

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
	2020Q1	2020Q2	2020Q3	2020Q4	2021Q1
OUTPUT REPORT 1 SUMMARY RATIOS					
Average Total Assets (\$ 000)	278,035	288,673	299,232	303,704	320,733
Net Income (\$ 000)	997	1,657	2,569	3,201	2,623
Average Earning Assets (\$ 000)	268,427	278,623	288,951	293,464	309,836
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.96	2.64	2.44	2.25	4.09
Less: Interest Expense	0.14	0.13	0.12	0.10	0.12
Net Interest Income	2.82	2.51	2.32	2.14	3.97
Plus: Noninterest Income	0.34	0.31	0.38	0.36	0.60
Less: Noninterest Expense	1.16	1.07	1.03	1.03	1.48
Less: Provisions for Loan Losses	0.48	0.55	0.47	0.37	(0.28)
Net Operating Profit Before Tax	1.51	1.20	1.20	1.10	3.37
Net Operating Profit After Tax	1.43	1.15	1.14	1.05	3.27
Adjusted Net Operating Income	1.79	1.58	1.54	1.35	2.84
Net Income	1.43	1.15	1.14	1.05	3.27
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.43	1.15	1.14	1.05	3.27
Net Income to Average Capital (ROE) (FSI)	56.29	51.51	54.32	50.37	165.57
Net Interest Income to Average Earning Assets (NIM)	2.92	2.60	2.40	2.22	4.11
Average Earning Assets to Average Assets	96.54	96.52	96.56	96.63	96.60
Interest Margin to Gross Income	85.43	85.19	82.31	82.08	84.61
Yield on Loans	10.22	10.14	10.18	10.12	13.64
Cost of Deposits	0.15	0.13	0.12	0.11	0.11
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.27	0.52	0.50	0.74	0.39
Earnings Coverage of Net Loan Losses (X)	11.41	9.81	15.92	13.57	22.93
Provisions for Loan Losses to Total Loans	5.44	6.60	7.61	7.86	8.32
Past Due Loans to Total Loans	2.68	2.87	4.15	3.72	5.07
Non-Performing Loans to Total Loans (FSI)	0.62	0.89	1.30	1.56	1.63
Provisions for Loan Losses to Non-Performing Loans	876.30	740.67	586.62	505.27	510.34
Estimated Required Provisions to Non-Performing Loans	192.33	156.91	117.48	99.62	119.51
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	11.36	10.15	9.17	9.08	8.33
Net Loans and Advances to Customer Deposits	11.84	10.57	9.56	9.49	6.40
Deposits to Total Liabilities	97.52	97.63	97.67	97.61	98.05
Liquidity Ratio (PR-10)	91.61	92.73	93.86	94.57	70.94
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.02	0.01
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.31)	(1.38)	(1.47)	(1.40)	(1.06)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.02	0.02	0.02	0.02
Retained Earnings to Average Capital	0.05	0.15	0.30	0.40	0.33
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.21	0.35	0.55	0.68	0.56
Past Due Loans to Total Capital	0.20	0.19	0.23	0.18	0.24
Non Performing Loans to Capital (FSI)	0.05	0.06	0.07	0.08	0.08
GROWTH RATES (qtr-on-qtr)					
Total Assets	3.63	9.52	6.76	(2.81)	(0.53)
Total Capital (Balance Sheet)	(53.93)	14.79	15.46	10.67	(6.88)
Tier 1 Capital	(10.19)	0.03	(3.46)	0.00	3.82
Total Loans and Advances	(1.52)	(0.94)	(2.52)	(3.53)	(8.21)
Past Due Loans (Loans Past Due 30 Days or More)	(22.00)	6.04	41.20	(13.64)	25.13
Non Performing Loans (Loans Past Due 90 Days or More)	(7.86)	42.18	42.00	15.73	(3.85)
Core Liquid Assets	4.53	11.16	8.11	(2.75)	0.05
Total Deposits	5.67	9.56	6.66	(3.11)	35.38
Demand Deposits	(2.37)	17.96	0.49	7.13	46.30
Savings Deposits	15.82	4.74	11.72	(10.19)	14.37
Time Deposits	(1.50)	(0.51)	10.65	(11.26)	79.75
OUTPUT REPORT 2 NONINTEREST INCOME AND EXPENSE					
NONINTEREST INCOME AND EXPENSES (\$ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	159	308	475	635	330
Other Non Interest Income	76	137	382	468	151
Total Non-Interest Income	235	445	857	1,103	481
Salaries, Wages and Benefits - Citizens	289	572	868	1,177	568
Salaries, Wages and Benefits - Noncitizens	55	119	180	259	21
Board of Directors' Expenses	34	66	100	134	33
Outsourcing Service Fees and Expenses	25	38	39	48	2
Related Party	1	1	2	2	0
Non-Related Party	24	37	37	46	2
Rent - Premises	62	128	189	252	92
Other Administrative and Occupancy Expenses	66	123	182	243	73
Depreciation on Fixed Assets	58	115	173	231	86
Other Non Interest Expenses	218	378	581	775	312
Total Non-Interest (Overhead) Expenses	807	1,539	2,312	3,119	1,187

