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4 Qtr. Average	YTD Average		----- For Quarters Ending -----			
			12/31/29	09/30/29	06/30/29	03/31/29
===== Assets =====						
34.9	34.9	Cash Items	38.162	35.842	33.729	31.740
2.4	2.4	Fed Funds Sold	0.857	0.000	0.000	8.611
73.4	73.4	Securities	64.837	75.386	76.109	77.392
547.5	547.5	Loans (Net)	604.480	564.919	531.880	488.791
179.8	179.8	Business	217.663	188.539	162.549	150.465
285.1	285.1	Real Estate	300.068	293.671	287.899	258.578
88.2	88.2	Consumer	92.856	88.415	86.805	84.686
0.0	0.0	Other	0.000	0.000	0.000	0.000
-5.5	-5.5	Loan Loss Reserve	-6.106	-5.706	-5.373	-4.937
15.5	15.5	Premises	15.462	15.458	15.454	15.451
32.2	32.2	Other Assets	34.386	32.899	31.534	29.966
705.8	705.8	Total Assets	758.185	724.503	688.706	651.952
===== Liabilities and Equity =====						
623.6	623.6	Total Deposits	671.270	638.494	606.605	578.068
143.2	143.2	Checking Accounts	158.938	147.942	137.812	128.267
226.0	226.0	Savings Accounts	241.252	229.933	220.872	211.932
217.7	217.7	Retail Time Accounts	233.944	223.815	211.447	201.721
36.6	36.6	Corporate CDs	37.137	36.804	36.474	36.147
4.5	4.5	Borrowed Funds	0.000	10.354	7.494	0.000
0.0	0.0	Repurchase Agreements	0.000	0.000	0.000	0.000
4.5	4.5	Fed Funds Purchased	0.000	10.354	7.494	0.000
0.0	0.0	FHLB Borrowing	0.000	0.000	0.000	0.000
26.7	26.7	Other Liabilities	28.973	27.358	26.003	24.426
0.0	0.0	Capital Notes	0.000	0.000	0.000	0.000
51.1	51.1	Owners Equity	57.942	48.297	48.603	49.458
705.8	705.8	Total Liab & Equity	758.185	724.503	688.706	651.952
===== Ratios (%) =====						
2.86	2.86	Net Liquid Assets / Assets	2.74	2.69	1.78	4.33
87.80	87.80	Loans / Deposits	90.05	88.48	87.68	84.56
93.28	93.28	Loans / Core Deposits	95.32	93.89	93.29	90.20
0.65	0.65	Non-Performing Loans / Loans	0.64	0.65	0.68	0.64
0.38	0.38	Charge-offs / Average Loans	0.39	0.42	0.42	0.29
88.31	88.31	Earning Asset / Total Assets	88.39	88.38	88.28	88.17
83.16	83.16	Core Deposits / Total Assets	83.64	83.05	82.78	83.12
79.19	79.19	Int Bear Liab / Total Assets	79.26	79.98	79.21	78.21
0.63	0.63	Borrowed Funds / Total Assets	0.00	1.43	1.09	0.00
8.74	8.74	Fed Funds Purch / Tot Capital	0.00	21.44	15.42	0.00
7.24	7.24	Owners Equity / Total Assets	7.64	6.67	7.06	7.59

Bank

Last Four Quarters	Year to Date Quarters		For Quarters Ending			
			12/31/29	09/30/29	06/30/29	03/31/29
40.980	40.980	Interest Income	10.900	10.371	9.859	9.849
37.266	37.266	Loans	10.076	9.452	8.904	8.834
11.120	11.120	Business	3.468	2.865	2.395	2.392
18.533	18.533	Real Estate	4.857	4.784	4.566	4.326
7.613	7.613	Consumer	1.751	1.803	1.944	2.115
0.000	0.000	Other	0.000	0.000	0.000	0.000
2.653	2.653	Securities: Taxable Income	0.527	0.662	0.732	0.732
0.932	0.932	Securities: Tax-exempt Income	0.256	0.256	0.210	0.210
0.129	0.129	Federal Funds Sold	0.042	0.001	0.013	0.074
19.610	19.610	Interest Expense	5.512	5.003	4.662	4.433
0.229	0.229	Checking Accounts	0.104	0.047	0.042	0.037
6.525	6.525	Savings Accounts	1.924	1.601	1.536	1.464
11.495	11.495	Retail Time Accounts	3.152	2.989	2.746	2.608
1.313	1.313	Corporate CDs	0.333	0.330	0.327	0.324
0.048	0.048	Borrowed Funds	0.000	0.036	0.012	0.000
0.000	0.000	FHLB Borrowing	0.000	0.000	0.000	0.000
0.000	0.000	Capital Notes	0.000	0.000	0.000	0.000
0.000	0.000	Net Interest on Swaps	0.000	0.000	0.000	0.000
21.370	21.370	Net Interest Income	5.388	5.368	5.197	5.416
10.472	10.472	Service Charges & Other Income	2.381	2.469	2.688	2.934
3.228	3.228	Loan Loss Provision	0.969	0.909	0.966	0.384
22.447	22.447	Operating Expenses	6.156	5.480	5.429	5.382
15.159	15.159	Salaries and Benefits	4.327	3.710	3.595	3.528
0.400	0.400	Advertising - Promotion	0.100	0.100	0.100	0.100
6.888	6.888	Occupancy & Other Op.Expenses	1.729	1.670	1.735	1.754
6.167	6.167	Operating Earnings	0.644	1.449	1.490	2.584
1.972	1.972	Gains/Losses on Asset Sales	0.000	-0.002	0.000	1.973
2.640	2.640	Income Taxes	0.153	0.441	0.471	1.575
5.499	5.499	Net Income	0.492	1.006	1.019	2.982
2.648	2.648	Earnings Per Share	0.237	0.503	0.509	1.491
6.57	6.57	Interest Income/Earning Assets	6.66	6.69	6.67	7.03
3.51	3.51	Interest Expense/Int-bear Liab	3.77	3.58	3.53	3.59
3.07	3.07	Spread	2.89	3.11	3.14	3.44
3.43	3.43	Net Interest Inc/Earning Assets	3.29	3.46	3.52	3.86
70.50	70.50	Efficiency Ratio	79.24	69.91	68.86	64.45
3.03	3.03	Net Interest Inc/Total Assets	2.91	3.06	3.10	3.41
3.18	3.18	Operating Expense/Total Assets	3.32	3.12	3.24	3.39
1.70	1.70	Net Non-Int Exp/Total Assets	2.04	1.71	1.64	1.54
0.87	0.87	Operating Earning/Total Assets	0.35	0.82	0.89	1.63
0.78	0.78	Net Income/Total Assets	0.27	0.57	0.61	1.88
10.77	10.77	Net Income/Owners Equity	3.39	8.33	8.39	24.12

