RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	12/31/2024 2024Q4	3/31/2025 2025Q1	6/30/2025 2025Q2	9/30/2025 2025Q3	12/31/2025 2025Q4
Average Total Assets ($ 000)	360,270	402,483	395,746	384,072	410,410
Net Income ($ 000)	10,446	2,637	5,222	7,504	9,799
Average Earning Assets ($ 000)	349,241	391,507	384,255	373,051	399,170
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.68	4.38	4.40	4.45	4.05
Less: Interest Expense	0.83	0.95	0.98	0.99	0.90
Net Interest Income	3.85	3.44	3.41	3.46	3.16
Plus: Noninterest Income	0.33	0.32	0.33	0.35	0.33
Less: Noninterest Expense	1.11	0.91	0.91	0.94	0.89
Less: Provisions for Loan Losses	0.05	0.22	0.15	0.21	0.19
Net Operating Profit Before Tax	3.02	2.64	2.68	2.66	2.41
Net Operationg Profit After Tax	2.92	2.61	2.63	2.60	2.38
Adjusted Net Operating Income	2.91	2.78	2.72	2.74	2.50
Net Income	2.92	2.61	2.63	2.60	2.38
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.92	2.61	2.63	2.60	2.38
Net Income to Average Capital (ROE) (FSI)	92.94	101.80	105.47	97.62	89.77
Net Interest Income to Average Earning Assets (NIM)	3.97	3.54	3.51	3.57	3.25
Average Earning Assets to Average Assets	96.94	97.27	97.10	97.13	97.26
Interest Margin to Gross Income	76.82	73.09	72.21	72.16	71.97
Yield on Loans	11.76	11.80	11.90	12.03	11.71
Cost of Deposits	0.88	0.99	1.03	1.04	0.94
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.56	0.16	0.31	0.49	0.77
Earnings Coverage of Net Loan Losses (X)	55.46	47.36	46.17	41.71	33.10
Provisions for Loan Losses to Total Loans	4.82	4.68	4.51	5.07	4.71
Past Due Loans to Total Loans	2.23	2.24	3.00	4.04	3.30
Non-Performing Loans to Total Loans (FSI)	0.64	0.48	0.64	0.79	0.83
Provisions for Loan Losses to Non-Performing Loans	754.46	976.67	707.17	645.48	570.14
Estimated Required Provisions to Non-Performing Loans	182.92	240.98	182.07	155.28	145.95
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	7.85	8.94	9.82	10.74	8.17
Net Loans and Advances to Customer Deposits	8.32	9.29	10.30	11.39	8.54
Deposits to Total Liabilities	97.90	97.83	97.66	97.39	98.22
Liquidity Ratio (PR-10)	95.52	92.48	92.12	91.99	94.17
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.01	0.01	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.30)	(1.30)	(1.32)	(1.37)	(2.04)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.04	0.02	0.02	0.03	0.03
Retained Earnings to Average Capital	0.90	0.26	0.54	0.74	0.91
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.74	0.41	0.58	0.67	0.68
Past Due Loans to Total Capital	0.05	0.13	0.13	0.14	0.11
Non Performing Loans to Capital (FSI)	0.01	0.03	0.03	0.03	0.03
GROWTH RATES (qtr-on-qtr)					
Total Assets	(4.08)	(0.98)	(4.55)	(8.69)	47.76
Total Capital (Balance Sheet)	23.28	(55.29)	40.48	25.44	20.39
Tier 1 Capital	0.00	(2.27)	0.00	0.00	0.00
Total Loans and Advances	1.03	12.55	4.68	0.41	11.96
Past Due Loans (Loans Past Due 30 Days or More)	6.29	13.04	40.43	35.14	(8.71)
Non Performing Loans (Loans Past Due 90 Days or More)	(1.39)	(15.49)	39.44	23.51	17.74
Core Liquid Assets	(4.57)	(2.33)	(5.61)	(9.89)	53.37
Total Deposits	(4.94)	0.93	(5.45)	(9.75)	49.93
Demand Deposits	(5.57)	0.84	(11.15)	(24.02)	4.37
Savings Deposits	(1.82)	(0.11)	3.85	8.64	100.87
Time Deposits	(12.24)	5.52	(6.49)	(6.15)	12.99

