

RATIOS & INDICATORS	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
	OUTPUT REPORT 1				
	2021Q3	2021Q4	2022Q1	2022Q2	2022Q3
<b>SUMMARY RATIOS</b>					
Average Total Assets (\$ 000)	319,663	319,610	312,620	308,893	309,104
Net Income (\$ 000)	2,868	3,377	666	1,668	2,905
Average Earning Assets (\$ 000)	308,430	308,496	301,604	298,017	298,245
<b>EARNINGS AND PROFITABILITY ANALYSIS:</b>					
<b>Percent of Average Assets:</b>					
Interest Income	1.86	1.75	1.73	1.92	2.13
Less: Interest Expense	0.05	0.05	0.04	0.04	0.04
Net Interest Income	1.81	1.70	1.70	1.89	2.09
Plus: Noninterest Income	0.35	0.34	0.45	0.44	0.42
Less: Noninterest Expense	0.95	0.99	1.16	1.11	1.14
Less: Provisions for Loan Losses	(0.02)	(0.04)	0.10	0.10	0.08
Net Operating Profit Before Tax	1.24	1.09	0.88	1.12	1.30
Net Operating Profit After Tax	1.19	1.05	0.85	1.07	1.25
Adjusted Net Operating Income	1.09	0.89	0.91	1.13	1.28
Net Income	1.19	1.05	0.85	1.07	1.25
<b>Margin Analysis:</b>					
Net Income to Average Assets (ROA) (FSI)	1.19	1.05	0.85	1.07	1.25
Net Income to Average Capital (ROE) (FSI)	66.67	56.66	47.79	61.10	67.85
Net Interest Income to Average Earning Assets (NIM)	1.88	1.77	1.76	1.95	2.17
Average Earning Assets to Average Assets	96.49	96.52	96.48	96.48	96.49
Interest Margin to Gross Income	82.18	81.55	77.71	79.74	82.05
Yield on Loans	10.42	9.74	9.83	9.90	10.09
Cost of Deposits	0.05	0.05	0.04	0.04	0.04
<b>LOANS &amp; ADVANCES ANALYSIS:</b>					
Net Loan Losses to Average Total Loans	0.61	1.33	0.10	0.21	0.37
Earnings Coverage of Net Loan Losses (X)	16.11	8.72	23.76	26.98	26.85
Provisions for Loan Losses to Total Loans	7.12	6.80	6.57	6.68	6.47
Past Due Loans to Total Loans	2.97	2.36	2.63	2.59	2.36
Non-Performing Loans to Total Loans (FSI)	0.68	0.31	0.54	0.57	0.69
Provisions for Loan Losses to Non-Performing Loans	1040.10	2192.22	1220.00	1163.84	941.01
Estimated Required Provisions to Non-Performing Loans	175.02	356.96	213.02	205.51	173.67
<b>LIQUIDITY ANALYSIS:</b>					
Net Loans to Total Assets (total)	8.68	8.47	9.36	9.55	9.54
Net Loans and Advances to Customer Deposits	9.06	8.85	9.72	9.95	9.98
Deposits to Total Liabilities	97.75	97.78	97.68	97.61	97.63
Liquidity Ratio (PR-10)	92.22	92.60	89.44	87.90	88.33
<b>CAPITAL ANALYSIS: (Uninsured Banks Only)</b>					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.01	0.00	0.00	0.00	0.00
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(0.51)	(0.30)	(0.21)	(0.17)	(0.13)
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	0.01	0.02	0.02
Retained Earnings to Average Capital	0.42	0.47	0.04	0.22	0.43
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.61	0.72	0.14	0.35	0.62
Past Due Loans to Total Capital	0.14	0.10	0.19	0.15	0.12
Non Performing Loans to Capital (FSI)	0.03	0.01	0.04	0.03	0.03
<b>GROWTH RATES (qtr-on-qtr)</b>					
Total Assets	3.21	(1.27)	(4.24)	(1.44)	2.75
Total Capital (Balance Sheet)	19.51	6.00	(37.81)	22.83	23.70
Tier 1 Capital	2.73	(3.38)	3.68	(0.89)	0.00
Total Loans and Advances	2.24	(4.00)	5.56	0.65	2.42
Past Due Loans (Loans Past Due 30 Days or More)	(31.11)	(23.75)	17.98	(1.12)	(6.64)
Non Performing Loans (Loans Past Due 90 Days or More)	(44.65)	(56.52)	83.33	7.27	22.60
Core Liquid Assets	3.39	(0.98)	(5.35)	(1.68)	2.82
Total Deposits	2.98	(1.38)	(3.61)	(1.85)	2.40
Demand Deposits	5.75	(1.61)	0.65	0.42	1.28
Savings Deposits	5.22	(0.81)	(8.16)	(3.98)	4.38
Time Deposits	(19.78)	(3.43)	(0.46)	(3.22)	(2.01)
<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	1	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0

