

RATIOS & INDICATORS		3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
OUTPUT REPORT 1										
SUMMARY RATIOS		2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1
Average Total Assets (\$ 000)		293,854	295,935	295,963	292,025	278,783	278,276	278,485	277,403	278,035
Net Income (\$ 000)		1,417	2,857	4,442	5,908	1,679	3,128	4,430	5,834	997
Average Earning Assets (\$ 000)		286,890	289,001	289,156	285,057	270,555	269,945	269,988	268,828	268,427
EARNINGS AND PROFITABILITY ANALYSIS:										
Percent of Average Assets										
Interest Income		2.84	2.87	2.91	2.98	3.43	3.39	3.31	3.25	2.96
Less: Interest Expense		0.09	0.09	0.10	0.11	0.16	0.16	0.16	0.16	0.14
Net Interest Income		2.75	2.78	2.81	2.87	3.27	3.23	3.15	3.09	2.82
Plus: Noninterest Income		0.33	0.33	0.33	0.33	0.36	0.38	0.37	0.37	0.34
Less: Noninterest Expense		1.00	1.02	1.02	1.03	1.08	1.08	1.11	1.12	1.16
Less: Provisions for Loan Losses		0.08	0.08	0.04	0.10	0.05	0.19	0.20	0.15	0.48
Net Operating Profit Before Tax		2.00	2.00	2.08	2.07	2.50	2.34	2.21	2.19	1.51
Net Operating Profit After Tax		1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10	1.43
Adjusted Net Operating Income		1.93	1.92	1.94	1.97	2.39	2.37	2.26	2.20	1.79
Net Income		1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10	1.43
Margin Analysis:										
Net Income to Average Assets (ROA) (F5)		1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10	1.43
Net Interest to Average Earning Assets (NMA)		2.82	2.84	2.88	2.94	3.37	3.33	3.25	3.19	2.92
Average Earning Assets to Average Assets		97.63	97.66	97.70	97.61	97.05	97.01	96.95	96.91	96.54
Interest Margin to Gross Income		86.75	86.74	86.69	86.55	86.29	85.81	85.52	85.35	85.43
Yield on Loans		10.21	9.99	10.06	10.16	10.62	10.44	10.50	10.51	10.22
Cost of Deposits		0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17	0.15
LOANS & ADVANCES ANALYSIS:										
Net Loan Losses to Average Total Loans		0.17	0.36	0.61	0.96	0.14	0.29	0.39	0.46	0.27
Earnings Coverage of Net Loan Losses (X)		24.53	22.63	20.77	17.61	37.02	32.88	34.43	38.74	11.41
Provisions for Loan Losses to Total Loans		4.32	4.08	3.84	4.42	4.35	4.70	5.28	5.11	5.44
Past Due Loans to Total Loans		3.05	3.93	3.26	4.44	3.83	3.66	3.70	3.38	2.68
Non-Performing Loans to Total Loans (F5)		0.68	0.70	0.72	0.60	1.07	0.58	0.66	0.66	0.62
Provisions for Loan Losses to Non-Performing Loans		640.08	583.46	535.11	730.05	406.58	815.69	796.86	771.18	876.30
Estimated Required Provisions to Non-Performing Loans		175.96	171.90	167.86	208.48	122.75	213.03	192.44	188.31	192.33
LIQUIDITY ANALYSIS:										
Net Loans to Total Assets (total)		11.30	11.89	11.87	11.61	11.59	12.18	11.42	12.00	11.36
Net Loans and Advances to Customer Deposits		11.68	12.32	12.38	12.22	12.09	12.79	12.06	12.75	11.84
Deposits to Total Liabilities		98.47	98.61	98.59	98.42	97.83	97.68	97.62	97.60	97.52
Liquidity Ratio (FR-10)		90.24	91.67	92.79	95.34	93.25	93.51	94.80	92.99	91.61
CAPITAL ANALYSIS: (Uninsured Banks Only)										
Tier 1 Capital to Risk Weighted Assets (F8)		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 (F9)		(1.42)	(1.36)	(1.42)	(1.40)	(1.40)	(1.30)	(1.27)	(1.25)	(1.31)
Tier 1 Leverage Capital (F6)		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	0.02	0.03	0.03	0.02	0.03	0.03	0.04	0.02
Retained Earnings to Average Capital		0.14	0.36	0.57	0.72	0.19	0.39	0.55	0.70	0.05
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		0.30	0.61	0.95	1.24	0.36	0.67	0.94	1.24	0.21
Past Due Loans to Total Capital		0.21	0.23	0.15	0.16	0.24	0.19	0.15	0.12	0.20
Non-Performing Loans to Capital (F5)		0.05	0.04	0.03	0.02	0.07	0.03	0.03	0.02	0.05
GROWTH RATES (qtr-on-qtr)										
Total Assets		2.20	1.02	(1.35)	(6.68)	1.82	(1.43)	0.67	(2.16)	3.63
Total Capital (Balance Sheet)		(37.20)	28.63	24.50	16.96	(41.43)	26.81	16.61	16.91	(53.93)
Total Loans		3.65	0.00	0.00	0.00	6.23	0.76	0.00	0.00	(10.39)
Total Loans and Advances		(1.89)	5.99	(1.76)	(8.14)	1.59	3.88	(4.99)	2.61	(1.52)
Past Due Loans (Loans Past Due 30 Days or More)		12.88	36.86	(18.52)	25.08	(12.47)	(0.77)	(3.86)	(6.18)	(22.00)
Non-Performing Loans (Loans Past Due 90 Days or More)		9.22	8.70	0.77	(22.52)	79.80	(44.11)	9.31	2.69	(7.86)
Core Liquid Assets		2.79	0.53	(1.30)	(6.61)	1.17	(2.23)	1.54	(2.89)	4.53
Total Deposits		3.38	0.69	(1.94)	(7.50)	2.73	(2.14)	0.14	(2.77)	5.67
Demand Deposits		14.02	5.90	(18.81)	(4.49)	9.81	4.34	2.33	6.75	(2.37)
Savings Deposits		(3.25)	(10.29)	11.41	(12.56)	(0.85)	(7.83)	(1.52)	(11.02)	15.82
Time Deposits		7.51	72.03	0.28	10.78	(1.86)	2.37	(0.36)	(2.05)	(1.50)
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
Other Non-Interest Income		162	321	478	638	160	324	490	651	159
Total Non-Interest Income		80	169	254	337	92	198	290	385	76
Salaries, Wages and Benefits - Citizens		266	572	807	1,083	243	526	872	1,167	289
Salaries, Wages and Benefits - Non-Citizens		65	104	181	251	85	143	199	244	55
Board of Directors' Expenses		6	8	38	49	7	47	83	119	34
Outsourcing Service Fees and Expenses		23	37	57	76	15	41	64	98	25
Related Party		1	2	3	3	1	2	3	4	1
Non-Related Party		22	35	54	73	14	39	61	94	24
Rent - Premises		60	133	190	257	66	121	185	251	62
Other Administrative and Occupancy Expenses		62	124	177	263	48	113	179	251	66
Depreciation on Fixed Assets		59	112	170	226	57	116	175	236	58
Other Non-Interest Expenses		191	425	641	817	232	389	563	744	218
Total Non-Interest (Overhead) Expenses		732	1,515	2,261	3,022	753	1,496	2,329	3,110	807

