RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2018 2018Q1	6/30/2018 2018Q2	9/30/2018 2018Q3	12/31/2018 2018Q4	3/31/2019 2019Q1
Average Total Assets ($ 000)	293,854	295,935	295,963	292,025	278,783
Net Income ($ 000)	1,417	2,857	4,442	5,808	1,679
Average Earning Assets ($ 000)	286,890	289,001	289,156	285,057	270,555
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.84	2.87	2.91	2.98	3.43
Less: Interest Expense	0.09	0.09	0.10	0.11	0.16
Net Interest Income	2.75	2.78	2.81	2.87	3.27
Plus: Noninterest Income	0.33	0.33	0.33	0.33	0.36
Less: Noninterest Expense	1.00	1.02	1.02	1.03	1.08
Less: Provisions for Loan Losses	0.08	0.08	0.04	0.10	0.05
Net Operating Profit Before Tax	2.00	2.00	2.08	2.07	2.50
Net Operationg Profit After Tax	1.93	1.93	2.00	1.99	2.41
Adjusted Net Operating Income	1.93	1.92	1.94	1.97	2.39
Net Income	1.93	1.93	2.00	1.99	2.41
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.93	1.93	2.00	1.99	2.41
Net Income to Average Capital (ROE) (FSI)	86.95	87.88	85.96	78.53	89.92
Net Interest Income to Average Earning Assets (NIM)	2.82	2.84	2.88	2.94	3.37
Average Earning Assets to Average Assets	97.63	97.66	97.70	97.61	97.05
Interest Margin to Gross Income	86.75	86.74	86.69	86.55	86.29
Yield on Loans	10.21	9.99	10.06	10.18	10.62
Cost of Deposits	0.09	0.10	0.11	0.12	0.17
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.17	0.36	0.61	0.96	0.14
Earnings Coverage of Net Loan Losses (X)	24.53	22.63	20.77	17.61	37.02
Provisions for Loan Losses to Total Loans	4.32	4.08	3.84	4.42	4.35
Past Due Loans to Total Loans	3.05	3.93	3.26	4.44	3.83
Non-Performing Loans to Total Loans (FSI)	0.68	0.70	0.72	0.60	1.07
Provisions for Loan Losses to Non-Performing Loans	640.08	583.46	535.11	730.05	406.58
Estimated Required Provisions to Non-Performing Loans	175.96	171.90	187.86	208.48	122.75
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.30	11.89	11.87	11.61	11.59
Net Loans and Advances to Customer Deposits	11.68	12.32	12.38	12.22	12.09
Deposits to Total Liabilities	98.47	98.61	98.59	98.42	97.83
Liquidity Ratio (PR-10)	90.24	91.67	92.79	95.34	93.25
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)	(1.42)	(1.36)	(1.42)	(1.40)	(1.40)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.02	0.03	0.03	0.02
Retained Earnings to Average Capital	0.14	0.36	0.57	0.72	0.19
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.30	0.61	0.55	0.62	0.30
Past Due Loans to Total Capital	0.21	0.23	0.15	0.16	0.24
Non Performing Loans to Capital (FSI)	0.05	0.04	0.03	0.02	0.07
GROWTH RATES (qtr-on-qtr)					
Total Assets	2.20	1.02	(1.35)	(6.68)	1.82
Total Capital (Balance Sheet)	(37.20)	28.63	24.50	16.96	(41.43)
Tier 1 Capital	3.65	0.00	0.00	0.00	6.23
Total Loans and Advances	(1.89)	5.99	(1.76)	(8.14)	1.59
Past Due Loans (Loans Past Due 30 Days or More)	12.88	36.86	(18.52)	25.08	(12.47)
Non Performing Loans (Loans Past Due 90 Days or More)	9.22	9.70	0.77	(22.52)	79.80
Core Liquid Assets	2.79	0.53	(1.30)	(6.61)	1.17
Total Deposits	3.38	0.69	(1.94)	(7.50)	2.73
Demand Deposits	14.02	5.90	(18.81)	(4.49)	9.81
Savings Deposits	(3.25)	(10.29)	11.41	(12.55)	(0.85)
Time Deposits	7.51	72.03	0.28	10.78	(1.86)

