

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|------------|--------------|------------|------------|------------|
| | 2022Q3 | 2022Q4 | 2023Q1 | 2023Q2 | 2023Q3 |
| OUTPUT REPORT 1 SUMMARY RATIOS | | | | | |
| Average Total Assets (\$ 000) | 229,255 | 245,553 | 304,515 | 300,246 | 300,041 |
| Net Income (\$ 000) | 2,905 | 4,860 | 2,224 | 4,562 | 6,984 |
| Average Earning Assets (\$ 000) | 221,055 | 236,585 | 292,570 | 287,982 | 288,052 |
| EARNINGS AND PROFITABILITY ANALYSIS: | | | | | |
| Percent of Average Assets: | | | | | |
| Interest Income | 2.87 | 3.11 | 4.06 | 4.13 | 4.22 |
| Less: Interest Expense | 0.05 | 0.05 | 0.07 | 0.09 | 0.11 |
| Net Interest Income | 2.82 | 3.07 | 3.99 | 4.04 | 4.11 |
| Plus: Noninterest Income | 0.57 | 0.52 | 0.38 | 0.39 | 0.40 |
| Less: Noninterest Expense | 1.54 | 1.45 | 1.15 | 1.14 | 1.17 |
| Less: Provisions for Loan Losses | 0.11 | 0.09 | 0.22 | 0.15 | 0.13 |
| Net Operating Profit Before Tax | 1.75 | 2.05 | 3.00 | 3.15 | 3.21 |
| Net Operating Profit After Tax | 1.68 | 1.97 | 2.92 | 3.06 | 3.12 |
| Adjusted Net Operating Income | 1.72 | 2.00 | 2.96 | 3.11 | 3.15 |
| Net Income | 1.68 | 1.97 | 2.92 | 3.06 | 3.12 |
| Margin Analysis: | | | | | |
| Net Income to Average Assets (ROA) (FSI) | 1.68 | 1.97 | 2.92 | 3.06 | 3.12 |
| Net Income to Average Capital (ROE) (FSI) | 96.96 | 99.57 | 123.64 | 121.58 | 112.20 |
| Net Interest Income to Average Earning Assets (NIM) | 2.93 | 3.18 | 4.15 | 4.21 | 4.28 |
| Average Earning Assets to Average Assets | 96.42 | 96.35 | 96.08 | 95.92 | 96.00 |
| Interest Margin to Gross Income | 82.05 | 84.32 | 89.86 | 89.25 | 88.95 |
| Yield on Loans | 13.24 | 12.51 | 11.09 | 10.85 | 11.01 |
| Cost of Deposits | 0.05 | 0.05 | 0.07 | 0.10 | 0.12 |
| LOANS & ADVANCES ANALYSIS: | | | | | |
| Net Loan Losses to Average Total Loans | 0.48 | 0.59 | 0.41 | 0.41 | 0.70 |
| Earnings Coverage of Net Loan Losses (X) | 26.85 | 34.05 | 16.92 | 33.53 | 29.37 |
| Provisions for Loan Losses to Total Loans | 6.47 | 6.12 | 6.15 | 5.60 | 5.74 |
| Past Due Loans to Total Loans | 2.36 | 2.51 | 1.80 | 1.52 | 1.44 |
| Non-Performing Loans to Total Loans (FSI) | 0.69 | 0.60 | 0.51 | 0.42 | 0.38 |
| Provisions for Loan Losses to Non-Performing Loans | 941.01 | 1016.24 | 1202.96 | 1328.30 | 1512.32 |
| Estimated Required Provisions to Non-Performing Loans | 173.67 | 196.56 | 231.93 | 264.52 | 288.53 |
| LIQUIDITY ANALYSIS: | | | | | |
| Net Loans to Total Assets (total) | 9.54 | 9.89 | 10.41 | 12.21 | 11.44 |
| Net Loans and Advances to Customer Deposits | 9.98 | 10.41 | 10.84 | 12.91 | 12.18 |
| Deposits to Total Liabilities | 97.63 | 97.61 | 97.53 | 97.40 | 97.43 |
| Liquidity Ratio (PR-10) | 88.33 | 92.67 | 91.20 | 92.31 | 92.14 |
| 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) | (0.13) | (0.11) | (0.08) | (0.07) | (0.06) |
| Tier 1 Leverage Capital (FSI) | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Total Capital to Total Assets (Leverage Ratio) | 0.02 | 0.03 | 0.02 | 0.03 | 0.04 |
| Retained Earnings to Average Capital | 0.61 | 0.90 | 0.27 | 0.56 | 0.80 |
| 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 | 0.12 | 0.10 | 0.10 | 0.07 | 0.05 |
| Non Performing Loans to Capital (FSI) | 0.03 | 0.02 | 0.03 | 0.02 | 0.01 |
| GROWTH RATES (qtr-on-qtr) | | | | | |
| Total Assets | 2.75 | 0.33 | (4.01) | (2.20) | 2.64 |
| Total Capital (Balance Sheet) | 23.70 | 30.28 | (29.14) | 39.36 | 29.16 |
| Tier 1 Capital | 0.00 | 0.00 | 5.24 | 0.21 | 0.00 |
| Total Loans and Advances | 2.42 | 3.63 | 1.07 | 14.06 | (3.67) |
| Past Due Loans (Loans Past Due 30 Days or More) | (6.64) | 10.47 | (27.58) | (3.69) | (9.06) |
| Non Performing Loans (Loans Past Due 90 Days or More) | 22.60 | (9.22) | (14.21) | (5.92) | (13.21) |
| Core Liquid Assets | 2.82 | (0.05) | (4.73) | (4.32) | 3.69 |
| Total Deposits | 2.40 | (0.33) | (2.94) | (3.64) | 1.90 |
| Demand Deposits | 1.28 | (0.25) | (7.57) | (4.06) | 7.59 |
| Savings Deposits | 4.38 | (0.15) | 1.13 | (4.18) | (8.77) |
| Time Deposits | (2.01) | (1.92) | 2.22 | 2.23 | 31.92 |
| 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 | 657 | 850 | 192 | 392 | 579 |
| Other Non Interest Income | 319 | 434 | 99 | 199 | 325 |
| Total Non-Interest Income | 976 | 1,284 | 291 | 591 | 904 |

