

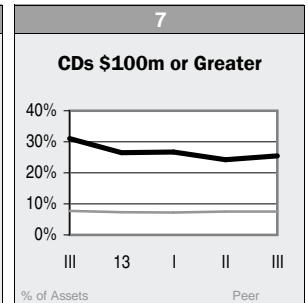
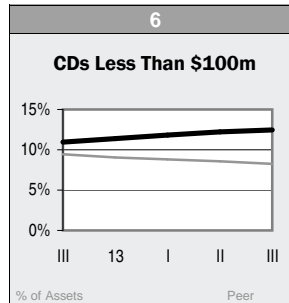
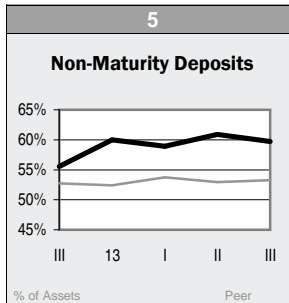
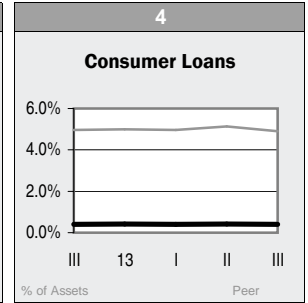
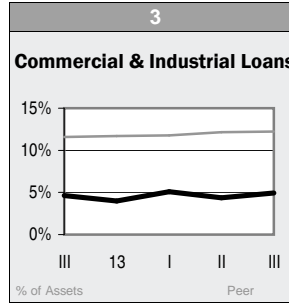
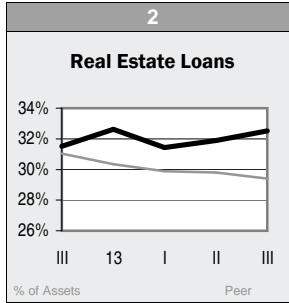


Quarterly Data: September 30, 2014

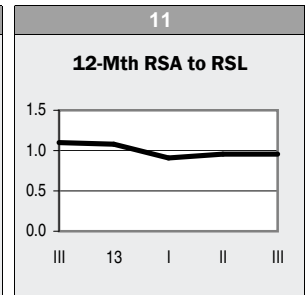
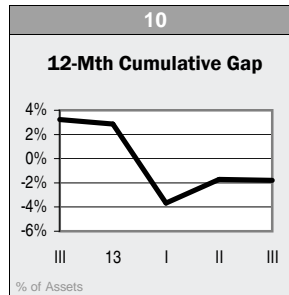
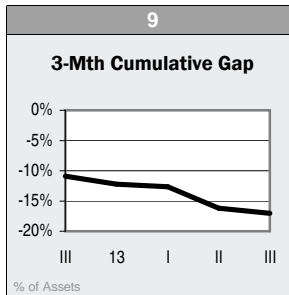
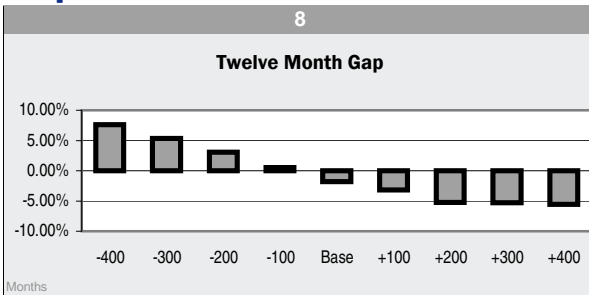
<http://www.highlandcommunitybankchicago>

