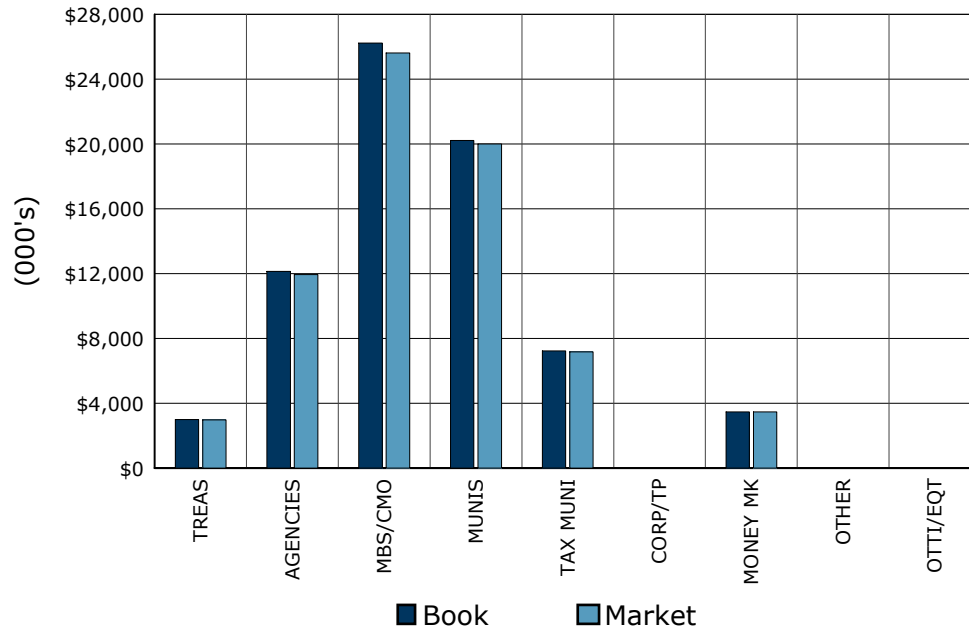
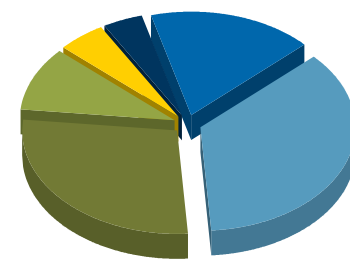


Assets(000's)	Par	Book	Market	Mkt/Book	TE Yield	AL	Mat
TREAS	\$3,000	\$3,006	\$2,975	98.98%	2.22%	2.39	2.39
AGENCIES	\$12,110	\$12,131	\$11,936	98.39%	2.18%	1.29	2.85
MBS/CMO	\$25,424	\$26,231	\$25,607	97.62%	2.50%	4.40	15.01
MUNIS	\$19,710	\$20,224	\$19,999	98.89%	2.62%	6.29	8.37
TAX MUNI	\$7,160	\$7,235	\$7,179	99.22%	3.06%	2.98	3.34
CORP/TP							
MONEY MK	\$3,477	\$3,477	\$3,477	100.00%	2.12%	1.02	1.11
OTHER							
OTTI/EQT							
<b>Totals (000's)</b>	<b>\$70,881</b>	<b>\$72,303</b>	<b>\$71,172</b>	<b>98.44%</b>	<b>2.51%</b>	<b>4.02</b>	<b>8.75</b>

## ASSET ALLOCATION



## PAR%



TREAS	4.2%
AGENCIES	17.1%
MBS/CMO	35.9%
MUNIS	27.8%
TAX MUNI	10.1%
CORP/TP	0.0%
MONEY MK	4.9%
OTHER	0.0%
OTTI/EQT	0.0%
<b>Total:</b>	<b>100.0%</b>

**AVAILABLE FOR SALE**

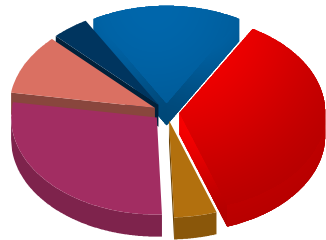
**HELD TO MATURITY**

AVAILABLE FOR SALE					HELD TO MATURITY					
Par	Book	Book %	Market	Mkt/Book	Assets (000's)	Par	Book	Book %	Market	Mkt/Book
\$3,000	\$3,006	4.16%	\$2,975	98.98%	<b>TREAS</b>					
\$12,110	\$12,131	16.78%	\$11,936	98.39%	<b>AGENCIES</b>					
\$25,424	\$26,231	36.28%	\$25,607	97.62%	<b>MBS/CMO</b>					
\$19,710	\$20,224	27.97%	\$19,999	98.89%	<b>MUNIS</b>					
\$7,160	\$7,235	10.01%	\$7,179	99.22%	<b>TAX MUNI</b>					
					<b>CORP/TP</b>					
\$3,477	\$3,477	4.81%	\$3,477	100.00%	<b>MONEY MK</b>					
					<b>OTHER</b>					
					<b>OTTI/EQT</b>					
\$70,881	\$72,303	100.00%	\$71,172	98.44%	<b>Totals (000's)</b>					

