| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|--|--------------------------|-------------------|-------------------|--------------------------|------------------|
| OUTPUT REPORT 1 | 2040.04 | 202004 | 202002 | 202002 | 2020Q4 |
| SUMMARY RATIOS Average Total Assets (\$ 000) | 2019Q4 277,403 | 2020Q1 278,035 | 2020Q2 288,673 | 2020Q3 299,232 | 303,704 |
| Net Income (\$ 000) | 5,834 | 997 | 1,657 | 2,569 | 3,201 |
| Average Earning Assets (\$ 000) | 268,828 | 268,427 | 278,623 | 288,951 | 293,464 |
| EARNINGS AND PROFITABILITY ANALYSIS: | | | | | |
| Percent of Average Assets: | | | | | |
| Interest Income | 3.25 | 2.96 | 2.64 | 2.44 | 2.25 |
| Less: Interest Expense | 0.16 | 0.14 | 0.13 | 0.12 | 0.10 |
| Net Interest Income | 3.09 | 2.82 | 2.51 | 2.32 | 2.14 |
| Plus: Noninterest Income | 0.37 | 0.34 | 0.31 | 0.38 | 0.36 |
| Less: Noninterest Expense | 1.12 | 1.16 | 1.07 | 1.03 | 1.03 |
| Less: Provisions for Loan Losses | 0.15 | 0.48 | 0.55 | 0.47 | 0.37 |
| Net Operating Profit Before Tax | 2.19 | 1.51 | 1.20 | 1.20 | 1.10 |
| Net Operationg Profit After Tax | 2.10 | 1.43 | 1.15 | 1.14 | 1.05 |
| Adjusted Net Operating Income Net Income | 2.20 2.10 | 1.79 1.43 | 1.58 1.15 | 1.54 1.14 | 1.35 1.05 |
| Margin Analysis: | | | | | |
| Net Income to Average Assets (ROA) (FSI) | 2.10 | 1.43 | 1.15 | 1.14 | 1.05 |
| Net Income to Average Capital (ROE) (FSI) | 73.05 | 56.29 | 51.51 | 54.32 | 50.37 |
| Net Interest Income to Average Earning Assets (NIM) | 3.19 | 2.92 | 2.60 | 2.40 | 2.22 |
| Average Earning Assets to Average Assets | 96.91 | 96.54 | 96.52 | 96.56 | 96.63 |
| Interest Margin to Gross Income | 85.35 | 85.43 | 85.19 | 82.31 | 82.08 |
| Yield on Loans | 10.51 | 10.22 | 10.14 | 10.18 | 10.12 |
| Cost of Deposits | 0.17 | 0.15 | 0.13 | 0.12 | 0.11 |
| LOANS & ADVANCES ANALYSIS: | | | | | |
| Net Loan Losses to Average Total Loans | 0.46 | 0.27 | 0.52 | 0.50 | 0.74 |
| Earnings Coverage of Net Loan Losses (X) | 38.74 | 11.41 | 9.81 | 15.92 | 13.57 |
| Provisions for Loan Losses to Total Loans | 5.11 | 5.44 | 6.60 | 7.61 | 7.86 |
| Past Due Loans to Total Loans | 3.38 | 2.68 | 2.87 | 4.15 | 3.72 |
| Non-Performing Loans to Total Loans (FSI) | 0.66 | 0.62 | 0.89 | 1.30 | 1.56 |
| Provisions for Loan Losses to Non-Performing Loans | 771.18 | 876.30 | 740.67 | 586.62 | 505.27 |
| Estimated Required Provisions to Non-Performing Loans | 188.31 | 192.33 | 156.91 | 117.48 | 99.62 |
| LIQUDITY ANALYSIS: | | | | | |
| Net Loans to Total Assets (total) | 12.00 | 11.36 | 10.15 | 9.17 | 9.08 |
| Net Loans and Advances to Customer Deposits | 12.75 | 11.84 | 10.57 | 9.56 | 9.49 |
| Deposits to Total Liabilities Liquidity Ratio (PR-10) | 97.60 92.99 | 97.52 91.61 | 97.63 92.73 | 97.67 93.86 | 97.61 94.57 |
| CARTAL ANALYCIC (Unicerved Beatle Only) | | | | | |
| 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) | (1.25) | (1.31) | (1.38) | (1.47) | (1.40 |
| Tier 1 Leverage Capital (FSI) | 0.01 | 0.01 | 0.01 | 0.01 | 0.01 |
| Total Capital to Total Assets (Leverage Ratio) | 0.04 | 0.02 | 0.02 | 0.02 | 0.02 |
| Retained Earnings to Average Capital | 0.70 | 0.05 | 0.15 | 0.30 | 0.40 |
| Cash Dividends to Net Income | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| Internal Capital Generation | 1.24 | 0.21 | 0.35 | 0.55 | 0.68 |
| Past Due Loans to Total Capital | 0.12 | 0.20 | 0.19 | 0.23 | 0.18 |
| Non Performing Loans to Capital (FSI) | 0.02 | 0.05 | 0.06 | 0.07 | 0.08 |
| GROWTH RATES (qtr-on-qtr) | | | | | |
| Total Assets | (2.16) | 3.63 | 9.52 | 6.76 | (2.81 |
| Total Capital (Balance Sheet) | 16.91 | (53.93) | 14.79 | 15.46 | 10.67 |
| Tier 1 Capital | 0.00 | (10.19) | 0.03 | (3.46) | 0.00 |
| Total Loans and Advances | 2.61 | (1.52) | (0.94) | (2.52) | (3.53 |
| Past Due Loans (Loans Past Due 30 Days or More) | (6.18) | (22.00) | 6.04 | 41.20 | (13.64 |
| Non Performing Loans (Loans Past Due 90 Days or More) | 2.69 | (7.86) | 42.18 | 42.00 | 15.73 |
| Core Liquid Assets | (2.89) | 4.53 5.67 | 11.16 | 8.11 | (2.75 |
| Total Deposits | (2.77) | 5.67 | 9.56 17.06 | 6.66 | (3.11 |
| Demand Deposits | 6.75 | (2.37) 15.82 | 17.96 4.74 | 0.49 11.72 | 7.13 |
| Savings Deposits Time Deposits | (11.02) (2.05) | (1.50) | (0.51) | 10.65 | (10.19 (11.26 |
| 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 |
| gg <u></u> | | 159 | 308 | 475 | 635 |
| | 651 | 100 | | | |
| Service Charges and Fees on Deposits Accounts Other Non Interest Income | 385 | 76 | 137 | 382 | 468 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|---|------------|-----------|-----------|-----------|------------|
| Salaries, Wages and Benefits - Citizens | 1,167 | 289 | 572 | 868 | 1,177 |
| Salaries, Wages and Benefits - Noncitizens | 244 | 55 | 119 | 180 | 259 |
| Board of Directors' Expenses | 119 | 34 | 66 | 100 | 134 |
| Outsourcing Service Fees and Expenses | 98 | 25 | 38 | 39 | 48 |
| Related Party | 4 | 1 | 1 | 2 | 2 |
| Non-Related Party | 94 | 24 | 37 | 37 | 46 |
| Rent - Premises | 251 | 62 | 128 | 189 | 252 |
| Other Administrative and Occupancy Expenses | 251 | 66 | 123 | 182 | 243 |
| Depreciation on Fixed Assets | 236 | 58 | 115 | 173 | 231 |
| Other Non Interest Expenses | 744 | 218 | 378 | 581 | 775 |
| Total Non-Interest (Overhead) Expenses | 3,110 | 807 | 1.539 | 2,312 | 3,119 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/202 |
|---|--|---|---|--|---|
| NALYSIS RATIOS | | | | | |
| Efficiency Ratio (Non-interest expense to gross income) (FSI) | 32.33 | 36.78 | 37.81 | 38.11 | 41.0 |
| Interest Margin to Gross Income (FSI) | 85.35 | 85.43 | 85.19 | 82.31 | 82.0 |
| Personnel Expenses to Noninterest Expenses (FSI) | 45.37 | 42.63 | 44.90 | 45.33 | 46.0 |
| RCENT OF AVERAGE ASSETS | | | | | |
| Personnel Expenses | 0.55 | 0.54 | 0.52 | 0.51 | 0.9 |
| Salaries, Wages and Benefits of All Employees | 0.51 | 0.49 | 0.48 | 0.47 | 0.4 |
| Board of Directors' Expenses | 0.04 | 0.05 | 0.05 | 0.04 | 0.0 |
| Outsourcing Service Fees and Expenses | 0.04 | 0.04 | 0.03 | 0.02 | 0.0 |
| Rent - Premises | 0.09 | 0.09 | 0.09 | 0.02 | 0. |
| | 0.09 | 0.09 | 0.09 | 0.08 | 0. |
| Other Administrative and Occupancy Expenses | | | | | |
| Depreciation on Fixed Assets | 0.09 | 0.08 | 0.08 | 0.08 | 0. |
| Other Non Interest Expenses | 0.27 | 0.31 | 0.26 | 0.26 | 0. |
| Total Overhead Expenses Overhead Expenses Less Non-Int Income | 1.12 0.75 | 1.16 0.82 | 1.07 0.76 | 1.03 0.65 | 1. 0. |
| | | | | | - |
| ELD ON OR COST OF: Total Loans and Advances | 11.34 | 10.97 | 10.83 | 10.82 | 10 |
| Interest Income on Loans and Advances | 10.51 | 10.22 | 10.14 | 10.18 | 10 |
| | | | | | |
| Yield-related Loan Fees & Charges | 0.83 | 0.75 | 0.70 | 0.64 | 0 |
| Deposits Due from Depository Institutions | 2.19 | 1.91 | 1.61 | 1.43 | 1 |
| Domestic Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Abroad | 2.19 | 1.92 | 1.61 | 1.43 | 1 |
| Head Office and Branches | 2.20 | 1.92 | 1.61 | 1.43 | 1 |
| Other Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Deposits | 0.17 | 0.15 | 0.13 | 0.12 | 0 |
| Domestic | 0.17 | 0.15 | 0.13 | 0.12 | 0 |
| Non-Residents | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Head Office and Branches | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Other Depository Institutions | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Interbank Funds Purchased | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| OUTPUT REPORT 3 PERCENTAGE COMPOSITION | | | | | |
| | | | | | |
| TD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS Total Loans and Advances | 12.35 | 12.33 | 11.80 | 11.28 | 10 |
| Less: Provisions for Loan Losses | 0.59 | 0.65 | 0.67 | 0.70 | 0.71 |
| Net Loans and Advances | 11.76 | 11.68 | 11.13 | 10.59 | 10.27 |
| Deposits Due From Depository Institutions | 84.56 | 84.22 | 84.71 | 85.28 | 85 |
| Demand | 84.31 | 83.90 | 84.40 | 84.94 | 85 |
| | | | | 01.01 | |
| | 0.00 | | | 0.00 | |
| Domestic | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Domestic Abroad | 84.31 | 83.90 | 84.40 | 84.94 | 0 85 |
| Domestic Abroad Head Office and Branches | 84.31 84.28 | 83.90 83.87 | 84.40 84.38 | 84.94 84.92 | 85 85 |
| Domestic Abroad Head Office and Branches Other Depository Institutions | 84.31 84.28 0.03 | 83.90 83.87 0.03 | 84.40 84.38 0.02 | 84.94 84.92 0.02 | 85 85 0 |
