RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	6/30/2019 2019Q2	9/30/2019 2019Q3	12/31/2019 2019Q4	3/31/2020 2020Q1	6/30/2020 2020Q2
Average Total Assets ($ 000)	278,276	278,485	277,403	278,035	288,673
Net Income ($ 000)	3,128	4,430	5,834	997	1,657
Average Earning Assets ($ 000)	269,945	269,988	268,828	268,427	278,623
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	3.39	3.31	3.25	2.96	2.64
Less: Interest Expense	0.16	0.16	0.16	0.14	0.13
Net Interest Income	3.23	3.15	3.09	2.82	2.51
Plus: Noninterest Income	0.38	0.37	0.37	0.34	0.31
Less: Noninterest Expense	1.08	1.11	1.12	1.16	1.07
Less: Provisions for Loan Losses	0.19	0.20	0.15	0.48	0.55
Net Operating Profit Before Tax	2.34	2.21	2.19	1.51	1.20
Net Operationg Profit After Tax	2.25	2.12	2.10	1.43	1.15
Adjusted Net Operating Income	2.37	2.26	2.20	1.79	1.58
Net Income	2.25	2.12	2.10	1.43	1.15
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.25	2.12	2.10	1.43	1.15
Net Income to Average Capital (ROE) (FSI)	85.57	78.15	73.05	56.29	51.51
Net Interest Income to Average Earning Assets (NIM)	3.33	3.25	3.19	2.92	2.60
Average Earning Assets to Average Assets	97.01	96.95	96.91	96.54	96.52
Interest Margin to Gross Income	85.81	85.52	85.35	85.43	85.19
Yield on Loans	10.44	10.50	10.51	10.22	10.14
Cost of Deposits	0.17	0.17	0.17	0.15	0.13
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.29	0.39	0.46	0.27	0.52
Earnings Coverage of Net Loan Losses (X)	32.88	34.43	38.74	11.41	9.81
Provisions for Loan Losses to Total Loans	4.70	5.28	5.11	5.44	6.60
Past Due Loans to Total Loans	3.66	3.70	3.38	2.68	2.87
Non-Performing Loans to Total Loans (FSI)	0.58	0.66	0.66	0.62	0.89
Provisions for Loan Losses to Non-Performing Loans	815.69	796.86	771.18	876.30	740.67
Estimated Required Provisions to Non-Performing Loans	213.03	192.44	188.31	192.33	156.91
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	12.18	11.42	12.00	11.36	10.15
Net Loans and Advances to Customer Deposits	12.79	12.06	12.75	11.84	10.57
Deposits to Total Liabilities	97.68	97.62	97.60	97.52	97.63
Liquidity Ratio (PR-10)	93.51	94.80	92.99	91.61	92.73
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)	(1.30)	(1.27)	(1.25)	(1.31)	(1.38)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.03	0.04	0.02	0.02
Retained Earnings to Average Capital	0.39	0.55	0.70	0.05	0.15
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.45	0.53	0.60	0.22	0.32
Past Due Loans to Total Capital	0.19	0.15	0.12	0.20	0.19
Non Performing Loans to Capital (FSI)	0.03	0.03	0.02	0.05	0.06
GROWTH RATES (qtr-on-qtr)					
Total Assets	(1.43)	0.67	(2.16)	3.63	9.52
Total Capital (Balance Sheet)	26.81	18.61	16.91	(53.93)	14.79
Tier 1 Capital	0.78	0.00	0.00	(10.19)	0.03
Total Loans and Advances	3.88	(4.99)	2.61	(1.52)	(0.94)
Past Due Loans (Loans Past Due 30 Days or More)	(0.77)	(3.86)	(6.18)	(22.00)	6.04
Non Performing Loans (Loans Past Due 90 Days or More)	(44.11)	9.31	2.69	(7.86)	42.18
Core Liquid Assets	(2.23)	1.54	(2.89)	4.53	11.16
Total Deposits	(2.14)	0.14	(2.77)	5.67	9.56
Demand Deposits	4.34	2.33	6.75	(2.37)	17.96
Savings Deposits	(7.82)	(1.52)	(11.02)	15.82	4.74
Time Deposits	2.37	(0.36)	(2.05)	(1.50)	(0.51)