**ASF/HTM ALLOCATION**

**AFS BOOK %**

**HTM BOOK %**

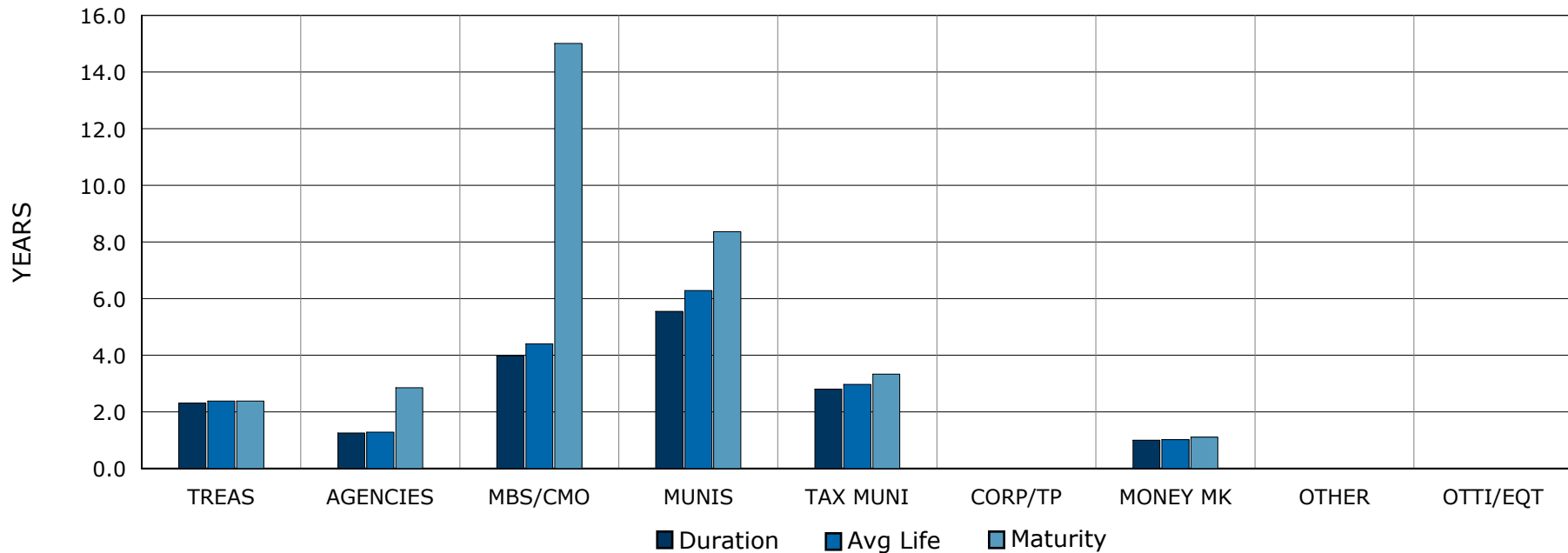


AGENCIES	16.8%
CORP/TP	0.0%
MBS/CMO	36.3%
MONEY MK	4.8%
MUNIS	28.0%
OTHER	0.0%
OTTI/EQT	0.0%
TAX MUNI	10.0%
TREAS	4.2%
<b>Total:</b>	<b>100.0%</b>

AGENCIES	0.0%
CORP/TP	0.0%
MBS/CMO	0.0%
MONEY MK	0.0%
MUNIS	0.0%
OTHER	0.0%
OTTI/EQT	0.0%
TAX MUNI	0.0%
TREAS	0.0%
<b>Total:</b>	<b>100.0%</b>

