RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	12/31/2021 2021Q4	3/31/2022 2022Q1	6/30/2022 2022Q2	9/30/2022 2022Q3	12/31/2022 2022Q4
Average Total Assets ($ 000)	319,795	312,627	308,897	309,108	309,435
Net Income ($ 000)	3,388	666	1,668	2,905	4,860
Average Earning Assets ($ 000)	308,707	301,602	298,015	298,244	298,336
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	1.77	1.73	1.92	2.13	2.47
Less: Interest Expense	0.05	0.04	0.04	0.04	0.04
Net Interest Income	1.72	1.70	1.89	2.09	2.43
Plus: Noninterest Income	0.34	0.45	0.44	0.42	0.41
Less: Noninterest Expense	1.02	1.16	1.11	1.14	1.15
Less: Provisions for Loan Losses	(0.05)	0.10	0.10	0.08	0.07
Net Operating Profit Before Tax	1.09	0.88	1.12	1.30	1.63
Net Operationg Profit After Tax	1.06	0.85	1.07	1.25	1.57
Adjusted Net Operating Income	0.88	0.91	1.13	1.28	1.59
Net Income	1.06	0.85	1.07	1.25	1.57
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.06	0.85	1.07	1.25	1.57
Net Income to Average Capital (ROE) (FSI)	57.46	47.61	60.94	67.72	77.64
Net Interest Income to Average Earning Assets (NIM)	1.78	1.76	1.95	2.17	2.52
Average Earning Assets to Average Assets	96.53	96.47	96.48	96.49	96.41
Interest Margin to Gross Income	81.62	77.71	79.74	82.05	84.32
Yield on Loans	9.93	9.83	9.90	10.09	10.17
Cost of Deposits	0.05	0.04	0.04	0.04	0.04
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	1.32	0.10	0.21	0.37	0.48
Earnings Coverage of Net Loan Losses (X)	8.81	23.76	26.98	26.85	34.05
Provisions for Loan Losses to Total Loans	6.76	6.57	6.68	6.47	6.12
Past Due Loans to Total Loans	2.29	2.63	2.59	2.36	2.51
Non-Performing Loans to Total Loans (FSI)	0.31	0.54	0.57	0.69	0.60
Provisions for Loan Losses to Non-Performing Loans	2204.49	1220.00	1163.84	941.01	1016.24
Estimated Required Provisions to Non-Performing Loans	359.84	213.02	205.51	173.67	196.56
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	8.48	9.36	9.55	9.54	9.89
Net Loans and Advances to Customer Deposits	8.86	9.72	9.95	9.98	10.41
Deposits to Total Liabilities	97.79	97.68	97.61	97.63	97.61
Liquidity Ratio (PR-10)	92.59	89.44	87.90	88.33	88.71
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)	(1.34)	(1.32)	(1.30)	(1.31)	(1.27)
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	0.03
Retained Earnings to Average Capital	0.48	0.04	0.22	0.43	0.70
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.49	0.16	0.32	0.45	0.58
Past Due Loans to Total Capital	0.10	0.19	0.15	0.12	0.10
Non Performing Loans to Capital (FSI)	0.01	0.04	0.03	0.03	0.02
GROWTH RATES (qtr-on-qtr)					
Total Assets	(1.54)	(4.25)	(1.44)	2.75	0.33
Total Capital (Balance Sheet)	13.06	(38.20)	22.83	23.70	30.28
Tier 1 Capital	0.17	2.72	(0.89)	0.00	0.00
Total Loans and Advances	(2.64)	5.50	0.65	2.42	3.63
Past Due Loans (Loans Past Due 30 Days or More)	(40.09)	21.35	(1.12)	(6.64)	10.47
Non Performing Loans (Loans Past Due 90 Days or More)	(83.49)	85.39	7.27	22.60	(9.22)
Core Liquid Assets	(1.44)	(5.34)	(1.68)	2.82	(0.05)
Total Deposits	(1.78)	(3.60)	(1.85)	2.40	(0.33)
Demand Deposits	(2.02)	0.65	0.42	1.28	(0.25)
Savings Deposits	(1.22)	(8.15)	(3.98)	4.38	(0.15)
Time Deposits	(3.80)	(0.44)	(3.22)	(2.01)	(1.92)

