RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2019 2019Q1	6/30/2019 2019Q2	9/30/2019 2019Q3	12/31/2019 2019Q4	3/31/2020 2020Q1
Average Total Assets ($ 000)	278,783	278,276	278,485	277,403	278,035
Net Income ($ 000)	1,679	3,128	4,430	5,834	997
Average Earning Assets ($ 000)	270,555	269,945	269,988	268,828	268,427
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	3.43	3.39	3.31	3.25	2.96
Less: Interest Expense	0.16	0.16	0.16	0.16	0.14
Net Interest Income	3.27	3.23	3.15	3.09	2.82
Plus: Noninterest Income	0.36	0.38	0.37	0.37	0.34
Less: Noninterest Expense	1.08	1.08	1.11	1.12	1.16
Less: Provisions for Loan Losses	0.05	0.19	0.20	0.15	0.48
Net Operating Profit Before Tax	2.50	2.34	2.21	2.19	1.51
Net Operationg Profit After Tax	2.41	2.25	2.12	2.10	1.43
Adjusted Net Operating Income	2.39	2.37	2.26	2.20	1.79
Net Income	2.41	2.25	2.12	2.10	1.43
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.41	2.25	2.12	2.10	1.43
Net Income to Average Capital (ROE) (FSI)	89.92	85.57	78.15	73.05	56.29
Net Interest Income to Average Earning Assets (NIM)	3.37	3.33	3.25	3.19	2.92
Average Earning Assets to Average Assets	97.05	97.01	96.95	96.91	96.54
Interest Margin to Gross Income	86.29	85.81	85.52	85.35	85.43
Yield on Loans	10.62	10.44	10.50	10.51	10.22
Cost of Deposits	0.17	0.17	0.17	0.17	0.15
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.14	0.29	0.39	0.46	0.27
Earnings Coverage of Net Loan Losses (X)	37.02	32.88	34.43	38.74	11.41
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44
Past Due Loans to Total Loans	3.83	3.66	3.70	3.38	2.68
Non-Performing Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62
Provisions for Loan Losses to Non-Performing Loans	406.58	815.69	796.86	771.18	876.30
Estimated Required Provisions to Non-Performing Loans	122.75	213.03	192.44	188.31	192.33
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.59	12.18	11.42	12.00	11.36
Net Loans and Advances to Customer Deposits	12.09	12.79	12.06	12.75	11.84
Deposits to Total Liabilities	97.83	97.68	97.62	97.60	97.52
Liquidity Ratio (PR-10)	93.25	93.51	94.80	92.99	91.61
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)	(1.30)	(1.27)	(1.25)	(1.31)
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	0.04	0.02
Retained Earnings to Average Capital	0.19	0.39	0.55	0.70	0.05
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.30	0.45	0.53	0.60	0.22
Past Due Loans to Total Capital	0.24	0.19	0.15	0.12	0.20
Non Performing Loans to Capital (FSI)	0.07	0.03	0.03	0.02	0.05
GROWTH RATES (qtr-on-qtr)					
Total Assets	1.82	(1.43)	0.67	(2.16)	3.63
Total Capital (Balance Sheet)	(41.43)	26.81	18.61	16.91	(53.93)
Tier 1 Capital	6.23	0.78	0.00	0.00	(10.19)
Total Loans and Advances	1.59	3.88	(4.99)	2.61	(1.52)
Past Due Loans (Loans Past Due 30 Days or More)	(12.47)	(0.77)	(3.86)	(6.18)	(22.00)
Non Performing Loans (Loans Past Due 90 Days or More)	79.80	(44.11)	9.31	2.69	(7.86)
Core Liquid Assets	1.17	(2.23)	1.54	(2.89)	4.53
Total Deposits	2.73	(2.14)	0.14	(2.77)	5.67
Demand Deposits	9.81	4.34	2.33	6.75	(2.37)
Savings Deposits	(0.85)	(7.82)	(1.52)	(11.02)	15.82
Time Deposits	(1.86)	2.37	(0.36)	(2.05)	(1.50)

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	160	324	490	651	159
Other Non Interest Income	92	198	290	385	76
Total Non-Interest Income	**252**	**522**	**780**	**1,036**	**235**
Salaries, Wages and Benefits - Citizens	243	526	872	1,167	289
Salaries, Wages and Benefits - Noncitizens	85	143	199	244	55
Board of Directors' Expenses	7	47	83	119	34
Outsourcing Service Fees and Expenses	15	41	64	98	25
Related Party	1	2	3	4	1
Non-Related Party	14	39	61	94	24
Rent - Premises	66	121	185	251	62
Other Administrative and Occupancy Expenses	48	113	179	251	66
Depreciation on Fixed Assets	57	116	175	236	58
