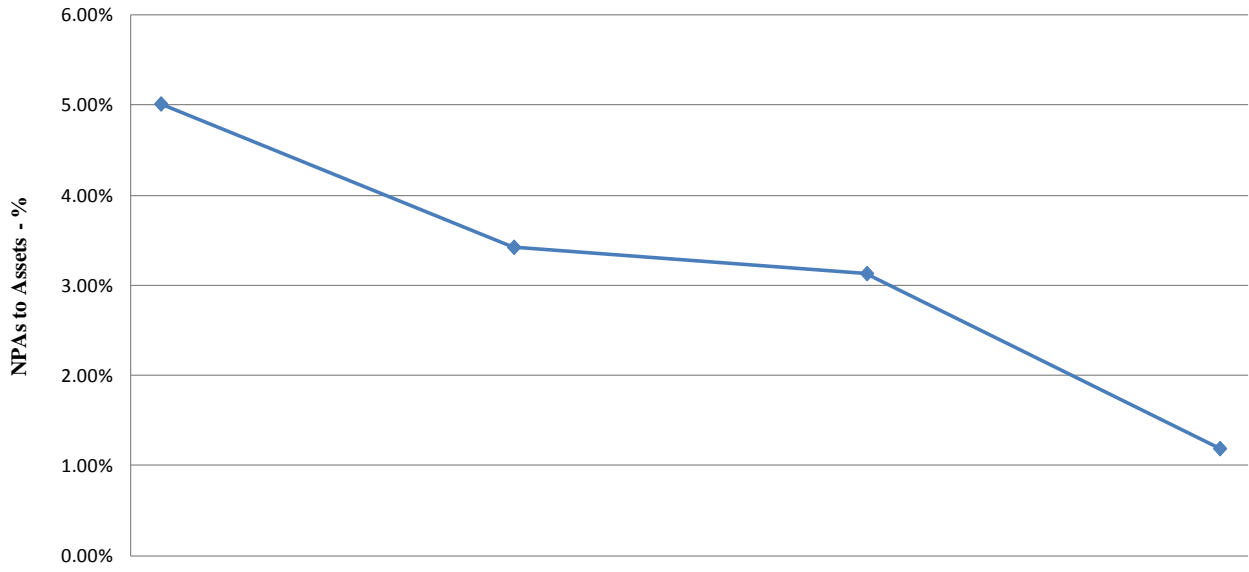
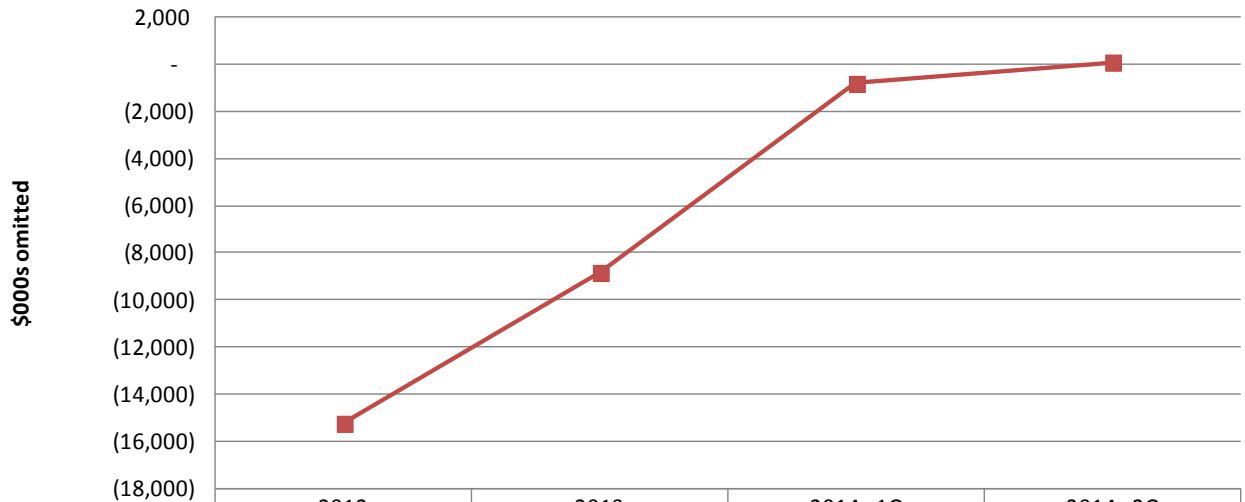


Trend in Nonperforming Assets



	12/31/2012	6/30/2013	12/31/2013	6/30/2014
NPAs to Assets	5.01%	3.42%	3.13%	1.19%

Trend In Earnings



	2012	2013	2014 - 1Q	2014 - 2Q
Earnings (loss)	(15,248)	(8,839)	(809)	94