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	753	197	395	591	785
Other Non Interest Income	429	125	254	419	589
Total Non-Interest Income	**1,182**	**322**	**649**	**1,010**	**1,374**
Salaries, Wages and Benefits - Citizens	1,511	358	708	1,076	1,469
Salaries, Wages and Benefits - Noncitizens	364	101	193	282	375
Board of Directors' Expenses	82	6	11	18	22
Outsourcing Service Fees and Expenses	59	11	39	64	77
Related Party	0	0	0	0	0
Non-Related Party	59	11	39	64	77
Rent - Premises	280	71	145	216	289
Other Administrative and Occupancy Expenses	450	70	162	254	346
Depreciation on Fixed Assets	201	58	104	153	208
Other Non Interest Expenses	1,057	236	434	658	865
Total Non-Interest (Overhead) Expenses	**4,004**	**911**	**1,796**	**2,721**	**3,651**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	26.61	24.09	24.27	24.77	25.47
Interest Margin to Gross Income (FSI)	76.82	73.09	72.21	72.16	71.97
Personnel Expenses to Noninterest Expenses (FSI)	46.83	50.38	50.17	49.91	50.51
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.54	0.46	0.46	0.48	0.45
Salaries, Wages and Benefits of All Employees	0.52	0.46	0.46	0.47	0.45
Board of Directors' Expenses	0.02	0.01	0.01	0.01	0.01
Outsourcing Service Fees and Expenses	0.02	0.01	0.02	0.02	0.02
Rent - Premises	0.08	0.07	0.07	0.07	0.07
Other Administrative and Occupancy Expenses	0.12	0.07	0.08	0.09	0.08
Depreciation on Fixed Assets	0.06	0.06	0.05	0.05	0.05
Other Non Interest Expenses	0.29	0.23	0.22	0.23	0.21
Total Overhead Expenses	1.11	0.91	0.91	0.94	0.89
Overhead Expenses Less Non-Int Income	0.78	0.59	0.58	0.59	0.55
YIELD ON OR COST OF:					
Total Loans and Advances	12.63	12.29	12.40	12.49	12.15
Interest Income on Loans and Advances	11.76	11.80	11.90	12.03	11.71
Yield-related Loan Fees & Charges	0.87	0.50	0.50	0.46	0.44
Deposits Due from Depository Institutions	3.96	3.73	3.70	3.70	3.31
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	3.97	3.75	3.71	3.71	3.32
Head Office and Branches	3.97	3.75	3.71	3.71	3.32
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.88	0.99	1.03	1.04	0.94
Domestic	0.88	0.99	1.03	1.04	0.94
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	**9.71**	**8.81**	**9.29**	**9.75**	**9.45**
Less: Provisions for Loan Losses	0.47	0.42	0.43	0.46	0.45
Net Loans and Advances	9.24	8.39	8.85	9.28	9.00
Deposits Due From Depository Institutions	**87.23**	**88.46**	**87.81**	**87.38**	**87.81**
Demand	86.95	88.09	87.46	87.03	87.48
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	86.95	88.09	87.46	87.03	87.48
Head Office and Branches	86.93	88.08	87.44	87.02	87.47
Other Depository Institutions	0.01	0.01	0.01	0.01	0.01
Savings	0.28	0.37	0.35	0.35	0.33

Domestic	0.25	0.33	0.32	0.32	0.30
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	**96.94**	**97.27**	**97.10**	**97.13**	**97.26**
Cash (Notes & Coin)	**1.42**	**1.23**	**1.36**	**1.28**	**1.24**
Total Non-Financial Assets	**1.39**	**1.26**	**1.29**	**1.33**	**1.25**
Premises & Equipment	1.39	1.26	1.29	1.33	1.25
Less: Accumulated Depreciation	1.09	1.00	1.02	1.06	1.00
Net Fixed Assets	0.30	0.26	0.27	0.27	0.25
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	**0.06**	**0.07**	**0.08**	**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	**0.19**	**0.17**	**0.17**	**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	49.59	52.82	51.79	49.41	44.32
Savings Deposits	34.77	33.59	34.59	36.65	42.36
Time Deposits	10.12	8.94	8.97	9.05	8.56
Sub-Total Deposits	**94.48**	**95.35**	**95.36**	**95.10**	**95.24**
Deposits Due to Depository Institutions	0.23	0.34	0.33	0.33	0.30
Demand	0.05	0.05	0.04	0.04	0.03
Domestic	0.05	0.05	0.04	0.04	0.03
Abroad	0.00	0.00	0.00	0.00	0.00
Head Office and Branches	0.00	0.00	0.00	0.00	0.00
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Savings	0.18	0.29	0.29	0.29	0.27
Domestic	0.18	0.29	0.29	0.29	0.27
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**	**0.10**	**0.11**	**0.11**	**0.10**
Deposits	0.13	0.10	0.11	0.11	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	**0.47**	**0.56**	**0.58**	**0.60**	**0.56**
Total Provisions for Losses	**0.47**	**0.42**	**0.43**	**0.46**	**0.45**
Total Accumulated Depreciation	**1.09**	**1.00**	**1.02**	**1.06**	**1.00**
Sub-Total Liabilities	**96.64**	**97.43**	**97.50**	**97.34**	**97.35**
Total Capital	**3.14**	**2.57**	**2.50**	**2.66**	**2.65**
Total Liabilities & Capital	**99.78**	**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	2,071	1,607	1,607	1,607	1,607

