

Sample Bank
Anywhere, USA

2017 Year-End Report

~ Executive Management Series ~

BankLink SolutionsSM
Forecasting & Reporting Systems

Hybarger & Associates

January 2018 Board Meeting

As of December 31, 2017

Balance Sheet

(Thousands of Dollars)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Average
Agricultural Loans - Fixed	18,967	18,623	19,297	18,365	19,493	20,194	20,592	20,653	21,157	23,525	25,281	25,209	20,962
Agricultural Loans - Variable	4,440	5,068	5,101	4,864	4,991	4,546	4,545	4,481	4,356	4,722	4,739	4,560	4,699
Commercial Loans - Fixed	22,940	22,546	25,050	23,904	23,845	23,485	27,258	27,321	32,581	39,695	38,440	39,118	28,892
Commercial Loans - Variable	33,865	33,481	33,315	35,796	34,843	34,371	36,374	36,211	40,253	39,698	40,871	39,730	36,579
Real Estate Loans - Fixed	8,083	8,091	10,927	11,013	12,116	11,603	11,473	11,547	13,256	13,395	12,854	17,196	11,822
Real Estate Loans - Variable	61,000	61,141	59,757	59,331	61,525	59,765	66,806	66,457	68,292	68,973	62,368	63,698	63,286
R.E. Construction Loans - Fixed	-	-	-	-	-	-	-	-	-	-	1,682	2,227	327
R.E. Construction Loans - Variable	-	-	-	-	-	-	-	-	-	-	7,571	8,839	1,373
Residential Real Estate - Fixed	5,293	5,377	5,232	5,244	5,311	5,623	5,678	5,877	5,231	6,427	6,265	6,215	5,651
Residential Real Estate - Variable	30,853	31,014	31,355	31,152	31,170	31,673	31,765	31,545	31,694	32,322	32,511	32,385	31,623
Residential Real Estate - Warehouse	160	321	-	-	-	180	-	140	454	140	-	-	114
Consumer Loans	14,592	15,146	15,366	15,464	15,259	16,389	16,698	16,403	16,386	16,361	16,628	16,846	15,965
Loans Sold	-	-	-	-	-	-	-	-	(9,942)	(11,013)	(10,378)	(9,970)	(3,452)
Other Loans	4,815	4,287	4,043	6,104	6,761	10,167	8,551	9,622	9,905	14,229	13,335	8,656	8,390
Overdrafts	244	153	211	183	137	142	206	174	118	107	241	142	172
Non-Accrual Loans	4,470	4,209	2,136	2,197	2,208	2,106	2,197	2,125	1,993	2,085	1,557	1,499	2,388
Total Loans	209,722	209,457	211,790	213,617	217,659	220,244	232,143	232,556	235,734	250,666	253,965	256,350	228,792
U.S. Treasury & Agency Securities	85,495	90,750	97,130	96,642	94,329	85,372	85,376	76,403	71,406	66,647	60,649	60,649	80,849
Mortgage Backed Securities - Fixed	65,975	69,267	74,243	78,930	78,243	82,429	81,576	75,630	74,728	73,987	72,880	72,114	75,023
Municipal Securities	2,422	2,422	2,422	2,422	2,422	2,422	2,422	2,422	2,421	2,421	2,421	2,421	2,422
Warehouse C.D.'s	-	-	-	-	-	-	1,985	4,502	4,644	4,559	4,970	4,998	2,153
Other Investments	950	950	1,499	1,734	1,302	723	1,420	1,485	1,322	1,629	1,131	1,138	1,277
Total Investments	154,842	163,389	175,294	179,728	176,296	170,946	172,779	160,442	154,521	149,243	142,051	141,320	161,723
Total Short-Term Liquidity	3,707	4,904	32	1,629	55	4,872	292	736	1,035	671	498	398	1,537
Total Earning Assets	368,271	377,750	387,116	394,974	394,010	396,062	405,214	393,734	391,290	400,580	396,514	398,068	392,052
Cash	2,169	2,083	1,996	2,025	2,267	2,193	1,933	2,635	2,783	2,769	2,430	2,261	2,296
Due From Banks	3,293	3,815	2,908	3,849	3,488	3,258	4,422	4,938	2,890	3,030	4,701	3,436	3,668
Fixed Assets	6,667	6,635	6,651	6,636	6,661	7,010	7,067	7,047	7,031	7,040	7,050	7,029	6,878
Reserve For Loan Losses	(3,178)	(3,297)	(3,080)	(3,110)	(2,992)	(3,023)	(3,085)	(3,039)	(2,877)	(3,023)	(3,071)	(3,081)	(3,070)
Other Real Estate Owned	1,043	1,249	3,092	3,092	3,063	3,102	3,079	2,887	2,881	2,881	2,965	2,890	2,694
Other Assets	3,157	3,386	1,298	3,595	3,432	2,985	3,362	3,124	3,657	3,712	3,826	3,214	3,225
Available for Sale Mark-to-Market	(2,717)	(2,235)	(2,741)	(1,645)	(904)	(1,106)	(1,523)	(300)	(650)	(1,643)	(1,708)	(1,933)	(1,590)
Intangible Assets	416	460	537	580	535	508	498	550	545	528	561	548	522
Total Non-Earning Assets	10,850	12,096	10,661	15,022	15,550	14,927	15,753	17,842	16,260	15,294	16,754	14,364	14,623
Total Assets	379,121	389,846	397,777	409,996	409,560	410,989	420,967	411,576	407,550	415,874	413,268	412,432	406,675

