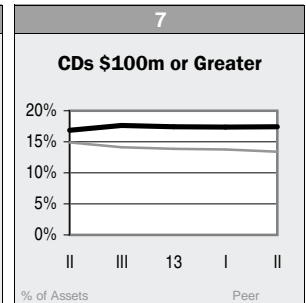
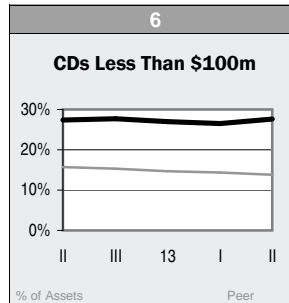
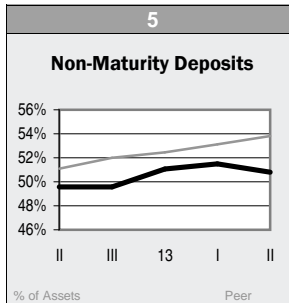
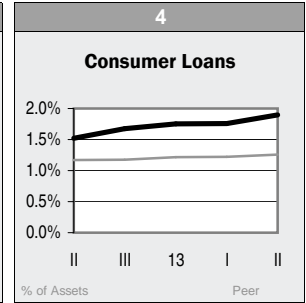
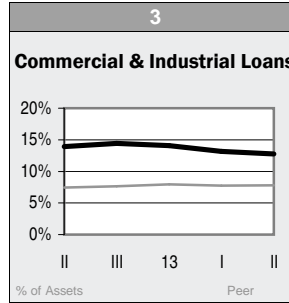
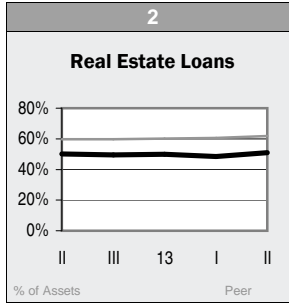


Quarterly Data: June 30, 2014

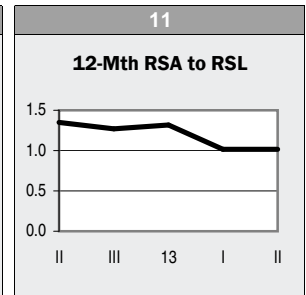
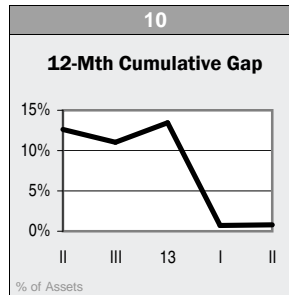
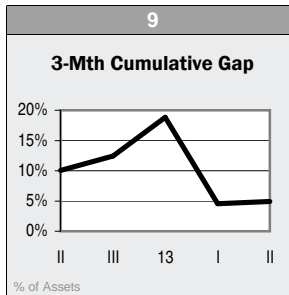
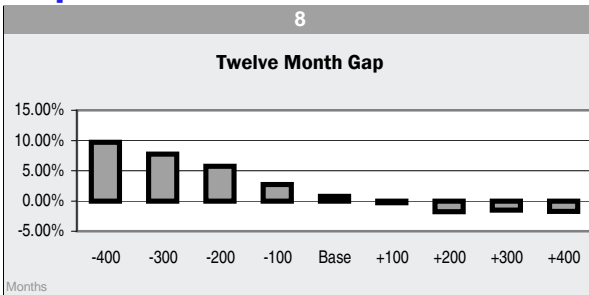
<http://www.nbrs>

