RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2024 2024Q1	6/30/2024 2024Q2	9/30/2024 2024Q3	12/31/2024 2024Q4	3/31/2025 2025Q1
Average Total Assets ($ 000)	333,014	348,265	366,617	374,187	402,483
Net Income ($ 000)	2,563	4,934	7,749	10,446	2,637
Average Earning Assets ($ 000)	321,723	337,369	355,843	363,307	391,507
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.53	4.58	4.55	4.51	4.38
Less: Interest Expense	0.52	0.73	0.77	0.80	0.95
Net Interest Income	4.01	3.86	3.77	3.71	3.44
Plus: Noninterest Income	0.37	0.34	0.32	0.32	0.32
Less: Noninterest Expense	1.11	1.20	1.11	1.07	0.91
Less: Provisions for Loan Losses	0.09	0.04	0.04	0.05	0.22
Net Operating Profit Before Tax	3.19	2.96	2.94	2.91	2.64
Net Operationg Profit After Tax	3.10	2.85	2.84	2.81	2.61
Adjusted Net Operating Income	3.11	2.80	2.82	2.80	2.78
Net Income	3.10	2.85	2.84	2.81	2.61
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	3.10	2.85	2.84	2.81	2.61
Net Income to Average Capital (ROE) (FSI)	103.65	103.74	103.32	96.38	101.80
Net Interest Income to Average Earning Assets (NIM)	4.15	3.98	3.89	3.82	3.54
Average Earning Assets to Average Assets	96.61	96.87	97.06	97.09	97.27
Interest Margin to Gross Income	81.76	78.33	77.53	76.82	73.09
Yield on Loans	11.23	11.47	11.62	11.69	11.80
Cost of Deposits	0.55	0.76	0.81	0.84	0.99
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.19	0.45	0.47	0.56	0.16
Earnings Coverage of Net Loan Losses (X)	37.89	31.63	48.72	55.46	47.36
Provisions for Loan Losses to Total Loans	4.24	4.37	4.78	4.82	4.68
Past Due Loans to Total Loans	2.50	1.78	2.12	2.23	2.24
Non-Performing Loans to Total Loans (FSI)	0.61	0.41	0.65	0.64	0.48
Provisions for Loan Losses to Non-Performing Loans	697.83	1070.83	731.02	754.46	976.67
Estimated Required Provisions to Non-Performing Loans	194.97	278.99	181.07	182.92	240.98
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	9.78	8.90	7.46	7.85	8.94
Net Loans and Advances to Customer Deposits	10.15	9.31	7.83	8.32	9.29
Deposits to Total Liabilities	98.02	97.86	97.99	97.90	97.83
Liquidity Ratio (PR-10)	91.81	93.25	95.14	95.52	92.48
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.02	0.01	0.01	0.01	0.01
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.22)	(1.22)	(1.32)	(1.30)	(1.30)
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	0.04	0.02
Retained Earnings to Average Capital	0.24	0.49	0.75	0.93	0.26
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.40	0.57	0.67	0.74	0.41
Past Due Loans to Total Capital	0.15	0.07	0.06	0.05	0.13
Non Performing Loans to Capital (FSI)	0.04	0.02	0.02	0.01	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	25.66	2.13	11.33	(4.08)	(0.98)
Total Capital (Balance Sheet)	(52.24)	36.16	32.10	23.28	(55.29)
Tier 1 Capital	3.58	(1.08)	0.00	0.00	(2.27)
Total Loans and Advances	4.05	(6.92)	(6.29)	1.03	12.55
Past Due Loans (Loans Past Due 30 Days or More)	69.59	(33.86)	11.64	6.29	13.04
Non Performing Loans (Loans Past Due 90 Days or More)	3.60	(37.39)	50.00	(1.39)	(15.49)
Core Liquid Assets	29.41	3.26	13.33	(4.57)	(2.33)
Total Deposits	30.11	1.35	10.99	(4.94)	0.93
Demand Deposits	70.18	4.10	5.16	(5.57)	0.84
Savings Deposits	(3.98)	(3.30)	24.54	(1.82)	(0.11)
Time Deposits	8.40	0.54	4.31	(12.24)	5.52

