

*Sample Bank*  
*Anywhere, USA*

*Year-End Performance Analysis*

*~ Account Level Series ~*

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

*Hybarger & Associates*

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Agricultural (360) Fixed - VINI	44	-	44	100.00	745	(701)	-	44	301	-	301	100.00
Agricultural (360) Fixed - GROV	-	-	-	-	253	(253)	-	-	21	-	21	100.00
Agricultural (360) Fixed - AGLN	19,716	23,210	(3,494)	(15.05)	18,847	869	18,758	958	19,310	21,179	(1,869)	(8.82)
Agricultural (360) Fixed - 20% - AGLN	444	357	87	24.37	484	(40)	346	98	455	352	103	29.26
Agricultural Fixed - VINI	-	29	(29)	(100.00)	-	-	28	(28)	21	28	(7)	(25.00)
Agricultural Fixed - AGLN	4,780	6,262	(1,482)	(23.67)	5,161	(381)	6,077	(1,297)	4,776	6,177	(1,401)	(22.68)
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	4,636	4,474	162	3.62	4,635	1	4,394	242	4,726	4,437	289	6.51
Agricultural 3 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 3 Years - w/C&F - AGLN	177	169	8	4.73	177	-	166	11	184	168	16	9.52
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	30,357	37,773	(7,416)	(19.63)	30,780	(423)	32,385	(2,028)	33,442	35,315	(1,873)	(5.30)
Commercial (360) HAR - Fixed - VINI	2,246	-	2,246	100.00	2,696	(450)	-	2,246	2,096	-	2,096	100.00
Commercial (360) Fixed - 20% - VINI	725	203	522	257.14	727	(2)	191	534	397	198	199	100.51
Commercial (360) Fixed - GROV	9,731	11,388	(1,657)	(14.55)	9,776	(45)	6,216	3,515	7,487	9,029	(1,542)	(17.08)
Commercial (360) Fixed - 20% - GROV	149	163	(14)	(8.59)	159	(10)	199	(50)	180	179	1	0.56
Commercial (360) Fixed - AGLN	168	15	153	1,020.00	160	8	15	153	113	15	98	653.33
Commercial Fixed - VINI	73	56	17	30.36	76	(3)	58	15	85	57	28	49.12
Commercial Fixed - 20% - VINI	-	49	(49)	(100.00)	-	-	50	(50)	12	49	(37)	(75.51)
Commercial Fixed - GROV	72	4	68	1,700.00	86	(14)	4	68	31	4	27	675.00
Commercial (FAC)-Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	10,627	6,699	3,928	58.64	10,627	-	6,698	3,929	9,823	6,698	3,125	46.66
Commercial (360) Monthly w/C&F - VINI	476	548	(72)	(13.14)	3,001	(2,525)	532	(56)	727	541	186	34.38
Commercial (360) Monthly w/C&F - GROV	-	12	(12)	(100.00)	-	-	12	(12)	2	12	(10)	(83.33)
Commercial Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	2,369	1,981	388	19.59	2,174	195	2,041	328	2,107	2,008	99	4.93
Commercial (360) Annually w/F - VINI	3,187	915	2,272	248.31	3,197	(10)	910	2,277	1,504	913	591	64.73
Commercial (360) Annually w/F - GL- VINI	2,027	2,295	(268)	(11.68)	2,027	-	2,281	(254)	2,132	2,288	(156)	(6.82)
Comm (360) Ann w/C&F - <1% Mar - VINI	10,294	7,894	2,400	30.40	5,603	4,691	6,754	3,540	6,292	7,374	(1,082)	(14.67)
Comm (360) Ann w/C&F - 1 % Mar - VINI	4,317	5,230	(913)	(17.46)	4,259	58	4,366	(49)	4,351	4,836	(485)	(10.03)
Comm (360) Ann w/C&F - >1% Mar - VINI	2,117	6,631	(4,514)	(68.07)	5,496	(3,379)	5,647	(3,530)	5,383	6,182	(799)	(12.92)
Commercial (360) Annually w/C&F - GROV	2,033	1,272	761	59.83	1,955	78	1,264	769	1,684	1,268	416	32.81
Commercial (360) Annually w/C&F - AGLN	481	-	481	100.00	481	-	-	481	202	-	202	100.00
Commercial Annually w/C&F - VINI	41	33	8	24.24	42	(1)	34	7	41	33	8	24.24
Commercial (360) 3 Yr w/C&F - VINI	3,173	3,052	121	3.96	3,197	(24)	3,034	139	3,172	3,044	128	4.20
Commercial (360) 3 Yr w/C&F - GROV	445	1,143	(698)	(61.07)	675	(230)	1,109	(664)	829	1,127	(298)	(26.44)
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	3	-	3	100.00
Commercial (360) 5 Yr w/C&F - VINI	36	47	(11)	(23.40)	36	-	48	(12)	41	47	(6)	(12.77)
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	25	-	25	100.00

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	4	-	4	100.00
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	22	-	22	100.00
Commercial 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commerical - Cadence Loans - VINI	4,721	5,000	(279)	(5.58)	4,999	(278)	5,000	(279)	4,976	5,000	(24)	(0.48)
Real Estate Fixed - VINI	10,782	9,802	980	10.00	11,042	(260)	8,926	1,856	8,429	9,402	(973)	(10.35)
Real Estate Fixed - 50% - VINI	85	1	84	8,400.00	95	(10)	1	84	59	1	58	5,800.00
Real Estate Fixed - GROV	4,938	6,280	(1,342)	(21.37)	4,947	(9)	5,056	(118)	5,000	5,722	(722)	(12.62)
Real Estate Fixed - 50% - GROV	2,125	2,732	(607)	(22.22)	2,310	(185)	2,612	(487)	2,461	2,677	(216)	(8.07)
Real Estate Fixed - AGLN	352	598	(246)	(41.14)	313	39	580	(228)	494	590	(96)	(16.27)
Real Estate Fixed - MTG	30	21	9	42.86	30	-	21	9	27	21	6	28.57
Real Estate Monthly w/F - VINI	-	-	-	-	-	-	-	-	1,163	-	1,163	100.00
Real Estate Monthly w/C - VINI	2,640	-	2,640	100.00	-	2,640	-	2,640	224	-	224	100.00
Real Estate Monthly w/F - 100% - GROV	1,580	1,550	30	1.94	1,581	(1)	1,597	(17)	1,586	1,571	15	0.95
Real Estate Monthly w/C - GROV	1,256	1,279	(23)	(1.80)	1,261	(5)	1,318	(62)	1,285	1,297	(12)	(0.93)
Real Estate Monthly w/C&F - VINI	418	500	(82)	(16.40)	433	(15)	515	(97)	466	507	(41)	(8.09)
Real Estate Monthly w/C&F - GROV	2,204	14	2,190	15,642.86	2,204	-	14	2,190	1,084	14	1,070	7,642.86
Real Estate Monthly w/C&F - CLEO	-	95	(95)	(100.00)	-	-	97	(97)	15	96	(81)	(84.38)
Real Estate Own. Occupied-Mo.-w/C&F-VINI	48	-	48	100.00	48	-	-	48	16	-	16	100.00
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	-	4,810	(4,810)	(100.00)	-	-	4,957	(4,957)	3,071	4,877	(1,806)	(37.03)
Real Estate Annually w/F - VINI	4,016	2,155	1,861	86.36	4,020	(4)	1,914	2,102	2,319	2,044	275	13.45
Real Estate Annually w/F - GROV	42	45	(3)	(6.67)	42	-	44	(2)	43	45	(2)	(4.44)
RE Annually w/C&F - <1% Mar - VINI	1,605	5,596	(3,991)	(71.32)	1,936	(331)	3,976	(2,371)	2,652	4,857	(2,205)	(45.40)
RE Annually w/C&F - 1% Mar - VINI	4,942	7,432	(2,490)	(33.50)	4,951	(9)	5,248	(306)	4,992	6,436	(1,444)	(22.44)
RE Annually w/C&F - >1% Mar - VINI	606	959	(353)	(36.81)	632	(26)	683	(77)	645	833	(188)	(22.57)
Real Estate Annually w/C&F -50%- VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Annually w/C&F - <1% Mar - GROV	6,256	4,059	2,197	54.13	6,250	6	3,924	2,332	5,899	3,997	1,902	47.59
RE Annually w/C&F - 1% Mar - GROV	4,743	2,898	1,845	63.66	4,433	310	2,814	1,929	3,596	2,860	736	25.73
RE Annually w/C&F - >1% Mar - GROV	1,249	1,545	(296)	(19.16)	1,254	(5)	1,485	(236)	1,386	1,518	(132)	(8.70)
Real Estate Annually w/C&F - 50% - GROV	51	-	51	100.00	51	-	-	51	35	-	35	100.00
Real Estate Annually w/C&F - CLEO	81	-	81	100.00	83	(2)	-	81	72	-	72	100.00
Real Estate Annually w/C&F - AGLN	12,500	11,345	1,155	10.18	12,219	281	11,143	1,357	11,493	11,253	240	2.13
Real Estate Annually w/C&F - MTG	-	76	(76)	(100.00)	-	-	78	(78)	32	77	(45)	(58.44)
Real Estate 2 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/C&F - VINI	1,188	1,277	(89)	(6.97)	1,155	33	1,239	(51)	1,189	1,259	(70)	(5.56)
Real Estate 2 Yr w/C&F - 50% - GROV	36	-	36	100.00	36	-	-	36	24	-	24	100.00
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C - VINI	2,646	-	2,646	100.00	2,656	(10)	-	2,646	1,796	-	1,796	100.00
Real Estate 3 Yr w/C&F - VINI	10,409	11,513	(1,104)	(9.59)	10,429	(20)	10,844	(435)	10,716	11,204	(488)	(4.36)
Real Estate 3 Yr w/C&F -50%- VINI	317	334	(17)	(5.09)	292	25	315	2	306	325	(19)	(5.85)
Real Estate 3 Yr w/C&F - GROV	1,820	2,909	(1,089)	(37.44)	1,832	(12)	2,857	(1,037)	2,254	2,885	(631)	(21.87)

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate 3 Yr w/C&F - AGLN	876	1,095	(219)	(20.00)	879	(3)	1,075	(199)	946	1,086	(140)	(12.89)
Real Estate 3 Yr w/C&F - MTG	838	413	425	102.91	834	4	401	437	605	408	197	48.28
Real Estate 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - GROV	-	2	(2)	(100.00)	-	-	2	(2)	1	2	(1)	(50.00)
Real Estate 5 Yr - AGLN	120	133	(13)	(9.77)	121	(1)	129	(9)	125	131	(6)	(4.58)
Real Estate 5 Yr w/C&F - VINI	5,217	5,405	(188)	(3.48)	5,247	(30)	5,245	(28)	5,230	5,331	(101)	(1.89)
Real Estate 5 Yr w/C&F -GL- VINI	153	263	(110)	(41.83)	167	(14)	255	(102)	198	259	(61)	(23.55)
Real Estate 5 Yr w/C&F -50%- VINI	58	63	(5)	(7.94)	58	-	61	(3)	59	62	(3)	(4.84)
Real Estate 5 Yr w/C&F - GROV	645	659	(14)	(2.12)	647	(2)	679	(34)	660	668	(8)	(1.20)
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	16	-	16	100.00
Real Estate 5 Yr w/C&F - AGLN	640	813	(173)	(21.28)	651	(11)	789	(149)	712	802	(90)	(11.22)
Real Estate 20 Yr w/C&F - AGLN	140	-	140	100.00	140	-	-	140	35	-	35	100.00
Real Estate 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	4	-	4	100.00
Real Estate 1 Year Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Year 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Libor Annually w/F - VINI	1,846	-	1,846	100.00	1,849	(3)	-	1,846	1,247	-	1,247	100.00
R.E. Comm Construction - Fixed - VINI	295	333	(38)	(11.41)	299	(4)	333	(38)	423	333	90	27.03
R.E. 1 - 4 Family Constr - Fixed - VINI	1,886	294	1,592	541.50	1,886	-	294	1,592	1,076	294	782	265.99
R.E. 1-4 Family Constr (360)-Fixed-GROV	734	470	264	56.17	707	27	470	264	589	470	119	25.32
R.E. 1-4 Family Constr- Fixed- GROV	160	-	160	100.00	160	-	-	160	53	-	53	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	871	1,164	(293)	(25.17)	762	109	1,130	(259)	1,003	1,149	(146)	(12.71)
R.E. Comm Constr - Annually w/F - VINI	7,821	2,198	5,623	255.82	7,823	(2)	1,971	5,850	3,960	2,096	1,864	88.93
R.E. Comm Constr - Annually w/C&F - VINI	1,667	-	1,667	100.00	1,601	66	-	1,667	669	-	669	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	1,451	(1,451)	(100.00)	-	-	1,407	(1,407)	460	1,431	(971)	(67.85)
R.E. Comm Constr - Ann w/C&F- >1M - GROV	381	707	(326)	(46.11)	693	(312)	707	(326)	673	707	(34)	(4.81)
R.E. Comm Constr - 2 Years w/F - VINI	-	2,487	(2,487)	(100.00)	-	-	2,487	(2,487)	2,911	2,487	424	17.05
R.E. Comm Constr - 3 Ys - w/C&F - VINI	330	421	(91)	(21.62)	330	-	421	(91)	340	421	(81)	(19.24)
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	2,645	1,782	863	48.43	2,580	65	1,750	895	2,498	1,767	731	41.37
R.E. Family Constr - 3 Yrs w/C&F - VINI	85	96	(11)	(11.46)	86	(1)	96	(11)	90	96	(6)	(6.25)
1-4 Family (360) Fixed - VINI	1,856	115	1,741	1,513.91	1,853	3	112	1,744	1,577	114	1,463	1,283.33
1-4 Family (360) Fixed - 100% - VINI	-	2,064	(2,064)	(100.00)	-	-	2,003	(2,003)	322	2,036	(1,714)	(84.18)
1-4 Family (360) Fixed - GROV	928	396	532	134.34	928	-	408	520	872	401	471	117.46
1-4 Family (360) Fixed - 100% - GROV	-	303	(303)	(100.00)	-	-	294	(294)	77	299	(222)	(74.25)
1-4 Family (360) Fixed - AGLN	1,319	-	1,319	100.00	1,379	(60)	-	1,319	737	-	737	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed - VINI	1,316	1,383	(67)	(4.84)	1,316	-	1,342	(26)	1,329	1,364	(35)	(2.57)
1-4 Family Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed -100%- GROV	-	1	(1)	(100.00)	-	-	1	(1)	-	1	(1)	(100.00)
1-4 Family Fixed - MTG	1,433	1,873	(440)	(23.49)	1,345	88	1,818	(385)	1,493	1,848	(355)	(19.21)

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Second Mortgage (360) - Fixed - GROV	-	-	-	-	-	-	-	-	38	-	38	100.00
Second Mortgage - Fixed - MTG	91	71	20	28.17	91	-	69	22	88	70	18	25.71
Res Impr (360) - Fixed - AGLN	122	173	(51)	(29.48)	139	(17)	168	(46)	139	171	(32)	(18.71)
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - VINI	15	16	(1)	(6.25)	15	-	17	(2)	16	17	(1)	(5.88)
1-4 Family (360) - Annually - GROV	132	-	132	100.00	133	(1)	-	132	90	-	90	100.00
1-4 Family (360) Annually w/F- VINI	118	47	71	151.06	118	-	46	72	120	47	73	155.32
1-4 Family (360) Annually w/C&F - VINI	1,448	-	1,448	100.00	722	726	-	1,448	662	-	662	100.00
1-4 Family (360) Annually w/C&F - GROV	1,105	201	904	449.75	1,109	(4)	202	903	945	201	744	370.15
1-4 Family (360) Annual w/C&F-100% - GROV	245	1,011	(766)	(75.77)	246	(1)	1,017	(772)	365	1,014	(649)	(64.00)
1-4 Family (360) Annual w/C&F - AGLN	795	832	(37)	(4.45)	797	(2)	817	(22)	805	825	(20)	(2.42)
1-4 Fam (360) Annually w/C&F - MTG	-	490	(490)	(100.00)	-	-	142	(142)	62	331	(269)	(81.27)
1-4 Family Annually w/C&F - VINI	18	21	(3)	(14.29)	18	-	20	(2)	19	20	(1)	(5.00)
1-4 Family Annually w/C&F - GROV	222	182	40	21.98	222	-	188	34	229	185	44	23.78
1-4 Family Annually w/C&F - 100% - GROV	-	60	(60)	(100.00)	-	-	62	(62)	10	61	(51)	(83.61)
1-4 Family Annually w/C&F - MTG	1,325	1,568	(243)	(15.50)	1,332	(7)	1,522	(197)	1,403	1,547	(144)	(9.31)
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	93	106	(13)	(12.26)	94	(1)	103	(10)	98	105	(7)	(6.67)
1-4 Family (360) 3 Yr w/F - VINI	41	43	(2)	(4.65)	42	(1)	42	(1)	160	43	117	272.09
1-4 Family (360) 3 Yr w/C&F - VINI	1,643	-	1,643	100.00	1,586	57	-	1,643	1,183	-	1,183	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	512	15	497	3,313.33	520	(8)	15	497	459	15	444	2,960.00
1-4 Family (360) 3 Yr w/C&F -100% - GROV	-	510	(510)	(100.00)	-	-	507	(507)	87	509	(422)	(82.91)
1-4 Family (360) 3 Yr w/C&F - MTG	53	15	38	253.33	54	(1)	15	38	50	15	35	233.33
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	45	(45)	(100.00)	-	-	46	(46)	7	45	(38)	(84.44)
1-4 Family 3 Yr w/C&F - VINI	165	-	165	100.00	166	(1)	-	165	116	-	116	100.00
1-4 Family 3 Yr w/C&F - 100% - VINI	-	118	(118)	(100.00)	-	-	115	(115)	18	117	(99)	(84.62)
1-4 Family 3 Yr w/C&F - GROV	53	55	(2)	(3.64)	53	-	57	(4)	54	56	(2)	(3.57)
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	4,010	3,896	114	2.93	3,902	108	3,764	246	3,994	3,836	158	4.12
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	3,517	4,437	(920)	(20.73)	3,525	(8)	4,245	(728)	3,792	4,349	(557)	(12.81)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	2,987	3,344	(357)	(10.68)	3,061	(74)	3,188	(201)	3,185	3,273	(88)	(2.69)
1-4 Family (360) 5 Yr w/C&F - VINI	369	27	342	1,266.67	371	(2)	29	340	405	28	377	1,346.43
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	-	555	(555)	(100.00)	-	-	572	(572)	92	563	(471)	(83.66)
1-4 Family (360) 5 Yr w/C&F - GROV	35	37	(2)	(5.41)	35	-	37	(2)	37	37	-	-
1-4 Family (360) 5 Yr w/C&F -100% - GROV	-	23	(23)	(100.00)	-	-	22	(22)	2	22	(20)	(90.91)
1-4 Family (360) 5 Yr w/C&F- MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	158	34	124	364.71	159	(1)	35	123	144	34	110	323.53
1-4 Family 5 Yr w/C&F - 100% - VINI	-	147	(147)	(100.00)	-	-	143	(143)	23	145	(122)	(84.14)
1-4 Family 5 Yr w/C&F - GROV	15	-	15	100.00	16	(1)	-	15	14	-	14	100.00
1-4 Family 5 Yr w/C&F - MTG	3,723	4,195	(472)	(11.25)	3,824	(101)	4,243	(520)	4,013	4,217	(204)	(4.84)
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	287	315	(28)	(8.89)	290	(3)	316	(29)	301	315	(14)	(4.44)

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	-	2	(2)	(100.00)	-	-	2	(2)	-	2	(2)	(100.00)
1-4 Family (360) 5Yr 5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - MTG	22	27	(5)	(18.52)	22	-	26	(4)	24	26	(2)	(7.69)
Second MTG (360) - Annually w/C&F - AGLN	390	-	390	100.00	390	-	-	390	339	-	339	100.00
Second Mortgage - Annually - w/C&F - MTG	96	164	(68)	(41.46)	98	(2)	159	(63)	129	162	(33)	(20.37)
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	-	-	-	-	1	-	1	100.00
Second Mortgage - 3 Years - w/C&F - VINI	108	-	108	100.00	108	-	-	108	55	-	55	100.00
Second Mortgage - 3 Years - w/C&F - MTG	1,110	1,358	(248)	(18.26)	1,115	(5)	1,310	(200)	1,206	1,336	(130)	(9.73)
Second Mortgage - 5 Years - w/C&F - GROV	14	39	(25)	(64.10)	15	(1)	40	(26)	20	39	(19)	(48.72)
Second Mortgage - 5 Years - w/C&F - MTG	160	302	(142)	(47.02)	161	(1)	302	(142)	187	302	(115)	(38.08)
Res Impr (360) Annual w/C&F - VINI	1,514	2,049	(535)	(26.11)	1,517	(3)	1,245	269	1,495	1,682	(187)	(11.12)
Res Impr (360) - Annually - w/C&F - AGLN	4,977	5,932	(955)	(16.10)	4,977	-	5,757	(780)	5,328	5,852	(524)	(8.95)
Res Impr (360) - 3 Years - w/C&F - VINI	189	1,713	(1,524)	(88.97)	189	-	1,765	(1,576)	441	1,736	(1,295)	(74.60)
Res Impr (360) - 3 Years - w/C&F - AGLN	39	146	(107)	(73.29)	40	(1)	142	(103)	118	144	(26)	(18.06)
Res Impr - 3 Years - w/C&F - AGLN	-	113	(113)	(100.00)	-	-	110	(110)	72	112	(40)	(35.71)
Res Impr - 3 Years - w/C&F - MTG	21	-	21	100.00	22	(1)	-	21	20	-	20	100.00
Mortgage Warehouse Loans	-	206	(206)	(100.00)	-	-	-	-	67	203	(136)	(67.00)
MTG Warehouse Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Investor Loans - Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Installment Simple Fixed - VINI	6,309	6,267	42	0.67	6,351	(42)	5,547	762	5,808	5,939	(131)	(2.21)
Installment Simple Fixed -20%- VINI	151	138	13	9.42	148	3	142	9	145	140	5	3.57
Installment Simple Fixed - GROV	6,441	4,119	2,322	56.37	6,265	176	3,997	2,444	5,321	4,063	1,258	30.96
Installment Simple Fixed -20%- GROV	87	124	(37)	(29.84)	90	(3)	125	(38)	103	125	(22)	(17.60)
Installment Simple Fixed - CLEO	1	1	-	-	1	-	1	-	7	1	6	600.00
Installment Simple Fixed - MTG	48	20	28	140.00	49	(1)	19	29	21	19	2	10.53
Installment Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually w/C&F - VINI	85	-	85	100.00	85	-	-	85	52	-	52	100.00
Installment Annually w/C&F -20% - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Semi Ann. w/ C&F- GROV	115	-	115	100.00	116	(1)	-	115	39	-	39	100.00
Installment Annually w/C&F - GROV	3,093	2,879	214	7.43	3,141	(48)	2,794	299	3,062	2,840	222	7.82
Installment - 2 Years - w/C&F - GROV	67	-	67	100.00	67	-	-	67	34	-	34	100.00
Installment 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr w/C&F - VINI	920	1,264	(344)	(27.22)	924	(4)	1,227	(307)	1,017	1,247	(230)	(18.44)
Installment 3 Yr w/C&F - GROV	1,018	1,208	(190)	(15.73)	1,035	(17)	1,172	(154)	1,047	1,191	(144)	(12.09)
Installment 3 Yr w/C&F - MTG	34	38	(4)	(10.53)	34	-	37	(3)	35	38	(3)	(7.89)
Installment 5 Yr w/C&F - VINI	61	66	(5)	(7.58)	62	(1)	68	(7)	65	67	(2)	(2.99)
Installment 5 Yr w/C&F - GROV	1,208	1,666	(458)	(27.49)	1,218	(10)	1,717	(509)	1,484	1,689	(205)	(12.14)
Installment 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment >5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	2	-	2	100.00
Installment 1 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Real Estate Part. Monthly - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Sold - (360)- Fixed - VINI	(4,450)	(3,428)	(1,022)	(29.81)	(4,500)	50	(3,533)	(917)	(4,270)	(3,476)	(794)	(22.84)
Commercial Sold (360) - Monthly - VINI	(2,351)	(2,435)	84	3.45	(2,351)	-	(2,509)	158	(2,351)	(2,468)	117	4.74
Comm Sold (360) - 3 Yrs w/C&F - VINI	(1,803)	(1,903)	100	5.25	(1,816)	13	(1,961)	158	(1,877)	(1,929)	52	2.70
RE Sold - Monthly w/C&F - VINI	(30)	-	(30)	(100.00)	(30)	-	-	(30)	(15)	-	(15)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - VINI	(1,420)	(1,428)	8	0.56	(1,425)	5	(1,472)	52	(1,444)	(1,448)	4	0.28
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Sold - Ann w/C&F - <1% Mar - GROV	(966)	(480)	(486)	(101.25)	(969)	3	(495)	(471)	(858)	(487)	(371)	(76.18)
New Loans Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - VINI	10	10	-	-	10	-	10	-	10	10	-	-
Fresh Start Repayment Plan - GROV	1	1	-	-	2	(1)	1	-	2	1	1	100.00
Fresh Start Repayment Plan - CLEO	-	1	(1)	(100.00)	-	-	1	(1)	1	1	-	-
Business Manager Loans - VINI	8,755	8,275	480	5.80	7,932	823	6,994	1,761	7,846	7,936	(90)	(1.13)
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	1,268	1,558	(290)	(18.61)	1,925	(657)	1,650	(382)	1,764	1,537	227	14.77
Overdrafts - VINI	182	122	60	49.18	258	(76)	87	95	129	123	6	4.88
Overdrafts - GROV	26	21	5	23.81	22	4	17	9	23	20	3	15.00
Overdrafts - CLEO	10	8	2	25.00	9	1	7	3	7	8	(1)	(12.50)
Overdrafts - AGLN	2	-	2	100.00	9	(7)	31	(29)	10	-	10	100.00
Non-Accrual Loans - VINI	5,051	1,351	3,700	273.87	5,520	(469)	1,351	3,700	4,587	1,351	3,236	239.53
Non-Accrual Loans - GROV	-	37	(37)	(100.00)	-	-	37	(37)	23	37	(14)	(37.84)
Non-Accrual Loans - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - MTG	92	111	(19)	(17.12)	25	67	111	(19)	65	111	(46)	(41.44)
<b>Total Loans</b>	<b>288,839</b>	<b>287,364</b>	<b>1,475</b>	<b>0.51</b>	<b>288,908</b>	<b>(69)</b>	<b>256,350</b>	<b>32,489</b>	<b>277,395</b>	<b>273,487</b>	<b>3,908</b>	<b>1.43</b>
U.S. Treasuries - ADMIN	4,978	-	4,978	100.00	-	4,978	-	4,978	1,387	-	1,387	100.00
Int Inc Adj - Treasuries	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable- ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable - NEW	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS)State Tax Exempt-ADMIN	65,649	63,714	1,935	3.04	65,649	-	60,649	5,000	64,323	63,438	885	1.40
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	41,134	40,947	187	0.46	41,398	(264)	44,893	(3,759)	42,711	42,648	63	0.15
MBS - Fixed - FNMA & FHLMC - NEW	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - GNMA - ADMIN	30,337	25,545	4,792	18.76	28,820	1,517	27,221	3,116	28,444	27,079	1,365	5.04
S.B.A. Securities	3,894	-	3,894	100.00	3,993	(99)	-	3,894	3,641	-	3,641	100.00
Tax-Exempt Municipals - ADMIN	1,635	1,336	299	22.38	1,635	-	2,421	(786)	1,670	1,469	201	13.68
Portfolio C.D.'s	4,268	4,749	(481)	(10.13)	5,121	(853)	4,998	(730)	4,610	4,762	(152)	(3.19)
Investment C.D.'s - ADMIN	100	-	100	100.00	100	-	200	(100)	116	32	84	262.50
Farmer Mac Stock	17	17	-	-	17	-	17	-	17	17	-	-
FRB Stock	348	273	75	27.47	348	-	273	75	336	273	63	23.08
Income Adj. FRB Stock	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Stock	826	666	160	24.02	822	4	648	178	526	657	(131)	(19.94)
<b>Total Investments</b>	<b>153,186</b>	<b>137,247</b>	<b>15,939</b>	<b>11.61</b>	<b>147,903</b>	<b>5,283</b>	<b>141,320</b>	<b>11,866</b>	<b>147,781</b>	<b>140,374</b>	<b>7,407</b>	<b>5.28</b>

