RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	12/31/2020 2020Q4	3/31/2021 2021Q1	6/30/2021 2021Q2	9/30/2021 2021Q3	12/31/2021 2021Q4
Average Total Assets ($ 000)	303,704	320,863	318,387	319,891	319,795
Net Income ($ 000)	3,201	973	1,912	2,600	3,388
Average Earning Assets ($ 000)	293,464	310,361	307,452	308,695	308,707
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.25	1.98	1.85	1.79	1.77
Less: Interest Expense	0.10	0.05	0.05	0.05	0.05
Net Interest Income	2.14	1.93	1.81	1.74	1.72
Plus: Noninterest Income	0.36	0.33	0.35	0.35	0.34
Less: Noninterest Expense	1.03	0.99	0.98	0.99	1.02
Less: Provisions for Loan Losses	0.37	0.01	(0.07)	(0.02)	(0.05)
Net Operating Profit Before Tax	1.10	1.26	1.24	1.12	1.09
Net Operationg Profit After Tax	1.05	1.21	1.20	1.08	1.06
Adjusted Net Operating Income	1.35	1.03	0.99	0.96	0.88
Net Income	1.05	1.21	1.20	1.08	1.06
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.05	1.21	1.20	1.08	1.06
Net Income to Average Capital (ROE) (FSI)	50.37	70.49	69.69	61.46	57.46
Net Interest Income to Average Earning Assets (NIM)	2.22	1.99	1.87	1.81	1.78
Average Earning Assets to Average Assets	96.63	96.73	96.57	96.50	96.53
Interest Margin to Gross Income	82.08	83.53	81.93	81.54	81.62
Yield on Loans	10.12	9.58	9.64	9.79	9.93
Cost of Deposits	0.11	0.05	0.05	0.05	0.05
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.74	0.49	0.72	0.79	1.32
Earnings Coverage of Net Loan Losses (X)	13.57	6.68	9.06	11.26	8.81
Provisions for Loan Losses to Total Loans	7.86	7.85	7.40	7.43	6.76
Past Due Loans to Total Loans	3.72	5.29	4.40	3.72	2.29
Non-Performing Loans to Total Loans (FSI)	1.56	1.74	1.26	1.81	0.31
Provisions for Loan Losses to Non-Performing Loans	505.27	451.34	585.03	411.50	2204.49
Estimated Required Provisions to Non-Performing Loans	99.62	112.11	138.08	96.87	359.84
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.08	8.67	8.74	8.51	8.48
Net Loans and Advances to Customer Deposits	9.49	9.01	9.10	8.87	8.86
Deposits to Total Liabilities	97.61	97.64	97.69	97.75	97.79
Liquidity Ratio (PR-10)	94.57	91.65	91.98	92.27	92.59
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.02	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.40)	(1.32)	(1.37)	(1.39)	(1.34)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.01	0.02	0.02	0.02
Retained Earnings to Average Capital	0.40	0.08	0.25	0.37	0.48
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.49	0.22	0.35	0.43	0.49
Past Due Loans to Total Capital	0.18	0.36	0.24	0.18	0.10
Non Performing Loans to Capital (FSI)	0.08	0.12	0.07	0.09	0.01
GROWTH RATES (qtr-on-qtr)					
Total Assets	(2.81)	(0.45)	(2.09)	3.50	(1.54)
Total Capital (Balance Sheet)	10.67	(32.05)	21.08	12.76	13.06
Tier 1 Capital	0.00	3.82	0.00	0.00	0.17
Total Loans and Advances	(3.53)	(4.90)	(1.84)	0.88	(2.64)
Past Due Loans (Loans Past Due 30 Days or More)	(13.64)	35.31	(18.32)	(14.75)	(40.09)
Non Performing Loans (Loans Past Due 90 Days or More)	15.73	6.29	(28.63)	44.12	(83.49)
Core Liquid Assets	(2.75)	0.05	(2.11)	3.86	(1.44)
Total Deposits	(3.11)	0.23	(2.37)	3.40	(1.78)
Demand Deposits	7.13	(5.24)	(1.08)	6.19	(2.02)
Savings Deposits	(10.19)	5.96	(3.98)	5.65	(1.22)
Time Deposits	(11.26)	(0.09)	(0.32)	(19.49)	(3.80)

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	1	1
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	635	163	335	502	671
Other Non Interest Income	468	103	222	330	420
Total Non-Interest Income	**1,103**	**266**	**557**	**833**	**1,092**
Salaries, Wages and Benefits - Citizens	1,177	293	592	901	1,229
Salaries, Wages and Benefits - Noncitizens	259	63	133	204	281
Board of Directors' Expenses	134	33	62	73	86
Outsourcing Service Fees and Expenses	48	15	25	40	55
Related Party	2	1	2	3	4
Non-Related Party	46	14	23	37	51
