RATIOS & INDICATORS OUTPUT REPORT 1 SUMMARY RATIOS	3/31/2025 2025Q1	6/30/2025 2025Q2	9/30/2025 2025Q3	12/31/2025 2025Q4	3/31/2026 2026Q1
Average Total Assets ($ 000)	402,483	395,746	384,072	410,410	520,683
Net Income ($ 000)	2,637	5,222	7,504	9,799	2,540
Average Earning Assets ($ 000)	391,507	384,255	373,051	399,170	509,481
EARNINGS AND PROFITABILITY ANALYSIS:					
Percent of Average Assets:					
Interest Income	4.38	4.40	4.45	4.05	4.06
Less: Interest Expense	0.95	0.98	0.99	0.90	1.50
Net Interest Income	3.44	3.41	3.46	3.16	2.56
Plus: Noninterest Income	0.32	0.33	0.35	0.33	0.26
Less: Noninterest Expense	0.91	0.91	0.94	0.89	0.71
Less: Provisions for Loan Losses	0.22	0.15	0.21	0.19	0.09
Net Operating Profit Before Tax	2.64	2.68	2.66	2.41	2.02
Net Operationg Profit After Tax	2.61	2.63	2.60	2.38	1.94
Adjusted Net Operating Income	2.78	2.72	2.74	2.50	1.90
Net Income	2.61	2.63	2.60	2.38	1.94
Margin Analysis:					
Net Income to Average Assets (ROA) (FSI)	2.61	2.63	2.60	2.38	1.94
Net Income to Average Capital (ROE) (FSI)	101.80	105.47	97.62	89.77	100.80
Net Interest Income to Average Earning Assets (NIM)	3.54	3.51	3.57	3.25	2.61
Average Earning Assets to Average Assets	97.27	97.10	97.13	97.26	97.85
Interest Margin to Gross Income	73.09	72.21	72.16	71.97	59.28
Yield on Loans	11.80	11.90	12.03	11.71	11.15
Cost of Deposits	0.99	1.03	1.04	0.94	1.55
LOANS & ADVANCES ANALYSIS:					
Net Loan Losses to Average Total Loans	0.16	0.31	0.49	0.77	0.39
Earnings Coverage of Net Loan Losses (X)	47.36	46.17	41.71	33.10	15.19
Provisions for Loan Losses to Total Loans	4.68	4.51	5.07	4.71	4.66
Past Due Loans to Total Loans	2.24	3.00	4.04	3.30	3.35
Non-Performing Loans to Total Loans (FSI)	0.48	0.64	0.79	0.83	0.86
Provisions for Loan Losses to Non-Performing Loans	976.67	707.17	645.48	570.14	544.09
Estimated Required Provisions to Non-Performing Loans	240.98	182.07	155.28	145.95	143.90
LIQUDIITY ANALYSIS:					
Net Loans to Total Assets (total)	8.94	9.82	10.74	8.17	7.88
Net Loans and Advances to Customer Deposits	9.29	10.30	11.39	8.54	8.12
Deposits to Total Liabilities	97.83	97.66	97.39	98.22	98.31
Liquidity Ratio (PR-10)	92.48	92.12	91.99	94.17	93.13
CAPITAL ANALYSIS: (Uninsured Banks Only)					
Tier 1 Capital to Risk Weighted Assets (FSI)	0.01	0.02	0.02	0.02	0.02
Total Risk-Based Capital to Risk-Weighted Assets (FSI)	(1.30)	(1.32)	(1.37)	(2.04)	(1.98)
Tier 1 Leverage Capital (FSI)	0.01	0.01	0.01	0.01	0.01
Total Capital to Total Assets (Leverage Ratio)	0.02	0.02	0.03	0.03	0.01
Retained Earnings to Average Capital	0.26	0.54	0.74	0.91	0.29
Cash Dividends to Net Income	0.00	0.00	0.00	0.00	0.00
Internal Capital Generation	0.41	0.58	0.67	0.68	0.40
Past Due Loans to Total Capital	0.13	0.13	0.14	0.11	0.22
Non Performing Loans to Capital (FSI)	0.03	0.03	0.03	0.03	0.06
GROWTH RATES (qtr-on-qtr)					
Total Assets	(0.98)	(4.55)	(8.69)	47.76	1.91
Total Capital (Balance Sheet)	(55.29)	40.48	25.44	20.39	(51.79)
Tier 1 Capital	(2.27)	0.00	0.00	0.00	6.48
Total Loans and Advances	12.55	4.68	0.41	11.96	(1.72)
Past Due Loans (Loans Past Due 30 Days or More)	13.04	40.43	35.14	(8.71)	0.00
Non Performing Loans (Loans Past Due 90 Days or More)	(15.49)	39.44	23.51	17.74	1.92
Core Liquid Assets	(2.33)	(5.61)	(9.89)	53.37	2.26
Total Deposits	0.93	(5.45)	(9.75)	49.93	3.46
Demand Deposits	0.84	(11.15)	(24.02)	4.37	(0.96)
Savings Deposits	(0.11)	3.85	8.64	100.87	5.82
Time Deposits	5.52	(6.49)	(6.15)	12.99	1.87