Balance Sheet

(Thousands of Dollars)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Average
Interest Bearing Checking	97,312	100,675	102,576	104,860	100,783	100,710	97,495	97,642	97,547	99,911	101,189	100,882	100,117
Money Market Accounts	8,125	10,365	10,250	10,150	10,147	8,287	8,164	8,205	8,268	8,316	8,160	7,499	8,817
Premium Money Market Accounts	2,368	2,006	1,876	1,867	1,900	1,890	1,950	1,943	1,952	2,048	2,092	2,766	2,056
Managed Corporate Funding	28,033	28,050	28,071	28,091	21,272	28,026	28,053	28,083	28,112	28,140	28,057	28,089	27,496
Public Funds	49,742	51,922	50,945	51,883	49,109	46,818	44,504	42,494	40,574	37,814	37,261	43,514	45,511
Total Interest Bearing Checking	185,580	193,018	193,718	196,851	183,211	185,731	180,166	178,367	176,453	176,229	176,759	182,750	183,997
Total Savings Deposits	23,529	25,888	24,545	24,780	25,644	25,775	25,880	26,081	25,989	26,071	25,971	26,143	25,521
1 to 6 Month C.D.'s	1,184	1,082	971	920	947	905	905	905	895	946	992	928	964
7 to 12 Month C.D.'s	1,442	1,498	1,538	1,584	1,669	1,739	1,685	1,634	1,639	1,642	1,633	1,631	1,612
13 to 24 Month C.D.'s	1,895	1,872	1,904	1,908	1,867	1,814	1,811	1,733	1,886	1,890	1,974	1,975	1,877
25 to 60 Month C.D.'s	3,185	3,191	3,201	3,192	3,155	3,149	3,212	3,217	3,089	3,090	3,073	3,054	3,151
\$100,000 and Greater C.D.'s	21,320	21,797	22,353	22,621	22,397	22,089	21,657	20,968	21,141	21,139	21,083	20,955	21,624
Public Funds Certificates	23,570	23,570	23,570	23,373	23,199	23,199	23,280	23,280	23,305	23,307	22,998	22,982	23,301
I.R.A.'s	4,892	4,975	4,952	5,106	5,076	5,078	4,976	5,113	5,087	5,053	5,195	5,364	5,073
U.S. Sterling Capital C.D.'s	5,670	5,421	5,421	5,421	5,421	5,421	5,421	5,172	4,923	4,923	4,678	4,678	5,214
Finance 500	20,515	22,124	22,124	29,124	29,124	32,293	30,993	30,993	29,985	37,695	47,205	47,579	31,691
C.D. Warehouse Funding	-	-	-	-	-	-	-	5,000	5,000	5,000	5,000	5,000	2,096
D.A. Davidson	8,000	8,000	5,000	10,000	10,000	7,000	7,000	7,000	5,000	-	-	-	5,564
Other C.D.'s	6,053	4,048	4,049	3,805	4,287	5,898	5,405	5,406	5,607	5,608	5,610	5,610	5,123
Certificates of Deposit	97,726	97,578	95,083	107,054	107,142	108,585	106,345	110,421	107,557	110,293	119,441	119,756	107,291
Overnight Funding	-	-	10,650	-	14,480	-	16,568	8,235	13,481	20,318	7,561	-	7,696
FHLB Advances - Beyond One Year	8,000	8,000	8,000	8,000	8,000	8,000	8,000	5,000	5,000	5,000	-	-	5,907
Total Non-Deposit Funding	8,000	8,000	18,650	8,000	22,480	8,000	24,568	13,235	18,481	25,318	7,561	-	13,603
Total Interest Bearing Liabilities	314,835	324,484	331,996	336,685	338,477	328,091	336,959	328,104	328,480	337,911	329,732	328,649	330,411
Non-Interest Deposits	33,504	33,805	34,303	41,282	38,074	49,885	51,057	48,835	44,837	44,461	49,760	47,631	43,160
Total Funding	348,339	358,289	366,299	377,967	376,551	377,976	388,016	376,939	373,317	382,372	379,492	376,280	373,571
Other Liabilities	577	633	594	739	809	763	895	983	892	1,050	1,016	747	809
Available for Sale Capital Adjustment	(2,717)	(2,235)	(2,741)	(1,645)	(904)	(1,106)	(1,523)	(300)	(650)	(1,643)	(1,708)	(1,933)	(1,590)
Total Other Liabilities	(2,140)	(1,602)	(2,147)	(906)	(95)	(343)	(628)	683	242	(593)	(692)	(1,186)	(781)
Intangibles	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Common Stock & Surplus	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	9,100	11,600	9,312
Retained Earnings	24,675	25,068	25,534	25,831	26,156	26,541	26,924	27,485	27,838	28,222	28,595	28,965	26,830
Dividends	(853)	(1,009)	(1,009)	(1,996)	(2,152)	(2,285)	(2,445)	(2,631)	(2,947)	(3,227)	(3,227)	(3,227)	(2,257)
Total Equity Capital	32,920	33,157	33,623	32,933	33,102	33,354	33,577	33,952	33,989	34,093	34,466	37,336	33,883
Intangibles (Contra)	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Liabilities & Shareholders' Equity	379,121	389,846	397,777	409,996	409,560	410,989	420,967	411,576	407,550	415,874	413,268	412,432	406,675

