

*Sample Bank*  
*Anywhere, USA*

*Year-End Performance Analysis*

*~ Executive Management Series ~*

*BankLink Solutions<sup>SM</sup>*  
*Forecasting & Reporting Systems*

*Huhnerger* & *Associates*

*January 2018 Board Meeting*

*As of December 31, 2017*

## Balance Sheet Comparison

(Thousands of Dollars)

*Executive Management Series*

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Agricultural Loans - Fixed	25,209	20,608	4,601	22.33	25,281	(72)	20,005	5,204	20,962	20,331	631	3.10
Agricultural Loans - Variable	4,560	3,313	1,247	37.64	4,739	(179)	3,257	1,303	4,699	3,288	1,411	42.91
Commercial Loans - Fixed	39,118	24,689	14,429	58.44	38,440	678	22,393	16,725	28,892	23,709	5,183	21.86
Commercial Loans - Variable	39,730	32,228	7,502	23.28	40,871	(1,141)	34,839	4,891	36,579	31,343	5,236	16.71
Real Estate Loans - Fixed	17,196	10,234	6,962	68.03	12,854	4,342	8,324	8,872	11,822	9,714	2,108	21.70
Real Estate Loans - Variable	63,698	65,194	(1,496)	(2.29)	62,368	1,330	61,288	2,410	63,286	63,626	(340)	(0.53)
R.E. Construction Loans - Fixed	2,227	-	2,227	100.00	1,682	545	-	2,227	327	-	327	100.00
R.E. Construction Loans - Variable	8,839	-	8,839	100.00	7,571	1,268	-	8,839	1,373	-	1,373	100.00
Residential Real Estate - Fixed	6,215	5,882	333	5.66	6,265	(50)	5,753	462	5,651	5,823	(172)	(2.95)
Residential Real Estate - Variable	32,385	33,557	(1,172)	(3.49)	32,511	(126)	31,032	1,353	31,623	32,556	(933)	(2.87)
Residential Real Estate - Warehouse	-	-	-	-	-	-	-	-	114	-	114	100.00
Consumer Loans	16,846	14,542	2,304	15.84	16,628	218	14,693	2,153	15,965	14,610	1,355	9.27
Loans Sold	(9,970)	-	(9,970)	(100.00)	(10,378)	408	-	(9,970)	(3,452)	-	(3,452)	(100.00)
Other Loans	8,656	6,914	1,742	25.20	13,335	(4,679)	4,964	3,692	8,390	6,913	1,477	21.37
Overdrafts	142	91	51	56.04	241	(99)	77	65	172	91	81	89.01
Non-Accrual Loans	1,499	4,403	(2,904)	(65.96)	1,557	(58)	4,403	(2,904)	2,388	4,403	(2,015)	(45.76)
<b>Total Loans</b>	<b>256,350</b>	<b>221,656</b>	<b>34,694</b>	<b>15.65</b>	<b>253,965</b>	<b>2,385</b>	<b>211,028</b>	<b>45,322</b>	<b>228,792</b>	<b>216,408</b>	<b>12,384</b>	<b>5.72</b>
U.S. Treasury & Agency Securities	60,649	88,555	(27,906)	(31.51)	60,649	-	82,490	(21,841)	80,849	87,539	(6,690)	(7.64)
Mortgage Backed Securities - Fixed	72,114	56,314	15,800	28.06	72,880	(766)	66,879	5,235	75,023	60,867	14,156	23.26
Municipal Securities	2,421	2,422	(1)	(0.04)	2,421	-	2,422	(1)	2,422	2,422	-	-
Warehouse C.D.'s	4,998	-	4,998	100.00	4,970	28	-	4,998	2,153	-	2,153	100.00
Other Investments	1,138	1,456	(318)	(21.84)	1,131	7	1,438	(300)	1,277	1,447	(170)	(11.75)
<b>Total Investments</b>	<b>141,320</b>	<b>148,747</b>	<b>(7,427)</b>	<b>(4.99)</b>	<b>142,051</b>	<b>(731)</b>	<b>153,229</b>	<b>(11,909)</b>	<b>161,723</b>	<b>152,274</b>	<b>9,449</b>	<b>6.21</b>
<b>Total Short-Term Liquidity</b>	<b>398</b>	<b>44</b>	<b>354</b>	<b>804.55</b>	<b>498</b>	<b>(100)</b>	<b>47</b>	<b>351</b>	<b>1,537</b>	<b>4,931</b>	<b>(3,394)</b>	<b>(68.83)</b>
<b>Total Earning Assets</b>	<b>398,068</b>	<b>370,447</b>	<b>27,621</b>	<b>7.46</b>	<b>396,514</b>	<b>1,554</b>	<b>364,304</b>	<b>33,764</b>	<b>392,052</b>	<b>373,613</b>	<b>18,439</b>	<b>4.94</b>
Cash	2,261	2,149	112	5.21	2,430	(169)	1,954	307	2,296	2,120	176	8.30
Due From Banks	3,436	3,723	(287)	(7.71)	4,701	(1,265)	2,811	625	3,668	3,672	(4)	(0.11)
Fixed Assets	7,029	6,210	819	13.19	7,050	(21)	6,682	347	6,878	6,422	456	7.10
Reserve For Loan Losses	(3,081)	(3,311)	230	6.95	(3,071)	(10)	(3,123)	42	(3,070)	(3,247)	177	5.45
Other Real Estate Owned	2,890	1,043	1,847	177.09	2,965	(75)	1,043	1,847	2,694	1,043	1,651	158.29
Other Assets	3,214	3,304	(90)	(2.72)	3,826	(612)	3,158	56	3,225	3,272	(47)	(1.44)
Available for Sale Mark-to-Market	(1,933)	(4,350)	2,417	55.56	(1,708)	(225)	(3,102)	1,169	(1,590)	(2,948)	1,358	46.07
Intangible Assets	548	1,050	(502)	(47.81)	561	(13)	392	156	522	989	(467)	(47.22)
<b>Total Non-Earning Assets</b>	<b>14,364</b>	<b>9,818</b>	<b>4,546</b>	<b>46.30</b>	<b>16,754</b>	<b>(2,390)</b>	<b>9,815</b>	<b>4,549</b>	<b>14,623</b>	<b>11,325</b>	<b>3,298</b>	<b>29.12</b>
<b>Total Assets</b>	<b>412,432</b>	<b>380,265</b>	<b>32,167</b>	<b>8.46</b>	<b>413,268</b>	<b>(836)</b>	<b>374,119</b>	<b>38,313</b>	<b>406,675</b>	<b>384,938</b>	<b>21,737</b>	<b>5.65</b>

