

RATIOS & INDICATORS	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019
	2017Q3	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3
OUTPUT REPORT 1									
SUMMARY RATIOS									
Average Total Assets (\$ 000)	283,624	285,030	293,854	295,935	295,963	292,025	276,793	276,276	276,485
Net Income (\$ 000)	3,294	4,523	1,417	2,857	4,442	5,808	1,679	3,128	4,430
Average Earning Assets (\$ 000)	277,004	278,421	286,890	289,001	289,156	285,057	270,555	269,945	269,988
EARNINGS AND PROFITABILITY ANALYSIS:									
Percent of Average Assets									
Interest Income	2.54	2.62	2.84	2.87	2.91	2.98	3.43	3.39	3.31
Less: Interest Expense	0.08	0.08	0.09	0.09	0.10	0.11	0.16	0.16	0.16
Net Interest Income	2.46	2.53	2.75	2.78	2.81	2.87	3.27	3.23	3.15
Plus: Noninterest Income	0.34	0.35	0.33	0.33	0.33	0.33	0.36	0.38	0.37
Less: Noninterest Expense	0.99	1.01	1.00	1.02	1.02	1.03	1.08	1.08	1.11
Less: Provisions for Loan Losses	0.20	0.22	0.08	0.08	0.04	0.10	0.05	0.19	0.20
Net Operating Profit Before Tax	1.61	1.65	2.00	2.00	2.08	2.07	2.50	2.34	2.21
Net Operating Profit After Tax	1.55	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12
Adjusted Net Operating Income	1.60	1.64	1.93	1.92	1.94	1.97	2.39	2.37	2.26
Net Income	1.55	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12
Margin Analysis:									
Net Income to Average Assets (ROA) (FS)	1.55	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12
Net Interest Income to Average Earning Assets (NIM)	2.52	2.59	2.82	2.84	2.88	2.94	3.37	3.33	3.25
Average Earning Assets to Average Assets	97.67	97.68	97.63	97.66	97.70	97.61	97.05	97.01	96.95
Interest Margin to Gross Income	85.36	85.55	86.75	86.74	86.69	86.55	86.29	85.81	85.52
Yield on Loans	10.56	10.47	10.21	9.99	10.06	10.18	10.62	10.44	10.50
Cost of Deposits	0.08	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17
LOANS & ADVANCES ANALYSIS:									
Net Loan Losses to Average Total Loans	0.90	1.35	0.17	0.36	0.61	0.96	0.14	0.29	0.39
Earnings Coverage of Net Loan Losses (%)	11.35	10.30	24.53	22.63	20.77	17.61	37.02	32.88	34.43
Provisions for Loan Losses to Total Loans	4.03	4.23	4.32	4.08	3.84	4.42	4.35	4.70	5.28
Past Due Loans to Total Loans	3.75	2.65	3.05	3.93	3.29	4.44	3.83	3.66	3.70
Non-Performing Loans to Total Loans (FS)	0.81	0.61	0.68	0.70	0.72	0.60	1.07	0.58	0.66
Provisions for Loan Losses to Non-Performing Loans	496.95	696.77	640.08	583.46	535.11	730.05	406.58	815.69	796.86
Estimated Required Provisions to Non-Performing Loans	157.32	193.31	175.96	171.90	187.86	208.48	122.75	213.03	192.44
LIQUIDITY ANALYSIS:									
Net Loans to Total Assets (total)	11.84	11.79	11.30	11.89	11.87	11.61	11.59	12.18	11.42
Net Loans and Advances to Customer Deposits	12.31	12.32	11.68	12.32	12.38	12.22	12.09	12.79	12.06
Deposits to Total Liabilities	98.50	98.41	98.47	98.61	98.59	98.42	97.83	97.68	97.62
