

RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
	OUTPUT REPORT 1			OUTPUT REPORT 2	
	2022Q2	2022Q3	2022Q4	2023Q1	2023Q2
OUTPUT REPORT 1					
SUMMARY RATIOS					
Average Total Assets (\$ 000)	202,427	229,255	245,553	304,515	300,246
Net Income (\$ 000)	1,668	2,905	4,860	2,224	4,562
Average Earning Assets (\$ 000)	195,097	221,055	236,585	292,570	287,982
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.93	2.87	3.11	4.06	4.13
Less: Interest Expense	0.06	0.05	0.05	0.07	0.09
Net Interest Income	2.88	2.82	3.07	3.99	4.04
Plus: Noninterest Income	0.67	0.57	0.52	0.38	0.39
Less: Noninterest Expense	1.70	1.54	1.45	1.15	1.14
Less: Provisions for Loan Losses	0.15	0.11	0.09	0.22	0.15
Net Operating Profit Before Tax	1.71	1.75	2.05	3.00	3.15
Net Operating Profit After Tax	1.64	1.68	1.97	2.92	3.06
Adjusted Net Operating Income	1.73	1.72	2.00	2.96	3.11
Net Income	1.64	1.68	1.97	2.92	3.06
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.64	1.68	1.97	2.92	3.06
Net Income to Average Capital (ROE) (FSI)	105.20	96.96	99.57	123.64	121.58
Net Interest Income to Average Earning Assets (NIM)	2.99	2.93	3.18	4.15	4.21
Average Earning Assets to Average Assets	96.38	96.42	96.35	96.08	95.92
Interest Margin to Gross Income	79.74	82.05	84.32	89.86	89.25
Yield on Loans	14.58	13.24	12.51	11.09	10.85
Cost of Deposits	0.06	0.05	0.05	0.07	0.10
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.31	0.48	0.59	0.41	0.41
Earnings Coverage of Net Loan Losses (X)	26.98	26.85	34.05	16.92	33.53
Provisions for Loan Losses to Total Loans	6.68	6.47	6.12	6.15	5.60
Past Due Loans to Total Loans	2.59	2.36	2.51	1.80	1.52
Non-Performing Loans to Total Loans (FSI)	0.57	0.69	0.60	0.51	0.42
Provisions for Loan Losses to Non-Performing Loans	1163.84	941.01	1016.24	1202.96	1328.30
Estimated Required Provisions to Non-Performing Loans	205.51	173.67	196.56	231.93	264.52
LIQUIDITY ANALYSIS:					
Net Loans to Total Assets (total)	9.55	9.54	9.89	10.41	12.21
Net Loans and Advances to Customer Deposits	9.95	9.98	10.41	10.84	12.91
Deposits to Total Liabilities	97.61	97.63	97.61	97.53	97.40
Liquidity Ratio (PR-10)	87.90	88.33	92.67	91.20	92.31
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)	(0.17)	(0.13)	(0.11)	(0.08)	(0.07)
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	0.03	0.02	0.03
Retained Earnings to Average Capital	0.38	0.61	0.90	0.27	0.56
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	0.15	0.12	0.10	0.10	0.07
Non Performing Loans to Capital (FSI)	0.03	0.03	0.02	0.03	0.02
GROWTH RATES (qtr-on-qtr)					
Total Assets	(1.44)	2.75	0.33	(4.01)	(2.20)
Total Capital (Balance Sheet)	22.83	23.70	30.28	(29.14)	39.36
Tier 1 Capital	(0.89)	0.00	0.00	5.24	0.21
Total Loans and Advances	0.65	2.42	3.63	1.07	14.06
Past Due Loans (Loans Past Due 30 Days or More)	(1.12)	(6.64)	10.47	(27.58)	(3.69)
Non Performing Loans (Loans Past Due 90 Days or More)	7.27	22.60	(9.22)	(14.21)	(5.92)
Core Liquid Assets	(1.68)	2.82	(0.05)	(4.73)	(4.32)
Total Deposits	(1.85)	2.40	(0.33)	(2.94)	(3.64)
Demand Deposits	0.42	1.28	(0.25)	(7.57)	(4.06)
Savings Deposits	(3.98)	4.38	(0.15)	1.13	(4.18)
Time Deposits	(3.22)	(2.01)	(1.92)	2.22	2.23
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	452	657	850	192	392
Other Non Interest Income	231	319	434	99	199
Total Non-Interest Income	683	976	1,284	291	591

RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Salaries, Wages and Benefits - Citizens	686	992	1,345	352	707
Salaries, Wages and Benefits - Noncitizens	97	203	278	73	150
Board of Directors' Expenses	27	44	106	34	69
Outsourcing Service Fees and Expenses	19	25	34	10	21
Related Party	0	0	0	0	0
Non-Related Party	19	25	34	10	21
Rent - Premises	127	191	265	67	133
Other Administrative and Occupancy Expenses	183	346	419	107	193
Depreciation on Fixed Assets	103	153	202	69	121
Other Non Interest Expenses	476	690	900	167	312
Total Non-interest (Overhead) Expenses	1,718	2,644	3,549	879	1,706

RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	47.78	45.34	40.27	26.40	25.64
Interest Margin to Gross Income (FSI)	79.74	82.05	84.32	89.86	89.25
Personnel Expenses to Noninterest Expenses (FSI)	45.58	45.20	45.73	48.35	50.23
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.80	0.72	0.70	0.60	0.62
Salaries, Wages and Benefits of All Employees	0.77	0.69	0.66	0.56	0.57
Board of Directors' Expenses	0.03	0.03	0.04	0.04	0.05
Outsourcing Service Fees and Expenses	0.02	0.01	0.01	0.01	0.01
Rent - Premises	0.13	0.11	0.11	0.09	0.09
Other Administrative and Occupancy Expenses	0.18	0.20	0.17	0.14	0.13
Depreciation on Fixed Assets	0.10	0.09	0.08	0.09	0.08
Other Non Interest Expenses	0.47	0.40	0.37	0.22	0.21
Total Overhead Expenses	1.70	1.54	1.45	1.15	1.14
Overhead Expenses Less Non-Int Income	1.02	0.97	0.92	0.77	0.74
YIELD ON OR COST OF:					
Total Loans and Advances	15.51	14.11	13.31	11.63	11.63
Interest Income on Loans and Advances	14.58	13.24	12.51	11.09	10.85
Yield-related Loan Fees & Charges	0.93	0.87	0.80	0.55	0.78
Deposits Due from Depository Institutions	1.58	1.67	2.03	3.29	3.31
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.59	1.68	2.04	3.29	3.32
Head Office and Branches	1.59	1.68	2.04	3.30	3.32
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.06	0.05	0.05	0.07	0.10
Domestic	0.06	0.05	0.05	0.07	0.10
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	10.12	10.15	10.25	10.81	11.50
Less: Provisions for Loan Losses	0.67	0.67	0.66	0.66	0.68
Net Loans and Advances	9.45	9.48	9.58	10.14	10.81
Deposits Due From Depository Institutions	86.26	86.27	86.10	85.27	84.42
Demand	85.96	85.97	85.81	85.04	84.19
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.96	85.97	85.81	85.04	84.19
Head Office and Branches	85.94	85.96	85.79	85.02	84.17
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.30	0.30	0.29	0.24	0.23
Domestic	0.27	0.28	0.27	0.21	0.20
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	96.38	96.42	96.35	96.08	95.92
Cash (Notes & Coin)	1.62	1.59	1.67	1.91	2.04
Total Non-Financial Assets	1.64	1.64	1.64	1.67	1.69
Premises & Equipment	1.64	1.64	1.64	1.67	1.69
Less: Accumulated Depreciation	1.17	1.17	1.17	1.22	1.24
Net Fixed Assets	0.47	0.47	0.47	0.46	0.45
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	0.05	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	0.31	0.31	0.30	0.29	0.29
Total Assets	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	45.74	45.66	45.56	44.43	43.88
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RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Savings Deposits	42.96	43.00	42.96	43.99	44.07
Time Deposits	7.43	7.29	7.18	7.08	7.26
Sub-Total Deposits	96.13	95.95	95.70	95.49	95.21
Deposits Due to Depository Institutions	0.26	0.25	0.23	0.15	0.14
Demand	0.09	0.09	0.08	0.06	0.06
Domestic	0.09	0.09	0.08	0.06	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	0.16	0.15	0.10	0.08
Domestic	0.17	0.16	0.15	0.10	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
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	0.01	0.01
Deposits	0.00	0.00	0.00	0.01	0.01
Dividends Payable	0.00	0.00	0.00	0.00	0.00
Interest In Suspense on Loans and Advances	0.00	0.00	0.00	0.00	0.00
Other Liabilities	0.47	0.48	0.48	0.49	0.49
Total Provisions for Losses	0.67	0.67	0.66	0.66	0.68
Total Accumulated Depreciation	1.17	1.17	1.17	1.22	1.24
Sub-Total Liabilities	98.44	98.26	98.02	97.87	97.64
Total Capital	1.56	1.74	1.98	2.36	2.52
Total Liabilities & Capital	100.00	100.00	100.00	100.23	100.15