<b>RATIOS &amp; INDICATORS</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>
Service Charges and Fees on Deposits Accounts	475	670	241	452	657
Other Non Interest Income	354	415	110	231	319
<b>Total Non-Interest Income</b>	<b>830</b>	<b>1,085</b>	<b>351</b>	<b>683</b>	<b>976</b>
Salaries, Wages and Benefits - Citizens	825	1,216	314	686	992
Salaries, Wages and Benefits - Noncitizens	226	260	70	97	203
Board of Directors' Expenses	106	80	14	27	44
Outsourcing Service Fees and Expenses	40	41	4	19	25
Related Party	3	4	0	0	0
Non-Related Party	37	37	4	19	25
Rent - Premises	171	266	63	127	191
Other Administrative and Occupancy Expenses	153	301	87	183	346
Depreciation on Fixed Assets	170	224	52	103	153
Other Non Interest Expenses	578	778	303	476	690
<b>Total Non-Interest (Overhead) Expenses</b>	<b>2,269</b>	<b>3,166</b>	<b>907</b>	<b>1,718</b>	<b>2,644</b>

RATIOS & INDICATORS	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
<b>ANALYSIS RATIOS</b>					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	43.85	48.45	54.12	47.78	45.34
Interest Margin to Gross Income (FSI)	82.18	81.55	77.71	79.74	82.05
Personnel Expenses to Noninterest Expenses (FSI)	46.32	46.62	42.34	45.58	45.20
<b>PERCENT OF AVERAGE ASSETS</b>					
Personnel Expenses	0.48	0.49	0.51	0.52	0.53
Salaries, Wages and Benefits of All Employees	0.44	0.46	0.49	0.51	0.52
Board of Directors' Expenses	0.04	0.03	0.02	0.02	0.02
Outsourcing Service Fees and Expenses	0.02	0.01	0.01	0.01	0.01
Rent - Premises	0.07	0.08	0.08	0.08	0.08
Other Administrative and Occupancy Expenses	0.06	0.09	0.11	0.12	0.15
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.24	0.24	0.39	0.31	0.30
Total Overhead Expenses	0.95	0.99	1.16	1.11	1.14
Overhead Expenses Less Non-Int Income	0.60	0.65	0.71	0.67	0.72
<b>YIELD ON OR COST OF:</b>					
Total Loans and Advances	11.03	10.35	10.44	10.53	10.75
Interest Income on Loans and Advances	10.42	9.74	9.83	9.90	10.09
Yield-related Loan Fees & Charges	0.62	0.61	0.62	0.63	0.66
Deposits Due from Depository Institutions	0.93	0.89	0.85	1.03	1.24
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	0.93	0.89	0.85	1.03	1.24
Head Office and Branches	0.93	0.89	0.85	1.03	1.24
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.05	0.04	0.04	0.04
Domestic	0.05	0.05	0.04	0.04	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 PERCENTAGE COMPOSITION</b>					
<b>YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS</b>					
Total Loans and Advances	9.51	9.43	9.54	9.77	9.87
Less: Provisions for Loan Losses	0.72	0.70	0.64	0.65	0.65
Net Loans and Advances	8.79	8.73	8.91	9.11	9.22
<b>Deposits Due From Depository Institutions</b>	<b>86.98</b>	<b>87.10</b>	<b>86.93</b>	<b>86.71</b>	<b>86.61</b>
Demand	86.65	86.77	86.64	86.41	86.31
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.65	86.77	86.64	86.41	86.31
Head Office and Branches	86.63	86.76	86.62	86.39	86.29
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.33	0.32	0.29	0.30	0.30
Domestic	0.30	0.30	0.27	0.28	0.28
Abroad	0.02	0.02	0.03	0.03	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.02	0.02	0.03	0.03	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>96.49</b>	<b>96.52</b>	<b>96.48</b>	<b>96.48</b>	<b>96.49</b>
Cash (Notes & Coin)	1.56	1.54	1.58	1.56	1.55
<b>Total Non-Financial Assets</b>	<b>1.59</b>	<b>1.58</b>	<b>1.60</b>	<b>1.62</b>	<b>1.62</b>
Premises & Equipment	1.59	1.58	1.60	1.62	1.62
Less: Accumulated Depreciation	1.07	1.07	1.12	1.14	1.15
Net Fixed Assets	0.52	0.51	0.48	0.48	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	0.05	0.04	0.03	0.04	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	0.00	0.00	0.00	0.00	0.00
Other Assets	0.32	0.31	0.31	0.30	0.30
<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	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
<b>YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:</b>					
Demand Deposits	42.80	42.87	44.19	44.83	45.00
Savings Deposits	44.27	44.49	44.46	43.79	43.61
Time Deposits	8.86	8.53	7.35	7.35	7.27
<b>Sub-Total Deposits</b>	<b>95.93</b>	<b>95.88</b>	<b>96.00</b>	<b>95.98</b>	<b>95.88</b>
Deposits Due to Depository Institutions	0.31	0.30	0.26	0.26	0.26
Demand	0.08	0.07	0.07	0.08	0.08
Domestic	0.08	0.07	0.07	0.08	0.08
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.24	0.23	0.19	0.18	0.17
Domestic	0.24	0.23	0.19	0.18	0.17
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
<b>Borrowings</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>	<b>0.00</b>
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	0.01	0.01	0.00	0.00	0.00
Deposits	0.01	0.01	0.00	0.00	0.00
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	0.49	0.48	0.46	0.47	0.47
Total Provisions for Losses	0.72	0.70	0.64	0.65	0.65
Total Accumulated Depreciation	1.07	1.07	1.12	1.14	1.15
<b>Sub-Total Liabilities</b>	<b>98.21</b>	<b>98.14</b>	<b>98.23</b>	<b>98.24</b>	<b>98.16</b>
Total Capital	1.79	1.86	1.77	1.76	1.84
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.00

