

## Your Bill nk Boil rd of Directors Reports For the Month of November 2016 Meeting Dill te: December 17, 2016

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### Your Bill nk Boill rd of Directors Reports For the Month of November 2016 Meeting Dill te: December 17, 2016

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#### Sample of Board Meeting Minutes Name of Organization

(Board Meeting Minutes: Month Day, Year) (time and location)

#### **Board Members:**

Present: Bhata Bhatacharia, Jon White Bear, Douglas Carver, Elizabeth Drucker, Pat

Kyumoto, Jack Porter, Mary Rifkin and Leslie Zevon

Absent: Melissa Johnson Quorum present? Yes

Others Present:

Exec. Director: Sheila Swanson

Other: Susan Johns, Consulting Accountant

#### **Proceedings:**

- · Meeting called to order at 7:00 p.m. by Chair, Elizabeth Drucker
- · (Last month's) meeting minutes were amended and approved
- · Chief Executive's Report:
- Recommends that if we not able to find a new facility by the end of this month, the organization should stay where in the current location over the winter. After brief discussion, Board agreed.
- Staff member, Jackson Browne, and Swanson attended the National Practitioner's Network meeting in Atlanta last month and gave a brief extemporaneous presentation. Both are invited back next year to give a longer presentation about our organization. After brief discussion, Board congratulated Swanson and asked her to pass on their congratulations to Browne as well.
- Drucker asserts that our organization must ensure its name is associated with whatever materials are distributed at that practitioner's meeting next year. The organization should generate revenues where possible from the materials, too.
- Swanson mentioned that staff member, Sheila Anderson's husband is ill and in the hospital. MOTION to send a gift to Anderson's husband, expressing the organization's sympathy and support; seconded and passed.
- · Finance Committee report provided by Chair, Elizabeth Drucker:
- Drucker explained that consultant, Susan Johns, reviewed the organization's bookkeeping procedures and found them to be satisfactory, in preparation for the upcoming yearly financial audit. Funds recommends that our company ensure the auditor provides a management letter along with the audit financial report.
- · Drucker reviewed highlights, trends and issues from the balance sheet, income statement and cash flow statement. Issues include that high accounts receivables require Finance Committee attention to policies and procedures to ensure our organization receives more payments on time. After brief discussion of the issues and suggestions about how to ensure receiving payments on time, MOTION to accept financial

statements; seconded and passed.

- · Board Development Committee's report provided by Chair, Douglas Carver:
- Carver reminded the Board of the scheduled retreat coming up in three months, and provided a drafted retreat schedule for board review. MOTION to accept the retreat agenda; seconded and passed.
- Carver presented members with a draft of the reworded By-laws paragraph that would allow members to conduct actions over electronic mail. Carver suggested review and a resolution to change the By-laws accordingly. Kyumoto suggested that Swanson first seek legal counsel to verify if the proposed change is consistent with state statute. Swanson agreed to accept this action and notify members of the outcome in the next Board meeting.
- · Other business:
- Porter noted that he was working with staff member, Jacob Smith, to help develop an information management systems plan, and that two weeks ago he (Porter) had mailed members three resumes from consultants to help with the plan. In the mailing, Porter asked members for their opinions to help select a consultant. Porter asked members for their opinions. (NOTE: Zevon noted that she was also a computer consultant and was concerned about conflict of interest in her Board role regarding this selection, and asked to be ABSTAINED from this selection. Members agreed.) The majority of members agreed on Lease-or-Buy Consultants. MOTION to use Lease-or-Buy Consultants; seconded and passed.
- Swanson announced that she had recently hired a new secretary, Karla Writewell.
- · Assessment of the Meeting:
- Kyumoto noted that the past three meetings have run over the intended two-hour time slot by half an hour. He asked members to be more mindful and focused during discussions, and suggested that the Board Development Chair take an action to identify solutions to this issue. Chair, Carver, agreed.
- · Meeting adjourned at 9:30 p.m.
- · Minutes submitted by Secretary, Bhata Bhatacharia

## PERFORMANCE RATIOS FOR THE MONTH OF NOVEMBER 2016

		New 40	0-4.40	Oh ⊟e er e	% Ch == ===	Nov 16	Nov 15	VTD Ch == ==	YTD %
	[]	Nov 16	Oct 16	<u>Ch</u> □nge	Ch⊡nge	YTD	YTD	YTD Ch nge	<u>Ch</u> <u>Ch</u> <u>Ch</u> <u>Ch</u> <u>Ch</u> <u>Ch</u> <u>Ch</u> <u>Ch</u>
	INTEREST MARGIN ANALYSIS:								
1	Yield on Earning Asset	5.48%	5.96%	-0.48%	-8.05%	6.48%	8.52%	-2.04%	-23.97%
2	Cost to Fund Earning Asset	3.03%	3.05%	-0.02%	-0.60%	3.46%	4.38%	-0.92%	-20.99%
3	Net Interest Margin (NIM)	2.45%	2.91%	-0.46%	-15.86%	3.02%	4.14%	-1.12%	-27.13%
	PERCENT OF EARNING ASSETS:								
4	Interest Income	5.14%	5.60%	-0.46%	-8.27%	6.17%	8.26%	-2.09%	-25.28%
5	Interest Expense	2.84%	2.87%	-0.02%	-0.84%	3.30%	4.25%	-0.95%	-22.35%
6	Net Int Income	2.30%	2.74%	-0.44%	-16.06%	2.88%	4.02%	-1.14%	-28.37%
7	Non-interest Income	0.06%	0.07%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%
8	Non-interest Expense	1.80%	2.35%	-0.55%	-23.54%	2.17%	1.71%	0.47%	27.52%
9	Loan Loss Provision	0.02%	0.50%	-0.48%	0.00%	0.24%	0.32%	-0.08%	0.00%
10	Pre-Tax Income	0.54%	-0.05%	0.59%	0.00%	0.52%	2.06%	-1.53%	-74.57%
11	Net Inc to Avg Assets (ROA)	0.36%	-0.05%	0.41%	0.00%	0.35%	1.34%	-0.99%	-73.70%
12	Net Inc to Avg Equity (ROE)	3.07%	-0.40%	3.47%	0.00%	2.82%	11.65%	-8.83%	-75.82%
	EFFECIENCY RATIO CALCULATION:								
13	Net Int Income to Avg Assets	2.30%	2.74%	-0.44%	-16.06%	2.88%	4.02%	-1.14%	-28.37%
14	Non-int Income to Avg Assets	0.06%	0.07%	0.00%	0.00%	0.06%	0.06%	0.00%	0.00%
15	Sal & Ben to Assets	1.04%	1.14%	-0.10%	-9.00%	1.18%	0.88%	0.30%	0.00%
16	Occupancy to Assets	0.27%	0.28%	-0.01%	0.00%	0.30%	0.26%	0.04%	0.00%
17	Other Exp to Assets	0.49%	0.93%	-0.44%	0.00%	0.70%	0.57%	0.13%	0.00%
18	Total Overhead to Assets	1.80%	2.35%	-0.55%	-23.54%	2.17%	1.71%	0.47%	27.52%
19	Net Overhead to Assets (23-18)	1.77%	2.32%	-0.55%	-23.67%	2.14%	1.68%	0.46%	27.41%
20	Efficiency Ratio (23/19)	77.40%	84.99%	-7.60%	-8.94%	74.75%	42.20%	32.55%	77.13%
	BALANCE SHEET RATIOS:								
21	Earning Asset to Assets (Avg)	95.04%	95.77%	-0.73%	-0.76%	95.72%	95.95%	-0.23%	-0.24%
22	Earning Asset to Assets (Act)	94.51%	95.79%	-1.28%	-1.34%	94.51%	88.51%	6.00%	6.78%
23	Int-Bearing Funds to Assets (Avg)	81.99%	81.48%	0.51%	0.62%	80.31%	81.30%	-0.99%	-1.22%
24	, -,	82.02%	82.03%	-0.01%	-0.01%	82.02%	81.02%	1.00%	1.24%
25	• ,	1.04%	1.00%	0.05%	4.78%	1.06%	0.90%	0.16%	0.00%
26	Net Loans to Assets	90.62%	92.39%	-1.77%	-1.91%	92.25%	92.46%	-0.21%	-0.23%
27	Net Loans to Deposits	124.51%	132.24%	-7.73%	-5.84%	121.18%	106.83%	14.35%	13.44%
28	Net Loans to Int. Bear. Liab's	110.53%	113.39%	-2.85%	-2.52%	114.86%	113.72%	1.14%	1.00%
29	Int-Bearing to Total Deps	91.84%	91.05%	0.79%	0.87%	91.33%	92.50%	-1.17%	-1.26%

### PERFORMANCE RATIOS FOR THE MONTH OF NOVEMBER 2016

Non-Int Bearing to Total Deps

			%	Nov 16	Nov 15		YTD %
Nov 16	Oct 16	Ch⊡nge	Ch⊡nge	YTD	YTD	YTD Ch □nge	Ch⊡nge
8.16%	8.95%	-0.79%	-8.84%	8.67%	7.50%	1.17%	15.56%

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# 13 MONTH PERFORMANCE RATIOS FOR THE MONTH OF NOVEMBER 2016

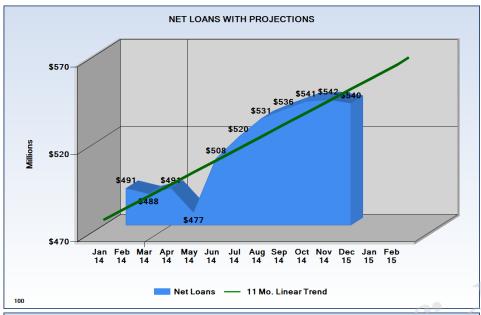
		Nov 16	Oct 16	Sep 16	Aug 16	Jul 16	Jun 16	M□y 16	Apr 16	M□r 16	Feb 16	J⊡n 16	Dec 15	Nov 15
	INTEREST MARGIN ANALYSIS:													
1	Yield on Earning Asset	5.48%	5.96%	6.17%	6.19%	6.34%	6.11%	6.28%	7.65%	6.77%	6.53%	7.90%	7.59%	7.65%
2	Cost to Fund Earning Asset	3.03%	3.05%	3.23%	3.25%	3.27%	3.34%	3.50%	3.57%	3.76%	3.99%	4.15%	4.20%	4.28%
3	Net Interest Margin (NIM)	2.45%	2.91%	2.94%	2.93%	3.07%	2.77%	2.79%	4.08%	3.01%	2.54%	3.75%	3.39%	3.37%
	PERCENT OF EARNING ASSETS:													
4	Interest Income	5.14%	5.60%	5.81%	5.87%	5.98%	5.79%	5.97%	7.42%	6.56%	6.35%	7.68%	7.40%	7.46%
5	Interest Expense	2.84%	2.87%	3.04%	3.09%	3.08%	3.16%	3.32%	3.46%	3.65%	3.88%	4.03%	4.10%	4.18%
6	Net Int Income	2.30%	2.74%	2.77%	2.78%	2.90%	2.62%	2.65%	3.96%	2.91%	2.47%	3.65%	3.30%	3.29%
7	Non-interest Income	0.06%	0.07%	0.06% 2.06%	0.06%	0.06% 2.47%	0.06% 2.67%	0.06%	0.06%	0.05%	0.05%	0.05% 1.54%	0.07%	0.07%
8 9	Non-interest Expense Loan Loss Provision	1.80% 0.02%	2.35% 0.50%	0.00%	2.39% 0.00%	0.36%	2.67% 0.10%	2.30% 0.52%	1.69% 0.00%	2.54% 0.57%	2.11% 0.00%	0.55%	1.59% 0.35%	1.86% 0.19%
10	Pre-Tax Income	0.54%	-0.05%	0.00%	0.45%	0.30 %	-0.09%	-0.11%	2.33%	-0.14%	0.41%	1.61%	1.43%	1.32%
11	Net Inc to Avg Assets (ROA)	0.36%	-0.05%	0.52%	0.45%	0.09%	-0.12%	-0.13%	1.70%	-0.17%	0.26%	1.04%	0.92%	0.85%
12	Net Inc to Avg Equity (ROE)	3.07%	-0.40%	4.33%	3.72%	0.77%	-0.95%	-1.00%	12.66%	-1.27%	1.99%	8.31%	7.61%	7.02%
	EFFECIENCY RATIO CALCULATION:													
13	Net Int Income to Avg Assets	2.30%	2.74%	2.77%	2.78%	2.90%	2.62%	2.65%	3.96%	2.91%	2.47%	3.65%	3.30%	3.29%
14		0.06%	0.07%	0.06%	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.07%	0.07%
15	Sal & Ben to Assets	1.04%	1.14%	1.16%	1.24%	1.25%	1.43%	1.28%	1.25%	1.15%	1.05%	1.01%	0.61%	0.79%
16	Occupancy to Assets	0.27%	0.28%	0.29%	0.31%	0.31%	0.32%	0.31%	0.31%	0.32%	0.31%	0.25%	0.01%	0.75%
17	Other Exp to Assets	0.49%	0.93%	0.61%	0.84%	0.91%	0.92%	0.71%	0.13%	1.07%	0.76%	0.27%	0.78%	0.81%
18	Total Overhead to Assets	1.80%	2.35%	2.06%	2.39%	2.47%	2.67%	2.30%	1.69%	2.54%	2.11%	1.54%	1.59%	1.86%
4.0	N 4 0 1 1 4 4 4 4 (00 40)	4 ==0/	0.000/	2 2221	0.000	0.440/	0.040/	0.070/	4.050/	0.500/	0.000/	4 = 40/	4.500/	4.040/
19	Net Overhead to Assets (23-18)	1.77%	2.32%	2.03%	2.36%	2.44%	2.64%	2.27%	1.65%	2.50%	2.08%	1.51%	1.56%	1.81%
20	Efficiency Ratio (23/19)	77.40%	84.99%	73.44%	84.99%	84.34%	100.69%	85.65%	42.25%	86.15%	84.34%	41.79%	47.76%	55.75%
	BALANCE SHEET RATIOS:													
21	Earning Asset to Assets (Avg)	95.04%	95.77%	95.70%	96.27%	96.41%	96.33%	96.45%	97.66%	97.77%	94.72%	91.08%	90.27%	91.31%
22		94.51%	95.79%	94.83%	95.90%	96.11%	96.47%	96.29%	96.68%	97.92%	97.03%	92.85%	90.75%	88.51%
23	Int-Bearing Funds to Assets (Avg)	81.99%	81.48%	81.21%	80.87%	80.80%	79.79%	78.89%	78.70%	78.82%	79.76%	80.53%	80.52%	80.96%
24	Int-Bearing Funds to Assets (Act)	82.02%	82.03%	80.80%	80.95%	81.72%	80.99%	79.54%	79.14%	78.12%	78.96%	80.29%	80.36%	81.02%
25	RFLL to Gross Loans	1.04%	1.00%	1.01%	1.03%	1.09%	1.11%	1.12%	1.13%	1.08%	1.07%	1.03%	1.00%	0.98%
26	Net Loans to Assets	90.62%	92.39%	92.23%	92.93%	92.52%	92.67%	92.98%	94.00%	94.74%	91.77%	88.24%	85.87%	86.01%
27	Net Loans to Deposits	124.51%	132.24%	131.72%	124.93%	135.89%	130.95%	122.40%	116.90%	111.91%	106.30%	101.66%	98.49%	98.62%
28	Net Loans to Int. Bear. Liab's	110.53%	113.39%	113.58%	114.91%	114.50%	116.14%	117.85%	119.45%	120.20%	115.06%	109.58%	106.65%	106.24%
29 30	Int-Bearing to Total Deps	91.84% 8.16%	91.05% 8.95%	90.81% 9.19%	91.05% 8.95%	90.73% 9.27%	90.10% 9.90%	90.65% 9.35%	91.02% 8.98%	91.74% 8.26%	92.38% 7.62%	92.77% 7.23%	92.35% 7.65%	92.82% 7.18%
30	Non-Int Bearing to Total Deps	0.10%	0.93%	9.1970	0.95%	9.2170	9.90%	9.33%	0.90%	0.2070	1.02%	1.2370	1.05%	1.1070

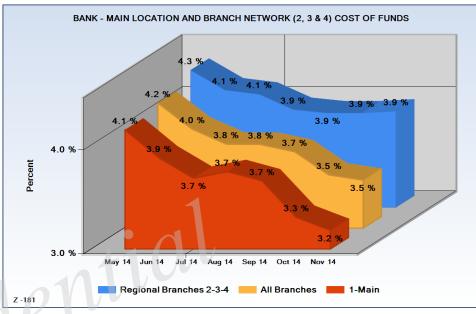
### MARGIN ANALYSIS WITH CHARTS FOR THE MONTH OF NOVEMBER 2016

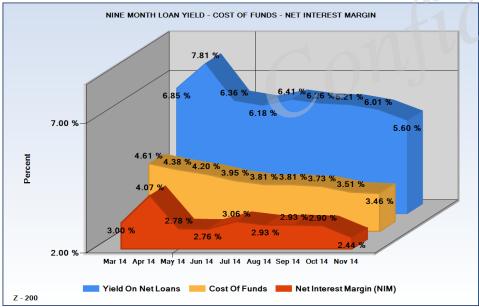
(00	0)												
		Aver⊡	je Yield ⊡r	nd R⊡te	Effect on (	Oper⊡ting I	E⊡rnings	Av	er⊑ge Func	ls	Interest	Income/Ex	xpense
		Nov 16	Oct 16	Ch⊡nge	Volume	R⊡te	D⊡ys	Nov 08	Oct 08	Ch⊡nge	Nov 08	Oct 08	Ch⊡nge
	EARNING ASSETS												
1	Due From Time	100.00%	100.00%				\$0				\$0	\$0	\$0
2	Yield on US Treasury												
3	Government Agencies	3.39%	4.32%	-0.93%	\$11	-\$3	\$0	\$8,026	\$3,896	\$4,130	\$23	\$14	\$9
4	CRA Funds	4.41%	4.24%	0.17%		\$0	\$0	\$390	\$390		\$1	\$1	\$0
_	Tax Free Securities	0.000/	0.400/	0.400/	•			45.000	4000	<b>#</b> 4.000	<b>A</b> 4	•	•
5	Fed Funds Sold	0.32%	0.48%	-0.16%	\$1	\$0	\$0	\$5,286	\$380	\$4,906	\$1	\$0	\$1
	Debentures	4.040/	F 700/	0.700/	<b>#</b> 4	<b>Ф</b> 7.Е	<b>#40</b>	<b>#445 700</b>	<b>0445 477</b>	<b></b>	<b>#466</b>	<b>Ф</b> Е.Е.7	<b></b>
6 7	Commercial Loans Consumer Loans	4.91% 6.08%	5.70% 6.45%	-0.79% -0.37%	\$1 \$3	-\$75	-\$18	\$115,728	\$115,477	\$251	\$466 \$17	\$557	-\$92
, 8	Real Estate Loans	5.79%	6.43%	-0.37% -0.34%	აა \$1	-\$1 -\$104	\$0 -\$62	\$3,486 \$370,144	\$2,836 \$369,884	\$650 \$261	۳۱ <i>۲</i> \$1,757	\$15 \$1,921	\$2 -\$165
0	Real Estate Loans	5.79%	0.1370	-0.34%	φι	-φ10 <del>4</del>	-\$02	φ370,1 <del>44</del>	<b></b> Ф309,004	<b>Φ201</b>	Φ1,737	Φ1,921	<b>-</b> φ105
9	TOTAL	5.48%	5.96%	-0.48%	\$32	-\$218	-\$90	\$561,326	\$554,266	\$7,060	\$2,520	\$2,796	-\$276
	EARNING ASSETS											. ,	
	INTEREST BEARING LIAB	_					4.6						
10	NOW Accounts	2.11%	2.07%	0.05%	\$0	\$0	\$0	\$6,062	\$5,829	\$233	\$10	\$10	\$0
11	Money Market	3.74%	3.75%	-0.01%	\$20	-\$1	-\$13	\$132,860	\$126,425	\$6,435	\$407	\$402	\$5
12		1.00%	1.00%	0.00%	\$0	\$0	\$0	\$2,042	\$2,147	-\$105	\$2	\$2	\$0
13		4.09%	4.09%	0.00%	\$18	\$0	-\$5	\$46,104	\$40,648	\$5,456	\$155	\$141	\$14
14	020	4.20%	4.21%	-0.01%	\$44	-\$1	-\$10	\$95,302	\$82,648	\$12,654	\$328	\$295	\$33
15	Brokered Deposits Fed Funds Purchased	4.07% 0.45%	4.18% 1.07%	-0.11% -0.62%	\$1 \$0	-\$11	-\$13	\$117,304	\$117,019	\$284 - <mark>\$916</mark>	\$392	\$415 \$1	-\$23 -\$1
16 17				-0.52%	-\$15	-\$1 -\$45	\$0 ¢5	\$191	\$1,107		\$0 ¢101	\$167	-\$1 -\$66
17	FHLB Borrowings	1.36%	1.89%	-0.53%	-\$15	-\$45	-\$5	\$90,394	\$104,195	-\$13,800	\$101	\$107	-900
18		3.47%	3.52%	-0.05%	\$29	-\$20	-\$46	\$490,322	\$480,015	\$10,307	\$1,395	\$1,432	-\$37
	BEARING LIABILITIES												
19	NET INTEREST MARGIN	2.45%	2.91%	-0.46%	\$14	-\$209	-\$44	\$561,326	\$554,266	\$7,060	\$1,125	\$1,365	-\$239
20	NET INTEREST SPREAD	2.01%	2.44%	-0.43%	•	•	•	\$71,004	\$74,251	-\$3,247	\$1,125	\$1,365	-\$239



#### EARNINGS CHARTS FOR THE MONTH OF NOVEMBER 2014







These three ch□rts support the prior report -M□rgin An□ysis.

