RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	9/30/2021 2021Q3	12/31/2021 2021Q4	3/31/2022 2022Q1	6/30/2022 2022Q2	9/30/2022 2022Q3
Average Total Assets ($ 000)	319,891	319,795	312,627	308,897	309,108
Net Income ($ 000)	2,600	3,388	666	1,668	2,905
Average Earning Assets ($ 000)	308,695	308,707	301,602	298,015	298,244
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	1.79	1.77	1.73	1.92	2.13
Less: Interest Expense	0.05	0.05	0.04	0.04	0.04
Net Interest Income	1.74	1.72	1.70	1.89	2.09
Plus: Noninterest Income	0.35	0.34	0.45	0.44	0.42
Less: Noninterest Expense	0.99	1.02	1.16	1.11	1.14
Less: Provisions for Loan Losses	(0.02)	(0.05)	0.10	0.10	0.08
Net Operating Profit Before Tax	1.12	1.09	0.88	1.12	1.30
Net Operationg Profit After Tax	1.08	1.06	0.85	1.07	1.25
Adjusted Net Operating Income	0.96	0.88	0.91	1.13	1.28
Net Income	1.08	1.06	0.85	1.07	1.25
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.08	1.06	0.85	1.07	1.25
Net Income to Average Capital (ROE) (FSI)	61.46	57.46	47.61	60.94	67.72
Net Interest Income to Average Earning Assets (NIM)	1.81	1.78	1.76	1.95	2.17
Average Earning Assets to Average Assets	96.50	96.53	96.47	96.48	96.49
Interest Margin to Gross Income	81.54	81.62	77.71	79.74	82.05
Yield on Loans	9.79	9.93	9.83	9.90	10.09
Cost of Deposits	0.05	0.05	0.04	0.04	0.04
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.79	1.32	0.10	0.21	0.37
Earnings Coverage of Net Loan Losses (X)	11.26	8.81	23.76	26.98	26.85
Provisions for Loan Losses to Total Loans	7.43	6.76	6.57	6.68	6.47
Past Due Loans to Total Loans	3.72	2.29	2.63	2.59	2.36
Non-Performing Loans to Total Loans (FSI)	1.81	0.31	0.54	0.57	0.69
Provisions for Loan Losses to Non-Performing Loans	411.50	2204.49	1220.00	1163.84	941.01
Estimated Required Provisions to Non-Performing Loans	96.87	359.84	213.02	205.51	173.67
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	8.51	8.48	9.36	9.55	9.54
Net Loans and Advances to Customer Deposits	8.87	8.86	9.72	9.95	9.98
Deposits to Total Liabilities	97.75	97.79	97.68	97.61	97.63
Liquidity Ratio (PR-10)	92.27	92.59	89.44	87.90	88.33
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)	(1.39)	(1.34)	(1.32)	(1.30)	(1.31)
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	0.37	0.48	0.04	0.22	0.43
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.43	0.49	0.16	0.32	0.45
Past Due Loans to Total Capital	0.18	0.10	0.19	0.15	0.12
Non Performing Loans to Capital (FSI)	0.09	0.01	0.04	0.03	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	3.50	(1.54)	(4.25)	(1.44)	2.75
Total Capital (Balance Sheet)	12.76	13.06	(38.20)	22.83	23.70
Tier 1 Capital	0.00	0.17	2.72	(0.89)	0.00
Total Loans and Advances	0.88	(2.64)	5.50	0.65	2.42
Past Due Loans (Loans Past Due 30 Days or More)	(14.75)	(40.09)	21.35	(1.12)	(6.64)
Non Performing Loans (Loans Past Due 90 Days or More)	44.12	(83.49)	85.39	7.27	22.60
Core Liquid Assets	3.86	(1.44)	(5.34)	(1.68)	2.82
Total Deposits	3.40	(1.78)	(3.60)	(1.85)	2.40
Demand Deposits	6.19	(2.02)	0.65	0.42	1.28
Savings Deposits	5.65	(1.22)	(8.15)	(3.98)	4.38
Time Deposits	(19.49)	(3.80)	(0.44)	(3.22)	(2.01)