## Balance Sheet Comparison

(Thousands of Dollars)

*Executive Management Series*

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Interest Bearing Checking	100,882	99,688	1,194	1.20	101,189	(307)	99,014	1,868	100,117	99,123	994	1.00
Money Market Accounts	7,499	8,585	(1,086)	(12.65)	8,160	(661)	8,101	(602)	8,817	8,362	455	5.44
Premium Money Market Accounts	2,766	2,393	373	15.59	2,092	674	2,466	300	2,056	2,426	(370)	(15.25)
Managed Corporate Funding	28,089	28,016	73	0.26	28,057	32	28,016	73	27,496	28,020	(524)	(1.87)
Public Funds	43,514	40,553	2,961	7.30	37,261	6,253	42,008	1,506	45,511	46,268	(757)	(1.64)
<b>Total Interest Bearing Checking</b>	<b>182,750</b>	<b>179,235</b>	<b>3,515</b>	<b>1.96</b>	<b>176,759</b>	<b>5,991</b>	<b>179,605</b>	<b>3,145</b>	<b>183,997</b>	<b>184,199</b>	<b>(202)</b>	<b>(0.11)</b>
<b>Total Savings Deposits</b>	<b>26,143</b>	<b>25,415</b>	<b>728</b>	<b>2.86</b>	<b>25,971</b>	<b>172</b>	<b>24,719</b>	<b>1,424</b>	<b>25,521</b>	<b>25,096</b>	<b>425</b>	<b>1.69</b>
1 to 6 Month C.D.'s	928	1,200	(272)	(22.67)	992	(64)	1,230	(302)	964	1,214	(250)	(20.59)
7 to 12 Month C.D.'s	1,631	1,360	271	19.93	1,633	(2)	1,397	234	1,612	1,377	235	17.07
13 to 24 Month C.D.'s	1,975	1,828	147	8.04	1,974	1	1,884	91	1,877	1,854	23	1.24
25 to 60 Month C.D.'s	3,054	3,209	(155)	(4.83)	3,073	(19)	3,221	(167)	3,151	3,215	(64)	(1.99)
\$100,000 and Greater C.D.'s	20,955	21,916	(961)	(4.38)	21,083	(128)	21,339	(384)	21,624	21,651	(27)	(0.12)
Public Funds Certificates	22,982	23,605	(623)	(2.64)	22,998	(16)	23,569	(587)	23,301	23,588	(287)	(1.22)
I.R.A.'s	5,364	4,974	390	7.84	5,195	169	4,894	470	5,073	4,937	136	2.75
U.S. Sterling Capital C.D.'s	4,678	7,170	(2,492)	(34.76)	4,678	-	5,670	(992)	5,214	6,925	(1,711)	(24.71)
Finance 500	47,579	26,501	21,078	79.54	47,205	374	21,501	26,078	31,691	24,427	7,264	29.74
C.D. Warehouse Funding	5,000	-	5,000	100.00	5,000	-	-	5,000	2,096	-	2,096	100.00
D.A. Davidson	-	8,000	(8,000)	(100.00)	-	-	8,000	(8,000)	5,564	8,000	(2,436)	(30.45)
Other C.D.'s	5,610	5,625	(15)	(0.27)	5,610	-	5,828	(218)	5,123	5,685	(562)	(9.89)
<b>Certificates of Deposit</b>	<b>119,756</b>	<b>105,389</b>	<b>14,367</b>	<b>13.63</b>	<b>119,441</b>	<b>315</b>	<b>98,533</b>	<b>21,223</b>	<b>107,291</b>	<b>102,873</b>	<b>4,418</b>	<b>4.29</b>
Overnight Funding	-	3,240	(3,240)	(100.00)	7,561	(7,561)	450	(450)	7,696	630	7,066	1,121.59
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Beyond One Year	-	-	-	-	-	-	8,000	(8,000)	5,907	5,907	-	-
<b>Total Non-Deposit Funding</b>	<b>-</b>	<b>3,240</b>	<b>(3,240)</b>	<b>(100.00)</b>	<b>7,561</b>	<b>(7,561)</b>	<b>8,450</b>	<b>(8,450)</b>	<b>13,603</b>	<b>6,536</b>	<b>7,067</b>	<b>108.12</b>
<b>Total Interest Bearing Liabilities</b>	<b>328,649</b>	<b>313,278</b>	<b>15,371</b>	<b>4.91</b>	<b>329,732</b>	<b>(1,083)</b>	<b>311,307</b>	<b>17,342</b>	<b>330,411</b>	<b>318,704</b>	<b>11,707</b>	<b>3.67</b>
<b>Non-Interest Deposits</b>	<b>47,631</b>	<b>35,065</b>	<b>12,566</b>	<b>35.84</b>	<b>49,760</b>	<b>(2,129)</b>	<b>31,817</b>	<b>15,814</b>	<b>43,160</b>	<b>34,081</b>	<b>9,079</b>	<b>26.64</b>
<b>Total Funding</b>	<b>376,280</b>	<b>348,343</b>	<b>27,937</b>	<b>8.02</b>	<b>379,492</b>	<b>(3,212)</b>	<b>343,124</b>	<b>33,156</b>	<b>373,571</b>	<b>352,784</b>	<b>20,787</b>	<b>5.89</b>
Other Liabilities	747	884	(137)	(15.50)	1,016	(269)	725	22	809	872	(63)	(7.22)
Available for Sale Capital Adjustment	(1,933)	(4,350)	2,417	55.56	(1,708)	(225)	(3,102)	1,169	(1,590)	(2,948)	1,358	46.07
<b>Total Other Liabilities</b>	<b>(1,186)</b>	<b>(3,466)</b>	<b>2,280</b>	<b>65.78</b>	<b>(692)</b>	<b>(494)</b>	<b>(2,377)</b>	<b>1,191</b>	<b>(781)</b>	<b>(2,075)</b>	<b>1,294</b>	<b>62.36</b>
Intangibles	(2)	(2)	-	-	(2)	-	(2)	-	(2)	(2)	-	-
Common Stock & Surplus	11,600	9,100	2,500	27.47	9,100	2,500	9,100	2,500	9,312	9,100	212	2.33
Retained Earnings	28,965	29,677	(712)	(2.40)	28,595	370	28,161	804	26,830	27,358	(528)	(1.93)
Dividends	(3,227)	(3,389)	162	4.78	(3,227)	-	(3,889)	662	(2,257)	(2,229)	(28)	(1.26)
<b>Total Equity Capital</b>	<b>37,336</b>	<b>35,386</b>	<b>1,950</b>	<b>5.51</b>	<b>34,466</b>	<b>2,870</b>	<b>33,370</b>	<b>3,966</b>	<b>33,883</b>	<b>34,228</b>	<b>(345)</b>	<b>(1.01)</b>
Intangibles (Contra)	2	2	-	-	2	-	2	-	2	2	-	-
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>412,432</b>	<b>380,265</b>	<b>32,167</b>	<b>8.46</b>	<b>413,268</b>	<b>(836)</b>	<b>374,119</b>	<b>38,313</b>	<b>406,675</b>	<b>384,938</b>	<b>21,737</b>	<b>5.65</b>

