

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
	OUTPUT REPORT 1				
	2022Q1	2022Q2	2022Q3	2022Q4	2023Q1
OUTPUT REPORT 1 SUMMARY RATIOS					
Average Total Assets (\$ 000)	152,922	202,427	229,255	245,553	304,515
Net Income (\$ 000)	666	1,668	2,905	4,860	2,224
Average Earning Assets (\$ 000)	147,224	195,097	221,055	236,585	292,570
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	3.54	2.93	2.87	3.11	4.06
Less: Interest Expense	0.08	0.06	0.05	0.05	0.07
Net Interest Income	3.47	2.88	2.82	3.07	3.99
Plus: Noninterest Income	0.92	0.67	0.57	0.52	0.38
Less: Noninterest Expense	2.37	1.70	1.54	1.45	1.15
Less: Provisions for Loan Losses	0.21	0.15	0.11	0.09	0.22
Net Operating Profit Before Tax	1.80	1.71	1.75	2.05	3.00
Net Operating Profit After Tax	1.73	1.64	1.68	1.97	2.92
Adjusted Net Operating Income	1.87	1.73	1.72	2.00	2.96
Net Income	1.73	1.64	1.68	1.97	2.92
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.73	1.64	1.68	1.97	2.92
Net Income to Average Capital (ROE) (FSI)	124.64	105.20	96.96	99.57	123.64
Net Interest Income to Average Earning Assets (NIM)	3.60	2.99	2.93	3.18	4.15
Average Earning Assets to Average Assets	96.27	96.38	96.42	96.35	96.08
Interest Margin to Gross Income	77.71	79.74	82.05	84.32	89.86
Yield on Loans	19.14	14.58	13.24	12.51	11.09
Cost of Deposits	0.08	0.06	0.05	0.05	0.07
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.19	0.31	0.48	0.59	0.41
Earnings Coverage of Net Loan Losses (X)	23.76	26.98	26.85	34.05	16.92
Provisions for Loan Losses to Total Loans	6.57	6.68	6.47	6.12	6.15
Past Due Loans to Total Loans	2.63	2.59	2.36	2.51	1.80
Non-Performing Loans to Total Loans (FSI)	0.54	0.57	0.69	0.60	0.51
Provisions for Loan Losses to Non-Performing Loans	1220.00	1163.84	941.01	1016.24	1202.96
Estimated Required Provisions to Non-Performing Loans	213.02	205.51	173.67	196.56	231.93
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	9.36	9.55	9.54	9.89	10.41
Net Loans and Advances to Customer Deposits	9.72	9.95	9.98	10.41	10.84
Deposits to Total Liabilities	97.68	97.61	97.63	97.61	97.53
Liquidity Ratio (PR-10)	89.44	87.90	88.33	92.67	91.20
CAPITAL ANALYSIS: (Uninsured Banks Only)					
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)	(0.21)	(0.17)	(0.13)	(0.11)	(0.08)
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	0.03	0.02
Retained Earnings to Average Capital	0.10	0.38	0.61	0.90	0.27
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Past Due Loans to Total Capital	0.19	0.15	0.12	0.10	0.10
Non Performing Loans to Capital (FSI)	0.04	0.03	0.03	0.02	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	#DIV/0!	(1.44)	2.75	0.33	(4.01)
Total Capital (Balance Sheet)	#DIV/0!	22.83	23.70	30.28	(29.14)
Tier 1 Capital	#DIV/0!	(0.89)	0.00	0.00	5.24
Total Loans and Advances	#DIV/0!	0.65	2.42	3.63	1.07
Past Due Loans (Loans Past Due 30 Days or More)	#DIV/0!	(1.12)	(6.64)	10.47	(27.58)
Non Performing Loans (Loans Past Due 90 Days or More)	NA	7.27	22.60	(9.22)	(14.21)
Core Liquid Assets	#DIV/0!	(1.68)	2.82	(0.05)	(4.73)
Total Deposits	#DIV/0!	(1.85)	2.40	(0.33)	(2.94)
Demand Deposits	NA	0.42	1.28	(0.25)	(7.57)
Savings Deposits	#DIV/0!	(3.98)	4.38	(0.15)	1.13
Time Deposits	#DIV/0!	(3.22)	(2.01)	(1.92)	2.22
OUTPUT REPORT 2					
NONINTEREST INCOME AND EXPENSE					
NONINTEREST INCOME AND EXPENSES (\$ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	241	452	657	850	192
Other Non Interest Income	110	231	319	434	99
Total Non-Interest Income	351	683	976	1,284	291