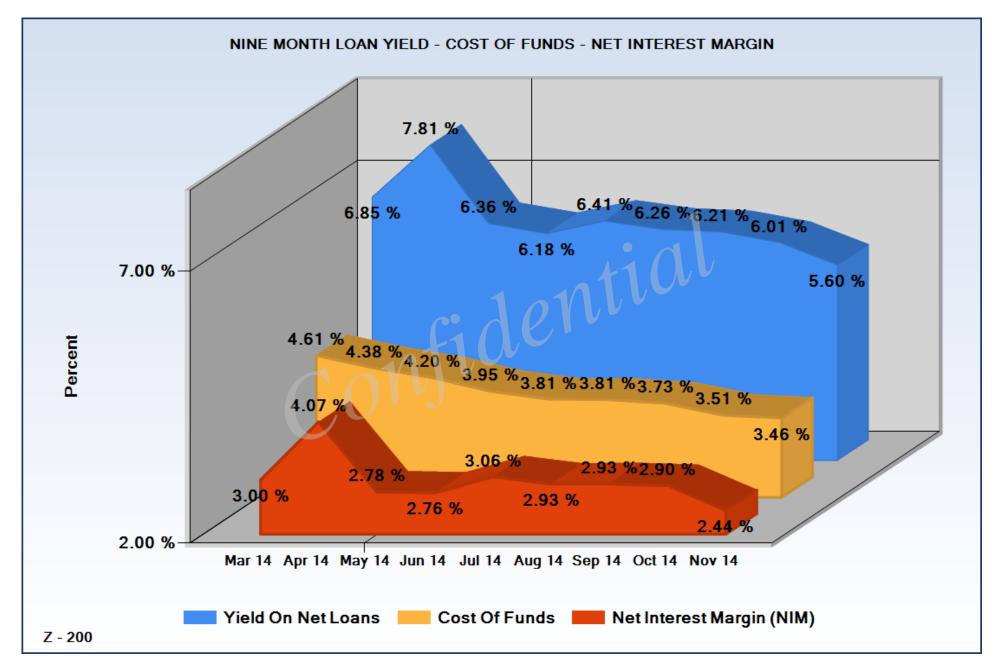
These comments c n be s det il s the sp ce on the p ge.

This re c n be used for comments or nnottions nd will st v with the reports nd charts v long v needed.

They □re e□sly ch□nged.

Noted R Sh nnon June 2015

## LOAN YIELD - COST OF FUNDS - NET INTEREST MARGIN AS OF NOVEMBER 30, 2014



# BANKS ROE AND ROA & OTHER KEY RATIOS FOR THE MONTH OF NOVEMBER 2016

NOV 16

OCT 16

### Key R Iios

		140 / 10	001 10	1 6/11	WILDIEAN	140 / 13	140 / 10	00110	I L/XIN	IIDILAN	140 / 13
		ACTUAL	ACTUAL	MTD	VARIANCE	ACTUAL	YTD	YTD	YTD	VARIANCE	YTD
1	Return On Assets	0.36%	-0.05%	1.21%	-0.85%	0.85%	0.35%	0.35%	1.18%	-0.82%	1.34%
2	Return on Equity	3.07%	-0.40%	10.31%	-7.24%	7.02%	2.82%	2.79%	9.68%	-6.86%	11.65%
3	Capital Ratio	11.64%	11.82%	11.71%	-0.07%	11.99%	12.45%	12.53%	12.16%	0.29%	12.02%
4	Loan Provision to Gross Loans	1.04%	1.00%	1.00%	0.04%	0.98%	1.06%	1.06%	1.01%	0.05%	1.00%
5	Gross Loans to Deposits	125.83%	133.57%	116.07%	9.75%	99.60%	122.48%	122.14%	109.44%	13.04%	99.73%
6	DDA to Total Deposits	8.16%	8.95%	8.27%	-0.10%	7.18%	8.67%	8.72%	7.91%	0.76%	7.04%
7	Time to Total Deposits	91.84%	91.05%	91.73%	0.10%	92.82%	91.33%	91.28%	92.09%	-0.76%	92.96%
8	Brokered Deposits to Total	26.95%	28.43%	28.21%	-1.26%	34.76%	33.02%	33.64%	30.11%	2.92%	34.85%

MTD PLAN

NOV 15

NOV 16

OCT 16

YTD PLAN

NOV 15



## TOTAL DEPOSITS AND LOANS WITH PROJECTIONS FOR THE MONTH OF NOVEMBER 2016

### Tot ☐ Deposits by Br ☐nch

Branch	Accounts	Cur Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
001 1-Main	2,442	\$329,304,991.99	3.251%	1,968	\$36,322,758.15	474	\$292,982,233.84
002 2-West	1,560	\$69,484,947.83	3.372%	1,305	\$23,206,456.25	255	\$46,278,491.58
003 3-North	1,090	\$70,004,776.94	3.767%	790	\$21,015,421.90	300	\$48,989,355.04
004 4-South	2,051	\$144,644,400.33	3.830%	1,467	\$42,870,298.43	584	\$101,774,101.90
	7,143	\$613,439,117.09	3.460%	5,530	\$123,414,934.73	1,613	\$490,024,182.36

Tot ☐ Lo ☐ns ☐nd Deposits with 3 Month Projections

#### Tot ☐ Lo ☐ns by Br ☐nch

Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	<b>% 90+</b>
001 1-Main	718	\$651,087,930.31	5.360%	\$18,159,072.70	2.8%	\$1,877,528.19	0.3%	\$3,853,580.07	0.6%
002 2-West	96	\$32,018,120.29	5.323%	\$1,096,674.72	3.4%				
003 3-North	2	\$16,454.94	7.797%						
004 4-South	43	<u>\$15,902,831.56</u>	4.969%	<u>\$86,977.77</u>	0.5%	<del> </del>		<del></del>	
	859	\$699,025,337.1	5.349%	\$19,342,725.19	2.8%	\$1,877,528.19	0.3%	\$3,853,580.07	0.6%

# INCOME STATEMENT FOR THE MONTH OF NOVEMBER 2016

	N□me	NOVEMBER 2016	OCTOBER 2016	\$ VARIANCE	PERCENTAGE VARIANCE
		2010	2010	VARIANCE	VARIANCE
	INCOME				
1 2	Fed Fund Interest US Treasuries	\$1,405.74	\$151.04	\$1,254.69	830.68%
3	Due From Time	\$20.30	\$58.78	-\$38.48	-65.46%
4	US Gov't Agencies	\$22,698.17	\$14,026.67	\$8,671.50	61.82%
5	CRA Fund	\$1,407.69	\$1,398.16	\$9.53	0.68%
6	FHLB Interest	\$20.30	\$58.78	-\$38.48	-65.46%
7	Commercial Loans	\$465,614.10	\$557,285.35	-\$91,671.25	-16.45%
8	Consumer Loans	\$17,380.97	\$15,490.12	\$1,890.85	12.21%
9	Real Estate Loans	\$1,756,550.57	\$1,921,256.29	-\$164,705.72	-8.57%
10	Interest Commercial	\$453,180.03	\$511,807.02	-\$58,626.98	-11.45%
11 12	Fees Commercial Interest Commercial Parts Sold	\$12,434.07	\$45,478.33	-\$33,044.26	-72.66%
13	Energy Loans	\$254,456.26	\$286,354.36	-\$31,898.10	-11.14%
14	Interest Consumer	\$17,105.43	\$15,292.90	\$1,812.53	11.85%
15 16	Consumer Participation Sold Fees Consumer				
17	Late Fees	\$275.54	\$197.22	\$78.32	39.71%
18	Interest Real Estate	\$1,298,061.64	\$1,398,280.10	-\$100,218.47	-7.17%
19	Fees Real Estate	\$50,506.39	\$68,762.31	-\$18,255.92	-26.55%
20	Interest Real Estate Part Sold	-\$19,957.86	-\$21,179.18	\$1,221.32	5.77%
21	1 4 Residential	\$82,025.22	\$89,208.99	-\$7,183.77	-8.05%
22	Interest Interim	\$346,059.55	\$384,486.56	-\$38,427.01	-9.99%
23	Fees Interim	\$5,435.72	\$7,488.16	-\$2,052.44	-27.41%
24	Interest Interim Part Sold	-\$5,580.09	-\$5,790.66	\$210.57	3.64%
25	(-) TOTAL LOAN INCOME	\$2,494,001.91	\$2,780,386.12	-\$286,384.21	-10.30%
26	TOTAL INTEREST INCOME	\$2,519,958.95	\$2,796,236.51	-\$276,277.56	-9.88%
27	Non Interest Income	\$30,503.25	\$32,763.97	-\$2,260.72	-6.90%
28	TOTAL INCOME	\$12,434.07	\$45,478.33	-\$33,044.26	-72.66%
	EXPENSE				
	INTEREST EXPENSE				
29	NOW Account Interest	\$10,499.90	\$10,200.01	\$299.89	2.94%
30	MMS Interest	\$407,247.29	\$401,904.09	\$5,343.20	1.33%
31	Savings Interest	\$1,674.78	\$1,822.29	-\$147.51	-8.09%
32	CD's -100M	\$154,576.01	\$140,832.37	\$13,743.64	9.76%
33	CD's +100M	\$327,918.55	\$294,571.62	\$33,346.93	11.32%
34		\$391,687.12	\$414,623.67	-\$22,936.55	-5.53%
35	Fed Funds Purchased	\$70.56	\$1,000.64	-\$930.08	-92.95%
	FHLB Advances	\$100,869.70	\$166,560.14	-\$65,690.44	-39.44%
37	TOTAL INTEREST EXPENSE	\$1,394,543.92	\$1,431,514.83	-\$36,970.91	-2.58%
38	NET INTEREST INCOME	\$1,125,415.03	\$1,364,721.68	-\$239,306.65	-17.54%

