

Comparative Income Statement

V3 - Final Results

Print Date: 03/29/2006

Mobius Community Bank

Data Date: 02/28/2006

	Main	West	South	New	Admin	Total
---- Income ----						
Interest on Fed Funds Sold					18,782	18,782
Investment Income					170,731	170,731
Total Investment Income					189,513	189,513
Interest Income - Commercial Loans	144,333	14,382	28,791	4,522		192,028
Commercial FTP Cost of Funds	83,912	8,925	16,303	2,906		112,046
Commercial Margin	60,421	5,457	12,488	1,616		79,982
Interest Income - Installment Loans	127,681	26,841	33,337	3,889		191,748
Consumer FTP Cost of Funds	69,961	15,466	17,197	2,147		104,771
Consumer Margin	57,720	11,375	16,140	1,742		86,977
Interest Income - Real Estate Loans	510,901	311,872	192,584	47,281		1,062,638
Real Estate FTP Cost of Funds	302,422	198,223	125,297	31,329		657,271
Real Estate Margin	208,479	113,649	67,287	15,952		405,367
Interest Income - Construction Loan	92,822	21,699	11,471	20,666		146,658
Construction FTP Cost of Funds	57,585	13,648	7,378	12,031		90,642
Construction Margin	35,237	8,051	4,093	8,635		56,016
Interest Income - Agriculture Loans	16,355		22,497	3,099		41,951
Agriculture FTP Cost of Funds	9,451		13,556	1,606		24,613
Agriculture Margin	6,904		8,941	1,493		17,338
Interest Income - Credit Card Loans	17,735	7,027	4,334			29,096
Interest Income - Other Loans	6,906	9	942			7,857
Total Other Loan II	24,641	7,036	5,276			36,953
Tax Free Loan COF	7,016		954			7,970
Mastercard Loan COF	10,978	4,337	2,661			17,976
Other FTP Cost of Funds	17,994	4,337	3,615			25,946
Other Margin	6,647	2,699	1,661			11,007
Total Interest Income	916,733	381,830	293,956	79,457		1,671,976
Less Total Cost of Funds	541,325	240,599	183,346	50,019		1,015,289
Total Margin	375,408	141,231	110,610	29,438		656,687
Loan Fees	82,884	29,318	11,328	14,751	8	138,290
Service Charges - Deposit Accounts	86,293	29,147	24,154	4,907		144,501
Other Service Charges	28,071	9,893	6,208	825	187	45,184
Other Income	4,986	1,030	648	171		6,835
Total NII	202,234	69,389	42,339	20,654	195	334,810
Total Income	577,642	210,619	152,949	50,092	189,708	1,181,010
Total FTP Charges for Funds					1,015,289	1,015,289
(Less FTP Credits Paid for Funds					966,392	966,392
Net Admin FTP Income/Loss					48,897	48,897



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	Main	West	South	New	Admin	Total
<b>---- Expenses ----</b>						
DDA Funds Credits	252,121	93,871	56,391	8,224	6,339	416,946
Savings Funds Credits	23,795	5,994	6,427	418		36,634
(Less DDA & Savings Inter Paid)	48,636	41,085	15,114	2,771		107,606
Net Margin on DDA & Savings	227,280	58,780	47,704	5,871	6,339	345,974
CD/IRA Funds Credits	275,002	67,538	67,285	22,850	80,137	512,812
(Less CD/IRA Inter Paid)	247,923	62,891	63,421	13,196	79,451	466,882
Net Margin on CD/IRA Accts	27,079	4,647	3,864	9,654	686	45,930
Other Interest Expense	483			13,640		14,123
FHLB Interest					198,960	198,960
<b>Total Funds Credits</b>	<b>550,918</b>	<b>167,403</b>	<b>130,103</b>	<b>31,492</b>	<b>86,476</b>	<b>966,392</b>
(Less Total Interest Expense)	297,042	103,976	78,535	29,607	278,411	787,571
Net Margin on Deposits	253,876	63,427	51,568	1,885	(191,935)	178,821
<b>Personnel Expense</b>	<b>158,470</b>	<b>57,038</b>	<b>54,407</b>	<b>48,512</b>	<b>72,411</b>	<b>390,838</b>
Admin Sal & Ben Allocation	71,106	25,992	20,969	5,199		123,266
Occupancy	18,958	9,695	6,644	5,865		41,162
Admin Occupancy Allocation	18,439	6,740	5,438	1,348		31,965
Furniture and Equipment	11,109	5,931	5,432	5,110		27,582
Computer	7,119	3,134	2,218	2,944	8,708	24,123
Loan Loss Provision	104,190	21,690	21,105	3,015		150,000
Stationary, Supplies, Printing	7,976	1,043	1,168	1,266		11,452
Telephone & Fax	8,344	2,136	4,001	1,999		16,480
Postage, Express, Freight	9,721	3,264	1,856	2,170		17,011
Outside Services	17,655	5,303	4,617	1,406		28,981
Advertising, Public Relations	18,026	4,972	3,366	5,581	1,950	33,895
Loan & Collection	28,488	7,041	3,348	2,127	332	41,336
Director Fees	4,850	2,750	2,650	2,300		12,550
Assessments	5,480	2,003	1,616	401		9,500
Contributions	400	50		25		475
Other	25,226	7,044	4,293	2,122		38,686
Admin Other NIE Allocations	10,156	3,712	2,995	743		17,606
<b>Total Non Interest Expense</b>	<b>525,712</b>	<b>169,539</b>	<b>146,124</b>	<b>92,132</b>	<b>83,401</b>	<b>1,016,908</b>
<b>Net Inc (Loss) Before Tax</b>	<b>305,806</b>	<b>104,507</b>	<b>58,393</b>	<b>(40,155)</b>	<b>(36,731)</b>	<b>391,820</b>
Income Taxes	96,423	32,952	18,412	(12,661)	(11,582)	123,544
Net Income After Taxes	209,383	71,555	39,981	(27,494)	(25,149)	268,276

