

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
OUTPUT REPORT 1							
SUMMARY RATIOS	2019Q1	2019Q2	2019Q3	2019Q4	2020Q1	2020Q2	2020Q3
Average Total Assets (\$ 000)	278,783	278,276	278,485	277,403	278,035	288,673	299,232
Net Income (\$ 000)	1,679	3,128	4,430	5,834	997	1,657	2,569
Average Earning Assets (\$ 000)	270,555	269,945	269,988	268,828	268,427	278,623	288,951
EARNINGS AND PROFITABILITY ANALYSIS:							
Percent of Average Assets:							
Interest Income	3.43	3.39	3.31	3.25	2.96	2.64	2.44
Less: Interest Expense	0.16	0.16	0.16	0.16	0.14	0.13	0.12
Net Interest Income	3.27	3.23	3.15	3.09	2.82	2.51	2.32
Plus: Noninterest Income	0.36	0.38	0.37	0.37	0.34	0.31	0.38
Less: Noninterest Expense	1.08	1.08	1.11	1.12	1.16	1.07	1.03
Less: Provisions for Loan Losses	0.05	0.19	0.20	0.15	0.48	0.55	0.47
Net Operating Profit Before Tax	2.50	2.34	2.21	2.19	1.51	1.20	1.20
Net Operating Profit After Tax	2.41	2.25	2.12	2.10	1.43	1.15	1.14
Adjusted Net Operating Income	2.39	2.37	2.26	2.20	1.79	1.58	1.54
Net Income	2.41	2.25	2.12	2.10	1.43	1.15	1.14
Margin Analysis:							
Net Income to Average Assets (ROA) (FSI)	2.41	2.25	2.12	2.10	1.43	1.15	1.14
Net Income to Average Capital (ROE) (FSI)	89.92	85.57	78.15	73.05	56.29	51.51	54.32
Net Interest Income to Average Earning Assets	3.37	3.33	3.25	3.19	2.92	2.60	2.40
Average Earning Assets to Average Assets	97.05	97.01	96.95	96.91	96.54	96.52	96.56
Interest Margin to Gross Income	86.29	85.81	85.52	85.35	85.43	85.19	82.31
Yield on Loans	10.62	10.44	10.50	10.51	10.22	10.14	10.18
Cost of Deposits	0.17	0.17	0.17	0.17	0.15	0.13	0.12
LOANS & ADVANCES ANALYSIS:							
Net Loan Losses to Average Total Loans	0.14	0.29	0.39	0.46	0.27	0.52	0.50
Earnings Coverage of Net Loan Losses (X)	37.02	32.88	34.43	38.74	11.41	9.81	15.92
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44	6.60	7.61
Past Due Loans to Total Loans	3.83	3.66	3.70	3.38	2.68	2.87	4.15
Non-Performing Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62	0.89	1.30
Provisions for Loan Losses to Non-Performing L	406.58	815.69	796.86	771.18	876.30	740.67	586.62
Estimated Required Provisions to Non-Performi	122.75	213.03	192.44	188.31	192.33	156.91	117.48
LIQUIDITY ANALYSIS:							
Net Loans to Total Assets (total)	11.59	12.18	11.42	12.00	11.36	10.15	9.17
Net Loans and Advances to Customer Deposits	12.09	12.79	12.06	12.75	11.84	10.57	9.56
Deposits to Total Liabilities	97.83	97.68	97.62	97.60	97.52	97.63	97.67
Liquidity Ratio (PR-10)	93.25	93.51	94.80	92.99	91.61	92.73	93.86
CAPITAL ANALYSIS: (Uninsured Banks Only)							
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Ass	(1.40)	(1.30)	(1.27)	(1.25)	(1.31)	(1.38)	(1.47)
Tier 1 Leverage Capital (FSI)	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	0.03	0.04	0.02	0.02	0.02
Retained Earnings to Average Capital	0.19	0.39	0.55	0.70	0.05	0.15	0.30
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.36	0.67	0.94	1.24	0.21	0.35	0.55
Past Due Loans to Total Capital	0.24	0.19	0.15	0.12	0.20	0.19	0.23
Non Performing Loans to Capital (FSI)	0.07	0.03	0.03	0.02	0.05	0.06	0.07
GROWTH RATES (qtr-on-qtr)							
Total Assets	1.82	(1.43)	0.67	(2.16)	3.63	9.52	6.76
Total Capital (Balance Sheet)	(41.43)	26.81	18.61	16.91	(53.93)	14.79	15.46
Tier 1 Capital	6.23	0.78	0.00	0.00	(10.19)	0.03	(3.46)
Total Loans and Advances	1.59	3.88	(4.99)	2.61	(1.52)	(0.94)	(2.52)
Past Due Loans (Loans Past Due 30 Days or	(12.47)	(0.77)	(3.86)	(6.18)	(22.00)	6.04	41.20

