

RATIOS & INDICATORS	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
OUTPUT REPORT 1													
SUMMARY RATIOS													
Average Total Assets (\$ 000)	166,967	172,379	206,470	209,615	216,196	222,630	254,215	262,791	268,530	271,479	281,710	279,855	283,624
Net Income (\$ 000)	1,807	2,470	662	1,374	2,208	3,066	836	1,899	3,063	4,072	1,042	2,091	3,294
Average Earning Assets (\$ 000)	159,942	165,579	200,525	203,445	209,985	216,471	247,808	256,623	262,292	265,218	275,346	273,271	277,004
EARNINGS AND PROFITABILITY ANALYSIS:													
Percent of Average Assets:													
Interest Income	3.04	2.98	2.58	2.68	2.61	2.56	2.30	2.37	2.38	2.40	2.45	2.53	2.54
Less: Interest Expense	0.11	0.11	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.08
Net Interest Income	2.93	2.87	2.51	2.61	2.54	2.49	2.23	2.30	2.30	2.32	2.38	2.45	2.46
Plus: Noninterest Income	0.47	0.46	0.40	0.39	0.39	0.39	0.37	0.36	0.35	0.34	0.33	0.35	0.34
Less: Noninterest Expense	1.42	1.39	1.21	1.17	1.15	1.14	1.04	1.00	0.99	1.01	1.01	1.00	0.99
Less: Provisions for Loan Losses	0.47	0.45	0.36	0.47	0.36	0.31	0.20	0.17	0.08	0.10	0.15	0.24	0.20
Net Operating Profit Before Tax	1.50	1.49	1.34	1.36	1.42	1.43	1.37	1.50	1.58	1.56	1.54	1.56	1.61
Net Operating Profit After Tax	1.44	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48	1.49	1.55
Adjusted Net Operating Income	1.58	1.55	1.37	0.75	1.04	1.16	1.32	1.43	1.44	1.43	1.54	1.59	1.60
Net Income	1.44	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48	1.49	1.55
Margin Analysis:													
Net Income to Average Assets (ROA) (FS)	1.44	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48	1.49	1.55
Net Interest Income to Average Earning Assets (NIM)	3.05	2.99	2.59	2.69	2.61	2.56	2.28	2.36	2.36	2.38	2.43	2.51	2.52
Average Earning Assets to Average Assets	95.79	96.06	97.12	97.06	97.13	97.23	97.48	97.65	97.68	97.69	97.74	97.65	97.67
Interest Margin to Gross Income	83.23	83.47	84.33	84.92	84.51	84.24	83.38	84.23	84.52	84.78	85.31	85.05	85.36
Yield on Loans	11.19	11.17	10.33	10.69	10.85	10.91	10.66	10.75	10.87	10.97	10.78	10.66	10.56
Cost of Deposits	0.12	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
LOANS & ADVANCES ANALYSIS:													
Net Loan Losses to Average Total Loans	1.36	1.86	0.43	3.36	3.50	3.72	0.39	0.75	1.06	1.46	0.21	0.62	0.90
Earnings Coverage of Net Loan Losses (X)	4.44	4.40	5.01	1.32	2.06	2.70	7.17	8.37	9.47	9.21	16.19	10.84	11.35
Provisions for Loan Losses to Total Loans	7.57	7.63	7.04	5.22	5.54	5.61	5.60	5.47	4.93	4.28	4.45	4.28	4.03
Past Due Loans to Total Loans	7.12	7.29	9.50	7.07	6.28	5.70	4.07	4.01	4.44	3.43	3.67	3.40	3.75
Non-Performing Loans to Total Loans (FS)	4.32	3.17	4.45	1.39	0.86	2.10	0.87	0.82	0.60	0.78	0.78	0.61	0.81
Provisions for Loan Losses to Non-Performing Loans	175.36	240.71	158.38	375.85	640.67	266.82	643.38	663.22	814.51	551.02	569.67	705.71	496.95
Estimated Required Provisions to Non-Performing Loans	82.82	96.93	99.67	104.57	160.81	77.53	167.28	170.13	193.91	156.37	153.86	196.30	157.32
LIQUIDITY ANALYSIS:													
Net Loans to Total Assets (total)	16.44	15.27	13.79	14.00	12.42	11.88	11.34	10.68	10.62	10.67	10.64	11.99	11.84
Net Loans and Advances to Customer Deposits	17.30	16.12	14.35	14.58	12.97	12.41	11.74	11.06	11.02	11.12	12.44	12.31	12.31
Deposits to Total Liabilities	97.47	97.40	97.74	98.01	97.88	98.22	98.09	98.40	98.49	98.53	98.50	98.41	98.50
Liquidity Ratio (PR-10)	85.67	87.32	87.97	88.06	89.71	90.26	89.92	90.89	91.48	91.97	91.04	90.00	90.49
CAPITAL ANALYSIS: (Uninsured Banks Only)													
GROWTH RATES (qtr-on-qtr)													
Total Assets	7.67	7.68	12.83	(1.37)	9.28	5.27	4.71	7.64	2.07	(0.87)	(1.10)	(1.43)	6.80
Total Loans and Advances	2.24	0.09	1.25	(1.82)	(2.75)	0.83	(0.07)	1.26	0.85	(1.09)	(1.13)	10.88	5.20
Past Due Loans (Loans Past Due 30 Days or More)	(4.84)	2.45	31.85	(26.88)	(13.61)	(8.47)	(28.66)	(0.31)	11.75	(23.57)	5.82	2.79	15.79
