RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	12/31/2022 2022Q4	3/31/2023 2023Q1	6/30/2023 2023Q2	9/30/2023 2023Q3	12/31/2023 2023Q4
Average Total Assets ($ 000)	309,435	304,515	300,246	300,041	299,062
Net Income ($ 000)	4,860	2,224	4,562	6,984	9,742
Average Earning Assets ($ 000)	298,336	292,570	287,982	288,052	287,085
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	2.47	4.06	4.13	4.22	4.28
Less: Interest Expense	0.04	0.07	0.09	0.11	0.17
Net Interest Income	2.43	3.99	4.04	4.11	4.11
Plus: Noninterest Income	0.41	0.38	0.39	0.40	0.40
Less: Noninterest Expense	1.15	1.15	1.14	1.17	1.18
Less: Provisions for Loan Losses	0.07	0.22	0.15	0.13	(0.03)
Net Operating Profit Before Tax	1.63	3.00	3.15	3.21	3.36
Net Operationg Profit After Tax	1.57	2.92	3.06	3.12	3.28
Adjusted Net Operating Income	1.59	2.96	3.11	3.15	3.15
Net Income	1.57	2.92	3.06	3.12	3.28
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	1.57	2.92	3.06	3.12	3.28
Net Income to Average Capital (ROE) (FSI)	77.64	123.64	121.58	112.20	104.50
Net Interest Income to Average Earning Assets (NIM)	2.52	4.15	4.21	4.28	4.28
Average Earning Assets to Average Assets	96.41	96.08	95.92	96.00	96.00
Interest Margin to Gross Income	84.32	89.86	89.25	88.95	87.84
Yield on Loans	10.17	11.09	10.85	11.01	11.01
Cost of Deposits	0.04	0.07	0.10	0.12	0.18
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.48	0.41	0.41	0.70	0.78
Earnings Coverage of Net Loan Losses (X)	34.05	16.92	33.53	29.37	36.45
Provisions for Loan Losses to Total Loans	6.12	6.15	5.60	5.74	4.56
Past Due Loans to Total Loans	2.51	1.80	1.52	1.44	1.54
Non-Performing Loans to Total Loans (FSI)	0.60	0.51	0.42	0.38	0.61
Provisions for Loan Losses to Non-Performing Loans	1016.24	1202.96	1328.30	1512.32	748.20
Estimated Required Provisions to Non-Performing Loans	196.56	231.93	264.52	288.53	192.00
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.89	10.41	12.21	11.44	11.77
Net Loans and Advances to Customer Deposits	10.41	10.84	12.91	12.18	12.65
Deposits to Total Liabilities	97.61	97.53	97.40	97.43	97.48
Liquidity Ratio (PR-10)	88.71	91.20	92.31	92.14	92.57
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)	(1.27)	(1.31)	(1.24)	(1.24)	(1.19)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.02	0.03	0.04	0.05
Retained Earnings to Average Capital	0.70	0.27	0.56	0.80	1.00
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.58	0.37	0.55	0.66	0.91
Past Due Loans to Total Capital	0.10	0.10	0.07	0.05	0.04
Non Performing Loans to Capital (FSI)	0.02	0.03	0.02	0.01	0.02
GROWTH RATES (qtr-on-qtr)					
Total Assets	0.33	(4.01)	(2.20)	2.64	(1.43)
Total Capital (Balance Sheet)	30.28	(29.14)	39.36	29.16	25.72
Tier 1 Capital	0.00	5.24	0.21	0.00	0.00
Total Loans and Advances	3.63	1.07	14.06	(3.67)	0.13
Past Due Loans (Loans Past Due 30 Days or More)	10.47	(27.58)	(3.69)	(9.06)	7.09
Non Performing Loans (Loans Past Due 90 Days or More)	(9.22)	(14.21)	(5.92)	(13.21)	60.87
Core Liquid Assets	(0.05)	(4.73)	(4.32)	3.69	(1.66)
Total Deposits	(0.33)	(2.94)	(3.64)	1.90	(2.39)
Demand Deposits	(0.25)	(7.57)	(4.06)	7.59	(10.30)
Savings Deposits	(0.15)	1.13	(4.18)	(8.77)	1.17
Time Deposits	(1.92)	2.22	2.23	31.92	19.45

