

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1	2017Q2	2017Q3	2017Q4	2018Q1
OUTPUT REPORT 1														
SUMMARY RATIOS														
Average Total Assets (\$ 000)	172,379	206,470	209,615	216,196	222,630	254,215	262,791	268,530	271,479	281,710	279,855	283,624	285,030	293,782
Net Income (\$ 000)	2,470	662	1,374	2,208	3,066	836	1,899	3,063	4,072	1,042	2,091	3,294	4,668	1,428
Average Earning Assets (\$ 000)	165,579	200,525	203,445	209,985	216,471	247,808	256,623	262,292	265,218	275,346	273,271	277,004	278,421	286,818
EARNINGS AND PROFITABILITY ANALYSIS:														
Percent of Average Assets:														
Interest Income	2.98	2.58	2.68	2.61	2.56	2.30	2.37	2.38	2.40	2.45	2.53	2.54	2.62	2.85
Less: Interest Expense	0.11	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.07	0.08	0.08	0.08	0.08	0.09
Net Interest Income	2.87	2.51	2.61	2.54	2.49	2.23	2.30	2.30	2.32	2.38	2.45	2.46	2.53	2.75
Plus: Noninterest Income	0.46	0.40	0.39	0.39	0.39	0.37	0.36	0.35	0.34	0.33	0.35	0.34	0.35	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	1.00	0.99	1.01	1.00
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	0.24	0.20	0.17	0.07
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	1.56	1.61	1.70	2.02
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	1.49	1.55	1.64	1.94
Adjusted Net Operating Income	1.55	1.37	0.75	1.04	1.16	1.32	1.43	1.44	1.43	1.54	1.59	1.60	1.64	1.93
Net Income	1.43	1.28	1.31	1.36	1.38	1.32	1.45	1.52	1.50	1.48	1.49	1.55	1.64	1.94
Margin Analysis:														
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	1.49	1.55	1.64	1.94
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	2.51	2.52	2.59	2.82
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	97.65	97.67	97.68	97.63
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	85.05	85.36	85.55	86.75
Yield on Loans	11.17	10.33	10.69	10.85	10.91	10.66	10.75	10.87	10.97	10.78	10.66	10.56	10.47	10.21
Cost of Deposits	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
LOANS & ADVANCES ANALYSIS:														
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	0.62	0.90	1.35	0.17
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	10.84	11.35	10.62	24.72
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	4.28	4.03	3.82	3.88
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	3.40	3.75	2.65	3.05
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	0.61	0.81	0.61	0.68
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	705.71	496.95	629.95	574.26
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	196.30	157.32	193.31	175.96
LIQUIDITY ANALYSIS:														
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	11.99	11.84	11.84	11.36
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	12.44	12.31	12.37	11.73
Deposits to Total Liabilities	97.40	97.74	98.01	97.88	98.22	98.09	98.40	98.49	98.53	98.50	98.41	98.50	98.46	98.52
Liquidity Ratio (PR-10)	87.32	87.97	88.06	89.71	90.26	89.92	90.89	91.48	91.97	91.04	90.00	90.49	90.68	90.18
CAPITAL ANALYSIS: (Uninsured Banks Only)														
GROWTH RATES (qtr-on-qtr)														
Total Assets	7.68	12.83	(1.37)	9.28	5.27	4.71	7.64	2.07	(0.87)	(1.10)	(1.43)	6.80	(1.45)	2.15
Total Loans and Advances	0.09	1.25	(1.82)	(2.75)	0.83	(0.07)	1.26	0.85	(1.09)	(1.13)	10.88	5.20	(1.73)	(1.89)
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	2.79	15.79	(30.57)	12.88
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)	(13.93)	40.48	(26.44)	9.22
Core Liquid Assets	9.22	15.49	(1.29)	11.64	6.07	5.47	8.68	2.19	(0.87)	(1.23)	(3.05)	7.18	(1.63)	2.74
Total Deposits	7.38	14.44	(1.46)	8.93	5.34	5.59	7.69	1.78	(1.28)	(0.09)	(1.92)	6.58	(2.00)	3.38
Demand Deposits	13.21	13.29	(6.47)	4.52	8.45	5.36	4.41	4.17	(9.05)	3.56	(5.52)	0.45	(4.87)	14.02
Savings Deposits	3.83	17.65	2.19	14.22	3.62	5.89	10.58	(0.16)	4.48	(3.01)	0.54	11.18	(0.67)	(3.25)
Time Deposits	(2.47)	(0.84)	5.98	(4.51)	(1.01)	4.31	4.47	3.70	1.51	4.85	(0.52)	1.98	2.80	7.51
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	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	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	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	0
Service Charges and Fees on Deposits Accounts	485	118	232	371	521	148	300	445	596	145	294	445	614	162
Other Non Interest Income	312	86	177	266	355	87	171	257	337	90	197	282	372	80