Rate/Yield Analysis

(Percentage)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Average
Agricultural Loans - Fixed	5.31	5.30	5.27	5.29	5.27	5.23	5.26	5.27	5.26	5.20	5.22	5.26	5.26
Agricultural Loans - Variable	5.31	5.26	5.26	5.28	5.29	5.34	5.34	5.35	5.36	5.40	5.43	5.44	5.34
Commercial Loans - Fixed	4.98	4.96	4.92	4.94	4.96	4.97	5.00	5.01	4.92	4.96	4.99	5.04	4.97
Commercial Loans - Variable	4.85	4.86	4.91	4.97	4.97	5.04	5.07	5.07	5.10	5.11	5.11	5.15	5.02
Real Estate Loans - Fixed	4.76	4.76	4.43	4.44	4.48	4.43	4.42	4.41	4.49	4.48	4.49	4.56	4.50
Real Estate Loans - Variable	5.03	5.03	5.08	5.10	5.11	5.12	5.05	5.05	5.00	4.98	5.05	5.13	5.06
R.E. Construction Loans - Fixed	-	-	-	-	-	-	-	-	-	-	5.32	5.36	5.34
R.E. Construction Loans - Variable	-	-	-	-	-	-	-	-	-	-	4.36	4.35	4.35
Residential Real Estate - Fixed	4.46	4.48	4.48	4.56	4.65	4.72	4.71	4.74	4.68	4.82	4.81	4.77	4.67
Residential Real Estate - Variable	5.63	5.63	5.63	5.64	5.63	5.65	5.65	5.66	5.66	5.64	5.65	5.62	5.64
Residential Real Estate - Warehouse	3.88	3.47	-	-	-	4.00	-	4.13	3.88	3.81	-	-	3.83
Consumer Loans	5.57	5.54	5.53	5.54	5.59	5.62	5.65	5.72	5.72	5.73	5.74	5.77	5.65
Loans Sold	-	-	-	-	-	-	-	-	4.60	4.67	4.67	4.74	4.67
Other Loans	7.77	8.14	5.91	5.14	4.21	5.55	5.30	9.02	5.61	8.38	4.76	7.77	6.48
Total Loans	5.08	5.08	5.08	5.09	5.07	5.14	5.11	5.28	5.14	5.29	5.11	5.24	5.15
U.S. Treasury & Agency Securities	2.31	2.33	2.36	2.35	2.37	2.36	2.36	2.39	2.39	2.41	2.38	2.38	2.36
Mortgage Backed Securities - Fixed	2.50	2.70	2.62	2.75	2.75	2.62	2.73	2.64	2.68	2.75	2.63	2.75	2.68
Municipal Securities	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92
Warehouse C.D.'s	-	-	-	-	-	-	2.18	3.29	4.58	3.73	2.87	3.30	3.43
Other Investments	2.67	2.67	2.44	2.39	2.70	3.23	2.65	2.62	2.55	2.46	2.64	2.63	2.60
Total Investments	2.37	2.47	2.45	2.51	2.52	2.47	2.51	2.51	2.57	2.59	2.50	2.58	2.50
Total Short-Term Liquidity	0.72	0.73	0.88	0.98	0.88	1.23	0.14	0.08	0.56	0.09	1.18	1.43	0.84
Total Earning Assets	3.90	3.89	3.89	3.90	3.93	3.94	4.00	4.14	4.11	4.28	4.17	4.29	4.04
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	3.78	3.77	3.79	3.75	3.78	3.80	3.85	3.96	3.95	4.12	4.00	4.14	3.89