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	(1)
Service Charges and Fees on Foreign Exchange Operations	0	0	0	0	0
Service Charges and Fees on Deposits Accounts	850	192	392	579	763
Other Non Interest Income	434	99	199	325	436
Total Non-Interest Income	**1,284**	**291**	**591**	**904**	**1,198**
Salaries, Wages and Benefits - Citizens	1,345	352	707	1,064	1,440
Salaries, Wages and Benefits - Noncitizens	278	73	150	229	316
Board of Directors' Expenses	106	34	69	103	138
Outsourcing Service Fees and Expenses	34	10	21	34	56
Related Party	0	0	0	0	0
Non-Related Party	34	10	21	34	56
Rent - Premises	265	67	133	201	267
Other Administrative and Occupancy Expenses	419	107	193	309	402
Depreciation on Fixed Assets	202	69	121	168	229
Other Non Interest Expenses	900	167	312	526	687
Total Non-Interest (Overhead) Expenses	**3,549**	**879**	**1,706**	**2,634**	**3,535**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	40.27	26.40	25.64	25.93	26.19
Interest Margin to Gross Income (FSI)	84.32	89.86	89.25	88.95	87.84
Personnel Expenses to Noninterest Expenses (FSI)	45.73	48.35	50.23	49.09	49.67
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.56	0.60	0.62	0.62	0.63
Salaries, Wages and Benefits of All Employees	0.52	0.56	0.57	0.57	0.59
Board of Directors' Expenses	0.03	0.04	0.05	0.05	0.05
Outsourcing Service Fees and Expenses	0.01	0.01	0.01	0.02	0.02
Rent - Premises	0.09	0.09	0.09	0.09	0.09
Other Administrative and Occupancy Expenses	0.14	0.14	0.13	0.14	0.13
Depreciation on Fixed Assets	0.07	0.09	0.08	0.07	0.08
Other Non Interest Expenses	0.29	0.22	0.21	0.23	0.23
Total Overhead Expenses	1.15	1.15	1.14	1.17	1.18
Overhead Expenses Less Non-Int Income	0.73	0.77	0.74	0.77	0.78
YIELD ON OR COST OF:					
Total Loans and Advances	10.82	11.63	11.63	11.80	11.79
Interest Income on Loans and Advances	10.17	11.09	10.85	11.01	11.01
Yield-related Loan Fees & Charges	0.65	0.55	0.78	0.79	0.78
Deposits Due from Depository Institutions	1.61	3.29	3.31	3.37	3.43
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	1.61	3.29	3.32	3.38	3.44
Head Office and Branches	1.61	3.30	3.32	3.38	3.44
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.04	0.07	0.10	0.12	0.18
Domestic	0.04	0.07	0.10	0.12	0.18
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	**10.01**	**10.81**	**11.50**	**11.66**	**11.79**
Less: Provisions for Loan Losses	0.65	0.66	0.68	0.69	0.66
Net Loans and Advances	9.36	10.14	10.81	10.97	11.13
Deposits Due From Depository Institutions	**86.41**	**85.27**	**84.42**	**84.35**	**84.20**
Demand	86.11	85.04	84.19	84.12	83.98
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.11	85.04	84.19	84.12	83.98
Head Office and Branches	86.09	85.02	84.17	84.11	83.96
Other Depository Institutions	0.02	0.02	0.02	0.02	0.02
Savings	0.29	0.24	0.23	0.22	0.22

Domestic	0.27	0.21	0.20	0.19	0.19
Abroad	0.03	0.03	0.03	0.03	0.04
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	0.04
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	**96.41**	**96.08**	**95.92**	**96.00**	**96.00**
Cash (Notes & Coin)	**1.62**	**1.91**	**2.04**	**1.96**	**1.97**
Total Non-Financial Assets	**1.63**	**1.67**	**1.69**	**1.69**	**1.69**
Premises & Equipment	1.63	1.67	1.69	1.69	1.69
Less: Accumulated Depreciation	1.16	1.22	1.24	1.25	1.26
Net Fixed Assets	0.47	0.46	0.45	0.44	0.43
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**	**0.05**	**0.05**	**0.06**	**0.06**
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	**0.30**	**0.29**	**0.29**	**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	45.05	44.43	43.88	44.11	43.45
Savings Deposits	43.46	43.99	44.07	42.89	42.39
Time Deposits	7.19	7.08	7.26	7.90	8.69
Sub-Total Deposits	**95.70**	**95.49**	**95.21**	**94.90**	**94.53**
Deposits Due to Depository Institutions	0.24	0.15	0.14	0.14	0.15
Demand	0.08	0.06	0.06	0.06	0.06
Domestic	0.08	0.06	0.06	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	0.16	0.10	0.08	0.08	0.09
Domestic	0.16	0.10	0.08	0.08	0.09
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**	**0.01**	**0.01**	**0.02**	**0.04**
Deposits	0.00	0.01	0.01	0.02	0.04
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**	**0.49**	**0.49**	**0.49**	**0.47**
Total Provisions for Losses	**0.65**	**0.66**	**0.68**	**0.69**	**0.66**
Total Accumulated Depreciation	**1.16**	**1.22**	**1.24**	**1.25**	**1.26**
Sub-Total Liabilities	**97.98**	**97.87**	**97.64**	**97.33**	**96.96**
Total Capital	**2.02**	**2.36**	**2.52**	**2.78**	**3.14**
Total Liabilities & Capital	**100.00**	**100.23**	**100.15**	**100.12**	**100.09**

