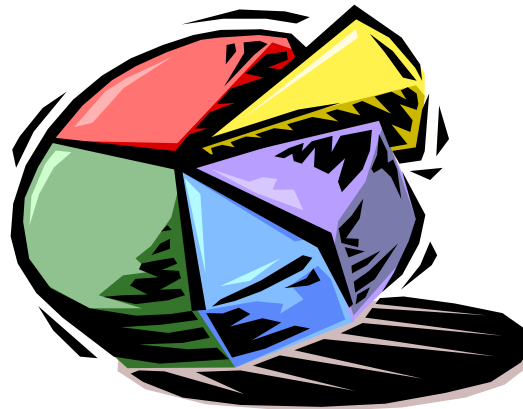


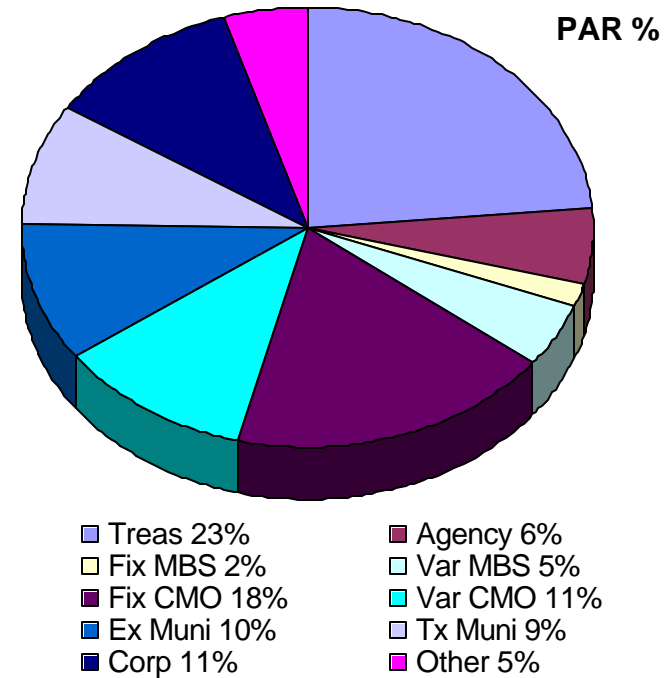
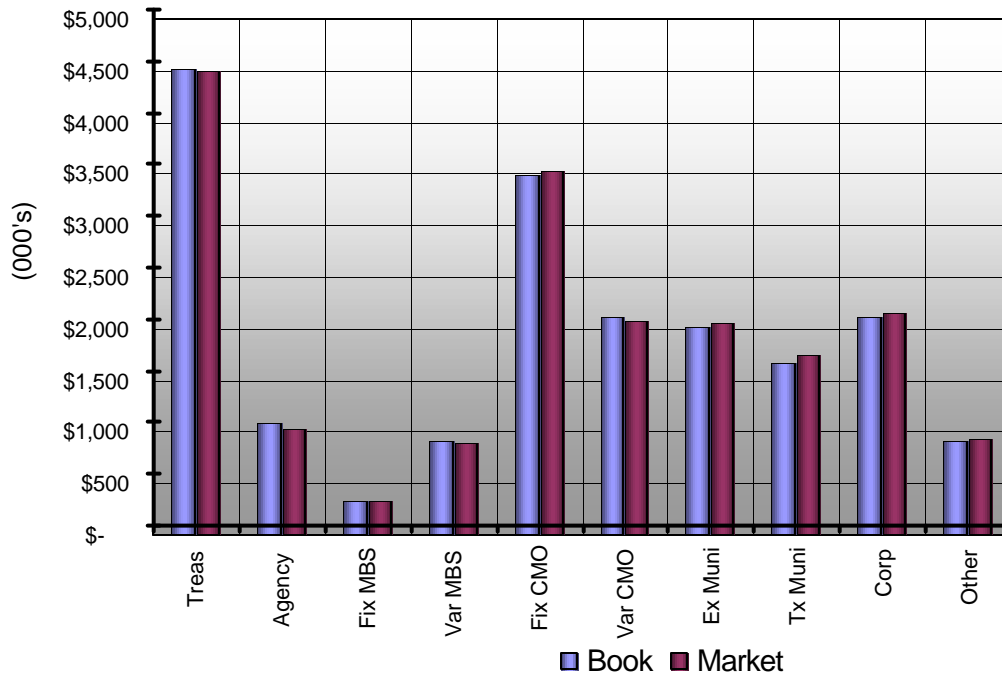
GRAPHICAL SUMMARY