Other Non Interest Expenses	232	389	563	744	218
Total Non-Interest (Overhead) Expenses	**753**	**1,496**	**2,320**	**3,110**	**807**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	29.76	29.80	31.56	32.33	36.78
Interest Margin to Gross Income (FSI)	86.29	85.81	85.52	85.35	85.43
Personnel Expenses to Noninterest Expenses (FSI)	43.56	44.72	46.16	45.37	42.63
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.48	0.51	0.55	0.55	0.54
Salaries, Wages and Benefits of All Employees	0.47	0.48	0.51	0.51	0.49
Board of Directors' Expenses	0.01	0.03	0.04	0.04	0.05
Outsourcing Service Fees and Expenses	0.02	0.03	0.03	0.04	0.04
Rent - Premises	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.07	0.08	0.09	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.08	0.09	0.08
Other Non Interest Expenses	0.33	0.28	0.27	0.27	0.31
Total Overhead Expenses	1.08	1.08	1.11	1.12	1.16
Overhead Expenses Less Non-Int Income	0.72	0.70	0.74	0.75	0.82
YIELD ON OR COST OF:					
Total Loans and Advances	11.37	11.25	11.33	11.34	10.97
Interest Income on Loans and Advances	10.62	10.44	10.50	10.51	10.22
Yield-related Loan Fees & Charges	0.76	0.81	0.83	0.83	0.75
Deposits Due from Depository Institutions	2.41	2.37	2.26	2.19	1.91
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	2.41	2.37	2.27	2.19	1.92
Head Office and Branches	2.42	2.37	2.27	2.20	1.92
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.17	0.17	0.17	0.17	0.15
Domestic	0.17	0.17	0.17	0.17	0.15
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	**12.14**	**12.35**	**12.28**	**12.35**	**12.33**
Less: Provisions for Loan Losses	0.53	0.55	0.58	0.59	0.65
Net Loans and Advances	11.60	11.79	11.70	11.76	11.68
Deposits Due From Depository Institutions	**84.91**	**84.66**	**84.67**	**84.56**	**84.22**
Demand	84.68	84.42	84.43	84.31	83.90
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.68	84.42	84.43	84.31	83.90
Head Office and Branches	84.64	84.39	84.40	84.28	83.87
Other Depository Institutions	0.04	0.03	0.03	0.03	0.03
Savings	0.23	0.23	0.24	0.25	0.32

Domestic	0.19	0.18	0.19	0.20	0.27
Abroad	0.05	0.05	0.06	0.06	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.06	0.06	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	**97.05**	**97.01**	**96.95**	**96.91**	**96.54**
Cash (Notes & Coin)	**0.96**	**0.89**	**0.90**	**0.90**	**1.16**
Total Non-Financial Assets	**1.87**	**1.97**	**2.02**	**2.06**	**2.17**
Premises & Equipment	1.87	1.97	2.02	2.06	2.17
Less: Accumulated Depreciation	0.88	0.90	0.91	0.92	1.06
Net Fixed Assets	0.99	1.08	1.12	1.14	1.12
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**	**0.06**
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	**0.01**	**0.01**	**0.01**	**0.01**	**0.01**
Other Assets	**0.07**	**0.07**	**0.07**	**0.07**	**0.06**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	34.25	35.36	36.08	37.19	40.48
Savings Deposits	50.00	48.72	47.83	46.50	43.52
Time Deposits	11.24	11.31	11.32	11.33	11.07
Sub-Total Deposits	**95.49**	**95.40**	**95.23**	**95.01**	**95.07**
Deposits Due to Depository Institutions	0.20	0.20	0.20	0.21	0.28
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	0.20	0.27
Domestic	0.19	0.19	0.19	0.20	0.27
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	**0.12**	**0.16**	**0.18**	**0.19**	**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	**0.03**	**0.03**	**0.03**	**0.03**	**0.03**
Deposits	0.03	0.03	0.03	0.03	0.03
Dividends Payable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Interest In Suspense on Loans and Advances	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Liabilities	**0.27**	**0.33**	**0.36**	**0.38**	**0.53**
Total Provisions for Losses	**0.53**	**0.55**	**0.58**	**0.59**	**0.65**
Total Accumulated Depreciation	**0.88**	**0.90**	**0.91**	**0.92**	**1.06**