Add: Provisions Year-to-date	172	219	296	591	786
Less: Write-offs Year-to-date ( )	507	153	300	431	606
Add: Recoveries Year-to-date	311	97	185	247	307
Ending Balance	**2,047**	**1,770**	**1,788**	**2,014**	**2,094**
Average Total Loans to Average Total Assets	9.71	8.81	9.29	9.75	9.45
Average Total Loans and Advances ($000)	34,973	35,468	36,751	37,433	38,787
Year-to-date Net Loan Losses (Recoveries)	196	56	115	184	299
Past Due Loans [Loans Past Due 30 Days or More)	744	841	1,181	1,596	1,457
Non Performing Loans [Loans Past Due 90 Days or More)	213	180	251	310	365
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	58.24	19.13	36.49	48.72	57.49
Year-to-date Net Loan Loss to Average Total Loans	0.56	0.16	0.31	0.49	0.77
Year-to-date Write-offs to Average Total Loans	1.45	0.43	0.82	1.15	1.56
Year-to-date Recoveries to Average Total Loans	0.89	0.27	0.50	0.66	0.79
Provisions for Loan Losses to Total Loans	4.82	4.68	4.51	5.07	4.71
Provisions for Loan Losses to Loans Past Due 90 days or more	754.46	976.67	707.17	645.48	570.14
Earnings Coverage of Year-to-date Net Loan Losses	55.46	47.36	46.17	41.71	33.10
Twenty Largest Borrowing Relationships ('000s)	18,695	19,201	19,895	17,871	16,859
Large Borrowers to Capital (FSI)	130.9	300.7	221.8	158.8	124.4
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.23	2.24	3.00	4.04	3.30
Loans Past Due 30 to 59 Days to Total Loans	1.31	1.04	1.84	2.15	1.65
Loans Past Due 60 to 89 Days to Total Loans	0.28	0.72	0.53	1.11	0.82
Loans Past Due 90 to 179 Days to Total Loans	0.52	0.36	0.57	0.70	0.77
Loans Past Due 180 to 360 Days to Total Loans	0.12	0.12	0.07	0.09	0.05
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.64	0.48	0.64	0.79	0.83
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	8.11	16.10	16.39	16.46	20.46
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	3.49	3.07	2.91	2.87	2.54
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	4.61	13.03	13.48	13.58	17.92
Individuals	91.89	83.90	83.61	83.54	79.54
Housing and Land Purchases	0.00	0.00	0.00	0.00	5.15
Other	91.89	83.90	83.61	83.54	74.38
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	12,244	14,282	14,282	14,282	14,282
+ Net Change in Paid-in Capital Year-to-date	0	(431)	(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	344	344	344	344
+ Net Income (Loss) Year-to-date	10,446	2,637	5,222	7,504	9,799
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	(1)	0	0	0	0
Balance At End of Period	**22,781**	**16,832**	**19,417**	**21,699**	**23,994**
Average Total Capital ($000)	11,316	10,334	9,880	10,223	10,888

CAPITAL RATIOS:

PERCENT OF TOTAL CAPITAL:

Net Loans and Advances	222.43	560.65	418.49	333.05	310.90
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	9.77	21.19	13.14	9.65	8.72

PERCENT OF AVERAGE TOTAL CAPITAL:

Net Income (ROE) (FSI)	0.93	1.02	1.05	0.98	0.90
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.90	0.26	0.54	0.74	0.91