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	1	1	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	502	671	241	452	657
Other Non Interest Income	330	420	110	231	319
Total Non-Interest Income	**833**	**1,092**	**351**	**683**	**976**
Salaries, Wages and Benefits - Citizens	901	1,229	314	686	992
Salaries, Wages and Benefits - Noncitizens	204	281	70	97	203
Board of Directors' Expenses	73	86	14	27	44
Outsourcing Service Fees and Expenses	40	55	4	19	25
Related Party	3	4	0	0	0
Non-Related Party	37	51	4	19	25
Rent - Premises	190	273	63	127	191
Other Administrative and Occupancy Expenses	175	305	87	183	346
Depreciation on Fixed Assets	176	232	52	103	153
Other Non Interest Expenses	618	789	303	476	690
Total Non-Interest (Overhead) Expenses	**2,377**	**3,250**	**907**	**1,718**	**2,644**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	47.39	49.26	54.12	47.78	45.34
Interest Margin to Gross Income (FSI)	81.54	81.62	77.71	79.74	82.05
Personnel Expenses to Noninterest Expenses (FSI)	46.49	46.46	42.34	45.58	45.20
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.49	0.50	0.51	0.52	0.53
Salaries, Wages and Benefits of All Employees	0.46	0.47	0.49	0.51	0.52
Board of Directors' Expenses	0.03	0.03	0.02	0.02	0.02
Outsourcing Service Fees and Expenses	0.02	0.02	0.01	0.01	0.01
Rent - Premises	0.08	0.09	0.08	0.08	0.08
Other Administrative and Occupancy Expenses	0.07	0.10	0.11	0.12	0.15
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.26	0.25	0.39	0.31	0.30
Total Overhead Expenses	0.99	1.02	1.16	1.11	1.14
Overhead Expenses Less Non-Int Income	0.64	0.67	0.71	0.67	0.72
YIELD ON OR COST OF:					
Total Loans and Advances	10.43	10.57	10.44	10.53	10.75
Interest Income on Loans and Advances	9.79	9.93	9.83	9.90	10.09
Yield-related Loan Fees & Charges	0.64	0.64	0.62	0.63	0.66
Deposits Due from Depository Institutions	0.92	0.89	0.85	1.03	1.24
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	0.93	0.89	0.85	1.03	1.24
Head Office and Branches	0.93	0.89	0.85	1.03	1.24
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.05	0.04	0.04	0.04
Domestic	0.05	0.05	0.04	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	**9.47**	**9.40**	**9.55**	**9.77**	**9.88**
Less: Provisions for Loan Losses	0.72	0.70	0.64	0.65	0.65
Net Loans and Advances	8.75	8.69	8.91	9.12	9.22
Deposits Due From Depository Institutions	**87.03**	**87.14**	**86.93**	**86.71**	**86.61**
Demand	86.69	86.80	86.64	86.41	86.31
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.69	86.80	86.64	86.41	86.31
Head Office and Branches	86.67	86.79	86.62	86.39	86.29
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.34	0.33	0.29	0.30	0.30

Domestic	0.32	0.31	0.26	0.27	0.28
Abroad	0.02	0.03	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	0.03	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	**96.50**	**96.53**	**96.47**	**96.48**	**96.49**
Cash (Notes & Coin)	**1.55**	**1.53**	**1.58**	**1.56**	**1.55**
Total Non-Financial Assets	**1.59**	**1.58**	**1.60**	**1.62**	**1.62**
Premises & Equipment	1.59	1.58	1.60	1.62	1.62
Less: Accumulated Depreciation	1.06	1.07	1.12	1.14	1.15
Net Fixed Assets	0.52	0.51	0.48	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**	**0.04**	**0.03**	**0.04**	**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**	**0.31**	**0.31**	**0.31**	**0.30**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	42.82	42.88	44.19	44.83	45.00
Savings Deposits	44.28	44.50	44.46	43.79	43.61
Time Deposits	8.86	8.53	7.35	7.35	7.27
Sub-Total Deposits	**95.96**	**95.90**	**96.00**	**95.97**	**95.88**
Deposits Due to Depository Institutions	0.31	0.30	0.26	0.26	0.26
Demand	0.08	0.07	0.07	0.08	0.08
Domestic	0.08	0.07	0.07	0.08	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	0.24	0.23	0.19	0.18	0.17
Domestic	0.24	0.23	0.19	0.18	0.17
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**	**0.00**	**0.00**	**0.00**
Deposits	0.01	0.01	0.00	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	**0.49**	**0.48**	**0.46**	**0.47**	**0.47**
Total Provisions for Losses	**0.72**	**0.70**	**0.64**	**0.65**	**0.65**
Total Accumulated Depreciation	**1.06**	**1.07**	**1.12**	**1.14**	**1.15**
Sub-Total Liabilities	**98.24**	**98.16**	**98.22**	**98.24**	**98.16**
Total Capital	**1.76**	**1.84**	**1.78**	**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	2,491	2,491	1,962	1,962	1,962

