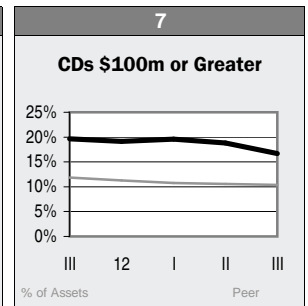
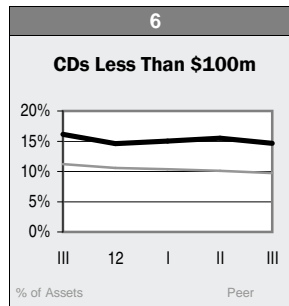
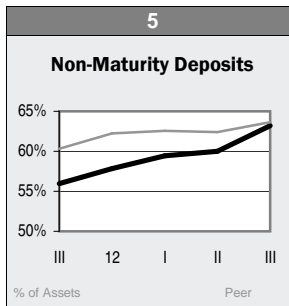
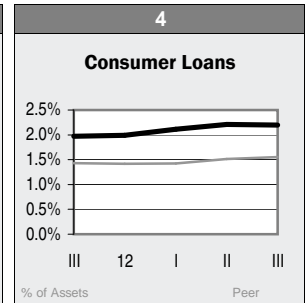
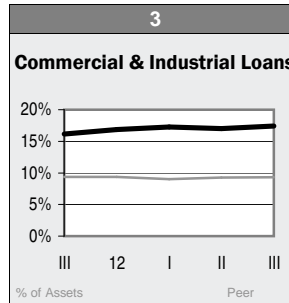
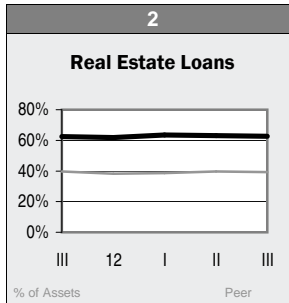


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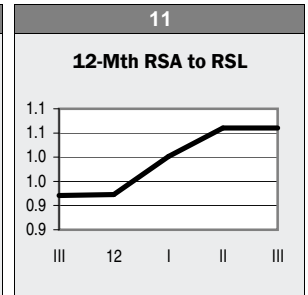
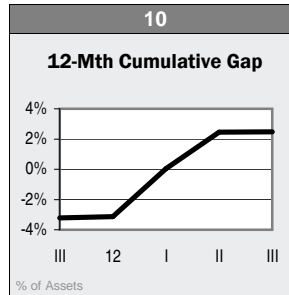
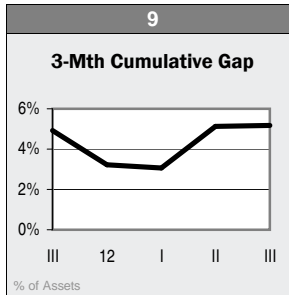
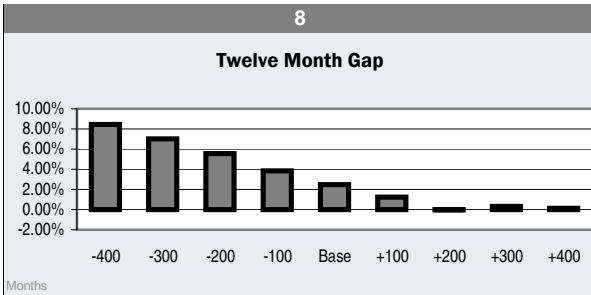
<http://syringabank>

