RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	12/31/2018 2018Q4	3/31/2019 2019Q1	6/30/2019 2019Q2	9/30/2019 2019Q3	12/31/2019 2019Q4
Average Total Assets ($ 000)	292,025	278,783	278,276	278,485	277,403
Net Income ($ 000)	5,808	1,679	3,128	4,430	5,834
Average Earning Assets ($ 000)	285,057	270,555	269,945	269,988	268,828
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.98	3.43	3.39	3.31	3.25
Less: Interest Expense	0.11	0.16	0.16	0.16	0.16
Net Interest Income	2.87	3.27	3.23	3.15	3.09
Plus: Noninterest Income	0.33	0.36	0.38	0.37	0.37
Less: Noninterest Expense	1.03	1.08	1.08	1.11	1.12
Less: Provisions for Loan Losses	0.10	0.05	0.19	0.20	0.15
Net Operating Profit Before Tax	2.07	2.50	2.34	2.21	2.19
Net Operationg Profit After Tax	1.99	2.41	2.25	2.12	2.10
Adjusted Net Operating Income	1.97	2.39	2.37	2.26	2.20
Net Income	1.99	2.41	2.25	2.12	2.10
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.99	2.41	2.25	2.12	2.10
Net Income to Average Capital (ROE) (FSI)	78.53	89.92	85.57	78.15	73.05
Net Interest Income to Average Earning Assets (NIM)	2.94	3.37	3.33	3.25	3.19
Average Earning Assets to Average Assets	97.61	97.05	97.01	96.95	96.91
Interest Margin to Gross Income	86.55	86.29	85.81	85.52	85.35
Yield on Loans	10.18	10.62	10.44	10.50	10.51
Cost of Deposits	0.12	0.17	0.17	0.17	0.17
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.96	0.14	0.29	0.39	0.46
Earnings Coverage of Net Loan Losses (X)	17.61	37.02	32.88	34.43	38.74
Provisions for Loan Losses to Total Loans	4.42	4.35	4.70	5.28	5.11
Past Due Loans to Total Loans	4.44	3.83	3.66	3.70	3.38
Non-Performing Loans to Total Loans (FSI)	0.60	1.07	0.58	0.66	0.66
Provisions for Loan Losses to Non-Performing Loans	730.05	406.58	815.69	796.86	771.18
Estimated Required Provisions to Non-Performing Loans	208.48	122.75	213.03	192.44	188.31
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.61	11.59	12.18	11.42	12.00
Net Loans and Advances to Customer Deposits	12.22	12.09	12.79	12.06	12.75
Deposits to Total Liabilities	98.42	97.83	97.68	97.62	97.60
Liquidity Ratio (PR-10)	95.34	93.25	93.51	94.80	92.99
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)	(1.40)	(1.40)	(1.30)	(1.27)	(1.25)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.02	0.03	0.03	0.04
Retained Earnings to Average Capital	0.72	0.19	0.39	0.55	0.70
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.62	0.30	0.45	0.53	0.60
Past Due Loans to Total Capital	0.16	0.24	0.19	0.15	0.12
Non Performing Loans to Capital (FSI)	0.02	0.07	0.03	0.03	0.02
GROWTH RATES (qtr-on-qtr)					
Total Assets	(6.68)	1.82	(1.43)	0.67	(2.16)
Total Capital (Balance Sheet)	16.96	(41.43)	26.81	18.61	16.91
Tier 1 Capital	0.00	6.23	0.78	0.00	0.00
Total Loans and Advances	(8.14)	1.59	3.88	(4.99)	2.61
Past Due Loans (Loans Past Due 30 Days or More)	25.08	(12.47)	(0.77)	(3.86)	(6.18)
Non Performing Loans (Loans Past Due 90 Days or More)	(22.52)	79.80	(44.11)	9.31	2.69
Core Liquid Assets	(6.61)	1.17	(2.23)	1.54	(2.89)
Total Deposits	(7.50)	2.73	(2.14)	0.14	(2.77)
Demand Deposits	(4.49)	9.81	4.34	2.33	6.75
Savings Deposits	(12.55)	(0.85)	(7.82)	(1.52)	(11.02)
Time Deposits	10.78	(1.86)	2.37	(0.36)	(2.05)