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|------------------|-------------------|------------------|------------------|------------------|
| Salaries, Wages and Benefits - Citizens | 992 | 1,345 | 352 | 707 | 1,064 |
| Salaries, Wages and Benefits - Noncitizens | 203 | 278 | 73 | 150 | 229 |
| Board of Directors' Expenses | 44 | 106 | 34 | 69 | 103 |
| Outsourcing Service Fees and Expenses | 25 | 34 | 10 | 21 | 34 |
| Related Party | 0 | 0 | 0 | 0 | 0 |
| Non-Related Party | 25 | 34 | 10 | 21 | 34 |
| Rent - Premises | 191 | 265 | 67 | 133 | 201 |
| Other Administrative and Occupancy Expenses | 346 | 419 | 107 | 193 | 309 |
| Depreciation on Fixed Assets | 153 | 202 | 69 | 121 | 168 |
| Other Non Interest Expenses | 690 | 900 | 167 | 312 | 526 |
| Total Non-interest (Overhead) Expenses | 2,644 | 3,549 | 879 | 1,706 | 2,634 |

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|-----------|------------|-----------|-----------|-----------|
| ANALYSIS RATIOS | | | | | |
| Efficiency Ratio (Non-interest expense to gross income) (FSI) | 45.34 | 40.27 | 26.40 | 25.64 | 25.93 |
| Interest Margin to Gross Income (FSI) | 82.05 | 84.32 | 89.86 | 89.25 | 88.95 |
| Personnel Expenses to Noninterest Expenses (FSI) | 45.20 | 45.73 | 48.35 | 50.23 | 49.09 |
| PERCENT OF AVERAGE ASSETS | | | | | |
| Personnel Expenses | 0.72 | 0.70 | 0.60 | 0.62 | 0.62 |
| Salaries, Wages and Benefits of All Employees | 0.69 | 0.66 | 0.56 | 0.57 | 0.57 |
| Board of Directors' Expenses | 0.03 | 0.04 | 0.04 | 0.05 | 0.05 |
| Outsourcing Service Fees and Expenses | 0.01 | 0.01 | 0.01 | 0.01 | 0.02 |
| Rent - Premises | 0.11 | 0.11 | 0.09 | 0.09 | 0.09 |
| Other Administrative and Occupancy Expenses | 0.20 | 0.17 | 0.14 | 0.13 | 0.14 |
| Depreciation on Fixed Assets | 0.09 | 0.08 | 0.09 | 0.08 | 0.07 |
| Other Non Interest Expenses | 0.40 | 0.37 | 0.22 | 0.21 | 0.23 |
| Total Overhead Expenses | 1.54 | 1.45 | 1.15 | 1.14 | 1.17 |
| Overhead Expenses Less Non-Int Income | 0.97 | 0.92 | 0.77 | 0.74 | 0.77 |
| YIELD ON OR COST OF: | | | | | |
| Total Loans and Advances | 14.11 | 13.31 | 11.63 | 11.63 | 11.80 |
| Interest Income on Loans and Advances | 13.24 | 12.51 | 11.09 | 10.85 | 11.01 |
| Yield-related Loan Fees & Charges | 0.87 | 0.80 | 0.55 | 0.78 | 0.79 |
| Deposits Due from Depository Institutions | 1.67 | 2.03 | 3.29 | 3.31 | 3.37 |
| Domestic Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Abroad | 1.68 | 2.04 | 3.29 | 3.32 | 3.38 |
| Head Office and Branches | 1.68 | 2.04 | 3.30 | 3.32 | 3.38 |
| Other Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits | 0.05 | 0.05 | 0.07 | 0.10 | 0.12 |
| Domestic | 0.05 | 0.05 | 0.07 | 0.10 | 0.12 |
| 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 | 10.15 | 10.25 | 10.81 | 11.50 | 11.66 |
| Less: Provisions for Loan Losses | 0.67 | 0.66 | 0.66 | 0.68 | 0.69 |
| Net Loans and Advances | 9.48 | 9.58 | 10.14 | 10.81 | 10.97 |
| Deposits Due From Depository Institutions | 86.27 | 86.10 | 85.27 | 84.42 | 84.35 |
| Demand | 85.97 | 85.81 | 85.04 | 84.19 | 84.12 |
| Domestic | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Abroad | 85.97 | 85.81 | 85.04 | 84.19 | 84.12 |
| Head Office and Branches | 85.96 | 85.79 | 85.02 | 84.17 | 84.11 |
| Other Depository Institutions | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings | 0.30 | 0.29 | 0.24 | 0.23 | 0.22 |
| Domestic | 0.28 | 0.27 | 0.21 | 0.20 | 0.19 |
| 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 | 96.42 | 96.35 | 96.08 | 95.92 | 96.00 |
| Cash (Notes & Coin) | 1.59 | 1.67 | 1.91 | 2.04 | 1.96 |
| Total Non-Financial Assets | 1.64 | 1.64 | 1.67 | 1.69 | 1.69 |
| Premises & Equipment | 1.64 | 1.64 | 1.67 | 1.69 | 1.69 |
| Less: Accumulated Depreciation | 1.17 | 1.17 | 1.22 | 1.24 | 1.25 |
| Net Fixed Assets | 0.47 | 0.47 | 0.46 | 0.45 | 0.44 |
| 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 | 0.05 | 0.05 | 0.06 |
| 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 | 0.30 | 0.29 | 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 | 45.66 | 45.56 | 44.43 | 43.88 | 44.11 |
|-----------------|-------|-------|-------|-------|-------|