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Non Performing Loans (Loans Past Due 90 D	79.80	(44.11)	9.31	2.69	(7.86)	42.18	42.00
Core Liquid Assets	1.17	(2.23)	1.54	(2.89)	4.53	11.16	8.11
Total Deposits	2.73	(2.14)	0.14	(2.77)	5.67	9.56	6.66
Demand Deposits	9.81	4.34	2.33	6.75	(2.37)	17.96	0.49
Savings Deposits	(0.85)	(7.82)	(1.52)	(11.02)	15.82	4.74	11.72
Time Deposits	(1.86)	2.37	(0.36)	(2.05)	(1.50)	(0.51)	10.65

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
Net Gain / (Loss) on Assets "Other than Trading	0	0	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluat	0	0	0	0	0	0	0
Service Charges and Fees on Foreign Exchange	0	0	0	0	0	0	0
Service Charges and Fees on Deposits Accoun	160	324	490	651	159	308	475
Other Non Interest Income	92	198	290	385	76	137	382
Total Non-Interest Income	252	522	780	1,036	235	445	857
Salaries, Wages and Benefits - Citizens	243	526	872	1,167	289	572	868
Salaries, Wages and Benefits - Noncitizens	85	143	199	244	55	119	180
Board of Directors' Expenses	7	47	83	119	34	66	100
Outsourcing Service Fees and Expenses	15	41	64	98	25	38	39
Related Party	1	2	3	4	1	1	2
Non-Related Party	14	39	61	94	24	37	37
Rent - Premises	66	121	185	251	62	128	189
Other Administrative and Occupancy Expenses	48	113	179	251	66	123	182
Depreciation on Fixed Assets	57	116	175	236	58	115	173
Other Non Interest Expenses	232	389	563	744	218	378	581
Total Non-Interest (Overhead) Expenses	753	1,496	2,320	3,110	807	1,539	2,312

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
ANALYSIS RATIOS							
Efficiency Ratio (Non-interest expense to gross	29.76	29.80	31.56	32.33	36.78	37.81	38.11
Interest Margin to Gross Income (FSI)	86.29	85.81	85.52	85.35	85.43	85.19	82.31
Personnel Expenses to Noninterest Expenses (I	43.56	44.72	46.16	45.37	42.63	44.90	45.33
PERCENT OF AVERAGE ASSETS							
Personnel Expenses	0.48	0.51	0.55	0.55	0.54	0.52	0.51
Salaries, Wages and Benefits of All Employee	0.47	0.48	0.51	0.51	0.49	0.48	0.47
Board of Directors' Expenses	0.01	0.03	0.04	0.04	0.05	0.05	0.04
Outsourcing Service Fees and Expenses	0.02	0.03	0.03	0.04	0.04	0.03	0.02
Rent - Premises	0.09	0.09	0.09	0.09	0.09	0.09	0.08
Other Administrative and Occupancy Expenses	0.07	0.08	0.09	0.09	0.09	0.09	0.08
Depreciation on Fixed Assets	0.08	0.08	0.08	0.09	0.08	0.08	0.08
Other Non Interest Expenses	0.33	0.28	0.27	0.27	0.31	0.26	0.26
Total Overhead Expenses	1.08	1.08	1.11	1.12	1.16	1.07	1.03
Overhead Expenses Less Non-Int Income	0.72	0.70	0.74	0.75	0.82	0.76	0.65
YIELD ON OR COST OF:							
Total Loans and Advances	11.37	11.25	11.33	11.34	10.97	10.83	10.82
Interest Income on Loans and Advances	10.62	10.44	10.50	10.51	10.22	10.14	10.18
Yield-related Loan Fees & Charges	0.76	0.81	0.83	0.83	0.75	0.70	0.64
Deposits Due from Depository Institutions	2.41	2.37	2.26	2.19	1.91	1.61	1.43
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	2.41	2.37	2.27	2.19	1.92	1.61	1.43
Head Office and Branches	2.42	2.37	2.27	2.20	1.92	1.61	1.43
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Deposits	0.17	0.17	0.17	0.17	0.15	0.13	0.12
Domestic	0.17	0.17	0.17	0.17	0.15	0.13	0.12
Non-Residents	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
Other Depository Institutions	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

