

Sample of Board Meeting Minutes
Name of Organization
(Board Meeting Minutes: Month Day, Year)
(time and location)

Board Members:

Present: Bhata Bhattacharia, 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:*

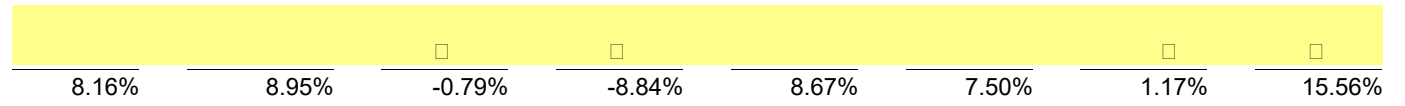
- Kyumoto noted that the past three meetings have run over the intended two-hour time slot by half an hour. He asked members to be more mindful and focused during discussions, and suggested that the Board Development Chair take an action to identify solutions to this issue. Chair, Carver, agreed.

· Meeting adjourned at 9:30 p.m.

· Minutes submitted by Secretary, Bhata Bhattacharia

			□	□			□	□	
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%
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%
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%
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	Int-Bearing Funds to Assets (Act)	82.02%	82.03%	-0.01%	-0.01%	82.02%	81.02%	1.00%	1.24%
25	RFL to Gross Loans	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%

1 Non-Int Bearing to Total Deps

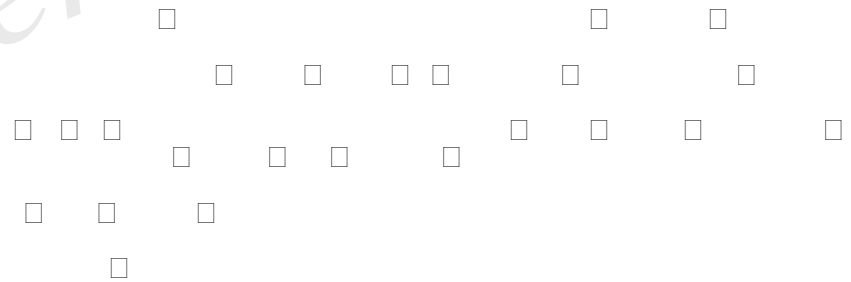
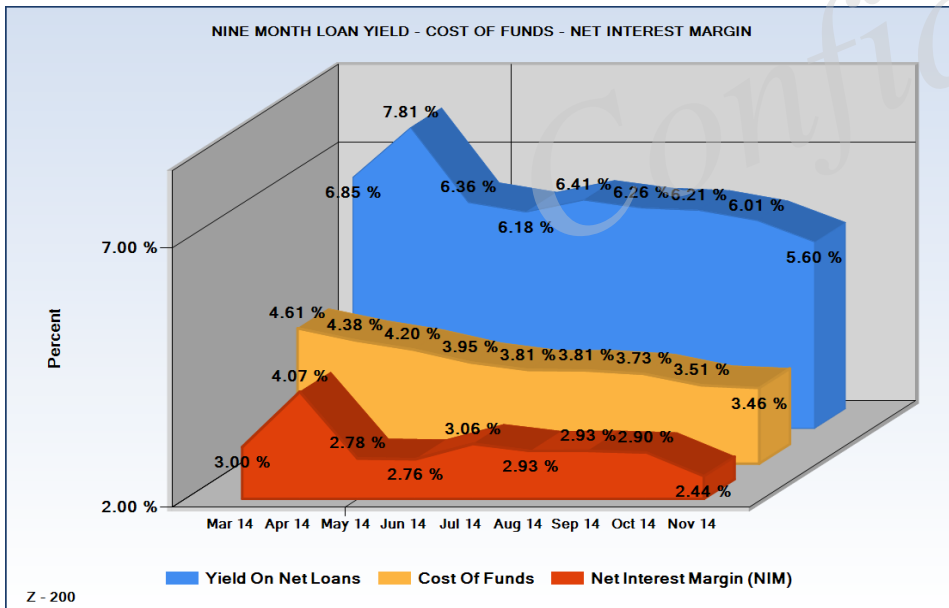
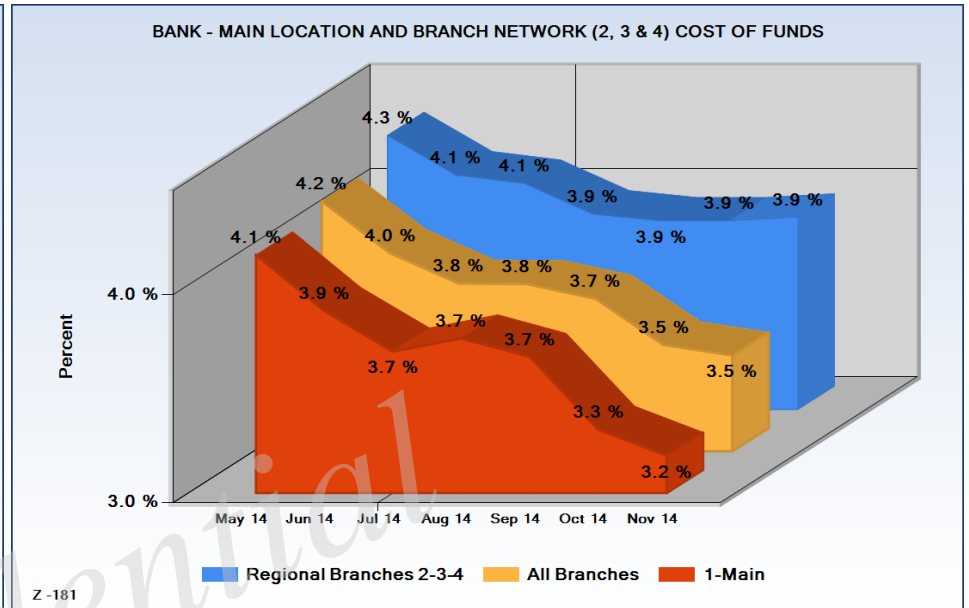
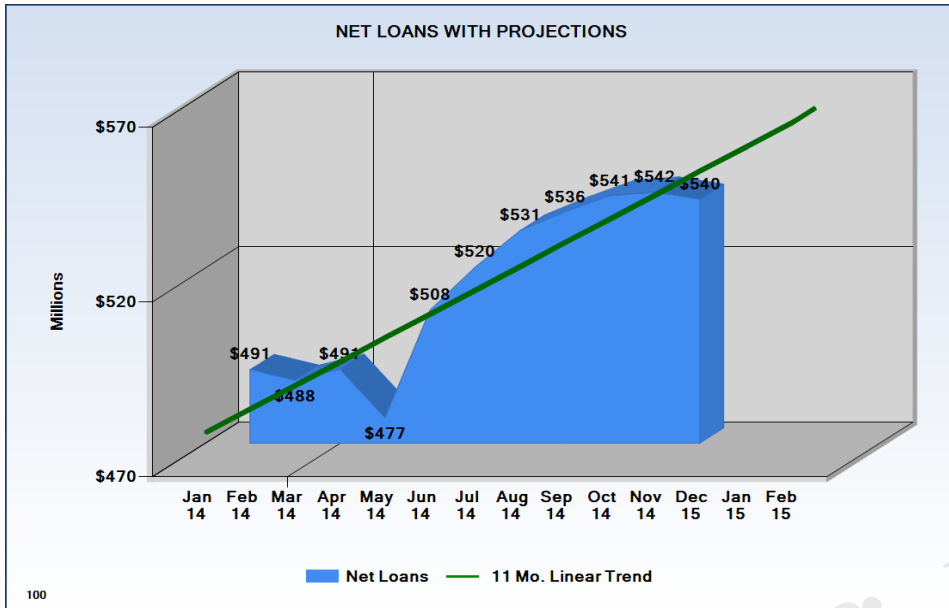