OUTPUT REPORT 2
NONINTEREST INCOME AND EXPENSE

NONINTEREST INCOME AND EXPENSES ($ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0
Net Gain / (Loss) on Assets "Other than Trading"	0	0	0	0	0
Net Gain / (Loss) on Foreign Currency Revaluation	0	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	162	321	478	639	160
Other Non Interest Income	80	169	254	337	92
Total Non-Interest Income	**242**	**490**	**732**	**976**	**252**
Salaries, Wages and Benefits - Citizens	266	572	807	1,083	243
Salaries, Wages and Benefits - Noncitizens	65	104	181	251	85
Board of Directors' Expenses	6	8	38	49	7
Outsourcing Service Fees and Expenses	23	37	57	76	15
Related Party	1	2	3	3	1
Non-Related Party	22	35	54	73	14
Rent - Premises	60	133	190	257	66
Other Administrative and Occupancy Expenses	62	124	177	263	48
Depreciation on Fixed Assets	59	112	170	226	57
Other Non Interest Expenses	191	425	641	817	232
Total Non-Interest (Overhead) Expenses	**732**	**1,515**	**2,261**	**3,022**	**753**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	32.32	32.95	32.44	32.30	29.76
Interest Margin to Gross Income (FSI)	86.75	86.74	86.69	86.55	86.29
Personnel Expenses to Noninterest Expenses (FSI)	45.22	44.62	43.70	44.14	43.56
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.46	0.46	0.46	0.47	0.48
Salaries, Wages and Benefits of All Employees	0.45	0.46	0.45	0.46	0.47
Board of Directors' Expenses	0.01	0.01	0.02	0.02	0.01
Outsourcing Service Fees and Expenses	0.03	0.03	0.03	0.03	0.02
Rent - Premises	0.08	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.08	0.09	0.07
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.08
Other Non Interest Expenses	0.26	0.29	0.29	0.28	0.33
Total Overhead Expenses	1.00	1.02	1.02	1.03	1.08
Overhead Expenses Less Non-Int Income	0.67	0.69	0.69	0.70	0.72
YIELD ON OR COST OF:					
Total Loans and Advances	11.18	10.92	10.92	11.06	11.37
Interest Income on Loans and Advances	10.21	9.99	10.06	10.18	10.62
Yield-related Loan Fees & Charges	0.97	0.93	0.87	0.88	0.76
Deposits Due from Depository Institutions	1.75	1.80	1.84	1.91	2.41
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.75	1.81	1.85	1.91	2.41
Head Office and Branches	1.75	1.81	1.85	1.92	2.42
Other Depository Institutions	1.13	0.57	0.00	0.00	0.00
Deposits	0.09	0.10	0.11	0.12	0.17
Domestic	0.09	0.10	0.11	0.12	0.17
Non-Residents	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 3
PERCENTAGE COMPOSITION

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS					
Total Loans and Advances	**12.06**	**12.17**	**12.21**	**12.20**	**12.14**
Less: Provisions for Loan Losses	0.52	0.51	0.50	0.51	0.53
Net Loans and Advances	11.54	11.66	11.71	11.69	11.60
Deposits Due From Depository Institutions	**85.57**	**85.49**	**85.49**	**85.41**	**84.91**
Demand	85.30	85.20	85.21	85.15	84.68
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.30	85.20	85.21	85.15	84.68
Head Office and Branches	85.26	85.17	85.18	85.12	84.64
Other Depository Institutions	0.03	0.03	0.03	0.03	0.04
Savings	0.28	0.29	0.28	0.26	0.23

Domestic	0.19	0.20	0.20	0.19	0.19
Abroad	0.09	0.09	0.08	0.07	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.09	0.09	0.08	0.07	0.05
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Debt Securities Issued By	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Shares & Other Equity Investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Securities Purchased Under Agreement to Resell	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Sub-total Earning Assets	**97.63**	**97.66**	**97.70**	**97.61**	**97.05**
Cash (Notes & Coin)	**0.63**	**0.66**	**0.64**	**0.72**	**0.96**
Total Non-Financial Assets	**1.48**	**1.47**	**1.47**	**1.49**	**1.87**
Premises & Equipment	1.48	1.47	1.47	1.49	1.87
Less: Accumulated Depreciation	0.77	0.77	0.78	0.80	0.88
Net Fixed Assets	0.71	0.70	0.69	0.69	0.99
Inventories	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	**0.05**	**0.05**	**0.05**	**0.05**	**0.05**
Divdends Receivable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Investment In Unconsolidated Subs and Assoc Co's	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Items in Transit	**0.00**	**0.00**	**0.00**	**0.00**	**0.01**
Other Assets	**0.21**	**0.16**	**0.13**	**0.12**	**0.07**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	35.39	36.65	35.53	35.04	34.25
Savings Deposits	55.43	52.88	53.18	52.70	50.00
Time Deposits	5.44	6.81	7.52	8.26	11.24
Sub-Total Deposits	**96.26**	**96.33**	**96.23**	**96.01**	**95.49**
Deposits Due to Depository Institutions	0.20	0.21	0.21	0.20	0.20
Demand	0.01	0.01	0.01	0.01	0.01
Domestic	0.01	0.01	0.01	0.01	0.01
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	0.19	0.20	0.20	0.19	0.19
Domestic	0.19	0.20	0.20	0.19	0.19
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Debt Securities Issued To	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.12**
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	**0.01**	**0.01**	**0.01**	**0.01**	**0.03**
Deposits	0.01	0.01	0.01	0.01	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	**0.08**	**0.08**	**0.08**	**0.08**	**0.27**
Total Provisions for Losses	**0.67**	**0.61**	**0.58**	**0.57**	**0.53**
Total Accumulated Depreciation	**0.77**	**0.77**	**0.78**	**0.80**	**0.88**
Sub-Total Liabilities	**97.78**	**97.80**	**97.67**	**97.47**	**97.32**
Total Capital	**2.22**	**2.20**	**2.33**	**2.53**	**2.68**
Total Liabilities & Capital	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

