RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	6/30/2022 2022Q2	9/30/2022 2022Q3	12/31/2022 2022Q4	3/31/2023 2023Q1	6/30/2023 2023Q2
Average Total Assets ($ 000)	308,897	309,108	309,435	304,515	300,246
Net Income ($ 000)	1,668	2,905	4,860	2,224	4,562
Average Earning Assets ($ 000)	298,015	298,244	298,336	292,570	287,982
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	1.92	2.13	2.47	4.06	4.13
Less: Interest Expense	0.04	0.04	0.04	0.07	0.09
Net Interest Income	1.89	2.09	2.43	3.99	4.04
Plus: Noninterest Income	0.44	0.42	0.41	0.38	0.39
Less: Noninterest Expense	1.11	1.14	1.15	1.15	1.14
Less: Provisions for Loan Losses	0.10	0.08	0.07	0.22	0.15
Net Operating Profit Before Tax	1.12	1.30	1.63	3.00	3.15
Net Operationg Profit After Tax	1.07	1.25	1.57	2.92	3.06
Adjusted Net Operating Income	1.13	1.28	1.59	2.96	3.11
Net Income	1.07	1.25	1.57	2.92	3.06
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.07	1.25	1.57	2.92	3.06
Net Income to Average Capital (ROE) (FSI)	60.94	67.72	77.64	123.64	121.58
Net Interest Income to Average Earning Assets (NIM)	1.95	2.17	2.52	4.15	4.21
Average Earning Assets to Average Assets	96.48	96.49	96.41	96.08	95.92
Interest Margin to Gross Income	79.74	82.05	84.32	89.86	89.25
Yield on Loans	9.90	10.09	10.17	11.09	10.85
Cost of Deposits	0.04	0.04	0.04	0.07	0.10
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.21	0.37	0.48	0.41	0.41
Earnings Coverage of Net Loan Losses (X)	26.98	26.85	34.05	16.92	33.53
Provisions for Loan Losses to Total Loans	6.68	6.47	6.12	6.15	5.60
Past Due Loans to Total Loans	2.59	2.36	2.51	1.80	1.52
Non-Performing Loans to Total Loans (FSI)	0.57	0.69	0.60	0.51	0.42
Provisions for Loan Losses to Non-Performing Loans	1163.84	941.01	1016.24	1202.96	1328.30
Estimated Required Provisions to Non-Performing Loans	205.51	173.67	196.56	231.93	264.52
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.55	9.54	9.89	10.41	12.21
Net Loans and Advances to Customer Deposits	9.95	9.98	10.41	10.84	12.91
Deposits to Total Liabilities	97.61	97.63	97.61	97.53	97.40
Liquidity Ratio (PR-10)	87.90	88.33	88.71	91.20	92.31
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)	(1.30)	(1.31)	(1.27)	(1.31)	(1.24)
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	0.03	0.02	0.03
Retained Earnings to Average Capital	0.22	0.43	0.70	0.27	0.56
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.32	0.45	0.58	0.37	0.55
Past Due Loans to Total Capital	0.15	0.12	0.10	0.10	0.07
Non Performing Loans to Capital (FSI)	0.03	0.03	0.02	0.03	0.02
GROWTH RATES (qtr-on-qtr)					
Total Assets	(1.44)	2.75	0.33	(4.01)	(2.20)
Total Capital (Balance Sheet)	22.83	23.70	30.28	(29.14)	39.36
Tier 1 Capital	(0.89)	0.00	0.00	5.24	0.21
Total Loans and Advances	0.65	2.42	3.63	1.07	14.06
Past Due Loans (Loans Past Due 30 Days or More)	(1.12)	(6.64)	10.47	(27.58)	(3.69)
Non Performing Loans (Loans Past Due 90 Days or More)	7.27	22.60	(9.22)	(14.21)	(5.92)
Core Liquid Assets	(1.68)	2.82	(0.05)	(4.73)	(4.32)
Total Deposits	(1.85)	2.40	(0.33)	(2.94)	(3.64)
Demand Deposits	0.42	1.28	(0.25)	(7.57)	(4.06)
Savings Deposits	(3.98)	4.38	(0.15)	1.13	(4.18)
Time Deposits	(3.22)	(2.01)	(1.92)	2.22	2.23