Rent - Premises	252	68	130	190	273
Other Administrative and Occupancy Expenses	243	55	111	175	305
Depreciation on Fixed Assets	231	56	114	176	232
Other Non Interest Expenses	775	213	392	618	789
Total Non-Interest (Overhead) Expenses	**3,119**	**796**	**1,559**	**2,377**	**3,250**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	41.00	43.91	45.44	47.39	49.26
Interest Margin to Gross Income (FSI)	82.08	83.53	81.93	81.54	81.62
Personnel Expenses to Noninterest Expenses (FSI)	46.04	44.72	46.50	46.49	46.46
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.52	0.48	0.49	0.49	0.50
Salaries, Wages and Benefits of All Employees	0.47	0.44	0.46	0.46	0.47
Board of Directors' Expenses	0.04	0.04	0.04	0.03	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	0.09
Other Administrative and Occupancy Expenses	0.08	0.07	0.07	0.07	0.10
Depreciation on Fixed Assets	0.08	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.26	0.27	0.25	0.26	0.25
Total Overhead Expenses	1.03	0.99	0.98	0.99	1.02
Overhead Expenses Less Non-Int Income	0.66	0.66	0.63	0.64	0.67
YIELD ON OR COST OF:					
Total Loans and Advances	10.79	10.28	10.29	10.43	10.57
Interest Income on Loans and Advances	10.12	9.58	9.64	9.79	9.93
Yield-related Loan Fees & Charges	0.66	0.70	0.65	0.64	0.64
Deposits Due from Depository Institutions	1.24	1.13	1.00	0.92	0.89
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.24	1.14	1.00	0.93	0.89
Head Office and Branches	1.24	1.14	1.00	0.93	0.89
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.11	0.05	0.05	0.05	0.05
Domestic	0.11	0.05	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	**10.98**	**9.63**	**9.57**	**9.47**	**9.40**
Less: Provisions for Loan Losses	0.71	0.76	0.74	0.72	0.70
Net Loans and Advances	10.27	8.87	8.83	8.75	8.69
Deposits Due From Depository Institutions	**85.65**	**87.10**	**87.00**	**87.03**	**87.14**
Demand	85.31	86.76	86.65	86.69	86.80
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.31	86.76	86.65	86.69	86.80
Head Office and Branches	85.30	86.74	86.64	86.67	86.79
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.33	0.34	0.35	0.34	0.33

Domestic	0.29	0.32	0.32	0.32	0.31
Abroad	0.05	0.02	0.02	0.02	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.05	0.02	0.02	0.02	0.03
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	**96.63**	**96.73**	**96.57**	**96.50**	**96.53**
Cash (Notes & Coin)	**1.26**	**1.30**	**1.47**	**1.55**	**1.53**
Total Non-Financial Assets	**1.81**	**1.60**	**1.60**	**1.59**	**1.58**
Premises & Equipment	1.81	1.60	1.60	1.59	1.58
Less: Accumulated Depreciation	1.04	1.06	1.07	1.06	1.07
Net Fixed Assets	0.76	0.53	0.53	0.52	0.51
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	**0.07**	**0.06**	**0.05**	**0.05**	**0.04**
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**	**0.00**	**0.00**	**0.00**	**0.00**
Other Assets	**0.23**	**0.32**	**0.32**	**0.32**	**0.31**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	41.44	42.85	42.65	42.82	42.88
Savings Deposits	43.89	43.80	43.96	44.28	44.50
Time Deposits	10.24	9.30	9.36	8.86	8.53
Sub-Total Deposits	**95.56**	**95.95**	**95.97**	**95.96**	**95.90**
Deposits Due to Depository Institutions	0.29	0.32	0.32	0.31	0.30
Demand	0.03	0.06	0.07	0.08	0.07
Domestic	0.03	0.06	0.07	0.08	0.07
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	0.26	0.26	0.25	0.24	0.23
Domestic	0.26	0.26	0.25	0.24	0.23
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	**0.04**	**0.00**	**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**	**0.01**	**0.01**	**0.01**	**0.01**
Deposits	0.03	0.01	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**	**0.50**	**0.50**	**0.49**	**0.48**
Total Provisions for Losses	**0.71**	**0.76**	**0.74**	**0.72**	**0.70**