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	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	671	241	452	657	850
Other Non Interest Income	420	110	231	319	434
Total Non-Interest Income	**1,092**	**351**	**683**	**976**	**1,284**
Salaries, Wages and Benefits - Citizens	1,229	314	686	992	1,345
Salaries, Wages and Benefits - Noncitizens	281	70	97	203	278
Board of Directors' Expenses	86	14	27	44	106
Outsourcing Service Fees and Expenses	55	4	19	25	34
Related Party	4	0	0	0	0
Non-Related Party	51	4	19	25	34
Rent - Premises	273	63	127	191	265
Other Administrative and Occupancy Expenses	305	87	183	346	419
Depreciation on Fixed Assets	232	52	103	153	202
Other Non Interest Expenses	789	303	476	690	900
Total Non-Interest (Overhead) Expenses	**3,250**	**907**	**1,718**	**2,644**	**3,549**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	49.26	54.12	47.78	45.34	40.27
Interest Margin to Gross Income (FSI)	81.62	77.71	79.74	82.05	84.32
Personnel Expenses to Noninterest Expenses (FSI)	46.46	42.34	45.58	45.20	45.73
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.50	0.51	0.52	0.53	0.56
Salaries, Wages and Benefits of All Employees	0.47	0.49	0.51	0.52	0.52
Board of Directors' Expenses	0.03	0.02	0.02	0.02	0.03
Outsourcing Service Fees and Expenses	0.02	0.01	0.01	0.01	0.01
Rent - Premises	0.09	0.08	0.08	0.08	0.09
Other Administrative and Occupancy Expenses	0.10	0.11	0.12	0.15	0.14
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.07
Other Non Interest Expenses	0.25	0.39	0.31	0.30	0.29
Total Overhead Expenses	1.02	1.16	1.11	1.14	1.15
Overhead Expenses Less Non-Int Income	0.67	0.71	0.67	0.72	0.73
YIELD ON OR COST OF:					
Total Loans and Advances	10.57	10.44	10.53	10.75	10.82
Interest Income on Loans and Advances	9.93	9.83	9.90	10.09	10.17
Yield-related Loan Fees & Charges	0.64	0.62	0.63	0.66	0.65
Deposits Due from Depository Institutions	0.89	0.85	1.03	1.24	1.61
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	0.89	0.85	1.03	1.24	1.61
Head Office and Branches	0.89	0.85	1.03	1.24	1.61
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.05	0.04	0.04	0.04	0.04
Domestic	0.05	0.04	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	**9.40**	**9.55**	**9.77**	**9.88**	**10.01**
Less: Provisions for Loan Losses	0.70	0.64	0.65	0.65	0.65
Net Loans and Advances	8.69	8.91	9.12	9.22	9.36
Deposits Due From Depository Institutions	**87.14**	**86.93**	**86.71**	**86.61**	**86.41**
Demand	86.80	86.64	86.41	86.31	86.11
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.80	86.64	86.41	86.31	86.11
Head Office and Branches	86.79	86.62	86.39	86.29	86.09
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.33	0.29	0.30	0.30	0.29

Domestic	0.31	0.26	0.27	0.28	0.27
Abroad	0.03	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	0.03	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	**96.53**	**96.47**	**96.48**	**96.49**	**96.41**
Cash (Notes & Coin)	**1.53**	**1.58**	**1.56**	**1.55**	**1.62**
Total Non-Financial Assets	**1.58**	**1.60**	**1.62**	**1.62**	**1.63**
Premises & Equipment	1.58	1.60	1.62	1.62	1.63
Less: Accumulated Depreciation	1.07	1.12	1.14	1.15	1.16
Net Fixed Assets	0.51	0.48	0.48	0.48	0.47
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	**0.04**	**0.03**	**0.04**	**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	**0.31**	**0.31**	**0.31**	**0.30**	**0.30**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	42.88	44.19	44.83	45.00	45.05
Savings Deposits	44.50	44.46	43.79	43.61	43.46
Time Deposits	8.53	7.35	7.35	7.27	7.19
Sub-Total Deposits	**95.90**	**96.00**	**95.97**	**95.88**	**95.70**
Deposits Due to Depository Institutions	0.30	0.26	0.26	0.26	0.24
Demand	0.07	0.07	0.08	0.08	0.08
Domestic	0.07	0.07	0.08	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	0.23	0.19	0.18	0.17	0.16
Domestic	0.23	0.19	0.18	0.17	0.16
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**	**0.00**	**0.00**	**0.00**	**0.00**
Deposits	0.01	0.00	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	**0.48**	**0.46**	**0.47**	**0.47**	**0.48**
Total Provisions for Losses	**0.70**	**0.64**	**0.65**	**0.65**	**0.65**
Total Accumulated Depreciation	**1.07**	**1.12**	**1.14**	**1.15**	**1.16**
Sub-Total Liabilities	**98.16**	**98.22**	**98.24**	**98.16**	**97.98**
Total Capital	**1.84**	**1.78**	**1.76**	**1.84**	**2.02**
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	1,962	1,962	1,962	1,962