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	2,002	2,002	2,002	2,002

Add: Provisions Year-to-date	225	166	219	299	(97)
Less: Write-offs Year-to-date ( )	547	204	346	519	624
Add: Recoveries Year-to-date	399	69	205	273	348
Ending Balance	**2,039**	**2,033**	**2,080**	**2,055**	**1,629**
Average Total Loans to Average Total Assets	10.01	10.81	11.50	11.66	11.79
Average Total Loans and Advances ($000)	30,968	32,908	34,517	34,976	35,260
Year-to-date Net Loan Losses (Recoveries)	148	135	141	246	276
Past Due Loans [Loans Past Due 30 Days or More)	823	596	574	522	559
Non Performing Loans [Loans Past Due 90 Days or More)	197	169	159	138	222
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	58.94	12.61	37.48	49.91	63.62
Year-to-date Net Loan Loss to Average Total Loans	0.48	0.41	0.41	0.70	0.78
Year-to-date Write-offs to Average Total Loans	1.77	0.62	1.00	1.48	1.77
Year-to-date Recoveries to Average Total Loans	1.29	0.21	0.59	0.78	0.99
Provisions for Loan Losses to Total Loans	6.12	6.15	5.60	5.74	4.56
Provisions for Loan Losses to Loans Past Due 90 days or more	1,016.24	1,202.96	1,328.30	1,512.32	748.20
Earnings Coverage of Year-to-date Net Loan Losses	34.05	16.92	33.53	29.37	36.45
Twenty Largest Borrowing Relationships ('000s)	22,736	18,593	16,444	16,554	18,718
Large Borrowers to Capital (FSI)	270.3	312.0	198.0	154.3	138.8
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.51	1.80	1.52	1.44	1.54
Loans Past Due 30 to 59 Days to Total Loans	1.27	0.80	0.73	0.76	0.68
Loans Past Due 60 to 89 Days to Total Loans	0.64	0.49	0.37	0.29	0.24
Loans Past Due 90 to 179 Days to Total Loans	0.46	0.42	0.36	0.34	0.46
Loans Past Due 180 to 360 Days to Total Loans	0.14	0.09	0.07	0.04	0.15
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.60	0.51	0.42	0.38	0.61
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	104.20	100.00	100.00	100.00
Non-Financial Corporations	22.84	26.62	29.90	24.48	24.23
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	0.00	0.00	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	10.43	11.13	10.15	4.19	4.57
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	12.40	15.49	19.75	20.30	19.66
Individuals	77.16	77.58	70.10	75.52	75.77
Housing and Land Purchases	0.00	0.00	0.00	0.00	0.00
Other	77.16	77.58	70.10	75.52	75.77
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	8,411	8,411	8,411	8,411
+ Net Change in Paid-in Capital Year-to-date	0	0	50	50	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	186	144	144	144
+ Net Income (Loss) Year-to-date	4,860	2,224	4,562	6,984	9,742
+ 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)	0
Balance At End of Period	**11,799**	**10,820**	**13,166**	**15,588**	**18,347**
Average Total Capital ($000)	6,242	7,186	7,559	8,351	9,378
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	365.37	520.97	428.88	319.39	257.57
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	6.10	6.95	4.19	3.74	3.77
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	0.78	1.24	1.22	1.12	1.04
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.70	0.27	0.56	0.80	1.00
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.71	2.00	2.85	3.58	4.57
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,030	4,030	4,080	4,080	4,080
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(480)	(294)	(336)	(336)	(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	3,736	3,744	3,744	3,744
TIER 2 CAPTIAL:					
Current year-to-date Income	4,860	2,224	4,562	6,984	9,742
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	2,002	2,033	2,112	2,087	1,661
Maximum Eligible General Provisions for Loan Losses	3,170	2,964	2,912	3,024	3,037
Allowable General Provisions for Loan Losses	2,002	2,033	2,112	2,087	1,661
Other	0	0	0	0	0
Sub-total Tier 2 Capital	6,862	4,257	6,674	9,071	11,403
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	265,106	252,685	240,401	251,220	246,112
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	265,106	252,685	240,401	251,220	246,112
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	**(254,694)**	**(244,692)**	**(229,983)**	**(238,405)**	**(230,965)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**250,709**	**232,229**	**228,223**	**235,906**	**236,192**
0% Risk Weighted Assets ($000)	9,966	11,191	14,606	13,016	13,786
20% Risk Weighted Assets ($000)	57,975	63,874	56,321	58,336	51,621
50% Risk Weighted Assets ($000)	24	85	100	97	97
100% Risk Weighted Assets ($000)	239,102	219,412	216,909	224,190	225,819
Off-Balance Sheet Risk-Weighted Obligations	**2,919**	**4,915**	**4,757**	**5,986**	**6,735**
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	2,919	4,915	4,757	5,986	6,735
Gross Risk-Weighted Assets	**253,628**	**237,144**	**232,980**	**241,892**	**242,927**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	53,021	50,537	48,080	50,244	49,222
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**200,607**	**186,607**	**184,900**	**191,648**	**193,704**
Tier-1 Capital to Risk-Weighted Assets	**1.77%**	**2.00%**	**2.02%**	**1.95%**	**1.93%**
Total Capital to Risk-Weighted Assets	**-126.96%**	**-131.13%**	**-124.38%**	**-124.40%**	**-119.24%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	5,925	5,685	6,786	5,093	5,915
Core Liquid Assets	271,897	259,037	247,856	257,003	252,733
Short Term Liabilities	287,826	274,683	258,529	256,296	247,120
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	87.50	86.84	84.97	85.83	85.63
Cash Balances to Short Term Liabilities	2.06	2.07	2.62	1.99	2.39
Core Liquid Assets to Short Term Liabilities (FSI)	94.47	94.30	95.87	100.28	102.27
Customer Deposits to Total Loans (FSI)	901.61	865.87	731.51	773.81	754.32
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.91	1.91	2.33	1.70	2.00
Balances Due From Depository Institutions	85.59	84.94	82.64	84.13	83.63
Domestic	0.00	0.00	0.002	0.002	0.002
Abroad	85.35	84.76	82.47	83.96	83.45
Head Office and Branches	85.31	84.71	82.41	83.90	83.39
Other Depository Institutions	0.04	0.04	0.06	0.06	0.06
Short Term Liabilities	92.62	92.09	88.63	85.60	83.73
Total Deposit Liabilities	94.97	96.03	94.63	93.94	93.03
Demand Deposits	45.25	43.57	42.75	44.80	40.77
Savings Deposits	42.86	45.16	44.24	39.32	40.36
Time Deposits	6.86	7.31	7.64	9.82	11.89
Deposits Due to Depository Institutions	0.17	0.14	0.12	0.13	0.17
Domestic	0.17	0.14	0.12	0.13	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	NA	NA	0.00	0.00
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	0.00	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	0.00	NA	NA
Philippine Peso (PHP)	0.00	0.00	0.00	0.00	0.00
All Others	0.00	0.00	0.00	0.00	0.00
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.31	0.19	0.29	0.59	1.36
Shorthand Method	0.31	0.19	0.29	0.59	1.36