Total Non-Interest Income	797	204	409	637	876	235	471	702	933	235	491	727	986	242
Salaries, Wages and Benefits - Citizens	700	166	336	511	706	183	371	565	769	218	439	660	911	266
Salaries, Wages and Benefits - Noncitizens	278	69	139	216	310	78	154	239	329	77	159	221	299	65
Board of Directors' Expenses	34	21	35	44	58	8	20	28	74	12	32	43	51	6
Outsourcing Service Fees and Expenses	55	32	55	79	105	19	47	66	83	21	42	76	94	23
Related Party	4	1	2	5	6	1	2	3	3	0	2	2	3	1
Non-Related Party	51	31	53	74	99	18	45	63	80	21	40	74	91	22
Rent - Premises	197	49	99	144	196	51	103	150	197	51	98	145	216	60
Other Administrative and Occupancy Expenses	256	63	112	170	232	48	117	177	239	54	109	175	242	62
Depreciation on Fixed Assets	121	27	56	84	112	29	60	94	130	47	92	139	210	59
Other Non Interest Expenses	753	197	391	618	817	242	436	680	921	234	431	657	853	191

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
Total Non-Interest (Overhead) Expenses	2,394	624	1,223	1,866	2,536	658	1,308	1,999	2,742	714	1,402	2,116	2,876	732
ANALYSIS RATIOS														
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	35.81	35.48	35.05	32.32
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	85.05	85.36	85.55	86.75
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	42.65	41.64	42.07	45.22
PERCENT OF AVERAGE ASSETS														
Personnel Expenses	0.59	0.50	0.49	0.48	0.48	0.42	0.41	0.41	0.43	0.44	0.45	0.43	0.44	0.46
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	0.43	0.41	0.42	0.45
Board of Directors' Expenses	0.02	0.04	0.03	0.03	0.03	0.01	0.02	0.01	0.03	0.02	0.02	0.02	0.02	0.01
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	0.03	0.04	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	0.07	0.07	0.08	0.08
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	0.08	0.08	0.08	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	0.07	0.07	0.07	0.08
Other Non Interest Expenses	0.44	0.38	0.37	0.38	0.37	0.38	0.33	0.34	0.34	0.33	0.31	0.31	0.30	0.26
Total Overhead Expenses	1.39	1.21	1.17	1.15	1.14	1.04	1.00	0.99	1.01	1.01	1.00	0.99	1.01	1.00
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	0.65	0.65	0.66	0.67
YIELD ON OR COST OF:														
Total Loans and Advances	12.37	11.47	11.98	12.11	12.18	11.80	11.83	11.92	12.03	11.71	11.68	11.55	11.42	11.02
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	10.66	10.56	10.47	10.21
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	1.02	0.99	0.95	0.81
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	1.36	1.37	1.46	1.75
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	0.00
Abroad	0.93	0.97	1.03	1.00	0.99	1.00	1.12	1.14	1.16	1.33	1.37	1.38	1.47	1.75
Head Office and Branches	0.93	0.97	1.04	1.01	1.00	1.00	1.12	1.14	1.16	1.33	1.37	1.38	1.47	1.76
Other Depository Institutions	0.00	0.00	0.00	0.00	0.26	1.83	0.96	0.67	0.49	1.90	1.93	1.22	1.23	1.13
Deposits	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
Domestic	0.11	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.09
Non-Residents	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	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	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	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	0.00
OUTPUT REPORT 3														
PERCENTAGE COMPOSITION														
YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS														
Total Loans and Advances	18.24	15.63	15.34	14.74	14.26	12.30	11.94	11.74	11.61	11.14	11.60	11.79	11.90	12.06
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	0.50	0.50	0.50	0.46
Net Loans and Advances	16.86	14.49	14.32	13.80	13.37	11.61	11.28	11.10	11.01	10.65	11.09	11.29	11.40	11.60
Deposits Due From Depository Institutions	77.82	81.49	81.72	82.39	82.97	85.18	85.71	85.94	86.08	86.60	86.05	85.87	85.79	85.57
Demand	77.43	81.15	81.30	82.00	82.60	84.87	85.40	85.65	85.79	86.25	85.70	85.54	85.46	85.29
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	0.00
Abroad	77.43	81.15	81.30	82.00	82.60	84.87	85.40	85.65	85.79	86.25	85.70	85.54	85.46	85.29
Head Office and Branches	77.40	81.12	81.27	81.97	82.57	84.84	85.38	85.63	85.76	86.22	85.68	85.51	85.44	85.26
Other Depository Institutions	0.03	0.03	0.03	0.03	0.03	0.02	0.02	0.02	0.03	0.03	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	0.35	0.34	0.32	0.28
