RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	9/30/2024 2024Q3	12/31/2024 2024Q4	3/31/2025 2025Q1	6/30/2025 2025Q2	9/30/2025 2025Q3
Average Total Assets ($ 000)	366,617	374,187	402,483	395,746	384,072
Net Income ($ 000)	7,749	10,446	2,637	5,222	7,504
Average Earning Assets ($ 000)	355,843	363,307	391,507	384,255	373,051
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.55	4.51	4.38	4.40	4.45
Less: Interest Expense	0.77	0.80	0.95	0.98	0.99
Net Interest Income	3.77	3.71	3.44	3.41	3.46
Plus: Noninterest Income	0.32	0.32	0.32	0.33	0.35
Less: Noninterest Expense	1.11	1.07	0.91	0.91	0.94
Less: Provisions for Loan Losses	0.04	0.05	0.22	0.15	0.21
Net Operating Profit Before Tax	2.94	2.91	2.64	2.68	2.66
Net Operationg Profit After Tax	2.84	2.81	2.61	2.63	2.60
Adjusted Net Operating Income	2.82	2.80	2.78	2.72	2.74
Net Income	2.84	2.81	2.61	2.63	2.60
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.84	2.81	2.61	2.63	2.60
Net Income to Average Capital (ROE) (FSI)	103.32	96.38	101.80	105.47	97.62
Net Interest Income to Average Earning Assets (NIM)	3.89	3.82	3.54	3.51	3.57
Average Earning Assets to Average Assets	97.06	97.09	97.27	97.10	97.13
Interest Margin to Gross Income	77.53	76.82	73.09	72.21	72.16
Yield on Loans	11.62	11.69	11.80	11.90	12.03
Cost of Deposits	0.81	0.84	0.99	1.03	1.04
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.47	0.56	0.16	0.31	0.49
Earnings Coverage of Net Loan Losses (X)	48.72	55.46	47.36	46.17	41.71
Provisions for Loan Losses to Total Loans	4.78	4.82	4.68	4.51	5.07
Past Due Loans to Total Loans	2.12	2.23	2.24	3.00	4.04
Non-Performing Loans to Total Loans (FSI)	0.65	0.64	0.48	0.64	0.79
Provisions for Loan Losses to Non-Performing Loans	731.02	754.46	976.67	707.17	645.48
Estimated Required Provisions to Non-Performing Loans	181.07	182.92	240.98	182.07	155.28
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	7.46	7.85	8.94	9.82	10.74
Net Loans and Advances to Customer Deposits	7.83	8.32	9.29	10.30	11.39
Deposits to Total Liabilities	97.99	97.90	97.83	97.66	97.39
Liquidity Ratio (PR-10)	95.14	95.52	92.48	92.12	91.99
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.01	0.01	0.01	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.32)	(1.30)	(1.30)	(1.32)	(1.37)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.03	0.04	0.02	0.02	0.03
Retained Earnings to Average Capital	0.75	0.93	0.26	0.54	0.74
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.67	0.74	0.41	0.58	0.67
Past Due Loans to Total Capital	0.06	0.05	0.13	0.13	0.14
Non Performing Loans to Capital (FSI)	0.02	0.01	0.03	0.03	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	11.33	(4.08)	(0.98)	(4.55)	(8.69)
Total Capital (Balance Sheet)	32.10	23.28	(55.29)	40.48	25.44
Tier 1 Capital	0.00	0.00	(2.27)	0.00	0.00
Total Loans and Advances	(6.29)	1.03	12.55	4.68	0.41
Past Due Loans (Loans Past Due 30 Days or More)	11.64	6.29	13.04	40.43	35.14
Non Performing Loans (Loans Past Due 90 Days or More)	50.00	(1.39)	(15.49)	39.44	23.51
Core Liquid Assets	13.33	(4.57)	(2.33)	(5.61)	(9.89)
Total Deposits	10.99	(4.94)	0.93	(5.45)	(9.75)
Demand Deposits	5.16	(5.57)	0.84	(11.15)	(24.02)
Savings Deposits	24.54	(1.82)	(0.11)	3.85	8.64
Time Deposits	4.31	(12.24)	5.52	(6.49)	(6.15)

