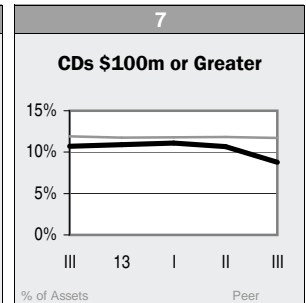
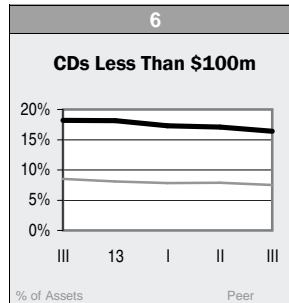
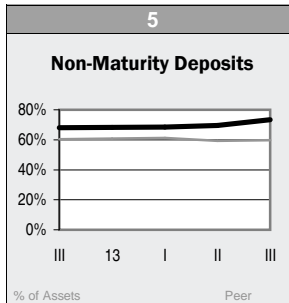
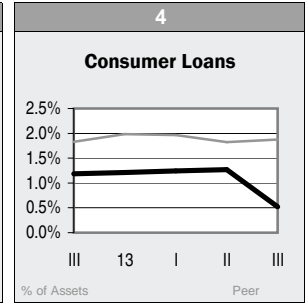
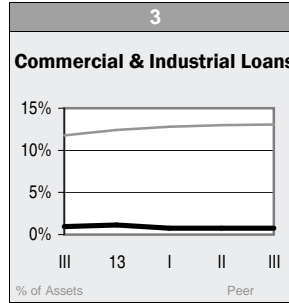
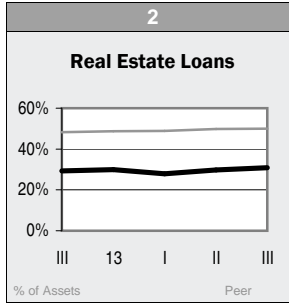


Quarterly Data: September 30, 2014

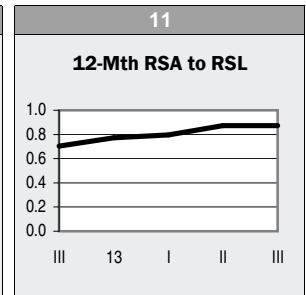
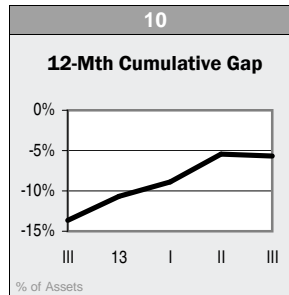
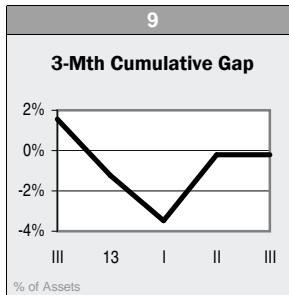
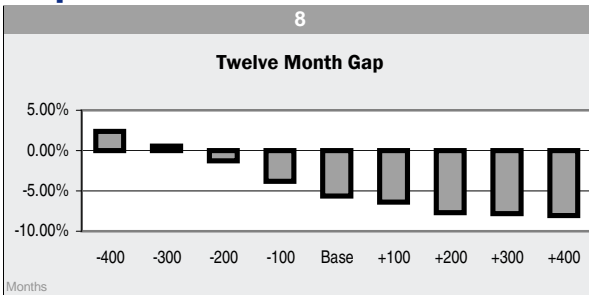
<http://www.fnbc Crestview>

