

Sample Bank

Anywhere, USA



BankLink SolutionsSM
Forecasting & Reporting Systems

*Comparative
Performance
Analysis*

Hgbarger & Associates

January 2019 Board Meeting

As of December 31, 2018

Directors' Financial Digest
Performance Comparison

Balance Sheet Volumes

Category	Ending Volumes			Change in Ending Volumes						Common Size		
	(Thousands of Dollars)			(Thousands of Dollars)			(Percentage)			(Percentage of Assets)		
	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline
Agricultural Loans - Fixed	24,984	26,987	28,990	(225)	2,003	2,003	(0.89)	8.02	7.42	5.43	5.82	6.07
Agricultural Loans - Variable	4,813	4,900	4,989	253	87	89	5.55	1.81	1.82	1.05	1.06	1.04
Commercial Loans - Fixed	43,521	49,290	57,396	4,403	5,769	8,106	11.26	13.26	16.45	9.47	10.63	12.01
Commercial Loans - Variable	46,344	49,611	51,788	6,614	3,267	2,177	16.65	7.05	4.39	10.08	10.70	10.84
Real Estate Loans - Fixed	18,312	20,541	22,770	1,116	2,229	2,229	6.49	12.17	10.85	3.98	4.43	4.77
Real Estate Loans - Variable	71,186	72,089	73,071	7,488	903	982	11.76	1.27	1.36	15.48	15.55	15.29
R.E. Construction Loans - Fixed	3,946	3,975	4,004	1,719	29	29	77.19	0.73	0.73	0.86	0.86	0.84
R.E. Construction Loans - Variable	12,929	13,266	13,596	4,090	337	330	46.27	2.61	2.49	2.81	2.86	2.85
Residential Real Estate - Fixed	7,065	7,419	7,776	850	354	357	13.68	5.01	4.81	1.54	1.60	1.63
Residential Real Estate - Variable	31,724	33,159	34,607	(661)	1,435	1,448	(2.04)	4.52	4.37	6.90	7.15	7.24
Consumer Loans	19,638	20,664	21,703	2,792	1,026	1,039	16.57	5.22	5.03	4.27	4.46	4.54
Loans Sold	(11,020)	(10,695)	(10,379)	(1,050)	325	316	(10.53)	(2.95)	(2.95)	(2.40)	(2.31)	(2.17)
Other Loans	10,034	10,817	11,601	1,378	783	784	15.92	7.80	7.25	2.18	2.33	2.43
Overdrafts	220	366	508	78	146	142	54.93	66.36	38.80	0.05	0.08	0.11
Non-Accrual Loans	5,143	5,143	5,143	3,644	-	-	243.10	-	-	1.12	1.11	1.08
Total Loans	288,839	307,532	327,563	32,489	18,693	20,031	12.67	6.47	6.51	62.83	66.32	68.55
U.S. Treasury & Agency Securities	70,627	65,649	65,649	9,978	(4,978)	-	16.45	(7.05)	-	15.36	14.16	13.74
Mortgage Backed Securities - Fixed	71,471	66,140	59,991	(643)	(5,331)	(6,149)	(0.89)	(7.46)	(9.30)	15.55	14.26	12.55
S.B.A. Securities	3,894	3,610	3,337	3,894	(284)	(273)	100.00	(7.29)	(7.56)	0.85	0.78	0.70
Municipal Securities	1,635	550	395	(786)	(1,085)	(155)	(32.47)	(66.36)	(28.18)	0.36	0.12	0.08
Portfolio C.D.'s	4,268	4,831	4,832	(730)	563	1	(14.61)	13.19	0.02	0.93	1.04	1.01
Other Investments	1,291	1,309	1,328	153	18	19	13.44	1.39	1.45	0.28	0.28	0.28
Total Investments	153,186	142,090	135,533	11,866	(11,096)	(6,557)	8.40	(7.24)	(4.61)	33.32	30.64	28.36
Total Short-Term Liquidity	2,117	278	280	1,719	(1,839)	2	431.91	(86.87)	0.72	0.46	0.06	0.06
Total Earning Assets	444,142	449,901	463,376	46,074	5,759	13,475	11.57	1.30	3.00	96.61	97.03	96.97
Total Non-Earning Assets	15,601	13,782	14,465	1,237	(1,819)	683	8.61	(11.66)	4.96	3.39	2.97	3.03
Total Assets	459,743	463,683	477,842	47,311	3,940	14,159	11.47	0.86	3.05	100.00	100.00	100.00