STANDARD REPORTS
for the Investment Portfolio



Assets (000's)	Par	Book	Market	Mkt/Book	TE Yield	AL	Mat
Treas	\$ 4,509	\$ 4,520	\$ 4,500	99.56%	6.23%	12.5	12.5
Agency	\$ 1,080	\$ 1,079	\$ 1,020	94.53%	5.20%	1.8	1.8
Fix MBS	\$ 323	\$ 323	\$ 324	100.31%	9.25%	6.2	23.1
Var MBS	\$ 902	\$ 910	\$ 901	99.01%	9.52%	5.2	19.5
Fix CMO	\$ 3,502	\$ 3,490	\$ 3,520	100.86%	8.73%	4.6	26.3
Var CMO	\$ 2,098	\$ 2,109	\$ 2,080	98.62%	8.91%	3.9	22.8
Ex Muni	\$ 2,000	\$ 2,010	\$ 2,050	101.99%	6.20%	8.5	8.65
Tx Muni	\$ 1,689	\$ 1,660	\$ 1,740	104.82%	6.31%	8.75	8.45
Corp	\$ 2,098	\$ 2,109	\$ 2,150	101.94%	7.28%	2.9	2.9
Other	\$ 920	\$ 919	\$ 928	100.98%	4.89%	0.4	0.4
Totals (000's):	\$ 19,121	\$ 19,129	\$ 19,213	100.44%	7.65%	6.2	11.6

ASSET ALLOCATION

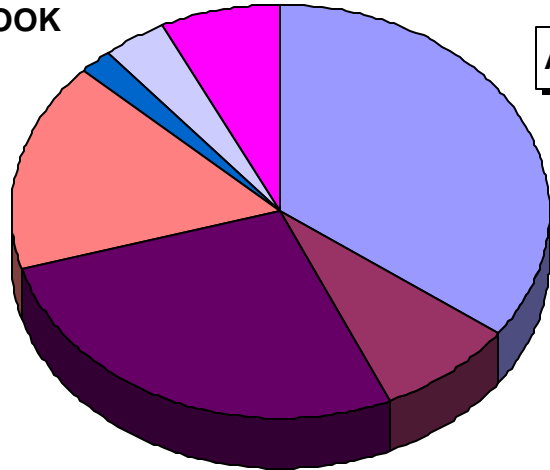


AVAILABLE FOR SALE

HELD TO MATURITY

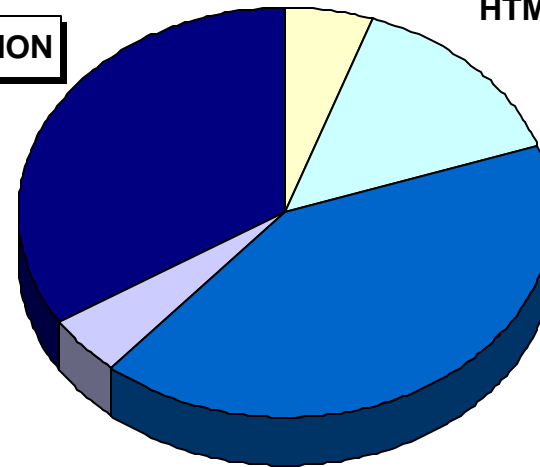
AVAILABLE FOR SALE					HELD TO MATURITY					
Par	Book	Book %	Market	Mkt/Book	Assets (000's)	Par	Book	Book %	Market	Mkt/Book
\$ 4,509	\$ 4,520	23.62%	\$ 4,500	99.56%	Treas					
\$ 1,080	\$ 1,079	5.64%	\$ 1,020	94.53%	Agency					
					Fix MBS	\$ 323	\$ 323	1.69%	\$ 324	100.31%
					Var MBS	\$ 902	\$ 910	4.76%	\$ 901	99.01%
					Fix CMO					
\$ 3,502	\$ 3,490	18.24%	\$ 3,520	100.86%	Var CMO					
\$ 2,098	\$ 2,109	11.02%	\$ 2,080	98.62%	Ex Muni	\$ 2,595	\$ 2,590	13.53%	\$ 2,610	100.77%
\$ 282	\$ 280	1.46%	\$ 276	98.57%	Tx Muni	\$ 300	\$ 305	1.59%	\$ 310	101.64%
\$ 500	\$ 502	2.62%	\$ 498	99.20%	Corp	\$ 2,098	\$ 2,109	11.02%	\$ 2,109	100.00%
					Other					
\$ 920	\$ 919	4.80%	\$ 928	100.98%						
\$ 12,891	\$ 12,899	67.41%	\$ 12,822	99.40%	Totals (000's):	\$ 6,218	\$ 6,237	32.59%	\$ 6,254	100.27%

AFS BOOK



- Treas 36%
- Agency 8%
- Fix CMO 27%
- Var CMO 16%
- Ex Muni 2%
- Tx Muni 4%
- Other 7%