B05 -- Risk Management Summary, as of 12/31/29  
Bank

	Total 12/31		Estimated Interest Rate Sensitivity					Tue Jun 28 19:02:22 2022 Liquidity		Bank S1 Risk Assets	
	Amt	Inc/Exp	1 Qtr	2 Qtr	3 & 4 Qtr	1-4 Qtr	Over 1 Year	First Day	2 - 90 Days	(%)	Amount
==== Assets =====											
Federal Funds Sold	0.9	0.0	0.9			0.9		0.9			0.2
Securities (Book Value)	64.9	0.8	0.0	9.9	10.0	19.9	45.0	0.0		11	7.0
Business Loans	217.7	3.5	217.7			217.7			27.9	100	217.7
Real Estate Loans	300.1	4.9	23.9	10.1	47.8	81.8	218.2		12.1	82	246.5
Consumer Loans	92.9	1.8	18.4	11.9	11.3	41.5	51.3		15.2	100	92.9
Other Loans	0.0	0.0	0.0			0.0			0.0	100	0.0
All Other Assets	81.9						81.9			61	49.8
<b>Total</b>	<b>758.3</b>	<b>10.9</b>	<b>260.8</b>	<b>31.9</b>	<b>69.1</b>	<b>361.8</b>	<b>396.5</b>	<b>0.9</b>	<b>55.2</b>	<b>81</b>	<b>614.0</b>
==== Liabilities and Equity =====											
Federal Funds Borrowed	0.0	0.0	0.0			0.0		0.0			
Repos	0.0	0.0	0.0			0.0		0.0			
FHLB Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
Corporate CDs	37.1	0.3	20.6	16.5	0.0	37.1		20.6			
Checking and Savings *	400.2	2.0	187.2			187.2	213.0		21.7		
Retail Time Accounts	233.9	3.2	62.4	6.1	23.2	91.7	142.2		18.6		
Capital Notes	0.0	0.0					0.0				
Equity & Other Liabilities	86.9						86.9				
<b>Total</b>	<b>758.2</b>	<b>5.5</b>	<b>270.2</b>	<b>22.7</b>	<b>23.2</b>	<b>316.1</b>	<b>442.1</b>	<b>20.6</b>	<b>40.3</b>		
==== Summary Positions =====											
Net Balance Sheet Position (A - L)		5.4	-9.4	9.3	45.9	45.7	-45.6	-19.8	14.9		
Fixed Rate Swaps		0.0	0.0	0.0	0.0	0.0	0.0				
Variable Rate Swaps		0.0	0.0	0.0	0.0	0.0	0.0				
Interest Rate Gap		5.4	-9.4	9.3	45.9	45.7	-45.6				
Interest Rate Gap / Assets (%)		0.7	-1.2	1.2	6.1	6.0	-6.0				
								Equity / Risk Assets			9.44 %
								Total Capital# /Risk Asst			10.43 %

\* Interest rate sensitivities for checking, and savings are estimates.

Total Capital consists of equity ( 57.9) plus loan loss reserve ( 6.1) plus capital notes (0).