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	36.78	37.81	38.11	41.00	32.39
Interest Margin to Gross Income (FSI)	85.43	85.19	82.31	82.08	84.61
Personnel Expenses to Noninterest Expenses (FSI)	42.63	44.90	45.33	46.04	49.62
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.54	0.52	0.51	0.52	0.78
Salaries, Wages and Benefits of All Employees	0.49	0.48	0.47	0.47	0.73
Board of Directors' Expenses	0.05	0.05	0.04	0.04	0.04
Outsourcing Service Fees and Expenses	0.04	0.03	0.02	0.02	0.00
Rent - Premises	0.09	0.09	0.08	0.08	0.11
Other Administrative and Occupancy Expenses	0.09	0.09	0.08	0.08	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.11
Other Non Interest Expenses	0.31	0.26	0.26	0.26	0.39
Total Overhead Expenses	1.16	1.07	1.03	1.03	1.48
Overhead Expenses Less Non-Int Income	0.82	0.76	0.65	0.66	0.88
YIELD ON OR COST OF:					
Total Loans and Advances	10.97	10.83	10.82	10.79	15.37
Interest Income on Loans and Advances	10.22	10.14	10.18	10.12	13.64
Yield-related Loan Fees & Charges	0.75	0.70	0.64	0.66	1.73
Deposits Due from Depository Institutions	1.91	1.61	1.43	1.24	3.03
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.92	1.61	1.43	1.24	3.04
Head Office and Branches	1.92	1.61	1.43	1.24	3.04
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.15	0.13	0.12	0.11	0.11
Domestic	0.15	0.13	0.12	0.11	0.11
Non-Residents	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00

**OUTPUT REPORT 3
PERCENTAGE COMPOSITION**

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS	12.33	11.80	11.28	10.98	9.47
Total Loans and Advances	12.33	11.80	11.28	10.98	9.47
Less: Provisions for Loan Losses	0.65	0.67	0.70	0.71	0.77
Net Loans and Advances	11.68	11.13	10.59	10.27	8.71
Deposits Due From Depository Institutions	84.22	84.71	85.28	85.65	87.13
Demand	83.90	84.40	84.94	85.31	86.79
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	83.90	84.40	84.94	85.31	86.79
Head Office and Branches	83.87	84.38	84.92	85.30	86.78
Other Depository Institutions	0.03	0.02	0.02	0.02	0.02
Savings	0.32	0.32	0.34	0.33	0.34
Domestic	0.27	0.26	0.29	0.29	0.32
Abroad	0.05	0.05	0.05	0.05	0.02
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.05	0.05	0.02
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued By	0.00	0.00	0.00	0.00	0.00
Shares & Other Equity Investments	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
Sub-total Earning Assets	96.54	96.52	96.56	96.63	96.60
Cash (Notes & Coin)	1.16	1.25	1.28	1.26	1.30
Total Non-Financial Assets	2.17	1.99	1.87	1.81	1.85
Premises & Equipment	2.17	1.99	1.87	1.81	1.85
Less: Accumulated Depreciation	1.06	1.06	1.04	1.04	1.23
Net Fixed Assets	1.12	0.93	0.82	0.76	0.62
Inventories	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.06	0.07	0.08	0.07	0.06
Dividends Receivable	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