**OUTPUT REPORT 3
PERCENTAGE COMPOSITION**

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS

Total Loans and Advances	12.14	12.35	12.28	12.35	12.33	11.80	11.28
Less: Provisions for Loan Losses	0.53	0.55	0.58	0.59	0.65	0.67	0.70
Net Loans and Advances	11.60	11.79	11.70	11.76	11.68	11.13	10.59
Deposits Due From Depository Institutions	84.91	84.66	84.67	84.56	84.22	84.71	85.28
Demand	84.68	84.42	84.43	84.31	83.90	84.40	84.94
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	84.68	84.42	84.43	84.31	83.90	84.40	84.94
Head Office and Branches	84.64	84.39	84.40	84.28	83.87	84.38	84.92
Other Depository Institutions	0.04	0.03	0.03	0.03	0.03	0.02	0.02
Savings	0.23	0.23	0.24	0.25	0.32	0.32	0.34
Domestic	0.19	0.18	0.19	0.20	0.27	0.26	0.29
Abroad	0.05	0.05	0.06	0.06	0.05	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.06	0.06	0.05	0.05	0.05
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	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
Head Office and Branches	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
Interbank Funds Sold	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
Shares & Other Equity Investments	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Purchased Under Agreement to R	0.00	0.00	0.00	0.00	0.00	0.00	0.00

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Sub-total Earning Assets	97.05	97.01	96.95	96.91	96.54	96.52	96.56
Cash (Notes & Coin)	0.96	0.89	0.90	0.90	1.16	1.25	1.28
Total Non-Financial Assets	1.87	1.97	2.02	2.06	2.17	1.99	1.87
Premises & Equipment	1.87	1.97	2.02	2.06	2.17	1.99	1.87
Less: Accumulated Depreciation	0.88	0.90	0.91	0.92	1.06	1.06	1.04
Net Fixed Assets	0.99	1.08	1.12	1.14	1.12	0.93	0.82
Inventories	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
Accrued Interest Receivable	0.05	0.05	0.05	0.05	0.06	0.07	0.08
Dividends Receivable	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Investment In Unconsolidated Subs and Ass	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Items in Transit	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Other Assets	0.07	0.07	0.07	0.07	0.06	0.15	0.20
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	34.25	35.36	36.08	37.19	40.48	41.14	40.78
Savings Deposits	50.00	48.72	47.83	46.50	43.52	43.65	44.28
Time Deposits	11.24	11.31	11.32	11.33	11.07	10.62	10.49
Sub-Total Deposits	95.49	95.40	95.23	95.01	95.07	95.41	95.55
Deposits Due to Depository Institutions	0.20	0.20	0.20	0.21	0.28	0.27	0.29
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.02
Abroad	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
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Savings	0.19	0.19	0.19	0.20	0.27	0.26	0.27
Domestic	0.19	0.19	0.19	0.20	0.27	0.26	0.27
Abroad	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
Other Depository Institutions	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
Domestic	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
Head Office and Branches	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
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.12	0.16	0.18	0.19	0.12	0.07	0.05
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Securities Sold Under Agreement to Repurc	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Payable	0.03	0.03	0.03	0.03	0.03	0.03	0.03
Deposits	0.03	0.03	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
Interest In Suspense on Loans and Advance:	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Liabilities	0.27	0.33	0.36	0.38	0.53	0.53	0.52
Total Provisions for Losses	0.53	0.55	0.58	0.59	0.65	0.67	0.70
Total Accumulated Depreciation	0.88	0.90	0.91	0.92	1.06	1.06	1.04
Sub-Total Liabilities	97.32	97.37	97.29	97.12	97.45	97.77	97.89
Total Capital	2.68	2.63	2.71	2.88	2.55	2.23	2.11
Total Liabilities & Capital	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	1,482	1,482	1,482	1,482	1,482	1,482	1,482
Add: Provisions Year-to-date	37	269	417	429	337	795	1,065
Less: Write-offs Year-to-date ()	134	272	418	521	206	385	444
Add: Recoveries Year-to-date	87	173	284	364	114	208	275
Ending Balance	1,472	1,652	1,765	1,754	1,727	2,100	2,378

