| RATIOS & INDICATORS<br>OUTPUT REPORT 1<br>SUMMARY RATIOS | 6/30/2020<br>2020Q2 | 9/30/2020<br>2020Q3 | 12/31/2020<br>2020Q4 | 3/31/2021<br>2021Q1 | 6/30/2021<br>2021Q2 |
|---|---|---|---|---|---|
| Average Total Assets ($ 000) | 288,673 | 299,232 | 303,704 | 320,863 | 318,387 |
| Net Income ($ 000) | 1,657 | 2,569 | 3,201 | 973 | 1,912 |
| Average Earning Assets ($ 000) | 278,623 | 288,951 | 293,464 | 310,361 | 307,452 |
| **EARNINGS AND PROFITABILITY ANALYSIS:** | | | | | |
| **Percent of Average Assets:** | | | | | |
| Interest Income | 2.64 | 2.44 | 2.25 | 1.98 | 1.85 |
| Less: Interest Expense | 0.13 | 0.12 | 0.10 | 0.05 | 0.05 |
| Net Interest Income | 2.51 | 2.32 | 2.14 | 1.93 | 1.81 |
| Plus: Noninterest Income | 0.31 | 0.38 | 0.36 | 0.33 | 0.35 |
| Less: Noninterest Expense | 1.07 | 1.03 | 1.03 | 0.99 | 0.98 |
| Less: Provisions for Loan Losses | 0.55 | 0.47 | 0.37 | 0.01 | (0.07) |
| Net Operating Profit Before Tax | 1.20 | 1.20 | 1.10 | 1.26 | 1.24 |
| Net Operationg Profit After Tax | 1.15 | 1.14 | 1.05 | 1.21 | 1.20 |
| Adjusted Net Operating Income | 1.58 | 1.54 | 1.35 | 1.03 | 0.99 |
| Net Income | 1.15 | 1.14 | 1.05 | 1.21 | 1.20 |
| **Margin Analysis:** | | | | | |
| Net Income to Average Assets (ROA) (FSI) | 1.15 | 1.14 | 1.05 | 1.21 | 1.20 |
| Net Income to Average Capital (ROE) (FSI) | 51.51 | 54.32 | 50.37 | 70.49 | 69.69 |
| Net Interest Income to Average Earning Assets (NIM) | 2.60 | 2.40 | 2.22 | 1.99 | 1.87 |
| Average Earning Assets to Average Assets | 96.52 | 96.56 | 96.63 | 96.73 | 96.57 |
| Interest Margin to Gross Income | 85.19 | 82.31 | 82.08 | 83.53 | 81.93 |
| Yield on Loans | 10.14 | 10.18 | 10.12 | 9.58 | 9.64 |
| Cost of Deposits | 0.13 | 0.12 | 0.11 | 0.05 | 0.05 |
| **LOANS & ADVANCES ANALYSIS:** | | | | | |
| Net Loan Losses to Average Total Loans | 0.52 | 0.50 | 0.74 | 0.49 | 0.72 |
| Earnings Coverage of Net Loan Losses (X) | 9.81 | 15.92 | 13.57 | 6.68 | 9.06 |
| Provisions for Loan Losses to Total Loans | 6.60 | 7.61 | 7.86 | 7.85 | 7.40 |
| Past Due Loans to Total Loans | 2.87 | 4.15 | 3.72 | 5.29 | 4.40 |
| Non-Performing Loans to Total Loans (FSI) | 0.89 | 1.30 | 1.56 | 1.74 | 1.26 |
| Provisions for Loan Losses to Non-Performing Loans | 740.67 | 586.62 | 505.27 | 451.34 | 585.03 |
| Estimated Required Provisions to Non-Performing Loans | 156.91 | 117.48 | 99.62 | 112.11 | 138.08 |
| **LIQUDIITY ANALYSIS:** | | | | | |
| Net Loans to Total Assets (total) | 10.15 | 9.17 | 9.08 | 8.67 | 8.74 |
| Net Loans and Advances to Customer Deposits | 10.57 | 9.56 | 9.49 | 9.01 | 9.10 |
| Deposits to Total Liabilities | 97.63 | 97.67 | 97.61 | 97.64 | 97.69 |
| Liquidity Ratio (PR-10) | 92.73 | 93.86 | 94.57 | 91.65 | 91.98 |
| **CAPITAL ANALYSIS: (Uninsured Banks Only)** | | | | | |
| Tier 1 Capital to Risk Weighted Assets (FSI) | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Total Risk-Based Capital to Risk-Weighted Assets (FSI) | (1.38) | (1.47) | (1.40) | (1.32) | (1.37) |
| 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 | 0.02 | 0.01 | 0.02 |
| Retained Earnings to Average Capital | 0.15 | 0.30 | 0.40 | 0.08 | 0.25 |
| Cash Dividends to Net Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Internal Capital Generation | 0.32 | 0.43 | 0.49 | 0.22 | 0.35 |
| Past Due Loans to Total Capital | 0.19 | 0.23 | 0.18 | 0.36 | 0.24 |
| Non Performing Loans to Capital (FSI) | 0.06 | 0.07 | 0.08 | 0.12 | 0.07 |
| **GROWTH RATES (qtr-on-qtr)** | | | | | |
| Total Assets | 9.52 | 6.76 | (2.81) | (0.45) | (2.09) |
| Total Capital (Balance Sheet) | 14.79 | 15.46 | 10.67 | (32.05) | 21.08 |
| Tier 1 Capital | 0.03 | (3.46) | 0.00 | 3.82 | 0.00 |
| Total Loans and Advances | (0.94) | (2.52) | (3.53) | (4.90) | (1.84) |
| Past Due Loans (Loans Past Due 30 Days or More) | 6.04 | 41.20 | (13.64) | 35.31 | (18.32) |
| Non Performing Loans (Loans Past Due 90 Days or More) | 42.18 | 42.00 | 15.73 | 6.29 | (28.63) |
| Core Liquid Assets | 11.16 | 8.11 | (2.75) | 0.05 | (2.11) |
| Total Deposits | 9.56 | 6.66 | (3.11) | 0.23 | (2.37) |
| Demand Deposits | 17.96 | 0.49 | 7.13 | (5.24) | (1.08) |
| Savings Deposits | 4.74 | 11.72 | (10.19) | 5.96 | (3.98) |
| Time Deposits | (0.51) | 10.65 | (11.26) | (0.09) | (0.32) |