| Domestic Abroad Head Office and Branches | 84.31 84.28 0.03 0.25 | 83.90 83.87 0.03 0.32 | 84.40 84.38 0.02 0.32 | 84.94 84.92 0.02 0.34 | 85 85 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions | 84.31 84.28 0.03 | 83.90 83.87 0.03 | 84.40 84.38 0.02 | 84.94 84.92 0.02 | 85 85 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings | 84.31 84.28 0.03 0.25 | 83.90 83.87 0.03 0.32 | 84.40 84.38 0.02 0.32 | 84.94 84.92 0.02 0.34 | 0 85 85 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic | 84.31 84.28 0.03 0.25 0.20 | 83.90 83.87 0.03 0.32 0.27 | 84.40 84.38 0.02 0.32 0.26 | 84.94 84.92 0.02 0.34 0.29 | 0 85 85 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad | 84.31 84.28 0.03 0.25 0.20 0.06 | 83.90 83.87 0.03 0.32 0.27 0.05 | 84.40 84.38 0.02 0.32 0.26 0.05 | 84.94 84.92 0.02 0.34 0.29 0.05 | 85 85 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 | 85 85 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 | 85 85 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.06 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 | 85 85 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.06 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 | 85 85 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.06 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 | 85 85 0 0 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.06 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 | 85 85 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 0 85 85 0 0 0 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 0 85 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 85 85 00 00 00 00 00 00 00 00 00 00 00 00 00 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 85 85 00 00 00 00 00 00 00 00 00 00 00 00 00 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 85 85 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 85 85 00 00 00 00 00 00 00 00 00 00 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 1 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 96.63 0.76 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 96.63 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 1 0.76 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable Divdends Receivable | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 1 1 0.76 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable Divdends Receivable Investment In Unconsolidated Subs and Assoc Co's | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 00 85 85 00 00 00 00 00 00 00 00 00 00 00 00 00 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable Divdends Receivable Investment In Unconsolidated Subs and Assoc Co's Items in Transit | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 96.63 1 0.76 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable Divdends Receivable Investment in Unconsolidated Subs and Assoc Co's Items in Transit Other Assets | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 1 0.76 0 0 |
| Domestic Abroad Head Office and Branches Other Depository Institutions Savings Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Time Domestic Abroad Head Office and Branches Other Depository Institutions Interbank Funds Sold Debt Securities Issued By Shares & Other Equity Investments Securities Purchased Under Agreement to Resell Sub-total Earning Assets Cash (Notes & Coin) Total Non-Financial Assets Premises & Equipment Less: Accumulated Depreciation Net Fixed Assets Inventories Intangibles Accrued Interest Receivable Divdends Receivable Investment In Unconsolidated Subs and Assoc Co's Items in Transit Other Assets | 84.31 84.28 0.03 0.25 0.20 0.06 0.00 0.00 0.00 0.00 0.00 0.00 | 83.90 83.87 0.03 0.32 0.27 0.05 0.00 0.00 0.00 0.00 0.00 0.00 0.0 | 84.40 84.38 0.02 0.32 0.26 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 84.94 84.92 0.02 0.34 0.29 0.05 0.00 0.05 0.00 0.00 0.00 0.00 0.0 | 96.63 1 0.76 0 0 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|--|--|---|---|--|--|
| Savings Deposits | 46.50 | 43.52 | 43.65 | 44.28 | 43.89 |
| Time Deposits | 11.33 | 11.07 | 10.62 | 10.49 | 10.24 |
| Sub-Total Deposits | 95.01 | 95.07 | 95.41 | 95.55 | 95.56 |
| Deposits Due to Depository Institutions Demand | 0.21 0.01 | 0.28 0.01 | 0.27 0.01 | 0.29 0.02 | 0.29 0.03 |
| Domestic | 0.01 | 0.01 | 0.01 | 0.02 | 0.03 |
| 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 | 0.20 | 0.27 | 0.26 | 0.27 | 0.26 |
| Domestic | 0.20 | 0.27 | 0.26 | 0.27 | 0.26 |
| 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 0.00 | 0.00 0.00 | 0.00 0.00 |
| Domestic 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 | 0.19 | 0.12 | 0.07 | 0.05 | 0.04 |
| 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 | 0.03 | 0.03 |
| Deposits | 0.03 | 0.03 | 0.03 | 0.03 | 0.03 |
| 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 | 0.38 | 0.53 | 0.53 | 0.52 | 0.52 |
| Total Provisions for Losses | 0.59 | 0.65 | 0.67 | 0.70 | 0.71 |
| Total Accumulated Depreciation | 0.92 | 1.06 | 1.06 | 1.04 | 1.04 |
| Sub-Total Liabilities | 97.12 | 97.45 | 97.77 | 97.89 | 97.91 |
| Total Capital Total Liabilities & Capital | 2.88 100.00 | 2.55 100.00 | 2.23 100.00 | 2.11 100.00 | 2.09 100.00 |
| OUTPUT REPORT 4 | 100.00 | 100.00 | 100.00 | 100.00 | 100.00 |
| | 429 | 337 | 795 | 1 065 | 1 135 |
| Add: Provisions Year-to-date Less: Write-offs Year-to-date () Add: Recoveries Year-to-date | 429 521 364 | 337 206 114 | 795 385 208 | 1,065 444 275 | 1,135 638 391 |
| Less: Write-offs Year-to-date () | 521 | 206 | 385 | 444 | 638 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date | 521 364 | 206 114 | 385 208 | 444 275 | 638 391 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance | 521 364 1,754 | 206 114 1,727 | 385 208 2,100 | 275 2,378 | 638 391 2,370 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets | 521 364 1,754 | 206 114 1,727 | 385 208 2,100 11.80 | 275 2,378 | 638 391 2,370 10.98 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) | 521 364 1,754 12.35 34,254 | 206 114 1,727 12.33 34,270 | 385 208 2,100 11.80 34,075 | 444 275 2,378 11.28 33,765 | 638 391 2,370 10.98 33,347 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) | 521 364 1,754 12.35 34,254 157 | 206 114 1,727 12.33 34,270 92 | 385 208 2,100 11.80 34,075 177 | 444 275 2,378 11.28 33,765 169 | 638 391 2,370 10.98 33,347 247 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) | 521 364 1,754 12.35 34,254 157 1,168 | 206 114 1,727 12.33 34,270 92 911 | 385 208 2,100 11.80 34,075 177 966 | 444 275 2,378 11.28 33,765 169 1,364 | 638 391 2,370 10.98 33,347 247 1,178 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) | 521 364 1,754 12.35 34,254 157 1,168 | 206 114 1,727 12.33 34,270 92 911 | 385 208 2,100 11.80 34,075 177 966 | 444 275 2,378 11.28 33,765 169 1,364 | 638 391 2,370 10.98 33,347 247 1,178 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: | 521 364 1,754 12.35 34,254 157 1,168 229 | 206 114 1,727 12.33 34,270 92 911 211 | 385 208 2,100 11.80 34,075 177 966 300 | 444 275 2,378 11.28 33,765 169 1,364 426 | 638 391 2,370 10.98 33,347 247 1,178 493 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Year-to-date Recoveries to Average Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 | 39.06 0.50 1.31 0.81 7.61 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Recoveries to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 | 39.06 0.50 1.31 0.81 7.61 586.62 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 | 39.06 0.50 1.31 0.81 7.61 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 | 39.06 0.50 15.024 253.7 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Hoet Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 to 59 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 | 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ("000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 60 to 89 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ("000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 60 to 89 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 to 59 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ("000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 60 to 89 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 60 to 89 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 Days or Total Loans Loans Past Due 80 to 89 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Nonperforming Loans to Total Loans (FSI) | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 0.66 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 2.68 0.75 1.31 0.58 0.01 0.02 0.62 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 0.01 0.89 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 0.01 1.30 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA 1.56 