



Pacific & Western

Credit Corp.

Supplemental Financial Information

**For the quarter ended July 31, 2007
(unaudited)**

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Use of this Report

This financial information is supplementary to the Corporation's Third Quarter Press Release and its 2006 audited financial statements and should be read in conjunction with those documents.

This report is unaudited and all amounts are in thousands of Canadian dollars, unless indicated otherwise.

HIGHLIGHTS
(unaudited)
(\$ thousands)

	QUARTER							9 MONTHS ENDED		YEAR ENDED			
	2007			2006				2007	2006				
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3	2006	2005	2004	2003
Results of Operations (teb) *													
Total interest income	\$ 17,537	\$ 18,029	\$ 18,607	\$ 19,109	\$ 16,857	\$ 15,456	\$ 15,565	\$ 54,173	\$ 47,878	\$ 66,988	\$ 55,727	\$ 54,572	\$ 47,819
Net interest income	3,932	4,534	4,906	4,694	4,657	4,896	4,974	13,372	14,527	19,222	16,019	15,548	9,627
Provision (recovery) for credit losses	142	72	429	339	321	78	49	643	448	787	(61)	(471)	501
Other income	108	294	959	1,116	12,963	1,251	832	1,361	15,046	16,162	8,869	281	1,236
Total revenue	3,898	4,756	5,436	5,471	17,299	6,069	5,757	14,090	29,125	34,597	24,949	16,300	10,362
Non-interest expenses	3,643	3,548	3,658	3,252	3,215	3,104	3,284	10,849	9,603	12,855	12,423	8,652	7,758
Net income before provision for income taxes	255	1,208	1,778	2,219	14,085	2,965	2,473	3,241	19,523	21,742	12,526	7,648	2,604
Provision for income taxes	128	864	687	737	2,281	1,040	1,051	1,679	4,372	5,110	4,734	2,447	1,092
Net income	127	344	1,091	1,482	11,803	2,042	1,659	1,562	15,504	16,986	7,016	5,201	1,512
Per Common Share (\$'s)													
Basic earnings per share	0.01	0.02	0.08	0.11	0.88	0.15	0.12	0.10	1.15	1.25	0.51	0.38	0.10
Diluted earnings per share	0.00	0.02	0.07	0.10	0.85	0.14	0.12	0.10	1.11	1.22	0.50	0.37	0.10
Book value/share	4.18	4.43	4.55	5.00	4.87	3.98	3.83	4.18	4.87	5.00	3.71	3.20	2.82
Closing market price (common share)	8.00	9.01	12.00	11.81	12.60	9.75	10.00	8.00	12.60	11.81	10.00	7.85	5.81
Weighted average number of common shares	13,757	13,730	13,471	13,366	13,347	13,330	13,319	13,652	13,347	13,343	13,249	13,206	13,198
Number of common shares outstanding at period end	13,754	13,757	13,520	13,422	13,349	13,345	13,337	13,754	13,349	13,422	13,308	13,227	13,204
Total market value of common shares	110,032	123,951	162,240	158,514	168,197	130,114	133,370	110,032	168,197	158,514	133,080	103,832	76,715
Financial Ratios													
Net interest income teb (%)	1.20%	1.36%	1.45%	1.42%	1.48%	1.70%	1.72%	1.40%	1.61%	1.56%	1.49%	1.76%	1.31%
Return on average common equity	0.45%	1.91%	6.36%	8.54%	78.88%	15.60%	12.63%	2.97%	35.83%	28.75%	14.79%	12.48%	3.48%
