

RATIOS & INDICATORS	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
	OUTPUT REPORT 1				
	SUMMARY RATIOS				
	2021Q1	2021Q2	2021Q3	2021Q4	2022Q1
Average Total Assets (\$ 000)	320,863	318,387	319,663	319,610	312,620
Net Income (\$ 000)	973	1,912	2,868	3,377	666
Average Earning Assets (\$ 000)	310,361	307,452	308,430	308,496	301,604
<b>EARNINGS AND PROFITABILITY ANALYSIS:</b>					
<b>Percent of Average Assets:</b>					
Interest Income	1.98	1.85	1.86	1.75	1.73
Less: Interest Expense	0.05	0.05	0.05	0.05	0.04
Net Interest Income	1.93	1.81	1.81	1.70	1.70
Plus: Noninterest Income	0.33	0.35	0.35	0.34	0.45
Less: Noninterest Expense	0.99	0.98	0.95	0.99	1.16
Less: Provisions for Loan Losses	0.01	(0.07)	(0.02)	(0.04)	0.10
Net Operating Profit Before Tax	1.26	1.24	1.24	1.09	0.88
Net Operating Profit After Tax	1.21	1.20	1.19	1.05	0.85
Adjusted Net Operating Income	1.03	0.99	1.09	0.89	0.91
Net Income	1.21	1.20	1.19	1.05	0.85
<b>Margin Analysis:</b>					
Net Income to Average Assets (ROA) (FSI)	1.21	1.20	1.19	1.05	0.85
Net Income to Average Capital (ROE) (FSI)	70.49	69.69	66.67	56.66	47.79
Net Interest Income to Average Earning Assets (NIM)	1.99	1.87	1.88	1.77	1.76
Average Earning Assets to Average Assets	96.73	96.57	96.49	96.52	96.48
Interest Margin to Gross Income	83.53	81.93	82.18	81.55	77.71
Yield on Loans	9.58	9.64	10.42	9.74	9.83
Cost of Deposits	0.05	0.05	0.05	0.05	0.04
<b>LOANS &amp; ADVANCES ANALYSIS:</b>					
Net Loan Losses to Average Total Loans	0.49	0.72	0.61	1.33	0.10
Earnings Coverage of Net Loan Losses (X)	6.68	9.06	16.11	8.72	23.76
Provisions for Loan Losses to Total Loans	7.85	7.40	7.12	6.80	6.57
Past Due Loans to Total Loans	5.29	4.40	2.97	2.36	2.63
Non-Performing Loans to Total Loans (FSI)	1.74	1.26	0.68	0.31	0.54
Provisions for Loan Losses to Non-Performing Loans	451.34	585.03	1040.10	2192.22	1220.00
Estimated Required Provisions to Non-Performing Loans	112.11	138.08	175.02	356.96	213.02
<b>LIQUIDITY ANALYSIS:</b>					
Net Loans to Total Assets (total)	8.67	8.74	8.68	8.47	9.36
Net Loans and Advances to Customer Deposits	9.01	9.10	9.06	8.85	9.72
Deposits to Total Liabilities	97.64	97.69	97.75	97.78	97.68
Liquidity Ratio (PR-10)	91.65	91.98	92.22	92.60	89.44
<b>CAPITAL ANALYSIS: (Uninsured Banks Only)</b>					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.01	0.00	0.00
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.32)	(1.37)	(0.51)	(0.30)	(0.21)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.01	0.02	0.02	0.02	0.01
Retained Earnings to Average Capital	0.08	0.25	0.42	0.47	0.04
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.21	0.41	0.61	0.72	0.14
Past Due Loans to Total Capital	0.36	0.24	0.14	0.10	0.19
Non Performing Loans to Capital (FSI)	0.12	0.07	0.03	0.01	0.04
<b>GROWTH RATES (qtr-on-qtr)</b>					
Total Assets	(0.45)	(2.09)	3.21	(1.27)	(4.24)
Total Capital (Balance Sheet)	(32.05)	21.08	19.51	6.00	(37.81)
Tier 1 Capital	3.82	0.00	2.73	(3.38)	3.68
Total Loans and Advances	(4.90)	(1.84)	2.24	(4.00)	5.56
Past Due Loans (Loans Past Due 30 Days or More)	35.31	(18.32)	(31.11)	(23.75)	17.98
Non Performing Loans (Loans Past Due 90 Days or More)	6.29	(28.63)	(44.65)	(56.52)	83.33
Core Liquid Assets	0.05	(2.11)	3.39	(0.98)	(5.35)
Total Deposits	0.23	(2.37)	2.98	(1.38)	(3.61)
Demand Deposits	(5.24)	(1.08)	5.75	(1.61)	0.65
Savings Deposits	5.96	(3.98)	5.22	(0.81)	(8.16)
Time Deposits	(0.09)	(0.32)	(19.78)	(3.43)	(0.46)
<b>OUTPUT REPORT 2</b>					
<b>NONINTEREST INCOME AND EXPENSE</b>					
<b>NONINTEREST INCOME AND EXPENSES (\$ 000's)</b>					
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	1	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0