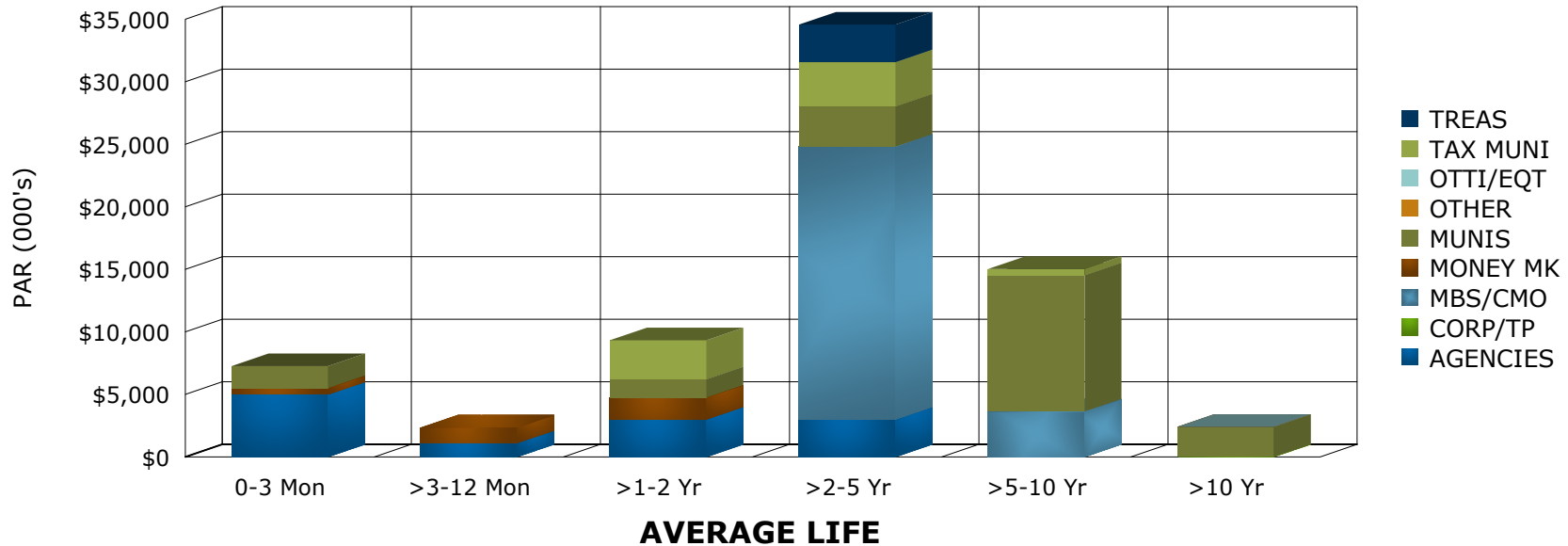
**MATURITY ANALYSIS**

Assets(000's)	Par	Duration	Avg Life	Maturity
TREAS	\$3,000	2.32	2.39	2.39
AGENCIES	\$12,110	1.25	1.29	2.85
MBS/CMO	\$25,424	3.98	4.40	15.01
MUNIS	\$19,710	5.55	6.29	8.37
TAX MUNI	\$7,160	2.81	2.98	3.34
CORP/TP				
MONEY MK	\$3,477	1.00	1.02	1.11
OTHER				
OTTI/EQT				
<b>Totals (000's)</b>	<b>\$70,881</b>	<b>3.63</b>	<b>4.02</b>	<b>8.75</b>



