

Bank:

Date:

| ASSETS  | RESIDENT |          | NON-RESIDENT |          |
|---|----------|----------|--------------|----------|
|   | FLORINS  | CURRENCY | FLORINS      | CURRENCY |
| 1. Cash   |          |          |              |          |
| 2. Centrale Bank van Aruba:                               |          |          |              |          |
| a. Current account  |          |          |              |          |
| b. Time deposits  |          |          |              |          |
| 3. Due from deposit money banks:                          |          |          |              |          |
| a. Demand deposits  |          |          |              |          |
| b. Time deposits:   |          |          |              |          |
| 1. time to mat.: 1 year and below                         |          |          |              |          |
| 2. time to mat.: over 1 year                              |          |          |              |          |
| <b>TOTAL CASH AND DUE FROM BANKS (1+2+3)</b>              |          |          |              |          |
| 4. Investments:   |          |          |              |          |
| a. Treasury Bills   |          |          |              |          |
| b. Government Bonds:                                      |          |          |              |          |
| 1. time to mat.: 1 year and below                         |          |          |              |          |
| 2. time to mat.: over 1 year                              |          |          |              |          |
| c. Other marketable securities                            |          |          |              |          |
| d. Non-marketable securities                              |          |          |              |          |
| e. Bills of exchange, acceptances<br>and promissory notes |          |          |              |          |
| <b>TOTAL INVESTMENTS</b>                                  |          |          |              |          |
| 5. Loans outstanding:                                     |          |          |              |          |
| a. Commercial   |          |          |              |          |
| 1. in current account                                     |          |          |              |          |
| 2. orig. mat.: 2 years and below                          |          |          |              |          |
| 3. orig. mat.: over 2 years                               |          |          |              |          |
| 4. mortgage   |          |          |              |          |
| b. To individuals   |          |          |              |          |
| 1. mortgage   |          |          |              |          |
| 2. other  |          |          |              |          |
| c. To Government  |          |          |              |          |
| <b>TOTAL LOANS (GROSS)</b>                                |          |          |              |          |
| LESS: d. Unearned income                                  | (.....)  | (.....)  | (.....)      | (.....)  |
| e. Provision for loan losses:                             |          |          |              |          |
| 1. allocated  | (.....)  | (.....)  | (.....)      | (.....)  |
| 2. general (unallocated)                                  | (.....)  | (.....)  | (.....)      | (.....)  |
| <b>TOTAL LOANS (NET)</b>                                  |          |          |              |          |
| 6. Premises and equipment                                 |          |          |              |          |
| 7. Other real estate owned                                |          |          |              |          |
| 8. Other investments and advances to subsidiaries:        |          |          |              |          |
| a. Banks  |          |          |              |          |
| b. Banklike institutions                                  |          |          |              |          |
| c. Other companies  |          |          |              |          |
| d. Advances to subsidiaries                               |          |          |              |          |
| 9. Accounts receivable and prepayments                    |          |          |              |          |
| <b>TOTAL OTHER (6+7+8+9)</b>                              |          |          |              |          |
| <b>TOTAL ASSETS</b>                                       |          |          |              |          |

**OFF BALANCE SHEET ITEMS:**

**A: Guarantees and similar contingent liabilities:**

- |                       |  |
|-----------------------|--|
| 1. Letters of credit: |  |
| 2. Guarantee issued   |  |
| 3. Other              |  |

Signature(s):

App. 1 to the statement of: .....  
as of: .....

Items: 3, 10c, 11c, and 13

**CLAIMS AND LIABILITIES WITH OTHER BANKS AND FINANCIAL INSTITUTIONS**

Claims and liabilities with other Aruban banks (items 3, 10c and 11c)

AMOUNTS IN AFL 1,000

| Name of resident bank     | Due from | Due to |
|---------------------------|----------|--------|
| Aruba Bank                | .....    | .....  |
| Banco di Caribe           | .....    | .....  |
| Caribbean Mercantile Bank | .....    | .....  |
| RBTT Bank Aruba N.V.      | .....    | .....  |
| Interbank Aruba           | .....    | .....  |
| Clearings *               | .....    | .....  |
| Interbank lending         | .....    | .....  |
| <b>TOTAL</b>              | .....    | .....  |

\* Cheques drawn on Aruban banks in course of collection through clearing at the end of the month.