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category									**** Year-to-Date Average ****			
	Dec 18 Actual	Dec 18 Budget	Variance	Percent	Nov 18 Actual	Variance	Dec 17 Actual	Variance	Actual	Budget	Variance	Percent
Interest Bearing FHLB - ADMIN	32	-	32	100.00	26	6	46	(14)	80	-	80	100.00
Settlement Account	885	251	634	252.59	8	877	2	883	464	238	226	94.96
FHLB Overnight - ADMIN	1,200	-	1,200	100.00	-	1,200	350	850	1,378	512	866	169.14
Fed Funds Sold - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Short-Term Liquidity</b>	<b>2,117</b>	<b>251</b>	<b>1,866</b>	<b>743.43</b>	<b>34</b>	<b>2,083</b>	<b>398</b>	<b>1,719</b>	<b>1,923</b>	<b>751</b>	<b>1,172</b>	<b>156.06</b>
<b>Total Earning Assets</b>	<b>444,142</b>	<b>424,862</b>	<b>19,280</b>	<b>4.54</b>	<b>436,845</b>	<b>7,297</b>	<b>398,068</b>	<b>46,074</b>	<b>427,099</b>	<b>414,612</b>	<b>12,487</b>	<b>3.01</b>
Cash - VINI	1,601	2,231	(630)	(28.24)	1,681	(80)	1,923	(322)	1,905	2,201	(296)	(13.45)
Cash - GROV	467	340	127	37.35	441	26	327	140	382	335	47	14.03
Cash - CLEO	195	(20)	215	1,075.00	227	(32)	(4)	199	13	(19)	32	168.42
Cash - ADMIN	20	11	9	81.82	35	(15)	15	5	19	11	8	72.73
Due From Banks - ADMIN	7,137	3,825	3,312	86.59	3,282	3,855	3,436	3,701	4,368	3,773	595	15.77
Fixed Assets - VINI	4,560	4,635	(75)	(1.62)	4,587	(27)	4,858	(298)	4,708	4,737	(29)	(0.61)
Fixed Assets - GROV	1,445	1,471	(26)	(1.77)	1,453	(8)	1,550	(105)	1,493	1,507	(14)	(0.93)
Fixed Assets - CLEO	13	-	13	100.00	14	(1)	16	(3)	15	5	10	200.00
Fixed Assets - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - MTG	140	-	140	100.00	141	(1)	-	140	115	-	115	100.00
Fixed Assets- EBANK	-	-	-	-	34	(34)	-	-	8	-	8	100.00
Fixed Assets - ADMIN	572	449	123	27.39	554	18	605	(33)	627	520	107	20.58
Base Reserve - VINI	(2,654)	(2,654)	-	-	(2,654)	-	(2,431)	(223)	(2,654)	(2,654)	-	-
Provisions - VINI	(237)	(240)	3	1.25	(217)	(20)	(215)	(22)	(130)	(131)	1	0.76
Net Charge-Offs / (Recoveries) - VINI	23	-	23	100.00	(57)	80	(8)	31	(16)	-	(16)	(100.00)
Base Reserve - GROV	(153)	(153)	-	-	(153)	-	(268)	115	(153)	(153)	-	-
Provisions - GROV	(125)	(106)	(19)	(17.92)	(112)	(13)	(90)	(35)	(66)	(57)	(9)	(15.79)
Net Charge-Offs / (Recoveries) - GROV	35	140	(105)	(75.00)	34	1	205	(170)	10	65	(55)	(84.62)
Base Reserve - CLEO	(118)	(118)	-	-	(118)	-	(119)	1	(118)	(118)	-	-
Provisions - CLEO	(2)	-	(2)	(100.00)	(2)	-	(1)	(1)	(2)	-	(2)	(100.00)
Net Charge-Offs / (Recoveries) - CLEO	1	-	1	100.00	1	-	2	(1)	1	-	1	100.00
Base Reserve - AGLN	153	153	-	-	153	-	-	153	153	153	-	-
Provisions - AGLN	(80)	(91)	11	12.09	(72)	(8)	(35)	(45)	(43)	(50)	7	14.00
Net Charge-Offs / (Recoveries) - AGLN	1	128	(127)	(99.22)	-	1	188	(187)	-	59	(59)	(100.00)
Base Reserve - MTG	(309)	(309)	-	-	(309)	-	(305)	(4)	(309)	(309)	-	-
Provisions - MTG	(38)	(43)	5	11.63	(34)	(4)	(44)	6	(21)	(23)	2	8.70
Net Charge-Offs / (Recoveries) - MTG	137	32	105	328.13	137	-	40	97	85	15	70	466.67
Other Real Estate Owned - VINI	388	650	(262)	(40.31)	283	105	650	(262)	419	650	(231)	(35.54)
Other Real Estate Owned - GROV	2,010	2,231	(221)	(9.91)	2,025	(15)	2,231	(221)	2,129	2,231	(102)	(4.57)
Other Real Estate Owned - MTG	-	9	(9)	(100.00)	(10)	10	9	(9)	(9)	9	(18)	(200.00)
A.F.S. Deferred Tax - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-



## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Income Receivable - VINI	970	676	294	43.49	1,075	(105)	656	314	949	667	282	42.28
Income Receivable - GROV	222	158	64	40.51	196	26	153	69	168	156	12	7.69
Income Receivable - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - AGLN	1,020	825	195	23.64	1,032	(12)	801	219	983	814	169	20.76
Income Receivable- MTG	128	-	128	100.00	104	24	-	128	48	-	48	100.00
Income Receivable - CDP	10	10	-	-	16	(6)	10	-	13	10	3	30.00
Income Receivable - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - VINI	46	97	(51)	(52.58)	51	(5)	94	(48)	84	96	(12)	(12.50)
Prepaid Expenses - GROV	23	25	(2)	(8.00)	24	(1)	24	(1)	25	24	1	4.17
Prepaid Expenses - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - AGLN	-	1	(1)	(100.00)	-	-	1	(1)	-	1	(1)	(100.00)
Prepaid Expenses - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - ADMIN	502	590	(88)	(14.92)	551	(49)	602	(100)	477	595	(118)	(19.83)
Prepaid FDIC Assessment - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - VINI	(55)	118	(173)	(146.61)	590	(645)	90	(145)	176	117	59	50.43
Other Assets - GROV	52	87	(35)	(40.23)	3	49	79	(27)	78	85	(7)	(8.24)
Other Assets - CLEO	1	-	1	100.00	1	-	-	1	1	-	1	100.00
Other Assets - AGLN	88	15	73	486.67	(497)	585	21	67	(66)	15	(81)	(540.00)
Other Assets - MTG	14	142	(128)	(90.14)	10	4	136	(122)	88	142	(54)	(38.03)
Other Assets - ADMIN	627	613	14	2.28	678	(51)	547	80	614	605	9	1.49
Held to Maturity - Gain / (Loss)	11	3	8	266.67	3	8	(12)	23	(2)	(6)	4	66.67
Held to Maturity - (Contra)	(11)	(3)	(8)	(266.67)	(3)	(8)	12	(23)	2	6	(4)	(66.67)
Off Balance Sheet Items	14,765	13,872	893	6.44	14,765	-	13,871	894	15,236	13,872	1,364	9.83
Off Balance Sheet Items II	14,063	933	13,130	1,407.29	14,063	-	11,663	2,400	13,001	933	12,068	1,293.46
RBC Adjustment	11	528	(517)	(97.92)	11	-	527	(516)	(293)	528	(821)	(155.49)
RBC Adjustment (Contra)	(28,839)	(15,333)	(13,506)	(88.08)	(28,839)	-	(26,061)	(2,778)	(27,943)	(15,333)	(12,610)	(82.24)
Available for Sale Mark-to-Market	(3,755)	(4,894)	1,139	23.27	(7,228)	3,473	(1,933)	(1,822)	(5,795)	(3,682)	(2,113)	(57.39)
Mortgage Servicing Rights - ADMIN	524	688	(164)	(23.84)	562	(38)	546	(22)	541	629	(88)	(13.99)
Other Intangible Assets	2	2	-	-	2	-	2	-	2	2	-	-
<b>Total Non-Earning Assets</b>	<b>15,601</b>	<b>11,726</b>	<b>3,875</b>	<b>33.05</b>	<b>8,514</b>	<b>7,087</b>	<b>14,364</b>	<b>1,237</b>	<b>11,313</b>	<b>13,032</b>	<b>(1,719)</b>	<b>(13.19)</b>
<b>Total Assets</b>	<b>459,743</b>	<b>436,588</b>	<b>23,155</b>	<b>5.30</b>	<b>445,359</b>	<b>14,384</b>	<b>412,432</b>	<b>47,311</b>	<b>438,412</b>	<b>427,644</b>	<b>10,768</b>	<b>2.52</b>

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
NOW Accounts - VINI	5,189	8,472	(3,283)	(38.75)	5,556	(367)	8,523	(3,334)	7,054	8,495	(1,441)	(16.96)
First Baptist - Now Acct - VINI	87	65	22	33.85	80	7	65	22	73	65	8	12.31
Seniors First Accounts - VINI	11,719	12,774	(1,055)	(8.26)	11,673	46	12,622	(903)	12,692	12,705	(13)	(0.10)
Ideal Checking Accounts - VINI	7,388	8,612	(1,224)	(14.21)	7,860	(472)	8,358	(970)	8,009	8,496	(487)	(5.73)
NOW Accounts - GROV	72	49	23	46.94	61	11	48	24	55	49	6	12.24
First Premier Accounts - GROV	145	201	(56)	(27.86)	161	(16)	195	(50)	164	198	(34)	(17.17)
Seniors First Account - GROV	7,152	7,622	(470)	(6.17)	7,113	39	7,531	(379)	7,213	7,580	(367)	(4.84)
Ideal Checking Account - GROV	4,701	5,515	(814)	(14.76)	5,012	(311)	5,352	(651)	5,462	5,440	22	0.40
Business First Accounts - GROV	383	394	(11)	(2.79)	402	(19)	406	(23)	413	399	14	3.51
New Deposit Accts - GROV	-	1,159	(1,159)	(100.00)	-	-	-	-	-	510	(510)	(100.00)
Now Accounts - CLEO	1,803	1,999	(196)	(9.80)	1,757	46	1,940	(137)	1,810	1,972	(162)	(8.22)
Ideal Checking Accounts - CLEO	1,270	1,851	(581)	(31.39)	1,252	18	1,796	(526)	1,583	1,826	(243)	(13.31)
NOW Accounts - AGLN	8	10	(2)	(20.00)	10	(2)	10	(2)	9	10	(1)	(10.00)
Seniors First Accounts - AGLN	312	222	90	40.54	391	(79)	215	97	445	219	226	103.20
Ideal Checking - AGLN	246	112	134	119.64	277	(31)	109	137	193	111	82	73.87
Bankruptcy Trustee Accounts	59,603	53,680	5,923	11.03	50,371	9,232	53,712	5,891	56,101	53,425	2,676	5.01
MMDA - VINI	3,456	3,663	(207)	(5.65)	3,516	(60)	3,450	6	3,372	3,565	(193)	(5.41)
MMDA - GROV	2,329	3,681	(1,352)	(36.73)	2,468	(139)	3,467	(1,138)	3,152	3,582	(430)	(12.00)
MMDA - CLEO	408	600	(192)	(32.00)	414	(6)	582	(174)	517	592	(75)	(12.67)
MMDA - Stillwater	11,180	-	11,180	100.00	10,659	521	-	11,180	4,621	-	4,621	100.00
ICS MMDA OWB Accts - PF - ADMIN	15,019	-	15,019	100.00	-	15,019	-	15,019	1,276	-	1,276	100.00
Treasury Index Accounts - VINI	7,406	1,632	5,774	353.80	7,011	395	1,682	5,724	4,692	1,655	3,037	183.50
Treasury Index Accounts - GROV	7,576	1,052	6,524	620.15	7,072	504	1,084	6,492	3,753	1,066	2,687	252.06
Treasury Index Accounts - CLEO	292	-	292	100.00	301	(9)	-	292	182	-	182	100.00
Treasury Index Accounts - AGLN	104	-	104	100.00	253	(149)	-	104	160	-	160	100.00
Treasury Index Accounts - EBANK	225	-	225	100.00	-	225	-	225	19	-	19	100.00
Managed Corporate Funding - VINI	24,282	28,089	(3,807)	(13.55)	24,233	49	28,089	(3,807)	24,451	28,093	(3,642)	(12.96)
Craig County Treasurer - VINI	11,920	11,946	(26)	(0.22)	7,442	4,478	12,163	(243)	9,004	12,045	(3,041)	(25.25)
City of Grove Funds - GROV	8,671	7,043	1,628	23.12	8,116	555	6,835	1,836	8,011	6,948	1,063	15.30
N.E. Tech Center - VINI	11,654	11,145	509	4.57	10,554	1,100	12,245	(591)	16,679	16,700	(21)	(0.13)
Vinita ISD - VINI	1,918	2,636	(718)	(27.24)	2,132	(214)	2,716	(798)	3,205	2,672	533	19.95
Grove ISD - GROV	405	410	(5)	(1.22)	427	(22)	398	7	421	405	16	3.95
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	346	113	233	206.19	333	13	116	230	385	114	271	237.72
New PF Deposit Accts - GROV	-	571	(571)	(100.00)	-	-	-	-	-	251	(251)	(100.00)
Cleora ISD - CLEO	2,136	3,226	(1,090)	(33.79)	2,875	(739)	3,324	(1,188)	3,402	3,270	132	4.04
White Oak ISD - VINI	425	519	(94)	(18.11)	459	(34)	535	(110)	599	526	73	13.88
NOW Accts Public Funds - VINI	5,967	4,968	999	20.11	5,917	50	5,028	939	5,974	4,995	979	19.60
MMDA - Public Funds - VINI	197	159	38	23.90	197	-	154	43	181	157	24	15.29
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Interest Bearing Checking</b>	<b>215,994</b>	<b>184,189</b>	<b>31,805</b>	<b>17.27</b>	<b>186,355</b>	<b>29,639</b>	<b>182,750</b>	<b>33,244</b>	<b>195,332</b>	<b>188,135</b>	<b>7,197</b>	<b>3.83</b>

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Savings Accounts - VINI	11,105	12,736	(1,631)	(12.81)	11,360	(255)	12,434	(1,329)	12,151	12,597	(446)	(3.54)
Savings Accounts - GROV	5,227	5,480	(253)	(4.62)	5,285	(58)	5,318	(91)	5,339	5,406	(67)	(1.24)
Savings Accounts - CLEO	1,648	2,385	(737)	(30.90)	1,917	(269)	2,293	(645)	2,022	2,343	(321)	(13.70)
Savings Accounts - AGLN	52	75	(23)	(30.67)	47	5	73	(21)	55	74	(19)	(25.68)
Savings Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Ideal Savings Accounts - VINI	1,546	2,332	(786)	(33.70)	1,775	(229)	2,263	(717)	1,805	2,300	(495)	(21.52)
Ideal Savings Accounts - GROV	2,191	3,387	(1,196)	(35.31)	2,212	(21)	3,287	(1,096)	2,936	3,341	(405)	(12.12)
Ideal Savings Accounts - CLEO	289	371	(82)	(22.10)	312	(23)	360	(71)	364	366	(2)	(0.55)
Health Savings Accounts - VINI	38	40	(2)	(5.00)	38	-	39	(1)	38	40	(2)	(5.00)
Health Savings Accounts - GROV	58	76	(18)	(23.68)	66	(8)	76	(18)	68	76	(8)	(10.53)
Health Savings Accounts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Savings Deposits</b>	<b>22,154</b>	<b>26,883</b>	<b>(4,729)</b>	<b>(17.59)</b>	<b>23,012</b>	<b>(858)</b>	<b>26,143</b>	<b>(3,989)</b>	<b>24,777</b>	<b>26,543</b>	<b>(1,766)</b>	<b>(6.65)</b>
1-89 Day CD's - VINI	1	65	(64)	(98.46)	1	-	63	(62)	44	64	(20)	(31.25)
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	2	2	-	-	2	-	2	-	19	2	17	850.00
90-181 Day CD's - GROV	-	49	(49)	(100.00)	-	-	50	(50)	4	49	(45)	(91.84)
182-364 Day CD's - VINI	604	622	(18)	(2.89)	733	(129)	641	(37)	706	631	75	11.89
182-364 Day CD's - GROV	22	171	(149)	(87.13)	22	-	172	(150)	126	171	(45)	(26.32)
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	1,577	1,248	329	26.36	1,544	33	1,286	291	1,484	1,265	219	17.31
12 Month CD's - GROV	260	267	(7)	(2.62)	322	(62)	275	(15)	287	271	16	5.90
12 Month CD's New Accts - GROV	-	2,354	(2,354)	(100.00)	-	-	-	-	-	1,035	(1,035)	(100.00)
12 Month CD's - CLEO	120	72	48	66.67	120	-	70	50	120	71	49	69.01
18 Month CD's - VINI	483	443	40	9.03	456	27	457	26	446	450	(4)	(0.89)
18 Month CD's - GROV	945	936	9	0.96	941	4	965	(20)	920	949	(29)	(3.06)
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	34	134	(100)	(74.63)	98	(64)	138	(104)	99	136	(37)	(27.21)
24 Month CD's - GROV	86	403	(317)	(78.66)	86	-	415	(329)	173	408	(235)	(57.60)
36 Month CD's - VINI	1,685	1,889	(204)	(10.80)	1,741	(56)	1,878	(193)	1,767	1,884	(117)	(6.21)
36 Month CD - GROV	695	736	(41)	(5.57)	687	8	758	(63)	765	746	19	2.55
36 Month CD - CLEO	15	8	7	87.50	15	-	8	7	9	8	1	12.50
48 Month CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's - GROV	14	4	10	250.00	14	-	4	10	9	4	5	125.00
60 Month CD's - VINI	332	322	10	3.11	331	1	324	8	351	323	28	8.67
60 Month CD's - GROV	64	80	(16)	(20.00)	64	-	82	(18)	66	81	(15)	(18.52)
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	22	-	22	100.00
90-181 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	599	1,377	(778)	(56.50)	599	-	1,385	(786)	945	1,380	(435)	(31.52)
182 - 364 Day CD's Over \$100M - GROV	-	97	(97)	(100.00)	-	-	100	(100)	33	98	(65)	(66.33)

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category									**** Year-to-Date Average ****			
	Dec 18 Actual	Dec 18 Budget	Variance	Percent	Nov 18 Actual	Variance	Dec 17 Actual	Variance	Actual	Budget	Variance	Percent
12 Month CD's Over \$100M - VINI	6,796	5,783	1,013	17.52	7,009	(213)	5,612	1,184	6,152	5,704	448	7.85
12 Month CD's Over \$100M - GROV	4,307	3,418	889	26.01	4,303	4	3,317	990	4,486	3,372	1,114	33.04
12 Month CD's Over \$100M - CLEO	200	309	(109)	(35.28)	200	-	300	(100)	200	305	(105)	(34.43)
18 Month CD's Over \$100M - VINI	1,948	2,112	(164)	(7.77)	1,948	-	2,050	(102)	1,887	2,084	(197)	(9.45)
18 Month CD's Over \$100M - GROV	934	1,146	(212)	(18.50)	932	2	1,126	(192)	963	1,137	(174)	(15.30)
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	1,446	500	946	189.20	1,442	4	485	961	1,072	493	579	117.44
24 Month CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	2,580	3,711	(1,131)	(30.48)	2,684	(104)	3,601	(1,021)	3,166	3,660	(494)	(13.50)
36 Month CD's Over \$100M - GROV	1,910	2,075	(165)	(7.95)	2,025	(115)	2,009	(99)	1,938	2,047	(109)	(5.32)
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	1,262	622	640	102.89	1,261	1	604	658	955	614	341	55.54
60 Month CD's Over \$100M - GROV	101	377	(276)	(73.21)	313	(212)	366	(265)	360	372	(12)	(3.23)
Local Independent Funding - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	304	351	(47)	(13.39)	298	6	335	(31)	316	351	(35)	(9.97)
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	1,159	(1,159)	(100.00)	-	-	-	-	-	510	(510)	(100.00)
18 Month Public Funds CD's - VINI	53	-	53	100.00	53	-	-	53	22	-	22	100.00
18 Month Public Funds CD's - GROV	90	93	(3)	(3.23)	90	-	90	-	90	91	(1)	(1.10)
36 Month Public Funds CD's - VINI	-	16	(16)	(100.00)	-	-	16	(16)	13	16	(3)	(18.75)
90-181 Day PF CD's Over \$100M - VINI	2,674	2,216	458	20.67	2,674	-	2,203	471	2,776	2,210	566	25.61
12 Month PF CD's Over \$100M - VINI	380	348	32	9.20	338	42	338	42	342	344	(2)	(0.58)
24 Month PF CD's Over \$100M - VINI	962	-	962	100.00	960	2	-	962	641	-	641	100.00
36 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
State Treasury CD's - VINI	17,500	17,500	-	-	17,500	-	17,500	-	17,500	17,500	-	-
State Treasury CD's - GROV	500	500	-	-	500	-	500	-	500	500	-	-
State Treasury CD's - CLEO	2,000	2,000	-	-	2,000	-	2,000	-	2,000	2,000	-	-
IRA's Variable - VINI	3,930	4,018	(88)	(2.19)	3,948	(18)	3,946	(16)	3,962	3,985	(23)	(0.58)
IRA's Variable - GROV	1,390	1,341	49	3.65	1,373	17	1,333	57	1,370	1,337	33	2.47
IRA's Variable - CLEO	107	88	19	21.59	108	(1)	85	22	97	86	11	12.79
6 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month U.S. Sterling Capital CD's	-	200	(200)	(100.00)	-	-	200	(200)	116	200	(84)	(42.00)
12 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
2 Year U.S. Sterling Capital CD's	-	494	(494)	(100.00)	-	-	494	(494)	42	494	(452)	(91.50)
3 Year U.S. Sterling Capital CD's	499	499	-	-	499	-	499	-	499	499	-	-
4 Year U.S. Sterling Capital CD's	497	995	(498)	(50.05)	497	-	995	(498)	724	995	(271)	(27.24)
5 Year U.S. Sterling Capital CD's	1,992	2,490	(498)	(20.00)	1,992	-	2,490	(498)	2,281	2,490	(209)	(8.39)
3 Month QwickRate CD's	2,837	-	2,837	100.00	2,589	248	-	2,837	3,199	-	3,199	100.00
5 Month QwickRate CD's	-	-	-	-	-	-	-	-	61	-	61	100.00
6 Month QwickRate CD's	4,139	-	4,139	100.00	4,638	(499)	-	4,139	2,705	-	2,705	100.00
9 Month QwickRate CD's	4,723	-	4,723	100.00	4,972	(249)	-	4,723	3,019	-	3,019	100.00
12 Month QwickRate CD's	6,154	-	6,154	100.00	5,905	249	-	6,154	3,644	-	3,644	100.00
18 Month QwickRate CD's	2,073	-	2,073	100.00	2,073	-	-	2,073	1,124	-	1,124	100.00

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Budget	Variance	Percent	
2 Year QwickRate CD's	1,478	-	1,478	100.00	1,229	249	-	1,478	698	-	698	100.00
3 Month Finance 500 CD's	-	-	-	-	-	-	-	-	1,496	-	1,496	100.00
6 Month Finance 500 CD's	8,510	17,535	(9,025)	(51.47)	15,510	(7,000)	17,535	(9,025)	12,406	17,535	(5,129)	(29.25)
8 Month Finance 500 CD's	3,000	-	3,000	100.00	3,000	-	-	3,000	501	-	501	100.00
9 Month Finance 500 CD's	16,609	10,000	6,609	66.09	16,609	-	10,000	6,609	11,935	10,000	1,935	19.35
10 Month Finance 500 CD's	3,000	-	3,000	100.00	3,000	-	-	3,000	501	-	501	100.00
12 Month Finance 500 CD's	11,233	20,044	(8,811)	(43.96)	11,233	-	20,044	(8,811)	18,385	20,044	(1,659)	(8.28)
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	-	-	-	-
5 Month Finance 500 CD's - CDP	-	5,000	(5,000)	(100.00)	-	-	5,000	(5,000)	3,329	5,000	(1,671)	(33.42)
7 Month Finance 500 CD's - CDP	5,000	-	5,000	100.00	5,000	-	-	5,000	1,671	-	1,671	100.00
3 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Year D.A. Davidson CD's	-	6,000	(6,000)	(100.00)	-	-	-	-	-	3,019	(3,019)	(100.00)
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	-	214	(214)	(100.00)	-	-	213	(213)	18	214	(196)	(91.59)
3 Month Public Funds CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month CDAR CD's	3,205	2,301	904	39.29	3,161	44	2,279	926	2,922	2,291	631	27.54
6 Month PF CDAR CD's	1,991	1,436	555	38.65	2,037	(46)	1,422	569	1,604	1,429	175	12.25
1 Year CDAR CD's	-	666	(666)	(100.00)	-	-	660	(660)	273	663	(390)	(58.82)
1 Year Public Funds CDAR CD's	-	1,046	(1,046)	(100.00)	-	-	1,036	(1,036)	429	1,041	(612)	(58.79)
1 Year CD's - Stillwater	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
<b>Certificates of Deposit</b>	<b>135,852</b>	<b>129,884</b>	<b>5,968</b>	<b>4.59</b>	<b>143,679</b>	<b>(7,827)</b>	<b>119,756</b>	<b>16,096</b>	<b>132,784</b>	<b>124,662</b>	<b>8,122</b>	<b>6.52</b>
FHLB Overnight	-	8,653	(8,653)	(100.00)	9,925	(9,925)	-	-	3,555	3,179	376	11.83
Unsecured Fed Funds Purchased - TIB	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased - FTN	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased - BBK	-	-	-	-	700	(700)	-	-	58	-	58	100.00
Unsecured Fed Funds Purchased - ZION	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - O/N	-	-	-	-	-	-	-	-	-	-	-	-
Treasury, Tax & Loan - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Convertible - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Deposit Funding</b>	<b>-</b>	<b>8,653</b>	<b>(8,653)</b>	<b>(100.00)</b>	<b>10,625</b>	<b>(10,625)</b>	<b>-</b>	<b>-</b>	<b>3,613</b>	<b>3,179</b>	<b>434</b>	<b>13.65</b>
<b>Total Interest Bearing Liabilities</b>	<b>374,000</b>	<b>349,609</b>	<b>24,391</b>	<b>6.98</b>	<b>363,671</b>	<b>10,329</b>	<b>328,649</b>	<b>45,351</b>	<b>356,507</b>	<b>342,519</b>	<b>13,988</b>	<b>4.08</b>

