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4 Qtr. Average	YTD Average		For Quarters Ending			
			12/31/29	09/30/29	06/30/29	03/31/29
		Assets				
34.9	34.9	Cash Items	38.162	35.842	33.729	31.740
2.2	2.2	Fed Funds Sold	0.000	0.000	0.000	8.611
73.4	73.4	Securities	64.843	75.386	76.109	77.392
553.5	553.5	Loans (Net)	628.240	564.919	531.880	488.791
179.8	179.8	Business	217.663	188.539	162.549	150.465
288.1	288.1	Real Estate	312.068	293.671	287.899	258.578
91.2	91.2	Consumer	104.856	88.415	86.805	84.686
0.0	0.0	Other	0.000	0.000	0.000	0.000
-5.6	-5.6	Loan Loss Reserve	-6.346	-5.706	-5.373	-4.937
15.5	15.5	Premises	15.462	15.458	15.454	15.451
32.2	32.2	Other Assets	34.386	32.899	31.534	29.966
711.6	711.6	Total Assets	781.093	724.503	688.706	651.952
		Liabilities and Equity				
623.6	623.6	Total Deposits	671.270	638.494	606.605	578.068
143.2	143.2	Checking Accounts	158.938	147.942	137.812	128.267
226.0	226.0	Savings Accounts	241.252	229.933	220.872	211.932
217.7	217.7	Retail Time Accounts	233.944	223.815	211.447	201.721
36.6	36.6	Corporate CDs	37.137	36.804	36.474	36.147
11.8	11.8	Borrowed Funds	29.175	10.354	7.494	0.000
0.0	0.0	Repurchase Agreements	0.000	0.000	0.000	0.000
11.8	11.8	Fed Funds Purchased	29.175	10.354	7.494	0.000
0.0	0.0	FHLB Borrowing	0.000	0.000	0.000	0.000
26.7	26.7	Other Liabilities	29.026	27.358	26.003	24.426
1.0	1.0	Subordinated Debentures	4.000	0.000	0.000	0.000
48.5	48.5	Owners Equity	47.622	48.297	48.603	49.458
711.6	711.6	Total Liab & Equity	781.093	724.503	688.706	651.952
		Ratios (%)				
1.78	1.78	Net Liquid Assets / Assets	-1.19	2.69	1.78	4.33
88.75	88.75	Loans / Deposits	93.59	88.48	87.68	84.56
94.29	94.29	Loans / Core Deposits	99.07	93.89	93.29	90.20
0.65	0.65	Non-Performing Loans / Loans	0.62	0.65	0.68	0.64
0.38	0.38	Charge-offs / Average Loans	0.38	0.42	0.42	0.29
88.40	88.40	Earning Asset / Total Assets	88.73	88.38	88.28	88.17
82.49	82.49	Core Deposits / Total Assets	81.19	83.05	82.78	83.12
79.72	79.72	Int Bear Liab / Total Assets	81.18	79.98	79.21	78.21
1.65	1.65	Borrowed Funds / Total Assets	3.74	1.43	1.09	0.00
23.75	23.75	Fed Funds Purch / Tot Capital	56.52	21.44	15.42	0.00
6.82	6.82	Owners Equity / Total Assets	6.10	6.67	7.06	7.59