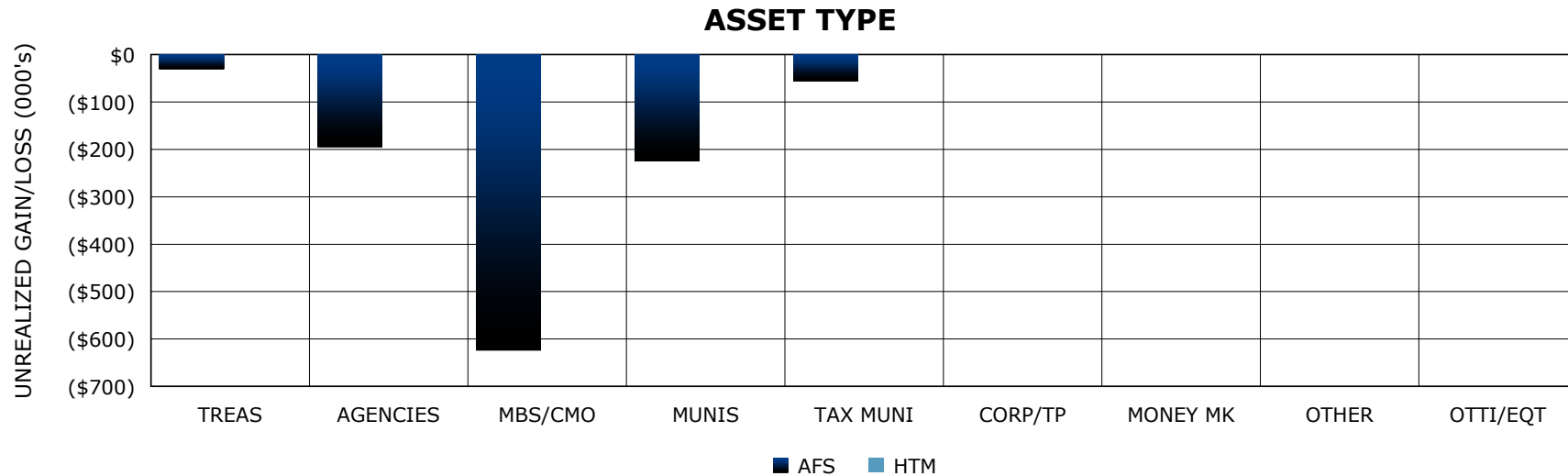
Par (000's)	0-3 Mon	>3-12 Mon	>1-2 Yr	>2-5 Yr	>5-10 Yr	>10 Yr	Totals (000's)
TREAS				\$3,000			\$3,000
AGENCIES	\$5,000	\$1,110	\$3,000	\$3,000			\$12,110
MBS/CMO				\$21,808	\$3,616		\$25,424
MUNIS	\$1,750		\$1,455	\$3,210	\$10,895	\$2,400	\$19,710
TAX MUNI			\$3,120	\$3,540	\$500		\$7,160
CORP/TP							
MONEY MK	\$497	\$1,241	\$1,739				\$3,477
OTHER							
OTTI/EQT							
<b>Totals (000's)</b>	<b>\$7,247</b>	<b>\$2,351</b>	<b>\$9,314</b>	<b>\$34,558</b>	<b>\$15,011</b>	<b>\$2,400</b>	<b>\$70,881</b>

**AVERAGE LIFE DISTRIBUTION**



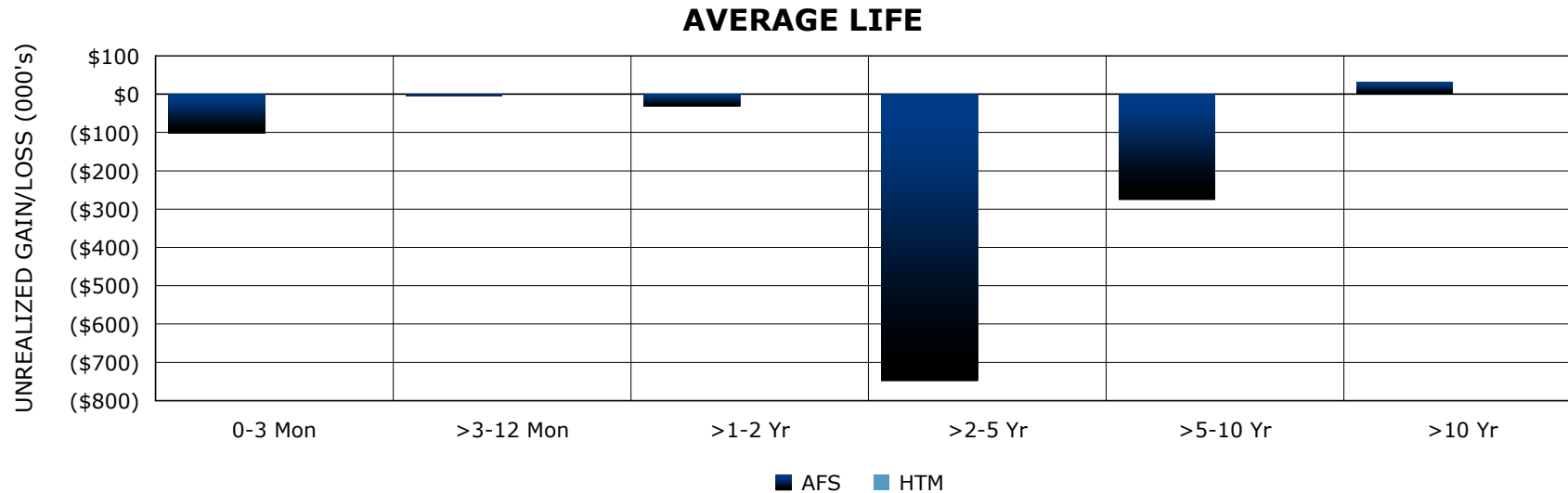
Avg Life	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
TREAS	\$2,975		\$3,006		(\$31)		4.16%	
AGENCIES	\$11,936		\$12,131		(\$195)		16.78%	
MBS/CMO	\$25,607		\$26,231		(\$624)		36.28%	
MUNIS	\$19,999		\$20,224		(\$225)		27.97%	
TAX MUNI	\$7,179		\$7,235		(\$56)		10.01%	
CORP/TP								
MONEY MK	\$3,477		\$3,477				4.81%	
OTHER								
OTTI/EQT								
<b>Totals (000's)</b>	\$71,172		\$72,303		(\$1,131)		100.00%	