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	452	657	850	192	392
Other Non Interest Income	231	319	434	99	199
Total Non-Interest Income	**683**	**976**	**1,284**	**291**	**591**
Salaries, Wages and Benefits - Citizens	686	992	1,345	352	707
Salaries, Wages and Benefits - Noncitizens	97	203	278	73	150
Board of Directors' Expenses	27	44	106	34	69
Outsourcing Service Fees and Expenses	19	25	34	10	21
Related Party	0	0	0	0	0
Non-Related Party	19	25	34	10	21
Rent - Premises	127	191	265	67	133
Other Administrative and Occupancy Expenses	183	346	419	107	193
Depreciation on Fixed Assets	103	153	202	69	121
Other Non Interest Expenses	476	690	900	167	312
Total Non-Interest (Overhead) Expenses	**1,718**	**2,644**	**3,549**	**879**	**1,706**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	47.78	45.34	40.27	26.40	25.64
Interest Margin to Gross Income (FSI)	79.74	82.05	84.32	89.86	89.25
Personnel Expenses to Noninterest Expenses (FSI)	45.58	45.20	45.73	48.35	50.23
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.52	0.53	0.56	0.60	0.62
Salaries, Wages and Benefits of All Employees	0.51	0.52	0.52	0.56	0.57
Board of Directors' Expenses	0.02	0.02	0.03	0.04	0.05
Outsourcing Service Fees and Expenses	0.01	0.01	0.01	0.01	0.01
Rent - Premises	0.08	0.08	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.12	0.15	0.14	0.14	0.13
Depreciation on Fixed Assets	0.07	0.07	0.07	0.09	0.08
Other Non Interest Expenses	0.31	0.30	0.29	0.22	0.21
Total Overhead Expenses	1.11	1.14	1.15	1.15	1.14
Overhead Expenses Less Non-Int Income	0.67	0.72	0.73	0.77	0.74
YIELD ON OR COST OF:					
Total Loans and Advances	10.53	10.75	10.82	11.63	11.63
Interest Income on Loans and Advances	9.90	10.09	10.17	11.09	10.85
Yield-related Loan Fees & Charges	0.63	0.66	0.65	0.55	0.78
Deposits Due from Depository Institutions	1.03	1.24	1.61	3.29	3.31
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.03	1.24	1.61	3.29	3.32
Head Office and Branches	1.03	1.24	1.61	3.30	3.32
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.04	0.04	0.04	0.07	0.10
Domestic	0.04	0.04	0.04	0.07	0.10
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	**9.77**	**9.88**	**10.01**	**10.81**	**11.50**
Less: Provisions for Loan Losses	0.65	0.65	0.65	0.66	0.68
Net Loans and Advances	9.12	9.22	9.36	10.14	10.81
Deposits Due From Depository Institutions	**86.71**	**86.61**	**86.41**	**85.27**	**84.42**
Demand	86.41	86.31	86.11	85.04	84.19
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.41	86.31	86.11	85.04	84.19
Head Office and Branches	86.39	86.29	86.09	85.02	84.17
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.30	0.30	0.29	0.24	0.23

Domestic	0.27	0.28	0.27	0.21	0.20
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	**96.48**	**96.49**	**96.41**	**96.08**	**95.92**
Cash (Notes & Coin)	**1.56**	**1.55**	**1.62**	**1.91**	**2.04**
Total Non-Financial Assets	**1.62**	**1.62**	**1.63**	**1.67**	**1.69**
Premises & Equipment	1.62	1.62	1.63	1.67	1.69
Less: Accumulated Depreciation	1.14	1.15	1.16	1.22	1.24
Net Fixed Assets	0.48	0.48	0.47	0.46	0.45
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**	**0.04**	**0.04**	**0.05**	**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**	**0.30**	**0.30**	**0.29**	**0.29**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	44.83	45.00	45.05	44.43	43.88
Savings Deposits	43.79	43.61	43.46	43.99	44.07
Time Deposits	7.35	7.27	7.19	7.08	7.26
Sub-Total Deposits	**95.97**	**95.88**	**95.70**	**95.49**	**95.21**
Deposits Due to Depository Institutions	0.26	0.26	0.24	0.15	0.14
Demand	0.08	0.08	0.08	0.06	0.06
Domestic	0.08	0.08	0.08	0.06	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	0.18	0.17	0.16	0.10	0.08
Domestic	0.18	0.17	0.16	0.10	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
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**	**0.01**	**0.01**
Deposits	0.00	0.00	0.00	0.01	0.01
Dividends Payable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Interest In Suspense on Loans and Advances	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Liabilities	**0.47**	**0.47**	**0.48**	**0.49**	**0.49**
Total Provisions for Losses	**0.65**	**0.65**	**0.65**	**0.66**	**0.68**
Total Accumulated Depreciation	**1.14**	**1.15**	**1.16**	**1.22**	**1.24**
Sub-Total Liabilities	**98.24**	**98.16**	**97.98**	**97.87**	**97.64**
Total Capital	**1.76**	**1.84**	**2.02**	**2.36**	**2.52**
Total Liabilities & Capital	**100.00**	**100.00**	**100.00**	**100.23**	**100.15**

