders	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.						
- Large Shareholders	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS						
- Large Shareholders	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA
OUTPUT REPORT 12						
MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS						
Number of Employees	45	44	44	43	42	42
Citizens of the Republic of Palau	39	37	38	37	36	35
Non-Citizens	6	7	6	6	6	7
DEPOSITS						
Restricted Deposits	0	0	0	0	0	0
Depository Institutions	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0	0
Central Government	0	0	0	0	0	0
Local Governments	0	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0	0
Non-residents	0	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA
LOANS						
Secured Loans as % of Total Loans and Advances	23.54	24.20	20.47	20.31	20.94	20.66
Unsecured Loans as % of Total Loans and Advances	76.46	75.80	79.53	79.69	79.06	79.34
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA
CAPITAL						
Paid-in Capital of Residents as a % of Total Paid-in Capital	34.37	0.00	34.85	34.85	34.85	34.85
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.63	100.00	65.15	65.15	65.15	65.15
Paid-in Capital as a % of Total Capital	74.57	59.23	49.94	42.72	92.73	80.78
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA	NA
REMITTANCES						
Incoming Remittances (\$000)	46,410	42,957	48,123	39,448	51,092	65,626
Australia	327	85	226	263	208	166
Japan	7,195	6,054	5,292	5,388	7,774	4,459
New Zealand	727	386	124	172	256	367
Philippines	376	533	269	568	319	15,142
Taiwan	10,428	1,696	1,891	4,775	12,078	14,691
United States	10,572	5,589	21,500	8,373	20,874	19,609
China	6,456	19,458	14,519	12,390	4,644	6,873
All Others	10,329	9,156	4,302	7,519	4,939	4,319
Outgoing Remittances (\$000)	31,316	42,971	37,491	38,518	32,200	#REF!
Australia	586	430	808	455	692	591
Japan	3,587	4,937	3,623	4,847	3,389	#REF!
New Zealand	170	379	296	284	280	363
Philippines	4,312	4,715	4,802	6,993	4,508	4,163
Taiwan	3,701	3,794	3,802	5,524	2,304	2,449
United States	10,861	10,876	9,763	11,668	9,373	#REF!
China	3,217	1,832	5,678	4,681	6,997	6,244
All Others	4,880	16,008	8,719	4,066	4,657	2,114
AS A % OF TOTAL REMITTANCES						

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020
Incoming Remittances						
Australia	0.70	0.20	0.47	0.67	0.41	0.25
Japan	15.50	14.09	11.00	13.66	15.22	6.79
New Zealand	1.57	0.90	0.26	0.44	0.50	0.56
Philippines	0.81	1.24	0.56	1.44	0.62	23.07
Taiwan	22.47	3.95	3.93	12.10	23.64	22.39
United States	22.78	13.01	44.68	21.23	40.86	29.88
China	13.91	45.30	30.17	31.41	9.09	10.47
All Others	22.26	21.31	8.94	19.06	9.67	6.58
Outgoing Remittances						
Australia	1.88	1.00	2.16	1.18	2.15	#REF!
Japan	11.45	11.49	9.66	12.58	10.52	#REF!
New Zealand	0.54	0.88	0.79	0.74	0.87	#REF!
Philippines	13.77	10.97	12.81	18.16	14.00	#REF!
Taiwan	11.82	8.83	10.14	14.34	7.16	#REF!
United States	34.68	25.31	26.04	30.29	29.11	#REF!
China	10.27	4.26	15.14	12.15	21.73	#REF!
All Others	15.56	37.25	23.26	10.56	14.46	#REF!
Incoming Remittances (\$000)	46,410	42,957	48,123	39,448	51,092	65,626
Depository Institutions Domestic	0	0	0	0	0	1
Other Financial Corporations Domestic	0	0	0	0	0	29
Development Financing Corporations	0	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0	29
Central Government	9,043	8,169	16,952	4,963	17,367	44,267
Local Governments (State Governments)	53	0	0	0	27	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0
Private Sector Domestic	37,314	34,788	31,171	34,485	33,698	21,329
Non-financial Corporations	23,586	30,981	28,289	27,255	22,755	15,909
Individuals	4,691	2,818	2,983	3,325	2,983	3,413
Non-profit Institutions Serving Households	9,037	989	799	3,905	7,960	2,007
Non-residents	0	0	0	0	0	0
Outgoing Remittances (\$000)	31,316	42,971	37,491	38,518	32,200	#REF!
