RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	9/30/2019 2019Q3	12/31/2019 2019Q4	3/31/2020 2020Q1	6/30/2020 2020Q2	9/30/2020 2020Q3
Average Total Assets ($ 000)	278,485	277,403	278,035	288,673	299,232
Net Income ($ 000)	4,430	5,834	997	1,657	2,569
Average Earning Assets ($ 000)	269,988	268,828	268,427	278,623	288,951
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	3.31	3.25	2.96	2.64	2.44
Less: Interest Expense	0.16	0.16	0.14	0.13	0.12
Net Interest Income	3.15	3.09	2.82	2.51	2.32
Plus: Noninterest Income	0.37	0.37	0.34	0.31	0.38
Less: Noninterest Expense	1.11	1.12	1.16	1.07	1.03
Less: Provisions for Loan Losses	0.20	0.15	0.48	0.55	0.47
Net Operating Profit Before Tax	2.21	2.19	1.51	1.20	1.20
Net Operationg Profit After Tax	2.12	2.10	1.43	1.15	1.14
Adjusted Net Operating Income	2.26	2.20	1.79	1.58	1.54
Net Income	2.12	2.10	1.43	1.15	1.14
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.12	2.10	1.43	1.15	1.14
Net Income to Average Capital (ROE) (FSI)	78.15	73.05	56.29	51.51	54.32
Net Interest Income to Average Earning Assets (NIM)	3.25	3.19	2.92	2.60	2.40
Average Earning Assets to Average Assets	96.95	96.91	96.54	96.52	96.56
Interest Margin to Gross Income	85.52	85.35	85.43	85.19	82.31
Yield on Loans	10.50	10.51	10.22	10.14	10.18
Cost of Deposits	0.17	0.17	0.15	0.13	0.12
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.39	0.46	0.27	0.52	0.50
Earnings Coverage of Net Loan Losses (X)	34.43	38.74	11.41	9.81	15.92
Provisions for Loan Losses to Total Loans	5.28	5.11	5.44	6.60	7.61
Past Due Loans to Total Loans	3.70	3.38	2.68	2.87	4.15
Non-Performing Loans to Total Loans (FSI)	0.66	0.66	0.62	0.89	1.30
Provisions for Loan Losses to Non-Performing Loans	796.86	771.18	876.30	740.67	586.62
Estimated Required Provisions to Non-Performing Loans	192.44	188.31	192.33	156.91	117.48
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.42	12.00	11.36	10.15	9.17
Net Loans and Advances to Customer Deposits	12.06	12.75	11.84	10.57	9.56
Deposits to Total Liabilities	97.62	97.60	97.52	97.63	97.67
Liquidity Ratio (PR-10)	94.80	92.99	91.61	92.73	93.86
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)	(1.27)	(1.25)	(1.31)	(1.38)	(1.47)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.04	0.02	0.02	0.02
Retained Earnings to Average Capital	0.55	0.70	0.05	0.15	0.30
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.53	0.60	0.22	0.32	0.43
Past Due Loans to Total Capital	0.15	0.12	0.20	0.19	0.23
Non Performing Loans to Capital (FSI)	0.03	0.02	0.05	0.06	0.07
GROWTH RATES (qtr-on-qtr)					
Total Assets	0.67	(2.16)	3.63	9.52	6.76
Total Capital (Balance Sheet)	18.61	16.91	(53.93)	14.79	15.46
Tier 1 Capital	0.00	0.00	(10.19)	0.03	(3.46)
Total Loans and Advances	(4.99)	2.61	(1.52)	(0.94)	(2.52)
Past Due Loans (Loans Past Due 30 Days or More)	(3.86)	(6.18)	(22.00)	6.04	41.20
Non Performing Loans (Loans Past Due 90 Days or More)	9.31	2.69	(7.86)	42.18	42.00
Core Liquid Assets	1.54	(2.89)	4.53	11.16	8.11
Total Deposits	0.14	(2.77)	5.67	9.56	6.66
Demand Deposits	2.33	6.75	(2.37)	17.96	0.49
Savings Deposits	(1.52)	(11.02)	15.82	4.74	11.72
Time Deposits	(0.36)	(2.05)	(1.50)	(0.51)	10.65

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	490	651	159	308	475
Other Non Interest Income	290	385	76	137	382
Total Non-Interest Income	**780**	**1,036**	**235**	**445**	**857**
Salaries, Wages and Benefits - Citizens	872	1,167	289	572	868
Salaries, Wages and Benefits - Noncitizens	199	244	55	119	180
Board of Directors' Expenses	83	119	34	66	100
Outsourcing Service Fees and Expenses	64	98	25	38	39
Related Party	3	4	1	1	2
Non-Related Party	61	94	24	37	37
Rent - Premises	185	251	62	128	189
Other Administrative and Occupancy Expenses	179	251	66	123	182
Depreciation on Fixed Assets	175	236	58	115	173
Other Non Interest Expenses	563	744	218	378	581
