RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2022 2022Q1	6/30/2022 2022Q2	9/30/2022 2022Q3	12/31/2022 2022Q4	3/31/2023 2023Q1
Average Total Assets ($ 000)	312,627	308,897	309,108	309,435	304,515
Net Income ($ 000)	666	1,668	2,905	4,860	2,224
Average Earning Assets ($ 000)	301,602	298,015	298,244	298,336	292,570
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	1.73	1.92	2.13	2.47	4.06
Less: Interest Expense	0.04	0.04	0.04	0.04	0.07
Net Interest Income	1.70	1.89	2.09	2.43	3.99
Plus: Noninterest Income	0.45	0.44	0.42	0.41	0.38
Less: Noninterest Expense	1.16	1.11	1.14	1.15	1.15
Less: Provisions for Loan Losses	0.10	0.10	0.08	0.07	0.22
Net Operating Profit Before Tax	0.88	1.12	1.30	1.63	3.00
Net Operationg Profit After Tax	0.85	1.07	1.25	1.57	2.92
Adjusted Net Operating Income	0.91	1.13	1.28	1.59	2.96
Net Income	0.85	1.07	1.25	1.57	2.92
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	0.85	1.07	1.25	1.57	2.92
Net Income to Average Capital (ROE) (FSI)	47.61	60.94	67.72	77.64	123.64
Net Interest Income to Average Earning Assets (NIM)	1.76	1.95	2.17	2.52	4.15
Average Earning Assets to Average Assets	96.47	96.48	96.49	96.41	96.08
Interest Margin to Gross Income	77.71	79.74	82.05	84.32	89.86
Yield on Loans	9.83	9.90	10.09	10.17	11.09
Cost of Deposits	0.04	0.04	0.04	0.04	0.07
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.10	0.21	0.37	0.48	0.41
Earnings Coverage of Net Loan Losses (X)	23.76	26.98	26.85	34.05	16.92
Provisions for Loan Losses to Total Loans	6.57	6.68	6.47	6.12	6.15
Past Due Loans to Total Loans	2.63	2.59	2.36	2.51	1.80
Non-Performing Loans to Total Loans (FSI)	0.54	0.57	0.69	0.60	0.51
Provisions for Loan Losses to Non-Performing Loans	1220.00	1163.84	941.01	1016.24	1202.96
Estimated Required Provisions to Non-Performing Loans	213.02	205.51	173.67	196.56	231.93
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.36	9.55	9.54	9.89	10.41
Net Loans and Advances to Customer Deposits	9.72	9.95	9.98	10.41	10.84
Deposits to Total Liabilities	97.68	97.61	97.63	97.61	97.53
Liquidity Ratio (PR-10)	89.44	87.90	88.33	88.71	91.20
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)	(1.32)	(1.30)	(1.31)	(1.27)	(1.31)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.01	0.02	0.02	0.03	0.02
Retained Earnings to Average Capital	0.04	0.22	0.43	0.70	0.27
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.16	0.32	0.45	0.58	0.37
Past Due Loans to Total Capital	0.19	0.15	0.12	0.10	0.10
Non Performing Loans to Capital (FSI)	0.04	0.03	0.03	0.02	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	(4.25)	(1.44)	2.75	0.33	(4.01)
Total Capital (Balance Sheet)	(38.20)	22.83	23.70	30.28	(29.14)
Tier 1 Capital	2.72	(0.89)	0.00	0.00	5.24
Total Loans and Advances	5.50	0.65	2.42	3.63	1.07
Past Due Loans (Loans Past Due 30 Days or More)	21.35	(1.12)	(6.64)	10.47	(27.58)
Non Performing Loans (Loans Past Due 90 Days or More)	85.39	7.27	22.60	(9.22)	(14.21)
Core Liquid Assets	(5.34)	(1.68)	2.82	(0.05)	(4.73)
Total Deposits	(3.60)	(1.85)	2.40	(0.33)	(2.94)
Demand Deposits	0.65	0.42	1.28	(0.25)	(7.57)
Savings Deposits	(8.15)	(3.98)	4.38	(0.15)	1.13
Time Deposits	(0.44)	(3.22)	(2.01)	(1.92)	2.22