	Beginning Balance	First Day Activity	Funds for Quarter		Ending Balance	First Day Activity	Funds Forecast		Forecast Balance
			Provided	Used			Provided	Used	
Securities (Book Value)	74.8	-10.0		0.1	64.9				
Loans (Net)	564.9	0.0		39.6	604.5				
Other Assets	84.2	0.0		3.8	88.0				
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Repos	0.0	0.0			0.0				
Corporate CDs	36.8	0.0	0.3		37.1				
FHLB Borrowing	0.0	0.0			0.0				
Customer Deposits	601.7	0.0	32.4		634.1				
Other Liabilities	27.4	0.0	1.6		29.0				
Capital Notes	0.0	0.0			0.0				
Owner's Equity	48.3	10.0		0.4	57.9				
-----	-----	-----	-----	-----	-----	-----	-----	-----	-----
Net Position:	9.8	-20.0	34.4	43.8	-0.8				
==== Funds Positions =====	=====	=====	=====	=====	=====	=====	=====	=====	=====
Fed Funds Sold	0.0	9.4			0.9				
Fed Funds Borrowed	10.4	0.0			0.0				
==== Funds Interest Income and Expenses =====	=====	=====	=====	=====	=====	=====	=====	=====	=====
Federal Funds Sold	0.04								
			Federal Funds Borrowed		0.00				
			Repos		0.00				
			Total:		0.00				

Purchase Securities			Maturities (Book Value)				
Security Type	Amount (Par, Mil)	Maturity in Quarters	Qtrs to Maturity	Total	Treasury	Agencies**	TaxExempt
			Maturing	0.0	0.0	0.0	0.0
			1	9.9	9.9	0.0	0.0
			2	0.0	0.0	0.0	0.0
			3	10.0	10.0	0.0	0.0
			4	0.0	0.0	0.0	0.0
			5 - 6	0.0	0.0	0.0	0.0
			7 - 8	10.0	0.0	10.0	0.0
			9 - 12	0.0	0.0	0.0	0.0
			13 - 20	10.0	10.0	0.0	0.0
			21 - 30	0.0	0.0	0.0	0.0
			31 - 40	5.0	0.0	0.0	5.0
			Over 40	20.0	0.0	0.0	20.0
			Total	64.9	29.9	10.0	25.0

BL: Bills, BD: Bonds, AG: Agencies,  
SV, SF: Variable, Fixed Rate Swaps,  
TE: Bank qualified Tax-Exempt bonds.  
\$5 million available,  
60 quarters maturity at 4.03%.  
Taxable-equivalent yield is 5.97%.  
Note: Maximum bill maturity is 4 quarters.

Maturity	Treasuries	Agencies	Swaps
1	3.59	3.66	
2	4.17	4.25	4.68
3	4.53	4.62	5.04
4	4.75	4.84	5.27
6	4.97	5.07	5.50
8	5.07	5.24	5.61
10	5.11	5.29	5.66
12	5.12	5.32	5.68
20	5.15	5.38	5.75
30	5.16	5.44	5.81
40	5.16	5.50	5.86
60	5.17	5.60	5.97
80	5.17	5.70	6.07
120	5.17	5.90	

Portfolio Activity (Book Value)				
	Total	Treasury	Agencies	TaxExempt
Beginning Balance	74.8	29.8	20.0	25.0
Less: Matured	10.0	0.0	10.0	0.0
Sales *	0.0	0.0	0.0	0.0
Plus: Interest	0.1	0.1	0.0	0.0
Purchases	0.0	0.0	0.0	0.0
Ending Balance	64.9	29.9	10.0	25.0
* Gain/Loss(-)	0.000	0.000	0.000	0.000

\*\* Quarters to call is used when call is likely.

Commercial Paper Rate is 4.26 percent.

Impact of Securities Portfolio Gain/Loss on Owners Equity  
12/31/29 09/30/29

Common Stock + Retained Earnings	58.015	47.731
Gain/Loss in Portfolio (B12)	-0.073	0.566 (Not Incl. TE)
Owners Equity (B01)	57.942	48.297

Security Number	Sale Amnt (Par,Mil)	Value			Gain or Loss	Mat, Qtrs	Call, Qtrs	Coupon Rate	Yield to Maturity	Call/TE Yield	Duration
		Par	Market	Book							
<b>Bills:</b>											
122	-- --	10	9.911	9.910	0.001	1		4.90	3.59		1
Total		10	9.911	9.910	0.001						
<b>Bonds:</b>											
129	-- --	10	9.681	10.000	-0.319	16		4.25	5.14		15
102	-- --	10	10.163	10.000	0.163	3		6.75	4.53		3
Total		20	19.844	20.000	-0.156						
<b>Agencies:</b>											
106	-- --	10	10.082	10.000	0.082	8		5.60	5.17		8
Total		10	10.082	10.000	0.082						
<b>Tax Exempts:</b>											
108	-- --	5	5.383	5.000	0.383	32		5.00	3.88	5.75	27
121	-- --	5	5.008	5.000	0.008	41		3.95	3.93	5.83	34
128	-- --	5	4.769	5.000	-0.231	56		3.58	4.01	5.96	44
130	-- --	5	4.847	5.000	-0.153	58		3.74	4.02	5.97	45
126	-- --	5	5.123	5.000	0.123	55		4.24	4.01	5.95	42
Total		25	25.130	25.000	0.130						
<b>Swaps Fixed:</b>											
Total		0	0	0	0						
<b>Swaps Var:</b>											
Total		0	0	0	0						
Grand Total of 9, 32 Max		65	64.967	64.910	0.057						
					-0.073	( excluding Tax Exempt Gain/Loss )					

----- Beginning of Quarter Sales -----					----- Beginning of Quarter Purchases -----		
Security ID	Maturity	Amount	Gain or Loss	Percent of Holding	Security ID	Maturity	Amount
No securities were purchased or sold.							