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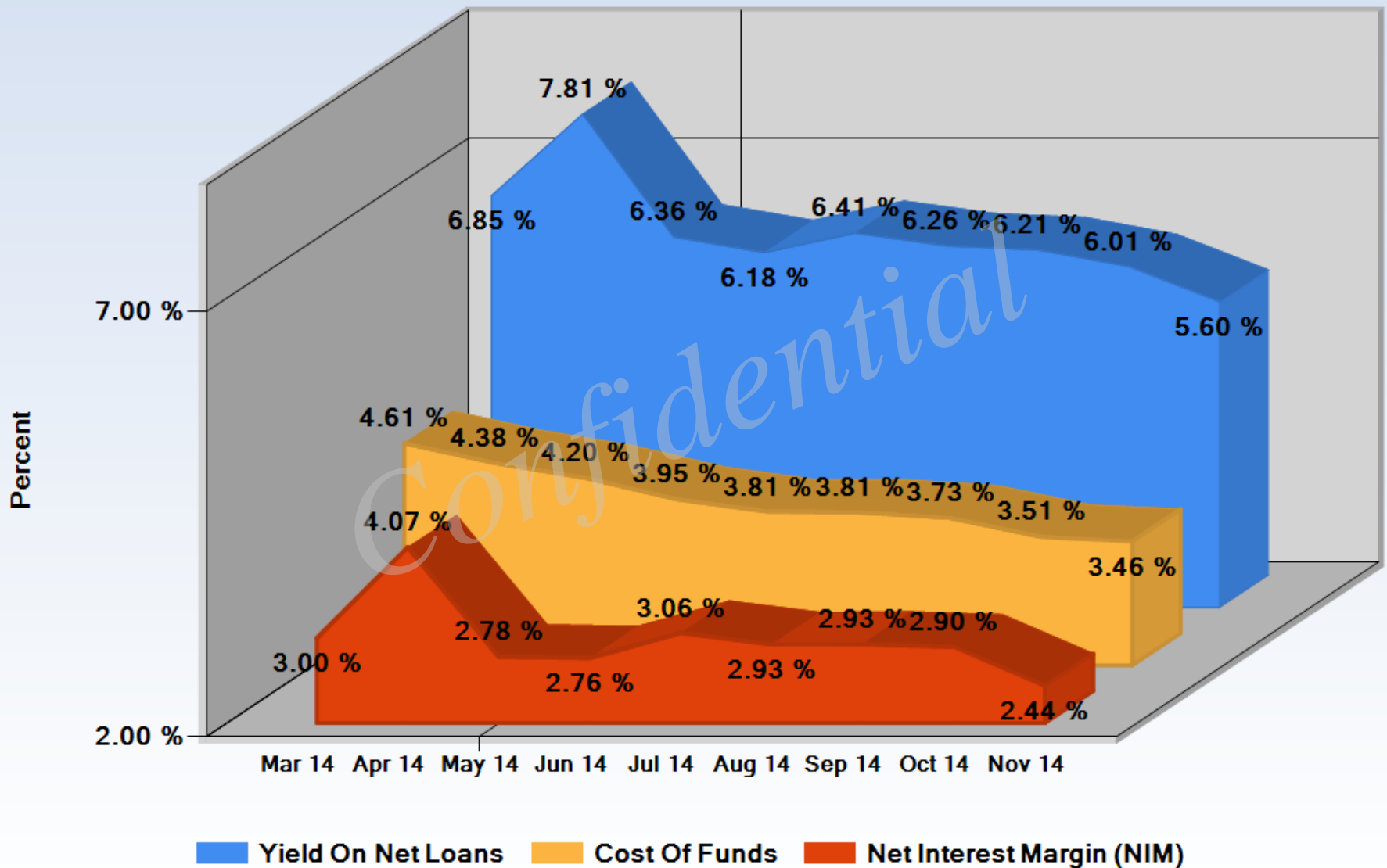
1	Yield on Earning Asset	5.48%	5.96%	6.17%	6.19%	6.34%	6.11%	6.28%	7.65%	6.77%	6.53%	7.90%	7.59%	7.65%
2	Cost to Fund Earning Asset	3.03%	3.05%	3.23%	3.25%	3.27%	3.34%	3.50%	3.57%	3.76%	3.99%	4.15%	4.20%	4.28%
3	Net Interest Margin (NIM)	2.45%	2.91%	2.94%	2.93%	3.07%	2.77%	2.79%	4.08%	3.01%	2.54%	3.75%	3.39%	3.37%
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%	0.06%	0.06%	0.06%	0.06%	0.06%	0.05%	0.05%	0.05%	0.07%	0.07%
8	Non-interest Expense	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%
9	Loan Loss Provision	0.02%	0.50%	0.00%	0.00%	0.36%	0.10%	0.52%	0.00%	0.57%	0.00%	0.55%	0.35%	0.19%
10	Pre-Tax Income	0.54%	-0.05%	0.77%	0.45%	0.12%	-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%
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	Non-int Income to Avg Assets	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%	0.21%	0.26%
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%
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%
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	Earning Asset to Assets (Act)	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	Int-Bearing to Total Deps	91.84%	91.05%	90.81%	91.05%	90.73%	90.10%	90.65%	91.02%	91.74%	92.38%	92.77%	92.35%	92.82%
30	Non-Int Bearing to Total Deps	8.16%	8.95%	9.19%	8.95%	9.27%	9.90%	9.35%	8.98%	8.26%	7.62%	7.23%	7.65%	7.18%

