RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2020 2020Q1	6/30/2020 2020Q2	9/30/2020 2020Q3	12/31/2020 2020Q4	3/31/2021 2021Q1
Average Total Assets ($ 000)	278,035	288,673	299,232	303,704	320,863
Net Income ($ 000)	997	1,657	2,569	3,201	973
Average Earning Assets ($ 000)	268,427	278,623	288,951	293,464	310,361
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.96	2.64	2.44	2.25	1.98
Less: Interest Expense	0.14	0.13	0.12	0.10	0.05
Net Interest Income	2.82	2.51	2.32	2.14	1.93
Plus: Noninterest Income	0.34	0.31	0.38	0.36	0.33
Less: Noninterest Expense	1.16	1.07	1.03	1.03	0.99
Less: Provisions for Loan Losses	0.48	0.55	0.47	0.37	0.01
Net Operating Profit Before Tax	1.51	1.20	1.20	1.10	1.26
Net Operationg Profit After Tax	1.43	1.15	1.14	1.05	1.21
Adjusted Net Operating Income	1.79	1.58	1.54	1.35	1.03
Net Income	1.43	1.15	1.14	1.05	1.21
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.43	1.15	1.14	1.05	1.21
Net Income to Average Capital (ROE) (FSI)	56.29	51.51	54.32	50.37	70.49
Net Interest Income to Average Earning Assets (NIM)	2.92	2.60	2.40	2.22	1.99
Average Earning Assets to Average Assets	96.54	96.52	96.56	96.63	96.73
Interest Margin to Gross Income	85.43	85.19	82.31	82.08	83.53
Yield on Loans	10.22	10.14	10.18	10.12	9.58
Cost of Deposits	0.15	0.13	0.12	0.11	0.05
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.27	0.52	0.50	0.74	0.49
Earnings Coverage of Net Loan Losses (X)	11.41	9.81	15.92	13.57	6.68
Provisions for Loan Losses to Total Loans	5.44	6.60	7.61	7.86	7.85
Past Due Loans to Total Loans	2.68	2.87	4.15	3.72	5.29
Non-Performing Loans to Total Loans (FSI)	0.62	0.89	1.30	1.56	1.74
Provisions for Loan Losses to Non-Performing Loans	876.30	740.67	586.62	505.27	451.34
Estimated Required Provisions to Non-Performing Loans	192.33	156.91	117.48	99.62	112.11
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	11.36	10.15	9.17	9.08	8.67
Net Loans and Advances to Customer Deposits	11.84	10.57	9.56	9.49	9.01
Deposits to Total Liabilities	97.52	97.63	97.67	97.61	97.64
Liquidity Ratio (PR-10)	91.61	92.73	93.86	94.57	91.65
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)	(1.31)	(1.38)	(1.47)	(1.40)	(1.32)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.02	0.02	0.02	0.01
Retained Earnings to Average Capital	0.05	0.15	0.30	0.40	0.08
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.22	0.32	0.43	0.49	0.22
Past Due Loans to Total Capital	0.20	0.19	0.23	0.18	0.36
Non Performing Loans to Capital (FSI)	0.05	0.06	0.07	0.08	0.12
GROWTH RATES (qtr-on-qtr)					
Total Assets	3.63	9.52	6.76	(2.81)	(0.45)
Total Capital (Balance Sheet)	(53.93)	14.79	15.46	10.67	(32.05)
Tier 1 Capital	(10.19)	0.03	(3.46)	0.00	3.82
Total Loans and Advances	(1.52)	(0.94)	(2.52)	(3.53)	(4.90)
Past Due Loans (Loans Past Due 30 Days or More)	(22.00)	6.04	41.20	(13.64)	35.31
Non Performing Loans (Loans Past Due 90 Days or More)	(7.86)	42.18	42.00	15.73	6.29
Core Liquid Assets	4.53	11.16	8.11	(2.75)	0.05
Total Deposits	5.67	9.56	6.66	(3.11)	0.23
Demand Deposits	(2.37)	17.96	0.49	7.13	(5.24)
Savings Deposits	15.82	4.74	11.72	(10.19)	5.96
Time Deposits	(1.50)	(0.51)	10.65	(11.26)	(0.09)

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	159	308	475	635	163
Other Non Interest Income	76	137	382	468	103
Total Non-Interest Income	**235**	**445**	**857**	**1,103**	**266**
Salaries, Wages and Benefits - Citizens	289	572	868	1,177	293
Salaries, Wages and Benefits - Noncitizens	55	119	180	259	63
Board of Directors' Expenses	34	66	100	134	33
Outsourcing Service Fees and Expenses	25	38	39	48	15
Related Party	1	1	2	2	1
Non-Related Party	24	37	37	46	14
Rent - Premises	62	128	189	252	68
Other Administrative and Occupancy Expenses	66	123	182	243	55
Depreciation on Fixed Assets	58	115	173	231	56
