

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
	OUTPUT REPORT 1				
	2020Q4	2021Q1	2021Q2	2021Q3	2021Q4
OUTPUT REPORT 1 SUMMARY RATIOS					
Average Total Assets (\$ 000)	303,704	320,863	318,387	319,663	319,610
Net Income (\$ 000)	3,201	973	1,912	2,868	3,377
Average Earning Assets (\$ 000)	293,464	310,361	307,452	308,430	308,496
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.25	1.98	1.85	1.86	1.75
Less: Interest Expense	0.10	0.05	0.05	0.05	0.05
Net Interest Income	2.14	1.93	1.81	1.81	1.70
Plus: Noninterest Income	0.36	0.33	0.35	0.35	0.34
Less: Noninterest Expense	1.03	0.99	0.98	0.95	0.99
Less: Provisions for Loan Losses	0.37	0.01	(0.07)	(0.02)	(0.04)
Net Operating Profit Before Tax	1.10	1.26	1.24	1.24	1.09
Net Operating Profit After Tax	1.05	1.21	1.20	1.19	1.05
Adjusted Net Operating Income	1.35	1.03	0.99	1.09	0.89
Net Income	1.05	1.21	1.20	1.19	1.05
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.05	1.21	1.20	1.19	1.05
Net Income to Average Capital (ROE) (FSI)	50.37	70.49	69.69	66.67	56.66
Net Interest Income to Average Earning Assets (NIM)	2.22	1.99	1.87	1.88	1.77
Average Earning Assets to Average Assets	96.63	96.73	96.57	96.49	96.52
Interest Margin to Gross Income	82.08	83.53	81.93	82.18	81.55
Yield on Loans	10.12	9.58	9.64	10.42	9.74
Cost of Deposits	0.11	0.05	0.05	0.05	0.05
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.74	0.49	0.72	0.61	1.33
Earnings Coverage of Net Loan Losses (X)	13.57	6.68	9.06	16.11	8.72
Provisions for Loan Losses to Total Loans	7.86	7.85	7.40	7.12	6.80
Past Due Loans to Total Loans	3.72	5.29	4.40	2.97	2.36
Non-Performing Loans to Total Loans (FSI)	1.56	1.74	1.26	0.68	0.31
Provisions for Loan Losses to Non-Performing Loans	505.27	451.34	585.03	1040.10	2192.22
Estimated Required Provisions to Non-Performing Loans	99.62	112.11	138.08	175.02	356.96
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	9.08	8.67	8.74	8.68	8.47
Net Loans and Advances to Customer Deposits	9.49	9.01	9.10	9.06	8.85
Deposits to Total Liabilities	97.61	97.64	97.69	97.75	97.78
Liquidity Ratio (PR-10)	94.57	91.65	91.98	92.22	92.60
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.01	0.00
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.40)	(1.32)	(1.37)	(0.51)	(0.30)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.01	0.02	0.02	0.02
Retained Earnings to Average Capital	0.40	0.08	0.25	0.42	0.47
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.68	0.21	0.41	0.61	0.72
Past Due Loans to Total Capital	0.18	0.36	0.24	0.14	0.10
Non Performing Loans to Capital (FSI)	0.08	0.12	0.07	0.03	0.01
GROWTH RATES (qtr-on-qtr)					
Total Assets	(2.81)	(0.45)	(2.09)	3.21	(1.27)
Total Capital (Balance Sheet)	10.67	(32.05)	21.08	19.51	6.00
Tier 1 Capital	0.00	3.82	0.00	2.73	(3.38)
Total Loans and Advances	(3.53)	(4.90)	(1.84)	2.24	(4.00)
Past Due Loans (Loans Past Due 30 Days or More)	(13.64)	35.31	(18.32)	(31.11)	(23.75)
Non Performing Loans (Loans Past Due 90 Days or More)	15.73	6.29	(28.63)	(44.65)	(56.52)
Core Liquid Assets	(2.75)	0.05	(2.11)	3.39	(0.98)
Total Deposits	(3.11)	0.23	(2.37)	2.98	(1.38)
Demand Deposits	7.13	(5.24)	(1.08)	5.75	(1.61)
Savings Deposits	(10.19)	5.96	(3.98)	5.22	(0.81)
Time Deposits	(11.26)	(0.09)	(0.32)	(19.78)	(3.43)
OUTPUT REPORT 2					
NONINTEREST INCOME AND EXPENSE					
NONINTEREST INCOME AND EXPENSES (\$ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	1	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
Service Charges and Fees on Deposits Accounts	635	163	335	475	670
Other Non Interest Income	468	103	222	354	415
Total Non-Interest Income	1,103	266	557	830	1,085
Salaries, Wages and Benefits - Citizens	1,177	293	592	825	1,216
Salaries, Wages and Benefits - Noncitizens	259	63	133	226	260
Board of Directors' Expenses	134	33	62	106	80
Outsourcing Service Fees and Expenses	48	15	25	40	41
Related Party	2	1	2	3	4
Non-Related Party	46	14	23	37	37
Rent - Premises	252	68	130	171	266
Other Administrative and Occupancy Expenses	243	55	111	153	301
Depreciation on Fixed Assets	231	56	114	170	224
Other Non Interest Expenses	775	213	392	578	778
Total Non-Interest (Overhead) Expenses	3,119	796	1,559	2,269	3,166