	Beginning Balance	New Loans	Net Principal Payments	Loan Sales	Charge Offs	Ending Balance	Market Share of New Loans	
							Current Quarter	Last Quarter
Business Credit Lines	129.818	18.641	-5.989	0.000	0.219	154.229	9%	10%
Business Term Loans	58.721	11.807	7.059	0.000	0.035	63.434	12%	13%
<b>Total Business</b>	<b>188.539</b>	<b>30.448</b>	<b>1.070</b>	<b>0.000</b>	<b>0.254</b>	<b>217.663</b>	<b>10%</b>	<b>11%</b>
Commercial Real Estate	194.948	5.249	7.077	0.000	0.198	192.923	2%	5%
Residential Mortgage (FR)	98.722	14.806	6.351	0.000	0.033	107.145	13%	13%
<b>Total Real Estate</b>	<b>293.671</b>	<b>20.055</b>	<b>13.428</b>	<b>0.000</b>	<b>0.231</b>	<b>300.068</b>	<b>4%</b>	<b>6%</b>
Installment Loans	88.415	17.810	13.285	0.000	0.085	92.856	10%	10%
<b>Total Consumer</b>	<b>88.415</b>	<b>17.810</b>	<b>13.285</b>	<b>0.000</b>	<b>0.085</b>	<b>92.856</b>	<b>9%</b>	<b>9%</b>
<b>Total Loans</b>	<b>570.625</b>	<b>68.314</b>	<b>27.784</b>	<b>0.000</b>	<b>0.569</b>	<b>610.586</b>	<b>7%</b>	<b>7%</b>

Loan Commitments =====

	Beginning	New	Expired	Ending	Usage
Business Credit Lines	251.5	37.3	29.1	259.6	59.4%

Loan Servicing Portfolio =====

Loan Type	Beginning Balance	Sales in Quarter	Loan Payments	Ending Balance	Gain or Loss On Sales	Servicing		
						Income	Expense	Net
Commercial Real Estate	83.647	0.000	4.639	79.008	0.000	0.050	0.013	0.037
Residential Mortgage (FR)	95.882	0.000	2.364	93.518	0.000	0.058	0.034	0.024
<b>Total</b>	<b>179.529</b>	<b>0.000</b>	<b>7.003</b>	<b>172.526</b>	<b>0.000</b>	<b>0.108</b>	<b>0.047</b>	<b>0.061</b>



	Average Balance	Income			Expenses			Total	Net Earnings
		Interest Income	Fees	Total	Salary & Ben.	Adver. & Prom.	Charge- Offs		
Business Credit Lines	142.0	2.351	0.650	3.001	0.280	0.011	0.219	0.509	2.492
Business Term Loans	61.1	1.116	0.177	1.293	0.165	0.011	0.035	0.211	1.082
<b>Total Business</b>	<b>203.1</b>	<b>3.468</b>	<b>0.827</b>	<b>4.294</b>	<b>0.445</b>	<b>0.022</b>	<b>0.254</b>	<b>0.721</b>	<b>3.574</b>
Commercial Real Estate	193.9	3.429	0.105	3.534	0.465	0.011	0.198	0.674	2.859
Residential Mortgage (FR)	102.9	1.428	0.296	1.724	0.102	0.011	0.033	0.146	1.578
<b>Total Real Estate</b>	<b>296.9</b>	<b>4.857</b>	<b>0.401</b>	<b>5.258</b>	<b>0.567</b>	<b>0.022</b>	<b>0.231</b>	<b>0.820</b>	<b>4.438</b>
Installment Loans	90.6	1.751	0.000	1.751	0.174	0.011	0.085	0.270	1.481
<b>Total Consumer</b>	<b>90.6</b>	<b>1.751</b>	<b>0.000</b>	<b>1.751</b>	<b>0.174</b>	<b>0.011</b>	<b>0.085</b>	<b>0.270</b>	<b>1.481</b>
<b>Total Loans</b>	<b>590.6</b>	<b>10.076</b>	<b>1.228</b>	<b>11.304</b>	<b>1.186</b>	<b>0.056</b>	<b>0.569</b>	<b>1.811</b>	<b>9.493</b>