# INCOME STATEMENT FOR THE MONTH OF NOVEMBER 2016

New			NOVEMBER	OCTOBER	\$	PERCENTAGE
1 Salaries and Benefits         \$508,973.50         \$569,291.44         \$60.317.95         -10,60%           2 Occupancy Expense         \$133,041.05         \$138,422.06         \$5.381.01         3.89%           3 Provision for Loan Loss         \$8,182.22         \$247,804.44         \$239,622.22         .96,70%           4 Stationary & Supply         \$6,688.67         \$10,317.91         \$3,369.24         .35.17%           5 Postage & Couriers         \$8,019.34         \$19,048.37         \$2,165.26         11,37%           6 Postage & Couriers         \$26,400.61         \$28,246.78         \$2,165.26         11,37%           7 Data Processings         \$21,213.63         \$19,048.37         \$2,165.26         11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,846.17         10.08%           9 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         -75,27%           10 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         -75,27%           11 Public Relations         \$11,000.26         \$26,315.43         \$14,415.17         54.78%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           15 ATM Expense         \$1,081.08         \$13,68		N□me	2016			VARIANCE
2 Occupancy Expense         \$133,041.05         \$138,422.02         \$247,804.44         \$5239622.22         -96.70%           4 Stationary & Supply         \$6,688.67         \$10,317.91         \$3,629.24         -35.17%           5 Telephone         \$13,012.44         \$12,646.57         \$3,629.24         -35.17%           6 Postage & Couriers         \$8,019.34         \$9,108.21         \$1,088.87         \$1,95%           7 Data Processings         \$21,213.63         \$19,048.37         \$2,266.26         \$11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,286.17         \$10,08%           9 Advertising & Public Relations         \$31,23.22         \$103,542.00         \$65,418.68         63,18%           10 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         75,27%           11 Public Relations         \$11,900.26         \$26,315.43         \$14,415.17         \$4,78%           12 Other Promotional         \$1,900.26         \$26,315.43         \$14,415.17         \$4,78%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         \$3,42%           15 ATM Expense         \$5,781.02         \$5,985.65         \$2204.63         \$3,42%           15 Atm Expense         \$19,500.81 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>						
3P Provision for Loan Loss         \$8,182.22         \$96,70%           4 Stationary & Supply         \$6,688.67         \$10,317.91         \$3,629.24         36,177.91           5 Telephone         \$13,012.44         \$12,646.57         \$365.87         2.89%           6 Postage & Couriers         \$8,019.34         \$91,048.27         \$2,165.26         11,37%           7 Data Processings         \$21,213.63         \$19,048.37         \$2,165.26         11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,286.17         10.08%           9 Advertising & Public Relations         \$38,123.32         \$103,542.00         -\$65,418.68         -63.18%           10 Advertising & Public Relations         \$16,557.11         \$13,252.67         \$3,104.44         23,42%           11 Public Relations         \$11,900.26         \$22,315.22         -\$21,248.81         -75.27%           11 Public Relations         \$11,900.26         \$22,815.43         -\$14,415.17         -54.78%           12 Other Promotional         \$11,900.26         \$22,815.43         -\$14,415.17         -54.78%           13 Gifts and Donations         \$11,900.26         \$22,815.23         \$55.742.38           15 ATM Expense         \$5,781.02         \$5,985.65         \$24,435.74		Salaries and Benefits				
4 Stationary & Supply         \$6,688.67         \$10,317.91         \$36,29.24         -35,17%           5 Telephone         \$13,012.44         \$12,646.57         \$365.87         2.89%           6 Postage & Couriers         \$8,019.34         \$9,108.21         \$18,088.87         11,95%           7 Data Processings         \$21,213.63         \$19,048.37         \$2,165.26         11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,284.61         10,08%           9 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         -75,27%           11 Public Relations         \$16,357.11         \$13,252.67         \$3,104.44         23,42%           12 Other Promotional         \$100,000         \$10,357.42         \$3,104.44         23,42%           14 Business Development/Meals         \$2,883.24         \$35,742.38         -\$14,415.17         -\$4.78%           15 ATM Expense         \$5,781.02         \$5,955.65         \$204.63         -3,42%           15 Loan and Collections Expense         \$19,540.81         \$130,191.39         \$155,732.20         -114.35%           17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3,348.77         \$3,682			\$133,041.05	\$138,422.06		
5 Telephone         \$13,012.44         \$12,646.57         \$36.87         2.89%           6 Postage & Couriers         \$8,019.34         \$9,108.21         \$1,088.87         -11,95%           7 Data Processings         \$21,213.63         \$19,048.37         \$2,165.26         11,37%           8 Outside Services         \$25,400.01         \$28,246.78         \$2,2846.17         10,088           9 Advertising & Public Relations         \$36,982.71         \$28,231.52         \$21,248.81         -75.27%           10 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         -75.27%           11 Public Relations         \$11,900.26         \$26,315.43         \$14,415.17         -54.78%           12 Other Promotional         \$11,900.26         \$26,315.43         \$14,415.17         -54.78%           14 Businesse Development/Meals         \$2,883.24         \$35.742.38         \$31,415.17         -54.78%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           16 Loan and Collections Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3,348.77			\$8,182.22	\$247,804.44	-\$239,622.22	-96.70%
6 Postage & Couriers         \$8,019,34         \$9,108.21         \$1,088.87         -11,195%           7 Data Processings         \$22,161.63         \$19,048.37         \$2,166.26         \$11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,246.17         -10.08%           9 Advertising & Public Relations         \$36,982,71         \$28,231.52         \$21,248.81         -75.27%           11 Public Relations         \$16,357.11         \$13,252.67         \$3,104.44         23.42%           12 Other Promotional         \$10,002.6         \$26,315.43         -\$14,415.17         -54.78%           13 Gifts and Donations         \$11,900.26         \$26,315.43         -\$14,415.17         -54.78%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           15 ATM Expense         \$5,781.02         \$5,985.65         \$224.83         -3.05%           16 Loan and Collections Expense         \$19,540.81         \$13,681.91         \$9         \$155,732.20         -114.35%           17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3	4	Stationary & Supply	\$6,688.67	\$10,317.91	-\$3,629.24	-35.17%
6 Postage & Couriers         \$8,019,34         \$9,108.21         \$1,088.87         -11,195%           7 Data Processings         \$22,161.63         \$19,048.37         \$2,166.26         \$11,37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,246.17         -10.08%           9 Advertising & Public Relations         \$36,982,71         \$28,231.52         \$21,248.81         -75.27%           11 Public Relations         \$16,357.11         \$13,252.67         \$3,104.44         23.42%           12 Other Promotional         \$10,002.6         \$26,315.43         -\$14,415.17         -54.78%           13 Gifts and Donations         \$11,900.26         \$26,315.43         -\$14,415.17         -54.78%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         -3.42%           15 ATM Expense         \$5,781.02         \$5,985.65         \$224.83         -3.05%           16 Loan and Collections Expense         \$19,540.81         \$13,681.91         \$9         \$155,732.20         -114.35%           17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3	5	Telephone	\$13,012.44	\$12,646.57	\$365.87	2.89%
7 Data Processings         \$21,213.63         \$19,048.37         \$2,165.26         11.37%           8 Outside Services         \$25,400.61         \$28,246.78         \$2,2846.17         -10.08%           9 Advertising & Public Relations         \$38,123.32         \$103,542.00         \$65,418.68         -63.18%           10 Advertising         \$6,982.71         \$28,231.52         \$21,248.81         -75.27%           11 Public Relations         \$11,902.66         \$26,315.43         \$1,4415.17         -54.78%           12 Other Promotional         \$11,900.26         \$26,315.43         \$14,415.17         -54.78%           13 Gifts and Donations         \$11,900.26         \$26,315.43         \$514,415.17         -54.78%           14 Business Development/Meals         \$2883.24         \$35,742.38         \$204.63         -3.42%           15 ATM Expense         \$5,781.02         \$5,985.66         \$204.63         -3.42%           16 Loan and Collections Expense         \$19,540.81         \$136,191.39         \$155,732.20         -114.35%           17 Treasury Managment         \$7,762.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3,348.77         \$3,852.63         \$503.87         -13.08%           19 Director Fees         \$2,10		Postage & Couriers	\$8,019.34	\$9,108.21	-\$1,088.87	-11.95%
8 Outside Services \$25,400.61 \$28,246.78 \$2,846.17 -10.08%   9 Advertising & Public Relations \$38,123.32 \$103,542.00 \$-\$65,418.68 -63.18%   10 Advertising \$6,982.71 \$28.231.52 \$-\$21,248.81 -75.27%   11 Public Relations \$16,357.11 \$13,252.67 \$3,104.44 \$23.42%   12 Other Promotional \$11,900.26 \$26,315.43 \$-\$14,415.17 \$-54.78%   13 Gifts and Donations \$11,900.26 \$26,315.43 \$-\$14,415.17 \$-54.78%   14 Business Development/Meals \$2,883.24 \$35,742.38 \$-\$20.463 \$-3.42%   15 ATM Expense \$5,781.02 \$5,985.65 \$-\$204.63 \$-3.42%   16 Loan and Collections Expense \$19,540.81 \$3136,191.39 \$-\$155,732.20 \$-114,35%   17 Treasury Managment \$7,726.27 \$7,497.92 \$228.35 3.05%   18 Bank Security \$3,348.77 \$3,852.63 \$-\$503.87 \$-13.08%   19 Director Fees \$21,040.00 \$20,260.74 \$779.92 \$228.35 3.05%   20 State Banking Assessment \$5,508.30 \$5,508.30 \$000 0.00%   21 FDIC Assessment \$25,808.30 \$5,508.30 \$000 0.00%   21 FDIC Assessment \$25,808.30 \$5,508.30 \$000 0.00%   21 FDIC Assessment \$6,808.15 \$4,995.86 \$1,844.29 \$73.28%   22 Insurance \$6,800.15 \$4,995.86 \$1,844.29 \$73.28%   23 Meals \$3,270.50 \$2,461.53 \$808.96 \$3,266%   24 Travel \$1,733.04 \$1,929.08 \$1,716.04 \$9.13%   25 Publications & Subscriptions \$7,938.69 \$5,601.25 \$1,797.45 \$2.09%   26 Memberships Dues & Fees \$8,719.41 \$8,343.68 \$375.74 \$4.50%   27 Kitchen Expense \$437.91 \$5,000.27 \$1,753.33 \$3,506.67 \$2.09%   28 Education & Development \$4,702.667 \$1,753.33 \$3,506.67 \$2.00%   29 Employee Recruitment \$4,026.67 \$1,753.33 \$3,506.67 \$2.00%   20 Operating Losses \$748.46 \$9.00.27 \$3.199.80 \$1.759%   20 Goodwill \$1,930.23 \$1,930.			\$21,213.63	\$19,048.37	\$2,165.26	11.37%
9 Advertising & Public Relations \$38,123.32 \$103,542.00 \$.65,418.68 \$-63.18% \$-63.18	8	Outside Services				-10.08%
11 Public Relations   \$16,357.11   \$13,252.67   \$3,104.44   23.42%     20 Other Promotional		Advertising & Public Relations	\$38,123.32			-63.18%
11 Public Relations   \$16,357.11   \$13,252.67   \$3,104.44   23.42%     20 Other Promotional	40	A description of	<b>#0.000.74</b>	<b>#00.004.50</b>	<b>#04.040.04</b>	75.070/
Other Promotional						
Sifts and Donations			\$16,357.11	\$13,252.67	\$3,104.44	23.42%
14         Business Development/Meals         \$2,883.24         \$35,742.38           15         ATM Expense         \$5,781.02         \$5,985.65         -\$204.63         -3.42%           16         Loan and Collections Expense         -\$19,540.81         \$136,191.39         -\$155,732.20         -114.35%           17         Trasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18         Bank Security         \$3,348.77         \$3,852.63         \$503.87         -13.08%           19         Director Fees         \$21,040.00         \$20,260.74         \$779.26         3.85%           20         State Banking Assessment         \$5,508.30         \$5,508.30         \$0.00         0.00%           21         FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           21         Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           23         Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24         Travel         \$1,753.04         \$1,929.08         \$1,760.4         9.13%           25         Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45 <td></td> <td>-</td> <td>\$11 900 26</td> <td>\$26 315 <i>4</i>3</td> <td>-\$1<i>4 4</i>15 17</td> <td>-54 78%</td>		-	\$11 900 26	\$26 315 <i>4</i> 3	-\$1 <i>4 4</i> 15 17	-54 78%
15 ATM Expense         \$5,781.02         \$5,985.65         \$204.63         3.42%           16 Loan and Collections Expense         -\$19,540.81         \$136,191.39         -\$155,732.20         -114.35%           17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3,348.77         \$3,852.63         \$503.87         -13.08%           19 Director Fees         \$21,040.00         \$20,260.74         \$779.26         3.85%           20 State Banking Assessment         \$5,508.30         \$5,508.30         \$0.00         0.00%           21 FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           21 Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           24 Travel         \$1,753.04         \$1,929.08         \$176.04         -9.13%           25 Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26 Memberships Dues & Fees         \$4,719.41         \$3,436.88         \$375.74         4.50%           27 Kitchen Expense         \$437.91         \$702.99         \$265.08         37.71%           28 Education & Development         \$14,026.67         \$17,533.33 <t< td=""><td></td><td></td><td></td><td></td><td>-ψ1,10.17</td><td>-04.7070</td></t<>					-ψ1,10.17	-04.7070
Loan and Collections Expense   -\$19,540.81   \$136,191.39   -\$155,732.20   -114,35%   Treasury Managment   \$7,726.27   \$7,497.92   \$228.35   3.05%   18 Bank Security   \$3,348.77   \$3,3852.63   -\$503.87   -13,08%   19 Director Fees   \$21,040.00   \$20,260.74   \$779.26   3.85%   20 State Banking Assessment   \$5,508.30   \$5,508.30   \$0.00   0.00%   20,260.74   \$779.26   3.85%   20 State Banking Assessment   \$25,826.29   \$25,826.29   \$0.00   0.00%   21 FDIC Assessment   \$25,826.29   \$25,826.29   \$0.00   0.00%   22 Insurance   \$6,860.15   \$4,995.86   \$1,864.29   37,32%   328   3270.50   \$2,461.53   \$808.96   32,286%   24 Travel   \$1,753.04   \$1,929.08   -\$176.04   9.13%   25,000   27 Fullications & Subscriptions   \$1,753.04   \$1,929.08   -\$176.04   9.13%   25,000   27 Fullications & Subscriptions   \$437.91   \$702.99   -\$265.08   3.771%   28 Fees   \$8,719.41   \$8,343.68   \$375.74   4.50%   27 Kitchen Expense   \$437.91   \$702.99   -\$265.08   3.771%   28 Education & Development   \$677.18   \$3,511.25   -\$2,2834.07   -80.71%   29 Employee Recruitment   \$14,026.67   \$17,533.33   -\$3,506.67   -20.00%   30 Operating Losses   \$748.46   \$908.27   -\$159.80   -71.59%   31 Proof Adjustments   \$5,76   \$227.76   \$223.99   86.44%   34 Franchise Tax   \$1,930.23   \$1,9	17	Business Development/weals	Ψ2,000.24	Ψ55,7 42.50		
17 Treasury Managment         \$7,726.27         \$7,497.92         \$228.35         3.05%           18 Bank Security         \$3,348.77         \$3,852.63         -\$503.87         -13.08%           19 Director Fees         \$21,040.00         \$20,260.74         \$779.26         3.85%           20 State Banking Assessment         \$5,508.30         \$5,508.30         \$0.00         0.00%           21 FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           22 Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           23 Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24 Travel         \$1,753.04         \$1,992.90         \$176.04         9.13%           25 Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26 Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27 Kitchen Expense         \$437.91         \$8,343.68         \$375.74         4.50%           28 Education & Development         \$677.18         \$3,511.25         \$2,834.07         80.71%           29 Employee Recruitment         \$14,026.67         \$17,533.33         \$3,506.67	15		\$5,781.02	\$5,985.65		
18 Bank Security         \$3,348.77         \$3,852.63         \$503.87         -13.08%           19 Director Fees         \$21,040.00         \$20,260.74         \$779.26         3.85%           20 State Banking Assessment         \$5,508.30         \$5,508.30         \$0.00         0.00%           21 FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           22 Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24 Travel         \$1,753.04         \$1,929.08         \$176.04         -9.13%           25 Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26 Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27 Kitchen Expense         \$447.91         \$702.99         \$265.08         -37.71%           28 Education & Development         \$677.18         \$3,511.25         \$2,834.07         -80.71%           28 Education & Development         \$14,026.67         \$17,533.33         \$3,506.67         -20.00%           30 Prof Adjustments         \$3,76         \$-67.76         \$23.99	16	Loan and Collections Expense	-\$19,540.81	\$136,191.39	-\$155,732.20	-114.35%
Director Fees   \$21,040.00   \$20,260.74   \$779.26   3.85%	17	Treasury Managment	\$7,726.27	\$7,497.92	\$228.35	3.05%
20         State Banking Assessment         \$5,508.30         \$5,508.30         \$0.00         0.00%           21         FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           21         Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           23         Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24         Travel         \$1,753.04         \$1,929.08         -\$176.04         -9.13%           26         Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26         Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           26         Memberships Dues & Fees         \$437.91         \$702.99         -\$265.08         -37.71%           26         Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28         Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30         Operating Losses         \$748.46	18	Bank Security	\$3,348.77	\$3,852.63	-\$503.87	-13.08%
20 State Banking Assessment         \$5,508.30         \$0,00         0.00%           21 FDIC Assessment         \$25,826.29         \$25,826.29         \$0.00         0.00%           22 Insurance         \$6,860.15         \$4,995.86         \$1,864.29         37.32%           23 Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24 Travel         \$1,753.04         \$1,929.08         -\$176.04         -9.13%           25 Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26 Memberships Dues & Fees         \$8,719.41         \$8.343.68         \$375.74         4.50%           26 Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28 Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29 Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30 Operating Losses         \$748.46         \$908.27         -\$159.80         -17.596           31 Proof Adjustments         \$5.76         -\$27.76         \$23.99         86.44%           32 Ogodwill         \$1,930.23         \$1,930.23         \$1,930.23         \$1,930.23 <td< td=""><td>19</td><td>Director Fees</td><td>\$21,040.00</td><td>\$20,260.74</td><td>\$779.26</td><td>3.85%</td></td<>	19	Director Fees	\$21,040.00	\$20,260.74	\$779.26	3.85%
FDIC Assessment	20	State Banking Assessment	\$5,508.30	\$5,508.30	\$0.00	0.00%
23 Meals         \$3,270.50         \$2,461.53         \$808.96         32.86%           24 Travel         \$1,753.04         \$1,929.08         -\$176.04         -9.13%           25 Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26 Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27 Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28 Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           28 Education & Development         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30 Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31 Proof Adjustments         -\$3.76         -\$27.76         \$23.99         86.44%           32 Goodwill         \$1,930.23 </td <td>21</td> <td></td> <td></td> <td></td> <td>\$0.00</td> <td>0.00%</td>	21				\$0.00	0.00%
24         Travel         \$1,753.04         \$1,929.08         -\$176.04         -9.13%           25         Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26         Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27         Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28         Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30         Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31         Proof Adjustments         -\$3.76         -\$27.76         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$1,930.23         \$1,930.23         \$2,531.66         \$2,050.61         \$6,44%           35         Automobile Expense         \$674.91         \$251.05         \$423.86         168.84%           45         Franchise Tax         \$2,050.61         \$1,742.54         \$308.06         17.68%	22	Insurance	\$6,860.15	\$4,995.86	\$1,864.29	37.32%
24         Travel         \$1,753.04         \$1,929.08         -\$176.04         -9.13%           25         Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26         Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27         Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28         Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30         Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31         Proof Adjustments         -\$3.76         -\$27.76         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$1,930.23         \$1,930.23         \$2,531.66         \$2,050.61         \$6,44%           35         Automobile Expense         \$674.91         \$251.05         \$423.86         168.84%           45         Franchise Tax         \$2,050.61         \$1,742.54         \$308.06         17.68%	23	Meals	\$3,270.50	\$2,461.53	\$808.96	32.86%
25         Publications & Subscriptions         \$7,398.69         \$5,601.25         \$1,797.45         32.09%           26         Memberships Dues & Fees         \$8,771.4         \$8,343.68         \$375.74         4.50%           27         Kitchen Expense         \$437.91         \$702.99         \$265.08         -37.71%           28         Education & Development         \$677.18         \$3,511.25         \$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         \$3,506.67         -20.00%           30         Operating Losses         \$748.6         \$908.27         \$159.80         -17.59%           31         Proof Adjustments         \$3.76         \$27.76         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$23.99         86.44%           34         Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           36         Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36         Automobile Maintenance         \$2,050.61 <t< td=""><td>24</td><td>Travel</td><td></td><td></td><td></td><td></td></t<>	24	Travel				
26         Memberships Dues & Fees         \$8,719.41         \$8,343.68         \$375.74         4.50%           27         Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28         Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30         Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31         Proof Adjustments         \$3.76         \$27.76         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$1,930.23         \$1,930.23           33         Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34         Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           34         Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           36         Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37         Car Allowance/Lease         \$3,189.26	25	Publications & Subscriptions				
27 Kitchen Expense         \$437.91         \$702.99         -\$265.08         -37.71%           28 Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29 Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30 Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31 Proof Adjustments         -\$3.76         -\$27.76         \$23.99         86.44%           32 Goodwill         \$1,930.23         \$1,930.23         \$1,930.23         \$423.86         168.84%           34 Franchise Tax         \$674.91         \$251.05         \$423.86         168.84%           35 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68 <td>26</td> <td></td> <td></td> <td></td> <td></td> <td>4.50%</td>	26					4.50%
28         Education & Development         \$677.18         \$3,511.25         -\$2,834.07         -80.71%           29         Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30         Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31         Proof Adjustments         \$3.76         -\$27.76         \$23.99         86.44%           32         Goodwill         \$1,930.23         \$1,930.23         \$1,930.23           33         Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34         Franchise Tax         ***         **	27					
29 Employee Recruitment         \$14,026.67         \$17,533.33         -\$3,506.67         -20.00%           30 Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31 Proof Adjustments         \$3.76         -\$27.76         \$23.99         86.44%           32 Goodwill         \$1,930.23         \$1,930.23         \$1,930.23           33 Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34 Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13,96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.4						
30 Operating Losses         \$748.46         \$908.27         -\$159.80         -17.59%           31 Proof Adjustments         \$3.76         -\$27.76         \$23.99         86.44%           32 Goodwill         \$1,930.23         \$1,930.23         \$1,930.23           33 Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34 Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           35 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$2,285,534.30         \$1,421,151.21         -\$531,616.91         -						
31 Proof Adjustments         \$3.76         -\$27.76         \$23.99         86.44%           32 Goodwill         \$1,930.23         \$1,930.23         \$423.86         168.84%           34 Franchise Tax         \$2,231.66         \$2,231.66         \$0.00         0.00%           35 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56						
32 Goodwill         \$1,930.23         \$1,930.23           33 Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34 Franchise Tax         35 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$309.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$116.89         \$76.68         \$40.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td></td<>						
33 Misc Other Operating Expense         \$674.91         \$251.05         \$423.86         168.84%           34 Franchise Tax         35 Automobile Depreciations         \$2,231.66         \$2,231.66         \$0.00         0.00%           36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$116.89         \$76.68         \$40.21         52.44%           44 TOTAL EXPENSE         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           45 GROSS INCOME         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07					,	
34 Franchise Tax       \$2,231.66       \$2,231.66       \$0.00       0.00%         35 Automobile Depreciations       \$2,050.61       \$1,742.54       \$308.06       17.68%         36 Automobile Maintenance       \$2,050.61       \$1,742.54       \$308.06       17.68%         37 Car Allowance/Lease       \$7,402.96       \$6,935.41       \$467.56       6.74%         38 Correspondent Bank Fees       \$3,189.26       \$2,798.69       \$390.57       13.96%         39 PC Network Maintenance       \$12,129.43       \$12,099.17       \$30.27       0.25%         40 Web Page Expense       \$3,575.50       \$3,575.62       -\$0.12       0.00%         41 Teller Differences       \$116.89       \$76.68       \$40.21       52.44%         42 State Income Tax       \$116.89       \$76.68       \$40.21       52.44%         44 TOTAL EXPENSE       \$889,534.30       \$1,421,151.21       -\$531,616.91       -37.41%         44 TOTAL EXPENSE       \$2,284,078.22       \$2,852,666.04       -\$568,587.82       -19.93%         45 GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46 FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07					\$423.86	168.84%
36 Automobile Maintenance         \$2,050.61         \$1,742.54         \$308.06         17.68%           37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07		Franchise Tax	711 111	,	¥ .==	
37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07	35	Automobile Depreciations	\$2,231.66	\$2,231.66	\$0.00	0.00%
37 Car Allowance/Lease         \$7,402.96         \$6,935.41         \$467.56         6.74%           38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07			\$2,050.61	\$1,742.54		17.68%
38 Correspondent Bank Fees         \$3,189.26         \$2,798.69         \$390.57         13.96%           39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07	37	Car Allowance/Lease				
39 PC Network Maintenance         \$12,129.43         \$12,099.17         \$30.27         0.25%           40 Web Page Expense         \$3,575.50         \$3,575.62         -\$0.12         0.00%           41 Teller Differences         \$116.89         \$76.68         \$40.21         52.44%           42 State Income Tax         \$889,534.30         \$1,421,151.21         -\$531,616.91         -37.41%           44 TOTAL EXPENSE         \$2,284,078.22         \$2,852,666.04         -\$568,587.82         -19.93%           45 GROSS INCOME         \$266,383.97         -\$23,665.56         \$290,049.53         1,225.62%           46 FEDERAL INCOME TAX         \$90,394.07         \$90,394.07         \$90,394.07	38	Correspondent Bank Fees				13.96%
40 Web Page Expense       \$3,575.50       \$3,575.62       -\$0.12       0.00%         41 Teller Differences       \$116.89       \$76.68       \$40.21       52.44%         42 State Income Tax       ***       ***       -\$531,616.91       -37.41%         43 TOTAL NON INTEREST EXPENSE       \$889,534.30       \$1,421,151.21       -\$531,616.91       -37.41%         44 TOTAL EXPENSE       \$2,284,078.22       \$2,852,666.04       -\$568,587.82       -19.93%         45 GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46 FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07	39		040 400 40	A40.000.47		
41 Teller Differences       \$116.89       \$76.68       \$40.21       52.44%         42 State Income Tax       \$889,534.30       \$1,421,151.21       -\$531,616.91       -37.41%         44 TOTAL EXPENSE       \$2,284,078.22       \$2,852,666.04       -\$568,587.82       -19.93%         45 GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46 FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07	40	Web Page Expense				
42 State Income Tax       \$889,534.30       \$1,421,151.21       -\$531,616.91       -37.41%         43 TOTAL NON INTEREST EXPENSE       \$889,534.30       \$1,421,151.21       -\$531,616.91       -37.41%         44 TOTAL EXPENSE       \$2,284,078.22       \$2,852,666.04       -\$568,587.82       -19.93%         45 GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46 FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07	41					
44       TOTAL EXPENSE       \$2,284,078.22       \$2,852,666.04       -\$568,587.82       -19.93%         45       GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46       FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07	42	State Income Tax				
45       GROSS INCOME       \$266,383.97       -\$23,665.56       \$290,049.53       1,225.62%         46       FEDERAL INCOME TAX       \$90,394.07       \$90,394.07       \$90,394.07	43	TOTAL NON INTEREST EXPENSE	\$889,534.30	\$1,421,151.21	-\$531,616.91	-37.41%
46 FEDERAL INCOME TAX \$90,394.07 \$90,394.07	44	TOTAL EXPENSE	\$2,284,078.22	\$2,852,666.04	-\$568,587.82	-19.93%
	45	GROSS INCOME	\$266,383.97	-\$23,665.56	\$290,049.53	1,225.62%
47 NET INCOME (LOSS) \$175,989.90 -\$23,665.56 \$199,655.46 843.65%	46	FEDERAL INCOME TAX	\$90,394.07		\$90,394.07	
	47	NET INCOME (LOSS)	\$175,989.90	-\$23,665.56	\$199,655.46	<u>843.65%</u>

### EFFICIENCY RATIOS WITH CHART FOR THE MONTH OF NOVEMBER 2016

		Nov 16	Oct 16	Change	% Change	YTD 2016	YTD 2015	YTD ChangeYTI	<mark>) % Chang</mark> e
	EFFECIENCY RATIO CALCULAT	TION:							
1	Net Int Income to Avg Assets	2.30%	2.74%	-0.44%	-16.06%	2.30%	3.29%	-0.99%	-30.17%
2	Non-int Income to Avg Assets	0.06%	0.07%	0.00%		0.06%	0.07%	-0.01%	
3 4 5	Sal & Ben to Assets Occupancy to Assets Other Exp to Assets	1.04% 0.27% 0.49%	1.14% 0.28% 0.93%	-0.10% -0.01% -0.44%	-9.00%	1.04% 0.27% 0.49%	0.79% 0.26% 0.81%	0.25% 0.01% -0.32%	
6	Total Overhead to Assets	1.80%	2.35%	-0.55%	-23.54%	1.80%	1.86%	-0.06%	-3.23%
7	Net Overhead to Assets	1.77%	2.32%	-0.55%	-23.67%	1.77%	1.81%	-0.04%	-2.34%
8	Efficiency Ratio	77.40%	84.99%	-7.60%	-8.94%	77.40%	55.75%	21.65%	38.83%



