

RATIOS & INDICATORS										
OUTPUT REPORT 1										
SUMMARY RATIOS										
	2014 Q4	2015 Q1	2015 Q2	2015 Q3	2015 Q4	2016 Q1	2016 Q2	2016 Q3	2016 Q4	2017 Q1
Average Total Assets (\$ 000)	172,379	206,470	209,615	216,196	222,630	254,215	262,791	268,530	271,479	281,710
Net Income (\$ 000)	2,470	662	1,374	2,208	3,066	836	1,899	3,063	4,072	1,042
Average Earning Assets (\$ 000)	165,579	200,525	203,445	209,985	216,471	247,808	256,623	262,292	265,218	275,346
<b>EARNINGS AND PROFITABILITY ANALYSIS:</b>										
<b>Percent of Average Assets:</b>										
Interest Income	2.98	2.58	2.68	2.61	2.56	2.30	2.37	2.38	2.40	2.45
Less: Interest Expense	0.11	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08
Net Interest Income	2.87	2.51	2.61	2.54	2.49	2.23	2.30	2.30	2.32	2.38
Plus: Noninterest Income	0.46	0.40	0.39	0.39	0.39	0.37	0.36	0.35	0.34	0.33
Less: Noninterest Expense	1.39	1.21	1.17	1.15	1.14	1.04	1.00	0.99	1.01	1.01
Less: Provisions for Loan Losses	0.45	0.36	0.47	0.36	0.31	0.20	0.17	0.08	0.10	0.15
Net Operating Profit Before Tax	1.49	1.34	1.36	1.42	1.43	1.37	1.50	1.58	1.56	1.54
Net Operating Profit After Tax	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48
Adjusted Net Operating Income	1.55	1.37	0.75	1.04	1.16	1.32	1.43	1.44	1.43	1.54
Net Income	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48
<b>Margin Analysis:</b>										
Net Income to Average Assets (ROA) (FSI)	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48
Net Interest Income to Average Earning Assets (NIM)	2.99	2.59	2.69	2.61	2.56	2.28	2.36	2.36	2.38	2.43
Average Earning Assets to Average Assets	96.06	97.12	97.06	97.13	97.23	97.48	97.65	97.68	97.69	97.74
Interest Margin to Gross Income	83.47	84.33	84.92	84.51	84.24	83.38	84.23	84.52	84.78	85.31
Yield on Loans	11.17	10.33	10.69	10.85	10.91	10.66	10.75	10.87	10.97	10.78
Cost of Deposits	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
<b>LOANS &amp; ADVANCES ANALYSIS:</b>										
Net Loan Losses to Average Total Loans	1.86	0.43	3.36	3.50	3.72	0.39	0.75	1.06	1.46	0.21
Earnings Coverage of Net Loan Losses (X)	4.40	5.01	1.32	2.06	2.70	7.17	8.37	9.47	9.21	16.19
Provisions for Loan Losses to Total Loans	7.63	7.04	5.22	5.54	5.61	5.60	5.47	4.93	4.28	4.45
Past Due Loans to Total Loans	7.29	9.50	7.07	6.28	5.70	4.07	4.01	4.44	3.43	3.67
Non-Performing Loans to Total Loans (FSI)	3.17	4.45	1.39	0.86	2.10	0.87	0.82	0.60	0.78	0.78
Provisions for Loan Losses to Non-Performing Loans	240.71	158.38	375.85	640.67	266.82	643.38	663.22	814.51	551.02	569.67
Estimated Required Provisions to Non-Performing Loans	96.93	99.67	104.57	160.81	77.53	167.28	170.13	193.91	156.37	153.86
<b>LIQUIDITY ANALYSIS:</b>										
Net Loans to Total Assets (total)	15.27	13.79	14.00	12.42	11.88	11.34	10.68	10.62	10.67	10.64
Net Loans and Advances to Customer Deposits	16.12	14.35	14.58	12.97	12.41	11.74	11.06	11.02	11.12	10.98
Deposits to Total Liabilities	97.40	97.74	98.01	97.88	98.22	98.09	98.40	98.49	98.53	98.50
Liquidity Ratio (PR-10)	87.32	87.97	88.06	89.71	90.26	89.92	90.89	91.48	91.97	91.04
<b>GROWTH RATES (qtr-on-qtr)</b>										
Total Assets	7.68	12.83	(1.37)	9.28	5.27	4.71	7.64	2.07	(0.87)	(1.10)
Total Loans and Advances	0.09	1.25	(1.82)	(2.75)	0.83	(0.07)	1.26	0.85	(1.09)	(1.13)
Past Due Loans (Loans Past Due 30 Days or More)	2.45	31.85	(26.88)	(13.61)	(8.47)	(28.66)	(0.31)	11.75	(23.57)	5.82
Non-Performing Loans (Loans Past Due 90 Days or More)	(26.52)	41.99	(69.32)	(39.50)	145.15	(58.60)	(4.04)	(26.05)	26.94	(0.41)
Core Liquid Assets	9.22	15.49	(1.29)	11.64	6.07	5.47	8.68	2.19	(0.87)	(1.23)
Total Deposits	7.38	14.44	(1.46)	8.93	5.34	5.59	7.69	1.78	(1.28)	(0.09)
Demand Deposits	13.21	13.29	(6.47)	4.52	8.45	5.36	4.41	4.17	(9.05)	3.56