<b>RATIOS &amp; INDICATORS</b>	<b>3/31/2021</b>	<b>6/30/2021</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>
Service Charges and Fees on Deposits Accounts	163	335	475	670	241
Other Non Interest Income	103	222	354	415	110
<b>Total Non-Interest Income</b>	<b>266</b>	<b>557</b>	<b>830</b>	<b>1,085</b>	<b>351</b>
Salaries, Wages and Benefits - Citizens	293	592	825	1,216	314
Salaries, Wages and Benefits - Noncitizens	63	133	226	260	70
Board of Directors' Expenses	33	62	106	80	14
Outsourcing Service Fees and Expenses	15	25	40	41	4
Related Party	1	2	3	4	0
Non-Related Party	14	23	37	37	4
Rent - Premises	68	130	171	266	63
Other Administrative and Occupancy Expenses	55	111	153	301	87
Depreciation on Fixed Assets	56	114	170	224	52
Other Non Interest Expenses	213	392	578	778	303
<b>Total Non-Interest (Overhead) Expenses</b>	<b>796</b>	<b>1,559</b>	<b>2,269</b>	<b>3,166</b>	<b>907</b>

RATIOS & INDICATORS	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
<b>ANALYSIS RATIOS</b>					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	43.91	45.44	43.85	48.45	54.12
Interest Margin to Gross Income (FSI)	83.53	81.93	82.18	81.55	77.71
Personnel Expenses to Noninterest Expenses (FSI)	44.72	46.50	46.32	46.62	42.34
<b>PERCENT OF AVERAGE ASSETS</b>					
Personnel Expenses	0.48	0.49	0.48	0.49	0.51
Salaries, Wages and Benefits of All Employees	0.44	0.46	0.44	0.46	0.49
Board of Directors' Expenses	0.04	0.04	0.04	0.03	0.02
Outsourcing Service Fees and Expenses	0.02	0.02	0.02	0.01	0.01
Rent - Premises	0.08	0.08	0.07	0.08	0.08
Other Administrative and Occupancy Expenses	0.07	0.07	0.06	0.09	0.11
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.27	0.25	0.24	0.24	0.39
Total Overhead Expenses	0.99	0.98	0.95	0.99	1.16
Overhead Expenses Less Non-Int Income	0.66	0.63	0.60	0.65	0.71
<b>YIELD ON OR COST OF:</b>					
Total Loans and Advances	10.28	10.29	11.03	10.35	10.44
Interest Income on Loans and Advances	9.58	9.64	10.42	9.74	9.83
Yield-related Loan Fees & Charges	0.70	0.65	0.62	0.61	0.62
Deposits Due from Depository Institutions	1.13	1.00	0.93	0.89	0.85
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.14	1.00	0.93	0.89	0.85
Head Office and Branches	1.14	1.00	0.93	0.89	0.85
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.05	0.05	0.05	0.04
Domestic	0.05	0.05	0.05	0.05	0.04
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
<b>OUTPUT REPORT 3</b>					
<b>PERCENTAGE COMPOSITION</b>					
<b>YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS</b>					
Total Loans and Advances	9.63	9.57	9.51	9.43	9.54
Less: Provisions for Loan Losses	0.76	0.74	0.72	0.70	0.64
Net Loans and Advances	8.87	8.83	8.79	8.73	8.91
<b>Deposits Due From Depository Institutions</b>	<b>87.10</b>	<b>87.00</b>	<b>86.98</b>	<b>87.10</b>	<b>86.93</b>
Demand	86.76	86.65	86.65	86.77	86.64
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.76	86.65	86.65	86.77	86.64
Head Office and Branches	86.74	86.64	86.63	86.76	86.62
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.34	0.35	0.33	0.32	0.29
Domestic	0.32	0.32	0.30	0.30	0.27
Abroad	0.02	0.02	0.02	0.02	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.02	0.02	0.02	0.02	0.03
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
<b>Sub-total Earning Assets</b>	<b>96.73</b>	<b>96.57</b>	<b>96.49</b>	<b>96.52</b>	<b>96.48</b>
Cash (Notes & Coin)	1.30	1.47	1.56	1.54	1.58
<b>Total Non-Financial Assets</b>	<b>1.60</b>	<b>1.60</b>	<b>1.59</b>	<b>1.58</b>	<b>1.60</b>
Premises & Equipment	1.60	1.60	1.59	1.58	1.60
Less: Accumulated Depreciation	1.06	1.07	1.07	1.07	1.12
Net Fixed Assets	0.53	0.53	0.52	0.51	0.48
Inventories	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.06	0.05	0.05	0.04	0.03
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	0.00	0.00	0.00	0.00	0.00
Other Assets	0.32	0.32	0.32	0.31	0.31
<b>Total Assets</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