	Percent Interest Income	of Average Total Income	Balance, Charge- offs	Annualized Total Expense	Net Earnings	--- % of Past-Due Loans	Ending Non- Accrual	Balance Total Non-Perf	Change in Balance, Post Sales
Business Credit Lines	6.62%	8.45%	0.62%	1.43%	7.02%	0.31%	0.17%	0.48%	18.80%
Business Term Loans	7.31%	8.47%	0.23%	1.38%	7.09%	0.75%	0.37%	1.12%	8.03%
<b>Total Business</b>	<b>6.83%</b>	<b>8.46%</b>	<b>0.50%</b>	<b>1.42%</b>	<b>7.04%</b>	<b>0.44%</b>	<b>0.22%</b>	<b>0.66%</b>	<b>15.45%</b>
Commercial Real Estate	7.07%	7.29%	0.41%	1.39%	5.90%	0.40%	0.09%	0.49%	-1.04%
Residential Mortgage (FR)	5.55%	6.70%	0.13%	0.57%	6.13%	0.82%	0.04%	0.86%	8.53%
<b>Total Real Estate</b>	<b>6.54%</b>	<b>7.08%</b>	<b>0.31%</b>	<b>1.11%</b>	<b>5.98%</b>	<b>0.55%</b>	<b>0.07%</b>	<b>0.62%</b>	<b>2.18%</b>
Installment Loans	7.73%	7.73%	0.37%	1.19%	6.54%	0.53%	0.08%	0.61%	5.02%
<b>Total Consumer</b>	<b>7.73%</b>	<b>7.73%</b>	<b>0.37%</b>	<b>1.19%</b>	<b>6.54%</b>	<b>0.53%</b>	<b>0.08%</b>	<b>0.61%</b>	<b>5.02%</b>
<b>Total Loans</b>	<b>6.82%</b>	<b>7.66%</b>	<b>0.39%</b>	<b>1.23%</b>	<b>6.43%</b>	<b>0.51%</b>	<b>0.13%</b>	<b>0.64%</b>	<b>7.00%</b>

B24 -- Loan Decisions, as of 12/31/29

Bank

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	Interest Rate (XX.XX%)	Credit Policy (1-5)	Business Developmnt (H,M,L,N)	Maximum Outstand (Millions)			Current Market Rate	Current Balance Outstdnd	Principal Due Next Quarter	Loans This Qtr
Business Cred Lines	6.50	3	M	200			6.74	154.2	20.3	18.6
Business Term Loans	7.00	3	M	200			7.11	63.4	7.6	11.8
Commercial Real Est	6.50	3	M	200	Max Mat (Qtrs) 40	Rt Adj Period 4	7.22	192.9	5.1	5.2
Residential Mortgage (FR)	5.25	3	M	200			5.64	107.1	6.9	14.8
Installment Loans	6.75	3	M	200			7.49	92.9	15.2	17.8

=== Loans Available For Sale (Enter X to sell package.) ===

Sale Code	Sell	Type	Book Value	Market Value	Gain -Loss	Book Yield	Market Yield	Average Maturity	Avg Rate Adjustment	Period
201	---	Commercial Real Estate	9.099	8.974	-0.125	5.81	5.89	32	5.9	
202	---	Commercial Real Estate	9.672	9.450	-0.222	5.49	5.62	26	8.0	
203	---	Commercial Real Estate	7.978	7.930	-0.048	6.90	6.94	30	4.0	
204	---	Commercial Real Estate	9.806	9.684	-0.122	6.51	6.59	24	5.4	
205	---	Residential Mortgage (FR)	9.426	8.808	-0.618	4.81	5.15	97		
206	---	Residential Mortgage (FR)	9.003	7.897	-1.106	4.23	4.83	104		
207	---	Residential Mortgage (FR)	8.991	8.840	-0.152	5.54	5.63	103		
208	---	Residential Mortgage (FR)	9.734	9.445	-0.289	5.32	5.49	84		

	Beginning Balance	Deposits			Accrued Interest	Net Service Charges and Fees	Ending Balance	Mkt Share of New	
		New	Matured	With-drawals				Current Qtr	Prior Qtr
Business Checking	69.372	3.963	0.000	2.790	0.000	0.201	70.344	10.9%	11.1%
Individual Checking	78.569	14.692	0.000	3.928	0.104	0.843	88.594	19.0	19.2
Individual Savings	229.933	23.191	0.000	13.796	1.924	0.000	241.252	13.8	13.5
Retail Time Accounts								20.6	22.7
Variable Rate	59.265	0.000	5.581	0.000	0.548		54.232		
Fixed Rate	164.551	18.588	6.030	0.000	2.603		179.712		
<b>Total</b>	<b>601.690</b>	<b>60.434</b>	<b>11.610</b>	<b>20.515</b>	<b>5.179</b>	<b>1.045</b>	<b>634.134</b>	<b>16.0</b>	<b>16.5</b>

=== Deposit Cost Analysis ===

	Average Balance	Interest Expense	Salaries and Benefits	Advert-ising & Promotn	Total Expenses	Net Service Charges	Other Fees	Net Cost	Net Cost/AvgBal	Intrst Expns/AvgBal
Business Checking	69.9	0.000	0.060	0.011	0.071	0.095	0.106	-0.13	-0.7%	0.0
IndividualChecking	83.6	0.104	1.060	0.011	1.176	0.373	0.470	0.33	1.6	0.5%
Individual Savings	235.6	1.924	0.271	0.011	2.206	0.000	0.000	2.21	3.7	3.3
Retail Time Accounts	228.9	3.152	0.073	0.011	3.236	0.000	0.000	3.24	5.7	5.5
<b>Total</b>	<b>617.9</b>	<b>5.179</b>	<b>1.465</b>	<b>0.044</b>	<b>6.688</b>	<b>0.469</b>	<b>0.576</b>	<b>5.65</b>	<b>3.7</b>	<b>3.4</b>

