RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	6/30/2021 2021Q2	9/30/2021 2021Q3	12/31/2021 2021Q4	3/31/2022 2022Q1	6/30/2022 2022Q2
Average Total Assets ($ 000)	318,387	319,891	319,795	312,627	308,897
Net Income ($ 000)	1,912	2,600	3,388	666	1,668
Average Earning Assets ($ 000)	307,452	308,695	308,707	301,602	298,015
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	1.85	1.79	1.77	1.73	1.92
Less: Interest Expense	0.05	0.05	0.05	0.04	0.04
Net Interest Income	1.81	1.74	1.72	1.70	1.89
Plus: Noninterest Income	0.35	0.35	0.34	0.45	0.44
Less: Noninterest Expense	0.98	0.99	1.02	1.16	1.11
Less: Provisions for Loan Losses	(0.07)	(0.02)	(0.05)	0.10	0.10
Net Operating Profit Before Tax	1.24	1.12	1.09	0.88	1.12
Net Operationg Profit After Tax	1.20	1.08	1.06	0.85	1.07
Adjusted Net Operating Income	0.99	0.96	0.88	0.91	1.13
Net Income	1.20	1.08	1.06	0.85	1.07
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.20	1.08	1.06	0.85	1.07
Net Income to Average Capital (ROE) (FSI)	69.69	61.46	57.46	47.61	60.94
Net Interest Income to Average Earning Assets (NIM)	1.87	1.81	1.78	1.76	1.95
Average Earning Assets to Average Assets	96.57	96.50	96.53	96.47	96.48
Interest Margin to Gross Income	81.93	81.54	81.62	77.71	79.74
Yield on Loans	9.64	9.79	9.93	9.83	9.90
Cost of Deposits	0.05	0.05	0.05	0.04	0.04
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.72	0.79	1.32	0.10	0.21
Earnings Coverage of Net Loan Losses (X)	9.06	11.26	8.81	23.76	26.98
Provisions for Loan Losses to Total Loans	7.40	7.43	6.76	6.57	6.68
Past Due Loans to Total Loans	4.40	3.72	2.29	2.63	2.59
Non-Performing Loans to Total Loans (FSI)	1.26	1.81	0.31	0.54	0.57
Provisions for Loan Losses to Non-Performing Loans	585.03	411.50	2204.49	1220.00	1163.84
Estimated Required Provisions to Non-Performing Loans	138.08	96.87	359.84	213.02	205.51
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	8.74	8.51	8.48	9.36	9.55
Net Loans and Advances to Customer Deposits	9.10	8.87	8.86	9.72	9.95
Deposits to Total Liabilities	97.69	97.75	97.79	97.68	97.61
Liquidity Ratio (PR-10)	91.98	92.27	92.59	89.44	87.90
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)	(1.37)	(1.39)	(1.34)	(1.32)	(1.30)
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	0.01	0.02
Retained Earnings to Average Capital	0.25	0.37	0.48	0.04	0.22
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.35	0.43	0.49	0.16	0.32
Past Due Loans to Total Capital	0.24	0.18	0.10	0.19	0.15
Non Performing Loans to Capital (FSI)	0.07	0.09	0.01	0.04	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	(2.09)	3.50	(1.54)	(4.25)	(1.44)
Total Capital (Balance Sheet)	21.08	12.76	13.06	(38.20)	22.83
Tier 1 Capital	0.00	0.00	0.17	2.72	(0.89)
Total Loans and Advances	(1.84)	0.88	(2.64)	5.50	0.65
Past Due Loans (Loans Past Due 30 Days or More)	(18.32)	(14.75)	(40.09)	21.35	(1.12)
Non Performing Loans (Loans Past Due 90 Days or More)	(28.63)	44.12	(83.49)	85.39	7.27
Core Liquid Assets	(2.11)	3.86	(1.44)	(5.34)	(1.68)
Total Deposits	(2.37)	3.40	(1.78)	(3.60)	(1.85)
Demand Deposits	(1.08)	6.19	(2.02)	0.65	0.42
Savings Deposits	(3.98)	5.65	(1.22)	(8.15)	(3.98)
Time Deposits	(0.32)	(19.49)	(3.80)	(0.44)	(3.22)

