

Sample Bank
Anywhere, USA

Year-End Performance Analysis

~ Account Level Series ~

BankLink SolutionsSM
Forecasting & Reporting Systems

Hybarger & Associates

January 2018 Board Meeting

As of December 31, 2017

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Agricultural (360) Fixed - VINI	-	17,813	(17,813)	(100.00)	-	-	17,287	(17,287)	111	17,572	(17,461)	(99.37)
Agricultural (360) Fixed - GROV	-	121	(121)	(100.00)	-	-	123	(123)	-	122	(122)	(100.00)
Agricultural (360) Fixed - AGLN	18,758	-	18,758	100.00	18,766	(8)	-	18,758	17,001	-	17,001	100.00
Agricultural (360) Fixed - 20% - AGLN	346	-	346	100.00	359	(13)	-	346	287	-	287	100.00
Agricultural Fixed - VINI	28	2,674	(2,646)	(98.95)	28	-	2,595	(2,567)	12	2,638	(2,626)	(99.55)
Agricultural Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Fixed - AGLN	6,077	-	6,077	100.00	6,128	(51)	-	6,077	3,550	-	3,550	100.00
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	-	-	-	-	692	(692)	-	-	116	-	116	100.00
Agricultural Annually w/C&F - VINI	-	3,203	(3,203)	(100.00)	-	-	3,146	(3,146)	72	3,177	(3,105)	(97.73)
Agricultural Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	4,394	-	4,394	100.00	3,881	513	-	4,394	4,383	-	4,383	100.00
Agricultural 3 Years - w/C&F - VINI	-	110	(110)	(100.00)	-	-	111	(111)	-	111	(111)	(100.00)
Agricultural 3 Years - w/C&F - AGLN	166	-	166	100.00	166	-	-	166	128	-	128	100.00
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	32,385	16,231	16,154	99.53	31,750	635	14,927	17,458	21,495	15,691	5,804	36.99
Commercial (360) Fixed - 20% - VINI	191	-	191	100.00	197	(6)	-	191	217	-	217	100.00
Commercial (360) Fixed - GROV	6,216	7,747	(1,531)	(19.76)	6,159	57	6,575	(359)	6,169	7,228	(1,059)	(14.65)
Commercial (360) Fixed - 20% - GROV	199	-	199	100.00	201	(2)	-	199	171	-	171	100.00
Commercial (360) Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - AGLN	15	-	15	100.00	20	(5)	-	15	6	-	6	100.00
Commercial Fixed - VINI	58	59	(1)	(1.69)	59	(1)	61	(3)	51	60	(9)	(15.00)
Commercial Fixed - 20% - VINI	50	-	50	100.00	50	-	-	50	42	-	42	100.00
Commercial Fixed - GROV	4	5	(1)	(20.00)	4	-	5	(1)	5	5	-	-
Commercial Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (FAC)-Fixed - VINI	-	647	(647)	(100.00)	-	-	825	(825)	736	725	11	1.52
Commercial (FAC)-Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	6,698	4,501	2,197	48.81	6,698	-	4,500	2,198	5,208	4,500	708	15.73
Commercial (360) Monthly w/C&F - VINI	532	3,359	(2,827)	(84.16)	691	(159)	3,260	(2,728)	1,286	3,314	(2,028)	(61.19)
Commercial (360) Monthly w/C&F - GROV	12	21	(9)	(42.86)	12	-	20	(8)	15	20	(5)	(25.00)
Commercial Monthly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Quarterly w/C&F - VINI	-	1	(1)	(100.00)	-	-	1	(1)	-	1	(1)	(100.00)
Commercial Quarterly - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	2,041	-	2,041	100.00	2,074	(33)	-	2,041	1,985	-	1,985	100.00
Commercial - Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Annually w/F - VINI	910	2,518	(1,608)	(63.86)	925	(15)	2,503	(1,593)	1,126	2,511	(1,385)	(55.16)
Commercial (360) Annually w/F - GL- VINI	2,281	-	2,281	100.00	2,300	(19)	-	2,281	1,981	-	1,981	100.00

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Comm (360) Ann w/C&F - <1% Mar - VINI	6,754	17,864	(11,110)	(62.19)	7,406	(652)	16,088	(9,334)	12,682	17,054	(4,372)	(25.64)
Comm (360) Ann w/C&F - 1 % Mar - VINI	4,366	-	4,366	100.00	4,605	(239)	-	4,366	1,872	-	1,872	100.00
Comm (360) Ann w/C&F - >1% Mar - VINI	5,647	-	5,647	100.00	5,672	(25)	-	5,647	1,314	-	1,314	100.00
Commercial (360) Annually w/C&F - GROV	1,264	361	903	250.14	1,273	(9)	359	905	865	360	505	140.28
Commercial Annually w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - VINI	34	39	(5)	(12.82)	35	(1)	40	(6)	37	39	(2)	(5.13)
Commercial Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - VINI	3,034	2,221	813	36.61	3,014	20	2,208	826	2,071	2,215	(144)	(6.50)
Commercial 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - GROV	1,109	1,242	(133)	(10.71)	1,118	(9)	1,205	(96)	1,153	1,225	(72)	(5.88)
Commercial (360) 4 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 5 Yr w/C&F - VINI	48	102	(54)	(52.94)	48	-	105	(57)	68	103	(35)	(33.98)
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 10 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 1 Yr / Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Comm (360) Chking Mnthly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Comm (360) Chking Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) CD's Vari - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial CD's Vari - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial CD's Vari w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial CD's Vari - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commerical - Cadence Loans - VINI	5,000	-	5,000	100.00	5,000	-	4,550	450	4,917	-	4,917	100.00
Real Estate Fixed - VINI	8,926	2,814	6,112	217.20	4,958	3,968	2,731	6,195	5,184	2,776	2,408	86.74
Real Estate Fixed - 50% - VINI	1	-	1	100.00	4	(3)	-	1	24	-	24	100.00
Real Estate Fixed - GROV	5,056	7,268	(2,212)	(30.43)	5,071	(15)	5,444	(388)	5,267	6,788	(1,521)	(22.41)
Real Estate Fixed - 50% - GROV	2,612	-	2,612	100.00	2,612	-	-	2,612	1,210	-	1,210	100.00
Real Estate Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Fixed - AGLN	580	-	580	100.00	188	392	-	580	111	-	111	100.00
Real Estate Fixed - MTG	21	152	(131)	(86.18)	21	-	149	(128)	26	150	(124)	(82.67)
Real Estate Monthly - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Monthly w/F - 100% - GROV	1,597	-	1,597	100.00	1,599	(2)	-	1,597	806	-	806	100.00
Real Estate Monthly w/C - GROV	1,318	1,336	(18)	(1.35)	1,323	(5)	1,377	(59)	1,345	1,355	(10)	(0.74)
Real Estate Monthly w/C&F - VINI	515	5,039	(4,524)	(89.78)	522	(7)	4,890	(4,375)	1,660	4,971	(3,311)	(66.61)
Real Estate Monthly w/C&F - GROV	14	171	(157)	(91.81)	14	-	170	(156)	80	171	(91)	(53.22)
Real Estate Monthly w/C&F - CLEO	97	107	(10)	(9.35)	98	(1)	109	(12)	102	108	(6)	(5.56)
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-

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	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Real Estate Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	4,957	-	4,957	100.00	4,964	(7)	-	4,957	2,508	-	2,508	100.00
Real Estate Annually w/F - VINI	1,914	4,352	(2,438)	(56.02)	4,431	(2,517)	4,485	(2,571)	4,463	4,412	51	1.16
Real Estate Annually w/F - GROV	44	-	44	100.00	45	(1)	-	44	15	-	15	100.00
RE Annually w/C&F - <1% Mar - VINI	3,976	-	3,976	100.00	4,103	(127)	-	3,976	1,504	-	1,504	100.00
RE Annually w/C&F - 1% Mar - VINI	5,248	22,513	(17,265)	(76.69)	5,524	(276)	19,666	(14,418)	14,583	21,433	(6,850)	(31.96)
RE Annually w/C&F - >1% Mar - VINI	683	-	683	100.00	685	(2)	-	683	337	-	337	100.00
Real Estate Annually w/C&F -50%- VINI	-	-	-	-	-	-	-	-	167	-	167	100.00
RE Annually w/C&F - <1% Mar - GROV	3,924	7,979	(4,055)	(50.82)	4,812	(888)	7,743	(3,819)	7,998	7,870	128	1.63
RE Annually w/C&F - 1% Mar - GROV	2,814	-	2,814	100.00	2,821	(7)	-	2,814	944	-	944	100.00
RE Annually w/C&F - >1% Mar - GROV	1,485	-	1,485	100.00	1,637	(152)	-	1,485	654	-	654	100.00
Real Estate Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Annually w/C&F - AGLN	11,143	-	11,143	100.00	9,703	1,440	-	11,143	3,405	-	3,405	100.00
Real Estate Annually w/C&F - MTG	78	82	(4)	(4.88)	79	(1)	84	(6)	81	83	(2)	(2.41)
Real Estate 2 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/F - VINI	-	-	-	-	-	-	-	-	667	-	667	100.00
Real Estate 2 Yr w/C&F - VINI	1,239	1,379	(140)	(10.15)	1,248	(9)	1,338	(99)	1,285	1,360	(75)	(5.51)
Real Estate 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C&F - VINI	10,844	9,016	1,828	20.28	7,319	3,525	8,492	2,352	8,367	8,774	(407)	(4.64)
Real Estate 3 Yr w/C&F -50%- VINI	315	-	315	100.00	317	(2)	-	315	232	-	232	100.00
Real Estate 3 Yr w/C&F - GROV	2,857	4,574	(1,717)	(37.54)	2,990	(133)	4,492	(1,635)	3,858	4,536	(678)	(14.95)
Real Estate 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C&F - AGLN	1,075	-	1,075	100.00	352	723	-	1,075	253	-	253	100.00
Real Estate 3 Yr w/C&F - MTG	401	416	(15)	(3.61)	574	(173)	404	(3)	498	411	87	21.17
Real Estate 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - VINI	-	137	(137)	(100.00)	-	-	137	(137)	111	137	(26)	(18.98)
Real Estate 5 Yr - GROV	2	3	(1)	(33.33)	2	-	3	(1)	2	3	(1)	(33.33)
Real Estate 5 Yr - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - AGLN	129	-	129	100.00	129	-	-	129	22	-	22	100.00
Real Estate 5 Yr w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - VINI	5,245	7,293	(2,048)	(28.08)	6,005	(760)	7,078	(1,833)	6,250	7,195	(945)	(13.13)
Real Estate 5 Yr w/C&F -GL- VINI	255	-	255	100.00	266	(11)	-	255	233	-	233	100.00
Real Estate 5 Yr w/C&F -50%- VINI	61	-	61	100.00	60	1	-	61	51	-	51	100.00
Real Estate 5 Yr w/C&F - GROV	679	712	(33)	(4.63)	681	(2)	734	(55)	701	722	(21)	(2.91)
Real Estate 5 Yr w/C&F - AGLN	789	-	789	100.00	65	724	-	789	72	-	72	100.00
Real Estate 5 Yr w/C&F - MTG	-	41	(41)	(100.00)	-	-	40	(40)	6	41	(35)	(85.37)
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	3	-	3	100.00
Real Estate >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year Annually w/C&F - GROV	-	44	(44)	(100.00)	-	-	45	(45)	22	44	(22)	(50.00)
Real Estate 1 Year 3 Yr w/C&F - GROV	-	1	(1)	(100.00)	-	-	1	(1)	-	1	(1)	(100.00)

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Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Real Estate 1 Year 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Year 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
R.E. Comm Construction - Fixed - VINI	333	-	333	100.00	333	-	-	333	56	-	56	100.00
R.E. 1 - 4 Family Constr - Fixed - VINI	294	-	294	100.00	279	15	-	294	48	-	48	100.00
R.E. 1 - 4 Family Constr - Fixed - GROV	470	-	470	100.00	300	170	-	470	65	-	65	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	1,130	-	1,130	100.00	770	360	-	1,130	159	-	159	100.00
R.E. Comm Constr - Annually w/F - VINI	1,971	-	1,971	100.00	1,789	182	-	1,971	314	-	314	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	1,407	-	1,407	100.00	1,410	(3)	-	1,407	235	-	235	100.00
R.E. Comm Constr - Ann w/C&F- >1M - GROV	707	-	707	100.00	707	-	-	707	118	-	118	100.00
R.E. Comm Constr - 2 Years w/F - VINI	2,487	-	2,487	100.00	1,899	588	-	2,487	367	-	367	100.00
R.E. Comm Constr - 3 Ys - w/C&F - VINI	421	-	421	100.00	260	161	-	421	57	-	57	100.00
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	1,750	-	1,750	100.00	1,409	341	-	1,750	264	-	264	100.00
R.E. Family Constr - 3 Yrs w/C&F - VINI	96	-	96	100.00	97	(1)	-	96	16	-	16	100.00
1-4 Family (360) Fixed - VINI	112	753	(641)	(85.13)	101	11	731	(619)	340	743	(403)	(54.24)
1-4 Family (360) Fixed - 100% - VINI	2,003	-	2,003	100.00	1,764	239	-	2,003	753	-	753	100.00
1-4 Family (360) Fixed - GROV	408	743	(335)	(45.09)	408	-	766	(358)	513	754	(241)	(31.96)
1-4 Family (360) Fixed - 100% - GROV	294	-	294	100.00	295	(1)	-	294	239	-	239	100.00
1-4 Family (360) Fixed - 100% - AGLN	168	-	168	100.00	178	(10)	-	168	29	-	29	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed - VINI	1,342	1,425	(83)	(5.82)	1,346	(4)	1,383	(41)	1,362	1,406	(44)	(3.13)
1-4 Family Fixed - GROV	-	2	(2)	(100.00)	-	-	2	(2)	-	2	(2)	(100.00)
1-4 Family Fixed -100%- GROV	1	-	1	100.00	1	-	-	1	1	-	1	100.00
1-4 Family Fixed - MTG	1,818	2,958	(1,140)	(38.54)	2,102	(284)	2,871	(1,053)	1,701	2,918	(1,217)	(41.71)
1-4 Family Fixed -100%- MTG	69	-	69	100.00	70	(1)	-	69	713	-	713	100.00
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - 100% - VINI	17	19	(2)	(10.53)	17	-	20	(3)	18	20	(2)	(10.00)
1-4 Family (360) Annually w/F-100%- VINI	46	-	46	100.00	46	-	-	46	24	-	24	100.00
1-4 Family (360) Annually w/C&F - VINI	-	6,794	(6,794)	(100.00)	-	-	5,738	(5,738)	1,563	6,312	(4,749)	(75.24)
1-4 Family (360) Annual w/C&F-100%- VINI	1,245	-	1,245	100.00	2,006	(761)	-	1,245	3,569	-	3,569	100.00
1-4 Family (360) Annually w/C&F - GROV	202	400	(198)	(49.50)	202	-	402	(200)	347	401	(54)	(13.47)
1-4 Family (360) Annual w/C&F-100%- GROV	1,017	-	1,017	100.00	2,736	(1,719)	-	1,017	767	-	767	100.00
1-4 Family (360) Annual w/C&F - AGLN	817	-	817	100.00	1,047	(230)	-	817	374	-	374	100.00
1-4 Family (360) Annual w/C&F-100%- AGLN	5,757	-	5,757	100.00	3,182	2,575	-	5,757	750	-	750	100.00
1-4 Fam (360) Annually w/C&F-100%-MTG	142	496	(354)	(71.37)	143	(1)	148	(6)	145	337	(192)	(56.97)
1-4 Family Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - 100% - VINI	20	23	(3)	(13.04)	20	-	22	(2)	21	22	(1)	(4.55)
1-4 Family Annually w/C&F - GROV	188	265	(77)	(29.06)	188	-	273	(85)	234	269	(35)	(13.01)
1-4 Family Annually w/C&F - 100%- GROV	62	-	62	100.00	104	(42)	-	62	35	-	35	100.00
1-4 Family Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - MTG	1,522	2,969	(1,447)	(48.74)	2,162	(640)	2,881	(1,359)	2,349	2,928	(579)	(19.77)
1-4 Family Annually w/C&F- 100%- MTG	159	-	159	100.00	164	(5)	-	159	155	-	155	100.00
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
1-4 Family 2 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	103	113	(10)	(8.85)	103	-	110	(7)	106	112	(6)	(5.36)
1-4 Family (360) 3 Yr w/C&F - VINI	-	1,848	(1,848)	(100.00)	-	-	1,904	(1,904)	888	1,873	(985)	(52.59)
1-4 Family (360) 3 Yr w/F - 100% - VINI	42	-	42	100.00	42	-	-	42	17	-	17	100.00
1-4 Family (360) 3 Yr w/C&F -100% - VINI	1,765	-	1,765	100.00	1,915	(150)	-	1,765	1,072	-	1,072	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	15	545	(530)	(97.25)	15	-	542	(527)	241	544	(303)	(55.70)
1-4 Family (360) 3 Yr w/C&F -100% - GROV	507	-	507	100.00	509	(2)	-	507	310	-	310	100.00
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	142	-	142	100.00	-	142	-	142	12	-	12	100.00
1-4 Family (360) 3 Yr w/C&F - MTG	15	70	(55)	(78.57)	63	(48)	68	(53)	44	69	(25)	(36.23)
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	46	-	46	100.00	46	-	-	46	23	-	23	100.00
1-4 Family 3 Yr w/C&F - VINI	-	133	(133)	(100.00)	-	-	129	(129)	46	131	(85)	(64.89)
1-4 Family 3 Yr w/C&F - 100% - VINI	115	-	115	100.00	116	(1)	-	115	76	-	76	100.00
1-4 Family 3 Yr w/C&F - GROV	57	61	(4)	(6.56)	57	-	63	(6)	67	62	5	8.06
1-4 Family 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 3 Yrs w/C&F - 100% - AGLN	110	-	110	100.00	-	110	-	110	9	-	9	100.00
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	3,764	-	3,764	100.00	2,975	789	-	3,764	1,042	-	1,042	100.00
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	4,245	12,452	(8,207)	(65.91)	4,257	(12)	11,580	(7,335)	8,691	12,166	(3,475)	(28.56)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	3,188	-	3,188	100.00	3,200	(12)	-	3,188	1,117	-	1,117	100.00
1-4 Family 3 Yr w/C&F -100%- MTG	1,310	-	1,310	100.00	1,397	(87)	-	1,310	1,080	-	1,080	100.00
1-4 Family 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family (360) 5 Yr w/C&F - VINI	29	804	(775)	(96.39)	29	-	757	(728)	362	782	(420)	(53.71)
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	572	-	572	100.00	577	(5)	-	572	293	-	293	100.00
1-4 Family (360) 5 Yr w/C&F - GROV	37	309	(272)	(88.03)	37	-	307	(270)	112	308	(196)	(63.64)
1-4 Family (360) 5 Yr w/C&F -100% - GROV	22	-	22	100.00	22	-	-	22	13	-	13	100.00
1-4 Family (360) 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Ceilings - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	35	205	(170)	(82.93)	35	-	211	(176)	116	208	(92)	(44.23)
1-4 Family 5 Yr w/C&F - 100% - VINI	143	-	143	100.00	144	(1)	-	143	74	-	74	100.00
1-4 Family 5 Yr w/C&F - GROV	-	48	(48)	(100.00)	-	-	49	(49)	15	48	(33)	(68.75)
1-4 Family 5 Yr w/C&F-100%- GROV	40	-	40	100.00	41	(1)	-	40	29	-	29	100.00
1-4 Family 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - MTG	4,243	5,627	(1,384)	(24.60)	4,264	(21)	5,450	(1,207)	4,833	5,587	(754)	(13.50)
1-4 Family 5 Yr w/C&F -100%- MTG	302	-	302	100.00	304	(2)	-	302	225	-	225	100.00
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	316	342	(26)	(7.60)	318	(2)	343	(27)	329	342	(13)	(3.80)
1-4 Family 1 Yr Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	2	5	(3)	(60.00)	2	-	5	(3)	3	5	(2)	(40.00)

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category									***** Year-to-Date Average *****			
	Dec 17 Actual	Dec 17 Budget	Variance	Percent	Nov 17 Actual	Variance	Dec 16 Actual	Variance	Actual	Budget	Variance	Percent
1-4 Family 1 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family (360) 5Yr 5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - MTG	26	31	(5)	(16.13)	26	-	30	(4)	28	30	(2)	(6.67)
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	114	-	114	100.00
Investor Loans - Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 2 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment Simple Fixed - VINI	5,547	5,543	4	0.07	5,501	46	5,712	(165)	5,450	5,620	(170)	(3.02)
Installment Simple Fixed -20%- VINI	142	-	142	100.00	148	(6)	-	142	144	-	144	100.00
Installment Simple Fixed - GROV	3,997	2,908	1,089	37.45	3,835	162	2,926	1,071	3,344	2,916	428	14.68
Installment Simple Fixed -20%- GROV	125	-	125	100.00	128	(3)	-	125	101	-	101	100.00
Installment Simple Fixed - CLEO	1	-	1	100.00	1	-	-	1	8	-	8	100.00
Installment Simple Fixed - MTG	19	26	(7)	(26.92)	19	-	25	(6)	21	25	(4)	(16.00)
Installment Add-On Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Add-On Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Quarterly w/C&F- GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually - GROV	-	-	-	-	-	-	-	-	21	-	21	100.00
Installment Annually w/C&F - VINI	-	10	(10)	(100.00)	-	-	10	(10)	2	10	(8)	(80.00)
Installment Annually w/C&F -20% - VINI	-	-	-	-	-	-	-	-	5	-	5	100.00
Installment Annually w/C&F - GROV	2,794	2,009	785	39.07	2,706	88	1,950	844	2,591	1,982	609	30.73
Installment 2Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 2 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr - VINI	-	42	(42)	(100.00)	-	-	42	(42)	34	42	(8)	(19.05)
Installment 3 Yr w/C&F - VINI	1,227	482	745	154.56	1,268	(41)	485	742	1,003	483	520	107.66
Installment 3 Yr w/C&F - GROV	1,172	1,431	(259)	(18.10)	1,186	(14)	1,389	(217)	1,300	1,412	(112)	(7.93)
Installment 3 Yr w/C&F - MTG	37	-	37	100.00	38	(1)	-	37	32	-	32	100.00
Installment 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr w/C&F - VINI	68	224	(156)	(69.64)	69	(1)	231	(163)	107	227	(120)	(52.86)
Installment 5 Yr w/C&F - GROV	1,717	1,866	(149)	(7.98)	1,729	(12)	1,923	(206)	1,802	1,892	(90)	(4.76)
Commercial Sold - (360)- Fixed - VINI	(3,533)	-	(3,533)	(100.00)	(3,908)	375	-	(3,533)	(1,298)	-	(1,298)	(100.00)
Commercial Sold (360) - Monthly - VINI	(2,509)	-	(2,509)	(100.00)	(2,509)	-	-	(2,509)	(839)	-	(839)	(100.00)