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Average Total Loans to Average Total Assets	12.14	12.35	12.28	12.35	12.33	11.80	11.28
Average Total Loans and Advances (\$000)	33,832	34,361	34,184	34,254	34,270	34,075	33,765
Year-to-date Net Loan Losses (Recoveries)	47	99	134	157	92	177	169
Past Due Loans [Loans Past Due 30 Days or More]	1,305	1,295	1,245	1,168	911	966	1,364
Non Performing Loans [Loans Past Due 90 Days or More]	365	204	223	229	211	300	426
ANALYSIS RATIOS:							
Year-to-date Recoveries to Prior Period Write-offs	12.36	24.57	40.34	51.70	16.19	29.55	39.06
Year-to-date Net Loan Loss to Average Total Loans	0.14	0.29	0.39	0.46	0.27	0.52	0.50
Year-to-date Write-offs to Average Total Loans	0.40	0.79	1.22	1.52	0.60	1.13	1.31
Year-to-date Recoveries to Average Total Loans	0.26	0.50	0.83	1.06	0.33	0.61	0.81
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44	6.60	7.61
Provisions for Loan Losses to Loans Past Due 30 Days or More	406.58	815.69	796.86	771.18	876.30	740.67	586.62
Earnings Coverage of Year-to-date Net Loan Losses	37.02	32.88	34.43	38.74	11.41	9.81	15.92
Twenty Largest Borrowing Relationships ('000s)	18,185	18,766	15,100	15,454	15,895	16,374	15,024
Large Borrowers to Capital (FSI)	329.6	268.2	182.0	159.3	355.7	319.2	253.7
PAST DUE LOAN ANALYSIS:							
Loans Past Due 30 Days or More to Total Loans	3.83	3.66	3.70	3.38	2.68	2.87	4.15
Loans Past Due 30 to 59 Days to Total Loans	1.83	1.67	1.71	1.78	0.75	1.10	1.33
Loans Past Due 60 to 89 Days to Total Loans	0.92	1.41	1.33	0.94	1.31	0.87	1.53
Loans Past Due 90 to 179 Days to Total Loans	0.93	0.42	0.46	0.48	0.58	0.26	0.59
Loans Past Due 180 to 360 Days to Total Loans	0.07	0.12	0.13	0.12	0.01	0.62	0.70
Loans Past Due Over 360 Days to Total Loans	0.06	0.03	0.07	0.06	0.02	0.01	0.01
Nonperforming Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62	0.89	1.30
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)							
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	18.95	19.84	16.08	15.99	16.13	15.71	15.92
Agriculture, Forestry, and Fishing	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
Forestry & Logging	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
Mining & Quarrying	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
Fish Processing	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
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation	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
Wholesale & Retail Trade; Report of Motor Vehicle	0.98	0.93	0.97	0.00	0.00	0.00	0.00
Transportation & Storage	0.81	1.00	1.03	1.00	0.96	1.14	1.16
Accommodation & Food Service Activities	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
Food and Beverage Service Activities	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
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	9.97	9.55	9.99	9.67	9.75	9.70	9.79
Professional, Scientific & Technical Activities	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
Public Administration & Defense, Compulsory	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
Human Health & Social Work Activities	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
Other Service Activities	7.19	8.36	4.09	5.32	5.43	4.86	4.98
Individuals	81.05	80.16	83.92	84.01	83.87	84.29	84.08
Housing and Land Purchases	0.13	0.12	0.12	0.10	0.07	0.07	0.06

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Other	80.92	80.05	83.81	83.91	83.80	84.23	84.01
Non-Profit Institutions Serving Households	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	9,420	9,420	9,420	9,420	9,420	9,420	9,420
+ Net Change in Paid-in Capital Year-to-date	0	30	30	30	0	0	(120)
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0	0	0
+ Net Change in Retained Earnings (Loss) Prior	225	225	225	225	(394)	(393)	(393)
+ Net Income (Loss) Year-to-date	1,679	3,128	4,430	5,834	997	1,657	2,569
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	1	0	(1)	(1)	0
Balance At End of Period	11,325	12,804	14,106	15,509	10,022	10,683	11,476

Average Total Capital (\$000)	7,469	7,311	7,558	7,986	7,085	6,433	6,306
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CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	591.15	482.52	384.14	337.76	719.58	613.33	512.19
Borrowings	12.36	9.56	7.89	6.61	0.00	0.00	0.00
Deposits Due to Depository Institutions	10.86	7.36	7.21	7.13	18.95	15.52	19.08

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.90	0.86	0.78	0.73	0.56	0.52	0.54
Dividends & Remittances	NA	NA	NA	NA	NA	NA	NA
Retained Earnings	0.19	0.39	0.55	0.70	0.05	0.15	0.30

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.96	2.52	2.97	3.55	1.58	1.66	1.79

RISK BASED CAPITAL ANALYSIS

Part A: Capital Calculation

TIER 1 CAPITAL:

Paid-up Ordinary Shares	4,114	4,144	4,144	4,144	4,144	4,144	4,024
Paid-in Premium or Surplus	0	0	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(278)	(278)	(278)	(278)	(672)	(671)	(671)
Assigned Capital	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0	0	0
LESS: Goodwill and Other Intangibles	0	0	0	0	0	0	0
Sub-total Tier 1 Capital	3,836	3,866	3,866	3,866	3,472	3,473	3,353

TIER 2 CAPITAL:

Current year-to-date Income	1,679	3,128	4,430	5,834	997	1,657	2,569
Asset Revaluation Reserves	0	0	0	0	0	0	0
LESS: Asset Revaluation Reserve Required	0	0	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0	0	0
General Provisions for Loan Losses	1,484	1,664	1,777	1,766	1,849	2,222	2,499
Maximum Eligible General Provisions for Loan Losses	2,645	2,743	2,808	2,750	2,806	2,988	3,072
Allowable General Provisions for Loan Losses	1,484	1,664	1,777	1,766	1,849	2,222	2,499
Other	0	0	0	0	0	0	0
Sub-total Tier 2 Capital	3,163	4,792	6,207	7,600	2,846	3,879	5,068
Adjustment (applicable only to branches of foreign banks)							
Amount Due FROM Head/Parent Office and Branches	237,508	232,609	235,683	228,756	237,616	264,359	285,756
Amount Due TO Head/Parent Office and Branches	0	0	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches	237,508	232,609	235,683	228,756	237,616	264,359	285,756

