

Sample Bank
Anywhere, USA

2018 Year-End Report

~ Executive Management Series ~

BankLink SolutionsSM
Forecasting & Reporting Systems

Hybarger & Associates

Balance Sheet

(Thousands of Dollars)

Executive Management 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 Loans - Fixed	24,001	23,988	23,981	24,798	26,611	26,301	24,915	24,512	23,329	25,619	25,490	24,984	24,884
Agricultural Loans - Variable	4,507	4,719	4,861	4,901	5,129	5,306	5,116	4,962	4,921	4,859	4,812	4,813	4,910
Commercial Loans - Fixed	41,345	42,527	50,251	44,410	43,265	42,544	41,554	43,518	45,536	43,123	44,460	43,521	43,844
Commercial Loans - Variable	40,285	37,767	37,996	43,293	43,564	43,188	43,735	44,777	44,706	46,049	47,769	46,344	43,319
Real Estate Loans - Fixed	16,988	17,214	16,890	16,921	14,005	13,793	13,664	13,730	18,802	18,746	18,737	18,312	16,471
Real Estate Loans - Variable	66,164	65,933	67,555	68,130	71,448	68,639	67,403	68,701	66,733	67,841	68,391	71,186	68,198
R.E. Construction Loans - Fixed	2,541	2,570	2,824	3,363	2,877	2,880	2,495	3,072	3,556	3,771	3,814	3,946	3,144
R.E. Construction Loans - Variable	9,620	10,145	11,031	11,492	10,446	10,859	11,514	12,247	12,725	13,001	13,113	12,929	11,600
Residential Real Estate - Fixed	6,217	6,606	6,571	6,106	6,086	7,021	7,111	6,813	6,753	6,669	7,051	7,065	6,672
Residential Real Estate - Variable	32,378	32,295	33,633	33,741	33,652	33,527	32,534	31,737	31,328	31,085	31,064	31,724	32,392
Residential Real Estate - Warehouse	-	-	-	659	86	-	-	65	-	-	-	-	67
Consumer Loans	17,022	17,482	17,516	17,424	17,243	17,161	18,089	18,427	19,627	19,645	19,586	19,638	18,242
Loans Sold	(9,675)	(9,920)	(11,553)	(10,696)	(10,579)	(10,057)	(10,224)	(10,521)	(12,045)	(12,333)	(11,091)	(11,020)	(10,815)
Other Loans	8,871	8,910	9,685	8,569	9,632	9,862	10,154	10,376	9,670	9,753	9,869	10,034	9,623
Overdrafts	256	103	110	86	122	123	172	159	180	204	298	220	170
Non-Accrual Loans	1,445	3,618	3,602	3,568	3,514	6,113	6,195	6,191	5,474	5,644	5,545	5,143	4,674
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. Treasury & Agency Securities	61,649	62,649	64,649	64,649	64,649	64,649	64,649	68,133	68,138	68,144	65,649	70,627	65,710
Mortgage Backed Securities - Fixed	73,194	72,434	71,834	71,043	71,404	70,731	70,009	69,280	71,490	70,831	70,218	71,471	71,154
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
Municipal Securities	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
Other Investments	915	915	899	1,064	928	928	928	928	930	928	1,287	1,291	995
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
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
Cash	2,638	2,196	2,652	2,200	2,820	2,237	2,368	1,798	2,195	2,047	2,384	2,283	2,320
Due From Banks	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	7,131	7,099	7,104	7,087	7,042	7,004	6,953	6,937	6,887	6,835	6,783	6,730	6,965
Reserve For Loan Losses	(3,055)	(3,090)	(3,133)	(3,187)	(3,217)	(3,255)	(3,284)	(3,335)	(3,397)	(3,422)	(3,403)	(3,366)	(3,263)
Other Real Estate Owned	2,700	2,700	2,700	2,610	2,600	2,600	2,600	2,600	2,366	2,298	2,298	2,398	2,539
Other Assets	3,262	3,536	3,533	3,610	3,559	3,608	3,461	3,848	3,728	4,005	3,834	3,648	3,636
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)
Intangible Assets	538	572	562	489	581	539	523	531	555	535	564	526	543
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)