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category									***** Year-to-Date Average *****			
	Dec 17 Actual	Dec 17 Budget	Variance	Percent	Nov 17 Actual	Variance	Dec 16 Actual	Variance	Actual	Budget	Variance	Percent
Comm Sold (360) - 3 Yrs w/C&F - VINI	(1,961)	-	(1,961)	(100.00)	(1,987)	26	-	(1,961)	(622)	-	(622)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - VINI	(1,472)	-	(1,472)	(100.00)	(1,477)	5	-	(1,472)	(494)	-	(494)	(100.00)
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	(33)	-	(33)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - GROV	(495)	-	(495)	(100.00)	(497)	2	-	(495)	(166)	-	(166)	(100.00)
New Loans Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - VINI	10	14	(4)	(28.57)	9	1	14	(4)	8	14	(6)	(42.86)
Fresh Start Repayment Plan - GROV	1	6	(5)	(83.33)	1	-	6	(5)	3	6	(3)	(50.00)
Fresh Start Repayment Plan - CLEO	1	2	(1)	(50.00)	-	1	2	(1)	1	2	(1)	(50.00)
Business Manager Loans - VINI	6,994	6,891	103	1.49	11,902	(4,908)	4,942	2,052	7,531	6,891	640	9.29
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	1,650	-	1,650	100.00	1,423	227	-	1,650	845	-	845	100.00
Overdrafts - VINI	87	57	30	52.63	208	(121)	40	47	135	57	78	136.84
Overdrafts - GROV	17	28	(11)	(39.29)	23	(6)	33	(16)	28	27	1	3.70
Overdrafts - CLEO	7	6	1	16.67	10	(3)	4	3	6	6	-	-
Overdrafts - AGLN	31	-	31	100.00	-	31	-	31	3	-	3	100.00
Non-Accrual Loans - VINI	1,351	2,038	(687)	(33.71)	1,407	(56)	2,038	(687)	1,655	2,038	(383)	(18.79)
Non-Accrual Loans - GROV	37	2,112	(2,075)	(98.25)	38	(1)	2,112	(2,075)	375	2,112	(1,737)	(82.24)
Non-Accrual Loans - AGLN	-	-	-	-	-	-	-	-	196	-	196	100.00
Non-Accrual Loans - MTG	111	253	(142)	(56.13)	112	(1)	253	(142)	162	253	(91)	(35.97)
Total Loans	256,350	221,656	34,694	15.65	253,965	2,385	211,028	45,322	228,792	216,408	12,384	5.72
U.S. Agencies(AFS)State Tax Exempt-ADMIN	60,649	88,555	(27,906)	(31.51)	60,649	-	82,490	(21,841)	80,849	87,539	(6,690)	(7.64)
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	44,893	30,359	14,534	47.87	45,281	(388)	33,397	11,496	44,886	31,709	13,177	41.56
MBS - Fixed - GNMA - ADMIN	27,221	25,955	1,266	4.88	27,599	(378)	33,482	(6,261)	30,136	29,158	978	3.35
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	200	250	(50)	(20.00)	200	-	250	(50)	149	250	(101)	(40.40)
Farmer Mac Stock	17	17	-	-	17	-	17	-	17	17	-	-
FRB Stock	273	273	-	-	273	-	273	-	273	273	-	-
Income Adj. FRB Stock	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Stock	648	916	(268)	(29.26)	641	7	898	(250)	838	907	(69)	(7.61)
Total Investments	141,320	148,747	(7,427)	(4.99)	142,051	(731)	153,229	(11,909)	161,723	152,274	9,449	6.21
Interest Bearing FHLB - ADMIN	46	-	46	100.00	29	17	-	46	56	-	56	100.00
Settlement Account	2	-	2	100.00	19	(17)	-	2	182	-	182	100.00
FHLB Overnight - ADMIN	350	-	350	100.00	450	(100)	-	350	1,266	4,887	(3,621)	(74.09)
Fed Funds Sold - ADMIN	-	44	(44)	(100.00)	-	-	47	(47)	33	44	(11)	(25.00)
Total Short-Term Liquidity	398	44	354	804.55	498	(100)	47	351	1,537	4,931	(3,394)	(68.83)
Total Earning Assets	398,068	370,447	27,621	7.46	396,514	1,554	364,304	33,764	392,052	373,613	18,439	4.94

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Cash - VINI	1,923	1,957	(34)	(1.74)	2,034	(111)	1,736	187	2,005	1,930	75	3.89
Cash - GROV	327	283	44	15.55	367	(40)	291	36	321	280	41	14.64
Cash - CLEO	(4)	(108)	104	96.30	20	(24)	(90)	86	(39)	(107)	68	63.55
Cash - ADMIN	15	18	(3)	(16.67)	9	6	17	(2)	10	17	(7)	(41.18)
Due From Banks - ADMIN	3,436	3,723	(287)	(7.71)	4,701	(1,265)	2,811	625	3,668	3,672	(4)	(0.11)
Fixed Assets - VINI	4,858	4,274	584	13.66	4,824	34	4,497	361	4,662	4,376	286	6.54
Fixed Assets - GROV	1,550	1,557	(7)	(0.45)	1,560	(10)	1,636	(86)	1,590	1,593	(3)	(0.19)
Fixed Assets - CLEO	16	2	14	700.00	16	-	16	-	16	5	11	220.00
Fixed Assets - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - ADMIN	605	377	228	60.48	650	(45)	533	72	611	448	163	36.38
Base Reserve - VINI	(2,431)	(2,431)	-	-	(2,431)	-	(1,942)	(489)	(2,431)	(2,431)	-	-
Provisions - VINI	(215)	(288)	73	25.35	(192)	(23)	(500)	285	(105)	(157)	52	33.12
Net Charge-Offs / (Recoveries) - VINI	(8)	180	(188)	(104.44)	(32)	24	11	(19)	(41)	83	(124)	(149.40)
Base Reserve - GROV	(268)	(268)	-	-	(268)	-	(482)	214	(268)	(268)	-	-
Provisions - GROV	(90)	(48)	(42)	(87.50)	(83)	(7)	(180)	90	(51)	(26)	(25)	(96.15)
Net Charge-Offs / (Recoveries) - GROV	205	48	157	327.08	202	3	394	(189)	161	22	139	631.82
Base Reserve - CLEO	(119)	(119)	-	-	(119)	-	(119)	-	(119)	(119)	-	-
Provisions - CLEO	(1)	-	(1)	(100.00)	(1)	-	(8)	7	-	-	-	-
Net Charge-Offs / (Recoveries) - CLEO	2	12	(10)	(83.33)	2	-	8	(6)	-	6	(6)	(100.00)
Base Reserve - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - AGLN	(35)	-	(35)	(100.00)	(31)	(4)	-	(35)	(15)	-	(15)	(100.00)
Net Charge-Offs / (Recoveries) - AGLN	188	-	188	100.00	188	-	-	188	92	-	92	100.00
Base Reserve - MTG	(305)	(305)	-	-	(305)	-	(144)	(161)	(305)	(305)	-	-
Provisions - MTG	(44)	(120)	76	63.33	(41)	(3)	(181)	137	(26)	(65)	39	60.00
Net Charge-Offs / (Recoveries) - MTG	40	28	12	42.86	40	-	20	20	39	13	26	200.00
Other Real Estate Owned - VINI	650	313	337	107.67	650	-	313	337	513	313	200	63.90
Other Real Estate Owned - GROV	2,231	730	1,501	205.62	2,306	(75)	730	1,501	2,176	730	1,446	198.08
Other Real Estate Owned - MTG	9	-	9	100.00	9	-	-	9	5	-	5	100.00
A.F.S. Deferred Tax - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - VINI	656	1,513	(857)	(56.64)	1,349	(693)	1,468	(812)	1,132	1,492	(360)	(24.13)
Income Receivable - GROV	153	163	(10)	(6.13)	191	(38)	158	(5)	167	161	6	3.73
Income Receivable - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - AGLN	801	-	801	100.00	552	249	-	801	490	-	490	100.00
Income Receivable - CDWH	10	-	10	100.00	8	2	-	10	2	-	2	100.00
Income Receivable - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - VINI	94	80	14	17.50	107	(13)	78	16	82	79	3	3.80
Prepaid Expenses - GROV	24	29	(5)	(17.24)	25	(1)	28	(4)	28	28	-	-
Prepaid Expenses - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - AGLN	1	-	1	100.00	2	(1)	-	1	1	-	1	100.00
Prepaid Expenses - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - ADMIN	602	398	204	51.26	629	(27)	410	192	447	403	44	10.92

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Average *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Prepaid FDIC Assessment - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - VINI	90	179	(89)	(49.72)	119	(29)	99	(9)	(44)	177	(221)	(124.86)
Other Assets - GROV	79	104	(25)	(24.04)	79	-	86	(7)	116	103	13	12.62
Other Assets - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - AGLN	21	-	21	100.00	21	-	-	21	5	-	5	100.00
Other Assets - MTG	136	161	(25)	(15.53)	144	(8)	181	(45)	146	161	(15)	(9.32)
Other Assets - ADMIN	547	677	(130)	(19.20)	600	(53)	650	(103)	654	668	(14)	(2.10)
Held to Maturity - Gain / (Loss)	(12)	(20)	8	40.00	(8)	(4)	(18)	6	(5)	(16)	11	68.75
Held to Maturity - (Contra)	12	20	(8)	(40.00)	8	4	18	(6)	5	16	(11)	(68.75)
Off Balance Sheet Items	18,396	7,628	10,768	141.16	18,396	-	12,099	6,297	15,529	7,628	7,901	103.58
Off Balance Sheet Items II	885	-	885	100.00	885	-	-	885	655	-	655	100.00
RBC Adjustment	(4,143)	5,368	(9,511)	(177.18)	(4,143)	-	710	(4,853)	(1,867)	5,368	(7,235)	(134.78)
RBC Adjustment (Contra)	(15,138)	(12,996)	(2,142)	(16.48)	(15,138)	-	(12,809)	(2,329)	(14,317)	(12,996)	(1,321)	(10.16)
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
Mortgage Servicing Rights - ADMIN	546	1,048	(502)	(47.90)	559	(13)	390	156	520	987	(467)	(47.32)
Other Intangible Assets	2	2	-	-	2	-	2	-	2	2	-	-
Total Non-Earning Assets	14,364	9,818	4,546	46.30	16,754	(2,390)	9,815	4,549	14,623	11,325	3,298	29.12
Total Assets	412,432	380,265	32,167	8.46	413,268	(836)	374,119	38,313	406,675	384,938	21,737	5.65

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
NOW Accounts - VINI	8,523	10,514	(1,991)	(18.94)	9,397	(874)	10,577	(2,054)	8,925	10,543	(1,618)	(15.35)
First Baptist - Now Acct - VINI	65	67	(2)	(2.99)	55	10	67	(2)	63	67	(4)	(5.97)
Seniors First Accounts - VINI	12,622	12,608	14	0.11	13,604	(982)	12,458	164	12,625	12,540	85	0.68
Ideal Checking Accounts - VINI	8,358	8,599	(241)	(2.80)	8,346	12	8,345	13	8,350	8,482	(132)	(1.56)
NOW Accounts - GROV	48	37	11	29.73	20	28	36	12	47	37	10	27.03
First Premier Accounts - GROV	195	151	44	29.14	196	(1)	147	48	188	149	39	26.17
Seniors First Account - GROV	7,531	6,632	899	13.56	7,152	379	6,553	978	6,943	6,596	347	5.26
Ideal Checking Account - GROV	5,352	5,162	190	3.68	5,023	329	5,010	342	5,509	5,092	417	8.19
Business First Accounts - GROV	406	305	101	33.11	451	(45)	314	92	423	309	114	36.89
New Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Now Accounts - CLEO	1,940	1,892	48	2.54	1,900	40	1,836	104	2,040	1,866	174	9.32
Ideal Checking Accounts - CLEO	1,796	2,706	(910)	(33.63)	1,781	15	2,626	(830)	1,790	2,669	(879)	(32.93)
NOW Accounts - AGLN	10	-	10	100.00	-	10	-	10	1	-	1	100.00
Seniors First Accounts - AGLN	215	-	215	100.00	-	215	-	215	18	-	18	100.00
Ideal Checking - AGLN	109	-	109	100.00	-	109	-	109	9	-	9	100.00
Bankruptcy Trustee Accounts	53,712	51,014	2,698	5.29	53,264	448	51,045	2,667	53,184	50,772	2,412	4.75
MMDA - VINI	3,450	4,119	(669)	(16.24)	4,183	(733)	3,880	(430)	4,708	4,009	699	17.44
MMDA - GROV	3,467	3,938	(471)	(11.96)	3,488	(21)	3,709	(242)	3,587	3,832	(245)	(6.39)
MMDA - CLEO	582	528	54	10.23	489	93	512	70	521	520	1	0.19
Treasury Index Accounts - VINI	1,682	796	886	111.31	1,016	666	820	862	964	807	157	19.45
Treasury Index Accounts - GROV	1,084	1,597	(513)	(32.12)	1,076	8	1,646	(562)	1,092	1,619	(527)	(32.55)
Treasury Index Accounts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Managed Corporate Funding - VINI	28,089	28,016	73	0.26	28,057	32	28,016	73	27,496	28,020	(524)	(1.87)
Craig County Treasurer - VINI	12,163	11,659	504	4.32	8,569	3,594	11,871	292	9,047	11,755	(2,708)	(23.04)
City of Grove Funds - GROV	6,835	5,805	1,030	17.74	6,834	1	5,634	1,201	6,727	5,727	1,000	17.46
N.E. Tech Center - VINI	12,245	9,467	2,778	29.34	9,860	2,385	10,567	1,678	14,783	15,022	(239)	(1.59)
N.E. Tech Center - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Vinita ISD - VINI	2,716	1,841	875	47.53	2,625	91	1,897	819	3,616	1,866	1,750	93.78
Grove ISD - GROV	398	368	30	8.15	401	(3)	357	41	391	363	28	7.71
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	116	152	(36)	(23.68)	140	(24)	157	(41)	220	154	66	42.86
New PF Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Cleora ISD - CLEO	3,324	6,563	(3,239)	(49.35)	3,107	217	6,763	(3,439)	5,211	6,654	(1,443)	(21.69)
White Oak ISD - VINI	535	591	(56)	(9.48)	554	(19)	609	(74)	678	599	79	13.19
NOW Accts Public Funds - VINI	5,028	4,022	1,006	25.01	5,023	5	4,071	957	4,718	4,045	673	16.64
MMDA - Public Funds - VINI	154	84	70	83.33	148	6	82	72	121	83	38	45.78
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Total Interest Bearing Checking	182,750	179,235	3,515	1.96	176,759	5,991	179,605	3,145	183,997	184,199	(202)	(0.11)

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Average *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Savings Accounts - VINI	12,434	12,157	277	2.28	12,422	12	11,869	565	12,600	12,025	575	4.78
Savings Accounts - GROV	5,318	5,051	267	5.29	5,373	(55)	4,902	416	5,149	4,983	166	3.33
Savings Accounts - CLEO	2,293	1,981	312	15.75	2,193	100	1,904	389	2,027	1,946	81	4.16
Savings Accounts - AGLN	73	-	73	100.00	-	73	-	73	6	-	6	100.00
Ideal Savings Accounts - VINI	2,263	2,912	(649)	(22.29)	2,236	27	2,826	(563)	2,191	2,873	(682)	(23.74)
Ideal Savings Accounts - GROV	3,287	3,046	241	7.91	3,298	(11)	2,956	331	3,210	3,005	205	6.82
Ideal Savings Accounts - CLEO	360	148	212	143.24	334	26	144	216	222	146	76	52.05
Health Savings Accounts - VINI	39	35	4	11.43	35	4	34	5	36	35	1	2.86
Health Savings Accounts - GROV	76	83	(7)	(8.43)	80	(4)	83	(7)	80	83	(3)	(3.61)
Health Savings Accounts - CLEO	-	1	(1)	(100.00)	-	-	1	(1)	1	1	-	-
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Total Savings Deposits	26,143	25,415	728	2.86	25,971	172	24,719	1,424	25,521	25,096	425	1.69
1-89 Day CD's - VINI	63	36	27	75.00	63	-	35	28	30	36	(6)	(16.67)
1-89 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	2	2	-	-	2	-	2	-	2	2	-	-
90-181 Day CD's - GROV	50	-	50	100.00	50	-	-	50	8	-	8	100.00
182-364 Day CD's - VINI	641	987	(346)	(35.06)	705	(64)	1,017	(376)	749	1,001	(252)	(25.17)
182-364 Day CD's - GROV	172	175	(3)	(1.71)	172	-	176	(4)	175	175	-	-
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	1,286	1,089	197	18.09	1,288	(2)	1,122	164	1,279	1,104	175	15.85
12 Month CD's - GROV	275	199	76	38.19	275	-	205	70	263	202	61	30.20
12 Month CD's New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - CLEO	70	72	(2)	(2.78)	70	-	70	-	70	71	(1)	(1.41)
15 Month Special CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
15 Month Special CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month CD's - VINI	457	598	(141)	(23.58)	457	-	616	(159)	533	606	(73)	(12.05)
18 Month CD's - GROV	965	696	269	38.65	964	1	717	248	792	705	87	12.34
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	138	137	1	0.73	138	-	141	(3)	139	139	-	-
24 Month CD's - GROV	415	398	17	4.27	415	-	410	5	413	403	10	2.48
24 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's - VINI	1,878	2,068	(190)	(9.19)	1,864	14	2,056	(178)	1,942	2,063	(121)	(5.87)
36 Month CD - GROV	758	648	110	16.98	759	(1)	668	90	724	657	67	10.20
36 Month CD - CLEO	8	8	-	-	8	-	8	-	8	8	-	-
48 Month CD's - VINI	-	27	(27)	(100.00)	-	-	27	(27)	13	27	(14)	(51.85)
48 Month CD's - GROV	4	4	-	-	4	-	4	-	4	4	-	-
60 Month CD's - VINI	324	398	(74)	(18.59)	356	(32)	400	(76)	375	399	(24)	(6.02)
60 Month CD's - GROV	82	56	26	46.43	82	-	58	24	84	57	27	47.37
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1- 89 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
90-181 Day CD's Over \$100M - VINI	-	672	(672)	(100.00)	-	-	652	(652)	125	663	(538)	(81.15)
90-181 Day CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	1,385	1,532	(147)	(9.60)	1,523	(138)	1,541	(156)	1,835	1,536	299	19.47
182 - 364 Day CD's Over \$100M - GROV	100	-	100	100.00	100	-	-	100	50	-	50	100.00
182 - 364 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's Over \$100M - VINI	5,612	6,355	(743)	(11.69)	5,611	1	6,167	(555)	5,934	6,269	(335)	(5.34)
12 Month CD's Over \$100M - GROV	3,317	2,006	1,311	65.35	3,416	(99)	1,947	1,370	3,002	1,979	1,023	51.69
12 Month CD's Over \$100M - CLEO	300	309	(9)	(2.91)	300	-	300	-	300	305	(5)	(1.64)
18 Month CD's Over \$100M - VINI	2,050	2,313	(263)	(11.37)	2,049	1	2,245	(195)	2,036	2,282	(246)	(10.78)
18 Month CD's Over \$100M - GROV	1,126	1,040	86	8.27	1,125	1	1,021	105	1,149	1,031	118	11.45
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	485	747	(262)	(35.07)	485	-	725	(240)	504	737	(233)	(31.61)
24 Month CD's Over \$100M - GROV	-	113	(113)	(100.00)	-	-	113	(113)	10	113	(103)	(91.15)
24 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	3,601	3,854	(253)	(6.56)	3,496	105	3,740	(139)	3,718	3,802	(84)	(2.21)
36 Month CD's Over \$100M - GROV	2,009	1,980	29	1.46	2,009	-	1,922	87	1,993	1,954	39	2.00
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	604	621	(17)	(2.74)	604	-	603	1	604	613	(9)	(1.47)
60 Month CD's Over \$100M - GROV	366	374	(8)	(2.14)	365	1	363	3	364	369	(5)	(1.36)
182 - 364 Day Public Fund CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day Public Fund CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	335	326	9	2.76	351	(16)	326	9	320	326	(6)	(1.84)
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - GROV	90	93	(3)	(3.23)	90	-	90	-	90	91	(1)	(1.10)
36 Month Public Funds CD's - VINI	16	16	-	-	16	-	16	-	16	16	-	-
1- 89 Day Public Fund CD's >\$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day PF CD's Over \$100M - VINI	2,203	2,365	(162)	(6.85)	2,203	-	2,351	(148)	2,281	2,359	(78)	(3.31)
90-181 Day PF CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
12 Month PF CD's Over \$100M - VINI	338	604	(266)	(44.04)	338	-	586	(248)	545	596	(51)	(8.56)
18 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
36 Month PF CD's Over \$100M - VINI	-	200	(200)	(100.00)	-	-	200	(200)	49	200	(151)	(75.50)
State Treasury CD's - VINI	17,500	17,500	-	-	17,500	-	17,500	-	17,500	17,500	-	-
State Treasury CD's - GROV	500	500	-	-	500	-	500	-	500	500	-	-
State Treasury CD's - CLEO	2,000	2,000	-	-	2,000	-	2,000	-	2,000	2,000	-	-
IRA's Variable - VINI	3,946	4,052	(106)	(2.62)	3,922	24	3,980	(34)	3,912	4,019	(107)	(2.66)
IRA's Variable - GROV	1,333	823	510	61.97	1,188	145	818	515	1,068	821	247	30.09
IRA's Variable - CLEO	85	99	(14)	(14.14)	85	-	96	(11)	92	98	(6)	(6.12)

