RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	6/30/2018 2018Q2	9/30/2018 2018Q3	12/31/2018 2018Q4	3/31/2019 2019Q1	6/30/2019 2019Q2
Average Total Assets ($ 000)	295,935	295,963	292,025	278,783	278,276
Net Income ($ 000)	2,857	4,442	5,808	1,679	3,128
Average Earning Assets ($ 000)	289,001	289,156	285,057	270,555	269,945
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.87	2.91	2.98	3.43	3.39
Less: Interest Expense	0.09	0.10	0.11	0.16	0.16
Net Interest Income	2.78	2.81	2.87	3.27	3.23
Plus: Noninterest Income	0.33	0.33	0.33	0.36	0.38
Less: Noninterest Expense	1.02	1.02	1.03	1.08	1.08
Less: Provisions for Loan Losses	0.08	0.04	0.10	0.05	0.19
Net Operating Profit Before Tax	2.00	2.08	2.07	2.50	2.34
Net Operationg Profit After Tax	1.93	2.00	1.99	2.41	2.25
Adjusted Net Operating Income	1.92	1.94	1.97	2.39	2.37
Net Income	1.93	2.00	1.99	2.41	2.25
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.93	2.00	1.99	2.41	2.25
Net Income to Average Capital (ROE) (FSI)	87.88	85.96	78.53	89.92	85.57
Net Interest Income to Average Earning Assets (NIM)	2.84	2.88	2.94	3.37	3.33
Average Earning Assets to Average Assets	97.66	97.70	97.61	97.05	97.01
Interest Margin to Gross Income	86.74	86.69	86.55	86.29	85.81
Yield on Loans	9.99	10.06	10.18	10.62	10.44
Cost of Deposits	0.10	0.11	0.12	0.17	0.17
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.36	0.61	0.96	0.14	0.29
Earnings Coverage of Net Loan Losses (X)	22.63	20.77	17.61	37.02	32.88
Provisions for Loan Losses to Total Loans	4.08	3.84	4.42	4.35	4.70
Past Due Loans to Total Loans	3.93	3.26	4.44	3.83	3.66
Non-Performing Loans to Total Loans (FSI)	0.70	0.72	0.60	1.07	0.58
Provisions for Loan Losses to Non-Performing Loans	583.46	535.11	730.05	406.58	815.69
Estimated Required Provisions to Non-Performing Loans	171.90	187.86	208.48	122.75	213.03
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.89	11.87	11.61	11.59	12.18
Net Loans and Advances to Customer Deposits	12.32	12.38	12.22	12.09	12.79
Deposits to Total Liabilities	98.61	98.59	98.42	97.83	97.68
Liquidity Ratio (PR-10)	91.67	92.79	95.34	93.25	93.51
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)	(1.36)	(1.42)	(1.40)	(1.40)	(1.30)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.03	0.03	0.02	0.03
Retained Earnings to Average Capital	0.36	0.57	0.72	0.19	0.39
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.61	0.55	0.62	0.30	0.45
Past Due Loans to Total Capital	0.23	0.15	0.16	0.24	0.19
Non Performing Loans to Capital (FSI)	0.04	0.03	0.02	0.07	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	1.02	(1.35)	(6.68)	1.82	(1.43)
Total Capital (Balance Sheet)	28.63	24.50	16.96	(41.43)	26.81
Tier 1 Capital	0.00	0.00	0.00	6.23	0.78
Total Loans and Advances	5.99	(1.76)	(8.14)	1.59	3.88
Past Due Loans (Loans Past Due 30 Days or More)	36.86	(18.52)	25.08	(12.47)	(0.77)
Non Performing Loans (Loans Past Due 90 Days or More)	9.70	0.77	(22.52)	79.80	(44.11)
Core Liquid Assets	0.53	(1.30)	(6.61)	1.17	(2.23)
Total Deposits	0.69	(1.94)	(7.50)	2.73	(2.14)
Demand Deposits	5.90	(18.81)	(4.49)	9.81	4.34
Savings Deposits	(10.29)	11.41	(12.55)	(0.85)	(7.82)
Time Deposits	72.03	0.28	10.78	(1.86)	2.37

