

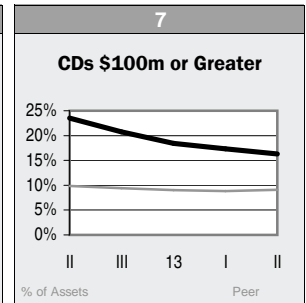
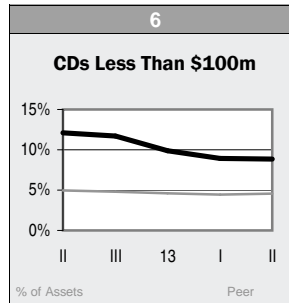
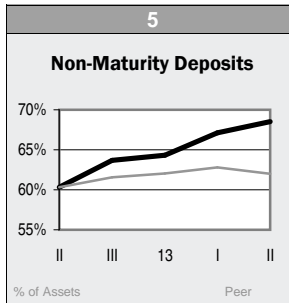
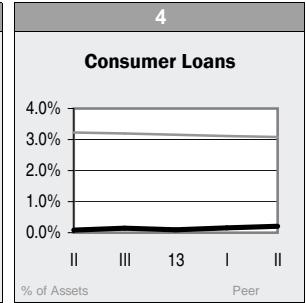
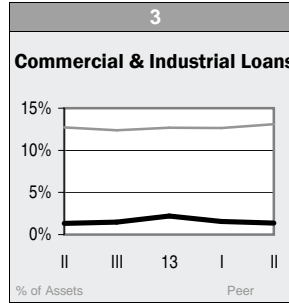
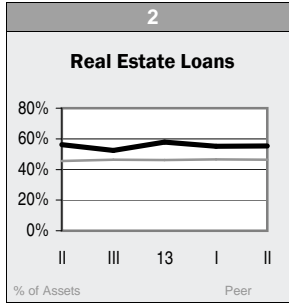


Quarterly Data: June 30, 2014

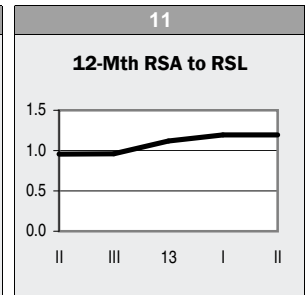
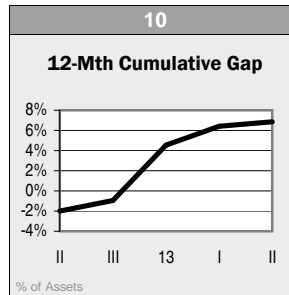
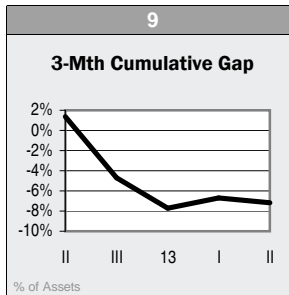
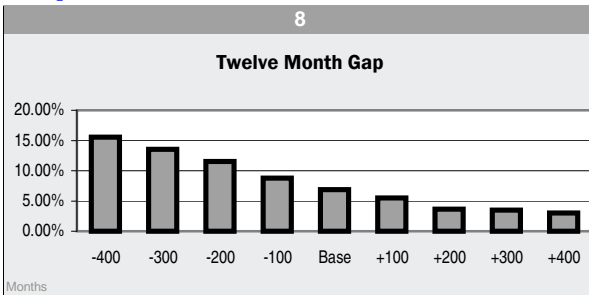
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Balance Sheet Summary

