

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
	2020Q3	2020Q4	2021Q1	2021Q2	2021Q3
OUTPUT REPORT 1 SUMMARY RATIOS					
Average Total Assets (\$ 000)	299,232	303,704	320,733	317,801	318,780
Net Income (\$ 000)	2,569	3,201	2,623	4,045	4,648
Average Earning Assets (\$ 000)	288,951	293,464	309,836	306,315	306,963
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.44	2.25	4.09	3.25	2.58
Less: Interest Expense	0.12	0.10	0.12	0.10	0.08
Net Interest Income	2.32	2.14	3.97	3.15	2.50
Plus: Noninterest Income	0.38	0.36	0.60	0.53	0.43
Less: Noninterest Expense	1.03	1.03	1.48	1.31	1.12
Less: Provisions for Loan Losses	0.47	0.37	(0.28)	(0.26)	(0.19)
Net Operating Profit Before Tax	1.20	1.10	3.37	2.62	2.00
Net Operating Profit After Tax	1.14	1.05	3.27	2.54	1.94
Adjusted Net Operating Income	1.54	1.35	2.84	2.17	1.67
Net Income	1.14	1.05	3.27	2.54	1.94
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.14	1.05	3.27	2.54	1.94
Net Income to Average Capital (ROE) (FSI)	54.32	50.37	165.57	120.03	87.38
Net Interest Income to Average Earning Assets (NIM)	2.40	2.22	4.11	3.27	2.60
Average Earning Assets to Average Assets	96.56	96.63	96.60	96.39	96.29
Interest Margin to Gross Income	82.31	82.08	84.61	83.43	83.18
Yield on Loans	10.18	10.12	13.64	11.93	10.28
Cost of Deposits	0.12	0.11	0.11	0.08	0.07
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.50	0.74	0.39	0.60	0.66
Earnings Coverage of Net Loan Losses (X)	15.92	13.57	22.93	23.82	25.36
Provisions for Loan Losses to Total Loans	7.61	7.86	8.32	8.02	8.09
Past Due Loans to Total Loans	4.15	3.72	5.07	4.28	4.18
Non-Performing Loans to Total Loans (FSI)	1.30	1.56	1.63	1.36	2.03
Provisions for Loan Losses to Non-Performing Loans	586.62	505.27	510.34	587.87	398.50
Estimated Required Provisions to Non-Performing Loans	117.48	99.62	119.51	132.02	91.03
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	9.17	9.08	8.33	8.02	7.52
Net Loans and Advances to Customer Deposits	9.56	9.49	6.40	6.20	5.92
Deposits to Total Liabilities	97.67	97.61	98.05	98.05	98.08
Liquidity Ratio (PR-10)	93.86	94.57	70.94	71.71	73.54
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.01	0.01	0.01
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.47)	(1.40)	(1.06)	(1.06)	(0.46)
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	0.03
Retained Earnings to Average Capital	0.30	0.40	0.33	0.52	0.58
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.55	0.68	0.56	0.86	0.99
Past Due Loans to Total Capital	0.23	0.18	0.24	0.15	0.14
Non Performing Loans to Capital (FSI)	0.07	0.08	0.08	0.05	0.07
GROWTH RATES (qtr-on-qtr)					
Total Assets	6.76	(2.81)	(0.53)	(2.48)	3.13
Total Capital (Balance Sheet)	15.46	10.67	(6.88)	23.30	8.01
Tier 1 Capital	(3.46)	0.00	3.82	0.00	0.00
Total Loans and Advances	(2.52)	(3.53)	(8.21)	(6.41)	(3.30)
Past Due Loans (Loans Past Due 30 Days or More)	41.20	(13.64)	25.13	(21.03)	(5.50)
Non Performing Loans (Loans Past Due 90 Days or More)	42.00	15.73	(3.85)	(21.73)	43.94
Core Liquid Assets	8.11	(2.75)	0.05	(2.11)	3.86
Total Deposits	6.66	(3.11)	35.38	(3.04)	1.13
Demand Deposits	0.49	7.13	46.30	3.56	4.77
Savings Deposits	11.72	(10.19)	14.37	(9.20)	0.12
Time Deposits	10.65	(11.26)	79.75	(10.54)	(12.09)
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	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	1
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	475	635	330	562	683
Other Non Interest Income	382	468	151	273	338
Total Non-Interest Income	857	1,103	481	835	1,022
Salaries, Wages and Benefits - Citizens	868	1,177	568	991	1,246
Salaries, Wages and Benefits - Noncitizens	180	259	21	47	71
Board of Directors' Expenses	100	134	33	62	73
Outsourcing Service Fees and Expenses	39	48	2	6	15
Related Party	2	2	0	0	0
Non-Related Party	37	46	2	6	15
Rent - Premises	189	252	92	150	187
Other Administrative and Occupancy Expenses	182	243	73	134	180
Depreciation on Fixed Assets	173	231	86	150	189
Other Non Interest Expenses	581	775	312	543	705
Total Non-Interest (Overhead) Expenses	2,312	3,119	1,187	2,083	2,666

