

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

(as of December 31st, 2016; in 000's US Dollars)

Assets		Liabilities and Equity	
Cash and due from banks	792	Deposits	475
Loans, net of allowance for loan losses	1,304	Other Liabilities	48
Premises and equipment, net	573	Total Liabilities	523
Other assets	77		
		Shareholder's Equity	2,223
Total Assets	2,746	Total Liabilities & Equity	2,746

**STATEMENT OF INCOME**

(as of December 31st, 2016 ; in 000's US Dollars)

Interest and Fee Income	320
Interest expense	1
Net Interest Income	319
Other Operating Income	37
Other Operating Expenses	236
Net Income before taxation	120
Less: Income Taxes	8
Net Income	112