

*Sample Bank*  
*Anywhere, USA*

*2017 Year-End Report*

*~ Account Level Series ~*

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

*Hybarger & Associates*

## Balance Sheet

(Thousands of Dollars)

*Account Level 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 (360) Fixed - VINI	697	678	-	-	-	-	-	-	-	-	-	-	111
Agricultural (360) Fixed - AGLN	15,859	15,635	16,631	16,124	16,428	17,045	17,447	17,539	15,875	17,766	18,766	18,758	17,001
Agricultural (360) Fixed - 20% - AGLN	-	-	336	335	335	329	341	338	338	370	359	346	287
Agricultural Fixed - VINI	-	-	-	-	-	-	-	19	42	28	28	28	12
Agricultural Fixed - AGLN	2,411	2,310	2,330	1,906	2,730	2,820	2,804	2,757	4,902	5,361	6,128	6,077	3,550
Agricultural Annually - AGLN	-	-	-	-	-	-	-	-	-	692	692	-	116
Agricultural Annually w/C&F - VINI	446	444	-	-	-	-	-	-	-	-	-	-	72
Agricultural Annually w/C&F - AGLN	3,883	4,513	4,992	4,755	4,867	4,422	4,421	4,370	4,245	3,864	3,881	4,394	4,383
Agricultural 3 Years - w/C&F - AGLN	111	111	109	109	124	124	124	111	111	166	166	166	128
Commercial (360) Fixed - VINI	15,251	14,514	16,895	14,984	15,787	16,080	20,167	20,267	26,295	32,993	31,750	32,385	21,495
Commercial (360) Fixed - 20% - VINI	-	-	231	233	228	220	213	358	361	354	197	191	217
Commercial (360) Fixed - GROV	6,724	6,845	6,515	7,248	6,368	5,744	5,403	5,237	5,611	6,031	6,159	6,216	6,169
Commercial (360) Fixed - 20% - GROV	-	-	204	204	203	203	206	206	205	203	201	199	171
Commercial (360) Fixed - AGLN	20	20	-	-	-	-	-	-	-	-	20	15	6
Commercial Fixed - VINI	65	60	13	28	61	53	52	52	54	60	59	58	51
Commercial Fixed - 20% - VINI	-	-	50	50	50	50	50	50	50	50	50	50	42
Commercial Fixed - GROV	5	5	5	5	5	5	5	5	5	4	4	4	5
Commercial (FAC)-Fixed - VINI	875	1,102	1,137	1,152	1,143	1,130	1,162	1,146	-	-	-	-	736
Commercial (360) Monthly - VINI	4,500	4,500	4,500	4,500	4,500	4,500	4,500	4,189	6,698	6,698	6,698	6,698	5,208
Commercial (360) Monthly w/C&F - VINI	3,433	3,161	1,289	1,289	1,289	1,122	691	691	691	691	691	532	1,286
Commercial (360) Monthly w/C&F - GROV	19	18	17	17	16	15	15	14	13	12	12	12	15
Commercial (360) -Semi-Annw/C&F - VINI	-	-	1,606	1,976	1,733	1,754	3,543	3,652	2,955	2,321	2,074	2,041	1,985
Commercial (360) Annually w/F - VINI	2,503	2,488	-	1,005	993	978	963	963	952	939	925	910	1,126
Commercial (360) Annually w/F - GL- VINI	-	-	2,467	2,447	2,404	2,312	2,382	2,363	2,342	2,326	2,300	2,281	1,981
Comm (360) Ann w/C&F - <1% Mar - VINI	14,895	14,923	14,908	15,696	15,745	15,654	15,604	15,819	7,432	7,414	7,406	6,754	12,682
Comm (360) Ann w/C&F - 1 % Mar - VINI	-	-	-	-	-	-	-	-	6,674	6,758	4,605	4,366	1,872
Comm (360) Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	2,213	2,188	5,672	5,647	1,314
Commercial (360) Annually w/C&F - GROV	356	380	541	666	660	653	1,153	1,142	1,131	1,120	1,273	1,264	865
Commercial Annually w/C&F - VINI	40	40	39	39	38	38	37	37	36	35	35	34	37
Commercial (360) 3 Yr w/C&F - VINI	2,186	1,935	1,920	1,907	1,225	1,122	1,318	1,142	3,038	3,022	3,014	3,034	2,071
Commercial (360) 3 Yr w/C&F - GROV	1,197	1,189	1,181	1,173	1,166	1,157	1,150	1,142	1,133	1,125	1,118	1,109	1,153
Commercial (360) 5 Yr w/C&F - VINI	99	93	86	81	74	69	62	57	50	49	48	48	68
Commercial - Cadence Loans - VINI	4,637	4,754	4,761	5,000	5,000	4,997	4,956	5,000	4,895	5,000	5,000	5,000	4,917
Real Estate Fixed - VINI	2,699	2,723	5,535	5,609	5,615	5,103	4,996	5,138	5,223	5,446	4,958	8,926	5,184
Real Estate Fixed - 50% - VINI	-	-	36	39	41	58	57	11	42	-	4	1	24
Real Estate Fixed - GROV	5,367	5,336	5,324	5,334	5,330	5,315	5,295	5,276	5,259	5,245	5,071	5,056	5,267
Real Estate Fixed - 50% - GROV	-	-	-	-	1,000	1,000	1,000	1,000	2,612	2,612	2,612	2,612	1,210
Real Estate Fixed - AGLN	-	-	-	-	100	99	98	96	95	69	188	580	111
Real Estate Fixed - MTG	17	32	32	31	30	28	27	26	25	23	21	21	26
Real Estate Monthly w/F - 100% - GROV	-	-	-	-	-	-	1,600	1,600	1,600	1,600	1,599	1,597	806
Real Estate Monthly w/C - GROV	1,372	1,368	1,362	1,358	1,353	1,348	1,343	1,338	1,333	1,328	1,323	1,318	1,345
Real Estate Monthly w/C&F - VINI	4,977	5,073	2,570	2,586	1,210	558	551	544	537	530	522	515	1,660
Real Estate Monthly w/C&F - GROV	156	142	128	114	100	85	71	57	57	28	14	14	80
Real Estate Monthly w/C&F - CLEO	108	107	106	105	104	102	101	100	100	99	98	97	102

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Real Estate - Annually - GROV	-	-	-	-	-	-	4,993	4,986	4,978	4,972	4,964	4,957	2,508
Real Estate Annually w/F - VINI	4,479	4,471	4,462	4,455	4,446	4,439	4,434	4,452	5,707	5,905	4,431	1,914	4,463
Real Estate Annually w/F - GROV	-	-	-	-	-	-	-	-	45	45	45	44	15
RE Annually w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	4,962	4,958	4,103	3,976	1,504
RE Annually w/C&F - 1% Mar - VINI	18,699	18,723	18,360	17,943	18,332	16,797	16,798	16,836	10,988	10,915	5,524	5,248	14,583
RE Annually w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	1,509	1,166	685	683	337
Real Estate Annually w/C&F -50%- VINI	-	-	257	257	247	247	247	247	247	247	-	-	167
RE Annually w/C&F - <1% Mar - GROV	8,399	8,377	8,208	8,154	10,627	10,359	10,678	10,776	5,558	6,041	4,812	3,924	7,998
RE Annually w/C&F - 1% Mar - GROV	-	-	-	-	-	-	-	-	2,836	2,829	2,821	2,814	944
RE Annually w/C&F - >1% Mar - GROV	-	-	-	-	-	-	-	-	2,351	2,354	1,637	1,485	654
Real Estate Annually w/C&F - AGLN	210	210	1,468	1,463	2,716	2,716	2,713	2,713	2,801	2,795	9,703	11,143	3,405
Real Estate Annually w/C&F - MTG	84	83	83	82	82	81	81	81	80	80	79	78	81
Real Estate 2 Yr w/F - VINI	-	198	375	537	537	949	1,190	1,272	1,369	1,532	-	-	667
Real Estate 2 Yr w/C&F - VINI	1,331	1,323	1,314	1,306	1,298	1,289	1,281	1,273	1,264	1,256	1,248	1,239	1,285
Real Estate 3 Yr w/C&F - VINI	8,435	8,396	8,443	8,349	8,353	8,353	8,350	7,897	7,867	7,748	7,319	10,844	8,367
Real Estate 3 Yr w/C&F -50%- VINI	-	-	171	171	171	328	326	325	321	320	317	315	232
Real Estate 3 Yr w/C&F - GROV	4,457	4,428	4,318	4,258	3,645	3,863	3,840	3,809	3,685	4,178	2,990	2,857	3,858
Real Estate 3 Yr w/C&F - AGLN	23	23	23	190	190	229	229	227	226	226	352	1,075	253
Real Estate 3 Yr w/C&F - MTG	403	402	391	389	544	542	583	582	578	577	574	401	498
Real Estate 5 Yr - VINI	137	136	135	135	134	133	132	132	130	130	-	-	111
Real Estate 5 Yr - GROV	3	3	2	2	2	2	2	2	2	2	2	2	2
Real Estate 5 Yr - AGLN	-	-	-	-	-	-	-	-	-	-	129	129	22
Real Estate 5 Yr w/C&F - VINI	6,911	6,869	6,418	6,369	6,330	6,264	6,230	6,179	6,135	6,098	6,005	5,245	6,250
Real Estate 5 Yr w/C&F -GL- VINI	-	-	305	294	294	275	275	275	275	266	266	255	233
Real Estate 5 Yr w/C&F -50%- VINI	-	-	62	62	62	62	61	61	61	61	60	61	51
Real Estate 5 Yr w/C&F - GROV	730	725	713	709	705	701	697	693	690	687	681	679	701
Real Estate 5 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	-	65	789	72
Real Estate 5 Yr w/C&F - MTG	40	39	-	-	-	-	-	-	-	-	-	-	6
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	39	-	-	-	-	-	-	-	-	-	3
Real Estate 1 Year Annually w/C&F - GROV	45	44	44	43	43	43	-	-	-	-	-	-	22
Real Estate 1 Year 3 Yr w/C&F - GROV	1	1	-	-	-	-	-	-	-	-	-	-	0
R.E. Comm Construction - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	333	333	56
R.E. 1 - 4 Family Constr - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	279	294	48
R.E. 1 - 4 Family Constr - Fixed - GROV	-	-	-	-	-	-	-	-	-	-	300	470	65
R.E. 1 - 4 Family Constr - Fixed - MTG	-	-	-	-	-	-	-	-	-	-	770	1,130	159
R.E. Comm Constr - Annually w/F - VINI	-	-	-	-	-	-	-	-	-	-	1,789	1,971	314
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	-	-	-	-	-	-	-	-	-	1,410	1,407	235
R.E. Comm Constr - Ann w/C&F- >1M - GROV	-	-	-	-	-	-	-	-	-	-	707	707	118
R.E. Comm Constr - 2 Years w/F - VINI	-	-	-	-	-	-	-	-	-	-	1,899	2,487	367
R.E. Comm Constr - 3 Ys - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	260	421	57
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	1,409	1,750	264
R.E. Family Constr - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	97	96	16
1-4 Family (360) Fixed - VINI	696	682	327	285	354	287	279	385	388	211	101	112	340
1-4 Family (360) Fixed - 100% - VINI	-	-	423	475	589	586	722	746	466	1,193	1,764	2,003	753

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1-4 Family (360) Fixed - GROV	785	827	356	377	637	644	517	401	408	409	408	408	513
1-4 Family (360) Fixed - 100% - GROV	-	-	300	223	-	112	292	442	441	445	295	294	239
1-4 Family (360) Fixed - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	178	168	29
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	4	-	-	-	0
1-4 Family Fixed - VINI	1,382	1,378	1,372	1,372	1,369	1,362	1,358	1,356	1,352	1,352	1,346	1,342	1,362
1-4 Family Fixed - GROV	2	2	-	-	-	-	-	-	-	-	-	-	0
1-4 Family Fixed -100%- GROV	-	-	1	1	1	1	1	1	1	1	1	1	1
1-4 Family Fixed - MTG	2,428	2,488	1,208	1,258	1,265	1,456	1,385	1,381	1,599	2,089	2,102	1,818	1,701
1-4 Family Fixed -100%- MTG	-	-	1,245	1,253	1,096	1,175	1,124	1,165	572	727	70	69	713
1-4 Family Monthly w/C&F - 100% - VINI	20	20	19	19	19	18	18	18	18	18	17	17	18
1-4 Family (360) Annually w/F-100%- VINI	-	-	-	-	-	-	47	47	47	47	46	46	24
1-4 Family (360) Annually w/C&F - VINI	5,736	5,718	1,098	1,084	1,464	1,497	619	618	614	613	-	-	1,563
1-4 Family (360) Annual w/C&F-100%- VINI	-	-	4,617	4,617	4,569	4,503	5,389	5,387	5,392	4,831	2,006	1,245	3,569
1-4 Family (360) Annually w/C&F - GROV	400	499	457	453	594	546	208	207	205	203	202	202	347
1-4 Family (360) Annual w/C&F-100%- GROV	-	-	100	149	148	147	615	783	837	2,618	2,736	1,017	767
1-4 Family (360) Annual w/C&F - AGLN	-	-	-	-	-	523	522	522	522	522	1,047	817	374
1-4 Family (360) Annual w/C&F-100%- AGLN	-	-	-	-	-	-	-	-	-	-	3,182	5,757	750
1-4 Fam (360) Annually w/C&F-100%-MTG	148	148	147	147	146	145	145	144	143	143	143	142	145
1-4 Family Annually w/C&F - 100% - VINI	22	22	21	21	21	21	21	21	21	20	20	20	21
1-4 Family Annually w/C&F - GROV	272	271	271	270	270	269	202	202	202	202	188	188	234
1-4 Family Annually w/C&F - 100% - GROV	-	-	-	-	-	-	65	64	64	63	104	62	35
1-4 Family Annually w/C&F - MTG	2,865	2,854	2,623	2,615	2,386	2,378	2,275	2,197	2,181	2,173	2,162	1,522	2,349
1-4 Family Annually w/C&F - 100% - MTG	-	-	210	204	199	193	187	181	176	170	164	159	155
1-4 Family 2 Yr w/C&F - MTG	110	109	108	108	107	106	106	105	105	104	103	103	106
1-4 Family (360) 3 Yr w/C&F - VINI	1,912	1,963	1,717	1,711	1,719	1,733	1	-	-	-	-	-	888
1-4 Family (360) 3 Yr w/F - 100% - VINI	-	-	-	-	-	-	-	32	42	42	42	42	17
1-4 Family (360) 3 Yr w/C&F -100%- VINI	-	-	354	352	350	348	2,005	1,874	1,882	1,925	1,915	1,765	1,072
1-4 Family (360) 3 Yr w/C&F - GROV	532	530	409	407	473	471	16	16	15	15	15	15	241
1-4 Family (360) 3 Yr w/C&F -100%- GROV	-	-	118	118	117	117	571	568	552	510	509	507	310
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	142	12
1-4 Family (360) 3 Yr w/C&F - MTG	67	67	66	65	65	65	17	17	15	15	63	15	44
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	-	-	-	-	-	47	47	47	46	46	46	23
1-4 Family 3 Yr w/C&F - VINI	128	126	75	75	75	74	-	-	-	-	-	-	46
1-4 Family 3 Yr w/C&F - 100% - VINI	-	-	50	49	49	48	121	120	119	118	116	115	76
1-4 Family 3 Yr w/C&F - GROV	63	62	62	61	61	60	60	146	59	58	57	57	67
1-4 Family 3 Yrs w/C&F - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	110	9
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	-	-	-	-	-	-	-	-	2,826	2,885	2,975	3,764	1,042
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	11,489	11,582	10,647	10,728	10,550	10,712	10,869	10,655	4,416	4,269	4,257	4,245	8,691
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	-	-	-	-	-	-	-	-	3,507	3,476	3,200	3,188	1,117
1-4 Family 3 Yr w/C&F -100%- MTG	-	-	1,188	1,190	1,180	1,215	1,270	1,288	1,441	1,404	1,397	1,310	1,080
1-4 Family (360) 5 Yr w/C&F - VINI	724	719	713	711	707	624	30	29	29	29	29	29	362
1-4 Family (360) 5 Yr w/C&F - 100% - VINI	-	-	-	-	-	-	592	589	583	580	577	572	293
1-4 Family (360) 5 Yr w/C&F - GROV	305	305	303	74	72	70	38	38	38	37	37	37	112
1-4 Family (360) 5 Yr w/C&F -100% - GROV	-	-	-	-	-	-	30	28	28	24	22	22	13

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1-4 Family 5 Yr w/C&F - VINI	208	206	202	200	189	187	36	36	35	35	35	35	116
1-4 Family 5 Yr w/C&F - 100% - VINI	-	-	-	-	-	-	149	148	147	146	144	143	74
1-4 Family 5 Yr w/C&F - GROV	49	48	23	23	22	22	-	-	-	-	-	-	15
1-4 Family 5 Yr w/C&F-100%- GROV	-	-	24	23	23	23	44	43	42	41	41	40	29
1-4 Family 5 Yr w/C&F - MTG	5,428	5,392	5,149	5,098	5,021	4,988	4,778	4,709	4,684	4,283	4,264	4,243	4,833
1-4 Family 5 Yr w/C&F -100%- MTG	-	-	213	211	210	208	313	310	308	307	304	302	225
1-4 Family >5Yr w/C&F - MTG	341	340	338	336	333	331	328	326	323	321	318	316	329
1-4 Family 1 Yr 3 Yr w/C&F - MTG	4	4	4	4	3	3	3	3	2	2	2	2	3
1-4 Family 5 Yr 5 Yr w/C&F - MTG	30	29	29	29	28	28	28	27	27	27	26	26	28
Mortgage Warehouse Loans	160	321	-	-	-	180	-	140	454	140	-	-	114
Installment Simple Fixed - VINI	5,663	5,658	5,255	5,302	5,073	5,440	5,784	5,492	5,339	5,360	5,501	5,547	5,450
Installment Simple Fixed -20%- VINI	-	-	219	187	191	182	170	162	158	154	148	142	144
Installment Simple Fixed - GROV	2,914	2,954	3,010	3,095	3,128	3,325	3,339	3,386	3,528	3,597	3,835	3,997	3,344
Installment Simple Fixed -20%- GROV	-	-	91	127	127	124	121	120	117	122	128	125	101
Installment Simple Fixed - CLEO	-	-	-	1	1	1	1	4	90	1	1	1	8
Installment Simple Fixed - MTG	24	23	23	22	22	22	21	21	20	20	19	19	21
Installment Annually - GROV	-	270	-	-	-	-	-	-	-	-	-	-	21
Installment Annually w/C&F - VINI	10	9	-	-	-	-	-	-	-	-	-	-	2
Installment Annually w/C&F -20% - VINI	-	-	9	9	9	8	8	8	7	7	-	-	5
Installment Annually w/C&F - GROV	1,941	2,265	2,541	2,568	2,648	2,684	2,749	2,734	2,692	2,744	2,706	2,794	2,591
Installment 3 Yr - VINI	42	42	41	41	41	41	40	40	40	40	-	-	34
Installment 3 Yr w/C&F - VINI	480	476	718	713	703	1,286	1,281	1,275	1,306	1,275	1,268	1,227	1,003
Installment 3 Yr w/C&F - GROV	1,377	1,419	1,405	1,356	1,343	1,329	1,305	1,293	1,229	1,196	1,186	1,172	1,300
Installment 3 Yr w/C&F - MTG	-	-	39	39	39	39	38	38	38	38	38	37	32
Installment 5 Yr w/C&F - VINI	230	129	127	127	126	125	71	70	70	69	69	68	107
Installment 5 Yr w/C&F - GROV	1,911	1,901	1,888	1,877	1,808	1,783	1,770	1,760	1,752	1,738	1,729	1,717	1,802
Commercial Sold - (360)- Fixed - VINI	-	-	-	-	-	-	-	-	(3,656)	(4,426)	(3,908)	(3,533)	(1,298)
Commercial Sold (360) - Monthly - VINI	-	-	-	-	-	-	-	-	(2,509)	(2,509)	(2,509)	(2,509)	(839)
Comm Sold (360) - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	(1,500)	(1,987)	(1,987)	(1,961)	(622)
RE Sold - Ann w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	(1,486)	(1,481)	(1,477)	(1,472)	(494)
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	(291)	(111)	-	-	(33)
RE Sold - Ann w/C&F - <1% Mar - GROV	-	-	-	-	-	-	-	-	(500)	(499)	(497)	(495)	(166)
Fresh Start Repayment Plan - VINI	14	12	10	8	8	7	7	6	6	5	9	10	8
Fresh Start Repayment Plan - GROV	7	6	5	5	4	4	3	2	1	1	1	1	3
Fresh Start Repayment Plan - CLEO	3	3	2	2	2	1	1	1	1	-	-	1	1
Business Manager Loans - VINI	4,791	4,266	4,026	6,089	5,813	8,826	7,641	8,415	8,709	12,764	11,902	6,994	7,531
Business Manager Loans - GROV	-	-	-	-	934	1,329	899	1,198	1,188	1,459	1,423	1,650	845
Overdrafts - VINI	142	112	184	157	106	121	183	148	87	80	208	87	135
Overdrafts - GROV	95	35	22	22	27	16	15	20	27	21	23	17	28
Overdrafts - CLEO	7	6	5	4	4	5	8	6	4	6	10	7	6
Overdrafts - AGLN	-	-	-	-	-	-	-	-	-	-	-	31	3

## Balance Sheet

(Thousands of Dollars)

