

The Bank of
MEMBER FDIC
Crockett

	1st Qtr 2012	Year-End 2011	Year-End 2010	Year-End 2009
Balance Sheet (000s)				
Loans	\$ 39,294	\$ 39,293	\$ 41,827	\$ 45,407
Loan Loss Reserve	\$ 1,004	\$ 967	\$ 944	\$ 1,000
Net Loans	\$ 38,290	\$ 38,326	\$ 40,883	\$ 44,407
Investments	\$ 83,475	\$ 88,092	\$ 69,575	\$ 59,659
Total Assets	\$ 143,187	\$ 143,187	\$ 122,671	\$ 119,236
Deposits	\$ 118,840	\$ 124,797	\$ 108,479	\$ 104,486
Total Capital	\$ 15,462	\$ 15,298	\$ 13,217	\$ 13,390

Income Statement*

Net Interest Income	\$ 957	\$ 4,532	\$ 4,260	\$ 4,436
Provision For Loan Losses	\$ 40	\$ 50	\$ -	\$ 100
Noninterest Income	\$ 138	\$ 520	\$ 484	\$ 501
Noninterest Expense	\$ 699	\$ 2,555	\$ 2,472	\$ 2,378
Net Income Before Taxes	\$ 408	\$ 2,447	\$ 2,383	\$ 2,569
Provision for Taxes	\$ 59	\$ 809	\$ 763	\$ 867
Net Income After Taxes	\$ 349	\$ 1,638	\$ 1,620	\$ 1,702

Ratios

Tier 1 Leverage Capital Ratio	9.79%	9.59%	9.89%	10.23%
ROAA	1.01%	1.27%	1.37%	1.49%
ROE	9.03%	10.71%	12.26%	12.71%
Net Interest Margin	3.48%	3.88%	4.00%	4.25%
Loans/Deposits	33.06%	31.49%	38.56%	43.46%
Noncurrent Loans/Gross Loans	3.04%	3.00%	0.43%	0.17%
Loan Loss Reserves/Total Loans	2.56%	2.46%	2.26%	2.20%
Net Charge-offs/Avg Loans	0.03%	0.06%	0.13%	0.00%

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