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Deductions from Total Capital:							
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0	0	0
LESS: Holdings of Other Financial Institution	0	0	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0	0
TOTAL CAPITAL	(230,509)	(223,951)	(225,610)	(217,290)	(231,298)	(257,007)	(277,335)
Part B: Calculation of Total Risk Weighted Assets							
On-Balance Sheet Risk-Weighted Assets	233,939	230,678	225,873	225,047	233,926	240,185	246,083
0% Risk Weighted Assets (\$000)	4,326	4,037	4,431	4,762	6,344	6,562	6,673
20% Risk Weighted Assets (\$000)	160,517	138,027	122,790	116,732	123,307	154,723	188,778
50% Risk Weighted Assets (\$000)	0	0	0	0	0	0	0
100% Risk Weighted Assets (\$000)	201,836	203,073	201,315	201,701	209,265	209,240	208,327
Off-Balance Sheet Risk-Weighted Obligation	1,790	4,390	2,140	1,581	1,092	1,464	1,258
0% Risk Weighted Credit Equivalent Amt (CEA)	0	0	0	0	0	0	0
20% Risk Weighted CEA Off Balance Sheet	0	0	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet	0	0	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet	1,790	4,390	2,140	1,581	1,092	1,464	1,258
Gross Risk-Weighted Assets	235,729	235,068	228,013	226,628	235,018	241,649	247,341
LESS: Ineligible General Provisions for Loan Loss	0	0	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office	47,502	46,522	47,137	45,751	47,523	52,872	57,151
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	164,088	172,931	177,496	174,247	176,995	186,162	188,604
Tier-1 Capital to Risk-Weighted Assets	2.34%	2.24%	2.18%	2.22%	1.96%	1.87%	1.78%
Total Capital to Risk-Weighted Assets	-140.48%	-129.50%	-127.11%	-124.70%	-130.68%	-138.06%	-147.05%
OUTPUT REPORT 6							
LIQUIDITY ANALYSIS							

Liquid Assets ('000s)

Cash Balances	2,427	2,112	2,581	2,468	3,993	4,390	4,488
Core Liquid Assets	240,778	235,418	239,042	232,125	242,650	269,720	291,586
Short Term Liabilities	249,881	237,190	238,170	232,074	252,262	271,490	295,899

LIQUIDITY ANALYSIS:

Core Liquid Assets to Total Assets (FSI)	85.60	84.91	85.64	85.00	85.74	87.02	88.12
Cash Balances to Short Term Liabilities	0.97	0.89	1.08	1.06	1.58	1.62	1.52
Core Liquid Assets to Short Term Liabilities (FS)	96.36	99.25	100.37	100.02	96.19	99.35	98.54
Customer Deposits to Total Loans (FSI)	791.22	745.34	785.60	744.36	798.71	883.40	966.62

PERCENT OF TOTAL ASSETS:

Liquid Assets

Cash	0.86	0.76	0.92	0.90	1.41	1.42	1.36
Balances Due From Depository Institutions	84.73	84.15	84.72	84.10	84.33	85.60	86.76
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	84.53	83.97	84.52	83.86	84.04	85.35	86.42
Head Office and Branches	84.43	83.90	84.44	83.77	83.96	85.29	86.36
Other Depository Institutions	0.10	0.08	0.08	0.09	0.07	0.06	0.07
Short Term Liabilities	88.83	85.55	85.33	84.99	89.14	87.59	89.42
Total Deposit Liabilities	95.91	95.22	94.72	94.13	95.98	96.01	95.92
Demand Deposits	35.53	37.61	38.23	41.71	39.29	42.32	39.83
Savings Deposits	49.35	46.15	45.15	41.06	45.89	43.88	45.92
Time Deposits	11.04	11.46	11.35	11.36	10.80	9.81	10.16
Deposits Due to Depository Institutions	0.21	0.19	0.21	0.25	0.30	0.26	0.34
Domestic	0.21	0.19	0.21	0.25	0.30	0.26	0.34
Abroad	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
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.24	0.24	0.23	0.23	0.00	0.00	0.00

DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):

Domestic	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Other Financial Corporations	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 7 FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPITAL

New Taiwan Dollar (NTD)	0.00	NA	NA	NA	0.00	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.01	0.00	0.01
Australian Dollar (AUD)	NA	NA	0.00	NA	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	0.00	0.00	0.00
British Pound (GBP)	NA	NA	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA	0.00	0.00
Philippine Peso (PHP)	0.00	NA	0.00	NA	0.00	0.00	0.00
All Others	0.00	NA	0.00	NA	0.00	0.00	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL

Net Aggregate Method (FSI)	0.42	0.08	0.36	0.23	1.12	1.18	1.49
Shorthand Method	0.42	0.08	0.36	0.23	1.12	1.18	1.49

OTHER RATIOS:

FX Assets to Total Assets	0.01	0.00	0.01	0.00	0.01	0.01	0.02
FX Deposits to Total Deposits	NA	NA	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 8 MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)

- Less than 7 days	430	3,246	5,665	6,763	(44)	1,749	6,599
- 7 up to 30 days	(6,115)	2,195	649	(1,148)	(6,476)	(413)	(1,408)
- 1 up to 3 months	4,493	(104)	(1,241)	(1,144)	(692)	(957)	(2,521)
- 3 up to 6 months	(600)	2,764	(517)	(6,363)	(487)	(974)	(1,386)
- 6 up to 12 months	4,630	(4,860)	(4,117)	1,330	265	(5,174)	(6,429)
- 1 up to 3 years	6,792	7,898	7,120	8,586	7,472	2,824	3,219
- 3 up to 5 years	6,181	5,686	6,388	7,241	8,699	14,220	12,715
- 5 Years and Over	3,582	2,943	2,946	2,665	4,189	3,432	3,212
- Unclassified	2,291	2,032	1,862	1,820	1,132	695	362

Cumulative GAP Position ('000s)

- Less than 7 days	430	3,246	5,665	6,763	(44)	1,749	6,599
- 7 up to 30 days	(5,685)	5,441	6,314	5,615	(6,520)	1,336	5,191
- 1 up to 3 months	(1,192)	5,337	5,073	4,471	(7,212)	379	2,670
- 3 up to 6 months	(1,792)	8,101	4,556	(1,892)	(7,699)	(595)	1,284
- 6 up to 12 months	2,838	3,241	439	(562)	(7,434)	(5,769)	(5,145)
- 1 up to 3 years	9,630	11,139	7,559	8,024	38	(2,945)	(1,926)
- 3 up to 5 years	15,811	16,825	13,947	15,265	8,737	11,275	10,789
- 5 Years and Over	19,393	19,768	16,893	17,930	12,926	14,707	14,001
- Unclassified	21,684	21,800	18,755	19,750	14,058	15,402	14,363

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

0 - 1 month	5.30	5.60	4.9	5.5	4.44	4.39	3.9
0 - 3 months	5.75	6.18	5.6	6.3	4.97	4.72	4.1

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
0 - 6 months	6.38	7.04	6.5	7.1	5.66	5.22	4.7
0 - 12 months	7.75	8.40	8.0	8.9	7.16	6.61	6.1

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)							
Direct Credit Substitutes (Standby Letters of Cred	1,790	4,390	2,140	1,581	1,092	1,464	1,258
Transaction and Contingent Items	0	0	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0	0
Commitments	14,377	10,414	8,317	8,468	8,497	8,808	7,182
Unconditionally Cancelable At Any Time Without	53	49	27	30	61	35	26
Non-Cancelable With a Remaining Term to Mat	14,324	10,365	8,290	8,438	8,436	8,773	7,156
Non-Cancelable With a Remaining Term to Mat	0	0	0	0	0	0	0
Total	16,167	14,804	10,457	10,049	9,589	10,272	8,440

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS							
Direct Credit Substitutes (Standby Letters of Cred	0.64	1.58	0.77	0.58	0.39	0.47	0.38
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA	NA
Commitments	5.11	3.76	2.98	3.10	3.00	2.84	2.17
Unconditionally Cancelable At Any Time Without	0.02	0.02	0.01	0.01	0.02	0.01	0.01
Non-Cancelable With a Remaining Term to Mat	5.09	3.74	2.97	3.09	2.98	2.83	2.16
Non-Cancelable With a Remaining Term to Mat	NA	NA	NA	NA	NA	NA	NA
Total	5.75	5.34	3.75	3.68	3.39	3.31	2.55

OUTPUT REPORT 11 RELATED PARTY EXPOSURES

Related Party Lns to Total Loans and Advance	0.40	0.43	0.46	0.40	0.39	0.37	0.37
Related Party OBS Commitments to Total OBS	NA	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA	NA	NA

RELATED PARTY EXPOSURES AS A % OF CAPITAL

Loans to Related Parties

- Large Shareholders	NA	NA	NA	NA	NA	NA	NA
- Directors	0.96	1.14	1.33	0.99	2.04	1.70	1.33
- Officers	1.45	0.99	0.52	0.41	0.69	0.51	0.56
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA
- Affiliates	0.07	0.06	0.04	0.03	0.20	0.25	0.19

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

- Large Shareholders	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA

Investments in Debt Securities Issued by Related Cos.