RATIOS & INDICATORS	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
ANALYSIS RATIOS									
Efficiency Ratio (Non-interest expense to gross income) (FS)	32.32	32.95	32.44	32.30	29.76	29.80	31.56	32.33	36.78
Interest Margin to Gross Income (FS)	86.75	86.74	86.69	86.52	86.29	85.82	85.36	85.35	85.35
Personnel Expenses to Nonpersonal Expenses (FS)	45.22	44.62	43.70	44.14	43.56	44.72	46.16	45.37	42.63
PERCENT OF AVERAGE ASSETS									
Personnel Expenses	0.46	0.46	0.46	0.47	0.48	0.51	0.55	0.55	0.54
Salaries, Wages and Benefits of All Employees	0.45	0.46	0.45	0.46	0.47	0.48	0.51	0.51	0.49
Board of Directors' Expenses	0.01	0.01	0.02	0.02	0.01	0.03	0.04	0.04	0.05
Outsourcing Service Fees and Expenses	0.03	0.03	0.03	0.03	0.02	0.03	0.03	0.04	0.04
Rent - Premises	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.08	0.09	0.07	0.08	0.09	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09	0.08
Other Non-Interest Expenses	0.26	0.29	0.29	0.28	0.33	0.28	0.27	0.27	0.31
Total Overhead Expenses	1.00	1.02	1.02	1.03	1.08	1.08	1.11	1.12	1.16
Overhead Expenses Less Non-Int Income	0.67	0.69	0.69	0.70	0.72	0.70	0.74	0.75	0.82
YIELD ON OR COST OF									
Total Loans and Advances	11.18	10.92	10.92	11.06	11.37	11.25	11.33	11.34	10.97
Interest Income on Loans and Advances	10.21	9.99	10.06	10.18	10.62	10.44	10.50	10.51	10.22
Yield-related Loan Fees & Charges	0.97	0.93	0.87	0.88	0.76	0.81	0.83	0.83	0.75
Deposits Due From Depository Institutions	1.75	1.80	1.84	1.91	2.41	2.37	2.26	2.19	1.91
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	1.75	1.81	1.85	1.91	2.41	2.37	2.27	2.19	1.92
Head Office and Branches	1.75	1.81	1.85	1.92	2.42	2.37	2.27	2.20	1.92
Other Depository Institutions	1.13	0.57	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits	0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17	0.15
Domestic	0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17	0.15
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	12.06	12.17	12.21	12.20	12.14	12.35	12.28	12.35	12.33
Less: Provisions for Loan Losses	0.52	0.51	0.50	0.51	0.53	0.55	0.58	0.59	0.65
Net Loans and Advances	11.54	11.66	11.71	11.69	11.60	11.79	11.70	11.76	11.68
Deposits Due From Depository Institutions	85.57	85.49	85.49	85.41	84.91	84.66	84.67	84.56	84.22
Demand	85.30	85.20	85.21	85.15	84.68	84.42	84.43	84.31	83.90
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.30	85.20	85.21	85.15	84.68	84.42	84.43	84.31	83.90
Head Office and Branches	85.26	85.17	85.18	85.12	84.64	84.39	84.40	84.28	83.87
Other Depository Institutions	0.03	0.03	0.03	0.03	0.04	0.03	0.03	0.03	0.03
Savings	0.28	0.28	0.28	0.28	0.23	0.23	0.24	0.25	0.32
Domestic	0.19	0.20	0.20	0.19	0.18	0.19	0.19	0.20	0.27
Abroad	0.09	0.09	0.08	0.07	0.05	0.05	0.06	0.06	0.05
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	0.09	0.09	0.08	0.07	0.05	0.05	0.06	0.06	0.05
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	97.63	97.66	97.70	97.61	97.05	97.43	96.85	96.91	96.54
Cash (Notes & Coins)	0.63	0.66	0.64	0.72	0.96	0.89	0.90	0.90	1.16
Total Non-Financial Assets	1.48	1.47	1.47	1.49	1.87	1.97	2.02	2.06	2.17
Furniture & Equipment	1.48	1.47	1.47	1.49	1.87	1.97	2.02	2.06	2.17
Less: Accumulated Depreciation	0.77	0.77	0.78	0.80	0.88	0.90	0.91	0.92	1.06
Net Fixed Assets	0.71	0.70	0.69	0.69	0.99	1.08	1.12	1.14	1.12
Inventories	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
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	0.00	0.00	0.00
Other Assets	0.21	0.16	0.13	0.12	0.07	0.07	0.07	0.07	0.06
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									
Demand Deposits	35.39	36.65	35.53	35.04	34.25	35.36	36.08	37.19	40.48
Savings Deposits	55.43	52.88	53.18	52.70	50.00	48.72	47.83	46.50	43.52
Time Deposits	5.44	5.81	5.52	5.26	11.24	11.31	11.32	11.33	11.07
Sub-Total Deposits	96.26	95.33	94.23	93.01	95.49	95.40	95.23	95.01	95.07
Deposits Due to Depository Institutions	0.20	0.21	0.21	0.20	0.20	0.20	0.20	0.21	0.28
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
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
Savings	0.19	0.20	0.20	0.19	0.19	0.19	0.19	0.20	0.27
Domestic	0.19	0.20	0.20	0.19	0.19	0.19	0.19	0.20	0.27
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	0.12	0.16	0.18	0.19	0.12
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	0.03	0.03	0.03	0.03	0.03
Deposits	0.01	0.01	0.01	0.01	0.03	0.03	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	0.08	0.08	0.08	0.08	0.27	0.33	0.36	0.38	0.53
Total Provisions for Losses	0.67	0.61	0.58	0.57	0.53	0.55	0.58	0.59	0.65
Total Accumulated Depreciation	0.77	0.77	0.78	0.80	0.88	0.90	0.91	0.92	1.06
Sub-Total Liabilities	97.76	97.69	97.67	97.47	97.32	97.37	97.29	97.12	97.45
Total Capital	2.22	2.20	2.33	2.53	2.68	2.63	2.71	2.88	2.55
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's)									
Balance at Prior Calendar Year End	1,512	1,512	1,512	1,512	1,482	1,482	1,482	1,482	1,482
Add: Provisions Year-to-date	61	119	96	296	37	269	417	429	337
Less: Write-offs Year-to-date ()	163	301	495	704	134	272	418	521	206
Add: Recoveries Year-to-date	103	170	273	351	67	173	284	364	114
Ending Balance	1,513	1,500	1,386	1,465	1,472	1,652	1,765	1,754	1,727
Average Total Loans to Average Total Assets	12.06	12.17	12.21	12.20	12.14	12.35	12.28	12.35	12.33
Average Total Loans and Advances (\$000)	35,433	36,021	36,151	35,634	33,832	34,361	34,184	34,254	34,270
Year-to-date Net Loan Losses (Recoveries)	60	131	222	343	47	99	134	157	92
Past Due Loans (Loans Past Due 30 Days or More)	1,069	1,463	1,182						