Return on average assets	0.04%	0.10%	0.32%	0.45%	3.76%	0.71%	0.58%	0.16%	1.71%	1.38%	0.65%	0.59%	0.21%
Non-interest expenses to average total assets (annualized)	1.12%	1.07%	1.08%	0.99%	1.02%	1.08%	1.14%	1.14%	1.06%	1.04%	1.16%	0.98%	1.05%
Efficiency ratio	\$ 0.90	\$ 0.73	\$ 0.62	\$ 0.56	\$ 0.18	\$ 0.51	\$ 0.57	\$ 0.73	\$ 0.32	\$ 0.36	\$ 0.50	\$ 0.55	\$ 0.71
Number of full time equivalent staff at period end	62	64	65	61	52	50	50	62	52	61	48	44	40
Assets to full time employee**	19,767	21,357	20,904	21,799	24,759	24,074	23,153	19,767	24,759	21,799	23,567	23,082	18,852
Financial Position													
Cash and securities	266,588	432,535	414,315	425,418	428,980	386,635	362,869	266,588	428,980	425,418	352,383	327,446	180,625
Cash and securities to total assets (%)	21.75%	31.65%	30.49%	31.99%	33.32%	32.12%	31.35%	21.75%	33.32%	31.99%	31.15%	32.24%	23.95%
Total loans	923,385	899,971	895,158	863,830	819,899	796,866	768,850	923,385	819,899	863,830	749,307	663,637	552,405
Mortgages and loans to total assets (%)	75.34%	65.84%	65.88%	64.96%	63.68%	66.20%	66.42%	75.34%	63.68%	64.96%	66.24%	65.35%	73.26%
Total assets	1,225,583	1,366,834	1,358,729	1,329,729	1,287,458	1,203,713	1,157,631	1,225,583	1,287,458	1,329,729	1,131,227	1,015,588	754,068
Average assets	1,296,209	1,362,781	1,344,229	1,308,594	1,245,586	1,180,672	1,144,429	1,277,656	1,209,343	1,230,478	1,073,408	884,828	736,187
Deposits	1,116,317	1,155,383	1,174,237	1,210,555	1,134,242	953,912	966,395	1,116,317	1,134,242	1,210,555	935,758	887,245	673,229
Notes payable	35,847	35,523	36,184	36,184	36,186	36,186	36,186	35,847	36,186	36,184	36,186	34,186	34,186
Shareholders' equity	60,981	64,523	65,087	70,650	68,526	56,696	54,599	60,981	68,526	70,650	52,923	45,818	40,788
Accumulated other comprehensive income (loss)	(2,449)	1,253	3,674	-	-	-	-	-	-	-	-	-	-
Credit Quality													
Gross impaired loans	2,616	2,544	2,544	3,096	1,501	380	380	2,616	1,501	3,096	362	1,221	4,885
Gross impaired loans as a % of total assets	0.21%	0.19%	0.19%	0.23%	0.12%	0.03%	0.03%	0.21%	0.12%	0.23%	0.03%	0.12%	0.65%
Net impaired loans	(628)	(558)	(451)	530	(774)	(1,637)	(1,560)	(628)	(774)	530	(1,527)	(502)	3,409
Net impaired loans as a % of total loans	-0.07%	-0.06%	-0.05%	0.06%	-0.09%	-0.21%	-0.20%	-0.07%	-0.09%	0.06%	-0.20%	-0.08%	0.62%
Capital Adequacy													
Pacific & Western Bank capital ratios													
Risk weighted assets	752,461	778,717	797,169	786,005	780,315	739,720	753,913	752,461	780,315	786,005	759,348	675,129	507,839
Risk based capital ratio	12.45%	12.45%	12.32%	13.25%	13.12%	12.12%	11.46%	12.45%	13.12%	13.25%	11.12%	10.77%	12.53%
Tier 1 ratio	8.47%	8.43%	8.10%	8.93%	9.53%	8.34%	7.75%	8.47%	9.53%	8.93%	7.43%	7.29%	8.40%
Assets to capital ratio	13.35	14.32	13.95	12.96	12.76	13.61	13.55	13.35	12.76	12.96	13.60	14.07	11.60