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

Balance at Prior Calendar Year End	1,512	1,512	1,512	1,512	1,482

Add: Provisions Year-to-date	61	119	96	296	37
Less: Write-offs Year-to-date ( )	163	301	495	704	134
Add: Recoveries Year-to-date	103	170	273	361	87
Ending Balance	**1,513**	**1,500**	**1,386**	**1,465**	**1,472**
Average Total Loans to Average Total Assets	12.06	12.17	12.21	12.20	12.14
Average Total Loans and Advances ($000)	35,433	36,021	36,151	35,634	33,832
Year-to-date Net Loan Losses (Recoveries)	60	131	222	343	47
Past Due Loans [Loans Past Due 30 Days or More)	1,069	1,463	1,192	1,491	1,305
Non Performing Loans [Loans Past Due 90 Days or More)	237	260	262	203	365
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	12.28	20.26	32.54	43.03	12.36
Year-to-date Net Loan Loss to Average Total Loans	0.17	0.36	0.61	0.96	0.14
Year-to-date Write-offs to Average Total Loans	0.46	0.84	1.37	1.98	0.40
Year-to-date Recoveries to Average Total Loans	0.29	0.47	0.76	1.01	0.26
Provisions for Loan Losses to Total Loans	4.32	4.08	3.84	4.42	4.35
Provisions for Loan Losses to Loans Past Due 90 days or more	640.08	583.46	535.11	730.05	406.58
Earnings Coverage of Year-to-date Net Loan Losses	24.53	22.63	20.77	17.61	37.02
Twenty Largest Borrowing Relationships ('000s)	12,267	13,645	16,797	13,977	18,185
Large Borrowers to Capital (FSI)	243.9	210.9	208.6	148.4	329.6
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.05	3.93	3.26	4.44	3.83
Loans Past Due 30 to 59 Days to Total Loans	1.66	2.17	0.74	2.29	1.83
Loans Past Due 60 to 89 Days to Total Loans	0.72	1.06	1.81	1.55	0.92
Loans Past Due 90 to 179 Days to Total Loans	0.60	0.62	0.48	0.46	0.93
Loans Past Due 180 to 360 Days to Total Loans	0.05	0.08	0.10	0.07	0.07
Loans Past Due Over 360 Days to Total Loans	0.02	0.00	0.13	0.08	0.06
Nonperforming Loans to Total Loans (FSI)	0.68	0.70	0.72	0.60	1.07
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	99.95	100.00	100.00
Non-Financial Corporations	18.23	22.66	23.08	16.08	18.95
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.98	0.91	0.92	1.00	0.98
Transportation & Storage	0.74	0.68	1.13	1.14	0.81
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	9.00	8.43	8.53	9.24	9.97
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	7.51	12.63	12.49	4.70	7.19
Individuals	81.77	77.34	76.87	83.92	81.05
Housing and Land Purchases	0.26	1.40	0.02	0.15	0.13
Other	81.52	75.95	76.85	83.77	80.92
Non-Profit Institutions Serving Households	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 5
CAPITAL ANALYSIS (Uninsured Banks Only)

YEAR-TO-DATE CHANGES IN CAPITAL ($ 000s):					
Balance At Prior Year End	8,008	8,008	8,008	8,008	9,420
+ Net Change in Paid-in Capital Year-to-date	(21)	(21)	(21)	(21)	0
+ Net Change in Paid-in Premium or Surplus Year-to-date	0	0	0	0	0
+ Net Change in Assigned Capital Year-to-date	0	0	0	0	0
+ Net Change in Retained Earnings (Loss) Prior Years	148	148	148	148	225
+ Net Income (Loss) Year-to-date	1,417	2,857	4,442	5,808	1,679
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	0	0	0	1
Balance At End of Period	**9,552**	**10,992**	**12,577**	**13,943**	**11,325**
Average Total Capital ($000)	6,519	6,502	6,890	7,396	7,469
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	667.69	551.55	436.29	340.58	591.15
Borrowings	0.00	0.00	0.00	0.00	12.36
Deposits Due to Depository Institutions	12.83	10.65	7.36	5.48	10.86
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.87	0.88	0.86	0.79	0.90
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.14	0.36	0.57	0.72	0.19
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.69	2.16	2.72	3.41	1.96
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,114	4,114	4,114	4,114	4,114
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(503)	(503)	(503)	(503)	(278)
Assigned Capital	0	0	0	0	0
Other	0	0	0	0	0
LESS: Current year-to-date Loss	0	0	0	0	0
LESS: Goodwill and Other Intangibles	0	0	0	0	0
Sub-total Tier 1 Capital	3,611	3,611	3,611	3,611	3,836
TIER 2 CAPTIAL:					
Current year-to-date Income	1,417	2,857	4,442	5,808	1,679
Asset Revaluation Reserves	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0
General Provisions for Loan Losses	1,517	1,517	1,402	1,482	1,484
Maximum Eligible General Provisions for Loan Losses	2,810	2,916	2,775	2,576	2,645
Allowable General Provisions for Loan Losses	1,517	1,517	1,402	1,482	1,484
Other	0	0	0	0	0
Sub-total Tier 2 Capital	2,934	4,374	5,844	7,290	3,163
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	253,646	255,037	252,288	234,416	237,508
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	253,646	255,037	252,288	234,416	237,508
Deductions from Total Capital:					
LESS: Investments in Unconsolidated Subsidiaries	0	0	0	0	0
LESS: Holdings of Other Financial Institution's Capital Instruments	0	0	0	0	0
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL CAPITAL	**(247,101)**	**(247,052)**	**(242,833)**	**(223,515)**	**(230,509)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**164,714**	**163,026**	**220,490**	**204,426**	**209,800**
0% Risk Weighted Assets ($000)	2,570	4,001	3,123	4,524	4,326
20% Risk Weighted Assets ($000)	86,121	77,330	87,362	80,930	80,844
50% Risk Weighted Assets ($000)	331	330	327	287	0
100% Risk Weighted Assets ($000)	147,324	147,395	202,854	188,096	193,631
Off-Balance Sheet Risk-Weighted Obligations	**1,625**	**1,525**	**1,525**	**1,630**	**1,790**
0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations	0	0	0	0	0

20% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet Obligations	1,625	1,525	1,525	1,630	1,790
Gross Risk-Weighted Assets	**166,339**	**164,551**	**222,015**	**206,056**	**211,590**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	50,729	51,007	50,458	46,883	47,502
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**174,042**	**182,252**	**171,557**	**159,172**	**164,088**
Tier-1 Capital to Risk-Weighted Assets	**2.07%**	**1.98%**	**2.10%**	**2.27%**	**2.34%**
Total Capital to Risk-Weighted Assets	**-141.98%**	**-135.56%**	**-141.55%**	**-140.42%**	**-140.48%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,216	2,153	1,758	2,904	2,427
Core Liquid Assets	256,808	258,180	254,836	237,999	240,778
Short Term Liabilities	275,267	267,739	262,934	235,857	249,881
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	86.45	86.03	86.08	86.15	85.60
Cash Balances to Short Term Liabilities	0.81	0.80	0.67	1.23	0.97
Core Liquid Assets to Short Term Liabilities (FSI)	93.29	96.43	96.92	100.91	96.36
Customer Deposits to Total Loans (FSI)	819.35	778.38	777.00	782.45	791.22
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	0.75	0.72	0.59	1.05	0.86
Balances Due From Depository Institutions	85.70	85.31	85.49	85.10	84.73
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	85.51	85.10	85.28	84.93	84.53
Head Office and Branches	85.39	84.98	85.22	84.85	84.43
Other Depository Institutions	0.12	0.11	0.06	0.08	0.10
Short Term Liabilities	92.66	89.22	88.81	85.37	88.83
Total Deposit Liabilities	96.80	96.48	95.91	95.06	95.91
Demand Deposits	37.31	39.11	32.19	32.94	35.53
Savings Deposits	53.92	47.88	54.08	50.67	49.35
Time Deposits	5.57	9.49	9.64	11.45	11.04
Deposits Due to Depository Institutions	0.22	0.23	0.20	0.19	0.21
Domestic	0.22	0.23	0.20	0.19	0.21
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.24
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA

OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL					
New Taiwan Dollar (NTD)	NA	NA	NA	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	NA	0.00	0.00
Australian Dollar (AUD)	NA	0.00	NA	NA	NA
United Kingdom Euro (EUR)	0.00	0.00	NA	0.00	0.00
Brttish Pound (GBP)	0.00	NA	0.00	0.00	NA
Chinese Yuan (CNY)	0.00	NA	NA	NA	NA
Philippine Peso (PHP)	NA	NA	NA	0.00	0.00
All Others	NA	NA	NA	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.47	0.28	0.06	0.53	0.42
Shorthand Method	0.47	0.28	0.06	0.53	0.42

OTHER RATIOS:					
FX Assets to Total Assets	0.01	0.00	0.00	0.01	0.01
FX Deposits to Total Deposits	NA	NA	NA	NA	NA
FX Liabilities to Total Liabilities (FSI)	NA	NA	NA	NA	NA

OUTPUT REPORT 8
MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)					
- Less than 7 days	(10,706)	604	(1,121)	8,634	430
- 7 up to 30 days	(780)	(1,008)	(2,157)	(191)	(6,115)
- 1 up to 3 months	(1,493)	337	(1,639)	(1,992)	4,493
- 3 up to 6 months	188	(2,227)	2,516	(925)	(600)
- 6 up to 12 months	(914)	(1,637)	(1,875)	2,723	4,630
- 1 up to 3 years	13,036	9,557	12,427	4,161	6,792
- 3 up to 5 years	11,411	6,269	5,752	6,037	6,181
- 5 Years and Over	3,727	3,776	3,672	3,599	3,582
- Unclassified	729	629	701	580	2,291
Cumulative GAP Position ('000s)					
- Less than 7 days	(10,706)	604	(1,121)	8,634	430
- 7 up to 30 days	(11,486)	(404)	(3,278)	8,443	(5,685)
- 1 up to 3 months	(12,979)	(67)	(4,917)	6,451	(1,192)
- 3 up to 6 months	(12,791)	(2,294)	(2,401)	5,526	(1,792)
- 6 up to 12 months	(13,705)	(3,931)	(4,276)	8,249	2,838
- 1 up to 3 years	(669)	5,626	8,151	12,410	9,630
- 3 up to 5 years	10,742	11,895	13,903	18,447	15,811
- 5 Years and Over	14,469	15,671	17,575	22,046	19,393
- Unclassified	15,198	16,300	18,276	22,626	21,684