#### 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	2,222	2,499	1,766	1,849	2,222
Add: Provisions Year-to-date	(59)	(118)	80	151	181
Less: Write-offs Year-to-date ( )	415	679	118	239	413
Add: Recoveries Year-to-date	231	279	89	175	301
<b>Ending Balance</b>	<b>1,979</b>	<b>1,981</b>	<b>1,817</b>	<b>1,936</b>	<b>2,291</b>
Average Total Loans to Average Total Assets	9.51	9.43	9.54	9.77	9.87
Average Total Loans and Advances (\$000)	30,402	30,126	29,833	30,169	30,523
Year-to-date Net Loan Losses (Recoveries )	184	400	29	64	112
Past Due Loans [Loans Past Due 30 Days or More]	897	684	807	798	745
Non Performing Loans [Loans Past Due 90 Days or More]	207	90	165	177	217
<b>ANALYSIS RATIOS:</b>					
Year-to-date Recoveries to Prior Period Write-offs	32.81	39.63	12.64	24.86	42.76
Year-to-date Net Loan Loss to Average Total Loans	0.61	1.33	0.10	0.21	0.37
Year-to-date Write-offs to Average Total Loans	1.37	2.25	0.40	0.79	1.35
Year-to-date Recoveries to Average Total Loans	0.76	0.93	0.30	0.58	0.99
Provisions for Loan Losses to Total Loans	7.12	6.80	6.57	6.68	6.47
Provisions for Loan Losses to Loans Past Due 90 days or more	1,040.10	2,192.22	1,220.00	1,163.84	941.01
Earnings Coverage of Year-to-date Net Loan Losses	16.11	8.72	23.76	26.98	26.85
Twenty Largest Borrowing Relationships ('000s)	13,628	13,491	18,086	17,976	17,845
Large Borrowers to Capital (FSI)	211.5	197.5	425.7	344.4	276.4
<b>PAST DUE LOAN ANALYSIS:</b>					
Loans Past Due 30 Days or More to Total Loans	2.97	2.36	2.63	2.59	2.36
Loans Past Due 30 to 59 Days to Total Loans	1.74	1.08	1.29	1.13	0.96
Loans Past Due 60 to 89 Days to Total Loans	0.54	0.96	0.80	0.89	0.71
Loans Past Due 90 to 179 Days to Total Loans	0.53	0.28	0.50	0.46	0.57
Loans Past Due 180 to 360 Days to Total Loans	0.16	0.03	0.04	0.12	0.11
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.68	0.31	0.54	0.57	0.69

