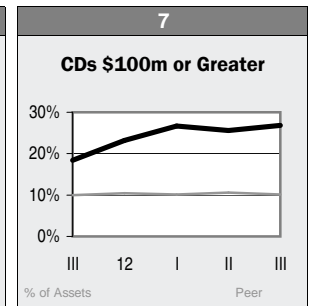
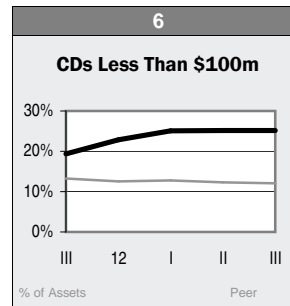
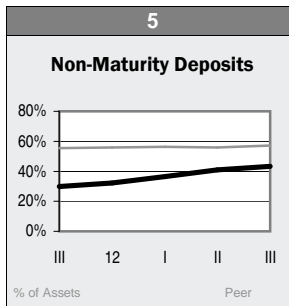
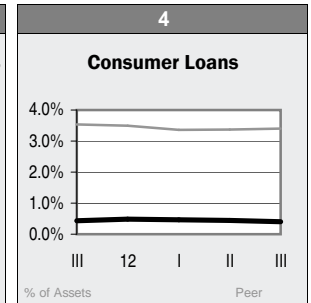
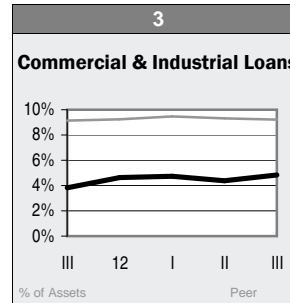
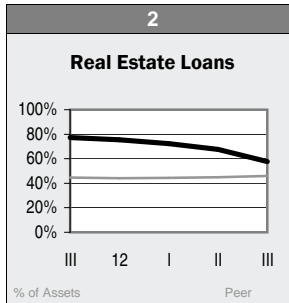


Quarterly Data: September 30, 2013

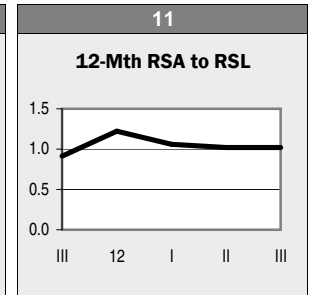
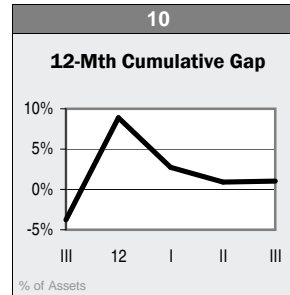
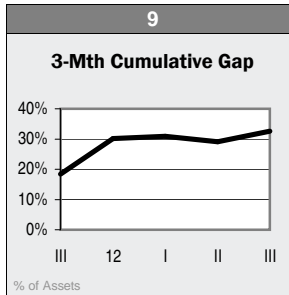
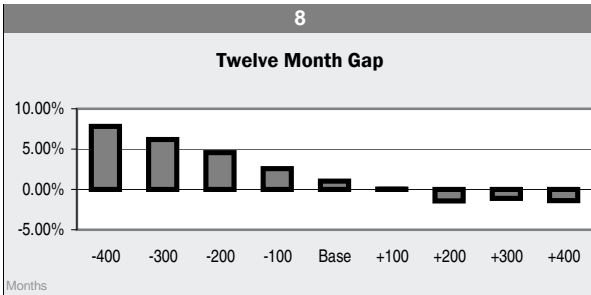
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## Balance Sheet Summary