Other Non Interest Expenses	218	378	581	775	213
Total Non-Interest (Overhead) Expenses	**807**	**1,539**	**2,312**	**3,119**	**796**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	36.78	37.81	38.11	41.00	43.91
Interest Margin to Gross Income (FSI)	85.43	85.19	82.31	82.08	83.53
Personnel Expenses to Noninterest Expenses (FSI)	42.63	44.90	45.33	46.04	44.72
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.54	0.52	0.51	0.52	0.48
Salaries, Wages and Benefits of All Employees	0.49	0.48	0.47	0.47	0.44
Board of Directors' Expenses	0.05	0.05	0.04	0.04	0.04
Outsourcing Service Fees and Expenses	0.04	0.03	0.02	0.02	0.02
Rent - Premises	0.09	0.09	0.08	0.08	0.08
Other Administrative and Occupancy Expenses	0.09	0.09	0.08	0.08	0.07
Depreciation on Fixed Assets	0.08	0.08	0.08	0.08	0.07
Other Non Interest Expenses	0.31	0.26	0.26	0.26	0.27
Total Overhead Expenses	1.16	1.07	1.03	1.03	0.99
Overhead Expenses Less Non-Int Income	0.82	0.76	0.65	0.66	0.66
YIELD ON OR COST OF:					
Total Loans and Advances	10.97	10.83	10.82	10.79	10.28
Interest Income on Loans and Advances	10.22	10.14	10.18	10.12	9.58
Yield-related Loan Fees & Charges	0.75	0.70	0.64	0.66	0.70
Deposits Due from Depository Institutions	1.91	1.61	1.43	1.24	1.13
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.92	1.61	1.43	1.24	1.14
Head Office and Branches	1.92	1.61	1.43	1.24	1.14
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.15	0.13	0.12	0.11	0.05
Domestic	0.15	0.13	0.12	0.11	0.05
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	**12.33**	**11.80**	**11.28**	**10.98**	**9.63**
Less: Provisions for Loan Losses	0.65	0.67	0.70	0.71	0.76
Net Loans and Advances	11.68	11.13	10.59	10.27	8.87
Deposits Due From Depository Institutions	**84.22**	**84.71**	**85.28**	**85.65**	**87.10**
Demand	83.90	84.40	84.94	85.31	86.76
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	83.90	84.40	84.94	85.31	86.76
Head Office and Branches	83.87	84.38	84.92	85.30	86.74
Other Depository Institutions	0.03	0.02	0.02	0.02	0.02
Savings	0.32	0.32	0.34	0.33	0.34

Domestic	0.27	0.26	0.29	0.29	0.32
Abroad	0.05	0.05	0.05	0.05	0.02
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.05	0.05	0.02
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	**96.54**	**96.52**	**96.56**	**96.63**	**96.73**
Cash (Notes & Coin)	**1.16**	**1.25**	**1.28**	**1.26**	**1.30**
Total Non-Financial Assets	**2.17**	**1.99**	**1.87**	**1.81**	**1.60**
Premises & Equipment	2.17	1.99	1.87	1.81	1.60
Less: Accumulated Depreciation	1.06	1.06	1.04	1.04	1.06
Net Fixed Assets	1.12	0.93	0.82	0.76	0.53
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	**0.06**	**0.07**	**0.08**	**0.07**	**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**	**0.00**
Other Assets	**0.06**	**0.15**	**0.20**	**0.23**	**0.32**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	40.48	41.14	40.78	41.44	42.85
Savings Deposits	43.52	43.65	44.28	43.89	43.80
Time Deposits	11.07	10.62	10.49	10.24	9.30
Sub-Total Deposits	**95.07**	**95.41**	**95.55**	**95.56**	**95.95**
Deposits Due to Depository Institutions	0.28	0.27	0.29	0.29	0.32
Demand	0.01	0.01	0.02	0.03	0.06
Domestic	0.01	0.01	0.02	0.03	0.06
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	0.27	0.26	0.27	0.26	0.26
Domestic	0.27	0.26	0.27	0.26	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	**0.12**	**0.07**	**0.05**	**0.04**	**0.00**
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**	**0.01**
Deposits	0.03	0.03	0.03	0.03	0.01
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	**0.53**	**0.53**	**0.52**	**0.52**	**0.50**
Total Provisions for Losses	**0.65**	**0.67**	**0.70**	**0.71**	**0.76**
Total Accumulated Depreciation	**1.06**	**1.06**	**1.04**	**1.04**	**1.06**
Sub-Total Liabilities	**97.45**	**97.77**	**97.89**	**97.91**	**98.28**