## Balance Sheet Comparison

(Thousands of Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Personal DDA - VINI	6,883	7,385	(502)	(6.80)	7,123	(240)	7,586	(703)	7,136	7,285	(149)	(2.05)
Personal DDA - GROV	1,603	1,603	-	-	1,543	60	1,721	(118)	1,664	1,582	82	5.18
Personal DDA - CLEO	1,123	1,302	(179)	(13.75)	1,214	(91)	1,217	(94)	1,210	1,285	(75)	(5.84)
Personal DDA - AGLN	153	258	(105)	(40.70)	188	(35)	232	(79)	160	254	(94)	(37.01)
Personal DDA - EBANK	1	-	1	100.00	-	1	-	1	-	-	-	-
Commercial DDA - VINI	32,154	33,790	(1,636)	(4.84)	31,500	654	31,245	909	31,266	32,885	(1,619)	(4.92)
Commercial DDA - GROV	4,880	4,429	451	10.18	4,832	48	3,781	1,099	4,256	4,194	62	1.48
Commercial DDA - CLEO	1,027	938	89	9.49	932	95	634	393	1,233	834	399	47.84
Commercial DDA - AGLN	960	721	239	33.15	826	134	673	287	1,123	712	411	57.72
Demand Deposits - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - Public Funds - VINI	501	531	(30)	(5.65)	352	149	542	(41)	501	523	(22)	(4.21)
<b>Non-Interest Deposits</b>	<b>49,285</b>	<b>50,957</b>	<b>(1,672)</b>	<b>(3.28)</b>	<b>48,510</b>	<b>775</b>	<b>47,631</b>	<b>1,654</b>	<b>48,550</b>	<b>49,553</b>	<b>(1,003)</b>	<b>(2.02)</b>
<b>Total Funding</b>	<b>423,285</b>	<b>400,566</b>	<b>22,719</b>	<b>5.67</b>	<b>412,181</b>	<b>11,104</b>	<b>376,280</b>	<b>47,005</b>	<b>405,057</b>	<b>392,072</b>	<b>12,985</b>	<b>3.31</b>
Other Liabilities - VINI	134	163	(29)	(17.79)	191	(57)	99	35	203	161	42	26.09
Other Liabilities - GROV	60	65	(5)	(7.69)	74	(14)	44	16	71	64	7	10.94
Other Liabilities - CLEO	5	6	(1)	(16.67)	12	(7)	4	1	8	6	2	33.33
Other Liabilities - AGLN	(35)	-	(35)	(100.00)	(33)	(2)	-	(35)	(4)	-	(4)	(100.00)
Other Liabilities - MTG	81	190	(109)	(57.37)	225	(144)	113	(32)	166	187	(21)	(11.23)
Other Liabilities - ADMIN	587	541	46	8.50	638	(51)	487	100	438	534	(96)	(17.98)
A.F.S.Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale Capital Adjustment	(3,755)	(4,894)	1,139	23.27	(7,228)	3,473	(1,933)	(1,822)	(5,795)	(3,682)	(2,113)	(57.39)
<b>Total Other Liabilities</b>	<b>(2,923)</b>	<b>(3,930)</b>	<b>1,007</b>	<b>25.62</b>	<b>(6,121)</b>	<b>3,198</b>	<b>(1,186)</b>	<b>(1,737)</b>	<b>(4,913)</b>	<b>(2,731)</b>	<b>(2,182)</b>	<b>(79.90)</b>
Intangibles	(2)	(2)	-	-	(2)	-	(2)	-	(2)	(2)	-	-
Common Stock	300	300	-	-	300	-	300	-	300	300	-	-
Surplus	11,300	11,300	-	-	11,300	-	11,300	-	11,300	11,300	-	-
Additional Paid In Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Undivided Profits	25,738	25,738	-	-	25,738	-	24,295	1,443	25,738	25,738	-	-
Net Earnings YTD	4,625	5,340	(715)	(13.39)	4,289	336	4,670	(45)	2,534	2,772	(238)	(8.59)
Dividends - Taxes	(1,453)	(1,692)	239	14.13	(1,453)	-	(1,541)	88	(988)	(1,111)	123	11.07
Dividends - Cash	(1,129)	(1,034)	(95)	(9.19)	(875)	(254)	(1,686)	557	(616)	(696)	80	11.49
<b>Total Equity Capital</b>	<b>39,379</b>	<b>39,949</b>	<b>(570)</b>	<b>(1.43)</b>	<b>39,297</b>	<b>82</b>	<b>37,336</b>	<b>2,043</b>	<b>38,266</b>	<b>38,301</b>	<b>(35)</b>	<b>(0.09)</b>
Intangibles (Contra)	2	2	-	-	2	-	2	-	2	2	-	-
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>459,743</b>	<b>436,588</b>	<b>23,155</b>	<b>5.30</b>	<b>445,359</b>	<b>14,384</b>	<b>412,432</b>	<b>47,311</b>	<b>438,412</b>	<b>427,644</b>	<b>10,768</b>	<b>2.52</b>

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Agricultural (360) Fixed - VINI	6.25	-	6.25	100.00	6.00	0.25	-	6.25	5.81	-	5.81	100.00
Agricultural (360) Fixed - GROV	-	-	-	-	6.50	(6.50)	-	-	6.50	-	6.50	100.00
Agricultural (360) Fixed - AGLN	5.90	6.39	(0.49)	(7.67)	5.73	0.17	5.37	0.53	5.54	5.87	(0.33)	(5.62)
Agricultural (360) Fixed - 20% - AGLN	3.52	3.53	(0.01)	(0.28)	3.47	0.05	3.10	0.42	3.35	3.35	-	-
Agricultural Fixed - VINI	-	6.76	(6.76)	(100.00)	-	-	6.75	(6.75)	6.75	6.75	-	-
Agricultural Fixed - AGLN	5.51	6.63	(1.12)	(16.89)	5.41	0.10	5.03	0.48	5.23	5.84	(0.61)	(10.45)
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	5.91	5.97	(0.06)	(1.01)	5.86	0.05	5.44	0.47	5.73	5.78	(0.05)	(0.87)
Agricultural 3 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 3 Years - w/C&F - AGLN	5.22	5.34	(0.12)	(2.25)	5.22	-	5.33	(0.11)	5.23	5.33	(0.10)	(1.88)
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	5.38	5.42	(0.04)	(0.74)	5.35	0.03	5.08	0.30	5.09	5.20	(0.11)	(2.12)
Commercial (360) HAR - Fixed - VINI	6.31	-	6.31	100.00	6.33	(0.02)	-	6.31	6.06	-	6.06	100.00
Commercial (360) Fixed - 20% - VINI	4.26	3.30	0.96	29.09	4.25	0.01	3.19	1.07	3.75	3.25	0.50	15.38
Commercial (360) Fixed - GROV	5.17	5.59	(0.42)	(7.51)	5.17	-	4.98	0.19	5.12	5.38	(0.26)	(4.83)
Commercial (360) Fixed - 20% - GROV	3.52	4.80	(1.28)	(26.67)	3.52	-	3.03	0.49	3.32	4.00	(0.68)	(17.00)
Commercial (360) Fixed - AGLN	5.66	6.74	(1.08)	(16.02)	5.65	0.01	6.00	(0.34)	5.47	6.07	(0.60)	(9.88)
Commercial Fixed - VINI	7.12	6.92	0.20	2.89	7.09	0.03	5.88	1.24	6.79	6.58	0.21	3.19
Commercial Fixed - 20% - VINI	-	3.24	(3.24)	(100.00)	-	-	3.00	(3.00)	3.00	3.16	(0.16)	(5.06)
Commercial Fixed - GROV	7.04	8.01	(0.97)	(12.11)	6.89	0.15	7.50	(0.46)	7.13	7.67	(0.54)	(7.04)
Commercial (FAC)-Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	6.42	5.75	0.67	11.65	6.17	0.25	5.00	1.42	5.87	5.38	0.49	9.11
Commercial (360) Monthly w/C&F - VINI	6.53	6.29	0.24	3.82	5.42	1.11	5.54	0.99	5.78	5.92	(0.14)	(2.36)
Commercial (360) Monthly w/C&F - GROV	-	5.25	(5.25)	(100.00)	-	-	4.50	(4.50)	4.58	4.88	(0.30)	(6.15)
Commercial Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	6.00	6.00	-	-	6.00	-	5.25	0.75	5.67	5.75	(0.08)	(1.39)
Commercial (360) Annually w/F - VINI	7.94	6.50	1.44	22.15	7.94	-	6.50	1.44	7.30	6.50	0.80	12.31
Commercial (360) Annually w/F - GL- VINI	6.25	6.50	(0.25)	(3.85)	6.25	-	5.50	0.75	6.12	6.34	(0.22)	(3.47)
Comm (360) Ann w/C&F - <1% Mar - VINI	5.65	5.57	0.08	1.44	5.46	0.19	4.67	0.98	5.19	5.28	(0.09)	(1.70)
Comm (360) Ann w/C&F - 1 % Mar - VINI	5.36	5.52	(0.16)	(2.90)	5.35	0.01	4.94	0.42	5.22	5.35	(0.13)	(2.43)
Comm (360) Ann w/C&F - >1% Mar - VINI	6.43	6.57	(0.14)	(2.13)	6.62	(0.19)	5.30	1.13	5.56	5.69	(0.13)	(2.28)
Commercial (360) Annually w/C&F - GROV	5.82	5.48	0.34	6.20	5.78	0.04	5.33	0.49	5.61	5.43	0.18	3.31
Commercial (360) Annually w/C&F - AGLN	5.75	-	5.75	100.00	5.75	-	-	5.75	5.75	-	5.75	100.00
Commercial Annually w/C&F - VINI	5.00	8.20	(3.20)	(39.02)	5.00	-	7.20	(2.20)	6.93	8.20	(1.27)	(15.49)
Commercial (360) 3 Yr w/C&F - VINI	5.11	5.04	0.07	1.39	5.11	-	5.04	0.07	5.07	5.04	0.03	0.60
Commercial (360) 3 Yr w/C&F - GROV	5.84	5.72	0.12	2.10	5.31	0.53	5.38	0.46	5.54	5.62	(0.08)	(1.42)
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	5.75	-	5.75	100.00
Commercial (360) 5 Yr w/C&F - VINI	7.35	7.64	(0.29)	(3.80)	7.36	(0.01)	6.60	0.75	7.30	7.64	(0.34)	(4.45)
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	6.25	-	6.25	100.00

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	5.75	-	5.75	100.00
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	6.00	-	6.00	100.00
Commercial 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commerical - Cadence Loans - VINI	5.50	6.00	(0.50)	(8.33)	5.50	-	5.50	-	5.50	5.79	(0.29)	(5.01)
Real Estate Fixed - VINI	5.11	4.89	0.22	4.50	5.13	(0.02)	4.45	0.66	4.83	4.77	0.06	1.26
Real Estate Fixed - 50% - VINI	5.99	6.24	(0.25)	(4.01)	5.99	-	5.99	-	5.99	6.16	(0.17)	(2.76)
Real Estate Fixed - GROV	4.72	4.71	0.01	0.21	4.72	-	4.49	0.23	4.61	4.59	0.02	0.44
Real Estate Fixed - 50% - GROV	6.07	5.40	0.67	12.41	6.08	(0.01)	4.90	1.17	5.18	5.14	0.04	0.78
Real Estate Fixed - AGLN	5.41	5.29	0.12	2.27	5.39	0.02	5.20	0.21	5.29	5.24	0.05	0.95
Real Estate Fixed - MTG	6.15	6.62	(0.47)	(7.10)	6.15	-	6.50	(0.35)	6.25	6.55	(0.30)	(4.58)
Real Estate Monthly w/F - VINI	-	-	-	-	-	-	-	-	4.71	-	4.71	100.00
Real Estate Monthly w/C - VINI	5.50	-	5.50	100.00	-	5.50	-	5.50	5.50	-	5.50	100.00
Real Estate Monthly w/F - 100% - GROV	5.50	5.25	0.25	4.76	5.25	0.25	4.50	1.00	4.96	4.88	0.08	1.64
Real Estate Monthly w/C - GROV	4.25	4.29	(0.04)	(0.93)	4.25	-	4.25	-	4.25	4.27	(0.02)	(0.47)
Real Estate Monthly w/C&F - VINI	4.75	4.50	0.25	5.56	4.50	0.25	4.00	0.75	4.24	4.17	0.07	1.68
Real Estate Monthly w/C&F - GROV	5.25	5.75	(0.50)	(8.70)	5.25	-	5.00	0.25	5.14	5.38	(0.24)	(4.46)
Real Estate Monthly w/C&F - CLEO	-	6.00	(6.00)	(100.00)	-	-	6.00	(6.00)	6.00	6.00	-	-
Real Estate Own. Occupied-Mo.-w/C&F-VINI	5.50	-	5.50	100.00	5.25	0.25	-	5.50	5.31	-	5.31	100.00
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	-	4.34	(4.34)	(100.00)	-	-	4.15	(4.15)	4.16	4.25	(0.09)	(2.12)
Real Estate Annually w/F - VINI	5.67	8.53	(2.86)	(33.53)	5.67	-	5.31	0.36	5.58	7.54	(1.96)	(25.99)
Real Estate Annually w/F - GROV	6.00	5.99	0.01	0.17	6.00	-	5.25	0.75	5.49	5.45	0.04	0.73
RE Annually w/C&F - <1% Mar - VINI	4.75	5.20	(0.45)	(8.65)	4.92	(0.17)	4.41	0.34	4.80	5.08	(0.28)	(5.51)
RE Annually w/C&F - 1% Mar - VINI	5.55	5.85	(0.30)	(5.13)	5.55	-	4.90	0.65	5.34	5.56	(0.22)	(3.96)
RE Annually w/C&F - >1% Mar - VINI	6.31	6.75	(0.44)	(6.52)	6.34	(0.03)	5.87	0.44	6.14	6.42	(0.28)	(4.36)
Real Estate Annually w/C&F -50%- VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Annually w/C&F - <1% Mar - GROV	4.76	4.95	(0.19)	(3.84)	4.76	-	4.72	0.04	4.70	4.78	(0.08)	(1.67)
RE Annually w/C&F - 1% Mar - GROV	5.01	4.43	0.58	13.09	4.92	0.09	4.31	0.70	4.64	4.37	0.27	6.18
RE Annually w/C&F - >1% Mar - GROV	5.48	5.51	(0.03)	(0.54)	5.39	0.09	5.25	0.23	5.33	5.38	(0.05)	(0.93)
Real Estate Annually w/C&F - 50% - GROV	5.75	-	5.75	100.00	5.75	-	-	5.75	5.75	-	5.75	100.00
Real Estate Annually w/C&F - CLEO	4.50	-	4.50	100.00	4.50	-	-	4.50	4.50	-	4.50	100.00
Real Estate Annually w/C&F - AGLN	5.66	5.65	0.01	0.18	5.59	0.07	5.02	0.64	5.44	5.43	0.01	0.18
Real Estate Annually w/C&F - MTG	-	7.25	(7.25)	(100.00)	-	-	6.25	(6.25)	6.25	6.75	(0.50)	(7.41)
Real Estate 2 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/C&F - VINI	5.52	5.51	0.01	0.18	5.51	0.01	5.50	0.02	5.50	5.50	-	-
Real Estate 2 Yr w/C&F - 50% - GROV	5.75	-	5.75	100.00	5.75	-	-	5.75	5.75	-	5.75	100.00
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	6.00	-	6.00	100.00
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C - VINI	4.75	-	4.75	100.00	4.75	-	-	4.75	4.75	-	4.75	100.00
Real Estate 3 Yr w/C&F - VINI	6.08	6.28	(0.20)	(3.18)	6.06	0.02	5.97	0.11	6.00	6.12	(0.12)	(1.96)
Real Estate 3 Yr w/C&F -50%- VINI	6.78	7.02	(0.24)	(3.42)	6.83	(0.05)	6.00	0.78	6.34	6.46	(0.12)	(1.86)
Real Estate 3 Yr w/C&F - GROV	6.41	6.44	(0.03)	(0.47)	6.41	-	5.58	0.83	6.19	5.94	0.25	4.21



## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate 3 Yr w/C&F - AGLN	5.92	6.18	(0.26)	(4.21)	5.92	-	5.83	0.09	5.92	6.07	(0.15)	(2.47)
Real Estate 3 Yr w/C&F - MTG	5.83	5.89	(0.06)	(1.02)	5.83	-	5.81	0.02	5.79	5.85	(0.06)	(1.03)
Real Estate 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - GROV	-	3.30	(3.30)	(100.00)	-	-	3.25	(3.25)	3.25	3.28	(0.03)	(0.91)
Real Estate 5 Yr - AGLN	5.75	5.80	(0.05)	(0.86)	5.75	-	5.75	-	5.75	5.77	(0.02)	(0.35)
Real Estate 5 Yr w/C&F - VINI	5.93	5.96	(0.03)	(0.50)	5.93	-	5.81	0.12	5.86	5.87	(0.01)	(0.17)
Real Estate 5 Yr w/C&F -GL- VINI	6.00	6.04	(0.04)	(0.66)	6.00	-	6.00	-	6.00	6.01	(0.01)	(0.17)
Real Estate 5 Yr w/C&F -50%- VINI	6.95	7.08	(0.13)	(1.84)	6.95	-	6.95	-	6.95	7.02	(0.07)	(1.00)
Real Estate 5 Yr w/C&F - GROV	3.51	3.56	(0.05)	(1.40)	3.51	-	3.53	(0.02)	3.52	3.54	(0.02)	(0.56)
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	6.25	-	6.25	100.00
Real Estate 5 Yr w/C&F - AGLN	6.54	6.31	0.23	3.65	6.53	0.01	5.98	0.56	6.19	6.07	0.12	1.98
Real Estate 20 Yr w/C&F - AGLN	5.25	-	5.25	100.00	5.25	-	-	5.25	5.25	-	5.25	100.00
Real Estate 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	6.50	-	6.50	100.00
Real Estate 1 Year Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Year 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Libor Annually w/F - VINI	5.57	-	5.57	100.00	5.57	-	-	5.57	5.57	-	5.57	100.00
R.E. Comm Construction - Fixed - VINI	4.00	4.00	-	-	4.00	-	4.00	-	4.06	4.00	0.06	1.50
R.E. 1 - 4 Family Constr - Fixed - VINI	5.29	6.48	(1.19)	(18.36)	4.35	0.94	5.68	(0.39)	4.70	5.82	(1.12)	(19.24)
R.E. 1-4 Family Constr (360)-Fixed-GROV	6.25	5.73	0.52	9.08	5.53	0.72	5.00	1.25	5.24	5.19	0.05	0.96
R.E. 1-4 Family Constr- Fixed- GROV	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	5.66	6.23	(0.57)	(9.15)	5.69	(0.03)	5.82	(0.16)	5.69	5.85	(0.16)	(2.74)
R.E. Comm Constr - Annually w/F - VINI	5.40	4.33	1.07	24.71	5.24	0.16	4.25	1.15	4.78	4.29	0.49	11.42
R.E. Comm Constr - Annually w/C&F - VINI	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	4.68	(4.68)	(100.00)	-	-	4.65	(4.65)	4.65	4.66	(0.01)	(0.21)
R.E. Comm Constr - Ann w/C&F- >1M - GROV	5.25	5.70	(0.45)	(7.89)	5.81	(0.56)	5.02	0.23	5.17	5.25	(0.08)	(1.52)
R.E. Comm Constr - 2 Years w/F - VINI	-	5.50	(5.50)	(100.00)	-	-	4.38	(4.38)	5.00	4.75	0.25	5.26
R.E. Comm Constr - 3 Ys - w/C&F - VINI	5.78	5.63	0.15	2.66	5.78	-	5.63	0.15	5.70	5.63	0.07	1.24
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	4.06	3.53	0.53	15.01	4.00	0.06	3.50	0.56	3.77	3.51	0.26	7.41
R.E. Family Constr - 3 Yrs w/C&F - VINI	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family (360) Fixed - VINI	5.32	5.45	(0.13)	(2.39)	5.32	-	5.14	0.18	5.26	5.30	(0.04)	(0.75)
1-4 Family (360) Fixed - 100% - VINI	-	5.23	(5.23)	(100.00)	-	-	5.13	(5.13)	5.13	5.18	(0.05)	(0.97)
1-4 Family (360) Fixed - GROV	5.41	5.30	0.11	2.08	5.25	0.16	5.09	0.32	5.20	5.19	0.01	0.19
1-4 Family (360) Fixed - 100% - GROV	-	5.35	(5.35)	(100.00)	-	-	5.13	(5.13)	4.98	5.23	(0.25)	(4.78)
1-4 Family (360) Fixed - AGLN	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed - VINI	2.75	2.78	(0.03)	(1.08)	2.75	-	2.75	-	2.75	2.76	(0.01)	(0.36)
1-4 Family Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed -100%- GROV	-	6.02	(6.02)	(100.00)	-	-	6.00	(6.00)	-	6.01	(6.01)	(100.00)
1-4 Family Fixed - MTG	5.71	5.69	0.02	0.35	5.72	(0.01)	5.66	0.05	5.69	5.67	0.02	0.35

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Second Mortgage (360) - Fixed - GROV	-	-	-	-	-	-	-	-	5.75	-	5.75	100.00
Second Mortgage - Fixed - MTG	4.52	4.52	-	-	4.53	(0.01)	4.36	0.16	4.50	4.45	0.05	1.12
Res Impr (360) - Fixed - AGLN	5.75	5.58	0.17	3.05	5.75	-	5.50	0.25	5.68	5.53	0.15	2.71
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - VINI	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family (360) - Annually - GROV	5.00	-	5.00	100.00	5.00	-	-	5.00	5.00	-	5.00	100.00
1-4 Family (360) Annually w/F- VINI	5.00	6.00	(1.00)	(16.67)	5.00	-	5.00	-	5.00	6.00	(1.00)	(16.67)
1-4 Family (360) Annually w/C&F - VINI	5.81	-	5.81	100.00	5.27	0.54	-	5.81	5.34	-	5.34	100.00
1-4 Family (360) Annually w/C&F - GROV	5.20	5.72	(0.52)	(9.09)	5.20	-	5.18	0.02	5.12	5.35	(0.23)	(4.30)
1-4 Family (360) Annual w/C&F-100%- GROV	5.17	5.04	0.13	2.58	5.17	-	5.00	0.17	5.08	5.02	0.06	1.20
1-4 Family (360) Annual w/C&F - AGLN	6.16	6.33	(0.17)	(2.69)	6.16	-	5.41	0.75	5.80	5.89	(0.09)	(1.53)
1-4 Fam (360) Annually w/C&F - MTG	-	6.26	(6.26)	(100.00)	-	-	5.59	(5.59)	5.63	5.95	(0.32)	(5.38)
1-4 Family Annually w/C&F - VINI	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family Annually w/C&F - GROV	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family Annually w/C&F - 100%- GROV	-	6.00	(6.00)	(100.00)	-	-	6.00	(6.00)	6.00	6.00	-	-
1-4 Family Annually w/C&F - MTG	5.79	6.05	(0.26)	(4.30)	5.79	-	5.58	0.21	5.69	5.63	0.06	1.07
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	6.00	6.00	-	-	6.00	-	6.00	-	6.00	6.00	-	-
1-4 Family (360) 3 Yr w/F - VINI	6.00	6.05	(0.05)	(0.83)	6.00	-	6.00	-	5.88	6.02	(0.14)	(2.33)
1-4 Family (360) 3 Yr w/C&F - VINI	6.21	-	6.21	100.00	6.16	0.05	-	6.21	6.12	-	6.12	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	6.25	8.24	(1.99)	(24.15)	6.14	0.11	6.50	(0.25)	6.05	7.39	(1.34)	(18.13)
1-4 Family (360) 3 Yr w/C&F -100%- GROV	-	6.18	(6.18)	(100.00)	-	-	5.39	(5.39)	5.40	5.93	(0.53)	(8.94)
1-4 Family (360) 3 Yr w/C&F - MTG	7.14	6.86	0.28	4.08	7.13	0.01	6.75	0.39	7.11	6.80	0.31	4.56
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	7.27	(7.27)	(100.00)	-	-	7.25	(7.25)	7.25	7.26	(0.01)	(0.14)
1-4 Family 3 Yr w/C&F - VINI	5.91	-	5.91	100.00	5.91	-	-	5.91	5.96	-	5.96	100.00
1-4 Family 3 Yr w/C&F - 100% - VINI	-	6.06	(6.06)	(100.00)	-	-	6.02	(6.02)	6.01	6.04	(0.03)	(0.50)
1-4 Family 3 Yr w/C&F - GROV	8.75	8.96	(0.21)	(2.34)	8.75	-	7.49	1.26	8.53	8.71	(0.18)	(2.07)
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	5.75	5.75	-	-	5.73	0.02	5.41	0.34	5.59	5.58	0.01	0.18
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	6.29	6.49	(0.20)	(3.08)	6.24	0.05	6.03	0.26	6.14	6.25	(0.11)	(1.76)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	7.53	7.76	(0.23)	(2.96)	7.49	0.04	6.97	0.56	7.27	7.40	(0.13)	(1.76)
1-4 Family (360) 5 Yr w/C&F - VINI	6.58	6.01	0.57	9.48	6.44	0.14	6.00	0.58	6.37	6.01	0.36	5.99
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	-	6.83	(6.83)	(100.00)	-	-	6.24	(6.24)	6.24	6.57	(0.33)	(5.02)
1-4 Family (360) 5 Yr w/C&F - GROV	7.00	7.09	(0.09)	(1.27)	7.00	-	7.00	-	6.94	7.05	(0.11)	(1.56)
1-4 Family (360) 5 Yr w/C&F -100% - GROV	-	6.70	(6.70)	(100.00)	-	-	5.17	(5.17)	5.25	5.92	(0.67)	(11.32)
1-4 Family (360) 5 Yr w/C&F- MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	6.41	6.02	0.39	6.48	6.41	-	6.02	0.39	6.39	6.02	0.37	6.15
1-4 Family 5 Yr w/C&F - 100% - VINI	-	6.59	(6.59)	(100.00)	-	-	6.51	(6.51)	6.51	6.55	(0.04)	(0.61)
1-4 Family 5 Yr w/C&F - GROV	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
1-4 Family 5 Yr w/C&F - MTG	5.42	5.54	(0.12)	(2.17)	5.42	-	5.25	0.17	5.30	5.37	(0.07)	(1.30)
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	5.88	6.09	(0.21)	(3.45)	5.88	-	5.65	0.23	5.82	5.98	(0.16)	(2.68)