## 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 | 308 | 475 | 635 | 163 | 335 |
| Other Non Interest Income | 137 | 382 | 468 | 103 | 222 |
| **Total Non-Interest Income** | **445** | **857** | **1,103** | **266** | **557** |
| Salaries, Wages and Benefits - Citizens | 572 | 868 | 1,177 | 293 | 592 |
| Salaries, Wages and Benefits - Noncitizens | 119 | 180 | 259 | 63 | 133 |
| Board of Directors' Expenses | 66 | 100 | 134 | 33 | 62 |
| Outsourcing Service Fees and Expenses | 38 | 39 | 48 | 15 | 25 |
| Related Party | 1 | 2 | 2 | 1 | 2 |
| Non-Related Party | 37 | 37 | 46 | 14 | 23 |
| Rent - Premises | 128 | 189 | 252 | 68 | 130 |
| Other Administrative and Occupancy Expenses | 123 | 182 | 243 | 55 | 111 |
| Depreciation on Fixed Assets | 115 | 173 | 231 | 56 | 114 |
| Other Non Interest Expenses | 378 | 581 | 775 | 213 | 392 |
| **Total Non-Interest (Overhead) Expenses** | **1,539** | **2,312** | **3,119** | **796** | **1,559** |
| **ANALYSIS RATIOS** | | | | | |
| Efficiency Ratio (Non-interest expense to gross income) (FSI) | 37.81 | 38.11 | 41.00 | 43.91 | 45.44 |
| Interest Margin to Gross Income (FSI) | 85.19 | 82.31 | 82.08 | 83.53 | 81.93 |
| Personnel Expenses to Noninterest Expenses (FSI) | 44.90 | 45.33 | 46.04 | 44.72 | 46.50 |
| **PERCENT OF AVERAGE ASSETS** | | | | | |
| Personnel Expenses | 0.52 | 0.51 | 0.52 | 0.48 | 0.49 |
| Salaries, Wages and Benefits of All Employees | 0.48 | 0.47 | 0.47 | 0.44 | 0.46 |
| Board of Directors' Expenses | 0.05 | 0.04 | 0.04 | 0.04 | 0.04 |
| Outsourcing Service Fees and Expenses | 0.03 | 0.02 | 0.02 | 0.02 | 0.02 |
| Rent - Premises | 0.09 | 0.08 | 0.08 | 0.08 | 0.08 |
| Other Administrative and Occupancy Expenses | 0.09 | 0.08 | 0.08 | 0.07 | 0.07 |
| Depreciation on Fixed Assets | 0.08 | 0.08 | 0.08 | 0.07 | 0.07 |
| Other Non Interest Expenses | 0.26 | 0.26 | 0.26 | 0.27 | 0.25 |
| Total Overhead Expenses | 1.07 | 1.03 | 1.03 | 0.99 | 0.98 |
| Overhead Expenses Less Non-Int Income | 0.76 | 0.65 | 0.66 | 0.66 | 0.63 |
| **YIELD ON OR COST OF:** | | | | | |
| Total Loans and Advances | 10.83 | 10.82 | 10.79 | 10.28 | 10.29 |
| Interest Income on Loans and Advances | 10.14 | 10.18 | 10.12 | 9.58 | 9.64 |
| Yield-related Loan Fees & Charges | 0.70 | 0.64 | 0.66 | 0.70 | 0.65 |
| Deposits Due from Depository Institutions | 1.61 | 1.43 | 1.24 | 1.13 | 1.00 |
| Domestic Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Abroad | 1.61 | 1.43 | 1.24 | 1.14 | 1.00 |
| Head Office and Branches | 1.61 | 1.43 | 1.24 | 1.14 | 1.00 |
| Other Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits | 0.13 | 0.12 | 0.11 | 0.05 | 0.05 |
| Domestic | 0.13 | 0.12 | 0.11 | 0.05 | 0.05 |
| 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** | **11.80** | **11.28** | **10.98** | **9.63** | **9.57** |
| Less: Provisions for Loan Losses | 0.67 | 0.70 | 0.71 | 0.76 | 0.74 |
| Net Loans and Advances | 11.13 | 10.59 | 10.27 | 8.87 | 8.83 |
| **Deposits Due From Depository Institutions** | **84.71** | **85.28** | **85.65** | **87.10** | **87.00** |
| Demand | 84.40 | 84.94 | 85.31 | 86.76 | 86.65 |
| Domestic | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Abroad | 84.40 | 84.94 | 85.31 | 86.76 | 86.65 |
| Head Office and Branches | 84.38 | 84.92 | 85.30 | 86.74 | 86.64 |
| Other Depository Institutions | 0.02 | 0.02 | 0.02 | 0.02 | 0.02 |
| Savings | 0.32 | 0.34 | 0.33 | 0.34 | 0.35 |

| | | | | | |
|---|---|---|---|---|---|
| Domestic | 0.26 | 0.29 | 0.29 | 0.32 | 0.32 |
| Abroad | 0.05 | 0.05 | 0.05 | 0.02 | 0.02 |
| Head Office and Branches | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Depository Institutions | 0.05 | 0.05 | 0.05 | 0.02 | 0.02 |
| 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** | **96.52** | **96.56** | **96.63** | **96.73** | **96.57** |
| **Cash (Notes & Coin)** | **1.25** | **1.28** | **1.26** | **1.30** | **1.47** |
| **Total Non-Financial Assets** | **1.99** | **1.87** | **1.81** | **1.60** | **1.60** |
| Premises & Equipment | 1.99 | 1.87 | 1.81 | 1.60 | 1.60 |
| Less: Accumulated Depreciation | 1.06 | 1.04 | 1.04 | 1.06 | 1.07 |
| Net Fixed Assets | 0.93 | 0.82 | 0.76 | 0.53 | 0.53 |
| 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** | **0.07** | **0.08** | **0.07** | **0.06** | **0.05** |
| **Divdends 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** | **0.01** | **0.01** | **0.01** | **0.00** | **0.00** |
| **Other Assets** | **0.15** | **0.20** | **0.23** | **0.32** | **0.32** |
| **Total Assets** | **100.00** | **100.00** | **100.00** | **100.00** | **100.00** |

**YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:**

| | | | | | |
|---|---|---|---|---|---|
| Demand Deposits | 41.14 | 40.78 | 41.44 | 42.85 | 42.65 |
| Savings Deposits | 43.65 | 44.28 | 43.89 | 43.80 | 43.96 |
| Time Deposits | 10.62 | 10.49 | 10.24 | 9.30 | 9.36 |
| **Sub-Total Deposits** | **95.41** | **95.55** | **95.56** | **95.95** | **95.97** |
| Deposits Due to Depository Institutions | 0.27 | 0.29 | 0.29 | 0.32 | 0.32 |
| Demand | 0.01 | 0.02 | 0.03 | 0.06 | 0.07 |
| Domestic | 0.01 | 0.02 | 0.03 | 0.06 | 0.07 |
| 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 | 0.26 | 0.27 | 0.26 | 0.26 | 0.25 |
| Domestic | 0.26 | 0.27 | 0.26 | 0.26 | 0.25 |
| 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** | **0.07** | **0.05** | **0.04** | **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** | **0.03** | **0.03** | **0.03** | **0.01** | **0.01** |
| Deposits | 0.03 | 0.03 | 0.03 | 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** | **0.53** | **0.52** | **0.52** | **0.50** | **0.50** |
| **Total Provisions for Losses** | **0.67** | **0.70** | **0.71** | **0.76** | **0.74** |
| **Total Accumulated Depreciation** | **1.06** | **1.04** | **1.04** | **1.06** | **1.07** |
| **Sub-Total Liabilities** | **97.77** | **97.89** | **97.91** | **98.28** | **98.28** |
| **Total Capital** | **2.23** | **2.11** | **2.09** | **1.72** | **1.72** |
| **Total Liabilities & Capital** | **100.00** | **100.00** | **100.00** | **100.00** | **100.00** |

## OUTPUT REPORT 4
## PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

**CHANGES IN PROVISIONS FOR LOAN LOSSES ($ 000's)**

| | | | | | |
|---|---|---|---|---|---|
| Balance at Prior Calendar Year End | 1,766 | 1,766 | 1,766 | 2,491 | 2,491 |

