

	BALANCE TODAY	BALANCE YESTERDAY	\$ VARIANCE	% VARIANCE	QTD AVERAGE	YTD AVERAGE
RATIOS:						
NET LOAN/TOTAL DEPOSIT	72.17	72.66	.49-	.68-	71.98	74.48
ALLOWANCE/TOTAL LOANS	1.14-	1.14-	.01-	.70	1.15-	1.13-
TOTAL EQUITY/TOTAL ASSETS	11.83	11.73	.10	.85	11.80	12.04
RETURN OF ASSETS	1.08	.84	.24	28.63	.68	.48
RETURN ON TOTAL EQUITY	9.10	7.13	1.96	27.54	5.80	4.00
STOCK BOOK VALUE	190.25	188.61	1.64	.87	189.25	188.57