

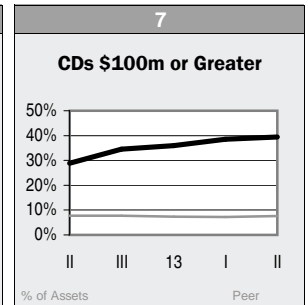
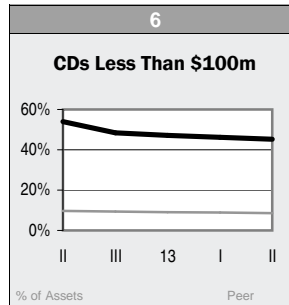
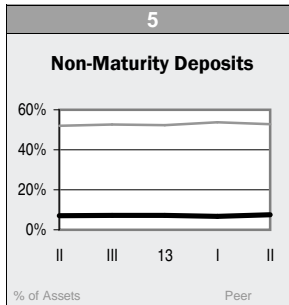
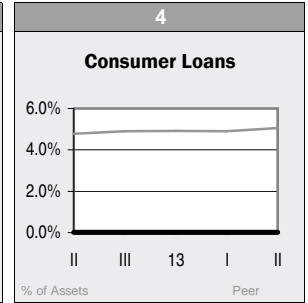
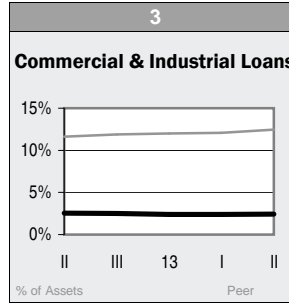
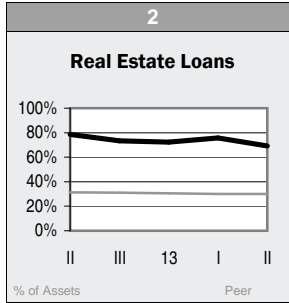


Quarterly Data: June 30, 2014

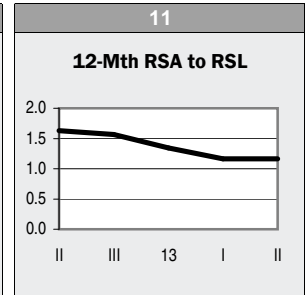
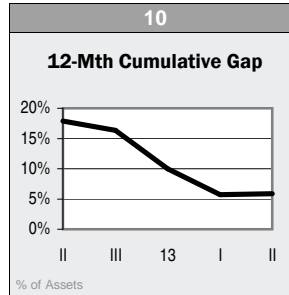
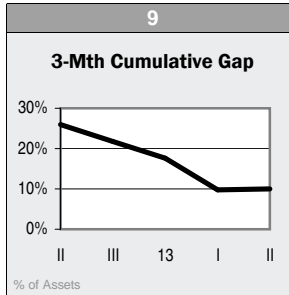
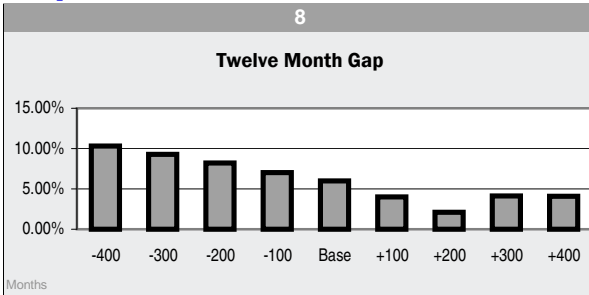
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## Balance Sheet Summary