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|--|---------------|---------------|---------------|---------------|---------------|
| Savings Deposits | 43.00 | 42.96 | 43.99 | 44.07 | 42.89 |
| Time Deposits | 7.29 | 7.18 | 7.08 | 7.26 | 7.90 |
| Sub-Total Deposits | 95.95 | 95.70 | 95.49 | 95.21 | 94.90 |
| Deposits Due to Depository Institutions | 0.25 | 0.23 | 0.15 | 0.14 | 0.14 |
| Demand | 0.09 | 0.08 | 0.06 | 0.06 | 0.06 |
| Domestic | 0.09 | 0.08 | 0.06 | 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 | 0.16 | 0.15 | 0.10 | 0.08 | 0.08 |
| Domestic | 0.16 | 0.15 | 0.10 | 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 |
| 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 | 0.01 | 0.01 | 0.02 |
| Deposits | 0.00 | 0.00 | 0.01 | 0.01 | 0.02 |
| 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 | 0.48 | 0.49 | 0.49 | 0.49 |
| Total Provisions for Losses | 0.67 | 0.66 | 0.66 | 0.68 | 0.69 |
| Total Accumulated Depreciation | 1.17 | 1.17 | 1.22 | 1.24 | 1.25 |
| Sub-Total Liabilities | 98.26 | 98.02 | 97.87 | 97.64 | 97.33 |
| Total Capital | 1.74 | 1.98 | 2.36 | 2.52 | 2.78 |
| Total Liabilities & Capital | 100.00 | 100.00 | 100.23 | 100.15 | 100.12 |
| 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 | 181 | 225 | 166 | 219 | 299 |
| Less: Write-offs Year-to-date () | 413 | 547 | 204 | 346 | 519 |
| Add: Recoveries Year-to-date | 301 | 399 | 69 | 205 | 273 |
| Ending Balance | 69 | 77 | 31 | 78 | 53 |

| | | | | | |
|---|--------|--------|--------|--------|--------|
| Average Total Loans to Average Total Assets | 10.15 | 10.25 | 10.81 | 11.50 | 11.66 |
| Average Total Loans and Advances (\$000) | 23,266 | 25,160 | 32,908 | 34,517 | 34,976 |
| Year-to-date Net Loan Losses (Recoveries) | 112 | 148 | 135 | 141 | 246 |
| Past Due Loans [Loans Past Due 30 Days or More] | 745 | 823 | 596 | 574 | 522 |
| Non Performing Loans [Loans Past Due 90 Days or More] | 217 | 197 | 169 | 159 | 138 |

ANALYSIS RATIOS:

| | | | | | |
|--|--------|----------|----------|----------|----------|
| Year-to-date Recoveries to Prior Period Write-offs | 0.00 | 0.00 | #DIV/0! | 0.00 | 0.00 |
| Year-to-date Net Loan Loss to Average Total Loans | 0.48 | 0.59 | 0.41 | 0.41 | 0.70 |
| Year-to-date Write-offs to Average Total Loans | 1.78 | 2.17 | 0.62 | 1.00 | 1.48 |
| Year-to-date Recoveries to Average Total Loans | 1.29 | 1.59 | 0.21 | 0.59 | 0.78 |
| Provisions for Loan Losses to Total Loans | 6.47 | 6.12 | 6.15 | 5.60 | 5.74 |
| Provisions for Loan Losses to Loans Past Due 90 days or more | 941.01 | 1,016.24 | 1,202.96 | 1,328.30 | 1,512.32 |
| Earnings Coverage of Year-to-date Net Loan Losses | 26.85 | 34.05 | 16.92 | 33.53 | 29.37 |
| Twenty Largest Borrowing Relationships ('000s) | 17,845 | 15,477 | 18,593 | 18,700 | 16,554 |
| Large Borrowers to Capital (FSI) | 276.4 | 184.0 | 312.0 | 225.1 | 154.3 |