Claims & liabilities with non-resident banks and financial institutions (items 3, 10c and 11c)

| Name of non-resident bank | Due from | Due to |
|---------------------------|----------|--------|
|                           |          |        |
|                           |          |        |
|                           |          |        |
|                           |          |        |
|                           |          |        |
|                           |          |        |
|                           |          |        |
|                           |          |        |
| <b>TOTAL</b>              | .....    | .....  |

Signature(s):

2003

App. 2 to the statement of: .....  
as of: .....

Item 5

**BREAKDOWN OF LOANS GRANTED BY COLLATERAL TYPE**

AMOUNTS IN AFL 1,000

| Secured by<br>Type of loan                              | written<br>guarantee<br>of government<br>(1) | written<br>guarantee<br>by<br>others<br>(2) | market-<br>able<br>securi-<br>ties<br>(3) | mortgage<br>(4) | other<br>loans<br>(5) | TOTAL<br>(6) |
|---|--|---|---|-----------------|-----------------------|--------------|
| <b><u>RESIDENT:</u></b>                                 |  |   |   |                 |                       |              |
| 1. Commercial loans                                     |  |   |   |                 |                       |              |
| 2. Loans to individuals<br>of which:                    |  |   |   |                 |                       |              |
| a) to management<br>and personnel                       |  |   |   |                 |                       |              |
| b) to shareholders<br>and directors                     |  |   |   |                 |                       |              |
| c) other  |  |   |   |                 |                       |              |
| 3. Loans to the government                              |  |   |   |                 |                       |              |
| <b>4. Total resident<br/>(1+2+3)</b>                    |  |   |   |                 |                       |              |
| <b><u>NON-RESIDENT:</u></b>                             |  |   |   |                 |                       |              |
| 5. Commercial loans                                     |  |   |   |                 |                       |              |
| 6. Loans to individuals<br>of which:                    |  |   |   |                 |                       |              |
| a) to shareholders<br>and directors                     |  |   |   |                 |                       |              |
| b) other  |  |   |   |                 |                       |              |
| 7. Loans to the government                              |  |   |   |                 |                       |              |
| <b>8. Total non-resident<br/>(5+6+7)</b>                |  |   |   |                 |                       |              |
| <b>9. Total resident<br/>and non-resident<br/>(4+8)</b> |  |   |   |                 |                       |              |

Only for use by the  
Centrale Bank van Aruba

**Appendix: 3**

App. 3 to the statement of: .....  
as of: .....

**LARGE LOANS**

All loans *over 15% of test capital* should be listed.

AMOUNTS IN AFL 1,000

| Name Debtor<br>(1) | Limit<br>(2) | Outstanding<br>Balances<br>(3) | Credit<br>Balances<br>(4) | Net<br>(5) | Total<br>Credit exposure<br>(6) | Comments<br>(7) |
|--------------------|--------------|--------------------------------|---------------------------|------------|---------------------------------|-----------------|
|                    |              |                                |                           |            |                                 |                 |

Signature(s):

App. 4A to the statement of: .....  
as of: .....

AMOUNTS IN AFL 1,000

**INTEREST RATES LOANS**

|               | Individuals     |     |                |     | Commercial      |     |                |     |            |     |
|---------------|-----------------|-----|----------------|-----|-----------------|-----|----------------|-----|------------|-----|
|               | Consumer credit |     | Mortgage loans |     | Current account |     | Mortgage loans |     | Term loans |     |
| APR           | No.             | AFL | No.            | AFL | No.             | AFL | No.            | AFL | No.        | AFL |
| 0.0 - 0.5     |                 |     |                |     |                 |     |                |     |            |     |
| > 0.5 - 1.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 1.0 - 1.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 1.5 - 2.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 2.0 - 2.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 2.5 - 3.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 3.0 - 3.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 3.5 - 4.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 4.0 - 4.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 4.5 - 5.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 5.0 - 5.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 5.5 - 6.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 6.0 - 6.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 6.5 - 7.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 7.0 - 7.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 7.5 - 8.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 8.0 - 8.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 8.5 - 9.0   |                 |     |                |     |                 |     |                |     |            |     |
| > 9.0 - 9.5   |                 |     |                |     |                 |     |                |     |            |     |
| > 9.5 - 10.0  |                 |     |                |     |                 |     |                |     |            |     |
| > 10.0 - 10.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 10.5 - 11.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 11.0 - 11.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 11.5 - 12.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 12.0 - 12.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 12.5 - 13.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 13.0 - 13.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 13.5 - 14.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 14.0 - 14.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 14.5 - 15.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 15.0 - 15.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 15.5 - 16.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 16.0 - 16.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 16.5 - 17.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 17.0 - 17.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 17.5 - 18.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 18.0 - 18.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 18.5 - 19.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 19.0 - 19.5 |                 |     |                |     |                 |     |                |     |            |     |
| > 19.5 - 20.0 |                 |     |                |     |                 |     |                |     |            |     |
| > 20.0        |                 |     |                |     |                 |     |                |     |            |     |
| TOTAL         |                 |     |                |     |                 |     |                |     |            |     |
| Highest       |                 |     |                |     |                 |     |                |     |            |     |
| Lowest        |                 |     |                |     |                 |     |                |     |            |     |

