

Executive Summary

Print Date: 07/27/2006

Community Bank

Data Date: 06/30/2006

	Main	West	East	New	Admin	Total
---- Yields and Margins ----						
Commercial Loan Balance	25,913,356	2,431,254	4,816,391	985,975		34,146,976
Interest Income - Commercial Loans	166,549	15,675	29,622	6,826		218,672
Yield Pct	7.820	7.844	7.483	8.423	0.000	7.791
COF Percent	4.675	4.462	4.731	4.795	0.000	4.671
Margin Percent	3.145	3.382	2.752	3.628	0.000	3.120
Consumer Loan Balance	21,764,385	4,700,036	5,661,611	1,178,445		33,304,477
Interest Income - Installment Loans	145,445	32,558	37,802	8,673		224,478
Yield Pct	8.131	8.428	8.124	8.954	0.000	8.201
COF Percent	4.494	4.544	4.171	5.123	0.000	4.468
Margin Percent	3.637	3.884	3.952	3.831	0.000	3.732
Real Estate Loan Balance	91,107,822	62,786,371	39,866,918	11,604,581		205,365,692
Interest Income - Real Estate Loans	534,324	412,465	222,352	76,933		1,246,074
Yield Pct	7.135	7.993	6.786	8.066	0.000	7.382
COF Percent	4.432	4.683	4.343	5.070	0.000	4.528
Margin Percent	2.703	3.309	2.443	2.996	0.000	2.855
Construction Loan Balance	17,013,684	3,681,679	1,970,004	7,142,103		29,807,470
Interest Income - Construction Loan	109,135	24,800	12,439	46,101		192,475
Yield Pct	7.804	8.196	7.682	7.853	0.000	7.856
COF Percent	4.948	5.108	5.023	4.982	0.000	4.981
Margin Percent	2.856	3.087	2.659	2.872	0.000	2.875
Agriculture Loan Balance	3,114,966		4,557,705	375,823		8,048,494
Interest Income - Agriculture Loans	20,649		26,939	2,287		49,875
Yield Pct	8.065	0.000	7.191	7.404	0.000	7.539
COF Percent	4.484	0.000	4.394	3.772	0.000	4.400
Margin Percent	3.581	0.000	2.798	3.632	0.000	3.140
Other Loan Balance	3,261,852	1,130,990	655,334	95,388		5,143,564
Total Other Loan II	25,445	6,655	5,087	287		37,474
Yield Pct	9.491	7.159	9.445	3.658	0.000	8.864
COF Percent	7.623	5.241	7.081	2.602	0.000	6.937
Margin Percent	1.868	1.918	2.364	1.056	0.000	1.927



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Total Loan Balance	162,176,065	74,730,330	57,527,963	21,382,315		315,816,673
Total Interest Income	1,001,547	492,153	334,241	141,107		1,969,048
Less Total Cost of Funds	612,966	288,489	208,845	87,819		1,198,119
Total Margin	388,581	203,664	125,396	53,288		770,929
Yield	7.514	8.013	7.069	8.029	0.000	7.586
FTP COF Percent	4.599	4.697	4.417	4.997	0.000	4.616
Margin Percent	2.915	3.316	2.652	3.032	0.000	2.970
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Loan Fees	89,262	39,420	18,816	34,411	2,008	183,918
Service Charges - Deposit Accounts	131,196	34,719	33,609	15,752		215,276
Other Service Charges	35,812	14,873	7,367	1,077		59,129
Other Income	21,523	1,420	1,236	31		24,211
Total NII	277,794	90,432	61,029	51,272	2,008	482,534
Total Income	666,375	294,095	186,425	104,560	182,965	1,434,420
Number of Loans	7,543	2,256	2,239	341		12,379
Number of Deposits	12,997	4,447	3,636	931	18	22,029
Total NII	277,794	90,432	61,029	51,272	2,008	482,534
NII Per Account	13.52	13.49	10.39	40.31	111.56	14.02
Loan Related NII	89,262	39,420	18,816	34,411	2,008	183,918
Loan Related NII Per Loan	11.83	17.47	8.40	100.91	0.00	14.86
Deposit Related NII	131,196	34,719	33,609	15,752		215,276
Deposit Related NII Per Deposit	10.09	7.81	9.24	16.92	0.00	9.77
Credit Life Insurance	7,677	1,262	201	85		9,226



