

RATIOS & INDICATORS	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022
	OUTPUT REPORT 1				
	SUMMARY RATIOS				
	2021Q4	2022Q1	2022Q2	2022Q3	2022Q4
Average Total Assets (\$ 000)	319,610	312,620	308,893	309,104	309,432
Net Income (\$ 000)	3,377	666	1,668	2,905	4,860
Average Earning Assets (\$ 000)	308,496	301,604	298,017	298,245	298,337
<b>EARNINGS AND PROFITABILITY ANALYSIS:</b>					
<b>Percent of Average Assets:</b>					
Interest Income	1.75	1.73	1.92	2.13	2.47
Less: Interest Expense	0.05	0.04	0.04	0.04	0.04
Net Interest Income	1.70	1.70	1.89	2.09	2.43
Plus: Noninterest Income	0.34	0.45	0.44	0.42	0.41
Less: Noninterest Expense	0.99	1.16	1.11	1.14	1.15
Less: Provisions for Loan Losses	(0.04)	0.10	0.10	0.08	0.07
Net Operating Profit Before Tax	1.09	0.88	1.12	1.30	1.63
Net Operating Profit After Tax	1.05	0.85	1.07	1.25	1.57
Adjusted Net Operating Income	0.89	0.91	1.13	1.28	1.59
Net Income	1.05	0.85	1.07	1.25	1.57
<b>Margin Analysis:</b>					
Net Income to Average Assets (ROA) (FSI)	1.05	0.85	1.07	1.25	1.57
Net Income to Average Capital (ROE) (FSI)	56.66	47.79	61.10	67.85	77.74
Net Interest Income to Average Earning Assets (NIM)	1.77	1.76	1.95	2.17	2.52
Average Earning Assets to Average Assets	96.52	96.48	96.48	96.49	96.41
Interest Margin to Gross Income	81.55	77.71	79.74	82.05	84.32
Yield on Loans	9.74	9.83	9.90	10.09	10.17
Cost of Deposits	0.05	0.04	0.04	0.04	0.04
<b>LOANS &amp; ADVANCES ANALYSIS:</b>					
Net Loan Losses to Average Total Loans	1.33	0.10	0.21	0.37	0.48
Earnings Coverage of Net Loan Losses (X)	8.72	23.76	26.98	26.85	34.05
Provisions for Loan Losses to Total Loans	6.80	6.57	6.68	6.47	6.12
Past Due Loans to Total Loans	2.36	2.63	2.59	2.36	2.51
Non-Performing Loans to Total Loans (FSI)	0.31	0.54	0.57	0.69	0.60
Provisions for Loan Losses to Non-Performing Loans	2192.22	1220.00	1163.84	941.01	1016.24
Estimated Required Provisions to Non-Performing Loans	356.96	213.02	205.51	173.67	196.56
<b>LIQUIDITY ANALYSIS:</b>					
Net Loans to Total Assets (total)	8.47	9.36	9.55	9.54	9.89
Net Loans and Advances to Customer Deposits	8.85	9.72	9.95	9.98	10.41
Deposits to Total Liabilities	97.78	97.68	97.61	97.63	97.61
Liquidity Ratio (PR-10)	92.60	89.44	87.90	88.33	88.65
<b>CAPITAL ANALYSIS: (Uninsured Banks Only)</b>					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.00	0.00	0.00	0.00	0.00
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(0.30)	(0.21)	(0.17)	(0.13)	(0.11)
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	0.03
Retained Earnings to Average Capital	0.47	0.04	0.22	0.43	0.70
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.72	0.14	0.35	0.62	1.03
Past Due Loans to Total Capital	0.10	0.19	0.15	0.12	0.10
Non Performing Loans to Capital (FSI)	0.01	0.04	0.03	0.03	0.02
<b>GROWTH RATES (qtr-on-qtr)</b>					
Total Assets	(1.27)	(4.24)	(1.44)	2.75	0.33
Total Capital (Balance Sheet)	6.00	(37.81)	22.83	23.70	30.28
Tier 1 Capital	(3.38)	3.68	(0.89)	0.00	0.00
Total Loans and Advances	(4.00)	5.56	0.65	2.42	3.63
Past Due Loans (Loans Past Due 30 Days or More)	(23.75)	17.98	(1.12)	(6.64)	10.47
Non Performing Loans (Loans Past Due 90 Days or More)	(56.52)	83.33	7.27	22.60	(9.22)
Core Liquid Assets	(0.98)	(5.35)	(1.68)	2.82	(0.05)
Total Deposits	(1.38)	(3.61)	(1.85)	2.40	(0.33)
Demand Deposits	(1.61)	0.65	0.42	1.28	(0.25)
Savings Deposits	(0.81)	(8.16)	(3.98)	4.38	(0.15)
Time Deposits	(3.43)	(0.46)	(3.22)	(2.01)	(1.92)
<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	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0