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	41.00	43.91	45.44	43.85	48.45
Interest Margin to Gross Income (FSI)	82.08	83.53	81.93	82.18	81.55
Personnel Expenses to Noninterest Expenses (FSI)	46.04	44.72	46.50	46.32	46.62
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.52	0.48	0.49	0.48	0.49
Salaries, Wages and Benefits of All Employees	0.47	0.44	0.46	0.44	0.46
Board of Directors' Expenses	0.04	0.04	0.04	0.04	0.03
Outsourcing Service Fees and Expenses	0.02	0.02	0.02	0.02	0.01
Rent - Premises	0.08	0.08	0.08	0.07	0.08
Other Administrative and Occupancy Expenses	0.08	0.07	0.07	0.06	0.09
Depreciation on Fixed Assets	0.08	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.26	0.27	0.25	0.24	0.24
Total Overhead Expenses	1.03	0.99	0.98	0.95	0.99
Overhead Expenses Less Non-Int Income	0.66	0.66	0.63	0.60	0.65
YIELD ON OR COST OF:					
Total Loans and Advances	10.79	10.28	10.29	11.03	10.35
Interest Income on Loans and Advances	10.12	9.58	9.64	10.42	9.74
Yield-related Loan Fees & Charges	0.66	0.70	0.65	0.62	0.61
Deposits Due from Depository Institutions	1.24	1.13	1.00	0.93	0.89
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.24	1.14	1.00	0.93	0.89
Head Office and Branches	1.24	1.14	1.00	0.93	0.89
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.11	0.05	0.05	0.05	0.05
Domestic	0.11	0.05	0.05	0.05	0.05
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					
Total Loans and Advances	10.98	9.63	9.57	9.51	9.43
Less: Provisions for Loan Losses	0.71	0.76	0.74	0.72	0.70
Net Loans and Advances	10.27	8.87	8.83	8.79	8.73
Deposits Due From Depository Institutions	85.65	87.10	87.00	86.98	87.10
Demand	85.31	86.76	86.65	86.65	86.77
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.31	86.76	86.65	86.65	86.77
Head Office and Branches	85.30	86.74	86.64	86.63	86.76
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.33	0.34	0.35	0.33	0.32
Domestic	0.29	0.32	0.32	0.30	0.30
Abroad	0.05	0.02	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	0.02	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	96.63	96.73	96.57	96.49	96.52
Cash (Notes & Coin)	1.26	1.30	1.47	1.56	1.54
Total Non-Financial Assets	1.81	1.60	1.60	1.59	1.58
Premises & Equipment	1.81	1.60	1.60	1.59	1.58
Less: Accumulated Depreciation	1.04	1.06	1.07	1.07	1.07
Net Fixed Assets	0.76	0.53	0.53	0.52	0.51
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	0.06	0.05	0.05	0.04
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
Items in Transit	0.01	0.00	0.00	0.00	0.00
Other Assets	0.23	0.32	0.32	0.32	0.31
Total Assets	100.00	100.00	100.00	100.00	100.00