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	321	478	639	160	324
Other Non Interest Income	169	254	337	92	198
Total Non-Interest Income	**490**	**732**	**976**	**252**	**522**
Salaries, Wages and Benefits - Citizens	572	807	1,083	243	526
Salaries, Wages and Benefits - Noncitizens	104	181	251	85	143
Board of Directors' Expenses	8	38	49	7	47
Outsourcing Service Fees and Expenses	37	57	76	15	41
Related Party	2	3	3	1	2
Non-Related Party	35	54	73	14	39
Rent - Premises	133	190	257	66	121
Other Administrative and Occupancy Expenses	124	177	263	48	113
Depreciation on Fixed Assets	112	170	226	57	116
Other Non Interest Expenses	425	641	817	232	389
Total Non-Interest (Overhead) Expenses	**1,515**	**2,261**	**3,022**	**753**	**1,496**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	32.95	32.44	32.30	29.76	29.80
Interest Margin to Gross Income (FSI)	86.74	86.69	86.55	86.29	85.81
Personnel Expenses to Noninterest Expenses (FSI)	44.62	43.70	44.14	43.56	44.72
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.46	0.46	0.47	0.48	0.51
Salaries, Wages and Benefits of All Employees	0.46	0.45	0.46	0.47	0.48
Board of Directors' Expenses	0.01	0.02	0.02	0.01	0.03
Outsourcing Service Fees and Expenses	0.03	0.03	0.03	0.02	0.03
Rent - Premises	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.08	0.09	0.07	0.08
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.08
Other Non Interest Expenses	0.29	0.29	0.28	0.33	0.28
Total Overhead Expenses	1.02	1.02	1.03	1.08	1.08
Overhead Expenses Less Non-Int Income	0.69	0.69	0.70	0.72	0.70
YIELD ON OR COST OF:					
Total Loans and Advances	10.92	10.92	11.06	11.37	11.25
Interest Income on Loans and Advances	9.99	10.06	10.18	10.62	10.44
Yield-related Loan Fees & Charges	0.93	0.87	0.88	0.76	0.81
Deposits Due from Depository Institutions	1.80	1.84	1.91	2.41	2.37
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.81	1.85	1.91	2.41	2.37
Head Office and Branches	1.81	1.85	1.92	2.42	2.37
Other Depository Institutions	0.57	0.00	0.00	0.00	0.00
Deposits	0.10	0.11	0.12	0.17	0.17
Domestic	0.10	0.11	0.12	0.17	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	**12.17**	**12.21**	**12.20**	**12.14**	**12.35**
Less: Provisions for Loan Losses	0.51	0.50	0.51	0.53	0.55
Net Loans and Advances	11.66	11.71	11.69	11.60	11.79
Deposits Due From Depository Institutions	**85.49**	**85.49**	**85.41**	**84.91**	**84.66**
Demand	85.20	85.21	85.15	84.68	84.42
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.20	85.21	85.15	84.68	84.42
Head Office and Branches	85.17	85.18	85.12	84.64	84.39
Other Depository Institutions	0.03	0.03	0.03	0.04	0.03
Savings	0.29	0.28	0.26	0.23	0.23

Domestic	0.20	0.20	0.19	0.19	0.18
Abroad	0.09	0.08	0.07	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.09	0.08	0.07	0.05	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	**97.66**	**97.70**	**97.61**	**97.05**	**97.01**
Cash (Notes & Coin)	**0.66**	**0.64**	**0.72**	**0.96**	**0.89**
Total Non-Financial Assets	**1.47**	**1.47**	**1.49**	**1.87**	**1.97**
Premises & Equipment	1.47	1.47	1.49	1.87	1.97
Less: Accumulated Depreciation	0.77	0.78	0.80	0.88	0.90
Net Fixed Assets	0.70	0.69	0.69	0.99	1.08
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**	**0.01**	**0.01**
Other Assets	**0.16**	**0.13**	**0.12**	**0.07**	**0.07**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	36.65	35.53	35.04	34.25	35.36
Savings Deposits	52.88	53.18	52.70	50.00	48.72
Time Deposits	6.81	7.52	8.26	11.24	11.31
Sub-Total Deposits	**96.33**	**96.23**	**96.01**	**95.49**	**95.40**
Deposits Due to Depository Institutions	0.21	0.21	0.20	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	0.20	0.20	0.19	0.19	0.19
Domestic	0.20	0.20	0.19	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**	**0.12**	**0.16**
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**	**0.03**	**0.03**
Deposits	0.01	0.01	0.01	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	**0.08**	**0.08**	**0.08**	**0.27**	**0.33**
Total Provisions for Losses	**0.61**	**0.58**	**0.57**	**0.53**	**0.55**
Total Accumulated Depreciation	**0.77**	**0.78**	**0.80**	**0.88**	**0.90**
Sub-Total Liabilities	**97.80**	**97.67**	**97.47**	**97.32**	**97.37**
Total Capital	**2.20**	**2.33**	**2.53**	**2.68**	**2.63**
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	1,482	1,482

