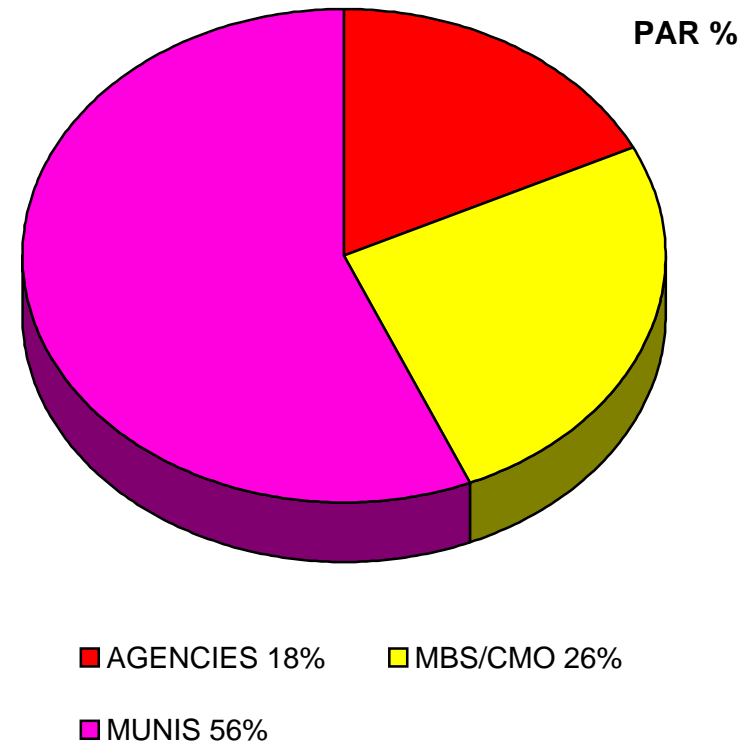
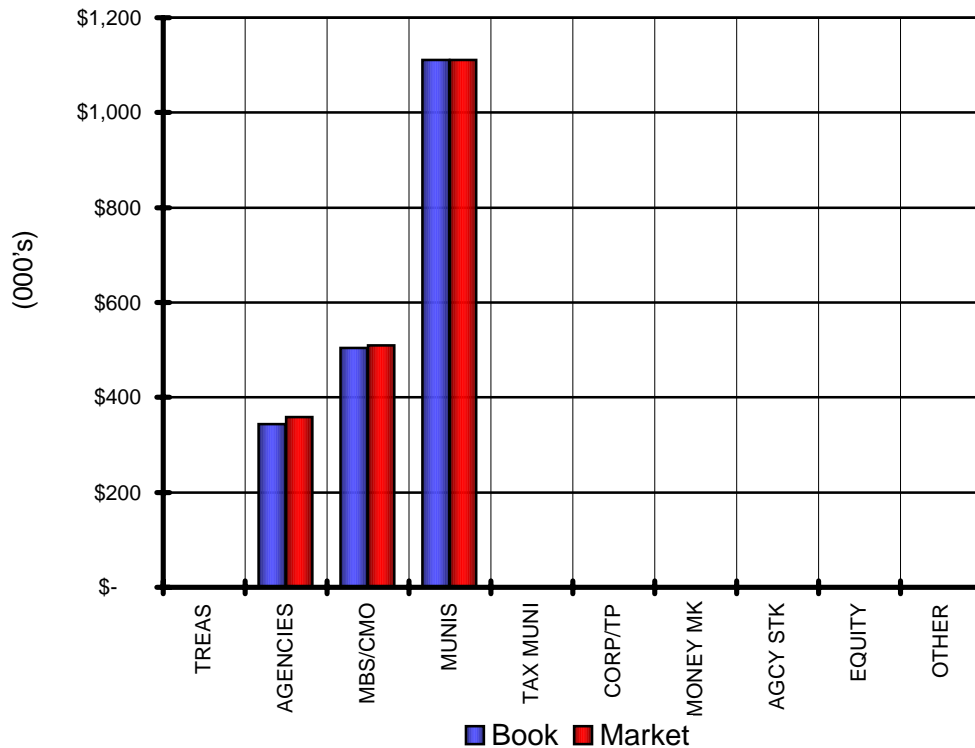




