

# MERGENT BANK & FINANCE

NEWS REPORTS

Tuesday, June 12, 2018

Volume 89 No. 6



BANK

## NEW COMPANY DESCRIPTIONS

(For details on individual listings, see the News Section of this issue)

## Section One

EDGEWATER BANCORP INC.

### AMERICAN CAPITAL SENIOR FLOATING, LTD

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	4,078	4,612
Gain (losses) on sale of assets	4,078	4,612
Net interest income	4,078	4,612
Non-int. income	dr4,078	dr4,612
Income taxes	19	19
<b>Net income</b>	<b>2,215</b>	<b>3,053</b>
Earn. per share (primary)	\$0.22	\$0.31
Earn. per share (fully-diluted)	\$0.22	\$0.31
Common shares(000)		
Avg. no. shs. (primary)	10,000	10,000
Avg. no. shs. (fully-diluted)	10,000	10,000
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$000):</b>		
Assets:	2018	
Other assets	845	
Total assets	231,827	
Liabilities:		
Other liabilities	325	
Common stock	100	
Total liab. & stockholders' equity	231,827	

### AMERISERV FINANCIAL INC.

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	11,217	10,748
Prov. loan losses	50	225
Non-int. income	dr11,217	dr10,748
Non-int. expenses	10,070	9,860
Income taxes	446	625
<b>Net income</b>	<b>1,767</b>	<b>1,348</b>
Earn. per share (primary)	\$0.10	\$0.07
Earn. per share (fully-diluted)	\$0.10	\$0.07
Common shares(000)		
Avg. no. shs. (primary)	18,079	18,814
Avg. no. shs. (fully-diluted)	18,181	18,922
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$000):</b>		
Assets:	2018	
Cash & due from banks	22,798	
Loans	875,249	
Unearned income	376	
Loan loss prov.	9,932	
Net loans	864,941	
Premises & equipment	12,406	
Other assets	5,857	
Total assets	1,151,160	
Liabilities:		
Total deposits	944,206	
Demand deposits	179,137	
Savings & time deposits	765,069	
Other liabilities	7,883	
Common stock	266	
Surplus	145,739	
Total liab. & stockholders' equity	1,151,160	

### ATHENS BANCSHARES CORP

Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	4,976,894	4,199,055
Prov. loan losses	25,984	181,527
Non-int. income	dr4,976,894	dr4,199,055
Non-int. expenses	4,036,499	3,677,504
Income taxes	471,615	577,788
<b>Net income</b>	<b>1,529,602</b>	<b>1,040,614</b>
Earn. per share (primary)	\$0.90	\$0.62
Earn. per share (fully-diluted)	\$0.83	\$0.57
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$):</b>		
Assets:	2018	
Cash & due from banks	32,676,414	
Loans	334,492,223	
Loan loss prov.	3,971,933	
Net loans	330,520,290	
Premises & equipment	7,733,508	
Other assets	3,379,179	
Total assets	482,272,540	

	2018	2017
Total deposits	422,187,220	
Demand deposits	60,449,651	
Savings & time deposits	361,737,569	
Secur. repurchase. agree	785,355	
Other liabilities	6,081,689	
Common stock	18,168	
Total liab. & stockholders' equity	482,272,540	

### ATLANTIC AMERICAN CORP.

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Insurance premiums	42,202	40,782
Non-int. income	40,540	43,859
Income taxes	cr1,327	cr126
<b>Net income</b>	<b>dr5,024</b>	<b>dr221</b>
Earn. per share (primary)	dr\$0.25	dr\$0.02
Earn. per share (fully-diluted)	dr\$0.25	dr\$0.02
Common shares(000)		
Avg. no. shs. (primary)	20,419	20,432
Avg. no. shs. (fully-diluted)	20,419	20,432
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$000):</b>		
Assets:	2018	
Other assets	4,787	
Total assets	325,810	
Common stock	22,401	
Surplus	57,431	
Liabilities:		
Total liab. & stockholders' equity	325,810	

### ATLANTIC COAST FINANCIAL CORP

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	9,254	7,888
Prov. loan losses	168	100
Non-int. income	dr9,254	dr7,888
Non-int. expenses	6,182	6,450
Income taxes	430	806
<b>Net income</b>	<b>1,416</b>	<b>1,477</b>
Earn. per share (primary)	\$0.09	\$0.10
Earn. per share (fully-diluted)	\$0.09	\$0.10
Common shares(000)		
Avg. no. shs. (primary)	15,438	15,419
Avg. no. shs. (fully-diluted)	15,449	15,419
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$000):</b>		
Assets:	2018	
Cash & due from banks	4,434	
Loan loss prov.	8,600	
Net loans	757,361	
Premises & equipment	13,948	
Other assets	1,730	
Total assets	928,139	
Liabilities:		
Total deposits	640,695	
Demand deposits	170,603	
Other liabilities	3,284	
Common stock	156	
Total liab. & stockholders' equity	928,139	

### ATLANTICUS HOLDINGS CORP

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	35,726	25,960
Prov. loan losses	15,991	10,653
Non-int. income	dr35,726	dr25,960
Non-int. expenses	5,746	9,676
Income taxes	144	718
<b>Net income</b>	<b>dr4,719</b>	<b>627</b>
Earn. per share (primary)	dr\$0.34	\$0.05
Earn. per share (fully-diluted)	dr\$0.34	\$0.05
Common shares(000)		
Avg. no. shs. (primary)	13,899	13,944
Avg. no. shs. (fully-diluted)	13,899	13,977
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$000):</b>		
Assets:	2018	
Unearned income	36,097	
Loan loss prov.	58,323	
Premises & equipment	3,021	
Other assets	272	
Total assets	432,912	
Surplus	213,025	

	2018	2017
Total liab. & stockholders' equity	433,055	7,775

### BANCORP OF NEW JERSEY, INC.

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	8,691	7,775
Gain (losses) on sale of assets	8,691	7,775
Net interest income	8,691	7,775
Prov. loan losses	325	118
Non-int. income	95	118
Non-int. expenses	6,683	6,234
Income taxes	435	597
<b>Net income</b>	<b>1,343</b>	<b>1,062</b>
Earn. per share (primary)	\$0.19	\$0.17
Earn. per share (fully-diluted)	\$0.19	\$0.17
Common shares(000)		
Avg. no. shs. (primary)	6,942	6,330
Avg. no. shs. (fully-diluted)	6,961	6,380

### Consolidated Balance Sheet Items, as of Mar. 31(\$000):

	2018	2017
Assets:		
Cash & due from banks	2,533	
Loans	723,789	
Loan loss prov.	8,111	
Net loans	714,892	
Premises & equipment	13,578	
Other assets	4,135	
Total assets	857,459	
Liabilities:		
Total deposits	758,996	
Demand deposits	136,938	
Long term debt	11,713	
Other liabilities	2,165	
Common stock	70,342	
Retain earnings	14,825	
Total liab. & stockholders' equity	857,459	

### BANK OF THE JAMES FINANCIAL GROUP INC

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	6,775	5,890
Gain (losses) on sale of assets	6,775	5,890
Non-operating income	102	95
Net interest income	6,155	5,509
Prov. loan losses	22	100
Non-int. income	1,186	861
Non-int. expenses	5,921	5,168
Income taxes	275	342
<b>Net income</b>	<b>1,123</b>	<b>760</b>
Earn. per share (primary)	\$0.26	\$0.17
Earn. per share (fully-diluted)	\$0.26	\$0.17
Common shares(000)		
Avg. no. shs. (primary)	4,378	4,378
Avg. no. shs. (fully-diluted)	4,379	4,379

### Consolidated Balance Sheet Items, as of Mar. 31(\$000):

	2018	2017
Assets:		
Cash & due from banks	21,769	
Loans	506,548	
Loan loss prov.	4,671	
Net loans	501,877	
Premises & equipment	12,109	
Other assets	1,003	
Total assets	653,635	
Liabilities:		
Total deposits	584,516	
Demand deposits	83,964	
Long term debt	15,000	
Other liabilities	2,336	
Common stock	9,270	
Surplus	31,495	
Retain earnings	13,129	
Total liab. & stockholders' equity	653,635	

### BANK OF PRINCETON (THE)

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	12,592	11,322
Gain (losses) on sale of assets	12,592	11,322
Non-operating income	1,104	352
Net interest income	12,592	11,322
Prov. loan losses	255	728
Non-int. income	1,572	1,435
Non-int. expenses	11,435	9,714
Income taxes	790	678
<b>Net income</b>	<b>1,684</b>	<b>1,658</b>

Earn. per share (primary)	\$0.55	\$0.66
Earn. per share (fully-diluted)	\$0.52	\$0.61
Common shares(000)	6,576	4,716
Avg. no. shs. (primary)	6,576	4,716
Avg. no. shs. (fully-diluted)	6,855	5,036

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Cash & due from banks	6,506	
Loans	1,081,805	
Loan loss prov.	11,849	
Net loans	987,074	
Premises & equipment	3,727	
Other assets	9,057	
<b>Total assets</b>	<b>1,183,880</b>	
<b>Liabilities:</b>		
Total deposits	977,728	
Demand deposits	97,282	
Savings & time deposits	880,446	
Long term debt	30,300	
Other liabilities	2,486	
Common stock	33,000	
Surplus	76,864	
Retain earnings	62,702	
<b>Total liab. &amp; stockholders' equity</b>	<b>1,183,880</b>	

**BANK OF SOUTH CAROLINA CORP Earnings, 3 mos. to Mar. 31 (Consol. — \$):**

		2018	2017
Net interest income	4,320,009	3,791,421	2,500
Prov. loan losses	55,000		
Non-int. income	dr4,320,009	dr3,791,421	
Non-int. expenses	2,586,834	2,469,130	
Income taxes	349,060	546,295	
<b>Net income</b>	<b>1,612,230</b>	<b>1,226,088</b>	
Earn. per share (primary)	\$0.29	\$0.22	
Earn. per share (fully-diluted)	\$0.29	\$0.22	
Common shares	5,489,087	5,458,475	
Avg. no. shs. (primary)	5,489,087	5,458,475	
Avg. no. shs. (fully-diluted)	5,583,371	5,580,411	

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>		2018
Cash & due from banks	6,952,114	
Loans	267,998,436	
Loan loss prov.	3,830,520	
Net loans	264,167,916	
Premises & equipment	2,244,811	
Other assets	2,457,074	
<b>Total assets</b>	<b>434,649,189</b>	
<b>Liabilities:</b>		
Total deposits	390,685,564	
Demand deposits	242,204,305	
Other liabilities	1,346,776	
<b>Total liab. &amp; stockholders' equity</b>	<b>434,649,189</b>	

**BAY BANKS OF VIRGINIA, INC. Earnings, 3 mos. to Mar. 31 (Consol. — \$):**

		2018	2017
Investment Revenues	10,975,000	4,793,000	
Gain (losses) on sale of assets	10,975,000	4,793,000	
Non-operating income	218,000	135,000	
Net interest income	10,692,000	4,798,000	
Prov. loan losses	320,000	190,000	
Non-int. income	1,198,000	953,000	
Non-int. expenses	11,803,000	6,489,000	
Income taxes	250,000	cr121,000	
<b>Net income</b>	<b>dr483,000</b>	<b>dr807,000</b>	
Earn. per share (primary)	\$0.09	dr\$0.04	
Earn. per share (fully-diluted)	\$0.09	dr\$0.04	
Common shares	13,038,593	4,776,800	
Avg. no. shs. (primary)	13,038,593	4,776,800	
Avg. no. shs. (fully-diluted)	13,106,214	4,776,800	

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>		2018
Cash & due from banks	7,774,000	
Loans	790,660,000	
Loan loss prov.	7,923,000	
Net loans	782,965,000	
Premises & equipment	17,661,000	
Other assets	7,351,000	
<b>Total assets</b>	<b>994,676,000</b>	
<b>Liabilities:</b>		
Total deposits	796,951,000	
Demand deposits	124,572,000	
Current debt	6,551,000	
Long term debt	66,881,000	
Secur. repurchase, agree	6,551,000	
Other liabilities	9,374,000	
Common stock	66,115,000	
Surplus	37,189,000	
Retain earnings	14,803,000	
<b>Total liab. &amp; stockholders' equity</b>	<b>994,676,000</b>	

**BLACKHAWK BANCORP INC Earnings, 3 mos. to Mar. 31 (Consol. — \$):**

		2018	2017
Net interest income	7,095,000	5,837,000	
Prov. loan losses	510,000	360,000	
Non-int. income	dr7,095,000	dr5,837,000	
Non-int. expenses	6,046,000	5,316,000	
Income taxes	254,000	205,000	
<b>Net income</b>	<b>1,452,000</b>	<b>1,151,000</b>	
Earn. per share (primary)	\$0.44	\$0.46	
Earn. per share (fully-diluted)	\$0.44	\$0.46	

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>		2018
Cash & due from banks	16,727,000	
Loans	500,820,000	
Loan loss prov.	6,149,000	
Net loans	494,671,000	
Premises & equipment	11,646,000	
Other assets	12,483,000	
<b>Total assets</b>	<b>742,454,000</b>	
<b>Liabilities:</b>		
Demand deposits	120,907,000	
Savings & time deposits	535,207,000	
Other liabilities	3,185,000	
Common stock	34,000	
<b>Total liab. &amp; stockholders' equity</b>	<b>742,454,000</b>	

**BLUE VALLEY BAN CORP (KS) Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Net interest income	6,787	6,146	
Prov. loan losses	300		
Non-int. income	dr6,787	dr6,146	
Non-int. expenses	4,390	5,033	
<b>Net income</b>	<b>1,470</b>	<b>902</b>	
Earn. per share (primary)	\$0.27	\$0.17	
Earn. per share (fully-diluted)	\$0.27	\$0.17	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Cash & due from banks	13,622	
Loans	538,426	
Loan loss prov.	5,857	
Net loans	532,569	
Premises & equipment	12,122	
Other assets	7,681	
<b>Total assets</b>	<b>711,979</b>	
<b>Liabilities:</b>		
Total deposits	599,498	
Demand deposits	151,565	
Long term debt	32,542	
Other liabilities	2,018	
Common stock	5,664	
Surplus	32,122	
<b>Total liab. &amp; stockholders' equity</b>	<b>711,979</b>	

**BRIDGEWATER BANCSHARES INC Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Net interest income	18,710	14,612	
Prov. loan losses	600	950	
Non-int. income	dr18,710	dr14,612	
Non-int. expenses	5,932	4,304	
Income taxes	2,068	2,384	
<b>Net income</b>	<b>5,950</b>	<b>4,083</b>	
Earn. per share (primary)	\$0.23	\$0.17	
Earn. per share (fully-diluted)	\$0.23	\$0.16	
Common shares(000)	25,756	24,590	
Avg. no. shs. (primary)	25,756	24,590	
Avg. no. shs. (fully-diluted)	26,171	24,799	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Loans	1,405,420	
Loan loss prov.	17,121	
Net loans	1,388,169	
Premises & equipment	10,151	
Other assets	11,454	
<b>Total assets</b>	<b>1,681,597</b>	
<b>Liabilities:</b>		
Federal Funds purchased	9,000	
Total deposits	1,353,036	
Demand deposits	315,036	
Savings & time deposits	1,038,000	
Other liabilities	5,385	
<b>Total liab. &amp; stockholders' equity</b>	<b>1,681,597</b>	

**BRIGHTHOUSE LIFE INSURANCE CO - INSURANCE PRODUCTS Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Insurance premiums	220,000	170,000	
Net investment income	792,000	759,000	
Real estate revenues	14,000	12,000	
Non-int. income	1,624,000	909,000	
Income taxes	cr22,000	cr245,000	
<b>Net income</b>	<b>dr2,000</b>	<b>dr365,000</b>	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Other assets	549,000	
<b>Total assets</b>	<b>207,226,000</b>	
<b>Liabilities:</b>		
Other liabilities	4,361,000	
Common stock	75,000	
<b>Total liab. &amp; stockholders' equity</b>	<b>207,211,000</b>	

**BROADWAY FINANCIAL CORP. (DE) Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Net interest income	3,758	4,137	
Prov. loan losses	dr350	dr350	
Non-int. income	dr3,758	dr4,137	
Non-int. expenses	3,032	3,393	
Income taxes	cr43	cr513	
<b>Net income</b>	<b>dr84</b>	<b>1,232</b>	
Earn. per share (primary)	\$0.05	\$0.05	
Earn. per share (fully-diluted)	\$0.05	\$0.05	
Common shares(000)	26,766	26,617	
Avg. no. shs. (primary)	26,766	26,617	
Avg. no. shs. (fully-diluted)	26,766	26,687	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Cash & due from banks	16,727,000	
Loans	500,820,000	
Loan loss prov.	6,149,000	
Net loans	494,671,000	
Premises & equipment	11,646,000	
Other assets	12,483,000	
<b>Total assets</b>	<b>742,454,000</b>	
<b>Liabilities:</b>		
Total deposits	120,907,000	
Other liabilities	535,207,000	
<b>Total liab. &amp; stockholders' equity</b>	<b>742,454,000</b>	

**CAROLINA TRUST BANCSHARES INC Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Net interest income	4,827	4,077	
Non-int. income	dr4,827	dr4,077	
Non-int. expenses	3,096	2,977	
Income taxes	168	108	
<b>Net income</b>	<b>581</b>	<b>211</b>	
Earn. per share (primary)	\$0.12	\$0.05	
Earn. per share (fully-diluted)	\$0.12	\$0.04	
Common shares(000)	4,660	4,654	
Avg. no. shs. (primary)	4,660	4,654	
Avg. no. shs. (fully-diluted)	4,764	4,734	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Cash & due from banks	12,758	
Loans	367,039	
Loan loss prov.	3,780	
Net loans	363,259	
Premises & equipment	6,360	
Other assets	2,215	
<b>Total assets</b>	<b>446,610</b>	
<b>Liabilities:</b>		
Total deposits	372,902	
Demand deposits	55,309	
Other liabilities	2,849	
Surplus	13,017	
Retain earnings	4,910	
<b>Total liab. &amp; stockholders' equity</b>	<b>446,610</b>	

