University Bancorp, Inc.
Balance Sheet
June 30, 2026

Assets		**3/31/2026**	**6/30/2026**
Cash & Cash Equivalents			
100300	Intercompany Cash-UB	1,797.60	10,158.09
100310	Money Market Deposits-UB	18,199,015.31	15,316,991.11
100426	Bankers Bank	999,376.00	999,376.00
100427	Brokerage Deposit-Hovde	182,761.25	628,628.10
100428	Brokerage Deposit-R. James	1,268,498.50	2,541,526.89
100429	Brokerage Deposit-RJO	1,750,178.16	1,638,192.93
100430	Brokerage Deposit-Interactive	100,094.20	100,817.02
	Total Cash & Cash Equivalents	**22,501,721.02**	**21,235,690.14**
Investments			
100700	Equity Securities - Domestic	20,615,564.92	20,773,040.88
100705	Unrealized Gain (Loss) Equity Sec - Domestic	9,745,928.44	11,079,148.47
100710	Equity Securities - Foreign	-	-
100715	Unrealized Gain (Loss) Equity Sec - Foreign	-	-
100820	FMV of Hedged Securities	443,959.28	616,985.85
100825	FMV Investment Derivatives	6,041,610.00	2,369,196.00
	Total Investments	**36,847,062.64**	**34,838,371.20**
Loans Receivable			
101000	Commercial Lines of Credit	-	-
101900	Loan Loss Reserve - Portfolio	-	-
	Total Net Loan Receivables	-	-
Investments in Subs			
100900	Investment in Sub-University Bank	109,296,308.04	118,931,010.61
100925	Investment in Sub-Crescent	2,856,453.42	3,227,741.72
100950	Investment in Sub-Hyrex	4,555,647.38	4,749,130.42
100975	Investment in Sub-Bank of Whittier	-	-
	Total Investment in Subs	**116,708,408.84**	**126,907,882.75**
Other Assets			
103060	Accrued Interest - Securities	-	-
103040	Accrued Interest - Commercial Lines & Notes	-	-
103100	Prepaid Expenses	198,768.80	181,467.87
103110	Prepaid Insurance	14,026.00	12,610.00
103490	Accounts Receivble-Taxes	23,739.91	23,739.91
103210	Accounts Receivable-ESOP	165,000.00	165,000.00
103200	Accounts Receivable-UB	-	-
106000	Deferred Tax Assets - Federal	1,120,701.35	1,328,158.70
	Total Other Assets	**1,522,236.06**	**1,710,976.48**
	Total Assets	**177,579,428.56**	**184,692,920.57**
Liabilities			
Current Liabilities			
200330	Accrued Int Payable-Notes Pay	616,250.00	1,540,625.00
200335	Accrued Preferred Stock Dividends	316,666.67	312,500.00
200400	Accrued Expenses	-	-
200600	Accounts Payable-University Bank	32,309.08	357,655.39
200705	Deferred FIT-AFS Unrealized Gain/Loss	82,052.99	118,388.57
200900	Short-Term Advances & Short Sale	1,054,680.00	5,269,940.00
209045	Dividends Declared - Shareholders	516,951.80	-
	Total Other Liabilities	2,618,910.54	7,599,108.96
Notes Payable & Long-term Debt			
201010	Subordinated Notes Payable	28,000,000.00	28,000,000.00
201020	Senior Notes Payable	15,000,000.00	15,000,000.00
201029	LT Debt Issuance Costs	(783,033.92)	(751,180.99)
	Total Notes payable & Long-term Debt	42,216,966.08	42,248,819.01
	Capital		
Stockholders Equity			
300100	Common Stock	52,068.94	52,068.94
300110	Treasury Stock	(338,298.00)	(338,298.00)
300120	Preferred Stock	25.00	25.00
300020	Additional Paid-in Capital	32,715,455.35	32,715,455.35
300300	Unrealized Gain/(Loss) on Securities & OCI	352,797.48	489,367.61
300550	Retained Earnings	99,961,503.17	101,926,373.70
	Total Capital	**132,743,551.94**	**134,844,992.60**
	Total Liabilities & Capital	**177,579,428.56**	**184,692,920.57**
		-	-
	Shares Outstanding	*5,169,518*	*5,169,518*
	Book Value Per Share	$20.84	$21.25
	Shares Outstanding-Fully Diluted	*6,481,854*	*6,481,854*
	Book Value Per Share-Fully Diluted	$20.48	$20.80