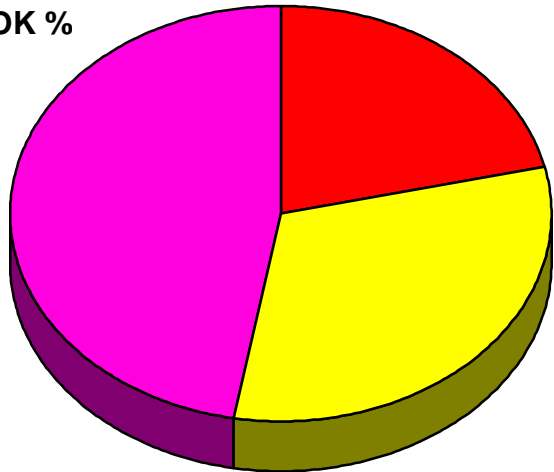
Assets (000's)	Par	Book	Market	Mkt/Book	TE Yield	AL	Mat
TREAS							
AGENCIES	\$ 346	\$ 344	\$ 359	104.36%	5.18%	2.9	3.5
MBS/CMO	\$ 504	\$ 504	\$ 509	100.99%	5.20%	3.1	8.5
MUNIS	\$ 1,100	\$ 1,112	\$ 1,110	99.82%	6.60%	7.5	7.5
TAX MUNI							
CORP/TP							
MONEY MK							
AGCY STK							
EQUITY							
OTHER							
Totals(000's):	\$ 1,950	\$ 1,960	\$ 1,978	100.92%	5.99%	5.5	7.0

ASSET ALLOCATION



AVAILABLE FOR SALE						HELD TO MATURITY				
Par	Book	Book %	Market	Mkt/Book	Assets (000's)	Par	Book	Book %	Market	Mkt/Book
					TREAS					
\$ 346	\$ 344	17.55%	\$ 359	104.36%	AGENCIES					
\$ 504	\$ 504	25.71%	\$ 509	100.99%	MBS/CMO					
\$ 750	\$ 762	38.88%	\$ 760	99.74%	MUNIS	\$ 350	\$ 350	17.86%	\$ 351	100.29%
					TAX MUNI					
					CORP/TP					
					MONEY MK					
					AGCY STK					
					EQUITY					
					OTHER					
\$ 1,600	\$ 1,610	82.14%	\$ 1,628	101.12%	Totals (000's):	\$ 350	\$ 350	17.86%	\$ 351	100.29%

