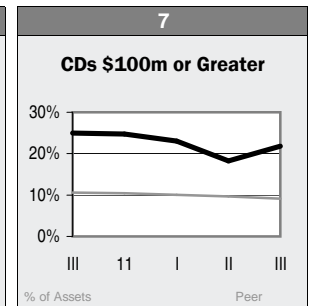
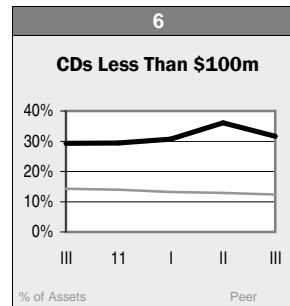
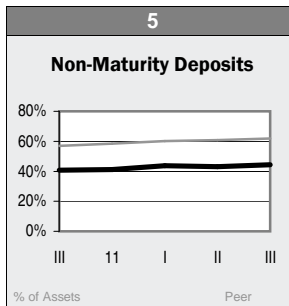
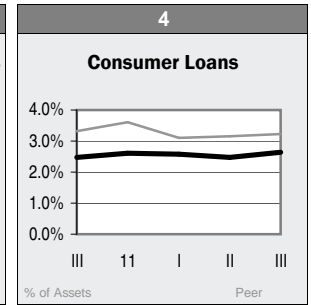
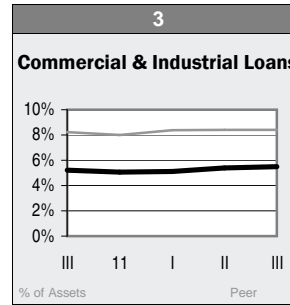
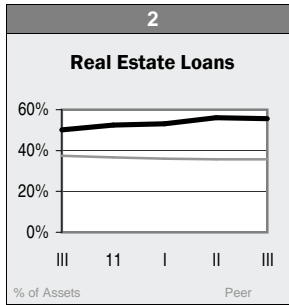


Quarterly Data: September 30, 2012

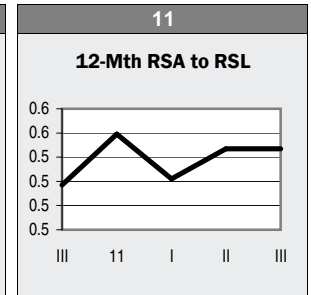
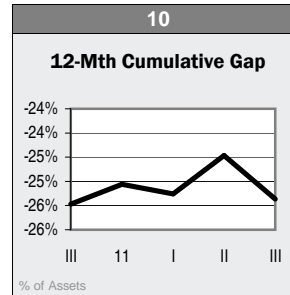
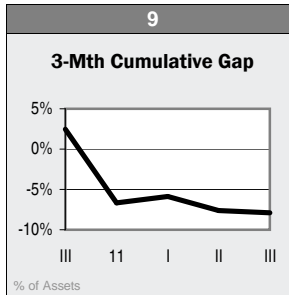
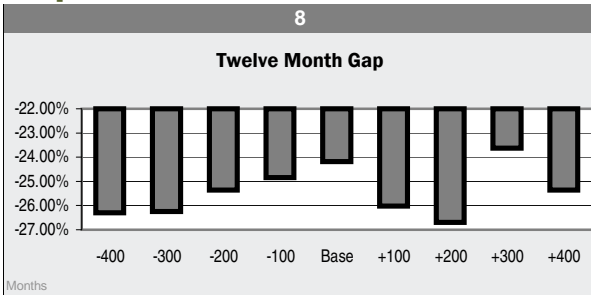
<http://www.cbobanker.com>