Non Performing Loans (Loans Past Due 90 Days or More)	(2.88)	(26.52)	41.99	(69.32)	(39.50)	145.15	(58.60)	(4.04)	(26.05)	26.94	(0.41)	(13.93)	40.48
Core Liquid Assets	9.16	9.22	15.49	(1.29)	11.64	6.07	5.47	8.68	2.19	(0.87)	(1.23)	(3.05)	7.18
Total Deposits	7.57	7.38	14.44	(1.46)	8.93	5.34	5.59	7.69	1.78	(1.28)	(0.09)	(1.92)	6.58
Demand Deposits	6.59	10.21	13.29	(6.47)	4.52	8.45	5.36	4.41	4.17	(3.05)	3.56	(5.52)	0.45
Savings Deposits	9.55	3.83	17.65	2.19	14.22	3.62	5.89	10.58	(0.16)	4.48	(3.01)	0.54	11.18
Time Deposits	0.72	(2.47)	(0.84)	5.98	(4.51)	(1.01)	4.31	4.47	3.70	1.51	4.85	(0.52)	1.98
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	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	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	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	364	485	118	232	371	521	148	300	445	596	145	294	445
Other Non Interest Income	310	312	86	177	286	355	171	257	337	337	90	197	282
Total Non-Interest Income	594	797	204	409	637	876	235	471	702	933	235	491	727
Salaries, Wages and Benefits - Citizens	519	700	166	336	511	706	183	371	565	769	218	439	660
Salaries, Wages and Benefits - Noncitizens	209	278	69	139	216	310	78	154	239	329	77	159	221
Board of Directors' Expenses	19	34	21	35	44	58	8	20	28	74	12	32	43
Outsourcing Service Fees and Expenses	39	55	32	55	79	105	19	47	66	83	21	42	76
Related Party	3	1	1	1	5	6	1	3	3	0	0	2	2
Non-Related Party	36	51	31	53	74	99	18	45	63	80	21	49	74
Rent - Premises	142	197	49	99	144	196	51	103	150	197	51	98	145
Other Administrative and Occupancy Expenses	199	256	63	112	170	232	48	117	177	239	54	109	175
Depreciation on Fixed Assets	93	121	27	56	84	112	29	60	94	130	47	92	139
Other Non Interest Expenses	560	753	197	391	618	817	242	436	680	921	234	431	657
Total Non-Interest (Overhead) Expenses	1,780	2,394	624	1,223	1,866	2,536	658	1,308	1,999	2,742	714	1,402	2,116
ANALYSIS RATIOS													
Efficiency Ratio (Noninterest expense to gross income) (FS)	41.80	41.63	41.57	38.94	39.27	39.51	39.88	37.44	37.42	37.88	37.42	35.81	35.48
Interest Margin to Gross Income (FS)	83.23	83.47	84.33	84.92	84.51	84.24	83.38	84.23	84.52	84.78	85.31	85.05	85.36
Personnel Expenses to Noninterest Expenses (FS)	40.90	40.85	37.66	38.84	38.96	40.06	39.67	40.14	40.22	40.04	41.32	42.65	41.64
PERCENT OF AVERAGE ASSETS													
Personnel Expenses	0.60	0.59	0.50	0.49	0.48	0.48	0.42	0.41	0.41	0.43	0.44	0.45	0.43
Salaries, Wages and Benefits of All Employees	0.58	0.57	0.46	0.45	0.45	0.46	0.41	0.40	0.40	0.40	0.42	0.43	0.41
Board of Directors' Expenses	0.02	0.02	0.04	0.03	0.03	0.03	0.01	0.02	0.01	0.03	0.02	0.02	0.02
Outsourcing Service Fees and Expenses	0.03	0.03	0.06	0.05	0.05	0.05	0.03	0.03	0.03	0.03	0.03	0.03	0.04
Rent - Premises	0.11	0.11	0.09	0.09	0.09	0.09	0.08	0.08	0.07	0.07	0.07	0.07	0.07
Other Administrative and Occupancy Expenses	0.16	0.15	0.12	0.11	0.10	0.10	0.08	0.09	0.09	0.09	0.08	0.08	0.08
Depreciation on Fixed Assets	0.07	0.07	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.07	0.07
Other Non Interest Expenses	0.45	0.44	0.38	0.37	0.38	0.37	0.38	0.33	0.34	0.34	0.33	0.31	0.31
Total Overhead Expenses	1.42	1.39	1.21	1.17	1.15	1.14	1.04	1.00	0.99	1.01	1.01	1.00	0.99
Overhead Expenses Less Non-Int Income	0.95	0.93	0.81	0.78	0.76	0.75	0.67	0.64	0.64	0.67	0.68	0.65	0.65
YIELD ON OR COST OF:													
Total Loans and Advances	12.40	12.37	11.47	11.98	12.11	12.18	11.80	11.83	11.92	12.03	11.71	11.68	11.55
Interest Income on Loans and Advances	11.19	11.17	10.33	10.69	10.85	10.91	10.66	10.75	10.87	10.97	10.78	10.66	10.56
Yield-related Loan Fees & Charges	1.21	1.20	1.14	1.29	1.27	1.26	1.14	1.08	1.04	1.07	0.93	1.02	0.99
Deposits Due from Depository Institutions	0.93	0.93	0.97	1.03	1.00	0.99	1.00	1.12	1.14	1.16	1.32	1.36	1.37
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.93	0.93	0.97	1.03	1.00	1.00	1.00	1.12	1.14	1.16	1.33	1.37	1.38
Head Office and Branches	0.94	0.93	0.97	1.04	1.01	1.00	1.00	1.12	1.14	1.16	1.33	1.37	1.38
Other Depository Institutions	0.00	0.00	0.00										

