RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	6/30/2024 2024Q2	9/30/2024 2024Q3	12/31/2024 2024Q4	3/31/2025 2025Q1	6/30/2025 2025Q2
Average Total Assets ($ 000)	348,265	366,617	374,187	402,483	395,746
Net Income ($ 000)	4,934	7,749	10,446	2,637	5,222
Average Earning Assets ($ 000)	337,369	355,843	363,307	391,507	384,255
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.58	4.55	4.51	4.38	4.40
Less: Interest Expense	0.73	0.77	0.80	0.95	0.98
Net Interest Income	3.86	3.77	3.71	3.44	3.41
Plus: Noninterest Income	0.34	0.32	0.32	0.32	0.33
Less: Noninterest Expense	1.20	1.11	1.07	0.91	0.91
Less: Provisions for Loan Losses	0.04	0.04	0.05	0.22	0.15
Net Operating Profit Before Tax	2.96	2.94	2.91	2.64	2.68
Net Operationg Profit After Tax	2.85	2.84	2.81	2.61	2.63
Adjusted Net Operating Income	2.80	2.82	2.80	2.78	2.72
Net Income	2.85	2.84	2.81	2.61	2.63
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.85	2.84	2.81	2.61	2.63
Net Income to Average Capital (ROE) (FSI)	103.74	103.32	96.38	101.80	105.47
Net Interest Income to Average Earning Assets (NIM)	3.98	3.89	3.82	3.54	3.51
Average Earning Assets to Average Assets	96.87	97.06	97.09	97.27	97.10
Interest Margin to Gross Income	78.33	77.53	76.82	73.09	72.21
Yield on Loans	11.47	11.62	11.69	11.80	11.90
Cost of Deposits	0.76	0.81	0.84	0.99	1.03
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.45	0.47	0.56	0.16	0.31
Earnings Coverage of Net Loan Losses (X)	31.63	48.72	55.46	47.36	46.17
Provisions for Loan Losses to Total Loans	4.37	4.78	4.82	4.68	4.51
Past Due Loans to Total Loans	1.78	2.12	2.23	2.24	3.00
Non-Performing Loans to Total Loans (FSI)	0.41	0.65	0.64	0.48	0.64
Provisions for Loan Losses to Non-Performing Loans	1070.83	731.02	754.46	976.67	707.17
Estimated Required Provisions to Non-Performing Loans	278.99	181.07	182.92	240.98	182.07
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	8.90	7.46	7.85	8.94	9.82
Net Loans and Advances to Customer Deposits	9.31	7.83	8.32	9.29	10.30
Deposits to Total Liabilities	97.86	97.99	97.90	97.83	97.66
Liquidity Ratio (PR-10)	93.25	95.14	95.52	92.48	92.12
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.01	0.01	0.01	0.01	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.22)	(1.32)	(1.30)	(1.30)	(1.32)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.03	0.04	0.02	0.02
Retained Earnings to Average Capital	0.49	0.75	0.93	0.26	0.54
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.57	0.67	0.74	0.41	0.58
Past Due Loans to Total Capital	0.07	0.06	0.05	0.13	0.13
Non Performing Loans to Capital (FSI)	0.02	0.02	0.01	0.03	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	2.13	11.33	(4.08)	(0.98)	(4.55)
Total Capital (Balance Sheet)	36.16	32.10	23.28	(55.29)	40.48
Tier 1 Capital	(1.08)	0.00	0.00	(2.27)	0.00
Total Loans and Advances	(6.92)	(6.29)	1.03	12.55	4.68
Past Due Loans (Loans Past Due 30 Days or More)	(33.86)	11.64	6.29	13.04	40.43
Non Performing Loans (Loans Past Due 90 Days or More)	(37.39)	50.00	(1.39)	(15.49)	39.44
Core Liquid Assets	3.26	13.33	(4.57)	(2.33)	(5.61)
Total Deposits	1.35	10.99	(4.94)	0.93	(5.45)
Demand Deposits	4.10	5.16	(5.57)	0.84	(11.15)
Savings Deposits	(3.30)	24.54	(1.82)	(0.11)	3.85
Time Deposits	0.54	4.31	(12.24)	5.52	(6.49)