**CARTER BANK & TRUST (MARTINSVILLE, VA) Earnings, 3 mos. to Mar. 31 (Consol. — \$000):**

		2018	2017
Investment Revenues	37,005	36,462	
Gain (losses) on sale of assets	37,005	36,462	
Non-operating income	394	161	
Net interest income	35,588	36,353	
Prov. loan losses	1,515	3,880	
Non-int. income	4,731	2,947	
Non-int. expenses	38,861	37,492	
Income taxes	cr735	1,470	
<b>Net income</b>	<b>678</b>	<b>dr3,542</b>	
Earn. per share (primary)	\$0.34	\$0.24	
Earn. per share (fully-diluted)	\$0.34	\$0.24	
Common shares(000)	26,258	26,258	
Avg. no. shs. (primary)	26,258	26,258	
Avg. no. shs. (fully-diluted)	26,258	26,258	

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>		2018
Cash & due from banks	52,030	
Loans	5,321,796	
Loan loss prov.	36,866	
Net loans	5,284,930	
Premises & equipment	79,896	
Other assets	70,472	
<b>Total assets</b>	<b>4,112,793</b>	
<b>Liabilities:</b>		
Total deposits	3,669,576	
Demand deposits	839,750	
Other liabilities	10,340	
Common stock	26,258	
Surplus	142,178	
Retain earnings	274,759	
<b>Total liab. &amp; stockholders' equity</b>	<b>4,112,793</b>	

Long term debt	21,000
Other liabilities	2,424
Common stock	1,818
Surplus	42,211
Retain earnings	55,779
Treasury stock	4,588
Total liab. & stockholders' equity	965,838

**CCFNB BANCORP INC.**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>	
	2018
Net interest income	5,862
Prov. loan losses	30
Non-int. income	dr5,862
Non-int. expenses	4,193
Income taxes	343
Net income	1,994
Earn. per share (primary)	\$0.94
Common shares(000)	
Avg. no. shs. (primary)	2,133

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	
Cash & due from banks	13,136
Loan loss prov.	6,875
Net loans	453,500
Premises & equipment	13,013
Other assets	4,274
Total assets	713,688
<b>Liabilities:</b>	
Total deposits	526,391
Demand deposits	113,605
Savings & time deposits	412,786
Other liabilities	2,392
Common stock	2,920
Total liab. & stockholders' equity	713,688

**CENTRAL FEDERAL CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>	
	2018
Net interest income	5,104
Non-int. income	dr5,104
Non-int. expenses	3,414
Income taxes	186
Net income	792
Earn. per share (primary)	\$0.03
Earn. per share (fully-diluted)	\$0.03
Common shares(000)	
Avg. no. shs. (primary)	23,336
Avg. no. shs. (fully-diluted)	24,692

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	
Loans	429,471
Loan loss prov.	6,976
Net loans	422,495
Premises & equipment	3,584
Other assets	4,955
Total assets	529,927
<b>Liabilities:</b>	
Total deposits	461,045
Demand deposits	91,359
Savings & time deposits	369,686
Long term debt	19,500
Other liabilities	2,889
Common stock	235
Surplus	60,613
Treasury stock	3,324
Total liab. & stockholders' equity	529,927

**CIB MARINE BANCSHARES INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>	
	2018
Investment Revenues	6,229
Gain (losses) on sale of assets	6,011
Net interest income	6,009
Prov. loan losses	dr126
Non-int. income	1,739
Non-int. expenses	7,009
Income taxes	300
Net income	565
Earn. per share (primary)	\$0.04
Earn. per share (fully-diluted)	\$0.02
Common shares(000)	
Avg. no. shs. (primary)	18,162
Avg. no. shs. (fully-diluted)	36,544

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	
Cash & due from banks	10,829
Loans	471,864
Loan loss prov.	7,331
Net loans	464,533
Premises & equipment	4,314
Other assets	2,556
Total assets	663,580
<b>Liabilities:</b>	
Total deposits	484,258
Demand deposits	109,054
Current debt	79,227
Other liabilities	2,290
Preferred stk.	51,000
Common stock	18,384
Surplus	158,749
Retain earnings	dr127,866
Treasury stock	534
Total liab. & stockholders' equity	663,580

**CIM COMMERCIAL TRUST CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>	
	2018
Net interest income	4,860
Prov. loan losses	30
Non-int. income	dr4,860
Non-int. expenses	3,329
Income taxes	250
Net income	1,084
Earn. per share (primary)	\$0.43
Earn. per share (fully-diluted)	\$0.43
Common shares(000)	
Avg. no. shs. (primary)	2,526

	2018	2017
Non-int. income	48,398,000	66,949,000
Income taxes	388,000	392,000
Net income	622,000	193,935,000
Earn. per share (primary)	dr\$0.07	\$2.31
Earn. per share (fully-diluted)	dr\$0.07	\$2.31
Common shares		
Avg. no. shs. (primary)	43,785,000	84,048,000
Avg. no. shs. (fully-diluted)	43,785,000	84,048,000

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>	
Net loans	70,691,000
Other assets	22,675,000
Total assets	1,357,984,000
<b>Liabilities:</b>	
Other liabilities	14,610,000
Common stock	44,000
Surplus	792,512,000
Total liab. & stockholders' equity	1,322,162,000

**CINCINNATI BANCORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Prov. loan losses	15,000	15,000
Non-int. expenses	1,578,582	1,345,390
Income taxes	46,996	74,450
Net income	179,320	158,445
Earn. per share (primary)	\$0.11	\$0.10
Earn. per share (fully-diluted)	\$0.11	\$0.10
Common shares		
Avg. no. shs. (primary)	1,672,069	1,660,838
Avg. no. shs. (fully-diluted)	1,672,069	1,660,838

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>	
Cash & due from banks	1,800,731
Loans	152,311,260
Unearned income	1,856,863
Loan loss prov.	1,375,072
Net loans	149,556,853
Premises & equipment	2,498,274
Other assets	329,555
Total assets	174,969,260
<b>Liabilities:</b>	
Total deposits	117,896,251
Demand deposits	24,066,119
Other liabilities	878,099
Common stock	17,192
Total liab. & stockholders' equity	174,831,415

**CITIZENS COMMUNITY BANCORP INC (MD)**

<b>Earnings, 6 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	18,764	13,487
Prov. loan losses	200	200
Non-int. income	dr18,764	dr13,487
Non-int. expenses	14,046	10,350
Income taxes	1,370	926
Net income	2,681	1,874
Earn. per share (primary)	\$0.46	\$0.36
Earn. per share (fully-diluted)	\$0.45	\$0.35

**CITIZENS FINANCIAL SERVICES, INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	13,383,000	11,300,000
Prov. loan losses	500,000	615,000
Non-int. income	dr13,383,000	dr11,300,000
Non-int. expenses	7,332,000	6,576,000
Income taxes	747,000	923,000
Net income	4,247,000	3,303,000
Earn. per share (primary)	\$1.22	\$0.95
Earn. per share (fully-diluted)	\$1.22	\$0.95
Common shares		
Avg. no. shs. (primary)	3,478,280	3,479,297
Avg. no. shs. (fully-diluted)	3,478,643	3,479,318

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>	
Cash & due from banks	10,141,000
Loan loss prov.	11,587,000
Net loans	1,020,151,000
Premises & equipment	16,378,000
Other assets	4,716,000
Total assets	1,382,483,000
<b>Liabilities:</b>	
Total deposits	1,115,153,000
Demand deposits	173,124,000
Savings & time deposits	942,029,000
Long term debt	124,121,000
Other liabilities	12,492,000
Common stock	3,870,000
Total liab. & stockholders' equity	1,382,483,000

**CITIZENS FIRST CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	4,860	4,457
Prov. loan losses	30	30
Non-int. income	dr4,860	dr4,457
Non-int. expenses	3,329	3,261
Income taxes	250	367
Net income	1,084	907
Earn. per share (primary)	\$0.43	\$0.39
Earn. per share (fully-diluted)	\$0.43	\$0.36
Common shares(000)		
Avg. no. shs. (primary)	2,526	2,012

Avg. no. shs. (fully-diluted)	2,541	2,548
-------------------------------	-------	-------

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	
Cash & due from banks	6,303
Loans	388,935
Loan loss prov.	4,693
Net loans	384,242
Premises & equipment	9,060
Other assets	699
Total assets	487,005
<b>Liabilities:</b>	
Total deposits	386,508
Demand deposits	53,834
Other liabilities	1,741
Common stock	33,169
Total liab. & stockholders' equity	487,005

**CITIZENS HOLDING CO**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	7,599,391	7,469,077
Prov. loan losses	dr236,773	dr151,220
Non-int. income	dr7,599,391	dr7,469,077
Non-int. expenses	7,284,455	7,260,376
Income taxes	321,885	200,629
Net income	1,772,387	1,437,325
Earn. per share (primary)	\$0.36	\$0.29
Earn. per share (fully-diluted)	\$0.36	\$0.29
Common shares		
Avg. no. shs. (primary)	4,882,705	4,883,679
Avg. no. shs. (fully-diluted)	4,888,507	4,897,893

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>	
Cash & due from banks	13,190,006
Loans	408,330,000
Unearned income	148,000
Loan loss prov.	2,725,441
Net loans	405,457,118
Premises & equipment	20,373,791
Other assets	7,561,187
Total assets	976,040,882
<b>Liabilities:</b>	
Total deposits	785,627,083
Demand deposits	170,079,423
Secur. repurchase, agree	98,843,862
Other liabilities	605,625
Common stock	978,941
Total liab. & stockholders' equity	976,040,882

**COBANK ACB**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	928,729	738,120
Prov. loan losses	50,000	15,000
Non-int. income	dr928,729	dr738,120
Non-int. expenses	34,628	77,723
Income taxes	33,423	40,621
Net income	284,412	262,808

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	
Loans	102,285,364
Loan loss prov.	645,317
Net loans	101,640,047
Other assets	1,110,671
Total assets	133,401,573
<b>Liabilities:</b>	
Other liabilities	1,041,817
Preferred stk.	1,500,000
Common stock	3,240,291
Total liab. & stockholders' equity	133,401,573

**COMMUNITY BANCORP. (DERBY, VT)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Investment Revenues	6,956,597	6,348,818
Gain (losses) on sale of assets	6,956,597	6,348,818
Non-operating income	233,559	244,059
Net interest income	6,776,838	6,156,393
Prov. loan losses	180,000	150,000
Non-int. income	1,395,670	1,370,218
Non-int. expenses	6,286,928	6,003,319
Income taxes	410,100	496,865
Net income	1,295,480	876,427
Earn. per share (primary)	\$0.38	\$0.27
Common shares		
Avg. no. shs. (primary)	5,117,009	5,063,128

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

<b>Assets:</b>	
Cash & due from banks	12,172,708
Loans	504,033,558
Unearned income	dr329,244
Loan loss prov.	5,341,220
Net loans	499,021,582
Premises & equipment	10,196,450
Other assets	7,722,318
Total assets	665,971,750
<b>Liabilities:</b>	
Total deposits	558,229,546
Demand deposits	109,656,422
Current debt	30,246,926
Long term debt	16,790,909
Secur. repurchase, agree	30,246,926
Other liabilities	2,395,548
Preferred stk.	2,000,000
Common stock	13,339,145
Surplus	31,846,397
Retain earnings	14,473,029

BANK

Treasury stock	2,622,777	
Total liab. & stockholders' equity	665,971,750	

**COMMUNITY SAVINGS BANCORP INC**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	1,326	1,302
Non-int. income	dr1,326	dr1,302
Non-int. expenses	1,754	1,521
Income taxes	cr50	cr56
<b>Net income</b>	<b>dr300</b>	<b>dr94</b>
Earn. per share (primary)	\$0.73	
Earn. per share (fully-diluted)	\$0.73	
Common shares(000)		
Avg. no. shs. (primary)	409	
Avg. no. shs. (fully-diluted)	409	

**CONDOR HOSPITALITY TRUST INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	16,679,000	10,361,000
Gain (losses) on sale of assets	16,679,000	10,361,000
Non-int. income	16,679,000	10,361,000
Non-int. expenses	14,561,000	11,001,000
Income taxes	129,000	
<b>Net income</b>	<b>792,000</b>	<b>dr2,400,000</b>
Earn. per share (primary)	\$0.05	\$4.75
Earn. per share (fully-diluted)	\$0.05	\$4.75
Common shares		
Avg. no. shs. (primary)	11,745,665	2,937,698
Avg. no. shs. (fully-diluted)	11,762,806	2,937,698

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	
Other assets	2,274,000	
Total assets	267,271,000	
Liabilities:		
Long term debt	148,881,000	
Preferred stk.	10,050,000	
Common stock	119,000	
Surplus	231,071,000	
Retain earnings	dr132,164,000	
Total liab. & stockholders' equity	267,271,000	

**CONSUMERS BANCORP, INC. (MINERVA, OH)**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	12,828	11,565
Prov. loan losses	250	531
Non-int. income	dr12,828	dr11,565
Non-int. expenses	10,284	9,496
Income taxes	910	459
<b>Net income</b>	<b>2,499</b>	<b>2,189</b>
Earn. per share (primary)	\$0.92	\$0.80
Earn. per share (fully-diluted)	\$0.92	\$0.80
Common shares(000)		
Avg. no. shs. (primary)	2,727	2,724
Avg. no. shs. (fully-diluted)	2,727	2,724

**CORTLAND BANCORP (OH)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	6,571	5,696
Non-int. income	dr6,571	dr5,696
Non-int. expenses	4,326	4,647
<b>Net income</b>	<b>1,537</b>	<b>1,000</b>
Earn. per share (primary)	\$0.35	\$0.23
Earn. per share (fully-diluted)	\$0.35	\$0.23
Common shares(000)		
Avg. no. shs. (primary)	4,393	4,407
Avg. no. shs. (fully-diluted)	4,402	4,411

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	
Cash & due from banks	6,356	
Loans	451,914	
Loan loss prov.	3,884	
Premises & equipment	9,283	
Other assets	17,627	
Total assets	663,138	
Liabilities:		
Total deposits	554,539	
Demand deposits	123,523	
Savings & time deposits	431,016	
Other liabilities	9,255	
Common stock	23,641	
Total liab. & stockholders' equity	663,138	

**CSB BANCORP INC (OH)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	7,030,000	6,288,000
Gain (losses) on sale of assets	7,030,000	6,288,000
Non-operating income	248,000	278,000
Net interest income	6,949,000	6,246,000
Prov. loan losses	324,000	dr160,000
Non-int. income	1,145,000	1,106,000
Non-int. expenses	5,097,000	5,030,000
Income taxes	509,000	752,000
<b>Net income</b>	<b>2,164,000</b>	<b>1,730,000</b>
Earn. per share (primary)	\$0.79	\$0.63
Earn. per share (fully-diluted)	\$0.79	\$0.63

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	
Cash & due from banks	534,000	
Loans	112,703,000	

**Assets:**

Cash & due from banks	10,766,000	2018
Loans	530,395,000	
Loan loss prov.	5,633,000	
Net loans	524,762,000	
Premises & equipment	9,226,000	
Other assets	4,560,000	
Total assets	699,967,000	
Liabilities:		
Total deposits	576,418,000	
Demand deposits	166,512,000	
Savings & time deposits	409,906,000	
Current debt	38,350,000	
Long term debt	11,222,000	
Other liabilities	2,958,000	
Common stock	18,629,000	
Surplus	9,815,000	
Retain earnings	49,070,000	
Treasury stock	4,784,000	
Total liab. & stockholders' equity	699,967,000	

**EAGLE BANCORP INC (MD)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	89,049,000	75,794,000
Prov. loan losses	1,969,000	1,397,000
Non-int. income	dr89,049,000	dr75,794,000
Non-int. expenses	29,152,000	27,835,000
Income taxes	12,279,000	15,318,000
<b>Net income</b>	<b>35,715,000</b>	<b>27,017,000</b>
Earn. per share (primary)	\$1.04	\$0.79
Earn. per share (fully-diluted)	\$1.04	\$0.79
Common shares		
Avg. no. shs. (primary)	34,261,000	34,070,000
Avg. no. shs. (fully-diluted)	34,406,000	34,284,000

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	
Cash & due from banks	7,954,000	
Loans	6,602,526,000	
Loan loss prov.	65,807,000	
Net loans	6,536,719,000	
Premises & equipment	19,808,000	
Other assets	97,737,000	
Total assets	7,698,060,000	
Liabilities:		
Total deposits	6,121,801,000	
Demand deposits	1,909,210,000	
Long term debt	217,003,000	
Secur. repurchase. agree	48,365,000	
Other liabilities	50,711,000	
Common stock	341,000	
Surplus	522,316,000	
Total liab. & stockholders' equity	7,698,060,000	

**EAGLE BANCORP MONTANA, INC.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	9,266	8,164
Gain (losses) on sale of assets	9,266	8,164
Non-operating income	452	464
Net interest income	7,957	6,340
Prov. loan losses	502	301
Non-int. income	2,679	3,208
Non-int. expenses	9,860	8,676
Income taxes	127	188
<b>Net income</b>	<b>147</b>	<b>383</b>
Earn. per share (primary)	\$0.11	\$0.20
Earn. per share (fully-diluted)	\$0.11	\$0.20
Common shares(000)		
Avg. no. shs. (primary)	5,312	3,811
Avg. no. shs. (fully-diluted)	5,376	3,876

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	
Cash & due from banks	7,679	
Loans	567,990	
Loan loss prov.	6,130	
Net loans	560,852	
Premises & equipment	27,364	
Other assets	472	
Total assets	1,332,764	
Liabilities:		
Total deposits	1,117,937	
Demand deposits	133,933	
Savings & time deposits	492,002	
Long term debt	119,182	
Other liabilities	4,697	
Common stock	dr544	
Surplus	51,849	
Retain earnings	44,020	
Treasury stock	2,826	
Total liab. & stockholders' equity	1,332,764	

**EAGLE FINANCIAL BANCORP INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	1,165,000	994,000
Non-int. income	dr1,165,000	dr994,000
Non-int. expenses	1,277,000	1,137,000
Income taxes	21,000	111,000
<b>Net income</b>	<b>128,000</b>	<b>226,000</b>
Earn. per share (primary)	\$0.09	
Earn. per share (fully-diluted)	\$0.09	
Common shares		
Avg. no. shs. (primary)	1,491,310	
Avg. no. shs. (fully-diluted)	1,491,310	

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	
Cash & due from banks	534,000	
Loans	112,703,000	

**Loan loss prov.**

Loan loss prov.	1,185,000
Net loans	102,434,000
Premises & equipment	4,328,000
Other assets	557,000
Total assets	132,229,000
Liabilities:	
Total deposits	102,491,000
Demand deposits	4,208,000
Savings & time deposits	98,283,000
Other liabilities	231,000
Common stock	16,000
Retain earnings	13,945,000
Total liab. & stockholders' equity	132,229,000

**EAGLE FINANCIAL SERVICES, INC.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	7,483	6,610
Gain (losses) on sale of assets	7,483	6,610
Non-operating income	80	85
Net interest income	7,475	6,566
Prov. loan losses	205	dr527
Non-int. income	1,801	1,673
Non-int. expenses	6,590	5,914
Income taxes	476	810
<b>Net income</b>	<b>2,042</b>	<b>2,042</b>
Earn. per share (primary)	\$0.73	\$0.59
Earn. per share (fully-diluted)	\$0.73	\$0.59
Common shares(000)	3,463	3,478
Avg. no. shs. (primary)	3,463	3,478
Avg. no. shs. (fully-diluted)	3,463	3,478

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	
Cash & due from banks	8,484	
Loans	582,033	
Loan loss prov.	4,530	
Net loans	577,075	
Premises & equipment	19,474	
Other assets	12,843	
Total assets	880,711	
Liabilities:		
Total deposits	790,493	
Demand deposits	252,144	
Other liabilities	7,147	
Common stock	8,611	
Surplus	12,155	
Retain earnings	64,588	
Total liab. & stockholders' equity	880,711	

**EATON VANCE CORP**  
Earnings, 6 mos. to Apr. 30 (Consol. — \$000):

	2018	2017
Non-int. income	835,673	729,591
Income taxes	82,661	81,402
<b>Net income</b>	<b>184,917</b>	<b>141,974</b>
Earn. per share (primary)	\$1.51	\$1.20
Earn. per share (fully-diluted)	\$1.51	\$1.15
Common shares(000)		
Avg. no. shs. (primary)	115,448	110,375
Avg. no. shs. (fully-diluted)	123,912	115,188

**EDGEWATER BANCORP INC**  
**History & Business:**  
**History:** Incorporated in Maryland on Jan. 10, 2014.  
**Business Summary:** Edgewater Bancorp is a bank holding company. Through its subsidiary, Edgewater Bank (the Bank), Co. is primarily engaged in providing a range of banking and financial services to individual and corporate customers in the Berrien, Van Buren and to a lesser extent Cass Counties, MI. Co.'s principal lending activity is originating residential one-four family, commercial real estate, commercial and industrial, warehouse line and consumer. Co. also invest in securities. As of Dec 31 2017, Co.'s had total assets of \$156.4 million and total deposit of \$137.6 million.  
**Property:** Co. maintains its principal executive offices in St. Joseph, MI.