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	151	181	225	166	219
Less: Write-offs Year-to-date ()	239	413	547	204	346
Add: Recoveries Year-to-date	175	301	399	69	205
Ending Balance	87	69	77	31	78

Average Total Loans to Average Total Assets	10.12	10.15	10.25	10.81	11.50
Average Total Loans and Advances (\$000)	20,493	23,266	25,160	32,908	34,517
Year-to-date Net Loan Losses (Recoveries)	64	112	148	135	141
Past Due Loans [Loans Past Due 30 Days or More]	798	745	823	596	574
Non Performing Loans [Loans Past Due 90 Days or More]	177	217	197	169	159

ANALYSIS RATIOS:

Year-to-date Recoveries to Prior Period Write-offs	0.00	0.00	0.00	#DIV/0!	0.00
Year-to-date Net Loan Loss to Average Total Loans	0.31	0.48	0.59	0.41	0.41
Year-to-date Write-offs to Average Total Loans	1.17	1.78	2.17	0.62	1.00
Year-to-date Recoveries to Average Total Loans	0.85	1.29	1.59	0.21	0.59
Provisions for Loan Losses to Total Loans	6.68	6.47	6.12	6.15	5.60
Provisions for Loan Losses to Loans Past Due 90 days or more	1,163.84	941.01	1,016.24	1,202.96	1,328.30
Earnings Coverage of Year-to-date Net Loan Losses	26.98	26.85	34.05	16.92	33.53
Twenty Largest Borrowing Relationships ('000s)	17,976	17,845	15,477	18,593	18,700
Large Borrowers to Capital (FSI)	344.4	276.4	184.0	312.0	225.1

PAST DUE LOAN ANALYSIS:

Loans Past Due 30 Days or More to Total Loans	2.59	2.36	2.51	1.80	1.52
Loans Past Due 30 to 59 Days to Total Loans	1.13	0.96	1.27	0.80	0.73
Loans Past Due 60 to 89 Days to Total Loans	0.89	0.71	0.64	0.49	0.37
Loans Past Due 90 to 179 Days to Total Loans	0.46	0.57	0.46	0.42	0.36
Loans Past Due 180 to 360 Days to Total Loans	0.12	0.11	0.14	0.09	0.07
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.57	0.69	0.60	0.51	0.42

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

Private Sector Domestic	100.00	100.00	100.00	104.20	100.00
Non-Financial Corporations	21.95	22.15	22.84	26.62	29.90
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	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
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	0.19	0.14	0.00	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	11.66	11.58	10.43	11.13	10.15
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	10.09	10.42	12.40	15.49	19.75
Individuals	78.05	77.85	77.16	77.58	70.10
Housing and Land Purchases	0.03	0.00	0.00	0.00	0.00
Other	78.02	77.85	77.16	77.58	70.10
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	0	50
+ 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	(480)	(480)	(480)	186	144
+ Net Income (Loss) Year-to-date	1,668	2,905	4,860	2,224	4,562
+ 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	5,219	6,456	8,411	2,409	4,755

Average Total Capital (\$000)	3,156	3,981	4,867	7,186	7,559
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CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	551.45	457.61	365.37	520.97	428.88
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	15.58	11.40	6.10	6.95	4.19

PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	1.05	0.97	1.00	1.24	1.22
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.38	0.61	0.90	0.27	0.56

OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.73	2.08	2.71	2.00	2.85

RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,030	4,030	4,030	4,030	4,080
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(480)	(480)	(480)	(294)	(336)
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	3,550	3,550	3,550	3,736	3,744
TIER 2 CAPITAL:					
Current year-to-date Income	1,668	2,905	4,860	2,224	4,562
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	2,060	2,042	2,002	2,033	2,112
Maximum Eligible General Provisions for Loan Losses	19,466	24,742	30,453	37,057	40,192

RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Allowable General Provisions for Loan Losses	2,060	2,042	2,002	2,033	2,112
Other	0	0	0	0	0
Sub-total Tier 2 Capital	3,728	4,947	6,862	4,257	6,674
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	258,993	266,337	265,106	252,685	240,401
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	258,993	266,337	265,106	252,685	240,401
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	(251,715)	(257,840)	(254,694)	(244,692)	(229,983)
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	54,482	55,600	54,003	260,048	259,280
0% Risk Weighted Assets (\$000)	6,758	7,839	9,966	11,191	14,606
20% Risk Weighted Assets (\$000)	117,104	123,448	114,467	126,664	111,654
50% Risk Weighted Assets (\$000)	47	33	24	85	100
100% Risk Weighted Assets (\$000)	31,038	30,894	31,098	234,673	236,899
Off-Balance Sheet Risk-Weighted Obligations	24,466	33,439	49,023	83,798	75,957
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	24,466	33,439	49,023	83,798	75,957
Gross Risk-Weighted Assets	78,948	89,039	103,026	343,846	335,237
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	51,799	53,267	53,021	50,537	48,080
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	1,505,517	1,926,118	2,383,251	2,914,010	3,167,244
Tier-1 Capital to Risk-Weighted Assets	0.24%	0.18%	0.15%	0.13%	0.12%
Total Capital to Risk-Weighted Assets	-16.72%	-13.39%	-10.69%	-8.40%	-7.26%
OUTPUT REPORT 6					
LIQUIDITY ANALYSIS					

Liquid Assets ('000s)					
Cash Balances	4,567	4,679	5,925	5,685	6,786
Core Liquid Assets	264,570	272,022	271,897	259,037	247,856
Short Term Liabilities	279,328	285,184	281,278	274,683	258,671
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.77	87.82	87.50	86.84	84.97
Cash Balances to Short Term Liabilities	1.63	1.64	2.11	2.07	2.62
Core Liquid Assets to Short Term Liabilities (FSI)	94.72	95.38	96.66	94.30	95.82
Customer Deposits to Total Loans (FSI)	937.59	937.44	901.61	865.87	731.51
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.52	1.51	1.91	1.91	2.33
Balances Due From Depository Institutions	86.25	86.31	85.59	84.94	82.64
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.96	86.03	85.35	84.76	82.47
Head Office and Branches	85.92	85.99	85.31	84.71	82.41
Other Depository Institutions	0.04	0.04	0.04	0.04	0.06
Short Term Liabilities	92.67	92.07	90.52	92.09	88.67
Total Deposit Liabilities	95.92	95.59	94.97	96.03	94.63
Demand Deposits	46.17	45.51	45.25	43.57	42.75
Savings Deposits	42.40	43.07	42.86	45.16	44.24
Time Deposits	7.36	7.02	6.86	7.31	7.64
Deposits Due to Depository Institutions	0.27	0.24	0.17	0.14	0.12
Domestic	0.27	0.24	0.17	0.14	0.12
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	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
New Taiwan Dollar (NTD)	NA	NA	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	0.00	NA	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
British Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	0.00
Philippine Peso (PHP)	NA	NA	NA	0.00	0.00
All Others	NA	NA	NA	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.23	0.31	0.14	0.19	0.27
Shorthand Method	0.23	0.31	0.14	0.19	0.27

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	(1,388)	(2,264)	290	(5,433)	(5,071)
- 7 up to 30 days	(2,554)	(2,640)	(1,323)	(1,042)	(1,018)
- 1 up to 3 months	(5,391)	(2,076)	(2,434)	(5,406)	3,623
- 3 up to 6 months	(6,381)	(6,471)	(6,435)	2,779	6,781
- 6 up to 12 months	(1,330)	(2,888)	6,152	7,199	(1,538)
- 1 up to 3 years	5,844	5,284	8,072	7,424	7,827
- 3 up to 5 years	5,433	5,741	10,213	10,234	5,478
- 5 Years and Over	1,714	1,799	1,378	1,339	1,159
- Unclassified	1,065	1,018	181	137	(35)

Cumulative GAP Position ('000s)

- Less than 7 days	(1,388)	(2,264)	290	(5,433)	(5,071)
- 7 up to 30 days	(3,942)	(4,904)	(1,033)	(6,475)	(6,089)
- 1 up to 3 months	(9,333)	(6,980)	(3,467)	(11,881)	(2,466)
- 3 up to 6 months	(15,714)	(13,451)	(9,902)	(9,102)	4,315
- 6 up to 12 months	(17,044)	(16,339)	(3,750)	(1,903)	2,777
- 1 up to 3 years	(11,200)	(11,055)	4,322	5,521	10,604
- 3 up to 5 years	(5,767)	(5,314)	14,535	15,755	16,082
- 5 Years and Over	(4,053)	(3,515)	15,913	17,094	17,241
- Unclassified	(2,988)	(2,497)	16,094	17,231	17,206

