

	1-30 days		31-180 Days		181-360 Days		1-2 years		2-3 Years		3-5 years	
	Volume	YTD	Volume	YTD	Volume	YTD	Volume	YTD	Volume	YTD	Volume	YTD
ASSETS:												
Due from banks time	-	-	700	0.45	-	-	-	-	-	-	-	-
Other interest banking accts	15,695	0.25	-	-	-	-	-	-	-	-	-	-
US Agency AFS	-	-	2,800	1.70	1,500	1.83	7,263	1.45	3,822	1.15	1,000	0.71
Taxable Mun bonds - AFS	-	-	520	4.42	-	-	504	4.71	-	-	-	-
Tax free Mun bonds GO/AFS	-	-	150	4.37	230	4.98	1,765	4.57	-	-	463	4.25
Tax free Mun bonds RV/AFS	-	-	-	-	-	-	-	-	-	-	249	5.74
Other securities	411	1.25	-	-	-	-	-	-	-	-	-	-
Commercial loans fixed	610	5.74	1,651	5.42	2,220	5.21	3,538	5.94	2,482	5.00	3,716	4.94
Commercial loans variable	18,742	4.66	-	-	-	-	27	5.50	121	5.64	673	5.07
Construction loans fixed rate	1,571	4.87	3,085	4.75	1,755	5.14	2,395	4.09	654	3.25	1,219	5.73
Construction loans floating rate	15,582	4.75	-	-	-	-	-	-	66	6.25	67	6.69
Mortgage loans fixed rate	932	5.49	1,472	5.76	1,321	5.59	3,073	5.07	2,651	5.13	3,592	5.40
Mortgage loans floating rate	17,251	4.44	-	-	-	-	94	5.40	315	4.04	340	5.09
Agriculture loans fixed rate	9	6.52	28	5.06	41	7.31	65	6.34	63	7.01	35	6.33
Agriculture loans float rate	1,206	4.48	-	-	-	-	-	-	-	-	-	-
Consumer loans fixed rate	276	8.36	1,917	7.3	1,355	7.92	2,052	7.75	1,433	7.24	1,247	6.18
Consumer loans variable rate	1,522	4.96	-	-	-	-	-	-	-	-	-	-
Credit card loans	1,427	11.88	-	-	-	-	-	-	-	-	-	-
Loan Balancing & participations	238	4.75	-	-	-	-	-	-	-	-	-	-
Overdrafts	40	3.25	-	-	-	-	-	-	-	-	-	-
Fed Funds Sold	308	0.25	-	-	-	-	-	-	-	-	-	-
Non-Interest bearing assets	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL ASSETS	76,220	3.86	12,003	4.47	8,456	5.12	20,768	4.07	11,617	4.05	12,628	5.01

LIABILITIES:												
N.O.W. accounts	34,365	0.05	-	-	-	-	-	-	-	-	-	-
Money market accounts	15,781	0.20	-	-	-	-	-	-	-	-	-	-
Premium money market account	4,850	0.30	-	-	-	-	-	-	-	-	-	-
Passbook savings	33,753	0.15	-	-	-	-	-	-	-	-	-	-
Time deposits < 100M	3,200	0.85	14,322	0.75	22,946	1.39	26,312	1.74	9,679	1.50	13,600	1.47
Time deposits > 100m	521	1.94	5,147	1.42	13,506	2.13	23,010	2.12	6,592	2.17	13,991	1.50
CD balancing account	-	0.15	-	-	-	-	-	-	-	-	-	-
Non-interest llao & capital	-	-	-	-	-	-	-	-	-	-	-	-
TOTAL LIABILITIES & CAPITAL	87,570	0.16	19,469	0.88	35,351	1.66	46,322	1.91	16,270	2.01	27,752	1.48

DISCRETE:												
GAP	(11,351)	3.7	(7,465)	3.53	(27,495)	3.45	(25,554)	2.16	(4,654)	2.04	(15,163)	3.52

CUMULATIVE:												
GAP - unadjusted	(11,351)		(13,817)		(46,312)		(71,566)		(76,520)		(91,583)	
RSA, RSL RATIO	0.87		0.82		0.65		0.62		0.63		0.61	
GAP RISK RATIO	(3.67)		(6.09)		(14.99)		(23.26)		(24.77)		(29.67)	

BETA ADJUSTED CUMULATIVE:												
GAP	54,422		55,799		45,572		42,015		44,525		43,417	
RSA, RSL RATIO	473		3.35		2.15		1.67		1.53		1.52	
GAP RISK RATIO	17.61		18.06		15.11		13.60		14.41		14.05	