Add: Provisions Year-to-date	(149)	80	151	181	225
Less: Write-offs Year-to-date ( )	677	118	239	413	547
Add: Recoveries Year-to-date	280	89	175	301	399
Ending Balance	**1,945**	**2,013**	**2,049**	**2,031**	**2,039**
Average Total Loans to Average Total Assets	9.40	9.55	9.77	9.88	10.01
Average Total Loans and Advances ($000)	30,049	29,842	30,174	30,527	30,968
Year-to-date Net Loan Losses (Recoveries)	397	29	64	112	148
Past Due Loans [Loans Past Due 30 Days or More)	665	807	798	745	823
Non Performing Loans [Loans Past Due 90 Days or More)	89	165	177	217	197
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	43.89	13.15	25.85	44.46	58.94
Year-to-date Net Loan Loss to Average Total Loans	1.32	0.10	0.21	0.37	0.48
Year-to-date Write-offs to Average Total Loans	2.25	0.40	0.79	1.35	1.77
Year-to-date Recoveries to Average Total Loans	0.93	0.30	0.58	0.99	1.29
Provisions for Loan Losses to Total Loans	6.76	6.57	6.68	6.47	6.12
Provisions for Loan Losses to Loans Past Due 90 days or more	2,204.49	1,220.00	1,163.84	941.01	1,016.24
Earnings Coverage of Year-to-date Net Loan Losses	8.81	23.76	26.98	26.85	34.05
Twenty Largest Borrowing Relationships ('000s)	13,483	18,086	17,976	17,845	22,736
Large Borrowers to Capital (FSI)	196.1	425.7	344.4	276.4	270.3
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.29	2.63	2.59	2.36	2.51
Loans Past Due 30 to 59 Days to Total Loans	1.08	1.29	1.13	0.96	1.27
Loans Past Due 60 to 89 Days to Total Loans	0.91	0.80	0.89	0.71	0.64
Loans Past Due 90 to 179 Days to Total Loans	0.28	0.50	0.46	0.57	0.46
Loans Past Due 180 to 360 Days to Total Loans	0.03	0.04	0.12	0.11	0.14
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.31	0.54	0.57	0.69	0.60
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	17.62	21.76	21.95	22.15	22.84
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	0.31	0.24	0.19	0.14	0.00
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	11.41	11.93	11.66	11.58	10.43
Professional, Scientific & Technical Activities	0.00	0.00	0.00	0.00	0.00
Administrative & Support Services Activities	0.00	0.00	0.00	0.00	0.00
Public Administration & Defense, Compulsory Social Security	0.00	0.00	0.00	0.00	0.00
Education	0.00	0.00	0.00	0.00	0.00
Human Health & Social Work Activities	0.00	0.00	0.00	0.00	0.00
Arts, Entertainment, and Recreation	0.00	0.00	0.00	0.00	0.00
Other Service Activities	5.90	9.60	10.09	10.42	12.40
Individuals	82.38	78.24	78.05	77.85	77.16
Housing and Land Purchases	0.04	0.04	0.03	0.00	0.00
Other	82.34	78.20	78.02	77.85	77.16
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	6,875	6,875	6,875	6,875
+ Net Change in Paid-in Capital Year-to-date	6	0	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	95	63	63	63
+ Net Income (Loss) Year-to-date	3,388	666	1,668	2,905	4,860
+ 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	**10,076**	**7,637**	**8,607**	**9,844**	**11,799**
Average Total Capital ($000)	5,872	5,562	5,448	5,700	6,242
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	393.91	673.73	551.45	457.61	365.37
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	12.58	17.79	15.58	11.40	6.10
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.57	0.48	0.61	0.68	0.78
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.48	0.04	0.22	0.43	0.70
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.15	1.39	1.73	2.08	2.71
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,030	4,030	4,030	4,030	4,030
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(543)	(448)	(480)	(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	3,487	3,582	3,550	3,550	3,550
TIER 2 CAPTIAL:					
Current year-to-date Income	3,388	666	1,668	2,905	4,860
Asset Revaluation Reserves	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0
General Provisions for Loan Losses	1,962	2,013	2,060	2,042	2,002
Maximum Eligible General Provisions for Loan Losses	3,206	3,082	3,074	3,133	3,170
Allowable General Provisions for Loan Losses	1,962	2,013	2,060	2,042	2,002
Other	0	0	0	0	0
Sub-total Tier 2 Capital	5,350	2,679	3,728	4,947	6,862
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	278,683	262,913	258,993	266,337	265,106
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	278,683	262,913	258,993	266,337	265,106
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	**(269,846)**	**(256,652)**	**(251,715)**	**(257,840)**	**(254,694)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**252,970**	**241,737**	**243,530**	**248,176**	**250,709**
0% Risk Weighted Assets ($000)	5,995	7,747	6,758	7,839	9,966
20% Risk Weighted Assets ($000)	71,170	66,014	59,441	62,604	57,975
50% Risk Weighted Assets ($000)	62	47	47	33	24
100% Risk Weighted Assets ($000)	238,705	228,511	231,618	235,639	239,102
Off-Balance Sheet Risk-Weighted Obligations	**3,480**	**4,860**	**2,394**	**2,444**	**2,919**
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	3,480	4,860	2,394	2,444	2,919
Gross Risk-Weighted Assets	**256,450**	**246,597**	**245,924**	**250,620**	**253,628**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	55,737	52,583	51,799	53,267	53,021
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**200,713**	**194,015**	**194,125**	**197,353**	**200,607**
Tier-1 Capital to Risk-Weighted Assets	**1.74%**	**1.85%**	**1.83%**	**1.80%**	**1.77%**
Total Capital to Risk-Weighted Assets	**-134.44%**	**-132.28%**	**-129.67%**	**-130.65%**	**-126.96%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,577	5,296	4,567	4,679	5,925
Core Liquid Assets	284,289	269,104	264,570	272,022	271,897
Short Term Liabilities	294,216	282,362	279,328	285,184	287,826
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	89.00	87.99	87.77	87.82	87.50
Cash Balances to Short Term Liabilities	1.56	1.88	1.63	1.64	2.06
Core Liquid Assets to Short Term Liabilities (FSI)	96.63	95.30	94.72	95.38	94.47
Customer Deposits to Total Loans (FSI)	1052.30	961.53	937.59	937.44	901.61
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.43	1.73	1.52	1.51	1.91
Balances Due From Depository Institutions	87.57	86.26	86.25	86.31	85.59
Domestic	0.00	0.00	0.003	0.003	0.002
Abroad	87.29	86.01	85.96	86.03	85.35
Head Office and Branches	87.25	85.96	85.92	85.99	85.31
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.11	92.32	92.67	92.07	92.62
Total Deposit Liabilities	95.68	96.33	95.92	95.59	94.97
Demand Deposits	43.11	45.32	46.17	45.51	45.25
Savings Deposits	45.37	43.52	42.40	43.07	42.86
Time Deposits	7.21	7.49	7.36	7.02	6.86
Deposits Due to Depository Institutions	0.27	0.25	0.27	0.24	0.17
Domestic	0.27	0.25	0.27	0.24	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
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)	NA	0.00	NA	NA	NA
Japanese Yen (JPY)	NA	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	NA	NA	0.00	0.00
United Kingdom Euro (EUR)	NA	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	0.00	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	0.00	NA	NA	0.00
All Others	0.00	0.00	NA	NA	0.00