Add: Provisions Year-to-date	(51)	(149)	80	151	181
Less: Write-offs Year-to-date ( )	427	677	118	239	413
Add: Recoveries Year-to-date	188	280	89	175	301
Ending Balance	**2,201**	**1,945**	**2,013**	**2,049**	**2,031**
Average Total Loans to Average Total Assets	9.47	9.40	9.55	9.77	9.88
Average Total Loans and Advances ($000)	30,301	30,049	29,842	30,174	30,527
Year-to-date Net Loan Losses (Recoveries)	239	397	29	64	112
Past Due Loans [Loans Past Due 30 Days or More)	1,110	665	807	798	745
Non Performing Loans [Loans Past Due 90 Days or More)	539	89	165	177	217
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	29.47	43.89	13.15	25.85	44.46
Year-to-date Net Loan Loss to Average Total Loans	0.79	1.32	0.10	0.21	0.37
Year-to-date Write-offs to Average Total Loans	1.41	2.25	0.40	0.79	1.35
Year-to-date Recoveries to Average Total Loans	0.62	0.93	0.30	0.58	0.99
Provisions for Loan Losses to Total Loans	7.43	6.76	6.57	6.68	6.47
Provisions for Loan Losses to Loans Past Due 90 days or more	411.50	2,204.49	1,220.00	1,163.84	941.01
Earnings Coverage of Year-to-date Net Loan Losses	11.26	8.81	23.76	26.98	26.85
Twenty Largest Borrowing Relationships ('000s)	13,784	13,483	18,086	17,976	17,845
Large Borrowers to Capital (FSI)	226.7	196.1	425.7	344.4	276.4
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	3.72	2.29	2.63	2.59	2.36
Loans Past Due 30 to 59 Days to Total Loans	1.37	1.08	1.29	1.13	0.96
Loans Past Due 60 to 89 Days to Total Loans	0.54	0.91	0.80	0.89	0.71
Loans Past Due 90 to 179 Days to Total Loans	1.29	0.28	0.50	0.46	0.57
Loans Past Due 180 to 360 Days to Total Loans	0.05	0.03	0.04	0.12	0.11
Loans Past Due Over 360 Days to Total Loans	0.46	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	1.81	0.31	0.54	0.57	0.69
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	16.55	17.62	21.76	21.95	22.15
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	0.71	0.31	0.24	0.19	0.14
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	11.30	11.41	11.93	11.66	11.58
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	4.53	5.90	9.60	10.09	10.42
Individuals	83.45	82.38	78.24	78.05	77.85
Housing and Land Purchases	0.05	0.04	0.04	0.03	0.00
Other	83.40	82.34	78.20	78.02	77.85
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	6,875	6,875	6,875
+ Net Change in Paid-in Capital Year-to-date	0	6	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	128	128	95	63	63
+ Net Income (Loss) Year-to-date	2,600	3,388	666	1,668	2,905
+ 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	**9,282**	**10,076**	**7,637**	**8,607**	**9,844**
Average Total Capital ($000)	5,621	5,872	5,562	5,448	5,700
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	454.10	393.91	673.73	551.45	457.61
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	15.43	12.58	17.79	15.58	11.40
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.61	0.57	0.48	0.61	0.68
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.37	0.48	0.04	0.22	0.43
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.87	2.15	1.39	1.73	2.08
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,024	4,030	4,030	4,030	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(543)	(543)	(448)	(480)	(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	3,487	3,582	3,550	3,550
TIER 2 CAPTIAL:					
Current year-to-date Income	2,600	3,388	666	1,668	2,905
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	2,218	1,962	2,013	2,060	2,042
Maximum Eligible General Provisions for Loan Losses	3,168	3,206	3,082	3,074	3,133
Allowable General Provisions for Loan Losses	2,218	1,962	2,013	2,060	2,042
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,818	5,350	2,679	3,728	4,947
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	281,474	278,683	262,913	258,993	266,337
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	281,474	278,683	262,913	258,993	266,337
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	**(273,175)**	**(269,846)**	**(256,652)**	**(251,715)**	**(257,840)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**249,537**	**252,970**	**241,737**	**243,530**	**248,176**
0% Risk Weighted Assets ($000)	7,334	5,995	7,747	6,758	7,839
20% Risk Weighted Assets ($000)	80,135	71,170	66,014	59,441	62,604
50% Risk Weighted Assets ($000)	0	62	47	47	33
100% Risk Weighted Assets ($000)	233,510	238,705	228,511	231,618	235,639
Off-Balance Sheet Risk-Weighted Obligations	**3,883**	**3,480**	**4,860**	**2,394**	**2,444**
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	3,883	3,480	4,860	2,394	2,444
Gross Risk-Weighted Assets	**253,420**	**256,450**	**246,597**	**245,924**	**250,620**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	56,295	55,737	52,583	51,799	53,267
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**197,125**	**200,713**	**194,015**	**194,125**	**197,353**
Tier-1 Capital to Risk-Weighted Assets	**1.77%**	**1.74%**	**1.85%**	**1.83%**	**1.80%**
Total Capital to Risk-Weighted Assets	**-138.58%**	**-134.44%**	**-132.28%**	**-129.67%**	**-130.65%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	5,848	4,577	5,296	4,567	4,679
Core Liquid Assets	288,441	284,289	269,104	264,570	272,022
Short Term Liabilities	299,037	294,216	282,362	279,328	285,184
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.91	89.00	87.99	87.77	87.82
Cash Balances to Short Term Liabilities	1.96	1.56	1.88	1.63	1.64
Core Liquid Assets to Short Term Liabilities (FSI)	96.46	96.63	95.30	94.72	95.38
Customer Deposits to Total Loans (FSI)	1043.06	1052.30	961.53	937.59	937.44
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.80	1.43	1.73	1.52	1.51
Balances Due From Depository Institutions	87.11	87.57	86.26	86.25	86.31
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	86.81	87.29	86.01	85.96	86.03
Head Office and Branches	86.77	87.25	85.96	85.92	85.99
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.18	92.11	92.32	92.67	92.07
Total Deposit Liabilities	95.92	95.68	96.33	95.92	95.59
Demand Deposits	43.32	43.11	45.32	46.17	45.51
Savings Deposits	45.22	45.37	43.52	42.40	43.07
Time Deposits	7.38	7.21	7.49	7.36	7.02
Deposits Due to Depository Institutions	0.29	0.27	0.25	0.27	0.24
Domestic	0.29	0.27	0.25	0.27	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
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	NA	0.00	NA	NA
Japanese Yen (JPY)	0.01	NA	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	0.00	NA	NA	0.00
United Kingdom Euro (EUR)	0.00	NA	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	0.00	NA	NA
Chinese Yuan (CNY)	0.00	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	0.00	NA	NA
All Others	0.00	0.00	0.00	NA	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	1.84	0.11	0.36	0.23	0.31
Shorthand Method	1.84	0.11	0.36	0.23	0.31