* Taxable Equivalent Basis (teb) Adjustment—an addition to interest income to gross up the tax-exempt income earned on preferred shares to an amount which, had it been taxable at the statutory rate, would result in the same after-tax net income as appears in the financial statements. This results in a better reflection of the pre-tax economic yield of these assets and facilitates uniform measurement and comparison of net interest income.

** excludes operations of Discovery Air Inc.

NET INCOME (teb)
(unaudited)
(\$ thousands)

	QUARTER							9 MONTHS ENDED		YEAR ENDED			
	2007			2006				2007	2006	2006	2005	2004	2003
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3				
Interest Income													
Loans	\$ 12,923	\$ 12,779	\$ 13,094	\$ 12,492	\$ 12,090	\$ 11,095	\$ 11,494	\$ 38,796	\$ 34,679	\$ 47,171	\$ 40,286	\$ 36,793	\$ 31,846
Securities	4,045	4,636	4,913	5,940	4,290	3,777	3,552	13,594	11,619	17,559	13,762	16,116	14,488
Loan fees	569	614	600	677	477	584	519	1,783	1,580	2,258	1,679	1,663	1,485
Total interest income	17,537	18,029	18,607	19,109	16,857	15,456	15,565	54,173	47,878	66,988	55,727	54,572	47,819
Yield %	5.37%	5.43%	5.49%	5.79%	5.37%	5.37%	5.40%	5.67%	5.29%	5.44%	5.19%	6.17%	6.50%
Interest Expense													
Deposits	12,701	12,636	12,831	13,539	11,311	9,711	9,733	38,168	30,755	44,294	36,289	35,690	34,858
Notes	904	859	870	876	889	849	858	2,633	2,596	3,472	3,419	3,334	3,334
Total interest expense	13,605	13,495	13,701	14,415	12,200	10,560	10,591	40,801	33,351	47,766	39,708	39,024	38,192
Cost of funds %	4.17%	4.06%	4.04%	4.37%	3.89%	3.67%	3.68%	4.27%	3.69%	3.88%	3.70%	4.41%	5.19%
Net interest income	3,932	4,534	4,906	4,694	4,657	4,896	4,974	13,372	14,527	19,222	16,019	15,548	9,627
Spread %	1.20%	1.36%	1.45%	1.42%	1.48%	1.70%	1.72%	1.40%	1.61%	1.56%	1.49%	1.76%	1.31%
Provision (recovery) for credit losses	142	72	429	339	321	78	49	643	448	787	(61)	(471)	501
Other income	108	294	959	1,116	12,963	1,251	832	1,361	15,046	16,162	8,869	281	1,236
Total revenue	3,898	4,756	5,436	5,471	17,299	6,069	5,757	14,090	29,125	34,597	24,949	16,300	10,362
Non-interest expenses	3,643	3,548	3,658	3,252	3,215	3,104	3,284	10,849	9,603	12,855	12,423	8,652	7,758
Net income before taxes	255	1,208	1,778	2,219	14,084	2,965	2,473	3,241	19,522	21,742	12,526	7,648	2,604
Income taxes	128	864	687	737	2,281	1,040	1,051	1,679	4,372	5,110	4,734	2,447	1,092
Non-controlling interest	-	-	-	-	-	117	237	-	354	354	(776)	-	-
Net income	\$ 127	\$ 344	\$ 1,091	\$ 1,482	\$ 11,803	\$ 2,042	\$ 1,659	\$ 1,562	\$ 15,504	\$ 16,986	\$ 7,016	\$ 5,201	\$ 1,512
Per common share:													
Basic earnings per share	\$ 0.01	\$ 0.02	\$ 0.08	\$ 0.11	\$ 0.88	\$ 0.15	\$ 0.12	\$ 0.10	\$ 1.15	\$ 1.25	\$ 0.51	\$ 0.38	\$ 0.10
Diluted earnings per share	\$ -	\$ 0.02	\$ 0.07	\$ 0.10	\$ 0.85	\$ 0.14	\$ 0.12	\$ 0.10	\$ 1.11	\$ 1.22	\$ 0.50	\$ 0.37	\$ 0.10
Common share dividends	\$ -	\$ -	\$ 10,787	\$ -	\$ -	\$ -	\$ -	\$ 10,787	\$ -	\$ -	\$ -	\$ -	\$ -
Preferred share dividends paid	\$ -	\$ -	\$ 240	\$ -	\$ -	\$ -	\$ 240	\$ 240	\$ 240	\$ 240	\$ 240	\$ 240	\$ 240

NET INTEREST INCOME, OTHER INCOME AND TOTAL REVENUES (teb)
(unaudited)
(\$ thousands)