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:					
Demand Deposits	41.44	42.85	42.65	42.80	42.87
Savings Deposits	43.89	43.80	43.96	44.27	44.49
Time Deposits	10.24	9.30	9.36	8.86	8.53
Sub-Total Deposits	95.56	95.95	95.97	95.93	95.88
Deposits Due to Depository Institutions	0.29	0.32	0.32	0.31	0.30
Demand	0.03	0.06	0.07	0.08	0.07
Domestic	0.03	0.06	0.07	0.08	0.07
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	0.26	0.25	0.24	0.23
Domestic	0.26	0.26	0.25	0.24	0.23
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	0.04	0.00	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	0.01	0.01	0.01	0.01
Deposits	0.03	0.01	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	0.50	0.50	0.49	0.48
Total Provisions for Losses	0.71	0.76	0.74	0.72	0.70
Total Accumulated Depreciation	1.04	1.06	1.07	1.07	1.07
Sub-Total Liabilities	97.91	98.28	98.28	98.21	98.14
Total Capital	2.09	1.72	1.72	1.79	1.86
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00

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

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ '000's)					
Balance at Prior Calendar Year End	2,499	1,766	1,849	2,222	2,499
Add: Provisions Year-to-date	1,135	8	(104)	(59)	(118)
Less: Write-offs Year-to-date ()	638	213	344	415	679
Add: Recoveries Year-to-date	391	62	126	231	279
Ending Balance	3,387	1,623	1,527	1,979	1,981
Average Total Loans to Average Total Assets	10.98	9.63	9.57	9.51	9.43
Average Total Loans and Advances (\$000)	33,347	30,901	30,457	30,402	30,126
Year-to-date Net Loan Losses (Recoveries)	247	151	218	184	400
Past Due Loans [Loans Past Due 30 Days or More]	1,178	1,594	1,302	897	684
Non Performing Loans [Loans Past Due 90 Days or More]	493	524	374	207	90
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	55.54	8.81	17.90	32.81	39.63
Year-to-date Net Loan Loss to Average Total Loans	0.74	0.49	0.72	0.61	1.33
Year-to-date Write-offs to Average Total Loans	1.91	0.69	1.13	1.37	2.25
Year-to-date Recoveries to Average Total Loans	1.17	0.20	0.41	0.76	0.93
Provisions for Loan Losses to Total Loans	7.86	7.85	7.40	7.12	6.80
Provisions for Loan Losses to Loans Past Due 90 days or more	505.27	451.34	585.03	1,040.10	2,192.22
Earnings Coverage of Year-to-date Net Loan Losses	13.57	6.68	9.06	16.11	8.72
Twenty Largest Borrowing Relationships ('000s)	14,902	14,038	13,363	13,628	13,491
Large Borrowers to Capital (FSI)	227.3	315.2	247.8	211.5	197.5
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.72	5.29	4.40	2.97	2.36
Loans Past Due 30 to 59 Days to Total Loans	1.00	2.49	1.44	1.74	1.08
Loans Past Due 60 to 89 Days to Total Loans	1.16	1.06	1.69	0.54	0.96
Loans Past Due 90 to 179 Days to Total Loans	0.86	0.88	0.62	0.53	0.28
Loans Past Due 180 to 360 Days to Total Loans	0.69	0.22	0.16	0.16	0.03
Loans Past Due Over 360 Days to Total Loans	NA	0.64	0.49	NA	NA
Nonperforming Loans to Total Loans (FSI)	1.56	1.74	1.26	0.68	0.31

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
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	15.73	16.50	16.65	15.96	17.52
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	1.19	1.21	0.80	0.33	0.21
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	9.97	10.29	11.60	11.15	11.41
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	4.57	5.00	4.25	4.47	5.90
Individuals	84.27	83.50	83.35	84.04	82.48
Housing and Land Purchases	0.06	0.06	0.05	0.00	0.04
Other	84.21	83.44	83.30	84.04	82.43
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)	0	0	0	6
+ 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)	128	128	223	96
+ Net Income (Loss) Year-to-date	3,201	973	1,912	2,868	3,377
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	(1)	(1)	0	(1)
Balance At End of Period	12,108	10,520	11,459	12,511	12,898

Average Total Capital (\$000)

6,356 5,505 5,467 5,712 5,936

CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	445.23	623.26	507.75	435.70	395.97
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	14.57	24.34	18.78	14.55	12.66

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.50	0.70	0.70	0.67	0.57
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.40	0.08	0.25	0.42	0.47

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.04	1.39	1.72	1.99	2.14

RISK BASED CAPITAL ANALYSIS

Part A: Capital Calculation

TIER 1 CAPITAL:

