

B00 -- Financial Reports, For Quarter Ending 12/31/29
Start Bank

Bank S1

B01: Balance Sheets -- Page 2
B02: Income Statements -- Page 3
B05: Risk Management Summary -- Page 4
B06: Funds Management -- Page 5

B10: Security Maturities and Portfolio Activity -- Page 6
B12: Security Portfolio -- Page 7

B20: Loan Activity -- Page 8
B22: Loan Profitability and Performance -- Page 9
B24: Loan Decisions -- Page 10

B40: Deposit Activity and Performance -- Page 11
B44: Deposit and Marketing Decisions -- Page 12

B64: Treasury Management, Dividends and Forecast Earnings -- Page 13

C91: Bank Balance Sheets -- Page 14
C92: Income Statements -- Page 15
C93: Community Loan and Deposit Markets -- Page 16
C94: Community Bank Capital Activity -- Page 17
C94A: Capital Ratio Requirements -- Page 18
C95: Economic Charts -- Page 19
C96: Economic Reporter -- Page 20

'BankExec' is a product and a protected mark of the American Bankers Association.

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
552.5	552.5	Loans (Net)	624.280	564.919	531.880	488.791
179.8	179.8	Business	217.663	188.539	162.549	150.465
287.6	287.6	Real Estate	310.068	293.671	287.899	258.578
90.7	90.7	Consumer	102.856	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	-6.306	-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
-----	-----	-----	-----	-----	-----	-----
710.6	710.6	Total Assets	777.133	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	29.221	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	29.221	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	29.017	27.358	26.003	24.426
0.0	0.0	Subordinated Debentures	0.000	0.000	0.000	0.000
48.5	48.5	Owners Equity	47.625	48.297	48.603	49.458
-----	-----	-----	-----	-----	-----	-----
710.6	710.6	Total Liab & Equity	777.133	724.503	688.706	651.952
=====	=====	===== Ratios (%) =====	=====	=====	=====	=====
1.78	1.78	Net Liquid Assets / Assets	-1.20	2.69	1.78	4.33
88.59	88.59	Loans / Deposits	93.00	88.48	87.68	84.56
94.12	94.12	Loans / Core Deposits	98.45	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
88.39	88.39	Earning Asset / Total Assets	88.68	88.38	88.28	88.17
82.60	82.60	Core Deposits / Total Assets	81.60	83.05	82.78	83.12
79.69	79.69	Int Bear Liab / Total Assets	81.09	79.98	79.21	78.21
1.66	1.66	Borrowed Funds / Total Assets	3.76	1.43	1.09	0.00
24.26	24.26	Fed Funds Purch / Tot Capital	61.36	21.44	15.42	0.00
6.82	6.82	Owners Equity / Total Assets	6.13	6.67	7.06	7.59

