



	1st Qtr 2012	Year-End 2011	Year-End 2010	Year-End 2009
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Balance Sheet (000s)

Loans	\$ 12,764	\$ 12,133	\$ 11,881	\$ 13,062
Loan Loss Reserve	\$ 308	\$ 308	\$ 308	\$ 310
Net Loans	\$ 12,456	\$ 11,825	\$ 11,573	\$ 12,752
Investments	\$ 25,115	\$ 27,837	\$ 27,806	\$ 23,429
Total Assets	\$ 40,946	\$ 42,769	\$ 42,358	\$ 39,176
Deposits	\$ 34,612	\$ 36,483	\$ 37,925	\$ 34,504
Total Capital	\$ 4,798	\$ 4,728	\$ 4,082	\$ 4,153

Income Statement*

Net Interest Income	\$ 313	\$ 1,460	\$ 1,416	\$ 1,324
Provision For Loan Losses	\$ -	\$ -	\$ -	\$ -
Noninterest Income	\$ 24	\$ 107	\$ 120	\$ 130
Noninterest Expense	\$ 215	\$ 842	\$ 817	\$ 778
Net Income Before Taxes	\$ 122	\$ 727	\$ 719	\$ 720
Provision for Taxes	\$ 13	\$ 233	\$ 226	\$ 235
Net Income After Taxes	\$ 109	\$ 494	\$ 493	\$ 485

Ratios

Tier 1 Leverage Capital Ratio	10.04%	9.38%	8.94%	9.50%
ROAA	1.06%	1.16%	1.20%	1.30%
ROE	9.09%	13.93%	12.08%	11.68%
Net Interest Margin	3.77%	3.76%	3.76%	3.86%
Loans/Deposits	36.88%	33.26%	31.33%	37.86%
Noncurrent Loans/Gross Loans	1.30%	1.03%	2.81%	2.53%
Loan Loss Reserves/Total Loans	2.41%	2.54%	2.59%	2.37%
Net Charge-offs/Avg Loans	0.00%	0.00%	0.01%	0.00%

* Income information from 2009-2011 is presented with tax equivalent yields; for current year numbers are actual.