OUTPUT REPORT 2
NONINTEREST INCOME AND EXPENSE

NONINTEREST INCOME AND EXPENSES ($ 000's)					
Net Gain / (Loss) on Trading Assets	0	0	0	0	0
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	639	160	324	490	651
Other Non Interest Income	337	92	198	290	385
Total Non-Interest Income	**976**	**252**	**522**	**780**	**1,036**
Salaries, Wages and Benefits - Citizens	1,083	243	526	872	1,167
Salaries, Wages and Benefits - Noncitizens	251	85	143	199	244
Board of Directors' Expenses	49	7	47	83	119
Outsourcing Service Fees and Expenses	76	15	41	64	98
Related Party	3	1	2	3	4
Non-Related Party	73	14	39	61	94
Rent - Premises	257	66	121	185	251
Other Administrative and Occupancy Expenses	263	48	113	179	251
Depreciation on Fixed Assets	226	57	116	175	236
Other Non Interest Expenses	817	232	389	563	744
Total Non-Interest (Overhead) Expenses	**3,022**	**753**	**1,496**	**2,320**	**3,110**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	32.30	29.76	29.80	31.56	32.33
Interest Margin to Gross Income (FSI)	86.55	86.29	85.81	85.52	85.35
Personnel Expenses to Noninterest Expenses (FSI)	44.14	43.56	44.72	46.16	45.37
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.47	0.48	0.51	0.55	0.55
Salaries, Wages and Benefits of All Employees	0.46	0.47	0.48	0.51	0.51
Board of Directors' Expenses	0.02	0.01	0.03	0.04	0.04
Outsourcing Service Fees and Expenses	0.03	0.02	0.03	0.03	0.04
Rent - Premises	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.09	0.07	0.08	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.09
Other Non Interest Expenses	0.28	0.33	0.28	0.27	0.27
Total Overhead Expenses	1.03	1.08	1.08	1.11	1.12
Overhead Expenses Less Non-Int Income	0.70	0.72	0.70	0.74	0.75
YIELD ON OR COST OF:					
Total Loans and Advances	11.06	11.37	11.25	11.33	11.34
Interest Income on Loans and Advances	10.18	10.62	10.44	10.50	10.51
Yield-related Loan Fees & Charges	0.88	0.76	0.81	0.83	0.83
Deposits Due from Depository Institutions	1.91	2.41	2.37	2.26	2.19
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.91	2.41	2.37	2.27	2.19
Head Office and Branches	1.92	2.42	2.37	2.27	2.20
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.12	0.17	0.17	0.17	0.17
Domestic	0.12	0.17	0.17	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	**12.20**	**12.14**	**12.35**	**12.28**	**12.35**
Less: Provisions for Loan Losses	0.51	0.53	0.55	0.58	0.59
Net Loans and Advances	11.69	11.60	11.79	11.70	11.76
Deposits Due From Depository Institutions	**85.41**	**84.91**	**84.66**	**84.67**	**84.56**
Demand	85.15	84.68	84.42	84.43	84.31
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.15	84.68	84.42	84.43	84.31
Head Office and Branches	85.12	84.64	84.39	84.40	84.28
Other Depository Institutions	0.03	0.04	0.03	0.03	0.03
Savings	0.26	0.23	0.23	0.24	0.25

Domestic	0.19	0.19	0.18	0.19	0.20
Abroad	0.07	0.05	0.05	0.06	0.06
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.07	0.05	0.05	0.06	0.06
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	**97.61**	**97.05**	**97.01**	**96.95**	**96.91**
Cash (Notes & Coin)	**0.72**	**0.96**	**0.89**	**0.90**	**0.90**
Total Non-Financial Assets	**1.49**	**1.87**	**1.97**	**2.02**	**2.06**
Premises & Equipment	1.49	1.87	1.97	2.02	2.06
Less: Accumulated Depreciation	0.80	0.88	0.90	0.91	0.92
Net Fixed Assets	0.69	0.99	1.08	1.12	1.14
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**	**0.01**	**0.01**	**0.01**	**0.01**
Other Assets	**0.12**	**0.07**	**0.07**	**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	35.04	34.25	35.36	36.08	37.19
Savings Deposits	52.70	50.00	48.72	47.83	46.50
Time Deposits	8.26	11.24	11.31	11.32	11.33
Sub-Total Deposits	**96.01**	**95.49**	**95.40**	**95.23**	**95.01**
Deposits Due to Depository Institutions	0.20	0.20	0.20	0.20	0.21
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	0.19	0.19	0.19	0.20
Domestic	0.19	0.19	0.19	0.19	0.20
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**	**0.12**	**0.16**	**0.18**	**0.19**
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**	**0.03**	**0.03**	**0.03**	**0.03**
Deposits	0.01	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	**0.08**	**0.27**	**0.33**	**0.36**	**0.38**
Total Provisions for Losses	**0.57**	**0.53**	**0.55**	**0.58**	**0.59**
Total Accumulated Depreciation	**0.80**	**0.88**	**0.90**	**0.91**	**0.92**
Sub-Total Liabilities	**97.47**	**97.32**	**97.37**	**97.29**	**97.12**
Total Capital	**2.53**	**2.68**	**2.63**	**2.71**	**2.88**
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	1,482	1,482	1,482	1,482

