

RATIOS & INDICATORS	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
	2017Q4	2018Q1	2018Q2	2018Q3	2018Q4	2019Q1	2019Q2	2019Q3	2019Q4
OUTPUT REPORT 1									
SUMMARY RATIOS									
Average Total Assets (\$ 000)	285,030	293,854	295,935	295,963	292,025	278,793	278,276	278,485	277,403
Net Income (\$ 000)	4,523	1,417	2,857	4,442	5,908	1,671	3,138	4,430	5,834
Average Earning Assets (\$ 000)	278,421	286,890	289,001	289,156	285,057	270,555	269,945	269,988	268,828
EARNINGS AND PROFITABILITY ANALYSIS:									
Percent of Average Assets									
Interest Income	2.62	2.84	2.87	2.91	2.98	3.43	3.39	3.31	3.25
Less: Interest Expense	0.08	0.09	0.09	0.10	0.11	0.16	0.16	0.16	0.16
Net Interest Income	2.53	2.75	2.78	2.81	2.87	3.27	3.23	3.15	3.09
Plus: Noninterest Income	0.35	0.33	0.33	0.33	0.33	0.36	0.38	0.37	0.37
Less: Noninterest Expense	1.01	1.00	1.02	1.02	1.03	1.08	1.08	1.11	1.12
Less: Provisions for Loan Losses	0.22	0.08	0.08	0.04	0.10	0.05	0.19	0.20	0.15
Net Operating Profit Before Tax	1.65	2.00	2.00	2.06	2.07	2.50	2.34	2.21	2.19
Net Operating Profit After Tax	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10
Adjusted Net Operating Income	1.64	1.93	1.92	1.94	1.97	2.39	2.37	2.26	2.20
Net Income	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10
Margin Analysis:									
Net Income to Average Assets (ROA) (FS)	1.59	1.93	1.93	2.00	1.99	2.41	2.25	2.12	2.10
Net Interest Income to Average Earning Assets (NIM)	2.59	2.82	2.84	2.88	2.94	3.37	3.33	3.25	3.19
Average Earning Assets to Average Assets	97.68	97.63	97.66	97.70	97.61	97.05	97.01	96.95	96.91
Interest Margin to Gross Income	85.55	86.75	86.74	86.69	86.55	86.29	85.81	85.52	85.35
Yield on Loans	10.47	10.21	9.99	10.06	10.16	10.62	10.44	10.50	10.51
Cost of Deposits	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17
LOANS & ADVANCES ANALYSIS:									
Net Loan Losses to Average Total Loans	1.35	0.17	0.36	0.61	0.96	0.14	0.29	0.39	0.46
Earnings Coverage of Net Loan Losses (%)	10.30	24.53	22.63	20.77	17.61	37.02	32.88	34.43	38.74
Provisions for Loan Losses to Total Loans	4.23	4.32	4.08	3.84	4.42	4.35	4.70	5.28	5.11
Past Due Loans to Total Loans	2.65	3.05	3.93	3.26	4.44	3.83	3.66	3.70	3.38
Non-Performing Loans to Total Loans (FS)	0.61	0.68	0.70	0.72	0.60	1.07	0.58	0.66	0.66
Provisions for Loan Losses to Non-Performing Loans	696.77	640.08	583.46	535.11	730.05	406.58	815.69	796.86	771.18
Estimated Required Provisions to Non-Performing Loans	193.31	175.96	171.90	187.86	208.48	122.75	213.03	192.44	188.31
LIQUIDITY ANALYSIS:									
Net Loans to Total Assets (total)	11.79	11.30	11.89	11.87	11.61	11.59	12.18	11.42	12.00
Net Loans and Advances to Customer Deposits	12.32	11.68	12.32	12.38	12.22	12.09	12.79	12.06	12.75
Deposits to Total Liabilities	98.41	98.47	98.61	98.59	98.42	97.83	97.68	97.62	97.60