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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 Tax Free Securities	4.41%	4.24%	0.17%		\$0	\$0	\$390	\$390		\$1	\$1	\$0
5	Fed Funds Sold Debentures	0.32%	0.48%	-0.16%	\$1	\$0	\$0	\$5,286	\$380	\$4,906	\$1	\$0	\$1
6	Commercial Loans	4.91%	5.70%	-0.79%	\$1	-\$75	-\$18	\$115,728	\$115,477	\$251	\$466	\$557	-\$92
7	Consumer Loans	6.08%	6.45%	-0.37%	\$3	-\$1	\$0	\$3,486	\$2,836	\$650	\$17	\$15	\$2
8	Real Estate Loans	5.79%	6.13%	-0.34%	\$1	-\$104	-\$62	\$370,144	\$369,884	\$261	\$1,757	\$1,921	-\$165
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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	Savings	1.00%	1.00%	0.00%	\$0	\$0	\$0	\$2,042	\$2,147	-\$105	\$2	\$2	\$0
13	CD's -100m	4.09%	4.09%	0.00%	\$18	\$0	-\$5	\$46,104	\$40,648	\$5,456	\$155	\$141	\$14
14	CD's +100m	4.20%	4.21%	-0.01%	\$44	-\$1	-\$10	\$95,302	\$82,648	\$12,654	\$328	\$295	\$33
15	Brokered Deposits	4.07%	4.18%	-0.11%	\$1	-\$11	-\$13	\$117,304	\$117,019	\$284	\$392	\$415	-\$23
16	Fed Funds Purchased	0.45%	1.07%	-0.62%	\$0	-\$1	\$0	\$191	\$1,107	-\$916	\$0	\$1	-\$1
17	FHLB Borrowings	1.36%	1.89%	-0.53%	-\$15	-\$45	-\$5	\$90,394	\$104,195	-\$13,800	\$101	\$167	-\$66
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20	NET INTEREST SPREAD	2.01%	2.44%	-0.43%				\$71,004	\$74,251	-\$3,247	\$1,125	\$1,365	-\$239



NINE MONTH LOAN YIELD - COST OF FUNDS - NET INTEREST MARGIN





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%

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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

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%	\$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	\$15,902,831.56	4.969%	\$86,977.77	0.5%				
	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%

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1	Fed Fund Interest	\$1,405.74	\$151.04	\$1,254.69	830.68%
2	US Treasuries				
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	Fees Commercial	\$12,434.07	\$45,478.33	-\$33,044.26	-72.66%
12	Interest Commercial Parts Sold				
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	Consumer Participation Sold				
16	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%
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%
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	Brokered CD's	\$391,687.12	\$414,623.67	-\$22,936.55	-5.53%
35	Fed Funds Purchased	\$70.56	\$1,000.64	-\$930.08	-92.95%
36	FHLB Advances	\$100,869.70	\$166,560.14	-\$65,690.44	-39.44%