| | | | | | |
|---|---|---|---|---|---|
| Add: Provisions Year-to-date | 795 | 1,065 | 1,135 | 8 | (104) |
| Less: Write-offs Year-to-date ( ) | 385 | 444 | 638 | 213 | 344 |
| Add: Recoveries Year-to-date | 208 | 275 | 391 | 62 | 126 |
| **Ending Balance** | **2,384** | **2,662** | **2,654** | **2,348** | **2,169** |
| | | | | | |
| Average Total Loans to Average Total Assets | 11.80 | 11.28 | 10.98 | 9.63 | 9.57 |
| | | | | | |
| Average Total Loans and Advances ($000) | 34,075 | 33,765 | 33,347 | 30,901 | 30,457 |
| Year-to-date Net Loan Losses (Recoveries ) | 177 | 169 | 247 | 151 | 218 |
| Past Due Loans [Loans Past Due 30 Days or More) | 966 | 1,364 | 1,178 | 1,594 | 1,302 |
| Non Performing Loans [Loans Past Due 90 Days or More) | 300 | 426 | 493 | 524 | 374 |
| | | | | | |
| **ANALYSIS RATIOS:** | | | | | |
| Year-to-date Recoveries to Prior Period Write-offs | 39.92 | 52.78 | 75.05 | 9.72 | 19.75 |
| Year-to-date Net Loan Loss to Average Total Loans | 0.52 | 0.50 | 0.74 | 0.49 | 0.72 |
| Year-to-date Write-offs to Average Total Loans | 1.13 | 1.31 | 1.91 | 0.69 | 1.13 |
| Year-to-date Recoveries to Average Total Loans | 0.61 | 0.81 | 1.17 | 0.20 | 0.41 |
| Provisions for Loan Losses to Total Loans | 6.60 | 7.61 | 7.86 | 7.85 | 7.40 |
| Provisions for Loan Losses to Loans Past Due 90 days or more | 740.67 | 586.62 | 505.27 | 451.34 | 585.03 |
| Earnings Coverage of Year-to-date Net Loan Losses | 9.81 | 15.92 | 13.57 | 6.68 | 9.06 |
| | | | | | |
| Twenty Largest Borrowing Relationships ('000s) | 16,374 | 15,024 | 14,902 | 14,038 | 13,363 |
| Large Borrowers to Capital (FSI) | 319.2 | 253.7 | 227.3 | 315.2 | 247.8 |
| | | | | | |
| **PAST DUE LOAN ANALYSIS:** | | | | | |
| Loans Past Due 30 Days or More to Total Loans | 2.87 | 4.15 | 3.72 | 5.29 | 4.40 |
| Loans Past Due 30 to 59 Days to Total Loans | 1.10 | 1.33 | 1.00 | 2.49 | 1.44 |
| Loans Past Due 60 to 89 Days to Total Loans | 0.87 | 1.53 | 1.16 | 1.06 | 1.69 |
| Loans Past Due 90 to 179 Days to Total Loans | 0.26 | 0.59 | 0.86 | 0.88 | 0.62 |
| Loans Past Due 180 to 360 Days to Total Loans | 0.62 | 0.70 | 0.69 | 0.22 | 0.16 |
| Loans Past Due Over 360 Days to Total Loans | 0.01 | 0.01 | NA | 0.64 | 0.49 |
| Nonperforming Loans to Total Loans (FSI) | 0.89 | 1.30 | 1.56 | 1.74 | 1.26 |
| | | | | | |
| **SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)** | | | | | |
| Private Sector Domestic | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| Non-Financial Corporations | 15.71 | 15.92 | 15.73 | 16.50 | 16.65 |
| Agriculture, Forestry, and Fishing | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Agriculture | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Forestry & Logging | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fishing & Aquaculture | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Mining & Quarrying | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Manufacturing | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Fish Processing | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Electricity, Gas, Steam & Air Conditioning Supply | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Water Supply, Sewage, Waste Mgmt & Remediation Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Construction | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Transportation & Storage | 1.14 | 1.16 | 1.19 | 1.21 | 0.80 |
| 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 | 9.70 | 9.79 | 9.97 | 10.29 | 11.60 |
| Professional, Scientific & Technical Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Administrative & Support Services Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Public Administration & Defense, Compulsory Social Security | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Education | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Human Health & Social Work Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Arts, Entertainment, and Recreation | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Other Service Activities | 4.86 | 4.98 | 4.57 | 5.00 | 4.25 |
| Individuals | 84.29 | 84.08 | 84.27 | 83.50 | 83.35 |
| Housing and Land Purchases | 0.07 | 0.06 | 0.06 | 0.06 | 0.05 |
| Other | 84.23 | 84.01 | 84.21 | 83.44 | 83.30 |
| Non-Profit Institutions Serving Households | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |

**OUTPUT REPORT 5**
**CAPITAL ANALYSIS (Uninsured Banks Only)**

| | | | | | |
|---|---|---|---|---|---|
| **YEAR-TO-DATE CHANGES IN CAPITAL ($ 000s):** | | | | | |
| Balance At Prior Year End | 9,701 | 9,701 | 9,701 | 6,555 | 6,555 |
| + Net Change in Paid-in Capital Year-to-date | 0 | (120) | (120) | 0 | 0 |
| + Net Change in Paid-in Premium or Surplus Year-to-date | 0 | 0 | 0 | 0 | 0 |
| + Net Change in Assigned Capital Year-to-date | 0 | 0 | 0 | 0 | 0 |
| + Net Change in Retained Earnings (Loss) Prior Years | (393) | (393) | (393) | 128 | 128 |
| + Net Income (Loss) Year-to-date | 1,657 | 2,569 | 3,201 | 973 | 1,912 |
| + Net Change in Revaluation Reserves Year-to-date | 0 | 0 | 0 | 0 | 0 |
| + Net Change in Other Capital Year-to-date | (1) | 0 | 0 | (1) | (1) |
| **Balance At End of Period** | **10,964** | **11,757** | **12,389** | **7,655** | **8,594** |
| Average Total Capital ($000) | 6,433 | 6,306 | 6,356 | 5,505 | 5,467 |
| **CAPITAL RATIOS:** | | | | | |
| **PERCENT OF TOTAL CAPITAL:** | | | | | |
| Net Loans and Advances | 613.33 | 512.19 | 445.23 | 623.26 | 507.75 |
| Borrowings | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Deposits Due to Depository Institutions | 15.52 | 19.08 | 14.57 | 24.34 | 18.78 |
| **PERCENT OF AVERAGE TOTAL CAPITAL:** | | | | | |
| Net Income (ROE) (FSI) | 0.52 | 0.54 | 0.50 | 0.70 | 0.70 |
| Dividends & Remittances | NA | NA | NA | NA | NA |
| Retained Earnings | 0.15 | 0.30 | 0.40 | 0.08 | 0.25 |
| **OTHER CAPITAL RATIOS:** | | | | | |
| Dividends/Remittances to Prior Period Net Income | NA | NA | NA | NA | NA |
| Total Capital to Total Assets (Leverage Capital Ratio) | 1.66 | 1.79 | 2.04 | 1.39 | 1.72 |
| **RISK BASED CAPITAL ANALYSIS** | | | | | |
| **Part A: Capital Calculation** | | | | | |
| **TIER 1 CAPITAL:** | | | | | |
| Paid-up Ordinary Shares | 4,144 | 4,024 | 4,024 | 4,024 | 4,024 |
| Paid-in Premium or Surplus | 0 | 0 | 0 | 0 | 0 |
| Retained Earnings (Losses) Prior Years | (671) | (671) | (671) | (543) | (543) |
| 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 | 3,473 | 3,353 | 3,353 | 3,481 | 3,481 |
| **TIER 2 CAPTIAL:** | | | | | |
| Current year-to-date Income | 1,657 | 2,569 | 3,201 | 973 | 1,912 |
| 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 | 2,222 | 2,499 | 2,491 | 2,365 | 2,188 |
| Maximum Eligible General Provisions for Loan Losses | 2,988 | 3,072 | 3,112 | 3,260 | 3,088 |
| Allowable General Provisions for Loan Losses | 2,222 | 2,499 | 2,491 | 2,365 | 2,188 |
| Other | 0 | 0 | 0 | 0 | 0 |
| Sub-total Tier 2 Capital | 3,879 | 5,068 | 5,692 | 3,338 | 4,100 |
| Adjustment (applicable only to branches of foreign banks) | | | | | |
| Amount Due FROM Head/Parent Office and Branches Abroad | 264,359 | 285,756 | 278,762 | 277,873 | 270,892 |
| Amount Due TO Head/Parent Office and Branches Abroad | 0 | 0 | 0 | 0 | 0 |
| Net Amount Due FROM Head/Parent Office and Branches Abroad | 264,359 | 285,756 | 278,762 | 277,873 | 270,892 |
| 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** | **(257,007)** | **(277,335)** | **(269,717)** | **(271,054)** | **(263,311)** |
| **Part B: Calculation of Total Risk Weighted Assets** | | | | | |
| **On-Balance Sheet Risk-Weighted Assets** | **237,569** | **244,497** | **247,540** | **258,455** | **242,391** |
| 0% Risk Weighted Assets ($000) | 6,562 | 6,673 | 5,709 | 6,558 | 7,335 |
| 20% Risk Weighted Assets ($000) | 78,187 | 95,515 | 81,201 | 64,597 | 75,414 |
| 50% Risk Weighted Assets ($000) | 0 | 0 | 0 | 0 | 0 |
| 100% Risk Weighted Assets ($000) | 221,932 | 225,394 | 231,300 | 245,536 | 227,308 |
| **Off-Balance Sheet Risk-Weighted Obligations** | **1,464** | **1,258** | **1,401** | **2,366** | **4,650** |
| 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 | 1,464 | 1,258 | 1,401 | 2,366 | 4,650 |
| **Gross Risk-Weighted Assets** | **239,033** | **245,755** | **248,941** | **260,821** | **247,041** |
| LESS: Ineligible General Provisions for Loan Losses | 0 | 0 | 0 | 0 | 0 |
| LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad | 52,872 | 57,151 | 55,752 | 55,575 | 54,178 |
| LESS: Assets Pledged to Secured Liabilities | 0 | 0 | 0 | 0 | 0 |
| **TOTAL RISK-WEIGHTED ASSETS** | **186,162** | **188,604** | **193,189** | **205,247** | **192,862** |
| **Tier-1 Capital to Risk-Weighted Assets** | **1.87%** | **1.78%** | **1.74%** | **1.70%** | **1.80%** |
| **Total Capital to Risk-Weighted Assets** | **-138.06%** | **-147.05%** | **-139.61%** | **-132.06%** | **-136.53%** |

