RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	9/30/2020 2020Q3	12/31/2020 2020Q4	3/31/2021 2021Q1	6/30/2021 2021Q2	9/30/2021 2021Q3
Average Total Assets ($ 000)	299,232	303,704	320,863	318,387	319,891
Net Income ($ 000)	2,569	3,201	973	1,912	2,600
Average Earning Assets ($ 000)	288,951	293,464	310,361	307,452	308,695
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.44	2.25	1.98	1.85	1.79
Less: Interest Expense	0.12	0.10	0.05	0.05	0.05
Net Interest Income	2.32	2.14	1.93	1.81	1.74
Plus: Noninterest Income	0.38	0.36	0.33	0.35	0.35
Less: Noninterest Expense	1.03	1.03	0.99	0.98	0.99
Less: Provisions for Loan Losses	0.47	0.37	0.01	(0.07)	(0.02)
Net Operating Profit Before Tax	1.20	1.10	1.26	1.24	1.12
Net Operationg Profit After Tax	1.14	1.05	1.21	1.20	1.08
Adjusted Net Operating Income	1.54	1.35	1.03	0.99	0.96
Net Income	1.14	1.05	1.21	1.20	1.08
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.14	1.05	1.21	1.20	1.08
Net Income to Average Capital (ROE) (FSI)	54.32	50.37	70.49	69.69	61.46
Net Interest Income to Average Earning Assets (NIM)	2.40	2.22	1.99	1.87	1.81
Average Earning Assets to Average Assets	96.56	96.63	96.73	96.57	96.50
Interest Margin to Gross Income	82.31	82.08	83.53	81.93	81.54
Yield on Loans	10.18	10.12	9.58	9.64	9.79
Cost of Deposits	0.12	0.11	0.05	0.05	0.05
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.50	0.74	0.49	0.72	0.79
Earnings Coverage of Net Loan Losses (X)	15.92	13.57	6.68	9.06	11.26
Provisions for Loan Losses to Total Loans	7.61	7.86	7.85	7.40	7.43
Past Due Loans to Total Loans	4.15	3.72	5.29	4.40	3.72
Non-Performing Loans to Total Loans (FSI)	1.30	1.56	1.74	1.26	1.81
Provisions for Loan Losses to Non-Performing Loans	586.62	505.27	451.34	585.03	411.50
Estimated Required Provisions to Non-Performing Loans	117.48	99.62	112.11	138.08	96.87
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.17	9.08	8.67	8.74	8.51
Net Loans and Advances to Customer Deposits	9.56	9.49	9.01	9.10	8.87
Deposits to Total Liabilities	97.67	97.61	97.64	97.69	97.75
Liquidity Ratio (PR-10)	93.86	94.57	91.65	91.98	92.27
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)	(1.47)	(1.40)	(1.32)	(1.37)	(1.39)
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	0.01	0.02	0.02
Retained Earnings to Average Capital	0.30	0.40	0.08	0.25	0.37
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.43	0.49	0.22	0.35	0.43
Past Due Loans to Total Capital	0.23	0.18	0.36	0.24	0.18
Non Performing Loans to Capital (FSI)	0.07	0.08	0.12	0.07	0.09
GROWTH RATES (qtr-on-qtr)					
Total Assets	6.76	(2.81)	(0.45)	(2.09)	3.50
Total Capital (Balance Sheet)	15.46	10.67	(32.05)	21.08	12.76
Tier 1 Capital	(3.46)	0.00	3.82	0.00	0.00
Total Loans and Advances	(2.52)	(3.53)	(4.90)	(1.84)	0.88
Past Due Loans (Loans Past Due 30 Days or More)	41.20	(13.64)	35.31	(18.32)	(14.75)
Non Performing Loans (Loans Past Due 90 Days or More)	42.00	15.73	6.29	(28.63)	44.12
Core Liquid Assets	8.11	(2.75)	0.05	(2.11)	3.86
Total Deposits	6.66	(3.11)	0.23	(2.37)	3.40
Demand Deposits	0.49	7.13	(5.24)	(1.08)	6.19
Savings Deposits	11.72	(10.19)	5.96	(3.98)	5.65
Time Deposits	10.65	(11.26)	(0.09)	(0.32)	(19.49)

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	1
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	475	635	163	335	502
Other Non Interest Income	382	468	103	222	330
Total Non-Interest Income	**857**	**1,103**	**266**	**557**	**833**
Salaries, Wages and Benefits - Citizens	868	1,177	293	592	901
Salaries, Wages and Benefits - Noncitizens	180	259	63	133	204
Board of Directors' Expenses	100	134	33	62	73
Outsourcing Service Fees and Expenses	39	48	15	25	40
Related Party	2	2	1	2	3
Non-Related Party	37	46	14	23	37
Rent - Premises	189	252	68	130	190
Other Administrative and Occupancy Expenses	182	243	55	111	175