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	369	553	753	197	395
Other Non Interest Income	225	323	429	125	254
Total Non-Interest Income	**594**	**876**	**1,182**	**322**	**649**
Salaries, Wages and Benefits - Citizens	756	1,136	1,511	358	708
Salaries, Wages and Benefits - Noncitizens	153	243	364	101	193
Board of Directors' Expenses	70	76	82	6	11
Outsourcing Service Fees and Expenses	23	42	59	11	39
Related Party	0	0	0	0	0
Non-Related Party	23	42	59	11	39
Rent - Premises	137	207	280	71	145
Other Administrative and Occupancy Expenses	242	344	450	70	162
Depreciation on Fixed Assets	105	154	201	58	104
Other Non Interest Expenses	595	845	1,057	236	434
Total Non-Interest (Overhead) Expenses	**2,081**	**3,047**	**4,004**	**911**	**1,796**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	28.48	27.09	26.61	24.09	24.27
Interest Margin to Gross Income (FSI)	78.33	77.53	76.82	73.09	72.21
Personnel Expenses to Noninterest Expenses (FSI)	43.68	45.26	46.83	50.38	50.17
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.56	0.53	0.52	0.46	0.46
Salaries, Wages and Benefits of All Employees	0.52	0.50	0.50	0.46	0.46
Board of Directors' Expenses	0.04	0.03	0.02	0.01	0.01
Outsourcing Service Fees and Expenses	0.01	0.02	0.02	0.01	0.02
Rent - Premises	0.08	0.08	0.07	0.07	0.07
Other Administrative and Occupancy Expenses	0.14	0.13	0.12	0.07	0.08
Depreciation on Fixed Assets	0.06	0.06	0.05	0.06	0.05
Other Non Interest Expenses	0.34	0.31	0.28	0.23	0.22
Total Overhead Expenses	1.20	1.11	1.07	0.91	0.91
Overhead Expenses Less Non-Int Income	0.85	0.79	0.75	0.59	0.58
YIELD ON OR COST OF:					
Total Loans and Advances	12.33	12.49	12.56	12.29	12.40
Interest Income on Loans and Advances	11.47	11.62	11.69	11.80	11.90
Yield-related Loan Fees & Charges	0.86	0.87	0.86	0.50	0.50
Deposits Due from Depository Institutions	3.81	3.82	3.79	3.73	3.70
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	3.81	3.83	3.80	3.75	3.71
Head Office and Branches	3.82	3.83	3.81	3.75	3.71
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.76	0.81	0.84	0.99	1.03
Domestic	0.76	0.81	0.84	0.99	1.03
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	**10.48**	**9.72**	**9.40**	**8.81**	**9.29**
Less: Provisions for Loan Losses	0.46	0.44	0.43	0.42	0.43
Net Loans and Advances	10.02	9.29	8.98	8.39	8.85
Deposits Due From Depository Institutions	**86.39**	**87.34**	**87.69**	**88.46**	**87.81**
Demand	86.19	87.10	87.42	88.09	87.46
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.19	87.10	87.42	88.09	87.46
Head Office and Branches	86.18	87.08	87.40	88.08	87.44
Other Depository Institutions	0.01	0.01	0.01	0.01	0.01
Savings	0.20	0.24	0.27	0.37	0.35

Domestic	0.16	0.21	0.24	0.33	0.32
Abroad	0.04	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	0.04	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	**96.87**	**97.06**	**97.09**	**97.27**	**97.10**
Cash (Notes & Coin)	**1.43**	**1.32**	**1.33**	**1.23**	**1.36**
Total Non-Financial Assets	**1.43**	**1.36**	**1.34**	**1.26**	**1.29**
Premises & Equipment	1.43	1.36	1.34	1.26	1.29
Less: Accumulated Depreciation	1.11	1.06	1.05	1.00	1.02
Net Fixed Assets	0.32	0.30	0.29	0.26	0.27
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**	**0.08**
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	**0.20**	**0.18**	**0.18**	**0.17**	**0.17**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	51.52	52.00	52.07	52.82	51.79
Savings Deposits	32.94	32.86	32.99	33.59	34.59
Time Deposits	10.66	10.32	9.96	8.94	8.97
Sub-Total Deposits	**95.12**	**95.18**	**95.02**	**95.35**	**95.36**
Deposits Due to Depository Institutions	0.14	0.18	0.22	0.34	0.33
Demand	0.04	0.04	0.05	0.05	0.04
Domestic	0.04	0.04	0.05	0.05	0.04
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	0.09	0.14	0.17	0.29	0.29
Domestic	0.09	0.14	0.17	0.29	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	**0.16**	**0.15**	**0.14**	**0.10**	**0.11**
Deposits	0.16	0.15	0.14	0.10	0.11
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	**0.40**	**0.43**	**0.45**	**0.56**	**0.58**
Total Provisions for Losses	**0.46**	**0.44**	**0.43**	**0.42**	**0.43**
Total Accumulated Depreciation	**1.11**	**1.06**	**1.05**	**1.00**	**1.02**
Sub-Total Liabilities	**97.25**	**97.25**	**97.08**	**97.43**	**97.50**
Total Capital	**2.75**	**2.75**	**2.92**	**2.57**	**2.50**
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	1,607	1,607