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.89	6.36	5.81	4.73	5.30
0 - 3 months	5.31	6.99	6.30	5.32	5.75
0 - 6 months	5.90	7.61	6.86	5.96	6.38
0 - 12 months	7.04	8.56	7.98	7.39	7.75

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,625	1,525	1,525	1,630	1,790
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	8,438	8,306	8,697	11,576	14,377
Unconditionally Cancelable At Any Time Without Notice	0	104	0	46	53
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,438	8,202	8,697	11,530	14,324
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**10,063**	**9,831**	**10,222**	**13,206**	**16,167**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.55	0.51	0.52	0.59	0.64
Transaction and Contingent Items	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA
Commitments	2.84	2.77	2.94	4.19	5.11
Unconditionally Cancelable At Any Time Without Notice	NA	0.03	NA	0.02	0.02
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.84	2.73	2.94	4.17	5.09
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.39**	**3.28**	**3.45**	**4.78**	**5.75**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.51**	**0.33**	**0.34**	**0.40**	**0.40**
Related Party OBS Commitments to Total OBS Commitments	NA	NA	NA	NA	NA
Related Party Arrears to Total Arrears	NA	NA	NA	NA	NA
RELATED PARTY EXPOSURES AS A % OF CAPITAL					
Loans to Related Parties					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	0.26	0.17	NA	0.51	0.96
- Officers	1.07	0.71	1.56	0.74	1.45
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	2.23	0.99	NA	0.16	0.07
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**42**	**44**	**40**	**44**	**45**
Citizens of the Republic of Palau	35	37	36	38	39
Non-Citizens	7	7	4	6	6
DEPOSITS					
Restricted Deposits	**0**	**0**	**0**	**0**	**0**
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	**NA**	**NA**	**NA**	**NA**	**NA**
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	21.82	27.80	27.16	20.64	23.54
Unsecured Loans as % of Total Loans and Advances	78.18	72.20	72.84	79.36	76.46
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.02	NA	NA	NA	NA