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	553	753	197	395	591
Other Non Interest Income	323	429	125	254	419
Total Non-Interest Income	**876**	**1,182**	**322**	**649**	**1,010**
Salaries, Wages and Benefits - Citizens	1,136	1,511	358	708	1,076
Salaries, Wages and Benefits - Noncitizens	243	364	101	193	282
Board of Directors' Expenses	76	82	6	11	18
Outsourcing Service Fees and Expenses	42	59	11	39	64
Related Party	0	0	0	0	0
Non-Related Party	42	59	11	39	64
Rent - Premises	207	280	71	145	216
Other Administrative and Occupancy Expenses	344	450	70	162	254
Depreciation on Fixed Assets	154	201	58	104	153
Other Non Interest Expenses	845	1,057	236	434	658
Total Non-Interest (Overhead) Expenses	**3,047**	**4,004**	**911**	**1,796**	**2,721**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	27.09	26.61	24.09	24.27	24.77
Interest Margin to Gross Income (FSI)	77.53	76.82	73.09	72.21	72.16
Personnel Expenses to Noninterest Expenses (FSI)	45.26	46.83	50.38	50.17	49.91
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.53	0.52	0.46	0.46	0.48
Salaries, Wages and Benefits of All Employees	0.50	0.50	0.46	0.46	0.47
Board of Directors' Expenses	0.03	0.02	0.01	0.01	0.01
Outsourcing Service Fees and Expenses	0.02	0.02	0.01	0.02	0.02
Rent - Premises	0.08	0.07	0.07	0.07	0.07
Other Administrative and Occupancy Expenses	0.13	0.12	0.07	0.08	0.09
Depreciation on Fixed Assets	0.06	0.05	0.06	0.05	0.05
Other Non Interest Expenses	0.31	0.28	0.23	0.22	0.23
Total Overhead Expenses	1.11	1.07	0.91	0.91	0.94
Overhead Expenses Less Non-Int Income	0.79	0.75	0.59	0.58	0.59
YIELD ON OR COST OF:					
Total Loans and Advances	12.49	12.56	12.29	12.40	12.49
Interest Income on Loans and Advances	11.62	11.69	11.80	11.90	12.03
Yield-related Loan Fees & Charges	0.87	0.86	0.50	0.50	0.46
Deposits Due from Depository Institutions	3.82	3.79	3.73	3.70	3.70
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	3.83	3.80	3.75	3.71	3.71
Head Office and Branches	3.83	3.81	3.75	3.71	3.71
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.81	0.84	0.99	1.03	1.04
Domestic	0.81	0.84	0.99	1.03	1.04
Non-Residents	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Purchased	0.00	0.00	0.00	0.00	0.00

OUTPUT REPORT 3
PERCENTAGE COMPOSITION

YTD AVERAGE ASSETS AS A % OF AVERAGE TOTAL ASSETS					
Total Loans and Advances	**9.72**	**9.40**	**8.81**	**9.29**	**9.75**
Less: Provisions for Loan Losses	0.44	0.43	0.42	0.43	0.46
Net Loans and Advances	9.29	8.98	8.39	8.85	9.28
Deposits Due From Depository Institutions	**87.34**	**87.69**	**88.46**	**87.81**	**87.38**
Demand	87.10	87.42	88.09	87.46	87.03
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	87.10	87.42	88.09	87.46	87.03
Head Office and Branches	87.08	87.40	88.08	87.44	87.02
Other Depository Institutions	0.01	0.01	0.01	0.01	0.01
Savings	0.24	0.27	0.37	0.35	0.35