Depreciation on Fixed Assets	173	231	56	114	176
Other Non Interest Expenses	581	775	213	392	618
Total Non-Interest (Overhead) Expenses	**2,312**	**3,119**	**796**	**1,559**	**2,377**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	38.11	41.00	43.91	45.44	47.39
Interest Margin to Gross Income (FSI)	82.31	82.08	83.53	81.93	81.54
Personnel Expenses to Noninterest Expenses (FSI)	45.33	46.04	44.72	46.50	46.49
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.51	0.52	0.48	0.49	0.49
Salaries, Wages and Benefits of All Employees	0.47	0.47	0.44	0.46	0.46
Board of Directors' Expenses	0.04	0.04	0.04	0.04	0.03
Outsourcing Service Fees and Expenses	0.02	0.02	0.02	0.02	0.02
Rent - Premises	0.08	0.08	0.08	0.08	0.08
Other Administrative and Occupancy Expenses	0.08	0.08	0.07	0.07	0.07
Depreciation on Fixed Assets	0.08	0.08	0.07	0.07	0.07
Other Non Interest Expenses	0.26	0.26	0.27	0.25	0.26
Total Overhead Expenses	1.03	1.03	0.99	0.98	0.99
Overhead Expenses Less Non-Int Income	0.65	0.66	0.66	0.63	0.64
YIELD ON OR COST OF:					
Total Loans and Advances	10.82	10.79	10.28	10.29	10.43
Interest Income on Loans and Advances	10.18	10.12	9.58	9.64	9.79
Yield-related Loan Fees & Charges	0.64	0.66	0.70	0.65	0.64
Deposits Due from Depository Institutions	1.43	1.24	1.13	1.00	0.92
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.43	1.24	1.14	1.00	0.93
Head Office and Branches	1.43	1.24	1.14	1.00	0.93
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.12	0.11	0.05	0.05	0.05
Domestic	0.12	0.11	0.05	0.05	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	**11.28**	**10.98**	**9.63**	**9.57**	**9.47**
Less: Provisions for Loan Losses	0.70	0.71	0.76	0.74	0.72
Net Loans and Advances	10.59	10.27	8.87	8.83	8.75
Deposits Due From Depository Institutions	**85.28**	**85.65**	**87.10**	**87.00**	**87.03**
Demand	84.94	85.31	86.76	86.65	86.69
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	84.94	85.31	86.76	86.65	86.69
Head Office and Branches	84.92	85.30	86.74	86.64	86.67
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.34	0.33	0.34	0.35	0.34

Domestic	0.29	0.29	0.32	0.32	0.32
Abroad	0.05	0.05	0.02	0.02	0.02
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.05	0.02	0.02	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	**96.56**	**96.63**	**96.73**	**96.57**	**96.50**
Cash (Notes & Coin)	**1.28**	**1.26**	**1.30**	**1.47**	**1.55**
Total Non-Financial Assets	**1.87**	**1.81**	**1.60**	**1.60**	**1.59**
Premises & Equipment	1.87	1.81	1.60	1.60	1.59
Less: Accumulated Depreciation	1.04	1.04	1.06	1.07	1.06
Net Fixed Assets	0.82	0.76	0.53	0.53	0.52
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	**0.08**	**0.07**	**0.06**	**0.05**	**0.05**
Divdends Receivable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Investment In Unconsolidated Subs and Assoc Co's	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Items in Transit	**0.01**	**0.01**	**0.00**	**0.00**	**0.00**
Other Assets	**0.20**	**0.23**	**0.32**	**0.32**	**0.32**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	40.78	41.44	42.85	42.65	42.82
Savings Deposits	44.28	43.89	43.80	43.96	44.28
Time Deposits	10.49	10.24	9.30	9.36	8.86
Sub-Total Deposits	**95.55**	**95.56**	**95.95**	**95.97**	**95.96**
Deposits Due to Depository Institutions	0.29	0.29	0.32	0.32	0.31
Demand	0.02	0.03	0.06	0.07	0.08
Domestic	0.02	0.03	0.06	0.07	0.08
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	0.26	0.25	0.24
Domestic	0.27	0.26	0.26	0.25	0.24
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	**0.05**	**0.04**	**0.00**	**0.00**	**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**	**0.01**	**0.01**	**0.01**
Deposits	0.03	0.03	0.01	0.01	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	**0.52**	**0.52**	**0.50**	**0.50**	**0.49**