Total Capital	**2.55**	**2.23**	**2.11**	**2.09**	**1.72**
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	1,766	1,766	1,766	1,766	2,491

Add: Provisions Year-to-date	337	795	1,065	1,135	8
Less: Write-offs Year-to-date ( )	206	385	444	638	213
Add: Recoveries Year-to-date	114	208	275	391	62
Ending Balance	**2,011**	**2,384**	**2,662**	**2,654**	**2,348**
Average Total Loans to Average Total Assets	12.33	11.80	11.28	10.98	9.63
Average Total Loans and Advances ($000)	34,270	34,075	33,765	33,347	30,901
Year-to-date Net Loan Losses (Recoveries)	92	177	169	247	151
Past Due Loans [Loans Past Due 30 Days or More)	911	966	1,364	1,178	1,594
Non Performing Loans [Loans Past Due 90 Days or More)	211	300	426	493	524
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	21.88	39.92	52.78	75.05	9.72
Year-to-date Net Loan Loss to Average Total Loans	0.27	0.52	0.50	0.74	0.49
Year-to-date Write-offs to Average Total Loans	0.60	1.13	1.31	1.91	0.69
Year-to-date Recoveries to Average Total Loans	0.33	0.61	0.81	1.17	0.20
Provisions for Loan Losses to Total Loans	5.44	6.60	7.61	7.86	7.85
Provisions for Loan Losses to Loans Past Due 90 days or more	876.30	740.67	586.62	505.27	451.34
Earnings Coverage of Year-to-date Net Loan Losses	11.41	9.81	15.92	13.57	6.68
Twenty Largest Borrowing Relationships ('000s)	15,895	16,374	15,024	14,902	14,038
Large Borrowers to Capital (FSI)	355.7	319.2	253.7	227.3	315.2
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.68	2.87	4.15	3.72	5.29
Loans Past Due 30 to 59 Days to Total Loans	0.75	1.10	1.33	1.00	2.49
Loans Past Due 60 to 89 Days to Total Loans	1.31	0.87	1.53	1.16	1.06
Loans Past Due 90 to 179 Days to Total Loans	0.58	0.26	0.59	0.86	0.88
Loans Past Due 180 to 360 Days to Total Loans	0.01	0.62	0.70	0.69	0.22
Loans Past Due Over 360 Days to Total Loans	0.02	0.01	0.01	NA	0.64
Nonperforming Loans to Total Loans (FSI)	0.62	0.89	1.30	1.56	1.74
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	16.13	15.71	15.92	15.73	16.50
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	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.96	1.14	1.16	1.19	1.21
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	9.75	9.70	9.79	9.97	10.29
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	5.43	4.86	4.98	4.57	5.00
Individuals	83.87	84.29	84.08	84.27	83.50
Housing and Land Purchases	0.07	0.07	0.06	0.06	0.06
Other	83.80	84.23	84.01	84.21	83.44
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	9,701	9,701	9,701	9,701	6,555
+ Net Change in Paid-in Capital Year-to-date	0	0	(120)	(120)	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	(394)	(393)	(393)	(393)	128
+ Net Income (Loss) Year-to-date	997	1,657	2,569	3,201	973
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	0	0	(1)
Balance At End of Period	**10,303**	**10,964**	**11,757**	**12,389**	**7,655**
Average Total Capital ($000)	7,085	6,433	6,306	6,356	5,505
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	719.58	613.33	512.19	445.23	623.26
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	18.95	15.52	19.08	14.57	24.34
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.56	0.52	0.54	0.50	0.70
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.05	0.15	0.30	0.40	0.08
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.58	1.66	1.79	2.04	1.39
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,144	4,144	4,024	4,024	4,024
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(672)	(671)	(671)	(671)	(543)
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	3,472	3,473	3,353	3,353	3,481
TIER 2 CAPTIAL:					
Current year-to-date Income	997	1,657	2,569	3,201	973
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	1,849	2,222	2,499	2,491	2,365
Maximum Eligible General Provisions for Loan Losses	2,806	2,988	3,072	3,112	3,260