Sub-Total Liabilities	**97.32**	**97.37**	**97.29**	**97.12**	**97.45**
Total Capital	**2.68**	**2.63**	**2.71**	**2.88**	**2.55**
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	1,482	1,482	1,482	1,482	1,766

Add: Provisions Year-to-date	37	269	417	429	337
Less: Write-offs Year-to-date ( )	134	272	418	521	206
Add: Recoveries Year-to-date	87	173	284	364	114
Ending Balance	**1,472**	**1,652**	**1,765**	**1,754**	**2,011**
Average Total Loans to Average Total Assets	12.14	12.35	12.28	12.35	12.33
Average Total Loans and Advances ($000)	33,832	34,361	34,184	34,254	34,270
Year-to-date Net Loan Losses (Recoveries)	47	99	134	157	92
Past Due Loans [Loans Past Due 30 Days or More)	1,305	1,295	1,245	1,168	911
Non Performing Loans [Loans Past Due 90 Days or More)	365	204	223	229	211
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	12.36	24.57	40.34	51.70	21.88
Year-to-date Net Loan Loss to Average Total Loans	0.14	0.29	0.39	0.46	0.27
Year-to-date Write-offs to Average Total Loans	0.40	0.79	1.22	1.52	0.60
Year-to-date Recoveries to Average Total Loans	0.26	0.50	0.83	1.06	0.33
Provisions for Loan Losses to Total Loans	4.35	4.70	5.28	5.11	5.44
Provisions for Loan Losses to Loans Past Due 90 days or more	406.58	815.69	796.86	771.18	876.30
Earnings Coverage of Year-to-date Net Loan Losses	37.02	32.88	34.43	38.74	11.41
Twenty Largest Borrowing Relationships ('000s)	18,185	18,766	15,100	15,454	15,895
Large Borrowers to Capital (FSI)	329.6	268.2	182.0	159.3	355.7
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.83	3.66	3.70	3.38	2.68
Loans Past Due 30 to 59 Days to Total Loans	1.83	1.67	1.71	1.78	0.75
Loans Past Due 60 to 89 Days to Total Loans	0.92	1.41	1.33	0.94	1.31
Loans Past Due 90 to 179 Days to Total Loans	0.93	0.42	0.46	0.48	0.58
Loans Past Due 180 to 360 Days to Total Loans	0.07	0.12	0.13	0.12	0.01
Loans Past Due Over 360 Days to Total Loans	0.06	0.03	0.07	0.06	0.02
Nonperforming Loans to Total Loans (FSI)	1.07	0.58	0.66	0.66	0.62
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	18.95	19.84	16.08	15.99	16.13
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	0.93	0.97	0.00	0.00
Transportation & Storage	0.81	1.00	1.03	1.00	0.96
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	9.97	9.55	9.99	9.67	9.75
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	7.19	8.36	4.09	5.32	5.43
Individuals	81.05	80.16	83.92	84.01	83.87
Housing and Land Purchases	0.13	0.12	0.12	0.10	0.07
Other	80.92	80.05	83.81	83.91	83.80
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	9,420	9,420	9,420	9,420	9,701
+ Net Change in Paid-in Capital Year-to-date	0	30	30	30	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	225	225	225	225	(394)
+ Net Income (Loss) Year-to-date	1,679	3,128	4,430	5,834	997
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	1	0	(1)
Balance At End of Period	**11,325**	**12,804**	**14,106**	**15,509**	**10,303**
Average Total Capital ($000)	7,469	7,311	7,558	7,986	7,085
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	591.15	482.52	384.14	337.76	719.58
Borrowings	12.36	9.56	7.89	6.61	0.00
Deposits Due to Depository Institutions	10.86	7.36	7.21	7.13	18.95
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.90	0.86	0.78	0.73	0.56
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.19	0.39	0.55	0.70	0.05
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.96	2.52	2.97	3.55	1.58
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,114	4,144	4,144	4,144	4,144
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(278)	(278)	(278)	(278)	(672)
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	3,836	3,866	3,866	3,866	3,472
TIER 2 CAPTIAL:					
Current year-to-date Income	1,679	3,128	4,430	5,834	997
