

**BANK OF RIO VISTA
UNAUDITED SUMMARY
STATEMENT OF CONDITION**

(IN THOUSANDS)

	06/30/16
ASSETS	<u>BALANCE</u>
CASH AND DUE FROMS	5,858
FED FUNDS SOLD	2,023
CDS OWNED	-
INVESTMENT SECURITIES	118,532
 NET LOANS	 67,983
 PREMISES & NET FF&E	 1,493
OTHER ASSETS	<u>13,837</u>
 TOTAL ASSETS	 <u><u>209,726</u></u>
 LIABILITIES	
DEPOSITS	180,203
 FED FUNDS PURCHASED	 -
OTHER BORROWINGS	-
OTHER LIABILITIES	<u>2,029</u>
 TOTAL LIABILITIES	 <u>182,232</u>
 SHAREHOLDER EQUITY	
STOCK AND SURPLUS	2,000
RETAINED EARNINGS	24,408
CURRENT YEAR DIVIDENDS	(100)
UNREALIZED GAIN/(LOSS)	1,186
 TOTAL SHAREHOLDER EQUITY	 <u>27,494</u>
 TOTAL LIABILITIES AND SHAREHOLDER EQUITY	 <u><u>209,726</u></u>

**BANK OF RIO VISTA
UNAUDITED SUMMARY
INCOME STATEMENT**

	QUARTER ENDING 06/30/16	06/30/16 YEAR-TO-DATE
INTEREST INCOME	1,530	3,377
INTEREST EXPENSE	<u>75</u>	<u>149</u>
 NET INTEREST INCOME BEFORE PROVISION FOR LOAN LOSS	 1,455	 3,228
PROVISION FOR LOAN LOSS	<u>(370)</u>	<u>(387)</u>
 NET INTEREST INCOME AFTER PROVISION FOR LOAN LOSS	 1,825	 3,615
 GAIN/(LOSS) ON SALE OF SECURITIES	 -	 -
NON-INTEREST INCOME	202	420
GENERAL & ADMINISTRATIVE EXPENSE	<u>1,611</u>	<u>3,035</u>
 INCOME/(LOSS) BEFORE TAXES	 416	 1,000
INCOME TAXES	<u>110</u>	<u>289</u>
 NET INCOME/(LOSS)	 <u><u>306</u></u>	 <u><u>711</u></u>