*APR = Annual percentage rate*

App. 4B to the statement of: .....  
as of: .....

**INTEREST RATES DEPOSITS**

|               | Demand deposits |     | Savings deposits |     | Time deposits |     |               |     |               |     |                |     |                 |     |          |     |
|---------------|-----------------|-----|------------------|-----|---------------|-----|---------------|-----|---------------|-----|----------------|-----|-----------------|-----|----------|-----|
|               | No.             | AFL | No.              | AFL | 1 mth         |     | >1 mth-3 mths |     | >3 mth-6 mths |     | >6 mth-12 mths |     | >12 mth-24 mths |     | >24 mths |     |
| Interest rate | No.             | AFL | No.              | AFL | No.           | AFL | No.           | AFL | No.           | AFL | No.            | AFL | No.             | AFL | No.      | AFL |
| 0.0           |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 0.0 - 0.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 0.5 - 1.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 1.0 - 1.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 1.5 - 2.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 2.0 - 2.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 2.5 - 3.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 3.0 - 3.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 3.5 - 4.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 4.0 - 4.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 4.5 - 5.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 5.0 - 5.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 5.5 - 6.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 6.0 - 6.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 6.5 - 7.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 7.0 - 7.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 7.5 - 8.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 8.0 - 8.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 8.5 - 9.0   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 9.0 - 9.5   |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 9.5 - 10.0  |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 10.0 - 10.5 |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 10.5 - 11.0 |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 11.0 - 11.5 |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 11.5 - 12.0 |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| > 12.0        |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| TOTAL         |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| Highest       |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |
| Lowest        |                 |     |                  |     |               |     |               |     |               |     |                |     |                 |     |          |     |

App. 5 to the statement of: .....  
as of: .....

Item 12.

SAVINGS OF RESIDENTS AND NON-RESIDENTS AMOUNTS IN AFL 1,000

|                      | RESIDENTS      | NON-RESIDENTS  |
|----------------------|----------------|----------------|
| Last month's balance | .....          | .....          |
| add:                 |                |                |
| deposits             | .....          | .....          |
| interest             | .....          | .....          |
|                      | -----          | -----          |
|                      | .....          | .....          |
|                      | -----          | -----          |
| subtract:            |                |                |
| withdrawals          | .....          | .....          |
| This month's balance | .....<br>===== | .....<br>===== |
| Number of accounts   | .....          | .....          |

MATURITY SPREAD (Continued)

**Appendix 6**

page 2

AMOUNTS IN AFL 1,000

| Due to:                  | < 1 month | 1 - 2 m | 2 - 3 m | 3 - 6 m | 6 - 12 m | 12 - 24 mts | > 24 mts | TOTAL |
|--------------------------|-----------|---------|---------|---------|----------|-------------|----------|-------|
| Time deposits:           |           |         |         |         |          |             |          |       |
| .Private sector:         |           |         |         |         |          |             |          |       |
| -residents 11a           |           |         |         |         |          |             |          |       |
| -non-residents 11a       |           |         |         |         |          |             |          |       |
| .Government 11b          |           |         |         |         |          |             |          |       |
| .Deposit money banks:    |           |         |         |         |          |             |          |       |
| -residents 11c           |           |         |         |         |          |             |          |       |
| -non-residents 11c       |           |         |         |         |          |             |          |       |
| Borrowings:              |           |         |         |         |          |             |          |       |
| .Centrale Bank           |           |         |         |         |          |             |          |       |
| van Aruba 13a            |           |         |         |         |          |             |          |       |
| .Deposit money banks 13b |           |         |         |         |          |             |          |       |
| .Bonds 13c               |           |         |         |         |          |             |          |       |
| .Other 13d               |           |         |         |         |          |             |          |       |
| TOTAL (II)               |           |         |         |         |          |             |          |       |
| Total I-II:              |           |         |         |         |          |             |          |       |
| Surplus/                 |           |         |         |         |          |             |          |       |
| Deficit                  |           |         |         |         |          |             |          |       |