Liquidity Ratio (FR-10)	90.49	90.68	90.24	91.67	92.79	95.34	93.25	93.51	94.80
CAPITAL ANALYSIS: (Uninsured Banks Only)									
Tier 1 Capital to Risk Weighted Assets (FS)	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Total Risk Based Capital to Risk Weighted Assets (FS)	(1.51)	(1.50)	(1.42)	(1.35)	(1.42)	(1.40)	(1.40)	(1.30)	(1.27)
Tier 1 Leverage Capital (FS)	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.03	0.02	0.02	0.02	0.03	0.02	0.03	0.03
Retained Earnings to Average Capital	0.44	0.60	0.14	0.36	0.57	0.72	0.19	0.39	0.55
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Capital Generation	0.70	0.86	0.30	0.61	0.95	1.24	0.36	0.67	0.94
Past Due Loans to Total Capital	0.20	0.12	0.21	0.23	0.15	0.16	0.24	0.19	0.15
Non-Performing Loans to Capital (FS)	0.04	0.03	0.05	0.04	0.03	0.02	0.07	0.03	0.03
GROWTH RATES (qtr-on-qtr)									
Total Assets	6.80	(1.45)	2.20	1.02	(1.35)	(6.68)	1.82	(1.43)	0.67
Net Capital (Balance Sheet)	22.23	18.13	(37.20)	28.63	24.50	16.96	(41.43)	26.81	16.61
Net Loans (Loans)	0.87	0.00	(3.65)	0.00	0.00	0.00	6.33	0.78	(0.98)
Total Loans and Advances	5.20	(1.73)	(1.89)	5.99	(1.76)	(8.14)	1.59	3.88	(4.99)
Past Due Loans (Loans Past Due 30 Days or More)	15.79	(30.57)	12.88	36.86	(16.52)	25.08	(12.47)	(0.77)	(3.86)
Non-Performing Loans (Loans Past Due 90 Days or More)	40.48	(25.44)	9.22	9.70	0.77	(22.52)	79.80	(44.11)	9.31
Core Liquid Assets	7.18	(1.63)	2.79	0.53	(1.30)	(6.81)	1.17	(2.23)	1.54
Total Deposits	6.58	(2.00)	3.38	0.69	(1.94)	(7.50)	2.73	(2.14)	0.14
Demand Deposits	0.45	(4.87)	14.02	(5.90)	(18.81)	(4.49)	9.81	4.34	2.33
Savings Deposits	11.18	(0.67)	(3.25)	(10.29)	11.41	(12.55)	(0.85)	(7.52)	(1.52)
Time Deposits	1.98	2.80	7.51	72.03	0.28	10.78	(1.86)	2.37	(0.38)
OUTPUT REPORT 2									
NONINTEREST INCOME AND EXPENSE									
NONINTEREST INCOME AND EXPENSES (\$ 000's)									
Net Gain / (Loss) on Trading Assets	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	445	614	162	321	478	639	160	324	480
Other Non-Interest Income	282	372	80	169	254	337	92	198	250
Total Non-Interest Income	727	986	242	490	732	976	252	522	780
Salaries, Wages and Benefits - Citizens	660	911	266	572	807	1,083	243	526	872
Salaries, Wages and Benefits - Noncitizens	221	299	65	104	181	251	85	143	199
Board of Directors' Expenses	43	51	6	8	38	49	7	47	83
Outsourcing Service Fees and Expenses	76	94	23	37	57	76	15	41	64
Related Party	2	3	1	2	3	1	2	3	3
Non-Related Party	74	91	22	35	54	73	14	39	61
Rent - Premises	145	206	60	133	190	257	66	121	185
Other Administrative and Occupancy Expenses	175	242	62	124	177	263	48	113	179
Depreciation on Fixed Assets	139	220	59	112	170	226	57	116	175
Other Non-Interest Expenses	657	853	191	425	641	817	232	389	563
Total Non-Interest (Overhead) Expenses	2,116	2,876	732	1,515	2,261	3,022	753	1,496	2,320