Add: Provisions Year-to-date	296	37	269	417	429
Less: Write-offs Year-to-date ( )	704	134	272	418	521
Add: Recoveries Year-to-date	361	87	173	284	364
Ending Balance	**1,465**	**1,472**	**1,652**	**1,765**	**1,754**
Average Total Loans to Average Total Assets	12.20	12.14	12.35	12.28	12.35
Average Total Loans and Advances ($000)	35,634	33,832	34,361	34,184	34,254
Year-to-date Net Loan Losses (Recoveries)	343	47	99	134	157
Past Due Loans [Loans Past Due 30 Days or More)	1,491	1,305	1,295	1,245	1,168
Non Performing Loans [Loans Past Due 90 Days or More)	203	365	204	223	229
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	43.03	12.36	24.57	40.34	51.70
Year-to-date Net Loan Loss to Average Total Loans	0.96	0.14	0.29	0.39	0.46
Year-to-date Write-offs to Average Total Loans	1.98	0.40	0.79	1.22	1.52
Year-to-date Recoveries to Average Total Loans	1.01	0.26	0.50	0.83	1.06
Provisions for Loan Losses to Total Loans	4.42	4.35	4.70	5.28	5.11
Provisions for Loan Losses to Loans Past Due 90 days or more	730.05	406.58	815.69	796.86	771.18
Earnings Coverage of Year-to-date Net Loan Losses	17.61	37.02	32.88	34.43	38.74
Twenty Largest Borrowing Relationships ('000s)	13,977	18,185	18,766	15,100	15,454
Large Borrowers to Capital (FSI)	148.4	329.6	268.2	182.0	159.3
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	4.44	3.83	3.66	3.70	3.38
Loans Past Due 30 to 59 Days to Total Loans	2.29	1.83	1.67	1.71	1.78
Loans Past Due 60 to 89 Days to Total Loans	1.55	0.92	1.41	1.33	0.94
Loans Past Due 90 to 179 Days to Total Loans	0.46	0.93	0.42	0.46	0.48
Loans Past Due 180 to 360 Days to Total Loans	0.07	0.07	0.12	0.13	0.12
Loans Past Due Over 360 Days to Total Loans	0.08	0.06	0.03	0.07	0.06
Nonperforming Loans to Total Loans (FSI)	0.60	1.07	0.58	0.66	0.66
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	16.08	18.95	19.84	16.08	15.99
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	1.00	0.98	0.93	0.97	0.00
Transportation & Storage	1.14	0.81	1.00	1.03	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	9.24	9.97	9.55	9.99	9.67
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	4.70	7.19	8.36	4.09	5.32
Individuals	83.92	81.05	80.16	83.92	84.01
Housing and Land Purchases	0.15	0.13	0.12	0.12	0.10
Other	83.77	80.92	80.05	83.81	83.91
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	9,420	9,420	9,420	9,420
+ Net Change in Paid-in Capital Year-to-date	(21)	0	30	30	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	225	225	225	225
+ Net Income (Loss) Year-to-date	5,808	1,679	3,128	4,430	5,834
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	1	1	1	0
Balance At End of Period	**13,943**	**11,325**	**12,804**	**14,106**	**15,509**
Average Total Capital ($000)	7,396	7,469	7,311	7,558	7,986
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	340.58	591.15	482.52	384.14	337.76
Borrowings	0.00	12.36	9.56	7.89	6.61
Deposits Due to Depository Institutions	5.48	10.86	7.36	7.21	7.13
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.79	0.90	0.86	0.78	0.73
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.72	0.19	0.39	0.55	0.70
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	3.41	1.96	2.52	2.97	3.55
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,114	4,114	4,144	4,144	4,144
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(503)	(278)	(278)	(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	3,836	3,866	3,866	3,866
TIER 2 CAPTIAL:					
Current year-to-date Income	5,808	1,679	3,128	4,430	5,834
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	1,482	1,484	1,664	1,777	1,766
Maximum Eligible General Provisions for Loan Losses	2,576	2,645	2,743	2,808	2,750
Allowable General Provisions for Loan Losses	1,482	1,484	1,664	1,777	1,766
Other	0	0	0	0	0
Sub-total Tier 2 Capital	7,290	3,163	4,792	6,207	7,600
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	234,416	237,508	232,609	235,683	228,756
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	234,416	237,508	232,609	235,683	228,756
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	**(223,515)**	**(230,509)**	**(223,951)**	**(225,610)**	**(217,290)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**204,426**	**209,800**	**215,063**	**222,493**	**218,417**
0% Risk Weighted Assets ($000)	4,524	4,326	4,037	4,431	4,762
20% Risk Weighted Assets ($000)	80,930	80,844	69,513	61,975	59,035
50% Risk Weighted Assets ($000)	287	0	0	0	0
100% Risk Weighted Assets ($000)	188,096	193,631	201,160	210,098	206,610
Off-Balance Sheet Risk-Weighted Obligations	**1,630**	**1,790**	**4,390**	**2,140**	**1,581**
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	1,630	1,790	4,390	2,140	1,581
Gross Risk-Weighted Assets	**206,056**	**211,590**	**219,453**	**224,633**	**219,998**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	46,883	47,502	46,522	47,137	45,751
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**159,172**	**164,088**	**172,931**	**177,496**	**174,247**
Tier-1 Capital to Risk-Weighted Assets	**2.27%**	**2.34%**	**2.24%**	**2.18%**	**2.22%**
Total Capital to Risk-Weighted Assets	**-140.42%**	**-140.48%**	**-129.50%**	**-127.11%**	**-124.70%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,904	2,427	2,112	2,581	2,468
Core Liquid Assets	237,999	240,778	235,418	239,042	232,125
Short Term Liabilities	235,857	249,881	237,190	238,170	232,074
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	86.15	85.60	84.91	85.64	85.00
Cash Balances to Short Term Liabilities	1.23	0.97	0.89	1.08	1.06
Core Liquid Assets to Short Term Liabilities (FSI)	100.91	96.36	99.25	100.37	100.02
Customer Deposits to Total Loans (FSI)	782.45	791.22	745.34	785.60	744.36
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.05	0.86	0.76	0.92	0.90
Balances Due From Depository Institutions	85.10	84.73	84.15	84.72	84.10
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	84.93	84.53	83.97	84.52	83.86
Head Office and Branches	84.85	84.43	83.90	84.44	83.77
Other Depository Institutions	0.08	0.10	0.08	0.08	0.09
Short Term Liabilities	85.37	88.83	85.55	85.33	84.99
Total Deposit Liabilities	95.06	95.91	95.22	94.72	94.13
Demand Deposits	32.94	35.53	37.61	38.23	41.71
Savings Deposits	50.67	49.35	46.15	45.15	41.06
Time Deposits	11.45	11.04	11.46	11.35	11.36
Deposits Due to Depository Institutions	0.19	0.21	0.19	0.21	0.25
Domestic	0.19	0.21	0.19	0.21	0.25
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.24	0.24	0.23	0.23
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA

OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL					
New Taiwan Dollar (NTD)	0.00	0.00	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	NA	NA	0.00	NA
United Kingdom Euro (EUR)	0.00	0.00	NA	0.00	0.00
Brttish Pound (GBP)	0.00	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	NA	0.00	NA
All Others	0.00	0.00	NA	0.00	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.53	0.42	0.08	0.36	0.23
Shorthand Method	0.53	0.42	0.08	0.36	0.23

OTHER RATIOS:					
FX Assets to Total Assets	0.01	0.01	0.00	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	8,634	430	3,246	5,665	6,763
- 7 up to 30 days	(191)	(6,115)	2,195	649	(1,148)
- 1 up to 3 months	(1,992)	4,493	(104)	(1,241)	(1,144)
- 3 up to 6 months	(925)	(600)	2,764	(517)	(6,363)
- 6 up to 12 months	2,723	4,630	(4,860)	(4,117)	1,330
- 1 up to 3 years	4,161	6,792	7,898	7,120	8,586
- 3 up to 5 years	6,037	6,181	5,686	6,388	7,241
- 5 Years and Over	3,599	3,582	2,943	2,946	2,665
- Unclassified	580	2,291	2,032	1,862	1,820
Cumulative GAP Position ('000s)					
- Less than 7 days	8,634	430	3,246	5,665	6,763
- 7 up to 30 days	8,443	(5,685)	5,441	6,314	5,615
- 1 up to 3 months	6,451	(1,192)	5,337	5,073	4,471
- 3 up to 6 months	5,526	(1,792)	8,101	4,556	(1,892)
- 6 up to 12 months	8,249	2,838	3,241	439	(562)
- 1 up to 3 years	12,410	9,630	11,139	7,559	8,024
- 3 up to 5 years	18,447	15,811	16,825	13,947	15,265
- 5 Years and Over	22,046	19,393	19,768	16,893	17,930
- Unclassified	22,626	21,684	21,800	18,755	19,750