Savings Deposits	3.83	17.65	2.19	14.22	3.62	5.89	10.58	(0.16)	4.48	(3.01)
Time Deposits	(2.47)	(0.84)	5.98	(4.51)	(1.01)	4.31	4.47	3.70	1.51	4.85
<b>OUTPUT REPORT 2</b>										
<b>NONINTEREST INCOME AND EXPENSE</b>										
<b>NONINTEREST INCOME AND EXPENSES (\$ 000's)</b>										
Net Gain / (Loss) on Trading Assets	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
Net Gain / (Loss) on Foreign Currency Revaluation	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
Service Charges and Fees on Deposits Accounts	485	118	232	371	521	148	300	445	596	145
Other Non Interest Income	312	86	177	266	355	87	171	257	337	90
<b>Total Non-Interest Income</b>	<b>797</b>	<b>204</b>	<b>409</b>	<b>637</b>	<b>876</b>	<b>235</b>	<b>471</b>	<b>702</b>	<b>933</b>	<b>235</b>
Salaries, Wages and Benefits - Citizens	700	166	336	511	706	183	371	565	769	218
Salaries, Wages and Benefits - Noncitizens	278	69	139	216	310	78	154	239	329	77
Board of Directors' Expenses	34	21	35	44	58	8	20	28	74	12
Outsourcing Service Fees and Expenses	55	32	55	79	105	19	47	66	83	21
Related Party	4	1	2	5	6	1	2	3	3	0
Non-Related Party	51	31	53	74	99	18	45	63	80	21
Rent - Premises	197	49	99	144	196	51	103	150	197	51
Other Administrative and Occupancy Expenses	256	63	112	170	232	48	117	177	239	54
Depreciation on Fixed Assets	121	27	56	84	112	29	60	94	130	47
Other Non Interest Expenses	753	197	391	618	817	242	436	680	921	234
<b>Total Non-Interest (Overhead) Expenses</b>	<b>2,394</b>	<b>624</b>	<b>1,223</b>	<b>1,866</b>	<b>2,536</b>	<b>658</b>	<b>1,308</b>	<b>1,999</b>	<b>2,742</b>	<b>714</b>
<b>ANALYSIS RATIOS</b>										
Efficiency Ratio (Non-interest expense to gross income) (FSI)	41.63	41.57	38.94	39.27	39.51	39.88	37.44	37.42	37.88	37.42
Interest Margin to Gross Income (FSI)	83.47	84.33	84.92	84.51	84.24	83.38	84.23	84.52	84.78	85.31
Personnel Expenses to Noninterest Expenses (FSI)	40.85	37.66	38.84	38.96	40.06	39.67	40.14	40.22	40.04	41.32
<b>PERCENT OF AVERAGE ASSETS</b>										
Personnel Expenses	0.59	0.50	0.49	0.48	0.48	0.42	0.41	0.41	0.43	0.44
Salaries, Wages and Benefits of All Employees	0.57	0.46	0.45	0.45	0.46	0.41	0.40	0.40	0.40	0.42
Board of Directors' Expenses	0.02	0.04	0.03	0.03	0.03	0.01	0.02	0.01	0.03	0.02
Outsourcing Service Fees and Expenses	0.03	0.06	0.05	0.05	0.05	0.03	0.04	0.03	0.03	0.03
Rent - Premises	0.11	0.09	0.09	0.09	0.09	0.08	0.08	0.07	0.07	0.07
Other Administrative and Occupancy Expenses	0.15	0.12	0.11	0.10	0.10	0.08	0.09	0.09	0.09	0.08
Depreciation on Fixed Assets	0.07	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.07
Other Non Interest Expenses	0.44	0.38	0.37	0.38	0.37	0.38	0.33	0.34	0.34	0.33
Total Overhead Expenses	1.39	1.21	1.17	1.15	1.14	1.04	1.00	0.99	1.01	1.01
Overhead Expenses Less Non-Int Income	0.93	0.81	0.78	0.76	0.75	0.67	0.64	0.64	0.67	0.68
<b>YIELD ON OR COST OF:</b>										
Total Loans and Advances	12.37	11.47	11.98	12.11	12.18	11.80	11.83	11.92	12.03	11.71
Interest Income on Loans and Advances	11.17	10.33	10.69	10.85	10.91	10.66	10.75	10.87	10.97	10.78
Yield-related Loan Fees & Charges	1.20	1.14	1.29	1.27	1.26	1.14	1.08	1.04	1.07	0.93
Deposits Due from Depository Institutions	0.93	0.97	1.03	1.00	0.99	1.00	1.12	1.14	1.16	1.32
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RATIOS & INDICATORS										
Abroad	0.93	0.97	1.03	1.00	1.00	1.00	1.12	1.14	1.16	1.33
Head Office and Branches	0.93	0.97	1.04	1.01	1.00	1.00	1.12	1.14	1.16	1.33
Other Depository Institutions	0.00	0.00	0.00	0.00	0.26	1.83	0.96	0.67	0.49	1.90
Deposits	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Domestic	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Non-Residents	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
Other Depository Institutions	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