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	324	490	651	159	308
Other Non Interest Income	198	290	385	76	137
Total Non-Interest Income	**522**	**780**	**1,036**	**235**	**445**
Salaries, Wages and Benefits - Citizens	526	872	1,167	289	572
Salaries, Wages and Benefits - Noncitizens	143	199	244	55	119
Board of Directors' Expenses	47	83	119	34	66
Outsourcing Service Fees and Expenses	41	64	98	25	38
Related Party	2	3	4	1	1
Non-Related Party	39	61	94	24	37
Rent - Premises	121	185	251	62	128
Other Administrative and Occupancy Expenses	113	179	251	66	123
Depreciation on Fixed Assets	116	175	236	58	115
Other Non Interest Expenses	389	563	744	218	378
Total Non-Interest (Overhead) Expenses	**1,496**	**2,320**	**3,110**	**807**	**1,539**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	29.80	31.56	32.33	36.78	37.81
Interest Margin to Gross Income (FSI)	85.81	85.52	85.35	85.43	85.19
Personnel Expenses to Noninterest Expenses (FSI)	44.72	46.16	45.37	42.63	44.90
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.51	0.55	0.55	0.54	0.52
Salaries, Wages and Benefits of All Employees	0.48	0.51	0.51	0.49	0.48
Board of Directors' Expenses	0.03	0.04	0.04	0.05	0.05
Outsourcing Service Fees and Expenses	0.03	0.03	0.04	0.04	0.03
Rent - Premises	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.08	0.09	0.09	0.09	0.09
Depreciation on Fixed Assets	0.08	0.08	0.09	0.08	0.08
Other Non Interest Expenses	0.28	0.27	0.27	0.31	0.26
Total Overhead Expenses	1.08	1.11	1.12	1.16	1.07
Overhead Expenses Less Non-Int Income	0.70	0.74	0.75	0.82	0.76
YIELD ON OR COST OF:					
Total Loans and Advances	11.25	11.33	11.34	10.97	10.83
Interest Income on Loans and Advances	10.44	10.50	10.51	10.22	10.14
Yield-related Loan Fees & Charges	0.81	0.83	0.83	0.75	0.70
Deposits Due from Depository Institutions	2.37	2.26	2.19	1.91	1.61
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	2.37	2.27	2.19	1.92	1.61
Head Office and Branches	2.37	2.27	2.20	1.92	1.61
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.17	0.17	0.17	0.15	0.13
Domestic	0.17	0.17	0.17	0.15	0.13
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	**12.35**	**12.28**	**12.35**	**12.33**	**11.80**
Less: Provisions for Loan Losses	0.55	0.58	0.59	0.65	0.67
Net Loans and Advances	11.79	11.70	11.76	11.68	11.13
Deposits Due From Depository Institutions	**84.66**	**84.67**	**84.56**	**84.22**	**84.71**
Demand	84.42	84.43	84.31	83.90	84.40
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.42	84.43	84.31	83.90	84.40
Head Office and Branches	84.39	84.40	84.28	83.87	84.38
Other Depository Institutions	0.03	0.03	0.03	0.03	0.02
Savings	0.23	0.24	0.25	0.32	0.32

Domestic	0.18	0.19	0.20	0.27	0.26
Abroad	0.05	0.06	0.06	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.06	0.06	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	**97.01**	**96.95**	**96.91**	**96.54**	**96.52**
Cash (Notes & Coin)	**0.89**	**0.90**	**0.90**	**1.16**	**1.25**
Total Non-Financial Assets	**1.97**	**2.02**	**2.06**	**2.17**	**1.99**
Premises & Equipment	1.97	2.02	2.06	2.17	1.99
Less: Accumulated Depreciation	0.90	0.91	0.92	1.06	1.06
Net Fixed Assets	1.08	1.12	1.14	1.12	0.93
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**	**0.06**	**0.07**
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**	**0.06**	**0.15**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	35.36	36.08	37.19	40.48	41.14
Savings Deposits	48.72	47.83	46.50	43.52	43.65
Time Deposits	11.31	11.32	11.33	11.07	10.62
Sub-Total Deposits	**95.40**	**95.23**	**95.01**	**95.07**	**95.41**
Deposits Due to Depository Institutions	0.20	0.20	0.21	0.28	0.27
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	0.20	0.27	0.26
Domestic	0.19	0.19	0.20	0.27	0.26
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Time	0.00	0.00	0.00	0.00	0.00
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	**0.16**	**0.18**	**0.19**	**0.12**	**0.07**
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	**0.33**	**0.36**	**0.38**	**0.53**	**0.53**
Total Provisions for Losses	**0.55**	**0.58**	**0.59**	**0.65**	**0.67**
Total Accumulated Depreciation	**0.90**	**0.91**	**0.92**	**1.06**	**1.06**
Sub-Total Liabilities	**97.37**	**97.29**	**97.12**	**97.45**	**97.77**
Total Capital	**2.63**	**2.71**	**2.88**	**2.55**	**2.23**
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	1,766	1,766