<b>RATIOS &amp; INDICATORS</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</b>
Service Charges and Fees on Deposits Accounts	670	241	452	657	850
Other Non Interest Income	415	110	231	319	434
<b>Total Non-Interest Income</b>	<b>1,085</b>	<b>351</b>	<b>683</b>	<b>976</b>	<b>1,284</b>
Salaries, Wages and Benefits - Citizens	1,216	314	686	992	1,345
Salaries, Wages and Benefits - Noncitizens	260	70	97	203	278
Board of Directors' Expenses	80	14	27	44	106
Outsourcing Service Fees and Expenses	41	4	19	25	34
Related Party	4	0	0	0	0
Non-Related Party	37	4	19	25	34
Rent - Premises	266	63	127	191	265
Other Administrative and Occupancy Expenses	301	87	183	346	419
Depreciation on Fixed Assets	224	52	103	153	202
Other Non Interest Expenses	778	303	476	690	900
<b>Total Non-Interest (Overhead) Expenses</b>	<b>3,166</b>	<b>907</b>	<b>1,718</b>	<b>2,644</b>	<b>3,549</b>

RATIOS & INDICATORS	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022
<b>ANALYSIS RATIOS</b>					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	48.45	54.12	47.78	45.34	40.27
Interest Margin to Gross Income (FSI)	81.55	77.71	79.74	82.05	84.32
Personnel Expenses to Noninterest Expenses (FSI)	46.62	42.34	45.58	45.20	45.73
<b>PERCENT OF AVERAGE ASSETS</b>					
Personnel Expenses	0.49	0.51	0.52	0.53	0.56
Salaries, Wages and Benefits of All Employees	0.46	0.49	0.51	0.52	0.52
Board of Directors' Expenses	0.03	0.02	0.02	0.02	0.03
Outsourcing Service Fees and Expenses	0.01	0.01	0.01	0.01	0.01
Rent - Premises	0.08	0.08	0.08	0.08	0.09
Other Administrative and Occupancy Expenses	0.09	0.11	0.12	0.15	0.14
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.24	0.39	0.31	0.30	0.29
Total Overhead Expenses	0.99	1.16	1.11	1.14	1.15
Overhead Expenses Less Non-Int Income	0.65	0.71	0.67	0.72	0.73
<b>YIELD ON OR COST OF:</b>					
Total Loans and Advances	10.35	10.44	10.53	10.75	10.82
Interest Income on Loans and Advances	9.74	9.83	9.90	10.09	10.17
Yield-related Loan Fees & Charges	0.61	0.62	0.63	0.66	0.65
Deposits Due from Depository Institutions	0.89	0.85	1.03	1.24	1.61
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	0.89	0.85	1.03	1.24	1.61
Head Office and Branches	0.89	0.85	1.03	1.24	1.61
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.04	0.04	0.04	0.04
Domestic	0.05	0.04	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	9.43	9.54	9.77	9.87	10.01
Less: Provisions for Loan Losses	0.70	0.64	0.65	0.65	0.65
Net Loans and Advances	8.73	8.91	9.11	9.22	9.35
<b>Deposits Due From Depository Institutions</b>	<b>87.10</b>	<b>86.93</b>	<b>86.71</b>	<b>86.61</b>	<b>86.41</b>
Demand	86.77	86.64	86.41	86.31	86.11
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.77	86.64	86.41	86.31	86.11
Head Office and Branches	86.76	86.62	86.39	86.29	86.10
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.32	0.29	0.30	0.30	0.30
Domestic	0.30	0.27	0.28	0.28	0.27
Abroad	0.02	0.03	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	0.03	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>96.52</b>	<b>96.48</b>	<b>96.48</b>	<b>96.49</b>	<b>96.41</b>
Cash (Notes & Coin)	1.54	1.58	1.56	1.55	1.62
<b>Total Non-Financial Assets</b>	<b>1.58</b>	<b>1.60</b>	<b>1.62</b>	<b>1.62</b>	<b>1.63</b>
Premises & Equipment	1.58	1.60	1.62	1.62	1.63
Less: Accumulated Depreciation	1.07	1.12	1.14	1.15	1.16
Net Fixed Assets	0.51	0.48	0.48	0.48	0.47
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	0.04	0.03	0.04	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	0.31	0.31	0.30	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>