Add: Provisions Year-to-date	71	115	172	219	296
Less: Write-offs Year-to-date ( )	291	376	507	153	300
Add: Recoveries Year-to-date	128	210	311	97	185
Ending Balance	**1,569**	**1,610**	**1,637**	**1,770**	**1,788**
Average Total Loans to Average Total Assets	10.48	9.72	9.40	8.81	9.29
Average Total Loans and Advances ($000)	36,509	35,640	35,187	35,468	36,751
Year-to-date Net Loan Losses (Recoveries)	163	166	196	56	115
Past Due Loans [Loans Past Due 30 Days or More)	627	700	744	841	1,181
Non Performing Loans [Loans Past Due 90 Days or More)	144	216	213	180	251
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	20.51	33.65	49.84	19.13	36.49
Year-to-date Net Loan Loss to Average Total Loans	0.45	0.47	0.56	0.16	0.31
Year-to-date Write-offs to Average Total Loans	0.80	1.05	1.44	0.43	0.82
Year-to-date Recoveries to Average Total Loans	0.35	0.59	0.88	0.27	0.50
Provisions for Loan Losses to Total Loans	4.37	4.78	4.82	4.68	4.51
Provisions for Loan Losses to Loans Past Due 90 days or more	1,070.83	731.02	754.46	976.67	707.17
Earnings Coverage of Year-to-date Net Loan Losses	31.63	48.72	55.46	47.36	46.17
Twenty Largest Borrowing Relationships ('000s)	17,832	12,386	18,695	19,201	19,895
Large Borrowers to Capital (FSI)	203.3	106.9	130.9	300.7	221.8
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	1.78	2.12	2.23	2.24	3.00
Loans Past Due 30 to 59 Days to Total Loans	0.95	1.04	1.31	1.04	1.84
Loans Past Due 60 to 89 Days to Total Loans	0.42	0.43	0.28	0.72	0.53
Loans Past Due 90 to 179 Days to Total Loans	0.26	0.51	0.52	0.36	0.57
Loans Past Due 180 to 360 Days to Total Loans	0.15	0.14	0.12	0.12	0.07
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.41	0.65	0.64	0.48	0.64
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	15.01	7.81	8.11	16.10	16.39
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	4.22	3.54	3.49	3.07	2.91
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
Average Total Assets ($ 000)	348,265	366,617	374,187	402,483	395,746
Net Income ($ 000)	4,934	7,749	10,446	2,637	5,222
Average Earning Assets ($ 000)	337,369	355,843	363,307	391,507	384,255
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.58	4.55	4.51	4.38	4.40