Total Non-Interest (Overhead) Expenses	**2,320**	**3,110**	**807**	**1,539**	**2,312**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	31.56	32.33	36.78	37.81	38.11
Interest Margin to Gross Income (FSI)	85.52	85.35	85.43	85.19	82.31
Personnel Expenses to Noninterest Expenses (FSI)	46.16	45.37	42.63	44.90	45.33
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.55	0.55	0.54	0.52	0.51
Salaries, Wages and Benefits of All Employees	0.51	0.51	0.49	0.48	0.47
Board of Directors' Expenses	0.04	0.04	0.05	0.05	0.04
Outsourcing Service Fees and Expenses	0.03	0.04	0.04	0.03	0.02
Rent - Premises	0.09	0.09	0.09	0.09	0.08
Other Administrative and Occupancy Expenses	0.09	0.09	0.09	0.09	0.08
Depreciation on Fixed Assets	0.08	0.09	0.08	0.08	0.08
Other Non Interest Expenses	0.27	0.27	0.31	0.26	0.26
Total Overhead Expenses	1.11	1.12	1.16	1.07	1.03
Overhead Expenses Less Non-Int Income	0.74	0.75	0.82	0.76	0.65
YIELD ON OR COST OF:					
Total Loans and Advances	11.33	11.34	10.97	10.83	10.82
Interest Income on Loans and Advances	10.50	10.51	10.22	10.14	10.18
Yield-related Loan Fees & Charges	0.83	0.83	0.75	0.70	0.64
Deposits Due from Depository Institutions	2.26	2.19	1.91	1.61	1.43
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	2.27	2.19	1.92	1.61	1.43
Head Office and Branches	2.27	2.20	1.92	1.61	1.43
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.17	0.17	0.15	0.13	0.12
Domestic	0.17	0.17	0.15	0.13	0.12
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	**12.28**	**12.35**	**12.33**	**11.80**	**11.28**
Less: Provisions for Loan Losses	0.58	0.59	0.65	0.67	0.70
Net Loans and Advances	11.70	11.76	11.68	11.13	10.59
Deposits Due From Depository Institutions	**84.67**	**84.56**	**84.22**	**84.71**	**85.28**
Demand	84.43	84.31	83.90	84.40	84.94
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.43	84.31	83.90	84.40	84.94
Head Office and Branches	84.40	84.28	83.87	84.38	84.92
Other Depository Institutions	0.03	0.03	0.03	0.02	0.02
Savings	0.24	0.25	0.32	0.32	0.34

Domestic	0.19	0.20	0.27	0.26	0.29
Abroad	0.06	0.06	0.05	0.05	0.05
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.06	0.06	0.05	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	**96.95**	**96.91**	**96.54**	**96.52**	**96.56**
Cash (Notes & Coin)	**0.90**	**0.90**	**1.16**	**1.25**	**1.28**
Total Non-Financial Assets	**2.02**	**2.06**	**2.17**	**1.99**	**1.87**
Premises & Equipment	2.02	2.06	2.17	1.99	1.87
Less: Accumulated Depreciation	0.91	0.92	1.06	1.06	1.04
Net Fixed Assets	1.12	1.14	1.12	0.93	0.82
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**	**0.06**	**0.07**	**0.08**
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**	**0.06**	**0.15**	**0.20**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	36.08	37.19	40.48	41.14	40.78
Savings Deposits	47.83	46.50	43.52	43.65	44.28
Time Deposits	11.32	11.33	11.07	10.62	10.49
Sub-Total Deposits	**95.23**	**95.01**	**95.07**	**95.41**	**95.55**
Deposits Due to Depository Institutions	0.20	0.21	0.28	0.27	0.29
Demand	0.01	0.01	0.01	0.01	0.02
Domestic	0.01	0.01	0.01	0.01	0.02
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.19	0.20	0.27	0.26	0.27
Domestic	0.19	0.20	0.27	0.26	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	**0.18**	**0.19**	**0.12**	**0.07**	**0.05**
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	**0.36**	**0.38**	**0.53**	**0.53**	**0.52**
Total Provisions for Losses	**0.58**	**0.59**	**0.65**	**0.67**	**0.70**
Total Accumulated Depreciation	**0.91**	**0.92**	**1.06**	**1.06**	**1.04**
Sub-Total Liabilities	**97.29**	**97.12**	**97.45**	**97.77**	**97.89**
Total Capital	**2.71**	**2.88**	**2.55**	**2.23**	**2.11**
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	1,766	1,766	1,766

Add: Provisions Year-to-date	417	429	337	795	1,065
Less: Write-offs Year-to-date ( )	418	521	206	385	444
Add: Recoveries Year-to-date	284	364	114	208	275