Rate/Yield Analysis

(Percentage)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Average
Interest Bearing Checking	0.24	0.24	0.23	0.23	0.23	0.23	0.24	0.23	0.23	0.23	0.22	0.23	0.23
Money Market Accounts	0.25	0.25	0.25	0.25	0.25	0.25	0.28	0.28	0.28	0.28	0.28	0.28	0.26
Premium Money Market Accounts	0.48	0.49	0.54	0.60	0.70	0.75	0.80	0.83	0.84	0.86	0.91	1.04	0.75
Managed Corporate Funding	0.75	0.75	0.95	0.95	0.95	1.23	1.23	1.23	1.23	1.23	1.23	1.48	1.11
Public Funds	1.16	1.16	1.16	1.17	1.17	1.16	1.14	1.13	1.12	1.11	1.17	1.18	1.15
Total Interest Bearing Checking	0.57	0.56	0.58	0.59	0.57	0.62	0.62	0.61	0.61	0.59	0.59	0.66	0.60
Total Savings Deposits	0.35	0.34	0.35	0.35	0.36	0.34	0.34	0.34	0.34	0.34	0.35	0.35	0.35
1 to 6 Month C.D.'s	0.33	0.34	0.29	0.27	0.30	0.27	0.27	0.30	0.32	0.40	0.42	0.45	0.33
7 to 12 Month C.D.'s	0.67	0.73	0.73	0.71	0.72	0.74	0.72	0.78	0.80	0.83	0.85	0.86	0.76
13 to 24 Month C.D.'s	0.90	0.90	0.90	0.90	0.91	0.89	0.91	0.92	0.93	0.94	0.97	0.99	0.92
25 to 60 Month C.D.'s	1.00	1.00	1.02	1.02	1.01	1.02	1.03	1.04	1.04	1.05	1.05	1.05	1.03
\$100,000 and Greater C.D.'s	1.01	1.01	1.03	1.03	1.04	1.04	1.04	1.06	1.07	1.08	1.10	1.12	1.05
Public Funds Certificates	0.64	0.63	0.64	0.64	0.72	0.95	0.97	1.16	1.19	1.19	1.20	1.34	0.94
I.R.A.'s	0.88	0.91	0.91	0.90	0.90	0.94	0.97	0.98	0.98	0.98	1.12	1.13	0.97
U.S. Sterling Capital C.D.'s	1.62	1.66	1.66	1.66	1.66	1.66	1.66	1.69	1.74	1.74	1.80	1.80	1.69
Finance 500	0.81	0.81	0.81	0.92	0.92	0.98	0.99	0.99	1.05	1.39	1.44	1.53	1.12
C.D. Warehouse Funding	-	-	-	-	-	-	-	1.10	1.10	1.10	1.25	1.25	1.16
D.A. Davidson	0.83	0.83	0.79	0.90	0.90	0.93	0.93	0.93	0.90	-	-	-	0.89
Other C.D.'s	0.98	0.98	0.98	0.97	0.99	0.99	0.99	1.00	1.00	1.00	1.06	1.08	1.01
Certificates of Deposit	0.87	0.88	0.88	0.91	0.93	1.01	1.02	1.06	1.09	1.22	1.27	1.34	1.05
Overnight Funding	-	-	0.97	-	0.97	-	1.25	1.25	1.25	1.25	1.25	-	1.17
FHLB Advances - Beyond One Year	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.17	3.17	3.17	-	-	3.41
Total Non-Deposit Funding	3.48	3.48	2.05	3.48	1.86	3.48	1.98	1.98	1.77	1.63	1.25	-	2.15
Total Interest Bearing Liabilities	0.72	0.71	0.73	0.74	0.76	0.80	0.82	0.80	0.81	0.85	0.84	0.88	0.79
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	0.65	0.64	0.66	0.66	0.68	0.69	0.71	0.69	0.71	0.75	0.73	0.77	0.70
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	0.60	0.59	0.61	0.61	0.62	0.64	0.66	0.64	0.65	0.69	0.67	0.70	0.64

Income Statement

(Whole Dollars)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Total
Total Loans	909,305	823,965	909,775	898,778	934,897	925,063	987,839	1,046,174	994,530	1,082,833	1,103,058	1,140,009	11,756,226
Total Investments	301,285	327,275	348,862	362,504	372,178	362,762	357,018	337,304	336,501	323,042	301,036	314,497	4,044,264
Total Short-Term Liquidity	3,128	2,057	716	6	710	3,703	2,132	132	162	146	262	1,153	14,307
Total Interest Income	1,213,718	1,153,297	1,259,353	1,261,288	1,307,785	1,291,528	1,346,989	1,383,610	1,331,193	1,406,021	1,404,356	1,455,659	15,814,797
Total Interest Bearing Checking	88,610	83,411	93,526	95,533	95,544	92,611	97,056	95,064	89,353	90,775	87,095	95,679	1,104,257
Total Savings Deposits	6,666	5,586	6,530	6,323	7,032	6,861	6,618	6,890	6,406	6,814	6,737	7,091	79,554
Certificates of Deposit	74,503	66,361	73,071	74,234	84,332	86,474	93,371	96,522	98,922	102,965	117,181	133,054	1,100,990
Total Non-Deposit Funding	24,033	21,686	28,952	29,880	29,092	27,813	29,649	29,526	18,607	30,529	22,738	4,466	296,971
Total Interest Expense	193,812	177,044	202,079	205,970	216,000	213,759	226,694	228,002	213,288	231,083	233,751	240,290	2,581,772
Net Interest Income	1,019,906	976,253	1,057,274	1,055,318	1,091,785	1,077,769	1,120,295	1,155,608	1,117,905	1,174,938	1,170,605	1,215,369	13,233,025
Provision - Loan Losses	50,000	35,000	0	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	355,000
Fees on Loans	26,484	23,823	36,849	37,707	48,004	34,202	45,370	30,712	57,273	25,640	41,822	74,826	482,712
Fees on Deposits	128,677	119,160	133,940	115,026	135,219	137,358	123,284	142,124	123,935	135,468	130,379	131,140	1,555,710
Other Operating Income	7,978	6,383	5,358	7,990	8,918	12,001	16,715	24,180	(5,619)	12,060	10,144	12,209	118,317
Mortgage Income	51,173	72,405	113,910	65,444	(12,646)	6,803	35,389	83,766	39,629	8,509	59,174	18,727	542,283
Special Services Income	24,910	23,367	22,996	26,644	28,539	29,153	27,260	27,754	26,333	25,569	25,935	26,987	315,447
Non-Operating Income	0	0	(17,756)	0	84	0	0	47,792	0	0	6,158	(1,588)	34,690
Total Non-Interest Income	239,222	245,138	295,297	252,811	208,118	219,517	248,018	356,328	241,551	207,246	273,612	262,301	3,049,159
Security Gains/Losses	0	0	0	25,071	(8,860)	52,406	0	25,887	(12,000)	3,828	(28,007)	0	58,325
Personnel	408,028	393,538	399,710	430,369	406,886	434,427	424,024	426,085	420,338	424,005	436,605	429,250	5,033,265
Occupancy	53,255	39,802	47,565	47,246	54,093	50,671	48,337	52,387	48,345	51,429	51,903	57,419	602,452
Furniture, Fixtures, & Equipment	47,831	25,722	32,234	41,043	49,976	33,575	34,849	45,491	40,396	41,466	63,364	98,127	554,074
Outside Services	123,577	121,982	175,484	210,661	191,530	190,777	200,967	191,219	217,682	211,941	215,211	211,759	2,262,790
Other Operating Expenses	146,885	176,397	190,223	235,997	195,475	191,683	186,383	199,922	216,022	200,526	204,309	212,349	2,356,171
Mortgage Personnel	19,399	23,226	19,722	21,009	20,119	16,339	17,036	17,997	19,132	19,599	19,474	20,290	233,342
Mortgage Expenses	4,976	12,172	7,169	11,090	8,324	4,776	6,868	8,019	9,405	13,810	11,730	18,279	116,618
Non-Operating Expenses	2,024	1,074	14,107	8,349	10,133	12,854	32,652	9,455	16,034	9,431	10,289	30,815	157,217
Total Non-Interest Expenses	805,975	793,913	886,214	1,005,764	936,536	935,102	951,116	950,575	987,354	972,207	1,012,885	1,078,288	11,315,929
Net Income Before Taxes	403,153	392,478	466,357	297,436	324,507	384,590	387,197	557,248	330,102	383,805	373,325	369,382	4,669,580
Net Income	403,153	392,478	466,357	297,436	324,507	384,590	387,197	557,248	330,102	383,805	373,325	369,382	4,669,580