# INCOME STATEMENT COMPARISONS WITH 18 MONTH CHART FOR THE MONTH OF NOVEMBER 2016

		NOV 16 MTD	OCT 16 MTD	PLAN MTD	MTD PLAN \$ VARIANCE	NOV 15 MTD	NOV 16 YTD	OCT 16 YTD	PLAN YTD	YTD PLAN \$ VARIANCE	NOV 15 YTD
	INCOME										
1	Fed Fund Interest	\$1,406	\$151	00.540	<b>#0.500</b>	\$148,118	\$188,378	\$186,972	<b>\$00.405</b>	<b>\$00.007</b>	\$500,542
3	Due From Time US Treasuries	\$20	\$59	\$3,543	-\$3,523	\$4,058	\$17,808	\$17,788	\$38,495	-\$20,687	\$54,273
4	US Gov't Agencies	\$22,698	\$14,027	\$14,611	\$8,087	\$66,856	\$162,965	\$140,267	\$161,209	\$1,756	\$217,800
5 6	CRA Fund FHLB Interest	\$1,408 \$20	\$1,398 \$59	\$1,377	\$31 \$20	\$1,417 \$348	\$15,326 \$3,526	\$13,918 \$3,505	\$15,330	-\$4 \$3,526	\$15,631 \$10,504
7	Commercial Loans	\$465,614	\$557,285	\$1,127,257	-\$661,643	\$785,347	\$6,972,165	\$6,506,550	\$10,636,354	-\$3,664,189	\$10,537,510
8 9	Consumer Loans Real Estate Loans	\$17,381 \$1,756,551	\$15,490 \$1,921,256	\$17,173 \$3,009,008	\$208 -\$1,252,458	\$13,893 \$2,445,482	\$161,029 \$22,928,829	\$143,648 \$21,172,279	\$176,540 \$30,700,530	-\$15,511 -\$7,771,701	\$223,163 \$27,259,146
10 11	TOTAL LOAN INCOME TOTAL INTEREST INCOME	\$2,494,002 \$2,519,959	\$2,780,386 \$2,796,237	\$4,153,438 \$4,173,554	-\$1,659,437 -\$1,653,595	\$3,244,722 \$3,465,170	\$31,001,098 \$31,404,761	\$28,507,096 \$28,884,803	\$41,513,424 \$42,242,678	-\$10,512,326 -\$10,837,917	\$38,019,819 \$38,837,364
12		\$30,503	\$32,764	\$31,170	-\$1,055,595 -\$667	\$33,676	\$297,985	\$267,482	\$342,874	-\$10,837,917 -\$44,889	\$298,559
13	TOTAL INCOME	\$2,550,462	\$2,829,000	\$4,204,725	-\$1,654,262	\$3,498,846	\$31,702,747	\$29,152,285	\$42,585,553	-\$10,882,806	\$39,135,923
	EXPENSE										
	INTEREST EXPENSE										
14		\$10,500	\$10,200	\$9,908	\$592	\$8,838	\$82,353	\$71,853	\$98,290	-\$15,937	\$81,894
15 16		\$407,247 \$1,675	\$401,904 \$1,822	\$246,491 \$4,007	\$160,756 -\$2,332	\$224,517 \$4,135	\$2,691,179 \$22.836	\$2,283,932 \$21.161	\$2,629,702 \$42.489	\$61,477 -\$19.653	\$1,571,011 \$50,195
17	CD's -100M	\$154,576	\$140,832	\$396,061	-\$241,485	\$348,086	\$2,284,315	\$2,129,739	\$4,128,754	-\$1,844,438	\$3,420,900
18 19		\$327,919 \$391,687	\$294,572 \$414,624	\$664,506 \$604,955	-\$336,587 -\$213,268	\$605,346 \$747,656	\$4,393,750 \$6,111,484	\$4,065,831 \$5,719,797	\$7,096,140 \$7,004,830	-\$2,702,390 -\$893.346	\$8,235,962 \$6,281,543
20	Fed Funds Purchased	\$71	\$1,001	\$45,154	-\$45,084	\$53	\$63,714	\$63,643	\$180,557	-\$116,843	\$86,273
21 22	FHLB Advances Tot□ interest expense	\$100,870 \$1,394,544	\$166,560 \$1,431,515	\$79,809 \$2,050,891	\$21,061 -\$656,347	\$1,938,632	\$1,119,934 \$16,769,565	\$1,019,064 \$15,375,021	\$124,829 \$21,305,590	\$995,105 -\$4,536,026	\$228,175 \$19,955,954
23	NET INTEREST INCOME	\$1,125,415	\$1,364,722	\$2,122,663	-\$997,248	\$1,526,539	\$14,635,197	\$13,509,782	\$20,937,088	-\$6,301,891	\$18,881,410

# INCOME STATEMENT COMPARISONS WITH 18 MONTH CHART FOR THE MONTH OF NOVEMBER 2016

		NOV 16 MTD	OCT 16 MTD	PLAN MTD	MTD PLAN \$ VARIANCE	NOV 15 MTD	NOV 16 YTD	OCT 16 YTD	PLAN YTD	YTD PLAN \$ VARIANCE	NOV 15 YTD
1 2 3 4 5 6 7 8 9	NON INTEREST EXPENSE Salaries and Benefits Occupancy Expense Provision for Loan Loss Stationary & Supply Telephone Postage & Couriers Data Processings Outside Services Advertising & Public Relations	\$508,973 \$133,041 \$8,182 \$6,689 \$13,012 \$8,019 \$21,214 \$25,401 \$38,123	\$569,291 \$138,422 \$247,804 \$10,318 \$12,647 \$9,108 \$19,048 \$28,247 \$103,542	\$514,311 \$140,267 \$155,852 \$11,104 \$12,858 \$10,910 \$23,378 \$35,067 \$58,444	-\$5,338 -\$7,226 -\$147,670 -\$4,416 \$155 -\$2,890 -\$2,164 -\$9,666 -\$20,321	\$366,037 \$121,469 \$86,498 \$6,532 \$9,314 \$11,881 \$18,313 \$67,111 \$92,975	\$6,010,701 \$1,511,139 \$1,214,086 \$113,425 \$140,082 \$99,521 \$259,389 \$319,791 \$713,243	\$5,501,728 \$1,378,098 \$1,205,904 \$106,736 \$127,069 \$91,502 \$238,175 \$294,391 \$675,120	\$5,540,533 \$1,496,178 \$1,246,815 \$122,149 \$141,436 \$112,993 \$233,778 \$455,867 \$642,889	\$470,168 \$14,961 -\$32,729 -\$8,724 -\$1,354 -\$13,471 \$25,611 -\$136,075 \$70,354	\$4,123,136 \$1,224,735 \$1,502,957 \$105,456 \$133,389 \$93,460 \$181,997 \$363,624 \$548,911
10 11 12 13 14	Public Relations Other Promotional Gifts and Donations	\$6,983 \$16,357 \$11,900 \$2,883	\$28,232 \$13,253 \$26,315 \$35,742			\$47,833 \$7,373 \$13,551 \$24,217	\$196,533 \$144,238 \$257,419 \$115,053	\$189,550 \$127,881 \$245,519 \$112,170			\$181,113 \$72,288 \$16,583 \$157,782 \$121,145
15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33	Treasury Managment Bank Security Director Fees State Banking Assessment FDIC Assessment Insurance Meals Travel Publications & Subscriptions Memberships Dues & Fees Kitchen Expense Education & Development Employee Recruitment Operating Losses Proof Adjustments Goodwill	\$5,781 -\$19,541 \$7,726 \$33,349 \$21,040 \$5,508 \$25,826 \$6,860 \$3,270 \$1,753 \$7,399 \$8,719 \$438 \$677 \$14,027 \$748 -\$4 \$1,930 \$675	\$5,986 \$136,191 \$7,498 \$3,853 \$20,261 \$5,508 \$25,826 \$4,996 \$2,462 \$1,929 \$5,601 \$8,344 \$703 \$3,511 \$17,533 \$908 \$908 \$1,930 \$251	\$7,793 \$3,896 \$5,844 \$2,727 \$25,326 \$6,234 \$30,586 \$5,065 \$78 \$78 \$1,948 \$6,624 \$740 \$1,948 \$5,844 \$78 \$1,930 \$779	-\$2,012 -\$23,437 \$1,882 \$621 -\$4,286 -\$726 -\$4,760 \$1,795 \$3,193 \$1,675 \$5,451 \$2,096 -\$302 -\$1,271 \$8,182 \$671 -\$12	\$2,251 \$40,497 \$7,651 \$3,454 \$22,988 \$5,350 \$25,490 \$4,407 \$3,675 \$442 \$4,697 \$1,185 \$4,435 \$5,515 \$60 \$9 \$1,930 \$100	\$57,008 \$115,857 \$73,682 \$36,073 \$243,129 \$51,110 \$324,822 \$55,116 \$40,162 \$38,312 \$29,421 \$66,899 \$7,892 \$25,840 \$330,625 \$42,610 \$21 \$21,232 \$32,050	\$51,227 \$135,398 \$65,955 \$32,725 \$222,089 \$45,601 \$298,996 \$48,256 \$36,891 \$36,559 \$22,022 \$58,179 \$7,454 \$25,163 \$316,599 \$41,862 \$41,862 \$24 \$19,302 \$31,375	\$78,705 \$148,059 \$54,938 \$30,001 \$278,585 \$63,899 \$312,483 \$47,924 \$857 \$857 \$21,430 \$72,861 \$8,143 \$21,430 \$64,289 \$857 \$86 \$21,232 \$8,572	-\$21,697 -\$32,203 \$18,744 \$6,072 -\$35,456 -\$12,790 \$12,340 \$7,192 \$39,305 \$37,455 \$7,991 -\$5,962 -\$251 \$4,410 \$266,336 \$41,753 -\$65 \$0 \$23,478	\$33,577 \$135,043 \$46,869 \$14,913 \$243,129 \$43,381 \$144,759 \$41,634 \$301 \$14,690 \$21,701 \$56,110 \$7,573 \$20,572 \$62,778 \$11,069 \$21,232 \$1,519
34 35 36 37 38 39 40 41 42 43	Franchise Tax Automobile Depreciations Automobile Maintenance Car Allowance/Lease Correspondent Bank Fees PC Network Maintenance Web Page Expense Teller Differences State Income Tax TOTAL NON INTEREST EXPE	\$2,232 \$2,051 \$7,403 \$3,189 \$12,129 \$3,575 \$117 \$889,534 \$2,284,078	\$2,232 \$1,743 \$6,935 \$2,799 \$12,099 \$3,576 \$77 \$1,421,151 \$2,852,666	\$8,572 \$3,117 \$2,727 \$4,286 \$2,727 \$8,572 \$6,624 \$19 \$1,106,363 \$3,157,254	-\$8,572 -\$885 -\$677 \$3,117 \$462 \$3,558 -\$3,048 \$97 -\$216,828 -\$873,176	\$7,456 \$1,994 \$2,568 \$2,961 \$1,221 \$12,996 \$5,755 -\$78 \$15,196 \$949,138 \$2,887,769	\$31,580 \$25,847 \$63,042 \$27,503 \$115,362 \$37,345 \$550 \$93,098 \$12,274,467 \$29,044,032	\$29,348 \$23,796 \$55,639 \$24,314 \$103,232 \$33,770 \$433 \$93,098 \$11,384,933 \$26,759,954	\$89,827 \$34,287 \$30,001 \$47,145 \$30,001 \$94,290 \$70,523 \$214 \$11,624,135 \$32,929,726	-\$89,827 -\$2,708 -\$4,155 \$15,897 -\$2,498 \$21,071 -\$33,178 \$336 \$93,098 \$650,332 -\$3,885,694	\$61,416 \$21,937 \$23,100 \$40,210 \$12,956 \$97,919 \$62,415 -\$628 \$185,900 \$9,517,865 \$29,473,819
45		\$266,384	-\$23,666	\$1,047,471	-\$781,087	\$611,077	\$2,658,715	\$2,392,331	\$9,655,827	-\$6,997,112	\$9,662,104

## INCOME STATEMENT COMPARISONS WITH 18 MONTH CHART FOR THE MONTH OF NOVEMBER 2016

		NOV 16	OCT 16	PLAN	MTD PLAN \$	NOV 15	NOV 16	OCT 16	PLAN	YTD PLAN \$	NOV 15
		MTD	MTD	MTD	VARIANCE	MTD	YTD	YTD	YTD	VARIANCE	YTD
1	FEDERAL INCOME TAX	\$90,394		\$356,139	-\$265,745	\$217,803	\$865,617	\$775,223	\$3,282,980	-\$2,417,363	\$3,361,165
2	NET INCOME (LOSS)	\$175,990	-\$23,666	\$691,332	-\$515,342	\$393,274	\$1,793,098	\$1,617,108	\$6,372,847	-\$4,579,749	\$6,300,939

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## BALANCE SHEET AS OF NOVEMBER 30, 2016

		NOVEMBER	OCTOBER	DOLLAR	PERCENT
		2016	2016	VARIANCE	VARIANCE
	ASSETS				
1	Currency & Coin	\$735,400	\$768,310	-\$32,910	-4.28%
2	Cash Collections	<b>04.405.074</b>	<b>#0.700.000</b>	<b>#700.000</b>	40.040/
3 4	Due From Banks - Demand Due From Time	\$4,435,071	\$3,706,983	\$728,089	19.64%
5	TOTAL CASH AND DUE FROM BANKS	\$5,170,471	\$4,475,293	\$695,178	15.53%
6	U.S. Treasury Securities	ψο, 17 ο, 47 1	ψ+,+10,200	ψ030,170	10.0070
7	U.S. Government Agencies	\$10,129,188	\$3,896,296	\$6,232,892	159.97%
	Tax Free Securities	. , ,	. , ,	. , ,	
8	CRA Funds	\$389,630	\$389,630		
9	FHLB Stock	\$4,713,583	\$4,713,583		
	Fed Funds Sold	\$8,570,235	<b>0.1.1.</b> 770.010	\$8,570,235	4.070/
11	Commercial Loans	\$116,342,101	\$114,772,018	\$1,570,082	1.37%
12 13		\$3,459,355	\$3,524,772	-\$65,417	-1.86% 0.21%
14		\$370,461,708 \$29,629	\$369,695,501 \$125,059	\$766,207 -\$95,431	-76.31%
15		\$545,408,569	\$547,451,925	-\$2,043,357	-0.37%
16	Loss Reserve	-\$5,720,561	-\$5,712,379	-φ2,0 <del>4</del> 3,337 -\$8,182	-0.14%
17	Net Lo⊡ns	\$539,688,008	\$541,739,547	-\$2,051,539	-0.38%
18		\$514,095,427	\$497,116,860	\$16,978,568	3.42%
19		\$9,746,141	\$9,797,837	-\$51,696	-0.53%
20	Other Assets	\$20,240,143	<u>\$20,441,733</u>	-\$201,590	-0.99%
21	TOTAL ASSETS	\$598,647,399	\$585,453,919	\$13,193,480	2.25%
					' <u> </u>
	LIABILITIES				
22		\$35,436,424	\$33,386,716	\$2,049,708	6.14%
23		\$5,577,877	\$5,804,874	-\$226,997	-3.91%
24	Money Market Savings	\$136,642,651	\$129,296,858	\$7,345,794	5.68%
25		\$2,070,771	\$2,112,987	-\$42,217	-2.00%
26 27		\$47,890,775	\$36,990,476	\$10,900,299	29.47% 34.14%
28	Brokered CD's	\$107,014,764 \$117,274,619	\$79,780,126 \$117,274,619	\$27,234,638	34.14%
29		\$8,300,236	\$6,098,324	\$2,201,913	36.11%
30		\$460,208,117	\$410,744,980	\$49,463,137	12.04%
31		ψ 100,200,111	\$1,574,627	-\$1,574,627	-100.00%
	FHLB Borrowings	\$66,237,035	\$101,303,701	-\$35,066,666	-34.62%
33	Other liabilities	\$2,128,371	\$1,932,725	\$195,646	10.12%
34	TOTAL LIABILITIES	\$528,573,523	\$515,556,033	\$13,017,490	2.52%
	EQUITY.				
	EQUITY				
٥.	Onner on stock	<b>#407.550</b>	<b>\$407.550</b>		
35	Common stock	\$467,556	\$467,556 \$70,034,111		
36 37	Surplus Dividends Paid	\$70,034,111 -\$2,220,889	\$70,034,111 -\$2,220,889		
38	Undivided Profits	-ψ∠,∠∠υ,υυθ	-ψ2,220,009		
39	Current Earnings	\$1,793,098	\$1,617,108	\$175,990	10.88%
40	TOTAL EQUITY	\$70,073,876	\$69,897,886	\$175,990	0.25%
41	TOTAL LIABILITIES AND EQUITY	\$598,647,399	\$585,453,919	\$13,193,480	2.25%

## BALANCE SHEET COMPARISONS AS OF NOVEMBER 30, 2016

		NOV 16 MTD AVG	OCT 16 MTD AVG	PLAN MTD AVG	PLAN MTD \$VARIANCE	NOV 15 MTD AVG	NOV 16 YTD AVG	OCT 16 YTD AVG	PLAN YTD AVG	PLAN YTD \$VARIANCE	NOV 15 YTD AVG
	ASSETS										
1 2 3	Total Cash & Due From Due From Time U.S. Treasury Securities	\$7,657,236	\$5,229,340	\$6,623,704 \$963,944	\$1,033,533 -\$963,944	\$4,396,018 \$909,553	\$5,482,565 \$540,384	\$5,268,663 \$593,537	\$5,934,732 \$940,541	-\$452,167 -\$400,157	\$5,150,069 \$889,111
4	U.S. Government Agencies Tax Free Securities Debentures	\$8,026,131	\$3,896,296	\$3,896,296	\$4,129,835	\$19,341,054	\$4,266,132	\$3,896,296	\$3,896,296	\$369,836	\$6,589,322
5	CRA Funds	\$389,630	\$389,630	\$389,630	<b>A.</b> 400.040	\$389,630	\$389,630	\$389,630	\$389,630	*** ****	\$389,630
6	FHLB Stock	\$4,713,583 \$5,285,785	\$5,093,372 \$380,120	\$276,637	\$4,436,946 \$5,285,785	\$277,027	\$2,905,289 \$6,274,892	\$2,727,424 \$6,372,181	\$276,904 \$13,348,476	\$2,628,385	\$671,419 \$11,212,827
8	Fed Funds Sold Commercial Loans	\$5,265,765 \$115,727,735	\$360,120 \$115,476,694	\$167,540,736	\$5,285,785 -\$51,813,001	\$39,985,269 \$119,560,437	\$122,772,686	\$123,465,633	\$13,346,476	-\$7,073,584 -\$19,892,984	\$11,212,827
9	Consumer Loans	\$3,486,036	\$2,836,220	\$2,513,111	\$972,925	\$2,067,670	\$2,486,718	\$2,388,424	\$2,317,425	\$169,293	\$2,781,527
10		\$370,138,856	\$369,799,267	\$448,074,061	-\$77,935,205	\$368,853,707	\$374,602,282	\$375,041,308	\$410,832,489	-\$36,230,207	\$344,036,122
11		\$59,619	\$139,863	\$38,963	\$20,656	\$213,801	-\$224,304	-\$252,231	\$32,401	-\$256,705	\$61,566
12		\$547,683,903	\$549,739,780	\$618,166,871	-\$70,482,967	\$490,695,615	\$518,064,126	\$515,150,705	\$555,847,986	-\$37,783,860	\$479,176,877
13		-\$5,712,652	-\$5,472,568	-\$6,181,474	\$468,822	-\$4,818,273	-\$5,500,313	-\$5,479,428	-\$5,618,841	\$118,528	-\$4,330,551
14	Net Lo⊡ns	\$541,971,252	\$544,267,212	\$611,985,397	-\$70,014,145	\$485,877,342	\$512,563,813	\$509,671,278	\$550,229,145	-\$37,665,333	\$474,846,326
15	TOTAL EARNING ASSETS	\$566,099,032	\$559,499,197	\$623,693,377	-\$57,594,345	\$551,598,146	\$532,440,453	\$529,129,773	\$574,699,833	-\$42,259,380	\$498,929,186
16	-	\$30,005,953	\$29,852,784	\$15,585,185	\$14,420,768	\$13,737,234	\$23,220,811	\$22,553,421	\$14,923,037	\$8,297,774	\$13,836,290
17	TOTAL ASSETS	\$598,049,569	\$589,108,754	\$639,720,791	-\$41,671,222	\$564,913,124	\$555,643,516	\$551,472,429	\$589,938,762	-\$34,295,246	\$513,584,994
	LIABILITIES										
18	Demand Deposits	\$35,529,521	\$36,851,048	\$44,028,147	-\$8,498,626	\$35,351,887	\$36,670,579	\$36,782,814	\$40,188,287	-\$3,517,708	\$33,346,794
19		\$6,062,038	\$5,829,144	\$7,013,333	-\$951,295	\$5,489,620	\$6,269,361	\$6,289,754	\$6,282,248	-\$12,887	\$4,608,707
20		\$132,860,273	\$126,425,116	\$69,451,479	\$63,408,794	\$63,056,516	\$82,369,345	\$77,403,024	\$66,622,461	\$15,746,884	\$41,813,432
21		\$2,041,909	\$2,146,713	\$2,756,630	-\$714,721	\$2,530,928	\$2,392,538	\$2,427,026	\$2,639,399	-\$246,861	\$2,796,419
	CD -100M	\$46,104,313	\$40,648,327	\$98,381,479	-\$52,277,166	\$77,041,750	\$51,344,148	\$51,859,542	\$88,488,919	-\$37,144,771	\$67,304,967
23	- ' '	\$95,301,768	\$82,647,972	\$160,722,217	-\$65,420,449	\$137,982,680	\$104,305,304	\$105,190,898	\$150,766,078	-\$46,460,774	\$167,670,823
24 25		\$117,303,966 \$435,266,542	\$117,019,484 \$411.564.710	\$150,210,010 \$532,563,295	-\$32,906,044 -\$97,296,753	\$171,246,899 \$492,690,433	\$139,679,314 \$422,982,218	\$141,880,167 \$421,773,924	\$152,909,735 \$507,897,127	-\$13,230,422 -\$84,914,909	\$126,942,835 \$444,504,774
26		\$190,821	\$1,106,810	\$11,688,889	-\$11,498,068	\$492,090,433	\$3,068,426	\$3,351,469	\$3,653,187	-\$584,762	\$1,718,838
27		\$90,394,071	\$104,194,501	\$15,968,970	\$74,425,101		\$56,867,315	\$53,569,601	\$1,951,885	\$54,915,430	\$4,668,556
28	S .	\$2,191,998	\$2,221,408	\$4,604,643	-\$2,412,644	\$4,057,782	\$3,148,282	\$3,242,343	\$4,695,644	-\$1,547,362	\$3,569,939
29		\$528,043,433	\$519,087,429	\$564,825,797	-\$36,782,364	\$496,748,215	\$486,066,241	\$481,937,337	\$518,197,843	-\$32,131,602	\$454,462,107
	EQUITY	V		, , , , , , ,	, , , , , , , , , , , , , , , , , , , ,	, , , , ,	,,,	V = 7== 7==	, , , , , , ,	<b>V</b> 2	<b>V</b> 2 , 2 , 2
30	Common stock	\$467,556	\$467,556	\$467,556		\$467,556	\$467,556	\$467,556	\$467,556		\$467,556
31		\$70,034,111	\$70,034,111	\$68,399,479	\$1,634,632	\$63,289,541	\$70,034,111	\$70,034,111	\$68,163,049	\$1,871,061	\$55,622,993
32	Dividends Paid	-\$2,220,889	-\$2,220,889		-\$2,220,889	-\$1,831,259	-\$2,063,874	-\$2,048,430		-\$2,063,874	-\$257,692
33											\$0
34	- 3	\$1,725,359	\$1,740,547	\$6,027,960	-\$4,302,601	\$6,239,071	\$1,139,482	\$1,081,855	\$3,110,313	-\$1,970,831	\$3,290,030
35	TOTAL EQUITY	\$70,006,136	\$70,021,325	\$74,894,995	-\$4,888,859	\$68,164,909	\$69,577,275	\$69,535,092	\$71,740,918	-\$2,163,644	\$59,122,887
36	TOTAL LIABILITIES & EQUITY	\$598,049,569	\$589,108,754	\$639,720,791	-\$41,671,222	\$564,913,124	\$555,643,516	\$551,472,429	\$589,938,762	-\$34,295,246	\$513,584,994