Ending Balance	**1,765**	**1,754**	**2,011**	**2,384**	**2,662**
Average Total Loans to Average Total Assets	12.28	12.35	12.33	11.80	11.28
Average Total Loans and Advances ($000)	34,184	34,254	34,270	34,075	33,765
Year-to-date Net Loan Losses (Recoveries)	134	157	92	177	169
Past Due Loans [Loans Past Due 30 Days or More)	1,245	1,168	911	966	1,364
Non Performing Loans [Loans Past Due 90 Days or More)	223	229	211	300	426
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	40.34	51.70	21.88	39.92	52.78
Year-to-date Net Loan Loss to Average Total Loans	0.39	0.46	0.27	0.52	0.50
Year-to-date Write-offs to Average Total Loans	1.22	1.52	0.60	1.13	1.31
Year-to-date Recoveries to Average Total Loans	0.83	1.06	0.33	0.61	0.81
Provisions for Loan Losses to Total Loans	5.28	5.11	5.44	6.60	7.61
Provisions for Loan Losses to Loans Past Due 90 days or more	796.86	771.18	876.30	740.67	586.62
Earnings Coverage of Year-to-date Net Loan Losses	34.43	38.74	11.41	9.81	15.92
Twenty Largest Borrowing Relationships ('000s)	15,100	15,454	15,895	16,374	15,024
Large Borrowers to Capital (FSI)	182.0	159.3	355.7	319.2	253.7
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.70	3.38	2.68	2.87	4.15
Loans Past Due 30 to 59 Days to Total Loans	1.71	1.78	0.75	1.10	1.33
Loans Past Due 60 to 89 Days to Total Loans	1.33	0.94	1.31	0.87	1.53
Loans Past Due 90 to 179 Days to Total Loans	0.46	0.48	0.58	0.26	0.59
Loans Past Due 180 to 360 Days to Total Loans	0.13	0.12	0.01	0.62	0.70
Loans Past Due Over 360 Days to Total Loans	0.07	0.06	0.02	0.01	0.01
Nonperforming Loans to Total Loans (FSI)	0.66	0.66	0.62	0.89	1.30
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	15.99	16.13	15.71	15.92
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	0.97	0.00	0.00	0.00	0.00
Transportation & Storage	1.03	1.00	0.96	1.14	1.16
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	9.99	9.67	9.75	9.70	9.79
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	4.09	5.32	5.43	4.86	4.98
Individuals	83.92	84.01	83.87	84.29	84.08
Housing and Land Purchases	0.12	0.10	0.07	0.07	0.06
Other	83.81	83.91	83.80	84.23	84.01
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	9,701	9,701	9,701
+ Net Change in Paid-in Capital Year-to-date	30	30	0	0	(120)
+ 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	(394)	(393)	(393)
+ Net Income (Loss) Year-to-date	4,430	5,834	997	1,657	2,569
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	0	(1)	(1)	0
Balance At End of Period	**14,106**	**15,509**	**10,303**	**10,964**	**11,757**
Average Total Capital ($000)	7,558	7,986	7,085	6,433	6,306
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	384.14	337.76	719.58	613.33	512.19
Borrowings	7.89	6.61	0.00	0.00	0.00
Deposits Due to Depository Institutions	7.21	7.13	18.95	15.52	19.08
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.78	0.73	0.56	0.52	0.54
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.55	0.70	0.05	0.15	0.30
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.97	3.55	1.58	1.66	1.79
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,144	4,144	4,144	4,144	4,024
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(278)	(278)	(672)	(671)	(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	3,472	3,473	3,353
TIER 2 CAPTIAL:					
Current year-to-date Income	4,430	5,834	997	1,657	2,569
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	1,777	1,766	1,849	2,222	2,499
Maximum Eligible General Provisions for Loan Losses	2,808	2,750	2,806	2,988	3,072
Allowable General Provisions for Loan Losses	1,777	1,766	1,849	2,222	2,499
Other	0	0	0	0	0
Sub-total Tier 2 Capital	6,207	7,600	2,846	3,879	5,068
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	235,683	228,756	237,616	264,359	285,756
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	235,683	228,756	237,616	264,359	285,756