Domestic	0.21	0.24	0.33	0.32	0.32
Abroad	0.03	0.03	0.03	0.03	0.03
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.03	0.03	0.03	0.03	0.03
Time	0.00	0.00	0.00	0.00	0.00
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Interbank Funds Sold	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Debt Securities Issued By	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Shares & Other Equity Investments	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Securities Purchased Under Agreement to Resell	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Sub-total Earning Assets	**97.06**	**97.09**	**97.27**	**97.10**	**97.13**
Cash (Notes & Coin)	**1.32**	**1.33**	**1.23**	**1.36**	**1.28**
Total Non-Financial Assets	**1.36**	**1.34**	**1.26**	**1.29**	**1.33**
Premises & Equipment	1.36	1.34	1.26	1.29	1.33
Less: Accumulated Depreciation	1.06	1.05	1.00	1.02	1.06
Net Fixed Assets	0.30	0.29	0.26	0.27	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**	**0.08**	**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	**0.18**	**0.18**	**0.17**	**0.17**	**0.18**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	52.00	52.07	52.82	51.79	49.41
Savings Deposits	32.86	32.99	33.59	34.59	36.65
Time Deposits	10.32	9.96	8.94	8.97	9.05
Sub-Total Deposits	**95.18**	**95.02**	**95.35**	**95.36**	**95.10**
Deposits Due to Depository Institutions	0.18	0.22	0.34	0.33	0.33
Demand	0.04	0.05	0.05	0.04	0.04
Domestic	0.04	0.05	0.05	0.04	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	0.14	0.17	0.29	0.29	0.29
Domestic	0.14	0.17	0.29	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	**0.15**	**0.14**	**0.10**	**0.11**	**0.11**
Deposits	0.15	0.14	0.10	0.11	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	**0.43**	**0.45**	**0.56**	**0.58**	**0.60**
Total Provisions for Losses	**0.44**	**0.43**	**0.42**	**0.43**	**0.46**
Total Accumulated Depreciation	**1.06**	**1.05**	**1.00**	**1.02**	**1.06**
Sub-Total Liabilities	**97.25**	**97.08**	**97.43**	**97.50**	**97.34**
Total Capital	**2.75**	**2.92**	**2.57**	**2.50**	**2.66**
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	1,607	1,607	1,607