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
2 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	101	-	101	100.00
9 Month U.S. Sterling Capital CD's	200	-	200	100.00	200	-	-	200	33	-	33	100.00
12 Month U.S. Sterling Capital CD's	-	2,443	(2,443)	(100.00)	-	-	943	(943)	580	2,198	(1,618)	(73.61)
2 Year U.S. Sterling Capital CD's	494	743	(249)	(33.51)	494	-	743	(249)	515	743	(228)	(30.69)
3 Year U.S. Sterling Capital CD's	499	499	-	-	499	-	499	-	499	499	-	-
4 Year U.S. Sterling Capital CD's	995	995	-	-	995	-	995	-	995	995	-	-
5 Year U.S. Sterling Capital CD's	2,490	2,490	-	-	2,490	-	2,490	-	2,490	2,490	-	-
3 Month Finance 500 CD's	-	-	-	-	3,992	(3,992)	-	-	2,290	-	2,290	100.00
4 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Finance 500 CD's	17,535	9,000	8,535	94.83	13,169	4,366	9,000	8,535	14,528	9,000	5,528	61.42
7 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month Finance 500 CD's	10,000	-	10,000	100.00	10,000	-	-	10,000	3,672	-	3,672	100.00
12 Month Finance 500 CD's	20,044	17,501	2,543	14.53	20,044	-	12,501	7,543	11,203	15,427	(4,224)	(27.38)
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	-	1,260	-	1,260	100.00
5 Month Finance 500 CD's - CDWH	5,000	-	5,000	100.00	5,000	-	-	5,000	836	-	836	100.00
3 Month D.A. Davidson CD's	-	3,000	(3,000)	(100.00)	-	-	3,000	(3,000)	485	3,000	(2,515)	(83.83)
6 Month D.A. Davidson CD's	-	3,000	(3,000)	(100.00)	-	-	3,000	(3,000)	3,748	3,000	748	24.93
9 Month D.A. Davidson CD's	-	2,000	(2,000)	(100.00)	-	-	2,000	(2,000)	1,332	2,000	(668)	(33.40)
1 Year D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	82	-	82	100.00
1 Month PF CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	213	212	1	0.47	213	-	211	2	143	212	(69)	(32.55)
3 Month Public Funds CDAR CD's	-	-	-	-	-	-	-	-	69	-	69	100.00
6 Month CDAR CD's	2,279	1,365	914	66.96	2,226	53	1,352	927	2,055	1,359	696	51.21
6 Month PF CDAR CD's	1,422	2,023	(601)	(29.71)	1,476	(54)	2,004	(582)	1,526	2,014	(488)	(24.23)
1 Year CDAR CD's	660	379	281	74.14	659	1	375	285	418	377	41	10.88
1 Year Public Funds CDAR CD's	1,036	1,646	(610)	(37.06)	1,036	-	1,630	(594)	746	1,639	(893)	(54.48)
1st Investment CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	256	(256)	84	84	-	-
Certificates of Deposit	119,756	105,389	14,367	13.63	119,441	315	98,533	21,223	107,291	102,873	4,418	4.29
FHLB Overnight	-	3,240	(3,240)	(100.00)	7,561	(7,561)	450	(450)	7,696	630	7,066	1,121.59
FHLB Advances - Convertible - ADMIN	-	-	-	-	-	-	8,000	(8,000)	5,907	5,907	-	-
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
Total Non-Deposit Funding	-	3,240	(3,240)	(100.00)	7,561	(7,561)	8,450	(8,450)	13,603	6,536	7,067	108.12
Total Interest Bearing Liabilities	328,649	313,278	15,371	4.91	329,732	(1,083)	311,307	17,342	330,411	318,704	11,707	3.67

Balance Sheet Comparison

(Thousands of Dollars)

Account Level Series

Category									***** Year-to-Date Average *****			
	Dec 17 Actual	Dec 17 Budget	Variance	Percent	Nov 17 Actual	Variance	Dec 16 Actual	Variance	Actual	Budget	Variance	Percent
Personal DDA - VINI	7,586	8,602	(1,016)	(11.81)	6,996	590	9,267	(1,681)	7,677	8,485	(808)	(9.52)
Personal DDA - GROV	1,721	1,360	361	26.54	1,420	301	1,359	362	1,614	1,342	272	20.27
Personal DDA - CLEO	1,217	1,437	(220)	(15.31)	1,283	(66)	1,407	(190)	1,273	1,418	(145)	(10.23)
Personal DDA - AGLN	232	-	232	100.00	-	232	-	232	20	-	20	100.00
Commercial DDA - VINI	31,245	17,787	13,458	75.66	34,669	(3,424)	15,477	15,768	27,485	17,311	10,174	58.77
Commercial DDA - GROV	3,781	3,889	(108)	(2.78)	4,010	(229)	3,257	524	3,543	3,654	(111)	(3.04)
Commercial DDA - CLEO	634	928	(294)	(31.68)	746	(112)	634	-	962	824	138	16.75
Commercial DDA - AGLN	673	-	673	100.00	-	673	-	673	57	-	57	100.00
Demand Deposits - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - Public Funds - VINI	542	1,061	(519)	(48.92)	636	(94)	416	126	528	1,047	(519)	(49.57)
Non-Interest Deposits	47,631	35,065	12,566	35.84	49,760	(2,129)	31,817	15,814	43,160	34,081	9,079	26.64
Total Funding	376,280	348,343	27,937	8.02	379,492	(3,212)	343,124	33,156	373,571	352,784	20,787	5.89
Other Liabilities - VINI	99	160	(61)	(38.13)	185	(86)	133	(34)	151	158	(7)	(4.43)
Other Liabilities - GROV	44	56	(12)	(21.43)	73	(29)	34	10	58	55	3	5.45
Other Liabilities - CLEO	4	4	-	-	9	(5)	3	1	6	4	2	50.00
Other Liabilities - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - MTG	113	169	(56)	(33.14)	227	(114)	94	19	165	167	(2)	(1.20)
Other Liabilities - ADMIN	487	496	(9)	(1.81)	522	(35)	461	26	430	489	(59)	(12.07)
A.F.S.Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
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
Total Other Liabilities	(1,186)	(3,466)	2,280	65.78	(692)	(494)	(2,377)	1,191	(781)	(2,075)	1,294	62.36
Intangibles	(2)	(2)	-	-	(2)	-	(2)	-	(2)	(2)	-	-
Common Stock	300	300	-	-	300	-	300	-	300	300	-	-
Surplus	11,300	8,800	2,500	28.41	8,800	2,500	8,800	2,500	9,012	8,800	212	2.41
Additional Paid In Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Undivided Profits	24,295	24,780	(485)	(1.96)	24,295	-	23,052	1,243	24,280	24,780	(500)	(2.02)
Net Earnings YTD	4,670	4,897	(227)	(4.64)	4,300	370	5,109	(439)	2,550	2,578	(28)	(1.09)
Dividends - Taxes	(1,541)	(1,816)	275	15.14	(1,541)	-	(2,157)	616	(1,174)	(1,183)	9	0.76
Dividends - Cash	(1,686)	(1,573)	(113)	(7.18)	(1,686)	-	(1,732)	46	(1,083)	(1,046)	(37)	(3.54)
Total Equity Capital	37,336	35,386	1,950	5.51	34,466	2,870	33,370	3,966	33,883	34,228	(345)	(1.01)
Intangibles (Contra)	2	2	-	-	2	-	2	-	2	2	-	-
Total Liabilities & Shareholders' Equity	412,432	380,265	32,167	8.46	413,268	(836)	374,119	38,313	406,675	384,938	21,737	5.65

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Agricultural (360) Fixed - VINI	-	5.67	(5.67)	(100.00)	-	-	5.22	(5.22)	3.72	5.40	(1.68)	(31.11)
Agricultural (360) Fixed - GROV	-	8.19	(8.19)	(100.00)	-	-	7.56	(7.56)	-	7.98	(7.98)	(100.00)
Agricultural (360) Fixed - AGLN	5.37	-	5.37	100.00	5.31	0.06	-	5.37	5.34	-	5.34	100.00
Agricultural (360) Fixed - 20% - AGLN	3.10	-	3.10	100.00	3.10	-	-	3.10	3.07	-	3.07	100.00
Agricultural Fixed - VINI	6.75	6.08	0.67	11.02	6.75	-	5.09	1.66	6.80	5.68	1.12	19.72
Agricultural Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Fixed - AGLN	5.03	-	5.03	100.00	5.06	(0.03)	-	5.03	5.10	-	5.10	100.00
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	-	-	-	-	5.50	(5.50)	-	-	5.50	-	5.50	100.00
Agricultural Annually w/C&F - VINI	-	5.30	(5.30)	(100.00)	-	-	5.29	(5.29)	5.20	5.30	(0.10)	(1.89)
Agricultural Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	5.44	-	5.44	100.00	5.43	0.01	-	5.44	5.34	-	5.34	100.00
Agricultural 3 Years - w/C&F - VINI	-	5.20	(5.20)	(100.00)	-	-	5.20	(5.20)	-	5.20	(5.20)	(100.00)
Agricultural 3 Years - w/C&F - AGLN	5.33	-	5.33	100.00	5.21	0.12	-	5.33	5.20	-	5.20	100.00
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	5.08	5.95	(0.87)	(14.62)	5.01	0.07	5.13	(0.05)	5.06	5.54	(0.48)	(8.66)
Commercial (360) Fixed - 20% - VINI	3.19	-	3.19	100.00	3.17	0.02	-	3.19	3.28	-	3.28	100.00
Commercial (360) Fixed - GROV	4.98	5.36	(0.38)	(7.09)	4.99	(0.01)	4.91	0.07	5.04	5.20	(0.16)	(3.08)
Commercial (360) Fixed - 20% - GROV	3.03	-	3.03	100.00	3.03	-	-	3.03	3.02	-	3.02	100.00
Commercial (360) Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - AGLN	6.00	-	6.00	100.00	6.00	-	-	6.00	5.99	-	5.99	100.00
Commercial Fixed - VINI	5.88	4.00	1.88	47.00	5.87	0.01	3.72	2.16	5.38	3.88	1.50	38.66
Commercial Fixed - 20% - VINI	3.00	-	3.00	100.00	3.00	-	-	3.00	3.00	-	3.00	100.00
Commercial Fixed - GROV	7.50	7.76	(0.26)	(3.35)	7.50	-	7.50	-	7.50	7.58	(0.08)	(1.06)
Commercial Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (FAC)-Fixed - VINI	-	3.06	(3.06)	(100.00)	-	-	3.06	(3.06)	3.05	3.06	(0.01)	(0.33)
Commercial (FAC)-Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	5.00	4.75	0.25	5.26	4.75	0.25	4.25	0.75	4.65	4.42	0.23	5.20
Commercial (360) Monthly w/C&F - VINI	5.54	5.37	0.17	3.17	5.34	0.20	4.87	0.67	5.08	5.04	0.04	0.79
Commercial (360) Monthly w/C&F - GROV	4.50	4.25	0.25	5.88	4.25	0.25	3.75	0.75	4.10	3.92	0.18	4.59
Commercial Monthly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Quarterly w/C&F - VINI	-	5.25	(5.25)	(100.00)	-	-	4.50	(4.50)	-	4.88	(4.88)	(100.00)
Commercial Quarterly - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	5.25	-	5.25	100.00	5.25	-	-	5.25	4.95	-	4.95	100.00
Commercial - Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Annually w/F - VINI	6.50	5.50	1.00	18.18	6.50	-	5.25	1.25	6.05	5.46	0.59	10.81
Commercial (360) Annually w/F - GL- VINI	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	***** Year-to-Date Average *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Comm (360) Ann w/C&F - <1% Mar - VINI	4.67	5.06	(0.39)	(7.71)	4.68	(0.01)	4.81	(0.14)	4.76	4.96	(0.20)	(4.03)
Comm (360) Ann w/C&F - 1 % Mar - VINI	4.94	-	4.94	100.00	4.94	-	-	4.94	4.95	-	4.95	100.00
Comm (360) Ann w/C&F - >1% Mar - VINI	5.30	-	5.30	100.00	5.30	-	-	5.30	5.42	-	5.42	100.00
Commercial (360) Annually w/C&F - GROV	5.33	5.50	(0.17)	(3.09)	5.33	-	5.25	0.08	5.28	5.42	(0.14)	(2.58)
Commercial Annually w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - VINI	7.20	7.45	(0.25)	(3.36)	7.19	0.01	6.95	0.25	7.16	7.45	(0.29)	(3.89)
Commercial Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - VINI	5.04	4.87	0.17	3.49	5.05	(0.01)	4.85	0.19	4.93	4.85	0.08	1.65
Commercial 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - GROV	5.38	5.43	(0.05)	(0.92)	5.38	-	5.34	0.04	5.34	5.36	(0.02)	(0.37)
Commercial (360) 4 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 5 Yr w/C&F - VINI	6.60	6.69	(0.09)	(1.35)	6.60	-	6.31	0.29	6.41	6.32	0.09	1.42
Commerical - Cadence Loans - VINI	5.50	-	5.50	100.00	5.50	-	5.50	-	5.50	-	5.50	100.00
Real Estate Fixed - VINI	4.45	5.63	(1.18)	(20.96)	4.25	0.20	5.25	(0.80)	4.39	5.38	(0.99)	(18.40)
Real Estate Fixed - 50% - VINI	5.99	-	5.99	100.00	5.99	-	-	5.99	5.37	-	5.37	100.00
Real Estate Fixed - GROV	4.49	4.63	(0.14)	(3.02)	4.49	-	4.52	(0.03)	4.50	4.60	(0.10)	(2.17)
Real Estate Fixed - 50% - GROV	4.90	-	4.90	100.00	4.90	-	-	4.90	4.86	-	4.86	100.00
Real Estate Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Fixed - AGLN	5.20	-	5.20	100.00	5.05	0.15	-	5.20	4.89	-	4.89	100.00
Real Estate Fixed - MTG	6.50	6.06	0.44	7.26	6.50	-	5.84	0.66	6.50	6.06	0.44	7.26
Real Estate Monthly - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Monthly w/F - 100% - GROV	4.50	-	4.50	100.00	4.25	0.25	-	4.50	4.29	-	4.29	100.00
Real Estate Monthly w/C - GROV	4.25	4.75	(0.50)	(10.53)	4.25	-	4.25	-	4.25	4.42	(0.17)	(3.85)
Real Estate Monthly w/C&F - VINI	4.00	4.57	(0.57)	(12.47)	4.00	-	4.07	(0.07)	4.28	4.24	0.04	0.94
Real Estate Monthly w/C&F - GROV	5.00	4.75	0.25	5.26	4.75	0.25	4.25	0.75	4.51	4.42	0.09	2.04
Real Estate Monthly w/C&F - CLEO	6.00	6.50	(0.50)	(7.69)	6.00	-	6.00	-	6.00	6.17	(0.17)	(2.76)
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	4.15	-	4.15	100.00	4.15	-	-	4.15	4.16	-	4.16	100.00
Real Estate Annually w/F - VINI	5.31	5.15	0.16	3.11	5.17	0.14	4.83	0.48	5.01	5.01	-	-
Real Estate Annually w/F - GROV	5.25	-	5.25	100.00	5.25	-	-	5.25	5.25	-	5.25	100.00
RE Annually w/C&F - <1% Mar - VINI	4.41	-	4.41	100.00	4.45	(0.04)	-	4.41	4.44	-	4.44	100.00
RE Annually w/C&F - 1% Mar - VINI	4.90	4.92	(0.02)	(0.41)	4.85	0.05	4.81	0.09	4.88	4.90	(0.02)	(0.41)
RE Annually w/C&F - >1% Mar - VINI	5.87	-	5.87	100.00	5.88	(0.01)	-	5.87	5.85	-	5.85	100.00
Real Estate Annually w/C&F -50%- VINI	-	-	-	-	-	-	-	-	5.25	-	5.25	100.00
RE Annually w/C&F - <1% Mar - GROV	4.72	4.78	(0.06)	(1.26)	4.95	(0.23)	4.85	(0.13)	4.83	4.82	0.01	0.21
RE Annually w/C&F - 1% Mar - GROV	4.31	-	4.31	100.00	4.31	-	-	4.31	4.31	-	4.31	100.00
RE Annually w/C&F - >1% Mar - GROV	5.25	-	5.25	100.00	5.27	(0.02)	-	5.25	5.19	-	5.19	100.00

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	***** Year-to-Date Average *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Annually w/C&F - AGLN	5.02	-	5.02	100.00	4.95	0.07	-	5.02	4.84	-	4.84	100.00
Real Estate Annually w/C&F - MTG	6.25	6.26	(0.01)	(0.16)	6.25	-	5.75	0.50	6.04	6.05	(0.01)	(0.17)
Real Estate 2 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/F - VINI	-	-	-	-	-	-	-	-	4.38	-	4.38	100.00
Real Estate 2 Yr w/C&F - VINI	5.50	5.48	0.02	0.36	5.50	-	5.47	0.03	5.49	5.47	0.02	0.37
Real Estate 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C&F - VINI	5.97	5.90	0.07	1.19	5.84	0.13	5.68	0.29	5.76	5.75	0.01	0.17
Real Estate 3 Yr w/C&F -50% - VINI	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
Real Estate 3 Yr w/C&F - GROV	5.58	5.63	(0.05)	(0.89)	5.57	0.01	5.62	(0.04)	5.45	5.54	(0.09)	(1.62)
Real Estate 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C&F - AGLN	5.83	-	5.83	100.00	5.34	0.49	-	5.83	5.46	-	5.46	100.00
Real Estate 3 Yr w/C&F - MTG	5.81	6.13	(0.32)	(5.22)	5.98	(0.17)	5.85	(0.04)	5.88	6.06	(0.18)	(2.97)
Real Estate 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - VINI	-	5.75	(5.75)	(100.00)	-	-	5.75	(5.75)	5.75	5.75	-	-
Real Estate 5 Yr - GROV	3.25	3.25	-	-	3.25	-	3.25	-	3.25	3.25	-	-
Real Estate 5 Yr - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - AGLN	5.75	-	5.75	100.00	5.75	-	-	5.75	5.75	-	5.75	100.00
Real Estate 5 Yr w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - VINI	5.81	5.66	0.15	2.65	5.83	(0.02)	5.66	0.15	5.73	5.66	0.07	1.24
Real Estate 5 Yr w/C&F -GL- VINI	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
Real Estate 5 Yr w/C&F -50% - VINI	6.95	-	6.95	100.00	6.95	-	-	6.95	6.95	-	6.95	100.00
Real Estate 5 Yr w/C&F - GROV	3.53	3.61	(0.08)	(2.22)	3.54	(0.01)	3.61	(0.08)	3.56	3.61	(0.05)	(1.39)
Real Estate 5 Yr w/C&F - AGLN	5.98	-	5.98	100.00	6.62	(0.64)	-	5.98	6.03	-	6.03	100.00
Real Estate 5 Yr w/C&F - MTG	-	6.22	(6.22)	(100.00)	-	-	6.20	(6.20)	6.20	6.21	(0.01)	(0.16)
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	6.20	-	6.20	100.00
Real Estate >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year Annually w/C&F - GROV	-	5.54	(5.54)	(100.00)	-	-	6.51	(6.51)	6.51	5.69	0.82	14.41
Real Estate 1 Year 3 Yr w/C&F - GROV	-	6.00	(6.00)	(100.00)	-	-	6.00	(6.00)	6.00	6.00	-	-
Real Estate 1 Year 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Year 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
R.E. Comm Construction - Fixed - VINI	4.00	-	4.00	100.00	4.00	-	-	4.00	4.00	-	4.00	100.00
R.E. 1 - 4 Family Constr - Fixed - VINI	5.68	-	5.68	100.00	5.69	(0.01)	-	5.68	5.68	-	5.68	100.00
R.E. 1 - 4 Family Constr - Fixed - GROV	5.00	-	5.00	100.00	5.00	-	-	5.00	5.00	-	5.00	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	5.82	-	5.82	100.00	5.88	(0.06)	-	5.82	5.84	-	5.84	100.00
R.E. Comm Constr - Annually w/F - VINI	4.25	-	4.25	100.00	4.25	-	-	4.25	4.25	-	4.25	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	4.65	-	4.65	100.00	4.65	-	-	4.65	4.65	-	4.65	100.00
R.E. Comm Constr - Ann w/C&F- >1M - GROV	5.02	-	5.02	100.00	5.02	-	-	5.02	5.02	-	5.02	100.00
R.E. Comm Constr - 2 Years w/F - VINI	4.38	-	4.38	100.00	4.38	-	-	4.38	4.38	-	4.38	100.00