Balance Sheet Summary

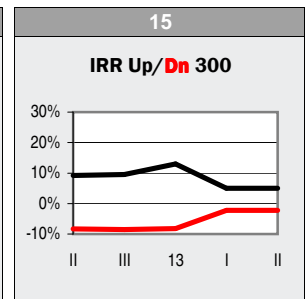
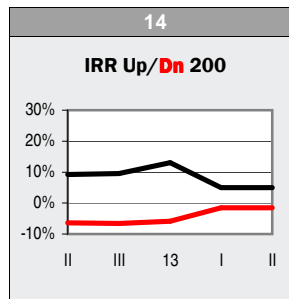
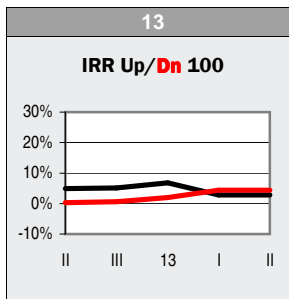
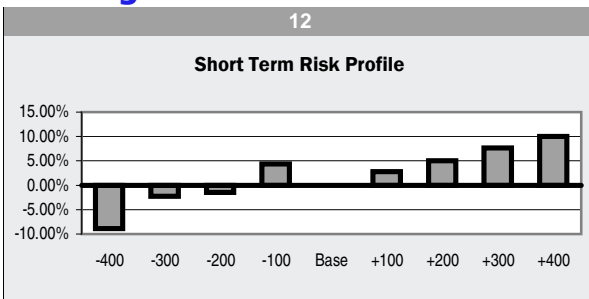
| (Thousands of \$) | Current | 1 Yr Δ |
|------------------------------|----------------|----------|
| Cash | 20,745 10.9% | (1,915) |
| Total Securities | 37,200 19.5% | (1,931) |
| Fed Funds Sold | 269 0.1% | (12) |
| Net Loans | 122,666 64.2% | (16,545) |
| <i>Real Estate Loans</i> | 97,240 50.9% | (9,326) |
| <i>C&I Loans</i> | 24,426 12.8% | (5,164) |
| <i>Consumer Loans</i> | 3,630 1.9% | 400 |
| Other Assets | 7,449 3.9% | (1,070) |
| Total Assets | 191,133 100.0% | (21,405) |
| Transaction Accts | 51,277 26.8% | (3,650) |
| MMDAs | 23,155 12.1% | (4,847) |
| Savings | 22,682 11.9% | 239 |
| Time Deposits | 86,011 45.0% | (8,004) |
| <i>CDs < \$100m</i> | 52,748 27.6% | (5,389) |
| <i>CDs > \$100m</i> | 33,263 17.4% | (2,615) |
| Fed Funds Purch. | 0 0.0% | 0 |
| Other Borrowings | 0 0.0% | 0 |
| All Other Liabilities | 2,859 1.5% | 90 |
| Total Liabilities | 185,984 97.3% | (16,173) |
| Total Equity | 5,148 2.7% | (5,234) |
| Total Liab. & Eq. | 191,132 100.0% | (21,407) |



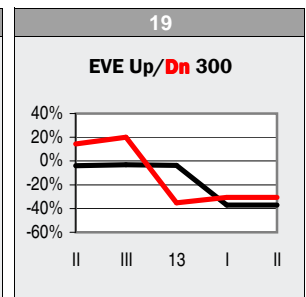
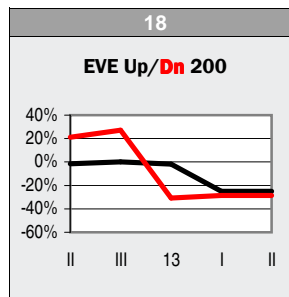
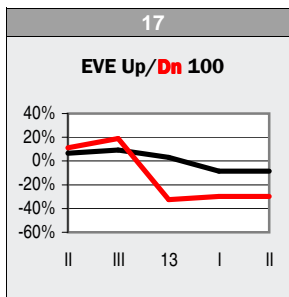
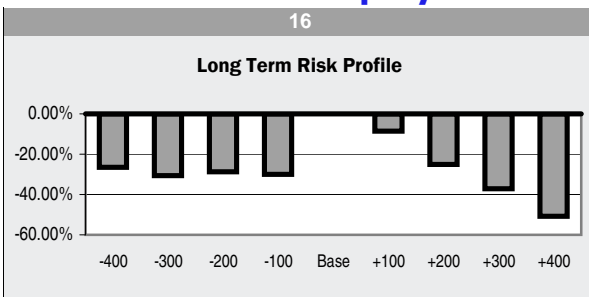
Gap



Earnings at Risk



Economic Value of Equity

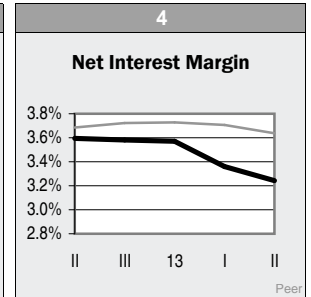
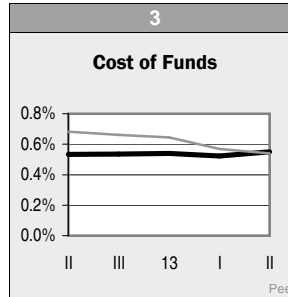
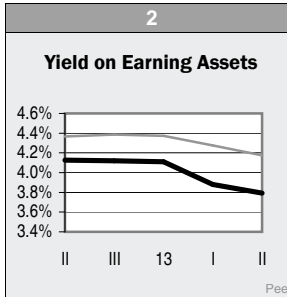