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	185	369	553	753	197
Other Non Interest Income	125	225	323	429	125
Total Non-Interest Income	**310**	**594**	**876**	**1,182**	**322**
Salaries, Wages and Benefits - Citizens	374	756	1,136	1,511	358
Salaries, Wages and Benefits - Noncitizens	81	153	243	364	101
Board of Directors' Expenses	35	70	76	82	6
Outsourcing Service Fees and Expenses	11	23	42	59	11
Related Party	0	0	0	0	0
Non-Related Party	11	23	42	59	11
Rent - Premises	66	137	207	280	71
Other Administrative and Occupancy Expenses	127	242	344	450	70
Depreciation on Fixed Assets	54	105	154	201	58
Other Non Interest Expenses	172	595	845	1,057	236
Total Non-Interest (Overhead) Expenses	**920**	**2,081**	**3,047**	**4,004**	**911**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	25.23	28.48	27.09	26.61	24.09
Interest Margin to Gross Income (FSI)	81.76	78.33	77.53	76.82	73.09
Personnel Expenses to Noninterest Expenses (FSI)	49.46	43.68	45.26	46.83	50.38
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.59	0.56	0.53	0.52	0.46
Salaries, Wages and Benefits of All Employees	0.55	0.52	0.50	0.50	0.46
Board of Directors' Expenses	0.04	0.04	0.03	0.02	0.01
Outsourcing Service Fees and Expenses	0.01	0.01	0.02	0.02	0.01
Rent - Premises	0.08	0.08	0.08	0.07	0.07
Other Administrative and Occupancy Expenses	0.15	0.14	0.13	0.12	0.07
Depreciation on Fixed Assets	0.06	0.06	0.06	0.05	0.06
Other Non Interest Expenses	0.21	0.34	0.31	0.28	0.23
Total Overhead Expenses	1.11	1.20	1.11	1.07	0.91
Overhead Expenses Less Non-Int Income	0.73	0.85	0.79	0.75	0.59
YIELD ON OR COST OF:					
Total Loans and Advances	12.17	12.33	12.49	12.56	12.29
Interest Income on Loans and Advances	11.23	11.47	11.62	11.69	11.80
Yield-related Loan Fees & Charges	0.94	0.86	0.87	0.86	0.50
Deposits Due from Depository Institutions	3.71	3.81	3.82	3.79	3.73
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	3.72	3.81	3.83	3.80	3.75
Head Office and Branches	3.72	3.82	3.83	3.81	3.75
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.55	0.76	0.81	0.84	0.99
Domestic	0.55	0.76	0.81	0.84	0.99
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	**11.15**	**10.48**	**9.72**	**9.40**	**8.81**
Less: Provisions for Loan Losses	0.49	0.46	0.44	0.43	0.42
Net Loans and Advances	10.66	10.02	9.29	8.98	8.39
Deposits Due From Depository Institutions	**85.46**	**86.39**	**87.34**	**87.69**	**88.46**
Demand	85.29	86.19	87.10	87.42	88.09
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	85.29	86.19	87.10	87.42	88.09
Head Office and Branches	85.27	86.18	87.08	87.40	88.08
Other Depository Institutions	0.02	0.01	0.01	0.01	0.01
Savings	0.17	0.20	0.24	0.27	0.37

Domestic	0.13	0.16	0.21	0.24	0.33
Abroad	0.04	0.04	0.03	0.03	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.04	0.04	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	**96.61**	**96.87**	**97.06**	**97.09**	**97.27**
Cash (Notes & Coin)	**1.59**	**1.43**	**1.32**	**1.33**	**1.23**
Total Non-Financial Assets	**1.50**	**1.43**	**1.36**	**1.34**	**1.26**
Premises & Equipment	1.50	1.43	1.36	1.34	1.26
Less: Accumulated Depreciation	1.16	1.11	1.06	1.05	1.00
Net Fixed Assets	0.34	0.32	0.30	0.29	0.26
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	**0.07**	**0.07**	**0.07**	**0.07**	**0.07**
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	**0.23**	**0.20**	**0.18**	**0.18**	**0.17**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	48.81	51.52	52.00	52.07	52.82
Savings Deposits	35.06	32.94	32.86	32.99	33.59
Time Deposits	10.98	10.66	10.32	9.96	8.94
Sub-Total Deposits	**94.86**	**95.12**	**95.18**	**95.02**	**95.35**
Deposits Due to Depository Institutions	0.12	0.14	0.18	0.22	0.34
Demand	0.05	0.04	0.04	0.05	0.05
Domestic	0.05	0.04	0.04	0.05	0.05
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	0.07	0.09	0.14	0.17	0.29
Domestic	0.07	0.09	0.14	0.17	0.29
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	**0.13**	**0.16**	**0.15**	**0.14**	**0.10**
Deposits	0.13	0.16	0.15	0.14	0.10
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	**0.37**	**0.40**	**0.43**	**0.45**	**0.56**
Total Provisions for Losses	**0.49**	**0.46**	**0.44**	**0.43**	**0.42**
Total Accumulated Depreciation	**1.16**	**1.11**	**1.06**	**1.05**	**1.00**
Sub-Total Liabilities	**97.01**	**97.25**	**97.25**	**97.08**	**97.43**
Total Capital	**2.99**	**2.75**	**2.75**	**2.92**	**2.57**
Total Liabilities & Capital	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