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
R.E. Comm Constr - 3 Ys - w/C&F - VINI	5.63	-	5.63	100.00	5.71	(0.08)	-	5.63	5.66	-	5.66	100.00
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	3.50	-	3.50	100.00	3.50	-	-	3.50	3.50	-	3.50	100.00
R.E. Family Constr - 3 Yrs w/C&F - VINI	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
1-4 Family (360) Fixed - VINI	5.14	4.60	0.54	11.74	5.12	0.02	4.66	0.48	5.14	4.60	0.54	11.74
1-4 Family (360) Fixed - 100% - VINI	5.13	-	5.13	100.00	5.25	(0.12)	-	5.13	4.90	-	4.90	100.00
1-4 Family (360) Fixed - GROV	5.09	4.58	0.51	11.14	5.09	-	4.38	0.71	4.77	4.50	0.27	6.00
1-4 Family (360) Fixed - 100% - GROV	5.13	-	5.13	100.00	5.13	-	-	5.13	5.03	-	5.03	100.00
1-4 Family (360) Fixed - 100% - AGLN	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	5.00	-	5.00	100.00
1-4 Family Fixed - VINI	2.75	3.41	(0.66)	(19.35)	2.75	-	2.75	-	2.75	3.11	(0.36)	(11.58)
1-4 Family Fixed - GROV	-	6.03	(6.03)	(100.00)	-	-	6.00	(6.00)	6.00	6.01	(0.01)	(0.17)
1-4 Family Fixed -100%- GROV	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
1-4 Family Fixed - MTG	5.66	5.57	0.09	1.62	5.59	0.07	5.44	0.22	5.56	5.50	0.06	1.09
1-4 Family Fixed -100%- MTG	4.36	-	4.36	100.00	4.37	(0.01)	-	4.36	5.48	-	5.48	100.00
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - 100% - VINI	6.00	6.50	(0.50)	(7.69)	6.00	-	6.00	-	6.00	6.17	(0.17)	(2.76)
1-4 Family (360) Annually w/F-100%- VINI	5.00	-	5.00	100.00	5.00	-	-	5.00	5.00	-	5.00	100.00
1-4 Family (360) Annually w/C&F - VINI	-	4.95	(4.95)	(100.00)	-	-	4.84	(4.84)	4.89	4.84	0.05	1.03
1-4 Family (360) Annual w/C&F-100%- VINI	5.04	-	5.04	100.00	4.93	0.11	-	5.04	4.87	-	4.87	100.00
1-4 Family (360) Annually w/C&F - GROV	5.18	4.73	0.45	9.51	5.18	-	4.62	0.56	4.81	4.61	0.20	4.34
1-4 Family (360) Annual w/C&F-100%- GROV	5.00	-	5.00	100.00	4.99	0.01	-	5.00	4.95	-	4.95	100.00
1-4 Family (360) Annual w/C&F - AGLN	5.41	-	5.41	100.00	5.37	0.04	-	5.41	5.45	-	5.45	100.00
1-4 Family (360) Annual w/C&F-100%- AGLN	4.98	-	4.98	100.00	5.03	(0.05)	-	4.98	5.00	-	5.00	100.00
1-4 Fam (360) Annually w/C&F-100%-MTG	5.59	6.08	(0.49)	(8.06)	5.33	0.26	5.66	(0.07)	5.74	5.90	(0.16)	(2.71)
1-4 Family Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - 100% - VINI	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family Annually w/C&F - GROV	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family Annually w/C&F - 100% - GROV	6.00	-	6.00	100.00	5.80	0.20	-	6.00	5.95	-	5.95	100.00
1-4 Family Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - MTG	5.58	5.57	0.01	0.18	5.77	(0.19)	5.54	0.04	5.65	5.46	0.19	3.48
1-4 Family Annually w/C&F- 100% - MTG	5.48	-	5.48	100.00	5.46	0.02	-	5.48	5.29	-	5.29	100.00
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family (360) 3 Yr w/C&F - VINI	-	5.90	(5.90)	(100.00)	-	-	5.70	(5.70)	5.75	5.86	(0.11)	(1.88)
1-4 Family (360) 3 Yr w/F - 100% - VINI	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
1-4 Family (360) 3 Yr w/C&F -100%- VINI	5.83	-	5.83	100.00	5.88	(0.05)	-	5.83	5.88	-	5.88	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	6.50	5.44	1.06	19.49	6.50	-	5.27	1.23	5.36	5.31	0.05	0.94
1-4 Family (360) 3 Yr w/C&F -100%- GROV	5.39	-	5.39	100.00	5.39	-	-	5.39	5.29	-	5.29	100.00
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	6.40	-	6.40	100.00	-	6.40	-	6.40	6.40	-	6.40	100.00
1-4 Family (360) 3 Yr w/C&F - MTG	6.75	6.94	(0.19)	(2.74)	6.37	0.38	6.57	0.18	6.67	6.86	(0.19)	(2.77)
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	7.25	-	7.25	100.00	7.25	-	-	7.25	7.25	-	7.25	100.00

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
1-4 Family 3 Yr w/C&F - VINI	-	5.97	(5.97)	(100.00)	-	-	6.03	(6.03)	6.04	6.00	0.04	0.67
1-4 Family 3 Yr w/C&F - 100% - VINI	6.02	-	6.02	100.00	6.02	-	-	6.02	6.02	-	6.02	100.00
1-4 Family 3 Yr w/C&F - GROV	7.49	7.53	(0.04)	(0.53)	7.48	0.01	7.38	0.11	7.33	7.41	(0.08)	(1.08)
1-4 Family 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 3 Yrs w/C&F - 100% - AGLN	5.95	-	5.95	100.00	-	5.95	-	5.95	5.95	-	5.95	100.00
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	5.41	-	5.41	100.00	5.47	(0.06)	-	5.41	5.44	-	5.44	100.00
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	6.03	6.17	(0.14)	(2.27)	6.02	0.01	6.12	(0.09)	6.09	6.14	(0.05)	(0.81)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	6.97	-	6.97	100.00	6.97	-	-	6.97	6.97	-	6.97	100.00
1-4 Family 3 Yr w/C&F -100%- MTG	5.85	-	5.85	100.00	5.86	(0.01)	-	5.85	6.00	-	6.00	100.00
1-4 Family 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family (360) 5 Yr w/C&F - VINI	6.00	6.49	(0.49)	(7.55)	6.00	-	6.45	(0.45)	6.36	6.47	(0.11)	(1.70)
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	6.24	-	6.24	100.00	6.25	(0.01)	-	6.24	6.24	-	6.24	100.00
1-4 Family (360) 5 Yr w/C&F - GROV	7.00	5.27	1.73	32.83	7.00	-	5.27	1.73	5.70	5.27	0.43	8.16
1-4 Family (360) 5 Yr w/C&F -100% - GROV	5.17	-	5.17	100.00	5.17	-	-	5.17	5.15	-	5.15	100.00
1-4 Family (360) 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Ceilings - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	6.02	6.63	(0.61)	(9.20)	6.02	-	6.45	(0.43)	6.38	6.54	(0.16)	(2.45)
1-4 Family 5 Yr w/C&F - 100% - VINI	6.51	-	6.51	100.00	6.51	-	-	6.51	6.51	-	6.51	100.00
1-4 Family 5 Yr w/C&F - GROV	-	6.00	(6.00)	(100.00)	-	-	6.00	(6.00)	6.00	6.00	-	-
1-4 Family 5 Yr w/C&F -100% - GROV	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
1-4 Family 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - MTG	5.25	5.36	(0.11)	(2.05)	5.25	-	5.38	(0.13)	5.31	5.37	(0.06)	(1.12)
1-4 Family 5 Yr w/C&F -100%- MTG	6.16	-	6.16	100.00	6.16	-	-	6.16	6.13	-	6.13	100.00
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	5.65	5.66	(0.01)	(0.18)	5.65	-	5.66	(0.01)	5.65	5.66	(0.01)	(0.18)
1-4 Family 1 Yr Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	8.50	8.50	-	-	8.50	-	8.50	-	8.50	8.50	-	-
1-4 Family 1 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family (360) 5Yr 5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - MTG	6.23	6.19	0.04	0.65	6.23	-	6.23	-	6.23	6.21	0.02	0.32
Mortgage Warehouse Loans	-	-	-	-	-	-	-	-	3.83	-	3.83	100.00
Investor Loans - Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - MTG	-	-	-	-	-	-	-	-	-	-	-	-

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Home Equity LOC 2 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC 5 Yr - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment Simple Fixed - VINI	6.03	5.48	0.55	10.04	6.03	-	5.58	0.45	5.88	5.52	0.36	6.52
Installment Simple Fixed -20%- VINI	3.62	-	3.62	100.00	3.53	0.09	-	3.62	3.49	-	3.49	100.00
Installment Simple Fixed - GROV	5.68	5.26	0.42	7.98	5.57	0.11	5.22	0.46	5.39	5.24	0.15	2.86
Installment Simple Fixed -20%- GROV	4.41	-	4.41	100.00	4.40	0.01	-	4.41	4.50	-	4.50	100.00
Installment Simple Fixed - CLEO	-	-	-	-	-	-	-	-	6.96	-	6.96	100.00
Installment Simple Fixed - MTG	4.99	5.24	(0.25)	(4.77)	4.99	-	4.99	-	4.99	5.12	(0.13)	(2.54)
Installment Add-On Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Add-On Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Quarterly w/C&F- GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually - GROV	-	-	-	-	-	-	-	-	5.00	-	5.00	100.00
Installment Annually w/C&F - VINI	-	6.02	(6.02)	(100.00)	-	-	5.25	(5.25)	5.25	5.31	(0.06)	(1.13)
Installment Annually w/C&F -20% - VINI	-	-	-	-	-	-	-	-	5.25	-	5.25	100.00
Installment Annually w/C&F - GROV	4.88	4.69	0.19	4.05	4.84	0.04	4.68	0.20	4.79	4.69	0.10	2.13
Installment 2Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 2 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr - VINI	-	7.75	(7.75)	(100.00)	-	-	7.75	(7.75)	7.75	7.75	-	-
Installment 3 Yr w/C&F - VINI	6.08	6.33	(0.25)	(3.95)	6.07	0.01	5.89	0.19	5.91	6.06	(0.15)	(2.48)
Installment 3 Yr w/C&F - GROV	6.41	6.54	(0.13)	(1.99)	6.41	-	6.38	0.03	6.34	6.44	(0.10)	(1.55)
Installment 3 Yr w/C&F - MTG	6.00	-	6.00	100.00	6.00	-	-	6.00	5.90	-	5.90	100.00
Installment 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr w/C&F - VINI	6.55	6.70	(0.15)	(2.24)	6.55	-	6.52	0.03	7.01	6.56	0.45	6.86
Installment 5 Yr w/C&F - GROV	6.14	6.19	(0.05)	(0.81)	6.14	-	6.15	(0.01)	6.14	6.16	(0.02)	(0.32)
Commercial Sold - (360)- Fixed - VINI	4.50	-	4.50	100.00	4.50	-	-	4.50	4.44	-	4.44	100.00
Commercial Sold (360) - Monthly - VINI	5.00	-	5.00	100.00	4.75	0.25	-	5.00	4.81	-	4.81	100.00
Comm Sold (360) - 3 Yrs w/C&F - VINI	5.00	-	5.00	100.00	5.00	-	-	5.00	5.00	-	5.00	100.00
RE Sold - Ann w/C&F - <1% Mar - VINI	4.50	-	4.50	100.00	4.50	-	-	4.50	4.50	-	4.50	100.00
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	6.00	-	6.00	100.00
RE Sold - Ann w/C&F - <1% Mar - GROV	4.75	-	4.75	100.00	4.75	-	-	4.75	4.75	-	4.75	100.00
New Loans Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - VINI	7.16	2.64	4.52	171.21	4.27	2.89	6.44	0.72	6.11	2.64	3.47	131.44
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	10.43	-	10.43	100.00	8.91	1.52	-	10.43	9.84	-	9.84	100.00
Total Loans	5.24	5.17	0.07	1.35	5.11	0.13	5.06	0.18	5.15	5.05	0.10	1.98

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
U.S. Agencies(AFS)State Tax Exempt-ADMIN	2.38	2.33	0.05	2.15	2.38	-	2.29	0.09	2.36	2.32	0.04	1.72
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	2.90	2.78	0.12	4.32	2.80	0.10	2.77	0.13	2.87	2.77	0.10	3.61
MBS - Fixed - FNMA & FHLMC - NEW	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - GNMA - ADMIN	2.49	2.18	0.31	14.22	2.34	0.15	2.09	0.40	2.39	2.12	0.27	12.74
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	1.10	1.00	0.10	10.00	1.10	-	1.00	0.10	1.04	1.00	0.04	4.00
Farmer Mac Stock	-	-	-	-	-	-	-	-	-	-	-	-
FRB Stock	5.30	5.30	-	-	5.30	-	5.30	-	5.30	5.30	-	-
Income Adj. FRB Stock	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Stock	2.05	2.05	-	-	2.05	-	2.05	-	2.05	2.05	-	-
Total Investments	2.58	2.37	0.21	8.86	2.50	0.08	2.33	0.25	2.50	2.36	0.14	5.93
Interest Bearing FHLB - ADMIN	1.13	-	1.13	100.00	1.13	-	-	1.13	1.13	-	1.13	100.00
Settlement Account	0.03	-	0.03	100.00	0.03	-	-	0.03	0.03	-	0.03	100.00
FHLB Overnight - ADMIN	1.48	-	1.48	100.00	1.23	0.25	-	1.48	0.94	0.80	0.14	17.50
Fed Funds Sold - ADMIN	-	1.13	(1.13)	(100.00)	-	-	0.38	(0.38)	0.76	0.80	(0.04)	(5.00)
Total Short-Term Liquidity	1.43	1.13	0.30	26.55	1.18	0.25	0.38	1.05	0.84	0.80	0.04	5.00
Total 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
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	4.14	3.94	0.20	5.08	4.00	0.14	3.81	0.33	3.89	3.78	0.11	2.91

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
NOW Accounts - VINI	0.22	0.36	0.14	38.89	0.26	0.04	0.30	0.08	0.27	0.32	0.05	15.63
First Baptist - Now Acct - VINI	0.60	0.66	0.06	9.09	0.60	-	0.60	-	0.60	0.62	0.02	3.23
Seniors First Accounts - VINI	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.17	0.02	11.76
Ideal Checking Accounts - VINI	1.07	1.13	0.06	5.31	1.06	(0.01)	1.07	-	1.08	1.09	0.01	0.92
NOW Accounts - GROV	0.40	0.46	0.06	13.04	0.40	-	0.40	-	0.40	0.42	0.02	4.76
First Premier Accounts - GROV	0.34	0.35	0.01	2.86	0.34	-	0.29	(0.05)	0.34	0.31	(0.03)	(9.68)
Seniors First Account - GROV	0.25	0.30	0.05	16.67	0.25	-	0.24	(0.01)	0.25	0.26	0.01	3.85
Ideal Checking Account - GROV	1.03	1.11	0.08	7.21	1.05	0.02	1.05	0.02	1.03	1.07	0.04	3.74
Business First Accounts - GROV	0.46	0.54	0.08	14.81	0.44	(0.02)	0.48	0.02	0.45	0.50	0.05	10.00
New Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Now Accounts - CLEO	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.17	0.02	11.76
Ideal Checking Accounts - CLEO	1.03	0.96	(0.07)	(7.29)	0.97	(0.06)	0.90	(0.13)	1.01	0.92	(0.09)	(9.78)
NOW Accounts - AGLN	0.15	-	(0.15)	(100.00)	-	(0.15)	-	(0.15)	0.15	-	(0.15)	(100.00)
Seniors First Accounts - AGLN	0.15	-	(0.15)	(100.00)	-	(0.15)	-	(0.15)	0.15	-	(0.15)	(100.00)
Ideal Checking - AGLN	2.00	-	(2.00)	(100.00)	-	(2.00)	-	(2.00)	2.00	-	(2.00)	(100.00)
Bankruptcy Trustee Accounts	-	0.06	0.06	100.00	-	-	-	-	-	0.02	0.02	100.00
MMDA - VINI	0.30	0.31	0.01	3.23	0.30	-	0.25	(0.05)	0.27	0.27	-	-
MMDA - GROV	0.25	0.31	0.06	19.35	0.25	-	0.25	-	0.25	0.27	0.02	7.41
MMDA - CLEO	0.29	0.30	0.01	3.33	0.29	-	0.24	(0.05)	0.27	0.26	(0.01)	(3.85)
Treasury Index Accounts - VINI	1.04	0.52	(0.52)	(100.00)	0.86	(0.18)	0.42	(0.62)	0.73	0.45	(0.28)	(62.22)
Treasury Index Accounts - GROV	1.03	0.53	(0.50)	(94.34)	0.96	(0.07)	0.43	(0.60)	0.76	0.46	(0.30)	(65.22)
Treasury Index Accounts - CLEO	-	-	-	-	-	-	-	-	0.96	-	(0.96)	(100.00)
Managed Corporate Funding - VINI	1.48	1.07	(0.41)	(38.32)	1.23	(0.25)	0.75	(0.73)	1.11	0.86	(0.25)	(29.07)
Craig County Treasurer - VINI	1.15	1.06	(0.09)	(8.49)	1.15	-	1.00	(0.15)	1.03	1.02	(0.01)	(0.98)
City of Grove Funds - GROV	1.55	1.61	0.06	3.73	1.55	-	1.55	-	1.55	1.57	0.02	1.27
N.E. Tech Center - VINI	1.50	1.56	0.06	3.85	1.50	-	1.50	-	1.50	1.51	0.01	0.66
N.E. Tech Center - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Vinita ISD - VINI	1.40	1.06	(0.34)	(32.08)	1.40	-	1.00	(0.40)	1.05	1.02	(0.03)	(2.94)
Grove ISD - GROV	0.08	0.14	0.06	42.86	0.08	-	0.08	-	0.08	0.10	0.02	20.00
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	0.60	0.66	0.06	9.09	0.60	-	0.60	-	0.60	0.62	0.02	3.23
New PF Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Cleora ISD - CLEO	1.00	1.06	0.06	5.66	1.00	-	1.00	-	1.00	1.02	0.02	1.96
White Oak ISD - VINI	1.00	1.06	0.06	5.66	1.00	-	1.00	-	1.00	1.02	0.02	1.96
NOW Accts Public Funds - VINI	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.17	0.02	11.76
MMDA - Public Funds - VINI	0.30	0.31	0.01	3.23	0.30	-	0.25	(0.05)	0.28	0.27	(0.01)	(3.70)
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Total Interest Bearing Checking	0.66	0.62	(0.04)	(6.45)	0.59	(0.07)	0.52	(0.14)	0.60	0.58	(0.02)	(3.45)

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Savings Accounts - VINI	0.19	0.25	0.06	24.00	0.19	-	0.19	-	0.19	0.21	0.02	9.52
Savings Accounts - GROV	0.31	0.37	0.06	16.22	0.31	-	0.31	-	0.31	0.33	0.02	6.06
Savings Accounts - CLEO	0.17	0.23	0.06	26.09	0.17	-	0.17	-	0.17	0.19	0.02	10.53
Savings Accounts - AGLN	0.16	-	(0.16)	(100.00)	-	(0.16)	-	(0.16)	0.16	-	(0.16)	(100.00)
Ideal Savings Accounts - VINI	0.79	0.84	0.05	5.95	0.79	-	0.78	(0.01)	0.79	0.80	0.01	1.25
Ideal Savings Accounts - GROV	0.76	0.82	0.06	7.32	0.76	-	0.76	-	0.76	0.78	0.02	2.56
Ideal Savings Accounts - CLEO	0.78	0.92	0.14	15.22	0.78	-	0.86	0.08	0.81	0.88	0.07	7.95
Health Savings Accounts - VINI	1.35	0.51	(0.84)	(164.71)	1.36	0.01	0.45	(0.90)	0.88	0.47	(0.41)	(87.23)
Health Savings Accounts - GROV	1.36	0.51	(0.85)	(166.67)	1.36	-	0.45	(0.91)	0.87	0.47	(0.40)	(85.11)
Health Savings Accounts - CLEO	-	0.50	0.50	100.00	-	-	0.44	0.44	0.59	0.46	(0.13)	(28.26)
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Total Savings Deposits	0.35	0.41	0.06	14.63	0.35	-	0.35	-	0.35	0.37	0.02	5.41
1-89 Day CD's - VINI	0.82	0.31	(0.51)	(164.52)	0.82	-	0.20	(0.62)	0.57	0.23	(0.34)	(147.83)
1-89 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	0.30	0.21	(0.09)	(42.86)	0.30	-	0.20	(0.10)	0.24	0.20	(0.04)	(20.00)
90-181 Day CD's - GROV	0.90	-	(0.90)	(100.00)	0.90	-	-	(0.90)	0.90	-	(0.90)	(100.00)
182-364 Day CD's - VINI	0.35	0.35	-	-	0.32	(0.03)	0.33	(0.02)	0.29	0.31	0.02	6.45
182-364 Day CD's - GROV	0.56	0.34	(0.22)	(64.71)	0.56	-	0.32	(0.24)	0.42	0.31	(0.11)	(35.48)
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	0.80	0.57	(0.23)	(40.35)	0.81	0.01	0.70	(0.10)	0.74	0.66	(0.08)	(12.12)
12 Month CD's - GROV	1.05	0.53	(0.52)	(98.11)	0.95	(0.10)	0.58	(0.47)	0.80	0.50	(0.30)	(60.00)
12 Month CD's New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - CLEO	1.23	0.57	(0.66)	(115.79)	1.23	-	0.91	(0.32)	0.97	0.87	(0.10)	(11.49)
15 Month Special CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
15 Month Special CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month CD's - VINI	0.84	0.71	(0.13)	(18.31)	0.84	-	0.86	0.02	0.83	0.76	(0.07)	(9.21)
18 Month CD's - GROV	0.96	0.76	(0.20)	(26.32)	0.93	(0.03)	0.75	(0.21)	0.83	0.75	(0.08)	(10.67)
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	0.85	0.86	0.01	1.16	0.85	-	0.86	0.01	0.85	0.86	0.01	1.16
24 Month CD's - GROV	1.25	1.24	(0.01)	(0.81)	1.25	-	1.24	(0.01)	1.24	1.24	-	-
24 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's - VINI	1.00	1.00	-	-	1.00	-	0.93	(0.07)	0.97	0.97	-	-
36 Month CD - GROV	1.08	1.04	(0.04)	(3.85)	1.08	-	1.03	(0.05)	1.06	1.04	(0.02)	(1.92)
36 Month CD - CLEO	1.02	1.02	-	-	1.02	-	1.02	-	1.02	1.02	-	-
48 Month CD's - VINI	-	1.06	1.06	100.00	-	-	1.15	1.15	1.15	1.10	(0.05)	(4.55)
48 Month CD's - GROV	1.20	1.01	(0.19)	(18.81)	1.20	-	0.65	(0.55)	0.79	0.75	(0.04)	(5.33)
60 Month CD's - VINI	1.19	1.17	(0.02)	(1.71)	1.19	-	1.19	-	1.19	1.18	(0.01)	(0.85)
60 Month CD's - GROV	1.21	1.08	(0.13)	(12.04)	1.21	-	1.12	(0.09)	1.18	1.10	(0.08)	(7.27)
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1- 89 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
90-181 Day CD's Over \$100M - VINI	-	1.04	1.04	100.00	-	-	1.00	1.00	1.00	1.02	0.02	1.96
90-181 Day CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	1.07	0.43	(0.64)	(148.84)	1.06	(0.01)	0.63	(0.44)	0.94	0.46	(0.48)	(104.35)
182 - 364 Day CD's Over \$100M - GROV	0.55	-	(0.55)	(100.00)	0.55	-	-	(0.55)	0.55	-	(0.55)	(100.00)
182 - 364 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's Over \$100M - VINI	1.08	0.82	(0.26)	(31.71)	1.03	(0.05)	0.93	(0.15)	0.96	0.84	(0.12)	(14.29)
12 Month CD's Over \$100M - GROV	1.05	1.05	-	-	1.05	-	0.95	(0.10)	1.02	0.99	(0.03)	(3.03)
12 Month CD's Over \$100M - CLEO	1.00	0.80	(0.20)	(25.00)	1.00	-	0.80	(0.20)	1.00	0.83	(0.17)	(20.48)
18 Month CD's Over \$100M - VINI	1.12	0.99	(0.13)	(13.13)	1.12	-	0.98	(0.14)	1.05	0.97	(0.08)	(8.25)
18 Month CD's Over \$100M - GROV	1.07	1.05	(0.02)	(1.90)	0.99	(0.08)	0.97	(0.10)	0.97	0.99	0.02	2.02
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	1.16	1.06	(0.10)	(9.43)	1.16	-	1.11	(0.05)	1.15	1.06	(0.09)	(8.49)
24 Month CD's Over \$100M - GROV	-	0.85	0.85	100.00	-	-	0.80	0.80	0.85	0.85	-	-
24 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	1.14	1.06	(0.08)	(7.55)	1.14	-	1.06	(0.08)	1.10	1.06	(0.04)	(3.77)
36 Month CD's Over \$100M - GROV	1.18	1.17	(0.01)	(0.85)	1.18	-	1.17	(0.01)	1.18	1.17	(0.01)	(0.85)
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	1.71	1.69	(0.02)	(1.18)	1.71	-	1.71	-	1.71	1.70	(0.01)	(0.59)
60 Month CD's Over \$100M - GROV	1.43	1.42	(0.01)	(0.70)	1.43	-	1.43	-	1.43	1.42	(0.01)	(0.70)
182 - 364 Day Public Fund CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day Public Fund CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	0.99	0.58	(0.41)	(70.69)	0.98	(0.01)	0.94	(0.05)	0.93	0.74	(0.19)	(25.68)
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - GROV	0.80	0.74	(0.06)	(8.11)	0.80	-	0.65	(0.15)	0.74	0.70	(0.04)	(5.71)
36 Month Public Funds CD's - VINI	0.80	0.81	0.01	1.23	0.80	-	0.80	-	0.80	0.80	-	-
1- 89 Day Public Fund CD's >\$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day PF CD's Over \$100M - VINI	0.35	0.29	(0.06)	(20.69)	0.35	-	0.25	(0.10)	0.30	0.27	(0.03)	(11.11)
90-181 Day PF CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
12 Month PF CD's Over \$100M - VINI	1.15	0.81	(0.34)	(41.98)	1.06	(0.09)	0.83	(0.32)	0.86	0.82	(0.04)	(4.88)
18 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
36 Month PF CD's Over \$100M - VINI	-	1.02	1.02	100.00	-	-	1.00	1.00	1.00	1.02	0.02	1.96
State Treasury CD's - VINI	1.46	0.77	(0.69)	(89.61)	1.31	(0.15)	0.67	(0.79)	1.01	0.72	(0.29)	(40.28)
State Treasury CD's - GROV	1.37	0.59	(0.78)	(132.20)	1.37	-	0.58	(0.79)	1.00	0.57	(0.43)	(75.44)
State Treasury CD's - CLEO	1.54	0.76	(0.78)	(102.63)	1.27	(0.27)	0.72	(0.82)	1.06	0.69	(0.37)	(53.62)
IRA's Variable - VINI	1.01	0.99	(0.02)	(2.02)	1.01	-	0.88	(0.13)	0.93	0.91	(0.02)	(2.20)
IRA's Variable - GROV	1.45	0.91	(0.54)	(59.34)	1.44	(0.01)	0.80	(0.65)	1.09	0.83	(0.26)	(31.33)
IRA's Variable - CLEO	1.45	1.12	(0.33)	(29.46)	1.45	-	1.01	(0.44)	1.15	1.04	(0.11)	(10.58)