University Bancorp, Inc.
Income Statement
June 30, 2026

9/8/2026 10:40

		Three Months Ended		
		03/31/2026	6/30/2026	YTD
Interest & Dividend Income				
400500	Interest Income - Correspondent Banks	-	-	-
400520	Interest Income - Brokerage Deposits	9,993.37	11,925.10	21,918.47
400525	Interest Income - Intercompany	209,385.21	158,127.13	367,512.34
400000	Interest Income-Commercial LOC	-	-	-
400600	Dividend Income	9,667.20	2,529.40	12,196.60
	Total Interest & Dividend Income	229,045.78	172,581.63	401,627.41
Investment Income				
600630	Gain/(Loss) on Sale of Securities	128,646.05	259,870.45	388,516.50
600632	Gain/(Loss) on FMV MTM Securities	7,468,011.04	(1,563,662.13)	5,904,348.91
600620	Gain/(loss) on FX Curn Exchange	-	-	-
	Total Investment Income	7,596,657.09	(1,303,791.68)	6,292,865.41
Fees & Other Income				
600000	Fee Income - Commercial Originations	-	-	-
	Total Other Income	-	-	-
Income from Sub's				
600700	Income - University Bank	1,937,302.02	4,355,823.43	6,293,125.45
600710	Income - Crescent Assurance	228,863.67	371,288.30	600,151.97
600790	Income - Hyrex	(116,764.06)	8,483.04	(108,281.02)
600775	Income - Bank of Whittier	-	-	-
	Total Income Sub's	2,049,401.63	4,735,594.77	6,784,996.40
Expenses				
500500	Interest Expense-Notes Payable	967,461.82	956,227.93	1,923,689.75
500700	Loan Loss Provision - Portfolio	-	-	-
700650	Marketing Research	-	4,351.24	4,351.24
700550	Travel Expenses - Airfare & Auto	-	-	-
700515	Postage Expense Corporate	8.00	19.60	27.60
700800	Professional Services & Consulting Expense	38,431.60	130,798.66	169,230.26
700805	External Legal Expenses	23,575.50	68,607.50	92,183.00
700825	Insurance Expense	1,416.00	1,416.00	2,832.00
700830	Director Fees	57,300.00	45,300.00	102,600.00
700840	State Licensing Expense	25.00	-	25.00
700905	State Income & Franchise Tax Expense	11,133.00	22,592.96	33,725.96
701000	Cost Allocation Expense - Corporate	30,000.00	237,293.94	267,293.94
701005	Intercompany Bank Service Fees	465.00	165.00	630.00
701020	Shareholder Admin Expenses	3,228.20	5,198.71	8,426.91
	Total Expenses	1,133,044.12	1,471,971.54	2,605,015.66
	Income Before Taxes	8,742,060.38	2,132,413.18	10,874,473.56
702000	Federal Tax Provision	(162,824.00)	(218,300.00)	(381,124.00)
	Net Income	8,904,884.38	2,350,713.18	11,255,597.56
				-
	Shares Outstanding, Primary	5,169,518	5,169,518	5,169,518
	Shares Outstanding, Fully Diluted	6,481,854	6,481,854	6,481,854
	Net Income Per Share	$1.72	$0.45	$2.18
	Net Income Per Share, Fully Diluted	$1.37	$0.36	$1.74