Ratio Report

Executive Management Series

Category	Jan 17 <i>Actual</i>	Feb 17 <i>Actual</i>	Mar 17 <i>Actual</i>	Apr 17 <i>Actual</i>	May 17 <i>Actual</i>	Jun 17 <i>Actual</i>	Jul 17 <i>Actual</i>	Aug 17 <i>Actual</i>	Sep 17 <i>Actual</i>	Oct 17 <i>Actual</i>	Nov 17 <i>Actual</i>	Dec 17 <i>Actual</i>	Average
<i>Income Statement Ratios</i> <i>(Comparison to Total Assets)</i>													
Interest Income	3.77	3.86	3.73	3.74	3.76	3.82	3.77	3.96	3.97	3.98	4.13	4.16	3.89
Interest Expense	0.60	0.59	0.60	0.61	0.62	0.63	0.63	0.65	0.64	0.65	0.69	0.69	0.63
Net Interest Income	3.17	3.26	3.13	3.13	3.14	3.19	3.13	3.31	3.34	3.33	3.45	3.47	3.25
Provisions for Loan Losses	0.16	0.11	-	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09	0.09
Non-Interest Income	0.76	0.75	0.89	0.74	0.61	0.64	0.71	1.04	0.71	0.60	0.79	0.76	0.75
Security Gains/(Losses)	-	-	-	0.07	(0.03)	0.15	-	0.08	(0.04)	0.01	(0.08)	-	0.01
Non-Interest Expenses	2.55	2.44	2.67	2.94	2.74	2.73	2.71	2.77	2.91	2.81	2.94	3.14	2.78
Pre-Tax Income	1.28	1.21	1.41	0.87	0.95	1.12	1.10	1.62	0.97	1.11	1.08	1.07	1.15
Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income/Return on Assets	1.28	1.21	1.41	0.87	0.95	1.12	1.10	1.62	0.97	1.11	1.08	1.07	1.15
<i>Performance Ratios</i>													
Return on Equity	14.70	14.20	16.64	10.84	11.76	13.84	13.84	19.70	11.65	13.51	13.00	11.87	13.78
Operating Efficiency Ratio	63.85	64.91	63.64	76.25	71.27	71.09	67.12	64.28	71.45	69.66	69.72	70.81	68.68
<i>Balance Sheet Ratios</i>													
Yield on Earning Assets	3.90	3.89	3.89	3.90	3.93	3.94	4.00	4.14	4.11	4.28	4.17	4.29	4.04
Cost of Earning Assets	0.61	0.61	0.63	0.63	0.65	0.66	0.68	0.66	0.68	0.72	0.69	0.73	0.66
Net Interest Margin	3.29	3.28	3.26	3.27	3.28	3.28	3.32	3.48	3.43	3.56	3.48	3.56	3.38
Yield on Earning Assets	3.90	3.89	3.89	3.90	3.93	3.94	4.00	4.14	4.11	4.28	4.17	4.29	4.04
Cost of Interest Bearing Liabilities	0.72	0.71	0.73	0.74	0.76	0.80	0.82	0.80	0.81	0.85	0.84	0.88	0.79
Spread	3.18	3.18	3.16	3.16	3.17	3.14	3.18	3.34	3.30	3.43	3.33	3.41	3.25
Earning Assets/ Assets	97.14	96.90	97.32	96.34	96.20	96.37	96.26	95.66	96.01	96.32	95.95	96.52	96.40
Interest Bearing Liabilities/ Assets	83.04	83.23	83.46	82.12	82.64	79.83	80.04	79.72	80.60	81.25	79.79	79.69	81.25
Earning Assets/Interest Bearing Liab	116.97	116.42	116.60	117.31	116.41	120.72	120.26	120.00	119.12	118.55	120.25	121.12	118.66
Loans/Deposits	61.62	59.80	60.92	57.74	61.47	59.53	63.87	63.94	66.43	70.20	68.28	68.13	63.56
Reserve for Loan Losses/Net Loans	1.54	1.60	1.48	1.48	1.39	1.39	1.35	1.32	1.24	1.22	1.22	1.22	1.36
<i>Capital Accounts Analysis</i>													
Tangible Equity Capital (Leverage Ratio)	8.68	8.51	8.45	8.03	8.08	8.12	7.98	8.25	8.34	8.20	8.34	9.05	8.33
Common Equity Tier 1 / Risk-Weighted Assets	13.53	13.52	13.19	12.64	12.60	12.24	11.70	11.94	11.97	11.39	11.52	12.31	12.38
Tier 1 Risk-Based Capital Ratio	13.53	13.52	13.19	12.64	12.60	12.24	11.70	11.94	11.97	11.39	11.52	12.31	12.38
Total Risk-Based Capital Ratio	14.78	14.77	14.40	13.83	13.73	13.35	12.77	13.01	12.98	12.40	12.54	13.33	13.44