Allowable General Provisions for Loan Losses	1,849	2,222	2,499	2,491	2,365
Other	0	0	0	0	0
Sub-total Tier 2 Capital	2,846	3,879	5,068	5,692	3,338
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	237,616	264,359	285,756	278,762	277,873
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	237,616	264,359	285,756	278,762	277,873
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	**(231,298)**	**(257,007)**	**(277,335)**	**(269,717)**	**(271,054)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**223,427**	**237,569**	**244,497**	**247,540**	**258,455**
0% Risk Weighted Assets ($000)	6,344	6,562	6,673	5,709	6,558
20% Risk Weighted Assets ($000)	62,503	78,187	95,515	81,201	64,597
50% Risk Weighted Assets ($000)	0	0	0	0	0
100% Risk Weighted Assets ($000)	210,926	221,932	225,394	231,300	245,536
Off-Balance Sheet Risk-Weighted Obligations	**1,092**	**1,464**	**1,258**	**1,401**	**2,366**
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	1,092	1,464	1,258	1,401	2,366
Gross Risk-Weighted Assets	**224,519**	**239,033**	**245,755**	**248,941**	**260,821**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	47,523	52,872	57,151	55,752	55,575
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**176,995**	**186,162**	**188,604**	**193,189**	**205,247**
Tier-1 Capital to Risk-Weighted Assets	**1.96%**	**1.87%**	**1.78%**	**1.74%**	**1.70%**
Total Capital to Risk-Weighted Assets	**-130.68%**	**-138.06%**	**-147.05%**	**-139.61%**	**-132.06%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	3,993	4,390	4,488	3,728	4,621
Core Liquid Assets	242,650	269,720	291,586	283,570	283,700
Short Term Liabilities	252,262	271,490	295,899	286,205	294,910
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	85.74	87.02	88.12	88.18	88.62
Cash Balances to Short Term Liabilities	1.58	1.62	1.52	1.30	1.57
Core Liquid Assets to Short Term Liabilities (FSI)	96.19	99.35	98.54	99.08	96.20
Customer Deposits to Total Loans (FSI)	798.71	883.40	966.62	970.83	1023.15
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.41	1.42	1.36	1.16	1.44
Balances Due From Depository Institutions	84.33	85.60	86.76	87.02	87.18
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	84.04	85.35	86.42	86.72	86.84
Head Office and Branches	83.96	85.29	86.36	86.68	86.80
Other Depository Institutions	0.07	0.06	0.07	0.04	0.04
Short Term Liabilities	89.14	87.59	89.42	89.00	92.12
Total Deposit Liabilities	95.98	96.01	95.92	95.62	96.28
Demand Deposits	39.29	42.32	39.83	43.91	41.80
Savings Deposits	45.89	43.88	45.92	42.44	45.17
Time Deposits	10.80	9.81	10.16	9.28	9.31
Deposits Due to Depository Institutions	0.30	0.26	0.34	0.30	0.34
Domestic	0.30	0.26	0.34	0.30	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	0.00	0.00	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)	0.00	0.00	0.00	0.00	0.00
Japanese Yen (JPY)	0.01	0.00	0.01	0.00	0.01
Australian Dollar (AUD)	0.00	0.00	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	0.00	0.00	NA	NA
Philippine Peso (PHP)	0.00	0.00	0.00	0.00	0.00
All Others	0.00	0.00	0.00	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	1.12	1.18	1.49	1.58	1.67
Shorthand Method	1.12	1.18	1.49	1.58	1.67

OTHER RATIOS:					
FX Assets to Total Assets	0.01	0.01	0.02	0.02	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	(44)	1,749	6,599	4,484	5,026
- 7 up to 30 days	(6,476)	(413)	(1,408)	(1,648)	(7,999)
- 1 up to 3 months	(692)	(957)	(2,521)	1,340	(3,849)
- 3 up to 6 months	(487)	(974)	(1,386)	(5,807)	(4,449)
- 6 up to 12 months	265	(5,174)	(6,429)	(2,264)	(1,050)
- 1 up to 3 years	7,472	2,824	3,219	5,499	(2,263)
- 3 up to 5 years	8,699	14,220	12,715	11,104	6,968
- 5 Years and Over	4,189	3,432	3,212	2,668	1,837
- Unclassified	1,132	695	362	264	1,097
Cumulative GAP Position ('000s)					