- Large Shareholders	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
RELATED PARTY ARREARS AS A % OF TOTAL LOANS							
- Large Shareholders	NA	NA	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA	NA	NA
OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS							
Number of Employees	45	44	44	43	42	42	41
Citizens of the Republic of Palau	39	37	38	37	36	35	34
Non-Citizens	6	7	6	6	6	7	7
DEPOSITS							
Restricted Deposits	0	0	0	0	0	0	0
Depository Institutions	0	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0	0	0
Central Government	0	0	0	0	0	0	0
Local Governments	0	0	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0	0	0
Non-residents	0	0	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS							
Restricted Deposits	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA
LOANS							
Secured Loans as % of Total Loans and Adv	23.54	24.20	20.47	20.31	20.94	20.66	21.71
Unsecured Loans as % of Total Loans and Adv	76.46	75.80	79.53	79.69	79.06	79.34	78.29
Nonaccrual/Impaired Loans as % of Total Loan	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and A	NA	NA	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans a	NA	NA	NA	NA	NA	NA	NA
CAPITAL							
Paid-in Capital of Residents as a % of Total Pa	34.37	0.00	34.85	34.85	34.85	34.85	32.90
Paid-in Capital of Non-Residents as a % of Tot	65.63	100.00	65.15	65.15	65.15	65.15	67.10
Paid-in Capital as a % of Total Capital	74.57	59.23	49.94	42.72	92.73	80.78	67.94
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA	NA	NA
REMITTANCES							
Incoming Remittances (\$000)	46,410	42,957	48,123	39,448	51,092	65,626	45,560
Australia	327	85	226	263	208	166	90
Japan	7,195	6,054	5,292	5,388	7,774	4,459	3,929
New Zealand	727	386	124	172	256	367	212
Philippines	376	533	269	568	319	15,142	21,288
Taiwan	10,428	1,696	1,891	4,775	12,078	14,691	5,893
United States	10,572	5,589	21,500	8,373	20,874	19,609	7,584
China	6,456	19,458	14,519	12,390	4,644	6,873	4,769
All Others	10,329	9,156	4,302	7,519	4,939	4,319	1,795
Outgoing Remittances (\$000)	31,316	42,971	37,491	38,518	32,200	#REF!	33,536

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Australia	588	430	808	455	692	591	606
Japan	3,587	4,937	3,623	4,847	3,389	#REF!	4,703
New Zealand	170	379	296	284	280	363	243
Philippines	4,312	4,715	4,802	6,993	4,508	4,163	5,404
Taiwan	3,701	3,794	3,802	5,524	2,304	2,449	2,890
United States	10,861	10,876	9,763	11,668	9,373	#REF!	11,621
China	3,217	1,832	5,678	4,681	6,997	6,244	4,786
All Others	4,880	16,008	8,719	4,066	4,657	2,114	3,283

AS A % OF TOTAL REMITTANCES**Incoming Remittances**

Australia	0.70	0.20	0.47	0.67	0.41	0.25	0.20
Japan	15.50	14.09	11.00	13.66	15.22	6.79	8.62
New Zealand	1.57	0.90	0.26	0.44	0.50	0.56	0.47
Philippines	0.81	1.24	0.56	1.44	0.62	23.07	46.73
Taiwan	22.47	3.95	3.93	12.10	23.64	22.39	12.93
United States	22.78	13.01	44.68	21.23	40.86	29.88	16.65
China	13.91	45.30	30.17	31.41	9.09	10.47	10.47
All Others	22.26	21.31	8.94	19.06	9.67	6.58	3.94

Outgoing Remittances

Australia	1.88	1.00	2.16	1.18	2.15	#REF!	1.81
Japan	11.45	11.49	9.66	12.58	10.52	#REF!	14.02
New Zealand	0.54	0.88	0.79	0.74	0.87	#REF!	0.72
Philippines	13.77	10.97	12.81	18.16	14.00	#REF!	16.11
Taiwan	11.82	8.83	10.14	14.34	7.16	#REF!	8.62
United States	34.68	25.31	26.04	30.29	29.11	#REF!	34.65
China	10.27	4.26	15.14	12.15	21.73	#REF!	14.27
All Others	15.58	37.25	23.26	10.56	14.46	#REF!	9.79