Directors' Financial Digest
Performance Comparison

Balance Sheet Volumes

Category	Ending Volumes			Change in Ending Volumes						Common Size		
	(Thousands of Dollars)			(Thousands of Dollars)			(Percentage)			(Percentage of Assets)		
	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline
Interest Bearing Checking	100,078	87,718	90,783	(804)	(12,360)	3,065	(0.80)	(12.35)	3.49	21.77	18.92	19.00
Money Market Accounts	32,392	34,072	35,424	24,893	1,680	1,352	331.95	5.19	3.97	7.05	7.35	7.41
Managed Corporate Funding	24,282	24,282	24,282	(3,807)	-	-	(13.55)	-	-	5.28	5.24	5.08
Premium Money Market Accounts	15,603	19,785	23,067	12,837	4,182	3,282	464.10	26.80	16.59	3.39	4.27	4.83
Public Funds	43,639	46,274	48,779	125	2,635	2,505	0.29	6.04	5.41	9.49	9.98	10.21
Total Interest Bearing Checking	215,994	212,131	222,334	33,244	(3,863)	10,203	18.19	(1.79)	4.81	46.98	45.75	46.53
Total Savings Deposits	22,154	22,774	23,413	(3,989)	620	639	(15.26)	2.80	2.81	4.82	4.91	4.90
1 to 6 Month C.D.'s	629	611	593	(299)	(18)	(18)	(32.22)	(2.86)	(2.95)	0.14	0.13	0.12
7 to 12 Month C.D.'s	1,957	4,360	6,370	326	2,403	2,010	19.99	122.79	46.10	0.43	0.94	1.33
13 to 24 Month C.D.'s	1,548	1,502	1,458	(427)	(46)	(44)	(21.62)	(2.97)	(2.93)	0.34	0.32	0.31
25 to 60 Month C.D.'s	2,805	2,791	2,778	(249)	(14)	(13)	(8.15)	(0.50)	(0.47)	0.61	0.60	0.58
\$100,000 and Greater C.D.'s	22,083	22,721	23,379	1,128	638	658	5.38	2.89	2.90	4.80	4.90	4.89
Public Funds Certificates	24,463	24,467	24,472	1,481	4	5	6.44	0.02	0.02	5.32	5.28	5.12
I.R.A.'s	5,427	5,510	5,594	63	83	84	1.17	1.53	1.52	1.18	1.19	1.17
QwickRate.com	21,404	16,100	13,143	21,404	(5,304)	(2,957)	100.00	(24.78)	(18.37)	4.66	3.47	2.75
U.S. Sterling Capital C.D.'s	2,988	2,988	2,988	(1,690)	-	-	(36.13)	-	-	0.65	0.64	0.63
Finance 500	42,352	36,352	36,352	(5,227)	(6,000)	-	(10.99)	(14.17)	-	9.21	7.84	7.61
C.D. Portfolio Funding	5,000	5,000	5,000	-	-	-	-	-	-	1.09	1.08	1.05
D.A. Davidson	-	4,000	4,001	-	4,000	1	-	100.00	0.03	-	0.86	0.84
Other C.D.'s	5,196	5,246	5,297	(414)	50	51	(7.38)	0.96	0.97	1.13	1.13	1.11
Certificates of Deposit	135,852	131,648	131,426	16,096	(4,204)	(222)	13.44	(3.09)	(0.17)	29.55	28.39	27.50
Overnight Funding	-	5,516	1,706	-	5,516	(3,810)	-	100.00	(69.07)	-	1.19	0.36
Total Non-Deposit Funding	-	5,516	1,706	-	5,516	(3,810)	-	100.00	(69.07)	-	1.19	0.36
Total Interest Bearing Liabilities	374,000	372,069	378,879	45,351	(1,931)	6,810	13.80	(0.52)	1.83	81.35	80.24	79.29
Non-Interest Deposits	49,285	51,395	54,519	1,654	2,110	3,124	3.47	4.28	6.08	10.72	11.08	11.41
Total Funding	423,285	423,464	433,398	47,005	179	9,934	12.49	0.04	2.35	92.07	91.33	90.70
Other Liabilities & Intangibles	(2,921)	(1,959)	(559)	(1,737)	962	1,400	(146.71)	(32.93)	(71.45)	(0.64)	(0.42)	(0.12)
Total Equity Capital	39,379	42,178	45,003	2,043	2,799	2,825	5.47	7.11	6.70	8.57	9.10	9.42
Total Liabilities & Shareholders' Equity	459,743	463,683	477,842	47,311	3,940	14,159	11.47	0.86	3.05	100.00	100.00	100.00

