

Comparison	Curr Mo	Last Year	\$ Diff	% Diff	Curr Mo	Bgt Mo	\$ Diff	% Diff	Curr YTD	Prior YTD	\$ Diff	% Diff
Balance Sheet Summary (\$000s)												
Securities	51,132	51,130	3	0.01	51,132	51,130	3	0.01	50,676	50,674	1	0.00
Loans	135,558	135,558	0	0.00	135,558	135,558	0	0.00	134,990	134,990	0	0.00
Earning Assets	201,669	202,566	(897)	(0.44)	201,669	202,164	(495)	(0.24)	201,038	201,487	(449)	(0.22)
Total Assets	210,642	211,725	(1,082)	(0.51)	210,642	211,164	(522)	(0.25)	210,536	211,077	(541)	(0.26)
Deposits	181,307	182,390	(1,084)	(0.59)	181,307	181,829	(522)	(0.29)	181,454	181,996	(542)	(0.30)
Paying Liabilities	172,153	172,827	(674)	(0.39)	172,153	172,626	(472)	(0.27)	172,168	172,505	(337)	(0.20)
Equity Capital	20,474	20,474	0	0.00	20,474	20,474	0	0.00	20,329	20,329	0	0.00
Income Statement Summary (\$0s)												
Interest Income (Tax Adj for FTE Ratios)	645,889	645,889	0	0.00	645,889	645,889	0	0.00	1,344,506	1,344,506	0	0.00
Interest Expense	86,043	86,043	0	0.00	86,043	86,043	0	0.00	180,291	180,291	0	0.00
Net Interest Income (Tax Adj for FTE Ratios)	559,846	559,846	0	0.00	559,846	559,846	0	0.00	1,164,215	1,164,215	0	0.00
Non-Interest Income	75,800	75,800	0	0.00	75,800	75,800	0	0.00	151,717	151,717	0	0.00
Non-Interest Expense	322,111	322,111	0	0.00	322,111	322,111	0	0.00	642,868	642,868	0	0.00
Prov for Ln & Lse Loss	(30,250)	(30,250)	0	0.00	(30,250)	(30,250)	0	0.00	(60,250)	(60,250)	0	0.00
Income Taxes	23,233	23,233	0	0.00	23,233	23,233	0	0.00	50,064	50,064	0	0.00
Net Income (Loss)	290,302	290,302	0	0.00	290,302	290,302	0	0.00	623,000	623,000	0	0.00
Key Ratios												
Loans / TA	64.35	63.95	0.40	0.63	64.35	64.20	0.15	0.23	64.11	63.95	0.16	0.25
Loans / Deposits	74.77	74.16	0.61	0.82	74.77	74.55	0.22	0.30	74.37	74.16	0.21	0.28
Securities / Deposits	28.20	27.85	0.35	1.26	28.20	28.12	0.08	0.28	27.93	27.85	0.08	0.29
EA / PL	117.14	116.55	0.59	0.51	117.14	116.58	0.56	0.48	116.75	116.78	(0.03)	(0.03)
Tier 1 Capital / TA	9.72	9.70	0.02	0.21	9.72	9.70	0.02	0.21	9.65	9.63	0.02	0.21
Tier 1 Capital / RWA	23.58	23.53	0.05	0.21	23.58	23.56	0.02	0.08	23.43	23.41	0.02	0.09
Tax Free Income %	13.12	12.81	0.31	2.42	13.12	13.12	0.00	0.00	12.81	12.81	0.00	0.00
Int Income / EA (FTE)	4.15	4.12	0.03	0.73	4.15	4.16	(0.01)	(0.24)	4.13	4.12	0.01	0.24
Int Expense / EA	0.56	0.55	0.01	1.81	0.56	0.56	0.00	0.00	0.55	0.55	0.00	0.00
Net Int Margin (FTE)	3.59	3.56	0.03	0.84	3.59	3.60	(0.01)	(0.28)	3.57	3.56	0.01	0.28
Yield on Securities (FTE)	2.77	2.77	0.00	0.00	2.77	2.77	0.00	0.00	2.77	2.77	0.00	0.00
Yield on Loans (FTE)	4.92	4.88	0.04	0.82	4.92	4.92	0.00	0.00	4.91	4.91	0.00	0.00
Cost of Funds	0.53	0.53	0.00	0.00	0.53	0.53	0.00	0.00	0.53	0.53	0.00	0.00
Non-Margin Revenue Mix	11.16	11.25	(0.09)	(0.80)	11.16	11.16	0.00	0.00	11.25	11.25	0.00	0.00
Efficiency Ratio (FTE)	47.42	47.68	(0.26)	(0.55)	47.42	47.42	0.00	0.00	47.68	47.68	0.00	0.00
Non-Int Inc / TA	0.43	0.43	0.00	0.00	0.43	0.43	0.00	0.00	0.43	0.43	0.00	0.00
Non-Int Exp / TA	1.83	1.82	0.01	0.55	1.83	1.83	0.00	0.00	1.83	1.82	0.01	0.55
Return on Assets (ROA)	1.79	1.93	(0.14)	(7.27)	1.79	1.79	0.00	0.00	1.93	1.93	0.00	0.00
Return on Equity (ROE)	18.48	20.05	(1.57)	(7.83)	18.48	18.48	0.00	0.00	20.05	20.05	0.00	0.00