Balance Sheet Summary

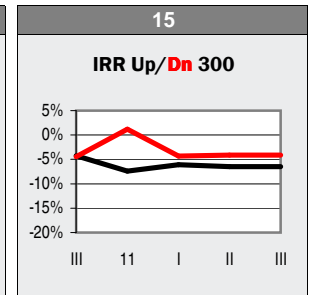
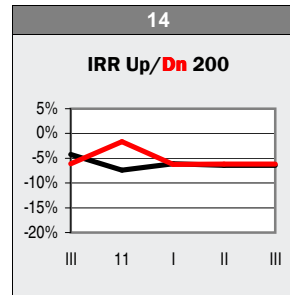
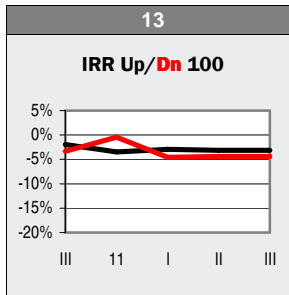
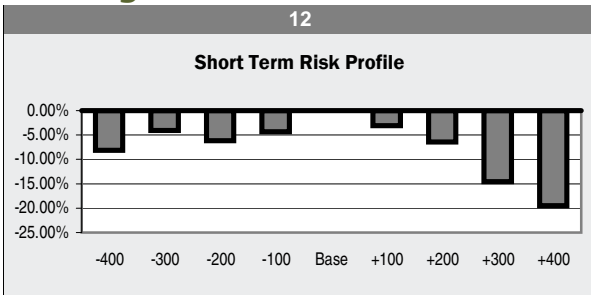
(Thousands of \$)	1		1 Yr Δ
	Current		
Cash	3,475	8.1%	(1,268)
Total Securities	443	1.0%	(4,246)
Fed Funds Sold	0	0.0%	0
Net Loans	25,998	60.7%	(3,715)
Real Estate Loans	23,837	55.7%	(2,995)
C&I Loans	2,356	5.5%	(427)
Consumer Loans	1,129	2.6%	(192)
Other Assets	1,724	4.0%	(271)
Total Assets	42,816	100.0%	(10,661)
Transaction Accts	9,865	23.0%	(1,477)
MMDAs	7,861	18.4%	(1,453)
Savings	1,301	3.0%	117
Time Deposits	22,854	53.4%	(6,151)
CDs < \$100m	13,528	31.6%	(2,122)
CDs > \$100m	9,326	21.8%	(4,029)
Fed Funds Purch.	0	0.0%	0
Other Borrowings	0	0.0%	0
All Other Liabilities	209	0.5%	(32)
Total Liabilities	42,090	98.3%	(8,996)
Total Equity	726	1.7%	(1,665)
Total Liab. & Eq.	42,816	100.0%	(10,661)



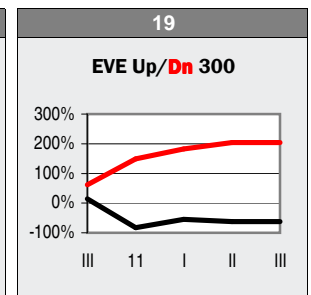
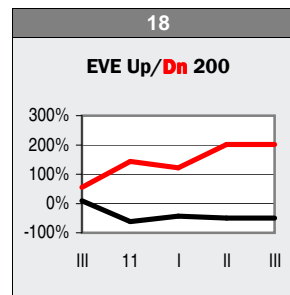
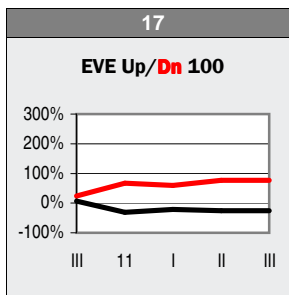
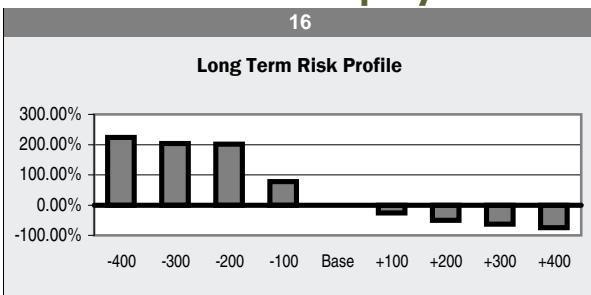
Gap



Earnings at Risk



Economic Value of Equity

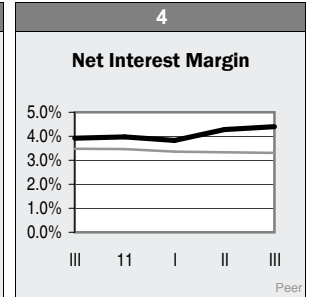
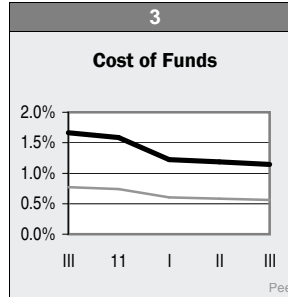
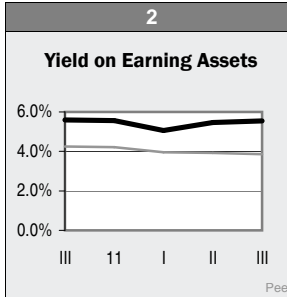


