

Sample Bank

Anywhere, USA

2018 Year-End Report

~ Account Level Series ~

BankLink SolutionsSM
Forecasting & Reporting Systems

Hybarger & Associates

Balance Sheet

(Thousands of Dollars)

Account Level Series

<i>Category</i>	Jan 18 <i>Actual</i>	Feb 18 <i>Actual</i>	Mar 18 <i>Actual</i>	Apr 18 <i>Actual</i>	May 18 <i>Actual</i>	Jun 18 <i>Actual</i>	Jul 18 <i>Actual</i>	Aug 18 <i>Actual</i>	Sep 18 <i>Actual</i>	Oct 18 <i>Actual</i>	Nov 18 <i>Actual</i>	Dec 18 <i>Actual</i>	<i>Average</i>
Agricultural (360) Fixed - VINI	37	37	62	37	36	36	75	769	860	858	745	44	301
Agricultural (360) Fixed - GROV	-	-	-	-	-	-	-	-	-	-	253	-	21
Agricultural (360) Fixed - AGLN	18,732	18,526	18,678	19,206	20,485	20,614	20,209	19,416	17,841	19,352	18,847	19,716	19,310
Agricultural (360) Fixed - 20% - AGLN	370	368	356	595	592	590	394	389	387	486	484	444	455
Agricultural Fixed - VINI	28	28	28	28	24	24	24	23	23	23	-	-	21
Agricultural Fixed - AGLN	4,834	5,029	4,857	4,932	5,474	5,037	4,213	3,915	4,218	4,900	5,161	4,780	4,776
Agricultural Annually w/C&F - AGLN	4,313	4,531	4,674	4,714	4,945	5,122	4,932	4,781	4,740	4,679	4,635	4,636	4,726
Agricultural 3 Years - w/C&F - AGLN	194	188	187	187	184	184	184	181	181	180	177	177	184
Commercial (360) Fixed - VINI	34,240	35,439	39,537	33,769	33,622	32,147	32,229	33,041	34,265	31,982	30,780	30,357	33,442
Commercial (360) HAR - Fixed - VINI	-	-	3,695	3,373	3,053	3,561	975	1,776	1,829	1,841	2,696	2,246	2,096
Commercial (360) Fixed - 20% - VINI	184	177	170	220	214	226	219	564	565	752	727	725	397
Commercial (360) Fixed - GROV	6,573	6,563	6,455	6,704	6,021	6,276	7,310	7,753	8,489	8,151	9,776	9,731	7,487
Commercial (360) Fixed - 20% - GROV	197	196	195	193	192	187	182	171	176	169	159	149	180
Commercial (360) Fixed - AGLN	15	15	65	65	64	63	544	62	62	61	160	168	113
Commercial Fixed - VINI	82	83	80	82	95	84	95	97	97	80	76	73	85
Commercial Fixed - 20% - VINI	50	50	50	-	-	-	-	-	-	-	-	-	12
Commercial Fixed - GROV	4	4	4	4	4	-	-	54	53	87	86	72	31
Commercial (360) Monthly - VINI	6,281	6,193	6,193	11,193	11,193	11,193	11,080	11,080	11,080	10,936	10,627	10,627	9,823
Commercial (360) Monthly w/C&F - VINI	532	532	532	532	532	525	525	525	525	525	3,001	476	727
Commercial (360) Monthly w/C&F - GROV	10	9	9	-	-	-	-	-	-	-	-	-	2
Commercial (360) -Semi-Annw/C&F - VINI	1,729	1,526	1,561	1,531	1,598	1,815	2,429	2,894	3,132	2,476	2,174	2,369	2,107
Commercial (360) Annually w/F - VINI	895	881	936	936	906	983	967	947	930	3,228	3,197	3,187	1,504
Commercial (360) Annually w/F - GL- VINI	2,236	2,236	2,192	2,192	2,173	2,154	2,132	2,090	2,068	2,068	2,027	2,027	2,132
Comm (360) Ann w/C&F - <1% Mar - VINI	8,096	5,880	5,832	5,785	5,749	5,713	5,656	5,627	5,585	5,565	5,603	10,294	6,292
Comm (360) Ann w/C&F - 1 % Mar - VINI	4,324	4,490	4,482	4,410	4,402	4,386	4,330	4,295	4,283	4,241	4,259	4,317	4,351
Comm (360) Ann w/C&F - >1% Mar - VINI	5,728	5,708	5,816	5,949	5,836	5,655	5,630	5,604	5,581	5,539	5,496	2,117	5,383
Commercial (360) Annually w/C&F - GROV	1,251	1,158	1,325	1,337	1,786	1,771	1,889	1,685	2,001	1,977	1,955	2,033	1,684
Commercial (360) Annually w/C&F - AGLN	-	-	-	-	-	-	-	481	481	481	481	481	202
Commercial Annually w/C&F - VINI	34	34	33	33	32	32	31	31	73	72	42	41	41
Commercial (360) 3 Yr w/C&F - VINI	3,021	2,982	2,957	3,276	3,248	3,226	3,263	3,234	3,247	3,225	3,197	3,173	3,172
Commercial (360) 3 Yr w/C&F - GROV	1,101	1,092	1,083	1,075	1,067	693	690	686	683	679	675	445	829
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	31	-	-	-	-	-	3
Commercial (360) 5 Yr w/C&F - VINI	47	46	45	44	42	42	38	37	37	37	36	36	41
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	300	-	-	-	-	25
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	44	-	-	-	-	-	4
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	261	-	-	-	-	22
Commerical - Cadence Loans - VINI	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	4,999	4,721	4,976
Real Estate Fixed - VINI	8,631	8,865	8,540	8,556	5,713	5,572	5,592	5,738	11,131	11,113	11,042	10,782	8,429
Real Estate Fixed - 50% - VINI	53	42	29	29	35	46	55	64	73	99	95	85	59
Real Estate Fixed - GROV	5,074	5,053	5,038	5,025	5,011	4,997	4,997	4,990	4,976	4,962	4,947	4,938	5,000
Real Estate Fixed - 50% - GROV	2,612	2,612	2,611	2,611	2,611	2,611	2,411	2,411	2,311	2,310	2,310	2,125	2,461
Real Estate Fixed - AGLN	599	624	639	669	605	539	581	499	284	236	313	352	494
Real Estate Fixed - MTG	19	18	33	31	30	28	28	28	27	26	30	30	27

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Real Estate Monthly w/F - VINI	2,345	2,345	2,345	2,345	2,345	2,345	-	-	-	-	-	-	1,163
Real Estate Monthly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	2,640	224
Real Estate Monthly w/F - 100% - GROV	1,594	1,593	1,591	1,589	1,588	1,586	1,585	1,584	1,583	1,581	1,581	1,580	1,586
Real Estate Monthly w/C - GROV	1,313	1,308	1,303	1,298	1,293	1,287	1,282	1,277	1,272	1,267	1,261	1,256	1,285
Real Estate Monthly w/C&F - VINI	508	500	493	485	478	471	463	456	448	441	433	418	466
Real Estate Monthly w/C&F - GROV	-	-	-	585	585	585	1,278	1,491	1,793	2,204	2,204	2,204	1,084
Real Estate Monthly w/C&F - CLEO	94	93	-	-	-	-	-	-	-	-	-	-	15
Real Estate Own. Occupied-Mo.-w/C&F-VINI	-	-	-	-	-	-	-	-	49	49	48	48	16
Real Estate - Annually - GROV	4,950	4,950	4,934	4,934	4,918	4,910	4,905	2,449	-	-	-	-	3,071
Real Estate Annually w/F - VINI	1,910	1,907	1,904	1,901	27	26	26	4,026	4,026	4,026	4,020	4,016	2,319
Real Estate Annually w/F - GROV	44	44	44	44	43	43	43	43	42	42	42	42	43
RE Annually w/C&F - <1% Mar - VINI	3,950	3,945	3,940	3,937	3,932	1,596	1,591	1,830	1,825	1,821	1,936	1,605	2,652
RE Annually w/C&F - 1% Mar - VINI	5,001	4,988	4,971	4,992	5,048	5,034	5,015	5,000	4,987	4,969	4,951	4,942	4,992
RE Annually w/C&F - >1% Mar - VINI	679	675	652	646	649	648	633	629	645	646	632	606	645
RE Annually w/C&F - <1% Mar - GROV	4,159	4,142	6,344	6,043	6,208	6,189	6,301	6,270	6,247	6,251	6,250	6,256	5,899
RE Annually w/C&F - 1% Mar - GROV	2,806	2,826	2,817	3,276	3,641	3,632	3,623	3,614	3,864	3,825	4,433	4,743	3,596
RE Annually w/C&F - >1% Mar - GROV	1,477	1,471	1,444	1,437	1,430	1,426	1,417	1,386	1,383	1,259	1,254	1,249	1,386
Real Estate Annually w/C&F - 50% - GROV	-	-	-	-	52	52	52	52	52	51	51	51	35
Real Estate Annually w/C&F - CLEO	-	-	92	91	89	88	87	85	84	83	83	81	72
Real Estate Annually w/C&F - AGLN	11,301	11,288	11,064	10,993	11,051	11,145	11,554	11,432	11,397	11,948	12,219	12,500	11,493
Real Estate Annually w/C&F - MTG	78	77	76	76	76	-	-	-	-	-	-	-	32
Real Estate 2 Yr w/C&F - VINI	1,231	1,222	1,213	1,205	1,196	1,187	1,179	1,170	1,161	1,160	1,155	1,188	1,189
Real Estate 2 Yr w/C&F - 50% - GROV	-	-	-	-	37	36	36	36	36	36	36	36	24
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	1	-	-	-	-	0
Real Estate 3 Yr w/C - VINI	-	-	-	-	2,704	2,697	2,688	2,681	2,671	2,661	2,656	2,646	1,796
Real Estate 3 Yr w/C&F - VINI	10,947	11,193	11,044	11,017	11,060	10,552	10,580	10,492	10,446	10,456	10,429	10,409	10,716
Real Estate 3 Yr w/C&F -50%- VINI	315	314	312	312	310	308	302	300	300	296	292	317	306
Real Estate 3 Yr w/C&F - GROV	2,831	2,517	2,491	2,478	2,449	2,415	2,403	1,966	1,944	1,921	1,832	1,820	2,254
Real Estate 3 Yr w/C&F - AGLN	1,072	1,070	1,065	1,062	989	863	830	887	885	881	879	876	946
Real Estate 3 Yr w/C&F - MTG	436	434	432	466	511	521	582	604	741	852	834	838	605
Real Estate 5 Yr - GROV	2	2	2	2	2	2	-	-	-	-	-	-	1
Real Estate 5 Yr - AGLN	129	127	127	127	126	126	125	124	124	123	121	120	125
Real Estate 5 Yr w/C&F - VINI	5,216	5,155	5,129	5,090	5,047	5,381	5,355	5,332	5,306	5,279	5,247	5,217	5,230
Real Estate 5 Yr w/C&F -GL- VINI	255	231	231	211	211	195	195	181	181	167	167	153	198
Real Estate 5 Yr w/C&F -50%- VINI	60	60	60	60	59	59	59	58	58	58	58	58	59
Real Estate 5 Yr w/C&F - GROV	676	673	671	667	665	662	659	656	654	650	647	645	660
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	185	-	-	16
Real Estate 5 Yr w/C&F - AGLN	785	783	764	761	759	704	692	682	671	659	651	640	712
Real Estate 20 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	140	140	140	35
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	47	-	-	-	-	4
Real Estate - Libor Annually w/F - VINI	-	-	-	-	1,870	1,868	1,863	1,860	1,858	1,854	1,849	1,846	1,247
R.E. Comm Construction - Fixed - VINI	333	333	329	757	1,163	318	314	311	307	303	299	295	423
R.E. 1 - 4 Family Constr - Fixed - VINI	395	429	480	545	112	953	1,062	1,552	1,790	1,790	1,886	1,886	1,076

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
R.E. 1-4 Family Constr (360)-Fixed-GROV	471	546	558	577	634	644	511	511	541	634	707	734	589
R.E. 1-4 Family Constr- Fixed- GROV	-	-	-	-	-	-	-	-	160	160	160	160	53
R.E. 1 - 4 Family Constr - Fixed - MTG	1,342	1,262	1,457	1,484	968	965	608	698	758	884	762	871	1,003
R.E. Comm Constr - Annually w/F - VINI	2,316	2,316	2,658	2,733	2,897	2,942	2,590	2,590	2,852	7,842	7,823	7,821	3,960
R.E. Comm Constr - Annually w/C&F - VINI	-	-	-	-	-	-	790	1,163	1,274	1,469	1,601	1,667	669
R.E. Comm Constr - Ann w/C&F- <1M - GROV	1,404	1,402	1,398	1,395	-	-	-	-	-	-	-	-	460
R.E. Comm Constr - Ann w/C&F- >1M - GROV	706	705	704	703	701	701	700	699	697	695	693	381	673
R.E. Comm Constr - 2 Years w/F - VINI	2,695	3,027	3,369	3,582	3,890	4,244	4,464	4,800	4,907	-	-	-	2,911
R.E. Comm Constr - 3 Ys - w/C&F - VINI	420	419	418	417	258	273	281	307	312	321	330	330	340
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	1,984	2,182	2,391	2,570	2,609	2,609	2,600	2,600	2,595	2,587	2,580	2,645	2,498
R.E. Family Constr - 3 Yrs w/C&F - VINI	95	94	93	92	91	90	89	88	88	87	86	85	90
1-4 Family (360) Fixed - VINI	96	111	2,084	1,823	1,838	1,835	1,828	1,830	1,823	1,844	1,853	1,856	1,577
1-4 Family (360) Fixed - 100% - VINI	1,996	1,987	-	-	-	-	-	-	-	-	-	-	322
1-4 Family (360) Fixed - GROV	408	407	1,089	1,088	945	945	934	934	903	928	928	928	872
1-4 Family (360) Fixed - 100% - GROV	294	683	-	-	-	-	-	-	-	-	-	-	77
1-4 Family (360) Fixed - AGLN	-	-	-	-	-	1,141	1,231	1,313	1,327	1,086	1,379	1,319	737
1-4 Family Fixed - VINI	1,342	1,341	1,338	1,337	1,334	1,328	1,328	1,325	1,322	1,319	1,316	1,316	1,329
1-4 Family Fixed - MTG	1,846	1,843	1,866	1,663	1,636	1,384	1,382	1,151	1,132	1,253	1,345	1,433	1,493
Second Mortgage (360) - Fixed - GROV	-	-	-	-	150	150	150	-	-	-	-	-	38
Second Mortgage - Fixed - MTG	69	68	67	98	97	96	95	94	94	93	91	91	88
Res Impr (360) - Fixed - AGLN	166	166	127	97	86	142	163	166	152	146	139	122	139
1-4 Family Monthly w/C&F - VINI	17	17	17	17	17	16	16	16	16	15	15	15	16
1-4 Family (360) - Annually - GROV	-	-	-	-	136	135	135	135	135	134	133	132	90
1-4 Family (360) Annually w/F- VINI	124	123	122	121	121	120	120	119	119	119	118	118	120
1-4 Family (360) Annually w/C&F - VINI	-	-	629	734	730	727	724	721	729	725	722	1,448	662
1-4 Family (360) Annually w/C&F - GROV	200	199	1,086	1,081	1,102	1,098	1,078	1,073	1,079	1,075	1,109	1,105	945
1-4 Family (360) Annual w/C&F-100%- GROV	1,025	1,027	138	252	251	250	249	249	248	247	246	245	365
1-4 Family (360) Annual w/C&F - AGLN	816	815	813	812	811	802	801	800	799	797	797	795	805
1-4 Fam (360) Annually w/C&F - MTG	141	141	140	139	139	46	-	-	-	-	-	-	62
1-4 Family Annually w/C&F - VINI	20	20	20	20	19	19	19	19	18	18	18	18	19
1-4 Family Annually w/C&F - GROV	188	187	243	242	242	241	241	240	240	238	222	222	229
1-4 Family Annually w/C&F - 100%- GROV	61	61	-	-	-	-	-	-	-	-	-	-	10
1-4 Family Annually w/C&F - MTG	1,494	1,484	1,469	1,462	1,451	1,435	1,357	1,351	1,345	1,338	1,332	1,325	1,403
1-4 Family 2 Yr w/C&F - MTG	102	101	100	100	99	99	98	97	97	95	94	93	98
1-4 Family (360) 3 Yr w/F - VINI	42	42	1,428	42	42	42	42	42	42	42	42	41	160
1-4 Family (360) 3 Yr w/C&F - VINI	-	-	42	1,421	1,439	1,572	1,609	1,649	1,576	1,593	1,586	1,643	1,183
1-4 Family (360) 3 Yr w/C&F - GROV	15	14	580	578	573	570	534	530	528	521	520	512	459
1-4 Family (360) 3 Yr w/C&F-100%- GROV	506	568	-	-	-	-	-	-	-	-	-	-	87
1-4 Family (360) 3 Yr w/C&F - MTG	15	14	59	58	58	58	57	56	55	55	54	53	50
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	45	45	-	-	-	-	-	-	-	-	-	-	7
1-4 Family 3 Yr w/C&F - VINI	-	-	112	111	110	109	108	106	168	230	166	165	116
1-4 Family 3 Yr w/C&F - 100% - VINI	114	113	-	-	-	-	-	-	-	-	-	-	18
1-4 Family 3 Yr w/C&F - GROV	56	56	56	55	55	55	54	54	53	53	53	53	54

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	3,754	3,771	4,246	4,208	4,222	4,268	4,218	3,826	3,784	3,698	3,902	4,010	3,994
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	4,237	4,068	3,978	3,969	3,959	3,946	3,692	3,550	3,544	3,534	3,525	3,517	3,792
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	3,180	3,331	3,312	3,297	3,280	3,213	3,199	3,188	3,112	3,074	3,061	2,987	3,185
1-4 Family (360) 5 Yr w/C&F - VINI	29	29	587	585	580	574	572	381	378	375	371	369	405
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	569	565	-	-	-	-	-	-	-	-	-	-	92
1-4 Family (360) 5 Yr w/C&F- GROV	37	37	51	36	36	36	36	36	35	35	35	35	37
1-4 Family (360) 5 Yr w/C&F-100% - GROV	15	14	-	-	-	-	-	-	-	-	-	-	2
1-4 Family 5 Yr w/C&F - VINI	34	34	173	171	169	168	166	164	163	161	159	158	144
1-4 Family 5 Yr w/C&F - 100% - VINI	142	140	-	-	-	-	-	-	-	-	-	-	23
1-4 Family 5 Yr w/C&F - GROV	-	-	19	18	18	18	17	17	16	16	16	15	14
1-4 Family 5 Yr w/C&F - MTG	4,222	4,147	4,204	4,188	4,083	4,041	4,026	3,973	3,886	3,848	3,824	3,723	4,013
1-4 Family >5Yr w/C&F - MTG	313	311	309	306	305	302	300	297	295	292	290	287	301
1-4 Family 5 Yr 5 Yr w/C&F - MTG	26	25	25	25	24	24	24	23	23	23	22	22	24
Second MTG (360) - Annually w/C&F - AGLN	-	-	438	438	438	390	390	390	390	390	390	390	339
Second Mortgage - Annually - w/C&F - MTG	158	152	147	141	140	140	139	139	100	100	98	96	129
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	11	-	-	-	-	-	-	-	1
Second Mortgage - 3 Years - w/C&F - VINI	-	-	-	-	-	-	110	109	109	109	108	108	55
Second Mortgage - 3 Years - w/C&F - MTG	1,327	1,324	1,236	1,264	1,260	1,284	1,157	1,149	1,128	1,123	1,115	1,110	1,206
Second Mortgage - 5 Years - w/C&F - GROV	39	38	18	18	18	18	17	16	16	15	15	14	20
Second Mortgage - 5 Years - w/C&F - MTG	300	297	170	169	168	166	166	164	164	162	161	160	187
Res Impr (360) Annual w/C&F - VINI	1,251	1,291	1,607	1,606	1,530	1,528	1,525	1,523	1,521	1,518	1,517	1,514	1,495
Res Impr (360) - Annually - w/C&F - AGLN	5,757	5,736	5,595	5,595	5,558	5,561	5,085	5,084	5,076	4,977	4,977	4,977	5,328
Res Impr (360) - 3 Years - w/C&F - VINI	1,758	1,710	193	193	192	192	191	191	190	190	189	189	441
Res Impr (360) - 3 Years - w/C&F - AGLN	140	139	137	136	134	133	131	130	128	127	40	39	118
Res Impr - 3 Years - w/C&F - AGLN	109	109	109	108	108	107	107	107	-	-	-	-	72
Res Impr - 3 Years - w/C&F - MTG	-	-	25	25	24	24	24	23	23	23	22	21	20
Mortgage Warehouse Loans	-	-	-	659	86	-	-	65	-	-	-	-	67
Installment Simple Fixed - VINI	5,537	5,660	5,830	5,668	5,321	5,243	5,529	5,774	6,137	6,329	6,351	6,309	5,808
Installment Simple Fixed -20%- VINI	146	134	126	127	150	148	156	142	151	154	148	151	145
Installment Simple Fixed - GROV	4,315	4,453	4,599	4,806	4,687	4,729	5,257	5,656	6,310	6,275	6,265	6,441	5,321
Installment Simple Fixed -20%- GROV	127	134	130	126	93	92	91	93	91	88	90	87	103
Installment Simple Fixed - CLEO	1	1	1	1	1	1	1	1	66	3	1	1	7
Installment Simple Fixed - MTG	-	-	-	-	26	26	26	25	25	25	49	48	21
Installment Annually w/C&F - VINI	-	-	-	-	76	76	76	75	75	75	85	85	52
Installment Semi Ann. w/ C&F- GROV	-	-	-	-	-	-	-	-	116	116	116	115	39
Installment Annually w/C&F - GROV	2,725	2,996	2,890	2,872	3,099	3,127	3,266	3,196	3,178	3,159	3,141	3,093	3,062
Installment - 2 Years - w/C&F - GROV	-	-	-	-	-	-	68	67	67	67	67	67	34
Installment 3 Yr w/C&F - VINI	1,220	1,216	1,091	1,087	1,040	1,028	961	916	911	908	924	920	1,017
Installment 3 Yr w/C&F - GROV	1,140	1,088	1,062	1,041	1,070	1,022	1,012	1,021	1,063	998	1,035	1,018	1,047
Installment 3 Yr w/C&F - MTG	37	37	36	36	36	36	35	35	35	34	34	34	35
Installment 5 Yr w/C&F - VINI	68	68	67	67	66	65	65	64	63	63	62	61	65
Installment 5 Yr w/C&F - GROV	1,706	1,695	1,684	1,593	1,578	1,568	1,546	1,362	1,339	1,328	1,218	1,208	1,484
Installment >5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	23	-	-	2