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ("000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Nonperforming Loans to Total Loans (FSI) | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 0.66 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 2.68 0.75 1.31 0.58 0.01 0.02 0.62 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 0.01 0.89 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 0.01 1.30 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA 1.56 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 to 59 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Nonperforming Loans to Total Loans (FSI) SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI) Private Sector Domestic Non-Financial Corporations | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 0.66 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 2.68 0.75 1.31 0.58 0.01 0.02 0.62 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 0.01 0.89 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 0.01 1.30 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA 1.56 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Write-offs to Average Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 to 59 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Nonperforming Loans to Total Loans (FSI) SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI) Private Sector Domestic Non-Financial Corporations Agriculture, Forestry, and Fishing | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 0.66 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 2.68 0.75 1.31 0.58 0.01 0.02 0.62 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 0.01 0.89 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 0.01 1.30 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA 1.56 |
| Less: Write-offs Year-to-date () Add: Recoveries Year-to-date Ending Balance Average Total Loans to Average Total Assets Average Total Loans and Advances (\$000) Year-to-date Net Loan Losses (Recoveries) Past Due Loans [Loans Past Due 30 Days or More) Non Performing Loans [Loans Past Due 90 Days or More) ANALYSIS RATIOS: Year-to-date Recoveries to Prior Period Write-offs Year-to-date Net Loan Loss to Average Total Loans Year-to-date Write-offs to Average Total Loans Year-to-date Recoveries to Average Total Loans Provisions for Loan Losses to Total Loans Provisions for Loan Losses to Loans Past Due 90 days or more Earnings Coverage of Year-to-date Net Loan Losses Twenty Largest Borrowing Relationships ('000s) Large Borrowers to Capital (FSI) PAST DUE LOAN ANALYSIS: Loans Past Due 30 Days or More to Total Loans Loans Past Due 30 to 59 Days to Total Loans Loans Past Due 90 to 179 Days to Total Loans Loans Past Due 180 to 360 Days to Total Loans Loans Past Due Over 360 Days to Total Loans Nonperforming Loans to Total Loans (FSI) SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI) Private Sector Domestic Non-Financial Corporations | 521 364 1,754 12.35 34,254 157 1,168 229 51.70 0.46 1.52 1.06 5.11 771.18 38.74 15,454 159.3 3.38 1.78 0.94 0.48 0.12 0.06 0.66 | 206 114 1,727 12.33 34,270 92 911 211 16.19 0.27 0.60 0.33 5.44 876.30 11.41 15,895 355.7 2.68 0.75 1.31 0.58 0.01 0.02 0.62 | 385 208 2,100 11.80 34,075 177 966 300 29.55 0.52 1.13 0.61 6.60 740.67 9.81 16,374 319.2 2.87 1.10 0.87 0.26 0.62 0.01 0.89 | 444 275 2,378 11.28 33,765 169 1,364 426 39.06 0.50 1.31 0.81 7.61 586.62 15.92 15,024 253.7 4.15 1.33 1.53 0.59 0.70 0.01 1.30 | 638 391 2,370 10.98 33,347 247 1,178 493 55.54 0.74 1.91 1.17 7.86 505.27 13.57 14,902 227.3 3.72 1.00 1.16 0.86 0.69 NA 1.56 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/202 |
|---|--|--|---|--|--------------------------------|
| Fishing & Aquaculture | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Mining & Quarrying | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Manufacturing | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Fish Processing | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Other | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Electricity, Gas, Steam & Air Conditioning Supply | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Water Supply, Sewage, Waste Mgmt & Remediation Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Construction | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Transportation & Storage | 1.00 | 0.96 | 1.14 | 1.16 | 1 |
| Accommodation & Food Service Activities | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| | 0.00 | 0.00 | 0.00 | 0.00 | 0 |
| Accommodation | | | | | |
| Food and Beverage Service Activities | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Information & Communication | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Financial & Insurance Activities | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Real Estate Activities | 9.67 | 9.75 | 9.70 | 9.79 | (|
| Professional, Scientific & Technical Activities | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Administrative & Support Services Activities | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Public Administration & Defense, Compulsory Social Security | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Education | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Human Health & Social Work Activities | 0.00 | 0.00 | 0.00 | 0.00 | (|
| Arts. Entertainment, and Recreation | 0.00 | 0.00 | 0.00 | 0.00 | (|
| • | 5.32 | | | 4.98 | |
| Other Service Activities | | 5.43 | 4.86 | | |
| Individuals | 84.01 | 83.87 | 84.29 | 84.08 | 8- |
| Housing and Land Purchases | 0.10 | 0.07 | 0.07 | 0.06 | |
| Other | 83.91 | 83.80 | 84.23 | 84.01 | 84 |
| on-Profit Institutions Serving Households OUTPUT REPORT 5 | 0.00 | 0.00 | 0.00 | 0.00 | |
| CAPITAL ANALYSIS (Uninsured Banks Only) | | | | | |
| EAR-TO-DATE CHANGES IN CAPITAL (\$ 000s): | | | | | |
| Balance At Prior Year End | 9,420 | 9,420 | 9,420 | 9,420 | 9,4 |
| + Net Change in Paid-in Capital Year-to-date | 30 | 0 | 0 | (120) | (' |
| + Net Change in Paid-in Premium or Surplus Year-to-date | 0 | 0 | 0 | 0 | |
| + Net Change in Assigned Capital Year-to-date | 0 | 0 | 0 | 0 | |
| + Net Change in Retained Earnings (Loss) Prior Years | 225 | (394) | (393) | (393) | ((|
| + Net Income (Loss) Year-to-date | 5,834 | 997 | 1,657 | 2,569 | 3,2 |
| | 0,004 | 0 | 0 | 2,303 | 0, |
| + Net Change in Revaluation Reserves Year-to-date | | (1) | (1) | 0 | |
| + Net Change in Other Capital Year-to-date | | | | | |
| Balance At End of Po | 0 eriod 15,509 | 10,022 | 10,683 | 11,476 | 12, |
| Balance At End of P | eriod 15,509 | 10,022 | 10,683 | 11,476 | |
| Balance At End of Proverage Total Capital (\$000) | | \ / | | | 12, ′ |
| Balance At End of P | eriod 15,509 | 10,022 7,085 | 10,683 6,433 | 11,476 6,306 | 6, |
| Balance At End of Proverage Total Capital (\$000) APITAL RATIOS: | eriod 15,509 | 10,022 | 10,683 | 11,476 | |
| Balance At End of Proverage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances | 7,986 | 10,022 7,085 | 10,683 6,433 | 11,476 6,306 | 6 |
| Balance At End of Proverage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: | 7,986 337.76 | 7,085 719.58 | 6,433 613.33 | 11,476 6,306 512.19 | 445 |
| Balance At End of Proverage Total Capital (\$000) CAPITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions | 7,986 337.76 6.61 | 7,085 7,085 719.58 0.00 | 6,433 613.33 0.00 | 11,476 6,306 512.19 0.00 | 6 445 0 |
| Balance At End of Proverage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions | 7,986 337.76 6.61 | 7,085 7,085 719.58 0.00 | 6,433 613.33 0.00 | 11,476 6,306 512.19 0.00 | 6 445 (|
| Balance At End of Proverage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: | 7,986 337.76 6.61 7.13 | 7,085 7,085 719.58 0.00 18.95 | 6,433 613.33 0.00 15.52 | 11,476 6,306 512.19 0.00 19.08 | 6 445 (|
| Werage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) | 7,986 337.76 6.61 7.13 | 7,085 7,085 719.58 0.00 18.95 | 10,683 6,433 613.33 0.00 15.52 | 11,476 6,306 512.19 0.00 19.08 | 6 445 (1 |
| Balance At End of Powerage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings ITHER CAPITAL RATIOS: | 7,986 337.76 6.61 7.13 0.73 NA 0.70 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 | 512.19 0.00 19.08 0.54 NA 0.30 | 6 445 0 1 |