Directors' Financial Digest
Performance Comparison

Balance Sheet Rates

Category	Ending Rates			Change in Ending Rates					
	(Percentage Rates)			(Basis Points)			(Percentage Change)		
	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline
Agricultural Loans - Fixed	5.78	6.99	7.17	0.52	1.21	0.18	9.89	20.93	2.58
Agricultural Loans - Variable	5.88	6.80	7.17	0.44	0.92	0.37	8.09	15.65	5.44
Commercial Loans - Fixed	5.36	6.41	6.63	0.32	1.05	0.22	6.35	19.59	3.43
Commercial Loans - Variable	6.00	6.54	6.90	0.85	0.54	0.36	16.50	9.00	5.50
Real Estate Loans - Fixed	5.13	5.44	5.68	0.57	0.31	0.24	12.50	6.04	4.41
Real Estate Loans - Variable	5.52	6.03	6.61	0.39	0.51	0.58	7.60	9.24	9.62
R.E. Construction Loans - Fixed	5.46	5.56	5.70	0.10	0.10	0.14	1.87	1.83	2.52
R.E. Construction Loans - Variable	5.15	5.55	5.91	0.80	0.40	0.36	18.39	7.77	6.49
Residential Real Estate - Fixed	4.96	5.06	5.24	0.19	0.10	0.18	3.98	2.02	3.56
Residential Real Estate - Variable	5.96	6.60	7.09	0.34	0.64	0.49	6.05	10.74	7.42
Consumer Loans	5.68	5.95	6.23	(0.09)	0.27	0.28	(1.56)	4.75	4.71
Loans Sold	5.39	5.69	6.32	0.65	0.30	0.63	13.71	5.57	11.07
Other Loans	6.75	8.19	8.45	(1.02)	1.44	0.26	(13.13)	21.33	3.17
Overdrafts	-	-	-	-	-	-	-	-	-
Non-Accrual Loans	-	-	-	-	-	-	-	-	-
Total Loans	5.55	6.21	6.57	0.31	0.66	0.36	5.92	11.89	5.80
U.S. Treasury & Agency Securities	2.47	2.47	2.47	0.09	-	-	3.78	-	-
Mortgage Backed Securities - Fixed	2.95	2.95	2.96	0.20	-	0.01	7.27	-	0.34
S.B.A. Securities	3.13	2.84	2.82	3.13	(0.29)	(0.02)	100.00	(9.27)	(0.70)
Municipal Securities	1.36	2.12	2.43	0.44	0.76	0.31	47.83	55.88	14.62
Portfolio C.D.'s	4.55	4.01	4.27	1.25	(0.54)	0.26	37.88	(11.87)	6.48
Other Investments	3.06	3.05	3.04	0.43	(0.01)	(0.01)	16.35	(0.33)	(0.33)
Total Investments	2.76	2.76	2.76	0.18	-	-	6.98	-	-
Total Short-Term Liquidity	1.40	1.07	1.21	(0.03)	(0.33)	0.14	(2.10)	(23.57)	13.08
Total Earning Assets	4.57	5.12	5.45	0.28	0.55	0.33	6.53	12.04	6.45
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-
Total Assets	4.41	4.97	5.29	0.27	0.56	0.32	6.52	12.70	6.44