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Commercial Sold - (360)- Fixed - VINI	(3,400)	(3,650)	(5,300)	(3,995)	(3,895)	(3,395)	(3,580)	(3,900)	(5,400)	(5,720)	(4,500)	(4,450)	(4,270)
Commercial Sold (360) - Monthly - VINI	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)	(2,351)
Comm Sold (360) - 3 Yrs w/C&F - VINI	(1,961)	(1,934)	(1,922)	(1,909)	(1,895)	(1,883)	(1,869)	(1,856)	(1,856)	(1,829)	(1,816)	(1,803)	(1,877)
RE Sold - Monthly w/C&F - VINI	-	(30)	(30)	-	-	-	-	-	(30)	(30)	(30)	(30)	(15)
RE Sold - Ann w/C&F - <1% Mar - VINI	(1,468)	(1,463)	(1,459)	(1,454)	(1,451)	(1,446)	(1,442)	(1,438)	(1,434)	(1,429)	(1,425)	(1,420)	(1,444)
RE Sold - Ann w/C&F - <1% Mar - GROV	(495)	(492)	(491)	(987)	(987)	(982)	(982)	(976)	(974)	(974)	(969)	(966)	(858)
Fresh Start Repayment Plan - VINI	11	11	10	9	10	8	10	9	9	9	10	10	10
Fresh Start Repayment Plan - GROV	1	2	1	3	2	2	3	3	1	1	2	1	2
Fresh Start Repayment Plan - CLEO	1	1	1	1	1	1	1	-	-	-	-	-	1
Business Manager Loans - VINI	6,938	7,235	7,876	7,297	7,537	8,175	8,115	8,304	8,219	7,719	7,932	8,755	7,846
Business Manager Loans - GROV	1,920	1,661	1,797	1,259	2,082	1,676	2,025	2,060	1,441	2,024	1,925	1,268	1,764
Overdrafts - VINI	189	58	75	63	87	77	111	137	153	158	258	182	129
Overdrafts - GROV	27	18	20	18	28	23	30	16	21	31	22	26	23
Overdrafts - CLEO	10	7	6	3	6	3	7	6	5	8	9	10	7
Overdrafts - AGLN	30	20	9	2	1	20	24	-	1	7	9	2	10
Non-Accrual Loans - VINI	1,349	3,544	3,541	3,508	3,454	6,054	6,051	6,047	5,359	5,529	5,520	5,051	4,587
Non-Accrual Loans - GROV	37	36	35	34	34	33	32	32	-	-	-	-	23
Non-Accrual Loans - MTG	59	38	26	26	26	26	112	112	115	115	25	92	65
Total Loans	261,965	263,957	274,953	276,765	277,101	277,260	274,427	278,766	281,295	283,676	288,908	288,839	277,395
U.S. Treasuries - ADMIN	1,000	-	-	-	-	-	-	3,484	3,489	3,495	-	4,978	1,387
U.S. Agencies(AFS)State Tax Exempt-ADMIN	60,649	62,649	64,649	64,649	64,649	64,649	64,649	64,649	64,649	64,649	65,649	65,649	64,323
MBS - Fixed - FNMA & FHLMC - ADMIN	44,418	44,084	43,826	43,415	43,129	42,852	42,541	42,239	41,918	41,667	41,398	41,134	42,711
MBS - Fixed - GNMA - ADMIN	28,776	28,350	28,008	27,628	28,275	27,879	27,468	27,041	29,572	29,164	28,820	30,337	28,444
S.B.A. Securities	3,160	3,161	3,086	3,088	3,089	4,067	4,069	4,071	3,990	3,992	3,993	3,894	3,641
Tax-Exempt Municipals - ADMIN	2,421	1,461	1,461	1,461	1,761	1,636	1,636	1,636	1,636	1,635	1,635	1,635	1,670
Portfolio C.D.'s	3,805	4,291	4,305	5,015	4,820	4,626	4,978	4,879	4,216	4,983	5,121	4,268	4,610
Investment C.D.'s - ADMIN	200	200	100	100	100	100	100	100	100	100	100	100	116
Farmer Mac Stock	17	17	17	17	17	17	17	17	17	17	17	17	17
FRB Stock	273	273	348	348	348	348	348	348	348	348	348	348	336
FHLB Stock	425	425	434	599	463	463	463	463	465	463	822	826	526
Total Investments	145,144	144,911	146,234	146,320	146,651	146,637	146,269	148,927	150,400	150,513	147,903	153,186	147,781
Interest Bearing FHLB - ADMIN	35	27	21	334	119	34	188	95	25	26	26	32	80
Settlement Account	1,207	724	724	24	231	440	102	213	890	135	8	885	464
FHLB Overnight - ADMIN	-	5,900	-	-	3,500	-	3,225	2,975	-	-	-	1,200	1,378
Total Short-Term Liquidity	1,242	6,651	745	358	3,850	474	3,515	3,283	915	161	34	2,117	1,923
Total Earning Assets	408,351	415,519	421,932	423,443	427,602	424,371	424,211	430,976	432,610	434,350	436,845	444,142	427,099

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Cash - VINI	2,325	1,877	2,274	1,717	2,427	1,823	2,040	1,447	1,841	1,786	1,681	1,601	1,905
Cash - GROV	366	366	383	464	372	368	348	307	365	339	441	467	382
Cash - CLEO	(76)	(76)	(28)	2	8	24	(29)	14	(19)	(84)	227	195	13
Cash - ADMIN	23	29	23	17	13	22	9	30	8	6	35	20	19
Due From Banks - ADMIN	2,335	2,796	3,509	4,496	2,474	9,933	3,248	3,370	5,836	4,049	3,282	7,137	4,368
Fixed Assets - VINI	4,868	4,854	4,837	4,757	4,735	4,711	4,687	4,659	4,635	4,611	4,587	4,560	4,708
Fixed Assets - GROV	1,542	1,533	1,524	1,516	1,507	1,498	1,490	1,479	1,471	1,462	1,453	1,445	1,493
Fixed Assets - CLEO	16	16	15	15	15	15	14	14	14	14	14	13	15
Fixed Assets - MTG	-	8	63	145	148	147	146	145	144	142	141	140	115
Fixed Assets- EBANK	-	-	-	-	-	-	-	-	34	34	34	-	8
Fixed Assets - ADMIN	705	688	665	654	637	633	616	640	589	572	554	572	627
Base Reserve - VINI	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)	(2,654)
Provisions - VINI	(15)	(30)	(50)	(71)	(108)	(129)	(149)	(173)	(173)	(197)	(217)	(237)	(130)
Net Charge-Offs / (Recoveries) - VINI	(28)	-	(4)	(16)	(2)	(4)	3	4	(58)	(55)	(57)	23	(16)
Base Reserve - GROV	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)	(153)
Provisions - GROV	(9)	(20)	(31)	(42)	(51)	(63)	(73)	(84)	(87)	(97)	(112)	(125)	(66)
Net Charge-Offs / (Recoveries) - GROV	(6)	(4)	(3)	(2)	2	10	11	8	9	26	34	35	10
Base Reserve - CLEO	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)	(118)
Provisions - CLEO	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Net Charge-Offs / (Recoveries) - CLEO	1	(1)	1	1	1	1	1	(1)	1	1	1	1	1
Base Reserve - AGLN	153	153	153	153	153	153	153	153	153	153	153	153	153
Provisions - AGLN	(6)	(11)	(19)	(27)	(34)	(42)	(49)	(57)	(57)	(65)	(72)	(80)	(43)
Net Charge-Offs / (Recoveries) - AGLN	1	-	-	1	-	1	-	-	-	1	-	1	0
Base Reserve - MTG	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)	(309)
Provisions - MTG	(3)	(5)	(9)	(13)	(16)	(20)	(23)	(27)	(27)	(30)	(34)	(38)	(21)
Net Charge-Offs / (Recoveries) - MTG	93	64	65	65	74	74	78	78	78	77	137	137	85
Other Real Estate Owned - VINI	479	479	479	479	469	469	469	469	283	283	283	388	419
Other Real Estate Owned - GROV	2,231	2,231	2,231	2,141	2,141	2,141	2,141	2,141	2,093	2,025	2,025	2,010	2,129
Other Real Estate Owned - MTG	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	(10)	-	(9)
Income Receivable - VINI	805	812	904	930	1,008	983	913	939	1,045	995	1,075	970	949
Income Receivable - GROV	149	150	164	166	172	180	185	125	133	176	196	222	168
Income Receivable - AGLN	871	894	978	1,020	931	937	1,000	1,108	1,062	942	1,032	1,020	983
Income Receivable- MTG	-	-	-	-	-	-	-	-	169	171	104	128	48
Income Receivable - CDP	11	17	11	12	13	11	11	14	13	13	16	10	13
Prepaid Expenses - VINI	113	108	105	97	100	90	88	80	70	59	51	46	84
Prepaid Expenses - GROV	25	25	26	25	24	24	24	24	26	25	24	23	25
Prepaid Expenses - ADMIN	522	428	433	358	295	506	517	464	511	627	551	502	477

Balance Sheet

(Thousands of Dollars)

Account Level Series

<i>Category</i>	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	<i>Average</i>
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	
Other Assets - VINI	(58)	255	106	98	130	131	88	276	(29)	592	590	(55)	176
Other Assets - GROV	148	108	71	125	70	(4)	13	93	13	240	3	52	78
Other Assets - CLEO	-	-	-	-	1	1	1	1	1	1	1	1	1
Other Assets - AGLN	-	1	4	4	4	4	4	4	89	(496)	(497)	88	(66)
Other Assets - MTG	154	147	130	157	157	132	40	96	16	12	10	14	88
Other Assets - ADMIN	522	591	601	618	654	613	577	624	609	648	678	627	614
Held to Maturity - Gain / (Loss)	(10)	(9)	(12)	(13)	(12)	5	7	6	1	1	3	11	(2)
Held to Maturity - (Contra)	10	9	12	13	12	(5)	(7)	(6)	(1)	(1)	(3)	(11)	2
Off Balance Sheet Items	13,871	13,871	16,351	16,351	16,351	15,620	15,620	15,620	14,765	14,765	14,765	14,765	15,236
Off Balance Sheet Items II	11,663	11,663	11,975	11,975	11,975	13,475	13,475	13,475	14,063	14,063	14,063	14,063	13,001
RBC Adjustment	473	473	(1,573)	(1,573)	(1,573)	93	93	93	11	11	11	11	(293)
RBC Adjustment (Contra)	(26,007)	(26,007)	(26,753)	(26,753)	(26,753)	(29,188)	(29,188)	(29,188)	(28,839)	(28,839)	(28,839)	(28,839)	(27,943)
Available for Sale Mark-to-Market	(3,200)	(5,697)	(4,752)	(6,228)	(6,479)	(5,656)	(6,342)	(5,717)	(7,114)	(7,457)	(7,228)	(3,755)	(5,795)
Mortgage Servicing Rights - ADMIN	536	570	560	487	579	537	521	529	553	533	562	524	541
Other Intangible Assets	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Non-Earning Assets	12,349	10,112	12,175	11,077	9,380	17,010	9,527	10,032	11,056	8,890	8,514	15,601	11,313
Total Assets	420,700	425,631	434,107	434,520	436,982	441,381	433,738	441,008	443,666	443,240	445,359	459,743	438,412

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
NOW Accounts - VINI	7,916	7,910	7,831	8,014	7,688	7,375	7,168	7,255	6,663	6,146	5,556	5,189	7,054
First Baptist - Now Acct - VINI	65	68	67	72	71	70	75	68	71	78	80	87	73
Seniors First Accounts - VINI	12,242	12,661	13,616	12,868	13,219	13,546	13,029	13,465	12,523	11,739	11,673	11,719	12,692
Ideal Checking Accounts - VINI	8,349	8,663	8,647	8,112	7,745	7,939	7,640	7,916	8,122	7,788	7,860	7,388	8,009
NOW Accounts - GROV	23	37	147	57	24	48	48	84	31	28	61	72	55
First Premier Accounts - GROV	165	167	184	180	169	163	159	171	149	153	161	145	164
Seniors First Account - GROV	6,989	7,150	7,221	7,176	7,505	7,516	7,254	7,568	7,072	6,837	7,113	7,152	7,213
Ideal Checking Account - GROV	5,010	5,281	5,738	6,166	6,056	5,912	5,643	5,524	5,585	4,922	5,012	4,701	5,462
Business First Accounts - GROV	490	364	409	473	444	412	361	415	387	416	402	383	413
Now Accounts - CLEO	1,948	1,926	2,030	1,781	1,760	1,875	1,753	1,707	1,712	1,681	1,757	1,803	1,810
Ideal Checking Accounts - CLEO	1,770	1,826	1,961	1,782	1,625	1,658	1,537	1,472	1,486	1,381	1,252	1,270	1,583
NOW Accounts - AGLN	11	11	8	10	9	10	9	9	9	10	10	8	9
Seniors First Accounts - AGLN	662	678	685	367	365	142	243	269	950	301	391	312	445
Ideal Checking - AGLN	181	111	269	129	137	180	131	240	197	214	277	246	193
Bankruptcy Trustee Accounts	52,314	55,548	55,889	55,785	57,331	58,063	60,617	61,487	53,749	52,193	50,371	59,603	56,101
MMDA - VINI	3,456	3,467	3,563	3,604	3,455	3,297	3,011	2,999	3,266	3,387	3,516	3,456	3,372
MMDA - GROV	3,446	3,509	3,607	3,574	3,541	3,519	3,209	3,163	3,012	2,479	2,468	2,329	3,152
MMDA - CLEO	562	561	553	570	577	574	491	490	488	515	414	408	517
MMDA - Stillwater	-	-	-	-	-	3,001	3,003	6,513	10,403	10,420	10,659	11,180	4,621
ICS MMDA OWB Accts - PF - ADMIN	-	-	-	-	-	-	-	-	-	-	-	15,019	1,276
Treasury Index Accounts - VINI	2,407	2,749	2,803	4,448	4,561	4,599	4,823	4,267	4,751	6,362	7,011	7,406	4,692
Treasury Index Accounts - GROV	1,449	1,794	2,074	2,043	2,263	2,835	3,277	4,040	4,371	6,095	7,072	7,576	3,753
Treasury Index Accounts - CLEO	-	-	-	212	211	211	246	243	239	220	301	292	182
Treasury Index Accounts - AGLN	-	-	-	296	296	252	152	153	153	253	253	104	160
Treasury Index Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	225	19
Managed Corporate Funding - VINI	28,124	24,031	24,064	24,067	24,036	24,041	24,042	24,091	24,131	24,181	24,233	24,282	24,451
Craig County Treasurer - VINI	9,797	9,119	9,721	9,521	8,966	8,928	8,466	8,361	7,979	7,767	7,442	11,920	9,004
City of Grove Funds - GROV	7,294	8,029	7,855	8,069	7,962	8,071	7,923	8,101	7,996	8,059	8,116	8,671	8,011
N.E. Tech Center - VINI	20,503	21,127	20,905	21,237	20,221	18,037	16,558	14,699	13,195	11,764	10,554	11,654	16,679
Vinita ISD - VINI	3,523	3,717	3,755	4,207	4,761	3,929	2,863	2,870	2,569	2,270	2,132	1,918	3,205
Grove ISD - GROV	440	483	475	495	422	357	332	349	426	449	427	405	421
Turkey Ford School- NOW Acct - GROV	293	336	370	327	596	579	406	350	322	357	333	346	385
Cleora ISD - CLEO	4,456	4,784	4,688	4,272	3,182	3,132	3,115	2,916	2,799	2,580	2,875	2,136	3,402
White Oak ISD - VINI	717	722	684	685	630	654	606	578	538	504	459	425	599
NOW Accts Public Funds - VINI	5,285	5,841	5,581	6,003	6,052	6,084	6,198	6,356	6,352	6,050	5,917	5,967	5,974
MMDA - Public Funds - VINI	160	166	166	167	173	179	179	197	197	197	197	197	181
Total Interest Bearing Checking	190,047	192,836	195,566	196,769	196,053	197,188	194,567	198,386	191,893	187,796	186,355	215,994	195,332

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Savings Accounts - VINI	12,193	12,478	12,910	12,668	12,365	12,356	12,351	11,956	12,237	11,860	11,360	11,105	12,151
Savings Accounts - GROV	5,094	5,130	5,346	5,693	5,301	5,363	5,483	5,567	5,355	5,211	5,285	5,227	5,339
Savings Accounts - CLEO	2,241	2,188	2,109	2,073	2,020	2,197	2,201	1,915	1,948	1,825	1,917	1,648	2,022
Savings Accounts - AGLN	70	62	57	59	64	58	34	51	44	65	47	52	55
Ideal Savings Accounts - VINI	1,897	1,897	2,064	2,079	1,813	1,801	1,737	1,730	1,665	1,670	1,775	1,546	1,805
Ideal Savings Accounts - GROV	3,542	3,517	3,468	3,342	3,383	3,177	2,948	2,707	2,532	2,256	2,212	2,191	2,936
Ideal Savings Accounts - CLEO	341	430	510	470	431	401	275	302	307	310	312	289	364
Health Savings Accounts - VINI	39	39	38	37	35	36	37	38	39	39	38	38	38
Health Savings Accounts - GROV	77	70	70	68	68	68	67	67	66	66	66	58	68
Total Savings Deposits	25,494	25,811	26,572	26,489	25,480	25,457	25,133	24,333	24,193	23,302	23,012	22,154	24,777
1-89 Day CD's - VINI	63	63	63	63	63	63	63	65	14	1	1	1	44
90-181 Day CD's - VINI	2	2	2	42	42	42	42	42	2	2	2	2	19
90-181 Day CD's - GROV	50	-	-	-	-	-	-	-	-	-	-	-	4
182-364 Day CD's - VINI	794	794	641	651	731	731	685	684	684	743	733	604	706
182-364 Day CD's - GROV	172	172	172	172	172	172	172	122	122	22	22	22	126
12 Month CD's - VINI	1,276	1,353	1,303	1,416	1,477	1,489	1,569	1,648	1,660	1,493	1,544	1,577	1,484
12 Month CD's - GROV	275	285	285	277	275	276	276	276	323	321	322	260	287
12 Month CD's - CLEO	120	120	120	120	120	120	120	120	120	120	120	120	120
18 Month CD's - VINI	458	383	403	412	413	484	480	484	495	401	456	483	446
18 Month CD's - GROV	971	953	867	868	897	898	900	932	933	939	941	945	920
24 Month CD's - VINI	116	116	116	116	116	116	91	91	91	93	98	34	99
24 Month CD's - GROV	420	421	421	451	40	35	35	35	35	35	86	86	173
36 Month CD's - VINI	1,864	1,852	1,852	1,802	1,780	1,782	1,692	1,637	1,731	1,795	1,741	1,685	1,767
36 Month CD - GROV	773	741	792	796	814	795	797	756	757	769	687	695	765
36 Month CD - CLEO	8	8	8	8	8	8	8	8	8	8	15	15	9
48 Month CD's - GROV	4	4	4	4	4	4	14	14	14	14	14	14	9
60 Month CD's - VINI	325	325	315	342	341	335	408	382	383	386	331	332	351
60 Month CD's - GROV	82	73	63	64	64	64	64	64	64	64	64	64	66
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	130	130	-	-	-	-	-	22
182 - 364 Day CD's Over \$100M - VINI	1,063	1,064	1,065	1,066	1,057	1,058	1,059	1,048	844	817	599	599	945
182 - 364 Day CD's Over \$100M - GROV	100	100	100	100	-	-	-	-	-	-	-	-	33
12 Month CD's Over \$100M - VINI	5,805	5,803	6,003	5,558	5,680	6,287	6,191	6,187	6,078	6,400	7,009	6,796	6,152
12 Month CD's Over \$100M - GROV	4,019	3,795	4,796	4,577	4,995	5,298	4,799	4,294	4,298	4,296	4,303	4,307	4,486
12 Month CD's Over \$100M - CLEO	200	200	200	200	200	200	200	200	200	200	200	200	200
18 Month CD's Over \$100M - VINI	2,051	2,053	1,953	1,954	1,956	1,507	1,693	1,698	1,944	1,943	1,948	1,948	1,887
18 Month CD's Over \$100M - GROV	1,126	1,026	1,127	1,128	1,128	829	830	831	832	832	932	934	963
24 Month CD's Over \$100M - VINI	736	631	631	632	632	1,133	1,334	1,335	1,439	1,441	1,442	1,446	1,072
36 Month CD's Over \$100M - VINI	3,597	3,624	3,628	3,631	3,512	3,025	3,151	3,178	2,863	2,549	2,684	2,580	3,166
36 Month CD's Over \$100M - GROV	2,011	2,011	1,910	1,912	1,912	1,912	1,914	1,914	1,915	1,917	2,025	1,910	1,938
60 Month CD's Over \$100M - VINI	604	604	604	605	905	906	906	1,256	1,257	1,258	1,261	1,262	955
60 Month CD's Over \$100M - GROV	366	366	366	366	366	367	467	467	468	313	313	101	360

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
12 Month Public Funds CD's - VINI	335	335	335	335	335	335	335	282	282	282	298	304	316
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	53	53	53	53	53	22
18 Month Public Funds CD's - GROV	90	90	90	90	90	90	90	90	90	90	90	90	90
36 Month Public Funds CD's - VINI	16	16	16	16	16	16	16	16	16	16	-	-	13
90-181 Day PF CD's Over \$100M - VINI	2,205	2,205	2,205	2,207	3,185	3,185	3,187	3,187	3,170	3,174	2,674	2,674	2,776
12 Month PF CD's Over \$100M - VINI	338	338	338	338	338	338	338	338	338	338	338	380	342
24 Month PF CD's Over \$100M - VINI	-	-	-	-	948	950	952	954	956	958	960	962	641
State Treasury CD's - VINI	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500	17,500
State Treasury CD's - GROV	500	500	500	500	500	500	500	500	500	500	500	500	500
State Treasury CD's - CLEO	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000	2,000
IRA's Variable - VINI	3,954	3,986	3,993	4,001	4,003	3,983	4,009	3,962	3,878	3,899	3,948	3,930	3,962
IRA's Variable - GROV	1,343	1,339	1,334	1,334	1,366	1,429	1,384	1,372	1,384	1,394	1,373	1,390	1,370
IRA's Variable - CLEO	85	85	85	85	87	87	110	110	110	108	108	107	97
9 Month U.S. Sterling Capital CD's	200	200	200	200	200	200	200	-	-	-	-	-	116
2 Year U.S. Sterling Capital CD's	494	-	-	-	-	-	-	-	-	-	-	-	42
3 Year U.S. Sterling Capital CD's	499	499	499	499	499	499	499	499	499	499	499	499	499
4 Year U.S. Sterling Capital CD's	995	995	995	746	746	746	746	746	497	497	497	497	724
5 Year U.S. Sterling Capital CD's	2,490	2,490	2,490	2,490	2,490	2,241	2,241	2,241	2,241	1,992	1,992	1,992	2,281
3 Month QwickRate CD's	-	-	-	4,417	4,667	4,916	1,586	5,819	5,570	5,828	2,589	2,837	3,199
5 Month QwickRate CD's	-	-	-	245	245	245	-	-	-	-	-	-	61
6 Month QwickRate CD's	-	-	-	2,238	2,238	2,238	3,964	3,964	3,964	4,888	4,638	4,139	2,705
9 Month QwickRate CD's	-	990	1,239	2,729	2,729	2,481	2,975	3,722	3,722	5,814	4,972	4,723	3,019
12 Month QwickRate CD's	993	993	993	1,692	2,190	2,190	5,163	5,660	5,660	5,905	5,905	6,154	3,644
18 Month QwickRate CD's	-	-	-	349	349	349	2,073	2,073	2,073	1,973	2,073	2,073	1,124
2 Year QwickRate CD's	-	245	245	490	490	490	490	980	980	1,229	1,229	1,478	698
3 Month Finance 500 CD's	-	-	-	6,000	6,000	6,000	-	-	-	-	-	-	1,496
6 Month Finance 500 CD's	17,535	19,144	19,144	13,144	13,144	8,609	8,609	7,000	7,000	12,000	15,510	8,510	12,406
8 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	3,000	3,000	501
9 Month Finance 500 CD's	10,000	10,000	10,000	10,000	10,000	10,000	10,000	11,609	11,609	16,609	16,609	16,609	11,935
10 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	3,000	3,000	501
12 Month Finance 500 CD's	19,119	17,510	17,510	17,510	17,510	17,510	23,510	23,510	23,510	20,743	11,233	11,233	18,385
5 Month Finance 500 CD's - CDP	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	-	-	-	-	3,329
7 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	5,000	5,000	5,000	5,000	1,671
3 Month CDAR CD's	213	-	-	-	-	-	-	-	-	-	-	-	18
6 Month CDAR CD's	2,713	2,713	2,513	2,513	2,573	3,329	3,084	3,084	3,086	3,085	3,161	3,205	2,922
6 Month PF CDAR CD's	987	987	987	987	927	1,864	2,110	2,110	2,110	2,112	2,037	1,991	1,604
1 Year CDAR CD's	660	660	661	661	661	-	-	-	-	-	-	-	273
1 Year Public Funds CDAR CD's	1,037	1,037	1,037	1,037	1,037	-	-	-	-	-	-	-	429
Certificates of Deposit	120,752	120,799	121,719	130,686	133,763	129,386	132,761	138,148	137,371	147,658	143,679	135,852	132,784