Annual Rate

=== Retail Time Accounts Maturities ===

	Next Quarter	Quarter Two	Quarter Three	Quarter Four	Over 1 Year	Total
Variable Rate	10.5	13.7	7.9	2.8	19.4	54.2
Fixed Rate	8.1	6.1	0.0	23.2	142.2	179.7
<b>Total</b>	<b>18.6</b>	<b>19.8</b>	<b>7.9</b>	<b>26.0</b>	<b>161.6</b>	<b>233.9</b>

=== Savings Accounts Analysis ===

	Ending Balance	%	Intrst Expns/AvgBal
Standard	35.179	15	2.0%
Premium	206.073	85	3.5
<b>Total</b>	<b>241.252</b>	<b>100</b>	<b>3.3</b>

	Monthly Fee (XX.XX)	Item Charge (.XX)	Interest Rate (XX.XX)	Business Develpmnt (H,M,L,N)	Minimum Balance	Market Interest Rate	New Deposits	Markt Share of New
	=====	=====	=====	=====	=====	=====	=====	=====
Business Checking	10.00	0.08	1.50 *	M		1.62	4.0	10.9
Individual Checking	1.00	0.10	1.00	M	1000	1.17	14.7	19.0
Individual Savings	0.00		2.00	M		2.15	23.2	13.8
		Premium Rate:	3.50		1000	3.43		
* Credit on balances								
Retail Time Accounts		Maturity			Max. Issue		18.6	20.6
Variable Rate:		4	3.00		20	3.38	0.0	
Fixed Rates:		2	4.00	M	20	3.99	2.6	
		8	4.50		20	4.89	6.5	
		12	5.00		20	4.95	9.5	

==== Marketing =====

Business Development Budgets  
(in 000s per qtr)

Salaries: 300      Advertising and Promotion: 100

New Bank Name:

(29 characters Max.)



Bank:	1
==== Assets =====	
Cash Items	38.2
Fed Funds Sold	0.9
Securities	64.8
Loans (Net)	604.5
Business	217.7
Real Estate	300.1
Consumer	92.9
Other	0.0
Loan Loss Reserve	-6.1
Premises	15.5
Other Assets	34.4
-----	
Total Assets	758.2
=== Liabilities and Equity ===	
Total Deposits	671.3
Checking Accounts	158.9
Savings Accounts	241.3
Retail Time Accounts	233.9
Corporate CDs	37.1
Borrowed Funds	0.0
Repurchase Agreements	0.0
Fed Funds Purchased	0.0
FHLB Borrowing	0.0
Other Liabilities	29.0
Capital Notes	0.0
Owners Equity	57.9
-----	
Total Liab & Equity	758.2
=== Ratios (%) =====	
Net Liquid Assets / Assets	2.7
Loans / Deposits	90.05
Loans / Core Deposits	95.32
Non-Performing Loans / Loans	0.64
Charge-offs / Average Loans	0.39
Earning Asset / Total Assets	88.39
Core Deposits / Total Assets	83.64
Int Bear Liab / Total Assets	79.26
Borrowed Funds / Total Assets	0.00
Fed Funds Purch / Tot Capital	0.00
Owners Equity / Total Assets	7.64

	Bank:	1
Interest Income		10.9
Loans		10.1
Business		3.5
Real Estate		4.9
Consumer		1.8
Other		0.0
Securities: Taxable Income		0.5
Securities: Tax-exempt Income		0.3
Federal Funds Sold		0.0
-----		
Interest Expense		5.5
Checking Accounts		0.1
Savings Accounts		1.9
Retail Time Accounts		3.2
Corporate CDs		0.3
Borrowed Funds		0.0
FHLB Borrowing		0.0
Capital Notes		0.0
Net Interest on Swaps		0.0
Net Interest Income		5.4
-----		
Service Charges & Other Income		2.4
Loan Loss Provision		1.0
-----		
Operating Expenses		6.2
Salaries and Benefits		4.3
Advertising - Promotion		0.1
Occupancy & Other Op. Expenses		1.7
Operating Earnings		0.6
-----		
Gains/Losses on Asset Sales		0.0
Income Taxes		0.2
=====		
Net Income		0.5
Earnings Per Share		0.2
=====		
Interest Income/Earning Assets		6.66
Interest Expense/Int-bear Liab		3.77
Spread		2.89
Net Interest Inc/Earning Assets		3.29
Efficiency Ratio		79.24%
Net Interest Inc/Total Assets		2.91
Operating Expense/Total Assets		3.32
Net Non-Int Exp/Total Assets		2.04
Operating Earning/Total Assets		0.35
Net Income/Total Assets		0.27
Net Income/Owners Equity		3.39

	Mkt BoQ	Mkt EoQ	Bank 1
Interest Rates Charged -----			
Business Credit Lines	6.43	6.74	6.50
Business Term Loans	6.89	7.11	7.00
-----			
Commercial Real Estate	6.81	7.22	6.50
Maximum Maturity			40
Rate Adjst Period			4
Residential Mortgage (FR)	5.48	5.64	5.25
-----			
Installment Loans	6.73	7.49	6.75