## Rate/Yield Comparison

(Percentage)

*Executive Management Series*

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Agricultural Loans - Fixed	5.26	5.74	(0.48)	(8.36)	5.22	0.04	5.22	0.04	5.26	5.45	(0.19)	(3.49)
Agricultural Loans - Variable	5.44	5.30	0.14	2.64	5.43	0.01	5.29	0.15	5.34	5.29	0.05	0.95
Commercial Loans - Fixed	5.04	5.69	(0.65)	(11.42)	4.99	0.05	4.99	0.05	4.97	5.35	(0.38)	(7.10)
Commercial Loans - Variable	5.15	5.09	0.06	1.18	5.11	0.04	4.90	0.25	5.02	4.95	0.07	1.41
Real Estate Loans - Fixed	4.56	4.93	(0.37)	(7.51)	4.49	0.07	4.78	(0.22)	4.50	4.84	(0.34)	(7.02)
Real Estate Loans - Variable	5.13	5.17	(0.04)	(0.77)	5.05	0.08	5.04	0.09	5.06	5.09	(0.03)	(0.59)
R.E. Construction Loans - Fixed	5.36	-	5.36	100.00	5.32	0.04	-	5.36	5.34	-	5.34	100.00
R.E. Construction Loans - Variable	4.35	-	4.35	100.00	4.36	(0.01)	-	4.35	4.35	-	4.35	100.00
Residential Real Estate - Fixed	4.77	4.79	(0.02)	(0.42)	4.81	(0.04)	4.55	0.22	4.67	4.68	(0.01)	(0.21)
Residential Real Estate - Variable	5.62	5.69	(0.07)	(1.23)	5.65	(0.03)	5.64	(0.02)	5.64	5.64	-	-
Residential Real Estate - Warehouse	-	-	-	-	-	-	-	-	3.83	-	3.83	100.00
Consumer Loans	5.77	5.58	0.19	3.41	5.74	0.03	5.57	0.20	5.65	5.56	0.09	1.62
Loans Sold	4.74	-	4.74	100.00	4.67	0.07	-	4.74	4.67	-	4.67	100.00
Other Loans	7.77	2.63	5.14	195.44	4.76	3.01	6.41	1.36	6.48	2.63	3.85	146.39
Overdrafts	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Loans</b>	<b>5.24</b>	<b>5.17</b>	<b>0.07</b>	<b>1.35</b>	<b>5.11</b>	<b>0.13</b>	<b>5.06</b>	<b>0.18</b>	<b>5.15</b>	<b>5.05</b>	<b>0.10</b>	<b>1.98</b>
U.S. Treasury & Agency Securities	2.38	2.33	0.05	2.15	2.38	-	2.29	0.09	2.36	2.32	0.04	1.72
Mortgage Backed Securities - Fixed	2.75	2.50	0.25	10.00	2.63	0.12	2.43	0.32	2.68	2.46	0.22	8.94
Municipal Securities	0.92	0.92	-	-	0.92	-	0.92	-	0.92	0.92	-	-
Warehouse C.D.'s	3.30	-	3.30	100.00	2.87	0.43	-	3.30	3.43	-	3.43	100.00
Other Investments	2.63	2.46	0.17	6.91	2.64	(0.01)	2.46	0.17	2.60	2.46	0.14	5.69
<b>Total Investments</b>	<b>2.58</b>	<b>2.37</b>	<b>0.21</b>	<b>8.86</b>	<b>2.50</b>	<b>0.08</b>	<b>2.33</b>	<b>0.25</b>	<b>2.50</b>	<b>2.36</b>	<b>0.14</b>	<b>5.93</b>
<b>Total Short-Term Liquidity</b>	<b>1.43</b>	<b>1.13</b>	<b>0.30</b>	<b>26.55</b>	<b>1.18</b>	<b>0.25</b>	<b>0.38</b>	<b>1.05</b>	<b>0.84</b>	<b>0.80</b>	<b>0.04</b>	<b>5.00</b>
<b>Total Earning Assets</b>	<b>4.29</b>	<b>4.05</b>	<b>0.24</b>	<b>5.93</b>	<b>4.17</b>	<b>0.12</b>	<b>3.91</b>	<b>0.38</b>	<b>4.04</b>	<b>3.89</b>	<b>0.15</b>	<b>3.86</b>
<b>Total Non-Earning Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Assets</b>	<b>4.14</b>	<b>3.94</b>	<b>0.20</b>	<b>5.08</b>	<b>4.00</b>	<b>0.14</b>	<b>3.81</b>	<b>0.33</b>	<b>3.89</b>	<b>3.78</b>	<b>0.11</b>	<b>2.91</b>