Balance Sheet Summary

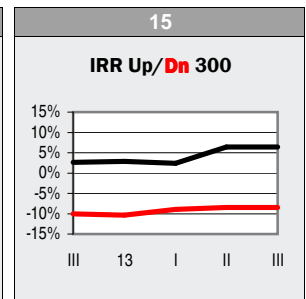
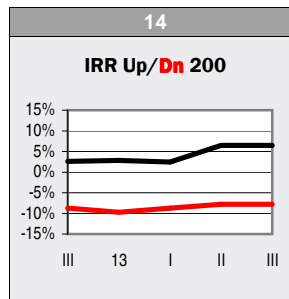
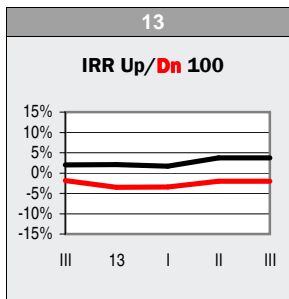
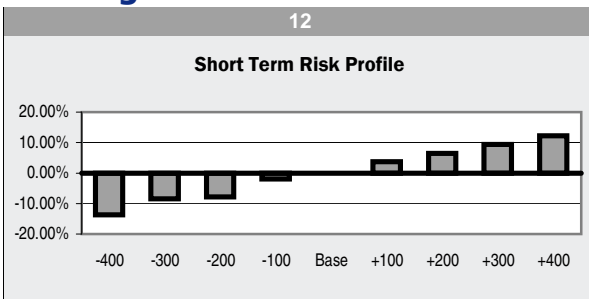
(Thousands of \$)	Current	1 Yr Δ
Cash	14,878 18.7%	4,529
Total Securities	21,410 26.9%	(10,179)
Fed Funds Sold	0 0.0%	0
Net Loans	26,295 33.0%	(3,781)
Real Estate Loans	24,590 30.8%	(2,657)
C&I Loans	591 0.7%	(302)
Consumer Loans	418 0.5%	(688)
Other Assets	5,826 7.3%	(338)
Total Assets	79,723 100.0%	(13,401)
Transaction Accts	32,890 41.3%	(2,877)
MMDAs	20,812 26.1%	(2,231)
Savings	4,848 6.1%	375
Time Deposits	20,078 25.2%	(6,863)
CDs < \$100m	13,076 16.4%	(3,892)
CDs > \$100m	7,002 8.8%	(2,971)
Fed Funds Purch.	0 0.0%	0
Other Borrowings	0 0.0%	0
All Other Liabilities	281 0.4%	(2)
Total Liabilities	78,910 99.0%	(11,598)
Total Equity	813 1.0%	(1,803)
Total Liab. & Eq.	79,723 100.0%	(13,401)



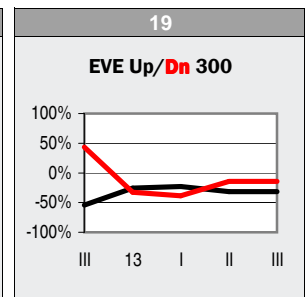
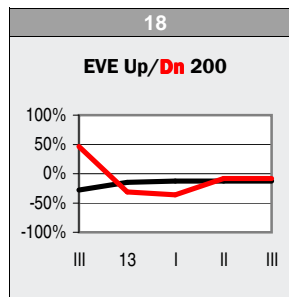
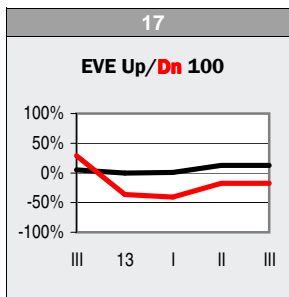
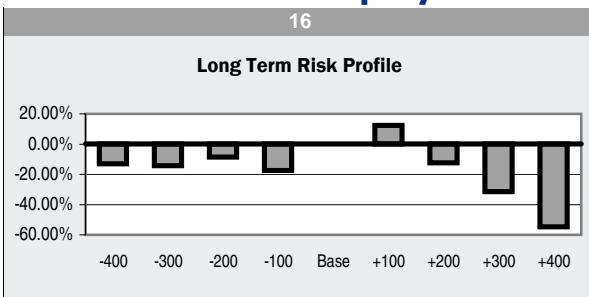
Gap



Earnings at Risk



Economic Value of Equity



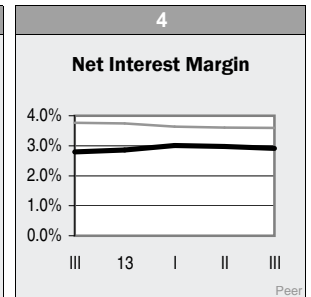
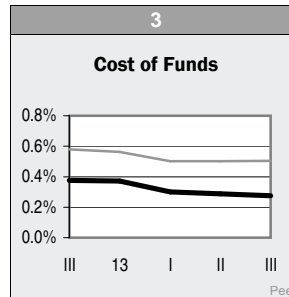
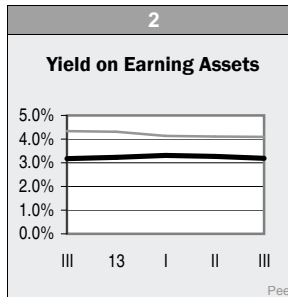