PAST DUE LOAN ANALYSIS:

| | | | | | |
|---|------|------|------|------|------|
| Loans Past Due 30 Days or More to Total Loans | 2.36 | 2.51 | 1.80 | 1.52 | 1.44 |
| Loans Past Due 30 to 59 Days to Total Loans | 0.96 | 1.27 | 0.80 | 0.73 | 0.76 |
| Loans Past Due 60 to 89 Days to Total Loans | 0.71 | 0.64 | 0.49 | 0.37 | 0.29 |
| Loans Past Due 90 to 179 Days to Total Loans | 0.57 | 0.46 | 0.42 | 0.36 | 0.34 |
| Loans Past Due 180 to 360 Days to Total Loans | 0.11 | 0.14 | 0.09 | 0.07 | 0.04 |
| Loans Past Due Over 360 Days to Total Loans | NA | NA | NA | NA | NA |
| Nonperforming Loans to Total Loans (FSI) | 0.69 | 0.60 | 0.51 | 0.42 | 0.38 |

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

| | | | | | |
|------------------------------------|--------|--------|--------|--------|--------|
| Private Sector Domestic | 100.00 | 100.00 | 104.20 | 100.00 | 100.00 |
| Non-Financial Corporations | 22.15 | 22.84 | 26.62 | 29.90 | 24.48 |
| 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 | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|--|-----------|------------|-----------|-----------|-----------|
| 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 | 0.14 | 0.00 | 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 | 11.58 | 10.43 | 11.13 | 10.15 | 4.19 |
| 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 | 10.42 | 12.40 | 15.49 | 19.75 | 20.30 |
| Individuals | 77.85 | 77.16 | 77.58 | 70.10 | 75.52 |
| Housing and Land Purchases | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 77.85 | 77.16 | 77.58 | 70.10 | 75.52 |
| 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 | 0 | 50 | 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) | 186 | 144 | 144 |
| + Net Income (Loss) Year-to-date | 2,905 | 4,860 | 2,224 | 4,562 | 6,984 |
| + 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 | 6,456 | 8,411 | 2,409 | 4,755 | 7,177 |

| | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|
| Average Total Capital (\$000) | 3,981 | 4,867 | 7,186 | 7,559 | 8,351 |
|-------------------------------|-------|-------|-------|-------|-------|

| CAPITAL RATIOS: | | | | | |
|---|--------|--------|--------|--------|--------|
| PERCENT OF TOTAL CAPITAL: | | | | | |
| Net Loans and Advances | 457.61 | 365.37 | 520.97 | 428.88 | 319.39 |
| Borrowings | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits Due to Depository Institutions | 11.40 | 6.10 | 6.95 | 4.19 | 3.74 |

| PERCENT OF AVERAGE TOTAL CAPITAL: | | | | | |
|-----------------------------------|------|------|------|------|------|
| Net Income (ROE) (FSI) | 0.97 | 1.00 | 1.24 | 1.22 | 1.12 |
| Dividends & Remittances | NA | NA | NA | NA | NA |
| Retained Earnings | 0.61 | 0.90 | 0.27 | 0.56 | 0.80 |

| OTHER CAPITAL RATIOS: | | | | | |
|--|------|------|------|------|------|
| Dividends/Remittances to Prior Period Net Income | NA | NA | NA | NA | NA |
| Total Capital to Total Assets (Leverage Capital Ratio) | 2.08 | 2.71 | 2.00 | 2.85 | 3.58 |

| RISK BASED CAPITAL ANALYSIS | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|
| Part A: Capital Calculation | | | | | |
| TIER 1 CAPITAL: | | | | | |
| Paid-up Ordinary Shares | 4,030 | 4,030 | 4,030 | 4,080 | 4,080 |
| Paid-in Premium or Surplus | 0 | 0 | 0 | 0 | 0 |
| Retained Earnings (Losses) Prior Years | (480) | (480) | (294) | (336) | (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 | 3,736 | 3,744 | 3,744 |
| TIER 2 CAPITAL: | | | | | |
| Current year-to-date Income | 2,905 | 4,860 | 2,224 | 4,562 | 6,984 |
| 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 | 2,042 | 2,002 | 2,033 | 2,112 | 2,087 |
| Maximum Eligible General Provisions for Loan Losses | 24,742 | 30,453 | 37,057 | 40,192 | 46,981 |

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|------------------|-------------------|--|------------------|------------------|------------------|
| Allowable General Provisions for Loan Losses | 2,042 | 2,002 | | 2,033 | 2,112 | 2,087 |
| Other | 0 | 0 | | 0 | 0 | 0 |
| Sub-total Tier 2 Capital | 4,947 | 6,862 | | 4,257 | 6,674 | 9,071 |
| Adjustment (applicable only to branches of foreign banks) | | | | | | |
| Amount Due FROM Head/Parent Office and Branches Abroad | 266,337 | 265,106 | | 252,685 | 240,401 | 251,220 |
| Amount Due TO Head/Parent Office and Branches Abroad | 0 | 0 | | 0 | 0 | 0 |
| Net Amount Due FROM Head/Parent Office and Branches Abroad | 266,337 | 265,106 | | 252,685 | 240,401 | 251,220 |
| 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 | (257,840) | (254,694) | | (244,692) | (229,983) | (238,405) |