RATIOS & INDICATORS	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
<b>YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:</b>					
Demand Deposits	42.85	42.65	42.80	42.87	44.19
Savings Deposits	43.80	43.96	44.27	44.49	44.46
Time Deposits	9.30	9.36	8.86	8.53	7.35
<b>Sub-Total Deposits</b>	<b>95.95</b>	<b>95.97</b>	<b>95.93</b>	<b>95.88</b>	<b>96.00</b>
Deposits Due to Depository Institutions	0.32	0.32	0.31	0.30	0.26
Demand	0.06	0.07	0.08	0.07	0.07
Domestic	0.06	0.07	0.08	0.07	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	0.25	0.24	0.23	0.19
Domestic	0.26	0.25	0.24	0.23	0.19
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
<b>Debt Securities Issued To</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Borrowings</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Interbank Funds Purchased</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Securities Sold Under Agreement to Repurchase</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Accrued Interest Payable</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.01</b>	<b>0.00</b>
Deposits	0.01	0.01	0.01	0.01	0.00
<b>Dividends Payable</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Interest in Suspense on Loans and Advances</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
<b>Other Liabilities</b>	<b>0.50</b>	<b>0.50</b>	<b>0.49</b>	<b>0.48</b>	<b>0.46</b>
<b>Total Provisions for Losses</b>	<b>0.76</b>	<b>0.74</b>	<b>0.72</b>	<b>0.70</b>	<b>0.64</b>
<b>Total Accumulated Depreciation</b>	<b>1.06</b>	<b>1.07</b>	<b>1.07</b>	<b>1.07</b>	<b>1.12</b>
<b>Sub-Total Liabilities</b>	<b>98.28</b>	<b>98.28</b>	<b>98.21</b>	<b>98.14</b>	<b>98.23</b>
<b>Total Capital</b>	<b>1.72</b>	<b>1.72</b>	<b>1.79</b>	<b>1.86</b>	<b>1.77</b>
<b>Total Liabilities &amp; Capital</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>	<b>100.00</b>