Directors' Financial Digest
Performance Comparison

Balance Sheet Rates

Category	Ending Rates			Change in Ending Rates					
	(Thousands of Dollars)			(Thousands of Dollars)			(Percentage)		
	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline
Interest Bearing Checking	0.50	0.54	0.65	(0.16)	(0.04)	(0.11)	(47.06)	(8.00)	(20.37)
Money Market Accounts	2.11	2.21	2.32	(1.83)	(0.10)	(0.11)	(653.57)	(4.74)	(4.98)
Managed Corporate Funding	2.70	2.95	3.19	(1.22)	(0.25)	(0.24)	(82.43)	(9.26)	(8.14)
Premium Money Market Accounts	2.27	2.49	2.73	(1.23)	(0.22)	(0.24)	(118.27)	(9.69)	(9.64)
Public Funds	1.61	1.98	2.14	(0.43)	(0.37)	(0.16)	(36.44)	(22.98)	(8.08)
Total Interest Bearing Checking	1.34	1.58	1.74	(0.61)	(0.24)	(0.16)	(83.56)	(17.91)	(10.13)
Total Savings Deposits	0.47	0.48	0.51	(0.12)	(0.01)	(0.03)	(34.29)	(2.13)	(6.25)
1 to 6 Month C.D.'s	1.25	1.59	1.74	(0.80)	(0.34)	(0.15)	(177.78)	(27.20)	(9.43)
7 to 12 Month C.D.'s	1.82	2.39	2.62	(0.96)	(0.57)	(0.23)	(111.63)	(31.32)	(9.62)
13 to 24 Month C.D.'s	1.82	2.37	2.66	(0.83)	(0.55)	(0.29)	(83.84)	(30.22)	(12.24)
25 to 60 Month C.D.'s	1.53	1.88	2.34	(0.48)	(0.35)	(0.46)	(45.71)	(22.88)	(24.47)
\$100,000 and Greater C.D.'s	1.94	2.46	2.78	(0.82)	(0.52)	(0.32)	(73.21)	(26.80)	(13.01)
Public Funds Certificates	2.19	2.37	2.58	(0.85)	(0.18)	(0.21)	(63.43)	(8.22)	(8.86)
I.R.A.'s	2.32	2.49	2.64	(1.19)	(0.17)	(0.15)	(105.31)	(7.33)	(6.02)
QwickRate.com	2.57	2.87	3.14	(2.57)	(0.30)	(0.27)	(100.00)	(11.67)	(9.41)
U.S. Sterling Capital C.D.'s	1.89	2.19	2.50	(0.09)	(0.30)	(0.31)	(5.00)	(15.87)	(14.16)
Finance 500	2.43	2.89	3.20	(0.90)	(0.46)	(0.31)	(58.82)	(18.93)	(10.73)
C.D. Portfolio Funding	2.10	2.76	3.01	(0.85)	(0.66)	(0.25)	(68.00)	(31.43)	(9.06)
D.A. Davidson	-	3.17	3.42	-	(3.17)	(0.25)	-	(100.00)	(7.89)
Other C.D.'s	2.11	2.82	3.06	(1.04)	(0.71)	(0.24)	(97.20)	(33.65)	(8.51)
Certificates of Deposit	2.25	2.64	2.90	(0.91)	(0.39)	(0.26)	(67.91)	(17.33)	(9.85)
Overnight Funding	-	2.78	3.03	-	(2.78)	(0.25)	-	(100.00)	(8.99)
Total Non-Deposit Funding	-	2.78	3.03	-	(2.78)	(0.25)	-	(100.00)	(8.99)
Total Interest Bearing Liabilities	1.62	1.90	2.07	(0.70)	(0.28)	(0.17)	(76.09)	(17.28)	(8.95)
Non-Interest Deposits	-	-	-	-	-	-	-	-	-
Total Funding	1.43	1.67	1.81	(0.63)	(0.24)	(0.14)	(78.40)	(16.78)	(8.38)
Total Other Liabilities	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	1.32	1.53	1.64	(0.59)	(0.21)	(0.11)	(80.82)	(15.91)	(7.19)