Part B: Calculation of Total Risk Weighted Assets

| | | | | | | |
|--|------------------|------------------|--|------------------|------------------|------------------|
| On-Balance Sheet Risk-Weighted Assets | 55,600 | 54,003 | | 260,048 | 259,280 | 258,531 |
| 0% Risk Weighted Assets (\$000) | 7,839 | 9,966 | | 11,191 | 14,606 | 13,016 |
| 20% Risk Weighted Assets (\$000) | 123,448 | 114,467 | | 126,664 | 111,654 | 115,643 |
| 50% Risk Weighted Assets (\$000) | 33 | 24 | | 85 | 100 | 97 |
| 100% Risk Weighted Assets (\$000) | 30,894 | 31,098 | | 234,673 | 236,899 | 235,354 |
| Off-Balance Sheet Risk-Weighted Obligations | 33,439 | 49,023 | | 83,798 | 75,957 | 86,185 |
| 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 | 33,439 | 49,023 | | 83,798 | 75,957 | 86,185 |
| Gross Risk-Weighted Assets | 89,039 | 103,026 | | 343,846 | 335,237 | 344,716 |
| LESS: Ineligible General Provisions for Loan Losses | 0 | 0 | | 0 | 0 | 0 |
| LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad | 53,267 | 53,021 | | 50,537 | 48,080 | 50,244 |
| LESS: Assets Pledged to Secured Liabilities | 0 | 0 | | 0 | 0 | 0 |
| TOTAL RISK-WEIGHTED ASSETS | 1,926,118 | 2,383,251 | | 2,914,010 | 3,167,244 | 3,708,263 |
| Tier-1 Capital to Risk-Weighted Assets | 0.18% | 0.15% | | 0.13% | 0.12% | 0.10% |
| Total Capital to Risk-Weighted Assets | -13.39% | -10.69% | | -8.40% | -7.26% | -6.43% |

**OUTPUT REPORT 6
LIQUIDITY ANALYSIS**

| | | | | | | |
|------------------------------|---------|---------|--|---------|---------|---------|
| Liquid Assets ('000s) | | | | | | |
| Cash Balances | 4,679 | 5,925 | | 5,685 | 6,786 | 5,093 |
| Core Liquid Assets | 272,022 | 271,897 | | 259,037 | 247,856 | 257,003 |
| Short Term Liabilities | 285,184 | 281,278 | | 274,683 | 258,671 | 256,296 |

LIQUIDITY ANALYSIS:

| | | | | | | |
|--|--------|--------|--|--------|--------|--------|
| Core Liquid Assets to Total Assets (FSI) | 87.82 | 87.50 | | 86.84 | 84.97 | 85.83 |
| Cash Balances to Short Term Liabilities | 1.64 | 2.11 | | 2.07 | 2.62 | 1.99 |
| Core Liquid Assets to Short Term Liabilities (FSI) | 95.38 | 96.66 | | 94.30 | 95.82 | 100.28 |
| Customer Deposits to Total Loans (FSI) | 937.44 | 901.61 | | 865.87 | 731.51 | 773.81 |

PERCENT OF TOTAL ASSETS:

| | | | | | | |
|---|-------|-------|--|-------|-------|-------|
| Liquid Assets | | | | | | |
| Cash | 1.51 | 1.91 | | 1.91 | 2.33 | 1.70 |
| Balances Due From Depository Institutions | 86.31 | 85.59 | | 84.94 | 82.64 | 84.13 |
| Domestic | 0.00 | 0.00 | | 0.00 | 0.00 | 0.00 |
| Abroad | 86.03 | 85.35 | | 84.76 | 82.47 | 83.96 |
| Head Office and Branches | 85.99 | 85.31 | | 84.71 | 82.41 | 83.90 |
| Other Depository Institutions | 0.04 | 0.04 | | 0.04 | 0.06 | 0.06 |
| Short Term Liabilities | 92.07 | 90.52 | | 92.09 | 88.67 | 85.60 |
| Total Deposit Liabilities | 95.59 | 94.97 | | 96.03 | 94.63 | 93.94 |
| Demand Deposits | 45.51 | 45.25 | | 43.57 | 42.75 | 44.80 |
| Savings Deposits | 43.07 | 42.86 | | 45.16 | 44.24 | 39.32 |
| Time Deposits | 7.02 | 6.86 | | 7.31 | 7.64 | 9.82 |
| Deposits Due to Depository Institutions | 0.24 | 0.17 | | 0.14 | 0.12 | 0.13 |
| Domestic | 0.24 | 0.17 | | 0.14 | 0.12 | 0.13 |
| 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 CAPITAL

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|-----------|------------|-----------|-----------|-----------|
| New Taiwan Dollar (NTD) | NA | NA | NA | NA | 0.00 |
| Japanese Yen (JPY) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Australian Dollar (AUD) | 0.00 | NA | 0.00 | 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 | 0.00 | NA |
| Philippine Peso (PHP) | NA | NA | 0.00 | 0.00 | 0.00 |
| All Others | NA | NA | 0.00 | 0.00 | 0.00 |
| OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL | | | | | |
| Net Aggregate Method (FSI) | 0.31 | 0.14 | 0.19 | 0.27 | 0.59 |
| Shorthand Method | 0.31 | 0.14 | 0.19 | 0.27 | 0.59 |

