

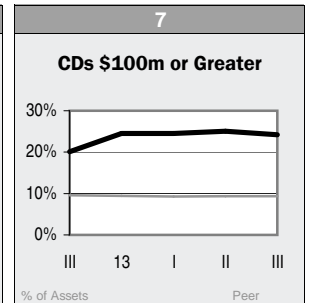
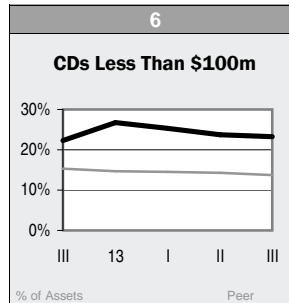
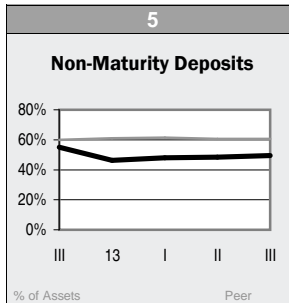
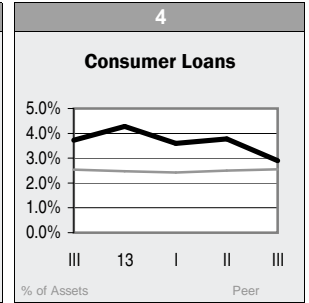
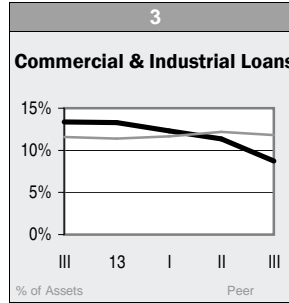
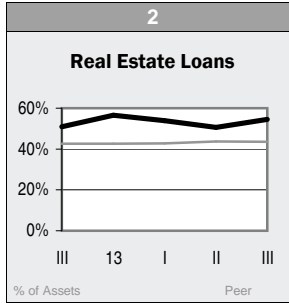


Quarterly Data: September 30, 2014

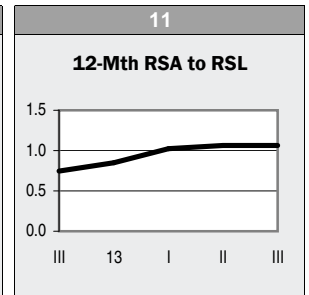
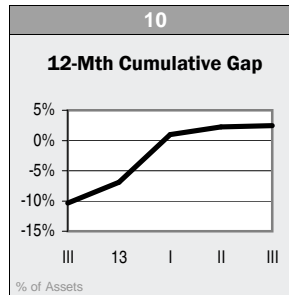
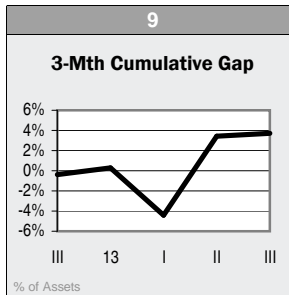
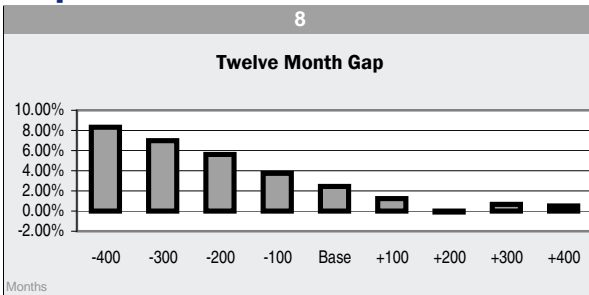
<http://www.northernstarbank>