Executive Management 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
Interest Bearing Checking	98,135	102,401	104,702	102,972	104,148	104,909	105,667	107,650	98,706	93,887	91,976	100,078	101,278
Money Market Accounts	7,464	7,537	7,723	7,748	7,573	10,391	9,714	13,165	17,169	16,801	17,057	32,392	12,936
Premium Money Market Accounts	3,856	4,543	4,877	6,999	7,331	7,897	8,498	8,703	9,514	12,930	14,637	15,603	8,806
Managed Corporate Funding	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
Public Funds	52,468	54,324	54,200	54,983	52,965	49,950	46,646	44,777	42,373	39,997	38,452	43,639	47,861
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
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 to 6 Month C.D.'s	1,081	1,031	878	928	1,008	1,008	962	913	822	768	758	629	898
7 to 12 Month C.D.'s	1,671	1,758	1,708	1,813	1,872	1,885	1,965	2,044	2,103	1,934	1,986	1,957	1,892
13 to 24 Month C.D.'s	1,965	1,873	1,807	1,847	1,466	1,533	1,506	1,542	1,554	1,468	1,581	1,548	1,639
25 to 60 Month C.D.'s	3,056	3,003	3,034	3,016	3,011	2,988	2,983	2,861	2,957	3,036	2,852	2,805	2,967
\$100,000 and Greater C.D.'s	21,678	21,277	22,383	21,729	22,343	22,652	22,674	22,407	22,137	21,966	22,716	22,083	22,176
Public Funds Certificates	22,984	22,984	22,984	22,986	24,912	24,914	24,918	24,920	24,905	24,911	24,413	24,463	24,200
I.R.A.'s	5,382	5,410	5,412	5,420	5,456	5,499	5,503	5,444	5,372	5,401	5,429	5,427	5,430
U.S. Sterling Capital C.D.'s	4,678	4,184	4,184	3,935	3,935	3,686	3,686	3,486	3,237	2,988	2,988	2,988	3,663
QwickRate.com	993	2,228	2,477	12,160	12,908	12,909	16,251	22,218	21,969	25,637	21,406	21,404	14,450
Finance 500	46,654	46,654	46,654	46,654	46,654	42,119	42,119	42,119	42,119	49,352	49,352	42,352	45,224
C.D. Portfolio Funding	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000
Other C.D.'s	5,610	5,397	5,198	5,198	5,198	5,193	5,194	5,194	5,196	5,197	5,198	5,196	5,247
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
Overnight Funding	3,270	-	8,350	2,950	-	7,925	-	-	5,875	4,425	10,625	-	3,613
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
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	638	706	663	819	938	759	951	977	1,010	1,174	1,107	832	882
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 & Surplus	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600	11,600
Retained Earnings	26,178	26,484	26,927	27,176	27,756	28,053	28,455	28,835	29,223	29,660	30,027	30,363	28,272
Dividends	(626)	(626)	(626)	(1,207)	(1,207)	(1,558)	(1,791)	(1,977)	(2,328)	(2,328)	(2,328)	(2,582)	(1,604)
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)

Executive Management 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 Loans - Fixed	5.31	5.33	5.35	5.37	5.31	5.36	5.43	5.45	5.51	5.47	5.64	5.78	5.44
Agricultural Loans - Variable	5.55	5.59	5.61	5.62	5.62	5.67	5.74	5.74	5.74	5.89	5.84	5.88	5.71
Commercial Loans - Fixed	5.06	5.07	5.17	5.07	5.07	5.12	5.09	5.07	5.04	5.02	5.35	5.36	5.13
Commercial Loans - Variable	5.20	5.22	5.35	5.46	5.46	5.57	5.58	5.61	5.74	5.88	5.96	6.00	5.60
Real Estate Loans - Fixed	4.55	4.56	4.55	4.58	4.79	4.79	4.79	4.82	5.00	5.15	5.15	5.13	4.83
Real Estate Loans - Variable	5.12	5.16	5.18	5.22	5.27	5.31	5.34	5.39	5.46	5.48	5.49	5.52	5.33
R.E. Construction Loans - Fixed	5.36	5.35	5.35	5.23	4.90	4.89	4.80	4.74	4.76	4.89	4.86	5.46	5.05
R.E. Construction Loans - Variable	4.50	4.49	4.48	4.48	4.45	4.46	4.67	4.70	4.73	5.07	5.08	5.15	4.71
Residential Real Estate - Fixed	4.77	4.77	4.77	4.76	4.82	4.92	4.93	4.91	4.90	4.91	4.94	4.96	4.87
Residential Real Estate - Variable	5.63	5.64	5.66	5.68	5.73	5.79	5.82	5.85	5.86	5.90	5.94	5.96	5.79
Residential Real Estate - Warehouse	-	-	-	4.14	4.25	-	-	4.63	-	-	-	-	4.19
Consumer Loans	5.78	5.82	5.83	5.84	5.88	5.90	5.78	5.67	5.53	5.57	5.61	5.68	5.73
Loans Sold	4.74	4.73	4.75	4.88	4.88	4.96	4.95	4.94	4.93	4.92	5.33	5.39	4.95
Other Loans	7.20	10.04	8.17	6.83	11.06	9.39	8.65	8.50	7.47	8.25	8.41	6.75	8.39
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. Treasury & Agency Securities	2.36	2.42	2.45	2.45	2.45	2.45	2.45	2.43	2.43	2.43	2.47	2.47	2.44
Mortgage Backed Securities - Fixed	2.73	2.73	2.82	2.78	2.81	2.79	2.76	2.78	2.79	2.80	2.85	2.95	2.80
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
Municipal Securities	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
Other Investments	2.91	2.91	3.37	3.21	3.34	3.34	3.34	3.34	3.34	3.34	3.06	3.06	3.21
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
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)