Quarterly Data: September 30, 2014

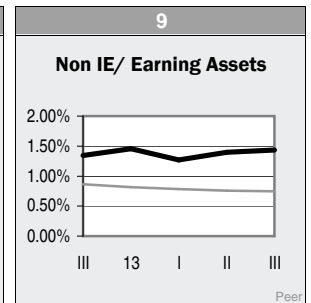
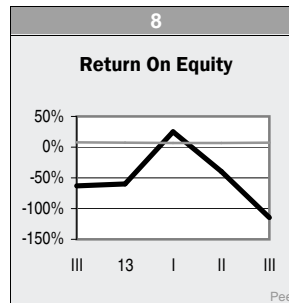
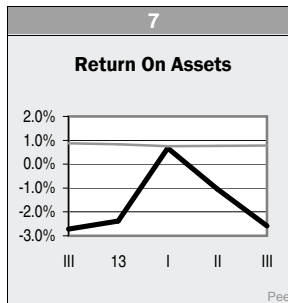
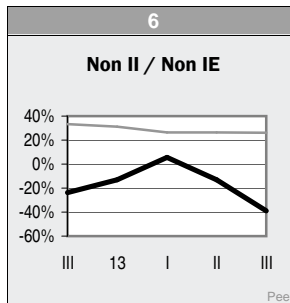
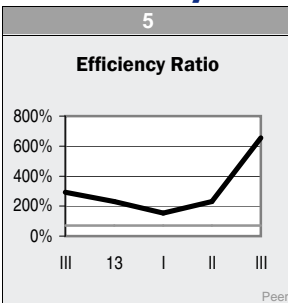
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Income Summary

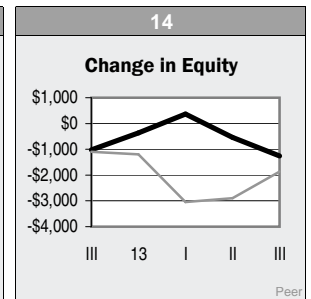
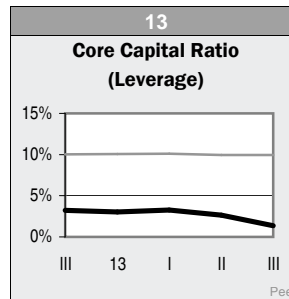
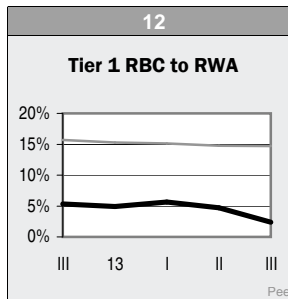
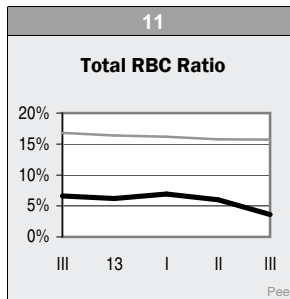
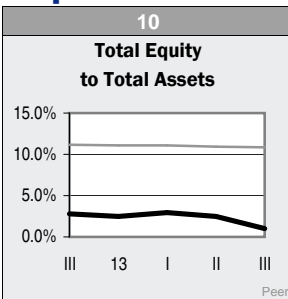
1		
(Thousands of \$)	Qtr	YTD
Interest Income	466	1,533
Interest Expense	38	132
Net Interest Income	428	1,401
Non Interest Income	-782	-1,006
Non Interest Expense	863	2,584
Other	0	-450
Pre-tax NOI	-1,217	-1,739



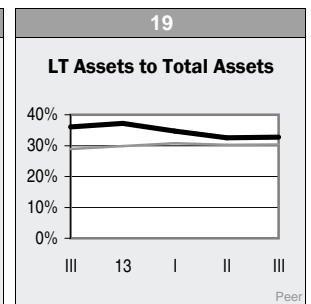
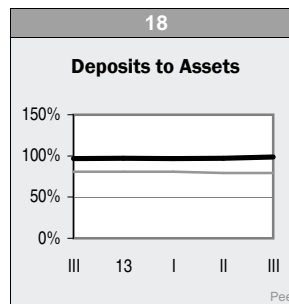
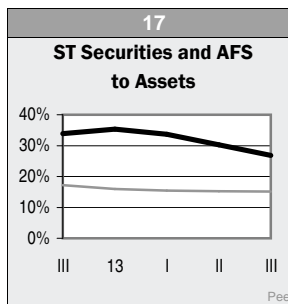
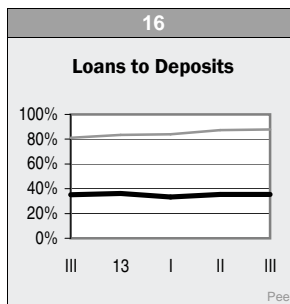
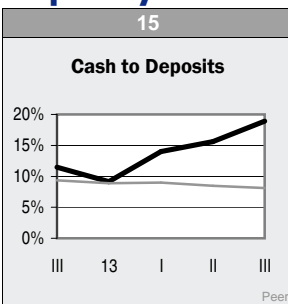
Profitability



Capital



Liquidity



Funding/Asset Quality