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.00	0.01	0.02
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	(823)	(5,433)	(6,948)	4,061	13,794
- 7 up to 30 days	(2,417)	(1,042)	(887)	(441)	(1,144)
- 1 up to 3 months	(8,581)	(5,406)	794	6,729	8,148
- 3 up to 6 months	(7,306)	2,779	7,001	(694)	(2,434)
- 6 up to 12 months	9,482	7,199	1,143	(9,785)	(13,950)
- 1 up to 3 years	3,346	7,424	8,554	8,311	8,826
- 3 up to 5 years	6,255	10,234	3,584	8,776	9,171
- 5 Years and Over	2,035	1,339	2,666	2,762	2,975
- Unclassified	972	137	(95)	(80)	254
Cumulative GAP Position ('000s)					
- Less than 7 days	(823)	(5,433)	(6,948)	4,061	13,794
- 7 up to 30 days	(3,240)	(6,475)	(7,835)	3,620	12,650
- 1 up to 3 months	(11,821)	(11,881)	(7,041)	10,349	20,798
- 3 up to 6 months	(19,127)	(9,102)	(40)	9,655	18,364
- 6 up to 12 months	(9,645)	(1,903)	1,103	(130)	4,414
- 1 up to 3 years	(6,299)	5,521	9,657	8,181	13,240
- 3 up to 5 years	(44)	15,755	13,241	16,957	22,411
- 5 Years and Over	1,991	17,094	15,907	19,719	25,386
- Unclassified	2,963	17,231	15,812	19,639	25,640

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	2.32	5.58	4.58	4.82	5.03
0 - 3 months	2.46	5.85	5.21	9.84	9.67
0 - 6 months	2.70	6.76	10.11	10.58	10.43
0 - 12 months	6.40	10.41	11.57	11.29	10.94