*Account Level 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
Non-Accrual Loans - VINI	1,734	1,726	1,720	1,718	1,710	1,653	1,648	1,618	1,745	1,838	1,407	1,351	1,655
Non-Accrual Loans - GROV	2,111	2,111	44	43	42	41	41	40	39	39	38	37	375
Non-Accrual Loans - AGLN	301	301	301	301	301	298	298	258	-	-	-	-	196
Non-Accrual Loans - MTG	324	71	71	135	155	114	210	209	209	208	112	111	162
<b>Total Loans</b>	<b>209,722</b>	<b>209,457</b>	<b>211,790</b>	<b>213,617</b>	<b>217,659</b>	<b>220,244</b>	<b>232,143</b>	<b>232,556</b>	<b>235,734</b>	<b>250,666</b>	<b>253,965</b>	<b>256,350</b>	<b>228,792</b>
U.S. Agencies(AFS)State Tax Exempt-ADMIN	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
MBS - Fixed - FNMA & FHLMC - ADMIN	33,057	36,757	42,209	47,288	46,980	51,749	51,391	46,529	46,205	45,865	45,281	44,893	44,886
MBS - Fixed - GNMA - ADMIN	32,918	32,510	32,034	31,642	31,263	30,680	30,185	29,101	28,523	28,122	27,599	27,221	30,136
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	250	250	250	250	-	-	-	-	200	200	200	200	149
Farmer Mac Stock	17	17	17	17	17	17	17	17	17	17	17	17	17
FRB Stock	273	273	273	273	273	273	273	273	273	273	273	273	273
FHLB Stock	410	410	959	1,194	1,012	433	1,130	1,195	832	1,139	641	648	838
<b>Total Investments</b>	<b>154,842</b>	<b>163,389</b>	<b>175,294</b>	<b>179,728</b>	<b>176,296</b>	<b>170,946</b>	<b>172,779</b>	<b>160,442</b>	<b>154,521</b>	<b>149,243</b>	<b>142,051</b>	<b>141,320</b>	<b>161,723</b>
Interest Bearing FHLB - ADMIN	-	-	-	-	-	-	29	33	500	37	29	46	56
Settlement Account	-	-	-	-	-	-	263	703	535	634	19	2	182
FHLB Overnight - ADMIN	3,500	4,875	-	1,600	-	4,825	-	-	-	-	450	350	1,266
Fed Funds Sold - ADMIN	207	29	32	29	55	47	-	-	-	-	-	-	33
<b>Total Short-Term Liquidity</b>	<b>3,707</b>	<b>4,904</b>	<b>32</b>	<b>1,629</b>	<b>55</b>	<b>4,872</b>	<b>292</b>	<b>736</b>	<b>1,035</b>	<b>671</b>	<b>498</b>	<b>398</b>	<b>1,537</b>
<b>Total Earning Assets</b>	<b>368,271</b>	<b>377,750</b>	<b>387,116</b>	<b>394,974</b>	<b>394,010</b>	<b>396,062</b>	<b>405,214</b>	<b>393,734</b>	<b>391,290</b>	<b>400,580</b>	<b>396,514</b>	<b>398,068</b>	<b>392,052</b>
Cash - VINI	1,992	1,878	1,728	1,703	1,999	1,812	1,717	2,199	2,525	2,534	2,034	1,923	2,005
Cash - GROV	272	324	325	378	308	302	279	395	274	298	367	327	321
Cash - CLEO	(98)	(120)	(69)	(60)	(45)	54	(75)	30	(33)	(71)	20	(4)	(39)
Cash - ADMIN	3	1	12	4	5	25	12	11	17	8	9	15	10
Due From Banks - ADMIN	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 - VINI	4,478	4,455	4,433	4,424	4,460	4,808	4,804	4,798	4,789	4,799	4,824	4,858	4,662
Fixed Assets - GROV	1,627	1,619	1,615	1,606	1,597	1,589	1,590	1,581	1,577	1,569	1,560	1,550	1,590
Fixed Assets - CLEO	16	16	15	15	15	15	17	17	16	16	16	16	16
Fixed Assets - ADMIN	546	545	588	591	589	598	656	651	649	656	650	605	611
Base Reserve - VINI	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)	(2,431)
Provisions - VINI	(3)	(26)	(30)	(51)	(70)	(93)	(114)	(134)	(154)	(175)	(192)	(215)	(105)
Net Charge-Offs / (Recoveries) - VINI	(30)	(162)	(122)	(114)	-	4	(21)	3	11	(35)	(32)	(8)	(41)
Base Reserve - GROV	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)	(268)
Provisions - GROV	(12)	(20)	(23)	(32)	(37)	(45)	(56)	(64)	(70)	(77)	(83)	(90)	(51)
Net Charge-Offs / (Recoveries) - GROV	-	1	185	184	178	180	183	200	201	201	202	205	161
Base Reserve - CLEO	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)	(119)
Provisions - CLEO	-	-	-	-	-	-	-	-	-	-	(1)	(1)	(0)
Net Charge-Offs / (Recoveries) - CLEO	-	-	-	-	-	-	-	-	-	1	2	2	0
Provisions - AGLN	-	(2)	(2)	(5)	(9)	(13)	(16)	(20)	(24)	(28)	(31)	(35)	(15)
Net Charge-Offs / (Recoveries) - AGLN	-	-	-	-	50	51	50	90	276	211	188	188	92

## Balance Sheet

(Thousands of Dollars)

*Account Level 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
Base Reserve - MTG	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)	(305)
Provisions - MTG	(10)	(14)	(14)	(17)	(21)	(24)	(27)	(31)	(34)	(38)	(41)	(44)	(26)
Net Charge-Offs / (Recoveries) - MTG	-	49	49	48	40	40	39	40	40	40	40	40	39
Other Real Estate Owned - VINI	313	519	479	479	479	518	518	518	518	518	650	650	513
Other Real Estate Owned - GROV	730	730	2,613	2,613	2,584	2,584	2,552	2,360	2,354	2,354	2,306	2,231	2,176
Other Real Estate Owned - MTG	-	-	-	-	-	-	9	9	9	9	9	9	5
Income Receivable - VINI	1,304	1,084	1,083	1,206	1,221	1,001	1,077	1,170	1,166	1,264	1,349	656	1,132
Income Receivable - GROV	159	168	166	194	182	193	136	155	147	160	191	153	167
Income Receivable - CLEO	-	-	-	-	-	-	-	-	1	1	-	-	0
Income Receivable - AGLN	211	367	469	426	433	437	492	578	580	529	552	801	490
Income Receivable - CDWH	-	-	-	-	-	-	1	2	-	(3)	8	10	2
Prepaid Expenses - VINI	98	94	85	72	64	84	77	72	60	79	107	94	82
Prepaid Expenses - GROV	28	27	31	32	31	29	29	28	27	25	25	24	28
Prepaid Expenses - AGLN	-	-	-	-	-	-	-	-	1	3	2	1	1
Prepaid Expenses - ADMIN	381	360	376	415	297	250	392	338	681	637	629	602	447
Other Assets - VINI	94	305	(1,890)	139	131	133	167	(47)	146	136	119	90	(44)
Other Assets - GROV	86	150	97	209	62	57	181	225	77	95	79	79	116
Other Assets - AGLN	-	1	1	4	2	2	2	2	2	2	21	21	5
Other Assets - MTG	175	168	131	160	160	121	142	147	124	146	144	136	146
Other Assets - ADMIN	621	662	749	739	850	678	666	454	645	638	600	547	654
Held to Maturity - Gain / (Loss)	(10)	(7)	(7)	(4)	(2)	(2)	(2)	1	(1)	(3)	(8)	(12)	(5)
Held to Maturity - (Contra)	10	7	7	4	2	2	2	(1)	1	3	8	12	5
Off Balance Sheet Items	12,099	12,099	11,279	11,279	11,279	18,177	18,177	18,177	18,396	18,396	18,396	18,396	15,529
Off Balance Sheet Items II	-	-	705	705	705	719	719	719	885	885	885	885	655
RBC Adjustment	710	710	(1,528)	(1,528)	(1,528)	(840)	(840)	(840)	(4,143)	(4,143)	(4,143)	(4,143)	(1,867)
RBC Adjustment (Contra)	(12,809)	(12,809)	(10,456)	(10,457)	(10,457)	(18,056)	(18,056)	(18,056)	(15,138)	(15,138)	(15,138)	(15,138)	(14,317)
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)
Mortgage Servicing Rights - ADMIN	414	458	535	578	533	506	496	548	543	526	559	546	520
Other Intangible Assets	2	2	2	2	2	2	2	2	2	2	2	2	2
<b>Total Non-Earning Assets</b>	<b>10,850</b>	<b>12,096</b>	<b>10,661</b>	<b>15,022</b>	<b>15,550</b>	<b>14,927</b>	<b>15,753</b>	<b>17,842</b>	<b>16,260</b>	<b>15,294</b>	<b>16,754</b>	<b>14,364</b>	<b>14,623</b>
<b>Total Assets</b>	<b>379,121</b>	<b>389,846</b>	<b>397,777</b>	<b>409,996</b>	<b>409,560</b>	<b>410,989</b>	<b>420,967</b>	<b>411,576</b>	<b>407,550</b>	<b>415,874</b>	<b>413,268</b>	<b>412,432</b>	<b>406,675</b>

## Balance Sheet

(Thousands of Dollars)

*Account Level 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
NOW Accounts - VINI	10,087	9,162	9,390	9,092	9,482	8,523	8,162	8,421	8,159	8,708	9,397	8,523	8,925
First Baptist - Now Acct - VINI	80	81	68	69	68	50	57	56	54	59	55	65	63
Seniors First Accounts - VINI	11,532	11,562	13,695	13,836	12,298	12,078	12,607	12,232	12,609	12,774	13,604	12,622	12,625
Ideal Checking Accounts - VINI	8,130	8,631	8,442	8,310	8,129	8,414	8,275	8,282	8,603	8,311	8,346	8,358	8,350
NOW Accounts - GROV	65	41	48	34	47	56	57	48	48	52	20	48	47
First Premier Accounts - GROV	130	136	136	223	226	206	208	230	180	190	196	195	188
Seniors First Account - GROV	6,925	6,398	6,896	6,646	6,788	7,125	6,976	6,704	6,644	7,476	7,152	7,531	6,943
Ideal Checking Account - GROV	5,382	5,793	5,377	5,631	5,571	5,789	5,698	5,455	5,522	5,540	5,023	5,352	5,509
Business First Accounts - GROV	422	403	417	426	406	463	430	445	405	407	451	406	423
Now Accounts - CLEO	1,799	1,949	2,268	2,209	2,084	2,120	2,260	2,113	1,903	1,929	1,900	1,940	2,040
Ideal Checking Accounts - CLEO	2,069	2,000	1,772	1,684	1,738	1,814	1,732	1,694	1,707	1,708	1,781	1,796	1,790
NOW Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	10	1
Seniors First Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	215	18
Ideal Checking - AGLN	-	-	-	-	-	-	-	-	-	-	-	109	9
Bankruptcy Trustee Accounts	50,691	54,519	54,067	56,700	53,946	54,072	51,033	51,962	51,713	52,757	53,264	53,712	53,184
MMDA - VINI	3,935	6,000	6,129	6,123	6,009	4,134	4,045	4,176	4,221	4,215	4,183	3,450	4,708
MMDA - GROV	3,670	3,726	3,633	3,537	3,624	3,646	3,606	3,495	3,546	3,619	3,488	3,467	3,587
MMDA - CLEO	520	639	488	490	514	507	513	534	501	482	489	582	521
Treasury Index Accounts - VINI	811	994	857	834	856	823	881	898	904	1,007	1,016	1,682	964
Treasury Index Accounts - GROV	1,557	1,012	1,019	1,032	1,044	1,067	1,067	1,045	1,047	1,040	1,076	1,084	1,092
Treasury Index Accounts - CLEO	-	-	-	1	-	-	2	-	1	1	-	-	0
Managed Corporate Funding - VINI	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
Craig County Treasurer - VINI	9,858	8,744	9,895	8,910	8,651	8,803	8,611	8,136	8,302	7,837	8,569	12,163	9,047
City of Grove Funds - GROV	6,343	7,089	6,336	6,693	6,662	7,037	6,624	6,800	6,730	6,792	6,834	6,835	6,727
N.E. Tech Center - VINI	16,774	18,144	17,743	18,969	17,304	15,923	14,465	13,374	12,150	10,698	9,860	12,245	14,783
Vinita ISD - VINI	3,535	4,067	3,985	4,630	4,595	3,833	3,623	3,606	3,475	2,748	2,625	2,716	3,616
Grove ISD - GROV	443	459	429	400	314	307	327	377	419	426	401	398	391
Turkey Ford School- NOW Acct - GROV	264	347	309	320	227	244	184	188	155	152	140	116	220
Cleora ISD - CLEO	7,591	7,575	7,035	6,712	6,146	5,460	4,680	4,167	3,638	3,259	3,107	3,324	5,211
White Oak ISD - VINI	774	780	747	786	696	725	689	655	617	582	554	535	678
NOW Accts Public Funds - VINI	4,072	4,623	4,366	4,357	4,402	4,368	5,177	5,061	4,952	5,178	5,023	5,028	4,718
MMDA - Public Funds - VINI	88	94	100	106	112	118	124	130	136	142	148	154	121
<b>Total Interest Bearing Checking</b>	<b>185,580</b>	<b>193,018</b>	<b>193,718</b>	<b>196,851</b>	<b>183,211</b>	<b>185,731</b>	<b>180,166</b>	<b>178,367</b>	<b>176,453</b>	<b>176,229</b>	<b>176,759</b>	<b>182,750</b>	<b>183,997</b>
Savings Accounts - VINI	11,314	13,493	12,004	12,170	12,345	12,645	13,106	13,455	12,961	12,926	12,422	12,434	12,600
Savings Accounts - GROV	4,813	4,957	5,116	4,976	5,013	5,231	5,197	5,090	5,355	5,338	5,373	5,318	5,149
Savings Accounts - CLEO	1,937	1,883	1,884	1,831	1,877	2,097	2,070	2,053	2,183	2,010	2,193	2,293	2,027
Savings Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	73	6
Ideal Savings Accounts - VINI	2,144	2,139	2,153	2,054	2,368	2,243	2,133	2,151	2,145	2,252	2,236	2,263	2,191
Ideal Savings Accounts - GROV	3,015	3,063	3,047	3,442	3,726	3,252	3,078	3,027	3,047	3,231	3,298	3,287	3,210
Ideal Savings Accounts - CLEO	184	229	223	191	199	191	183	192	183	199	334	360	222



## Balance Sheet

(Thousands of Dollars)

*Account Level 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
Health Savings Accounts - VINI	35	36	36	35	36	35	35	35	36	35	35	39	36
Health Savings Accounts - GROV	81	82	82	81	80	81	78	78	79	80	80	76	80
Health Savings Accounts - CLEO	6	6	-	-	-	-	-	-	-	-	-	-	1
<b>Total Savings Deposits</b>	<b>23,529</b>	<b>25,888</b>	<b>24,545</b>	<b>24,780</b>	<b>25,644</b>	<b>25,775</b>	<b>25,880</b>	<b>26,081</b>	<b>25,989</b>	<b>26,071</b>	<b>25,971</b>	<b>26,143</b>	<b>25,521</b>
1-89 Day CD's - VINI	35	13	13	13	47	13	13	13	13	63	63	63	30
90-181 Day CD's - VINI	2	2	2	2	2	2	2	2	2	2	2	2	2
90-181 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	50	50	8
182-364 Day CD's - VINI	971	891	781	730	723	715	715	715	705	705	705	641	749
182-364 Day CD's - GROV	176	176	175	175	175	175	175	175	175	176	172	172	175
12 Month CD's - VINI	1,167	1,167	1,198	1,244	1,329	1,399	1,345	1,301	1,306	1,307	1,288	1,286	1,279
12 Month CD's - GROV	205	261	270	270	270	270	270	263	263	265	275	275	263
12 Month CD's - CLEO	70	70	70	70	70	70	70	70	70	70	70	70	70
18 Month CD's - VINI	619	592	623	624	589	537	537	455	455	457	457	457	533
18 Month CD's - GROV	725	728	729	731	723	726	723	726	879	881	964	965	792
24 Month CD's - VINI	141	141	141	142	142	138	138	138	138	138	138	138	139
24 Month CD's - GROV	410	411	411	411	413	413	413	414	414	414	415	415	413
36 Month CD's - VINI	1,998	2,002	1,991	1,995	1,998	1,950	1,949	1,963	1,855	1,865	1,864	1,878	1,942
36 Month CD - GROV	689	691	678	665	650	692	783	772	773	775	759	758	724
36 Month CD - CLEO	8	8	8	8	8	8	8	8	8	8	8	8	8
48 Month CD's - VINI	27	27	27	27	27	27	-	-	-	-	-	-	13
48 Month CD's - GROV	4	4	4	4	4	4	4	4	4	4	4	4	4
60 Month CD's - VINI	400	400	401	401	376	376	376	377	356	356	356	324	375
60 Month CD's - GROV	59	59	92	92	92	92	92	93	93	82	82	82	84
90-181 Day CD's Over \$100M - VINI	302	302	302	303	303	-	-	-	-	-	-	-	125
182 - 364 Day CD's Over \$100M - VINI	1,550	1,550	2,041	2,347	2,024	2,027	2,048	1,949	1,781	1,773	1,523	1,385	1,835
182 - 364 Day CD's Over \$100M - GROV	-	-	-	-	-	-	100	100	100	100	100	100	50
12 Month CD's Over \$100M - VINI	6,269	6,322	6,126	6,119	6,120	6,110	6,113	5,613	5,612	5,610	5,611	5,612	5,934
12 Month CD's Over \$100M - GROV	2,148	2,900	2,901	2,903	3,005	3,006	3,008	3,009	3,211	3,212	3,416	3,317	3,002
12 Month CD's Over \$100M - CLEO	300	300	300	300	300	300	300	300	300	300	300	300	300
18 Month CD's Over \$100M - VINI	2,146	2,148	2,035	1,935	1,930	1,931	2,033	2,061	2,061	2,062	2,049	2,050	2,036
18 Month CD's Over \$100M - GROV	1,021	1,022	1,122	1,223	1,223	1,222	1,223	1,224	1,124	1,125	1,125	1,126	1,149
24 Month CD's Over \$100M - VINI	726	482	482	482	483	483	483	484	484	485	485	485	504
24 Month CD's Over \$100M - GROV	113	-	-	-	-	-	-	-	-	-	-	-	10
36 Month CD's Over \$100M - VINI	3,855	3,881	4,075	4,039	4,039	4,039	3,375	3,254	3,492	3,494	3,496	3,601	3,718
36 Month CD's Over \$100M - GROV	1,924	1,924	2,002	2,003	2,003	2,004	2,006	2,006	2,007	2,009	2,009	2,009	1,993
60 Month CD's Over \$100M - VINI	603	603	603	603	603	603	604	604	604	604	604	604	604
60 Month CD's Over \$100M - GROV	363	363	364	364	364	364	364	364	365	365	365	366	364
12 Month Public Funds CD's - VINI	326	326	326	326	246	246	326	326	351	351	351	335	320
18 Month Public Funds CD's - GROV	90	90	90	90	90	90	90	90	90	90	90	90	90
36 Month Public Funds CD's - VINI	16	16	16	16	16	16	16	16	16	16	16	16	16
90-181 Day PF CD's Over \$100M - VINI	2,352	2,352	2,352	2,354	2,260	2,260	2,261	2,261	2,261	2,263	2,203	2,203	2,281
12 Month PF CD's Over \$100M - VINI	586	586	586	587	587	587	587	587	587	587	338	338	545
36 Month PF CD's Over \$100M - VINI	200	200	200	-	-	-	-	-	-	-	-	-	49

## Balance Sheet

(Thousands of Dollars)