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.73	5.30	5.60	4.90	5.48
0 - 3 months	5.32	5.75	6.18	5.61	6.28
0 - 6 months	5.96	6.38	7.04	6.48	7.10
0 - 12 months	7.39	7.75	8.40	7.98	8.86

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,630	1,790	4,390	2,140	1,581
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	11,576	14,377	10,414	8,317	8,468
Unconditionally Cancelable At Any Time Without Notice	46	53	49	27	30
Non-Cancelable With a Remaining Term to Maturity One Year or Less	11,530	14,324	10,365	8,290	8,438
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**13,206**	**16,167**	**14,804**	**10,457**	**10,049**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.59	0.64	1.58	0.77	0.58
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	4.19	5.11	3.76	2.98	3.10
Unconditionally Cancelable At Any Time Without Notice	0.02	0.02	0.02	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4.17	5.09	3.74	2.97	3.09
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**4.78**	**5.75**	**5.34**	**3.75**	**3.68**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.40**	**0.40**	**0.43**	**0.46**	**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	0.51	0.96	1.14	1.33	0.99
- Officers	0.74	1.45	0.99	0.52	0.41
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.16	0.07	0.06	0.04	0.03
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- 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**	**45**	**44**	**44**	**43**
Citizens of the Republic of Palau	38	39	37	38	37
Non-Citizens	6	6	7	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	20.64	23.54	24.20	20.47	20.31
Unsecured Loans as % of Total Loans and Advances	79.36	76.46	75.80	79.53	79.69
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA

Loans to Non-Residents as % of Total Loans and Advances	NA	NA	NA	NA	NA
CAPITAL					
Paid-in Capital of Residents as a % of Total Paid-in Capital	100.00	34.37	0.00	34.85	34.85
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	0.00	65.63	100.00	65.15	65.15
Paid-in Capital as a % of Total Capital	43.67	74.57	59.23	49.94	42.72
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**34,417**	**46,410**	**42,957**	**48,123**	**39,448**
Australia	71	327	85	226	263
Japan	5,746	7,195	6,054	5,292	5,388
New Zealand	841	727	386	124	172
Philippines	454	376	533	269	568
Taiwan	5,019	10,428	1,696	1,891	4,775
United States	6,289	10,572	5,589	21,500	8,373
China	8,354	6,456	19,458	14,519	12,390
All Others	7,643	10,329	9,156	4,302	7,519
Outgoing Remittances ($000)	**46,799**	**31,316**	**42,971**	**37,491**	**38,518**
Australia	704	588	430	808	455
Japan	5,102	3,587	4,937	3,623	4,847
New Zealand	299	170	379	296	284
Philippines	5,153	4,312	4,715	4,802	6,993
Taiwan	4,951	3,701	3,794	3,802	5,524
United States	13,109	10,861	10,876	9,763	11,668
China	7,765	3,217	1,832	5,678	4,681
All Others	9,716	4,880	16,008	8,719	4,066
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.21	0.70	0.20	0.47	0.67
Japan	16.70	15.50	14.09	11.00	13.66
New Zealand	2.44	1.57	0.90	0.26	0.44
Philippines	1.32	0.81	1.24	0.56	1.44
Taiwan	14.58	22.47	3.95	3.93	12.10
United States	18.27	22.78	13.01	44.68	21.23
China	24.27	13.91	45.30	30.17	31.41
All Others	22.21	22.26	21.31	8.94	19.06
Outgoing Remittances					
Australia	1.50	1.88	1.00	2.16	1.18
Japan	10.90	11.45	11.49	9.66	12.58
New Zealand	0.64	0.54	0.88	0.79	0.74
Philippines	11.01	13.77	10.97	12.81	18.16
Taiwan	10.58	11.82	8.83	10.14	14.34
United States	28.01	34.68	25.31	26.04	30.29
China	16.59	10.27	4.26	15.14	12.15
All Others	20.76	15.58	37.25	23.26	10.56
Incoming Remittances ($000)	**34,417**	**46,410**	**42,957**	**48,123**	**39,448**
Depository Institutions Domestic	0	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	7,028	9,043	8,169	16,952	4,963
Local Governments (State Governments)	0	53	0	0	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	27,389	37,314	34,788	31,171	34,485
Non-financial Corporations	24,992	23,586	30,981	28,289	27,255
Individuals	1,760	4,691	2,818	2,083	3,325
Non-profit Institutions Serving Households	637	9,037	989	799	3,905
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**46,799**	**31,316**	**42,971**	**37,491**	**38,518**
Depository Institutions Domestic	24	6	32	0	0
Other Financial Corporations Domestic	174	460	0	42	30
Development Financing Corporations	174	460	0	42	30
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	3,216	2,498	2,161	3,600	4,330
Local Governments (State Governments)	23	60	68	89	97
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	43,362	28,292	40,710	33,760	34,061
Non-financial Corporations	41,958	26,875	39,103	32,064	32,166
Individuals	1,364	1,372	1,595	1,671	1,788
Non-profit Institutions Serving Households	40	45	12	25	107
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	NA	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	20.42	19.49	19.02	35.23	12.58
Local Governments (State Governments)	NA	0.11	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	79.58	80.40	80.98	64.77	87.42
Non-financial Corporations	72.62	50.82	72.12	58.78	69.09
Individuals	5.11	10.11	6.56	4.33	8.43
Non-profit Institutions Serving Households	1.85	19.47	2.30	1.66	9.90
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.05	0.02	0.07	NA	NA
Other Financial Corporations Domestic	0.37	1.47	NA	0.11	0.08
Development Financing Corporations	0.37	1.47	NA	0.11	0.08
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	6.87	7.98	5.03	9.60	11.24
Local Governments (State Governments)	0.05	0.19	0.16	0.24	0.25
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	92.66	90.34	94.74	90.05	88.43
Non-financial Corporations	89.66	85.82	91.00	85.52	83.51
Individuals	2.91	4.38	3.71	4.46	4.64
Non-profit Institutions Serving Households	0.09	0.14	0.03	0.07	0.28
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**20,002**	**20,058**	**20,128**	**20,404**	**20,535**
of which: SME depositors	47	374	38	38	440
of which: household/individuals depositors	NA	1,023	1,364	1,389	1,406
As a % of Total Number of Depositors					
SME depositors	0.23	1.86	0.19	0.19	2.14
household/individuals depositors	NA	5.10	6.78	6.81	6.85
Number of Deposit Accounts	**22,687**	**15,139**	**15,323**	**15,489**	**15,687**
of which: SME deposit accounts	47	374	38	38	440
of which: household/individuals deposit accounts	5,121	4,784	5,123	5,151	4,758
As a % of Total Number of Deposit Accounts					
SME deposit accounts	0.21	2.47	0.25	0.25	2.80
household/individuals deposit accounts	22.57	31.60	33.43	33.26	30.33
Total Number of Borrowers	**5,248**	**5,165**	**5,156**	**5,126**	**5,078**
of which: SME borrowers	4	3	4	4	3
of which: household/individual borrowres	1,241	1,205	1,224	1,290	1,304
As a % of Total Number of Borrowers					
SME borrowers	0.08	0.06	0.08	0.08	0.06
household/individual borrowers	23.65	23.33	23.74	25.17	25.68
Total Number of Loan Accounts	**5,681**	**5,591**	**5,597**	**5,578**	**5,526**
of which: SME loan accounts	4	3	4	4	3
of which: household/individual loan accounts	1,250	1,215	1,231	1,298	1,315

As a % of Total Number of Loan Accounts					
SME loan accounts	0.07	0.05	0.07	0.07	0.05
household/individual loan accounts	22.00	21.73	21.99	23.27	23.80
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	1,366	(3,903)	1,479	1,302	1,403
Capital Growth from prior quarter (%)	16.96%	-41.43%	26.81%	18.61%	16.91%
Asset Growth from prior quarter($)	(19,776)	5,023	(4,032)	1,851	(6,040)
Asset Growth from prior quarter(%)	-6.68%	1.82%	-1.43%	0.67%	-2.16%
Deposit Growth from prior quarter ($)	(21,293)	7,159	(5,783)	370	(7,335)
Deposit Growth from prior quarter (%)	-7.50%	2.73%	-2.14%	0.14%	-2.77%
LOAN QUALITY					
Loans past due 360 days or more	27	22	11	24	21
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	(59)	162	(161)	19	6
Loans past due 360 days or more	(22)	(5)	(11)	13	(3)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-22.52%	79.80%	-44.11%	9.31%	2.69%
Loans past due 360 days or more	-44.90%	-18.52%	-50.00%	118.18%	-12.50%
By economic sector, in dollar amounts					
Depository Institutions Domestic	-	-	-	-	-
Other Financial Corporations Domestic	-	-	-	-	-
Development Financing Corporations	-	-	-	-	-
Statutory Non-Bank Financial Corporations	-	-	-	-	-
Private Non-Bank Financial Corporations	-	-	-	-	-
Central Government	-	-	-	-	-
Local Governments	-	-	-	-	-
State	-	-	-	-	-
Municipal	-	-	-	-	-
Statutory Non-financial Corporations Domestic	-	-	-	-	-
Private Sector Domestic	33,565	34,098	35,421	33,653	34,532
Non-financial Corporations	5,396	6,461	7,026	5,411	5,520
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	335	333	331	328	-
Transportation & Storage	383	277	353	345	344
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,100	3,398	3,381	3,363	3,340
Professional, Scientific & Technical Activities	-	-	-	-	-
Administrative & Support Services Activities	-	-	-	-	-
Public Administration & Defense; Compulsory Social Security	-	-	-	-	-
Education	-	-	-	-	-
Human Health & Social Work Activities	-	-	-	-	-
Arts, Entertainment and Recreation	-	-	-	-	-
Other Service Activities	1,578	2,453	2,961	1,375	1,836
Individuals	28,169	27,637	28,395	28,242	29,012