## OUTPUT REPORT 6
## LIQUIDITY ANALYSIS

| | | | | | |
|---|---|---|---|---|---|
| Liquid Assets ('000s) | | | | | |
| Cash Balances | 4,390 | 4,488 | 3,728 | 4,621 | 5,651 |
| Core Liquid Assets | 269,720 | 291,586 | 283,570 | 283,700 | 277,714 |
| Short Term Liabilities | 271,490 | 295,899 | 286,205 | 294,910 | 283,715 |
| **LIQUIDITY ANALYSIS:** | | | | | |
| Core Liquid Assets to Total Assets (FSI) | 87.02 | 88.12 | 88.18 | 88.62 | 88.60 |
| Cash Balances to Short Term Liabilities | 1.62 | 1.52 | 1.30 | 1.57 | 1.99 |
| Core Liquid Assets to Short Term Liabilities (FSI) | 99.35 | 98.54 | 99.08 | 96.20 | 97.88 |
| Customer Deposits to Total Loans (FSI) | 883.40 | 966.62 | 970.83 | 1023.15 | 1017.64 |
| **PERCENT OF TOTAL ASSETS:** | | | | | |
| Liquid Assets | | | | | |
| Cash | 1.42 | 1.36 | 1.16 | 1.44 | 1.80 |
| Balances Due From Depository Institutions | 85.60 | 86.76 | 87.02 | 87.18 | 86.80 |
| Domestic | 0.00 | 0.00 | 0.003 | 0.003 | 0.003 |
| Abroad | 85.35 | 86.42 | 86.72 | 86.84 | 86.47 |
| Head Office and Branches | 85.29 | 86.36 | 86.68 | 86.80 | 86.43 |
| Other Depository Institutions | 0.06 | 0.07 | 0.04 | 0.04 | 0.04 |
| Short Term Liabilities | 87.59 | 89.42 | 89.00 | 92.12 | 90.52 |
| Total Deposit Liabilities | 96.01 | 95.92 | 95.62 | 96.28 | 96.01 |
| Demand Deposits | 42.32 | 39.83 | 43.91 | 41.80 | 42.23 |
| Savings Deposits | 43.88 | 45.92 | 42.44 | 45.17 | 44.30 |
| Time Deposits | 9.81 | 10.16 | 9.28 | 9.31 | 9.48 |
| Deposits Due to Depository Institutions | 0.26 | 0.34 | 0.30 | 0.34 | 0.32 |
| Domestic | 0.26 | 0.34 | 0.30 | 0.34 | 0.32 |
| 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** | | | | | |
| New Taiwan Dollar (NTD) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Japanese Yen (JPY) | 0.00 | 0.01 | 0.00 | 0.01 | 0.01 |
| Australian Dollar (AUD) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| United Kingdom Euro (EUR) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Brttish Pound (GBP) | NA | NA | NA | NA | NA |
| Chinese Yuan (CNY) | 0.00 | 0.00 | NA | NA | 0.00 |
| Philippine Peso (PHP) | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| All Others | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| **OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL** | | | | | |
| Net Aggregate Method (FSI) | 1.18 | 1.49 | 1.58 | 1.67 | 1.72 |
| Shorthand Method | 1.18 | 1.49 | 1.58 | 1.67 | 1.72 |

| | | | | | |
|---|---|---|---|---|---|
| **OTHER RATIOS:** | | | | | |
| FX Assets to Total Assets | 0.01 | 0.02 | 0.02 | 0.02 | 0.02 |
| 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 | 1,749 | 6,599 | 4,484 | 5,026 | 7,118 |
| - 7 up to 30 days | (413) | (1,408) | (1,648) | (7,999) | (2,245) |
| - 1 up to 3 months | (957) | (2,521) | 1,340 | (3,849) | (6,664) |
| - 3 up to 6 months | (974) | (1,386) | (5,807) | (4,449) | (3,388) |
| - 6 up to 12 months | (5,174) | (6,429) | (2,264) | (1,050) | (5,854) |
| - 1 up to 3 years | 2,824 | 3,219 | 5,499 | (2,263) | (2,957) |
| - 3 up to 5 years | 14,220 | 12,715 | 11,104 | 6,968 | 6,221 |
| - 5 Years and Over | 3,432 | 3,212 | 2,668 | 1,837 | 1,919 |
| - Unclassified | 695 | 362 | 264 | 1,097 | 1,315 |
| **Cumulative GAP Position ('000s)** | | | | | |
| - Less than 7 days | 1,749 | 6,599 | 4,484 | 5,026 | 7,118 |
| - 7 up to 30 days | 1,336 | 5,191 | 2,836 | (2,973) | 4,873 |
| - 1 up to 3 months | 379 | 2,670 | 4,176 | (6,822) | (1,791) |
| - 3 up to 6 months | (595) | 1,284 | (1,631) | (11,271) | (5,179) |
| - 6 up to 12 months | (5,769) | (5,145) | (3,895) | (12,321) | (11,033) |
| - 1 up to 3 years | (2,945) | (1,926) | 1,604 | (14,584) | (13,990) |
| - 3 up to 5 years | 11,275 | 10,789 | 12,708 | (7,616) | (7,769) |
| - 5 Years and Over | 14,707 | 14,001 | 15,376 | (5,779) | (5,850) |
| - Unclassified | 15,402 | 14,363 | 15,640 | (4,682) | (4,535) |

## OUTPUT REPORT 9
## INTEREST RATE RISK ANALYSIS

| | | | | | |
|---|---|---|---|---|---|
| **RSA AS A % OF RSL** | | | | | |
| 0 - 1 month | 4.39 | 3.92 | 3.80 | 1.83 | 2.32 |
| 0 - 3 months | 4.72 | 4.10 | 4.18 | 2.13 | 2.48 |
| 0 - 6 months | 5.22 | 4.68 | 4.78 | 2.43 | 2.80 |
| 0 - 12 months | 6.61 | 6.15 | 6.24 | 3.22 | 3.50 |