Last Four Quarters	Year to Date Quarters		For Quarters Ending			
			12/31/29	09/30/29	06/30/29	03/31/29
41.160	41.160	Interest Income	11.081	10.371	9.859	9.849
37.486	37.486	Loans	10.296	9.452	8.904	8.834
11.120	11.120	Business	3.468	2.865	2.395	2.392
18.621	18.621	Real Estate	4.945	4.784	4.566	4.326
7.746	7.746	Consumer	1.884	1.803	1.944	2.115
0.000	0.000	Other	0.000	0.000	0.000	0.000
2.653	2.653	Securities: Taxable Income	0.527	0.662	0.732	0.732
0.932	0.932	Securities: Tax-exempt Income	0.256	0.256	0.210	0.210
0.089	0.089	Federal Funds Sold	0.001	0.001	0.013	0.074
19.779	19.779	Interest Expense	5.681	5.003	4.662	4.433
0.229	0.229	Checking Accounts	0.104	0.047	0.042	0.037
6.525	6.525	Savings Accounts	1.924	1.601	1.536	1.464
11.495	11.495	Retail Time Accounts	3.152	2.989	2.746	2.608
1.313	1.313	Corporate CDs	0.333	0.330	0.327	0.324
0.164	0.164	Borrowed Funds	0.116	0.036	0.012	0.000
0.000	0.000	FHLB Borrowing	0.000	0.000	0.000	0.000
0.053	0.053	Subordinated Debentures	0.053	0.000	0.000	0.000
-0.027	-0.027	Net Interest on Swaps	-0.027	0.000	0.000	0.000
21.354	21.354	Net Interest Income	5.372	5.368	5.197	5.416
10.899	10.899	Service Charges & Other Income	2.808	2.469	2.688	2.934
3.468	3.468	Loan Loss Provision	1.209	0.909	0.966	0.384
22.670	22.670	Operating Expenses	6.379	5.480	5.429	5.382
15.372	15.372	Salaries and Benefits	4.540	3.710	3.595	3.528
0.400	0.400	Advertising - Promotion	0.100	0.100	0.100	0.100
6.898	6.898	Occupancy & Other Op.Expenses	1.740	1.670	1.735	1.754
6.115	6.115	Operating Earnings	0.593	1.449	1.490	2.584
1.972	1.972	Gains/Losses on Asset Sales	0.000	-0.002	0.000	1.973
2.621	2.621	Income Taxes	0.134	0.441	0.471	1.575
5.466	5.466	Net Income	0.458	1.006	1.019	2.982
2.733	2.733	Earnings Per Share	0.229	0.503	0.509	1.491
		Ratios (%)				
6.54	6.54	Interest Income/Earning Assets	6.68	6.69	6.67	7.03
3.49	3.49	Interest Expense/Int-bear Liab	3.76	3.58	3.53	3.59
3.06	3.06	Spread	2.92	3.11	3.14	3.44
3.39	3.39	Net Int Inc/Earning Assets (NIM)	3.24	3.46	3.52	3.86
70.29	70.29	Efficiency Ratio	77.98	69.91	68.86	64.45
3.00	3.00	Net Interest Inc/Total Assets	2.87	3.06	3.10	3.41
3.19	3.19	Operating Expense/Total Assets	3.41	3.12	3.24	3.39
1.65	1.65	Net Non-Int Exp/Total Assets	1.91	1.71	1.64	1.54
0.86	0.86	Operating Earning/Total Assets	0.32	0.82	0.89	1.63
0.77	0.77	Net Income/Total Assets (ROA)	0.24	0.57	0.61	1.88
11.27	11.27	Net Income/Owners Equity (ROE)	3.85	8.33	8.39	24.12

	Total 12/31		Estimated Interest Rate Sensitivity					Liquidity		Risk Assets	
	Amt	Inc/Exp	1 Qtr	2 Qtr	3 & 4 Qtr	1 - 4 Qtr	Over 1 Year	First Day	2 - 90 Days	(%)	Amount
Assets											
Federal Funds Sold	0.0	0.0	0.0			0.0		0.0			0.0
Securities (Book Value)	64.9	0.8	0.0	9.9	10.0	19.9	45.0	0.0		11	7.0
Business Loans	217.7	3.5	217.7			217.7			27.9	100	217.7
Real Estate Loans	312.1	4.9	35.9	10.1	47.8	93.8	218.2		13.3	83	258.5
Consumer Loans	104.9	1.9	30.4	11.9	11.3	53.5	51.3		15.2	100	104.9
Other Loans	0.0	0.0	0.0			0.0			0.0	100	0.0
All Other Assets	81.7						81.7			61	49.8
Total	781.2	11.1	283.9	31.9	69.1	384.9	396.2	0.0	56.4	82	637.9
Liabilities and Equity											
Federal Funds Borrowed	29.2	0.1	29.2			29.2		29.2			
Repos	0.0	0.0	0.0			0.0		0.0			
FHLB Borrowing	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0			
Corporate CDs	37.1	0.3	20.6	16.5	0.0	37.1		20.6			
Checking and Savings *	400.2	2.0	187.2			187.2	213.0		21.7		
Retail Time Accounts	233.9	3.2	62.4	6.1	23.2	91.7	142.2		18.6		
Subordinated Debentures	4.0	0.1					4.0				
Equity & Other Liabilities	76.6						76.6				
Total	781.1	5.7	299.4	22.7	23.2	345.3	435.8	49.8	40.3		
Summary Positions											
Net Balance Sheet Position (A - L)		5.4	-15.5	9.3	45.9	39.7	-39.6	-49.8	16.1		
Fixed Rate Swaps		0.0	0.0	0.0	0.0	0.0	0.0				
Variable Rate Swaps		-0.0	10.0	0.0	0.0	10.0	-10.0				
Interest Rate Gap		5.3	-5.5	9.3	45.9	49.7	-49.6				
Interest Rate Gap / Assets (%)		0.7	-0.7	1.2	5.9	6.4	-6.4	Equity / Risk Assets			7.47 %
								Total Capital‡ /Risk Asst			9.09 %

* Interest rate sensitivities for checking, and savings are estimates.

‡ Total Capital consists of equity (47.6) plus loan loss reserve (6.3) plus subordinated debentures (4.0).