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	1,484	1,664	1,777	1,766	1,849
Maximum Eligible General Provisions for Loan Losses	2,645	2,743	2,808	2,750	2,806
Allowable General Provisions for Loan Losses	1,484	1,664	1,777	1,766	1,849
Other	0	0	0	0	0
Sub-total Tier 2 Capital	3,163	4,792	6,207	7,600	2,846
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	237,508	232,609	235,683	228,756	237,616
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	237,508	232,609	235,683	228,756	237,616
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	**(230,509)**	**(223,951)**	**(225,610)**	**(217,290)**	**(231,298)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**209,800**	**215,063**	**222,493**	**218,417**	**223,427**
0% Risk Weighted Assets ($000)	4,326	4,037	4,431	4,762	6,344
20% Risk Weighted Assets ($000)	80,844	69,513	61,975	59,035	62,503
50% Risk Weighted Assets ($000)	0	0	0	0	0
100% Risk Weighted Assets ($000)	193,631	201,160	210,098	206,610	210,926
Off-Balance Sheet Risk-Weighted Obligations	**1,790**	**4,390**	**2,140**	**1,581**	**1,092**
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	1,790	4,390	2,140	1,581	1,092
Gross Risk-Weighted Assets	**211,590**	**219,453**	**224,633**	**219,998**	**224,519**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	47,502	46,522	47,137	45,751	47,523
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**164,088**	**172,931**	**177,496**	**174,247**	**176,995**
Tier-1 Capital to Risk-Weighted Assets	**2.34%**	**2.24%**	**2.18%**	**2.22%**	**1.96%**
Total Capital to Risk-Weighted Assets	**-140.48%**	**-129.50%**	**-127.11%**	**-124.70%**	**-130.68%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,427	2,112	2,581	2,468	3,993
Core Liquid Assets	240,778	235,418	239,042	232,125	242,650
Short Term Liabilities	249,881	237,190	238,170	232,074	252,262
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	85.60	84.91	85.64	85.00	85.74
Cash Balances to Short Term Liabilities	0.97	0.89	1.08	1.06	1.58
Core Liquid Assets to Short Term Liabilities (FSI)	96.36	99.25	100.37	100.02	96.19
Customer Deposits to Total Loans (FSI)	791.22	745.34	785.60	744.36	798.71
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	0.86	0.76	0.92	0.90	1.41
Balances Due From Depository Institutions	84.73	84.15	84.72	84.10	84.33
Domestic	0.00	0.00	0.002	0.002	0.003
Abroad	84.53	83.97	84.52	83.86	84.04
Head Office and Branches	84.43	83.90	84.44	83.77	83.96
Other Depository Institutions	0.10	0.08	0.08	0.09	0.07
Short Term Liabilities	88.83	85.55	85.33	84.99	89.14
Total Deposit Liabilities	95.91	95.22	94.72	94.13	95.98
Demand Deposits	35.53	37.61	38.23	41.71	39.29
Savings Deposits	49.35	46.15	45.15	41.06	45.89
Time Deposits	11.04	11.46	11.35	11.36	10.80
Deposits Due to Depository Institutions	0.21	0.19	0.21	0.25	0.30
Domestic	0.21	0.19	0.21	0.25	0.30
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	0.24	0.24	0.23	0.23	0.00
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	NA	NA	NA	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.01
Australian Dollar (AUD)	NA	NA	0.00	NA	0.00
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	NA	0.00	NA	0.00
All Others	0.00	NA	0.00	NA	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.42	0.08	0.36	0.23	1.12
Shorthand Method	0.42	0.08	0.36	0.23	1.12

OTHER RATIOS:					
FX Assets to Total Assets	0.01	0.00	0.01	0.00	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	430	3,246	5,665	6,763	(44)
- 7 up to 30 days	(6,115)	2,195	649	(1,148)	(6,476)
- 1 up to 3 months	4,493	(104)	(1,241)	(1,144)	(692)
- 3 up to 6 months	(600)	2,764	(517)	(6,363)	(487)
- 6 up to 12 months	4,630	(4,860)	(4,117)	1,330	265
- 1 up to 3 years	6,792	7,898	7,120	8,586	7,472
- 3 up to 5 years	6,181	5,686	6,388	7,241	8,699