Domestic	0.32	0.23	0.22	0.23	0.23	0.25	0.25	0.24	0.24	0.30	0.30	0.28	0.26	0.19
Abroad	0.07	0.10	0.20	0.16	0.15	0.06	0.06	0.05	0.05	0.05	0.05	0.05	0.06	0.09
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	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	0.05	0.05	0.06	0.09
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	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	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	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	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	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	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	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	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	0.00
Sub-total Earning Assets	96.06	97.12	97.06	97.13	97.23	97.48	97.65	97.68	97.69	97.74	97.65	97.67	97.68	97.63
Cash (Notes & Coin)	1.80	0.89	0.99	0.99	0.94	0.93	0.81	0.80	0.79	0.69	0.75	0.75	0.70	0.63
Total Non-Financial Assets	1.90	1.58	1.56	1.52	1.47	1.30	1.26	1.25	1.25	1.31	1.34	1.33	1.36	1.48
Premises & Equipment	1.90	1.58	1.56	1.52	1.47	1.30	1.26	1.25	1.25	1.31	1.34	1.33	1.36	1.48
Less: Accumulated Depreciation	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74	0.76	0.75	0.76	0.77
Net Fixed Assets	0.85	0.68	0.66	0.64	0.61	0.52	0.50	0.51	0.51	0.56	0.58	0.57	0.60	0.71
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	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	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	0.05	0.05	0.05	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Other Assets	0.15	0.33	0.30	0.29	0.27	0.22	0.21	0.21	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	100.00

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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	37.32	36.62	35.97	35.40
Savings Deposits	46.12	46.62	47.52	48.60	49.06	50.97	51.57	51.55	52.12	53.75	53.93	54.60	55.08	55.44
Time Deposits	7.31	5.96	5.98	5.78	5.59	4.93	4.88	4.87	4.89	5.12	5.18	5.16	5.19	5.44
Sub-Total Deposits	94.90	95.46	95.65	95.67	95.69	96.19	96.34	96.34	96.26	96.43	96.43	96.38	96.24	96.28
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	0.31	0.30	0.27	0.20
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.02	0.01	0.01	0.01	0.01	0.01	0.01
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	0.00
Savings	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30	0.30	0.29	0.27	0.19
Domestic	0.32	0.23	0.22	0.22	0.22	0.24	0.24	0.23	0.23	0.30	0.30	0.29	0.27	0.19
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	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	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	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	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	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	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	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	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	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	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	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	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	0.01
Deposits	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	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	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	0.00
Other Liabilities	0.08	0.06	0.06	0.13	0.12	0.16	0.12	0.10	0.09	0.06	0.06	0.06	0.07	0.08
Total Provisions for Losses	1.44	1.39	1.25	1.16	1.10	0.86	0.83	0.80	0.77	0.64	0.66	0.66	0.65	0.62
Total Accumulated Depreciation	1.06	0.91	0.90	0.88	0.86	0.78	0.76	0.75	0.74	0.74	0.76	0.75	0.76	0.77
Sub-Total Liabilities	97.49	97.83	97.88	97.85	97.77	98.00	98.06	98.00	97.87	97.88	97.92	97.86	97.73	97.75
Total Capital	2.51	2.17	2.12	2.15	2.23	2.00	1.94	2.00	2.13	2.12	2.08	2.14	2.27	2.25
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	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	2,268	2,448	2,448	2,448	2,448	1,753	1,753	1,753	1,753	1,350	1,350	1,350	1,350	1,367
Add: Provisions Year-to-date	766	124	430	530	633	124	219	169	271	109	335	419	476	50
Less: Write-offs Year-to-date ()	917	193	1,230	1,436	1,594	194	392	587	800	168	384	579	839	163
Add: Recoveries Year-to-date	331	55	151	322	413	73	157	252	341	101	183	277	382	103