Income/Expense

(Whole Dollars)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Total
Agricultural Loans - Fixed	83,582	77,553	88,078	86,459	84,126	87,040	91,260	92,522	90,052	96,881	139,038	112,791	1,129,382
Agricultural Loans - Variable	15,677	19,540	22,783	22,828	21,921	21,143	20,690	20,580	19,142	20,262	28,039	21,555	254,160
Commercial Loans - Fixed	98,339	87,716	100,874	100,227	101,889	98,027	105,952	116,113	122,496	153,703	157,693	168,337	1,411,366
Commercial Loans - Variable	145,555	125,997	139,646	141,879	149,462	143,511	150,251	155,926	167,418	181,844	165,781	178,575	1,845,845
Real Estate Loans - Fixed	33,606	29,924	37,211	40,431	43,230	43,843	44,085	43,726	44,936	51,343	50,313	55,207	517,855
Real Estate Loans - Variable	264,737	238,539	259,103	251,802	262,947	257,580	277,386	289,609	274,339	294,759	273,112	263,811	3,207,724
R.E. Construction Loans - Fixed	-	-	-	-	-	-	-	-	-	-	3,848	8,443	12,291
R.E. Construction Loans - Variable	-	-	-	-	-	-	-	-	-	-	14,386	28,525	42,911
Residential Real Estate - Fixed	21,007	18,327	20,072	19,402	20,836	21,199	22,555	23,319	22,121	23,065	26,473	24,569	262,945
Residential Real Estate - Variable	146,940	133,719	149,679	144,770	150,173	146,247	151,157	152,684	149,808	151,824	148,024	156,420	1,781,445
Residential Real Estate - Warehouse	246	110	(158)	-	100	342	626	350	138	(10)	199	201	2,144
Consumer Loans	69,435	63,608	73,142	70,277	75,127	72,302	80,770	79,976	76,521	80,028	78,532	81,950	901,668
Loans Sold	-	-	-	-	-	-	-	-	(18,724)	(43,645)	(40,974)	(40,674)	(144,017)
Other Loans	30,181	28,932	19,345	20,703	25,086	33,829	43,107	71,369	46,283	72,779	58,594	80,299	530,507
Total Loans	909,305	823,965	909,775	898,778	934,897	925,063	987,839	1,046,174	994,530	1,082,833	1,103,058	1,140,009	11,756,226
U.S. Treasury & Agency Securities	160,705	172,625	190,007	189,332	189,699	171,766	167,593	157,070	147,921	140,222	120,483	120,483	1,927,906
Mortgage Backed Securities - Fixed	137,499	151,074	155,676	170,053	178,901	174,823	185,215	170,136	166,405	168,521	159,146	165,324	1,982,773
Municipal Securities	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	1,865	22,380
Warehouse C.D.'s	-	-	-	-	-	-	1,145	7,033	15,199	11,155	18,265	13,138	65,935
Other Investments	1,216	1,711	1,314	1,254	1,713	14,308	1,200	1,200	5,111	1,279	1,277	13,687	45,270
Total Investments	301,285	327,275	348,862	362,504	372,178	362,762	357,018	337,304	336,501	323,042	301,036	314,497	4,044,264
Total Short-Term Liquidity	3,128	2,057	716	6	710	3,703	2,132	132	162	146	262	1,153	14,307
Total Earning Assets	1,213,718	1,153,297	1,259,353	1,261,288	1,307,785	1,291,528	1,346,989	1,383,610	1,331,193	1,406,021	1,404,356	1,455,659	15,814,797
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	1,213,718	1,153,297	1,259,353	1,261,288	1,307,785	1,291,528	1,346,989	1,383,610	1,331,193	1,406,021	1,404,356	1,455,659	15,814,797