Total Accumulated Depreciation	**1.04**	**1.06**	**1.07**	**1.06**	**1.07**
Sub-Total Liabilities	**97.91**	**98.28**	**98.28**	**98.24**	**98.16**
Total Capital	**2.09**	**1.72**	**1.72**	**1.76**	**1.84**
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	2,491	2,491	2,491	2,491

Add: Provisions Year-to-date	1,135	8	(104)	(51)	(149)
Less: Write-offs Year-to-date ( )	638	213	344	427	677
Add: Recoveries Year-to-date	391	62	126	188	280
Ending Balance	**2,654**	**2,348**	**2,169**	**2,201**	**1,945**
Average Total Loans to Average Total Assets	10.98	9.63	9.57	9.47	9.40
Average Total Loans and Advances ($000)	33,347	30,901	30,457	30,301	30,049
Year-to-date Net Loan Losses (Recoveries)	247	151	218	239	397
Past Due Loans [Loans Past Due 30 Days or More)	1,178	1,594	1,302	1,110	665
Non Performing Loans [Loans Past Due 90 Days or More)	493	524	374	539	89
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	75.05	9.72	19.75	29.47	43.89
Year-to-date Net Loan Loss to Average Total Loans	0.74	0.49	0.72	0.79	1.32
Year-to-date Write-offs to Average Total Loans	1.91	0.69	1.13	1.41	2.25
Year-to-date Recoveries to Average Total Loans	1.17	0.20	0.41	0.62	0.93
Provisions for Loan Losses to Total Loans	7.86	7.85	7.40	7.43	6.76
Provisions for Loan Losses to Loans Past Due 90 days or more	505.27	451.34	585.03	411.50	2,204.49
Earnings Coverage of Year-to-date Net Loan Losses	13.57	6.68	9.06	11.26	8.81
Twenty Largest Borrowing Relationships ('000s)	14,902	14,038	13,363	13,784	13,483
Large Borrowers to Capital (FSI)	227.3	315.2	247.8	226.7	196.1
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.72	5.29	4.40	3.72	2.29
Loans Past Due 30 to 59 Days to Total Loans	1.00	2.49	1.44	1.37	1.08
Loans Past Due 60 to 89 Days to Total Loans	1.16	1.06	1.69	0.54	0.91
Loans Past Due 90 to 179 Days to Total Loans	0.86	0.88	0.62	1.29	0.28
Loans Past Due 180 to 360 Days to Total Loans	0.69	0.22	0.16	0.05	0.03
Loans Past Due Over 360 Days to Total Loans	NA	0.64	0.49	0.46	NA
Nonperforming Loans to Total Loans (FSI)	1.56	1.74	1.26	1.81	0.31
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	15.73	16.50	16.65	16.55	17.62
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	1.19	1.21	0.80	0.71	0.31
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	9.97	10.29	11.60	11.30	11.41
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	4.57	5.00	4.25	4.53	5.90
Individuals	84.27	83.50	83.35	83.45	82.38
Housing and Land Purchases	0.06	0.06	0.05	0.05	0.04
Other	84.21	83.44	83.30	83.40	82.34
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	6,555	6,555	6,555	6,555
+ Net Change in Paid-in Capital Year-to-date	(120)	0	0	0	6
+ 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)	128	128	128	128
+ Net Income (Loss) Year-to-date	3,201	973	1,912	2,600	3,388
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	(1)	(1)	(1)	(1)
Balance At End of Period	**12,389**	**7,655**	**8,594**	**9,282**	**10,076**
Average Total Capital ($000)	6,356	5,505	5,467	5,621	5,872
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	445.23	623.26	507.75	454.10	393.91
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	14.57	24.34	18.78	15.43	12.58
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.50	0.70	0.70	0.61	0.57
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.40	0.08	0.25	0.37	0.48
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.04	1.39	1.72	1.87	2.15
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,024	4,024	4,024	4,024	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(671)	(543)	(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	3,481	3,481	3,481	3,487
TIER 2 CAPTIAL:					
Current year-to-date Income	3,201	973	1,912	2,600	3,388
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	2,491	2,365	2,188	2,218	1,962