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	2,002	2,002

Add: Provisions Year-to-date	151	181	225	166	219
Less: Write-offs Year-to-date ( )	239	413	547	204	346
Add: Recoveries Year-to-date	175	301	399	69	205
Ending Balance	**2,049**	**2,031**	**2,039**	**2,033**	**2,080**
Average Total Loans to Average Total Assets	9.77	9.88	10.01	10.81	11.50
Average Total Loans and Advances ($000)	30,174	30,527	30,968	32,908	34,517
Year-to-date Net Loan Losses (Recoveries)	64	112	148	135	141
Past Due Loans [Loans Past Due 30 Days or More)	798	745	823	596	574
Non Performing Loans [Loans Past Due 90 Days or More)	177	217	197	169	159
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	25.85	44.46	58.94	12.61	37.48
Year-to-date Net Loan Loss to Average Total Loans	0.21	0.37	0.48	0.41	0.41
Year-to-date Write-offs to Average Total Loans	0.79	1.35	1.77	0.62	1.00
Year-to-date Recoveries to Average Total Loans	0.58	0.99	1.29	0.21	0.59
Provisions for Loan Losses to Total Loans	6.68	6.47	6.12	6.15	5.60
Provisions for Loan Losses to Loans Past Due 90 days or more	1,163.84	941.01	1,016.24	1,202.96	1,328.30
Earnings Coverage of Year-to-date Net Loan Losses	26.98	26.85	34.05	16.92	33.53
Twenty Largest Borrowing Relationships ('000s)	17,976	17,845	22,736	18,593	16,444
Large Borrowers to Capital (FSI)	344.4	276.4	270.3	312.0	198.0
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.59	2.36	2.51	1.80	1.52
Loans Past Due 30 to 59 Days to Total Loans	1.13	0.96	1.27	0.80	0.73
Loans Past Due 60 to 89 Days to Total Loans	0.89	0.71	0.64	0.49	0.37
Loans Past Due 90 to 179 Days to Total Loans	0.46	0.57	0.46	0.42	0.36
Loans Past Due 180 to 360 Days to Total Loans	0.12	0.11	0.14	0.09	0.07
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.57	0.69	0.60	0.51	0.42
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	100.00	104.20	100.00
Non-Financial Corporations	21.95	22.15	22.84	26.62	29.90
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	0.19	0.14	0.00	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	11.66	11.58	10.43	11.13	10.15
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	10.09	10.42	12.40	15.49	19.75
Individuals	78.05	77.85	77.16	77.58	70.10
Housing and Land Purchases	0.03	0.00	0.00	0.00	0.00
Other	78.02	77.85	77.16	77.58	70.10
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	8,411	8,411
+ Net Change in Paid-in Capital Year-to-date	0	0	0	0	50
+ 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	63	63	63	186	144
+ Net Income (Loss) Year-to-date	1,668	2,905	4,860	2,224	4,562
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	1	1	1	(1)	(1)
Balance At End of Period	**8,607**	**9,844**	**11,799**	**10,820**	**13,166**
Average Total Capital ($000)	5,448	5,700	6,242	7,186	7,559
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	551.45	457.61	365.37	520.97	428.88
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	15.58	11.40	6.10	6.95	4.19
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.61	0.68	0.78	1.24	1.22
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.22	0.43	0.70	0.27	0.56
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.73	2.08	2.71	2.00	2.85
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,030	4,030	4,030	4,030	4,080
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(480)	(480)	(480)	(294)	(336)
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	3,550	3,550	3,550	3,736	3,744
TIER 2 CAPTIAL:					
Current year-to-date Income	1,668	2,905	4,860	2,224	4,562
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	2,060	2,042	2,002	2,033	2,112
Maximum Eligible General Provisions for Loan Losses	3,074	3,133	3,170	2,964	2,912
Allowable General Provisions for Loan Losses	2,060	2,042	2,002	2,033	2,112
Other	0	0	0	0	0
Sub-total Tier 2 Capital	3,728	4,947	6,862	4,257	6,674
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	258,993	266,337	265,106	252,685	240,401
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	258,993	266,337	265,106	252,685	240,401
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	**(251,715)**	**(257,840)**	**(254,694)**	**(244,692)**	**(229,983)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**243,530**	**248,176**	**250,709**	**232,229**	**228,223**
0% Risk Weighted Assets ($000)	6,758	7,839	9,966	11,191	14,606
20% Risk Weighted Assets ($000)	59,441	62,604	57,975	63,874	56,321
50% Risk Weighted Assets ($000)	47	33	24	85	100
100% Risk Weighted Assets ($000)	231,618	235,639	239,102	219,412	216,909
Off-Balance Sheet Risk-Weighted Obligations	**2,394**	**2,444**	**2,919**	**4,915**	**4,757**
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	2,394	2,444	2,919	4,915	4,757
Gross Risk-Weighted Assets	**245,924**	**250,620**	**253,628**	**237,144**	**232,980**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	51,799	53,267	53,021	50,537	48,080
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**194,125**	**197,353**	**200,607**	**186,607**	**184,900**
Tier-1 Capital to Risk-Weighted Assets	**1.83%**	**1.80%**	**1.77%**	**2.00%**	**2.02%**
Total Capital to Risk-Weighted Assets	**-129.67%**	**-130.65%**	**-126.96%**	**-131.13%**	**-124.38%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,567	4,679	5,925	5,685	6,786
Core Liquid Assets	264,570	272,022	271,897	259,037	247,856
Short Term Liabilities	279,328	285,184	287,826	274,683	258,529
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.77	87.82	87.50	86.84	84.97
Cash Balances to Short Term Liabilities	1.63	1.64	2.06	2.07	2.62
Core Liquid Assets to Short Term Liabilities (FSI)	94.72	95.38	94.47	94.30	95.87
Customer Deposits to Total Loans (FSI)	937.59	937.44	901.61	865.87	731.51
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.52	1.51	1.91	1.91	2.33
Balances Due From Depository Institutions	86.25	86.31	85.59	84.94	82.64
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	85.96	86.03	85.35	84.76	82.47
Head Office and Branches	85.92	85.99	85.31	84.71	82.41
Other Depository Institutions	0.04	0.04	0.04	0.04	0.06
Short Term Liabilities	92.67	92.07	92.62	92.09	88.63
Total Deposit Liabilities	95.92	95.59	94.97	96.03	94.63
Demand Deposits	46.17	45.51	45.25	43.57	42.75
Savings Deposits	42.40	43.07	42.86	45.16	44.24
Time Deposits	7.36	7.02	6.86	7.31	7.64
Deposits Due to Depository Institutions	0.27	0.24	0.17	0.14	0.12
Domestic	0.27	0.24	0.17	0.14	0.12
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	NA	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	0.00	0.00	0.00	0.00
United Kingdom Euro (EUR)	0.00	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	0.00
Philippine Peso (PHP)	NA	NA	0.00	0.00	0.00
All Others	NA	NA	0.00	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.23	0.31	0.31	0.19	0.29
Shorthand Method	0.23	0.31	0.31	0.19	0.29