Add: Provisions Year-to-date	115	172	219	296	591
Less: Write-offs Year-to-date ( )	376	507	153	300	431
Add: Recoveries Year-to-date	210	311	97	185	247
Ending Balance	**1,610**	**1,637**	**1,770**	**1,788**	**2,014**
Average Total Loans to Average Total Assets	9.72	9.40	8.81	9.29	9.75
Average Total Loans and Advances ($000)	35,640	35,187	35,468	36,751	37,433
Year-to-date Net Loan Losses (Recoveries)	166	196	56	115	184
Past Due Loans [Loans Past Due 30 Days or More)	700	744	841	1,181	1,596
Non Performing Loans [Loans Past Due 90 Days or More)	216	213	180	251	310
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	33.65	49.84	19.13	36.49	48.72
Year-to-date Net Loan Loss to Average Total Loans	0.47	0.56	0.16	0.31	0.49
Year-to-date Write-offs to Average Total Loans	1.05	1.44	0.43	0.82	1.15
Year-to-date Recoveries to Average Total Loans	0.59	0.88	0.27	0.50	0.66
Provisions for Loan Losses to Total Loans	4.78	4.82	4.68	4.51	5.07
Provisions for Loan Losses to Loans Past Due 90 days or more	731.02	754.46	976.67	707.17	645.48
Earnings Coverage of Year-to-date Net Loan Losses	48.72	55.46	47.36	46.17	41.71
Twenty Largest Borrowing Relationships ('000s)	12,386	18,695	19,201	19,895	17,871
Large Borrowers to Capital (FSI)	106.9	130.9	300.7	221.8	158.8
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.12	2.23	2.24	3.00	4.04
Loans Past Due 30 to 59 Days to Total Loans	1.04	1.31	1.04	1.84	2.15
Loans Past Due 60 to 89 Days to Total Loans	0.43	0.28	0.72	0.53	1.11
Loans Past Due 90 to 179 Days to Total Loans	0.51	0.52	0.36	0.57	0.70
Loans Past Due 180 to 360 Days to Total Loans	0.14	0.12	0.12	0.07	0.09
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.65	0.64	0.48	0.64	0.79
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	7.81	8.11	16.10	16.39	16.46
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	3.54	3.49	3.07	2.91	2.87
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	4.26	4.61	13.03	13.48	13.58
Individuals	92.19	91.89	83.90	83.61	83.54
Housing and Land Purchases	0.00	0.00	0.00	0.00	0.00
Other	92.19	91.89	83.90	83.61	83.54
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	14,282	14,282	14,282
+ Net Change in Paid-in Capital Year-to-date	0	0	(431)	(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	344	344	344
+ Net Income (Loss) Year-to-date	7,749	10,446	2,637	5,222	7,504
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	(1)	0	0	0
Balance At End of Period	**21,327**	**24,024**	**16,832**	**19,417**	**21,699**
Average Total Capital ($000)	10,071	10,913	10,334	9,880	10,223
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	271.51	222.43	560.65	418.49	333.05
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	10.69	9.77	21.19	13.14	9.65
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	1.03	0.96	1.02	1.05	0.98
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.75	0.93	0.26	0.54	0.74
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	2.75	3.53	1.59	2.35	3.22
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	4,080	4,080	3,649	3,649	3,649
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	(244)	(244)	100	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	3,749	3,749	3,749
TIER 2 CAPTIAL:					
Current year-to-date Income	7,749	10,446	2,637	5,222	7,504
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	1,579	1,607	1,758	1,775	2,001
Maximum Eligible General Provisions for Loan Losses	4,390	4,197	4,161	3,840	3,344
Allowable General Provisions for Loan Losses	1,579	1,607	1,758	1,775	2,001
Other	0	0	0	0	0
Sub-total Tier 2 Capital	9,328	12,053	4,395	6,997	9,505
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	376,657	358,212	350,814	329,150	298,667
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	376,657	358,212	350,814	329,150	298,667
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	**(363,493)**	**(342,323)**	**(342,670)**	**(318,404)**	**(285,413)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**348,647**	**333,362**	**330,325**	**304,291**	**264,271**
0% Risk Weighted Assets ($000)	7,166	7,950	10,048	12,153	9,213
20% Risk Weighted Assets ($000)	77,299	73,912	70,074	77,053	89,286
50% Risk Weighted Assets ($000)	85	26	24	182	63
100% Risk Weighted Assets ($000)	333,145	318,567	316,298	288,789	246,382
Off-Balance Sheet Risk-Weighted Obligations	**2,516**	**2,397**	**2,529**	**2,896**	**3,286**
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	2,516	2,397	2,529	2,896	3,286
Gross Risk-Weighted Assets	**351,163**	**335,759**	**332,854**	**307,187**	**267,557**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	75,331	71,642	70,163	65,830	59,733
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**275,832**	**264,117**	**262,691**	**241,357**	**207,823**
Tier-1 Capital to Risk-Weighted Assets	**1.39%**	**1.45%**	**1.43%**	**1.55%**	**1.80%**
Total Capital to Risk-Weighted Assets	**-131.78%**	**-129.61%**	**-130.45%**	**-131.92%**	**-137.33%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,508	5,439	4,439	6,288	3,453
Core Liquid Assets	382,736	365,229	356,728	336,720	303,412
Short Term Liabilities	374,533	361,405	364,004	353,937	313,908
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	90.77	90.30	89.07	88.08	86.93
Cash Balances to Short Term Liabilities	1.20	1.50	1.22	1.78	1.10
Core Liquid Assets to Short Term Liabilities (FSI)	102.19	101.06	98.00	95.14	96.66
Customer Deposits to Total Loans (FSI)	1216.51	1144.58	1026.47	927.18	833.32
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.07	1.34	1.11	1.64	0.99
Balances Due From Depository Institutions	89.70	88.95	87.96	86.44	85.94
Domestic	0.00	0.00	0.003	0.003	0.003
Abroad	89.37	88.61	87.64	86.15	85.61
Head Office and Branches	89.32	88.56	87.59	86.10	85.57
Other Depository Institutions	0.04	0.04	0.04	0.05	0.05
Short Term Liabilities	88.82	89.35	90.89	92.59	89.93
Total Deposit Liabilities	95.30	94.44	96.27	95.36	94.25
Demand Deposits	53.17	52.34	53.31	49.62	41.29
Savings Deposits	32.67	33.44	33.73	36.70	43.67
Time Deposits	9.46	8.66	9.23	9.04	9.29
Deposits Due to Depository Institutions	0.29	0.35	0.34	0.31	0.31
Domestic	0.29	0.35	0.34	0.31	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)	0.00	NA	NA	0.00	NA
Japanese Yen (JPY)	0.00	0.00	0.00	0.00	NA
Australian Dollar (AUD)	0.00	0.00	0.00	0.00	NA
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)	NA	0.00	NA	NA	NA
All Others	NA	0.00	NA	NA	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.26	0.23	0.19	1.09	0.05
Shorthand Method	0.26	0.23	0.19	1.09	0.05