Income/Expense

(Whole Dollars)

Executive Management Series

Category	Jan 17 Actual	Feb 17 Actual	Mar 17 Actual	Apr 17 Actual	May 17 Actual	Jun 17 Actual	Jul 17 Actual	Aug 17 Actual	Sep 17 Actual	Oct 17 Actual	Nov 17 Actual	Dec 17 Actual	Total
Interest Bearing Checking	20,201	18,272	20,012	19,753	20,606	18,719	19,468	19,651	18,336	19,883	19,502	19,453	233,856
Money Market Accounts	1,705	1,648	2,177	2,080	2,233	1,774	1,853	1,960	1,865	1,931	1,863	1,867	22,956
Premium Money Market Accounts	745	665	661	693	850	939	1,070	1,155	1,138	1,241	1,291	1,507	11,955
Managed Corporate Funding	17,846	16,129	19,558	21,917	20,175	24,160	29,276	29,306	28,391	29,366	28,336	32,000	296,460
Public Funds	48,113	46,697	51,118	51,090	51,680	47,019	45,389	42,992	39,623	38,354	36,103	40,852	539,030
Total Interest Bearing Checking	88,610	83,411	93,526	95,533	95,544	92,611	97,056	95,064	89,353	90,775	87,095	95,679	1,104,257
Total Savings Deposits	6,666	5,586	6,530	6,323	7,032	6,861	6,618	6,890	6,406	6,814	6,737	7,091	79,554
1 to 6 Month C.D.'s	269	227	216	180	190	187	180	182	184	234	273	315	2,637
7 to 12 Month C.D.'s	659	635	757	754	804	869	907	869	856	931	934	1,037	10,012
13 to 24 Month C.D.'s	1,324	1,190	1,300	1,293	1,330	1,293	1,329	1,284	1,297	1,414	1,433	1,588	16,075
25 to 60 Month C.D.'s	2,214	1,992	2,207	2,193	2,250	2,277	2,419	2,363	2,222	2,308	2,267	2,357	27,069
\$100,000 and Greater C.D.'s	19,757	17,329	19,742	20,384	20,503	19,441	19,917	19,880	18,772	19,782	19,194	20,348	235,049
Public Funds Certificates	13,859	11,704	13,133	12,957	13,590	16,253	19,828	21,930	22,823	24,100	23,268	25,743	219,188
I.R.A.'s	3,601	3,353	3,810	3,730	3,921	3,793	4,115	4,140	4,093	4,220	4,311	4,946	48,033
U.S. Sterling Capital C.D.'s	7,845	7,072	7,939	7,121	7,768	7,416	7,682	7,519	7,569	6,570	7,333	7,123	88,957
Finance 500	14,292	13,467	15,960	17,746	23,071	24,147	26,781	26,149	27,255	32,202	51,792	59,213	332,075
C.D. Warehouse Funding	-	-	-	-	-	-	-	2,110	4,521	4,671	1,541	5,308	18,151
D.A. Davidson	5,690	5,184	4,690	5,156	7,244	6,414	5,553	5,513	4,811	1,726	-	-	51,981
Other C.D.'s	4,993	4,208	3,317	2,720	3,661	4,384	4,660	4,583	4,519	4,807	4,835	5,076	51,763
Certificates of Deposit	74,503	66,361	73,071	74,234	84,332	86,474	93,371	96,522	98,922	102,965	117,181	133,054	1,100,990
Overnight Funding	77	48	4,996	6,697	5,136	4,630	5,693	10,557	5,399	16,880	9,970	4,466	74,549
FHLB Advances - Beyond One Year	23,956	21,638	23,956	23,183	23,956	23,183	23,956	18,969	13,208	13,649	12,768	-	222,422
Total Non-Deposit Funding	24,033	21,686	28,952	29,880	29,092	27,813	29,649	29,526	18,607	30,529	22,738	4,466	296,971
Total Interest Bearing Liabilities	193,812	177,044	202,079	205,970	216,000	213,759	226,694	228,002	213,288	231,083	233,751	240,290	2,581,772
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	193,812	177,044	202,079	205,970	216,000	213,759	226,694	228,002	213,288	231,083	233,751	240,290	2,581,772
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	193,812	177,044	202,079	205,970	216,000	213,759	226,694	228,002	213,288	231,083	233,751	240,290	2,581,772
Net Interest Income	1,019,906	976,253	1,057,274	1,055,318	1,091,785	1,077,769	1,120,295	1,155,608	1,117,905	1,174,938	1,170,605	1,215,369	13,233,025