Liquidity Ratio (FR-10)	90.68	90.24	91.67	92.79	95.34	93.25	93.51	94.80	92.99
CAPITAL ANALYSIS: (Uninsured Banks Only)									
Tier 1 Capital to Risk Weighted Assets (FS)	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02	0.02
Total Risk Based Capital to Risk Weighted Assets (FS)	1.50	1.42	1.35	1.42	1.40	1.40	1.30	(1.27)	(1.25)
Tier 1 Leverage Capital (FS)	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.02	0.02	0.03	0.03	0.02	0.03	0.03	0.04
Retained Earnings to Average Capital	0.60	0.14	0.36	0.57	0.72	0.19	0.39	0.55	0.70
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interest Capital Generation	0.96	0.30	0.61	0.95	1.24	0.36	0.67	0.94	1.24
Past Due Loans to Total Capital	0.12	0.21	0.23	0.15	0.16	0.24	0.19	0.15	0.12
Non-Performing Loans to Capital (FS)	0.03	0.05	0.04	0.03	0.02	0.07	0.03	0.03	0.02
GROWTH RATES (qtr-on-qtr)									
Total Assets	(1.45)	2.20	1.02	(1.35)	(6.68)	1.82	(1.43)	0.67	(2.16)
Total Capital (Balance Sheet)	18.13	(37.20)	28.63	24.50	16.96	(41.43)	26.81	18.81	16.91
Net Loans	0.00	3.65	0.00	0.00	0.00	6.25	0.76	0.00	0.00
Total Loans and Advances	(1.73)	(1.89)	5.99	(1.76)	(8.14)	1.59	3.88	(4.99)	2.61
Past Due Loans (Loans Past Due 30 Days or More)	(30.57)	12.88	36.86	(16.52)	25.08	(12.47)	(0.77)	(3.86)	(6.18)
Non-Performing Loans (Loans Past Due 90 Days or More)	(25.44)	9.22	9.70	0.77	(22.52)	79.80	(44.11)	9.31	2.69
Core Liquid Assets	(1.63)	2.79	0.53	(1.30)	(6.61)	1.17	(2.23)	1.54	(2.89)
Total Deposits	(2.00)	3.38	0.69	(1.94)	(7.50)	2.73	(2.14)	0.14	(2.77)
Demand Deposits	(4.87)	14.02	5.90	(16.81)	(4.49)	9.81	4.34	2.33	6.75
Savings Deposits	(0.67)	(3.26)	(10.29)	11.41	(12.55)	(0.85)	(7.83)	(1.52)	(11.02)
Time Deposits	2.80	7.51	72.03	0.28	10.78	(1.86)	2.37	(0.36)	(2.05)
OUTPUT REPORT 2									
NONINTEREST INCOME AND EXPENSE									
NONINTEREST INCOME AND EXPENSES (\$ 000's)									
Net Gain / (Loss) on Trading Assets	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	614	162	321	478	638	160	324	490	651
Other Non-Interest Income	372	80	169	254	337	92	198	290	385
Total Non-Interest Income	986	242	490	732	976	252	522	780	1,036
Salaries, Wages and Benefits - Citizens	911	266	572	807	1,083	243	526	872	1,167
Salaries, Wages and Benefits - Non-Citizens	299	65	104	181	251	85	143	199	244
Board of Directors' Expenses	51	6	8	38	49	7	47	83	119
Outsourcing Service Fees and Expenses	94	23	37	57	76	15	41	64	98
Related Party	3	1	2	3	3	1	2	3	4
Non-Related Party	91	22	35	54	73	14	39	61	94
Rent - Premises	206	60	133	190	257	66	121	185	251
Other Administrative and Occupancy Expenses	242	62	124	177	263	48	113	179	251
Depreciation on Fixed Assets	220	59	112	170	226	57	116	175	236
Other Non-Interest Expenses	853	191	425	641	817	232	389	563	744
Total Non-Interest (Overhead) Expenses	2,876	732	1,515	2,261	3,022	753	1,496	2,320	3,110