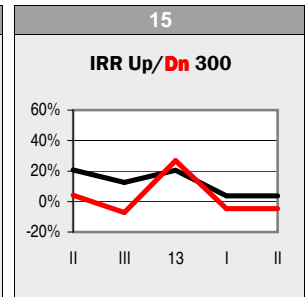
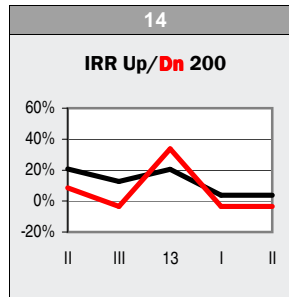
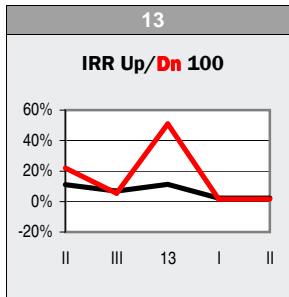
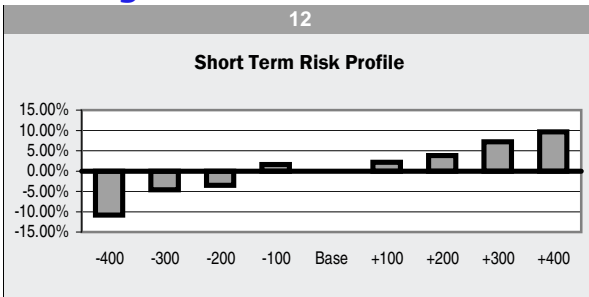
(Thousands of \$)	1		1 Yr Δ
	Current		
Cash	150,184	15.1%	(1,890)
Total Securities	174,041	17.5%	84,959
Fed Funds Sold	0	0.0%	0
Net Loans	649,100	65.3%	(210,458)
Real Estate Loans	688,448	69.3%	(197,739)
C&I Loans	23,990	2.4%	(4,824)
Consumer Loans	181	0.0%	(59)
Other Assets	10,387	1.0%	(3,919)
<b>Total Assets</b>	<b>993,588</b>	<b>100.0%</b>	<b>(134,445)</b>
Transaction Accts	43,211	4.3%	5,010
MMDAs	1,015	0.1%	(3,314)
Savings	29,852	3.0%	(7,682)
Time Deposits	841,221	84.7%	(94,387)
CDs < \$100m	448,953	45.2%	(160,494)
CDs > \$100m	392,268	39.5%	66,107
Fed Funds Purch.	0	0.0%	0
Other Borrowings	10,000	1.0%	0
All Other Liabilities	2,875	0.3%	(210)
<b>Total Liabilities</b>	<b>943,174</b>	<b>94.9%</b>	<b>(100,583)</b>
<b>Total Equity</b>	<b>50,414</b>	<b>5.1%</b>	<b>(33,862)</b>
<b>Total Liab. &amp; Eq.</b>	<b>993,588</b>	<b>100.0%</b>	<b>(134,445)</b>



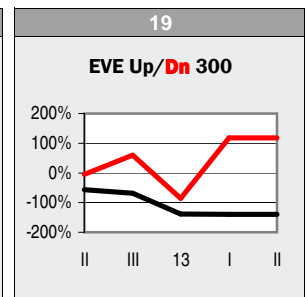
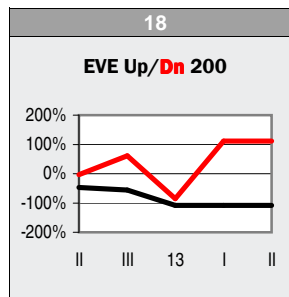
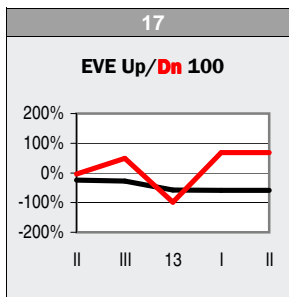
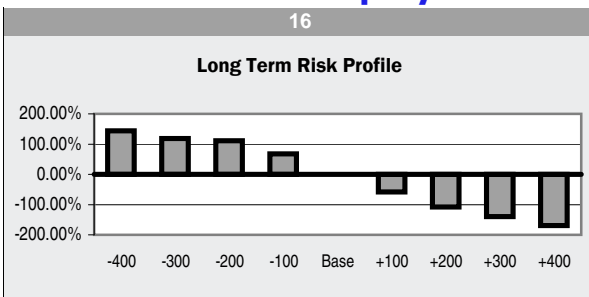
## Gap



## Earnings at Risk



## Economic Value of Equity



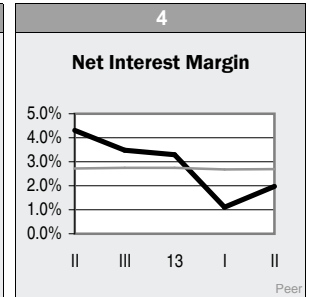
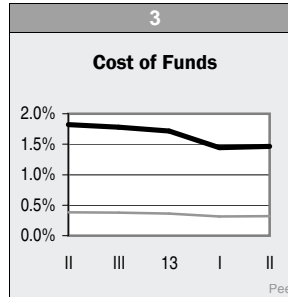
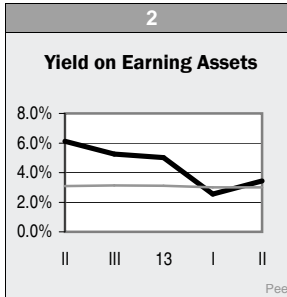