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	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2007			2006				2007	2006	2006	2005	2004	2003	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3					
Net Interest Income	\$ 3,373	\$ 4,043	\$ 4,462	\$ 4,262	\$ 4,218	\$ 4,544	\$ 4,547	\$ 11,878	\$ 13,309	\$ 17,571	\$ 14,244	\$ 13,764	\$ 8,268	
Taxable equivalent adjustment	559	491	444	432	440	351	427	\$ 1,494	\$ 1,218	1,650	1,775	1,784	1,359	
Net Interest Income (NII) (teb)	3,932	4,534	4,906	4,694	4,658	4,895	4,974	13,372	14,527	19,221	16,019	15,548	9,627	
Earnings (loss) from equity accounted investments	-	-	-	807	969	(55)	-	-	914	1,721	-	-	-	
Administration fees	-	-	-	-	-	-	5	-	5	5	155	263	219	
Gains	-	-	888	(3)	15,647	1,289	-	888	16,936	16,933	655	-	-	
Aerial forest fire operations	-	-	-	-	-	4	22	-	26	26	5,059	-	-	
Impairment writedown on securities	-	-	-	136	(3,366)	-	-	-	(3,366)	(3,230)	-	-	-	
Impairment writedown on other assets	-	-	-	-	(616)	-	-	-	(616)	(616)	-	-	-	
Other	108	294	71	176	329	13	805	473	1,147	1,323	3,000	18	1,017	
Total other income	108	294	959	1,116	12,963	1,251	832	1,361	15,046	16,162	8,869	281	1,236	
Net interest and other income (teb)	\$ 4,040	\$ 4,828	\$ 5,865	\$ 5,810	\$ 17,621	\$ 6,146	\$ 5,806	\$ 14,733	\$ 29,573	\$ 35,383	\$ 24,888	\$ 15,829	\$ 10,863	
Other income as a % of total revenue	2.67%	6.09%	16.35%	19.21%	73.57%	20.35%	14.33%	9.24%	50.88%	45.68%	35.64%	1.78%	11.38%	
Net interest income-loans	1.72%	2.01%	2.15%	2.01%	1.98%	2.11%	2.30%	1.80%	2.13%	2.06%	2.11%	2.18%	2.35%	
Net interest income-securities	0.43%	0.42%	0.60%	0.31%	0.63%	0.90%	0.72%	0.45%	0.75%	0.63%	0.35%	1.00%	0.88%	
Net interest income per average assets	1.20%	1.36%	1.45%	1.42%	1.48%	1.70%	1.72%	1.40%	1.61%	1.56%	1.49%	1.76%	1.31%	

SELECTED AVERAGE BALANCE SHEET INFORMATION
(unaudited)
(\$ thousands)

	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2007			2006				2007	2006	2006	2005	2004	2003	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3					
Average loans	\$ 911,678	\$ 897,565	\$ 879,494	\$ 841,865	\$ 808,383	\$ 782,858	\$ 759,079	893,608	784,603	\$ 806,569	\$ 706,472	\$ 608,021	\$ 477,669	
Average total assets	1,296,209	1,362,781	1,344,229	1,308,594	1,245,586	1,180,672	1,144,429	1,277,656	1,209,343	1,230,478	1,073,408	884,828	736,187	
Average common equity	59,207	61,260	64,324	66,043	59,066	52,103	50,216	62,271	57,180	58,242	45,826	39,758	36,600	
Average total equity	62,752	64,805	67,869	69,588	62,611	55,648	53,761	65,816	60,725	61,787	49,371	43,303	40,145	

NON-INTEREST EXPENSES
(unaudited)
(\$ thousands)

	QUARTER								9 MONTHS ENDED		YEAR ENDED			
	2007			2006				2007	2006	2006	2005	2004	2003	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1	Q3	Q3					
Salaries and Employee Benefits														
Salaries	\$ 1,590	\$ 1,620	\$ 1,605	\$ 1,310	\$ 1,286	\$ 1,266	\$ 1,197	\$ 4,815	\$ 3,749	\$ 5,059	\$ 4,044	\$ 3,626	\$ 3,196	
Employee Benefits	458	474	515	473	515	293	252	1,447	1,060	1,533	759	773	579	
Aerial forest fire operations	-	-	-	-	-	204	412	-	616	616	1,231	-	-	
Total	2,048	2,094	2,120	1,783	1,801	1,763	1,861	6,262	5,425	7,208	6,034	4,399	3,775	
Premises														
Rent	184	151	161	147	114	126	122	496	362	509	419	379	327	
Depreciation	221	240	223	191	172	70	79	684	321	512	355	324	272	
Other	56	44	33	58	36	31	29	133	96	154	118	127	132	
Aerial forest fire operations	-	-	-	-	-	28	53	0	81	81	608	-	-	
Total	461	435	417	396	322	255	283	1,313	860	1,256	1,500	830	731	
General and administrative														
Capital and business taxes	150	131	174	208	141	142	134	455	417	625	501	434	317	
Insurance	74	71	75	56	69	78	72	220	219	275	216	183	151	
Listing, sustaining fees and annual meeting	35	74	75	41	27	38	45	184	110	151	221	180	118	
Marketing and business development	147	147	125	113	157	144	117	419	418	531	388	301	290	
Professional fees and services	207	133	164	182	107	126	119	504	352	534	468	351	407	
Postage and stationary	26	43	37	34	28	34	28	106	90	124	125	142	152	
Telephone and communications	36	32	41	36	39	32	25	109	96	132	108	98	148	
Travel	222	193	203	179	178	109	79	618	366	545	194	176	117	
Other	237	195	225	224	346	268	352	657	966	1,190	1,994	1,558	1,552	
Aerial forest fire operations	-	-	-	-	-	115	169	-	284	284	674	-	-	
Total	1,134	1,019	1,121	1,073	1,092	1,086	1,140	3,274	3,318	4,391	4,889	3,423	3,252	
Total non-interest expenses	\$ 3,643	\$ 3,548	\$ 3,658	\$ 3,252	\$ 3,215	\$ 3,104	\$ 3,284	\$ 10,849	\$ 9,603	\$ 12,855	\$ 12,423	\$ 8,652	\$ 7,758	