RATIOS & INDICATORS	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019
ANALYSIS RATIOS									
Efficiency Ratio (Non-interest expense to gross income) (FS)	35.48	35.05	32.32	32.95	32.44	32.30	29.76	29.80	31.56
Interest Margin to Gross Income (FS)	85.36	85.55	86.75	86.74	86.69	86.55	86.29	85.81	85.32
Personnel Expenses to Nonpersonal Expenses (FS)	41.64	42.07	45.22	44.62	43.70	44.14	43.56	44.72	46.16
PERCENT OF AVERAGE ASSETS									
Personnel Expenses	0.43	0.44	0.46	0.46	0.46	0.47	0.48	0.51	0.55
Salaries, Wages and Benefits of All Employees	0.41	0.42	0.45	0.46	0.45	0.46	0.47	0.48	0.51
Board of Directors' Expenses	0.02	0.02	0.01	0.01	0.02	0.02	0.01	0.03	0.04
Outsourcing Service Fees and Expenses	0.04	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.03
Rent - Premises	0.07	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.08	0.08	0.08	0.09	0.07	0.08	0.09
Depreciation on Fixed Assets	0.07	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Other Non-Interest Expenses	0.31	0.30	0.28	0.29	0.29	0.28	0.33	0.28	0.27
Total Overhead Expenses	0.99	1.01	1.00	1.02	1.02	1.03	1.08	1.08	1.11
Overhead Expenses Less Non-Int Income	0.65	0.66	0.67	0.69	0.69	0.70	0.72	0.70	0.74
YIELD ON OR COST OF									
Total Loans and Advances	11.55	11.42	11.18	10.92	10.92	11.06	11.37	11.25	11.33
Interest Income on Loans and Advances	10.56	10.47	10.21	9.99	10.06	10.18	10.62	10.44	10.50
Yield-related Loan Fees & Charges	0.99	0.95	0.97	0.93	0.87	0.88	0.76	0.81	0.83
Deposits Due From Depository Institutions	1.37	1.46	1.75	1.80	1.84	1.91	2.41	2.37	2.26
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	1.38	1.47	1.75	1.81	1.85	1.91	2.41	2.37	2.27
Head Office and Branches	1.38	1.47	1.75	1.81	1.85	1.92	2.42	2.37	2.27
Other Depository Institutions	1.22	1.23	1.13	0.57	0.00	0.00	0.00	0.00	0.00
Deposits	0.08	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17
Domestic	0.08	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17
Non-Residents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 3 PERCENTAGE COMPOSITION									
YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS									
Total Loans and Advances	11.79	11.90	12.06	12.17	12.21	12.20	12.14	12.35	12.28
Less: Provisions for Loan Losses	0.50	0.51	0.52	0.51	0.50	0.51	0.53	0.55	0.58
Net Loans and Advances	11.29	11.39	11.54	11.66	11.71	11.69	11.61	11.79	11.70
Deposits Due From Depository Institutions	85.87	85.79	85.57	85.49	85.49	85.41	84.91	84.66	84.67
Demand	85.54	85.46	85.30	85.20	85.21	85.15	84.68	84.42	84.43
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.54	85.46	85.30	85.20	85.21	85.15	84.68	84.42	84.43
Head Office and Branches	85.51	85.44	85.26	85.17	85.18	85.12	84.64	84.39	84.40
Other Depository Institutions	0.02	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.03
Savings	0.34	0.32	0.28	0.28	0.28	0.28	0.23	0.24	0.24
Domestic	0.28	0.26	0.19	0.20	0.20	0.19	0.19	0.18	0.19
Abroad	0.05	0.06	0.09	0.09	0.08	0.07	0.05	0.05	0.06
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.06	0.09	0.09	0.08	0.07	0.05	0.05	0.06
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued By	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Other Equity Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Purchased Under Agreement to Resell	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Sub-Total Earning Assets	97.67	97.68	97.63	97.66	97.70	97.61	97.05	97.01	96.85
Cash (Notes & Coins)	0.75	0.70	0.63	0.66	0.64	0.72	0.96	0.89	0.90
Total Non-Financial Assets	1.33	1.36	1.48	1.47	1.47	1.49	1.87	1.97	2.02
Furniture & Equipment	1.33	1.36	1.48	1.47	1.47	1.49	1.87	1.97	2.02
Less: Accumulated Depreciation	0.75	0.76	0.77	0.77	0.78	0.80	0.88	0.90	0.91
Net Fixed Assets	0.57	0.60	0.71	0.70	0.69	0.69	0.99	1.08	1.12
Inventories	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Prepaids	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment In Unconsolidated Subs and Assoc Co's	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Items in Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01
Other Assets	0.21	0.21	0.21	0.16	0.13	0.12	0.07	0.07	0.07
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS									
Deposits	36.62	35.97	35.39	36.65	35.53	35.04	34.25	35.36	36.08
Savings Deposits	54.60	55.08	55.43	52.88	53.18	52.70	50.00	48.72	47.83
Time Deposits	5.16	5.19	5.49	6.81	7.52	8.26	11.24	11.31	13.25
Sub-Total Deposits	96.38	96.24	96.26	96.33	96.23	96.01	95.49	95.40	95.23
Deposits Due to Depository Institutions	0.30	0.27	0.20	0.21	0.21	0.20	0.20	0.20	0.20
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Savings	0.29	0.27	0.19	0.20	0.20	0.19	0.19	0.19	0.19
Domestic	0.29	0.27	0.19	0.20	0.20	0.19	0.19	0.19	0.19
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Sold Under Agreement to Repurchase	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Payable	0.01	0.01	0.01	0.01	0.01	0.01	0.03	0.03	0.03
Deposits	0.01	0.01	0.01	0.01	0.01	0.01	0.03	0.03	0.03
Dividends Payable	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest in Suspense on Loans and Advances	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liabilities	0.06	0.07	0.08	0.08	0.08	0.08	0.27	0.33	0.36
Total Provisions for Losses	0.66	0.66	0.67	0.61	0.58	0.57	0.53	0.55	0.58
Total Accumulated Depreciation	0.75	0.76	0.77	0.77	0.78	0.80	0.88	0.90	0.91
Sub-Total Liabilities	97.85	97.74	97.78	97.88	97.67	97.47	97.32	97.37	97.29
Total Capital	2.14	2.26	2.22	2.20	2.33	2.53	2.68	2.63	2.71
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