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	38.11	41.00	32.39	35.66	38.03
Interest Margin to Gross Income (FSI)	82.31	82.08	84.61	83.43	83.18
Personnel Expenses to Noninterest Expenses (FSI)	45.33	46.04	49.62	49.83	49.40
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.51	0.52	0.78	0.69	0.58
Salaries, Wages and Benefits of All Employees	0.47	0.47	0.73	0.65	0.55
Board of Directors' Expenses	0.04	0.04	0.04	0.04	0.03
Outsourcing Service Fees and Expenses	0.02	0.02	0.00	0.00	0.01
Rent - Premises	0.08	0.08	0.11	0.09	0.08
Other Administrative and Occupancy Expenses	0.08	0.08	0.09	0.08	0.08
Depreciation on Fixed Assets	0.08	0.08	0.11	0.09	0.08
Other Non Interest Expenses	0.26	0.26	0.39	0.34	0.29
Total Overhead Expenses	1.03	1.03	1.48	1.31	1.12
Overhead Expenses Less Non-Int Income	0.65	0.66	0.88	0.79	0.69
YIELD ON OR COST OF:					
Total Loans and Advances	10.82	10.79	15.37	13.36	11.46
Interest Income on Loans and Advances	10.18	10.12	13.64	11.93	10.28
Yield-related Loan Fees & Charges	0.64	0.66	1.73	1.43	1.18
Deposits Due from Depository Institutions	1.43	1.24	3.03	2.31	1.78
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.43	1.24	3.04	2.32	1.79
Head Office and Branches	1.43	1.24	3.04	2.32	1.79
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.12	0.11	0.11	0.08	0.07
Domestic	0.12	0.11	0.11	0.08	0.07
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	11.28	10.98	9.47	9.23	8.96
Total Loans and Advances	11.28	10.98	9.47	9.23	8.96
Less: Provisions for Loan Losses	0.70	0.71	0.77	0.74	0.72
Net Loans and Advances	10.59	10.27	8.71	8.48	8.24
Deposits Due From Depository Institutions	85.28	85.65	87.13	87.16	87.33
Demand	84.94	85.31	86.79	86.81	86.99
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.94	85.31	86.79	86.81	86.99
Head Office and Branches	84.92	85.30	86.78	86.80	86.97
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.34	0.33	0.34	0.35	0.34
Domestic	0.29	0.29	0.32	0.32	0.32
Abroad	0.05	0.05	0.02	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	0.02	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	96.56	96.63	96.60	96.39	96.29
Cash (Notes & Coin)	1.28	1.26	1.30	1.47	1.56
Total Non-Financial Assets	1.87	1.81	1.85	1.96	1.99
Premises & Equipment	1.87	1.81	1.85	1.96	1.99
Less: Accumulated Depreciation	1.04	1.04	1.23	1.31	1.34
Net Fixed Assets	0.82	0.76	0.62	0.65	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	0.08	0.07	0.06	0.05	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	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Items in Transit	0.01	0.01	0.00	0.00	0.00
Other Assets	0.20	0.23	0.18	0.14	0.11
Total Assets	100.00	100.00	100.00	100.00	100.00
YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:					
Demand Deposits	40.78	41.44	54.22	58.92	61.63
Savings Deposits	44.28	43.89	45.61	45.55	45.19
Time Deposits	10.49	10.24	13.02	13.79	13.62
Sub-Total Deposits	95.55	95.56	112.84	118.26	120.44
Deposits Due to Depository Institutions	0.29	0.29	0.15	0.10	0.07
Demand	0.02	0.03	0.03	0.02	0.02
Domestic	0.02	0.03	0.03	0.02	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	0.27	0.26	0.12	0.08	0.06
Domestic	0.27	0.26	0.12	0.08	0.06
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	0.05	0.04	0.00	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	0.01	0.01	0.01
Deposits	0.03	0.03	0.01	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	0.52	0.52	0.45	0.44	0.42
Total Provisions for Losses	0.70	0.71	0.77	0.74	0.72
Total Accumulated Depreciation	1.04	1.04	1.23	1.31	1.34
Sub-Total Liabilities	97.89	97.91	115.30	120.76	122.93
Total Capital	2.11	2.09	1.97	2.12	2.22
Total Liabilities & Capital	100.00	100.00	117.27	122.87	125.15