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

<b>CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ '000's)</b>					
Balance at Prior Calendar Year End	1,766	1,849	2,222	2,499	1,766
Add: Provisions Year-to-date	8	(104)	(59)	(118)	80
Less: Write-offs Year-to-date ( )	213	344	415	679	118
Add: Recoveries Year-to-date	62	126	231	279	89
<b>Ending Balance</b>	<b>1,623</b>	<b>1,527</b>	<b>1,979</b>	<b>1,981</b>	<b>1,817</b>
Average Total Loans to Average Total Assets	9.63	9.57	9.51	9.43	9.54
Average Total Loans and Advances (\$000)	30,901	30,457	30,402	30,126	29,833
Year-to-date Net Loan Losses (Recoveries )	151	218	184	400	29
Past Due Loans [Loans Past Due 30 Days or More]	1,594	1,302	897	684	807
Non Performing Loans [Loans Past Due 90 Days or More]	524	374	207	90	165
<b>ANALYSIS RATIOS:</b>					
Year-to-date Recoveries to Prior Period Write-offs	8.81	17.90	32.81	39.63	12.64
Year-to-date Net Loan Loss to Average Total Loans	0.49	0.72	0.61	1.33	0.10
Year-to-date Write-offs to Average Total Loans	0.69	1.13	1.37	2.25	0.40
Year-to-date Recoveries to Average Total Loans	0.20	0.41	0.76	0.93	0.30
Provisions for Loan Losses to Total Loans	7.85	7.40	7.12	6.80	6.57
Provisions for Loan Losses to Loans Past Due 90 days or more	451.34	585.03	1,040.10	2,192.22	1,220.00
Earnings Coverage of Year-to-date Net Loan Losses	6.68	9.06	16.11	8.72	23.76
Twenty Largest Borrowing Relationships ('000s)	14,038	13,363	13,628	13,491	18,086
Large Borrowers to Capital (FSI)	315.2	247.8	211.5	197.5	425.7
<b>PAST DUE LOAN ANALYSIS:</b>					
Loans Past Due 30 Days or More to Total Loans	5.29	4.40	2.97	2.36	2.63
Loans Past Due 30 to 59 Days to Total Loans	2.49	1.44	1.74	1.08	1.29
Loans Past Due 60 to 89 Days to Total Loans	1.06	1.69	0.54	0.96	0.80
Loans Past Due 90 to 179 Days to Total Loans	0.88	0.62	0.53	0.28	0.50
Loans Past Due 180 to 360 Days to Total Loans	0.22	0.16	0.16	0.03	0.04
Loans Past Due Over 360 Days to Total Loans	0.64	0.49	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	1.74	1.26	0.68	0.31	0.54

RATIOS & INDICATORS	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
<b>SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)</b>					
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	16.50	16.65	15.96	17.52	21.76
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	1.21	0.80	0.33	0.21	0.24
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	10.29	11.60	11.15	11.41	11.93
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	5.00	4.25	4.47	5.90	9.60
Individuals	83.50	83.35	84.04	82.48	78.24
Housing and Land Purchases	0.06	0.05	0.00	0.04	0.04
Other	83.44	83.30	84.04	82.43	78.20
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00

**OUTPUT REPORT 5**  
**CAPITAL ANALYSIS (Uninsured Banks Only)**

## YEAR-TO-DATE CHANGES IN CAPITAL (\$ 000s):

Balance At Prior Year End	9,420	9,420	9,420	9,420	9,420
+ Net Change in Paid-in Capital Year-to-date	0	0	0	6	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	128	128	223	96	127
+ Net Income (Loss) Year-to-date	973	1,912	2,868	3,377	666
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	0	(1)	1
<b>Balance At End of Period</b>	<b>10,520</b>	<b>11,459</b>	<b>12,511</b>	<b>12,898</b>	<b>10,214</b>

Average Total Capital (\$000)

5,505      5,467      5,712      5,936      5,541

## CAPITAL RATIOS:

## PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	623.26	507.75	435.70	395.97	673.73
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	24.34	18.78	14.55	12.66	17.79

## PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.70	0.70	0.67	0.57	0.48
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.08	0.25	0.42	0.47	0.04

