

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
	OUTPUT REPORT 1 SUMMARY RATIOS				
	2020Q2	2020Q3	2020Q4	2021Q1	2021Q2
Average Total Assets (\$ 000)	288,673	299,232	303,704	320,733	317,801
Net Income (\$ 000)	1,657	2,569	3,201	2,623	4,045
Average Earning Assets (\$ 000)	278,623	288,951	293,464	309,836	306,315
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.64	2.44	2.25	4.09	3.25
Less: Interest Expense	0.13	0.12	0.10	0.12	0.10
Net Interest Income	2.51	2.32	2.14	3.97	3.15
Plus: Noninterest Income	0.31	0.38	0.36	0.60	0.53
Less: Noninterest Expense	1.07	1.03	1.03	1.48	1.31
Less: Provisions for Loan Losses	0.55	0.47	0.37	(0.28)	(0.26)
Net Operating Profit Before Tax	1.20	1.20	1.10	3.37	2.62
Net Operating Profit After Tax	1.15	1.14	1.05	3.27	2.54
Adjusted Net Operating Income	1.58	1.54	1.35	2.84	2.17
Net Income	1.15	1.14	1.05	3.27	2.54
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.15	1.14	1.05	3.27	2.54
Net Income to Average Capital (ROE) (FSI)	51.51	54.32	50.37	165.57	120.03
Net Interest Income to Average Earning Assets (NIM)	2.60	2.40	2.22	4.11	3.27
Average Earning Assets to Average Assets	96.52	96.56	96.63	96.60	96.39
Interest Margin to Gross Income	85.19	82.31	82.08	84.61	83.43
Yield on Loans	10.14	10.18	10.12	13.64	11.93
Cost of Deposits	0.13	0.12	0.11	0.11	0.08
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.52	0.50	0.74	0.39	0.60
Earnings Coverage of Net Loan Losses (X)	9.81	15.92	13.57	22.93	23.82
Provisions for Loan Losses to Total Loans	6.60	7.61	7.86	8.32	8.02
Past Due Loans to Total Loans	2.87	4.15	3.72	5.07	4.28
Non-Performing Loans to Total Loans (FSI)	0.89	1.30	1.56	1.63	1.36
Provisions for Loan Losses to Non-Performing Loans	740.67	586.62	505.27	510.34	587.87
Estimated Required Provisions to Non-Performing Loans	156.91	117.48	99.62	119.51	132.02
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	10.15	9.17	9.08	8.33	8.02
Net Loans and Advances to Customer Deposits	10.57	9.56	9.49	6.40	6.20
Deposits to Total Liabilities	97.63	97.67	97.61	98.05	98.05
Liquidity Ratio (PR-10)	92.73	93.86	94.57	70.94	71.71
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.01	0.01
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.38)	(1.47)	(1.40)	(1.06)	(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	0.15	0.30	0.40	0.33	0.52
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.35	0.55	0.68	0.56	0.86
Past Due Loans to Total Capital	0.19	0.23	0.18	0.24	0.15
Non Performing Loans to Capital (FSI)	0.06	0.07	0.08	0.08	0.05
GROWTH RATES (qtr-on-qtr)					
Total Assets	9.52	6.76	(2.81)	(0.53)	(2.48)
Total Capital (Balance Sheet)	14.79	15.46	10.67	(6.88)	23.30
Tier 1 Capital	0.03	(3.46)	0.00	3.82	0.00
Total Loans and Advances	(0.94)	(2.52)	(3.53)	(8.21)	(6.41)
Past Due Loans (Loans Past Due 30 Days or More)	6.04	41.20	(13.64)	25.13	(21.03)
Non Performing Loans (Loans Past Due 90 Days or More)	42.18	42.00	15.73	(3.85)	(21.73)
Core Liquid Assets	11.16	8.11	(2.75)	0.05	(2.11)
Total Deposits	9.56	6.66	(3.11)	35.38	(3.04)
Demand Deposits	17.96	0.49	7.13	46.30	3.56
Savings Deposits	4.74	11.72	(10.19)	14.37	(9.20)
Time Deposits	(0.51)	10.65	(11.26)	79.75	(10.54)
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	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
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	308	475	635	330	562
Other Non Interest Income	137	382	468	151	273
Total Non-Interest Income	445	857	1,103	481	835
Salaries, Wages and Benefits - Citizens	572	868	1,177	568	991
Salaries, Wages and Benefits - Noncitizens	119	180	259	21	47
Board of Directors' Expenses	66	100	134	33	62
Outsourcing Service Fees and Expenses	38	39	48	2	6
Related Party	1	2	2	0	0
Non-Related Party	37	37	46	2	6
Rent - Premises	128	189	252	92	150
Other Administrative and Occupancy Expenses	123	182	243	73	134
Depreciation on Fixed Assets	115	173	231	86	150
Other Non Interest Expenses	378	581	775	312	543
Total Non-Interest (Overhead) Expenses	1,539	2,312	3,119	1,187	2,083