OUTPUT REPORT 4 PROVISIONS FOR LOAN LOSSES & LOAN QUALITY									
CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ '000')									
Balance at Prior Calendar Year End	1,350	1,350	1,512	1,512	1,512	1,512	1,482	1,482	1,482
Add: Provisions Year-to-date	419	621	61	119	96	296	37	269	417
Less: Write-offs Year-to-date (1)	579	839	163	301	495	704	134	272	418
Add: Recoveries Year-to-date	277	382	103	170	273	361	87	173	284
Ending Balance	1,467	1,514	1,513	1,500	1,386	1,465	1,472	1,652	1,765
Average Total Loans to Average Total Assets	11.79	11.90	12.06	12.17	12.21	12.20	12.14	12.35	12.28
Average Total Loans and Advances (\$'000)	33,442	33,908	35,433	36,021	36,151	35,634	33,832	34,361	34,184
Year-to-date Net Loan Losses (Recoveries)	302	457	60	131	222	343	47	99	134
Post Due Loans (Loans Past Due 30 Days or More)	1,364								

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SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FBI)									
Private Sector Domestic:	99.69	99.68	100.00	100.00	99.95	100.00	100.00	100.00	100.00
Non-Financial Corporations	17.77	18.23	18.23	22.26	23.08	16.38	16.95	19.84	16.08
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade: Report of Motor Vehicles & Motorcycles	0.96	0.96	0.98	0.91	0.92	1.00	0.98	0.93	0.97
Transportation & Storage	0.13	0.78	0.74	0.68	1.13	1.14	0.81	1.00	1.03
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	8.45	8.53	9.00	8.43	8.53	9.24	9.97	9.55	9.99
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Service Activities	8.23	7.29	7.51	12.63	12.49	4.70	7.19	8.36	4.09
Housing and Land Purchases	0.27	0.27	0.28	1.40	0.02	0.15	0.13	0.12	0.12
Individuals	81.93	82.11	81.77	77.34	76.87	83.92	81.05	80.16	83.92
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
OUTPUT REPORT 5									
CAPITAL ANALYSIS (Uninsured Banks Only)									
YEAR-TO-DATE CHANGES IN CAPITAL (\$ 000s):									
Balance At Prior Year End	7,445	7,445	8,008	8,008	8,008	8,008	9,420	9,420	9,420
+ Net Change in Risk Capital Year-to-date	30	30	(21)	(21)	(21)	(21)	0	30	36
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Retained Earnings (Losses) Prior Years	91	81	148	149	148	148	225	225	225
+ Net Income (Losses) Year-to-date	3,234	4,523	1,417	2,827	4,442	5,808	1,679	3,128	4,438
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	-1	-1	-5	-5	-5	-5	-1	-1	-1
Balance At End of Period	10,851	12,069	9,552	10,992	12,877	13,943	11,255	12,804	14,106
Average Total Capital (\$00)	6,067	6,455	6,519	6,502	6,890	7,398	7,469	7,311	7,558
CAPITAL RATIOS									
PERCENT OF TOTAL CAPITAL:									
Net Loans and Advances	515.33	427.80	667.69	551.55	436.29	340.58	591.15	482.52	384.14
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12.36	9.56
Deposits Due to Depository Institutions	12.01	6.66	12.83	10.65	7.36	5.48	10.86	7.36	7.21
PERCENT OF AVERAGE TOTAL CAPITAL:									
Net Loans and Advances	0.72	0.70	0.87	0.88	0.86	0.79	0.90	0.86	0.78
Dividends & Retentions	NA	NA	NA	NA	NA	NA	NA	NA	NA
Retained Earnings	0.44	0.60	0.14	0.36	0.57	0.72	0.19	0.39	0.55
OTHER CAPITAL RATIOS:									
Dividends/Retentions to Prior Period Net Income	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Capital to Total Assets (Average Capital Ratio)	2.30	2.76	1.69	2.16	2.72	3.41	1.96	2.52	2.97
RISK BASED CAPITAL ANALYSIS									
TIER 1 CAPITAL:									
Part A: Capital Calculation									
Paid-up Ordinary Shares	4,135	4,135	4,114	4,114	4,114	4,114	4,114	4,144	4,144
Risk in Premium or Surplus	0	0	0	0	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(651)	(651)	(503)	(503)	(503)	(503)	(278)	(278)	(278)
Assigned Capital	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0	0	0	0	0
LESS: Goodwill/Other Intangible	0	0	0	0	0	0	0	0	0
Subtotal Tier 1 Capital	3,484	3,484	3,611	3,611	3,611	3,611	3,836	3,866	3,866
TIER 2 CAPITAL:									