RATIOS & INDICATORS	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
ANALYSIS RATIOS									
Efficiency Ratio (Non-interest expense to gross income) (FS)	35.05	32.32	32.95	32.44	32.30	29.76	29.80	31.56	32.33
Interest Margin to Gross Income (FS)	85.55	86.76	86.74	86.69	86.55	86.29	85.81	85.52	85.36
Personnel Expenses to Noninterest Expenses (FS)	42.07	45.22	44.62	43.70	44.14	43.56	44.72	46.16	45.37
PERCENT OF AVERAGE ASSETS									
Personnel Expenses	0.44	0.46	0.46	0.46	0.47	0.48	0.51	0.55	0.55
Salaries, Wages and Benefits of All Employees	0.42	0.45	0.46	0.45	0.46	0.47	0.48	0.51	0.51
Board of Directors' Expenses	0.02	0.01	0.01	0.02	0.02	0.01	0.03	0.04	0.04
Outsourcing Service Fees and Expenses	0.03	0.03	0.03	0.03	0.03	0.03	0.02	0.03	0.04
Rent - Premises	0.07	0.08	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.08	0.08	0.09	0.07	0.08	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.09
Other Non-Interest Expenses	0.30	0.26	0.29	0.29	0.28	0.33	0.28	0.27	0.27
Total Overhead Expenses	1.01	1.00	1.02	1.02	1.03	1.08	1.08	1.11	1.12
Overhead Expenses Less Non-Int Income	0.66	0.67	0.69	0.69	0.70	0.72	0.70	0.74	0.75
YIELD ON OR COST OF									
Total Loans and Advances	11.42	11.18	10.92	10.92	11.06	11.37	11.25	11.33	11.34
Interest Income on Loans and Advances	10.47	10.21	9.99	10.06	10.18	10.62	10.44	10.50	10.51
Yield-related Loan Fees & Charges	0.95	0.97	0.93	0.87	0.88	0.76	0.81	0.83	0.83
Deposits Due From Depository Institutions	1.46	1.75	1.80	1.84	1.91	2.41	2.37	2.26	2.19
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	1.47	1.75	1.81	1.85	1.91	2.41	2.37	2.27	2.19
Head Office and Branches	1.47	1.75	1.85	1.85	1.92	2.42	2.37	2.27	2.20
Other Depository Institutions	1.23	1.13	0.57	0.00	0.00	0.00	0.00	0.00	0.00
Deposits	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17
Domestic	0.09	0.09	0.10	0.11	0.12	0.17	0.17	0.17	0.17
Non-Residents	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	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	11.90	12.06	12.17	12.21	12.20	12.14	12.35	12.28	12.35
Less: Provisions for Loan Losses	0.51	0.52	0.51	0.50	0.51	0.53	0.55	0.58	0.59
Net Loans and Advances	11.39	11.54	11.66	11.71	11.69	11.61	11.79	11.70	11.76
Deposits Due From Depository Institutions	85.79	85.57	85.49	85.49	85.41	84.91	84.66	84.67	84.56
Demand	85.46	85.30	85.20	85.21	85.15	84.68	84.42	84.43	84.31
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.46	85.30	85.20	85.21	85.15	84.68	84.42	84.43	84.31
Head Office and Branches	85.44	85.26	85.17	85.18	85.12	84.64	84.39	84.40	84.28
Other Depository Institutions	0.03	0.03	0.03	0.03	0.03	0.04	0.03	0.03	0.03
Savings	0.32	0.28	0.29	0.28	0.28	0.26	0.23	0.24	0.26
Domestic	0.26	0.19	0.20	0.20	0.19	0.19	0.18	0.19	0.20
Abroad	0.06	0.09	0.09	0.08	0.07	0.05	0.05	0.06	0.06
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.06	0.09	0.09	0.08	0.07	0.05	0.06	0.06	0.06
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued By	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Shares & Other Equity Investments	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Sub-Total Earning Assets	97.68	97.63	97.66	97.70	97.61	97.05	97.01	96.95	96.91
Cash (Notes & Coins)	0.70	0.63	0.66	0.64	0.72	0.96	0.89	0.90	0.90
Total Non-Financial Assets	1.36	1.48	1.47	1.47	1.49	1.87	1.97	2.02	2.06
Furniture & Equipment	1.36	1.48	1.47	1.47	1.49	1.87	1.97	2.02	2.06
Less: Accumulated Depreciation	0.76	0.77	0.77	0.78	0.80	0.88	0.90	0.91	0.92
Net Fixed Assets	0.60	0.71	0.70	0.69	0.69	0.99	1.08	1.12	1.14
Inventories	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.05
Dividends Receivable	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Items In Transit	0.00	0.00	0.00	0.00	0.00	0.00	0.01	0.01	0.01
Other Assets	0.21	0.21	0.16	0.13	0.12	0.07	0.07	0.07	0.07
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS									
Demand Deposits	35.97	35.39	36.65	35.53	35.04	34.25	35.36	36.08	37.19
Savings Deposits	55.08	55.43	52.88	53.18	52.70	50.00	48.72	47.83	46.50
Time Deposits	5.19	5.44	6.99	7.52	8.26	11.24	11.31	11.92	11.33
Sub-Total Deposits	96.24	96.26	96.53	96.23	96.01	95.49	95.40	95.23	95.01
Deposits Due to Depository Institutions	0.27	0.20	0.21	0.21	0.20	0.20	0.20	0.20	0.21
Demand	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01	0.01
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.27	0.19	0.20	0.20	0.19	0.19	0.19	0.19	0.20
Savings	0.27	0.19	0.20	0.20	0.19	0.19	0.19	0.19	0.20
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00	0.12	0.16	0.18	0.19
Interbank Funds Purchased	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Accrued Interest Payable	0.01	0.01	0.01	0.01	0.01	0.03	0.03	0.03	0.03
Deposits	0.01	0.01	0.01	0.01	0.01	0.03	0.03	0.03	0.03
Dividends Payable	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Other Liabilities	0.07	0.08	0.08	0.08	0.08	0.27	0.33	0.36	0.38
Total Provisions for Losses	0.66	0.67	0.61	0.58	0.57	0.53	0.55	0.58	0.59
Total Accumulated Depreciation	0.76	0.77	0.77	0.78	0.80	0.88	0.90	0.91	0.92
Sub-Total Liabilities	97.74	97.76	97.89	97.67	97.47	97.32	97.37	97.29	97.12
Total Capital	2.26	2.22	2.20	2.33	2.53	2.68	2.63	2.71	2.88
Total Liabilities & Capital	100.00	100.00	100.00	100.00	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')									
Balance at Prior Calendar Year End	1,350	1,512	1,512	1,512	1,512	1,482	1,482	1,482	1,482
Add: Provisions Year-to-date	621	61	119	96	296	37	269	417	429
Less: Write-offs Year-to-date ()	839	163	301	495	704	134	272	418	521
Add: Recoveries Year-to-date	382	103	170	273	351	87	173	294	364
Ending Balance	1,514	1,513	1,500	1,386	1,465	1,472	1,652	1,765	1,754
Average Total Loans to Average Total Assets	11.90	12.06	12.17	12.21	12.20	12.14	12.35	12.28	12.35
Average Total Loans and Advances (\$000)	33,908	35,433	36,021	36,151	35,634	33,832	34,361	34,184	34,254
Year-to-date Net Loan Losses (Recoveries)	457	60	131	222	343	47	99	134	157
Past Due Loans (Loans Past Due 30 Days or More)	947	1,0							