Quarterly Data: June 30, 2014

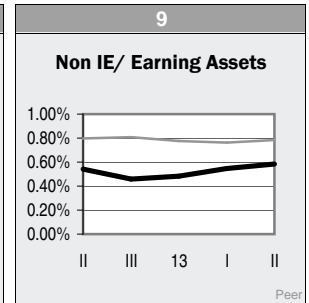
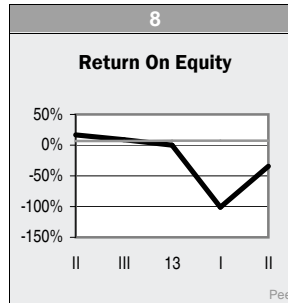
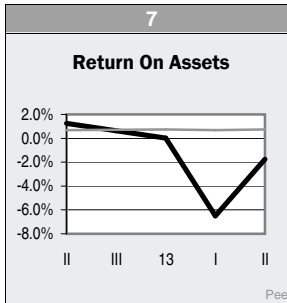
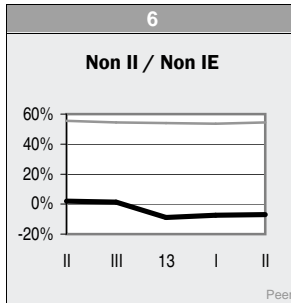
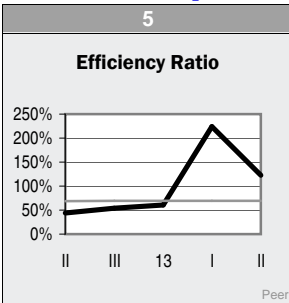
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## Income Summary

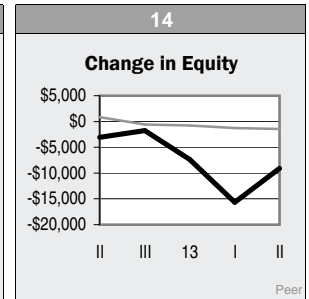
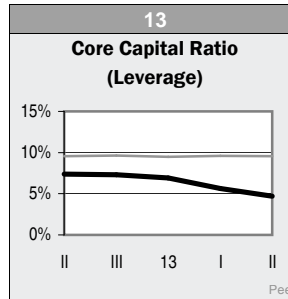
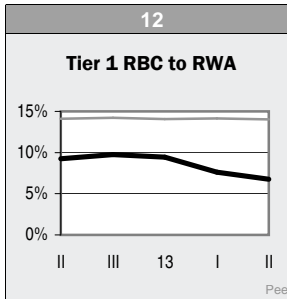
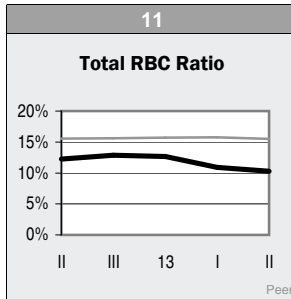
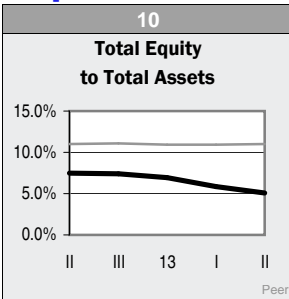
1		
(Thousands of \$)	Qtr	YTD
Interest Income	10,566	17,086
Interest Expense	3,582	7,277
Net Interest Income	6,984	9,809
Non Interest Income	-364	-766
Non Interest Expense	5,662	11,092
Other	-7,172	6,849
Pre-tax NOI	8,130	-8,898



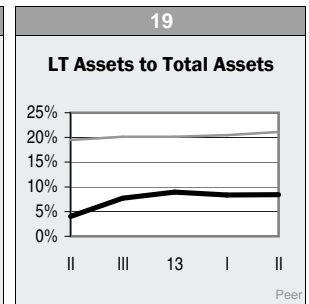
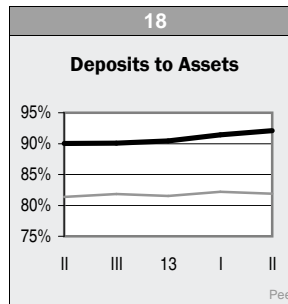
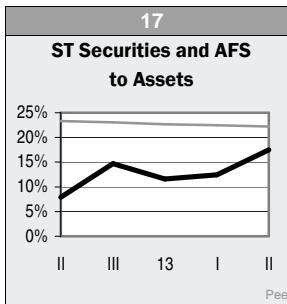
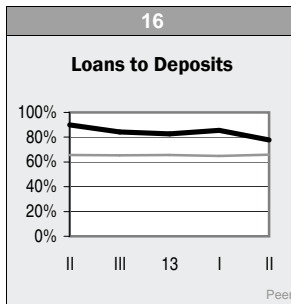
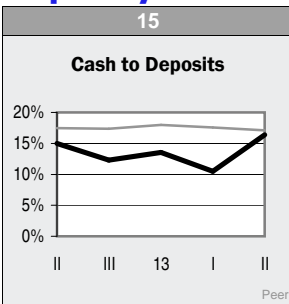
## Profitability



## Capital



## Liquidity



## Funding/Asset Quality