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	-\$3,629.24	-35.17%
5	Telephone	\$13,012.44	\$12,646.57	\$365.87	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	\$25,400.61	\$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				
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		
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 Management	\$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	\$1,929.08	-\$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		
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				
43	TOTAL NON INTEREST EXPENSE	\$889,534.30	\$1,421,151.21	-\$531,616.91	-37.41%

	Nov 16	Oct 16	Change	% Change	YTD 2016	YTD 2015	YTD Change	YTD % Change	
EFFECIENCY RATIO CALCULATION:									
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	Sal & Ben to Assets	1.04%	1.14%	-0.10%	-9.00%	1.04%	0.79%	0.25%	
4	Occupancy to Assets	0.27%	0.28%	-0.01%		0.27%	0.26%	0.01%	
5	Other Exp to Assets	0.49%	0.93%	-0.44%		0.49%	0.81%	-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%

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1	Fed Fund Interest	\$1,406	\$151			\$148,118	\$188,378	\$186,972			\$500,542
2	Due From Time	\$20	\$59	\$3,543	-\$3,523	\$4,058	\$17,808	\$17,788	\$38,495	-\$20,687	\$54,273
3	US Treasuries										
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	CRA Fund	\$1,408	\$1,398	\$1,377	\$31	\$1,417	\$15,326	\$13,918	\$15,330	-\$4	\$15,631
6	FHLB Interest	\$20	\$59		\$20	\$348	\$3,526	\$3,505		\$3,526	\$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	Consumer Loans	\$17,381	\$15,490	\$17,173	\$208	\$13,893	\$161,029	\$143,648	\$176,540	-\$15,511	\$223,163
9	Real Estate Loans	\$1,756,551	\$1,921,256	\$3,009,008	-\$1,252,458	\$2,445,482	\$22,928,829	\$21,172,279	\$30,700,530	-\$7,771,701	\$27,259,146
11	TOTAL INTEREST INCOME	\$2,519,959	\$2,796,237	\$4,173,554	-\$1,653,595	\$3,465,170	\$31,404,761	\$28,884,803	\$42,242,678	-\$10,837,917	\$38,837,364
12	Non Interest Income	\$30,503	\$32,764	\$31,170	-\$667	\$33,676	\$297,985	\$267,482	\$342,874	-\$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
14	NOW Account Interest	\$10,500	\$10,200	\$9,908	\$592	\$8,838	\$82,353	\$71,853	\$98,290	-\$15,937	\$81,894
15	MMS Interest	\$407,247	\$401,904	\$246,491	\$160,756	\$224,517	\$2,691,179	\$2,283,932	\$2,629,702	\$61,477	\$1,571,011
16	Savings Interest	\$1,675	\$1,822	\$4,007	-\$2,332	\$4,135	\$22,836	\$21,161	\$42,489	-\$19,653	\$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	CD's +100M	\$327,919	\$294,572	\$664,506	-\$336,587	\$605,346	\$4,393,750	\$4,065,831	\$7,096,140	-\$2,702,390	\$8,235,962
19	Brokered CD's	\$391,687	\$414,624	\$604,955	-\$213,268	\$747,656	\$6,111,484	\$5,719,797	\$7,004,830	-\$893,346	\$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	FHLB Advances	\$100,870	\$166,560	\$79,809	\$21,061		\$1,119,934	\$1,019,064	\$124,829	\$995,105	\$228,175

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



[Redacted]									

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1	Currency & Coin	\$735,400	\$768,310	-\$32,910	-4.28%
2	Cash Collections				
3	Due From Banks - Demand	\$4,435,071	\$3,706,983	\$728,089	19.64%
4	Due From Time				
5	TOTAL CASH AND DUE FROM BANKS	<u>\$5,170,471</u>	<u>\$4,475,293</u>	<u>\$695,178</u>	<u>15.53%</u>
6	U.S. Treasury Securities				
7	U.S. Government Agencies Tax Free Securities	\$10,129,188	\$3,896,296	\$6,232,892	159.97%
8	CRA Funds	\$389,630	\$389,630		
9	FHLB Stock	\$4,713,583	\$4,713,583		
10	Fed Funds Sold	\$8,570,235		\$8,570,235	
11	Commercial Loans	\$116,342,101	\$114,772,018	\$1,570,082	1.37%
12	Consumer Loans	\$3,459,355	\$3,524,772	-\$65,417	-1.86%
13	Real Estate Loans	\$370,461,708	\$369,695,501	\$766,207	0.21%
14	Other Loans	<u>\$29,629</u>	<u>\$125,059</u>	<u>-\$95,431</u>	<u>-76.31%</u>
16	Loss Reserve	<u>-\$5,720,561</u>	<u>-\$5,712,379</u>	<u>-\$8,182</u>	<u>-0.14%</u>
18	TOTAL EARNING ASSETS	\$514,095,427	\$497,116,860	\$16,978,568	3.42%
19	Premises and fixed assets	\$9,746,141	\$9,797,837	-\$51,696	-0.53%
20	Other Assets	<u>\$20,240,143</u>	<u>\$20,441,733</u>	<u>-\$201,590</u>	<u>-0.99%</u>
22	Demand Deposits	\$35,436,424	\$33,386,716	\$2,049,708	6.14%
23	NOW Accounts	\$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	Savings	\$2,070,771	\$2,112,987	-\$42,217	-2.00%
26	CD's -100M	\$47,890,775	\$36,990,476	\$10,900,299	29.47%
27	CD's +100M	\$107,014,764	\$79,780,126	\$27,234,638	34.14%
28	Brokered CD's	\$117,274,619	\$117,274,619		
29	IRA	<u>\$8,300,236</u>	<u>\$6,098,324</u>	<u>\$2,201,913</u>	<u>36.11%</u>
31	Fed Funds Purchased		\$1,574,627	-\$1,574,627	-100.00%
32	FHLB Borrowings	\$66,237,035	\$101,303,701	-\$35,066,666	-34.62%
33	Other liabilities	<u>\$2,128,371</u>	<u>\$1,932,725</u>	<u>\$195,646</u>	<u>10.12%</u>
35	Common stock	\$467,556	\$467,556		
36	Surplus	\$70,034,111	\$70,034,111		
37	Dividends Paid	-\$2,220,889	-\$2,220,889		
38	Undivided Profits				
39	Current Earnings	<u>\$1,793,098</u>	<u>\$1,617,108</u>	<u>\$175,990</u>	<u>10.88%</u>
40	TOTAL EQUITY	<u>\$70,073,876</u>	<u>\$69,897,886</u>	<u>\$175,990</u>	<u>0.25%</u>