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	197	395	591	785	189
Other Non Interest Income	125	254	419	589	148
Total Non-Interest Income	**322**	**649**	**1,010**	**1,374**	**337**
Salaries, Wages and Benefits - Citizens	358	708	1,076	1,469	360
Salaries, Wages and Benefits - Noncitizens	101	193	282	375	88
Board of Directors' Expenses	6	11	18	22	6
Outsourcing Service Fees and Expenses	11	39	64	77	24
Related Party	0	0	0	0	0
Non-Related Party	11	39	64	77	24
Rent - Premises	71	145	216	289	74
Other Administrative and Occupancy Expenses	70	162	254	346	87
Depreciation on Fixed Assets	58	104	153	208	51
Other Non Interest Expenses	236	434	658	865	231
Total Non-Interest (Overhead) Expenses	**911**	**1,796**	**2,721**	**3,651**	**921**
ANALYSIS RATIOS					
Efficiency Ratio (Non-interest expense to gross income) (FSI)	24.09	24.27	24.77	25.47	25.12
Interest Margin to Gross Income (FSI)	73.09	72.21	72.16	71.97	59.28
Personnel Expenses to Noninterest Expenses (FSI)	50.38	50.17	49.91	50.51	48.64
PERCENT OF AVERAGE ASSETS					
Personnel Expenses	0.46	0.46	0.48	0.45	0.35
Salaries, Wages and Benefits of All Employees	0.46	0.46	0.47	0.45	0.34
Board of Directors' Expenses	0.01	0.01	0.01	0.01	0.00
Outsourcing Service Fees and Expenses	0.01	0.02	0.02	0.02	0.02
Rent - Premises	0.07	0.07	0.07	0.07	0.06
Other Administrative and Occupancy Expenses	0.07	0.08	0.09	0.08	0.07
Depreciation on Fixed Assets	0.06	0.05	0.05	0.05	0.04
Other Non Interest Expenses	0.23	0.22	0.23	0.21	0.18
Total Overhead Expenses	0.91	0.91	0.94	0.89	0.71
Overhead Expenses Less Non-Int Income	0.59	0.58	0.59	0.55	0.45
YIELD ON OR COST OF:					
Total Loans and Advances	12.29	12.40	12.49	12.15	11.46
Interest Income on Loans and Advances	11.80	11.90	12.03	11.71	11.15
Yield-related Loan Fees & Charges	0.50	0.50	0.46	0.44	0.30
Deposits Due from Depository Institutions	3.73	3.70	3.70	3.31	3.46
Domestic Depository Institutions	0.00	0.00	0.00	0.00	0.00
Abroad	3.75	3.71	3.71	3.32	3.47
Head Office and Branches	3.75	3.71	3.71	3.32	3.47
Other Depository Institutions	0.00	0.00	0.00	0.00	0.00
Deposits	0.99	1.03	1.04	0.94	1.55
Domestic	0.99	1.03	1.04	0.94	1.55
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	**8.81**	**9.29**	**9.75**	**9.45**	**8.42**
Less: Provisions for Loan Losses	0.42	0.43	0.46	0.45	0.39
Net Loans and Advances	8.39	8.85	9.28	9.00	8.02
Deposits Due From Depository Institutions	**88.46**	**87.81**	**87.38**	**87.81**	**89.43**
Demand	88.09	87.46	87.03	87.48	89.18
Domestic	0.00	0.00	0.00	0.00	0.00
Abroad	88.09	87.46	87.03	87.48	89.18
Head Office and Branches	88.08	87.44	87.02	87.47	89.18
Other Depository Institutions	0.01	0.01	0.01	0.01	0.00
Savings	0.37	0.35	0.35	0.33	0.25

Domestic	0.33	0.32	0.32	0.30	0.23
Abroad	0.03	0.03	0.03	0.03	0.02
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	0.02
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	**97.27**	**97.10**	**97.13**	**97.26**	**97.85**
Cash (Notes & Coin)	**1.23**	**1.36**	**1.28**	**1.24**	**0.95**
Total Non-Financial Assets	**1.26**	**1.29**	**1.33**	**1.25**	**0.99**
Premises & Equipment	1.26	1.29	1.33	1.25	0.99
Less: Accumulated Depreciation	1.00	1.02	1.06	1.00	0.80
Net Fixed Assets	0.26	0.27	0.27	0.25	0.19
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**	**0.08**	**0.08**	**0.08**	**0.07**
Divdends Receivable	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Investment In Unconsolidated Subs and Assoc Co's	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Items in Transit	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
Other Assets	**0.17**	**0.17**	**0.18**	**0.17**	**0.15**
Total Assets	**100.00**	**100.00**	**100.00**	**100.00**	**100.00**

YTD AVERAGE LIABILITIES AS A % OF AVERAGE ASSETS:

Demand Deposits	52.82	51.79	49.41	44.32	28.75
Savings Deposits	33.59	34.59	36.65	42.36	60.51
Time Deposits	8.94	8.97	9.05	8.56	7.10
Sub-Total Deposits	**95.35**	**95.36**	**95.10**	**95.24**	**96.37**
Deposits Due to Depository Institutions	0.34	0.33	0.33	0.30	0.23
Demand	0.05	0.04	0.04	0.03	0.02
Domestic	0.05	0.04	0.04	0.03	0.02
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	0.29	0.29	0.29	0.27	0.21
Domestic	0.29	0.29	0.29	0.27	0.21
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	**0.10**	**0.11**	**0.11**	**0.10**	**0.06**
Deposits	0.10	0.11	0.11	0.10	0.06
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	**0.56**	**0.58**	**0.60**	**0.56**	**0.44**
Total Provisions for Losses	**0.42**	**0.43**	**0.46**	**0.45**	**0.39**
Total Accumulated Depreciation	**1.00**	**1.02**	**1.06**	**1.00**	**0.80**
Sub-Total Liabilities	**97.43**	**97.50**	**97.34**	**97.35**	**98.07**
Total Capital	**2.57**	**2.50**	**2.66**	**2.65**	**1.93**
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	1,607	1,607	1,607	1,607	2,081