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	0	0	0	0
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	241	452	657	850	192
Other Non Interest Income	110	231	319	434	99
Total Non-Interest Income	**351**	**683**	**976**	**1,284**	**291**
Salaries, Wages and Benefits - Citizens	314	686	992	1,345	352
Salaries, Wages and Benefits - Noncitizens	70	97	203	278	73
Board of Directors' Expenses	14	27	44	106	34
Outsourcing Service Fees and Expenses	4	19	25	34	10
Related Party	0	0	0	0	0
Non-Related Party	4	19	25	34	10
Rent - Premises	63	127	191	265	67
Other Administrative and Occupancy Expenses	87	183	346	419	107
Depreciation on Fixed Assets	52	103	153	202	69
Other Non Interest Expenses	303	476	690	900	167
Total Non-Interest (Overhead) Expenses	**907**	**1,718**	**2,644**	**3,549**	**879**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	54.12	47.78	45.34	40.27	26.40
Interest Margin to Gross Income (FSI)	77.71	79.74	82.05	84.32	89.86
Personnel Expenses to Noninterest Expenses (FSI)	42.34	45.58	45.20	45.73	48.35
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.51	0.52	0.53	0.56	0.60
Salaries, Wages and Benefits of All Employees	0.49	0.51	0.52	0.52	0.56
Board of Directors' Expenses	0.02	0.02	0.02	0.03	0.04
Outsourcing Service Fees and Expenses	0.01	0.01	0.01	0.01	0.01
Rent - Premises	0.08	0.08	0.08	0.09	0.09
Other Administrative and Occupancy Expenses	0.11	0.12	0.15	0.14	0.14
Depreciation on Fixed Assets	0.07	0.07	0.07	0.07	0.09
Other Non Interest Expenses	0.39	0.31	0.30	0.29	0.22
Total Overhead Expenses	1.16	1.11	1.14	1.15	1.15
Overhead Expenses Less Non-Int Income	0.71	0.67	0.72	0.73	0.77
YIELD ON OR COST OF:					
Total Loans and Advances	10.44	10.53	10.75	10.82	11.63
Interest Income on Loans and Advances	9.83	9.90	10.09	10.17	11.09
Yield-related Loan Fees & Charges	0.62	0.63	0.66	0.65	0.55
Deposits Due from Depository Institutions	0.85	1.03	1.24	1.61	3.29
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	0.85	1.03	1.24	1.61	3.29
Head Office and Branches	0.85	1.03	1.24	1.61	3.30
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.04	0.04	0.04	0.04	0.07
Domestic	0.04	0.04	0.04	0.04	0.07
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	**9.55**	**9.77**	**9.88**	**10.01**	**10.81**
Less: Provisions for Loan Losses	0.64	0.65	0.65	0.65	0.66
Net Loans and Advances	8.91	9.12	9.22	9.36	10.14
Deposits Due From Depository Institutions	**86.93**	**86.71**	**86.61**	**86.41**	**85.27**
Demand	86.64	86.41	86.31	86.11	85.04
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.64	86.41	86.31	86.11	85.04
Head Office and Branches	86.62	86.39	86.29	86.09	85.02
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.29	0.30	0.30	0.29	0.24

Domestic	0.26	0.27	0.28	0.27	0.21
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	**96.47**	**96.48**	**96.49**	**96.41**	**96.08**
Cash (Notes & Coin)	**1.58**	**1.56**	**1.55**	**1.62**	**1.91**
Total Non-Financial Assets	**1.60**	**1.62**	**1.62**	**1.63**	**1.67**
Premises & Equipment	1.60	1.62	1.62	1.63	1.67
Less: Accumulated Depreciation	1.12	1.14	1.15	1.16	1.22
Net Fixed Assets	0.48	0.48	0.48	0.47	0.46
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	**0.03**	**0.04**	**0.04**	**0.04**	**0.05**
Divdends Receivable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Investment In Unconsolidated Subs and Assoc Co's	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Items in Transit	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Assets	**0.31**	**0.31**	**0.30**	**0.30**	**0.29**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	44.19	44.83	45.00	45.05	44.43
Savings Deposits	44.46	43.79	43.61	43.46	43.99
Time Deposits	7.35	7.35	7.27	7.19	7.08
Sub-Total Deposits	**96.00**	**95.97**	**95.88**	**95.70**	**95.49**
Deposits Due to Depository Institutions	0.26	0.26	0.26	0.24	0.15
Demand	0.07	0.08	0.08	0.08	0.06
Domestic	0.07	0.08	0.08	0.08	0.06
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	0.19	0.18	0.17	0.16	0.10
Domestic	0.19	0.18	0.17	0.16	0.10
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	**0.00**	**0.00**	**0.00**	**0.00**	**0.01**
Deposits	0.00	0.00	0.00	0.00	0.01
Dividends Payable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Interest In Suspense on Loans and Advances	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Liabilities	**0.46**	**0.47**	**0.47**	**0.48**	**0.49**
Total Provisions for Losses	**0.64**	**0.65**	**0.65**	**0.65**	**0.66**
Total Accumulated Depreciation	**1.12**	**1.14**	**1.15**	**1.16**	**1.22**
Sub-Total Liabilities	**98.22**	**98.24**	**98.16**	**97.98**	**97.87**
Total Capital	**1.78**	**1.76**	**1.84**	**2.02**	**2.36**
Total Liabilities & Capital	**100.00**	**100.00**	**100.00**	**100.00**	**100.23**