YEAR-TO-DATE CHANGES IN CAPITAL ($ 000s):					
Balance At Prior Year End	13,487	13,487	13,487	14,282	14,282
+ Net Change in Paid-in Capital Year-to-date	0	0	0	(431)	(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	92	92	92	344	344
+ Net Income (Loss) Year-to-date	4,934	7,749	10,446	2,637	5,222
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	(1)	0	0
Balance At End of Period	**18,512**	**21,327**	**24,024**	**16,832**	**19,417**
Average Total Capital ($000)	9,566	10,071	10,913	10,334	9,880
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	384.39	271.51	222.43	560.65	418.49
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	6.92	10.69	9.77	21.19	13.14
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	1.04	1.03	0.96	1.02	1.05
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.49	0.75	0.93	0.26	0.54
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.32	2.75	3.53	1.59	2.35
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,080	4,080	4,080	3,649	3,649
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(244)	(244)	(244)	100	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	3,836	3,836	3,836	3,749	3,749
TIER 2 CAPTIAL:					
Current year-to-date Income	4,934	7,749	10,446	2,637	5,222
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	1,542	1,579	1,607	1,758	1,775
Maximum Eligible General Provisions for Loan Losses	4,132	4,390	4,197	4,161	3,840
Allowable General Provisions for Loan Losses	1,542	1,579	1,607	1,758	1,775
Other	0	0	0	0	0
Sub-total Tier 2 Capital	6,476	9,328	12,053	4,395	6,997
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	332,419	376,657	358,212	350,814	329,150
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	332,419	376,657	358,212	350,814	329,150
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	**(322,107)**	**(363,493)**	**(342,323)**	**(342,670)**	**(318,404)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**327,674**	**348,647**	**333,362**	**330,325**	**304,291**
0% Risk Weighted Assets ($000)	9,235	7,166	7,950	10,048	12,153
20% Risk Weighted Assets ($000)	47,361	77,299	73,912	70,074	77,053
50% Risk Weighted Assets ($000)	85	85	26	24	182
100% Risk Weighted Assets ($000)	318,159	333,145	318,567	316,298	288,789
Off-Balance Sheet Risk-Weighted Obligations	**2,877**	**2,516**	**2,397**	**2,529**	**2,896**
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	2,516	2,397	2,529	2,896
Gross Risk-Weighted Assets	**330,551**	**351,163**	**335,759**	**332,854**	**307,187**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	66,484	75,331	71,642	70,163	65,830
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**264,067**	**275,832**	**264,117**	**262,691**	**241,357**
Tier-1 Capital to Risk-Weighted Assets	**1.45%**	**1.39%**	**1.45%**	**1.43%**	**1.55%**
Total Capital to Risk-Weighted Assets	**-121.98%**	**-131.78%**	**-129.61%**	**-130.45%**	**-131.92%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,310	4,508	5,439	4,439	6,288
Core Liquid Assets	337,719	382,736	365,229	356,728	336,720
Short Term Liabilities	342,378	374,533	361,405	364,004	353,937
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	89.16	90.77	90.30	89.07	88.08
Cash Balances to Short Term Liabilities	1.26	1.20	1.50	1.22	1.78
Core Liquid Assets to Short Term Liabilities (FSI)	98.64	102.19	101.06	98.00	95.14
Customer Deposits to Total Loans (FSI)	1027.06	1216.51	1144.58	1026.47	927.18
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.14	1.07	1.34	1.11	1.64
Balances Due From Depository Institutions	88.02	89.70	88.95	87.96	86.44
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	87.81	89.37	88.61	87.64	86.15
Head Office and Branches	87.76	89.32	88.56	87.59	86.10
Other Depository Institutions	0.05	0.04	0.04	0.04	0.05
Short Term Liabilities	90.39	88.82	89.35	90.89	92.59
Total Deposit Liabilities	95.59	95.30	94.44	96.27	95.36
Demand Deposits	56.29	53.17	52.34	53.31	49.62
Savings Deposits	29.20	32.67	33.44	33.73	36.70
Time Deposits	10.10	9.46	8.66	9.23	9.04
Deposits Due to Depository Institutions	0.16	0.29	0.35	0.34	0.31
Domestic	0.16	0.29	0.35	0.34	0.31
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Borrowings	0.00	0.00	0.00	0.00	0.00
DEBT SECURITIES MIX (percent of Total Debt Securities Issued By):					
Domestic	NA	NA	NA	NA	NA
Depository Institutions	NA	NA	NA	NA	NA
Other Financial Corporations	NA	NA	NA	NA	NA
Central Government	NA	NA	NA	NA	NA
Local Governments	NA	NA	NA	NA	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	NA	NA	NA	NA	NA
Non-residents	NA	NA	NA	NA	NA

OUTPUT REPORT 7
FOREIGN EXCHANGE EXPOSURE

SINGLE CURRENCY OPEN POSITION AS A % OF CAPTIAL					
New Taiwan Dollar (NTD)	NA	0.00	NA	NA	0.00
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	NA
Philippine Peso (PHP)	0.00	NA	0.00	NA	NA
All Others	0.00	NA	0.00	NA	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.08	0.26	0.23	0.19	1.09
Shorthand Method	0.08	0.26	0.23	0.19	1.09