Balance Sheet

(Thousands of Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
FHLB Overnight	3,270	-	8,350	2,950	-	7,925	-	-	5,875	4,425	9,925	-	3,555
Unsecured Fed Funds Purchased - BBK	-	-	-	-	-	-	-	-	-	-	700	-	58
Total Non-Deposit Funding	3,270	-	8,350	2,950	-	7,925	-	-	5,875	4,425	10,625	-	3,613
Total Interest Bearing Liabilities	339,563	339,446	352,207	356,894	355,296	359,956	352,461	360,867	359,332	363,181	363,671	374,000	356,507
Personal DDA - VINI	6,935	7,100	7,209	7,112	6,653	6,975	7,342	7,157	7,916	7,246	7,123	6,883	7,136
Personal DDA - GROV	1,739	1,863	1,902	1,739	1,799	1,697	1,540	1,626	1,561	1,373	1,543	1,603	1,664
Personal DDA - CLEO	1,191	1,171	1,214	1,066	1,248	1,319	1,154	1,262	1,327	1,227	1,214	1,123	1,210
Personal DDA - AGLN	97	220	201	107	142	141	97	182	167	224	188	153	160
Personal DDA - EBANK	-	-	-	-	-	-	-	-	-	-	-	1	0
Commercial DDA - VINI	30,508	37,374	30,768	29,340	31,758	30,803	31,025	28,793	32,891	28,856	31,500	32,154	31,266
Commercial DDA - GROV	3,553	3,726	3,776	3,571	4,081	3,933	3,787	4,638	4,986	5,270	4,832	4,880	4,256
Commercial DDA - CLEO	729	890	1,773	897	1,163	1,455	1,890	1,331	1,424	1,248	932	1,027	1,233
Commercial DDA - AGLN	768	940	804	1,185	1,937	1,322	1,189	1,044	1,343	1,150	826	960	1,123
Demand Deposits - Public Funds - VINI	1,027	434	441	449	297	582	380	390	328	816	352	501	501
Non-Interest Deposits	46,547	53,718	48,088	45,466	49,078	48,227	48,404	46,423	51,943	47,410	48,510	49,285	48,550
Total Funding	386,110	393,164	400,295	402,360	404,374	408,183	400,865	407,290	411,275	410,591	412,181	423,285	405,057
Other Liabilities - VINI	209	181	127	197	239	163	269	204	236	287	191	134	203
Other Liabilities - GROV	50	49	53	65	77	83	92	71	84	89	74	60	71
Other Liabilities - CLEO	7	9	4	7	11	5	8	12	6	9	12	5	8
Other Liabilities - AGLN	1	1	2	3	3	3	2	2	3	3	(33)	(35)	(4)
Other Liabilities - MTG	117	138	166	158	167	166	177	190	199	210	225	81	166
Other Liabilities - ADMIN	254	328	311	389	441	339	403	498	482	576	638	587	438
Available for Sale Capital Adjustment	(3,200)	(5,697)	(4,752)	(6,228)	(6,479)	(5,656)	(6,342)	(5,717)	(7,114)	(7,457)	(7,228)	(3,755)	(5,795)
Total Other Liabilities	(2,562)	(4,991)	(4,089)	(5,409)	(5,541)	(4,897)	(5,391)	(4,740)	(6,104)	(6,283)	(6,121)	(2,923)	(4,913)
Intangibles	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)	(2)
Common Stock	300	300	300	300	300	300	300	300	300	300	300	300	300
Surplus	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300	11,300
Undivided Profits	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738	25,738
Net Earnings YTD	440	746	1,189	1,438	2,018	2,315	2,717	3,097	3,485	3,922	4,289	4,625	2,534
Dividends - Taxes	(400)	(400)	(400)	(751)	(751)	(1,102)	(1,102)	(1,102)	(1,453)	(1,453)	(1,453)	(1,453)	(988)
Dividends - Cash	(226)	(226)	(226)	(456)	(456)	(456)	(689)	(875)	(875)	(875)	(875)	(1,129)	(616)
Total Equity Capital	37,150	37,456	37,899	37,567	38,147	38,093	38,262	38,456	38,493	38,930	39,297	39,379	38,266
Intangibles (Contra)	2	2	2	2	2	2	2	2	2	2	2	2	2
Total Liabilities & Shareholders' Equity	420,700	425,631	434,107	434,520	436,982	441,381	433,738	441,008	443,666	443,240	445,359	459,743	438,412

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Agricultural (360) Fixed - VINI	5.50	5.50	5.90	5.50	5.50	5.50	5.96	5.77	5.76	5.76	6.00	6.25	5.81
Agricultural (360) Fixed - GROV	-	-	-	-	-	-	-	-	-	-	6.50	-	6.50
Agricultural (360) Fixed - AGLN	5.41	5.44	5.45	5.49	5.43	5.45	5.50	5.51	5.59	5.55	5.73	5.90	5.54
Agricultural (360) Fixed - 20% - AGLN	3.16	3.16	3.14	3.49	3.49	3.49	3.17	3.17	3.17	3.47	3.47	3.52	3.35
Agricultural Fixed - VINI	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	6.75	-	-	6.75
Agricultural Fixed - AGLN	5.08	5.07	5.12	5.12	5.07	5.20	5.28	5.32	5.32	5.30	5.41	5.51	5.23
Agricultural Annually w/C&F - AGLN	5.56	5.61	5.63	5.64	5.64	5.69	5.76	5.76	5.76	5.92	5.86	5.91	5.73
Agricultural 3 Years - w/C&F - AGLN	5.28	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.22	5.23
Commercial (360) Fixed - VINI	5.09	5.10	5.13	4.99	4.98	4.99	5.01	5.00	5.03	5.02	5.35	5.38	5.09
Commercial (360) HAR - Fixed - VINI	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.33	6.31	6.06
Commercial (360) Fixed - 20% - VINI	3.20	3.21	3.23	3.18	3.11	3.09	3.10	3.89	3.89	3.68	4.25	4.26	3.75
Commercial (360) Fixed - GROV	5.00	5.01	5.04	5.11	5.23	5.36	5.33	5.22	4.93	4.93	5.17	5.17	5.12
Commercial (360) Fixed - 20% - GROV	3.03	3.03	3.03	3.03	3.02	3.61	3.61	3.61	3.53	3.52	3.52	3.52	3.32
Commercial (360) Fixed - AGLN	6.00	6.00	5.04	5.04	5.04	5.05	5.67	5.05	5.06	5.06	5.65	5.66	5.47
Commercial Fixed - VINI	6.34	6.35	6.51	6.52	6.55	6.51	7.10	7.11	7.08	7.10	7.09	7.12	6.79
Commercial Fixed - 20% - VINI	3.00	3.00	3.00	-	-	-	-	-	-	-	-	-	3.00
Commercial Fixed - GROV	7.50	7.50	7.50	7.50	7.50	-	-	7.50	7.50	6.89	6.89	7.04	7.13
Commercial (360) Monthly - VINI	5.00	5.00	5.25	5.70	5.70	5.95	5.94	5.94	6.19	6.18	6.17	6.42	5.87
Commercial (360) Monthly w/C&F - VINI	5.54	5.54	5.79	5.79	5.79	6.03	6.03	6.03	6.28	6.28	5.42	6.53	5.78
Commercial (360) Monthly w/C&F - GROV	4.50	4.50	4.75	-	-	-	-	-	-	-	-	-	4.58
Commercial (360) -Semi-Annw/C&F - VINI	5.25	5.25	5.50	5.50	5.50	5.50	5.50	5.50	6.00	6.00	6.00	6.00	5.67
Commercial (360) Annually w/F - VINI	6.50	6.50	6.61	6.61	6.62	6.56	6.56	6.56	6.56	7.94	7.94	7.94	7.30
Commercial (360) Annually w/F - GL- VINI	5.50	5.50	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.12
Comm (360) Ann w/C&F - <1% Mar - VINI	4.94	4.91	4.91	4.91	4.91	5.11	5.11	5.20	5.45	5.45	5.46	5.65	5.19
Comm (360) Ann w/C&F - 1 % Mar - VINI	4.95	4.97	5.17	5.19	5.19	5.19	5.28	5.34	5.35	5.35	5.35	5.36	5.22
Comm (360) Ann w/C&F - >1% Mar - VINI	5.31	5.31	5.32	5.36	5.35	5.52	5.52	5.52	5.52	5.57	6.62	6.43	5.56
Commercial (360) Annually w/C&F - GROV	5.33	5.34	5.36	5.36	5.46	5.59	5.60	5.70	5.79	5.78	5.78	5.82	5.61
Commercial (360) Annually w/C&F - AGLN	-	-	-	-	-	-	-	5.75	5.75	5.75	5.75	5.75	5.75
Commercial Annually w/C&F - VINI	7.95	7.95	7.95	7.95	7.95	7.95	7.95	7.95	6.23	6.22	5.00	5.00	6.93
Commercial (360) 3 Yr w/C&F - VINI	5.04	5.04	5.04	5.06	5.06	5.06	5.07	5.06	5.07	5.12	5.11	5.11	5.07
Commercial (360) 3 Yr w/C&F - GROV	5.38	5.81	5.81	5.81	5.80	5.04	5.31	5.31	5.31	5.31	5.31	5.84	5.54
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	5.75	-	-	-	-	-	5.75
Commercial (360) 5 Yr w/C&F - VINI	7.23	7.24	7.24	7.25	7.27	7.27	7.36	7.36	7.36	7.36	7.36	7.35	7.30
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	6.25	-	-	-	-	6.25
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	5.75	-	-	-	-	-	5.75
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	6.00	-	-	-	-	6.00
Commerical - Cadence Loans - VINI	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
Real Estate Fixed - VINI	4.42	4.44	4.42	4.42	4.84	4.84	4.84	4.85	5.13	5.14	5.13	5.11	4.83
Real Estate Fixed - 50% - VINI	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99	5.99
Real Estate Fixed - GROV	4.49	4.49	4.49	4.59	4.59	4.59	4.59	4.69	4.69	4.69	4.72	4.72	4.61
Real Estate Fixed - 50% - GROV	4.90	4.90	4.90	4.90	4.90	4.90	4.92	4.92	4.92	6.08	6.08	6.07	5.18
Real Estate Fixed - AGLN	5.21	5.27	5.28	5.28	5.28	5.29	5.29	5.19	5.37	5.35	5.39	5.41	5.29
Real Estate Fixed - MTG	6.50	6.50	6.26	6.24	6.24	6.23	6.23	6.23	6.23	6.23	6.15	6.15	6.25

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Real Estate Monthly w/F - VINI	4.50	4.50	4.75	4.75	4.75	5.00	-	-	-	-	-	-	4.71
Real Estate Monthly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	5.50	5.50
Real Estate Monthly w/F - 100% - GROV	4.50	4.50	4.75	4.75	4.75	5.00	5.00	5.00	5.25	5.25	5.25	5.50	4.96
Real Estate Monthly w/C - GROV	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25
Real Estate Monthly w/C&F - VINI	4.00	4.00	4.00	4.00	4.00	4.25	4.25	4.25	4.50	4.50	4.50	4.75	4.24
Real Estate Monthly w/C&F - GROV	-	-	-	4.75	4.75	5.00	5.00	5.00	5.25	5.25	5.25	5.25	5.14
Real Estate Monthly w/C&F - CLEO	6.00	6.00	-	-	-	-	-	-	-	-	-	-	6.00
Real Estate Own. Occupied-Mo.-w/C&F-VINI	-	-	-	-	-	-	-	-	5.25	5.25	5.25	5.50	5.31
Real Estate - Annually - GROV	4.15	4.15	4.15	4.15	4.15	4.15	4.20	4.20	-	-	-	-	4.16
Real Estate Annually w/F - VINI	5.31	5.31	5.31	5.31	8.00	8.00	8.00	5.67	5.67	5.67	5.67	5.67	5.58
Real Estate Annually w/F - GROV	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	6.00	6.00	6.00	6.00	5.49
RE Annually w/C&F - <1% Mar - VINI	4.40	4.88	4.88	4.88	4.88	4.74	4.74	4.87	4.87	4.87	4.92	4.75	4.80
RE Annually w/C&F - 1% Mar - VINI	4.88	4.88	4.88	5.14	5.45	5.45	5.55	5.55	5.55	5.56	5.55	5.55	5.34
RE Annually w/C&F - >1% Mar - VINI	5.92	5.92	5.96	5.96	5.96	6.00	6.30	6.32	6.35	6.34	6.34	6.31	6.14
RE Annually w/C&F - <1% Mar - GROV	4.71	4.71	4.63	4.66	4.68	4.68	4.69	4.69	4.69	4.70	4.76	4.76	4.70
RE Annually w/C&F - 1% Mar - GROV	4.31	4.32	4.32	4.49	4.62	4.62	4.62	4.62	4.71	4.71	4.92	5.01	4.64
RE Annually w/C&F - >1% Mar - GROV	5.25	5.25	5.23	5.23	5.32	5.36	5.36	5.36	5.36	5.37	5.39	5.48	5.33
Real Estate Annually w/C&F - 50% - GROV	-	-	-	-	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Real Estate Annually w/C&F - CLEO	-	-	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50
Real Estate Annually w/C&F - AGLN	5.08	5.12	5.31	5.34	5.42	5.50	5.53	5.53	5.55	5.57	5.59	5.66	5.44
Real Estate Annually w/C&F - MTG	6.25	6.25	6.25	6.25	6.25	-	-	-	-	-	-	-	6.25
Real Estate 2 Yr w/C&F - VINI	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.51	5.52	5.50
Real Estate 2 Yr w/C&F - 50% - GROV	-	-	-	-	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	6.00	-	-	-	-	6.00
Real Estate 3 Yr w/C - VINI	-	-	-	-	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Real Estate 3 Yr w/C&F - VINI	5.97	5.95	5.95	5.98	6.01	5.99	6.00	6.00	6.00	6.06	6.06	6.08	6.00
Real Estate 3 Yr w/C&F -50% - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.84	6.84	6.83	6.83	6.78	6.34
Real Estate 3 Yr w/C&F - GROV	5.61	5.89	5.89	6.10	6.41	6.43	6.43	6.28	6.33	6.34	6.41	6.41	6.19
Real Estate 3 Yr w/C&F - AGLN	5.83	5.83	5.94	5.94	6.05	5.94	5.89	5.90	5.90	5.93	5.92	5.92	5.92
Real Estate 3 Yr w/C&F - MTG	5.78	5.78	5.78	5.79	5.78	5.77	5.76	5.75	5.79	5.83	5.83	5.83	5.79
Real Estate 5 Yr - GROV	3.25	3.25	3.25	3.25	3.25	3.25	-	-	-	-	-	-	3.25
Real Estate 5 Yr - AGLN	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75
Real Estate 5 Yr w/C&F - VINI	5.81	5.81	5.81	5.81	5.81	5.85	5.87	5.89	5.89	5.93	5.93	5.93	5.86
Real Estate 5 Yr w/C&F -GL- VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Real Estate 5 Yr w/C&F -50% - VINI	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95	6.95
Real Estate 5 Yr w/C&F - GROV	3.53	3.53	3.53	3.53	3.53	3.52	3.52	3.52	3.52	3.51	3.51	3.51	3.52
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	6.25	-	-	6.25
Real Estate 5 Yr w/C&F - AGLN	5.98	6.08	6.08	6.08	6.08	6.09	6.09	6.26	6.27	6.27	6.53	6.54	6.19
Real Estate 20 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	5.25	5.25	5.25	5.25
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	6.50	-	-	-	-	6.50
Real Estate - Libor Annually w/F - VINI	-	-	-	-	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57	5.57
R.E. Comm Construction - Fixed - VINI	4.00	4.00	4.00	4.14	4.18	4.00	4.00	4.00	4.00	4.00	4.00	4.00	4.06
R.E. 1 - 4 Family Constr - Fixed - VINI	5.64	5.62	5.61	5.60	5.98	4.45	4.43	4.37	4.35	4.35	4.35	5.29	4.70

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
R.E. 1-4 Family Constr (360)-Fixed-GROV	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.59	5.53	6.25	5.24
R.E. 1-4 Family Constr- Fixed- GROV	-	-	-	-	-	-	-	-	5.50	5.50	5.50	5.50	5.50
R.E. 1 - 4 Family Constr - Fixed - MTG	5.75	5.76	5.71	5.74	5.58	5.55	5.71	5.71	5.72	5.67	5.69	5.66	5.69
R.E. Comm Constr - Annually w/F - VINI	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.25	4.36	5.24	5.24	5.40	4.78
R.E. Comm Constr - Annually w/C&F - VINI	-	-	-	-	-	-	5.50	5.50	5.50	5.50	5.50	5.50	5.50
R.E. Comm Constr - Ann w/C&F- <1M - GROV	4.65	4.65	4.65	4.65	-	-	-	-	-	-	-	-	4.65
R.E. Comm Constr - Ann w/C&F- >1M - GROV	5.02	5.02	5.02	5.02	5.03	5.03	5.03	5.03	5.03	5.81	5.81	5.25	5.17
R.E. Comm Constr - 2 Years w/F - VINI	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	-	-	-	5.00
R.E. Comm Constr - 3 Ys - w/C&F - VINI	5.63	5.63	5.63	5.63	5.71	5.72	5.73	5.76	5.76	5.77	5.78	5.78	5.70
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	3.50	3.50	3.50	3.50	3.50	3.50	4.00	4.00	4.00	4.00	4.00	4.06	3.77
R.E. Family Constr - 3 Yrs w/C&F - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) Fixed - VINI	5.16	5.14	5.13	5.25	5.24	5.24	5.24	5.30	5.30	5.31	5.32	5.32	5.26
1-4 Family (360) Fixed - 100% - VINI	5.13	5.13	-	-	-	-	-	-	-	-	-	-	5.13
1-4 Family (360) Fixed - GROV	5.09	5.09	4.98	4.98	5.28	5.28	5.25	5.25	5.24	5.25	5.25	5.41	5.20
1-4 Family (360) Fixed - 100% - GROV	5.13	4.91	-	-	-	-	-	-	-	-	-	-	4.98
1-4 Family (360) Fixed - AGLN	-	-	-	-	-	5.50	5.50	5.50	5.50	5.50	5.50	5.50	5.50
1-4 Family Fixed - VINI	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75	2.75
1-4 Family Fixed - MTG	5.66	5.66	5.66	5.65	5.65	5.72	5.72	5.71	5.72	5.74	5.72	5.71	5.69
Second Mortgage (360) - Fixed - GROV	-	-	-	-	5.75	5.75	5.75	-	-	-	-	-	5.75
Second Mortgage - Fixed - MTG	4.36	4.35	4.35	4.55	4.55	4.55	4.54	4.54	4.54	4.53	4.53	4.52	4.50
Res Impr (360) - Fixed - AGLN	5.50	5.50	5.50	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.75	5.68
1-4 Family Monthly w/C&F - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) - Annually - GROV	-	-	-	-	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
1-4 Family (360) Annually w/F- VINI	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
1-4 Family (360) Annually w/C&F - VINI	-	-	5.09	5.19	5.25	5.25	5.25	5.25	5.26	5.26	5.27	5.81	5.34
1-4 Family (360) Annually w/C&F - GROV	5.16	5.16	5.07	5.07	5.09	5.11	5.10	5.10	5.12	5.16	5.20	5.20	5.12
1-4 Family (360) Annual w/C&F-100%- GROV	5.00	5.00	4.67	5.16	5.16	5.17	5.17	5.17	5.17	5.17	5.17	5.17	5.08
1-4 Family (360) Annual w/C&F - AGLN	5.41	5.41	5.41	5.41	5.41	5.89	5.89	6.16	6.16	6.16	6.16	6.16	5.80
1-4 Fam (360) Annually w/C&F - MTG	5.59	5.59	5.59	5.58	5.59	6.25	-	-	-	-	-	-	5.63
1-4 Family Annually w/C&F - VINI	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family Annually w/C&F - GROV	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family Annually w/C&F - 100%- GROV	6.00	6.00	-	-	-	-	-	-	-	-	-	-	6.00
1-4 Family Annually w/C&F - MTG	5.57	5.57	5.66	5.68	5.71	5.70	5.68	5.69	5.69	5.79	5.79	5.79	5.69
1-4 Family 2 Yr w/C&F - MTG	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family (360) 3 Yr w/F - VINI	6.00	6.00	5.84	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	5.88
1-4 Family (360) 3 Yr w/C&F - VINI	-	-	6.00	5.88	6.03	6.11	6.13	6.20	6.15	6.16	6.16	6.21	6.12
1-4 Family (360) 3 Yr w/C&F - GROV	6.50	6.50	5.76	5.76	6.01	6.01	6.15	6.15	6.14	6.14	6.14	6.25	6.05
1-4 Family (360) 3 Yr w/C&F -100%- GROV	5.39	5.41	-	-	-	-	-	-	-	-	-	-	5.40
1-4 Family (360) 3 Yr w/C&F - MTG	6.75	6.75	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.13	7.14	7.11
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	7.25	7.25	-	-	-	-	-	-	-	-	-	-	7.25
1-4 Family 3 Yr w/C&F - VINI	-	-	6.01	6.00	6.00	6.00	6.00	6.00	5.91	5.93	5.91	5.91	5.96
1-4 Family 3 Yr w/C&F - 100% - VINI	6.01	6.01	-	-	-	-	-	-	-	-	-	-	6.01
1-4 Family 3 Yr w/C&F - GROV	7.49	7.49	8.73	8.73	8.74	8.74	8.74	8.75	8.75	8.75	8.75	8.75	8.53