**GAIN/LOSS  
ANALYSIS  
BY ASSET**



Avg Life	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
0-3 Mon	\$7,145		\$7,247		(\$103)		10.02%	
> 3-12 Mon	\$2,345		\$2,350		(\$5)		3.25%	
> 1-2 Yr	\$9,330		\$9,361		(\$31)		12.95%	
> 2-5 Yr	\$34,664		\$35,412		(\$748)		48.98%	
> 5-10 Yr	\$15,330		\$15,606		(\$275)		21.58%	
> 10 Yr	\$2,358		\$2,328		\$31		3.22%	
<b>Totals (000's)</b>	\$71,172		\$72,303		(\$1,131)		100.00%	

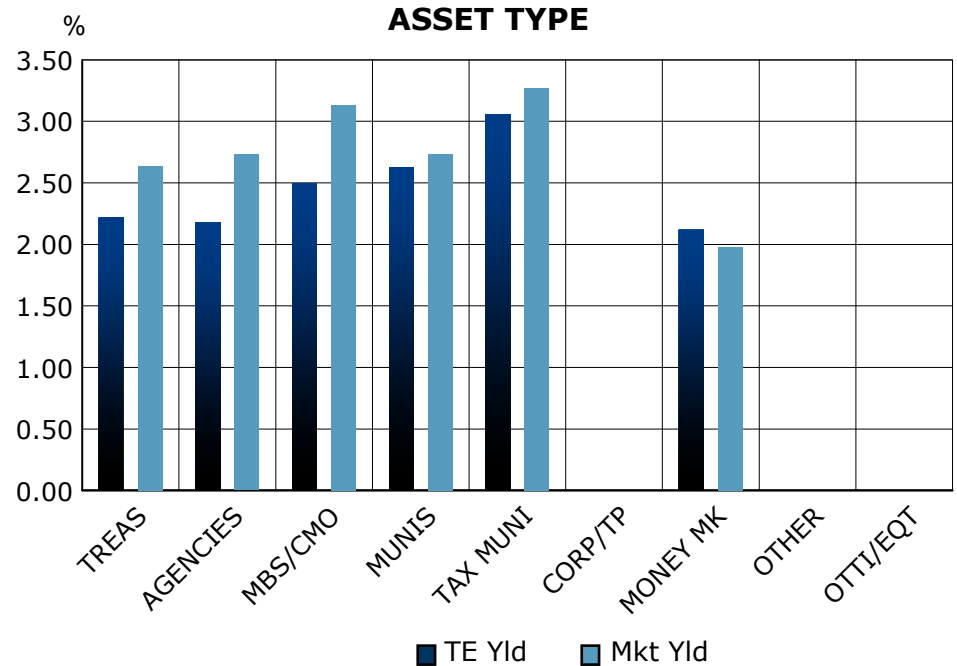
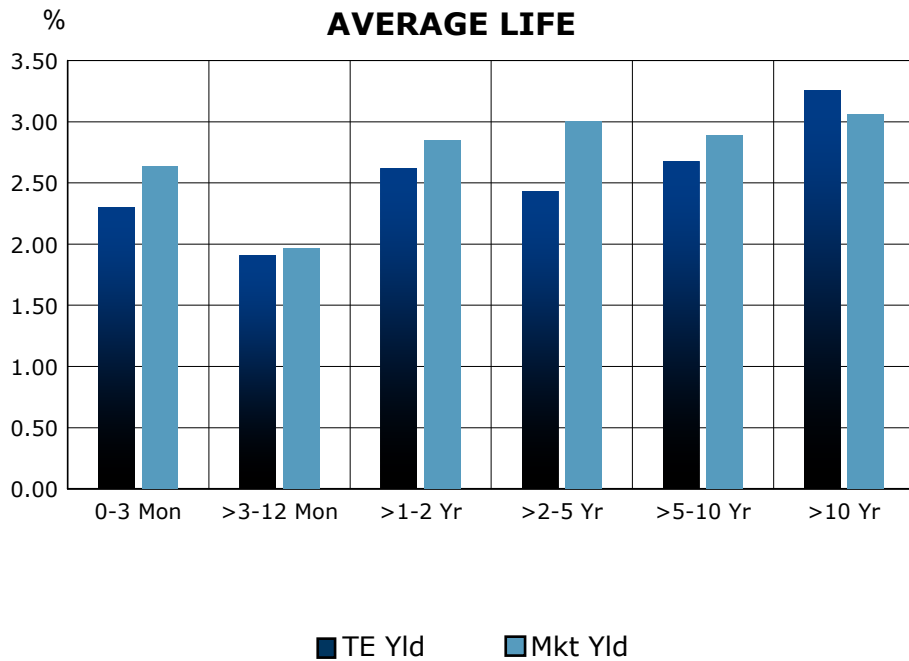
**GAIN/LOSS  
ANALYSIS BY  
AVG LIFE**