BALANCE SHEET
(unaudited)
(\$ thousands)

	QUARTER								YEAR ENDED			
	2007			2006				2006	2005	2004	2003	
	Q3	Q2	Q1	Q4	Q3	Q2	Q1					
Cash resources	\$ 25,714	\$ 136,383	\$ 142,656	\$ 207,720	\$ 135,010	\$ 100,719	\$ 84,348	\$ 207,720	\$ 72,532	\$ 43,728	\$ 38,322	
Securities	240,874	296,152	271,659	217,698	293,970	285,916	278,521	217,698	279,851	283,718	142,303	
Loans												
Residential mortgages	245,845	208,386	181,941	175,363	163,637	155,245	203,367	175,363	197,608	196,798	146,237	
Government financing-direct and indirect	255,140	254,039	258,947	249,562	237,223	229,673	211,317	249,562	200,998	191,075	176,431	
Business loans	390,836	396,188	408,113	389,407	368,382	348,309	292,094	389,407	282,472	180,358	116,725	
Personal loans	31,564	41,358	46,157	49,498	50,657	63,639	62,072	49,498	68,229	95,406	113,012	
Total	923,385	899,971	895,158	863,830	819,899	796,866	768,850	863,830	749,307	663,637	552,405	
Other assets												
Capital assets	6,957	6,487	6,266	3,536	3,618	3,636	9,895	3,536	9,793	3,124	2,904	
Deferred financing charges	-	-	728	629	686	743	800	629	858	1,087	1,316	
Investment in Discovery Air *	16,828	16,858	30,763	24,985	24,302	5,718	-	24,985	-	-	-	
Other assets	11,825	10,983	11,499	11,331	9,973	10,115	15,217	11,331	18,886	20,294	16,818	
Total	35,610	34,328	49,256	40,481	38,579	20,212	25,912	40,481	29,537	24,505	21,038	
Total assets	\$ 1,225,583	\$ 1,366,834	\$ 1,358,729	\$ 1,329,729	\$ 1,287,458	\$ 1,203,713	\$ 1,157,631	\$ 1,329,729	\$ 1,131,227	\$ 1,015,588	\$ 754,068	
Deposits												
Demand	\$ 15,982	\$ 7,255	\$ 7,301	\$ 7,859	\$ 7,207	\$ 10,111	\$ 9,079	\$ 7,859	\$ 10,131	\$ 14,280	\$ 20,950	
Term (including accrued interest)	1,100,335	1,148,128	1,166,936	1,202,696	1,127,035	943,801	957,316	1,202,696	925,627	872,965	652,279	
Total	1,116,317	1,155,383	1,174,237	1,210,555	1,134,242	953,912	966,395	1,210,555	935,758	887,245	673,229	
Other liabilities	12,438	111,405	83,221	12,340	48,504	156,919	99,804	12,340	105,606	48,339	5,865	
Notes payable	35,847	35,523	36,184	36,184	36,186	36,186	36,186	36,184	36,186	34,186	34,186	
Non-controlling interest in subsidiary	-	-	-	-	-	-	647	-	754	-	-	
Shareholders' Equity												
Share capital												
Common	36,372	36,339	34,737	34,230	33,589	33,561	33,506	34,230	33,249	32,920	32,851	
Preferred shares	3,545	3,545	3,545	3,545	3,545	3,545	3,545	3,545	3,545	3,545	3,545	
Retained earnings	39,917	39,884	38,282	37,775	37,134	37,106	37,051	37,775	36,794	36,465	36,396	
Accumulated other comprehensive income	23,513	23,386	23,131	32,875	31,392	19,590	17,548	32,875	16,129	9,353	4,392	
	(2,449)	1,253	3,674	-	-	-	-	-	-	-	-	
	60,981	64,523	65,087	70,650	68,526	56,696	54,599	70,650	52,923	45,818	40,788	
Total liabilities and shareholders' equity	\$ 1,225,583	\$ 1,366,834	\$ 1,358,729	\$ 1,329,729	\$ 1,287,458	\$ 1,203,713	\$ 1,157,631	\$ 1,329,729	\$ 1,131,227	\$ 1,015,588	\$ 754,068	