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	1	1	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	335	502	671	241	452
Other Non Interest Income	222	330	420	110	231
Total Non-Interest Income	**557**	**833**	**1,092**	**351**	**683**
Salaries, Wages and Benefits - Citizens	592	901	1,229	314	686
Salaries, Wages and Benefits - Noncitizens	133	204	281	70	97
Board of Directors' Expenses	62	73	86	14	27
Outsourcing Service Fees and Expenses	25	40	55	4	19
Related Party	2	3	4	0	0
Non-Related Party	23	37	51	4	19
Rent - Premises	130	190	273	63	127
Other Administrative and Occupancy Expenses	111	175	305	87	183
Depreciation on Fixed Assets	114	176	232	52	103
Other Non Interest Expenses	392	618	789	303	476
Total Non-Interest (Overhead) Expenses	**1,559**	**2,377**	**3,250**	**907**	**1,718**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	45.44	47.39	49.26	54.12	47.78
Interest Margin to Gross Income (FSI)	81.93	81.54	81.62	77.71	79.74
Personnel Expenses to Noninterest Expenses (FSI)	46.50	46.49	46.46	42.34	45.58
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.49	0.49	0.50	0.51	0.52
Salaries, Wages and Benefits of All Employees	0.46	0.46	0.47	0.49	0.51
Board of Directors' Expenses	0.04	0.03	0.03	0.02	0.02
Outsourcing Service Fees and Expenses	0.02	0.02	0.02	0.01	0.01
Rent - Premises	0.08	0.08	0.09	0.08	0.08
Other Administrative and Occupancy Expenses	0.07	0.07	0.10	0.11	0.12
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.25	0.26	0.25	0.39	0.31
Total Overhead Expenses	0.98	0.99	1.02	1.16	1.11
Overhead Expenses Less Non-Int Income	0.63	0.64	0.67	0.71	0.67
YIELD ON OR COST OF:					
Total Loans and Advances	10.29	10.43	10.57	10.44	10.53
Interest Income on Loans and Advances	9.64	9.79	9.93	9.83	9.90
Yield-related Loan Fees & Charges	0.65	0.64	0.64	0.62	0.63
Deposits Due from Depository Institutions	1.00	0.92	0.89	0.85	1.03
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.00	0.93	0.89	0.85	1.03
Head Office and Branches	1.00	0.93	0.89	0.85	1.03
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.05	0.05	0.04	0.04
Domestic	0.05	0.05	0.05	0.04	0.04
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	**9.57**	**9.47**	**9.40**	**9.55**	**9.77**
Less: Provisions for Loan Losses	0.74	0.72	0.70	0.64	0.65
Net Loans and Advances	8.83	8.75	8.69	8.91	9.12
Deposits Due From Depository Institutions	**87.00**	**87.03**	**87.14**	**86.93**	**86.71**
Demand	86.65	86.69	86.80	86.64	86.41
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.65	86.69	86.80	86.64	86.41
Head Office and Branches	86.64	86.67	86.79	86.62	86.39
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.35	0.34	0.33	0.29	0.30

Domestic	0.32	0.32	0.31	0.26	0.27
Abroad	0.02	0.02	0.03	0.03	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.02	0.02	0.03	0.03	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	**96.57**	**96.50**	**96.53**	**96.47**	**96.48**
Cash (Notes & Coin)	**1.47**	**1.55**	**1.53**	**1.58**	**1.56**
Total Non-Financial Assets	**1.60**	**1.59**	**1.58**	**1.60**	**1.62**
Premises & Equipment	1.60	1.59	1.58	1.60	1.62
Less: Accumulated Depreciation	1.07	1.06	1.07	1.12	1.14
Net Fixed Assets	0.53	0.52	0.51	0.48	0.48
Inventories	0.00	0.00	0.00	0.00	0.00
Intangibles	0.00	0.00	0.00	0.00	0.00
Accrued Interest Receivable	**0.05**	**0.05**	**0.04**	**0.03**	**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	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Assets	**0.32**	**0.32**	**0.31**	**0.31**	**0.31**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	42.65	42.82	42.88	44.19	44.83
Savings Deposits	43.96	44.28	44.50	44.46	43.79
Time Deposits	9.36	8.86	8.53	7.35	7.35
Sub-Total Deposits	**95.97**	**95.96**	**95.90**	**96.00**	**95.97**
Deposits Due to Depository Institutions	0.32	0.31	0.30	0.26	0.26
Demand	0.07	0.08	0.07	0.07	0.08
Domestic	0.07	0.08	0.07	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	0.25	0.24	0.23	0.19	0.18
Domestic	0.25	0.24	0.23	0.19	0.18
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	**0.00**	**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	**0.01**	**0.01**	**0.01**	**0.00**	**0.00**
Deposits	0.01	0.01	0.01	0.00	0.00
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	**0.50**	**0.49**	**0.48**	**0.46**	**0.47**
Total Provisions for Losses	**0.74**	**0.72**	**0.70**	**0.64**	**0.65**
Total Accumulated Depreciation	**1.07**	**1.06**	**1.07**	**1.12**	**1.14**
Sub-Total Liabilities	**98.28**	**98.24**	**98.16**	**98.22**	**98.24**
Total Capital	**1.72**	**1.76**	**1.84**	**1.78**	**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	2,491	2,491	2,491	1,962	1,962