Add: Provisions Year-to-date	119	96	296	37	269
Less: Write-offs Year-to-date ( )	301	495	704	134	272
Add: Recoveries Year-to-date	170	273	361	87	173
Ending Balance	**1,500**	**1,386**	**1,465**	**1,472**	**1,652**
Average Total Loans to Average Total Assets	12.17	12.21	12.20	12.14	12.35
Average Total Loans and Advances ($000)	36,021	36,151	35,634	33,832	34,361
Year-to-date Net Loan Losses (Recoveries)	131	222	343	47	99
Past Due Loans [Loans Past Due 30 Days or More)	1,463	1,192	1,491	1,305	1,295
Non Performing Loans [Loans Past Due 90 Days or More)	260	262	203	365	204
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	20.26	32.54	43.03	12.36	24.57
Year-to-date Net Loan Loss to Average Total Loans	0.36	0.61	0.96	0.14	0.29
Year-to-date Write-offs to Average Total Loans	0.84	1.37	1.98	0.40	0.79
Year-to-date Recoveries to Average Total Loans	0.47	0.76	1.01	0.26	0.50
Provisions for Loan Losses to Total Loans	4.08	3.84	4.42	4.35	4.70
Provisions for Loan Losses to Loans Past Due 90 days or more	583.46	535.11	730.05	406.58	815.69
Earnings Coverage of Year-to-date Net Loan Losses	22.63	20.77	17.61	37.02	32.88
Twenty Largest Borrowing Relationships ('000s)	13,645	16,797	13,977	18,185	18,766
Large Borrowers to Capital (FSI)	210.9	208.6	148.4	329.6	268.2
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.93	3.26	4.44	3.83	3.66
Loans Past Due 30 to 59 Days to Total Loans	2.17	0.74	2.29	1.83	1.67
Loans Past Due 60 to 89 Days to Total Loans	1.06	1.81	1.55	0.92	1.41
Loans Past Due 90 to 179 Days to Total Loans	0.62	0.48	0.46	0.93	0.42
Loans Past Due 180 to 360 Days to Total Loans	0.08	0.10	0.07	0.07	0.12
Loans Past Due Over 360 Days to Total Loans	0.00	0.13	0.08	0.06	0.03
Nonperforming Loans to Total Loans (FSI)	0.70	0.72	0.60	1.07	0.58
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	99.95	100.00	100.00	100.00
Non-Financial Corporations	22.66	23.08	16.08	18.95	19.84
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	0.91	0.92	1.00	0.98	0.93
Transportation & Storage	0.68	1.13	1.14	0.81	1.00
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	8.43	8.53	9.24	9.97	9.55
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	12.63	12.49	4.70	7.19	8.36
Individuals	77.34	76.87	83.92	81.05	80.16
Housing and Land Purchases	1.40	0.02	0.15	0.13	0.12
Other	75.95	76.85	83.77	80.92	80.05
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	9,420	9,420
+ Net Change in Paid-in Capital Year-to-date	(21)	(21)	(21)	0	30
+ 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	225	225
+ Net Income (Loss) Year-to-date	2,857	4,442	5,808	1,679	3,128
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	0	0	1	1
Balance At End of Period	**10,992**	**12,577**	**13,943**	**11,325**	**12,804**
Average Total Capital ($000)	6,502	6,890	7,396	7,469	7,311
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	551.55	436.29	340.58	591.15	482.52
Borrowings	0.00	0.00	0.00	12.36	9.56
Deposits Due to Depository Institutions	10.65	7.36	5.48	10.86	7.36
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.88	0.86	0.79	0.90	0.86
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.36	0.57	0.72	0.19	0.39
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.16	2.72	3.41	1.96	2.52
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,114	4,114	4,114	4,114	4,144
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(503)	(503)	(503)	(278)	(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	3,836	3,866
TIER 2 CAPTIAL:					
Current year-to-date Income	2,857	4,442	5,808	1,679	3,128
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	1,402	1,482	1,484	1,664
Maximum Eligible General Provisions for Loan Losses	2,916	2,775	2,576	2,645	2,743
Allowable General Provisions for Loan Losses	1,517	1,402	1,482	1,484	1,664
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,374	5,844	7,290	3,163	4,792
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	255,037	252,288	234,416	237,508	232,609
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	255,037	252,288	234,416	237,508	232,609
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	**(247,052)**	**(242,833)**	**(223,515)**	**(230,509)**	**(223,951)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**163,026**	**220,490**	**204,426**	**209,800**	**215,063**
0% Risk Weighted Assets ($000)	4,001	3,123	4,524	4,326	4,037
20% Risk Weighted Assets ($000)	77,330	87,362	80,930	80,844	69,513
50% Risk Weighted Assets ($000)	330	327	287	0	0
100% Risk Weighted Assets ($000)	147,395	202,854	188,096	193,631	201,160
Off-Balance Sheet Risk-Weighted Obligations	**1,525**	**1,525**	**1,630**	**1,790**	**4,390**
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	1,525	1,525	1,630	1,790	4,390
Gross Risk-Weighted Assets	**164,551**	**222,015**	**206,056**	**211,590**	**219,453**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	51,007	50,458	46,883	47,502	46,522
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**182,252**	**171,557**	**159,172**	**164,088**	**172,931**
Tier-1 Capital to Risk-Weighted Assets	**1.98%**	**2.10%**	**2.27%**	**2.34%**	**2.24%**
Total Capital to Risk-Weighted Assets	**-135.56%**	**-141.55%**	**-140.42%**	**-140.48%**	**-129.50%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,153	1,758	2,904	2,427	2,112
Core Liquid Assets	258,180	254,836	237,999	240,778	235,418
Short Term Liabilities	267,739	262,934	235,857	249,881	237,190
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	86.03	86.08	86.15	85.60	84.91
Cash Balances to Short Term Liabilities	0.80	0.67	1.23	0.97	0.89
Core Liquid Assets to Short Term Liabilities (FSI)	96.43	96.92	100.91	96.36	99.25
Customer Deposits to Total Loans (FSI)	778.38	777.00	782.45	791.22	745.34
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	0.72	0.59	1.05	0.86	0.76
Balances Due From Depository Institutions	85.31	85.49	85.10	84.73	84.15
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	85.10	85.28	84.93	84.53	83.97
Head Office and Branches	84.98	85.22	84.85	84.43	83.90
Other Depository Institutions	0.11	0.06	0.08	0.10	0.08
Short Term Liabilities	89.22	88.81	85.37	88.83	85.55
Total Deposit Liabilities	96.48	95.91	95.06	95.91	95.22
Demand Deposits	39.11	32.19	32.94	35.53	37.61
Savings Deposits	47.88	54.08	50.67	49.35	46.15
Time Deposits	9.49	9.64	11.45	11.04	11.46
Deposits Due to Depository Institutions	0.23	0.20	0.19	0.21	0.19
Domestic	0.23	0.20	0.19	0.21	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
Borrowings	0.00	0.00	0.00	0.24	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	0.00	0.00	NA
Japanese Yen (JPY)	0.00	NA	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	NA	NA	NA	NA
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	NA
Brttish Pound (GBP)	NA	0.00	0.00	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	NA	NA	0.00	0.00	NA
All Others	NA	NA	0.00	0.00	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.28	0.06	0.53	0.42	0.08
Shorthand Method	0.28	0.06	0.53	0.42	0.08