Incoming Remittances (\$000)	46,410	42,957	48,123	39,448	51,092	65,626	45,560
Depository Institutions Domestic	0	0	0	0	0	1	139
Other Financial Corporations Domestic	0	0	0	0	0	29	0
Development Financing Corporations	0	0	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0	29	0
Central Government	9,043	8,169	16,952	4,963	17,367	44,267	26,607
Local Governments (State Governments)	53	0	0	0	27	0	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0
Private Sector Domestic	37,314	34,788	31,171	34,485	33,698	21,329	18,814
Non-financial Corporations	23,586	30,981	28,289	27,255	22,755	15,909	14,579
Individuals	4,691	2,818	2,083	3,325	2,983	3,413	2,610
Non-profit Institutions Serving Households	9,037	989	799	3,905	7,960	2,007	1,625
Non-residents	0	0	0	0	0	0	0
Outgoing Remittances (\$000)	31,316	42,971	37,491	38,518	32,200	#REF!	33,536
Depository Institutions Domestic	6	32	0	0	20	#REF!	0
Other Financial Corporations Domestic	460	0	42	30	0	196	262
Development Financing Corporations	460	0	42	30	0	196	262
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0	0	0
Central Government	2,498	2,161	3,600	4,330	2,150	2,716	3,114
Local Governments (State Governments)	60	68	89	97	57	22	38
Statutory Non-financial Corporations Domestic	0	0	0	0	0	0	0
Private Sector Domestic	28,292	40,710	33,760	34,061	29,973	27,872	30,122
Non-financial Corporations	26,875	39,103	32,064	32,166	27,235	26,837	28,555
Individuals	1,372	1,595	1,671	1,788	2,637	1,035	1,484
Non-profit Institutions Serving Households	45	12	25	107	101	0	83
Non-residents	0	0	0	0	0	0	0

AS A % OF TOTAL REMITTANCES**Incoming Remittances**

RATIOS & INDICATORS	3/31/2019	6/30/2019	9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Depository Institutions Domestic	NA	NA	NA	NA	NA	0.00	0.31
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	0.04	NA
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	0.04	NA
Central Government	19.49	19.02	35.23	12.58	33.99	67.45	58.40
Local Governments (State Governments)	0.11	NA	NA	NA	0.05	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	80.40	80.98	64.77	87.42	65.96	32.50	41.29
Non-financial Corporations	50.82	72.12	58.78	69.09	44.54	24.24	32.00
Individuals	10.11	6.56	4.33	8.43	5.84	5.20	5.73
Non-profit Institutions Serving Households	19.47	2.30	1.66	9.90	15.58	3.06	3.57
Non-residents	NA	NA	NA	NA	NA	NA	NA
Outgoing Remittances							
Depository Institutions Domestic	0.02	0.07	NA	NA	0.06	#REF!	NA
Other Financial Corporations Domestic	1.47	NA	0.11	0.08	NA	#REF!	0.78
Development Financing Corporations	1.47	NA	0.11	0.08	NA	#REF!	0.78
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA
Central Government	7.98	5.03	9.60	11.24	6.68	#REF!	9.29
Local Governments (State Governments)	0.19	0.16	0.24	0.25	0.18	#REF!	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	90.34	94.74	90.05	88.43	93.08	#REF!	89.82
Non-financial Corporations	85.82	91.00	85.52	83.51	84.58	#REF!	85.15
Individuals	4.38	3.71	4.46	4.64	8.19	#REF!	4.43
Non-profit Institutions Serving Households	0.14	0.03	0.07	0.28	0.31	NA	0.25
Non-residents	NA	NA	NA	NA	NA	NA	NA
FINANCIAL ACCESS							
Total Number of Depositors	20,058	20,128	20,404	20,535	20,591	20,880	21,538
of which: SME depositors	374	38	38	440	439	430	430
household/individuals depositors	1,023	1,364	1,389	1,406	1,414	1,431	1,426
As a % of Total Number of Depositors							
SME depositors	1.86	0.19	0.19	2.14	2.13	2.06	2.00
household/individuals depositors	5.10	6.78	6.81	6.85	6.87	6.85	6.62
Number of Deposit Accounts	15,139	15,323	15,489	15,687	15,847	16,147	16,830
of which: SME deposit accounts	374	38	38	440	439	430	430
household/individuals deposit account	4,784	5,123	5,151	4,758	4,766	4,783	5,214
As a % of Total Number of Deposit Accounts							
SME deposit accounts	2.47	0.25	0.25	2.80	2.77	2.66	2.55
household/individuals deposit accounts	31.60	33.43	33.26	30.33	30.08	29.62	30.98
Total Number of Borrowers	5,165	5,156	5,126	5,078	4,955	5,051	4,939
of which: SME borrowers	3	4	4	3	3	3	3
household/individual borrowres	1,205	1,224	1,290	1,304	1,231	1,237	1,160
As a % of Total Number of Borrowers							
SME borrowers	0.06	0.08	0.08	0.06	0.06	0.06	0.06
household/individual borrowers	23.33	23.74	25.17	25.68	24.84	24.49	23.49
Total Number of Loan Accounts	5,591	5,597	5,578	5,526	5,408	5,658	5,551
of which: SME loan accounts	3	4	4	3	3	3	3
household/individual loan accounts	1,215	1,231	1,298	1,315	1,245	1,251	1,171
As a % of Total Number of Loan Accounts							
SME loan accounts	0.05	0.07	0.07	0.05	0.06	0.05	0.05
household/individual loan accounts	21.73	21.99	23.27	23.80	23.02	22.11	21.10
Total Number of ATMs	8	8	8	8	8	8	8