- 5 Years and Over	3,582	2,943	2,946	2,665	4,189
- Unclassified	2,291	2,032	1,862	1,820	1,132
Cumulative GAP Position ('000s)					
- Less than 7 days	430	3,246	5,665	6,763	(44)
- 7 up to 30 days	(5,685)	5,441	6,314	5,615	(6,520)
- 1 up to 3 months	(1,192)	5,337	5,073	4,471	(7,212)
- 3 up to 6 months	(1,792)	8,101	4,556	(1,892)	(7,699)
- 6 up to 12 months	2,838	3,241	439	(562)	(7,434)
- 1 up to 3 years	9,630	11,139	7,559	8,024	38
- 3 up to 5 years	15,811	16,825	13,947	15,265	8,737
- 5 Years and Over	19,393	19,768	16,893	17,930	12,926
- Unclassified	21,684	21,800	18,755	19,750	14,058

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	5.30	5.60	4.90	5.48	4.44
0 - 3 months	5.75	6.18	5.61	6.28	4.97
0 - 6 months	6.38	7.04	6.48	7.10	5.66
0 - 12 months	7.75	8.40	7.98	8.86	7.16

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,790	4,390	2,140	1,581	1,092
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	14,377	10,414	8,317	8,468	8,497
Unconditionally Cancelable At Any Time Without Notice	53	49	27	30	61
Non-Cancelable With a Remaining Term to Maturity One Year or Less	14,324	10,365	8,290	8,438	8,436
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**16,167**	**14,804**	**10,457**	**10,049**	**9,589**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.64	1.58	0.77	0.58	0.39
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	5.11	3.76	2.98	3.10	3.00
Unconditionally Cancelable At Any Time Without Notice	0.02	0.02	0.01	0.01	0.02
Non-Cancelable With a Remaining Term to Maturity One Year or Less	5.09	3.74	2.97	3.09	2.98
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**5.75**	**5.34**	**3.75**	**3.68**	**3.39**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.40**	**0.43**	**0.46**	**0.40**	**0.39**
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	0.96	1.14	1.33	0.99	2.04
- Officers	1.45	0.99	0.52	0.41	0.69
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.07	0.06	0.04	0.03	0.20
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	**45**	**44**	**44**	**43**	**42**
Citizens of the Republic of Palau	39	37	38	37	36
Non-Citizens	6	7	6	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	23.54	24.20	20.47	20.31	20.94
Unsecured Loans as % of Total Loans and Advances	76.46	75.80	79.53	79.69	79.06
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	34.37	0.00	34.85	34.85	34.85
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.63	100.00	65.15	65.15	65.15
Paid-in Capital as a % of Total Capital	74.57	59.23	49.94	42.72	92.73
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**46,410**	**42,957**	**48,123**	**39,448**	**51,092**
Australia	327	85	226	263	208
Japan	7,195	6,054	5,292	5,388	7,774
New Zealand	727	386	124	172	256
Philippines	376	533	269	568	319
Taiwan	10,428	1,696	1,891	4,775	12,078
United States	10,572	5,589	21,500	8,373	20,874
China	6,456	19,458	14,519	12,390	4,644
All Others	10,329	9,156	4,302	7,519	4,939
Outgoing Remittances ($000)	**31,316**	**42,971**	**37,491**	**38,518**	**32,200**
Australia	588	430	808	455	692
Japan	3,587	4,937	3,623	4,847	3,389
New Zealand	170	379	296	284	280
Philippines	4,312	4,715	4,802	6,993	4,508
Taiwan	3,701	3,794	3,802	5,524	2,304
United States	10,861	10,876	9,763	11,668	9,373
China	3,217	1,832	5,678	4,681	6,997
All Others	4,880	16,008	8,719	4,066	4,657
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.70	0.20	0.47	0.67	0.41
Japan	15.50	14.09	11.00	13.66	15.22
New Zealand	1.57	0.90	0.26	0.44	0.50
Philippines	0.81	1.24	0.56	1.44	0.62
Taiwan	22.47	3.95	3.93	12.10	23.64
United States	22.78	13.01	44.68	21.23	40.86
China	13.91	45.30	30.17	31.41	9.09
All Others	22.26	21.31	8.94	19.06	9.67
Outgoing Remittances					
Australia	1.88	1.00	2.16	1.18	2.15
Japan	11.45	11.49	9.66	12.58	10.52