OTHER RATIOS:

| | | | | | |
|---|------|------|------|------|------|
| FX Assets to Total Assets | 0.00 | 0.00 | 0.00 | 0.00 | 0.01 |
| 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 | (2,264) | 290 | (5,433) | (5,071) | 4,061 |
| - 7 up to 30 days | (2,640) | (1,323) | (1,042) | (1,018) | (441) |
| - 1 up to 3 months | (2,076) | (2,434) | (5,406) | 3,623 | 6,729 |
| - 3 up to 6 months | (6,471) | (6,435) | 2,779 | 6,781 | (694) |
| - 6 up to 12 months | (2,888) | 6,152 | 7,199 | (1,538) | (9,785) |
| - 1 up to 3 years | 5,284 | 8,072 | 7,424 | 7,827 | 8,311 |
| - 3 up to 5 years | 5,741 | 10,213 | 10,234 | 5,478 | 8,776 |
| - 5 Years and Over | 1,799 | 1,378 | 1,339 | 1,159 | 2,762 |
| - Unclassified | 1,018 | 181 | 137 | (35) | (80) |

Cumulative GAP Position ('000s)

| | | | | | |
|---------------------|----------|---------|----------|---------|--------|
| - Less than 7 days | (2,264) | 290 | (5,433) | (5,071) | 4,061 |
| - 7 up to 30 days | (4,904) | (1,033) | (6,475) | (6,089) | 3,620 |
| - 1 up to 3 months | (6,980) | (3,467) | (11,881) | (2,466) | 10,349 |
| - 3 up to 6 months | (13,451) | (9,902) | (9,102) | 4,315 | 9,655 |
| - 6 up to 12 months | (16,339) | (3,750) | (1,903) | 2,777 | (130) |
| - 1 up to 3 years | (11,055) | 4,322 | 5,521 | 10,604 | 8,181 |
| - 3 up to 5 years | (5,314) | 14,535 | 15,755 | 16,082 | 16,957 |
| - 5 Years and Over | (3,515) | 15,913 | 17,094 | 17,241 | 19,719 |
| - Unclassified | (2,497) | 16,094 | 17,231 | 17,206 | 19,639 |

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL

| | | | | | |
|---------------|-----|-----|-------|-------|------|
| 0 - 1 month | 2.4 | 5.6 | 5.58 | 6.03 | 4.8 |
| 0 - 3 months | 3.5 | 6.1 | 5.85 | 6.57 | 9.8 |
| 0 - 6 months | 3.6 | 6.6 | 6.76 | 11.32 | 10.6 |
| 0 - 12 months | 5.4 | 9.6 | 10.41 | 12.67 | 11.3 |

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)

| | | | | | |
|--|--------------|--------------|---------------|--------------|--------------|
| Direct Credit Substitutes (Standby Letters of Credit) | 2,444 | 2,919 | 4,915 | 4,757 | 5,986 |
| 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 | 3,755 | 4,765 | 6,354 | 4,143 | 2,925 |
| Unconditionally Cancelable At Any Time Without Notice | 26 | 18 | 23 | 21 | 23 |
| Non-Cancelable With a Remaining Term to Maturity One Year or Less | 3,729 | 4,747 | 6,331 | 4,122 | 2,902 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year | 0 | 0 | 0 | 0 | 0 |
| Total | 6,199 | 7,684 | 11,269 | 8,900 | 8,911 |

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS

| | | | | | |
|---|------|------|------|------|------|
| Direct Credit Substitutes (Standby Letters of Credit) | 0.79 | 0.94 | 1.65 | 1.63 | 2.00 |
| 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 | 1.21 | 1.53 | 2.13 | 1.42 | 0.98 |
| Unconditionally Cancelable At Any Time Without Notice | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|--|-------------|-------------|-------------|-------------|-------------|
| Non-Cancelable With a Remaining Term to Maturity One Year or Less | 1.20 | 1.53 | 2.12 | 1.41 | 0.97 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year | NA | NA | NA | NA | NA |
| Total | 2.00 | 2.47 | 3.78 | 3.05 | 2.98 |
| OUTPUT REPORT 11 | | | | | |
| RELATED PARTY EXPOSURES | | | | | |
| Related Party Lns to Total Loans and Advances | 0.66 | 0.61 | 0.68 | 0.59 | 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 | 1.84 | 1.34 | 2.25 | 1.55 | 1.16 |
| - Officers | 0.99 | 0.77 | 1.02 | 0.79 | 0.59 |
| - Subsidiaries | NA | NA | NA | NA | NA |
| - Affiliates | 0.40 | 0.27 | 0.52 | 0.35 | 0.25 |
| 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 | 41 | 44 | 44 | 42 | 45 |
| Citizens of the Republic of Palau | 34 | 37 | 36 | 34 | 37 |
| Non-Citizens | 7 | 7 | 8 | 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 | 29.56 | 31.96 | 35.33 | 38.19 | 33.58 |
| Unsecured Loans as % of Total Loans and Advances | 70.44 | 68.04 | 68.87 | 61.81 | 66.42 |
| Nonaccrual/Impaired Loans as % of Total Loans and Advances | NA | NA | NA | NA | NA |
| Restructured Loans as % of Total Loans and Advances | 0.02 | 0.02 | 0.02 | 0.01 | 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 | 33.82 | 33.82 |