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Items in Transit	0.01	0.01	0.01	0.01	0.00
Other Assets	0.06	0.15	0.20	0.23	0.18
Total Assets	100.00	100.00	100.00	100.00	100.00
YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:					
Demand Deposits	40.48	41.14	40.78	41.44	54.22
Savings Deposits	43.52	43.65	44.28	43.89	45.61
Time Deposits	11.07	10.62	10.49	10.24	13.02
Sub-Total Deposits	95.07	95.41	95.55	95.56	112.84
Deposits Due to Depository Institutions	0.28	0.27	0.29	0.29	0.15
Demand	0.01	0.01	0.02	0.03	0.03
Domestic	0.01	0.01	0.02	0.03	0.03
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.27	0.26	0.27	0.26	0.12
Domestic	0.27	0.26	0.27	0.26	0.12
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00
Borrowings	0.12	0.07	0.05	0.04	0.00
Interbank Funds Purchased	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
Accrued Interest Payable	0.03	0.03	0.03	0.03	0.01
Deposits	0.03	0.03	0.03	0.03	0.01
Dividends Payable	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
Other Liabilities	0.53	0.53	0.52	0.52	0.45
Total Provisions for Losses	0.65	0.67	0.70	0.71	0.77
Total Accumulated Depreciation	1.06	1.06	1.04	1.04	1.23
Sub-Total Liabilities	97.45	97.77	97.89	97.91	115.30
Total Capital	2.55	2.23	2.11	2.09	1.97
Total Liabilities & Capital	100.00	100.00	100.00	100.00	117.27

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ 000's)

Balance at Prior Calendar Year End	1,766	1,849	2,222	2,499	1,766
Add: Provisions Year-to-date	337	795	1,065	1,135	(228)
Less: Write-offs Year-to-date ()	206	385	444	638	248
Add: Recoveries Year-to-date	114	208	275	391	130
Ending Balance	2,011	2,467	3,118	3,387	1,420

Average Total Loans to Average Total Assets	12.33	11.80	11.28	10.98	9.47
Average Total Loans and Advances (\$000)	34,270	34,075	33,765	33,347	30,376
Year-to-date Net Loan Losses (Recoveries)	92	177	169	247	118
Past Due Loans [Loans Past Due 30 Days or More]	911	966	1,364	1,178	1,474
Non Performing Loans [Loans Past Due 90 Days or More]	211	300	426	493	474
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	16.19	29.55	39.06	55.54	18.47
Year-to-date Net Loan Loss to Average Total Loans	0.27	0.52	0.50	0.74	0.39
Year-to-date Write-offs to Average Total Loans	0.60	1.13	1.31	1.91	0.82
Year-to-date Recoveries to Average Total Loans	0.33	0.61	0.81	1.17	0.43
Provisions for Loan Losses to Total Loans	5.44	6.60	7.61	7.86	8.32
Provisions for Loan Losses to Loans Past Due 90 days or more	876.30	740.67	586.62	505.27	510.34
Earnings Coverage of Year-to-date Net Loan Losses	11.41	9.81	15.92	13.57	22.93
Twenty Largest Borrowing Relationships ('000s)	15,895	16,374	15,024	14,902	13,681
Large Borrowers to Capital (FSI)	355.7	319.2	253.7	227.3	224.1

PAST DUE LOAN ANALYSIS:

Loans Past Due 30 Days or More to Total Loans	2.68	2.87	4.15	3.72	5.07
Loans Past Due 30 to 59 Days to Total Loans	0.75	1.10	1.33	1.00	2.43