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	(1,388)	(2,264)	(823)	(5,433)	(6,948)
- 7 up to 30 days	(2,554)	(2,640)	(2,417)	(1,042)	(887)
- 1 up to 3 months	(5,391)	(2,076)	(8,581)	(5,406)	794
- 3 up to 6 months	(6,381)	(6,471)	(7,306)	2,779	7,001
- 6 up to 12 months	(1,330)	(2,888)	9,482	7,199	1,143
- 1 up to 3 years	5,844	5,284	3,346	7,424	8,554
- 3 up to 5 years	5,433	5,741	6,255	10,234	3,584
- 5 Years and Over	1,714	1,799	2,035	1,339	2,666
- Unclassified	1,065	1,018	972	137	(95)
Cumulative GAP Position ('000s)					
- Less than 7 days	(1,388)	(2,264)	(823)	(5,433)	(6,948)
- 7 up to 30 days	(3,942)	(4,904)	(3,240)	(6,475)	(7,835)
- 1 up to 3 months	(9,333)	(6,980)	(11,821)	(11,881)	(7,041)
- 3 up to 6 months	(15,714)	(13,451)	(19,127)	(9,102)	(40)
- 6 up to 12 months	(17,044)	(16,339)	(9,645)	(1,903)	1,103
- 1 up to 3 years	(11,200)	(11,055)	(6,299)	5,521	9,657
- 3 up to 5 years	(5,767)	(5,314)	(44)	15,755	13,241
- 5 Years and Over	(4,053)	(3,515)	1,991	17,094	15,907
- Unclassified	(2,988)	(2,497)	2,963	17,231	15,812