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	**(225,610)**	**(217,290)**	**(231,298)**	**(257,007)**	**(277,335)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**222,493**	**218,417**	**223,427**	**237,569**	**244,497**
0% Risk Weighted Assets ($000)	4,431	4,762	6,344	6,562	6,673
20% Risk Weighted Assets ($000)	61,975	59,035	62,503	78,187	95,515
50% Risk Weighted Assets ($000)	0	0	0	0	0
100% Risk Weighted Assets ($000)	210,098	206,610	210,926	221,932	225,394
Off-Balance Sheet Risk-Weighted Obligations	**2,140**	**1,581**	**1,092**	**1,464**	**1,258**
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	2,140	1,581	1,092	1,464	1,258
Gross Risk-Weighted Assets	**224,633**	**219,998**	**224,519**	**239,033**	**245,755**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	47,137	45,751	47,523	52,872	57,151
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**177,496**	**174,247**	**176,995**	**186,162**	**188,604**
Tier-1 Capital to Risk-Weighted Assets	**2.18%**	**2.22%**	**1.96%**	**1.87%**	**1.78%**
Total Capital to Risk-Weighted Assets	**-127.11%**	**-124.70%**	**-130.68%**	**-138.06%**	**-147.05%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	2,581	2,468	3,993	4,390	4,488
Core Liquid Assets	239,042	232,125	242,650	269,720	291,586
Short Term Liabilities	238,170	232,074	252,262	271,490	295,899
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	85.64	85.00	85.74	87.02	88.12
Cash Balances to Short Term Liabilities	1.08	1.06	1.58	1.62	1.52
Core Liquid Assets to Short Term Liabilities (FSI)	100.37	100.02	96.19	99.35	98.54
Customer Deposits to Total Loans (FSI)	785.60	744.36	798.71	883.40	966.62
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	0.92	0.90	1.41	1.42	1.36
Balances Due From Depository Institutions	84.72	84.10	84.33	85.60	86.76
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	84.52	83.86	84.04	85.35	86.42
Head Office and Branches	84.44	83.77	83.96	85.29	86.36
Other Depository Institutions	0.08	0.09	0.07	0.06	0.07
Short Term Liabilities	85.33	84.99	89.14	87.59	89.42
Total Deposit Liabilities	94.72	94.13	95.98	96.01	95.92
Demand Deposits	38.23	41.71	39.29	42.32	39.83
Savings Deposits	45.15	41.06	45.89	43.88	45.92
Time Deposits	11.35	11.36	10.80	9.81	10.16
Deposits Due to Depository Institutions	0.21	0.25	0.30	0.26	0.34
Domestic	0.21	0.25	0.30	0.26	0.34
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	0.23	0.23	0.00	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	0.00	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	0.01	0.00	0.01
Australian Dollar (AUD)	0.00	NA	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	0.00	0.00
Philippine Peso (PHP)	0.00	NA	0.00	0.00	0.00
All Others	0.00	NA	0.00	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.36	0.23	1.12	1.18	1.49
Shorthand Method	0.36	0.23	1.12	1.18	1.49

OTHER RATIOS:					
FX Assets to Total Assets	0.01	0.00	0.01	0.01	0.02
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	5,665	6,763	(44)	1,749	6,599
- 7 up to 30 days	649	(1,148)	(6,476)	(413)	(1,408)
- 1 up to 3 months	(1,241)	(1,144)	(692)	(957)	(2,521)
- 3 up to 6 months	(517)	(6,363)	(487)	(974)	(1,386)
- 6 up to 12 months	(4,117)	1,330	265	(5,174)	(6,429)
- 1 up to 3 years	7,120	8,586	7,472	2,824	3,219
- 3 up to 5 years	6,388	7,241	8,699	14,220	12,715
- 5 Years and Over	2,946	2,665	4,189	3,432	3,212
- Unclassified	1,862	1,820	1,132	695	362
Cumulative GAP Position ('000s)					
- Less than 7 days	5,665	6,763	(44)	1,749	6,599
- 7 up to 30 days	6,314	5,615	(6,520)	1,336	5,191
- 1 up to 3 months	5,073	4,471	(7,212)	379	2,670
- 3 up to 6 months	4,556	(1,892)	(7,699)	(595)	1,284
- 6 up to 12 months	439	(562)	(7,434)	(5,769)	(5,145)
- 1 up to 3 years	7,559	8,024	38	(2,945)	(1,926)
- 3 up to 5 years	13,947	15,265	8,737	11,275	10,789
- 5 Years and Over	16,893	17,930	12,926	14,707	14,001