### CORE DEPOSIT RECAP FOR THE 11 MONTHS ENDING NOVEMBER 2016

J	□nι	ı□ry	- J	une

Juliu y - Julie												
	J⊡n 16	%	Feb 16	%	M⊡r 16	%	Apr 16	%	M⊡y 16	%	Jun 16	%
Demand Deposits	33,991	7.2%	36,514	8.2%	40,534	9.2%	32,929	8.2%	38,997	9.8%	34,032	9.0%
NOW Accounts	6,452	1.4%	6,013	1.3%	6,072	1.4%	6,190	1.5%	6,000	1.5%	6,179	1.6%
Money Market	64,044	13.6%	56,617	12.7%	59,965	13.6%	57,980	14.5%	59,366	14.9%	65,898	17.3%
Savings	2,568	0.5%	2,448	0.5%	2,846	0.6%	2,807	0.7%	2,229	0.6%	2,869	0.8%
CD -100M (Inc IRA)	70,917	15.0%	59,542	13.3%	55,957	12.7%	53,148	13.3%	49,694	12.5%	49,262	13.0%
Tot□ Core Deposits	177,972		161,133		165,374		153,054		156,287		158,242	
CD +100M (Inc IRA)	127,572	27.1%	119,970	26.8%	114,301	26.0%	110,717	27.7%	106,632	26.8%	104,212	27.4%
Brokered CD's	165,728	35.2%	165,844	37.1%	160,028	36.4%	135,641	34.0%	135,641	34.0%	117,627	30.9%
Tot□ Non-Core	293,301		285,814		274,329		246,358	61.7%	242,273		221,839	
Tot□ Deposits	471,273		446,947		439,704		399,411		398,559	100.0%	380,080	
July - December												
			Jul 16	%	Aug 16	%	Sep 16	%	Oct 16	%	Nov 16	%
Demand Deposits			32,933	7.7%	38,382	9.0%	41,915	10.0%	33,387	8.1%	35,436	7.7%
NOW Accounts			6,895	1.6%	6,531	1.5%	5,768	1.4%	5,805	1.4%	5,578	1.2%
Money Market			83,148	19.6%	108,893	25.4%	118,693	28.4%	129,297	31.5%	136,643	29.7%
Savings			2,305	0.5%	2,232	0.5%	2,241	0.5%	2,113	0.5%	2,071	0.4%
CD -100M (Inc IRA)			44,080	10.4%	38,317	8.9%	39,845	9.5%	40,822	9.9%	52,094	11.3%
Tot□ Core Deposits			169,361		194,355		208,462		211,424		231,822	
CD +100M (Inc IRA)			95,278	22.4%	83,706	19.5%	81,212	19.4%	82,047	20.0%	111,111	24.1%
Brokered CD's			160,453	37.7%	150,256	35.1%	128,588	30.7%	117,275	28.6%	117,275	25.5%
Tot□ Non-Core			255,731		233,962		209,800		199,321		228,385	
Tot□ Deposits			425,091		428,317		418,262		410,745		460,207	

# NET INTEREST MARGIN & KEY RATIOS FOR THE MONTH OF NOVEMBER 2016

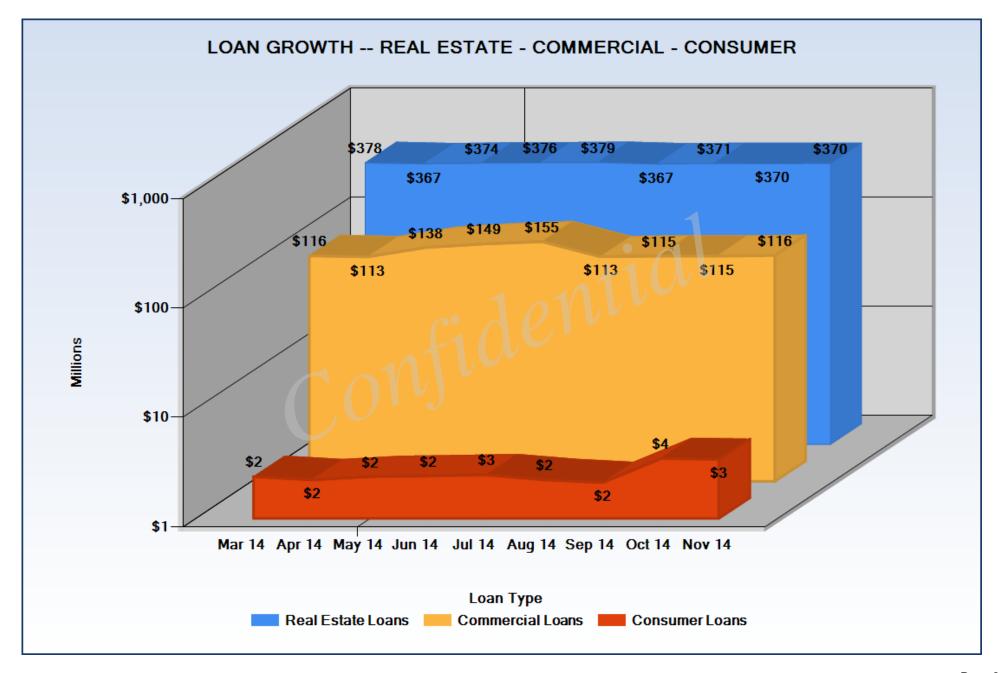
### Net Interest M□rgin An □ysis

		NOV 16 ACTUAL	OCT 16 ACTUAL	PLAN MTD	PLAN VARIANCE	NOV 15 ACTUAL	NOV 16 YTD	OCT 16 YTD	PLAN YTD	YTD PLAN VARIANCE	NOV 15 YTD
	EARNING ASSETS										
1	Due From Time	100.00%	100.00%	4.41%	95.59%	5.35%	3.60%	3.60%	4.46%	-0.87%	6.66%
2	Yield on US Treasury Government Agencies	3.39%	4.32%	4.50%	-1.11%	4.15%	4.17%	4.32%	4.51%	-0.35%	3.61%
4	CRA Funds	4.41%	4.24%	3.95%	0.46%	4.42%	4.30%	4.29%	4.29%	0.01%	4.38%
	Tax Free Securities										
5	Fed Funds Sold	0.32%	0.48%		0.32%	4.45%	3.28%	3.52%	3.84%	-0.57%	4.87%
6	Debentures Commercial Loans	4.91%	5.70%	7.51%	-2.60%	7.99%	6.20%	6.32%	8.12%	-1.92%	8.70%
7	Consumer Loans	6.08%	6.45%	7.63%	-1.55%	8.17%	7.07%	7.22%	8.30%	-1.23%	8.77%
8	Real Estate Loans	5.79%	6.13%	7.50%	-1.71%	8.06%	6.69%	6.78%	8.14%	-1.45%	8.66%
9	TOTAL EARNING ASSETS	5.48%	5.96%	7.48%	-2.00%	7.65%	6.48%	6.58%	8.01%	-1.54%	8.52%
	INTEREST BEARING LIABILITIES										
10	NOW Accounts	2.11%	2.07%	1.58%	0.54%	1.96%	1.44%	1.37%	1.70%	-0.27%	1.94%
11		3.74%	3.75%	3.96%	-0.22%	4.33%	3.57%	3.54%	4.30%	-0.73%	4.11%
12	· ·	1.00%	1.00%	1.62%	-0.62%	1.99%	1.04%	1.05%	1.75%	-0.71%	1.96%
	CD's -100m	4.09%	4.09%	4.50%	-0.41%	5.50%	4.86%	4.93%	5.08%	-0.22%	5.55%
14 15	CD's +100m Brokered Deposits	4.20% 4.07%	4.21% 4.18%	4.62% 4.50%	-0.42% -0.42%	5.34% 5.31%	4.60% 4.78%	4.64% 4.84%	5.13% 4.99%	-0.53% -0.21%	5.37% 5.41%
16	•	0.45%	1.07%	4.31%	-3.86%	100.00%	2.27%	2.28%	5.39%	-3.12%	5.49%
	FHLB Borrowings	1.36%	1.89%	5.58%	-4.22%	10010070	2.15%	2.28%	6.97%	-4.82%	5.34%
18	TOTAL INTEREST BEARING LIABILITIES	3.47%	3.52%	4.44%	-0.97%	5.16%	4.11%	4.18%	4.90%	-0.80%	5.22%
	NET INTEREST MARGIN ey R⊡tios	2.45%	2.91%	3.80%	-1.36%	3.37%	3.02%	3.08%	3.97%	-0.95%	4.14%
		NOV 16	OCT 16	PLAN	MTD PLAN	NOV 15	NOV 16	OCT 16	PLAN	YTD PLAN	NOV 15
		ACTUAL	ACTUAL	MTD	VARIANCE	ACTUAL	YTD	YTD	YTD	VARIANCE	YTD
20		0.36%	-0.05%	1.21%	-0.85%	0.85%	0.35%	0.35%	1.18%	-0.82%	1.34%
21	Return on Equity	3.07%	-0.40%	10.31%	-7.24%	7.02%	2.82%	2.79%	9.68%	-6.86%	11.65%
22	Capital Ratio	11.64%	11.82%	11.71%	-0.07%	11.99%	12.45%	12.53%	12.16%	0.29%	12.02%
23	Loan Provision to Gross Loans	1.04%	1.00%	1.00%	0.04%	0.98%	1.06%	1.06%	1.01%	0.05%	1.00%
24	Gross Loans to Deposits	125.83%	133.57%	116.07%	9.75%	99.60%	122.48%	122.14%	109.44%	13.04%	99.73%
25	DDA to Total Deposits	8.16%	8.95%	8.27%	-0.10%	7.18%	8.67%	8.72%	7.91%	0.76%	7.04%
26	Time to Total Deposits	91.84%	91.05%	91.73%	0.10%	92.82%	91.33%	91.28%	92.09%	-0.76%	92.96%
27	Brokered Deposits to Total	26.95%	28.43%	28.21%	-1.26%	34.76%	33.02%	33.64%	30.11%	2.92%	34.85%

### NEW LOANS WITH CHARTS FOR THE MONTH OF NOVEMBER 2016

	Customer	Officer	Lo n D te	B□□nce	Commitment	R⊡te	Term	<b>M</b> Iturity	Coll⊡ter□	Cl⊡ss
1	DORTHY RANDALL	01 SAM FRANK	10/29/16	\$196,014	7 -				3900 PROGRESS WAY BENT	Commercial-Real Es
2	NICHOLE POPE		11/12/16	\$20,000					2005 CAT AND EQUIPMENT	Commercial
3	SOFIA RICHMOND		11/13/16	\$760,000	* -				2005 CAT AND EQUIPMENT	Commercial
4 5	MARQUIS ROWELL SHERI ROWE		11/16/16 11/16/16	\$8,518 \$9,353					LOTS IN MAMMOTH SUB DIVI LOTS IN MAMMOTH SUB DIVI	
6	COUNT 5	01 SAM FRANK	11/10/10	\$993.885			U IZ IVILIIS	11/10/17	LOTS IN MAMMOTH SOB DIVI	Interin
Ü	000111 0	01 0/10/11/10/11/11		φοσο,σσο	φονο,σσσ	0.0070				
7	CLAUDETTE ROTH	02 RAY GUSK	11/17/16	\$5,700	\$0	4.00%	024 Mths	11/16/18	1995 DODGE INTREPED	Consumer
8	COUNT 1	02 RAY GUSK	•	\$5,700	\$0					
_					****					
9 10	JERRY ROWLAND	03 BILL SMITH 03 BILL SMITH	11/16/16	\$8,395 \$8,395			012 Mths	11/18/17	LOTS IN MAMMOTH SUB DIVI	Interim
10	COUNT 1	03 BILL SWITH		\$8,395	\$230,000	5.00%				
11	DARLENE ROSE	04 SUE SAMS	11/09/16	\$269,000	\$0	5.80%	003 Mths	02/09/17	2005 CAT AND EQUIPMENT	Commercial
12	HARLEY ROSAS		11/11/16	\$15,015	* -				2005 CAT AND EQUIPMENT	Commercial
13	RAQUEL ROY		11/16/16	\$5,338					LOTS IN MAMMOTH SUB DIVI	Interim
	JOHN ROUSE		11/23/16	\$10,000			012 Mths	11/25/17	2005 CAT AND EQUIPMENT	Commercial
15	COUNT 4	04 SUE SAMS		\$299,353	\$294,000	6.34%				
16	KERRY POOLE	05 RUSTY ADAMS	11/02/16	\$200.000	\$200,000	6 00%	012 Mths	11/04/17	2005 CAT AND EQUIPMENT	Commercial
17	CARRIE PORTER	US NUSTT ADAMS	11/19/16	\$10,000					1995 DODGE INTREPED	Consumer
18	COUNT 2	05 RUSTY ADAMS	11/10/10	\$210,000			oco ividio	11/21/21	1000 BOBGE HVIVEL EB	Concumor
					1 7 11 1					
19	13 - TOTAL	TOTAL NEW LOANS		\$1,517,333	\$1,107,600	5.56%				





### PAST DUE LOANS 30 DAYS+ FOR NOVEMBER 2016

By Loan Officer -Note Only Showing Loans PD Greater Than 30 Days

	Officer	PD Total	Days	Branch	Туре	Balance	Borrower	30/60/90
1	01 SAM FRANK	\$24,703	63	1-Main	Commercial	\$24,608	MAMIE MCGEE	1/1/0
2	01 SAM FRANK	\$1,496	37	1-Main	Commercial-Real Est	\$193,746	MORRIS REECE	2/0/0
3	01 SAM FRANK	\$1,300	33	2-West	Interim	\$178,584	TOMMIE MCMANU	1/0/0
4	01 SAM FRANK	\$27,499				\$396,938	COUNT 3	
5	02 RAY GUSK	\$55,422	47	1-Main	Commercial-Real Est	\$4,129,380	ARTURO HATCH	0/1/0
6	02 RAY GUSK	\$3,065	43	1-Main	All Other Loans	\$168,876	LEE HARDEN	1/0/0
7	02 RAY GUSK	\$58,487				\$4,298,256	COUNT 2	
8	05 RUSTY ADAM	\$874	49	4-South	Commercial	\$86,978	JASON NEWELL	1/0/0
9	05 RUSTY ADAM	\$3,578	34	1-Main	Interim	\$1,033,170	PAULETTE DOYLE	4/1/0
10	05 RUSTY ADAM	\$900	33	1-Main	Consumer	\$11,364	KYLE HOLLIS	2/0/0
11	05 RUSTY ADAM	\$12,180	30	1-Main	Commercial-Real Est	\$1,630,459	ALEXANDRIA BENT	7/0/0
12	05 RUSTY ADA	\$17,533				\$2,761,971	COUNT 4	
13		\$103,519				\$7,457,165	9 - TOTAL	

### By Past Due Amount

	Officer	PD Total	Days	Branch	Туре	Balance	Borrower	30/60/90
14	02 RAY GUSK	\$55,422	47	1-Main	Commercial-Real Est	\$4,129,380	ARTURO HATCH	0/1/0
15	01 SAM FRANK	\$24,703	63	1-Main	Commercial	\$24,608	MAMIE MCGEE	1/1/0
16	05 RUSTY ADA	\$12,180	30	1-Main	Commercial-Real Est	\$1,630,459	ALEXANDRIA BENT	7/0/0
17	05 RUSTY ADA	\$3,578	34	1-Main	Interim	\$1,033,170	PAULETTE DOYLE	4/1/0
18	02 RAY GUSK	\$3,065	43	1-Main	All Other Loans	\$168,876	LEE HARDEN	1/0/0
19	01 SAM FRANK	\$1,496	37	1-Main	Commercial-Real Est	\$193,746	MORRIS REECE	2/0/0
20	01 SAM FRANK	\$1,300	33	2-West	Interim	\$178,584	TOMMIE MCMANUS	1/0/0
21	05 RUSTY ADA	\$900	33	1-Main	Consumer	\$11,364	KYLE HOLLIS	2/0/0
22	05 RUSTY ADA	\$874	49	4-South	Commercial	\$86,978	JASON NEWELL	1/0/0
23		\$103,519			101	\$7,457,165	9 - TOTAL	
Ву	Days Past Due							
	Officer	PD Total	Days	Branch	Туре	Balance	Borrower	30/60/90