OUTPUT REPORT 4
PROVISIONS FOR LOAN LOSSES & LOAN QUALITY

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

Balance at Prior Calendar Year End	1,661	1,661	1,661	1,661	1,607

Add: Provisions Year-to-date	74	71	115	172	219
Less: Write-offs Year-to-date ( )	136	291	376	507	153
Add: Recoveries Year-to-date	66	128	210	311	97
Ending Balance	**1,665**	**1,569**	**1,610**	**1,637**	**1,770**
Average Total Loans to Average Total Assets	11.15	10.48	9.72	9.40	8.81
Average Total Loans and Advances ($000)	37,137	36,509	35,640	35,187	35,468
Year-to-date Net Loan Losses (Recoveries)	70	163	166	196	56
Past Due Loans [Loans Past Due 30 Days or More)	948	627	700	744	841
Non Performing Loans [Loans Past Due 90 Days or More)	230	144	216	213	180
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	10.58	20.51	33.65	49.84	19.13
Year-to-date Net Loan Loss to Average Total Loans	0.19	0.45	0.47	0.56	0.16
Year-to-date Write-offs to Average Total Loans	0.37	0.80	1.05	1.44	0.43
Year-to-date Recoveries to Average Total Loans	0.18	0.35	0.59	0.88	0.27
Provisions for Loan Losses to Total Loans	4.24	4.37	4.78	4.82	4.68
Provisions for Loan Losses to Loans Past Due 90 days or more	697.83	1,070.83	731.02	754.46	976.67
Earnings Coverage of Year-to-date Net Loan Losses	37.89	31.63	48.72	55.46	47.36
Twenty Largest Borrowing Relationships ('000s)	17,982	17,832	12,386	18,695	19,201
Large Borrowers to Capital (FSI)	279.2	203.3	106.9	130.9	300.7
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.50	1.78	2.12	2.23	2.24
Loans Past Due 30 to 59 Days to Total Loans	1.57	0.95	1.04	1.31	1.04
Loans Past Due 60 to 89 Days to Total Loans	0.33	0.42	0.43	0.28	0.72
Loans Past Due 90 to 179 Days to Total Loans	0.42	0.26	0.51	0.52	0.36
Loans Past Due 180 to 360 Days to Total Loans	0.18	0.15	0.14	0.12	0.12
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.61	0.41	0.65	0.64	0.48
SECTORAL DISTRIBUTION OF LOANS AS % OF TOTAL LOANS (FSI)					
Private Sector Domestic	100.00	100.00	100.00	100.00	100.00
Non-Financial Corporations	24.07	15.01	7.81	8.11	16.10
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	4.36	4.22	3.54	3.49	3.07
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	19.70	10.79	4.26	4.61	13.03
Individuals	75.93	84.99	92.19	91.89	83.90
Housing and Land Purchases	0.00	0.00	0.00	0.00	0.00
Other	75.93	84.99	92.19	91.89	83.90
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	13,487	13,487	13,487	13,487	14,282
+ Net Change in Paid-in Capital Year-to-date	0	0	0	0	(431)
+ 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	134	92	92	92	344
+ Net Income (Loss) Year-to-date	2,563	4,934	7,749	10,446	2,637
+ 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	**16,183**	**18,512**	**21,327**	**24,024**	**16,832**
Average Total Capital ($000)	9,964	9,566	10,071	10,913	10,334

CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	563.10	384.39	271.51	222.43	560.65
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	4.60	6.92	10.69	9.77	21.19

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	1.04	1.04	1.03	0.96	1.02
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.24	0.49	0.75	0.93	0.26

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.74	2.32	2.75	3.53	1.59

RISK BASED CAPITAL ANALYSIS

Part A: Capital Calculation

TIER 1 CAPITAL:

Paid-up Ordinary Shares	4,080	4,080	4,080	4,080	3,649
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(202)	(244)	(244)	(244)	100
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	3,878	3,836	3,836	3,836	3,749

TIER 2 CAPTIAL:

Current year-to-date Income	2,563	4,934	7,749	10,446	2,637
Asset Revaluation Reserves	0	0	0	0	0
LESS: Asset Revaluation Reserve Required Discount	0	0	0	0	0
Allowable Revaluation Reserves	0	0	0	0	0
General Provisions for Loan Losses	1,605	1,542	1,579	1,607	1,758
Maximum Eligible General Provisions for Loan Losses	4,022	4,132	4,390	4,197	4,161
Allowable General Provisions for Loan Losses	1,605	1,542	1,579	1,607	1,758
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,168	6,476	9,328	12,053	4,395
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	321,840	332,419	376,657	358,212	350,814
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	321,840	332,419	376,657	358,212	350,814
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	**(313,794)**	**(322,107)**	**(363,493)**	**(342,323)**	**(342,670)**

Part B: Calculation of Total Risk Weighted Assets

On-Balance Sheet Risk-Weighted Assets	**318,912**	**327,674**	**348,647**	**333,362**	**330,325**
0% Risk Weighted Assets ($000)	13,101	9,235	7,166	7,950	10,048
20% Risk Weighted Assets ($000)	43,686	47,361	77,299	73,912	70,074
50% Risk Weighted Assets ($000)	89	85	85	26	24
100% Risk Weighted Assets ($000)	310,130	318,159	333,145	318,567	316,298
Off-Balance Sheet Risk-Weighted Obligations	**2,877**	**2,877**	**2,516**	**2,397**	**2,529**
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	2,877	2,877	2,516	2,397	2,529
Gross Risk-Weighted Assets	**321,789**	**330,551**	**351,163**	**335,759**	**332,854**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	64,368	66,484	75,331	71,642	70,163
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**257,421**	**264,067**	**275,832**	**264,117**	**262,691**
Tier-1 Capital to Risk-Weighted Assets	**1.51%**	**1.45%**	**1.39%**	**1.45%**	**1.43%**
Total Capital to Risk-Weighted Assets	**-121.90%**	**-121.98%**	**-131.78%**	**-129.61%**	**-130.45%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,697	4,310	4,508	5,439	4,439
Core Liquid Assets	327,052	337,719	382,736	365,229	356,728
Short Term Liabilities	325,645	342,378	374,533	361,405	364,004
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	88.18	89.16	90.77	90.30	89.07
Cash Balances to Short Term Liabilities	1.44	1.26	1.20	1.50	1.22
Core Liquid Assets to Short Term Liabilities (FSI)	100.43	98.64	102.19	101.06	98.00
Customer Deposits to Total Loans (FSI)	943.20	1027.06	1216.51	1144.58	1026.47
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.27	1.14	1.07	1.34	1.11
Balances Due From Depository Institutions	86.92	88.02	89.70	88.95	87.96
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	86.83	87.81	89.37	88.61	87.64
Head Office and Branches	86.78	87.76	89.32	88.56	87.59
Other Depository Institutions	0.05	0.05	0.04	0.04	0.04
Short Term Liabilities	87.80	90.39	88.82	89.35	90.89
Total Deposit Liabilities	96.32	95.59	95.30	94.44	96.27
Demand Deposits	55.22	56.29	53.17	52.34	53.31
Savings Deposits	30.84	29.20	32.67	33.44	33.73
Time Deposits	10.26	10.10	9.46	8.66	9.23
Deposits Due to Depository Institutions	0.08	0.16	0.29	0.35	0.34
Domestic	0.08	0.16	0.29	0.35	0.34
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	0.00	NA	NA
Japanese Yen (JPY)	NA	0.00	0.00	0.00	0.00
Australian Dollar (AUD)	NA	NA	0.00	0.00	0.00
United Kingdom Euro (EUR)	NA	0.00	0.00	0.00	0.00
Brttish Pound (GBP)	NA	NA	NA	NA	NA
Chinese Yuan (CNY)	NA	NA	NA	NA	NA
Philippine Peso (PHP)	NA	0.00	NA	0.00	NA
All Others	NA	0.00	NA	0.00	NA

OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL						
Net Aggregate Method (FSI)		0.00	0.08	0.26	0.23	0.19
Shorthand Method	NA		0.08	0.26	0.23	0.19