Maximum Eligible General Provisions for Loan Losses	3,112	3,260	3,088	3,168	3,206
Allowable General Provisions for Loan Losses	2,491	2,365	2,188	2,218	1,962
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,692	3,338	4,100	4,818	5,350
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	278,762	277,873	270,892	281,474	278,683
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	278,762	277,873	270,892	281,474	278,683
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	**(269,717)**	**(271,054)**	**(263,311)**	**(273,175)**	**(269,846)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**247,540**	**258,455**	**242,391**	**249,537**	**252,970**
0% Risk Weighted Assets ($000)	5,709	6,558	7,335	7,334	5,995
20% Risk Weighted Assets ($000)	81,201	64,597	75,414	80,135	71,170
50% Risk Weighted Assets ($000)	0	0	0	0	62
100% Risk Weighted Assets ($000)	231,300	245,536	227,308	233,510	238,705
Off-Balance Sheet Risk-Weighted Obligations	**1,401**	**2,366**	**4,650**	**3,883**	**3,480**
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	1,401	2,366	4,650	3,883	3,480
Gross Risk-Weighted Assets	**248,941**	**260,821**	**247,041**	**253,420**	**256,450**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	55,752	55,575	54,178	56,295	55,737
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**193,189**	**205,247**	**192,862**	**197,125**	**200,713**
Tier-1 Capital to Risk-Weighted Assets	**1.74%**	**1.70%**	**1.80%**	**1.77%**	**1.74%**
Total Capital to Risk-Weighted Assets	**-139.61%**	**-132.06%**	**-136.53%**	**-138.58%**	**-134.44%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	3,728	4,621	5,651	5,848	4,577
Core Liquid Assets	283,570	283,700	277,714	288,441	284,289
Short Term Liabilities	286,205	294,910	283,715	299,037	294,216
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.18	88.62	88.60	88.91	89.00
Cash Balances to Short Term Liabilities	1.30	1.57	1.99	1.96	1.56
Core Liquid Assets to Short Term Liabilities (FSI)	99.08	96.20	97.88	96.46	96.63
Customer Deposits to Total Loans (FSI)	970.83	1023.15	1017.64	1043.06	1052.30
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.16	1.44	1.80	1.80	1.43
Balances Due From Depository Institutions	87.02	87.18	86.80	87.11	87.57
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	86.72	86.84	86.47	86.81	87.29
Head Office and Branches	86.68	86.80	86.43	86.77	87.25
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	89.00	92.12	90.52	92.18	92.11
Total Deposit Liabilities	95.62	96.28	96.01	95.92	95.68
Demand Deposits	43.91	41.80	42.23	43.32	43.11
Savings Deposits	42.44	45.17	44.30	45.22	45.37
Time Deposits	9.28	9.31	9.48	7.38	7.21
Deposits Due to Depository Institutions	0.30	0.34	0.32	0.29	0.27
Domestic	0.30	0.34	0.32	0.29	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
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	NA
Japanese Yen (JPY)	0.00	0.01	0.01	0.01	NA
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	NA
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	0.00	0.00	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)	1.58	1.67	1.72	1.84	0.11
Shorthand Method	1.58	1.67	1.72	1.84	0.11

OTHER RATIOS:					
FX Assets to Total Assets	0.02	0.02	0.02	0.02	0.00
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	4,484	5,026	7,118	1,522	3,520
- 7 up to 30 days	(1,648)	(7,999)	(2,245)	(2,476)	(2,789)
- 1 up to 3 months	1,340	(3,849)	(6,664)	(5,373)	(4,205)
- 3 up to 6 months	(5,807)	(4,449)	(3,388)	(1,137)	(2,911)
- 6 up to 12 months	(2,264)	(1,050)	(5,854)	(4,162)	(2,493)
- 1 up to 3 years	5,499	(2,263)	(2,957)	(1,691)	(3,175)
- 3 up to 5 years	11,104	6,968	6,221	5,757	5,078
- 5 Years and Over	2,668	1,837	1,919	1,886	1,831
- Unclassified	264	1,097	1,315	1,219	1,371