Start Bank

Bank S1

Last Four Quarters	Year to Date Quarters		For Quarters Ending			
41.122	41.122		12/31/29	09/30/29	06/30/29	03/31/29
37.450	37.450	Interest Income	11.043	10.371	9.859	9.849
11.120	11.120	Loans	10.260	9.452	8.904	8.834
18.606	18.606	Business	3.468	2.865	2.395	2.392
7.724	7.724	Real Estate	4.930	4.784	4.566	4.326
0.000	0.000	Consumer	1.862	1.803	1.944	2.115
2.653	2.653	Other	0.000	0.000	0.000	0.000
0.932	0.932	Securities: Taxable Income	0.527	0.662	0.732	0.732
0.088	0.088	Securities: Tax-exempt Income	0.256	0.256	0.210	0.210
		Federal Funds Sold	0.000	0.001	0.013	0.074
19.742	19.742	Interest Expense	5.645	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
0.181	0.181	Borrowed Funds	0.133	0.036	0.012	0.000
0.000	0.000	FHLB Borrowing	0.000	0.000	0.000	0.000
0.000	0.000	Subordinated Debentures	0.000	0.000	0.000	0.000
-0.027	-0.027	Net Interest on Swaps	-0.027	0.000	0.000	0.000
21.352	21.352	Net Interest Income	5.371	5.368	5.197	5.416
10.828	10.828	Service Charges & Other Income	2.737	2.469	2.688	2.934
3.428	3.428	Loan Loss Provision	1.169	0.909	0.966	0.384
22.634	22.634	Operating Expenses	6.343	5.480	5.429	5.382
15.337	15.337	Salaries and Benefits	4.505	3.710	3.595	3.528
0.400	0.400	Advertising - Promotion	0.100	0.100	0.100	0.100
6.896	6.896	Occupancy & Other Op.Expenses	1.738	1.670	1.735	1.754
6.119	6.119	Operating Earnings	0.596	1.449	1.490	2.584
1.972	1.972	Gains/Losses on Asset Sales	0.000	-0.002	0.000	1.973
2.622	2.622	Income Taxes	0.135	0.441	0.471	1.575
5.468	5.468	Net Income	0.461	1.006	1.019	2.982
2.734	2.734	Earnings Per Share	0.230	0.503	0.509	1.491
6.55	6.55	Interest Income/Earning Assets	6.70	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	2.93	3.11	3.14	3.44
3.40	3.40	Net Interest Inc/Earning Assets	3.26	3.46	3.52	3.86
70.33	70.33	Efficiency Ratio	78.23	69.91	68.86	64.45
3.00	3.00	Net Interest Inc/Total Assets	2.88	3.06	3.10	3.41
3.19	3.19	Operating Expense/Total Assets	3.40	3.12	3.24	3.39
1.66	1.66	Net Non-Int Exp/Total Assets	1.93	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	0.25	0.57	0.61	1.88
11.28	11.28	Net Income/Owners Equity	3.87	8.33	8.39	24.12

B05 -- Risk Management Summary, as of 12/31/29
 Start Bank

	Total 12/31		Estimated Interest Rate Sensitivity					Liquidity		Bank S1 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	310.1	4.9	33.9	10.1	47.8	91.8	218.2		13.1	83	256.5
Consumer Loans	102.9	1.9	28.4	11.9	11.3	51.5	51.3		15.2	100	102.9
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	777.2	11.0	279.9	31.9	69.1	380.9	396.3	0.0	56.2	82	633.9
==== 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	0.0	0.0					0.0				
Equity & Other Liabilities	76.6						76.6				
Total	777.1	5.6	299.4	22.7	23.2	345.3	431.8	49.8	40.3		
==== Summary Positions =====											
Net Balance Sheet Position (A - L)	5.4	-19.5		9.3	45.9	35.6	-35.6	-49.8	15.9		
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	-9.5		9.3	45.9	45.6	-45.6				
Interest Rate Gap / Assets (%)	0.7	-1.2		1.2	5.9	5.9	-5.9	Equity / Risk Assets		7.51 %	
								Total Capital+ /Risk Asst		8.51 %	

* 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 (0).

B06 -- Funds Management, For Quarter Ending 12/31/29
 Start Bank

										Bank S1
		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			59.4	624.3				
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	0.0				0.0				
Owner's Equity	48.3	0.0			0.7	47.6				
=====										
Net Position:	9.8	-10.0		34.4	63.9	29.3				
=====										
==== Funds Positions =====										
Fed Funds Sold	0.0	0.0				0.0				
Fed Funds Borrowed	10.4	0.9				29.2				
=====										
==== Funds Interest Income and Expenses =====										
Federal Funds Sold	0.00			Federal Funds Borrowed	0.13					
				Repos	0.00					
				Total:	0.13					

Purchase Securities			Maturities (Book Value)				
Security Type	Amount (Par,Mil)	Maturity in Quarters	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

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	Plus: Interest Purchases	0.1 0.0	0.1 0.0	0.0 0.0	0.0 0.0
1	3.59	3.66		Ending Balance	64.9	29.9	10.0	25.0
2	4.17	4.25	4.68	* Gain/Loss (-)	0.000	0.000	0.000	0.000
3	4.53	4.62	5.04	** Quarters to call is used when call is likely.				
4	4.75	4.84	5.27	Commercial Paper Rate is 4.26 percent.				
6	4.97	5.07	5.50	Impact of Securities Portfolio Gain/Loss on Owners Equity				
8	5.07	5.24	5.61	12/31/29 09/30/29				
10	5.11	5.29	5.66	Common Stock + Retained Earnings	47.691	47.731		
12	5.12	5.32	5.68	Gain/Loss in Portfolio (B12)	-0.067	0.566	(Not Incl. TE)	
20	5.15	5.38	5.75	Owners Equity (B01)	47.625	48.297		
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						