OTHER RATIOS:					
FX Assets to Total Assets	NA	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	6,346	11,730	18,705	15,501	4,755
- 7 up to 30 days	3,369	889	(1,684)	(2,289)	(6,394)
- 1 up to 3 months	(1,834)	(6,105)	(6,728)	(6,688)	(2,958)
- 3 up to 6 months	(9,753)	(11,830)	(7,551)	(4,175)	(6,766)
- 6 up to 12 months	(8,951)	(426)	(7,575)	403	5,815
- 1 up to 3 years	12,753	13,740	11,392	14,260	10,883
- 3 up to 5 years	9,747	10,033	10,639	10,512	10,822
- 5 Years and Over	3,171	2,997	2,486	2,581	3,215
- Unclassified	141	36	50	(10)	(102)
Cumulative GAP Position ('000s)					
- Less than 7 days	6,346	11,730	18,705	15,501	4,755
- 7 up to 30 days	9,715	12,619	17,021	13,212	(1,639)
- 1 up to 3 months	7,881	6,514	10,293	6,524	(4,597)
- 3 up to 6 months	(1,872)	(5,316)	2,742	2,349	(11,363)
- 6 up to 12 months	(10,823)	(5,742)	(4,833)	2,752	(5,548)
- 1 up to 3 years	1,930	7,998	6,559	17,012	5,335
- 3 up to 5 years	11,677	18,031	17,198	27,524	16,157
- 5 Years and Over	14,848	21,028	19,684	30,105	19,372
- Unclassified	14,989	21,064	19,734	30,095	19,270

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	6.87	5.33	4.57	4.70	4.81
0 - 3 months	7.55	6.43	4.94	5.10	5.38
0 - 6 months	7.83	6.92	5.64	5.92	7.59
0 - 12 months	9.12	8.80	6.97	7.34	9.29