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.01	0.01	0.00
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	604	(1,121)	8,634	430	3,246
- 7 up to 30 days	(1,008)	(2,157)	(191)	(6,115)	2,195
- 1 up to 3 months	337	(1,639)	(1,992)	4,493	(104)
- 3 up to 6 months	(2,227)	2,516	(925)	(600)	2,764
- 6 up to 12 months	(1,637)	(1,875)	2,723	4,630	(4,860)
- 1 up to 3 years	9,557	12,427	4,161	6,792	7,898
- 3 up to 5 years	6,269	5,752	6,037	6,181	5,686
- 5 Years and Over	3,776	3,672	3,599	3,582	2,943
- Unclassified	629	701	580	2,291	2,032
Cumulative GAP Position ('000s)					
- Less than 7 days	604	(1,121)	8,634	430	3,246
- 7 up to 30 days	(404)	(3,278)	8,443	(5,685)	5,441
- 1 up to 3 months	(67)	(4,917)	6,451	(1,192)	5,337
- 3 up to 6 months	(2,294)	(2,401)	5,526	(1,792)	8,101
- 6 up to 12 months	(3,931)	(4,276)	8,249	2,838	3,241
- 1 up to 3 years	5,626	8,151	12,410	9,630	11,139
- 3 up to 5 years	11,895	13,903	18,447	15,811	16,825
- 5 Years and Over	15,671	17,575	22,046	19,393	19,768
- Unclassified	16,300	18,276	22,626	21,684	21,800