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SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FBI)									
Private Sector Domestic:	99.68	100.00	100.00	99.95	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	17.47	18.23	22.08	23.08	16.08	16.26	19.84	16.98	15.97
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	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	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	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade: Report of Motor Vehicles & Motorcycles	0.96	0.98	0.91	0.92	1.00	0.98	0.93	0.97	0.00
Transportation & Storage	0.78	0.74	0.68	1.13	1.14	0.81	1.00	1.03	1.00
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	8.53	9.00	8.43	8.53	9.24	9.97	9.55	9.99	9.67
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	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	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Other Services Activities	7.29	7.51	12.63	12.49	4.70	7.19	8.36	4.09	5.32
Individuals	82.11	81.77	77.34	76.87	83.92	81.05	80.16	83.92	84.01
Housing and Land Purchases	0.27	0.28	1.40	0.02	0.15	0.13	0.12	0.12	0.10
Other	81.85	81.52	75.96	76.85	83.77	80.92	80.05	83.81	83.91
Non-Financial Institutions Serving Households	0.00	0.00	0.00	0.00	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	7,445	8,008	8,008	8,008	8,008	9,420	9,420	9,420	9,420
+ Net Change in Risk Capital Year-to-date	30	(21)	(21)	(21)	(21)	0	30	30	30
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Retained Earnings (Losses) Prior Years	81	148	148	148	148	225	225	225	225
+ Net Income (Losses) Year-to-date	4,523	1,417	2,857	4,442	5,808	1,679	3,128	4,430	5,834
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	0	0	0	0	1	1	1	1
Balance At End of Period	12,099	9,552	10,992	12,577	13,843	11,225	12,894	14,106	15,509
Average Total Capital (\$00)	6,455	6,519	6,502	6,890	7,396	7,489	7,311	7,558	7,988
CAPITAL RATIOS									
PERCENT OF TOTAL CAPITAL:									
Net Loans and Advances	427.80	667.69	551.55	436.29	340.58	591.15	482.52	384.14	337.76
Borrowings	0.00	0.00	0.00	0.00	0.00	0.00	12.36	9.56	7.89
Deposits Due to Depository Institutions	6.66	12.83	10.65	7.36	5.48	10.86	7.36	7.21	7.13
PERCENT OF AVERAGE TOTAL CAPITAL:									
Net Loans and Advances	0.70	0.87	0.85	0.86	0.79	0.90	0.86	0.78	0.73
Borrowings	NA	NA	NA	NA	NA	NA	NA	NA	NA
Deposits Due to Depository Institutions	0.60	0.14	0.36	0.57	0.72	0.19	0.39	0.55	0.70
OTHER CAPITAL RATIOS:									
Dividends/Rentals to Prior Period Net Income	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total Capital to Total Assets (Average Capital Ratio)	2.76	1.69	2.16	2.72	3.41	1.96	2.52	2.97	3.58
RISK BASED CAPITAL ANALYSIS									
Part A: Capital Calculation									
TIER 1 CAPITAL:									
Paid-up Ordinary Shares	4,135	4,114	4,114	4,114	4,114	4,114	4,144	4,144	4,144
Risk in Premium or Surplus	0	0	0	0	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(651)	(503)	(503)	(503)	(503)	(278)	(278)	(278)	(278)
Assigned Capital	0	0	0	0	0	0	0	0	0
Other	0	0	0	0	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0	0	0	0	0
LESS: Goodwill/Other Intangible	0	0	0	0	0	0	0	0	0
Subtotal Tier 1 Capital	3,484	3,611	3,611	3,611	3,611	3,836	3,866	3,866	3,866
TIER 2 CAPITAL:									
Current Year-to-date Income	4,523	1,417	2,857	4,442	5,808	1,679	3,128	4,430	5,834
Asset Revaluation Reserves	0	0	0	0	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0	0	0	0	0
General Provisions for Loan Losses	1,512	1,517	1,517	1,402	1,482	1,484	1,664	1,777	1,768
Maximum Eligible General Provisions for Loan Losses	2,607	2,810	2,916	2,775	2,576	2,645	2,743	2,808	2,750