## Rate/Yield Comparison

(Percentage)

*Executive Management Series*

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Interest Bearing Checking	0.23	0.30	0.07	23.33	0.22	(0.01)	0.24	0.01	0.23	0.26	0.03	11.54
Money Market Accounts	0.28	0.31	0.03	9.68	0.28	-	0.25	(0.03)	0.26	0.26	-	-
Premium Money Market Accounts	1.04	0.53	(0.51)	(96.23)	0.91	(0.13)	0.43	(0.61)	0.75	0.46	(0.29)	(63.04)
Managed Corporate Funding	1.48	1.07	(0.41)	(38.32)	1.23	(0.25)	0.75	(0.73)	1.11	0.86	(0.25)	(29.07)
Public Funds	1.18	1.16	(0.02)	(1.72)	1.17	(0.01)	1.11	(0.07)	1.15	1.16	0.01	0.86
<b>Total Interest Bearing Checking</b>	<b>0.66</b>	<b>0.62</b>	<b>(0.04)</b>	<b>(6.45)</b>	<b>0.59</b>	<b>(0.07)</b>	<b>0.52</b>	<b>(0.14)</b>	<b>0.60</b>	<b>0.58</b>	<b>(0.02)</b>	<b>(3.45)</b>
<b>Total Savings Deposits</b>	<b>0.35</b>	<b>0.41</b>	<b>0.06</b>	<b>14.63</b>	<b>0.35</b>	<b>-</b>	<b>0.35</b>	<b>-</b>	<b>0.35</b>	<b>0.37</b>	<b>0.02</b>	<b>5.41</b>
1 to 6 Month C.D.'s	0.45	0.34	(0.11)	(32.35)	0.42	(0.03)	0.32	(0.13)	0.33	0.31	(0.02)	(6.45)
7 to 12 Month C.D.'s	0.86	0.57	(0.29)	(50.88)	0.85	(0.01)	0.69	(0.17)	0.76	0.64	(0.12)	(18.75)
13 to 24 Month C.D.'s	0.99	0.86	(0.13)	(15.12)	0.97	(0.02)	0.90	(0.09)	0.92	0.87	(0.05)	(5.75)
25 to 60 Month C.D.'s	1.05	1.03	(0.02)	(1.94)	1.05	-	0.99	(0.06)	1.03	1.02	(0.01)	(0.98)
\$100,000 and Greater C.D.'s	1.12	0.96	(0.16)	(16.67)	1.10	(0.02)	1.00	(0.12)	1.05	0.96	(0.09)	(9.38)
Public Funds Certificates	1.34	0.72	(0.62)	(86.11)	1.20	(0.14)	0.64	(0.70)	0.94	0.67	(0.27)	(40.30)
I.R.A.'s	1.13	0.98	(0.15)	(15.31)	1.12	(0.01)	0.87	(0.26)	0.97	0.90	(0.07)	(7.78)
U.S. Sterling Capital C.D.'s	1.80	1.48	(0.32)	(21.62)	1.80	-	1.62	(0.18)	1.69	1.49	(0.20)	(13.42)
Finance 500	1.53	1.17	(0.36)	(30.77)	1.44	(0.09)	0.79	(0.74)	1.12	1.00	(0.12)	(12.00)
C.D. Warehouse Funding	1.25	-	(1.25)	(100.00)	1.25	-	-	(1.25)	1.16	-	(1.16)	(100.00)
D.A. Davidson	-	1.30	1.30	100.00	-	-	0.83	0.83	0.89	0.99	0.10	10.10
Other C.D.'s	1.08	1.18	0.10	8.47	1.06	(0.02)	0.98	(0.10)	1.01	1.06	0.05	4.72
<b>Certificates of Deposit</b>	<b>1.34</b>	<b>1.02</b>	<b>(0.32)</b>	<b>(31.37)</b>	<b>1.27</b>	<b>(0.07)</b>	<b>0.87</b>	<b>(0.47)</b>	<b>1.05</b>	<b>0.93</b>	<b>(0.12)</b>	<b>(12.90)</b>
Overnight Funding	-	1.28	1.28	100.00	1.25	1.25	0.72	0.72	1.17	1.14	(0.03)	(2.63)
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Beyond One Year	-	-	-	-	-	-	3.48	3.48	3.41	3.41	-	-
Repurchase Agreements	-	0.63	0.63	100.00	-	-	-	-	-	0.63	0.63	100.00
<b>Total Non-Deposit Funding</b>	<b>-</b>	<b>1.28</b>	<b>1.28</b>	<b>100.00</b>	<b>1.25</b>	<b>1.25</b>	<b>3.33</b>	<b>3.33</b>	<b>2.15</b>	<b>3.20</b>	<b>1.05</b>	<b>32.81</b>
<b>Total Interest Bearing Liabilities</b>	<b>0.88</b>	<b>0.75</b>	<b>(0.13)</b>	<b>(17.33)</b>	<b>0.84</b>	<b>(0.04)</b>	<b>0.70</b>	<b>(0.18)</b>	<b>0.79</b>	<b>0.73</b>	<b>(0.06)</b>	<b>(8.22)</b>
<b>Non-Interest Deposits</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Cost of Funds</b>	<b>0.77</b>	<b>0.67</b>	<b>(0.10)</b>	<b>(14.93)</b>	<b>0.73</b>	<b>(0.04)</b>	<b>0.63</b>	<b>(0.14)</b>	<b>0.70</b>	<b>0.66</b>	<b>(0.04)</b>	<b>(6.06)</b>
<b>Total Other Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Equity Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>0.70</b>	<b>0.61</b>	<b>(0.09)</b>	<b>(14.75)</b>	<b>0.67</b>	<b>(0.03)</b>	<b>0.58</b>	<b>(0.12)</b>	<b>0.64</b>	<b>0.60</b>	<b>(0.04)</b>	<b>(6.67)</b>