**Subsidiaries**  
Edgewater Bank  
Explorer Financial Service Corporation  
Edgewater Insurance Agency, Inc.  
Waters Edge Real Estate Holdings, LLC

**Officers**  
Kenneth F. Ankli, III, Chairman; Subsidiary Officer  
Richard E. Dyer, President; Chief Executive Officer; Subsidiary Officer  
Coleen S. Frens-Rossman, Chief Financial Officer; Senior Vice President; Subsidiary Officer

**Directors**  
Kenneth F. Ankli, III, Chairman; Director  
Richard E. Dyer, Director  
James R. Marohn, Director  
Stephen Ross, Director  
Thomas L. Starks, Director  
Norma Tirado-Kellenberger, Director  
Lynn C. Todman, Director

**Auditors:** BKD, LLP  
**Legal Counsel:** Varnum LLP, Grand Rapids, MI  
**Transfer Agent:** Computershare  
**Annual Meeting:** In May  
**Shareholder Relations:** Richard E. Dyer, President & CEO Tel: 269-982-4175  
**No. of Stockholders:** May 30, 2018, 148, non-broker  
**No. of Employees:** May 30, 2018, 37  
**Address:** 321 Main Street, St. Joseph, MI 49085 Tel: 269 982-4175 Fax: 269 982-1971 Web: www.edgewaterbank.com rdyer@edgewaterbank.com  
**Consolidated Income Statement, years ended Dec. 31 (\$):**

BANK

	2017	2016 (revised)	2015 (revised)
Interest income:			
loans, including fees	5,190,182	4,984,390	4,578,300
Interest income: securities, taxable	132,018	110,996	117,293
Interest income: securities, tax-exempt	23,283	31,010	44,689
Interest income: Federal Home Loan Bank stock	29,143	28,884	36,735
Interest income: other interest-earning assets	152,111	51,977	18,720
Total interest income	5,526,737	5,207,257	4,795,737
Interest expense: deposits	574,100	519,339	410,222
Interest expense: FHLB Advances	110,920	128,149	125,664
Total interest expense	685,020	647,488	535,886
Net interest income	4,841,717	4,559,769	4,259,851
Provision for loan losses	60,000	183,000	65,000
Net interest income after provision for loan losses	4,781,717	4,376,769	4,194,851
Service charges, deposits	383,381	366,592	376,218
Mortgage banking activities	391,267	481,922	451,036
Other non-interest income	147,753	98,927	117,181
Salaries & employee benefits	2,839,938	2,728,975	2,641,966
Occupancy & equipment	747,108	751,934	776,886
Data processing	578,819	569,042	553,075
Gain (loss) on sale of other real estate, net	(32,065)	(36,600)	(5,167)
Interchange	141,124	112,171	95,221
Advertising	47,083	65,379	73,332
FDIC insurance premiums	72,148	92,418	106,764
Other real estate	60,154	22,951	27,311
Professional fees	328,496	432,110	491,195
Insurance	59,254	58,843	59,355
Other non-interest expense	312,607	303,747	266,876
Total non-interest expense	5,218,796	5,174,170	5,097,148
Net income (loss) before taxes	485,322	150,040	42,138
Net income (loss)	485,322	150,040	42,138
Dividends & undistributed earnings allocated to participating securities	6,868		
Net income available to common stockholders	478,454	150,040	
Weighted average shares outstanding - basic	621,869	619,726	617,589
Weighted average shares outstanding - diluted	621,869	619,726	617,589
Year end shares outstanding	683,198	667,898	667,898
Earnings (loss) per share - basic	\$0.77	\$0.24	\$0.07
Earnings (loss) per share - diluted	\$0.77	\$0.24	\$0.07
Number of full time employees	37		36
Number of common stockholders	148		667,898
As of May 30, 2018. Non-broker. Approximately. As of March 15, 2016			

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016 (revised)
Assets:		
Cash & due from banks	715,152	879,168
Interest-bearing demand accounts	20,159,757	13,360,600
Total cash & cash equivalents	20,874,909	14,239,768
Available-for-sale securities	11,220,499	9,615,090
Loans held for sale		148,000
Real estate: residential 1-4 family	55,221,766	48,959,756
Real estate: commercial	40,580,873	41,101,468
Real estate: construction & land development	1,794,401	1,193,824
Commercial & industrial	12,614,131	10,387,698
Warehouse line loans	2,167,807	14,119,027
Consumer: home equity loans & lines of credit	6,448,693	7,283,873
Other consumer loans	1,364,565	962,458
Total loans	7,813,259	8,246,331
Net deferred loan costs	(32,584)	(31,332)
Allowance for loan losses	1,276,434	1,251,647
Loans receivable, net	118,948,386	122,787,789
Land	864,420	864,420
Land improvements	325,774	322,809
Buildings & improvements	4,532,399	4,523,329
Furniture, fixtures & equipment	3,399,523	3,333,517
Premises & equipment, gross	9,122,116	9,044,075
Less accumulated depreciation	6,096,008	5,725,509

Premises & equipment, net	3,026,108	3,318,566
Federal Home Loan Bank (FHLB) Stock	686,200	686,200
Other real estate, net	495,448	273,167
Interest receivable	352,206	313,234
Mortgage servicing right	372,075	394,527
Other assets	408,510	450,581
Total assets	156,384,341	152,226,922
Liabilities:		
Non-interest bearing deposits	20,277,320	15,509,534
Interest bearing demand deposits	54,407,613	48,756,006
Money market accounts	20,920,249	20,714,524
Savings accounts	16,566,049	15,684,212
Certificates of deposits	25,459,041	26,441,555
Total deposits	137,630,272	127,105,831
Federal Home Loan Bank (FHLB) advances	4,000,000	11,000,000
Accrued & other liabilities	680,217	599,360
Total liabilities	142,310,489	138,705,191
ESOP shares subject to mandatory redemption	107,493	73,474
Common stock	6,832	6,679
Paid-in-capital	4,734,077	4,683,434
Retained earnings	9,285,414	8,800,092
Accumulated other comprehensive income (loss)	(59,964)	(41,948)
Total equity	13,966,359	13,448,257

**Long-Term Debt:** Dec. 31, 2017, \$4,000,000 (including current portion) secured Federal Home Loan Bank advances, bearing interest at rates ranging from 1.62% to 1.79%, maturing in 2019.

**Line of Credit:** Co.'s subsidiary, Edgewater Bank (the Bank), had a \$2,000,000 line of credit with the Federal Home Loan Bank and a \$2,000,000 federal funds line with United Bankers Bank, none of which was outstanding at Dec. 31, 2017. The line of credit is secured by mortgage loans.

**Capital Stock:** 1. Edgewater Bancorp Inc common; par \$0.01. AUTHORIZED — 4,000,000 shs. OUTSTANDING — Dec. 31, 2017, 683,198 shs; par \$0.01.

**VOTING RIGHTS** — Entitled to one vote per share with noncumulative voting for directors. **PRIMARY EXCHANGE** — National Bulletin Board (NBB); EGDW. **OFFERED** — (897,000 shares) at \$10.00 a share on Nov. 12, 2013 through Sterne, Agee & Leach. IPO

**EMCLAIRE FINANCIAL CORP.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	6,994	6,172
Non-int. income	6,994	6,172
Net-int. expenses	4,736	4,621
Income taxes	266	273
<b>Net income</b>	1,362	956
Earn. per share (primary)	\$0.60	\$0.44
Earn. per share (fully-diluted)	\$0.60	\$0.44
Common shares(000)	2,271	2,152
Avg. no. shs. (primary)	2,285	2,168
Avg. no. shs. (fully-diluted)	2,285	2,168

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Cash & due from banks	2,529	2,529
Loans	590,177	590,177
Loan loss prov.	5,935	5,935
Net loans	584,242	584,242
Premises & equipment	17,911	17,911
Other assets	10,290	10,290
Total assets	755,808	755,808
Liabilities:		
Total deposits	666,735	666,735
Demand deposits	129,159	129,159
Savings & time deposits	537,576	537,576
Long term debt	18,250	18,250
Other liabilities	9,529	9,529
Common stock	2,966	2,966
Surplus	31,106	31,106
Total liab. & stockholders' equity	755,808	755,808

**EQUITABLE FINANCIAL CORP (NEW)**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	8,896,661	7,387,057
Gain (losses) on sale of assets	8,896,661	7,387,057
Net interest income	8,522,141	6,791,618
Prov. loan losses	1,001,836	382,703
Non-int. income	3,526,294	1,818,709
Non-int. expenses	9,163,200	7,809,186
Income taxes	759,153	488,801
<b>Net income</b>	1,124,246	670,363
Earn. per share (primary)	\$0.18	\$0.26
Earn. per share (fully-diluted)	\$0.18	\$0.25
Common shares	3,129,294	3,289,170
Avg. no. shs. (primary)	3,148,096	3,337,228
Avg. no. shs. (fully-diluted)	3,148,096	3,337,228

**ESQUIRE FINANCIAL HOLDINGS INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	6,270	4,432
Prov. loan losses	225	150
Non-int. income	6,270	4,432
Non-int. expenses	5,048	3,874
Income taxes	715	510

<b>Net income</b>	1,958	815
Earn. per share (primary)	\$0.27	\$0.16
Earn. per share (fully-diluted)	\$0.26	\$0.16
Common shares(000)	7,365	5,003
Avg. no. shs. (primary)	7,365	5,003
Avg. no. shs. (fully-diluted)	7,666	5,033

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Cash & due from banks	557	557
Loans	367,654	367,654
Loan loss prov.	4,489	4,489
Net loans	363,165	363,165
Premises & equipment	2,461	2,461
Other assets	7,571	7,571
Total assets	569,096	569,096
Liabilities:		
Total deposits	481,732	481,732
Demand deposits	165,076	165,076
Other liabilities	2,424	2,424
Common stock	74	74
Surplus	87,327	87,327
Total liab. & stockholders' equity	569,096	569,096

**F & M BANK CORP.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	8,743	7,968
Gain (losses) on sale of assets	8,743	7,968
Non-operating income	244	6,415
Net interest income	8,743	8,010
Prov. loan losses	680	680
Non-int. income	1,733	2,045
Non-int. expenses	7,456	7,476
Income taxes	379	877
<b>Net income</b>	1,961	1,702
Earn. per share (primary)	\$0.57	\$0.68
Earn. per share (fully-diluted)	\$0.55	\$0.65
Common shares(000)	3,255	3,271
Avg. no. shs. (primary)	3,615	3,635
Avg. no. shs. (fully-diluted)	3,615	3,635

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Cash & due from banks	8,481	8,481
Loans	622,722	622,722
Loan loss prov.	6,415	6,415
Net loans	616,307	616,307
Premises & equipment	16,799	16,799
Other assets	12,150	12,150
Total assets	728,988	728,988
Liabilities:		
Total deposits	568,600	568,600
Demand deposits	163,285	163,285
Savings & time deposits	405,315	405,315
Current debt	3,640	3,640
Long term debt	48,542	48,542
Preferred stk.	7,529	7,529
Common stock	16,279	16,279
Surplus	10,249	10,249
Retain earnings	61,323	61,323
Total liab. & stockholders' equity	728,988	728,988

**FS BANCORP (INDIANA)**  
Annual Report:  
Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest & fees on loans: taxable	22,452,000	21,058,000	19,854,000
Interest & fees on loans: tax-exempt	82,000	91,000	105,000
Total interest & fees on loans	22,534,000	21,149,000	19,959,000
Interest on securities held to maturity: taxable			713,000
Interest on securities held to matur: tax-exempt			955,000
Interest on investment securities: taxable	1,229,000	927,000	
Interest on investment securities: tax-exempt	1,153,000	1,099,000	
Total interest on investment securities	2,382,000	2,026,000	1,668,000
Other interest & dividend income	487,000	342,000	322,000
Total interest income	25,403,000	23,517,000	21,949,000
Interest expense on deposits	1,232,000	855,000	757,000
Interest expense on securities sold under agreements to repurchase	3,000	2,000	2,000
Interest on FHLB advances & other borrowings	626,000	430,000	555,000
Total interest expense	1,861,000	1,287,000	1,314,000
Net interest income	23,542,000	22,230,000	20,635,000
Provision for loan losses	454,000	360,000	100,000
Net interest income after provision for loan losses	23,088,000	21,870,000	20,535,000
Trust department income	213,000	247,000	262,000
Service charges on deposit accounts	1,851,000	1,837,000	1,812,000
Net gains on mortgage banking activities	230,000	302,000	209,000

Security gains	38,000	5,000	38,000
Financial services commissions			107,000
Debit card income	1,967,000	1,688,000	1,457,000
Other income	1,117,000	1,013,000	988,000
Total other income	5,416,000	5,092,000	4,873,000
Salaries & employee benefits	10,258,000	10,101,000	9,808,000
Occupancy expense of premises, net	1,026,000	965,000	1,075,000
Furniture, equipment & data processing expenses	2,238,000	2,019,000	1,787,000
FDIC assessment	203,000	273,000	316,000
Branch consolidation expenses			762,000
Other expenses	3,702,000	3,579,000	3,534,000
Total other expenses	17,427,000	16,937,000	17,282,000
Income before income taxes	11,077,000	10,025,000	8,126,000
Provision for income taxes	3,557,000	2,536,000	1,992,000
<b>Net income</b>	<b>7,520,000</b>	<b>7,489,000</b>	<b>6,134,000</b>

Common shares			
Weighted average shares outstanding-basic	1,111,000	1,121,000	1,119,000
Weighted average shares outstanding-diluted	1,121,000	1,125,000	1,124,000
Year end shares outstanding	1,098,153	1,118,995	1,120,892
Net earnings (loss) per share-basic	\$6.77	\$6.68	\$5.48
Net earnings (loss) per share-diluted	\$6.71	\$6.66	\$5.46
Dividends per common share	\$2.45	\$2.34	\$2.06
Total number of employees			172
Number of common stockholders			437
Number of beneficiary stockholders			688

Reclassified to conform with 2017 presentation including accumulated other comprehensive income reclassifications for unrealized net gains on available-for-sale securities: 2015 \$38,000 including income tax expense from reclassification items: 2015 \$13,000 As of June 30, 2016 As of June 14, 2016

**Consolidated Balance Sheet, as of Dec. 31(\$):**

<b>Assets:</b>	2017	2016
Cash & deposits with financial institutions	85,921,000	91,042,000
Interest earnings deposits with banks	8,228,000	9,623,000
Securities available for sale	91,515,000	88,932,000
Securities held to maturity	13,237,000	7,100,000
Federal Home Loan Bank (FHLB) stock	2,246,000	1,723,000
Loans held for sale	174,000	85,000
Total loans	507,905,000	457,226,000
Less deferred loan fees	17,000	8,000
Less allowance for loan losses	5,301,000	5,106,000
Loans, net	502,587,000	452,112,000
Premises & equipment, net	8,516,000	8,217,000
Accrued interest receivable	2,314,000	2,013,000
Bank owned life insurance	13,462,000	13,161,000
Goodwill	2,604,000	2,604,000
Other intangible assets	198,000	335,000
Other assets	3,006,000	3,504,000
Total assets	734,008,000	680,451,000
<b>Liabilities:</b>		
Non-interest bearing demand deposits	161,151,000	165,519,000
Total interest bearing deposits	455,756,000	418,372,000
Total deposits	616,907,000	583,891,000
Securities sold under agreements to repurchase	4,627,000	3,942,000
Advances from FHLB	43,384,000	26,870,000
Accrued interest payable	138,000	100,000
Other liabilities	2,860,000	2,783,000
Total liabilities	667,916,000	617,586,000
Common stock	149,000	149,000
Paid-in capital	3,780,000	3,762,000
Retained earnings	66,716,000	61,916,000
Accumulated other comprehensive income (loss)	dr25,000	dr247,000
Less treasury stock, at cost	4,528,000	2,715,000
Total shareholders' equity	66,092,000	62,865,000
Fair value: 2016 \$7,100,000; 2017 \$13,327,000		