OTHER CAPITAL RATIOS:

Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	3.53	1.59	2.35	3.22	2.63

RISK BASED CAPITAL ANALYSIS

Part A: Capital Calculation

TIER 1 CAPITAL:

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

TIER 2 CAPTIAL:

Current year-to-date Income	10,446	2,637	5,222	7,504	9,799
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	1,607	1,758	1,775	2,001	2,081
Maximum Eligible General Provisions for Loan Losses	4,197	4,161	3,840	3,344	3,857
Allowable General Provisions for Loan Losses	1,607	1,758	1,775	2,001	2,081
Other	0	0	0	0	0
Sub-total Tier 2 Capital	12,053	4,395	6,997	9,505	11,880
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	358,212	350,814	329,150	298,667	458,110
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	358,212	350,814	329,150	298,667	458,110
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	**(342,323)**	**(342,670)**	**(318,404)**	**(285,413)**	**(442,481)**

Part B: Calculation of Total Risk Weighted Assets

On-Balance Sheet Risk-Weighted Assets	**333,362**	**330,325**	**304,291**	**264,271**	**306,043**
0% Risk Weighted Assets ($000)	7,950	10,048	12,153	9,213	14,040
20% Risk Weighted Assets ($000)	73,912	70,074	77,053	89,286	239,374
50% Risk Weighted Assets ($000)	26	24	182	63	40
100% Risk Weighted Assets ($000)	318,567	316,298	288,789	246,382	258,148
Off-Balance Sheet Risk-Weighted Obligations	**2,397**	**2,529**	**2,896**	**3,286**	**2,528**
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	2,397	2,529	2,896	3,286	2,528
Gross Risk-Weighted Assets	**335,759**	**332,854**	**307,187**	**267,557**	**308,571**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	71,642	70,163	65,830	59,733	91,622
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**264,117**	**262,691**	**241,357**	**207,823**	**216,949**
Tier-1 Capital to Risk-Weighted Assets	**1.45%**	**1.43%**	**1.55%**	**1.80%**	**1.73%**
Total Capital to Risk-Weighted Assets	**-129.61%**	**-130.45%**	**-131.92%**	**-137.33%**	**-203.96%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	5,439	4,439	6,288	3,453	5,886
Core Liquid Assets	365,229	356,728	336,720	303,412	465,330
Short Term Liabilities	361,405	364,004	353,937	313,908	479,190
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	90.30	89.07	88.08	86.93	90.22
Cash Balances to Short Term Liabilities	1.50	1.22	1.78	1.10	1.23
Core Liquid Assets to Short Term Liabilities (FSI)	101.06	98.00	95.14	96.66	97.11
Customer Deposits to Total Loans (FSI)	1144.58	1026.47	927.18	833.32	1115.91
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.34	1.11	1.64	0.99	1.14
Balances Due From Depository Institutions	88.95	87.96	86.44	85.94	89.08
Domestic	0.00	0.00	0.003	0.003	0.002
Abroad	88.61	87.64	86.15	85.61	88.85
Head Office and Branches	88.56	87.59	86.10	85.57	88.82
Other Depository Institutions	0.04	0.04	0.05	0.05	0.03
Short Term Liabilities	89.35	90.89	92.59	89.93	92.91
Total Deposit Liabilities	94.44	96.27	95.36	94.25	95.64
Demand Deposits	52.34	53.31	49.62	41.29	29.17
Savings Deposits	33.44	33.73	36.70	43.67	59.36
Time Deposits	8.66	9.23	9.04	9.29	7.11
Deposits Due to Depository Institutions	0.35	0.34	0.31	0.31	0.23
Domestic	0.35	0.34	0.31	0.31	0.23
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)	0.00	0.00	0.00	NA	0.00
Australian Dollar (AUD)	0.00	0.00	0.00	NA	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	NA	NA	NA
All Others	0.00	NA	NA	NA	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.23	0.19	1.09	0.05	0.19
Shorthand Method	0.23	0.19	1.09	0.05	0.19