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

CHANGES IN PROVISIONS FOR LOAN LOSSES ($ 000's)

Balance at Prior Calendar Year End	1,962	1,962	1,962	1,962	2,002

Add: Provisions Year-to-date	80	151	181	225	166
Less: Write-offs Year-to-date ( )	118	239	413	547	204
Add: Recoveries Year-to-date	89	175	301	399	69
Ending Balance	**2,013**	**2,049**	**2,031**	**2,039**	**2,033**
Average Total Loans to Average Total Assets	9.55	9.77	9.88	10.01	10.81
Average Total Loans and Advances ($000)	29,842	30,174	30,527	30,968	32,908
Year-to-date Net Loan Losses (Recoveries)	29	64	112	148	135
Past Due Loans [Loans Past Due 30 Days or More)	807	798	745	823	596
Non Performing Loans [Loans Past Due 90 Days or More)	165	177	217	197	169
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	13.15	25.85	44.46	58.94	12.61
Year-to-date Net Loan Loss to Average Total Loans	0.10	0.21	0.37	0.48	0.41
Year-to-date Write-offs to Average Total Loans	0.40	0.79	1.35	1.77	0.62
Year-to-date Recoveries to Average Total Loans	0.30	0.58	0.99	1.29	0.21
Provisions for Loan Losses to Total Loans	6.57	6.68	6.47	6.12	6.15
Provisions for Loan Losses to Loans Past Due 90 days or more	1,220.00	1,163.84	941.01	1,016.24	1,202.96
Earnings Coverage of Year-to-date Net Loan Losses	23.76	26.98	26.85	34.05	16.92
Twenty Largest Borrowing Relationships ('000s)	18,086	17,976	17,845	22,736	18,593
Large Borrowers to Capital (FSI)	425.7	344.4	276.4	270.3	312.0
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.63	2.59	2.36	2.51	1.80
Loans Past Due 30 to 59 Days to Total Loans	1.29	1.13	0.96	1.27	0.80
Loans Past Due 60 to 89 Days to Total Loans	0.80	0.89	0.71	0.64	0.49
Loans Past Due 90 to 179 Days to Total Loans	0.50	0.46	0.57	0.46	0.42
Loans Past Due 180 to 360 Days to Total Loans	0.04	0.12	0.11	0.14	0.09
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.54	0.57	0.69	0.60	0.51
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	100.00	100.00	104.20
Non-Financial Corporations	21.76	21.95	22.15	22.84	26.62
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.24	0.19	0.14	0.00	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	11.93	11.66	11.58	10.43	11.13
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	9.60	10.09	10.42	12.40	15.49
Individuals	78.24	78.05	77.85	77.16	77.58
Housing and Land Purchases	0.04	0.03	0.00	0.00	0.00
Other	78.20	78.02	77.85	77.16	77.58
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	6,875	6,875	6,875	6,875	8,411
+ Net Change in Paid-in Capital Year-to-date	0	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	95	63	63	63	186
+ Net Income (Loss) Year-to-date	666	1,668	2,905	4,860	2,224
+ 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	**7,637**	**8,607**	**9,844**	**11,799**	**10,820**

Average Total Capital ($000)	5,562	5,448	5,700	6,242	7,186

CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	673.73	551.45	457.61	365.37	520.97
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	17.79	15.58	11.40	6.10	6.95

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.48	0.61	0.68	0.78	1.24
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.04	0.22	0.43	0.70	0.27

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.39	1.73	2.08	2.71	2.00

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	(448)	(480)	(480)	(480)	(294)
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	3,582	3,550	3,550	3,550	3,736

TIER 2 CAPTIAL:

Current year-to-date Income	666	1,668	2,905	4,860	2,224
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	2,013	2,060	2,042	2,002	2,033
Maximum Eligible General Provisions for Loan Losses	3,082	3,074	3,133	3,170	2,964
Allowable General Provisions for Loan Losses	2,013	2,060	2,042	2,002	2,033
Other	0	0	0	0	0
Sub-total Tier 2 Capital	2,679	3,728	4,947	6,862	4,257
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	262,913	258,993	266,337	265,106	252,685
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	262,913	258,993	266,337	265,106	252,685
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	**(256,652)**	**(251,715)**	**(257,840)**	**(254,694)**	**(244,692)**

Part B: Calculation of Total Risk Weighted Assets

On-Balance Sheet Risk-Weighted Assets	**241,737**	**243,530**	**248,176**	**250,709**	**232,229**
0% Risk Weighted Assets ($000)	7,747	6,758	7,839	9,966	11,191
20% Risk Weighted Assets ($000)	66,014	59,441	62,604	57,975	63,874
50% Risk Weighted Assets ($000)	47	47	33	24	85
100% Risk Weighted Assets ($000)	228,511	231,618	235,639	239,102	219,412
Off-Balance Sheet Risk-Weighted Obligations	**4,860**	**2,394**	**2,444**	**2,919**	**4,915**
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	4,860	2,394	2,444	2,919	4,915
Gross Risk-Weighted Assets	**246,597**	**245,924**	**250,620**	**253,628**	**237,144**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	52,583	51,799	53,267	53,021	50,537
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**194,015**	**194,125**	**197,353**	**200,607**	**186,607**
Tier-1 Capital to Risk-Weighted Assets	**1.85%**	**1.83%**	**1.80%**	**1.77%**	**2.00%**
Total Capital to Risk-Weighted Assets	**-132.28%**	**-129.67%**	**-130.65%**	**-126.96%**	**-131.13%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	5,296	4,567	4,679	5,925	5,685
Core Liquid Assets	269,104	264,570	272,022	271,897	259,037
Short Term Liabilities	282,362	279,328	285,184	287,826	274,683
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.99	87.77	87.82	87.50	86.84
Cash Balances to Short Term Liabilities	1.88	1.63	1.64	2.06	2.07
Core Liquid Assets to Short Term Liabilities (FSI)	95.30	94.72	95.38	94.47	94.30
Customer Deposits to Total Loans (FSI)	961.53	937.59	937.44	901.61	865.87
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.73	1.52	1.51	1.91	1.91
Balances Due From Depository Institutions	86.26	86.25	86.31	85.59	84.94
Domestic	0.00	0.00	0.003	0.002	0.002
Abroad	86.01	85.96	86.03	85.35	84.76
Head Office and Branches	85.96	85.92	85.99	85.31	84.71
Other Depository Institutions	0.04	0.04	0.04	0.04	0.04
Short Term Liabilities	92.32	92.67	92.07	92.62	92.09
Total Deposit Liabilities	96.33	95.92	95.59	94.97	96.03
Demand Deposits	45.32	46.17	45.51	45.25	43.57
Savings Deposits	43.52	42.40	43.07	42.86	45.16
Time Deposits	7.49	7.36	7.02	6.86	7.31
Deposits Due to Depository Institutions	0.25	0.27	0.24	0.17	0.14
Domestic	0.25	0.27	0.24	0.17	0.14
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	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	NA	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	0.00	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	0.00	NA	NA	0.00	0.00
All Others	0.00	NA	NA	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.36	0.23	0.31	0.31	0.19
Shorthand Method	0.36	0.23	0.31	0.31	0.19

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	(2,166)	(1,388)	(2,264)	(823)	(5,433)
- 7 up to 30 days	(2,764)	(2,554)	(2,640)	(2,417)	(1,042)
- 1 up to 3 months	(4,268)	(5,391)	(2,076)	(8,581)	(5,406)
- 3 up to 6 months	(9,227)	(6,381)	(6,471)	(7,306)	2,779
- 6 up to 12 months	6,155	(1,330)	(2,888)	9,482	7,199
- 1 up to 3 years	525	5,844	5,284	3,346	7,424
- 3 up to 5 years	5,394	5,433	5,741	6,255	10,234
- 5 Years and Over	1,898	1,714	1,799	2,035	1,339
- Unclassified	1,237	1,065	1,018	972	137
Cumulative GAP Position ('000s)					
- Less than 7 days	(2,166)	(1,388)	(2,264)	(823)	(5,433)
- 7 up to 30 days	(4,930)	(3,942)	(4,904)	(3,240)	(6,475)
- 1 up to 3 months	(9,198)	(9,333)	(6,980)	(11,821)	(11,881)
- 3 up to 6 months	(18,425)	(15,714)	(13,451)	(19,127)	(9,102)
- 6 up to 12 months	(12,270)	(17,044)	(16,339)	(9,645)	(1,903)
- 1 up to 3 years	(11,745)	(11,200)	(11,055)	(6,299)	5,521
- 3 up to 5 years	(6,351)	(5,767)	(5,314)	(44)	15,755
- 5 Years and Over	(4,453)	(4,053)	(3,515)	1,991	17,094
- Unclassified	(3,216)	(2,988)	(2,497)	2,963	17,231