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,877	2,877	2,516	2,397	2,529
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	5,671	9,417	5,633	13,416	10,355
Unconditionally Cancelable At Any Time Without Notice	12	14	15	11	15
Non-Cancelable With a Remaining Term to Maturity One Year or Less	5,659	9,403	5,618	13,405	10,340
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,548**	**12,294**	**8,149**	**15,813**	**12,884**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.78	0.76	0.60	0.59	0.63
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	1.53	2.49	1.34	3.32	2.59
Unconditionally Cancelable At Any Time Without Notice	0.00	0.00	0.00	0.00	0.00
Non-Cancelable With a Remaining Term to Maturity One Year or Less	1.53	2.48	1.33	3.31	2.58
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**2.30**	**3.25**	**1.93**	**3.91**	**3.22**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.78**	**0.41**	**0.66**	**0.55**	**0.48**
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	2.64	0.49	1.02	0.73	1.57
- Officers	1.34	0.73	0.54	0.33	0.75
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.64	0.42	0.31	0.23	0.49
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**43**	**45**	**47**	**46**	**47**
Citizens of the Republic of Palau	36	39	39	37	38
Non-Citizens	7	6	8	9	9
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	33.77	26.05	19.96	19.73	26.76
Unsecured Loans as % of Total Loans and Advances	66.23	73.95	80.04	80.27	73.24
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.01	NA	NA	NA	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	33.82	33.82	33.82	33.82	26.01
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	66.18	66.18	66.18	66.18	73.99
Paid-in Capital as a % of Total Capital	63.34	46.52	35.22	28.57	57.14
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**121,322**	**120,815**	**57,560**	**122,231**	**49,303**
Australia	872	923	1,192	1,132	1,073
Japan	3,348	16,434	2,960	12,005	10,642
New Zealand	157	179	150	127	68
Philippines	489	393	429	1,226	511
Taiwan	5,329	3,570	3,315	12,895	4,230
United States	96,933	87,634	37,797	75,925	22,327
China	1,761	3,042	4,486	6,969	3,717
All Others	12,433	8,640	7,231	11,952	6,735
Outgoing Remittances ($000)	**41,584**	**110,947**	**42,652**	**131,849**	**63,360**
Australia	791	891	1,005	483	1,246
Japan	4,160	5,669	4,662	5,015	8,068
New Zealand	366	291	454	314	328
Philippines	6,767	5,718	7,691	8,613	8,586
Taiwan	3,596	2,653	4,276	4,243	4,408
United States	16,476	86,055	14,921	102,914	29,064
China	4,429	5,687	3,674	4,398	6,285
All Others	4,999	3,983	5,969	5,869	5,375
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.72	0.76	2.07	0.93	2.18
Japan	2.76	13.60	5.14	9.82	21.58
New Zealand	0.13	0.15	0.26	0.10	0.14
Philippines	0.40	0.33	0.75	1.00	1.04
Taiwan	4.39	2.95	5.76	10.55	8.58
United States	79.90	72.54	65.67	62.12	45.29
China	1.45	2.52	7.79	5.70	7.54
All Others	10.25	7.15	12.56	9.78	13.66
Outgoing Remittances					
Australia	1.90	0.80	2.36	0.37	1.97
Japan	10.00	5.11	10.93	3.80	12.73
New Zealand	0.88	0.26	1.06	0.24	0.52
Philippines	16.27	5.15	18.03	6.53	13.55
Taiwan	8.65	2.39	10.03	3.22	6.96
United States	39.62	77.56	34.98	78.05	45.87
China	10.65	5.13	8.61	3.34	9.92
All Others	12.02	3.59	13.99	4.45	8.48
Incoming Remittances ($000)	**121,322**	**120,815**	**57,560**	**122,231**	**49,303**
Depository Institutions Domestic	326	1,444	1,057	208	286
Other Financial Corporations Domestic	0	0	0	0	0
Development Financing Corporations	0	0	0	0	0
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	14,774	80,243	26,624	66,485	15,337
Local Governments (State Governments)	241	59	30	0	178
Statutory Non-financial Corporations Domestic	0	0	0	0	2
Private Sector Domestic	105,981	39,069	29,849	55,538	33,500
Non-financial Corporations	97,256	32,649	24,037	45,174	26,770
Individuals	6,600	3,244	2,942	3,911	4,045
Non-profit Institutions Serving Households	2,125	3,176	2,870	6,453	2,685
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**41,584**	**110,947**	**42,652**	**131,849**	**63,360**
Depository Institutions Domestic	29	129	128	136	114
Other Financial Corporations Domestic	39	445	311	37	1,190
Development Financing Corporations	39	445	311	37	1,190
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	4,912	62,379	6,235	64,602	7,185
Local Governments (State Governments)	6	18	105	5	35
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	36,598	47,976	35,873	67,069	54,836
Non-financial Corporations	34,804	43,960	32,410	64,400	51,626
Individuals	1,677	3,931	3,297	2,463	3,007
Non-profit Institutions Serving Households	117	85	166	206	203
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.27	1.20	1.84	0.17	0.58
Other Financial Corporations Domestic	NA	NA	NA	NA	NA
Development Financing Corporations	NA	NA	NA	NA	NA
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	12.18	66.42	46.25	54.39	31.11
Local Governments (State Governments)	0.20	0.05	0.05	NA	0.36
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	0.00
Private Sector Domestic	87.36	32.34	51.86	45.44	67.95
Non-financial Corporations	80.16	27.02	41.76	36.96	54.30
Individuals	5.44	2.69	5.11	3.20	8.20
Non-profit Institutions Serving Households	1.75	2.63	4.99	5.28	5.45
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.07	0.12	0.30	0.10	0.18
Other Financial Corporations Domestic	0.09	0.40	0.73	0.03	1.88
Development Financing Corporations	0.09	0.40	0.73	0.03	1.88
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	11.81	56.22	14.62	49.00	11.34
Local Governments (State Governments)	0.01	0.02	0.25	0.00	0.06
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	88.01	43.24	84.11	50.87	86.55
Non-financial Corporations	83.70	39.62	75.99	48.84	81.48
Individuals	4.03	3.54	7.73	1.87	4.75
Non-profit Institutions Serving Households	0.28	0.08	0.39	0.16	0.32
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**22,722**	**23,380**	**23,603**	**23,450**	**23,050**
of which: SME depositors	350	348	322	394	310
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.54	1.49	1.36	1.68	1.34
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**26,447**	**27,143**	**27,356**	**27,157**	**26,751**
of which: SME deposit accounts	350	348	343	416	331
of which: household/individuals deposit accounts	4,537	4,551	4,545	4,543	4,511
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.32	1.28	1.25	1.53	1.24
household/individuals deposit accounts	17.16	16.77	16.61	16.73	16.86
Total Number of Borrowers	**4,819**	**4,943**	**4,996**	**4,998**	**5,065**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,359	1,370	1,369	1,381	1,425
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	28.20	27.72	27.40	27.63	28.13
Total Number of Loan Accounts	**5,116**	**5,238**	**5,299**	**5,303**	**5,370**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,363	1,372	1,372	1,384	1,427

