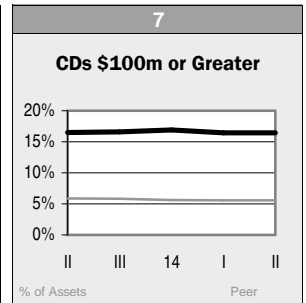
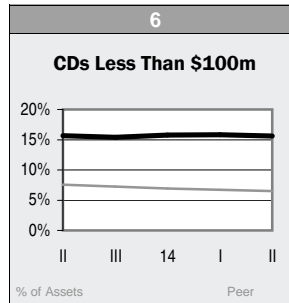
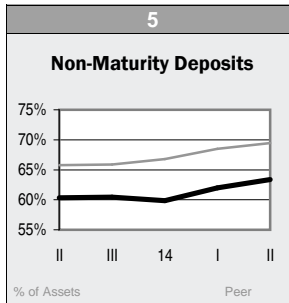
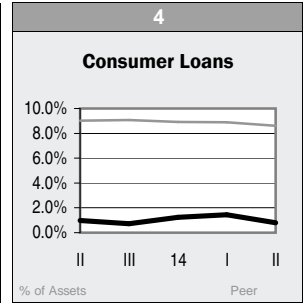
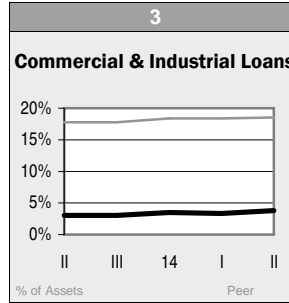
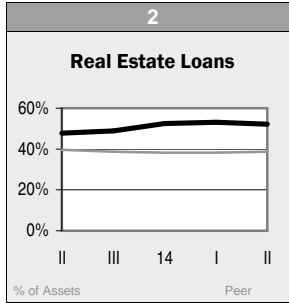


Quarterly Data: June 30, 2015

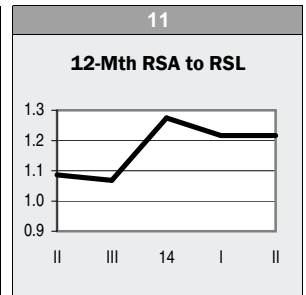
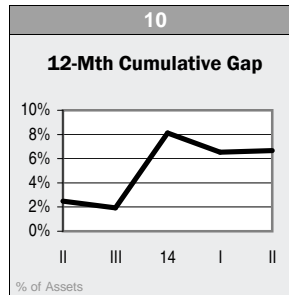
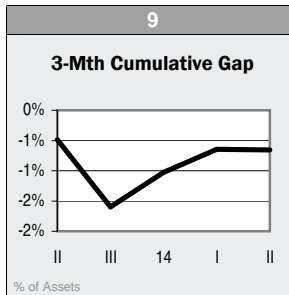
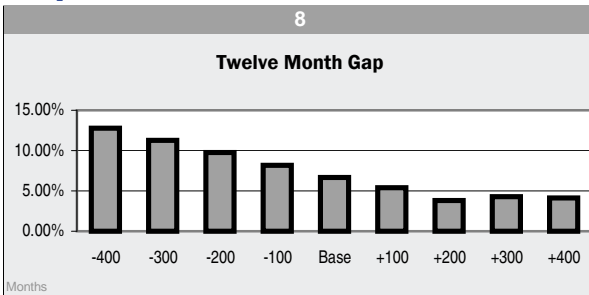
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## Balance Sheet Summary