## Income Statement Comparison

(Whole Dollars)

*Executive Management Series*

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	***** Year-to-Date Total *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Total Loans	1,140,009	974,250	165,759	17.01	1,103,058	36,951	917,265	222,744	11,756,226	10,929,665	826,561	7.56
Total Investments	314,497	300,183	14,314	4.77	301,036	13,461	304,234	10,263	4,044,264	3,588,615	455,649	12.70
Total Short-Term Liquidity	1,153	38	1,115	2,934.21	262	891	8	1,145	14,307	40,346	(26,039)	(64.54)
<b>Total Interest Income</b>	<b>1,455,659</b>	<b>1,274,471</b>	<b>181,188</b>	<b>14.22</b>	<b>1,404,356</b>	<b>51,303</b>	<b>1,221,507</b>	<b>234,152</b>	<b>15,814,797</b>	<b>14,558,626</b>	<b>1,256,171</b>	<b>8.63</b>
Total Interest Bearing Checking	95,679	89,883	(5,796)	(6.45)	87,095	(8,584)	74,157	(21,522)	1,104,257	1,058,082	(46,175)	(4.36)
Total Savings Deposits	7,091	8,481	1,390	16.39	6,737	(354)	6,864	(227)	79,554	91,714	12,160	13.26
Certificates of Deposit	133,054	89,832	(43,222)	(48.11)	117,181	(15,873)	65,949	(67,105)	1,100,990	951,087	(149,903)	(15.76)
Total Non-Deposit Funding	4,466	4,162	(304)	(7.30)	22,738	18,272	30,084	25,618	296,971	221,647	(75,324)	(33.98)
<b>Total Interest Expense</b>	<b>240,290</b>	<b>192,358</b>	<b>(47,932)</b>	<b>(24.92)</b>	<b>233,751</b>	<b>(6,539)</b>	<b>177,054</b>	<b>(63,236)</b>	<b>2,581,772</b>	<b>2,322,529</b>	<b>(259,243)</b>	<b>(11.16)</b>
<b>Net Interest Income</b>	<b>1,215,369</b>	<b>1,082,113</b>	<b>133,256</b>	<b>12.31</b>	<b>1,170,605</b>	<b>44,764</b>	<b>1,044,453</b>	<b>170,916</b>	<b>13,233,025</b>	<b>12,236,097</b>	<b>996,928</b>	<b>8.15</b>
<b>Provision - Loan Losses</b>	<b>30,000</b>	<b>38,000</b>	<b>8,000</b>	<b>21.05</b>	<b>30,000</b>	<b>0</b>	<b>50,000</b>	<b>20,000</b>	<b>355,000</b>	<b>456,000</b>	<b>101,000</b>	<b>22.15</b>
Fees on Loans	74,826	63,047	11,779	18.68	41,822	33,004	45,422	29,404	482,712	749,671	(266,959)	(35.61)
Fees on Deposits	131,140	128,316	2,824	2.20	130,379	761	124,066	7,074	1,555,710	1,529,876	25,834	1.69
Other Operating Income	12,209	5,265	6,944	131.89	10,144	2,065	6,575	5,634	118,317	62,611	55,706	88.97
Mortgage Income	18,727	40,273	(21,546)	(53.50)	59,174	(40,447)	128,299	(109,572)	542,283	514,287	27,996	5.44
Special Services Income	26,987	21,092	5,895	27.95	25,935	1,052	23,733	3,254	315,447	256,387	59,060	23.04
Non-Operating Income	(1,588)	0	(1,588)	(100.00)	6,158	(7,746)	(120)	(1,468)	34,690	0	34,690	100.00
<b>Total Non-Interest Income</b>	<b>262,301</b>	<b>257,993</b>	<b>4,308</b>	<b>1.67</b>	<b>273,612</b>	<b>(11,311)</b>	<b>327,975</b>	<b>(65,674)</b>	<b>3,049,159</b>	<b>3,112,832</b>	<b>(63,673)</b>	<b>(2.05)</b>
<b>Securities Gains/Losses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>(28,007)</b>	<b>28,007</b>	<b>0</b>	<b>0</b>	<b>58,325</b>	<b>0</b>	<b>58,325</b>	<b>100.00</b>
Personnel	429,250	405,103	(24,147)	(5.96)	436,605	7,355	388,974	(40,276)	5,033,265	4,816,521	(216,744)	(4.50)
Occupancy	57,419	50,394	(7,025)	(13.94)	51,903	(5,516)	49,954	(7,465)	602,452	600,172	(2,280)	(0.38)
Furniture, Fixtures, & Equipment	98,127	47,639	(50,488)	(105.98)	63,364	(34,763)	50,431	(47,696)	554,074	567,652	13,578	2.39
Outside Services	211,759	128,757	(83,002)	(64.46)	215,211	3,452	134,918	(76,841)	2,262,790	1,536,358	(726,432)	(47.28)
Other Operating Expenses	212,349	179,145	(33,204)	(18.53)	204,309	(8,040)	146,808	(65,541)	2,356,171	2,122,706	(233,465)	(11.00)
Mortgage Personnel	20,290	17,718	(2,572)	(14.52)	19,474	(816)	18,294	(1,996)	233,342	209,725	(23,617)	(11.26)
Mortgage Expenses	18,279	5,232	(13,047)	(249.37)	11,730	(6,549)	8,513	(9,766)	116,618	64,667	(51,951)	(80.34)
Non-Operating Expenses	30,815	6,633	(24,182)	(364.57)	10,289	(20,526)	18,130	(12,685)	157,217	78,512	(78,705)	(100.25)
<b>Total Non-Interest Expenses</b>	<b>1,078,288</b>	<b>840,621</b>	<b>(237,667)</b>	<b>(28.27)</b>	<b>1,012,885</b>	<b>(65,403)</b>	<b>816,022</b>	<b>(262,266)</b>	<b>11,315,929</b>	<b>9,996,313</b>	<b>(1,319,616)</b>	<b>(13.20)</b>
<b>Net Income Before Taxes</b>	<b>369,382</b>	<b>461,485</b>	<b>(92,103)</b>	<b>(19.96)</b>	<b>373,325</b>	<b>(3,943)</b>	<b>506,406</b>	<b>(137,024)</b>	<b>4,669,580</b>	<b>4,896,616</b>	<b>(227,036)</b>	<b>(4.64)</b>
State Tax	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Federal Tax	0	0	0	0.00	0	0	0	0	0	0	0	0.00
<b>Net Income</b>	<b>369,382</b>	<b>461,485</b>	<b>(92,103)</b>	<b>(19.96)</b>	<b>373,325</b>	<b>(3,943)</b>	<b>506,406</b>	<b>(137,024)</b>	<b>4,669,580</b>	<b>4,896,616</b>	<b>(227,036)</b>	<b>(4.64)</b>