Add: Provisions Year-to-date	269	417	429	337	795
Less: Write-offs Year-to-date ( )	272	418	521	206	385
Add: Recoveries Year-to-date	173	284	364	114	208
Ending Balance	**1,652**	**1,765**	**1,754**	**2,011**	**2,384**
Average Total Loans to Average Total Assets	12.35	12.28	12.35	12.33	11.80
Average Total Loans and Advances ($000)	34,361	34,184	34,254	34,270	34,075
Year-to-date Net Loan Losses (Recoveries)	99	134	157	92	177
Past Due Loans [Loans Past Due 30 Days or More)	1,295	1,245	1,168	911	966
Non Performing Loans [Loans Past Due 90 Days or More)	204	223	229	211	300
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	24.57	40.34	51.70	21.88	39.92
Year-to-date Net Loan Loss to Average Total Loans	0.29	0.39	0.46	0.27	0.52
Year-to-date Write-offs to Average Total Loans	0.79	1.22	1.52	0.60	1.13
Year-to-date Recoveries to Average Total Loans	0.50	0.83	1.06	0.33	0.61
Provisions for Loan Losses to Total Loans	4.70	5.28	5.11	5.44	6.60
Provisions for Loan Losses to Loans Past Due 90 days or more	815.69	796.86	771.18	876.30	740.67
Earnings Coverage of Year-to-date Net Loan Losses	32.88	34.43	38.74	11.41	9.81
Twenty Largest Borrowing Relationships ('000s)	18,766	15,100	15,454	15,895	16,374
Large Borrowers to Capital (FSI)	268.2	182.0	159.3	355.7	319.2
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.66	3.70	3.38	2.68	2.87
Loans Past Due 30 to 59 Days to Total Loans	1.67	1.71	1.78	0.75	1.10
Loans Past Due 60 to 89 Days to Total Loans	1.41	1.33	0.94	1.31	0.87
Loans Past Due 90 to 179 Days to Total Loans	0.42	0.46	0.48	0.58	0.26
Loans Past Due 180 to 360 Days to Total Loans	0.12	0.13	0.12	0.01	0.62
Loans Past Due Over 360 Days to Total Loans	0.03	0.07	0.06	0.02	0.01
Nonperforming Loans to Total Loans (FSI)	0.58	0.66	0.66	0.62	0.89
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	19.84	16.08	15.99	16.13	15.71
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	0.93	0.97	0.00	0.00	0.00
Transportation & Storage	1.00	1.03	1.00	0.96	1.14
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	9.55	9.99	9.67	9.75	9.70
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	8.36	4.09	5.32	5.43	4.86
Individuals	80.16	83.92	84.01	83.87	84.29
Housing and Land Purchases	0.12	0.12	0.10	0.07	0.07
Other	80.05	83.81	83.91	83.80	84.23
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	9,701	9,701
+ Net Change in Paid-in Capital Year-to-date	30	30	30	0	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	(394)	(393)
+ Net Income (Loss) Year-to-date	3,128	4,430	5,834	997	1,657
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	0	(1)	(1)
Balance At End of Period	**12,804**	**14,106**	**15,509**	**10,303**	**10,964**
Average Total Capital ($000)	7,311	7,558	7,986	7,085	6,433
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	482.52	384.14	337.76	719.58	613.33
Borrowings	9.56	7.89	6.61	0.00	0.00
Deposits Due to Depository Institutions	7.36	7.21	7.13	18.95	15.52
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.86	0.78	0.73	0.56	0.52
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.39	0.55	0.70	0.05	0.15
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.52	2.97	3.55	1.58	1.66
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,144	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)	(672)	(671)
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	3,866	3,866	3,866	3,472	3,473
TIER 2 CAPTIAL:					
Current year-to-date Income	3,128	4,430	5,834	997	1,657
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	1,664	1,777	1,766	1,849	2,222
Maximum Eligible General Provisions for Loan Losses	2,743	2,808	2,750	2,806	2,988
Allowable General Provisions for Loan Losses	1,664	1,777	1,766	1,849	2,222
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,792	6,207	7,600	2,846	3,879
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	232,609	235,683	228,756	237,616	264,359
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	232,609	235,683	228,756	237,616	264,359
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	**(223,951)**	**(225,610)**	**(217,290)**	**(231,298)**	**(257,007)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**215,063**	**222,493**	**218,417**	**223,427**	**237,569**
0% Risk Weighted Assets ($000)	4,037	4,431	4,762	6,344	6,562
20% Risk Weighted Assets ($000)	69,513	61,975	59,035	62,503	78,187
50% Risk Weighted Assets ($000)	0	0	0	0	0
100% Risk Weighted Assets ($000)	201,160	210,098	206,610	210,926	221,932
Off-Balance Sheet Risk-Weighted Obligations	**4,390**	**2,140**	**1,581**	**1,092**	**1,464**
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	4,390	2,140	1,581	1,092	1,464
Gross Risk-Weighted Assets	**219,453**	**224,633**	**219,998**	**224,519**	**239,033**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	46,522	47,137	45,751	47,523	52,872
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**172,931**	**177,496**	**174,247**	**176,995**	**186,162**
Tier-1 Capital to Risk-Weighted Assets	**2.24%**	**2.18%**	**2.22%**	**1.96%**	**1.87%**
Total Capital to Risk-Weighted Assets	**-129.50%**	**-127.11%**	**-124.70%**	**-130.68%**	**-138.06%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,112	2,581	2,468	3,993	4,390
Core Liquid Assets	235,418	239,042	232,125	242,650	269,720
Short Term Liabilities	237,190	238,170	232,074	252,262	271,490
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	84.91	85.64	85.00	85.74	87.02
Cash Balances to Short Term Liabilities	0.89	1.08	1.06	1.58	1.62
Core Liquid Assets to Short Term Liabilities (FSI)	99.25	100.37	100.02	96.19	99.35
Customer Deposits to Total Loans (FSI)	745.34	785.60	744.36	798.71	883.40
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	0.76	0.92	0.90	1.41	1.42
Balances Due From Depository Institutions	84.15	84.72	84.10	84.33	85.60
Domestic	0.00	0.00	0.002	0.003	0.003
Abroad	83.97	84.52	83.86	84.04	85.35
Head Office and Branches	83.90	84.44	83.77	83.96	85.29
Other Depository Institutions	0.08	0.08	0.09	0.07	0.06
Short Term Liabilities	85.55	85.33	84.99	89.14	87.59
Total Deposit Liabilities	95.22	94.72	94.13	95.98	96.01
Demand Deposits	37.61	38.23	41.71	39.29	42.32
Savings Deposits	46.15	45.15	41.06	45.89	43.88
Time Deposits	11.46	11.35	11.36	10.80	9.81
Deposits Due to Depository Institutions	0.19	0.21	0.25	0.30	0.26
Domestic	0.19	0.21	0.25	0.30	0.26
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.24	0.23	0.23	0.00	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)	NA	NA	NA	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.01	0.00
Australian Dollar (AUD)	NA	0.00	NA	0.00	0.00
United Kingdom Euro (EUR)	NA	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	0.00
Philippine Peso (PHP)	NA	0.00	NA	0.00	0.00
All Others	NA	0.00	NA	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.08	0.36	0.23	1.12	1.18
Shorthand Method	0.08	0.36	0.23	1.12	1.18