New Zealand	0.54	0.88	0.79	0.74	0.87
Philippines	13.77	10.97	12.81	18.16	14.00
Taiwan	11.82	8.83	10.14	14.34	7.16
United States	34.68	25.31	26.04	30.29	29.11
China	10.27	4.26	15.14	12.15	21.73
All Others	15.58	37.25	23.26	10.56	14.46
Incoming Remittances ($000)	**46,410**	**42,957**	**48,123**	**39,448**	**51,092**
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	9,043	8,169	16,952	4,963	17,367
Local Governments (State Governments)	53	0	0	0	27
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	37,314	34,788	31,171	34,485	33,698
Non-financial Corporations	23,586	30,981	28,289	27,255	22,755
Individuals	4,691	2,818	2,083	3,325	2,983
Non-profit Institutions Serving Households	9,037	989	799	3,905	7,960
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**31,316**	**42,971**	**37,491**	**38,518**	**32,200**
Depository Institutions Domestic	6	32	0	0	20
Other Financial Corporations Domestic	460	0	42	30	0
Development Financing Corporations	460	0	42	30	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	2,498	2,161	3,600	4,330	2,150
Local Governments (State Governments)	60	68	89	97	57
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	28,292	40,710	33,760	34,061	29,973
Non-financial Corporations	26,875	39,103	32,064	32,166	27,235
Individuals	1,372	1,595	1,671	1,788	2,637
Non-profit Institutions Serving Households	45	12	25	107	101
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	19.49	19.02	35.23	12.58	33.99
Local Governments (State Governments)	0.11	NA	NA	NA	0.05
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	80.40	80.98	64.77	87.42	65.96
Non-financial Corporations	50.82	72.12	58.78	69.09	44.54
Individuals	10.11	6.56	4.33	8.43	5.84
Non-profit Institutions Serving Households	19.47	2.30	1.66	9.90	15.58
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.02	0.07	NA	NA	0.06
Other Financial Corporations Domestic	1.47	NA	0.11	0.08	NA
Development Financing Corporations	1.47	NA	0.11	0.08	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	7.98	5.03	9.60	11.24	6.68
Local Governments (State Governments)	0.19	0.16	0.24	0.25	0.18
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	90.34	94.74	90.05	88.43	93.08
Non-financial Corporations	85.82	91.00	85.52	83.51	84.58
Individuals	4.38	3.71	4.46	4.64	8.19
Non-profit Institutions Serving Households	0.14	0.03	0.07	0.28	0.31
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**20,058**	**20,128**	**20,404**	**20,535**	**20,591**
of which: SME depositors	374	38	38	440	439
of which: household/individuals depositors	1,023	1,364	1,389	1,406	1,414
As a % of Total Number of Depositors					
SME depositors	1.86	0.19	0.19	2.14	2.13
household/individuals depositors	5.10	6.78	6.81	6.85	6.87
Number of Deposit Accounts	**15,139**	**15,323**	**15,489**	**15,687**	**15,847**
of which: SME deposit accounts	374	38	38	440	439
of which: household/individuals deposit accounts	4,784	5,123	5,151	4,758	4,766
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.47	0.25	0.25	2.80	2.77
household/individuals deposit accounts	31.60	33.43	33.26	30.33	30.08
Total Number of Borrowers	**5,165**	**5,156**	**5,126**	**5,078**	**4,955**
of which: SME borrowers	3	4	4	3	3
of which: household/individual borrowres	1,205	1,224	1,290	1,304	1,231
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.08	0.08	0.06	0.06
household/individual borrowers	23.33	23.74	25.17	25.68	24.84
Total Number of Loan Accounts	**5,591**	**5,597**	**5,578**	**5,526**	**5,408**
of which: SME loan accounts	3	4	4	3	3
of which: household/individual loan accounts	1,215	1,231	1,298	1,315	1,245

As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.07	0.07	0.05	0.06
household/individual loan accounts	21.73	21.99	23.27	23.80	23.02