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	5.41	5.42	5.46	5.50	5.50	5.58	5.59	5.69	5.70	5.70	5.73	5.75	5.59
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	6.03	6.05	6.06	6.06	6.08	6.15	6.17	6.16	6.16	6.24	6.24	6.29	6.14
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	7.03	7.05	7.14	7.14	7.14	7.26	7.33	7.34	7.38	7.42	7.49	7.53	7.27
1-4 Family (360) 5 Yr w/C&F - VINI	6.00	6.00	6.23	6.23	6.34	6.40	6.40	6.35	6.44	6.44	6.44	6.58	6.37
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	6.24	6.25	-	-	-	-	-	-	-	-	-	-	6.24
1-4 Family (360) 5 Yr w/C&F- GROV	7.00	7.00	6.51	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	6.94
1-4 Family (360) 5 Yr w/C&F -100% - GROV	5.25	5.25	-	-	-	-	-	-	-	-	-	-	5.25
1-4 Family 5 Yr w/C&F - VINI	6.01	6.01	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.41	6.39
1-4 Family 5 Yr w/C&F - 100% - VINI	6.51	6.51	-	-	-	-	-	-	-	-	-	-	6.51
1-4 Family 5 Yr w/C&F - GROV	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
1-4 Family 5 Yr w/C&F - MTG	5.24	5.23	5.25	5.25	5.23	5.25	5.26	5.32	5.33	5.40	5.42	5.42	5.30
1-4 Family >5Yr w/C&F - MTG	5.65	5.65	5.65	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.88	5.82
1-4 Family 5 Yr 5 Yr w/C&F - MTG	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23	6.23
Second MTG (360) - Annually w/C&F - AGLN	-	-	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25
Second Mortgage - Annually - w/C&F - MTG	5.88	5.89	5.90	5.96	6.14	6.14	6.13	6.13	6.08	6.08	6.08	6.09	6.03
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	6.00	-	-	-	-	-	-	-	6.00
Second Mortgage - 3 Years - w/C&F - VINI	-	-	-	-	-	-	6.25	6.25	6.25	6.25	6.25	6.25	6.25
Second Mortgage - 3 Years - w/C&F - MTG	5.86	5.86	5.98	5.99	5.99	6.15	6.43	6.43	6.43	6.46	6.46	6.46	6.20
Second Mortgage - 5 Years - w/C&F - GROV	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Second Mortgage - 5 Years - w/C&F - MTG	6.16	6.16	6.07	6.07	6.71	6.71	6.72	6.72	6.72	6.73	6.73	6.74	6.48
Res Impr (360) Annual w/C&F - VINI	5.05	5.04	5.14	5.36	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.35	5.29
Res Impr (360) - Annually - w/C&F - AGLN	4.98	5.00	5.01	5.02	5.18	5.18	5.18	5.21	5.24	5.32	5.49	5.49	5.18
Res Impr (360) - 3 Years - w/C&F - VINI	5.83	5.83	6.00	6.00	7.50	7.50	7.50	7.50	7.50	7.50	7.50	7.50	6.33
Res Impr (360) - 3 Years - w/C&F - AGLN	6.41	6.41	6.41	6.41	6.86	6.85	6.84	6.84	6.83	6.83	7.50	7.50	6.71
Res Impr - 3 Years - w/C&F - AGLN	5.95	5.95	5.95	5.95	5.95	5.95	5.95	5.95	-	-	-	-	5.95
Res Impr - 3 Years - w/C&F - MTG	-	-	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25	6.25
Mortgage Warehouse Loans	-	-	-	4.14	4.25	-	-	4.63	-	-	-	-	4.19
Installment Simple Fixed - VINI	6.05	6.11	6.09	6.10	6.14	6.17	6.05	5.89	5.76	5.83	5.88	5.92	5.99
Installment Simple Fixed -20%- VINI	3.61	3.60	3.59	3.57	3.71	3.54	3.43	3.37	3.37	3.35	3.36	3.49	3.50
Installment Simple Fixed - GROV	5.71	5.81	5.83	5.89	5.94	5.94	5.63	5.43	5.17	5.18	5.26	5.40	5.56
Installment Simple Fixed -20%- GROV	4.42	4.36	4.36	4.37	4.44	4.42	4.37	4.38	4.38	4.39	4.41	4.41	4.39
Installment Simple Fixed - CLEO	-	-	-	-	-	-	-	-	2.71	9.66	-	-	2.64
Installment Simple Fixed - MTG	-	-	-	-	5.50	5.50	5.50	5.50	5.50	5.50	5.87	5.87	5.64
Installment Annually w/C&F - VINI	-	-	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Installment Semi Ann. w/ C&F- GROV	-	-	-	-	-	-	-	-	5.50	5.50	5.50	5.50	5.50
Installment Annually w/C&F - GROV	4.90	4.96	5.01	5.01	5.06	5.07	5.11	5.11	5.11	5.11	5.11	5.11	5.06
Installment - 2 Years - w/C&F - GROV	-	-	-	-	-	-	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Installment 3 Yr w/C&F - VINI	6.08	6.08	6.01	6.01	6.03	6.02	6.04	5.92	5.92	5.92	5.94	5.94	6.00
Installment 3 Yr w/C&F - GROV	6.42	6.41	6.41	6.40	6.69	6.78	6.80	6.79	6.79	6.79	6.89	7.07	6.68
Installment 3 Yr w/C&F - MTG	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00	6.00
Installment 5 Yr w/C&F - VINI	6.56	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.20	6.23
Installment 5 Yr w/C&F - GROV	6.14	6.14	6.14	6.11	6.11	6.21	6.20	6.28	6.28	6.28	6.24	6.24	6.19
Installment >5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	6.75	-	-	6.75

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Commercial Sold - (360)- Fixed - VINI	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	4.50	5.39	5.40	4.66
Commercial Sold (360) - Monthly - VINI	5.00	5.00	5.25	5.25	5.25	5.50	5.50	5.50	5.75	5.75	5.75	6.00	5.46
Comm Sold (360) - 3 Yrs w/C&F - VINI	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00	5.00
RE Sold - Monthly w/C&F - VINI	-	4.50	4.75	-	-	-	-	-	5.25	5.25	5.25	5.50	5.09
RE Sold - Ann w/C&F - <1% Mar - VINI	4.50	4.50	4.50	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.25	5.06
RE Sold - Ann w/C&F - <1% Mar - GROV	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75	4.75
Business Manager Loans - VINI	7.18	8.78	7.70	6.92	9.40	9.82	7.99	8.10	6.56	8.59	8.61	5.98	7.95
Business Manager Loans - GROV	7.32	15.60	10.28	6.41	17.12	7.36	11.36	10.18	12.71	7.01	7.63	12.09	10.43
Total Loans	5.24	5.32	5.30	5.26	5.45	5.39	5.38	5.39	5.39	5.48	5.55	5.55	5.40
U.S. Treasuries - ADMIN	1.27	-	-	-	-	-	-	2.07	2.07	2.07	-	2.42	2.13
U.S. Agencies(AFS)State Tax Exempt-ADMIN	2.38	2.42	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.45	2.47	2.47	2.45
MBS - Fixed - FNMA & FHLMC - ADMIN	2.93	2.92	2.99	2.95	2.94	2.94	2.92	2.96	2.95	2.95	2.95	2.99	2.95
MBS - Fixed - GNMA - ADMIN	2.43	2.43	2.56	2.51	2.60	2.55	2.51	2.50	2.57	2.59	2.71	2.89	2.57
S.B.A. Securities	2.83	2.64	2.94	2.69	2.69	2.92	2.83	2.82	3.08	2.85	2.84	3.13	2.87
Tax-Exempt Municipals - ADMIN	0.92	0.99	0.99	0.99	1.32	1.36	1.36	1.36	1.36	1.36	1.36	1.36	1.22
Portfolio C.D.'s	3.65	3.65	2.22	2.22	3.46	3.37	3.71	3.31	3.32	3.28	3.78	4.55	3.37
Investment C.D.'s - ADMIN	1.10	1.10	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.73	1.55
FRB Stock	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30	5.30
FHLB Stock	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34	2.34
Total Investments	2.57	2.60	2.63	2.60	2.65	2.65	2.64	2.63	2.64	2.64	2.70	2.76	2.64
Interest Bearing FHLB - ADMIN	1.38	1.38	1.63	1.63	1.63	1.88	1.88	1.88	2.13	2.13	2.13	2.38	1.76
Settlement Account	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03	0.03
FHLB Overnight - ADMIN	-	1.48	-	-	1.73	-	1.98	1.98	-	-	-	2.38	1.79
Total Short-Term Liquidity	0.07	1.32	0.08	1.52	1.62	0.16	1.92	1.85	0.09	0.37	1.64	1.40	1.36
Total Earning Assets	4.28	4.31	4.37	4.34	4.46	4.44	4.41	4.41	4.42	4.49	4.59	4.57	4.42
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	4.15	4.20	4.24	4.23	4.36	4.27	4.31	4.31	4.31	4.40	4.50	4.41	4.31

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
NOW Accounts - VINI	0.20	0.20	0.20	0.21	0.21	0.21	0.20	0.20	0.21	0.17	0.18	0.17	0.20
First Baptist - Now Acct - VINI	0.60	0.60	0.67	0.77	0.89	0.95	1.02	1.07	1.14	1.25	1.34	1.42	1.00
Seniors First Accounts - VINI	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Ideal Checking Accounts - VINI	1.03	1.07	1.11	1.12	1.12	1.13	1.11	1.12	1.12	1.10	1.14	1.17	1.11
NOW Accounts - GROV	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.40
First Premier Accounts - GROV	0.35	0.35	0.34	0.34	0.34	0.34	0.34	0.31	0.32	0.32	0.35	0.35	0.34
Seniors First Account - GROV	0.24	0.25	0.24	0.24	0.25	0.25	0.24	0.24	0.24	0.24	0.29	0.29	0.25
Ideal Checking Account - GROV	1.05	1.06	1.05	1.01	1.01	1.04	1.01	1.05	1.07	1.10	1.06	1.09	1.05
Business First Accounts - GROV	0.48	0.48	0.46	0.45	0.44	0.43	0.41	0.41	0.43	0.48	0.43	0.47	0.45
Now Accounts - CLEO	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Ideal Checking Accounts - CLEO	1.01	1.01	1.03	1.08	1.11	1.13	1.15	1.18	1.14	1.23	1.27	1.25	1.12
NOW Accounts - AGLN	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Seniors First Accounts - AGLN	0.15	0.15	0.15	0.15	0.15	0.14	0.15	0.15	0.15	0.15	0.15	0.15	0.15
Ideal Checking - AGLN	1.39	2.00	1.23	2.00	1.68	1.40	2.00	1.37	1.61	1.42	1.20	1.31	1.47
Bankruptcy Trustee Accounts	0.16	0.17	(0.19)	0.49	0.49	0.48	0.44	0.32	0.54	0.69	0.64	0.48	0.39
MMDA - VINI	0.30	0.30	0.30	0.34	0.44	0.44	0.44	0.44	0.44	0.44	0.59	0.60	0.42
MMDA - GROV	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25	0.25
MMDA - CLEO	0.29	0.29	0.29	0.34	0.44	0.44	0.43	0.43	0.43	0.44	0.59	0.59	0.41
MMDA - Stillwater	-	-	-	-	-	1.75	1.75	1.75	2.11	2.45	2.37	2.36	2.19
ICS MMDA OWB Accts - PF - ADMIN	-	-	-	-	-	-	-	-	-	-	-	2.60	2.60
Treasury Index Accounts - VINI	1.20	1.31	1.41	1.56	1.67	1.73	1.80	1.83	1.91	2.05	2.14	2.22	1.84
Treasury Index Accounts - GROV	1.18	1.31	1.42	1.51	1.64	1.72	1.80	1.87	1.94	2.15	2.24	2.32	1.94
Treasury Index Accounts - CLEO	-	-	-	1.67	1.79	1.85	1.92	1.97	2.04	2.15	2.24	2.32	2.02
Treasury Index Accounts - AGLN	-	-	-	1.67	1.79	1.85	1.92	1.97	2.04	2.15	2.24	2.32	1.96
Treasury Index Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	2.32	2.32
Managed Corporate Funding - VINI	1.48	1.48	1.73	1.79	1.84	2.09	2.20	2.20	2.45	2.45	2.45	2.70	2.07
Craig County Treasurer - VINI	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15
City of Grove Funds - GROV	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55	1.55
N.E. Tech Center - VINI	1.50	2.34	2.42	2.47	2.52	2.52	2.59	2.65	2.72	2.81	2.85	2.88	2.46
Vinita ISD - VINI	1.40	1.40	1.40	1.40	1.40	1.50	1.50	1.50	1.40	1.40	1.40	1.40	1.43
Grove ISD - GROV	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	0.08	1.40	1.40	0.30
Turkey Ford School- NOW Acct - GROV	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	0.60	1.40	1.40	0.72
Cleora ISD - CLEO	1.00	1.00	1.07	1.17	1.29	1.35	1.42	1.47	1.54	1.65	1.74	1.82	1.32
White Oak ISD - VINI	1.00	1.00	1.07	1.17	1.29	1.35	1.42	1.47	1.54	1.65	1.74	1.82	1.34
NOW Accts Public Funds - VINI	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15	0.15
MMDA - Public Funds - VINI	0.30	0.30	0.30	0.35	0.45	0.45	0.45	0.45	0.45	0.45	0.60	0.60	0.44
Total Interest Bearing Checking	0.75	0.83	0.77	0.99	1.00	1.03	1.03	0.99	1.15	1.25	1.26	1.34	1.04

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
Savings Accounts - VINI	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.19	0.34	0.34	0.21
Savings Accounts - GROV	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.31	0.32	0.32	0.51	0.51	0.34
Savings Accounts - CLEO	0.17	0.17	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.18	0.33	0.33	0.20
Savings Accounts - AGLN	0.16	0.15	0.15	0.16	0.16	0.16	0.15	0.15	0.15	0.15	0.30	0.33	0.18
Ideal Savings Accounts - VINI	0.80	0.81	0.80	0.80	0.81	0.81	0.81	0.81	0.81	0.81	0.80	0.81	0.81
Ideal Savings Accounts - GROV	0.76	0.76	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77	0.77
Ideal Savings Accounts - CLEO	0.79	0.79	0.78	0.79	0.79	0.79	0.80	0.80	0.80	0.80	0.81	0.80	0.79
Health Savings Accounts - VINI	1.36	1.36	1.36	1.48	1.48	1.60	1.90	1.89	1.90	2.00	2.19	2.20	1.73
Health Savings Accounts - GROV	1.36	1.36	1.36	1.48	1.48	1.60	1.90	1.90	1.90	2.00	2.20	2.20	1.72
Total Savings Deposits	0.35	0.35	0.35	0.35	0.35	0.35	0.34	0.34	0.34	0.34	0.47	0.47	0.36
1-89 Day CD's - VINI	0.90	0.90	0.90	1.02	1.02	1.30	1.30	1.32	0.30	0.25	0.25	0.25	1.06
90-181 Day CD's - VINI	0.30	0.30	0.30	1.21	1.22	1.22	1.22	1.23	0.75	0.75	0.90	0.90	1.18
90-181 Day CD's - GROV	0.90	-	-	-	-	-	-	-	-	-	-	-	0.90
182-364 Day CD's - VINI	0.48	0.48	0.35	0.45	0.61	0.69	0.76	0.86	0.95	1.19	1.26	1.23	0.77
182-364 Day CD's - GROV	0.56	0.66	0.66	1.10	1.10	1.10	1.10	1.26	1.26	1.71	1.83	1.83	1.00
12 Month CD's - VINI	0.83	0.82	0.85	0.93	0.99	1.13	1.21	1.34	1.40	1.44	1.61	1.84	1.22
12 Month CD's - GROV	1.08	1.26	1.31	1.31	1.36	1.37	1.37	1.47	1.57	1.57	1.63	1.77	1.43
12 Month CD's - CLEO	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.19	1.61	1.23
18 Month CD's - VINI	0.84	0.88	0.94	0.94	1.14	1.27	1.26	1.27	1.27	1.34	1.45	1.57	1.19
18 Month CD's - GROV	1.02	1.04	1.05	1.06	1.21	1.26	1.26	1.40	1.47	1.48	1.62	1.91	1.32
24 Month CD's - VINI	0.87	0.87	0.87	0.87	0.87	0.94	0.92	0.92	0.92	0.94	1.05	1.42	0.92
24 Month CD's - GROV	1.25	1.25	1.25	1.28	1.64	1.72	1.72	1.72	1.72	1.72	2.33	2.33	1.39
36 Month CD's - VINI	1.02	1.04	1.04	1.13	1.14	1.17	1.22	1.22	1.21	1.41	1.46	1.50	1.21
36 Month CD - GROV	1.08	1.11	1.17	1.17	1.20	1.18	1.22	1.49	1.49	1.51	1.58	1.60	1.31
36 Month CD - CLEO	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	1.02	2.50	2.50	1.42
48 Month CD's - GROV	1.20	1.20	1.20	1.20	1.20	1.20	2.06	2.06	2.06	2.06	2.06	2.06	1.87
60 Month CD's - VINI	1.19	1.19	1.14	1.23	1.23	1.24	1.42	1.45	1.46	1.46	1.52	1.51	1.34
60 Month CD's - GROV	1.21	1.29	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23	1.23
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	1.50	1.50	-	-	-	-	-	1.50
182 - 364 Day CD's Over \$100M - VINI	1.09	1.09	1.28	1.28	1.33	1.33	1.33	1.29	1.23	1.24	1.05	1.05	1.23
182 - 364 Day CD's Over \$100M - GROV	0.85	0.85	0.85	0.85	-	-	-	-	-	-	-	-	0.85
12 Month CD's Over \$100M - VINI	1.09	1.14	1.19	1.24	1.30	1.51	1.69	1.74	1.77	1.86	1.95	2.09	1.57
12 Month CD's Over \$100M - GROV	1.22	1.32	1.45	1.53	1.63	1.73	1.72	1.74	1.79	1.83	1.89	1.92	1.65
12 Month CD's Over \$100M - CLEO	1.00	1.00	1.00	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.50	1.38
18 Month CD's Over \$100M - VINI	1.12	1.12	1.14	1.14	1.48	1.63	1.75	1.75	1.84	1.90	1.90	1.90	1.55
18 Month CD's Over \$100M - GROV	1.07	1.10	1.15	1.15	1.15	1.20	1.20	1.20	1.38	1.38	1.80	1.80	1.29
24 Month CD's Over \$100M - VINI	1.11	1.08	1.08	1.59	1.59	2.04	2.15	2.15	2.18	2.18	2.18	2.18	1.94
36 Month CD's Over \$100M - VINI	1.14	1.13	1.13	1.21	1.22	1.24	1.25	1.30	1.37	1.42	1.54	1.56	1.28
36 Month CD's Over \$100M - GROV	1.18	1.18	1.18	1.18	1.18	1.42	1.42	1.54	1.88	1.88	1.92	1.97	1.50
60 Month CD's Over \$100M - VINI	1.71	1.71	1.70	1.70	2.13	2.13	2.14	2.20	2.20	2.20	2.20	2.20	2.08
60 Month CD's Over \$100M - GROV	1.43	1.43	1.43	1.43	1.43	1.43	1.72	1.72	1.72	1.78	1.78	2.80	1.61

Rate/Yield Analysis

(Percentage)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Average
12 Month Public Funds CD's - VINI	0.99	0.99	0.99	0.99	1.39	1.39	1.39	1.46	1.70	1.80	1.82	1.92	1.39
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	2.00	2.00	2.00	2.00	2.00	2.00
18 Month Public Funds CD's - GROV	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	2.65	0.96
36 Month Pubic Funds CD's - VINI	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	0.80	-	-	0.80
90-181 Day PF CD's Over \$100M - VINI	0.35	0.35	0.35	0.35	0.82	0.82	1.10	1.10	1.10	1.17	1.11	1.11	0.86
12 Month PF CD's Over \$100M - VINI	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.15	1.57	1.57	1.57	2.41	1.37
24 Month PF CD's Over \$100M - VINI	-	-	-	-	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50	2.50
State Treasury CD's - VINI	1.46	1.55	1.62	1.62	1.68	1.82	1.82	2.01	2.13	2.13	2.18	2.31	1.86
State Treasury CD's - GROV	1.37	1.48	1.48	1.48	1.84	1.84	1.84	2.01	2.01	2.01	2.33	2.33	1.84
State Treasury CD's - CLEO	1.54	1.54	1.67	1.67	1.67	1.92	1.92	1.92	2.14	2.14	2.14	2.37	1.89
IRA's Variable - VINI	1.01	1.01	1.03	1.21	1.44	1.48	1.74	1.78	1.79	2.00	2.25	2.25	1.58
IRA's Variable - GROV	1.45	1.45	1.45	1.73	1.77	1.95	2.37	2.31	2.32	2.42	2.52	2.51	2.03
IRA's Variable - CLEO	1.45	1.45	1.45	1.76	1.83	2.01	2.12	2.12	2.12	2.18	2.35	2.35	1.97
9 Month U.S. Sterling Capital CD's	1.30	1.30	1.30	1.30	1.30	1.30	1.30	-	-	-	-	-	1.30
2 Year U.S. Sterling Capital CD's	1.26	-	-	-	-	-	-	-	-	-	-	-	1.26
3 Year U.S. Sterling Capital CD's	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51	1.51
4 Year U.S. Sterling Capital CD's	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81	1.81
5 Year U.S. Sterling Capital CD's	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01	2.01
3 Month QwickRate CD's	-	-	-	1.84	1.84	1.86	2.21	2.33	2.34	2.40	2.49	2.48	2.18
5 Month QwickRate CD's	-	-	-	1.85	1.85	1.85	-	-	-	-	-	-	1.85
6 Month QwickRate CD's	-	-	-	2.00	2.00	2.00	2.06	2.21	2.21	2.56	2.59	2.61	2.31
9 Month QwickRate CD's	-	1.82	1.83	1.96	1.96	1.97	2.06	2.15	2.15	2.35	2.42	2.45	2.19
12 Month QwickRate CD's	1.87	1.87	1.87	2.05	2.11	2.11	2.51	2.53	2.53	2.54	2.54	2.55	2.43
18 Month QwickRate CD's	-	-	-	2.33	2.33	2.33	2.78	2.78	2.78	2.80	2.78	2.78	2.75
2 Year QwickRate CD's	-	2.25	2.25	2.43	2.43	2.43	2.43	2.71	2.71	2.79	2.79	2.84	2.67
3 Month Finance 500 CD's	-	-	-	1.77	1.77	1.77	-	-	-	-	-	-	1.77
6 Month Finance 500 CD's	1.54	1.56	1.56	1.61	1.61	2.20	2.20	2.30	2.30	2.32	2.36	2.41	1.90
8 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	2.54	2.54	2.54
9 Month Finance 500 CD's	1.51	1.51	1.51	1.51	1.51	1.51	2.28	2.28	2.28	2.33	2.33	2.33	1.98
10 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	2.64	2.64	2.64
12 Month Finance 500 CD's	1.55	1.60	1.60	1.60	1.60	1.60	1.81	1.81	1.81	2.09	2.50	2.50	1.80
5 Month Finance 500 CD's - CDP	1.25	1.25	1.25	1.65	1.65	1.65	1.65	1.65	-	-	-	-	1.50
7 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	2.10	2.10	2.10	2.10	2.10
3 Month CDAR CD's	1.15	-	-	-	-	-	-	-	-	-	-	-	1.15
6 Month CDAR CD's	1.22	1.22	1.25	1.25	1.37	1.53	1.74	1.74	1.78	1.78	1.90	2.09	1.60
6 Month PF CDAR CD's	1.23	1.23	1.23	1.23	1.39	1.65	1.81	1.81	1.81	1.81	1.88	2.14	1.70
1 Year CDAR CD's	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00
1 Year Public Funds CDAR CD's	1.00	1.00	1.00	1.00	1.00	-	-	-	-	-	-	-	1.00
Certificates of Deposit	1.36	1.40	1.42	1.52	1.57	1.67	1.85	1.93	1.98	2.10	2.20	2.25	1.79

Rate/Yield Analysis

(Percentage)

Account Level Series

<i>Category</i>	<i>Jan 18</i>	<i>Feb 18</i>	<i>Mar 18</i>	<i>Apr 18</i>	<i>May 18</i>	<i>Jun 18</i>	<i>Jul 18</i>	<i>Aug 18</i>	<i>Sep 18</i>	<i>Oct 18</i>	<i>Nov 18</i>	<i>Dec 18</i>	<i>Average</i>
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	
FHLB Overnight	1.53	-	1.53	1.75	-	1.75	-	-	2.35	2.35	2.48	-	2.00
Total Non-Deposit Funding	1.53	-	1.53	1.75	-	1.75	-	-	2.35	2.35	2.32	-	1.97
Total Interest Bearing Liabilities	0.94	1.00	0.98	1.14	1.17	1.23	1.29	1.31	1.43	1.55	1.61	1.62	1.28
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	0.83	0.86	0.86	1.01	1.03	1.09	1.13	1.16	1.25	1.37	1.42	1.43	1.13
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	0.76	0.79	0.80	0.94	0.95	1.00	1.05	1.07	1.16	1.27	1.32	1.32	1.04

