



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

Loans	\$ 67,925	\$ 69,112	\$ 71,555	\$ 78,747
Loan Loss Reserve	\$ 1,422	\$ 1,409	\$ 1,297	\$ 1,196
Net Loans	\$ 66,503	\$ 67,703	\$ 70,258	\$ 77,551
Investments	\$ 86,210	\$ 78,278	\$ 72,574	\$ 61,264
Total Assets	\$ 173,443	\$ 166,592	\$ 162,092	\$ 158,424
Deposits	\$ 143,665	\$ 137,091	\$ 130,273	\$ 124,558
Total Capital	\$ 19,639	\$ 19,336	\$ 17,592	\$ 17,750

## Income Statement\*

Net Interest Income	\$ 1,232	\$ 5,495	\$ 5,479	\$ 5,227
Provision For Loan Losses	\$ 15	\$ 140	\$ 180	\$ 60
Noninterest Income	\$ 604	\$ 2,321	\$ 2,348	\$ 2,409
Noninterest Expense	\$ 1,364	\$ 5,336	\$ 5,403	\$ 5,178
Net Income Before Taxes	\$ 463	\$ 2,396	\$ 2,245	\$ 2,440
Provision for Taxes	\$ 57	\$ 726	\$ 667	\$ 770
Net Income After Taxes	\$ 406	\$ 1,670	\$ 1,578	\$ 1,670

## Ratios

Tier 1 Leverage Capital Ratio	10.46%	10.57%	10.35%	10.80%
ROAA	0.95%	1.01%	0.97%	1.13%
ROE	8.27%	8.64%	8.97%	9.41%
Net Interest Margin	3.60%	3.76%	3.79%	3.99%
Loans/Deposits	47.28%	50.41%	54.93%	63.22%
Noncurrent Loans/Gross Loans	1.71%	1.38%	1.18%	1.47%
Loan Loss Reserves/Total Loans	2.09%	2.04%	1.81%	1.52%
Net Charge-offs/Avg Loans	0.01%	0.04%	0.11%	0.17%

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