Cumulative GAP Position ('000s)					
- Less than 7 days	4,484	5,026	7,118	1,522	3,520
- 7 up to 30 days	2,836	(2,973)	4,873	(954)	731
- 1 up to 3 months	4,176	(6,822)	(1,791)	(6,327)	(3,474)
- 3 up to 6 months	(1,631)	(11,271)	(5,179)	(7,464)	(6,385)
- 6 up to 12 months	(3,895)	(12,321)	(11,033)	(11,626)	(8,878)
- 1 up to 3 years	1,604	(14,584)	(13,990)	(13,317)	(12,053)
- 3 up to 5 years	12,708	(7,616)	(7,769)	(7,560)	(6,975)
- 5 Years and Over	15,376	(5,779)	(5,850)	(5,674)	(5,144)
- Unclassified	15,640	(4,682)	(4,535)	(4,455)	(3,773)

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	3.80	1.83	2.32	2.29	2.21
0 - 3 months	4.18	2.13	2.48	2.59	2.37
0 - 6 months	4.78	2.43	2.80	2.81	2.58
0 - 12 months	6.24	3.22	3.50	3.56	3.46

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	1,401	2,366	4,650	3,883	3,480
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	7,684	3,675	3,454	4,711	4,976
Unconditionally Cancelable At Any Time Without Notice	20	16	30	23	17
Non-Cancelable With a Remaining Term to Maturity One Year or Less	7,664	3,659	3,424	4,688	4,959
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**9,085**	**6,041**	**8,104**	**8,594**	**8,456**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.44	0.74	1.48	1.20	1.09
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	2.39	1.15	1.10	1.45	1.56
Unconditionally Cancelable At Any Time Without Notice	0.01	0.00	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	2.38	1.14	1.09	1.45	1.55
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.82**	**1.89**	**2.59**	**2.65**	**2.65**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.41**	**0.49**	**0.59**	**0.62**	**0.65**
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	1.25	1.86	2.15	1.79	1.77
- Officers	0.46	0.92	0.76	0.84	0.77
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.26	0.52	0.32	0.39	0.20
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**44**	**44**	**44**	**43**	**44**
Citizens of the Republic of Palau	36	36	36	35	37
Non-Citizens	8	8	8	8	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	21.77	22.79	23.50	23.05	24.90
Unsecured Loans as % of Total Loans and Advances	78.23	77.21	76.50	76.95	75.10
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	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.10	67.10	67.00
Paid-in Capital as a % of Total Capital	61.39	90.35	74.62	66.17	58.62
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**40,589**	**46,112**	**53,036**	**48,038**	**58,810**
Australia	236	450	477	421	442
Japan	3,280	6,225	4,448	3,878	4,875
New Zealand	126	322	270	379	420
Philippines	415	275	4,774	1,295	418
Taiwan	8,025	1,867	3,208	1,462	1,954
United States	22,870	28,365	27,697	31,918	37,579
China	1,388	1,591	5,199	1,626	1,514
All Others	4,249	7,017	6,963	7,059	11,608
Outgoing Remittances ($000)	**33,112**	**60,727**	**60,741**	**64,237**	**70,798**
Australia	501	972	747	744	750
Japan	4,152	9,118	7,941	7,934	9,342
New Zealand	355	668	543	524	490
Philippines	5,204	2,737	2,642	2,940	2,718
Taiwan	5,534	6,002	5,223	7,574	5,640
United States	9,904	26,157	25,662	26,234	28,760
China	4,979	4,996	7,337	7,034	6,962
All Others	2,483	10,077	10,646	11,253	16,136
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.58	0.98	0.90	0.88	0.75
Japan	8.08	13.50	8.39	8.07	8.29
New Zealand	0.31	0.70	0.51	0.79	0.71
Philippines	1.02	0.60	9.00	2.70	0.71
Taiwan	19.77	4.05	6.05	3.04	3.32
United States	56.35	61.51	52.22	66.44	63.90
China	3.42	3.45	9.80	3.38	2.57
All Others	10.47	15.22	13.13	14.69	19.74
Outgoing Remittances					
Australia	1.51	1.60	1.23	1.16	1.06
Japan	12.54	15.01	13.07	12.35	13.20
New Zealand	1.07	1.10	0.89	0.82	0.69
Philippines	15.72	4.51	4.35	4.58	3.84
Taiwan	16.71	9.88	8.60	11.79	7.97
United States	29.91	43.07	42.25	40.84	40.62
