

PALAU CONSTRUCTION BANK, LTD.**STATEMENT OF CONDITION**

(as of December 31st, 2015; in 000's US Dollars)

Assets		Liabilities and Equity	
Cash and due from banks	709	Deposits	401
Loans, net of allowance for loan losses	1,176	Other Liabilities	36
Premises and equipment, net	662	Total Liabilities	437
Other assets	7		
		Shareholder's Equity	2,117
Total Assets	2,554	Total Liabilities & Equity	2,554

STATEMENT OF INCOME

(as of December 31st, 2015 ; in 000's US Dollars)

Interest and Fee Income	361
Interest expense	1
Net Interest Income	360
Other Operating Income	9
Other Operating Expenses	179
Net Income before taxation	190
Less: Income Taxes	9
Net Income	181