*Account Level 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
State Treasury CD's - VINI	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500
State Treasury CD's - GROV	500	500	500	500	500	500	500	500	500	500	500	500	500
State Treasury CD's - CLEO	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
IRA's Variable - VINI	3,985	4,002	3,983	3,990	3,964	3,913	3,824	3,829	3,814	3,779	3,922	3,946	3,912
IRA's Variable - GROV	811	877	873	1,020	1,016	1,069	1,056	1,188	1,188	1,189	1,188	1,333	1,068
IRA's Variable - CLEO	96	96	96	96	96	96	96	96	85	85	85	85	92
6 Month U.S. Sterling Capital CD's	-	-	-	-	200	200	200	200	200	200	-	-	101
9 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	200	200	33
12 Month U.S. Sterling Capital CD's	943	943	943	943	743	743	743	494	245	245	-	-	580
2 Year U.S. Sterling Capital CD's	743	494	494	494	494	494	494	494	494	494	494	494	515
3 Year U.S. Sterling Capital CD's	499	499	499	499	499	499	499	499	499	499	499	499	499
4 Year U.S. Sterling Capital CD's	995	995	995	995	995	995	995	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	2,490	2,490	2,490	2,490	2,490	2,490	2,490
3 Month Finance 500 CD's	5,250	5,250	5,250	-	-	-	-	-	3,992	3,992	3,992	-	2,290
6 Month Finance 500 CD's	5,300	5,300	5,300	17,550	17,550	20,719	19,419	19,419	19,419	13,169	13,169	17,535	14,528
9 Month Finance 500 CD's	1,539	1,539	1,539	1,539	1,539	1,539	1,539	1,539	1,539	10,000	10,000	10,000	3,672
12 Month Finance 500 CD's	8,426	10,035	10,035	10,035	10,035	10,035	10,035	10,035	5,035	10,534	20,044	20,044	11,203
3 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	5,000	5,000	5,000	-	-	1,260
5 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	-	-	-	5,000	5,000	836
3 Month D.A. Davidson CD's	3,000	3,000	-	-	-	-	-	-	-	-	-	-	485
6 Month D.A. Davidson CD's	3,000	3,000	3,000	8,000	8,000	5,000	5,000	5,000	5,000	-	-	-	3,748
9 Month D.A. Davidson CD's	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	-	-	-	-	1,332
1 Month CDAR CD's	-	-	-	-	492	492	-	-	-	-	-	-	82
3 Month CDAR CD's	211	147	147	147	212	212	212	-	-	-	213	213	143
3 Month Public Funds CDAR CD's	-	64	64	64	-	-	-	212	212	212	-	-	69
6 Month CDAR CD's	2,258	2,258	2,068	1,822	2,205	2,105	1,670	1,670	2,061	2,061	2,226	2,279	2,055
6 Month PF CDAR CD's	1,323	1,323	1,514	1,515	1,378	1,397	1,830	1,830	1,640	1,640	1,476	1,422	1,526
1 Year CDAR CD's	375	-	-	-	-	657	657	658	658	659	659	660	418
1 Year Public Funds CDAR CD's	1,630	-	-	-	-	1,035	1,036	1,036	1,036	1,036	1,036	1,036	746
6 Month Bank CD's - ADMIN	256	256	256	257	-	-	-	-	-	-	-	-	84
<b>Certificates of Deposit</b>	<b>97,726</b>	<b>97,578</b>	<b>95,083</b>	<b>107,054</b>	<b>107,142</b>	<b>108,585</b>	<b>106,345</b>	<b>110,421</b>	<b>107,557</b>	<b>110,293</b>	<b>119,441</b>	<b>119,756</b>	<b>107,291</b>
FHLB Overnight	-	-	10,650	-	14,480	-	16,568	8,235	13,481	20,318	7,561	-	7,696
FHLB Advances - Convertible - ADMIN	8,000	8,000	8,000	8,000	8,000	8,000	8,000	5,000	5,000	5,000	-	-	5,907
<b>Total Non-Deposit Funding</b>	<b>8,000</b>	<b>8,000</b>	<b>18,650</b>	<b>8,000</b>	<b>22,480</b>	<b>8,000</b>	<b>24,568</b>	<b>13,235</b>	<b>18,481</b>	<b>25,318</b>	<b>7,561</b>	<b>-</b>	<b>13,603</b>
<b>Total Interest Bearing Liabilities</b>	<b>314,835</b>	<b>324,484</b>	<b>331,996</b>	<b>336,685</b>	<b>338,477</b>	<b>328,091</b>	<b>336,959</b>	<b>328,104</b>	<b>328,480</b>	<b>337,911</b>	<b>329,732</b>	<b>328,649</b>	<b>330,411</b>

## Balance Sheet

(Thousands of Dollars)

*Account Level 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
Personal DDA - VINI	7,818	8,158	8,003	8,481	7,628	8,362	7,958	6,880	7,404	6,912	6,996	7,586	7,677
Personal DDA - GROV	1,375	1,665	1,800	1,743	1,592	1,725	1,569	1,559	1,687	1,524	1,420	1,721	1,614
Personal DDA - CLEO	1,354	1,154	1,233	1,142	1,258	1,158	1,343	1,438	1,386	1,293	1,283	1,217	1,273
Personal DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	232	20
Commercial DDA - VINI	18,493	18,225	18,731	24,361	22,462	33,279	35,145	33,615	29,422	29,659	34,669	31,245	27,485
Commercial DDA - GROV	3,133	3,197	3,237	3,513	3,505	3,608	3,402	3,599	3,563	3,951	4,010	3,781	3,543
Commercial DDA - CLEO	843	1,022	851	1,524	1,043	1,322	1,046	939	854	750	746	634	962
Commercial DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	673	57
Demand Deposits - Public Funds - VINI	488	384	448	518	586	431	594	805	521	372	636	542	528
<b>Non-Interest Deposits</b>	<b>33,504</b>	<b>33,805</b>	<b>34,303</b>	<b>41,282</b>	<b>38,074</b>	<b>49,885</b>	<b>51,057</b>	<b>48,835</b>	<b>44,837</b>	<b>44,461</b>	<b>49,760</b>	<b>47,631</b>	<b>43,160</b>
<b>Total Funding</b>	<b>348,339</b>	<b>358,289</b>	<b>366,299</b>	<b>377,967</b>	<b>376,551</b>	<b>377,976</b>	<b>388,016</b>	<b>376,939</b>	<b>373,317</b>	<b>382,372</b>	<b>379,492</b>	<b>376,280</b>	<b>373,571</b>
Other Liabilities - VINI	140	139	80	168	192	121	184	194	113	192	185	99	151
Other Liabilities - GROV	43	45	46	51	59	60	69	69	63	71	73	44	58
Other Liabilities - CLEO	5	6	4	4	6	3	6	9	4	6	9	4	6
Other Liabilities - MTG	113	134	148	138	148	169	181	190	209	214	227	113	165
Other Liabilities - ADMIN	276	309	316	378	404	410	455	521	503	567	522	487	430
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)
<b>Total Other Liabilities</b>	<b>(2,140)</b>	<b>(1,602)</b>	<b>(2,147)</b>	<b>(906)</b>	<b>(95)</b>	<b>(343)</b>	<b>(628)</b>	<b>683</b>	<b>242</b>	<b>(593)</b>	<b>(692)</b>	<b>(1,186)</b>	<b>(781)</b>
Intangibles	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Common Stock	300	300	300	300	300	300	300	300	300	300	300	300	300
Surplus	8,800	8,800	8,800	8,800	8,800	8,800	8,800	8,800	8,800	8,800	8,800	11,300	9,012
Undivided Profits	24,272	24,272	24,272	24,272	24,272	24,272	24,272	24,272	24,295	24,295	24,295	24,295	24,280
Net Earnings YTD	403	796	1,262	1,559	1,884	2,269	2,652	3,213	3,543	3,927	4,300	4,670	2,550
Dividends - Taxes	(542)	(542)	(542)	(1,172)	(1,172)	(1,305)	(1,305)	(1,305)	(1,541)	(1,541)	(1,541)	(1,541)	(1,174)
Dividends - Cash	(311)	(467)	(467)	(824)	(980)	(980)	(1,140)	(1,326)	(1,406)	(1,686)	(1,686)	(1,686)	(1,083)
<b>Total Equity Capital</b>	<b>32,920</b>	<b>33,157</b>	<b>33,623</b>	<b>32,933</b>	<b>33,102</b>	<b>33,354</b>	<b>33,577</b>	<b>33,952</b>	<b>33,989</b>	<b>34,093</b>	<b>34,466</b>	<b>37,336</b>	<b>33,883</b>
Intangibles (Contra)	2	2	2	2	2	2	2	2	2	2	2	2	2
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>379,121</b>	<b>389,846</b>	<b>397,777</b>	<b>409,996</b>	<b>409,560</b>	<b>410,989</b>	<b>420,967</b>	<b>411,576</b>	<b>407,550</b>	<b>415,874</b>	<b>413,268</b>	<b>412,432</b>	<b>406,675</b>

## Rate/Yield Analysis

(Percentage)

*Account Level 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 (360) Fixed - VINI	3.72	3.72	-	-	-	-	-	-	-	-	-	-	3.72
Agricultural (360) Fixed - AGLN	5.40	5.38	5.33	5.35	5.34	5.30	5.33	5.34	5.34	5.27	5.31	5.37	5.34
Agricultural (360) Fixed - 20% - AGLN	-	-	3.06	3.05	3.05	3.05	3.06	3.05	3.05	3.10	3.10	3.10	3.07
Agricultural Fixed - VINI	-	-	-	-	-	-	-	6.28	7.16	6.75	6.75	6.75	6.80
Agricultural Fixed - AGLN	5.18	5.21	5.20	5.16	5.12	5.09	5.08	5.08	5.13	5.09	5.06	5.03	5.10
Agricultural Annually - AGLN	-	-	-	-	-	-	-	-	-	5.50	5.50	-	5.50
Agricultural Annually w/C&F - VINI	5.20	5.20	-	-	-	-	-	-	-	-	-	-	5.20
Agricultural Annually w/C&F - AGLN	5.33	5.27	5.26	5.28	5.29	5.34	5.35	5.35	5.36	5.39	5.43	5.44	5.34
Agricultural 3 Years - w/C&F - AGLN	5.20	5.20	5.19	5.19	5.16	5.16	5.16	5.18	5.18	5.21	5.21	5.33	5.20
Commercial (360) Fixed - VINI	5.10	5.09	5.05	5.11	5.12	5.11	5.12	5.14	4.90	4.99	5.01	5.08	5.06
Commercial (360) Fixed - 20% - VINI	-	-	3.09	3.09	3.08	3.09	3.12	3.49	3.51	3.52	3.17	3.19	3.28
Commercial (360) Fixed - GROV	4.97	4.99	5.04	5.01	5.03	5.11	5.11	5.14	5.20	4.97	4.99	4.98	5.04
Commercial (360) Fixed - 20% - GROV	-	-	3.00	3.00	3.00	3.00	3.04	3.04	3.03	3.03	3.03	3.03	3.02
Commercial (360) Fixed - AGLN	5.99	5.99	-	-	-	-	-	-	-	-	6.00	6.00	5.99
Commercial Fixed - VINI	3.92	3.69	7.00	6.49	5.69	5.50	5.50	5.50	5.59	5.86	5.87	5.88	5.38
Commercial Fixed - 20% - VINI	-	-	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00	3.00
Commercial Fixed - GROV	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50
Commercial (FAC)-Fixed - VINI	3.05	3.06	3.05	3.05	3.05	3.05	3.06	3.06	-	-	-	-	3.05
Commercial (360) Monthly - VINI	4.25	4.25	4.50	4.50	4.50	4.75	4.75	4.75	4.75	4.75	4.75	5.00	4.65
Commercial (360) Monthly w/C&F - VINI	4.87	4.88	5.06	5.06	5.06	5.29	5.34	5.34	5.34	5.34	5.34	5.54	5.08
Commercial (360) Monthly w/C&F - GROV	3.75	3.75	4.00	4.00	4.00	4.25	4.25	4.25	4.25	4.25	4.25	4.50	4.10
Commercial (360) -Semi-Annw/C&F - VINI	-	-	4.75	4.75	4.75	4.75	4.75	4.75	5.25	5.25	5.25	5.25	4.95
Commercial (360) Annually w/F - VINI	5.25	5.25	-	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.05
Commercial (360) Annually w/F - GL- VINI	-	-	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
Comm (360) Ann w/C&F - <1% Mar - VINI	4.70	4.71	4.71	4.74	4.74	4.83	4.90	4.90	4.68	4.68	4.68	4.67	4.76
Comm (360) Ann w/C&F - 1 % Mar - VINI	-	-	-	-	-	-	-	-	4.95	4.96	4.94	4.94	4.95
Comm (360) Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	5.69	5.79	5.30	5.30	5.42
Commercial (360) Annually w/C&F - GROV	5.25	5.29	5.20	5.16	5.29	5.29	5.27	5.27	5.27	5.27	5.33	5.33	5.28
Commercial Annually w/C&F - VINI	7.14	7.15	7.15	7.16	7.16	7.16	7.16	7.16	7.16	7.19	7.19	7.20	7.16
Commercial (360) 3 Yr w/C&F - VINI	4.87	4.84	4.84	4.83	4.72	4.59	4.87	4.93	5.03	5.03	5.05	5.04	4.93
Commercial (360) 3 Yr w/C&F - GROV	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.33	5.32	5.38	5.38	5.34
Commercial (360) 5 Yr w/C&F - VINI	6.31	6.32	6.32	6.33	6.33	6.33	6.34	6.56	6.60	6.59	6.60	6.60	6.41
Commercial - Cadence Loans - VINI	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
Real Estate Fixed - VINI	5.25	5.22	4.34	4.35	4.38	4.25	4.24	4.23	4.25	4.25	4.25	4.45	4.39
Real Estate Fixed - 50% - VINI	-	-	5.00	5.09	5.13	5.37	5.37	5.99	5.99	-	5.99	5.99	5.37
Real Estate Fixed - GROV	4.51	4.51	4.51	4.51	4.51	4.51	4.50	4.50	4.50	4.50	4.49	4.49	4.50
Real Estate Fixed - 50% - GROV	-	-	-	-	4.75	4.75	4.75	4.75	4.90	4.90	4.90	4.90	4.86
Real Estate Fixed - AGLN	-	-	-	-	4.50	4.50	4.50	4.50	4.50	4.50	5.05	5.20	4.89
Real Estate Fixed - MTG	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50	6.50
Real Estate Monthly w/F - 100% - GROV	-	-	-	-	-	-	4.25	4.25	4.25	4.25	4.25	4.50	4.29
Real Estate Monthly w/C - GROV	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Real Estate Monthly w/C&F - VINI	4.08	4.10	4.77	4.78	4.53	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.28
Real Estate Monthly w/C&F - GROV	4.25	4.25	4.50	4.50	4.50	4.75	4.75	4.75	4.75	4.75	4.75	5.00	4.51
Real Estate Monthly w/C&F - CLEO	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00

## Rate/Yield Analysis

(Percentage)

*Account Level 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
Real Estate - Annually - GROV	-	-	-	-	-	-	4.20	4.15	4.15	4.15	4.15	4.15	4.16
Real Estate Annually w/F - VINI	4.83	4.83	4.83	4.83	5.16	5.16	5.16	5.17	4.97	4.95	5.17	5.31	5.01
Real Estate Annually w/F - GROV	-	-	-	-	-	-	-	-	5.25	5.25	5.25	5.25	5.25
RE Annually w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	4.45	4.45	4.45	4.41	4.44
RE Annually w/C&F - 1% Mar - VINI	4.80	4.80	4.80	4.83	4.87	4.93	4.95	4.96	4.95	4.95	4.85	4.90	4.88
RE Annually w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	5.86	5.81	5.88	5.87	5.85
Real Estate Annually w/C&F -50%- VINI	-	-	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	-	-	5.25
RE Annually w/C&F - <1% Mar - GROV	4.84	4.84	4.83	4.83	4.82	4.80	4.81	4.82	4.93	4.88	4.95	4.72	4.83
RE Annually w/C&F - 1% Mar - GROV	-	-	-	-	-	-	-	-	4.31	4.31	4.31	4.31	4.31
RE Annually w/C&F - >1% Mar - GROV	-	-	-	-	-	-	-	-	5.14	5.14	5.27	5.25	5.19
Real Estate Annually w/C&F - AGLN	5.00	5.00	4.79	4.78	4.65	4.65	4.65	4.65	4.66	4.68	4.95	5.02	4.84
Real Estate Annually w/C&F - MTG	5.75	5.75	5.75	5.75	5.75	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.04
Real Estate 2 Yr w/F - VINI	-	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	4.38	-	-	4.38
Real Estate 2 Yr w/C&F - VINI	5.47	5.47	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.49
Real Estate 3 Yr w/C&F - VINI	5.68	5.68	5.66	5.68	5.68	5.68	5.77	5.81	5.82	5.83	5.84	5.97	5.76
Real Estate 3 Yr w/C&F -50%- VINI	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Real Estate 3 Yr w/C&F - GROV	5.64	5.61	5.46	5.51	5.59	5.48	5.46	5.46	5.13	4.92	5.57	5.58	5.45
Real Estate 3 Yr w/C&F - AGLN	6.00	6.00	6.00	5.12	5.12	5.18	5.19	5.24	5.24	5.24	5.34	5.83	5.46
Real Estate 3 Yr w/C&F - MTG	5.85	5.97	5.96	5.96	5.82	5.82	5.83	5.86	5.86	5.90	5.98	5.81	5.88
Real Estate 5 Yr - VINI	5.75	5.75	5.75	5.75	5.75	5.75	5.75	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	3.25	3.25	3.25	3.25	3.25	3.25	3.25
Real Estate 5 Yr - AGLN	-	-	-	-	-	-	-	-	-	-	5.75	5.75	5.75
Real Estate 5 Yr w/C&F - VINI	5.67	5.67	5.64	5.68	5.68	5.69	5.75	5.77	5.80	5.84	5.83	5.81	5.73
Real Estate 5 Yr w/C&F -GL- VINI	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Real Estate 5 Yr w/C&F -50%- VINI	-	-	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95
Real Estate 5 Yr w/C&F - GROV	3.60	3.60	3.57	3.57	3.56	3.56	3.56	3.55	3.55	3.55	3.54	3.53	3.56
Real Estate 5 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	-	6.62	5.98	6.03
Real Estate 5 Yr w/C&F - MTG	6.20	6.20	-	-	-	-	-	-	-	-	-	-	6.20
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	6.20	-	-	-	-	-	-	-	-	-	6.20
Real Estate 1 Year Annually w/C&F - GROV	6.51	6.51	6.51	6.51	6.51	6.51	-	-	-	-	-	-	6.51
Real Estate 1 Year 3 Yr w/C&F - GROV	6.00	6.00	-	-	-	-	-	-	-	-	-	-	6.00
R.E. Comm Construction - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	4.00	4.00	4.00
R.E. 1 - 4 Family Constr - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	5.69	5.68	5.68
R.E. 1 - 4 Family Constr - Fixed - GROV	-	-	-	-	-	-	-	-	-	-	5.00	5.00	5.00
R.E. 1 - 4 Family Constr - Fixed - MTG	-	-	-	-	-	-	-	-	-	-	5.88	5.82	5.84
R.E. Comm Constr - Annually w/F - VINI	-	-	-	-	-	-	-	-	-	-	4.25	4.25	4.25
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	-	-	-	-	-	-	-	-	-	4.65	4.65	4.65
R.E. Comm Constr - Ann w/C&F- >1M - GROV	-	-	-	-	-	-	-	-	-	-	5.02	5.02	5.02
R.E. Comm Constr - 2 Years w/F - VINI	-	-	-	-	-	-	-	-	-	-	4.38	4.38	4.38
R.E. Comm Constr - 3 Ys - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	5.71	5.63	5.66
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	3.50	3.50	3.50
R.E. Family Constr - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	6.00	6.00	6.00
1-4 Family (360) Fixed - VINI	4.63	4.63	5.39	5.38	5.41	5.39	5.39	5.45	5.45	5.33	5.12	5.14	5.14
1-4 Family (360) Fixed - 100% - VINI	-	-	4.21	4.36	4.62	4.62	4.82	4.86	4.50	4.99	5.25	5.13	4.90

## Rate/Yield Analysis

(Percentage)

*Account Level 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
1-4 Family (360) Fixed - GROV	4.39	4.41	4.04	4.07	4.93	5.06	5.07	5.10	5.10	5.10	5.09	5.09	4.77
1-4 Family (360) Fixed - 100% - GROV	-	-	4.82	4.75	-	5.00	5.00	5.08	5.08	5.08	5.13	5.13	5.03
1-4 Family (360) Fixed - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	5.50	5.50	5.50
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	5.00	-	-	-	5.00
1-4 Family Fixed - VINI	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
1-4 Family Fixed - GROV	6.00	6.00	-	-	-	-	-	-	-	-	-	-	6.00
1-4 Family Fixed -100%- GROV	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family Fixed - MTG	5.41	5.41	5.39	5.67	5.66	5.67	5.62	5.62	5.61	5.59	5.59	5.66	5.56
1-4 Family Fixed -100%- MTG	-	-	5.41	5.41	5.45	5.52	5.46	5.47	5.69	5.74	4.37	4.36	5.48
1-4 Family Monthly w/C&F - 100% - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) Annually w/F-100%- VINI	-	-	-	-	-	-	5.00	5.00	5.00	5.00	5.00	5.00	5.00
1-4 Family (360) Annually w/C&F - VINI	4.84	4.84	4.94	4.93	4.96	4.98	4.91	4.91	5.00	5.00	-	-	4.89
1-4 Family (360) Annual w/C&F-100%- VINI	-	-	4.82	4.82	4.86	4.86	4.89	4.89	4.89	4.88	4.93	5.04	4.87
1-4 Family (360) Annually w/C&F - GROV	4.62	4.59	4.66	4.66	4.74	4.80	4.96	4.95	5.18	5.18	5.18	5.18	4.81
1-4 Family (360) Annual w/C&F-100%- GROV	-	-	4.50	4.67	4.67	4.67	4.81	4.96	4.98	4.99	4.99	5.00	4.95
1-4 Family (360) Annual w/C&F - AGLN	-	-	-	-	-	5.50	5.50	5.50	5.50	5.50	5.37	5.41	5.45
1-4 Family (360) Annual w/C&F-100%- AGLN	-	-	-	-	-	-	-	-	-	-	5.03	4.98	5.00
1-4 Fam (360) Annually w/C&F-100%-MTG	5.67	5.66	5.66	5.66	6.00	6.00	6.00	6.00	6.00	5.33	5.33	5.59	5.74
1-4 Family Annually w/C&F - 100% - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	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	6.00	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	6.00	6.00	5.80	6.00	5.95
1-4 Family Annually w/C&F - MTG	5.54	5.54	5.60	5.60	5.61	5.74	5.67	5.71	5.71	5.77	5.77	5.58	5.65
1-4 Family Annually w/C&F- 100%- MTG	-	-	5.13	5.15	5.25	5.26	5.27	5.28	5.30	5.44	5.46	5.48	5.29
1-4 Family 2 Yr w/C&F - MTG	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) 3 Yr w/C&F - VINI	5.83	5.81	5.72	5.72	5.72	5.71	6.00	-	-	-	-	-	5.75
1-4 Family (360) 3 Yr w/F - 100% - VINI	-	-	-	-	-	-	-	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) 3 Yr w/C&F-100%- VINI	-	-	6.17	6.17	6.17	6.17	5.80	5.82	5.83	5.88	5.88	5.83	5.88
1-4 Family (360) 3 Yr w/C&F - GROV	5.27	5.27	5.34	5.34	5.36	5.36	6.50	6.50	6.50	6.50	6.50	6.50	5.36
1-4 Family (360) 3 Yr w/C&F-100%- GROV	-	-	5.00	5.00	5.00	5.00	5.26	5.26	5.35	5.39	5.39	5.39	5.29
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	6.40	6.40
1-4 Family (360) 3 Yr w/C&F - MTG	6.57	6.57	6.57	6.57	6.97	6.97	6.75	6.75	6.75	6.75	6.37	6.75	6.67
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	-	-	-	-	-	7.25	7.25	7.25	7.25	7.25	7.25	7.25
1-4 Family 3 Yr w/C&F - VINI	6.03	6.03	6.04	6.04	6.04	6.05	-	-	-	-	-	-	6.04
1-4 Family 3 Yr w/C&F - 100% - VINI	-	-	6.00	6.00	6.00	6.00	6.03	6.03	6.02	6.02	6.02	6.02	6.02
1-4 Family 3 Yr w/C&F - GROV	7.38	7.39	7.40	7.40	7.41	7.42	7.42	6.88	7.43	7.48	7.48	7.49	7.33
1-4 Family 3 Yrs w/C&F - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	5.95	5.95
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	-	-	-	-	-	-	-	-	5.45	5.46	5.47	5.41	5.44
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	6.09	6.09	6.09	6.09	6.08	6.12	6.13	6.16	6.01	6.02	6.02	6.03	6.09
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	-	-	-	-	-	-	-	-	6.95	6.98	6.97	6.97	6.97
1-4 Family 3 Yr w/C&F-100%- MTG	-	-	6.17	6.15	6.15	6.14	6.05	6.05	5.85	5.86	5.86	5.85	6.00
1-4 Family (360) 5 Yr w/C&F - VINI	6.40	6.40	6.40	6.40	6.40	6.23	6.00	6.00	6.00	6.00	6.00	6.00	6.36
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	-	-	-	-	-	-	6.24	6.24	6.24	6.25	6.25	6.24	6.24
1-4 Family (360) 5 Yr w/C&F- GROV	5.27	5.27	5.27	6.10	6.12	6.15	7.00	7.00	7.00	7.00	7.00	7.00	5.70
1-4 Family (360) 5 Yr w/C&F-100% - GROV	-	-	-	-	-	-	5.13	5.14	5.14	5.16	5.17	5.17	5.15

