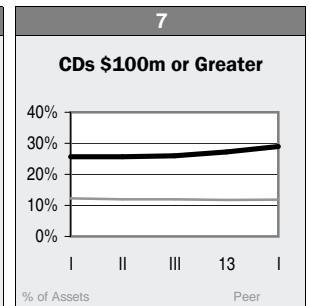
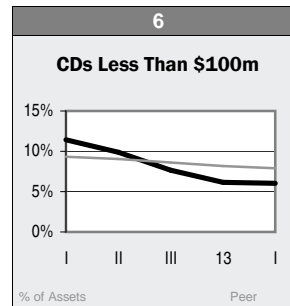
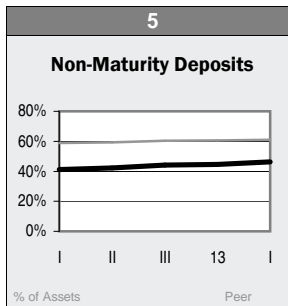
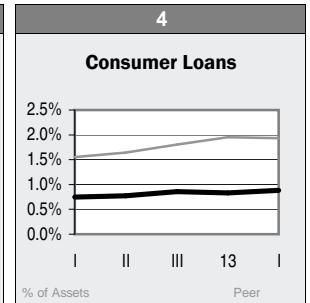
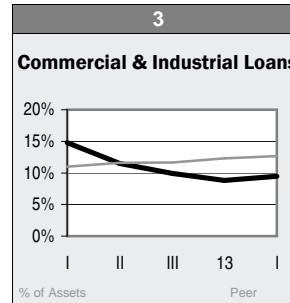
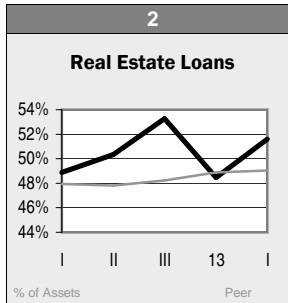


Quarterly Data: March 31, 2014

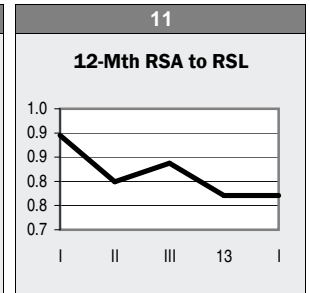
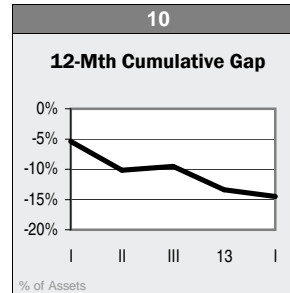
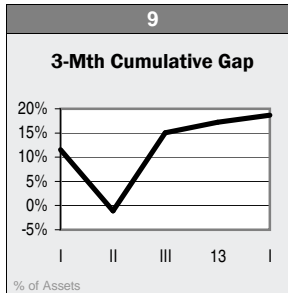
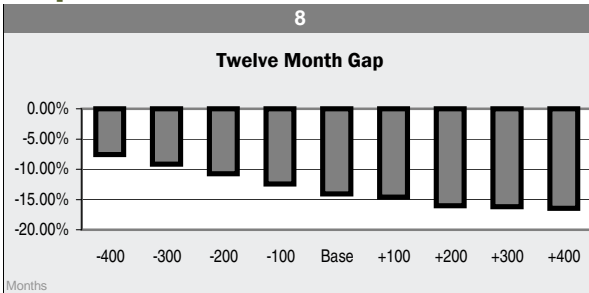
<http://www.valleyfl>