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.00	0.00	0.01
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	11,730	18,705	15,501	4,755	14,146
- 7 up to 30 days	889	(1,684)	(2,289)	(6,394)	(5,400)
- 1 up to 3 months	(6,105)	(6,728)	(6,688)	(2,958)	(11,597)
- 3 up to 6 months	(11,830)	(7,551)	(4,175)	(6,766)	248
- 6 up to 12 months	(426)	(7,575)	403	5,815	1,543
- 1 up to 3 years	13,740	11,392	14,260	10,883	12,540
- 3 up to 5 years	10,033	10,639	10,512	10,822	8,988
- 5 Years and Over	2,997	2,486	2,581	3,215	1,702
- Unclassified	36	50	(10)	(102)	(138)
Cumulative GAP Position ('000s)					
- Less than 7 days	11,730	18,705	15,501	4,755	14,146
- 7 up to 30 days	12,619	17,021	13,212	(1,639)	8,746
- 1 up to 3 months	6,514	10,293	6,524	(4,597)	(2,851)
- 3 up to 6 months	(5,316)	2,742	2,349	(11,363)	(2,603)
- 6 up to 12 months	(5,742)	(4,833)	2,752	(5,548)	(1,060)
- 1 up to 3 years	7,998	6,559	17,012	5,335	11,480
- 3 up to 5 years	18,031	17,198	27,524	16,157	20,468
- 5 Years and Over	21,028	19,684	30,105	19,372	22,170
- Unclassified	21,064	19,734	30,095	19,270	22,032

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	5.33	4.57	4.70	4.81	8.47
0 - 3 months	6.43	4.94	5.10	5.38	8.46
0 - 6 months	6.92	5.64	5.92	7.59	9.30
0 - 12 months	8.80	6.97	7.34	9.29	11.43

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,877	2,516	2,397	2,529	2,896
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	9,417	5,633	13,416	10,355	10,165
Unconditionally Cancelable At Any Time Without Notice	14	15	11	15	15
Non-Cancelable With a Remaining Term to Maturity One Year or Less	9,403	5,618	13,405	10,340	10,150
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**12,294**	**8,149**	**15,813**	**12,884**	**13,061**

OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.76	0.60	0.59	0.63	0.76
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	2.49	1.34	3.32	2.59	2.66
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	2.48	1.33	3.31	2.58	2.66
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.25**	**1.93**	**3.91**	**3.22**	**3.42**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.41**	**0.66**	**0.55**	**0.48**	**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	0.49	1.02	0.73	1.57	1.07
- Officers	0.73	0.54	0.33	0.75	0.71
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.42	0.31	0.23	0.49	0.31
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**	**47**	**46**	**47**	**46**
Citizens of the Republic of Palau	39	39	37	38	38
Non-Citizens	6	8	9	9	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	26.05	19.96	19.73	26.76	27.54
Unsecured Loans as % of Total Loans and Advances	73.95	80.04	80.27	73.24	72.46
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	NA	0.02	NA