OUTPUT REPORT 3 PERCENTAGE COMPOSITION										
YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS										
<b>Total Loans and Advances</b>	<b>18.24</b>	<b>15.63</b>	<b>15.34</b>	<b>14.74</b>	<b>14.26</b>	<b>12.30</b>	<b>11.94</b>	<b>11.74</b>	<b>11.61</b>	<b>11.14</b>
Less: Provisions for Loan Losses	1.38	1.15	1.02	0.94	0.89	0.69	0.66	0.63	0.60	0.49
Net Loans and Advances	16.86	14.49	14.32	13.80	13.37	11.61	11.28	11.10	11.01	10.65
<b>Deposits Due From Depository Institutions</b>	<b>77.82</b>	<b>81.49</b>	<b>81.72</b>	<b>82.39</b>	<b>82.97</b>	<b>85.18</b>	<b>85.71</b>	<b>85.94</b>	<b>86.08</b>	<b>86.60</b>
Demand	77.43	81.15	81.30	82.00	82.60	84.87	85.40	85.65	85.79	86.25
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	77.43	81.15	81.30	82.00	82.60	84.87	85.40	85.65	85.79	86.25
Head Office and Branches	77.40	81.12	81.27	81.97	82.57	84.84	85.38	85.63	85.76	86.22
Other Depository Institutions	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.03
Savings	0.39	0.34	0.42	0.39	0.38	0.32	0.31	0.29	0.29	0.35
Domestic	0.32	0.23	0.22	0.23	0.23	0.25	0.25	0.24	0.24	0.30
Abroad	0.07	0.10	0.20	0.16	0.15	0.06	0.06	0.05	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.07	0.10	0.20	0.16	0.15	0.06	0.06	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
Domestic	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
Head Office and Branches	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
Interbank Funds Sold	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
Shares & Other Equity Investments	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
<b>Sub-total Earning Assets</b>	<b>96.06</b>	<b>97.12</b>	<b>97.06</b>	<b>97.13</b>	<b>97.23</b>	<b>97.48</b>	<b>97.65</b>	<b>97.68</b>	<b>97.69</b>	<b>97.74</b>
Cash (Notes & Coin)	1.80	0.89	0.99	0.99	0.94	0.93	0.81	0.80	0.79	0.69
<b>Total Non-Financial Assets</b>	<b>1.90</b>	<b>1.58</b>	<b>1.56</b>	<b>1.52</b>	<b>1.47</b>	<b>1.30</b>	<b>1.26</b>	<b>1.25</b>	<b>1.25</b>	<b>1.31</b>
Premises & Equipment	1.90	1.58	1.56	1.52	1.47	1.30	1.26	1.25	1.25	1.31
Less: Accumulated Depreciation	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74
Net Fixed Assets	0.85	0.68	0.66	0.64	0.61	0.52	0.50	0.51	0.51	0.56
Inventories	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
Accrued Interest Receivable	0.08	0.08	0.08	0.08	0.07	0.05	0.05	0.05	0.05	0.04
Dividends Receivable	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
Items in Transit	0.01	0.00	0.00	0.00	0.00	0.01	0.01	0.00	0.01	0.00
Other Assets	0.15	0.33	0.30	0.29	0.27	0.22	0.21	0.21	0.21	0.21
<b>Total Assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:										
Demand Deposits	41.47	42.89	42.15	41.29	41.03	40.28	39.90	39.92	39.25	37.56
Savings Deposits	46.12	46.62	47.52	48.60	49.06	50.97	51.57	51.55	52.12	53.75
Time Deposits	7.31	5.96	5.98	5.78	5.59	4.93	4.88	4.87	4.89	5.12
<b>Sub-Total Deposits</b>	<b>94.90</b>	<b>95.46</b>	<b>95.65</b>	<b>95.67</b>	<b>95.69</b>	<b>96.19</b>	<b>96.34</b>	<b>96.34</b>	<b>96.26</b>	<b>96.43</b>
Deposits Due to Depository Institutions	0.33	0.24	0.23	0.23	0.23	0.25	0.25	0.24	0.25	0.31
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	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
Head Office and Branches	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
Savings	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30
Domestic	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30
Abroad	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
Other Depository Institutions	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
Domestic	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
Head Office and Branches	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
Debt Securities Issued To	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
Interbank Funds Purchased	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
Accrued Interest Payable	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Deposits	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
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
Other Liabilities	0.08	0.06	0.06	0.13	0.12	0.16	0.12	0.10	0.09	0.06
Total Provisions for Losses	1.44	1.39	1.25	1.16	1.10	0.86	0.83	0.80	0.77	0.64
Total Accumulated Depreciation	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74
<b>Sub-Total Liabilities</b>	<b>97.49</b>	<b>97.83</b>	<b>97.88</b>	<b>97.85</b>	<b>97.77</b>	<b>98.00</b>	<b>98.06</b>	<b>98.00</b>	<b>97.87</b>	<b>97.88</b>
Total Capital	2.51	2.17	2.12	2.15	2.23	2.00	1.94	2.00	2.13	2.12
<b>Total Liabilities &amp; Capital</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