Signature(s):

2003



## RISK WEIGHTED SOLVENCY TEST (Continued)

AMOUNTS IN AFL 1,000

| OFF-BALANCE SHEET ITEMS  | Monthly St.<br>Reference | Conversion<br>Factor | Outstanding<br>Amount | Risk<br>Weight % | Risk Value |
|--|--------------------------|----------------------|-----------------------|------------------|------------|
| Letters of credit:   | A.1.                     |                      |                       |                  |            |
| a. Guaranteed by Government / bank   |                          | 1                    |                       | 0                |            |
| b. Pledged cash collateral   |                          | 1                    |                       | 0                |            |
| c. Other   |                          | 1                    |                       | 100              |            |
| Guarantees issued:   | A.2.                     |                      |                       |                  |            |
| a. Guaranteed by Government / bank   |                          | 1                    |                       | 0                |            |
| b. Pledged cash collateral   |                          | 1                    |                       | 0                |            |
| c. Other   |                          | 1                    |                       | 100              |            |
| Undisbursed loan funds:  | B.1.                     |                      |                       |                  |            |
| a. Revocable at any time without prior notification                        |                          | 0                    |                       | 0                |            |
| b. Irrevocable:  |                          |                      |                       | 0                |            |
| 1. Guaranteed by Government / bank   |                          | 0.5                  |                       | 0                |            |
| 2. Pledged cash collateral   |                          | 0.5                  |                       | 0                |            |
| 3. Other   |                          | 0.5                  |                       | 100              |            |
| Other commitments  | B.2.                     | 1                    |                       | 100              |            |
| Other  | D.                       | 1                    |                       | 100              |            |
| Total off-bal. sheet items / Total risk value off-balance sheet items (II) |                          |                      |                       |                  |            |
| Total risk value (I+II)  |                          |                      |                       |                  |            |

Signature(s):

2003

## LIQUIDITY TESTING SHEET (Continued)

AMOUNTS IN AFL 1,000

|   | State-<br>ment<br>items | Residents              |                     |  | Non-Residents          |                     |
|---|-------------------------|------------------------|---------------------|--|------------------------|---------------------|
|   |                         | conversion<br>factor   | available<br>amount |  | conversion<br>factor   | available<br>amount |
| Amount available:                                 |                         |                        |                     |  |                        |                     |
| Cash  | 1                       | 1.0                    | .....               |  | 1.0                    | .....               |
| Centrale Bank van Aruba:                          |                         |                        |                     |  |                        |                     |
| - Current account                                 | 2a                      | 1.0                    | .....               |  | 1.0                    | .....               |
| - Time deposits (3 mths)                          | 2b                      | 1.0                    | .....               |  | 1.0                    | .....               |
| Due from deposit money banks:                     |                         |                        |                     |  |                        |                     |
| - Demand deposits                                 | 3a                      | 1.0                    | .....               |  | 1.0                    | .....               |
| - Time deposits (1 year)                          | 3b                      | 1.0                    | .....               |  | 1.0                    | .....               |
| Investments in Treasury bills and                 |                         | 1.0                    | .....               |  | 1.0                    | .....               |
| government bonds (<= 1 year)                      | 4a, 4b1                 | 1.0                    | .....               |  | 1.0                    | .....               |
| government bonds (> 1 year)                       | 4b2                     | 0.7                    | .....               |  | 0.7                    | .....               |
| Other marketable securities                       | 4c                      | 0.5                    | .....               |  | 0.5                    | .....               |
|   |                         |                        | -----               |  |                        | -----               |
| Total of liquid funds                             |                         |                        | .....               |  |                        | .....               |
|   |                         |                        | -----               |  |                        | -----               |
| minus Total of liquid funds required (see page 1) |                         |                        | .....               |  |                        | .....               |
|   |                         |                        | -----               |  |                        | -----               |
|   |                         | <b>Surplus/Deficit</b> | .....               |  | <b>Surplus/Deficit</b> | .....               |

Note: Assets pledged can not be included in the calculation of the liquidity ratio.