	Beginning Balance	First Day Activity	Funds for Quarter		Ending Balance	First Day Activity	Funds Forecast		Forecast Balance
			Provided	Used			Provided	Used	
Securities (Book Value)	74.8	-10.0		0.1	64.9	_____			_____
Loans (Net)	564.9	0.0		63.3	628.2	_____	_____	_____	_____
Other Assets	84.2	0.0		3.8	88.0		_____	_____	_____
Repos	0.0	0.0			0.0	_____			_____
Corporate CDs	36.8	0.0	0.3		37.1	_____			_____
FHLB Borrowing	0.0	0.0			0.0	_____			_____
Customer Deposits	601.7	0.0	32.4		634.1		_____	_____	_____
Other Liabilities	27.4	0.0	1.7		29.0		_____	_____	_____
Subordinated Debentures	0.0	4.0			4.0	_____			_____
Owner's Equity	48.3	0.0		0.7	47.6	_____	_____	_____	_____
Net Position:	9.8	-14.0	34.4	67.9	29.2	_____	_____	_____	_____
Funds Positions									
Fed Funds Sold	0.0	3.1			0.0	_____			_____
Fed Funds Borrowed	10.4	0.0			29.2	_____			_____
Funds Interest Income and Expenses									
Federal Funds Sold	0.00		Federal Funds Borrowed		0.12	_____			_____
			Repos		0.00	_____			_____
			Total:		0.12				

Purchase Securities		
Security Type	Amount (Par,Mil)	Maturity in Quarters
-----	-----	-----
-----	-----	-----
-----	-----	-----
-----	-----	-----
-----	-----	-----
-----	-----	-----

BL: Bills, BD: Bonds, AG: Agencies,
SV, SF: Variable, Fixed Rate Swaps,
TE: Bank qualified Tax-Exempt bonds.
\$5 million available,
60 quarters maturity at 4.03%.
Taxable-equivalent yield is 5.97%.
Note: Maximum bill maturity is 4 quarters.

Maturity	Treasuries	Agencies	Swaps
1	3.59	3.66	
2	4.17	4.25	4.68
3	4.53	4.62	5.04
4	4.75	4.84	5.27
6	4.97	5.07	5.50
8	5.07	5.24	5.61
10	5.11	5.29	5.66
12	5.12	5.32	5.68
20	5.15	5.38	5.75
30	5.16	5.44	5.81
40	5.16	5.50	5.86
60	5.17	5.60	5.97
80	5.17	5.70	6.07
120	5.17	5.90	

Maturities (Book Value)				
Qtrs to Maturity	Total	Treasury	Agencies**	TaxExempt
Maturing	0.0	0.0	0.0	0.0
1	9.9	9.9	0.0	0.0
2	0.0	0.0	0.0	0.0
3	10.0	10.0	0.0	0.0
4	0.0	0.0	0.0	0.0
5 - 6	0.0	0.0	0.0	0.0
7 - 8	10.0	0.0	10.0	0.0
9 - 12	0.0	0.0	0.0	0.0
13 - 20	10.0	10.0	0.0	0.0
21 - 30	0.0	0.0	0.0	0.0
31 - 40	5.0	0.0	0.0	5.0
Over 40	20.0	0.0	0.0	20.0
Total	64.9	29.9	10.0	25.0

Portfolio Activity (Book Value)				
	Total	Treasury	Agencies	TaxExempt
Beginning Balance	74.8	29.8	20.0	25.0
Less: Matured	10.0	0.0	10.0	0.0
Sales *	0.0	0.0	0.0	0.0
Plus: Interest	0.1	0.1	0.0	0.0
Purchases	0.0	0.0	0.0	0.0
Ending Balance	64.9	29.9	10.0	25.0
* Gain/Loss(-)	0.000	0.000	0.000	0.000

** Quarters to call is used when call is likely.

Commercial Paper Rate is 4.26 percent.

Impact of Securities Portfolio Gain/Loss on Owners Equity		
	12/31/29	09/30/29
Common Stock + Retained Earnings	47.689	47.731
Gain/Loss in Portfolio (B12)	-0.067	0.566 (Not Incl. TE)
Owners Equity (B01)	47.622	48.297

Security Number	Sale Amnt (Par, Mil)	Value			Gain or Loss	Mat, Qtrs	Call, Qtrs	Coupon Rate	Yield to Maturity	Call/TE Yield	Duration
		Par	Market	Book							
Bills:											
122	-- --	10	9.911	9.910	0.001	1		4.90	3.59		1
Total		10	9.911	9.910	0.001						
Bonds:											
129	-- --	10	9.681	10.000	-0.319	16		4.25	5.14		15
102	-- --	10	10.163	10.000	0.163	3		6.75	4.53		3
Total		20	19.844	20.000	-0.156						
Agencies:											
106	-- --	10	10.082	10.000	0.082	8		5.60	5.17		8
Total		10	10.082	10.000	0.082						
Tax Exempts:											
108	-- --	5	5.383	5.000	0.383	32		5.00	3.88	5.75	27
121	-- --	5	5.008	5.000	0.008	41		3.95	3.93	5.83	34
128	-- --	5	4.769	5.000	-0.231	56		3.58	4.01	5.96	44
130	-- --	5	4.847	5.000	-0.153	58		3.74	4.02	5.97	45
126	-- --	5	5.123	5.000	0.123	55		4.24	4.01	5.95	42
Total		25	25.130	25.000	0.130						
Swaps Fixed:											
Total		0	0	0	0						
Swaps Var:											
1	-- --	10	0.006	0.000	0.006	3		5.01	5.09		
Total		10	0.006	0.000	0.006						
Grand Total of 10, 32 Max		75	64.973	64.910	0.063						
					-0.067 (excluding Tax Exempt Gain/Loss)						