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	37.81	38.11	41.00	32.39	35.66
Interest Margin to Gross Income (FSI)	85.19	82.31	82.08	84.61	83.43
Personnel Expenses to Noninterest Expenses (FSI)	44.90	45.33	46.04	49.62	49.83
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.52	0.51	0.52	0.78	0.69
Salaries, Wages and Benefits of All Employees	0.48	0.47	0.47	0.73	0.65
Board of Directors' Expenses	0.05	0.04	0.04	0.04	0.04
Outsourcing Service Fees and Expenses	0.03	0.02	0.02	0.00	0.00
Rent - Premises	0.09	0.08	0.08	0.11	0.09
Other Administrative and Occupancy Expenses	0.09	0.08	0.08	0.09	0.08
Depreciation on Fixed Assets	0.08	0.08	0.08	0.11	0.09
Other Non Interest Expenses	0.26	0.26	0.26	0.39	0.34
Total Overhead Expenses	1.07	1.03	1.03	1.48	1.31
Overhead Expenses Less Non-Int Income	0.76	0.65	0.66	0.88	0.79
YIELD ON OR COST OF:					
Total Loans and Advances	10.83	10.82	10.79	15.37	13.36
Interest Income on Loans and Advances	10.14	10.18	10.12	13.64	11.93
Yield-related Loan Fees & Charges	0.70	0.64	0.66	1.73	1.43
Deposits Due from Depository Institutions	1.61	1.43	1.24	3.03	2.31
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.61	1.43	1.24	3.04	2.32
Head Office and Branches	1.61	1.43	1.24	3.04	2.32
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.13	0.12	0.11	0.11	0.08
Domestic	0.13	0.12	0.11	0.11	0.08
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	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Total Loans and Advances	11.80	11.28	10.98	9.47	9.23
Less: Provisions for Loan Losses	0.67	0.70	0.71	0.77	0.74
Net Loans and Advances	11.13	10.59	10.27	8.71	8.48
Deposits Due From Depository Institutions	84.71	85.28	85.65	87.13	87.16
Demand	84.40	84.94	85.31	86.79	86.81
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.40	84.94	85.31	86.79	86.81
Head Office and Branches	84.38	84.92	85.30	86.78	86.80
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.32	0.34	0.33	0.34	0.35
Domestic	0.26	0.29	0.29	0.32	0.32
Abroad	0.05	0.05	0.05	0.02	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	0.02	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	96.52	96.56	96.63	96.60	96.39
Cash (Notes & Coin)	1.25	1.28	1.26	1.30	1.47
Total Non-Financial Assets	1.99	1.87	1.81	1.85	1.96
Premises & Equipment	1.99	1.87	1.81	1.85	1.96
Less: Accumulated Depreciation	1.06	1.04	1.04	1.23	1.31
Net Fixed Assets	0.93	0.82	0.76	0.62	0.65
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	0.07	0.08	0.07	0.06	0.05
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	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Items in Transit	0.01	0.01	0.01	0.00	0.00
Other Assets	0.15	0.20	0.23	0.18	0.14
Total Assets	100.00	100.00	100.00	100.00	100.00
YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:					
Demand Deposits	41.14	40.78	41.44	54.22	58.92
Savings Deposits	43.65	44.28	43.89	45.61	45.55
Time Deposits	10.62	10.49	10.24	13.02	13.79
Sub-Total Deposits	95.41	95.55	95.56	112.84	118.26
Deposits Due to Depository Institutions	0.27	0.29	0.29	0.15	0.10
Demand	0.01	0.02	0.03	0.03	0.02
Domestic	0.01	0.02	0.03	0.03	0.02
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	0.26	0.27	0.26	0.12	0.08
Domestic	0.26	0.27	0.26	0.12	0.08
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	0.07	0.05	0.04	0.00	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	0.01	0.01
Deposits	0.03	0.03	0.03	0.01	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	0.52	0.52	0.45	0.44
Total Provisions for Losses	0.67	0.70	0.71	0.77	0.74
Total Accumulated Depreciation	1.06	1.04	1.04	1.23	1.31
Sub-Total Liabilities	97.77	97.89	97.91	115.30	120.76
Total Capital	2.23	2.11	2.09	1.97	2.12
Total Liabilities & Capital	100.00	100.00	100.00	117.27	122.87

**OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY**

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ 000's)					
Balance at Prior Calendar Year End	1,849	2,222	2,499	1,766	1,849
Add: Provisions Year-to-date	795	1,065	1,135	(228)	(411)
Less: Write-offs Year-to-date ()	385	444	638	248	386
Add: Recoveries Year-to-date	208	275	391	130	211
Ending Balance	2,467	3,118	3,387	1,420	1,263

Average Total Loans to Average Total Assets	11.80	11.28	10.98	9.47	9.23
Average Total Loans and Advances (\$000)	34,075	33,765	33,347	30,376	29,320
Year-to-date Net Loan Losses (Recoveries)	177	169	247	118	175
Past Due Loans [Loans Past Due 30 Days or More]	966	1,364	1,178	1,474	1,164
Non Performing Loans [Loans Past Due 90 Days or More]	300	426	493	474	371

ANALYSIS RATIOS:

Year-to-date Recoveries to Prior Period Write-offs	29.55	39.06	55.54	18.47	29.97
Year-to-date Net Loan Loss to Average Total Loans	0.52	0.50	0.74	0.39	0.60
Year-to-date Write-offs to Average Total Loans	1.13	1.31	1.91	0.82	1.32
Year-to-date Recoveries to Average Total Loans	0.61	0.81	1.17	0.43	0.72
Provisions for Loan Losses to Total Loans	6.60	7.61	7.86	8.32	8.02
Provisions for Loan Losses to Loans Past Due 90 days or more	740.67	586.62	505.27	510.34	587.87
Earnings Coverage of Year-to-date Net Loan Losses	9.81	15.92	13.57	22.93	23.82
Twenty Largest Borrowing Relationships ('000s)	16,374	15,024	14,902	13,681	13,506
Large Borrowers to Capital (FSI)	319.2	253.7	227.3	224.1	179.5

PAST DUE LOAN ANALYSIS:

Loans Past Due 30 Days or More to Total Loans	2.87	4.15	3.72	5.07	4.28
Loans Past Due 30 to 59 Days to Total Loans	1.10	1.33	1.00	2.43	1.30

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Loans Past Due 60 to 89 Days to Total Loans	0.87	1.53	1.16	1.01	1.62
Loans Past Due 90 to 179 Days to Total Loans	0.26	0.59	0.86	0.74	0.66
Loans Past Due 180 to 360 Days to Total Loans	0.62	0.70	0.69	0.22	0.18
Loans Past Due Over 360 Days to Total Loans	0.01	0.01	NA	0.66	0.53
Nonperforming Loans to Total Loans (FSI)	0.89	1.30	1.56	1.63	1.36
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	15.71	15.92	15.73	9.32	8.16
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	1.14	1.16	1.19	1.26	0.87
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	9.70	9.79	9.97	0.00	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	4.86	4.98	4.57	8.06	7.29
Individuals	84.29	84.08	84.27	90.68	91.84
Housing and Land Purchases	0.07	0.06	0.06	0.06	0.06
Other	84.23	84.01	84.21	90.62	91.79
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	(120)	(120)	0	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	(393)	(393)	(393)	128	128
+ Net Income (Loss) Year-to-date	1,657	2,569	3,201	2,623	4,045
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	0	0	(1)	(1)
Balance At End of Period	10,683	11,476	12,108	12,170	13,592

Average Total Capital (\$000)

Average Total Capital (\$000)	6,433	6,306	6,356	6,330	6,728
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CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	613.33	512.19	445.23	436.70	332.57
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	15.52	19.08	14.57	NA	NA

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.52	0.54	0.50	1.66	1.20
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.15	0.30	0.40	0.33	0.52