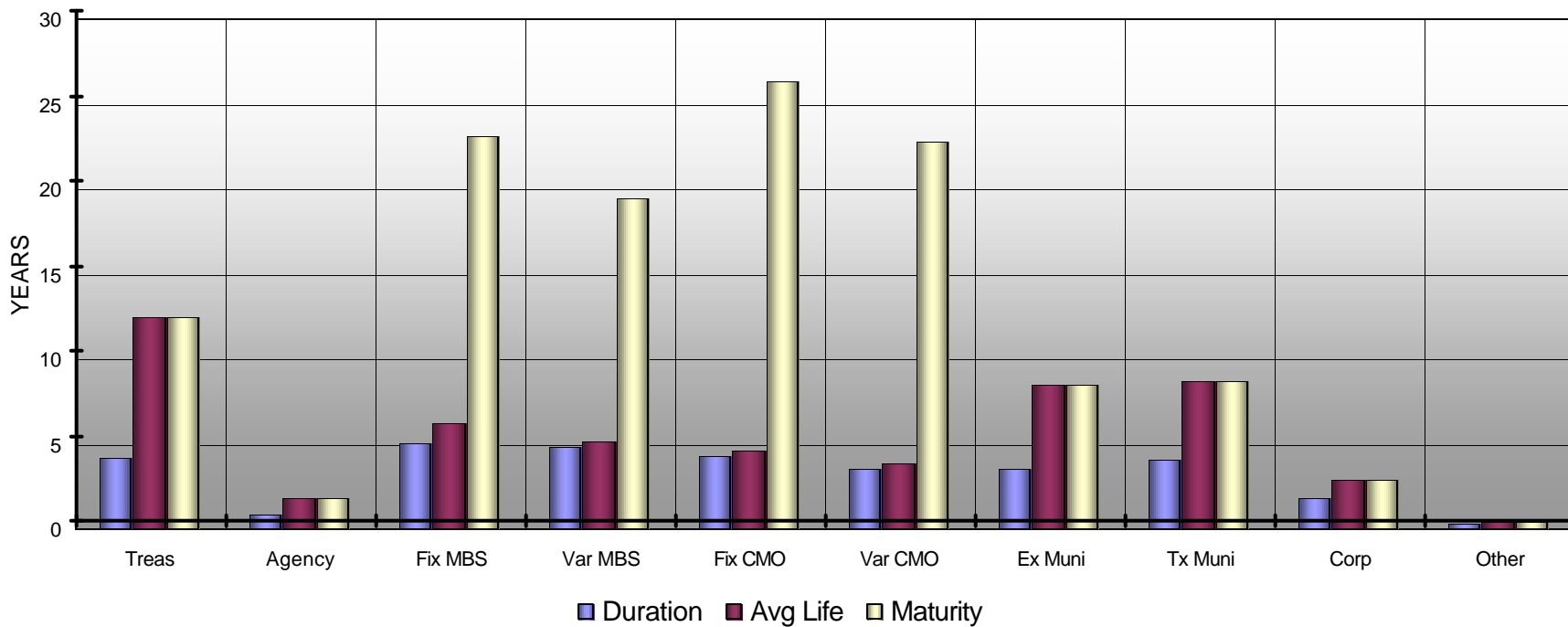
AFS/HTM ALLOCATION



- Fix MBS 5%
- Var MBS 15%
- Ex Muni 41%
- Tx Muni 5%
- Corp 34%

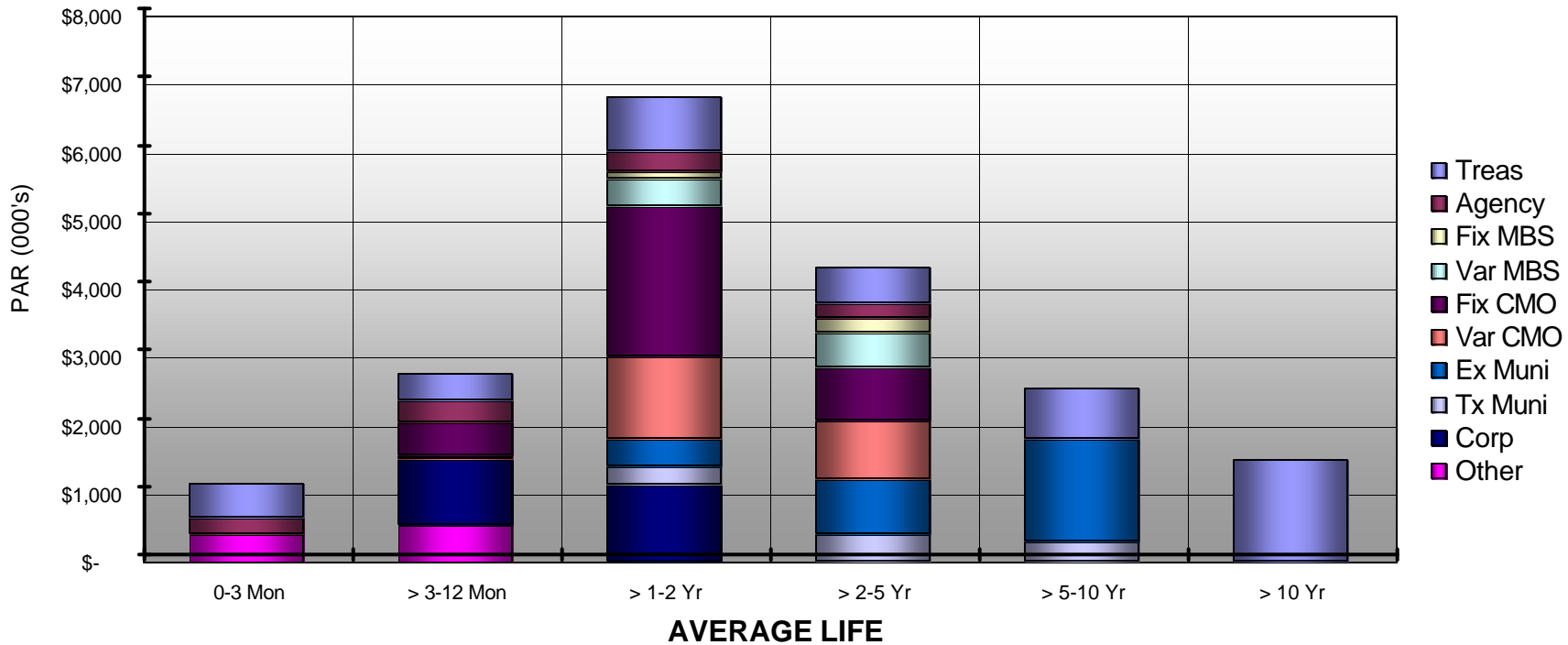
Asset (000's)	Par	Duration	Avg Life	Maturity
Treas	\$ 4,509	4.2	12.5	12.5
Agency	\$ 1,080	0.9	1.8	1.8
Fix MBS	\$ 323	5.1	6.2	23.1
Var MBS	\$ 902	4.8	5.2	19.5
Fix CMO	\$ 3,502	4.3	4.6	26.3
Var CMO	\$ 2,098	3.6	3.9	22.8
Ex Muni	\$ 2,000	3.5	8.5	8.5
Tx Muni	\$ 1,689	4.1	8.7	8.7
Corp	\$ 2,098	1.8	2.9	2.9
Other	\$ 920	0.3	0.4	0.4
Totals (000's):	\$ 19,121	5.2	6.2	11.6

MATURITY ANALYSIS



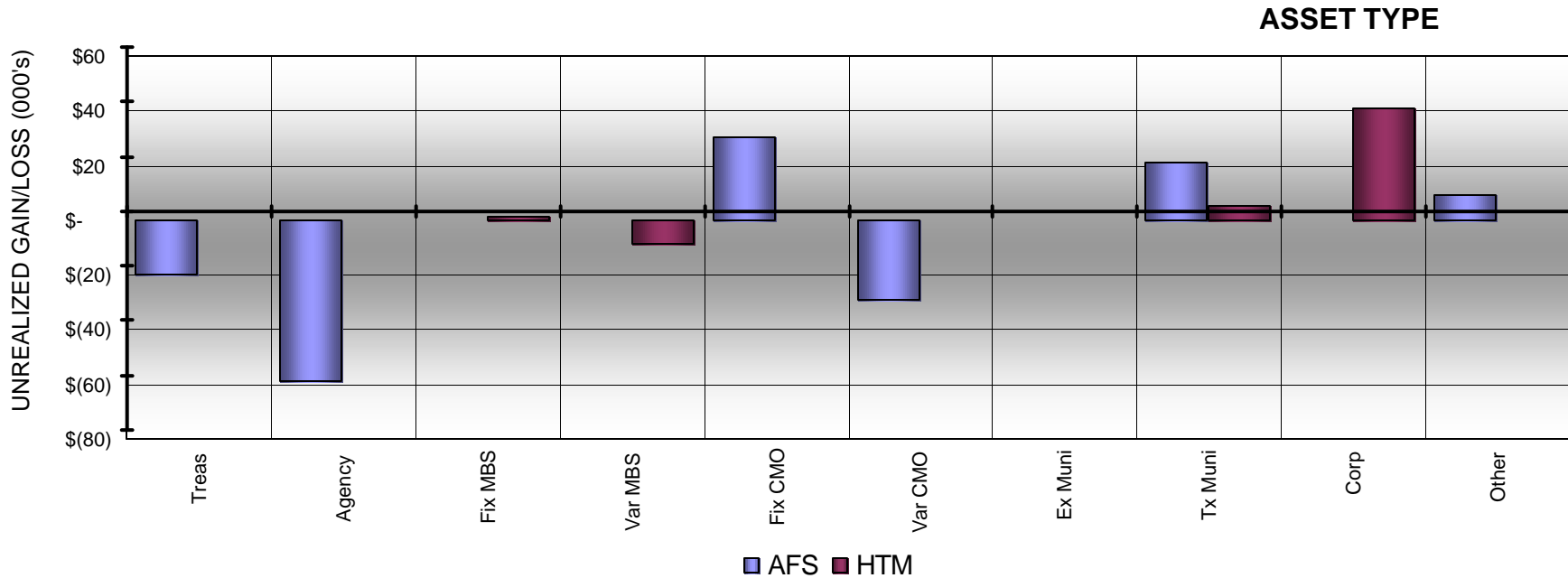
Par (000's)	0-3 Mon	> 3-12 Mon	> 1-2 Yr	> 2-5 Yr	> 5-10 Yr	> 10 Yr	Totals (000's)
Treas	\$ 503	\$ 403	\$ 794	\$ 555	\$ 750	\$ 1,502	\$ 4,507
Agency	\$ 250	\$ 318	\$ 302	\$ 208			\$ 1,078
Fix MBS			\$ 103	\$ 219			\$ 322
Var MBS			\$ 401	\$ 500			\$ 901
Fix CMO		\$ 503	\$ 2,209	\$ 789			\$ 3,501
Var CMO		\$ 39	\$ 1,203	\$ 855			\$ 2,097
Ex Muni			\$ 400	\$ 800	\$ 1,502		\$ 2,702
Tx Muni			\$ 277	\$ 409	\$ 300		\$ 986
Corp		\$ 980	\$ 1,118				\$ 2,098
Other	\$ 392	\$ 528					\$ 920
Totals (000's):	\$ 1,145	\$ 2,771	\$ 6,807	\$ 4,335	\$ 2,552	\$ 1,502	\$ 19,112

