



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

Loans	\$ 144,176	\$ 146,450	\$ 145,000	\$ 142,938
Loan Loss Reserve	\$ 2,800	\$ 2,708	\$ 2,768	\$ 2,238
Net Loans	\$ 141,376	\$ 143,742	\$ 142,232	\$ 140,700
Investments	\$ 90,447	\$ 75,592	\$ 62,381	\$ 48,707
Total Assets	\$ 260,413	\$ 246,718	\$ 226,273	\$ 211,405
Deposits	\$ 230,308	\$ 216,571	\$ 199,550	\$ 176,709
Total Capital	\$ 21,751	\$ 21,248	\$ 18,993	\$ 18,151

## Income Statement\*

Net Interest Income	\$ 2,009	\$ 7,941	\$ 7,643	\$ 6,762
Provision For Loan Losses	\$ 225	\$ 900	\$ 1,200	\$ 1,200
Noninterest Income	\$ 1,335	\$ 4,553	\$ 5,281	\$ 2,621
Noninterest Expense	\$ 2,278	\$ 8,413	\$ 8,723	\$ 6,705
Net Income Before Taxes	\$ 872	\$ 3,212	\$ 3,001	\$ 1,600
Provision for Taxes	\$ 256	\$ 1,118	\$ 1,062	\$ 521
Net Income After Taxes	\$ 616	\$ 2,094	\$ 1,939	\$ 1,079

## Ratios

Tier 1 Leverage Capital Ratio	7.73%	7.88%	7.90%	8.23%
ROAA	0.96%	0.88%	0.87%	0.54%
ROE	11.33%	9.86%	10.21%	5.94%
Net Interest Margin	3.63%	3.68%	3.78%	3.72%
Loans/Deposits	62.60%	67.62%	72.66%	80.89%
Noncurrent Loans/Gross Loans	0.85%	0.84%	0.59%	0.44%
Loan Loss Reserves/Total Loans	2.12%	1.85%	1.91%	1.57%
Net Charge-offs/Avg Loans	0.37%	0.67%	0.45%	0.51%

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