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.00	0.01	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	18,705	15,501	4,755	14,146	4,043
- 7 up to 30 days	(1,684)	(2,289)	(6,394)	(5,400)	(3,613)
- 1 up to 3 months	(6,728)	(6,688)	(2,958)	(11,597)	(2,718)
- 3 up to 6 months	(7,551)	(4,175)	(6,766)	248	(1,790)
- 6 up to 12 months	(7,575)	403	5,815	1,543	(774)
- 1 up to 3 years	11,392	14,260	10,883	12,540	13,381
- 3 up to 5 years	10,639	10,512	10,822	8,988	11,290
- 5 Years and Over	2,486	2,581	3,215	1,702	2,946
- Unclassified	50	(10)	(102)	(138)	(399)
Cumulative GAP Position ('000s)					
- Less than 7 days	18,705	15,501	4,755	14,146	4,043
- 7 up to 30 days	17,021	13,212	(1,639)	8,746	430
- 1 up to 3 months	10,293	6,524	(4,597)	(2,851)	(2,288)
- 3 up to 6 months	2,742	2,349	(11,363)	(2,603)	(4,078)
- 6 up to 12 months	(4,833)	2,752	(5,548)	(1,060)	(4,852)
- 1 up to 3 years	6,559	17,012	5,335	11,480	8,529
- 3 up to 5 years	17,198	27,524	16,157	20,468	19,819
- 5 Years and Over	19,684	30,105	19,372	22,170	22,765
- Unclassified	19,734	30,095	19,270	22,032	22,366

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.57	4.70	4.81	8.47	4.87
0 - 3 months	4.94	5.10	5.38	8.46	5.27
0 - 6 months	5.64	5.92	7.59	9.30	6.16
0 - 12 months	6.97	7.34	9.29	11.43	9.25

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,516	2,397	2,529	2,896	3,286
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	5,633	13,416	10,355	10,165	7,827
Unconditionally Cancelable At Any Time Without Notice	15	11	15	15	11
Non-Cancelable With a Remaining Term to Maturity One Year or Less	5,618	13,405	10,340	10,150	7,816
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**8,149**	**15,813**	**12,884**	**13,061**	**11,113**
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.60	0.59	0.63	0.76	0.94
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	1.34	3.32	2.59	2.66	2.24
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	1.33	3.31	2.58	2.66	2.24
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**1.93**	**3.91**	**3.22**	**3.42**	**3.18**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.66**	**0.55**	**0.48**	**0.48**	**0.56**
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	1.02	0.73	1.57	1.07	0.88
- Officers	0.54	0.33	0.75	0.71	0.75
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.31	0.23	0.49	0.31	0.35
Investments in Marketable Shares and Other Equity Investments of Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
Investments in Debt Securities Issued by Related Cos.					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA
RELATED PARTY ARREARS AS A % OF TOTAL LOANS					
- Large Shareholders	NA	NA	NA	NA	NA
- Directors	NA	NA	NA	NA	NA
- Officers	NA	NA	NA	NA	NA
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	NA	NA	NA	NA	NA