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Loans Past Due 60 to 89 Days to Total Loans	1.31	0.87	1.53	1.16	1.01
Loans Past Due 90 to 179 Days to Total Loans	0.58	0.26	0.59	0.86	0.74
Loans Past Due 180 to 360 Days to Total Loans	0.01	0.62	0.70	0.69	0.22
Loans Past Due Over 360 Days to Total Loans	0.02	0.01	0.01	NA	0.66
Nonperforming Loans to Total Loans (FSI)	0.62	0.89	1.30	1.56	1.63
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	16.13	15.71	15.92	15.73	9.32
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	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
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.96	1.14	1.16	1.19	1.26
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	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
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	9.75	9.70	9.79	9.97	0.00
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	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
Education	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
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	5.43	4.86	4.98	4.57	8.06
Individuals	83.87	84.29	84.08	84.27	90.68
Housing and Land Purchases	0.07	0.07	0.06	0.06	0.06
Other	83.80	84.23	84.01	84.21	90.62
Non-Profit Institutions Serving Households	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
+ Net Change in Paid-in Capital Year-to-date	0	0	(120)	(120)	0
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0
+ Net Change in Retained Earnings (Loss) Prior Years	(394)	(393)	(393)	(393)	128
+ Net Income (Loss) Year-to-date	997	1,657	2,569	3,201	2,623
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	0	0	(1)
Balance At End of Period	10,022	10,683	11,476	12,108	12,170

Average Total Capital (\$000)

Average Total Capital (\$000)	7,085	6,433	6,306	6,356	6,330
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CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	719.58	613.33	512.19	445.23	436.70
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	18.95	15.52	19.08	14.57	NA

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.56	0.52	0.54	0.50	1.66
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.05	0.15	0.30	0.40	0.33

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.58	1.66	1.79	2.04	1.91

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,144	4,144	4,024	4,024	4,024
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(672)	(671)	(671)	(671)	(543)
Assigned Capital	0	0	0	0	0
Other	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0
LESS: Goodwill and Other Intangibles	0	0	0	0	0
Sub-total Tier 1 Capital	3,472	3,473	3,353	3,353	3,481
TIER 2 CAPITAL:					
Current year-to-date Income	997	1,657	2,569	3,201	2,623
Asset Revaluation Reserves	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0
General Provisions for Loan Losses	1,849	2,222	2,499	2,491	2,419
Maximum Eligible General Provisions for Loan Losses	2,806	2,988	3,072	3,112	3,861
Allowable General Provisions for Loan Losses	1,849	2,222	2,499	2,491	2,419
Other	0	0	0	0	0
Sub-total Tier 2 Capital	2,846	3,879	5,068	5,692	5,042
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	237,616	264,359	285,756	278,762	277,873
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	237,616	264,359	285,756	278,762	277,873
Deductions from Total Capital:					
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0
LESS: Holdings of Other Financial Institution's Capital Instruments	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL CAPITAL	(231,298)	(257,007)	(277,335)	(269,717)	(269,350)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	233,926	240,185	246,083	239,274	219,614
0% Risk Weighted Assets (\$000)	6,344	6,562	6,673	5,709	8,241
20% Risk Weighted Assets (\$000)	123,307	154,723	188,778	160,496	1
50% Risk Weighted Assets (\$000)	0	0	0	0	0
100% Risk Weighted Assets (\$000)	209,265	209,240	208,327	207,175	219,614
Off-Balance Sheet Risk-Weighted Obligations	1,092	1,464	1,258	1,401	2,616
0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations	0	0	0	0	0
20% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet Obligations	1,092	1,464	1,258	1,401	2,616
Gross Risk-Weighted Assets	235,018	241,649	247,341	240,675	222,230
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	47,523	52,872	57,151	55,752	55,575
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	176,995	186,162	188,604	193,189	253,286
Tier-1 Capital to Risk-Weighted Assets	1.96%	1.87%	1.78%	1.74%	1.37%
Total Capital to Risk-Weighted Assets	-130.68%	-138.06%	-147.05%	-139.61%	-106.34%
OUTPUT REPORT 6					
LIQUIDITY ANALYSIS					