Current Year-to-date Income	3,234	4,523	1,417	2,827	4,442	5,808	1,679	3,128	4,438
Asset Revaluation Reserves	0	0	0	0	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0	0	0	0	0
General Provisions for Loan Losses	1,466	1,512	1,517	1,517	1,402	1,482	1,484	1,664	1,777
Maximum Eligible General Provisions for Loan Losses	2,629	2,607	2,910	2,916	2,775	2,576	2,645	2,743	2,908
Allowable General Provisions for Loan Losses	1,466	1,512	1,517	1,517	1,402	1,482	1,484	1,664	1,777
Other	0	0	0	0	0	0	0	0	0
Subtotal Tier 2 Capital	4,700	6,035	2,928	4,374	5,844	7,290	3,163	4,792	5,205
Adjustment (applicable only to branches of foreign banks)	0	0	0	0	0	0	0	0	0
Amount Due FROM Head/Parent Office and Branches Abroad	250,804	247,459	253,646	255,037	252,288	234,416	237,508	232,609	235,683
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	250,804	247,459	253,646	255,037	252,288	234,416	237,508	232,609	235,683
Deductions from Total Capital	0	0	0	0	0	0	0	0	0
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0	0	0	0	0
LESS: Holdings of Other Financial Institutions Capital Instruments	0	0	0	0	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0	0	0	0
TOTAL CAPITAL	(242,560)	(237,940)	(247,101)	(247,052)	(242,833)	(223,515)	(230,569)	(221,951)	(225,610)
Part B: Calculation of Total Risk-Weighted Assets									
On-Balance Sheet Risk-Weighted Assets	168,708	167,770	164,714	163,026	237,713	231,978	233,939	230,678	225,873
0% Risk-Weighted Assets (\$000)	2,647	2,015	2,570	4,001	3,123	4,524	4,326	4,037	4,431
20% Risk-Weighted Assets (\$000)	101,796	99,116	86,121	77,330	173,479	160,929	160,517	138,027	122,790
50% Risk-Weighted Assets (\$000)	18	326	331	330	327	287	0	0	0
100% Risk-Weighted Assets (\$000)	148,340	147,783	147,324	147,395	202,854	199,649	201,836	203,073	201,316
Off-Balance Sheet Risk-Weighted Obligations	1,615	1,615	1,625	1,525	1,525	1,630	1,790	4,390	2,140
0% Risk-Weighted Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
20% Risk-Weighted Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
50% Risk-Weighted Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
100% Risk-Weighted Off-Balance Sheet Obligations	1,615	1,615	1,625	1,525	1,525	1,630	1,790	4,390	2,140
Brack Risk-Weighted Assets	170,323	169,385	166,339	164,551	239,238	233,608	235,729	235,068	228,013
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	50,161	49,492	50,729	51,007	50,458	46,583	47,502	46,522	47,137
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	160,127	159,864	174,042	182,252	171,557	187,025	188,227	188,546	177,496
Tier-1 Capital to Risk-Weighted Assets	2.18%	2.19%	2.07%	1.98%	2.10%	2.27%	2.34%	2.24%	2.18%
Total Capital to Risk-Weighted Assets	-151.48%	-149.59%	-141.99%	-135.56%	-141.55%	-140.42%	-140.48%	-129.50%	-127.11%
OUTPUT REPORT 6									
LIQUIDITY ANALYSIS									
Liquid Assets (\$000)									
Cash Balances	2,168	1,504	2,216	2,153	1,758	2,904	2,427	2,112	2,581
Core Liquid Assets	253,969	249,827	256,808	258,180	254,836	237,999	240,778	235,418	239,042
Short-Term Liabilities	272,753	267,306	275,267	267,739	262,934	235,857	249,881	237,190	238,170
LIQUIDITY ANALYSIS:									
Core Liquid Assets to Total Assets (FBI)	86.11	85.95	86.45	86.03	86.06	86.15	85.60	84.91	85.64
Cash Balances to Short-Term Liabilities	0.79	0.56	0.81	0.80	0.67	1.23	0.97	0.89	1.08
Core Liquid Assets to Short-Term Liabilities (FBI)	83.11	83.46	83.29	84.43	86.92	100.91	96.36	99.25	100.37
Customer Deposits to Total Loans (FBI)	779.72	777.62	819.35	778.38	777.00	782.45	791.22	745.34	785.60
PERCENT OF TOTAL ASSETS:									
Liquid Assets									
Cash	0.74	0.52	0.75	0.72	0.59	1.05	0.86	0.76	0.92
Balances Due From Depository Institutions	85.38	85.44	85.70	85.31	85.49	85.10	84.73	84.15	84.72
Direct	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.12	85.26	85.51	85.10	85.28	84.93	84.53	83.97	84.52
Head Office and Br	85.04	85.14	85.39	84.98					