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,919	4,915	4,757	5,986	6,735
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	4,765	6,354	4,143	2,925	5,418
Unconditionally Cancelable At Any Time Without Notice	18	23	21	23	13
Non-Cancelable With a Remaining Term to Maturity One Year or Less	4,747	6,331	4,122	2,902	5,405
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**7,684**	**11,269**	**8,900**	**8,911**	**12,153**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.94	1.65	1.63	2.00	2.28
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	1.53	2.13	1.42	0.98	1.84
Unconditionally Cancelable At Any Time Without Notice	0.01	0.01	0.01	0.01	0.00
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.53	2.12	1.41	0.97	1.83
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.47**	**3.78**	**3.05**	**2.98**	**4.12**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.61**	**0.68**	**0.59**	**0.59**	**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	1.34	2.25	1.55	1.16	1.21
- Officers	0.77	1.02	0.79	0.59	0.41
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.27	0.52	0.35	0.25	0.23
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**	**42**	**45**	**44**
Citizens of the Republic of Palau	37	36	34	37	36
Non-Citizens	7	8	8	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	31.96	35.33	38.19	33.58	33.79
Unsecured Loans as % of Total Loans and Advances	68.04	68.87	61.81	66.42	66.21
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.02	0.02	0.01	0.01	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	33.82	33.82	33.82
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	67.00	67.00	66.18	66.18	66.18
Paid-in Capital as a % of Total Capital	47.91	67.62	49.12	38.03	30.25
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**39,840**	**32,453**	**30,630**	**43,330**	**49,528**
Australia	518	415	474	370	501
Japan	5,141	3,495	2,518	4,891	3,505
New Zealand	679	224	323	222	386
Philippines	457	569	532	658	397
Taiwan	2,142	13,242	1,837	2,120	10,244
United States	20,174	8,178	18,419	28,126	21,545
China	4,541	2,025	1,304	1,477	4,648
All Others	6,188	4,305	5,223	5,466	8,302
Outgoing Remittances ($000)	**58,841**	**34,072**	**52,032**	**56,392**	**40,659**
Australia	971	535	355	840	792
Japan	6,805	3,285	4,140	4,616	3,601
New Zealand	974	386	516	325	534
Philippines	4,126	4,197	6,608	6,041	7,466
Taiwan	6,397	4,422	3,850	5,616	4,121
United States	28,177	12,771	26,928	31,198	17,158
China	6,824	5,258	6,721	4,863	3,392
All Others	4,567	3,218	2,914	2,893	3,595
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	1.30	1.28	1.55	0.85	1.01
Japan	12.90	10.77	8.22	11.29	7.08
New Zealand	1.70	0.69	1.05	0.51	0.78
Philippines	1.15	1.75	1.74	1.52	0.80
Taiwan	5.38	40.80	6.00	4.89	20.68
United States	50.64	25.20	60.13	64.91	43.50
China	11.40	6.24	4.26	3.41	9.38
All Others	15.53	13.27	17.05	12.61	16.76
Outgoing Remittances					
Australia	1.65	1.57	0.68	1.49	1.95
Japan	11.57	9.64	7.96	8.19	8.86
New Zealand	1.66	1.13	0.99	0.58	1.31
Philippines	7.01	12.32	12.70	10.71	18.36
Taiwan	10.87	12.98	7.40	9.96	10.14
United States	47.89	37.48	51.75	55.32	42.20
China	11.60	15.43	12.92	8.62	8.34
All Others	7.76	9.44	5.60	5.13	8.84
Incoming Remittances ($000)	**39,840**	**32,453**	**30,630**	**43,330**	**49,528**
Depository Institutions Domestic	584	255	253	213	149
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	10,351	6,000	12,089	17,938	15,496
Local Governments (State Governments)	10	10	51	0	0
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	28,895	26,188	18,237	25,179	33,883
Non-financial Corporations	24,342	11,396	14,063	20,900	21,663
Individuals	4,212	2,482	2,630	2,700	3,543
Non-profit Institutions Serving Households	341	12,310	1,544	1,579	8,677
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**58,841**	**34,072**	**52,032**	**56,392**	**40,659**
Depository Institutions Domestic	5	31	50	51	70