Average Credit Quality Policy			3.00
Loan Business Development			56
-----			
Business Checking -----			
Monthly Fee			10.00
Item Fee			0.08
Interest Rate	1.50	1.62	1.50
Individual Checking -----			
Monthly Fee			1.00
Item Fee			0.10
Interest Rate	1.13	1.17	1.00
Individual Savings -----			
Monthly Fee			0.00
Minimum Balance for Premium			1000
Basic Interest Rate	2.00	2.15	2.00
Premium Interest Rate	3.34	3.43	3.50
-----			
Deposits Business Development			44

Retail Time Deposit Rates	Maturity -- Qtrs --	----- Fixed Rates -----		----- Variable Rates -----		
		Community Banks	Market Ave.	Community Banks	Market Ave.	
	1	-	3.41	-		3.41
Range offered by	2	4.00	4.00	-		3.39
Community Banks	3-4	-	4.35	3.00	3.00	3.39
and rates paid on	5-6	-	4.71	-		3.38
average by other	7-8	4.50	4.85	-		3.38
financial institutions	9-12	5.00	4.91	-		3.38
in the market.	13-20	-	4.96	-		3.38
	21-30	-	4.98	-		3.38
	31-40	-	4.99	-		3.38

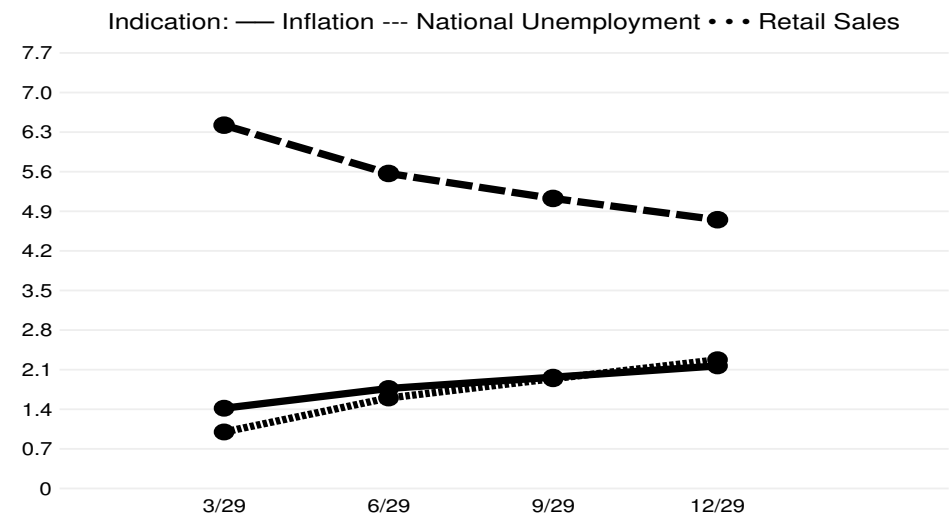
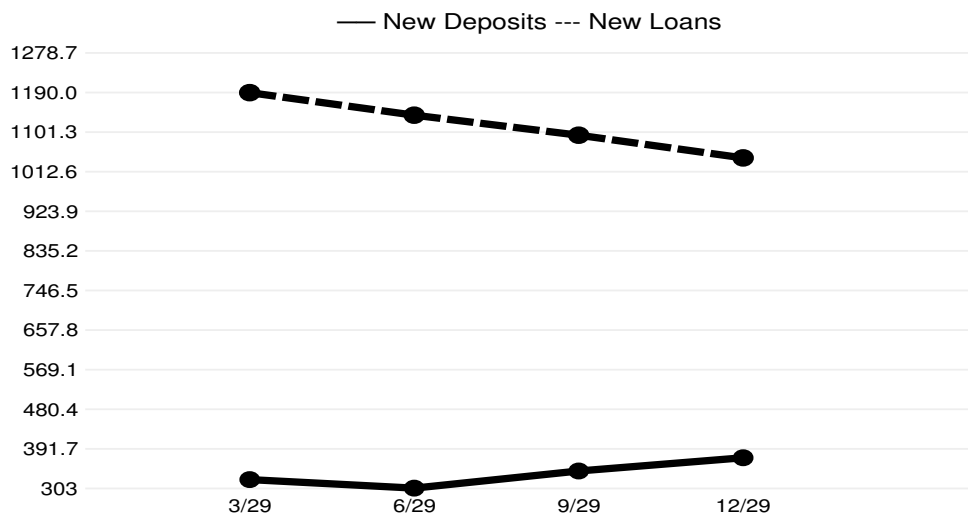
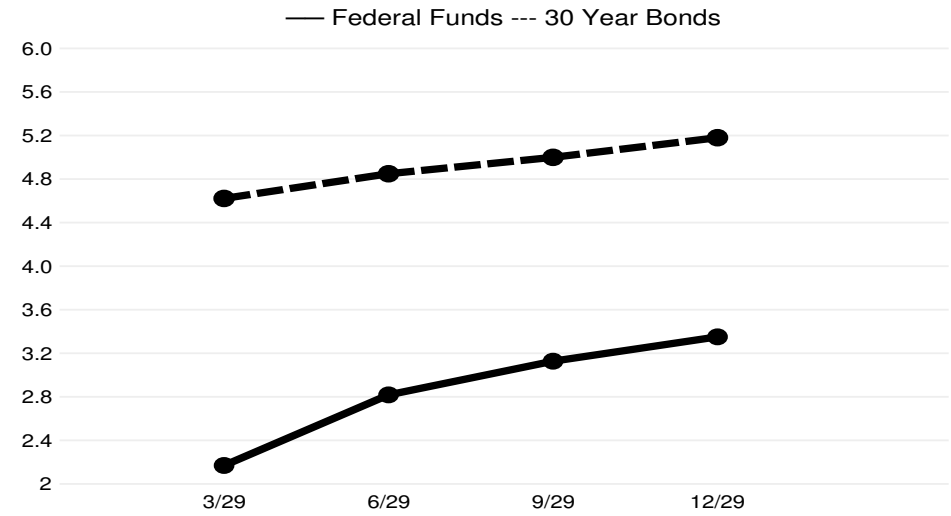
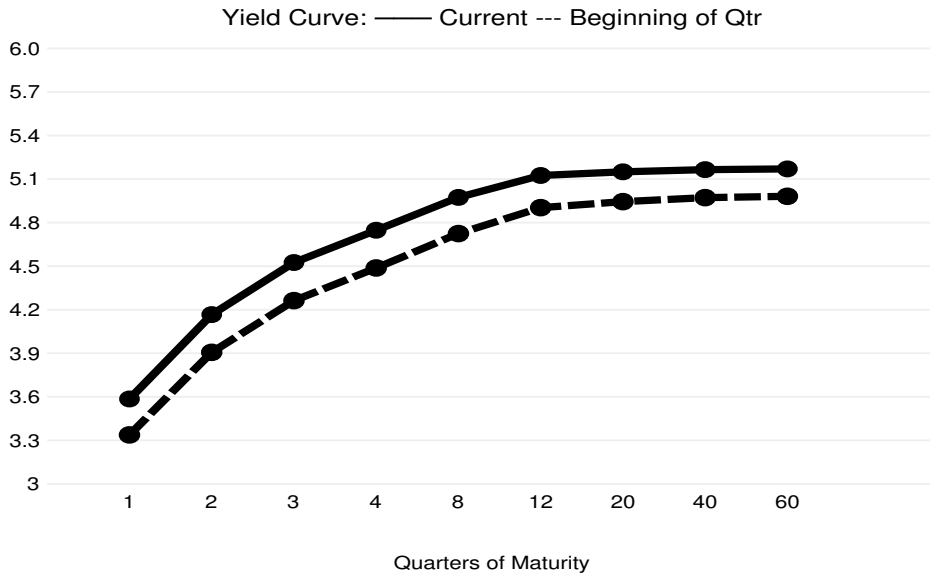