Add: Provisions Year-to-date	219	296	591	786	117
Less: Write-offs Year-to-date ( )	153	300	431	606	258
Add: Recoveries Year-to-date	97	185	247	307	85
Ending Balance	**1,770**	**1,788**	**2,014**	**2,094**	**2,025**
Average Total Loans to Average Total Assets	8.81	9.29	9.75	9.45	8.42
Average Total Loans and Advances ($000)	35,468	36,751	37,433	38,787	43,821
Year-to-date Net Loan Losses (Recoveries)	56	115	184	299	173
Past Due Loans [Loans Past Due 30 Days or More)	841	1,181	1,596	1,457	1,457
Non Performing Loans [Loans Past Due 90 Days or More)	180	251	310	365	372
ANALYSIS RATIOS:					
Year-to-date Recoveries to Prior Period Write-offs	19.13	36.49	48.72	57.49	14.03
Year-to-date Net Loan Loss to Average Total Loans	0.16	0.31	0.49	0.77	0.39
Year-to-date Write-offs to Average Total Loans	0.43	0.82	1.15	1.56	0.59
Year-to-date Recoveries to Average Total Loans	0.27	0.50	0.66	0.79	0.19
Provisions for Loan Losses to Total Loans	4.68	4.51	5.07	4.71	4.66
Provisions for Loan Losses to Loans Past Due 90 days or more	976.67	707.17	645.48	570.14	544.09
Earnings Coverage of Year-to-date Net Loan Losses	47.36	46.17	41.71	33.10	15.19
Twenty Largest Borrowing Relationships ('000s)	19,201	19,895	17,871	16,859	17,173
Large Borrowers to Capital (FSI)	300.7	221.8	158.8	124.4	262.9
PAST DUE LOAN ANALYSIS:					
Loans Past Due 30 Days or More to Total Loans	2.24	3.00	4.04	3.30	3.35
Loans Past Due 30 to 59 Days to Total Loans	1.04	1.84	2.15	1.65	1.72
Loans Past Due 60 to 89 Days to Total Loans	0.72	0.53	1.11	0.82	0.77
Loans Past Due 90 to 179 Days to Total Loans	0.36	0.57	0.70	0.77	0.73
Loans Past Due 180 to 360 Days to Total Loans	0.12	0.07	0.09	0.05	0.13
Loans Past Due Over 360 Days to Total Loans	NA	NA	NA	NA	NA
Nonperforming Loans to Total Loans (FSI)	0.48	0.64	0.79	0.83	0.86
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	16.10	16.39	16.46	20.46	20.23
Agriculture, Forestry, and Fishing	0.00	0.00	0.00	0.00	0.00
Agriculture	0.00	0.00	0.00	0.00	0.00
Forestry & Logging	0.00	0.00	0.00	0.00	0.00
Fishing & Aquaculture	0.00	0.00	0.00	0.00	0.00
Mining & Quarrying	0.00	0.00	0.00	0.00	0.00
Manufacturing	0.00	0.00	0.00	0.00	0.00
Fish Processing	0.00	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00	0.00
Electricity, Gas, Steam & Air Conditioning Supply	0.00	0.00	0.00	0.00	0.00
Water Supply, Sewage, Waste Mgmt & Remediation Activities	0.00	0.00	0.00	0.00	0.00
Construction	0.00	0.00	0.00	0.00	0.00
Wholesale & Retail Trade; Report of Motor Vehicles & Motorcycles	0.00	0.00	0.00	0.00	0.00
Transportation & Storage	0.00	0.00	0.00	0.00	0.00
Accommodation & Food Service Activities	0.00	0.00	0.00	0.00	0.00
Accommodation	0.00	0.00	0.00	0.00	0.00
Food and Beverage Service Activities	0.00	0.00	0.00	0.00	0.00
Information & Communication	0.00	0.00	0.00	0.00	0.00
Financial & Insurance Activities	0.00	0.00	0.00	0.00	0.00
Real Estate Activities	3.07	2.91	2.87	2.54	2.83
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	13.03	13.48	13.58	17.92	17.40
Individuals	83.90	83.61	83.54	79.54	79.77
Housing and Land Purchases	0.00	0.00	0.00	5.15	5.19
Other	83.90	83.61	83.54	74.38	74.58
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	14,282	14,282	14,282	14,282	13,548
+ Net Change in Paid-in Capital Year-to-date	(431)	(431)	(431)	(431)	(23)
+ 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	344	344	344	344	266
+ Net Income (Loss) Year-to-date	2,637	5,222	7,504	9,799	2,540
+ Net Change in Revaluation Reserves Year-to-date	0	0	0	0	0
+ Net Change in Other Capital Year-to-date	0	0	0	0	0
Balance At End of Period	**16,832**	**19,417**	**21,699**	**23,994**	**16,331**
Average Total Capital ($000)	10,334	9,880	10,223	10,888	10,040
CAPITAL RATIOS:					
PERCENT OF TOTAL CAPITAL:					
Net Loans and Advances	560.65	418.49	333.05	310.90	634.05
Borrowings	0.00	0.00	0.00	0.00	0.00
Deposits Due to Depository Institutions	21.19	13.14	9.65	8.72	18.69
PERCENT OF AVERAGE TOTAL CAPITAL:					
Net Income (ROE) (FSI)	1.02	1.05	0.98	0.90	1.01
Dividends & Remittances	NA	NA	NA	NA	NA
Retained Earnings	0.26	0.54	0.74	0.91	0.29
OTHER CAPITAL RATIOS:					
Dividends/Remittances to Prior Period Net Income	NA	NA	NA	NA	NA
Total Capital to Total Assets (Leverage Capital Ratio)	1.59	2.35	3.22	2.63	1.24
RISK BASED CAPITAL ANALYSIS					
Part A: Capital Calculation					
TIER 1 CAPITAL:					
Paid-up Ordinary Shares	3,649	3,649	3,649	3,649	3,626
Paid-in Premium or Surplus	0	0	0	0	0
Retained Earnings (Losses) Prior Years	100	100	100	100	366
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	3,749	3,749	3,749	3,749	3,992
TIER 2 CAPTIAL:					
Current year-to-date Income	2,637	5,222	7,504	9,799	2,540
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	1,758	1,775	2,001	2,081	2,024
Maximum Eligible General Provisions for Loan Losses	4,161	3,840	3,344	3,857	4,094
Allowable General Provisions for Loan Losses	1,758	1,775	2,001	2,081	2,024
Other	0	0	0	0	0
Sub-total Tier 2 Capital	4,395	6,997	9,505	11,880	4,564
Adjustment (applicable only to branches of foreign banks)					
Amount Due FROM Head/Parent Office and Branches Abroad	350,814	329,150	298,667	458,110	470,598
Amount Due TO Head/Parent Office and Branches Abroad	0	0	0	0	0
Net Amount Due FROM Head/Parent Office and Branches Abroad	350,814	329,150	298,667	458,110	470,598
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	**(342,670)**	**(318,404)**	**(285,413)**	**(442,481)**	**(462,042)**
Part B: Calculation of Total Risk Weighted Assets					
On-Balance Sheet Risk-Weighted Assets	**330,325**	**304,291**	**264,271**	**306,043**	**322,144**
0% Risk Weighted Assets ($000)	10,048	12,153	9,213	14,040	11,983
20% Risk Weighted Assets ($000)	70,074	77,053	89,286	239,374	234,065
50% Risk Weighted Assets ($000)	24	182	63	40	39
100% Risk Weighted Assets ($000)	316,298	288,789	246,382	258,148	275,311
Off-Balance Sheet Risk-Weighted Obligations	**2,529**	**2,896**	**3,286**	**2,528**	**5,360**
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	2,529	2,896	3,286	2,528	5,360
Gross Risk-Weighted Assets	**332,854**	**307,187**	**267,557**	**308,571**	**327,504**
LESS: Ineligible General Provisions for Loan Losses	0	0	0	0	0
LESS: Net Amount Due FROM Head/Parent Office and Branches Abroad	70,163	65,830	59,733	91,622	94,120
LESS: Assets Pledged to Secured Liabilities	0	0	0	0	0
TOTAL RISK-WEIGHTED ASSETS	**262,691**	**241,357**	**207,823**	**216,949**	**233,384**
Tier-1 Capital to Risk-Weighted Assets	**1.43%**	**1.55%**	**1.80%**	**1.73%**	**1.71%**
Total Capital to Risk-Weighted Assets	**-130.45%**	**-131.92%**	**-137.33%**	**-203.96%**	**-197.98%**