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.11	0.36	0.23	0.31	0.31
Shorthand Method	0.11	0.36	0.23	0.31	0.31

OTHER RATIOS:					
FX Assets to Total Assets	0.00	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	3,520	(2,166)	(1,388)	(2,264)	(823)
- 7 up to 30 days	(2,789)	(2,764)	(2,554)	(2,640)	(2,417)
- 1 up to 3 months	(4,205)	(4,268)	(5,391)	(2,076)	(8,581)
- 3 up to 6 months	(2,911)	(9,227)	(6,381)	(6,471)	(7,306)
- 6 up to 12 months	(2,493)	6,155	(1,330)	(2,888)	9,482
- 1 up to 3 years	(3,175)	525	5,844	5,284	3,346
- 3 up to 5 years	5,078	5,394	5,433	5,741	6,255
- 5 Years and Over	1,831	1,898	1,714	1,799	2,035
- Unclassified	1,371	1,237	1,065	1,018	972
Cumulative GAP Position ('000s)					
- Less than 7 days	3,520	(2,166)	(1,388)	(2,264)	(823)
- 7 up to 30 days	731	(4,930)	(3,942)	(4,904)	(3,240)
- 1 up to 3 months	(3,474)	(9,198)	(9,333)	(6,980)	(11,821)
- 3 up to 6 months	(6,385)	(18,425)	(15,714)	(13,451)	(19,127)
- 6 up to 12 months	(8,878)	(12,270)	(17,044)	(16,339)	(9,645)
- 1 up to 3 years	(12,053)	(11,745)	(11,200)	(11,055)	(6,299)
- 3 up to 5 years	(6,975)	(6,351)	(5,767)	(5,314)	(44)
- 5 Years and Over	(5,144)	(4,453)	(4,053)	(3,515)	1,991
- Unclassified	(3,773)	(3,216)	(2,988)	(2,497)	2,963

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.21	2.29	2.36	2.42	2.32
0 - 3 months	2.37	2.46	2.51	3.52	2.46
0 - 6 months	2.58	2.70	3.15	3.62	2.70
0 - 12 months	3.46	5.23	4.89	5.39	6.40