Total Provisions for Losses	**0.70**	**0.71**	**0.76**	**0.74**	**0.72**
Total Accumulated Depreciation	**1.04**	**1.04**	**1.06**	**1.07**	**1.06**
Sub-Total Liabilities	**97.89**	**97.91**	**98.28**	**98.28**	**98.24**
Total Capital	**2.11**	**2.09**	**1.72**	**1.72**	**1.76**
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	2,491	2,491	2,491

Add: Provisions Year-to-date	1,065	1,135	8	(104)	(51)
Less: Write-offs Year-to-date ( )	444	638	213	344	427
Add: Recoveries Year-to-date	275	391	62	126	188
Ending Balance	**2,662**	**2,654**	**2,348**	**2,169**	**2,201**
Average Total Loans to Average Total Assets	11.28	10.98	9.63	9.57	9.47
Average Total Loans and Advances ($000)	33,765	33,347	30,901	30,457	30,301
Year-to-date Net Loan Losses (Recoveries)	169	247	151	218	239
Past Due Loans [Loans Past Due 30 Days or More)	1,364	1,178	1,594	1,302	1,110
Non Performing Loans [Loans Past Due 90 Days or More)	426	493	524	374	539
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	52.78	75.05	9.72	19.75	29.47
Year-to-date Net Loan Loss to Average Total Loans	0.50	0.74	0.49	0.72	0.79
Year-to-date Write-offs to Average Total Loans	1.31	1.91	0.69	1.13	1.41
Year-to-date Recoveries to Average Total Loans	0.81	1.17	0.20	0.41	0.62
Provisions for Loan Losses to Total Loans	7.61	7.86	7.85	7.40	7.43
Provisions for Loan Losses to Loans Past Due 90 days or more	586.62	505.27	451.34	585.03	411.50
Earnings Coverage of Year-to-date Net Loan Losses	15.92	13.57	6.68	9.06	11.26
Twenty Largest Borrowing Relationships ('000s)	15,024	14,902	14,038	13,363	13,784
Large Borrowers to Capital (FSI)	253.7	227.3	315.2	247.8	226.7
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	4.15	3.72	5.29	4.40	3.72
Loans Past Due 30 to 59 Days to Total Loans	1.33	1.00	2.49	1.44	1.37
Loans Past Due 60 to 89 Days to Total Loans	1.53	1.16	1.06	1.69	0.54
Loans Past Due 90 to 179 Days to Total Loans	0.59	0.86	0.88	0.62	1.29
Loans Past Due 180 to 360 Days to Total Loans	0.70	0.69	0.22	0.16	0.05
Loans Past Due Over 360 Days to Total Loans	0.01	NA	0.64	0.49	0.46
Nonperforming Loans to Total Loans (FSI)	1.30	1.56	1.74	1.26	1.81
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	15.92	15.73	16.50	16.65	16.55
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	1.16	1.19	1.21	0.80	0.71
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	9.79	9.97	10.29	11.60	11.30
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	4.98	4.57	5.00	4.25	4.53
Individuals	84.08	84.27	83.50	83.35	83.45
Housing and Land Purchases	0.06	0.06	0.06	0.05	0.05
Other	84.01	84.21	83.44	83.30	83.40
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	6,555	6,555	6,555
+ Net Change in Paid-in Capital Year-to-date	(120)	(120)	0	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	(393)	(393)	128	128	128
+ Net Income (Loss) Year-to-date	2,569	3,201	973	1,912	2,600
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	0	(1)	(1)	(1)
Balance At End of Period	**11,757**	**12,389**	**7,655**	**8,594**	**9,282**
Average Total Capital ($000)	6,306	6,356	5,505	5,467	5,621
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	512.19	445.23	623.26	507.75	454.10
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	19.08	14.57	24.34	18.78	15.43
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.54	0.50	0.70	0.70	0.61
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.30	0.40	0.08	0.25	0.37
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.79	2.04	1.39	1.72	1.87
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,024	4,024	4,024	4,024	4,024
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(671)	(671)	(543)	(543)	(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	3,353	3,353	3,481	3,481	3,481
TIER 2 CAPTIAL:					