OUTPUT REPORT 6
LIQUIDITY ANALYSIS

Liquid Assets ('000s)					
Cash Balances	4,439	6,288	3,453	5,886	3,978
Core Liquid Assets	356,728	336,720	303,412	465,330	475,854
Short Term Liabilities	364,004	353,937	313,908	479,190	493,092
LIQUIDITY ANALYSIS:					
Core Liquid Assets to Total Assets (FSI)	89.07	88.08	86.93	90.22	90.53
Cash Balances to Short Term Liabilities	1.22	1.78	1.10	1.23	0.81
Core Liquid Assets to Short Term Liabilities (FSI)	98.00	95.14	96.66	97.11	96.50
Customer Deposits to Total Loans (FSI)	1026.47	927.18	833.32	1115.91	1174.76
PERCENT OF TOTAL ASSETS:					
Liquid Assets					
Cash	1.11	1.64	0.99	1.14	0.76
Balances Due From Depository Institutions	87.96	86.44	85.94	89.08	89.78
Domestic	0.00	0.00	0.003	0.002	0.002
Abroad	87.64	86.15	85.61	88.85	89.56
Head Office and Branches	87.59	86.10	85.57	88.82	89.53
Other Depository Institutions	0.04	0.05	0.05	0.03	0.02
Short Term Liabilities	90.89	92.59	89.93	92.91	93.81
Total Deposit Liabilities	96.27	95.36	94.25	95.64	97.09
Demand Deposits	53.31	49.62	41.29	29.17	28.35
Savings Deposits	33.73	36.70	43.67	59.36	61.64
Time Deposits	9.23	9.04	9.29	7.11	7.10
Deposits Due to Depository Institutions	0.34	0.31	0.31	0.23	0.23
Domestic	0.34	0.31	0.31	0.23	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	0.00	NA	NA	NA
Japanese Yen (JPY)	0.00	0.00	NA	0.00	0.00
Australian Dollar (AUD)	0.00	0.00	NA	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)	NA	NA	NA	NA	NA
All Others	NA	NA	NA	NA	NA
OVERALL OPEN FX POSITIONS AS A % OF TIER 1 CAPITAL					
Net Aggregate Method (FSI)	0.19	1.09	0.05	0.19	0.75
Shorthand Method	0.19	1.09	0.05	0.19	0.75