Paid-up Ordinary Shares	4,024	4,024	4,024	4,024	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(671)	(543)	(543)	(448)	(575)
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

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
Sub-total Tier 1 Capital	3,353	3,481	3,481	3,576	3,455
TIER 2 CAPITAL:					
Current year-to-date Income	3,201	973	1,912	2,868	3,377
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	2,491	2,365	2,188	2,153	1,973
Maximum Eligible General Provisions for Loan Losses	3,112	3,260	3,088	7,420	11,824
Allowable General Provisions for Loan Losses	2,491	2,365	2,188	2,153	1,973
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,692	3,338	4,100	5,021	5,350
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	278,762	277,873	270,892	280,197	278,683
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	278,762	277,873	270,892	280,197	278,683
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	(269,717)	(271,054)	(263,311)	(271,600)	(269,878)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	239,274	248,042	251,992	254,655	249,828
0% Risk Weighted Assets (\$000)	5,709	6,558	7,335	7,473	5,997
20% Risk Weighted Assets (\$000)	160,496	127,029	148,753	158,295	140,544
50% Risk Weighted Assets (\$000)	0	0	0	24	62
100% Risk Weighted Assets (\$000)	207,175	222,636	222,241	222,984	221,688
Off-Balance Sheet Risk-Weighted Obligations	1,401	2,366	4,650	12,494	20,392
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	1,401	2,366	4,650	12,494	20,392
Gross Risk-Weighted Assets	240,675	250,408	256,642	267,149	270,220
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	55,752	55,575	54,178	56,039	55,737
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	193,189	205,247	192,862	537,562	890,204
Tier-1 Capital to Risk-Weighted Assets	1.74%	1.70%	1.80%	0.67%	0.39%
Total Capital to Risk-Weighted Assets	-139.61%	-132.06%	-136.53%	-50.52%	-30.32%
OUTPUT REPORT 6					
LIQUIDITY ANALYSIS					

Liquid Assets ('000s)					
Cash Balances	3,728	4,621	5,651	5,988	4,579
Core Liquid Assets	283,570	283,700	277,714	287,118	284,312
Short Term Liabilities	286,205	294,910	283,715	297,827	294,231

LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.18	88.62	88.60	88.76	89.02
Cash Balances to Short Term Liabilities	1.30	1.57	1.99	2.01	1.56
Core Liquid Assets to Short Term Liabilities (FSI)	99.08	96.20	97.88	96.40	96.63
Customer Deposits to Total Loans (FSI)	970.83	1023.15	1017.64	1025.01	1052.97

PERCENT OF TOTAL ASSETS:

Liquid Assets					
Cash	1.16	1.44	1.80	1.85	1.43
Balances Due From Depository Institutions	87.02	87.18	86.80	86.91	87.58
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.72	86.84	86.47	86.66	87.30
Head Office and Branches	86.68	86.80	86.43	86.62	87.25
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	89.00	92.12	90.52	92.07	92.12
Total Deposit Liabilities	95.62	96.28	96.01	95.80	95.69
Demand Deposits	43.91	41.80	42.23	43.26	43.11
Savings Deposits	42.44	45.17	44.30	45.16	45.37
Time Deposits	9.28	9.31	9.48	7.37	7.21
Deposits Due to Depository Institutions	0.30	0.34	0.32	0.29	0.27
Domestic	0.30	0.34	0.32	0.29	0.27
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

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
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	NA
Japanese Yen (JPY)	0.00	0.01	0.01	0.00	NA
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	NA
British Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	0.00	0.00	NA
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)	1.58	1.67	1.72	1.79	0.12
Shorthand Method	1.58	1.67	1.72	1.79	0.12

OTHER RATIOS:

FX Assets to Total Assets	0.02	0.02	0.02	0.02	0.00
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	4,484	5,026	7,118	967	3,535
- 7 up to 30 days	(1,648)	(7,999)	(2,245)	(2,276)	(2,793)
- 1 up to 3 months	1,340	(3,849)	(6,664)	(5,014)	(4,197)
- 3 up to 6 months	(5,807)	(4,449)	(3,388)	(438)	(2,912)
- 6 up to 12 months	(2,264)	(1,050)	(5,854)	(4,475)	(2,488)
- 1 up to 3 years	5,499	(2,263)	(2,957)	(1,791)	(3,187)
- 3 up to 5 years	11,104	6,968	6,221	5,769	5,060
- 5 Years and Over	2,668	1,837	1,919	1,914	1,830
- Unclassified	264	1,097	1,315	1,269	1,336