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SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FBI)									
Private Sector Domestic:	100.00	100.00	99.95	100.00	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	18.23	22.68	23.88	16.88	18.95	19.84	16.98	15.99	16.13
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	0.98	0.91	0.92	1.00	0.98	0.93	0.97	0.00	0.00
Transportation & Storage	0.74	0.68	1.13	1.14	0.81	1.00	1.03	1.00	0.96
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	9.00	8.43	8.53	9.24	9.97	9.55	9.99	9.67	9.75
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	7.51	12.63	12.49	4.70	7.19	8.36	4.09	5.32	5.43
Housing and Land Purchases	0.26	1.40	0.02	0.15	0.13	0.12	0.12	0.10	0.07
Other	81.52	75.95	76.85	83.77	80.92	80.05	83.81	83.91	83.80
Individuals	81.77	77.34	76.87	83.92	81.05	80.16	83.92	84.01	83.87
Housing and Land Purchases	0.26	1.40	0.02	0.15	0.13	0.12	0.12	0.10	0.07
Other	81.52	75.95	76.85	83.77	80.92	80.05	83.81	83.91	83.80
Non-Financial 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	8,008	8,008	8,008	8,008	8,420	9,420	9,420	9,420	9,420
+ Net Change in Risk Capital Year-to-date	(21)	(21)	(21)	(21)	0	30	30	30	0
+ 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	148	148	148	148	225	225	225	225	(594)
+ Net Income (Loss) Year-to-date	1,417	2,857	4,442	5,808	1,679	3,132	4,430	5,834	997
+ 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	0	0	0	0	-1	-1	-1	-1	(1)
Balance At End of Period	9,552	10,992	12,577	13,843	11,325	12,804	14,106	15,569	16,022
Average Total Capital (\$00)	6,519	6,502	6,800	7,395	7,489	7,311	7,558	7,986	7,085
CAPITAL RATIOS									
PERCENT OF TOTAL CAPITAL:									
Net Loans and Advances	667.69	551.55	436.29	340.58	591.15	482.52	384.14	337.76	719.58
Borrowings	0.00	0.00	0.00	0.00	0.00	12.36	9.56	7.89	0.00
Deposits Due to Depository Institutions	12.83	10.55	7.36	5.48	10.86	7.36	7.21	7.13	18.85
PERCENT OF AVERAGE TOTAL CAPITAL:									
Net Loans and Advances	0.87	0.88	0.86	0.79	0.90	0.88	0.78	0.73	0.56
Borrowings	NA	NA	NA	NA	NA	NA	NA	NA	NA
Deposits Due to Depository Institutions	0.14	0.36	0.57	0.72	0.19	0.39	0.55	0.70	0.05
OTHER CAPITAL RATIOS:									
Dividends/Rentals to Prior Period Net Income	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Capital to Total Assets (Average Capital Ratio)	1.69	2.16	2.72	3.41	1.86	2.52	2.97	3.55	1.58
RISK-BASED CAPITAL ANALYSIS									
Part A: Capital Calculation									
TIER 1 CAPITAL:									
Paid-up Ordinary Shares	4,114	4,114	4,114	4,114	4,114	4,144	4,144	4,144	4,144
Risk in Premium or Surplus	0	0	0	0	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(503)	(503)	(503)	(503)	(278)	(278)	(278)	(278)	(672)
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	3,611	3,611	3,611	3,611	3,836	3,866	3,866	3,866	3,472
TIER 2 CAPITAL:									
Current Year-to-date Income	1,417	2,857	4,442	5,808	1,679	3,128	4,430	5,834	997
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	1,517	1,517	1,402	1,482	1,484	1,664	1,777	1,766	1,849