OTHER RATIOS:					
FX Assets to Total Assets	0.00	0.01	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	4,755	14,146	4,043	7,702	623
- 7 up to 30 days	(6,394)	(5,400)	(3,613)	(6,268)	(6,008)
- 1 up to 3 months	(2,958)	(11,597)	(2,718)	(9,977)	(7,206)
- 3 up to 6 months	(6,766)	248	(1,790)	(819)	(8,219)
- 6 up to 12 months	5,815	1,543	(774)	(908)	7,220
- 1 up to 3 years	10,883	12,540	13,381	15,380	15,334
- 3 up to 5 years	10,822	8,988	11,290	11,362	11,437
- 5 Years and Over	3,215	1,702	2,946	4,674	3,799
- Unclassified	(102)	(138)	(399)	(451)	(396)
Cumulative GAP Position ('000s)					
- Less than 7 days	4,755	14,146	4,043	7,702	623
- 7 up to 30 days	(1,639)	8,746	430	1,434	(5,385)
- 1 up to 3 months	(4,597)	(2,851)	(2,288)	(8,543)	(12,591)
- 3 up to 6 months	(11,363)	(2,603)	(4,078)	(9,362)	(20,810)
- 6 up to 12 months	(5,548)	(1,060)	(4,852)	(10,270)	(13,590)
- 1 up to 3 years	5,335	11,480	8,529	5,110	1,744
- 3 up to 5 years	16,157	20,468	19,819	16,472	13,181
- 5 Years and Over	19,372	22,170	22,765	21,146	16,980
- Unclassified	19,270	22,032	22,366	20,695	16,584

OUTPUT REPORT 9
INTEREST RATE RISK ANALYSIS

RSA AS A % OF RSL					
0 - 1 month	4.81	8.47	4.87	2.63	2.43
0 - 3 months	5.38	8.46	5.27	2.91	2.72
0 - 6 months	7.59	9.30	6.16	3.45	3.79
0 - 12 months	9.29	11.43	9.25	5.24	4.90

OUTPUT REPORT 10
OFF-BALANCE SHEET COMMITMENTS

TOTAL OUTSTANDING OBS ITEMS ('000s)					
Direct Credit Substitutes (Standby Letters of Credit)	2,529	2,896	3,286	2,528	5,360
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	10,355	10,165	7,827	4,621	4,692
Unconditionally Cancelable At Any Time Without Notice	15	15	11	12	14
Non-Cancelable With a Remaining Term to Maturity One Year or Less	10,340	10,150	7,816	4,609	4,678
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	0	0	0	0	0
Total	**12,884**	**13,061**	**11,113**	**7,149**	**10,052**
OFF BALANCE SHEET ITEMS AS A % OF TOTAL ASSETS					
Direct Credit Substitutes (Standby Letters of Credit)	0.63	0.76	0.94	0.49	1.02
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	2.59	2.66	2.24	0.90	0.89
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	2.58	2.66	2.24	0.89	0.89
Non-Cancelable With a Remaining Term to Maturity of More Than One Year	NA	NA	NA	NA	NA
Total	**3.22**	**3.42**	**3.18**	**1.39**	**1.91**

OUTPUT REPORT 11 RELATED PARTY EXPOSURES					
Related Party Lns to Total Loans and Advances	**0.48**	**0.48**	**0.56**	**0.48**	**0.45**
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	1.57	1.07	0.88	0.70	1.58
- Officers	0.75	0.71	0.75	0.58	1.30
- Subsidiaries	NA	NA	NA	NA	NA
- Affiliates	0.49	0.31	0.35	0.27	0.12
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**	**45**	**46**
Citizens of the Republic of Palau	38	38	39	38	40
Non-Citizens	9	8	8	7	6
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	26.76	27.54	27.58	35.37	35.51
Unsecured Loans as % of Total Loans and Advances	73.24	72.46	72.42	64.63	64.49
Nonaccrual/Impaired Loans as % of Total Loans and Advances	NA	NA	NA	NA	NA
Restructured Loans as % of Total Loans and Advances	0.02	NA	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	26.01	26.01	26.01	26.01	24.99
Paid-in Capital of Non-Residents as a % of Total Paid-in Capital	73.99	73.99	73.99	73.99	75.01
Paid-in Capital as a % of Total Capital	57.14	40.68	32.43	26.93	55.51
Assigned Capital as a % of Total Capital	NA	NA	NA	NA	NA
REMITTANCES					
Incoming Remittances ($000)	**49,303**	**51,348**	**68,374**	**79,086**	**62,971**
Australia	1,073	1,061	1,055	1,119	1,256
Japan	10,642	5,067	2,775	3,519	4,805
New Zealand	68	187	102	67	114
Philippines	511	422	747	178	335
Taiwan	4,230	5,407	14,348	42,489	11,338
United States	22,327	28,166	35,274	14,907	33,909
China	3,717	3,321	3,096	4,751	3,743
All Others	6,735	7,717	10,977	12,056	7,471
Outgoing Remittances ($000)	**63,360**	**65,195**	**66,693**	**71,849**	**66,380**
Australia	1,246	610	663	767	1,361
Japan	8,068	4,876	4,363	4,318	5,699
New Zealand	328	285	99	403	180
Philippines	8,586	6,892	6,629	8,354	11,474
Taiwan	4,408	4,275	2,614	2,936	5,525
United States	29,064	37,648	38,102	41,095	25,209
China	6,285	5,647	7,757	6,536	5,401
All Others	5,375	4,962	6,466	7,440	11,531
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Australia	2.18	2.07	1.54	1.41	1.99
Japan	21.58	9.87	4.06	4.45	7.63
New Zealand	0.14	0.36	0.15	0.08	0.18
Philippines	1.04	0.82	1.09	0.23	0.53
Taiwan	8.58	10.53	20.98	53.73	18.01
United States	45.29	54.85	51.59	18.85	53.85
China	7.54	6.47	4.53	6.01	5.94
All Others	13.66	15.03	16.05	15.24	11.86
Outgoing Remittances					
Australia	1.97	0.94	0.99	1.07	2.05
Japan	12.73	7.48	6.54	6.01	8.59
New Zealand	0.52	0.44	0.15	0.56	0.27
Philippines	13.55	10.57	9.94	11.63	17.29
Taiwan	6.96	6.56	3.92	4.09	8.32
United States	45.87	57.75	57.13	57.20	37.98
China	9.92	8.66	11.63	9.10	8.14
All Others	8.48	7.61	9.70	10.36	17.37
Incoming Remittances ($000)	**49,303**	**51,348**	**68,374**	**79,086**	**62,971**
Depository Institutions Domestic	286	250	236	504	51
Other Financial Corporations Domestic	0	0	0	0	21
Development Financing Corporations	0	0	0	0	21
Statutory Non-Bank Financial Corporations	0	0	0	0	0
Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	15,337	20,797	22,237	6,195	11,671
Local Governments (State Governments)	178	0	68	29	0
Statutory Non-financial Corporations Domestic	2	0	0	0	0
Private Sector Domestic	33,500	30,301	45,833	72,358	51,228
Non-financial Corporations	26,770	23,176	29,329	35,669	39,231
Individuals	4,045	4,401	5,971	4,230	1,495
Non-profit Institutions Serving Households	2,685	2,724	10,533	32,459	10,502
Non-residents	0	0	0	0	0
Outgoing Remittances ($000)	**63,360**	**65,195**	**66,693**	**71,849**	**66,380**
Depository Institutions Domestic	114	86	34	203	4
Other Financial Corporations Domestic	1,190	761	196	284	91
Development Financing Corporations	1,190	761	196	284	91
Statutory Non-Bank Financial Corporations	0	0	0	0	0