| Balance At End of Powerage Total Capital (\$000) CAPITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions PERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances | 7,986 7,986 337.76 6.61 7.13 0.73 NA | 7,085 7,085 719.58 0.00 18.95 0.56 NA | 10,683 6,433 613.33 0.00 15.52 0.52 NA | 11,476 6,306 512.19 0.00 19.08 0.54 NA | |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings ITHER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) | 7,986 7,986 337.76 6.61 7.13 0.73 NA | 7,085 7,085 719.58 0.00 18.95 0.56 NA | 10,683 6,433 613.33 0.00 15.52 0.52 NA | 11,476 6,306 512.19 0.00 19.08 0.54 NA | 44 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 | 11,476 6,306 512.19 0.00 19.08 0.54 NA | 44: |
| Palance At End of Powerage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 | 445 |
| Werage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation ER 1 CAPITAL: Paid-up Ordinary Shares | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 6 445 0 1. |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 6 445 0 1 0 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 6 445 0 1 0 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings ITHER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 6 445 0 1 0 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 445 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 445 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles | 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 44(|
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles | 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 10,022 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 445 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles Sub-total Tier 1 C | 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 | 10,683 6,433 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 4,144 0 (671) 0 0 0 3,473 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 | 6. 4445 0 1. 0 0 4,(((|
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles Sub-total Tier 1 C IER 2 CAPITAL: Current year-to-date Income | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 4,144 0 (278) 0 0 0 apital 3,866 5,834 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 4,144 0 (672) 0 0 0 3,472 | 10,683 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 4,144 0 (671) 0 0 3,473 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 4,024 0 (671) 0 0 3,353 | 6 445 0 1 0 0 |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles Sub-total Tier 1 Celeral ER 2 CAPITAL: Current year-to-date Income Asset Revaluation Reserves | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 4,144 0 (278) 0 0 0 0 apital 3,866 5,834 0 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 4,144 0 (672) 0 0 0 3,472 | 10,683 6,433 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 4,144 0 (671) 0 0 0 3,473 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 4,024 0 (671) 0 0 0 3,353 | 66 445 C 1. C C |
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles Sub-total Tier 1 C IER 2 CAPITAL: Current year-to-date Income Asset Revaluation Reserves LESS: Asset Revaluation Reserve Required Discount | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 4,144 0 (278) 0 0 0 0 0 apital 3,866 5,834 0 0 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 4,144 0 (672) 0 0 0 3,472 | 10,683 6,433 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 4,144 0 (671) 0 0 0 0 3,473 1,657 0 0 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 4,024 0 (671) 0 0 0 3,353 2,569 0 0 | 6. 4445 0 1. 0 0 4,(((|
| Verage Total Capital (\$000) APITAL RATIOS: ERCENT OF TOTAL CAPITAL: Net Loans and Advances Borrowings Deposits Due to Depository Institutions ERCENT OF AVERAGE TOTAL CAPITAL: Net Income (ROE) (FSI) Dividends & Remittances Retained Earnings THER CAPITAL RATIOS: Dividends/Remittances to Prior Period Net Income Total Capital to Total Assets (Leverage Capital Ratio) ISK BASED CAPITAL ANALYSIS art A: Capital Calculation IER 1 CAPITAL: Paid-up Ordinary Shares Paid-in Premium or Surplus Retained Earnings (Losses) Prior Years Assigned Capital Other LESS: Current year-to-date Loss LESS: Goodwill and Other Intangibles Sub-total Tier 1 Celeral ER 2 CAPITAL: Current year-to-date Income Asset Revaluation Reserves | 7,986 7,986 337.76 6.61 7.13 0.73 NA 0.70 NA 3.55 4,144 0 (278) 0 0 0 0 apital 3,866 5,834 0 | 7,085 719.58 0.00 18.95 0.56 NA 0.05 NA 1.58 4,144 0 (672) 0 0 0 3,472 | 10,683 6,433 6,433 613.33 0.00 15.52 0.52 NA 0.15 NA 1.66 4,144 0 (671) 0 0 0 3,473 | 11,476 6,306 512.19 0.00 19.08 0.54 NA 0.30 NA 1.79 4,024 0 (671) 0 0 0 3,353 | 6. 4445 0 1. 0 0 4,(((|

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/202 |
|---|---|---|--|--|---|
| Allowable General Provisions for Loan Losses | 1.766 | 1.849 | 2.222 | 2.499 | 2.4 |
| Other | 0 | 0 | 0 | 0 | , |
| Sub-total Tier 2 Capital | 7,600 | 2,846 | 3,879 | 5,068 | 5,6 |
| Adjustment (applicable only to branches of foreign banks) | | | | | |
| Amount Due FROM Head/Parent Office and Branches Abroad | 228,756 | 237,616 | 264,359 | 285,756 | 278,7 |
| Amount Due TO Head/Parent Office and Branches Abroad | 0 | 0 | 0 | 0 | 070 - |
| Net Amount Due FROM Head/Parent Office and Branches Abroad | 228,756 | 237,616 | 264,359 | 285,756 | 278,7 |
| Deductions from Total Capital: | 0 | 0 | 0 | 0 | |
| LESS: Investments in Unconsolidated Subsidiaries | 0 | 0 | 0 | 0 | |
| LESS: Holdings of Other Financial Institution's Capital Instruments | | | | | |
| LESS: Assets Pledged to Secured Liabilities TOTAL CAPITAL | (217,290) | (231,298) | (257.007) | (277.335) | (269,7 |
| art B: Calculation of Total Risk Weighted Assets | (217,290) | (231,290) | (237,007) | (211,333) | (209, |
| On-Balance Sheet Risk-Weighted Assets | 225,047 | 233,926 | 240,185 | 246,083 | 239, |
| 0% Risk Weighted Assets (\$000) | 4,762 | 6,344 | 6,562 | 6,673 | 5, |
| 20% Risk Weighted Assets (\$000) | 116,732 | 123,307 | 154,723 | 188,778 | 160,4 |
| 50% Risk Weighted Assets (\$000) | 0 | 0 | 0 | 0 | |
| 100% Risk Weighted Assets (\$000) | 201,701 | 209.265 | 209.240 | 208.327 | 207, |
| Off-Balance Sheet Risk-Weighted Obligations | 1,581 | 1,092 | 1,464 | 1,258 | 1,4 |
| 0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations | 0 | 0 | 0 | 0 | -, |
| 20% Risk Weighted CEA Off Balance Sheet Obligations | 0 | 0 | 0 | 0 | |
| 50% Risk Weighted CEA Off Balance Sheet Obligations | 0 | 0 | 0 | 0 | |
| 100% Risk Weighted CEA Off Balance Sheet Obligations | 1,581 | 1,092 | 1,464 | 1,258 | 1. |
| Gross Risk-Weighted Assets | 226.628 | 235,018 | 241,649 | 247.341 | 240. |
| LESS: Ineligible General Provisions for Loan Losses | 0 | 235,016 | 241,649 | 247,341 | ۷٠٠٠, |
| LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad | 45,751 | 47,523 | 52,872 | 57,151 | 55, |
| LESS: Assets Pledged to Secured Liabilities | 45,751 | 47,323 | 0 | 0 | 55, |
| TOTAL RISK-WEIGHTED ASSETS | 174,247 | 176,995 | 186.162 | 188,604 | 193, |
| ier-1 Capital to Risk-Weighted Assets | 2.22% | 1.96% | 1.87% | 1.78% | 1. |
| otal Capital to Risk-Weighted Assets | -124.70% | -130.68% | -138.06% | -147.05% | -139. |
| OUTPUT REPORT 6 | 12111070 | 10010070 | 10010070 | | |
| LIQUIDITY ANALYSIS | | | | | |
| | | | | | |
| quid Assets ('000s) | | | | | |
| Cash Balances | 2,468 | 3,993 | 4,390 | 4,488 | 3,728 |
| | | | | | |
| Core Liquid Assets | 232,125 | 242,650 | 269,720 | 291,586 | , |
| Core Liquid Assets hort Term Liabilities | 232,125 232,074 | 242,650 252,262 | 269,720 271,490 | 291,586 295,899 | 283,570 286,205 |
| hort Term Liabilities | , | , | , | , | , |
| hort Term Liabilities QUIDITY ANALYSIS: | 232,074 | 252,262 | 271,490 | 295,899 | 286,205 |
| hort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) | 232,074 | 252,262 85.74 | 271,490 87.02 | 295,899 88.12 | 286,205 |
| hort Term Liabilities IQUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities | 232,074 85.00 1.06 | 252,262 85.74 1.58 | 271,490 87.02 1.62 | 295,899 88.12 1.52 | 286,205 |
| nort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) | 232,074 85.00 1.06 100.02 | 252,262 85.74 1.58 96.19 | 271,490 87.02 1.62 99.35 | 295,899 88.12 1.52 98.54 | 286,205 8 |
| nort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities | 232,074 85.00 1.06 | 252,262 85.74 1.58 | 271,490 87.02 1.62 | 295,899 88.12 1.52 | 286,205 8 |
| nort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) | 232,074 85.00 1.06 100.02 | 252,262 85.74 1.58 96.19 | 271,490 87.02 1.62 99.35 | 295,899 88.12 1.52 98.54 | 286,209 |
| hort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: | 232,074 85.00 1.06 100.02 | 252,262 85.74 1.58 96.19 | 271,490 87.02 1.62 99.35 | 295,899 88.12 1.52 98.54 | 286,209 |
| And Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets | 85.00 1.06 100.02 744.36 | 252,262 85.74 1.58 96.19 798.71 | 271,490 87.02 1.62 99.35 883.40 | 295,899 88.12 1.52 98.54 966.62 | 286,209 8 9 97 |