Ending Balance	2,448	2,434	1,799	1,864	1,900	1,756	1,737	1,587	1,565	1,392	1,484	1,467	1,369	1,357
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	11.60	11.79	11.90	12.06
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	32,456	33,442	33,908	35,433
Year-to-date Net Loan Losses (Recoveries)	586	138	1,079	1,114	1,181	121	235	335	459	67	201	302	457	60
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	1,178	1,364	947	1,069
Non Performing Loans [Loans Past Due 90 Days or More]	1,017	1,444	443	268	657	272	261	193	245	244	210	295	217	237
ANALYSIS RATIOS:														
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	22.88	34.63	47.75	12.28
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	0.62	0.90	1.35	0.17
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	1.18	1.73	2.47	0.46
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	0.56	0.83	1.13	0.29
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	4.28	4.03	3.82	3.88
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	705.71	496.95	629.95	574.26
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	10.84	11.35	10.62	24.72
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	10,492	11,281	11,184	12,256
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	189.2	166.4	137.2	243.2
PAST DUE LOAN ANALYSIS:														
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	3.40	3.75	2.65	3.05
Loans Past Due 30 to 59 Days to Total Loans	1.39	2.68	2.53	1.44	1.76	1.23	1.56	1.62	1.28	1.67	1.60	1.60	1.15	1.66
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	1.13	1.34	0.89	0.72
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	0.54	0.70	0.53	0.60
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	0.05	0.05	0.07	0.05
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	0.02	0.07	NA	0.02
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	0.61	0.81	0.61	0.68
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)														

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00	99.68	99.68	99.64	99.63	99.63	99.67	99.69	99.68	100.00
Non-Financial Corporations	8.23	7.96	6.76	3.81	3.78	3.78	3.88	3.69	3.78	3.60	11.82	17.76	17.57	18.23
Agriculture, Forestry, and Fishing	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	0.00
Agriculture	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	0.00
Forestry & Logging	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	0.00
Fishing & Aquaculture	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	0.00
Mining & Quarrying	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	0.00
Manufacturing	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	0.00
Fish Processing	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	0.00
Other	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	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	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	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	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	1.13	1.13	1.12	1.12	1.13	1.01	0.96	0.96	0.98
Transportation & Storage	0.13	0.08	0.06	0.00	0.00	0.20	0.15	0.08	0.22	0.32	0.22	0.13	0.78	0.74
Accommodation & Food Service Activities	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	0.00
Accommodation	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	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	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	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	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	8.67	8.45	8.53	9.00
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	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	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	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	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	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	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	1.92	8.23	7.29	7.51
Individuals	91.77	92.04	93.24	96.19	96.22	95.90	95.80	95.95	95.85	96.03	87.85	81.93	82.11	81.77
Housing and Land Purchases	2.49	2.42	0.82	0.80	0.77	0.74	0.71	0.68	0.54	0.40	0.34	0.27	0.27	0.26
Other	89.27	89.63	92.42	95.39	95.45	95.16	95.09	95.27	95.31	95.63	87.51	81.65	81.85	81.52
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	0.00

**OUTPUT REPORT 5
CAPITAL ANALYSIS (Uninsured Banks Only)**