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
Salaries, Wages and Benefits - Citizens	314	686	992	1,345	352
Salaries, Wages and Benefits - Noncitizens	70	97	203	278	73
Board of Directors' Expenses	14	27	44	106	34
Outsourcing Service Fees and Expenses	4	19	25	34	10
Related Party	0	0	0	0	0
Non-Related Party	4	19	25	34	10
Rent - Premises	63	127	191	265	67
Other Administrative and Occupancy Expenses	87	183	346	419	107
Depreciation on Fixed Assets	52	103	153	202	69
Other Non Interest Expenses	303	476	690	900	167
Total Non-interest (Overhead) Expenses	907	1,718	2,644	3,549	879

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	54.12	47.78	45.34	40.27	26.40
Interest Margin to Gross Income (FSI)	77.71	79.74	82.05	84.32	89.86
Personnel Expenses to Noninterest Expenses (FSI)	42.34	45.58	45.20	45.73	48.35
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	1.04	0.80	0.72	0.70	0.60
Salaries, Wages and Benefits of All Employees	1.00	0.77	0.69	0.66	0.56
Board of Directors' Expenses	0.04	0.03	0.03	0.04	0.04
Outsourcing Service Fees and Expenses	0.01	0.02	0.01	0.01	0.01
Rent - Premises	0.16	0.13	0.11	0.11	0.09
Other Administrative and Occupancy Expenses	0.23	0.18	0.20	0.17	0.14
Depreciation on Fixed Assets	0.14	0.10	0.09	0.08	0.09
Other Non Interest Expenses	0.79	0.47	0.40	0.37	0.22
Total Overhead Expenses	2.37	1.70	1.54	1.45	1.15
Overhead Expenses Less Non-Int Income	1.45	1.02	0.97	0.92	0.77
YIELD ON OR COST OF:					
Total Loans and Advances	20.34	15.51	14.11	13.31	11.63
Interest Income on Loans and Advances	19.14	14.58	13.24	12.51	11.09
Yield-related Loan Fees & Charges	1.20	0.93	0.87	0.80	0.55
Deposits Due from Depository Institutions	1.74	1.58	1.67	2.03	3.29
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.75	1.59	1.68	2.04	3.29
Head Office and Branches	1.75	1.59	1.68	2.04	3.30
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.08	0.06	0.05	0.05	0.07
Domestic	0.08	0.06	0.05	0.05	0.07
Non-Residents	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00
OUTPUT REPORT 3 PERCENTAGE COMPOSITION					

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS					
Total Loans and Advances	10.02	10.12	10.15	10.25	10.81
Less: Provisions for Loan Losses	0.66	0.67	0.67	0.66	0.66
Net Loans and Advances	9.36	9.45	9.48	9.58	10.14
Deposits Due From Depository Institutions	86.26	86.26	86.27	86.10	85.27
Demand	85.98	85.96	85.97	85.81	85.04
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.98	85.96	85.97	85.81	85.04
Head Office and Branches	85.96	85.94	85.96	85.79	85.02
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.28	0.30	0.30	0.29	0.24
Domestic	0.25	0.27	0.28	0.27	0.21
Abroad	0.03	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	0.03	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
Sub-total Earning Assets	96.27	96.38	96.42	96.35	96.08
Cash (Notes & Coin)	1.73	1.62	1.59	1.67	1.91
Total Non-Financial Assets	1.63	1.64	1.64	1.64	1.67
Premises & Equipment	1.63	1.64	1.64	1.64	1.67
Less: Accumulated Depreciation	1.15	1.17	1.17	1.17	1.22
Net Fixed Assets	0.48	0.47	0.47	0.47	0.46
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	0.04	0.04	0.04	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	0.00
Investment in Unconsolidated Subs and Assoc Co's	0.00	0.00	0.00	0.00	0.00
Items in Transit	0.00	0.00	0.00	0.00	0.00
Other Assets	0.32	0.31	0.31	0.30	0.29
Total Assets	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:					
Demand Deposits	45.32	45.74	45.66	45.56	44.43