| nort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: | 85.00 1.06 100.02 744.36 | 252,262 85.74 1.58 96.19 798.71 | 271,490 87.02 1.62 99.35 883.40 | 295,899 88.12 1.52 98.54 966.62 | 286,209 8 9 97 |
| QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Total Loans (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets | 85.00 1.06 100.02 744.36 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 | 286,209 8 97 |
| QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 | 286,209 8 97 |
| QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Total Loans (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions | 85.00 1.06 100.02 744.36 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 | 286,205 8 9 97 |
| nort Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 | 286,200 8 97 |
| COTE Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) CERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 | 286,209 8 97 |
| COPE Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 | 286,200 8 97 |
| COTE TERM LIABIlities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 | 286,209 8 97 8 8 8 8 |
| CORE Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Total Assets (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 | 286,200 8 97 8 8 8 8 |
| COTE Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 | 286,200 8 97 8 8 8 8 8 |
| CUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Deposit Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 | 286,200 8 97 8 8 8 8 8 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) CRECENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 | 286,200 8 97 8 8 8 8 8 94 4 |
| CUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 | 286,200 8 97 8 8 8 8 8 94 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 | 286,200 8 97 8 8 8 8 8 94 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 | 286,200 8 97 8 8 8 8 8 94 4 |
| CORDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Head Office and Branches | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 | 286,205 8 9 97 8 8 8 8 8 9 4 4 |
| Aproad Assets to Total Assets (FSI) Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Domestic Abroad Head Office and Branches Omestic Abroad Head Office and Branches Domestic Abroad Head Office and Branches Other Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.00 0.00 0.00 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 | 286,200 8 97 8 8 8 8 94 4 |
| CORDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Head Office and Branches | 232,074 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 | 286,205 8 9 97 8 8 8 8 9 4 4 |
| CUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.00 0.00 0.00 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 | 286,205 8 9 97 8 8 8 8 9 4 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.00 0.00 0.00 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 | 286,205 8 9 97 8 8 8 8 9 4 4 |
| CUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Total Deposits Savings Deposits Time Deposits Demostic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Deposits Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 0.00 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 | 286,205 8 9 97 8 8 8 8 9 4 4 |
| CUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.25 0.00 0.00 0.00 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.30 0.00 0.00 0.00 0.00 | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.26 0.00 0.00 0.00 0.00 NA | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.34 0.00 0.00 0.00 0.00 NA NA | 286,205 8 9 97 8 8 8 8 9 4 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions Other Financial Corporations | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 0.00 0.23 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 0.00 NA NA NA | 271,490 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 0.00 0.00 NA NA NA | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 NA NA NA | 286,200 8 97 8 8 8 8 94 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions Other Financial Corporations Central Government | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.25 0.00 0.00 0.00 0.02 0.03 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 0.00 0.00 0.00 | 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 NA NA NA NA | 286,205 8 9 97 8 8 8 8 9 4 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions Other Financial Corporations Central Government Local Governments | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 0.00 0.23 | 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.00 0.00 0.00 0.00 | 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 0.00 NA NA NA NA NA NA | 286,205 8 9 97 8 8 8 8 9 4 4 |
| COTE Term Liabilities QUIDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions Other Financial Corporations Central Government Local Governments Statutory Non-financial Corporations Domestic | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.25 0.00 0.00 0.00 0.23 | 252,262 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.30 0.00 0.00 0.00 0.00 0.00 0.00 NA NA NA NA NA | 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 0.00 NA NA NA NA NA NA NA NA | 286,205 8 9 97 8 8 8 8 8 9 4 4 |
| COULDITY ANALYSIS: Core Liquid Assets to Total Assets (FSI) Cash Balances to Short Term Liabilities Core Liquid Assets to Short Term Liabilities Core Liquid Assets to Short Term Liabilities (FSI) Customer Deposits to Total Loans (FSI) ERCENT OF TOTAL ASSETS: Liquid Assets Cash Balances Due From Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Short Term Liabilities Total Deposit Liabilities Demand Deposits Savings Deposits Time Deposits Deposits Due to Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Domestic Abroad Head Office and Branches Other Depository Institutions Borrowings EBT SECURITIES MIX (percent of Total Debt Securities Issued By): Domestic Depository Institutions Other Financial Corporations Central Government Local Governments | 85.00 1.06 100.02 744.36 0.90 84.10 0.00 83.86 83.77 0.09 84.99 94.13 41.71 41.06 11.36 0.25 0.25 0.00 0.00 0.00 0.23 | 85.74 1.58 96.19 798.71 1.41 84.33 0.00 84.04 83.96 0.07 89.14 95.98 39.29 45.89 10.80 0.30 0.00 0.00 0.00 0.00 | 87.02 1.62 99.35 883.40 1.42 85.60 0.00 85.35 85.29 0.06 87.59 96.01 42.32 43.88 9.81 0.26 0.26 0.00 0.00 0.00 0.00 | 295,899 88.12 1.52 98.54 966.62 1.36 86.76 0.00 86.42 86.36 0.07 89.42 95.92 39.83 45.92 10.16 0.34 0.34 0.00 0.00 0.00 0.00 0.00 NA NA NA NA NA NA | 286,205 8 9 97 8 8 8 8 9 4 4 |

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL

| March Calch PMT | RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|---|---|------------|-----------|---|------------------|----------------|
| | | | | | | 0.00 |
| Manufact Change (ALIP) | | | | | | 0.00 |
| Umail Proposed Emer (CUPT) | | | | | | 0.00 |
| Batter Provided Pro | | | | | | 0.00 |
| PRESIDENT PROFITORS AS A NOT TERT I CAPITAL PRESIDENT PROFITORS AS A NOT TERT I N | | | | | | N/ |
| ### OVERALL OPEN FX POSITIONS AS A "OF TER 1 CAPITAL ***CARRIVAN BARROWS (PS)** ***CARRIVAN BARROWS (PS)** ***CARRIVAN BARROWS (PS)** ***CARROWS BARROWS BARROWS (PS)** ***CARROWS BARROWS BARROW | Chinese Yuan (CNY) | NA | NA | 0.00 | 0.00 | N/ |
| Number Propertions AS A NOFTER 1 CAPITAL Number Surgeous March of (150) 1.12 1.18 1.40 1.10 | Philippine Peso (PHP) | | | | | 0.00 |
| Note Appropriate Member 1.72 1.18 1.49 1. | All Others | NA | 0.00 | 0.00 | 0.00 | 0.00 |
| ### CTHER NATIONS **CALERIOR STEEL ASSESSION AND COLD TO COLD | | 0.00 | 4.40 | 4.40 | 4.40 | 4.50 |
| F.A. Reaces to Total Accessing F.A. Reaces to Total Accessing F.A. Liabolities (PS) F.A. Liabo | | | | | | 1.58 1.58 |
| F.A. Reaces to Total Accessing F.A. Reaces to Total Accessing F.A. Liabolities (PS) F.A. Liabo | OTHER RATIOS: | | | | | |
| Part | | 0.00 | 0.01 | 0.01 | 0.02 | 0.02 |
| Maturity CAP Position (100es) Variety CAP Position (100es) | FX Deposits to Total Deposits | NA | NA | NA | NA | N/ |
| Maturity GAP Position (20Pa) | FX Liabilities to Total Liabilities (FSI) | NA | NA | NA | NA | N/ |
| - Less Pan 7 days | | | | | | |
| - Less Pan 7 days | Maturity GAP Position ('000s) | | | | | |
| 1,196 3 momths | | 6,763 | (44) | 1,749 | 6,599 | 4,484 |
| 1,396 1,39 | • | (1,148) | | (413) | (1,408) | (1,648 |
| - 0. pto 12 morths | - 1 up to 3 months | (1,144) | (692) | (957) | (2,521) | 1,340 |