**FAUQUIER BANKSHARES, INC.**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>	2018	2017
Net interest income	6,370,000	5,415,000
Prov. loan losses	300,000	50,000
Non-int. income	dr6,370,000	dr5,415,000
Non-int. expenses	5,181,000	5,364,000
Income taxes	214,000	125,000
<b>Net income</b>	<b>1,586,000</b>	<b>768,000</b>
Earn. per share (primary)	\$0.42	\$0.20
Earn. per share (fully-diluted)	\$0.42	\$0.20
Common shares		
Avg. no. shs. (primary)	3,768,197	3,761,501
Avg. no. shs. (fully-diluted)	3,777,114	3,768,676
<b>Consolidated Balance Sheet Items, as of Mar. 31(\$):</b>		

<b>Assets:</b>	2018
Cash & due from banks	7,522,000
Loans	503,091,000
Loan loss prov.	5,400,000
Net loans	497,691,000
Premises & equipment	18,386,000
Other assets	9,386,000
Total assets	682,120,000
<b>Liabilities:</b>	
Total deposits	577,241,000
Demand deposits	117,997,000
Savings & time deposits	459,244,000
Other liabilities	6,249,000
Common stock	15,634,000
Total liab. & stockholders' equity	682,120,000

**FEDERAL HOME LOAN BANK INDIANAPOLIS**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>	2018	2017
Investment Revenues	323,439	209,555
Gain (losses) on sale of assets	323,439	209,555
Net interest income	323,439	209,555
Prov. loan losses	dr104	151
Non-int. expenses	275,705	170,405
Extradord. items	dr5,677	dr3,709
<b>Net income</b>	<b>48,348</b>	<b>31,321</b>

**Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	76,856	76,856
Premises & equipment	36,731	36,731
Other assets	38,440	38,440
Total assets	61,389,532	61,389,532
<b>Liabilities:</b>		
Total deposits	457,336	457,336
Long term debt	57,335,026	57,335,026
Other liabilities	412,523	412,523
Common stock	1,880,945	1,880,945
Retain earnings	993,668	993,668
Total liab. & stockholders' equity	61,389,532	61,389,532

**FEDERAL HOME LOAN BANK TOPEKA**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>	2018	2017
Net interest income	275,793	169,937
Prov. loan losses	30	dr45
Non-int. income	dr275,793	dr169,937
Non-int. expenses	15,435	14,961
<b>Net income</b>	<b>39,591</b>	<b>53,716</b>

**Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	25,333	25,333
Loan loss prov.	1,057	1,057
Premises & equipment	48,739	48,739
Other assets	56,365	56,365
Total assets	53,149,849	53,149,849
<b>Liabilities:</b>		
Total deposits	623,322	623,322
Demand deposits	61,315	61,315
Savings & time deposits	562,007	562,007
Other liabilities	45,360	45,360
Common stock	1,598,736	1,598,736
Total liab. & stockholders' equity	53,149,849	53,149,849

**FEDERAL HOME LOAN BANK OF DES MOINES**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>	2018	2017
Investment Revenues	720,000	526,000
Gain (losses) on sale of assets	720,000	526,000
Net interest income	720,000	526,000
Non-operating income	24,000	30,000
Net interest income	736,000	521,000
Non-int. income	8,000	35,000
Non-int. expenses	612,000	400,000
<b>Net income</b>	<b>118,000</b>	<b>140,000</b>

**Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	194,000	194,000
Loans	7,019,000	7,019,000
Loan loss prov.	2,000	2,000
Net loans	7,112,000	7,112,000
Other assets	93,000	93,000
Total assets	149,347,000	149,347,000
<b>Liabilities:</b>		
Total deposits	993,000	993,000
Demand deposits	993,000	993,000
Current debt	33,930,000	33,930,000
Long term debt	106,204,000	106,204,000
Other liabilities	202,000	202,000
Common stock	5,372,000	5,372,000
Retain earnings	1,904,000	1,904,000
Total liab. & stockholders' equity	149,347,000	149,347,000

**FEDERAL HOME LOAN BANK OF DALLAS**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>	2018	2017
Investment Revenues	293,643	148,191
Gain (losses) on sale of assets	293,643	148,191
Net interest income	293,643	148,191
Non-operating income	2,274	8,557
Net interest income	293,643	148,191
Non-int. income	2,274	8,557
Non-int. expenses	249,541	117,705
<b>Net income</b>	<b>41,736</b>	<b>35,138</b>

**Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	39,488	39,488
Loans	1,019,653	1,019,653
Loan loss prov.	271	271
Net loans	1,019,382	1,019,382
Premises & equipment	16,823	16,823
Other assets	27,065	27,065
Total assets	67,450,775	67,450,775
<b>Liabilities:</b>		
Total deposits	886,596	886,596
Demand deposits	886,596	886,596
Current debt	26,641,297	26,641,297
Long term debt	33,502,435	33,502,435
Other liabilities	356,867	356,867
Common stock	4,701,886	4,701,886

Retain earnings	972,435
Total liab. & stockholders' equity	67,450,775

**FEDERAL HOME LOAN BANK OF CINCINNATI**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>	2018	2017
Investment Revenues	524,229	343,770
Gain (losses) on sale of assets	524,229	343,770
Net interest income	2,793	3,467
Non-operating income	524,229	343,770
Net interest income	2,793	3,467
Non-int. income	832,132	499,825
Non-int. expenses	dr9,252	dr7,296
Extradord. items	dr321,012	dr174,064
<b>Net income</b>	<b>dr174,064</b>	<b>dr174,064</b>

**Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	1,853,185	1,853,185
Loans	9,732,239	9,732,239
Loan loss prov.	1,068	1,068
Net loans	9,731,171	9,731,171
Premises & equipment	9,043	9,043
Other assets	9,806	9,806
Total assets	112,392,693	112,392,693
<b>Liabilities:</b>		
Total deposits	1,366,796	1,366,796
Demand deposits	8,006	8,006
Savings & time deposits	679,939	679,939
Long term debt	104,856,435	104,856,435
Other liabilities	454,254	454,254
Common stock	4,523,490	4,523,490
Retain earnings	961,488	961,488
Total liab. & stockholders' equity	112,392,693	112,392,693

**FIRST BANK (WILLIAMSTOWN, NJ)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>	2018	2017
Investment Revenues	16,263	10,826
Gain (losses) on sale of assets	16,263	10,826
Net interest income	366	233
Prov. loan losses	16,191	10,653
Non-int. income	99	438
Non-int. expenses	1,046	918
Income taxes	10,846	7,845
Income taxes	832	886
<b>Net income</b>	<b>4,560</b>	<b>2,402</b>
Earn. per share (primary)	\$0.23	\$0.17
Earn. per share (fully-diluted)	\$0.23	\$0.17
Common shares(000)	17,427	11,387
Avg. no. shs. (primary)	17,427	11,387
Avg. no. shs. (fully-diluted)	17,802	11,749

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

<b>Assets:</b>	2018	2017
Cash & due from banks	7,363	7,363
Loans	1,272,253	1,272,253
Unearned income	1,703	1,703
Loan loss prov.	12,516	12,516
Net loans	1,258,034	1,258,034
Premises & equipment	5,826	5,826
Other assets	4,778	4,778
Total assets	1,483,060	1,483,060
<b>Liabilities:</b>		
Total deposits	1,190,593	1,190,593
Demand deposits	194,156	194,156
Savings & time deposits	996,437	996,437
Long term debt	120,788	120,788
Common stock	87,395	87,395
Surplus	57,069	57,069
Retain earnings	23,345	23,345
Total liab. & stockholders' equity	1,483,060	1,483,060

**1ST FRANKLIN FINANCIAL CORP.**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>	2018
--	------

Assets:	2018	
Cash & due from banks	31,274	
Unearned income	2,419	
Loan loss prov.	9,788	
Net loans	1,127,383	
Premises & equipment	38,082	
Other assets	10,707	
Total assets	1,731,776	
Liabilities:		
Total deposits	1,550,230	
Demand deposits	836,998	
Other liabilities	1,981	
Surplus	92,268	
Total liab. & stockhldrs' equity	1,731,776	

**FIRST OF LONG ISLAND CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	32,304,000	28,498,000
Prov. loan losses	1,512,000	788,000
Non-int. income	dr32,304,000	dr28,498,000
Non-int. expenses	13,356,000	12,559,000
Income taxes	957,000	2,897,000
<b>Net income</b>	<b>11,111,000</b>	<b>9,081,000</b>
Earn. per share (primary)	\$0.44	\$0.38
Earn. per share (fully-diluted)	\$0.44	\$0.38
Common shares		
Avg. no. shs. (primary)	24,962,520	23,858,640
Avg. no. shs. (fully-diluted)	25,166,865	24,122,945

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Loan loss prov.	35,154,000	
Net loans	3,099,817,000	
Premises & equipment	40,020,000	
Other assets	18,718,000	
Total assets	4,185,424,000	
Liabilities:		
Total deposits	3,203,649,000	
Other liabilities	10,525,000	
Common stock	2,502,000	
Total liab. & stockhldrs' equity	4,185,424,000	

**FIRST PRIORITY FINANCIAL CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	6,354	5,765
Gain (losses) on sale of assets	6,354	5,765
Non-operating income	287	292
Net interest income	6,354	5,740
Prov. loan losses	20	10
Non-int. income	328	356
Non-int. expenses	6,859	5,763
Income taxes	210	363
<b>Net income</b>	<b>dr407</b>	<b>dr40</b>
Earn. per share (primary)	\$0.10	\$0.11
Earn. per share (fully-diluted)	\$0.10	\$0.11
Common shares(000)		
Avg. no. shs. (primary)	6,636	6,534
Avg. no. shs. (fully-diluted)	6,974	6,705

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	5,474	
Loans	904,595	
Loan loss prov.	3,405	
Net loans	901,190	
Premises & equipment	2,025	
Other assets	1,395	
Total assets	614,634	
Liabilities:		
Total deposits	511,986	
Demand deposits	99,790	
Long term debt	49,263	
Other liabilities	1,321	
Preferred stk.	3,404	
Common stock	6,646	
Surplus	41,267	
Retain earnings	362	
Total liab. & stockhldrs' equity	614,634	

**FIRST SAVINGS FINANCIAL GROUP INC**

<b>Earnings, 6 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	19,572	16,230
Prov. loan losses	833	681
Non-int. income	dr19,572	dr16,230
Non-int. expenses	13,908	10,925
Income taxes	960	1,094
<b>Net income</b>	<b>5,715</b>	<b>4,531</b>
Earn. per share (primary)	\$2.26	\$2.05
Earn. per share (fully-diluted)	\$2.14	\$1.94
Common shares(000)		
Avg. no. shs. (primary)	2,240	2,213
Avg. no. shs. (fully-diluted)	2,364	2,337

**FIRST UNITED CORPORATION (MD)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	12,396	11,332
Gain (losses) on sale of assets	12,396	11,332
Non-operating income	4,132	3,902
Net interest income	12,362	11,327
Prov. loan losses	447	509
Non-int. income	7,420	6,914
Non-int. expenses	12,856	11,576
Income taxes	648	793
<b>Net income</b>	<b>5,831</b>	<b>5,263</b>
Earn. per share (primary)	\$0.35	\$0.22

Earn. per share (fully-diluted)	\$0.35	\$0.22
Common shares(000)		
Avg. no. shs. (primary)	7,067	6,530
Avg. no. shs. (fully-diluted)	7,067	6,530

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	19,408	
Loans	937,493	
Loan loss prov.	10,470	
Net loans	927,023	
Premises & equipment	32,553	
Other assets	23,868	
Total assets	1,319,412	
Liabilities:		
Federal Funds purchased	9,000	
Total deposits	1,017,863	
Demand deposits	249,035	
Savings & time deposits	768,828	
Current debt	55,210	
Long term debt	115,929	
Secur. repurchase. agree	46,210	
Other liabilities	19,276	
Common stock	71	
Surplus	31,606	
Retain earnings	103,230	
Total liab. & stockhldrs' equity	1,319,412	

**FREEDOM BANK OF VIRGINIA (VIENNA, VA)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Investment Revenues	5,659,442	5,502,358
Gain (losses) on sale of assets	5,659,442	5,502,358
Net interest income	5,659,442	5,502,358
Prov. loan losses	30,000	30,000
Non-int. expenses	5,950,030	5,309,970
Income taxes	81,600	334,100
<b>Net income</b>	<b>308,206</b>	<b>648,624</b>
Earn. per share (primary)	\$0.05	
Earn. per share (fully-diluted)	\$0.05	

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Cash & due from banks	1,200,020	
Loan loss prov.	4,507,545	
Net loans	391,946,928	
Premises & equipment	1,806,182	
Other assets	1,302,340	
Total assets	511,191,888	
Liabilities:		
Total deposits	444,471,418	
Demand deposits	69,129,363	
Long term debt	10,285,714	
Common stock	65,269	
Surplus	53,282,243	
Retain earnings	2,869,577	
Total liab. & stockhldrs' equity	511,191,888	

**FS BANCORP INC (WASHINGTON)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	12,988	10,033
Non-int. income	dr12,988	dr10,033
Non-int. expenses	11,036	10,377
Income taxes	813	1,425
<b>Net income</b>	<b>4,322</b>	<b>2,593</b>
Earn. per share (primary)	\$1.22	\$0.90
Earn. per share (fully-diluted)	\$1.15	\$0.85
Common shares(000)		
Avg. no. shs. (primary)	3,557	2,872
Avg. no. shs. (fully-diluted)	3,752	3,062

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	3,532	
Loans	817,695	
Loan loss prov.	11,140	
Net loans	805,632	
Premises & equipment	15,798	
Other assets	3,767	
Total assets	1,043,612	
Liabilities:		
Demand deposits	190,301	
Savings & time deposits	667,177	
Other liabilities	11,176	
Common stock	37	
Total liab. & stockhldrs' equity	1,043,612	

**FS INVESTMENT CORP III**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	83,816	85,637
Gain (losses) on sale of assets	83,816	85,637
Non-int. expenses	38,145	41,539
<b>Net income</b>	<b>48,056</b>	<b>44,098</b>
Earn. per share (primary)	\$0.17	\$0.16
Earn. per share (fully-diluted)	\$0.17	\$0.16
Common shares(000)		
Avg. no. shs. (primary)	289,191	274,382
Avg. no. shs. (fully-diluted)	289,191	274,382

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Other assets	211	
Total assets	3,773,388	
Liabilities:		
Secur. repurchase. agree	299,487	
Other liabilities	2,223	

Common stock	290
Total liab. & stockhldrs' equity	3,773,388

**GLEN BURNIE BANCORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	3,444	3,323
Prov. loan losses	360	195
Non-int. income	dr3,444	dr3,323
Non-int. expenses	2,475	2,376
Income taxes	28	29
<b>Net income</b>	<b>255</b>	<b>316</b>
Earn. per share (primary)	\$0.09	\$0.11
Earn. per share (fully-diluted)	\$0.09	\$0.11
Common shares(000)		
Avg. no. shs. (primary)	2,803	2,789
Avg. no. shs. (fully-diluted)	2,803	2,789

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	2,449	
Loans	275,716	
Loan loss prov.	2,899	
Net loans	272,817	
Premises & equipment	3,271	
Other assets	1,295	
Total assets	390,370	
Liabilities:		
Total deposits	336,170	
Demand deposits	107,073	
Savings & time deposits	229,097	
Other liabilities	538	
Common stock	10,301	
Surplus	2,804	
Total liab. & stockhldrs' equity	390,370	

**GREAT WEST LIFE & ANNUITY INSURANCE CO - INSURANCE PRODUCTS**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Insurance premiums	144,682	152,241
Net investment income	338,141	313,471
Non-operating income	dr43,743	dr11,754
Non-int. income	718,029	711,458
Non-int. expenses	655,818	659,511
Income taxes	13,553	17,117
<b>Net income</b>	<b>48,658</b>	<b>34,830</b>

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Other assets	1,040,593	
Total assets	92,519,162	
Liabilities:		
Current debt	85,882	
Long term debt	559,754	
Other liabilities	31,771,515	
Common stock	7,320	
Surplus	950,586	
Retain earnings	1,109,401	
Total liab. & stockhldrs' equity	92,519,162	

**GREENE COUNTY BANCORP INC**

<b>Earnings, 9 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	28,385,000	24,709,000
Prov. loan losses	1,044,000	1,472,000
Non-int. income	dr28,385,000	dr24,709,000
Non-int. expenses	14,943,000	13,093,000
Income taxes	3,156,000	2,821,000
<b>Net income</b>	<b>10,789,000</b>	<b>8,330,000</b>
Earn. per share (primary)	\$1.27	\$0.98
Earn. per share (fully-diluted)	\$1.26	\$0.98
Common shares		
Avg. no. shs. (primary)	8,508,103	8,492,501
Avg. no. shs. (fully-diluted)	8,533,850	8,509,752

**GUARANTY BANCSHARES INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	19,038	17,136
Prov. loan losses	600	650
Non-int. income	dr19,038	dr17,136
Non-int. expenses	12,534	11,395
Income taxes	944	1,312
<b>Net income</b>	<b>4,359</b>	<b>3,516</b>
Earn. per share (primary)	\$0.39	\$0.40
Earn. per share (fully-diluted)	\$0.39	\$0.40
Common shares(000)		
Avg. no. shs. (primary)	11,059	8,752
Avg. no. shs. (fully-diluted)	11,178	8,784

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	33,021	
Loans	1,401,334	
Loan loss prov.	13,375	
Net loans	1,388,913	

Investment Revenues	2018	2017
Gain (losses) on sale of assets	1,155	261
Net interest income	1,155	261
Non-int. income	369,255	398,689
Non-int. expenses	108,383	124,207
<b>Net income</b>	<b>262,027</b>	<b>274,743</b>

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	2017
Total assets	3,344,450	3,344,450
Common stock	2,332,356	2,332,356
Liabilities:		
Total liab. & stockholders' equity	3,344,450	3,344,450

**HARVEST CAPITAL CREDIT CORP**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

Investment Revenues	2018	2017
Gain (losses) on sale of assets	3,740,784	4,669,738
Net interest income	3,685,868	4,656,774
Non-int. income	dr3,685,868	dr4,656,774
<b>Net income</b>	<b>1,215,288</b>	<b>2,237,657</b>
Earn. per share (primary)	\$0.19	\$0.35
Earn. per share (fully-diluted)	\$0.19	\$0.35
Common shares		
Avg. no. shs. (primary)	6,437,478	6,350,229
Avg. no. shs. (fully-diluted)	6,437,478	6,350,229