OTHER RATIOS:					
FX Assets to Total Assets	0.02	0.00	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	1,522	3,520	(2,166)	(1,388)	(2,264)
- 7 up to 30 days	(2,476)	(2,789)	(2,764)	(2,554)	(2,640)
- 1 up to 3 months	(5,373)	(4,205)	(4,268)	(5,391)	(2,076)
- 3 up to 6 months	(1,137)	(2,911)	(9,227)	(6,381)	(6,471)
- 6 up to 12 months	(4,162)	(2,493)	6,155	(1,330)	(2,888)
- 1 up to 3 years	(1,691)	(3,175)	525	5,844	5,284
- 3 up to 5 years	5,757	5,078	5,394	5,433	5,741
- 5 Years and Over	1,886	1,831	1,898	1,714	1,799
- Unclassified	1,219	1,371	1,237	1,065	1,018
Cumulative GAP Position ('000s)					
- Less than 7 days	1,522	3,520	(2,166)	(1,388)	(2,264)
- 7 up to 30 days	(954)	731	(4,930)	(3,942)	(4,904)
- 1 up to 3 months	(6,327)	(3,474)	(9,198)	(9,333)	(6,980)
- 3 up to 6 months	(7,464)	(6,385)	(18,425)	(15,714)	(13,451)
- 6 up to 12 months	(11,626)	(8,878)	(12,270)	(17,044)	(16,339)
- 1 up to 3 years	(13,317)	(12,053)	(11,745)	(11,200)	(11,055)
- 3 up to 5 years	(7,560)	(6,975)	(6,351)	(5,767)	(5,314)
- 5 Years and Over	(5,674)	(5,144)	(4,453)	(4,053)	(3,515)
- Unclassified	(4,455)	(3,773)	(3,216)	(2,988)	(2,497)