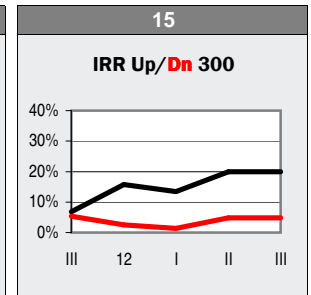
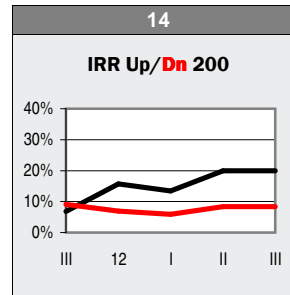
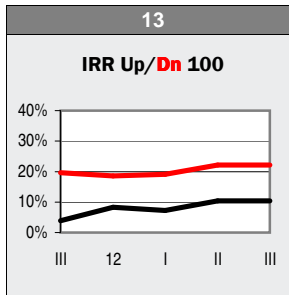
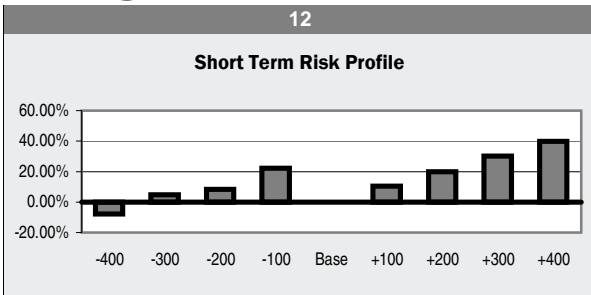
(Thousands of \$)	1		1 Yr Δ
	Current		
<b>Cash</b>	12,064	16.2%	10,570
<b>Total Securities</b>	13,518	18.1%	5,055
<b>Fed Funds Sold</b>	0	0.0%	(1,546)
<b>Net Loans</b>	46,391	62.1%	(30,056)
<i>Real Estate Loans</i>	42,984	57.6%	(29,814)
<i>C&amp;I Loans</i>	3,615	4.8%	4
<i>Consumer Loans</i>	299	0.4%	(106)
<b>Other Assets</b>	2,547	3.4%	(3,506)
<b>Total Assets</b>	74,650	100.0%	(19,530)
<b>Transaction Accts</b>	7,381	9.9%	696
<b>MMDAs</b>	24,422	32.7%	3,448
<b>Savings</b>	573	0.8%	201
<b>Time Deposits</b>	38,779	51.9%	3,171
<i>CDs &lt; \$100m</i>	18,769	25.1%	498
<i>CDs &gt; \$100m</i>	20,010	26.8%	2,673
<b>Fed Funds Purch.</b>	0	0.0%	0
<b>Other Borrowings</b>	0	0.0%	(22,175)
<b>All Other Liabilities</b>	377	0.5%	(538)
<b>Total Liabilities</b>	71,532	95.8%	(15,197)
<b>Total Equity</b>	3,118	4.2%	(4,333)
<b>Total Liab. &amp; Eq.</b>	74,650	100.0%	(19,530)



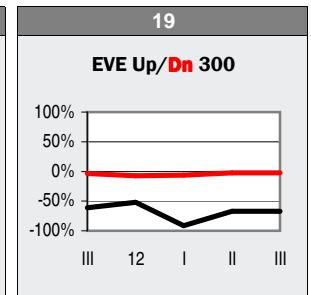
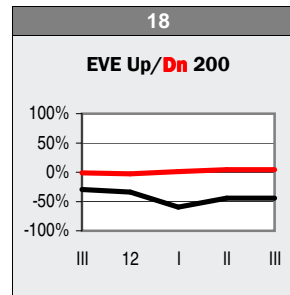
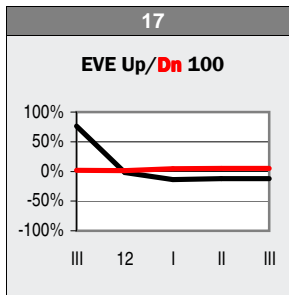
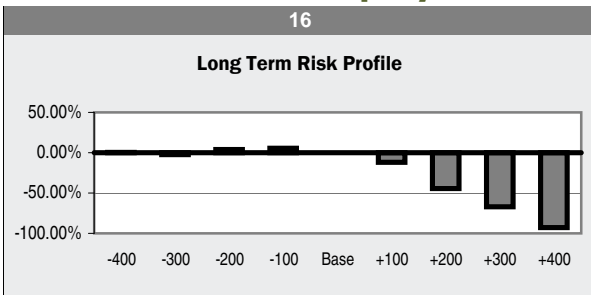
## Gap



## Earnings at Risk



## Economic Value of Equity

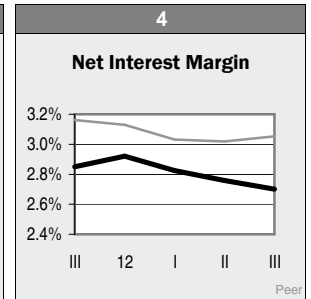
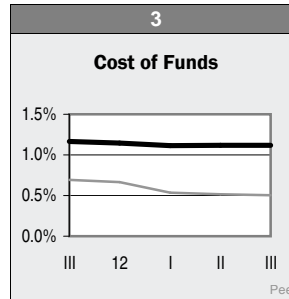
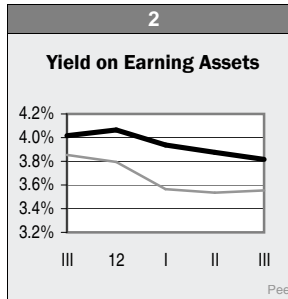