## MEMORANDUM ITEMS:

- a. Net Foreign Assets .....
- b. Foreign Working Balance .....
- c. Reported Actual Foreign Position .....
- d. Maximum Allowed Foreign Working Balance .....

Signature(s):

AMOUNTS IN AFL 1,000

Specification of large individual items (> 1% of the bank's total liabilities, balance sheet items 10-14)

|   |           |           |             |             |              |                                      |          |           |             |             |              |
|---|-----------|-----------|-------------|-------------|--------------|--------------------------------------|----------|-----------|-------------|-------------|--------------|
| Specification of large individual items (1% of the bank's total liabilities; balance sheet items 10-14) |           |           |             |             |              | Items of the Liquidity Testing Sheet |          |           |             |             |              |
|   | RESIDENTS |           |             |             |              | NON RESIDENTS                        |          |           |             |             |              |
|   | 6         | 7         | 10          | 11          | 12           |                                      | 6        | 7         | 10          | 11          | 12           |
| Number of accounts  | Dem Dep.  | Time Dep. | Acc.payable | Undisbursed | Guarant. etc | No. of accounts                      | Dem. Dep | Time Dep. | Acc.payable | Undisbursed | Guarant. etc |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
|   |           |           |             |             |              |                                      |          |           |             |             |              |
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App. 9 to the statement of: .....  
as of: .....

BREAKDOWN INTO SECTORS OF ITEMS 5a, 10a, 11a, 13 c-d (Residents sector only)

AMOUNTS IN AFL 1,000

| Balance Sheet Items<br>(Resident - Column) | Total<br>Resident<br>Sector | Enterprises |        | Financial Institutions                |                                      | Individuals | Unknown |
|--|-----------------------------|-------------|--------|---------------------------------------|--------------------------------------|-------------|---------|
|  |                             | Private     | Public | Banklike<br>financial<br>institutions | Nonbank<br>financial<br>institutions |             |         |
| 5. Loans outstanding                       |                             |             |        |                                       |                                      |             |         |
| a. Commercial                              |                             |             |        |                                       |                                      |             |         |
| 1. in current account                      | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 2. orig. mat.: 2 yrs. below                | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 3. orig. mat.: over 2 yrs.                 | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 4. mortgage                                | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 10. Demand deposits:                       |                             |             |        |                                       |                                      |             |         |
| a. Private Sector                          | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 11. Time Deposits:                         |                             |             |        |                                       |                                      |             |         |
| a. Private Sector                          |                             |             |        |                                       |                                      |             |         |
| 1. orig. mat.: 2 yrs. below                | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 2. orig. mat.: over 2 yrs.                 | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| 13. Borrowings:                            |                             |             |        |                                       |                                      |             |         |
| c. Bonds, etc.                             | .....                       | .....       | .....  | .....                                 | .....                                |             |         |
| d. Other                                   | .....                       | .....       | .....  | .....                                 | .....                                |             |         |

App. 10 to the statement of: .....  
as of: .....