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

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ 000's)					
Balance at Prior Calendar Year End	2,222	2,499	1,766	1,849	2,222
Add: Provisions Year-to-date	1,065	1,135	(228)	(411)	(448)
Less: Write-offs Year-to-date ()	444	638	248	386	448
Add: Recoveries Year-to-date	275	391	130	211	259
Ending Balance	3,118	3,387	1,420	1,263	1,585
Average Total Loans to Average Total Assets	11.28	10.98	9.47	9.23	8.96
Average Total Loans and Advances (\$000)	33,765	33,347	30,376	29,320	28,568
Year-to-date Net Loan Losses (Recoveries)	169	247	118	175	189
Past Due Loans [Loans Past Due 30 Days or More]	1,364	1,178	1,474	1,164	1,100
Non Performing Loans [Loans Past Due 90 Days or More]	426	493	474	371	534
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	39.06	55.54	18.47	29.97	36.79
Year-to-date Net Loan Loss to Average Total Loans	0.50	0.74	0.39	0.60	0.66
Year-to-date Write-offs to Average Total Loans	1.31	1.91	0.82	1.32	1.57
Year-to-date Recoveries to Average Total Loans	0.81	1.17	0.43	0.72	0.91
Provisions for Loan Losses to Total Loans	7.61	7.86	8.32	8.02	8.09
Provisions for Loan Losses to Loans Past Due 90 days or more	586.62	505.27	510.34	587.87	398.50
Earnings Coverage of Year-to-date Net Loan Losses	15.92	13.57	22.93	23.82	25.36
Twenty Largest Borrowing Relationships ('000s)	15,024	14,902	13,681	13,506	13,927
Large Borrowers to Capital (FSI)	253.7	227.3	224.1	179.5	171.3
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	4.15	3.72	5.07	4.28	4.18
Loans Past Due 30 to 59 Days to Total Loans	1.33	1.00	2.43	1.30	1.52

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Loans Past Due 60 to 89 Days to Total Loans	1.53	1.16	1.01	1.62	0.63
Loans Past Due 90 to 179 Days to Total Loans	0.59	0.86	0.74	0.66	1.45
Loans Past Due 180 to 360 Days to Total Loans	0.70	0.69	0.22	0.18	0.06
Loans Past Due Over 360 Days to Total Loans	0.01	NA	0.66	0.53	0.52
Nonperforming Loans to Total Loans (FSI)	1.30	1.56	1.63	1.36	2.03
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	15.92	15.73	9.32	8.16	7.86
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	1.16	1.19	1.26	0.87	0.81
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	9.79	9.97	0.00	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	4.98	4.57	8.06	7.29	7.05
Individuals	84.08	84.27	90.68	91.84	92.14
Housing and Land Purchases	0.06	0.06	0.06	0.06	0.05
Other	84.01	84.21	90.62	91.79	92.08
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	(120)	(120)	0	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)	128	128	128
+ Net Income (Loss) Year-to-date	2,569	3,201	2,623	4,045	4,648
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	0	(1)	(1)	(1)
Balance At End of Period	11,476	12,108	12,170	13,592	14,195

Average Total Capital (\$000)

Average Total Capital (\$000)	6,306	6,356	6,330	6,728	7,079
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CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	512.19	445.23	436.70	332.57	297.50
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	19.08	14.57	NA	NA	NA