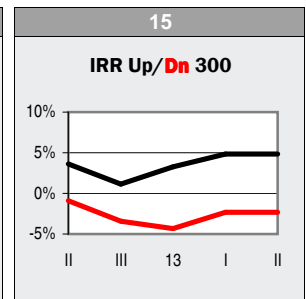
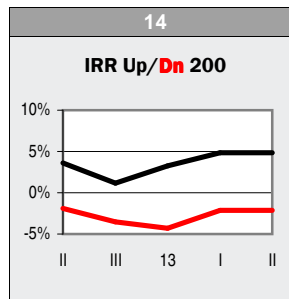
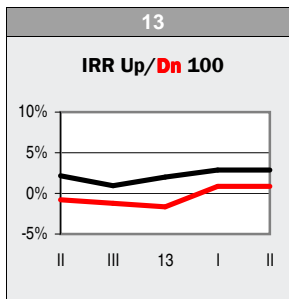
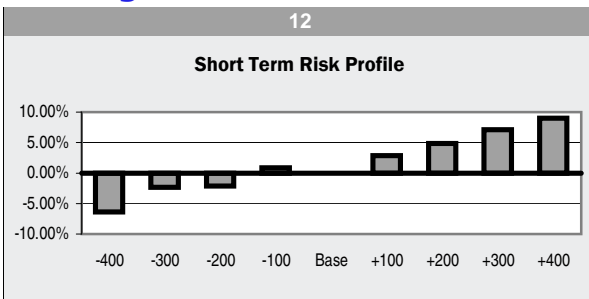
(Thousands of \$)	Current	1 Yr Δ
Cash	20,476 23.4%	(30,160)
Total Securities	11,047 12.6%	(3,337)
Fed Funds Sold	0 0.0%	0
Net Loans	46,843 53.4%	(46,010)
<i>Real Estate Loans</i>	48,454 55.3%	(47,719)
<i>C&I Loans</i>	1,182 1.3%	(1,118)
<i>Consumer Loans</i>	179 0.2%	31
Other Assets	8,960 10.2%	(2,052)
Total Assets	87,675 100.0%	(83,561)
Transaction Accts	37,343 42.6%	18,722
MMDAs	14,424 16.5%	(56,109)
Savings	8,321 9.5%	(5,792)
Time Deposits	22,051 25.2%	(38,907)
<i>CDs < \$100m</i>	7,755 8.8%	(12,952)
<i>CDs > \$100m</i>	14,296 16.3%	(25,955)
Fed Funds Purch.	0 0.0%	0
Other Borrowings	2,500 2.9%	0
All Other Liabilities	214 0.2%	(202)
Total Liabilities	84,852 96.8%	(82,288)
Total Equity	2,823 3.2%	(1,273)
Total Liab. & Eq.	87,675 100.0%	(83,561)



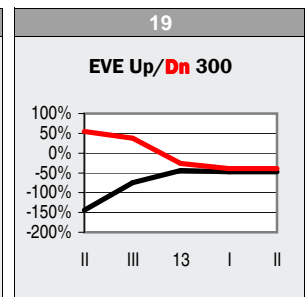
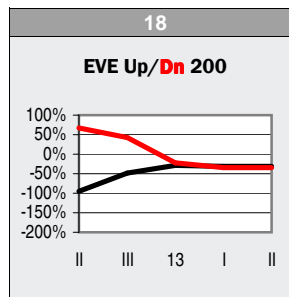
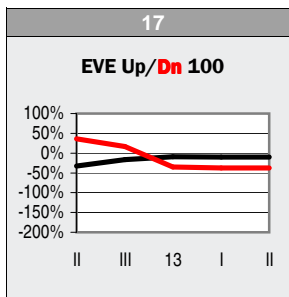
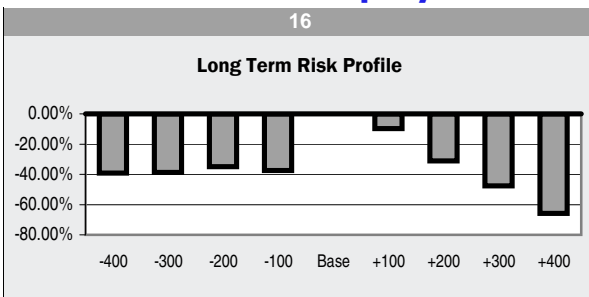
Gap



Earnings at Risk



Economic Value of Equity



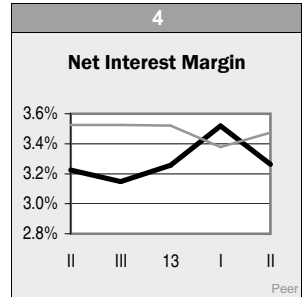
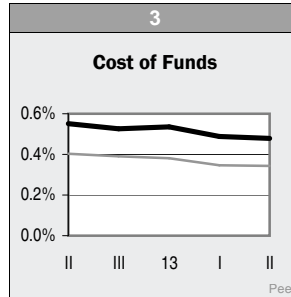
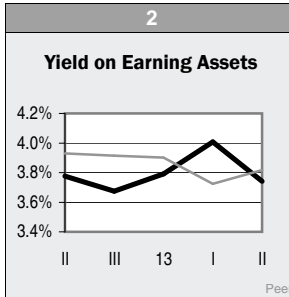