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	-	8.50	(8.50)	(100.00)	-	-	8.50	(8.50)	-	8.50	(8.50)	(100.00)
1-4 Family (360) 5Yr 5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - MTG	6.23	6.14	0.09	1.47	6.23	-	6.23	-	6.23	6.18	0.05	0.81
Second MTG (360) - Annually w/C&F - AGLN	5.25	-	5.25	100.00	5.25	-	-	5.25	5.25	-	5.25	100.00
Second Mortgage - Annually - w/C&F - MTG	6.09	6.40	(0.31)	(4.84)	6.08	0.01	5.48	0.61	6.03	6.33	(0.30)	(4.74)
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	-	-	-	-	6.00	-	6.00	100.00
Second Mortgage - 3 Years - w/C&F - VINI	6.25	-	6.25	100.00	6.25	-	-	6.25	6.25	-	6.25	100.00
Second Mortgage - 3 Years - w/C&F - MTG	6.46	6.23	0.23	3.69	6.46	-	5.85	0.61	6.20	6.04	0.16	2.65
Second Mortgage - 5 Years - w/C&F - GROV	6.00	6.01	(0.01)	(0.17)	6.00	-	6.00	-	6.00	6.00	-	-
Second Mortgage - 5 Years - w/C&F - MTG	6.74	6.40	0.34	5.31	6.73	0.01	6.16	0.58	6.48	6.31	0.17	2.69
Res Impr (360) Annual w/C&F - VINI	5.35	5.73	(0.38)	(6.63)	5.35	-	5.04	0.31	5.29	5.54	(0.25)	(4.51)
Res Impr (360) - Annually - w/C&F - AGLN	5.49	5.50	(0.01)	(0.18)	5.49	-	4.98	0.51	5.18	5.22	(0.04)	(0.77)
Res Impr (360) - 3 Years - w/C&F - VINI	7.50	6.39	1.11	17.37	7.50	-	5.83	1.67	6.33	6.14	0.19	3.09
Res Impr (360) - 3 Years - w/C&F - AGLN	7.50	7.07	0.43	6.08	7.50	-	6.40	1.10	6.71	6.84	(0.13)	(1.90)
Res Impr - 3 Years - w/C&F - AGLN	-	5.95	(5.95)	(100.00)	-	-	5.95	(5.95)	5.95	5.95	-	-
Res Impr - 3 Years - w/C&F - MTG	6.25	-	6.25	100.00	6.25	-	-	6.25	6.25	-	6.25	100.00
Mortgage Warehouse Loans	-	4.67	(4.67)	(100.00)	-	-	-	-	4.19	4.30	(0.11)	(2.56)
MTG Warehouse Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Investor Loans - Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Installment Simple Fixed - VINI	5.92	6.20	(0.28)	(4.52)	5.88	0.04	6.03	(0.11)	5.99	6.11	(0.12)	(1.96)
Installment Simple Fixed -20%- VINI	3.49	3.76	(0.27)	(7.18)	3.36	0.13	3.62	(0.13)	3.50	3.68	(0.18)	(4.89)
Installment Simple Fixed - GROV	5.40	6.05	(0.65)	(10.74)	5.26	0.14	5.68	(0.28)	5.56	5.87	(0.31)	(5.28)
Installment Simple Fixed -20%- GROV	4.41	4.26	0.15	3.52	4.41	-	4.41	-	4.39	4.31	0.08	1.86
Installment Simple Fixed - CLEO	-	2.24	(2.24)	(100.00)	-	-	-	-	2.64	1.27	1.37	107.87
Installment Simple Fixed - MTG	5.87	5.07	0.80	15.78	5.87	-	4.99	0.88	5.64	5.02	0.62	12.35
Installment Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually w/C&F - VINI	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
Installment Annually w/C&F -20% - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Semi Ann. w/ C&F- GROV	5.50	-	5.50	100.00	5.50	-	-	5.50	5.50	-	5.50	100.00
Installment Annually w/C&F - GROV	5.11	4.99	0.12	2.40	5.11	-	4.88	0.23	5.06	4.94	0.12	2.43
Installment - 2 Years - w/C&F - GROV	6.00	-	6.00	100.00	6.00	-	-	6.00	6.00	-	6.00	100.00
Installment 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr w/C&F - VINI	5.94	6.16	(0.22)	(3.57)	5.94	-	6.08	(0.14)	6.00	6.12	(0.12)	(1.96)
Installment 3 Yr w/C&F - GROV	7.07	6.98	0.09	1.29	6.89	0.18	6.41	0.66	6.68	6.67	0.01	0.15
Installment 3 Yr w/C&F - MTG	6.00	6.14	(0.14)	(2.28)	6.00	-	6.00	-	6.00	6.07	(0.07)	(1.15)
Installment 5 Yr w/C&F - VINI	6.20	6.81	(0.61)	(8.96)	6.20	-	6.55	(0.35)	6.23	6.74	(0.51)	(7.57)
Installment 5 Yr w/C&F - GROV	6.24	6.50	(0.26)	(4.00)	6.24	-	6.14	0.10	6.19	6.31	(0.12)	(1.90)
Installment 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment >5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	6.75	-	6.75	100.00
Installment 1 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate Part. Monthly - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Sold - (360)- Fixed - VINI	5.40	5.01	0.39	7.78	5.39	0.01	4.50	0.90	4.66	4.63	0.03	0.65
Commercial Sold (360) - Monthly - VINI	6.00	5.75	0.25	4.35	5.75	0.25	5.00	1.00	5.46	5.38	0.08	1.49
Comm Sold (360) - 3 Yrs w/C&F - VINI	5.00	5.00	-	-	5.00	-	5.00	-	5.00	5.00	-	-
RE Sold - Monthly w/C&F - VINI	5.50	-	5.50	100.00	5.25	0.25	-	5.50	5.09	-	5.09	100.00
RE Sold - Ann w/C&F - <1% Mar - VINI	5.25	5.26	(0.01)	(0.19)	5.25	-	4.50	0.75	5.06	5.07	(0.01)	(0.20)
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Sold - Ann w/C&F - <1% Mar - GROV	4.75	4.75	-	-	4.75	-	4.75	-	4.75	4.75	-	-
New Loans Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - VINI	5.98	7.06	(1.08)	(15.30)	8.61	(2.63)	7.16	(1.18)	7.95	7.06	0.89	12.61
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	12.09	11.26	0.83	7.37	7.63	4.46	10.43	1.66	10.43	11.26	(0.83)	(7.37)
Overdrafts - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - MTG	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Loans</b>	<b>5.55</b>	<b>5.77</b>	<b>(0.22)</b>	<b>(3.81)</b>	<b>5.55</b>	<b>-</b>	<b>5.24</b>	<b>0.31</b>	<b>5.40</b>	<b>5.52</b>	<b>(0.12)</b>	<b>(2.17)</b>
U.S. Treasuries - ADMIN	2.42	-	2.42	100.00	-	2.42	-	2.42	2.13	-	2.13	100.00
Int Inc Adj - Treasuries	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable- ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable - NEW	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS)State Tax Exempt-ADMIN	2.47	2.41	0.06	2.49	2.47	-	2.38	0.09	2.45	2.41	0.04	1.66
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	2.99	2.93	0.06	2.05	2.95	0.04	2.90	0.09	2.95	2.92	0.03	1.03
MBS - Fixed - FNMA & FHLMC - NEW	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - GNMA - ADMIN	2.89	2.70	0.19	7.04	2.71	0.18	2.49	0.40	2.57	2.64	(0.07)	(2.65)
S.B.A. Securities	3.13	-	3.13	100.00	2.84	0.29	-	3.13	2.87	-	2.87	100.00
Tax-Exempt Municipals - ADMIN	1.36	1.02	0.34	33.33	1.36	-	0.92	0.44	1.22	1.00	0.22	22.00
Portfolio C.D.'s	4.55	3.50	1.05	30.00	3.78	0.77	3.30	1.25	3.37	3.46	(0.09)	(2.60)
Investment C.D.'s - ADMIN	1.73	-	1.73	100.00	1.73	-	1.10	0.63	1.55	1.10	0.45	40.91
Farmer Mac Stock	-	-	-	-	-	-	-	-	-	-	-	-
FRB Stock	5.30	5.30	-	-	5.30	-	5.30	-	5.30	5.30	-	-
Income Adj. FRB Stock	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Stock	2.34	2.05	0.29	14.15	2.34	-	2.05	0.29	2.34	2.05	0.29	14.15
<b>Total Investments</b>	<b>2.76</b>	<b>2.65</b>	<b>0.11</b>	<b>4.15</b>	<b>2.70</b>	<b>0.06</b>	<b>2.58</b>	<b>0.18</b>	<b>2.64</b>	<b>2.63</b>	<b>0.01</b>	<b>0.38</b>

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Interest Bearing FHLB - ADMIN	2.38	-	2.38	100.00	2.13	0.25	1.13	1.25	1.76	-	1.76	100.00
Settlement Account	0.03	0.07	(0.04)	(57.14)	0.03	-	0.03	-	0.03	0.05	(0.02)	(40.00)
FHLB Overnight - ADMIN	2.38	-	2.38	100.00	-	2.38	1.48	0.90	1.79	1.52	0.27	17.76
Fed Funds Sold - ADMIN	-	2.13	(2.13)	(100.00)	-	-	-	-	-	1.86	(1.86)	(100.00)
<b>Total Short-Term Liquidity</b>	<b>1.40</b>	<b>0.07</b>	<b>1.33</b>	<b>1,900.00</b>	<b>1.64</b>	<b>(0.24)</b>	<b>1.43</b>	<b>(0.03)</b>	<b>1.36</b>	<b>1.05</b>	<b>0.31</b>	<b>29.52</b>
<b>Total Earning Assets</b>	<b>4.57</b>	<b>4.76</b>	<b>(0.19)</b>	<b>(3.99)</b>	<b>4.59</b>	<b>(0.02)</b>	<b>4.29</b>	<b>0.28</b>	<b>4.43</b>	<b>4.54</b>	<b>(0.11)</b>	<b>(2.42)</b>
Cash - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Cash - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Cash - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Cash - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Due From Banks - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets- EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - MTG	-	-	-	-	-	-	-	-	-	-	-	-
A.F.S. Deferred Tax - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Income Receivable - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable- MTG	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - CDP	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid FDIC Assessment - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Held to Maturity - Gain / (Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Held to Maturity - (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
Off Balance Sheet Items	-	-	-	-	-	-	-	-	-	-	-	-
Off Balance Sheet Items II	-	-	-	-	-	-	-	-	-	-	-	-
RBC Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
RBC Adjustment (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale Mark-to-Market	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage Servicing Rights - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Earning Assets</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Assets</b>	<b>4.41</b>	<b>4.63</b>	<b>(0.22)</b>	<b>(4.75)</b>	<b>4.50</b>	<b>(0.09)</b>	<b>4.14</b>	<b>0.27</b>	<b>4.31</b>	<b>4.40</b>	<b>(0.09)</b>	<b>(2.05)</b>

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
NOW Accounts - VINI	0.17	0.28	0.11	39.29	0.18	0.01	0.22	0.05	0.20	0.25	0.05	20.00
First Baptist - Now Acct - VINI	1.42	0.66	(0.76)	(115.15)	1.34	(0.08)	0.60	(0.82)	1.00	0.63	(0.37)	(58.73)
Seniors First Accounts - VINI	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.18	0.03	16.67
Ideal Checking Accounts - VINI	1.17	1.13	(0.04)	(3.54)	1.14	(0.03)	1.07	(0.10)	1.11	1.10	(0.01)	(0.91)
NOW Accounts - GROV	0.40	0.46	0.06	13.04	0.40	-	0.40	-	0.40	0.43	0.03	6.98
First Premier Accounts - GROV	0.35	0.40	0.05	12.50	0.35	-	0.34	(0.01)	0.34	0.37	0.03	8.11
Seniors First Account - GROV	0.29	0.31	0.02	6.45	0.29	-	0.25	(0.04)	0.25	0.28	0.03	10.71
Ideal Checking Account - GROV	1.09	1.09	-	-	1.06	(0.03)	1.03	(0.06)	1.05	1.06	0.01	0.94
Business First Accounts - GROV	0.47	0.52	0.05	9.62	0.43	(0.04)	0.46	(0.01)	0.45	0.49	0.04	8.16
New Deposit Accts - GROV	-	0.66	0.66	100.00	-	-	-	-	-	0.64	0.64	100.00
Now Accounts - CLEO	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.18	0.03	16.67
Ideal Checking Accounts - CLEO	1.25	1.09	(0.16)	(14.68)	1.27	0.02	1.03	(0.22)	1.12	1.06	(0.06)	(5.66)
NOW Accounts - AGLN	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.18	0.03	16.67
Seniors First Accounts - AGLN	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.18	0.03	16.67
Ideal Checking - AGLN	1.31	2.06	0.75	36.41	1.20	(0.11)	2.00	0.69	1.47	2.03	0.56	27.59
Bankruptcy Trustee Accounts	0.48	-	(0.48)	(100.00)	0.64	0.16	0.22	(0.26)	0.39	-	(0.39)	(100.00)
MMDA - VINI	0.60	0.40	(0.20)	(50.00)	0.59	(0.01)	0.30	(0.30)	0.42	0.35	(0.07)	(20.00)
MMDA - GROV	0.25	0.35	0.10	28.57	0.25	-	0.25	-	0.25	0.30	0.05	16.67
MMDA - CLEO	0.59	0.39	(0.20)	(51.28)	0.59	-	0.29	(0.30)	0.41	0.34	(0.07)	(20.59)
MMDA - Stillwater	2.36	-	(2.36)	(100.00)	2.37	0.01	-	(2.36)	2.19	-	(2.19)	(100.00)
ICS MMDA OWB Accts - PF - ADMIN	2.60	-	(2.60)	(100.00)	-	(2.60)	-	(2.60)	2.60	-	(2.60)	(100.00)
Treasury Index Accounts - VINI	2.22	1.38	(0.84)	(60.87)	2.14	(0.08)	1.04	(1.18)	1.84	1.29	(0.55)	(42.64)
Treasury Index Accounts - GROV	2.32	1.36	(0.96)	(70.59)	2.24	(0.08)	1.03	(1.29)	1.94	1.27	(0.67)	(52.76)
Treasury Index Accounts - CLEO	2.32	-	(2.32)	(100.00)	2.24	(0.08)	-	(2.32)	2.02	-	(2.02)	(100.00)
Treasury Index Accounts - AGLN	2.32	-	(2.32)	(100.00)	2.24	(0.08)	-	(2.32)	1.96	-	(1.96)	(100.00)
Treasury Index Accounts - EBANK	2.32	-	(2.32)	(100.00)	-	(2.32)	-	(2.32)	2.32	-	(2.32)	(100.00)
Managed Corporate Funding - VINI	2.70	2.23	(0.47)	(21.08)	2.45	(0.25)	1.48	(1.22)	2.07	1.86	(0.21)	(11.29)
Craig County Treasurer - VINI	1.15	1.21	0.06	4.96	1.15	-	1.15	-	1.15	1.18	0.03	2.54
City of Grove Funds - GROV	1.55	2.05	0.50	24.39	1.55	-	1.55	-	1.55	1.87	0.32	17.11
N.E. Tech Center - VINI	2.88	1.95	(0.93)	(47.69)	2.85	(0.03)	1.50	(1.38)	2.46	1.70	(0.76)	(44.71)
Vinita ISD - VINI	1.40	1.46	0.06	4.11	1.40	-	1.40	-	1.43	1.43	-	-
Grove ISD - GROV	1.40	0.14	(1.26)	(900.00)	1.40	-	0.08	(1.32)	0.30	0.11	(0.19)	(172.73)
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	1.40	0.66	(0.74)	(112.12)	1.40	-	0.60	(0.80)	0.72	0.63	(0.09)	(14.29)
New PF Deposit Accts - GROV	-	0.66	0.66	100.00	-	-	-	-	-	0.64	0.64	100.00
Cleora ISD - CLEO	1.82	1.06	(0.76)	(71.70)	1.74	(0.08)	1.00	(0.82)	1.32	1.03	(0.29)	(28.16)
White Oak ISD - VINI	1.82	1.06	(0.76)	(71.70)	1.74	(0.08)	1.00	(0.82)	1.34	1.03	(0.31)	(30.10)
NOW Accts Public Funds - VINI	0.15	0.21	0.06	28.57	0.15	-	0.15	-	0.15	0.18	0.03	16.67
MMDA - Public Funds - VINI	0.60	0.36	(0.24)	(66.67)	0.60	-	0.30	(0.30)	0.44	0.33	(0.11)	(33.33)
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Interest Bearing Checking</b>	<b>1.34</b>	<b>0.85</b>	<b>(0.49)</b>	<b>(57.65)</b>	<b>1.26</b>	<b>(0.08)</b>	<b>0.73</b>	<b>(0.61)</b>	<b>1.04</b>	<b>0.78</b>	<b>(0.26)</b>	<b>(33.33)</b>

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Savings Accounts - VINI	0.34	0.23	(0.11)	(47.83)	0.34	-	0.19	(0.15)	0.21	0.21	-	-
Savings Accounts - GROV	0.51	0.35	(0.16)	(45.71)	0.51	-	0.31	(0.20)	0.34	0.33	(0.01)	(3.03)
Savings Accounts - CLEO	0.33	0.21	(0.12)	(57.14)	0.33	-	0.17	(0.16)	0.20	0.19	(0.01)	(5.26)
Savings Accounts - AGLN	0.33	0.20	(0.13)	(65.00)	0.30	(0.03)	0.16	(0.17)	0.18	0.18	-	-
Savings Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Ideal Savings Accounts - VINI	0.81	0.83	0.02	2.41	0.80	(0.01)	0.79	(0.02)	0.81	0.81	-	-
Ideal Savings Accounts - GROV	0.77	0.80	0.03	3.75	0.77	-	0.76	(0.01)	0.77	0.78	0.01	1.28
Ideal Savings Accounts - CLEO	0.80	0.82	0.02	2.44	0.81	0.01	0.78	(0.02)	0.79	0.80	0.01	1.25
Health Savings Accounts - VINI	2.20	1.39	(0.81)	(58.27)	2.19	(0.01)	1.35	(0.85)	1.73	1.37	(0.36)	(26.28)
Health Savings Accounts - GROV	2.20	1.40	(0.80)	(57.14)	2.20	-	1.36	(0.84)	1.72	1.38	(0.34)	(24.64)
Health Savings Accounts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Savings Deposits</b>	<b>0.47</b>	<b>0.39</b>	<b>(0.08)</b>	<b>(20.51)</b>	<b>0.47</b>	<b>-</b>	<b>0.35</b>	<b>(0.12)</b>	<b>0.36</b>	<b>0.37</b>	<b>0.01</b>	<b>2.70</b>
1-89 Day CD's - VINI	0.25	0.90	0.65	72.22	0.25	-	0.82	0.57	1.06	0.85	(0.21)	(24.71)
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	0.90	0.44	(0.46)	(104.55)	0.90	-	0.30	(0.60)	1.18	0.38	(0.80)	(210.53)
90-181 Day CD's - GROV	-	1.04	1.04	100.00	-	-	0.90	0.90	0.90	0.98	0.08	8.16
182-364 Day CD's - VINI	1.23	0.51	(0.72)	(141.18)	1.26	0.03	0.35	(0.88)	0.77	0.43	(0.34)	(79.07)
182-364 Day CD's - GROV	1.83	0.98	(0.85)	(86.73)	1.83	-	0.56	(1.27)	1.00	0.86	(0.14)	(16.28)
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	1.84	0.75	(1.09)	(145.33)	1.61	(0.23)	0.80	(1.04)	1.22	0.80	(0.42)	(52.50)
12 Month CD's - GROV	1.77	1.43	(0.34)	(23.78)	1.63	(0.14)	1.05	(0.72)	1.43	1.31	(0.12)	(9.16)
12 Month CD's New Accts - GROV	-	1.50	1.50	100.00	-	-	-	-	-	1.47	1.47	100.00
12 Month CD's - CLEO	1.61	0.74	(0.87)	(117.57)	1.19	(0.42)	1.23	(0.38)	1.23	1.16	(0.07)	(6.03)
18 Month CD's - VINI	1.57	0.88	(0.69)	(78.41)	1.45	(0.12)	0.84	(0.73)	1.19	0.84	(0.35)	(41.67)
18 Month CD's - GROV	1.91	1.44	(0.47)	(32.64)	1.62	(0.29)	0.96	(0.95)	1.32	1.21	(0.11)	(9.09)
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	1.42	0.98	(0.44)	(44.90)	1.05	(0.37)	0.85	(0.57)	0.92	0.89	(0.03)	(3.37)
24 Month CD's - GROV	2.33	1.53	(0.80)	(52.29)	2.33	-	1.25	(1.08)	1.39	1.44	0.05	3.47
36 Month CD's - VINI	1.50	1.05	(0.45)	(42.86)	1.46	(0.04)	1.00	(0.50)	1.21	1.03	(0.18)	(17.48)
36 Month CD - GROV	1.60	1.13	(0.47)	(41.59)	1.58	(0.02)	1.08	(0.52)	1.31	1.10	(0.21)	(19.09)
36 Month CD - CLEO	2.50	1.02	(1.48)	(145.10)	2.50	-	1.02	(1.48)	1.42	1.02	(0.40)	(39.22)
48 Month CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's - GROV	2.06	1.22	(0.84)	(68.85)	2.06	-	1.20	(0.86)	1.87	1.21	(0.66)	(54.55)
60 Month CD's - VINI	1.51	1.13	(0.38)	(33.63)	1.52	0.01	1.19	(0.32)	1.34	1.14	(0.20)	(17.54)
60 Month CD's - GROV	1.23	1.33	0.10	7.52	1.23	-	1.21	(0.02)	1.23	1.32	0.09	6.82
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	1.50	-	(1.50)	(100.00)
90-181 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	1.05	0.59	(0.46)	(77.97)	1.05	-	1.07	0.02	1.23	0.65	(0.58)	(89.23)
182 - 364 Day CD's Over \$100M - GROV	-	0.99	0.99	100.00	-	-	0.55	0.55	0.85	0.91	0.06	6.59



## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Average ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
12 Month CD's Over \$100M - VINI	2.09	0.79	(1.30)	(164.56)	1.95	(0.14)	1.08	(1.01)	1.57	0.93	(0.64)	(68.82)
12 Month CD's Over \$100M - GROV	1.92	1.46	(0.46)	(31.51)	1.89	(0.03)	1.05	(0.87)	1.65	1.29	(0.36)	(27.91)
12 Month CD's Over \$100M - CLEO	1.50	1.06	(0.44)	(41.51)	1.50	-	1.00	(0.50)	1.38	1.04	(0.34)	(32.69)
18 Month CD's Over \$100M - VINI	1.90	1.15	(0.75)	(65.22)	1.90	-	1.12	(0.78)	1.55	1.14	(0.41)	(35.96)
18 Month CD's Over \$100M - GROV	1.80	1.44	(0.36)	(25.00)	1.80	-	1.07	(0.73)	1.29	1.21	(0.08)	(6.61)
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	2.18	1.29	(0.89)	(68.99)	2.18	-	1.16	(1.02)	1.94	1.28	(0.66)	(51.56)
24 Month CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	1.56	1.15	(0.41)	(35.65)	1.54	(0.02)	1.14	(0.42)	1.28	1.14	(0.14)	(12.28)
36 Month CD's Over \$100M - GROV	1.97	1.36	(0.61)	(44.85)	1.92	(0.05)	1.18	(0.79)	1.50	1.27	(0.23)	(18.11)
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	2.20	1.69	(0.51)	(30.18)	2.20	-	1.71	(0.49)	2.08	1.70	(0.38)	(22.35)
60 Month CD's Over \$100M - GROV	2.80	1.44	(1.36)	(94.44)	1.78	(1.02)	1.43	(1.37)	1.61	1.43	(0.18)	(12.59)
Local Independent Funding - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	1.92	1.12	(0.80)	(71.43)	1.82	(0.10)	0.99	(0.93)	1.39	1.04	(0.35)	(33.65)
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	1.41	1.41	100.00	-	-	-	-	-	1.40	1.40	100.00
18 Month Public Funds CD's - VINI	2.00	-	(2.00)	(100.00)	2.00	-	-	(2.00)	2.00	-	(2.00)	(100.00)
18 Month Public Funds CD's - GROV	2.65	1.63	(1.02)	(62.58)	0.80	(1.85)	0.80	(1.85)	0.96	0.88	(0.08)	(9.09)
36 Month Public Funds CD's - VINI	-	1.08	1.08	100.00	-	-	0.80	0.80	0.80	0.87	0.07	8.05
90-181 Day PF CD's Over \$100M - VINI	1.11	0.49	(0.62)	(126.53)	1.11	-	0.35	(0.76)	0.86	0.42	(0.44)	(104.76)
12 Month PF CD's Over \$100M - VINI	2.41	1.36	(1.05)	(77.21)	1.57	(0.84)	1.15	(1.26)	1.37	1.18	(0.19)	(16.10)
24 Month PF CD's Over \$100M - VINI	2.50	-	(2.50)	(100.00)	2.50	-	-	(2.50)	2.50	-	(2.50)	(100.00)
36 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
State Treasury CD's - VINI	2.31	2.11	(0.20)	(9.48)	2.18	(0.13)	1.46	(0.85)	1.86	1.82	(0.04)	(2.20)
State Treasury CD's - GROV	2.33	1.96	(0.37)	(18.88)	2.33	-	1.37	(0.96)	1.84	1.74	(0.10)	(5.75)
State Treasury CD's - CLEO	2.37	2.25	(0.12)	(5.33)	2.14	(0.23)	1.54	(0.83)	1.89	1.90	0.01	0.53
IRA's Variable - VINI	2.25	1.11	(1.14)	(102.70)	2.25	-	1.01	(1.24)	1.58	1.06	(0.52)	(49.06)
IRA's Variable - GROV	2.51	1.55	(0.96)	(61.94)	2.52	0.01	1.45	(1.06)	2.03	1.50	(0.53)	(35.33)
IRA's Variable - CLEO	2.35	1.55	(0.80)	(51.61)	2.35	-	1.45	(0.90)	1.97	1.50	(0.47)	(31.33)
6 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month U.S. Sterling Capital CD's	-	2.24	2.24	100.00	-	-	1.30	1.30	1.30	1.69	0.39	23.08
12 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
2 Year U.S. Sterling Capital CD's	-	2.10	2.10	100.00	-	-	1.26	1.26	1.26	2.03	0.77	37.93
3 Year U.S. Sterling Capital CD's	1.51	1.51	-	-	1.51	-	1.51	-	1.51	1.51	-	-
4 Year U.S. Sterling Capital CD's	1.81	1.81	-	-	1.81	-	1.81	-	1.81	1.81	-	-
5 Year U.S. Sterling Capital CD's	2.01	2.01	-	-	2.01	-	2.01	-	2.01	2.01	-	-
3 Month QwickRate CD's	2.48	-	(2.48)	(100.00)	2.49	0.01	-	(2.48)	2.18	-	(2.18)	(100.00)
5 Month QwickRate CD's	-	-	-	-	-	-	-	-	1.85	-	(1.85)	(100.00)
6 Month QwickRate CD's	2.61	-	(2.61)	(100.00)	2.59	(0.02)	-	(2.61)	2.31	-	(2.31)	(100.00)
9 Month QwickRate CD's	2.45	-	(2.45)	(100.00)	2.42	(0.03)	-	(2.45)	2.19	-	(2.19)	(100.00)
12 Month QwickRate CD's	2.55	-	(2.55)	(100.00)	2.54	(0.01)	-	(2.55)	2.43	-	(2.43)	(100.00)
18 Month QwickRate CD's	2.78	-	(2.78)	(100.00)	2.78	-	-	(2.78)	2.75	-	(2.75)	(100.00)