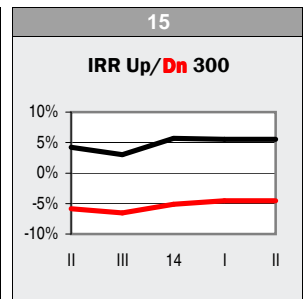
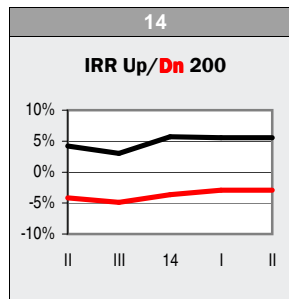
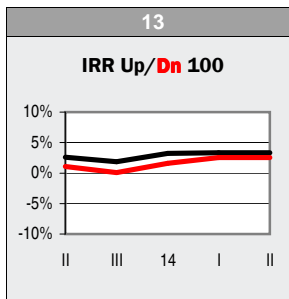
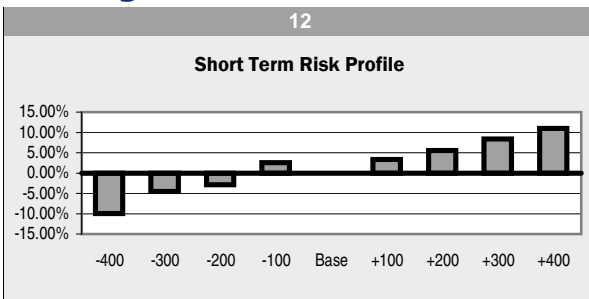
1		2		3		4		
(Thousands of \$)	Current	1 Yr Δ						
Cash	23,487	8.0%	(16,622)					
Total Securities	51,294	17.4%	2,690					
Fed Funds Sold	0	0.0%	0					
Net Loans	163,274	55.5%	(1,234)					
Real Estate Loans	153,281	52.1%	(2,172)					
C&I Loans	11,162	3.8%	1,288					
Consumer Loans	2,348	0.8%	(874)					
Other Assets	21,821	7.4%	267					
<b>Total Assets</b>	<b>294,172</b>	<b>100.0%</b>	<b>(31,697)</b>					
Transaction Accts	102,147	34.7%	(6,371)					
MMDAs	23,061	7.8%	(4,038)					
Savings	61,295	20.8%	308					
Time Deposits	94,197	32.0%	(10,462)					
CDs < \$100m	45,873	15.6%	(5,116)					
CDs > \$100m	48,324	16.4%	(5,346)					
Fed Funds Purch.	864	0.3%	(514)					
Other Borrowings	5,000	1.7%	0					
All Other Liabilities	469	0.2%	(2,256)					
<b>Total Liabilities</b>	<b>287,233</b>	<b>97.6%</b>	<b>(23,333)</b>					
<b>Total Equity</b>	<b>6,939</b>	<b>2.4%</b>	<b>(8,364)</b>					
<b>Total Liab. &amp; Eq.</b>	<b>294,172</b>	<b>100.0%</b>	<b>(31,697)</b>					



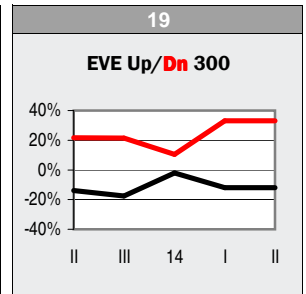
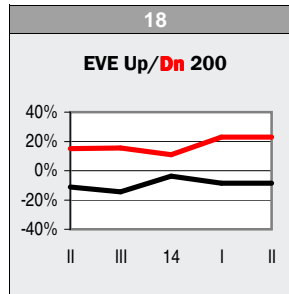
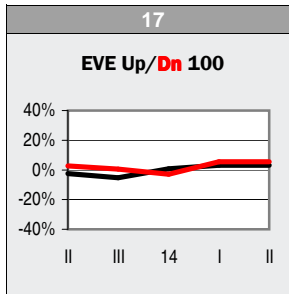
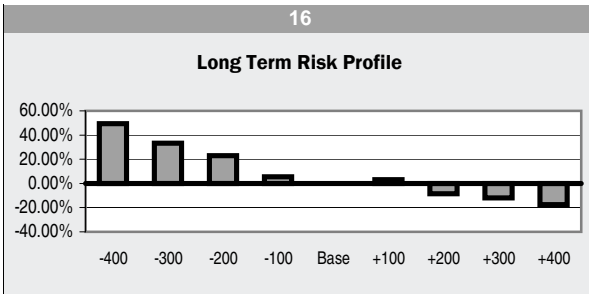
## Gap



## Earnings at Risk



## Economic Value of Equity

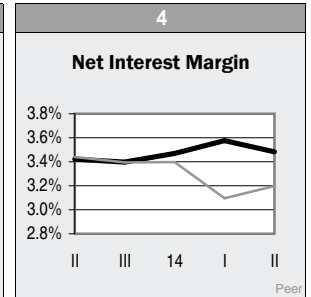
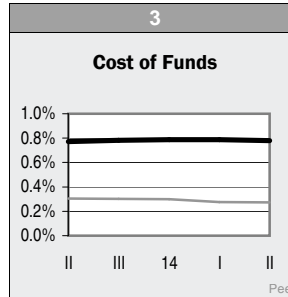
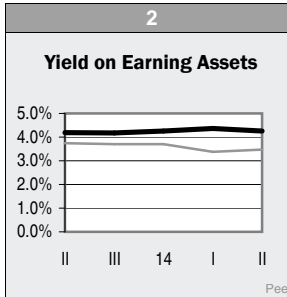