Avg Life	TE Yld	Mkt Yld
0-3 Mon	2.30 %	2.63 %
>3-12 Mon	1.91 %	1.97 %
>1-2 Yr	2.62 %	2.85 %
>2-5 Yr	2.43 %	3.00 %
>5-10 Yr	2.68 %	2.89 %
>10 Yr	3.26 %	3.06 %
<b>Totals</b>	2.51 %	2.89 %

**YIELD ANALYSIS**

Asset	TE Yld	Mkt Yld
TREAS	2.22 %	2.64 %
AGENCIES	2.18 %	2.73 %
MBS/CMO	2.50 %	3.13 %
MUNIS	2.62 %	2.74 %
TAX MUNI	3.06 %	3.27 %
CORP/TP		
MONEY MK	2.12 %	1.97 %
OTHER		
OTTI/EQT		
<b>Totals</b>	2.51 %	2.89 %

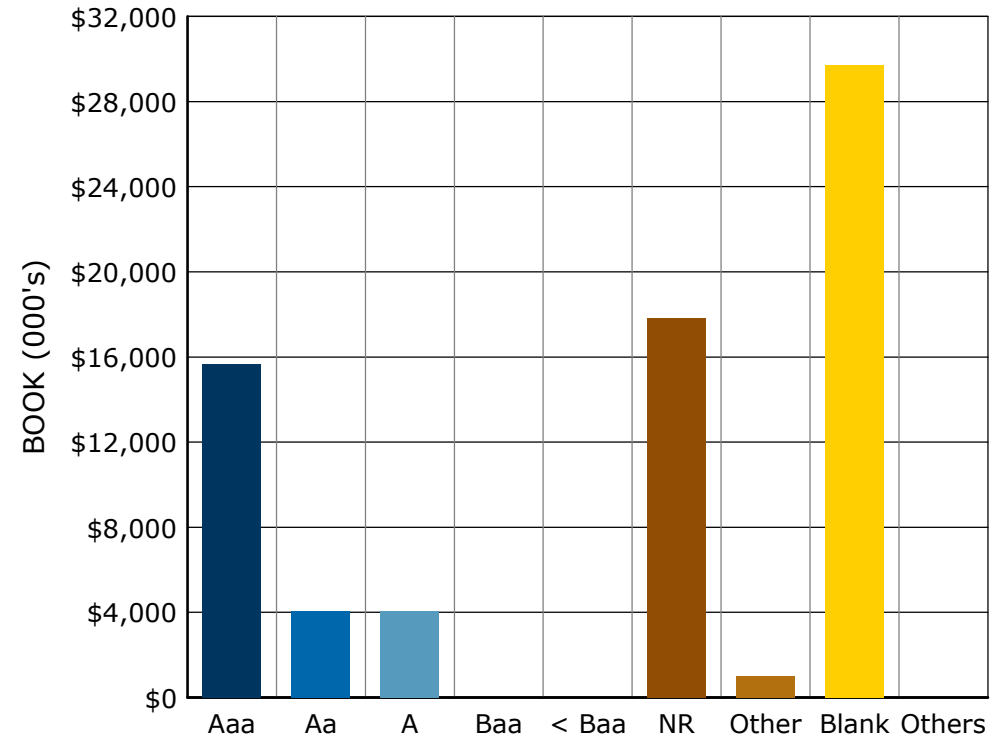
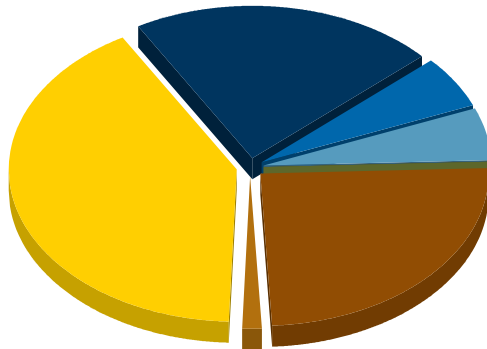