Other Financial Corporations Domestic	0	489	328	328	435
Development Financing Corporations	0	489	328	328	435
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	1,326	4,832	15,106	14,669	6,710
Local Governments (State Governments)	1	14	0	4,000	13
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	57,509	28,707	36,548	37,344	33,431
Non-financial Corporations	53,263	26,133	34,728	34,879	31,514
Individuals	4,246	2,405	1,696	2,338	1,796
Non-profit Institutions Serving Households	0	169	124	127	121
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	1.47	0.79	0.83	0.49	0.30
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	25.98	18.49	39.47	41.40	31.29
Local Governments (State Governments)	0.03	0.03	0.17	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	72.53	80.70	59.54	58.11	68.41
Non-financial Corporations	61.10	35.12	45.91	48.23	43.74
Individuals	10.57	7.65	8.59	6.23	7.15
Non-profit Institutions Serving Households	0.86	37.93	5.04	3.64	17.52
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.01	0.09	0.10	0.09	0.17
Other Financial Corporations Domestic	NA	1.43	0.63	0.58	1.07
Development Financing Corporations	NA	1.43	0.63	0.58	1.07
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	2.25	14.18	29.03	26.01	16.50
Local Governments (State Governments)	0.00	0.04	NA	7.09	0.03
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	97.74	84.25	70.24	66.22	82.22
Non-financial Corporations	90.52	76.70	66.74	61.85	77.51
Individuals	7.22	7.06	3.26	4.15	4.42
Non-profit Institutions Serving Households	NA	0.49	0.24	0.23	0.30
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,200**	**22,150**	**22,302**	**22,430**	**22,544**
of which: SME depositors	381	377	365	363	354
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.64	1.70	1.64	1.62	1.57
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**29,969**	**17,576**	**17,699**	**17,844**	**18,019**
of which: SME deposit accounts	381	8,401	8,522	8,520	8,529
of which: household/individuals deposit accounts	4,744	4,680	4,610	4,571	4,541
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.27	47.80	48.15	47.75	47.33
household/individuals deposit accounts	15.83	26.63	26.05	25.62	25.20
Total Number of Borrowers	**4,656**	**4,566**	**4,765**	**4,667**	**4,711**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,256	1,296	1,336	1,313	1,322
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	26.98	28.38	28.04	28.13	28.06
Total Number of Loan Accounts	**5,503**	**4,979**	**5,160**	**5,004**	**5,003**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,263	1,301	1,340	1,316	1,324

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	22.95	26.13	25.97	26.30	26.46
Total Number of ATMs	9	10	10	10	10
Other Indicators					
Capital Growth from prior quarter ($)	1,955	(2,451)	2,346	2,422	2,759
Capital Growth from prior quarter (%)	30.28%	-29.14%	39.36%	29.16%	25.72%
Asset Growth from prior quarter($)	1,007	(12,461)	(6,574)	7,714	(4,277)
Asset Growth from prior quarter(%)	0.33%	-4.01%	-2.20%	2.64%	-1.43%
Deposit Growth from prior quarter ($)	(968)	(8,668)	(10,420)	5,252	(6,723)
Deposit Growth from prior quarter (%)	-0.33%	-2.94%	-3.64%	1.90%	-2.39%
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	(20)	(28)	(10)	(21)	84
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-9.22%	-14.21%	-5.92%	-13.21%	60.87%
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	32,733	34,472	37,735	36,351	36,399
Non-financial Corporations	7,475	8,806	11,282	8,900	8,818
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	-	-	-	-	-
Accommodation & Food Service Activities	-	-	-	-	-
Accommodation	-	-	-	-	-
Food and Beverage Service Activities	-	-	-	-	-
Information & Communication	-	-	-	-	-
Financial & Insurance Activities	-	-	-	-	-
Real Estate Activities	3,415	3,683	3,830	1,522	1,663
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	4,060	5,123	7,452	7,378	7,155
Individuals	25,258	25,666	26,453	27,451	27,581