1	Total Cash & Due From	\$7,657,236	\$5,229,340	\$6,623,704	\$1,033,533	\$4,396,018	\$5,482,565	\$5,268,663	\$5,934,732	-\$452,167	\$5,150,069
2	Due From Time			\$963,944	-\$963,944	\$909,553	\$540,384	\$593,537	\$940,541	-\$400,157	\$889,111
3	U.S. Treasury Securities										
4	U.S. Government Agencies	\$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
	Tax Free Securities										
	Debentures										
5	CRA Funds	\$389,630	\$389,630	\$389,630		\$389,630	\$389,630	\$389,630	\$389,630		\$389,630
6	FHLB Stock	\$4,713,583	\$5,093,372	\$276,637	\$4,436,946	\$277,027	\$2,905,289	\$2,727,424	\$276,904	\$2,628,385	\$671,419
7	Fed Funds Sold	\$5,285,785	\$380,120		\$5,285,785	\$39,985,269	\$6,274,892	\$6,372,181	\$13,348,476	-\$7,073,584	\$11,212,827
8	Commercial Loans	\$115,727,735	\$115,476,694	\$167,540,736	-\$51,813,001	\$119,560,437	\$122,772,686	\$123,465,633	\$142,665,671	-\$19,892,984	\$132,297,662
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	Real Estate Loans	\$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	Other Loans	\$59,619	\$139,863	\$38,963	\$20,656	\$213,801	-\$224,304	-\$252,231	\$32,401	-\$256,705	\$61,566
	□										
13	Loss Reserve	-\$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
	□										
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	Other Assets	\$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
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	NOW Accounts	\$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	Money Market Savings	\$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	Savings	\$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
22	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	CD +100M (Inc IRA)	\$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	Brokered CD's	\$117,303,966	\$117,019,484	\$150,210,010	-\$32,906,044	\$171,246,899	\$139,679,314	\$141,880,167	\$152,909,735	-\$13,230,422	\$126,942,835
26	Fed Funds Purchased	\$190,821	\$1,106,810	\$11,688,889	-\$11,498,068		\$3,068,426	\$3,351,469	\$3,653,187	-\$584,762	\$1,718,838
27	FHLB Borrowings	\$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	Other liabilities	\$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
30	Common stock	\$467,556	\$467,556	\$467,556		\$467,556	\$467,556	\$467,556	\$467,556		\$467,556
31	Surplus	\$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	Undivided Profits										\$0
34	Current Earnings	\$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

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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%

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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%

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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%

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%

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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										
3	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%
	Debentures										
6	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%

10	NOW Accounts	2.11%	2.07%	1.58%	0.54%	1.96%	1.44%	1.37%	1.70%	-0.27%	1.94%
11	Money Market	3.74%	3.75%	3.96%	-0.22%	4.33%	3.57%	3.54%	4.30%	-0.73%	4.11%
12	Savings	1.00%	1.00%	1.62%	-0.62%	1.99%	1.04%	1.05%	1.75%	-0.71%	1.96%
13	CD's -100m	4.09%	4.09%	4.50%	-0.41%	5.50%	4.86%	4.93%	5.08%	-0.22%	5.55%
14	CD's +100m	4.20%	4.21%	4.62%	-0.42%	5.34%	4.60%	4.64%	5.13%	-0.53%	5.37%
15	Brokered Deposits	4.07%	4.18%	4.50%	-0.42%	5.31%	4.78%	4.84%	4.99%	-0.21%	5.41%
16	Fed Funds Purchased	0.45%	1.07%	4.31%	-3.86%	100.00%	2.27%	2.28%	5.39%	-3.12%	5.49%
17	FHLB Borrowings	1.36%	1.89%	5.58%	-4.22%		2.15%	2.28%	6.97%	-4.82%	5.34%