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.54	0.50	1.66	1.20	0.87
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.30	0.40	0.33	0.52	0.58

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.79	2.04	1.91	2.41	2.53

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,024	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)	(543)	(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	3,353	3,353	3,481	3,481	3,481
TIER 2 CAPITAL:					
Current year-to-date Income	2,569	3,201	2,623	4,045	4,648
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	2,499	2,491	2,419	2,181	2,128
Maximum Eligible General Provisions for Loan Losses	3,072	3,112	3,861	3,754	8,125
Allowable General Provisions for Loan Losses	2,499	2,491	2,419	2,181	2,128
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,068	5,692	5,042	6,226	6,776
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	285,756	278,762	277,873	270,892	281,474
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	285,756	278,762	277,873	270,892	281,474
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	(277,335)	(269,717)	(269,350)	(261,185)	(271,217)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	246,083	239,274	219,614	218,054	217,264
0% Risk Weighted Assets (\$000)	6,673	5,709	8,241	8,820	8,819
20% Risk Weighted Assets (\$000)	188,778	160,496	1	1	5
50% Risk Weighted Assets (\$000)	0	0	0	0	0
100% Risk Weighted Assets (\$000)	208,327	207,175	219,614	218,054	217,263
Off-Balance Sheet Risk-Weighted Obligations	1,258	1,401	2,616	2,616	12,723
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	1,258	1,401	2,616	2,616	12,723
Gross Risk-Weighted Assets	247,341	240,675	222,230	220,670	229,987
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	57,151	55,752	55,575	54,178	56,295
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	188,604	193,189	253,286	246,142	593,734
Tier-1 Capital to Risk-Weighted Assets	1.78%	1.74%	1.37%	1.41%	0.59%
Total Capital to Risk-Weighted Assets	-147.05%	-139.61%	-106.34%	-106.11%	-45.68%
OUTPUT REPORT 6					
LIQUIDITY ANALYSIS					

Liquid Assets ('000s)					
Cash Balances	4,488	3,728	4,621	5,651	5,848
Core Liquid Assets	291,586	283,570	283,700	277,714	288,441
Short Term Liabilities	295,899	286,205	380,666	368,725	378,375

LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.12	88.18	88.69	89.03	89.66
Cash Balances to Short Term Liabilities	1.52	1.30	1.21	1.53	1.55
Core Liquid Assets to Short Term Liabilities (FSI)	98.54	99.08	74.53	75.32	76.23
Customer Deposits to Total Loans (FSI)	966.62	970.83	1431.85	1483.47	1551.43

PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.36	1.16	1.44	1.81	1.82
Balances Due From Depository Institutions	86.76	87.02	87.25	87.22	87.84
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.42	86.72	86.91	86.88	87.53
Head Office and Branches	86.36	86.68	86.87	86.84	87.49
Other Depository Institutions	0.07	0.04	0.04	0.04	0.04
Short Term Liabilities	89.42	89.00	119.01	118.20	117.61

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Total Deposit Liabilities	95.92	95.62	130.15	129.40	126.89
Demand Deposits	39.83	43.91	64.58	68.58	69.67
Savings Deposits	45.92	42.44	48.80	45.43	44.11
Time Deposits	10.16	9.28	16.77	15.38	13.11
Deposits Due to Depository Institutions	0.34	0.30	0.00	0.00	0.00
Domestic	0.34	0.30	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
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	0.01	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	NA	0.00	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)	1.49	1.58	3.27	3.45	3.56
Shorthand Method	1.49	1.58	3.27	3.45	3.56

OTHER RATIOS:

FX Assets to Total Assets	0.02	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	6,599	4,484	(80,696)	(79,014)	(78,938)
- 7 up to 30 days	(1,408)	(1,648)	(7,094)	(1,682)	(1,913)
- 1 up to 3 months	(2,521)	1,340	(7,158)	(8,414)	(7,123)
- 3 up to 6 months	(1,386)	(5,807)	(4,828)	(1,206)	1,045
- 6 up to 12 months	(6,429)	(2,264)	(3,883)	(7,574)	(5,882)
- 1 up to 3 years	3,219	5,499	(1,411)	(1,205)	61
- 3 up to 5 years	12,715	11,104	7,767	6,703	6,239
- 5 Years and Over	3,212	2,668	1,929	2,028	1,995
- Unclassified	362	264	(9)	133	126