Beginning of Quarter Sales					Beginning of Quarter Purchases		
Security ID	Maturity	Amount	Gain or Loss	Percent of Holding	Security ID	Maturity	Amount
					1	3	10

							Market Share of New Loans	
	Beginning Balance	New Loans	Net Principal Payments	Loan Sales	Charge Offs	Ending Balance	Current Quarter	Last Quarter
Business Credit Lines	129.818	18.641	-5.989	0.000	0.219	154.229	9%	10%
Business Term Loans	58.721	11.807	7.059	0.000	0.035	63.434	12%	13%
Total Business	188.539	30.448	1.070	0.000	0.254	217.663	10%	11%
Commercial Real Estate	194.948	5.249	7.077	0.000	0.198	192.923	2%	5%
Residential Mortgage (FR)	98.722	14.806	6.351	0.000	0.033	107.145	13%	13%
Home Equity	0.000	12.000	0.000	0.000	0.000	12.000	10%	0%
Total Real Estate	293.671	32.055	13.428	0.000	0.231	312.068	5%	6%
Installment Loans	88.415	17.810	13.285	0.000	0.085	92.856	10%	10%
Credit Card	0.000	12.000	0.000	0.000	0.000	12.000	10%	0%
Total Consumer	88.415	29.810	13.285	0.000	0.085	104.856	10%	9%
Total Loans	570.625	92.314	27.784	0.000	0.569	634.586	7%	7%

Loan Commitments	Beginning	New	Expired	Ending	Usage
Business Credit Lines	251.5	37.3	29.1	259.6	59.4%
Home Equity	0.0	21.8	0.0	21.8	55.0%
Credit Card	0.0	24.0	0.0	24.0	50.0%

Loan Servicing Portfolio								
						Servicing		
Loan Type	Beginning Balance	Sales in Quarter	Loan Payments	Ending Balance	Gain or Loss On Sales	Income	Expense	Net
Commercial Real Estate	83.647	0.000	4.639	79.008	0.000	0.050	0.013	0.037
Residential Mortgage (FR)	95.882	0.000	2.364	93.518	0.000	0.058	0.034	0.024
Total	179.529	0.000	7.003	172.526	0.000	0.108	0.047	0.061

	Average Balance	Income			Expenses				Net Earnings
		Interest Income	Fees	Total	Salary & Ben.	Adver. & Prom.	Charge-Offs	Total	
Business Credit Lines	142.0	2.351	0.650	3.001	0.280	0.011	0.219	0.509	2.492
Business Term Loans	61.1	1.116	0.177	1.293	0.165	0.011	0.035	0.211	1.082
Total Business	203.1	3.468	0.827	4.294	0.445	0.022	0.254	0.721	3.574
Commercial Real Estate	193.9	3.429	0.105	3.534	0.465	0.011	0.198	0.674	2.859
Residential Mortgage(FR)	102.9	1.428	0.296	1.724	0.044	0.011	0.033	0.088	1.636
Home Equity	6.0	0.088	0.241	0.329	0.058	0.000	0.000	0.058	0.271
Total Real Estate	302.9	4.945	0.643	5.587	0.567	0.022	0.231	0.820	4.767
Installment Loans	90.6	1.751	0.000	1.751	0.097	0.011	0.085	0.192	1.559
Credit Card	6.0	0.133	0.186	0.319	0.078	0.000	0.000	0.078	0.241
Total Consumer	96.6	1.884	0.186	2.070	0.174	0.011	0.085	0.270	1.800
Total Loans	602.6	10.296	1.656	11.952	1.186	0.056	0.569	1.811	10.141

	Percent of Average Balance, Annualized					% of Ending Balance			Change in Balance, Post Sales
	Interest Income	Total Income	Charge-Offs	Total Expense	Net Earnings	Past-Due Loans	Non-Accrual	Total Non-Perf	
Business Credit Lines	6.62%	8.45%	0.62%	1.43%	7.02%	0.31%	0.17%	0.48%	18.80%
Business Term Loans	7.31%	8.47%	0.23%	1.38%	7.09%	0.75%	0.37%	1.12%	8.03%
Total Business	6.83%	8.46%	0.50%	1.42%	7.04%	0.44%	0.22%	0.66%	15.45%
Commercial Real Estate	7.07%	7.29%	0.41%	1.39%	5.90%	0.40%	0.09%	0.49%	-1.04%
Residential Mortgage(FR)	5.55%	6.70%	0.13%	0.34%	6.36%	0.82%	0.04%	0.86%	8.53%
Home Equity	5.84%	21.94%	0.00%	3.87%	18.08%	0.00%	0.00%	0.00%	0.00%
Total Real Estate	6.53%	7.38%	0.30%	1.08%	6.30%	0.53%	0.07%	0.60%	6.26%
Installment Loans	7.73%	7.73%	0.37%	0.85%	6.88%	0.53%	0.08%	0.61%	5.02%
Credit Card	8.88%	21.28%	0.00%	5.18%	16.10%	0.00%	0.00%	0.00%	0.00%
Total Consumer	7.80%	8.57%	0.35%	1.12%	7.45%	0.47%	0.07%	0.54%	18.59%
Total Loans	6.83%	7.93%	0.38%	1.20%	6.73%	0.49%	0.12%	0.61%	11.21%