### By Days Past Due

	Officer	PD Total	Days	Branch	Туре	Balance	Borrower	30/60/90
24	01 SAM FRANK	\$24,703	63	1-Main	Commercial	\$24,608	MAMIE MCGEE	1/1/0
25	05 RUSTY ADA	\$874	49	4-South	Commercial	\$86,978	JASON NEWELL	1/0/0
26	02 RAY GUSK	\$55,422	47	1-Main	Commercial-Real Est	\$4,129,380	ARTURO HATCH	0/1/0
27	02 RAY GUSK	\$3,065	43	1-Main	All Other Loans	\$168,876	LEE HARDEN	1/0/0
28	01 SAM FRANK	\$1,496	37	1-Main	Commercial-Real Est	\$193,746	MORRIS REECE	2/0/0
29	05 RUSTY ADA	\$3,578	34	1-Main	Interim	\$1,033,170	PAULETTE DOYLE	4/1/0
30	05 RUSTY ADA	\$900	33	1-Main	Consumer	\$11,364	KYLE HOLLIS	2/0/0
31	01 SAM FRANK	\$1,300	33	2-West	Interim	\$178,584	TOMMIE MCMANUS	1/0/0
32	05 RUSTY ADA	\$12,180	30	1-Main	Commercial-Real Est	\$1,630,459	ALEXANDRIA BENT	7/0/0
33		\$103,519				\$7,457,165	9 - TOTAL	

### LOAN PORTFOLIO ANALYSIS FOR THE MONTH OF NOVEMBER 2016

### By Officer

															%	
				Avg	1-29	%	#	30-59	%	#	60-89	%	#	90+	90+	#
		Lo⊡ns	B∃⊡nce	R⊡te	Dys PD	1-29	1-29	Dys PD	30-59	30-59	Dys PD	60-89	60-89	Dys PD		90+
1	1 01 SAM FRANK	173	\$113,660,382	5.3%	\$27,458,188	24.2 %	28	\$2,780,391	2.4 %	4	\$24,608	0.0 %	1	\$2,575,907	2.3 %	1
2	2 02 RAY GUSK	171	\$163,002,174	5.2%	\$41,679,452	25.6 %	29	\$5,666,686	3.5 %	7	\$0	0.0 %	0	\$0	0.0 %	0
3	3 03 BILL SMITH	167	\$146,450,276	5.6%	\$7,512,086	5.1 %	23	\$1,952,981	1.3 %	2	\$99,529	0.1 %	1	\$0	0.0 %	0
4	4 04 SUE SAMS	161	\$144,675,343	5.1%	\$14,840,754	10.3 %	31	\$4,727,253	3.3 %	4	\$0	0.0 %	0	\$424,087	0.3 %	1
5	5 05 RUSTY ADAMS	<u> 187</u>	\$131,237,162	5.6%	\$28,493,373	21.7 %	26	\$4,215,415	3.2 %	7	\$1,753,391	1.3 %	1	\$853,586	0.7 %	1
6	ALL LOANS	859	\$699,025,337	5.3%	\$119,983,85	17.2 %	137	\$19,342,725	2.8 %	24	\$1,877,528	0.3 %	3	\$3,853,580	0.6 %	3

### By Lo □n Type

				Avg	1-29	%	#	30-59	%	#	60-89	%	#	90+	%	#
		Lo⊡ns	B∃⊡nce	R⊡te	Dys PD	1-29	1-29	Dys PD	30-59	30-59	Dys PD	60-89	60-89	Dys PD	90+	90+
7	01 Commercial	266	\$130,036,021	4.6%	\$16,488,240	12.7 %	47	\$1,607,173	1.2 %	3	\$124,138	0.1 %	2	\$0	0.0 %	0
8	02 Consumer	127	\$4,434,020	6.0%	\$690,596	15.6 %	15	\$97,455	2.2 %	4	\$0	0.0 %	0	\$0	0.0 %	0
9	05 All Other Loans	107	\$22,996,210	5.3%	\$3,029,904	13.2 %	12	\$2,158,503	9.4 %	4	\$0	0.0 %	0	\$0	0.0 %	0
10	06 Aircraft	19	\$70,704,009	5.3%	\$34,344,574	48.6 %	7	\$0	0.0 %	0	\$0	0.0 %	0	\$0	0.0 %	0
11	11 Commercial-Real Es	223	\$330,253,845	5.8%	\$40,603,108	12.3 %	35	\$10,381,620	3.1 %	7	\$0	0.0 %	0	\$3,429,493	1.0 %	2
12	12 Residential Mortgag	10	\$12,302,112	6.1%	\$4,712,500	38.3 %	2	\$0	0.0 %	0	\$0	0.0 %	0	\$0	0.0 %	0
13	13 Interim	102	\$109,086,801	4.8%	\$18,891,066	17.3 %	18	\$5,097,974	4.7 %	6	\$1,753,391	1.6 %	1	\$424,087	0.4 %	1
14	30 Participation	5	\$19,212,319	5.9%	\$1,223,864	6.4 %	1	\$0	0.0 %	0	\$0	0.0 %	0	\$0	0.0 %	0
15	ALL LOANS	859	\$699,025,337	5.3%	\$119,983,85	17.2 %	137	\$19,342,725	2.8 %	24	\$1,877,528	0.3 %	3	\$3,853,580	0.6 %	3

# OFFICER RATE & MATURITY ANALYSIS FOR THE MONTH OF NOVEMBER 2016

	Officer	R⊡te Type	Lo⊡ns	B□□nce	% of Tot□	Min R⊡te	M□x R□te	Avg R⊡te	Min Term	M□x Term	Avg Term
1	01 SAM FRANK	FIXED	84	\$28,178,598.67	4.03%	5.000%	11.000%	6.702%	6.0	103.4	40.9
2	04 04 14 50 4 14 4	VARIABLE	89	\$85,481,783.06	12.23%	4.000%	8.250%	4.797%	6.1	133.2	38.6
3	01 SAM FRANK		173	\$113,660,381.73	16.26%			5.269%			39.2
4	02 RAY GUSK	FIXED	78	\$32,453,567.54	4.64%	4.000%	10.750%	6.924%	6.0	156.2	43.0
5		VARIABLE	93	\$130,548,606.77	18.68%	3.750%	8.250%	4.777%	4.2	241.5	41.3
6	02 RAY GUSK		171	\$163,002,174.31	23.32%			5.205%			41.6
7	03 BILL SMITH	FIXED	80	\$45,732,466.85	6.54%	4.000%	10.000%	7.079%	6.0	120.8	48.9
8		VARIABLE	87	\$100,717,808.90	14.41%	4.000%	7.750%	4.871%	12.0	345.3	36.2
9	03 BILL SMITH		167	\$146,450,275.75	20.95%			5.560%			40.2
10	04 SUE SAMS	FIXED	77	\$34,221,858.57	4.90%	2.000%	9.950%	7.081%	3.0	120.8	37.5
11	01 002 07 HVIO	VARIABLE	84	\$110,453,484.67	15.80%	3.500%	8.250%	4.544%	9.1	181.1	35.7
12	04 SUE SAMS		161	\$144,675,343.24	20.70%			5.144%			36.1
13	05 RUSTY ADAMS	FIXED	92	\$52,873,969.61	7.56%	1.625%	9.250%	6.498%	6.0	120.8	41.8
14		VARIABLE	94	\$78,364,096.95	11.21%	4.000%	8.250%	4.976%	3.0	253.6	45.9
15	05 RUSTY ADAMS		186	\$131,238,066.56	18.77%			5.589%			44.2
16	TOTAL PORTFOLIO		858	\$699,026,241.59	100.00%			5.349%			40.3
				<b>4000,020,2</b>	1			0.0.070			

### CLOSED LOANS FOR THE MONTH OF NOVEMBER 2016

	0 1	0"	P⊡d/CO	Orig Amount	D =	14 ·-	Risk	0
	Customer	Officer	D⊡te	Commitment	R⊡te	M⊡turity	Cd	Princip 1
1	CORRINE KANE	01 SAM FRANK	00/02/16	\$0	4.00%	06/16/17	3	\$0
2	DEANNE PICKETT	01 SAM FRANK	00/06/16	\$495,000	5.50%	06/26/17	3	\$0
3	ENID PATE	01 SAM FRANK	00/06/16	\$37,676	5.00%	07/19/21	4	\$0
4	DELBERT FISH	01 SAM FRANK	00/16/16	\$0	4.00%	08/01/17	3	\$0
5	QUINTON DARNELL	01 SAM FRANK	00/16/16	\$50,000	5.00%	01/24/16	3	\$0
6	MANUEL MCGINNIS	01 SAM FRANK	00/17/16	\$0	7.75%	04/16/17	3	\$0
7	KARIN HANCOCK	01 SAM FRANK	00/19/16	\$4,800,000	5.00%	12/14/16	5	\$0
8	ANGELA HERNANDEZ	03 BILL SMITH	00/05/16	\$0	10.50%	02/22/17	4	\$0
9	KRISTINA CHAMBERS	03 BILL SMITH	00/11/16	\$0	6.00%	08/21/16	3	\$0
10	JACKIE LYNCH	03 BILL SMITH	00/12/16	\$779,920	5.00%	03/08/17	3	\$0
11	DOROTHEA MUELLER	03 BILL SMITH	00/19/16	\$98,500	4.50%	05/09/17	4	\$0
12	JESSE OROZCO	03 BILL SMITH	00/23/16	\$0	6.00%	08/16/17	3	\$0
13	MARY OTERO	04 SUE SAMS	00/05/16	\$100,000	5.00%	07/02/17	3	\$0
14	FRANKIE LARSEN	04 SUE SAMS	00/19/16	\$812,911	5.75%	12/14/16	5	\$0
15	GINO MEDRANO	05 RUSTY ADAMS	00/02/16	\$0	7.00%	03/06/19	3	\$0
16	CAROLYN PEREZ	05 RUSTY ADAMS	00/02/16	\$225,737	6.00%	01/22/17	3	\$0
17	AMIE MORIN	05 RUSTY ADAMS	00/06/16	\$0	4.50%	04/01/17	4	\$0
18	MICHAEL GAMBLE	05 RUSTY ADAMS	00/16/16	\$100,000	7.40%	09/19/16	0	\$0
19	FREDRIC GOODSON	05 RUSTY ADAMS	00/16/16	\$300,000	5.00%	08/13/16	3	\$0
20	DELIA MORTON	05 RUSTY ADAMS	00/19/16	\$0	4.50%	04/25/17	4	\$0
21	NATASHA LOVE	05 RUSTY ADAMS	00/25/16	\$0	8.00%	10/30/16	4	\$0
22		TOTAL PAID LOANS		\$7,799,744	5.78%			\$0



# LOANS - MAIN LOCATION & BRANCH NETWORK FOR THE MONTH OF NOVEMBER 2016

Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	% 90+
001 1-Main	718	\$651,087,930.31	5.360%	<u>\$18,159,072.70</u>	2.8%	<u>\$1,877,528.19</u>	0.3%	\$3,853,580.07	0.6%
1 - TOTAL	718	\$651,087,930.3	5.360%	\$18,159,072.70	2.8%	\$1,877,528.19	0.3%	\$3,853,580.07	0.6%
Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	% 90+
002 2-West	96	\$32,018,120.29	5.323%	\$1,096,674.72	3.4%	\$0.00	0.0%	\$0.00	0.0%
003 3-North	2	\$16,454.94	7.797%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
004 4-South	43	\$15,902,831.56	4.969%	\$86,977.77	0.5%	\$0.00	0.0%	\$0.00	0.0%
3 - TOTAL	141	\$47,937,406.7	5.206%	\$1,183,652.49	2.5%	\$0.00	0.0%	\$0.00	0.0%



### RENEWED LOANS FOR THE MONTH OF NOVEMBER 2016

			Renewed	Lo⊡n	Tms							
	Customer	Officer	D⊡te	D⊡te	Ren'ed	B∃⊡nce	Commitment	R⊡te	Term	$\textbf{M} \square turity$	Coll⊡ter□	Cl⊡ss
1	DENISE KELLY	04 SUE SAMS	11/06	05/15	1	\$37,500		6.25%	36 Mths	11/19	3900 PROGRESS WAY BENTONVILL.	Commercial-Real Estate
2	LATONYA PETERSE	01 SAM FRANK	11/14	05/16	1	\$11,475		4.50%	6 Mths	05/17	2005 CAT AND EQUIPMENT	Commercial
3	URSULA HENSON	05 RUSTY ADAMS	11/16	02/15	2	\$77,676	\$100,000	5.50%	12 Mths	11/17	2005 CAT AND EQUIPMENT	Commercial
4	JEROME RUBIO	01 SAM FRANK	11/24	07/12	4	\$15,000	\$50,000	6.50%	12 Mths	11/17	2005 CAT AND EQUIPMENT	Commercial
5	RICKIE METZ	04 SUE SAMS	11/27	11/15	1	\$90,105	\$100,000	6.50%	12 Mths	11/17	1995 DODGE INTREPE	Consumer
6	SHERRIE CLAY	05 RUSTY ADAMS	11/29	09/13	2	\$111,723		6.50%	13 Mths	12/17	LOTS IN MAMMOTH SUB D	Interim
7		TOTAL RENEWED				\$343,479	\$250,000	6.10%				



## OVERDRAFTS AS OF NOVEMBER 30, 2016

			Current	OD			L⊡st		
	Br⊡nch	Customer	B∃⊡nce	Since	D□ys	Opened	Deposit	Amount	Officer
1	1-Main	MILLICENT LEVINE	-\$973	11/24/16	9	06/24/11	11/20/16		03 BILL SMITH
2		JANA MCCORMICK	-\$819	11/30/16	3	09/15/13	11/24/16		01 SAM FRANK
3		ROBERT COOKE	-\$537	11/27/16	6	01/07/13	10/01/16		05 RUSTY ADAMS
4		MARIANA LANCASTE		12/02/16	1	08/16/10	11/27/16		01 SAM FRANK
5		KAYE FRANCO	-\$56	11/18/16	15	02/22/15	09/21/16		05 RUSTY ADAMS
6		GERARDO FRASER		11/27/16	6	01/20/15	08/07/16		01 SAM FRANK
7		LAZARO CULVER	-\$31	12/01/16	2	06/17/13	11/11/16		05 RUSTY ADAMS
8		PAIGE JOHNS	-\$14	12/02/16	1	08/29/06	11/20/16		01 SAM FRANK
9		BERNARD MOBLEY	-\$7	12/02/16	1	01/04/15	11/24/16		05 RUSTY ADAMS
10 11		MARIBEL BULLOCK MICHAEL GAMBLE		11/27/16 11/27/16	6 6	09/22/15 07/12/15	11/13/16 01/10/16		05 RUSTY ADAMS 02 RAY GUSK
12		BERT HATHAWAY	-\$3 -\$4	11/27/16	6	02/15/16	03/27/16		02 RAY GUSK
13		ARCHIE BULLARD	-94 -\$4	11/27/16	6	09/21/15	11/13/16		01 SAM FRANK
14		ELVIA GUY	-\$ <del>4</del> -\$3	11/27/16	6	12/20/15	11/13/16		03 BILL SMITH
15	1-M⊑in	COUNT 14	-\$2,566	11/2//10	U	12/20/13	11/13/10	Ψ2,200	03 BILL OWNTT
10	I IVI	000111 14	Ψ2,000						
16	2-West	RUPERT DRIVER	-\$6,195	11/19/16	14	10/25/12	12/02/16	\$4,000	04 SUE SAMS
17		LAZARO CULVER	-\$5,722	11/12/16	21	12/20/09	11/30/16	\$224	04 SUE SAMS
18		FLORINE DOWNS	-\$2,187	11/20/16	13	08/01/12	11/25/16	\$1,000	01 SAM FRANK
19		BEVERLY BROOKS	-\$2,154	12/01/16	2	04/05/15	12/02/16	\$164	05 RUSTY ADAMS
20		HERSHEL JERNIGAN	-\$1,644	12/02/16	1	03/28/05	11/25/16		04 SUE SAMS
21		FOSTER MEANS	-\$1,601	11/12/16	21	08/04/14	11/20/16		04 SUE SAMS
22		CARY BENITEZ	-\$1,270	11/30/16	3	02/05/10	12/01/16		02 RAY GUSK
23		KATHRYN COLEMAN	-\$411	11/24/16	9	05/02/09	11/23/16		02 RAY GUSK
24		DYLAN BUTCHER	-\$390	12/01/16	2	12/13/10	12/02/16		04 SUE SAMS
25		MIRANDA BOONE	-\$386	12/01/16	2	04/09/13	11/24/16		01 SAM FRANK
26		PETRA CALLAHAN	-\$266	12/02/16	1	04/25/08	12/01/16		05 RUSTY ADAMS
27		EMMETT CAUDILL	-\$122	12/01/16	2	09/14/08	11/27/16		05 RUSTY ADAMS
28		ANTHONY DOUGHE	-\$119	12/02/16	1	04/21/13	12/02/16		03 BILL SMITH
29		TAYLOR DUPREE	-\$98	11/27/16	6	06/21/13	11/19/16		02 RAY GUSK
30	0 11/224	BRANDEN DARDEN		11/25/16	8	02/21/11	11/04/16	\$2,550	01 SAM FRANK
31	2-West	COUNT 15	-\$22,618						
32	3-North	BEN MCDERMOTT	-\$556	12/02/16	1	09/05/16	11/23/16	\$2,000	03 BILL SMITH
33	0-1401111	AMY LOPEZ	-\$285	12/02/16	1	02/09/14	11/27/16		02 RAY GUSK
34		SHERMAN MCCAIN	-\$122	12/02/16	1	04/07/16	11/23/16		02 RAY GUSK
35		LUCIO MARION	-\$17	12/02/16	1	03/23/15	11/27/16		05 RUSTY ADAMS
36	3-North	COUNT 4	-\$981	12/02/10	•	00/20/10	11/21/10	ΨΞΟΟ	00110011712711110
			***						
37	4-South	<b>DEVON SHOOK</b>	-\$179	11/30/16	3	04/04/15	11/23/16		03 BILL SMITH
38		FRIEDA STRONG	-\$35	11/27/16	6	04/28/16	11/13/16		02 RAY GUSK
39		PETER SCHAEFER	-\$8	11/27/16	6	09/02/16	10/27/16	\$3,800	02 RAY GUSK
40	4-South	COUNT 3	-\$223						
, .									
41	TOTAL	36 - TOTAL	-\$26,388						

# DEPOSITS TOTALS MAIN LOCATION AND BRANCH 2 - 3- 4 FOR THE MONTH OF NOVEMBER 2016

1)Branch	Type	Accounts	Cur Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
001 1-Main	COD	595	\$210,215,039	3.9%	387	\$14,710,285	208	\$195,504,754
001 1-Main	DDA	1,721	\$118,109,773	2.2%	1,457	\$21,038,913	264	\$97,070,860
001 1-Main	SAV	126	\$980,180	1.0%	124	\$573,560	2	\$406,620
001 1-Main	COUNT 3	2,442	\$329,304,992	3.3%	1,968	\$36,322,758	474	\$292,982,234
	3 - TOTAL	2,442	\$329,304,992	3.3%	1,968	\$36,322,758	474	\$292,982,234

•								
1)Branch	Type	Accounts	Cur Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
002 2-West	COD	449	\$34,667,250	4.3%	294	\$12,479,133	155	\$22,188,117
002 2-West	DDA	916	\$33,506,330	2.5%	818	\$9,988,148	98	\$23,518,182
002 2-West	SAV	195	\$1,311,368	1.0%	193	\$739,175	2	\$572,193
002 2-West	COUNT 3	1,560	\$69,484,948	3.4%	1,305	\$23,206,456	255	\$46,278,492
003 3-North	COD	523	\$40,686,262	4.1%	336	\$13,538,200	187	\$27,148,061
003 3-North	DDA	482	\$29,080,094	3.4%	369	\$7,238,800	113	\$21,841,294
003 3-North	SAV	85	\$238,421	1.0%	85	\$238,421	0	\$0
003 3-North	COUNT 3	1,090	\$70,004,777	3.8%	790	\$21,015,422	300	\$48,989,355
004 4-South	COD	1,192	\$83,507,042	4.1%	809	\$28,516,337	383	\$54,990,705
004 4-South	DDA	822	\$61,034,097	3.5%	621	\$14,250,700	201	\$46,783,397
004 4-South	SAV	37	\$103,261	1.0%	37	\$103,261	0	\$0
004 4-South	COUNT 3	2,051	\$144,644,400	3.8%	1,467	\$42,870,298	584	\$101,774,102
	9 - TOTAL	4,701	\$284,134,125	3.7%	3,562	\$87,092,177	1,139	\$197,041,949