<b>RATIOS &amp; INDICATORS</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</b>
<b>YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:</b>					
Demand Deposits	42.87	44.19	44.83	45.00	45.05
Savings Deposits	44.49	44.46	43.79	43.61	43.46
Time Deposits	8.53	7.35	7.35	7.27	7.19
<b>Sub-Total Deposits</b>	<b>95.88</b>	<b>96.00</b>	<b>95.98</b>	<b>95.88</b>	<b>95.70</b>
Deposits Due to Depository Institutions	0.30	0.26	0.26	0.26	0.24
Demand	0.07	0.07	0.08	0.08	0.08
Domestic	0.07	0.07	0.08	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	0.23	0.19	0.18	0.17	0.16
Domestic	0.23	0.19	0.18	0.17	0.16
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	0.00	0.00	0.00	0.00
Deposits	0.01	0.00	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	0.48	0.46	0.47	0.47	0.48
Total Provisions for Losses	0.70	0.64	0.65	0.65	0.65
Total Accumulated Depreciation	1.07	1.12	1.14	1.15	1.16
<b>Sub-Total Liabilities</b>	<b>98.14</b>	<b>98.23</b>	<b>98.24</b>	<b>98.16</b>	<b>97.99</b>
Total Capital	1.86	1.77	1.76	1.84	2.01
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	2,499	1,766	1,849	2,222	2,499
Add: Provisions Year-to-date	(118)	80	151	181	225
Less: Write-offs Year-to-date ( )	679	118	239	413	547
Add: Recoveries Year-to-date	279	89	175	301	399
<b>Ending Balance</b>	<b>1,981</b>	<b>1,817</b>	<b>1,936</b>	<b>2,291</b>	<b>2,576</b>
Average Total Loans to Average Total Assets	9.43	9.54	9.77	9.87	10.01
Average Total Loans and Advances (\$000)	30,126	29,833	30,169	30,523	30,965
Year-to-date Net Loan Losses (Recoveries )	400	29	64	112	148
Past Due Loans [Loans Past Due 30 Days or More]	684	807	798	745	823
Non Performing Loans [Loans Past Due 90 Days or More]	90	165	177	217	197
<b>ANALYSIS RATIOS:</b>					
Year-to-date Recoveries to Prior Period Write-offs	39.63	12.64	24.86	42.76	56.68
Year-to-date Net Loan Loss to Average Total Loans	1.33	0.10	0.21	0.37	0.48
Year-to-date Write-offs to Average Total Loans	2.25	0.40	0.79	1.35	1.77
Year-to-date Recoveries to Average Total Loans	0.93	0.30	0.58	0.99	1.29
Provisions for Loan Losses to Total Loans	6.80	6.57	6.68	6.47	6.12
Provisions for Loan Losses to Loans Past Due 90 days or more	2,192.22	1,220.00	1,163.84	941.01	1,016.24
Earnings Coverage of Year-to-date Net Loan Losses	8.72	23.76	26.98	26.85	34.05
Twenty Largest Borrowing Relationships ('000s)	13,491	18,086	17,976	17,845	19,653
Large Borrowers to Capital (FSI)	197.5	425.7	344.4	276.4	233.7
<b>PAST DUE LOAN ANALYSIS:</b>					
Loans Past Due 30 Days or More to Total Loans	2.36	2.63	2.59	2.36	2.51
Loans Past Due 30 to 59 Days to Total Loans	1.08	1.29	1.13	0.96	1.27
Loans Past Due 60 to 89 Days to Total Loans	0.96	0.80	0.89	0.71	0.64
Loans Past Due 90 to 179 Days to Total Loans	0.28	0.50	0.46	0.57	0.46
Loans Past Due 180 to 360 Days to Total Loans	0.03	0.04	0.12	0.11	0.14
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.31	0.54	0.57	0.69	0.60