## Rate/Yield Analysis

(Percentage)

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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
1-4 Family 5 Yr w/C&F - VINI	6.45	6.45	6.45	6.45	6.42	6.42	6.04	6.04	6.03	6.03	6.02	6.02	6.38
1-4 Family 5 Yr w/C&F - 100% - VINI	-	-	-	-	-	-	6.51	6.51	6.51	6.51	6.51	6.51	6.51
1-4 Family 5 Yr w/C&F - GROV	6.00	6.00	6.00	6.00	6.00	6.00	-	-	-	-	-	-	6.00
1-4 Family 5 Yr w/C&F-100% - GROV	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family 5 Yr w/C&F - MTG	5.38	5.37	5.34	5.34	5.33	5.32	5.28	5.27	5.26	5.25	5.25	5.25	5.31
1-4 Family 5 Yr w/C&F-100% - MTG	-	-	6.06	6.06	6.06	6.06	6.15	6.15	6.16	6.16	6.16	6.16	6.13
1-4 Family >5Yr w/C&F - MTG	5.66	5.66	5.66	5.66	5.66	5.65	5.65	5.65	5.65	5.65	5.65	5.65	5.65
1-4 Family 1 Yr 3 Yr w/C&F - MTG	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50	8.50
1-4 Family 5 Yr 5 Yr w/C&F - MTG	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23
Mortgage Warehouse Loans	3.88	3.47	-	-	-	4.00	-	4.13	3.88	3.81	-	-	3.83
Installment Simple Fixed - VINI	5.57	5.57	5.70	5.74	5.87	5.88	5.95	6.05	6.07	6.03	6.03	6.03	5.88
Installment Simple Fixed -20%- VINI	-	-	3.64	3.42	3.42	3.45	3.42	3.41	3.50	3.51	3.53	3.62	3.49
Installment Simple Fixed - GROV	5.23	5.21	5.16	5.18	5.23	5.30	5.35	5.52	5.46	5.55	5.57	5.68	5.39
Installment Simple Fixed -20%- GROV	-	-	4.69	4.53	4.51	4.52	4.52	4.52	4.53	4.47	4.40	4.41	4.50
Installment Simple Fixed - CLEO	-	-	-	-	-	-	-	6.83	7.52	-	-	-	6.96
Installment Simple Fixed - MTG	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99	4.99
Installment Annually - GROV	-	5.00	-	-	-	-	-	-	-	-	-	-	5.00
Installment Annually w/C&F - VINI	5.25	5.25	-	-	-	-	-	-	-	-	-	-	5.25
Installment Annually w/C&F -20% - VINI	-	-	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	-	-	5.25
Installment Annually w/C&F - GROV	4.68	4.73	4.76	4.77	4.78	4.78	4.80	4.80	4.81	4.83	4.84	4.88	4.79
Installment 3 Yr - VINI	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	7.75	-	-	7.75
Installment 3 Yr w/C&F - VINI	5.89	5.88	5.66	5.66	5.80	5.81	5.81	5.97	5.95	6.07	6.07	6.08	5.91
Installment 3 Yr w/C&F - GROV	6.38	6.32	6.32	6.29	6.28	6.30	6.33	6.35	6.32	6.41	6.41	6.41	6.34
Installment 3 Yr w/C&F - MTG	-	-	4.99	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.90
Installment 5 Yr w/C&F - VINI	6.51	7.70	7.69	7.69	7.70	7.70	5.97	5.97	5.97	6.55	6.55	6.55	7.01
Installment 5 Yr w/C&F - GROV	6.15	6.15	6.15	6.15	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14	6.14
Commercial Sold - (360)- Fixed - VINI	-	-	-	-	-	-	-	-	4.25	4.50	4.50	4.50	4.44
Commercial Sold (360) - Monthly - VINI	-	-	-	-	-	-	-	-	4.75	4.75	4.75	5.00	4.81
Comm Sold (360) - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	5.00	5.00	5.00	5.00	5.00
RE Sold - Ann w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	4.50	4.50	4.50	4.50	4.50
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	6.00	6.00	-	-	6.00
RE Sold - Ann w/C&F - <1% Mar - GROV	-	-	-	-	-	-	-	-	4.75	4.75	4.75	4.75	4.75
Business Manager Loans - VINI	7.81	8.18	5.93	5.15	4.90	4.92	5.26	7.76	4.80	8.09	4.27	7.16	6.11
Business Manager Loans - GROV	-	-	-	-	-	9.80	5.69	17.95	11.59	10.93	8.91	10.43	9.84
<b>Total Loans</b>	<b>5.08</b>	<b>5.08</b>	<b>5.08</b>	<b>5.09</b>	<b>5.07</b>	<b>5.14</b>	<b>5.11</b>	<b>5.28</b>	<b>5.14</b>	<b>5.29</b>	<b>5.11</b>	<b>5.24</b>	<b>5.15</b>
U.S. Agencies(AFS)State Tax Exempt-ADMIN	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
MBS - Fixed - FNMA & FHLMC - ADMIN	2.71	2.87	2.78	2.87	2.89	2.85	2.93	2.94	2.94	2.92	2.80	2.90	2.87
MBS - Fixed - GNMA - ADMIN	2.29	2.50	2.41	2.57	2.53	2.24	2.39	2.16	2.26	2.46	2.34	2.49	2.39
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	1.00	1.00	1.00	1.00	-	-	-	-	1.10	1.10	1.10	1.10	1.04
FRB Stock	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30
FHLB Stock	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05	2.05
<b>Total Investments</b>	<b>2.37</b>	<b>2.47</b>	<b>2.45</b>	<b>2.51</b>	<b>2.52</b>	<b>2.47</b>	<b>2.51</b>	<b>2.51</b>	<b>2.57</b>	<b>2.59</b>	<b>2.50</b>	<b>2.58</b>	<b>2.50</b>

## Rate/Yield Analysis

(Percentage)

*Account Level Series*

<i>Category</i>	<b>Jan 17</b> <i>Actual</i>	<b>Feb 17</b> <i>Actual</i>	<b>Mar 17</b> <i>Actual</i>	<b>Apr 17</b> <i>Actual</i>	<b>May 17</b> <i>Actual</i>	<b>Jun 17</b> <i>Actual</i>	<b>Jul 17</b> <i>Actual</i>	<b>Aug 17</b> <i>Actual</i>	<b>Sep 17</b> <i>Actual</i>	<b>Oct 17</b> <i>Actual</i>	<b>Nov 17</b> <i>Actual</i>	<b>Dec 17</b> <i>Actual</i>	<i>Average</i>
Interest Bearing FHLB - ADMIN	-	-	-	-	-	-	1.13	1.13	1.13	1.13	1.13	1.13	1.13
Settlement Account	-	-	-	-	-	-	0.03	0.03	0.03	0.03	0.03	0.03	0.03
FHLB Overnight - ADMIN	0.73	0.73	-	0.98	-	1.23	-	-	-	-	1.23	1.48	0.94
Fed Funds Sold - ADMIN	0.63	0.63	0.88	0.88	0.88	1.13	-	-	-	-	-	-	0.76
<b>Total Short-Term Liquidity</b>	<b>0.72</b>	<b>0.73</b>	<b>0.88</b>	<b>0.98</b>	<b>0.88</b>	<b>1.23</b>	<b>0.14</b>	<b>0.08</b>	<b>0.56</b>	<b>0.09</b>	<b>1.18</b>	<b>1.43</b>	<b>0.84</b>
<b>Total Earning Assets</b>	<b>3.90</b>	<b>3.89</b>	<b>3.89</b>	<b>3.90</b>	<b>3.93</b>	<b>3.94</b>	<b>4.00</b>	<b>4.14</b>	<b>4.11</b>	<b>4.28</b>	<b>4.17</b>	<b>4.29</b>	<b>4.04</b>
<b>Total Non-Earning Assets</b>	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Assets</b>	<b>3.78</b>	<b>3.77</b>	<b>3.79</b>	<b>3.75</b>	<b>3.78</b>	<b>3.80</b>	<b>3.85</b>	<b>3.96</b>	<b>3.95</b>	<b>4.12</b>	<b>4.00</b>	<b>4.14</b>	<b>3.89</b>



## Rate/Yield Analysis

(Percentage)

*Account Level 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
NOW Accounts - VINI	0.30	0.28	0.27	0.28	0.28	0.26	0.27	0.27	0.27	0.26	0.26	0.22	0.27
First Baptist - Now Acct - VINI	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Seniors First Accounts - VINI	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Ideal Checking Accounts - VINI	1.07	1.09	1.09	1.12	1.09	1.09	1.07	1.05	1.08	1.05	1.06	1.07	1.08
NOW Accounts - GROV	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
First Premier Accounts - GROV	0.29	0.30	0.32	0.34	0.34	0.33	0.33	0.36	0.35	0.35	0.34	0.34	0.34
Seniors First Account - GROV	0.24	0.24	0.24	0.25	0.24	0.25	0.25	0.25	0.24	0.25	0.25	0.25	0.25
Ideal Checking Account - GROV	1.01	1.01	1.02	1.07	1.05	1.03	1.04	1.04	1.01	1.03	1.05	1.03	1.03
Business First Accounts - GROV	0.52	0.48	0.47	0.48	0.46	0.45	0.45	0.43	0.40	0.38	0.44	0.46	0.45
Now Accounts - CLEO	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Ideal Checking Accounts - CLEO	0.95	0.99	1.06	1.08	1.00	1.02	1.01	0.99	1.03	1.03	0.97	1.03	1.01
NOW Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	0.15	0.15
Seniors First Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	0.15	0.15
Ideal Checking - AGLN	-	-	-	-	-	-	-	-	-	-	-	2.00	2.00
MMDA - VINI	0.25	0.25	0.25	0.25	0.25	0.25	0.30	0.30	0.30	0.30	0.30	0.30	0.27
MMDA - GROV	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
MMDA - CLEO	0.24	0.25	0.24	0.24	0.24	0.24	0.29	0.29	0.29	0.29	0.29	0.29	0.27
Treasury Index Accounts - VINI	0.47	0.48	0.53	0.58	0.67	0.72	0.75	0.78	0.78	0.81	0.86	1.04	0.73
Treasury Index Accounts - GROV	0.49	0.49	0.55	0.62	0.73	0.78	0.85	0.88	0.89	0.90	0.96	1.03	0.76
Treasury Index Accounts - CLEO	-	-	-	0.69	-	-	0.99	-	1.05	1.05	-	-	0.96
Managed Corporate Funding - VINI	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
Craig County Treasurer - VINI	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.15	1.15	1.03
City of Grove Funds - GROV	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
N.E. Tech Center - VINI	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50
Vinita ISD - VINI	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.40	1.40	1.05
Grove ISD - GROV	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08
Turkey Ford School- NOW Acct - GROV	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60
Cleora ISD - CLEO	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
White Oak ISD - VINI	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
NOW Accts Public Funds - VINI	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
MMDA - Public Funds - VINI	0.25	0.25	0.25	0.25	0.25	0.25	0.30	0.30	0.30	0.30	0.30	0.30	0.28
<b>Total Interest Bearing Checking</b>	<b>0.57</b>	<b>0.56</b>	<b>0.58</b>	<b>0.59</b>	<b>0.57</b>	<b>0.62</b>	<b>0.62</b>	<b>0.61</b>	<b>0.61</b>	<b>0.59</b>	<b>0.59</b>	<b>0.66</b>	<b>0.60</b>
Savings Accounts - VINI	0.20	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19
Savings Accounts - GROV	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31
Savings Accounts - CLEO	0.17	0.17	0.18	0.18	0.18	0.17	0.17	0.18	0.17	0.18	0.17	0.17	0.17
Savings Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	0.16	0.16
Ideal Savings Accounts - VINI	0.79	0.79	0.79	0.79	0.79	0.79	0.80	0.80	0.80	0.79	0.79	0.79	0.79
Ideal Savings Accounts - GROV	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76	0.76
Ideal Savings Accounts - CLEO	0.82	0.81	0.82	0.83	0.84	0.82	0.82	0.83	0.82	0.84	0.78	0.78	0.81
Health Savings Accounts - VINI	0.50	0.70	0.70	0.70	0.70	0.89	0.90	0.90	0.90	0.90	1.36	1.35	0.88
Health Savings Accounts - GROV	0.50	0.70	0.70	0.70	0.70	0.90	0.90	0.90	0.90	0.90	1.36	1.36	0.87
Health Savings Accounts - CLEO	0.50	0.70	-	-	-	-	-	-	-	-	-	-	0.59
<b>Total Savings Deposits</b>	<b>0.35</b>	<b>0.34</b>	<b>0.35</b>	<b>0.35</b>	<b>0.36</b>	<b>0.34</b>	<b>0.34</b>	<b>0.34</b>	<b>0.34</b>	<b>0.34</b>	<b>0.35</b>	<b>0.35</b>	<b>0.35</b>

## Rate/Yield Analysis

(Percentage)

*Account Level 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
1-89 Day CD's - VINI	0.20	0.10	0.10	0.10	0.76	0.10	0.10	0.10	0.10	0.82	0.82	0.82	0.57
90-181 Day CD's - VINI	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.30	0.30	0.30	0.30	0.30	0.24
90-181 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	0.90	0.90	0.90
182-364 Day CD's - VINI	0.34	0.35	0.28	0.25	0.25	0.25	0.25	0.27	0.29	0.32	0.32	0.35	0.29
182-364 Day CD's - GROV	0.32	0.33	0.33	0.38	0.38	0.38	0.38	0.45	0.45	0.55	0.56	0.56	0.42
12 Month CD's - VINI	0.69	0.72	0.72	0.69	0.71	0.73	0.71	0.76	0.77	0.81	0.81	0.80	0.74
12 Month CD's - GROV	0.48	0.72	0.72	0.72	0.74	0.74	0.74	0.87	0.89	0.89	0.95	1.05	0.80
12 Month CD's - CLEO	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	0.92	1.23	1.23	0.97
18 Month CD's - VINI	0.86	0.85	0.84	0.84	0.83	0.74	0.79	0.81	0.81	0.84	0.84	0.84	0.83
18 Month CD's - GROV	0.75	0.76	0.78	0.77	0.79	0.80	0.81	0.81	0.85	0.85	0.93	0.96	0.83
24 Month CD's - VINI	0.86	0.86	0.86	0.86	0.86	0.85	0.85	0.85	0.85	0.85	0.85	0.85	0.85
24 Month CD's - GROV	1.24	1.24	1.24	1.24	1.24	1.24	1.24	1.25	1.25	1.25	1.25	1.25	1.24
36 Month CD's - VINI	0.94	0.94	0.96	0.96	0.96	0.97	0.98	0.99	1.00	1.00	1.00	1.00	0.97
36 Month CD - GROV	1.03	1.03	1.05	1.05	1.05	1.05	1.07	1.07	1.07	1.07	1.08	1.08	1.06
36 Month CD - CLEO	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02
48 Month CD's - VINI	1.15	1.15	1.15	1.15	1.15	1.15	-	-	-	-	-	-	1.15
48 Month CD's - GROV	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	0.65	1.20	1.20	1.20	0.79
60 Month CD's - VINI	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19
60 Month CD's - GROV	1.12	1.12	1.17	1.17	1.17	1.17	1.19	1.19	1.19	1.21	1.21	1.21	1.18
90-181 Day CD's Over \$100M - VINI	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00
182 - 364 Day CD's Over \$100M - VINI	0.71	0.67	0.97	0.97	0.97	0.97	0.97	0.93	0.95	0.95	1.06	1.07	0.94
182 - 364 Day CD's Over \$100M - GROV	-	-	-	-	-	-	0.55	0.55	0.55	0.55	0.55	0.55	0.55
12 Month CD's Over \$100M - VINI	0.92	0.92	0.92	0.92	0.92	0.92	0.93	0.98	0.99	1.00	1.03	1.08	0.96
12 Month CD's Over \$100M - GROV	0.97	1.04	1.04	1.02	1.03	0.98	1.00	1.01	1.01	1.01	1.05	1.05	1.02
12 Month CD's Over \$100M - CLEO	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
18 Month CD's Over \$100M - VINI	1.00	1.00	1.00	0.99	1.03	1.03	1.05	1.06	1.11	1.11	1.12	1.12	1.05
18 Month CD's Over \$100M - GROV	0.97	0.97	0.95	0.94	0.94	0.94	0.96	0.96	0.95	0.99	0.99	1.07	0.97
24 Month CD's Over \$100M - VINI	1.11	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.16	1.15
24 Month CD's Over \$100M - GROV	0.85	-	-	-	-	-	-	-	-	-	-	-	0.85
36 Month CD's Over \$100M - VINI	1.06	1.06	1.07	1.09	1.10	1.10	1.11	1.12	1.14	1.14	1.14	1.14	1.10
36 Month CD's Over \$100M - GROV	1.17	1.17	1.15	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18	1.18
60 Month CD's Over \$100M - VINI	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71	1.71
60 Month CD's Over \$100M - GROV	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43	1.43
12 Month Public Funds CD's - VINI	0.94	0.94	0.94	0.94	0.73	0.73	0.94	0.94	0.98	0.98	0.98	0.99	0.93
18 Month Public Funds CD's - GROV	0.65	0.65	0.65	0.65	0.65	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.74
36 Month Public Funds CD's - VINI	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80
90-181 Day PF CD's Over \$100M - VINI	0.25	0.25	0.25	0.25	0.25	0.25	0.35	0.35	0.35	0.35	0.35	0.35	0.30
12 Month PF CD's Over \$100M - VINI	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.83	0.86	0.86	1.06	1.15	0.86
36 Month PF CD's Over \$100M - VINI	1.00	1.00	1.00	-	-	-	-	-	-	-	-	-	1.00
State Treasury CD's - VINI	0.67	0.66	0.67	0.67	0.77	1.02	1.02	1.27	1.30	1.30	1.31	1.46	1.01
State Treasury CD's - GROV	0.58	0.51	0.51	0.51	1.08	1.08	1.08	1.31	1.31	1.31	1.37	1.37	1.00
State Treasury CD's - CLEO	0.72	0.72	0.74	0.74	0.74	1.21	1.21	1.21	1.27	1.27	1.27	1.54	1.06

## Rate/Yield Analysis

(Percentage)