## OTHER CAPITAL RATIOS:

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

## RISK BASED CAPITAL ANALYSIS

## Part A: Capital Calculation

## TIER 1 CAPITAL:

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

<b>RATIOS &amp; INDICATORS</b>	<b>3/31/2021</b>	<b>6/30/2021</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>
Sub-total Tier 1 Capital	3,481	3,481	3,576	3,455	3,582
<b>TIER 2 CAPITAL:</b>					
Current year-to-date Income	973	1,912	2,868	3,377	666
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	2,365	2,188	2,153	1,973	2,013
Maximum Eligible General Provisions for Loan Losses	3,260	3,088	7,420	11,824	15,917
Allowable General Provisions for Loan Losses	2,365	2,188	2,153	1,973	2,013
Other	0	0	0	0	0
Sub-total Tier 2 Capital	3,338	4,100	5,021	5,350	2,679
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	277,873	270,892	280,197	278,683	262,913
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	277,873	270,892	280,197	278,683	262,913
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
<b>TOTAL CAPITAL</b>	<b>(271,054)</b>	<b>(263,311)</b>	<b>(271,600)</b>	<b>(269,878)</b>	<b>(256,652)</b>
<b>Part B: Calculation of Total Risk Weighted Assets</b>					
<b>On-Balance Sheet Risk-Weighted Assets</b>	<b>248,042</b>	<b>251,992</b>	<b>254,655</b>	<b>249,828</b>	<b>258,016</b>
0% Risk Weighted Assets (\$000)	6,558	7,335	7,473	5,997	7,747
20% Risk Weighted Assets (\$000)	127,029	148,753	158,295	140,544	130,498
50% Risk Weighted Assets (\$000)	0	0	24	62	47
100% Risk Weighted Assets (\$000)	222,636	222,241	222,984	221,688	231,893
<b>Off-Balance Sheet Risk-Weighted Obligations</b>	<b>2,366</b>	<b>4,650</b>	<b>12,494</b>	<b>20,392</b>	<b>31,170</b>
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	2,366	4,650	12,494	20,392	31,170
<b>Gross Risk-Weighted Assets</b>	<b>250,408</b>	<b>256,642</b>	<b>267,149</b>	<b>270,220</b>	<b>289,186</b>
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	55,575	54,178	56,039	55,737	52,583
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>205,247</b>	<b>192,862</b>	<b>537,562</b>	<b>890,204</b>	<b>1,220,792</b>
Tier-1 Capital to Risk-Weighted Assets	1.70%	1.80%	0.67%	0.39%	0.29%
Total Capital to Risk-Weighted Assets	-132.06%	-136.53%	-50.52%	-30.32%	-21.02%
<b>OUTPUT REPORT 6 LIQUIDITY ANALYSIS</b>					

## Liquid Assets ('000s)

Cash Balances	4,621	5,651	5,988	4,579	5,296
Core Liquid Assets	283,700	277,714	287,118	284,312	269,104
Short Term Liabilities	294,910	283,715	297,827	294,231	282,362

## LIQUIDITY ANALYSIS:

Core Liquid Assets to Total Assets (FSI)	88.62	88.60	88.76	89.02	87.99
Cash Balances to Short Term Liabilities	1.57	1.99	2.01	1.56	1.88
Core Liquid Assets to Short Term Liabilities (FSI)	96.20	97.88	96.40	96.63	95.30
Customer Deposits to Total Loans (FSI)	1023.15	1017.64	1025.01	1052.97	961.53

## PERCENT OF TOTAL ASSETS:

Liquid Assets					
Cash	1.44	1.80	1.85	1.43	1.73
Balances Due From Depository Institutions	87.18	86.80	86.91	87.58	86.26
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.84	86.47	86.66	87.30	86.01
Head Office and Branches	86.80	86.43	86.62	87.25	85.96
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.12	90.52	92.07	92.12	92.32
Total Deposit Liabilities	96.28	96.01	95.80	95.69	96.33
Demand Deposits	41.80	42.23	43.26	43.11	45.32
Savings Deposits	45.17	44.30	45.16	45.37	43.52
Time Deposits	9.31	9.48	7.37	7.21	7.49
Deposits Due to Depository Institutions	0.34	0.32	0.29	0.27	0.25
Domestic	0.34	0.32	0.29	0.27	0.25
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	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
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	NA	0.00
Japanese Yen (JPY)	0.01	0.01	0.00	NA	0.00
Australian Dollar (AUD)	0.00	0.00	0.00	0.00	NA
United Kingdom Euro (EUR)	0.00	0.00	0.00	NA	0.00
British Pound (GBP)	NA	NA	NA	NA	0.00
Chinese Yuan (CNY)	NA	0.00	0.00	NA	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)	1.67	1.72	1.79	0.12	0.36
Shorthand Method	1.67	1.72	1.79	0.12	0.36