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

0 - 1 month	2.36	2.4	5.6	5.58	6.03
0 - 3 months	2.51	3.5	6.1	5.85	6.57
0 - 6 months	3.15	3.6	6.6	6.76	11.32
0 - 12 months	4.89	5.4	9.6	10.41	12.67

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)

Direct Credit Substitutes (Standby Letters of Credit)	2,394	2,444	2,919	4,915	4,757
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	3,124	3,755	4,765	6,354	4,143
Unconditionally Cancelable At Any Time Without Notice	31	26	18	23	21
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,093	3,729	4,747	6,331	4,122
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	5,518	6,199	7,684	11,269	8,900

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

Direct Credit Substitutes (Standby Letters of Credit)	0.79	0.79	0.94	1.65	1.63
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	1.04	1.21	1.53	2.13	1.42
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01

RATIOS & INDICATORS		6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Non-Cancelable With a Remaining Term to Maturity One Year or Less		1.03	1.20	1.53	2.12	1.41
Non-Cancelable With a Remaining Term to Maturity of More Than One Year		NA	NA	NA	NA	NA
Total		1.83	2.00	2.47	3.78	3.05
OUTPUT REPORT 11						
RELATED PARTY EXPOSURES						
Related Party Lns to Total Loans and Advances		0.66	0.66	0.61	0.68	0.59
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		2.17	1.84	1.34	2.25	1.55
- Officers		1.26	0.99	0.77	1.02	0.79
- Subsidiaries		NA	NA	NA	NA	NA
- Affiliates		0.48	0.40	0.27	0.52	0.35
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		45	41	44	44	42
Citizens of the Republic of Palau		38	34	37	36	34
Non-Citizens		7	7	7	8	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		28.69	29.56	31.96	35.33	38.19
Unsecured Loans as % of Total Loans and Advances		71.31	70.44	68.04	68.87	61.81
Nonaccrual/Impaired Loans as % of Total Loans and Advances		NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances		0.03	0.02	0.02	0.02	0.01
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	33.82

RATIOS & INDICATORS		6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital		67.00	67.00	67.00	67.00	66.18
Paid-in Capital as a % of Total Capital		77.22	62.42	47.91	67.62	49.12
Assigned Capital as a % of Total Capital		NA	NA	NA	NA	NA
REMITTANCES						
Incoming Remittances (\$000)		35,124	47,277	63,774	32,453	32,180
Australia		391	330	316	415	498
Japan		4,777	4,592	3,652	3,495	2,748
New Zealand		532	524	457	224	282
Philippines		576	669	31,804	569	343
Taiwan		1,478	1,820	5,296	13,242	1,697
United States		19,371	23,152	15,212	8,178	19,074
China		2,971	2,958	2,556	2,025	1,406
All Others		5,028	13,232	4,481	4,305	6,132
Outgoing Remittances (\$000)		61,993	58,449	39,741	34,072	42,849
Australia		847	1,262	597	535	372
Japan		7,346	7,033	3,819	3,285	4,149
New Zealand		1,086	1,087	633	386	540
Philippines		4,145	4,392	6,153	4,197	7,385
Taiwan		5,986	6,291	5,077	4,422	3,840
United States		32,898	29,786	17,725	12,771	16,794
China		5,141	4,538	2,905	5,258	6,230
All Others		4,544	4,060	2,832	3,218	3,539
AS A % OF TOTAL REMITTANCES						
Incoming Remittances						
Australia		1.11	0.70	0.50	1.28	1.55
Japan		13.60	9.71	5.73	10.77	8.54
New Zealand		1.51	1.11	0.72	0.69	0.88
Philippines		1.64	1.42	49.87	1.75	1.07
Taiwan		4.21	3.85	8.30	40.80	5.27
United States		55.15	48.97	23.85	25.20	59.27
China		8.46	6.26	4.01	6.24	4.37
All Others		14.31	27.99	7.03	13.27	19.06
Outgoing Remittances						
Australia		1.37	2.16	1.50	1.57	0.87
Japan		11.85	12.03	9.61	9.64	9.68
New Zealand		1.75	1.86	1.59	1.13	1.26
Philippines		6.69	7.51	15.48	12.32	17.23
Taiwan		9.66	10.76	12.78	12.98	8.96
United States		53.07	50.96	44.60	37.48	39.19
China		8.29	7.76	7.31	15.43	14.54
All Others		7.33	6.95	7.13	9.44	8.26
Incoming Remittances (\$000)		35,124	47,277	63,774	32,453	32,180
Depository Institutions Domestic		418	745	329	255	253
Other Financial Corporations Domestic		0	0	1,446	0	0
Development Financing Corporations		0	0	1,446	0	0
Statutory Non-Bank Financial Corporations		0	0	0	0	0
Private Non-Bank Financial Corporations		0	0	0	0	0
Central Government		9,935	13,467	42,304	6,000	13,800
Local Governments (State Governments)		40	0	0	10	51
Statutory Non-financial Corporations Domestic		0	0	0	0	0
Private Sector Domestic		24,731	33,065	19,695	26,188	18,076
Non-financial Corporations		19,828	24,713	15,053	11,396	13,511
Individuals		4,479	7,970	2,824	2,482	2,723
Non-profit Institutions Serving Households		424	382	1,818	12,310	1,842
Non-residents		0	0	0	0	0
Outgoing Remittances (\$000)		61,993	58,449	39,741	34,072	42,849
Depository Institutions Domestic		3	3	57	31	63
Other Financial Corporations Domestic		0	0	481	489	1,159
Development Financing Corporations		0	0	481	489	1,159
Statutory Non-Bank Financial Corporations		0	0	0	0	0
Private Non-Bank Financial Corporations		0	0	0	0	0
Central Government		993	1,032	4,854	4,832	5,244
Local Governments (State Governments)		2	3	85	14	8
Statutory Non-financial Corporations Domestic		0	0	0	0	0
Private Sector Domestic		60,995	57,411	34,264	28,707	36,375
Non-financial Corporations		57,566	53,783	31,972	26,133	34,700
Individuals		3,429	3,627	2,205	2,405	1,563
Non-profit Institutions Serving Households		0	1	87	169	112
Non-residents		0	0	0	0	0
AS A % OF TOTAL REMITTANCES						
Incoming Remittances						
Depository Institutions Domestic		1.19	1.58	0.52	0.79	0.79
Other Financial Corporations Domestic		NA	NA	2.27	NA	NA