	Interest Rate (XX.XX%)	Credit Policy (1-5)	Business Development (H,M,L,N)	Maximum Outstand (Millions)			Current Market Rate	Current Balance Outstand	Principal Due Next Quarter	Loans This Qtr
Business Cred Lines	-- --,-- -- 6.50	-- 3	-- M	-- -- -- 200			6.74	154.2	20.3	18.6
Business Term Loans	-- --,-- -- 7.00	-- 3	-- M	-- -- -- 200			7.11	63.4	7.6	11.8
					Max Mat (Qtrs)	Rt Adj Period				
Commercial Real Est	-- --,-- -- 6.50	-- 3	-- M	-- -- -- 200	-- -- -- 40	-- -- 4	7.22	192.9	5.1	5.2
Residential Mortgage (FR)	-- --,-- -- 5.25	-- 3	-- M	-- -- -- 200			5.64	107.1	6.9	14.8
Home Equity	-- --,-- -- 5.74	-- 3	-- M	-- -- -- 50			6.08	12.0	1.3	12.0
Installment Loans	-- --,-- -- 6.75	-- 3	-- M	-- -- -- 200			7.49	92.9	15.2	17.8
Credit Card	-- --,-- -- 11.17	-- 3	-- M	-- -- -- 50	Ann Fee -- -- -- 20		13.17	12.0	0.0	12.0

Loans Available For Sale									
Sale Code	Sell	Type	Book Value	Market Value	Gain -Loss	Book Yield	Market Yield	Average Maturity	Avg Rate Adjustment Period
201	---	Commercial Real Estate	9.099	8.974	-0.125	5.81	5.89	32	5.9
202	---	Commercial Real Estate	9.672	9.450	-0.222	5.49	5.62	26	8.0
203	---	Commercial Real Estate	7.978	7.930	-0.048	6.90	6.94	30	4.0
204	---	Commercial Real Estate	9.806	9.684	-0.122	6.51	6.59	24	5.4
205	---	Residential Mortgage (FR)	9.426	8.808	-0.618	4.81	5.15	97	
206	---	Residential Mortgage (FR)	9.003	7.897	-1.106	4.23	4.83	104	
207	---	Residential Mortgage (FR)	8.991	8.840	-0.152	5.54	5.63	103	
208	---	Residential Mortgage (FR)	9.734	9.445	-0.289	5.32	5.49	84	

		Deposits						Mkt Share of New	
	Beginning Balance	New	Matured	Withdrawals	Accrued Interest	Net Service Charges and Fees	Ending Balance	Current Qtr	Prior Qtr
Business Checking	69.372	3.963	0.000	2.790	0.000	0.201	70.344	10.9%	11.1%
Individual Checking	78.569	14.692	0.000	3.928	0.104	0.843	88.594	19.0	19.2
Individual Savings	229.933	23.191	0.000	13.796	1.924	0.000	241.252	13.8	13.5
Retail Time Accounts								20.6	22.7
Variable Rate	59.265	0.000	5.581	0.000	0.548		54.232		
Fixed Rate	164.551	18.588	6.030	0.000	2.603		179.712		
Total	601.690	60.434	11.610	20.515	5.179	1.045	634.134	16.0	16.5

Deposit Cost Analysis										
	Average Balance	Interest Expense	Salaries and Benefits	Advertising & Promotion	Total Expenses	Net Service Charges	Other Fees	Net Cost	Net Cost / Avg Bal	Intrst Expns / Avg Bal
Business Checking	69.9	0.000	0.060	0.011	0.071	0.095	0.106	-0.13	-0.7%	0.0
Individual Checking	83.6	0.104	1.060	0.011	1.176	0.373	0.470	0.33	1.6	0.5%
Individual Savings	235.6	1.924	0.271	0.011	2.206	0.000	0.000	2.21	3.7	3.3
Retail Time Accounts	228.9	3.152	0.073	0.011	3.236	0.000	0.000	3.24	5.7	5.5
Total	617.9	5.179	1.465	0.044	6.688	0.469	0.576	5.65	3.7	3.4

									Annual Rate	
Retail Time Accounts Maturities							Savings Accounts Analysis			
	Next Quarter	Quarter Two	Quarter Three	Quarter Four	Over 1 Year	Total		Ending Balance	%	Intrst Expns / Avg Bal
Variable Rate	10.5	13.7	7.9	2.8	19.4	54.2	Standard	35.179	15	2.0%
Fixed Rate	8.1	6.1	0.0	23.2	142.2	179.7	Premium	206.073	85	3.5
Total	18.6	19.8	7.9	26.0	161.6	233.9	Total	241.252	100	3.3