Directors' Financial Digest
Performance Comparison

Income Statement

<i>Category</i>	<i>Total Income / Expense</i>			<i>Change in Income / Expense</i>						<i>Common Size</i>		
	<i>(Whole Dollars)</i>			<i>(Whole Dollars)</i>			<i>(Percentage)</i>			<i>(Percentage of Assets)</i>		
	<i>2018 Year End</i>	<i>2019 Preliminary Budget</i>	<i>2020 Preliminary Baseline</i>	<i>2018 Year End</i>	<i>2019 Preliminary Budget</i>	<i>2020 Preliminary Baseline</i>	<i>2018 Year End</i>	<i>2019 Preliminary Budget</i>	<i>2020 Preliminary Baseline</i>	<i>2018 Year End</i>	<i>2019 Preliminary Budget</i>	<i>2020 Preliminary Baseline</i>
Loans	14,928,407	17,693,632	20,444,336	3,172,181	2,765,225	2,750,705	26.98	18.52	15.55	3.41	3.85	4.34
Investments	3,871,595	4,048,232	3,834,223	(172,669)	176,637	(214,010)	(4.27)	4.56	(5.29)	0.88	0.88	0.81
Short-Term Liquidity	52,357	8,257	28,017	38,050	(44,100)	19,760	265.95	(84.23)	239.32	0.01	-	0.01
Total Interest Income	18,852,359	21,750,121	24,306,575	3,037,562	2,897,762	2,556,455	19.21	15.37	11.75	4.30	4.73	5.16
Interest Bearing Checking	1,986,881	3,286,606	3,854,736	(801,395)	(1,299,725)	(568,130)	(67.60)	(65.42)	(17.29)	0.45	0.71	0.82
Savings Deposits	78,919	106,591	117,406	635	(27,672)	(10,816)	0.80	(35.06)	(10.15)	0.02	0.02	0.02
Certificates of Deposit	2,307,404	3,289,533	3,691,949	(1,206,414)	(982,129)	(402,416)	(109.58)	(42.56)	(12.23)	0.53	0.72	0.78
Non-Deposit Funding	77,504	129,796	41,953	219,467	(52,292)	87,843	73.90	(67.47)	67.68	0.02	0.03	0.01
Total Interest Expense	4,450,708	6,812,525	7,706,044	(1,787,707)	(2,361,817)	(893,519)	(67.13)	(53.07)	(13.12)	1.02	1.48	1.64
Net Interest Income	14,401,651	14,937,595	16,600,531	1,249,855	535,944	1,662,936	9.50	3.72	11.13	3.29	3.25	3.52
Provision - Loan Losses	420,000	480,000	480,000	(65,000)	(60,000)	-	(18.31)	(14.29)	-	0.10	0.10	0.10
Security Gains/Losses	-	-	-	(58,325)	-	-	(100.00)	-	-	-	-	-
Fees on Loans	664,316	717,292	762,488	181,604	52,976	45,196	37.62	7.97	6.30	0.15	0.16	0.16
Fees on Deposits	1,585,509	1,667,466	1,683,837	29,799	81,957	16,371	1.92	5.17	0.98	0.36	0.36	0.36
Other Operating Income	269,554	264,601	269,638	151,237	(4,953)	5,037	127.82	(1.84)	1.90	0.06	0.06	0.06
Mortgage Income	363,007	390,947	390,943	(179,276)	27,940	(4)	(33.06)	7.70	(0.00)	0.08	0.09	0.08
Non-Operating Income	(190,262)	-	-	(224,952)	190,262	-	(648.46)	(100.00)	-	(0.04)	-	-
Total Non-Interest Income	2,692,124	3,040,306	3,106,906	(41,588)	348,182	66,600	(1.52)	12.93	2.19	0.61	0.66	0.66
Personnel	5,469,337	5,927,414	6,070,841	(436,072)	(458,077)	(143,427)	(8.66)	(8.38)	(2.42)	1.25	1.29	1.29
Occupancy	624,441	625,112	634,605	(21,989)	(671)	(9,493)	(3.65)	(0.11)	(1.52)	0.14	0.14	0.13
Furniture, Fixtures, & Equipment	622,788	611,631	619,656	(68,714)	11,157	(8,025)	(12.40)	1.79	(1.31)	0.14	0.13	0.13
Outside Services	2,326,501	2,392,908	2,464,701	(460,387)	(66,407)	(71,793)	(24.67)	(2.85)	(3.00)	0.53	0.52	0.52
Other Operating Expenses	2,505,188	2,588,170	2,664,626	(149,017)	(82,982)	(76,456)	(6.32)	(3.31)	(2.95)	0.57	0.56	0.57
Mortgage Personnel	262,544	260,890	269,384	(29,202)	1,654	(8,494)	(12.51)	0.63	(3.26)	0.06	0.06	0.06
Mortgage Expenses	124,939	131,213	135,110	(8,321)	(6,274)	(3,897)	(7.14)	(5.02)	(2.97)	0.03	0.03	0.03
Non-Operating Expenses	113,532	106,599	109,841	43,685	6,933	(3,242)	27.79	6.11	(3.04)	0.03	0.02	0.02
Total Non-Interest Expenses	12,049,270	12,643,937	12,968,764	(1,130,017)	(594,667)	(324,827)	(10.35)	(4.94)	(2.57)	2.75	2.75	2.75
Net Income Before Taxes	4,624,505	4,853,964	6,258,673	(45,075)	229,459	1,404,709	(0.97)	4.96	28.94	1.06	1.06	1.33
Total Taxes	-	-	-	-	-	-	-	-	-	-	-	-
Net Income	4,624,505	4,853,964	6,258,673	(45,075)	229,459	1,404,709	(0.97)	4.96	28.94	1.06	1.06	1.33