## Ratio Report

*Executive Management Series*

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	***** Year-to-Date Average *****			
	Actual	Budget			Actual		Actual		Budget	Variance	Percent	
<b>Income Statement Ratios</b> (Comparison to Total Assets)												
Interest Income	4.16	3.95	0.21	5.32	4.13	0.03	3.84	0.32	3.89	3.78	0.11	2.91
Interest Expense	0.69	0.60	(0.09)	(15.00)	0.69	-	0.56	(0.13)	0.63	0.60	(0.03)	(5.00)
<b>Net Interest Income</b>	<b>3.47</b>	<b>3.35</b>	<b>0.12</b>	<b>3.58</b>	<b>3.45</b>	<b>0.02</b>	<b>3.29</b>	<b>0.18</b>	<b>3.25</b>	<b>3.18</b>	<b>0.07</b>	<b>2.20</b>
Provisions for Loan Losses	0.09	0.12	0.03	25.00	0.09	-	0.16	0.07	0.09	0.12	0.03	25.00
<b>Non-Interest Income</b>	<b>0.76</b>	<b>0.81</b>	<b>(0.05)</b>	<b>(6.17)</b>	<b>0.79</b>	<b>(0.03)</b>	<b>1.05</b>	<b>(0.29)</b>	<b>0.75</b>	<b>0.81</b>	<b>(0.06)</b>	<b>(7.41)</b>
Security Gains/(Losses)	-	-	-	-	(0.08)	0.08	-	-	0.01	-	0.01	100.00
<b>Non-Interest Expenses</b>	<b>3.14</b>	<b>2.65</b>	<b>(0.49)</b>	<b>(18.49)</b>	<b>2.94</b>	<b>(0.20)</b>	<b>2.62</b>	<b>(0.52)</b>	<b>2.78</b>	<b>2.60</b>	<b>(0.18)</b>	<b>(6.92)</b>
Pre-Tax Income	1.07	1.46	(0.39)	(26.71)	1.08	(0.01)	1.62	(0.55)	1.15	1.27	(0.12)	(9.45)
Taxes	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income/Return on Assets</b>	<b>1.07</b>	<b>1.46</b>	<b>(0.39)</b>	<b>(26.71)</b>	<b>1.08</b>	<b>(0.01)</b>	<b>1.62</b>	<b>(0.55)</b>	<b>1.15</b>	<b>1.27</b>	<b>(0.12)</b>	<b>(9.45)</b>
<b>Performance Ratios</b>												
Return on Equity	11.87	15.65	(3.78)	(24.15)	13.00	(1.13)	18.21	(6.34)	13.78	14.31	(0.53)	(3.70)
Operating Efficiency Ratio	70.81	62.23	(8.58)	(13.79)	69.72	(1.09)	58.13	(12.68)	68.68	64.62	(4.06)	(6.28)
<b>Balance Sheet Ratios</b>												
Yield on Earning Assets	4.29	4.05	0.24	5.93	4.17	0.12	3.91	0.38	4.04	3.89	0.15	3.86
Cost of Earning Assets	0.73	0.63	(0.10)	(15.87)	0.70	(0.03)	0.60	(0.13)	0.67	0.62	(0.05)	(8.06)
<b>Net Interest Margin</b>	<b>3.56</b>	<b>3.42</b>	<b>0.14</b>	<b>4.09</b>	<b>3.47</b>	<b>0.09</b>	<b>3.31</b>	<b>0.25</b>	<b>3.37</b>	<b>3.27</b>	<b>0.10</b>	<b>3.06</b>
Yield on Earning Assets	4.29	4.05	0.24	5.93	4.17	0.12	3.91	0.38	4.04	3.89	0.15	3.86
Cost of Interest Bearing Liabilities	0.88	0.75	(0.13)	(17.33)	0.84	(0.04)	0.70	(0.18)	0.79	0.73	(0.06)	(8.22)
<b>Spread</b>	<b>3.41</b>	<b>3.30</b>	<b>0.11</b>	<b>3.33</b>	<b>3.33</b>	<b>0.08</b>	<b>3.21</b>	<b>0.20</b>	<b>3.25</b>	<b>3.16</b>	<b>0.09</b>	<b>2.85</b>
Earning Assets/ Assets	96.52	97.42	(0.90)	(0.92)	95.95	0.57	97.38	(0.86)	96.40	97.06	(0.66)	(0.68)
Interest Bearing Liabilities/ Assets	79.69	82.38	2.69	3.27	79.79	0.10	83.21	3.52	81.25	82.79	1.54	1.86
Earning Assets/Interest Bearing Liabilities	121.12	118.25	2.87	2.43	120.25	0.87	117.02	4.10	118.66	117.23	1.43	1.22
<b>Loans/Deposits</b>	<b>68.13</b>	<b>64.23</b>	<b>3.90</b>	<b>6.07</b>	<b>68.28</b>	<b>(0.15)</b>	<b>63.05</b>	<b>5.08</b>	<b>63.56</b>	<b>62.50</b>	<b>1.06</b>	<b>1.70</b>
Loans/(Deposits plus Repo Agreements)	68.13	64.23	3.90	6.07	68.28	(0.15)	63.05	5.08	63.56	62.50	1.06	1.70
Reserve for Loan Losses/Net Loans	1.22	1.52	(0.30)	(19.74)	1.22	-	1.50	(0.28)	1.36	1.52	(0.16)	(10.53)
<b>Tangible Equity Capital (Leverage Ratio)</b>	<b>9.05</b>	<b>9.31</b>	<b>(0.26)</b>	<b>(2.79)</b>	<b>8.34</b>	<b>0.71</b>	<b>8.92</b>	<b>0.13</b>	<b>8.33</b>	<b>8.89</b>	<b>(0.56)</b>	<b>(6.30)</b>