RATIOS & INDICATORS	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Other Depository Institutions	0.05	0.07	0.10	0.20	0.16	0.15	0.06	0.06	0.05	0.05	0.05	0.05	0.05
Time	0.00	0.00	0.00	0.00	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	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	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	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	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	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	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	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	0.00	0.00	0.00	0.00
Sub-total Earning Assets	95.79	96.06	97.12	97.06	97.13	97.23	97.48	97.65	97.68	97.69	97.74	97.65	97.67
Cash (Notes & Coin)	2.05	1.80	0.89	0.99	0.99	0.94	0.93	0.81	0.80	0.79	0.69	0.75	0.75
Total Non-Financial Assets	1.97	1.90	1.58	1.56	1.52	1.47	1.30	1.26	1.25	1.25	1.31	1.34	1.33
Premises & Equipment	1.97	1.90	1.58	1.56	1.52	1.47	1.30	1.26	1.25	1.25	1.31	1.34	1.33
Less: Accumulated Depreciation	1.09	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74	0.76	0.75
Net Fixed Assets	0.88	0.85	0.68	0.66	0.64	0.61	0.52	0.50	0.51	0.51	0.56	0.58	0.57
Inventories	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.08	0.08	0.08	0.08	0.08	0.07	0.05	0.05	0.05	0.05	0.04	0.05	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Items in Transit	0.02	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.01	0.00	0.00	0.00
Other Assets	0.09	0.15	0.33	0.30	0.29	0.27	0.22	0.21	0.21	0.21	0.21	0.21	0.21
Total Assets	100.00	100.00	100.00	100.00	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:	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Demand Deposits	41.08	41.47	42.89	42.15	41.29	41.03	40.28	39.90	39.92	39.25	37.56	37.32	36.62
Savings Deposits	46.27	46.12	46.62	47.52	48.60	49.06	50.97	51.57	51.55	52.12	53.75	53.93	54.60
Time Deposits	7.59	7.31	5.96	5.98	5.78	5.59	4.93	4.88	4.87	4.89	5.12	5.18	5.16
Sub-Total Deposits	94.94	94.90	95.46	95.65	95.67	95.69	96.19	96.34	96.34	96.26	96.43	96.43	96.38
Deposits Due to Depository Institutions	0.34	0.33	0.24	0.23	0.23	0.23	0.25	0.25	0.24	0.25	0.31	0.31	0.30
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	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	0.02	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	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	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	0.00	0.00	0.00	0.00
Savings	0.33	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30	0.30	0.29
Domestic	0.33	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30	0.30	0.29
Abroad	0.00	0.00	0.00	0.00	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	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	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	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	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	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	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	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	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	0.00	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	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	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	0.01	0.01	0.01	0.01	0.01
Discounts	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Dividends Payable	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Other Liabilities	0.09	0.08	0.06	0.06	0.13	0.12	0.16	0.12	0.10	0.09	0.06	0.06	0.06
Total Provisions for Losses	1.43	1.44	1.39	1.25	1.16	1.10	0.86	0.83	0.80	0.77	0.64	0.66	0.66
Accumulated Depreciation	1.09	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74	0.76	0.75
Sub-Total Liabilities	97.49	97.49	97.83	97.88	97.85	97.77	98.06	98.06	98.00	97.97	97.88	97.92	97.86
Total Capital	2.45	2.51	2.17	2.12	2.15	2.23	2.00	1.94	2.00	2.13	2.12	2.08	2.14
Total Liabilities & Capital	100.00	100.00	100.00	100.00	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 (\$ 000s)	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Balance at Prior Calendar Year End	2,268	2,268	2,448	2,448	2,448	2,448	1,753	1,753	1,753	1,753	1,350	1,350	1,350
Add: Provisions Year-to-date	583	766	124	430	530	633	124	219	169	271	109	335	419
Less: Write-offs Year-to-date ()	686	917	193	1,230	1,436	1,594	194	392	587	800	168	384	579
Add: Recoveries Year-to-date	262	331	55	151	322	413	73	157	252	341	101	183	277
Ending Balance	2,427	2,448	2,434	1,799	1,864	1,900	1,756	1,737	1,587	1,565	1,392	1,484	1,467