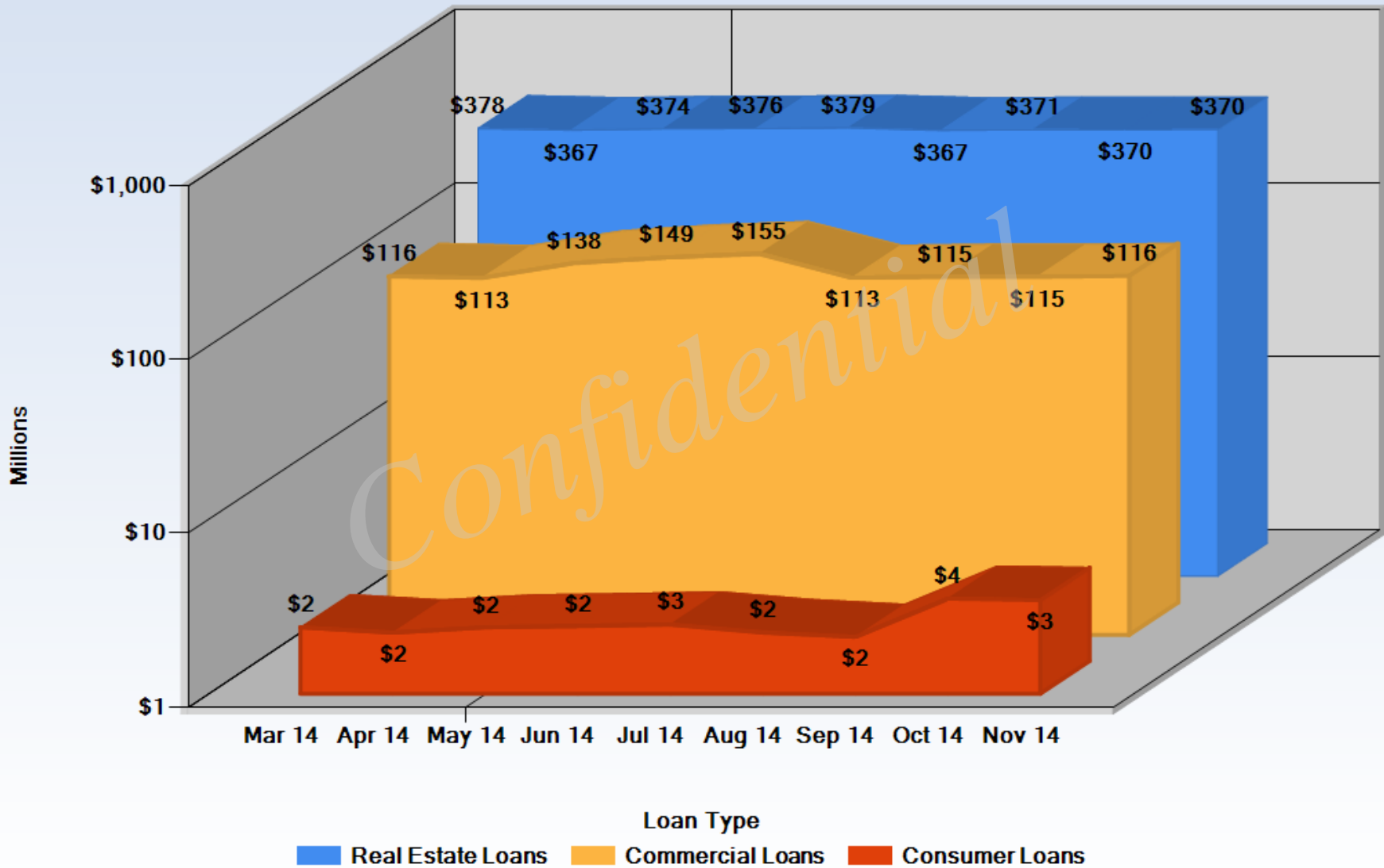
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20	Return On Assets	0.36%	-0.05%	1.21%	-0.85%	0.85%	0.35%	0.35%	1.18%	-0.82%	1.34%
21	Return on Equity	3.07%	-0.40%	10.31%	-7.24%	7.02%	2.82%	2.79%	9.68%	-6.86%	11.65%
22	Capital Ratio	11.64%	11.82%	11.71%	-0.07%	11.99%	12.45%	12.53%	12.16%	0.29%	12.02%
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%

1	DORTHY RANDALL	01 SAM FRANK	10/29/16	\$196,014	\$0	7.50%	007 Mths	05/01/17	3900 PROGRESS WAY BENT..	Commercial-Real Es..	
2	NICHOLE POPE		11/12/16	\$20,000	\$20,000	6.00%	012 Mths	11/14/17	2005 CAT AND EQUIPMENT	Commercial	
3	SOFIA RICHMOND		11/13/16	\$760,000	\$0	6.50%	048 Mths	11/13/20	2005 CAT AND EQUIPMENT	Commercial	
4	MARQUIS ROWELL		11/16/16	\$8,518	\$197,000	5.00%	012 Mths	11/18/17	LOTS IN MAMMOTH SUB DIVI..	Interim	
5	SHERI ROWE		11/16/16	\$9,353	\$156,600	5.00%	012 Mths	11/18/17	LOTS IN MAMMOTH SUB DIVI..	Interim	
7	CLAUDETTE ROTH	02 RAY GUSK	11/17/16	\$5,700	\$0	4.00%	024 Mths	11/16/18	1995 DODGE INTREPED	Consumer	
9	JERRY ROWLAND	03 BILL SMITH	11/16/16	\$8,395	\$230,000	5.00%	012 Mths	11/18/17	LOTS IN MAMMOTH SUB DIVI..	Interim	
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	\$150,000	7.25%	040 Mths	03/11/20	2005 CAT AND EQUIPMENT	Commercial	
13	RAQUEL ROY		11/16/16	\$5,338	\$89,000	5.00%	012 Mths	11/18/17	LOTS IN MAMMOTH SUB DIVI..	Interim	
14	JOHN ROUSE		11/23/16	\$10,000	\$55,000	6.00%	012 Mths	11/25/17	2005 CAT AND EQUIPMENT	Commercial	
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		11/19/16	\$10,000	\$10,000	6.25%	060 Mths	11/21/21	1995 DODGE INTREPED	Consumer	