Allowable General Provisions for Loan Losses	1,512	1,517	1,517	1,402	1,482	1,484	1,664	1,777	1,768
Other	0	0	0	0	0	0	0	0	0
Subtotal Tier 2 Capital	6,035	2,934	4,374	5,844	7,290	3,163	4,792	6,207	7,602
Adjustment (applicable only to branches of foreign banks)	0	0	0	0	0	0	0	0	0
Amount Due FROM Head/Parent Office and Branches Abroad	247,459	253,646	255,037	252,288	234,416	237,508	232,609	235,683	228,756
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	247,459	253,646	255,037	252,288	234,416	237,508	232,609	235,683	228,756
Deductions from Total Capital	0	0	0	0	0	0	0	0	0
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0	0	0	0	0
LESS: Holdings of Other Financial Institutions Capital Instruments	0	0	0	0	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0	0	0	0	0
TOTAL CAPITAL	(237,940)	(247,101)	(247,052)	(242,833)	(223,515)	(230,509)	(223,951)	(225,610)	(217,290)
Part B: Calculation of Total Risk-Weighted Assets									
On-Balance Sheet Risk-Weighted Assets	167,770	164,714	163,026	237,713	231,978	233,939	230,578	225,873	225,047
0% Risk-Weighted Assets (\$000)	2,015	2,570	4,001	3,123	4,524	4,328	4,037	4,431	4,762
20% Risk-Weighted Assets (\$000)	99,118	86,121	77,330	173,479	160,929	160,517	138,027	122,790	116,732
50% Risk-Weighted Assets (\$000)	325	331	330	327	287	0	0	0	0
100% Risk-Weighted Assets (\$000)	147,783	147,324	147,395	202,854	199,649	201,836	203,073	201,315	201,701
Off-Balance Sheet Risk-Weighted Obligations	1,615	1,625	1,525	1,525	1,630	1,790	4,390	2,140	1,581
0% Risk-Weighted CER Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
20% Risk-Weighted CER Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
50% Risk-Weighted CER Off-Balance Sheet Obligations	0	0	0	0	0	0	0	0	0
100% Risk-Weighted CER Off-Balance Sheet Obligations	1,615	1,625	1,525	1,525	1,630	1,790	4,390	2,140	1,581
Brkws Risk-Weighted Assets	169,385	166,339	164,551	239,238	233,608	235,729	235,068	228,013	226,628
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	49,492	50,729	51,007	50,458	46,883	47,502	46,522	47,137	45,751
LESS: Assets Pledged to Secured Liabilities	81	0	0	0	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	159,864	174,642	182,252	171,577	159,722	184,088	172,321	177,456	174,247
Tier 1 Capital to Risk-Weighted Assets	2.19%	2.07%	1.98%	2.10%	2.27%	2.34%	2.24%	2.18%	2.22%
Total Capital to Risk-Weighted Assets	-149.59%	-141.98%	-135.56%	-141.55%	-140.42%	-140.48%	-129.50%	-127.11%	-124.70%
OUTPUT REPORT 6									
LIQUIDITY ANALYSIS									
Liquid Assets (\$00s)									
Cash Balances	1,504	2,216	2,153	1,758	2,904	2,427	2,112	2,581	2,468
Core Liquid Assets	249,827	256,808	258,180	254,836	237,999	240,778	235,418	239,042	232,125
Short Term Liabilities	267,306	275,267	267,739	262,934	235,857	249,881	237,190	238,170	232,074
LIQUIDITY ANALYSIS:									
Core Liquid Assets to Total Assets (FBI)	85.95	86.45	86.03	86.06	86.15	85.60	84.91	85.64	85.00
Cash Balances to Short Term Liabilities	0.56	0.81	0.80	0.67	1.23	0.97	0.89	1.08	1.08
Core Liquid Assets to Short Term Liabilities (FBI)	93.99	96.43	96.83	96.92	100.91	96.36	99.25	100.37	100.02
Customer Deposits to Total Loans (FBI)	777.62	819.35	778.38	777.00	782.45	791.22	745.34	785.60	744.36
PERCENT OF TOTAL ASSETS:									
Liquid Assets									
Cash	0.52	0.75	0.72	0.59	1.05	0.86	0.76	0.92	0.90
Balances Due From Depository Institutions	85.44	85.70	85.31	85.49	85.10	84.73	84.15	84.72	84.10
Domestic	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Abroad	85.26	85.51	85.10	85.28					