China	15.04	8.23	12.08	10.95	9.83
All Others	7.50	16.59	17.53	17.52	22.79
Incoming Remittances ($000)	**40,589**	**46,112**	**53,036**	**48,038**	**58,810**
Depository Institutions Domestic	241	55	164	55	110
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	14,942	11,369	14,006	13,754	14,120
Local Governments (State Governments)	0	17	17	3	6
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	25,406	34,671	38,849	34,226	44,574
Non-financial Corporations	9,746	29,831	29,587	29,402	38,503
Individuals	8,399	4,384	8,512	4,198	5,507
Non-profit Institutions Serving Households	7,261	456	750	626	564
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**33,112**	**60,727**	**60,741**	**64,237**	**70,798**
Depository Institutions Domestic	0	11	11	11	22
Other Financial Corporations Domestic	34	0	0	0	0
Development Financing Corporations	34	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	2,904	552	590	884	294
Local Governments (State Governments)	362	157	350	64	64
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	29,812	60,007	59,790	63,278	70,418
Non-financial Corporations	28,216	56,908	56,645	60,077	67,732
Individuals	1,496	3,097	3,141	3,196	2,682
Non-profit Institutions Serving Households	100	2	4	5	4
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.59	0.12	0.31	0.11	0.19
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	36.81	24.66	26.41	28.63	24.01
Local Governments (State Governments)	NA	0.04	0.03	0.01	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	62.59	75.19	73.25	71.25	75.79
Non-financial Corporations	24.01	64.69	55.79	61.21	65.47
Individuals	20.69	9.51	16.05	8.74	9.36
Non-profit Institutions Serving Households	17.89	0.99	1.41	1.30	0.96
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	NA	0.02	0.02	0.02	0.03
Other Financial Corporations Domestic	0.10	NA	NA	NA	NA
Development Financing Corporations	0.10	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	8.77	0.91	0.97	1.38	0.42
Local Governments (State Governments)	1.09	0.26	0.58	0.10	0.09
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	90.03	98.81	98.43	98.51	99.46
Non-financial Corporations	85.21	93.71	93.26	93.52	95.67
Individuals	4.52	5.10	5.17	4.98	3.79
Non-profit Institutions Serving Households	0.30	0.00	0.01	0.01	0.01
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**21,599**	**22,350**	**22,271**	**22,291**	**22,309**
of which: SME depositors	423	426	423	429	425
of which: household/individuals depositors	1,504	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.96	1.91	1.90	1.92	1.91
household/individuals depositors	6.96	NA	NA	NA	NA
Number of Deposit Accounts	**16,792**	**28,547**	**28,534**	**28,557**	**28,621**
of which: SME deposit accounts	423	426	423	429	425
of which: household/individuals deposit accounts	5,199	5,063	4,948	4,945	4,920
As a % of Total Number of Deposit Accounts					
SME deposit accounts	2.52	1.49	1.48	1.50	1.48
household/individuals deposit accounts	30.96	17.74	17.34	17.32	17.19
Total Number of Borrowers	**4,856**	**5,265**	**5,175**	**5,117**	**5,078**
of which: SME borrowers	3	3	3	3	2
of which: household/individual borrowres	1,165	1,110	1,122	1,136	1,168
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.06	0.06	0.04
household/individual borrowers	23.99	21.08	21.68	22.20	23.00
Total Number of Loan Accounts	**5,448**	**6,297**	**6,169**	**6,084**	**6,028**
of which: SME loan accounts	3	3	3	3	2
of which: household/individual loan accounts	1,172	361	1,130	1,146	1,182

As a % of Total Number of Loan Accounts					
SME loan accounts	0.06	0.05	0.05	0.05	0.03
household/individual loan accounts	21.51	5.73	18.32	18.84	19.61
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	632	(2,101)	939	688	794
