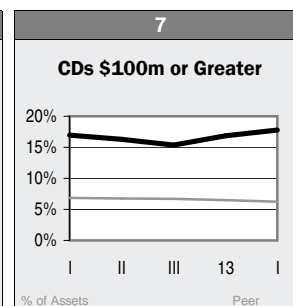
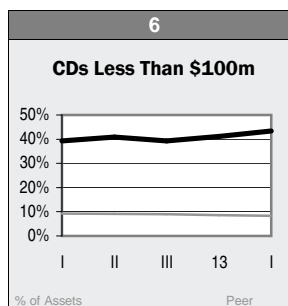
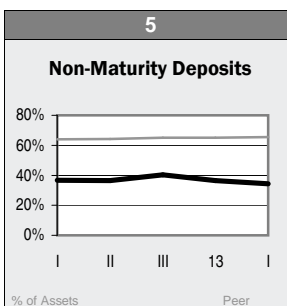
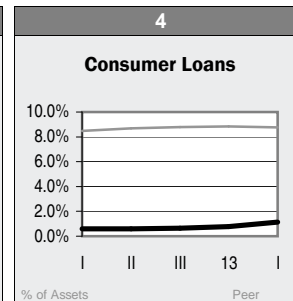
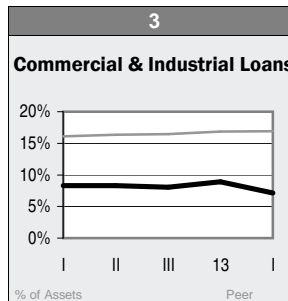
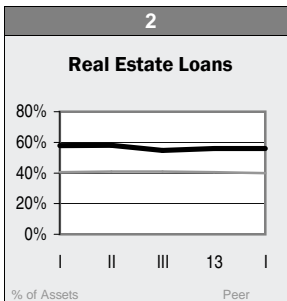


Quarterly Data: March 31, 2014

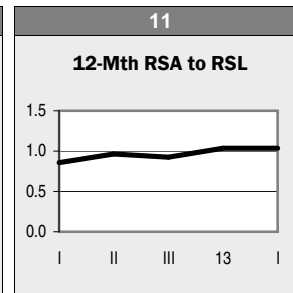
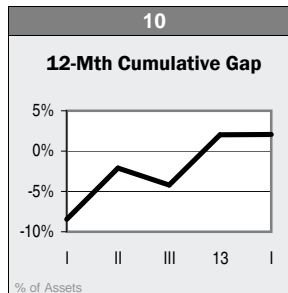
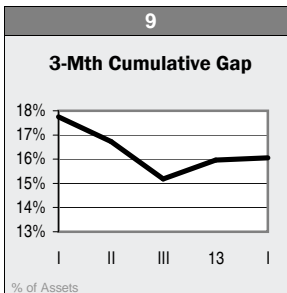
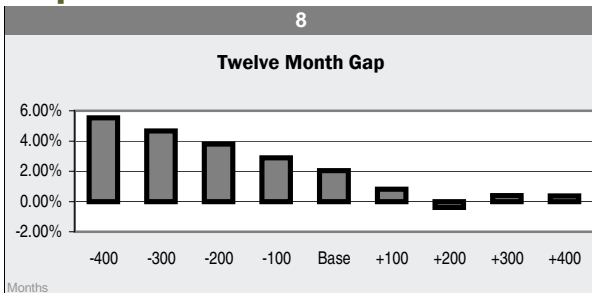
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Balance Sheet Summary