Quarterly Data: September 30, 2013

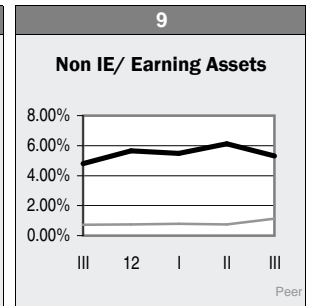
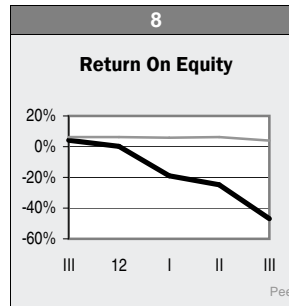
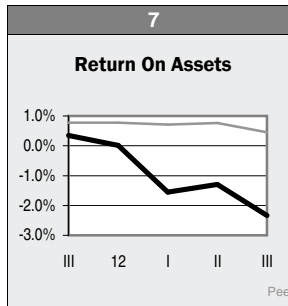
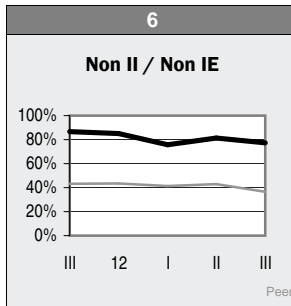
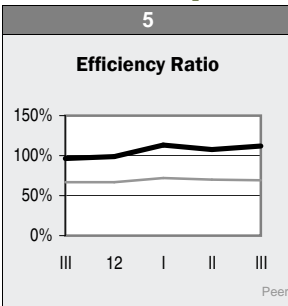
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## Income Summary

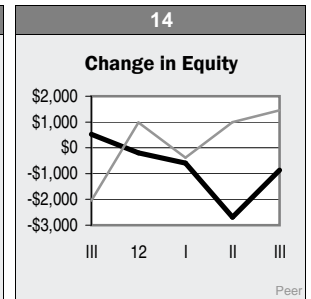
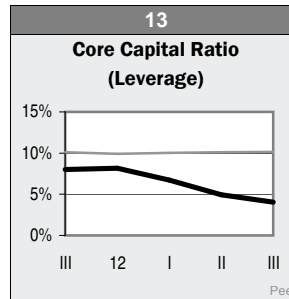
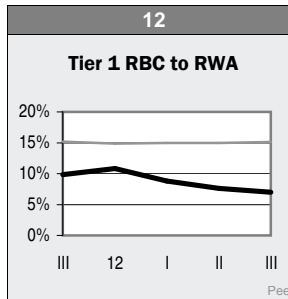
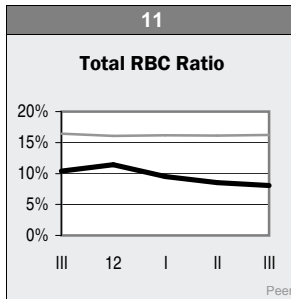
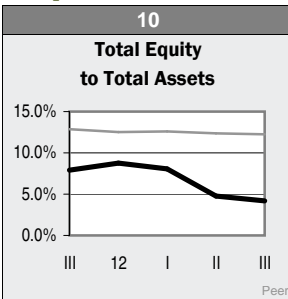
(Thousands of \$)	Qtr	YTD
<b>Interest Income</b>	666	2,159
<b>Interest Expense</b>	201	632
<b>Net Interest Income</b>	465	1,527
<b>Non Interest Income</b>	2,529	9,894
<b>Non Interest Expense</b>	3,746	12,798
<b>Other</b>	215	390
<b>Pre-tax NOI</b>	-967	-1,767



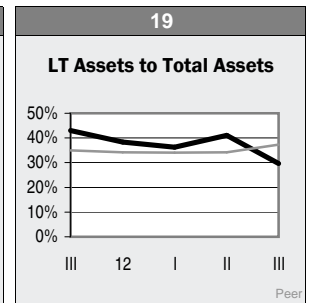
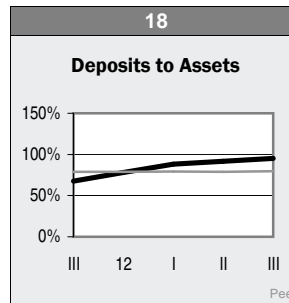
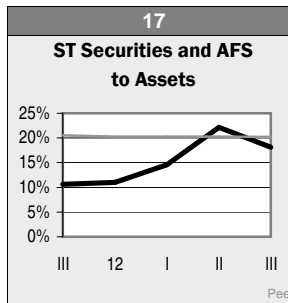
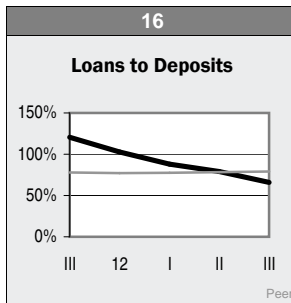
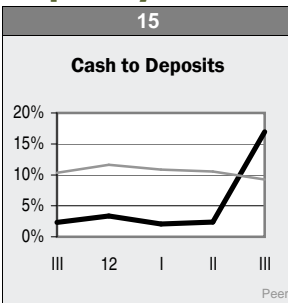
## Profitability



## Capital



## Liquidity



## Funding/Asset Quality