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DDA, NOW, MMA Balance	59,908,416	23,538,699	15,426,202	4,334,143	25,320	103,232,780
Savings Balance	5,862,564	1,598,727	1,544,146	168,705		9,174,142
Total DDA & Savings Balance	65,770,980	25,137,426	16,970,348	4,502,848	25,320	112,406,922
Total DD & SV Credit	294,952	112,463	76,173	20,040	5,854	509,482
(Less DDA & Savings Inter Paid)	48,519	50,914	23,849	8,058		131,340
Net Margin on DDA & Savings	246,433	61,549	52,324	11,982	5,854	378,142
Funds Credit Pct	5.456	5.443	5.461	5.415	281.294	5.515
Interest Paid Pct	0.898	2.464	1.710	2.177	0.000	1.422
Margin Percent	4.559	2.979	3.751	3.238	281.294	4.093
CD/IRA Balance	91,973,961	20,082,034	18,981,518	10,400,519	27,267,934	168,705,966
CD/IRA Funds Credits	331,971	72,977	72,164	43,663	94,338	615,113
(Less CD/IRA Inter Paid)	308,440	66,880	64,086	44,066	92,807	576,279
Net Margin on CD/IRA Accts	23,531	6,097	8,078	(403)	1,531	38,834
Funds Credit Pct	4.391	4.421	4.626	5.108	4.209	4.436
Interest Paid Pct	4.080	4.052	4.108	5.155	4.141	4.156
Margin Percent	0.311	0.369	0.518	(0.047)	0.068	0.280



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----Summary Statistics ----						
Total Loan Balance	162,176,065	74,730,330	57,527,963	21,382,315		315,816,673
Total Interest Income	1,001,547	492,153	334,241	141,107		1,969,048
Less Total Cost of Funds	612,966	288,489	208,845	87,819		1,198,119
Total Margin	388,581	203,664	125,396	53,288		770,929
Yield	7.514	8.013	7.069	8.029	0.000	7.586
FTP COF Percent	4.599	4.697	4.417	4.997	0.000	4.616
Margin Percent	2.915	3.316	2.652	3.032	0.000	2.970
Total Deposit Balance	157,744,941	45,219,460	35,951,866	14,903,367	27,293,254	281,112,888
Total Funds Credits	626,923	185,440	148,337	63,703	100,192	1,124,595
(Less Total Interest Expense)	362,398	117,794	89,851	52,124	341,329	963,496
Net Margin on Deposits	264,525	67,646	58,486	11,579	(241,137)	161,099
Total Credit Pct	4.835	4.989	5.020	5.201	4.466	4.867
Expense Pct	2.795	3.169	3.041	4.255	15.216	4.170
Margin Pct	2.040	1.820	1.979	0.945	-10.749	0.697
Loan Plus Deposit Margin Pct	4.955	5.136	4.631	3.977	-10.749	3.667
Net Loan Interest Income	388,581	203,664	125,396	53,288		770,929
Non Interest Income	277,794	90,432	61,029	51,272	2,008	482,534
Net Deposit Interest Income	315,582	118,385	83,012	19,654	(241,137)	295,496
Total Net Income	981,957	412,481	269,437	124,213	(239,129)	1,548,959
Total Salary and Benefits	248,262	91,208	81,330	59,960	69,684	550,443
Salaries per \$ of Net Income	0.25	0.22	0.30	0.48	-0.29	0.36
Salaries per Account	12.09	13.61	13.84	47.14	3871.33	16.00
Occupancy Expense	36,398	14,666	13,528	8,353		72,946
Occupancy per \$ of Net Income	0.04	0.04	0.05	0.07	0.00	0.05
Occupancy per Account	1.77	2.19	2.30	6.57	0.00	2.12
Total Other NIE	162,478	48,361	39,522	20,723	15,018	286,102
Total Other NIE per \$ of Net	0.17	0.12	0.15	0.17	-0.06	0.18
Total NIE per Account	7.91	7.21	6.73	16.29	834.33	8.31
Total Non Interest Expense	555,671	175,302	156,813	92,834	84,702	1,065,322
Total NIE per \$ of Net Income	0.57	0.42	0.58	0.75	-0.35	0.69
Total NIE per Account	27.05	26.15	26.69	72.98	4705.67	30.96
Loan Loss Provision	104,280	20,475	21,795	3,450		150,000
LLR Per Loan Account	13.82	9.08	9.73	10.12	0.00	12.12
Pre Tax Profit	426,286	237,179	112,624	31,380	(69,350)	738,118
Net Revenue	981,957	412,481	269,437	124,213	(239,129)	1,548,959
Pre Tax Profit as a Pct of Net R	43.41	57.50	41.80	25.26	29.00	47.65