Cumulative GAP Position ('000s)

- Less than 7 days	6,599	4,484	(80,696)	(79,014)	(78,938)
- 7 up to 30 days	5,191	2,836	(87,790)	(80,696)	(80,851)
- 1 up to 3 months	2,670	4,176	(94,948)	(89,110)	(87,974)
- 3 up to 6 months	1,284	(1,631)	(99,776)	(90,316)	(86,929)
- 6 up to 12 months	(5,145)	(3,895)	(103,659)	(97,890)	(92,811)
- 1 up to 3 years	(1,926)	1,604	(105,070)	(99,095)	(92,750)
- 3 up to 5 years	10,789	12,708	(97,303)	(92,392)	(86,511)
- 5 Years and Over	14,001	15,376	(95,374)	(90,364)	(84,516)
- Unclassified	14,363	15,640	(95,383)	(90,231)	(84,390)

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
0 - 1 month	3.9	3.8	2.03	2.47	2.4
0 - 3 months	4.1	4.2	2.28	2.72	2.8
0 - 6 months	4.7	4.8	2.66	3.06	3.1
0 - 12 months	6.1	6.2	3.31	3.65	3.7

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

TOTAL OUTSTANDING OBS ITEMS ('000s)	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Direct Credit Substitutes (Standby Letters of Credit)	1,258	1,401	2,616	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	7,182	7,684	6,708	6,903	7,491
Unconditionally Cancelable At Any Time Without Notice	26	20	16	30	23
Non-Cancelable With a Remaining Term to Maturity One Year or Less	7,156	7,664	6,692	6,873	7,468
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	8,440	9,085	9,324	9,519	10,107

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

Direct Credit Substitutes (Standby Letters of Credit)	0.38	0.44	0.82	0.84	0.81
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	2.17	2.39	2.10	2.21	2.33
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	2.16	2.38	2.09	2.20	2.32
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	2.55	2.82	2.91	3.05	3.14

**OUTPUT REPORT 11
RELATED PARTY EXPOSURES**

Related Party Lns to Total Loans and Advances	0.37	0.41	0.51	0.64	0.70
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	1.33	1.25	1.36	1.54	1.34
- Officers	0.56	0.46	0.67	0.54	0.63
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.19	0.26	0.38	0.23	0.30

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	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Number of Employees	41	44	42	42	42
Citizens of the Republic of Palau	34	36	37	37	37
Non-Citizens	7	8	5	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	21.71	21.77	17.64	17.23	16.86
Unsecured Loans as % of Total Loans and Advances	78.29	78.23	82.36	82.77	83.14
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	32.90	32.90	32.90	32.90	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.10	67.10	67.10
Paid-in Capital as a % of Total Capital	67.94	61.39	65.92	53.47	49.50
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances (\$000)	45,560	40,589	40,245	42,209	37,211
Australia	90	236	483	401	345
Japan	3,929	3,280	5,784	3,445	2,875
New Zealand	212	126	172	229	338
Philippines	21,288	415	4,631	5,651	2,172
Taiwan	5,893	8,025	3,114	2,728	982
United States	7,584	22,870	18,413	22,033	26,254
China	4,769	1,388	5,276	5,311	1,738
All Others	1,795	4,249	2,372	2,411	2,507
Outgoing Remittances (\$000)	33,536	33,112	50,774	54,284	57,780
Australia	606	501	969	741	738
Japan	4,703	4,152	7,717	6,533	6,526
New Zealand	243	355	721	577	558
Philippines	5,404	5,204	2,661	2,864	3,162
Taiwan	2,890	5,534	5,585	7,157	9,508
United States	11,621	9,904	23,163	23,240	23,812
China	4,786	4,979	5,371	7,409	7,106
All Others	3,283	2,483	4,587	5,763	6,370
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.20	0.58	1.20	0.95	0.93
Japan	8.62	8.08	14.37	8.16	7.73
New Zealand	0.47	0.31	0.43	0.54	0.91
Philippines	46.73	1.02	11.51	13.39	5.84
Taiwan	12.93	19.77	7.74	6.46	2.64
United States	16.65	56.35	45.75	52.20	70.55
China	10.47	3.42	13.11	12.58	4.67
All Others	3.94	10.47	5.89	5.71	6.74
Outgoing Remittances					