### DEPOSIT RETENTION YTD BY BRANCH FOR THE MONTH OF NOVEMBER 2016

Branch Name	Type	Opened YTD	Closed YTD	YTD Net	BOY Active	+YTD Net	=Current	Change
1-Main	COD	281	598	-317	912	-317	595	-34.75%
1-Main	DDA	592	324	268	1,453	268	1,721	18.44%
1-Main	SAV _	19	<u> 26</u>	<u>-7</u>	133	<u>-7</u>	126	-5.26%
COUNT 3		892	948	-56	2,498	-56	2,442	-2.24%
2-West	COD	198	278	-80	529	-80	449	-15.12%
2-West	DDA	185	111	74	842	74	916	8.79%
2-West	SAV _	13	20	<u>-7</u>	202	<u>-7</u>	195	-3.46%
COUNT 3		396	409	-13	1,573	-13	1,560	-0.83%
3-North	COD	286	450	-164	687	-164	523	-23.87%
3-North	DDA	317	53	264	218	264	482	121.05%
3-North	SAV _	32	10	22	63	22	<u>85</u>	34.87%
COUNT 3		635	513	122	968	122	1,090	12.60%
4-South	COD	593	802	-209	1,401	-209	1,192	-14.92%
4-South	DDA	647	67	580	242	580	822	239.57%
4-South	SAV _	21	12	9	28	9	37	32.03%
COUNT 3		1,261	881	380	1,671	380	2,051	22.74%
12 - TOTAL	_	3,184	2,751	433	6,710	433	7,143	6.45%

# DEPOSIT RETENTION YTD BY BRANCH FOR THE MONTH OF NOVEMBER 2016

Br #	Branch Name	Type	Opened YTD	Closed YTD	YTD Net	<b>BOY Active</b>	+YTD Net	=Current	Change
1	1-Main	COD	281	598	-317	912	-317	595	-34.75%
1	1-Main	DDA	592	324	268	1,453	268	1,721	18.44%
	1-Main	SAV _	19	26	-7	133	-7	126	-5.26%
	COUNT 3	_	892	948	-56	2,498	-56	2,442	-2.24%
2	2-West	COD	198	278	-80	529	-80	449	-15.12%
	2-West	DDA	185	111	74	842	74	916	8.79%
	2-West	SAV _	13	20	-7	202	-7	195	-3.46%
	COUNT 3	_	396	409	-13	1,573	-13	1,560	-0.83%
3	3-North	COD	286	450	-164	687	-164	523	-23.87%
	3-North	DDA	317	53	264	218	264	482	121.05%
	3-North	SAV _	32	10	22	63	22	85	34.87%
	COUNT 3	_	635	513	22 122	968	22 122	1,090	12.60%
4	4-South	COD	593	802	-209	1,401	-209	1,192	-14.92%
4	4-South	DDA	647	67	580	242	580	822	239.57%
	4-South	SAV _	21	12	9	28	9	37	32.03%
4	COUNT 3	_	1,261	881	380	1,671	380	2,051	22.74%
	12 - TOTAL	_	3,184	2,751	433	6,710	433	7,143	6.45%

# DEPOSIT TOTALS BY OFFICER & BRANCH FOR THE MONTH OF NOVEMBER 2016

### BY OFFICER

				Current	Aver□ge	Avg	#		#	
		Type	Accounts	B□□nce	B□□nce	R⊡te	< 100K	\$ 100K	100K+	\$ 100K+
1	1 01 SAM FRANK	COD	561	\$42,504,464	\$75,766	4.1%	367	\$13,866,879	194	\$28,637,585
2	1 01 SAM FRANK	DDA	795	\$61,417,090	\$77,254	2.8%	666	\$10,810,287	129	\$50,606,803
3	1 01 SAM FRANK	SAV	89	\$456,777	\$5,132	1.0%	89	\$456,777		
4	1 01 SAM FRANK	COUNT 3	1,445	\$104,378,331	•	3.3%	1,122	\$25,133,943	323	\$79,244,388
5	2 02 RAY GUSK	COD	544	\$40,319,259	\$74,116	4.1%	384	\$15,091,920	160	\$25,227,339
6	2 02 RAY GUSK	DDA	837	\$50,477,958	\$60,308	2.7%	688	\$10,173,507	149	\$40,304,451
7	2 02 RAY GUSK	SAV	74	\$600,135	\$8,110	1.0%	72	\$209,449	2	\$390,686
8	2 02 RAY GUSK	COUNT 3	1,455	\$91,397,352	. ,	3.3%	1,144	\$25,474,876	311	\$65,922,476
9	3 03 BILL SMITH	COD	557	\$146,075,655	\$262,254	3.9%	363	\$13,241,975	194	\$132,833,680
10	3 03 BILL SMITH	DDA	771	\$50,456,052	\$65,442	2.6%	638	\$10,945,778	133	\$39,510,274
11	3 03 BILL SMITH	SAV	90	\$465,537	\$5,173	1.0%	89	\$346,813	1	\$118,723
12	3 03 BILL SMITH	COUNT 3	1,418	\$196,997,243	•	3.6%	1,090	\$24,534,566	328	\$172,462,677
13	4 04 SUE SAMS	COD	555	\$59,274,759	\$106,801	3.5%	370	\$14,302,669	185	\$44,972,090
14	4 04 SUE SAMS	DDA	734	\$35,493,979	\$48,357	2.5%	611	\$9,699,448	123	\$25,794,531
15	4 04 SUE SAMS	SAV	101	\$433,925	\$4,296	1.0%	101	\$433,925		
16	4 04 SUE SAMS	COUNT 3	1,390	\$95,202,662		3.1%	1,082	\$24,436,042	308	\$70,766,620
17	5 05 RUSTY ADAMS	COD	542	\$80,901,455	\$149,265	4.3%	342	\$12,740,512	200	\$68,160,943
18	5 05 RUSTY ADAMS	DDA	804	\$43,885,215	\$54,584	2.9%	662	\$10,887,541	142	\$32,997,674
19	5 05 RUSTY ADAMS	SAV	89	\$676,858	\$7,605	1.0%	88	\$207,453	1	\$469,404
20	5 05 RUSTY ADAMS	COUNT 3	1,435	\$125,463,528	. ,	3.8%	1,092	\$23,835,507	343	\$101,628,020
21	TOTAL	15 - TOTAL	7,143	\$613,439,117	•	3.5%	5,530	\$123,414,935	1,613	\$490,024,182

#### BY BRANCH

	1)Branch	Туре	Accounts	Balance	Avg Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
22	001 1-Main	COD	595	\$210,215,039	\$353,303	3.9%	387	\$14,710,285	208	\$195,504,754
23	001 1-Main	DDA	1,721	\$118,109,773	\$68,629	2.2%	1,457	\$21,038,913	264	\$97,070,860
24	001 1-Main	SAV	126	\$980,180	\$7,779	1.0%	124	\$573,560	2	\$406,620
25	001 1-Main	COUNT 3	2,442	\$329,304,992		3.3%	1,968	\$36,322,758	474	\$292,982,234
26	002 2-West	COD	449	\$34,667,250	\$77,210	4.3%	294	\$12,479,133	155	\$22,188,117
27	002 2-West	DDA	916	\$33,506,330	\$36,579	2.5%	818	\$9,988,148	98	\$23,518,182
28	002 2-West	SAV	195	\$1,311,368	\$6,725	1.0%	193	\$739,175	2	\$572,19 <u>3</u>
29	002 2-West	COUNT 3	1,560	\$69,484,948		3.4%	1,305	\$23,206,456	255	\$46,278,492
30	003 3-North	COD	523	\$40,686,262	\$77,794	4.1%	336	\$13,538,200	187	\$27,148,061
31	003 3-North	DDA	482	\$29,080,094	\$60,332	3.4%	369	\$7,238,800	113	\$21,841,294
32	003 3-North	SAV	85	\$238,421	\$2,805	1.0%	<u>85</u>	\$238,421		
33	003 3-North	COUNT 3	1,090	\$70,004,777		3.8%	790	\$21,015,422	300	\$48,989,355

# DEPOSIT TOTALS BY OFFICER & BRANCH FOR THE MONTH OF NOVEMBER 2016

#### BY BRANCH

	1)Branch	Туре	Accounts	Balance	Avg Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
1	004 4-South	COD	1,192	\$83,507,042	\$70,056	4.1%	809	\$28,516,337	383	\$54,990,705
2	004 4-South	DDA	822	\$61,034,097	\$74,251	3.5%	621	\$14,250,700	201	\$46,783,397
3	004 4-South	SAV	37	\$103,26 <u>1</u>	\$2,791	1.0%	37	\$103,261		
4	004 4-South	COUNT 3	2,051	\$144,644,400		3.8%	1,467	\$42,870,298	584	\$101,774,102
5		12 - TOTAL	7,143	\$613,439,117	-	3.5%	5,530	\$123,414,935	1,613	\$490,024,182



# LOANS / DEPOSIT TOTALS - MAIN LOACTION & BRANCH NETWORK FOR THE MONTH OF NOVEMBER 2016

#### M ☐ n Loc ☐ tion Lo ☐ ns

	Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	<b>% 90+</b>
1	001 1-Main	718	\$651,087,930.31	5.360%	\$18,159,072.70	2.8%	\$1,877,528.19	0.3%	\$3,853,580.07	0.6%
2		718	\$ <del>651,087,930.3</del>	5.360%	\$18,159,072,70	2.8%	\$1.877.528.19	0.3%	\$3,853,580.07	0.6%

#### Br ☐nch Loc ☐tions Lo ☐ns

	Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	<b>% 90</b> +
3	002 2-West	96	\$32,018,120.29	5.323%	\$1,096,674.72	3.4%	\$0.00	0.0%	\$0.00	0.0%
4	003 3-North	2	\$16,454.94	7.797%	\$0.00	0.0%	\$0.00	0.0%	\$0.00	0.0%
5	004 4-South	43	<u>\$15,902,831.56</u>	4.969%	\$86,977.77	0.5%	\$0.00	0.0%	\$0.00	0.0%
6		141	\$47,937,406.7	5.206%	\$1,183,652.49	2.5%	\$0.00	0.0%	\$0.00	0.0%

## M⊡n Loc tion Deposits

	1)Branch	Type	Accounts	Cur Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
7	001 1-Main	COD	595	\$210,215,038.55	3.861%	387	\$14,710,285.00	208	\$195,504,753.55
8	001 1-Main	DDA	1,721	\$118,109,772.97	2.186%	1,457	\$21,038,913.12	264	\$97,070,859.85
9	001 1-Main	SAV	126	\$980,180.47	1.000%	124	\$573,560.03	2	\$406,620.44
10	001 1-Main	COUNT 3	2,442	\$329,304,991.99	3.251%	1,968	\$36,322,758.15	474	\$292,982,233.84
11		3 - TOTAL	2,442	\$329,304,991.99	3.251%	1,968	\$36,322,758.15	474	\$292,982,233.84

## $\mathsf{Br} \square \mathsf{nch} \ \mathsf{Loc} \square \mathsf{tions} \ \mathsf{Deposits}$

	1)Branch	Туре	Accounts	Cur Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
12	002 2-West	COD	449	\$34,667,250.14	4.267%	294	\$12,479,133.31	155	\$22,188,116.83
13	002 2-West	DDA	916	\$33,506,329.54	2.538%	818	\$9,988,147.74	98	\$23,518,181.80
14	002 2-West	SAV	195	\$1,311,368.15	1.000%	193	\$739,175.20	2	<u>\$572,192.95</u>
15	002 2-West	COUNT 3	1,560	\$69,484,947.83	3.372%	1,305	\$23,206,456.25	255	\$46,278,491.58
16	003 3-North	COD	523	\$40,686,261.56	4.061%	336	\$13,538,200.26	187	\$27,148,061.30
17	003 3-North	DDA	482	\$29,080,094.08	3.379%	369	\$7,238,800.34	113	\$21,841,293.74
18	003 3-North	SAV	<u>85</u>	\$238,421.30	1.000%	<u>85</u>	\$238,421.30	0	<u>\$0.00</u>
19	003 3-North	COUNT 3	1,090	\$70,004,776.94	3.767%	790	\$21,015,421.90	300	\$48,989,355.04
20	004 4-South	COD	1,192	\$83,507,042.31	4.084%	809	\$28,516,337.33	383	\$54,990,704.98
21	004 4-South	DDA	822	\$61,034,097.34	3.488%	621	\$14,250,700.42	201	\$46,783,396.92
22	004 4-South	SAV	37	\$103,260.68	1.000%	37	\$103,260.68	0	\$0.00
23	004 4-South	COUNT 3	2,051	\$144,644,400.33	3.830%	1,467	\$42,870,298.43	584	\$101,774,101.90
24		9 - TOTAL	4,701	\$284,134,125.10	3.703%	3,562	\$87,092,176.58	1,139	\$197,041,948.52

## NEW ACCOUNT SUMMARIES FOR THE MONTH OF NOVEMBER 2016

#### BY APPLICATION

					Current	Aver□ge	Avg	Avg	#		#	
		Type	Accounts	Closed	B∃⊡nce	B∐⊡nce	R⊡te	Mts	<100K	\$ 100K	100K+	\$ 100K+
1	COD 01 Personal CD	COD	631	·	\$50,894,350	\$80,657	4.2%	9.1	403	\$14,968,542	228	\$35,925,808
2	COD 02 Commercial CD	COD	37		\$5,027,021	\$135,865	4.2%	8.9	14	\$660,777	23	\$4,366,243
3	COD 10 IRA	COD	33		\$2,894,790	\$87,721	4.2%	9.1	19	\$582,618	14	\$2,312,172
4	3	COD	701		\$58,816,161		4.2%	9.1	436	\$16,211,937	265	\$42,604,223
5	DDA 01 Personal Checking	DDA	8		\$250,113	\$31,264			6	\$17,137	2	\$232,976
6	DDA 03 Advantage Checking	DDA	4		\$3,322	\$831			4	\$3,322		, , , , ,
7	DDA 05 Personal Now	DDA	4		\$107,600	\$26,900	2.1%		4	\$107,600		
8	DDA 06 Commercial Now	DDA	2		\$10,103	\$5,051	2.1%		2	\$10,103		
9	DDA 10 Personal Money Market	DDA	102	1	\$8,612,588	\$84,437	3.7%		65	\$2,041,221	37	\$6,571,367
10	DDA 11 Commercial Money Marke	DDA	13		\$1,765,781	\$135,829	3.8%		8	\$191,267	5	\$1,574,514
11	DDA 15 Small Business	DDA	6		\$11,149	\$1,858			6	\$11,149		
12	DDA 16 Commercial Checking	DDA	4		\$21,874	\$5,469			4	\$21,874		
13	DDA 98 RMC Sweep	DDA	1		\$1,090,031	\$1,090,031					1	\$1,090,031
14	9	DDA	144	1	\$11,872,561		3.3%		99	\$2,403,674	45	\$9,468,888
15	SAV 01 Personal Savings	SAV	2		\$1,704	\$852	1.0%		2	\$1,704		
16	1	SAV	2		\$1,704		1.0%		2	\$1,704		
17	TOTAL		847	1	\$70,690,427		4.0%	7.6	537	\$18,617,315	310	\$52,073,111

## NEW DEPOSITS BY BRANCH NETWORK WITH CHART FOR THE MONTH OF NOVEMBER 2016

Account #	Branch	Rate	Opening Bal	Current Bal
	2-West	4.0749%	\$13,045,860.64	\$13,551,086.39
	3-North	4.1125%	\$20,230,529.24	\$19,909,523.96
	4-South	4.1145%	\$24,055,846.66	\$24,210,695.57
		4.1045%	\$57,332,236.54	\$57,671,305.92



## DEPOSIT TOTALS BY BRANCH FOR THE MONTH OF NOVEMBER 2016

#### **BY BRANCH**

				Current	Aver⊑ge	Avg	#		#	
		Type	Accounts	B□□nce	B∃⊡nce	R⊡te	< 100K	\$ 100K	100K+	\$ 100K+
1	1 1-Main	COD	595	\$210,215,039	\$353,303	3.9%	387	\$14,710,285	208	\$195,504,754
2	1 1-Main	DDA	1,721	\$118,109,773	\$68,629	2.2%	1,457	\$21,038,913	264	\$97,070,860
3	1 1-Main	SAV	126	\$980,180	\$7,779 _	1.0%	124	\$573,560	2	\$406,620
4	1 1-M□in	COUNT 3	2,442	\$329,304,992		3.3%	1,968	\$36,322,758	474	\$292,982,234
5	2 2-West	COD	449	\$34,667,250	\$77,210	4.3%	294	\$12,479,133	155	\$22,188,117
6	2 2-West	DDA	916	\$33,506,330	\$36,579	2.5%	818	\$9,988,148	98	\$23,518,182
7	2 2-West	SAV	195	\$1,311,368	\$6,725	1.0%	193	\$739,175	2	\$572,193
8	2 2-West	COUNT 3	1,560	\$69,484,948		3.4%	1,305	\$23,206,456	255	\$46,278,492
9	3 3-North	COD	523	\$40,686,262	\$77,794	4.1%	336	\$13,538,200	187	\$27,148,061
10	3 3-North	DDA	482	\$29,080,094	\$60,332	3.4%	369	\$7,238,800	113	\$21,841,294
11	3 3-North	SAV	85	\$238,421	\$2,805	1.0%	85	\$238,421		
12	3 3-North	COUNT 3	1,090	\$70,004,777	_	3.8%	790	\$21,015,422	300	\$48,989,355
13	4 4-South	COD	1,192	\$83,507,042	\$70,056	4.1%	809	\$28,516,337	383	\$54,990,705
14	4 4-South	DDA	822	\$61,034,097	\$74,251	3.5%	621	\$14,250,700	201	\$46,783,397
15		SAV .	37	\$103,26 <u>1</u>	\$2,791 _	1.0%	37	\$103,26 <u>1</u>		
16	4 4-South	COUNT 3	2,051	\$144,644,400		3.8%	1,467	\$42,870,298	584	\$101,774,102
17	TOTAL	12 - TOTAL	7,143	\$613,439,117	Ri,	3.5%	5,530	\$123,414,935	1,613	\$490,024,182

# DEPOSIT RETENTION SUMMARIES FOR THE MONTH OF NOVEMBER 2016

#### BY BRANCH

	Br□nch N□me	Туре	Opened YTD	Closed YTD	YTD Net	BOY Active	+YTD Net	=Current	Ch⊡nge
1	1-Main	COD	281	598	-317	912	-317	595	-34.75%
2	1-Main	DDA	592	324	268	1,453	268	1,721	18.44%
3	1-Main	SAV	19	26	-7	133	-7	126	-5.26%
4	COUNT 3		892	948	-56	2,498	-56	2,442	-2.24%
5	2-West	COD	198	278	-80	529	-80	449	-15.12%
6	2-West	DDA	185	111	74	842	74	916	8.79%
7	2-West	SAV	13	20	-7	202	-7	195	-3.46%
8	COUNT 3		396	409	-13	1,573	-13	1,560	-0.83%
9	3-North	COD	286	450	-164	687	-164	523	-23.87%
10	3-North	DDA	317	53	264	218	264	482	121.05%
11	3-North	SAV	32	10	22	63	22	85	34.87%
12	COUNT 3		635	513	122	968	122	1,090	12.60%
13	4-South	COD	593	802	-209	1,401	-209	1,192	-14.92%
14	4-South	DDA	647	67	580	242	580	822	239.57%
15	4-South	SAV	21	12	9	28	9	37	32.03%
16	COUNT 3		1,261	881	380	1,671	380	2,051	22.74%
17	12 - TOTAL		3,184	2,751	433	6,710	433	7,143	6.45%

#### BY TYPE / CLASS

	Type	Cl⊡ss	Opened YTD	Closed YTD	YTD Net	BOY Active	+YTD Net	=Current	Ch⊡nge
18	COD	01 Personal CD	1,154	1,739	-585	2,788	-585	2,203	-20.98%
19	COD	02 Commercial CD	121	267	-146	462	-146	316	-31.59%
20	COD	05 Brokered CD	3	8	-5	8	-5	3	-61.73%
21	COD	10 IRA	80	114	-34	271	-34	237	-12.54%
22	COD	COUNT 4	1,358	2,128	-770	3,529	-770	2,759	-21.82%
23	DDA	01 Personal Checking	166	116	50	773	50	823	6.47%
24	DDA	02 Value Checking	0	0	0	2	0	2	0.00%
25	DDA	03 Advantage Checking	41	12	29	126	29	155	23.00%
26	DDA	05 Personal Now	79	28	51	240	51	291	21.24%
27	DDA	06 Commercial Now	9	2	7	35	7	42	19.94%
28	DDA	07 IOLTA	7	1	6	9	6	15	65.93%
29	DDA	10 Personal Money Market	896	118	778	268	778	1,046	290.19%
30	DDA	11 Commercial Money Market	199	72	127	198	127	325	64.11%
31	DDA	12 Personal Fixed Rate MMDA	0	0	0	2	0	2	0.00%
32	DDA	13 Commercial Fixed Rate MM	0	0	0	1	0	1	0.00%
33	DDA	15 Small Business	68	40	28	228	28	256	12.28%
34	DDA	16 Commercial Checking	229	162	67	821	67	888	8.16%
35	DDA	90 Cashiers Checks	0	0	0	2	0	2	0.00%