Maximum Eligible General Provisions for Loan Losses	2,810	2,916	2,775	2,576	2,645	2,743	2,808	2,750	2,808
Allowable General Provisions for Loan Losses	1,517	1,517	1,402	1,482	1,484	1,664	1,777	1,766	1,849
Other	0	0	0	0	0	0	0	0	0
Subtotal Tier 2 Capital	2,936	4,374	5,844	7,290	3,163	4,792	6,207	7,606	2,846
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	253,646	255,037	252,288	234,416	237,508	232,609	235,683	228,756	237,616
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	253,646	255,037	252,288	234,416	237,508	232,609	235,683	228,756	237,616
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	(247,101)	(247,052)	(242,833)	(223,515)	(230,509)	(223,951)	(225,610)	(217,390)	(231,298)
Part B: Calculation of Total Risk-Weighted Assets									
On-Balance Sheet Risk-Weighted Assets	164,714	163,026	237,713	231,978	233,939	230,678	225,873	225,047	233,926
0% Risk-Weighted Assets (\$000)	2,570	4,001	3,123	4,524	4,326	4,037	4,431	4,762	6,344
20% Risk-Weighted Assets (\$000)	86,121	77,330	173,479	160,929	160,517	138,027	122,790	116,732	123,307
50% Risk-Weighted Assets (\$000)	331	330	327	327	287	0	0	0	0
100% Risk-Weighted Assets (\$000)	147,324	147,395	202,854	199,649	201,836	203,073	201,315	201,701	209,265
Off-Balance Sheet Risk-Weighted Obligations	1,625	1,525	1,525	1,630	1,790	4,390	2,140	1,581	1,092
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	1,625	1,525	1,525	1,630	1,790	4,390	2,140	1,581	1,092
Bricks Risk-Weighted Assets	166,339	164,551	239,238	233,608	235,729	235,068	228,013	226,628	235,018
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	50,729	51,007	50,458	46,883	47,502	46,522	47,137	45,751	47,523
LESS: Assets Pledged to Secured Liabilities	81	0	0	0	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	174,842	182,252	171,557	159,172	164,088	172,321	177,466	174,247	176,995
Tier 1 Capital to Risk-Weighted Assets	2.07%	1.98%	2.10%	2.27%	2.34%	2.24%	2.18%	2.22%	1.96%
Total Capital to Risk-Weighted Assets	-141.98%	-135.56%	-141.55%	-140.42%	-140.48%	-129.50%	-127.11%	-124.70%	-130.69%
OUTPUT REPORT 6									
LIQUIDITY ANALYSIS									
Liquid Assets (\$000)									
Cash Balances	2,216	2,153	1,758	2,904	2,427	2,112	2,581	2,468	3,993
Core Liquid Assets	256,808	258,180	254,836	237,999	240,778	235,418	239,042	232,125	242,650
Short-Term Liabilities	275,267	267,739	262,934	235,857	249,881	237,190	238,170	232,074	252,262
LIQUIDITY ANALYSIS:									
Cash Assets to Total Assets (FBI)	86.45	86.03	86.08	86.15	85.60	84.91	85.64	85.00	85.74
Cash Balances to Short-Term Liabilities	0.81	0.80	0.67	1.23	0.97	0.89	1.08	1.06	1.58
Core Liquid Assets to Short-Term Liabilities (FBI)	83.29	84.43	86.92	100.91	96.36	99.25	100.91	100.02	91.91
Customer Deposits to Total Loans (FBI)	819.35	778.38	777.00	782.45	791.22	745.34	785.60	744.36	798.71
PERCENT OF TOTAL ASSETS:									
Liquid Assets									
Cash	0.75	0.72	0.59	1.05	0.86	0.76	0.92	0.90	1.41
Balances Due From Depository Institutions	85.70	85.31	85.49	85.10	84.73	84.15	84.72	84.10	84.33
Direct	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.51	85.10	85.28	84.93	84.53				