RATIOS & INDICATORS	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
<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	15.96	17.52	21.76	21.95	22.15
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.33	0.21	0.24	0.19	0.14
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	11.15	11.41	11.93	11.66	11.58
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	4.47	5.90	9.60	10.09	10.42
Individuals	84.04	82.48	78.24	78.05	77.85
Housing and Land Purchases	0.00	0.04	0.04	0.03	0.00
Other	84.04	82.43	78.20	78.02	77.85
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	6	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	223	96	127	95	95
+ Net Income (Loss) Year-to-date	2,868	3,377	666	1,668	2,905
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	(1)	1	1	1
<b>Balance At End of Period</b>	<b>12,511</b>	<b>12,898</b>	<b>10,214</b>	<b>11,184</b>	<b>12,421</b>

Average Total Capital (\$000)

5,712      5,936      5,541      5,433      5,689

## CAPITAL RATIOS:

## PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	435.70	395.97	673.73	551.45	457.61
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	14.55	12.66	17.79	15.58	11.40

## PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.67	0.57	0.48	0.61	0.68
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.42	0.47	0.04	0.22	0.43

## OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.99	2.14	1.39	1.73	2.08

## RISK BASED CAPITAL ANALYSIS

## Part A: Capital Calculation

## TIER 1 CAPITAL:

Paid-up Ordinary Shares	4,024	4,030	4,030	4,030	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(448)	(575)	(448)	(480)	(480)
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	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
Sub-total Tier 1 Capital	3,576	3,455	3,582	3,550	3,550
<b>TIER 2 CAPITAL:</b>					
Current year-to-date Income	2,868	3,377	666	1,668	2,905
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	2,153	1,973	2,013	2,060	2,042
Maximum Eligible General Provisions for Loan Losses	7,420	11,824	15,917	19,466	24,742
Allowable General Provisions for Loan Losses	2,153	1,973	2,013	2,060	2,042
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,021	5,350	2,679	3,728	4,947
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	280,197	278,683	262,913	258,993	266,337
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	280,197	278,683	262,913	258,993	266,337
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>(271,600)</b>	<b>(269,878)</b>	<b>(256,652)</b>	<b>(251,715)</b>	<b>(257,840)</b>
<b>Part B: Calculation of Total Risk Weighted Assets</b>					
<b>On-Balance Sheet Risk-Weighted Assets</b>	<b>254,655</b>	<b>249,828</b>	<b>258,016</b>	<b>255,658</b>	<b>256,776</b>
0% Risk Weighted Assets (\$000)	7,473	5,997	7,747	6,758	7,839
20% Risk Weighted Assets (\$000)	158,295	140,544	130,498	117,104	123,448
50% Risk Weighted Assets (\$000)	24	62	47	47	33
100% Risk Weighted Assets (\$000)	222,984	221,688	231,893	232,214	232,070
<b>Off-Balance Sheet Risk-Weighted Obligations</b>	<b>12,494</b>	<b>20,392</b>	<b>31,170</b>	<b>24,466</b>	<b>33,439</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	12,494	20,392	31,170	24,466	33,439
<b>Gross Risk-Weighted Assets</b>	<b>267,149</b>	<b>270,220</b>	<b>289,186</b>	<b>280,124</b>	<b>290,215</b>
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	56,039	55,737	52,583	51,799	53,267
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>537,562</b>	<b>890,204</b>	<b>1,220,792</b>	<b>1,505,517</b>	<b>1,926,118</b>
Tier-1 Capital to Risk-Weighted Assets	0.67%	0.39%	0.29%	0.24%	0.18%
Total Capital to Risk-Weighted Assets	-50.52%	-30.32%	-21.02%	-16.72%	-13.39%
<b>OUTPUT REPORT 6 LIQUIDITY ANALYSIS</b>					

<b>Liquid Assets ('000s)</b>					
Cash Balances	5,988	4,579	5,296	4,567	4,679
Core Liquid Assets	287,118	284,312	269,104	264,570	272,022
Short Term Liabilities	297,827	294,231	282,362	279,328	285,184

<b>LIQUIDITY ANALYSIS:</b>					
Core Liquid Assets to Total Assets (FSI)	88.76	89.02	87.99	87.77	87.82
Cash Balances to Short Term Liabilities	2.01	1.56	1.88	1.63	1.64
Core Liquid Assets to Short Term Liabilities (FSI)	96.40	96.63	95.30	94.72	95.38
Customer Deposits to Total Loans (FSI)	1025.01	1052.97	961.53	937.59	937.44