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.00	0.01	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	15,501	4,755	14,146	4,043	7,702
- 7 up to 30 days	(2,289)	(6,394)	(5,400)	(3,613)	(6,268)
- 1 up to 3 months	(6,688)	(2,958)	(11,597)	(2,718)	(9,977)
- 3 up to 6 months	(4,175)	(6,766)	248	(1,790)	(819)
- 6 up to 12 months	403	5,815	1,543	(774)	(908)
- 1 up to 3 years	14,260	10,883	12,540	13,381	15,380
- 3 up to 5 years	10,512	10,822	8,988	11,290	11,362
- 5 Years and Over	2,581	3,215	1,702	2,946	4,674
- Unclassified	(10)	(102)	(138)	(399)	(451)
Cumulative GAP Position ('000s)					
- Less than 7 days	15,501	4,755	14,146	4,043	7,702
- 7 up to 30 days	13,212	(1,639)	8,746	430	1,434
- 1 up to 3 months	6,524	(4,597)	(2,851)	(2,288)	(8,543)
- 3 up to 6 months	2,349	(11,363)	(2,603)	(4,078)	(9,362)
- 6 up to 12 months	2,752	(5,548)	(1,060)	(4,852)	(10,270)
- 1 up to 3 years	17,012	5,335	11,480	8,529	5,110
- 3 up to 5 years	27,524	16,157	20,468	19,819	16,472
- 5 Years and Over	30,105	19,372	22,170	22,765	21,146
- Unclassified	30,095	19,270	22,032	22,366	20,695

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.70	4.81	8.47	4.87	2.63
0 - 3 months	5.10	5.38	8.46	5.27	2.91
0 - 6 months	5.92	7.59	9.30	6.16	3.45
0 - 12 months	7.34	9.29	11.43	9.25	5.24