##### OTHER RATIOS:

FX Assets to Total Assets	0.02	0.02	0.02	0.00	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	5,026	7,118	967	3,535	(2,166)
- 7 up to 30 days	(7,999)	(2,245)	(2,276)	(2,793)	(2,764)
- 1 up to 3 months	(3,849)	(6,664)	(5,014)	(4,197)	(4,268)
- 3 up to 6 months	(4,449)	(3,388)	(438)	(2,912)	(9,227)
- 6 up to 12 months	(1,050)	(5,854)	(4,475)	(2,488)	6,155
- 1 up to 3 years	(2,263)	(2,957)	(1,791)	(3,187)	525
- 3 up to 5 years	6,968	6,221	5,769	5,060	5,394
- 5 Years and Over	1,837	1,919	1,914	1,830	1,898
- Unclassified	1,097	1,315	1,269	1,336	1,237

##### Cumulative GAP Position ('000s)

- Less than 7 days	5,026	7,118	967	3,535	(2,166)
- 7 up to 30 days	(2,973)	4,873	(1,309)	742	(4,930)
- 1 up to 3 months	(6,822)	(1,791)	(6,323)	(3,455)	(9,198)
- 3 up to 6 months	(11,271)	(5,179)	(6,761)	(6,367)	(18,425)
- 6 up to 12 months	(12,321)	(11,033)	(11,236)	(8,855)	(12,270)
- 1 up to 3 years	(14,584)	(13,990)	(13,027)	(12,042)	(11,745)
- 3 up to 5 years	(7,616)	(7,769)	(7,258)	(6,982)	(6,351)
- 5 Years and Over	(5,779)	(5,850)	(5,344)	(5,152)	(4,453)
- Unclassified	(4,682)	(4,535)	(4,075)	(3,816)	(3,216)

#### OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

##### RSA AS A % OF RSL

0 - 1 month	1.83	2.32	2.4	2.2	2.29
0 - 3 months	2.13	2.48	2.7	2.4	2.46
0 - 6 months	2.43	2.80	3.0	2.6	2.70
0 - 12 months	3.22	3.50	3.8	3.5	5.23

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

##### TOTAL OUTSTANDING OBS ITEMS ('000s)

Direct Credit Substitutes (Standby Letters of Credit)	2,366	4,650	3,883	3,480	4,860
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	3,675	3,454	4,728	4,976	3,910
Unconditionally Cancelable At Any Time Without Notice	16	30	40	17	40

<b>RATIOS &amp; INDICATORS</b>	<b>3/31/2021</b>	<b>6/30/2021</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,659	3,424	4,688	4,959	3,870
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
<b>Total</b>	<b>6,041</b>	<b>8,104</b>	<b>8,611</b>	<b>8,456</b>	<b>8,770</b>
<b>OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS</b>					
Direct Credit Substitutes (Standby Letters of Credit)	0.74	1.48	1.20	1.09	1.59
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	1.15	1.10	1.46	1.56	1.28
Unconditionally Cancelable At Any Time Without Notice	0.00	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.14	1.09	1.45	1.55	1.27
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
<b>Total</b>	<b>1.89</b>	<b>2.59</b>	<b>2.66</b>	<b>2.65</b>	<b>2.87</b>

**OUTPUT REPORT 11  
RELATED PARTY EXPOSURES**

<b>Related Party Lns to Total Loans and Advances</b>	<b>0.49</b>	<b>0.59</b>	<b>0.63</b>	<b>0.68</b>	<b>0.63</b>
<b>Related Party OBS Commitments to Total OBS Commitments</b>	NA	NA	NA	NA	NA
<b>Related Party Arrears to Total Arrears</b>	NA	NA	NA	NA	NA

**RELATED PARTY EXPOSURES AS A % OF CAPITAL**

**Loans to Related Parties**

- Large Shareholders	NA	NA	NA	NA	NA
- Directors	1.86	2.15	1.72	1.70	2.75
- Officers	0.92	0.76	0.88	1.00	1.51
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.52	0.32	0.36	0.20	0.26