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	6.36	5.81	4.73	5.30	5.60
0 - 3 months	6.99	6.30	5.32	5.75	6.18
0 - 6 months	7.61	6.86	5.96	6.38	7.04
0 - 12 months	8.56	7.98	7.39	7.75	8.40

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,525	1,525	1,630	1,790	4,390
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	8,306	8,697	11,576	14,377	10,414
Unconditionally Cancelable At Any Time Without Notice	104	0	46	53	49
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,202	8,697	11,530	14,324	10,365
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**9,831**	**10,222**	**13,206**	**16,167**	**14,804**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.51	0.52	0.59	0.64	1.58
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	2.77	2.94	4.19	5.11	3.76
Unconditionally Cancelable At Any Time Without Notice	0.03	NA	0.02	0.02	0.02
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.73	2.94	4.17	5.09	3.74
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.28**	**3.45**	**4.78**	**5.75**	**5.34**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.33**	**0.34**	**0.40**	**0.40**	**0.43**
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	0.17	NA	0.51	0.96	1.14
- Officers	0.71	1.56	0.74	1.45	0.99
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.99	NA	0.16	0.07	0.06
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	**44**	**40**	**44**	**45**	**44**
Citizens of the Republic of Palau	37	36	38	39	37
Non-Citizens	7	4	6	6	7
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	27.80	27.16	20.64	23.54	24.20
Unsecured Loans as % of Total Loans and Advances	72.20	72.84	79.36	76.46	75.80
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA

Loans to Non-Residents as % of Total Loans and Advances	NA	0.05	NA	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	100.00	34.37	100.00	34.37	0.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	0.00	65.63	0.00	65.63	100.00
Paid-in Capital as a % of Total Capital	63.60	51.08	43.67	74.57	59.23
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**24,070**	**115,762**	**34,417**	**46,410**	**42,957**
Australia	71	121	71	327	85
Japan	7,447	3,833	5,746	7,195	6,054
New Zealand	249	433	841	727	386
Philippines	371	270	454	376	533
Taiwan	4,202	4,292	5,019	10,428	1,696
United States	5,221	94,078	6,289	10,572	5,589
China	924	6,940	8,354	6,456	19,458
All Others	5,585	5,795	7,643	10,329	9,156
Outgoing Remittances ($000)	**28,826**	**105,894**	**46,799**	**31,316**	**42,971**
Australia	422	725	704	588	430
Japan	4,826	3,886	5,102	3,587	4,937
New Zealand	169	256	299	170	379
Philippines	3,153	3,114	5,153	4,312	4,715
Taiwan	2,431	3,824	4,951	3,701	3,794
United States	11,133	79,636	13,109	10,861	10,876
China	3,159	10,135	7,765	3,217	1,832
All Others	3,533	4,318	9,716	4,880	16,008
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.29	0.10	0.21	0.70	0.20
Japan	30.94	3.31	16.70	15.50	14.09
New Zealand	1.03	0.37	2.44	1.57	0.90
Philippines	1.54	0.23	1.32	0.81	1.24
Taiwan	17.46	3.71	14.58	22.47	3.95
United States	21.69	81.27	18.27	22.78	13.01
China	3.84	6.00	24.27	13.91	45.30
All Others	23.20	5.01	22.21	22.26	21.31
Outgoing Remittances					
Australia	1.46	0.68	1.50	1.88	1.00
Japan	16.74	3.67	10.90	11.45	11.49
New Zealand	0.59	0.24	0.64	0.54	0.88
Philippines	10.94	2.94	11.01	13.77	10.97
Taiwan	8.43	3.61	10.58	11.82	8.83
United States	38.62	75.20	28.01	34.68	25.31
China	10.96	9.57	16.59	10.27	4.26
All Others	12.26	4.08	20.76	15.58	37.25
Incoming Remittances ($000)	**24,070**	**115,762**	**34,417**	**46,410**	**42,957**
Depository Institutions Domestic	12	0	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	6,223	92,359	7,028	9,043	8,169
Local Governments (State Governments)	120	256	0	53	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	17,715	23,142	27,389	37,314	34,788
Non-financial Corporations	14,134	18,791	24,992	23,586	30,981
Individuals	1,513	2,119	1,760	4,691	2,818
Non-profit Institutions Serving Households	2,068	2,232	637	9,037	989
Non-residents	0	5	0	0	0
Outgoing Remittances ($000)	**28,826**	**105,894**	**46,799**	**31,316**	**42,971**
Depository Institutions Domestic	20	9	24	6	32
Other Financial Corporations Domestic	183	2,813	174	460	0
Development Financing Corporations	0	2,813	174	460	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	183	0	0	0	0
Central Government	2,214	68,076	3,216	2,498	2,161
Local Governments (State Governments)	92	27	23	60	68
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	26,317	34,937	43,362	28,292	40,710
Non-financial Corporations	24,458	33,283	41,958	26,875	39,103
Individuals	1,601	1,586	1,364	1,372	1,595
Non-profit Institutions Serving Households	258	68	40	45	12
Non-residents	0	32	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.05	NA	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	25.85	79.78	20.42	19.49	19.02
Local Governments (State Governments)	0.50	0.22	NA	0.11	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	73.60	19.99	79.58	80.40	80.98
Non-financial Corporations	58.72	16.23	72.62	50.82	72.12
Individuals	6.29	1.83	5.11	10.11	6.56
Non-profit Institutions Serving Households	8.59	1.93	1.85	19.47	2.30
Non-residents	NA	0.00	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.07	0.01	0.05	0.02	0.07
Other Financial Corporations Domestic	0.63	2.66	0.37	1.47	NA
Development Financing Corporations	NA	2.66	0.37	1.47	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	0.63	NA	NA	NA	NA
Central Government	7.68	64.29	6.87	7.98	5.03
Local Governments (State Governments)	0.32	0.03	0.05	0.19	0.16
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	91.30	32.99	92.66	90.34	94.74
Non-financial Corporations	84.85	31.43	89.66	85.82	91.00
Individuals	5.55	1.50	2.91	4.38	3.71
Non-profit Institutions Serving Households	0.90	0.06	0.09	0.14	0.03
Non-residents	NA	0.03	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**19,805**	**20,098**	**20,002**	**20,058**	**20,128**
of which: SME depositors	44	46	47	374	38
of which: household/individuals depositors	4,841	3,604	NA	1,023	1,364
As a % of Total Number of Depositors					
SME depositors	0.22	0.23	0.23	1.86	0.19
household/individuals depositors	24.44	17.93	NA	5.10	6.78
Number of Deposit Accounts	**22,421**	**22,842**	**22,687**	**15,139**	**15,323**
of which: SME deposit accounts	44	46	47	374	38
of which: household/individuals deposit accounts	4,918	5,057	5,121	4,784	5,123
As a % of Total Number of Deposit Accounts					
SME deposit accounts	0.20	0.20	0.21	2.47	0.25
household/individuals deposit accounts	21.93	22.14	22.57	31.60	33.43
Total Number of Borrowers	**5,265**	**5,262**	**5,248**	**5,165**	**5,156**
of which: SME borrowers	2	4	4	3	4
of which: household/individual borrowres	1,101	1,191	1,241	1,205	1,224
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.08	0.08	0.06	0.08
household/individual borrowers	20.91	22.63	23.65	23.33	23.74
Total Number of Loan Accounts	**5,734**	**5,689**	**5,681**	**5,591**	**5,597**
of which: SME loan accounts	2	4	4	3	4
of which: household/individual loan accounts	1,111	1,192	1,250	1,215	1,231

As a % of Total Number of Loan Accounts					
SME loan accounts	0.03	0.07	0.07	0.05	0.07
household/individual loan accounts	19.38	20.95	22.00	21.73	21.99
Total Number of ATMs	9	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	1,440	1,585	1,366	(3,903)	1,479
Capital Growth from prior quarter (%)	28.63%	24.50%	16.96%	-41.43%	26.81%
Asset Growth from prior quarter($)	3,040	(4,050)	(19,776)	5,023	(4,032)
Asset Growth from prior quarter(%)	1.02%	-1.35%	-6.68%	1.82%	-1.43%
Deposit Growth from prior quarter ($)	1,982	(5,609)	(21,293)	7,159	(5,783)
Deposit Growth from prior quarter (%)	0.69%	-1.94%	-7.50%	2.73%	-2.14%
LOAN QUALITY					
Loans past due 360 days or more	1	49	27	22	11
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	23	2	(59)	162	(161)
Loans past due 360 days or more	(6)	48	(22)	(5)	(11)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	9.70%	0.77%	-22.52%	79.80%	-44.11%
Loans past due 360 days or more	-85.71%	4800.00%	-44.90%	-18.52%	-50.00%
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	37,197	36,522	33,565	34,098	35,421
Non-financial Corporations	8,428	8,433	5,396	6,461	7,026
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	340	338	335	333	331
Transportation & Storage	253	413	383	277	353
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,137	3,118	3,100	3,398	3,381
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	4,698	4,564	1,578	2,453	2,961
Individuals	28,769	28,089	28,169	27,637	28,395