	Monthly Fee (XX.XX)	Item Charge (.XX)	Interest Rate (XX.XX)	Business Development (H,M,L,N)	Minimum Balance	Market Interest Rate	New Deposits	Market Share of New %
Business Checking	---.--- 10.00	.--- 0.08	---.--- 1.50 *	-- M		1.62	4.0	10.9
Individual Checking	---.--- 1.00	.--- 0.10	---.--- 1.00	-- M	---.--- 1000	1.17	14.7	19.0
Individual Savings	---.--- 0.00	Premium Rate	---.--- 2.00	-- M		2.15	23.2	13.8
			---.--- 3.50		---.--- 1000	3.43		

* Credit on
balances

Retail Time Accounts		Maturity			Max. Issue			
	Variable Rate:	--- 4	---.--- 3.00	-- M	--- 20	3.38	18.6 0.0	20.6
	Fixed Rates:	--- 2	---.--- 4.00		--- 20	3.99	2.6	
		--- 8	---.--- 4.50		--- 20	4.89	6.5	
		--- 12	---.--- 5.00		--- 20	4.95	9.5	

Marketing						
Business Development Budgets (in 000s per qtr)		Salaries:	---.--- 300		Advertising and Promotion:	---.--- 100

Source	Decision Amount	Current Quarter				Prior Quarter				Matured
		Available Amount	Available Rate (%)	Current Maturing	Current Balance	Decision Amount	Avail. Amount	Avail. Rate (%)		
Fed Funds Borrwd			3.35	29.2				3.13		10
Repos	-- -- --	30	3.14	0.0		0	30	2.89		0
CDs				20.6						0
1 Quarter	-- -- --	38	3.95		16.5	0	37	3.49		
2 Quarter	-- -- --	29	4.59		0.0	0	27	4.08		
3 Quarter	-- -- --	10	4.98		0.0	0	9	4.45		
4 Quarter	-- -- --	19	5.23			0	18	4.69		
			Maturity						Maturity Decision	
FHLB Borrowing	-- -- --	107	-- --	0.0	0.0	0	98			0

Subordinated Debentures and Common Stock					Prior Quarter	
Decision Amount	Issue	3 - 5 Million	6 - 10 Million	12 - 16 Million	Decision Amount	Price or Rate
-- --	Subordinated Debentures Interest Rate	5.46	5.46	5.49	4	5.29
-- --	Common Stock Price Per Share	16.59	16.69	16.73	0	

Dividends and Forecast Earnings		Earnings per Share, Forecast:	
Dividends per Share:	-- --. -- -- 0.25	(Current Quarter: 0.23)	-- --. -- -- 0.60

Bank:	1
Assets	
Cash Items	38.2
Fed Funds Sold	0.0
Securities	64.8
Loans (Net)	628.2
Business	217.7
Real Estate	312.1
Consumer	104.9
Other	0.0
Loan Loss Reserve	-6.3
Premises	15.5
Other Assets	34.4
Total Assets	781.1
Liabilities and Equity	
Total Deposits	671.3
Checking Accounts	158.9
Savings Accounts	241.3
Retail Time Accounts	233.9
Corporate CDs	37.1
Borrowed Funds	29.2
Repurchase Agreements	0.0
Fed Funds Purchased	29.2
FHLB Borrowing	0.0
Other Liabilities	29.0
Subordinated Debentures	4.0
Owners Equity	47.6
Total Liab & Equity	781.1
Ratios (%)	
Net Liquid Assets / Assets	-1.2
Loans / Deposits	93.59
Loans / Core Deposits	99.07
Non-Performing Loans / Loans	0.62
Charge-offs / Average Loans	0.38
Earning Asset / Total Assets	88.73
Core Deposits / Total Assets	81.19
Int Bear Liab / Total Assets	81.18
Borrowed Funds / Total Assets	3.74
Fed Funds Purch / Total Capital	56.52
Owners Equity / Total Assets	6.1