Balance Sheet Summary

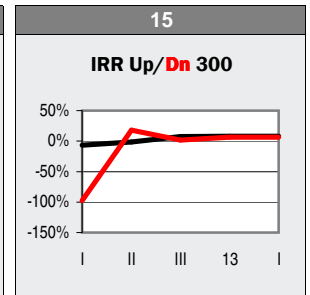
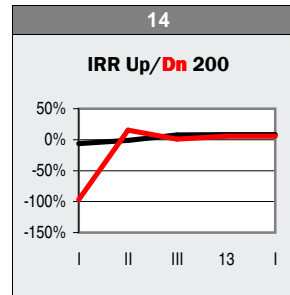
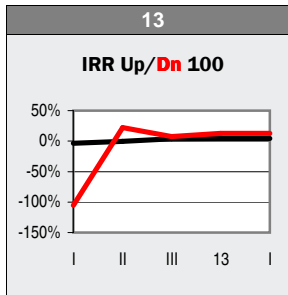
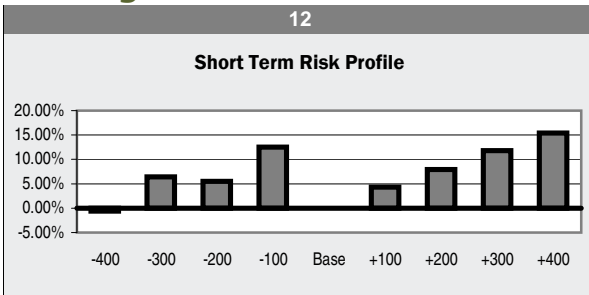
(Thousands of \$)	Current	1 Yr Δ
Cash	708 0.9%	(2,482)
Total Securities	22,269 27.2%	(155)
Fed Funds Sold	4,187 5.1%	(2,369)
Net Loans	47,446 58.0%	(20,843)
<i>Real Estate Loans</i>	42,235 51.6%	(10,499)
<i>C&I Loans</i>	7,757 9.5%	(8,218)
<i>Consumer Loans</i>	725 0.9%	(83)
Other Assets	6,340 7.7%	(655)
Total Assets	81,843 100.0%	(26,035)
Transaction Accts	17,521 21.4%	(2,360)
MMDAs	18,210 22.2%	(4,242)
Savings	2,162 2.6%	100
Time Deposits	28,648 35.0%	(11,423)
<i>CDs < \$100m</i>	4,926 6.0%	(7,424)
<i>CDs > \$100m</i>	23,722 29.0%	(3,999)
Fed Funds Purch.	0 0.0%	0
Other Borrowings	13,000 15.9%	0
All Other Liabilities	1,866 2.3%	74
Total Liabilities	81,407 99.5%	(17,851)
Total Equity	436 0.5%	(8,184)
Total Liab. & Eq.	81,843 100.0%	(26,035)



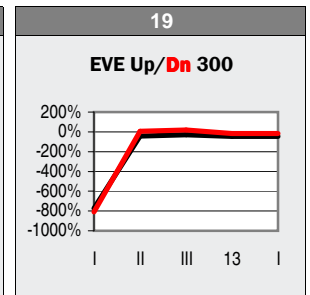
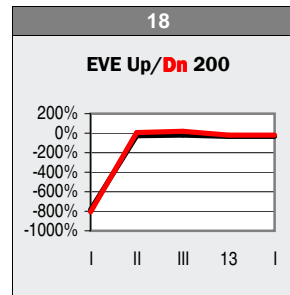
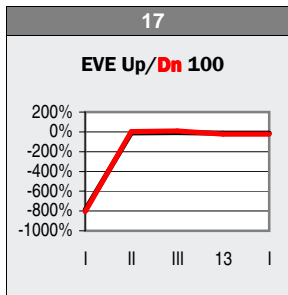
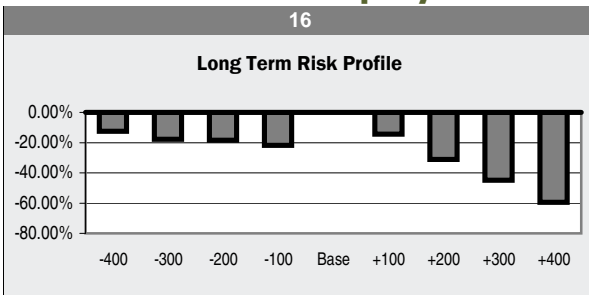
Gap



Earnings at Risk



Economic Value of Equity

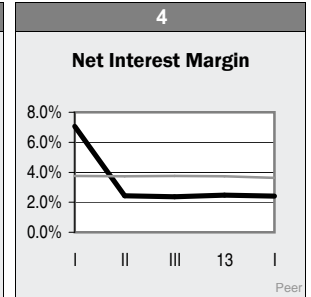
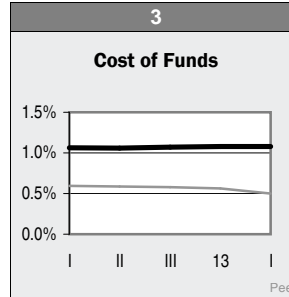
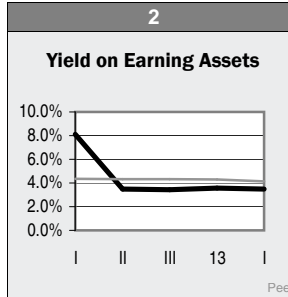