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
Savings Deposits	43.52	42.96	43.00	42.96	43.99
Time Deposits	7.49	7.43	7.29	7.18	7.08
Sub-Total Deposits	96.33	96.13	95.95	95.70	95.49
Deposits Due to Depository Institutions	0.25	0.26	0.25	0.23	0.15
Demand	0.08	0.09	0.09	0.08	0.06
Domestic	0.08	0.09	0.09	0.08	0.06
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.17	0.17	0.16	0.15	0.10
Domestic	0.17	0.17	0.16	0.15	0.10
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00
Securities Sold Under Agreement to Repurchase	0.00	0.00	0.00	0.00	0.00
Accrued Interest Payable	0.00	0.00	0.00	0.00	0.01
Deposits	0.00	0.00	0.00	0.00	0.01
Dividends Payable	0.00	0.00	0.00	0.00	0.00
Interest In Suspense on Loans and Advances	0.00	0.00	0.00	0.00	0.00
Other Liabilities	0.47	0.47	0.48	0.48	0.49
Total Provisions for Losses	0.66	0.67	0.67	0.66	0.66
Total Accumulated Depreciation	1.15	1.17	1.17	1.17	1.22
Sub-Total Liabilities	98.61	98.44	98.26	98.02	97.87
Total Capital	1.39	1.56	1.74	1.98	2.36
Total Liabilities & Capital	100.00	100.00	100.00	100.00	100.23

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

CHANGES IN PROVISIONS FOR LOAN LOSSES (\$ '000's)					
Balance at Prior Calendar Year End	0	0	0	0	0
Add: Provisions Year-to-date	80	151	181	225	166
Less: Write-offs Year-to-date ()	118	239	413	547	204
Add: Recoveries Year-to-date	89	175	301	399	69
Ending Balance	51	87	69	77	31

Average Total Loans to Average Total Assets	10.02	10.12	10.15	10.25	10.81
Average Total Loans and Advances (\$000)	15,320	20,493	23,266	25,160	32,908
Year-to-date Net Loan Losses (Recoveries)	29	64	112	148	135
Past Due Loans [Loans Past Due 30 Days or More]	807	798	745	823	596
Non Performing Loans [Loans Past Due 90 Days or More]	165	177	217	197	169

ANALYSIS RATIOS:

Year-to-date Recoveries to Prior Period Write-offs	#DIV/0!	0.00	0.00	0.00	#DIV/0!
Year-to-date Net Loan Loss to Average Total Loans	0.19	0.31	0.48	0.59	0.41
Year-to-date Write-offs to Average Total Loans	0.77	1.17	1.78	2.17	0.62
Year-to-date Recoveries to Average Total Loans	0.58	0.85	1.29	1.59	0.21
Provisions for Loan Losses to Total Loans	6.57	6.68	6.47	6.12	6.15
Provisions for Loan Losses to Loans Past Due 90 days or more	1,220.00	1,163.84	941.01	1,016.24	1,202.96
Earnings Coverage of Year-to-date Net Loan Losses	23.76	26.98	26.85	34.05	16.92
Twenty Largest Borrowing Relationships ('000s)	18,086	17,976	17,845	15,477	18,593
Large Borrowers to Capital (FSI)	425.7	344.4	276.4	184.0	312.0

PAST DUE LOAN ANALYSIS:

Loans Past Due 30 Days or More to Total Loans	2.63	2.59	2.36	2.51	1.80
Loans Past Due 30 to 59 Days to Total Loans	1.29	1.13	0.96	1.27	0.80
Loans Past Due 60 to 89 Days to Total Loans	0.80	0.89	0.71	0.64	0.49
Loans Past Due 90 to 179 Days to Total Loans	0.50	0.46	0.57	0.46	0.42
Loans Past Due 180 to 360 Days to Total Loans	0.04	0.12	0.11	0.14	0.09
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.54	0.57	0.69	0.60	0.51

SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)

Private Sector Domestic	100.00	100.00	100.00	100.00	104.20
Non-Financial Corporations	21.76	21.95	22.15	22.84	26.62
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

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
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	0.24	0.19	0.14	0.00	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	11.93	11.66	11.58	10.43	11.13
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	9.60	10.09	10.42	12.40	15.49
Individuals	78.24	78.05	77.85	77.16	77.58
Housing and Land Purchases	0.04	0.03	0.00	0.00	0.00
Other	78.20	78.02	77.85	77.16	77.58
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	0	0	0	0	0
+ Net Change in Paid-in Capital Year-to-date	4,030	4,030	4,030	4,030	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	(448)	(480)	(480)	(480)	186
+ Net Income (Loss) Year-to-date	666	1,668	2,905	4,860	2,224
+ 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)
Balance At End of Period	4,249	5,219	6,456	8,411	2,409

Average Total Capital (\$000)	2,125	3,156	3,981	4,867	7,186
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CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	673.73	551.45	457.61	365.37	520.97
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	17.79	15.58	11.40	6.10	6.95

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	1.25	1.05	0.97	1.00	1.24
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.10	0.38	0.61	0.90	0.27

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	1.73	2.08	2.71	2.00

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	(448)	(480)	(480)	(480)	(294)
Assigned Capital	0	0	0	0	0
Other	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0
LESS: Goodwill and Other Intangibles	0	0	0	0	0
Sub-total Tier 1 Capital	3,582	3,550	3,550	3,550	3,736

TIER 2 CAPITAL:

Current year-to-date Income	666	1,668	2,905	4,860	2,224
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	2,013	2,060	2,042	2,002	2,033
Maximum Eligible General Provisions for Loan Losses	15,917	19,466	24,742	30,453	37,057

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
Allowable General Provisions for Loan Losses	2,013	2,060	2,042	2,002	2,033
Other	0	0	0	0	0
Sub-total Tier 2 Capital	2,679	3,728	4,947	6,862	4,257
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	262,913	258,993	266,337	265,106	252,685
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	262,913	258,993	266,337	265,106	252,685
Deductions from Total Capital:					
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0
LESS: Holdings of Other Financial Institution's Capital Instruments	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL CAPITAL	(256,652)	(251,715)	(257,840)	(254,694)	(244,692)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	56,840	54,482	55,600	54,003	260,048
0% Risk Weighted Assets (\$000)	7,747	6,758	7,839	9,966	11,191
20% Risk Weighted Assets (\$000)	130,498	117,104	123,448	114,467	126,664
50% Risk Weighted Assets (\$000)	47	47	33	24	85
100% Risk Weighted Assets (\$000)	30,717	31,038	30,894	31,098	234,673
Off-Balance Sheet Risk-Weighted Obligations	31,170	24,466	33,439	49,023	83,798
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	31,170	24,466	33,439	49,023	83,798
Gross Risk-Weighted Assets	88,010	78,948	89,039	103,026	343,846
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	52,583	51,799	53,267	53,021	50,537
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	1,220,792	1,505,517	1,926,118	2,383,251	2,914,010
Tier-1 Capital to Risk-Weighted Assets	0.29%	0.24%	0.18%	0.15%	0.13%
Total Capital to Risk-Weighted Assets	-21.02%	-16.72%	-13.39%	-10.69%	-8.40%