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	2017
Other assets	75,968	75,968
Total assets	121,934,237	121,934,237
Liabilities:		
Other liabilities	10,693	6,528
Common stock		
Total liab. & stockholders' equity	121,934,237	121,934,237

**HAWTHORN BANCSHARES INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

Investment Revenues	2018	2017
Gain (Losses) on sale of assets	13,690,000	12,254,000
Non-operating income	122,000	75,000
Net interest income	13,544,000	12,099,000
Prov. loan losses	300,000	350,000
Non-int. income	2,301,000	2,407,000
Non-int. expenses	13,044,000	10,963,000
Income taxes	411,000	1,093,000
<b>Net income</b>	<b>2,090,000</b>	<b>2,100,000</b>
Earn. per share (primary)	\$0.36	\$0.36
Earn. per share (fully-diluted)	\$0.36	\$0.36
Common shares		
Avg. no. shs. (primary)	5,797,134	5,839,850
Avg. no. shs. (fully-diluted)	5,802,854	5,844,766

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	2017
Cash & due from banks	15,955,000	15,955,000
Loans	1,084,326,000	1,094,700,000
Loan loss prov.	1,073,379,000	1,073,379,000
Premises & equipment	34,777,000	34,777,000
Other assets	9,242,000	9,242,000
Total assets	1,452,908,000	1,452,908,000
Liabilities:		
Total deposits	1,180,380,000	1,180,380,000
Demand deposits	244,834,000	244,834,000
Current debt	34,795,000	34,795,000
Long term debt	133,813,000	133,813,000
Other liabilities	12,061,000	12,061,000
Common stock	6,047,000	6,047,000
Surplus	45,442,000	45,442,000
Retain earnings	52,280,000	52,280,000
Treasury stock	5,163,000	5,163,000
Total liab. & stockholders' equity	1,452,908,000	1,452,908,000

**HIGHLANDS BANKSHARES INC (VA)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Investment Revenues	2018	2017
Gain (losses) on sale of assets	5,863	5,681
Non-operating income	5,863	5,681
Net interest income	5,863	5,681
Prov. loan losses	172	17
Non-int. income	1,082	1,287
Non-int. expenses	5,983	5,439
Income taxes	170	1032
<b>Net income</b>	<b>610</b>	<b>1,032</b>
Earn. per share (primary)	\$0.07	\$0.13
Earn. per share (fully-diluted)	\$0.06	\$0.10
Common shares(000)		
Avg. no. shs. (primary)	8,199	8,113
Avg. no. shs. (fully-diluted)	8,199	8,113

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Cash & due from banks	22,626	22,626
Loans	863,954	863,954
Loan loss prov.	4,000	4,000
Net loans	859,243	859,243
Premises & equipment	18,138	18,138
Other assets	3,148	3,148
Total assets	595,529	595,529
Liabilities:		
Total deposits	509,998	509,998
Demand deposits	157,907	157,907
Savings & time deposits	352,091	352,091
Long term debt	30,133	30,133

Other liabilities	1,954	1,954
Preferred stk.	4,184	4,184
Common stock	5,124	5,124
Surplus	19,169	19,169
Retain earnings	27,149	27,149
Total liab. & stockholders' equity	595,529	595,529

**HIGHLANDS REIT INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Non-int. income	2018	2017
Non-int. expenses	10,645	16,835
Income taxes	11,088	16,349
<b>Net income</b>	<b>dr155</b>	<b>dr836</b>
Earn. per share (primary)	dr\$0.01	dr\$0.01
Earn. per share (fully-diluted)	dr\$0.01	dr\$0.01
Common shares(000)		
Avg. no. shs. (primary)	870,102	865,591
Avg. no. shs. (fully-diluted)	870,102	865,591

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Premises & equipment	263,624	263,624
Total assets	327,357	327,357
Liabilities:		
Long term debt	55,021	55,021
Other liabilities	1,870	1,870
Common stock	8,714	8,714
Retain earnings	dr1,157,892	dr1,157,892
Total liab. & stockholders' equity	327,357	327,357

**HINES GLOBAL REIT INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Investment Revenues	2018	2017
Gain (losses) on sale of assets	79,892	100,333
Non-int. income	84,499	106,366
Non-int. expenses	79,413	85,485
Income taxes	cr317	cr848
<b>Net income</b>	<b>dr10,183</b>	<b>98,942</b>
Earn. per share (primary)	dr\$0.04	\$0.23
Earn. per share (fully-diluted)	dr\$0.04	\$0.23
Common shares(000)		
Avg. no. shs. (primary)	273,352	277,638
Avg. no. shs. (fully-diluted)	273,352	277,638

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Other assets	34,664	34,664
Total assets	3,455,279	3,455,279
Liabilities:		
Current debt	6,538	6,538
Long term debt	1,932,175	1,932,175
Other liabilities	92,804	92,804
Common stock	273	273
Surplus	2,461,395	2,461,395
Retain earnings	dr1,021,393	dr1,021,393
Total liab. & stockholders' equity	3,455,279	3,455,279

**HMG/COURTLAND PROPERTIES, INC.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

Non-int. income	2018	2017
Income taxes	18,092	17,010
<b>Net income</b>	<b>5,200,143</b>	<b>62,419</b>
Earn. per share (primary)	\$5.15	\$0.05
Earn. per share (fully-diluted)	\$5.15	\$0.05
Common shares		
Avg. no. shs. (primary)	1,007,399	1,002,392
Avg. no. shs. (fully-diluted)	1,007,399	1,002,392

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	2017
Other assets	99,996	99,996
Total assets	35,522,626	35,522,626
Common stock	1,046,393	1,046,393
Liabilities:		
Total liab. & stockholders' equity	35,280,464	35,280,464

**HOMETOWN BANKSHARES CORP**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Net interest income	2018	2017
Prov. loan losses	5,339	5,025
Non-int. income	dr5,339	dr5,025
Non-int. expenses	4,120	3,722
Income taxes	147	342
<b>Net income</b>	<b>1,202</b>	<b>777</b>
Earn. per share (primary)	\$0.21	\$0.13
Earn. per share (fully-diluted)	\$0.20	\$0.13
Common shares(000)		
Avg. no. shs. (primary)	5,795	5,763
Avg. no. shs. (fully-diluted)	5,841	5,784

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Cash & due from banks	16,906	16,906
Loans	455,590	455,590
Loan loss prov.	3,860	3,860
Premises & equipment	12,808	12,808
Other assets	2,092	2,092
Total assets	551,207	551,207
Liabilities:		
Total deposits	476,308	476,308
Demand deposits	109,682	109,682
Savings & time deposits	366,626	366,626
Common stock	28,820	28,820

Surplus	18,063	18,063
Total liab. & stockholders' equity	550,686	550,686

**HV BANCORP INC**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

Investment Revenues	2018	2017
Gain (losses) on sale of assets	8,025	7,538
Non-operating income	114	83
Net interest income	5,613	4,237
Prov. loan losses	155	123
Non-int. income	2,983	3,540
Non-int. expenses	7,698	7,679
Income taxes	196	120
<b>Net income</b>	<b>dr45</b>	<b>dr145</b>
Earn. per share (primary)	\$0.27	\$0.62
Earn. per share (fully-diluted)	\$0.27	\$0.62
Common shares(000)		
Avg. no. shs. (primary)	2,182	629
Avg. no. shs. (fully-diluted)	2,016	629

**IF BANCORP INC.**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

Net interest income	2018	2017
Prov. loan losses	16,813	16,011
Non-int. income	468	225
Non-int. expenses	dr16,813	dr16,011
Non-int. income	11,571	10,598
Income taxes	2,497	1,942
<b>Net income</b>	<b>1,241</b>	<b>3,317</b>
Earn. per share (primary)	\$0.34	\$0.90
Earn. per share (fully-diluted)	\$0.33	\$0.89
Common shares(000)		
Avg. no. shs. (primary)	3,671	3,687
Avg. no. shs. (fully-diluted)	3,707	3,715

**IMPAC MORTGAGE HOLDINGS, INC.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Non-int. income	2018	2017
Non-int. expenses	40,125	45,342
Income taxes	35,748	44,557
<b>Net income</b>	<b>610</b>	<b>426</b>
Earn. per share (primary)	\$0.18	\$0.29
Earn. per share (fully-diluted)	\$0.18	\$0.29
Common shares(000)		
Avg. no. shs. (primary)	20,951	16,025
Avg. no. shs. (fully-diluted)	21,102	17,422

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Other assets	3,524,053	3,524,053
Total assets	4,622,934	4,622,934
Liabilities:		
Other liabilities	3,508,477	3,508,477
Common stock	210	210
Surplus	1,234,149	1,234,149
Retain earnings	dr999,759	dr999,759
Total liab. & stockholders' equity	4,622,934	4,622,934

**INVESTAR HOLDING CORP**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

Net interest income	2018	2017
Prov. loan losses	17,178	11,093
Non-int. income	dr17,178	dr11,093
Non-int. expenses	9,937	6,334
Income taxes	1,341	847
<b>Net income</b>	<b>2,402</b>	<b>1,864</b>
Earn. per share (primary)	\$0.25	\$0.26
Earn. per share (fully-diluted)	\$0.25	\$0.26
Common shares(000)		
Avg. no. shs. (primary)	9,513	7,206
Avg. no. shs. (fully-diluted)	9,610	7,277

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	2017
Cash & due from banks	13,409	13,409
Loans	1,272,950	1,272,950
Loan loss prov.	8,130	8,130
Net loans	1,264,820	1,264,820
Premises & equipment	38,091	38,091
Other assets	1,644,188	1,644,188
Total assets	1,644,188	1,644,188
Liabilities:		
Total deposits	1,226,672	1,226,672
Demand deposits	221,855	221,855
Savings & time deposits	1,004,817	1,004,817



Avg. no. shs. (fully-diluted)	289,132	293,407
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Loan loss prov.	231,144	
Net loans	20,351,232	
Premises & equipment	177,368	
Other assets	97,706	
Total assets	25,225,677	
Liabilities:		2018
Total deposits	16,546,325	
Long term debt	5,361,260	
Other liabilities	97,266	
Common stock	3,591	
Total liab. & stockhldrs' equity	25,225,677	

<b>JACKSONVILLE BANCORP INC (MD)</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$):		
	2018	2017
Investment Revenues	2,985,713	2,929,173
Gain (losses) on sale of assets	181,438	67,091
Non-operating income	2,985,713	2,929,173
Net interest income	2,952,933	2,800,556
Prov. loan losses	dr160,000	30,000
Non-int. income	1,147,886	1,108,294
Non-int. expenses	3,745,467	3,099,136
Income taxes	154,106	276,148
<b>Net income</b>	<b>361,246</b>	<b>503,566</b>
Earn. per share (primary)	\$0.38	\$0.43
Earn. per share (fully-diluted)	\$0.38	\$0.42
Common shares		
Avg. no. shs. (primary)	1,799,897	1,784,584
Avg. no. shs. (fully-diluted)	1,815,145	1,805,522
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Loans	321,891,562	12,513
Unearned income	12,513	
Loan loss prov.	2,737,933	
Net loans	319,141,116	
Premises & equipment	4,167,048	
Other assets	519,142	
Total assets	323,453,079	
Liabilities:		2018
Total deposits	261,518,469	3,663,976
Long term debt	3,663,976	
Other liabilities	3,290,018	
Common stock	18,145	
Surplus	14,167,829	
Retain earnings	36,021,473	
Total liab. & stockhldrs' equity	323,453,079	

<b>JOHN DEERE CAPITAL CORP.</b>		
Earnings, 6 mos. to Apr. 29 (Consol. — \$000):		
	04/29/18	04/30/17
Prov. loan losses	16,100	28,300
Non-int. income	1,202,700	1,066,300
Non-int. expenses	dr16,100	dr28,300
Income taxes	cr250,300	70,200
<b>Net income</b>	<b>518,600</b>	<b>138,800</b>

<b>JONES FINANCIAL COMPANIES LLLP</b>		
Earnings, 3 mos. to Mar. 30 (Consol. — \$000):		
	2018	2017
Net interest income	5,439	5,174
Prov. loan losses	158	105
Non-int. income	dr5,439	dr5,174
Non-int. expenses	4,247	4,164
Income taxes	cr71	330
<b>Net income</b>	<b>1,327</b>	<b>1,459</b>
Earn. per share (primary)	\$0.28	\$0.31
Earn. per share (fully-diluted)	\$0.28	\$0.31
Common shares(000)		
Avg. no. shs. (primary)	4,770	4,757
Avg. no. shs. (fully-diluted)	4,788	4,762

<b>JUNIATA VALLEY FINANCIAL CORP</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	5,439	5,174
Prov. loan losses	158	105
Non-int. income	dr5,439	dr5,174
Non-int. expenses	4,247	4,164
Income taxes	cr71	330
<b>Net income</b>	<b>1,327</b>	<b>1,459</b>
Earn. per share (primary)	\$0.28	\$0.31
Earn. per share (fully-diluted)	\$0.28	\$0.31
Common shares(000)		
Avg. no. shs. (primary)	4,770	4,757
Avg. no. shs. (fully-diluted)	4,788	4,762
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks	12,130	
Loans	389,180	
Loan loss prov.	3,035	
Net loans	386,145	
Premises & equipment	8,724	
Other assets	4,882	
Total assets	594,984	
Liabilities:		2018
Total deposits	488,126	
Demand deposits	119,567	
Savings & time deposits	368,559	
Long term debt	25,000	
Secur. repurchase. agree	4,240	
Other liabilities	1,566	
Common stock	4,816	
Total liab. & stockhldrs' equity	594,984	

<b>KBS STRATEGIC OPPORTUNITY REIT INC</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Investment Revenues	19,415	36,443
Gain (losses) on sale of assets	19,415	36,443
Net interest income	1,552	160
Non-int. income	18,084	37,836
Non-int. expenses	26,556	48,794
<b>Net income</b>	<b>dr23,702</b>	<b>dr9,058</b>
Earn. per share (primary)	d\$0.38	d\$0.16
Earn. per share (fully-diluted)	d\$0.38	d\$0.16
Common shares(000)		

Avg. no. shs. (primary)	62,527	56,782
Avg. no. shs. (fully-diluted)	62,527	56,782
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Other assets	21,478	
Total assets	1,113,451	
Liabilities:		2018
Current debt	692,614	
Other liabilities	18,891	
Common stock	647	
Surplus	538,972	
Total liab. & stockhldrs' equity	1,104,468	

<b>KENTUCKY FIRST FEDERAL BANCORP</b>		
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	8,853	8,463
Prov. loan losses	107	222
Non-int. income	dr8,853	dr8,463
Non-int. expenses	6,434	6,195
<b>Net income</b>	<b>1,311</b>	<b>719</b>
Earn. per share (primary)	\$0.16	\$0.09
Earn. per share (fully-diluted)	\$0.16	\$0.09
Common shares(000)		
Avg. no. shs. (primary)	8,364	8,342
Avg. no. shs. (fully-diluted)	8,364	8,342

<b>KINGSTONE COMPANIES INC</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$):		
	2018	2017
Insurance premiums	22,837,617	16,369,748
Net investment income	1,383,989	857,800
Non-int. income	25,701,870	20,647,194
Income taxes	cr790,811	707,721
<b>Net income</b>	<b>dr2,717,934</b>	<b>1,470,580</b>
Earn. per share (primary)	d\$0.25	\$0.15
Earn. per share (fully-diluted)	d\$0.25	\$0.15
Common shares		
Avg. no. shs. (primary)	10,669,992	9,663,751
Avg. no. shs. (fully-diluted)	10,669,992	9,848,494

<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Premises & equipment	5,132,755	
Other assets	4,020,364	
Total assets	254,411,670	
Liabilities:		2018
Other liabilities	3,017,734	
Common stock	116,793	
Total liab. & stockhldrs' equity	254,411,670	

<b>LAKE SHORE BANCORP INC</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	5,108	4,758
Prov. loan losses	75	350
Non-int. income	dr5,108	dr4,758
Non-int. expenses	3,683	3,227
Income taxes	153	155
<b>Net income</b>	<b>936</b>	<b>716</b>
Earn. per share (primary)	\$0.15	\$0.12
Earn. per share (fully-diluted)	\$0.15	\$0.12
Common shares(000)		
Avg. no. shs. (primary)	6,099	6,090
Avg. no. shs. (fully-diluted)	6,110	6,099

<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks	7,236	
Loan loss prov.	3,367	
Net loans	371,166	
Premises & equipment	9,327	
Other assets	1,885	
Total assets	530,084	
Liabilities:		2018
Total deposits	417,752	
Demand deposits	55,133	
Long term debt	26,950	
Other liabilities	4,990	
Common stock	68	
Total liab. & stockhldrs' equity	530,084	

<b>LEVEL ONE BANCORP INC</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	14,774	13,447
Non-int. income	dr14,774	dr13,447
Non-int. expenses	9,135	8,677
Income taxes	642	1,497
<b>Net income</b>	<b>3,168</b>	<b>2,752</b>
Earn. per share (primary)	\$0.48	\$0.43
Earn. per share (fully-diluted)	\$0.47	\$0.42
Common shares(000)		
Avg. no. shs. (primary)	6,539	6,368
Avg. no. shs. (fully-diluted)	6,699	6,603

<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Loans	1,051,354	
Loan loss prov.	11,506	
Net loans	105,175	
Premises & equipment	13,282	
Other assets	12,447	
Total assets	1,300,629	

Liabilities:		2018
Total deposits	1,112,644	
Demand deposits	298,917	
Other liabilities	9,826	
Common stock	60,886	
Total liab. & stockhldrs' equity	1,300,629	

<b>LUTHER BURBANK CORP</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	49,281	40,396
Prov. loan losses	1,500	309
Non-int. income	dr49,281	dr40,396
Non-int. expenses	13,213	14,394
Income taxes	4,175	425
<b>Net income</b>	<b>11,102</b>	<b>12,295</b>
Earn. per share (primary)	\$0.20	\$0.29
Earn. per share (fully-diluted)	\$0.20	\$0.29
Common shares(000)		
Avg. no. shs. (primary)	56,191	42,000
Avg. no. shs. (fully-diluted)	56,755	42,000
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Loans	5,280,845	
Loan loss prov.	31,980	
Net loans	5,294,429	
Premises & equipment	21,862	
Other assets	40,042	
Total assets	6,033,888	
Liabilities:		2018
Total deposits	4,114,026	
Other liabilities	49,577	
Common stock	455,251	
Total liab. & stockhldrs' equity	553,751	