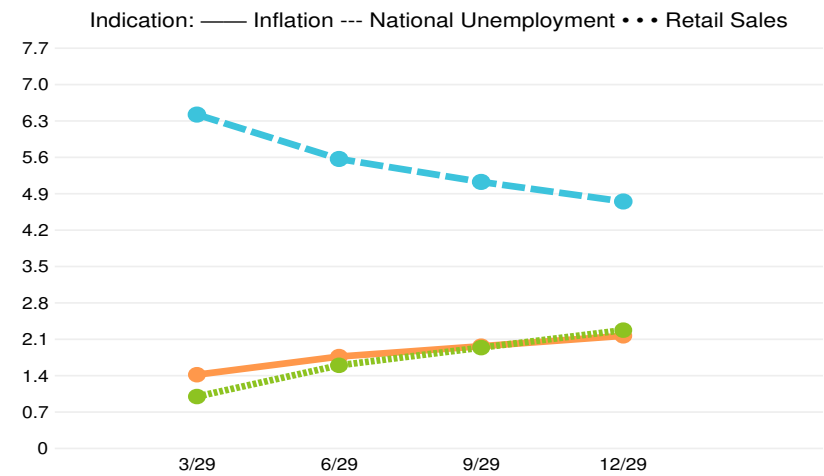
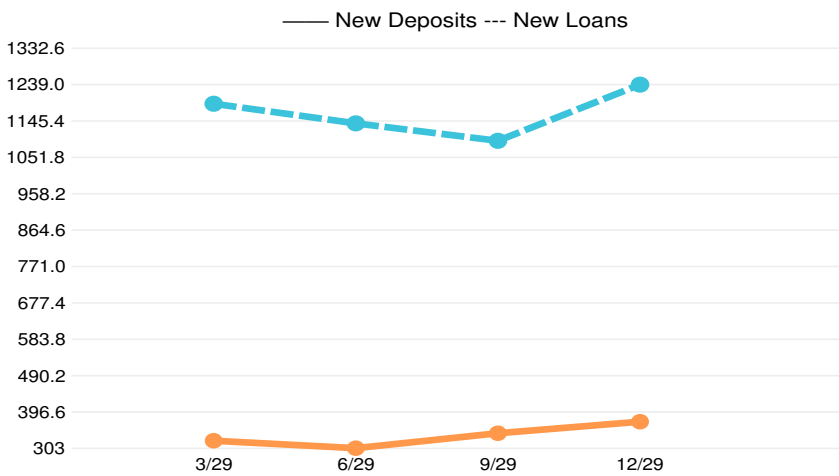
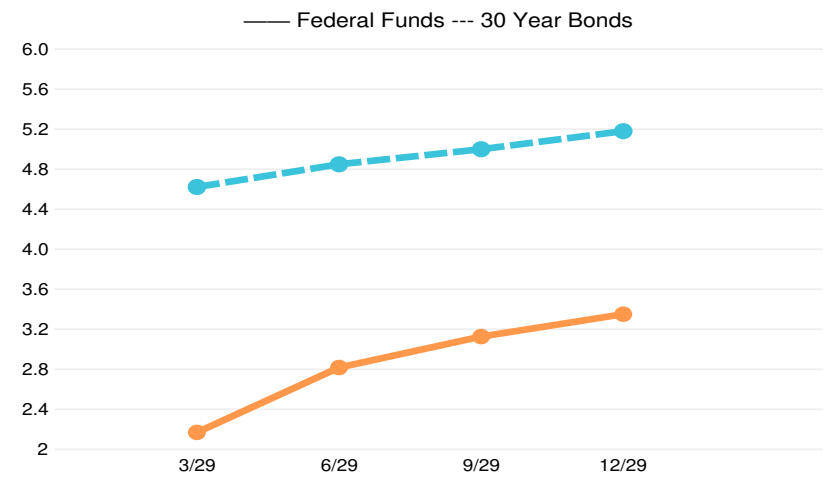
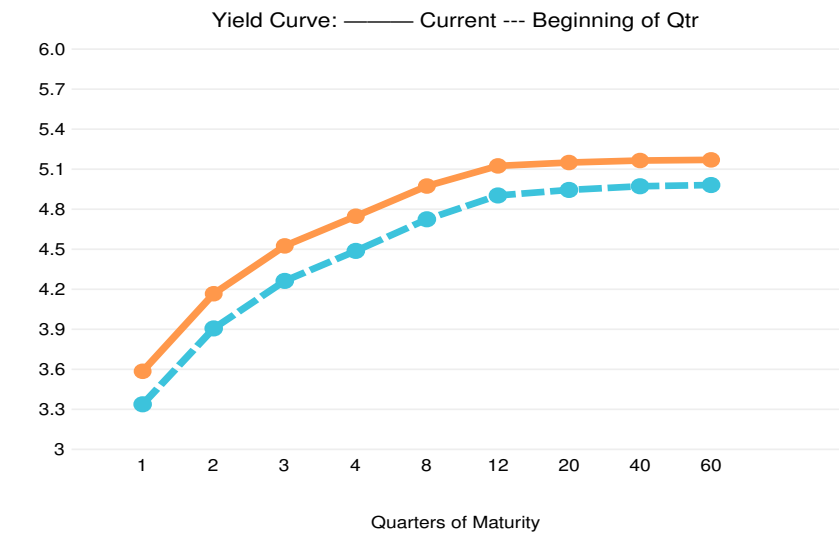
Bank:	1
Interest Income	11.1
Loans	10.3
Business	3.5
Real Estate	4.9
Consumer	1.9
Other	0.0
Securities: Taxable Income	0.5
Securities: Tax-exempt Income	0.3
Federal Funds Sold	0.0
Interest Expense	5.7
Checking Accounts	0.1
Savings Accounts	1.9
Retail Time Accounts	3.2
Corporate CDs	0.3
Borrowed Funds	0.1
FHLB Borrowing	0.0
Subordinated Debentures	0.1
Net Interest on Swaps	-0.0
Net Interest Income	5.4
Service Charges & Other Income	2.8
Loan Loss Provision	1.2
Operating Expenses	6.4
Salaries and Benefits	4.5
Advertising - Promotion	0.1
Occupancy & Other Op. Expenses	1.7
Operating Earnings	0.6
Gains/Losses on Asset Sales	0.0
Income Taxes	0.1
Net Income	0.5
Earnings Per Share	0.2
Ratios (%)	
Interest Income/Earning Assets	6.68
Interest Expense/Int-bear Liab	3.76
Spread	2.92
Net Int Inc/Earning Assets (NIM)	3.24
Efficiency Ratio	77.98%
Net Interest Inc/Total Assets	2.87
Operating Expense/Total Assets	3.41
Net Non-Int Exp/Total Assets	1.91
Operating Earning/Total Assets	0.32
Net Income/Total Assets (ROA)	0.24
Net Income/Owners Equity (ROE)	3.85