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

| | | | | | |
|---|---|---|---|---|---|
| **TOTAL OUTSTANDING OBS ITEMS ('000s)** | | | | | |
| Direct Credit Substitutes (Standby Letters of Credit) | 1,464 | 1,258 | 1,401 | 2,366 | 4,650 |
| 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 | 8,808 | 7,182 | 7,684 | 3,675 | 3,454 |
| Unconditionally Cancelable At Any Time Without Notice | 35 | 26 | 20 | 16 | 30 |
| Non-Cancelable With a Remaining Term to Maturity One Year or Less | 8,773 | 7,156 | 7,664 | 3,659 | 3,424 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year | 0 | 0 | 0 | 0 | 0 |
| **Total** | **10,272** | **8,440** | **9,085** | **6,041** | **8,104** |

| | | | | | |
|---|---|---|---|---|---|
| **OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS** | | | | | |
| Direct Credit Substitutes (Standby Letters of Credit) | 0.47 | 0.38 | 0.44 | 0.74 | 1.48 |
| 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 | 2.84 | 2.17 | 2.39 | 1.15 | 1.10 |
| Unconditionally Cancelable At Any Time Without Notice | 0.01 | 0.01 | 0.01 | 0.00 | 0.01 |
| Non-Cancelable With a Remaining Term to Maturity One Year or Less | 2.83 | 2.16 | 2.38 | 1.14 | 1.09 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year | NA | NA | NA | NA | NA |
| **Total** | **3.31** | **2.55** | **2.82** | **1.89** | **2.59** |

| OUTPUT REPORT 11<br>RELATED PARTY EXPOSURES | | | | | |
|---|---|---|---|---|---|
| **Related Party Lns to Total Loans and Advances** | **0.37** | **0.37** | **0.41** | **0.49** | **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 | 1.70 | 1.33 | 1.25 | 1.86 | 2.15 |
| - Officers | 0.51 | 0.56 | 0.46 | 0.92 | 0.76 |
| - Subsidiaries | NA | NA | NA | NA | NA |
| - Affiliates | 0.25 | 0.19 | 0.26 | 0.52 | 0.32 |
| **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<br>MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS | | | | | |
|---|---|---|---|---|---|
| **Number of Employees** | **42** | **41** | **44** | **44** | **44** |
| Citizens of the Republic of Palau | 35 | 34 | 36 | 36 | 36 |
| 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** | 20.66 | 21.71 | 21.77 | 22.79 | 23.50 |
| **Unsecured Loans as % of Total Loans and Advances** | 79.34 | 78.29 | 78.23 | 77.21 | 76.50 |
| **Nonaccrual/Impaired Loans as % of Total Loans and Advances** | NA | NA | NA | NA | NA |
| **Restructured Loans as % of Total Loans and Advances** | NA | NA | NA | NA | NA |

| | | | | | |
|---|---|---|---|---|---|
| **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 | 34.85 | 32.90 | 32.90 | 32.90 | 32.90 |
| Paid-in Capital of Non-Residents as a % of Total Paid-in Capital | 65.15 | 67.10 | 67.10 | 67.10 | 67.10 |
| Paid-in Capital as a % of Total Capital | 80.78 | 67.94 | 61.39 | 90.35 | 74.62 |
| Assigned Capital as a % of Total Capital | NA | NA | NA | NA | NA |
| | | | | | |
| **REMITTANCES** | | | | | |
| **Incoming Remittances ($000)** | **65,626** | **45,560** | **40,589** | **46,112** | **53,036** |
| Australia | 166 | 90 | 236 | 450 | 477 |
| Japan | 4,459 | 3,929 | 3,280 | 6,225 | 4,448 |
| New Zealand | 367 | 212 | 126 | 322 | 270 |
| Philippines | 15,142 | 21,288 | 415 | 275 | 4,774 |
| Taiwan | 14,691 | 5,893 | 8,025 | 1,867 | 3,208 |
| United States | 19,609 | 7,584 | 22,870 | 28,365 | 27,697 |
| China | 6,873 | 4,769 | 1,388 | 1,591 | 5,199 |
| All Others | 4,319 | 1,795 | 4,249 | 7,017 | 6,963 |
| **Outgoing Remittances ($000)** | **#REF!** | **33,536** | **33,112** | **60,727** | **60,741** |
| Australia | 591 | 606 | 501 | 972 | 747 |
| Japan | #REF! | 4,703 | 4,152 | 9,118 | 7,941 |
| New Zealand | 363 | 243 | 355 | 668 | 543 |
| Philippines | 4,163 | 5,404 | 5,204 | 2,737 | 2,642 |
| Taiwan | 2,449 | 2,890 | 5,534 | 6,002 | 5,223 |
| United States | #REF! | 11,621 | 9,904 | 26,157 | 25,662 |
| China | 6,244 | 4,786 | 4,979 | 4,996 | 7,337 |
| All Others | 2,114 | 3,283 | 2,483 | 10,077 | 10,646 |
| | | | | | |
| **AS A % OF TOTAL REMITTANCES** | | | | | |
| **Incoming Remittances** | | | | | |
| Australia | 0.25 | 0.20 | 0.58 | 0.98 | 0.90 |
| Japan | 6.79 | 8.62 | 8.08 | 13.50 | 8.39 |
| New Zealand | 0.56 | 0.47 | 0.31 | 0.70 | 0.51 |
| Philippines | 23.07 | 46.73 | 1.02 | 0.60 | 9.00 |
| Taiwan | 22.39 | 12.93 | 19.77 | 4.05 | 6.05 |
| United States | 29.88 | 16.65 | 56.35 | 61.51 | 52.22 |
| China | 10.47 | 10.47 | 3.42 | 3.45 | 9.80 |
| All Others | 6.58 | 3.94 | 10.47 | 15.22 | 13.13 |
| **Outgoing Remittances** | | | | | |
| Australia | #REF! | 1.81 | 1.51 | 1.60 | 1.23 |
| Japan | #REF! | 14.02 | 12.54 | 15.01 | 13.07 |
| New Zealand | #REF! | 0.72 | 1.07 | 1.10 | 0.89 |
| Philippines | #REF! | 16.11 | 15.72 | 4.51 | 4.35 |
| Taiwan | #REF! | 8.62 | 16.71 | 9.88 | 8.60 |
| United States | #REF! | 34.65 | 29.91 | 43.07 | 42.25 |
| China | #REF! | 14.27 | 15.04 | 8.23 | 12.08 |
| All Others | #REF! | 9.79 | 7.50 | 16.59 | 17.53 |
| | | | | | |
| **Incoming Remittances ($000)** | **65,626** | **45,560** | **40,589** | **46,112** | **53,036** |
| Depository Institutions Domestic | 1 | 139 | 241 | 55 | 164 |
| Other Financial Corporations Domestic | 29 | 0 | 0 | 0 | 0 |
| Development Financing Corporations | 0 | 0 | 0 | 0 | 0 |
| Statutory Non-Bank Financial Corporations | 0 | 0 | 0 | 0 | 0 |
| Private Non-Bank Financial Corporations | 29 | 0 | 0 | 0 | 0 |
| Central Government | 44,267 | 26,607 | 14,942 | 11,369 | 14,006 |
| Local Governments (State Governments) | 0 | 0 | 0 | 17 | 17 |
| Statutory Non-financial Corporations Domestic | 0 | 0 | 0 | 0 | 0 |
| Private Sector Domestic | 21,329 | 18,814 | 25,406 | 34,671 | 38,849 |
| Non-financial Corporations | 15,909 | 14,579 | 9,746 | 29,831 | 29,587 |
| Individuals | 3,413 | 2,610 | 8,399 | 4,384 | 8,512 |
| Non-profit Institutions Serving Households | 2,007 | 1,625 | 7,261 | 456 | 750 |
| Non-residents | 0 | 0 | 0 | 0 | 0 |
| **Outgoing Remittances ($000)** | **#REF!** | **33,536** | **33,112** | **60,727** | **60,741** |
| Depository Institutions Domestic | #REF! | 0 | 0 | 11 | 11 |
| Other Financial Corporations Domestic | 196 | 262 | 34 | 0 | 0 |
| Development Financing Corporations | 196 | 262 | 34 | 0 | 0 |
| Statutory Non-Bank Financial Corporations | 0 | 0 | 0 | 0 | 0 |