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	26.64	26.19	25.89	26.10	26.57
Total Number of ATMs	10	10	10	11	11
Other Indicators					
Capital Growth from prior quarter ($)	(7,046)	2,329	2,815	2,697	(7,896)
Capital Growth from prior quarter (%)	-52.24%	36.16%	32.10%	23.28%	-55.29%
Asset Growth from prior quarter($)	75,733	7,887	42,905	(17,203)	(3,972)
Asset Growth from prior quarter(%)	25.66%	2.13%	11.33%	-4.08%	-0.98%
Deposit Growth from prior quarter ($)	82,664	4,840	39,793	(19,869)	3,562
Deposit Growth from prior quarter (%)	30.11%	1.35%	10.99%	-4.94%	0.93%
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	8	(86)	72	(3)	(33)
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	3.60%	-37.39%	50.00%	-1.39%	-15.49%
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	37,874	35,253	33,034	33,374	37,561
Non-financial Corporations	9,115	5,292	2,579	2,705	6,049
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	1,653	1,489	1,171	1,165	1,155
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	7,462	3,803	1,408	1,540	4,894
Individuals	28,759	29,961	30,455	30,669	31,512

Housing and Land Purchases	-	-	-	-	-
Other	28,759	29,961	30,455	30,669	31,512
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					
TOTAL LOANS ($'000s)	**37,874**	**35,253**	**33,034**	**33,374**	**37,561**
Secured Loans	12,790	9,183	6,593	6,584	10,051
Unsecured Loans	25,084	26,070	26,441	26,790	27,510
Growth qtr-on-qtr dollar amount					
Total Loans	**1,475**	**(2,621)**	**(2,219)**	**340**	**4,187**
Secured Loans	489	(3,607)	(2,590)	(9)	3,467
Unsecured Loans	986	986	371	349	720
Growth qtr-on-qtr percent					
Total Loans	**4%**	**-7%**	**-6%**	**1%**	**13%**
Secured Loans	4%	-28%	-28%	0%	53%
Unsecured Loans	4%	3.9%	1%	1%	3%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,375	1,398	1,363	1,394	1,578
Total Loans less NPLs	37,644	35,109	32,818	33,161	37,381
Ratio of Provisions to Total Loans (both less NPLs)	3.65%	3.98%	4.15%	4.20%	4.22%
Liquidity Indicators					
in dollar amounts					
Due from Banks	322,355	333,409	378,228	359,790	352,289
Due from Home Office & Other branches	321,840	332,419	376,657	358,212	350,814
Demand Deposits due from Home Office & Other branches	321,840	332,419	376,657	358,212	350,814
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,697	4,310	4,508	5,439	4,439
Sum of Cash and Due from Depository Institutions	327,052	337,719	382,736	365,229	356,728
Effective Federal Funds Rate (Qtr Avg)	**#REF!**	**#REF!**	**#REF!**	**#REF!**	**#REF!**
Est. Yield on Due From HO (Insured Banks Only)	#REF!	#REF!	#REF!	#REF!	#REF!
Interest Income from Due From HO (Insured Banks Only)	2,640	5,726	9,166	12,449	3,322
Annualized Yield on Due From HO (Insured Banks Only)	**3.72%**	**3.82%**	**3.83%**	**3.81%**	**3.75%**
Liquid Assets (PR-10)	**327,052**	**337,719**	**382,736**	**365,229**	**356,728**
Short-term Deposit Liabilities	354,556	359,748	399,645	379,821	383,154
Demand	204,785	213,191	224,186	211,710	213,489
Savings	114,387	110,617	137,765	135,257	135,105
Time	35,384	35,940	37,694	32,854	34,560
Other Short Term Liabitilities (PR-10)	1,665	2,409	2,627	2,547	2,570
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	99%
Due from Depository Institutions to Total Assets	87%	88%	90%	89%	88%
Liquid Assets (PR-10) to Total Assets	88%	89%	91%	90%	89%
Liquidity Ratio (PR-10)	**92%**	**93%**	**95%**	**96%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**74,319**	**10,667**	**45,017**	**(17,507)**	**(8,501)**
Short-term Deposit Liabilities	83,076	5,192	39,897	(19,824)	3,333
Demand	84,453	8,406	10,995	(12,476)	1,779
Savings	(4,738)	(3,770)	27,148	(2,508)	(152)
Time	3,361	556	1,754	(4,840)	1,706
Other Short Term Liabitilities (PR-10)	136	744	218	(80)	23
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**29.4%**	**3.3%**	**13.3%**	**-4.6%**	**-2.3%**
Short-term Deposit Liabilities	30.6%	1.5%	11.1%	-5.0%	0.9%
Demand	70.2%	4.1%	5.2%	-5.6%	0.8%
Savings	-4.0%	-3.3%	24.5%	-1.8%	-0.1%
Time	10.5%	1.6%	4.9%	-12.8%	5.2%
Other Short Term Liabitilities (PR-10)	8.9%	44.7%	9.0%	-3.0%	0.9%