Quarterly Data: June 30, 2015

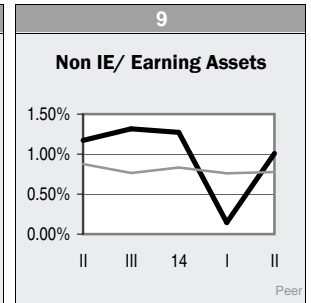
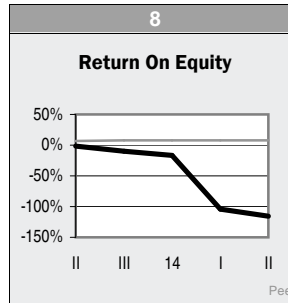
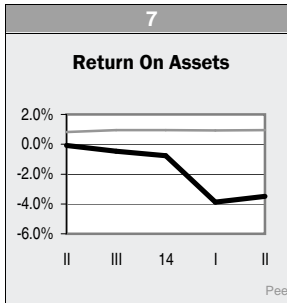
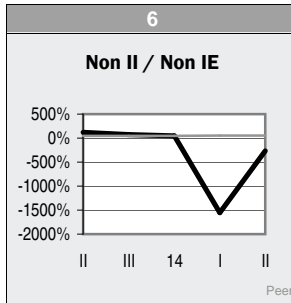
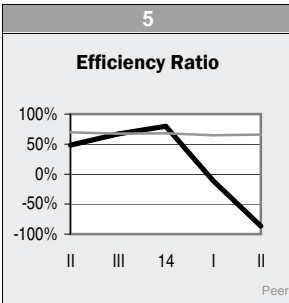
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## Income Summary

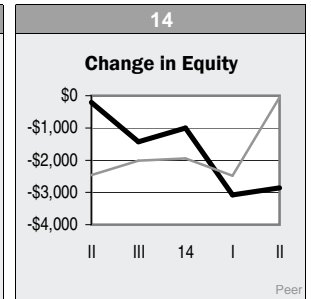
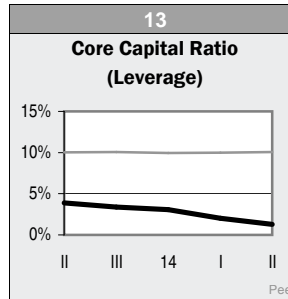
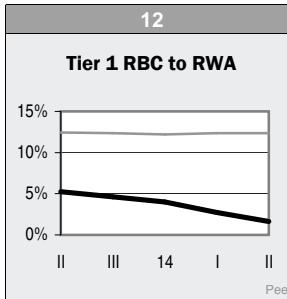
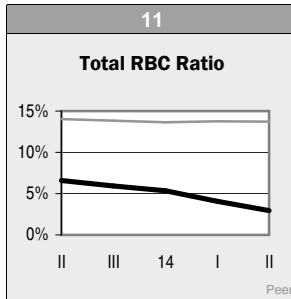
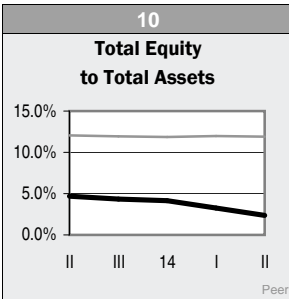
(Thousands of \$)	Qtr	YTD
<b>Interest Income</b>	2,460	5,060
<b>Interest Expense</b>	457	926
<b>Net Interest Income</b>	2,003	4,134
<b>Non Interest Income</b>	-1,921	-7,270
<b>Non Interest Expense</b>	2,368	2,713
<b>Other</b>	0	0
<b>Pre-tax NOI</b>	-2,286	-5,849



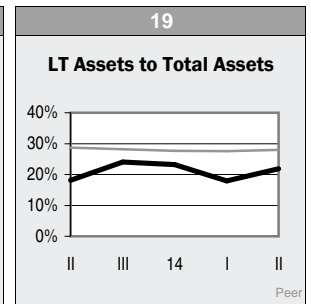
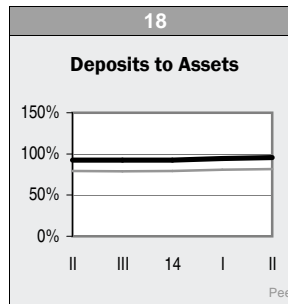
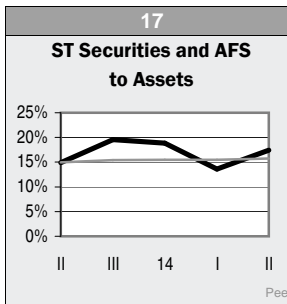
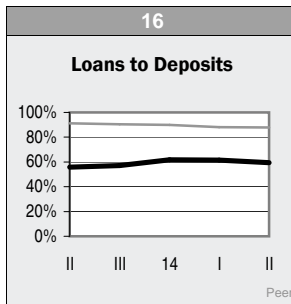
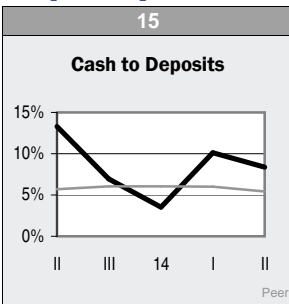
## Profitability



## Capital



## Liquidity



## Funding/Asset Quality