| | | | | | |
|---|---|---|---|---|---|
| Private Non-Bank Financial Corporations | 0 | 0 | 0 | 0 | 0 |
| Central Government | 2,716 | 3,114 | 2,904 | 552 | 590 |
| Local Governments (State Governments) | 22 | 38 | 362 | 157 | 350 |
| Statutory Non-financial Corporations Domestic | 0 | 0 | 0 | 0 | 0 |
| Private Sector Domestic | 27,872 | 30,122 | 29,812 | 60,007 | 59,790 |
| Non-financial Corporations | 26,837 | 28,555 | 28,216 | 56,908 | 56,645 |
| Individuals | 1,035 | 1,484 | 1,496 | 3,097 | 3,141 |
| Non-profit Institutions Serving Households | 0 | 83 | 100 | 2 | 4 |
| Non-residents | 0 | 0 | 0 | 0 | 0 |
| | | | | | |
| **AS A % OF TOTAL REMITTANCES** | | | | | |
| **Incoming Remittances** | | | | | |
| Depository Institutions Domestic | 0.00 | 0.31 | 0.59 | 0.12 | 0.31 |
| Other Financial Corporations Domestic | 0.04 | NA | NA | NA | NA |
| Development Financing Corporations | NA | NA | NA | NA | NA |
| Statutory Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Private Non-Bank Financial Corporations | 0.04 | NA | NA | NA | NA |
| Central Government | 67.45 | 58.40 | 36.81 | 24.66 | 26.41 |
| Local Governments (State Governments) | NA | NA | NA | 0.04 | 0.03 |
| Statutory Non-financial Corporations Domestic | NA | NA | NA | NA | NA |
| Private Sector Domestic | 32.50 | 41.29 | 62.59 | 75.19 | 73.25 |
| Non-financial Corporations | 24.24 | 32.00 | 24.01 | 64.69 | 55.79 |
| Individuals | 5.20 | 5.73 | 20.69 | 9.51 | 16.05 |
| Non-profit Institutions Serving Households | 3.06 | 3.57 | 17.89 | 0.99 | 1.41 |
| Non-residents | NA | NA | NA | NA | NA |
| **Outgoing Remittances** | | | | | |
| Depository Institutions Domestic | #REF! | NA | NA | 0.02 | 0.02 |
| Other Financial Corporations Domestic | #REF! | 0.78 | 0.10 | NA | NA |
| Development Financing Corporations | #REF! | 0.78 | 0.10 | NA | NA |
| Statutory Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Private Non-Bank Financial Corporations | NA | NA | NA | NA | NA |
| Central Government | #REF! | 9.29 | 8.77 | 0.91 | 0.97 |
| Local Governments (State Governments) | #REF! | 0.11 | 1.09 | 0.26 | 0.58 |
| Statutory Non-financial Corporations Domestic | NA | NA | NA | NA | NA |
| Private Sector Domestic | #REF! | 89.82 | 90.03 | 98.81 | 98.43 |
| Non-financial Corporations | #REF! | 85.15 | 85.21 | 93.71 | 93.26 |
| Individuals | #REF! | 4.43 | 4.52 | 5.10 | 5.17 |
| Non-profit Institutions Serving Households | NA | 0.25 | 0.30 | 0.00 | 0.01 |
| Non-residents | NA | NA | NA | NA | NA |
| | | | | | |
| **FINANCIAL ACCESS** | | | | | |
| **Total Number of Depositors** | **20,880** | **21,538** | **21,599** | **22,350** | **22,271** |
| of which: SME depositors | 430 | 430 | 423 | 426 | 423 |
| of which: household/individuals depositors | 1,431 | 1,426 | 1,504 | NA | NA |
| | | | | | |
| **As a % of Total Number of Depositors** | | | | | |
| SME depositors | 2.06 | 2.00 | 1.96 | 1.91 | 1.90 |
| household/individuals depositors | 6.85 | 6.62 | 6.96 | NA | NA |
| | | | | | |
| **Number of Deposit Accounts** | **16,147** | **16,830** | **16,792** | **28,547** | **28,534** |
| of which: SME deposit accounts | 430 | 430 | 423 | 426 | 423 |
| of which: household/individuals deposit accounts | 4,783 | 5,214 | 5,199 | 5,063 | 4,948 |
| | | | | | |
| **As a % of Total Number of Deposit Accounts** | | | | | |
| SME deposit accounts | 2.66 | 2.55 | 2.52 | 1.49 | 1.48 |
| household/individuals deposit accounts | 29.62 | 30.98 | 30.96 | 17.74 | 17.34 |
| | | | | | |
| **Total Number of Borrowers** | **5,051** | **4,939** | **4,856** | **5,265** | **5,175** |
| of which: SME borrowers | 3 | 3 | 3 | 3 | 3 |
| of which: household/individual borrowres | 1,237 | 1,160 | 1,165 | 1,110 | 1,122 |
| | | | | | |
| **As a % of Total Number of Borrowers** | | | | | |
| SME borrowers | 0.06 | 0.06 | 0.06 | 0.06 | 0.06 |
| household/individual borrowers | 24.49 | 23.49 | 23.99 | 21.08 | 21.68 |
| | | | | | |
| **Total Number of Loan Accounts** | **5,658** | **5,551** | **5,448** | **6,297** | **6,169** |
| of which: SME loan accounts | 3 | 3 | 3 | 3 | 3 |
| of which: household/individual loan accounts | 1,251 | 1,171 | 1,172 | 361 | 1,130 |