Private Non-Bank Financial Corporations	0	0	0	0	0
Central Government	7,185	4,316	8,470	15,041	8,953
Local Governments (State Governments)	35	197	44	28	44
Statutory Non-financial Corporations Domestic	0	0	0	0	0
Private Sector Domestic	54,836	59,835	57,949	56,293	57,288
Non-financial Corporations	51,626	57,141	55,360	53,155	56,804
Individuals	3,007	2,611	2,299	3,074	309
Non-profit Institutions Serving Households	203	83	290	64	175
Non-residents	0	0	0	0	0
AS A % OF TOTAL REMITTANCES					
Incoming Remittances					
Depository Institutions Domestic	0.58	0.49	0.35	0.64	0.08
Other Financial Corporations Domestic	NA	NA	NA	NA	0.03
Development Financing Corporations	NA	NA	NA	NA	0.03
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	31.11	40.50	32.52	7.83	18.53
Local Governments (State Governments)	0.36	NA	0.10	0.04	NA
Statutory Non-financial Corporations Domestic	0.00	NA	NA	NA	NA
Private Sector Domestic	67.95	59.01	67.03	91.49	81.35
Non-financial Corporations	54.30	45.14	42.89	45.10	62.30
Individuals	8.20	8.57	8.73	5.35	2.37
Non-profit Institutions Serving Households	5.45	5.30	15.40	41.04	16.68
Non-residents	NA	NA	NA	NA	NA
Outgoing Remittances					
Depository Institutions Domestic	0.18	0.13	0.05	0.28	0.01
Other Financial Corporations Domestic	1.88	1.17	0.29	0.40	0.14
Development Financing Corporations	1.88	1.17	0.29	0.40	0.14
Statutory Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Private Non-Bank Financial Corporations	NA	NA	NA	NA	NA
Central Government	11.34	6.62	12.70	20.93	13.49
Local Governments (State Governments)	0.06	0.30	0.07	0.04	0.07
Statutory Non-financial Corporations Domestic	NA	NA	NA	NA	NA
Private Sector Domestic	86.55	91.78	86.89	78.35	86.30
Non-financial Corporations	81.48	87.65	83.01	73.98	85.57
Individuals	4.75	4.00	3.45	4.28	0.47
Non-profit Institutions Serving Households	0.32	0.13	0.43	0.09	0.26
Non-residents	NA	NA	NA	NA	NA
FINANCIAL ACCESS					
Total Number of Depositors	**23,050**	**23,231**	**23,451**	**23,817**	**24,165**
of which: SME depositors	310	357	294	292	310
of which: household/individuals depositors	NA	NA	NA	NA	NA
As a % of Total Number of Depositors					
SME depositors	1.34	1.54	1.25	1.23	1.28
household/individuals depositors	NA	NA	NA	NA	NA
Number of Deposit Accounts	**26,751**	**26,985**	**27,114**	**27,408**	**27,702**
of which: SME deposit accounts	331	380	320	313	289
of which: household/individuals deposit accounts	4,511	4,634	4,718	4,740	4,758
As a % of Total Number of Deposit Accounts					
SME deposit accounts	1.24	1.41	1.18	1.14	1.04
household/individuals deposit accounts	16.86	17.17	17.40	17.29	17.18
Total Number of Borrowers	**5,065**	**5,227**	**5,342**	**5,386**	**5,305**
of which: SME borrowers	NA	NA	NA	NA	NA
of which: household/individual borrowres	1,425	1,471	1,472	1,473	1,467
As a % of Total Number of Borrowers					
SME borrowers	NA	NA	NA	NA	NA
household/individual borrowers	28.13	28.14	27.56	27.35	27.65
Total Number of Loan Accounts	**5,370**	**5,539**	**5,667**	**5,723**	**5,632**
of which: SME loan accounts	NA	NA	NA	NA	NA
of which: household/individual loan accounts	1,427	1,473	1,474	1,475	1,465