OUTPUT REPORT 12 MACROECONOMIC, FINANCIAL ACCESS, & OTHER BANKING SECTOR STATISTICS					
Number of Employees	**47**	**46**	**47**	**46**	**47**
Citizens of the Republic of Palau	39	37	38	38	39
Non-Citizens	8	9	9	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	19.96	19.73	26.76	27.54	27.58
Unsecured Loans as % of Total Loans and Advances	80.04	80.27	73.24	72.46	72.42
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	NA	0.02	NA	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	26.01	26.01	26.01
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	66.18	66.18	73.99	73.99	73.99
Paid-in Capital as a % of Total Capital	35.22	28.57	57.14	40.68	32.43
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**57,560**	**122,231**	**49,303**	**51,348**	**68,374**
Australia	1,192	1,132	1,073	1,061	1,055
Japan	2,960	12,005	10,642	5,067	2,775
New Zealand	150	127	68	187	102
Philippines	429	1,226	511	422	747
Taiwan	3,315	12,895	4,230	5,407	14,348
United States	37,797	75,925	22,327	28,166	35,274
China	4,486	6,969	3,717	3,321	3,096
All Others	7,231	11,952	6,735	7,717	10,977
Outgoing Remittances ($000)	**42,652**	**131,849**	**63,360**	**65,195**	**66,693**
Australia	1,005	483	1,246	610	663
Japan	4,662	5,015	8,068	4,876	4,363
New Zealand	454	314	328	285	99
Philippines	7,691	8,613	8,586	6,892	6,629
Taiwan	4,276	4,243	4,408	4,275	2,614
United States	14,921	102,914	29,064	37,648	38,102
China	3,674	4,398	6,285	5,647	7,757
All Others	5,969	5,869	5,375	4,962	6,466
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	2.07	0.93	2.18	2.07	1.54
Japan	5.14	9.82	21.58	9.87	4.06
New Zealand	0.26	0.10	0.14	0.36	0.15
Philippines	0.75	1.00	1.04	0.82	1.09
Taiwan	5.76	10.55	8.58	10.53	20.98
United States	65.67	62.12	45.29	54.85	51.59
China	7.79	5.70	7.54	6.47	4.53
All Others	12.56	9.78	13.66	15.03	16.05
Outgoing Remittances					
Australia	2.36	0.37	1.97	0.94	0.99
Japan	10.93	3.80	12.73	7.48	6.54
New Zealand	1.06	0.24	0.52	0.44	0.15
Philippines	18.03	6.53	13.55	10.57	9.94
Taiwan	10.03	3.22	6.96	6.56	3.92
United States	34.98	78.05	45.87	57.75	57.13
China	8.61	3.34	9.92	8.66	11.63
All Others	13.99	4.45	8.48	7.61	9.70
Incoming Remittances ($000)	**57,560**	**122,231**	**49,303**	**51,348**	**68,374**
Depository Institutions Domestic	1,057	208	286	250	236
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	26,624	66,485	15,337	20,797	22,237
Local Governments (State Governments)	30	0	178	0	68
Statutory Non-financial Corporations Domestic	0	0	2	0	0
Private Sector Domestic	29,849	55,538	33,500	30,301	45,833
Non-financial Corporations	24,037	45,174	26,770	23,176	29,329
Individuals	2,942	3,911	4,045	4,401	5,971
Non-profit Institutions Serving Households	2,870	6,453	2,685	2,724	10,533
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**42,652**	**131,849**	**63,360**	**65,195**	**66,693**
Depository Institutions Domestic	128	136	114	86	34
Other Financial Corporations Domestic	311	37	1,190	761	196
Development Financing Corporations	311	37	1,190	761	196
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	6,235	64,602	7,185	4,316	8,470
Local Governments (State Governments)	105	5	35	197	44
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	35,873	67,069	54,836	59,835	57,949
Non-financial Corporations	32,410	64,400	51,626	57,141	55,360
Individuals	3,297	2,463	3,007	2,611	2,299
Non-profit Institutions Serving Households	166	206	203	83	290
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	1.84	0.17	0.58	0.49	0.35
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	46.25	54.39	31.11	40.50	32.52
Local Governments (State Governments)	0.05	NA	0.36	NA	0.10
Statutory Non-financial Corporations Domestic	NA	NA	0.00	NA	NA
Private Sector Domestic	51.86	45.44	67.95	59.01	67.03
Non-financial Corporations	41.76	36.96	54.30	45.14	42.89
Individuals	5.11	3.20	8.20	8.57	8.73
Non-profit Institutions Serving Households	4.99	5.28	5.45	5.30	15.40
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.30	0.10	0.18	0.13	0.05
Other Financial Corporations Domestic	0.73	0.03	1.88	1.17	0.29
Development Financing Corporations	0.73	0.03	1.88	1.17	0.29
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	14.62	49.00	11.34	6.62	12.70
Local Governments (State Governments)	0.25	0.00	0.06	0.30	0.07
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	84.11	50.87	86.55	91.78	86.89
Non-financial Corporations	75.99	48.84	81.48	87.65	83.01
Individuals	7.73	1.87	4.75	4.00	3.45
Non-profit Institutions Serving Households	0.39	0.16	0.32	0.13	0.43
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,603**	**23,450**	**23,050**	**23,231**	**23,451**
of which: SME depositors	322	394	310	357	294
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.36	1.68	1.34	1.54	1.25
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**27,356**	**27,157**	**26,751**	**26,985**	**27,114**
of which: SME deposit accounts	343	416	331	380	320
of which: household/individuals deposit accounts	4,545	4,543	4,511	4,634	4,718
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.25	1.53	1.24	1.41	1.18
household/individuals deposit accounts	16.61	16.73	16.86	17.17	17.40
Total Number of Borrowers	**4,996**	**4,998**	**5,065**	**5,227**	**5,342**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,369	1,381	1,425	1,471	1,472
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	27.40	27.63	28.13	28.14	27.56
Total Number of Loan Accounts	**5,299**	**5,303**	**5,370**	**5,539**	**5,667**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,372	1,384	1,427	1,473	1,474