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

OUTPUT REPORT 8
MATURITY GAP ANALYSIS

Maturity GAP Position ('000s)					
- Less than 7 days	3,246	5,665	6,763	(44)	1,749
- 7 up to 30 days	2,195	649	(1,148)	(6,476)	(413)
- 1 up to 3 months	(104)	(1,241)	(1,144)	(692)	(957)
- 3 up to 6 months	2,764	(517)	(6,363)	(487)	(974)
- 6 up to 12 months	(4,860)	(4,117)	1,330	265	(5,174)
- 1 up to 3 years	7,898	7,120	8,586	7,472	2,824
- 3 up to 5 years	5,686	6,388	7,241	8,699	14,220
- 5 Years and Over	2,943	2,946	2,665	4,189	3,432
- Unclassified	2,032	1,862	1,820	1,132	695
Cumulative GAP Position ('000s)					
- Less than 7 days	3,246	5,665	6,763	(44)	1,749
- 7 up to 30 days	5,441	6,314	5,615	(6,520)	1,336
- 1 up to 3 months	5,337	5,073	4,471	(7,212)	379
- 3 up to 6 months	8,101	4,556	(1,892)	(7,699)	(595)
- 6 up to 12 months	3,241	439	(562)	(7,434)	(5,769)
- 1 up to 3 years	11,139	7,559	8,024	38	(2,945)
- 3 up to 5 years	16,825	13,947	15,265	8,737	11,275
- 5 Years and Over	19,768	16,893	17,930	12,926	14,707
- Unclassified	21,800	18,755	19,750	14,058	15,402