Executive Management 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
Interest Bearing Checking	0.31	0.31	0.13	0.49	0.49	0.49	0.46	0.40	0.52	0.61	0.58	0.50	0.44
Money Market Accounts	0.28	0.28	0.28	0.30	0.35	0.75	0.78	1.04	1.42	1.66	1.65	2.11	1.23
Premium Money Market Accounts	1.19	1.31	1.41	1.55	1.67	1.73	1.81	1.85	1.93	2.10	2.19	2.27	1.89
Managed Corporate Funding	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
Public Funds	1.23	1.55	1.59	1.61	1.63	1.61	1.62	1.60	1.59	1.60	1.61	1.61	1.57
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
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 to 6 Month C.D.'s	0.54	0.54	0.45	0.64	0.74	0.82	0.88	0.96	0.98	1.20	1.27	1.25	0.83
7 to 12 Month C.D.'s	0.90	0.92	0.95	1.01	1.06	1.17	1.23	1.35	1.41	1.45	1.59	1.82	1.25
13 to 24 Month C.D.'s	1.02	1.04	1.06	1.08	1.18	1.25	1.25	1.34	1.38	1.41	1.57	1.82	1.27
25 to 60 Month C.D.'s	1.06	1.08	1.09	1.15	1.17	1.18	1.25	1.33	1.32	1.44	1.50	1.53	1.26
\$100,000 and Greater C.D.'s	1.15	1.18	1.24	1.31	1.41	1.56	1.63	1.67	1.75	1.80	1.88	1.94	1.55
Public Funds Certificates	1.34	1.41	1.48	1.48	1.59	1.71	1.74	1.88	1.99	2.00	2.06	2.19	1.75
I.R.A.'s	1.13	1.13	1.14	1.35	1.53	1.61	1.91	1.92	1.93	2.11	2.32	2.32	1.70
U.S. Sterling Capital C.D.'s	1.80	1.87	1.87	1.87	1.87	1.86	1.86	1.90	1.90	1.89	1.89	1.89	1.87
QwickRate.com	1.87	1.89	1.89	1.96	1.97	1.98	2.32	2.39	2.39	2.50	2.55	2.57	2.34
Finance 500	1.54	1.56	1.56	1.61	1.61	1.73	2.00	2.02	2.02	2.23	2.41	2.43	1.89
C.D. Portfolio Funding	1.25	1.25	1.25	1.65	1.65	1.65	1.65	1.65	2.10	2.10	2.10	2.10	1.70
Other C.D.'s	1.15	1.15	1.16	1.16	1.25	1.57	1.77	1.77	1.79	1.79	1.89	2.11	1.55
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
Overnight Funding	1.53	-	1.53	1.75	-	1.75	-	-	2.35	2.35	2.32	-	1.97
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)

Executive Management 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
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
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
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
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
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
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	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
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
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
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
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 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
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

Executive Management 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
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)