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.36	2.42	2.32	5.58	4.58
0 - 3 months	2.51	3.52	2.46	5.85	5.21
0 - 6 months	3.15	3.62	2.70	6.76	10.11
0 - 12 months	4.89	5.39	6.40	10.41	11.57

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,394	2,444	2,919	4,915	4,757
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	3,124	3,755	4,765	6,354	4,143
Unconditionally Cancelable At Any Time Without Notice	31	26	18	23	21
Non-Cancelable With a Remaining Term to Maturity One Year or Less	3,093	3,729	4,747	6,331	4,122
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**5,518**	**6,199**	**7,684**	**11,269**	**8,900**
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.79	0.79	0.94	1.65	1.63
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	1.04	1.21	1.53	2.13	1.42
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	1.03	1.20	1.53	2.12	1.41
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**1.83**	**2.00**	**2.47**	**3.78**	**3.05**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.66**	**0.66**	**0.61**	**0.68**	**0.59**
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	2.17	1.84	1.34	2.25	1.55
- Officers	1.26	0.99	0.77	1.02	0.79
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.48	0.40	0.27	0.52	0.35
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	**45**	**41**	**44**	**44**	**42**
Citizens of the Republic of Palau	38	34	37	36	34
Non-Citizens	7	7	7	8	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	28.69	29.56	31.96	35.33	38.19
Unsecured Loans as % of Total Loans and Advances	71.31	70.44	68.04	68.87	61.81
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.03	0.02	0.02	0.02	0.01