B12 -- Security Portfolio, as of 12/31/29
Start Bank

Bank S1

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

B20 -- Loan Activity, For Quarter Ending 12/31/29
Start Bank

Bank S1

	Beginning Balance	New Loans	Net Principal Payments	Loan Sales	Charge Offs	Ending Balance	Market Share of New Loans	
							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	10.000	0.000	0.000	0.000	10.000	10%	0%
Total Real Estate	293.671	30.055	13.428	0.000	0.231	310.068	5%	6%
Installment Loans	88.415	17.810	13.285	0.000	0.085	92.856	10%	10%
Credit Card	0.000	10.000	0.000	0.000	0.000	10.000	10%	0%
Total Consumer	88.415	27.810	13.285	0.000	0.085	102.856	10%	9%
Total Loans	570.625	88.314	27.784	0.000	0.569	630.586	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	18.2	0.0	18.2	55.0%
Credit Card	0.0	20.0	0.0	20.0	50.0%

Loan Servicing Portfolio =====

Loan Type	Beginning Balance	Sales in Quarter	Loan Payments	Ending Balance	Gain or Loss On Sales	Servicing		
						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	0.049	0.011	0.033	0.092	1.632
Home Equity	5.0	0.073	0.201	0.274	0.054	0.000	0.000	0.054	0.221
Total Real Estate	301.9	4.930	0.602	5.532	0.567	0.022	0.231	0.820	4.712
Installment Loans	90.6	1.751	0.000	1.751	0.104	0.011	0.085	0.200	1.551
Credit Card	5.0	0.111	0.155	0.266	0.070	0.000	0.000	0.070	0.196
Total Consumer	95.6	1.862	0.155	2.017	0.174	0.011	0.085	0.270	1.747
Total Loans	600.6	10.260	1.584	11.844	1.186	0.056	0.569	1.811	10.033

	Percent of Average Balance, Annualized				Net Earnings	% of Ending Balance			Change in Balance, Post Sales
	Interest Income	Total Income	Charge- offs	Total Expense		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%	0.36%	6.34%	0.82%	0.04%	0.86%	8.53%
Home Equity	5.84%	21.94%	0.00%	4.29%	17.66%	0.00%	0.00%	0.00%	0.00%
Total Real Estate	6.53%	7.33%	0.31%	1.09%	6.24%	0.53%	0.07%	0.60%	5.58%
Installment Loans	7.73%	7.73%	0.37%	0.88%	6.85%	0.53%	0.08%	0.61%	5.02%
Credit Card	8.88%	21.28%	0.00%	5.60%	15.67%	0.00%	0.00%	0.00%	0.00%
Total Consumer	7.79%	8.44%	0.35%	1.13%	7.31%	0.48%	0.07%	0.55%	16.33%
Total Loans	6.83%	7.89%	0.38%	1.21%	6.68%	0.49%	0.12%	0.61%	10.51%

B24 -- Loan Decisions, as of 12/31/29
 Start Bank

	Interest Rate (XX.XX%)	Credit Policy (1-5)	Business Developmnt (H,M,L,N)	Maximum Outstand (Millions)			Current Market Rate	Current Balance Outstnd	Principal Due Next Quarter	Bank S1 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
Commercial Real Est	-- --. -- -- 6.50	-- 3	-- M	-- -- -- 200	Max Mat (Qtrs) 40	Rt Adj Period 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	10.0	1.0	10.0
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	10.0	0.0	10.0