Cumulative GAP Position ('000s)

- Less than 7 days	4,484	5,026	7,118	967	3,535
- 7 up to 30 days	2,836	(2,973)	4,873	(1,309)	742
- 1 up to 3 months	4,176	(6,822)	(1,791)	(6,323)	(3,455)
- 3 up to 6 months	(1,631)	(11,271)	(5,179)	(6,761)	(6,367)
- 6 up to 12 months	(3,895)	(12,321)	(11,033)	(11,236)	(8,855)
- 1 up to 3 years	1,604	(14,584)	(13,990)	(13,027)	(12,042)
- 3 up to 5 years	12,708	(7,616)	(7,769)	(7,258)	(6,982)
- 5 Years and Over	15,376	(5,779)	(5,850)	(5,344)	(5,152)
- Unclassified	15,640	(4,682)	(4,535)	(4,075)	(3,816)

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

0 - 1 month	3.8	1.83	2.32	2.4	2.2
0 - 3 months	4.2	2.13	2.48	2.7	2.4
0 - 6 months	4.8	2.43	2.80	3.0	2.6
0 - 12 months	6.2	3.22	3.50	3.8	3.5

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)

Direct Credit Substitutes (Standby Letters of Credit)	1,401	2,366	4,650	3,883	3,480
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	7,684	3,675	3,454	4,728	4,976
Unconditionally Cancelable At Any Time Without Notice	20	16	30	40	17

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
Non-Cancelable With a Remaining Term to Maturity One Year or Less	7,664	3,659	3,424	4,688	4,959
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	9,085	6,041	8,104	8,611	8,456

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

Direct Credit Substitutes (Standby Letters of Credit)	0.44	0.74	1.48	1.20	1.09
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	2.39	1.15	1.10	1.46	1.56
Unconditionally Cancelable At Any Time Without Notice	0.01	0.00	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.38	1.14	1.09	1.45	1.55
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	2.82	1.89	2.59	2.66	2.65

OUTPUT REPORT 11
RELATED PARTY EXPOSURES

Related Party Lns to Total Loans and Advances	0.41	0.49	0.59	0.63	0.68
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	1.25	1.86	2.15	1.72	1.70
- Officers	0.46	0.92	0.76	0.88	1.00
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.26	0.52	0.32	0.36	0.20

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

Number of Employees	44	44	44	43	44
Citizens of the Republic of Palau	36	36	36	35	37
Non-Citizens	8	8	8	8	7

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

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
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	21.77	22.79	23.50	23.51	25.03
Unsecured Loans as % of Total Loans and Advances	78.23	77.21	76.50	76.49	74.97
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	0.03
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	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.10	67.10	67.00
Paid-in Capital as a % of Total Capital	61.39	90.35	74.62	62.44	58.99
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances (\$000)	40,589	46,112	53,036	48,035	58,810
Australia	236	450	477	370	442
Japan	3,280	6,225	4,448	3,873	4,875
New Zealand	126	322	270	380	420
Philippines	415	275	4,774	1,322	418
Taiwan	8,025	1,867	3,208	1,456	1,954
United States	22,870	28,365	27,697	31,904	37,579
China	1,388	1,591	5,199	1,626	1,514
All Others	4,249	7,017	6,963	7,104	11,608
Outgoing Remittances (\$000)	33,112	60,727	60,741	64,237	70,798
Australia	501	972	747	744	750
Japan	4,152	9,118	7,941	7,934	9,342
New Zealand	355	668	543	524	490
Philippines	5,204	2,737	2,642	2,940	2,718
Taiwan	5,534	6,002	5,223	7,574	5,640
United States	9,904	26,157	25,662	26,234	28,760
China	4,979	4,996	7,337	7,034	6,962
All Others	2,483	10,077	10,646	11,253	16,136
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.58	0.98	0.90	0.77	0.75
Japan	8.08	13.50	8.39	8.06	8.29
New Zealand	0.31	0.70	0.51	0.79	0.71
Philippines	1.02	0.60	9.00	2.75	0.71
Taiwan	19.77	4.05	6.05	3.03	3.32
United States	56.35	61.51	52.22	66.42	63.90
China	3.42	3.45	9.80	3.39	2.57
All Others	10.47	15.22	13.13	14.79	19.74
Outgoing Remittances					
Australia	1.51	1.60	1.23	1.16	1.06
Japan	12.54	15.01	13.07	12.35	13.20
New Zealand	1.07	1.10	0.89	0.82	0.69
Philippines	15.72	4.51	4.35	4.58	3.84
Taiwan	16.71	9.88	8.60	11.79	7.97
United States	29.91	43.07	42.25	40.84	40.62
China	15.04	8.23	12.08	10.95	9.83
All Others	7.50	16.59	17.53	17.52	22.79
Incoming Remittances (\$000)	40,589	46,112	53,036	48,035	58,810
Depository Institutions Domestic	241	55	164	55	110
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	14,942	11,369	14,006	13,754	14,120
Local Governments (State Governments)	0	17	17	3	6
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	25,406	34,671	38,849	34,223	44,574
Non-financial Corporations	9,746	29,831	29,587	29,407	38,503
Individuals	8,399	4,384	8,512	4,190	5,507
Non-profit Institutions Serving Households	7,261	456	750	626	564
Non-residents	0	0	0	0	0
Outgoing Remittances (\$000)	33,112	60,727	60,741	64,237	70,798