*Account Level 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
IRA's Variable - VINI	0.89	0.90	0.90	0.89	0.89	0.90	0.94	0.94	0.94	0.94	1.01	1.01	0.93
IRA's Variable - GROV	0.80	0.94	0.95	0.94	0.94	1.07	1.07	1.08	1.08	1.08	1.44	1.45	1.09
IRA's Variable - CLEO	1.01	1.07	1.07	1.07	1.07	1.15	1.15	1.15	1.14	1.14	1.45	1.45	1.15
6 Month U.S. Sterling Capital CD's	-	-	-	-	0.70	0.70	0.70	0.70	0.70	0.70	-	-	0.70
9 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	1.30	1.30	1.30
12 Month U.S. Sterling Capital CD's	0.84	0.84	0.84	0.84	0.90	0.90	0.90	0.85	1.00	1.00	-	-	0.87
2 Year U.S. Sterling Capital CD's	1.11	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.26	1.24
3 Year U.S. Sterling Capital CD's	1.51	1.51	1.51	1.51	1.51	1.51	1.51	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	1.81	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	2.01	2.01	2.01	2.01	2.01	2.01	2.01
3 Month Finance 500 CD's	0.68	0.68	0.68	-	-	-	-	-	1.27	1.27	1.27	-	0.94
6 Month Finance 500 CD's	0.80	0.80	0.80	0.94	0.94	1.04	1.06	1.06	1.06	1.30	1.30	1.54	1.10
9 Month Finance 500 CD's	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	0.95	1.51	1.51	1.51	1.33
12 Month Finance 500 CD's	0.86	0.87	0.87	0.87	0.87	0.87	0.87	0.87	0.86	1.44	1.52	1.52	1.11
3 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	1.10	1.10	1.10	-	-	1.10
5 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	-	-	-	1.25	1.25	1.25
3 Month D.A. Davidson CD's	0.70	0.70	-	-	-	-	-	-	-	-	-	-	0.70
6 Month D.A. Davidson CD's	0.85	0.85	0.65	0.88	0.88	0.90	0.90	0.90	0.90	-	-	-	0.87
9 Month D.A. Davidson CD's	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	-	-	-	-	1.00
1 Month CDAR CD's	-	-	-	-	1.00	1.00	-	-	-	-	-	-	1.00
3 Month CDAR CD's	0.85	1.00	0.85	0.85	0.85	0.85	0.85	-	-	-	1.15	1.50	0.98
3 Month Public Funds CDAR CD's	-	1.00	0.85	0.85	-	-	-	1.00	1.00	1.00	-	-	0.98
6 Month CDAR CD's	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.10	1.12	1.02
6 Month PF CDAR CD's	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.06	1.06	1.01
1 Year CDAR CD's	1.00	-	-	-	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
1 Year Public Funds CDAR CD's	1.00	-	-	-	-	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
6 Month Bank CD's - ADMIN	0.75	0.75	0.75	0.75	-	-	-	-	-	-	-	-	0.75
<b>Certificates of Deposit</b>	<b>0.87</b>	<b>0.88</b>	<b>0.88</b>	<b>0.91</b>	<b>0.93</b>	<b>1.01</b>	<b>1.02</b>	<b>1.06</b>	<b>1.09</b>	<b>1.22</b>	<b>1.27</b>	<b>1.34</b>	<b>1.05</b>
FHLB Overnight	-	-	0.97	-	0.97	-	1.25	1.25	1.25	1.25	1.25	-	1.17
FHLB Advances - Convertible - ADMIN	3.48	3.48	3.48	3.48	3.48	3.48	3.48	3.17	3.17	3.17	-	-	3.41
<b>Total Non-Deposit Funding</b>	<b>3.48</b>	<b>3.48</b>	<b>2.05</b>	<b>3.48</b>	<b>1.86</b>	<b>3.48</b>	<b>1.98</b>	<b>1.98</b>	<b>1.77</b>	<b>1.63</b>	<b>1.25</b>	<b>-</b>	<b>2.15</b>
<b>Total Interest Bearing Liabilities</b>	<b>0.72</b>	<b>0.71</b>	<b>0.73</b>	<b>0.74</b>	<b>0.76</b>	<b>0.80</b>	<b>0.82</b>	<b>0.80</b>	<b>0.81</b>	<b>0.85</b>	<b>0.84</b>	<b>0.88</b>	<b>0.79</b>
<b>Non-Interest Deposits</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Cost of Funds</b>	<b>0.65</b>	<b>0.64</b>	<b>0.66</b>	<b>0.66</b>	<b>0.68</b>	<b>0.69</b>	<b>0.71</b>	<b>0.69</b>	<b>0.71</b>	<b>0.75</b>	<b>0.73</b>	<b>0.77</b>	<b>0.70</b>
<b>Total Other Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Equity Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>0.60</b>	<b>0.59</b>	<b>0.61</b>	<b>0.61</b>	<b>0.62</b>	<b>0.64</b>	<b>0.66</b>	<b>0.64</b>	<b>0.65</b>	<b>0.69</b>	<b>0.67</b>	<b>0.70</b>	<b>0.64</b>

# Income Statement

(Whole Dollars)

*Account Level 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
<b>Total Interest Income</b>	<b>1,213,718</b>	<b>1,153,297</b>	<b>1,259,353</b>	<b>1,261,288</b>	<b>1,307,785</b>	<b>1,291,528</b>	<b>1,346,989</b>	<b>1,383,610</b>	<b>1,331,193</b>	<b>1,406,021</b>	<b>1,404,356</b>	<b>1,455,659</b>	<b>15,814,797</b>
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
<b>Total Interest Expense</b>	<b>193,812</b>	<b>177,044</b>	<b>202,079</b>	<b>205,970</b>	<b>216,000</b>	<b>213,759</b>	<b>226,694</b>	<b>228,002</b>	<b>213,288</b>	<b>231,083</b>	<b>233,751</b>	<b>240,290</b>	<b>2,581,772</b>
<b>Net Interest Income</b>	<b>1,019,906</b>	<b>976,253</b>	<b>1,057,274</b>	<b>1,055,318</b>	<b>1,091,785</b>	<b>1,077,769</b>	<b>1,120,295</b>	<b>1,155,608</b>	<b>1,117,905</b>	<b>1,174,938</b>	<b>1,170,605</b>	<b>1,215,369</b>	<b>13,233,025</b>
<b>Provision - Loan Losses</b>	<b>50,000</b>	<b>35,000</b>	<b>0</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>30,000</b>	<b>355,000</b>
Loan Income - VINI	14,994	12,036	21,045	21,871	26,329	20,328	22,951	15,915	41,748	6,096	13,622	46,362	263,297
Loan Income - GROV	7,556	6,261	7,200	7,424	15,824	8,834	10,838	10,667	12,525	9,887	8,949	9,854	115,819
Loan Income - CLEO	0	0	0	0	0	0	0	175	525	0	0	0	700
Loan Income - AGLN	831	1,971	3,592	974	1,869	821	2,325	1,229	65	3,559	1,393	2,190	20,819
Cadence Maintenance Fees - VINI	0	0	0	0	0	0	0	0	0	0	14,958	7,500	22,458
Loan Insurance - VINI	2,417	1,007	693	5,028	2,268	905	5,027	(202)	1,090	4,647	1,015	3,598	27,493
Loan Insurance - GROV	686	2,548	4,319	2,410	1,714	3,314	4,229	2,928	1,320	1,451	1,885	5,322	32,126
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
Service Charges on Deposit Accts - VINI	42,860	40,907	47,970	41,478	43,762	45,606	39,978	43,846	39,691	44,293	38,994	39,758	509,143
Service Charges on Deposit Accts - GROV	14,125	15,132	17,399	14,496	16,441	16,758	15,570	20,034	15,751	16,958	15,781	17,109	195,554
Service Charges on Deposit Accts - CLEO	1,820	1,716	5,157	4,330	4,884	5,072	4,207	1,770	4,266	4,514	3,864	4,301	45,901
Service Charges on Deposit Accts - AGLN	0	0	0	0	0	0	0	0	0	0	0	119	119
Service Charges on Deposit Accts - ADMIN	(1,293)	687	(1,408)	(1,830)	1,695	(3,368)	1,150	2,654	(847)	(242)	1,718	(1,844)	(2,928)
DDA OD Fees - VINI	686	524	965	740	833	939	656	867	904	766	736	859	9,475
DDA OD Fees - GROV	406	491	395	308	363	495	398	380	331	425	457	431	4,880
DDA OD Fees - CLEO	107	90	132	41	93	150	90	123	129	134	154	213	1,456
DDA OD Fees - AGLN	0	0	0	0	0	0	0	0	0	0	0	(12)	(12)
NSF Fees - VINI	46,351	40,385	44,665	40,188	44,788	51,025	42,474	51,475	43,208	46,509	44,380	45,682	541,130
NSF Fees - GROV	16,430	12,835	12,665	11,300	14,855	14,425	12,400	13,895	13,002	14,619	15,685	16,860	168,971
NSF Fees - CLEO	7,185	6,393	6,000	3,975	7,505	6,256	6,361	7,080	7,500	7,492	8,610	7,064	81,421
NSF Fees - AGLN	0	0	0	0	0	0	0	0	0	0	0	600	600
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

## Income Statement

(Whole Dollars)

*Account Level 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
Coll,Escrow,Wires & Exchange - VINI	678	1,039	870	655	906	745	642	823	797	880	576	825	9,436
Coll, Escrow, Wires & Exchange - GROV	353	621	774	435	570	472	436	528	528	623	469	592	6,401
Coll,Escrow, Wires & Exchange - CLEO	131	108	296	34	83	125	71	86	90	95	145	103	1,367
Coll,Escrow, Wires & Exchange - AGLN	0	0	0	0	0	0	0	0	0	0	0	85	85
Coll,Escrow, Wires & Exchange- ADMIN	0	100	(100)	0	0	0	0	0	0	1	42	5	48
Safe Deposit & Night Deposit Rent - VINI	1,403	1,729	1,382	1,143	1,672	1,050	840	1,505	1,017	786	1,131	3,172	16,830
Safe Deposit & Night Deposit Rent - GROV	1,825	315	360	435	375	300	225	400	220	235	305	284	5,279
Miscellaneous Income - VINI	3,434	2,471	3,454	4,435	3,514	7,696	13,623	19,365	(8,824)	7,176	6,546	6,813	69,703
Miscellaneous Income - GROV	154	0	12	854	2,311	1,613	878	1,473	1,314	2,812	825	1,070	13,316
Miscellaneous Income - CLEO	0	0	0	0	0	0	0	0	28	27	0	0	55
Miscellaneous Income - ADMIN	0	0	(1,690)	(1)	(513)	0	0	0	(789)	(575)	105	(740)	(4,203)
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
Mtg Origination Fees	2,106	3,538	9,174	10,273	5,334	10,191	11,083	2,195	9,932	3,458	2,789	5,149	75,222
Mtg Agent Fees	7,583	7,238	8,543	(4)	9,449	4,349	18,951	12,919	36,322	6,523	7,201	8,272	127,346
Mtg Credit Enhancement Fees	3,740	3,776	3,834	3,845	3,850	3,850	3,831	3,851	3,969	4,079	4,127	4,119	46,871
Mtg Servicing Fees	9,077	9,022	12,297	4,388	10,195	12,188	6,735	9,125	12,286	7,605	10,017	11,312	114,247
Mtg Other Fees	5,125	4,687	3,325	3,392	3,885	3,688	3,939	4,713	5,780	2,748	2,357	3,443	47,082
Mtg Servicing Rights Income	23,542	44,144	76,737	43,550	(45,359)	(27,463)	(9,150)	50,963	(28,660)	(15,904)	32,683	(13,568)	131,515
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
Bankruptcy Trustee Accts - Fee 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
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
Gain/Loss-Sale of Assets - VINI	0	0	(17,756)	0	84	0	0	0	0	0	6,158	0	(11,514)
Gain/Loss-Sale of Assets - GROV	0	0	0	0	0	0	0	47,792	0	0	0	(1,588)	46,204
Non-Operating Income	0	0	(17,756)	0	84	0	0	47,792	0	0	6,158	(1,588)	34,690
<b>Total Non-Interest Income</b>	<b>239,222</b>	<b>245,138</b>	<b>295,297</b>	<b>252,811</b>	<b>208,118</b>	<b>219,517</b>	<b>248,018</b>	<b>356,328</b>	<b>241,551</b>	<b>207,246</b>	<b>273,612</b>	<b>262,301</b>	<b>3,049,159</b>
<b>Security Gains/Losses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>25,071</b>	<b>(8,860)</b>	<b>52,406</b>	<b>0</b>	<b>25,887</b>	<b>(12,000)</b>	<b>3,828</b>	<b>(28,007)</b>	<b>0</b>	<b>58,325</b>
Officers Salaries - VINI	96,929	83,067	76,994	84,821	77,932	75,344	83,739	79,589	80,350	81,115	86,555	80,284	986,719
Officers Salaries - GROV	18,122	17,872	17,872	18,368	17,978	17,978	17,978	17,978	17,978	17,978	23,228	18,478	221,808
Officers Salaries - CLEO	0	0	0	0	0	0	0	0	4,345	0	0	0	4,345
Officers Salaries - AGLN	0	8,346	8,346	9,188	8,398	8,398	8,398	8,398	8,398	8,398	8,398	8,398	93,064
Officers Salaries - ADMIN	37,804	37,804	36,732	35,661	34,590	35,661	35,661	35,661	36,102	36,102	36,102	36,102	433,982

## Income Statement

(Whole Dollars)

*Account Level 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
Employee Salaries & Overtime - VINI	116,956	110,090	109,532	117,782	115,347	133,111	124,791	128,140	123,226	122,023	124,610	125,513	1,451,121
Employee Salaries & Overtime - GROV	22,213	22,016	23,253	24,020	22,017	23,006	24,959	22,299	21,229	26,977	25,734	25,855	283,578
Employee Salaries & Overtime - CLEO	4,463	4,315	4,495	4,384	4,543	6,607	6,262	7,324	4,548	6,763	6,359	6,425	66,488
Employee Salaries & Overtime - AGLN	0	8,546	10,646	11,129	10,620	11,239	9,034	9,006	9,006	9,068	9,015	9,031	106,340
Employee Salaries & Overtime - ADMIN	2,978	3,299	3,133	4,196	3,332	7,250	3,348	3,879	3,343	3,510	3,332	3,345	44,945
PDS Services - ADMIN	10,089	0	12,074	23,460	12,621	17,553	11,916	11,747	12,486	11,749	12,324	13,608	149,627
Payroll Taxes - VINI	16,757	16,667	15,719	16,424	14,826	15,609	15,190	14,781	25,954	13,781	14,389	13,912	194,009
Payroll Taxes - GROV	3,187	3,458	3,446	3,483	3,236	3,270	3,443	3,173	2,467	2,817	2,797	2,755	37,532
Payroll Taxes - CLEO	359	401	419	391	397	597	567	629	761	562	535	527	6,145
Payroll Taxes - AGLN	0	1,477	1,601	1,565	1,410	1,466	1,249	1,220	1,220	1,235	1,231	1,232	14,906
Payroll Taxes - ADMIN	5,117	4,718	4,212	4,148	3,921	3,505	3,465	3,505	3,224	3,177	3,163	3,165	45,320
Medical Insurance - VINI	23,897	22,751	22,579	21,769	21,494	23,099	23,830	23,830	9,715	24,911	28,386	25,882	272,143
Medical Insurance - GROV	4,361	4,334	3,784	3,784	4,334	3,908	3,633	4,153	6,353	5,605	6,214	5,364	55,827
Medical Insurance - CLEO	365	334	334	334	332	334	334	485	334	334	422	945	4,887
Medical Insurance - AGLN	0	1,100	1,100	1,650	1,375	2,200	2,200	2,200	2,200	2,182	2,472	2,182	20,861
Medical Insurance - ADMIN	630	630	630	630	630	630	630	630	630	636	686	636	7,628
401K Contribution - VINI	6,375	5,872	5,627	5,633	5,503	5,689	5,602	5,603	5,575	5,635	2,929	5,842	65,885
401K Contribution - GROV	1,193	1,198	1,034	1,242	1,277	1,157	1,153	1,150	1,141	1,149	577	1,172	13,443
401K Contribution - CLEO	72	71	76	72	78	142	128	118	78	76	38	70	1,019
401K Contribution - AGLN	0	399	364	346	346	416	405	405	404	584	292	582	4,543
401K Contribution - ADMIN	89	99	94	105	100	109	100	116	100	105	50	100	1,167
Other Employee Benefits - VINI	1,593	3,121	2,082	2,520	5,398	3,067	2,582	4,044	4,971	4,226	3,243	3,526	40,373
Other Employee Benefits - GROV	226	895	340	622	1,709	451	436	598	1,419	713	584	885	8,878
Other Employee Benefits - CLEO	19	17	36	47	342	59	59	89	250	104	74	148	1,244
Other Employee Benefits - AGLN	0	53	53	181	181	235	239	237	237	237	237	237	2,127
Other Employee Benefits - ADMIN	3,429	(43)	2,698	1,994	2,229	2,007	2,493	2,003	2,003	2,229	2,309	2,729	26,080
Incentive Plan - VINI	75	50	80	55	65	80	150	70	125	75	115	120	1,060
Incentive Plan - GROV	181	55	50	65	25	0	0	50	15	25	30	50	546
Incentive Plan - CLEO	50	25	25	50	50	0	50	25	50	25	25	0	375
Incentive Plan - ADMIN	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	300,000
Director's Comm, Din & Exp Fee - VINI	4,167	2,937	4,669	3,666	2,735	4,438	2,678	3,975	3,402	3,295	3,452	3,358	42,772
Director's Comm, Din, & Exp Fee - GROV	1,328	1,066	1,672	1,274	1,027	1,659	1,097	1,975	1,418	1,339	1,440	1,507	16,802
Director's Comm, Din, & Exp Fee - CLEO	4	(2)	409	310	238	403	225	0	281	265	258	285	2,676
Director's Comm, Din, & Exp Fee - ADMIN	0	1,500	(1,500)	0	1,250	(1,250)	1,000	2,000	0	0	0	0	3,000
<b>Personnel</b>	<b>408,028</b>	<b>393,538</b>	<b>399,710</b>	<b>430,369</b>	<b>406,886</b>	<b>434,427</b>	<b>424,024</b>	<b>426,085</b>	<b>420,338</b>	<b>424,005</b>	<b>436,605</b>	<b>429,250</b>	<b>5,033,265</b>
Occupancy Expense - VINI	18,518	8,520	14,530	15,448	19,629	19,496	11,515	15,895	11,548	15,105	12,689	15,257	178,150
Occupancy Expense - GROV	4,161	2,221	3,513	2,929	5,233	3,037	4,061	4,075	4,460	3,964	6,809	4,223	48,686
Occupancy Expense - CLEO	75	76	107	97	118	152	215	0	60	51	188	156	1,295
Occupancy Expense - AGLN	150	152	116	111	109	136	136	145	76	27	162	147	1,467
Occupancy Expense - ADMIN	0	0	0	0	0	0	0	0	0	205	(205)	0	0

# Income Statement

(Whole Dollars)

*Account Level 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
Lease Expense - VINI	185	185	185	185	185	185	185	190	190	190	190	190	2,245
Lease Expense - CLEO	1,100	1,100	1,100	1,100	1,100	1,100	1,895	1,100	1,100	1,100	1,100	1,100	13,995
Utilities - VINI	5,508	4,528	4,990	4,357	4,693	3,371	6,357	6,812	8,142	6,995	6,792	5,370	67,915
Utilities - GROV	1,551	1,013	1,017	1,012	1,019	1,187	1,922	1,474	453	1,480	1,859	1,495	15,482
Utilities - CLEO	0	0	0	0	0	0	44	0	32	28	35	19	158
Real Estate Taxes - VINI	2,350	2,350	2,350	2,350	2,350	2,350	2,350	2,350	2,350	2,350	2,350	2,350	28,200
Real Estate Taxes - GROV	900	900	900	900	900	900	900	900	900	900	900	900	10,800
Depreciation - Building - VINI	14,384	14,384	14,384	14,384	14,384	14,384	14,384	14,939	14,661	14,661	14,661	21,974	181,584
Depreciation - Building - GROV	4,330	4,330	4,330	4,330	4,330	4,330	4,330	4,379	4,330	4,330	4,330	4,284	51,963
Depreciation - Building - CLEO	43	43	43	43	43	43	43	128	43	43	43	(46)	512
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
Equipment Repair, Maint., Rent - VINI	7,851	7,161	7,681	6,480	13,220	5,402	4,642	7,913	6,550	7,770	29,535	16,778	120,983
Equipment Repair, Maint., Rent - GROV	2,325	1,316	2,272	1,117	4,360	1,043	1,879	3,164	2,566	2,062	3,028	6,443	31,575
Equipment Repair, Maint., Rent - CLEO	4	(2)	504	1,019	1,011	403	228	619	342	265	452	919	5,764
Car Expense & Maintenance - VINI	8,552	7,537	2,554	11,521	9,829	6,043	6,578	6,136	5,668	5,440	6,039	4,357	80,254
Car Expense & Maintenance - GROV	2,085	1,517	1,352	2,675	3,308	2,354	3,140	3,307	2,566	3,757	2,336	2,500	30,897
Car Expense & Maintenance - CLEO	69	94	274	709	761	486	594	307	608	564	406	431	5,303
Car Expense & Maintenance - AGLN	0	0	0	0	40	322	266	862	1,724	1,169	1,271	1,066	6,720
Car Expense & Maintenance - ADMIN	9,423	(9,423)	75	0	(75)	0	0	0	0	75	(75)	0	0
Depreciation - FF&E - VINI	8,431	8,431	8,431	8,431	8,431	8,431	8,431	10,536	9,355	9,355	9,355	11,833	109,451
Depreciation - FF&E - GROV	4,281	4,281	4,281	4,281	4,281	4,281	4,281	4,521	4,345	4,345	4,345	5,554	53,077
Depreciation - FF&E - CLEO	174	174	174	174	174	174	174	521	174	166	174	104	2,357
Depreciation - FF&E - ADMIN	4,636	4,636	4,636	4,636	4,636	4,636	4,636	7,605	6,498	6,498	6,498	48,142	107,693
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
Legal Fees - VINI	1,123	580	(225)	7,565	5,647	2,807	3,751	4,075	3,697	12,887	15,393	9,773	67,073
Legal Fees - GROV	2,588	4,014	67	23,897	7,198	4,944	2,230	2,352	1,463	(1,098)	88	1,575	49,318
Legal Fees - CLEO	0	0	0	0	49	0	107	0	0	(286)	0	0	(130)
Examination & Admins Fees - VINI	7,304	7,780	6,667	6,690	6,550	6,541	6,413	6,400	6,390	6,885	6,862	6,675	81,157
Examination & Admins Fees - GROV	2,328	2,823	2,388	2,324	2,460	2,446	2,627	3,180	2,663	2,799	2,863	2,997	31,898
Examination & Admins Fees - CLEO	8	(6)	584	566	570	594	540	0	527	554	512	566	5,015
Examination & Admins Fees - ADMIN	0	0	0	0	0	0	0	0	0	2,500	0	0	2,500
Professional Fees - VINI	2,841	2,753	2,594	2,619	2,564	3,277	7,739	2,457	9,298	3,487	4,646	2,868	47,143
Professional Fees - GROV	906	999	929	910	963	1,225	3,170	1,593	4,188	1,722	2,251	1,625	20,481
Professional Fees - CLEO	3	(2)	227	222	223	297	652	0	829	341	403	307	3,502
Professional Fees - CDWH	0	0	0	0	0	0	0	750	750	750	750	750	3,750
Professional Fees - ADMIN	0	0	0	0	0	0	0	0	0	0	(2,500)	0	(2,500)
Consulting Fees - VINI	12,682	11,551	49,061	49,524	49,856	51,666	50,628	51,235	48,831	53,741	48,853	47,776	525,404
Consultant Fees - GROV	3,783	3,897	17,278	16,922	18,423	19,319	20,794	25,205	20,354	21,843	20,384	21,449	209,651
Consulting Fees - CLEO	12	(8)	4,228	4,121	4,266	4,688	4,263	0	4,028	4,324	3,646	4,054	37,622
Consulting Fees - ADMIN	0	0	0	900	(900)	0	0	1,276	(1,276)	0	0	0	0