Average Total Loans to Average Total Assets	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Average Total Loans to Average Total Assets	18.73	18.24	15.63	15.34	14.74	14.26	12.30	11.94	11.74	11.61	11.14	11.60	11.79
Average Total Loans and Advances (\$000)	31,275	31,435	32,279	32,149	31,865	31,746	31,260	31,387	31,518	31,527	31,385	32,456	33,442
Year-to-date Net Loan Losses (Recoveries)	424	586	138	1,079	1,114	1,181	121	235	335	459	67	201	302
Past Due Loans [Loans Past Due 30 Days or More]	2,283	2,339	3,084	2,255	1,948	1,783	1,272	1,268	1,417	1,083	1,146	1,178	1,364
Non Performing Loans [Loans Past Due 90 Days or More]	1,384	1,017	1,444	443	268	657	272	261	193	245	244	210	295

ANALYSIS RATIOS:	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Year-to-date Recoveries to Prior Period Write-offs	27.55	34.81	6.00	16.47	35.11	45.04	4.58	9.85	15.81	21.39	12.63	22.88	34.63
Year-to-date Net Loan Loss to Average Total Loans	1.36	1.86	0.43	3.36	3.50	3.72	0.39	0.75	1.06	1.46	0.21	0.62	0.90
Year-to-date Write-offs to Average Total Loans	2.19												

RATIOS & INDICATORS	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Other Service Activities	5.67	5.37	5.30	5.34	2.43	2.09	1.77	2.18	2.09	1.99	2.16	1.92	8.23
Individuals	91.20	91.77	92.04	93.24	96.19	96.22	95.90	95.80	95.95	95.85	96.03	87.85	81.93
Housing and Land Purchases	2.56	2.49	2.42	0.82	0.80	0.77	0.74	0.71	0.68	0.54	0.40	0.34	0.27
Other	88.65	89.27	89.63	92.42	95.39	95.45	95.16	95.09	95.27	95.31	95.63	87.51	81.65
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	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)**

LIQUIDITY ANALYSIS													
Liquid Assets (000s)													
Cash Balances	3,091	1,807	1,865	2,566	2,307	1,946	2,806	1,655	2,220	2,081	1,826	2,423	2,168
Core Liquid Assets	144,530	157,854	182,309	179,952	200,899	213,093	224,756	244,265	249,608	247,441	244,388	236,945	253,969
Short Term Liabilities	162,076	175,453	201,445	199,351	217,092	228,966	242,403	262,956	265,478	261,948	256,156	272,753	
LIQUIDITY ANALYSIS:													
Core Liquid Assets to Total Assets (FSI)	80.21	81.36	83.28	83.35	85.15	85.80	86.42	87.26	87.35	87.35	87.24	85.80	86.11
Cash Balances to Short Term Liabilities	1.91	1.03	0.93	1.28	1.06	0.85	1.16	0.63	0.84	0.80	0.70	0.95	0.79
Core Liquid Assets to Short Term Liabilities (FSI)	89.17	89.97	90.50	90.27	92.54	93.07	92.72	92.89	94.02	94.68	93.30	92.50	93.11
Customer Deposits to Total Loans (FSI)	534.16	573.06	647.72	650.09	728.16	760.72	803.76	854.81	862.75	861.04	870.11	769.68	779.72