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	3,480	4,860	2,394	2,444	2,919
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	4,976	3,910	3,124	3,755	4,765
Unconditionally Cancelable At Any Time Without Notice	17	40	31	26	18
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4,959	3,870	3,093	3,729	4,747
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,456**	**8,770**	**5,518**	**6,199**	**7,684**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.09	1.59	0.79	0.79	0.94
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	1.56	1.28	1.04	1.21	1.53
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	1.55	1.27	1.03	1.20	1.53
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.65**	**2.87**	**1.83**	**2.00**	**2.47**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.65**	**0.63**	**0.66**	**0.66**	**0.61**
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	1.77	2.75	2.17	1.84	1.34
- Officers	0.77	1.51	1.26	0.99	0.77
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.20	0.26	0.48	0.40	0.27
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**	**45**	**41**	**44**
Citizens of the Republic of Palau	37	37	38	34	37
Non-Citizens	7	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	24.90	28.73	28.69	29.56	31.96
Unsecured Loans as % of Total Loans and Advances	75.10	71.27	71.31	70.44	68.04
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	0.03	0.03	0.02	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	33.00	33.00	33.00	33.00	33.00
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.00	67.00	67.00	67.00	67.00
Paid-in Capital as a % of Total Capital	58.62	94.85	77.22	62.42	47.91
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**58,810**	**56,700**	**35,124**	**47,277**	**39,840**
Australia	442	413	391	330	518
Japan	4,875	10,034	4,777	4,592	5,141
New Zealand	420	517	532	524	679
Philippines	418	432	576	669	457
Taiwan	1,954	1,613	1,478	1,820	2,142
United States	37,579	31,833	19,371	23,152	20,174
China	1,514	3,148	2,971	2,958	4,541
All Others	11,608	8,710	5,028	13,232	6,188
Outgoing Remittances ($000)	**70,798**	**63,220**	**61,993**	**58,449**	**58,841**
Australia	750	1,015	847	1,262	971
Japan	9,342	8,211	7,346	7,033	6,805
New Zealand	490	1,816	1,086	1,087	974
Philippines	2,718	4,173	4,145	4,392	4,126
Taiwan	5,640	8,587	5,986	6,291	6,397
United States	28,760	29,532	32,898	29,786	28,177
China	6,962	5,843	5,141	4,538	6,824
All Others	16,136	4,043	4,544	4,060	4,567
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.75	0.73	1.11	0.70	1.30
Japan	8.29	17.70	13.60	9.71	12.90
New Zealand	0.71	0.91	1.51	1.11	1.70
Philippines	0.71	0.76	1.64	1.42	1.15
Taiwan	3.32	2.84	4.21	3.85	5.38
United States	63.90	56.14	55.15	48.97	50.64
China	2.57	5.55	8.46	6.26	11.40
All Others	19.74	15.36	14.31	27.99	15.53
Outgoing Remittances					
Australia	1.06	1.61	1.37	2.16	1.65
Japan	13.20	12.99	11.85	12.03	11.57
New Zealand	0.69	2.87	1.75	1.86	1.66
Philippines	3.84	6.60	6.69	7.51	7.01
Taiwan	7.97	13.58	9.66	10.76	10.87
United States	40.62	46.71	53.07	50.96	47.89
China	9.83	9.24	8.29	7.76	11.60
All Others	22.79	6.40	7.33	6.95	7.76
Incoming Remittances ($000)	**58,810**	**56,700**	**35,124**	**47,277**	**39,840**
Depository Institutions Domestic	110	448	418	745	584
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	14,120	21,853	9,935	13,467	10,351
Local Governments (State Governments)	6	21	40	0	10
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	44,574	34,378	24,731	33,065	28,895
Non-financial Corporations	38,503	29,029	19,828	24,713	24,342
Individuals	5,507	4,950	4,479	7,970	4,212
Non-profit Institutions Serving Households	564	399	424	382	341
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**70,798**	**63,220**	**61,993**	**58,449**	**58,841**
Depository Institutions Domestic	22	9	3	3	5