Month-Over-Month

University Bank Consolidated Summary Balance Sheet	June 2026 Actual	May 2026 Actual	$ Var	% Var
Cash & Cash Equivalents	$ 37,729,477	$ 26,652,795	$ 11,076,682	41.6%
Investments	34,471,455	34,240,770	230,684	0.7%
Loans Held for Sale	$ 118,124,923	$ 105,613,246	$ 12,511,677	11.8%
Commercial Loans	91,439,166	93,391,944	(1,952,778)	(2.1%)
Commercial Real Estate	111,964,023	108,217,090	3,746,933	3.5%
Residential Mortgages	303,520,677	313,293,599	(9,772,922)	(3.1%)
Home Equity Loans	450,530,461	429,567,500	20,962,961	4.9%
Consumer Loans	16,752,816	15,382,311	1,370,504	8.9%
Escrow Advances & Settlements	2,520,982	5,093,369	(2,572,387)	(50.5%)
Loans before Allowance	**$ 1,094,853,047**	**$ 1,070,559,059**	**$ 24,293,988**	**2.3%**
Loan Loss Reserve	(5,276,508)	(5,215,883)	(60,625)	(1.2%)
Loans, net	**$ 1,089,576,540**	**$ 1,065,343,176**	**$ 24,233,363**	**2.3%**
MSR's & Forward Commitments	$ 52,291,810	$ 47,638,214	$ 4,653,597	9.8%
Fixed Assets, net	12,178,267	12,260,304	(82,038)	(0.7%)
Accounts Receivable	4,172,808	3,232,301	940,507	29.1%
Prepaid Expenses	5,078,141	4,590,099	488,042	10.6%
Income Receivable	4,918,819	4,724,251	194,567	4.1%
Intagible Assets	546,659	551,831	(5,172)	(0.9%)
Other Assets	634,885	575,494	59,390	10.3%
Total Assets	**$ 1,241,598,860**	**$ 1,199,809,236**	**$ 41,789,623**	**3.5%**
Non-Interest Bearing Deposits	$ 464,032,073	$ 424,543,373	$ (39,488,700)	(9.3%)
DDA Accounts	67,696,621	69,092,861	1,396,239	2.0%
Money Market Accounts	34,243,370	35,141,296	897,926	2.6%
Savings & CD's	228,524,490	225,143,099	(3,381,391)	(1.5%)
Wholesale Deposits	266,709,000	256,584,000	(10,125,000)	(3.9%)
Deposits	**$ 1,061,205,554**	**$ 1,010,504,629**	**$ (50,700,926)**	**(5.0%)**
Interest Payable	$ 676,105	$ 1,373,615	$ 697,510	50.8%
Accrued Expenses	8,022,932	6,869,392	(1,153,540)	(16.8%)
Accounts Payable	10,214,266	8,646,672	(1,567,595)	(18.1%)
Notes Payable & LT Leases	3,524,922	3,599,858	74,936	2.1%
Contingent Liabilities & Advances	13,000,000	35,000,000	22,000,000	62.9%
Deferred Income Tax	10,341,102	9,266,165	(1,074,937)	(11.6%)
Other Liabilities	1,875,900	1,845,224	(30,675)	(1.7%)
Other Liabilities	**$ 47,655,227**	**$ 66,600,926**	**$ 18,945,699**	**28.4%**
Minority Interest	$ 13,807,067	$ 13,205,529	$ (601,538)	(4.6%)
Total Liabilities	**$ 1,122,667,849**	**$ 1,090,311,084**	**$ (32,356,765)**	**(3.0%)**
Capital & Surplus	$ 58,550,000	$ 52,550,000	$ 6,000,000	11.4%
Other Comprehensive Income	331	364	(33)	(9.1%)
Retained Earnings	60,380,679	56,947,788	3,432,892	6.0%
Total Stockholder's Equity	**$ 118,931,011**	**$ 109,498,152**	**$ 9,432,859**	**8.6%**
Total Liabilities & Equity	**$ 1,241,598,860**	**$ 1,199,809,236**	**$ 41,789,624**	**3.5%**