Add: Provisions Year-to-date	(104)	(51)	(149)	80	151
Less: Write-offs Year-to-date ( )	344	427	677	118	239
Add: Recoveries Year-to-date	126	188	280	89	175
Ending Balance	**2,169**	**2,201**	**1,945**	**2,013**	**2,049**
Average Total Loans to Average Total Assets	9.57	9.47	9.40	9.55	9.77
Average Total Loans and Advances ($000)	30,457	30,301	30,049	29,842	30,174
Year-to-date Net Loan Losses (Recoveries)	218	239	397	29	64
Past Due Loans [Loans Past Due 30 Days or More)	1,302	1,110	665	807	798
Non Performing Loans [Loans Past Due 90 Days or More)	374	539	89	165	177
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	19.75	29.47	43.89	13.15	25.85
Year-to-date Net Loan Loss to Average Total Loans	0.72	0.79	1.32	0.10	0.21
Year-to-date Write-offs to Average Total Loans	1.13	1.41	2.25	0.40	0.79
Year-to-date Recoveries to Average Total Loans	0.41	0.62	0.93	0.30	0.58
Provisions for Loan Losses to Total Loans	7.40	7.43	6.76	6.57	6.68
Provisions for Loan Losses to Loans Past Due 90 days or more	585.03	411.50	2,204.49	1,220.00	1,163.84
Earnings Coverage of Year-to-date Net Loan Losses	9.06	11.26	8.81	23.76	26.98
Twenty Largest Borrowing Relationships ('000s)	13,363	13,784	13,483	18,086	17,976
Large Borrowers to Capital (FSI)	247.8	226.7	196.1	425.7	344.4
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	4.40	3.72	2.29	2.63	2.59
Loans Past Due 30 to 59 Days to Total Loans	1.44	1.37	1.08	1.29	1.13
Loans Past Due 60 to 89 Days to Total Loans	1.69	0.54	0.91	0.80	0.89
Loans Past Due 90 to 179 Days to Total Loans	0.62	1.29	0.28	0.50	0.46
Loans Past Due 180 to 360 Days to Total Loans	0.16	0.05	0.03	0.04	0.12
Loans Past Due Over 360 Days to Total Loans	0.49	0.46	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	1.26	1.81	0.31	0.54	0.57
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	16.65	16.55	17.62	21.76	21.95
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	0.80	0.71	0.31	0.24	0.19
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	11.60	11.30	11.41	11.93	11.66
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	4.25	4.53	5.90	9.60	10.09
Individuals	83.35	83.45	82.38	78.24	78.05
Housing and Land Purchases	0.05	0.05	0.04	0.04	0.03
Other	83.30	83.40	82.34	78.20	78.02
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	6,555	6,555	6,555	6,875	6,875
+ Net Change in Paid-in Capital Year-to-date	0	0	6	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	128	128	128	95	63
+ Net Income (Loss) Year-to-date	1,912	2,600	3,388	666	1,668
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	(1)	1	1
Balance At End of Period	**8,594**	**9,282**	**10,076**	**7,637**	**8,607**
Average Total Capital ($000)	5,467	5,621	5,872	5,562	5,448
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	507.75	454.10	393.91	673.73	551.45
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	18.78	15.43	12.58	17.79	15.58
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.70	0.61	0.57	0.48	0.61
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.25	0.37	0.48	0.04	0.22
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.72	1.87	2.15	1.39	1.73
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,024	4,024	4,030	4,030	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(543)	(543)	(543)	(448)	(480)
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	3,481	3,481	3,487	3,582	3,550
TIER 2 CAPTIAL:					
Current year-to-date Income	1,912	2,600	3,388	666	1,668
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	2,188	2,218	1,962	2,013	2,060
Maximum Eligible General Provisions for Loan Losses	3,088	3,168	3,206	3,082	3,074
Allowable General Provisions for Loan Losses	2,188	2,218	1,962	2,013	2,060
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,100	4,818	5,350	2,679	3,728
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	270,892	281,474	278,683	262,913	258,993
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	270,892	281,474	278,683	262,913	258,993
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	**(263,311)**	**(273,175)**	**(269,846)**	**(256,652)**	**(251,715)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**242,391**	**249,537**	**252,970**	**241,737**	**243,530**
0% Risk Weighted Assets ($000)	7,335	7,334	5,995	7,747	6,758
20% Risk Weighted Assets ($000)	75,414	80,135	71,170	66,014	59,441
50% Risk Weighted Assets ($000)	0	0	62	47	47
100% Risk Weighted Assets ($000)	227,308	233,510	238,705	228,511	231,618
Off-Balance Sheet Risk-Weighted Obligations	**4,650**	**3,883**	**3,480**	**4,860**	**2,394**
0% Risk Weighted Credit Equivalent Amt (CEA) Off Balance Sheet Obligations	0	0	0	0	0

20% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
50% Risk Weighted CEA Off Balance Sheet Obligations	0	0	0	0	0
100% Risk Weighted CEA Off Balance Sheet Obligations	4,650	3,883	3,480	4,860	2,394
Gross Risk-Weighted Assets	**247,041**	**253,420**	**256,450**	**246,597**	**245,924**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	54,178	56,295	55,737	52,583	51,799
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**192,862**	**197,125**	**200,713**	**194,015**	**194,125**
Tier-1 Capital to Risk-Weighted Assets	**1.80%**	**1.77%**	**1.74%**	**1.85%**	**1.83%**
Total Capital to Risk-Weighted Assets	**-136.53%**	**-138.58%**	**-134.44%**	**-132.28%**	**-129.67%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	5,651	5,848	4,577	5,296	4,567
Core Liquid Assets	277,714	288,441	284,289	269,104	264,570
Short Term Liabilities	283,715	299,037	294,216	282,362	279,328
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.60	88.91	89.00	87.99	87.77
Cash Balances to Short Term Liabilities	1.99	1.96	1.56	1.88	1.63
Core Liquid Assets to Short Term Liabilities (FSI)	97.88	96.46	96.63	95.30	94.72
Customer Deposits to Total Loans (FSI)	1017.64	1043.06	1052.30	961.53	937.59
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.80	1.80	1.43	1.73	1.52
Balances Due From Depository Institutions	86.80	87.11	87.57	86.26	86.25
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	86.47	86.81	87.29	86.01	85.96
Head Office and Branches	86.43	86.77	87.25	85.96	85.92
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	90.52	92.18	92.11	92.32	92.67
Total Deposit Liabilities	96.01	95.92	95.68	96.33	95.92
Demand Deposits	42.23	43.32	43.11	45.32	46.17
Savings Deposits	44.30	45.22	45.37	43.52	42.40
Time Deposits	9.48	7.38	7.21	7.49	7.36
Deposits Due to Depository Institutions	0.32	0.29	0.27	0.25	0.27
Domestic	0.32	0.29	0.27	0.25	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	NA	0.00	NA
Japanese Yen (JPY)	0.01	0.01	NA	0.00	0.00
Australian Dollar (AUD)	0.00	0.00	0.00	NA	NA
United Kingdom Euro (EUR)	0.00	0.00	NA	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	0.00	NA
Chinese Yuan (CNY)	0.00	0.00	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	0.00	0.00	NA
All Others	0.00	0.00	0.00	0.00	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	1.72	1.84	0.11	0.36	0.23
Shorthand Method	1.72	1.84	0.11	0.36	0.23