RATIOS & INDICATORS	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
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	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Net (Inward/Outward) (USD)	NA	NA	NA	0.00	0.00	NA	NA	NA	0.00
Japanese Yen (JPY)	0.00	0.00	NA	0.00	0.00	0.00	0.00	0.00	0.01
Australian Dollar (AUD)	0.00	0.00	NA	NA	NA	NA	0.00	NA	0.00
United Kingdom Euro (GBP)	0.00	0.00	NA	0.00	0.00	NA	0.00	0.00	0.00
British Pound (GBP)	0.00	NA	0.00	NA	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	0.00	NA	NA	NA	NA	NA	NA	NA	NA
Philippine Peso (PHP)	NA	NA	NA	0.00	0.00	NA	0.00	NA	0.00
All Other	NA	NA	NA	0.00	0.00	NA	0.00	NA	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Net Aggregate Method (FS)	0.47	0.28	0.08	0.53	0.42	0.08	0.36	0.23	1.13
Breakdown Method	0.47	0.28	0.06	0.53	0.42	0.08	0.36	0.23	1.12

OTHER RATIOS:	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
FX Assets to Total Assets	0.01	0.00	0.00	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
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)	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Less than 7 days	(10,706)	604	(1,121)	8,634	430	3,246	5,665	6,763	(44)
- 7 up to 30 days	(780)	(1,008)	(2,157)	(191)	(6,115)	2,195	649	(1,148)	(6,476)
- 1 up to 3 months	(1,483)	337	(1,639)	(1,992)	4,493	(104)	(1,241)	(1,144)	(692)
- 3 up to 6 months	188	(2,227)	2,516	(925)	(900)	2,764	(517)	(6,363)	(487)
- 6 up to 12 months	(914)	(1,637)	(1,875)	2,723	4,630	(4,860)	(4,117)	1,330	265
- 1 up to 3 years	13,036	9,557	12,427	4,161	6,792	7,898	7,120	8,586	7,472
- 3 up to 5 years	11,411	6,269	5,752	6,037	6,181	5,686	6,388	7,241	8,698
- 5 years and Over	3,727	3,776	3,672	3,599	3,582	2,943	2,946	2,665	4,199
- Unclassified	729	629	701	580	2,291	2,032	1,862	1,820	1,132
Cumulative GAP Position ('000s)									
Less than 7 days	(10,706)	604	(1,121)	8,634	430	3,246	5,665	6,763	(44)
- 7 up to 30 days	(11,486)	(404)	(3,278)	8,443	(5,685)	5,441	6,314	5,615	(6,520)
- 1 up to 3 months	(12,970)	(67)	(4,917)	6,451	(1,192)	5,337	5,073	4,471	(7,212)
- 3 up to 6 months	(12,782)	(2,204)	(2,401)	5,526	(1,792)	8,101	4,556	(7,892)	(7,699)
- 6 up to 12 months	(13,705)	(3,831)	(4,276)	8,249	2,838	3,241	439	(562)	(7,343)
- 1 up to 3 years	(669)	5,626	8,151	12,410	9,630	11,139	7,559	8,024	38
- 3 up to 5 years	10,742	11,895	13,803	18,447	15,811	16,835	13,947	15,265	8,737
- 5 years and Over	14,469	15,671	17,575	22,046	19,393	19,768	16,893	17,930	12,926
- Unclassified	15,198	16,300	18,276	22,626	21,684	21,800	18,755	19,750	14,058