**OUTPUT REPORT 6
LIQUIDITY ANALYSIS**

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	2,423	2,168	1,504	2,216
Core Liquid Assets	157,854	182,309	179,952	200,899	213,093	224,756	244,265	249,608	247,441	244,388	236,945	253,969	249,827	256,663
Short Term Liabilities	175,453	201,445	199,351	217,092	228,966	242,403	262,956	265,478	261,341	261,948	256,156	272,753	267,306	275,267

LIQUIDITY ANALYSIS:														
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	85.80	86.11	85.95	86.44
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	0.95	0.79	0.56	0.81
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	92.50	93.11	93.46	93.24
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	769.68	779.72	777.62	819.35

PERCENT OF TOTAL ASSETS:														
Liquid Assets														
Cash	0.93	0.85	1.18	0.98	0.78	1.08	0.59	0.78	0.73	0.65	0.88	0.74	0.52	0.75
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	84.93	85.38	85.44	85.70
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	0.00
Abroad	80.15	82.23	81.97	83.94	84.77	85.08	86.43	86.36	86.37	86.22	84.65	85.12	85.26	85.50
Head Office and Branches	80.01	82.11	81.56	83.84	84.65	85.02	86.36	86.30	86.29	86.15	84.57	85.04	85.14	85.38
Other Depository Institutions	0.14	0.12	0.41	0.10	0.12	0.06	0.07	0.06	0.08	0.07	0.07	0.09	0.12	0.12
Short Term Liabilities	90.43	92.02	92.33	92.01	92.19	93.21	93.93	92.91	92.26	93.50	92.76	92.48	91.97	92.71
Total Deposit Liabilities	94.75	96.10	96.02	95.71	95.78	96.58	96.62	96.35	95.94	96.92	96.44	96.23	95.70	96.85
Demand Deposits	42.79	42.97	40.75	38.98	40.16	40.41	39.19	40.00	36.70	38.43	36.83	34.64	33.44	37.32
Savings Deposits	45.59	47.53	49.25	51.48	50.68	51.25	52.65	51.49	54.27	53.23	54.29	56.51	56.96	53.95
Time Deposits	6.37	5.60	6.01	5.26	4.94	4.92	4.78	4.85	4.97	5.27	5.32	5.08	5.30	5.57
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	0.30	0.28	0.18	0.22
Domestic	0.29	0.20	0.20	0.23	0.24	0.26	0.24	0.23	0.26	0.36	0.30	0.28	0.18	0.22
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	0.00
Head Office	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	0.00
Other Depos	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	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	0.00

**OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE**

OTHER RATIOS:														
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	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	NA

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
FX Liabilities to Total Liabilities (FSI)	NA	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	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)	(15,060)	(15,167)	(13,413)	(10,851)
- 7 up to 30 days	(638)	4,587	605	(502)	(993)	(1,262)	(1,577)	(246)	243	(1,583)	(721)	(585)	(884)	(780)
- 1 up to 3 months	3,288	819	(3,055)	(1,224)	(1,201)	959	(2,711)	(710)	(710)	3,444	(1,794)	1,444	(190)	(1,493)
- 3 up to 6 months	1,183	(2,731)	(514)	(941)	(1,079)	(3,682)	100	(1,101)	4,707	159	(1,225)	(1,820)	(2,301)	188
- 6 up to 12 months	(2,179)	(11)	1,182	(354)	(676)	(270)	1,412	4,761	(369)	1,176	2,158	2,113	1,389	(914)
- 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	13,116	10,290	9,454	13,036
- 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	13,547	12,584	15,314	11,411
- 5 Years and Over	623	765	620	610	172	817	801	903	179	1,118	5,558	6,280	6,999	3,727
- Unclassified	(602)	(762)	189	(219)	(278)	(2,047)	(312)	(1,730)	227	438	338	312	812	885
Cumulative GAP Position ('000s)														
- Less than 7 days	(10,896)	(13,858)	(14,312)	(10,535)	(10,646)	(12,154)	(10,942)	(11,359)	(10,083)	(12,082)	(15,060)	(15,167)	(13,413)	(10,851)
- 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)	(15,781)	(15,752)	(14,297)	(11,631)
- 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)	(17,575)	(14,308)	(14,487)	(13,124)
- 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)	(18,800)	(16,128)	(16,788)	(12,936)
- 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)	(16,642)	(14,015)	(15,399)	(13,850)
- 1 up to 3 years	(1,552)	(3,170)	(1,543)	602	1,638	(1,874)	746	675	3,392	(377)	(3,526)	(3,725)	(5,945)	(814)
- 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	10,021	8,859	9,369	10,597
- 5 Years and Over	15,321	13,515	13,575	14,696	15,656	13,758	15,476	16,263	17,263	14,218	15,579	15,139	16,368	14,324