OTHER RATIOS:					
FX Assets to Total Assets	0.02	0.02	0.00	0.00	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	7,118	1,522	3,520	(2,166)	(1,388)
- 7 up to 30 days	(2,245)	(2,476)	(2,789)	(2,764)	(2,554)
- 1 up to 3 months	(6,664)	(5,373)	(4,205)	(4,268)	(5,391)
- 3 up to 6 months	(3,388)	(1,137)	(2,911)	(9,227)	(6,381)
- 6 up to 12 months	(5,854)	(4,162)	(2,493)	6,155	(1,330)
- 1 up to 3 years	(2,957)	(1,691)	(3,175)	525	5,844
- 3 up to 5 years	6,221	5,757	5,078	5,394	5,433
- 5 Years and Over	1,919	1,886	1,831	1,898	1,714
- Unclassified	1,315	1,219	1,371	1,237	1,065
Cumulative GAP Position ('000s)					
- Less than 7 days	7,118	1,522	3,520	(2,166)	(1,388)
- 7 up to 30 days	4,873	(954)	731	(4,930)	(3,942)
- 1 up to 3 months	(1,791)	(6,327)	(3,474)	(9,198)	(9,333)
- 3 up to 6 months	(5,179)	(7,464)	(6,385)	(18,425)	(15,714)
- 6 up to 12 months	(11,033)	(11,626)	(8,878)	(12,270)	(17,044)
- 1 up to 3 years	(13,990)	(13,317)	(12,053)	(11,745)	(11,200)
- 3 up to 5 years	(7,769)	(7,560)	(6,975)	(6,351)	(5,767)
- 5 Years and Over	(5,850)	(5,674)	(5,144)	(4,453)	(4,053)
- Unclassified	(4,535)	(4,455)	(3,773)	(3,216)	(2,988)

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.32	2.29	2.21	2.29	2.36
0 - 3 months	2.48	2.59	2.37	2.46	2.51
0 - 6 months	2.80	2.81	2.58	2.70	3.15
0 - 12 months	3.50	3.56	3.46	5.23	4.89

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	4,650	3,883	3,480	4,860	2,394
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	3,454	4,711	4,976	3,910	3,124
Unconditionally Cancelable At Any Time Without Notice	30	23	17	40	31
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,424	4,688	4,959	3,870	3,093
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,104**	**8,594**	**8,456**	**8,770**	**5,518**
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.48	1.20	1.09	1.59	0.79
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	1.10	1.45	1.56	1.28	1.04
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.01
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.09	1.45	1.55	1.27	1.03
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.59**	**2.65**	**2.65**	**2.87**	**1.83**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.59**	**0.62**	**0.65**	**0.63**	**0.66**
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	2.15	1.79	1.77	2.75	2.17
- Officers	0.76	0.84	0.77	1.51	1.26
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.32	0.39	0.20	0.26	0.48
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**44**	**43**	**44**	**44**	**45**
Citizens of the Republic of Palau	36	35	37	37	38
Non-Citizens	8	8	7	7	7
DEPOSITS					
Restricted Deposits	**0**	**0**	**0**	**0**	**0**
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	**NA**	**NA**	**NA**	**NA**	**NA**
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	23.50	23.05	24.90	28.73	28.69
Unsecured Loans as % of Total Loans and Advances	76.50	76.95	75.10	71.27	71.31
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	0.03	0.03