Current year-to-date Income	2,569	3,201	973	1,912	2,600
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	2,499	2,491	2,365	2,188	2,218
Maximum Eligible General Provisions for Loan Losses	3,072	3,112	3,260	3,088	3,168
Allowable General Provisions for Loan Losses	2,499	2,491	2,365	2,188	2,218
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,068	5,692	3,338	4,100	4,818
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	285,756	278,762	277,873	270,892	281,474
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	285,756	278,762	277,873	270,892	281,474
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	**(277,335)**	**(269,717)**	**(271,054)**	**(263,311)**	**(273,175)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**244,497**	**247,540**	**258,455**	**242,391**	**249,537**
0% Risk Weighted Assets ($000)	6,673	5,709	6,558	7,335	7,334
20% Risk Weighted Assets ($000)	95,515	81,201	64,597	75,414	80,135
50% Risk Weighted Assets ($000)	0	0	0	0	0
100% Risk Weighted Assets ($000)	225,394	231,300	245,536	227,308	233,510
Off-Balance Sheet Risk-Weighted Obligations	**1,258**	**1,401**	**2,366**	**4,650**	**3,883**
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	1,258	1,401	2,366	4,650	3,883
Gross Risk-Weighted Assets	**245,755**	**248,941**	**260,821**	**247,041**	**253,420**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	57,151	55,752	55,575	54,178	56,295
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**188,604**	**193,189**	**205,247**	**192,862**	**197,125**
Tier-1 Capital to Risk-Weighted Assets	**1.78%**	**1.74%**	**1.70%**	**1.80%**	**1.77%**
Total Capital to Risk-Weighted Assets	**-147.05%**	**-139.61%**	**-132.06%**	**-136.53%**	**-138.58%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,488	3,728	4,621	5,651	5,848
Core Liquid Assets	291,586	283,570	283,700	277,714	288,441
Short Term Liabilities	295,899	286,205	294,910	283,715	299,037
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.12	88.18	88.62	88.60	88.91
Cash Balances to Short Term Liabilities	1.52	1.30	1.57	1.99	1.96
Core Liquid Assets to Short Term Liabilities (FSI)	98.54	99.08	96.20	97.88	96.46
Customer Deposits to Total Loans (FSI)	966.62	970.83	1023.15	1017.64	1043.06
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.36	1.16	1.44	1.80	1.80
Balances Due From Depository Institutions	86.76	87.02	87.18	86.80	87.11
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	86.42	86.72	86.84	86.47	86.81
Head Office and Branches	86.36	86.68	86.80	86.43	86.77
Other Depository Institutions	0.07	0.04	0.04	0.04	0.04
Short Term Liabilities	89.42	89.00	92.12	90.52	92.18
Total Deposit Liabilities	95.92	95.62	96.28	96.01	95.92
Demand Deposits	39.83	43.91	41.80	42.23	43.32
Savings Deposits	45.92	42.44	45.17	44.30	45.22
Time Deposits	10.16	9.28	9.31	9.48	7.38
Deposits Due to Depository Institutions	0.34	0.30	0.34	0.32	0.29
Domestic	0.34	0.30	0.34	0.32	0.29
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	0.01	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)	0.00	NA	NA	0.00	0.00
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)	1.49	1.58	1.67	1.72	1.84
Shorthand Method	1.49	1.58	1.67	1.72	1.84

OTHER RATIOS:					
FX Assets to Total Assets	0.02	0.02	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	6,599	4,484	5,026	7,118	1,522
- 7 up to 30 days	(1,408)	(1,648)	(7,999)	(2,245)	(2,476)
- 1 up to 3 months	(2,521)	1,340	(3,849)	(6,664)	(5,373)
- 3 up to 6 months	(1,386)	(5,807)	(4,449)	(3,388)	(1,137)
- 6 up to 12 months	(6,429)	(2,264)	(1,050)	(5,854)	(4,162)
- 1 up to 3 years	3,219	5,499	(2,263)	(2,957)	(1,691)
- 3 up to 5 years	12,715	11,104	6,968	6,221	5,757
- 5 Years and Over	3,212	2,668	1,837	1,919	1,886
- Unclassified	362	264	1,097	1,315	1,219
Cumulative GAP Position ('000s)					
