

Annual Financial Report

Statement of Condition as of December 31, 2010

ASSETS

Cash and Due From Banks	\$ 117,665,000
Securities	11,721,000
Federal Funds Sold	0
Loans (Net of Reserve for Loan Loss)	389,036,000
Bank Premises & Equipment	8,857,000
Other Assets	23,769,000
TOTAL ASSETS	\$ 551,048,000

LIABILITIES

Demand Deposits	\$ 129,185,000
Time and Savings Deposits	372,274,000
TOTAL DEPOSITS	\$ 501,459,000
Federal Funds Purchased / Borrowed Funds	0
Other Liabilities	741,000
TOTAL LIABILITIES	\$ 502,200,000

CAPITAL ACCOUNTS

Common Stock	\$ 494,000
Capital Surplus	15,480,000
Retained Earnings	32,874,000
TOTAL CAPITAL ACCOUNTS	\$ 48,848,000

TOTAL LIABILITIES AND CAPITAL ACCOUNTS	\$ 551,048,000
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