- Unclassified	18,755	19,750	14,058	15,402	14,363

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.90	5.48	4.44	4.39	3.92
0 - 3 months	5.61	6.28	4.97	4.72	4.10
0 - 6 months	6.48	7.10	5.66	5.22	4.68
0 - 12 months	7.98	8.86	7.16	6.61	6.15

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,140	1,581	1,092	1,464	1,258
Transaction and Contingent Items	0	0	0	0	0
Short-Term Trade Related Contingencies	0	0	0	0	0
Sale and Repurchase Agreements	0	0	0	0	0
Forward Asset Purchases	0	0	0	0	0
Note Issuance & Revolving Underwriting Facilities	0	0	0	0	0
Commitments	8,317	8,468	8,497	8,808	7,182
Unconditionally Cancelable At Any Time Without Notice	27	30	61	35	26
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,290	8,438	8,436	8,773	7,156
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**10,457**	**10,049**	**9,589**	**10,272**	**8,440**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.77	0.58	0.39	0.47	0.38
Transaction and Contingent Items	NA	NA	NA	NA	NA
Short-Term Trade Related Contingencies	NA	NA	NA	NA	NA
Sale and Repurchase Agreements	NA	NA	NA	NA	NA
Forward Asset Purchases	NA	NA	NA	NA	NA
Note Issuance & Revolving Underwriting Facilities	NA	NA	NA	NA	NA
Commitments	2.98	3.10	3.00	2.84	2.17
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.02	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.97	3.09	2.98	2.83	2.16
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.75**	**3.68**	**3.39**	**3.31**	**2.55**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.46**	**0.40**	**0.39**	**0.37**	**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	1.33	0.99	2.04	1.70	1.33
- Officers	0.52	0.41	0.69	0.51	0.56
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.04	0.03	0.20	0.25	0.19
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**	**43**	**42**	**42**	**41**
Citizens of the Republic of Palau	38	37	36	35	34
Non-Citizens	6	6	6	7	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	20.47	20.31	20.94	20.66	21.71
Unsecured Loans as % of Total Loans and Advances	79.53	79.69	79.06	79.34	78.29
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	34.85	34.85	34.85	34.85	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.15	65.15	65.15	65.15	67.10
Paid-in Capital as a % of Total Capital	49.94	42.72	92.73	80.78	67.94
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**48,123**	**39,448**	**51,092**	**65,626**	**45,560**
Australia	226	263	208	166	90
Japan	5,292	5,388	7,774	4,459	3,929
New Zealand	124	172	256	367	212
Philippines	269	568	319	15,142	21,288
Taiwan	1,891	4,775	12,078	14,691	5,893
United States	21,500	8,373	20,874	19,609	7,584
China	14,519	12,390	4,644	6,873	4,769
All Others	4,302	7,519	4,939	4,319	1,795
Outgoing Remittances ($000)	**37,491**	**38,518**	**32,200**	**#REF!**	**33,536**
Australia	808	455	692	591	606
Japan	3,623	4,847	3,389	#REF!	4,703
New Zealand	296	284	280	363	243
Philippines	4,802	6,993	4,508	4,163	5,404
Taiwan	3,802	5,524	2,304	2,449	2,890
United States	9,763	11,668	9,373	#REF!	11,621
China	5,678	4,681	6,997	6,244	4,786
All Others	8,719	4,066	4,657	2,114	3,283
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.47	0.67	0.41	0.25	0.20
Japan	11.00	13.66	15.22	6.79	8.62
New Zealand	0.26	0.44	0.50	0.56	0.47
Philippines	0.56	1.44	0.62	23.07	46.73
Taiwan	3.93	12.10	23.64	22.39	12.93
United States	44.68	21.23	40.86	29.88	16.65
China	30.17	31.41	9.09	10.47	10.47
All Others	8.94	19.06	9.67	6.58	3.94
Outgoing Remittances					
Australia	2.16	1.18	2.15	#REF!	1.81
Japan	9.66	12.58	10.52	#REF!	14.02
New Zealand	0.79	0.74	0.87	#REF!	0.72
Philippines	12.81	18.16	14.00	#REF!	16.11
Taiwan	10.14	14.34	7.16	#REF!	8.62
United States	26.04	30.29	29.11	#REF!	34.65
China	15.14	12.15	21.73	#REF!	14.27
All Others	23.26	10.56	14.46	#REF!	9.79
Incoming Remittances ($000)	**48,123**	**39,448**	**51,092**	**65,626**	**45,560**