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.29	2.36	2.42	2.32	5.58
0 - 3 months	2.46	2.51	3.52	2.46	5.85
0 - 6 months	2.70	3.15	3.62	2.70	6.76
0 - 12 months	5.23	4.89	5.39	6.40	10.41

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	4,860	2,394	2,444	2,919	4,915
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	3,910	3,124	3,755	4,765	6,354
Unconditionally Cancelable At Any Time Without Notice	40	31	26	18	23
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,870	3,093	3,729	4,747	6,331
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,770**	**5,518**	**6,199**	**7,684**	**11,269**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	1.59	0.79	0.79	0.94	1.65
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	1.28	1.04	1.21	1.53	2.13
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	1.27	1.03	1.20	1.53	2.12
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.87**	**1.83**	**2.00**	**2.47**	**3.78**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.63**	**0.66**	**0.66**	**0.61**	**0.68**
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	2.75	2.17	1.84	1.34	2.25
- Officers	1.51	1.26	0.99	0.77	1.02
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.26	0.48	0.40	0.27	0.52
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**	**45**	**41**	**44**	**44**
Citizens of the Republic of Palau	37	38	34	37	36
Non-Citizens	7	7	7	7	8
DEPOSITS					
Restricted Deposits	**0**	**0**	**0**	**0**	**0**
Depository Institutions	0	0	0	0	0
Other Domestic Financial Corporations	0	0	0	0	0
Central Government	0	0	0	0	0
Local Governments	0	0	0	0	0
Statutory Domestic Non-financial Corporations	0	0	0	0	0
Domestic Private Sector	0	0	0	0	0
Non-residents	0	0	0	0	0
RESTRICTED DEPOSITS AS A % OF TOTAL DEPOSITS					
Restricted Deposits	**NA**	**NA**	**NA**	**NA**	**NA**
Depository Institutions	NA	NA	NA	NA	NA
Other Domestic Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Domestic Non-financial Corporations	NA	NA	NA	NA	NA
Domestic Private Sector	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA
LOANS					
Secured Loans as % of Total Loans and Advances	28.73	28.69	29.56	31.96	35.33
Unsecured Loans as % of Total Loans and Advances	71.27	71.31	70.44	68.04	68.87
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.03	0.03	0.02	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	94.85	77.22	62.42	47.91	67.62
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**56,700**	**35,124**	**47,277**	**39,840**	**32,453**
Australia	413	391	330	518	415
Japan	10,034	4,777	4,592	5,141	3,495
New Zealand	517	532	524	679	224
Philippines	432	576	669	457	569
Taiwan	1,613	1,478	1,820	2,142	13,242
United States	31,833	19,371	23,152	20,174	8,178
China	3,148	2,971	2,958	4,541	2,025
All Others	8,710	5,028	13,232	6,188	4,305
Outgoing Remittances ($000)	**63,220**	**61,993**	**58,449**	**58,841**	**34,072**
Australia	1,015	847	1,262	971	535
Japan	8,211	7,346	7,033	6,805	3,285
New Zealand	1,816	1,086	1,087	974	386
Philippines	4,173	4,145	4,392	4,126	4,197
Taiwan	8,587	5,986	6,291	6,397	4,422
United States	29,532	32,898	29,786	28,177	12,771
China	5,843	5,141	4,538	6,824	5,258
All Others	4,043	4,544	4,060	4,567	3,218
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.73	1.11	0.70	1.30	1.28
Japan	17.70	13.60	9.71	12.90	10.77
New Zealand	0.91	1.51	1.11	1.70	0.69
Philippines	0.76	1.64	1.42	1.15	1.75
Taiwan	2.84	4.21	3.85	5.38	40.80
United States	56.14	55.15	48.97	50.64	25.20
China	5.55	8.46	6.26	11.40	6.24
All Others	15.36	14.31	27.99	15.53	13.27
Outgoing Remittances					
Australia	1.61	1.37	2.16	1.65	1.57