- Less than 7 days	(44)	1,749	6,599	4,484	5,026
- 7 up to 30 days	(6,520)	1,336	5,191	2,836	(2,973)
- 1 up to 3 months	(7,212)	379	2,670	4,176	(6,822)
- 3 up to 6 months	(7,699)	(595)	1,284	(1,631)	(11,271)
- 6 up to 12 months	(7,434)	(5,769)	(5,145)	(3,895)	(12,321)
- 1 up to 3 years	38	(2,945)	(1,926)	1,604	(14,584)
- 3 up to 5 years	8,737	11,275	10,789	12,708	(7,616)
- 5 Years and Over	12,926	14,707	14,001	15,376	(5,779)
- Unclassified	14,058	15,402	14,363	15,640	(4,682)

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.44	4.39	3.92	3.80	1.83
0 - 3 months	4.97	4.72	4.10	4.18	2.13
0 - 6 months	5.66	5.22	4.68	4.78	2.43
0 - 12 months	7.16	6.61	6.15	6.24	3.22

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,092	1,464	1,258	1,401	2,366
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	8,497	8,808	7,182	7,684	3,675
Unconditionally Cancelable At Any Time Without Notice	61	35	26	20	16
Non-Cancelable With a Remaining Term to Maturity One Year or Less	8,436	8,773	7,156	7,664	3,659
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**9,589**	**10,272**	**8,440**	**9,085**	**6,041**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.39	0.47	0.38	0.44	0.74
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	3.00	2.84	2.17	2.39	1.15
Unconditionally Cancelable At Any Time Without Notice	0.02	0.01	0.01	0.01	0.00
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.98	2.83	2.16	2.38	1.14
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.39**	**3.31**	**2.55**	**2.82**	**1.89**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.39**	**0.37**	**0.37**	**0.41**	**0.49**
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	2.04	1.70	1.33	1.25	1.86
- Officers	0.69	0.51	0.56	0.46	0.92
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.20	0.25	0.19	0.26	0.52
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	**42**	**42**	**41**	**44**	**44**
Citizens of the Republic of Palau	36	35	34	36	36
Non-Citizens	6	7	7	8	8
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	20.94	20.66	21.71	21.77	22.79
Unsecured Loans as % of Total Loans and Advances	79.06	79.34	78.29	78.23	77.21
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	32.90	32.90	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	65.15	65.15	67.10	67.10	67.10
Paid-in Capital as a % of Total Capital	92.73	80.78	67.94	61.39	90.35
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**51,092**	**65,626**	**45,560**	**40,589**	**46,112**
Australia	208	166	90	236	450
Japan	7,774	4,459	3,929	3,280	6,225
New Zealand	256	367	212	126	322
Philippines	319	15,142	21,288	415	275
Taiwan	12,078	14,691	5,893	8,025	1,867
United States	20,874	19,609	7,584	22,870	28,365
China	4,644	6,873	4,769	1,388	1,591
All Others	4,939	4,319	1,795	4,249	7,017
Outgoing Remittances ($000)	**32,200**	**#REF!**	**33,536**	**33,112**	**60,727**
Australia	692	591	606	501	972
Japan	3,389	#REF!	4,703	4,152	9,118
New Zealand	280	363	243	355	668
Philippines	4,508	4,163	5,404	5,204	2,737
Taiwan	2,304	2,449	2,890	5,534	6,002
United States	9,373	#REF!	11,621	9,904	26,157
China	6,997	6,244	4,786	4,979	4,996
All Others	4,657	2,114	3,283	2,483	10,077
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.41	0.25	0.20	0.58	0.98
Japan	15.22	6.79	8.62	8.08	13.50
New Zealand	0.50	0.56	0.47	0.31	0.70
Philippines	0.62	23.07	46.73	1.02	0.60
Taiwan	23.64	22.39	12.93	19.77	4.05
United States	40.86	29.88	16.65	56.35	61.51
China	9.09	10.47	10.47	3.42	3.45
All Others	9.67	6.58	3.94	10.47	15.22
Outgoing Remittances					
Australia	2.15	#REF!	1.81	1.51	1.60
Japan	10.52	#REF!	14.02	12.54	15.01
New Zealand	0.87	#REF!	0.72	1.07	1.10
Philippines	14.00	#REF!	16.11	15.72	4.51
Taiwan	7.16	#REF!	8.62	16.71	9.88
United States	29.11	#REF!	34.65	29.91	43.07
China	21.73	#REF!	14.27	15.04	8.23