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	33.82
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.00	67.00	67.00	67.00	66.18
Paid-in Capital as a % of Total Capital	77.22	62.42	47.91	67.62	49.12
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**35,124**	**47,277**	**39,840**	**32,453**	**30,630**
Australia	391	330	518	415	474
Japan	4,777	4,592	5,141	3,495	2,518
New Zealand	532	524	679	224	323
Philippines	576	669	457	569	532
Taiwan	1,478	1,820	2,142	13,242	1,837
United States	19,371	23,152	20,174	8,178	18,419
China	2,971	2,958	4,541	2,025	1,304
All Others	5,028	13,232	6,188	4,305	5,223
Outgoing Remittances ($000)	**61,993**	**58,449**	**58,841**	**34,072**	**52,032**
Australia	847	1,262	971	535	355
Japan	7,346	7,033	6,805	3,285	4,140
New Zealand	1,086	1,087	974	386	516
Philippines	4,145	4,392	4,126	4,197	6,608
Taiwan	5,986	6,291	6,397	4,422	3,850
United States	32,898	29,786	28,177	12,771	26,928
China	5,141	4,538	6,824	5,258	6,721
All Others	4,544	4,060	4,567	3,218	2,914
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	1.11	0.70	1.30	1.28	1.55
Japan	13.60	9.71	12.90	10.77	8.22
New Zealand	1.51	1.11	1.70	0.69	1.05
Philippines	1.64	1.42	1.15	1.75	1.74
Taiwan	4.21	3.85	5.38	40.80	6.00
United States	55.15	48.97	50.64	25.20	60.13
China	8.46	6.26	11.40	6.24	4.26
All Others	14.31	27.99	15.53	13.27	17.05
Outgoing Remittances					
Australia	1.37	2.16	1.65	1.57	0.68
Japan	11.85	12.03	11.57	9.64	7.96
New Zealand	1.75	1.86	1.66	1.13	0.99
Philippines	6.69	7.51	7.01	12.32	12.70
Taiwan	9.66	10.76	10.87	12.98	7.40
United States	53.07	50.96	47.89	37.48	51.75
China	8.29	7.76	11.60	15.43	12.92
All Others	7.33	6.95	7.76	9.44	5.60
Incoming Remittances ($000)	**35,124**	**47,277**	**39,840**	**32,453**	**30,630**
Depository Institutions Domestic	418	745	584	255	253
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	9,935	13,467	10,351	6,000	12,089
Local Governments (State Governments)	40	0	10	10	51
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	24,731	33,065	28,895	26,188	18,237
Non-financial Corporations	19,828	24,713	24,342	11,396	14,063
Individuals	4,479	7,970	4,212	2,482	2,630
Non-profit Institutions Serving Households	424	382	341	12,310	1,544
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**61,993**	**58,449**	**58,841**	**34,072**	**52,032**
Depository Institutions Domestic	3	3	5	31	50
Other Financial Corporations Domestic	0	0	0	489	328
Development Financing Corporations	0	0	0	489	328
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	993	1,032	1,326	4,832	15,106
Local Governments (State Governments)	2	3	1	14	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	60,995	57,411	57,509	28,707	36,548
Non-financial Corporations	57,566	53,783	53,263	26,133	34,728
Individuals	3,429	3,627	4,246	2,405	1,696
Non-profit Institutions Serving Households	0	1	0	169	124
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	1.19	1.58	1.47	0.79	0.83
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	28.29	28.49	25.98	18.49	39.47
Local Governments (State Governments)	0.11	NA	0.03	0.03	0.17
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	70.41	69.94	72.53	80.70	59.54
Non-financial Corporations	56.45	52.27	61.10	35.12	45.91
Individuals	12.75	16.86	10.57	7.65	8.59
Non-profit Institutions Serving Households	1.21	0.81	0.86	37.93	5.04
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.00	0.01	0.01	0.09	0.10
Other Financial Corporations Domestic	NA	NA	NA	1.43	0.63
Development Financing Corporations	NA	NA	NA	1.43	0.63
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	1.60	1.77	2.25	14.18	29.03
Local Governments (State Governments)	0.00	0.01	0.00	0.04	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	98.39	98.22	97.74	84.25	70.24
Non-financial Corporations	92.86	92.02	90.52	76.70	66.74
Individuals	5.53	6.21	7.22	7.06	3.26
Non-profit Institutions Serving Households	NA	0.00	NA	0.49	0.24
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,995**	**23,026**	**23,200**	**22,150**	**22,302**
of which: SME depositors	414	398	381	377	365
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.80	1.73	1.64	1.70	1.64
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**29,255**	**29,670**	**29,969**	**17,576**	**17,699**
of which: SME deposit accounts	414	398	381	8,401	8,522
of which: household/individuals deposit accounts	5,218	4,778	4,744	4,680	4,610
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.42	1.34	1.27	47.80	48.15
household/individuals deposit accounts	17.84	16.10	15.83	26.63	26.05
Total Number of Borrowers	**4,774**	**4,766**	**4,656**	**4,566**	**4,765**
of which: SME borrowers	2	2	NA	NA	NA
of which: household/individual borrowres	1,239	1,261	1,256	1,296	1,336
As a % of Total Number of Borrowers					
SME borrowers	0.04	0.04	NA	NA	NA
household/individual borrowers	25.95	26.46	26.98	28.38	28.04
Total Number of Loan Accounts	**5,651**	**5,656**	**5,503**	**4,979**	**5,160**
of which: SME loan accounts	2	2	NA	NA	NA
of which: household/individual loan accounts	1,233	1,269	1,263	1,301	1,340

As a % of Total Number of Loan Accounts					
SME loan accounts	0.04	0.04	NA	NA	NA
household/individual loan accounts	21.82	22.44	22.95	26.13	25.97
Total Number of ATMs	8	9	9	10	10
Other Indicators					
Capital Growth from prior quarter ($)	970	1,237	1,955	(2,451)	2,346
Capital Growth from prior quarter (%)	22.83%	23.70%	30.28%	-29.14%	39.36%
Asset Growth from prior quarter($)	(4,405)	8,300	1,007	(12,461)	(6,574)
Asset Growth from prior quarter(%)	-1.44%	2.75%	0.33%	-4.01%	-2.20%
Deposit Growth from prior quarter ($)	(5,460)	6,939	(968)	(8,668)	(10,420)
Deposit Growth from prior quarter (%)	-1.85%	2.40%	-0.33%	-2.94%	-3.64%
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	12	40	(20)	(28)	(10)
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	7.27%	22.60%	-9.22%	-14.21%	-5.92%
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	30,840	31,584	32,733	34,472	37,735
Non-financial Corporations	6,769	6,995	7,475	8,806	11,282
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	60	44	-	-	-
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,596	3,659	3,415	3,683	3,830
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	3,113	3,292	4,060	5,123	7,452
Individuals	24,071	24,589	25,258	25,666	26,453