Year-to-date Averages					
Deposits Due from Depository Institutions	284,587	300,861	320,203	328,120	356,040
Domestic Depository Institutions	432	558	766	893	1,347
Abroad	284,155	300,303	319,436	327,227	354,693
Head Office and Branches	283,976	300,124	319,257	327,048	354,513
Other Depository Institutions	179	179	179	179	180
Deposits	315,896	331,287	348,930	355,543	383,773
Domestic Deposits	315,896	331,287	348,930	355,543	383,773
Non-Residents	-	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	217,215	221,378	257,580	234,128	240,556
Top Twenty Deposits as % of Total Deposits	**61%**	**61%**	**64%**	**61%**	**62%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	15,080	15,952	16,672	16,867	17,648
Interest Expense	1,736	2,526	2,841	3,002	3,808
Net Interest Income	13,344	13,426	13,830	13,865	13,840
Provisions for Bad Loans Expense	296	142	153	172	876
Non-Interest Income	1,240	1,188	1,168	1,182	1,288
Non-Interest Expense	3,680	4,162	4,063	4,004	3,644
Net Income Before Tax	10,608	10,310	10,782	10,871	10,608
Less: Applicable Income Tax	280	386	377	353	88
Net Income After Tax	**10,328**	**9,924**	**10,405**	**10,518**	**10,520**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	30,235	33,766	32,533	31,890	29,643
2) Additional Loans Needed = Total Loans minus 1)	NA	NA	NA	NA	NA
3) % Loan Growth needed = 2) divided by Total Loans	NA	NA	NA	NA	NA
Year to Date Remittances: Net Position	**79,738**	**89,606**	**104,514**	**94,896**	**(14,057)**
Total Incoming	121,322	242,137	299,697	421,928	49,303
Total Outgoing	41,584	152,531	195,183	327,032	63,360

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.74	2.32	2.75	3.53	1.59
Non Performing Loans to Total Loans	0.61	0.41	0.65	0.64	0.48
Non Performing Loans to Past Due Loans	0.24	0.23	0.31	0.29	0.21
Provisions for Loan Losses to NPLs	697.83	1070.83	731.02	754.46	976.67
Net Income to Average Assets (ROA)	3.10	2.85	2.84	2.81	2.61
Net Interest Income to Average Earning Assets (NIM)	4.15	3.98	3.89	3.82	3.54
Average Yield on Loans	11.23	11.47	11.62	11.69	11.80
Average Cost of Deposits	0.55	0.76	0.81	0.84	0.99
Liquidity Ratio (PR-10)	91.81	93.25	95.14	95.52	92.48
Net Loans to Total Assets	9.78	8.90	7.46	7.85	8.94
Customer Deposits to Total Loans	943.20	1027.06	1216.51	1144.58	1026.47
Return on Equity (Uninsured Banks Only)	103.65	103.74	103.32	96.38	101.80
Cash Balances to Short Term Liabilities	1.44	1.26	1.20	1.50	1.22

Summary Balance Sheet

Cash and Due from Banks	327,052	337,719	382,736	365,229	356,728
Net Loans	36,269	33,711	31,455	31,767	35,803
Gross Loans	37,874	35,253	33,034	33,374	37,561
(Provisions for Loan Losses)	(1,605)	(1,542)	(1,579)	(1,607)	(1,758)
Performing Loans	37,644	35,109	32,818	33,161	37,381
Non Performing Loans	230	144	216	213	180
*****Past Due Loans (includes NPLs)*****	948	627	700	744	841
All Other Assets	7,559	7,337	7,481	7,473	7,966
TOTAL ASSETS	**370,880**	**378,767**	**421,672**	**404,469**	**400,497**
Total Deposits	357,228	362,068	401,861	381,992	385,554
Demand/Checking	204,785	213,191	224,186	211,710	213,489

Savings	114,387	110,617	137,765	135,257	135,105
Time Deposits	38,056	38,260	39,910	35,025	36,960
All Other Liabilities	7,211	7,927	8,226	8,195	8,557
TOTAL LIABILITIES	**364,439**	**369,995**	**410,087**	**390,187**	**394,111**
Paid-in Capital	4,080	4,080	4,080	4,080	3,649
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,361	4,690	7,505	10,202	2,737
Other	0	0	0	0	0
TOTAL CAPITAL	**6,441**	**8,770**	**11,585**	**14,282**	**6,386**
TOTAL LIABILITIES & CAPITAL	**370,880**	**378,765**	**421,672**	**404,469**	**400,497**