As a % of Total Number of Loan Accounts					
SME loan accounts	NA	NA	NA	NA	NA
household/individual loan accounts	26.57	26.59	26.01	25.77	26.01
Total Number of ATMs	11	12	10	11	12
Other Indicators					
Capital Growth from prior quarter ($)	(7,896)	2,585	2,282	2,295	(7,016)
Capital Growth from prior quarter (%)	-55.29%	40.48%	25.44%	20.39%	-51.79%
Asset Growth from prior quarter($)	(3,972)	(18,224)	(33,223)	166,711	9,844
Asset Growth from prior quarter(%)	-0.98%	-4.55%	-8.69%	47.76%	1.91%
Deposit Growth from prior quarter ($)	3,562	(21,005)	(35,561)	164,266	17,062
Deposit Growth from prior quarter (%)	0.93%	-5.45%	-9.75%	49.93%	3.46%
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	(33)	71	59	55	7
Loans past due 360 days or more	0	0	0	0	0
Growth qtr-on-qtr percent					
Loans past due 90 days or more	-15.49%	39.44%	23.51%	17.74%	1.92%
Loans past due 360 days or more	0	0	0	0	0
By economic sector, in dollar amounts					
Depository Institutions Domestic	-	-	-	-	-
Other Financial Corporations Domestic	-	-	-	-	-
Development Financing Corporations	-	-	-	-	-
Statutory Non-Bank Financial Corporations	-	-	-	-	-
Private Non-Bank Financial Corporations	-	-	-	-	-
Central Government	-	-	-	-	-
Local Governments	-	-	-	-	-
State	-	-	-	-	-
Municipal	-	-	-	-	-
Statutory Non-financial Corporations Domestic	-	-	-	-	-
Private Sector Domestic	37,561	39,318	39,479	44,202	43,440
Non-financial Corporations	6,049	6,444	6,497	9,045	8,787
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	1,155	1,145	1,135	1,124	1,230
Professional, Scientific & Technical Activities	-	-	-	-	-
Administrative & Support Services Activities	-	-	-	-	-
Public Administration & Defense; Compulsory Social Security	-	-	-	-	-
Education	-	-	-	-	-
Human Health & Social Work Activities	-	-	-	-	-
Arts, Entertainment and Recreation	-	-	-	-	-
Other Service Activities	4,894	5,299	5,362	7,921	7,557
Individuals	31,512	32,874	32,982	35,157	34,653

Housing and Land Purchases	-	-	-	2,278	2,255
Other	31,512	32,874	32,982	32,879	32,398
Non-profit Institutions Serving Households	-	-	-	-	-
Non Resident(s)	-	-	-	-	-
Total Loans & Overdrafts (check)					
TOTAL LOANS ($'000s)	**37,561**	**39,318**	**39,479**	**44,202**	**43,440**
Secured Loans	10,051	10,829	10,888	15,636	15,427
Unsecured Loans	27,510	28,489	28,591	28,566	28,013
Growth qtr-on-qtr dollar amount					
Total Loans	**4,187**	**1,757**	**161**	**4,723**	**(762)**
Secured Loans	3,467	778	59	4,748	(209)
Unsecured Loans	720	979	102	(25)	(553)
Growth qtr-on-qtr percent					
Total Loans	**13%**	**5%**	**0%**	**12%**	**-2%**
Secured Loans	53%	8%	1%	44%	-1%
Unsecured Loans	3%	3.6%	0%	0%	-2%
Adequacy of Reserves for Loan Losses					
Provision for Loan Losses less NPLs	1,578	1,524	1,691	1,716	1,652
Total Loans less NPLs	37,381	39,067	39,169	43,837	43,068
Ratio of Provisions to Total Loans (both less NPLs)	4.22%	3.90%	4.32%	3.91%	3.84%
Liquidity Indicators					
in dollar amounts					
Due from Banks	352,289	330,432	299,959	459,444	471,876
Due from Home Office & Other branches	350,814	329,150	298,667	458,110	470,598
Demand Deposits due from Home Office & Other branches	350,814	329,150	298,667	458,110	470,598
Savings Deposits due from Home Office & Other branches	-	-	-	-	-
Time Deposits due from Home Office & Other branches	-	-	-	-	-
Cash	4,439	6,288	3,453	5,886	3,978
Sum of Cash and Due from Depository Institutions	356,728	336,720	303,412	465,330	475,854
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)	3,322	6,423	9,310	11,924	4,024
Annualized Yield on Due From HO (Insured Banks Only)	**3.75%**	**3.71%**	**3.71%**	**3.32%**	**3.47%**
Liquid Assets (PR-10)	**356,728**	**336,720**	**303,412**	**465,330**	**475,854**
Short-term Deposit Liabilities	383,154	362,809	327,233	491,504	508,536
Demand	213,489	189,682	144,125	150,425	148,988
Savings	135,105	140,307	152,427	306,178	323,990
Time	34,560	32,820	30,681	34,901	35,558
Other Short Term Liabitilities (PR-10)	2,570	2,718	2,584	2,612	2,428
Ratios					
Due from Depository Institutions to Liquid Assets (PR-10)	99%	98%	99%	99%	99%
Due from Depository Institutions to Total Assets	88%	86%	86%	89%	90%
Liquid Assets (PR-10) to Total Assets	89%	88%	87%	90%	91%
Liquidity Ratio (PR-10)	**92%**	**92%**	**92%**	**94%**	**93%**
Growth qtr-on-qtr dollar amount					
Liquid Assets (PR-10)	**(8,501)**	**(20,008)**	**(33,308)**	**161,918**	**10,524**
Short-term Deposit Liabilities	3,333	(20,345)	(35,576)	164,271	17,032
Demand	1,779	(23,807)	(45,557)	6,300	(1,437)
Savings	(152)	5,202	12,120	153,751	17,812
Time	1,706	(1,740)	(2,139)	4,220	657
Other Short Term Liabitilities (PR-10)	23	148	(134)	28	(184)
Growth qtr-on-qtr percent					
Liquid Assets (PR-10)	**-2.3%**	**-5.6%**	**-9.9%**	**53.4%**	**2.3%**
Short-term Deposit Liabilities	0.9%	-5.3%	-9.8%	50.2%	3.5%
Demand	0.8%	-11.2%	-24.0%	4.4%	-1.0%
Savings	-0.1%	3.9%	8.6%	100.9%	5.8%
Time	5.2%	-5.0%	-6.5%	13.8%	1.9%
Other Short Term Liabitilities (PR-10)	0.9%	5.8%	-4.9%	1.1%	-7.0%

