

ASSETS	<u>2011</u>
Loans (Net)	\$ 71,383,132
Cash and due from banks	1,782,967
Investments	13,370,406
Land, Buildings, FFE	1,700,984
Other Assets	7,951,130
Total Assets	<u>\$ 96,188,619</u>
LIABILITIES AND EQUITY	
Liabilities	\$ 2,048,286
Shares and Deposits	86,233,449
Equity	7,906,884
Total Liabilities and Equity	<u>\$ 96,188,619</u>
INCOME FROM OPERATIONS	
	\$ 6,746,273
Less	
Operating Expenses	4,239,027
Dividends and Interest	1,368,710
Net Operations Income	\$ 1,138,536
Provision for Loan Losses	198,050
Loss on sale of Assets	2,117
NET INCOME FOR THE YEAR	<u>\$ 938,370</u>
Net Worth Ratio	8.56%
Net Operation Expense to Average Assets	3.52%
Net Operating Expense to Income	49.07%
Return on Average Assets	1.02%
Delinquent Loans Ratio	0.44%
Loans to Shares Ratio	83.50%

2012

\$	78,743,719
	1,204,174
	7,674,390
	2,088,257
	9,505,917
\$	<u>99,216,457</u>

\$	2,100,800
	87,904,736
	9,210,921
\$	<u>99,216,457</u>

\$	7,048,225
	4,401,638
	1,109,731
\$	1,536,856
	200,686
\$	-
\$	<u>1,336,170</u>

9.59%
3.21%
44.23%
1.36%
0.60%
90.25%