University Bank Consolidated Summary Income Statement

	June 2026				June 2026 QTD				June 2026 YTD			
	Actual	Budget	$ Var	% Var	Actual	Budget	$ Var	% Var	Actual	Budget	$ Var	% Var
Interest Income - Commercial	$ 1,108,574	$ 1,132,244	$ (23,669)	(2%)	$ 3,318,906	$ 3,321,040	$ (2,133)	-	$ 6,509,404	$ 6,435,002	$ 74,403	1%
Interest Income - Residential Real Estate	1,414,065	1,765,435	(351,370)	(20%)	4,263,420	5,244,322	(980,902)	(19%)	9,351,475	10,354,278	(1,002,804)	(10%)
Interest Income - LHFS	588,661	522,039	66,622	13%	1,631,537	1,491,486	140,052	9%	2,901,313	2,590,544	310,769	12%
Interest Income - Home Equity's	2,529,643	2,264,284	265,359	12%	7,258,145	7,038,376	219,769	3%	13,456,915	13,977,392	(520,476)	(4%)
Interest Income - Escrow Advances	(1,098)	4,306	(5,404)	(125%)	(8,910)	12,517	(21,427)	(171%)	1,945	24,799	(22,854)	(92%)
Interest Income - Consumer & Auto	103,371	144,170	(40,800)	(28%)	303,720	403,766	(100,046)	(25%)	582,214	718,537	(136,323)	(19%)
Interest & Dividend Income - Investments	110,210	114,397	(4,188)	(4%)	333,909	343,192	(9,283)	(3%)	662,986	686,384	(23,399)	(3%)
Interest Income - Bank Deposits	201,414	122,577	78,836	64%	556,217	376,153	180,064	48%	1,053,804	796,501	257,303	32%
Total Interest Income	**$ 6,054,839**	**$ 6,069,453**	**$ (14,614)**	**-**	**$ 17,656,946**	**$ 18,230,852**	**$ (573,906)**	**(3%)**	**$ 34,520,057**	**$ 35,583,438**	**$ (1,063,381)**	**(3%)**
Interest Expense - Demand Deposits	$ 101,194	$ 135,528	$ (34,334)	(25%)	$ 303,382	$ 406,585	$ (103,203)	(25%)	$ 649,495	$ 813,170	$ (163,675)	(20%)
Interest Expense - Time Deposits	1,646,194	1,612,343	33,851	2%	4,954,090	4,788,902	165,188	3%	9,621,667	9,487,869	133,797	1%
Interest Expense - Custodial Accounts	60,614	28,799	31,815	110%	127,189	84,264	42,925	51%	202,602	164,108	38,494	23%
Interest Expense - Short-Term Debt & Advances	146,926	100000	46,926	47%	410,993	254,167	156,826	62%	1,135,782	647,748	488,035	75%
Total Interest Expense	**$ 1,954,928**	**$ 1,876,671**	**$ 78,257**	**4%**	**$ 5,795,653**	**$ 5,533,918**	**$ 261,735**	**5%**	**$ 11,609,546**	**$ 11,112,895**	**$ 496,651**	**4%**
Net Interest Margin	**$ 4,099,911**	**$ 4,192,783**	**$ (92,871)**	**(2%)**	**$ 11,861,293**	**$ 12,696,934**	**$ (835,641)**	**(7%)**	**$ 22,910,511**	**$ 24,470,543**	**$ (1,560,031)**	**(6%)**
Loan Loss Provision	69,993	47,265	22,728	48%	157,993	85,755	72,238	84%	190,198	191,654	(1,456)	(1%)
NIM after Provision	**$ 4,029,919**	**$ 4,145,518**	**$ (115,599)**	**(3%)**	**$ 11,703,300**	**$ 12,611,179**	**$ (907,879)**	**(7%)**	**$ 22,720,313**	**$ 24,278,889**	**$ (1,558,575)**	**(6%)**
Loan Fees	$ 265,059	$ 197,521	$ 67,538	34%	$ 567,812	$ 560,740	$ 7,072	1%	$ 904,995	$ 1,097,150	$ (192,155)	(18%)