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,397	2,529	2,896	3,286	2,528
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	13,416	10,355	10,165	7,827	4,621
Unconditionally Cancelable At Any Time Without Notice	11	15	15	11	12
Non-Cancelable With a Remaining Term to Maturity One Year or Less	13,405	10,340	10,150	7,816	4,609
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**15,813**	**12,884**	**13,061**	**11,113**	**7,149**
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.59	0.63	0.76	0.94	0.49
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	3.32	2.59	2.66	2.24	0.90
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	3.31	2.58	2.66	2.24	0.89
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.91**	**3.22**	**3.42**	**3.18**	**1.39**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.55**	**0.48**	**0.48**	**0.56**	**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	0.73	1.57	1.07	0.88	0.70
- Officers	0.33	0.75	0.71	0.75	0.58
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.23	0.49	0.31	0.35	0.27
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	**46**	**47**	**46**	**47**	**45**
Citizens of the Republic of Palau	37	38	38	39	38
Non-Citizens	9	9	8	8	7
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	19.73	26.76	27.54	27.58	35.37
Unsecured Loans as % of Total Loans and Advances	80.27	73.24	72.46	72.42	64.63
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	NA	0.02	NA	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	26.01	26.01	26.01	26.01
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	66.18	73.99	73.99	73.99	73.99
Paid-in Capital as a % of Total Capital	28.57	57.14	40.68	32.43	26.93
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**122,231**	**49,303**	**51,348**	**68,374**	**79,086**
Australia	1,132	1,073	1,061	1,055	1,119
Japan	12,005	10,642	5,067	2,775	3,519
New Zealand	127	68	187	102	67
Philippines	1,226	511	422	747	178
Taiwan	12,895	4,230	5,407	14,348	42,489
United States	75,925	22,327	28,166	35,274	14,907
China	6,969	3,717	3,321	3,096	4,751
All Others	11,952	6,735	7,717	10,977	12,056
Outgoing Remittances ($000)	**131,849**	**63,360**	**65,195**	**66,693**	**71,849**
Australia	483	1,246	610	663	767
Japan	5,015	8,068	4,876	4,363	4,318
New Zealand	314	328	285	99	403
Philippines	8,613	8,586	6,892	6,629	8,354
Taiwan	4,243	4,408	4,275	2,614	2,936
United States	102,914	29,064	37,648	38,102	41,095
China	4,398	6,285	5,647	7,757	6,536
All Others	5,869	5,375	4,962	6,466	7,440
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	0.93	2.18	2.07	1.54	1.41
Japan	9.82	21.58	9.87	4.06	4.45
New Zealand	0.10	0.14	0.36	0.15	0.08
Philippines	1.00	1.04	0.82	1.09	0.23
Taiwan	10.55	8.58	10.53	20.98	53.73
United States	62.12	45.29	54.85	51.59	18.85
China	5.70	7.54	6.47	4.53	6.01
All Others	9.78	13.66	15.03	16.05	15.24
Outgoing Remittances					
Australia	0.37	1.97	0.94	0.99	1.07
Japan	3.80	12.73	7.48	6.54	6.01
New Zealand	0.24	0.52	0.44	0.15	0.56
Philippines	6.53	13.55	10.57	9.94	11.63
Taiwan	3.22	6.96	6.56	3.92	4.09
United States	78.05	45.87	57.75	57.13	57.20
China	3.34	9.92	8.66	11.63	9.10
All Others	4.45	8.48	7.61	9.70	10.36
Incoming Remittances ($000)	**122,231**	**49,303**	**51,348**	**68,374**	**79,086**
Depository Institutions Domestic	208	286	250	236	504
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	66,485	15,337	20,797	22,237	6,195
Local Governments (State Governments)	0	178	0	68	29
Statutory Non-financial Corporations Domestic	0	2	0	0	0
Private Sector Domestic	55,538	33,500	30,301	45,833	72,358
Non-financial Corporations	45,174	26,770	23,176	29,329	35,669
Individuals	3,911	4,045	4,401	5,971	4,230
Non-profit Institutions Serving Households	6,453	2,685	2,724	10,533	32,459
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**131,849**	**63,360**	**65,195**	**66,693**	**71,849**
Depository Institutions Domestic	136	114	86	34	203
Other Financial Corporations Domestic	37	1,190	761	196	284
Development Financing Corporations	37	1,190	761	196	284
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	64,602	7,185	4,316	8,470	15,041
Local Governments (State Governments)	5	35	197	44	28
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	67,069	54,836	59,835	57,949	56,293
Non-financial Corporations	64,400	51,626	57,141	55,360	53,155
Individuals	2,463	3,007	2,611	2,299	3,074
Non-profit Institutions Serving Households	206	203	83	290	64
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.17	0.58	0.49	0.35	0.64
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	54.39	31.11	40.50	32.52	7.83
Local Governments (State Governments)	NA	0.36	NA	0.10	0.04
Statutory Non-financial Corporations Domestic	NA	0.00	NA	NA	NA
Private Sector Domestic	45.44	67.95	59.01	67.03	91.49
Non-financial Corporations	36.96	54.30	45.14	42.89	45.10
Individuals	3.20	8.20	8.57	8.73	5.35
Non-profit Institutions Serving Households	5.28	5.45	5.30	15.40	41.04
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.10	0.18	0.13	0.05	0.28
Other Financial Corporations Domestic	0.03	1.88	1.17	0.29	0.40
Development Financing Corporations	0.03	1.88	1.17	0.29	0.40
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	49.00	11.34	6.62	12.70	20.93
Local Governments (State Governments)	0.00	0.06	0.30	0.07	0.04
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	50.87	86.55	91.78	86.89	78.35
Non-financial Corporations	48.84	81.48	87.65	83.01	73.98
Individuals	1.87	4.75	4.00	3.45	4.28
Non-profit Institutions Serving Households	0.16	0.32	0.13	0.43	0.09
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,450**	**23,050**	**23,231**	**23,451**	**23,817**
of which: SME depositors	394	310	357	294	292
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.68	1.34	1.54	1.25	1.23
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**27,157**	**26,751**	**26,985**	**27,114**	**27,408**
of which: SME deposit accounts	416	331	380	320	313
of which: household/individuals deposit accounts	4,543	4,511	4,634	4,718	4,740
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.53	1.24	1.41	1.18	1.14
household/individuals deposit accounts	16.73	16.86	17.17	17.40	17.29
Total Number of Borrowers	**4,998**	**5,065**	**5,227**	**5,342**	**5,386**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,381	1,425	1,471	1,472	1,473
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	27.63	28.13	28.14	27.56	27.35
Total Number of Loan Accounts	**5,303**	**5,370**	**5,539**	**5,667**	**5,723**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,384	1,427	1,473	1,474	1,475