RATIOS & INDICATORS	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022
<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	17.52	21.76	21.95	22.15	22.84
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	0.21	0.24	0.19	0.14	0.00
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	11.41	11.93	11.66	11.58	10.43
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	5.90	9.60	10.09	10.42	12.40
Individuals	82.48	78.24	78.05	77.85	77.16
Housing and Land Purchases	0.04	0.04	0.03	0.00	0.00
Other	82.43	78.20	78.02	77.85	77.16
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	6	0	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	96	127	95	95	95
+ Net Income (Loss) Year-to-date	3,377	666	1,668	2,905	4,860
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	1	1	1	1
<b>Balance At End of Period</b>	<b>12,898</b>	<b>10,214</b>	<b>11,184</b>	<b>12,421</b>	<b>14,376</b>

Average Total Capital (\$000)

5,936 5,541 5,433 5,689 6,233

## CAPITAL RATIOS:

## PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	395.97	673.73	551.45	457.61	365.37
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	12.66	17.79	15.58	11.40	6.10

## PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.57	0.48	0.61	0.68	0.78
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.47	0.04	0.22	0.43	0.70

## OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.14	1.39	1.73	2.08	2.71

## RISK BASED CAPITAL ANALYSIS

## Part A: Capital Calculation

## TIER 1 CAPITAL:

Paid-up Ordinary Shares	4,030	4,030	4,030	4,030	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(575)	(448)	(480)	(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

<b>RATIOS &amp; INDICATORS</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</b>
Sub-total Tier 1 Capital	3,455	3,582	3,550	3,550	3,550
<b>TIER 2 CAPITAL:</b>					
Current year-to-date Income	3,377	666	1,668	2,905	4,860
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	1,973	2,013	2,060	2,042	2,002
Maximum Eligible General Provisions for Loan Losses	11,824	15,917	19,466	24,742	30,453
Allowable General Provisions for Loan Losses	1,973	2,013	2,060	2,042	2,002
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,350	2,679	3,728	4,947	6,862
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	278,683	262,913	258,993	266,337	265,106
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	278,683	262,913	258,993	266,337	265,106
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>(269,878)</b>	<b>(256,652)</b>	<b>(251,715)</b>	<b>(257,840)</b>	<b>(254,694)</b>
<b>Part B: Calculation of Total Risk Weighted Assets</b>					
<b>On-Balance Sheet Risk-Weighted Assets</b>	<b>249,828</b>	<b>258,016</b>	<b>255,658</b>	<b>256,776</b>	<b>255,179</b>
0% Risk Weighted Assets (\$000)	5,997	7,747	6,758	7,839	9,966
20% Risk Weighted Assets (\$000)	140,544	130,498	117,104	123,448	114,467
50% Risk Weighted Assets (\$000)	62	47	47	33	24
100% Risk Weighted Assets (\$000)	221,688	231,893	232,214	232,070	232,274
<b>Off-Balance Sheet Risk-Weighted Obligations</b>	<b>20,392</b>	<b>31,170</b>	<b>24,466</b>	<b>33,439</b>	<b>49,023</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	20,392	31,170	24,466	33,439	49,023
<b>Gross Risk-Weighted Assets</b>	<b>270,220</b>	<b>289,186</b>	<b>280,124</b>	<b>290,215</b>	<b>304,202</b>
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	55,737	52,583	51,799	53,267	53,021
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
<b>TOTAL RISK-WEIGHTED ASSETS</b>	<b>890,204</b>	<b>1,220,792</b>	<b>1,505,517</b>	<b>1,926,118</b>	<b>2,383,251</b>
Tier-1 Capital to Risk-Weighted Assets	0.39%	0.29%	0.24%	0.18%	0.15%
Total Capital to Risk-Weighted Assets	-30.32%	-21.02%	-16.72%	-13.39%	-10.69%
<b>OUTPUT REPORT 6 LIQUIDITY ANALYSIS</b>					

<b>Liquid Assets ('000s)</b>					
Cash Balances	4,579	5,296	4,567	4,679	5,925
Core Liquid Assets	284,312	269,104	264,570	272,022	271,897
Short Term Liabilities	294,231	282,362	279,328	285,184	285,180