- Less than 7 days	6,599	4,484	5,026	7,118	1,522
- 7 up to 30 days	5,191	2,836	(2,973)	4,873	(954)
- 1 up to 3 months	2,670	4,176	(6,822)	(1,791)	(6,327)
- 3 up to 6 months	1,284	(1,631)	(11,271)	(5,179)	(7,464)
- 6 up to 12 months	(5,145)	(3,895)	(12,321)	(11,033)	(11,626)
- 1 up to 3 years	(1,926)	1,604	(14,584)	(13,990)	(13,317)
- 3 up to 5 years	10,789	12,708	(7,616)	(7,769)	(7,560)
- 5 Years and Over	14,001	15,376	(5,779)	(5,850)	(5,674)
- Unclassified	14,363	15,640	(4,682)	(4,535)	(4,455)

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	3.92	3.80	1.83	2.32	2.29
0 - 3 months	4.10	4.18	2.13	2.48	2.59
0 - 6 months	4.68	4.78	2.43	2.80	2.81
0 - 12 months	6.15	6.24	3.22	3.50	3.56

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,258	1,401	2,366	4,650	3,883
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	7,182	7,684	3,675	3,454	4,711
Unconditionally Cancelable At Any Time Without Notice	26	20	16	30	23
Non-Cancelable With a Remaining Term to Maturity One Year or Less	7,156	7,664	3,659	3,424	4,688
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,440**	**9,085**	**6,041**	**8,104**	**8,594**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.38	0.44	0.74	1.48	1.20
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	2.17	2.39	1.15	1.10	1.45
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.00	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.16	2.38	1.14	1.09	1.45
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.55**	**2.82**	**1.89**	**2.59**	**2.65**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.37**	**0.41**	**0.49**	**0.59**	**0.62**
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	1.25	1.86	2.15	1.79
- Officers	0.56	0.46	0.92	0.76	0.84
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.19	0.26	0.52	0.32	0.39
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	**41**	**44**	**44**	**44**	**43**
Citizens of the Republic of Palau	34	36	36	36	35
Non-Citizens	7	8	8	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	21.71	21.77	22.79	23.50	23.05
Unsecured Loans as % of Total Loans and Advances	78.29	78.23	77.21	76.50	76.95
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	32.90	32.90	32.90	32.90	32.90
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.10	67.10	67.10
Paid-in Capital as a % of Total Capital	67.94	61.39	90.35	74.62	66.17
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**45,560**	**40,589**	**46,112**	**53,036**	**48,038**
Australia	90	236	450	477	421
Japan	3,929	3,280	6,225	4,448	3,878
New Zealand	212	126	322	270	379
Philippines	21,288	415	275	4,774	1,295
Taiwan	5,893	8,025	1,867	3,208	1,462
United States	7,584	22,870	28,365	27,697	31,918
China	4,769	1,388	1,591	5,199	1,626
All Others	1,795	4,249	7,017	6,963	7,059
Outgoing Remittances ($000)	**33,536**	**33,112**	**60,727**	**60,741**	**64,237**
Australia	606	501	972	747	744
Japan	4,703	4,152	9,118	7,941	7,934
New Zealand	243	355	668	543	524
Philippines	5,404	5,204	2,737	2,642	2,940
Taiwan	2,890	5,534	6,002	5,223	7,574
United States	11,621	9,904	26,157	25,662	26,234
China	4,786	4,979	4,996	7,337	7,034
All Others	3,283	2,483	10,077	10,646	11,253
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.20	0.58	0.98	0.90	0.88
Japan	8.62	8.08	13.50	8.39	8.07
New Zealand	0.47	0.31	0.70	0.51	0.79
Philippines	46.73	1.02	0.60	9.00	2.70
Taiwan	12.93	19.77	4.05	6.05	3.04
United States	16.65	56.35	61.51	52.22	66.44
China	10.47	3.42	3.45	9.80	3.38
All Others	3.94	10.47	15.22	13.13	14.69
Outgoing Remittances					
Australia	1.81	1.51	1.60	1.23	1.16
Japan	14.02	12.54	15.01	13.07	12.35
New Zealand	0.72	1.07	1.10	0.89	0.82
Philippines	16.11	15.72	4.51	4.35	4.58
Taiwan	8.62	16.71	9.88	8.60	11.79
United States	34.65	29.91	43.07	42.25	40.84