All Others	14.46	#REF!	9.79	7.50	16.59
Incoming Remittances ($000)	**51,092**	**65,626**	**45,560**	**40,589**	**46,112**
Depository Institutions Domestic	0	1	139	241	55
Other Financial Corporations Domestic	0	29	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	29	0	0	0
Central Government	17,367	44,267	26,607	14,942	11,369
Local Governments (State Governments)	27	0	0	0	17
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	33,698	21,329	18,814	25,406	34,671
Non-financial Corporations	22,755	15,909	14,579	9,746	29,831
Individuals	2,983	3,413	2,610	8,399	4,384
Non-profit Institutions Serving Households	7,960	2,007	1,625	7,261	456
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**32,200**	**#REF!**	**33,536**	**33,112**	**60,727**
Depository Institutions Domestic	20	#REF!	0	0	11
Other Financial Corporations Domestic	0	196	262	34	0
Development Financing Corporations	0	196	262	34	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	2,150	2,716	3,114	2,904	552
Local Governments (State Governments)	57	22	38	362	157
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	29,973	27,872	30,122	29,812	60,007
Non-financial Corporations	27,235	26,837	28,555	28,216	56,908
Individuals	2,637	1,035	1,484	1,496	3,097
Non-profit Institutions Serving Households	101	0	83	100	2
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	NA	0.00	0.31	0.59	0.12
Other Financial Corporations Domestic	NA	0.04	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	0.04	NA	NA	NA
Central Government	33.99	67.45	58.40	36.81	24.66
Local Governments (State Governments)	0.05	NA	NA	NA	0.04
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	65.96	32.50	41.29	62.59	75.19
Non-financial Corporations	44.54	24.24	32.00	24.01	64.69
Individuals	5.84	5.20	5.73	20.69	9.51
Non-profit Institutions Serving Households	15.58	3.06	3.57	17.89	0.99
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.06	#REF!	NA	NA	0.02
Other Financial Corporations Domestic	NA	#REF!	0.78	0.10	NA
Development Financing Corporations	NA	#REF!	0.78	0.10	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	6.68	#REF!	9.29	8.77	0.91
Local Governments (State Governments)	0.18	#REF!	0.11	1.09	0.26
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	93.08	#REF!	89.82	90.03	98.81
Non-financial Corporations	84.58	#REF!	85.15	85.21	93.71
Individuals	8.19	#REF!	4.43	4.52	5.10
Non-profit Institutions Serving Households	0.31	NA	0.25	0.30	0.00
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**20,591**	**20,880**	**21,538**	**21,599**	**22,350**
of which: SME depositors	439	430	430	423	426
of which: household/individuals depositors	1,414	1,431	1,426	1,504	NA
As a % of Total Number of Depositors					
SME depositors	2.13	2.06	2.00	1.96	1.91
household/individuals depositors	6.87	6.85	6.62	6.96	NA
Number of Deposit Accounts	**15,847**	**16,147**	**16,830**	**16,792**	**28,547**
of which: SME deposit accounts	439	430	430	423	426
of which: household/individuals deposit accounts	4,766	4,783	5,214	5,199	5,063
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.77	2.66	2.55	2.52	1.49
household/individuals deposit accounts	30.08	29.62	30.98	30.96	17.74
Total Number of Borrowers	**4,955**	**5,051**	**4,939**	**4,856**	**5,265**
of which: SME borrowers	3	3	3	3	3
of which: household/individual borrowres	1,231	1,237	1,160	1,165	1,110
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.06
household/individual borrowers	24.84	24.49	23.49	23.99	21.08
Total Number of Loan Accounts	**5,408**	**5,658**	**5,551**	**5,448**	**6,297**
of which: SME loan accounts	3	3	3	3	3
of which: household/individual loan accounts	1,245	1,251	1,171	1,172	361

As a % of Total Number of Loan Accounts					
SME loan accounts	0.06	0.05	0.05	0.06	0.05
household/individual loan accounts	23.02	22.11	21.10	21.51	5.73