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	25.89	26.10	26.57	26.59	26.01
Total Number of ATMs	10	11	11	12	10
Other Indicators					
Capital Growth from prior quarter ($)	2,815	2,697	(7,896)	2,585	2,282
Capital Growth from prior quarter (%)	32.10%	23.28%	-55.29%	40.48%	25.44%
Asset Growth from prior quarter($)	42,905	(17,203)	(3,972)	(18,224)	(33,223)
Asset Growth from prior quarter(%)	11.33%	-4.08%	-0.98%	-4.55%	-8.69%
Deposit Growth from prior quarter ($)	39,793	(19,869)	3,562	(21,005)	(35,561)
Deposit Growth from prior quarter (%)	10.99%	-4.94%	0.93%	-5.45%	-9.75%
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	72	(3)	(33)	71	59
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	50.00%	-1.39%	-15.49%	39.44%	23.51%
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	33,034	33,374	37,561	39,318	39,479
Non-financial Corporations	2,579	2,705	6,049	6,444	6,497
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	1,171	1,165	1,155	1,145	1,135
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	1,408	1,540	4,894	5,299	5,362
Individuals	30,455	30,669	31,512	32,874	32,982

Housing and Land Purchases	-	-	-	-	-
Other	30,455	30,669	31,512	32,874	32,982
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					

TOTAL LOANS ($'000s)	**33,034**	**33,374**	**37,561**	**39,318**	**39,479**
Secured Loans	6,593	6,584	10,051	10,829	10,888
Unsecured Loans	26,441	26,790	27,510	28,489	28,591
Growth qtr-on-qtr dollar amount					
Total Loans	**(2,219)**	**340**	**4,187**	**1,757**	**161**
Secured Loans	(2,590)	(9)	3,467	778	59
Unsecured Loans	371	349	720	979	102
Growth qtr-on-qtr percent					
Total Loans	**-6%**	**1%**	**13%**	**5%**	**0%**
Secured Loans	-28%	0%	53%	8%	1%
Unsecured Loans	1%	1.3%	3%	4%	0%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,363	1,394	1,578	1,524	1,691
Total Loans less NPLs	32,818	33,161	37,381	39,067	39,169
Ratio of Provisions to Total Loans (both less NPLs)	4.15%	4.20%	4.22%	3.90%	4.32%
Liquidity Indicators					
in dollar amounts					
Due from Banks	378,228	359,790	352,289	330,432	299,959
Due from Home Office & Other branches	376,657	358,212	350,814	329,150	298,667
Demand Deposits due from Home Office & Other branches	376,657	358,212	350,814	329,150	298,667
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,508	5,439	4,439	6,288	3,453
Sum of Cash and Due from Depository Institutions	382,736	365,229	356,728	336,720	303,412
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)	9,166	12,449	3,322	6,423	9,310
Annualized Yield on Due From HO (Insured Banks Only)	**3.83%**	**3.81%**	**3.75%**	**3.71%**	**3.71%**

Liquid Assets (PR-10)	**382,736**	**365,229**	**356,728**	**336,720**	**303,412**
Short-term Deposit Liabilities	399,645	379,821	383,154	362,809	327,233
Demand	224,186	211,710	213,489	189,682	144,125
Savings	137,765	135,257	135,105	140,307	152,427
Time	37,694	32,854	34,560	32,820	30,681
Other Short Term Liabitilities (PR-10)	2,627	2,547	2,570	2,718	2,584
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	99%	98%	99%
Due from Depository Institutions to Total Assets	90%	89%	88%	86%	86%
Liquid Assets (PR-10) to Total Assets	91%	90%	89%	88%	87%
Liquidity Ratio (PR-10)	**95%**	**96%**	**92%**	**92%**	**92%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**45,017**	**(17,507)**	**(8,501)**	**(20,008)**	**(33,308)**
Short-term Deposit Liabilities	39,897	(19,824)	3,333	(20,345)	(35,576)
Demand	10,995	(12,476)	1,779	(23,807)	(45,557)
Savings	27,148	(2,508)	(152)	5,202	12,120
Time	1,754	(4,840)	1,706	(1,740)	(2,139)
Other Short Term Liabitilities (PR-10)	218	(80)	23	148	(134)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**13.3%**	**-4.6%**	**-2.3%**	**-5.6%**	**-9.9%**
Short-term Deposit Liabilities	11.1%	-5.0%	0.9%	-5.3%	-9.8%
Demand	5.2%	-5.6%	0.8%	-11.2%	-24.0%
Savings	24.5%	-1.8%	-0.1%	3.9%	8.6%
Time	4.9%	-12.8%	5.2%	-5.0%	-6.5%
Other Short Term Liabitilities (PR-10)	9.0%	-3.0%	0.9%	5.8%	-4.9%