Assets(000's)	Par	Book	Market	Mkt/Book	TE Yield
Aaa	\$15,610	\$15,644	\$15,412	98.52%	2.21 %
Aa	\$3,985	\$4,053	\$3,994	98.56%	2.81 %
A	\$3,995	\$4,080	\$3,967	97.24%	2.67 %
Baa					
< Baa					
NR	\$17,380	\$17,803	\$17,721	99.54%	2.70 %
Other	\$1,010	\$1,015	\$993	97.85%	3.24 %
Blank	\$28,901	\$29,708	\$29,084	97.90%	2.45 %
<b>Totals (000's)</b>	<b>\$70,881</b>	<b>\$72,303</b>	<b>\$71,172</b>	<b>98.44%</b>	<b>2.51 %</b>

## MOODY DISTRIBUTION

### BOOK %

Aaa	21.6%
Aa	5.6%
A	5.6%
Baa	0.0%
< Baa	0.0%
NR	24.6%
Other	1.4%
Blank	41.1%
Total:	100.0%



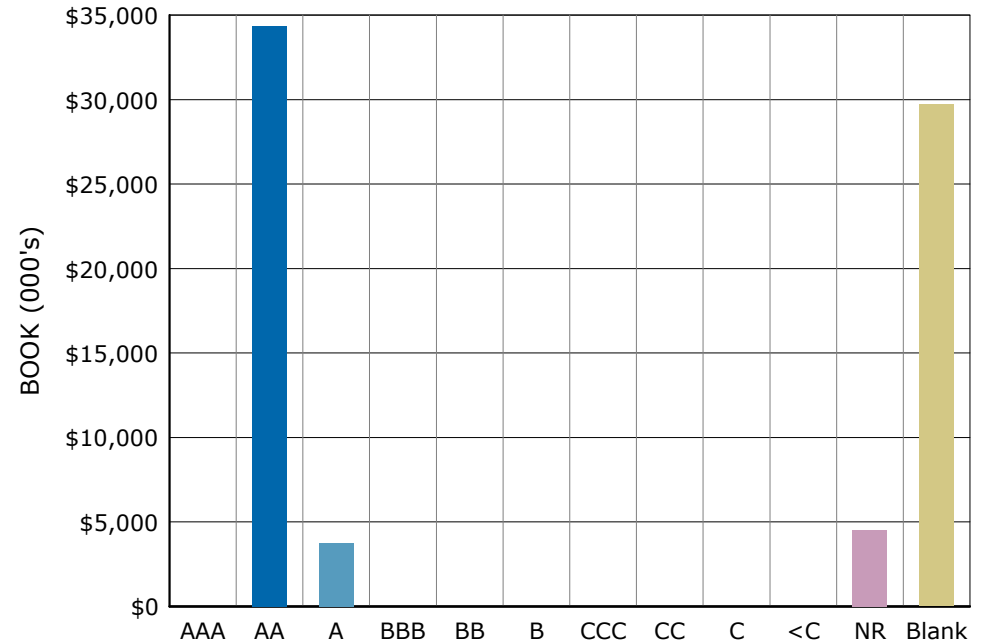
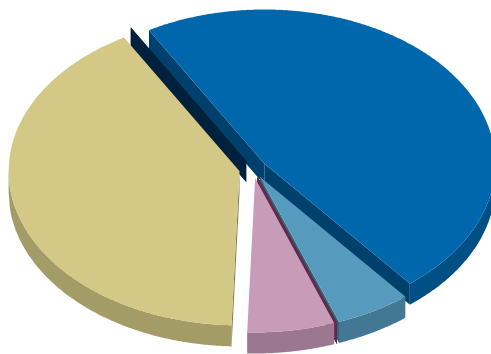