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	26.01	26.01
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	66.18	66.18	66.18	73.99	73.99
Paid-in Capital as a % of Total Capital	46.52	35.22	28.57	57.14	40.68
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**120,815**	**57,560**	**122,231**	**49,303**	**51,348**
Australia	923	1,192	1,132	1,073	1,061
Japan	16,434	2,960	12,005	10,642	5,067
New Zealand	179	150	127	68	187
Philippines	393	429	1,226	511	422
Taiwan	3,570	3,315	12,895	4,230	5,407
United States	87,634	37,797	75,925	22,327	28,166
China	3,042	4,486	6,969	3,717	3,321
All Others	8,640	7,231	11,952	6,735	7,717
Outgoing Remittances ($000)	**110,947**	**42,652**	**131,849**	**63,360**	**65,195**
Australia	891	1,005	483	1,246	610
Japan	5,669	4,662	5,015	8,068	4,876
New Zealand	291	454	314	328	285
Philippines	5,718	7,691	8,613	8,586	6,892
Taiwan	2,653	4,276	4,243	4,408	4,275
United States	86,055	14,921	102,914	29,064	37,648
China	5,687	3,674	4,398	6,285	5,647
All Others	3,983	5,969	5,869	5,375	4,962
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.76	2.07	0.93	2.18	2.07
Japan	13.60	5.14	9.82	21.58	9.87
New Zealand	0.15	0.26	0.10	0.14	0.36
Philippines	0.33	0.75	1.00	1.04	0.82
Taiwan	2.95	5.76	10.55	8.58	10.53
United States	72.54	65.67	62.12	45.29	54.85
China	2.52	7.79	5.70	7.54	6.47
All Others	7.15	12.56	9.78	13.66	15.03
Outgoing Remittances					
Australia	0.80	2.36	0.37	1.97	0.94
Japan	5.11	10.93	3.80	12.73	7.48
New Zealand	0.26	1.06	0.24	0.52	0.44
Philippines	5.15	18.03	6.53	13.55	10.57
Taiwan	2.39	10.03	3.22	6.96	6.56
United States	77.56	34.98	78.05	45.87	57.75
China	5.13	8.61	3.34	9.92	8.66
All Others	3.59	13.99	4.45	8.48	7.61
Incoming Remittances ($000)	**120,815**	**57,560**	**122,231**	**49,303**	**51,348**
Depository Institutions Domestic	1,444	1,057	208	286	250
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	80,243	26,624	66,485	15,337	20,797
Local Governments (State Governments)	59	30	0	178	0
Statutory Non-financial Corporations Domestic	0	0	0	2	0
Private Sector Domestic	39,069	29,849	55,538	33,500	30,301
Non-financial Corporations	32,649	24,037	45,174	26,770	23,176
Individuals	3,244	2,942	3,911	4,045	4,401
Non-profit Institutions Serving Households	3,176	2,870	6,453	2,685	2,724
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**110,947**	**42,652**	**131,849**	**63,360**	**65,195**
Depository Institutions Domestic	129	128	136	114	86
Other Financial Corporations Domestic	445	311	37	1,190	761
Development Financing Corporations	445	311	37	1,190	761
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	62,379	6,235	64,602	7,185	4,316
Local Governments (State Governments)	18	105	5	35	197
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	47,976	35,873	67,069	54,836	59,835
Non-financial Corporations	43,960	32,410	64,400	51,626	57,141
Individuals	3,931	3,297	2,463	3,007	2,611
Non-profit Institutions Serving Households	85	166	206	203	83
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	1.20	1.84	0.17	0.58	0.49
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	66.42	46.25	54.39	31.11	40.50
Local Governments (State Governments)	0.05	0.05	NA	0.36	NA
Statutory Non-financial Corporations Domestic	NA	NA	NA	0.00	NA
Private Sector Domestic	32.34	51.86	45.44	67.95	59.01
Non-financial Corporations	27.02	41.76	36.96	54.30	45.14
Individuals	2.69	5.11	3.20	8.20	8.57
Non-profit Institutions Serving Households	2.63	4.99	5.28	5.45	5.30
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.12	0.30	0.10	0.18	0.13
Other Financial Corporations Domestic	0.40	0.73	0.03	1.88	1.17
Development Financing Corporations	0.40	0.73	0.03	1.88	1.17
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	56.22	14.62	49.00	11.34	6.62
Local Governments (State Governments)	0.02	0.25	0.00	0.06	0.30
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	43.24	84.11	50.87	86.55	91.78
Non-financial Corporations	39.62	75.99	48.84	81.48	87.65
Individuals	3.54	7.73	1.87	4.75	4.00
Non-profit Institutions Serving Households	0.08	0.39	0.16	0.32	0.13
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,380**	**23,603**	**23,450**	**23,050**	**23,231**
of which: SME depositors	348	322	394	310	357
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.49	1.36	1.68	1.34	1.54
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**27,143**	**27,356**	**27,157**	**26,751**	**26,985**
of which: SME deposit accounts	348	343	416	331	380
of which: household/individuals deposit accounts	4,551	4,545	4,543	4,511	4,634
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.28	1.25	1.53	1.24	1.41
household/individuals deposit accounts	16.77	16.61	16.73	16.86	17.17
Total Number of Borrowers	**4,943**	**4,996**	**4,998**	**5,065**	**5,227**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,370	1,369	1,381	1,425	1,471
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	27.72	27.40	27.63	28.13	28.14
Total Number of Loan Accounts	**5,238**	**5,299**	**5,303**	**5,370**	**5,539**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,372	1,372	1,384	1,427	1,473