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	33.00	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.10	67.00	67.00	67.00
Paid-in Capital as a % of Total Capital	74.62	66.17	58.62	94.85	77.22
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**53,036**	**48,038**	**58,810**	**56,700**	**35,124**
Australia	477	421	442	413	391
Japan	4,448	3,878	4,875	10,034	4,777
New Zealand	270	379	420	517	532
Philippines	4,774	1,295	418	432	576
Taiwan	3,208	1,462	1,954	1,613	1,478
United States	27,697	31,918	37,579	31,833	19,371
China	5,199	1,626	1,514	3,148	2,971
All Others	6,963	7,059	11,608	8,710	5,028
Outgoing Remittances ($000)	**60,741**	**64,237**	**70,798**	**63,220**	**61,993**
Australia	747	744	750	1,015	847
Japan	7,941	7,934	9,342	8,211	7,346
New Zealand	543	524	490	1,816	1,086
Philippines	2,642	2,940	2,718	4,173	4,145
Taiwan	5,223	7,574	5,640	8,587	5,986
United States	25,662	26,234	28,760	29,532	32,898
China	7,337	7,034	6,962	5,843	5,141
All Others	10,646	11,253	16,136	4,043	4,544
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.90	0.88	0.75	0.73	1.11
Japan	8.39	8.07	8.29	17.70	13.60
New Zealand	0.51	0.79	0.71	0.91	1.51
Philippines	9.00	2.70	0.71	0.76	1.64
Taiwan	6.05	3.04	3.32	2.84	4.21
United States	52.22	66.44	63.90	56.14	55.15
China	9.80	3.38	2.57	5.55	8.46
All Others	13.13	14.69	19.74	15.36	14.31
Outgoing Remittances					
Australia	1.23	1.16	1.06	1.61	1.37
Japan	13.07	12.35	13.20	12.99	11.85
New Zealand	0.89	0.82	0.69	2.87	1.75
Philippines	4.35	4.58	3.84	6.60	6.69
Taiwan	8.60	11.79	7.97	13.58	9.66
United States	42.25	40.84	40.62	46.71	53.07
China	12.08	10.95	9.83	9.24	8.29
All Others	17.53	17.52	22.79	6.40	7.33
Incoming Remittances ($000)	**53,036**	**48,038**	**58,810**	**56,700**	**35,124**
Depository Institutions Domestic	164	55	110	448	418
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	14,006	13,754	14,120	21,853	9,935
Local Governments (State Governments)	17	3	6	21	40
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	38,849	34,226	44,574	34,378	24,731
Non-financial Corporations	29,587	29,402	38,503	29,029	19,828
Individuals	8,512	4,198	5,507	4,950	4,479
Non-profit Institutions Serving Households	750	626	564	399	424
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**60,741**	**64,237**	**70,798**	**63,220**	**61,993**
Depository Institutions Domestic	11	11	22	9	3
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	590	884	294	966	993
Local Governments (State Governments)	350	64	64	94	2
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	59,790	63,278	70,418	62,151	60,995
Non-financial Corporations	56,645	60,077	67,732	57,101	57,566
Individuals	3,141	3,196	2,682	5,048	3,429
Non-profit Institutions Serving Households	4	5	4	2	0
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.31	0.11	0.19	0.79	1.19
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	26.41	28.63	24.01	38.54	28.29
Local Governments (State Governments)	0.03	0.01	0.01	0.04	0.11
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	73.25	71.25	75.79	60.63	70.41
Non-financial Corporations	55.79	61.21	65.47	51.20	56.45
Individuals	16.05	8.74	9.36	8.73	12.75
Non-profit Institutions Serving Households	1.41	1.30	0.96	0.70	1.21
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.02	0.02	0.03	0.01	0.00
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	0.97	1.38	0.42	1.53	1.60
Local Governments (State Governments)	0.58	0.10	0.09	0.15	0.00
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.43	98.51	99.46	98.31	98.39
Non-financial Corporations	93.26	93.52	95.67	90.32	92.86
Individuals	5.17	4.98	3.79	7.98	5.53
Non-profit Institutions Serving Households	0.01	0.01	0.01	0.00	NA
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,271**	**22,291**	**22,309**	**22,791**	**22,995**
of which: SME depositors	423	429	425	330	414
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.90	1.92	1.91	1.45	1.80
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**28,534**	**28,557**	**28,621**	**29,325**	**29,255**
of which: SME deposit accounts	423	429	425	330	414
of which: household/individuals deposit accounts	4,948	4,945	4,920	4,908	5,218
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.48	1.50	1.48	1.13	1.42
household/individuals deposit accounts	17.34	17.32	17.19	16.74	17.84
Total Number of Borrowers	**5,175**	**5,117**	**5,078**	**4,844**	**4,774**
of which: SME borrowers	3	3	2	2	2
of which: household/individual borrowres	1,122	1,136	1,168	1,232	1,239
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.06	0.04	0.04	0.04
household/individual borrowers	21.68	22.20	23.00	25.43	25.95
Total Number of Loan Accounts	**6,169**	**6,084**	**6,028**	**5,737**	**5,651**
of which: SME loan accounts	3	3	2	2	2
of which: household/individual loan accounts	1,130	1,146	1,182	1,241	1,233

As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.05	0.03	0.03	0.04
household/individual loan accounts	18.32	18.84	19.61	21.63	21.82
Total Number of ATMs	8	8	8	8	8
Other Indicators					
Capital Growth from prior quarter ($)	939	688	794	(2,626)	970
Capital Growth from prior quarter (%)	21.08%	12.76%	13.06%	-38.20%	22.83%
Asset Growth from prior quarter($)	(6,695)	10,965	(4,991)	(13,568)	(4,405)
Asset Growth from prior quarter(%)	-2.09%	3.50%	-1.54%	-4.25%	-1.44%
Deposit Growth from prior quarter ($)	(7,298)	10,240	(5,546)	(11,007)	(5,460)
Deposit Growth from prior quarter (%)	-2.37%	3.40%	-1.78%	-3.60%	-1.85%
LOAN QUALITY					
Loans past due 360 days or more	144	138	0	0	0
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	(150)	165	(450)	76	12
Loans past due 360 days or more	(49)	(6)	(138)	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-28.63%	44.12%	-83.49%	85.39%	7.27%
Loans past due 360 days or more	-25.39%	-4.17%	-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	29,571	29,832	29,043	30,640	30,840
Non-financial Corporations	4,923	4,937	5,117	6,668	6,769
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	236	213	91	74	60
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,431	3,372	3,313	3,654	3,596
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	1,256	1,352	1,713	2,940	3,113
Individuals	24,648	24,895	23,926	23,972	24,071