=== Loans Available For Sale (Enter X to sell package.) =====

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	

	Beginning Balance	Deposits			Accrued Interest	Net Service Charges and Fees	Ending Balance	Mkt Share of New	
		New	Matured	With- drawals				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	Advert- ising & Promotn	Total Expenses	Net Service Charges	Other Fees	Net Cost	Net Cost/ AvgBal	Intrst Expns/ AvgBal
Business Checking	69.9	0.000	0.060	0.011	0.071	0.095	0.106	-0.13	-0.7%	0.0
IndividualChecking	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/ AvgBal
Variable Rate	10.5	13.7	7.9	2.8	19.4	35.179	15	2.0%
Fixed Rate	8.1	6.1	0.0	23.2	142.2	206.073	85	3.5
Total	18.6	19.8	7.9	26.0	161.6	241.252	100	3.3

	Monthly Fee (XX.XX)	Item Charge (.XX)	Interest Rate (XX.XX)	Business Developmnt (H,M,L,N)	Minimum Balance	Market Interest Rate	New Deposits	Markt 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		2.00	M		2.15	23.2	13.8
		Premium Rate:	3.50		1000	3.43		
* Credit on balances								
Retail Time Accounts		Maturity			Max. Issue		18.6	20.6
Variable Rate:		4	3.00		20	3.38	0.0	
Fixed Rates:				M				
		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

New Bank Name:

(29 characters Max.)

Source	Current Quarter					Prior Quarter			Matured
	Decision Amount	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 Maturity			0	18	4.69	
FHLB Borrowing	-- -- --	107	-- --	0.0	0.0	0	98	Maturity Decision	0

--- Subordinated Debentures and Common Stock ---

Decision Amount	Issue	Current Quarter			Prior Quarter	
		3 - 5 Million	6 - 10 Million	12 - 16 Million	Decision Amount	Price or Rate
-- --	Subordinated Debentures Interest Rate	5.45	5.44	5.46	0	
-- --	Common Stock Price Per Share	16.51	16.60	16.65	0	

==== Dividends and Forecast Earnings =====

Dividends per Share:

-- --. -- --
0.25

Earnings per Share, Forecast:

(Current Quarter: 0.23) -- --. -- --
0.60

Bank:	1
==== Assets =====	=====
Cash Items	38.2
Fed Funds Sold	0.0
Securities	64.8
Loans (Net)	624.3
Business	217.7
Real Estate	310.1
Consumer	102.9
Other	0.0
Loan Loss Reserve	-6.3
Premises	15.5
Other Assets	34.4
-----	-----
Total Assets	777.1
=== 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	0.0
Owners Equity	47.6
-----	-----
Total Liab & Equity	777.1
=== Ratios (%) =====	=====
Net Liquid Assets / Assets	-1.2
Loans / Deposits	93.00
Loans / Core Deposits	98.45
Non-Performing Loans / Loans	0.62
Charge-offs / Average Loans	0.38
Earning Asset / Total Assets	88.68
Core Deposits / Total Assets	81.60
Int Bear Liab / Total Assets	81.09
Borrowed Funds / Total Assets	3.76
Fed Funds Purch / Tot Capital	61.36
Owners Equity / Total Assets	6.13

	Bank:	1
Interest Income		11.0
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		5.6
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		0.0
Net Interest on Swaps		-0.0
Net Interest Income		5.4

Service Charges & Other Income		2.7
Loan Loss Provision		1.2

Operating Expenses		6.3
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
=====		
Interest Income/Earning Assets		6.70
Interest Expense/Int-bear Liab		3.76
Spread		2.93
Net Interest Inc/Earning Assets		3.26
Efficiency Ratio		78.23%
Net Interest Inc/Total Assets		2.88
Operating Expense/Total Assets		3.40
Net Non-Int Exp/Total Assets		1.93
Operating Earning/Total Assets		0.32
Net Income/Total Assets		0.25
Net Income/Owners Equity		3.87

	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 Business Development			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 Business Development			44