<b>LIQUIDITY ANALYSIS:</b>					
Core Liquid Assets to Total Assets (FSI)	89.02	87.99	87.77	87.82	87.50
Cash Balances to Short Term Liabilities	1.56	1.88	1.63	1.64	2.08
Core Liquid Assets to Short Term Liabilities (FSI)	96.63	95.30	94.72	95.38	95.34
Customer Deposits to Total Loans (FSI)	1052.97	961.53	937.59	937.44	901.61

**PERCENT OF TOTAL ASSETS:**

<b>Liquid Assets</b>					
Cash	1.43	1.73	1.52	1.51	1.91
Balances Due From Depository Institutions	87.58	86.26	86.25	86.31	85.59
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	87.30	86.01	85.96	86.03	85.35
Head Office and Branches	87.25	85.96	85.92	85.99	85.31
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.12	92.32	92.67	92.07	91.77
Total Deposit Liabilities	95.69	96.33	95.92	95.59	94.97
Demand Deposits	43.11	45.32	46.17	45.51	45.25
Savings Deposits	45.37	43.52	42.40	43.07	42.86
Time Deposits	7.21	7.49	7.36	7.02	6.86
Deposits Due to Depository Institutions	0.27	0.25	0.27	0.24	0.17
Domestic	0.27	0.25	0.27	0.24	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
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	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022
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)	NA	0.00	NA	NA	NA
Japanese Yen (JPY)	NA	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	NA	NA	0.00	NA
United Kingdom Euro (EUR)	NA	0.00	0.00	0.00	0.00
British Pound (GBP)	NA	0.00	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	NA	NA	NA
All Others	0.00	0.00	NA	NA	NA

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

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

##### OTHER RATIOS:

FX Assets to Total Assets	0.00	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	3,535	(2,166)	(1,388)	(2,264)	899
- 7 up to 30 days	(2,793)	(2,764)	(2,554)	(2,640)	(2,807)
- 1 up to 3 months	(4,197)	(4,268)	(5,391)	(2,076)	(4,688)
- 3 up to 6 months	(2,912)	(9,227)	(6,381)	(6,471)	(13,870)
- 6 up to 12 months	(2,488)	6,155	(1,330)	(2,888)	7,340
- 1 up to 3 years	(3,187)	525	5,844	5,284	4,509
- 3 up to 5 years	5,060	5,394	5,433	5,741	6,118
- 5 Years and Over	1,830	1,898	1,714	1,799	1,998
- Unclassified	1,336	1,237	1,065	1,018	988

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

- Less than 7 days	3,535	(2,166)	(1,388)	(2,264)	899
- 7 up to 30 days	742	(4,930)	(3,942)	(4,904)	(1,908)
- 1 up to 3 months	(3,455)	(9,198)	(9,333)	(6,980)	(6,596)
- 3 up to 6 months	(6,367)	(18,425)	(15,714)	(13,451)	(20,466)
- 6 up to 12 months	(8,855)	(12,270)	(17,044)	(16,339)	(13,126)
- 1 up to 3 years	(12,042)	(11,745)	(11,200)	(11,055)	(8,617)
- 3 up to 5 years	(6,982)	(6,351)	(5,767)	(5,314)	(2,499)
- 5 Years and Over	(5,152)	(4,453)	(4,053)	(3,515)	(501)
- Unclassified	(3,816)	(3,216)	(2,988)	(2,497)	487

#### OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

##### RSA AS A % OF RSL

0 - 1 month	2.2	2.29	2.36	2.4	2.3
0 - 3 months	2.4	2.46	2.51	3.5	2.5
0 - 6 months	2.6	2.70	3.15	3.6	2.6
0 - 12 months	3.5	5.23	4.89	5.4	5.7

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

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

Direct Credit Substitutes (Standby Letters of Credit)	3,480	4,860	2,394	2,444	2,919
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	4,976	3,910	3,124	3,755	4,765
Unconditionally Cancelable At Any Time Without Notice	17	40	31	26	18

<b>RATIOS &amp; INDICATORS</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</b>
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4,959	3,870	3,093	3,729	4,747
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
<b>Total</b>	<b>8,456</b>	<b>8,770</b>	<b>5,518</b>	<b>6,199</b>	<b>7,684</b>

**OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS**

Direct Credit Substitutes (Standby Letters of Credit)	1.09	1.59	0.79	0.79	0.94
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	1.56	1.28	1.04	1.21	1.53
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	1.55	1.27	1.03	1.20	1.53
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
<b>Total</b>	<b>2.65</b>	<b>2.87</b>	<b>1.83</b>	<b>2.00</b>	<b>2.47</b>

**OUTPUT REPORT 11  
RELATED PARTY EXPOSURES**

<b>Related Party Lns to Total Loans and Advances</b>	<b>0.68</b>	<b>0.63</b>	<b>0.66</b>	<b>0.66</b>	<b>0.61</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	1.70	2.75	2.17	1.84	1.34
- Officers	1.00	1.51	1.26	0.99	0.77
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.20	0.26	0.48	0.40	0.27

**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>45</b>	<b>41</b>	<b>44</b>
Citizens of the Republic of Palau	37	37	38	34	37
Non-Citizens	7	7	7	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>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</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>	25.03	28.73	28.69	29.56	31.96
<b>Unsecured Loans as % of Total Loans and Advances</b>	74.97	71.27	71.31	70.44	68.04
<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>	0.03	0.03	0.03	0.02	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	33.00	33.00	33.00	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.00	67.00	67.00	67.00	67.00
Paid-in Capital as a % of Total Capital	58.99	94.85	77.22	62.42	47.91
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
<b>REMITTANCES</b>					
<b>Incoming Remittances (\$000)</b>	<b>58,810</b>	<b>56,700</b>	<b>35,124</b>	<b>47,277</b>	<b>48,491</b>
Australia	442	413	391	330	528
Japan	4,875	10,034	4,777	4,592	5,847
New Zealand	420	517	532	524	912
Philippines	418	432	576	669	526
Taiwan	1,954	1,613	1,478	1,820	2,060
United States	37,579	31,833	19,371	23,152	27,748
China	1,514	3,148	2,971	2,958	5,032
All Others	11,608	8,710	5,028	13,232	5,838
<b>Outgoing Remittances (\$000)</b>	<b>70,798</b>	<b>63,220</b>	<b>61,993</b>	<b>58,449</b>	<b>63,922</b>
Australia	750	1,015	847	1,262	970
Japan	9,342	8,211	7,346	7,033	7,134
New Zealand	490	1,816	1,086	1,087	1,176
Philippines	2,718	4,173	4,145	4,392	4,338
Taiwan	5,640	8,587	5,986	6,291	7,140
United States	28,760	29,532	32,898	29,786	33,792
China	6,962	5,843	5,141	4,538	5,440
All Others	16,136	4,043	4,544	4,060	3,932
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Australia	0.75	0.73	1.11	0.70	1.09
Japan	8.29	17.70	13.60	9.71	12.06
New Zealand	0.71	0.91	1.51	1.11	1.88
Philippines	0.71	0.76	1.64	1.42	1.08
Taiwan	3.32	2.84	4.21	3.85	4.25
United States	63.90	56.14	55.15	48.97	57.22
China	2.57	5.55	8.46	6.26	10.38
All Others	19.74	15.36	14.31	27.99	12.04
<b>Outgoing Remittances</b>					
Australia	1.06	1.61	1.37	2.16	1.52
Japan	13.20	12.99	11.85	12.03	11.16
New Zealand	0.69	2.87	1.75	1.86	1.84
Philippines	3.84	6.60	6.69	7.51	6.79
Taiwan	7.97	13.58	9.66	10.76	11.17
United States	40.62	46.71	53.07	50.96	52.86
China	9.83	9.24	8.29	7.76	8.51
All Others	22.79	6.40	7.33	6.95	6.15
<b>Incoming Remittances (\$000)</b>	<b>58,810</b>	<b>56,700</b>	<b>35,124</b>	<b>47,277</b>	<b>48,491</b>
Depository Institutions Domestic	110	448	418	745	658
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	14,120	21,853	9,935	13,467	14,446
Local Governments (State Governments)	6	21	40	0	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	44,574	34,378	24,731	33,065	33,387
Non-financial Corporations	38,503	29,029	19,828	24,713	28,371
Individuals	5,507	4,950	4,479	7,970	4,634
Non-profit Institutions Serving Households	564	399	424	382	382
Non-residents	0	0	0	0	0
<b>Outgoing Remittances (\$000)</b>	<b>70,798</b>	<b>63,220</b>	<b>61,993</b>	<b>58,449</b>	<b>63,922</b>

