

STATEMENT OF CONDITION

December 31, 2009

Assets:

Cash and Due From Banks	\$	15,811,000
U.S. Government & Municipal Securities		81,440,000
Loans		151,933,000
Other Assets		<u>16,366,000</u>
Total Assets		\$265,550,000

Liabilities:

Non Interest Bearing Deposits	\$	15,295,000
Interest Bearing Deposits		206,543,000
Repurchase Agreement		9,412,000
Other Liabilities		<u>7,512,000</u>
Total Liabilities		\$238,762,000

Capital:

Capital	\$	75,000
Surplus		11,723,000
Undivided Profits		12,530,000
Loan Loss Reserve		<u>2,460,000</u>
Total Equity Capital		\$ 26,788,000

Total Liabilities & Capital **\$265,550,000**