Housing and Land Purchases	-	-	-	-	-
Other	25,258	25,666	26,453	27,451	27,581
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)	ERROR				

TOTAL LOANS ($'000s)	**32,733**	**34,472**	**37,735**	**36,351**	**36,399**
Secured Loans	10,462	11,687	14,412	12,206	12,301
Unsecured Loans	22,271	22,785	23,323	24,145	24,098
Growth qtr-on-qtr dollar amount					
Total Loans	**1,148**	**1,739**	**3,263**	**(1,384)**	**48**
Secured Loans	1,127	1,225	2,725	(2,206)	95
Unsecured Loans	21	514	538	822	(47)
Growth qtr-on-qtr percent					
Total Loans	**4%**	**5%**	**9%**	**-4%**	**0%**
Secured Loans	12%	12%	23%	-15%	1%
Unsecured Loans	0%	2.3%	2%	4%	0%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,805	1,864	1,953	1,949	1,439
Total Loans less NPLs	32,536	32,914	37,576	36,213	36,177
Ratio of Provisions to Total Loans (both less NPLs)	5.55%	5.66%	5.20%	5.38%	3.98%
Liquidity Indicators					
in dollar amounts					
Due from Banks	265,972	253,352	241,070	251,910	246,818
Due from Home Office & Other branches	265,106	252,685	240,401	251,220	246,112
Demand Deposits due from Home Office & Other branches	265,106	252,685	240,401	251,220	246,112
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	5,925	5,685	6,786	5,093	5,915
Sum of Cash and Due from Depository Institutions	271,897	259,037	247,856	257,003	252,733
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)	4,295	2,133	4,193	6,405	8,648
Annualized Yield on Due From HO (Insured Banks Only)	**1.61%**	**3.30%**	**3.32%**	**3.38%**	**3.44%**

Liquid Assets (PR-10)	**271,897**	**259,037**	**247,856**	**257,003**	**252,733**
Short-term Deposit Liabilities	305,360	282,648	267,095	277,481	271,480
Demand	140,613	129,965	124,692	134,150	120,332
Savings	133,191	134,697	129,064	117,746	119,125
Time	31,556	17,986	13,339	25,585	32,023
Other Short Term Liabitilities (PR-10)	1,130	1,381	1,408	1,452	1,529
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	98%	98%	97%	98%	98%
Due from Depository Institutions to Total Assets	86%	85%	83%	84%	84%
Liquid Assets (PR-10) to Total Assets	87%	87%	85%	86%	86%
Liquidity Ratio (PR-10)	**89%**	**91%**	**92%**	**92%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(125)**	**(12,860)**	**(11,181)**	**9,147**	**(4,270)**
Short-term Deposit Liabilities	(1,464)	(22,712)	(15,553)	10,386	(6,001)
Demand	(347)	(10,648)	(5,273)	9,458	(13,818)
Savings	(204)	1,506	(5,633)	(11,318)	1,379
Time	(913)	(13,570)	(4,647)	12,246	6,438
Other Short Term Liabitilities (PR-10)	8	251	27	44	77
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**0.0%**	**-4.7%**	**-4.3%**	**3.7%**	**-1.7%**
Short-term Deposit Liabilities	-0.5%	-7.4%	-5.5%	3.9%	-2.2%
Demand	-0.2%	-7.6%	-4.1%	7.6%	-10.3%
Savings	-0.2%	1.1%	-4.2%	-8.8%	1.2%
Time	-2.8%	-43.0%	-25.8%	91.8%	25.2%
Other Short Term Liabitilities (PR-10)	0.7%	22.2%	2.0%	3.1%	5.3%