Housing and Land Purchases	52	46	41	39	35
Other	28,117	27,591	28,354	28,203	28,977
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**33,565**	**34,098**	**35,421**	**33,653**	**34,532**
Secured Loans	6,927	8,025	8,573	6,888	7,014
Unsecured Loans	26,638	26,073	26,848	26,765	27,518
Growth qtr-on-qtr dollar amount					
Total Loans	**(2,976)**	**533**	**1,323**	**(1,768)**	**879**
Secured Loans	(2,996)	1,098	548	(1,685)	126
Unsecured Loans	20	(565)	775	(83)	753
Growth qtr-on-qtr percent					
Total Loans	**-8%**	**2%**	**4%**	**-5%**	**3%**
Secured Loans	-30%	16%	7%	-20%	2%
Unsecured Loans	0%	-2.1%	3%	0%	3%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,279	1,119	1,460	1,554	1,537
Total Loans less NPLs	33,362	33,733	35,217	33,430	34,303
Ratio of Provisions to Total Loans (both less NPLs)	3.83%	3.32%	4.15%	4.65%	4.48%
Liquidity Indicators					
in dollar amounts					
Due from Banks	235,095	238,351	233,306	236,461	229,657
Due from Home Office & Other branches	234,416	237,508	232,609	235,683	228,756
Demand Deposits due from Home Office & Other branches	234,416	237,508	232,609	235,683	228,756
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,904	2,427	2,112	2,581	2,468
Sum of Cash and Due from Depository Institutions	237,999	240,778	235,418	239,042	232,125
Effective Federal Funds Rate (Qtr Avg)	**#REF!**	**#REF!**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	#REF!	#REF!	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	4,764	1,426	2,787	4,000	5,136
Annualized Yield on Due From HO (Insured Banks Only)	**1.92%**	**2.42%**	**2.37%**	**2.27%**	**2.20%**

Liquid Assets (PR-10)	**237,999**	**240,778**	**235,418**	**239,042**	**232,125**
Short-term Deposit Liabilities	249,371	256,246	250,415	250,798	248,391
Demand	91,008	99,940	104,273	106,698	113,897
Savings	139,992	138,807	127,954	126,012	112,127
Time	18,371	17,499	18,188	18,088	22,367
Other Short Term Liabitilities (PR-10)	260	1,969	1,330	1,356	1,240
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	99%
Due from Depository Institutions to Total Assets	85%	85%	84%	85%	84%
Liquid Assets (PR-10) to Total Assets	86%	86%	85%	86%	85%
Liquidity Ratio (PR-10)	**95%**	**93%**	**94%**	**95%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(16,837)**	**2,779**	**(5,360)**	**3,624**	**(6,917)**
Short-term Deposit Liabilities	(25,011)	6,875	(5,831)	383	(2,407)
Demand	(4,275)	8,932	4,333	2,425	7,199
Savings	(20,096)	(1,185)	(10,853)	(1,942)	(13,885)
Time	(640)	(872)	689	(100)	4,279
Other Short Term Liabitilities (PR-10)	13	1,709	(639)	26	(116)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-6.6%**	**1.2%**	**-2.2%**	**1.5%**	**-2.9%**
Short-term Deposit Liabilities	-9.1%	2.8%	-2.3%	0.2%	-1.0%
Demand	-4.5%	9.8%	4.3%	2.3%	6.7%
Savings	-12.6%	-0.8%	-7.8%	-1.5%	-11.0%
Time	-3.4%	-4.7%	3.9%	-0.5%	23.7%
Other Short Term Liabitilities (PR-10)	5.3%	657.3%	-32.5%	2.0%	-8.6%

