

# EVERY DAY MATTERS

Quarterly Report : Q1

## Plaza Bank Shows Strong First Quarter Loan Growth



Plaza Bank continued its strong growth through the first quarter of 2007. Loans totaled \$24,165,000 at quarter's end, which was a strong 25.5% increase from the fourth quarter of 2006.

Total deposits were \$25,729,000 for the first quarter, a 17.6% jump over the prior quarter. Meanwhile, total assets grew to \$34,943,000, more than a 10% climb over year end 2006.

Deposit growth continues to be Plaza Bank's focus as competition

increases for new clients and new deposits, said Don Solsby, President and Chief Executive Officer.

"Our loan growth has continued very strong and the backlog of good middle-market business is extremely healthy. We continue to identify, solicit and close new prospects in this most important commercial and industrial loan category that is the foundation of our bank," Mr. Solsby said.

Total income for the first quarter 2007 showed a loss of \$534,000, which was less than the bank's projected loss for the period. The bank continues to control expenses while increasing its loan and deposit totals in one of the most competitive markets in recent history.

"We also have strengthened our staff with strong business-development skills and with commercial and industrial loan knowledge. With the strength of the commercial real estate market, lending opportunities continue to grow," Mr. Solsby said.



## PLAZA BANK Q1 FINANCIALS

Balance Sheet  
As of March 31, 2007  
Unaudited

Net Loans	\$24,165,000
Cash & Due from Banks	2,977,000
Federal Funds Sold	6,779,000
Fixed Assets, net	476,000
Prepaid Expenses & Other Assets	546,000
<b>Total Assets</b>	<b>\$34,943,000</b>

Demand Deposits	\$4,497,000
Money Market Deposit Accounts	14,730,000
NOW and Savings Accounts	199,000
Certificates of Deposit	6,303,000
<b>Total Deposits</b>	<b>25,729,000</b>
Other Liabilities	206,000
<b>Total Liabilities</b>	<b>25,935,000</b>
Shareholders' Equity	9,008,000
<b>Total Liabilities &amp; Shareholders' Equity</b>	<b>\$34,943,000</b>

Income Statement  
For the Quarter Ended March 31, 2007  
Unaudited

Interest Income	\$557,000
Interest Expense	233,000
<b>Net Interest Income before Loan Loss Provision</b>	<b>324,000</b>
Loan Loss Provision	65,000
<b>Net Interest Income after Loan Loss Provision</b>	<b>259,000</b>
Non-Interest Income	9,000
Non-Interest Expense	802,000
<b>Net Loss</b>	<b>(\$534,000)</b>

 **Plaza Bank**

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