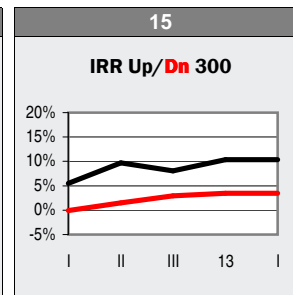
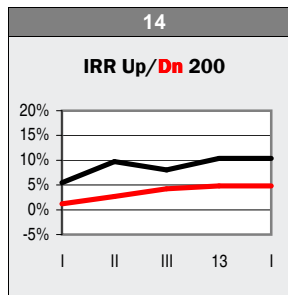
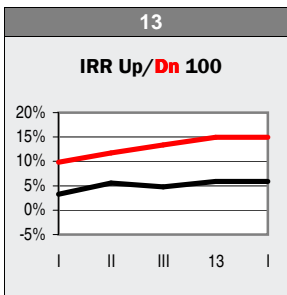
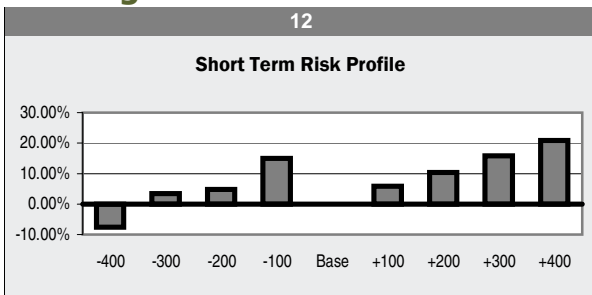
(Thousands of \$)	Current	1 Yr Δ
Cash	27,945 16.5%	1,627
Total Securities	20,127 11.9%	(1,702)
Fed Funds Sold	0 0.0%	0
Net Loans	106,362 62.9%	(10,169)
Real Estate Loans	94,625 56.0%	(9,295)
C&I Loans	12,074 7.1%	(2,888)
Consumer Loans	1,900 1.1%	840
Other Assets	937 0.6%	(126)
Total Assets	169,021 100.0%	(10,797)
Transaction Accts	20,386 12.1%	(4,603)
MMDAs	37,611 22.3%	(3,129)
Savings	157 0.1%	(34)
Time Deposits	103,466 61.2%	2,420
CDs < \$100m	73,372 43.4%	2,805
CDs > \$100m	30,094 17.8%	(385)
Fed Funds Purch.	4,994 3.0%	(3,308)
Other Borrowings	0 0.0%	0
All Other Liabilities	474 0.3%	18
Total Liabilities	167,088 98.9%	(8,636)
Total Equity	1,933 1.1%	(2,161)
Total Liab. & Eq.	169,021 100.0%	(10,797)



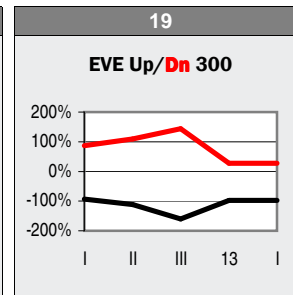
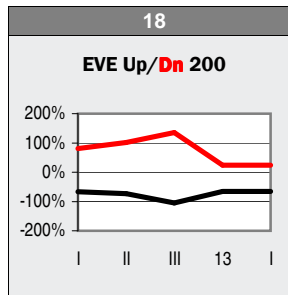
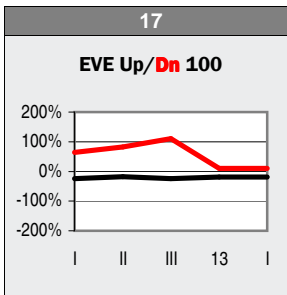
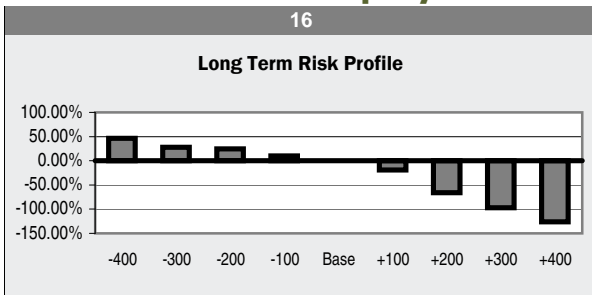
Gap



Earnings at Risk



Economic Value of Equity

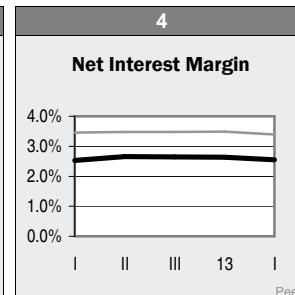
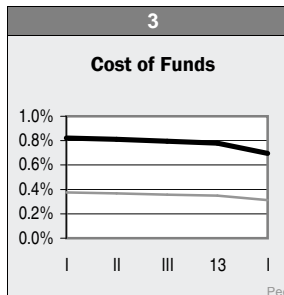
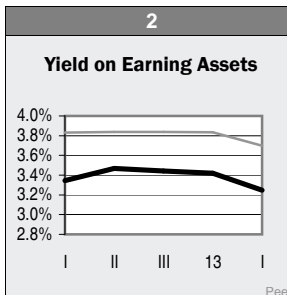