- Unclassified	14,719	12,753	13,764	14,477	15,378	11,711	15,164	14,533	17,490	14,656	15,917	15,451	17,180	15,209
OUTPUT REPORT 9														
INTEREST RATE RISK ANALYSIS														
RSA AS A % OF RSL														
0 - 1 month	4.54	3.78	3.28	2.09	2.17	2.07	1.98	1.99	1.84	2.30	3.77	4.58	4.66	4.89
0 - 3 months	5.12	4.23	3.68	2.80	2.65	2.56	2.35	2.34	2.58	2.73	4.13	5.01	5.03	5.31
0 - 6 months	5.97	5.19	4.39	3.57	3.33	3.16	2.94	2.95	3.18	3.31	4.72	5.52	5.58	5.90
0 - 12 months	7.35	6.38	5.79	4.80	4.56	4.50	4.23	4.10	4.34	4.47	5.79	6.44	6.57	7.04
OUTPUT REPORT 10														
OFF-BALANCE SHEET COMMITMENTS														
TOTAL OUTSTANDING OBS ITEMS ('000s)														
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	1,615	1,615	1,615	1,731
Transaction and Contingent Items	0	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	0
Sale and Repurchase Agreements	0	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	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	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	8,756	7,057	7,412	8,438
Unconditionally Cancelable At Any Time Without Notice	1,261	1,033	1,383	3,063	1,206	150	139	135	126	131	5,139	7,057	116	0
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	3,617	0	7,296	8,438
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Total	9,433	9,072	9,371	9,250	9,193	9,443	10,092	10,039	10,045	10,160	10,371	8,672	9,027	10,169
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS														
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	0.58	0.55	0.56	0.58
Transaction and Contingent Items	NA	NA	NA	NA	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	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	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	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	3.17	2.39	2.55	2.84
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	1.86	2.39	0.04	NA
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	1.31	NA	2.51	2.84
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	0	NA	NA	NA	NA	NA	NA	NA	NA
Total	4.86	4.14	4.34	3.92	3.70	3.63	3.61	3.51	3.55	3.63	3.76	2.94	3.11	3.42
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	0.56	0.47	0.50	0.39
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	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	NA	NA	NA	NA
OUTPUT REPORT 12														
MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS														
Number of Employees	39	37	38	40	40	40	41	41	44	42	41	38	41	42

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
Citizens of the Republic of Palau	32	30	30	31	31	31	32	32	35	34	33	31	34	35
Non-Citizens	7	7	8	9	9	9	9	9	9	8	8	7	7	7
LOANS														
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	15.11	21.05	21.30	21.82
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	84.89	78.95	78.70	78.18
Nonaccrual/Impaired Loans as % of Total Loans and Advances	0.13	NA	NA	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	NA	0.05	0.04	0.04	0.03	0.03	NA	0.03	0.02	NA	0.02
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	0.33	0.31	0.32	NA
REMITTANCES														
Incoming Remittances (\$000)	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211	25,493	36,413	29,030	35,750
Australia	357	205	50	31	34	114	29	52	55	4	122	162	294	87
Japan	5,038	7,157	6,300	4,538	8,631	7,162	6,590	4,268	5,803	7,810	6,909	5,984	7,093	8,543
New Zealand	101	30	8	5	13	3	88	7	20	21	78	103	22	137
Philippines	260	75	1,593	279	211	167	94	714	105	80	247	375	116	419
Taiwan	6,644	7,926	3,759	6,041	9,951	5,085	17,680	4,097	9,787	2,845	2,535	5,064	4,137	2,016
United States	10,544	13,034	10,484	15,137	9,840	15,412	11,121	9,604	8,716	11,170	7,812	16,831	7,544	12,363
China	0	1,715	2,918	85	96	162	92	72	218	1,917	738	1,956	777	1,277
All Others	7,918	6,957	3,883	10,886	5,693	7,044	5,961	6,989	6,502	4,364	7,052	5,938	9,047	10,908
Outgoing Remittances (\$000)	39,226	40,816	42,974	35,452	32,361	38,637	31,956	29,338	37,730	30,634	35,750	36,664	33,423	24,600
Australia	485	992	505	514	271	195	480	484	342	349	341	342	407	386
Japan	4,575	3,510	8,281	4,166	5,292	5,205	5,820	4,000	4,920	7,832	4,762	4,501	3,830	4,755
New Zealand	82	52	146	139	49	123	244	165	232	308	217	261	205	224
Philippines	3,594	3,670	2,871	2,839	1,692	3,036	3,666	3,896	3,789	4,013	8,167	3,535	5,009	4,095