Indices

Executive Management Series

<i>Category</i>	Jan 17 <i>Actual</i>	Feb 17 <i>Actual</i>	Mar 17 <i>Actual</i>	Apr 17 <i>Actual</i>	May 17 <i>Actual</i>	Jun 17 <i>Actual</i>	Jul 17 <i>Actual</i>	Aug 17 <i>Actual</i>	Sep 17 <i>Actual</i>	Oct 17 <i>Actual</i>	Nov 17 <i>Actual</i>	Dec 17 <i>Actual</i>	<i>Average</i>
Indices													
Prime	3.75	3.75	4.00	4.00	4.00	4.25	4.25	4.25	4.25	4.25	4.25	4.50	4.13
Fed Funds	0.75	0.75	1.00	1.00	1.00	1.25	1.25	1.25	1.25	1.25	1.25	1.50	1.13
Three Month Treasury Bill	0.51	0.52	0.78	0.80	0.93	1.11	1.18	1.00	1.07	1.11	1.31	1.40	0.98
Six Month Treasury Bill	0.62	0.66	0.92	0.96	1.08	1.13	1.13	1.12	1.20	1.27	1.45	1.54	1.09
One Year Treasury Bill (CMT)	0.82	0.80	1.03	1.03	1.17	1.22	1.22	1.23	1.31	1.42	1.63	1.75	1.22
Two Year Treasury Note	1.19	1.20	1.28	1.25	1.30	1.35	1.35	1.31	1.46	1.56	1.76	1.90	1.41
Three Year Treasury Note	1.48	1.44	1.53	1.46	1.46	1.56	1.50	1.45	1.59	1.70	1.85	1.99	1.59
Five Year Treasury Note	1.93	1.88	1.94	1.83	1.79	1.81	1.84	1.75	1.86	2.01	2.09	2.23	1.91
Seven Year Treasury Note	2.26	2.18	2.22	2.11	2.06	2.04	2.11	1.98	2.08	2.21	2.25	2.35	2.15
Ten Year Treasury Note	2.46	2.38	2.39	2.29	2.26	2.22	2.31	2.17	2.24	2.37	2.35	2.43	2.32
Presumed Agency Yield	2.10	2.09	2.00	2.19	2.17	2.27	2.37	2.24	2.31	2.59	2.62	2.76	2.31
Municipal Bond Index	1.67	1.64	2.29	1.43	1.29	1.27	1.26	1.15	1.29	1.40	1.61	1.71	1.50
15 Year Mortgage Backed Sec.	3.23	3.17	3.18	3.07	3.08	3.01	3.02	2.97	2.99	3.09	3.16	3.21	3.10
30 Year Mortgage Backed Sec.	4.07	4.03	4.01	3.87	3.87	3.82	3.83	3.83	3.78	3.86	3.82	3.86	3.89
Non-Maturing Deposits - I	-	-	-	-	-	0.05	0.05	0.05	0.05	0.05	0.05	0.05	0.03
Non-Maturing Deposits - II	0.20	0.20	0.20	0.10	0.10	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Non-Maturing Deposits - III	0.40	0.40	0.40	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.25
Non-Maturing Deposits - IV	0.60	0.60	0.60	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.21
Non-Maturing Deposits - V	0.80	0.80	0.80	0.08	0.08	0.12	0.50	0.50	0.50	0.50	0.50	0.50	0.47
Non-Maturing Deposits - VI	1.00	1.00	1.00	-	-	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.26
Public Funding III	-	-	-	-	-	-	-	-	0.70	0.70	0.70	0.70	0.23
Public Funding II	-	-	-	-	-	-	-	-	0.50	0.40	0.40	0.40	0.14
Public Funding I	-	-	-	-	-	-	-	-	0.05	0.05	0.05	0.05	0.02
Managed Corporate Funding	0.63	0.60	0.73	0.83	0.83	0.92	1.01	1.01	1.01	1.02	1.00	1.20	0.90
Time Deposits - I	0.10	0.10	0.10	0.05	0.05	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.09
Time Deposits - II	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
Time Deposits - III	0.50	0.50	0.50	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.30	0.35
Time Deposits - IV	0.75	0.75	0.75	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.50	0.56
Time Deposits - V	1.00	1.00	1.00	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.74
Treasury Index Acct (3mo-Discount)	0.53	0.54	0.78	0.82	0.92	1.00	0.87	1.00	1.05	1.13	1.29	1.45	0.95
Treasury Index Acct (3mo-Avg)	0.53	0.54	0.62	0.71	0.84	0.91	0.93	0.96	0.97	1.06	1.16	1.29	0.88
Treasury Index Acct (6mo-Avg)	0.41	0.45	0.54	0.62	0.69	0.77	0.82	0.90	0.94	1.00	1.06	1.13	0.78
Treasury Index Acct (Effective Rate)	0.41	0.45	0.54	0.62	0.69	0.77	0.82	0.90	0.94	1.00	1.06	1.13	0.78
Base Loan Rate	4.00	4.00	4.00	4.25	4.25	4.50	4.50	4.50	4.50	4.50	4.50	4.75	4.36
Consumer Loan Rate	4.50	4.50	4.50	4.75	4.75	5.00	5.00	5.00	5.00	5.00	5.00	5.25	4.86
11th District COFI	0.60	0.60	0.62	0.59	0.58	0.65	0.65	0.66	0.71	0.73	0.73	0.74	0.66
One Month LIBOR	0.78	0.78	0.98	0.99	1.03	1.23	1.23	1.23	1.24	1.24	1.33	1.56	1.14
Three Month LIBOR	1.04	1.05	1.18	1.17	1.20	1.30	1.31	1.32	1.33	1.37	1.46	1.69	1.29
Six Month LIBOR	1.36	1.36	1.42	1.42	1.42	1.45	1.45	1.46	1.50	1.56	1.65	1.84	1.49
Maximum - 1 Yr. & 1 Yr. Average	0.82	0.80	1.03	1.03	1.17	1.22	1.22	1.23	1.30	1.30	3.16	1.75	1.34