Housing and Land Purchases	10	-	-	-	-
Other	24,061	24,589	25,258	25,666	26,453
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)		ERROR		ERROR	

TOTAL LOANS ($'000s)	**30,840**	**31,585**	**32,733**	**34,472**	**37,735**
Secured Loans	8,849	9,335	10,462	11,687	14,412
Unsecured Loans	21,991	22,250	22,271	22,785	23,323
Growth qtr-on-qtr dollar amount					
Total Loans	**200**	**745**	**1,148**	**1,739**	**3,263**
Secured Loans	46	486	1,127	1,225	2,725
Unsecured Loans	154	259	21	514	538
Growth qtr-on-qtr percent					
Total Loans	**1%**	**2%**	**4%**	**5%**	**9%**
Secured Loans	1%	5%	12%	12%	23%
Unsecured Loans	1%	1.2%	0%	2%	2%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,883	1,825	1,805	1,864	1,953
Total Loans less NPLs	30,663	31,368	32,536	32,914	37,576
Ratio of Provisions to Total Loans (both less NPLs)	6.14%	5.82%	5.55%	5.66%	5.20%
Liquidity Indicators					
in dollar amounts					
Due from Banks	260,003	267,343	265,972	253,352	241,070
Due from Home Office & Other branches	258,993	266,337	265,106	252,685	240,401
Demand Deposits due from Home Office & Other branches	258,993	266,337	265,106	252,685	240,401
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,567	4,679	5,925	5,685	6,786
Sum of Cash and Due from Depository Institutions	264,570	272,022	271,897	259,037	247,856
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)	1,381	2,480	4,295	2,133	4,193
Annualized Yield on Due From HO (Insured Banks Only)	**1.03%**	**1.24%**	**1.61%**	**3.30%**	**3.32%**

Liquid Assets (PR-10)	**264,570**	**272,022**	**271,897**	**259,037**	**247,856**
Short-term Deposit Liabilities	299,839	306,824	305,360	282,648	267,095
Demand	139,173	140,960	140,613	129,965	124,692
Savings	127,797	133,395	133,191	134,697	129,064
Time	32,869	32,469	31,556	17,986	13,339
Other Short Term Liabitilities (PR-10)	1,137	1,122	1,130	1,381	1,408
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	98%	98%	97%
Due from Depository Institutions to Total Assets	86%	86%	86%	85%	83%
Liquid Assets (PR-10) to Total Assets	88%	88%	87%	87%	85%
Liquidity Ratio (PR-10)	**88%**	**88%**	**89%**	**91%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(4,534)**	**7,452**	**(125)**	**(12,860)**	**(11,181)**
Short-term Deposit Liabilities	109	6,985	(1,464)	(22,712)	(15,553)
Demand	576	1,787	(347)	(10,648)	(5,273)
Savings	(5,298)	5,598	(204)	1,506	(5,633)
Time	4,831	(400)	(913)	(13,570)	(4,647)
Other Short Term Liabitilities (PR-10)	(10)	(15)	8	251	27
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-1.7%**	**2.8%**	**0.0%**	**-4.7%**	**-4.3%**
Short-term Deposit Liabilities	0.0%	2.3%	-0.5%	-7.4%	-5.5%
Demand	0.4%	1.3%	-0.2%	-7.6%	-4.1%
Savings	-4.0%	4.4%	-0.2%	1.1%	-4.2%
Time	17.2%	-1.2%	-2.8%	-43.0%	-25.8%
Other Short Term Liabitilities (PR-10)	-0.9%	-1.3%	0.7%	22.2%	2.0%