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Total Loans	1,175,184	1,036,511	1,215,621	1,215,012	1,288,945	1,163,485	1,302,183	1,286,440	1,250,655	1,327,403	1,292,224	1,374,744	14,928,407
Total Investments	303,730	304,052	313,069	316,819	319,432	330,481	319,270	320,184	324,919	328,401	333,494	357,744	3,871,595
Total Short-Term Liquidity	5,264	4,374	1,204	83	4,040	1,648	515	9,342	3,087	1,032	89	21,679	52,357
Total Interest Income	1,484,178	1,344,937	1,529,894	1,531,914	1,612,417	1,495,614	1,621,968	1,615,966	1,578,661	1,656,836	1,625,807	1,754,167	18,852,359
Total Interest Bearing Checking	118,577	120,333	122,961	158,621	168,017	164,759	170,426	166,444	173,990	199,552	190,306	232,895	1,986,881
Total Savings Deposits	6,659	5,764	6,789	6,899	6,556	6,498	6,501	6,455	5,995	6,298	6,222	8,283	78,919
Certificates of Deposit	138,143	128,389	146,501	144,019	175,740	172,744	191,342	223,898	220,794	242,097	253,411	270,326	2,307,404
Total Non-Deposit Funding	1,877	1,491	3,295	15,656	1,675	7,427	5,214	1,830	1,981	11,103	22,576	3,379	77,504
Total Interest Expense	265,256	255,977	279,546	325,195	351,988	351,428	373,483	398,627	402,760	459,050	472,515	514,883	4,450,708
Net Interest Income	1,218,922	1,088,960	1,250,348	1,206,719	1,260,429	1,144,186	1,248,485	1,217,339	1,175,901	1,197,786	1,153,292	1,239,284	14,401,651
Provision - Loan Losses	30,000	30,000	40,000	40,000	40,000	40,000	40,000	40,000	0	40,000	40,000	40,000	420,000
Loan Income - VINI	15,439	14,775	17,198	39,078	15,894	19,809	27,261	51,787	39,053	41,679	21,737	17,326	321,036
Loan Income - GROV	9,974	10,092	12,616	19,262	15,849	7,249	13,452	17,521	11,645	7,105	12,301	8,824	145,890
Loan Income - CLEO	0	0	0	0	175	0	350	0	350	175	0	23	1,073
Loan Income - AGLN	2,384	2,073	4,616	3,468	3,524	2,091	2,221	2,371	896	4,496	611	1,107	29,858
Cadence Maintenance Fees - VINI	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	9,000	7,500	8,702	92,702
Loan Insurance - VINI	2,053	1,918	1,194	1,015	3,934	1,408	3,032	510	2,923	4,099	5,300	1,604	28,990
Loan Insurance - GROV	4,558	4,069	5,245	2,175	6,441	3,157	2,546	836	4,839	5,016	2,526	3,359	44,767
Fees on Loans	41,908	40,427	48,369	72,498	53,317	41,214	56,362	80,525	67,206	71,570	49,975	40,945	664,316
Service Charges on Deposit Accts - VINI	39,037	40,258	45,721	43,705	46,786	43,794	45,611	46,245	53,368	48,186	43,312	42,040	538,063
Service Charges on Deposit Accts - GROV	16,390	17,000	18,708	17,991	18,932	17,547	19,252	18,187	4,777	18,215	16,319	15,941	199,259
Service Charges on Deposit Accts - CLEO	4,136	4,178	4,616	4,173	4,699	4,476	4,866	4,283	4,814	4,365	3,687	3,576	51,869
Service Charges on Deposit Accts - AGLN	145	137	132	119	132	124	134	151	141	111	100	151	1,577
Service Charges on Deposit Accts - EBANK	0	0	0	0	0	0	0	0	0	6	(3)	3	6
Service Charges on Deposit Accts - ADMIN	1,126	(2,982)	(669)	(3,361)	2,188	1,788	701	(120)	(2,185)	597	1,715	315	(887)
DDA OD Fees - VINI	783	660	668	712	639	748	697	767	631	834	583	709	8,431
DDA OD Fees - GROV	654	346	532	341	455	466	525	618	400	563	441	398	5,739
DDA OD Fees - CLEO	149	151	162	102	68	124	64	129	120	148	125	194	1,536
DDA OD Fees - AGLN	20	22	2	29	6	5	21	26	18	18	23	27	217
NSF Fees - VINI	41,464	33,321	34,123	36,290	42,624	38,369	44,431	50,658	42,375	45,583	42,936	43,487	495,661
NSF Fees - GROV	15,045	11,452	13,402	14,300	17,425	17,040	17,010	19,208	15,300	19,365	18,523	17,222	195,292
NSF Fees - CLEO	6,930	6,420	7,560	5,220	6,480	5,960	6,570	7,412	7,454	6,390	7,440	7,680	81,516
NSF Fees - AGLN	390	630	930	510	870	240	720	390	540	510	840	660	7,230
Fees on Deposits	126,269	111,593	125,887	120,131	141,304	130,681	140,602	147,954	127,753	144,891	136,041	132,403	1,585,509
Coll, Escrow, Wires & Exchange - VINI	761	787	812	1,117	710	1,292	440	655	365	1,111	346	838	9,234
Coll, Escrow, Wires & Exchange - GROV	393	723	583	637	727	702	682	726	622	895	582	702	7,974
Coll, Escrow, Wires & Exchange - CLEO	91	138	52	137	107	223	78	96	128	125	103	195	1,473
Coll, Escrow, Wires & Exchange - AGLN	107	145	100	85	48	153	131	71	117	94	78	206	1,335
Coll, Escrow, Wires & Exchange - ADMIN	0	0	41	(41)	0	(391)	391	0	41	(442)	401	0	0

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Safe Deposit & Night Deposit Rent - VINI	1,143	1,443	1,299	1,329	1,758	1,107	920	1,281	1,010	947	2,219	1,886	16,342
Safe Deposit & Night Deposit Rent - GROV	1,640	410	345	320	381	175	236	385	220	235	315	250	4,912
Miscellaneous Income - VINI	9,844	9,574	22,796	2,437	1,024	30,399	14,612	14,853	15,875	48,196	18,599	16,408	204,617
Miscellaneous Income - GROV	1,332	1,717	1,939	2,464	1,331	2,091	3,257	1,120	2,447	2,223	1,420	1,850	23,191
Miscellaneous Income - CLEO	(25)	127	0	58	26	0	0	0	0	5	0	0	191
Miscellaneous Income - ADMIN	(323)	(178)	418	28	5	12	39	134	95	0	32	23	285
Other Operating Income	14,963	14,886	28,385	8,571	6,117	35,763	20,786	19,321	20,920	53,389	24,095	22,358	269,554
Mtg Origination Fees	500	1,800	4,786	8,668	10,229	4,286	5,786	5,055	3,045	3,858	4,647	1,866	54,526
Mtg Agent Fees	(9)	8,134	5,257	16,105	17,397	7,296	9,954	17,534	2,480	8,832	3,273	497	96,750
Mtg Credit Enhancement Fees	4,137	0	8,102	4,171	4,193	4,290	4,295	4,355	4,356	4,377	4,372	4,374	51,022
Mtg Servicing Fees	9,233	9,833	13,353	7,516	10,024	13,529	7,766	14,110	6,981	11,206	14,545	9,144	127,240
Mtg Other Fees	2,278	4,799	4,650	7,541	7,460	6,968	5,457	4,303	3,393	3,866	1,958	2,098	54,771
Mtg Servicing Rights Income	(9,771)	34,520	(9,933)	(73,895)	92,317	(41,494)	(16,265)	7,676	24,515	(20,318)	29,085	(37,739)	(21,302)
Mortgage Income	6,368	59,086	26,215	(29,894)	141,620	(5,125)	16,993	53,033	44,770	11,821	57,880	(19,760)	363,007
Special Services Income	0	0	0	0	0	0	0	0	0	0	0	0	0
Gain/Loss-Sale of Assets - VINI	(52,437)	0	0	0	(9,340)	0	0	(3,848)	1,944	0	0	0	(63,681)
Gain/Loss-Sale of Assets - GROV	0	0	0	(39,499)	(17,800)	0	0	(1,432)	0	0	0	0	(58,731)
Gain/Loss-Sale of Assets - MTG	0	(18,700)	0	0	0	0	0	0	(49,150)	0	0	0	(67,850)
Non-Operating Income	(52,437)	(18,700)	0	(39,499)	(27,140)	0	0	(5,280)	(47,206)	0	0	0	(190,262)
Total Non-Interest Income	137,071	207,292	228,856	131,807	315,218	202,533	234,743	295,553	213,443	281,671	267,991	175,946	2,692,124
Security Gains/Losses	0	0	0	0	0	0	0	0	0	0	0	0	0
Officer Salaries - (Exempt) - VINI	112,456	108,366	111,491	115,729	118,054	114,345	114,711	114,534	113,057	112,450	20,360	24,663	1,180,216
Officer Salaries - (Exempt) - GROV	19,207	21,944	24,146	22,728	22,761	24,064	24,008	23,626	22,579	22,483	9,954	9,838	247,338
Officer Salaries - (Exempt) - AGLN	9,952	10,039	9,751	10,143	10,144	10,144	10,144	10,144	10,144	12,854	16,852	17,251	137,562
Officer Salaries - (Exempt) - ADMIN	37,810	39,830	38,249	36,881	36,870	36,936	36,938	37,294	42,499	41,944	147,984	147,162	680,397
Officer Salaries - (Non-Exempt) - VINI	0	2,671	3,210	2,049	3,117	2,228	2,278	0	0	0	0	0	15,553
Officer Salaries - (Non-Exempt) - ADMIN	0	0	0	0	0	0	0	27	0	0	0	0	27
Employee Salaries - (Exempt) - VINI	74,969	15,314	15,557	23,604	24,841	24,368	25,340	28,863	36,327	33,223	21,474	20,222	344,102
Employee Salaries - (Exempt) - GROV	15,842	4,844	4,948	4,932	4,927	4,888	1,946	4,142	4,574	4,676	4,485	4,625	64,829
Employee Salaries - (Exempt) - CLEO	5,976	3,818	3,733	3,804	3,851	3,823	3,823	3,819	3,855	4,337	0	0	40,839
Employee Salaries - (Exempt) - AGLN	8,443	7,167	6,955	7,148	7,137	7,137	10,262	6,805	6,805	3,997	0	(400)	71,456
Employee Salaries - (Exempt) - ADMIN	4,313	4,217	4,049	4,262	4,160	4,440	4,260	6,678	4,240	4,230	16,103	15,368	76,320
Employee Salaries - (Non-Exempt) - VINI	0	148,004	169,456	104,702	120,391	122,611	128,163	189,752	122,346	122,688	29,990	30,011	1,288,114
Employee Salaries - (Non-Exempt) - GROV	0	32,180	37,562	23,432	24,619	27,191	29,007	39,525	26,578	27,025	20,269	20,603	307,991
Employee Salaries - (Non-Exempt) - CLEO	0	6,914	7,980	790	2,122	2,443	2,265	2,114	4,200	3,582	3,872	4,106	40,388
Employee Salaries - (Non-Exempt) - AGLN	0	3,799	4,895	3,145	3,415	3,397	7,497	0	0	3,521	3,498	3,571	36,738
Employee Salaries - (Non-Exempt) - ADMIN	0	0	0	0	0	0	0	0	0	0	111,778	100,983	212,761

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Misc. Contractors & Commissions - CLEO	0	0	0	0	0	0	0	0	25	0	0	0	25
PDS Services - ADMIN	22,639	10,806	10,790	10,798	10,814	11,942	10,943	11,948	15,525	14,948	16,415	14,965	162,533
Payroll Taxes - VINI	233	0	0	0	0	0	0	0	0	0	0	0	233
Payroll Taxes - GROV	4	0	0	0	0	0	0	0	0	0	0	0	4
Payroll Taxes - ADMIN	1,913	1,913	1,913	1,913	1,913	1,913	1,913	1,913	1,913	1,913	1,913	1,913	22,956
Medical Insurance - VINI	583	0	0	0	0	0	0	0	0	0	0	0	583
401K Contribution - VINI	4,981	6,228	6,930	6,644	7,192	7,115	7,303	6,879	7,336	7,245	1,877	1,958	71,688
401K Contribution - GROV	989	1,339	1,625	1,444	1,478	1,587	1,553	1,902	1,518	1,531	981	991	16,938
401K Contribution - CLEO	164	244	120	69	90	95	92	90	122	120	58	62	1,326
401K Contribution - AGLN	361	477	425	401	406	406	547	332	332	400	399	400	4,886
401K Contribution - ADMIN	193	108	93	151	150	151	151	448	171	169	5,714	5,458	12,957
Other Employee Benefits - VINI	716	545	3,210	2,988	2,409	1,095	2,068	3,442	2,247	623	1,278	259	20,880
Other Employee Benefits - GROV	296	51	522	861	998	433	621	1,334	267	516	478	66	6,443
Other Employee Benefits - CLEO	55	10	54	153	162	82	109	71	66	2	64	11	839
Other Employee Benefits - AGLN	125	0	0	0	0	0	500	0	0	0	0	0	625
Other Employee Benefits - ADMIN	1,067	3,127	3,618	2,249	3,131	3,420	4,968	4,205	3,858	4,049	3,463	5,095	42,250
Incentive Plan - VINI	65	65	50	0	160	0	40	15	0	0	60	50	505
Incentive Plan - GROV	15	40	25	0	110	0	25	55	0	0	0	0	270
Incentive Plan - CLEO	25	40	40	0	0	0	0	0	0	0	0	0	105
Incentive Plan - ADMIN	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	25,000	300,000
Director's Comm, Din & Exp Fee - VINI	3,196	2,654	3,954	3,199	3,001	3,741	3,531	2,867	4,319	3,422	513	346	34,743
Director's Comm, Din, & Exp Fee - GROV	1,394	1,129	1,677	1,360	1,268	1,571	1,537	1,180	173	1,342	204	132	12,967
Director's Comm, Din, & Exp Fee - CLEO	260	217	319	241	231	298	282	204	310	234	33	21	2,650
Director's Comm, Din, & Exp Fee - ADMIN	0	1,150	(1,150)	0	0	0	0	0	0	0	4,300	4,000	8,300
Personnel	353,242	464,250	501,197	420,820	444,922	446,864	461,825	529,208	460,386	458,524	469,369	458,730	5,469,337
Occupancy Expense - VINI	10,138	10,754	9,213	13,981	15,831	15,888	22,231	16,231	11,895	12,477	13,538	11,436	163,613
Occupancy Expense - GROV	3,100	2,983	2,820	3,568	7,077	6,188	3,924	4,019	3,900	3,810	5,209	3,913	50,511
Occupancy Expense - CLEO	130	121	85	146	140	115	148	246	78	62	65	286	1,622
Occupancy Expense - AGLN	147	144	144	139	138	105	107	89	78	77	78	77	1,323
Occupancy Expense - ADMIN	74	(49)	0	(25)	25	0	(25)	0	0	0	797	1,350	2,147
Lease Expense - VINI	290	190	190	190	190	190	190	196	196	196	196	196	2,410
Lease Expense - CLEO	1,100	1,100	1,100	1,100	1,100	1,100	1,595	1,100	1,100	1,100	1,100	1,100	13,695
Utilities - VINI	6,171	6,545	6,614	5,547	5,879	5,495	7,406	6,478	7,057	6,937	5,850	5,972	75,951
Utilities - GROV	1,686	1,627	1,496	1,468	1,512	1,857	2,316	2,087	1,845	1,901	1,565	1,516	20,876
Utilities - CLEO	15	20	51	34	27	28	0	24	29	27	17	0	272
Utilities - ADMIN	0	0	0	0	0	0	0	0	0	95	(95)	0	0
Real Estate Taxes - VINI	2,300	2,300	2,300	2,300	2,300	4,963	2,700	2,700	2,700	2,700	2,700	2,700	32,663
Real Estate Taxes - GROV	900	900	900	900	900	900	900	900	900	900	900	900	10,800
Depreciation - Building - VINI	14,957	14,957	15,024	15,073	16,262	17,023	17,023	17,087	17,587	17,087	17,087	16,352	195,519
Depreciation - Building - GROV	4,276	4,276	4,276	4,276	5,670	4,268	4,268	4,268	4,268	4,268	4,268	4,141	52,523
Depreciation - Building - CLEO	43	43	43	43	43	43	43	43	43	43	43	43	516
Occupancy	45,327	45,911	44,256	48,740	57,094	58,163	62,826	55,468	51,676	51,680	53,318	49,982	624,441

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Equipment Repair, Maint., Rent - VINI	4,767	18,399	9,644	11,393	13,889	13,028	16,723	8,757	9,408	5,564	8,231	3,181	122,984
Equipment Repair, Maint., Rent - GROV	1,888	2,610	1,645	3,820	1,544	1,857	6,696	3,742	1,493	1,655	2,773	1,647	31,370
Equipment Repair, Maint., Rent - CLEO	266	751	591	940	386	553	635	472	527	199	299	83	5,702
Equipment Repair, Maint., Rent - ADMIN	0	0	0	0	0	0	0	0	0	0	0	376	376
Car Expense & Maintenance - VINI	5,706	5,702	6,077	5,857	5,275	7,594	4,799	5,896	6,646	5,756	3,173	853	63,334
Car Expense & Maintenance - GROV	3,469	2,402	2,666	2,783	2,410	3,853	2,620	2,233	385	2,764	2,025	689	28,299
Car Expense & Maintenance - CLEO	479	476	672	505	495	610	416	399	481	668	379	223	5,803
Car Expense & Maintenance - AGLN	1,124	1,163	1,272	1,228	274	1,170	1,093	1,194	1,072	922	1,150	1,003	12,665
Car Expense & Maintenance - ADMIN	0	27	(27)	0	0	0	0	0	0	0	2,433	4,955	7,388
Depreciation - FF&E - VINI	6,831	6,831	6,831	6,831	6,858	6,912	6,912	6,912	6,912	6,912	6,912	6,701	82,355
Depreciation - FF&E - GROV	4,361	4,361	4,361	4,361	4,361	4,445	4,445	4,445	4,445	4,445	4,445	4,445	52,920
Depreciation - FF&E - CLEO	168	168	168	168	168	168	168	168	168	168	168	125	1,973
Depreciation - FF&E - ADMIN	16,717	16,717	16,791	17,025	17,025	17,057	17,444	17,444	17,444	17,444	17,444	19,067	207,619
Furniture, Fixtures, & Equipment	45,776	59,607	50,691	54,911	52,685	57,247	61,951	51,662	48,981	46,497	49,432	43,348	622,788
Legal Fees - VINI	1,735	10,333	14,576	7,044	9,036	3,681	10,273	7,913	17,098	4,017	17,853	3,838	107,397
Legal Fees - GROV	1,917	662	241	218	440	0	99	169	1,991	769	1,698	1,397	9,601
Legal Fees - CLEO	0	(4)	0	0	0	0	0	46	0	0	0	(107)	(65)
Legal Fees - AGLN	0	125	0	0	0	0	0	0	0	0	0	0	125
Examination & Admins Fees - VINI	6,746	6,793	6,803	7,728	6,839	6,839	12,649	6,917	9,223	0	0	11,185	81,722
Examination & Admins Fees - GROV	2,943	2,889	2,885	3,285	2,890	2,871	5,507	2,846	370	0	0	4,281	30,767
Examination & Admins Fees - CLEO	549	556	550	583	526	545	1,009	491	662	0	0	691	6,162
Examination & Admins Fees - ADMIN	0	0	0	0	0	8,910	(8,910)	0	0	0	0	0	0
Professional Fees - VINI	2,907	2,933	1,277	3,056	2,918	4,573	9,612	3,410	4,797	3,473	3,467	3,519	45,942
Professional Fees - GROV	1,595	1,566	860	1,618	1,550	2,235	4,511	1,712	222	1,656	1,677	1,634	20,836
Professional Fees - CLEO	298	302	164	287	282	424	826	295	398	288	273	264	4,101
Professional Fees - CDP	750	750	750	750	750	750	750	750	750	750	750	750	9,000
Professional Fees - ADMIN	0	0	0	0	0	(2,273)	2,273	0	0	0	0	0	0
Consulting Fees - VINI	51,812	53,764	52,149	53,498	56,270	65,760	58,013	61,503	88,609	72,702	69,549	66,944	750,573
Consultant Fees - GROV	22,599	22,863	22,117	22,742	23,782	27,608	25,259	25,307	3,152	26,063	27,655	25,623	274,770
Consulting Fees - CLEO	4,218	4,402	4,212	4,039	4,326	5,239	4,626	4,369	5,644	4,537	4,498	4,135	54,245
Consulting Fees - ADMIN	0	0	0	0	0	(7,982)	7,982	0	0	0	0	0	0
Ideal Checking Fees - VINI	4,138	3,197	4,633	4,437	7,700	4,767	4,534	2,942	6,866	3,000	1,375	2,541	50,130
Ideal Checking Fees - GROV	1,624	1,310	2,395	2,327	2,779	2,278	2,168	1,762	2,251	1,526	1,191	1,423	23,034
Ideal Checking Fees - CLEO	353	298	431	363	540	407	377	313	603	286	261	203	4,435
Ideal Checking Fees - AGLN	0	36	15	6	6	12	0	22	9	11	22	19	158
Ideal Checking Fees - ADMIN	0	0	0	0	0	0	0	2,000	(2,000)	0	7,078	0	7,078
Transfund Expense - VINI	21,519	27,182	23,304	20,770	23,380	20,582	23,380	30,737	22,457	24,899	23,672	22,539	284,421
Transfund Expense - GROV	4,911	6,143	5,553	4,911	5,599	5,055	5,570	7,282	5,621	6,431	6,049	5,646	68,771
Transfund Expense - CLEO	1,064	1,325	1,201	995	1,124	1,064	1,180	1,446	1,112	1,255	1,126	1,004	13,896
Transfund Expense - ADMIN	8,033	(6,320)	(1,706)	1,659	(1,659)	1,667	(1,602)	(69)	1,668	(1,650)	(4)	1,658	1,675