Loans to Non-Residents as % of Total Loans and Advances	NA	NA	0.05	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	100.00	100.00	34.37	100.00	34.37
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	0.00	0.00	65.63	0.00	65.63
Paid-in Capital as a % of Total Capital	81.81	63.60	51.08	43.67	74.57
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**35,750**	**24,070**	**115,762**	**34,417**	**46,410**
Australia	87	71	121	71	327
Japan	8,543	7,447	3,833	5,746	7,195
New Zealand	137	249	433	841	727
Philippines	419	371	270	454	376
Taiwan	2,016	4,202	4,292	5,019	10,428
United States	12,363	5,221	94,078	6,289	10,572
China	1,277	924	6,940	8,354	6,456
All Others	10,908	5,585	5,795	7,643	10,329
Outgoing Remittances ($000)	**24,600**	**28,826**	**105,894**	**46,799**	**31,316**
Australia	386	422	725	704	588
Japan	4,755	4,826	3,886	5,102	3,587
New Zealand	224	169	256	299	170
Philippines	4,095	3,153	3,114	5,153	4,312
Taiwan	2,390	2,431	3,824	4,951	3,701
United States	8,000	11,133	79,636	13,109	10,861
China	1,404	3,159	10,135	7,765	3,217
All Others	3,346	3,533	4,318	9,716	4,880
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.24	0.29	0.10	0.21	0.70
Japan	23.90	30.94	3.31	16.70	15.50
New Zealand	0.38	1.03	0.37	2.44	1.57
Philippines	1.17	1.54	0.23	1.32	0.81
Taiwan	5.64	17.46	3.71	14.58	22.47
United States	34.58	21.69	81.27	18.27	22.78
China	3.57	3.84	6.00	24.27	13.91
All Others	30.51	23.20	5.01	22.21	22.26
Outgoing Remittances					
Australia	1.57	1.46	0.68	1.50	1.88
Japan	19.33	16.74	3.67	10.90	11.45
New Zealand	0.91	0.59	0.24	0.64	0.54
Philippines	16.65	10.94	2.94	11.01	13.77
Taiwan	9.72	8.43	3.61	10.58	11.82
United States	32.52	38.62	75.20	28.01	34.68
China	5.71	10.96	9.57	16.59	10.27
All Others	13.60	12.26	4.08	20.76	15.58
Incoming Remittances ($000)	**35,750**	**24,070**	**115,762**	**34,417**	**46,410**
Depository Institutions Domestic	204	12	0	0	0
Other Financial Corporations Domestic	0	0	0	0	0
Development Financing Corporations	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	13,896	6,223	92,359	7,028	9,043
Local Governments (State Governments)	2	120	256	0	53
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	21,648	17,715	23,142	27,389	37,314
Non-financial Corporations	17,231	14,134	18,791	24,992	23,586
Individuals	3,348	1,513	2,119	1,760	4,691
Non-profit Institutions Serving Households	1,069	2,068	2,232	637	9,037
Non-residents	0	0	5	0	0
Outgoing Remittances ($000)	**24,600**	**28,826**	**105,894**	**46,799**	**31,316**
Depository Institutions Domestic	4	20	9	24	6
Other Financial Corporations Domestic	300	183	2,813	174	460
Development Financing Corporations	300	0	2,813	174	460
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	183	0	0	0
Central Government	2,068	2,214	68,076	3,216	2,498
Local Governments (State Governments)	73	92	27	23	60
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	22,155	26,317	34,937	43,362	28,292
Non-financial Corporations	21,581	24,458	33,283	41,958	26,875
Individuals	549	1,601	1,586	1,364	1,372
Non-profit Institutions Serving Households	25	258	68	40	45
Non-residents	0	0	32	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.57	0.05	NA	NA	NA
Other Financial Corporations Domestic	NA	NA	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	38.87	25.85	79.78	20.42	19.49
Local Governments (State Governments)	0.01	0.50	0.22	NA	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	60.55	73.60	19.99	79.58	80.40
Non-financial Corporations	48.20	58.72	16.23	72.62	50.82
Individuals	9.37	6.29	1.83	5.11	10.11
Non-profit Institutions Serving Households	2.99	8.59	1.93	1.85	19.47
Non-residents	NA	NA	0.00	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.02	0.07	0.01	0.05	0.02
Other Financial Corporations Domestic	1.22	0.63	2.66	0.37	1.47
Development Financing Corporations	1.22	NA	2.66	0.37	1.47
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	0.63	NA	NA	NA
Central Government	8.41	7.68	64.29	6.87	7.98
Local Governments (State Governments)	0.30	0.32	0.03	0.05	0.19
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	90.06	91.30	32.99	92.66	90.34
Non-financial Corporations	87.73	84.85	31.43	89.66	85.82
Individuals	2.23	5.55	1.50	2.91	4.38
Non-profit Institutions Serving Households	0.10	0.90	0.06	0.09	0.14
Non-residents	NA	NA	0.03	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**19,989**	**19,805**	**20,098**	**20,002**	**20,058**
of which: SME depositors	49	44	46	47	374
of which: household/individuals depositors	4,850	4,841	3,604	NA	1,023
As a % of Total Number of Depositors					
SME depositors	0.25	0.22	0.23	0.23	1.86
household/individuals depositors	24.26	24.44	17.93	NA	5.10
Number of Deposit Accounts	**22,378**	**22,421**	**22,842**	**22,687**	**15,139**
of which: SME deposit accounts	49	44	46	47	374
of which: household/individuals deposit accounts	4,744	4,918	5,057	5,121	4,784
As a % of Total Number of Deposit Accounts					
SME deposit accounts	0.22	0.20	0.20	0.21	2.47
household/individuals deposit accounts	21.20	21.93	22.14	22.57	31.60
Total Number of Borrowers	**5,385**	**5,265**	**5,262**	**5,248**	**5,165**
of which: SME borrowers	3	2	4	4	3
of which: household/individual borrowres	1,166	1,101	1,191	1,241	1,205
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.04	0.08	0.08	0.06
household/individual borrowers	21.65	20.91	22.63	23.65	23.33
Total Number of Loan Accounts	**5,854**	**5,734**	**5,689**	**5,681**	**5,591**
of which: SME loan accounts	3	2	4	4	3
of which: household/individual loan accounts	1,154	1,111	1,192	1,250	1,215