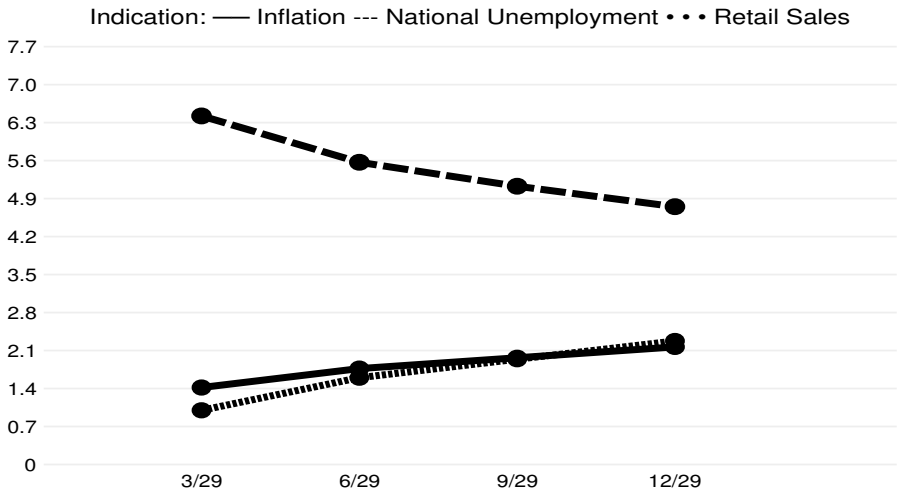
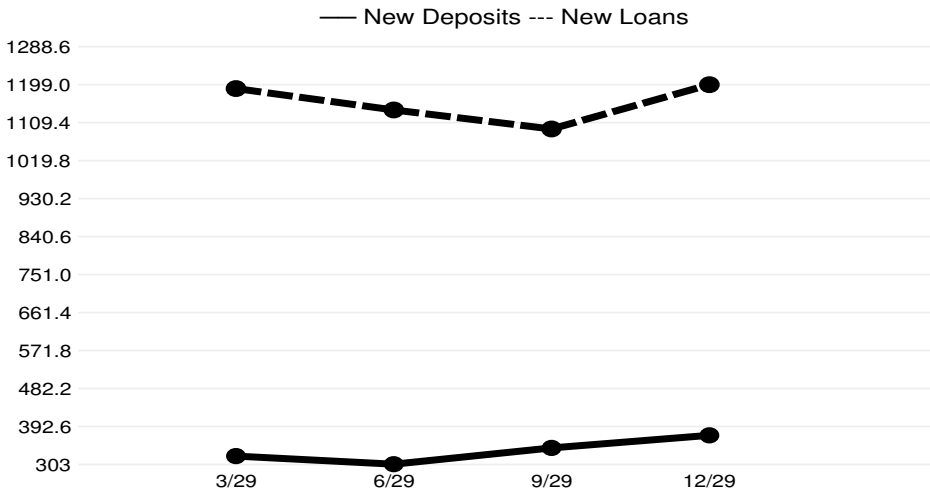
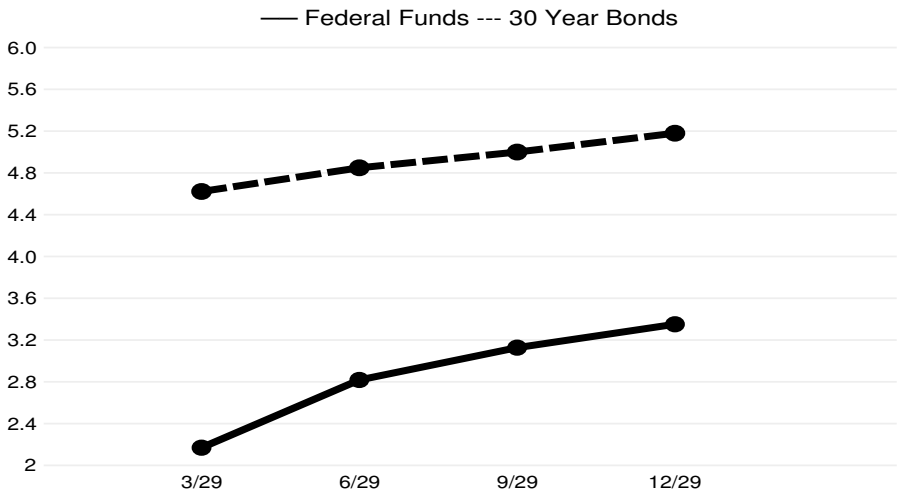
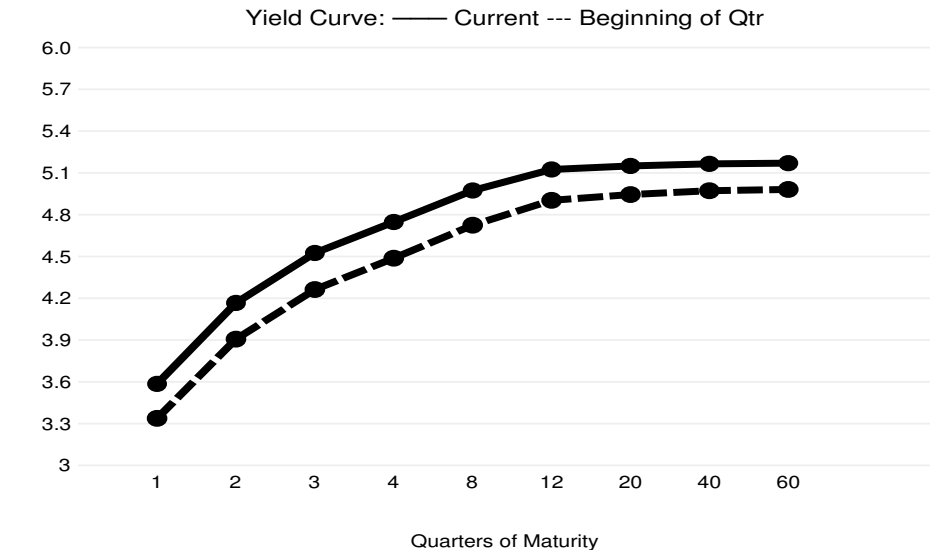
	Maturity	----- Fixed Rates -----			----- Variable Rates -----		
Retail Time Deposit Rates	-- Qtrs --	Community	Banks	Market Ave.	Community	Banks	Market Ave.
-----	1	-	-	3.41	-	-	3.41
Range offered by	2	4.00	-	4.00	-	-	3.39
Community Banks	3-4	-	-	4.35	3.00	-	3.39
and rates paid on	5-6	-	-	4.71	-	-	3.38
average by other	7-8	4.50	-	4.85	-	-	3.38
financial institutions	9-12	5.00	-	4.91	-	-	3.38
in the market.	13-20	-	-	4.96	-	-	3.38
	21-30	-	-	4.98	-	-	3.38
	31-40	-	-	4.99	-	-	3.38