Year-to-date Averages					
Deposits Due from Depository Institutions	356,040	347,504	335,618	360,383	465,660
Domestic Depository Institutions	1,347	1,266	1,232	1,226	1,174
Abroad	354,693	346,238	334,385	359,157	464,486
Head Office and Branches	354,513	346,059	334,211	358,991	464,354
Other Depository Institutions	180	179	175	166	132
Deposits	383,773	377,365	365,271	390,867	501,785
Domestic Deposits	383,773	377,365	365,271	390,867	501,785
Non-Residents	-	-	-	-	-
Head Office and Branches	-	-	-	-	-
Other Depository Institutions	-	-	-	-	-
Other Financial Institutions	-	-	-	-	-
Other Non-Residents	-	-	-	-	-
Interbank Funds Purchased	-	-	-	-	-
Top Twenty Deposits ($)	240,556	220,910	183,859	344,174	353,942
Top Twenty Deposits as % of Total Deposits	**62%**	**61%**	**56%**	**70%**	**69%**
Annualized Condensed Interest & Expense Statement					
Interest & Fee Income	17,648	17,402	17,089	16,636	21,116
Interest Expense	3,808	3,898	3,787	3,675	7,800
Net Interest Income	13,840	13,504	13,302	12,961	13,316
Provisions for Bad Loans Expense	876	592	788	786	468
Non-Interest Income	1,288	1,298	1,347	1,374	1,348
Non-Interest Expense	3,644	3,592	3,628	3,651	3,684
Net Income Before Tax	10,608	10,618	10,233	9,898	10,512
Less: Applicable Income Tax	88	198	253	124	392
Net Income After Tax	**10,520**	**10,420**	**9,980**	**9,774**	**10,120**
Break Even Analysis					
1) Annualized Operational Expenses divided by Ave Yield on Loans	29,643	28,975	29,043	30,053	32,159
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	**(14,057)**	**(27,904)**	**(26,223)**	**(18,986)**	**(3,409)**
Total Incoming	49,303	100,651	169,025	248,111	62,971
Total Outgoing	63,360	128,555	195,248	267,097	66,380

Report Tables

Key Ratios

Capital to Assets (Leverage Ratio)	1.59	2.35	3.22	2.63	1.24
Non Performing Loans to Total Loans	0.48	0.64	0.79	0.83	0.86
Non Performing Loans to Past Due Loans	0.21	0.21	0.19	0.25	0.26
Provisions for Loan Losses to NPLs	976.67	707.17	645.48	570.14	544.09
Net Income to Average Assets (ROA)	2.61	2.63	2.60	2.38	1.94
Net Interest Income to Average Earning Assets (NIM)	3.54	3.51	3.57	3.25	2.61
Average Yield on Loans	11.80	11.90	12.03	11.71	11.15
Average Cost of Deposits	0.99	1.03	1.04	0.94	1.55
Liquidity Ratio (PR-10)	92.48	92.12	91.99	94.17	93.13
Net Loans to Total Assets	8.94	9.82	10.74	8.17	7.88
Customer Deposits to Total Loans	1026.47	927.18	833.32	1115.91	1174.76
Return on Equity (Uninsured Banks Only)	101.80	105.47	97.62	89.77	100.80
Cash Balances to Short Term Liabilities	1.22	1.78	1.10	1.23	0.81

Summary Balance Sheet

Cash and Due from Banks	356,728	336,720	303,412	465,330	475,854
Net Loans	35,803	37,543	37,478	42,121	41,416
Gross Loans	37,561	39,318	39,479	44,202	43,440
(Provisions for Loan Losses)	(1,758)	(1,775)	(2,001)	(2,081)	(2,024)
Performing Loans	37,381	39,067	39,169	43,837	43,068
Non Performing Loans	180	251	310	365	372
*****Past Due Loans (includes NPLs)*****	841	1,181	1,596	1,457	1,457
All Other Assets	7,966	8,010	8,160	8,310	8,335
TOTAL ASSETS	**400,497**	**382,273**	**349,050**	**515,761**	**525,605**
Total Deposits	385,554	364,549	328,988	493,254	510,316
Demand/Checking	213,489	189,682	144,125	150,425	148,988

Savings	135,105	140,307	152,427	306,178	323,990
Time Deposits	36,960	34,560	32,436	36,651	37,338
All Other Liabilities	8,557	8,753	8,809	8,961	8,757
TOTAL LIABILITIES	**394,111**	**373,302**	**337,797**	**502,215**	**519,073**
Paid-in Capital	3,649	3,649	3,649	3,649	3,626
Paid-in Premium	0	0	0	0	0
Retained Earnings (Losses)	2,737	5,322	7,604	9,899	2,906
Other	0	0	0	0	0
TOTAL CAPITAL	**6,386**	**8,971**	**11,253**	**13,548**	**6,532**
TOTAL LIABILITIES & CAPITAL	**400,497**	**382,273**	**349,050**	**515,763**	**525,605**