



Statement of Condition

As of December 31, 2011 and December 31, 2010

	Unaudited 12/30/11	Audited 12/31/10
Assets		
Cash & Due from Banks	\$ 4,864,467	\$ 3,737,734
Investments	10,872,024	5,892,570
Gross Loans	132,100,836	150,358,060
Loan Loss Reserve	(2,673,000)	(2,957,300)
Other Assets	7,754,897	5,411,140
Total Assets	\$152,919,224	\$ 162,442,204
Liabilities		
Deposits	\$131,155,032	\$ 141,172,463
Other Borrowing	3,260,000	2,600,000
Other Liabilities	442,980	394,577
Total Liabilities	\$134,858,012	\$ 144,167,040
Shareholders' Equity		
Capital Stock & Surplus	\$ 16,250,000	\$ 16,250,000
Retained Earnings	1,645,298	1,952,008
Accumulated Other Income	165,914	73,156
Total Shareholders' Equity	\$ 18,061,212	\$ 18,275,164
Total Liabilities & Equity	\$152,919,224	\$ 162,442,204

*FDIC Well-
Capitalized
Ratios*

Total Risk-Based Capital Ratio	10.00%	12.04%	11.15%
Tier 1 Risk-Based Capital Ratio	6.00%	10.79%	9.90%
Tier 1 Leverage Ratio	5.00%	10.65%	10.15%

Member FDIC