Depository Institutions Domestic	6	32	0	0	20	#REF!
Other Financial Corporations Domestic	460	0	42	30	0	196
Development Financing Corporations	460	0	42	30	0	196
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0	0
Central Government	2,498	2,161	3,600	4,330	2,150	2,716
Local Governments (State Governments)	60	68	89	97	57	22
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0
Private Sector Domestic	28,292	40,710	33,760	34,061	29,973	27,872
Non-financial Corporations	26,875	39,103	32,064	32,166	27,235	26,837
Individuals	1,372	1,695	1,671	1,788	2,637	1,035
Non-profit Institutions Serving Households	45	12	25	107	101	0
Non-residents	0	0	0	0	0	0
AS A % OF TOTAL REMITTANCES						
Incoming Remittances						
Depository Institutions Domestic	NA	NA	NA	NA	NA	0.00
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	0.04
Development Financing Corporations	NA	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	0.04
Central Government	19.49	19.02	35.23	12.58	33.99	67.45
Local Governments (State Governments)	0.11	NA	NA	NA	0.05	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA
Private Sector Domestic	80.40	80.98	64.77	87.42	65.96	32.50
Non-financial Corporations	50.82	72.12	58.78	69.09	44.54	24.24
Individuals	10.11	6.56	4.33	8.43	5.84	5.20
Non-profit Institutions Serving Households	19.47	2.30	1.66	9.90	15.58	3.06
Non-residents	NA	NA	NA	NA	NA	NA
Outgoing Remittances						
Depository Institutions Domestic	0.02	0.07	NA	NA	0.06	#REF!
Other Financial Corporations Domestic	1.47	NA	0.11	0.08	NA	#REF!
Development Financing Corporations	1.47	NA	0.11	0.08	NA	#REF!
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA
Central Government	7.98	5.03	9.60	11.24	6.68	#REF!
Local Governments (State Governments)	0.19	0.16	0.24	0.25	0.18	#REF!
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA
Private Sector Domestic	90.34	94.74	90.05	88.43	93.08	#REF!
Non-financial Corporations	85.82	91.00	85.52	83.51	84.58	#REF!
Individuals	4.38	3.71	4.46	4.64	8.19	#REF!
Non-profit Institutions Serving Households	0.14	0.03	0.07	0.28	0.31	NA
Non-residents	NA	NA	NA	NA	NA	NA
FINANCIAL ACCESS						
Total Number of Depositors	20,058	20,128	20,404	20,535	20,591	20,880
of which: SME depositors	374	38	38	440	439	430
household/individuals depositors	1,023	1,364	1,389	1,406	1,414	1,431
As a % of Total Number of Depositors						
SME depositors	1.86	0.19	0.19	2.14	2.13	2.06
household/individuals depositors	5.10	6.78	6.81	6.85	6.87	6.85
Number of Deposit Accounts	15,139	15,323	15,489	15,687	15,847	16,147
of which: SME deposit accounts	374	38	38	440	439	430
household/individuals deposit accounts	4,784	5,123	5,151	4,758	4,766	4,783
As a % of Total Number of Deposit Accounts						
SME deposit accounts	2.47	0.25	0.25	2.80	2.77	2.66
household/individuals deposit accounts	31.60	33.43	33.26	30.33	30.08	29.62
Total Number of Borrowers	5,165	5,156	5,126	5,078	4,955	5,051
of which: SME borrowers	3	4	4	3	3	3
household/individual borrowers	1,205	1,224	1,290	1,304	1,231	1,237
As a % of Total Number of Borrowers						
SME borrowers	0.06	0.08	0.08	0.06	0.06	0.06
household/individual borrowers	23.33	23.74	25.17	25.68	24.84	24.49
Total Number of Loan Accounts	5,591	5,597	5,578	5,526	5,408	5,658
of which: SME loan accounts	3	4	4	3	3	3
household/individual loan accounts	1,215	1,231	1,298	1,315	1,245	1,251
As a % of Total Number of Loan Accounts						
SME loan accounts	0.05	0.07	0.07	0.05	0.06	0.05
household/individual loan accounts	21.73	21.99	23.27	23.80	23.02	22.11
Total Number of ATMs	8	8	8	8	8	8