Year-to-date Averages					
Deposits Due from Depository Institutions	320,203	328,120	356,040	347,504	335,618
Domestic Depository Institutions	766	893	1,347	1,266	1,232
Abroad	319,436	327,227	354,693	346,238	334,385
Head Office and Branches	319,257	327,048	354,513	346,059	334,211
Other Depository Institutions	179	179	180	179	175
Deposits	348,930	355,543	383,773	377,365	365,271
Domestic Deposits	348,930	355,543	383,773	377,365	365,271
Non-Residents	-	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	257,580	234,128	240,556	220,910	183,859
Top Twenty Deposits as % of Total Deposits	**64%**	**61%**	**62%**	**61%**	**56%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	16,672	16,867	17,648	17,402	17,089
Interest Expense	2,841	3,002	3,808	3,898	3,787
Net Interest Income	13,830	13,865	13,840	13,504	13,302
Provisions for Bad Loans Expense	153	172	876	592	788
Non-Interest Income	1,168	1,182	1,288	1,298	1,347
Non-Interest Expense	4,063	4,004	3,644	3,592	3,628
Net Income Before Tax	10,782	10,871	10,608	10,618	10,233
Less: Applicable Income Tax	377	353	88	198	253
Net Income After Tax	**10,405**	**10,518**	**10,520**	**10,420**	**9,980**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	32,533	31,890	29,643	28,975	29,043
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	**104,514**	**94,896**	**(14,057)**	**(27,904)**	**(26,223)**
Total Incoming	299,697	421,928	49,303	100,651	169,025
Total Outgoing	195,183	327,032	63,360	128,555	195,248

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	2.75	3.53	1.59	2.35	3.22
Non Performing Loans to Total Loans	0.65	0.64	0.48	0.64	0.79
Non Performing Loans to Past Due Loans	0.31	0.29	0.21	0.21	0.19
Provisions for Loan Losses to NPLs	731.02	754.46	976.67	707.17	645.48
Net Income to Average Assets (ROA)	2.84	2.81	2.61	2.63	2.60
Net Interest Income to Average Earning Assets (NIM)	3.89	3.82	3.54	3.51	3.57
Average Yield on Loans	11.62	11.69	11.80	11.90	12.03
Average Cost of Deposits	0.81	0.84	0.99	1.03	1.04
Liquidity Ratio (PR-10)	95.14	95.52	92.48	92.12	91.99
Net Loans to Total Assets	7.46	7.85	8.94	9.82	10.74
Customer Deposits to Total Loans	1216.51	1144.58	1026.47	927.18	833.32
Return on Equity (Uninsured Banks Only)	103.32	96.38	101.80	105.47	97.62
Cash Balances to Short Term Liabilities	1.20	1.50	1.22	1.78	1.10

Summary Balance Sheet

Cash and Due from Banks	382,736	365,229	356,728	336,720	303,412
Net Loans	31,455	31,767	35,803	37,543	37,478
Gross Loans	33,034	33,374	37,561	39,318	39,479
(Provisions for Loan Losses)	(1,579)	(1,607)	(1,758)	(1,775)	(2,001)
Performing Loans	32,818	33,161	37,381	39,067	39,169
Non Performing Loans	216	213	180	251	310
*****Past Due Loans (includes NPLs)*****	700	744	841	1,181	1,596
All Other Assets	7,481	7,473	7,966	8,010	8,160
TOTAL ASSETS	**421,672**	**404,469**	**400,497**	**382,273**	**349,050**
Total Deposits	401,861	381,992	385,554	364,549	328,988
Demand/Checking	224,186	211,710	213,489	189,682	144,125

Savings	137,765	135,257	135,105	140,307	152,427
Time Deposits	39,910	35,025	36,960	34,560	32,436
All Other Liabilities	8,226	8,195	8,557	8,753	8,809
TOTAL LIABILITIES	**410,087**	**390,187**	**394,111**	**373,302**	**337,797**
Paid-in Capital	4,080	4,080	3,649	3,649	3,649
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	7,505	10,202	2,737	5,322	7,604
Other	0	0	0	0	0
TOTAL CAPITAL	**11,585**	**14,282**	**6,386**	**8,971**	**11,253**
TOTAL LIABILITIES & CAPITAL	**421,672**	**404,469**	**400,497**	**382,273**	**349,050**