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
2 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	0.70	-	(0.70)	(100.00)
9 Month U.S. Sterling Capital CD's	1.30	-	(1.30)	(100.00)	1.30	-	-	(1.30)	1.30	-	(1.30)	(100.00)
12 Month U.S. Sterling Capital CD's	-	0.87	0.87	100.00	-	-	0.84	0.84	0.87	0.85	(0.02)	(2.35)
2 Year U.S. Sterling Capital CD's	1.26	1.24	(0.02)	(1.61)	1.26	-	1.11	(0.15)	1.24	1.23	(0.01)	(0.81)
3 Year U.S. Sterling Capital CD's	1.51	1.51	-	-	1.51	-	1.51	-	1.51	1.51	-	-
4 Year U.S. Sterling Capital CD's	1.81	1.81	-	-	1.81	-	1.81	-	1.81	1.81	-	-
5 Year U.S. Sterling Capital CD's	2.01	2.01	-	-	2.01	-	2.01	-	2.01	2.01	-	-
3 Month Finance 500 CD's	-	-	-	-	1.27	1.27	-	-	0.94	-	(0.94)	(100.00)
4 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Finance 500 CD's	1.54	1.19	(0.35)	(29.41)	1.30	(0.24)	0.69	(0.85)	1.10	0.96	(0.14)	(14.58)
7 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month Finance 500 CD's	1.51	-	(1.51)	(100.00)	1.51	-	-	(1.51)	1.33	-	(1.33)	(100.00)
12 Month Finance 500 CD's	1.52	1.16	(0.36)	(31.03)	1.52	-	0.86	(0.66)	1.11	1.03	(0.08)	(7.77)
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	-	1.10	-	(1.10)	(100.00)
5 Month Finance 500 CD's - CDWH	1.25	-	(1.25)	(100.00)	1.25	-	-	(1.25)	1.25	-	(1.25)	(100.00)
3 Month D.A. Davidson CD's	-	1.22	1.22	100.00	-	-	0.70	0.70	0.70	0.88	0.18	20.45
6 Month D.A. Davidson CD's	-	1.39	1.39	100.00	-	-	0.85	0.85	0.87	1.03	0.16	15.53
9 Month D.A. Davidson CD's	-	1.28	1.28	100.00	-	-	1.00	1.00	1.00	1.09	0.09	8.26
1 Year D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	1.00	-	(1.00)	(100.00)
1 Month PF CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	1.50	1.12	(0.38)	(33.93)	1.15	(0.35)	0.85	(0.65)	0.98	0.96	(0.02)	(2.08)
3 Month Public Funds CDAR CD's	-	-	-	-	-	-	-	-	0.98	-	(0.98)	(100.00)
6 Month CDAR CD's	1.12	1.33	0.21	15.79	1.10	(0.02)	1.00	(0.12)	1.02	1.11	0.09	8.11
6 Month PF CDAR CD's	1.06	1.28	0.22	17.19	1.06	-	1.00	(0.06)	1.01	1.11	0.10	9.01
1 Year CDAR CD's	1.00	0.99	(0.01)	(1.01)	1.00	-	1.00	-	1.00	0.99	(0.01)	(1.01)
1 Year Public Funds CDAR CD's	1.00	0.99	(0.01)	(1.01)	1.00	-	1.00	-	1.00	0.99	(0.01)	(1.01)
1st Investment CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	0.75	0.75	0.75	0.75	-	-
Certificates of Deposit	1.34	1.02	(0.32)	(31.37)	1.27	(0.07)	0.87	(0.47)	1.05	0.93	(0.12)	(12.90)

Rate/Yield Comparison

(Percentage)

Account Level Series

Category	Dec 17	Dec 17	Variance	Percent	Nov 17	Variance	Dec 16	Variance	***** Year-to-Date Average *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
FHLB Overnight	-	1.28	1.28	100.00	1.25	1.25	0.72	0.72	1.17	1.14	(0.03)	(2.63)
FHLB Advances - Convertible - ADMIN	-	-	-	-	-	-	3.48	3.48	3.41	3.41	-	-
Repurchase Agreements	-	0.63	0.63	100.00	-	-	-	-	-	0.63	0.63	100.00
Total Non-Deposit Funding	-	1.28	1.28	100.00	1.25	1.25	3.33	3.33	2.15	3.20	1.05	32.81
Total 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)
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	0.77	0.67	(0.10)	(14.93)	0.73	(0.04)	0.63	(0.14)	0.70	0.66	(0.04)	(6.06)
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	0.70	0.61	(0.09)	(14.75)	0.67	(0.03)	0.58	(0.12)	0.64	0.60	(0.04)	(6.67)

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	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)
Total Interest Income	1,455,659	1,274,471	181,188	14.22	1,404,356	51,303	1,221,507	234,152	15,814,797	14,558,626	1,256,171	8.63
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)
Total Interest Expense	240,290	192,358	(47,932)	(24.92)	233,751	(6,539)	177,054	(63,236)	2,581,772	2,322,529	(259,243)	(11.16)
Net Interest Income	1,215,369	1,082,113	133,256	12.31	1,170,605	44,764	1,044,453	170,916	13,233,025	12,236,097	996,928	8.15
Provision - Loan Losses	30,000	38,000	8,000	21.05	30,000	0	50,000	20,000	355,000	456,000	101,000	22.15
Loan Income - VINI	46,362	51,652	(5,290)	(10.24)	13,622	32,740	34,607	11,755	263,297	614,176	(350,879)	(57.13)
Loan Income - GROV	9,854	6,221	3,633	58.40	8,949	905	7,540	2,314	115,819	73,972	41,847	56.57
Loan Income - CLEO	0	0	0	0.00	0	0	0	0	700	0	700	100.00
Loan Income - AGLN	2,190	0	2,190	100.00	1,393	797	0	2,190	20,819	0	20,819	100.00
Cadence Maintenance Fees - VINI	7,500	0	7,500	100.00	14,958	(7,458)	0	7,500	22,458	0	22,458	100.00
Referral Fees - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Loan Insurance - VINI	3,598	2,989	609	20.37	1,015	2,583	1,063	2,535	27,493	35,545	(8,052)	(22.65)
Loan Insurance - GROV	5,322	2,185	3,137	143.57	1,885	3,437	2,212	3,110	32,126	25,978	6,148	23.67
Loan Insurance - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
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)
Service Charges on Deposit Accts - VINI	39,758	39,791	(33)	(0.08)	38,994	764	36,600	3,158	509,143	473,134	36,009	7.61
Service Charges on Deposit Accts - GROV	17,109	9,990	7,119	71.26	15,781	1,328	10,889	6,220	195,554	118,783	76,771	64.63
Service Charges on Deposit Accts - CLEO	4,301	770	3,531	458.57	3,864	437	598	3,703	45,901	9,156	36,745	401.32
Service Charges on Deposit Accts - AGLN	119	0	119	100.00	0	119	0	119	119	0	119	100.00
Service Charges on Deposit Accts - ADMIN	(1,844)	84	(1,928)	(2,295.24)	1,718	(3,562)	785	(2,629)	(2,928)	993	(3,921)	(394.86)
DDA OD Fees - VINI	859	6,909	(6,050)	(87.57)	736	123	6,485	(5,626)	9,475	82,148	(72,673)	(88.47)
DDA OD Fees - GROV	431	2,537	(2,106)	(83.01)	457	(26)	2,402	(1,971)	4,880	30,168	(25,288)	(83.82)
DDA OD Fees - CLEO	213	1,276	(1,063)	(83.31)	154	59	1,152	(939)	1,456	15,174	(13,718)	(90.40)
DDA OD Fees - AGLN	(12)	0	(12)	(100.00)	0	(12)	0	(12)	(12)	0	(12)	(100.00)
NSF Fees - VINI	45,682	43,411	2,271	5.23	44,380	1,302	44,388	1,294	541,130	518,865	22,265	4.29
NSF Fees - GROV	16,860	17,433	(573)	(3.29)	15,685	1,175	15,232	1,628	168,971	208,369	(39,398)	(18.91)
NSF Fees - CLEO	7,064	6,115	949	15.52	8,610	(1,546)	5,535	1,529	81,421	73,086	8,335	11.40
NSF Fees - AGLN	600	0	600	100.00	0	600	0	600	600	0	600	100.00
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

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Coll,Escrow,Wires & Exchange - VINI	825	716	109	15.22	576	249	671	154	9,436	8,514	922	10.83
Coll,Escrow, Wires & Exchange - GROV	592	417	175	41.97	469	123	593	(1)	6,401	4,953	1,448	29.23
Coll,Escrow, Wires & Exchange - CLEO	103	124	(21)	(16.94)	145	(42)	330	(227)	1,367	1,477	(110)	(7.45)
Coll,Escrow, Wires & Exchange - AGLN	85	0	85	100.00	0	85	0	85	85	0	85	100.00
Coll,Escrow, Wires & Exchange- ADMIN	5	14	(9)	(64.29)	42	(37)	(100)	105	48	168	(120)	(71.43)
Safe Deposit & Night Deposit Rent - VINI	3,172	1,404	1,768	125.93	1,131	2,041	3,180	(8)	16,830	16,690	140	0.84
Safe Deposit & Night Deposit Rent - GROV	284	410	(126)	(30.73)	305	(21)	200	84	5,279	4,880	399	8.18
Safe Deposit & Night Deposit Rent - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Miscellaneous Income - VINI	6,813	2,001	4,812	240.48	6,546	267	1,701	5,112	69,703	23,797	45,906	192.91
Miscellaneous Income - GROV	1,070	62	1,008	1,625.81	825	245	0	1,070	13,316	739	12,577	1,701.89
Miscellaneous Income - CLEO	0	0	0	0.00	0	0	0	0	55	0	55	100.00
Miscellaneous Income - ADMIN	(740)	117	(857)	(732.48)	105	(845)	0	(740)	(4,203)	1,393	(5,596)	(401.72)
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
Mtg Origination Fees	5,149	8,272	(3,123)	(37.75)	2,789	2,360	5,387	(238)	75,222	101,800	(26,578)	(26.11)
Mtg Agent Fees	8,272	7,993	279	3.49	7,201	1,071	11,828	(3,556)	127,346	95,036	32,310	34.00
Mtg Credit Enhancement Fees	4,119	2,578	1,541	59.78	4,127	(8)	3,685	434	46,871	32,541	14,330	44.04
Mtg Servicing Fees	11,312	10,314	998	9.68	10,017	1,295	13,022	(1,710)	114,247	130,164	(15,917)	(12.23)
Mtg Other Fees	3,443	415	3,028	729.64	2,357	1,086	244	3,199	47,082	4,933	42,149	854.43
Mtg Servicing Rights Income	(13,568)	10,701	(24,269)	(226.79)	32,683	(46,251)	94,133	(107,701)	131,515	149,813	(18,298)	(12.21)
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
Trust Department Earnings - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Bankruptcy Trustee Accts - Fee 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
Margin on Profit of CD Warehouse	0	0	0	0.00	0	0	0	0	0	0	0	0.00
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
Gain/Loss-Sale of Assets - VINI	0	0	0	0.00	6,158	(6,158)	(93)	93	(11,514)	0	(11,514)	(100.00)
Gain/Loss-Sale of Assets - GROV	(1,588)	0	(1,588)	(100.00)	0	(1,588)	(27)	(1,561)	46,204	0	46,204	100.00
Gain/Loss-Sale of Assets - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Gain/Loss-Sale of Assets - MTG	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Non-Operating Income	(1,588)	0	(1,588)	(100.00)	6,158	(7,746)	(120)	(1,468)	34,690	0	34,690	100.00
Total Non-Interest Income	262,301	257,993	4,308	1.67	273,612	(11,311)	327,975	(65,674)	3,049,159	3,112,832	(63,673)	(2.05)
Securities Gains/Losses	0	0	0	0.00	(28,007)	28,007	0	0	58,325	0	58,325	100.00

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Officers Salaries - VINI	80,284	96,314	16,030	16.64	86,555	6,271	88,650	8,366	986,719	1,144,295	157,576	13.77
Officers Salaries - GROV	18,478	18,306	(172)	(0.94)	23,228	4,750	18,455	(23)	221,808	219,672	(2,136)	(0.97)
Officers Salaries - CLEO	0	0	0	0.00	0	0	0	0	4,345	0	(4,345)	(100.00)
Officers Salaries - AGLN	8,398	0	(8,398)	(100.00)	8,398	0	0	(8,398)	93,064	0	(93,064)	(100.00)
Officers Salaries - ADMIN	36,102	37,646	1,544	4.10	36,102	0	37,646	1,544	433,982	451,752	17,770	3.93
Employee Salaries & Overtime - VINI	125,513	110,961	(14,552)	(13.11)	124,610	(903)	109,450	(16,063)	1,451,121	1,315,863	(135,258)	(10.28)
Employee Salaries & Overtime - GROV	25,855	23,835	(2,020)	(8.47)	25,734	(121)	22,399	(3,456)	283,578	282,333	(1,245)	(0.44)
Employee Salaries & Overtime - CLEO	6,425	6,754	329	4.87	6,359	(66)	4,240	(2,185)	66,488	80,019	13,531	16.91
Employee Salaries & Overtime - AGLN	9,031	0	(9,031)	(100.00)	9,015	(16)	0	(9,031)	106,340	0	(106,340)	(100.00)
Employee Salaries & Overtime - ADMIN	3,345	2,938	(407)	(13.85)	3,332	(13)	2,961	(384)	44,945	34,777	(10,168)	(29.24)
PDS Services - ADMIN	13,608	9,664	(3,944)	(40.81)	12,324	(1,284)	12,045	(1,563)	149,627	115,650	(33,977)	(29.38)
Payroll Taxes - VINI	13,912	14,026	114	0.81	14,389	477	13,082	(830)	194,009	166,022	(27,987)	(16.86)
Payroll Taxes - GROV	2,755	2,903	148	5.10	2,797	42	2,131	(624)	37,532	34,357	(3,175)	(9.24)
Payroll Taxes - CLEO	527	508	(19)	(3.74)	535	8	309	(218)	6,145	6,009	(136)	(2.26)
Payroll Taxes - AGLN	1,232	0	(1,232)	(100.00)	1,231	(1)	0	(1,232)	14,906	0	(14,906)	(100.00)
Payroll Taxes - ADMIN	3,165	3,897	732	18.78	3,163	(2)	3,231	66	45,320	46,123	803	1.74
Medical Insurance - VINI	25,882	25,869	(13)	(0.05)	28,386	2,504	25,370	(512)	272,143	306,204	34,061	11.12
Medical Insurance - GROV	5,364	6,003	639	10.64	6,214	850	3,806	(1,558)	55,827	71,053	15,226	21.43
Medical Insurance - CLEO	945	1,181	236	19.98	422	(523)	302	(643)	4,887	13,979	9,092	65.04
Medical Insurance - AGLN	2,182	0	(2,182)	(100.00)	2,472	290	0	(2,182)	20,861	0	(20,861)	(100.00)
Medical Insurance - ADMIN	636	850	214	25.18	686	50	630	(6)	7,628	10,061	2,433	24.18
401K Contribution - VINI	5,842	5,904	62	1.05	2,929	(2,913)	5,550	(292)	65,885	69,884	3,999	5.72
401K Contribution - GROV	1,172	942	(230)	(24.42)	577	(595)	1,291	119	13,443	11,145	(2,298)	(20.62)
401K Contribution - CLEO	70	133	63	47.37	38	(32)	70	0	1,019	1,570	551	35.10
401K Contribution - AGLN	582	0	(582)	(100.00)	292	(290)	0	(582)	4,543	0	(4,543)	(100.00)
401K Contribution - ADMIN	100	88	(12)	(13.64)	50	(50)	84	(16)	1,167	1,046	(121)	(11.57)
Other Employee Benefits - VINI	3,526	3,087	(439)	(14.22)	3,243	(283)	3,794	268	40,373	36,537	(3,836)	(10.50)
Other Employee Benefits - GROV	885	716	(169)	(23.60)	584	(301)	1,438	553	8,878	8,480	(398)	(4.69)
Other Employee Benefits - CLEO	148	47	(101)	(214.89)	74	(74)	18	(130)	1,244	559	(685)	(122.54)
Other Employee Benefits - AGLN	237	0	(237)	(100.00)	237	0	0	(237)	2,127	0	(2,127)	(100.00)
Other Employee Benefits - ADMIN	2,729	1,869	(860)	(46.01)	2,309	(420)	1,707	(1,022)	26,080	22,119	(3,961)	(17.91)
Incentive Plan - VINI	120	70	(50)	(71.43)	115	(5)	25	(95)	1,060	828	(232)	(28.02)
Incentive Plan - GROV	50	62	12	19.35	30	(20)	25	(25)	546	730	184	25.21
Incentive Plan - CLEO	0	26	26	100.00	25	25	15	15	375	304	(71)	(23.36)
Incentive Plan - ADMIN	25,000	25,000	0	0.00	25,000	0	25,000	0	300,000	300,000	0	0.00
Director's Comm, Din & Exp Fee - VINI	3,358	4,429	1,071	24.18	3,452	94	4,075	717	42,772	52,425	9,653	18.41
Director's Comm, Din, & Exp Fee - GROV	1,507	1,073	(434)	(40.45)	1,440	(67)	1,176	(331)	16,802	12,701	(4,101)	(32.29)
Director's Comm, Din, & Exp Fee - CLEO	285	2	(283)	(14,150.00)	258	(27)	(1)	(286)	2,676	24	(2,652)	(11,050.00)
Director's Comm, Din, & Exp Fee - ADMIN	0	0	0	0.00	0	0	0	0	3,000	0	(3,000)	(100.00)
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)