Depository Institutions Domestic	0	0	0	1	139
Other Financial Corporations Domestic	0	0	0	29	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	29	0
Central Government	16,952	4,963	17,367	44,267	26,607
Local Governments (State Governments)	0	0	27	0	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	31,171	34,485	33,698	21,329	18,814
Non-financial Corporations	28,289	27,255	22,755	15,909	14,579
Individuals	2,083	3,325	2,983	3,413	2,610
Non-profit Institutions Serving Households	799	3,905	7,960	2,007	1,625
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**37,491**	**38,518**	**32,200**	**#REF!**	**33,536**
Depository Institutions Domestic	0	0	20	#REF!	0
Other Financial Corporations Domestic	42	30	0	196	262
Development Financing Corporations	42	30	0	196	262
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	3,600	4,330	2,150	2,716	3,114
Local Governments (State Governments)	89	97	57	22	38
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	33,760	34,061	29,973	27,872	30,122
Non-financial Corporations	32,064	32,166	27,235	26,837	28,555
Individuals	1,671	1,788	2,637	1,035	1,484
Non-profit Institutions Serving Households	25	107	101	0	83
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	NA	NA	NA	0.00	0.31
Other Financial Corporations Domestic	NA	NA	NA	0.04	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	0.04	NA
Central Government	35.23	12.58	33.99	67.45	58.40
Local Governments (State Governments)	NA	NA	0.05	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	64.77	87.42	65.96	32.50	41.29
Non-financial Corporations	58.78	69.09	44.54	24.24	32.00
Individuals	4.33	8.43	5.84	5.20	5.73
Non-profit Institutions Serving Households	1.66	9.90	15.58	3.06	3.57
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	NA	NA	0.06	#REF!	NA
Other Financial Corporations Domestic	0.11	0.08	NA	#REF!	0.78
Development Financing Corporations	0.11	0.08	NA	#REF!	0.78
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	9.60	11.24	6.68	#REF!	9.29
Local Governments (State Governments)	0.24	0.25	0.18	#REF!	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	90.05	88.43	93.08	#REF!	89.82
Non-financial Corporations	85.52	83.51	84.58	#REF!	85.15
Individuals	4.46	4.64	8.19	#REF!	4.43
Non-profit Institutions Serving Households	0.07	0.28	0.31	NA	0.25
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**20,404**	**20,535**	**20,591**	**20,880**	**21,538**
of which: SME depositors	38	440	439	430	430
of which: household/individuals depositors	1,389	1,406	1,414	1,431	1,426
As a % of Total Number of Depositors					
SME depositors	0.19	2.14	2.13	2.06	2.00
household/individuals depositors	6.81	6.85	6.87	6.85	6.62
Number of Deposit Accounts	**15,489**	**15,687**	**15,847**	**16,147**	**16,830**
of which: SME deposit accounts	38	440	439	430	430
of which: household/individuals deposit accounts	5,151	4,758	4,766	4,783	5,214
As a % of Total Number of Deposit Accounts					
SME deposit accounts	0.25	2.80	2.77	2.66	2.55
household/individuals deposit accounts	33.26	30.33	30.08	29.62	30.98
Total Number of Borrowers	**5,126**	**5,078**	**4,955**	**5,051**	**4,939**
of which: SME borrowers	4	3	3	3	3
of which: household/individual borrowres	1,290	1,304	1,231	1,237	1,160
As a % of Total Number of Borrowers					
SME borrowers	0.08	0.06	0.06	0.06	0.06
household/individual borrowers	25.17	25.68	24.84	24.49	23.49
Total Number of Loan Accounts	**5,578**	**5,526**	**5,408**	**5,658**	**5,551**
of which: SME loan accounts	4	3	3	3	3
of which: household/individual loan accounts	1,298	1,315	1,245	1,251	1,171

As a % of Total Number of Loan Accounts					
SME loan accounts	0.07	0.05	0.06	0.05	0.05
household/individual loan accounts	23.27	23.80	23.02	22.11	21.10
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	1,302	1,403	(5,232)	661	793
Capital Growth from prior quarter (%)	18.61%	16.91%	-53.93%	14.79%	15.46%