**AVERAGE LIFE
DISTRIBUTION**



Assets (000's):	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
Treas	\$ 4,500		\$ 4,520		\$ (20)		23.63%	0.00%
Agency	\$ 1,020		\$ 1,079		\$ (59)		5.64%	0.00%
Fix MBS		\$ 324		\$ 323		\$ 1	0.00%	1.69%
Var MBS		\$ 901		\$ 910		\$ (9)	0.00%	4.76%
Fix CMO	\$ 3,520		\$ 3,490		\$ 30		18.24%	0.00%
Var CMO	\$ 2,080		\$ 2,109		\$ (29)		11.03%	0.00%
Ex Muni	\$ 500	\$ 2,500	\$ 500	\$ 2,500			2.61%	13.07%
Tx Muni	\$ 301	\$ 395	\$ 280	\$ 390	\$ 21	\$ 5	1.46%	2.04%
Corp		\$ 2,150		\$ 2,109		\$ 41	0.00%	11.03%
Other	\$ 928		\$ 919		\$ 9		4.80%	0.00%
Totals (000's):	\$ 12,849	\$ 6,270	\$ 12,897	\$ 6,232	\$ (48)	\$ 38	67.42%	32.58%

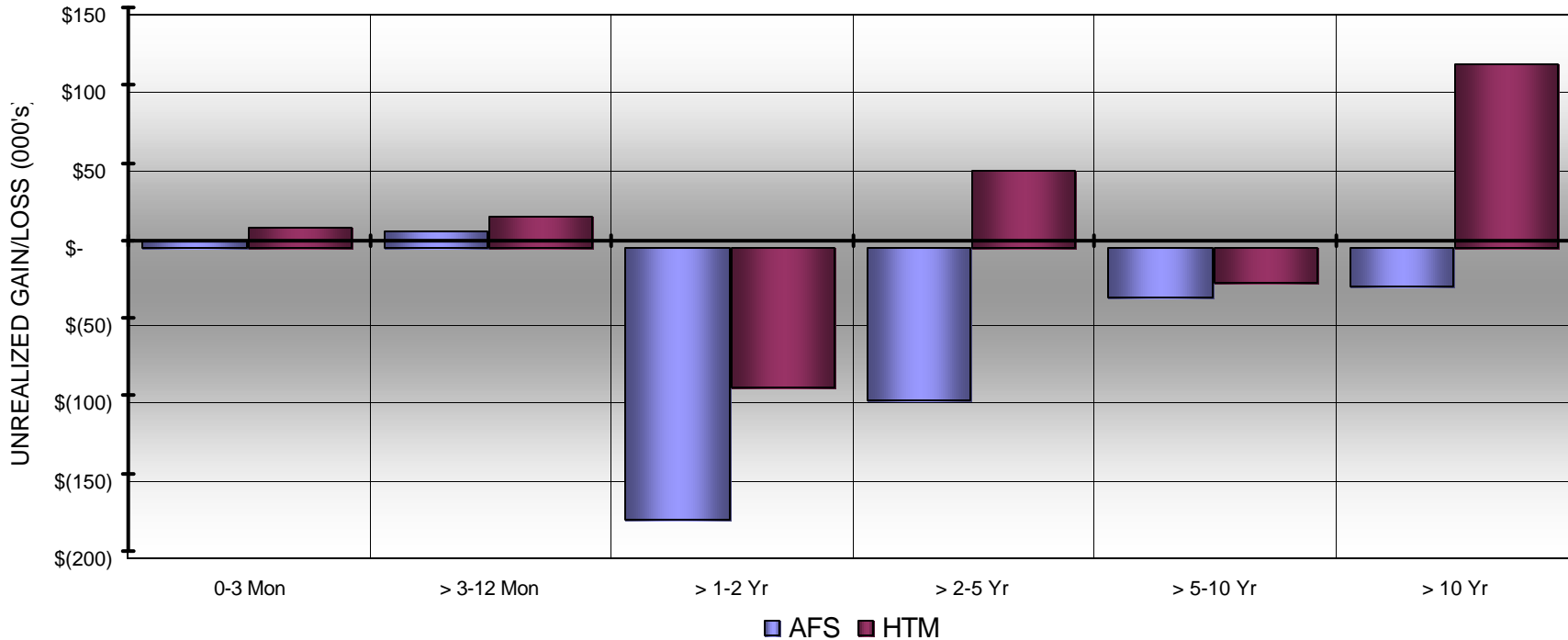
**GAIN / LOSS
ANALYSIS -
BY ASSET**



Avg Life	Market		Book		Gain/Loss		Book %	
	AFS	HTM	AFS	HTM	AFS	HTM	AFS	HTM