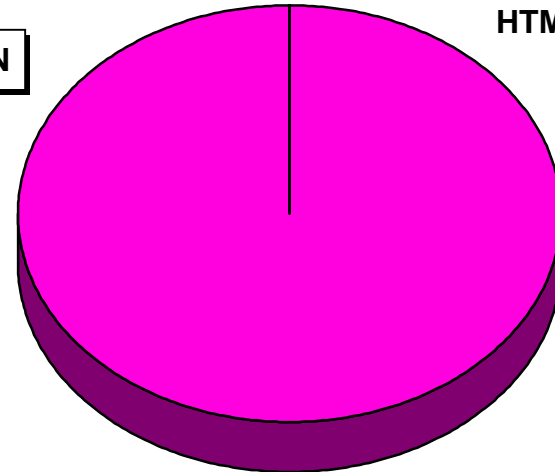
AFS BOOK %



■ AGENCIES 22% ■ MBS/CMO 31%

■ MUNIS 47%

AFS/HTM ALLOCATION

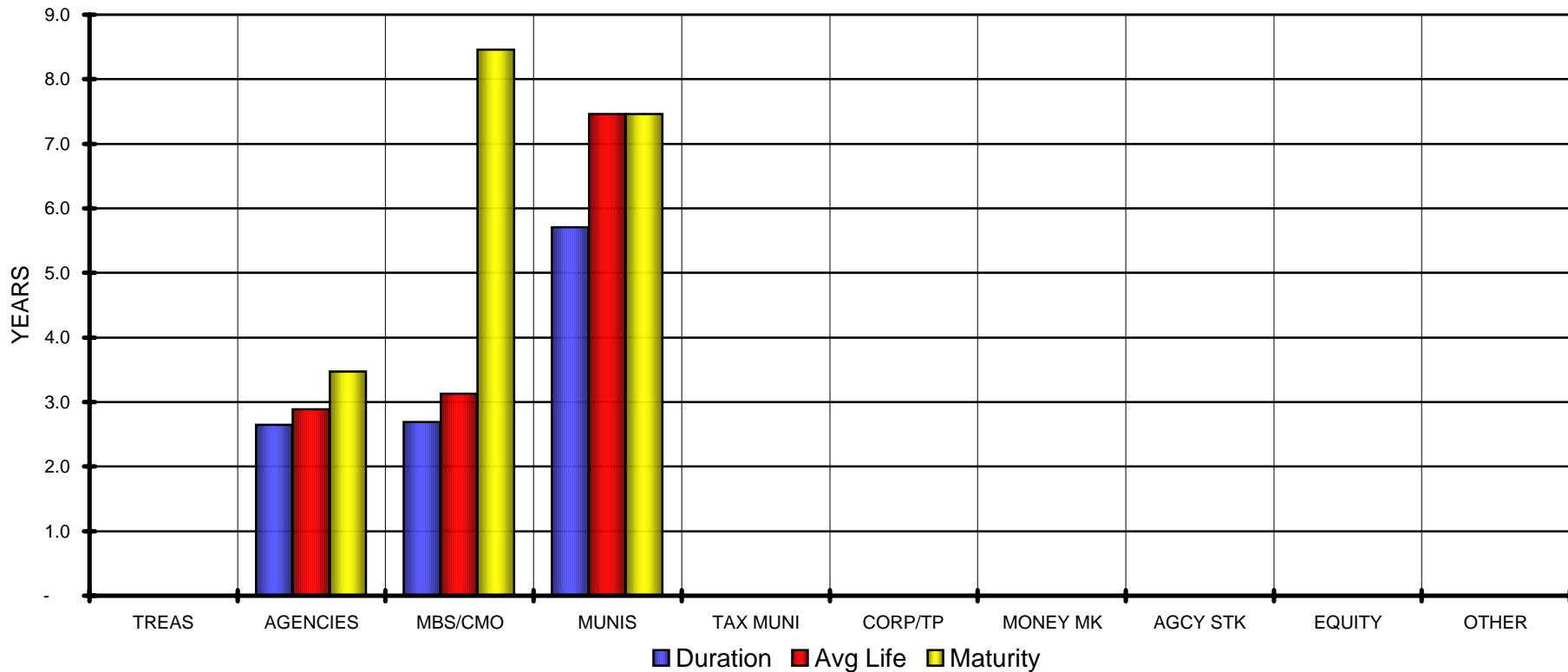


■ MUNIS 100%



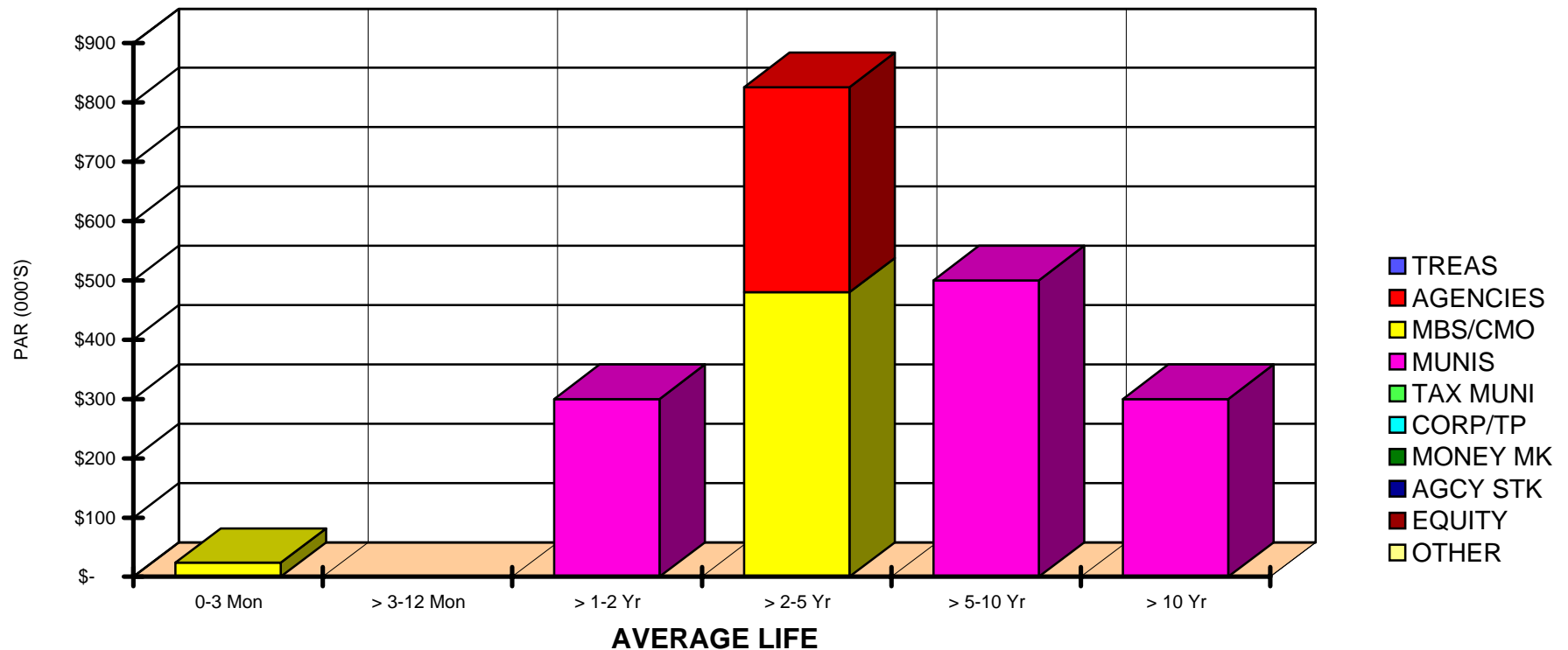
Asset (000's)	Par	Duration	Avg Life	Maturity
TREAS				
AGENCIES	\$ 346	2.7	2.9	3.5