## Balance Sheet Summary

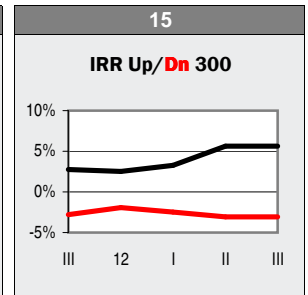
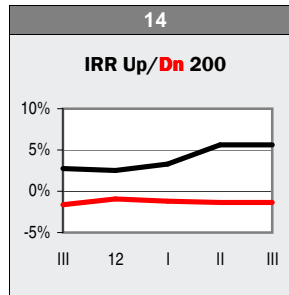
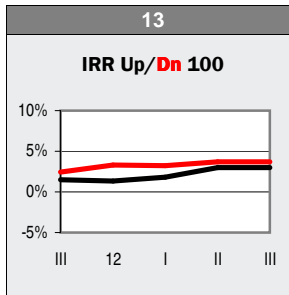
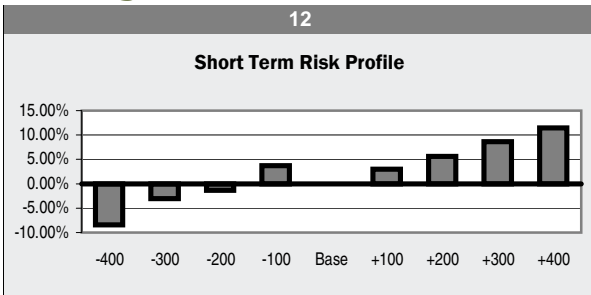
(Thousands of \$)	Current	1 Yr Δ
<b>Cash</b>	17,735 11.6%	(3,266)
<b>Total Securities</b>	7,690 5.0%	(2,337)
<b>Fed Funds Sold</b>	0 0.0%	0
<b>Net Loans</b>	121,556 79.2%	(18,507)
<i>Real Estate Loans</i>	96,198 62.7%	(15,503)
<i>C&amp;I Loans</i>	26,727 17.4%	(2,137)
<i>Consumer Loans</i>	3,368 2.2%	(155)
<b>Other Assets</b>	4,850 3.2%	(363)
<b>Total Assets</b>	153,425 100.0%	(25,385)
<b>Transaction Accts</b>	45,999 30.0%	1,468
<b>MMDAs</b>	39,159 25.5%	(4,415)
<b>Savings</b>	11,831 7.7%	(110)
<b>Time Deposits</b>	48,080 31.3%	(15,961)
<i>CDs &lt; \$100m</i>	22,490 14.7%	(6,395)
<i>CDs &gt; \$100m</i>	25,590 16.7%	(9,566)
<b>Fed Funds Purch.</b>	0 0.0%	0
<b>Other Borrowings</b>	4,000 2.6%	(4,000)
<b>All Other Liabilities</b>	536 0.3%	(51)
<b>Total Liabilities</b>	149,605 97.5%	(23,069)
<b>Total Equity</b>	3,821 2.5%	(2,315)
<b>Total Liab. &amp; Eq.</b>	153,426 100.0%	(25,384)



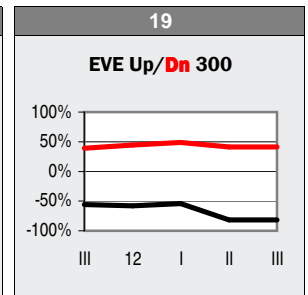
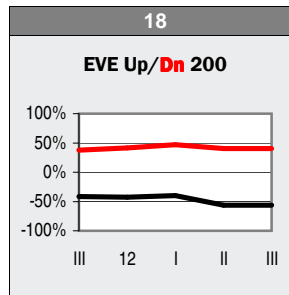
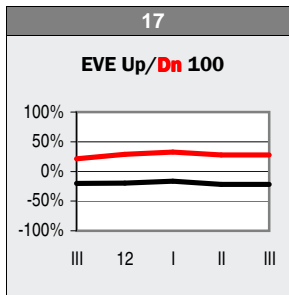
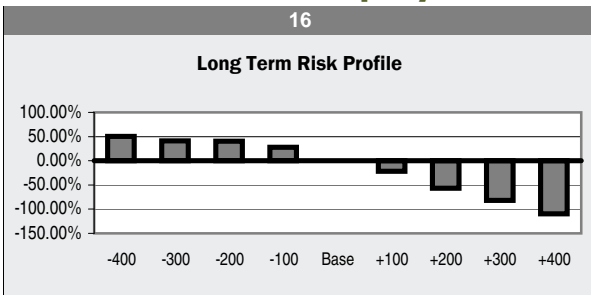
## Gap



## Earnings at Risk



## Economic Value of Equity

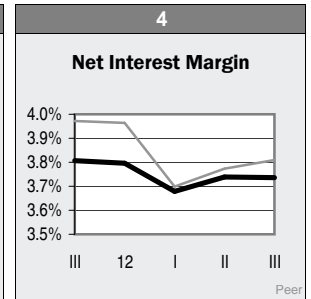
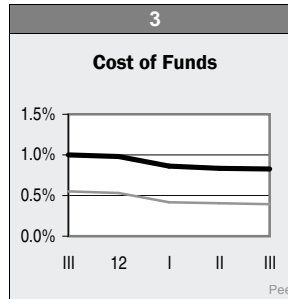
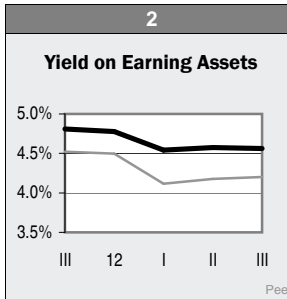