Housing and Land Purchases	519	9	52	46	41
Other	28,250	28,080	28,117	27,591	28,354
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	19	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**37,197**	**36,541**	**33,565**	**34,098**	**35,421**
Secured Loans	10,339	9,923	6,927	8,025	8,573
Unsecured Loans	26,858	26,618	26,638	26,073	26,848
Growth qtr-on-qtr dollar amount					
Total Loans	**2,102**	**(656)**	**(2,976)**	**533**	**1,323**
Secured Loans	2,683	(416)	(2,996)	1,098	548
Unsecured Loans	(581)	(240)	20	(565)	775
Growth qtr-on-qtr percent					
Total Loans	**6%**	**-2%**	**-8%**	**2%**	**4%**
Secured Loans	35%	-4%	-30%	16%	7%
Unsecured Loans	-2%	-0.9%	0%	-2%	3%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,257	1,140	1,279	1,119	1,460
Total Loans less NPLs	36,937	36,279	33,362	33,733	35,217
Ratio of Provisions to Total Loans (both less NPLs)	3.40%	3.14%	3.83%	3.32%	4.15%
Liquidity Indicators					
in dollar amounts					
Due from Banks	256,027	253,078	235,095	238,351	233,306
Due from Home Office & Other branches	255,037	252,288	234,416	237,508	232,609
Demand Deposits due from Home Office & Other branches	255,037	252,288	234,416	237,508	232,609
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,153	1,758	2,904	2,427	2,112
Sum of Cash and Due from Depository Institutions	258,180	254,836	237,999	240,778	235,418
Effective Federal Funds Rate (Qtr Avg)	**1.69%**	**#REF!**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	4,310	#REF!	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	2,277	3,500	4,764	1,426	2,787
Annualized Yield on Due From HO (Insured Banks Only)	**1.79%**	**1.85%**	**1.92%**	**2.42%**	**2.37%**

Liquid Assets (PR-10)	**258,180**	**254,836**	**237,999**	**240,778**	**235,418**
Short-term Deposit Liabilities	281,428	274,382	249,371	256,246	250,415
Demand	117,360	95,283	91,008	99,940	104,273
Savings	143,699	160,088	139,992	138,807	127,954
Time	20,369	19,011	18,371	17,499	18,188
Other Short Term Liabitilities (PR-10)	206	247	260	1,969	1,330
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	99%
Due from Depository Institutions to Total Assets	85%	85%	85%	85%	84%
Liquid Assets (PR-10) to Total Assets	86%	86%	86%	86%	85%
Liquidity Ratio (PR-10)	**92%**	**93%**	**95%**	**93%**	**94%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**1,372**	**(3,344)**	**(16,837)**	**2,779**	**(5,360)**
Short-term Deposit Liabilities	(2,974)	(7,046)	(25,011)	6,875	(5,831)
Demand	6,542	(22,077)	(4,275)	8,932	4,333
Savings	(16,482)	16,389	(20,096)	(1,185)	(10,853)
Time	6,966	(1,358)	(640)	(872)	689
Other Short Term Liabitilities (PR-10)	9	41	13	1,709	(639)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**0.5%**	**-1.3%**	**-6.6%**	**1.2%**	**-2.2%**
Short-term Deposit Liabilities	-1.0%	-2.5%	-9.1%	2.8%	-2.3%
Demand	5.9%	-18.8%	-4.5%	9.8%	4.3%
Savings	-10.3%	11.4%	-12.6%	-0.8%	-7.8%
Time	52.0%	-6.7%	-3.4%	-4.7%	3.9%
Other Short Term Liabitilities (PR-10)	4.6%	19.9%	5.3%	657.3%	-32.5%