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.66	1.79	2.04	1.91	2.41

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,144	4,024	4,024	4,024	4,024
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(671)	(671)	(671)	(543)	(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	3,473	3,353	3,353	3,481	3,481
TIER 2 CAPITAL:					
Current year-to-date Income	1,657	2,569	3,201	2,623	4,045
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	2,222	2,499	2,491	2,419	2,181
Maximum Eligible General Provisions for Loan Losses	2,988	3,072	3,112	3,861	3,754
Allowable General Provisions for Loan Losses	2,222	2,499	2,491	2,419	2,181
Other	0	0	0	0	0
Sub-total Tier 2 Capital	3,879	5,068	5,692	5,042	6,226
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	264,359	285,756	278,762	277,873	270,892
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	264,359	285,756	278,762	277,873	270,892
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	(257,007)	(277,335)	(269,717)	(269,350)	(261,185)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	240,185	246,083	239,274	219,614	218,054
0% Risk Weighted Assets (\$000)	6,562	6,673	5,709	8,241	8,820
20% Risk Weighted Assets (\$000)	154,723	188,778	160,496	1	1
50% Risk Weighted Assets (\$000)	0	0	0	0	0
100% Risk Weighted Assets (\$000)	209,240	208,327	207,175	219,614	218,054
Off-Balance Sheet Risk-Weighted Obligations	1,464	1,258	1,401	2,616	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	1,464	1,258	1,401	2,616	2,616
Gross Risk-Weighted Assets	241,649	247,341	240,675	222,230	220,670
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	52,872	57,151	55,752	55,575	54,178
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	186,162	188,604	193,189	253,286	246,142
Tier-1 Capital to Risk-Weighted Assets	1.87%	1.78%	1.74%	1.37%	1.41%
Total Capital to Risk-Weighted Assets	-138.06%	-147.05%	-139.61%	-106.34%	-106.11%

**OUTPUT REPORT 6
LIQUIDITY ANALYSIS**

Liquid Assets ('000s)					
Cash Balances	4,390	4,488	3,728	4,621	5,651
Core Liquid Assets	269,720	291,586	283,570	283,700	277,714
Short Term Liabilities	271,490	295,899	286,205	380,666	368,725
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.02	88.12	88.18	88.69	89.03
Cash Balances to Short Term Liabilities	1.62	1.52	1.30	1.21	1.53
Core Liquid Assets to Short Term Liabilities (FSI)	99.35	98.54	99.08	74.53	75.32
Customer Deposits to Total Loans (FSI)	883.40	966.62	970.83	1431.85	1483.47
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.42	1.36	1.16	1.44	1.81
Balances Due From Depository Institutions	85.60	86.76	87.02	87.25	87.22
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.35	86.42	86.72	86.91	86.88
Head Office and Branches	85.29	86.36	86.68	86.87	86.84
Other Depository Institutions	0.06	0.07	0.04	0.04	0.04
Short Term Liabilities	87.59	89.42	89.00	119.01	118.20

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Total Deposit Liabilities	96.01	95.92	95.62	130.15	129.40
Demand Deposits	42.32	39.83	43.91	64.58	68.58
Savings Deposits	43.88	45.92	42.44	48.80	45.43
Time Deposits	9.81	10.16	9.28	16.77	15.38
Deposits Due to Depository Institutions	0.26	0.34	0.30	0.00	0.00
Domestic	0.26	0.34	0.30	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
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)	0.00	0.01	0.00	0.01	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)	0.00	0.00	NA	0.00	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)	1.18	1.49	1.58	3.27	3.45
Shorthand Method	1.18	1.49	1.58	3.27	3.45

OTHER RATIOS:

FX Assets to Total Assets	0.01	0.02	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	1,749	6,599	4,484	(80,696)	(79,014)
- 7 up to 30 days	(413)	(1,408)	(1,648)	(7,094)	(1,682)
- 1 up to 3 months	(957)	(2,521)	1,340	(7,158)	(8,414)
- 3 up to 6 months	(974)	(1,386)	(5,807)	(4,828)	(1,206)
- 6 up to 12 months	(5,174)	(6,429)	(2,264)	(3,883)	(7,574)
- 1 up to 3 years	2,824	3,219	5,499	(1,411)	(1,205)
- 3 up to 5 years	14,220	12,715	11,104	7,767	6,703
- 5 Years and Over	3,432	3,212	2,668	1,929	2,028
- Unclassified	695	362	264	(9)	133