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Occupancy Expense - VINI	15,257	13,455	(1,802)	(13.39)	12,689	(2,568)	11,303	(3,954)	178,150	159,258	(18,892)	(11.86)
Occupancy Expense - GROV	4,223	5,558	1,335	24.02	6,809	2,586	5,977	1,754	48,686	65,785	17,099	25.99
Occupancy Expense - CLEO	156	1,438	1,282	89.15	188	32	1,174	1,018	1,295	17,021	15,726	92.39
Occupancy Expense - AGLN	147	0	(147)	(100.00)	162	15	0	(147)	1,467	0	(1,467)	(100.00)
Occupancy Expense - ADMIN	0	0	0	0.00	(205)	(205)	0	0	0	0	0	0.00
Lease Expense - VINI	190	190	0	0.00	190	0	185	(5)	2,245	2,250	5	0.22
Lease Expense - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Lease Expense - CLEO	1,100	0	(1,100)	(100.00)	1,100	0	0	(1,100)	13,995	0	(13,995)	(100.00)
Lease Expense - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Utilities - VINI	5,370	5,798	428	7.38	6,792	1,422	5,308	(62)	67,915	68,630	715	1.04
Utilities - GROV	1,495	1,456	(39)	(2.68)	1,859	364	1,354	(141)	15,482	17,240	1,758	10.20
Utilities - CLEO	19	0	(19)	(100.00)	35	16	0	(19)	158	0	(158)	(100.00)
Real Estate Taxes - VINI	2,350	2,350	0	0.00	2,350	0	2,350	0	28,200	28,200	0	0.00
Real Estate Taxes - GROV	900	900	0	0.00	900	0	(100)	(1,000)	10,800	10,800	0	0.00
Real Estate Taxes - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Depreciation - Building - VINI	21,974	15,173	(6,801)	(44.82)	14,661	(7,313)	16,559	(5,415)	181,584	182,076	492	0.27
Depreciation - Building - GROV	4,284	4,033	(251)	(6.22)	4,330	46	5,805	1,521	51,963	48,396	(3,567)	(7.37)
Depreciation - Building - CLEO	(46)	43	89	206.98	43	89	39	85	512	516	4	0.78
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)
Equipment Repair, Maint., Rent - VINI	16,778	10,424	(6,354)	(60.96)	29,535	12,757	12,562	(4,216)	120,983	123,390	2,407	1.95
Equipment Repair, Maint., Rent - GROV	6,443	3,007	(3,436)	(114.27)	3,028	(3,415)	2,565	(3,878)	31,575	35,598	4,023	11.30
Equipment Repair, Maint., Rent - CLEO	919	258	(661)	(256.20)	452	(467)	132	(787)	5,764	3,054	(2,710)	(88.74)
Equipment Repair, Maint., Rent - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Car Expense & Maintenance - VINI	4,357	9,453	5,096	53.91	6,039	1,682	8,035	3,678	80,254	111,895	31,641	28.28
Car Expense & Maintenance - GROV	2,500	1,521	(979)	(64.37)	2,336	(164)	1,839	(661)	30,897	18,006	(12,891)	(71.59)
Car Expense & Maintenance - CLEO	431	78	(353)	(452.56)	406	(25)	82	(349)	5,303	925	(4,378)	(473.30)
Car Expense & Maintenance - AGLN	1,066	0	(1,066)	(100.00)	1,271	205	0	(1,066)	6,720	0	(6,720)	(100.00)
Car Expense & Maintenance - ADMIN	0	(27)	(27)	(100.00)	(75)	(75)	0	0	0	(316)	(316)	(100.00)
Depreciation - FF&E - VINI	11,833	10,400	(1,433)	(13.78)	9,355	(2,478)	12,618	785	109,451	124,800	15,349	12.30
Depreciation - FF&E - GROV	5,554	4,495	(1,059)	(23.56)	4,345	(1,209)	4,617	(937)	53,077	53,940	863	1.60
Depreciation - FF&E - CLEO	104	341	237	69.50	174	70	280	176	2,357	4,092	1,735	42.40
Depreciation - FF&E - ADMIN	48,142	7,689	(40,453)	(526.12)	6,498	(41,644)	7,701	(40,441)	107,693	92,268	(15,425)	(16.72)
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
Legal Fees - VINI	9,773	4,918	(4,855)	(98.72)	15,393	5,620	1,290	(8,483)	67,073	58,216	(8,857)	(15.21)
Legal Fees - GROV	1,575	5,698	4,123	72.36	88	(1,487)	5,961	4,386	49,318	67,452	18,134	26.88
Legal Fees - CLEO	0	0	0	0.00	0	0	0	0	(130)	0	130	100.00
Legal Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Examination & Admins Fees - VINI	6,675	7,825	1,150	14.70	6,862	187	7,481	806	81,157	92,622	11,465	12.38
Examination & Admins Fees - GROV	2,997	1,898	(1,099)	(57.90)	2,863	(134)	2,160	(837)	31,898	22,472	(9,426)	(41.95)
Examination & Admins Fees - CLEO	566	4	(562)	(14,050.00)	512	(54)	(2)	(568)	5,015	48	(4,967)	(10,347.92)
Examination & Admins Fees - ADMIN	0	0	0	0.00	0	0	0	0	2,500	0	(2,500)	(100.00)
Professional Fees - VINI	2,868	3,256	388	11.92	4,646	1,778	2,911	43	47,143	38,544	(8,599)	(22.31)
Professional Fees - GROV	1,625	859	(766)	(89.17)	2,251	626	840	(785)	20,481	10,171	(10,310)	(101.37)
Professional Fees - CLEO	307	2	(305)	(15,250.00)	403	96	(1)	(308)	3,502	24	(3,478)	(14,491.67)
Professional Fees - CDWH	750	0	(750)	(100.00)	750	0	0	(750)	3,750	0	(3,750)	(100.00)
Professional Fees - ADMIN	0	0	0	0.00	(2,500)	(2,500)	0	0	(2,500)	0	2,500	100.00
Consulting Fees - VINI	47,776	12,685	(35,091)	(276.63)	48,853	1,077	12,165	(35,611)	525,404	150,146	(375,258)	(249.93)
Consultant Fees - GROV	21,449	3,312	(18,137)	(547.61)	20,384	(1,065)	3,392	(18,057)	209,651	39,199	(170,452)	(434.84)
Consulting Fees - CLEO	4,054	7	(4,047)	(57,814.29)	3,646	(408)	(3)	(4,057)	37,622	84	(37,538)	(44,688.10)
Consulting Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Ideal Checking Fees - VINI	3,144	4,359	1,215	27.87	4,402	1,258	3,022	(122)	52,431	51,598	(833)	(1.61)
Ideal Checking Fees - GROV	1,460	1,535	75	4.89	2,027	567	1,389	(71)	22,823	18,165	(4,658)	(25.64)
Ideal Checking Fees - CLEO	319	226	(93)	(41.15)	356	37	233	(86)	3,884	2,677	(1,207)	(45.09)
Ideal Checking Fees - AGLN	13	0	(13)	(100.00)	0	(13)	0	(13)	13	0	(13)	(100.00)
Ideal Checking Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Transfund Expense - VINI	21,081	19,715	(1,366)	(6.93)	27,039	5,958	19,509	(1,572)	246,490	233,364	(13,126)	(5.62)
Transfund Expense - GROV	4,766	4,783	17	0.36	6,352	1,586	5,632	866	60,805	56,611	(4,194)	(7.41)
Transfund Expense - CLEO	1,043	12	(1,031)	(8,591.67)	1,377	334	(5)	(1,048)	9,493	144	(9,349)	(6,492.36)
Transfund Expense - ADMIN	737	0	(737)	(100.00)	1,895	1,158	0	(737)	2,663	0	(2,663)	(100.00)
FDIC Insurance - VINI	32,927	22,361	(10,566)	(47.25)	25,587	(7,340)	29,377	(3,550)	300,207	267,240	(32,967)	(12.34)
FDIC Insurance - GROV	7,443	5,831	(1,612)	(27.65)	6,010	(1,433)	8,481	1,038	73,615	69,678	(3,937)	(5.65)
FDIC Insurance - CLEO	1,629	18	(1,611)	(8,950.00)	1,303	(326)	(8)	(1,637)	11,806	216	(11,590)	(5,365.74)
Bankruptcy Trustee Account Fees	28,740	20,862	(7,878)	(37.76)	28,504	(236)	22,503	(6,237)	304,673	254,595	(50,078)	(19.67)
Surety Bond Insurance	8,042	8,591	549	6.39	6,208	(1,834)	8,591	549	92,003	103,092	11,089	10.76
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)
Computer Expense - VINI	59,837	32,535	(27,302)	(83.92)	63,225	3,388	36,991	(22,846)	524,890	385,114	(139,776)	(36.29)
Computer Expense - GROV	13,297	6,977	(6,320)	(90.58)	12,036	(1,261)	6,607	(6,690)	104,024	82,585	(21,439)	(25.96)
Computer Expense - CLEO	2,849	1,656	(1,193)	(72.04)	3,009	160	1,187	(1,662)	21,122	19,600	(1,522)	(7.77)
Computer Expense - AGLN	3,799	0	(3,799)	(100.00)	4,012	213	0	(3,799)	32,625	0	(32,625)	(100.00)
Computer Expense - ADMIN	1,281	10,000	8,719	87.19	0	(1,281)	1,070	(211)	1,281	120,000	118,719	98.93
Postage, Freight, & Express - VINI	5,332	6,955	1,623	23.34	5,782	450	6,127	795	70,819	82,330	11,511	13.98
Postage, Freight, & Express - GROV	2,274	1,836	(438)	(23.86)	2,334	60	1,731	(543)	28,129	21,728	(6,401)	(29.46)
Postage, Freight, & Express - CLEO	411	4	(407)	(10,175.00)	375	(36)	(1)	(412)	3,865	48	(3,817)	(7,952.08)
Postage, Freight, & Express - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Insurance - VINI	2,491	1,998	(493)	(24.67)	5,274	2,783	2,823	332	31,963	23,651	(8,312)	(35.14)
Insurance - GROV	693	472	(221)	(46.82)	1,806	1,113	539	(154)	9,291	5,584	(3,707)	(66.39)
Insurance - CLEO	131	2	(129)	(6,450.00)	323	192	0	(131)	1,634	24	(1,610)	(6,708.33)
Insurance - AGLN	0	0	0	0.00	0	0	0	0	30	0	(30)	(100.00)
Insurance - ADMIN	(714)	0	714	100.00	0	714	0	714	(714)	0	714	100.00

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Taxes - VINI	1,288	1,262	(26)	(2.06)	1,324	36	1,273	(15)	14,433	14,940	507	3.39
Taxes - GROV	578	297	(281)	(94.61)	552	(26)	367	(211)	5,743	3,516	(2,227)	(63.34)
Taxes - CLEO	109	1	(108)	(10,800.00)	99	(10)	0	(109)	895	12	(883)	(7,358.33)
Taxes - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Stationery, Supplies, & Print - VINI	4,448	9,743	5,295	54.35	6,334	1,886	10,543	6,095	85,604	115,324	29,720	25.77
Stationery, Supplies, & Print - GROV	3,275	2,600	(675)	(25.96)	1,818	(1,457)	3,467	192	31,159	30,780	(379)	(1.23)
Stationery, Supplies, & Print - CLEO	401	29	(372)	(1,282.76)	285	(116)	(2)	(403)	3,109	340	(2,769)	(814.41)
Stationery, Supplies, & Print - AGLN	31	0	(31)	(100.00)	34	3	0	(31)	274	0	(274)	(100.00)
Stationery, Supplies, & Print - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Bankruptcy Trustee Checking Fees	4,721	3,943	(778)	(19.73)	5,137	416	4,290	(431)	40,832	46,671	5,839	12.51
Advertising - VINI	14,280	13,755	(525)	(3.82)	21,561	7,281	5,774	(8,506)	215,624	162,810	(52,814)	(32.44)
Advertising - GROV	8,332	5,722	(2,610)	(45.61)	9,753	1,421	3,698	(4,634)	96,692	67,731	(28,961)	(42.76)
Advertising - CLEO	1,486	275	(1,211)	(440.36)	1,884	398	299	(1,187)	16,661	3,260	(13,401)	(411.07)
Advertising - AGLN	957	0	(957)	(100.00)	1,134	177	0	(957)	3,211	0	(3,211)	(100.00)
Advertising - ADMIN	0	312	312	100.00	0	0	0	0	0	3,699	3,699	100.00
Telephone - VINI	8,332	8,714	382	4.38	7,912	(420)	20,338	12,006	110,399	103,146	(7,253)	(7.03)
Telephone - GROV	2,632	3,629	997	27.47	2,343	(289)	5,299	2,667	33,975	42,958	8,983	20.91
Telephone - CLEO	772	805	33	4.10	756	(16)	1,085	313	8,792	9,528	736	7.72
Telephone - AGLN	519	0	(519)	(100.00)	495	(24)	0	(519)	6,605	0	(6,605)	(100.00)
Telephone - ADMIN	(935)	0	935	100.00	0	935	(18,273)	(17,338)	(936)	0	936	100.00
Dues & Subscriptions - VINI	4,854	4,225	(629)	(14.89)	4,896	42	3,162	(1,692)	46,824	50,015	3,191	6.38
Dues & Subscriptions - GROV	1,768	1,581	(187)	(11.83)	1,638	(130)	906	(862)	21,807	18,712	(3,095)	(16.54)
Dues & Subscriptions - CLEO	328	4	(324)	(8,100.00)	282	(46)	(1)	(329)	2,201	48	(2,153)	(4,485.42)
Dues & Subscriptions - AGLN	144	0	(144)	(100.00)	0	(144)	0	(144)	162	0	(162)	(100.00)
Dues & Subscriptions - ADMIN	0	219	219	100.00	0	0	0	0	0	2,592	2,592	100.00
Donations, P.R., & Promo's - VINI	15,263	13,446	(1,817)	(13.51)	14,085	(1,178)	11,800	(3,463)	165,701	159,159	(6,542)	(4.11)
Donations, P.R., & Promos - GROV	7,668	7,328	(340)	(4.64)	4,457	(3,211)	7,710	42	77,173	86,737	9,564	11.03
Donations, P.R., & Promos - CLEO	968	51	(917)	(1,798.04)	702	(266)	49	(919)	8,309	608	(7,701)	(1,266.61)
Donations, P.R., & Promos - AGLN	0	0	0	0.00	1,844	1,844	0	0	5,191	0	(5,191)	(100.00)
Donations, P.R., & Promos - ADMIN	(288)	3,691	3,979	107.80	3,312	3,600	3,187	3,475	39,495	43,689	4,194	9.60
Meals & Entertainment - VINI	2,460	3,002	542	18.05	3,289	829	2,758	298	33,756	35,538	1,782	5.01
Meals & Entertainment - GROV	1,143	945	(198)	(20.95)	1,359	216	738	(405)	11,746	11,182	(564)	(5.04)
Meals & Entertainment - CLEO	126	126	0	0.00	193	67	111	(15)	1,754	1,496	(258)	(17.25)
Meals & Entertainment - AGLN	167	0	(167)	(100.00)	190	23	0	(167)	1,552	0	(1,552)	(100.00)
Meals & Entertainment - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Business Meeting & Travel - VINI	2,934	4,702	1,768	37.60	(11,294)	(14,228)	6,185	3,251	64,903	55,660	(9,243)	(16.61)
Business Meeting & Travel - GROV	1,317	1,160	(157)	(13.53)	(4,712)	(6,029)	1,786	469	23,855	13,736	(10,119)	(73.67)
Business Meeting & Travel - CLEO	249	3	(246)	(8,200.00)	(843)	(1,092)	(2)	(251)	2,909	36	(2,873)	(7,980.56)
Business Meeting & Travel - AGLN	0	0	0	0.00	0	0	0	0	356	0	(356)	(100.00)
Business Meeting & Travel - ADMIN	0	0	0	0.00	0	0	0	0	5,670	0	(5,670)	(100.00)
Filing, Credit & S/k Fees - VINI	1,031	1,265	234	18.50	1,448	417	420	(611)	13,402	14,976	1,574	10.51
Filing, Credit & S/k Fees - GROV	448	174	(274)	(157.47)	263	(185)	(31)	(479)	3,660	2,056	(1,604)	(78.02)
Filing, Credit & S/k Fees - CLEO	1	1	0	0.00	1	0	0	(1)	(81)	12	93	775.00

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Filing, Credit & S/k Fees - AGLN	2	0	(2)	(100.00)	0	(2)	0	(2)	43	0	(43)	(100.00)
Filing, Credit & S/k Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Bank Charges - VINI	4,329	5,305	976	18.40	1,770	(2,559)	5,154	825	47,798	62,791	14,993	23.88
Bank Charges - GROV	1,944	1,452	(492)	(33.88)	738	(1,206)	1,488	(456)	20,453	17,192	(3,261)	(18.97)
Bank Charges - CLEO	367	3	(364)	(12,133.33)	132	(235)	(1)	(368)	3,212	36	(3,176)	(8,822.22)
Bank Charges - ADMIN	0	0	0	0.00	4,000	4,000	0	0	0	0	0	0.00
Personalized Checks & Deposit - VINI	2,132	3,398	1,266	37.26	2,107	(25)	2,964	832	31,724	40,223	8,499	21.13
Personalized Checks & Deposit - GROV	543	837	294	35.13	493	(50)	854	311	6,248	9,902	3,654	36.90
Personalized Checks & Deposit - CLEO	119	3	(116)	(3,866.67)	90	(29)	111	(8)	1,331	36	(1,295)	(3,597.22)
Personalized Checks & Deposit - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - VINI	5,100	1,775	(3,325)	(187.32)	0	(5,100)	3,000	(2,100)	33,400	21,300	(12,100)	(56.81)
Provisions for Overdrafts - GROV	2,100	2,025	(75)	(3.70)	0	(2,100)	600	(1,500)	23,000	24,300	1,300	5.35
Provisions for Overdrafts - CLEO	700	683	(17)	(2.49)	500	(200)	700	0	1,200	8,087	6,887	85.16
Provisions for Overdrafts - AGLN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - MTG	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Fraud Expense - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Cadence Loan Expenses - VINI	6,183	0	(6,183)	(100.00)	5,355	(828)	0	(6,183)	65,071	0	(65,071)	(100.00)
Miscellaneous Expense - VINI	2,782	4,044	1,262	31.21	5,542	2,760	(1,783)	(4,565)	56,576	47,869	(8,707)	(18.19)
Miscellaneous Expense - GROV	2,229	2,877	648	22.52	547	(1,682)	(849)	(3,078)	22,625	33,975	11,350	33.41
Miscellaneous Expense - CLEO	224	192	(32)	(16.67)	299	75	149	(75)	1,684	2,269	585	25.78
Miscellaneous Expense - AGLN	0	0	0	0.00	750	750	0	0	5,293	0	(5,293)	(100.00)
Miscellaneous Expense - ADMIN	107	1,106	999	90.33	1,279	1,172	411	304	7,633	13,095	5,462	41.71
Contingency Expense	0	0	0	0.00	0	0	0	0	(3,496)	0	3,496	100.00
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 Expenses	20,290	17,718	(2,572)	(14.52)	19,474	(816)	18,294	(1,996)	233,342	209,725	(23,617)	(11.26)
Mortgage - Commissions	0	0	0	0.00	0	0	0	0	0	0	0	0.00
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 - Occupancy	184	168	(16)	(9.52)	203	19	160	(24)	1,829	1,993	164	8.23
Mortgage - FF&E Expenses	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Car Expense & Maintenance	234	360	126	35.00	618	384	721	487	4,169	4,262	93	2.18
Mortgage - Depreciation FF&E	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Examination & Admins Fees	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Consulting Fees	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Legal Fees	2,843	0	(2,843)	(100.00)	656	(2,187)	0	(2,843)	12,561	2,685	(9,876)	(367.82)
Mortgage - Computer Expense	4,839	2,388	(2,451)	(102.64)	5,105	266	2,967	(1,872)	42,028	28,269	(13,759)	(48.67)
Mortgage - Postage, Freight & Express	150	84	(66)	(78.57)	363	213	166	16	1,647	993	(654)	(65.86)
Mortgage - Insurance	200	200	0	0.00	200	0	200	0	2,400	2,400	0	0.00
Mortgage - Taxes	35	0	(35)	(100.00)	35	0	35	0	420	0	(420)	(100.00)
Mortgage - Stationary, Supplies & Print	75	79	4	5.06	124	49	366	291	2,214	939	(1,275)	(135.78)
Mortgage - Advertising	50	224	174	77.68	50	0	377	327	5,324	2,648	(2,676)	(101.06)

Income Statement Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Mortgage - Telephone	649	595	(54)	(9.08)	619	(30)	1,620	971	8,633	7,048	(1,585)	(22.49)
Mortgage - Dues & Subscriptions	0	193	193	100.00	0	0	351	351	855	2,286	1,431	62.60
Mortgage - Donations, P.R. & Promo's	83	0	(83)	(100.00)	811	728	0	(83)	894	0	(894)	(100.00)
Mortgage - Meals & Entertainment	20	0	(20)	(100.00)	150	130	0	(20)	435	0	(435)	(100.00)
Mortgage - Business Meeting & Travel	0	0	0	0.00	0	0	0	0	2,197	0	(2,197)	(100.00)
Mortgage - Filing, Credit & S/K Fees	(24)	(68)	(44)	(64.71)	(13)	11	(70)	(46)	(1,048)	(802)	246	30.67
Mortgage - Other Expenses	4,207	1,009	(3,198)	(316.95)	2,491	(1,716)	1,620	(2,587)	8,766	11,946	3,180	26.62
Mortgage - OREO, Repo & Other Asset Exp	4,734	0	(4,734)	(100.00)	318	(4,416)	0	(4,734)	23,294	0	(23,294)	(100.00)
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)
OREO, Repo & Other Asset Exp - VINI	15,467	4,386	(11,081)	(252.64)	1,948	(13,519)	7,406	(8,061)	25,580	51,913	26,333	50.73
OREO, Repo & Other Asset Exp - GROV	15,348	2,247	(13,101)	(583.04)	8,341	(7,007)	10,724	(4,624)	131,387	26,599	(104,788)	(393.95)
OREO, Repo & Other Asset Exp - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
OREO, Repo & Other Asset Exp - AGLN	0	0	0	0.00	0	0	0	0	250	0	(250)	(100.00)
Contingency Expense	0	0	0	0.00	0	0	0	0	0	0	0	0.00
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)
Total Non-Interest Expenses	1,078,288	840,621	(237,667)	(28.27)	1,012,885	(65,403)	816,022	(262,266)	11,315,929	9,996,313	(1,319,616)	(13.20)
Net Income Before Taxes	369,382	461,485	(92,103)	(19.96)	373,325	(3,943)	506,406	(137,024)	4,669,580	4,896,616	(227,036)	(4.64)
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
Net Income	369,382	461,485	(92,103)	(19.96)	373,325	(3,943)	506,406	(137,024)	4,669,580	4,896,616	(227,036)	(4.64)

Ratio Report

Account Level 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	
Income Statement Ratios <i>(Comparison to Total Assets)</i>												
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)
Net Interest Income	3.47	3.35	0.12	3.58	3.45	0.02	3.29	0.18	3.25	3.18	0.07	2.20
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
Non-Interest Income	0.76	0.81	(0.05)	(6.17)	0.79	(0.03)	1.05	(0.29)	0.75	0.81	(0.06)	(7.41)
Security Gains/(Losses)	-	-	-	-	(0.08)	0.08	-	-	0.01	-	0.01	100.00
Non-Interest Expenses	3.14	2.65	(0.49)	(18.49)	2.94	(0.20)	2.62	(0.52)	2.78	2.60	(0.18)	(6.92)
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	-	-	-	-	-	-	-	-	-	-	-	-
Net Income/Return on Assets	1.07	1.46	(0.39)	(26.71)	1.08	(0.01)	1.62	(0.55)	1.15	1.27	(0.12)	(9.45)
Performance Ratios												
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)
Balance Sheet Ratios												
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)
Net Interest Margin	3.56	3.42	0.14	4.09	3.47	0.09	3.31	0.25	3.37	3.27	0.10	3.06
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)
Spread	3.41	3.30	0.11	3.33	3.33	0.08	3.21	0.20	3.25	3.16	0.09	2.85
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
Loans/Deposits	68.13	64.23	3.90	6.07	68.28	(0.15)	63.05	5.08	63.56	62.50	1.06	1.70
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)
Tangible Equity Capital (Leverage Ratio)	9.05	9.31	(0.26)	(2.79)	8.34	0.71	8.92	0.13	8.33	8.89	(0.56)	(6.30)