Balance Sheet Summary

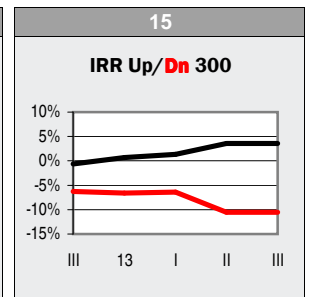
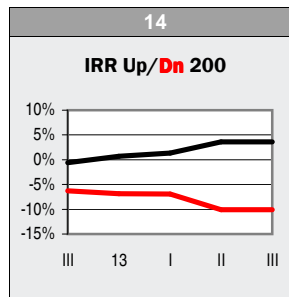
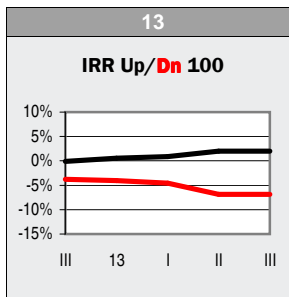
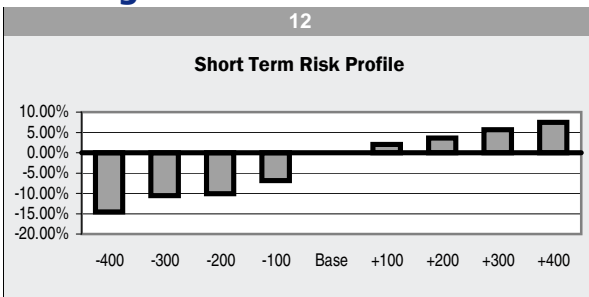
		1			
(Thousands of \$)	Current		1 Yr Δ		
Cash	3,257	17.3%	(378)		
Total Securities	1,050	5.6%	(426)		
Fed Funds Sold	0	0.0%	0		
Net Loans	12,160	64.7%	(3,311)		
Real Estate Loans	10,254	54.6%	(1,579)		
C&I Loans	1,638	8.7%	(1,470)		
Consumer Loans	545	2.9%	(322)		
Other Assets	1,632	8.7%	(51)		
Total Assets	18,794	100.0%	(4,480)		
Transaction Accts	3,620	19.3%	(1,049)		
MMDAs	3,562	19.0%	244		
Savings	2,129	11.3%	(2,670)		
Time Deposits	8,910	47.4%	(948)		
CDs < \$100m	4,368	23.2%	(818)		
CDs > \$100m	4,542	24.2%	(130)		
Fed Funds Purch.	0	0.0%	0		
Other Borrowings	0	0.0%	0		
All Other Liabilities	109	0.6%	43		
Total Liabilities	18,330	97.5%	(4,379)		
Total Equity	464	2.5%	(101)		
Total Liab. & Eq.	18,794	100.0%	(4,480)		



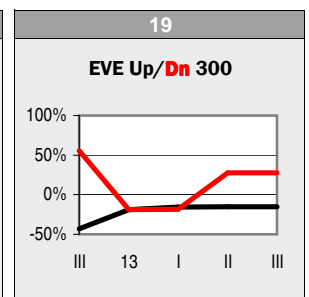
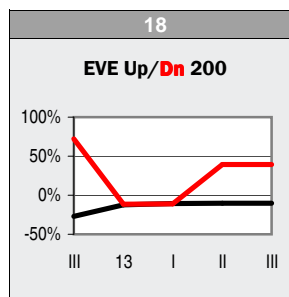
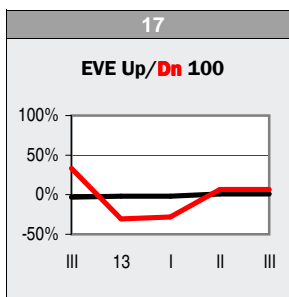
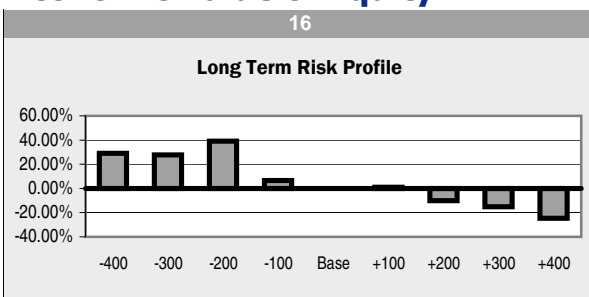
Gap



Earnings at Risk



Economic Value of Equity

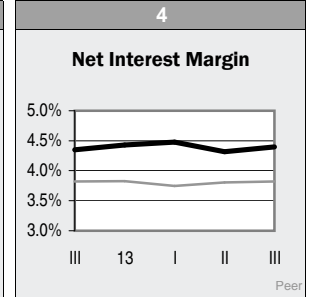
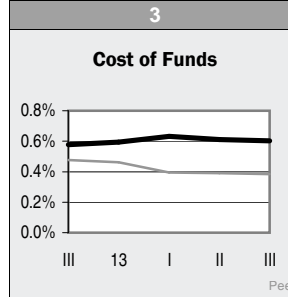
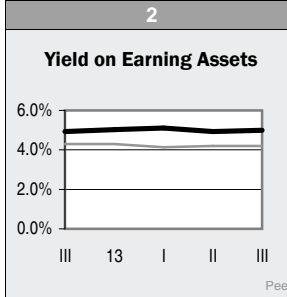