Deposit Service Fees	9,339	9,374	(35)	-	22,374	27,757	(5,384)	(19%)	42,377	54,615	(12,238)	(22%)
Realized Gains (Losses) on Sales & Exchanges	(18,337)	-	(18,337)	-	(9,774)	400,000	(409,774)	(102%)	92,180	560,000	(467,820)	(84%)
Total Banking & Investment Income	**$ 256,061**	**$ 206,895**	**$ 49,166**	**24%**	**$ 580,411**	**$ 988,498**	**$ (408,086)**	**(41%)**	**$ 1,039,552**	**$ 1,711,765**	**$ (672,213)**	**(39%)**
Gain on Sale, Gross	$ 3,203,185	$ 3,570,770	$ (367,585)	(10%)	$ 8,096,620	$ 9,848,494	$ (1,751,874)	(18%)	$ 15,039,596	$ 16,479,730	$ (1,440,134)	(9%)
Origination & Funding Fees	606,394	592,471	11,923	2%	1,631,369	1,636,000	(4,631)	-	2,905,151	2,736,865	168,286	6%
Mortgage Origination Income	**$ 3,809,579**	**$ 4,163,241**	**$ (353,662)**	**(8%)**	**$ 9,727,989**	**$ 11,484,494**	**$ (1,756,505)**	**(15%)**	**$ 17,944,747**	**$ 19,216,595**	**$ (1,271,848)**	**(7%)**
Sub-Servicing Fees	$ 1,308,131	$ 1,343,953	$ (35,822)	(3%)	$ 3,924,733	$ 4,007,714	$ (82,981)	(2%)	$ 7,860,005	$ 7,903,584	$ (43,579)	(1%)
Ancillary Fees on Sub-servicing	469,293	513,831	(44,537)	(9%)	1,441,329	1,528,033	(86,704)	(6%)	2,806,442	2,870,204	(63,762)	(2%)
Mortgage Sub-servicing Income	**$ 1,777,424**	**$ 1,857,784**	**$ (80,359)**	**(4%)**	**$ 5,366,062**	**$ 5,535,746**	**$ (169,685)**	**(3%)**	**$ 10,666,447**	**$ 10,773,788**	**$ (107,341)**	**(1%)**
MSR Service Fees	$ 936,273	$ 1,109,832	$ (173,560)	(16%)	$ 2,703,699	$ 3,249,574	$ (545,875)	(17%)	$ 5,161,223	$ 6,184,866	$ (1,023,644)	(17%)
Other Fees & MSR FMV adj & run-off	3,753,085	(364,560)	4,117,645	(1129%)	2,972,506	(1,048,245)	4,020,751	(384%)	2,676,570	(2,005,497)	4,682,067	(233%)
MSR Servicing Income	**$ 4,689,358**	**$ 745,272**	**$ 3,944,086**	**529%**	**$ 5,676,205**	**$ 2,201,329**	**$ 3,474,876**	**158%**	**$ 7,837,793**	**$ 4,179,369**	**$ 3,658,423**	**88%**
Insurance Income	$ 182,735	$ 175,000	$ 7,735	4%	$ 577,336	$ 513,000	$ 64,336	13%	$ 1,121,586	$ 965,000	$ 156,586	16%
Rental Income	19,031	18,961	70	-	57,019	56,884	135	-	110,916	113,768	(2,852)	(3%)
Other Income	228,603	21,972	206,631	940%	252,693	(85)	252,779	(296480%)	241,827	(105,171)	346,998	(330%)
Non-Interest Income (no FMV adj)	**$ 10,962,791**	**$ 7,189,124**	**$ 3,773,666**	**52%**	**$ 22,237,714**	**$ 20,779,865**	**$ 1,457,849**	**7%**	**$ 38,962,868**	**$ 36,855,115**	**$ 2,107,753**	**6%**
Salaries & Benefits	$ 4,378,788	$ 4,379,731	$ 943	-	$ 12,678,954	$ 13,076,793	$ 397,839	3%	$ 24,601,017	$ 25,426,895	$ 825,878	3%
Commissions, Incentives & Profit Sharing	2,274,977	1,883,950	(391,027)	(21%)	5,756,938	5,261,596	(495,342)	(9%)	10,402,176	9,396,433	(1,005,743)	(11%)
Total Personnel Expense	**$ 6,653,765**	**$ 6,263,681**	**$ (390,085)**	**(6%)**	**$ 18,435,892**	**$ 18,338,389**	**$ (97,504)**	**(1%)**	**$ 35,003,193**	**$ 34,823,328**	**$ (179,865)**	**(1%)**