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.29	2.21	2.29	2.36	2.42
0 - 3 months	2.59	2.37	2.46	2.51	3.52
0 - 6 months	2.81	2.58	2.70	3.15	3.62
0 - 12 months	3.56	3.46	5.23	4.89	5.39

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	3,883	3,480	4,860	2,394	2,444
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	4,711	4,976	3,910	3,124	3,755
Unconditionally Cancelable At Any Time Without Notice	23	17	40	31	26
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4,688	4,959	3,870	3,093	3,729
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,594**	**8,456**	**8,770**	**5,518**	**6,199**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.20	1.09	1.59	0.79	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	1.45	1.56	1.28	1.04	1.21
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	1.45	1.55	1.27	1.03	1.20
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.65**	**2.65**	**2.87**	**1.83**	**2.00**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.62**	**0.65**	**0.63**	**0.66**	**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	1.79	1.77	2.75	2.17	1.84
- Officers	0.84	0.77	1.51	1.26	0.99
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.39	0.20	0.26	0.48	0.40
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	**43**	**44**	**44**	**45**	**41**
Citizens of the Republic of Palau	35	37	37	38	34
Non-Citizens	8	7	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	23.05	24.90	28.73	28.69	29.56
Unsecured Loans as % of Total Loans and Advances	76.95	75.10	71.27	71.31	70.44
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	0.03	0.03	0.02