| | | | | | |
|---|---|---|---|---|---|
| **As a % of Total Number of Loan Accounts** | | | | | |
| SME loan accounts | 0.05 | 0.05 | 0.06 | 0.05 | 0.05 |
| household/individual loan accounts | 22.11 | 21.10 | 21.51 | 5.73 | 18.32 |
| **Total Number of ATMs** | 8 | 8 | 8 | 8 | 8 |
| **Other Indicators** | | | | | |
| Capital Growth from prior quarter ($) | 661 | 793 | 632 | (2,101) | 939 |
| Capital Growth from prior quarter (%) | 14.79% | 15.46% | 10.67% | -32.05% | 21.08% |
| Asset Growth from prior quarter($) | 26,953 | 20,959 | (9,315) | (1,461) | (6,695) |
| Asset Growth from prior quarter(%) | 9.52% | 6.76% | -2.81% | -0.45% | -2.09% |
| Deposit Growth from prior quarter ($) | 25,964 | 19,817 | (9,879) | 703 | (7,298) |
| Deposit Growth from prior quarter (%) | 9.56% | 6.66% | -3.11% | 0.23% | -2.37% |
| **LOAN QUALITY** | | | | | |
| Loans past due 360 days or more | 3 | 3 | 0 | 193 | 144 |
| ***Growth qtr-on-qtr dollar amount*** | | | | | |
| Loans past due 90 days or more | 89 | 126 | 67 | 31 | (150) |
| Loans past due 360 days or more | (5) | 0 | (3) | 193 | (49) |
| ***Growth qtr-on-qtr percent*** | | | | | |
| Loans past due 90 days or more | 42.18% | 42.00% | 15.73% | 6.29% | -28.63% |
| Loans past due 360 days or more | -62.50% | 0.00% | -100.00% | 0 | -25.39% |
| ***By economic sector, in dollar amounts*** | | | | | |
| Depository Institutions Domestic | - | - | - | - | - |
| Other Financial Corporations Domestic | - | - | - | - | - |
| Development Financing Corporations | - | - | - | - | - |
| Statutory Non-Bank Financial Corporations | - | - | - | - | - |
| Private Non-Bank Financial Corporations | - | - | - | - | - |
| Central Government | - | - | - | - | - |
| Local Governments | - | - | - | - | - |
| State | - | - | - | - | - |
| Municipal | - | - | - | - | - |
| Statutory Non-financial Corporations Domestic | - | - | - | - | - |
| Private Sector Domestic | 33,686 | 32,836 | 31,676 | 30,125 | 29,571 |
| Non-financial Corporations | 5,291 | 5,229 | 4,983 | 4,972 | 4,923 |
| Agriculture, Forestry and Fishing | - | - | - | - | - |
| Agriculture | - | - | - | - | - |
| Forestry & Logging | - | - | - | - | - |
| Fishing & Aquaculture | - | - | - | - | - |
| Mining & Quarrying | - | - | - | - | - |
| Manufacturing | - | - | - | - | - |
| Fish Processing | - | - | - | - | - |
| Other | - | - | - | - | - |
| Electricity, Gas, Steam & Air Conditioning Supply | - | - | - | - | - |
| Water Supply, Sewerage, Waste Mgmt & Remediation Activities | - | - | - | - | - |
| Construction | - | - | - | - | - |
| Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles | - | - | - | - | - |
| Transportation & Storage | 385 | 381 | 377 | 366 | 236 |
| Accommodation & Food Service Activities | - | - | - | - | - |
| Accommodation | - | - | - | - | - |
| Food and Beverage Service Activities | - | - | - | - | - |
| Information & Communication | - | - | - | - | - |
| Financial & Insurance Activities | - | - | - | - | - |
| Real Estate Activities | 3,268 | 3,214 | 3,157 | 3,101 | 3,431 |
| Professional, Scientific & Technical Activities | - | - | - | - | - |
| Administrative & Support Services Activities | - | - | - | - | - |
| Public Administration & Defense; Compulsory Social Security | - | - | - | - | - |
| Education | - | - | - | - | - |
| Human Health & Social Work Activities | - | - | - | - | - |
| Arts, Entertainment and Recreation | - | - | - | - | - |
| Other Service Activities | 1,638 | 1,634 | 1,449 | 1,505 | 1,256 |
| Individuals | 28,395 | 27,607 | 26,693 | 25,153 | 24,648 |

| | | | | | |
|---|---|---|---|---|---|
| Housing and Land Purchases | 22 | 20 | 19 | 17 | 16 |
| Other | 28,373 | 27,587 | 26,674 | 25,136 | 24,632 |
| Non-profit Institutions Serving Households | - | - | - | - | - |
| Non Resident(s) | - | - | - | - | - |
| Total Loans & Overdrafts (check) | | | | | |

| | | | | | |
|---|---|---|---|---|---|
| **TOTAL LOANS ($'000s)** | **33,686** | **32,836** | **31,676** | **30,125** | **29,571** |
| **Secured Loans** | 6,960 | 7,130 | 6,897 | 6,866 | 6,950 |
| **Unsecured Loans** | 26,726 | 25,706 | 24,779 | 23,259 | 22,621 |
| | | | | | |
| ***Growth qtr-on-qtr dollar amount*** | | | | | |
| **Total Loans** | **(321)** | **(850)** | **(1,160)** | **(1,551)** | **(554)** |
| Secured Loans | (162) | 170 | (233) | (31) | 84 |
| Unsecured Loans | (159) | (1,020) | (927) | (1,520) | (638) |
| | | | | | |
| ***Growth qtr-on-qtr percent*** | | | | | |
| **Total Loans** | **-1%** | **-3%** | **-4%** | **-5%** | **-2%** |
| Secured Loans | -2% | 2% | -3% | 0% | 1% |
| Unsecured Loans | -1% | -3.8% | -4% | -6% | -3% |
| | | | | | |
| **Adequacy of Reserves for Loan Losses** | | | | | |
| Provision for Loan Losses less NPLs | 1,922 | 2,073 | 1,998 | 1,841 | 1,814 |
| Total Loans less NPLs | 33,386 | 32,410 | 31,183 | 29,601 | 29,197 |
| Ratio of Provisions to Total Loans (both less NPLs) | 5.76% | 6.40% | 6.41% | 6.22% | 6.21% |
| | | | | | |
| **Liquidity Indicators** | | | | | |
| ***in dollar amounts*** | | | | | |
| Due from Banks | 265,330 | 287,098 | 279,842 | 279,079 | 272,063 |
| Due from Home Office & Other branches | 264,359 | 285,756 | 278,762 | 277,873 | 270,892 |
| Demand Deposits due from Home Office & Other branches | 264,359 | 285,756 | 278,762 | 277,873 | 270,892 |
| Savings Deposits due from Home Office & Other branches | - | - | - | - | - |
| Time Deposits due from Home Office & Other branches | - | - | - | - | - |
| Cash | 4,390 | 4,488 | 3,728 | 4,621 | 5,651 |
| Sum of Cash and Due from Depository Institutions | 269,720 | 291,586 | 283,570 | 283,700 | 277,714 |
| | | | | | |
| **Effective Federal Funds Rate (Qtr Avg)** | **#REF!** | **#REF!** | **#REF!** | **#REF!** | **#REF!** |
| Est. Yield on Due From HO (Insured Banks Only) | #REF! | #REF! | #REF! | #REF! | #REF! |
| Interest Income from Due From HO (Insured Banks Only) | 1,964 | 2,733 | 3,223 | 792 | 1,384 |
| **Annualized Yield on Due From HO (Insured Banks Only)** | **1.61%** | **1.43%** | **1.24%** | **1.14%** | **1.00%** |

| | | | | | |
|---|---|---|---|---|---|
| **Liquid Assets (PR-10)** | **269,720** | **291,586** | **283,570** | **283,700** | **277,714** |
| Short-term Deposit Liabilities | 289,141 | 308,917 | 298,235 | 308,285 | 300,704 |
| Demand | 131,167 | 131,806 | 141,201 | 133,800 | 132,351 |
| Savings | 136,019 | 151,961 | 136,474 | 144,604 | 138,849 |
| Time | 21,955 | 25,150 | 20,560 | 29,881 | 29,504 |
| Other Short Term Liabitilities (PR-10) | 1,730 | 1,735 | 1,627 | 1,278 | 1,235 |
| | | | | | |
| ***Ratios*** | | | | | |
| Due from Depository Institutions to Liquid Assets (PR-10) | 98% | 98% | 99% | 98% | 98% |
| Due from Depository Institutions to Total Assets | 86% | 87% | 87% | 87% | 87% |
| Liquid Assets (PR-10) to Total Assets | 87% | 88% | 88% | 89% | 89% |
| **Liquidity Ratio (PR-10)** | **93%** | **94%** | **95%** | **92%** | **92%** |
| | | | | | |
| ***Growth qtr-on-qtr dollar amount*** | | | | | |
| **Liquid Assets (PR-10)** | **27,070** | **21,866** | **(8,016)** | **130** | **(5,986)** |
| Short-term Deposit Liabilities | 26,081 | 19,776 | (10,682) | 10,050 | (7,581) |
| Demand | 19,968 | 639 | 9,395 | (7,401) | (1,449) |
| Savings | 6,152 | 15,942 | (15,487) | 8,130 | (5,755) |
| Time | (39) | 3,195 | (4,590) | 9,321 | (377) |
| Other Short Term Liabitilities (PR-10) | (86) | 5 | (108) | (349) | (43) |
| | | | | | |
| ***Growth qtr-on-qtr percent*** | | | | | |
| **Liquid Assets (PR-10)** | **11.2%** | **8.1%** | **-2.7%** | **0.0%** | **-2.1%** |
| Short-term Deposit Liabilities | 9.9% | 6.8% | -3.5% | 3.4% | -2.5% |
| Demand | 18.0% | 0.5% | 7.1% | -5.2% | -1.1% |
| Savings | 4.7% | 11.7% | -10.2% | 6.0% | -4.0% |
| Time | -0.2% | 14.6% | -18.3% | 45.3% | -1.3% |
| Other Short Term Liabitilities (PR-10) | -4.7% | 0.3% | -6.2% | -21.5% | -3.4% |