Liquid Assets ('000s)					
Cash Balances	3,993	4,390	4,488	3,728	4,621
Core Liquid Assets	242,650	269,720	291,586	283,570	283,700
Short Term Liabilities	252,262	271,490	295,899	286,205	380,666
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	85.74	87.02	88.12	88.18	88.69
Cash Balances to Short Term Liabilities	1.58	1.62	1.52	1.30	1.21
Core Liquid Assets to Short Term Liabilities (FSI)	96.19	99.35	98.54	99.08	74.53
Customer Deposits to Total Loans (FSI)	798.71	883.40	966.62	970.83	1431.85
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.41	1.42	1.36	1.16	1.44
Balances Due From Depository Institutions	84.33	85.60	86.76	87.02	87.25
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.04	85.35	86.42	86.72	86.91
Head Office and Branches	83.96	85.29	86.36	86.68	86.87
Other Depository Institutions	0.07	0.06	0.07	0.04	0.04
Short Term Liabilities	89.14	87.59	89.42	89.00	119.01

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Total Deposit Liabilities	95.98	96.01	95.92	95.62	130.15
Demand Deposits	39.29	42.32	39.83	43.91	64.58
Savings Deposits	45.89	43.88	45.92	42.44	48.80
Time Deposits	10.80	9.81	10.16	9.28	16.77
Deposits Due to Depository Institutions	0.30	0.26	0.34	0.30	0.00
Domestic	0.30	0.26	0.34	0.30	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	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	0.00	0.00	0.00	0.00
Japanese Yen (JPY)	0.01	0.00	0.01	0.00	0.01
Australian Dollar (AUD)	0.00	0.00	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
British Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	0.00	0.00	NA	0.00
Philippine Peso (PHP)	0.00	0.00	0.00	0.00	0.00
All Others	0.00	0.00	0.00	0.00	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL

Net Aggregate Method (FSI)	1.12	1.18	1.49	1.58	3.27
Shorthand Method	1.12	1.18	1.49	1.58	3.27

OTHER RATIOS:

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

OUTPUT REPORT 8 MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)

- Less than 7 days	(44)	1,749	6,599	4,484	(80,696)
- 7 up to 30 days	(6,476)	(413)	(1,408)	(1,648)	(7,094)
- 1 up to 3 months	(692)	(957)	(2,521)	1,340	(7,158)
- 3 up to 6 months	(487)	(974)	(1,386)	(5,807)	(4,828)
- 6 up to 12 months	265	(5,174)	(6,429)	(2,264)	(3,883)
- 1 up to 3 years	7,472	2,824	3,219	5,499	(1,411)
- 3 up to 5 years	8,699	14,220	12,715	11,104	7,767
- 5 Years and Over	4,189	3,432	3,212	2,668	1,929
- Unclassified	1,132	695	362	264	(9)

Cumulative GAP Position ('000s)

- Less than 7 days	(44)	1,749	6,599	4,484	(80,696)
- 7 up to 30 days	(6,520)	1,336	5,191	2,836	(87,790)
- 1 up to 3 months	(7,212)	379	2,670	4,176	(94,948)
- 3 up to 6 months	(7,699)	(595)	1,284	(1,631)	(99,776)
- 6 up to 12 months	(7,434)	(5,769)	(5,145)	(3,895)	(103,659)
- 1 up to 3 years	38	(2,945)	(1,926)	1,604	(105,070)
- 3 up to 5 years	8,737	11,275	10,789	12,708	(97,303)
- 5 Years and Over	12,926	14,707	14,001	15,376	(95,374)
- Unclassified	14,058	15,402	14,363	15,640	(95,383)

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
0 - 1 month	4.44	4.39	3.9	3.8	2.03
0 - 3 months	4.97	4.72	4.1	4.2	2.28
0 - 6 months	5.66	5.22	4.7	4.8	2.66
0 - 12 months	7.16	6.61	6.1	6.2	3.31

**OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS**

TOTAL OUTSTANDING OBS ITEMS ('000s)	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Direct Credit Substitutes (Standby Letters of Credit)	1,092	1,464	1,258	1,401	2,616
Transaction and Contingent Items	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0
Commitments	8,497	8,808	7,182	7,684	6,708
Unconditionally Cancelable At Any Time Without Notice	61	35	26	20	16
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,436	8,773	7,156	7,664	6,692
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	9,589	10,272	8,440	9,085	9,324

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

Direct Credit Substitutes (Standby Letters of Credit)	0.39	0.47	0.38	0.44	0.82
Transaction and Contingent Items	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA
Commitments	3.00	2.84	2.17	2.39	2.10
Unconditionally Cancelable At Any Time Without Notice	0.02	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.98	2.83	2.16	2.38	2.09
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	3.39	3.31	2.55	2.82	2.91

**OUTPUT REPORT 11
RELATED PARTY EXPOSURES**

Related Party Lns to Total Loans and Advances	0.39	0.37	0.37	0.41	0.51
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA

RELATED PARTY EXPOSURES AS A % OF CAPITAL

Loans to Related Parties

- Large Shareholders	NA	NA	NA	NA	NA
- Directors	2.04	1.70	1.33	1.25	1.36
- Officers	0.69	0.51	0.56	0.46	0.67
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.20	0.25	0.19	0.26	0.38

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

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

Investments in Debt Securities Issued by Related Cos.

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

RELATED PARTY ARREARS AS A % OF TOTAL LOANS

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

**OUTPUT REPORT 12
MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR
STATISTICS**

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Number of Employees	42	42	41	44	42
Citizens of the Republic of Palau	36	35	34	36	37
Non-Citizens	6	7	7	8	5
DEPOSITS					
Restricted Deposits	0	0	0	0	0
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	20.94	20.66	21.71	21.77	17.64
Unsecured Loans as % of Total Loans and Advances	79.06	79.34	78.29	78.23	82.36
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	34.85	34.85	32.90	32.90	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.15	65.15	67.10	67.10	67.10
Paid-in Capital as a % of Total Capital	92.73	80.78	67.94	61.39	65.92
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances (\$000)	51,092	65,626	45,560	40,589	40,245
Australia	208	166	90	236	483
Japan	7,774	4,459	3,929	3,280	5,784
New Zealand	256	367	212	126	172
Philippines	319	15,142	21,288	415	4,631
Taiwan	12,078	14,691	5,893	8,025	3,114
United States	20,874	19,609	7,584	22,870	18,413
China	4,644	6,873	4,769	1,388	5,276
All Others	4,939	4,319	1,795	4,249	2,372
Outgoing Remittances (\$000)	32,200	#REF!	33,536	33,112	50,774
Australia	692	591	606	501	969
Japan	3,389	#REF!	4,703	4,152	7,717
New Zealand	280	363	243	355	721
Philippines	4,508	4,163	5,404	5,204	2,661
Taiwan	2,304	2,449	2,890	5,534	5,585
United States	9,373	#REF!	11,621	9,904	23,163
China	6,997	6,244	4,786	4,979	5,371
All Others	4,657	2,114	3,283	2,483	4,587
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.41	0.25	0.20	0.58	1.20
Japan	15.22	6.79	8.62	8.08	14.37
New Zealand	0.50	0.56	0.47	0.31	0.43
Philippines	0.62	23.07	46.73	1.02	11.51
Taiwan	23.64	22.39	12.93	19.77	7.74
United States	40.86	29.88	16.65	56.35	45.75
China	9.09	10.47	10.47	3.42	13.11
All Others	9.67	6.58	3.94	10.47	5.89
Outgoing Remittances					