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
FDIC Insurance - VINI	27,394	27,457	32,912	29,275	29,203	32,146	30,263	30,374	36,062	29,801	29,928	35,134	369,949
FDIC Insurance - GROV	6,251	6,205	7,843	6,922	6,993	7,896	7,210	7,196	9,026	7,697	7,648	8,801	89,688
FDIC Insurance - CLEO	1,354	1,338	1,696	1,403	1,404	1,662	1,527	1,429	1,786	1,502	1,424	1,565	18,090
Outside Services	174,710	176,105	184,861	177,916	186,678	196,716	209,086	201,162	218,377	189,013	207,190	204,687	2,326,501
Computer Expense - VINI	73,309	55,872	37,962	61,539	40,045	41,551	53,524	51,647	53,016	75,256	58,029	52,852	654,602
Computer Expense - GROV	16,204	10,996	7,287	10,554	7,308	7,690	10,545	9,893	9,825	12,191	10,634	10,554	123,681
Computer Expense - CLEO	3,936	2,520	1,110	3,493	1,669	1,757	2,348	2,266	2,250	1,864	1,615	1,476	26,304
Computer Expense - AGLN	4,608	3,361	2,219	3,493	2,226	1,757	2,348	2,266	2,250	2,796	2,355	2,214	31,893
Computer Expense - MTG	0	0	0	0	0	0	0	0	0	67	0	0	67
Computer Expense - EBANK	0	0	0	0	0	0	0	0	6,088	3,000	433	12,249	21,770
Computer Expense - ADMIN	(5,500)	6,948	(1,448)	1,448	(1,448)	1,281	(281)	(1,000)	0	0	4,484	34,090	38,574
Postage, Freight, & Express - VINI	6,247	(8,608)	4,845	3,241	6,892	3,536	6,659	4,023	4,958	6,706	5,770	3,113	47,382
Postage, Freight, & Express - GROV	2,318	(3,592)	2,052	1,170	3,103	1,387	2,727	1,921	247	2,913	2,880	1,369	18,495
Postage, Freight, & Express - CLEO	424	(750)	333	223	480	213	457	217	296	404	368	189	2,854
Postage, Freight, & Express - AGLN	0	0	61	0	17	0	0	0	0	0	0	0	78
Postage, Freight, & Express - ADMIN	0	0	0	4,000	(4,000)	0	0	62	3,938	(4,000)	794	868	1,662
Insurance - VINI	2,567	2,558	2,560	2,204	2,566	3,224	2,869	2,585	2,749	3,051	2,852	2,876	32,661
Insurance - GROV	698	685	684	540	694	680	833	674	81	825	758	738	7,890
Insurance - CLEO	130	132	130	94	125	129	153	116	128	144	123	119	1,523
Taxes - VINI	1,301	1,310	1,312	1,316	2,434	2,434	1,082	1,106	1,475	1,123	1,122	1,135	17,150
Taxes - GROV	568	557	557	559	1,029	1,022	471	455	59	440	446	435	6,598
Taxes - CLEO	106	107	106	99	187	194	86	79	106	77	73	70	1,290
Stationery, Supplies, & Print - VINI	5,846	7,883	7,693	7,072	5,219	5,195	6,882	7,366	7,237	6,931	10,134	5,152	82,610
Stationery, Supplies, & Print - GROV	2,254	1,913	2,843	2,240	1,858	1,833	3,937	2,929	429	2,444	3,914	1,576	28,170
Stationery, Supplies, & Print - CLEO	827	352	478	276	234	261	328	346	307	347	504	344	4,604
Stationery, Supplies, & Print - AGLN	0	0	0	0	0	0	0	0	0	46	0	0	46
Stationery, Supplies, & Print - ADMIN	0	0	(140)	140	0	0	0	0	0	0	440	1,064	1,504
Bankruptcy Trustee Checking Fees	2,986	3,227	5,161	4,333	5,834	3,354	5,085	4,834	3,978	4,320	3,326	3,192	49,630
Advertising - VINI	19,000	18,638	9,592	11,263	11,490	10,973	7,187	11,009	8,230	7,686	7,103	290	122,461
Advertising - GROV	6,396	8,814	5,058	7,125	6,036	7,012	4,690	4,437	1,138	3,747	3,216	1,211	58,880
Advertising - CLEO	1,380	1,737	1,071	1,040	1,054	1,095	587	1,018	815	738	734	318	11,587
Advertising - AGLN	555	163	649	163	900	0	0	1,196	0	0	0	0	3,626
Advertising - ADMIN	0	0	0	0	0	0	0	0	0	0	3,235	4,455	7,690
Telephone - VINI	8,877	7,669	7,846	8,272	3,936	4,922	6,015	3,538	4,988	4,134	(12,615)	4,145	51,727
Telephone - GROV	2,271	1,902	1,900	1,821	1,121	1,386	1,537	2,223	2,449	547	(1,697)	1,671	17,131
Telephone - CLEO	788	724	607	618	395	427	489	328	382	305	(163)	318	5,218
Telephone - AGLN	548	456	458	469	218	194	259	103	153	114	(524)	128	2,576
Telephone - ADMIN	(725)	725	0	0	0	(809)	809	0	0	0	347	1,405	1,752
Dues & Subscriptions - VINI	4,445	5,419	5,611	4,394	4,797	4,855	4,865	4,967	5,622	3,679	3,089	2,404	54,147
Dues & Subscriptions - GROV	1,562	1,657	2,027	2,072	1,411	1,605	1,639	1,714	527	1,148	1,027	648	17,037
Dues & Subscriptions - CLEO	275	313	355	235	255	286	295	245	317	186	146	93	3,001
Dues & Subscriptions - ADMIN	0	149	(149)	149	(149)	(23)	23	0	149	(149)	79	552	631

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Donations, P.R.,& Promo's - VINI	18,049	2,028	7,957	7,127	9,037	15,835	2,956	7,505	18,055	6,263	12,966	2,658	110,436
Donations, P.R., & Promos - GROV	5,932	580	12,322	4,144	4,664	8,820	1,116	6,225	2,573	2,888	4,501	209	53,974
Donations, P.R., & Promos - CLEO	1,138	30	249	343	139	992	4	195	704	0	743	(215)	4,322
Donations, P.R., & Promos - AGLN	0	324	0	1,020	1,241	0	0	723	2,372	105	0	34	5,819
Donations, P.R., & Promos - ADMIN	3,250	6,659	3,306	(215)	7,125	(626)	7,328	3,374	(4,202)	4,388	(4,388)	10,596	36,595
Meals & Entertainment - VINI	3,420	2,423	2,257	1,115	2,403	1,839	2,402	1,861	2,382	1,796	3,305	1,362	26,565
Meals & Entertainment - GROV	1,147	912	644	531	1,586	763	988	813	713	752	1,383	783	11,015
Meals & Entertainment - CLEO	196	160	137	148	164	156	206	131	207	209	259	187	2,160
Meals & Entertainment - AGLN	235	243	260	149	443	190	320	203	326	137	296	141	2,943
Business Meeting & Travel - VINI	2,965	2,986	2,990	3,543	2,758	3,198	7,214	3,709	4,419	4,988	4,366	3,115	46,251
Business Meeting & Travel - GROV	1,293	1,270	1,268	1,422	1,166	1,343	3,141	1,526	177	1,956	1,845	1,252	17,659
Business Meeting & Travel - CLEO	241	244	242	253	212	255	575	263	317	341	282	192	3,417
Business Meeting & Travel - AGLN	0	0	109	0	0	0	0	0	0	0	0	0	109
Business Meeting & Travel - ADMIN	0	0	0	0	0	4,795	(4,795)	0	0	0	1,050	0	1,050
Filing, Credit & S/k Fees - VINI	1,149	1,639	1,077	1,357	1,477	1,106	(1,272)	1,623	1,413	1,443	432	(676)	10,768
Filing, Credit & S/k Fees - GROV	97	488	308	221	190	362	(1,060)	347	117	919	(142)	91	1,938
Filing, Credit & S/k Fees - CLEO	0	1	1	1	(9)	1	(21)	1	(16)	(20)	0	0	(61)
Filing, Credit & S/k Fees - AGLN	0	0	(26)	0	0	0	0	0	0	0	(13)	0	(39)
Filing, Credit & S/k Fees - ADMIN	0	0	0	0	0	(3,451)	3,451	0	0	0	865	993	1,858
Bank Charges - VINI	4,375	4,406	4,412	4,425	4,428	4,428	4,382	4,479	5,972	4,546	4,541	4,597	54,991
Bank Charges - GROV	1,908	1,874	1,871	1,881	1,871	1,859	1,908	1,843	239	1,783	1,806	1,759	20,602
Bank Charges - CLEO	356	361	356	334	340	353	349	318	429	310	294	284	4,084
Personalized Checks & Deposit - VINI	2,649	2,159	1,740	2,728	2,095	1,738	1,952	1,854	2,354	1,819	2,604	2,258	25,950
Personalized Checks & Deposit - GROV	586	475	426	611	484	408	433	436	531	424	670	482	5,966
Personalized Checks & Deposit - CLEO	122	175	109	321	115	139	112	82	105	83	121	86	1,570
Provisions for Overdrafts - VINI	0	0	0	800	17,000	1,600	0	3,500	0	3,900	0	500	27,300
Provisions for Overdrafts - GROV	2,700	4,200	1,850	2,300	0	3,500	1,300	2,500	2,200	1,500	6,000	4,900	32,950
Provisions for Overdrafts - CLEO	1,500	0	0	0	0	0	0	0	0	0	0	0	1,500
Fraud Expense - VINI	0	0	0	0	0	492	0	0	0	0	0	0	492
Lockbox Service Expenses - VINI	5,128	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	21,628
Cadence Loan Expenses - VINI	5,355	6,594	5,974	5,355	6,594	18,296	7,486	13,439	(439)	3,557	6,168	6,560	84,939
Merchant Services C/C Fees - VINI	0	0	1,350	1,421	1,299	1,854	1,324	1,624	2,408	938	1,045	1,245	14,508
Merchant Services C/C Fees - GROV	0	0	374	470	438	499	418	474	694	310	313	401	4,391
Merchant Services C/C Fees - CLEO	0	0	184	208	143	218	149	157	187	115	88	102	1,551
Merchant Services C/C Fees - ADMIN	0	0	(106)	0	0	0	0	1,854	(1,854)	0	0	0	(106)
Miscellaneous Expense - VINI	2,144	2,271	2,581	110,416	611	32,193	28,957	19,695	20,450	16,921	21,013	23,997	281,249
Miscellaneous Expense - GROV	(2,226)	(1,500)	(344)	398	(1,308)	(629)	2,534	717	1,010	1,085	2,684	1,426	3,847
Miscellaneous Expense - CLEO	(141)	188	213	377	(189)	(289)	365	310	(70)	151	(114)	110	911
Miscellaneous Expense - AGLN	2,350	680	0	3,195	1,400	1,135	248	300	620	1,475	750	1,500	13,653
Miscellaneous Expense - ADMIN	1,614	104	176	(255)	1,209	1,372	1,395	(1,770)	1,677	154	865	1,390	7,931
Other Operating Expenses	231,733	177,311	166,597	303,299	178,562	215,665	205,813	204,374	191,757	209,816	193,129	227,132	2,505,188

Income Statement

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Mortgage - Personnel Expenses	15,063	22,161	24,637	19,606	20,619	21,356	18,402	29,998	21,124	24,920	23,990	20,668	262,544
Mortgage Personnel	15,063	22,161	24,637	19,606	20,619	21,356	18,402	29,998	21,124	24,920	23,990	20,668	262,544
Mortgage - Occupancy	184	180	180	174	138	174	178	148	130	155	130	506	2,277
Mortgage - FF&E Expenses	0	1,493	4,081	6,805	276	0	35	0	0	0	0	0	12,690
Mortgage - Car Expense & Maintenance	222	561	138	581	274	433	239	804	376	150	625	498	4,901
Mortgage - Depreciation FF&E	0	0	134	134	269	1,119	1,184	1,184	1,184	1,184	1,184	1,112	8,688
Mortgage - Legal Fees	1,364	1,150	702	510	479	2,959	1,951	687	2,521	608	917	3,392	17,240
Mortgage - Computer Expense	5,858	4,326	3,699	5,399	2,316	3,174	4,351	3,867	3,840	5,616	3,987	3,540	49,973
Mortgage - Postage, Freight & Express	82	0	128	128	247	63	92	172	215	118	97	91	1,433
Mortgage - Insurance	200	200	200	200	200	200	200	200	200	200	200	200	2,400
Mortgage - Taxes	35	35	35	35	35	35	35	35	35	35	35	35	420
Mortgage - Stationary, Supplies & Print	120	350	75	1,662	157	75	840	475	116	75	176	128	4,249
Mortgage - Advertising	84	50	50	50	84	50	125	263	285	763	263	1,388	3,455
Mortgage - Telephone	685	571	573	586	218	403	552	249	331	304	(646)	471	4,297
Mortgage - Dues & Subscriptions	0	264	0	0	0	0	0	96	295	0	99	287	1,041
Mortgage - Donations, P.R. & Promo's	0	0	0	0	20	0	90	81	360	0	0	0	551
Mortgage - Meals & Entertainment	0	23	33	42	30	99	57	539	82	46	65	37	1,053
Mortgage - Business Meeting & Travel	0	0	0	0	0	0	0	0	0	0	317	0	317
Mortgage - Filing, Credit & S/K Fees	61	(70)	(261)	(39)	(83)	(39)	26	(3)	(26)	(132)	(167)	25	(708)
Mortgage - Other Expenses	835	(2,504)	2,912	586	742	(2,542)	918	1,836	(8,983)	258	377	1,203	(4,362)
Mortgage - OREO, Repo & Other Asset Exp	2,271	508	385	611	575	203	3,832	(1,231)	1,130	4,569	(680)	2,851	15,024
Mortgage Expenses	12,001	7,137	13,064	17,464	5,977	6,406	14,705	9,402	2,091	13,949	6,979	15,764	124,939
Special Services Personnel	0	0	0	0	0	0	0	0	0	0	0	0	0
Special Services Expenses	0	0	0	0	0	0	0	0	0	0	0	0	0
OREO, Repo & Other Asset Exp - VINI	592	275	2,130	274	1,431	335	523	4,122	373	248	1,959	5,071	17,333
OREO, Repo & Other Asset Exp - GROV	7,761	7,140	8,535	6,844	7,333	7,057	6,680	7,180	7,000	7,705	8,657	14,307	96,199
Non-Operating Expenses	8,353	7,415	10,665	7,118	8,764	7,392	7,203	11,302	7,373	7,953	10,616	19,378	113,532
Total Non-Interest Expenses	886,205	959,897	995,968	1,049,874	955,301	1,009,809	1,041,811	1,092,576	1,001,765	1,002,352	1,014,023	1,039,689	12,049,270
Net Income Before Taxes	439,788	306,355	443,236	248,652	580,346	296,910	401,417	380,316	387,579	437,105	367,260	335,541	4,624,505
Net Income	439,788	306,355	443,236	248,652	580,346	296,910	401,417	380,316	387,579	437,105	367,260	335,541	4,624,505

Ratio Report

Account Level Series

Category	Jan 18 <i>Actual</i>	Feb 18 <i>Actual</i>	Mar 18 <i>Actual</i>	Apr 18 <i>Actual</i>	May 18 <i>Actual</i>	Jun 18 <i>Actual</i>	Jul 18 <i>Actual</i>	Aug 18 <i>Actual</i>	Sep 18 <i>Actual</i>	Oct 18 <i>Actual</i>	Nov 18 <i>Actual</i>	Dec 18 <i>Actual</i>	<i>Average</i>
Income Statement Ratios <i>(Comparison to Total Assets)</i>													
Interest Income	4.15	4.12	4.15	4.29	4.34	4.12	4.40	4.31	4.33	4.40	4.44	4.49	4.30
Interest Expense	0.74	0.78	0.76	0.91	0.95	0.97	1.01	1.06	1.10	1.22	1.29	1.32	1.02
Net Interest Income	3.41	3.34	3.39	3.38	3.40	3.15	3.39	3.25	3.22	3.18	3.15	3.17	3.28
Provisions for Loan Losses	0.09	0.08	0.11	0.11	0.11	0.11	0.11	0.11	-	0.11	0.11	0.10	0.10
Non-Interest Income	0.39	0.58	0.63	0.36	0.87	0.55	0.65	0.80	0.58	0.76	0.72	0.46	0.61
Security Gains/(Losses)	-	-	-	-	-	-	-	-	-	-	-	-	-
Non-Interest Expenses	2.53	2.71	2.75	2.90	2.62	2.75	2.88	2.97	2.71	2.71	2.73	2.71	2.75
Pre-Tax Income	1.25	0.86	1.23	0.69	1.59	0.81	1.11	1.03	1.05	1.18	0.99	0.88	1.05
Taxes	-	-	-	-	-	-	-	-	-	-	-	-	-
Net Income/Return on Assets	1.25	0.86	1.23	0.69	1.59	0.81	1.11	1.03	1.05	1.18	0.99	0.88	1.05
Performance Ratios													
Return on Equity	14.21	9.81	14.03	7.94	18.26	9.35	12.59	11.87	12.08	13.47	11.21	10.22	12.09
Operating Efficiency Ratio	62.33	72.43	66.61	75.67	59.06	74.43	69.75	71.22	69.22	67.21	70.60	72.10	69.06
Balance Sheet Ratios													
Yield on Earning Assets	4.28	4.31	4.37	4.34	4.46	4.44	4.41	4.41	4.42	4.49	4.59	4.57	4.42
Cost of Earning Assets	0.79	0.81	0.82	0.96	0.97	1.04	1.07	1.10	1.19	1.30	1.34	1.36	1.07
Net Interest Margin	3.49	3.50	3.55	3.38	3.49	3.40	3.34	3.31	3.23	3.19	3.25	3.21	3.35
Yield on Earning Assets	4.28	4.31	4.37	4.34	4.46	4.44	4.41	4.41	4.42	4.49	4.59	4.57	4.42
Cost of Interest Bearing Liabilities	0.94	1.00	0.98	1.14	1.17	1.23	1.29	1.31	1.43	1.55	1.61	1.62	1.28
Spread	3.34	3.31	3.39	3.20	3.29	3.21	3.12	3.10	2.99	2.94	2.98	2.95	3.14
Earning Assets/ Assets	97.06	97.62	97.20	97.45	97.85	96.15	97.80	97.73	97.51	97.99	98.09	96.61	97.42
Interest Bearing Liabilities/ Assets	80.71	79.75	81.13	82.14	81.31	81.55	81.26	81.83	80.99	81.94	81.66	81.35	81.32
Earning Assets/Interest Bearing Liab	120.26	122.41	119.80	118.65	120.35	117.90	120.36	119.43	120.39	119.60	120.12	118.75	119.80
Loans/Deposits	68.43	67.14	70.15	69.29	68.53	69.27	68.46	68.44	69.39	69.84	71.95	68.24	69.10
Reserve for Loan Losses/Net Loans	1.18	1.18	1.15	1.16	1.17	1.19	1.21	1.21	1.22	1.22	1.19	1.18	1.19
Capital Accounts Analysis													
Tangible Equity Capital (Leverage Ratio)	8.83	8.80	8.73	8.65	8.73	8.63	8.82	8.72	8.68	8.78	8.82	8.57	8.73
Common Equity Tier 1 / Risk-Weighted Assets	11.98	11.91	11.81	11.67	11.85	11.67	11.86	11.74	11.67	11.76	11.71	11.71	11.78
Tier 1 Risk-Based Capital Ratio	11.98	11.91	11.81	11.67	11.85	11.67	11.86	11.74	11.67	11.76	11.71	11.71	11.78
Total Risk-Based Capital Ratio	12.96	12.89	12.79	12.66	12.85	12.67	12.87	12.76	12.70	12.80	12.72	12.72	12.78

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Agricultural (360) Fixed - VINI	72	158	226	314	167	165	459	3,913	3,799	4,086	4,233	1,542	19,134
Agricultural (360) Fixed - GROV	-	-	-	-	-	-	-	-	-	-	229	549	778
Agricultural (360) Fixed - AGLN	85,096	78,217	87,555	86,502	94,033	92,965	96,251	92,600	86,053	88,329	90,040	97,451	1,075,092
Agricultural (360) Fixed - 20% - AGLN	945	903	987	1,333	1,796	1,713	1,424	1,054	1,025	1,243	1,408	1,409	15,240
Agricultural Fixed - VINI	134	146	150	208	146	135	231	254	126	128	70	-	1,728
Agricultural Fixed - AGLN	23,223	19,369	21,780	20,915	22,984	22,429	20,858	18,288	18,018	20,639	22,518	23,583	254,604
Agricultural Annually w/C&F - AGLN	20,176	19,126	22,369	22,079	23,624	23,689	24,758	23,754	22,861	23,471	22,930	23,710	272,547
Agricultural 3 Years - w/C&F - AGLN	804	776	847	815	840	799	827	809	788	804	779	803	9,691
Commercial (360) Fixed - VINI	144,727	112,236	160,791	155,623	144,189	134,813	138,933	141,440	135,707	146,121	138,383	146,319	1,699,282
Commercial (360) HAR - Fixed - VINI	-	-	9,289	17,775	16,549	16,309	11,741	7,145	8,695	9,661	11,959	13,940	123,063
Commercial (360) Fixed - 20% - VINI	511	366	468	523	587	561	594	1,244	1,767	2,181	2,492	2,756	14,050
Commercial (360) Fixed - GROV	27,742	25,664	28,016	29,370	28,680	26,833	32,109	34,274	35,093	34,347	37,405	43,415	382,948
Commercial (360) Fixed - 20% - GROV	521	464	507	517	508	517	589	550	528	509	476	466	6,152
Commercial (360) Fixed - AGLN	78	70	111	273	279	267	1,349	1,464	261	268	529	795	5,744
Commercial Fixed - VINI	363	326	433	436	490	474	520	583	546	543	464	466	5,644
Commercial Fixed - 20% - VINI	126	94	124	62	-	-	-	-	-	-	-	-	406
Commercial Fixed - GROV	26	23	25	26	26	12	-	172	337	411	484	467	2,009
Commercial (360) Monthly - VINI	27,726	19,712	26,598	40,353	54,737	53,560	57,115	56,989	54,035	59,768	56,628	59,651	566,872
Commercial (360) Monthly w/C&F - VINI	2,517	1,862	2,524	2,581	2,643	2,567	2,732	2,741	2,598	2,894	8,320	8,644	42,623
Commercial (360) Monthly w/C&F - GROV	43	33	36	19	-	-	-	-	-	-	-	-	131
Commercial (360) -Semi-Annw/C&F - VINI	8,456	5,401	6,954	7,128	7,387	7,715	10,070	12,673	13,952	14,763	11,864	12,158	118,521
Commercial (360) Annually w/F - VINI	5,013	3,649	4,993	5,188	5,230	5,114	5,518	5,434	4,949	13,928	21,705	22,622	103,343
Commercial (360) Annually w/F - GL- VINI	10,614	7,774	10,893	11,484	11,710	11,114	11,557	11,422	10,446	11,342	10,884	11,302	130,542
Comm (360) Ann w/C&F - <1% Mar - VINI	30,569	21,767	24,115	23,925	24,324	23,601	25,058	25,183	24,001	26,661	25,904	39,582	314,690
Comm (360) Ann w/C&F - 1 % Mar - VINI	18,347	13,814	19,066	19,313	19,635	18,747	19,690	19,836	18,435	20,001	19,331	20,491	226,706
Comm (360) Ann w/C&F - >1% Mar - VINI	25,783	19,181	25,662	26,330	27,067	25,639	26,852	26,823	24,803	27,033	28,589	22,307	306,069
Commercial (360) Annually w/C&F - GROV	5,826	5,014	5,684	6,272	7,379	8,095	9,055	8,706	9,026	9,628	9,369	9,958	94,012
Commercial (360) Annually w/C&F - AGLN	-	-	-	-	-	-	-	1,192	2,305	2,383	2,416	2,372	10,668
Commercial Annually w/C&F - VINI	217	169	220	217	219	206	213	210	278	391	276	183	2,799
Commercial (360) 3 Yr w/C&F - VINI	13,037	9,562	12,541	13,197	14,173	13,456	14,168	14,239	13,189	14,455	13,965	14,519	160,501
Commercial (360) 3 Yr w/C&F - GROV	5,094	4,722	5,337	5,437	5,424	3,989	3,165	3,153	3,098	3,025	2,960	2,659	48,063
Commercial (360) 4 Yr w/C&F - GROV	-	-	-	-	-	-	79	77	-	-	-	-	156
Commercial (360) 5 Yr w/C&F - VINI	280	213	276	270	268	251	252	239	219	239	228	236	2,971
Commercial (360) 5 Yr w/C&F - GROV	-	-	-	-	-	-	-	809	799	-	-	-	1,608
Commercial (360) 7 Yr w/C&F - GROV	-	-	-	-	-	-	112	109	-	-	-	-	221
Commercial (360) 20 Yr w/C&F - GROV	-	-	-	-	-	-	-	675	667	-	-	-	1,342
Commerical - Cadence Loans - VINI	23,176	17,145	22,730	22,737	23,284	22,294	23,403	23,482	21,806	23,801	23,066	23,519	270,443
Real Estate Fixed - VINI	35,750	30,297	33,216	31,422	28,122	14,118	23,532	24,368	33,957	49,688	47,348	46,309	398,127
Real Estate Fixed - 50% - VINI	148	222	183	145	165	125	263	316	328	448	484	447	3,274
Real Estate Fixed - GROV	19,519	17,608	19,861	19,215	20,148	19,125	19,749	19,904	18,948	20,287	19,505	20,134	234,003
Real Estate Fixed - 50% - GROV	10,988	9,924	11,238	10,776	11,201	10,662	10,613	10,185	9,427	11,071	11,747	11,622	129,454
Real Estate Fixed - AGLN	2,630	2,494	2,840	2,869	2,898	2,510	2,575	2,440	1,717	1,194	1,229	1,561	26,957
Real Estate Fixed - MTG	112	92	138	162	165	154	147	146	144	142	142	157	1,701