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	26.10	26.57	26.59	26.01	25.77
Total Number of ATMs	11	11	12	10	11
Other Indicators					
Capital Growth from prior quarter ($)	2,697	(7,896)	2,585	2,282	2,295
Capital Growth from prior quarter (%)	23.28%	-55.29%	40.48%	25.44%	20.39%
Asset Growth from prior quarter($)	(17,203)	(3,972)	(18,224)	(33,223)	166,711
Asset Growth from prior quarter(%)	-4.08%	-0.98%	-4.55%	-8.69%	47.76%
Deposit Growth from prior quarter ($)	(19,869)	3,562	(21,005)	(35,561)	164,266
Deposit Growth from prior quarter (%)	-4.94%	0.93%	-5.45%	-9.75%	49.93%
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	(3)	(33)	71	59	55
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-1.39%	-15.49%	39.44%	23.51%	17.74%
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	33,374	37,561	39,318	39,479	44,202
Non-financial Corporations	2,705	6,049	6,444	6,497	9,045
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	1,165	1,155	1,145	1,135	1,124
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	1,540	4,894	5,299	5,362	7,921
Individuals	30,669	31,512	32,874	32,982	35,157

Housing and Land Purchases	-	-	-	-	2,278
Other	30,669	31,512	32,874	32,982	32,879
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					
TOTAL LOANS ($'000s)	**33,374**	**37,561**	**39,318**	**39,479**	**44,202**
Secured Loans	6,584	10,051	10,829	10,888	15,636
Unsecured Loans	26,790	27,510	28,489	28,591	28,566
Growth qtr-on-qtr dollar amount					
Total Loans	**340**	**4,187**	**1,757**	**161**	**4,723**
Secured Loans	(9)	3,467	778	59	4,748
Unsecured Loans	349	720	979	102	(25)
Growth qtr-on-qtr percent					
Total Loans	**1%**	**13%**	**5%**	**0%**	**12%**
Secured Loans	0%	53%	8%	1%	44%
Unsecured Loans	1%	2.7%	4%	0%	0%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,394	1,578	1,524	1,691	1,716
Total Loans less NPLs	33,161	37,381	39,067	39,169	43,837
Ratio of Provisions to Total Loans (both less NPLs)	4.20%	4.22%	3.90%	4.32%	3.91%
Liquidity Indicators					
in dollar amounts					
Due from Banks	359,790	352,289	330,432	299,959	459,444
Due from Home Office & Other branches	358,212	350,814	329,150	298,667	458,110
Demand Deposits due from Home Office & Other branches	358,212	350,814	329,150	298,667	458,110
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	5,439	4,439	6,288	3,453	5,886
Sum of Cash and Due from Depository Institutions	365,229	356,728	336,720	303,412	465,330
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)	12,449	3,322	6,423	9,310	11,924
Annualized Yield on Due From HO (Insured Banks Only)	**3.97%**	**3.75%**	**3.71%**	**3.71%**	**3.32%**
Liquid Assets (PR-10)	**365,229**	**356,728**	**336,720**	**303,412**	**465,330**
Short-term Deposit Liabilities	379,821	383,154	362,809	327,233	491,504
Demand	211,710	213,489	189,682	144,125	150,425
Savings	135,257	135,105	140,307	152,427	306,178
Time	32,854	34,560	32,820	30,681	34,901
Other Short Term Liabitilities (PR-10)	2,547	2,570	2,718	2,584	2,612
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	99%	98%	99%	99%
Due from Depository Institutions to Total Assets	89%	88%	86%	86%	89%
Liquid Assets (PR-10) to Total Assets	90%	89%	88%	87%	90%
Liquidity Ratio (PR-10)	**96%**	**92%**	**92%**	**92%**	**94%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(17,507)**	**(8,501)**	**(20,008)**	**(33,308)**	**161,918**
Short-term Deposit Liabilities	(19,824)	3,333	(20,345)	(35,576)	164,271
Demand	(12,476)	1,779	(23,807)	(45,557)	6,300
Savings	(2,508)	(152)	5,202	12,120	153,751
Time	(4,840)	1,706	(1,740)	(2,139)	4,220
Other Short Term Liabitilities (PR-10)	(80)	23	148	(134)	28
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-4.6%**	**-2.3%**	**-5.6%**	**-9.9%**	**53.4%**
Short-term Deposit Liabilities	-5.0%	0.9%	-5.3%	-9.8%	50.2%
Demand	-5.6%	0.8%	-11.2%	-24.0%	4.4%
Savings	-1.8%	-0.1%	3.9%	8.6%	100.9%
Time	-12.8%	5.2%	-5.0%	-6.5%	13.8%
Other Short Term Liabitilities (PR-10)	-3.0%	0.9%	5.8%	-4.9%	1.1%