Japan	12.99	11.85	12.03	11.57	9.64
New Zealand	2.87	1.75	1.86	1.66	1.13
Philippines	6.60	6.69	7.51	7.01	12.32
Taiwan	13.58	9.66	10.76	10.87	12.98
United States	46.71	53.07	50.96	47.89	37.48
China	9.24	8.29	7.76	11.60	15.43
All Others	6.40	7.33	6.95	7.76	9.44
Incoming Remittances ($000)	**56,700**	**35,124**	**47,277**	**39,840**	**32,453**
Depository Institutions Domestic	448	418	745	584	255
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	21,853	9,935	13,467	10,351	6,000
Local Governments (State Governments)	21	40	0	10	10
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	34,378	24,731	33,065	28,895	26,188
Non-financial Corporations	29,029	19,828	24,713	24,342	11,396
Individuals	4,950	4,479	7,970	4,212	2,482
Non-profit Institutions Serving Households	399	424	382	341	12,310
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**63,220**	**61,993**	**58,449**	**58,841**	**34,072**
Depository Institutions Domestic	9	3	3	5	31
Other Financial Corporations Domestic	0	0	0	0	489
Development Financing Corporations	0	0	0	0	489
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	966	993	1,032	1,326	4,832
Local Governments (State Governments)	94	2	3	1	14
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	62,151	60,995	57,411	57,509	28,707
Non-financial Corporations	57,101	57,566	53,783	53,263	26,133
Individuals	5,048	3,429	3,627	4,246	2,405
Non-profit Institutions Serving Households	2	0	1	0	169
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.79	1.19	1.58	1.47	0.79
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	38.54	28.29	28.49	25.98	18.49
Local Governments (State Governments)	0.04	0.11	NA	0.03	0.03
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	60.63	70.41	69.94	72.53	80.70
Non-financial Corporations	51.20	56.45	52.27	61.10	35.12
Individuals	8.73	12.75	16.86	10.57	7.65
Non-profit Institutions Serving Households	0.70	1.21	0.81	0.86	37.93
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.01	0.00	0.01	0.01	0.09
Other Financial Corporations Domestic	NA	NA	NA	NA	1.43
Development Financing Corporations	NA	NA	NA	NA	1.43
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	1.53	1.60	1.77	2.25	14.18
Local Governments (State Governments)	0.15	0.00	0.01	0.00	0.04
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.31	98.39	98.22	97.74	84.25
Non-financial Corporations	90.32	92.86	92.02	90.52	76.70
Individuals	7.98	5.53	6.21	7.22	7.06
Non-profit Institutions Serving Households	0.00	NA	0.00	NA	0.49
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,791**	**22,995**	**23,026**	**23,200**	**22,150**
of which: SME depositors	330	414	398	381	377
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.45	1.80	1.73	1.64	1.70
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**29,325**	**29,255**	**29,670**	**29,969**	**17,576**
of which: SME deposit accounts	330	414	398	381	8,401
of which: household/individuals deposit accounts	4,908	5,218	4,778	4,744	4,680
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.13	1.42	1.34	1.27	47.80
household/individuals deposit accounts	16.74	17.84	16.10	15.83	26.63
Total Number of Borrowers	**4,844**	**4,774**	**4,766**	**4,656**	**4,566**
of which: SME borrowers	2	2	2	NA	NA
of which: household/individual borrowres	1,232	1,239	1,261	1,256	1,296
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.04	0.04	NA	NA
household/individual borrowers	25.43	25.95	26.46	26.98	28.38
Total Number of Loan Accounts	**5,737**	**5,651**	**5,656**	**5,503**	**4,979**
of which: SME loan accounts	2	2	2	NA	NA
of which: household/individual loan accounts	1,241	1,233	1,269	1,263	1,301