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Total
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Real Estate Monthly w/F - VINI	4,844	8,251	9,350	9,270	9,568	5,908	5,103	-	-	-	-	-	52,294
Real Estate Monthly w/C - VINI	-	-	-	-	-	-	-	-	-	-	-	6,015	6,015
Real Estate Monthly w/F - 100% - GROV	6,159	5,555	6,461	6,356	6,600	6,442	6,824	6,806	6,585	7,236	6,947	7,330	79,301
Real Estate Monthly w/C - GROV	4,796	4,315	4,868	4,651	4,816	4,565	4,699	4,672	4,395	4,701	4,496	4,615	55,589
Real Estate Monthly w/C&F - VINI	1,879	1,576	1,712	1,628	1,654	1,011	1,728	1,732	1,580	1,740	1,636	1,630	19,506
Real Estate Monthly w/C&F - GROV	30	-	-	1,169	2,431	2,375	4,009	5,947	6,844	9,141	9,685	9,983	51,614
Real Estate Monthly w/C&F - CLEO	486	433	261	-	-	-	-	-	-	-	-	-	1,180
Real Estate Own. Occupied-Mo.-w/C&F-VINI	-	-	-	-	-	-	-	-	103	224	212	209	748
Real Estate - Annually - GROV	17,634	15,914	17,996	17,231	17,881	16,980	17,636	13,268	4,173	-	-	-	138,713
Real Estate Annually w/F - VINI	9,326	7,927	8,726	8,411	4,430	110	181	10,218	18,233	19,840	18,966	18,858	125,226
Real Estate Annually w/F - GROV	198	179	203	194	200	188	194	194	194	220	211	217	2,392
RE Annually w/C&F - <1% Mar - VINI	16,033	14,321	16,574	15,985	16,484	6,909	6,572	7,299	7,115	7,725	7,653	7,104	129,774
RE Annually w/C&F - 1% Mar - VINI	23,007	19,062	20,952	20,769	22,839	14,204	24,070	24,673	22,162	24,052	22,929	22,764	261,483
RE Annually w/C&F - >1% Mar - VINI	3,688	3,134	3,397	3,219	3,316	2,005	3,429	3,531	3,223	3,563	3,372	3,244	39,121
RE Annually w/C&F - <1% Mar - GROV	16,340	15,131	21,445	24,219	25,022	24,143	25,185	25,340	23,828	25,565	24,749	25,697	276,664
RE Annually w/C&F - 1% Mar - GROV	10,394	9,419	10,702	11,314	13,790	13,989	14,425	14,362	14,162	15,773	16,664	19,664	164,658
RE Annually w/C&F - >1% Mar - GROV	6,670	5,994	6,699	6,336	6,612	6,349	6,558	6,454	6,023	6,176	5,659	5,867	75,397
Real Estate Annually w/C&F - 50% - GROV	-	-	-	-	131	249	257	257	243	258	245	253	1,893
Real Estate Annually w/C&F - CLEO	-	-	193	339	346	329	375	330	314	321	306	311	3,164
Real Estate Annually w/C&F - AGLN	48,610	44,822	49,656	48,801	51,064	50,283	54,446	54,779	52,748	55,610	56,154	60,434	627,407
Real Estate Annually w/C&F - MTG	420	372	408	384	411	202	-	-	-	-	-	-	2,197
Real Estate 2 Yr w/C&F - VINI	6,237	5,274	5,773	5,534	5,672	3,387	5,664	5,731	5,122	5,554	5,302	5,352	64,602
Real Estate 2 Yr w/C&F - 50% - GROV	-	-	-	-	93	175	178	178	168	180	173	179	1,324
Real Estate 2 Yr w/C&F - MTG	-	-	-	-	-	-	-	3	3	-	-	-	6
Real Estate 3 Yr w/C - VINI	-	-	-	-	5,517	6,629	11,133	11,312	10,157	11,015	10,508	10,432	76,703
Real Estate 3 Yr w/C&F - VINI	59,760	51,602	57,025	54,738	56,838	33,517	55,157	56,093	50,216	54,822	52,628	52,363	634,759
Real Estate 3 Yr w/C&F -50%- VINI	1,735	1,475	1,619	1,558	1,603	958	1,593	1,714	1,640	1,773	1,672	1,717	19,057
Real Estate 3 Yr w/C&F - GROV	13,647	11,893	12,945	12,533	13,476	13,002	13,328	11,935	10,002	10,670	10,010	10,093	143,534
Real Estate 3 Yr w/C&F - AGLN	5,365	4,859	5,358	5,257	5,297	4,613	4,359	4,363	4,359	4,471	4,342	4,518	57,161
Real Estate 3 Yr w/C&F - MTG	2,092	1,930	2,134	2,102	2,443	2,539	2,679	2,854	3,256	3,983	4,024	4,143	34,179
Real Estate 5 Yr - GROV	6	5	6	5	6	5	3	-	-	-	-	-	36
Real Estate 5 Yr - AGLN	636	573	623	607	627	602	628	617	595	608	584	602	7,302
Real Estate 5 Yr w/C&F - VINI	27,921	23,568	25,764	24,711	25,304	15,716	27,386	27,872	25,045	27,217	25,991	25,722	302,217
Real Estate 5 Yr w/C&F -GL- VINI	1,405	1,140	1,195	1,104	1,088	629	1,019	1,001	868	908	834	795	11,986
Real Estate 5 Yr w/C&F -50%- VINI	386	326	359	347	355	212	357	361	322	351	335	334	4,045
Real Estate 5 Yr w/C&F - GROV	2,054	1,845	2,082	1,987	2,054	1,947	2,001	1,987	1,870	1,996	1,905	1,956	23,684
Real Estate 10 Yr w/C&F - GROV	-	-	-	-	-	-	-	-	-	504	484	-	988
Real Estate 5 Yr w/C&F - AGLN	4,037	3,680	4,010	3,855	3,982	3,695	3,697	3,656	3,534	3,570	3,491	3,667	44,874
Real Estate 20 Yr w/C&F - AGLN	-	-	-	-	-	-	-	-	-	315	612	639	1,566
Real Estate 20 Yr w/C&F - VINI	-	-	-	-	-	-	-	136	122	-	-	-	258
Real Estate - Libor Annually w/F - VINI	-	-	-	-	4,474	5,380	9,045	9,198	8,274	8,993	8,582	8,525	62,471
R.E. Comm Construction - Fixed - VINI	1,223	1,041	1,141	1,852	3,435	1,585	1,100	1,109	988	1,061	1,002	984	16,521
R.E. 1 - 4 Family Constr - Fixed - VINI	1,656	1,770	2,126	2,477	1,683	2,089	3,768	4,740	7,518	6,647	6,621	7,932	49,027

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
R.E. 1-4 Family Constr (360)-Fixed-GROV	1,995	2,008	2,359	2,385	2,276	2,633	2,456	2,250	3,336	2,743	3,123	3,660	31,224
R.E. 1-4 Family Constr- Fixed- GROV	-	-	-	-	-	-	-	-	558	772	737	758	2,825
R.E. 1 - 4 Family Constr - Fixed - MTG	6,111	5,782	6,659	6,925	5,879	4,387	3,715	3,172	3,403	3,981	2,705	3,916	56,635
R.E. Comm Constr - Annually w/F - VINI	8,364	7,696	9,112	9,534	10,277	6,412	10,233	9,765	9,364	23,279	34,158	34,484	172,678
R.E. Comm Constr - Annually w/C&F - VINI	-	-	-	-	-	-	1,891	4,764	5,355	6,562	7,026	7,445	33,043
R.E. Comm Constr - Ann w/C&F- <1M - GROV	5,606	5,054	5,712	5,465	2,837	-	-	-	-	-	-	-	24,674
R.E. Comm Constr - Ann w/C&F- >1M - GROV	3,044	2,746	3,106	2,974	3,085	2,933	3,030	3,020	2,846	3,285	3,376	2,600	36,045
R.E. Comm Constr - 2 Years w/F - VINI	11,181	11,185	13,784	14,462	16,046	10,509	18,951	20,546	19,391	10,671	-	-	146,726
R.E. Comm Constr - 3 Ys - w/C&F - VINI	2,173	1,846	2,031	1,956	1,641	784	1,381	1,498	1,424	1,587	1,563	1,579	19,463
R.E. Comm Constr - 3 Yrs - w/C&F - GROV	5,605	5,648	7,022	7,306	7,928	7,603	8,406	8,935	8,431	9,030	8,649	9,085	93,648
R.E. Family Constr - 3 Yrs w/C&F - VINI	481	427	461	472	490	456	446	432	537	442	424	441	5,509
1-4 Family (360) Fixed - VINI	455	406	4,688	8,736	8,691	8,195	8,094	7,960	9,987	8,296	8,131	8,604	82,243
1-4 Family (360) Fixed - 100% - VINI	8,722	7,796	4,243	-	-	-	-	-	-	-	-	-	20,761
1-4 Family (360) Fixed - GROV	1,762	1,638	3,201	4,554	3,911	4,115	4,210	4,321	6,111	4,213	4,083	4,261	46,380
1-4 Family (360) Fixed - 100% - GROV	1,278	1,920	1,434	-	-	-	-	-	-	-	-	-	4,632
1-4 Family (360) Fixed - AGLN	-	-	-	-	-	2,677	5,588	6,030	6,025	5,841	5,660	6,390	38,211
1-4 Family Fixed - VINI	3,095	2,777	3,025	3,129	3,278	3,072	3,036	2,970	3,703	3,054	2,958	3,114	37,211
1-4 Family Fixed -100%- GROV	3	-	-	-	-	-	-	-	-	-	-	-	3
1-4 Family Fixed - MTG	8,870	8,055	8,966	8,209	7,873	6,999	6,658	6,161	5,339	5,815	4,302	6,704	83,951
Second Mortgage (360) - Fixed - GROV	-	-	-	-	324	711	734	380	-	-	-	-	2,149
Second Mortgage - Fixed - MTG	257	230	251	303	375	358	365	365	349	361	241	348	3,803
Res Impr (360) - Fixed - AGLN	791	710	710	524	455	559	751	815	759	754	684	646	8,158
1-4 Family Monthly w/C&F - VINI	86	77	84	87	91	83	80	78	98	78	73	77	992
1-4 Family (360) - Annually - GROV	-	-	-	-	2,316	558	574	594	856	590	559	571	6,618
1-4 Family (360) Annually w/F- VINI	356	465	503	517	548	513	506	493	614	507	490	515	6,027
1-4 Family (360) Annually w/C&F - VINI	-	-	1,315	2,983	3,460	3,257	3,212	3,133	3,931	3,261	3,153	5,329	33,034
1-4 Family (360) Annually w/C&F - GROV	881	813	2,793	4,619	4,167	4,622	4,725	4,834	6,975	4,856	4,738	4,957	48,980
1-4 Family (360) Annual w/C&F-100%- GROV	4,333	4,055	2,472	818	976	1,066	1,096	1,133	1,629	1,122	1,067	1,093	20,860
1-4 Family (360) Annual w/C&F - AGLN	3,803	3,432	3,881	3,667	3,798	3,888	4,046	4,159	4,088	4,328	4,101	4,224	47,415
1-4 Fam (360) Annually w/C&F - MTG	676	608	670	641	665	440	123	-	-	-	-	-	3,823
1-4 Family Annually w/C&F - VINI	101	90	99	102	104	96	95	93	113	91	88	93	1,165
1-4 Family Annually w/C&F - GROV	943	876	1,087	1,206	1,076	1,178	1,213	1,253	1,802	1,241	1,141	1,132	14,148
1-4 Family Annually w/C&F - 100%- GROV	309	285	154	-	-	-	-	-	-	-	-	-	748
1-4 Family Annually w/C&F - MTG	7,192	6,401	7,082	6,839	7,010	6,717	6,692	6,556	6,281	6,559	4,470	6,499	78,298
1-4 Family 2 Yr w/C&F - MTG	526	470	515	494	505	485	498	498	476	491	328	474	5,760
1-4 Family (360) 3 Yr w/F - VINI	214	192	3,470	3,704	228	214	212	208	260	215	209	217	9,343
1-4 Family (360) 3 Yr w/C&F - VINI	-	-	210	3,709	7,701	7,778	8,205	8,287	10,264	8,314	8,105	8,714	71,287
1-4 Family (360) 3 Yr w/C&F - GROV	83	74	1,465	2,802	2,545	2,832	2,854	2,880	4,124	2,829	2,680	2,754	27,922
1-4 Family (360) 3 Yr w/C&F-100%- GROV	2,317	2,291	1,312	-	-	-	-	-	-	-	-	-	5,920
1-4 Family (360) 3 Yr w/C&F - MTG	87	76	220	343	354	342	350	348	328	339	228	327	3,342
1-4 Family (360) 3 Yr w/C&F - 100% - MTG	282	252	139	-	-	-	-	-	-	-	-	-	673
1-4 Family 3 Yr w/C&F - VINI	-	-	276	570	592	551	541	523	828	991	957	841	6,670
1-4 Family 3 Yr w/C&F - 100% - VINI	578	514	279	-	-	-	-	-	-	-	-	-	1,371
1-4 Family 3 Yr w/C&F - GROV	354	327	383	402	356	391	400	410	586	401	383	394	4,787

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
1-4 Fam 3 Yr w/C&F - <2% Mar - MTG	17,393	15,713	18,622	19,050	19,586	19,179	19,938	19,287	17,727	18,159	12,561	19,197	216,412
1-4 Fam 3 Yr w/C&F - 2% Mar - MTG	21,879	19,345	20,791	19,798	20,326	19,722	19,807	19,000	17,887	18,694	12,744	18,640	228,633
1-4 Fam 3 Yr w/C&F -3% Mar - MTG	19,055	17,679	20,128	19,410	19,839	19,072	19,689	19,935	18,978	19,485	13,220	19,190	225,680
1-4 Family (360) 5 Yr w/C&F - VINI	148	133	1,596	3,151	3,313	3,127	3,091	2,510	2,503	2,066	1,987	2,100	25,725
1-4 Family (360) 5 Yr w/C&F - 100% - VIN	3,029	2,702	1,469	-	-	-	-	-	-	-	-	-	7,200
1-4 Family (360) 5 Yr w/C&F- GROV	220	205	253	245	189	208	214	222	315	215	205	211	2,702
1-4 Family (360) 5 Yr w/C&F-100% - GROV	82	60	31	-	-	-	-	-	-	-	-	-	173
1-4 Family 5 Yr w/C&F - VINI	174	154	539	938	973	907	890	861	1,066	874	837	874	9,087
1-4 Family 5 Yr w/C&F - 100% - VINI	778	691	374	-	-	-	-	-	-	-	-	-	1,843
1-4 Family 5 Yr w/C&F - GROV	-	-	48	92	80	88	88	89	124	83	79	79	850
1-4 Family 5 Yr w/C&F - MTG	18,984	16,906	18,691	18,123	18,314	17,371	17,840	18,002	17,125	17,653	11,993	17,278	208,280
1-4 Family >5Yr w/C&F - MTG	1,520	1,360	1,495	1,458	1,518	1,456	1,490	1,493	1,424	1,469	989	1,433	17,105
1-4 Family 1 Yr 3 Yr w/C&F - MTG	7	-	-	-	-	-	-	-	-	-	-	-	7
1-4 Family 5 Yr 5 Yr w/C&F - MTG	139	123	133	128	129	122	126	125	117	122	81	116	1,461
Second MTG (360) - Annually w/C&F - AGLN	-	-	1,013	1,918	1,989	1,855	1,754	1,765	1,699	1,802	1,710	1,763	17,268
Second Mortgage - Annually - w/C&F - MTG	770	703	753	703	718	701	720	725	598	518	348	499	7,756
Second Mortgage - 3 Years - w/C - MTG	-	-	-	-	28	27	-	-	-	-	-	-	55
Second Mortgage - 3 Years - w/C&F - VINI	-	-	-	-	-	-	290	565	703	581	561	589	3,289
Second Mortgage - 3 Years - w/C&F - MTG	6,607	5,995	6,470	6,153	6,387	6,299	6,455	6,309	5,989	6,173	4,177	6,069	73,083
Second Mortgage - 5 Years - w/C&F - GROV	198	180	142	90	80	88	88	86	120	81	74	74	1,301
Second Mortgage - 5 Years - w/C&F - MTG	1,586	1,419	1,222	847	910	914	938	943	902	934	629	913	12,157
Res Impr (360) Annual w/C&F - VINI	5,278	4,826	6,065	7,175	7,602	6,965	6,888	6,735	8,405	6,938	6,726	7,079	80,682
Res Impr (360) - Annually - w/C&F - AGLN	24,702	22,319	24,997	23,397	24,579	24,559	23,625	22,788	22,036	23,355	22,451	23,518	282,326
Res Impr (360) - 3 Years - w/C&F - VINI	8,736	7,715	4,631	999	1,176	1,225	1,210	1,182	1,474	1,215	1,176	1,237	31,976
Res Impr (360) - 3 Years - w/C&F - AGLN	777	695	779	730	774	781	774	770	732	767	487	255	8,321
Res Impr - 3 Years - w/C&F - AGLN	561	504	572	539	548	538	538	541	261	-	-	-	4,602
Res Impr - 3 Years - w/C&F - MTG	-	-	67	129	129	122	126	125	118	122	81	114	1,133
Mortgage Warehouse Loans	-	(32)	(44)	(195)	(215)	82	30,628	437	49	(184)	16	11	30,553
Installment Simple Fixed - VINI	29,110	25,985	30,359	29,686	28,936	27,143	28,828	28,823	28,378	31,117	30,728	31,809	350,902
Installment Simple Fixed -20% - VINI	452	385	405	383	434	451	464	433	404	441	419	436	5,107
Installment Simple Fixed - GROV	21,770	19,691	22,427	22,699	23,951	23,186	24,598	25,617	26,244	27,797	26,867	28,895	293,742
Installment Simple Fixed -20% - GROV	512	447	490	461	411	340	343	342	334	335	322	333	4,670
Installment Simple Fixed - CLEO	-	-	-	-	-	-	1	9	61	22	-	-	93
Installment Simple Fixed - MTG	38	-	-	-	56	117	121	120	113	117	154	242	1,078
Installment Annually w/C&F - VINI	-	-	-	-	196	381	399	387	368	388	397	434	2,950
Installment Semi Ann. w/ C&F- GROV	-	-	-	-	-	-	-	-	264	545	524	542	1,875
Installment Annually w/C&F - GROV	12,405	11,003	12,486	11,883	12,828	13,071	13,878	14,024	13,496	13,835	13,226	13,601	155,736
Installment - 2 Years - w/C&F - GROV	-	-	-	-	-	-	174	344	333	343	330	343	1,867
Installment 3 Yr w/C&F - VINI	6,467	5,652	6,039	5,538	5,510	5,204	5,253	4,798	4,427	4,640	4,498	4,665	62,691
Installment 3 Yr w/C&F - GROV	6,821	5,578	5,866	5,547	5,897	5,841	5,891	5,868	5,863	5,975	5,710	6,112	70,969
Installment 3 Yr w/C&F - MTG	180	170	187	178	170	177	180	179	173	176	148	173	2,091
Installment 5 Yr w/C&F - VINI	388	331	362	352	355	339	353	342	322	336	321	325	4,126
Installment 5 Yr w/C&F - GROV	9,667	8,146	8,831	8,268	8,262	8,029	8,244	7,704	7,025	7,149	6,543	6,457	94,325
Installment >5 Yr w/C&F - VINI	-	-	-	-	-	-	-	-	-	67	64	-	131

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	Total
	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	Actual	
Commercial Sold - (360)- Fixed - VINI	(13,329)	(10,027)	(16,876)	(17,532)	(15,239)	(13,482)	(13,541)	(14,570)	(16,823)	(21,955)	(21,258)	(21,533)	(196,165)
Commercial Sold (360) - Monthly - VINI	(10,382)	(7,430)	(10,097)	(10,347)	(10,596)	(10,387)	(11,157)	(11,194)	(10,632)	(11,862)	(11,497)	(12,322)	(127,903)
Comm Sold (360) - 3 Yrs w/C&F - VINI	(8,378)	(6,155)	(8,078)	(8,029)	(8,164)	(7,763)	(8,093)	(8,062)	(7,461)	(8,084)	(7,750)	(8,071)	(94,088)
RE Sold - Monthly w/C&F - VINI	-	(53)	(120)	(59)	-	-	-	-	(63)	(137)	(131)	(134)	(697)
RE Sold - Ann w/C&F - <1% Mar - VINI	(6,074)	(5,156)	(5,668)	(5,908)	(6,550)	(3,930)	(6,599)	(6,707)	(6,024)	(6,537)	(6,234)	(6,187)	(71,574)
RE Sold - Ann w/C&F - <1% Mar - GROV	(2,017)	(1,816)	(2,049)	(2,954)	(4,101)	(3,894)	(4,015)	(3,995)	(3,758)	(4,031)	(3,862)	(3,965)	(40,457)
Business Manager Loans - VINI	41,645	48,496	48,935	45,184	56,703	65,456	52,155	55,903	45,297	55,022	57,819	40,949	613,564
Business Manager Loans - GROV	11,309	18,668	15,566	9,593	26,437	12,740	16,785	19,099	21,076	11,017	11,821	15,903	190,014
Total Loans	1,175,184	1,036,511	1,215,621	1,215,012	1,288,945	1,163,485	1,302,183	1,286,440	1,250,655	1,327,403	1,292,224	1,374,744	14,928,407
U.S. Treasuries - ADMIN	556	486	-	-	-	-	-	1,777	5,785	5,978	4,628	7,803	27,013
U.S. Agencies(AFS)State Tax Exempt-ADMIN	120,483	121,230	126,854	131,867	131,867	131,867	131,867	131,867	131,867	131,867	134,983	134,983	1,561,602
MBS - Fixed - FNMA & FHLMC - ADMIN	106,875	106,887	109,334	106,822	105,443	104,440	103,338	103,661	102,444	102,369	102,456	102,187	1,256,256
MBS - Fixed - GNMA - ADMIN	56,532	57,300	59,162	58,145	59,133	59,726	57,719	56,734	59,093	62,847	64,326	69,227	719,944
S.B.A. Securities	2,954	6,961	7,561	6,927	6,916	8,267	9,586	9,573	10,237	9,470	9,456	10,160	98,068
Tax-Exempt Municipals - ADMIN	1,865	1,225	1,225	1,225	1,904	1,868	1,868	1,868	1,868	1,868	1,868	1,868	20,520
Portfolio C.D.'s	13,204	8,702	8,307	10,604	12,896	12,983	14,346	13,383	12,887	12,620	14,309	18,580	152,821
Investment C.D.'s - ADMIN	61	61	527	29	73	452	134	121	139	182	268	304	2,351
FRB Stock	-	-	-	-	-	9,678	-	-	-	-	-	10,440	20,118
FHLB Stock	1,200	1,200	99	1,200	1,200	1,200	412	1,200	599	1,200	1,200	2,192	12,902
Total Investments	303,730	304,052	313,069	316,819	319,432	330,481	319,270	320,184	324,919	328,401	333,494	357,744	3,871,595
Interest Bearing FHLB - ADMIN	15	12	96	48	157	337	162	186	93	57	86	116	1,365
Settlement Account	5	8	58	2	2	26	6	3	13	16	3	24	166
FHLB Overnight - ADMIN	5,244	4,354	1,050	33	3,881	1,285	141	9,153	2,981	959	-	21,539	50,620
Fed Funds Sold - ADMIN	-	-	-	-	-	-	206	-	-	-	-	-	206
Total Short-Term Liquidity	5,264	4,374	1,204	83	4,040	1,648	515	9,342	3,087	1,032	89	21,679	52,357
Total Earning Assets	1,484,178	1,344,937	1,529,894	1,531,914	1,612,417	1,495,614	1,621,968	1,615,966	1,578,661	1,656,836	1,625,807	1,754,167	18,852,359
Total Non-Earning Assets	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Assets	1,484,178	1,344,937	1,529,894	1,531,914	1,612,417	1,495,614	1,621,968	1,615,966	1,578,661	1,656,836	1,625,807	1,754,167	18,852,359