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	33.00	33.00	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.10	67.00	67.00	67.00	67.00
Paid-in Capital as a % of Total Capital	66.17	58.62	94.85	77.22	62.42
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**48,038**	**58,810**	**56,700**	**35,124**	**47,277**
Australia	421	442	413	391	330
Japan	3,878	4,875	10,034	4,777	4,592
New Zealand	379	420	517	532	524
Philippines	1,295	418	432	576	669
Taiwan	1,462	1,954	1,613	1,478	1,820
United States	31,918	37,579	31,833	19,371	23,152
China	1,626	1,514	3,148	2,971	2,958
All Others	7,059	11,608	8,710	5,028	13,232
Outgoing Remittances ($000)	**64,237**	**70,798**	**63,220**	**61,993**	**58,449**
Australia	744	750	1,015	847	1,262
Japan	7,934	9,342	8,211	7,346	7,033
New Zealand	524	490	1,816	1,086	1,087
Philippines	2,940	2,718	4,173	4,145	4,392
Taiwan	7,574	5,640	8,587	5,986	6,291
United States	26,234	28,760	29,532	32,898	29,786
China	7,034	6,962	5,843	5,141	4,538
All Others	11,253	16,136	4,043	4,544	4,060
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.88	0.75	0.73	1.11	0.70
Japan	8.07	8.29	17.70	13.60	9.71
New Zealand	0.79	0.71	0.91	1.51	1.11
Philippines	2.70	0.71	0.76	1.64	1.42
Taiwan	3.04	3.32	2.84	4.21	3.85
United States	66.44	63.90	56.14	55.15	48.97
China	3.38	2.57	5.55	8.46	6.26
All Others	14.69	19.74	15.36	14.31	27.99
Outgoing Remittances					
Australia	1.16	1.06	1.61	1.37	2.16
Japan	12.35	13.20	12.99	11.85	12.03
New Zealand	0.82	0.69	2.87	1.75	1.86
Philippines	4.58	3.84	6.60	6.69	7.51
Taiwan	11.79	7.97	13.58	9.66	10.76
United States	40.84	40.62	46.71	53.07	50.96
China	10.95	9.83	9.24	8.29	7.76
All Others	17.52	22.79	6.40	7.33	6.95
Incoming Remittances ($000)	**48,038**	**58,810**	**56,700**	**35,124**	**47,277**
Depository Institutions Domestic	55	110	448	418	745
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	13,754	14,120	21,853	9,935	13,467
Local Governments (State Governments)	3	6	21	40	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	34,226	44,574	34,378	24,731	33,065
Non-financial Corporations	29,402	38,503	29,029	19,828	24,713
Individuals	4,198	5,507	4,950	4,479	7,970
Non-profit Institutions Serving Households	626	564	399	424	382
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**64,237**	**70,798**	**63,220**	**61,993**	**58,449**
Depository Institutions Domestic	11	22	9	3	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	884	294	966	993	1,032
Local Governments (State Governments)	64	64	94	2	3
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	63,278	70,418	62,151	60,995	57,411
Non-financial Corporations	60,077	67,732	57,101	57,566	53,783
Individuals	3,196	2,682	5,048	3,429	3,627
Non-profit Institutions Serving Households	5	4	2	0	1
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.11	0.19	0.79	1.19	1.58
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	28.63	24.01	38.54	28.29	28.49
Local Governments (State Governments)	0.01	0.01	0.04	0.11	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	71.25	75.79	60.63	70.41	69.94
Non-financial Corporations	61.21	65.47	51.20	56.45	52.27
Individuals	8.74	9.36	8.73	12.75	16.86
Non-profit Institutions Serving Households	1.30	0.96	0.70	1.21	0.81
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.02	0.03	0.01	0.00	0.01
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	1.38	0.42	1.53	1.60	1.77
Local Governments (State Governments)	0.10	0.09	0.15	0.00	0.01
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.51	99.46	98.31	98.39	98.22
Non-financial Corporations	93.52	95.67	90.32	92.86	92.02
Individuals	4.98	3.79	7.98	5.53	6.21
Non-profit Institutions Serving Households	0.01	0.01	0.00	NA	0.00
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,291**	**22,309**	**22,791**	**22,995**	**23,026**
of which: SME depositors	429	425	330	414	398
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.92	1.91	1.45	1.80	1.73
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**28,557**	**28,621**	**29,325**	**29,255**	**29,670**
of which: SME deposit accounts	429	425	330	414	398
of which: household/individuals deposit accounts	4,945	4,920	4,908	5,218	4,778
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.50	1.48	1.13	1.42	1.34
household/individuals deposit accounts	17.32	17.19	16.74	17.84	16.10
Total Number of Borrowers	**5,117**	**5,078**	**4,844**	**4,774**	**4,766**
of which: SME borrowers	3	2	2	2	2
of which: household/individual borrowres	1,136	1,168	1,232	1,239	1,261
As a % of Total Number of Borrowers					
SME borrowers	0.06	0.04	0.04	0.04	0.04
household/individual borrowers	22.20	23.00	25.43	25.95	26.46
Total Number of Loan Accounts	**6,084**	**6,028**	**5,737**	**5,651**	**5,656**
of which: SME loan accounts	3	2	2	2	2
of which: household/individual loan accounts	1,146	1,182	1,241	1,233	1,269

As a % of Total Number of Loan Accounts					
SME loan accounts	0.05	0.03	0.03	0.04	0.04
household/individual loan accounts	18.84	19.61	21.63	21.82	22.44
Total Number of ATMs	8	8	8	8	9
Other Indicators					
Capital Growth from prior quarter ($)	688	794	(2,626)	970	1,237
Capital Growth from prior quarter (%)	12.76%	13.06%	-38.20%	22.83%	23.70%
Asset Growth from prior quarter($)	10,965	(4,991)	(13,568)	(4,405)	8,300
Asset Growth from prior quarter(%)	3.50%	-1.54%	-4.25%	-1.44%	2.75%
Deposit Growth from prior quarter ($)	10,240	(5,546)	(11,007)	(5,460)	6,939
Deposit Growth from prior quarter (%)	3.40%	-1.78%	-3.60%	-1.85%	2.40%
LOAN QUALITY					
Loans past due 360 days or more	138	0	0	0	0
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	165	(450)	76	12	40
Loans past due 360 days or more	(6)	(138)	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	44.12%	-83.49%	85.39%	7.27%	22.60%
Loans past due 360 days or more	-4.17%	-100.00%	0	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	29,832	29,043	30,640	30,840	31,584
Non-financial Corporations	4,937	5,117	6,668	6,769	6,995
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	213	91	74	60	44
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,372	3,313	3,654	3,596	3,659
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	1,352	1,713	2,940	3,113	3,292
Individuals	24,895	23,926	23,972	24,071	24,589