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	(5,232)	661	793	632	(2,101)
Capital Growth from prior quarter (%)	-53.93%	14.79%	15.46%	10.67%	-32.05%
Asset Growth from prior quarter($)	9,923	26,953	20,959	(9,315)	(1,461)
Asset Growth from prior quarter(%)	3.63%	9.52%	6.76%	-2.81%	-0.45%
Deposit Growth from prior quarter ($)	14,576	25,964	19,817	(9,879)	703
Deposit Growth from prior quarter (%)	5.67%	9.56%	6.66%	-3.11%	0.23%
LOAN QUALITY					
Loans past due 360 days or more	8	3	3	0	193
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	(18)	89	126	67	31
Loans past due 360 days or more	(13)	(5)	0	(3)	193
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-7.86%	42.18%	42.00%	15.73%	6.29%
Loans past due 360 days or more	-61.90%	-62.50%	0.00%	-100.00%	0
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	34,007	33,686	32,836	31,676	30,125
Non-financial Corporations	5,485	5,291	5,229	4,983	4,972
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	-	-	-	-	-
Transportation & Storage	325	385	381	377	366
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,315	3,268	3,214	3,157	3,101
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	1,845	1,638	1,634	1,449	1,505
Individuals	28,522	28,395	27,607	26,693	25,153

Housing and Land Purchases	23	22	20	19	17
Other	28,499	28,373	27,587	26,674	25,136
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**34,007**	**33,686**	**32,836**	**31,676**	**30,125**
Secured Loans	7,122	6,960	7,130	6,897	6,866
Unsecured Loans	26,885	26,726	25,706	24,779	23,259
Growth qtr-on-qtr dollar amount					
Total Loans	**(525)**	**(321)**	**(850)**	**(1,160)**	**(1,551)**
Secured Loans	108	(162)	170	(233)	(31)
Unsecured Loans	(633)	(159)	(1,020)	(927)	(1,520)
Growth qtr-on-qtr percent					
Total Loans	**-2%**	**-1%**	**-3%**	**-4%**	**-5%**
Secured Loans	2%	-2%	2%	-3%	0%
Unsecured Loans	-2%	-0.6%	-4%	-4%	-6%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,638	1,922	2,073	1,998	1,841
Total Loans less NPLs	33,796	33,386	32,410	31,183	29,601
Ratio of Provisions to Total Loans (both less NPLs)	4.85%	5.76%	6.40%	6.41%	6.22%
Liquidity Indicators					
in dollar amounts					
Due from Banks	238,657	265,330	287,098	279,842	279,079
Due from Home Office & Other branches	237,616	264,359	285,756	278,762	277,873
Demand Deposits due from Home Office & Other branches	237,616	264,359	285,756	278,762	277,873
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	3,993	4,390	4,488	3,728	4,621
Sum of Cash and Due from Depository Institutions	242,650	269,720	291,586	283,570	283,700
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)	1,118	1,964	2,733	3,223	792
Annualized Yield on Due From HO (Insured Banks Only)	**1.92%**	**1.61%**	**1.43%**	**1.24%**	**1.14%**

Liquid Assets (PR-10)	**242,650**	**269,720**	**291,586**	**283,570**	**283,700**
Short-term Deposit Liabilities	263,060	289,141	308,917	298,235	308,285
Demand	111,199	131,167	131,806	141,201	133,800
Savings	129,867	136,019	151,961	136,474	144,604
Time	21,994	21,955	25,150	20,560	29,881
Other Short Term Liabitilities (PR-10)	1,816	1,730	1,735	1,627	1,278
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	99%	98%
Due from Depository Institutions to Total Assets	84%	86%	87%	87%	87%
Liquid Assets (PR-10) to Total Assets	86%	87%	88%	88%	89%
Liquidity Ratio (PR-10)	**92%**	**93%**	**94%**	**95%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**10,525**	**27,070**	**21,866**	**(8,016)**	**130**
Short-term Deposit Liabilities	14,669	26,081	19,776	(10,682)	10,050
Demand	(2,698)	19,968	639	9,395	(7,401)
Savings	17,740	6,152	15,942	(15,487)	8,130
Time	(373)	(39)	3,195	(4,590)	9,321
Other Short Term Liabitilities (PR-10)	576	(86)	5	(108)	(349)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**4.5%**	**11.2%**	**8.1%**	**-2.7%**	**0.0%**