## Income/Expense Comparison

(Whole Dollars)

*Executive Management Series*

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Agricultural Loans - Fixed	112,791	101,151	11,640	11.51	139,038	(26,247)	87,870	24,921	1,129,382	1,115,464	13,918	1.25
Agricultural Loans - Variable	21,555	14,906	6,649	44.61	28,039	(6,484)	14,565	6,990	254,160	173,888	80,272	46.16
Commercial Loans - Fixed	168,337	120,338	47,999	39.89	157,693	10,644	98,719	69,618	1,411,366	1,274,386	136,980	10.75
Commercial Loans - Variable	178,575	140,082	38,493	27.48	165,781	12,794	144,209	34,366	1,845,845	1,564,960	280,885	17.95
Real Estate Loans - Fixed	55,207	42,657	12,550	29.42	50,313	4,894	33,718	21,489	517,855	466,129	51,726	11.10
Real Estate Loans - Variable	263,811	284,414	(20,603)	(7.24)	273,112	(9,301)	263,552	259	3,207,724	3,229,093	(21,369)	(0.66)
R.E. Construction Loans - Fixed	8,443	-	8,443	100.00	3,848	4,595	-	8,443	12,291	-	12,291	100.00
R.E. Construction Loans - Variable	28,525	-	28,525	100.00	14,386	14,139	-	28,525	42,911	-	42,911	100.00
Residential Real Estate - Fixed	24,569	23,942	627	2.62	26,473	(1,904)	23,357	1,212	262,945	272,710	(9,765)	(3.58)
Residential Real Estate - Variable	156,420	162,406	(5,986)	(3.69)	148,024	8,396	150,437	5,983	1,781,445	1,838,565	(57,120)	(3.11)
Residential Real Estate - Warehouse	201	-	201	100.00	199	2	102	99	2,144	-	2,144	100.00
Consumer Loans	81,950	68,903	13,047	18.94	78,532	3,418	75,348	6,602	901,668	812,547	89,121	10.97
Participations Purchased	-	-	-	-	-	-	-	-	-	-	-	-
Loans Sold	(40,674)	-	(40,674)	(100.00)	(40,974)	300	-	(40,674)	(144,017)	-	(144,017)	(100.00)
Other Loans	80,299	15,451	64,848	419.70	58,594	21,705	25,388	54,911	530,507	181,922	348,585	191.61
Overdrafts	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Loans</b>	<b>1,140,009</b>	<b>974,250</b>	<b>165,759</b>	<b>17.01</b>	<b>1,103,058</b>	<b>36,951</b>	<b>917,265</b>	<b>222,744</b>	<b>11,756,226</b>	<b>10,929,665</b>	<b>826,561</b>	<b>7.56</b>
U.S. Treasury & Agency Securities	120,483	171,709	(51,226)	(29.83)	120,483	-	151,102	(30,619)	1,927,906	2,024,272	(96,366)	(4.76)
Mortgage Backed Securities - Fixed	165,324	117,607	47,717	40.57	159,146	6,178	135,324	30,000	1,982,773	1,506,517	476,256	31.61
Municipal Securities	1,865	1,857	8	0.43	1,865	-	1,865	-	22,380	22,282	98	0.44
Warehouse C.D.'s	13,138	-	13,138	100.00	18,265	(5,127)	-	13,138	65,935	-	65,935	100.00
Other Investments	13,687	9,010	4,677	51.91	1,277	12,410	15,943	(2,256)	45,270	35,544	9,726	27.36
<b>Total Investments</b>	<b>314,497</b>	<b>300,183</b>	<b>14,314</b>	<b>4.77</b>	<b>301,036</b>	<b>13,461</b>	<b>304,234</b>	<b>10,263</b>	<b>4,044,264</b>	<b>3,588,615</b>	<b>455,649</b>	<b>12.70</b>
<b>Total Short-Term Liquidity</b>	<b>1,153</b>	<b>38</b>	<b>1,115</b>	<b>2,934.21</b>	<b>262</b>	<b>891</b>	<b>8</b>	<b>1,145</b>	<b>14,307</b>	<b>40,346</b>	<b>(26,039)</b>	<b>(64.54)</b>
<b>Total Earning Assets</b>	<b>1,455,659</b>	<b>1,274,471</b>	<b>181,188</b>	<b>14.22</b>	<b>1,404,356</b>	<b>51,303</b>	<b>1,221,507</b>	<b>234,152</b>	<b>15,814,797</b>	<b>14,558,626</b>	<b>1,256,171</b>	<b>8.63</b>
<b>Total Non-Earning Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Assets</b>	<b>1,455,659</b>	<b>1,274,471</b>	<b>181,188</b>	<b>14.22</b>	<b>1,404,356</b>	<b>51,303</b>	<b>1,221,507</b>	<b>234,152</b>	<b>15,814,797</b>	<b>14,558,626</b>	<b>1,256,171</b>	<b>8.63</b>