Housing and Land Purchases	14	13	11	10	-
Other	24,881	23,913	23,961	24,061	24,589
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					ERROR

TOTAL LOANS ($'000s)	**29,832**	**29,043**	**30,640**	**30,840**	**31,585**
Secured Loans	6,876	7,232	8,803	8,849	9,335
Unsecured Loans	22,956	21,811	21,837	21,991	22,250
Growth qtr-on-qtr dollar amount					
Total Loans	**261**	**(789)**	**1,597**	**200**	**745**
Secured Loans	(74)	356	1,571	46	486
Unsecured Loans	335	(1,145)	26	154	259
Growth qtr-on-qtr percent					
Total Loans	**1%**	**-3%**	**5%**	**1%**	**2%**
Secured Loans	-1%	5%	22%	1%	5%
Unsecured Loans	1%	-5.0%	0%	1%	1%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,679	1,873	1,848	1,883	1,825
Total Loans less NPLs	29,293	28,954	30,475	30,663	31,368
Ratio of Provisions to Total Loans (both less NPLs)	5.73%	6.47%	6.06%	6.14%	5.82%
Liquidity Indicators					
in dollar amounts					
Due from Banks	282,593	279,712	263,808	260,003	267,343
Due from Home Office & Other branches	281,474	278,683	262,913	258,993	266,337
Demand Deposits due from Home Office & Other branches	281,474	278,683	262,913	258,993	266,337
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	5,848	4,577	5,296	4,567	4,679
Sum of Cash and Due from Depository Institutions	288,441	284,289	269,104	264,570	272,022
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)	1,927	2,478	575	1,381	2,480
Annualized Yield on Due From HO (Insured Banks Only)	**0.93%**	**0.89%**	**0.85%**	**1.03%**	**1.24%**

Liquid Assets (PR-10)	**288,441**	**284,289**	**269,104**	**264,570**	**272,022**
Short-term Deposit Liabilities	311,374	305,826	299,730	299,839	306,824
Demand	140,542	137,697	138,597	139,173	140,960
Savings	146,692	144,901	133,095	127,797	133,395
Time	24,140	23,228	28,038	32,869	32,469
Other Short Term Liabitilities (PR-10)	1,221	1,201	1,147	1,137	1,122
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	98%	98%
Due from Depository Institutions to Total Assets	87%	88%	86%	86%	86%
Liquid Assets (PR-10) to Total Assets	89%	89%	88%	88%	88%
Liquidity Ratio (PR-10)	**92%**	**93%**	**89%**	**88%**	**88%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**10,727**	**(4,152)**	**(15,185)**	**(4,534)**	**7,452**
Short-term Deposit Liabilities	10,670	(5,548)	(6,096)	109	6,985
Demand	8,191	(2,845)	900	576	1,787
Savings	7,843	(1,791)	(11,806)	(5,298)	5,598
Time	(5,364)	(912)	4,810	4,831	(400)
Other Short Term Liabitilities (PR-10)	(14)	(20)	(54)	(10)	(15)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**3.9%**	**-1.4%**	**-5.3%**	**-1.7%**	**2.8%**
Short-term Deposit Liabilities	3.5%	-1.8%	-2.0%	0.0%	2.3%
Demand	6.2%	-2.0%	0.7%	0.4%	1.3%
Savings	5.6%	-1.2%	-8.1%	-4.0%	4.4%
Time	-18.2%	-3.8%	20.7%	17.2%	-1.2%
Other Short Term Liabitilities (PR-10)	-1.1%	-1.6%	-4.5%	-0.9%	-1.3%

