

# COMPARATIVE STATEMENT *of* CONDITION

FOURTH QUARTER, 2010

## ASSETS

	12/31/2010	12/31/2009
Cash & Due From Banks	\$ 10,226,252	\$ 13,040,355
Interest Bearing Due From Banks	45,751	59,706
Fed Funds Sold	8,470,000	26,330,000
<b>CASH &amp; CASH EQUIVALENTS</b>	18,742,003	39,430,061

## SECURITIES

U.S. Treasuries & Agencies	75,525,190	61,248,405
Municipal & Other Investments	27,842,861	17,603,244
Securities—Unrealized gains (losses)	(2,620,731)	(315,354)
FRB, FHLB, & IBFC Stock	1,489,554	2,171,407
<b>TOTAL SECURITIES</b>	102,236,874	80,707,702

## LOANS

Commercial & Agriculture	74,625,513	83,918,715
Real Estate	123,868,239	117,758,224
Consumer Loans, net	16,157,980	16,844,571
Other Loans	3,418,407	2,893,467
Reserve for Loan Losses	(2,578,948)	(2,576,383)
<b>TOTAL LOANS</b>	215,491,191	218,838,594

Bank Premises & Equipment, net	11,946,200	12,388,928
Other Assets	12,328,714	11,404,107

**TOTAL ASSETS** \$360,744,982 \$362,769,392

## LIABILITIES & CAPITAL

### DEPOSITS

	12/31/2010	12/31/2009
Demand Deposits	\$ 69,270,424	\$ 60,726,638
Interest Bearing Demand	72,860,451	59,227,953
Time & Savings Accounts	183,587,957	200,966,935
<b>TOTAL DEPOSITS</b>	325,718,832	320,921,526

Overnight & Term Borrowings	5,580,291	13,856,451
Other Liabilities	2,059,476	1,969,888
<b>TOTAL OTHER LIABILITIES</b>	7,639,767	15,826,339

**TOTAL LIABILITIES** 333,358,599 336,747,865

### EQUITY CAPITAL

Capital Stock	1,000,000	1,000,000
Certified Surplus	19,000,000	19,000,000
Undivided Profits	10,007,114	6,336,881

Equity Capital	30,007,114	26,336,881
Unrealized gains (losses) on securities	(2,620,731)	(315,354)

**TOTAL LIABILITIES & CAPITAL** \$360,744,982 \$362,769,392