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
Australia	2.15	#REF!	1.81	1.51	1.91
Japan	10.52	#REF!	14.02	12.54	15.20
New Zealand	0.87	#REF!	0.72	1.07	1.42
Philippines	14.00	#REF!	16.11	15.72	5.24
Taiwan	7.16	#REF!	8.62	16.71	11.00
United States	29.11	#REF!	34.65	29.91	45.62
China	21.73	#REF!	14.27	15.04	10.58
All Others	14.46	#REF!	9.79	7.50	9.03
Incoming Remittances (\$000)	51,092	65,626	45,560	40,589	40,245
Depository Institutions Domestic	0	1	139	241	109
Other Financial Corporations Domestic	0	29	0	0	0
Development Financing Corporations	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	29	0	0	0
Central Government	17,367	44,267	26,607	14,942	11,255
Local Governments (State Governments)	27	0	0	0	28
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	33,698	21,329	18,814	25,406	28,853
Non-financial Corporations	22,755	15,909	14,579	9,746	20,836
Individuals	2,983	3,413	2,610	8,399	7,375
Non-profit Institutions Serving Households	7,960	2,007	1,625	7,261	642
Non-residents	0	0	0	0	0
Outgoing Remittances (\$000)	32,200	#REF!	33,536	33,112	50,774
Depository Institutions Domestic	20	#REF!	0	0	0
Other Financial Corporations Domestic	0	196	262	34	0
Development Financing Corporations	0	196	262	34	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	2,150	2,716	3,114	2,904	848
Local Governments (State Governments)	57	22	38	362	443
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	29,973	27,872	30,122	29,812	49,483
Non-financial Corporations	27,235	26,837	28,555	28,216	45,909
Individuals	2,637	1,035	1,484	1,496	3,572
Non-profit Institutions Serving Households	101	0	83	100	2
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	NA	0.00	0.31	0.59	0.27
Other Financial Corporations Domestic	NA	0.04	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	0.04	NA	NA	NA
Central Government	33.99	67.45	58.40	36.81	27.97
Local Governments (State Governments)	0.05	NA	NA	NA	0.07
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	65.96	32.50	41.29	62.59	71.69
Non-financial Corporations	44.54	24.24	32.00	24.01	51.77
Individuals	5.84	5.20	5.73	20.69	18.33
Non-profit Institutions Serving Households	15.58	3.06	3.57	17.89	1.60
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.06	#REF!	NA	NA	NA
Other Financial Corporations Domestic	NA	#REF!	0.78	0.10	NA
Development Financing Corporations	NA	#REF!	0.78	0.10	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	6.68	#REF!	9.29	8.77	1.67
Local Governments (State Governments)	0.18	#REF!	0.11	1.09	0.87
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	93.08	#REF!	89.82	90.03	97.46
Non-financial Corporations	84.58	#REF!	85.15	85.21	90.42
Individuals	8.19	#REF!	4.43	4.52	7.04
Non-profit Institutions Serving Households	0.31	NA	0.25	0.30	0.00
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	20,591	20,880	21,538	21,599	22,280
of which: SME depositors	439	430	430	423	426

RATIOS & INDICATORS	3/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021
household/individuals depositors	1,414	1,431	1,426	1,504	NA
As a % of Total Number of Depositors					
SME depositors	2.13	2.06	2.00	1.96	1.91
household/individuals depositors	6.87	6.85	6.62	6.96	NA
Number of Deposit Accounts	15,847	16,147	16,830	16,792	28,434
of which: SME deposit accounts	439	430	430	423	426
household/individuals deposit accounts	4,766	4,783	5,214	5,199	5,063
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.77	2.66	2.55	2.52	1.50
household/individuals deposit accounts	30.08	29.62	30.98	30.96	17.81
Total Number of Borrowers	4,955	5,051	4,939	4,856	5,407
of which: SME borrowers	3	3	3	3	3
household/individual borrowres	1,231	1,237	1,160	1,165	1,110
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.06
household/individual borrowers	24.84	24.49	23.49	23.99	20.53
Total Number of Loan Accounts	5,408	5,658	5,551	5,448	6,489
of which: SME loan accounts	3	3	3	3	3
household/individual loan accounts	1,245	1,251	1,171	1,172	361
As a % of Total Number of Loan Accounts					
SME loan accounts	0.06	0.05	0.05	0.06	0.05
household/individual loan accounts	23.02	22.11	21.10	21.51	5.56
Total Number of ATMs	8	8	8	8	8