Year-to-date Averages					
Deposits Due from Depository Institutions	249,423	236,723	235,584	235,803	234,574
Domestic Depository Institutions	564	517	506	521	549
Abroad	248,859	236,207	235,078	235,282	234,025
Head Office and Branches	248,569	235,962	234,844	235,054	233,794
Other Depository Institutions	289	245	233	228	231
Deposits	280,359	266,211	265,476	265,201	263,569
Domestic Deposits	280,287	266,210	265,475	265,201	263,569
Non-Residents	72	1	1	1	1
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	72	1	1	1	1
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	150,006	154,343	146,829	145,063	137,275
Top Twenty Deposits as % of Total Deposits	**57%**	**57%**	**56%**	**55%**	**53%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	8,707	9,552	9,440	9,205	9,022
Interest Expense	326	440	444	444	437
Net Interest Income	8,381	9,112	8,996	8,761	8,585
Provisions for Bad Loans Expense	296	148	538	556	429
Non-Interest Income	976	1,008	1,044	1,040	1,036
Non-Interest Expense	3,022	3,012	2,992	3,093	3,110
Net Income Before Tax	6,039	6,960	6,510	6,152	6,082
Less: Applicable Income Tax	231	244	254	245	248
Net Income After Tax	**5,808**	**6,716**	**6,256**	**5,907**	**5,834**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	27,317	26,481	26,593	27,310	27,421
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	**3,880**	**15,094**	**15,080**	**25,712**	**26,643**
Total Incoming	209,999	46,410	89,367	137,490	176,938
Total Outgoing	206,119	31,316	74,287	111,778	150,295

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	3.41	1.96	2.52	2.97	3.55
Non Performing Loans to Total Loans	0.60	1.07	0.58	0.66	0.66
Non Performing Loans to Past Due Loans	0.14	0.28	0.16	0.18	0.20
Provisions for Loan Losses to NPLs	730.05	406.58	815.69	796.86	771.18
Net Income to Average Assets (ROA)	1.99	2.41	2.25	2.12	2.10
Net Interest Income to Average Earning Assets (NIM)	2.94	3.37	3.33	3.25	3.19
Average Yield on Loans	10.18	10.62	10.44	10.50	10.51
Average Cost of Deposits	0.12	0.17	0.17	0.17	0.17
Liquidity Ratio (PR-10)	95.34	93.25	93.51	94.80	92.99
Net Loans to Total Assets	11.61	11.59	12.18	11.42	12.00
Customer Deposits to Total Loans	782.45	791.22	745.34	785.60	744.36
Return on Equity (Uninsured Banks Only)	78.53	89.92	85.57	78.15	73.05
Cash Balances to Short Term Liabilities	1.23	0.97	0.89	1.08	1.06

Summary Balance Sheet

Cash and Due from Banks	237,999	240,778	235,418	239,042	232,125
Net Loans	32,083	32,614	33,757	31,876	32,766
Gross Loans	33,565	34,098	35,421	33,653	34,532
(Provisions for Loan Losses)	(1,482)	(1,484)	(1,664)	(1,777)	(1,766)
Performing Loans	33,362	33,733	35,217	33,430	34,303
Non Performing Loans	203	365	204	223	229
*****Past Due Loans (includes NPLs)*****	1,491	1,305	1,295	1,245	1,168
All Other Assets	6,189	7,902	8,087	8,195	8,182
TOTAL ASSETS	**276,271**	**281,294**	**277,262**	**279,113**	**273,073**
Total Deposits	262,631	269,790	264,007	264,377	257,042
Demand/Checking	91,008	99,940	104,273	106,698	113,897

Savings	139,992	138,807	127,954	126,012	112,127
Time Deposits	31,631	31,043	31,780	31,667	31,018
All Other Liabilities	4,220	5,987	6,259	6,438	6,330
TOTAL LIABILITIES	**266,851**	**275,777**	**270,266**	**270,815**	**263,372**
Paid-in Capital	4,114	4,114	4,144	4,144	4,144
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	5,305	1,401	2,850	4,152	5,556
Other	1	2	2	2	1
TOTAL CAPITAL	**9,420**	**5,517**	**6,996**	**8,298**	**9,701**
TOTAL LIABILITIES & CAPITAL	**276,271**	**281,294**	**277,262**	**279,113**	**273,073**