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
2 Year QwickRate CD's	2.84	-	(2.84)	(100.00)	2.79	(0.05)	-	(2.84)	2.67	-	(2.67)	(100.00)
3 Month Finance 500 CD's	-	-	-	-	-	-	-	-	1.77	-	(1.77)	(100.00)
6 Month Finance 500 CD's	2.41	2.32	(0.09)	(3.88)	2.36	(0.05)	1.54	(0.87)	1.90	1.92	0.02	1.04
8 Month Finance 500 CD's	2.54	-	(2.54)	(100.00)	2.54	-	-	(2.54)	2.54	-	(2.54)	(100.00)
9 Month Finance 500 CD's	2.33	2.25	(0.08)	(3.56)	2.33	-	1.51	(0.82)	1.98	1.88	(0.10)	(5.32)
10 Month Finance 500 CD's	2.64	-	(2.64)	(100.00)	2.64	-	-	(2.64)	2.64	-	(2.64)	(100.00)
12 Month Finance 500 CD's	2.50	2.24	(0.26)	(11.61)	2.50	-	1.52	(0.98)	1.80	1.75	(0.05)	(2.86)
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	-	-	-	-
5 Month Finance 500 CD's - CDP	-	1.31	1.31	100.00	-	-	1.25	1.25	1.50	1.29	(0.21)	(16.28)
7 Month Finance 500 CD's - CDP	2.10	-	(2.10)	(100.00)	2.10	-	-	(2.10)	2.10	-	(2.10)	(100.00)
3 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Year D.A. Davidson CD's	-	2.31	2.31	100.00	-	-	-	-	-	2.31	2.31	100.00
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	-	1.91	1.91	100.00	-	-	1.15	1.15	1.15	1.65	0.50	30.30
3 Month Public Funds CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month CDAR CD's	2.09	1.75	(0.34)	(19.43)	1.90	(0.19)	1.12	(0.97)	1.60	1.49	(0.11)	(7.38)
6 Month PF CDAR CD's	2.14	1.73	(0.41)	(23.70)	1.88	(0.26)	1.06	(1.08)	1.70	1.47	(0.23)	(15.65)
1 Year CDAR CD's	-	1.92	1.92	100.00	-	-	1.00	1.00	1.00	1.54	0.54	35.06
1 Year Public Funds CDAR CD's	-	1.93	1.93	100.00	-	-	1.00	1.00	1.00	1.55	0.55	35.48
1 Year CD's - Stillwater	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
<b>Certificates of Deposit</b>	<b>2.25</b>	<b>1.82</b>	<b>(0.43)</b>	<b>(23.63)</b>	<b>2.20</b>	<b>(0.05)</b>	<b>1.34</b>	<b>(0.91)</b>	<b>1.79</b>	<b>1.58</b>	<b>(0.21)</b>	<b>(13.29)</b>
FHLB Overnight	-	2.28	2.28	100.00	2.48	2.48	-	-	2.00	2.08	0.08	3.85
Unsecured Fed Funds Purchased - TIB	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased - FTN	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased - BBK	-	-	-	-	-	-	-	-	-	-	-	-
Unsecured Fed Funds Purchased - ZION	-	-	-	-	-	-	-	-	-	-	-	-
Federal Reserve Bank - O/N	-	-	-	-	-	-	-	-	-	-	-	-
Treasury, Tax & Loan - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Convertible - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Deposit Funding</b>	<b>-</b>	<b>2.28</b>	<b>2.28</b>	<b>100.00</b>	<b>2.32</b>	<b>2.32</b>	<b>-</b>	<b>-</b>	<b>1.97</b>	<b>2.08</b>	<b>0.11</b>	<b>5.29</b>
<b>Total Interest Bearing Liabilities</b>	<b>1.62</b>	<b>1.21</b>	<b>(0.41)</b>	<b>(33.88)</b>	<b>1.61</b>	<b>(0.01)</b>	<b>0.92</b>	<b>(0.70)</b>	<b>1.28</b>	<b>1.05</b>	<b>(0.23)</b>	<b>(21.90)</b>

## Rate/Yield Comparison

(Percentage)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Average ****			
	Actual	Budget			Actual		Actual		Budget	Variance	Percent	
Personal DDA - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non-Interest Deposits</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cost of Funds</b>	<b>1.43</b>	<b>1.06</b>	<b>(0.37)</b>	<b>(34.91)</b>	<b>1.42</b>	<b>(0.01)</b>	<b>0.80</b>	<b>(0.63)</b>	<b>1.13</b>	<b>0.92</b>	<b>(0.21)</b>	<b>(22.83)</b>
Other Liabilities - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
A.F.S.Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale Capital Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Other Liabilities</b>	-	-	-	-	-	-	-	-	-	-	-	-
Intangibles	-	-	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-	-	-
Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Undivided Profits	-	-	-	-	-	-	-	-	-	-	-	-
Net Earnings YTD	-	-	-	-	-	-	-	-	-	-	-	-
Dividends - Taxes	-	-	-	-	-	-	-	-	-	-	-	-
Dividends - Cash	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Equity Capital</b>	-	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>1.32</b>	<b>0.97</b>	<b>(0.35)</b>	<b>(36.08)</b>	<b>1.32</b>	<b>-</b>	<b>0.73</b>	<b>(0.59)</b>	<b>1.04</b>	<b>0.84</b>	<b>(0.20)</b>	<b>(23.81)</b>

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Total Loans	1,374,744	1,407,172	(32,428)	(2.30)	1,292,224	82,520	1,140,009	234,735	14,928,407	15,065,487	(137,080)	(0.91)
Total Investments	357,744	309,797	47,947	15.48	333,494	24,250	314,497	43,247	3,871,595	3,695,518	176,077	4.76
Total Short-Term Liquidity	21,679	13	21,666	166,661.54	89	21,590	1,153	20,526	52,357	7,384	44,973	609.06
<b>Total Interest Income</b>	<b>1,754,167</b>	<b>1,716,981</b>	<b>37,186</b>	<b>2.17</b>	<b>1,625,807</b>	<b>128,360</b>	<b>1,455,659</b>	<b>298,508</b>	<b>18,852,359</b>	<b>18,768,389</b>	<b>83,970</b>	<b>0.45</b>
Total Interest Bearing Checking	232,895	128,242	(104,653)	(81.61)	190,306	(42,589)	105,474	(127,421)	1,986,881	1,461,179	(525,702)	(35.98)
Total Savings Deposits	8,283	8,658	375	4.33	6,222	(2,061)	7,091	(1,192)	78,919	96,474	17,555	18.20
Certificates of Deposit	270,326	198,035	(72,291)	(36.50)	253,411	(16,915)	133,054	(137,272)	2,307,404	1,933,970	(373,434)	(19.31)
Total Non-Deposit Funding	3,379	17,003	13,624	80.13	22,576	19,197	4,466	1,087	77,504	59,218	(18,286)	(30.88)
<b>Total Interest Expense</b>	<b>514,883</b>	<b>351,938</b>	<b>(162,945)</b>	<b>(46.30)</b>	<b>472,515</b>	<b>(42,368)</b>	<b>250,085</b>	<b>(264,798)</b>	<b>4,450,708</b>	<b>3,550,841</b>	<b>(899,867)</b>	<b>(25.34)</b>
<b>Net Interest Income</b>	<b>1,239,284</b>	<b>1,365,043</b>	<b>(125,759)</b>	<b>(9.21)</b>	<b>1,153,292</b>	<b>85,992</b>	<b>1,205,574</b>	<b>33,710</b>	<b>14,401,651</b>	<b>15,217,548</b>	<b>(815,897)</b>	<b>(5.36)</b>
<b>Provision - Loan Losses</b>	<b>40,000</b>	<b>40,000</b>	<b>0</b>	<b>0.00</b>	<b>40,000</b>	<b>0</b>	<b>30,000</b>	<b>(10,000)</b>	<b>420,000</b>	<b>480,000</b>	<b>60,000</b>	<b>12.50</b>
Loan Income - VINI	17,326	22,347	(5,021)	(22.47)	21,737	(4,411)	46,362	(29,036)	321,036	265,724	55,312	20.82
Loan Income - GROV	8,824	9,831	(1,007)	(10.24)	12,301	(3,477)	9,854	(1,030)	145,890	116,893	28,997	24.81
Loan Income - CLEO	23	0	23	100.00	0	23	0	23	1,073	0	1,073	100.00
Loan Income - AGLN	1,107	1,901	(794)	(41.77)	611	496	2,190	(1,083)	29,858	22,608	7,250	32.07
Cadence Maintenance Fees - VINI	8,702	7,500	1,202	16.03	7,500	1,202	7,500	1,202	92,702	90,000	2,702	3.00
Referral Fees - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Loan Insurance - VINI	1,604	1,955	(351)	(17.95)	5,300	(3,696)	3,598	(1,994)	28,990	23,244	5,746	24.72
Loan Insurance - GROV	3,359	2,548	811	31.83	2,526	833	5,322	(1,963)	44,767	30,294	14,473	47.78
Loan Insurance - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Fees on Loans	40,945	46,082	(5,137)	(11.15)	49,975	(9,030)	74,826	(33,881)	664,316	548,763	115,553	21.06
Service Charges on Deposit Accts - VINI	42,040	42,919	(879)	(2.05)	43,312	(1,272)	39,758	2,282	538,063	510,329	27,734	5.43
Service Charges on Deposit Accts - GROV	15,941	16,838	(897)	(5.33)	16,319	(378)	17,109	(1,168)	199,259	200,216	(957)	(0.48)
Service Charges on Deposit Accts - CLEO	3,576	4,209	(633)	(15.04)	3,687	(111)	4,301	(725)	51,869	50,050	1,819	3.63
Service Charges on Deposit Accts - AGLN	151	119	32	26.89	100	51	119	32	1,577	1,428	149	10.43
Service Charges on Deposit Accts - EBANK	3	0	3	100.00	(3)	6	0	3	6	0	6	100.00
Service Charges on Deposit Accts - ADMIN	315	(691)	1,006	145.59	1,715	(1,400)	(1,844)	2,159	(887)	(8,221)	7,334	89.21
DDA OD Fees - VINI	709	803	(94)	(11.71)	583	126	859	(150)	8,431	9,552	(1,121)	(11.74)
DDA OD Fees - GROV	398	422	(24)	(5.69)	441	(43)	431	(33)	5,739	5,016	723	14.41
DDA OD Fees - CLEO	194	105	89	84.76	125	69	213	(19)	1,536	1,248	288	23.08
DDA OD Fees - AGLN	27	0	27	100.00	23	4	(12)	39	217	0	217	100.00
NSF Fees - VINI	43,487	43,356	131	0.30	42,936	551	45,682	(2,195)	495,661	546,283	(50,622)	(9.27)
NSF Fees - GROV	17,222	14,973	2,249	15.02	18,523	(1,301)	16,860	362	195,292	188,656	6,636	3.52
NSF Fees - CLEO	7,680	7,354	326	4.43	7,440	240	7,064	616	81,516	92,665	(11,149)	(12.03)
NSF Fees - AGLN	660	600	60	10.00	840	(180)	600	60	7,230	7,200	30	0.42
Fees on Deposits	132,403	131,007	1,396	1.07	136,041	(3,638)	131,140	1,263	1,585,509	1,604,422	(18,913)	(1.18)

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		***** Year-to-Date Total *****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Coll,Escrow,Wires & Exchange - VINI	838	759	79	10.41	346	492	825	13	9,234	9,025	209	2.32
Coll, Escrow, Wires & Exchange - GROV	702	564	138	24.47	582	120	592	110	7,974	6,702	1,272	18.98
Coll,Escrow, Wires & Exchange - CLEO	195	127	68	53.54	103	92	103	92	1,473	1,508	(35)	(2.32)
Coll,Escrow, Wires & Exchange - AGLN	206	0	206	100.00	78	128	85	121	1,335	0	1,335	100.00
Coll,Escrow, Wires & Exchange- ADMIN	0	0	0	0.00	401	(401)	5	(5)	0	0	0	0.00
Safe Deposit & Night Deposit Rent - VINI	1,886	1,170	716	61.20	2,219	(333)	3,172	(1,286)	16,342	13,913	2,429	17.46
Safe Deposit & Night Deposit Rent - GROV	250	382	(132)	(34.55)	315	(65)	284	(34)	4,912	4,541	371	8.17
Safe Deposit & Night Deposit Rent - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Miscellaneous Income - VINI	16,408	6,179	10,229	165.54	18,599	(2,191)	6,813	9,595	204,617	73,468	131,149	178.51
Miscellaneous Income - GROV	1,850	1,488	362	24.33	1,420	430	1,070	780	23,191	17,694	5,497	31.07
Miscellaneous Income - CLEO	0	28	(28)	(100.00)	0	0	0	0	191	327	(136)	(41.59)
Miscellaneous Income - ADMIN	23	(324)	347	107.10	32	(9)	(740)	763	285	(3,847)	4,132	107.41
Other Operating Income	22,358	10,373	11,985	115.54	24,095	(1,737)	12,209	10,149	269,554	123,331	146,223	118.56
Mtg Origination Fees	1,866	5,434	(3,568)	(65.66)	4,647	(2,781)	5,149	(3,283)	54,526	67,227	(12,701)	(18.89)
Mtg Agent Fees	497	9,272	(8,775)	(94.64)	3,273	(2,776)	8,272	(7,775)	96,750	110,245	(13,495)	(12.24)
Mtg Credit Enhancement Fees	4,374	3,192	1,182	37.03	4,372	2	4,119	255	51,022	36,201	14,821	40.94
Mtg Servicing Fees	9,144	12,768	(3,624)	(28.38)	14,545	(5,401)	11,312	(2,168)	127,240	151,937	(24,697)	(16.25)
Mtg Other Fees	2,098	3,997	(1,899)	(47.51)	1,958	140	3,443	(1,345)	54,771	47,523	7,248	15.25
Mtg Servicing Rights Income	(37,739)	8,914	(46,653)	(523.37)	29,085	(66,824)	(13,568)	(24,171)	(21,302)	142,490	(163,792)	(114.95)
Mortgage Income	(19,760)	43,577	(63,337)	(145.35)	57,880	(77,640)	18,727	(38,487)	363,007	555,623	(192,616)	(34.67)
Trust Department Earnings - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Bankruptcy Trustee Accts - Fee Income	0	26,126	(26,126)	(100.00)	0	0	0	0	0	317,970	(317,970)	(100.00)
Margin on Profit of CD Warehouse	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Special Services Income	0	26,126	(26,126)	(100.00)	0	0	0	0	0	317,970	(317,970)	(100.00)
Gain/Loss-Sale of Assets - VINI	0	0	0	0.00	0	0	0	0	(63,681)	0	(63,681)	(100.00)
Gain/Loss-Sale of Assets - GROV	0	0	0	0.00	0	0	(1,588)	1,588	(58,731)	0	(58,731)	(100.00)
Gain/Loss-Sale of Assets - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Gain/Loss-Sale of Assets - MTG	0	0	0	0.00	0	0	0	0	(67,850)	0	(67,850)	(100.00)
Non-Operating Income	0	0	0	0.00	0	0	(1,588)	1,588	(190,262)	0	(190,262)	(100.00)
<b>Total Non-Interest Income</b>	<b>175,946</b>	<b>257,165</b>	<b>(81,219)</b>	<b>(31.58)</b>	<b>267,991</b>	<b>(92,045)</b>	<b>235,314</b>	<b>(59,368)</b>	<b>2,692,124</b>	<b>3,150,109</b>	<b>(457,985)</b>	<b>(14.54)</b>
<b>Securities Gains/Losses</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0.00</b>
Officer Salaries - (Exempt) - VINI	24,663	108,358	83,695	77.24	20,360	(4,303)	80,284	55,621	1,180,216	1,310,188	129,972	9.92
Officer Salaries - (Exempt) - GROV	9,838	21,628	11,790	54.51	9,954	116	18,478	8,640	247,338	257,912	10,574	4.10
Officer Salaries - (Exempt) - AGLN	17,251	10,259	(6,992)	(68.15)	16,852	(399)	8,398	(8,853)	137,562	123,099	(14,463)	(11.75)
Officer Salaries - (Exempt) - ADMIN	147,162	35,159	(112,003)	(318.56)	147,984	822	36,102	(111,060)	680,397	426,665	(253,732)	(59.47)
Officer Salaries - (Non-Exempt) - VINI	0	2,972	2,972	100.00	0	0	0	0	15,553	37,105	21,552	58.08
Officer Salaries - (Non-Exempt) - ADMIN	0	0	0	0.00	0	0	0	0	27	0	(27)	(100.00)

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Employee Salaries - (Exempt) - VINI	20,222	15,669	(4,553)	(29.06)	21,474	1,252	0	(20,222)	344,102	172,359	(171,743)	(99.64)
Employee Salaries - (Exempt) - GROV	4,625	4,756	131	2.75	4,485	(140)	0	(4,625)	64,829	52,316	(12,513)	(23.92)
Employee Salaries - (Exempt) - CLEO	0	3,715	3,715	100.00	0	0	0	0	40,839	40,865	26	0.06
Employee Salaries - (Exempt) - AGLN	(400)	6,711	7,111	105.96	0	400	0	400	71,456	73,821	2,365	3.20
Employee Salaries - (Exempt) - ADMIN	15,368	4,254	(11,114)	(261.26)	16,103	735	3,345	(12,023)	76,320	51,044	(25,276)	(49.52)
Employee Salaries - (Non-Exempt) - VINI	30,011	152,279	122,268	80.29	29,990	(21)	125,513	95,502	1,288,114	1,858,759	570,645	30.70
Employee Salaries - (Non-Exempt) - GROV	20,603	32,280	11,677	36.17	20,269	(334)	25,855	5,252	307,991	410,414	102,423	24.96
Employee Salaries - (Non-Exempt) - CLEO	4,106	7,814	3,708	47.45	3,872	(234)	6,425	2,319	40,388	99,274	58,886	59.32
Employee Salaries - (Non-Exempt) - AGLN	3,571	4,083	512	12.54	3,498	(73)	9,031	5,460	36,738	57,769	21,031	36.41
Employee Salaries - (Non-Exempt) - ADMIN	100,983	0	(100,983)	(100.00)	111,778	10,795	0	(100,983)	212,761	0	(212,761)	(100.00)
Temp Labor - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Temp Labor - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Temp Labor - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Temp Labor - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Misc. Contractors & Commissions - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Misc. Contractors & Commissions - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Misc. Contractors & Commissions - CLEO	0	0	0	0.00	0	0	0	0	25	0	(25)	(100.00)
Misc. Contractors & Commissions - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
PDS Services - ADMIN	14,965	13,181	(1,784)	(13.53)	16,415	1,450	13,608	(1,357)	162,533	165,194	2,661	1.61
Payroll Taxes - VINI	0	0	0	0.00	0	0	13,912	13,912	233	0	(233)	(100.00)
Payroll Taxes - GROV	0	0	0	0.00	0	0	2,755	2,755	4	0	(4)	(100.00)
Payroll Taxes - CLEO	0	0	0	0.00	0	0	527	527	0	0	0	0.00
Payroll Taxes - AGLN	0	0	0	0.00	0	0	1,232	1,232	0	0	0	0.00
Payroll Taxes - ADMIN	1,913	0	(1,913)	(100.00)	1,913	0	3,165	1,252	22,956	0	(22,956)	(100.00)
Medical Insurance - VINI	0	0	0	0.00	0	0	25,882	25,882	583	0	(583)	(100.00)
Medical Insurance - GROV	0	0	0	0.00	0	0	5,364	5,364	0	0	0	0.00
Medical Insurance - CLEO	0	0	0	0.00	0	0	945	945	0	0	0	0.00
Medical Insurance - AGLN	0	0	0	0.00	0	0	2,182	2,182	0	0	0	0.00
Medical Insurance - ADMIN	0	0	0	0.00	0	0	636	636	0	0	0	0.00
401K Contribution - VINI	1,958	7,422	5,464	73.62	1,877	(81)	5,842	3,884	71,688	87,308	15,620	17.89
401K Contribution - GROV	991	1,656	665	40.16	981	(10)	1,172	181	16,938	19,447	2,509	12.90
401K Contribution - CLEO	62	317	255	80.44	58	(4)	70	8	1,326	3,560	2,234	62.75
401K Contribution - AGLN	400	413	13	3.15	399	(1)	582	182	4,886	4,951	65	1.31
401K Contribution - ADMIN	5,458	181	(5,277)	(2,915.47)	5,714	256	100	(5,358)	12,957	2,090	(10,867)	(519.95)
Other Employee Benefits - VINI	259	3,380	3,121	92.34	1,278	1,019	3,526	3,267	20,880	40,011	19,131	47.81
Other Employee Benefits - GROV	66	761	695	91.33	478	412	885	819	6,443	9,004	2,561	28.44
Other Employee Benefits - CLEO	11	107	96	89.72	64	53	148	137	839	1,266	427	33.73
Other Employee Benefits - AGLN	0	244	244	100.00	0	0	237	237	625	2,884	2,259	78.33
Other Employee Benefits - ADMIN	5,095	2,050	(3,045)	(148.54)	3,463	(1,632)	2,729	(2,366)	42,250	24,380	(17,870)	(73.30)
Incentive Plan - VINI	50	72	22	30.56	60	10	120	70	505	852	347	40.73
Incentive Plan - GROV	0	64	64	100.00	0	0	50	50	270	752	482	64.10
Incentive Plan - CLEO	0	26	26	100.00	0	0	0	0	105	312	207	66.35
Incentive Plan - ADMIN	25,000	25,000	0	0.00	25,000	0	25,000	0	300,000	300,000	0	0.00

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Director's Comm, Din & Exp Fee - VINI	346	3,692	3,346	90.63	513	167	3,358	3,012	34,743	43,701	8,958	20.50
Director's Comm, Din, & Exp Fee - GROV	132	1,424	1,292	90.73	204	72	1,507	1,375	12,967	16,860	3,893	23.09
Director's Comm, Din, & Exp Fee - CLEO	21	237	216	91.14	33	12	285	264	2,650	2,803	153	5.46
Director's Comm, Din, & Exp Fee - ADMIN	4,000	0	(4,000)	(100.00)	4,300	300	0	(4,000)	8,300	0	(8,300)	(100.00)
Personnel	458,730	470,164	11,434	2.43	469,369	10,639	429,250	(29,480)	5,469,337	5,696,965	227,628	4.00
Occupancy Expense - VINI	11,436	14,812	3,376	22.79	13,538	2,102	15,257	3,821	163,613	175,328	11,715	6.68
Occupancy Expense - GROV	3,913	4,275	362	8.47	5,209	1,296	4,223	310	50,511	50,597	86	0.17
Occupancy Expense - CLEO	286	109	(177)	(162.39)	65	(221)	156	(130)	1,622	1,285	(337)	(26.23)
Occupancy Expense - AGLN	77	134	57	42.54	78	1	147	70	1,323	1,586	263	16.58
Occupancy Expense - ADMIN	1,350	0	(1,350)	(100.00)	797	(553)	0	(1,350)	2,147	0	(2,147)	(100.00)
Lease Expense - VINI	196	190	(6)	(3.16)	196	0	190	(6)	2,410	2,280	(130)	(5.70)
Lease Expense - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Lease Expense - CLEO	1,100	1,100	0	0.00	1,100	0	1,100	0	13,695	13,200	(495)	(3.75)
Lease Expense - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Utilities - VINI	5,972	5,822	(150)	(2.58)	5,850	(122)	5,370	(602)	75,951	68,911	(7,040)	(10.22)
Utilities - GROV	1,516	1,454	(62)	(4.26)	1,565	49	1,495	(21)	20,876	17,210	(3,666)	(21.30)
Utilities - CLEO	0	36	36	100.00	17	17	19	19	272	427	155	36.30
Utilities - ADMIN	0	0	0	0.00	(95)	(95)	0	0	0	0	0	0.00
Real Estate Taxes - VINI	2,700	2,350	(350)	(14.89)	2,700	0	2,350	(350)	32,663	28,200	(4,463)	(15.83)
Real Estate Taxes - GROV	900	900	0	0.00	900	0	900	0	10,800	10,800	0	0.00
Real Estate Taxes - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Depreciation - Building - VINI	16,352	14,384	(1,968)	(13.68)	17,087	735	21,974	5,622	195,519	172,608	(22,911)	(13.27)
Depreciation - Building - GROV	4,141	4,330	189	4.36	4,268	127	4,284	143	52,523	51,960	(563)	(1.08)
Depreciation - Building - CLEO	43	43	0	0.00	43	0	(46)	(89)	516	516	0	0.00
Occupancy	49,982	49,939	(43)	(0.09)	53,318	3,336	57,419	7,437	624,441	594,908	(29,533)	(4.96)
Equipment Repair, Maint., Rent - VINI	3,181	8,947	5,766	64.45	8,231	5,050	16,778	13,597	122,984	106,112	(16,872)	(15.90)
Equipment Repair, Maint., Rent - GROV	1,647	2,704	1,057	39.09	2,773	1,126	6,443	4,796	31,370	32,010	640	2.00
Equipment Repair, Maint., Rent - CLEO	83	493	410	83.16	299	216	919	836	5,702	5,839	137	2.35
Equipment Repair, Maint., Rent - ADMIN	376	0	(376)	(100.00)	0	(376)	0	(376)	376	0	(376)	(100.00)
Car Expense & Maintenance - VINI	853	6,491	5,638	86.86	3,173	2,320	4,357	3,504	63,334	76,827	13,493	17.56
Car Expense & Maintenance - GROV	689	2,647	1,958	73.97	2,025	1,336	2,500	1,811	28,299	31,328	3,029	9.67
Car Expense & Maintenance - CLEO	223	454	231	50.88	379	156	431	208	5,803	5,377	(426)	(7.92)
Car Expense & Maintenance - AGLN	1,003	863	(140)	(16.22)	1,150	147	1,066	63	12,665	10,219	(2,446)	(23.94)
Car Expense & Maintenance - ADMIN	4,955	0	(4,955)	(100.00)	2,433	(2,522)	0	(4,955)	7,388	0	(7,388)	(100.00)
Depreciation - FF&E - VINI	6,701	9,616	2,915	30.31	6,912	211	11,833	5,132	82,355	113,818	31,463	27.64
Depreciation - FF&E - GROV	4,445	4,345	(100)	(2.30)	4,445	0	5,554	1,109	52,920	52,140	(780)	(1.50)
Depreciation - FF&E - CLEO	125	174	49	28.16	168	43	104	(21)	1,973	2,088	115	5.51
Depreciation - FF&E - ADMIN	19,067	6,498	(12,569)	(193.43)	17,444	(1,623)	48,142	29,075	207,619	77,976	(129,643)	(166.26)
Furniture, Fixtures, & Equipment	43,348	43,232	(116)	(0.27)	49,432	6,084	98,127	54,779	622,788	513,734	(109,054)	(21.23)

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	***** Year-to-Date Total *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Legal Fees - VINI	3,838	5,745	1,907	33.19	17,853	14,015	9,773	5,935	107,397	67,998	(39,399)	(57.94)
Legal Fees - GROV	1,397	4,472	3,075	68.76	1,698	301	1,575	178	9,601	52,938	43,337	81.86
Legal Fees - CLEO	(107)	0	107	100.00	0	107	0	107	(65)	0	65	100.00
Legal Fees - AGLN	0	0	0	0.00	0	0	0	0	125	0	(125)	(100.00)
Legal Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Examination & Admins Fees - VINI	11,185	6,951	(4,234)	(60.91)	0	(11,185)	6,675	(4,510)	81,722	82,281	559	0.68
Examination & Admins Fees - GROV	4,281	2,674	(1,607)	(60.10)	0	(4,281)	2,997	(1,284)	30,767	31,650	883	2.79
Examination & Admins Fees - CLEO	691	603	(88)	(14.59)	0	(691)	566	(125)	6,162	7,136	974	13.65
Examination & Admins Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Professional Fees - VINI	3,519	3,698	179	4.84	3,467	(52)	2,868	(651)	45,942	43,773	(2,169)	(4.96)
Professional Fees - GROV	1,634	1,353	(281)	(20.77)	1,677	43	1,625	(9)	20,836	16,016	(4,820)	(30.09)
Professional Fees - CLEO	264	236	(28)	(11.86)	273	9	307	43	4,101	2,793	(1,308)	(46.83)
Professional Fees - CDP	750	750	0	0.00	750	0	750	0	9,000	9,000	0	0.00
Professional Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Consulting Fees - VINI	66,944	51,513	(15,431)	(29.96)	69,549	2,605	47,776	(19,168)	750,573	609,743	(140,830)	(23.10)
Consultant Fees - GROV	25,623	20,759	(4,864)	(23.43)	27,655	2,032	21,449	(4,174)	274,770	245,724	(29,046)	(11.82)
Consulting Fees - CLEO	4,135	3,867	(268)	(6.93)	4,498	363	4,054	(81)	54,245	45,769	(8,476)	(18.52)
Consulting Fees - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Ideal Checking Fees - VINI	2,541	4,694	2,153	45.87	1,375	(1,166)	3,144	603	50,130	55,566	5,436	9.78
Ideal Checking Fees - GROV	1,423	1,942	519	26.73	1,191	(232)	1,460	37	23,034	22,991	(43)	(0.19)
Ideal Checking Fees - CLEO	203	338	135	39.94	261	58	319	116	4,435	3,999	(436)	(10.90)
Ideal Checking Fees - AGLN	19	0	(19)	(100.00)	22	3	13	(6)	158	0	(158)	(100.00)
Ideal Checking Fees - ADMIN	0	0	0	0.00	7,078	7,078	0	0	7,078	0	(7,078)	(100.00)
Transfund Expense - VINI	22,539	20,315	(2,224)	(10.95)	23,672	1,133	21,081	(1,458)	284,421	240,462	(43,959)	(18.28)
Transfund Expense - GROV	5,646	4,681	(965)	(20.62)	6,049	403	4,766	(880)	68,771	55,409	(13,362)	(24.12)
Transfund Expense - CLEO	1,004	1,010	6	0.59	1,126	122	1,043	39	13,896	11,952	(1,944)	(16.27)
Transfund Expense - ADMIN	1,658	0	(1,658)	(100.00)	(4)	(1,662)	737	(921)	1,675	0	(1,675)	(100.00)
FDIC Insurance - VINI	35,134	26,101	(9,033)	(34.61)	29,928	(5,206)	32,927	(2,207)	369,949	308,948	(61,001)	(19.74)
FDIC Insurance - GROV	8,801	6,124	(2,677)	(43.71)	7,648	(1,153)	7,443	(1,358)	89,688	72,485	(17,203)	(23.73)
FDIC Insurance - CLEO	1,565	1,209	(356)	(29.45)	1,424	(141)	1,629	64	18,090	14,310	(3,780)	(26.42)
FDIC Insurance - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC Prepaid Assessment - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC Prepaid Assessment - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC Prepaid Assessment - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC Prepaid Assessment - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC "Special Assessment" - VINI	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC "Special Assessment" - GROV	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC "Special Assessment" - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0.00
FDIC "Special Assessment" - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Bankruptcy Trustee Account Fees	0	52,685	52,685	100.00	0	0	0	0	0	588,491	588,491	100.00
Surety Bond Insurance	0	8,417	8,417	100.00	0	0	0	0	0	101,004	101,004	100.00
<b>Outside Services</b>	<b>204,687</b>	<b>230,137</b>	<b>25,450</b>	<b>11.06</b>	<b>207,190</b>	<b>2,503</b>	<b>174,977</b>	<b>(29,710)</b>	<b>2,326,501</b>	<b>2,690,438</b>	<b>363,937</b>	<b>13.53</b>



# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Computer Expense - VINI	52,852	47,820	(5,032)	(10.52)	58,029	5,177	59,837	6,985	654,602	590,831	(63,771)	(10.79)
Computer Expense - GROV	10,554	11,358	804	7.08	10,634	80	13,297	2,743	123,681	143,460	19,779	13.79
Computer Expense - CLEO	1,476	1,727	251	14.53	1,615	139	2,849	1,373	26,304	21,570	(4,734)	(21.95)
Computer Expense - AGLN	2,214	3,158	944	29.89	2,355	141	3,799	1,585	31,893	40,015	8,122	20.30
Computer Expense - MTG	0	0	0	0.00	0	0	0	0	67	0	(67)	(100.00)
Computer Expense - EBANK	12,249	0	(12,249)	(100.00)	433	(11,816)	0	(12,249)	21,770	0	(21,770)	(100.00)
Computer Expense - ADMIN	34,090	0	(34,090)	(100.00)	4,484	(29,606)	1,281	(32,809)	38,574	0	(38,574)	(100.00)
Postage, Freight, & Express - VINI	3,113	6,066	2,953	48.68	5,770	2,657	5,332	2,219	47,382	71,805	24,423	34.01
Postage, Freight, & Express - GROV	1,369	2,409	1,040	43.17	2,880	1,511	2,274	905	18,495	28,517	10,022	35.14
Postage, Freight, & Express - CLEO	189	451	262	58.09	368	179	411	222	2,854	5,338	2,484	46.53
Postage, Freight, & Express - AGLN	0	0	0	0.00	0	0	0	0	78	0	(78)	(100.00)
Postage, Freight, & Express - ADMIN	868	0	(868)	(100.00)	794	(74)	0	(868)	1,662	0	(1,662)	(100.00)
Insurance - VINI	2,876	2,227	(649)	(29.14)	2,852	(24)	2,491	(385)	32,661	26,364	(6,297)	(23.88)
Insurance - GROV	738	486	(252)	(51.85)	758	20	693	(45)	7,890	5,755	(2,135)	(37.10)
Insurance - CLEO	119	135	16	11.85	123	4	131	12	1,523	1,598	75	4.69
Insurance - AGLN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Insurance - ADMIN	0	0	0	0.00	0	0	(714)	(714)	0	0	0	0.00
Taxes - VINI	1,135	1,251	116	9.27	1,122	(13)	1,288	153	17,150	14,806	(2,344)	(15.83)
Taxes - GROV	435	460	25	5.43	446	11	578	143	6,598	5,449	(1,149)	(21.09)
Taxes - CLEO	70	103	33	32.04	73	3	109	39	1,290	1,216	(74)	(6.09)
Taxes - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Stationery, Supplies, & Print - VINI	5,152	8,087	2,935	36.29	10,134	4,982	4,448	(704)	82,610	95,720	13,110	13.70
Stationery, Supplies, & Print - GROV	1,576	2,680	1,104	41.19	3,914	2,338	3,275	1,699	28,170	31,718	3,548	11.19
Stationery, Supplies, & Print - CLEO	344	279	(65)	(23.30)	504	160	401	57	4,604	3,297	(1,307)	(39.64)
Stationery, Supplies, & Print - AGLN	0	0	0	0.00	0	0	31	31	46	0	(46)	(100.00)
Stationery, Supplies, & Print - ADMIN	1,064	0	(1,064)	(100.00)	440	(624)	0	(1,064)	1,504	0	(1,504)	(100.00)
Bankruptcy Trustee Checking Fees	3,192	3,498	306	8.75	3,326	134	4,721	1,529	49,630	41,403	(8,227)	(19.87)
Advertising - VINI	290	23,238	22,948	98.75	7,103	6,813	14,280	13,990	122,461	275,066	152,605	55.48
Advertising - GROV	1,211	9,347	8,136	87.04	3,216	2,005	8,332	7,121	58,880	110,176	51,296	46.56
Advertising - CLEO	318	1,183	865	73.12	734	416	1,486	1,168	11,587	14,003	2,416	17.25
Advertising - AGLN	0	774	774	100.00	0	0	957	957	3,626	9,161	5,535	60.42
Advertising - ADMIN	4,455	0	(4,455)	(100.00)	3,235	(1,220)	0	(4,455)	7,690	0	(7,690)	(100.00)
Telephone - VINI	4,145	8,997	4,852	53.93	(12,615)	(16,760)	8,332	4,187	51,727	106,493	54,766	51.43
Telephone - GROV	1,671	2,588	917	35.43	(1,697)	(3,368)	2,632	961	17,131	30,639	13,508	44.09
Telephone - CLEO	318	829	511	61.64	(163)	(481)	772	454	5,218	9,816	4,598	46.84
Telephone - AGLN	128	547	419	76.60	(524)	(652)	519	391	2,576	6,470	3,894	60.19
Telephone - ADMIN	1,405	0	(1,405)	(100.00)	347	(1,058)	(935)	(2,340)	1,752	0	(1,752)	(100.00)
Dues & Subscriptions - VINI	2,404	4,024	1,620	40.26	3,089	685	4,854	2,450	54,147	47,635	(6,512)	(13.67)
Dues & Subscriptions - GROV	648	1,868	1,220	65.31	1,027	379	1,768	1,120	17,037	22,107	5,070	22.93
Dues & Subscriptions - CLEO	93	228	135	59.21	146	53	328	235	3,001	2,693	(308)	(11.44)
Dues & Subscriptions - AGLN	0	0	0	0.00	0	0	144	144	0	0	0	0.00
Dues & Subscriptions - ADMIN	552	0	(552)	(100.00)	79	(473)	0	(552)	631	0	(631)	(100.00)

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Donations, P.R., & Promo's - VINI	2,658	14,193	11,535	81.27	12,966	10,308	15,263	12,605	110,436	167,994	57,558	34.26
Donations, P.R., & Promos - GROV	209	4,962	4,753	95.79	4,501	4,292	7,668	7,459	53,974	58,730	4,756	8.10
Donations, P.R., & Promos - CLEO	(215)	542	757	139.67	743	958	968	1,183	4,322	6,420	2,098	32.68
Donations, P.R., & Promos - AGLN	34	1,154	1,120	97.05	0	(34)	0	(34)	5,819	13,660	7,841	57.40
Donations, P.R., & Promos - ADMIN	10,596	3,803	(6,793)	(178.62)	(4,388)	(14,984)	(288)	(10,884)	36,595	45,017	8,422	18.71
Meals & Entertainment - VINI	1,362	2,623	1,261	48.07	3,305	1,943	2,460	1,098	26,565	31,050	4,485	14.44
Meals & Entertainment - GROV	783	973	190	19.53	1,383	600	1,143	360	11,015	11,520	505	4.38
Meals & Entertainment - CLEO	187	130	(57)	(43.85)	259	72	126	(61)	2,160	1,542	(618)	(40.08)
Meals & Entertainment - AGLN	141	189	48	25.40	296	155	167	26	2,943	2,242	(701)	(31.27)
Meals & Entertainment - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Business Meeting & Travel - VINI	3,115	3,016	(99)	(3.28)	4,366	1,251	2,934	(181)	46,251	35,696	(10,555)	(29.57)
Business Meeting & Travel - GROV	1,252	1,892	640	33.83	1,845	593	1,317	65	17,659	22,396	4,737	21.15
Business Meeting & Travel - CLEO	192	461	269	58.35	282	90	249	57	3,417	5,461	2,044	37.43
Business Meeting & Travel - AGLN	0	0	0	0.00	0	0	0	0	109	0	(109)	(100.00)
Business Meeting & Travel - ADMIN	0	0	0	0.00	1,050	1,050	0	0	1,050	0	(1,050)	(100.00)
Filing, Credit & S/K Fees - VINI	(676)	1,381	2,057	148.95	432	1,108	1,031	1,707	10,768	16,350	5,582	34.14
Filing, Credit & S/k Fees - GROV	91	179	88	49.16	(142)	(233)	448	357	1,938	2,119	181	8.54
Filing, Credit & S/k Fees - CLEO	0	1	1	100.00	0	0	1	1	(61)	12	73	608.33
Filing, Credit & S/k Fees - AGLN	0	2	2	100.00	(13)	(13)	2	2	(39)	24	63	262.50
Filing, Credit & S/k Fees - ADMIN	993	0	(993)	(100.00)	865	(128)	0	(993)	1,858	0	(1,858)	(100.00)
Bank Charges - VINI	4,597	4,396	(201)	(4.57)	4,541	(56)	4,329	(268)	54,991	52,035	(2,956)	(5.68)
Bank Charges - GROV	1,759	1,759	0	0.00	1,806	47	1,944	185	20,602	20,818	216	1.04
Bank Charges - CLEO	284	416	132	31.73	294	10	367	83	4,084	4,926	842	17.09
Bank Charges - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Personalized Checks & Deposit - VINI	2,258	2,260	2	0.09	2,604	346	2,132	(126)	25,950	26,751	801	2.99
Personalized Checks & Deposit - GROV	482	578	96	16.61	670	188	543	61	5,966	6,843	877	12.82
Personalized Checks & Deposit - CLEO	86	121	35	28.93	121	35	119	33	1,570	1,436	(134)	(9.33)
Personalized Checks & Deposit - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - VINI	500	2,500	2,000	80.00	0	(500)	5,100	4,600	27,300	30,000	2,700	9.00
Provisions for Overdrafts - GROV	4,900	2,025	(2,875)	(141.98)	6,000	1,100	2,100	(2,800)	32,950	24,300	(8,650)	(35.60)
Provisions for Overdrafts - CLEO	0	0	0	0.00	0	0	700	700	1,500	0	(1,500)	(100.00)
Provisions for Overdrafts - AGLN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - MTG	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Provisions for Overdrafts - ADMIN	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Fraud Expense - VINI	0	0	0	0.00	0	0	0	0	492	0	(492)	(100.00)
Lockbox Service Expenses - VINI	1,500	0	(1,500)	(100.00)	1,500	0	0	(1,500)	21,628	0	(21,628)	(100.00)
Cadence Loan Expenses - VINI	6,560	5,574	(986)	(17.69)	6,168	(392)	6,183	(377)	84,939	65,978	(18,961)	(28.74)
Merchant Services C/C Fees - VINI	1,245	0	(1,245)	(100.00)	1,045	(200)	0	(1,245)	14,508	0	(14,508)	(100.00)
Merchant Services C/C Fees - GROV	401	0	(401)	(100.00)	313	(88)	0	(401)	4,391	0	(4,391)	(100.00)
Merchant Services C/C Fees - CLEO	102	0	(102)	(100.00)	88	(14)	0	(102)	1,551	0	(1,551)	(100.00)
Merchant Services C/C Fees - ADMIN	0	0	0	0.00	0	0	0	0	(106)	0	106	100.00

# Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Miscellaneous Expense - VINI	23,997	5,039	(18,958)	(376.23)	21,013	(2,984)	2,782	(21,215)	281,249	59,642	(221,607)	(371.56)
Miscellaneous Expense - GROV	1,426	1,910	484	25.34	2,684	1,258	2,229	803	3,847	22,613	18,766	82.99
Miscellaneous Expense - CLEO	110	144	34	23.61	(114)	(224)	224	114	911	1,703	792	46.51
Miscellaneous Expense - AGLN	1,500	0	(1,500)	(100.00)	750	(750)	0	(1,500)	13,653	0	(13,653)	(100.00)
Miscellaneous Expense - ADMIN	1,390	654	(736)	(112.54)	865	(525)	107	(1,283)	7,931	7,738	(193)	(2.49)
Contingency Expense	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Other Operating Expenses	227,132	208,695	(18,437)	(8.83)	193,129	(34,003)	212,349	(14,783)	2,505,188	2,508,137	2,949	0.12
Mortgage - Personnel Expenses	20,668	22,241	1,573	7.07	23,990	3,322	20,290	(378)	262,544	271,661	9,117	3.36
Mortgage - Commissions	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage Personnel	20,668	22,241	1,573	7.07	23,990	3,322	20,290	(378)	262,544	271,661	9,117	3.36
Mortgage - Occupancy	506	200	(306)	(153.00)	130	(376)	184	(322)	2,277	2,364	87	3.68
Mortgage - FF&E Expenses	0	0	0	0.00	0	0	0	0	12,690	0	(12,690)	(100.00)
Mortgage - Car Expense & Maintenance	498	371	(127)	(34.23)	625	127	234	(264)	4,901	4,392	(509)	(11.59)
Mortgage - Depreciation FF&E	1,112	0	(1,112)	(100.00)	1,184	72	0	(1,112)	8,688	0	(8,688)	(100.00)
Mortgage - Examination & Admins Fees	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Consulting Fees	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Mortgage - Legal Fees	3,392	1,076	(2,316)	(215.24)	917	(2,475)	2,843	(549)	17,240	12,738	(4,502)	(35.34)
Mortgage - Computer Expense	3,540	3,600	60	1.67	3,987	447	4,839	1,299	49,973	42,609	(7,364)	(17.28)
Mortgage - Postage, Freight & Express	91	141	50	35.46	97	6	150	59	1,433	1,666	233	13.99
Mortgage - Insurance	200	200	0	0.00	200	0	200	0	2,400	2,400	0	0.00
Mortgage - Taxes	35	37	2	5.41	35	0	35	0	420	436	16	3.67
Mortgage - Stationary, Supplies & Print	128	190	62	32.63	176	48	75	(53)	4,249	2,250	(1,999)	(88.84)
Mortgage - Advertising	1,388	51	(1,337)	(2,621.57)	263	(1,125)	50	(1,338)	3,455	608	(2,847)	(468.26)
Mortgage - Telephone	471	739	268	36.27	(646)	(1,117)	649	178	4,297	8,748	4,451	50.88
Mortgage - Dues & Subscriptions	287	0	(287)	(100.00)	99	(188)	0	(287)	1,041	0	(1,041)	(100.00)
Mortgage - Donations, P.R. & Promo's	0	0	0	0.00	0	0	83	83	551	0	(551)	(100.00)
Mortgage - Meals & Entertainment	37	37	0	0.00	65	28	20	(17)	1,053	434	(619)	(142.63)
Mortgage - Business Meeting & Travel	0	0	0	0.00	317	317	0	0	317	0	(317)	(100.00)
Mortgage - Filing, Credit & S/K Fees	25	(89)	(114)	(128.09)	(167)	(192)	(24)	(49)	(708)	(1,058)	(350)	(33.08)
Mortgage - Other Expenses	1,203	751	(452)	(60.19)	377	(826)	4,207	3,004	(4,362)	8,893	13,255	149.05
Mortgage - OREO, Repo & Other Asset Exp	2,851	1,995	(856)	(42.91)	(680)	(3,531)	4,734	1,883	15,024	23,614	8,590	36.38
Mortgage Expenses	15,764	9,299	(6,465)	(69.52)	6,979	(8,785)	18,279	2,515	124,939	110,094	(14,845)	(13.48)
Officers Salaries - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Employee Salaries & Overtime - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Payroll Taxes - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Medical Insurance - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
401K Contribution - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Other Employee Benefits - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Incentive Plan - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0.00
Special Services Personnel	0	0	0	0.00	0	0	0	0	0	0	0	0.00

## Income Statement Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	***** Year-to-Date Total *****				
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent	
Occupancy Expenses - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
FF&E Expenses - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Car Expense & Maintenance - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Depreciation - FF&E - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Professional Fees - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Consulting Fees - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Insurance - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Taxes - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Computer Expense - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Postage, Freight & Express - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Stationary, Supplies & Print - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Advertising - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Telephone - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Dues & Subscriptions - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Meals & Entertainment - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Business Meetings & Travel - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Other Expenses - TRUST	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Special Services Expenses	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
OREO, Repo & Other Asset Exp - VINI	5,071	2,191	(2,880)	(131.45)	1,959	(3,112)	15,467	10,396	17,333	25,938	8,605	33,839	33.18
OREO, Repo & Other Asset Exp - GROV	14,307	11,493	(2,814)	(24.48)	8,657	(5,650)	15,348	1,041	96,199	136,038	39,839	175,837	29.29
OREO, Repo & Other Asset Exp - CLEO	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
OREO, Repo & Other Asset Exp - AGLN	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Contingency Expense	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Non-Operating Expenses	19,378	13,684	(5,694)	(41.61)	10,616	(8,762)	30,815	11,437	113,532	161,976	48,444	221,952	29.91
<b>Total Non-Interest Expenses</b>	<b>1,039,689</b>	<b>1,047,391</b>	<b>7,702</b>	<b>0.74</b>	<b>1,014,023</b>	<b>(25,666)</b>	<b>1,041,506</b>	<b>1,817</b>	<b>12,049,270</b>	<b>12,547,913</b>	<b>498,643</b>	<b>13,095,826</b>	<b>3.97</b>
<b>Net Income Before Taxes</b>	<b>335,541</b>	<b>534,817</b>	<b>(199,276)</b>	<b>(37.26)</b>	<b>367,260</b>	<b>(31,719)</b>	<b>369,382</b>	<b>(33,841)</b>	<b>4,624,505</b>	<b>5,339,744</b>	<b>(715,239)</b>	<b>13,095,826</b>	<b>(13.39)</b>
State Tax	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
Federal Tax	0	0	0	0.00	0	0	0	0	0	0	0	0	0.00
<b>Net Income</b>	<b>335,541</b>	<b>534,817</b>	<b>(199,276)</b>	<b>(37.26)</b>	<b>367,260</b>	<b>(31,719)</b>	<b>369,382</b>	<b>(33,841)</b>	<b>4,624,505</b>	<b>5,339,744</b>	<b>(715,239)</b>	<b>13,095,826</b>	<b>(13.39)</b>

## Ratio Report

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	***** Year-to-Date Average *****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
<b>Income Statement Ratios</b> <i>(Comparison to Total Assets)</i>												
Interest Income	4.49	4.63	(0.14)	(3.02)	4.44	0.05	4.16	0.33	4.30	4.39	(0.09)	(2.05)
Interest Expense	1.32	0.95	(0.37)	(38.95)	1.29	(0.03)	0.71	(0.61)	1.02	0.83	(0.19)	(22.89)
<b>Net Interest Income</b>	<b>3.17</b>	<b>3.68</b>	<b>(0.51)</b>	<b>(13.86)</b>	<b>3.15</b>	<b>0.02</b>	<b>3.44</b>	<b>(0.27)</b>	<b>3.28</b>	<b>3.56</b>	<b>(0.28)</b>	<b>(7.87)</b>
Provisions for Loan Losses	0.10	0.11	0.01	9.09	0.11	0.01	0.09	(0.01)	0.10	0.11	0.01	9.09
<b>Non-Interest Income</b>	<b>0.46</b>	<b>0.71</b>	<b>(0.25)</b>	<b>(35.21)</b>	<b>0.72</b>	<b>(0.26)</b>	<b>0.68</b>	<b>(0.22)</b>	<b>0.61</b>	<b>0.74</b>	<b>(0.13)</b>	<b>(17.57)</b>
Security Gains/(Losses)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non-Interest Expenses</b>	<b>2.71</b>	<b>2.88</b>	<b>0.17</b>	<b>5.90</b>	<b>2.73</b>	<b>0.02</b>	<b>3.03</b>	<b>0.32</b>	<b>2.75</b>	<b>2.93</b>	<b>0.18</b>	<b>6.14</b>
Pre-Tax Income	0.88	1.47	(0.59)	(40.14)	0.99	(0.11)	1.07	(0.19)	1.05	1.25	(0.20)	(16.00)
Taxes	-	-	-	-	-	-	-	-	-	-	-	-
<b>Net Income/Return on Assets</b>	<b>0.88</b>	<b>1.47</b>	<b>(0.59)</b>	<b>(40.14)</b>	<b>0.99</b>	<b>(0.11)</b>	<b>1.07</b>	<b>(0.19)</b>	<b>1.05</b>	<b>1.25</b>	<b>(0.20)</b>	<b>(16.00)</b>
<b>Performance Ratios</b>												
Return on Equity	10.22	16.06	(5.84)	(36.36)	11.21	(0.99)	11.87	(1.65)	12.09	13.94	(1.85)	(13.27)
Operating Efficiency Ratio	72.10	63.72	(8.38)	(13.15)	70.60	(1.50)	70.07	(2.03)	69.06	67.43	(1.63)	(2.42)
<b>Balance Sheet Ratios</b>												
Yield on Earning Assets	4.57	4.76	(0.19)	(3.99)	4.59	(0.02)	4.29	0.28	4.43	4.54	(0.11)	(2.42)
Cost of Earning Assets	1.36	1.00	(0.36)	(36.00)	1.34	(0.02)	0.76	(0.60)	1.07	0.87	(0.20)	(22.99)
<b>Net Interest Margin</b>	<b>3.21</b>	<b>3.76</b>	<b>(0.55)</b>	<b>(14.63)</b>	<b>3.25</b>	<b>(0.04)</b>	<b>3.53</b>	<b>(0.32)</b>	<b>3.36</b>	<b>3.67</b>	<b>(0.31)</b>	<b>(8.45)</b>
Yield on Earning Assets	4.57	4.76	(0.19)	(3.99)	4.59	(0.02)	4.29	0.28	4.43	4.54	(0.11)	(2.42)
Cost of Interest Bearing Liabilities	1.62	1.21	(0.41)	(33.88)	1.61	(0.01)	0.92	(0.70)	1.28	1.05	(0.23)	(21.90)
<b>Spread</b>	<b>2.95</b>	<b>3.55</b>	<b>(0.60)</b>	<b>(16.90)</b>	<b>2.98</b>	<b>(0.03)</b>	<b>3.37</b>	<b>(0.42)</b>	<b>3.15</b>	<b>3.49</b>	<b>(0.34)</b>	<b>(9.74)</b>
Earning Assets/ Assets	96.61	97.31	(0.70)	(0.72)	98.09	(1.48)	96.52	0.09	97.42	96.95	0.47	0.48
Interest Bearing Liabilities/ Assets	81.35	80.08	(1.27)	(1.59)	81.66	0.31	79.69	(1.66)	81.32	80.09	(1.23)	(1.54)
Earning Assets/Interest Bearing Liabilities	118.75	121.52	(2.77)	(2.28)	120.12	(1.37)	121.12	(2.37)	119.80	121.05	(1.25)	(1.03)
<b>Loans/Deposits</b>	<b>68.24</b>	<b>73.32</b>	<b>(5.08)</b>	<b>(6.93)</b>	<b>71.95</b>	<b>(3.71)</b>	<b>68.13</b>	<b>0.11</b>	<b>69.10</b>	<b>70.32</b>	<b>(1.22)</b>	<b>(1.73)</b>
<b>Reserve for Loan Losses/Net Loans</b>	<b>1.18</b>	<b>1.15</b>	<b>0.03</b>	<b>2.61</b>	<b>1.19</b>	<b>(0.01)</b>	<b>1.22</b>	<b>(0.04)</b>	<b>1.19</b>	<b>1.19</b>	<b>-</b>	<b>-</b>
<b>Tangible Equity Capital (Leverage Ratio)</b>	<b>8.57</b>	<b>9.15</b>	<b>(0.58)</b>	<b>(6.34)</b>	<b>8.82</b>	<b>(0.25)</b>	<b>9.05</b>	<b>(0.48)</b>	<b>8.73</b>	<b>8.96</b>	<b>(0.23)</b>	<b>(2.57)</b>