**PERCENT OF TOTAL ASSETS:**

<b>Liquid Assets</b>					
Cash	1.85	1.43	1.73	1.52	1.51
Balances Due From Depository Institutions	86.91	87.58	86.26	86.25	86.31
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.66	87.30	86.01	85.96	86.03
Head Office and Branches	86.62	87.25	85.96	85.92	85.99
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.07	92.12	92.32	92.67	92.07
Total Deposit Liabilities	95.80	95.69	96.33	95.92	95.59
Demand Deposits	43.26	43.11	45.32	46.17	45.51
Savings Deposits	45.16	45.37	43.52	42.40	43.07
Time Deposits	7.37	7.21	7.49	7.36	7.02
Deposits Due to Depository Institutions	0.29	0.27	0.25	0.27	0.24
Domestic	0.29	0.27	0.25	0.27	0.24
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	9/30/2021	12/31/2021	3/31/2022	6/30/2022	9/30/2022
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	NA	0.00	NA	NA
Japanese Yen (JPY)	0.00	NA	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	0.00	NA	NA	0.00
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	0.00
British Pound (GBP)	NA	NA	0.00	NA	NA
Chinese Yuan (CNY)	0.00	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	0.00	NA	NA
All Others	0.00	0.00	0.00	NA	NA

##### OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL

Net Aggregate Method (FSI)	1.79	0.12	0.36	0.23	0.31
Shorthand Method	1.79	0.12	0.36	0.23	0.31

##### OTHER RATIOS:

FX Assets to Total Assets	0.02	0.00	0.00	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	967	3,535	(2,166)	(1,388)	(2,264)
- 7 up to 30 days	(2,276)	(2,793)	(2,764)	(2,554)	(2,640)
- 1 up to 3 months	(5,014)	(4,197)	(4,268)	(5,391)	(2,076)
- 3 up to 6 months	(438)	(2,912)	(9,227)	(6,381)	(6,471)
- 6 up to 12 months	(4,475)	(2,488)	6,155	(1,330)	(2,888)
- 1 up to 3 years	(1,791)	(3,187)	525	5,844	5,284
- 3 up to 5 years	5,769	5,060	5,394	5,433	5,741
- 5 Years and Over	1,914	1,830	1,898	1,714	1,799
- Unclassified	1,269	1,336	1,237	1,065	1,018

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

- Less than 7 days	967	3,535	(2,166)	(1,388)	(2,264)
- 7 up to 30 days	(1,309)	742	(4,930)	(3,942)	(4,904)
- 1 up to 3 months	(6,323)	(3,455)	(9,198)	(9,333)	(6,980)
- 3 up to 6 months	(6,761)	(6,367)	(18,425)	(15,714)	(13,451)
- 6 up to 12 months	(11,236)	(8,855)	(12,270)	(17,044)	(16,339)
- 1 up to 3 years	(13,027)	(12,042)	(11,745)	(11,200)	(11,055)
- 3 up to 5 years	(7,258)	(6,982)	(6,351)	(5,767)	(5,314)
- 5 Years and Over	(5,344)	(5,152)	(4,453)	(4,053)	(3,515)
- Unclassified	(4,075)	(3,816)	(3,216)	(2,988)	(2,497)

#### OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

##### RSA AS A % OF RSL

0 - 1 month	2.4	2.2	2.29	2.36	2.4
0 - 3 months	2.7	2.4	2.46	2.51	3.5
0 - 6 months	3.0	2.6	2.70	3.15	3.6
0 - 12 months	3.8	3.5	5.23	4.89	5.4

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

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

Direct Credit Substitutes (Standby Letters of Credit)	3,883	3,480	4,860	2,394	2,444
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	4,728	4,976	3,910	3,124	3,755
Unconditionally Cancelable At Any Time Without Notice	40	17	40	31	26