	Mkt BoQ		Mkt EoQ		Bank 1
Interest Rates Charged					
Business Credit Lines	6.43		6.74		6.50
Business Term Loans	6.89		7.11		7.00
Commercial Real Estate	6.81		7.22		6.50
Maximum Maturity					40
Rate Adjst Period					4
Residential Mortgage (FR)	5.48		5.64		5.25
Home Equity	5.74		6.08		5.74
Installment Loans	6.73		7.49		6.75
Credit Card	11.17		13.17		11.17
Average Credit Quality Policy					3.00
Loan Bus Dev: Adv & Promo					56
Business Checking					
Monthly Fee					10.00
Item Fee					0.08
Interest Rate	1.50		1.62		1.50
Individual Checking					
Monthly Fee					1.00
Item Fee					0.10
Interest Rate	1.13		1.17		1.00
Individual Savings					
Monthly Fee					0.00
Minimum Balance for Premium					1000
Basic Interest Rate	2.00		2.15		2.00
Premium Interest Rate	3.34		3.43		3.50
Deposits Bus Dev: Adv & Promo					44
	Maturity	Fixed Rates		Variable Rates	
Retail Time Account Rates	Qtrs	Community Banks	Market Avg.	Community Banks	Market Avg.
Range offered by Community Banks and rates paid on average by other financial institutions in the market.	1	-	3.41	-	3.41
	2	4.00 - 4.00	3.99	-	3.39
	3-4	-	4.35	3.00 - 3.00	3.39
	5-6	-	4.71	-	3.38
	7-8	4.50 - 4.50	4.85	-	3.38
	9-12	5.00 - 5.00	4.91	-	3.38
	13-20	-	4.96	-	3.38
	21-30	-	4.98	-	3.38
	31-40	-	4.99	-	3.38

	Price/Share			Ratios		Earnings		Earnings per Share			Dividends			
Bank	Q4/29	Q3/29	Pcnt Chng	P/E	Mkt/Book	Qtr	YTD	Fcast	Actual	YTD	Qtr	YTD	Yield	Credit Rating
1	17.72	20.11	-11.9	6.5	0.74	0.46	5.47	0.60	0.23	2.73	0.25	1.00	5.6	B

Owners Equity and Capital Ratios						Capital Issues				
						Sub Debt		Common Stock		
Bank	Shares Outstanding	Book Value	Sub Debt / Equity + Sub Debt %	Equity / Total Assets %	Capital / Risk Assets %	Amount	Rate	Issue Price	Shares	Total
1	2,000,000	23.81	7.75	6.10	9.09	4	5.29			

Bank	Equity/Assets	Tier 1 Risk Adjusted Capital Ratio	Total Risk Adjusted Capital Ratio	Tier 1 Leverage Ratio	Common Equity Tier 1 Capital Ratio
1	6.10 %	7.47 %	9.09 %	6.33 %	7.47 %



	Mat (Qtrs)	12/31/29	09/30/29	Funds Rates	12/31/29	09/30/29
				Repos	3.14	2.89
Government Securities:	1	3.59	3.34	Federal Funds	3.35	3.13
	4	4.75	4.49			
	8	5.07	4.83	Corporate Rates		
	20	5.15	4.94	Prime	6.34	6.11
	40	5.16	4.97	Commercial Paper	4.26	3.91
	80	5.17	4.99	High-grade Bonds	5.43	5.33
Agencies:	1	3.66	3.40	National Economy		
	4	4.84	4.58	Inflation rate	2.17	1.97 %
	8	5.24	5.01	Change - Gross Domestic Product	3.28	2.95 %
	20	5.38	5.18	Unemployment rate	4.75	5.13 %
	40	5.50	5.31			
	80	5.70	5.52	Local Economy		
				Retail sales	2.28	1.94 %
				New construction permits	3.51	2.78 %
Tax-Exempts:	60	4.03	3.89	Unemployment rate	5.05	5.43 %

Income Tax Rate		Market Forecasts	Q1/30	4 Quarters Q1/30 to Q4/30
Q1/30	36%	Loans		
Q4/29	36%	Business	286.4	1,073.7
		Real Estate	487.1	1,706.0
		Consumer	195.4	753.3
		Other	64.3	274.2
		Deposits	428.4	1,781.1

Stock Prices	
Quarter	Bank 1
Q4/29	17.72
Q3/29	20.11
Q2/29	21.93
Q1/29	26.80