Year-to-date Averages					
Deposits Due from Depository Institutions	278,394	278,658	271,760	267,841	267,717
Domestic Depository Institutions	1,014	989	827	845	853
Abroad	277,380	277,669	270,933	266,996	266,864
Head Office and Branches	277,250	277,537	270,798	266,863	266,732
Other Depository Institutions	130	132	135	133	132
Deposits	306,958	306,690	300,116	296,461	296,369
Domestic Deposits	306,957	306,689	300,115	296,460	296,368
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 ($)	216,435	217,724	210,793	209,637	216,903
Top Twenty Deposits as % of Total Deposits	**70%**	**71%**	**72%**	**73%**	**73%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	5,729	5,654	5,416	5,940	6,589
Interest Expense	152	148	116	114	115
Net Interest Income	5,577	5,506	5,300	5,826	6,475
Provisions for Bad Loans Expense	(68)	(149)	320	302	241
Non-Interest Income	1,111	1,092	1,404	1,366	1,301
Non-Interest Expense	3,169	3,250	3,628	3,436	3,525
Net Income Before Tax	3,587	3,497	2,756	3,454	4,009
Less: Applicable Income Tax	132	123	108	134	149
Net Income After Tax	**3,455**	**3,374**	**2,648**	**3,320**	**3,860**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	30,390	30,750	34,745	32,624	32,784
2) Additional Loans Needed = Total Loans minus 1)	558	1,707	4,105	1,784	1,199
3) % Loan Growth needed = 2) divided by Total Loans	2%	6%	13%	6%	4%
Year to Date Remittances: Net Position	**(38,519)**	**(50,507)**	**(6,520)**	**(33,389)**	**(44,561)**
Total Incoming	147,186	205,996	56,700	91,824	139,101
Total Outgoing	185,705	256,503	63,220	125,213	183,662

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.87	2.15	1.39	1.73	2.08
Non Performing Loans to Total Loans	1.81	0.31	0.54	0.57	0.69
Non Performing Loans to Past Due Loans	0.49	0.13	0.20	0.22	0.29
Provisions for Loan Losses to NPLs	411.50	2204.49	1220.00	1163.84	941.01
Net Income to Average Assets (ROA)	1.08	1.06	0.85	1.07	1.25
Net Interest Income to Average Earning Assets (NIM)	1.81	1.78	1.76	1.95	2.17
Average Yield on Loans	9.79	9.93	9.83	9.90	10.09
Average Cost of Deposits	0.05	0.05	0.04	0.04	0.04
Liquidity Ratio (PR-10)	92.27	92.59	89.44	87.90	88.33
Net Loans to Total Assets	8.51	8.48	9.36	9.55	9.54
Customer Deposits to Total Loans	1043.06	1052.30	961.53	937.59	937.44
Return on Equity (Uninsured Banks Only)	61.46	57.46	47.61	60.94	67.72
Cash Balances to Short Term Liabilities	1.96	1.56	1.88	1.63	1.64

Summary Balance Sheet

Cash and Due from Banks	288,441	284,289	269,104	264,570	272,022
Net Loans	27,614	27,081	28,627	28,780	29,543
Gross Loans	29,832	29,043	30,640	30,840	31,585
(Provisions for Loan Losses)	(2,218)	(1,962)	(2,013)	(2,060)	(2,042)
Performing Loans	29,293	28,954	30,475	30,663	31,368
Non Performing Loans	539	89	165	177	217
*****Past Due Loans (includes NPLs)*****	1,110	665	807	798	745
All Other Assets	8,347	8,041	8,112	8,088	8,173
TOTAL ASSETS	**324,402**	**319,411**	**305,843**	**301,438**	**309,738**
Total Deposits	311,165	305,619	294,612	289,152	296,091
Demand/Checking	140,542	137,697	138,597	139,173	140,960

Savings	146,692	144,901	133,095	127,797	133,395
Time Deposits	23,931	23,021	22,920	22,182	21,736
All Other Liabilities	7,156	6,917	6,982	7,067	7,191
TOTAL LIABILITIES	**318,321**	**312,536**	**301,594**	**296,219**	**303,282**
Paid-in Capital	4,024	4,030	4,030	4,030	4,030
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,057	2,845	218	1,188	2,425
Other	0	0	1	1	1
TOTAL CAPITAL	**6,081**	**6,875**	**4,249**	**5,219**	**6,456**
TOTAL LIABILITIES & CAPITAL	**324,402**	**319,411**	**305,843**	**301,438**	**309,738**