Quarterly Data: June 30, 2014

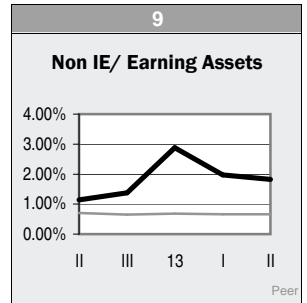
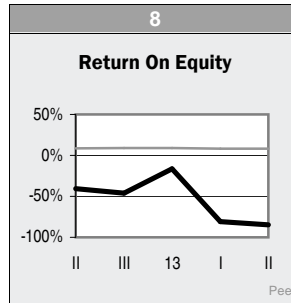
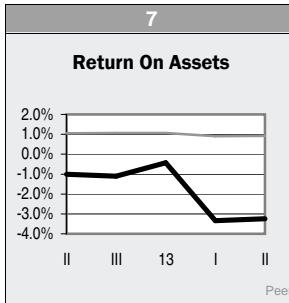
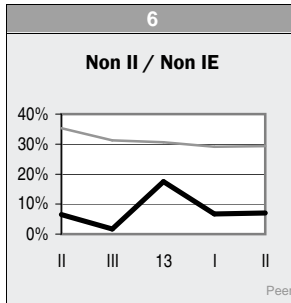
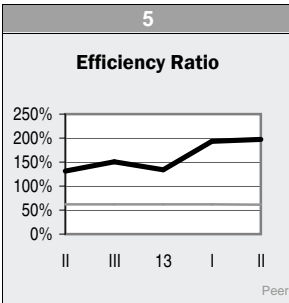
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Income Summary

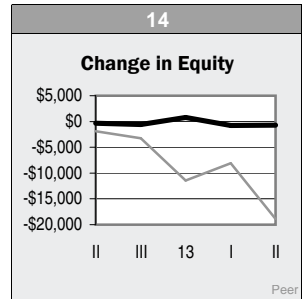
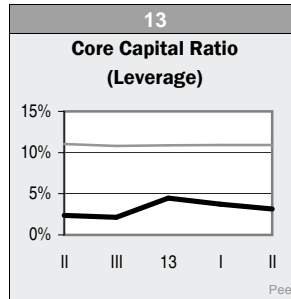
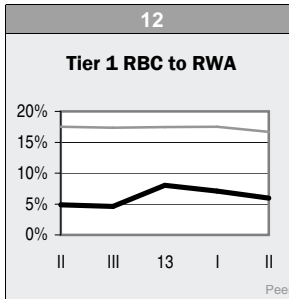
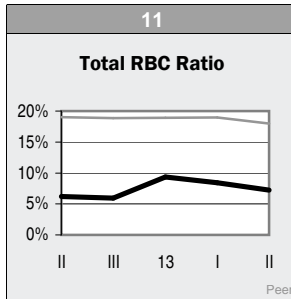
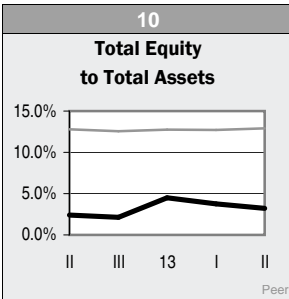
1		
(Thousands of \$)	Qtr	YTD
Interest Income	686	1,522
Interest Expense	93	195
Net Interest Income	593	1,327
Non Interest Income	105	214
Non Interest Expense	1,408	3,039
Other	0	0
Pre-tax NOI	-710	-1,498



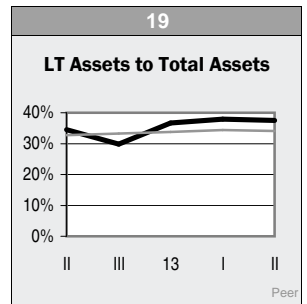
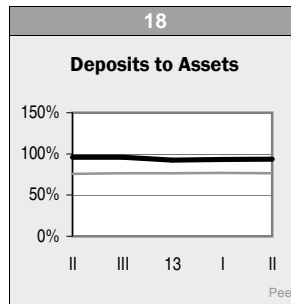
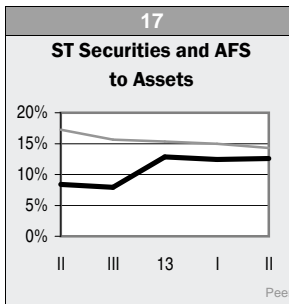
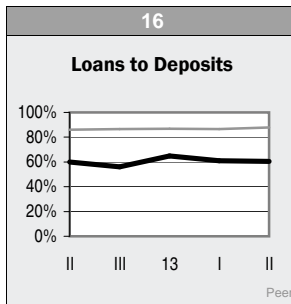
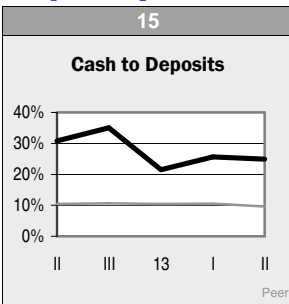
Profitability



Capital



Liquidity



Funding/Asset Quality