Community S														
Bank	Price/Share		Pcnt	Ratios		Earnings		Earnings per Share			Dividends			Credit Rating
	Q4/29	Q3/29	Chng	P/E	Mkt/Book	Qtr	YTD	Fcast	Actual	YTD	Qtr	YTD	Yield	
----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	
1	17.62	20.11	-12.4	6.4	0.74	0.46	5.47	0.60	0.23	2.73	0.25	1.00	5.7	B

Bank	Owners Equity and Capital Ratios						Capital Issues		Common Stock		
	Shares	Book	Subordinated	Debtentures	Equity	Capital	Subordinated	Debtentures	Issue	Shares	Total
----	Outstanding	Value	/ Equity +	Subordinated	/ Total	/ Risk	Amount	Rate	Price		
			%	Debtentures	Assets	Assets					
1	2,000,000	23.81	0.00	6.13	8.51						

'BankExec' is a product and a protected mark of the American Bankers Association.

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	6.13 %	7.51 %	8.51 %	6.34 %	7.51 %



	Mat (Qtrs)	12/31/29	09/30/29	Funds Rates	12/31/29	09/30/29
Government Securities:	1	3.59	3.34	Repos	3.14	2.89
	4	4.75	4.49	Federal Funds	3.35	3.13
	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		
Tax-Exempts:	60	4.03	3.89	Retail sales	2.28	1.94 %
				New construction permits	3.51	2.78 %
				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	1,069.2
	Real Estate	487.1	1,701.9
	Consumer	195.4	749.8
	Other	64.3	270.4
	Deposits	428.4	1,772.5

Stock Prices

Quarter	Bank 1
Q4/29	17.62
Q3/29	20.11
Q2/29	21.93
Q1/29	26.80