Directors' Financial Digest
Performance Comparison

Balance Sheet & Performance Ratios

Category	Ratios			Change					
	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	(Basis Points)			(Percentage)		
				2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline	2018 Year End	2019 Preliminary Budget	2020 Preliminary Baseline
Performance Ratios									
Return on Assets	1.06	1.06	1.33	(0.09)	-	0.27	(7.71)	-	25.47
Return on Equity	12.09	11.99	14.51	(1.69)	(0.10)	2.52	(12.29)	(0.83)	21.02
Capital Accounts Analysis									
Tangible Equity Capital (Leverage Ratio)	8.73	8.81	9.16	0.40	0.08	0.35	4.80	0.92	3.97
Common Equity Tier 1 Risk-Based Capital Ratio	11.78	11.75	11.91	(0.55)	(0.03)	0.16	(4.46)	(0.21)	1.39
Tier 1 Risk-Based Capital Ratio	11.78	11.75	11.91	(0.55)	(0.03)	0.16	(4.46)	(0.21)	1.39
Total Risk-Based Capital Ratio	12.78	12.79	13.02	(0.66)	0.01	0.22	(4.93)	0.10	1.74
Balance Sheet Ratios									
Yield on Earning Assets	4.42	4.88	5.30	0.38	0.46	0.42	9.45	10.41	8.61
Cost of Earning Assets	1.07	1.54	1.69	(0.38)	(0.47)	(0.15)	(56.14)	(43.93)	(9.74)
Net Interest Margin	3.35	3.34	3.61	(0.00)	(0.01)	0.27	(0.09)	(0.30)	8.08
Yield on Earning Assets	4.42	4.88	5.30	0.38	0.46	0.42	9.45	10.41	8.61
Cost of Interest Bearing Liabilities	1.28	1.85	2.05	(0.47)	(0.57)	(0.20)	(57.43)	(44.53)	(10.81)
Spread	3.14	3.03	3.25	(0.09)	(0.11)	0.22	(2.64)	(3.50)	7.26
Non-Interest Income/Assets	0.61	0.66	0.66	(0.06)	0.05	-	(9.28)	8.20	-
Non-Interest Expense/Assets	2.75	2.75	2.75	(0.06)	-	-	(2.40)	-	-
Operating Efficiency Ratio	69.06	69.74	65.25	(1.16)	(0.68)	4.49	(1.71)	(0.98)	6.44
Loans/Deposits	69.09	71.78	74.20	5.57	2.69	2.42	8.76	3.89	3.37
Reserve for Loan Losses/Net Loans	1.19	1.22	1.27	(0.17)	0.03	0.05	(12.60)	2.52	4.10
Earning Assets/Assets	97.42	97.00	97.04	1.01	(0.42)	0.04	1.05	(0.43)	0.04
Interest Bearing Liabilities/Assets	81.31	80.81	79.88	0.05	(0.50)	(0.93)	0.07	(0.61)	(1.15)
Earning Assets/Interest Bearing Liab	119.82	120.04	121.49	1.17	0.22	1.45	0.99	0.18	1.21
Comparative Interest Rates									
Prime Rate	5.50	5.75	6.00	1.00	0.25	0.25	22.22	4.55	4.35
Three Month Treasury Bill	2.37	2.59	2.84	0.97	0.22	0.25	69.29	9.28	9.65
Six Month Treasury Bill	2.49	2.70	2.96	0.95	0.21	0.26	61.69	8.43	9.63
Five Year Treasury Note	2.51	2.65	2.95	0.28	0.14	0.30	12.56	5.58	11.32
Fed Funds Rate	2.50	2.75	3.00	1.00	0.25	0.25	66.67	10.00	9.09
"Yield Curve" Spread	0.01	(0.10)	(0.05)	(0.72)	(0.11)	0.05	(98.63)	∞	(50.00)