RATIOS & INDICATORS	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):									
Domestic:	NA	NA	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 7 FOREIGN EXCHANGE EXPOSURE									
SINGLE CURRENCY OPEN POSITION AS A % OF CAPITAL									
Net (Inward/Outward) (USD)	NA	NA	NA	NA	NA	0.00	0.00	0.00	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	NA	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	NA	NA	0.00	NA	NA	NA	NA	NA
United Kingdom Euro (GBP)	0.00	0.00	0.00	0.00	NA	0.00	0.00	NA	0.00
British Pound (GBP)	NA	NA	NA	NA	0.00	0.00	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	0.00	NA	NA	NA	NA	NA	NA
Philippine Peso (PHP)	NA	0.00	NA	NA	NA	0.00	0.00	NA	0.00
All Others	NA	0.00	NA	NA	NA	0.00	0.00	NA	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL									
Net Aggregate Method (FS)	0.46	0.37	0.47	0.28	0.05	0.53	0.42	0.08	0.38
Breakdown Method	0.46	0.37	0.47	0.28	0.05	0.53	0.42	0.08	0.38

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

OUTPUT REPORT 8 MATURITY GAP ANALYSIS									
Maturity GAP Position ('000s)									
- Less than 7 days	(15,167)	(13,413)	(10,706)	604	(1,121)	8,634	430	3,246	5,665
- 7 up to 30 days	(585)	(884)	(780)	(1,008)	(2,157)	(191)	(6,115)	2,195	649
- 1 up to 3 months	1,444	(190)	(1,493)	337	(1,639)	(1,992)	4,493	(104)	(1,241)
- 3 up to 6 months	(1,820)	(2,391)	188	(2,227)	2,516	(605)	(600)	2,764	(517)
- 6 up to 12 months	2,113	1,389	(914)	(1,637)	(1,875)	2,723	4,630	(4,860)	(4,117)
- 1 up to 3 years	10,290	9,454	13,036	9,557	12,427	4,161	6,792	7,898	7,120
- 3 up to 5 years	12,594	15,314	11,411	6,269	5,752	6,037	6,181	5,686	6,388
- 5 years and Over	6,280	6,999	3,727	3,776	3,672	3,999	3,582	2,943	2,946
- Unclassified	312	667	729	629	701	580	2,291	2,032	1,862
Cumulative GAP Position ('000s)									
- Less than 7 days	(15,167)	(13,413)	(10,706)	604	(1,121)	8,634	430	3,246	5,665
- 7 up to 30 days	(15,752)	(14,297)	(11,486)	(404)	(3,278)	8,443	(5,685)	5,441	6,314
- 1 up to 3 months	(14,308)	(14,487)	(12,979)	(87)	(4,917)	6,451	(1,192)	5,337	5,073
- 3 up to 6 months	(16,128)	(16,738)	(12,791)	(2,264)	(2,401)	5,526	(1,792)	8,101	4,556
- 6 up to 12 months	(14,015)	(15,399)	(13,705)	(3,931)	(4,276)	8,249	2,838	3,241	439
- 1 up to 3 years	(3,725)	(5,945)	(669)	5,626	8,151	12,410	9,630	11,139	7,559
- 3 up to 5 years	8,859	9,369	10,742	10,742	13,803	18,447	15,811	16,825	13,917
- 5 years and Over	15,139	16,368	14,469	15,671	17,575	22,046	19,393	19,768	16,893
- Unclassified	15,451	17,035	15,198	16,300	18,276	22,626	21,684	21,800	18,755

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS									
RSA AS A % OF RSL									
0 - 1 month	4.58	4.66	4.89	6.36	5.81	4.73	5.30	5.60	4.9
0 - 3 months	5.01	5.03	5.31	6.99	6.30	5.32	5.75	6.18	5.6
0 - 6 months	5.52	5.58	5.90	7.81	6.86	5.96	6.38	7.04	6.5
0 - 12 months	6.44	6.57	7.04	8.56	7.98	7.39	7.75	8.40	8.0

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS									
TOTAL OUTSTANDING OBS ITEMS ('000s)									
Direct Credit Substitutes (Standby Letters of Credit)	1,815	1,815	1,625	1,525	1,525	1,650	1,790	4,390	2,140
Transaction and Contingent Items	0	0	0	0	0	0	0	0	0
Short-Term Trade-Related Contingencies	0	0	0	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0	0	0	0
Net Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0	0	0	0
Comments:	7,057	7,412	8,438	8,306	8,697	11,576	14,377	10,414	8,317
Unconditionally Cancelable At Any Time Without Notice	7,057	7,412	8,438	8,306	8,697	11,576	14,377	10,414	8,317
Non-Cancelable With a Remaining Term to Maturity One Year or Less	0	0	0	0	0	0	0	0	0
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0	0	0	0
Total	8,672	9,027	10,063	9,831	10,222	13,206	16,167	14,804	10,457

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS									
Direct Credit Substitutes (Standby Letters of Credit)	0.55	0.56	0.55	0.51	0.52	0.59	0.64	1.58	0.77
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA	NA	NA	NA
Short-Term Trade-Related Contingencies	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA	NA	NA	NA
Net Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA	NA	NA	NA
Comments:	2.39	2.55	2.84	2.77	2.94	4.19	5.11	3.76	2.98
Unconditionally Cancelable At Any Time Without Notice	2.39	2.55	2.84	2.77	2.94	4.19	5.11	3.76	2.98
Non-Cancelable With a Remaining Term to Maturity One Year or Less	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	2.94	3.11	3.39	3.28	3.45	4.78	5.75	5.34	3.75

OUTPUT REPORT 11 RELATED PARTY EXPOSURES									
Related Party Lns to Total Loans and Advances									
	0.47	0.50	0.51	0.33	0.34	0.40	0.40	0.43	0.46
Related Party OBS Commitments to Total OBS Commitments									
	NA	NA	NA	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears									
	NA	NA	NA	NA	NA	NA	NA	NA	NA

RELATED PARTY EXPOSURES AS A % OF CAPITAL									
Loans to Related Parties									
- Corp/Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Directors	0.27	0.20	0.26	0.17	NA	0.51	0.96	1.14	1.33
- Officers	1.50	1.41	1.07	0.71	1.56	0.74	1.45	0.99	0.52
- Subsidiaries	0.75	0.64	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	2.23	0.99	NA	0.16	0.07	0.06	0.04
Investments in Marketable Shares and Other Equity Investments of Related Cos.									
- Corp/Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.									
- Corp/Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA

RELATED PARTY ARREARS AS A % OF TOTAL LOANS									
- Corp/Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS									
Number of Employees	38	41	42	44	40	44	45	44	44
Citizens of the Republic of Palau	31	34	35	37	36	38	39	37	38
Non-Citizens	7	7	7	7	4	6	6	7	6