<b>MACKINAC FINANCIAL CORP</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	11,055	10,596
Prov. loan losses	50	150
Non-int. income	dr11,055	dr10,596
Non-int. expenses	7,878	7,027
Income taxes	408	889
<b>Net income</b>	<b>1,537</b>	<b>1,726</b>
Earn. per share (primary)	\$0.24	\$0.28
Earn. per share (fully-diluted)	\$0.24	\$0.28
Common shares(000)		
Avg. no. shs. (primary)	6,304	6,270
Avg. no. shs. (fully-diluted)	6,330	6,280

<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks	40,411	
Loans	812,441	
Loan loss prov.	5,101	
Net loans	807,340	
Premises & equipment	16,329	
Other assets	16,674	
Total assets	983,929	
Liabilities:		2018
Federal Funds purchased	10,000	
Total deposits	806,797	
Demand deposits	143,129	
Other liabilities	5,273	
Total liab. & stockhldrs' equity	983,929	

<b>MAGYAR BANCORP INC</b>		
Earnings, 6 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	11,744	10,840
Prov. loan losses	506	733
Non-int. income	dr11,744	dr10,840
Non-int. expenses	8,185	7,348
Income taxes	746	458
<b>Net income</b>	<b>725</b>	<b>648</b>
Earn. per share (primary)	\$0.12	\$0.11
Earn. per share (fully-diluted)	\$0.12	\$0.11
Common shares(000)		
Avg. no. shs. (primary)	5,821	5,821
Avg. no. shs. (fully-diluted)	5,821	5,821

<b>MALVERN BANCORP INC</b>		
Earnings, 6 mos. to Mar. 31 (Consol. — \$000):		
	2018	2017
Net interest income	19,215	15,280
Non-int. income	dr19,215	dr15,280
Non-int. expenses	8,576	7,348
Income taxes	3,873	1,077
<b>Net income</b>	<b>2,421</b>	<b>2,143</b>
Earn. per share (primary)	\$0.38	\$0.33
Earn. per share (fully-diluted)	\$0.38	\$0.33
Common shares(000)		
Avg. no. shs. (primary)	6,447	6,423
Avg. no. shs. (fully-diluted)	6,451	6,423

<b>MB BANCORP INC</b>		
Earnings, 3 mos. to Mar. 31 (Consol. — \$):		
	2018	2017
Investment Revenues	1,199,000	1,075,000

Earn. per share (fully-diluted)	d\$0.01	d\$0.02
Common shares		
Avg. no. shs. (primary)	1,807,126	1,753,524
Avg. no. shs. (fully-diluted)	1,807,126	1,753,524
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Cash & due from banks		3,905,000
Loans		97,492,000
Loan loss prov.		1,294,000
Net loans		96,198,000
Premises & equipment		3,631,000
Other assets		643,000
Total assets		148,842,000
Liabilities:		
Total deposits		101,028,000
Demand deposits		1,515,000
Long term debt		17,000,000
Common stock		19,000
Surplus		18,196,000
Retain earnings		13,758,000
Total liab. & stockhldrs' equity		148,842,000

**MEDALLION FINANCIAL CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Non-int. expenses	4,108,000	2,225,000
Income taxes	cr336,000	cr872,000
<b>Net income</b>	<b>dr3,230,000</b>	<b>dr435,000</b>
Earn. per share (primary)	d\$0.62	d\$0.05
Earn. per share (fully-diluted)	d\$0.62	d\$0.05
Common shares		
Avg. no. shs. (primary)	24,154,879	23,892,942
Avg. no. shs. (fully-diluted)	24,154,879	23,945,556
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Premises & equipment		216,000
Other assets		4,184,000
Total assets		616,710,000
Liabilities:		
Other liabilities		16,395,000
Common stock		274,000
Total liab. & stockhldrs' equity		616,710,000

**MELROSE BANCORP INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	2,505	2,043
Prov. loan losses	41	dr20
Non-int. income	dr2,505	dr2,043
Non-int. expenses	1,281	1,260
Income taxes	180	337
<b>Net income</b>	<b>483</b>	<b>526</b>
Earn. per share (primary)	\$0.20	\$0.22
Earn. per share (fully-diluted)	\$0.20	\$0.22
Common shares(000)		
Avg. no. shs. (primary)	2,377	2,362
Avg. no. shs. (fully-diluted)	2,406	2,366
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks		11,512
Loans		252,362
Loan loss prov.		1,175
Net loans		251,690
Premises & equipment		2,645
Other assets		266
Total assets		311,105
Liabilities:		
Total deposits		227,069
Demand deposits		15,646
Savings & time deposits		211,423
Other liabilities		600
Common stock		26
Total liab. & stockhldrs' equity		311,105

**MERRILL LYNCH LIFE INSURANCE CO - INSURANCE PRODUCTS**

<b>Earnings, 3 mos. to Mar. 31 (— \$000):</b>		
	2018	2017
Gain (losses) on sale of assets	11,774	31
Investment Revenues	11,774	31
Insurance premiums	37,207	37,476
Non-operating income	dr10,866	dr24,228
Net investment income	23,997	27,944
Non-int. income	62,112	41,223
Non-int. expenses	49,620	15,832
Income taxes	527	575
<b>Net income</b>	<b>11,965</b>	<b>24,816</b>
<b>Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Loans		618,626
Net loans		618,626
Other assets		56,795
Total assets		8,326,723
Liabilities:		
Current debt		18,514
Other liabilities		219,708
Common stock		2,500
Surplus		1,393,358
Retain earnings		dr602,881
Total liab. & stockhldrs' equity		8,326,723

**MSB FINANCIAL CORP (NEW)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	5,429	4,293
Non-int. income	dr5,429	dr4,293
Non-int. expenses	2,987	2,717
Income taxes	407	321

<b>Net income</b>	1,022	549
Earn. per share (primary)	\$0.19	\$0.10
Earn. per share (fully-diluted)	\$0.19	\$0.10
Common shares(000)		
Avg. no. shs. (primary)	5,470	5,520
Avg. no. shs. (fully-diluted)	5,507	5,614
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks		1,871
Loans		510,282
Loan loss prov.		5,506
Net loans		480,916
Premises & equipment		8,580
Other assets		14,294
Total assets		564,027
Liabilities:		
Total deposits		433,843
Demand deposits		36,751
Savings & time deposits		397,092
Other liabilities		1,578
Surplus		46,756
Retain earnings		24,663
Total liab. & stockhldrs' equity		564,027

**NASB FINANCIAL INC**

<b>Earnings, 6 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	47,088	42,915
Prov. loan losses	1,850	550
Non-int. income	dr47,088	dr42,915
Non-int. expenses	33,157	37,843
Income taxes	7,460	9,424
<b>Net income</b>	<b>13,123</b>	<b>15,469</b>
Earn. per share (primary)	\$1.78	\$2.09
Common shares(000)		
Avg. no. shs. (primary)	7,384	7,406

**NATIONAL HOLDINGS CORP**

<b>Earnings, 6 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Non-int. income	110,425,000	96,453,000
Non-int. expenses	105,908,000	91,105,000
Income taxes	3,851,000	2,414,000
<b>Net income</b>	<b>dr10,292,000</b>	<b>8,934,000</b>
Earn. per share (primary)	d\$0.83	\$0.72
Earn. per share (fully-diluted)	d\$0.83	\$0.72
Common shares		
Avg. no. shs. (primary)	12,447,321	12,437,916
Avg. no. shs. (fully-diluted)	12,447,321	12,450,178

**NATIONAL SECURITY GROUP, INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net investment income	781	926
Non-int. income	15,876	16,278
Income taxes	161	cr399
<b>Net income</b>	<b>471</b>	<b>dr316</b>
Earn. per share (primary)	\$0.19	d\$0.13
Earn. per share (fully-diluted)	\$0.19	d\$0.13
Common shares(000)		
Avg. no. shs. (primary)	2,522	2,517
Avg. no. shs. (fully-diluted)	2,522	2,517
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Premises & equipment		1,743
Other assets		765
Total assets		146,074
Liabilities:		
Long term debt		14,342
Other liabilities		6,956
Common stock		2,522
Total liab. & stockhldrs' equity		146,074

**NEW BANCORP INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	1,216	949
Non-int. income	dr1,216	dr949
Non-int. expenses	1,286	1,139
<b>Net income</b>	<b>240</b>	<b>dr19</b>
Earn. per share (primary)	\$0.37	d\$0.03
Earn. per share (fully-diluted)	\$0.36	d\$0.03
Common shares(000)		
Avg. no. shs. (primary)	649	647
Avg. no. shs. (fully-diluted)	671	647
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks		1,316
Loans		97,623
Loan loss prov.		1,074
Net loans		95,179
Premises & equipment		1,866
Other assets		199
Total assets		121,494
Liabilities:		
Demand deposits		34,430
Long term debt		9,027
Other liabilities		1,444
Retain earnings		10,230
Total liab. & stockhldrs' equity		121,323

**OAK VALLEY BANCORP (OAKDALE, CA)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
--	--	--

	2018	2017
Investment Revenues	9,671,000	8,700,000
Gain (losses) on sale of assets		
Non-operating income	388,000	421,000
Net interest income	9,407,000	8,311,000
Non-int. income	1,332,000	1,471,000
Non-int. expenses	7,312,000	6,665,000
Income taxes	915,000	1,139,000
<b>Net income</b>	<b>2,512,000</b>	<b>1,978,000</b>
Earn. per share (primary)	\$0.35	\$0.27
Earn. per share (fully-diluted)	\$0.35	\$0.27
Common shares		
Avg. no. shs. (primary)	8,075,000	8,042,000
Avg. no. shs. (fully-diluted)	8,101,000	8,072,000

<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Cash & due from banks		151,406,000
Loans		648,367,000
Loan loss prov.		1,300,000
Net loans		8,165,000
Premises & equipment		638,902,000
Other assets		14,808,000
Total assets		1,236,300,000
Liabilities:		
Total deposits		955,341,000
Demand deposits		542,394,000
Other liabilities		5,877,000
Common stock		25,422,000
Surplus		2,999,000
Retain earnings		63,015,000
Total liab. & stockhldrs' equity		1,052,813,000

**OCONEE FEDERAL FINANCIAL CORP.**

<b>Earnings, 9 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	12,732	13,729
Gain (losses) on sale of assets		
Non-operating income	12,732	13,729
Net interest income	640	621
Prov. loan losses	12,694	12,900
Non-int. income	75	193
Non-int. expenses	1,005	1,768
Income taxes	11,143	9,712
<b>Net income</b>	<b>1,486</b>	<b>1,759</b>
Earn. per share (primary)	\$0.37	\$0.70
Earn. per share (fully-diluted)	\$0.36	\$0.69
Common shares(000)		
Avg. no. shs. (primary)	5,692	5,648
Avg. no. shs. (fully-diluted)	5,820	5,742

**OHA INVESTMENT CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Investment Revenues	2,277,000	2,404,000
Gain (losses) on sale of assets		
Non-operating income	2,277,000	2,404,000
Net interest income	2,228,000	2,404,000
Non-int. income	55,000	51,000
Non-int. expenses	2,373,000	2,258,000
Income taxes	6,000	4,000
<b>Net income</b>	<b>dr95,000</b>	<b>193,000</b>
Earn. per share (primary)	d\$0.01	\$0.01
Earn. per share (fully-diluted)	d\$0.01	\$0.01
Common shares		
Avg. no. shs. (primary)	20,172,000	20,172,000
Avg. no. shs. (fully-diluted)	20,172,000	20,172,000
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$):</b>		
Assets:		2018
Total assets		103,439,000
Liabilities:		
Current debt		50,478,000
Secur. repurchase. agree		14,695,000
Common stock		20,000
Surplus		234,553,000
Retain earnings		dr185,473,000
Total liab. & stockhldrs' equity		103,439,000

**OPTIMUMBANK HOLDINGS INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	1,012	1,193
Non-int. income	dr1,012	dr1,193
Non-int. expenses	1,051	1,205
<b>Net income</b>	<b>dr285</b>	<b>dr283</b>
Earn. per share (primary)	d\$0.24	d\$0.26
Earn. per share (fully-diluted)	d\$0.24	d\$0.26
Common shares(000)		
Avg. no. shs. (primary)	1,173	1,103
Avg. no. shs. (fully-diluted)	1,173	1,103
<b>Consolidated Balance Sheet Items, as of Mar. 31 (\$000):</b>		
Assets:		2018
Cash & due from banks		3,899
Loans		72,867
Loan loss prov.		3,993
Net loans		69,100
Premises & equipment		2,671
Other assets		676
Total assets		88,844
Liabilities:		
Federal Funds purchased		2,767
Total deposits		55,097
Demand deposits		12,268
Other liabilities		1,905

BANK

Common stock	13
Total liab. & stockholders' equity	88,844

**OTTAWA BANCORP INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	2,586,563	2,250,362
Gain (losses) on sale of assets	2,586,563	2,250,362
Non-operating income	212,511	174,229
Net interest income	2,586,563	2,250,362
Prov. loan losses	125,500	90,000
Non-int. income	511,232	406,490
Non-int. expenses	2,320,553	2,028,279
Income taxes	172,163	181,273
<b>Net income</b>	<b>479,582</b>	<b>357,300</b>
Earn. per share (primary)	\$0.15	\$0.11
Earn. per share (fully-diluted)	\$0.15	\$0.11
Common shares		
Avg. no. shs. (primary)	3,253,201	3,272,822
Avg. no. shs. (fully-diluted)	3,261,880	3,288,381

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	2017
Cash & due from banks	2,598,874	2,598,874
Loans	445,584,274	445,584,274
Loan loss prov.	2,570,533	2,570,533
Net loans	443,013,741	443,013,741
Premises & equipment	6,616,841	6,616,841
Other assets	3,458,293	3,458,293
Total assets	267,966,168	267,966,168
Liabilities:		
Total deposits	197,742,489	197,742,489
Demand deposits	11,814,608	11,814,608
Savings & time deposits	185,927,881	185,927,881
Long term debt	12,857,023	12,857,023
Other liabilities	4,900,205	4,900,205
Common stock	34,155	34,155
Surplus	36,329,217	36,329,217
Retain earnings	17,828,165	17,828,165
Treasury stock	1,203,326	1,203,326
Total liab. & stockholders' equity	266,762,842	266,762,842

**PACIFIC OFFICE PROPERTIES TRUST INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	8,793,000	9,232,000
Gain (losses) on sale of assets	8,793,000	9,232,000
Non-int. income	8,869,000	9,299,000
Non-int. expenses	11,962,000	12,060,000
<b>Net income</b>	<b>dr3,877,000</b>	<b>dr1,815,000</b>
Earn. per share (primary)	d\$0.27	d\$0.16
Earn. per share (fully-diluted)	d\$0.27	d\$0.16
Common shares		
Avg. no. shs. (primary)	3,992,242	3,941,242
Avg. no. shs. (fully-diluted)	3,992,242	3,941,242

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	2017
Total assets	856,171,000	856,171,000
Liabilities:		
Total deposits	1,438,000	1,438,000
Long term debt	939,944,000	939,944,000
Other liabilities	4,269,000	4,269,000
Common stock	21,593,000	21,593,000
Surplus	161,000	161,000
Retain earnings	dr183,824,000	dr183,824,000
Total liab. & stockholders' equity	856,171,000	856,171,000

**PATHFINDER BANCORP INC. (MD)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	8,118	6,917
Gain (losses) on sale of assets	8,118	6,917
Non-operating income	73	71
Net interest income	8,209	6,870
Prov. loan losses	613	389
Non-int. income	895	937
Non-int. expenses	8,620	7,111
Income taxes	182	245
<b>Net income</b>	<b>dr311</b>	<b>62</b>
Earn. per share (primary)	\$0.24	\$0.20
Earn. per share (fully-diluted)	\$0.24	\$0.19
Common shares(000)		
Avg. no. shs. (primary)	4,119	4,052
Avg. no. shs. (fully-diluted)	4,236	4,154

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Cash & due from banks	8,468	8,468
Loans	1,216,435	1,216,435
Loan loss prov.	7,451	7,451
Net loans	1,208,984	1,208,984
Premises & equipment	16,790	16,790
Other assets	9,149	9,149
Total assets	890,774	890,774
Liabilities:		
Total deposits	743,805	743,805
Demand deposits	91,202	91,202
Savings & time deposits	652,603	652,603
Current debt	20,600	20,600
Long term debt	58,356	58,356
Other liabilities	5,720	5,720
Common stock	43	43
Surplus	28,384	28,384
Retain earnings	39,829	39,829
Total liab. & stockholders' equity	890,774	890,774

**PATRIOT NATIONAL BANCORP INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	9,312,000	6,924,000
Prov. loan losses	185,000	dr1,749,000
Non-int. income	dr9,312,000	dr6,924,000
Non-int. expenses	5,606,000	6,443,000
Income taxes	344,000	1,136,000
<b>Net income</b>	<b>1,065,000</b>	<b>1,730,000</b>
Earn. per share (primary)	\$0.27	\$0.44
Earn. per share (fully-diluted)	\$0.27	\$0.44
Common shares		
Avg. no. shs. (primary)	3,900,513	3,892,726
Avg. no. shs. (fully-diluted)	3,917,114	3,896,094

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	2017
Cash & due from banks	3,865,000	3,865,000
Loans	724,555,000	724,555,000
Loan loss prov.	6,485,000	6,485,000
Net loans	718,070,000	718,070,000
Premises & equipment	35,638,000	35,638,000
Other assets	5,889,000	5,889,000
Total assets	870,417,000	870,417,000
Liabilities:		
Total deposits	655,298,000	655,298,000
Demand deposits	71,736,000	71,736,000
Savings & time deposits	583,562,000	583,562,000
Other liabilities	4,268,000	4,268,000
Common stock	40,000	40,000
Total liab. & stockholders' equity	870,417,000	870,417,000