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	5.60	4.90	5.48	4.44	4.39
0 - 3 months	6.18	5.61	6.28	4.97	4.72
0 - 6 months	7.04	6.48	7.10	5.66	5.22
0 - 12 months	8.40	7.98	8.86	7.16	6.61

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	4,390	2,140	1,581	1,092	1,464
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	10,414	8,317	8,468	8,497	8,808
Unconditionally Cancelable At Any Time Without Notice	49	27	30	61	35
Non-Cancelable With a Remaining Term to Maturity One Year or Less	10,365	8,290	8,438	8,436	8,773
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**14,804**	**10,457**	**10,049**	**9,589**	**10,272**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.58	0.77	0.58	0.39	0.47
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	3.76	2.98	3.10	3.00	2.84
Unconditionally Cancelable At Any Time Without Notice	0.02	0.01	0.01	0.02	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3.74	2.97	3.09	2.98	2.83
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**5.34**	**3.75**	**3.68**	**3.39**	**3.31**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.43**	**0.46**	**0.40**	**0.39**	**0.37**
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	1.14	1.33	0.99	2.04	1.70
- Officers	0.99	0.52	0.41	0.69	0.51
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.06	0.04	0.03	0.20	0.25
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**	**44**	**43**	**42**	**42**
Citizens of the Republic of Palau	37	38	37	36	35
Non-Citizens	7	6	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	24.20	20.47	20.31	20.94	20.66
Unsecured Loans as % of Total Loans and Advances	75.80	79.53	79.69	79.06	79.34
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	0.00	34.85	34.85	34.85	34.85
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	100.00	65.15	65.15	65.15	65.15
Paid-in Capital as a % of Total Capital	59.23	49.94	42.72	92.73	80.78
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**42,957**	**48,123**	**39,448**	**51,092**	**65,626**
Australia	85	226	263	208	166
Japan	6,054	5,292	5,388	7,774	4,459
New Zealand	386	124	172	256	367
Philippines	533	269	568	319	15,142
Taiwan	1,696	1,891	4,775	12,078	14,691
United States	5,589	21,500	8,373	20,874	19,609
China	19,458	14,519	12,390	4,644	6,873
All Others	9,156	4,302	7,519	4,939	4,319
Outgoing Remittances ($000)	**42,971**	**37,491**	**38,518**	**32,200**	**#REF!**
Australia	430	808	455	692	591
Japan	4,937	3,623	4,847	3,389	#REF!
New Zealand	379	296	284	280	363
Philippines	4,715	4,802	6,993	4,508	4,163
Taiwan	3,794	3,802	5,524	2,304	2,449
United States	10,876	9,763	11,668	9,373	#REF!
China	1,832	5,678	4,681	6,997	6,244
All Others	16,008	8,719	4,066	4,657	2,114
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.20	0.47	0.67	0.41	0.25
Japan	14.09	11.00	13.66	15.22	6.79
New Zealand	0.90	0.26	0.44	0.50	0.56
Philippines	1.24	0.56	1.44	0.62	23.07
Taiwan	3.95	3.93	12.10	23.64	22.39
United States	13.01	44.68	21.23	40.86	29.88
China	45.30	30.17	31.41	9.09	10.47
All Others	21.31	8.94	19.06	9.67	6.58
Outgoing Remittances					
Australia	1.00	2.16	1.18	2.15	#REF!
Japan	11.49	9.66	12.58	10.52	#REF!
New Zealand	0.88	0.79	0.74	0.87	#REF!
Philippines	10.97	12.81	18.16	14.00	#REF!
Taiwan	8.83	10.14	14.34	7.16	#REF!
United States	25.31	26.04	30.29	29.11	#REF!
China	4.26	15.14	12.15	21.73	#REF!
All Others	37.25	23.26	10.56	14.46	#REF!
Incoming Remittances ($000)	**42,957**	**48,123**	**39,448**	**51,092**	**65,626**
Depository Institutions Domestic	0	0	0	0	1