**OUTPUT REPORT 6
LIQUIDITY ANALYSIS**

Liquid Assets ('000s)					
Cash Balances	5,296	4,567	4,679	5,925	5,685
Core Liquid Assets	269,104	264,570	272,022	271,897	259,037
Short Term Liabilities	282,362	279,328	285,184	281,278	274,683
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.99	87.77	87.82	87.50	86.84
Cash Balances to Short Term Liabilities	1.88	1.63	1.64	2.11	2.07
Core Liquid Assets to Short Term Liabilities (FSI)	95.30	94.72	95.38	96.66	94.30
Customer Deposits to Total Loans (FSI)	961.53	937.59	937.44	901.61	865.87
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.73	1.52	1.51	1.91	1.91
Balances Due From Depository Institutions	86.26	86.25	86.31	85.59	84.94
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.01	85.96	86.03	85.35	84.76
Head Office and Branches	85.96	85.92	85.99	85.31	84.71
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.32	92.67	92.07	90.52	92.09
Total Deposit Liabilities	96.33	95.92	95.59	94.97	96.03
Demand Deposits	45.32	46.17	45.51	45.25	43.57
Savings Deposits	43.52	42.40	43.07	42.86	45.16
Time Deposits	7.49	7.36	7.02	6.86	7.31
Deposits Due to Depository Institutions	0.25	0.27	0.24	0.17	0.14
Domestic	0.25	0.27	0.24	0.17	0.14
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA

**OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE**

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
New Taiwan Dollar (NTD)	0.00	NA	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	NA	0.00	NA	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
British Pound (GBP)	0.00	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	NA	NA	NA	0.00
All Others	0.00	NA	NA	NA	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.36	0.23	0.31	0.14	0.19
Shorthand Method	0.36	0.23	0.31	0.14	0.19
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	(2,166)	(1,388)	(2,264)	290	(5,433)
- 7 up to 30 days	(2,764)	(2,554)	(2,640)	(1,323)	(1,042)
- 1 up to 3 months	(4,268)	(5,391)	(2,076)	(2,434)	(5,406)
- 3 up to 6 months	(9,227)	(6,381)	(6,471)	(6,435)	2,779
- 6 up to 12 months	6,155	(1,330)	(2,888)	6,152	7,199
- 1 up to 3 years	525	5,844	5,284	8,072	7,424
- 3 up to 5 years	5,394	5,433	5,741	10,213	10,234
- 5 Years and Over	1,898	1,714	1,799	1,378	1,339
- Unclassified	1,237	1,065	1,018	181	137
Cumulative GAP Position ('000s)					
- Less than 7 days	(2,166)	(1,388)	(2,264)	290	(5,433)
- 7 up to 30 days	(4,930)	(3,942)	(4,904)	(1,033)	(6,475)
- 1 up to 3 months	(9,198)	(9,333)	(6,980)	(3,467)	(11,881)
- 3 up to 6 months	(18,425)	(15,714)	(13,451)	(9,902)	(9,102)
- 6 up to 12 months	(12,270)	(17,044)	(16,339)	(3,750)	(1,903)
- 1 up to 3 years	(11,745)	(11,200)	(11,055)	4,322	5,521
- 3 up to 5 years	(6,351)	(5,767)	(5,314)	14,535	15,755
- 5 Years and Over	(4,453)	(4,053)	(3,515)	15,913	17,094
- Unclassified	(3,216)	(2,988)	(2,497)	16,094	17,231
OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS					
RSA AS A % OF RSL					
0 - 1 month	2.29	2.36	2.4	5.6	5.58
0 - 3 months	2.46	2.51	3.5	6.1	5.85
0 - 6 months	2.70	3.15	3.6	6.6	6.76
0 - 12 months	5.23	4.89	5.4	9.6	10.41
OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS					
TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	4,860	2,394	2,444	2,919	4,915
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	3,910	3,124	3,755	4,765	6,354
Unconditionally Cancelable At Any Time Without Notice	40	31	26	18	23
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,870	3,093	3,729	4,747	6,331
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	8,770	5,518	6,199	7,684	11,269
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.59	0.79	0.79	0.94	1.65
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	1.28	1.04	1.21	1.53	2.13
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.27	1.03	1.20	1.53	2.12
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	2.87	1.83	2.00	2.47	3.78
OUTPUT REPORT 11					
RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	0.63	0.66	0.66	0.61	0.68
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA
RELATED PARTY EXPOSURES AS A % OF CAPITAL					
Loans to Related Parties					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	2.75	2.17	1.84	1.34	2.25
- Officers	1.51	1.26	0.99	0.77	1.02
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.26	0.48	0.40	0.27	0.52
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
OUTPUT REPORT 12					
MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING					
SECTOR STATISTICS					
Number of Employees	44	45	41	44	44
Citizens of the Republic of Palau	37	38	34	37	36
Non-Citizens	7	7	7	7	8
DEPOSITS					
Restricted Deposits	0	0	0	0	0
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	28.73	28.69	29.56	31.96	35.33
Unsecured Loans as % of Total Loans and Advances	71.27	71.31	70.44	68.04	68.87
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.03	0.03	0.02	0.02	0.02
Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	33.00	33.00	33.00	33.00	33.00