| | | | | | |
|---|---|---|---|---|---|
| ***Year-to-date Averages*** | | | | | |
| Deposits Due from Depository Institutions | 244,548 | 255,186 | 260,117 | 279,461 | 276,995 |
| Domestic Depository Institutions | 763 | 854 | 874 | 1,018 | 1,024 |
| Abroad | 243,785 | 254,332 | 259,243 | 278,443 | 275,971 |
| Head Office and Branches | 243,577 | 254,122 | 259,050 | 278,318 | 275,842 |
| Other Depository Institutions | 208 | 210 | 193 | 126 | 128 |
| Deposits | 275,414 | 285,910 | 290,232 | 307,872 | 305,556 |
| Domestic Deposits | 275,413 | 285,909 | 290,231 | 307,871 | 305,555 |
| Non-Residents | 1 | 1 | 1 | 1 | 1 |
| Head Office and Branches | - | - | - | - | - |
| Other Depository Institutions | - | - | - | - | - |
| Other Financial Institutions | - | - | - | - | - |
| Other Non-Residents | 1 | 1 | 1 | 1 | 1 |
| Interbank Funds Purchased | - | - | - | - | - |
| Top Twenty Deposits ($) | 171,099 | 184,784 | 177,397 | 231,005 | 210,340 |
| **Top Twenty Deposits as % of Total Deposits** | **57%** | **58%** | **58%** | **75%** | **70%** |
| **Annualized Condensed Interest & Expense Statement** | | | | | |
| Interest & Fee Income | 7,620 | 7,297 | 6,821 | 6,344 | 5,902 |
| Interest Expense | 370 | 351 | 317 | 156 | 154 |
| Net Interest Income | 7,250 | 6,946 | 6,504 | 6,188 | 5,748 |
| Provisions for Bad Loans Expense | 1,590 | 1,420 | 1,135 | 32 | (208) |
| Non-Interest Income | 890 | 1,143 | 1,103 | 1,064 | 1,114 |
| Non-Interest Expense | 3,078 | 3,083 | 3,119 | 3,184 | 3,118 |
| Net Income Before Tax | 3,472 | 3,587 | 3,353 | 4,036 | 3,952 |
| Less: Applicable Income Tax | 158 | 161 | 152 | 156 | 142 |
| **Net Income After Tax** | **3,314** | **3,425** | **3,201** | **3,880** | **3,810** |
| **Break Even Analysis** | | | | | |
| 1) Annualized Operational Expenses divided by Ave Yield on Loans | 28,408 | 28,491 | 28,916 | 30,978 | 30,302 |
| 2) Additional Loans Needed = Total Loans minus 1) | NA | NA | NA | 853 | 731 |
| 3) % Loan Growth needed = 2) divided by Total Loans | NA | NA | NA | 3% | 2% |
| **Year to Date Remittances: Net Position** | **#REF!** | **#REF!** | **#REF!** | **(14,615)** | **(22,320)** |
| Total Incoming | 116,718 | 162,278 | 202,867 | 46,112 | 99,148 |
| Total Outgoing | #REF! | #REF! | #REF! | 60,727 | 121,468 |

**Report Tables**

***Key Ratios***

| | | | | | |
|---|---|---|---|---|---|
| Capital to Assets (Leverage Ratio) | 1.66 | 1.79 | 2.04 | 1.39 | 1.72 |
| Non Performing Loans to Total Loans | 0.89 | 1.30 | 1.56 | 1.74 | 1.26 |
| Non Performing Loans to Past Due Loans | 0.31 | 0.31 | 0.42 | 0.33 | 0.29 |
| Provisions for Loan Losses to NPLs | 740.67 | 586.62 | 505.27 | 451.34 | 585.03 |
| Net Income to Average Assets (ROA) | 1.15 | 1.14 | 1.05 | 1.21 | 1.20 |
| Net Interest Income to Average Earning Assets (NIM) | 2.60 | 2.40 | 2.22 | 1.99 | 1.87 |
| Average Yield on Loans | 10.14 | 10.18 | 10.12 | 9.58 | 9.64 |
| Average Cost of Deposits | 0.13 | 0.12 | 0.11 | 0.05 | 0.05 |
| Liquidity Ratio (PR-10) | 92.73 | 93.86 | 94.57 | 91.65 | 91.98 |
| Net Loans to Total Assets | 10.15 | 9.17 | 9.08 | 8.67 | 8.74 |
| Customer Deposits to Total Loans | 883.40 | 966.62 | 970.83 | 1023.15 | 1017.64 |
| Return on Equity (Uninsured Banks Only) | 51.51 | 54.32 | 50.37 | 70.49 | 69.69 |
| Cash Balances to Short Term Liabilities | 1.62 | 1.52 | 1.30 | 1.57 | 1.99 |

***Summary Balance Sheet***

| | | | | | |
|---|---|---|---|---|---|
| Cash and Due from Banks | 269,720 | 291,586 | 283,570 | 283,700 | 277,714 |
| Net Loans | 31,464 | 30,337 | 29,185 | 27,760 | 27,383 |
| Gross Loans | 33,686 | 32,836 | 31,676 | 30,125 | 29,571 |
| (Provisions for Loan Losses) | (2,222) | (2,499) | (2,491) | (2,365) | (2,188) |
| Performing Loans | 33,386 | 32,410 | 31,183 | 29,601 | 29,197 |
| Non Performing Loans | 300 | 426 | 493 | 524 | 374 |
| *****Past Due Loans (includes NPLs)***** | 966 | 1,364 | 1,178 | 1,594 | 1,302 |
| All Other Assets | 8,765 | 8,985 | 8,838 | 8,672 | 8,340 |
| **TOTAL ASSETS** | **309,949** | **330,908** | **321,593** | **320,132** | **313,437** |
| Total Deposits | 297,582 | 317,399 | 307,520 | 308,223 | 300,925 |
| Demand/Checking | 131,167 | 131,806 | 141,201 | 133,800 | 132,351 |

| | | | | | |
|---|---|---|---|---|---|
| Savings | 136,019 | 151,961 | 136,474 | 144,604 | 138,849 |
| Time Deposits | 30,396 | 33,632 | 29,845 | 29,819 | 29,725 |
| All Other Liabilities | 7,237 | 7,586 | 7,518 | 7,455 | 7,119 |
| **TOTAL LIABILITIES** | **304,819** | **324,985** | **315,038** | **315,678** | **308,044** |
| | | | | | |
| Paid-in Capital | 4,144 | 4,024 | 4,024 | 4,024 | 4,024 |
| Paid-in Premium | 0 | 0 | 0 | 0 | 0 |
| Retained Earnings (Losses) | 986 | 1,898 | 2,530 | 430 | 1,369 |
| Other | 0 | 1 | 1 | 0 | 0 |
| **TOTAL CAPITAL** | **5,130** | **5,923** | **6,555** | **4,454** | **5,393** |
| **TOTAL LIABILITIES & CAPITAL** | **309,949** | **330,908** | **321,593** | **320,132** | **313,437** |