Executive Management 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 Loans - Fixed	109,470	98,793	110,698	109,272	119,126	117,407	119,223	116,109	109,021	114,425	118,498	124,534	1,366,576
Agricultural Loans - Variable	20,980	19,902	23,216	22,894	24,464	24,488	25,585	24,563	23,649	24,275	23,709	24,513	282,238
Commercial Loans - Fixed	174,094	139,243	199,764	204,605	191,308	179,786	185,835	186,872	182,934	194,041	192,192	208,624	2,239,298
Commercial Loans - Variable	176,698	130,018	167,629	184,451	203,480	196,348	209,039	213,992	204,606	230,312	235,505	250,203	2,402,281
Real Estate Loans - Fixed	69,147	60,637	67,476	64,589	62,699	46,694	56,879	57,359	64,521	82,830	80,455	80,230	793,516
Real Estate Loans - Variable	295,795	264,575	298,496	294,614	316,424	249,247	313,918	318,873	297,478	319,075	311,361	325,232	3,605,088
R.E. Construction Loans - Fixed	10,985	10,601	12,285	13,639	13,273	10,694	11,039	11,271	15,803	15,204	14,188	17,250	156,232
R.E. Construction Loans - Variable	36,454	34,602	41,228	42,169	42,304	28,697	44,338	48,960	47,348	54,856	55,196	55,634	531,786
Residential Real Estate - Fixed	25,233	23,532	26,518	25,455	24,907	26,686	29,436	29,002	32,273	28,334	26,059	30,067	327,502
Residential Real Estate - Variable	155,744	140,725	159,290	158,576	165,679	160,337	162,001	159,538	163,556	157,519	125,886	159,439	1,868,290
Residential Real Estate - Warehouse	-	(32)	(44)	(195)	(215)	82	30,628	437	49	(184)	16	11	30,553
Consumer Loans	87,810	77,388	87,452	84,995	87,006	84,279	88,727	88,990	87,805	93,283	90,251	94,367	1,052,353
Loans Sold	(40,180)	(30,637)	(42,888)	(44,829)	(44,650)	(39,456)	(43,405)	(44,528)	(44,761)	(52,606)	(50,732)	(52,212)	(530,884)
Other Loans	52,954	67,164	64,501	54,777	83,140	78,196	68,940	75,002	66,373	66,039	69,640	56,852	803,578
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. Treasury & Agency Securities	121,039	121,716	126,854	131,867	131,867	131,867	131,867	133,644	137,652	137,845	139,611	142,786	1,588,615
Mortgage Backed Securities - Fixed	163,407	164,187	168,496	164,967	164,576	164,166	161,057	160,395	161,537	165,216	166,782	171,414	1,976,200
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
Municipal Securities	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
Other Investments	1,261	1,261	626	1,229	1,273	11,330	546	1,321	738	1,382	1,468	12,936	35,371
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 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)

Executive Management 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
Interest Bearing Checking	25,810	24,570	10,998	41,860	42,852	41,574	41,277	35,066	41,433	48,248	43,231	41,570	438,489
Money Market Accounts	1,720	1,581	1,760	1,783	1,980	4,029	6,875	9,553	15,625	23,196	21,792	52,987	142,881
Premium Money Market Accounts	2,830	3,757	5,251	6,435	9,747	10,665	11,885	13,118	14,123	20,681	24,163	28,641	151,296
Managed Corporate Funding	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
Public Funds	52,910	59,498	72,935	73,578	77,302	69,189	67,466	63,786	58,431	57,215	52,426	57,122	761,858
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
1 to 6 Month C.D.'s	362	359	336	363	425	691	775	771	747	877	858	779	7,343
7 to 12 Month C.D.'s	1,038	1,010	1,176	1,256	1,189	1,828	2,146	2,321	2,513	2,859	2,622	2,948	22,906
13 to 24 Month C.D.'s	1,617	1,374	1,602	1,567	1,401	1,519	1,706	1,697	1,807	1,956	1,985	2,337	20,568
25 to 60 Month C.D.'s	2,318	2,085	2,382	2,481	2,215	3,059	3,361	3,349	3,368	4,064	3,869	3,785	36,336
\$100,000 and Greater C.D.'s	21,071	19,609	23,519	23,595	27,143	27,454	30,302	31,918	31,377	32,681	33,570	36,347	338,586
Public Funds Certificates	26,853	24,871	29,249	28,434	32,908	34,032	36,847	38,922	39,689	42,071	40,895	44,239	419,010
I.R.A.'s	5,117	4,645	5,199	5,370	6,268	7,027	8,178	9,850	8,476	9,134	9,559	10,695	89,518
U.S. Sterling Capital C.D.'s	7,191	6,284	6,643	6,084	6,298	5,587	5,710	5,768	5,206	4,576	4,595	5,052	68,994
QwickRate.com	380	2,573	3,824	8,827	21,404	20,470	22,532	42,013	43,592	51,527	45,935	47,182	310,259
Finance 500	61,487	55,905	62,001	59,246	64,018	57,912	65,225	72,470	69,373	75,480	92,856	98,932	834,905
C.D. Portfolio Funding	5,308	4,795	5,308	1,808	7,007	6,781	7,007	7,007	7,007	8,918	8,630	8,918	78,494
Other C.D.'s	5,401	4,879	5,262	4,988	5,464	6,384	7,553	7,812	7,639	7,954	8,037	9,112	80,485
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
Overnight 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 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

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Indices

Executive Management 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