OUTPUT REPORT 4 PROVISIONS FOR LOAN LOSSES & LOAN QUALITY										
CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ 000's)										
Balance at Prior Calendar Year End	2,268	2,448	2,448	2,448	2,448	1,753	1,753	1,753	1,753	1,350
Add: Provisions Year-to-date	766	124	430	530	633	124	219	169	271	109
Less: Write-offs Year-to-date ( )	917	193	1,230	1,436	1,594	194	392	587	800	168
Add: Recoveries Year-to-date	331	55	151	322	413	73	157	252	341	101
<b>Ending Balance</b>	<b>2,448</b>	<b>2,434</b>	<b>1,799</b>	<b>1,864</b>	<b>1,900</b>	<b>1,756</b>	<b>1,737</b>	<b>1,587</b>	<b>1,565</b>	<b>1,392</b>

Average Total Loans to Average Total Assets	18.24	15.63	15.34	14.74	14.26	12.30	11.94	11.74	11.61	11.14
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RATIOS & INDICATORS										
Average Total Loans and Advances (\$000)	31,435	32,279	32,149	31,865	31,746	31,260	31,387	31,518	31,527	31,385
Year-to-date Net Loan Losses (Recoveries)	586	138	1,079	1,114	1,181	121	235	335	459	67
Past Due Loans (Loans Past Due 30 Days or More)	2,339	3,084	2,255	1,948	1,783	1,272	1,268	1,417	1,083	1,146
Non Performing Loans (Loans Past Due 90 Days or More)	1,017	1,444	443	268	657	272	261	193	245	244
<b>ANALYSIS RATIOS:</b>										
Year-to-date Recoveries to Prior Period Write-offs	34.81	6.00	16.47	35.11	45.04	4.58	9.85	15.81	21.39	12.63
Year-to-date Net Loan Loss to Average Total Loans	1.86	0.43	3.36	3.50	3.72	0.39	0.75	1.06	1.46	0.21
Year-to-date Write-offs to Average Total Loans	2.92	0.60	3.83	4.51	5.02	0.62	1.25	1.86	2.54	0.54
Year-to-date Recoveries to Average Total Loans	1.05	0.17	0.47	1.01	1.30	0.23	0.50	0.80	1.08	0.32
Provisions for Loan Losses to Total Loans	7.63	7.04	5.22	5.54	5.61	5.60	5.47	4.93	4.28	4.45
Provisions for Loan Losses to Loans Past Due 90 days or more	240.71	158.38	375.85	640.67	266.82	643.38	663.22	814.51	551.02	569.67
Earnings Coverage of Year-to-date Net Loan Losses	4.40	5.01	1.32	2.06	2.70	7.17	8.37	9.47	9.21	16.19
Twenty Largest Borrowing Relationships ('000s)	8,953	9,218	8,813	8,070	8,055	7,693	7,909	7,886	7,545	7,459
Large Borrowers to Capital (FSI)	169.4	250.4	200.6	154.4	130.2	191.9	155.9	126.5	101.3	165.9
<b>PAST DUE LOAN ANALYSIS:</b>										
Loans Past Due 30 Days or More to Total Loans	7.29	9.50	7.07	6.28	5.70	4.07	4.01	4.44	3.43	3.67
Loans Past Due 30 to 59 Days to Total Loans	1.39	2.68	2.53	1.44	1.76	1.23	1.56	2.39	1.28	1.67
Loans Past Due 60 to 89 Days to Total Loans	2.73	2.37	3.15	3.98	1.84	1.97	1.62	1.45	1.37	1.22
Loans Past Due 90 to 179 Days to Total Loans	0.66	1.23	1.22	0.71	1.79	0.55	0.56	0.60	0.74	0.76
Loans Past Due 180 to 360 Days to Total Loans	1.30	0.17	0.15	0.11	0.18	0.08	0.07	NA	0.04	0.02
Loans Past Due Over 360 Days to Total Loans	1.22	3.05	0.02	0.04	0.13	0.23	0.20	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	3.17	4.45	1.39	0.86	2.10	0.87	0.82	0.60	0.78	0.78
<b>SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)</b>										
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00	99.68	99.68	99.64	99.63	99.63
Non-Financial Corporations	8.23	7.96	6.76	3.81	3.78	3.78	3.88	3.69	3.78	3.60
Agriculture, Forestry, and Fishing	0.00	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	0.00
Forestry & Logging	0.00	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	0.00
Mining & Quarrying	0.00	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	0.00
Fish Processing	0.00	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	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	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	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.18	0.00	0.00	0.00	0.00
Wholesale & Retail Trade: Report of Motor Vehicles & Motorcycles	2.15	2.05	0.84	0.84	1.16	1.16	1.13	1.12	1.12	1.13
Transportation & Storage	0.13	0.08	0.06	0.00	0.00	0.20	0.15	0.08	0.22	0.32
Accommodation & Food Service Activities	0.00	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	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	0.00
Information & Communication	0.00	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	0.00
Real Estate Activities	0.58	0.52	0.52	0.53	0.53	0.45	0.43	0.39	0.44	0.00
Professional, Scientific & Technical Activities	0.00	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	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	0.00
Education	0.00	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	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.00	0.00	0.00
Other Service Activities	5.37	5.30	5.34	2.43	2.09	1.77	2.18	2.09	1.99	2.16
Individuals	91.77	92.04	93.24	96.19	96.22	95.90	95.80	95.95	95.85	96.03
Housing and Land Purchases	2.49	2.42	0.82	0.80	0.77	0.74	0.71	0.68	0.54	0.40
Other	89.27	89.63	92.42	95.39	95.45	95.16	95.09	95.27	95.31	95.63
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
<b>OUTPUT REPORT 5</b>										
<b>CAPITAL ANALYSIS (Uninsured Banks Only)</b>										
<b>OUTPUT REPORT 6</b>										
<b>LIQUIDITY ANALYSIS</b>										
Liquid Assets ('000s)										
Cash Balances	1,807	1,865	2,556	2,307	1,946	2,806	1,655	2,220	2,081	1,826
Core Liquid Assets	157,854	182,309	179,952	200,899	213,093	224,756	244,265	249,608	247,441	244,388
Short Term Liabilities	175,453	201,445	199,351	217,092	228,966	242,403	262,956	265,478	261,341	261,948
<b>LIQUIDITY ANALYSIS:</b>										
Core Liquid Assets to Total Assets (FSI)	81.36	83.28	83.35	85.15	85.80	86.42	87.26	87.35	87.35	87.24
Cash Balances to Short Term Liabilities	1.03	0.93	1.28	1.06	0.85	1.16	0.63	0.84	0.80	0.70
Core Liquid Assets to Short Term Liabilities (FSI)	89.97	90.50	90.27	92.54	93.07	92.72	92.89	94.02	94.68	93.30
Customer Deposits to Total Loans (FSI)	573.06	647.72	650.09	728.16	760.72	803.76	854.81	862.75	861.04	870.11
<b>PERCENT OF TOTAL ASSETS:</b>										
Liquid Assets										
Cash	0.93	0.85	1.18	0.98	0.78	1.08	0.59	0.78	0.73	0.65
Balances Due From Depository Institutions	80.43	82.43	82.16	84.17	85.01	85.34	86.66	86.58	86.62	86.58
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	80.15	82.23	81.97	83.94	84.77	85.08	86.43	86.36	86.37	86.22
Head Office and Branches	80.01	82.11	81.56	83.84	84.65	85.02	86.36	86.30	86.29	86.15
Other Depository Institutions	0.14	0.12	0.41	0.10	0.12	0.06	0.07	0.06	0.08	0.07
Short Term Liabilities	90.43	92.02	92.33	92.01	92.19	93.21	93.93	92.91	92.26	93.50
Total Deposit Liabilities	94.75	96.10	96.02	95.71	95.78	96.58	96.62	96.35	95.94	96.92
Demand Deposits	42.79	42.97	40.75	38.98	40.16	40.41	39.19	40.00	36.70	38.43
Savings Deposits	45.59	47.53	49.25	51.48	50.68	51.25	52.65	51.49	54.27	53.23
Time Deposits	6.37	5.60	6.01	5.26	4.94	4.92	4.78	4.85	4.97	5.27
Deposits Due to Depository Institutions	0.29	0.20	0.20	0.23	0.24	0.26	0.24	0.23	0.26	0.36
Domestic	0.29	0.20	0.20	0.23	0.24	0.26	0.24	0.23	0.26	0.36
Abroad	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
Other Depository Institutions	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
<b>DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):</b>										
Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