Income/Expense Comparison

(Whole Dollars)

Account Level 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
Agricultural (360) Fixed - VINI	-	86,505	(86,505)	(100.00)	-	-	75,582	(75,582)	63,377	957,160	(893,783)	(93.38)
Agricultural (360) Fixed - GROV	-	853	(853)	(100.00)	-	-	801	(801)	766	9,834	(9,068)	(92.21)
Agricultural (360) Fixed - AGLN	85,425	-	85,425	100.00	105,740	(20,315)	-	85,425	872,736	-	872,736	100.00
Agricultural (360) Fixed - 20% - AGLN	932	-	932	100.00	1,235	(303)	-	932	8,717	-	8,717	100.00
Agricultural Fixed - VINI	161	13,792	(13,631)	(98.83)	156	5	11,487	(11,326)	10,448	148,470	(138,022)	(92.96)
Agricultural Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Fixed - AGLN	26,273	-	26,273	100.00	31,907	(5,634)	-	26,273	173,338	-	173,338	100.00
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	1,624	-	1,624	100.00	4,165	(2,541)	-	1,624	7,368	-	7,368	100.00
Agricultural Annually w/C&F - VINI	-	14,419	(14,419)	(100.00)	-	-	14,072	(14,072)	14,342	168,133	(153,791)	(91.47)
Agricultural Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	19,185	-	19,185	100.00	22,929	(3,744)	-	19,185	225,685	-	225,685	100.00
Agricultural 3 Years - w/C&F - VINI	-	487	(487)	(100.00)	-	-	493	(493)	382	5,755	(5,373)	(93.36)
Agricultural 3 Years - w/C&F - AGLN	746	-	746	100.00	945	(199)	-	746	6,383	-	6,383	100.00
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	140,127	82,875	57,252	69.08	130,320	9,807	69,263	70,864	1,055,007	872,501	182,506	20.92
Commercial (360) Fixed - 20% - VINI	534	-	534	100.00	753	(219)	-	534	6,928	-	6,928	100.00
Commercial (360) Fixed - GROV	26,613	35,531	(8,918)	(25.10)	25,678	935	27,247	(634)	316,632	376,781	(60,149)	(15.96)
Commercial (360) Fixed - 20% - GROV	523	-	523	100.00	518	5	-	523	4,963	-	4,963	100.00
Commercial (360) Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - AGLN	93	-	93	100.00	3	90	-	93	216	-	216	100.00
Commercial Fixed - VINI	293	201	92	45.77	277	16	198	95	2,696	2,324	372	16.01
Commercial Fixed - 20% - VINI	128	-	128	100.00	119	9	-	128	1,189	-	1,189	100.00
Commercial Fixed - GROV	26	32	(6)	(18.75)	25	1	32	(6)	361	373	(12)	(3.22)
Commercial Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (FAC)-Fixed - VINI	-	1,700	(1,700)	(100.00)	-	-	1,979	(1,979)	23,374	22,407	967	4.32
Commercial (FAC)-Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	28,273	17,924	10,349	57.74	25,621	2,652	16,834	11,439	233,943	200,622	33,321	16.61
Commercial (360) Monthly w/C&F - VINI	2,872	15,142	(12,270)	(81.03)	2,969	(97)	13,613	(10,741)	71,596	168,310	(96,714)	(57.46)
Commercial (360) Monthly w/C&F - GROV	45	73	(28)	(38.36)	43	2	63	(18)	631	802	(171)	(21.32)
Commercial Quarterly w/C&F - VINI	-	4	(4)	(100.00)	-	-	4	(4)	2	49	(47)	(95.92)
Commercial Quarterly - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	9,353	-	9,353	100.00	9,291	62	-	9,353	94,593	-	94,593	100.00
Commercial - Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Annually w/F - VINI	5,164	11,925	(6,761)	(56.70)	4,878	286	11,360	(6,196)	72,108	138,710	(66,602)	(48.02)
Commercial (360) Annually w/F - GL- VINI	10,908	-	10,908	100.00	10,245	663	-	10,908	104,682	-	104,682	100.00
Comm (360) Ann w/C&F - <1% Mar - VINI	28,683	77,392	(48,709)	(62.94)	27,942	741	67,025	(38,342)	628,613	851,867	(223,254)	(26.21)
Comm (360) Ann w/C&F - 1 % Mar - VINI	19,182	-	19,182	100.00	22,660	(3,478)	-	19,182	85,605	-	85,605	100.00
Comm (360) Ann w/C&F - >1% Mar - VINI	25,991	-	25,991	100.00	17,217	8,774	-	25,991	59,859	-	59,859	100.00
Commercial (360) Annually w/C&F - GROV	5,832	1,710	4,122	241.05	5,367	465	1,638	4,194	44,252	19,743	24,509	124.14

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Commercial Annually w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - VINI	212	246	(34)	(13.82)	200	12	236	(24)	2,679	2,927	(248)	(8.47)
Commercial Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - VINI	13,206	9,304	3,902	41.94	12,242	964	9,740	3,466	98,137	108,886	(10,749)	(9.87)
Commercial 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 3 Yr w/C&F - GROV	5,095	5,793	(698)	(12.05)	5,006	89	5,496	(401)	61,831	66,429	(4,598)	(6.92)
Commercial (360) 4 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) 5 Yr w/C&F - VINI	274	569	(295)	(51.85)	258	16	584	(310)	4,542	6,615	(2,073)	(31.34)
Commercial - Cadence Loans - VINI	23,485	-	23,485	100.00	21,842	1,643	17,616	5,869	282,772	-	282,772	100.00
Real Estate Fixed - VINI	23,121	13,439	9,682	72.04	19,934	3,187	11,990	11,131	217,382	148,737	68,645	46.15
Real Estate Fixed - 50% - VINI	11	-	11	100.00	11	-	-	11	1,312	-	1,312	100.00
Real Estate Fixed - GROV	19,244	28,438	(9,194)	(32.33)	19,328	(84)	20,986	(1,742)	239,289	308,296	(69,007)	(22.38)
Real Estate Fixed - 50% - GROV	10,832	-	10,832	100.00	10,673	159	-	10,832	53,789	-	53,789	100.00
Real Estate Fixed - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Fixed - AGLN	1,896	-	1,896	100.00	249	1,647	-	1,896	4,121	-	4,121	100.00
Real Estate Fixed - MTG	103	780	(677)	(86.79)	118	(15)	742	(639)	1,962	9,096	(7,134)	(78.43)
Real Estate Monthly - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Monthly w/F - 100% - GROV	5,912	-	5,912	100.00	5,664	248	-	5,912	31,804	-	31,804	100.00
Real Estate Monthly w/C - GROV	4,746	5,255	(509)	(9.69)	4,694	52	5,015	(269)	57,581	59,627	(2,046)	(3.43)
Real Estate Monthly w/C&F - VINI	1,578	18,999	(17,421)	(91.69)	1,898	(320)	16,407	(14,829)	79,284	209,396	(130,112)	(62.14)
Real Estate Monthly w/C&F - GROV	58	672	(614)	(91.37)	83	(25)	624	(566)	3,934	7,498	(3,564)	(47.53)
Real Estate Monthly w/C&F - CLEO	494	580	(86)	(14.83)	483	11	561	(67)	6,172	6,639	(467)	(7.03)
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Quarterly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	17,408	-	17,408	100.00	17,178	230	-	17,408	96,330	-	96,330	100.00
Real Estate Annually w/F - VINI	12,589	19,067	(6,478)	(33.97)	23,518	(10,929)	18,486	(5,897)	231,034	220,725	10,309	4.67
Real Estate Annually w/F - GROV	198	-	198	100.00	197	1	-	198	695	-	695	100.00
RE Annually w/C&F - <1% Mar - VINI	13,619	-	13,619	100.00	18,209	(4,590)	-	13,619	59,731	-	59,731	100.00
RE Annually w/C&F - 1% Mar - VINI	19,964	93,721	(73,757)	(78.70)	36,474	(16,510)	80,724	(60,760)	747,447	1,043,054	(295,607)	(28.34)
RE Annually w/C&F - >1% Mar - VINI	3,057	-	3,057	100.00	4,872	(1,815)	-	3,057	18,205	-	18,205	100.00
Real Estate Annually w/C&F -50%- VINI	-	-	-	-	585	(585)	-	-	8,901	-	8,901	100.00
RE Annually w/C&F - <1% Mar - GROV	17,901	32,353	(14,452)	(44.67)	22,195	(4,294)	30,741	(12,840)	396,381	378,741	17,640	4.66
RE Annually w/C&F - 1% Mar - GROV	10,274	-	10,274	100.00	10,151	123	-	10,274	35,926	-	35,926	100.00
RE Annually w/C&F - >1% Mar - GROV	6,943	-	6,943	100.00	8,631	(1,688)	-	6,943	30,901	-	30,901	100.00
Real Estate Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Annually w/C&F - AGLN	49,706	-	49,706	100.00	12,083	37,623	-	49,706	131,841	-	131,841	100.00
Real Estate Annually w/C&F - MTG	369	434	(65)	(14.98)	409	(40)	412	(43)	4,869	4,985	(116)	(2.33)

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Real Estate 2 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/F - VINI	-	-	-	-	3,024	(3,024)	-	-	29,222	-	29,222	100.00
Real Estate 2 Yr w/C&F - VINI	5,203	6,403	(1,200)	(18.74)	6,213	(1,010)	6,269	(1,066)	71,374	74,325	(2,951)	(3.97)
Real Estate 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	1,515	(1,515)	-	-	-	-
Real Estate 3 Yr w/C&F - VINI	40,893	44,607	(3,714)	(8.33)	39,649	1,244	40,929	(36)	477,782	502,466	(24,684)	(4.91)
Real Estate 3 Yr w/C&F -50% - VINI	1,442	-	1,442	100.00	1,724	(282)	-	1,442	13,171	-	13,171	100.00
Real Estate 3 Yr w/C&F - GROV	13,775	21,846	(8,071)	(36.94)	15,502	(1,727)	22,009	(8,234)	215,288	251,206	(35,918)	(14.30)
Real Estate 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C&F - AGLN	3,893	-	3,893	100.00	606	3,287	-	3,893	10,841	-	10,841	100.00
Real Estate 3 Yr w/C&F - MTG	2,165	2,164	1	0.05	2,813	(648)	2,012	153	29,104	24,800	4,304	17.35
Real Estate 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - VINI	-	670	(670)	(100.00)	337	(337)	675	(675)	6,807	7,883	(1,076)	(13.65)
Real Estate 5 Yr - GROV	5	8	(3)	(37.50)	5	-	8	(3)	71	97	(26)	(26.80)
Real Estate 5 Yr - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - AGLN	709	-	709	100.00	147	562	-	709	856	-	856	100.00
Real Estate 5 Yr w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - VINI	24,906	35,021	(10,115)	(28.88)	31,845	(6,939)	34,424	(9,518)	365,344	406,428	(41,084)	(10.11)
Real Estate 5 Yr w/C&F -GL- VINI	1,189	-	1,189	100.00	1,440	(251)	-	1,189	13,417	-	13,417	100.00
Real Estate 5 Yr w/C&F -50% - VINI	320	-	320	100.00	379	(59)	-	320	3,412	-	3,412	100.00
Real Estate 5 Yr w/C&F - GROV	2,033	2,187	(154)	(7.04)	2,019	14	2,274	(241)	25,196	26,102	(906)	(3.47)
Real Estate 5 Yr w/C&F - AGLN	2,462	-	2,462	100.00	85	2,377	-	2,462	2,547	-	2,547	100.00
Real Estate 5 Yr w/C&F - MTG	-	217	(217)	(100.00)	-	-	211	(211)	509	2,521	(2,012)	(79.81)
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	193	-	193	100.00
Real Estate >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year Annually w/C&F - GROV	-	206	(206)	(100.00)	-	-	251	(251)	1,541	2,543	(1,002)	(39.40)
Real Estate 1 Year 3 Yr w/C&F - GROV	-	5	(5)	(100.00)	-	-	5	(5)	13	60	(47)	(78.33)
R.E. Comm Construction - Fixed - VINI	1,013	-	1,013	100.00	601	412	-	1,013	1,614	-	1,614	100.00
R.E. 1 - 4 Family Constr - Fixed - VINI	1,333	-	1,333	100.00	761	572	-	1,333	2,094	-	2,094	100.00
R.E. 1 - 4 Family Constr - Fixed - GROV	1,402	-	1,402	100.00	623	779	-	1,402	2,025	-	2,025	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	4,695	-	4,695	100.00	1,863	2,832	-	4,695	6,558	-	6,558	100.00
R.E. Comm Constr - Annually w/F - VINI	6,078	-	6,078	100.00	3,430	2,648	-	6,078	9,508	-	9,508	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	5,538	-	5,538	100.00	2,731	2,807	-	5,538	8,269	-	8,269	100.00
R.E. Comm Constr - Ann w/C&F- >1M - GROV	3,003	-	3,003	100.00	1,479	1,524	-	3,003	4,482	-	4,482	100.00
R.E. Comm Constr - 2 Years w/F - VINI	7,299	-	7,299	100.00	3,748	3,551	-	7,299	11,047	-	11,047	100.00
R.E. Comm Constr - 3 Ys - w/C&F - VINI	1,465	-	1,465	100.00	669	796	-	1,465	2,134	-	2,134	100.00
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	4,675	-	4,675	100.00	2,054	2,621	-	4,675	6,729	-	6,729	100.00
R.E. Family Constr - 3 Yrs w/C&F - VINI	467	-	467	100.00	275	192	-	467	742	-	742	100.00
1-4 Family (360) Fixed - VINI	447	2,978	(2,531)	(84.99)	787	(340)	2,953	(2,506)	19,180	34,654	(15,474)	(44.65)
1-4 Family (360) Fixed - 100% - VINI	7,993	-	7,993	100.00	7,292	701	-	7,993	33,702	-	33,702	100.00
1-4 Family (360) Fixed - GROV	1,514	2,922	(1,408)	(48.19)	1,730	(216)	3,670	(2,156)	24,405	34,392	(9,987)	(29.04)
1-4 Family (360) Fixed - 100% - GROV	1,100	-	1,100	100.00	1,569	(469)	-	1,100	10,907	-	10,907	100.00

Income/Expense Comparison

(Whole Dollars)

Account Level 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
1-4 Family (360) Fixed - 100% - AGLN	956	-	956	100.00	113	843	-	956	1,069	-	1,069	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	17	-	17	100.00
1-4 Family Fixed - VINI	2,982	4,084	(1,102)	(26.98)	3,506	(524)	3,233	(251)	38,020	43,351	(5,331)	(12.30)
1-4 Family Fixed - GROV	-	10	(10)	(100.00)	-	-	15	(15)	24	118	(94)	(79.66)
1-4 Family Fixed -100%- GROV	4	-	4	100.00	5	(1)	-	4	45	-	45	100.00
1-4 Family Fixed - MTG	9,316	13,947	(4,631)	(33.20)	9,629	(313)	13,486	(4,170)	96,685	160,195	(63,510)	(39.65)
1-4 Family Fixed -100%- MTG	257	-	257	100.00	1,842	(1,585)	-	257	38,891	-	38,891	100.00
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - 100% - VINI	82	105	(23)	(21.90)	99	(17)	102	(20)	1,127	1,211	(84)	(6.94)
1-4 Family (360) Annually w/F-100%- VINI	186	-	186	100.00	220	(34)	-	186	1,111	-	1,111	100.00
1-4 Family (360) Annually w/C&F - VINI	-	28,752	(28,752)	(100.00)	1,448	(1,448)	23,618	(23,618)	88,658	307,551	(218,893)	(71.17)
1-4 Family (360) Annual w/C&F-100%- VINI	6,517	-	6,517	100.00	15,805	(9,288)	-	6,517	174,185	-	174,185	100.00
1-4 Family (360) Annually w/C&F - GROV	762	1,628	(866)	(53.19)	871	(109)	2,334	(1,572)	16,537	18,710	(2,173)	(11.61)
1-4 Family (360) Annual w/C&F-100%- GROV	6,829	-	6,829	100.00	11,110	(4,281)	-	6,829	33,892	-	33,892	100.00
1-4 Family (360) Annual w/C&F - AGLN	5,048	-	5,048	100.00	981	4,067	-	5,048	16,488	-	16,488	100.00
1-4 Family (360) Annual w/C&F-100%- AGLN	22,466	-	22,466	100.00	1,849	20,617	-	22,466	24,315	-	24,315	100.00
1-4 Fam (360) Annually w/C&F-100%-MTG	658	2,495	(1,837)	(73.63)	628	30	714	(56)	8,348	19,238	(10,890)	(56.61)
1-4 Family Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - 100% - VINI	97	115	(18)	(15.65)	113	(16)	112	(15)	1,276	1,340	(64)	(4.78)
1-4 Family Annually w/C&F - GROV	810	1,352	(542)	(40.09)	959	(149)	2,021	(1,211)	13,712	16,135	(2,423)	(15.02)
1-4 Family Annually w/C&F - 100%- GROV	350	-	350	100.00	402	(52)	-	350	1,832	-	1,832	100.00
1-4 Family Annually w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Annually w/C&F - MTG	8,868	14,035	(5,167)	(36.82)	10,295	(1,427)	13,860	(4,992)	135,834	159,690	(23,856)	(14.94)
1-4 Family Annually w/C&F- 100%- MTG	747	-	747	100.00	749	(2)	-	747	7,816	-	7,816	100.00
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	523	577	(54)	(9.36)	511	12	567	(44)	6,386	6,700	(314)	(4.69)
1-4 Family (360) 3 Yr w/C&F - VINI	-	9,403	(9,403)	(100.00)	-	-	9,399	(9,399)	56,629	111,304	(54,675)	(49.12)
1-4 Family (360) 3 Yr w/F - 100% - VINI	206	-	206	100.00	241	(35)	-	206	942	-	942	100.00
1-4 Family (360) 3 Yr w/C&F -100%- VINI	8,812	-	8,812	100.00	10,811	(1,999)	-	8,812	60,965	-	60,965	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	71	2,552	(2,481)	(97.22)	81	(10)	3,582	(3,511)	13,937	29,228	(15,291)	(52.32)
1-4 Family (360) 3 Yr w/C&F -100%- GROV	1,996	-	1,996	100.00	2,284	(288)	-	1,996	14,621	-	14,621	100.00
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	457	-	457	100.00	-	457	-	457	457	-	457	100.00
1-4 Family (360) 3 Yr w/C&F - MTG	212	418	(206)	(49.28)	207	5	382	(170)	3,120	4,794	(1,674)	(34.92)
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	282	-	282	100.00	274	8	-	282	1,557	-	1,557	100.00
1-4 Family 3 Yr w/C&F - VINI	-	674	(674)	(100.00)	-	-	664	(664)	3,083	7,857	(4,774)	(60.76)
1-4 Family 3 Yr w/C&F - 100% - VINI	561	-	561	100.00	666	(105)	-	561	4,374	-	4,374	100.00
1-4 Family 3 Yr w/C&F - GROV	306	392	(86)	(21.94)	352	(46)	578	(272)	4,762	4,592	170	3.70
1-4 Family 3 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 3 Yrs w/C&F - 100% - AGLN	329	-	329	100.00	-	329	-	329	329	-	329	100.00
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	15,490	-	15,490	100.00	13,177	2,313	-	15,490	48,245	-	48,245	100.00

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	21,666	65,162	(43,496)	(66.75)	21,118	548	61,545	(39,879)	548,088	744,767	(196,679)	(26.41)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	18,821	-	18,821	100.00	19,149	(328)	-	18,821	68,662	-	68,662	100.00
1-4 Family 3 Yr w/C&F -100%- MTG	6,702	-	6,702	100.00	6,747	(45)	-	6,702	61,637	-	61,637	100.00
1-4 Family 4 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family (360) 5 Yr w/C&F - VINI	142	4,476	(4,334)	(96.83)	167	(25)	4,222	(4,080)	25,409	51,152	(25,743)	(50.33)
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	2,934	-	2,934	100.00	3,462	(528)	-	2,934	17,532	-	17,532	100.00
1-4 Family (360) 5 Yr w/C&F - GROV	189	1,401	(1,212)	(86.51)	215	(26)	2,027	(1,838)	6,810	16,453	(9,643)	(58.61)
1-4 Family (360) 5 Yr w/C&F -100% - GROV	83	-	83	100.00	99	(16)	-	83	593	-	593	100.00
1-4 Family (360) 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Ceilings - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	170	1,155	(985)	(85.28)	199	(29)	1,162	(992)	7,941	13,574	(5,633)	(41.50)
1-4 Family 5 Yr w/C&F - 100% - VINI	754	-	754	100.00	892	(138)	-	754	4,527	-	4,527	100.00
1-4 Family 5 Yr w/C&F - GROV	-	243	(243)	(100.00)	-	-	366	(366)	1,023	2,896	(1,873)	(64.68)
1-4 Family 5 Yr w/C&F -100% - GROV	175	-	175	100.00	202	(27)	-	175	1,552	-	1,552	100.00
1-4 Family 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - MTG	18,875	25,626	(6,751)	(26.34)	18,459	416	21,320	(2,445)	259,434	299,670	(40,236)	(13.43)
1-4 Family 5 Yr w/C&F -100% - MTG	1,578	-	1,578	100.00	1,547	31	-	1,578	13,016	-	13,016	100.00
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	1,515	1,643	(128)	(7.79)	1,485	30	1,666	(151)	18,676	19,380	(704)	(3.63)
1-4 Family 1 Yr Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	14	37	(23)	(62.16)	14	-	36	(22)	263	431	(168)	(38.98)
1-4 Family 5 Yr 5 Yr w/C&F - MTG	137	162	(25)	(15.43)	136	1	160	(23)	1,744	1,892	(148)	(7.82)
Mortgage Warehouse Loans	201	-	201	100.00	199	2	102	99	2,144	-	2,144	100.00
Installment Simple Fixed - VINI	28,594	25,842	2,752	10.65	27,380	1,214	32,516	(3,922)	315,482	310,599	4,883	1.57
Installment Simple Fixed -20%- VINI	444	-	444	100.00	445	(1)	-	444	12,605	-	12,605	100.00
Installment Simple Fixed - GROV	18,640	12,996	5,644	43.43	17,054	1,586	12,983	5,657	172,410	152,681	19,729	12.92
Installment Simple Fixed -20%- GROV	471	-	471	100.00	457	14	-	471	4,397	-	4,397	100.00
Installment Simple Fixed - CLEO	-	-	-	-	-	-	-	-	115	-	115	100.00
Installment Simple Fixed - MTG	81	114	(33)	(28.95)	80	1	104	(23)	1,119	1,297	(178)	(13.72)
Installment Annually - GROV	-	-	-	-	-	-	-	-	1,085	-	1,085	100.00
Installment Annually w/C&F - VINI	-	47	(47)	(100.00)	-	-	48	(48)	105	520	(415)	(79.81)
Installment Annually w/C&F -20% - VINI	-	-	-	-	15	(15)	-	-	299	-	299	100.00
Installment Annually w/C&F - GROV	11,303	7,997	3,306	41.34	10,869	434	7,778	3,525	124,388	92,750	31,638	34.11
Installment 2Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 2 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr - VINI	-	275	(275)	(100.00)	130	(130)	295	(295)	2,875	3,245	(370)	(11.40)
Installment 3 Yr w/C&F - VINI	6,506	2,590	3,916	151.20	6,459	47	2,603	3,903	59,043	29,211	29,832	102.13
Installment 3 Yr w/C&F - GROV	6,388	7,943	(1,555)	(19.58)	6,297	91	7,572	(1,184)	84,481	90,724	(6,243)	(6.88)
Installment 3 Yr w/C&F - MTG	192	-	192	100.00	187	5	-	192	1,843	-	1,843	100.00