China	14.27	15.04	8.23	12.08	10.95
All Others	9.79	7.50	16.59	17.53	17.52
Incoming Remittances ($000)	**45,560**	**40,589**	**46,112**	**53,036**	**48,038**
Depository Institutions Domestic	139	241	55	164	55
Other Financial Corporations Domestic	0	0	0	0	0
Development Financing Corporations	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	26,607	14,942	11,369	14,006	13,754
Local Governments (State Governments)	0	0	17	17	3
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	18,814	25,406	34,671	38,849	34,226
Non-financial Corporations	14,579	9,746	29,831	29,587	29,402
Individuals	2,610	8,399	4,384	8,512	4,198
Non-profit Institutions Serving Households	1,625	7,261	456	750	626
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**33,536**	**33,112**	**60,727**	**60,741**	**64,237**
Depository Institutions Domestic	0	0	11	11	11
Other Financial Corporations Domestic	262	34	0	0	0
Development Financing Corporations	262	34	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	3,114	2,904	552	590	884
Local Governments (State Governments)	38	362	157	350	64
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	30,122	29,812	60,007	59,790	63,278
Non-financial Corporations	28,555	28,216	56,908	56,645	60,077
Individuals	1,484	1,496	3,097	3,141	3,196
Non-profit Institutions Serving Households	83	100	2	4	5
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.31	0.59	0.12	0.31	0.11
Other Financial Corporations Domestic	NA	NA	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	58.40	36.81	24.66	26.41	28.63
Local Governments (State Governments)	NA	NA	0.04	0.03	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	41.29	62.59	75.19	73.25	71.25
Non-financial Corporations	32.00	24.01	64.69	55.79	61.21
Individuals	5.73	20.69	9.51	16.05	8.74
Non-profit Institutions Serving Households	3.57	17.89	0.99	1.41	1.30
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	NA	NA	0.02	0.02	0.02
Other Financial Corporations Domestic	0.78	0.10	NA	NA	NA
Development Financing Corporations	0.78	0.10	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	9.29	8.77	0.91	0.97	1.38
Local Governments (State Governments)	0.11	1.09	0.26	0.58	0.10
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	89.82	90.03	98.81	98.43	98.51
Non-financial Corporations	85.15	85.21	93.71	93.26	93.52
Individuals	4.43	4.52	5.10	5.17	4.98
Non-profit Institutions Serving Households	0.25	0.30	0.00	0.01	0.01
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**21,538**	**21,599**	**22,350**	**22,271**	**22,291**
of which: SME depositors	430	423	426	423	429
of which: household/individuals depositors	1,426	1,504	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	2.00	1.96	1.91	1.90	1.92
household/individuals depositors	6.62	6.96	NA	NA	NA
Number of Deposit Accounts	**16,830**	**16,792**	**28,547**	**28,534**	**28,557**
of which: SME deposit accounts	430	423	426	423	429
of which: household/individuals deposit accounts	5,214	5,199	5,063	4,948	4,945
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.55	2.52	1.49	1.48	1.50
household/individuals deposit accounts	30.98	30.96	17.74	17.34	17.32
Total Number of Borrowers	**4,939**	**4,856**	**5,265**	**5,175**	**5,117**
of which: SME borrowers	3	3	3	3	3
of which: household/individual borrowres	1,160	1,165	1,110	1,122	1,136
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.06
household/individual borrowers	23.49	23.99	21.08	21.68	22.20
Total Number of Loan Accounts	**5,551**	**5,448**	**6,297**	**6,169**	**6,084**
of which: SME loan accounts	3	3	3	3	3
of which: household/individual loan accounts	1,171	1,172	361	1,130	1,146

As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.06	0.05	0.05	0.05
household/individual loan accounts	21.10	21.51	5.73	18.32	18.84
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	793	632	(2,101)	939	688