## Income/Expense Comparison

(Whole Dollars)

*Executive Management Series*

Category									***** Year-to-Date Total *****			
	Dec 17 Actual	Dec 17 Budget	Variance	Percent	Nov 17 Actual	Variance	Dec 16 Actual	Variance	Actual	Budget	Variance	Percent
Interest Bearing Checking	19,453	23,903	4,450	18.62	19,502	49	19,359	(94)	233,856	252,033	18,177	7.21
Money Market Accounts	1,867	2,105	238	11.31	1,863	(4)	1,734	(133)	22,956	21,869	(1,087)	(4.97)
Premium Money Market Accounts	1,507	1,021	(486)	(47.60)	1,291	(216)	659	(848)	11,955	11,073	(882)	(7.97)
Managed Corporate Funding	32,000	23,560	(8,440)	(35.82)	28,336	(3,664)	15,537	(16,463)	296,460	236,498	(59,962)	(25.35)
Public Funds	40,852	39,294	(1,558)	(3.96)	36,103	(4,749)	36,868	(3,984)	539,030	536,609	(2,421)	(0.45)
<b>Total Interest Bearing Checking</b>	<b>95,679</b>	<b>89,883</b>	<b>(5,796)</b>	<b>(6.45)</b>	<b>87,095</b>	<b>(8,584)</b>	<b>74,157</b>	<b>(21,522)</b>	<b>1,104,257</b>	<b>1,058,082</b>	<b>(46,175)</b>	<b>(4.36)</b>
<b>Total Savings Deposits</b>	<b>7,091</b>	<b>8,481</b>	<b>1,390</b>	<b>16.39</b>	<b>6,737</b>	<b>(354)</b>	<b>6,864</b>	<b>(227)</b>	<b>79,554</b>	<b>91,714</b>	<b>12,160</b>	<b>13.26</b>
1 to 6 Month C.D.'s	315	343	28	8.16	273	(42)	263	(52)	2,637	3,753	1,116	29.74
7 to 12 Month C.D.'s	1,037	685	(352)	(51.39)	934	(103)	645	(392)	10,012	8,959	(1,053)	(11.75)
13 to 24 Month C.D.'s	1,588	1,331	(257)	(19.31)	1,433	(155)	1,253	(335)	16,075	16,151	76	0.47
25 to 60 Month C.D.'s	2,357	2,815	458	16.27	2,267	(90)	2,037	(320)	27,069	32,626	5,557	17.03
\$100,000 and Greater C.D.'s	20,348	17,842	(2,506)	(14.05)	19,194	(1,154)	18,928	(1,420)	235,049	208,682	(26,367)	(12.64)
Public Funds Certificates	25,743	14,112	(11,631)	(82.42)	23,268	(2,475)	12,380	(13,363)	219,188	158,088	(61,100)	(38.65)
I.R.A.'s	4,946	3,987	(959)	(24.05)	4,311	(635)	3,567	(1,379)	48,033	44,118	(3,915)	(8.87)
U.S. Sterling Capital C.D.'s	7,123	9,003	1,880	20.88	7,333	210	7,236	113	88,957	102,725	13,768	13.40
Finance 500	59,213	25,939	(33,274)	(128.28)	51,792	(7,421)	12,079	(47,134)	332,075	238,667	(93,408)	(39.14)
C.D. Warehouse Funding	5,308	-	(5,308)	(100.00)	1,541	(3,767)	-	(5,308)	18,151	-	(18,151)	(100.00)
D.A. Davidson	-	8,162	8,162	100.00	-	-	2,624	2,624	51,981	77,637	25,656	33.05
Other C.D.'s	5,076	5,614	538	9.58	4,835	(241)	4,937	(139)	51,763	59,681	7,918	13.27
<b>Certificates of Deposit</b>	<b>133,054</b>	<b>89,832</b>	<b>(43,222)</b>	<b>(48.11)</b>	<b>117,181</b>	<b>(15,873)</b>	<b>65,949</b>	<b>(67,105)</b>	<b>1,100,990</b>	<b>951,087</b>	<b>(149,903)</b>	<b>(15.76)</b>
Overnight Funding	4,466	4,162	(304)	(7.30)	9,970	5,504	6,128	1,662	74,549	5,377	(69,172)	(1,286.44)
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Beyond One Year	-	-	-	-	12,768	12,768	23,956	23,956	222,422	216,270	(6,152)	(2.84)
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Deposit Funding</b>	<b>4,466</b>	<b>4,162</b>	<b>(304)</b>	<b>(7.30)</b>	<b>22,738</b>	<b>18,272</b>	<b>30,084</b>	<b>25,618</b>	<b>296,971</b>	<b>221,647</b>	<b>(75,324)</b>	<b>(33.98)</b>
<b>Total Interest Bearing Liabilities</b>	<b>240,290</b>	<b>192,358</b>	<b>(47,932)</b>	<b>(24.92)</b>	<b>233,751</b>	<b>(6,539)</b>	<b>177,054</b>	<b>(63,236)</b>	<b>2,581,772</b>	<b>2,322,529</b>	<b>(259,243)</b>	<b>(11.16)</b>
<b>Non-Interest Deposits</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Cost of Funds</b>	<b>240,290</b>	<b>192,358</b>	<b>(47,932)</b>	<b>(24.92)</b>	<b>233,751</b>	<b>(6,539)</b>	<b>177,054</b>	<b>(63,236)</b>	<b>2,581,772</b>	<b>2,322,529</b>	<b>(259,243)</b>	<b>(11.16)</b>
<b>Total Other Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Equity Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>240,290</b>	<b>192,358</b>	<b>(47,932)</b>	<b>(24.92)</b>	<b>233,751</b>	<b>(6,539)</b>	<b>177,054</b>	<b>(63,236)</b>	<b>2,581,772</b>	<b>2,322,529</b>	<b>(259,243)</b>	<b>(11.16)</b>