PERCENT OF TOTAL ASSETS:													
Liquid Assets													
Cash	1.72	0.93	0.85	1.18	0.98	0.78	1.08	0.59	0.78	0.73	0.65	0.88	0.74
Balances Due From Depository Institutions	78.50	80.43	82.43	82.16	84.17	85.01	85.34	86.66	86.58	86.62	86.58	84.93	85.38
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	78.16	80.15	82.23	81.97	83.94	84.77	85.08	86.43	86.36	86.37	86.22	84.65	85.12
Head Office and Branches	78.03	80.01	82.11	81.56	83.84	84.65	85.02	86.36	86.30	86.29	86.15	84.57	85.04
Other Depository Institutions	0.13	0.14	0.12	0.41	0.10	0.12	0.06	0.07	0.06	0.08	0.07	0.07	0.09
Short Term Liabilities	89.95	90.43	92.02	92.33	92.01	92.19	93.21	93.93	92.91	92.26	93.50	92.76	92.48
Total Deposit Liabilities	95.01	94.75	96.10	96.02	95.71	95.78	96.58	96.62	96.35	96.94	96.92	96.44	96.23
Demand Deposits	40.70	42.79	42.97	40.75	38.98	40.16	40.41	39.19	40.00	36.70	38.43	36.83	34.64
Savings Deposits	47.28	45.69	47.53	49.25	51.48	50.68	51.25	52.65	51.49	54.27	53.23	54.29	56.51
Time Deposits	7.03	6.37	5.60	6.01	5.26	4.94	4.92	4.78	4.85	4.97	5.27	5.32	5.08
Deposits Due to Depository Institutions	0.34	0.29	0.20	0.20	0.23	0.24	0.26	0.24	0.23	0.26	0.36	0.30	0.28
Domestic	0.34	0.29	0.20	0.20	0.23	0.24	0.26	0.24	0.23	0.26	0.36	0.30	0.28
Abroad	0.00	0.00	0.00	0.00	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	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	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	0.00	0.00	0.00	0.00	0.00

**OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE**

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

**OUTPUT REPORT 8
MATURITY GAP ANALYSIS**

Maturity GAP Position (000s)													
- Less than 7 days	(11,902)	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)	(15,060)	(15,167)
- 7 up to 30 days	(535)	(638)	4,587	605	(502)	(933)	(1,262)	(1,577)	(246)	243	(1,583)	(721)	(585)
- 1 up to 3 months	(1,701)	3,288	819	(3,055)	(1,224)	(1,201)	959	(2,711)	(710)	3,444	(1,794)	1,444	1,444
- 3 up to 6 months	3,975	1,183	(2,731)	(514)	(941)	(1,079)	(3,682)	100	(1,101)	4,707	159	(1,225)	(1,820)
- 6 up to 12 months	882	(2,178)	(11)	1,182	(354)	(678)	(270)	1,412	4,781	(389)	1,176	2,158	2,113
- 1 up to 3 years	8,213	7,690	8,024	14,551	14,158	16,233	14,535	14,464	9,330	9,604	8,509	13,116	10,290
- 3 up to 5 years	15,384	16,250	15,920	14,498	13,484	13,846	14,815	13,929	14,685	13,692	13,477	13,547	12,584
- 5 Years and Over	369	623	765	620	610	172	817	801	903	179	1,118	5,558	6,280
- Unclassified	(652)	(602)	(762)	189	(219)	(278)	(2,047)	(312)	(1,730)	227	438	338	312
Cumulative GAP Position (000s)													
- Less than 7 days	(11,902)	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)	(15,060)	(15,167)
- 7 up to 30 days	(12,437)	(11,534)	(9,271)	(13,707)	(11,037)	(11,639)	(13,416)	(12,519)	(11,605)	(9,840)	(13,665)	(15,781)	(15,752)
- 1 up to 3 months	(14,138)	(8,246)	(8,452)	(16,762)	(12,261)	(12,840)	(12,457)	(15,230)	(12,315)	(10,550)	(10,221)	(17,575)	(14,308)
- 3 up to 6 months	(10,163)	(7,063)	(11,183)	(17,276)	(13,202)	(13,919)	(16,139)	(15,130)	(13,416)	(5,843)	(10,062)	(18,800)	(16,128)
- 6 up to 12 months	(9,271)	(9,242)	(11,194)	(16,094)	(13,556)	(14,595)	(16,409)	(13,718)	(8,655)	(6,212)	(8,896)	(16,642)	(14,015)
- 1 up to 3 years	(1,058)	(1,552)	(3,170)	(1,543)	602	1,638	(1,874)	746	675	3,382	(377)	(3,526)	(3,725)
- 3 up to 5 years	14,326	14,698	12,750	12,855	14,086	15,484	12,941	14,675	15,360	17,084	13,100	10,021	8,859
- 5 Years and Over	14,695	15,321	13,515	13,575	14,696	15,656	13,758	15,476	16,263	17,263	14,218	15,579	15,139
- Unclassified	14,043	14,719	12,753	13,764	14,477	15,378	11,711	15,164	14,533	17,490	14,656	15,917	15,451

**OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS**

RSA AS A % OF RSL													
0 - 1 month	4.73	4.54	3.78	3.28	2.09	2.17	2.07	1.98	1.99	1.84	2.30	3.77	4.58
0 - 3 months	5.21	5.12	4.23	3.68	2.80	2.65	2.56	2.35	2.34	2.58	2.73	4.13	5.01
0 - 6 months	6.08	5.97	5.19	4.39	3.57	3.33	3.16	2.94	2.95	3.18	3.31	4.72	5.52
0 - 12 months	7.65	7.35	6.38	5.79	4.80	4.56	4.50	4.23	4.10	4.34	4.47	5.79	6.44

**OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS**

TOTAL OUTSTANDING OBS ITEMS (000s)													
Direct Credit Substitutes (Standby Letters of Credit)	2,983	2,983	3,039	2,988	1,187	2,987	3,239	3,771	3,690	3,690	3,793	1,615	1,615
Transaction and Contingent Items	0	0	0	0	0	0	0	0	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0	0	0	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0	0	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0	0	0	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0	0	0	0	0	0	0	0
Commitments	6,510	6,450	6,033	6,383	8,063	6,206	6,204	6,321	6,349	6,355	6,367	8,756	7,057
Unconditionally Cancelable At Any Time Without Notice	6,510	1,261	1,033	1,383	3,063	1,206	150	139	135	126	131	5,139	7,057
Non-Cancelable With a Remaining Term to Maturity One Year or Less	0	5,189	5,000	5,000	5,000	5,000	6,053	6,182	6,214	6,229	6,236	3,617	0
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0	1	0	0	0	0	0	0
Total	9,493	9,433	9,072	9,371	9,250	9,193	9,443	10,092	10,039	10,045	10,160	10,371	8,672

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS													
Direct Credit Substitutes (Standby Letters of Credit)	1.86	1.54	1.39	1.38	0.50	1.20	1.25	1.35	1.29	1.30	1.35	0.59	0.55
Commitments	3.61	3.32	2.76	2.96	3.42	2.59	2.26	2.22	2.24	2.27	2.27	3.17	2.39
Unconditionally Cancelable At Any Time Without Notice	3.61	0.65	0.47	0.64	1.30	0.49	0.06	0.05	0.05	0.04	0.05	1.86	2.39
Non-Cancelable With a Remaining Term to Maturity One Year or Less	NA	2.67	2.28	2.32	2.12	2.01	2.33	2.21	2.17	2.20	2.23	1.31	NA
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA
Total	5.27	4.86	4.14	4.34	3.92	3.70	3.63	3.61	3.51	3.55	3.63	3.76	2.94