Capital Growth from prior quarter (%)	10.67%	-32.05%	21.08%	12.76%	13.06%
Asset Growth from prior quarter($)	(9,315)	(1,461)	(6,695)	10,965	(4,991)
Asset Growth from prior quarter(%)	-2.81%	-0.45%	-2.09%	3.50%	-1.54%
Deposit Growth from prior quarter ($)	(9,879)	703	(7,298)	10,240	(5,546)
Deposit Growth from prior quarter (%)	-3.11%	0.23%	-2.37%	3.40%	-1.78%
LOAN QUALITY					
Loans past due 360 days or more	0	193	144	138	0
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	67	31	(150)	165	(450)
Loans past due 360 days or more	(3)	193	(49)	(6)	(138)
Growth qtr-on-qtr percent					
Loans past due 90 days or more	15.73%	6.29%	-28.63%	44.12%	-83.49%
Loans past due 360 days or more	-100.00% 0		-25.39%	-4.17%	-100.00%
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	31,676	30,125	29,571	29,832	29,043
Non-financial Corporations	4,983	4,972	4,923	4,937	5,117
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	377	366	236	213	91
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,157	3,101	3,431	3,372	3,313
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	1,449	1,505	1,256	1,352	1,713
Individuals	26,693	25,153	24,648	24,895	23,926

Housing and Land Purchases	19	17	16	14	13
Other	26,674	25,136	24,632	24,881	23,913
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**31,676**	**30,125**	**29,571**	**29,832**	**29,043**
Secured Loans	6,897	6,866	6,950	6,876	7,232
Unsecured Loans	24,779	23,259	22,621	22,956	21,811
Growth qtr-on-qtr dollar amount					
Total Loans	**(1,160)**	**(1,551)**	**(554)**	**261**	**(789)**
Secured Loans	(233)	(31)	84	(74)	356
Unsecured Loans	(927)	(1,520)	(638)	335	(1,145)
Growth qtr-on-qtr percent					
Total Loans	**-4%**	**-5%**	**-2%**	**1%**	**-3%**
Secured Loans	-3%	0%	1%	-1%	5%
Unsecured Loans	-4%	-6.1%	-3%	1%	-5%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,998	1,841	1,814	1,679	1,873
Total Loans less NPLs	31,183	29,601	29,197	29,293	28,954
Ratio of Provisions to Total Loans (both less NPLs)	6.41%	6.22%	6.21%	5.73%	6.47%
Liquidity Indicators					
in dollar amounts					
Due from Banks	279,842	279,079	272,063	282,593	279,712
Due from Home Office & Other branches	278,762	277,873	270,892	281,474	278,683
Demand Deposits due from Home Office & Other branches	278,762	277,873	270,892	281,474	278,683
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	3,728	4,621	5,651	5,848	4,577
Sum of Cash and Due from Depository Institutions	283,570	283,700	277,714	288,441	284,289
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)	3,223	792	1,384	1,927	2,478
Annualized Yield on Due From HO (Insured Banks Only)	**1.24%**	**1.14%**	**1.00%**	**0.93%**	**0.89%**

Liquid Assets (PR-10)	**283,570**	**283,700**	**277,714**	**288,441**	**284,289**
Short-term Deposit Liabilities	298,235	308,285	300,704	311,374	305,826
Demand	141,201	133,800	132,351	140,542	137,697
Savings	136,474	144,604	138,849	146,692	144,901
Time	20,560	29,881	29,504	24,140	23,228
Other Short Term Liabitilities (PR-10)	1,627	1,278	1,235	1,221	1,201
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	98%	98%	98%	98%
Due from Depository Institutions to Total Assets	87%	87%	87%	87%	88%
Liquid Assets (PR-10) to Total Assets	88%	89%	89%	89%	89%
Liquidity Ratio (PR-10)	**95%**	**92%**	**92%**	**92%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(8,016)**	**130**	**(5,986)**	**10,727**	**(4,152)**
Short-term Deposit Liabilities	(10,682)	10,050	(7,581)	10,670	(5,548)
Demand	9,395	(7,401)	(1,449)	8,191	(2,845)
Savings	(15,487)	8,130	(5,755)	7,843	(1,791)
Time	(4,590)	9,321	(377)	(5,364)	(912)
Other Short Term Liabitilities (PR-10)	(108)	(349)	(43)	(14)	(20)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-2.7%**	**0.0%**	**-2.1%**	**3.9%**	**-1.4%**
Short-term Deposit Liabilities	-3.5%	3.4%	-2.5%	3.5%	-1.8%