Capital Growth from prior quarter (%)	15.46%	10.67%	-32.05%	21.08%	12.76%
Asset Growth from prior quarter($)	20,959	(9,315)	(1,461)	(6,695)	10,965
Asset Growth from prior quarter(%)	6.76%	-2.81%	-0.45%	-2.09%	3.50%
Deposit Growth from prior quarter ($)	19,817	(9,879)	703	(7,298)	10,240
Deposit Growth from prior quarter (%)	6.66%	-3.11%	0.23%	-2.37%	3.40%
LOAN QUALITY					
Loans past due 360 days or more	3	0	193	144	138
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	126	67	31	(150)	165
Loans past due 360 days or more	0	(3)	193	(49)	(6)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	42.00%	15.73%	6.29%	-28.63%	44.12%
Loans past due 360 days or more	0.00%	-100.00%	0	-25.39%	-4.17%
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	32,836	31,676	30,125	29,571	29,832
Non-financial Corporations	5,229	4,983	4,972	4,923	4,937
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	381	377	366	236	213
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,214	3,157	3,101	3,431	3,372
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	1,634	1,449	1,505	1,256	1,352
Individuals	27,607	26,693	25,153	24,648	24,895

Housing and Land Purchases	20	19	17	16	14
Other	27,587	26,674	25,136	24,632	24,881
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**32,836**	**31,676**	**30,125**	**29,571**	**29,832**
Secured Loans	7,130	6,897	6,866	6,950	6,876
Unsecured Loans	25,706	24,779	23,259	22,621	22,956
Growth qtr-on-qtr dollar amount					
Total Loans	**(850)**	**(1,160)**	**(1,551)**	**(554)**	**261**
Secured Loans	170	(233)	(31)	84	(74)
Unsecured Loans	(1,020)	(927)	(1,520)	(638)	335
Growth qtr-on-qtr percent					
Total Loans	**-3%**	**-4%**	**-5%**	**-2%**	**1%**
Secured Loans	2%	-3%	0%	1%	-1%
Unsecured Loans	-4%	-3.6%	-6%	-3%	1%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	2,073	1,998	1,841	1,814	1,679
Total Loans less NPLs	32,410	31,183	29,601	29,197	29,293
Ratio of Provisions to Total Loans (both less NPLs)	6.40%	6.41%	6.22%	6.21%	5.73%
Liquidity Indicators					
in dollar amounts					
Due from Banks	287,098	279,842	279,079	272,063	282,593
Due from Home Office & Other branches	285,756	278,762	277,873	270,892	281,474
Demand Deposits due from Home Office & Other branches	285,756	278,762	277,873	270,892	281,474
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,488	3,728	4,621	5,651	5,848
Sum of Cash and Due from Depository Institutions	291,586	283,570	283,700	277,714	288,441
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)	2,733	3,223	792	1,384	1,927
Annualized Yield on Due From HO (Insured Banks Only)	**1.43%**	**1.24%**	**1.14%**	**1.00%**	**0.93%**

Liquid Assets (PR-10)	**291,586**	**283,570**	**283,700**	**277,714**	**288,441**
Short-term Deposit Liabilities	308,917	298,235	308,285	300,704	311,374
Demand	131,806	141,201	133,800	132,351	140,542
Savings	151,961	136,474	144,604	138,849	146,692
Time	25,150	20,560	29,881	29,504	24,140
Other Short Term Liabitilities (PR-10)	1,735	1,627	1,278	1,235	1,221
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	99%	98%	98%	98%
Due from Depository Institutions to Total Assets	87%	87%	87%	87%	87%
Liquid Assets (PR-10) to Total Assets	88%	88%	89%	89%	89%
Liquidity Ratio (PR-10)	**94%**	**95%**	**92%**	**92%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**21,866**	**(8,016)**	**130**	**(5,986)**	**10,727**
Short-term Deposit Liabilities	19,776	(10,682)	10,050	(7,581)	10,670
Demand	639	9,395	(7,401)	(1,449)	8,191
Savings	15,942	(15,487)	8,130	(5,755)	7,843
Time	3,195	(4,590)	9,321	(377)	(5,364)
Other Short Term Liabitilities (PR-10)	5	(108)	(349)	(43)	(14)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**8.1%**	**-2.7%**	**0.0%**	**-2.1%**	**3.9%**