Balance Sheet Summary

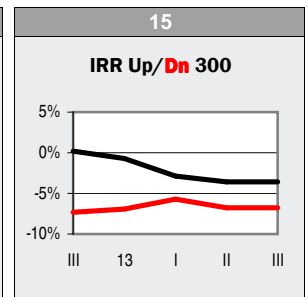
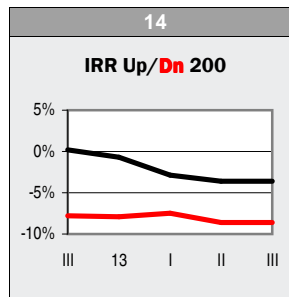
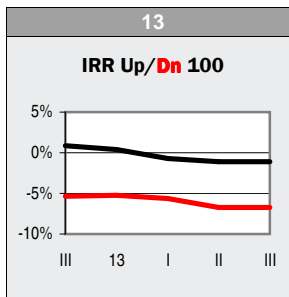
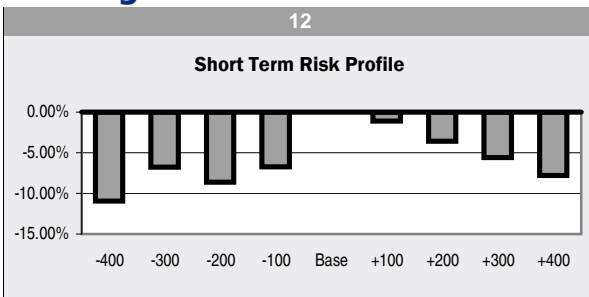
| 1 | | | |
|------------------------------|---------------|---------------|-----------------|
| (Thousands of \$) | Current | | 1 Yr Δ |
| Cash | 10,969 | 18.8% | (3,911) |
| Total Securities | 19,674 | 33.7% | (1,229) |
| Fed Funds Sold | 0 | 0.0% | 0 |
| Net Loans | 25,833 | 44.3% | (9,788) |
| Real Estate Loans | 18,962 | 32.5% | (4,156) |
| C&I Loans | 2,871 | 4.9% | (517) |
| Consumer Loans | 234 | 0.4% | (56) |
| Other Assets | 1,430 | 2.5% | (241) |
| Total Assets | 58,329 | 100.0% | (15,046) |
| Transaction Accts | 17,980 | 30.8% | (3,158) |
| MMDAs | 2,359 | 4.0% | (1,731) |
| Savings | 14,509 | 24.9% | (1,019) |
| Time Deposits | 22,090 | 37.9% | (8,686) |
| CDs < \$100m | 7,260 | 12.4% | (780) |
| CDs > \$100m | 14,830 | 25.4% | (7,906) |
| Fed Funds Purch. | 0 | 0.0% | 0 |
| Other Borrowings | 0 | 0.0% | 0 |
| All Other Liabilities | 474 | 0.8% | 3 |
| Total Liabilities | 57,412 | 98.4% | (14,591) |
| Total Equity | 917 | 1.6% | (455) |
| Total Liab. & Eq. | 58,329 | 100.0% | (15,046) |



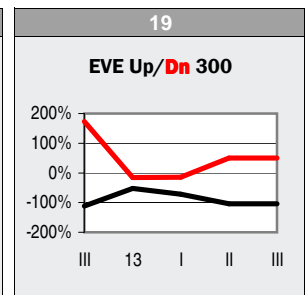
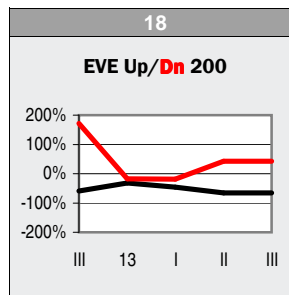
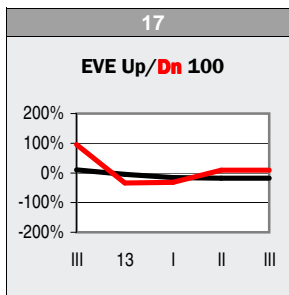
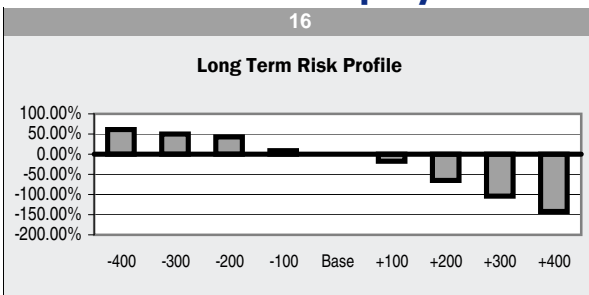
Gap



Earnings at Risk



Economic Value of Equity



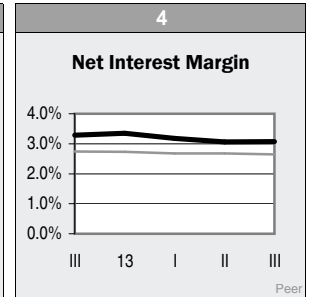
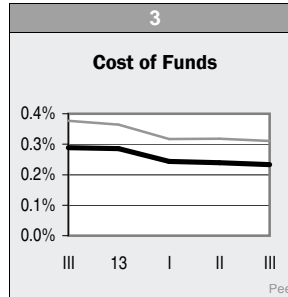
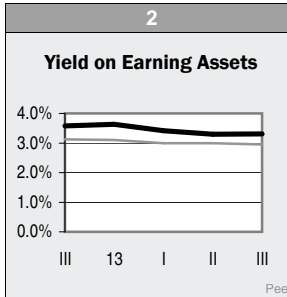