0-3 Mon	\$ 1,987	\$ 522	\$ 1,982	\$ 509	\$ 5	\$ 13	10.36%	2.66%
> 3-12 Mon	\$ 2,028	\$ 459	\$ 2,018	\$ 439	\$ 10	\$ 20	10.55%	2.30%
> 1-2 Yr	\$ 2,854	\$ 1,611	\$ 3,029	\$ 1,701	\$ (175)	\$ (90)	15.84%	8.89%
> 2-5 Yr	\$ 2,723	\$ 1,502	\$ 2,821	\$ 1,452	\$ (98)	\$ 50	14.75%	7.59%
> 5-10 Yr	\$ 1,987	\$ 1,077	\$ 2,019	\$ 1,100	\$ (32)	\$ (23)	10.56%	5.75%
> 10 Yr	\$ 1,004	\$ 1,147	\$ 1,029	\$ 1,029	\$ (25)	\$ 118	5.38%	5.38%
Totals (000's):	\$ 12,583	\$ 6,318	\$ 12,898	\$ 6,230	\$ (315)	\$ 88	67.43%	32.57%

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

AVERAGE LIFE

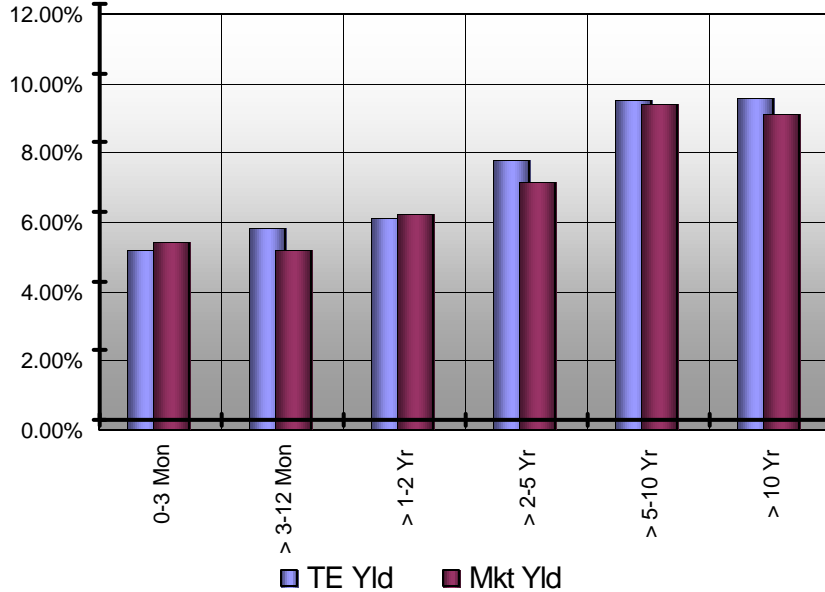


Avg Life	TE Yld	Mkt Yld
0-3 Mon	5.20%	5.40%
> 3-12 Mon	5.80%	5.20%
> 1-2 Yr	6.10%	6.25%
> 2-5 Yr	7.80%	7.13%
> 5-10 Yr	9.50%	9.40%
> 10 Yr	9.60%	9.10%
Totals:	7.70%	7.50%