Housing and Land Purchases	16	14	13	11	10
Other	24,632	24,881	23,913	23,961	24,061
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**29,571**	**29,832**	**29,043**	**30,640**	**30,840**
Secured Loans	6,950	6,876	7,232	8,803	8,849
Unsecured Loans	22,621	22,956	21,811	21,837	21,991
Growth qtr-on-qtr dollar amount					
Total Loans	**(554)**	**261**	**(789)**	**1,597**	**200**
Secured Loans	84	(74)	356	1,571	46
Unsecured Loans	(638)	335	(1,145)	26	154
Growth qtr-on-qtr percent					
Total Loans	**-2%**	**1%**	**-3%**	**5%**	**1%**
Secured Loans	1%	-1%	5%	22%	1%
Unsecured Loans	-3%	1.5%	-5%	0%	1%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,814	1,679	1,873	1,848	1,883
Total Loans less NPLs	29,197	29,293	28,954	30,475	30,663
Ratio of Provisions to Total Loans (both less NPLs)	6.21%	5.73%	6.47%	6.06%	6.14%
Liquidity Indicators					
in dollar amounts					
Due from Banks	272,063	282,593	279,712	263,808	260,003
Due from Home Office & Other branches	270,892	281,474	278,683	262,913	258,993
Demand Deposits due from Home Office & Other branches	270,892	281,474	278,683	262,913	258,993
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	5,651	5,848	4,577	5,296	4,567
Sum of Cash and Due from Depository Institutions	277,714	288,441	284,289	269,104	264,570
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)	1,384	1,927	2,478	575	1,381
Annualized Yield on Due From HO (Insured Banks Only)	**1.00%**	**0.93%**	**0.89%**	**0.85%**	**1.03%**

Liquid Assets (PR-10)	**277,714**	**288,441**	**284,289**	**269,104**	**264,570**
Short-term Deposit Liabilities	300,704	311,374	305,826	299,730	299,839
Demand	132,351	140,542	137,697	138,597	139,173
Savings	138,849	146,692	144,901	133,095	127,797
Time	29,504	24,140	23,228	28,038	32,869
Other Short Term Liabitilities (PR-10)	1,235	1,221	1,201	1,147	1,137
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	98%	98%
Due from Depository Institutions to Total Assets	87%	87%	88%	86%	86%
Liquid Assets (PR-10) to Total Assets	89%	89%	89%	88%	88%
Liquidity Ratio (PR-10)	**92%**	**92%**	**93%**	**89%**	**88%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(5,986)**	**10,727**	**(4,152)**	**(15,185)**	**(4,534)**
Short-term Deposit Liabilities	(7,581)	10,670	(5,548)	(6,096)	109
Demand	(1,449)	8,191	(2,845)	900	576
Savings	(5,755)	7,843	(1,791)	(11,806)	(5,298)
Time	(377)	(5,364)	(912)	4,810	4,831
Other Short Term Liabitilities (PR-10)	(43)	(14)	(20)	(54)	(10)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-2.1%**	**3.9%**	**-1.4%**	**-5.3%**	**-1.7%**
Short-term Deposit Liabilities	-2.5%	3.5%	-1.8%	-2.0%	0.0%
Demand	-1.1%	6.2%	-2.0%	0.7%	0.4%
Savings	-4.0%	5.6%	-1.2%	-8.1%	-4.0%
Time	-1.3%	-18.2%	-3.8%	20.7%	17.2%
Other Short Term Liabitilities (PR-10)	-3.4%	-1.1%	-1.6%	-4.5%	-0.9%