Quarterly Data: September 30, 2014

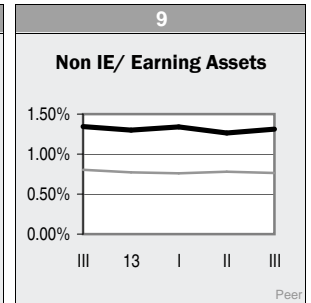
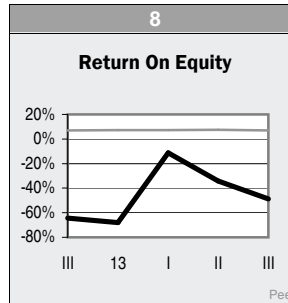
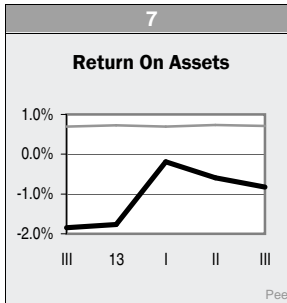
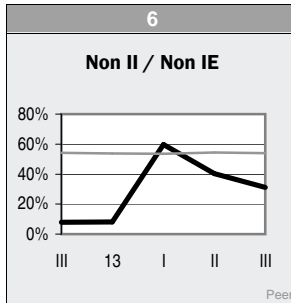
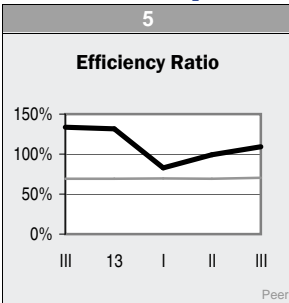
<http://www.highlandcommunitybankchicago>

Income Summary

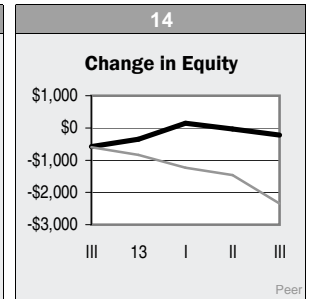
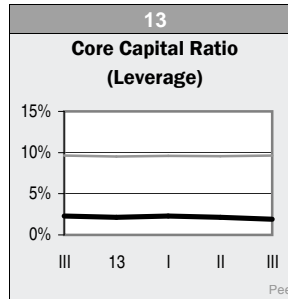
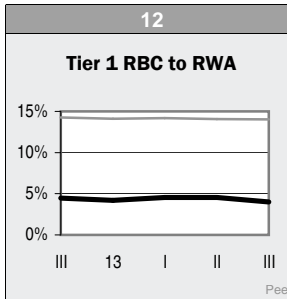
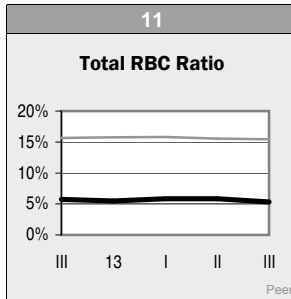
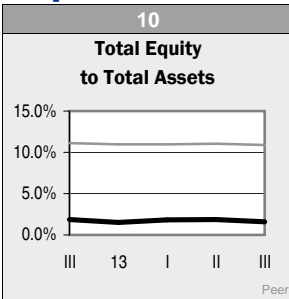
| 1 | | |
|----------------------|------|-------|
| (Thousands of \$) | Qtr | YTD |
| Interest Income | 471 | 1,478 |
| Interest Expense | 31 | 104 |
| Net Interest Income | 440 | 1,374 |
| Non Interest Income | 84 | 709 |
| Non Interest Expense | 723 | 2,271 |
| Other | 0 | 200 |
| Pre-tax NOI | -199 | -388 |



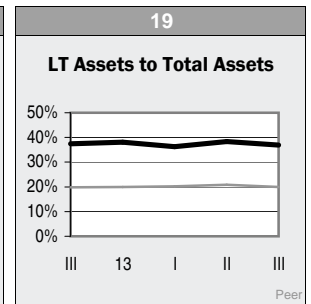
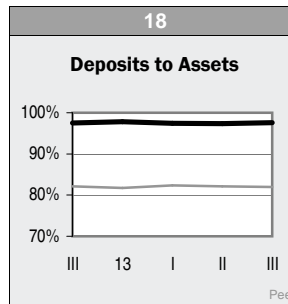
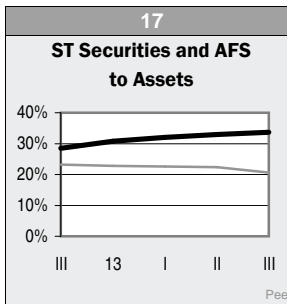
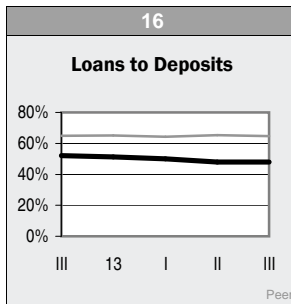
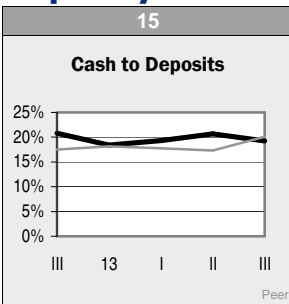
Profitability



Capital



Liquidity



Funding/Asset Quality