RATIOS & INDICATORS	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023
Development Financing Corporations	NA	NA	2.27	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	28.29	28.49	66.33	18.49	42.88
Local Governments (State Governments)	0.11	NA	NA	0.03	0.16
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	70.41	69.94	30.88	80.70	56.17
Non-financial Corporations	56.45	52.27	23.60	35.12	41.99
Individuals	12.75	16.86	4.43	7.65	8.46
Non-profit Institutions Serving Households	1.21	0.81	2.85	37.93	5.72
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.00	0.01	0.14	0.09	0.15
Other Financial Corporations Domestic	NA	NA	1.21	1.43	2.71
Development Financing Corporations	NA	NA	1.21	1.43	2.71
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	1.60	1.77	12.21	14.18	12.24
Local Governments (State Governments)	0.00	0.01	0.21	0.04	0.02
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.39	98.22	86.22	84.25	84.89
Non-financial Corporations	92.86	92.02	80.45	76.70	80.98
Individuals	5.53	6.21	5.55	7.06	3.65
Non-profit Institutions Serving Households	NA	0.00	0.22	0.49	0.26
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	22,995	23,026	22,117	22,150	22,320
of which: SME depositors	414	398	381	377	365
household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.80	1.73	1.72	1.70	1.64
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	29,255	29,670	17,450	17,576	17,699
of which: SME deposit accounts	414	398	8,431	8,401	8,540
household/individuals deposit accounts	5,218	4,778	4,744	4,680	4,610
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.42	1.34	48.32	47.80	48.25
household/individuals deposit accounts	17.84	16.10	27.19	26.63	26.05
Total Number of Borrowers	4,774	4,766	4,518	4,566	4,697
of which: SME borrowers	2	2	NA	NA	NA
household/individual borrowres	1,239	1,261	1,256	1,296	1,336
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.04	NA	NA	NA
household/individual borrowers	25.95	26.46	27.80	28.38	28.44
Total Number of Loan Accounts	5,651	5,656	4,957	4,979	5,092
of which: SME loan accounts	2	2	NA	NA	NA
household/individual loan accounts	1,233	1,269	1,263	1,301	1,340
As a % of Total Number of Loan Accounts					
SME loan accounts	0.04	0.04	NA	NA	NA
household/individual loan accounts	21.82	22.44	25.48	26.13	26.32
Total Number of ATMs	8	9	9	10	10