<b>RATIOS &amp; INDICATORS</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4,688	4,959	3,870	3,093	3,729
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
<b>Total</b>	<b>8,611</b>	<b>8,456</b>	<b>8,770</b>	<b>5,518</b>	<b>6,199</b>
<b>OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS</b>					
Direct Credit Substitutes (Standby Letters of Credit)	1.20	1.09	1.59	0.79	0.79
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	1.46	1.56	1.28	1.04	1.21
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.45	1.55	1.27	1.03	1.20
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
<b>Total</b>	<b>2.66</b>	<b>2.65</b>	<b>2.87</b>	<b>1.83</b>	<b>2.00</b>
<b>OUTPUT REPORT 11</b>					
<b>RELATED PARTY EXPOSURES</b>					
<b>Related Party Lns to Total Loans and Advances</b>	<b>0.63</b>	<b>0.68</b>	<b>0.63</b>	<b>0.66</b>	<b>0.66</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
<b>RELATED PARTY EXPOSURES AS A % OF CAPITAL</b>					
<b>Loans to Related Parties</b>					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	1.72	1.70	2.75	2.17	1.84
- Officers	0.88	1.00	1.51	1.26	0.99
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.36	0.20	0.26	0.48	0.40
<b>Investments in Marketable Shares and Other Equity Investments of Related Cos.</b>					
- 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
<b>Investments in Debt Securities Issued by Related Cos.</b>					
- 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
<b>RELATED PARTY ARREARS AS A % OF TOTAL LOANS</b>					
- 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
<b>OUTPUT REPORT 12</b>					
<b>MACROECONOMIC, FINANCIAL ACCESS, &amp; OTHER BANKING SECTOR STATISTICS</b>					
<b>Number of Employees</b>	<b>43</b>	<b>44</b>	<b>44</b>	<b>45</b>	<b>41</b>
Citizens of the Republic of Palau	35	37	37	38	34
Non-Citizens	8	7	7	7	7
<b>DEPOSITS</b>					
<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
<b>RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS</b>					
<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>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</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>	23.51	25.03	28.73	28.69	29.56
<b>Unsecured Loans as % of Total Loans and Advances</b>	76.49	74.97	71.27	71.31	70.44
<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	0.03	0.03	0.03	0.02
<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	33.00	33.00	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.00	67.00	67.00	67.00
Paid-in Capital as a % of Total Capital	62.44	58.99	94.85	77.22	62.42
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
<b>REMITTANCES</b>					
<b>Incoming Remittances (\$000)</b>	<b>48,035</b>	<b>58,810</b>	<b>56,700</b>	<b>35,124</b>	<b>47,277</b>
Australia	370	442	413	391	330
Japan	3,873	4,875	10,034	4,777	4,592
New Zealand	380	420	517	532	524
Philippines	1,322	418	432	576	669
Taiwan	1,456	1,954	1,613	1,478	1,820
United States	31,904	37,579	31,833	19,371	23,152
China	1,626	1,514	3,148	2,971	2,958
All Others	7,104	11,608	8,710	5,028	13,232
<b>Outgoing Remittances (\$000)</b>	<b>64,237</b>	<b>70,798</b>	<b>63,220</b>	<b>61,993</b>	<b>58,449</b>
Australia	744	750	1,015	847	1,262
Japan	7,934	9,342	8,211	7,346	7,033
New Zealand	524	490	1,816	1,086	1,087
Philippines	2,940	2,718	4,173	4,145	4,392
Taiwan	7,574	5,640	8,587	5,986	6,291
United States	26,234	28,760	29,532	32,898	29,786
China	7,034	6,962	5,843	5,141	4,538
All Others	11,253	16,136	4,043	4,544	4,060
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Australia	0.77	0.75	0.73	1.11	0.70
Japan	8.06	8.29	17.70	13.60	9.71
New Zealand	0.79	0.71	0.91	1.51	1.11
Philippines	2.75	0.71	0.76	1.64	1.42
Taiwan	3.03	3.32	2.84	4.21	3.85
United States	66.42	63.90	56.14	55.15	48.97
China	3.39	2.57	5.55	8.46	6.26
All Others	14.79	19.74	15.36	14.31	27.99
<b>Outgoing Remittances</b>					
Australia	1.16	1.06	1.61	1.37	2.16
Japan	12.35	13.20	12.99	11.85	12.03
New Zealand	0.82	0.69	2.87	1.75	1.86
Philippines	4.58	3.84	6.60	6.69	7.51
Taiwan	11.79	7.97	13.58	9.66	10.76
United States	40.84	40.62	46.71	53.07	50.96
China	10.95	9.83	9.24	8.29	7.76
All Others	17.52	22.79	6.40	7.33	6.95
<b>Incoming Remittances (\$000)</b>	<b>48,035</b>	<b>58,810</b>	<b>56,700</b>	<b>35,124</b>	<b>47,277</b>
Depository Institutions Domestic	55	110	448	418	745
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	13,754	14,120	21,853	9,935	13,467
Local Governments (State Governments)	3	6	21	40	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	34,223	44,574	34,378	24,731	33,065
Non-financial Corporations	29,407	38,503	29,029	19,828	24,713
Individuals	4,190	5,507	4,950	4,479	7,970
Non-profit Institutions Serving Households	626	564	399	424	382
Non-residents	0	0	0	0	0
<b>Outgoing Remittances (\$000)</b>	<b>64,237</b>	<b>70,798</b>	<b>63,220</b>	<b>61,993</b>	<b>58,449</b>