Year-to-date Averages

Deposits Due from Depository Institutions	252,981	253,005	249,423	236,723	235,584
Domestic Depository Institutions	583	591	564	517	506
Abroad	252,397	252,414	248,859	236,207	235,078
Head Office and Branches	252,047	252,108	248,569	235,962	234,844
Other Depository Institutions	350	307	289	245	233
Deposits	285,080	284,791	280,359	266,211	265,476
Domestic Deposits	285,080	284,701	280,287	266,210	265,475
Non-Residents	-	90	72	1	1
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	90	72	1	1
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	177,829	171,313	150,006	154,343	146,829
Top Twenty Deposits as % of Total Deposits	**61%**	**60%**	**57%**	**57%**	**56%**

Annualized Condensed Interest & Expense Statement

Interest & Fee Income	8,492	8,617	8,707	9,552	9,440
Interest Expense	276	301	326	440	444
Net Interest Income	8,216	8,316	8,381	9,112	8,996
Provisions for Bad Loans Expense	238	128	296	148	538
Non-Interest Income	980	976	976	1,008	1,044
Non-Interest Expense	3,030	3,015	3,022	3,012	2,992
Net Income Before Tax	5,928	6,149	6,039	6,960	6,510
Less: Applicable Income Tax	214	227	231	244	254
Net Income After Tax	**5,714**	**5,923**	**5,808**	**6,716**	**6,256**

Break Even Analysis

1) Annualized Operational Expenses divided by Ave Yield on Loans	27,743	27,595	27,317	26,481	26,593
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	**6,394**	**16,262**	**3,880**	**15,094**	**15,080**
Total Incoming	59,820	175,582	209,999	46,410	89,367
Total Outgoing	53,426	159,320	206,119	31,316	74,287

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.16	2.72	3.41	1.96	2.52
Non Performing Loans to Total Loans	0.70	0.72	0.60	1.07	0.58
Non Performing Loans to Past Due Loans	0.18	0.22	0.14	0.28	0.16
Provisions for Loan Losses to NPLs	583.46	535.11	730.05	406.58	815.69
Net Income to Average Assets (ROA)	1.93	2.00	1.99	2.41	2.25
Net Interest Income to Average Earning Assets (NIM)	2.84	2.88	2.94	3.37	3.33
Average Yield on Loans	9.99	10.06	10.18	10.62	10.44
Average Cost of Deposits	0.10	0.11	0.12	0.17	0.17
Liquidity Ratio (PR-10)	91.67	92.79	95.34	93.25	93.51
Net Loans to Total Assets	11.89	11.87	11.61	11.59	12.18
Customer Deposits to Total Loans	778.38	777.00	782.45	791.22	745.34
Return on Equity (Uninsured Banks Only)	88.33	85.96	78.53	89.92	85.57
Cash Balances to Short Term Liabilities	0.80	0.67	1.23	0.97	0.89

Summary Balance Sheet

Cash and Due from Banks	258,180	254,836	237,999	240,778	235,418
Net Loans	35,680	35,139	32,083	32,614	33,757
Gross Loans	37,197	36,541	33,565	34,098	35,421
(Provisions for Loan Losses)	(1,517)	(1,402)	(1,482)	(1,484)	(1,664)
Performing Loans	36,937	36,279	33,362	33,733	35,217
Non Performing Loans	260	262	203	365	204
*****Past Due Loans (includes NPLs)*****	1,463	1,192	1,491	1,305	1,295
All Other Assets	6,237	6,072	6,189	7,902	8,087
TOTAL ASSETS	**300,097**	**296,047**	**276,271**	**281,294**	**277,262**
Total Deposits	289,533	283,924	262,631	269,790	264,007
Demand/Checking	117,360	95,283	91,008	99,940	104,273

Savings	143,699	160,088	139,992	138,807	127,954
Time Deposits	28,474	28,553	31,631	31,043	31,780
All Other Liabilities	4,095	4,069	4,220	5,987	6,259
TOTAL LIABILITIES	**293,628**	**287,993**	**266,851**	**275,777**	**270,266**
Paid-in Capital	4,114	4,114	4,114	4,114	4,144
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,354	3,939	5,305	1,401	2,850
Other	1	1	1	2	2
TOTAL CAPITAL	**6,469**	**8,054**	**9,420**	**5,517**	**6,996**
TOTAL LIABILITIES & CAPITAL	**300,097**	**296,047**	**276,271**	**281,294**	**277,262**