MBS/CMO	\$ 504	2.7	3.1	8.5
MUNIS	\$ 1,100	5.7	7.5	7.5
TAX MUNI				
CORP/TP				
MONEY MK				
AGCY STK				
EQUITY				
OTHER				
Totals(000's):	\$ 1,950	4.4	5.5	7.0

MATURITY ANALYSIS



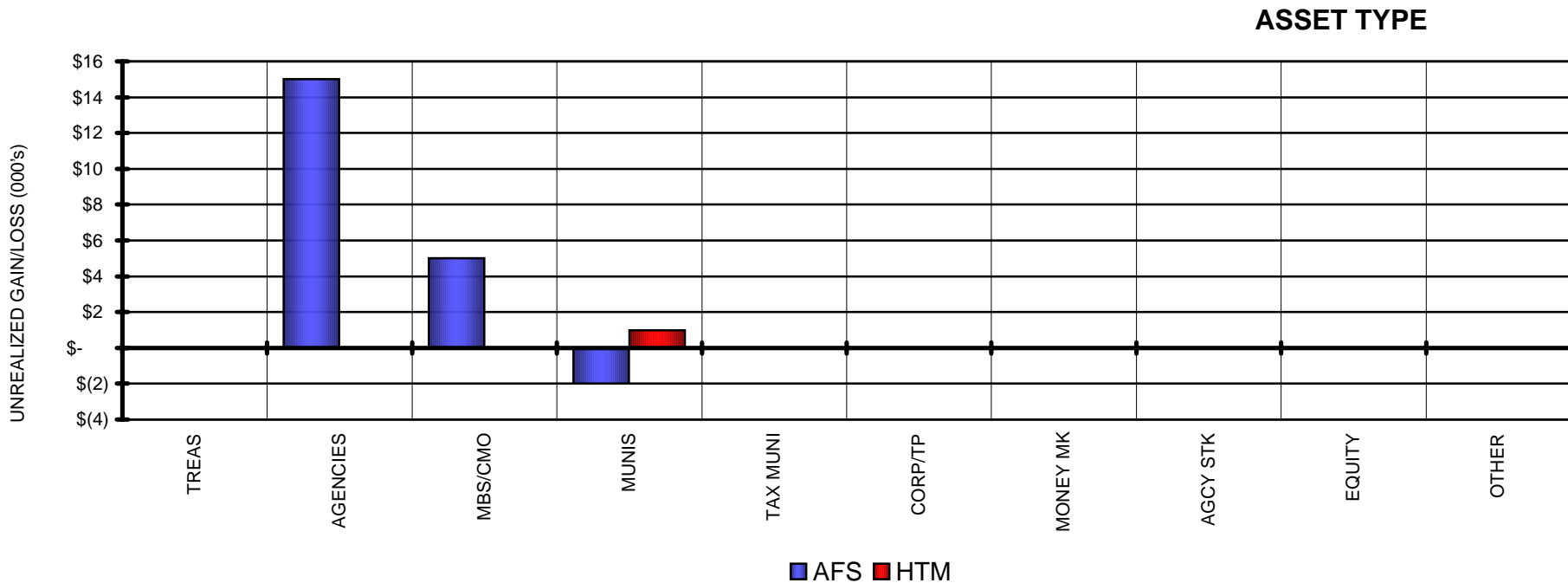
Par (000's)	0-3 Mon	> 3-12 Mon	> 1-2 Yr	> 2-5 Yr	> 5-10 Yr	> 10 Yr	Totals (000's)
TREAS							"
AGENCIES				\$ 346			\$ 346
MBS/CMO	\$ 24			\$ 480			\$ 504
MUNIS			\$ 300		\$ 500	\$ 300	\$ 1,100
TAX MUNI							"
CORP/TP							"
MONEY MK							"
AGCY STK							"
EQUITY							"
OTHER							"
Totals(000's):	\$ 24	\$ -	\$ 300	\$ 826	\$ 500	\$ 300	\$ 1,950