Bank	Price/Share		Pcnt Chng	Ratios		Earnings		Earnings per Share			Dividends			Credit Rating
	Q4/29	Q3/29		P/E	Mkt/Book	Qtr	YTD	Fcast	Actual	YTD	Qtr	YTD	Yield	
1	18.89	20.11	-6.1	7.1	0.68	0.49	5.50	0.60	0.24	2.65	0.10	0.85	2.1	B

Bank	Owners Equity and Capital Ratios						Capital Issues				
	Shares Outstanding	Book Value	Capital Notes / Equity + Capital Notes %	Equity / Total Assets %	Capital / Risk Assets %		Capital Notes Amount	Rate	Common Stock Issue Price	Shares	Total
1	2,076,923	27.90	0.00	7.64	10.43				130.00	76,923	10.00

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Bank	Equity/Assets	Tier 1 Risk Adjusted Equity Ratio	Total Risk Adjusted Equity Ratio	Tier 1 Leverage Ratio	Common Equity Tier 1 Capital Ratio
----	-----	-----	-----	-----	-----
1	7.64 %	9.44 %	10.43 %	7.82 %	9.44 %



	Mat (Qtrs)	12/31/29	09/30/29	Funds Rates	12/31/29	09/30/29	
Government Securities:	1	3.59	3.34		Repos	3.14	2.89
	4	4.75	4.49		Federal Funds	3.35	3.13
	8	5.07	4.83				
	20	5.15	4.94	Corporate Rates			
	40	5.16	4.97				
	80	5.17	4.99				
Agencies:	1	3.66	3.40		Prime	6.34	6.11
	4	4.84	4.58		Commercial Paper	4.26	3.91
	8	5.24	5.01		High-grade Bonds	5.43	5.33
	20	5.38	5.18	National Economy			
	40	5.50	5.31		Inflation rate	2.17	1.97 %
	80	5.70	5.52		Change - Gross Domestic Product	3.28	2.95 %
					Unemployment rate	4.75	5.13 %
Tax-Exempts:	60	4.03	3.89	Local Economy			
					Retail sales	2.28	1.94 %
					New construction permits	3.51	2.78 %
					Unemployment rate	5.05	5.43 %

Income Tax Rate		Market Forecasts	Q1/30	4 Quarters Q1/30 to Q4/30
Q1/30	36%	Loans		
Q4/29	36%	Business	286.4	1,141.2
		Real Estate	487.1	1,970.8
		Consumer	195.4	789.7
		Other	64.3	278.7
		Deposits	428.4	1,860.0

Stock Prices

Quarter	Bank 1
Q4/29	18.89
Q3/29	20.11
Q2/29	21.93
Q1/29	26.80