Quarterly Data: March 31, 2014

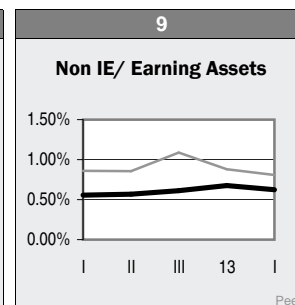
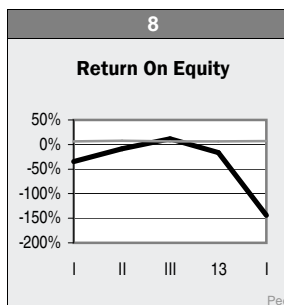
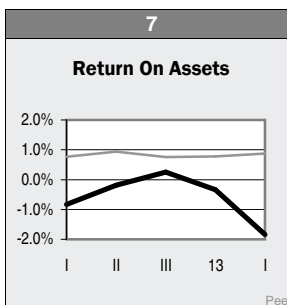
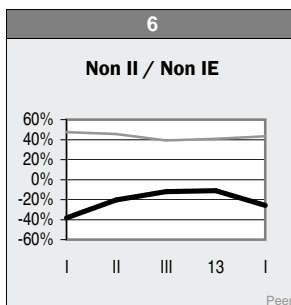
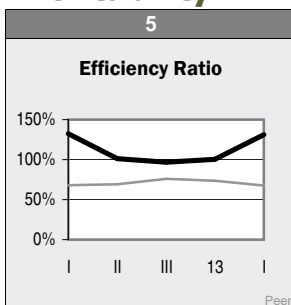
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Income Summary

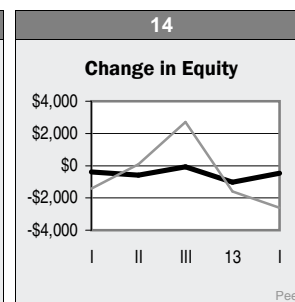
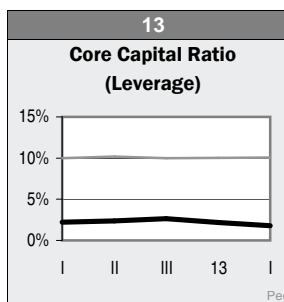
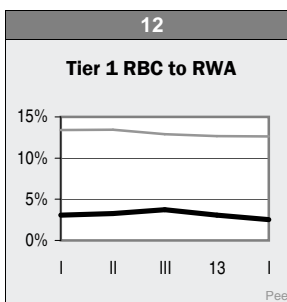
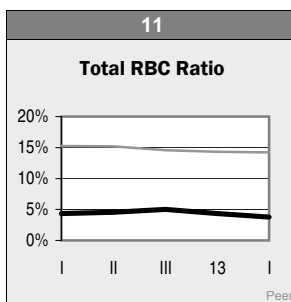
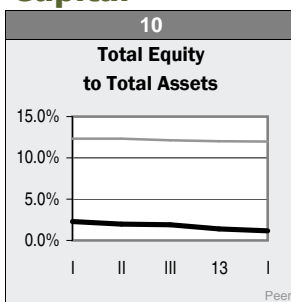
(Thousands of \$)	Qtr	YTD
Interest Income	1,250	1,250
Interest Expense	268	268
Net Interest Income	982	982
Non Interest Income	-249	-249
Non Interest Expense	961	961
Other	550	550
Pre-tax NOI	-778	-778



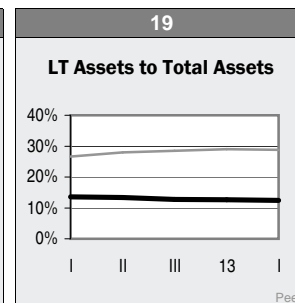
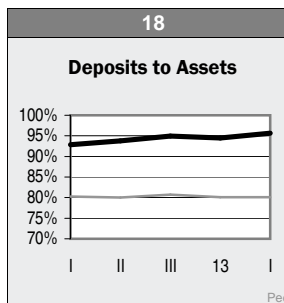
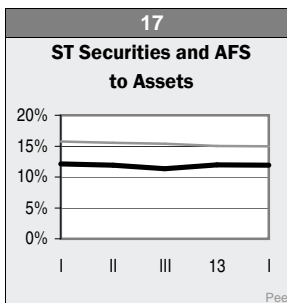
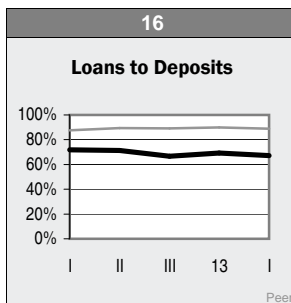
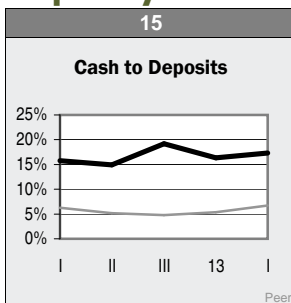
Profitability



Capital



Liquidity



Funding/Asset Quality