As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.03	0.07	0.07	0.05
household/individual loan accounts	19.71	19.38	20.95	22.00	21.73
Total Number of ATMs	9	9	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	(2,979)	1,440	1,585	1,366	(3,903)
Capital Growth from prior quarter (%)	-37.20%	28.63%	24.50%	16.96%	-41.43%
Asset Growth from prior quarter($)	6,406	3,040	(4,050)	(19,776)	5,023
Asset Growth from prior quarter(%)	2.20%	1.02%	-1.35%	-6.68%	1.82%
Deposit Growth from prior quarter ($)	9,396	1,982	(5,609)	(21,293)	7,159
Deposit Growth from prior quarter (%)	3.38%	0.69%	-1.94%	-7.50%	2.73%
LOAN QUALITY					
Loans past due 360 days or more	7	1	49	27	22
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	20	23	2	(59)	162
Loans past due 360 days or more	7	(6)	48	(22)	(5)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	9.22%	9.70%	0.77%	-22.52%	79.80%
Loans past due 360 days or more	#DIV/0!	-85.71%	4800.00%	-44.90%	-18.52%
By economic sector, in dollar amounts					
Depository Institutions Domestic	-	-	-	-	-
Other Financial Corporations Domestic	-	-	-	-	-
Development Financing Corporations	-	-	-	-	-
Statutory Non-Bank Financial Corporations	-	-	-	-	-
Private Non-Bank Financial Corporations	-	-	-	-	-
Central Government	-	-	-	-	-
Local Governments	-	-	-	-	-
State	-	-	-	-	-
Municipal	-	-	-	-	-
Statutory Non-financial Corporations Domestic	-	-	-	-	-
Private Sector Domestic	35,095	37,197	36,522	33,565	34,098
Non-financial Corporations	6,397	8,428	8,433	5,396	6,461
Agriculture, Forestry and Fishing	-	-	-	-	-
Agriculture	-	-	-	-	-
Forestry & Logging	-	-	-	-	-
Fishing & Aquaculture	-	-	-	-	-
Mining & Quarrying	-	-	-	-	-
Manufacturing	-	-	-	-	-
Fish Processing	-	-	-	-	-
Other	-	-	-	-	-
Electricity, Gas, Steam & Air Conditioning Supply	-	-	-	-	-
Water Supply, Sewerage, Waste Mgmt & Remediation Activities	-	-	-	-	-
Construction	-	-	-	-	-
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	343	340	338	335	333
Transportation & Storage	261	253	413	383	277
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,158	3,137	3,118	3,100	3,398
Professional, Scientific & Technical Activities	-	-	-	-	-
Administrative & Support Services Activities	-	-	-	-	-
Public Administration & Defense; Compulsory Social Security	-	-	-	-	-
Education	-	-	-	-	-
Human Health & Social Work Activities	-	-	-	-	-
Arts, Entertainment and Recreation	-	-	-	-	-
Other Service Activities	2,635	4,698	4,564	1,578	2,453
Individuals	28,698	28,769	28,089	28,169	27,637

Housing and Land Purchases	90	519	9	52	46
Other	28,608	28,250	28,080	28,117	27,591
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	19	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**35,095**	**37,197**	**36,541**	**33,565**	**34,098**
Secured Loans	7,656	10,339	9,923	6,927	8,025
Unsecured Loans	27,439	26,858	26,618	26,638	26,073
Growth qtr-on-qtr dollar amount					
Total Loans	**(675)**	**2,102**	**(656)**	**(2,976)**	**533**
Secured Loans	37	2,683	(416)	(2,996)	1,098
Unsecured Loans	(712)	(581)	(240)	20	(565)
Growth qtr-on-qtr percent					
Total Loans	**-2%**	**6%**	**-2%**	**-8%**	**2%**
Secured Loans	0%	35%	-4%	-30%	16%
Unsecured Loans	-3%	-2.1%	-1%	0%	-2%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,280	1,257	1,140	1,279	1,119
Total Loans less NPLs	34,858	36,937	36,279	33,362	33,733
Ratio of Provisions to Total Loans (both less NPLs)	3.67%	3.40%	3.14%	3.83%	3.32%
Liquidity Indicators					
in dollar amounts					
Due from Banks	254,592	256,027	253,078	235,095	238,351
Due from Home Office & Other branches	253,646	255,037	252,288	234,416	237,508
Demand Deposits due from Home Office & Other branches	253,646	255,037	252,288	234,416	237,508
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,216	2,153	1,758	2,904	2,427
Sum of Cash and Due from Depository Institutions	256,808	258,180	254,836	237,999	240,778
Effective Federal Funds Rate (Qtr Avg)	**1.45%**	**1.69%**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	3,669	4,310	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	1,099	2,277	3,500	4,764	1,426
Annualized Yield on Due From HO (Insured Banks Only)	**1.73%**	**1.79%**	**1.85%**	**1.92%**	**2.42%**

Liquid Assets (PR-10)	**256,808**	**258,180**	**254,836**	**237,999**	**240,778**
Short-term Deposit Liabilities	284,402	281,428	274,382	249,371	256,246
Demand	110,818	117,360	95,283	91,008	99,940
Savings	160,181	143,699	160,088	139,992	138,807
Time	13,403	20,369	19,011	18,371	17,499
Other Short Term Liabitilities (PR-10)	197	206	247	260	1,969
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	99%
Due from Depository Institutions to Total Assets	86%	85%	85%	85%	85%
Liquid Assets (PR-10) to Total Assets	86%	86%	86%	86%	86%
Liquidity Ratio (PR-10)	**90%**	**92%**	**93%**	**95%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**6,981**	**1,372**	**(3,344)**	**(16,837)**	**2,779**
Short-term Deposit Liabilities	9,160	(2,974)	(7,046)	(25,011)	6,875
Demand	13,626	6,542	(22,077)	(4,275)	8,932
Savings	(5,386)	(16,482)	16,389	(20,096)	(1,185)
Time	920	6,966	(1,358)	(640)	(872)
Other Short Term Liabitilities (PR-10)	(54)	9	41	13	1,709
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**2.8%**	**0.5%**	**-1.3%**	**-6.6%**	**1.2%**
Short-term Deposit Liabilities	3.3%	-1.0%	-2.5%	-9.1%	2.8%
Demand	14.0%	5.9%	-18.8%	-4.5%	9.8%
Savings	-3.3%	-10.3%	11.4%	-12.6%	-0.8%
Time	7.4%	52.0%	-6.7%	-3.4%	-4.7%
Other Short Term Liabitilities (PR-10)	-21.5%	4.6%	19.9%	5.3%	657.3%