**PCSB FINANCIAL CORP**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	34,602	30,235
Prov. loan losses	389	823
Non-int. income	dr34,602	dr30,235
Non-int. expenses	23,463	20,749
Income taxes	3,947	2,283
<b>Net income</b>	<b>3,935</b>	<b>5,019</b>
Earn. per share (primary)	\$0.23	\$0.23
Earn. per share (fully-diluted)	\$0.23	\$0.23
Common shares(000)		
Avg. no. shs. (primary)	16,789	16,789
Avg. no. shs. (fully-diluted)	16,789	16,789

**PDL COMMUNITY BANCORP**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	10,710	8,794
Gain (losses) on sale of assets	10,710	8,794
Net interest income	10,710	8,794
Prov. loan losses	94	52
Non-int. income	885	758
Non-int. expenses	10,477	8,743
Income taxes	268	345
<b>Net income</b>	<b>756</b>	<b>412</b>
Earn. per share (primary)	\$0.05	\$0.05
Earn. per share (fully-diluted)	\$0.05	\$0.05
Common shares(000)		
Avg. no. shs. (primary)	17,788	17,788
Avg. no. shs. (fully-diluted)	17,788	17,788

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Loans	834,423	834,423
Loan loss prov.	11,409	11,409
Net loans	823,014	823,014
Premises & equipment	27,684	27,684
Other assets	2,848	2,848
Total assets	1,583,808	1,583,808
Liabilities:		
Total deposits	1,394,504	1,394,504
Demand deposits	110,030	110,030
Savings & time deposits	642,237	642,237
Long term debt	20,000	20,000
Other liabilities	11,581	11,581
Common stock	185	185
Surplus	84,419	84,419
Retain earnings	95,796	95,796
Total liab. & stockholders' equity	1,583,808	1,583,808

**PENNANTPARK FLOATING RATE CAPITAL LTD.**  
Earnings, 6 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	31,337,180	25,852,166
Gain (losses) on sale of assets	31,337,180	25,852,166
Net interest income	7,460,022	14,850,415
Earn. per share (primary)	\$0.20	\$0.53
Earn. per share (fully-diluted)	\$0.20	\$0.53
Common shares		
Avg. no. shs. (primary)	37,823,481	28,056,997
Avg. no. shs. (fully-diluted)	37,823,481	28,056,997

**PEOPLES FINANCIAL CORP (BILOXI, MS)**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	4,726,000	4,630,000
Gain (losses) on sale of assets	4,726,000	4,630,000
Net interest income	218,000	225,000
Prov. loan losses	4,765,000	4,601,000
Non-int. income	35,000	26,000
Non-int. expenses	1,523,000	1,542,000
Income taxes	6,437,000	6,308,000
<b>Net income</b>	<b>dr184,000</b>	<b>dr191,000</b>
Earn. per share (primary)	\$0.06	\$0.01

Earn. per share (fully-diluted)	\$0.06	\$0.01
Common shares		
Avg. no. shs. (primary)	5,080,514	5,123,186
Avg. no. shs. (fully-diluted)	5,080,514	5,123,186

**Consolidated Balance Sheet Items, as of Mar. 31 (\$):**

Assets:	2018	2017
Cash & due from banks	31,519,000	31,519,000
Loans	275,452,000	275,452,000
Loan loss prov.	6,212,000	6,212,000
Net loans	269,240,000	269,240,000
Premises & equipment	19,919,000	19,919,000
Other assets	1,390,000	1,390,000
Total assets	646,846,000	646,846,000
Liabilities:		
Total deposits	538,936,000	538,936,000
Demand deposits	162,495,000	162,495,000
Long term debt	1,184,000	1,184,000
Other liabilities	1,171,000	1,171,000
Common stock	5,073,000	5,073,000
Surplus	65,780,000	65,780,000
Retain earnings	21,720,000	21,720,000
Total liab. & stockholders' equity	646,846,000	646,846,000

**PGI INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	5.00	1.00
Gain (losses) on sale of assets	5.00	1.00
Net interest income	5.00	1.00
Non-int. expenses	380	393
Income taxes	57	57
<b>Net income</b>	<b>dr375</b>	<b>dr449</b>
Earn. per share (primary)	d\$0.10	d\$0.11
Earn. per share (fully-diluted)	d\$0.10	d\$0.11
Common shares(000)		
Avg. no. shs. (primary)	5,318	5,318
Avg. no. shs. (fully-diluted)	5,318	5,318

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Other assets	42	42
Total assets	933	933
Liabilities:		
Long term debt	9,670	9,670
Preferred stk.	2,000	2,000
Common stock	532	532
Surplus	13,498	13,498
Retain earnings	dr106,665	dr106,665
Total liab. & stockholders' equity	933	933

**PILGRIM BANCSHARES INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	2,628	2,365
Gain (losses) on sale of assets	2,628	2,365
Net interest income	44	29
Non-operating income	2,570	2,306
Prov. loan losses	30	45
Non-int. income	131	114
Non-int. expenses	2,425	2,267
Income taxes	181	185
<b>Net income</b>	<b>65</b>	<b>dr77</b>
Earn. per share (primary)	\$0.22	\$0.13
Earn. per share (fully-diluted)	\$0.22	\$0.13
Common shares(000)		
Avg. no. shs. (primary)	2,051	2,031
Avg. no. shs. (fully-diluted)	2,103	2,041

**Consolidated Balance Sheet Items, as of Mar. 31 (\$000):**

Assets:	2018	2017
Cash & due from banks	3,284	3,284
Loans	215,694	215,694
Loan loss prov.	1,259	1,259
Net loans	214,820	214,820
Premises & equipment	4,708	4,708

Unearned income	506
Loan loss prov.	4,942
Net loans	327,302
Premises & equipment	10,397
Other assets	1,816
Total assets	450,331
Liabilities:	
Total deposits	374,658
Demand deposits	54,845
Savings & time deposits	319,813
Other liabilities	4,812
Common stock	35
Total liab. & stockhldrs' equity	450,331

**PROSHARES TRUST II**

<b>Earnings, 3 mos. to Mar. 31 (— \$):</b>		
	2018	2017
Investment Revenues	7,323,879	3,596,560
Gain (losses) on sale of assets	7,323,879	3,596,560
Net interest income	7,323,879	3,596,560
Non-int. expenses	9,183,371	8,674,108
<b>Net income</b>	<i>dr</i> 1,859,492	<i>dr</i> 5,077,548

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Other assets	86,784
Total assets	2,664,088,380
Liabilities:	
Total liab. & stockhldrs' equity	2,664,088,380

**PRUDENTIAL ANNUITIES LIFE ASSURANCE CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Non-operating income	18,970	18,970
Insurance premiums	21,034	18,827
Net investment income	83,247	208,296
Non-int. income	759,108	882,201
Non-int. expenses	539,327	386,941
Income taxes	156,256	117,370
<b>Net income</b>	63,525	377,890

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018
Loans	1,478,296
Net loans	1,478,296
Other assets	134,542
Total assets	57,121,336
Liabilities:	
Current debt	43,734
Long term debt	928,165
Other liabilities	695,896
Common stock	2,500
Surplus	6,845,436
Retain earnings	<i>dr</i> 104,032
Total liab. & stockhldrs' equity	57,121,336

**QUANT OAK BANCORP INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	3,242	2,627
Gain (losses) on sale of assets	3,242	2,627
Net operating income	52	9,000
Net interest income	2,835	2,515
Prov. loan losses	71	42
Non-int. income	742	357
Non-int. expenses	3,892	3,233
Income taxes	55	74
<b>Net income</b>	<i>dr</i> 441	<i>dr</i> 477
Earn. per share (primary)	\$0.15	\$0.09
Earn. per share (fully-diluted)	\$0.14	\$0.09
Common shares(000)	1,882	1,838
Avg. no. shs. (primary)	1,882	1,838
Avg. no. shs. (fully-diluted)	1,990	1,980

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018
Cash & due from banks	16,931
Loans	264,951
Loan loss prov.	1,836
Net loans	262,772
Premises & equipment	2,040
Other assets	4,898
Total assets	439,485
Liabilities:	
Total deposits	386,859
Demand deposits	11,013
Savings & time deposits	187,923
Current debt	10,000
Long term debt	18,000
Other liabilities	316
Common stock	28
Surplus	14,534
Retain earnings	12,835
Treasury stock	4,649
Total liab. & stockhldrs' equity	439,485

**RIVERVIEW FINANCIAL CORP (NEW)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Investment Revenues	13,169	5,035
Gain (losses) on sale of assets	13,169	5,035
Insurance premiums	191	73
Net interest income	13,169	5,036
Prov. loan losses	390	605
Non-int. income	1,953	779
Non-int. expenses	11,296	5,792
Income taxes	625	<i>cr</i> 15
<b>Net income</b>	2,811	<i>dr</i> 567
Earn. per share (primary)	\$0.31	<i>d</i> \$0.12
Earn. per share (fully-diluted)	\$0.31	<i>d</i> \$0.12
Common shares(000)	9,079	3,455
Avg. no. shs. (primary)	9,079	3,455
Avg. no. shs. (fully-diluted)	9,138	3,455

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018
Cash & due from banks	14,396
Loans	934,190
Loan loss prov.	6,515
Net loans	927,675
Premises & equipment	18,714
Other assets	43,771
Total assets	1,171,166
Liabilities:	
Total deposits	1,038,605
Demand deposits	1,038,605
Long term debt	13,160
Other liabilities	10,535
Common stock	100,660
Surplus	422
Retain earnings	9,747
Total liab. & stockhldrs' equity	1,171,166

**SALISBURY BANCORP INC.**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	9,300,000	8,785,000
Prov. loan losses	326,000	352,000
Non-int. income	<i>dr</i> 9,300,000	<i>dr</i> 8,785,000
Non-int. expenses	6,856,000	6,954,000
Income taxes	445,000	593,000
<b>Net income</b>	2,015,000	1,604,000
Earn. per share (primary)	\$0.72	\$0.58
Earn. per share (fully-diluted)	\$0.72	\$0.58
Common shares	2,759,000	2,749,000
Avg. no. shs. (primary)	2,759,000	2,749,000
Avg. no. shs. (fully-diluted)	2,780,000	2,768,000

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Cash & due from banks	5,781,000
Loans	836,047,000
Loan loss prov.	7,058,000
Net loans	830,370,000
Premises & equipment	18,197,000
Other assets	2,241,000
Total assets	1,014,934,000
Liabilities:	
Total deposits	831,837,000
Demand deposits	367,108,000
Secur. repurchase. agree	3,962,000
Other liabilities	5,257,000
Total liab. & stockhldrs' equity	1,014,934,000

**SECURITY FEDERAL CORP (ISC)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	7,773,821	7,003,325
Non-int. income	<i>dr</i> 7,773,821	<i>dr</i> 7,003,325
Non-int. expenses	6,518,946	5,828,938
Income taxes	399,801	585,182
<b>Net income</b>	1,730,117	1,628,618
Earn. per share (primary)	\$0.59	\$0.55
Earn. per share (fully-diluted)	\$0.56	\$0.52
Common shares	2,953,180	2,944,001
Avg. no. shs. (primary)	2,953,180	2,944,001
Avg. no. shs. (fully-diluted)	3,257,532	3,250,549

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Loans	428,930,201
Unearned income	183,307
Loan loss prov.	8,204,016
Net loans	416,465,261
Premises & equipment	22,840,720
Other assets	4,624,012
Total assets	871,686,084
Liabilities:	
Total deposits	716,666,452
Other liabilities	6,093,678
Common stock	31,543
Surplus	12,220,859
Total liab. & stockhldrs' equity	871,686,084

**SECURITY NATIONAL FINANCIAL CORP**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Insurance premiums	18,810,358	17,357,124
Net investment income	10,074,431	9,016,376
Real estate revenues	4,531,927	2,894,331
Non-int. income	82,076,109	70,829,297
Income taxes	4,261,258	1,037,770
<b>Net income</b>	16,925,923	1,860,000
Earn. per share (primary)	\$1.05	\$0.12
Earn. per share (fully-diluted)	\$1.04	\$0.11
Common shares	16,171,412	15,827,495
Avg. no. shs. (primary)	16,171,412	15,827,495
Avg. no. shs. (fully-diluted)	16,347,777	16,320,830

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Premises & equipment	7,713,599
Other assets	11,146,540
Total assets	997,972,336
Liabilities:	
Other liabilities	3,729,150
Total liab. & stockhldrs' equity	997,972,336

**SELECT BANCORP INC (NEW)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	13,722	9,125
Prov. loan losses	141	<i>dr</i> 194
Non-int. income	<i>dr</i> 13,722	<i>dr</i> 9,125

Non-int. expenses	10,143	5,999
Income taxes	547	1,082
<b>Net income</b>	1,897	2,115
Earn. per share (primary)	\$0.14	\$0.18
Earn. per share (fully-diluted)	\$0.13	\$0.18
Common shares(000)	14,012	11,653
Avg. no. shs. (primary)	14,012	11,653
Avg. no. shs. (fully-diluted)	14,082	11,714

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018
Cash & due from banks	14,477
Loan loss prov.	8,957
Net loans	969,318
Premises & equipment	18,183
Other assets	7,846
Total assets	1,222,551
Liabilities:	
Total deposits	1,009,481
Demand deposits	233,689
Long term debt	39,372
Other liabilities	3,353
Surplus	95,916
Total liab. & stockhldrs' equity	1,222,551

**SEVERN BANCORP INC (ANNAPOLIS MD)**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Real estate revenues	385,000	194,000
Net interest income	8,877,000	7,557,000
Prov. loan losses	<i>dr</i> 275,000	<i>dr</i> 275,000
Non-int. income	<i>dr</i> 8,877,000	<i>dr</i> 7,557,000
Non-int. expenses	6,223,000	5,950,000
Income taxes	745,000	619,000
<b>Net income</b>	1,885,000	925,000
Earn. per share (primary)	\$0.15	\$0.07
Earn. per share (fully-diluted)	\$0.15	\$0.07
Common shares	12,241,554	12,125,553
Avg. no. shs. (primary)	12,241,554	12,125,553
Avg. no. shs. (fully-diluted)	12,334,637	12,210,580

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Cash & due from banks	2,291,000
Loans	672,950,000
Unearned income	3,038,000
Loan loss prov.	8,169,000
Net loans	669,912,000
Premises & equipment	23,121,000
Other assets	3,101,000
Total assets	801,085,000
Liabilities:	
Total deposits	589,916,000
Demand deposits	73,670,000
Savings & time deposits	516,246,000
Other liabilities	1,633,000
Preferred stk.	4,000
Common stock	122,000
Total liab. & stockhldrs' equity	801,085,000

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018
Cash & due from banks	2,291,000
Loans	672,950,000
Unearned income	3,038,000
Loan loss prov.	8,169,000
Net loans	669,912,000
Premises & equipment	23,121,000
Other assets	3,101,000
Total assets	801,085,000
Liabilities:	
Total deposits	589,916,000
Demand deposits	73,670,000
Savings & time deposits	516,246,000
Other liabilities	1,633,000
Preferred stk.	4,000
Common stock	122,000
Total liab. & stockhldrs' equity	801,085,000

**SOUND FINANCIAL BANCORP INC**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$000):</b>		
	2018	2017
Net interest income	7,492	6,592
Prov. loan losses	100	100
Non-int. income	<i>dr</i> 7,492	<i>dr</i> 6,592
Non-int. expenses	5,335	4,619
Income taxes	423	760
<b>Net income</b>	1,602	1,414
Earn. per share (primary)	\$0.65	\$0.57
Earn. per share (fully-diluted)	\$0.63	\$0.54
Common shares(000)	2,477	2,500
Avg. no. shs. (primary)	2,477	2,500
Avg. no. shs. (fully-diluted)	2,558	2,597

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018
Loans	559,979
Loan loss prov.	5,328
Net loans	554,651
Premises & equipment	7,545
Other assets	4,207
Total assets	659,531
Liabilities:	
Total deposits	529,193
Demand deposits	84,275
Savings & time deposits	444,918
Long term debt	56,000
Other liabilities	6,605
Common stock	25
Total liab. & stockhldrs' equity	659,531

**SOUTHWEST GEORGIA FINANCIAL CORP.**

<b>Earnings, 3 mos. to Mar. 31 (Consol. — \$):</b>		
	2018	2017
Net interest income	5,062,377	4,502,039
Prov. loan losses	215,500	75,000
Non-int. income	<i>dr</i> 5,062,377	<i>dr</i> 4,502,039
Non-int. expenses	3,780,078	3,825,718
Income taxes	<i>cr</i> 643	308,596
<b>Net income</b>	1,232,366	1,065,304
Earn. per share (primary)	\$0.48	\$0.42
Earn. per share (fully-diluted)	\$0.48	\$0.42
Common shares	2,544,922	2,547,437
Avg. no. shs. (primary)	2,544,922	2,547,437
Avg. no. shs. (fully-diluted)	2,544,922	2,547,437

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

BANK

Assets:	2018	
Cash & due from banks	9,777,361	
Loans	335,203,151	
Unearned income	17,526	
Loan loss prov.	3,170,409	
Net loans	332,015,216	
Premises & equipment	12,974,657	
Other assets	4,847,900	
Total assets	510,132,647	
Liabilities:		
Total deposits	418,448,574	
Demand deposits	139,897,809	
Savings & time deposits	285,550,765	
Long term debt	27,557,143	
Other liabilities	3,329,540	
Common stock	4,293,835	
Total liab. & stockholders' equity	510,132,647	

**SPIRIT OF TEXAS BANCSHARES INC**

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	12,653	10,751
Non-int. income	dr12,653	dr10,751
Non-int. expenses	10,126	9,910
Income taxes	491	171
Net income	2,013	219
Earn. per share		
(primary)	\$0.27	\$0.03
(fully-diluted)	\$0.27	\$0.03
Common shares(000)	7,349	7,100
Avg. no. shs. (primary)	7,349	7,100
(fully-diluted)	7,544	7,406

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	18,786	
Loans	882,101	
Loan loss prov.	5,727	
Net loans	876,374	
Premises & equipment	43,343	
Other assets	3,512	
Total assets	1,039,478	
Liabilities:		
Total deposits	840,963	
Demand deposits	178,457	
Savings & time deposits	235,831	
Long term debt	75,203	
Other liabilities	4,909	
Common stock	84,952	
Total liab. & stockholders' equity	1,039,478	