Confidential

LOAN GROWTH -- REAL ESTATE - COMMERCIAL - CONSUMER



By Loan Officer -

Note Only Showing Loans PD Greater Than 30 Days

	Officer	PD Total	Days	Branch	Type	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	Type	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				\$7,457,165	9 - TOTAL	

By Days Past Due

	Officer	PD Total	Days	Branch	Type	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	

	□	□□	□												
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	187	\$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

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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

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		VARIABLE	<u>89</u>	<u>\$85,481,783.06</u>	<u>12.23%</u>	4.000%	8.250%	<u>4.797%</u>	6.1	133.2	<u>38.6</u>
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	<u>93</u>	<u>\$130,548,606.77</u>	<u>18.68%</u>	3.750%	8.250%	<u>4.777%</u>	4.2	241.5	<u>41.3</u>
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	<u>87</u>	<u>\$100,717,808.90</u>	<u>14.41%</u>	4.000%	7.750%	<u>4.871%</u>	12.0	345.3	<u>36.2</u>
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		VARIABLE	<u>84</u>	<u>\$110,453,484.67</u>	<u>15.80%</u>	3.500%	8.250%	<u>4.544%</u>	9.1	181.1	<u>35.7</u>
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	<u>94</u>	<u>\$78,364,096.95</u>	<u>11.21%</u>	4.000%	8.250%	<u>4.976%</u>	3.0	253.6	<u>45.9</u>

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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

Confidential

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%	\$18,159,072.70	2.8%	\$1,877,528.19	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%

Confidential

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

Confidential

1	1-Main	MILLICENT LEVINE	-\$973	11/24/16	9	06/24/11	11/20/16	\$1,500	03	BILL SMITH
2		JANA MCCORMICK	-\$819	11/30/16	3	09/15/13	11/24/16	\$2,000	01	SAM FRANK
3		ROBERT COOKE	-\$537	11/27/16	6	01/07/13	10/01/16	\$1,500	05	RUSTY ADAMS
4		MARIANA LANCASTE..	-\$75	12/02/16	1	08/16/10	11/27/16	\$200	01	SAM FRANK
5		KAYE FRANCO	-\$56	11/18/16	15	02/22/15	09/21/16	\$2,696	05	RUSTY ADAMS
6		GERARDO FRASER	-\$32	11/27/16	6	01/20/15	08/07/16	\$6,041	01	SAM FRANK
7		LAZARO CULVER	-\$31	12/01/16	2	06/17/13	11/11/16	\$17,000	05	RUSTY ADAMS
8		PAIGE JOHNS	-\$14	12/02/16	1	08/29/06	11/20/16	\$300	01	SAM FRANK
9		BERNARD MOBLEY	-\$7	12/02/16	1	01/04/15	11/24/16	\$50	05	RUSTY ADAMS
10		MARIBEL BULLOCK	-\$6	11/27/16	6	09/22/15	11/13/16	\$175	05	RUSTY ADAMS
11		MICHAEL GAMBLE	-\$5	11/27/16	6	07/12/15	01/10/16	\$470	02	RAY GUSK
12		BERT HATHAWAY	-\$4	11/27/16	6	02/15/16	03/27/16	\$186,124	02	RAY GUSK
13		ARCHIE BULLARD	-\$4	11/27/16	6	09/21/15	11/13/16	\$175	01	SAM FRANK
14		ELVIA GUY	-\$3	11/27/16	6	12/20/15	11/13/16	\$2,200	03	BILL SMITH
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	\$3,902	04	SUE SAMS
21		FOSTER MEANS	-\$1,601	11/12/16	21	08/04/14	11/20/16	\$1,125	04	SUE SAMS
22		CARY BENITEZ	-\$1,270	11/30/16	3	02/05/10	12/01/16	\$2,500	02	RAY GUSK
23		KATHRYN COLEMAN	-\$411	11/24/16	9	05/02/09	11/23/16	\$400	02	RAY GUSK
24		DYLAN BUTCHER	-\$390	12/01/16	2	12/13/10	12/02/16	\$650	04	SUE SAMS
25		MIRANDA BOONE	-\$386	12/01/16	2	04/09/13	11/24/16	\$100	01	SAM FRANK
26		PETRA CALLAHAN	-\$266	12/02/16	1	04/25/08	12/01/16	\$100	05	RUSTY ADAMS
27		EMMETT CAUDILL	-\$122	12/01/16	2	09/14/08	11/27/16	\$331	05	RUSTY ADAMS
28		ANTHONY DOUGHE..	-\$119	12/02/16	1	04/21/13	12/02/16	\$500	03	BILL SMITH
29		TAYLOR DUPREE	-\$98	11/27/16	6	06/21/13	11/19/16	\$800	02	RAY GUSK
30		BRANDEN DARDEN	-\$53	11/25/16	8	02/21/11	11/04/16	\$2,550	01	SAM FRANK
32	3-North	BEN MCDERMOTT	-\$556	12/02/16	1	09/05/16	11/23/16	\$2,000	03	BILL SMITH
33		AMY LOPEZ	-\$285	12/02/16	1	02/09/14	11/27/16	\$538	02	RAY GUSK
34		SHERMAN MCCAIN	-\$122	12/02/16	1	04/07/16	11/23/16	\$401	02	RAY GUSK
35		LUCIO MARION	-\$17	12/02/16	1	03/23/15	11/27/16	\$258	05	RUSTY ADAMS
37	4-South	DEVON SHOOK	-\$179	11/30/16	3	04/04/15	11/23/16	\$101	03	BILL SMITH
38		FRIEDA STRONG	-\$35	11/27/16	6	04/28/16	11/13/16	\$1,000	02	RAY GUSK
39		PETER SCHAEFER	-\$8	11/27/16	6	09/02/16	10/27/16	\$3,800	02	RAY GUSK