DEPOSITS									
Restricted Deposits	0	0	0	0	0	0	0	0	0
Depository Institutions	0	0	0	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0	0	0	0	0
Central Government	0	0	0	0	0	0	0	0	0
Local Governments	0	0	0	0	0	0	0	0	0
Statutory Domestic Non-Financial Corporations	0	0	0	0	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0	0	0	0	0
Non-residents	0	0	0	0	0	0	0	0	0

RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS									
Depository Institutions	0	0	0	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0	0	0	0	0
Central Government	0	0	0	0	0	0	0	0	0
Local Governments	0	0	0	0	0	0	0	0	0
Statutory Domestic Non-Financial Corporations	0	0	0	0	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0	0	0	0	0
Non-residents	0	0	0	0	0	0	0	0	0

RATIOS & INDICATORS		9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019
RESTRICTED DEPOSITS										
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Domestic 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 Domestic Non-Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
LOANS										
Secured Loans as % of Total Loans and Advances	21.05	21.30	21.82	27.80	27.16	20.64	23.54	24.20	20.47	20.47
Unsecured Loans as % of Total Loans and Advances	78.95	78.70	78.16	72.20	72.84	79.36	76.46	75.60	79.53	79.53
Nonaccrual/impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.02	NA	0.02	NA	NA	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	0.31	0.32	NA	NA	0.05	NA	NA	NA	NA	NA
CAPITAL										
Paid-in Capital of Residents as a % of Total Paid-in Capital	0.00	0.00	100.00	100.00	34.37	100.00	34.37	0.00	34.88	34.88
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	100.00	100.00	0.00	0.00	65.63	0.00	65.63	100.00	65.15	65.15
Assigned Capital as a % of Total Capital	0.00	51.64	61.31	63.00	51.08	43.67	74.57	59.23	49.94	49.94
REMITTANCES										
Incoming Remittances (\$000)	36,413	29,030	35,750	24,070	115,762	34,417	46,410	42,957	46,123	46,123
Australia	162	294	87	71	121	71	327	85	226	226
Japan	5,984	7,093	8,543	7,447	3,833	5,746	7,195	6,064	5,292	5,292
New Zealand	103	22	137	249	433	641	727	386	124	124
Philippines	375	116	419	371	270	454	376	533	269	269
Taiwan	5,064	4,137	2,016	4,202	4,292	5,019	10,428	1,696	1,891	1,891
United States	16,831	7,544	12,363	5,221	94,078	6,289	10,572	5,589	21,500	21,500
China	1,956	777	1,277	924	6,940	8,354	6,466	10,458	14,519	14,519
All Others	5,938	9,047	10,908	5,585	5,795	7,643	10,329	9,156	4,302	4,302
Outgoing Remittances (\$000)	36,664	33,423	24,600	28,826	105,894	46,799	31,316	42,971	37,491	37,491
Australia	342	407	386	422	725	704	588	430	808	808
Japan	4,501	3,830	4,765	4,826	3,886	5,102	3,587	4,937	3,623	3,623
New Zealand	261	205	224	169	256	299	170	379	296	296
Philippines	3,535	5,009	4,095	3,153	3,114	5,153	4,312	4,715	4,802	4,802
Taiwan	2,918	2,324	2,399	2,431	3,824	4,561	3,701	3,794	3,802	3,802
United States	12,087	11,517	8,000	11,133	79,636	13,109	10,861	10,876	9,763	9,763
China	8,700	3,993	1,404	3,159	10,135	7,765	3,217	1,832	5,678	5,678
All Others	4,320	6,138	3,346	3,533	4,318	9,716	4,880	16,008	8,719	8,719
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Australia	0.44	1.01	0.24	0.29	0.10	0.21	0.70	0.20	0.47	0.47
Japan	16.43	24.43	23.90	30.94	3.31	16.70	15.50	14.09	11.00	11.00
New Zealand	0.28	0.08	0.38	1.03	0.37	2.44	1.57	0.90	0.26	0.26
Philippines	1.03	0.40	1.17	1.54	0.23	1.32	0.81	1.24	0.56	0.56
Taiwan	13.91	14.25	5.64	17.46	3.71	14.68	22.47	3.95	4.33	4.33
United States	46.22	25.99	34.58	21.69	81.27	18.27	22.78	13.01	44.68	44.68
China	5.37	2.68	3.57	3.84	6.00	24.27	13.91	45.30	30.17	30.17
All Others	16.31	31.16	30.51	23.20	5.01	22.21	22.26	21.31	8.94	8.94
Outgoing Remittances										
Australia	0.93	1.22	1.57	1.46	0.68	1.50	1.88	1.00	2.16	2.16
Japan	12.28	11.46	19.33	16.74	3.57	10.90	11.45	11.49	9.66	9.66
New Zealand	0.71	0.61	2.399	0.59	0.24	0.64	0.54	0.88	0.79	0.79
Philippines	9.64	14.99	16.65	10.94	2.94	11.01	13.77	10.97	12.81	12.81
Taiwan	7.96	6.95	9.72	8.43	3.61	10.58	11.82	8.83	10.14	10.14
United States	32.97	34.46	32.52	36.82	75.20	28.01	34.68	25.31	26.04	26.04