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	26.19	25.89	26.10	26.57	26.59
Total Number of ATMs	10	10	11	11	12
Other Indicators					
Capital Growth from prior quarter ($)	2,329	2,815	2,697	(7,896)	2,585
Capital Growth from prior quarter (%)	36.16%	32.10%	23.28%	-55.29%	40.48%
Asset Growth from prior quarter($)	7,887	42,905	(17,203)	(3,972)	(18,224)
Asset Growth from prior quarter(%)	2.13%	11.33%	-4.08%	-0.98%	-4.55%
Deposit Growth from prior quarter ($)	4,840	39,793	(19,869)	3,562	(21,005)
Deposit Growth from prior quarter (%)	1.35%	10.99%	-4.94%	0.93%	-5.45%
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	(86)	72	(3)	(33)	71
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-37.39%	50.00%	-1.39%	-15.49%	39.44%
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	35,253	33,034	33,374	37,561	39,318
Non-financial Corporations	5,292	2,579	2,705	6,049	6,444
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	1,489	1,171	1,165	1,155	1,145
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	3,803	1,408	1,540	4,894	5,299
Individuals	29,961	30,455	30,669	31,512	32,874

Housing and Land Purchases	-	-	-	-	-
Other	29,961	30,455	30,669	31,512	32,874
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					
TOTAL LOANS ($'000s)	**35,253**	**33,034**	**33,374**	**37,561**	**39,318**
Secured Loans	9,183	6,593	6,584	10,051	10,829
Unsecured Loans	26,070	26,441	26,790	27,510	28,489
Growth qtr-on-qtr dollar amount					
Total Loans	**(2,621)**	**(2,219)**	**340**	**4,187**	**1,757**
Secured Loans	(3,607)	(2,590)	(9)	3,467	778
Unsecured Loans	986	371	349	720	979
Growth qtr-on-qtr percent					
Total Loans	**-7%**	**-6%**	**1%**	**13%**	**5%**
Secured Loans	-28%	-28%	0%	53%	8%
Unsecured Loans	4%	1.4%	1%	3%	4%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,398	1,363	1,394	1,578	1,524
Total Loans less NPLs	35,109	32,818	33,161	37,381	39,067
Ratio of Provisions to Total Loans (both less NPLs)	3.98%	4.15%	4.20%	4.22%	3.90%
Liquidity Indicators					
in dollar amounts					
Due from Banks	333,409	378,228	359,790	352,289	330,432
Due from Home Office & Other branches	332,419	376,657	358,212	350,814	329,150
Demand Deposits due from Home Office & Other branches	332,419	376,657	358,212	350,814	329,150
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,310	4,508	5,439	4,439	6,288
Sum of Cash and Due from Depository Institutions	337,719	382,736	365,229	356,728	336,720
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)	5,726	9,166	12,449	3,322	6,423
Annualized Yield on Due From HO (Insured Banks Only)	**3.82%**	**3.83%**	**3.81%**	**3.75%**	**3.71%**
Liquid Assets (PR-10)	**337,719**	**382,736**	**365,229**	**356,728**	**336,720**
Short-term Deposit Liabilities	359,748	399,645	379,821	383,154	362,809
Demand	213,191	224,186	211,710	213,489	189,682
Savings	110,617	137,765	135,257	135,105	140,307
Time	35,940	37,694	32,854	34,560	32,820
Other Short Term Liabitilities (PR-10)	2,409	2,627	2,547	2,570	2,718
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	99%	98%
Due from Depository Institutions to Total Assets	88%	90%	89%	88%	86%
Liquid Assets (PR-10) to Total Assets	89%	91%	90%	89%	88%
Liquidity Ratio (PR-10)	**93%**	**95%**	**96%**	**92%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**10,667**	**45,017**	**(17,507)**	**(8,501)**	**(20,008)**
Short-term Deposit Liabilities	5,192	39,897	(19,824)	3,333	(20,345)
Demand	8,406	10,995	(12,476)	1,779	(23,807)
Savings	(3,770)	27,148	(2,508)	(152)	5,202
Time	556	1,754	(4,840)	1,706	(1,740)
Other Short Term Liabitilities (PR-10)	744	218	(80)	23	148
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**3.3%**	**13.3%**	**-4.6%**	**-2.3%**	**-5.6%**
Short-term Deposit Liabilities	1.5%	11.1%	-5.0%	0.9%	-5.3%
Demand	4.1%	5.2%	-5.6%	0.8%	-11.2%
Savings	-3.3%	24.5%	-1.8%	-0.1%	3.9%
Time	1.6%	4.9%	-12.8%	5.2%	-5.0%
Other Short Term Liabitilities (PR-10)	44.7%	9.0%	-3.0%	0.9%	5.8%