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

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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	26	-7	133	-7	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	-7	202	-7	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	85	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%

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Br #	Branch Name	Type	Opened YTD	Closed YTD	YTD Net	BOY Active	+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	1-Main	SAV	19	26	-7	133	-7	126	-5.26%
1	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	2-West	DDA	185	111	74	842	74	916	8.79%
2	2-West	SAV	13	20	-7	202	-7	195	-3.46%
2	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	3-North	DDA	317	53	264	218	264	482	121.05%
3	3-North	SAV	32	10	22	63	22	85	34.87%
3	COUNT 3		635	513	122	968	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	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%

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			□□	□□	□					
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		
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
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
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		
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

	1)Branch	Type	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	\$572,193
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%	85	\$238,421		
33	003 3-North	COUNT 3	1,090	\$70,004,777		3.8%	790	\$21,015,422	300	\$48,989,355

	1)Branch	Type	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	\$103,261	\$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

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	Branch	Loans	Balance	Avg Rate	30-59 Dys PD	% 30-59	60-89 Dys PD	% 60-89	90+ Dys PD	% 90+
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	\$651,087,930.31	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+
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	\$15,902,831.56	4.969%	\$86,977.77	0.5%	\$0.00	0.0%	\$0.00	0.0%
6		141	\$47,937,406.71	5.206%	\$1,183,652.49	2.5%	\$0.00	0.0%	\$0.00	0.0%

	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

	1)Branch	Type	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	\$572,192.95
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	85	\$238,421.30	1.000%	85	\$238,421.30	0	\$0.00
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

				□□	□□	□					
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
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	\$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
15	SAV 01 Personal Savings	SAV	2	\$1,704	\$852	1.0%		2	\$1,704		

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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

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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
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
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		
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	4 4-South	SAV	37	\$103,261	\$2,791	1.0%	37	\$103,261		

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BY BRANCH

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%	
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%	
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%	
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%	

BY TYPE / CLASS

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%
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%

BY TYPE / CLASS

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%	
			<hr/>							
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%	
			<hr/>							

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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					
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
12	SAV 01 Personal Savings	SAV	4	\$6,690	1		1	1	1			
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				
19	2 2-West	COD	4	\$213,310	1				3			
20	2 2-West	DDA	13	\$516,732	7	1			2	1	2	
21	2 2-West	SAV	1	\$5,000			1					
23	3 3-North	COD	6	\$528,000	1	1	1	2	1			
24	3 3-North	DDA	8	\$1,699,072	5				3			
25	3 3-North	SAV	1	\$150	1							
27	4 4-South	COD	33	\$1,167,988			15		18			
28	4 4-South	DDA	11	\$258,877	6	4	1					
29	4 4-South	SAV	1	\$100					1			

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			
<hr/>											
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
7	2 02 RAY GUSK	SAV	1	\$100					1		
<hr/>											
9	3 03 BILL SMITH	COD	9	\$897,684			4		5		
10	3 03 BILL SMITH	DDA	10	\$189,584	2	1			3		3
11	3 03 BILL SMITH	SAV	1	\$5,000			1				1
<hr/>											
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
15	4 04 SUE SAMS	SAV	1	\$150	1						1
<hr/>											
17	5 05 RUSTY ADAMS	COD	14	\$760,464	1		5	1	7		
18	5 05 RUSTY ADAMS	DDA	13	\$355,129	6		1		3	1	1
<hr/>											

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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	Type	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		3.7%	3,562	\$87,092,177	1,139	\$197,041,949

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1)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
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
12 - TOTAL		7,143	\$613,439,117		3.5%	5,530	\$123,414,935	1,613	\$490,024,182

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**Teller Suspense Report
For the Month of November 2008**

Teller	Month		Year-To-Date	
	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 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

<u>Type of Investment</u>	<u>Fair Value</u>	<u>Percentage of Total Fair Value</u>
Fixed Income:		
U S Government Securities	\$1,635,267,862	19.7%
Corporate Bonds	586,164,143	7.1%
International Bonds	<u>93,259,778</u>	<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>	<u>18.7%</u>
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	<u>39,359,227</u>	<u>0.5%</u>
Total Short-Term Investments	<u>462,979,732</u>	<u>5.7%</u>
 Total Investments	 <u>\$8,279,897,285</u>	 <u>100.0%</u>

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Last Page of Board Report

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