**AVERAGE LIFE
DISTRIBUTION**



Assets (000's):	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
TREAS								
AGENCIES	\$ 359		\$ 344		\$ 15		17.55%	
MBS/CMO	\$ 509		\$ 504		\$ 5		25.71%	
MUNIS	\$ 760	\$ 351	\$ 762	\$ 350	\$ (2)	\$ 1	38.88%	17.86%
TAX MUNI								
CORP/TP								
MONEY MK								
AGCY STK								
EQUITY								
OTHER								
Totals (000's):	\$ 1,628	\$ 351	\$ 1,610	\$ 350	\$ 18	\$ 1	82.14%	17.86%

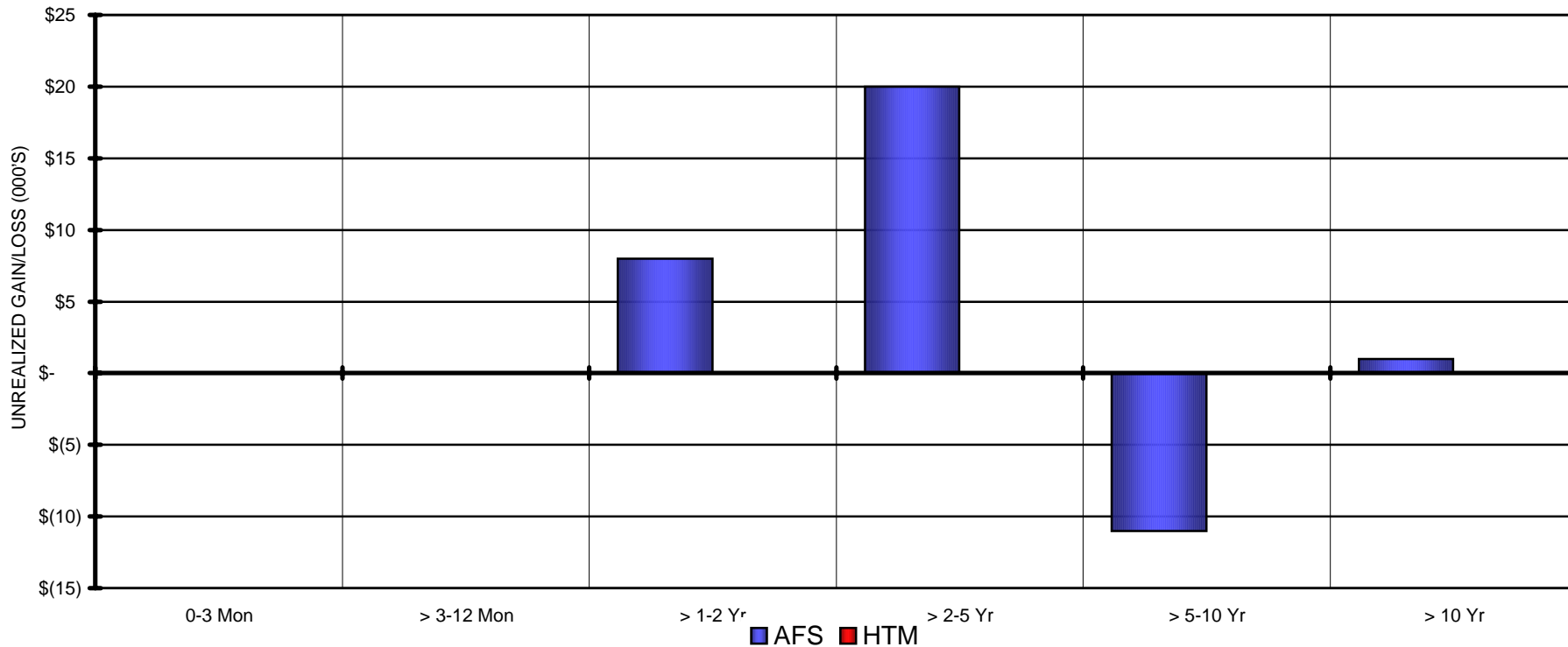
**GAIN / LOSS
ANALYSIS -
BY ASSET**



Avg Life	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
0-3 Mon	\$ 24		\$ 24				1.22%	
> 3-12 Mon								
> 1-2 Yr	\$ 318		\$ 310		\$ 8		15.82%	
> 2-5 Yr	\$ 844		\$ 824		\$ 20		42.04%	
> 5-10 Yr	\$ 241	\$ 250	\$ 252	\$ 250	\$ (11)		12.86%	12.76%
> 10 Yr	\$ 201	\$ 100	\$ 200	\$ 100	\$ 1		10.20%	5.10%
Totals (000's):	\$ 1,628	\$ 350	\$ 1,610	\$ 350	\$ 18	\$ -	82.14%	17.86%

**GAIN / LOSS
ANALYSIS -
BY AVG LIFE**

AVERAGE LIFE





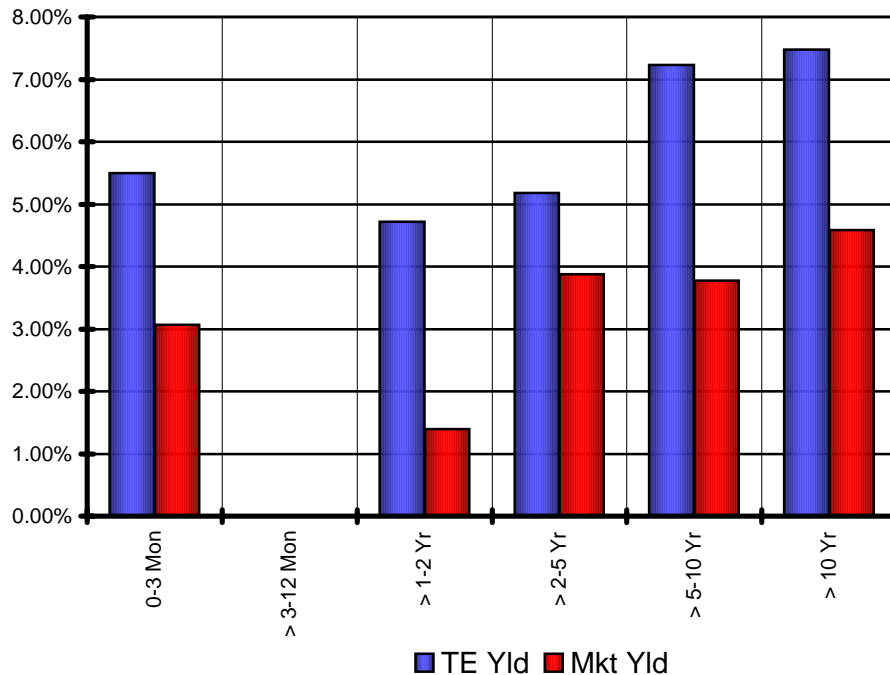
SAMPLE BANK - 3059
ANYWHERE, MO

Avg Life	TE Yld	Mkt Yld
0-3 Mon	5.50%	3.07%
> 3-12 Mon		
> 1-2 Yr	4.72%	1.40%
> 2-5 Yr	5.18%	3.88%
> 5-10 Yr	7.23%	3.78%
> 10 Yr	7.48%	4.59%
Totals:	5.99%	3.56%