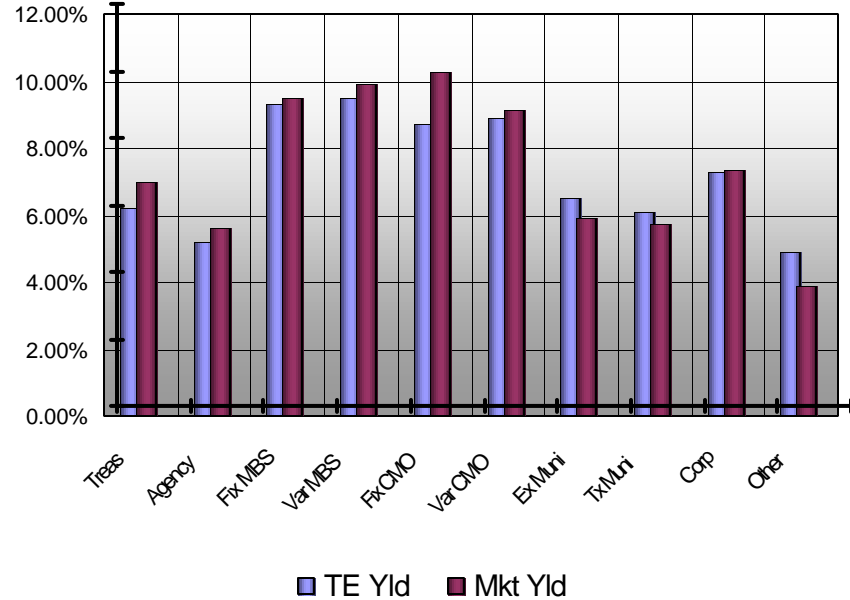
YIELD ANALYSIS

Asset	TE Yld	Mkt Yld
Treas	6.20%	6.98%
Agency	5.20%	5.60%
Fix MBS	9.30%	9.50%
Var MBS	9.50%	9.90%
Fix CMO	8.70%	10.25%
Var CMO	8.90%	9.15%
Ex Muni	6.50%	5.90%
Tx Muni	6.10%	5.75%
Corp	7.30%	7.35%
Other	4.90%	3.89%
Totals:	7.70%	7.58%

AVERAGE LIFE



ASSET TYPE



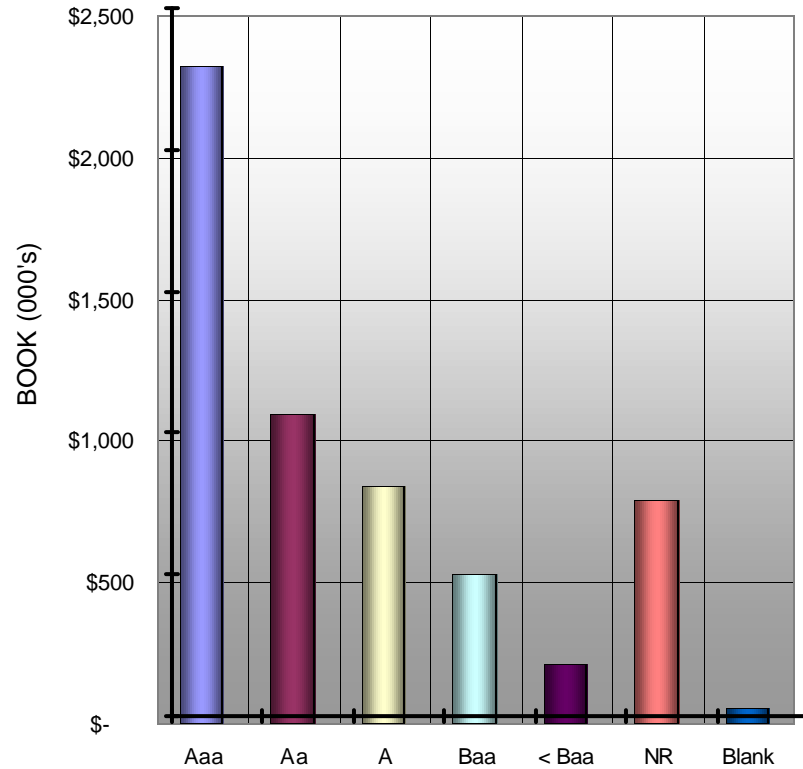
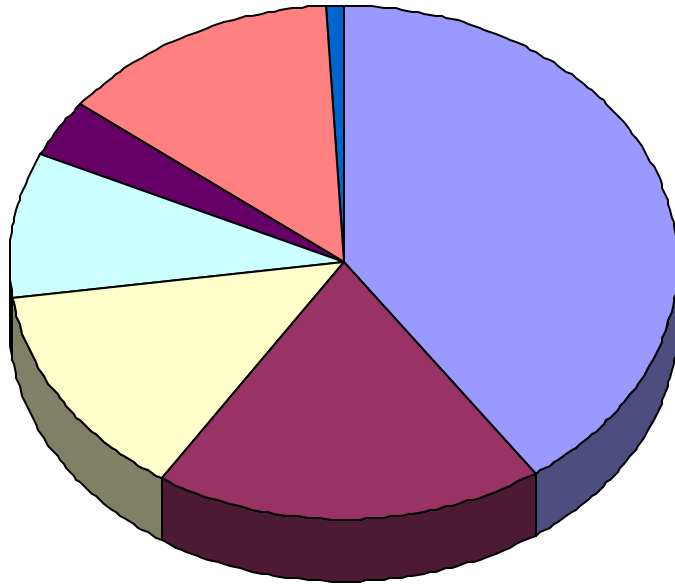
Moody	Par	Book	Market	Mkt/Book	TE Yield
Aaa	\$ 2,320	\$ 2,349	\$ 2,469	105.11%	6.10%
Aa	\$ 1,098	\$ 1,109	\$ 1,110	100.09%	6.40%
A	\$ 839	\$ 790	\$ 789	99.87%	7.53%
Baa	\$ 530	\$ 531	\$ 530	99.81%	8.15%
< Baa	\$ 209	\$ 210	\$ 211	100.48%	8.34%
NR	\$ 789	\$ 790	\$ 790	100.00%	7.18%
Blank	\$ 55	\$ 56	\$ 54	96.43%	7.98%
Totals (000's)	\$ 5,840	\$ 5,835	\$ 5,953	102.80%	6.81%