Other Financial Corporations Domestic	0	0	0	0	29
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	29
Central Government	8,169	16,952	4,963	17,367	44,267
Local Governments (State Governments)	0	0	0	27	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	34,788	31,171	34,485	33,698	21,329
Non-financial Corporations	30,981	28,289	27,255	22,755	15,909
Individuals	2,818	2,083	3,325	2,983	3,413
Non-profit Institutions Serving Households	989	799	3,905	7,960	2,007
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**42,971**	**37,491**	**38,518**	**32,200**	**#REF!**
Depository Institutions Domestic	32	0	0	20	#REF!
Other Financial Corporations Domestic	0	42	30	0	196
Development Financing Corporations	0	42	30	0	196
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	2,161	3,600	4,330	2,150	2,716
Local Governments (State Governments)	68	89	97	57	22
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	40,710	33,760	34,061	29,973	27,872
Non-financial Corporations	39,103	32,064	32,166	27,235	26,837
Individuals	1,595	1,671	1,788	2,637	1,035
Non-profit Institutions Serving Households	12	25	107	101	0
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	NA	NA	NA	NA	0.00
Other Financial Corporations Domestic	NA	NA	NA	NA	0.04
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	0.04
Central Government	19.02	35.23	12.58	33.99	67.45
Local Governments (State Governments)	NA	NA	NA	0.05	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	80.98	64.77	87.42	65.96	32.50
Non-financial Corporations	72.12	58.78	69.09	44.54	24.24
Individuals	6.56	4.33	8.43	5.84	5.20
Non-profit Institutions Serving Households	2.30	1.66	9.90	15.58	3.06
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.07	NA	NA	0.06	#REF!
Other Financial Corporations Domestic	NA	0.11	0.08	NA	#REF!
Development Financing Corporations	NA	0.11	0.08	NA	#REF!
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	5.03	9.60	11.24	6.68	#REF!
Local Governments (State Governments)	0.16	0.24	0.25	0.18	#REF!
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	94.74	90.05	88.43	93.08	#REF!
Non-financial Corporations	91.00	85.52	83.51	84.58	#REF!
Individuals	3.71	4.46	4.64	8.19	#REF!
Non-profit Institutions Serving Households	0.03	0.07	0.28	0.31	NA
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**20,128**	**20,404**	**20,535**	**20,591**	**20,880**
of which: SME depositors	38	38	440	439	430
of which: household/individuals depositors	1,364	1,389	1,406	1,414	1,431
As a % of Total Number of Depositors					
SME depositors	0.19	0.19	2.14	2.13	2.06
household/individuals depositors	6.78	6.81	6.85	6.87	6.85
Number of Deposit Accounts	**15,323**	**15,489**	**15,687**	**15,847**	**16,147**
of which: SME deposit accounts	38	38	440	439	430
of which: household/individuals deposit accounts	5,123	5,151	4,758	4,766	4,783
As a % of Total Number of Deposit Accounts					
SME deposit accounts	0.25	0.25	2.80	2.77	2.66
household/individuals deposit accounts	33.43	33.26	30.33	30.08	29.62
Total Number of Borrowers	**5,156**	**5,126**	**5,078**	**4,955**	**5,051**
of which: SME borrowers	4	4	3	3	3
of which: household/individual borrowres	1,224	1,290	1,304	1,231	1,237
As a % of Total Number of Borrowers					
SME borrowers	0.08	0.08	0.06	0.06	0.06
household/individual borrowers	23.74	25.17	25.68	24.84	24.49
Total Number of Loan Accounts	**5,597**	**5,578**	**5,526**	**5,408**	**5,658**
of which: SME loan accounts	4	4	3	3	3
of which: household/individual loan accounts	1,231	1,298	1,315	1,245	1,251