**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**

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

**DEPOSITS**

<b>Restricted Deposits</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

<b>Restricted Deposits</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>	<b>NA</b>
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA



<b>RATIOS &amp; INDICATORS</b>	<b>3/31/2021</b>	<b>6/30/2021</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>
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
<b>LOANS</b>					
<b>Secured Loans as % of Total Loans and Advances</b>	22.79	23.50	23.51	25.03	28.73
<b>Unsecured Loans as % of Total Loans and Advances</b>	77.21	76.50	76.49	74.97	71.27
<b>Nonaccrual/Impaired Loans as % of Total Loans and Advances</b>	NA	NA	NA	NA	NA
<b>Restructured Loans as % of Total Loans and Advances</b>	NA	NA	NA	0.03	0.03
<b>Loans to Non-Residents as % of Total Loans and Advances</b>	NA	NA	NA	NA	NA
<b>CAPITAL</b>					
Paid-in Capital of Residents as a % of Total Paid-in Capital	32.90	32.90	32.90	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.10	67.00	67.00
Paid-in Capital as a % of Total Capital	90.35	74.62	62.44	58.99	94.85
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
<b>REMITTANCES</b>					
<b>Incoming Remittances (\$000)</b>	<b>46,112</b>	<b>53,036</b>	<b>48,035</b>	<b>58,810</b>	<b>56,700</b>
Australia	450	477	370	442	413
Japan	6,225	4,448	3,873	4,875	10,034
New Zealand	322	270	380	420	517
Philippines	275	4,774	1,322	418	432
Taiwan	1,867	3,208	1,456	1,954	1,613
United States	28,365	27,697	31,904	37,579	31,833
China	1,591	5,199	1,626	1,514	3,148
All Others	7,017	6,963	7,104	11,608	8,710
<b>Outgoing Remittances (\$000)</b>	<b>60,727</b>	<b>60,741</b>	<b>64,237</b>	<b>70,798</b>	<b>63,220</b>
Australia	972	747	744	750	1,015
Japan	9,118	7,941	7,934	9,342	8,211
New Zealand	668	543	524	490	1,816
Philippines	2,737	2,642	2,940	2,718	4,173
Taiwan	6,002	5,223	7,574	5,640	8,587
United States	26,157	25,662	26,234	28,760	29,532
China	4,996	7,337	7,034	6,962	5,843
All Others	10,077	10,646	11,253	16,136	4,043
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Australia	0.98	0.90	0.77	0.75	0.73
Japan	13.50	8.39	8.06	8.29	17.70
New Zealand	0.70	0.51	0.79	0.71	0.91
Philippines	0.60	9.00	2.75	0.71	0.76
Taiwan	4.05	6.05	3.03	3.32	2.84
United States	61.51	52.22	66.42	63.90	56.14
China	3.45	9.80	3.39	2.57	5.55
All Others	15.22	13.13	14.79	19.74	15.36
<b>Outgoing Remittances</b>					
Australia	1.60	1.23	1.16	1.06	1.61
Japan	15.01	13.07	12.35	13.20	12.99
New Zealand	1.10	0.89	0.82	0.69	2.87
Philippines	4.51	4.35	4.58	3.84	6.60
Taiwan	9.88	8.60	11.79	7.97	13.58
United States	43.07	42.25	40.84	40.62	46.71
China	8.23	12.08	10.95	9.83	9.24
All Others	16.59	17.53	17.52	22.79	6.40
<b>Incoming Remittances (\$000)</b>	<b>46,112</b>	<b>53,036</b>	<b>48,035</b>	<b>58,810</b>	<b>56,700</b>
Depository Institutions Domestic	55	164	55	110	448
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	11,369	14,006	13,754	14,120	21,853
Local Governments (State Governments)	17	17	3	6	21
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	34,671	38,849	34,223	44,574	34,378
Non-financial Corporations	29,831	29,587	29,407	38,503	29,029
Individuals	4,384	8,512	4,190	5,507	4,950
Non-profit Institutions Serving Households	456	750	626	564	399
Non-residents	0	0	0	0	0
<b>Outgoing Remittances (\$000)</b>	<b>60,727</b>	<b>60,741</b>	<b>64,237</b>	<b>70,798</b>	<b>63,220</b>