RATIOS & INDICATORS										
Other Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 7 FOREIGN EXCHANGE EXPOSURE										
<b>OTHER RATIOS:</b>										
FX Assets to Total Assets	0.01	0.00	0.00	0.01	0.01	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
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 8 MATURITY GAP ANALYSIS										
<b>Maturity GAP Position ('000s)</b>										
- Less than 7 days	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)
- 7 up to 30 days	(638)	4,587	605	(502)	(993)	(1,262)	(1,577)	(246)	243	(1,583)
- 1 up to 3 months	3,288	819	(3,055)	(1,224)	(1,201)	959	(2,711)	(710)	(710)	3,444
- 3 up to 6 months	1,183	(2,731)	(514)	(941)	(1,079)	(3,682)	100	(1,101)	4,707	159
- 6 up to 12 months	(2,179)	(11)	1,182	(354)	(676)	(270)	1,412	4,761	(369)	1,176
- 1 up to 3 years	7,690	8,024	14,551	14,158	16,233	14,535	14,464	9,330	9,604	8,509
- 3 up to 5 years	16,250	15,920	14,498	13,484	13,846	14,815	13,929	14,685	13,692	13,477
- 5 Years and Over	623	765	620	610	172	817	801	903	179	1,118
- Unclassified	(602)	(762)	189	(219)	(278)	(2,047)	(312)	(1,730)	227	438
<b>Cumulative GAP Position ('000s)</b>										
- Less than 7 days	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)
- 7 up to 30 days	(11,534)	(9,271)	(13,707)	(11,037)	(11,639)	(13,416)	(12,519)	(11,605)	(9,840)	(13,665)
- 1 up to 3 months	(8,246)	(8,452)	(16,762)	(12,261)	(12,840)	(12,457)	(15,230)	(12,315)	(10,550)	(10,221)
- 3 up to 6 months	(7,063)	(11,183)	(17,276)	(13,202)	(13,919)	(16,139)	(15,130)	(13,416)	(5,843)	(10,062)
- 6 up to 12 months	(9,242)	(11,194)	(16,094)	(13,556)	(14,595)	(16,409)	(13,718)	(8,655)	(6,212)	(8,886)
- 1 up to 3 years	(1,552)	(3,170)	(1,543)	602	1,638	(1,874)	746	675	3,392	(377)
- 3 up to 5 years	14,698	12,750	12,955	14,086	15,484	12,941	14,675	15,360	17,084	13,100
- 5 Years and Over	15,321	13,515	13,575	14,696	15,656	13,758	15,476	16,263	17,263	14,218
- Unclassified	14,719	12,753	13,764	14,477	15,378	11,711	15,164	14,533	17,490	14,656