Demand	7.1%	-5.2%	-1.1%	6.2%	-2.0%
Savings	-10.2%	6.0%	-4.0%	5.6%	-1.2%
Time	-18.3%	45.3%	-1.3%	-18.2%	-3.8%
Other Short Term Liabitilities (PR-10)	-6.2%	-21.5%	-3.4%	-1.1%	-1.6%

Year-to-date Averages					
Deposits Due from Depository Institutions	260,117	279,461	276,995	278,394	278,658
Domestic Depository Institutions	874	1,018	1,024	1,014	989
Abroad	259,243	278,443	275,971	277,380	277,669
Head Office and Branches	259,050	278,318	275,842	277,250	277,537
Other Depository Institutions	193	126	128	130	132
Deposits	290,232	307,872	305,556	306,958	306,690
Domestic Deposits	290,231	307,871	305,555	306,957	306,689
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 ($)	177,397	231,005	210,340	216,435	217,724
Top Twenty Deposits as % of Total Deposits	**58%**	**75%**	**70%**	**70%**	**71%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	6,821	6,344	5,902	5,729	5,654
Interest Expense	317	156	154	152	148
Net Interest Income	6,504	6,188	5,748	5,577	5,506
Provisions for Bad Loans Expense	1,135	32	(208)	(68)	(149)
Non-Interest Income	1,103	1,064	1,114	1,111	1,092
Non-Interest Expense	3,119	3,184	3,118	3,169	3,250
Net Income Before Tax	3,353	4,036	3,952	3,587	3,497
Less: Applicable Income Tax	152	156	142	132	123
Net Income After Tax	**3,201**	**3,880**	**3,810**	**3,455**	**3,374**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	28,916	30,978	30,302	30,390	30,750
2) Additional Loans Needed = Total Loans minus 1)	NA	853	731	558	1,707
3) % Loan Growth needed = 2) divided by Total Loans	NA	3%	2%	2%	6%
Year to Date Remittances: Net Position	**#REF!**	**(14,615)**	**(22,320)**	**(38,519)**	**(50,507)**
Total Incoming	202,867	46,112	99,148	147,186	205,996
Total Outgoing	#REF!	60,727	121,468	185,705	256,503

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.04	1.39	1.72	1.87	2.15
Non Performing Loans to Total Loans	1.56	1.74	1.26	1.81	0.31
Non Performing Loans to Past Due Loans	0.42	0.33	0.29	0.49	0.13
Provisions for Loan Losses to NPLs	505.27	451.34	585.03	411.50	2204.49
Net Income to Average Assets (ROA)	1.05	1.21	1.20	1.08	1.06
Net Interest Income to Average Earning Assets (NIM)	2.22	1.99	1.87	1.81	1.78
Average Yield on Loans	10.12	9.58	9.64	9.79	9.93
Average Cost of Deposits	0.11	0.05	0.05	0.05	0.05
Liquidity Ratio (PR-10)	94.57	91.65	91.98	92.27	92.59
Net Loans to Total Assets	9.08	8.67	8.74	8.51	8.48
Customer Deposits to Total Loans	970.83	1023.15	1017.64	1043.06	1052.30
Return on Equity (Uninsured Banks Only)	50.37	70.49	69.69	61.46	57.46
Cash Balances to Short Term Liabilities	1.30	1.57	1.99	1.96	1.56

Summary Balance Sheet

Cash and Due from Banks	283,570	283,700	277,714	288,441	284,289
Net Loans	29,185	27,760	27,383	27,614	27,081
Gross Loans	31,676	30,125	29,571	29,832	29,043
(Provisions for Loan Losses)	(2,491)	(2,365)	(2,188)	(2,218)	(1,962)
Performing Loans	31,183	29,601	29,197	29,293	28,954
Non Performing Loans	493	524	374	539	89
*****Past Due Loans (includes NPLs)*****	1,178	1,594	1,302	1,110	665
All Other Assets	8,838	8,672	8,340	8,347	8,041
TOTAL ASSETS	**321,593**	**320,132**	**313,437**	**324,402**	**319,411**
Total Deposits	307,520	308,223	300,925	311,165	305,619
Demand/Checking	141,201	133,800	132,351	140,542	137,697

Savings	136,474	144,604	138,849	146,692	144,901
Time Deposits	29,845	29,819	29,725	23,931	23,021
All Other Liabilities	7,518	7,455	7,119	7,156	6,917
TOTAL LIABILITIES	**315,038**	**315,678**	**308,044**	**318,321**	**312,536**
Paid-in Capital	4,024	4,024	4,024	4,024	4,030
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,530	430	1,369	2,057	2,845
Other	1	0	0	0	0
TOTAL CAPITAL	**6,555**	**4,454**	**5,393**	**6,081**	**6,875**
TOTAL LIABILITIES & CAPITAL	**321,593**	**320,132**	**313,437**	**324,402**	**319,411**