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Agricultural (360) Fixed - VINI	1,542	-	1,542	100.00	4,233	(2,691)	-	1,542	19,134	-	19,134	100.00
Agricultural (360) Fixed - GROV	549	-	549	100.00	229	320	-	549	778	-	778	100.00
Agricultural (360) Fixed - AGLN	97,451	126,346	(28,895)	(22.87)	90,040	7,411	85,425	12,026	1,075,092	1,240,755	(165,663)	(13.35)
Agricultural (360) Fixed - 20% - AGLN	1,409	1,081	328	30.34	1,408	1	932	477	15,240	11,863	3,377	28.47
Agricultural Fixed - VINI	-	165	(165)	(100.00)	70	(70)	161	(161)	1,728	1,920	(192)	(10.00)
Agricultural Fixed - AGLN	23,583	35,213	(11,630)	(33.03)	22,518	1,065	26,273	(2,690)	254,604	356,057	(101,453)	(28.49)
Agricultural Semi-Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually - AGLN	-	-	-	-	-	-	1,624	(1,624)	-	-	-	-
Agricultural Annually w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural Annually w/C&F - AGLN	23,710	22,595	1,115	4.93	22,930	780	19,185	4,525	272,547	255,528	17,019	6.66
Agricultural 3 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 3 Years - w/C&F - AGLN	803	766	37	4.83	779	24	746	57	9,691	8,935	756	8.46
Agricultural 5 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Agricultural 7 Years - w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Fixed - VINI	146,319	175,111	(28,792)	(16.44)	138,383	7,936	140,127	6,192	1,699,282	1,843,652	(144,370)	(7.83)
Commercial (360) HAR - Fixed - VINI	13,940	-	13,940	100.00	11,959	1,981	-	13,940	123,063	-	123,063	100.00
Commercial (360) Fixed - 20% - VINI	2,756	574	2,182	380.14	2,492	264	534	2,222	14,050	6,480	7,570	116.82
Commercial (360) Fixed - GROV	43,415	53,590	(10,175)	(18.99)	37,405	6,010	26,613	16,802	382,948	478,373	(95,425)	(19.95)
Commercial (360) Fixed - 20% - GROV	466	679	(213)	(31.37)	476	(10)	523	(57)	6,152	7,207	(1,055)	(14.64)
Commercial (360) Fixed - AGLN	795	85	710	835.29	529	266	93	702	5,744	932	4,812	516.31
Commercial Fixed - VINI	466	331	135	40.79	464	2	293	173	5,644	3,732	1,912	51.23
Commercial Fixed - 20% - VINI	-	134	(134)	(100.00)	-	-	128	(128)	406	1,552	(1,146)	(73.84)
Commercial Fixed - GROV	467	26	441	1,696.15	484	(17)	26	441	2,009	301	1,708	567.44
Commercial (FAC)-Fixed - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) Monthly - VINI	59,651	32,447	27,204	83.84	56,628	3,023	28,273	31,378	566,872	363,063	203,809	56.14
Commercial (360) Monthly w/C&F - VINI	8,644	2,907	5,737	197.35	8,320	324	2,872	5,772	42,623	32,240	10,383	32.21
Commercial (360) Monthly w/C&F - GROV	-	55	(55)	(100.00)	-	-	45	(45)	131	599	(468)	(78.13)
Commercial Monthly w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Quarterly w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial (360) -Semi-Annw/C&F - VINI	12,158	10,108	2,050	20.28	11,864	294	9,353	2,805	118,521	115,015	3,506	3.05
Commercial (360) Annually w/F - VINI	22,622	5,123	17,499	341.58	21,705	917	5,164	17,458	103,343	60,153	43,190	71.80
Commercial (360) Annually w/F - GL- VINI	11,302	12,842	(1,540)	(11.99)	10,884	418	10,908	394	130,542	146,058	(15,516)	(10.62)
Comm (360) Ann w/C&F - <1% Mar - VINI	39,582	37,599	1,983	5.27	25,904	13,678	28,683	10,899	314,690	389,144	(74,454)	(19.13)
Comm (360) Ann w/C&F - 1 % Mar - VINI	20,491	24,670	(4,179)	(16.94)	19,331	1,160	19,182	1,309	226,706	258,983	(32,277)	(12.46)
Comm (360) Ann w/C&F - >1% Mar - VINI	22,307	37,247	(14,940)	(40.11)	28,589	(6,282)	25,991	(3,684)	306,069	350,775	(44,706)	(12.74)
Commercial (360) Annually w/C&F - GROV	9,958	5,994	3,964	66.13	9,369	589	5,832	4,126	94,012	69,677	24,335	34.93
Commercial (360) Annually w/C&F - AGLN	2,372	-	2,372	100.00	2,416	(44)	-	2,372	10,668	-	10,668	100.00
Commercial Annually w/C&F - VINI	183	230	(47)	(20.43)	276	(93)	212	(29)	2,799	2,732	67	2.45
Commercial (360) 3 Yr w/C&F - VINI	14,519	13,244	1,275	9.63	13,965	554	13,206	1,313	160,501	155,453	5,048	3.25
Commercial (360) 3 Yr w/C&F - GROV	2,659	5,618	(2,959)	(52.67)	2,960	(301)	5,095	(2,436)	48,063	63,980	(15,917)	(24.88)
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	156	-	156	100.00
Commercial (360) 5 Yr w/C&F - VINI	236	307	(71)	(23.13)	228	8	274	(38)	2,971	3,640	(669)	(18.38)
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	1,608	-	1,608	100.00

# Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	221	-	221	100.00
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	1,342	-	1,342	100.00
Commercial 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commerical - Cadence Loans - VINI	23,519	25,480	(1,961)	(7.70)	23,066	453	23,485	34	270,443	288,632	(18,189)	(6.30)
Real Estate Fixed - VINI	46,309	40,531	5,778	14.26	47,348	(1,039)	23,121	23,188	398,127	445,014	(46,887)	(10.54)
Real Estate Fixed - 50% - VINI	447	5	442	8,840.00	484	(37)	11	436	3,274	62	3,212	5,180.65
Real Estate Fixed - GROV	20,134	24,822	(4,688)	(18.89)	19,505	629	19,244	890	234,003	259,565	(25,562)	(9.85)
Real Estate Fixed - 50% - GROV	11,622	12,512	(890)	(7.11)	11,747	(125)	10,832	790	129,454	136,698	(7,244)	(5.30)
Real Estate Fixed - AGLN	1,561	2,678	(1,117)	(41.71)	1,229	332	1,896	(335)	26,957	30,816	(3,859)	(12.52)
Real Estate Fixed - MTG	157	120	37	30.83	142	15	103	54	1,701	1,386	315	22.73
Real Estate Monthly w/F - VINI	-	-	-	-	-	-	-	-	52,294	-	52,294	100.00
Real Estate Monthly w/C - VINI	6,015	-	6,015	100.00	-	6,015	-	6,015	6,015	-	6,015	100.00
Real Estate Monthly w/F - 100% - GROV	7,330	6,754	576	8.53	6,947	383	5,912	1,418	79,301	76,206	3,095	4.06
Real Estate Monthly w/C - GROV	4,615	4,657	(42)	(0.90)	4,496	119	4,746	(131)	55,589	55,371	218	0.39
Real Estate Monthly w/C&F - VINI	1,630	1,859	(229)	(12.32)	1,636	(6)	1,578	52	19,506	21,032	(1,526)	(7.26)
Real Estate Monthly w/C&F - GROV	9,983	67	9,916	14,800.00	9,685	298	58	9,925	51,614	751	50,863	6,772.70
Real Estate Monthly w/C&F - CLEO	-	486	(486)	(100.00)	-	-	494	(494)	1,180	5,768	(4,588)	(79.54)
Real Estate Own. Occupied-Mo.-w/C&F-VINI	209	-	209	100.00	212	(3)	-	209	748	-	748	100.00
Real Estate Quarterly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Annually - GROV	-	17,699	(17,699)	(100.00)	-	-	17,408	(17,408)	138,713	206,949	(68,236)	(32.97)
Real Estate Annually w/F - VINI	18,858	15,524	3,334	21.48	18,966	(108)	12,589	6,269	125,226	150,614	(25,388)	(16.86)
Real Estate Annually w/F - GROV	217	230	(13)	(5.65)	211	6	198	19	2,392	2,422	(30)	(1.24)
RE Annually w/C&F - <1% Mar - VINI	7,104	24,391	(17,287)	(70.87)	7,653	(549)	13,619	(6,515)	129,774	241,887	(112,113)	(46.35)
RE Annually w/C&F - 1% Mar - VINI	22,764	36,364	(13,600)	(37.40)	22,929	(165)	19,964	2,800	261,483	350,272	(88,789)	(25.35)
RE Annually w/C&F - >1% Mar - VINI	3,244	5,425	(2,181)	(40.20)	3,372	(128)	3,057	187	39,121	52,491	(13,370)	(25.47)
Real Estate Annually w/C&F -50% - VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Annually w/C&F - <1% Mar - GROV	25,697	17,042	8,655	50.79	24,749	948	17,901	7,796	276,664	190,481	86,183	45.24
RE Annually w/C&F - 1% Mar - GROV	19,664	10,877	8,787	80.79	16,664	3,000	10,274	9,390	164,658	124,734	39,924	32.01
RE Annually w/C&F - >1% Mar - GROV	5,867	7,207	(1,340)	(18.59)	5,659	208	6,943	(1,076)	75,397	81,325	(5,928)	(7.29)
Real Estate Annually w/C&F - 50% - GROV	253	-	253	100.00	245	8	-	253	1,893	-	1,893	100.00
Real Estate Annually w/C&F - CLEO	311	-	311	100.00	306	5	-	311	3,164	-	3,164	100.00
Real Estate Annually w/C&F - AGLN	60,434	54,147	6,287	11.61	56,154	4,280	49,706	10,728	627,407	607,072	20,335	3.35
Real Estate Annually w/C&F - MTG	-	466	(466)	(100.00)	-	-	369	(369)	2,197	5,154	(2,957)	(57.37)
Real Estate 2 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 2 Yr w/C&F - VINI	5,352	5,964	(612)	(10.26)	5,302	50	5,203	149	64,602	69,224	(4,622)	(6.68)
Real Estate 2 Yr w/C&F - 50% - GROV	179	-	179	100.00	173	6	-	179	1,324	-	1,324	100.00
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	6	-	6	100.00
Real Estate 3 Yr w/F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Yr w/C - VINI	10,432	-	10,432	100.00	10,508	(76)	-	10,432	76,703	-	76,703	100.00
Real Estate 3 Yr w/C&F - VINI	52,363	61,064	(8,701)	(14.25)	52,628	(265)	40,893	11,470	634,759	682,620	(47,861)	(7.01)
Real Estate 3 Yr w/C&F -50% - VINI	1,717	1,987	(270)	(13.59)	1,672	45	1,442	275	19,057	20,835	(1,778)	(8.53)
Real Estate 3 Yr w/C&F - GROV	10,093	15,428	(5,335)	(34.58)	10,010	83	13,775	(3,682)	143,534	170,238	(26,704)	(15.69)

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate 3 Yr w/C&F - AGLN	4,518	5,737	(1,219)	(21.25)	4,342	176	3,893	625	57,161	65,689	(8,528)	(12.98)
Real Estate 3 Yr w/C&F - MTG	4,143	2,062	2,081	100.92	4,024	119	2,165	1,978	34,179	23,796	10,383	43.63
Real Estate 5 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr - GROV	-	6	(6)	(100.00)	-	-	5	(5)	36	65	(29)	(44.62)
Real Estate 5 Yr - AGLN	602	653	(51)	(7.81)	584	18	709	(107)	7,302	7,560	(258)	(3.41)
Real Estate 5 Yr w/C&F - VINI	25,722	27,309	(1,587)	(5.81)	25,991	(269)	24,906	816	302,217	312,164	(9,947)	(3.19)
Real Estate 5 Yr w/C&F -GL- VINI	795	1,345	(550)	(40.89)	834	(39)	1,189	(394)	11,986	15,565	(3,579)	(22.99)
Real Estate 5 Yr w/C&F -50%- VINI	334	377	(43)	(11.41)	335	(1)	320	14	4,045	4,341	(296)	(6.82)
Real Estate 5 Yr w/C&F - GROV	1,956	1,993	(37)	(1.86)	1,905	51	2,033	(77)	23,684	23,697	(13)	(0.05)
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	484	(484)	-	-	988	-	988	100.00
Real Estate 5 Yr w/C&F - AGLN	3,667	4,351	(684)	(15.72)	3,491	176	2,462	1,205	44,874	48,497	(3,623)	(7.47)
Real Estate 20 Yr w/C&F - AGLN	639	-	639	100.00	612	27	-	639	1,566	-	1,566	100.00
Real Estate 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 5 Yr w/C&F - 50% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	258	-	258	100.00
Real Estate 1 Year Annually w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 1 Year 3 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate 3 Year 3 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate - Libor Annually w/F - VINI	8,525	-	8,525	100.00	8,582	(57)	-	8,525	62,471	-	62,471	100.00
R.E. Comm Construction - Fixed - VINI	984	1,147	(163)	(14.21)	1,002	(18)	1,013	(29)	16,521	13,506	3,015	22.32
R.E. 1 - 4 Family Constr - Fixed - VINI	7,932	1,599	6,333	396.06	6,621	1,311	1,333	6,599	49,027	17,263	31,764	184.00
R.E. 1-4 Family Constr (360)-Fixed-GROV	3,660	2,245	1,415	63.03	3,123	537	1,402	2,258	31,224	24,594	6,630	26.96
R.E. 1-4 Family Constr- Fixed- GROV	758	-	758	100.00	737	21	-	758	2,825	-	2,825	100.00
R.E. 1 - 4 Family Constr - Fixed - MTG	3,916	6,056	(2,140)	(35.34)	2,705	1,211	4,695	(779)	56,635	67,837	(11,202)	(16.51)
R.E. Comm Constr - Annually w/F - VINI	34,484	8,153	26,331	322.96	34,158	326	6,078	28,406	172,678	90,582	82,096	90.63
R.E. Comm Constr - Annually w/C&F - VINI	7,445	-	7,445	100.00	7,026	419	-	7,445	33,043	-	33,043	100.00
R.E. Comm Constr - Ann w/C&F- <1M - GROV	-	5,825	(5,825)	(100.00)	-	-	5,538	(5,538)	24,674	67,465	(42,791)	(63.43)
R.E. Comm Constr - Ann w/C&F- >1M - GROV	2,600	3,471	(871)	(25.09)	3,376	(776)	3,003	(403)	36,045	37,418	(1,373)	(3.67)
R.E. Comm Constr - 2 Years w/F - VINI	-	11,780	(11,780)	(100.00)	-	-	7,299	(7,299)	146,726	118,730	27,996	23.58
R.E. Comm Constr - 3 Ys - w/C&F - VINI	1,579	2,041	(462)	(22.64)	1,563	16	1,465	114	19,463	24,033	(4,570)	(19.02)
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	9,085	5,408	3,677	67.99	8,649	436	4,675	4,410	93,648	62,909	30,739	48.86
R.E. Family Constr - 3 Yrs w/C&F - VINI	441	496	(55)	(11.09)	424	17	467	(26)	5,509	5,840	(331)	(5.67)
1-4 Family (360) Fixed - VINI	8,604	539	8,065	1496.29	8,131	473	447	8,157	82,243	6,091	76,152	1,250.24
1-4 Family (360) Fixed - 100% - VINI	-	9,276	(9,276)	(100.00)	-	-	7,993	(7,993)	20,761	106,613	(85,852)	(80.53)
1-4 Family (360) Fixed - GROV	4,261	1,805	2,456	136.07	4,083	178	1,514	2,747	46,380	21,096	25,284	119.85
1-4 Family (360) Fixed - 100% - GROV	-	1,389	(1,389)	(100.00)	-	-	1,100	(1,100)	4,632	15,792	(11,160)	(70.67)
1-4 Family (360) Fixed - AGLN	6,390	-	6,390	100.00	5,660	730	-	6,390	38,211	-	38,211	100.00
1-4 Family (360) Fixed - 100% - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed - VINI	3,114	3,263	(149)	(4.57)	2,958	156	2,982	132	37,211	37,632	(421)	(1.12)
1-4 Family Fixed - GROV	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Fixed -100%- GROV	-	5	(5)	(100.00)	-	-	4	(4)	3	59	(56)	(94.92)
1-4 Family Fixed - MTG	6,704	9,031	(2,327)	(25.77)	4,302	2,402	9,316	(2,612)	83,951	104,576	(20,625)	(19.72)



# Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Second Mortgage (360) - Fixed - GROV	-	-	-	-	-	-	-	-	2,149	-	2,149	100.00
Second Mortgage - Fixed - MTG	348	272	76	27.94	241	107	257	91	3,803	3,109	694	22.32
Res Impr (360) - Fixed - AGLN	646	830	(184)	(22.17)	684	(38)	956	(310)	8,158	9,559	(1,401)	(14.66)
1-4 Family (360) Monthly w/C&F - VIN	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family Monthly w/C&F - VINI	77	84	(7)	(8.33)	73	4	82	(5)	992	1,005	(13)	(1.29)
1-4 Family (360) - Annually - GROV	571	-	571	100.00	559	12	-	571	6,618	-	6,618	100.00
1-4 Family (360) Annually w/F- VINI	515	241	274	113.69	490	25	186	329	6,027	2,782	3,245	116.64
1-4 Family (360) Annually w/C&F - VINI	5,329	-	5,329	100.00	3,153	2,176	-	5,329	33,034	-	33,034	100.00
1-4 Family (360) Annually w/C&F - GROV	4,957	989	3,968	401.21	4,738	219	762	4,195	48,980	10,874	38,106	350.43
1-4 Family (360) Annual w/C&F-100%- GROV	1,093	4,385	(3,292)	(75.07)	1,067	26	6,829	(5,736)	20,860	51,573	(30,713)	(59.55)
1-4 Family (360) Annual w/C&F - AGLN	4,224	4,532	(308)	(6.80)	4,101	123	5,048	(824)	47,415	48,926	(1,511)	(3.09)
1-4 Fam (360) Annually w/C&F - MTG	-	2,558	(2,558)	(100.00)	-	-	658	(658)	3,823	19,014	(15,191)	(79.89)
1-4 Family Annually w/C&F - VINI	93	105	(12)	(11.43)	88	5	97	(4)	1,165	1,218	(53)	(4.35)
1-4 Family Annually w/C&F - GROV	1,132	931	201	21.59	1,141	(9)	810	322	14,148	11,112	3,036	27.32
1-4 Family Annually w/C&F - 100% - GROV	-	307	(307)	(100.00)	-	-	350	(350)	748	3,665	(2,917)	(79.59)
1-4 Family Annually w/C&F - MTG	6,499	8,048	(1,549)	(19.25)	4,470	2,029	8,868	(2,369)	78,298	86,690	(8,392)	(9.68)
1-4 Family - 1 1/2 Years - w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 2 Yr w/C&F - MTG	474	540	(66)	(12.22)	328	146	523	(49)	5,760	6,274	(514)	(8.19)
1-4 Family (360) 3 Yr w/F - VINI	217	225	(8)	(3.56)	209	8	206	11	9,343	2,603	6,740	258.93
1-4 Family (360) 3 Yr w/C&F - VINI	8,714	-	8,714	100.00	8,105	609	-	8,714	71,287	-	71,287	100.00
1-4 Family (360) 3 Yr w/C&F - GROV	2,754	107	2,647	2,473.83	2,680	74	71	2,683	27,922	1,116	26,806	2,401.97
1-4 Family (360) 3 Yr w/C&F -100%- GROV	-	2,698	(2,698)	(100.00)	-	-	1,996	(1,996)	5,920	30,402	(24,482)	(80.53)
1-4 Family (360) 3 Yr w/C&F - MTG	327	91	236	259.34	228	99	212	115	3,342	1,050	2,292	218.29
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	-	280	(280)	(100.00)	-	-	282	(282)	673	3,334	(2,661)	(79.81)
1-4 Family 3 Yr w/C&F - VINI	841	-	841	100.00	957	(116)	-	841	6,670	-	6,670	100.00
1-4 Family 3 Yr w/C&F - 100% - VINI	-	609	(609)	(100.00)	-	-	561	(561)	1,371	7,047	(5,676)	(80.54)
1-4 Family 3 Yr w/C&F - GROV	394	421	(27)	(6.41)	383	11	306	88	4,787	4,858	(71)	(1.46)
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	19,197	18,995	202	1.06	12,561	6,636	15,490	3,707	216,412	213,361	3,051	1.43
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	18,640	24,335	(5,695)	(23.40)	12,744	5,896	21,666	(3,026)	228,633	270,590	(41,957)	(15.51)
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	19,190	21,927	(2,737)	(12.48)	13,220	5,970	18,821	369	225,680	240,665	(14,985)	(6.23)
1-4 Family (360) 5 Yr w/C&F - VINI	2,100	142	1,958	1,378.87	1,987	113	142	1,958	25,725	1,713	24,012	1,401.75
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	-	3,254	(3,254)	(100.00)	-	-	2,934	(2,934)	7,200	37,392	(30,192)	(80.74)
1-4 Family (360) 5 Yr w/C&F - GROV	211	227	(16)	(7.05)	205	6	189	22	2,702	2,650	52	1.96
1-4 Family (360) 5 Yr w/C&F -100% - GROV	-	131	(131)	(100.00)	-	-	83	(83)	173	1,325	(1,152)	(86.94)
1-4 Family (360) 5 Yr w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/Floors - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr w/C&F - VINI	874	174	700	402.30	837	37	170	704	9,087	2,076	7,011	337.72
1-4 Family 5 Yr w/C&F - 100% - VINI	-	823	(823)	(100.00)	-	-	754	(754)	1,843	9,500	(7,657)	(80.60)
1-4 Family 5 Yr w/C&F - GROV	79	-	79	100.00	79	-	-	79	850	-	850	100.00
1-4 Family 5 Yr w/C&F - MTG	17,278	19,733	(2,455)	(12.44)	11,993	5,285	18,875	(1,597)	208,280	226,034	(17,754)	(7.85)
1-4 Family >5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family >5Yr w/C&F - MTG	1,433	1,629	(196)	(12.03)	989	444	1,515	(82)	17,105	18,805	(1,700)	(9.04)

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
1-4 Family 1 Yr Annually w/C&F - MTG	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 1 Yr 3 Yr w/C&F - MTG	-	15	(15)	(100.00)	-	-	14	(14)	7	173	(166)	(95.95)
1-4 Family (360) 5Yr 5Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-
1-4 Family 5 Yr 5 Yr w/C&F - MTG	116	140	(24)	(17.14)	81	35	137	(21)	1,461	1,631	(170)	(10.42)
Second MTG (360) - Annually w/C&F - AGLN	1,763	-	1,763	100.00	1,710	53	-	1,763	17,268	-	17,268	100.00
Second Mortgage - Annually - w/C&F - MTG	499	889	(390)	(43.87)	348	151	747	(248)	7,756	10,159	(2,403)	(23.65)
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	-	-	-	-	55	-	55	100.00
Second Mortgage - 3 Years - w/C&F - VINI	589	-	589	100.00	561	28	-	589	3,289	-	3,289	100.00
Second Mortgage - 3 Years - w/C&F - MTG	6,069	7,170	(1,101)	(15.36)	4,177	1,892	6,702	(633)	73,083	80,400	(7,317)	(9.10)
Second Mortgage - 5 Years - w/C&F - GROV	74	198	(124)	(62.63)	74	-	175	(101)	1,301	2,365	(1,064)	(44.99)
Second Mortgage - 5 Years - w/C&F - MTG	913	1,642	(729)	(44.40)	629	284	1,578	(665)	12,157	19,039	(6,882)	(36.15)
Res Impr (360) Annual w/C&F - VINI	7,079	9,923	(2,844)	(28.66)	6,726	353	6,517	562	80,682	92,202	(11,520)	(12.49)
Res Impr (360) - Annually - w/C&F - AGLN	23,518	28,050	(4,532)	(16.16)	22,451	1,067	22,466	1,052	282,326	307,772	(25,446)	(8.27)
Res Impr (360) - 3 Years - w/C&F - VINI	1,237	9,393	(8,156)	(86.83)	1,176	61	8,812	(7,575)	31,976	107,779	(75,803)	(70.33)
Res Impr (360) - 3 Years - w/C&F - AGLN	255	889	(634)	(71.32)	487	(232)	457	(202)	8,321	9,956	(1,635)	(16.42)
Res Impr - 3 Years - w/C&F - AGLN	-	572	(572)	(100.00)	-	-	329	(329)	4,602	6,646	(2,044)	(30.76)
Res Impr - 3 Years - w/C&F - MTG	114	-	114	100.00	81	33	-	114	1,133	-	1,133	100.00
Mortgage Warehouse Loans	11	795	(784)	(98.62)	16	(5)	201	(190)	30,553	8,665	21,888	252.60
MTG Warehouse Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Investor Loans - Held for Sale	-	-	-	-	-	-	-	-	-	-	-	-
Home Equity LOC Fixed - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Installment Simple Fixed - VINI	31,809	32,768	(959)	(2.93)	30,728	1,081	28,594	3,215	350,902	360,563	(9,661)	(2.68)
Installment Simple Fixed -20%- VINI	436	439	(3)	(0.68)	419	17	444	(8)	5,107	5,140	(33)	(0.64)
Installment Simple Fixed - GROV	28,895	21,078	7,817	37.09	26,867	2,028	18,640	10,255	293,742	237,720	56,022	23.57
Installment Simple Fixed -20%- GROV	333	450	(117)	(26.00)	322	11	471	(138)	4,670	5,375	(705)	(13.12)
Installment Simple Fixed - CLEO	-	2	(2)	(100.00)	-	-	-	-	93	12	81	675.00
Installment Simple Fixed - MTG	242	84	158	188.10	154	88	81	161	1,078	970	108	11.13
Installment Annually - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Installment Annually w/C&F - VINI	434	-	434	100.00	397	37	-	434	2,950	-	2,950	100.00
Installment Annually w/C&F -20% - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment Semi Ann. w/ C&F- GROV	542	-	542	100.00	524	18	-	542	1,875	-	1,875	100.00
Installment Annually w/C&F - GROV	13,601	12,182	1,419	11.65	13,226	375	11,303	2,298	155,736	139,912	15,824	11.31
Installment - 2 Years - w/C&F - GROV	343	-	343	100.00	330	13	-	343	1,867	-	1,867	100.00
Installment 3 Yr - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Installment 3 Yr w/C&F - VINI	4,665	6,606	(1,941)	(29.38)	4,498	167	6,506	(1,841)	62,691	76,206	(13,515)	(17.73)
Installment 3 Yr w/C&F - GROV	6,112	7,080	(968)	(13.67)	5,710	402	6,388	(276)	70,969	79,114	(8,145)	(10.30)
Installment 3 Yr w/C&F - MTG	173	198	(25)	(12.63)	148	25	192	(19)	2,091	2,278	(187)	(8.21)
Installment 5 Yr w/C&F - VINI	325	382	(57)	(14.92)	321	4	385	(60)	4,126	4,508	(382)	(8.47)
Installment 5 Yr w/C&F - GROV	6,457	9,203	(2,746)	(29.84)	6,543	(86)	8,946	(2,489)	94,325	106,399	(12,074)	(11.35)
Installment 5 Yr w/C&F - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Installment >5 Yr w/C&F - VINI	-	-	-	-	64	(64)	-	-	131	-	131	100.00
Installment 1 Yr 5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	-	-	-

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Real Estate Part. Monthly - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Commercial Sold - (360)- Fixed - VINI	(21,533)	(14,814)	(6,719)	(45.36)	(21,258)	(275)	(14,497)	(7,036)	(196,165)	(162,523)	(33,642)	(20.70)
Commercial Sold (360) - Monthly - VINI	(12,322)	(11,808)	(514)	(4.35)	(11,497)	(825)	(10,591)	(1,731)	(127,903)	(133,918)	6,015	4.49
Comm Sold (360) - 3 Yrs w/C&F - VINI	(8,071)	(8,204)	133	1.62	(7,750)	(321)	(8,546)	475	(94,088)	(97,927)	3,839	3.92
RE Sold - Monthly w/C&F - VINI	(134)	-	(134)	(100.00)	(131)	(3)	-	(134)	(697)	-	(697)	(100.00)
RE Sold - Ann w/C&F - <1% Mar - VINI	(6,187)	(6,384)	197	3.09	(6,234)	47	(5,048)	(1,139)	(71,574)	(73,022)	1,448	1.98
RE Sold - Ann w/C&F - >1% Mar - VINI	-	-	-	-	-	-	-	-	-	-	-	-
RE Sold - Ann w/C&F - <1% Mar - GROV	(3,965)	(1,940)	(2,025)	(104.38)	(3,862)	(103)	(1,992)	(1,973)	(40,457)	(23,161)	(17,296)	(74.68)
New Loans Annually - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Fresh Start Repayment Plan - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - VINI	40,949	49,432	(8,483)	(17.16)	57,819	(16,870)	68,228	(27,279)	613,564	558,066	55,498	9.94
Interest Rate Income Adj.	-	-	-	-	-	-	-	-	-	-	-	-
Business Manager Loans - GROV	15,903	14,881	1,022	6.87	11,821	4,082	12,071	3,832	190,014	172,839	17,175	9.94
Overdrafts - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Overdrafts - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Non-Accrual Loans - MTG	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Loans</b>	<b>1,374,744</b>	<b>1,407,172</b>	<b>(32,428)</b>	<b>(2.30)</b>	<b>1,292,224</b>	<b>82,520</b>	<b>1,140,009</b>	<b>234,735</b>	<b>14,928,407</b>	<b>15,065,487</b>	<b>(137,080)</b>	<b>(0.91)</b>
U.S. Treasuries - ADMIN	7,803	-	7,803	100.00	4,628	3,175	-	7,803	27,013	-	27,013	100.00
Int Inc Adj - Treasuries	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable- ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS) State Taxable - NEW	-	-	-	-	-	-	-	-	-	-	-	-
U.S. Agencies(AFS)State Tax Exempt-ADMIN	134,983	127,845	7,138	5.58	134,983	-	120,483	14,500	1,561,602	1,521,979	39,623	2.60
Int Inc Adj - Agencies	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - FNMA & FHLMC - ADMIN	102,187	100,209	1,978	1.97	102,456	(269)	109,109	(6,922)	1,256,256	1,248,963	7,293	0.58
MBS - Fixed - FNMA & FHLMC - NEW	-	-	-	-	-	-	-	-	-	-	-	-
MBS - Fixed - GNMA - ADMIN	69,227	57,463	11,764	20.47	64,326	4,901	56,215	13,012	719,944	714,104	5,840	0.82
S.B.A. Securities	10,160	-	10,160	100.00	9,456	704	-	10,160	98,068	-	98,068	100.00
Tax-Exempt Municipals - ADMIN	1,868	1,133	735	64.87	1,868	-	1,865	3	20,520	15,011	5,509	36.70
Portfolio C.D.'s	18,580	13,822	4,758	34.42	14,309	4,271	13,138	5,442	152,821	165,183	(12,362)	(7.48)
Investment C.D.'s - ADMIN	304	-	304	100.00	268	36	530	(226)	2,351	458	1,893	413.32
Farmer Mac Stock	-	-	-	-	-	-	-	-	-	-	-	-
FRB Stock	10,440	1,206	9,234	765.67	-	10,440	8,190	2,250	20,118	14,469	5,649	39.04
Income Adj. FRB Stock	-	6,984	(6,984)	(100.00)	-	-	-	-	-	1,908	(1,908)	(100.00)
FHLB Stock	2,192	1,135	1,057	93.13	1,200	992	4,967	(2,775)	12,902	13,442	(540)	(4.02)
<b>Total Investments</b>	<b>357,744</b>	<b>309,797</b>	<b>47,947</b>	<b>15.48</b>	<b>333,494</b>	<b>24,250</b>	<b>314,497</b>	<b>43,247</b>	<b>3,871,595</b>	<b>3,695,518</b>	<b>176,077</b>	<b>4.76</b>