Quarterly Data: June 30, 2014

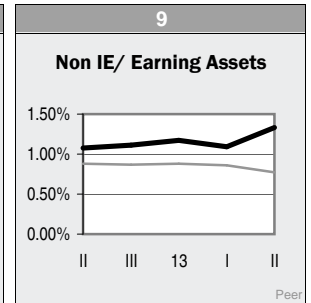
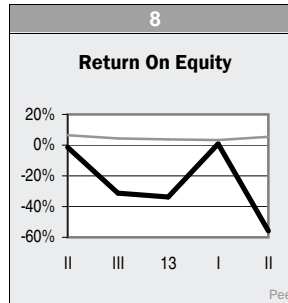
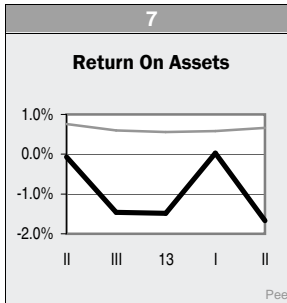
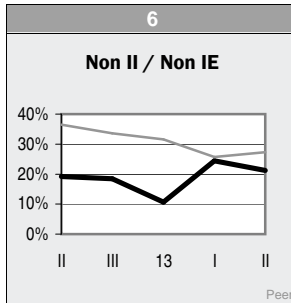
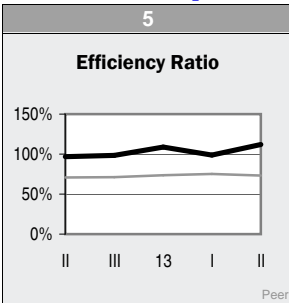
<http://www.nbrs>

Income Summary

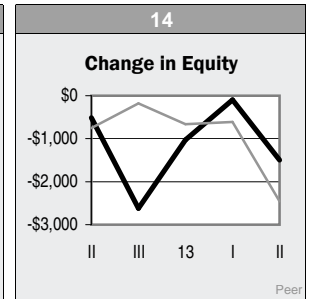
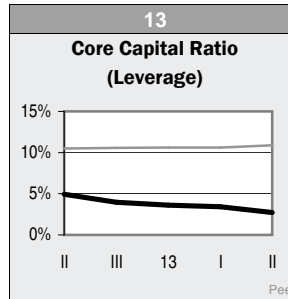
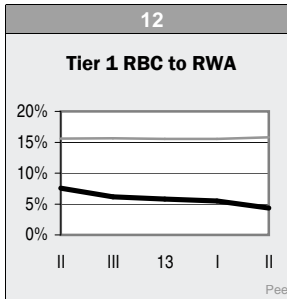
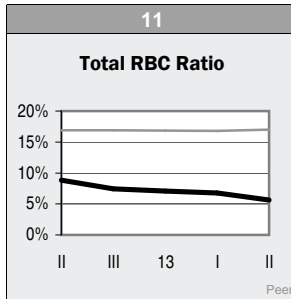
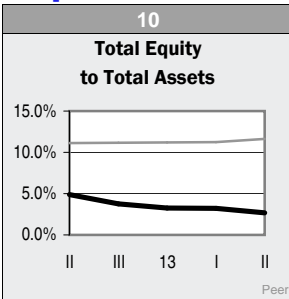
| 1 | | |
|----------------------|--------|--------|
| (Thousands of \$) | Qtr | YTD |
| Interest Income | 1,700 | 3,581 |
| Interest Expense | 266 | 519 |
| Net Interest Income | 1,434 | 3,062 |
| Non Interest Income | 438 | 956 |
| Non Interest Expense | 2,387 | 4,506 |
| Other | 1,175 | 1,250 |
| Pre-tax NOI | -1,690 | -1,738 |



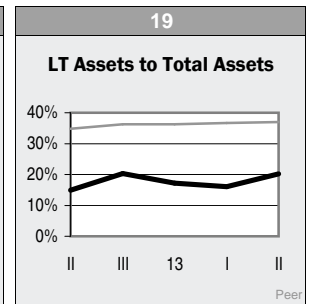
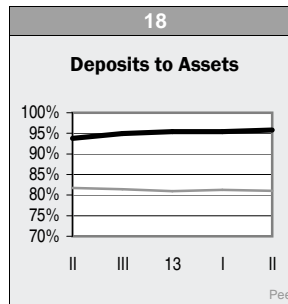
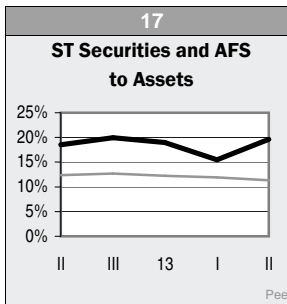
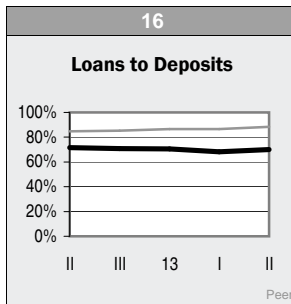
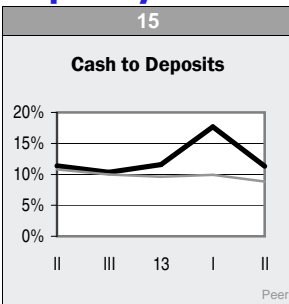
Profitability



Capital



Liquidity



Funding/Asset Quality