Software Expense	$ 992,484	$ 961,871	$ (30,613)	(3%)	$ 2,943,989	$ 2,865,545	$ (78,444)	(3%)	$ 5,661,677	$ 5,642,434	$ (19,242)	-
Loan Origination & Servicing Expense	675,162	651,145	(24,017)	(4%)	2,025,833	1,887,768	(138,065)	(7%)	3,776,400	3,575,557	(200,843)	(6%)
Internet & Telephone	65,628	57,388	(8,240)	(14%)	169,937	172,163	2,227	1%	345,506	342,322	(3,184)	(1%)
Postage Expense	133,698	181,124	47,426	26%	466,374	546,106	79,732	15%	1,042,241	1,049,656	7,415	1%
Travel Expense	86,112	71,713	(14,399)	(20%)	224,151	228,338	4,187	2%	473,766	576,275	102,509	18%
Marketing & Advertising Expense	207,068	176,816	(30,253)	(17%)	474,479	494,045	19,566	4%	838,816	986,785	147,969	15%
Deposit Service Expense	10,772	2,850	(7,922)	(278%)	17,715	8,550	(9,165)	(107%)	25,906	17,100	(8,806)	(51%)
Property & Fixed Expense	365,002	368,369	3,367	1%	1,063,823	1,090,632	26,810	2%	2,017,886	2,148,809	130,923	6%
Professional Service Expense	228,734	264,128	35,395	13%	785,525	778,485	(7,040)	(1%)	1,536,995	1,640,268	103,272	6%
Regulatory & Insurance Expense	276,113	281,579	5,466	2%	826,312	841,504	15,191	2%	1,647,305	1,672,520	25,214	2%
Licensing, Subscriptions & Membership Expense	79,630	96,755	17,125	18%	256,494	285,714	29,220	10%	476,825	615,356	138,531	23%
State & Local Taxes & Compensatory Expense	91,722	58,200	(33,522)	(58%)	132,140	194,952	62,812	32%	194,731	303,535	108,805	36%
Misc Operating Expenses	58,117	76,883	18,766	24%	158,712	230,425	71,713	31%	352,257	484,425	132,168	27%
Total NIE	**$ 9,924,008**	**$ 9,512,500**	**$ (411,508)**	**(4%)**	**$ 27,981,376**	**$ 27,962,615**	**$ (18,761)**	**-**	**$ 53,393,502**	**$ 53,878,371**	**$ 484,869**	**1%**
Total Operating Income	**$ 5,068,702**	**$ 1,822,142**	**$ 3,246,560**	**178%**	**$ 5,959,638**	**$ 5,428,428**	**$ 531,209**	**10%**	**$ 8,289,679**	**$ 7,255,633**	**$ 1,034,046**	**14%**
FMV Adjustments	40,665	65,053	(24,388)	(37%)	431,337	510,515	(79,178)	(16%)	798,135	471,478	326,657	69%
Pre-Tax Income	**$ 5,109,366**	**$ 1,887,194**	**$ 3,222,172**	**171%**	**$ 6,390,975**	**$ 5,938,944**	**$ 452,031**	**8%**	**$ 9,087,814**	**$ 7,727,111**	**$ 1,360,704**	**18%**
Income Tax	1,074,936	396,311	(678,625)	(171%)	1,347,224	1,247,178	(100,046)	(8%)	1,918,347	1,622,693	(295,654)	(18%)
Net Income before Minority Interest	**$ 4,034,430**	**$ 1,490,884**	**$ 2,543,546**	**171%**	**$ 5,043,751**	**$ 4,691,766**	**$ 351,986**	**8%**	**$ 7,169,467**	**$ 6,104,418**	**$ 1,065,050**	**17%**
Minority Expense	601,538	85,779	(515,759)	(601%)	687,928	283,239	(404,689)	(143%)	876,342	362,110	(514,032)	(142%)
Net Income	**$ 3,432,892**	**$ 1,405,104**	**$ 2,027,787**	**144%**	**$ 4,355,823**	**$ 4,408,527**	**$ (52,703)**	**(1%)**	**$ 6,293,125**	**$ 5,742,108**	**$ 551,017**	**10%**