# Income Statement

(Whole Dollars)

*Account Level 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>	Total
Ideal Checking Fees - VINI	4,061	2,547	4,362	5,897	5,574	4,694	4,196	4,427	4,783	4,344	4,402	3,144	52,431
Ideal Checking Fees - GROV	1,643	1,429	1,628	2,351	2,235	1,759	1,773	2,336	2,257	1,925	2,027	1,460	22,823
Ideal Checking Fees - CLEO	118	155	393	495	452	398	327	131	394	346	356	319	3,884
Ideal Checking Fees - AGLN	0	0	0	0	0	0	0	0	0	0	0	13	13
Transfund Expense - VINI	19,031	18,465	19,933	19,950	19,877	19,907	19,780	19,756	19,559	22,112	27,039	21,081	246,490
Transfund Expense - GROV	6,066	6,700	4,273	4,235	4,344	4,385	4,350	5,465	4,541	5,328	6,352	4,766	60,805
Transfund Expense - CLEO	20	(15)	978	944	974	1,005	1,001	0	1,025	1,141	1,377	1,043	9,493
Transfund Expense - ADMIN	46	(28)	19	(11)	3	(23)	(3)	0	1,695	(1,667)	1,895	737	2,663
FDIC Insurance - VINI	21,469	20,802	24,668	23,155	23,010	22,952	22,956	22,846	34,382	25,453	25,587	32,927	300,207
FDIC Insurance - GROV	6,843	7,548	5,288	4,915	5,028	5,056	5,048	6,320	7,983	6,133	6,010	7,443	73,615
FDIC Insurance - CLEO	22	(16)	1,210	1,096	1,128	1,158	1,162	0	1,801	1,313	1,303	1,629	11,806
Bankruptcy Trustee Account Fees	22,263	21,597	20,517	22,957	22,619	23,265	29,046	28,498	28,603	28,064	28,504	28,740	304,673
Surety Bond Insurance	8,417	8,417	8,417	8,417	8,417	8,417	8,417	2,917	8,917	7,000	6,208	8,042	92,003
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
Computer Expense - VINI	36,243	24,563	36,930	37,457	38,597	28,427	38,422	37,574	48,480	75,135	63,225	59,837	524,890
Computer Expense - GROV	7,165	4,360	7,778	6,963	6,414	5,327	7,318	7,581	9,506	16,279	12,036	13,297	104,024
Computer Expense - CLEO	1,293	872	1,277	1,282	1,245	1,332	1,830	0	2,376	3,757	3,009	2,849	21,122
Computer Expense - AGLN	2,586	1,744	1,916	1,899	1,868	1,776	2,439	2,408	3,169	5,009	4,012	3,799	32,625
Computer Expense - ADMIN	(4,852)	7,157	(2,305)	2,305	(2,305)	0	0	0	27,337	(27,337)	0	1,281	1,281
Postage, Freight, & Express - VINI	6,327	6,161	5,574	5,606	6,686	5,935	6,222	5,766	5,499	5,929	5,782	5,332	70,819
Postage, Freight, & Express - GROV	2,077	2,215	2,011	2,018	2,600	1,999	2,386	3,363	2,216	2,636	2,334	2,274	28,129
Postage, Freight, & Express - CLEO	6	(4)	443	417	506	470	422	0	403	416	375	411	3,865
Postage, Freight, & Express - ADMIN	78	(78)	0	0	0	0	0	0	0	0	0	0	0
Insurance - VINI	1,916	1,856	502	10,368	(479)	1,941	2,301	1,949	1,918	1,926	5,274	2,491	31,963
Insurance - GROV	611	674	180	3,431	(180)	372	398	483	415	408	1,806	693	9,291
Insurance - CLEO	12	(1)	44	836	(42)	90	82	0	80	79	323	131	1,634
Insurance - AGLN	0	0	0	0	0	0	0	30	0	0	0	0	30
Insurance - ADMIN	0	0	0	0	0	0	0	0	0	0	0	(714)	(714)
Taxes - VINI	1,243	1,414	1,134	1,145	926	1,120	1,098	1,096	1,317	1,328	1,324	1,288	14,433
Taxes - GROV	396	513	406	398	348	469	450	544	549	540	552	578	5,743
Taxes - CLEO	1	(1)	99	97	81	102	92	0	109	107	99	109	895
Stationery, Supplies, & Print - VINI	12,019	8,731	7,705	6,700	7,287	5,810	5,818	19,920	(3,156)	3,988	6,334	4,448	85,604
Stationery, Supplies, & Print - GROV	3,453	2,799	1,555	1,880	2,234	2,236	2,112	9,866	(2,095)	2,026	1,818	3,275	31,159
Stationery, Supplies, & Print - CLEO	42	104	648	247	393	919	313	0	(624)	381	285	401	3,109
Stationery, Supplies, & Print - AGLN	0	0	0	0	20	0	189	0	0	0	34	31	274
Stationery, Supplies, & Print - ADMIN	0	0	0	923	(923)	0	0	(17,560)	17,560	0	0	0	0
Bankruptcy Trustee Checking Fees	2,300	2,772	3,613	3,626	4,718	2,278	2,550	3,194	2,982	2,941	5,137	4,721	40,832
Advertising - VINI	5,014	14,351	23,936	26,903	22,929	23,241	26,269	23,066	2,753	11,321	21,561	14,280	215,624
Advertising - GROV	1,925	6,355	8,929	11,846	8,612	9,204	10,908	11,791	3,496	5,541	9,753	8,332	96,692
Advertising - CLEO	304	290	2,277	2,459	2,109	2,315	1,901	300	221	1,115	1,884	1,486	16,661
Advertising - AGLN	0	0	0	0	0	0	0	0	163	957	1,134	957	3,211
Advertising - ADMIN	0	185	(185)	1,577	(1,607)	30	0	(16,208)	16,208	0	0	0	0



## Income Statement

(Whole Dollars)

*Account Level 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
Telephone - VINI	4,253	9,683	12,126	16,392	7,984	7,441	7,893	9,239	10,076	9,068	7,912	8,332	110,399
Telephone - GROV	2,520	3,429	4,138	4,846	1,337	2,252	2,321	2,610	2,762	2,785	2,343	2,632	33,975
Telephone - CLEO	584	780	835	868	652	712	743	386	872	832	756	772	8,792
Telephone - AGLN	286	675	600	833	402	463	494	596	648	594	495	519	6,605
Telephone - ADMIN	0	0	(1,115)	90	(474)	780	94	624	0	0	0	(935)	(936)
Dues & Subscriptions - VINI	3,977	4,379	3,721	3,275	4,764	3,690	3,556	2,954	3,287	3,471	4,896	4,854	46,824
Dues & Subscriptions - GROV	1,197	1,634	1,725	2,444	2,430	1,788	2,114	1,569	1,595	1,905	1,638	1,768	21,807
Dues & Subscriptions - CLEO	3	(3)	231	202	335	203	225	0	197	198	282	328	2,201
Dues & Subscriptions - AGLN	0	0	0	0	0	0	0	18	0	0	0	144	162
Donations, P.R.,& Promo's - VINI	11,294	11,327	19,187	9,088	14,798	33,129	6,826	12,616	10,031	8,057	14,085	15,263	165,701
Donations, P.R., & Promos - GROV	3,814	5,494	4,853	15,202	3,549	12,633	2,577	11,211	3,236	2,479	4,457	7,668	77,173
Donations, P.R., & Promos - CLEO	184	226	1,138	605	693	2,912	232	0	252	397	702	968	8,309
Donations, P.R., & Promos - AGLN	0	0	0	0	1,830	0	0	0	517	1,000	1,844	0	5,191
Donations, P.R., & Promos - ADMIN	6,090	3,029	3,393	3,942	24,259	(21,214)	6,770	226	6,755	3,221	3,312	(288)	39,495
Meals & Entertainment - VINI	3,085	3,572	3,409	1,127	3,621	2,709	1,854	3,279	2,288	3,063	3,289	2,460	33,756
Meals & Entertainment - GROV	288	709	979	1,615	874	962	864	515	1,329	1,109	1,359	1,143	11,746
Meals & Entertainment - CLEO	117	75	181	114	190	145	144	116	167	186	193	126	1,754
Meals & Entertainment - AGLN	0	0	0	0	0	173	190	367	345	120	190	167	1,552
Business Meeting & Travel - VINI	4,546	21,781	5,026	5,203	6,110	10,660	4,817	5,316	4,741	5,063	(11,294)	2,934	64,903
Business Meeting & Travel - GROV	1,449	7,592	1,800	1,808	2,295	3,986	1,645	2,641	1,976	2,058	(4,712)	1,317	23,855
Business Meeting & Travel - CLEO	5	(16)	440	440	531	967	338	0	391	407	(843)	249	2,909
Business Meeting & Travel - AGLN	0	0	0	0	0	0	0	0	356	0	0	0	356
Business Meeting & Travel - ADMIN	0	0	0	0	0	0	0	0	0	5,670	0	0	5,670
Filing, Credit & S/k Fees - VINI	2,304	441	1,196	943	1,215	1,386	1,348	169	579	1,342	1,448	1,031	13,402
Filing, Credit & S/k Fees - GROV	443	(260)	285	385	93	321	282	26	1,180	194	263	448	3,660
Filing, Credit & S/k Fees - CLEO	5	0	1	1	1	1	1	0	(93)	0	1	1	(81)
Filing, Credit & S/k Fees - AGLN	0	0	0	20	10	11	0	0	0	0	0	2	43
Filing, Credit & S/k Fees - ADMIN	0	0	0	0	0	0	0	1,000	(1,000)	0	0	0	0
Bank Charges - VINI	5,031	4,875	4,593	4,637	4,540	4,683	4,445	0	4,429	4,466	1,770	4,329	47,798
Bank Charges - GROV	1,604	1,769	1,645	1,611	1,705	1,751	1,821	2,204	1,846	1,815	738	1,944	20,453
Bank Charges - CLEO	5	(4)	402	392	395	425	374	0	365	359	132	367	3,212
Bank Charges - ADMIN	0	0	0	0	0	0	0	0	0	(4,000)	4,000	0	0
Personalized Checks & Deposit - VINI	2,124	2,282	2,043	2,615	2,581	2,416	2,245	6,391	2,654	2,134	2,107	2,132	31,724
Personalized Checks & Deposit - GROV	548	727	375	487	519	505	486	519	612	434	493	543	6,248
Personalized Checks & Deposit - CLEO	2	17	80	109	116	116	456	0	133	93	90	119	1,331
Provisions for Overdrafts - VINI	300	600	3,500	4,200	1,800	5,600	3,500	2,500	2,800	3,500	0	5,100	33,400
Provisions for Overdrafts - GROV	1,700	800	3,900	2,200	0	2,100	5,700	2,400	700	1,400	0	2,100	23,000
Provisions for Overdrafts - CLEO	0	0	0	0	0	0	0	0	0	0	500	700	1,200
Cadence Loan Expenses - VINI	0	0	0	14,443	0	0	0	29,451	4,284	5,355	5,355	6,183	65,071
Miscellaneous Expense - VINI	2,370	3,329	2,910	3,995	2,231	8,986	10,011	3,634	4,422	6,364	5,542	2,782	56,576
Miscellaneous Expense - GROV	5,214	(151)	1,911	1,196	2,077	1,161	(602)	2,109	(151)	7,085	547	2,229	22,625

## Income Statement

(Whole Dollars)

*Account Level 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
Miscellaneous Expense - CLEO	0	72	259	24	30	34	983	(8)	191	(424)	299	224	1,684
Miscellaneous Expense - AGLN	0	0	0	0	0	0	0	0	0	4,543	750	0	5,293
Miscellaneous Expense - ADMIN	1,384	502	(11)	262	(55)	2,403	1,612	81	368	(299)	1,279	107	7,633
Contingency Expense	0	0	0	0	0	0	(3,496)	0	0	0	0	0	(3,496)
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 Expenses	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 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 - Occupancy	188	190	193	186	181	136	136	145	54	33	203	184	1,829
Mortgage - Car Expense & Maintenance	0	582	287	567	198	375	142	433	249	484	618	234	4,169
Mortgage - Legal Fees	1,073	1,505	0	369	(1,079)	881	1,972	588	1,690	2,063	656	2,843	12,561
Mortgage - Computer Expense	3,233	2,534	3,194	3,165	3,113	1,776	2,439	2,408	3,961	6,261	5,105	4,839	42,028
Mortgage - Postage, Freight & Express	155	114	82	132	119	45	28	40	116	303	363	150	1,647
Mortgage - Insurance	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Mortgage - Taxes	35	35	35	35	35	35	35	35	35	35	35	35	420
Mortgage - Stationary, Supplies & Print	442	75	75	514	303	75	75	75	75	306	124	75	2,214
Mortgage - Advertising	357	357	357	807	357	357	257	2,325	0	50	50	50	5,324
Mortgage - Telephone	357	844	1,000	1,388	671	463	494	596	810	742	619	649	8,633
Mortgage - Dues & Subscriptions	90	135	90	90	90	90	90	90	90	0	0	0	855
Mortgage - Donations, P.R. & Promo's	0	0	0	0	0	0	0	0	0	0	811	83	894
Mortgage - Meals & Entertainment	0	62	0	90	23	0	0	16	0	74	150	20	435
Mortgage - Business Meeting & Travel	0	0	147	2,050	0	0	0	0	0	0	0	0	2,197
Mortgage - Filing, Credit & S/K Fees	(93)	(122)	(93)	7	(250)	66	(160)	(177)	(109)	(80)	(13)	(24)	(1,048)
Mortgage - Other Expenses	(2,907)	354	822	985	680	(462)	983	223	(656)	2,046	2,491	4,207	8,766
Mortgage - OREO, Repo & Other Asset Exp	1,846	5,307	780	505	3,683	739	177	1,022	2,890	1,293	318	4,734	23,294
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
OREO, Repo & Other Asset Exp - VINI	718	723	1,380	752	(561)	625	928	1,616	621	1,363	1,948	15,467	25,580
OREO, Repo & Other Asset Exp - GROV	1,306	351	12,727	7,597	10,694	12,229	31,724	7,839	15,413	7,818	8,341	15,348	131,387
OREO, Repo & Other Asset Exp - AGLN	0	0	0	0	0	0	0	0	0	250	0	0	250
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
<b>Total Non-Interest Expenses</b>	<b>805,975</b>	<b>793,913</b>	<b>886,214</b>	<b>1,005,764</b>	<b>936,536</b>	<b>935,102</b>	<b>951,116</b>	<b>950,575</b>	<b>987,354</b>	<b>972,207</b>	<b>1,012,885</b>	<b>1,078,288</b>	<b>11,315,929</b>
<b>Net Income Before Taxes</b>	<b>403,153</b>	<b>392,478</b>	<b>466,357</b>	<b>297,436</b>	<b>324,507</b>	<b>384,590</b>	<b>387,197</b>	<b>557,248</b>	<b>330,102</b>	<b>383,805</b>	<b>373,325</b>	<b>369,382</b>	<b>4,669,580</b>
<b>Net Income</b>	<b>403,153</b>	<b>392,478</b>	<b>466,357</b>	<b>297,436</b>	<b>324,507</b>	<b>384,590</b>	<b>387,197</b>	<b>557,248</b>	<b>330,102</b>	<b>383,805</b>	<b>373,325</b>	<b>369,382</b>	<b>4,669,580</b>

## Ratio Report

*Account Level 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
<b><i>Income Statement Ratios</i></b> <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
<b>Net Interest Income</b>	<b>3.17</b>	<b>3.26</b>	<b>3.13</b>	<b>3.13</b>	<b>3.14</b>	<b>3.19</b>	<b>3.13</b>	<b>3.31</b>	<b>3.34</b>	<b>3.33</b>	<b>3.45</b>	<b>3.47</b>	<b>3.25</b>
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
<b>Non-Interest Income</b>	<b>0.76</b>	<b>0.75</b>	<b>0.89</b>	<b>0.74</b>	<b>0.61</b>	<b>0.64</b>	<b>0.71</b>	<b>1.04</b>	<b>0.71</b>	<b>0.60</b>	<b>0.79</b>	<b>0.76</b>	<b>0.75</b>
Security Gains/(Losses)	-	-	-	0.07	(0.03)	0.15	-	0.08	(0.04)	0.01	(0.08)	-	0.01
<b>Non-Interest Expenses</b>	<b>2.55</b>	<b>2.44</b>	<b>2.67</b>	<b>2.94</b>	<b>2.74</b>	<b>2.73</b>	<b>2.71</b>	<b>2.77</b>	<b>2.91</b>	<b>2.81</b>	<b>2.94</b>	<b>3.14</b>	<b>2.78</b>
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	-	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income/Return on Assets</b>	<b>1.28</b>	<b>1.21</b>	<b>1.41</b>	<b>0.87</b>	<b>0.95</b>	<b>1.12</b>	<b>1.10</b>	<b>1.62</b>	<b>0.97</b>	<b>1.11</b>	<b>1.08</b>	<b>1.07</b>	<b>1.15</b>
<b><i>Performance Ratios</i></b>													
<b>Return on Equity</b>	<b>14.70</b>	<b>14.20</b>	<b>16.64</b>	<b>10.84</b>	<b>11.76</b>	<b>13.84</b>	<b>13.84</b>	<b>19.70</b>	<b>11.65</b>	<b>13.51</b>	<b>13.00</b>	<b>11.87</b>	<b>13.78</b>
<b>Operating Efficiency Ratio</b>	<b>63.85</b>	<b>64.91</b>	<b>63.64</b>	<b>76.25</b>	<b>71.27</b>	<b>71.09</b>	<b>67.12</b>	<b>64.28</b>	<b>71.45</b>	<b>69.66</b>	<b>69.72</b>	<b>70.81</b>	<b>68.68</b>
<b><i>Balance Sheet Ratios</i></b>													
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
<b>Net Interest Margin</b>	<b>3.29</b>	<b>3.28</b>	<b>3.26</b>	<b>3.27</b>	<b>3.28</b>	<b>3.28</b>	<b>3.32</b>	<b>3.48</b>	<b>3.43</b>	<b>3.56</b>	<b>3.48</b>	<b>3.56</b>	<b>3.38</b>
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
<b>Spread</b>	<b>3.18</b>	<b>3.18</b>	<b>3.16</b>	<b>3.16</b>	<b>3.17</b>	<b>3.14</b>	<b>3.18</b>	<b>3.34</b>	<b>3.30</b>	<b>3.43</b>	<b>3.33</b>	<b>3.41</b>	<b>3.25</b>
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
<b>Loans/Deposits</b>	<b>61.62</b>	<b>59.80</b>	<b>60.92</b>	<b>57.74</b>	<b>61.47</b>	<b>59.53</b>	<b>63.87</b>	<b>63.94</b>	<b>66.43</b>	<b>70.20</b>	<b>68.28</b>	<b>68.13</b>	<b>63.56</b>
<b>Reserve for Loan Losses/Net Loans</b>	<b>1.54</b>	<b>1.60</b>	<b>1.48</b>	<b>1.48</b>	<b>1.39</b>	<b>1.39</b>	<b>1.35</b>	<b>1.32</b>	<b>1.24</b>	<b>1.22</b>	<b>1.22</b>	<b>1.22</b>	<b>1.36</b>
<b><i>Capital Accounts Analysis</i></b>													
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)