RATIOS & INDICATORS	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2016	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
Unsecured Loans as % of Total Loans and Advances	87.61	88.38	87.54	89.03	91.09	91.62	91.95	91.54	92.14	92.72	92.75	84.89	78.95
Nonaccrual/Impaired Loans as % of Total Loans and Advances	0.13	0.13	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.07	0.07	0.07	0.07	NA	0.05	0.04	0.04	0.03	0.03	NA	0.03	0.02
Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA	0.32	0.32	0.36	0.37	0.37	0.33	0.31
REMITTANCES													
Incoming Remittances (\$000)	30,153	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211	25,493	36,413
Australia	297	357	205	50	31	34	114	29	52	55	4	122	162
Japan	5,616	5,038	7,157	6,300	4,538	8,631	7,162	6,590	4,268	5,803	7,810	6,909	5,984
New Zealand	277	101	30	8	5	13	3	88	7	20	21	78	103
Philippines	199	260	75	1,593	279	211	167	94	714	105	80	247	375
Taiwan	6,600	6,544	7,926	3,759	6,041	9,951	5,085	17,680	4,097	9,787	2,845	2,535	5,064
United States	8,779	10,544	13,034	10,484	15,137	9,840	15,412	11,121	9,604	8,716	11,170	7,112	16,831
China	0	0	1,715	2,918	85	96	162	92	72	218	1,917	738	1,956
All Others	8,385	7,918	6,957	3,883	10,886	5,693	7,044	5,961	6,989	6,502	4,364	7,052	5,938
Outgoing Remittances (\$000)	35,169	39,226	40,816	42,974	35,452	32,361	38,637	31,956	29,338	37,730	30,634	35,750	36,664
Australia	598	485	992	505	514	271	195	480	484	342	349	341	342
Japan	5,167	4,575	3,510	8,281	4,166	5,292	5,205	5,620	4,000	4,920	7,832	4,762	4,501
New Zealand	118	118	49	148	49	123	123	294	165	232	308	261	281
Philippines	3,559	3,594	3,670	2,871	2,839	1,692	3,036	3,666	3,896	3,789	4,013	8,167	3,535
Taiwan	1,741	5,869	3,319	1,630	5,292	2,211	2,542	4,372	4,252	4,745	1,961	3,160	2,918
United States	17,109	17,224	19,480	18,256	15,198	15,542	18,372	11,487	9,589	10,033	9,877	14,714	12,087
China	0	0	398	534	7	30	1,835	5	2	1	642	1,326	8,700
All Others	6,877	7,397	9,395	10,751	7,297	7,274	7,329	5,882	6,950	13,668	5,652	3,063	4,320
AS A % OF TOTAL REMITTANCES													
Incoming Remittances													
Australia	0.98	1.16	0.55	0.17	0.08	0.10	0.32	0.07	0.20	0.18	0.01	0.48	0.44
Japan	18.63	16.32	19.29	21.73	12.26	25.04	20.38	15.82	16.54	18.60	27.68	27.10	16.43
New Zealand	0.92	0.33	0.08	0.03	0.01	0.04	0.01	0.21	0.03	0.06	0.07	0.31	0.28
Philippines	0.66	0.84	0.20	5.49	0.75	0.61	0.48	0.23	2.77	0.34	0.28	0.97	1.03
Taiwan	21.89	21.53	21.36	12.96	16.33	28.87	14.47	42.44	15.88	31.36	10.08	9.94	13.91
United States	29.11	34.16	35.13	36.16	40.91	28.55	43.85	26.70	37.22	27.93	39.59	30.64	46.22
China	NA	NA	4.62	10.06	0.23	0.28	0.46	0.22	0.28	0.70	6.80	2.89	5.37
All Others	27.81	25.66	18.75	13.39	29.42	16.52	20.04	14.31	27.09	20.84	15.47	27.66	16.31
Outgoing Remittances													
Australia	1.70	1.24	2.43	1.18	1.45	0.84	0.50	1.50	1.65	0.91	1.14	0.95	0.93
Japan	14.69	11.66	8.60	19.27	11.75	16.35	13.47	18.21	13.63	13.04	25.57	13.32	12.28
New Zealand	0.34	0.21	0.13	0.34	0.39	0.15	0.32	0.76	0.56	0.61	1.01	0.61	0.71
Philippines	10.12	9.16	8.99	6.68	8.01	5.23	7.86	11.47	13.28	10.04	13.10	22.84	9.64
Taiwan	4.95	14.96	8.13	3.79	14.93	6.83	6.58	13.68	14.49	12.58	6.40	8.84	7.96
United States	48.65	43.91	47.73	42.48	42.87	48.03	47.55	35.95	32.68	26.59	32.24	41.16	32.97
China	NA	NA	0.98	1.24	0.02	0.09	4.75	0.02	0.01	0.00	2.10	3.71	23.73
All Others	19.55	18.86	23.02	25.02	20.58	22.48	18.97	18.41	23.69	36.23	18.45	8.57	11.78
Incoming Remittances (\$000)	30,153	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211	25,493	36,413
Depository Institutions Domestic	0	0	0	0	0	0	0	0	0	0	0	0	0
Other Financial Corporations Domestic	0	0	0	0	0	2	0	0	0	0	435	108	0
Development Financing Corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0	2	0	0	0	0	435	108	0