Cumulative GAP Position ('000s)

- Less than 7 days	1,749	6,599	4,484	(80,696)	(79,014)
- 7 up to 30 days	1,336	5,191	2,836	(87,790)	(80,696)
- 1 up to 3 months	379	2,670	4,176	(94,948)	(89,110)
- 3 up to 6 months	(595)	1,284	(1,631)	(99,776)	(90,316)
- 6 up to 12 months	(5,769)	(5,145)	(3,895)	(103,659)	(97,890)
- 1 up to 3 years	(2,945)	(1,926)	1,604	(105,070)	(99,095)
- 3 up to 5 years	11,275	10,789	12,708	(97,303)	(92,392)
- 5 Years and Over	14,707	14,001	15,376	(95,374)	(90,364)
- Unclassified	15,402	14,363	15,640	(95,383)	(90,231)

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
0 - 1 month	4.39	3.9	3.8	2.03	2.47
0 - 3 months	4.72	4.1	4.2	2.28	2.72
0 - 6 months	5.22	4.7	4.8	2.66	3.06
0 - 12 months	6.61	6.1	6.2	3.31	3.65

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Direct Credit Substitutes (Standby Letters of Credit)	1,464	1,258	1,401	2,616	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	8,808	7,182	7,684	6,708	6,903
Unconditionally Cancelable At Any Time Without Notice	35	26	20	16	30
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,773	7,156	7,664	6,692	6,873
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	10,272	8,440	9,085	9,324	9,519

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

Direct Credit Substitutes (Standby Letters of Credit)	0.47	0.38	0.44	0.82	0.84
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	2.84	2.17	2.39	2.10	2.21
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.83	2.16	2.38	2.09	2.20
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	3.31	2.55	2.82	2.91	3.05

OUTPUT REPORT 11 RELATED PARTY EXPOSURES

Related Party Lns to Total Loans and Advances	0.37	0.37	0.41	0.51	0.64
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	1.70	1.33	1.25	1.36	1.54
- Officers	0.51	0.56	0.46	0.67	0.54
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.25	0.19	0.26	0.38	0.23

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	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Number of Employees	42	41	44	42	42
Citizens of the Republic of Palau	35	34	36	37	37
Non-Citizens	7	7	8	5	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	20.66	21.71	21.77	17.64	17.23
Unsecured Loans as % of Total Loans and Advances	79.34	78.29	78.23	82.36	82.77
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	32.90	32.90	32.90	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.15	67.10	67.10	67.10	67.10
Paid-in Capital as a % of Total Capital	80.78	67.94	61.39	65.92	53.47
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances (\$000)	65,626	45,560	40,589	40,245	42,209
Australia	166	90	236	483	401
Japan	4,459	3,929	3,280	5,784	3,445
New Zealand	367	212	126	172	229
Philippines	15,142	21,288	415	4,631	5,651
Taiwan	14,691	5,893	8,025	3,114	2,728
United States	19,609	7,584	22,870	18,413	22,033
China	6,873	4,769	1,388	5,276	5,311
All Others	4,319	1,795	4,249	2,372	2,411
Outgoing Remittances (\$000)	#REF!	33,536	33,112	50,774	54,284
Australia	591	606	501	969	741
Japan	#REF!	4,703	4,152	7,717	6,533
New Zealand	363	243	355	721	577
Philippines	4,163	5,404	5,204	2,661	2,864
Taiwan	2,449	2,890	5,534	5,585	7,157
United States	#REF!	11,621	9,904	23,163	23,240
China	6,244	4,786	4,979	5,371	7,409
All Others	2,114	3,283	2,483	4,587	5,763
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.25	0.20	0.58	1.20	0.95
Japan	6.79	8.62	8.08	14.37	8.16
New Zealand	0.56	0.47	0.31	0.43	0.54
Philippines	23.07	46.73	1.02	11.51	13.39
Taiwan	22.39	12.93	19.77	7.74	6.46
United States	29.88	16.65	56.35	45.75	52.20
China	10.47	10.47	3.42	13.11	12.58
All Others	6.58	3.94	10.47	5.89	5.71
Outgoing Remittances					