| RATIOS & INDICATORS | | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|--|--|---------------|---------------|---------------|---------------|---------------|
| Paid-in Capital of Non-Residents as a % of Total Paid-in Capital | | 67.00 | 67.00 | 67.00 | 66.18 | 66.18 |
| Paid-in Capital as a % of Total Capital | | 62.42 | 47.91 | 67.62 | 49.12 | 38.03 |
| Assigned Capital as a % of Total Capital | | NA | NA | NA | NA | NA |
| REMITTANCES | | | | | | |
| Incoming Remittances (\$000) | | 47,277 | 63,774 | 32,453 | 32,180 | 43,330 |
| Australia | | 330 | 316 | 415 | 498 | 370 |
| Japan | | 4,592 | 3,652 | 3,495 | 2,748 | 4,891 |
| New Zealand | | 524 | 457 | 224 | 282 | 222 |
| Philippines | | 669 | 31,804 | 569 | 343 | 658 |
| Taiwan | | 1,820 | 5,296 | 13,242 | 1,697 | 2,120 |
| United States | | 23,152 | 15,212 | 8,178 | 19,074 | 28,126 |
| China | | 2,958 | 2,556 | 2,025 | 1,406 | 1,477 |
| All Others | | 13,232 | 4,481 | 4,305 | 6,132 | 5,466 |
| Outgoing Remittances (\$000) | | 58,449 | 39,741 | 34,072 | 42,849 | 56,392 |
| Australia | | 1,262 | 597 | 535 | 372 | 840 |
| Japan | | 7,033 | 3,819 | 3,285 | 4,149 | 4,616 |
| New Zealand | | 1,087 | 633 | 386 | 540 | 325 |
| Philippines | | 4,392 | 6,153 | 4,197 | 7,385 | 6,041 |
| Taiwan | | 6,291 | 5,077 | 4,422 | 3,840 | 5,616 |
| United States | | 29,786 | 17,725 | 12,771 | 16,794 | 31,198 |
| China | | 4,538 | 2,905 | 5,258 | 6,230 | 4,863 |
| All Others | | 4,060 | 2,832 | 3,218 | 3,539 | 2,893 |
| AS A % OF TOTAL REMITTANCES | | | | | | |
| Incoming Remittances | | | | | | |
| Australia | | 0.70 | 0.50 | 1.28 | 1.55 | 0.85 |
| Japan | | 9.71 | 5.73 | 10.77 | 8.54 | 11.29 |
| New Zealand | | 1.11 | 0.72 | 0.69 | 0.88 | 0.51 |
| Philippines | | 1.42 | 49.87 | 1.75 | 1.07 | 1.52 |
| Taiwan | | 3.85 | 8.30 | 40.80 | 5.27 | 4.89 |
| United States | | 48.97 | 23.85 | 25.20 | 59.27 | 64.91 |
| China | | 6.26 | 4.01 | 6.24 | 4.37 | 3.41 |
| All Others | | 27.99 | 7.03 | 13.27 | 19.06 | 12.61 |
| Outgoing Remittances | | | | | | |
| Australia | | 2.16 | 1.50 | 1.57 | 0.87 | 1.49 |
| Japan | | 12.03 | 9.61 | 9.64 | 9.68 | 8.19 |
| New Zealand | | 1.86 | 1.59 | 1.13 | 1.26 | 0.58 |
| Philippines | | 7.51 | 15.48 | 12.32 | 17.23 | 10.71 |
| Taiwan | | 10.76 | 12.78 | 12.98 | 8.96 | 9.96 |
| United States | | 50.96 | 44.60 | 37.48 | 39.19 | 55.32 |
| China | | 7.76 | 7.31 | 15.43 | 14.54 | 8.62 |
| All Others | | 6.95 | 7.13 | 9.44 | 8.26 | 5.13 |
| Incoming Remittances (\$000) | | 47,277 | 63,774 | 32,453 | 32,180 | 43,330 |
| Depository Institutions Domestic | | 745 | 329 | 255 | 253 | 213 |
| Other Financial Corporations Domestic | | 0 | 1,446 | 0 | 0 | 0 |
| Development Financing Corporations | | 0 | 1,446 | 0 | 0 | 0 |
| Statutory Non-Bank Financial Corporations | | 0 | 0 | 0 | 0 | 0 |
| Private Non-Bank Financial Corporations | | 0 | 0 | 0 | 0 | 0 |
| Central Government | | 13,467 | 42,304 | 6,000 | 13,800 | 17,938 |
| Local Governments (State Governments) | | 0 | 0 | 10 | 51 | 0 |
| Statutory Non-financial Corporations Domestic | | 0 | 0 | 0 | 0 | 0 |
| Private Sector Domestic | | 33,065 | 19,695 | 26,188 | 18,076 | 25,179 |
| Non-financial Corporations | | 24,713 | 15,053 | 11,396 | 13,511 | 20,900 |
| Individuals | | 7,970 | 2,824 | 2,482 | 2,723 | 2,700 |
| Non-profit Institutions Serving Households | | 382 | 1,818 | 12,310 | 1,842 | 1,579 |
| Non-residents | | 0 | 0 | 0 | 0 | 0 |
| Outgoing Remittances (\$000) | | 58,449 | 39,741 | 34,072 | 42,849 | 56,392 |
| Depository Institutions Domestic | | 3 | 57 | 31 | 63 | 51 |
| Other Financial Corporations Domestic | | 0 | 481 | 489 | 1,159 | 328 |
| Development Financing Corporations | | 0 | 481 | 489 | 1,159 | 328 |
| Statutory Non-Bank Financial Corporations | | 0 | 0 | 0 | 0 | 0 |
| Private Non-Bank Financial Corporations | | 0 | 0 | 0 | 0 | 0 |
| Central Government | | 1,032 | 4,854 | 4,832 | 5,244 | 14,669 |
| Local Governments (State Governments) | | 3 | 85 | 14 | 8 | 4,000 |
| Statutory Non-financial Corporations Domestic | | 0 | 0 | 0 | 0 | 0 |
| Private Sector Domestic | | 57,411 | 34,264 | 28,707 | 36,375 | 37,344 |
| Non-financial Corporations | | 53,783 | 31,972 | 26,133 | 34,700 | 34,879 |
| Individuals | | 3,627 | 2,205 | 2,405 | 1,563 | 2,338 |
| Non-profit Institutions Serving Households | | 1 | 87 | 169 | 112 | 127 |
| Non-residents | | 0 | 0 | 0 | 0 | 0 |
| AS A % OF TOTAL REMITTANCES | | | | | | |
| Incoming Remittances | | | | | | |
| Depository Institutions Domestic | | 1.58 | 0.52 | 0.79 | 0.79 | 0.49 |
| Other Financial Corporations Domestic | | NA | 2.27 | NA | NA | NA |