<b>RATIOS &amp; INDICATORS</b>	<b>12/31/2021</b>	<b>3/31/2022</b>	<b>6/30/2022</b>	<b>9/30/2022</b>	<b>12/31/2022</b>
Depository Institutions Domestic	22	9	3	3	6
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	294	966	993	1,032	1,120
Local Governments (State Governments)	64	94	2	3	2
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	70,418	62,151	60,995	57,411	62,794
Non-financial Corporations	67,732	57,101	57,566	53,783	58,800
Individuals	2,682	5,048	3,429	3,627	3,994
Non-profit Institutions Serving Households	4	2	0	1	0
Non-residents	0	0	0	0	0
<b>AS A % OF TOTAL REMITTANCES</b>					
<b>Incoming Remittances</b>					
Depository Institutions Domestic	0.19	0.79	1.19	1.58	1.36
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	24.01	38.54	28.29	28.49	29.79
Local Governments (State Governments)	0.01	0.04	0.11	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	75.79	60.63	70.41	69.94	68.85
Non-financial Corporations	65.47	51.20	56.45	52.27	58.51
Individuals	9.36	8.73	12.75	16.86	9.56
Non-profit Institutions Serving Households	0.96	0.70	1.21	0.81	0.79
Non-residents	NA	NA	NA	NA	NA
<b>Outgoing Remittances</b>					
Depository Institutions Domestic	0.03	0.01	0.00	0.01	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	0.42	1.53	1.60	1.77	1.75
Local Governments (State Governments)	0.09	0.15	0.00	0.01	0.00
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	99.46	98.31	98.39	98.22	98.24
Non-financial Corporations	95.67	90.32	92.86	92.02	91.99
Individuals	3.79	7.98	5.53	6.21	6.25
Non-profit Institutions Serving Households	0.01	0.00	NA	0.00	NA
Non-residents	NA	NA	NA	NA	NA
<b>FINANCIAL ACCESS</b>					
<b>Total Number of Depositors</b>	<b>22,310</b>	<b>22,791</b>	<b>22,995</b>	<b>23,026</b>	<b>23,084</b>
of which: SME depositors	425	330	414	398	381
household/individuals depositors	NA	NA	NA	NA	NA
<b>As a % of Total Number of Depositors</b>					
SME depositors	1.90	1.45	1.80	1.73	1.65
household/individuals depositors	NA	NA	NA	NA	NA
<b>Number of Deposit Accounts</b>	<b>28,622</b>	<b>29,325</b>	<b>29,255</b>	<b>29,670</b>	<b>29,775</b>
of which: SME deposit accounts	425	330	414	398	381
household/individuals deposit accounts	4,921	4,908	5,218	4,778	4,744
<b>As a % of Total Number of Deposit Accounts</b>					
SME deposit accounts	1.48	1.13	1.42	1.34	1.28
household/individuals deposit accounts	17.19	16.74	17.84	16.10	15.93
<b>Total Number of Borrowers</b>	<b>5,081</b>	<b>4,844</b>	<b>4,774</b>	<b>4,766</b>	<b>4,708</b>
of which: SME borrowers	2	2	2	2	NA
household/individual borrowres	1,171	1,232	1,239	1,261	1,256
<b>As a % of Total Number of Borrowers</b>					
SME borrowers	0.04	0.04	0.04	0.04	NA
household/individual borrowers	23.05	25.43	25.95	26.46	26.68
<b>Total Number of Loan Accounts</b>	<b>6,031</b>	<b>5,737</b>	<b>5,651</b>	<b>5,656</b>	<b>5,579</b>
of which: SME loan accounts	2	2	2	2	NA
household/individual loan accounts	1,185	1,241	1,233	1,269	1,263
<b>As a % of Total Number of Loan Accounts</b>					
SME loan accounts	0.03	0.03	0.04	0.04	NA
household/individual loan accounts	19.65	21.63	21.82	22.44	22.64

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