Summary of Rates (annualized)

June 30, 2026

Assets

	Current Month Avg Balance	Prior Month Avg Balance	Current Month Yield	Prior Month Yield	Δ
Cash and Securities					
Avg Balance - FED & FHLB On B/S	$ 62,315,302	$ 62,818,970	3.70%	3.70%	0.000%
Avg Balance - Off B/S Escrows	-	-	0.00%	0.00%	0.000%
Securities	21,900,068	21,600,896	4.08%	4.33%	(0.254%)
Equities - FHLB	6,750,000	6,750,000	6.64%	6.44%	0.199%
Total Deposits & Securities	$ 90,965,370	$ 91,169,866	4.01%	4.05%	(0.044%)
Loans & Credit					
Loans Held for Sale (incl CP & Reno)	$ 110,647,246	$ 97,790,727	6.38%	6.76%	(0.374%)
Total Commercial Loans (A)	138,722,844	136,462,396	7.44%	7.46%	(0.020%)
Residential RE Portfolio (B)	309,928,691	312,500,265	5.48%	5.43%	0.043%
Home Equity - Closed End (C)	7,815,087	7,880,609	7.19%	7.40%	(0.203%)
Home Equity - Revolving (D)	426,422,303	405,103,687	6.99%	7.19%	(0.207%)
Mortgage Warehouse Line	48,319,366	57,068,435	6.50%	6.38%	0.116%
Consumer Fixed & Revolving	15,724,049	15,394,376	7.88%	8.08%	(0.199%)
	$ 1,057,579,587	$ 1,032,200,495	6.53%	6.62%	(0.091%)
Total Assets on Balance Sheet	$ 1,148,544,957	$ 1,123,370,361	6.33%	6.42%	(0.083%)

Liabilities

	Current Month Avg Balance	Prior Month Avg Balance	Current Month Yield	Prior Month Yield	Δ
Interest Bearing Deposits					
Demand Deposit Accounts	$ 95,027,777	$ 115,915,413	0.02%	0.01%	0.003%
MMDA's	35,532,501	35,562,019	3.42%	3.40%	0.023%
Savings & CD's	488,038,208	480,466,742	4.10%	4.09%	0.018%
Total Interest-bearing Deposits	$ 618,598,486	$ 631,944,173	3.44%	3.30%	0.136%
Total Custodial Deposits & Fiduciary DDA's	$ 417,583,225	$ 385,361,238	0.18%	0.10%	0.073%
Borrowings					
Short-term Advances	$ 46,077,821	$ 46,130,551	3.88%	3.83%	0.051%
Total Borrowings	$ 46,077,821	$ 46,130,551	3.88%	3.83%	0.051%
Total Deposit borrowings	$ 1,082,259,532	$ 1,063,435,964	2.20%	2.16%	0.033%
Net Yield			4.13%	4.25%	(0.115%)

A). Includes All Commercial Real Estate (Community Bank & UIF), Commercial Notes (Closed-end), Commercial Lines of Credit, SBA, & Bi
B). Includes All Residential Real Estate Portfolios on Balance Sheet.
C). Includes Closed Ended HE Loans Originated at the Bank and Purchased externally.
D). Includes All Open Ended HE Loans originated at the Bank (HELOC & HE Visa).