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	(3,903)	1,479	1,302	1,403	(5,232)
Capital Growth from prior quarter (%)	-41.43%	26.81%	18.61%	16.91%	-53.93%
Asset Growth from prior quarter($)	5,023	(4,032)	1,851	(6,040)	9,923
Asset Growth from prior quarter(%)	1.82%	-1.43%	0.67%	-2.16%	3.63%
Deposit Growth from prior quarter ($)	7,159	(5,783)	370	(7,335)	14,576
Deposit Growth from prior quarter (%)	2.73%	-2.14%	0.14%	-2.77%	5.67%
LOAN QUALITY					
Loans past due 360 days or more	22	11	24	21	8
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	162	(161)	19	6	(18)
Loans past due 360 days or more	(5)	(11)	13	(3)	(13)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	79.80%	-44.11%	9.31%	2.69%	-7.86%
Loans past due 360 days or more	-18.52%	-50.00%	118.18%	-12.50%	-61.90%
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	34,098	35,421	33,653	34,532	34,007
Non-financial Corporations	6,461	7,026	5,411	5,520	5,485
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	333	331	328	-	-
Transportation & Storage	277	353	345	344	325
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,398	3,381	3,363	3,340	3,315
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	2,453	2,961	1,375	1,836	1,845
Individuals	27,637	28,395	28,242	29,012	28,522

Housing and Land Purchases	46	41	39	35	23
Other	27,591	28,354	28,203	28,977	28,499
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**34,098**	**35,421**	**33,653**	**34,532**	**34,007**
Secured Loans	8,025	8,573	6,888	7,014	7,122
Unsecured Loans	26,073	26,848	26,765	27,518	26,885
Growth qtr-on-qtr dollar amount					
Total Loans	**533**	**1,323**	**(1,768)**	**879**	**(525)**
Secured Loans	1,098	548	(1,685)	126	108
Unsecured Loans	(565)	775	(83)	753	(633)
Growth qtr-on-qtr percent					
Total Loans	**2%**	**4%**	**-5%**	**3%**	**-2%**
Secured Loans	16%	7%	-20%	2%	2%
Unsecured Loans	-2%	3.0%	0%	3%	-2%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,119	1,460	1,554	1,537	1,638
Total Loans less NPLs	33,733	35,217	33,430	34,303	33,796
Ratio of Provisions to Total Loans (both less NPLs)	3.32%	4.15%	4.65%	4.48%	4.85%
Liquidity Indicators					
in dollar amounts					
Due from Banks	238,351	233,306	236,461	229,657	238,657
Due from Home Office & Other branches	237,508	232,609	235,683	228,756	237,616
Demand Deposits due from Home Office & Other branches	237,508	232,609	235,683	228,756	237,616
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,427	2,112	2,581	2,468	3,993
Sum of Cash and Due from Depository Institutions	240,778	235,418	239,042	232,125	242,650
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)	1,426	2,787	4,000	5,136	1,118
Annualized Yield on Due From HO (Insured Banks Only)	**2.42%**	**2.37%**	**2.27%**	**2.20%**	**1.92%**

Liquid Assets (PR-10)	**240,778**	**235,418**	**239,042**	**232,125**	**242,650**
Short-term Deposit Liabilities	256,246	250,415	250,798	248,391	263,060
Demand	99,940	104,273	106,698	113,897	111,199
Savings	138,807	127,954	126,012	112,127	129,867
Time	17,499	18,188	18,088	22,367	21,994
Other Short Term Liabitilities (PR-10)	1,969	1,330	1,356	1,240	1,816
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	98%
Due from Depository Institutions to Total Assets	85%	84%	85%	84%	84%
Liquid Assets (PR-10) to Total Assets	86%	85%	86%	85%	86%
Liquidity Ratio (PR-10)	**93%**	**94%**	**95%**	**93%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**2,779**	**(5,360)**	**3,624**	**(6,917)**	**10,525**
Short-term Deposit Liabilities	6,875	(5,831)	383	(2,407)	14,669
Demand	8,932	4,333	2,425	7,199	(2,698)
Savings	(1,185)	(10,853)	(1,942)	(13,885)	17,740
Time	(872)	689	(100)	4,279	(373)
Other Short Term Liabitilities (PR-10)	1,709	(639)	26	(116)	576
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**1.2%**	**-2.2%**	**1.5%**	**-2.9%**	**4.5%**