## Account Level 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 (360) Fixed - VINI	61,390	1,985	2	-	-	-	-	-	-	-	-	-	63,377
Agricultural (360) Fixed - GROV	766	-	-	-	-	-	-	-	-	-	-	-	766
Agricultural (360) Fixed - AGLN	11,069	66,031	76,873	76,018	73,239	74,367	78,193	79,571	72,170	74,040	105,740	85,425	872,736
Agricultural (360) Fixed - 20% - AGLN	-	-	457	891	861	846	872	885	835	903	1,235	932	8,717
Agricultural Fixed - VINI	8,742	-	-	-	-	-	-	15	1,201	173	156	161	10,448
Agricultural Fixed - AGLN	1,615	9,537	10,746	9,550	10,026	11,827	12,195	12,051	15,846	21,765	31,907	26,273	173,338
Agricultural Annually - AGLN	-	-	-	-	-	-	-	-	-	1,579	4,165	1,624	7,368
Agricultural Annually w/C&F - VINI	12,546	1,794	2	-	-	-	-	-	-	-	-	-	14,342
Agricultural Annually w/C&F - AGLN	2,674	17,297	22,273	22,337	21,414	20,608	20,144	20,062	18,676	18,086	22,929	19,185	225,685
Agricultural 3 Years - w/C&F - VINI	382	-	-	-	-	-	-	-	-	-	-	-	382
Agricultural 3 Years - w/C&F - AGLN	75	449	508	491	507	535	546	518	466	597	945	746	6,383
Commercial (360) Fixed - VINI	67,082	58,586	68,331	67,557	67,285	68,131	77,843	87,833	95,807	126,105	130,320	140,127	1,055,007
Commercial (360) Fixed - 20% - VINI	-	-	307	599	608	578	564	811	1,034	1,140	753	534	6,928
Commercial (360) Fixed - GROV	28,775	26,534	28,847	28,425	30,122	25,532	23,734	23,580	23,323	25,469	25,678	26,613	316,632
Commercial (360) Fixed - 20% - GROV	-	-	264	504	539	507	515	541	519	533	518	523	4,963
Commercial (360) Fixed - AGLN	27	93	-	-	-	-	-	-	-	-	3	93	216
Commercial Fixed - VINI	206	181	132	112	223	263	239	239	238	293	277	293	2,696
Commercial Fixed - 20% - VINI	-	-	64	123	126	124	124	125	122	134	119	128	1,189
Commercial Fixed - GROV	32	29	32	30	33	31	31	32	31	29	25	26	361
Commercial (FAC)-Fixed - VINI	2,217	2,293	2,897	2,877	2,953	2,861	2,902	2,952	1,422	-	-	-	23,374
Commercial (360) Monthly - VINI	16,612	14,772	16,903	16,897	17,305	17,398	17,955	17,485	21,253	23,469	25,621	28,273	233,943
Commercial (360) Monthly w/C&F - VINI	14,159	12,409	9,420	5,444	5,576	5,206	4,039	3,124	3,031	3,347	2,969	2,872	71,596
Commercial (360) Monthly w/C&F - GROV	64	54	58	56	58	53	53	53	48	46	43	45	631
Commercial Quarterly w/C&F - VINI	2	-	-	-	-	-	-	-	-	-	-	-	2
Commercial (360) -Semi-Annw/C&F - VINI	-	-	3,275	7,099	7,528	6,923	10,568	14,479	13,507	12,570	9,291	9,353	94,593
Commercial (360) Annually w/F - VINI	11,414	10,119	5,607	2,725	5,549	5,355	5,299	5,304	5,116	5,578	4,878	5,164	72,108
Commercial (360) Annually w/F - GL- VINI	-	-	5,825	11,276	11,400	10,841	10,843	11,056	10,637	11,651	10,245	10,908	104,682
Comm (360) Ann w/C&F - <1% Mar - VINI	64,019	54,181	60,304	60,305	63,632	62,752	63,839	65,238	46,167	31,551	27,942	28,683	628,613
Comm (360) Ann w/C&F - 1 % Mar - VINI	-	-	-	-	-	-	-	-	13,567	30,196	22,660	19,182	85,605
Comm (360) Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	5,179	11,472	17,217	25,991	59,859
Commercial (360) Annually w/C&F - GROV	1,644	1,523	2,077	2,569	3,054	2,890	3,971	5,231	4,984	5,110	5,367	5,832	44,252
Commercial Annually w/C&F - VINI	241	217	239	230	232	224	223	221	212	228	200	212	2,679
Commercial (360) 3 Yr w/C&F - VINI	9,272	7,726	8,008	7,717	6,409	4,571	4,860	5,106	8,593	10,427	12,242	13,206	98,137
Commercial (360) 3 Yr w/C&F - GROV	5,520	4,917	5,372	5,089	5,422	5,081	5,050	5,205	4,969	5,105	5,006	5,095	61,831
Commercial (360) 5 Yr w/C&F - VINI	559	468	486	441	419	378	349	325	289	296	258	274	4,542
Commerical - Cadence Loans - VINI	22,049	19,611	22,072	22,031	22,878	21,839	23,202	23,099	29,866	30,798	21,842	23,485	282,772
Real Estate Fixed - VINI	12,286	11,015	16,319	20,138	21,369	19,195	18,413	18,445	17,617	19,530	19,934	23,121	217,382
Real Estate Fixed - 50% - VINI	-	-	77	157	178	217	266	160	127	108	11	11	1,312
Real Estate Fixed - GROV	20,897	18,787	20,677	19,988	19,408	19,953	20,749	20,507	19,482	20,269	19,328	19,244	239,289
Real Estate Fixed - 50% - GROV	-	-	-	-	1,918	3,951	4,124	4,092	7,214	10,985	10,673	10,832	53,789
Real Estate Fixed - AGLN	-	-	-	-	168	371	382	376	360	319	249	1,896	4,121
Real Estate Fixed - MTG	423	122	138	148	189	156	151	146	136	132	118	103	1,962
Real Estate Monthly w/F - 100% - GROV	-	-	-	-	-	-	2,952	5,858	5,587	5,831	5,664	5,912	31,804
Real Estate Monthly w/C - GROV	5,002	4,532	4,984	4,811	4,653	4,774	4,964	4,908	4,664	4,849	4,694	4,746	57,581

## Income/Expense

(Whole Dollars)

## Account Level 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
Real Estate Monthly w/C&F - VINI	17,341	15,955	13,928	10,240	7,781	3,201	1,906	1,883	1,734	1,839	1,898	1,578	79,284
Real Estate Monthly w/C&F - GROV	593	493	531	453	389	355	322	262	222	173	83	58	3,934
Real Estate Monthly w/C&F - CLEO	555	497	544	521	532	510	522	515	494	505	483	494	6,172
Real Estate - Annually - GROV	-	-	-	-	-	-	9,103	17,947	16,988	17,706	17,178	17,408	96,330
Real Estate Annually w/F - VINI	18,651	16,759	18,437	17,891	19,375	19,011	19,666	19,730	20,605	24,802	23,518	12,589	231,034
Real Estate Annually w/F - GROV	-	-	-	-	-	-	-	-	97	203	197	198	695
RE Annually w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	8,864	19,039	18,209	13,619	59,731
RE Annually w/C&F - 1% Mar - VINI	79,492	69,695	76,018	72,689	76,755	71,400	71,306	71,625	55,282	46,747	36,474	19,964	747,447
RE Annually w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	3,547	6,729	4,872	3,057	18,205
Real Estate Annually w/C&F -50%- VINI	-	-	577	1,122	1,154	1,076	1,115	1,115	1,040	1,117	585	-	8,901
RE Annually w/C&F - <1% Mar - GROV	33,491	31,615	34,442	32,880	36,579	41,961	43,866	44,477	32,582	24,392	22,195	17,901	396,381
RE Annually w/C&F - 1% Mar - GROV	-	-	-	-	-	-	-	-	5,025	10,476	10,151	10,274	35,926
RE Annually w/C&F - >1% Mar - GROV	-	-	-	-	-	-	-	-	4,962	10,365	8,631	6,943	30,901
Real Estate Annually w/C&F - AGLN	210	815	1,469	5,970	7,325	10,480	10,878	10,870	10,748	11,287	12,083	49,706	131,841
Real Estate Annually w/C&F - MTG	417	367	417	343	450	404	427	430	413	423	409	369	4,869
Real Estate 2 Yr w/F - VINI	-	337	701	1,659	2,049	2,697	4,022	4,631	4,634	5,468	3,024	-	29,222
Real Estate 2 Yr w/C&F - VINI	6,298	5,636	6,201	5,992	6,246	5,903	6,074	6,040	5,596	5,972	6,213	5,203	71,374
Real Estate 3 Yr w/C&F - VINI	41,451	37,088	40,900	39,612	41,397	39,363	41,073	40,419	36,750	39,187	39,649	40,893	477,782
Real Estate 3 Yr w/C&F -50%- VINI	-	-	438	853	895	1,242	1,686	1,680	1,554	1,657	1,724	1,442	13,171
Real Estate 3 Yr w/C&F - GROV	21,584	19,448	20,904	19,581	17,705	17,280	18,284	17,979	16,312	16,934	15,502	13,775	215,288
Real Estate 3 Yr w/C&F - AGLN	28	107	50	473	726	895	1,022	1,024	994	1,023	606	3,893	10,841
Real Estate 3 Yr w/C&F - MTG	2,038	1,819	2,036	1,683	2,617	2,610	2,765	2,894	2,791	2,873	2,813	2,165	29,104
Real Estate 5 Yr - VINI	679	609	668	646	675	637	655	653	604	644	337	-	6,807
Real Estate 5 Yr - GROV	8	8	7	5	5	5	6	6	5	6	5	5	71
Real Estate 5 Yr - AGLN	-	-	-	-	-	-	-	-	-	-	147	709	856
Real Estate 5 Yr w/C&F - VINI	34,170	30,304	32,204	30,091	31,463	29,687	30,706	30,751	28,564	30,653	31,845	24,906	365,344
Real Estate 5 Yr w/C&F -GL- VINI	-	-	780	1,494	1,539	1,416	1,418	1,419	1,323	1,399	1,440	1,189	13,417
Real Estate 5 Yr w/C&F -50%- VINI	-	-	184	358	376	358	367	365	340	365	379	320	3,412
Real Estate 5 Yr w/C&F - GROV	2,259	2,038	2,219	2,111	2,035	2,082	2,159	2,128	2,018	2,095	2,019	2,033	25,196
Real Estate 5 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	-	85	2,462	2,547
Real Estate 5 Yr w/C&F - MTG	214	187	108	-	-	-	-	-	-	-	-	-	509
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	105	88	-	-	-	-	-	-	-	-	193
Real Estate 1 Year Annually w/C&F - GROV	251	225	248	236	226	233	122	-	-	-	-	-	1,541
Real Estate 1 Year 3 Yr w/C&F - GROV	5	5	3	-	-	-	-	-	-	-	-	-	13
R.E. Comm Construction - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	601	1,013	1,614
R.E. 1 - 4 Family Constr - Fixed - VINI	-	-	-	-	-	-	-	-	-	-	761	1,333	2,094
R.E. 1 - 4 Family Constr - Fixed - GROV	-	-	-	-	-	-	-	-	-	-	623	1,402	2,025
R.E. 1 - 4 Family Constr - Fixed - MTG	-	-	-	-	-	-	-	-	-	-	1,863	4,695	6,558
R.E. Comm Constr - Annually w/F - VINI	-	-	-	-	-	-	-	-	-	-	3,430	6,078	9,508
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	-	-	-	-	-	-	-	-	-	2,731	5,538	8,269
R.E. Comm Constr - Ann w/C&F- >1M - GROV	-	-	-	-	-	-	-	-	-	-	1,479	3,003	4,482
R.E. Comm Constr - 2 Years w/F - VINI	-	-	-	-	-	-	-	-	-	-	3,748	7,299	11,047

## Income/Expense

(Whole Dollars)

## Account Level 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
R.E. Comm Constr - 3 Ys - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	669	1,465	2,134
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	2,054	4,675	6,729
R.E. Family Constr - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	275	467	742
1-4 Family (360) Fixed - VINI	2,872	2,488	2,153	1,378	1,476	1,451	1,316	1,559	1,873	1,380	787	447	19,180
1-4 Family (360) Fixed - 100% - VINI	-	-	769	1,611	2,050	2,273	2,667	3,074	2,543	3,430	7,292	7,993	33,702
1-4 Family (360) Fixed - GROV	2,843	2,721	2,053	1,149	2,071	2,581	2,510	1,971	1,733	1,529	1,730	1,514	24,405
1-4 Family (360) Fixed - 100% - GROV	-	-	608	968	469	226	862	1,566	1,886	1,653	1,569	1,100	10,907
1-4 Family (360) Fixed - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	113	956	1,069
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	8	9	-	-	17
1-4 Family Fixed - VINI	3,238	2,910	3,226	3,112	3,182	3,104	3,182	3,186	3,266	3,126	3,506	2,982	38,020
1-4 Family Fixed - GROV	10	9	5	-	-	-	-	-	-	-	-	-	24
1-4 Family Fixed -100%- GROV	-	-	2	5	5	5	5	5	5	4	5	4	45
1-4 Family Fixed - MTG	12,044	10,199	8,383	5,617	6,122	6,394	6,722	6,624	6,859	8,776	9,629	9,316	96,685
1-4 Family Fixed -100%- MTG	-	-	2,873	5,562	5,461	5,165	5,291	5,334	3,948	3,158	1,842	257	38,891
1-4 Family Monthly w/C&F - 100% - VINI	102	92	100	94	96	92	92	92	95	91	99	82	1,127
1-4 Family (360) Annually w/F-100%- VINI	-	-	-	-	-	-	100	201	206	198	220	186	1,111
1-4 Family (360) Annually w/C&F - VINI	23,652	21,258	14,140	4,444	5,322	6,086	4,465	2,590	2,675	2,578	1,448	-	88,658
1-4 Family (360) Annual w/C&F-100%- VINI	-	-	9,470	18,339	18,758	18,219	20,505	22,484	23,103	20,985	15,805	6,517	174,185
1-4 Family (360) Annually w/C&F - GROV	1,550	1,589	1,673	1,640	2,181	2,192	1,558	869	877	775	871	762	16,537
1-4 Family (360) Annual w/C&F-100%- GROV	-	-	189	443	614	556	1,555	2,888	3,381	6,327	11,110	6,829	33,892
1-4 Family (360) Annual w/C&F - AGLN	-	-	-	-	-	639	2,475	2,475	2,395	2,475	981	5,048	16,488
1-4 Family (360) Annual w/C&F-100%- AGLN	-	-	-	-	-	-	-	-	-	-	1,849	22,466	24,315
1-4 Fam (360) Annually w/C&F-100%-MTG	703	643	713	686	731	723	729	739	706	689	628	658	8,348
1-4 Family Annually w/C&F - 100% - VINI	112	101	110	104	106	104	107	108	111	103	113	97	1,276
1-4 Family Annually w/C&F - GROV	1,345	1,230	1,348	1,237	1,415	1,287	1,190	1,010	1,004	877	959	810	13,712
1-4 Family Annually w/C&F - 100% - GROV	-	-	-	-	-	-	164	322	318	276	402	350	1,832
1-4 Family Annually w/C&F - MTG	13,352	12,158	13,019	12,073	11,998	11,199	11,124	10,852	10,260	10,636	10,295	8,868	135,834
1-4 Family Annually w/C&F - 100% - MTG	-	-	460	876	898	854	839	828	775	790	749	747	7,816
1-4 Family 2 Yr w/C&F - MTG	553	504	556	534	552	530	533	540	517	533	511	523	6,386
1-4 Family (360) 3 Yr w/C&F - VINI	9,522	8,789	9,167	8,201	8,400	8,274	4,273	3	-	-	-	-	56,629
1-4 Family (360) 3 Yr w/F - 100% - VINI	-	-	-	-	-	-	-	83	197	215	241	206	942
1-4 Family (360) 3 Yr w/C&F -100%- VINI	-	-	944	1,822	1,854	1,805	5,942	9,756	9,725	9,494	10,811	8,812	60,965
1-4 Family (360) 3 Yr w/C&F - GROV	2,366	2,148	2,092	1,684	2,086	2,042	1,122	88	85	72	81	71	13,937
1-4 Family (360) 3 Yr w/C&F -100%- GROV	-	-	248	456	520	472	1,531	2,528	2,494	2,092	2,284	1,996	14,621
1-4 Family (360) 3 Yr w/C&F-100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	457	457
1-4 Family (360) 3 Yr w/C&F - MTG	372	338	373	354	377	376	238	98	89	86	207	212	3,120
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	-	-	-	-	-	143	291	280	287	274	282	1,557
1-4 Family 3 Yr w/C&F - VINI	660	587	517	374	382	372	191	-	-	-	-	-	3,083
1-4 Family 3 Yr w/C&F - 100% - VINI	-	-	128	245	248	241	433	620	632	600	666	561	4,374
1-4 Family 3 Yr w/C&F - GROV	383	349	380	347	395	357	375	604	598	316	352	306	4,762
1-4 Family 3 Yrs w/C&F - 100% - AGLN	-	-	-	-	-	-	-	-	-	-	-	329	329
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	-	-	-	-	-	-	-	-	6,320	13,258	13,177	15,490	48,245
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	59,049	53,894	57,772	53,569	55,437	53,772	55,401	56,379	37,803	22,228	21,118	21,666	548,088
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	-	-	-	-	-	-	-	-	10,002	20,690	19,149	18,821	68,662

## Income/Expense

(Whole Dollars)

*Account Level 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
1-4 Family 3 Yr w/C&F -100%- MTG	-	-	3,131	6,032	6,238	6,097	6,345	6,599	6,659	7,087	6,747	6,702	61,637
1-4 Family (360) 5 Yr w/C&F - VINI	4,119	3,598	3,956	3,809	3,882	3,525	1,755	153	155	148	167	142	25,409
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	-	-	-	-	-	-	1,594	3,192	3,254	3,096	3,462	2,934	17,532
1-4 Family (360) 5 Yr w/C&F- GROV	1,349	1,234	1,347	791	395	352	297	225	223	193	215	189	6,810
1-4 Family (360) 5 Yr w/C&F -100% - GROV	-	-	-	-	-	-	66	126	121	98	99	83	593
1-4 Family 5 Yr w/C&F - VINI	1,151	1,024	1,121	1,069	1,056	997	603	186	188	177	199	170	7,941
1-4 Family 5 Yr w/C&F - 100% - VINI	-	-	-	-	-	-	412	825	842	802	892	754	4,527
1-4 Family 5 Yr w/C&F - GROV	242	220	177	105	118	105	56	-	-	-	-	-	1,023
1-4 Family 5 Yr w/C&F-100%- GROV	-	-	60	107	121	110	169	217	211	180	202	175	1,552
1-4 Family 5 Yr w/C&F - MTG	24,546	22,318	24,117	22,531	23,104	22,096	21,711	21,335	20,286	20,056	18,459	18,875	259,434
1-4 Family 5 Yr w/C&F -100%- MTG	-	-	551	1,057	1,092	1,050	1,335	1,634	1,561	1,611	1,547	1,578	13,016
1-4 Family >5Yr w/C&F - MTG	1,623	1,478	1,637	1,570	1,620	1,557	1,562	1,576	1,505	1,548	1,485	1,515	18,676
1-4 Family 1 Yr 3 Yr w/C&F - MTG	32	26	29	28	25	21	21	22	17	14	14	14	263
1-4 Family 5 Yr 5 Yr w/C&F - MTG	157	141	154	149	152	145	146	146	138	143	136	137	1,744
Mortgage Warehouse Loans	246	110	(158)	-	100	342	626	350	138	(10)	199	201	2,144
Installment Simple Fixed - VINI	27,107	24,761	27,306	16,085	26,343	24,823	29,526	28,825	26,738	27,994	27,380	28,594	315,482
Installment Simple Fixed -20%- VINI	-	-	354	8,338	566	515	537	483	450	473	445	444	12,605
Installment Simple Fixed - GROV	12,950	11,624	13,122	8,001	14,278	13,996	15,038	15,492	15,558	16,657	17,054	18,640	172,410
Installment Simple Fixed -20%- GROV	-	-	181	486	506	467	470	462	440	457	457	471	4,397
Installment Simple Fixed - CLEO	-	-	-	-	-	-	-	8	89	18	-	-	115
Installment Simple Fixed - MTG	103	91	130	99	94	90	91	90	85	85	80	81	1,119
Installment Annually - GROV	-	512	573	-	-	-	-	-	-	-	-	-	1,085
Installment Annually w/C&F - VINI	45	39	21	-	-	-	-	-	-	-	-	-	105
Installment Annually w/C&F -20% - VINI	-	-	21	49	41	36	37	36	32	32	15	-	299
Installment Annually w/C&F - GROV	7,732	7,508	9,668	11,825	10,969	10,498	11,044	11,171	10,688	11,113	10,869	11,303	124,388
Installment 3 Yr - VINI	278	256	286	328	278	255	279	264	253	268	130	-	2,875
Installment 3 Yr w/C&F - VINI	2,428	2,209	3,050	4,176	3,552	4,643	6,630	6,415	6,265	6,710	6,459	6,506	59,043
Installment 3 Yr w/C&F - GROV	7,499	6,738	7,568	8,454	7,472	6,925	7,052	6,983	6,552	6,553	6,297	6,388	84,481
Installment 3 Yr w/C&F - MTG	-	-	110	188	200	192	197	195	188	194	187	192	1,843
Installment 5 Yr w/C&F - VINI	1,283	978	875	1,007	853	777	616	359	341	376	378	385	8,228
Installment 5 Yr w/C&F - GROV	10,010	8,892	9,877	11,241	9,975	9,085	9,253	9,193	8,842	9,098	8,781	8,946	113,193
Commercial Sold - (360)- Fixed - VINI	-	-	-	-	-	-	-	-	(6,386)	(16,090)	(15,100)	(14,497)	(52,073)
Commercial Sold (360) - Monthly - VINI	-	-	-	-	-	-	-	-	(4,898)	(10,817)	(9,597)	(10,591)	(35,903)
Comm Sold (360) - 3 Yrs w/C&F - VINI	-	-	-	-	-	-	-	-	(3,082)	(7,912)	(8,001)	(8,546)	(27,541)
RE Sold - Ann w/C&F - <1% Mar - VINI	-	-	-	-	-	-	-	-	(2,682)	(5,752)	(6,005)	(5,048)	(19,487)
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	(700)	(1,039)	(300)	-	(2,039)
RE Sold - Ann w/C&F - <1% Mar - GROV	-	-	-	-	-	-	-	-	(976)	(2,035)	(1,971)	(1,992)	(6,974)
Business Manager Loans - VINI	30,181	28,932	19,345	20,703	25,086	24,852	36,488	52,666	33,904	61,510	46,686	68,228	448,581
Business Manager Loans - GROV	-	-	-	-	-	8,977	6,619	18,703	12,379	11,269	11,908	12,071	81,926
<b>Total Loans</b>	<b>909,305</b>	<b>823,965</b>	<b>909,775</b>	<b>898,778</b>	<b>934,897</b>	<b>925,063</b>	<b>987,839</b>	<b>1,046,174</b>	<b>994,530</b>	<b>1,082,833</b>	<b>1,103,058</b>	<b>1,140,009</b>	<b>11,756,226</b>