As a % of Total Number of Loan Accounts					
SME loan accounts	0.03	0.04	0.04	NA	NA
household/individual loan accounts	21.63	21.82	22.44	22.95	26.13
Total Number of ATMs	8	8	9	9	10
Other Indicators					
Capital Growth from prior quarter ($)	(2,626)	970	1,237	1,955	(2,451)
Capital Growth from prior quarter (%)	-38.20%	22.83%	23.70%	30.28%	-29.14%
Asset Growth from prior quarter($)	(13,568)	(4,405)	8,300	1,007	(12,461)
Asset Growth from prior quarter(%)	-4.25%	-1.44%	2.75%	0.33%	-4.01%
Deposit Growth from prior quarter ($)	(11,007)	(5,460)	6,939	(968)	(8,668)
Deposit Growth from prior quarter (%)	-3.60%	-1.85%	2.40%	-0.33%	-2.94%
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	76	12	40	(20)	(28)
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	85.39%	7.27%	22.60%	-9.22%	-14.21%
Loans past due 360 days or more	0	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	30,640	30,840	31,584	32,733	34,472
Non-financial Corporations	6,668	6,769	6,995	7,475	8,806
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	74	60	44	-	-
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,654	3,596	3,659	3,415	3,683
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	2,940	3,113	3,292	4,060	5,123
Individuals	23,972	24,071	24,589	25,258	25,666

Housing and Land Purchases	11	10	-	-	-
Other	23,961	24,061	24,589	25,258	25,666
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)			ERROR		ERROR
TOTAL LOANS ($'000s)	**30,640**	**30,840**	**31,585**	**32,733**	**34,472**
Secured Loans	8,803	8,849	9,335	10,462	11,687
Unsecured Loans	21,837	21,991	22,250	22,271	22,785
Growth qtr-on-qtr dollar amount					
Total Loans	**1,597**	**200**	**745**	**1,148**	**1,739**
Secured Loans	1,571	46	486	1,127	1,225
Unsecured Loans	26	154	259	21	514
Growth qtr-on-qtr percent					
Total Loans	**5%**	**1%**	**2%**	**4%**	**5%**
Secured Loans	22%	1%	5%	12%	12%
Unsecured Loans	0%	0.7%	1%	0%	2%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,848	1,883	1,825	1,805	1,864
Total Loans less NPLs	30,475	30,663	31,368	32,536	32,914
Ratio of Provisions to Total Loans (both less NPLs)	6.06%	6.14%	5.82%	5.55%	5.66%
Liquidity Indicators					
in dollar amounts					
Due from Banks	263,808	260,003	267,343	265,972	253,352
Due from Home Office & Other branches	262,913	258,993	266,337	265,106	252,685
Demand Deposits due from Home Office & Other branches	262,913	258,993	266,337	265,106	252,685
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	5,296	4,567	4,679	5,925	5,685
Sum of Cash and Due from Depository Institutions	269,104	264,570	272,022	271,897	259,037
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)	575	1,381	2,480	4,295	2,133
Annualized Yield on Due From HO (Insured Banks Only)	**0.85%**	**1.03%**	**1.24%**	**1.61%**	**3.30%**
Liquid Assets (PR-10)	**269,104**	**264,570**	**272,022**	**271,897**	**259,037**
Short-term Deposit Liabilities	299,730	299,839	306,824	305,360	282,648
Demand	138,597	139,173	140,960	140,613	129,965
Savings	133,095	127,797	133,395	133,191	134,697
Time	28,038	32,869	32,469	31,556	17,986
Other Short Term Liabitilities (PR-10)	1,147	1,137	1,122	1,130	1,381
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	98%	98%
Due from Depository Institutions to Total Assets	86%	86%	86%	86%	85%
Liquid Assets (PR-10) to Total Assets	88%	88%	88%	87%	87%
Liquidity Ratio (PR-10)	**89%**	**88%**	**88%**	**89%**	**91%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(15,185)**	**(4,534)**	**7,452**	**(125)**	**(12,860)**
Short-term Deposit Liabilities	(6,096)	109	6,985	(1,464)	(22,712)
Demand	900	576	1,787	(347)	(10,648)
Savings	(11,806)	(5,298)	5,598	(204)	1,506
Time	4,810	4,831	(400)	(913)	(13,570)
Other Short Term Liabitilities (PR-10)	(54)	(10)	(15)	8	251
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-5.3%**	**-1.7%**	**2.8%**	**0.0%**	**-4.7%**
Short-term Deposit Liabilities	-2.0%	0.0%	2.3%	-0.5%	-7.4%
Demand	0.7%	0.4%	1.3%	-0.2%	-7.6%
Savings	-8.1%	-4.0%	4.4%	-0.2%	1.1%
Time	20.7%	17.2%	-1.2%	-2.8%	-43.0%
Other Short Term Liabitilities (PR-10)	-4.5%	-0.9%	-1.3%	0.7%	22.2%