| 1.1 pto 3 years | - 3 up to 6 months | | | | * * * * * | (5,807 |
| -3 up to 5 years | · | | | * | | (2,264 |
| - 5 Varians and Court - 1,826 - 1,812 - 3,432 - 3,212 - 2, | | | | | | 5,499 |
| Cumulative GAP Position (1900s) | · · · · · · | | | | | 11,104 |
| Cumulativa GAP Position (1909s) | | | | | | 2,668 264 |
| - Less than 7 days | | 1,020 | 1,102 | 000 | 002 | 201 |
| 1, 1 pt 5 30 days | | 6.760 | (44) | 1 740 | 6 500 | 4 404 |
| -1 up lo 3 moriths | • | , | | | | 4,484 2,836 |
| - 3 up to 6 months (1,892) (7,699) (5945) (1,284 (1, 6 - 6 up to 12 months (562) (7,434) (5,769) (5,145) (3, 6 - 6 up to 12 months (562) (7,434) (5,769) (5,145) (3, 6 - 1 up to 3 years (1,926) (1,92 | | , | | | | 4,176 |
| -6 up to 12 months (\$622) (7,434) (5,769) (5,145) (3, -1 up to 3 years 8,024 38 (2,945) (1,928) 1, -3 up to 3 years 15,265 8,737 11,275 10,789 12, -5 Years and Over 17,930 12,926 14,707 14,001 15, -1 Unclassified 19,750 14,058 15,402 14,363 15, -7 Unclassified 19,750 14,058 15,402 14,404 14,39 14,404 14,439 14,404 14 | • | | | | | (1,631 |
| 1,10 to 3 years | • | * * * * | * * * * | | | (3,895 |
| - 3 up to 5 years 15,265 8,737 11,275 10,789 12, 5 years and Over 17,930 12,926 14,707 14,001 15, 5 years and Over 14,058 15,402 14,363 15, 402 14,363 15,402 14,363 | · | | * * * * | | | 1,604 |
| Page | - 3 up to 5 years | 15,265 | 8,737 | 11,275 | 10,789 | 12,708 |
| NITEREST RATE RISK ANALYSIS Section Sect | | | | | | 15,376 |
| RSA AS A W OF RSL 0 - 1 month | - Unclassified | 19,750 | 14,058 | 15,402 | 14,363 | 15,640 |
| 0-1 month | | | | | | |
| 0 - 3 months 6 | RSA AS A % OF RSL | | | | | |
| 0 - 6 months | 0 - 1 month | 5.5 | 4.44 | 4.39 | 3.9 | 3.8 |
| Output Report 10 | 0 - 3 months | 6.3 | 4.97 | 4.72 | 4.1 | 4.2 |
| OUTPUT REPORT 10 OFF-BALANCE SHEET COMMITMENTS | | | | | | |
| | 0 - 12 months | 8.9 | 7.16 | 6.61 | 6.1 | 6.2 |
| Direct Credit Substitutes (Standby Letters of Credit) | | | | | | |
| 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 8,468 8,497 8,808 7,182 7,684 Unconditionally Cancelable Att Any Time Without Notice 30 61 35 26 Non-Cancelable With a Remaining Term to Maturity One Year or Less 8,438 8,436 8,773 7,156 7, Non-Cancelable With a Remaining Term to Maturity of More Than One Year 0 0 0 0 0 OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS 0 < | TOTAL OUTSTANDING OBSITEMS ('000s) | | | | | |
| Short-Term Trade Related Contingencies 0 0 0 0 Sale and Repurchase Agreements 0 0 0 0 0 Forward Asset Purchases 0 0 0 0 0 0 Note Issuance & Revolving Underwriting Facilities 0 | · · · · · · · · · · · · · · · · · · · | | , | | , | |
| Sale and Repurchase Agreements 0 0 0 0 0 Forward Asset Purchases 0 0 0 0 0 0 Note Issuance & Revolving Underwriting Facilities 0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> | | | | | | |
| Forward Asset Purchases | - | | | | | |
| Note Issuance & Revolving Underwriting Facilities 0 0 0 0 0 Commitments 8,468 8,497 8,808 7,182 7,684 Unconditionally Cancelable At Any Time Without Notice 30 61 35 26 Non-Cancelable With a Remaining Term to Maturity One Year or Less 8,438 8,436 8,773 7,156 7, 7,156 7, 7, 7,156 7, 7, 7,156 7, 7, 7,156 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7, 7 | · · · · · · · · · · · · · · · · · · · | | | | | |
| Commitments | | | | | | |
| Unconditionally Cancelable At Any Time Without Notice 30 61 35 26 Non-Cancelable With a Remaining Term to Maturity One Year or Less 8,438 8,436 8,773 7,156 7, 156 8, 15 8, 15 8, 10 9,85 10,85 9,055 9,055 9,055 9,055 </td <td>· · · · · · · · · · · · · · · · · · ·</td> <td></td> <td>-</td> <td>-</td> <td>-</td> <td></td> | · · · · · · · · · · · · · · · · · · · | | - | - | - | |
| Non-Cancelable With a Remaining Term to Maturity One Year or Less 8,438 8,436 8,773 7,156 7, | | , | , | -, | , - | 20 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year 0 0 0 0 Total 10,049 9,589 10,272 8,440 9,085 OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS Direct Credit Substitutes (Standby Letters of Credit) 0.58 0.39 0.47 0.38 0 Transaction and Contingent Items NA NA NA NA NA Short-Term Trade Related Contingencies NA NA NA NA Sale and Repurchase Agreements NA NA NA NA Forward Asset Purchases NA NA NA NA Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 22 | • | | | | | 7,664 |
| OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS Direct Credit Substitutes (Standby Letters of Credit) 0.58 0.39 0.47 0.38 0.7 Transaction and Contingent Items NA NA <td< td=""><td>• • •</td><td></td><td></td><td></td><td></td><td>9.085</td></td<> | • • • | | | | | 9.085 |
| Direct Credit Substitutes (Standby Letters of Credit) 0.58 0.39 0.47 0.38 0.7 Transaction and Contingent Items NA | | 10,040 | 0,000 | 10,212 | 0,110 | 0,000 |
| Transaction and Contingent Items NA NA NA NA Short-Term Trade Related Contingencies NA NA NA NA Sale and Repurchase Agreements NA NA NA NA Forward Asset Purchases NA NA NA NA Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 2 | | 2.55 | 2.22 | c :- | | |
| Short-Term Trade Related Contingencies NA NA NA NA Sale and Repurchase Agreements NA NA NA NA Forward Asset Purchases NA NA NA NA Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 2 | · · · · · · · · · · · · · · · · · · · | | | | | 0.44 |
| Sale and Repurchase Agreements NA NA NA NA Forward Asset Purchases NA NA NA NA Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 2 | | | | | | N N |
| Forward Asset Purchases NA NA NA NA Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 2 | | | | | | N. N. |
| Note Issuance & Revolving Underwriting Facilities NA NA NA NA Commitments 3.10 3.00 2.84 2.17 2 | • | | | | | N. N. |
| Commitments 3.10 3.00 2.84 2.17 2 | | | | | | N. |
| | · · · · · · · · · · · · · · · · · · · | | | | | 2.39 |
| , | Unconditionally Cancelable At Any Time Without Notice | 0.01 | 0.02 | 0.01 | 0.01 | 0.01 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|--|----------------|----------------------|----------------------|----------------------|----------------------|
| Non-Cancelable With a Remaining Term to Maturity One Year or Less | 3.09 | 2.98 | 2.83 | 2.16 | 2.38 |
| Non-Cancelable With a Remaining Term to Maturity of More Than One Year | NA NA | NA NA | NA NA | NA NA | NA NA |
| Total OUTPUT REPORT 11 | 3.68 | 3.39 | 3.31 | 2.55 | 2.82 |
| RELATED PARTY EXPOSURES | | | | | |
| Related Party Lns to Total Loans and Advances | 0.40 | 0.39 | 0.37 | 0.37 | 0.41 |
| 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 | N.A |
| - Directors | 0.99 | 2.04 | 1.70 | 1.33 | 1.25 |
| - Officers | 0.41 | 0.69 | 0.51 | 0.56 | 0.46 |
| - Subsidiaries | NA | NA | NA | NA | N/ |
| - Affiliates | 0.03 | 0.20 | 0.25 | 0.19 | 0.26 |
| nvestments in Marketable Shares and Other Equity Investments of Related Cos. | b.i.a | NIA | NI A | b I A | N.I. |
| - Large Shareholders | NA NA | NA NA | NA NA | NA NA | NA NA |
| - Directors - Officers | NA NA | NA NA | NA NA | NA NA | NA NA |
| - Officers - Subsidiaries | NA NA | NA NA | NA NA | NA NA | NA NA |
| - Subsidiaries | NA | NA | NA NA | NA NA | NA NA |
| | | | | | |
| nvestments in Debt Securities Issued by Related Cos Large Shareholders | NA | NA | NA | NA | NA |
| - Directors | NA | 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 | *** | | | 210 | |
| - Large Shareholders | NA NA | NA NA | NA NA | NA NA | NA |
| - Directors - Officers | NA NA | NA NA | NA NA | NA NA | NA NA |
| - Subsidiaries | NA NA | NA | NA | NA | NA NA |
| - Affiliates | NA | NA | NA | NA | NA |
| Number of Employees Citizens of the Republic of Palau Non-Citizens | 43 37 6 | 42 36 6 | 42 35 7 | 41 34 7 | 44 36 8 |
| | | | | | |
| DEPOSITS | 0 | 0 | 0 | 0 | 0 |
| Restricted Deposits 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 Non-residents | 0 | 0 | 0 | 0 | 0 |
| | | | | | |
| RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS | NA | NA | NA | NA | N.A |
| 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 |
| 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 |
| <u>LOANS</u> | 00.04 | 00.04 | 00.00 | 04.74 | 04 77 |
| Secured Loans as % of Total Loans and Advances Unsecured Loans as % of Total Loans and Advances | 20.31 79.69 | 20.94 79.06 | 20.66 79.34 | 21.71 78.29 | 21.77 78.23 |
| 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 | | | | | |
| Loans to Non-Residents as % of Total Loans and Advances | NA | NA | NA | NA | NA |
| <u>CAPITAL</u> Paid-in Capital of Residents as a % of Total Paid-in Capital | 34.85 | 34.85 | 34.85 | 32.90 | 32.90 |
| and in Capital of Itoolaciito ac a 70 of Fotal Fala-iii Capital | 07.00 | 07.00 | 04.00 | 02.00 | 02.30 |

| RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|--|------------|-----------|-----------|-----------|------------|
| Paid-in Capital of Non-Residents as a % of Total Paid-in Capital | 65.15 | 65.15 | 65.15 | 67.10 | 67.10 |
| Paid-in Capital as a % of Total Capital | 42.72 | 92.73 | 80.78 | 67.94 | 61.39 |
| Assigned Capital as a % of Total Capital | NA | NA | NA | NA | NA |

| Incoming Remittances (\$000) | 39,448 | 51,092 | 65,626 | 45,560 | 40,58 |
|---|--|--|--|--|--|
| Australia | 263 | 208 | 166 | 90 | 23 |
| Japan | 5,388 | 7,774 | 4,459 | 3,929 | 3,28 |
| New Zealand | 172 | 256 | 367 | 212 | 12 |
| Philippines | 568 | 319 | 15,142 | 21,288 | 41 |
| Taiwan | 4,775 | 12,078 | 14,691 | 5,893 | 8,02 |
| United States | 8,373 | 20,874 | 19,609 | 7,584 | 22,87 |
| China | 12,390 | 4,644 | 6,873 | 4,769 | 1,38 |
| All Others | 7,519 | 4,939 | 4,319 | 1,795 | 4,24 |
| Outgoing Remittances (\$000) | 38,518 | 32,200 | #REF! | 33,536 | 33,11 |
| Australia | 455 | 692 | 591 | 606 | 50 |
| Japan | 4,847 | 3,389 | #REF! | 4,703 | 4,15 |
| New Zealand | 284 | 280 | 363 | 243 | 3 |
| Philippines | 6,993 | 4,508 | 4,163 | 5,404 | 5,2 |
| Taiwan | 5,524 | 2,304 | 2,449 | 2,890 | 5,5 |
| United States | 11,668 | 9,373 | #REF! | 11,621 | 9,9 |
| China | 4,681 | 6,997 | 6,244 | 4,786 | 4,9 |
| All Others | 4,066 | 4,657 | 2,114 | 3,283 | 2,48 |
| A % OF TOTAL REMITTANCES | | | | | |
| Incoming Remittances | | | | | |
| Australia | 0.67 | 0.41 | 0.25 | 0.20 | 0. |
| Japan | 13.66 | 15.22 | 6.79 | 8.62 | 8. |
| New Zealand | 0.44 | 0.50 | 0.56 | 0.47 | 0. |
| Philippines | 1.44 | 0.62 | 23.07 | 46.73 | 1. |
| Taiwan | 12.10 | 23.64 | 22.39 | 12.93 | 19. |
| United States | 21.23 | 40.86 | 29.88 | 16.65 | 56. |
| China | 31.41 | 9.09 | 10.47 | 10.47 | 3. |
| All Others | 19.06 | 9.67 | 6.58 | 3.94 | 10. |
| Outgoing Remittances | | | | | |
| Australia | 1.18 | 2.15 | #REF! | 1.81 | 1. |
| Japan | 12.58 | 10.52 | #REF! | 14.02 | 12. |
| New Zealand | 0.74 | 0.87 | #REF! | 0.72 | 1. |
| Philippines | 18.16 | 14.00 | #REF! | 16.11 | 15. |
| Taiwan | 14.34 | 7.16 | #REF! | 8.62 | 16. |
| United States | 30.29 | 29.11 | #REF! | 34.65 | 29. |
| China | 12.15 | 21.73 | #REF! | 14.27 | 15. |
| All Others | 10.56 | 14.46 | #REF! | 9.79 | 7. |
| Incoming Remittances (\$000) | 39,448 | 51,092 | 65,626 | 45,560 | 40,58 |
| Depository Institutions Domestic | 0 | 0 | 1 | 139 | 24 |
| Other Financial Corporations Domestic | 0 | 0 | 29 | 0 | |
| Development Financing Corporations | 0 | 0 | 0 | 0 | |
| Statutory Non-Bank Financial Corporations | 0 | 0 | 0 | 0 | |
| Private Non-Bank Financial Corporations | 0 | 0 | 29 | 0 | |
| Central Government | 4,963 | 17,367 | 44,267 | 00.007 | |
| 1 10 1 (0) 1 0 | | | 44,207 | 26,607 | 14,9 |
| Local Governments (State Governments) | 0 | 27 | 0 | 26,607 | 14,9 |
| Statutory Non-financial Corporations Domestic | , | | | | 14,9 |
| Statutory Non-financial Corporations Domestic | 0 | 27 0 | 0 | 0 0 | , |
| Statutory Non-financial Corporations Domestic Private Sector Domestic | 0 0 34,485 | 27 0 33,698 | 0 0 21,329 | 0 0 18,814 | 25,4 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations | 0 0 34,485 27,255 | 27 0 33,698 22,755 | 0 0 21,329 15,909 | 0 0 18,814 14,579 | 25,4 9,7 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals | 0 0 34,485 27,255 3,325 | 27 0 33,698 22,755 2,983 | 0 0 21,329 15,909 3,413 | 0 0 18,814 14,579 2,610 | 25,4 9,7 8,3 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations | 0 0 34,485 27,255 3,325 3,905 0 | 27 0 33,698 22,755 2,983 7,960 0 | 0 0 21,329 15,909 3,413 2,007 | 0 0 18,814 14,579 2,610 1,625 0 | 25,4 9,7 8,3 7,2 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) | 0 0 34,485 27,255 3,325 3,905 0 38,518 | 27 0 33,698 22,755 2,983 7,960 0 32,200 | 0 0 21,329 15,909 3,413 2,007 0 #REF! | 0 0 18,814 14,579 2,610 1,625 0 33,536 | 25,4 9,7 8,3 7,2 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic | 0 0 34,485 27,255 3,325 3,905 0 38,518 | 27 0 33,698 22,755 2,983 7,960 0 32,200 | 0 0 21,329 15,909 3,413 2,007 0 #REF! | 0 0 18,814 14,579 2,610 1,625 0 33,536 | 25,4 9,7 8,3 7,2 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! #REF! | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! #REF! 196 196 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! #REF! 196 196 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations Private Non-Bank Financial Corporations | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 0 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! #REF! 196 196 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 0 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations Private Non-Bank Financial Corporations Central Government | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 0 0 0 0 2,150 | 0 0 21,329 15,909 3,413 2,007 0 #REF! #REF! 196 196 0 0 2,716 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 0 3,114 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 | 27 0 33,698 22,755 2,983 7,960 0 32,200 20 0 0 0 0 0 2,150 57 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) Statutory Non-financial Corporations Domestic | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 4,330 97 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 0 | 25,4 9,7 8,3 7,2 33,1 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 0 34,061 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 29,973 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 0 30,122 | 25,4 9,7 8,3 7,2 33,1 2,9 3 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) Statutory Non-financial Corporations Domestic | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 4,330 97 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 0 | 25,4 9,7 8,3 7,2 33,1 2,9 3 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations Private Non-Bank Financial Corporations Central Government Local Governments Uccal Governments (State Governments) Statutory Non-financial Corporations Domestic Private Sector Domestic | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 0 34,061 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 29,973 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 0 30,122 | 25,4 9,7 8,3 7,2 33,1 2,9 3 29,8 28,2 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 0 34,061 32,166 1,788 107 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 29,973 27,235 2,637 101 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 26,837 1,035 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 0 3,114 38 0 30,122 28,555 1,484 83 | 25,4 9,7 8,3 7,2 33,1 2,9 3 29,8 28,2 1,4 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-profit Institutions Serving Households Non-profit Institutions Serving Households Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations Private Non-Bank Financial Corporations Central Government Local Government (State Governments) Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 0 0 4,330 97 0 34,061 32,166 1,788 | 27 0 33,69 22,755 2,983 7,960 0 20 0 0 0 2,150 57 0 29,973 27,235 2,637 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 26,837 1,035 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 262 0 0 3,114 38 0 30,122 28,555 1,484 | 25,4 9,7 8,3 7,2 33,1 2,9 3 29,8 28,2 1,4 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) Depository Institutions Domestic Other Financial Corporations Domestic Development Financing Corporations Statutory Non-Bank Financial Corporations Private Non-Bank Financial Corporations Central Government Local Government Local Governments (State Governments) Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-residents | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 0 34,061 32,166 1,788 107 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 29,973 27,235 2,637 101 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 26,837 1,035 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 0 3,114 38 0 30,122 28,555 1,484 83 | 25,4 9,7 8,3 7,2 33,1 2,9 3 29,8 28,2 1,4 |
| Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households Non-profit Institutions Serving Households Non-residents Outgoing Remittances (\$000) 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 Governments) Statutory Non-financial Corporations Domestic Private Sector Domestic Non-financial Corporations Individuals Non-profit Institutions Serving Households | 0 0 34,485 27,255 3,325 3,905 0 38,518 0 30 30 0 0 4,330 97 0 34,061 32,166 1,788 107 | 27 0 33,698 22,755 2,983 7,960 0 20 0 0 0 0 2,150 57 0 29,973 27,235 2,637 101 | 0 0 21,329 15,909 3,413 2,007 0 #REF! 196 196 0 0 2,716 22 0 27,872 26,837 1,035 0 | 0 0 18,814 14,579 2,610 1,625 0 33,536 0 262 262 0 0 3,114 38 0 30,122 28,555 1,484 83 | 25,4 9,7 8,3 7,2 33,1 2,9 3 29,8 28,2 1,4 |

