

	BALANCE TODAY	BALANCE YESTERDAY	\$ VARIANCE	\$ VARIANCE	QTD AVERAGE	YTD AVERAGE
RATIOS:						
NET LOAN/TOTAL DEPOSIT	71.86	72.73	.87-	1.19-	77.16	77.16
ALLOWANCE/TOTAL LOANS	1.12-	1.12-	.00	.04-	1.12-	1.12-
TOTAL EQUITY/TOTAL ASSETS	11.78	11.85	.07-	.56-	12.30	12.30
RETURN OF ASSETS	1.12	.87	.25	29.02	.54	.54
RETURN ON TOTAL EQUITY	9.54	7.35	2.19	29.75	4.36	4.36
STOCK BOOK VALUE	191.38	190.33	1.05	.55	187.91	187.91