<b>RATIOS &amp; INDICATORS</b>	<b>3/31/2021</b>	<b>6/30/2021</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>
Depository Institutions Domestic	11	11	11	22	9
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	552	590	884	294	966
Local Governments (State Governments)	157	350	64	64	94
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	60,007	59,790	63,278	70,418	62,151
Non-financial Corporations	56,908	56,645	60,077	67,732	57,101
Individuals	3,097	3,141	3,196	2,682	5,048
Non-profit Institutions Serving Households	2	4	5	4	2
Non-residents	0	0	0	0	0
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Depository Institutions Domestic	0.12	0.31	0.11	0.19	0.79
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	24.66	26.41	28.63	24.01	38.54
Local Governments (State Governments)	0.04	0.03	0.01	0.01	0.04
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	75.19	73.25	71.25	75.79	60.63
Non-financial Corporations	64.69	55.79	61.22	65.47	51.20
Individuals	9.51	16.05	8.72	9.36	8.73
Non-profit Institutions Serving Households	0.99	1.41	1.30	0.96	0.70
Non-residents	NA	NA	NA	NA	NA
<b>Outgoing Remittances</b>					
Depository Institutions Domestic	0.02	0.02	0.02	0.03	0.01
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	0.91	0.97	1.38	0.42	1.53
Local Governments (State Governments)	0.26	0.58	0.10	0.09	0.15
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.81	98.43	98.51	99.46	98.31
Non-financial Corporations	93.71	93.26	93.52	95.67	90.32
Individuals	5.10	5.17	4.98	3.79	7.98
Non-profit Institutions Serving Households	0.00	0.01	0.01	0.01	0.00
Non-residents	NA	NA	NA	NA	NA
<b>FINANCIAL ACCESS</b>					
<b>Total Number of Depositors</b>	<b>22,350</b>	<b>22,271</b>	<b>22,136</b>	<b>22,310</b>	<b>22,791</b>
of which: SME depositors	426	423	333	425	330
household/individuals depositors	NA	NA	NA	NA	NA
<b>As a % of Total Number of Depositors</b>					
SME depositors	1.91	1.90	1.50	1.90	1.45
household/individuals depositors	NA	NA	NA	NA	NA
<b>Number of Deposit Accounts</b>	<b>28,547</b>	<b>28,534</b>	<b>28,402</b>	<b>28,622</b>	<b>29,325</b>
of which: SME deposit accounts	426	423	333	425	330
household/individuals deposit accounts	5,063	4,948	4,880	4,921	4,908
<b>As a % of Total Number of Deposit Accounts</b>					
SME deposit accounts	1.49	1.48	1.17	1.48	1.13
household/individuals deposit accounts	17.74	17.34	17.18	17.19	16.74
<b>Total Number of Borrowers</b>	<b>5,265</b>	<b>5,175</b>	<b>5,245</b>	<b>5,081</b>	<b>4,844</b>
of which: SME borrowers	3	3	2	2	2
household/individual borrowres	1,110	1,122	1,265	1,171	1,232
<b>As a % of Total Number of Borrowers</b>					
SME borrowers	0.06	0.06	0.04	0.04	0.04
household/individual borrowers	21.08	21.68	24.12	23.05	25.43
<b>Total Number of Loan Accounts</b>	<b>6,297</b>	<b>6,169</b>	<b>6,211</b>	<b>6,031</b>	<b>5,737</b>
of which: SME loan accounts	3	3	2	2	2
household/individual loan accounts	361	1,130	1,274	1,185	1,241
<b>As a % of Total Number of Loan Accounts</b>					
SME loan accounts	0.05	0.05	0.03	0.03	0.03
household/individual loan accounts	5.73	18.32	20.51	19.65	21.63

RATIOS & INDICATORS	3/31/2021	6/30/2021	9/30/2021	12/31/2021	3/31/2022
Total Number of ATMs	8	8	8	8	8