| Statutory Non-Cark Francista Corporations | RATIOS & INDICATORS | 12/31/2019 | 3/31/2020 | 6/30/2020 | 9/30/2020 | 12/31/2020 |
|--|--|------------|-----------|-----------|-----------|-------------|
| Private Non-Bark Francial Corporations | Development Financing Corporations | | | | | NA |
| Central Government 12.58 33.39 67.45 58.40 88.81 | Statutory Non-Bank Financial Corporations | | | | | NA |
| Local Coverments (State Coverments) | Private Non-Bank Financial Corporations | | | | | |
| Statistory Non-financial Corporations Private Sector Domests R7.42 | Central Government | | | | | |
| Private Sector Domestic 87.42 65.96 32.50 41.29 62.56 Non-Transcil Corporations 68.09 44.54 24.24 32.00 24.01 Individuals 84.3 5.84 5.20 5.73 20.69 Non-profit Institutions Serving Households 99.90 15.58 3.06 3.57 17.89 Non-residents NA NA NA NA NA NA NA N | , | | | | | |
| Non-francial Corporations | | | | | | |
| Individualis 8.43 5.84 5.20 5.73 20.68 Non-residents NA NA NA NA NA NA NA N | | | | | | |
| Non-profit Institutions Serving Households 9.90 15.58 3.06 3.57 17.88 Non-residents NA | • | | | | | |
| Non-residents | | | | | | |
| Depository Institutions Domestic NA 0.06 #REFI NA N. | · · · · · · · · · · · · · · · · · · · | | | | | |
| Depository Institutions Domestic NA | | NA | NA | NA | NA | N/ |
| Obsert Financial Corporations Domestic 0.08 | | *** | 0.00 | "DEE! | | N 1/ |
| Development Financing Corporations NA | | | | | | |
| Statutory Non-Bank Financial Corporations NA | • | | | | | |
| Private Non-Bank Financial Corporations | - · · · · · · · · · · · · · · · · · · · | | | | | |
| Central Governments (State Governments) | | | | | | |
| Local Governments (Slatis Governments) | • | | | | | |
| Statutory Non-Financial Corporations Domestic NA | | | | | | |
| Private Sector Domestic 88.43 93.08 #REFI 89.82 90.03 Non-financial Corporations 83.51 84.58 #REFI 85.15 85.21 Individuals 4.64 8.19 #REFI 4.43 4.52 Non-profit Institutions Serving Households 0.28 0.31 NA 0.25 0.30 Non-residents NA NA NA NA NA NA NA N | · · · · · · · · · · · · · · · · · · · | | | | | |
| Non-financial Corporations | | | | | | |
| Individuals 4,64 | Private Sector Domestic | | | | | |
| Non-profit Institutions Serving Households No. N | Non-financial Corporations | | | | | |
| Non-residents | Individuals | | | | | |
| NANCIAL ACCESS 20,591 20,880 21,538 21,599 20,810 21,538 21,599 20,810 21,538 21,599 20,810 21,538 21,599 20,810 21,538 21,599 20,810 21,538 21,599 20,810 23,000 23 | Non-profit Institutions Serving Households | | | | | |
| otal Number of Depositors 20,535 20,591 20,880 21,538 21,599 of which: SME depositors 440 439 430 430 423 As a % of Total Number of Depositors 1,406 1,414 1,431 1,426 1,504 As a % of Total Number of Depositors 2.14 2.13 2.06 2.00 1.96 household/individuals depositors 6.85 6.87 6.85 6.62 6.96 umber of Deposit Accounts 15,687 15,847 16,147 16,830 16,792 of which: SME deposit accounts 440 439 430 423 As a % of Total Number of Deposit Accounts 2.80 2.77 2.66 2.55 2.52 SME deposit accounts 2.80 2.77 2.66 2.55 2.52 household/individuals deposit accounts 30.33 30.08 29.62 30.98 30.96 otal Number of Borrowers 3.3 3 3 3 3 3 3 3 3 3 3 | Non-residents | NA | NA | NA | NA | N/ |
| of which: SME depositors household/individuals depositors 440 439 430 430 423 household/individuals depositors As a % of Total Number of Depositors 2.14 2.13 2.06 2.00 1.96 household/individuals depositors SME depositors household/individuals depositors 6.85 6.87 6.85 6.62 6.96 umber of Deposit Accounts household/individuals deposit accounts 15,687 15,847 16,147 16,830 16,792 of which: SME deposit accounts household/individuals deposit accounts 440 439 430 430 423 household/individuals deposit accounts 5,214 5,199 As a % of Total Number of Deposit Accounts household/individuals deposit accounts 2.80 2.77 2.66 2.55 2.52 household/individuals deposit accounts 30.33 30.08 29.62 30.98 30.96 otal Number of Borrowers household/individuals deposit accounts 5,078 4,955 5,051 4,939 4,856 of which: SME borrowers household/individual borrowers 3 3 3 3 3 3 3 3 3 3 3 <td>INANCIAL ACCESS</td> <td></td> <td></td> <td></td> <td></td> <td></td> | INANCIAL ACCESS | | | | | |
| Nousehold/individuals depositors | otal Number of Depositors | | | | | |
| As a % of Total Number of Depositors SME depositors household/individuals depositors SME depositors household/individuals depositors 15,687 15,847 16,147 16,830 16,792 of which: SME deposit accounts 440 439 430 430 423 household/individuals deposit accounts A | • | | | | | |
| SME depositors | household/individuals depositors | 1,406 | 1,414 | 1,431 | 1,426 | 1,504 |
| Household/individuals depositors 15,687 15,847 16,147 16,830 16,792 | · | 0.44 | 0.40 | 0.00 | 0.00 | 4.00 |
| SME deposit accounts 15,687 15,847 16,147 16,830 16,792 | · | | | | | |
| of which: SME deposit accounts 440 439 430 430 423 household/individuals deposit accounts 4,758 4,766 4,783 5,214 5,199 As a % of Total Number of Deposit Accounts 2.80 2.77 2.66 2.55 2.52 household/individuals deposit accounts 30.33 30.08 29.62 30.98 30.96 otal Number of Borrowers 5,078 4,955 5,051 4,939 4,856 of which: SME borrowers 3 2 24.49 23.49 | household/individuals depositors | 0.85 | 6.87 | 0.85 | 0.02 | 6.96 |
| Nousehold/individuals deposit accounts 4,758 4,766 4,783 5,214 5,199 | • | · | | | | |
| As a % of Total Number of Deposit Accounts SME deposit accounts SME deposit accounts 30.33 30.08 29.62 30.98 30.96 Otal Number of Borrowers | • | | | | | |
| SME deposit accounts | | 4,758 | 4,766 | 4,783 | 5,214 | 5,199 |
| Nousehold/individuals deposit accounts 30.33 30.08 29.62 30.98 30.96 | · | 2.80 | 2 77 | 2 66 | 2 55 | 2 52 |
| of which: SME borrowers 3 1,160 1,165 As a % of Total Number of Borrowers 0.06 0.05 5,551 5,448 24.49 23.49 <t< td=""><td>·</td><td></td><td></td><td></td><td></td><td></td></t<> | · | | | | | |
| of which: SME borrowers 3 1,160 1,165 As a % of Total Number of Borrowers 0.06 0.05 0.48 24.84 24.49 23.49 23.99 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 23.49 | · | - OO | 4055 | = 0=4 | 4 000 | 1050 |
| household/individual borrowers 1,304 1,231 1,237 1,160 1,165 | | | | | | |
| SME borrowers 0.06 | | 1,304 | | 1,237 | 1,160 | 1,165 |
| Nousehold/individual borrowers 25.68 24.84 24.49 23.49 23.99 23.99 23.99 23.99 23.99 23.99 23.99 23.99 23.90 23. | As a % of Total Number of Borrowers | | | | | |
| otal Number of Loan Accounts 5,526 5,408 5,658 5,551 5,448 of which: SME loan accounts 3 3 3 3 3 3 3 3 3 3 3 3 3 3 3 1,251 1,171 1,172 1,172 As a % of Total Number of Loan Accounts 8 8 5,526 5,408 5,658 5,551 5,448 5,448 5,526 5,448 5,658 5,551 5,448 5,658 5,551 5,448 5,658 5,551 5,448 5,658 5,551 5,448 5,658 5,551 5,448 5,658 5,551 5,448 5,658 5,551 5,448 3 3 3 3 3 3 3 3 3 3 3 3 1,172 1,172 1,172 1,172 2 1,172 2 2 2 0.05 0.05 0.05 0.05 0.05 0.06 0.05 0.05 0.06 0.05 0.06 <t< td=""><td>SME borrowers</td><td></td><td></td><td></td><td></td><td></td></t<> | SME borrowers | | | | | |
| of which: SME loan accounts 3 3 3 3 3 household/individual loan accounts 1,315 1,245 1,251 1,171 1,172 As a % of Total Number of Loan Accounts SME loan accounts 0.05 0.06 0.05 0.05 0.06 household/individual loan accounts 23.80 23.02 22.11 21.10 21.51 | household/individual borrowers | 25.68 | 24.84 | 24.49 | 23.49 | 23.99 |
| household/individual loan accounts 1,315 1,245 1,251 1,171 1,172 As a % of Total Number of Loan Accounts 0.05 0.06 0.05 0.05 0.06 SME loan accounts 0.05 0.06 0.05 0.05 0.05 household/individual loan accounts 23.80 23.02 22.11 21.10 21.51 | otal Number of Loan Accounts | | 5,408 | | | 5,448 |
| As a % of Total Number of Loan Accounts 0.05 0.06 0.05 0.05 0.06 SME loan accounts 0.05 0.06 0.05 0.05 0.06 household/individual loan accounts 23.80 23.02 22.11 21.10 21.51 | of which: SME loan accounts | | | | | 3 |
| SME loan accounts 0.05 0.06 0.05 0.05 0.06 household/individual loan accounts 23.80 23.02 22.11 21.10 21.51 | household/individual loan accounts | 1,315 | 1,245 | 1,251 | 1,171 | 1,172 |
| household/individual loan accounts 23.80 23.02 22.11 21.10 21.51 | | 0.05 | 0.06 | 0.05 | 0.05 | 0.06 |
| | | | | | | |
| otal Number of ATMs 8 8 8 8 | | | | | | |
| | Total Number of ATMs | 8 | 8 | 8 | 8 | 8 |