<b>RATIOS &amp; INDICATORS</b>	<b>9/30/2021</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>
Depository Institutions Domestic	11	22	9	3	3
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	884	294	966	993	1,032
Local Governments (State Governments)	64	64	94	2	3
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	63,278	70,418	62,151	60,995	57,411
Non-financial Corporations	60,077	67,732	57,101	57,566	53,783
Individuals	3,196	2,682	5,048	3,429	3,627
Non-profit Institutions Serving Households	5	4	2	0	1
Non-residents	0	0	0	0	0
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Depository Institutions Domestic	0.11	0.19	0.79	1.19	1.58
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	28.63	24.01	38.54	28.29	28.49
Local Governments (State Governments)	0.01	0.01	0.04	0.11	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	71.25	75.79	60.63	70.41	69.94
Non-financial Corporations	61.22	65.47	51.20	56.45	52.27
Individuals	8.72	9.36	8.73	12.75	16.86
Non-profit Institutions Serving Households	1.30	0.96	0.70	1.21	0.81
Non-residents	NA	NA	NA	NA	NA
<b>Outgoing Remittances</b>					
Depository Institutions Domestic	0.02	0.03	0.01	0.00	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	1.38	0.42	1.53	1.60	1.77
Local Governments (State Governments)	0.10	0.09	0.15	0.00	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.51	99.46	98.31	98.39	98.22
Non-financial Corporations	93.52	95.67	90.32	92.86	92.02
Individuals	4.98	3.79	7.98	5.53	6.21
Non-profit Institutions Serving Households	0.01	0.01	0.00	NA	0.00
Non-residents	NA	NA	NA	NA	NA
<b>FINANCIAL ACCESS</b>					
<b>Total Number of Depositors</b>	<b>22,136</b>	<b>22,310</b>	<b>22,791</b>	<b>22,995</b>	<b>23,026</b>
of which: SME depositors	333	425	330	414	398
household/individuals depositors	NA	NA	NA	NA	NA
<b>As a % of Total Number of Depositors</b>					
SME depositors	1.50	1.90	1.45	1.80	1.73
household/individuals depositors	NA	NA	NA	NA	NA
<b>Number of Deposit Accounts</b>	<b>28,402</b>	<b>28,622</b>	<b>29,325</b>	<b>29,255</b>	<b>29,670</b>
of which: SME deposit accounts	333	425	330	414	398
household/individuals deposit accounts	4,880	4,921	4,908	5,218	4,778
<b>As a % of Total Number of Deposit Accounts</b>					
SME deposit accounts	1.17	1.48	1.13	1.42	1.34
household/individuals deposit accounts	17.18	17.19	16.74	17.84	16.10
<b>Total Number of Borrowers</b>	<b>5,245</b>	<b>5,081</b>	<b>4,844</b>	<b>4,774</b>	<b>4,766</b>
of which: SME borrowers	2	2	2	2	2
household/individual borrowres	1,265	1,171	1,232	1,239	1,261
<b>As a % of Total Number of Borrowers</b>					
SME borrowers	0.04	0.04	0.04	0.04	0.04
household/individual borrowers	24.12	23.05	25.43	25.95	26.46
<b>Total Number of Loan Accounts</b>	<b>6,211</b>	<b>6,031</b>	<b>5,737</b>	<b>5,651</b>	<b>5,656</b>
of which: SME loan accounts	2	2	2	2	2
household/individual loan accounts	1,274	1,185	1,241	1,233	1,269
<b>As a % of Total Number of Loan Accounts</b>					
SME loan accounts	0.03	0.03	0.03	0.04	0.04
household/individual loan accounts	20.51	19.65	21.63	21.82	22.44

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