Quarterly Data: September 30, 2013

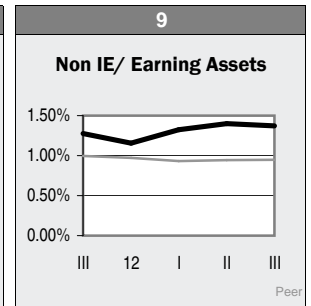
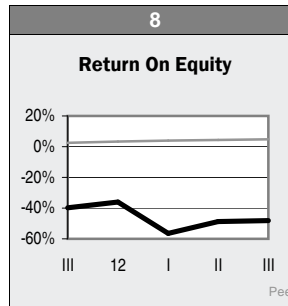
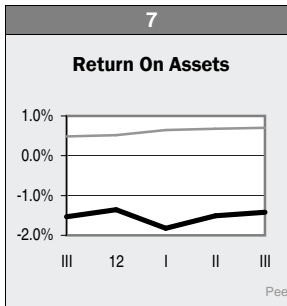
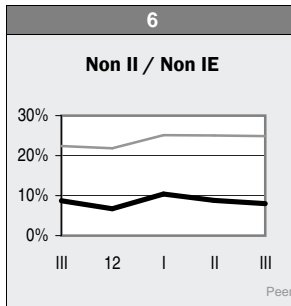
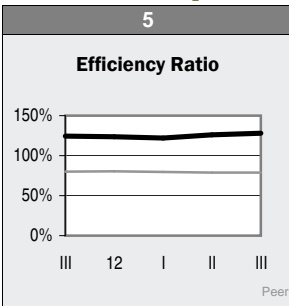
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## Income Summary

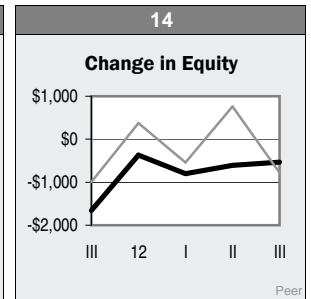
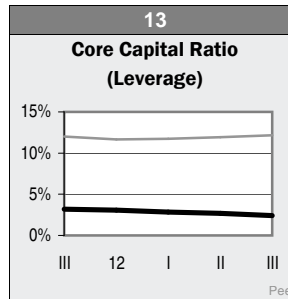
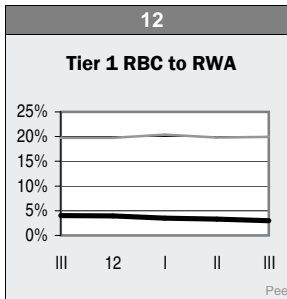
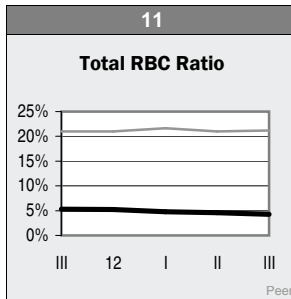
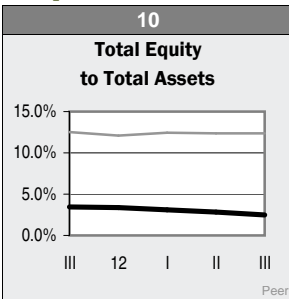
(Thousands of \$)	Qtr	YTD
Interest Income	1,646	5,120
Interest Expense	293	928
Net Interest Income	1,353	4,192
Non Interest Income	122	477
Non Interest Expense	1,959	5,978
Other	0	400
Pre-tax NOI	-484	-1,709



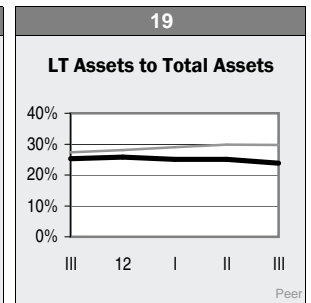
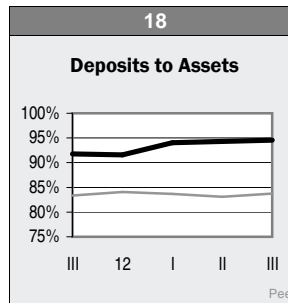
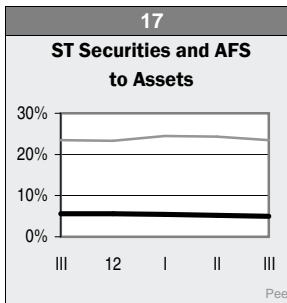
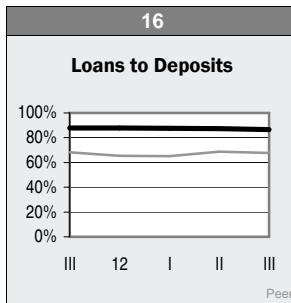
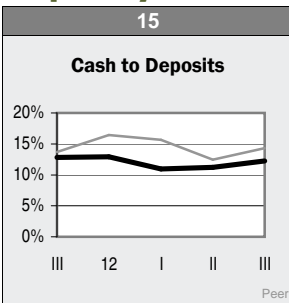
## Profitability



## Capital



## Liquidity



## Funding/Asset Quality