Quarterly Data: September 30, 2014

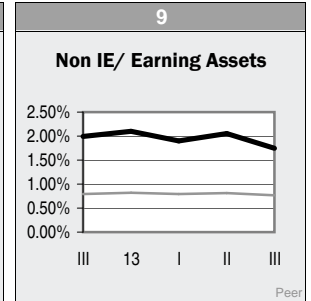
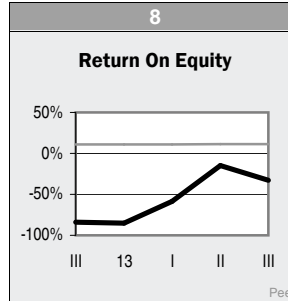
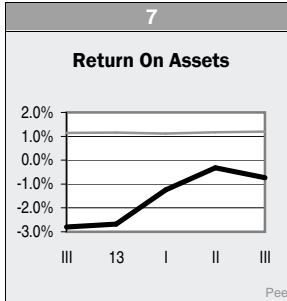
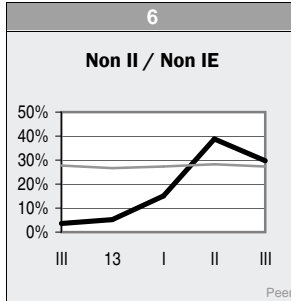
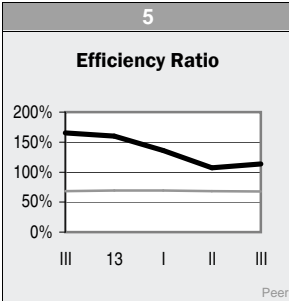
<http://www.northernstarbank>

Income Summary

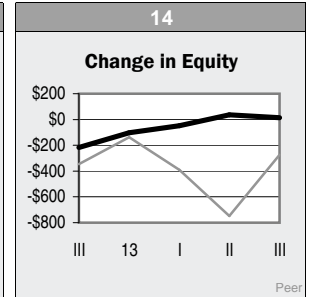
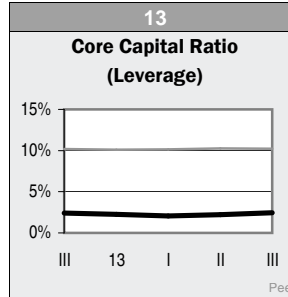
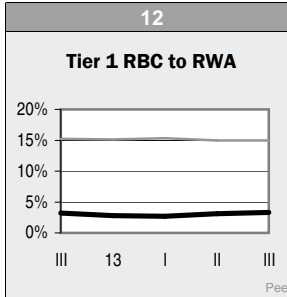
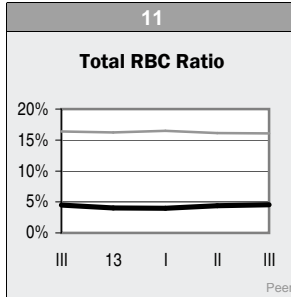
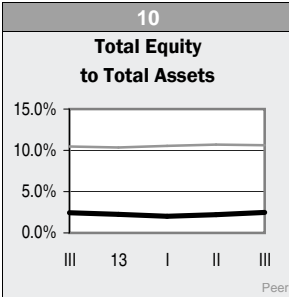
1		
(Thousands of \$)	Qtr	YTD
Interest Income	212	648
Interest Expense	24	78
Net Interest Income	188	570
Non Interest Income	20	292
Non Interest Expense	280	981
Other	7	-7
Pre-tax NOI	-79	-112



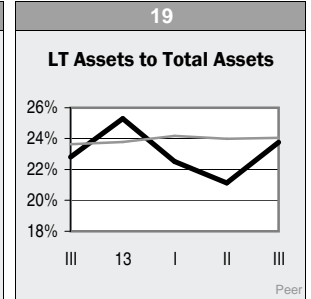
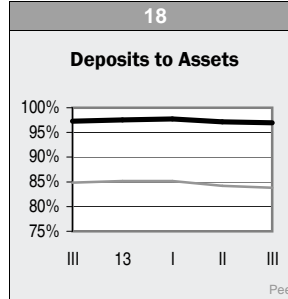
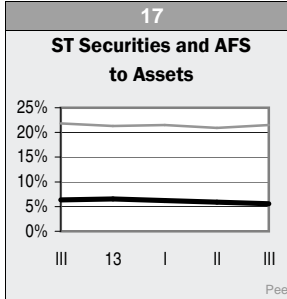
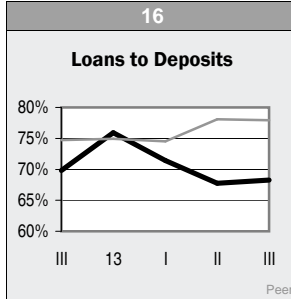
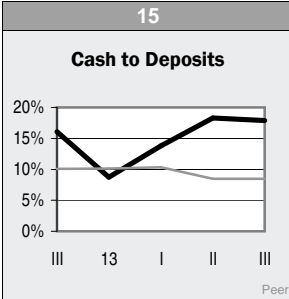
Profitability



Capital



Liquidity



Funding/Asset Quality