Assets(000's)	Par	Book	Market	Mkt/Book	TE Yield
<b>AAA</b>					
<b>AA</b>	\$33,745	\$34,343	\$33,941	98.83%	2.46 %
<b>A</b>	\$3,765	\$3,751	\$3,708	98.84%	2.71 %
<b>BBB</b>					
<b>BB</b>					
<b>B</b>					
<b>CCC</b>					
<b>CC</b>					
<b>C</b>					
<b>&lt;C</b>					
<b>NR</b>	\$4,470	\$4,501	\$4,439	98.63%	3.00 %
<b>Blank</b>	\$28,901	\$29,708	\$29,084	97.90%	2.45 %
<b>Totals (000's)</b>	\$70,881	\$72,303	\$71,172	98.44%	2.51 %

## S&P DISTRIBUTION

### BOOK %

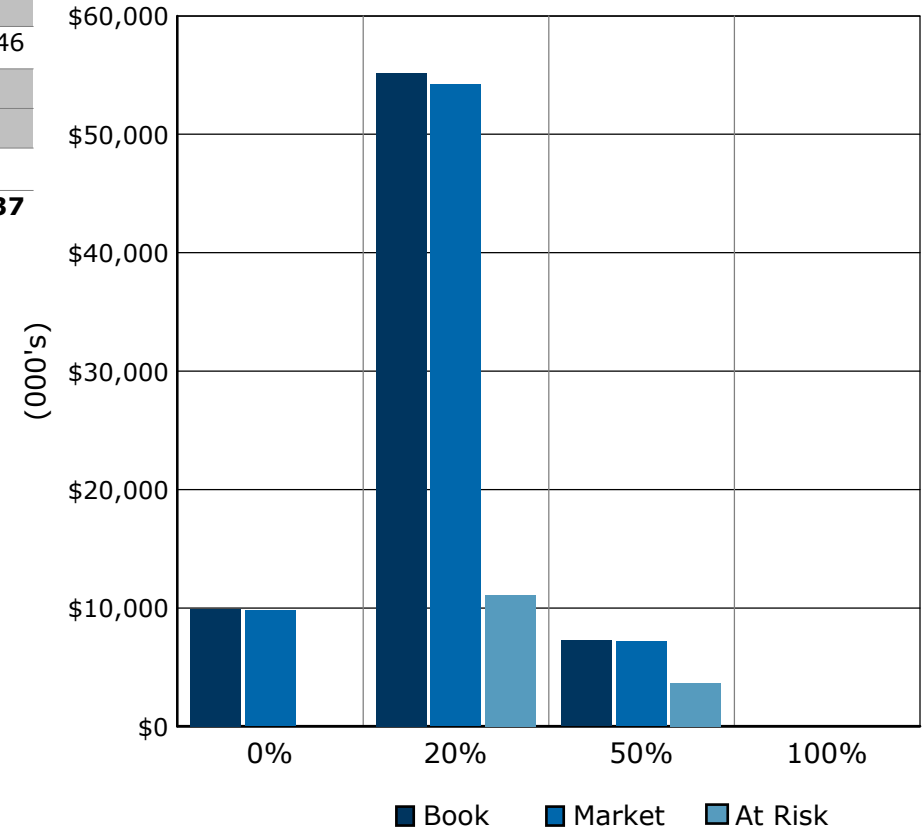
■ AAA	0.0%
■ AA	47.5%
■ A	5.2%
■ BBB	0.0%
■ BB	0.0%
■ B	0.0%
■ CCC	0.0%
■ CC	0.0%
■ C	0.0%
■ <C	0.0%
■ NR	6.2%
■ Blank	41.1%
Total: 100.0%	



		Interest	Book	Market	At Risk
<b>0 Percent</b>	AFS	\$39	\$9,902	\$9,775	
	HTM				
	Totals	\$39	\$9,902	\$9,775	
<b>20 Percent</b>	AFS	\$287	\$55,166	\$54,219	\$11,091
	HTM				
	Totals	\$287	\$55,166	\$54,219	\$11,091
<b>50 Percent</b>	AFS	\$58	\$7,235	\$7,179	\$3,646
	HTM				
	Totals	\$58	\$7,235	\$7,179	\$3,646
<b>100 Percent</b>	AFS				
	HTM				
	Totals				
<b>Totals (000's)</b>		<b>\$384</b>	<b>\$72,303</b>	<b>\$71,172</b>	<b>\$14,737</b>

**RISK BASED ANALYSIS**

**RISK ALLOCATION**



**RISK CATEGORY % BY BOOK**

- 0: 13.7%
- 20: 76.3%
- 50: 10.0%
- 100: 0.0%
- Total: 100.0%