**INCOME AND EXPENDITURE STATEMENT**

AMOUNTS IN AFL 1,000

On a quarterly basis

|   | <b>Q1</b> | <b>Q2</b> | <b>Q3</b> | <b>Q4</b> | <b>Total</b> |
|---|-----------|-----------|-----------|-----------|--------------|
| INTEREST INCOME   | .....     | .....     | .....     | .....     | .....        |
| INTEREST EXPENSES   | .....     | .....     | .....     | .....     | .....        |
| <b>NET INTEREST INCOME</b>                                    |           |           |           |           |              |
| OTHER OPERATING INCOME:                                       |           |           |           |           |              |
| Fees & commissions  | .....     | .....     | .....     | .....     | .....        |
| Net revenue foreign exchange transactions *                   | .....     | .....     | .....     | .....     | .....        |
| All other   | .....     | .....     | .....     | .....     | .....        |
| <b>TOTAL OPERATING INCOME</b>                                 |           |           |           |           |              |
| OTHER OPERATING EXPENSES:                                     |           |           |           |           |              |
| Salaries & employees benefits                                 | .....     | .....     | .....     | .....     | .....        |
| General expenses  | .....     | .....     | .....     | .....     | .....        |
| Depreciation  | .....     | .....     | .....     | .....     | .....        |
| Additions to ( recoveries from) provisions<br>for loan losses | .....     | .....     | .....     | .....     | .....        |
| <b>NET OPERATING RESULT BEFORE<br/>EXTRAORDINARY ITEMS</b>    |           |           |           |           |              |
| EXTRAORDINARY INCOME  | .....     | .....     | .....     | .....     | .....        |
| EXTRAORDINARY EXPENSES  | .....     | .....     | .....     | .....     | .....        |
| <b>NET INCOME BEFORE RESULT SUBSIDIARIES<br/>AND TAXES</b>    |           |           |           |           |              |
| <i>RESULT SUBSIDIARIES</i>                                    | .....     | .....     | .....     | .....     | .....        |
| <b>NET INCOME BEFORE TAXES</b>                                |           |           |           |           |              |
| APPLICABLE PROFIT TAX   | .....     | .....     | .....     | .....     | .....        |
| <b>NET INCOME</b>   |           |           |           |           |              |

\* Foreign currency revaluation adjustments gain/(loss)

Signature(s):

App. 11 to the statement of: .....  
as of: .....

**LOANS DISTRIBUTED BY ECONOMIC SECTOR (Residents sector only)**  
On a quarterly basis

AMOUNTS IN AFL 1,000

| SECTOR                        |       |  | Current<br>Account | On<br>Term | Mortgage | Total |
|-------------------------------|-------|--|--------------------|------------|----------|-------|
| Type of business* Division    |       |  |                    |            |          |       |
| A                             | 01,02 | AGRICULTURE, HUNTING AND FORESTRY  |                    |            |          |       |
| B                             | 05    | FISHING  |                    |            |          |       |
| C                             | 10-14 | MINING AND QUARRYING   |                    |            |          |       |
| D                             | 15-37 | MANUFACTURING  |                    |            |          |       |
| E                             | 40,41 | ELECTRICITY, GAS AND WATER SUPPLY  |                    |            |          |       |
| F                             | 45    | CONSTRUCTION   |                    |            |          |       |
| G                             | 50-52 | WHOLESALE AND RETAIL TRADE; REPAIR OF<br>MOTOR VEHICLES, MOTORCYCLES AND PERSONAL<br>AND HOUSEHOLD GOODS |                    |            |          |       |
| H                             | 55    | HOTELS AND RESTAURANTS   |                    |            |          |       |
|                               |       | 5510 Hotels; camping sites and other provision of short-stay<br>accommodation                            |                    |            |          |       |
|                               |       | 5520 Restaurants, bars and canteens  |                    |            |          |       |
| I                             | 60-64 | TRANSPORT, STORAGE AND COMMUNICATIONS  |                    |            |          |       |
| J                             | 65-67 | FINANCIAL INTERMEDIATION   |                    |            |          |       |
| K                             | 70-74 | REAL ESTATE, RENTING AND BUSINESS ACTIVITIES   |                    |            |          |       |
| L                             | 75    | PUBLIC ADMINISTRATION AND DEFENSE; COMPULSORY<br>SOCIAL SECURITY   |                    |            |          |       |
| M                             | 80    | EDUCATION  |                    |            |          |       |
| N                             | 85    | HEALTH AND SOCIAL WORK   |                    |            |          |       |
| O                             | 90-93 | OTHER COMMUNITY, SOCIAL AND PERSONAL<br>SERVICE ACTIVITIES   |                    |            |          |       |
|                               | 00    | ACTIVITIES NOT ADEQUATELY DEFINED  |                    |            |          |       |
| <b>TOTAL COMMERCIAL LOANS</b> |       |  |                    |            |          |       |
| GOVERNMENT<br>INDIVIDUALS     |       |  |                    |            |          |       |
| <b>TOTAL LOANS</b>            |       |  |                    |            |          |       |

\* According to the system of International Standard Industrial Classification of all economic activities (ISIC).

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## Appendix: 12

App. 12 to the statement of: .....  
as of: .....