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS										
<b>RSA AS A % OF RSL</b>										
0 - 1 month	4.54	3.78	3.28	2.09	2.17	2.07	1.98	1.99	1.84	2.30
0 - 3 months	5.12	4.23	3.68	2.80	2.65	2.56	2.35	2.34	2.58	2.73
0 - 6 months	5.97	5.19	4.39	3.57	3.33	3.16	2.94	2.95	3.18	3.31
0 - 12 months	7.35	6.38	5.79	4.80	4.56	4.50	4.23	4.10	4.34	4.47

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS										
<b>TOTAL OUTSTANDING OBS ITEMS ('000s)</b>										
Direct Credit Substitutes (Standby Letters of Credit)	2,983	3,039	2,988	1,187	2,987	3,239	3,771	3,690	3,690	3,793
Transaction and Contingent Items	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
Sale and Repurchase Agreements	0	0	0	0	0	0	0	0	0	0
Forward Asset Purchases	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
Commitments	6,450	6,033	6,383	8,063	6,206	6,204	6,321	6,349	6,355	6,367
Unconditionally Cancelable At Any Time Without Notice	1,261	1,033	1,383	3,063	1,206	150	139	135	126	131
Non-Cancelable With a Remaining Term to Maturity One Year or Less	5,189	5,000	5,000	5,000	5,000	6,053	6,182	6,214	6,229	6,236
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	1	0	0	0	0
<b>Total</b>	<b>9,433</b>	<b>9,072</b>	<b>9,371</b>	<b>9,250</b>	<b>9,193</b>	<b>9,443</b>	<b>10,092</b>	<b>10,039</b>	<b>10,045</b>	<b>10,160</b>

<b>OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS</b>										
Direct Credit Substitutes (Standby Letters of Credit)	1.54	1.39	1.38	0.50	1.20	1.25	1.35	1.29	1.30	1.35
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Commitments	3.32	2.76	2.96	3.42	2.50	2.39	2.26	2.22	2.24	2.27
Unconditionally Cancelable At Any Time Without Notice	0.65	0.47	0.64	1.30	0.49	0.06	0.05	0.05	0.04	0.05
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.67	2.28	2.32	2.12	2.01	2.33	2.21	2.17	2.20	2.23
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	0	NA	NA	NA	NA
<b>Total</b>	<b>4.86</b>	<b>4.14</b>	<b>4.34</b>	<b>3.92</b>	<b>3.70</b>	<b>3.63</b>	<b>3.61</b>	<b>3.51</b>	<b>3.55</b>	<b>3.63</b>

OUTPUT REPORT 11 RELATED PARTY EXPOSURES										
Related Party Lns to Total Loans and Advances	0.36	0.34	1.14	1.22	0.81	0.89	0.95	0.92	0.78	0.58
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS										
<b>Number of Employees</b>										
Citizens of the Republic of Palau	39	37	38	40	40	40	41	41	44	42
Non-Citizens	32	30	30	31	31	31	32	32	35	34
	7	7	8	9	9	9	9	9	9	8
<b>LOANS</b>										
Secured Loans as % of Total Loans and Advances	11.62	12.46	10.97	8.91	8.38	8.05	8.46	7.86	7.28	7.25
Unsecured Loans as % of Total Loans and Advances	88.38	87.54	89.03	91.09	91.62	91.95	91.54	92.14	92.72	92.75
Nonaccrual/Impaired Loans as % of Total Loans and Advances	0.13	NA	NA	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.07	0.07	0.07	NA	0.05	0.04	0.04	0.03	0.03	NA

**RATIOS & INDICATORS**

Loans to Non-Residents as % of Total Loans and Advances NA NA NA NA NA 0.32 0.32 0.36 0.37 0.37