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

ISA AS A % OF RSL	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
0 - 1 month	4.89	6.36	5.81	4.73	5.30	5.60	4.9	5.5	4.44
0 - 3 months	5.31	6.99	6.30	5.32	5.75	6.18	5.6	6.3	4.97
0 - 6 months	5.90	7.61	6.86	5.96	6.38	7.04	6.5	7.1	5.66
0 - 12 months	7.04	8.56	7.98	7.39	7.75	8.40	8.0	8.9	7.16

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Direct Credit Substitutes (Standby Letters of Credit)	1,625	1,525	1,525	1,630	1,750	4,380	2,140	1,581	1,052
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
Commitments	8,438	8,306	8,697	11,576	14,377	10,414	8,317	8,468	8,497
Unconditionally Cancelable At Any Time Without Notice	0	104	0	46	53	49	27	30	61
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,438	8,202	8,697	11,530	14,324	10,365	8,290	8,438	8,436
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0	0	0	0
Total	10,063	9,831	10,222	13,206	16,167	14,804	10,457	10,049	9,589

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Direct Credit Substitutes (Standby Letters of Credit)	0.55	0.51	0.52	0.59	0.64	1.58	0.77	0.58	0.39
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
Commitments	2.84	2.77	2.94	4.19	5.11	3.76	2.89	3.10	3.00
Unconditionally Cancelable At Any Time Without Notice	NA	0.03	NA	0.02	0.02	0.02	0.01	0.01	0.02
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.84	2.73	2.94	4.17	5.09	3.74	2.97	3.09	2.98
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	3.39	3.28	3.45	4.78	5.75	5.34	3.75	3.68	3.39

OUTPUT REPORT 11 RELATED PARTY EXPOSURES

Related Party Lines to Total Loans and Advances	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
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	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Large Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
Directors	0.26	0.17	NA	0.51	0.96	1.14	1.33	0.99	2.04
Officers	1.07	0.71	1.56	0.74	1.45	0.99	0.52	0.41	0.69
Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
Affiliates	2.23	0.99	NA	0.16	0.07	0.06	0.04	0.03	0.20

Investments in Marketable Shares and Other Equity Investments of Related Cos.

Loans to Related Parties	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Large 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.