### SPECIFICATION OF NON-PERFORMING LOANS

AMOUNTS IN AFL 1,000

On a quarterly basis

|                           | Days past due |                   |          | Total |
|---------------------------|---------------|-------------------|----------|-------|
|                           | 91-180 days   | 181 days - 1 year | > 1 year |       |
| <i>Commercial Loans:</i>  | .....         | .....             | .....    | ..... |
| Current Accounts          | .....         | .....             | .....    | ..... |
| Term Loans                | .....         | .....             | .....    | ..... |
| Mortgages                 | .....         | .....             | .....    | ..... |
| <i>Individual Loans:</i>  | .....         | .....             | .....    | ..... |
| Mortgages                 | .....         | .....             | .....    | ..... |
| Other                     | .....         | .....             | .....    | ..... |
| Total                     | .....         | .....             | .....    | ..... |
| % of total loan portfolio |               |                   |          | ..... |

Signature(s):

App. 13 to the statement of: .....  
as of: .....

Allocated Loan Loss Provision  
On a quarterly basis

AMOUNTS IN AFL 1,000

| Name of borrower | Classification<br>(SS, D, L) | Amount<br>Outstanding | Estimated value<br>collateral | Allocated loan<br>loss provision |
|------------------|------------------------------|-----------------------|-------------------------------|----------------------------------|
|                  |                              |                       |                               |                                  |
|                  |                              |                       |                               |                                  |
| <b>Total</b>     |                              |                       |                               |                                  |
|                  |                              |                       |                               |                                  |



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## Appendix: 14

App. 14 to the statement of: .....  
as of: .....

## COUNTRY RISK EXPOSURE

AMOUNTS IN AFL 1,000

On an annual basis

| Country      | Credit Portfolio<br>1 | Trade Portfolio<br>2 | Off-balance sheet items<br>3 | Allowed deductions<br>4 | Net country risk exposure<br>(1+2+3-4)<br>5 | Country risk provision<br>6 |
|--------------|-----------------------|----------------------|------------------------------|-------------------------|---|-----------------------------|
|              |                       |                      |                              |                         |   |                             |
| <b>Total</b> |                       |                      |                              |                         |   |                             |

Signature(s):

2003

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## Appendix: 15

App. 15 to the statement of: .....  
as of: .....

### INTEREST RATE RISK EXPOSURE

AMOUNTS IN AFL 1,000

On an annual basis

|  | < 1 year | 1- < 5 years | > 5 years | Non-interest bearing | Total |
|--|----------|--------------|-----------|----------------------|-------|
| <i>Assets</i>                          |          |              |           |                      |       |
| Cash and due from banks                |          |              |           |                      |       |
| Investments                            |          |              |           |                      |       |
| Net loans                              |          |              |           |                      |       |
| Other assets                           |          |              |           |                      |       |
| Off-balance sheet items                |          |              |           |                      |       |
| <b>Total Assets &amp; OBS-items</b>    |          |              |           |                      |       |
| <i>Liabilities</i>                     |          |              |           |                      |       |
| Deposits                               |          |              |           |                      |       |
| Borrowings                             |          |              |           |                      |       |
| Other liabilities                      |          |              |           |                      |       |
| Off-balance sheet items                |          |              |           |                      |       |
| <b>Total liabilities and OBS-items</b> |          |              |           |                      |       |
| <b>Interest sensitivity gap</b>        |          |              |           |                      |       |

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## Appendix: 16

App. 16 to the statement of: .....  
as of: .....

### FOREIGN EXCHANGE RISK EXPOSURE

AMOUNTS IN AFL 1,000

On an annual basis

|  | AFL | US\$ | Euro | Other | Total |
|--|-----|------|------|-------|-------|
| <i>Assets</i>                          |     |      |      |       |       |
| Cash and due from banks                |     |      |      |       |       |
| Investments                            |     |      |      |       |       |
| Net loans                              |     |      |      |       |       |
| Other assets                           |     |      |      |       |       |
| Off-balance sheet items                |     |      |      |       |       |
| <b>Total Assets &amp; OBS-items</b>    |     |      |      |       |       |
| <i>Liabilities</i>                     |     |      |      |       |       |
| Deposits                               |     |      |      |       |       |
| Borrowings                             |     |      |      |       |       |
| Other liabilities                      |     |      |      |       |       |
| Off-balance sheet items                |     |      |      |       |       |
| <b>Total liabilities and OBS-items</b> |     |      |      |       |       |
| <b>Net balance sheet position</b>      |     |      |      |       |       |

Signature(s):

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