* Prior to April, 2006 Discovery Air Inc. was accounted for on the consolidation basis.

IMPAIRED LOANS AND ALLOWANCE FOR CREDIT LOSSES
(unaudited)
(\$ thousands)

	QUARTER							YEAR ENDED			
	2007			2006				2006	2005	2004	2003
	Q3	Q2	Q1	Q4	Q3	Q2	Q1				
Gross impaired loans											
Residential mortgages	\$ 1,461	\$ 1,102	\$ 1,102	\$ 1,106	\$ 1,126	\$ -	\$ -	\$ 1,106	\$ -	\$ 207	\$ 4,885
Government financing-direct and indirect	-	-	-	-	-	-	-	-	-	-	-
Business loans	1,065	1,352	1,352	1,977	362	362	362	1,977	362	1,014	-
Personal loans	90	90	90	13	13	18	18	13	-	-	-
Total gross impaired loans	\$ 2,616	\$ 2,544	\$ 2,544	\$ 3,096	\$ 1,501	\$ 380	\$ 380	\$ 3,096	\$ 362	\$ 1,221	\$ 4,885
Allowance for credit losses											
Specific provisions	\$ 708	\$ 687	\$ 652	\$ 358	\$ 219	\$ 18	\$ 9	\$ 358	\$ -	\$ 75	\$ 123
General allowance	2,536	2,415	2,343	2,208	2,056	1,999	1,931	2,208	1,889	1,648	1,353
Total allowance for credit losses	\$ 3,244	\$ 3,102	\$ 2,995	\$ 2,566	\$ 2,275	\$ 2,017	\$ 1,940	\$ 2,566	\$ 1,889	\$ 1,723	\$ 1,476
Reconciliation of allowance for credit losses											
Balance, beginning of period	\$ 3,102	\$ 2,995	\$ 2,566	\$ 2,275	\$ 2,017	\$ 1,940	\$ 1,889	\$ 1,889	\$ 1,723	\$ 1,476	\$ 1,612
Provision (recovery) for credit losses	142	72	429	339	321	78	49	787	(61)	(471)	501
Recoveries (write-offs)	-	35	-	(48)	(63)	(1)	2	(110)	227	718	(637)
Balance, end of period	\$ 3,244	\$ 3,102	\$ 2,995	\$ 2,566	\$ 2,275	\$ 2,017	\$ 1,940	\$ 2,566	\$ 1,889	\$ 1,723	\$ 1,476
Total net impaired loans	\$ (628)	\$ (558)	\$ (451)	\$ 530	\$ (774)	\$ (1,637)	\$ (1,560)	\$ 530	\$ (1,527)	\$ (502)	\$ 3,409
Total loans	\$ 923,385	\$ 899,971	\$ 895,158	\$ 863,830	\$ 819,899	\$ 796,866	\$ 768,850	\$ 863,830	\$ 749,307	\$ 663,637	\$ 552,405
Net impaired loans (after general allowance) as a % of total loans	-0.07%	-0.06%	-0.05%	0.06%	-0.09%	-0.21%	-0.20%	0.06%	-0.20%	-0.08%	0.62%
Gross impaired loans as a % of total assets	0.21%	0.19%	0.19%	0.23%	0.12%	0.03%	0.03%	0.23%	0.03%	0.12%	0.65%
Allowance for credit losses as a % of gross impaired loans	124.01%	121.93%	117.72%	82.88%	151.57%	530.79%	510.53%	82.88%	521.82%	141.11%	30.21%