Loans to Related Parties	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Large 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

Loans to Related Parties	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Large 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	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
Citizens of the Republic of Palau	42	44	40	44	45	44	44	43	42
Non-Citizens	35	37	36	38	39				

RATIOS & INDICATORS		3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
RESTRICTED DEPOSITS										
Restricted Deposits	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
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 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	21.82	27.80	27.16	20.64	23.54	24.20	20.47	20.31	20.84	20.84
Unsecured Loans as % of Total Loans and Advances	78.18	72.20	72.84	79.36	76.46	75.80	79.53	79.69	79.06	79.06
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	NA	NA	NA	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	NA	NA	0.05	NA	NA	NA	NA	NA	NA	NA
CAPITAL										
Paid-in Capital of Residents as a % of Total Paid-in Capital	100.00	100.00	34.37	100.00	34.37	0.00	34.85	34.85	34.85	34.85
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	0.00	0.00	65.63	0.00	65.63	100.00	65.15	65.15	65.15	65.15
Assigned Capital as a % of Total Capital	81.81	63.00	51.08	43.07	74.57	59.23	49.94	42.72	92.73	92.73
REMITTANCES										
Incoming Remittances (\$000)	35,750	24,070	115,762	34,417	46,410	42,957	48,123	39,448	51,092	
Australia	87	71	121	71	327	85	226	263	208	
Japan	8,543	7,447	3,833	5,746	7,195	6,054	5,292	5,388	7,774	
New Zealand	137	249	433	841	727	386	124	172	256	
Philippines	419	371	270	454	376	533	269	568	319	
Taiwan	2,016	4,202	4,292	5,019	10,428	1,696	1,891	4,775	12,078	
United States	12,363	5,221	94,078	6,289	10,572	5,589	21,500	8,373	20,874	
China	1,277	924	6,940	3,354	6,466	10,458	14,519	12,390	4,644	
All Others	10,908	5,685	5,795	7,643	10,329	9,156	4,302	7,519	4,939	
Outgoing Remittances (\$000)	24,600	28,826	105,894	46,799	31,316	42,971	37,491	38,518	32,200	
Australia	386	422	725	704	588	430	808	455	692	
Japan	4,755	4,826	3,986	5,102	3,587	4,937	3,623	4,847	3,989	
New Zealand	224	169	256	299	170	379	296	284	280	
Philippines	4,095	3,153	3,114	5,153	4,312	4,715	4,802	6,993	4,508	
Taiwan	2,398	2,431	3,824	4,951	3,701	3,794	3,802	5,524	2,304	
United States	8,000	11,133	79,836	13,109	10,861	10,876	9,763	11,668	9,373	
China	1,404	3,159	10,135	7,765	3,217	1,832	5,678	4,681	6,997	
All Others	3,346	3,533	4,318	9,716	4,880	16,008	8,719	4,066	4,657	
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Australia	0.24	0.29	0.10	0.21	0.70	0.20	0.47	0.67	0.41	
Japan	23.90	30.94	3.31	16.70	15.50	14.09	11.00	13.66	15.22	
New Zealand	0.38	1.03	0.37	2.44	1.57	0.90	0.26	0.44	0.50	
Philippines	1.17	1.54	0.23	1.32	0.81	1.24	0.56	1.44	0.82	
Taiwan	5.64	17.46	3.71	14.58	22.47	3.95	3.89	12.10	23.64	
United States	34.58	21.69	81.27	18.27	22.78	13.01	44.68	21.23	40.86	
China	3.57	3.84	6.00	24.27	13.91	45.30	30.17	31.41	9.09	
All Others	30.51	23.20	5.01	22.21	22.26	21.31	8.94	19.06	9.67	
Outgoing Remittances										
Australia	1.57	1.46	0.68	1.50	1.88	1.00	2.16	1.18	2.15	
Japan	19.33	16.74	3.67	10.90	11.45	11.49	9.66	12.58	10.52	
New Zealand	0.91	0.59	0.24	0.84	0.54	0.88	0.74	0.87	0.74	
Philippines	16.65	10.94	2.94	11.01	13.77	10.87	12.81	18.16	14.00	
Taiwan	9.72	8.43	3.61	10.58	11.82	8.83	10.14	14.34	7.16	
United States	32.52	38.62	75.20	28.01	34.88	25.31	26.04	30.29	28.11	
China	5.71	10.96	9.57	16.59	10.27	4.28	15.14	12.15	21.73	
All Others	13.60	12.26	4.08	20.76	15.58	37.25	23.26	10.56	14.46	
Incoming Remittances (\$000)	35,750	24,070	115,762	34,417	46,410	42,957	48,123	39,448	51,092	
Depository Institutions Domestic	204	12	0	0	0	0	0	0	0	
Other Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Development Financing Corporations	0	0	0	0	0	0	0	0	0	