Year-to-date Averages					
Deposits Due from Depository Institutions	267,841	267,717	267,368	259,662	253,465
Domestic Depository Institutions	845	853	830	639	589
Abroad	266,996	266,864	266,538	259,024	252,875
Head Office and Branches	266,863	266,732	266,406	258,896	252,731
Other Depository Institutions	133	132	131	128	145
Deposits	296,461	296,369	296,119	290,789	285,871
Domestic Deposits	296,460	296,368	296,119	290,789	285,871
Non-Residents	1	1	1	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	1	1	1	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	209,637	216,903	207,093	156,856	146,604
Top Twenty Deposits as % of Total Deposits	**73%**	**73%**	**70%**	**55%**	**53%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	5,940	6,589	7,645	12,360	12,402
Interest Expense	114	115	116	208	278
Net Interest Income	5,826	6,475	7,529	12,152	12,124
Provisions for Bad Loans Expense	302	241	225	664	438
Non-Interest Income	1,366	1,301	1,284	1,164	1,182
Non-Interest Expense	3,436	3,525	3,549	3,516	3,412
Net Income Before Tax	3,454	4,009	5,039	9,136	9,456
Less: Applicable Income Tax	134	149	193	252	266
Net Income After Tax	**3,320**	**3,860**	**4,846**	**8,884**	**9,190**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	32,624	32,784	32,808	30,226	29,326
2) Additional Loans Needed = Total Loans minus 1)	1,784	1,199	75	NA	NA
3) % Loan Growth needed = 2) divided by Total Loans	6%	4%	0%	NA	NA
Year to Date Remittances: Net Position	**(33,389)**	**(44,561)**	**(63,562)**	**(1,619)**	**(23,021)**
Total Incoming	91,824	139,101	178,941	32,453	63,083
Total Outgoing	125,213	183,662	242,503	34,072	86,104

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.73	2.08	2.71	2.00	2.85
Non Performing Loans to Total Loans	0.57	0.69	0.60	0.51	0.42
Non Performing Loans to Past Due Loans	0.22	0.29	0.24	0.28	0.28
Provisions for Loan Losses to NPLs	1163.84	941.01	1016.24	1202.96	1328.30
Net Income to Average Assets (ROA)	1.07	1.25	1.57	2.92	3.06
Net Interest Income to Average Earning Assets (NIM)	1.95	2.17	2.52	4.15	4.21
Average Yield on Loans	9.90	10.09	10.17	11.09	10.85
Average Cost of Deposits	0.04	0.04	0.04	0.07	0.10
Liquidity Ratio (PR-10)	87.90	88.33	88.71	91.20	92.31
Net Loans to Total Assets	9.55	9.54	9.89	10.41	12.21
Customer Deposits to Total Loans	937.59	937.44	901.61	865.87	731.51
Return on Equity (Uninsured Banks Only)	60.94	67.72	77.64	123.64	121.58
Cash Balances to Short Term Liabilities	1.63	1.64	2.06	2.07	2.62

Summary Balance Sheet

Cash and Due from Banks	264,570	272,022	271,897	259,037	247,856
Net Loans	28,780	29,543	30,731	31,050	35,623
Gross Loans	30,840	31,585	32,733	33,083	37,735
(Provisions for Loan Losses)	(2,060)	(2,042)	(2,002)	(2,033)	(2,112)
Performing Loans	30,663	31,368	32,536	32,914	37,576
Non Performing Loans	177	217	197	169	159
*****Past Due Loans (includes NPLs)*****	798	745	823	596	574
All Other Assets	8,088	8,173	8,117	8,197	8,231
TOTAL ASSETS	**301,438**	**309,738**	**310,745**	**298,284**	**291,710**
Total Deposits	289,152	296,091	295,123	286,455	276,035
Demand/Checking	139,173	140,960	140,613	129,965	124,692

Savings	127,797	133,395	133,191	134,697	129,064
Time Deposits	22,182	21,736	21,319	21,793	22,279
All Other Liabilities	7,067	7,191	7,211	7,257	7,369
TOTAL LIABILITIES	**296,219**	**303,282**	**302,334**	**293,712**	**283,404**
Paid-in Capital	4,030	4,030	4,030	4,030	4,080
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	1,188	2,425	4,380	1,930	4,226
Other	1	1	1	0	0
TOTAL CAPITAL	**5,219**	**6,456**	**8,411**	**5,960**	**8,306**
TOTAL LIABILITIES & CAPITAL	**301,438**	**309,738**	**310,745**	**299,672**	**291,710**