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
Depository Institutions Domestic	0	11	11	11	22
Other Financial Corporations Domestic	34	0	0	0	0
Development Financing Corporations	34	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	2,904	552	590	884	294
Local Governments (State Governments)	362	157	350	64	64
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	29,812	60,007	59,790	63,278	70,418
Non-financial Corporations	28,216	56,908	56,645	60,077	67,732
Individuals	1,496	3,097	3,141	3,196	2,682
Non-profit Institutions Serving Households	100	2	4	5	4
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.59	0.12	0.31	0.11	0.19
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	36.81	24.66	26.41	28.63	24.01
Local Governments (State Governments)	NA	0.04	0.03	0.01	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	62.59	75.19	73.25	71.25	75.79
Non-financial Corporations	24.01	64.69	55.79	61.22	65.47
Individuals	20.69	9.51	16.05	8.72	9.36
Non-profit Institutions Serving Households	17.89	0.99	1.41	1.30	0.96
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	NA	0.02	0.02	0.02	0.03
Other Financial Corporations Domestic	0.10	NA	NA	NA	NA
Development Financing Corporations	0.10	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	8.77	0.91	0.97	1.38	0.42
Local Governments (State Governments)	1.09	0.26	0.58	0.10	0.09
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	90.03	98.81	98.43	98.51	99.46
Non-financial Corporations	85.21	93.71	93.26	93.52	95.67
Individuals	4.52	5.10	5.17	4.98	3.79
Non-profit Institutions Serving Households	0.30	0.00	0.01	0.01	0.01
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	21,599	22,350	22,271	22,136	22,310
of which: SME depositors	423	426	423	333	425
household/individuals depositors	1,504	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.96	1.91	1.90	1.50	1.90
household/individuals depositors	6.96	NA	NA	NA	NA
Number of Deposit Accounts	16,792	28,547	28,534	28,402	28,622
of which: SME deposit accounts	423	426	423	333	425
household/individuals deposit accounts	5,199	5,063	4,948	4,880	4,921
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.52	1.49	1.48	1.17	1.48
household/individuals deposit accounts	30.96	17.74	17.34	17.18	17.19
Total Number of Borrowers	4,856	5,265	5,175	5,245	5,081
of which: SME borrowers	3	3	3	2	2
household/individual borrowres	1,165	1,110	1,122	1,265	1,171
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.04	0.04
household/individual borrowers	23.99	21.08	21.68	24.12	23.05
Total Number of Loan Accounts	5,448	6,297	6,169	6,211	6,031
of which: SME loan accounts	3	3	3	2	2
household/individual loan accounts	1,172	361	1,130	1,274	1,185
As a % of Total Number of Loan Accounts					
SME loan accounts	0.06	0.05	0.05	0.03	0.03
household/individual loan accounts	21.51	5.73	18.32	20.51	19.65

RATIOS & INDICATORS	12/31/2020	3/31/2021	6/30/2021	9/30/2021	12/31/2021
Total Number of ATMs	8	8	8	8	8