Central Government	5,974	9,474	10,441	7,812	6,344	10,465	10,622	16,443	7,928	8,332	8,495	8,029	16,072
Local Governments (State Governments)	62	33	33	50	23	733	1	6	59	0	6	33	1
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	24,117	21,355	27,025	21,133	30,635	23,269	24,476	25,206	17,816	22,874	19,275	17,323	20,340
Non-financial Corporations	17,738	17,435	16,825	16,148	23,455	17,018	21,455	18,294	14,564	15,282	13,758	16,157	16,577
Individuals	1,979	3,010	5,045	4,682	4,986	898	1,986	1,196	1,742	1,070	2,697	1,445	1,184
Non-profit Institutions Serving Households	4,400	906	5,155	303	2,194	5,353	995	5,016	1,520	5,910	2,820	1,114	2,999
Non-residents	0	0	0	0	0	0	50	0	0	0	0	0	0
Outgoing Remittances (\$000)	35,169	39,226	40,816	42,974	35,452	32,361	38,637	31,956	29,338	37,730	30,634	35,750	36,664
Depository Institutions Domestic	0	0	300	300	0	0	0	0	0	0	0	0	0
Other Financial Corporations Domestic	100	0	0	0	0	0	0	0	0	103	4	2,009	286
Development Financing Corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	100	0	0	0	0	0	0	0	0	103	4	0	0
Central Government	2,428	2,442	2,514	3,028	2,269	1,400	2,740	2,450	2,974	2,308	2,071	3,796	2,467
Local Governments (State Governments)	59	312	109	131	84	146	151	214	341	430	96	133	167
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	32,582	36,472	37,893	39,515	33,099	30,815	35,746	29,292	28,023	34,889	28,463	29,812	33,744
Non-financial Corporations	30,139	34,646	36,294	38,758	31,949	30,094	35,074	28,437	25,199	33,728	27,824	25,665	33,050
Individuals	2,401	1,709	1,598	716	1,141	707	668	825	813	1,161	628	4,127	618
Non-profit Institutions Serving Households	42	117	1	41	9	14	4	30	11	0	11	20	76
Non-residents	0	0	0	0	0	0	0	0	0	0	0	0	0
AS A % OF TOTAL REMITTANCES													
Incoming Remittances													
Depository Institutions Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54	0.42	NA
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54	0.42	NA
Central Government	19.81	30.70	27.07	26.94	17.15	30.36	30.22	39.47	30.73	26.70	30.11	31.49	44.14
Local Governments (State Governments)	0.21	0.11	0.09	0.17	0.06	2.13	0.00	0.01	0.23	NA	0.02	0.13	0.00
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	79.98	69.20	72.85	72.88	82.79	67.51	69.63	60.51	69.05	73.30	68.32	67.95	55.86
Non-financial Corporations	58.83	56.51	45.35	55.69	63.39	49.37	61.15	45.80	56.40	50.93	48.77	57.91	44.37
Individuals	6.56	9.75	13.60	16.15	13.47	2.61	5.65	2.87	6.75	3.43	9.56	5.42	3.25
Non-profit Institutions Serving Households	14.59	2.94	13.90	1.05	5.93	15.53	2.83	12.04	5.89	18.94	10.00	4.37	8.24
Non-residents	NA	NA	NA	NA	NA	NA	0.14	NA	NA	NA	NA	NA	NA
Outgoing Remittances													
Depository Institutions Domestic	NA	NA	0.74	0.70	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	0.28	NA	NA										

RATIOS & INDICATORS	9/30/2014	12/31/2014	3/31/2015	6/30/2015	9/30/2015	12/31/2015	3/31/2015	6/30/2016	9/30/2016	12/31/2016	3/31/2017	6/30/2017	9/30/2017
SME borrowers	0.05	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.07	0.07	0.07	0.07
household/individual borrowers	20.28	21.59	21.00	19.41	19.60	19.07	19.14	19.69	19.03	20.19	20.24	20.21	21.03
Total Number of Loan Accounts	6,026	6,232	6,224	6,150	6,155	6,265	6,253	6,233	6,289	6,354	6,268	6,198	6,054
of which: SME loan accounts	3	3	4	3	1	1	2	2	2	4	4	4	4
household/individual loan accounts	1,215	1,347	1,308	1,195	1,209	1,201	1,202	1,226	1,196	1,175	1,161	1,175	1,174
As a % of Total Number of Loan Accounts													
SME loan accounts	0.05	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.06	0.06	0.06	0.07
household/individual loan accounts	20.16	21.61	21.02	19.43	19.64	19.17	19.22	19.67	19.02	18.49	18.52	18.96	19.39
Total Number of ATMs	7	8	8	8	8	8	8	8	8	9	9	10	10