As a % of Total Number of Loan Accounts					
SME loan accounts	0.07	0.07	0.05	0.06	0.05
household/individual loan accounts	21.99	23.27	23.80	23.02	22.11
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	1,479	1,302	1,403	(5,232)	661
Capital Growth from prior quarter (%)	26.81%	18.61%	16.91%	-53.93%	14.79%
Asset Growth from prior quarter($)	(4,032)	1,851	(6,040)	9,923	26,953
Asset Growth from prior quarter(%)	-1.43%	0.67%	-2.16%	3.63%	9.52%
Deposit Growth from prior quarter ($)	(5,783)	370	(7,335)	14,576	25,964
Deposit Growth from prior quarter (%)	-2.14%	0.14%	-2.77%	5.67%	9.56%
LOAN QUALITY					
Loans past due 360 days or more	11	24	21	8	3
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	(161)	19	6	(18)	89
Loans past due 360 days or more	(11)	13	(3)	(13)	(5)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-44.11%	9.31%	2.69%	-7.86%	42.18%
Loans past due 360 days or more	-50.00%	118.18%	-12.50%	-61.90%	-62.50%
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	35,421	33,653	34,532	34,007	33,686
Non-financial Corporations	7,026	5,411	5,520	5,485	5,291
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	331	328	-	-	-
Transportation & Storage	353	345	344	325	385
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,381	3,363	3,340	3,315	3,268
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	2,961	1,375	1,836	1,845	1,638
Individuals	28,395	28,242	29,012	28,522	28,395

Housing and Land Purchases	41	39	35	23	22
Other	28,354	28,203	28,977	28,499	28,373
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**35,421**	**33,653**	**34,532**	**34,007**	**33,686**
Secured Loans	8,573	6,888	7,014	7,122	6,960
Unsecured Loans	26,848	26,765	27,518	26,885	26,726
Growth qtr-on-qtr dollar amount					
Total Loans	**1,323**	**(1,768)**	**879**	**(525)**	**(321)**
Secured Loans	548	(1,685)	126	108	(162)
Unsecured Loans	775	(83)	753	(633)	(159)
Growth qtr-on-qtr percent					
Total Loans	**4%**	**-5%**	**3%**	**-2%**	**-1%**
Secured Loans	7%	-20%	2%	2%	-2%
Unsecured Loans	3%	-0.3%	3%	-2%	-1%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,460	1,554	1,537	1,638	1,922
Total Loans less NPLs	35,217	33,430	34,303	33,796	33,386
Ratio of Provisions to Total Loans (both less NPLs)	4.15%	4.65%	4.48%	4.85%	5.76%
Liquidity Indicators					
in dollar amounts					
Due from Banks	233,306	236,461	229,657	238,657	265,330
Due from Home Office & Other branches	232,609	235,683	228,756	237,616	264,359
Demand Deposits due from Home Office & Other branches	232,609	235,683	228,756	237,616	264,359
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,112	2,581	2,468	3,993	4,390
Sum of Cash and Due from Depository Institutions	235,418	239,042	232,125	242,650	269,720
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)	2,787	4,000	5,136	1,118	1,964
Annualized Yield on Due From HO (Insured Banks Only)	**2.37%**	**2.27%**	**2.20%**	**1.92%**	**1.61%**

Liquid Assets (PR-10)	**235,418**	**239,042**	**232,125**	**242,650**	**269,720**
Short-term Deposit Liabilities	250,415	250,798	248,391	263,060	289,141
Demand	104,273	106,698	113,897	111,199	131,167
Savings	127,954	126,012	112,127	129,867	136,019
Time	18,188	18,088	22,367	21,994	21,955
Other Short Term Liabitilities (PR-10)	1,330	1,356	1,240	1,816	1,730
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	98%	98%
Due from Depository Institutions to Total Assets	84%	85%	84%	84%	86%
Liquid Assets (PR-10) to Total Assets	85%	86%	85%	86%	87%
Liquidity Ratio (PR-10)	**94%**	**95%**	**93%**	**92%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(5,360)**	**3,624**	**(6,917)**	**10,525**	**27,070**
Short-term Deposit Liabilities	(5,831)	383	(2,407)	14,669	26,081
Demand	4,333	2,425	7,199	(2,698)	19,968
Savings	(10,853)	(1,942)	(13,885)	17,740	6,152
Time	689	(100)	4,279	(373)	(39)
Other Short Term Liabitilities (PR-10)	(639)	26	(116)	576	(86)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-2.2%**	**1.5%**	**-2.9%**	**4.5%**	**11.2%**
Short-term Deposit Liabilities	-2.3%	0.2%	-1.0%	5.9%	9.9%
Demand	4.3%	2.3%	6.7%	-2.4%	18.0%
Savings	-7.8%	-1.5%	-11.0%	15.8%	4.7%
Time	3.9%	-0.5%	23.7%	-1.7%	-0.2%
Other Short Term Liabitilities (PR-10)	-32.5%	2.0%	-8.6%	46.5%	-4.7%