**STERLING BANCORP INC (MI)**

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	40,795	31,195
Gain (losses) on sale of assets	40,795	31,195
Non-operating income	790	573
Net interest income	36,789	27,143
Prov. loan losses	641	600
Non-int. income	6,037	5,586
Non-int. expenses	20,097	14,364
Income taxes	6,339	7,349
Net income	15,749	10,416
Earn. per share		
(primary)	\$0.30	\$0.23
(fully-diluted)	\$0.30	\$0.23
Common shares(000)	52,963	45,271
Avg. no. shs. (primary)	52,963	45,271
(fully-diluted)	52,963	45,271

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	37,541	
Loans	2,599,692	
Loan loss prov.	19,132	
Net loans	2,580,560	
Premises & equipment	7,705	
Other assets	25,316	
Total assets	3,034,332	
Liabilities:		
Total deposits	2,291,165	
Demand deposits	75,062	
Savings & time deposits	2,216,103	
Long term debt	407,860	
Other liabilities	46,795	
Common stock	111,238	
Surplus	12,425	
Retain earnings	164,984	
Total liab. & stockholders' equity	3,034,332	

**STEWARDSHIP FINANCIAL CORP.**

Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	8,539,000	7,424,000
Prov. loan losses	dr335,000	300,000
Non-int. income	dr8,539,000	dr7,424,000
Non-int. expenses	5,763,000	4,814,000
Income taxes	647,000	574,000
Net income	1,808,000	991,000
Earn. per share		
(primary)	\$0.21	\$0.16
(fully-diluted)	\$0.21	\$0.16
Common shares	8,658,506	6,124,926
Avg. no. shs. (primary)	8,658,506	6,124,926
(fully-diluted)	8,658,506	6,124,926

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Cash & due from banks	21,852,000	
Loans	708,169,000	
Unearned income	448,000	
Loan loss prov.	8,445,000	
Net loans	699,276,000	
Premises & equipment	6,998,000	
Other assets	5,223,000	

Total assets	922,441,000
Liabilities:	
Total deposits	772,216,000
Demand deposits	178,572,000
Savings & time deposits	593,644,000
Other liabilities	3,095,000
Common stock	60,975,000
Total liab. & stockholders' equity	922,441,000

**SUMMIT STATE BANK (SANTA ROSA, CA)**

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	6,054	4,832
Prov. loan losses	150	
Non-int. income	dr6,054	dr4,832
Non-int. expenses	3,392	3,280
Income taxes	645	619
Net income	1,740	881
Earn. per share		
(primary)	\$0.29	\$0.15
(fully-diluted)	\$0.29	\$0.15
Common shares(000)	6,059	6,022
Avg. no. shs. (primary)	6,059	6,022
(fully-diluted)	6,066	6,055

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	18,901	
Loans	462,846	
Loan loss prov.	5,590	
Net loans	457,256	
Premises & equipment	5,208	
Other assets	3,926	
Total assets	576,983	
Liabilities:		
Total deposits	503,858	
Demand deposits	204,848	
Other liabilities	2,202	
Common stock	36,967	
Retain earnings	24,438	
Total liab. & stockholders' equity	576,983	

**TAYLOR (CALVIN B.) BANKSHARES, INC. (MD)**

Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	4,680,421	3,902,035
Gain (losses) on sale of assets	4,680,421	3,902,035
Non-operating income	149,440	148,387
Net interest income	4,322,441	3,903,858
Prov. loan losses	25,000	25,000
Non-int. income	905,716	512,245
Non-int. expenses	3,030,588	2,421,381
Income taxes	514,849	696,000
Net income	1,682,720	1,273,722
Earn. per share		
(primary)	\$0.60	\$0.44
(fully-diluted)	\$0.30	\$0.40

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Cash & due from banks	10,776,868	
Loans	301,587,911	
Loan loss prov.	759,001	
Net loans	300,828,910	
Premises & equipment	8,346,028	
Other assets	34,127,644	
Total assets	511,882,479	
Liabilities:		
Total deposits	427,975,609	
Demand deposits	133,678,508	
Savings & time deposits	294,297,101	
Common stock	2,814,240	
Surplus	4,037,860	
Retain earnings	76,543,399	
Total liab. & stockholders' equity	511,882,479	

**TEUCRIUM COMMODITY TRUST**

Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Investment Revenues	7,930,262	1,259,378
Gain (losses) on sale of assets	7,930,262	1,259,378
Net interest income	640,639	322,351
Non-int. income	7,289,623	937,027
Non-int. expenses	1,441,166	1,433,968
Net income	6,489,096	dr174,590

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Other assets	354,457	
Total assets	164,105,715	
Liabilities:		
Other liabilities	225,189	
Total liab. & stockholders' equity	164,105,715	

**TOWN CENTER BANK (FRANKFORD, IL)**

Earnings, 3 mos. to Mar. 31 (— \$000):

	2018	2017
Net interest income	1,136	902
Non-int. income	dr1,136	dr902
Non-int. expenses	861	844
Net income	180	32
Earn. per share		
(primary)	\$0.08	\$0.01
(fully-diluted)	\$0.08	\$0.01
Common shares(000)	2,334	2,334
Avg. no. shs. (primary)	2,334	2,334
(fully-diluted)	2,334	2,334

**Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	634	
Loans	70,329	
Loan loss prov.	878	
Net loans	69,451	

Premises & equipment	369
Other assets	432
Total assets	95,039
Liabilities:	
Federal Funds purchased	87
Total deposits	82,159
Demand deposits	17,066
Savings & time deposits	65,093
Other liabilities	118
Common stock	2,333
Total liab. & stockholders' equity	95,039

**TOWNEBANK**

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Investment Revenues	91,866	70,087
Gain (losses) on sale of assets	91,866	70,087
Non-operating income	4,476	3,871
Net interest income	91,866	70,087
Prov. loan losses	1,953	2,541
Non-int. income	49,932	44,886
Non-int. expenses	109,924	106,359
Income taxes	6,077	9,386
Net income	23,844	dr3,313
Earn. per share		
(primary)	\$0.36	\$0.35
(fully-diluted)	\$0.36	\$0.35
Common shares(000)	68,984	62,076
Avg. no. shs. (primary)	68,984	62,076
(fully-diluted)	69,157	67,263

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Cash & due from banks	479,453	
Loans	7,470,151	
Loan loss prov.	46,735	
Net loans	7,423,416	
Premises & equipment	207,126	
Other assets	161,891	
Total assets	10,609,545	
Liabilities:		
Total deposits	7,825,422	
Demand deposits	2,503,246	
Long term debt	1,184,005	
Other liabilities	161,638	
Common stock	107,860	
Surplus	1,028,985	
Retain earnings	304,896	
Total liab. & stockholders' equity	10,609,545	

**UNICO AMERICAN CORP.**

Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Gain (losses) on sale of assets	97	49
Investment Revenues	97	49
Net investment income	444,702	212,186
Insurance premiums	7,681,628	7,920,699
Non-int. income	8,806,891	8,960,497
Non-int. expenses	11,618,822	12,227,846
Income taxes	cr604,680	cr1,120,097
Net income	dr2,207,251	dr2,147,252
Earn. per share		
(primary)	dr\$0.42	dr\$0.40
(fully-diluted)	dr\$0.42	dr\$0.40
Common shares	5,307,133	5,307,133
Avg. no. shs. (primary)	5,307,133	5,307,133
(fully-diluted)	5,307,133	5,307,133

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Premises & equipment	9,912,406	
Other assets	521,098	
Total assets	130,990,312	
Liabilities:		
Other liabilities	1,869,821	
Common stock	3,772,872	
Retain earnings	54,205,110	
Total liab. & stockholders' equity	130,990,312	

**UNITED COMMUNITY BANCORP (IN)**

Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	13,154	11,974
Prov. loan losses	30	43
Non-int. income	dr13,154	dr11,974
Non-int. expenses	11,437	10,698
Income taxes	1,117	642
Net income	2,070	2,460
Earn. per share		
(primary)	\$0.51	\$0.61
(fully-diluted)	\$0.50	\$0.60
Common shares(000)	4,070	4,036
Avg. no. shs. (primary)	4,070	4,036
(fully-diluted)	4,121	4,078

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	7,659,324	
Liabilities:		
Total liab. & stockholders' equity	7,659,324	

**UNITED STATES GASOLINE FUND LP**  
Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Non-int. income	471,100	dr9,231,624
Non-int. expenses	86,196	119,081
<b>Net income</b>	<b>384,904</b>	<b>dr9,350,705</b>
Earn. per share (primary)	\$0.26	d\$4.09
Common shares		
Avg. no. shs. (primary)	1,459,444	2,287,222

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	46,972,078	
Liabilities:		
Total liab. & stockholders' equity	46,972,078	

**UNITED STATES SHORT OIL FUND LP**  
Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Non-int. income	dr956,782	781,458
Non-int. expenses	19,970	17,459
<b>Net income</b>	<b>dr976,752</b>	<b>763,999</b>
Earn. per share (primary)	d\$4.88	\$5.25
Common shares		
Avg. no. shs. (primary)	200,000	145,556

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	10,408,939	
Liabilities:		
Total liab. & stockholders' equity	10,408,939	

**UNITED STATES 12 MONTH NATURAL GAS FUND LP**  
Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Non-int. income	68,119	dr1,880,112
Non-int. expenses	17,293	30,467
<b>Net income</b>	<b>50,826</b>	<b>dr1,910,579</b>
Earn. per share (primary)	\$0.06	d\$1.48
Common shares		
Avg. no. shs. (primary)	837,222	1,292,222

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	7,491,169	
Liabilities:		
Total liab. & stockholders' equity	7,491,169	

**UNITED STATES NATURAL GAS FUND LP**  
Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Gain (losses) on sale of assets	1,451,535	659,686
Investment Revenues	1,451,535	659,686
Non-operating income	dr13,490	dr1,172
Net investment income	11,000,830	dr93,984,835
Net interest income	1,451,535	659,686
Non-int. income	11,049,340	dr93,902,007
Non-int. expenses	1,403,254	1,636,118
<b>Net income</b>	<b>11,097,621</b>	<b>dr94,878,439</b>
Earn. per share (primary)	\$0.59	d\$5.76
Common shares		
Avg. no. shs. (primary)	18,881,532	16,466,619

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	368,080,956	
Liabilities:		
Total liab. & stockholders' equity	368,080,956	

**UNITED STATES BRENT OIL FUND L.P.**  
Earnings, 3 mos. to Mar. 31 (— \$):

	2018	2017
Non-int. income	4,772,682	dr8,301,247
Non-int. expenses	210,293	238,452
<b>Net income</b>	<b>4,562,389</b>	<b>dr8,539,699</b>
Earn. per share (primary)	\$0.88	d\$1.19
Common shares		
Avg. no. shs. (primary)	5,158,889	7,165,000

**Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Total assets	94,026,187	
Liabilities:		
Total liab. & stockholders' equity	94,026,187	

**VESTIN REALTY MORTGAGE I INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Non-int. income	2,207,000	280,000
<b>Net income</b>	<b>1,675,000</b>	<b>dr416,000</b>
Earn. per share (primary)	\$1.47	d\$0.34
Common shares		
Avg. no. shs. (primary)	1,138,051	1,235,891

Avg. no. shs. (fully-diluted)	1,138,051	1,235,891
-------------------------------	-----------	-----------

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Loans	1,000	
Other assets	27,000	
Total assets	12,941,000	
Common stock	1,000	
Liabilities:		
Total liab. & stockholders' equity	12,941,000	

**VILLAGE BANK & TRUST FINANCIAL CORP**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Net interest income	4,777,000	4,132,000
Non-int. income	dr4,777,000	dr4,132,000
Non-int. expenses	4,860,000	4,594,000
Income taxes	72,000	134,000
<b>Net income</b>	<b>412,000</b>	<b>415,000</b>
Earn. per share (primary)	\$0.21	\$0.18
Earn. per share (fully-diluted)	\$0.21	\$0.18
Common shares		
Avg. no. shs. (primary)	1,432,000	1,428,000
Avg. no. shs. (fully-diluted)	1,432,000	1,428,000

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Cash & due from banks	16,276,000	
Loans	387,727,000	
Unearned income	dr652,000	
Loan loss prov.	3,345,000	
Net loans	385,036,000	
Premises & equipment	12,905,000	
Other assets	9,472,000	
Total assets	488,819,000	
Liabilities:		
Total deposits	421,498,000	
Demand deposits	114,088,000	
Savings & time deposits	307,410,000	
Other liabilities	2,984,000	
Common stock	5,682,000	
Surplus	53,084,000	
Total liab. & stockholders' equity	488,819,000	

**VIVALDI OPPORTUNITIES FUND**  
Annual Report:

**Income Account, years ended Aug. 14(\$):**

Organizational costs	□2017	15,671
Less: Reimbursement from the investment manager		13,671
Year end shares outstanding		66,666,667

□For the period from March 29, 2017 (date of organization) to August 14, 2017

**Balance Sheet, as of Aug. 14(\$):**

Assets:	2017	
Cash	100,000	
Receivable from investment manager	5,006	
Deferred offering costs	34,158	
Total assets	139,164	
Liabilities:		
Payable to investment manager	34,158	
Payable for offering & organizational costs	5,006	
Total liabilities	39,164	
Net assets	100,000	
Shares	100,000	
Net assets	100,000	
Net assets value per share	15	

**VOYA RETIREMENT INSURANCE & ANNUITY CO - INSURANCE PRODUCTS**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Insurance premiums	14,000	15,000
Net investment income	382,000	379,000
Non-operating income	dr18,000	dr110,000
Non-int. income	595,000	518,000
Non-int. expenses	412,000	501,000
Income taxes	25,000	18,000
<b>Net income</b>	<b>156,000</b>	<b>dr1,000</b>

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Premises & equipment	64,000	
Other assets	173,000	
Total assets	108,106,000	
Liabilities:		
Current debt	66,000	
Long term debt	4,000	
Other liabilities	272,000	
Common stock	3,000	
Surplus	2,730,000	
Retain earnings	201,000	
Total liab. & stockholders' equity	108,106,000	

**WCF BANCORP INC**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	1,418,581	967,147
Gain (losses) on sale of assets	1,418,581	967,147

Non-operating income	23,309	41,555
Net interest income	997,228	967,147
Prov. loan losses	19,500	18,000
Non-int. income	1,061,742	140,621
Non-int. expenses	1,118,073	1,040,074
Income taxes	106,002	cr10,480
<b>Net income</b>	<b>815,395</b>	<b>60,174</b>
Earn. per share (primary)	\$0.12	\$0.03
Earn. per share (fully-diluted)	\$0.12	\$0.03
Common shares		
Avg. no. shs. (primary)	2,410,295	2,404,096
Avg. no. shs. (fully-diluted)	2,410,295	2,404,096

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Cash & due from banks	2,970,513	
Loans	67,293,378	
Loan loss prov.	66,728,024	
Net loans	3,723,042	
Premises & equipment	1,017,328	
Other assets	131,597,390	
Total assets	131,597,390	
Liabilities:		
Total deposits	87,751,945	
Long term debt	14,000,000	
Other liabilities	1,413,314	
Common stock	25,615	
Surplus	14,215,017	
Retain earnings	15,966,849	
Total liab. & stockholders' equity	131,597,390	

**WHITEHORSE FINANCE, INC.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Non-int. income	16,605	13,575
<b>Net income</b>	<b>8,578</b>	<b>6,522</b>
Earn. per share (primary)	\$0.68	\$0.53
Earn. per share (fully-diluted)	\$0.68	\$0.53
Common shares(000)		
Avg. no. shs. (primary)	20,532	18,304
Avg. no. shs. (fully-diluted)	20,532	18,304

**Consolidated Balance Sheet Items, as of Mar. 31(\$000):**

Assets:	2018	
Other assets	838	
Total assets	492,645	
Liabilities:		
Long term debt	182,317	
Common stock	20	
Total liab. & stockholders' equity	492,645	

**WILLIS LEASE FINANCE CORP.**  
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2018	2017
Investment Revenues	55,724,000	63,177,000
Gain (losses) on sale of assets	55,724,000	63,177,000
Non-int. income	63,892,000	77,946,000
Non-int. expenses	55,021,000	65,395,000
Income taxes	2,536,000	6,238,000
<b>Net income</b>	<b>7,082,000</b>	<b>8,167,000</b>
Earn. per share (primary)	\$1.03	\$1.28
Earn. per share (fully-diluted)	\$1.00	\$1.25
Common shares		
Avg. no. shs. (primary)	6,104,000	6,114,000
Avg. no. shs. (fully-diluted)	6,256,000	6,263,000

**Consolidated Balance Sheet Items, as of Mar. 31(\$):**

Assets:	2018	
Premises & equipment	25,927,000	
Other assets	50,014,000	
Total assets	2,904,162,000	
Liabilities:		
Total deposits	26,340,000	
Long term debt	2,359,314,000	
Common stock	61,000	
Retain earnings	255,020,000	
Total liab. & stockholders' equity	2,854,671,000	

**WVS FINANCIAL CORP.**  
Earnings, 9 mos. to Mar. 31 (Consol. — \$000):

	2018	2017
Net interest income	6,956	5,550
Prov. loan losses	22	50
Non-int. income	dr6,956	dr5,550
Non-int. expenses	2,717	2,696
Income taxes	884	645
<b>Net income</b>	<b>1,533</b>	<b>1,219</b>
Earn. per share (primary)	\$0.84	\$0.65
Earn. per share (fully-diluted)	\$0.84	\$0.65
Common shares(000)		
Avg. no. shs. (primary)	1,827	1,880
Avg. no. shs. (fully-diluted)	1,827	1,880

BANK

All information contained herein is obtained by Mergent, from sources believed by it to be accurate and reliable. Because of the possibility of human and mechanical error as well as other factors, however, such information is provided "as is" without warranty of any kind. NO WARRANTY, EXPRESS OR IMPLIED, AS TO THE ACCURACY, TIMELINESS, COMPLETENESS, MERCHANTABILITY OR FITNESS FOR ANY PARTICULAR PURPOSE OF ANY INFORMATION IS GIVEN OR MADE BY MERGENT IN ANY FORM OR MANNER WHATSOEVER. Under no circumstances shall Mergent have any liability to any person or entity for (a) any loss or damage in whole or in part caused by, resulting from, or relating to, any error (negligent or otherwise) or other circumstance involved in procuring, collecting, compiling, interpreting, analyzing, editing, transcribing, transmitting, communicating or delivering any such information, or (b) any direct, indirect, special, consequential or incidental damages whatsoever, even if Mergent is advised in advance of the possibility of such damages, resulting from the use of, or inability to use, any such information.