**REMITTANCES**

	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211
<b>Incoming Remittances (\$000)</b>										
Australia	357	205	50	31	34	114	29	52	55	4
Japan	5,038	7,157	6,300	4,538	8,631	7,162	6,590	4,268	5,803	7,810
New Zealand	101	30	8	5	13	3	88	7	20	21
Philippines	260	75	1,593	279	211	167	94	714	105	80
Taiwan	6,644	7,926	3,759	6,041	9,951	5,085	17,680	4,097	9,787	2,845
United States	10,544	13,034	10,484	15,137	9,840	15,412	11,121	9,604	8,716	11,170
China	0	1,715	2,918	85	96	162	92	72	218	1,917
All Others	7,918	6,957	3,883	10,886	5,693	7,044	5,961	6,989	6,502	4,364
<b>Outgoing Remittances (\$000)</b>	<b>39,226</b>	<b>40,816</b>	<b>42,974</b>	<b>35,452</b>	<b>32,361</b>	<b>38,637</b>	<b>31,956</b>	<b>29,338</b>	<b>37,730</b>	<b>30,634</b>
Australia	485	992	505	514	271	195	480	484	342	349
Japan	4,575	3,510	8,281	4,166	5,292	5,205	5,820	4,000	4,920	7,832
New Zealand	82	52	146	139	49	123	244	165	232	308
Philippines	3,594	3,670	2,871	2,839	1,692	3,036	3,666	3,896	3,789	4,013
Taiwan	5,869	3,319	1,630	5,292	2,211	2,542	4,372	4,252	4,745	1,961
United States	17,224	19,480	18,256	15,198	15,542	18,372	11,487	9,589	10,033	9,877
China	0	398	534	7	30	1,835	5	2	1	642
All Others	7,397	9,395	10,751	7,297	7,274	7,329	5,882	6,950	13,668	5,652

**AS A % OF TOTAL REMITTANCES**

	1.16	0.55	0.17	0.08	0.10	0.32	0.07	0.20	0.18	0.01
<b>Incoming Remittances</b>										
Australia	1.16	0.55	0.17	0.08	0.10	0.32	0.07	0.20	0.18	0.01
Japan	16.32	19.29	21.73	12.26	25.04	20.38	15.82	16.54	18.60	27.68
New Zealand	0.33	0.08	0.03	0.01	0.04	0.01	0.21	0.03	0.06	0.07
Philippines	0.84	0.20	5.49	0.75	0.61	0.48	0.23	2.77	0.34	0.28
Taiwan	21.53	21.36	12.96	16.33	28.87	14.47	42.44	15.88	31.36	10.08
United States	34.16	35.13	36.16	40.91	28.55	43.85	26.70	37.22	27.93	39.59
China	NA	4.62	10.06	0.23	0.28	0.46	0.22	0.28	0.70	6.80
All Others	25.66	18.75	13.39	29.42	16.52	20.04	14.31	27.09	20.84	15.47
<b>Outgoing Remittances</b>										
Australia	1.24	2.43	1.18	1.45	0.84	0.50	1.50	1.65	0.91	1.14
Japan	11.66	8.60	19.27	11.75	16.35	13.47	18.21	13.63	13.04	25.57
New Zealand	0.21	0.13	0.34	0.39	0.15	0.32	0.76	0.56	0.61	1.01
Philippines	9.16	8.99	6.68	8.01	5.23	7.86	11.47	13.28	10.04	13.10
Taiwan	14.96	8.13	3.79	14.93	6.83	6.58	13.68	14.49	12.58	6.40
United States	43.91	47.73	42.48	42.87	48.03	47.55	35.95	32.68	26.59	32.24
China	NA	0.98	1.24	0.02	0.09	0.47	0.02	0.01	0.00	2.10
All Others	18.86	23.02	25.02	20.58	22.48	18.97	18.41	23.69	36.23	18.45

	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211
<b>Incoming Remittances (\$000)</b>										
Depository Institutions Domestic	0	0	0	0	0	0	0	0	0	0
Other Financial Corporations Domestic	0	0	0	0	2	0	0	0	0	435
Development Financing Corporations	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
Private Non-Bank Financial Corporations	0	0	0	0	2	0	0	0	0	435
Central Government	9,474	10,041	7,812	6,344	10,465	10,622	16,443	7,928	8,332	8,495
Local Governments (State Governments)	33	33	50	23	733	1	6	59	0	6
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	21,355	27,025	21,133	30,635	23,269	24,476	25,206	17,816	22,874	19,275
Non-financial Corporations	17,439	16,825	16,148	23,455	17,018	21,495	18,994	14,554	15,894	13,758
Individuals	3,010	5,045	4,682	4,986	898	1,986	1,196	1,742	1,070	2,697
Non-profit Institutions Serving Households	906	5,155	303	2,194	5,353	995	5,016	1,520	5,910	2,820
Non-residents	0	0	0	0	0	50	0	0	0	0
<b>Outgoing Remittances (\$000)</b>	<b>39,226</b>	<b>40,816</b>	<b>42,974</b>	<b>35,452</b>	<b>32,361</b>	<b>38,637</b>	<b>31,956</b>	<b>29,338</b>	<b>37,730</b>	<b>30,634</b>
Depository Institutions Domestic	0	300	300	0	0	0	0	0	0	0
Other Financial Corporations Domestic	0	0	0	0	0	0	0	0	103	4
Development Financing Corporations	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
Private Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	103	4
Central Government	2,442	2,514	3,028	2,269	1,400	2,740	2,450	2,974	2,308	2,071
Local Governments (State Governments)	312	109	131	84	146	151	214	341	430	96
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	36,472	37,893	39,515	33,099	30,815	35,746	29,292	26,023	34,889	28,463
Non-financial Corporations	34,646	36,294	38,758	31,949	30,094	35,074	28,437	25,199	33,728	27,824
Individuals	1,709	1,598	716	1,141	707	668	825	813	1,161	628
Non-profit Institutions Serving Households	117	1	41	9	14	4	30	11	0	11
Non-residents	0	0	0	0	0	0	0	0	0	0