Year-to-date Averages

Deposits Due from Depository Institutions	251,458	252,981	253,005	249,423	236,723
Domestic Depository Institutions	551	583	591	564	517
Abroad	250,907	252,397	252,414	248,859	236,207
Head Office and Branches	250,553	252,047	252,108	248,569	235,962
Other Depository Institutions	354	350	307	289	245
Deposits	282,853	285,080	284,791	280,359	266,211
Domestic Deposits	282,853	285,080	284,701	280,287	266,210
Non-Residents	-	-	90	72	1
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	90	72	1
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	173,802	177,829	171,313	150,006	154,343
Top Twenty Deposits as % of Total Deposits	**60%**	**61%**	**60%**	**57%**	**57%**

Annualized Condensed Interest & Expense Statement

Interest & Fee Income	8,360	8,492	8,617	8,707	9,552
Interest Expense	268	276	301	326	440
Net Interest Income	8,092	8,216	8,316	8,381	9,112
Provisions for Bad Loans Expense	244	238	128	296	148
Non-Interest Income	968	980	976	976	1,008
Non-Interest Expense	2,928	3,030	3,015	3,022	3,012
Net Income Before Tax	5,888	5,928	6,149	6,039	6,960
Less: Applicable Income Tax	220	214	227	231	244
Net Income After Tax	**5,668**	**5,714**	**5,923**	**5,808**	**6,716**

Break Even Analysis

1) Annualized Operational Expenses divided by Ave Yield on Loans	26,199	27,743	27,595	27,317	26,481
2) Additional Loans Needed = Total Loans minus 1)	NA	NA	NA	NA	NA
3) % Loan Growth needed = 2) divided by Total Loans	NA	NA	NA	NA	NA

Year to Date Remittances: Net Position	**11,150**	**6,394**	**16,262**	**3,880**	**15,094**
Total Incoming	35,750	59,820	175,582	209,999	46,410
Total Outgoing	24,600	53,426	159,320	206,119	31,316

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.69	2.16	2.72	3.41	1.96
Non Performing Loans to Total Loans	0.68	0.70	0.72	0.60	1.07
Non Performing Loans to Past Due Loans	0.22	0.18	0.22	0.14	0.28
Provisions for Loan Losses to NPLs	640.08	583.46	535.11	730.05	406.58
Net Income to Average Assets (ROA)	1.93	1.93	2.00	1.99	2.41
Net Interest Income to Average Earning Assets (NIM)	2.82	2.84	2.88	2.94	3.37
Average Yield on Loans	10.21	9.99	10.06	10.18	10.62
Average Cost of Deposits	0.09	0.10	0.11	0.12	0.17
Liquidity Ratio (PR-10)	90.24	91.67	92.79	95.34	93.25
Net Loans to Total Assets	11.30	11.89	11.87	11.61	11.59
Customer Deposits to Total Loans	819.35	778.38	777.00	782.45	791.22
Return on Equity (Uninsured Banks Only)	112.71	88.33	85.96	78.53	89.92
Cash Balances to Short Term Liabilities	0.81	0.80	0.67	1.23	0.97

Summary Balance Sheet

Cash and Due from Banks	256,808	258,180	254,836	237,999	240,778
Net Loans	33,578	35,680	35,139	32,083	32,614
Gross Loans	35,095	37,197	36,541	33,565	34,098
(Provisions for Loan Losses)	(1,517)	(1,517)	(1,402)	(1,482)	(1,484)
Performing Loans	34,858	36,937	36,279	33,362	33,733
Non Performing Loans	237	260	262	203	365
*****Past Due Loans (includes NPLs)*****	1,069	1,463	1,192	1,491	1,305
All Other Assets	6,671	6,237	6,072	6,189	7,902
TOTAL ASSETS	**297,057**	**300,097**	**296,047**	**276,271**	**281,294**
Total Deposits	287,551	289,533	283,924	262,631	269,790
Demand/Checking	110,818	117,360	95,283	91,008	99,940

Savings	160,181	143,699	160,088	139,992	138,807
Time Deposits	16,552	28,474	28,553	31,631	31,043
All Other Liabilities	4,477	4,095	4,069	4,220	5,987
TOTAL LIABILITIES	**292,028**	**293,628**	**287,993**	**266,851**	**275,777**
Paid-in Capital	4,114	4,114	4,114	4,114	4,114
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	914	2,354	3,939	5,305	1,401
Other	1	1	1	1	2
TOTAL CAPITAL	**5,029**	**6,469**	**8,054**	**9,420**	**5,517**
TOTAL LIABILITIES & CAPITAL	**297,057**	**300,097**	**296,047**	**276,271**	**281,294**