Short-term Deposit Liabilities	5.9%	9.9%	6.8%	-3.5%	3.4%
Demand	-2.4%	18.0%	0.5%	7.1%	-5.2%
Savings	15.8%	4.7%	11.7%	-10.2%	6.0%
Time	-1.7%	-0.2%	14.6%	-18.3%	45.3%
Other Short Term Liabitilities (PR-10)	46.5%	-4.7%	0.3%	-6.2%	-21.5%

Year-to-date Averages					
Deposits Due from Depository Institutions	234,157	244,548	255,186	260,117	279,461
Domestic Depository Institutions	749	763	854	874	1,018
Abroad	233,409	243,785	254,332	259,243	278,443
Head Office and Branches	233,186	243,577	254,122	259,050	278,318
Other Depository Institutions	223	208	210	193	126
Deposits	264,330	275,414	285,910	290,232	307,872
Domestic Deposits	264,329	275,413	285,909	290,231	307,871
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 ($)	151,524	171,099	184,784	177,397	231,005
Top Twenty Deposits as % of Total Deposits	**56%**	**57%**	**58%**	**58%**	**75%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	8,232	7,620	7,297	6,821	6,344
Interest Expense	396	370	351	317	156
Net Interest Income	7,836	7,250	6,946	6,504	6,188
Provisions for Bad Loans Expense	1,348	1,590	1,420	1,135	32
Non-Interest Income	940	890	1,143	1,103	1,064
Non-Interest Expense	3,228	3,078	3,083	3,119	3,184
Net Income Before Tax	4,200	3,472	3,587	3,353	4,036
Less: Applicable Income Tax	212	158	161	152	156
Net Income After Tax	**3,988**	**3,314**	**3,425**	**3,201**	**3,880**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	29,421	28,408	28,491	28,916	30,978
2) Additional Loans Needed = Total Loans minus 1)	NA	NA	NA	NA	853
3) % Loan Growth needed = 2) divided by Total Loans	NA	NA	NA	NA	3%
Year to Date Remittances: Net Position	**18,892**	**#REF!**	**#REF!**	**#REF!**	**(14,615)**
Total Incoming	51,092	116,718	162,278	202,867	46,112
Total Outgoing	32,200	#REF!	#REF!	#REF!	60,727

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.58	1.66	1.79	2.04	1.39
Non Performing Loans to Total Loans	0.62	0.89	1.30	1.56	1.74
Non Performing Loans to Past Due Loans	0.23	0.31	0.31	0.42	0.33
Provisions for Loan Losses to NPLs	876.30	740.67	586.62	505.27	451.34
Net Income to Average Assets (ROA)	1.43	1.15	1.14	1.05	1.21
Net Interest Income to Average Earning Assets (NIM)	2.92	2.60	2.40	2.22	1.99
Average Yield on Loans	10.22	10.14	10.18	10.12	9.58
Average Cost of Deposits	0.15	0.13	0.12	0.11	0.05
Liquidity Ratio (PR-10)	91.61	92.73	93.86	94.57	91.65
Net Loans to Total Assets	11.36	10.15	9.17	9.08	8.67
Customer Deposits to Total Loans	798.71	883.40	966.62	970.83	1023.15
Return on Equity (Uninsured Banks Only)	56.29	51.51	54.32	50.37	70.49
Cash Balances to Short Term Liabilities	1.58	1.62	1.52	1.30	1.57

Summary Balance Sheet

Cash and Due from Banks	242,650	269,720	291,586	283,570	283,700
Net Loans	32,158	31,464	30,337	29,185	27,760
Gross Loans	34,007	33,686	32,836	31,676	30,125
(Provisions for Loan Losses)	(1,849)	(2,222)	(2,499)	(2,491)	(2,365)
Performing Loans	33,796	33,386	32,410	31,183	29,601
Non Performing Loans	211	300	426	493	524
*****Past Due Loans (includes NPLs)*****	911	966	1,364	1,178	1,594
All Other Assets	8,188	8,765	8,985	8,838	8,672
TOTAL ASSETS	**282,996**	**309,949**	**330,908**	**321,593**	**320,132**
Total Deposits	271,618	297,582	317,399	307,520	308,223
Demand/Checking	111,199	131,167	131,806	141,201	133,800

Savings	129,867	136,019	151,961	136,474	144,604
Time Deposits	30,552	30,396	33,632	29,845	29,819
All Other Liabilities	6,909	7,237	7,586	7,518	7,455
TOTAL LIABILITIES	**278,527**	**304,819**	**324,985**	**315,038**	**315,678**
Paid-in Capital	4,144	4,144	4,024	4,024	4,024
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	325	986	1,898	2,530	430
Other	0	0	1	1	0
TOTAL CAPITAL	**4,469**	**5,130**	**5,923**	**6,555**	**4,454**
TOTAL LIABILITIES & CAPITAL	**282,996**	**309,949**	**330,908**	**321,593**	**320,132**