Year-to-date Averages					
Deposits Due from Depository Institutions	267,368	259,662	253,465	253,076	251,824
Domestic Depository Institutions	830	639	589	570	561
Abroad	266,538	259,024	252,875	252,506	251,263
Head Office and Branches	266,406	258,896	252,731	252,353	251,105
Other Depository Institutions	131	128	145	153	158
Deposits	296,119	290,789	285,871	284,725	282,693
Domestic Deposits	296,119	290,789	285,871	284,725	282,693
Non-Residents	1	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	1	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	207,093	156,856	146,604	152,131	139,851
Top Twenty Deposits as % of Total Deposits	**70%**	**55%**	**53%**	**54%**	**51%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	7,645	12,360	12,402	12,666	12,804
Interest Expense	116	208	278	328	505
Net Interest Income	7,529	12,152	12,124	12,338	12,299
Provisions for Bad Loans Expense	225	664	438	399	(97)
Non-Interest Income	1,284	1,164	1,182	1,205	1,198
Non-Interest Expense	3,549	3,516	3,412	3,512	3,535
Net Income Before Tax	5,039	9,136	9,456	9,633	10,059
Less: Applicable Income Tax	193	252	266	263	259
Net Income After Tax	**4,846**	**8,884**	**9,190**	**9,370**	**9,800**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	32,808	30,226	29,326	29,766	29,992
2) Additional Loans Needed = Total Loans minus 1)	75	NA	NA	NA	NA
3) % Loan Growth needed = 2) divided by Total Loans	0%	NA	NA	NA	NA
Year to Date Remittances: Net Position	**(63,562)**	**(1,619)**	**(23,021)**	**(36,084)**	**(27,215)**
Total Incoming	178,941	32,453	63,083	106,413	155,941
Total Outgoing	242,503	34,072	86,104	142,497	183,156

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.71	2.00	2.85	3.58	4.57
Non Performing Loans to Total Loans	0.60	0.51	0.42	0.38	0.61
Non Performing Loans to Past Due Loans	0.24	0.28	0.28	0.26	0.40
Provisions for Loan Losses to NPLs	1016.24	1202.96	1328.30	1512.32	748.20
Net Income to Average Assets (ROA)	1.57	2.92	3.06	3.12	3.28
Net Interest Income to Average Earning Assets (NIM)	2.52	4.15	4.21	4.28	4.28
Average Yield on Loans	10.17	11.09	10.85	11.01	11.01
Average Cost of Deposits	0.04	0.07	0.10	0.12	0.18
Liquidity Ratio (PR-10)	88.71	91.20	92.31	92.14	92.57
Net Loans to Total Assets	9.89	10.41	12.21	11.44	11.77
Customer Deposits to Total Loans	901.61	865.87	731.51	773.81	754.32
Return on Equity (Uninsured Banks Only)	77.64	123.64	121.58	112.20	104.50
Cash Balances to Short Term Liabilities	2.06	2.07	2.62	1.99	2.39

Summary Balance Sheet

Cash and Due from Banks	271,897	259,037	247,856	257,003	252,733
Net Loans	30,731	31,050	35,623	34,264	34,738
Gross Loans	32,733	33,083	37,735	36,351	36,399
(Provisions for Loan Losses)	(2,002)	(2,033)	(2,112)	(2,087)	(1,661)
Performing Loans	32,536	32,914	37,576	36,213	36,177
Non Performing Loans	197	169	159	138	222
*****Past Due Loans (includes NPLs)*****	823	596	574	522	559
All Other Assets	8,117	8,197	8,231	8,157	7,676
TOTAL ASSETS	**310,745**	**298,284**	**291,710**	**299,424**	**295,147**
Total Deposits	295,123	286,455	276,035	281,287	274,564
Demand/Checking	140,613	129,965	124,692	134,150	120,332

Savings	133,191	134,697	129,064	117,746	119,125
Time Deposits	21,319	21,793	22,279	29,391	35,107
All Other Liabilities	7,211	7,257	7,369	7,409	7,096
TOTAL LIABILITIES	**302,334**	**293,712**	**283,404**	**288,696**	**281,660**
Paid-in Capital	4,030	4,030	4,080	4,080	4,080
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	4,380	1,930	4,226	6,648	9,406
Other	1	0	0	0	1
TOTAL CAPITAL	**8,411**	**5,960**	**8,306**	**10,728**	**13,487**
TOTAL LIABILITIES & CAPITAL	**310,745**	**299,672**	**291,710**	**299,424**	**295,147**