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	294	966	993	1,032	1,326
Local Governments (State Governments)	64	94	2	3	1
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	70,418	62,151	60,995	57,411	57,509
Non-financial Corporations	67,732	57,101	57,566	53,783	53,263
Individuals	2,682	5,048	3,429	3,627	4,246
Non-profit Institutions Serving Households	4	2	0	1	0
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.19	0.79	1.19	1.58	1.47
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	24.01	38.54	28.29	28.49	25.98
Local Governments (State Governments)	0.01	0.04	0.11	NA	0.03
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	75.79	60.63	70.41	69.94	72.53
Non-financial Corporations	65.47	51.20	56.45	52.27	61.10
Individuals	9.36	8.73	12.75	16.86	10.57
Non-profit Institutions Serving Households	0.96	0.70	1.21	0.81	0.86
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.03	0.01	0.00	0.01	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	0.42	1.53	1.60	1.77	2.25
Local Governments (State Governments)	0.09	0.15	0.00	0.01	0.00
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	99.46	98.31	98.39	98.22	97.74
Non-financial Corporations	95.67	90.32	92.86	92.02	90.52
Individuals	3.79	7.98	5.53	6.21	7.22
Non-profit Institutions Serving Households	0.01	0.00	NA	0.00	NA
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,309**	**22,791**	**22,995**	**23,026**	**23,200**
of which: SME depositors	425	330	414	398	381
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.91	1.45	1.80	1.73	1.64
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**28,621**	**29,325**	**29,255**	**29,670**	**29,969**
of which: SME deposit accounts	425	330	414	398	381
of which: household/individuals deposit accounts	4,920	4,908	5,218	4,778	4,744
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.48	1.13	1.42	1.34	1.27
household/individuals deposit accounts	17.19	16.74	17.84	16.10	15.83
Total Number of Borrowers	**5,078**	**4,844**	**4,774**	**4,766**	**4,656**
of which: SME borrowers	2	2	2	2	NA
of which: household/individual borrowres	1,168	1,232	1,239	1,261	1,256
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.04	0.04	0.04	NA
household/individual borrowers	23.00	25.43	25.95	26.46	26.98
Total Number of Loan Accounts	**6,028**	**5,737**	**5,651**	**5,656**	**5,503**
of which: SME loan accounts	2	2	2	2	NA
of which: household/individual loan accounts	1,182	1,241	1,233	1,269	1,263

As a % of Total Number of Loan Accounts					
SME loan accounts	0.03	0.03	0.04	0.04	NA
household/individual loan accounts	19.61	21.63	21.82	22.44	22.95
Total Number of ATMs	8	8	8	9	9
Other Indicators					
Capital Growth from prior quarter ($)	794	(2,626)	970	1,237	1,955
Capital Growth from prior quarter (%)	13.06%	-38.20%	22.83%	23.70%	30.28%
Asset Growth from prior quarter($)	(4,991)	(13,568)	(4,405)	8,300	1,007
Asset Growth from prior quarter(%)	-1.54%	-4.25%	-1.44%	2.75%	0.33%
Deposit Growth from prior quarter ($)	(5,546)	(11,007)	(5,460)	6,939	(968)
Deposit Growth from prior quarter (%)	-1.78%	-3.60%	-1.85%	2.40%	-0.33%
LOAN QUALITY					
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr dollar amount					
Loans past due 90 days or more	(450)	76	12	40	(20)
Loans past due 360 days or more	(138)	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-83.49%	85.39%	7.27%	22.60%	-9.22%
Loans past due 360 days or more	-100.00% 0	0	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	29,043	30,640	30,840	31,584	32,733
Non-financial Corporations	5,117	6,668	6,769	6,995	7,475
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	91	74	60	44	-
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,313	3,654	3,596	3,659	3,415
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	1,713	2,940	3,113	3,292	4,060
Individuals	23,926	23,972	24,071	24,589	25,258