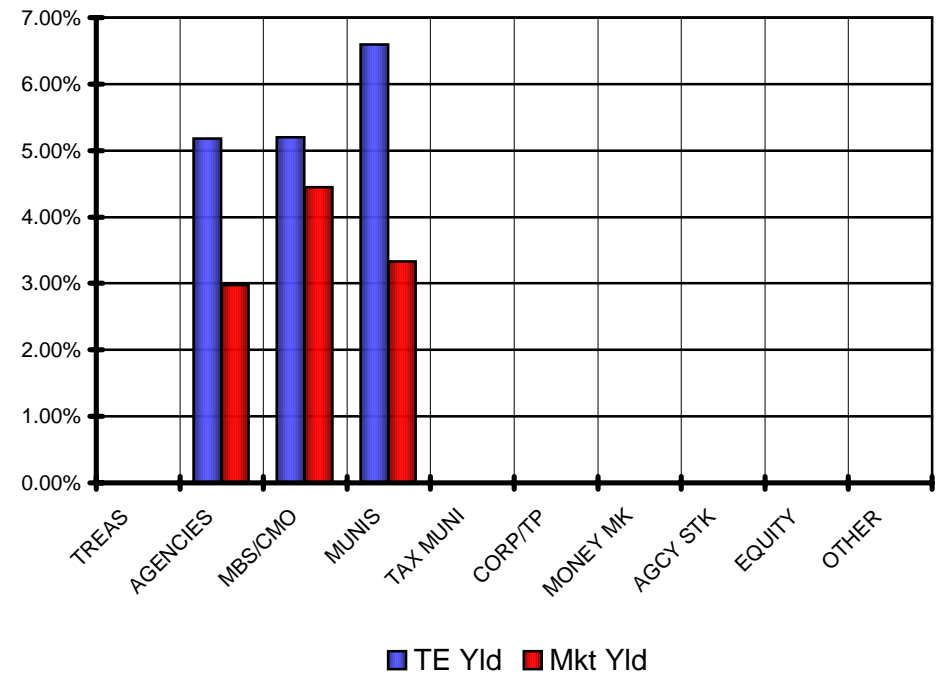
YIELD ANALYSIS

Asset	TE Yld	Mkt Yld
TREAS		
AGENCIES	5.18%	2.98%
MBS/CMO	5.20%	4.45%
MUNIS	6.60%	3.33%
TAX MUNI		
CORP/TP		
MONEY MK		
AGCY STK		
EQUITY		
OTHER		
Totals:	5.99%	3.56%