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
Australia	#REF!	1.81	1.51	1.91	1.37
Japan	#REF!	14.02	12.54	15.20	12.03
New Zealand	#REF!	0.72	1.07	1.42	1.06
Philippines	#REF!	16.11	15.72	5.24	5.28
Taiwan	#REF!	8.62	16.71	11.00	13.18
United States	#REF!	34.65	29.91	45.62	42.81
China	#REF!	14.27	15.04	10.58	13.65
All Others	#REF!	9.79	7.50	9.03	10.62
Incoming Remittances (\$000)	65,626	45,560	40,589	40,245	42,209
Depository Institutions Domestic	1	139	241	109	109
Other Financial Corporations Domestic	29	0	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	29	0	0	0	0
Central Government	44,267	26,607	14,942	11,255	13,640
Local Governments (State Governments)	0	0	0	28	14
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	21,329	18,814	25,406	28,853	28,446
Non-financial Corporations	15,909	14,579	9,746	20,836	20,381
Individuals	3,413	2,610	8,399	7,375	7,253
Non-profit Institutions Serving Households	2,007	1,625	7,261	642	812
Non-residents	0	0	0	0	0
Outgoing Remittances (\$000)	#REF!	33,536	33,112	50,774	54,284
Depository Institutions Domestic	#REF!	0	0	0	0
Other Financial Corporations Domestic	196	262	34	0	0
Development Financing Corporations	196	262	34	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	2,716	3,114	2,904	848	1,180
Local Governments (State Governments)	22	38	362	443	350
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	27,872	30,122	29,812	49,483	52,754
Non-financial Corporations	26,837	28,555	28,216	45,909	49,078
Individuals	1,035	1,484	1,496	3,572	3,671
Non-profit Institutions Serving Households	0	83	100	2	5
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.00	0.31	0.59	0.27	0.26
Other Financial Corporations Domestic	0.04	NA	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	0.04	NA	NA	NA	NA
Central Government	67.45	58.40	36.81	27.97	32.32
Local Governments (State Governments)	NA	NA	NA	0.07	0.03
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	32.50	41.29	62.59	71.69	67.39
Non-financial Corporations	24.24	32.00	24.01	51.77	48.29
Individuals	5.20	5.73	20.69	18.33	17.18
Non-profit Institutions Serving Households	3.06	3.57	17.89	1.60	1.92
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	#REF!	NA	NA	NA	NA
Other Financial Corporations Domestic	#REF!	0.78	0.10	NA	NA
Development Financing Corporations	#REF!	0.78	0.10	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	#REF!	9.29	8.77	1.67	2.17
Local Governments (State Governments)	#REF!	0.11	1.09	0.87	0.64
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	#REF!	89.82	90.03	97.46	97.18
Non-financial Corporations	#REF!	85.15	85.21	90.42	90.41
Individuals	#REF!	4.43	4.52	7.04	6.76
Non-profit Institutions Serving Households	NA	0.25	0.30	0.00	0.01
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	20,880	21,538	21,599	22,280	22,205
of which: SME depositors	430	430	423	426	423

RATIOS & INDICATORS	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021
household/individuals depositors	1,431	1,426	1,504	NA	NA
As a % of Total Number of Depositors					
SME depositors	2.06	2.00	1.96	1.91	1.90
household/individuals depositors	6.85	6.62	6.96	NA	NA
Number of Deposit Accounts	16,147	16,830	16,792	28,434	28,455
of which: SME deposit accounts	430	430	423	426	423
household/individuals deposit accounts	4,783	5,214	5,199	5,063	4,948
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.66	2.55	2.52	1.50	1.49
household/individuals deposit accounts	29.62	30.98	30.96	17.81	17.39
Total Number of Borrowers	5,051	4,939	4,856	5,407	5,245
of which: SME borrowers	3	3	3	3	3
household/individual borrowres	1,237	1,160	1,165	1,110	1,122
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.06
household/individual borrowers	24.49	23.49	23.99	20.53	21.39
Total Number of Loan Accounts	5,658	5,551	5,448	6,489	6,260
of which: SME loan accounts	3	3	3	3	3
household/individual loan accounts	1,251	1,171	1,172	361	1,130
As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.05	0.06	0.05	0.05
household/individual loan accounts	22.11	21.10	21.51	5.56	18.05
Total Number of ATMs	8	8	8	8	8