China	23.73	11.85	5.71	10.96	9.57	16.59	10.27	4.29	15.14	15.14
All Others	11.78	18.36	13.60	12.26	4.08	20.76	15.58	37.25	23.26	23.26
Incoming Remittances (\$000)	36,413	29,030	35,750	24,070	115,762	34,417	46,410	42,957	46,123	46,123
Depository Institutions Domestic	0	0	204	12	0	0	0	0	0	0
Other Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0
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	0	0
Central Government	16,072	5,927	13,896	6,223	92,359	7,028	9,043	8,169	16,952	16,952
Local Governments (State Governments)	1	0	2	120	256	0	53	0	0	0
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	20,340	23,103	21,648	17,715	23,142	27,389	37,314	34,788	31,171	31,171
Non-Financial Corporations	16,157	16,997	17,231	14,134	18,791	24,992	23,586	30,981	28,289	28,289
Individuals	5,184	1,318	3,348	1,513	2,119	1,760	4,691	2,818	2,983	2,983
Non-profit Institutions Serving Households	2,999	2,788	1,069	2,068	2,232	637	9,037	989	799	799
Non-residents	0	0	0	0	5	0	0	0	0	0
Outgoing Remittances (\$000)	36,664	33,423	24,600	28,826	105,894	46,799	31,316	42,971	37,491	37,491
Depository Institutions Domestic	0	0	0	0	0	0	0	0	0	0
Other Financial Corporations Domestic	286	316	300	183	2,813	174	460	0	42	42
Development Financing Corporations	286	316	300	0	2,813	174	460	0	42	42
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	183	0	0	0	0	0	0
Central Government	2,467	2,817	2,068	2,214	68,076	3,216	2,498	2,161	3,600	3,600
Local Governments (State Governments)	167	107	73	92	27	23	60	88	89	89
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	0
Private Sector Domestic	33,744	30,183	22,155	26,317	34,937	43,362	28,292	40,710	33,760	33,760
Non-Financial Corporations	33,050	28,327	21,581	24,458	33,283	41,968	26,875	38,103	32,064	32,064
Individuals	618	745	549	1,801	1,566	1,364	1,555	1,555	1,671	1,671
Non-profit Institutions Serving Households	76	1,111	25	258	68	40	45	12	25	25
Non-residents	0	0	0	0	32	0	0	0	0	0
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Depository Institutions Domestic	NA	NA	0.57	0.05	NA	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
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	NA	NA
Central Government	44.14	20.42	38.87	25.85	79.78	20.42	19.49	19.02	35.13	35.13
Local Governments (State Governments)	0.00	NA	0.01	0.50	0.22	NA	0.11	NA	NA	NA
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	55.86	79.56	60.55	73.60	19.99	79.58	60.40	60.38	64.77	64.77
Non-Financial Corporations	44.37	65.44	48.20	58.72	16.23	72.62	50.82	72.12	58.78	58.78
Individuals	3.25	4.54	9.37	6.29	1.83	5.11	10.11	6.56	4.33	4.33
Non-profit Institutions Serving Households	8.24	9.60	2.99	8.59	1.93	1.85	19.47	2.30	1.66	1.66
Non-residents	NA	NA	NA	NA	0.00	NA	NA	NA	NA	NA
Outgoing Remittances										
Depository Institutions Domestic	NA	NA	0.02	0.07	0.01	0.05	0.02	0.07	NA	NA
Other Financial Corporations Domestic	0.78	0.95	1.22	0.83	2.66	0.37	1.47	NA	0.11	0.11
Development Financing Corporations	0.78	0.95	1.22	NA	2.66	0.37	1.47	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	0.63	NA	NA	NA	NA	NA	NA
Central Government	6.73	8.43	8.41	7.68	64.29	6.87	7.88	5.03	8.60	8.60
Local Governments (State Governments)	0.46	0.32	0.30	0.32	0.03	0.05	0.19	0.16	0.24	0.24
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	92.04	90.31	90.06	91.30	32.99	92.66	90.34	94.74	90.05	90.05
Non-Financial Corporations	90.14	84.75	87.73	84.85	31.43	89.66	85.82	91.00	85.52	85.52
Individuals	1.69	2.23	2.23	5.55	1.50	2.91	4.38	3.71	4.46	4.46
Non-profit Institutions Serving Households	0.21	3.32	0.10	0.90	0.06	0.09	0.14	0.03	0.07	0.07

RATIOS & INDICATORS	9/30/2017	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019
of which: SME loan accounts	4	4	3	2	4	4	3	4	4
household/individual loan accounts	1,174	1,180	1,154	1,111	1,192	1,250	1,215	1,231	1,298
As a % of Total Number of Loan Accounts									
SME loan accounts	0.07	0.07	0.05	0.03	0.07	0.07	0.05	0.07	0.07
household/individual loan accounts	19.39	19.76	19.71	19.38	20.95	22.00	21.73	21.99	23.27
Total Number of ATMs	9	9	9	9	8	8	8	8	8