## Income/Expense

(Whole Dollars)

*Account Level 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
U.S. Agencies(AFS)State Tax Exempt-ADMIN	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
MBS - Fixed - FNMA & FHLMC - ADMIN	76,436	83,768	90,960	104,504	112,482	114,903	125,796	115,765	113,438	112,760	105,215	109,109	1,265,136
MBS - Fixed - GNMA - ADMIN	61,063	67,306	64,716	65,549	66,419	59,920	59,419	54,371	52,967	55,761	53,931	56,215	717,637
Tax-Exempt Municipals - ADMIN	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
Investment C.D.'s - ADMIN	16	511	43	54	513	-	-	-	45	55	77	530	1,844
FRB Stock	-	-	-	-	-	8,190	-	-	-	-	-	8,190	16,380
FHLB Stock	1,200	1,200	1,271	1,200	1,200	6,118	1,200	1,200	5,066	1,224	1,200	4,967	27,046
<b>Total Investments</b>	<b>301,285</b>	<b>327,275</b>	<b>348,862</b>	<b>362,504</b>	<b>372,178</b>	<b>362,762</b>	<b>357,018</b>	<b>337,304</b>	<b>336,501</b>	<b>323,042</b>	<b>301,036</b>	<b>314,497</b>	<b>4,044,264</b>
Interest Bearing FHLB - ADMIN	9	-	-	-	-	-	33	86	122	76	13	102	441
Settlement Account	-	-	-	-	-	-	3	36	8	4	3	1	55
FHLB Overnight - ADMIN	3,114	1,906	711	-	559	3,656	2,096	10	32	66	246	1,050	13,446
Fed Funds Sold - ADMIN	5	151	5	6	151	47	-	-	-	-	-	-	365
<b>Total Short-Term Liquidity</b>	<b>3,128</b>	<b>2,057</b>	<b>716</b>	<b>6</b>	<b>710</b>	<b>3,703</b>	<b>2,132</b>	<b>132</b>	<b>162</b>	<b>146</b>	<b>262</b>	<b>1,153</b>	<b>14,307</b>
<b>Total Earning Assets</b>	<b>1,213,718</b>	<b>1,153,297</b>	<b>1,259,353</b>	<b>1,261,288</b>	<b>1,307,785</b>	<b>1,291,528</b>	<b>1,346,989</b>	<b>1,383,610</b>	<b>1,331,193</b>	<b>1,406,021</b>	<b>1,404,356</b>	<b>1,455,659</b>	<b>15,814,797</b>
<b>Total Non-Earning Assets</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Assets</b>	<b>1,213,718</b>	<b>1,153,297</b>	<b>1,259,353</b>	<b>1,261,288</b>	<b>1,307,785</b>	<b>1,291,528</b>	<b>1,346,989</b>	<b>1,383,610</b>	<b>1,331,193</b>	<b>1,406,021</b>	<b>1,404,356</b>	<b>1,455,659</b>	<b>15,814,797</b>



## Income/Expense

(Whole Dollars)

*Account Level 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
NOW Accounts - VINI	2,895	2,202	2,191	2,187	2,268	2,037	1,896	1,916	1,860	1,922	1,965	1,849	25,188
First Baptist - Now Acct - VINI	41	38	38	35	36	30	28	29	28	29	29	31	392
Seniors First Accounts - VINI	1,671	1,365	1,611	1,755	1,703	1,522	1,585	1,607	1,557	1,641	1,658	1,686	19,361
Ideal Checking Accounts - VINI	7,407	7,047	7,575	7,283	7,335	6,661	7,119	7,486	6,957	7,399	7,212	7,003	86,484
NOW Accounts - GROV	18	17	15	14	14	18	20	19	17	18	12	12	194
First Premier Accounts - GROV	36	31	36	50	67	62	60	67	63	58	57	57	644
Seniors First Account - GROV	1,444	1,278	1,398	1,396	1,454	1,461	1,512	1,482	1,414	1,566	1,530	1,543	17,478
Ideal Checking Account - GROV	4,993	4,601	5,150	5,152	5,818	5,302	5,588	5,180	4,698	5,281	5,132	5,314	62,209
Business First Accounts - GROV	163	162	168	169	173	169	176	171	154	144	151	165	1,965
Now Accounts - CLEO	230	218	271	276	271	262	266	278	242	242	229	239	3,024
Ideal Checking Accounts - CLEO	1,303	1,313	1,559	1,436	1,467	1,195	1,218	1,416	1,346	1,583	1,527	1,481	16,844
NOW Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	1	1
Seniors First Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	21	21
Ideal Checking - AGLN	-	-	-	-	-	-	-	-	-	-	-	51	51
MMDA - VINI	819	841	1,286	1,250	1,380	933	966	1,057	1,018	1,061	1,022	1,001	12,634
MMDA - GROV	780	707	774	733	751	740	767	771	717	748	724	736	8,948
MMDA - CLEO	106	100	117	97	102	101	120	132	130	122	117	130	1,374
Treasury Index Accounts - VINI	204	220	297	278	342	371	416	460	457	531	564	682	4,822
Treasury Index Accounts - GROV	541	445	364	415	508	568	653	694	681	710	727	825	7,131
Treasury Index Accounts - CLEO	-	-	-	-	-	-	1	1	-	-	-	-	2
Managed Corporate Funding - VINI	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
Craig County Treasurer - VINI	10,156	7,379	7,974	8,042	7,677	7,319	7,508	7,274	6,906	6,998	7,456	10,265	94,954
City of Grove Funds - GROV	8,166	8,187	8,968	8,511	9,146	9,091	9,251	9,190	9,064	9,478	8,998	9,072	107,122
N.E. Tech Center - VINI	19,169	20,778	23,029	23,550	23,786	20,898	19,653	18,137	16,084	14,861	12,996	14,276	227,217
Vinita ISD - VINI	2,539	3,016	3,445	3,684	4,033	3,534	3,215	3,140	2,975	2,698	2,707	3,219	38,205
Grove ISD - GROV	28	28	31	28	25	21	22	25	28	31	28	27	322
Turkey Ford School- NOW Acct - GROV	111	144	170	159	145	121	112	99	89	83	75	66	1,374
Cleora ISD - CLEO	6,709	6,016	6,250	5,879	5,621	4,866	4,372	3,843	3,279	2,991	2,683	2,769	55,278
White Oak ISD - VINI	646	616	653	656	648	596	610	584	534	520	479	469	7,011
NOW Accts Public Funds - VINI	571	517	577	560	574	552	617	667	631	659	645	649	7,219
MMDA - Public Funds - VINI	18	16	21	21	25	21	29	33	33	35	36	40	328
<b>Total Interest Bearing Checking</b>	<b>88,610</b>	<b>83,411</b>	<b>93,526</b>	<b>95,533</b>	<b>95,544</b>	<b>92,611</b>	<b>97,056</b>	<b>95,064</b>	<b>89,353</b>	<b>90,775</b>	<b>87,095</b>	<b>95,679</b>	<b>1,104,257</b>
Savings Accounts - VINI	1,917	1,740	1,957	1,899	1,957	1,918	2,069	2,093	1,919	2,078	1,962	1,899	23,408
Savings Accounts - GROV	1,246	1,127	1,266	1,232	1,270	1,229	1,325	1,295	1,329	1,350	1,310	1,323	15,302
Savings Accounts - CLEO	275	249	276	267	277	281	308	304	302	319	305	329	3,492
Savings Accounts - AGLN	-	-	-	-	-	-	-	-	-	-	-	9	9
Ideal Savings Accounts - VINI	1,512	1,020	1,178	1,050	1,245	1,065	1,183	1,205	1,133	1,267	1,249	1,257	14,364
Ideal Savings Accounts - GROV	1,568	1,260	1,636	1,685	2,088	2,174	1,520	1,785	1,527	1,593	1,677	1,929	20,442
Ideal Savings Accounts - CLEO	101	135	148	125	129	121	128	125	114	122	131	221	1,600
Health Savings Accounts - VINI	14	16	20	20	20	23	26	26	24	27	32	40	288
Health Savings Accounts - GROV	32	36	47	45	46	50	59	57	58	58	71	84	643
Health Savings Accounts - CLEO	1	3	2	-	-	-	-	-	-	-	-	-	6
<b>Total Savings Deposits</b>	<b>6,666</b>	<b>5,586</b>	<b>6,530</b>	<b>6,323</b>	<b>7,032</b>	<b>6,861</b>	<b>6,618</b>	<b>6,890</b>	<b>6,406</b>	<b>6,814</b>	<b>6,737</b>	<b>7,091</b>	<b>79,554</b>

## Income/Expense

(Whole Dollars)

*Account Level 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
1-89 Day CD's - VINI	5	2	1	1	12	12	1	1	1	17	34	35	122
90-181 Day CD's - GROV	-	-	-	-	-	-	-	-	-	-	19	39	58
182-364 Day CD's - VINI	216	181	167	127	121	118	120	118	116	141	141	158	1,724
182-364 Day CD's - GROV	48	44	48	52	57	57	59	63	67	76	79	83	733
12 Month CD's - VINI	511	476	544	541	582	648	678	631	608	674	686	701	7,280
12 Month CD's - GROV	93	110	159	160	168	168	175	184	195	203	204	239	2,058
12 Month CD's - CLEO	55	49	54	53	54	53	54	54	53	54	44	97	674
18 Month CD's - VINI	342	300	328	330	329	294	283	258	225	246	251	261	3,447
18 Month CD's - GROV	466	426	469	466	485	486	513	506	564	646	679	796	6,502
24 Month CD's - VINI	78	70	77	76	79	79	81	76	72	77	77	80	922
24 Month CD's - GROV	438	394	426	421	437	434	452	444	436	445	426	451	5,204
36 Month CD's - VINI	1,221	1,089	1,208	1,196	1,241	1,264	1,305	1,248	1,155	1,215	1,220	1,270	14,632
36 Month CD - GROV	601	550	593	580	588	596	690	719	699	715	679	712	7,722
36 Month CD - CLEO	7	6	7	7	7	7	7	7	7	7	5	9	83
48 Month CD's - VINI	20	18	20	20	20	21	11	-	-	-	-	-	130
48 Month CD's - GROV	2	2	2	2	2	2	2	2	2	3	4	4	29
60 Month CD's - VINI	307	276	305	300	300	296	308	292	266	277	277	275	3,479
60 Month CD's - GROV	56	51	72	88	92	91	96	95	93	91	82	87	994
90-181 Day CD's Over \$100M - VINI	458	244	276	273	270	129	-	-	-	-	-	-	1,650
182 - 364 Day CD's Over \$100M - VINI	999	867	1,374	1,918	1,888	1,669	1,756	1,727	1,497	1,501	1,410	1,380	17,986
182 - 364 Day CD's Over \$100M - GROV	-	-	-	-	-	-	23	47	44	46	44	46	250
12 Month CD's Over \$100M - VINI	5,504	4,673	5,219	5,065	4,999	4,787	5,036	5,085	4,703	4,936	4,849	5,264	60,120
12 Month CD's Over \$100M - GROV	1,639	1,955	2,369	2,449	2,581	2,480	2,504	2,561	2,537	2,725	2,731	2,951	29,482
12 Month CD's Over \$100M - CLEO	231	233	259	240	229	243	294	258	251	258	250	263	3,009
18 Month CD's Over \$100M - VINI	2,078	1,726	1,901	1,780	1,741	1,694	1,836	1,963	1,906	2,030	1,954	2,043	22,652
18 Month CD's Over \$100M - GROV	824	759	808	910	978	939	975	992	905	920	891	970	10,871
24 Month CD's Over \$100M - VINI	770	550	510	505	499	478	500	510	478	498	480	502	6,280
24 Month CD's Over \$100M - GROV	78	37	-	-	-	-	-	-	-	-	-	-	115
36 Month CD's Over \$100M - VINI	3,873	3,322	3,884	3,971	3,949	3,789	3,650	3,359	3,247	3,523	3,392	3,597	43,556
36 Month CD's Over \$100M - GROV	1,882	1,733	1,795	1,917	2,009	1,930	1,987	2,001	1,907	1,992	1,896	1,978	23,027
60 Month CD's Over \$100M - VINI	988	831	939	929	918	878	919	937	877	914	879	918	10,927
60 Month CD's Over \$100M - GROV	433	399	408	427	442	425	437	440	420	439	418	436	5,124
12 Month Public Funds CD's - VINI	198	178	196	193	158	118	168	200	199	225	225	229	2,287
18 Month Public Funds CD's - GROV	49	45	46	48	50	53	61	61	58	61	58	60	650
36 Month Public Funds CD's - VINI	8	7	8	8	8	8	9	8	8	8	8	9	97
90-181 Day PF CD's Over \$100M - VINI	379	340	375	369	374	374	467	515	483	519	512	524	5,231
12 Month PF CD's Over \$100M - VINI	314	282	310	306	316	323	336	317	303	332	283	254	3,676
36 Month PF CD's Over \$100M - VINI	129	116	128	63	-	-	-	-	-	-	-	-	436
State Treasury CD's - VINI	11,308	9,409	10,607	10,576	11,216	13,358	15,960	18,242	19,170	20,219	19,531	21,630	181,226
State Treasury CD's - GROV	242	210	201	209	338	442	454	506	529	552	537	573	4,793
State Treasury CD's - CLEO	1,232	1,117	1,262	1,185	1,130	1,577	2,373	2,081	2,073	2,184	2,114	2,464	20,792
IRA's Variable - VINI	2,963	2,721	3,019	2,938	3,019	2,891	3,056	3,061	2,948	3,044	3,000	3,362	36,022
IRA's Variable - GROV	555	555	703	707	814	816	965	985	1,057	1,093	1,221	1,480	10,951
IRA's Variable - CLEO	83	77	88	85	88	86	94	94	88	83	90	104	1,060

## Income/Expense

(Whole Dollars)

*Account Level 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
6 Month U.S. Sterling Capital CD's	-	-	-	-	61	115	120	119	122	107	60	-	704
9 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	112	219	331
12 Month U.S. Sterling Capital CD's	674	615	698	626	630	551	571	461	291	188	106	-	5,411
2 Year U.S. Sterling Capital CD's	703	563	551	494	538	513	532	528	544	477	537	525	6,505
3 Year U.S. Sterling Capital CD's	645	588	667	598	652	622	644	639	659	578	650	636	7,578
4 Year U.S. Sterling Capital CD's	1,541	1,404	1,594	1,430	1,558	1,486	1,539	1,527	1,575	1,381	1,553	1,520	18,108
5 Year U.S. Sterling Capital CD's	4,282	3,902	4,429	3,973	4,329	4,129	4,276	4,245	4,378	3,839	4,315	4,223	50,320
3 Month Finance 500 CD's	1,527	2,784	3,159	1,417	-	-	-	-	2,217	3,889	4,371	2,139	21,503
6 Month Finance 500 CD's	4,466	3,306	3,752	8,212	14,227	15,712	18,046	17,476	18,023	14,459	14,736	18,626	151,041
9 Month Finance 500 CD's	625	1,140	1,294	1,161	1,265	1,206	1,249	1,240	1,279	6,352	13,017	12,742	42,570
12 Month Finance 500 CD's	7,674	6,237	7,755	6,956	7,579	7,229	7,486	7,433	5,736	7,502	19,668	25,706	116,961
3 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	2,110	4,521	4,671	721	-	12,023
5 Month Finance 500 CD's - CDWH	-	-	-	-	-	-	-	-	-	-	820	5,308	6,128
3 Month D.A. Davidson CD's	1,797	1,637	929	-	-	-	-	-	-	-	-	-	4,363
6 Month D.A. Davidson CD's	2,182	1,988	1,991	3,568	5,514	4,764	3,844	3,817	3,936	1,726	-	-	33,330
9 Month D.A. Davidson CD's	1,711	1,559	1,770	1,588	1,730	1,650	1,709	1,696	875	-	-	-	14,288
1 Month CDAR CD's	-	-	-	-	228	426	204	-	-	-	-	-	858
3 Month CDAR CD's	154	140	115	44	141	156	149	77	-	-	102	238	1,316
3 Month Public Funds CDAR CD's	-	27	50	19	25	-	-	90	174	182	89	-	656
6 Month CDAR CD's	1,555	1,936	1,830	648	1,865	1,867	1,565	1,420	1,531	1,767	1,888	2,112	19,984
6 Month PF CDAR CD's	1,433	1,134	1,200	1,179	1,340	1,202	1,338	1,556	1,424	1,406	1,339	1,296	15,847
1 Year CDAR CD's	323	161	-	207	-	285	545	559	540	564	551	556	4,291
1 Year Public Funds CDAR CD's	1,404	699	-	502	-	448	859	881	850	888	866	874	8,271
6 Month Bank CD's - ADMIN	124	111	122	121	62	-	-	-	-	-	-	-	540
<b>Certificates of Deposit</b>	<b>74,503</b>	<b>66,361</b>	<b>73,071</b>	<b>74,234</b>	<b>84,332</b>	<b>86,474</b>	<b>93,371</b>	<b>96,522</b>	<b>98,922</b>	<b>102,965</b>	<b>117,181</b>	<b>133,054</b>	<b>1,100,990</b>
FHLB Overnight	77	48	4,439	6,530	4,914	4,623	5,249	10,113	4,955	15,928	9,127	3,599	69,602
Unsecured Fed Funds Purchased - TIB	-	-	-	-	-	-	-	-	-	-	-	278	278
Unsecured Fed Funds Purchased - FTN	-	-	-	-	-	-	-	-	-	-	-	222	222
Unsecured Fed Funds Purchased - BBK	-	-	557	167	222	7	444	444	444	952	843	365	4,445
Unsecured Fed Funds Purchased - ZION	-	-	-	-	-	-	-	-	-	-	-	2	2
FHLB Advances - Convertible - ADMIN	23,956	21,638	23,956	23,183	23,956	23,183	23,956	18,969	13,208	13,649	12,768	-	222,422
<b>Total Non-Deposit Funding</b>	<b>24,033</b>	<b>21,686</b>	<b>28,952</b>	<b>29,880</b>	<b>29,092</b>	<b>27,813</b>	<b>29,649</b>	<b>29,526</b>	<b>18,607</b>	<b>30,529</b>	<b>22,738</b>	<b>4,466</b>	<b>296,971</b>
<b>Total Interest Bearing Liabilities</b>	<b>193,812</b>	<b>177,044</b>	<b>202,079</b>	<b>205,970</b>	<b>216,000</b>	<b>213,759</b>	<b>226,694</b>	<b>228,002</b>	<b>213,288</b>	<b>231,083</b>	<b>233,751</b>	<b>240,290</b>	<b>2,581,772</b>
<b>Non-Interest Deposits</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Cost of Funds</b>	<b>193,812</b>	<b>177,044</b>	<b>202,079</b>	<b>205,970</b>	<b>216,000</b>	<b>213,759</b>	<b>226,694</b>	<b>228,002</b>	<b>213,288</b>	<b>231,083</b>	<b>233,751</b>	<b>240,290</b>	<b>2,581,772</b>
<b>Total Other Liabilities</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Equity Capital</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>193,812</b>	<b>177,044</b>	<b>202,079</b>	<b>205,970</b>	<b>216,000</b>	<b>213,759</b>	<b>226,694</b>	<b>228,002</b>	<b>213,288</b>	<b>231,083</b>	<b>233,751</b>	<b>240,290</b>	<b>2,581,772</b>
<b>Net Interest Income</b>	<b>1,019,906</b>	<b>976,253</b>	<b>1,057,274</b>	<b>1,055,318</b>	<b>1,091,785</b>	<b>1,077,769</b>	<b>1,120,295</b>	<b>1,155,608</b>	<b>1,117,905</b>	<b>1,174,938</b>	<b>1,170,605</b>	<b>1,215,369</b>	<b>13,233,025</b>

## Indices

## Account Level 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
<b>Indices</b>													
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