Year-to-date Averages					
Deposits Due from Depository Institutions	314,268	356,040	347,504	335,618	360,383
Domestic Depository Institutions	893	1,347	1,266	1,232	1,226
Abroad	313,376	354,693	346,238	334,385	359,157
Head Office and Branches	313,196	354,513	346,059	334,211	358,991
Other Depository Institutions	179	180	179	175	166
Deposits	340,371	383,773	377,365	365,271	390,867
Domestic Deposits	340,371	383,773	377,365	365,271	390,867
Non-Residents	-	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	234,128	240,556	220,910	183,859	344,174
Top Twenty Deposits as % of Total Deposits	**61%**	**62%**	**61%**	**56%**	**70%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	16,867	17,648	17,402	17,089	16,636
Interest Expense	3,002	3,808	3,898	3,787	3,675
Net Interest Income	13,865	13,840	13,504	13,302	12,961
Provisions for Bad Loans Expense	172	876	592	788	786
Non-Interest Income	1,182	1,288	1,298	1,347	1,374
Non-Interest Expense	4,004	3,644	3,592	3,628	3,651
Net Income Before Tax	10,871	10,608	10,618	10,233	9,898
Less: Applicable Income Tax	353	88	198	253	124
Net Income After Tax	**10,518**	**10,520**	**10,420**	**9,980**	**9,774**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	31,696	29,643	28,975	29,043	30,053
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	**23,976**	**(14,057)**	**(27,904)**	**(26,223)**	**(18,986)**
Total Incoming	350,130	49,303	100,651	169,025	248,111
Total Outgoing	326,154	63,360	128,555	195,248	267,097

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	3.53	1.59	2.35	3.22	2.63
Non Performing Loans to Total Loans	0.64	0.48	0.64	0.79	0.83
Non Performing Loans to Past Due Loans	0.29	0.21	0.21	0.19	0.25
Provisions for Loan Losses to NPLs	754.46	976.67	707.17	645.48	570.14
Net Income to Average Assets (ROA)	2.92	2.61	2.63	2.60	2.38
Net Interest Income to Average Earning Assets (NIM)	3.97	3.54	3.51	3.57	3.25
Average Yield on Loans	11.76	11.80	11.90	12.03	11.71
Average Cost of Deposits	0.88	0.99	1.03	1.04	0.94
Liquidity Ratio (PR-10)	95.52	92.48	92.12	91.99	94.17
Net Loans to Total Assets	7.85	8.94	9.82	10.74	8.17
Customer Deposits to Total Loans	1144.58	1026.47	927.18	833.32	1115.91
Return on Equity (Uninsured Banks Only)	92.94	101.80	105.47	97.62	89.77
Cash Balances to Short Term Liabilities	1.50	1.22	1.78	1.10	1.23

Summary Balance Sheet

Cash and Due from Banks	365,229	356,728	336,720	303,412	465,330
Net Loans	31,767	35,803	37,543	37,478	42,121
Gross Loans	33,374	37,561	39,318	39,479	44,202
(Provisions for Loan Losses)	(1,607)	(1,758)	(1,775)	(2,001)	(2,081)
Performing Loans	33,161	37,381	39,067	39,169	43,837
Non Performing Loans	213	180	251	310	365
*****Past Due Loans (includes NPLs)*****	744	841	1,181	1,596	1,457
All Other Assets	7,473	7,966	8,010	8,160	8,310
TOTAL ASSETS	**404,469**	**400,497**	**382,273**	**349,050**	**515,761**
Total Deposits	381,992	385,554	364,549	328,988	493,254
Demand/Checking	211,710	213,489	189,682	144,125	150,425

Savings	135,257	135,105	140,307	152,427	306,178
Time Deposits	35,025	36,960	34,560	32,436	36,651
All Other Liabilities	8,195	8,557	8,753	8,809	8,961
TOTAL LIABILITIES	**390,187**	**394,111**	**373,302**	**337,797**	**502,215**
Paid-in Capital	4,080	3,649	3,649	3,649	3,649
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	10,202	2,737	5,322	7,604	9,899
Other	0	0	0	0	0
TOTAL CAPITAL	**14,282**	**6,386**	**8,971**	**11,253**	**13,548**
TOTAL LIABILITIES & CAPITAL	**404,469**	**400,497**	**382,273**	**349,050**	**515,763**