Short-term Deposit Liabilities	6.8%	-3.5%	3.4%	-2.5%	3.5%
Demand	0.5%	7.1%	-5.2%	-1.1%	6.2%
Savings	11.7%	-10.2%	6.0%	-4.0%	5.6%
Time	14.6%	-18.3%	45.3%	-1.3%	-18.2%
Other Short Term Liabitilities (PR-10)	0.3%	-6.2%	-21.5%	-3.4%	-1.1%

Year-to-date Averages					
Deposits Due from Depository Institutions	255,186	260,117	279,461	276,995	278,394
Domestic Depository Institutions	854	874	1,018	1,024	1,014
Abroad	254,332	259,243	278,443	275,971	277,380
Head Office and Branches	254,122	259,050	278,318	275,842	277,250
Other Depository Institutions	210	193	126	128	130
Deposits	285,910	290,232	307,872	305,556	306,958
Domestic Deposits	285,909	290,231	307,871	305,555	306,957
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 ($)	184,784	177,397	231,005	210,340	216,435
Top Twenty Deposits as % of Total Deposits	**58%**	**58%**	**75%**	**70%**	**70%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	7,297	6,821	6,344	5,902	5,729
Interest Expense	351	317	156	154	152
Net Interest Income	6,946	6,504	6,188	5,748	5,577
Provisions for Bad Loans Expense	1,420	1,135	32	(208)	(68)
Non-Interest Income	1,143	1,103	1,064	1,114	1,111
Non-Interest Expense	3,083	3,119	3,184	3,118	3,169
Net Income Before Tax	3,587	3,353	4,036	3,952	3,587
Less: Applicable Income Tax	161	152	156	142	132
Net Income After Tax	**3,425**	**3,201**	**3,880**	**3,810**	**3,455**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	28,491	28,916	30,978	30,302	30,390
2) Additional Loans Needed = Total Loans minus 1)	NA	NA	853	731	558
3) % Loan Growth needed = 2) divided by Total Loans	NA	NA	3%	2%	2%
Year to Date Remittances: Net Position	**#REF!**	**#REF!**	**(14,615)**	**(22,320)**	**(38,519)**
Total Incoming	162,278	202,867	46,112	99,148	147,186
Total Outgoing	#REF!	#REF!	60,727	121,468	185,705

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.79	2.04	1.39	1.72	1.87
Non Performing Loans to Total Loans	1.30	1.56	1.74	1.26	1.81
Non Performing Loans to Past Due Loans	0.31	0.42	0.33	0.29	0.49
Provisions for Loan Losses to NPLs	586.62	505.27	451.34	585.03	411.50
Net Income to Average Assets (ROA)	1.14	1.05	1.21	1.20	1.08
Net Interest Income to Average Earning Assets (NIM)	2.40	2.22	1.99	1.87	1.81
Average Yield on Loans	10.18	10.12	9.58	9.64	9.79
Average Cost of Deposits	0.12	0.11	0.05	0.05	0.05
Liquidity Ratio (PR-10)	93.86	94.57	91.65	91.98	92.27
Net Loans to Total Assets	9.17	9.08	8.67	8.74	8.51
Customer Deposits to Total Loans	966.62	970.83	1023.15	1017.64	1043.06
Return on Equity (Uninsured Banks Only)	54.32	50.37	70.49	69.69	61.46
Cash Balances to Short Term Liabilities	1.52	1.30	1.57	1.99	1.96

Summary Balance Sheet

Cash and Due from Banks	291,586	283,570	283,700	277,714	288,441
Net Loans	30,337	29,185	27,760	27,383	27,614
Gross Loans	32,836	31,676	30,125	29,571	29,832
(Provisions for Loan Losses)	(2,499)	(2,491)	(2,365)	(2,188)	(2,218)
Performing Loans	32,410	31,183	29,601	29,197	29,293
Non Performing Loans	426	493	524	374	539
*****Past Due Loans (includes NPLs)*****	1,364	1,178	1,594	1,302	1,110
All Other Assets	8,985	8,838	8,672	8,340	8,347
TOTAL ASSETS	**330,908**	**321,593**	**320,132**	**313,437**	**324,402**
Total Deposits	317,399	307,520	308,223	300,925	311,165
Demand/Checking	131,806	141,201	133,800	132,351	140,542

Savings	151,961	136,474	144,604	138,849	146,692
Time Deposits	33,632	29,845	29,819	29,725	23,931
All Other Liabilities	7,586	7,518	7,455	7,119	7,156
TOTAL LIABILITIES	**324,985**	**315,038**	**315,678**	**308,044**	**318,321**
Paid-in Capital	4,024	4,024	4,024	4,024	4,024
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	1,898	2,530	430	1,369	2,057
Other	1	1	0	0	0
TOTAL CAPITAL	**5,923**	**6,555**	**4,454**	**5,393**	**6,081**
TOTAL LIABILITIES & CAPITAL	**330,908**	**321,593**	**320,132**	**313,437**	**324,402**