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Private Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Central Government	13,896	6,223	92,359	7,028	9,043	8,169	16,952	4,963	17,367	
Local Governments (State Governments)	2	120	256	0	53	0	0	0	27	
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Private Sector Domestic	21,648	17,715	23,142	27,389	37,314	34,788	31,171	34,485	33,698	
Non-Financial Corporations	17,231	14,134	18,791	24,992	23,586	30,981	28,289	27,255	22,755	
Individuals	3,348	1,513	2,119	1,760	4,661	2,818	2,083	3,325	2,968	
Non-profit Institutions Serving Households	1,069	2,068	2,232	637	9,037	989	799	3,905	7,960	
Non-residents	0	0	5	0	0	0	0	0	0	
Outgoing Remittances (\$000)	24,600	28,826	105,894	46,799	31,316	42,971	37,491	38,518	32,200	
Depository Institutions Domestic	4	20	9	0	24	32	0	0	0	
Other Financial Corporations Domestic	300	183	2,813	174	460	0	42	30	0	
Development Financing Corporations	300	0	2,813	174	460	0	42	30	0	
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Private Non-Bank Financial Corporations	0	183	0	0	0	0	0	0	0	
Central Government	2,068	2,214	68,076	3,216	2,498	2,161	3,600	4,330	2,150	
Local Governments (State Governments)	73	92	27	23	60	68	89	97	57	
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Private Sector Domestic	22,155	26,317	34,937	43,362	28,292	40,710	33,760	34,061	29,973	
Non-Financial Corporations	21,581	24,456	33,283	41,958	26,875	39,103	32,064	32,166	27,235	
Individuals	549	1,601	1,586	1,364	1,372	1,595	1,671	1,769	2,637	
Non-profit Institutions Serving Households	25	258	68	40	45	12	25	107	101	
Non-residents	0	0	32	0	0	0	0	0	0	
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Depository Institutions Domestic	0.57	0.05	NA	NA	NA	NA	NA	NA	NA	
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Central Government	38.87	25.85	79.78	20.42	19.49	19.02	35.23	12.58	38.82	
Local Governments (State Governments)	0.01	0.50	0.22	NA	0.11	NA	NA	NA	0.05	
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Sector Domestic	60.55	73.00	19.99	79.57	80.40	80.38	67.77	87.42	65.58	
Non-Financial Corporations	48.20	58.72	16.23	72.82	50.82	72.12	58.76	69.09	44.54	
Individuals	9.37	6.29	1.83	5.11	10.11	6.56	4.33	8.43	5.84	
Non-profit Institutions Serving Households	2.99	8.59	1.93	1.85	19.47	2.30	1.66	9.90	15.58	
Non-residents	NA	NA	0.00	NA	NA	NA	NA	NA	NA	
Outgoing Remittances										
Depository Institutions Domestic	0.02	0.07	0.01	0.05	0.02	0.07	NA	NA	0.06	
Other Financial Corporations Domestic	1.22	0.63	2.86	0.37	1.47	NA	0.11	0.08	NA	
Development Financing Corporations	1.22	0.66	NA	0.37	1.47	NA	0.11	0.08	NA	
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Non-Bank Financial Corporations	NA	0.63	NA	NA	NA	NA	NA	NA	NA	
Central Government	8.41	7.68	64.29	6.87	7.98	5.03	9.60	11.24	6.68	
Local Governments (State Governments)	0.30	0.32	0.03	0.05	0.19	0.16	0.24	0.25	0.18	
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Sector Domestic	90.06	91.30	32.99	92.66	90.34	94.74	90.05	88.43	93.08	
Non-Financial Corporations	87.73	84.85	31.43	89.66	85.82	91.00	85.52	83.51	84.58	
Individuals	2.23	5.55	1.50	2.91	4.38	3.71	4.46	4.64	8.19	
Non-profit Institutions Serving Households	0.10	0.90	0.06	0.09	0.14	0.03	0.07	0.28	0.31	
Non-residents	NA	NA	0.03	NA	NA	NA	NA	NA	NA	
FINANCIAL ACCESS										
Total Number of Depositors	19,989	19,805	20,998	20,002	20,058	20,128	20,404	20,535		

RATIOS & INDICATORS	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020
of which: SME loan accounts	3	2	4	4	3	4	4	3	3
household/individual loan accounts	1,154	1,111	1,192	1,250	1,215	1,231	1,298	1,315	1,245
As a % of Total Number of Loan Accounts									
SME loan accounts	0.05	0.03	0.07	0.07	0.05	0.07	0.07	0.05	0.06
household/individual loan accounts	19.71	19.38	20.95	22.00	21.73	21.99	23.27	23.80	23.02
Total Number of ATMs	9	9	8	8	8	8	8	8	8