RATIOS & INDICATORS		3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
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		94.85	77.22	62.42	47.91	67.62
Assigned Capital as a % of Total Capital		NA	NA	NA	NA	NA
REMITTANCES						
Incoming Remittances (\$000)		56,700	35,124	47,277	63,774	32,453
Australia		413	391	330	316	415
Japan		10,034	4,777	4,592	3,652	3,495
New Zealand		517	532	524	457	224
Philippines		432	576	669	31,804	569
Taiwan		1,613	1,478	1,820	5,296	13,242
United States		31,833	19,371	23,152	15,212	8,178
China		3,148	2,971	2,958	2,556	2,025
All Others		8,710	5,028	13,232	4,481	4,305
Outgoing Remittances (\$000)		63,220	61,993	58,449	39,741	34,072
Australia		1,015	847	1,262	597	535
Japan		8,211	7,346	7,033	3,819	3,285
New Zealand		1,816	1,086	1,087	633	386
Philippines		4,173	4,145	4,392	6,153	4,197
Taiwan		8,587	5,986	6,291	5,077	4,422
United States		29,532	32,898	29,786	17,725	12,771
China		5,843	5,141	4,538	2,905	5,258
All Others		4,043	4,544	4,060	2,832	3,218
AS A % OF TOTAL REMITTANCES						
Incoming Remittances						
Australia		0.73	1.11	0.70	0.50	1.28
Japan		17.70	13.60	9.71	5.73	10.77
New Zealand		0.91	1.51	1.11	0.72	0.69
Philippines		0.76	1.64	1.42	49.87	1.75
Taiwan		2.84	4.21	3.85	8.30	40.80
United States		56.14	55.15	48.97	23.85	25.20
China		5.55	8.46	6.26	4.01	6.24
All Others		15.36	14.31	27.99	7.03	13.27
Outgoing Remittances						
Australia		1.61	1.37	2.16	1.50	1.57
Japan		12.99	11.85	12.03	9.61	9.64
New Zealand		2.87	1.75	1.86	1.59	1.13
Philippines		6.60	6.69	7.51	15.48	12.32
Taiwan		13.58	9.66	10.76	12.78	12.98
United States		46.71	53.07	50.96	44.60	37.48
China		9.24	8.29	7.76	7.31	15.43
All Others		6.40	7.33	6.95	7.13	9.44
Incoming Remittances (\$000)		56,700	35,124	47,277	63,774	32,453
Depository Institutions Domestic		448	418	745	329	255
Other Financial Corporations Domestic		0	0	0	1,446	0
Development Financing Corporations		0	0	0	1,446	0
Statutory Non-Bank Financial Corporations		0	0	0	0	0
Private Non-Bank Financial Corporations		0	0	0	0	0
Central Government		21,853	9,935	13,467	42,304	6,000
Local Governments (State Governments)		21	40	0	0	10
Statutory Non-financial Corporations Domestic		0	0	0	0	0
Private Sector Domestic		34,378	24,731	33,065	19,695	26,188
Non-financial Corporations		29,029	19,828	24,713	15,053	11,396
Individuals		4,950	4,479	7,970	2,824	2,482
Non-profit Institutions Serving Households		399	424	382	1,818	12,310
Non-residents		0	0	0	0	0
Outgoing Remittances (\$000)		63,220	61,993	58,449	39,741	34,072
Depository Institutions Domestic		9	3	3	57	31
Other Financial Corporations Domestic		0	0	0	481	489
Development Financing Corporations		0	0	0	481	489
Statutory Non-Bank Financial Corporations		0	0	0	0	0
Private Non-Bank Financial Corporations		0	0	0	0	0
Central Government		966	993	1,032	4,854	4,832
Local Governments (State Governments)		94	2	3	85	14
Statutory Non-financial Corporations Domestic		0	0	0	0	0
Private Sector Domestic		62,151	60,995	57,411	34,264	28,707
Non-financial Corporations		57,101	57,566	53,783	31,972	26,133
Individuals		5,048	3,429	3,627	2,205	2,405
Non-profit Institutions Serving Households		2	0	1	87	169
Non-residents		0	0	0	0	0
AS A % OF TOTAL REMITTANCES						
Incoming Remittances						
Depository Institutions Domestic		0.79	1.19	1.58	0.52	0.79
Other Financial Corporations Domestic		NA	NA	NA	2.27	NA