Housing and Land Purchases	13	11	10	-	-
Other	23,913	23,961	24,061	24,589	25,258
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)				ERROR	

TOTAL LOANS ($'000s)	**29,043**	**30,640**	**30,840**	**31,585**	**32,733**
Secured Loans	7,232	8,803	8,849	9,335	10,462
Unsecured Loans	21,811	21,837	21,991	22,250	22,271
Growth qtr-on-qtr dollar amount					
Total Loans	**(789)**	**1,597**	**200**	**745**	**1,148**
Secured Loans	356	1,571	46	486	1,127
Unsecured Loans	(1,145)	26	154	259	21
Growth qtr-on-qtr percent					
Total Loans	**-3%**	**5%**	**1%**	**2%**	**4%**
Secured Loans	5%	22%	1%	5%	12%
Unsecured Loans	-5%	0.1%	1%	1%	0%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,873	1,848	1,883	1,825	1,805
Total Loans less NPLs	28,954	30,475	30,663	31,368	32,536
Ratio of Provisions to Total Loans (both less NPLs)	6.47%	6.06%	6.14%	5.82%	5.55%
Liquidity Indicators					
in dollar amounts					
Due from Banks	279,712	263,808	260,003	267,343	265,972
Due from Home Office & Other branches	278,683	262,913	258,993	266,337	265,106
Demand Deposits due from Home Office & Other branches	278,683	262,913	258,993	266,337	265,106
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,577	5,296	4,567	4,679	5,925
Sum of Cash and Due from Depository Institutions	284,289	269,104	264,570	272,022	271,897
Effective Federal Funds Rate (Qtr Avg)	**#REF!**	**#REF!**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	#REF!	#REF!	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	2,478	575	1,381	2,480	4,295
Annualized Yield on Due From HO (Insured Banks Only)	**0.89%**	**0.85%**	**1.03%**	**1.24%**	**1.61%**

Liquid Assets (PR-10)	**284,289**	**269,104**	**264,570**	**272,022**	**271,897**
Short-term Deposit Liabilities	305,826	299,730	299,839	306,824	305,360
Demand	137,697	138,597	139,173	140,960	140,613
Savings	144,901	133,095	127,797	133,395	133,191
Time	23,228	28,038	32,869	32,469	31,556
Other Short Term Liabitilities (PR-10)	1,201	1,147	1,137	1,122	1,130
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	98%	98%
Due from Depository Institutions to Total Assets	88%	86%	86%	86%	86%
Liquid Assets (PR-10) to Total Assets	89%	88%	88%	88%	87%
Liquidity Ratio (PR-10)	**93%**	**89%**	**88%**	**88%**	**89%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(4,152)**	**(15,185)**	**(4,534)**	**7,452**	**(125)**
Short-term Deposit Liabilities	(5,548)	(6,096)	109	6,985	(1,464)
Demand	(2,845)	900	576	1,787	(347)
Savings	(1,791)	(11,806)	(5,298)	5,598	(204)
Time	(912)	4,810	4,831	(400)	(913)
Other Short Term Liabitilities (PR-10)	(20)	(54)	(10)	(15)	8
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-1.4%**	**-5.3%**	**-1.7%**	**2.8%**	**0.0%**
Short-term Deposit Liabilities	-1.8%	-2.0%	0.0%	2.3%	-0.5%
Demand	-2.0%	0.7%	0.4%	1.3%	-0.2%
Savings	-1.2%	-8.1%	-4.0%	4.4%	-0.2%
Time	-3.8%	20.7%	17.2%	-1.2%	-2.8%
Other Short Term Liabitilities (PR-10)	-1.6%	-4.5%	-0.9%	-1.3%	0.7%