Year-to-date Averages					
Deposits Due from Depository Institutions	300,861	320,203	328,120	356,040	347,504
Domestic Depository Institutions	558	766	893	1,347	1,266
Abroad	300,303	319,436	327,227	354,693	346,238
Head Office and Branches	300,124	319,257	327,048	354,513	346,059
Other Depository Institutions	179	179	179	180	179
Deposits	331,287	348,930	355,543	383,773	377,365
Domestic Deposits	331,287	348,930	355,543	383,773	377,365
Non-Residents	-	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	221,378	257,580	234,128	240,556	220,910
Top Twenty Deposits as % of Total Deposits	**61%**	**64%**	**61%**	**62%**	**61%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	15,952	16,672	16,867	17,648	17,402
Interest Expense	2,526	2,841	3,002	3,808	3,898
Net Interest Income	13,426	13,830	13,865	13,840	13,504
Provisions for Bad Loans Expense	142	153	172	876	592
Non-Interest Income	1,188	1,168	1,182	1,288	1,298
Non-Interest Expense	4,162	4,063	4,004	3,644	3,592
Net Income Before Tax	10,310	10,782	10,871	10,608	10,618
Less: Applicable Income Tax	386	377	353	88	198
Net Income After Tax	**9,924**	**10,405**	**10,518**	**10,520**	**10,420**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	33,766	32,533	31,890	29,643	28,975
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	**89,606**	**104,514**	**94,896**	**(14,057)**	**(27,904)**
Total Incoming	242,137	299,697	421,928	49,303	100,651
Total Outgoing	152,531	195,183	327,032	63,360	128,555

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.32	2.75	3.53	1.59	2.35
Non Performing Loans to Total Loans	0.41	0.65	0.64	0.48	0.64
Non Performing Loans to Past Due Loans	0.23	0.31	0.29	0.21	0.21
Provisions for Loan Losses to NPLs	1070.83	731.02	754.46	976.67	707.17
Net Income to Average Assets (ROA)	2.85	2.84	2.81	2.61	2.63
Net Interest Income to Average Earning Assets (NIM)	3.98	3.89	3.82	3.54	3.51
Average Yield on Loans	11.47	11.62	11.69	11.80	11.90
Average Cost of Deposits	0.76	0.81	0.84	0.99	1.03
Liquidity Ratio (PR-10)	93.25	95.14	95.52	92.48	92.12
Net Loans to Total Assets	8.90	7.46	7.85	8.94	9.82
Customer Deposits to Total Loans	1027.06	1216.51	1144.58	1026.47	927.18
Return on Equity (Uninsured Banks Only)	103.74	103.32	96.38	101.80	105.47
Cash Balances to Short Term Liabilities	1.26	1.20	1.50	1.22	1.78

Summary Balance Sheet

Cash and Due from Banks	337,719	382,736	365,229	356,728	336,720
Net Loans	33,711	31,455	31,767	35,803	37,543
Gross Loans	35,253	33,034	33,374	37,561	39,318
(Provisions for Loan Losses)	(1,542)	(1,579)	(1,607)	(1,758)	(1,775)
Performing Loans	35,109	32,818	33,161	37,381	39,067
Non Performing Loans	144	216	213	180	251
*****Past Due Loans (includes NPLs)*****	627	700	744	841	1,181
All Other Assets	7,337	7,481	7,473	7,966	8,010
TOTAL ASSETS	**378,767**	**421,672**	**404,469**	**400,497**	**382,273**
Total Deposits	362,068	401,861	381,992	385,554	364,549
Demand/Checking	213,191	224,186	211,710	213,489	189,682

Savings	110,617	137,765	135,257	135,105	140,307
Time Deposits	38,260	39,910	35,025	36,960	34,560
All Other Liabilities	7,927	8,226	8,195	8,557	8,753
TOTAL LIABILITIES	**369,995**	**410,087**	**390,187**	**394,111**	**373,302**
Paid-in Capital	4,080	4,080	4,080	3,649	3,649
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	4,690	7,505	10,202	2,737	5,322
Other	0	0	0	0	0
TOTAL CAPITAL	**8,770**	**11,585**	**14,282**	**6,386**	**8,971**
TOTAL LIABILITIES & CAPITAL	**378,765**	**421,672**	**404,469**	**400,497**	**382,273**