Taiwan	5,869	3,319	1,630	5,292	2,211	2,542	4,372	4,252	4,745	1,961	3,160	2,918	2,324	2,390
United States	17,224	19,480	18,256	15,198	15,542	18,372	11,487	9,589	10,033	9,877	14,714	12,087	11,517	8,000
China	0	398	534	7	30	1,835	5	2	1	642	1,326	8,700	3,993	1,404
All Others	7,397	9,395	10,751	7,297	7,274	7,329	5,882	6,950	13,668	5,652	3,063	4,320	6,138	3,346
AS A % OF TOTAL REMITTANCES														
Incoming Remittances														
Australia	1.16	0.55	0.17	0.08	0.10	0.32	0.07	0.20	0.18	0.01	0.48	0.44	1.01	0.24
Japan	16.32	19.29	21.73	12.26	25.04	20.38	15.82	16.54	18.60	27.68	27.10	16.43	24.43	23.90
New Zealand	0.33	0.08	0.03	0.01	0.04	0.01	0.21	0.03	0.06	0.07	0.31	0.28	0.08	0.38
Philippines	0.84	0.20	5.49	0.75	0.61	0.48	0.23	2.77	0.34	0.28	0.97	1.03	0.40	1.17
Taiwan	21.53	21.36	12.96	16.33	28.87	14.47	42.44	15.88	31.36	10.08	9.94	13.91	14.25	5.64
United States	34.16	35.13	36.16	40.91	28.55	43.85	26.70	37.22	27.93	39.59	30.64	46.22	25.99	34.58
China	NA	4.62	10.06	0.23	0.28	0.46	0.22	0.28	0.70	6.80	2.89	5.37	2.68	3.57
All Others	25.66	18.75	13.39	29.42	16.52	20.04	14.31	27.09	20.84	15.47	27.66	16.31	31.16	30.51
Outgoing Remittances														
Australia	1.24	2.43	1.18	1.45	0.84	0.50	1.50	1.65	0.91	1.14	0.95	0.93	1.22	1.57
Japan	11.66	8.60	19.27	11.75	16.35	13.47	18.21	13.63	13.04	25.57	13.32	12.28	11.46	19.33
New Zealand	0.21	0.13	0.34	0.39	0.15	0.32	0.76	0.56	0.61	1.01	0.61	0.71	0.61	0.91
Philippines	9.16	8.99	6.68	8.01	5.23	7.86	11.47	13.28	10.04	13.10	22.84	9.64	14.99	16.65
Taiwan	14.96	8.13	3.79	14.93	6.83	6.58	13.68	14.49	12.58	6.40	8.84	7.96	6.95	9.72
United States	43.91	47.73	42.48	42.87	48.03	47.55	35.95	32.68	26.59	32.24	41.16	32.97	34.46	32.52
China	NA	0.98	1.24	0.02	0.09	4.75	0.02	0.01	0.00	2.10	3.71	23.73	11.95	5.71
All Others	18.86	23.02	25.02	20.58	22.48	18.97	18.41	23.69	36.23	18.45	8.57	11.78	18.36	13.60
Incoming Remittances (\$000)	30,862	37,099	28,995	37,002	34,469	35,149	41,655	25,803	31,206	28,211	25,493	36,413	29,030	35,750
Depository Institutions Domestic	0	0	0	0	0	0	0	0	0	0	0	0	0	204
Other Financial Corporations Domestic	0	0	0	0	2	0	0	0	0	435	108	0	0	0
Development Financing Corporations	0	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	0
Private Non-Bank Financial Corporations	0	0	0	2	0	0	0	0	435	108	0	0	0	0
Central Government	9,474	10,041	7,812	6,344	10,465	10,622	16,443	7,928	8,332	8,495	8,029	16,072	5,927	13,896
Local Governments (State Governments)	33	33	50	23	733	1	6	59	0	6	33	1	0	2
Statutory Non-financial Corporations Domestic	0	0	0	0	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	17,323	20,340	23,103	21,648
Non-financial Corporations	17,439	16,825	16,148	23,455	17,018	21,495	18,994	14,554	15,894	13,758	14,764	16,157	18,997	17,231
Individuals	3,010	5,045	4,682	4,986	898	1,986	1,196	1,742	1,070	2,697	1,445	1,184	1,318	3,348
Non-profit Institutions Serving Households	906	5,155	303	2,194	5,353	995	5,016	1,520	5,910	2,820	1,114	2,999	2,788	1,069
Non-residents	0	0	0	0	0	50	0	0	0	0	0	0	0	0
Outgoing Remittances (\$000)	39,226	40,816	42,974	35,452	32,361	38,637	31,956	29,338	37,730	30,634	35,750	36,664	33,423	24,600
Depository Institutions Domestic	0	300	300	0	0	0	0	0	0	0	0	0	0	4
Other Financial Corporations Domestic	0	0	0	0	0	0	0	0	103	4	2,009	286	316	300
Development Financing Corporations	0	0	0	0	0	0	0	0	0	0	2,009	286	316	300
Statutory Non-Bank Financial Corporations	0	0	0	0	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	0	0	0	0
Central Government	2,442	2,514	3,028	2,269	1,400	2,740	2,450	2,974	2,308	2,071	3,796	2,467	2,817	2,068
Local Governments (State Governments)	312	109	131	84	146	151	214	341	430	96	133	167	107	73
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0	0	0	0	0

RATIOS & INDICATORS	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	12/31/2017	3/31/2018
Private Sector Domestic	36,472	37,893	39,515	33,099	30,815	35,746	29,292	26,023	34,889	28,463	29,812	33,744	30,183	22,155
Non-financial Corporations	34,646	36,294	38,758	31,949	30,094	35,074	28,437	25,199	33,728	27,824	25,665	33,050	28,327	21,581
Individuals	1,709	1,598	716	1,141	707	668	825	813	1,161	628	4,127	618	745	549
Non-profit Institutions Serving Households	117	1	41	9	14	4	30	11	0	11	20	76	1,111	25
Non-residents	0	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	0.57