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Interest Bearing FHLB - ADMIN	116	-	116	100.00	86	30	102	14	1,365	-	1,365	100.00
Settlement Account	24	12	12	100.00	3	21	1	23	166	102	64	62.75
FHLB Overnight - ADMIN	21,539	-	21,539	100.00	-	21,539	1,050	20,489	50,620	7,279	43,341	595.43
Fed Funds Sold - ADMIN	-	-	-	-	-	-	-	-	206	2	204	10,200.00
<b>Total Short-Term Liquidity</b>	<b>21,679</b>	<b>13</b>	<b>21,666</b>	<b>166,661.54</b>	<b>89</b>	<b>21,590</b>	<b>1,153</b>	<b>20,526</b>	<b>52,357</b>	<b>7,384</b>	<b>44,973</b>	<b>609.06</b>
<b>Total Earning Assets</b>	<b>1,754,167</b>	<b>1,716,981</b>	<b>37,186</b>	<b>2.17</b>	<b>1,625,807</b>	<b>128,360</b>	<b>1,455,659</b>	<b>298,508</b>	<b>18,852,359</b>	<b>18,768,389</b>	<b>83,970</b>	<b>0.45</b>
Cash - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Cash - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Cash - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Cash - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Due From Banks - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets- EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Fixed Assets - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Base Reserve - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Provisions - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Net Charge-Offs / (Recoveries) - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Real Estate Owned - MTG	-	-	-	-	-	-	-	-	-	-	-	-
A.F.S. Deferred Tax - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
Income Receivable - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable- MTG	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - CDP	-	-	-	-	-	-	-	-	-	-	-	-
Income Receivable - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - TRUST	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid Expenses - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Prepaid FDIC Assessment - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Assets - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Held to Maturity - Gain / (Loss)	-	-	-	-	-	-	-	-	-	-	-	-
Held to Maturity - (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
Off Balance Sheet Items	-	-	-	-	-	-	-	-	-	-	-	-
Off Balance Sheet Items II	-	-	-	-	-	-	-	-	-	-	-	-
RBC Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
RBC Adjustment (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale Mark-to-Market	-	-	-	-	-	-	-	-	-	-	-	-
Mortgage Servicing Rights - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Other Intangible Assets	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Earning Assets</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Assets</b>	<b>1,754,167</b>	<b>1,716,981</b>	<b>37,186</b>	<b>2.17</b>	<b>1,625,807</b>	<b>128,360</b>	<b>1,455,659</b>	<b>298,508</b>	<b>18,852,359</b>	<b>18,768,389</b>	<b>83,970</b>	<b>0.45</b>

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
NOW Accounts - VINI	814	1,943	1,129	58.11	853	39	1,849	1,035	14,792	21,043	6,251	29.71
First Baptist - Now Acct - VINI	100	36	(64)	(177.78)	85	(15)	31	(69)	702	409	(293)	(71.64)
Seniors First Accounts - VINI	1,511	2,169	658	30.34	1,453	(58)	1,686	175	19,468	22,568	3,100	13.74
Ideal Checking Accounts - VINI	6,779	8,182	1,403	17.15	6,424	(355)	7,003	224	81,603	93,149	11,546	12.40
NOW Accounts - GROV	23	19	(4)	(21.05)	15	(8)	12	(11)	221	208	(13)	(6.25)
First Premier Accounts - GROV	47	66	19	28.79	44	(3)	57	10	578	728	150	20.60
Seniors First Account - GROV	1,817	1,941	124	6.39	1,581	(236)	1,543	(274)	18,711	21,042	2,331	11.08
Ideal Checking Account - GROV	4,835	5,052	217	4.30	4,525	(310)	5,314	479	60,930	57,474	(3,456)	(6.01)
Business First Accounts - GROV	155	171	16	9.36	158	3	165	10	1,906	1,950	44	2.26
New Deposit Accts - GROV	-	604	604	100.00	-	-	-	-	-	2,948	2,948	100.00
Now Accounts - CLEO	223	339	116	34.22	220	(3)	239	16	2,702	3,502	800	22.84
Ideal Checking Accounts - CLEO	1,218	1,695	477	28.14	1,014	(204)	1,481	263	15,561	19,287	3,726	19.32
NOW Accounts - AGLN	1	2	1	100.00	1	-	1	-	16	18	2	11.11
Seniors First Accounts - AGLN	30	38	8	21.05	39	9	21	(9)	807	391	(416)	(106.39)
Ideal Checking - AGLN	152	195	43	22.05	160	8	51	(101)	1,744	2,244	500	22.28
Bankruptcy Trustee Accounts	23,865	-	(23,865)	(100.00)	26,659	2,794	9,795	(14,070)	218,748	-	(218,748)	(100.00)
MMDA - VINI	1,760	1,179	(581)	(49.28)	1,244	(516)	1,001	(759)	13,319	12,173	(1,146)	(9.41)
MMDA - GROV	502	1,029	527	51.21	506	4	736	234	7,907	10,447	2,540	24.31
MMDA - CLEO	208	188	(20)	(10.64)	169	(39)	130	(78)	2,026	1,962	(64)	(3.26)
MMDA - Stillwater	22,713	-	(22,713)	(100.00)	19,873	(2,840)	-	(22,713)	91,825	-	(91,825)	(100.00)
ICS MMDA OWB Accts - PF - ADMIN	27,804	-	(27,804)	(100.00)	-	(27,804)	-	(27,804)	27,804	-	(27,804)	(100.00)
Treasury Index Accounts - VINI	13,521	1,867	(11,654)	(624.21)	11,426	(2,095)	682	(12,839)	77,074	21,054	(56,020)	(266.08)
Treasury Index Accounts - GROV	14,133	1,185	(12,948)	(1,092.66)	11,824	(2,309)	825	(13,308)	67,992	13,360	(54,632)	(408.92)
Treasury Index Accounts - CLEO	567	-	(567)	(100.00)	518	(49)	-	(567)	3,435	-	(3,435)	(100.00)
Treasury Index Accounts - AGLN	247	-	(247)	(100.00)	395	148	-	(247)	2,622	-	(2,622)	(100.00)
Treasury Index Accounts - EBANK	173	-	(173)	(100.00)	-	(173)	-	(173)	173	-	(173)	(100.00)
Managed Corporate Funding - VINI	52,575	50,225	(2,350)	(4.68)	48,694	(3,881)	32,000	(20,575)	492,357	512,951	20,594	4.01
Craig County Treasurer - VINI	9,596	12,184	2,588	21.24	7,254	(2,342)	10,265	669	106,288	141,942	35,654	25.12
City of Grove Funds - GROV	11,331	12,254	923	7.53	10,558	(773)	9,072	(2,259)	126,958	128,044	1,086	0.85
N.E. Tech Center - VINI	27,447	17,786	(9,661)	(54.32)	26,167	(1,280)	14,276	(13,171)	414,075	283,036	(131,039)	(46.30)
Vinita ISD - VINI	2,444	3,250	806	24.80	2,556	112	3,219	775	47,282	38,193	(9,089)	(23.80)
Grove ISD - GROV	507	45	(462)	(1,026.67)	267	(240)	27	(480)	1,063	436	(627)	(143.81)
Grove ISD - GROV - New	-	-	-	-	-	-	-	-	-	-	-	-
Turkey Ford School- NOW Acct - GROV	414	62	(352)	(567.74)	287	(127)	66	(348)	2,675	717	(1,958)	(273.08)
New PF Deposit Accts - GROV	-	298	298	100.00	-	-	-	-	-	1,452	1,452	100.00
Cleora ISD - CLEO	3,836	2,880	(956)	(33.19)	3,843	7	2,769	(1,067)	45,575	33,645	(11,930)	(35.46)
White Oak ISD - VINI	678	464	(214)	(46.12)	677	(1)	469	(209)	8,091	5,415	(2,676)	(49.42)
NOW Accts Public Funds - VINI	768	844	76	9.00	745	(23)	649	(119)	9,115	8,877	(238)	(2.68)
MMDA - Public Funds - VINI	101	47	(54)	(114.89)	72	(29)	40	(61)	736	512	(224)	(43.75)
Treasury Index - Public Funds - GROV	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Interest Bearing Checking</b>	<b>232,895</b>	<b>128,242</b>	<b>(104,653)</b>	<b>(81.61)</b>	<b>190,306</b>	<b>(42,589)</b>	<b>105,474</b>	<b>(127,421)</b>	<b>1,986,881</b>	<b>1,461,179</b>	<b>(525,702)</b>	<b>(35.98)</b>

# Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Savings Accounts - VINI	3,150	2,377	(773)	(32.52)	1,826	(1,324)	1,899	(1,251)	23,878	25,713	1,835	7.14
Savings Accounts - GROV	2,166	1,580	(586)	(37.09)	1,526	(640)	1,323	(843)	16,468	17,510	1,042	5.95
Savings Accounts - CLEO	506	405	(101)	(24.94)	316	(190)	329	(177)	3,902	4,312	410	9.51
Savings Accounts - AGLN	12	12	-	-	7	(5)	9	(3)	92	129	37	28.68
Savings Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Ideal Savings Accounts - VINI	984	1,622	638	39.33	906	(78)	1,257	273	11,686	18,479	6,793	36.76
Ideal Savings Accounts - GROV	1,146	2,270	1,124	49.52	1,316	170	1,929	783	18,582	25,839	7,257	28.09
Ideal Savings Accounts - CLEO	140	255	115	45.10	180	40	221	81	2,668	2,903	235	8.10
Health Savings Accounts - VINI	69	47	(22)	(46.81)	48	(21)	40	(29)	601	540	(61)	(11.30)
Health Savings Accounts - GROV	110	90	(20)	(22.22)	97	(13)	84	(26)	1,042	1,048	6	0.57
Health Savings Accounts - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Savings - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Savings Deposits</b>	<b>8,283</b>	<b>8,658</b>	<b>375</b>	<b>4.33</b>	<b>6,222</b>	<b>(2,061)</b>	<b>7,091</b>	<b>(1,192)</b>	<b>78,919</b>	<b>96,474</b>	<b>17,555</b>	<b>18.20</b>
1-89 Day CD's - VINI	-	48	48	100.00	-	-	35	35	446	545	99	18.17
1-89 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
90-181 Day CD's - VINI	2	1	(1)	(100.00)	2	-	-	(2)	217	7	(210)	(3,000.00)
90-181 Day CD's - GROV	-	43	43	100.00	-	-	39	39	55	478	423	88.49
182-364 Day CD's - VINI	742	263	(479)	(182.13)	823	81	158	(584)	5,340	2,647	(2,693)	(101.74)
182-364 Day CD's - GROV	35	143	108	75.52	33	(2)	83	48	1,285	1,444	159	11.01
182-364 Day CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's - VINI	2,380	804	(1,576)	(196.02)	2,110	(270)	701	(1,679)	17,450	10,220	(7,230)	(70.74)
12 Month CD's - GROV	434	321	(113)	(35.20)	440	6	239	(195)	4,090	3,499	(591)	(16.89)
12 Month CD's New Accts - GROV	-	2,824	2,824	100.00	-	-	-	-	-	13,763	13,763	100.00
12 Month CD's - CLEO	134	45	(89)	(197.78)	72	(62)	97	(37)	1,366	842	(524)	(62.23)
18 Month CD's - VINI	630	327	(303)	(92.66)	547	(83)	261	(369)	5,164	3,787	(1,377)	(36.36)
18 Month CD's - GROV	1,464	1,113	(351)	(31.54)	1,240	(224)	796	(668)	11,926	11,318	(608)	(5.37)
18 Month CD's - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's - VINI	67	106	39	36.79	87	20	80	13	902	1,196	294	24.58
24 Month CD's - GROV	176	525	349	66.48	111	(65)	451	275	2,576	5,830	3,254	55.81
36 Month CD's - VINI	2,251	1,675	(576)	(34.39)	2,320	69	1,270	(981)	20,603	19,270	(1,333)	(6.92)
36 Month CD - GROV	966	706	(260)	(36.83)	958	(8)	712	(254)	10,026	8,215	(1,811)	(22.05)
36 Month CD - CLEO	30	7	(23)	(328.57)	12	(18)	9	(21)	111	82	(29)	(35.37)
48 Month CD's - VINI	-	-	-	-	-	-	-	-	-	-	-	-
48 Month CD's - GROV	25	4	(21)	(525.00)	25	-	4	(21)	161	49	(112)	(228.57)
60 Month CD's - VINI	444	308	(136)	(44.16)	487	43	275	(169)	4,599	3,702	(897)	(24.23)
60 Month CD's - GROV	69	90	21	23.33	67	(2)	87	18	836	1,060	224	21.13
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	332	-	(332)	(100.00)
90-181 Day CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
182 - 364 Day CD's Over \$100M - VINI	535	689	154	22.35	669	134	1,380	845	12,282	9,305	(2,977)	(31.99)
182 - 364 Day CD's Over \$100M - GROV	-	82	82	100.00	-	-	46	46	306	882	576	65.31

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18	Dec 18	Variance	Percent	Nov 18	Variance	Dec 17	Variance	**** Year-to-Date Total ****			
	Actual	Budget			Actual		Actual		Actual	Budget	Variance	Percent
12 Month CD's Over \$100M - VINI	11,874	4,024	(7,850)	(195.08)	10,425	(1,449)	5,264	(6,610)	94,809	53,869	(40,940)	(76.00)
12 Month CD's Over \$100M - GROV	6,972	4,224	(2,748)	(65.06)	6,542	(430)	2,951	(4,021)	71,774	42,776	(28,998)	(67.79)
12 Month CD's Over \$100M - CLEO	262	277	15	5.42	250	(12)	263	1	2,797	3,163	366	11.57
18 Month CD's Over \$100M - VINI	3,156	2,059	(1,097)	(53.28)	3,021	(135)	2,043	(1,113)	29,199	23,707	(5,492)	(23.17)
18 Month CD's Over \$100M - GROV	1,428	1,405	(23)	(1.64)	1,157	(271)	970	(458)	12,158	13,626	1,468	10.77
18 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
24 Month CD's Over \$100M - VINI	2,683	546	(2,137)	(391.39)	2,567	(116)	502	(2,181)	19,902	6,269	(13,633)	(217.47)
24 Month CD's Over \$100M - GROV	-	-	-	-	-	-	-	-	-	-	-	-
36 Month CD's Over \$100M - VINI	3,472	3,629	157	4.33	3,164	(308)	3,597	125	41,499	41,787	288	0.69
36 Month CD's Over \$100M - GROV	3,249	2,358	(891)	(37.79)	3,060	(189)	1,978	(1,271)	28,247	25,842	(2,405)	(9.31)
36 Month CD's Over \$100M - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
60 Month CD's Over \$100M - VINI	2,359	894	(1,465)	(163.87)	2,258	(101)	918	(1,441)	19,416	10,428	(8,988)	(86.19)
60 Month CD's Over \$100M - GROV	357	460	103	22.39	457	100	436	79	5,865	5,330	(535)	(10.04)
Local Independent Funding - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
12 Month Public Funds CD's - VINI	479	331	(148)	(44.71)	428	(51)	229	(250)	3,935	3,634	(301)	(8.28)
12 Month Public Funds CD's - GROV	-	-	-	-	-	-	-	-	-	-	-	-
12 Month CD's PF New Accts - GROV	-	1,311	1,311	100.00	-	-	-	-	-	6,464	6,464	100.00
18 Month Public Funds CD's - VINI	90	-	(90)	(100.00)	86	(4)	-	(90)	399	-	(399)	(100.00)
18 Month Public Funds CD's - GROV	132	96	(36)	(37.50)	59	(73)	60	(72)	789	772	(17)	(2.20)
36 Month Public Funds CD's - VINI	-	15	15	100.00	5	5	9	9	100	140	40	28.57
90-181 Day PF CD's Over \$100M - VINI	2,531	922	(1,609)	(174.51)	2,722	191	524	(2,007)	21,885	9,164	(12,721)	(138.81)
12 Month PF CD's Over \$100M - VINI	617	380	(237)	(62.37)	434	(183)	254	(363)	4,098	4,033	(65)	(1.61)
24 Month PF CD's Over \$100M - VINI	2,045	-	(2,045)	(100.00)	1,956	(89)	-	(2,045)	14,692	-	(14,692)	(100.00)
36 Month PF CD's Over \$100M - VINI	-	-	-	-	-	-	-	-	-	-	-	-
State Treasury CD's - VINI	33,421	30,628	(2,793)	(9.12)	30,754	(2,667)	21,630	(11,791)	326,508	313,884	(12,624)	(4.02)
State Treasury CD's - GROV	990	833	(157)	(18.85)	888	(102)	573	(417)	8,945	8,565	(380)	(4.44)
State Treasury CD's - CLEO	3,934	3,618	(316)	(8.73)	3,563	(371)	2,464	(1,470)	37,659	37,382	(277)	(0.74)
IRA's Variable - VINI	7,541	3,717	(3,824)	(102.88)	6,586	(955)	3,362	(4,179)	60,674	41,891	(18,783)	(44.84)
IRA's Variable - GROV	2,941	1,742	(1,199)	(68.83)	2,778	(163)	1,480	(1,461)	27,001	19,948	(7,053)	(35.36)
IRA's Variable - CLEO	213	114	(99)	(86.84)	195	(18)	104	(109)	1,843	1,288	(555)	(43.09)
6 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month U.S. Sterling Capital CD's	-	380	380	100.00	-	-	219	219	1,604	3,308	1,704	51.51
12 Month U.S. Sterling Capital CD's	-	-	-	-	-	-	-	-	-	-	-	-
2 Year U.S. Sterling Capital CD's	-	881	881	100.00	-	-	525	525	771	9,862	9,091	92.18
3 Year U.S. Sterling Capital CD's	673	640	(33)	(5.16)	612	(61)	636	(37)	7,458	7,535	77	1.02
4 Year U.S. Sterling Capital CD's	803	1,530	727	47.52	731	(72)	1,520	717	13,359	18,010	4,651	25.82
5 Year U.S. Sterling Capital CD's	3,576	4,251	675	15.88	3,252	(324)	4,223	647	45,802	50,049	4,247	8.49
3 Month QwickRate CD's	5,793	-	(5,793)	(100.00)	7,895	2,102	-	(5,793)	65,908	-	(65,908)	(100.00)
5 Month QwickRate CD's	-	-	-	-	-	-	-	-	1,057	-	(1,057)	(100.00)
6 Month QwickRate CD's	9,805	-	(9,805)	(100.00)	9,486	(319)	-	(9,805)	57,125	-	(57,125)	(100.00)
9 Month QwickRate CD's	10,161	-	(10,161)	(100.00)	9,941	(220)	-	(10,161)	60,371	-	(60,371)	(100.00)
12 Month QwickRate CD's	13,185	-	(13,185)	(100.00)	11,595	(1,590)	-	(13,185)	80,776	-	(80,776)	(100.00)
18 Month QwickRate CD's	4,962	-	(4,962)	(100.00)	4,370	(592)	-	(4,962)	28,376	-	(28,376)	(100.00)



## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
2 Year QwickRate CD's	3,276	-	(3,276)	(100.00)	2,648	(628)	-	(3,276)	16,646	-	(16,646)	(100.00)
3 Month Finance 500 CD's	-	-	-	-	-	-	2,139	2,139	26,083	-	(26,083)	(100.00)
6 Month Finance 500 CD's	25,484	33,393	7,909	23.68	26,163	679	18,626	(6,858)	237,194	331,252	94,058	28.39
8 Month Finance 500 CD's	6,806	-	(6,806)	(100.00)	3,095	(3,711)	-	(6,806)	9,901	-	(9,901)	(100.00)
9 Month Finance 500 CD's	34,494	19,110	(15,384)	(80.50)	31,400	(3,094)	12,742	(21,752)	223,704	185,162	(38,542)	(20.82)
10 Month Finance 500 CD's	7,074	-	(7,074)	(100.00)	3,216	(3,858)	-	(7,074)	10,290	-	(10,290)	(100.00)
12 Month Finance 500 CD's	25,074	38,173	13,099	34.31	28,982	3,908	25,706	632	327,733	345,270	17,537	5.08
15 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
5 Year Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	-	-	-	-
5 Month Finance 500 CD's - CDP	-	5,563	5,563	100.00	-	-	5,308	5,308	48,104	64,259	16,155	25.14
7 Month Finance 500 CD's - CDP	8,918	-	(8,918)	(100.00)	8,630	(288)	-	(8,918)	30,390	-	(30,390)	(100.00)
3 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
9 Month D.A. Davidson CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Year D.A. Davidson CD's	-	11,763	11,763	100.00	-	-	-	-	-	63,924	63,924	100.00
Int Exp - Adj. - Brokered CD's	-	-	-	-	-	-	-	-	-	-	-	-
1 Month CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
3 Month CDAR CD's	-	348	348	100.00	-	-	238	238	337	3,466	3,129	90.28
3 Month Public Funds CDAR CD's	-	-	-	-	-	-	-	-	-	-	-	-
6 Month CDAR CD's	5,566	3,389	(2,177)	(64.24)	4,827	(739)	2,112	(3,454)	45,759	33,430	(12,329)	(36.88)
6 Month PF CDAR CD's	3,546	2,105	(1,441)	(68.46)	3,210	(336)	1,296	(2,250)	26,552	20,660	(5,892)	(28.52)
1 Year CDAR CD's	-	1,088	1,088	100.00	-	-	556	556	3,050	9,981	6,931	69.44
1 Year Public Funds CDAR CD's	-	1,713	1,713	100.00	-	-	874	874	4,787	15,698	10,911	69.51
1 Year CD's - Stillwater	-	-	-	-	-	-	-	-	-	-	-	-
6 Month Bank CD's - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
<b>Certificates of Deposit</b>	<b>270,326</b>	<b>198,035</b>	<b>(72,291)</b>	<b>(36.50)</b>	<b>253,411</b>	<b>(16,915)</b>	<b>133,054</b>	<b>(137,272)</b>	<b>2,307,404</b>	<b>1,933,970</b>	<b>(373,434)</b>	<b>(19.31)</b>
FHLB Overnight	2,506	17,003	14,497	85.26	21,194	18,688	3,599	1,093	64,385	59,218	(5,167)	(8.73)
Unsecured Fed Funds Purchased - TIB	265	-	(265)	(100.00)	419	154	278	13	3,832	-	(3,832)	(100.00)
Unsecured Fed Funds Purchased - FTN	224	-	(224)	(100.00)	355	131	222	(2)	3,175	-	(3,175)	(100.00)
Unsecured Fed Funds Purchased - BBK	-	-	-	-	-	-	365	365	698	-	(698)	(100.00)
Unsecured Fed Funds Purchased - ZION	384	-	(384)	(100.00)	608	224	2	(382)	5,414	-	(5,414)	(100.00)
Federal Reserve Bank - O/N	-	-	-	-	-	-	-	-	-	-	-	-
Treasury, Tax & Loan - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - One Year & Less	-	-	-	-	-	-	-	-	-	-	-	-
FHLB Advances - Convertible - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Repurchase Agreements	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Non-Deposit Funding</b>	<b>3,379</b>	<b>17,003</b>	<b>13,624</b>	<b>80.13</b>	<b>22,576</b>	<b>19,197</b>	<b>4,466</b>	<b>1,087</b>	<b>77,504</b>	<b>59,218</b>	<b>(18,286)</b>	<b>(30.88)</b>
<b>Total Interest Bearing Liabilities</b>	<b>514,883</b>	<b>351,938</b>	<b>(162,945)</b>	<b>(46.30)</b>	<b>472,515</b>	<b>(42,368)</b>	<b>250,085</b>	<b>(264,798)</b>	<b>4,450,708</b>	<b>3,550,841</b>	<b>(899,867)</b>	<b>(25.34)</b>

## Income/Expense Comparison

(Whole Dollars)

*Account Level Series*

Category	Dec 18				Nov 18		Dec 17		**** Year-to-Date Total ****			
	Actual	Budget	Variance	Percent	Actual	Variance	Actual	Variance	Actual	Budget	Variance	Percent
Personal DDA - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Personal DDA - EBANK	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Commercial DDA - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
Demand Deposits - Public Funds - VINI	-	-	-	-	-	-	-	-	-	-	-	-
<b>Non-Interest Deposits</b>	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Cost of Funds</b>	<b>514,883</b>	<b>351,938</b>	<b>(162,945)</b>	<b>(46.30)</b>	<b>472,515</b>	<b>(42,368)</b>	<b>250,085</b>	<b>(264,798)</b>	<b>4,450,708</b>	<b>3,550,841</b>	<b>(899,867)</b>	<b>(25.34)</b>
Other Liabilities - VINI	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - GROV	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - CLEO	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - AGLN	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - MTG	-	-	-	-	-	-	-	-	-	-	-	-
Other Liabilities - ADMIN	-	-	-	-	-	-	-	-	-	-	-	-
A.F.S.Deferred Tax	-	-	-	-	-	-	-	-	-	-	-	-
Available for Sale Capital Adjustment	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Other Liabilities</b>	-	-	-	-	-	-	-	-	-	-	-	-
Intangibles	-	-	-	-	-	-	-	-	-	-	-	-
Common Stock	-	-	-	-	-	-	-	-	-	-	-	-
Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Additional Paid In Surplus	-	-	-	-	-	-	-	-	-	-	-	-
Undivided Profits	-	-	-	-	-	-	-	-	-	-	-	-
Net Earnings YTD	-	-	-	-	-	-	-	-	-	-	-	-
Dividends - Taxes	-	-	-	-	-	-	-	-	-	-	-	-
Dividends - Cash	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Equity Capital</b>	-	-	-	-	-	-	-	-	-	-	-	-
Intangibles (Contra)	-	-	-	-	-	-	-	-	-	-	-	-
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>514,883</b>	<b>351,938</b>	<b>(162,945)</b>	<b>(46.30)</b>	<b>472,515</b>	<b>(42,368)</b>	<b>250,085</b>	<b>(264,798)</b>	<b>4,450,708</b>	<b>3,550,841</b>	<b>(899,867)</b>	<b>(25.34)</b>