RATIOS & INDICATORS	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):									
Domestic:	NA	NA	NA	NA	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 7 FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPITAL	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Net (Inward/Outward) (USD)	NA	NA	NA	NA	0.00	0.00	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	NA	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	NA	0.00	NA	NA	NA	NA	0.00	NA
United Kingdom Euro (GBP)	0.00	0.00	0.00	NA	0.00	0.00	NA	0.00	0.00
British Pound (GBP)	NA	0.00	NA	0.00	0.00	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	0.00	NA	NA	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	NA	NA	NA	0.00	0.00	NA	0.00	NA
All Others	0.00	NA	NA	NA	0.00	0.00	NA	0.00	NA

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Net Aggregate Method (FS)	0.37	0.47	0.28	0.08	0.53	0.42	0.08	0.36	0.23
Breakdown Method	0.37	0.47	0.28	0.06	0.53	0.42	0.08	0.36	0.23

OTHER RATIOS:	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
FX Assets to Total Assets	0.00	0.01	0.00	0.00	0.01	0.01	0.00	0.01	0.00
FX Deposits to Total Deposits	NA	NA	NA	NA	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FS)	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 8 MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Less than 7 days	(13,413)	(10,706)	604	(1,121)	8,634	430	3,246	5,665	6,763
- 7 up to 30 days	(884)	(780)	(1,008)	(2,157)	(191)	(6,115)	2,195	649	(1,148)
- 1 up to 3 months	(190)	(1,493)	337	(1,639)	(1,992)	4,493	(104)	(1,241)	(1,144)
- 3 up to 6 months	(2,301)	188	(2,227)	2,516	(625)	(600)	2,764	(517)	(6,363)
- 6 up to 12 months	1,389	(914)	(1,637)	(1,875)	2,723	4,630	(4,860)	(4,117)	1,330
- 1 up to 3 years	9,454	13,036	9,557	12,427	4,161	6,792	7,898	7,120	8,586
- 3 up to 5 years	15,314	11,411	6,269	5,752	6,037	6,181	5,586	6,388	7,241
- 5 years and Over	6,999	3,727	3,776	3,872	3,599	3,582	2,943	2,946	2,665
- Unclassified	667	729	629	701	580	2,291	2,032	1,862	1,820
Cumulative GAP Position ('000s)									
Less than 7 days	(13,413)	(10,706)	604	(1,121)	8,634	430	3,246	5,665	6,763
- 7 up to 30 days	(14,297)	(11,486)	(404)	(3,278)	8,443	(5,685)	5,441	6,314	5,615
- 1 up to 3 months	(14,487)	(12,979)	(67)	(4,917)	6,451	(1,192)	5,337	5,073	4,471
- 3 up to 6 months	(16,788)	(12,791)	(2,240)	(2,401)	5,526	(1,792)	8,101	4,556	(1,892)
- 6 up to 12 months	(15,399)	(13,705)	(3,931)	(4,276)	8,249	2,838	3,241	439	(562)
- 1 up to 3 years	(5,945)	(669)	5,626	8,151	12,410	9,630	11,139	7,559	8,024
- 3 up to 5 years	9,369	10,742	11,895	13,897	16,447	15,811	16,835	13,947	15,265
- 5 years and Over	16,368	14,469	15,671	17,575	22,046	19,393	19,768	16,893	17,930
- Unclassified	17,035	15,198	16,300	18,276	22,626	21,684	21,800	18,755	19,750

OUTPUT REPORT 9 INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
0 - 1 month	4.66	4.89	6.36	5.81	4.73	5.30	5.60	4.9	5.5
0 - 3 months	5.03	5.31	6.99	6.30	5.32	5.75	6.18	5.6	6.3
0 - 6 months	5.58	5.90	7.61	6.86	5.96	6.38	7.04	6.5	7.1
0 - 12 months	6.57	7.04	8.56	7.98	7.39	7.75	8.40	8.0	8.9

OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Direct Credit Substitutes (Standby Letters of Credit)	1,615	1,625	1,525	1,525	1,630	1,790	4,390	2,140	1,581
Transaction and Contingent Items	0	0	0	0	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0	0	0	0	0
Comments	7,412	8,438	8,306	8,697	11,576	14,377	10,414	8,317	8,468
Unconditionally Cancelable At Any Time Without Notice	116	0	104	0	46	53	49	27	30
Non-Cancelable With a Remaining Term to Maturity One Year or Less	7,296	8,438	8,202	8,697	11,530	14,324	10,365	8,290	8,438
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0	0	0	0	0
Total	9,027	10,063	9,831	10,222	13,206	16,167	14,804	10,457	10,049

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Direct Credit Substitutes (Standby Letters of Credit)	0.56	0.55	0.51	0.52	0.59	0.64	1.58	0.77	0.58
Transaction and Contingent Items	NA	NA	NA	NA	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA	NA	NA	NA	NA
Comments	2.55	2.84	2.77	2.94	4.19	5.11	3.76	2.98	3.10
Unconditionally Cancelable At Any Time Without Notice	0.04	NA	0.03	NA	0.02	0.02	0.02	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.51	2.84	2.73	2.94	4.17	5.09	3.74	2.97	3.09
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA	NA	NA	NA	NA
Total	3.11	3.39	3.28	3.45	4.78	5.75	5.34	3.75	3.68

OUTPUT REPORT 11 RELATED PARTY EXPOSURES

Related Party Exs to Total Loans and Advances	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA	NA	NA	NA	NA

RELATED PARTY EXPOSURES AS A % OF CAPITAL

Loans to Related Parties	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Large Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
Directors	0.20	0.26	0.17	NA	0.51	0.96	1.14	1.33	0.99
Officers	1.41	1.07	0.71	1.56	0.74	1.45	0.99	0.52	0.41
Subsidiaries	0.64	NA	NA	NA	NA	NA	NA	NA	NA
Affiliates	NA	2.23	0.99	NA	0.16	0.07	0.06	0.04	0.03

Investments in Marketable Shares and Other Equity Investments of Related Cos.

Large Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA

Investments in Debt Securities Issued by Related Cos.