Asset Growth from prior quarter($)	1,851	(6,040)	9,923	26,953	20,959
Asset Growth from prior quarter(%)	0.67%	-2.16%	3.63%	9.52%	6.76%
Deposit Growth from prior quarter ($)	370	(7,335)	14,576	25,964	19,817
Deposit Growth from prior quarter (%)	0.14%	-2.77%	5.67%	9.56%	6.66%
LOAN QUALITY					
Loans past due 360 days or more	24	21	8	3	3
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	19	6	(18)	89	126
Loans past due 360 days or more	13	(3)	(13)	(5)	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	9.31%	2.69%	-7.86%	42.18%	42.00%
Loans past due 360 days or more	118.18%	-12.50%	-61.90%	-62.50%	0.00%
By economic sector, in dollar amounts					
Depository Institutions Domestic	-	-	-	-	-
Other Financial Corporations Domestic	-	-	-	-	-
Development Financing Corporations	-	-	-	-	-
Statutory Non-Bank Financial Corporations	-	-	-	-	-
Private Non-Bank Financial Corporations	-	-	-	-	-
Central Government	-	-	-	-	-
Local Governments	-	-	-	-	-
State	-	-	-	-	-
Municipal	-	-	-	-	-
Statutory Non-financial Corporations Domestic	-	-	-	-	-
Private Sector Domestic	33,653	34,532	34,007	33,686	32,836
Non-financial Corporations	5,411	5,520	5,485	5,291	5,229
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	328	-	-	-	-
Transportation & Storage	345	344	325	385	381
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,363	3,340	3,315	3,268	3,214
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	1,375	1,836	1,845	1,638	1,634
Individuals	28,242	29,012	28,522	28,395	27,607

Housing and Land Purchases	39	35	23	22	20
Other	28,203	28,977	28,499	28,373	27,587
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**33,653**	**34,532**	**34,007**	**33,686**	**32,836**
Secured Loans	6,888	7,014	7,122	6,960	7,130
Unsecured Loans	26,765	27,518	26,885	26,726	25,706
Growth qtr-on-qtr dollar amount					
Total Loans	**(1,768)**	**879**	**(525)**	**(321)**	**(850)**
Secured Loans	(1,685)	126	108	(162)	170
Unsecured Loans	(83)	753	(633)	(159)	(1,020)
Growth qtr-on-qtr percent					
Total Loans	**-5%**	**3%**	**-2%**	**-1%**	**-3%**
Secured Loans	-20%	2%	2%	-2%	2%
Unsecured Loans	0%	2.8%	-2%	-1%	-4%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,554	1,537	1,638	1,922	2,073
Total Loans less NPLs	33,430	34,303	33,796	33,386	32,410
Ratio of Provisions to Total Loans (both less NPLs)	4.65%	4.48%	4.85%	5.76%	6.40%
Liquidity Indicators					
in dollar amounts					
Due from Banks	236,461	229,657	238,657	265,330	287,098
Due from Home Office & Other branches	235,683	228,756	237,616	264,359	285,756
Demand Deposits due from Home Office & Other branches	235,683	228,756	237,616	264,359	285,756
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	2,581	2,468	3,993	4,390	4,488
Sum of Cash and Due from Depository Institutions	239,042	232,125	242,650	269,720	291,586
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)	4,000	5,136	1,118	1,964	2,733
Annualized Yield on Due From HO (Insured Banks Only)	**2.27%**	**2.20%**	**1.92%**	**1.61%**	**1.43%**

Liquid Assets (PR-10)	**239,042**	**232,125**	**242,650**	**269,720**	**291,586**
Short-term Deposit Liabilities	250,798	248,391	263,060	289,141	308,917
Demand	106,698	113,897	111,199	131,167	131,806
Savings	126,012	112,127	129,867	136,019	151,961
Time	18,088	22,367	21,994	21,955	25,150
Other Short Term Liabitilities (PR-10)	1,356	1,240	1,816	1,730	1,735
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	98%	98%	98%
Due from Depository Institutions to Total Assets	85%	84%	84%	86%	87%
Liquid Assets (PR-10) to Total Assets	86%	85%	86%	87%	88%
Liquidity Ratio (PR-10)	**95%**	**93%**	**92%**	**93%**	**94%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**3,624**	**(6,917)**	**10,525**	**27,070**	**21,866**
Short-term Deposit Liabilities	383	(2,407)	14,669	26,081	19,776
Demand	2,425	7,199	(2,698)	19,968	639
Savings	(1,942)	(13,885)	17,740	6,152	15,942