Quarterly Data: March 31, 2014

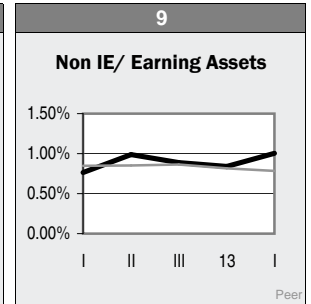
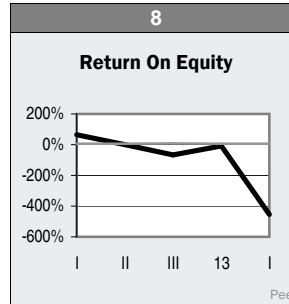
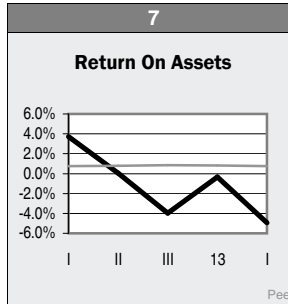
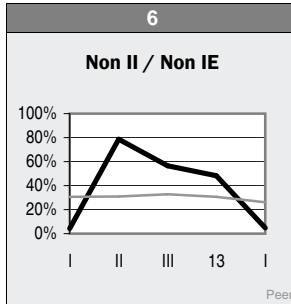
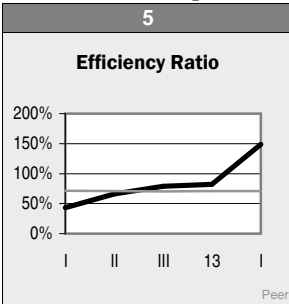
<http://www.valleyfl>

Income Summary

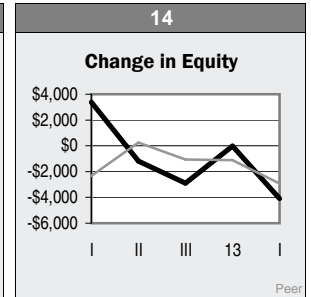
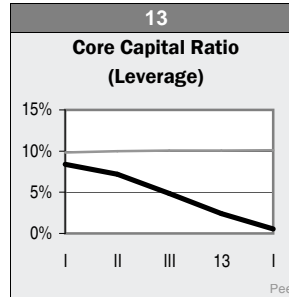
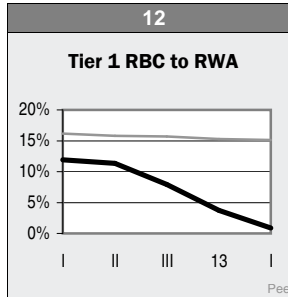
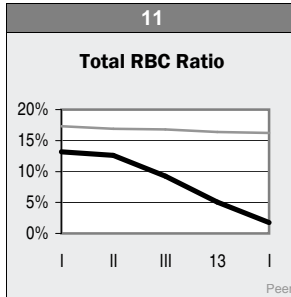
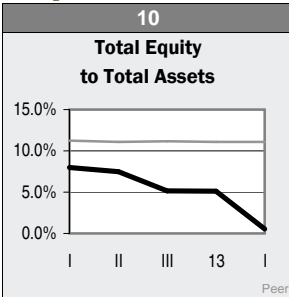
(Thousands of \$)	Qtr	YTD
Interest Income	662	662
Interest Expense	205	205
Net Interest Income	457	457
Non Interest Income	35	35
Non Interest Expense	746	746
Other	780	780
Pre-tax NOI	-1,034	-1,034



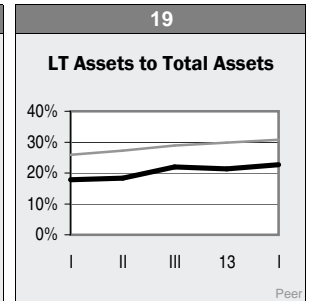
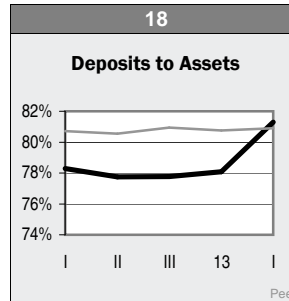
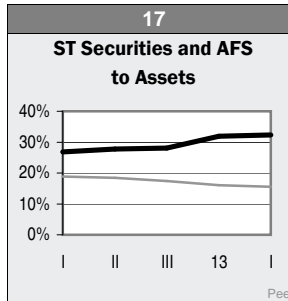
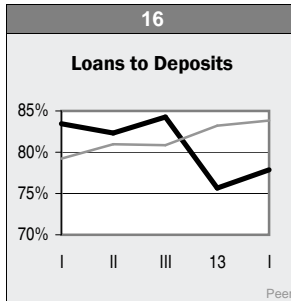
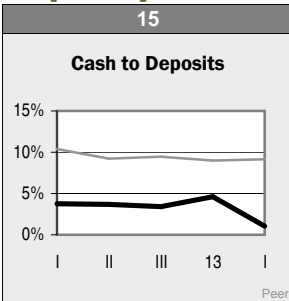
Profitability



Capital



Liquidity



Funding/Asset Quality