Large Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA

RELATED PARTY ARREARS AS A % OF TOTAL LOANS

Large Shareholders	NA	NA	NA	NA	NA	NA	NA	NA	NA
Directors	NA	NA	NA	NA	NA	NA	NA	NA	NA
Officers	NA	NA	NA	NA	NA	NA	NA	NA	NA
Subsidiaries	NA	NA	NA	NA	NA	NA	NA	NA	NA
Affiliates	NA	NA	NA	NA	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS

Number of Employees	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Citizens of the Republic of Palau	41	42	44	40	44	45	44	44	43
Non-Citizens	34	35	37	36	38	39	37	38	37
	7	7	7	4	6	6	7	6	6

DEPOSITS

Restricted Deposits	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
Depository Institutions	0	0	0	0	0	0	0	0	0
Other Domestic Financial Corporations	0	0</							

RATIOS & INDICATORS		12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
RESTRICTED DEPOSITS										
Depository Institutions	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Statutory Domestic Non-Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
LOANS										
Secured Loans as % of Total Loans and Advances	21.30	21.82	27.30	27.16	20.64	23.54	24.20	20.47	20.31	
Unsecured Loans as % of Total Loans and Advances	78.70	78.18	72.20	72.84	79.36	76.46	75.80	79.53	79.69	
Nonaccrual/impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	0.02	NA	NA	NA	NA	NA	NA	NA	NA
Loans to Non-Residents as % of Total Loans and Advances	0.32	NA	NA	0.05	NA	NA	NA	NA	NA	NA
CAPITAL										
Paid-in Capital of Residents as a % of Total Paid-in Capital	0.00	100.00	100.00	34.37	100.00	34.37	0.00	34.85	34.88	
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	100.00	0.00	0.00	65.63	0.00	65.63	100.00	65.15	65.16	
Retained Capital as a % of Total Capital	51.64	81.91	63.59	51.08	43.57	74.57	59.23	49.94	42.76	
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA
REMITTANCES										
Incoming Remittances (\$000)	29,030	35,750	24,070	115,762	34,417	46,410	42,957	48,123	39,448	
Australia	294	87	71	121	71	327	85	226	263	
Japan	7,093	8,543	7,447	3,833	5,746	7,195	6,054	5,292	5,388	
New Zealand	22	137	249	433	641	727	385	124	172	
Philippines	116	419	371	270	454	376	533	269	568	
Taiwan	4,137	2,016	4,202	4,292	5,019	10,428	1,696	1,891	4,775	
United States	7,544	12,363	5,221	94,078	6,289	10,572	5,589	21,500	8,373	
China	777	1,277	924	6,940	8,354	6,468	19,458	14,519	12,390	
All Others	9,047	10,908	5,585	5,795	7,643	10,329	9,156	4,302	7,510	
Outgoing Remittances (\$000)	33,423	24,600	28,826	105,894	46,799	31,316	42,971	37,491	38,518	
Australia	407	386	422	725	704	588	430	808	455	
Japan	3,830	4,765	4,826	3,886	5,102	3,887	4,937	3,623	4,847	
New Zealand	205	224	169	256	299	170	379	296	284	
Philippines	5,009	4,095	3,153	3,114	5,153	4,312	4,715	4,802	6,993	
Taiwan	2,324	2,390	2,431	3,824	4,951	3,701	3,794	3,802	5,524	
United States	11,517	8,000	11,133	79,636	13,109	10,861	10,876	9,763	11,668	
China	3,993	1,404	3,159	10,135	7,765	3,217	1,832	5,678	4,681	
All Others	6,138	3,346	3,533	4,318	9,716	4,880	16,008	8,719	4,066	
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Australia	1.01	0.24	0.29	0.10	0.21	0.70	0.20	0.47	0.67	
Japan	24.43	23.90	30.94	3.31	16.70	15.50	14.09	11.00	13.66	
New Zealand	0.08	0.38	1.03	0.37	2.44	1.57	0.90	0.26	0.44	
Philippines	0.40	1.17	1.54	0.23	1.32	0.81	1.24	0.56	1.44	
Taiwan	14.25	5.64	17.46	3.71	14.58	22.47	3.95	3.93	12.10	
United States	25.99	34.58	21.69	81.27	18.27	22.78	13.01	44.68	21.23	
China	2.68	3.57	3.84	6.00	24.27	13.91	45.30	30.17	31.41	
All Others	31.16	30.51	23.20	5.01	22.21	22.26	21.31	8.94	19.06	
Outgoing Remittances										
Australia	1.22	1.57	1.46	0.68	1.50	1.88	1.00	2.16	1.18	
Japan	11.46	19.33	16.74	3.67	10.90	11.45	11.49	9.66	12.58	
New Zealand	0.61	0.91	0.59	0.24	0.64	0.54	0.88	0.79	0.74	
Philippines	14.99	16.65	10.94	2.94	11.01	13.77	10.97	12.81	18.16	
Taiwan	6.95	9.72	8.43	3.61	10.58	11.82	8.83	10.14	14.34	
United States	34.46	32.52	38.62	75.20	28.01	34.88	25.31	26.04	30.29	
China	11.95	5.71	10.96	8.57	16.59	10.27	4.38	15.14	12.15	
All Others	18.36	13.60	12.26	4.08	20.76	15.58	37.25	23.26	10.56	
Incoming Remittances (\$000)	29,030	35,750	24,070	115,762	34,417	46,410	42,957	48,123	39,448	
Depository Institutions Domestic	0	204	12	0	0	0	0	0	0	