RATIOS & INDICATORS	3/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023
Development Financing Corporations	NA	NA	NA	2.27	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	38.54	28.29	28.49	66.33	18.49
Local Governments (State Governments)	0.04	0.11	NA	NA	0.03
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	60.63	70.41	69.94	30.88	80.70
Non-financial Corporations	51.20	56.45	52.27	23.60	35.12
Individuals	8.73	12.75	16.86	4.43	7.65
Non-profit Institutions Serving Households	0.70	1.21	0.81	2.85	37.93
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.01	0.00	0.01	0.14	0.09
Other Financial Corporations Domestic	NA	NA	NA	1.21	1.43
Development Financing Corporations	NA	NA	NA	1.21	1.43
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	1.53	1.60	1.77	12.21	14.18
Local Governments (State Governments)	0.15	0.00	0.01	0.21	0.04
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.31	98.39	98.22	86.22	84.25
Non-financial Corporations	90.32	92.86	92.02	80.45	76.70
Individuals	7.98	5.53	6.21	5.55	7.06
Non-profit Institutions Serving Households	0.00	NA	0.00	0.22	0.49
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	22,791	22,995	23,026	22,117	22,150
of which: SME depositors	330	414	398	381	377
household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.45	1.80	1.73	1.72	1.70
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	29,325	29,255	29,670	17,450	17,576
of which: SME deposit accounts	330	414	398	8,431	8,401
household/individuals deposit accounts	4,908	5,218	4,778	4,744	4,680
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.13	1.42	1.34	48.32	47.80
household/individuals deposit accounts	16.74	17.84	16.10	27.19	26.63
Total Number of Borrowers	4,844	4,774	4,766	4,518	4,566
of which: SME borrowers	2	2	2	NA	NA
household/individual borrowers	1,232	1,239	1,261	1,256	1,296
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.04	0.04	NA	NA
household/individual borrowers	25.43	25.95	26.46	27.80	28.38
Total Number of Loan Accounts	5,737	5,651	5,656	4,957	4,979
of which: SME loan accounts	2	2	2	NA	NA
household/individual loan accounts	1,241	1,233	1,269	1,263	1,301
As a % of Total Number of Loan Accounts					
SME loan accounts	0.03	0.04	0.04	NA	NA
household/individual loan accounts	21.63	21.82	22.44	25.48	26.13
Total Number of ATMs	8	8	9	9	10