Short-term Deposit Liabilities	2.8%	-2.3%	0.2%	-1.0%	5.9%
Demand	9.8%	4.3%	2.3%	6.7%	-2.4%
Savings	-0.8%	-7.8%	-1.5%	-11.0%	15.8%
Time	-4.7%	3.9%	-0.5%	23.7%	-1.7%
Other Short Term Liabitilities (PR-10)	657.3%	-32.5%	2.0%	-8.6%	46.5%

Year-to-date Averages					
Deposits Due from Depository Institutions	236,723	235,584	235,803	234,574	234,157
Domestic Depository Institutions	517	506	521	549	749
Abroad	236,207	235,078	235,282	234,025	233,409
Head Office and Branches	235,962	234,844	235,054	233,794	233,186
Other Depository Institutions	245	233	228	231	223
Deposits	266,211	265,476	265,201	263,569	264,330
Domestic Deposits	266,210	265,475	265,201	263,569	264,329
Non-Residents	1	1	1	1	1
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	1	1	1	1	1
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	154,343	146,829	145,063	137,275	151,524
Top Twenty Deposits as % of Total Deposits	**57%**	**56%**	**55%**	**53%**	**56%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	9,552	9,440	9,205	9,022	8,232
Interest Expense	440	444	444	437	396
Net Interest Income	9,112	8,996	8,761	8,585	7,836
Provisions for Bad Loans Expense	148	538	556	429	1,348
Non-Interest Income	1,008	1,044	1,040	1,036	940
Non-Interest Expense	3,012	2,992	3,093	3,110	3,228
Net Income Before Tax	6,960	6,510	6,152	6,082	4,200
Less: Applicable Income Tax	244	254	245	248	212
Net Income After Tax	**6,716**	**6,256**	**5,907**	**5,834**	**3,988**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	26,481	26,593	27,310	27,421	29,421
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	**15,094**	**15,080**	**25,712**	**26,643**	**18,892**
Total Incoming	46,410	89,367	137,490	176,938	51,092
Total Outgoing	31,316	74,287	111,778	150,295	32,200

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.96	2.52	2.97	3.55	1.58
Non Performing Loans to Total Loans	1.07	0.58	0.66	0.66	0.62
Non Performing Loans to Past Due Loans	0.28	0.16	0.18	0.20	0.23
Provisions for Loan Losses to NPLs	406.58	815.69	796.86	771.18	876.30
Net Income to Average Assets (ROA)	2.41	2.25	2.12	2.10	1.43
Net Interest Income to Average Earning Assets (NIM)	3.37	3.33	3.25	3.19	2.92
Average Yield on Loans	10.62	10.44	10.50	10.51	10.22
Average Cost of Deposits	0.17	0.17	0.17	0.17	0.15
Liquidity Ratio (PR-10)	93.25	93.51	94.80	92.99	91.61
Net Loans to Total Assets	11.59	12.18	11.42	12.00	11.36
Customer Deposits to Total Loans	791.22	745.34	785.60	744.36	798.71
Return on Equity (Uninsured Banks Only)	89.92	85.57	78.15	73.05	56.29
Cash Balances to Short Term Liabilities	0.97	0.89	1.08	1.06	1.58

Summary Balance Sheet

Cash and Due from Banks	240,778	235,418	239,042	232,125	242,650
Net Loans	32,614	33,757	31,876	32,766	32,158
Gross Loans	34,098	35,421	33,653	34,532	34,007
(Provisions for Loan Losses)	(1,484)	(1,664)	(1,777)	(1,766)	(1,849)
Performing Loans	33,733	35,217	33,430	34,303	33,796
Non Performing Loans	365	204	223	229	211
*****Past Due Loans (includes NPLs)*****	1,305	1,295	1,245	1,168	911
All Other Assets	7,902	8,087	8,195	8,182	8,188
TOTAL ASSETS	**281,294**	**277,262**	**279,113**	**273,073**	**282,996**
Total Deposits	269,790	264,007	264,377	257,042	271,618
Demand/Checking	99,940	104,273	106,698	113,897	111,199

Savings	138,807	127,954	126,012	112,127	129,867
Time Deposits	31,043	31,780	31,667	31,018	30,552
All Other Liabilities	5,987	6,259	6,438	6,330	6,909
TOTAL LIABILITIES	**275,777**	**270,266**	**270,815**	**263,372**	**278,527**
Paid-in Capital	4,114	4,144	4,144	4,144	4,144
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	1,401	2,850	4,152	5,556	325
Other	2	2	2	1	0
TOTAL CAPITAL	**5,517**	**6,996**	**8,298**	**9,701**	**4,469**
TOTAL LIABILITIES & CAPITAL	**281,294**	**277,262**	**279,113**	**273,073**	**282,996**