Year-to-date Averages					
Deposits Due from Depository Institutions	278,658	271,760	267,841	267,717	267,368
Domestic Depository Institutions	989	827	845	853	830
Abroad	277,669	270,933	266,996	266,864	266,538
Head Office and Branches	277,537	270,798	266,863	266,732	266,406
Other Depository Institutions	132	135	133	132	131
Deposits	306,690	300,116	296,461	296,369	296,119
Domestic Deposits	306,689	300,115	296,460	296,368	296,119
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 ($)	217,724	210,793	209,637	216,903	207,093
Top Twenty Deposits as % of Total Deposits	**71%**	**72%**	**73%**	**73%**	**70%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	5,654	5,416	5,940	6,589	7,645
Interest Expense	148	116	114	115	116
Net Interest Income	5,506	5,300	5,826	6,475	7,529
Provisions for Bad Loans Expense	(149)	320	302	241	225
Non-Interest Income	1,092	1,404	1,366	1,301	1,284
Non-Interest Expense	3,250	3,628	3,436	3,525	3,549
Net Income Before Tax	3,497	2,756	3,454	4,009	5,039
Less: Applicable Income Tax	123	108	134	149	193
Net Income After Tax	**3,374**	**2,648**	**3,320**	**3,860**	**4,846**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	30,750	34,745	32,624	32,784	32,808
2) Additional Loans Needed = Total Loans minus 1)	1,707	4,105	1,784	1,199	75
3) % Loan Growth needed = 2) divided by Total Loans	6%	13%	6%	4%	0%
Year to Date Remittances: Net Position	**(50,507)**	**(6,520)**	**(33,389)**	**(44,561)**	**(63,562)**
Total Incoming	205,996	56,700	91,824	139,101	178,941
Total Outgoing	256,503	63,220	125,213	183,662	242,503

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.15	1.39	1.73	2.08	2.71
Non Performing Loans to Total Loans	0.31	0.54	0.57	0.69	0.60
Non Performing Loans to Past Due Loans	0.13	0.20	0.22	0.29	0.24
Provisions for Loan Losses to NPLs	2204.49	1220.00	1163.84	941.01	1016.24
Net Income to Average Assets (ROA)	1.06	0.85	1.07	1.25	1.57
Net Interest Income to Average Earning Assets (NIM)	1.78	1.76	1.95	2.17	2.52
Average Yield on Loans	9.93	9.83	9.90	10.09	10.17
Average Cost of Deposits	0.05	0.04	0.04	0.04	0.04
Liquidity Ratio (PR-10)	92.59	89.44	87.90	88.33	88.71
Net Loans to Total Assets	8.48	9.36	9.55	9.54	9.89
Customer Deposits to Total Loans	1052.30	961.53	937.59	937.44	901.61
Return on Equity (Uninsured Banks Only)	57.46	47.61	60.94	67.72	77.64
Cash Balances to Short Term Liabilities	1.56	1.88	1.63	1.64	2.06

Summary Balance Sheet

Cash and Due from Banks	284,289	269,104	264,570	272,022	271,897
Net Loans	27,081	28,627	28,780	29,543	30,731
Gross Loans	29,043	30,640	30,840	31,585	32,733
(Provisions for Loan Losses)	(1,962)	(2,013)	(2,060)	(2,042)	(2,002)
Performing Loans	28,954	30,475	30,663	31,368	32,536
Non Performing Loans	89	165	177	217	197
*****Past Due Loans (includes NPLs)*****	665	807	798	745	823
All Other Assets	8,041	8,112	8,088	8,173	8,117
TOTAL ASSETS	**319,411**	**305,843**	**301,438**	**309,738**	**310,745**
Total Deposits	305,619	294,612	289,152	296,091	295,123
Demand/Checking	137,697	138,597	139,173	140,960	140,613

Savings	144,901	133,095	127,797	133,395	133,191
Time Deposits	23,021	22,920	22,182	21,736	21,319
All Other Liabilities	6,917	6,982	7,067	7,191	7,211
TOTAL LIABILITIES	**312,536**	**301,594**	**296,219**	**303,282**	**302,334**
Paid-in Capital	4,030	4,030	4,030	4,030	4,030
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,845	218	1,188	2,425	4,380
Other	0	1	1	1	1
TOTAL CAPITAL	**6,875**	**4,249**	**5,219**	**6,456**	**8,411**
TOTAL LIABILITIES & CAPITAL	**319,411**	**305,843**	**301,438**	**309,738**	**310,745**