Other Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Development Financing Corporations	0	0	0	0	0	0	0	0	0	
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Private Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Central Government	5,927	13,896	6,223	92,359	7,028	9,043	8,169	16,952	4,963	
Local Governments (State Governments)	0	2	120	256	0	53	0	0	0	
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Private Sector Domestic	23,103	21,648	17,715	23,142	27,389	37,314	34,788	31,171	34,485	
Non-Financial Corporations	18,997	17,231	14,134	18,791	24,992	23,586	30,981	28,289	27,255	
Individuals	3,318	3,348	1,513	2,119	1,760	4,691	2,818	2,083	3,326	
Non-profit Institutions Serving Households	2,788	1,069	2,068	2,232	637	9,037	989	799	3,905	
Non-residents	0	0	0	5	0	0	0	0	0	
Outgoing Remittances (\$000)	33,423	24,600	28,826	105,894	46,799	31,316	42,971	37,491	38,518	
Depository Institutions Domestic	0	4	0	9	0	6	0	32	0	
Other Financial Corporations Domestic	316	300	183	2,813	174	460	0	42	30	
Development Financing Corporations	316	300	0	2,813	174	460	0	42	30	
Statutory Non-Bank Financial Corporations	0	0	0	0	0	0	0	0	0	
Private Non-Bank Financial Corporations	0	0	183	0	0	0	0	0	0	
Central Government	2,817	2,068	2,214	68,076	3,216	2,498	2,161	3,600	4,330	
Local Governments (State Governments)	107	73	92	27	23	60	66	89	97	
Statutory Non-Financial Corporations Domestic	0	0	0	0	0	0	0	0	0	
Private Sector Domestic	30,183	22,155	26,317	34,937	43,362	28,292	40,710	33,760	34,061	
Non-Financial Corporations	28,327	21,581	24,458	33,283	41,958	26,875	39,103	32,064	32,166	
Individuals	745	549	1,501	1,586	1,364	1,372	1,585	1,571	1,768	
Non-profit Institutions Serving Households	1,111	25	258	68	40	45	12	25	107	
Non-residents	0	0	0	32	0	0	0	0	0	
AS A % OF TOTAL REMITTANCES										
Incoming Remittances										
Depository Institutions Domestic	NA	0.57	0.05	NA	NA	NA	NA	NA	NA	
Other Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Development Financing Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Central Government	20.42	38.87	25.85	79.78	20.42	19.49	19.02	35.23	12.58	
Local Governments (State Governments)	NA	0.01	0.50	0.22	NA	0.11	NA	NA	NA	
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Sector Domestic	79.58	60.55	70.60	19.99	79.58	80.40	80.88	64.77	87.42	
Non-Financial Corporations	65.44	48.20	58.72	16.23	72.82	50.82	72.12	58.78	69.09	
Individuals	4.54	9.37	6.29	1.83	5.11	10.11	6.56	4.33	8.43	
Non-profit Institutions Serving Households	9.60	2.99	8.59	1.93	1.85	19.47	2.30	1.66	9.90	
Non-residents	NA	NA	NA	0.00	NA	NA	NA	NA	NA	
Outgoing Remittances										
Depository Institutions Domestic	NA	0.02	0.07	0.01	0.05	0.02	0.07	NA	NA	
Other Financial Corporations Domestic	0.95	1.22	0.63	2.66	0.37	1.47	NA	0.11	0.08	
Development Financing Corporations	0.95	1.22	0.63	2.66	0.37	1.47	NA	0.11	0.08	
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Non-Bank Financial Corporations	NA	NA	0.63	NA	NA	NA	NA	NA	NA	
Central Government	8.43	8.41	7.68	64.29	6.87	7.98	5.03	9.60	11.24	
Local Governments (State Governments)	0.32	0.30	0.32	0.03	0.05	0.19	0.16	0.24	0.25	
Statutory Non-Financial Corporations Domestic	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Private Sector Domestic	90.31	90.06	91.30	32.99	92.66	90.34	94.74	90.05	88.43	
Non-Financial Corporations	84.75	67.73	64.85	31.43	89.66	85.82	91.00	85.52	83.51	
Individuals	2.23	2.23	5.55	1.50	2.91	4.38	3.71	4.46	4.64	
Non-profit Institutions Serving Households	3.32	0.10	0.90	0.06	0.09	0.14	0.03	0.07	0.28	
Non-residents	NA	NA	NA	0.03	NA	NA	NA	NA	NA	
FINANCIAL ACCESS										
Total Number of Depositors	19,534	19,989	19,805	20,098	20,002	20,058	20,128	20,404	20,535	
of which: SME depositors	49	49	44	47	47	374	48	38	449	

RATIOS & INDICATORS	12/31/2017	3/31/2018	6/30/2018	9/30/2018	12/31/2018	3/31/2019	6/30/2019	9/30/2019	12/31/2019
of which: SME loan accounts	4	3	2	4	4	3	4	4	3
household/individual loan accounts	1,180	1,154	1,111	1,192	1,250	1,215	1,231	1,298	1,315
As a % of Total Number of Loan Accounts									
SME loan accounts	0.07	0.05	0.03	0.07	0.07	0.05	0.07	0.07	0.05
household/individual loan accounts	19.76	19.71	19.38	20.95	22.00	21.73	21.99	23.27	23.80
Total Number of ATMs	9	9	9	8	8	8	8	8	8