AVERAGE LIFE



ASSET TYPE



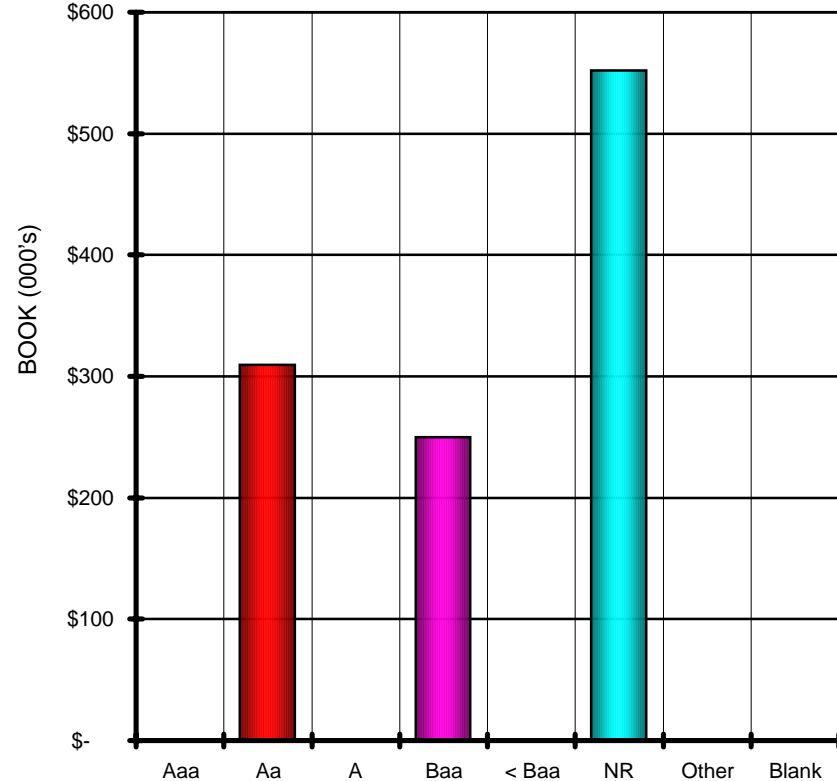
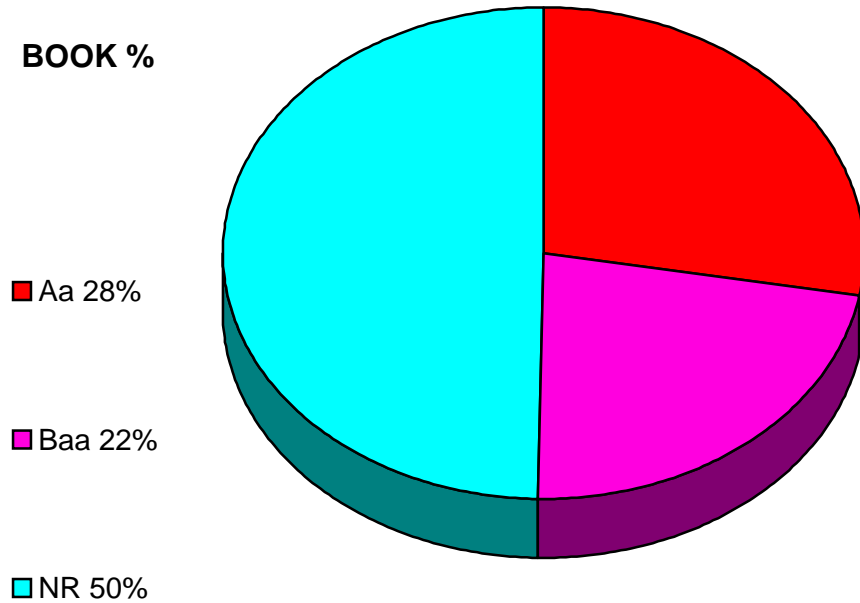


Moody	Par	Book	Market	Mkt/Book	TE Yield
Aaa					
Aa	\$ 300	\$ 310	\$ 318	102.58%	4.72%
A					
Baa	\$ 250	\$ 250	\$ 250	100.00%	8.28%
< Baa					
NR	\$ 550	\$ 552	\$ 542	98.19%	6.89%
Other					
Blank					
Totals (000's)	\$ 1,100	\$ 1,112	\$ 1,110	99.82%	6.60%

MOODY DISTRIBUTION

Includes Municipal & Corporate

BOOK %





Risk % (000's)	Intent	Interest	Book	Market	Net Capital
0 Percent	AFS	\$ 1	\$ 126	\$ 131	\$ 127
	HTM			\$ -	
	0% Totals	\$ 1	\$ 126	\$ 131	\$ 127
20 Percent	AFS	\$ 11	\$ 1,126	\$ 1,145	\$ 910
	HTM	\$ 3	\$ 250	\$ 250	\$ 202
	20% Totals:	\$ 14	\$ 1,376	\$ 1,395	\$ 1,112
50 Percent	AFS	\$ 3	\$ 200	\$ 201	\$ 102
	HTM	\$ 2	\$ 100	\$ 100	\$ 51
	50% Totals:	\$ 5	\$ 300	\$ 301	\$ 153
100 Percent	AFS	\$ 1	\$ 158	\$ 150	\$ 80
	HTM			\$ -	
	100% Totals:	\$ 1	\$ 158	\$ 150	\$ 80
Totals (000's):	\$ 21	\$ 1,960	\$ 1,977	\$ 1,472	

RISK BASED ANALYSIS

RISK ALLOCATION

RISK CATEGORY % BY BOOK

- 0: 7%
- 20: 70%
- 50: 15%
- 100: 8%