Time	(100)	4,279	(373)	(39)	3,195
Other Short Term Liabitilities (PR-10)	26	(116)	576	(86)	5
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**1.5%**	**-2.9%**	**4.5%**	**11.2%**	**8.1%**
Short-term Deposit Liabilities	0.2%	-1.0%	5.9%	9.9%	6.8%
Demand	2.3%	6.7%	-2.4%	18.0%	0.5%
Savings	-1.5%	-11.0%	15.8%	4.7%	11.7%
Time	-0.5%	23.7%	-1.7%	-0.2%	14.6%
Other Short Term Liabitilities (PR-10)	2.0%	-8.6%	46.5%	-4.7%	0.3%

Year-to-date Averages					
Deposits Due from Depository Institutions	235,803	234,574	234,157	244,548	255,186
Domestic Depository Institutions	521	549	749	763	854
Abroad	235,282	234,025	233,409	243,785	254,332
Head Office and Branches	235,054	233,794	233,186	243,577	254,122
Other Depository Institutions	228	231	223	208	210
Deposits	265,201	263,569	264,330	275,414	285,910
Domestic Deposits	265,201	263,569	264,329	275,413	285,909
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 ($)	145,063	137,275	151,524	171,099	184,784
Top Twenty Deposits as % of Total Deposits	**55%**	**53%**	**56%**	**57%**	**58%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	9,205	9,022	8,232	7,620	7,297
Interest Expense	444	437	396	370	351
Net Interest Income	8,761	8,585	7,836	7,250	6,946
Provisions for Bad Loans Expense	556	429	1,348	1,590	1,420
Non-Interest Income	1,040	1,036	940	890	1,143
Non-Interest Expense	3,093	3,110	3,228	3,078	3,083
Net Income Before Tax	6,152	6,082	4,200	3,472	3,587
Less: Applicable Income Tax	245	248	212	158	161
Net Income After Tax	**5,907**	**5,834**	**3,988**	**3,314**	**3,425**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	27,310	27,421	29,421	28,408	28,491
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	**25,712**	**26,643**	**18,892**	**#REF!**	**#REF!**
Total Incoming	137,490	176,938	51,092	116,718	162,278
Total Outgoing	111,778	150,295	32,200	#REF!	#REF!

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.97	3.55	1.58	1.66	1.79
Non Performing Loans to Total Loans	0.66	0.66	0.62	0.89	1.30
Non Performing Loans to Past Due Loans	0.18	0.20	0.23	0.31	0.31
Provisions for Loan Losses to NPLs	796.86	771.18	876.30	740.67	586.62
Net Income to Average Assets (ROA)	2.12	2.10	1.43	1.15	1.14
Net Interest Income to Average Earning Assets (NIM)	3.25	3.19	2.92	2.60	2.40
Average Yield on Loans	10.50	10.51	10.22	10.14	10.18
Average Cost of Deposits	0.17	0.17	0.15	0.13	0.12
Liquidity Ratio (PR-10)	94.80	92.99	91.61	92.73	93.86
Net Loans to Total Assets	11.42	12.00	11.36	10.15	9.17
Customer Deposits to Total Loans	785.60	744.36	798.71	883.40	966.62
Return on Equity (Uninsured Banks Only)	78.15	73.05	56.29	51.51	54.32
Cash Balances to Short Term Liabilities	1.08	1.06	1.58	1.62	1.52

Summary Balance Sheet

Cash and Due from Banks	239,042	232,125	242,650	269,720	291,586
Net Loans	31,876	32,766	32,158	31,464	30,337
Gross Loans	33,653	34,532	34,007	33,686	32,836
(Provisions for Loan Losses)	(1,777)	(1,766)	(1,849)	(2,222)	(2,499)
Performing Loans	33,430	34,303	33,796	33,386	32,410
Non Performing Loans	223	229	211	300	426
*****Past Due Loans (includes NPLs)*****	1,245	1,168	911	966	1,364
All Other Assets	8,195	8,182	8,188	8,765	8,985
TOTAL ASSETS	**279,113**	**273,073**	**282,996**	**309,949**	**330,908**
Total Deposits	264,377	257,042	271,618	297,582	317,399
Demand/Checking	106,698	113,897	111,199	131,167	131,806

Savings	126,012	112,127	129,867	136,019	151,961
Time Deposits	31,667	31,018	30,552	30,396	33,632
All Other Liabilities	6,438	6,330	6,909	7,237	7,586
TOTAL LIABILITIES	**270,815**	**263,372**	**278,527**	**304,819**	**324,985**
Paid-in Capital	4,144	4,144	4,144	4,144	4,024
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	4,152	5,556	325	986	1,898
Other	2	1	0	0	1
TOTAL CAPITAL	**8,298**	**9,701**	**4,469**	**5,130**	**5,923**
TOTAL LIABILITIES & CAPITAL	**279,113**	**273,073**	**282,996**	**309,949**	**330,908**