Year-to-date Averages					
Deposits Due from Depository Institutions	271,760	267,841	267,717	267,368	259,662
Domestic Depository Institutions	827	845	853	830	639
Abroad	270,933	266,996	266,864	266,538	259,024
Head Office and Branches	270,798	266,863	266,732	266,406	258,896
Other Depository Institutions	135	133	132	131	128
Deposits	300,116	296,461	296,369	296,119	290,789
Domestic Deposits	300,115	296,460	296,368	296,119	290,789
Non-Residents	1	1	1	1	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	1	1	1	1	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	210,793	209,637	216,903	207,093	156,856
Top Twenty Deposits as % of Total Deposits	**72%**	**73%**	**73%**	**70%**	**55%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	5,416	5,940	6,589	7,645	12,360
Interest Expense	116	114	115	116	208
Net Interest Income	5,300	5,826	6,475	7,529	12,152
Provisions for Bad Loans Expense	320	302	241	225	664
Non-Interest Income	1,404	1,366	1,301	1,284	1,164
Non-Interest Expense	3,628	3,436	3,525	3,549	3,516
Net Income Before Tax	2,756	3,454	4,009	5,039	9,136
Less: Applicable Income Tax	108	134	149	193	252
Net Income After Tax	**2,648**	**3,320**	**3,860**	**4,846**	**8,884**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	34,745	32,624	32,784	32,808	30,226
2) Additional Loans Needed = Total Loans minus 1)	4,105	1,784	1,199	75	NA
3) % Loan Growth needed = 2) divided by Total Loans	13%	6%	4%	0%	NA
Year to Date Remittances: Net Position	**(6,520)**	**(33,389)**	**(44,561)**	**(63,562)**	**(1,619)**
Total Incoming	56,700	91,824	139,101	178,941	32,453
Total Outgoing	63,220	125,213	183,662	242,503	34,072

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.39	1.73	2.08	2.71	2.00
Non Performing Loans to Total Loans	0.54	0.57	0.69	0.60	0.51
Non Performing Loans to Past Due Loans	0.20	0.22	0.29	0.24	0.28
Provisions for Loan Losses to NPLs	1220.00	1163.84	941.01	1016.24	1202.96
Net Income to Average Assets (ROA)	0.85	1.07	1.25	1.57	2.92
Net Interest Income to Average Earning Assets (NIM)	1.76	1.95	2.17	2.52	4.15
Average Yield on Loans	9.83	9.90	10.09	10.17	11.09
Average Cost of Deposits	0.04	0.04	0.04	0.04	0.07
Liquidity Ratio (PR-10)	89.44	87.90	88.33	88.71	91.20
Net Loans to Total Assets	9.36	9.55	9.54	9.89	10.41
Customer Deposits to Total Loans	961.53	937.59	937.44	901.61	865.87
Return on Equity (Uninsured Banks Only)	47.61	60.94	67.72	77.64	123.64
Cash Balances to Short Term Liabilities	1.88	1.63	1.64	2.06	2.07

Summary Balance Sheet

Cash and Due from Banks	269,104	264,570	272,022	271,897	259,037
Net Loans	28,627	28,780	29,543	30,731	31,050
Gross Loans	30,640	30,840	31,585	32,733	33,083
(Provisions for Loan Losses)	(2,013)	(2,060)	(2,042)	(2,002)	(2,033)
Performing Loans	30,475	30,663	31,368	32,536	32,914
Non Performing Loans	165	177	217	197	169
*****Past Due Loans (includes NPLs)*****	807	798	745	823	596
All Other Assets	8,112	8,088	8,173	8,117	8,197
TOTAL ASSETS	**305,843**	**301,438**	**309,738**	**310,745**	**298,284**
Total Deposits	294,612	289,152	296,091	295,123	286,455
Demand/Checking	138,597	139,173	140,960	140,613	129,965

Savings	133,095	127,797	133,395	133,191	134,697
Time Deposits	22,920	22,182	21,736	21,319	21,793
All Other Liabilities	6,982	7,067	7,191	7,211	7,257
TOTAL LIABILITIES	**301,594**	**296,219**	**303,282**	**302,334**	**293,712**
Paid-in Capital	4,030	4,030	4,030	4,030	4,030
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	218	1,188	2,425	4,380	1,930
Other	1	1	1	1	0
TOTAL CAPITAL	**4,249**	**5,219**	**6,456**	**8,411**	**5,960**
TOTAL LIABILITIES & CAPITAL	**305,843**	**301,438**	**309,738**	**310,745**	**299,672**