**AS A % OF TOTAL REMITTANCES**

	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>Incoming Remittances</b>										
Depository Institutions Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54
Development Financing Corporations	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
Private Non-Bank Financial Corporations	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54
Central Government	30.70	27.07	26.94	17.15	30.36	30.22	39.47	30.73	26.70	30.11
Local Governments (State Governments)	0.11	0.09	0.17	0.06	2.13	0.00	0.01	0.23	NA	0.02
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	69.20	72.85	72.88	82.79	67.51	69.63	60.51	69.05	73.30	68.32
Non-financial Corporations	56.51	45.35	55.69	63.39	49.37	61.15	45.60	56.40	50.93	48.77
Individuals	9.75	13.60	16.15	13.47	2.61	5.65	2.87	6.75	3.43	9.56
Non-profit Institutions Serving Households	2.94	13.90	1.05	5.93	15.53	2.83	12.04	5.89	18.94	10.00
Non-residents	NA	NA	NA	NA	NA	0.14	NA	NA	NA	NA
<b>Outgoing Remittances</b>										
Depository Institutions Domestic	NA	0.74	0.70	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	0.27	0.01
Development Financing Corporations	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
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	0.27	0.01
Central Government	6.23	6.16	7.05	6.40	4.33	7.09	7.67	10.14	6.12	6.76
Local Governments (State Governments)	0.80	0.27	0.30	0.24	0.45	0.39	0.67	1.16	1.14	0.31
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	92.98	92.84	91.95	93.36	95.22	92.52	91.66	88.70	92.47	92.91
Non-financial Corporations	88.32	88.92	90.19	90.12	92.99	90.78	88.99	85.89	89.39	90.83
Individuals	4.36	3.92	1.67	3.22	2.18	1.73	2.58	2.77	3.08	2.05

RATIOS & INDICATORS										
Non-profit Institutions Serving Households	0.30	0.00	0.10	0.03	0.04	0.01	0.09	0.04	NA	0.04
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
<b>FINANCIAL ACCESS</b>										
<b>Total Number of Depositors</b>	<b>22,231</b>	<b>22,481</b>	<b>22,745</b>	<b>20,296</b>	<b>19,919</b>	<b>19,786</b>	<b>19,509</b>	<b>19,681</b>	<b>19,761</b>	<b>19,880</b>
of which: SME depositors	59	57	55	54	53	52	50	50	51	49
household/individuals depositors	4,455	4,459	4,539	4,649	4,623	4,626	4,536	4,590	4,495	4,531
<b>As a % of Total Number of Depositors</b>										
SME depositors	0.27	0.25	0.24	0.27	0.27	0.26	0.26	0.25	0.26	0.25
household/individuals depositors	20.04	19.83	19.96	22.91	23.21	23.38	23.25	23.32	22.75	22.79
<b>Number of Deposit Accounts</b>	<b>23,902</b>	<b>24,235</b>	<b>24,495</b>	<b>22,540</b>	<b>22,155</b>	<b>22,046</b>	<b>21,839</b>	<b>22,046</b>	<b>22,176</b>	<b>22,328</b>
of which: SME deposit accounts	64	57	55	54	53	52	50	50	51	49
household/individuals deposit accounts	4,488	4,541	4,624	4,695	4,665	4,667	4,628	4,682	4,608	4,653
<b>As a % of Total Number of Deposit Accounts</b>										
SME deposit accounts	0.27	0.24	0.22	0.24	0.24	0.24	0.23	0.23	0.23	0.22
household/individuals deposit accounts	18.78	18.74	18.88	20.83	21.06	21.17	21.19	21.24	20.78	20.84
<b>Total Number of Borrowers</b>	<b>6,220</b>	<b>6,213</b>	<b>6,136</b>	<b>6,138</b>	<b>6,272</b>	<b>6,264</b>	<b>6,223</b>	<b>6,278</b>	<b>5,810</b>	<b>5,730</b>
of which: SME borrowers	3	4	3	1	1	2	2	2	4	4
household/individual borrowers	1,343	1,305	1,191	1,203	1,196	1,199	1,225	1,195	1,173	1,160
<b>As a % of Total Number of Borrowers</b>										
SME borrowers	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.07	0.07
household/individual borrowers	21.59	21.00	19.41	19.60	19.07	19.14	19.69	19.03	20.19	20.24
<b>Total Number of Loan Accounts</b>	<b>6,232</b>	<b>6,224</b>	<b>6,150</b>	<b>6,155</b>	<b>6,265</b>	<b>6,253</b>	<b>6,233</b>	<b>6,289</b>	<b>6,354</b>	<b>6,268</b>
of which: SME loan accounts	3	4	3	1	1	2	2	2	4	4
household/individual loan accounts	1,347	1,308	1,195	1,209	1,201	1,202	1,226	1,196	1,175	1,161
<b>As a % of Total Number of Loan Accounts</b>										
SME loan accounts	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.06	0.06
household/individual loan accounts	21.61	21.02	19.43	19.64	19.17	19.22	19.67	19.02	18.49	18.52
<b>Total Number of ATMs</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>8</b>	<b>9</b>	<b>9</b>