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Installment 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment 5 Yr w/C&F - VINI	385	1,277	(892)	(69.85)	378	7	1,369	(984)	8,228	14,920	(6,692)	(44.85)
Installment 5 Yr w/C&F - GROV	8,946	9,824	(878)	(8.94)	8,781	165	10,080	(1,134)	113,193	116,601	(3,408)	(2.92)
Commercial Sold - (360)- Fixed - VINI	(14,497)	-	(14,497)	(100.00)	(15,100)	603	-	(14,497)	(52,073)	-	(52,073)	(100.00)
Commercial Sold (360) - Monthly - VINI	(10,591)	-	(10,591)	(100.00)	(9,597)	(994)	-	(10,591)	(35,903)	-	(35,903)	(100.00)
Comm Sold (360) - 3 Yrs w/C&F - VINI	(8,546)	-	(8,546)	(100.00)	(8,001)	(545)	-	(8,546)	(27,541)	-	(27,541)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - VINI	(5,048)	-	(5,048)	(100.00)	(6,005)	957	-	(5,048)	(19,487)	-	(19,487)	(100.00)
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	(300)	300	-	-	(2,039)	-	(2,039)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - GROV	(1,992)	-	(1,992)	(100.00)	(1,971)	(21)	-	(1,992)	(6,974)	-	(6,974)	(100.00)
Business Manager Loans - VINI	68,228	15,451	52,777	341.58	46,686	21,542	25,388	42,840	448,581	181,922	266,659	146.58
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	12,071	-	12,071	100.00	11,908	163	-	12,071	81,926	-	81,926	100.00
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
U.S. Agencies(AFS)State Tax Exempt-ADMIN	120,483	171,709	(51,226)	(29.83)	120,483	-	151,102	(30,619)	1,927,906	2,024,272	(96,366)	(4.76)
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	109,109	70,439	38,670	54.90	105,215	3,894	75,260	33,849	1,265,136	882,417	382,719	43.37
MBS - Fixed - FNMA & FHLMC - NEW	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - GNMA - ADMIN	56,215	47,168	9,047	19.18	53,931	2,284	60,064	(3,849)	717,637	624,099	93,538	14.99
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	530	208	322	154.81	77	453	22	508	1,844	2,500	(656)	(26.24)
Farmer Mac Stock	-	-	-	-	-	-	-	-	-	-	-	-
FRB Stock	8,190	1,206	6,984	579.10	-	8,190	8,190	-	16,380	14,469	1,911	13.21
Income Adj. FRB Stock	-	6,034	(6,034)	(100.00)	-	-	-	-	-	8	(8)	(100.00)
FHLB Stock	4,967	1,562	3,405	217.99	1,200	3,767	7,731	(2,764)	27,046	18,567	8,479	45.67
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
Interest Bearing FHLB - ADMIN	102	-	102	100.00	13	89	-	102	441	-	441	100.00
Settlement Account	1	-	1	100.00	3	(2)	-	1	55	-	55	100.00
FHLB Overnight - ADMIN	1,050	-	1,050	100.00	246	804	7	1,043	13,446	40,003	(26,557)	(66.39)
Fed Funds Sold - ADMIN	-	38	(38)	(100.00)	-	-	1	(1)	365	343	22	6.41
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)
Total Earning Assets	1,455,659	1,274,471	181,188	14.22	1,404,356	51,303	1,221,507	234,152	15,814,797	14,558,626	1,256,171	8.63
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	1,455,659	1,274,471	181,188	14.22	1,404,356	51,303	1,221,507	234,152	15,814,797	14,558,626	1,256,171	8.63

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
NOW Accounts - VINI	1,849	3,037	1,188	39.12	1,965	116	1,938	89	25,188	32,962	7,774	23.58
First Baptist - Now Acct - VINI	31	37	6	16.22	29	(2)	35	4	392	412	20	4.85
Seniors First Accounts - VINI	1,686	2,034	348	17.11	1,658	(28)	1,514	(172)	19,361	20,385	1,024	5.02
Ideal Checking Accounts - VINI	7,003	8,097	1,094	13.51	7,212	209	7,474	471	86,484	91,725	5,241	5.71
NOW Accounts - GROV	12	14	2	14.29	12	-	11	(1)	194	151	(43)	(28.48)
First Premier Accounts - GROV	57	42	(15)	(35.71)	57	-	44	(13)	644	452	(192)	(42.48)
Seniors First Account - GROV	1,543	1,576	33	2.09	1,530	(13)	1,396	(147)	17,478	16,656	(822)	(4.94)
Ideal Checking Account - GROV	5,314	4,773	(541)	(11.33)	5,132	(182)	4,982	(332)	62,209	54,051	(8,158)	(15.09)
Business First Accounts - GROV	165	135	(30)	(22.22)	151	(14)	129	(36)	1,965	1,523	(442)	(29.02)
New Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Now Accounts - CLEO	239	305	66	21.64	229	(10)	228	(11)	3,024	3,033	9	0.30
Ideal Checking Accounts - CLEO	1,481	2,158	677	31.37	1,527	46	1,608	127	16,844	24,332	7,488	30.77
NOW Accounts - AGLN	1	-	(1)	(100.00)	-	(1)	-	(1)	1	-	(1)	(100.00)
Seniors First Accounts - AGLN	21	-	(21)	(100.00)	-	(21)	-	(21)	21	-	(21)	(100.00)
Ideal Checking - AGLN	51	-	(51)	(100.00)	-	(51)	-	(51)	51	-	(51)	(100.00)
Bankruptcy Trustee Accounts	-	1,696	1,696	100.00	-	-	-	-	-	6,352	6,352	100.00
MMDA - VINI	1,001	1,012	11	1.09	1,022	21	843	(158)	12,634	10,509	(2,125)	(20.22)
MMDA - GROV	736	968	232	23.97	724	(12)	786	50	8,948	10,046	1,098	10.93
MMDA - CLEO	130	125	(5)	(4.00)	117	(13)	105	(25)	1,374	1,314	(60)	(4.57)
Treasury Index Accounts - VINI	682	335	(347)	(103.58)	564	(118)	174	(508)	4,822	3,628	(1,194)	(32.91)
Treasury Index Accounts - GROV	825	686	(139)	(20.26)	727	(98)	485	(340)	7,131	7,445	314	4.22
Treasury Index Accounts - CLEO	-	-	-	-	-	-	-	-	2	-	(2)	(100.00)
Managed Corporate Funding - VINI	32,000	23,560	(8,440)	(35.82)	28,336	(3,664)	15,537	(16,463)	296,460	236,498	(59,962)	(25.35)
Craig County Treasurer - VINI	10,265	10,306	41	0.40	7,456	(2,809)	8,685	(1,580)	94,954	119,118	24,164	20.29
City of Grove Funds - GROV	9,072	7,828	(1,244)	(15.89)	8,998	(74)	7,881	(1,191)	107,122	89,377	(17,745)	(19.85)
N.E. Tech Center - VINI	14,276	12,415	(1,861)	(14.99)	12,996	(1,280)	11,690	(2,586)	227,217	227,586	369	0.16
N.E. Tech Center - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Vinita ISD - VINI	3,219	1,628	(1,591)	(97.73)	2,707	(512)	1,674	(1,545)	38,205	18,920	(19,285)	(101.93)
Grove ISD - GROV	27	37	10	27.03	28	1	27	-	322	336	14	4.17
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	66	83	17	20.48	75	9	88	22	1,374	947	(427)	(45.09)
New PF Deposit Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Cleora ISD - CLEO	2,769	5,804	3,035	52.29	2,683	(86)	5,738	2,969	55,278	67,453	12,175	18.05
White Oak ISD - VINI	469	523	54	10.33	479	10	538	69	7,011	6,074	(937)	(15.43)
NOW Accts Public Funds - VINI	649	649	-	-	645	(4)	530	(119)	7,219	6,578	(641)	(9.74)
MMDA - Public Funds - VINI	40	21	(19)	(90.48)	36	(4)	17	(23)	328	219	(109)	(49.77)
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
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)

Income/Expense Comparison

(Whole Dollars)

Account Level 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
Savings Accounts - VINI	1,899	2,373	474	19.97	1,962	63	1,922	23	23,408	24,348	940	3.86
Savings Accounts - GROV	1,323	1,500	177	11.80	1,310	(13)	1,216	(107)	15,302	16,059	757	4.71
Savings Accounts - CLEO	329	353	24	6.80	305	(24)	282	(47)	3,492	3,550	58	1.63
Savings Accounts - AGLN	9	-	(9)	(100.00)	-	(9)	-	(9)	9	-	(9)	(100.00)
Ideal Savings Accounts - VINI	1,257	2,026	769	37.96	1,249	(8)	1,602	345	14,364	22,742	8,378	36.84
Ideal Savings Accounts - GROV	1,929	2,067	138	6.68	1,677	(252)	1,712	(217)	20,442	23,188	2,746	11.84
Ideal Savings Accounts - CLEO	221	113	(108)	(95.58)	131	(90)	88	(133)	1,600	1,276	(324)	(25.39)
Health Savings Accounts - VINI	40	15	(25)	(166.67)	32	(8)	12	(28)	288	160	(128)	(80.00)
Health Savings Accounts - GROV	84	35	(49)	(140.00)	71	(13)	30	(54)	643	385	(258)	(67.01)
Health Savings Accounts - CLEO	-	-	-	-	-	-	-	-	6	5	(1)	(20.00)
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
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
1-89 Day CD's - VINI	35	8	(27)	(337.50)	34	(1)	4	(31)	122	80	(42)	(52.50)
1-89 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	-	-	-	-	-	-	-	-	-	4	4	100.00
90-181 Day CD's - GROV	39	-	(39)	(100.00)	19	(20)	-	(39)	58	-	(58)	(100.00)
182-364 Day CD's - VINI	158	284	126	44.37	141	(17)	212	54	1,724	3,119	1,395	44.73
182-364 Day CD's - GROV	83	50	(33)	(66.00)	79	(4)	47	(36)	733	550	(183)	(33.27)
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	701	562	(139)	(24.73)	686	(15)	463	(238)	7,280	7,326	46	0.63
12 Month CD's - GROV	239	88	(151)	(171.59)	204	(35)	126	(113)	2,058	1,006	(1,052)	(104.57)
12 Month CD's New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - CLEO	97	35	(62)	(177.14)	44	(53)	56	(41)	674	626	(48)	(7.67)
15 Month Special CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
15 Month Special CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month CD's - VINI	261	364	103	28.30	251	(10)	319	58	3,447	4,677	1,230	26.30
18 Month CD's - GROV	796	447	(349)	(78.08)	679	(117)	446	(350)	6,502	5,266	(1,236)	(23.47)
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	80	100	20	20.00	77	(3)	66	(14)	922	1,196	274	22.91
24 Month CD's - GROV	451	421	(30)	(7.13)	426	(25)	422	(29)	5,204	5,013	(191)	(3.81)
24 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's - VINI	1,270	1,759	489	27.80	1,220	(50)	1,147	(123)	14,632	20,042	5,410	26.99
36 Month CD - GROV	712	573	(139)	(24.26)	679	(33)	517	(195)	7,722	6,817	(905)	(13.28)
36 Month CD - CLEO	9	7	(2)	(28.57)	5	(4)	7	(2)	83	82	(1)	(1.22)
48 Month CD's - VINI	-	24	24	100.00	-	-	19	19	130	297	167	56.23
48 Month CD's - GROV	4	4	-	-	4	-	2	(2)	29	30	1	3.33
60 Month CD's - VINI	275	397	122	30.73	277	2	291	16	3,479	4,728	1,249	26.42
60 Month CD's - GROV	87	52	(35)	(67.31)	82	(5)	54	(33)	994	630	(364)	(57.78)
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1- 89 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
90-181 Day CD's Over \$100M - VINI	-	593	593	100.00	-	-	589	589	1,650	6,722	5,072	75.45
90-181 Day CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	1,380	554	(826)	(149.10)	1,410	30	878	(502)	17,986	7,131	(10,855)	(152.22)
182 - 364 Day CD's Over \$100M - GROV	46	-	(46)	(100.00)	44	(2)	-	(46)	250	-	(250)	(100.00)
182 - 364 Day CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's Over \$100M - VINI	5,264	4,343	(921)	(21.21)	4,849	(415)	5,156	(108)	60,120	53,032	(7,088)	(13.37)
12 Month CD's Over \$100M - GROV	2,951	1,780	(1,171)	(65.79)	2,731	(220)	1,581	(1,370)	29,482	19,443	(10,039)	(51.63)
12 Month CD's Over \$100M - CLEO	263	210	(53)	(25.24)	250	(13)	209	(54)	3,009	2,536	(473)	(18.65)
18 Month CD's Over \$100M - VINI	2,043	1,946	(97)	(4.98)	1,954	(89)	1,970	(73)	22,652	22,117	(535)	(2.42)
18 Month CD's Over \$100M - GROV	970	901	(69)	(7.66)	891	(79)	805	(165)	10,871	10,134	(737)	(7.27)
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	502	671	169	25.19	480	(22)	724	222	6,280	7,826	1,546	19.75
24 Month CD's Over \$100M - GROV	-	82	82	100.00	-	-	75	75	115	958	843	88.00
24 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	3,597	3,456	(141)	(4.08)	3,392	(205)	3,647	50	43,556	40,207	(3,349)	(8.33)
36 Month CD's Over \$100M - GROV	1,978	1,964	(14)	(0.71)	1,896	(82)	1,933	(45)	23,027	22,923	(104)	(0.45)
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	918	891	(27)	(3.03)	879	(39)	929	11	10,927	10,406	(521)	(5.01)
60 Month CD's Over \$100M - GROV	436	450	14	3.11	418	(18)	432	(4)	5,124	5,248	124	2.36
182 - 364 Day Public Fund CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day Public Fund CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	229	161	(68)	(42.24)	225	(4)	187	(42)	2,287	2,451	164	6.69
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
18 Month Public Funds CD's - GROV	60	58	(2)	(3.45)	58	(2)	49	(11)	650	639	(11)	(1.72)
36 Month Public Funds CD's - VINI	9	11	2	18.18	8	(1)	8	(1)	97	131	34	25.95
1- 89 Day Public Fund CD's >\$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day PF CD's Over \$100M - VINI	524	582	58	9.97	512	(12)	358	(166)	5,231	6,331	1,100	17.37
90-181 Day PF CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
12 Month PF CD's Over \$100M - VINI	254	429	175	40.79	283	29	296	42	3,676	4,899	1,223	24.96
18 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
36 Month PF CD's Over \$100M - VINI	-	173	173	100.00	-	-	122	122	436	2,030	1,594	78.52
State Treasury CD's - VINI	21,630	11,214	(10,416)	(92.88)	19,531	(2,099)	9,992	(11,638)	181,226	124,983	(56,243)	(45.00)
State Treasury CD's - GROV	573	251	(322)	(128.29)	537	(36)	242	(331)	4,793	2,844	(1,949)	(68.53)
State Treasury CD's - CLEO	2,464	1,232	(1,232)	(100.00)	2,114	(350)	1,126	(1,338)	20,792	13,781	(7,011)	(50.87)
IRA's Variable - VINI	3,362	3,284	(78)	(2.38)	3,000	(362)	2,944	(418)	36,022	36,342	320	0.88
IRA's Variable - GROV	1,480	611	(869)	(142.23)	1,221	(259)	543	(937)	10,951	6,767	(4,184)	(61.83)
IRA's Variable - CLEO	104	91	(13)	(14.29)	90	(14)	80	(24)	1,060	1,009	(51)	(5.05)

Income/Expense Comparison

(Whole Dollars)

Account Level Series

Category	Dec 17				Nov 17		Dec 16		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
2 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month U.S. Sterling Capital CD's	-	-	-	-	60	60	-	-	704	-	(704)	(100.00)
9 Month U.S. Sterling Capital CD's	219	-	(219)	(100.00)	112	(107)	-	(219)	331	-	(331)	(100.00)
12 Month U.S. Sterling Capital CD's	-	1,801	1,801	100.00	106	106	622	622	5,411	18,047	12,636	70.02
2 Year U.S. Sterling Capital CD's	525	782	257	32.86	537	12	648	123	6,505	9,084	2,579	28.39
3 Year U.S. Sterling Capital CD's	636	640	4	0.63	650	14	595	(41)	7,578	7,535	(43)	(0.57)
4 Year U.S. Sterling Capital CD's	1,520	1,530	10	0.65	1,553	33	1,421	(99)	18,108	18,010	(98)	(0.54)
5 Year U.S. Sterling Capital CD's	4,223	4,251	28	0.66	4,315	92	3,950	(273)	50,320	50,049	(271)	(0.54)
3 Month Finance 500 CD's	2,139	-	(2,139)	(100.00)	4,371	2,232	-	(2,139)	21,503	-	(21,503)	(100.00)
4 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Finance 500 CD's	18,626	8,638	(9,988)	(115.63)	14,736	(3,890)	3,630	(14,996)	151,041	84,200	(66,841)	(79.38)
7 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month Finance 500 CD's	12,742	-	(12,742)	(100.00)	13,017	275	-	(12,742)	42,570	-	(42,570)	(100.00)
12 Month Finance 500 CD's	25,706	17,302	(8,404)	(48.57)	19,668	(6,038)	8,449	(17,257)	116,961	154,467	37,506	24.28
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDWH	-	-	-	-	721	721	-	-	12,023	-	(12,023)	(100.00)
5 Month Finance 500 CD's - CDWH	5,308	-	(5,308)	(100.00)	820	(4,488)	-	(5,308)	6,128	-	(6,128)	(100.00)
3 Month D.A. Davidson CD's	-	2,790	2,790	100.00	-	-	829	829	4,363	25,734	21,371	83.05
6 Month D.A. Davidson CD's	-	3,198	3,198	100.00	-	-	1,006	1,006	33,330	30,260	(3,070)	(10.15)
9 Month D.A. Davidson CD's	-	2,174	2,174	100.00	-	-	789	789	14,288	21,642	7,354	33.98
1 Year D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	858	-	(858)	(100.00)
1 Month PF CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	238	202	(36)	(17.82)	102	(136)	156	(82)	1,316	2,015	699	34.69
3 Month Public Funds CDAR CD's	-	-	-	-	89	89	-	-	656	-	(656)	(100.00)
6 Month CDAR CD's	2,112	1,511	(601)	(39.77)	1,888	(224)	1,176	(936)	19,984	14,890	(5,094)	(34.21)
6 Month PF CDAR CD's	1,296	2,198	902	41.04	1,339	43	1,744	448	15,847	22,086	6,239	28.25
1 Year CDAR CD's	556	319	(237)	(74.29)	551	(5)	326	(230)	4,291	3,736	(555)	(14.86)
1 Year Public Funds CDAR CD's	874	1,385	511	36.90	866	(8)	1,418	544	8,271	16,241	7,970	49.07
1st Investment CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	117	117	540	713	173	24.26
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)

Income/Expense Comparison

(Whole Dollars)

Account Level 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
FHLB Overnight	3,599	4,162	563	13.53	9,127	5,528	5,792	2,193	69,602	5,377	(64,225)	(1,194.44)
Unsecured Fed Funds Purchased - TIB	278	-	(278)	(100.00)	-	(278)	-	(278)	278	-	(278)	(100.00)
Unsecured Fed Funds Purchased - FTN	222	-	(222)	(100.00)	-	(222)	-	(222)	222	-	(222)	(100.00)
Unsecured Fed Funds Purchased - BBK	365	-	(365)	(100.00)	843	478	336	(29)	4,445	-	(4,445)	(100.00)
Unsecured Fed Funds Purchased - ZION	2	-	(2)	(100.00)	-	(2)	-	(2)	2	-	(2)	(100.00)
Federal Reserve Bank - O/N	-	-	-	-	-	-	-	-	-	-	-	-
Treasury, Tax & Loan - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Convertible - ADMIN	-	-	-	-	12,768	12,768	23,956	23,956	222,422	216,270	(6,152)	(2.84)
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
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)
Total Interest Bearing Liabilities	240,290	192,358	(47,932)	(24.92)	233,751	(6,539)	177,054	(63,236)	2,581,772	2,322,529	(259,243)	(11.16)
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	240,290	192,358	(47,932)	(24.92)	233,751	(6,539)	177,054	(63,236)	2,581,772	2,322,529	(259,243)	(11.16)
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	240,290	192,358	(47,932)	(24.92)	233,751	(6,539)	177,054	(63,236)	2,581,772	2,322,529	(259,243)	(11.16)