Year-to-date Averages					
Deposits Due from Depository Institutions	235,584	235,803	234,574	234,157	244,548
Domestic Depository Institutions	506	521	549	749	763
Abroad	235,078	235,282	234,025	233,409	243,785
Head Office and Branches	234,844	235,054	233,794	233,186	243,577
Other Depository Institutions	233	228	231	223	208
Deposits	265,476	265,201	263,569	264,330	275,414
Domestic Deposits	265,475	265,201	263,569	264,329	275,413
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 ($)	146,829	145,063	137,275	151,524	171,099
Top Twenty Deposits as % of Total Deposits	**56%**	**55%**	**53%**	**56%**	**57%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	9,440	9,205	9,022	8,232	7,620
Interest Expense	444	444	437	396	370
Net Interest Income	8,996	8,761	8,585	7,836	7,250
Provisions for Bad Loans Expense	538	556	429	1,348	1,590
Non-Interest Income	1,044	1,040	1,036	940	890
Non-Interest Expense	2,992	3,093	3,110	3,228	3,078
Net Income Before Tax	6,510	6,152	6,082	4,200	3,472
Less: Applicable Income Tax	254	245	248	212	158
Net Income After Tax	**6,256**	**5,907**	**5,834**	**3,988**	**3,314**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	26,593	27,310	27,421	29,421	28,408
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	**15,080**	**25,712**	**26,643**	**18,892**	**#REF!**
Total Incoming	89,367	137,490	176,938	51,092	116,718
Total Outgoing	74,287	111,778	150,295	32,200	#REF!

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.52	2.97	3.55	1.58	1.66
Non Performing Loans to Total Loans	0.58	0.66	0.66	0.62	0.89
Non Performing Loans to Past Due Loans	0.16	0.18	0.20	0.23	0.31
Provisions for Loan Losses to NPLs	815.69	796.86	771.18	876.30	740.67
Net Income to Average Assets (ROA)	2.25	2.12	2.10	1.43	1.15
Net Interest Income to Average Earning Assets (NIM)	3.33	3.25	3.19	2.92	2.60
Average Yield on Loans	10.44	10.50	10.51	10.22	10.14
Average Cost of Deposits	0.17	0.17	0.17	0.15	0.13
Liquidity Ratio (PR-10)	93.51	94.80	92.99	91.61	92.73
Net Loans to Total Assets	12.18	11.42	12.00	11.36	10.15
Customer Deposits to Total Loans	745.34	785.60	744.36	798.71	883.40
Return on Equity (Uninsured Banks Only)	85.57	78.15	73.05	56.29	51.51
Cash Balances to Short Term Liabilities	0.89	1.08	1.06	1.58	1.62

Summary Balance Sheet

Cash and Due from Banks	235,418	239,042	232,125	242,650	269,720
Net Loans	33,757	31,876	32,766	32,158	31,464
Gross Loans	35,421	33,653	34,532	34,007	33,686
(Provisions for Loan Losses)	(1,664)	(1,777)	(1,766)	(1,849)	(2,222)
Performing Loans	35,217	33,430	34,303	33,796	33,386
Non Performing Loans	204	223	229	211	300
*****Past Due Loans (includes NPLs)*****	1,295	1,245	1,168	911	966
All Other Assets	8,087	8,195	8,182	8,188	8,765
TOTAL ASSETS	**277,262**	**279,113**	**273,073**	**282,996**	**309,949**
Total Deposits	264,007	264,377	257,042	271,618	297,582
Demand/Checking	104,273	106,698	113,897	111,199	131,167

Savings	127,954	126,012	112,127	129,867	136,019
Time Deposits	31,780	31,667	31,018	30,552	30,396
All Other Liabilities	6,259	6,438	6,330	6,909	7,237
TOTAL LIABILITIES	**270,266**	**270,815**	**263,372**	**278,527**	**304,819**
Paid-in Capital	4,144	4,144	4,144	4,144	4,144
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,850	4,152	5,556	325	986
Other	2	2	1	0	0
TOTAL CAPITAL	**6,996**	**8,298**	**9,701**	**4,469**	**5,130**
TOTAL LIABILITIES & CAPITAL	**277,262**	**279,113**	**273,073**	**282,996**	**309,949**