Year-to-date Averages					
Deposits Due from Depository Institutions	276,995	278,394	278,658	271,760	267,841
Domestic Depository Institutions	1,024	1,014	989	827	845
Abroad	275,971	277,380	277,669	270,933	266,996
Head Office and Branches	275,842	277,250	277,537	270,798	266,863
Other Depository Institutions	128	130	132	135	133
Deposits	305,556	306,958	306,690	300,116	296,461
Domestic Deposits	305,555	306,957	306,689	300,115	296,460
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 ($)	210,340	216,435	217,724	210,793	209,637
Top Twenty Deposits as % of Total Deposits	**70%**	**70%**	**71%**	**72%**	**73%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	5,902	5,729	5,654	5,416	5,940
Interest Expense	154	152	148	116	114
Net Interest Income	5,748	5,577	5,506	5,300	5,826
Provisions for Bad Loans Expense	(208)	(68)	(149)	320	302
Non-Interest Income	1,114	1,111	1,092	1,404	1,366
Non-Interest Expense	3,118	3,169	3,250	3,628	3,436
Net Income Before Tax	3,952	3,587	3,497	2,756	3,454
Less: Applicable Income Tax	142	132	123	108	134
Net Income After Tax	**3,810**	**3,455**	**3,374**	**2,648**	**3,320**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	30,302	30,390	30,750	34,745	32,624
2) Additional Loans Needed = Total Loans minus 1)	731	558	1,707	4,105	1,784
3) % Loan Growth needed = 2) divided by Total Loans	2%	2%	6%	13%	6%
Year to Date Remittances: Net Position	**(22,320)**	**(38,519)**	**(50,507)**	**(6,520)**	**(33,389)**
Total Incoming	99,148	147,186	205,996	56,700	91,824
Total Outgoing	121,468	185,705	256,503	63,220	125,213

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.72	1.87	2.15	1.39	1.73
Non Performing Loans to Total Loans	1.26	1.81	0.31	0.54	0.57
Non Performing Loans to Past Due Loans	0.29	0.49	0.13	0.20	0.22
Provisions for Loan Losses to NPLs	585.03	411.50	2204.49	1220.00	1163.84
Net Income to Average Assets (ROA)	1.20	1.08	1.06	0.85	1.07
Net Interest Income to Average Earning Assets (NIM)	1.87	1.81	1.78	1.76	1.95
Average Yield on Loans	9.64	9.79	9.93	9.83	9.90
Average Cost of Deposits	0.05	0.05	0.05	0.04	0.04
Liquidity Ratio (PR-10)	91.98	92.27	92.59	89.44	87.90
Net Loans to Total Assets	8.74	8.51	8.48	9.36	9.55
Customer Deposits to Total Loans	1017.64	1043.06	1052.30	961.53	937.59
Return on Equity (Uninsured Banks Only)	69.69	61.46	57.46	47.61	60.94
Cash Balances to Short Term Liabilities	1.99	1.96	1.56	1.88	1.63

Summary Balance Sheet

Cash and Due from Banks	277,714	288,441	284,289	269,104	264,570
Net Loans	27,383	27,614	27,081	28,627	28,780
Gross Loans	29,571	29,832	29,043	30,640	30,840
(Provisions for Loan Losses)	(2,188)	(2,218)	(1,962)	(2,013)	(2,060)
Performing Loans	29,197	29,293	28,954	30,475	30,663
Non Performing Loans	374	539	89	165	177
*****Past Due Loans (includes NPLs)*****	1,302	1,110	665	807	798
All Other Assets	8,340	8,347	8,041	8,112	8,088
TOTAL ASSETS	**313,437**	**324,402**	**319,411**	**305,843**	**301,438**
Total Deposits	300,925	311,165	305,619	294,612	289,152
Demand/Checking	132,351	140,542	137,697	138,597	139,173

Savings	138,849	146,692	144,901	133,095	127,797
Time Deposits	29,725	23,931	23,021	22,920	22,182
All Other Liabilities	7,119	7,156	6,917	6,982	7,067
TOTAL LIABILITIES	**308,044**	**318,321**	**312,536**	**301,594**	**296,219**
Paid-in Capital	4,024	4,024	4,030	4,030	4,030
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	1,369	2,057	2,845	218	1,188
Other	0	0	0	1	1
TOTAL CAPITAL	**5,393**	**6,081**	**6,875**	**4,249**	**5,219**
TOTAL LIABILITIES & CAPITAL	**313,437**	**324,402**	**319,411**	**305,843**	**301,438**