MOODY DISTRIBUTION

Includes Municipal & Corporate

BOOK

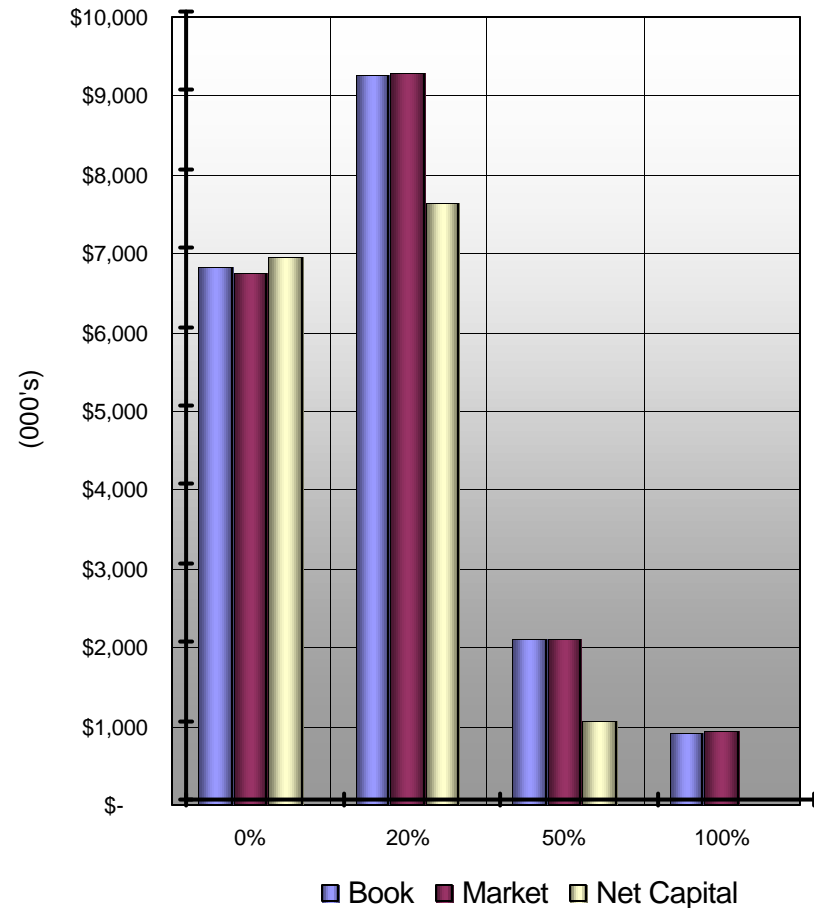
- Aaa 39%
- Aa 19%
- A 14%
- Baa 9%
- < Baa 4%
- NR 14%
- Blank 1%



Risk % (000's)	Intent	Interest	Book	Market	Net Capital
0 Percent	AFS	\$ 105	\$ 5,599	\$ 5,520	\$ 5,704
	HTM	\$ 29	\$ 1,233	\$ 1,225	\$ 1,262
	0% Totals	\$ 134	\$ 6,832	\$ 6,745	\$ 6,966
20 Percent	AFS	\$ 223	\$ 6,379	\$ 6,376	\$ 5,282
	HTM	\$ 67	\$ 2,890	\$ 2,910	\$ 2,366
	20% Totals:	\$ 290	\$ 9,269	\$ 9,286	\$ 7,647
50 Percent	AFS				
	HTM	\$ 28	\$ 2,109	\$ 2,109	\$ 1,069
	50% Totals:	\$ 28	\$ 2,109	\$ 2,109	\$ 1,069
100 Percent	AFS	\$ 32	\$ 919	\$ 928	
	HTM				
	100% Totals:	\$ 32	\$ 919	\$ 928	
Totals (000's):		\$ 484	\$ 19,129	\$ 19,068	\$ 15,682

RISK BASED ANALYSIS

RISK ALLOCATION



RISK CATEGORY % BY BOOK

- 0 - 36%
- 20 - 48%
- 50 - 11%
- 100 - 5%