# DEPOSIT RETENTION SUMMARIES FOR THE MONTH OF NOVEMBER 2016

#### BY TYPE / CLASS

	Type	Cl⊡ss	Opened YTD	Closed YTD	YTD Net	BOY Active	+YTD Net	=Current	Ch□nge
1	DDA	91 Loan Checks	0	0	0	1	0	1	0.00%
2	DDA	92 Interest Checks	0	0	0	1	0	1	0.00%
3	DDA	93 Expense Checks	0	0	0	1	0	1	0.00%
4	DDA	94 Bill Pay	0	0	0	1	0	1	0.00%
5	DDA	98 RMC Sweep	47	4	43	46	43	89	93.28%
6	DDA	COUNT 18	1,741	555	1,186	2,755	1,186	3,941	43.05%
7	SAV	01 Personal Savings	84	64	20	408	20	428	4.90%
8	SAV	02 Commercial Savings	1	4	-3	18	-3	15	-16.57%
9	SAV	COUNT 2	85	68	17	426	17	443	3.99%
10		24 - TOTAL	3,184	2,751	433	6,710	433	7,143	6.45%

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## **CLOSED ACCOUNT SUMMARIES** FOR THE MONTH OF NOVEMBER 2016

#### BY APPLICATION

				Opening	Open							
		Type	Accounts	Deposit	< 6 Mths	6-12	12-18	18-24	2-3 Yrs	3-4	4-5	5+
1	COD 01 Personal CD	COD	44	\$3,006,379	1	2	14	2	22	1	1	1
2	COD 02 Commercial CD	COD	4	\$323,000				1	3			
3	COD 10 IRA	COD	4	\$83,227	1		3					
4	COUNT 3	COD	52	\$3,412,607	2	2	17	3	25	1	1	1
_	DDA 04 Danas al Obradia a	DDA	0	<b>6447 404</b>		0		4	0	4	4	4
5	DDA 01 Personal Checking	DDA	8	\$117,434		2		1	2	1	1	1
6	DDA 05 Personal Now	DDA	3	\$8,629		1			1		1	
7	DDA 10 Personal Money Market	DDA	25	\$2,998,710	21	1	1		2			
8	DDA 11 Commercial Money Market	DDA	4	\$125,200	3				1			
9	DDA 15 Small Business	DDA	8	\$79,052		1			1		4	2
10	DDA 16 Commercial Checking	DDA	15	\$1,038,551	5	1		1	2	3	2	1
11	COUNT 6	DDA	63	\$4,367,575	29	6	1	2	9	4	8	4
12	SAV 01 Derechal Savings	SAV	4	\$6,690	1		1	1	1			
			4						1			
13	COUNT 1	SAV	4	\$6,690	1			1	1			
14	TOTAL		119	\$7,786,872	32	8	19	6	35	5	9	5
B.	Y BRANCH											
				Opening	Open							
		_			0.0441	0.40	40.40	40.04	0.01/		4 -	_

#### BY BRANCH

				Opening	Open							
		Type	Accounts	Deposit	< 6 Mths	6-12	12-18	18-24	2-3 Yrs	3-4	4-5	5+
15	1 1-Main	COD	9	\$1,503,308		1	1	1	3	1	1	1
16	1 1-Main	DDA	31	\$1,892,894	11	1		2	4	3	6	4
17	1 1-Main	SAV	1	\$1,440				1				
18	1 1-Mゴn	COUNT 3	41	\$3,397,643	11	2	1	4	7	4	7	5
19	2 2-West	COD	4	\$213,310	1				3			
	2 2-West	DDA	13	\$516,732	7	1			2	1	2	
21	2 2-West	SAV	1	\$5,000			1					
	2 2-West	COUNT 3	18	\$735,043	8	1	1		5	1	2	
	3 3-North	COD	6	\$528,000	1	1	1	2	1			
	3 3-North	DDA	8	\$1,699,072	5				3			
	3 3-North	SAV	1	<u>\$150</u>	1							
26	3 3-North	COUNT 3	15	\$2,227,222	7	1	1	2	4			
	4 4-South	COD	33	\$1,167,988			15		18			
28	4 4-South	DDA	11	\$258,877	6	4	1					
	4 4-South	SAV	1	\$100					1			
30	4 4-South	COUNT 3	45	\$1,426,966	6	4	16		19			
31	TOTAL	12 - TOTAL	119	\$7,786,872	32	8	19	6	35	5	9	5

# CLOSED ACCOUNT SUMMARIES FOR THE MONTH OF NOVEMBER 2016

#### **BY OFFICER**

				Opening	Open							
		Туре	Accounts	Deposit	< 6 Mths	6-12	12-18	18-24	2-3 Yrs	3-4	4-5	5+
1	1 01 SAM FRANK	COD	11	\$551,600	1	1	3		5		1	·
2	1 01 SAM FRANK	DDA	14	\$1,599,596	8	2		1	1	1	1	
3	1 01 SAM FRANK	SAV	1	\$1,440				1				
4	1 01 SAM FRANK	COUNT 3	26	\$2,152,636	9	3	3	2	6	1	2	
5	2 02 RAY GUSK	COD	9	\$728,858			4		3	1		1
6	2 02 RAY GUSK	DDA	13	\$905,791	8	2				1	1	1
7	2 02 RAY GUSK	SAV	1	<b>\$100</b>					1			
8	2 02 RAY GUSK	COUNT 3	23	\$1,634,749	8	2	4		4	2	1	2
9	3 03 BILL SMITH	COD	9	\$897,684			4		5			
10	3 03 BILL SMITH	DDA	10	\$189,584	2	1			3		3	1
11	3 03 BILL SMITH	SAV	1	\$5,000			1					
12	3 03 BILL SMITH	COUNT 3	20	\$1,092,268	2	1	5		8		3	1
13	4 04 SUE SAMS	COD	9	\$474,000		1	1	2	5			
14	4 04 SUE SAMS	DDA	13	\$1,317,476	5	1		/ 1	2	1	2	1
15		SAV	1 _	<b>\$150</b>	1	الم						
16	4 04 SUE SAMS	COUNT 3	23	\$1,791,626	6	2	1	3	7	1	2	1
17	0 00 110 0 1 7 127 11110	COD	14	\$760,464	1/,		5	1	7			
18	0 00 110 0 1 7 127 11110	DDA	13	\$355,129	6		1		3	1	1	1
19	5 05 RUSTY ADAMS	COUNT 2	27	\$1,115,593	7 7		6	1	10	1	1	1
20	TOTAL	14 - TOTAL	119	\$7,786,872	32	8	19	6	35	5	9	5

## DEPOSITS - MAIN LOCATION & REGIONAL BRANCHS 2-3-4 FOR THE MONTH OF NOVEMBER 2016

Branch	Type	Accounts	Cur Balance	Avg Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
001 1-Main	COD	595	\$210,215,039	\$353,303	3.9%	387	\$14,710,285	208	\$195,504,754
001 1-Main	DDA	1,721	\$118,109,773	\$68,629	2.2%	1,457	\$21,038,913	264	\$97,070,860
001 1-Main	SAV	126	\$980,180	\$7,779	1.0%	124	\$573,560	2	\$406,620
001 1-Main	COUNT 3	2,442	\$329,304,992		3.3%	1,968	\$36,322,758	474	\$292,982,234
	3 - TOTAL	2,442	\$329,304,992		3.3%	1,968	\$36,322,758	474	\$292,982,234
1)Branch	Туре	Accounts	Cur Balance	Avg Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
002 2-West	COD	449	\$34,667,250	\$77,210	4.3%	294	\$12,479,133	155	\$22,188,117
002 2-West	DDA	916	\$33,506,330	\$36,579	2.5%	818	\$9,988,148	98	\$23,518,182
002 2-West	SAV	195	\$1,311,368	\$6,725	1.0%	193	\$739,175	2	\$572,193
002 2-West	COUNT 3	1,560	\$69,484,948	_	3.4%	1,305	\$23,206,456	255	\$46,278,492
003 3-North	COD	523	\$40,686,262	\$77,794	4.1%	336	\$13,538,200	187	\$27,148,061
003 3-North	DDA	482	\$29,080,094	\$60,332	3.4%	369	\$7,238,800	113	\$21,841,294
003 3-North	SAV	85	\$238,421	\$2,805	1.0%	85	\$238,421	0	\$0
003 3-North	COUNT 3	1,090	\$70,004,777	· · · -	3.8%	790	\$21,015,422	300	\$48,989,355
004 4-South	COD	1,192	\$83,507,042	\$70,056	4.1%	809	\$28,516,337	383	\$54,990,705
004 4-South	DDA	822	\$61,034,097	\$74,251	3.5%	621	\$14,250,700	201	\$46,783,397
004 4-South	SAV	37	\$103,261	\$2,791	1.0%	37	\$103,261	0	\$0
004 4-South	COUNT 3	2,051	\$144,644,400		3.8%	1,467	\$42,870,298	584	\$101,774,102
	9 - TOTAL	4,701	\$284,134,125	TIU	3.7%	3,562	\$87,092,177	1,139	\$197,041,949

## DEPOSITS BY MAIN LOCATION AND BY BRANCH NETWORK FOR THE MONTH OF NOVEMBER 2016

Type	Accounts	Cur Balance	Avg Balance	Avg Rate	# 100K	\$ 100K	# 100K+	\$ 100K+
COD	595	\$210,215,039	\$353,303	3.9%	387	\$14,710,285	208	\$195,504,754
DDA	1,721	\$118,109,773	\$68,629	2.2%	1,457	\$21,038,913	264	\$97,070,860
SAV _	126	\$980,180	\$7,779	1.0%	124	\$573,560	2	\$406,620
COUNT 3	2,442	\$329,304,992	. , _	3.3%	1,968	\$36,322,758	474	\$292,982,234
COD	449	\$34,667,250	\$77,210	4.3%	294	\$12,479,133	155	\$22,188,117
DDA	916	\$33,506,330	\$36,579	2.5%	818	\$9,988,148	98	\$23,518,182
SAV _	195	\$1,311,368	\$6,725 <u> </u>	1.0%	193	<u>\$739,175</u>	2	\$572,19 <u>3</u>
COUNT 3	1,560	\$69,484,948		3.4%	1,305	\$23,206,456	255	\$46,278,492
COD	523	\$40,686,262	\$77,794	4.1%	336	\$13,538,200	187	\$27,148,061
DDA	482	\$29,080,094	\$60,332	3.4%	369	\$7,238,800	113	\$21,841,294
SAV _	85	\$238,421	\$2,805			\$238,421	0	\$0
COUNT 3	1,090	\$70,004,777		3.8%	790	\$21,015,422	300	\$48,989,355
COD	1,192	\$83,507,042	\$70,056	4.1%	809	\$28,516,337	383	\$54,990,705
DDA	822	\$61,034,097	\$74,251	3.5%	621	\$14,250,700	201	\$46,783,397
SAV _	37	\$103,261	\$2,791 <u> </u>	1.0%	37	\$103,261	0	<u>\$0</u>
COUNT 3	2,051	\$144,644,400		3.8%	1,467	\$42,870,298	584	\$101,774,102
12 - TOTAL -	7,143	\$613,439,117	_	3.5%	5,530	\$123,414,935	1,613	\$490,024,182
	COD DDA SAV COUNT 3  COD DDA SAV COUNT 3  COD DDA SAV COUNT 3  COD DDA SAV COUNT 3	COD 595 COUNT 3 1,721 SAV 126 COUNT 3 2,442  COD 449 DDA 916 SAV 195 COUNT 3 1,560  COD 523 DDA 482 SAV 85 COUNT 3 1,090  COD 1,192 DDA 822 SAV 37 COUNT 3 2,051	COD 595 \$210,215,039 DDA 1,721 \$118,109,773 SAV 126 \$980,180  COUNT 3 2,442 \$329,304,992  COD 449 \$34,667,250 DDA 916 \$33,506,330 SAV 195 \$1,311,368 COUNT 3 1,560 \$69,484,948  COD 523 \$40,686,262 DDA 482 \$29,080,094 SAV 85 \$238,421 COUNT 3 1,090 \$70,004,777  COD 1,192 \$83,507,042 DDA 822 \$61,034,097 SAV 37 \$103,261 COUNT 3 2,051 \$144,644,400	COD 595 \$210,215,039 \$353,303 DDA 1,721 \$118,109,773 \$68,629 \$7,779 COUNT 3 2,442 \$329,304,992 \$77,210 DDA 916 \$33,506,330 \$36,579 SAV 195 \$1,311,368 \$6,725 COUNT 3 1,560 \$69,484,948 \$1,311,368 SAV 85 \$29,080,094 \$60,332 SAV 85 \$238,421 \$2,805 COUNT 3 1,090 \$70,004,777 \$2,805 COUNT 3 1,92 \$83,507,042 \$70,056 DDA 822 \$61,034,097 \$74,251 SAV 37 \$103,261 \$2,791 COUNT 3 2,051 \$144,644,400	COD         595         \$210,215,039         \$353,303         3.9%           DDA         1,721         \$118,109,773         \$68,629         2.2%           SAV         126         \$980,180         \$7,779         1.0%           COUNT 3         2,442         \$329,304,992         \$77,210         4.3%           COD         449         \$34,667,250         \$77,210         4.3%           DDA         916         \$33,506,330         \$36,579         2.5%           SAV         195         \$1,311,368         \$6,725         1.0%           COUNT 3         1,560         \$69,484,948         3.4%           COD         523         \$40,686,262         \$77,794         4.1%           DDA         482         \$29,080,094         \$60,332         3.4%           SAV         85         \$238,421         \$2,805         1.0%           COUNT 3         1,090         \$70,004,777         3.8%           COD         1,192         \$83,507,042         \$70,056         4.1%           DDA         822         \$61,034,097         \$74,251         3.5%           SAV         37         \$103,261         \$2,791         1.0%           COUNT 3<	COD         595         \$210,215,039         \$353,303         3.9%         387           DDA         1,721         \$118,109,773         \$68,629         2.2%         1,457           SAV         126         \$980,180         \$7,779         1.0%         124           COUNT 3         2,442         \$329,304,992         3.3%         1,968           COD         449         \$34,667,250         \$77,210         4.3%         294           DDA         916         \$33,506,330         \$36,579         2.5%         818           SAV         195         \$1,311,368         \$6,725         1.0%         193           COUNT 3         1,560         \$69,484,948         3.4%         1,305           COD         523         \$40,686,262         \$77,794         4.1%         336           DDA         482         \$29,080,094         \$60,332         3.4%         369           SAV         85         \$238,421         \$2,805         1.0%         85           COUNT 3         1,090         \$70,004,777         3.8%         790           COD         1,192         \$83,507,042         \$70,056         4.1%         809           DDA         822	COD         595         \$210,215,039         \$353,303         3.9%         387         \$14,710,285           DDA         1,721         \$118,109,773         \$68,629         2.2%         1,457         \$21,038,913           SAV         126         \$980,180         \$7,779         1.0%         124         \$573,560           COUNT 3         2,442         \$329,304,992         3.3%         1,968         \$36,322,758           COD         449         \$34,667,250         \$77,210         4.3%         294         \$12,479,133           DDA         916         \$33,506,330         \$36,579         2.5%         818         \$9,988,148           SAV         195         \$1,311,368         \$6,725         1.0%         193         \$739,175           COUNT 3         1,560         \$69,484,948         3.4%         1,305         \$23,206,456           COD         523         \$40,686,262         \$77,794         4.1%         336         \$13,538,200           DDA         482         \$29,080,094         \$60,332         3.4%         369         \$7,238,800           SAV         85         \$238,421         \$2,805         1.0%         85         \$238,421           COUNT 3	COD         595         \$210,215,039         \$353,303         3.9%         387         \$14,710,285         208           DDA         1,721         \$118,109,773         \$68,629         2.2%         1,457         \$21,038,913         264           SAV         126         \$980,180         \$7,779         1.0%         124         \$573,560         2           COUNT 3         2,442         \$329,304,992         3.3%         1,968         \$36,322,758         474           COD         449         \$34,667,250         \$77,210         4.3%         294         \$12,479,133         155           DDA         916         \$33,506,330         \$36,579         2.5%         818         \$9,988,148         98           SAV         195         \$1,311,368         \$6,725         1.0%         193         \$739,175         2           COUNT 3         1,560         \$69,484,948         3.4%         1,305         \$23,206,456         255           COD         523         \$40,686,262         \$77,794         4.1%         336         \$13,538,200         187           DDA         482         \$29,080,094         \$60,332         3.4%         369         \$7,238,800         113

## Teller Suspense Report For the Month of November 2008

	Мо	onth	Year-To-Date		
Teller	Number	Amount	Number	Amount	
Janie Allison	3	\$ (16.75)	15	\$ 250.00	
Brent Coone	2	\$ (18.11)	9	\$ (75.32)	
Terry Lund	1	\$ 5.32	4	\$ (44.75)	
Alice Grant	0		0		
Bill Perkins	5	\$ 0.03	22	\$ (47.32)	
Elanda Everason	4	\$ 14.75	9	\$ (99.60)	
Cally Williams	3	\$ 175.80	11	\$ (47.22)	
Betty Sisemn	1	\$ 11.00	4	\$ 37.25	
Jessica Savage	0	\$ -	0		
Lynette Sanders	6	\$ 16.32	32	\$ (147.25)	
Nancy Bailey	3	\$ (18.75)	15	\$ (152.00)	
Jessica Burke	4	\$ (44.22)	18	\$ (475.00)	
All Tellers	32	\$ 125.39	139	\$ (801.21)	

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#### **Report on Investment Activity**

The Teachers' Retirement System of Oklahoma had a gain for fiscal year 2006 of 9.7% based on fair value; three-year and five-year returns were 13.5% and 7.9% respectively. The System's investments increased \$585 million to \$8.280 billion at fiscal year-end.

The Board of Trustees (Board) of the Teachers' Retirement System of Oklahoma (System) is authorized by statute to invest the assets of the System solely in the interest of the participants and beneficiaries of the System. The Board is guided by the provisions of the prudent person rule, which affords the standard "with the care, skill, prudence, and diligence under the circumstances then prevailing that a prudent person acting in a like capacity and familiar with such matters would use in the conduct of an enterprise of like character and with like aims." The Board is authorized to establish an investment committee, which is to make recommendations to the full Board of Trustees on all matters, related to the choice of custodians and managers of the assets of the System, and the establishment of investment guidelines.

The main determinant of any pension fund's long term-success is the fund's asset allocation. The Board, in conjunction with the investment consultant and staff has determined that the appropriate portfolio mix for the System is 70% equity investments and 30% fixed income investments. Adherence to a disciplined investment policy is critical to achieving long-term success while at the same time controlling risk. The System's asset allocation is regularly reviewed and periodically updated.

The investment information contained in this report is presented to the greatest degree possible in Association conformance with the Presentation Standards of the Association for Investment Management and Research (AIMR).

This report prepared by:

Bill Puckett Chief Investment Officer

# Summary of Investments June 30, 2006

Type of Investment	<u>Fair Value</u>	Percentage of Total <u>Fair Value</u>
Fixed Income:		
U S Government Securities	\$1,635,267,862	19.7%
Corporate Bonds	586,164,143	7.1%
International Bonds	93,259,778	<u>1.1%</u>
Total Fixed Income	2,314,691,783	27.9%
Equities:		
Domestic	3,953,519,890	47.7%
International	<u>1,548,705,880</u>	18.7%
Total Equities	5,502,225,770	66.4%
Short-Term Investments:		
Commercial Paper	139,775,179	1.8%
Domestic Money Market/Short-Term Notes	283,845,326	3.4%
International Money Market	39,359,227	0.5%
Total Short-Term Investments	462,979,732	<u>5.7%</u>
Total Investments	<u>\$8,279,897,285</u>	<u>100.0%</u>

# Last Page of Board Report

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