Other Financial Corporations Domestic	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54	0.42	NA	NA	NA
Development Financing Corporations	NA	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	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	0.01	NA	NA	NA	NA	1.54	0.42	NA	NA	NA
Central Government	30.70	27.07	26.94	17.15	30.36	30.22	39.47	30.73	26.70	30.11	31.49	44.14	20.42	38.87
Local Governments (State Governments)	0.11	0.09	0.17	0.06	2.13	0.00	0.01	0.23	NA	0.02	0.13	0.00	NA	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	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	67.95	55.86	79.58	60.55
Non-financial Corporations	56.51	45.35	55.69	63.39	49.37	61.15	45.60	56.40	50.93	48.77	57.91	44.37	65.44	48.20
Individuals	9.75	13.60	16.15	13.47	2.61	5.65	2.87	6.75	3.43	9.56	5.67	3.25	4.54	9.37
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	4.37	8.24	9.60	2.99
Non-residents	NA	NA	NA	NA	NA	0.14	NA	NA	NA	NA	NA	NA	NA	NA
Outgoing Remittances														
Depository Institutions Domestic	NA	0.74	0.70	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	0.02
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	0.27	0.01	5.62	0.78	0.95	1.22
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	5.62	0.78	0.95	1.22
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	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	NA	NA	NA	NA
Central Government	6.23	6.16	7.05	6.40	4.33	7.09	7.67	10.14	6.12	6.76	10.62	6.73	8.43	8.41
Local Governments (State Governments)	0.80	0.27	0.30	0.24	0.45	0.39	0.67	1.16	1.14	0.31	0.37	0.46	0.32	0.30
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	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	83.39	92.04	90.31	90.06
Non-financial Corporations	88.32	88.92	90.19	90.12	92.99	90.78	88.99	85.89	89.39	90.83	71.79	90.14	84.75	87.73
Individuals	4.36	3.92	1.67	3.22	2.18	1.73	2.58	2.77	3.08	2.05	11.54	1.69	2.23	2.23
Non-profit Institutions Serving Households	0.30	0.00	0.10	0.03	0.04	0.01	0.09	0.04	NA	0.04	0.06	0.21	3.32	0.10
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
FINANCIAL ACCESS														
Total Number of Depositors	22,231	22,481	22,745	20,296	19,919	19,786	19,509	19,681	19,761	19,880	19,818	19,755	19,534	19,989
of which: SME depositors	59	57	55	54	53	52	50	50	51	49	49	50	49	49
household/individuals depositors	4,455	4,459	4,539	4,649	4,623	4,626	4,536	4,590	4,495	4,531	4,558	4,662	4,676	4,850
As a % of Total Number of Depositors														
SME depositors	0.27	0.25	0.24	0.27	0.27	0.26	0.26	0.25	0.26	0.25	0.25	0.25	0.25	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	23.00	23.60	23.94	24.26
Number of Deposit Accounts	23,902	24,235	24,495	22,540	22,155	22,046	21,839	22,046	22,176	22,328	22,302	22,279	21,123	22,378
of which: SME deposit accounts	64	57	55	54	53	52	50	50	51	49	49	50	49	375
household/individuals deposit accounts	4,488	4,541	4,624	4,695	4,665	4,667	4,628	4,682	4,608	4,653	4,677	4,779	4,811	4,414
As a % of Total Number of Deposit Accounts														
SME deposit accounts	0.27	0.24	0.22	0.24	0.24	0.24	0.23	0.23	0.23	0.22	0.22	0.22	0.23	1.68
household/individuals deposit accounts	18.78	18.74	18.88	20.83	21.06	21.17	21.19	21.24	20.78	20.84	20.97	21.45	22.78	19.72
Total Number of Borrowers	6,220	6,213	6,136	6,138	6,272	6,264	6,223	6,278	5,810	5,730	5,652	5,558	5,465	5,385
of which: SME borrowers	3	4	3	1	1	2	2	2	4	4	4	4	4	3
household/individual borrowers	1,343	1,305	1,191	1,203	1,196	1,199	1,225	1,195	1,173	1,160	1,142	1,169	1,164	1,166
As a % of Total Number of Borrowers														
SME borrowers	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.07	0.07	0.07	0.07	0.07	0.06
household/individual borrowers	21.59	21.00	19.41	19.60	19.07	19.14	19.69	19.03	20.19	20.24	20.21	21.03	21.30	21.65
Total Number of Loan Accounts	6,232	6,224	6,150	6,155	6,265	6,253	6,233	6,289	6,354	6,268	6,198	6,054	5,971	5,854
of which: SME loan accounts	3	4	3	1	1	2	2	2	4	4	4	4	4	3
household/individual loan accounts	1,347	1,308	1,195	1,209	1,201	1,202	1,226	1,196	1,175	1,161	1,175	1,174	1,180	1,154
As a % of Total Number of Loan Accounts														
SME loan accounts	0.05	0.06	0.05	0.02	0.02	0.03	0.03	0.03	0.06	0.06	0.06	0.07	0.07	0.05
household/individual loan accounts	21.61	21.02	19.43	19.64	19.17	19.22	19.67	19.02	18.49	18.52	18.96	19.39	19.76	19.71
Total Number of ATMs	8	8	8	8	8	8	8	8	9	9	9	9	9	9