Quarterly Data: September 30, 2012

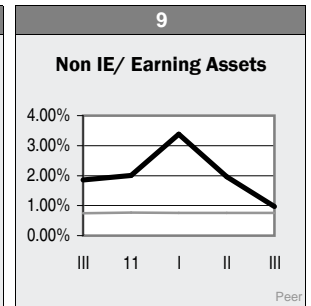
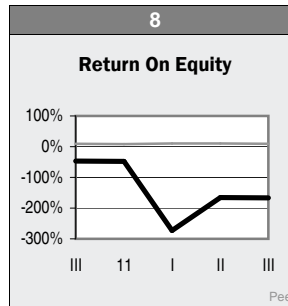
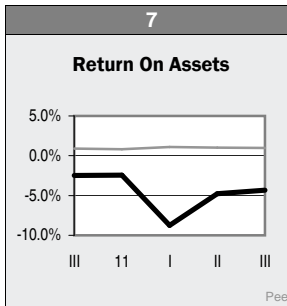
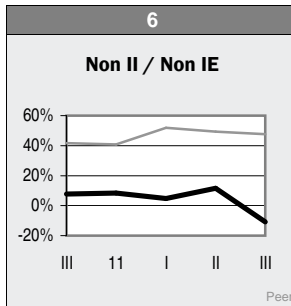
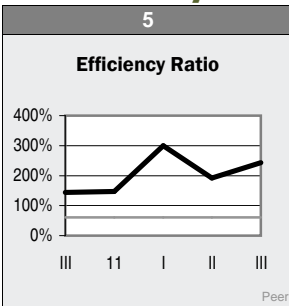
<http://www.cbobanker.com>

Income Summary

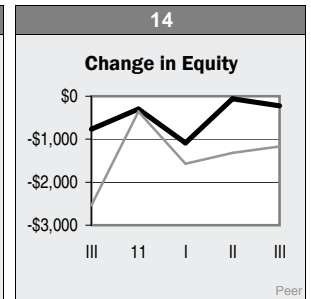
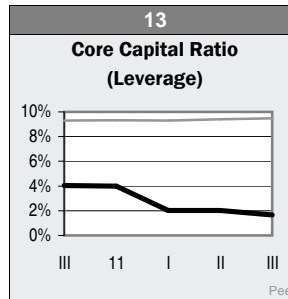
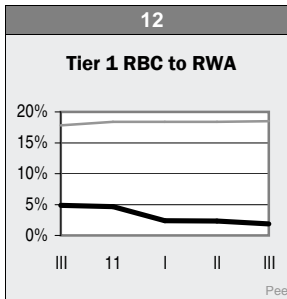
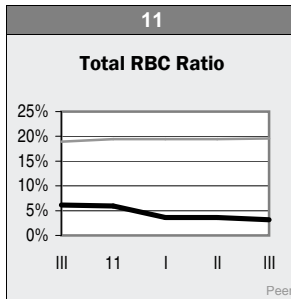
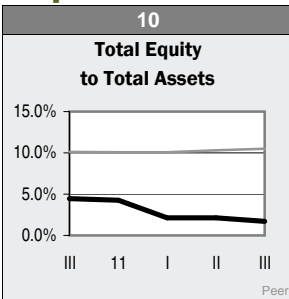
(Thousands of \$)	Qtr	YTD
Interest Income	415	1,304
Interest Expense	76	269
Net Interest Income	339	1,035
Non Interest Income	-416	-217
Non Interest Expense	271	1,992
Other	24	334
Pre-tax NOI	-372	-1,508



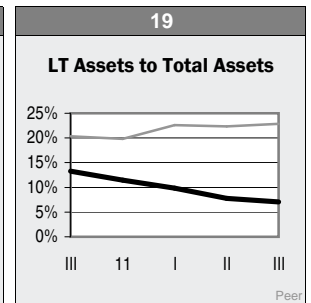
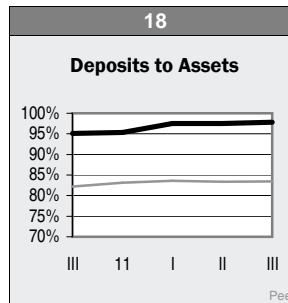
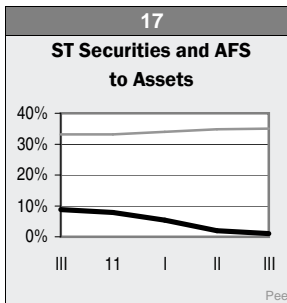
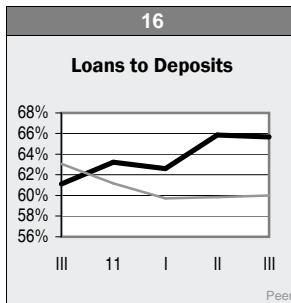
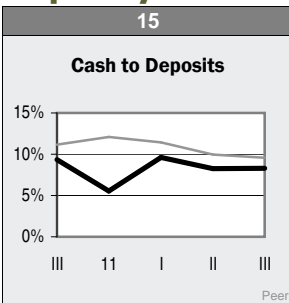
Profitability



Capital



Liquidity



Funding/Asset Quality