| RATIOS & INDICATORS | 9/30/2022 | 12/31/2022 | 3/31/2023 | 6/30/2023 | 9/30/2023 |
|---|------------------|-------------------|------------------|------------------|------------------|
| Development Financing Corporations | NA | 2.27 | NA | NA | NA |
| Statutory Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Private Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Central Government | 28.49 | 66.33 | 18.49 | 42.88 | 41.40 |
| Local Governments (State Governments) | NA | NA | 0.03 | 0.16 | NA |
| Statutory Non-financial Corporations Domestic | NA | NA | NA | NA | NA |
| Private Sector Domestic | 69.94 | 30.88 | 80.70 | 56.17 | 58.11 |
| Non-financial Corporations | 52.27 | 23.60 | 35.12 | 41.99 | 48.23 |
| Individuals | 16.86 | 4.43 | 7.65 | 8.46 | 6.23 |
| Non-profit Institutions Serving Households | 0.81 | 2.85 | 37.93 | 5.72 | 3.64 |
| Non-residents | NA | NA | NA | NA | NA |
| Outgoing Remittances | | | | | |
| Depository Institutions Domestic | 0.01 | 0.14 | 0.09 | 0.15 | 0.09 |
| Other Financial Corporations Domestic | NA | 1.21 | 1.43 | 2.71 | 0.58 |
| Development Financing Corporations | NA | 1.21 | 1.43 | 2.71 | 0.58 |
| Statutory Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Private Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Central Government | 1.77 | 12.21 | 14.18 | 12.24 | 26.01 |
| Local Governments (State Governments) | 0.01 | 0.21 | 0.04 | 0.02 | 7.09 |
| Statutory Non-financial Corporations Domestic | NA | NA | NA | NA | NA |
| Private Sector Domestic | 98.22 | 86.22 | 84.25 | 84.89 | 66.22 |
| Non-financial Corporations | 92.02 | 80.45 | 76.70 | 80.98 | 61.85 |
| Individuals | 6.21 | 5.55 | 7.06 | 3.65 | 4.15 |
| Non-profit Institutions Serving Households | 0.00 | 0.22 | 0.49 | 0.26 | 0.23 |
| Non-residents | NA | NA | NA | NA | NA |
| FINANCIAL ACCESS | | | | | |
| Total Number of Depositors | 23,026 | 22,117 | 22,150 | 22,320 | 22,430 |
| of which: SME depositors | 398 | 381 | 377 | 365 | 363 |
| household/individuals depositors | NA | NA | NA | NA | NA |
| As a % of Total Number of Depositors | | | | | |
| SME depositors | 1.73 | 1.72 | 1.70 | 1.64 | 1.62 |
| household/individuals depositors | NA | NA | NA | NA | NA |
| Number of Deposit Accounts | 29,670 | 17,450 | 17,576 | 17,699 | 17,844 |
| of which: SME deposit accounts | 398 | 8,431 | 8,401 | 8,540 | 8,520 |
| household/individuals deposit accounts | 4,778 | 4,744 | 4,680 | 4,610 | 4,571 |
| As a % of Total Number of Deposit Accounts | | | | | |
| SME deposit accounts | 1.34 | 48.32 | 47.80 | 48.25 | 47.75 |
| household/individuals deposit accounts | 16.10 | 27.19 | 26.63 | 26.05 | 25.62 |
| Total Number of Borrowers | 4,766 | 4,518 | 4,566 | 4,697 | 4,667 |
| of which: SME borrowers | 2 | NA | NA | NA | NA |
| household/individual borrowres | 1,261 | 1,256 | 1,296 | 1,336 | 1,313 |
| As a % of Total Number of Borrowers | | | | | |
| SME borrowers | 0.04 | NA | NA | NA | NA |
| household/individual borrowers | 26.46 | 27.80 | 28.38 | 28.44 | 28.13 |
| Total Number of Loan Accounts | 5,656 | 4,957 | 4,979 | 5,092 | 5,004 |
| of which: SME loan accounts | 2 | NA | NA | NA | NA |
| household/individual loan accounts | 1,269 | 1,263 | 1,301 | 1,340 | 1,316 |
| As a % of Total Number of Loan Accounts | | | | | |
| SME loan accounts | 0.04 | NA | NA | NA | NA |
| household/individual loan accounts | 22.44 | 25.48 | 26.13 | 26.32 | 26.30 |
| Total Number of ATMs | 9 | 9 | 10 | 10 | 10 |