

Quarterly Financial Report

Statement of Condition as of March 31, 2009

ASSETS

| | |
|--------------------------------------|-----------------------|
| Cash and Due From Banks | \$ 12,236,000 |
| Securities | 1,344,000 |
| Federal Funds Sold | 16,000,000 |
| Loans (Net of Reserve for Loan Loss) | 398,694,000 |
| Bank Premises & Equipment | 6,656,000 |
| Other Assets | 2,791,000 |
| TOTAL ASSETS | \$ 437,721,000 |

LIABILITIES

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|--|-----------------------|
| Demand Deposits | \$ 88,336,000 |
| Time and Savings Deposits | 297,455,000 |
| TOTAL DEPOSITS | \$ 385,791,000 |
| Federal Funds Purchased / Borrowed Funds | 10,000,000 |
| Other Liabilities | 1,232,000 |
| TOTAL LIABILITIES | \$ 397,023,000 |

CAPITAL ACCOUNTS

| | |
|-------------------------------|----------------------|
| Common Stock | \$ 410,000 |
| Capital Surplus | 11,064,000 |
| Retained Earnings | 29,224,000 |
| TOTAL CAPITAL ACCOUNTS | \$ 40,698,000 |

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| TOTAL LIABILITIES AND CAPITAL ACCOUNTS | \$ 437,721,000 |
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