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
Australia	1.81	1.51	1.91	1.37	1.28
Japan	14.02	12.54	15.20	12.03	11.29
New Zealand	0.72	1.07	1.42	1.06	0.97
Philippines	16.11	15.72	5.24	5.28	5.47
Taiwan	8.62	16.71	11.00	13.18	16.46
United States	34.65	29.91	45.62	42.81	41.21
China	14.27	15.04	10.58	13.65	12.30
All Others	9.79	7.50	9.03	10.62	11.02
Incoming Remittances (\$000)	45,560	40,589	40,245	42,209	37,211
Depository Institutions Domestic	139	241	109	109	0
Other Financial Corporations Domestic	0	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	0	0	0	0	0
Central Government	26,607	14,942	11,255	13,640	13,388
Local Governments (State Governments)	0	0	28	14	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	18,814	25,406	28,853	28,446	23,823
Non-financial Corporations	14,579	9,746	20,836	20,381	20,196
Individuals	2,610	8,399	7,375	7,253	2,939
Non-profit Institutions Serving Households	1,625	7,261	642	812	688
Non-residents	0	0	0	0	0
Outgoing Remittances (\$000)	33,536	33,112	50,774	54,284	57,780
Depository Institutions Domestic	0	0	0	0	0
Other Financial Corporations Domestic	262	34	0	0	0
Development Financing Corporations	262	34	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	3,114	2,904	848	1,180	1,474
Local Governments (State Governments)	38	362	443	350	64
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	30,122	29,812	49,483	52,754	56,242
Non-financial Corporations	28,555	28,216	45,909	49,078	52,510
Individuals	1,484	1,496	3,572	3,671	3,726
Non-profit Institutions Serving Households	83	100	2	5	6
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.31	0.59	0.27	0.26	NA
Other Financial Corporations Domestic	NA	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	NA	NA	NA	NA	NA
Central Government	58.40	36.81	27.97	32.32	35.98
Local Governments (State Governments)	NA	NA	0.07	0.03	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	41.29	62.59	71.69	67.39	64.02
Non-financial Corporations	32.00	24.01	51.77	48.29	54.27
Individuals	5.73	20.69	18.33	17.18	7.90
Non-profit Institutions Serving Households	3.57	17.89	1.60	1.92	1.85
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	NA	NA	NA	NA	NA
Other Financial Corporations Domestic	0.78	0.10	NA	NA	NA
Development Financing Corporations	0.78	0.10	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	9.29	8.77	1.67	2.17	2.55
Local Governments (State Governments)	0.11	1.09	0.87	0.64	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	89.82	90.03	97.46	97.18	97.34
Non-financial Corporations	85.15	85.21	90.42	90.41	90.88
Individuals	4.43	4.52	7.04	6.76	6.45
Non-profit Institutions Serving Households	0.25	0.30	0.00	0.01	0.01
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	21,538	21,599	22,280	22,205	22,225
of which: SME depositors	430	423	426	423	429

RATIOS & INDICATORS	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021
household/individuals depositors	1,426	1,504	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	2.00	1.96	1.91	1.90	1.93
household/individuals depositors	6.62	6.96	NA	NA	NA
Number of Deposit Accounts	16,830	16,792	28,434	28,455	28,478
of which: SME deposit accounts	430	423	426	423	429
household/individuals deposit accounts	5,214	5,199	5,063	4,948	4,945
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.55	2.52	1.50	1.49	1.51
household/individuals deposit accounts	30.98	30.96	17.81	17.39	17.36
Total Number of Borrowers	4,939	4,856	5,407	5,245	5,187
of which: SME borrowers	3	3	3	3	3
household/individual borrowres	1,160	1,165	1,110	1,122	1,136
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.06
household/individual borrowers	23.49	23.99	20.53	21.39	21.90
Total Number of Loan Accounts	5,551	5,448	6,489	6,260	6,175
of which: SME loan accounts	3	3	3	3	3
household/individual loan accounts	1,171	1,172	361	1,130	1,146
As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.06	0.05	0.05	0.05
household/individual loan accounts	21.10	21.51	5.56	18.05	18.56
Total Number of ATMs	8	8	8	8	8