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
NOW Accounts - VINI	1,607	1,292	1,355	1,357	1,436	1,285	1,280	1,265	1,188	1,060	853	814	14,792
First Baptist - Now Acct - VINI	36	32	36	42	52	53	61	64	64	77	85	100	702
Seniors First Accounts - VINI	1,711	1,493	1,675	1,661	1,715	1,643	1,702	1,704	1,626	1,574	1,453	1,511	19,468
Ideal Checking Accounts - VINI	6,866	6,432	7,493	7,197	6,968	6,567	6,818	6,889	6,299	6,871	6,424	6,779	81,603
NOW Accounts - GROV	12	9	32	35	14	12	17	23	19	10	15	23	221
First Premier Accounts - GROV	54	45	53	53	53	48	49	47	42	43	44	47	578
Seniors First Account - GROV	1,552	1,362	1,537	1,496	1,605	1,578	1,601	1,582	1,505	1,495	1,581	1,817	18,711
Ideal Checking Account - GROV	5,040	4,340	5,393	5,392	5,505	5,464	5,501	5,026	4,947	4,962	4,525	4,835	60,930
Business First Accounts - GROV	183	161	158	170	181	158	142	138	141	161	158	155	1,906
Now Accounts - CLEO	250	219	251	228	217	217	232	219	206	220	220	223	2,702
Ideal Checking Accounts - CLEO	1,355	1,219	1,674	1,465	1,495	1,143	1,239	1,315	1,176	1,248	1,014	1,218	15,561
NOW Accounts - AGLN	2	1	1	1	1	1	2	1	1	3	1	1	16
Seniors First Accounts - AGLN	82	74	86	57	51	26	48	38	85	191	39	30	807
Ideal Checking - AGLN	105	81	181	139	167	115	141	171	131	201	160	152	1,744
Bankruptcy Trustee Accounts	6,955	7,810	(8,927)	22,567	23,392	23,264	22,444	16,584	24,003	30,132	26,659	23,865	218,748
MMDA - VINI	847	783	868	913	1,060	1,224	1,165	1,116	1,118	1,221	1,244	1,760	13,319
MMDA - GROV	730	666	750	730	749	723	696	673	627	555	506	502	7,907
MMDA - CLEO	143	132	142	140	171	208	170	179	171	193	169	208	2,026
MMDA - Stillwater	-	-	-	-	-	1,874	4,844	7,585	13,709	21,227	19,873	22,713	91,825
ICS MMDA OWB Accts - PF - ADMIN	-	-	-	-	-	-	-	-	-	-	-	27,804	27,804
Treasury Index Accounts - VINI	1,887	2,278	3,039	3,716	6,021	6,419	6,781	6,664	6,849	8,473	11,426	13,521	77,074
Treasury Index Accounts - GROV	943	1,479	2,212	2,420	2,976	3,535	4,418	5,801	6,648	11,603	11,824	14,133	67,992
Treasury Index Accounts - CLEO	-	-	-	138	312	316	379	401	396	408	518	567	3,435
Treasury Index Accounts - AGLN	-	-	-	161	438	395	307	252	230	197	395	247	2,622
Treasury Index Accounts - EBANK	-	-	-	-	-	-	-	-	-	-	-	173	173
Managed Corporate Funding - VINI	35,307	30,927	32,017	34,965	36,136	39,302	42,923	44,921	44,378	50,212	48,694	52,575	492,357
Craig County Treasurer - VINI	11,641	8,733	9,245	9,296	9,359	8,468	8,589	8,351	7,886	7,870	7,254	9,596	106,288
City of Grove Funds - GROV	9,549	9,333	10,747	10,478	11,086	10,649	10,968	10,828	10,487	10,944	10,558	11,331	126,958
N.E. Tech Center - VINI	22,643	32,192	42,692	43,297	45,488	39,638	37,930	35,292	31,366	29,923	26,167	27,447	414,075
Vinita ISD - VINI	4,026	4,069	4,464	4,683	5,527	5,168	4,374	3,711	3,316	2,944	2,556	2,444	47,282
Grove ISD - GROV	29	29	33	33	33	27	24	24	26	31	267	507	1,063
Turkey Ford School- NOW Acct - GROV	107	148	185	178	247	302	261	198	169	179	287	414	2,675
Cleora ISD - CLEO	3,586	3,709	4,176	4,197	4,004	3,426	3,713	3,760	3,605	3,720	3,843	3,836	45,575
White Oak ISD - VINI	577	578	620	643	710	697	748	738	704	721	677	678	8,091
NOW Accts Public Funds - VINI	713	670	731	730	796	749	791	813	800	809	745	768	9,115
MMDA - Public Funds - VINI	39	37	42	43	52	65	68	71	72	74	72	101	736
Total Interest Bearing Checking	118,577	120,333	122,961	158,621	168,017	164,759	170,426	166,444	173,990	199,552	190,306	232,895	1,986,881

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
Savings Accounts - VINI	1,965	1,745	1,978	1,920	1,916	1,863	1,912	1,863	1,824	1,916	1,826	3,150	23,878
Savings Accounts - GROV	1,246	1,161	1,310	1,323	1,385	1,215	1,339	1,340	1,182	1,275	1,526	2,166	16,468
Savings Accounts - CLEO	331	293	325	304	304	315	330	304	284	290	316	506	3,902
Savings Accounts - AGLN	10	8	8	8	8	8	5	6	5	7	7	12	92
Ideal Savings Accounts - VINI	1,130	839	1,154	1,082	1,023	868	930	962	858	950	906	984	11,686
Ideal Savings Accounts - GROV	1,634	1,372	1,590	1,856	1,492	1,841	1,674	1,641	1,515	1,505	1,316	1,146	18,582
Ideal Savings Accounts - CLEO	220	235	305	289	304	268	166	184	183	194	180	140	2,668
Health Savings Accounts - VINI	44	39	43	42	43	44	52	57	57	63	48	69	601
Health Savings Accounts - GROV	79	72	76	75	81	76	93	98	87	98	97	110	1,042
Total Savings Deposits	6,659	5,764	6,789	6,899	6,556	6,498	6,501	6,455	5,995	6,298	6,222	8,283	78,919
1-89 Day CD's - VINI	36	35	38	41	35	66	77	76	40	2	-	-	446
90-181 Day CD's - VINI	-	-	-	18	28	46	48	47	24	2	2	2	217
90-181 Day CD's - GROV	39	16	-	-	-	-	-	-	-	-	-	-	55
182-364 Day CD's - VINI	204	233	199	177	203	427	485	505	553	789	823	742	5,340
182-364 Day CD's - GROV	83	75	99	127	159	152	165	143	130	84	33	35	1,285
12 Month CD's - VINI	687	665	735	829	760	1,410	1,697	1,874	2,011	2,292	2,110	2,380	17,450
12 Month CD's - GROV	255	236	321	310	308	301	328	326	385	446	440	434	4,090
12 Month CD's - CLEO	96	109	120	117	121	117	121	121	117	121	72	134	1,366
18 Month CD's - VINI	254	221	237	262	235	489	579	558	553	599	547	630	5,164
18 Month CD's - GROV	836	712	835	770	841	886	984	1,013	1,129	1,216	1,240	1,464	11,926
24 Month CD's - VINI	72	62	67	69	55	94	91	76	74	88	87	67	902
24 Month CD's - GROV	455	379	463	466	270	50	52	50	51	53	111	176	2,576
36 Month CD's - VINI	1,244	1,172	1,280	1,356	1,111	1,845	1,968	1,860	1,821	2,375	2,320	2,251	20,603
36 Month CD - GROV	722	597	768	783	798	764	830	874	955	1,011	958	966	10,026
36 Month CD - CLEO	7	6	7	7	7	7	7	7	7	7	12	30	111
48 Month CD's - GROV	4	3	4	4	4	4	15	24	24	25	25	25	161
60 Month CD's - VINI	254	237	247	265	229	376	472	518	494	576	487	444	4,599
60 Month CD's - GROV	87	70	76	66	66	63	69	66	67	70	67	69	836
1- 89 Day CD's Over \$100M - VINI	-	-	-	-	-	81	167	84	-	-	-	-	332
182 - 364 Day CD's Over \$100M - VINI	1,165	920	1,122	1,151	1,303	1,163	1,209	1,193	984	868	669	535	12,282
182 - 364 Day CD's Over \$100M - GROV	59	64	75	71	37	-	-	-	-	-	-	-	306
12 Month CD's Over \$100M - VINI	5,478	5,160	6,125	5,914	6,710	6,987	8,567	9,143	8,841	9,585	10,425	11,874	94,809
12 Month CD's Over \$100M - GROV	3,535	3,740	5,256	5,797	6,484	7,065	7,054	6,733	6,293	6,303	6,542	6,972	71,774
12 Month CD's Over \$100M - CLEO	215	155	173	204	258	253	258	258	253	258	250	262	2,797
18 Month CD's Over \$100M - VINI	2,026	1,825	2,012	1,877	2,413	2,215	2,323	2,558	2,692	3,081	3,021	3,156	29,199
18 Month CD's Over \$100M - GROV	1,020	884	1,066	1,078	1,112	936	807	853	888	929	1,157	1,428	12,158
24 Month CD's Over \$100M - VINI	608	595	608	713	945	1,369	2,218	2,471	2,466	2,659	2,567	2,683	19,902
36 Month CD's Over \$100M - VINI	3,614	3,260	3,667	3,604	4,097	3,327	3,302	3,485	3,313	3,194	3,164	3,472	41,499
36 Month CD's Over \$100M - GROV	1,999	1,792	2,037	1,880	1,940	2,033	2,200	2,428	2,714	2,915	3,060	3,249	28,247
60 Month CD's Over \$100M - VINI	911	819	918	871	1,395	1,598	1,660	2,024	2,266	2,337	2,258	2,359	19,416
60 Month CD's Over \$100M - GROV	441	395	460	435	449	427	537	688	667	552	457	357	5,865

Income/Expense

(Whole Dollars)

Account Level Series

Category	Jan 18 Actual	Feb 18 Actual	Mar 18 Actual	Apr 18 Actual	May 18 Actual	Jun 18 Actual	Jul 18 Actual	Aug 18 Actual	Sep 18 Actual	Oct 18 Actual	Nov 18 Actual	Dec 18 Actual	Total
12 Month Public Funds CD's - VINI	217	202	219	225	218	385	400	379	366	417	428	479	3,935
18 Month Public Funds CD's - VINI	-	-	-	-	-	-	-	46	87	90	86	90	399
18 Month Public Funds CD's - GROV	61	55	63	60	62	59	58	62	60	58	59	132	789
36 Month Public Funds CD's - VINI	8	8	8	9	7	11	11	11	11	11	5	-	100
90-181 Day PF CD's Over \$100M - VINI	508	472	511	526	926	2,161	2,619	3,011	2,862	3,036	2,722	2,531	21,885
12 Month PF CD's Over \$100M - VINI	256	238	258	265	212	321	334	335	378	450	434	617	4,098
24 Month PF CD's Over \$100M - VINI	-	-	-	-	648	1,961	2,040	2,056	1,961	2,025	1,956	2,045	14,692
State Treasury CD's - VINI	22,579	20,963	24,759	24,003	27,249	25,355	27,338	28,895	29,705	31,487	30,754	33,421	326,508
State Treasury CD's - GROV	579	539	652	616	713	752	744	824	833	815	888	990	8,945
State Treasury CD's - CLEO	2,645	2,394	2,779	2,730	2,873	3,027	3,303	3,303	3,426	3,682	3,563	3,934	37,659
IRA's Variable - VINI	3,368	3,059	3,444	3,531	4,160	4,766	5,421	6,897	5,672	6,229	6,586	7,541	60,674
IRA's Variable - GROV	1,645	1,492	1,651	1,729	1,981	2,126	2,586	2,755	2,612	2,705	2,778	2,941	27,001
IRA's Variable - CLEO	104	94	104	110	127	135	171	198	192	200	195	213	1,843
9 Month U.S. Sterling Capital CD's	221	201	221	208	222	204	216	111	-	-	-	-	1,604
2 Year U.S. Sterling Capital CD's	530	241	-	-	-	-	-	-	-	-	-	-	771
3 Year U.S. Sterling Capital CD's	642	582	640	604	644	591	626	645	615	584	612	673	7,458
4 Year U.S. Sterling Capital CD's	1,534	1,392	1,530	1,262	1,154	1,060	1,123	1,156	917	697	731	803	13,359
5 Year U.S. Sterling Capital CD's	4,264	3,868	4,252	4,010	4,278	3,732	3,745	3,856	3,674	3,295	3,252	3,576	45,802
3 Month QwickRate CD's	-	-	-	2,517	7,261	7,121	4,511	7,905	10,976	11,929	7,895	5,793	65,908
5 Month QwickRate CD's	-	-	-	140	393	363	161	-	-	-	-	-	1,057
6 Month QwickRate CD's	-	-	-	1,383	3,879	3,586	4,500	7,839	7,242	9,405	9,486	9,805	57,125
9 Month QwickRate CD's	-	764	1,750	2,352	4,634	4,100	3,925	6,550	6,618	9,576	9,941	10,161	60,371
12 Month QwickRate CD's	380	1,576	1,600	1,647	3,503	3,697	6,246	12,602	11,804	12,941	11,595	13,185	80,776
18 Month QwickRate CD's	-	-	-	251	704	651	2,343	5,340	4,763	4,992	4,370	4,962	28,376
2 Year QwickRate CD's	-	233	474	537	1,030	952	846	1,777	2,189	2,684	2,648	3,276	16,646
3 Month Finance 500 CD's	-	-	-	4,255	9,077	8,336	4,415	-	-	-	-	-	26,083
6 Month Finance 500 CD's	23,046	21,994	25,373	20,446	18,092	15,732	15,727	14,988	13,131	17,018	26,163	25,484	237,194
8 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	3,095	6,806	9,901
9 Month Finance 500 CD's	12,864	11,669	12,828	12,098	12,905	11,853	15,755	21,068	21,549	25,221	31,400	34,494	223,704
10 Month Finance 500 CD's	-	-	-	-	-	-	-	-	-	-	3,216	7,074	10,290
12 Month Finance 500 CD's	25,577	22,242	23,800	22,447	23,944	21,991	29,328	36,414	34,693	33,241	28,982	25,074	327,733
5 Month Finance 500 CD's - CDP	5,308	4,795	5,308	1,808	7,007	6,781	7,007	7,007	3,083	-	-	-	48,104
7 Month Finance 500 CD's - CDP	-	-	-	-	-	-	-	-	3,924	8,918	8,630	8,918	30,390
3 Month CDAR CD's	243	94	-	-	-	-	-	-	-	-	-	-	337
6 Month CDAR CD's	2,527	2,549	2,767	2,587	2,899	3,747	4,549	4,562	4,486	4,693	4,827	5,566	45,759
6 Month PF CDAR CD's	1,171	932	1,039	1,000	1,088	1,898	3,004	3,250	3,153	3,261	3,210	3,546	26,552
1 Year CDAR CD's	568	507	567	545	575	288	-	-	-	-	-	-	3,050
1 Year Public Funds CDAR CD's	892	797	889	856	902	451	-	-	-	-	-	-	4,787
Certificates of Deposit	138,143	128,389	146,501	144,019	175,740	172,744	191,342	223,898	220,794	242,097	253,411	270,326	2,307,404

Income/Expense

(Whole Dollars)

Account Level Series

<i>Category</i>	Jan 18	Feb 18	Mar 18	Apr 18	May 18	Jun 18	Jul 18	Aug 18	Sep 18	Oct 18	Nov 18	Dec 18	<i>Total</i>
	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	<i>Actual</i>	
FHLB Overnight	962	626	2,045	14,316	699	6,346	4,132	748	899	9,912	21,194	2,506	64,385
Unsecured Fed Funds Purchased - TIB	284	280	301	301	306	331	328	328	328	361	419	265	3,832
Unsecured Fed Funds Purchased - FTN	227	217	247	246	250	269	278	278	278	306	355	224	3,175
Unsecured Fed Funds Purchased - BBK	32	-	288	378	-	-	-	-	-	-	-	-	698
Unsecured Fed Funds Purchased - ZION	372	368	414	415	420	481	476	476	476	524	608	384	5,414
Total Non-Deposit Funding	1,877	1,491	3,295	15,656	1,675	7,427	5,214	1,830	1,981	11,103	22,576	3,379	77,504
Total Interest Bearing Liabilities	265,256	255,977	279,546	325,195	351,988	351,428	373,483	398,627	402,760	459,050	472,515	514,883	4,450,708
Non-Interest Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Cost of Funds	265,256	255,977	279,546	325,195	351,988	351,428	373,483	398,627	402,760	459,050	472,515	514,883	4,450,708
Total Other Liabilities	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Equity Capital	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities & Shareholders' Equity	265,256	255,977	279,546	325,195	351,988	351,428	373,483	398,627	402,760	459,050	472,515	514,883	4,450,708
Net Interest Income	1,218,922	1,088,960	1,250,348	1,206,719	1,260,429	1,144,186	1,248,485	1,217,339	1,175,901	1,197,786	1,153,292	1,239,284	14,401,651

Indices

Account Level Series

<i>Category</i>	Jan 18 <i>Actual</i>	Feb 18 <i>Actual</i>	Mar 18 <i>Actual</i>	Apr 18 <i>Actual</i>	May 18 <i>Actual</i>	Jun 18 <i>Actual</i>	Jul 18 <i>Actual</i>	Aug 18 <i>Actual</i>	Sep 18 <i>Actual</i>	Oct 18 <i>Actual</i>	Nov 18 <i>Actual</i>	Dec 18 <i>Actual</i>	<i>Average</i>
Prime	4.50	4.50	4.75	4.75	4.75	5.00	5.00	5.00	5.25	5.25	5.25	5.50	4.96
Fed Funds	1.50	1.50	1.75	1.75	1.75	2.00	2.00	2.00	2.25	2.25	2.25	2.50	1.96
Three Month Treasury Bill	1.44	1.64	1.75	1.82	1.91	1.94	2.00	2.10	2.20	2.34	2.41	2.37	2.00
Six Month Treasury Bill	1.64	1.86	1.93	2.02	2.10	2.11	2.20	2.25	2.37	2.47	2.54	2.49	2.17
One Year Treasury Bill (CMT)	1.78	2.01	2.12	2.22	2.29	2.33	2.43	2.46	2.59	2.65	2.70	2.62	2.35
Two Year Treasury Note	2.07	2.27	2.26	2.47	2.49	2.47	2.67	2.62	2.84	2.84	2.83	2.50	2.53
Three Year Treasury Note	2.19	2.42	2.37	2.63	2.62	2.57	2.75	2.66	2.91	2.88	2.86	2.46	2.61
Five Year Treasury Note	2.43	2.65	2.55	2.81	2.79	2.69	2.83	2.72	2.98	2.94	2.89	2.51	2.73
Seven Year Treasury Note	2.57	2.81	2.67	2.92	2.91	2.77	2.91	2.77	3.04	3.02	2.98	2.58	2.83
Ten Year Treasury Note	2.65	2.89	2.75	2.97	2.96	2.82	2.95	2.82	3.08	3.10	3.06	2.68	2.89
Presumed Agency Yield	2.96	3.24	2.81	3.04	3.03	2.98	3.26	3.20	3.34	3.34	3.38	3.36	3.16
Municipal Bond Index	1.74	1.97	2.08	2.15	2.11	2.01	1.95	2.00	2.24	2.30	2.25	1.96	2.06
15 Year Mortgage Backed Sec.	3.43	3.74	3.72	3.81	3.92	3.88	3.85	3.77	3.98	4.10	4.01	3.77	3.83
30 Year Mortgage Backed Sec.	4.06	4.31	4.30	4.41	4.48	4.44	4.43	4.41	4.64	4.74	4.75	4.60	4.46
Non-Maturing Deposits - I	0.05	0.05	0.05	0.05	0.05	0.20	0.20	0.20	0.20	0.20	0.20	0.20	0.14
Non-Maturing Deposits - II	0.15	0.15	0.15	0.15	0.15	0.35	0.35	0.35	0.35	0.35	0.35	0.55	0.28
Non-Maturing Deposits - III	0.20	0.20	0.20	0.20	0.20	0.40	0.40	0.40	0.40	0.40	0.40	0.50	0.33
Non-Maturing Deposits - IV	0.10	0.10	0.10	0.10	0.10	0.45	0.45	0.45	0.45	0.45	0.45	0.45	0.31
Non-Maturing Deposits - V	0.50	0.50	0.50	0.50	0.50	0.80	0.80	0.80	0.80	0.80	0.80	1.20	0.71
Non-Maturing Deposits - VI	0.03	0.03	0.03	0.03	0.03	0.25	0.25	0.25	0.25	0.25	0.25	0.30	0.16
Public Funding III	0.70	0.70	0.70	0.70	0.70	1.60	1.60	1.60	1.60	1.60	1.60	1.75	1.24
Public Funding II	0.40	0.40	0.40	0.40	0.40	1.25	1.25	1.25	1.25	1.25	1.25	1.50	0.92
Public Funding I	0.05	0.05	0.05	0.05	0.05	0.40	0.40	0.40	0.40	0.40	0.40	0.40	0.26
Managed Corporate Funding	1.20	1.27	1.52	1.71	1.79	2.10	2.10	2.10	2.25	2.25	2.25	2.50	1.92
Time Deposits - I	0.10	0.10	0.10	0.10	0.10	0.20	0.20	0.20	0.20	0.20	0.20	0.40	0.18
Time Deposits - II	0.25	0.25	0.25	0.25	0.25	0.45	0.45	0.45	0.45	0.45	0.45	0.65	0.38
Time Deposits - III	0.30	0.30	0.30	0.30	0.30	0.63	0.63	0.63	0.63	0.63	0.63	0.75	0.50
Time Deposits - IV	0.50	0.50	0.50	0.50	0.50	0.95	0.95	0.95	0.95	0.95	0.95	1.30	0.79
Time Deposits - V	0.65	0.65	0.65	0.65	0.65	1.35	1.35	1.35	1.35	1.35	1.35	2.00	1.12
Treasury Index Acct (3mo-Discount)	1.43	1.63	1.76	1.83	1.90	1.90	1.97	2.04	2.18	2.30	2.37	2.47	1.98
Treasury Index Acct (3mo-Avg)	1.39	1.50	1.61	1.74	1.83	1.88	1.92	1.97	2.06	2.17	2.28	2.38	1.90
Treasury Index Acct (6mo-Avg)	1.23	1.33	1.45	1.57	1.67	1.74	1.83	1.90	1.97	2.05	2.13	2.22	1.76
Treasury Index Acct (Effective Rate)	1.23	1.33	1.45	1.57	1.67	1.74	1.83	1.90	1.97	2.05	2.13	2.22	1.76
Base Loan Rate	4.75	4.75	5.00	5.00	5.00	5.25	5.25	5.25	5.50	5.50	5.50	5.75	5.21
Consumer Loan Rate	5.25	5.25	5.50	5.50	5.50	5.75	5.75	5.75	6.00	6.00	6.00	6.25	5.71
11th District COFI	0.75	0.75	0.78	0.82	0.81	0.90	0.89	0.93	1.02	1.02	1.02	1.08	0.90
One Month LIBOR	1.56	1.60	1.89	1.90	1.97	2.09	2.07	2.07	2.24	2.29	2.35	2.52	2.05
Three Month LIBOR	1.75	1.92	2.31	2.36	2.32	2.33	2.34	2.32	2.39	2.51	2.71	2.80	2.34
Six Month LIBOR	1.94	2.15	2.44	2.52	2.49	2.50	2.53	2.52	2.59	2.76	2.88	2.87	2.52
Maximum - 1 Yr. & 1 Yr. Average	1.79	2.01	2.12	2.12	2.28	2.33	2.41	2.44	2.58	2.64	2.70	2.57	2.33