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Assets

Cash and Due from Banks	\$	31,010,000
Securities and Interest Bearing Deposits		414,389,000
Federal Funds Sold		608,000
Loans and Leases Net of Unearned Income	1,179,479,000	
Less Loan Loss Reserve	<u>(13,805,000)</u>	
Net Loans		1,165,674,000
Premises and Fixed Assets		12,969,000
Other Real Estate Owned		261,000
Other Investments		31,432,000
Other Assets		<u>6,723,000</u>
Total Assets		<u>\$ 1,663,066,000</u>

Liabilities and Capital

Deposits	\$	1,395,944,000
Repurchase Agreements and Federal Funds Purchased		33,287,000
Federal Home Loan Bank and Other Borrowings		54,138,000
Other Liabilities		<u>8,795,000</u>
Total Liabilities		1,492,164,000

Equity Capital

Capital Stock		4,000,000
Surplus		9,550,000
Undivided Profits and Capital Reserves		153,035,000
Unrealized Gain/(Loss) on Securities		<u>4,317,000</u>
Total Equity Capital		<u>170,902,000</u>
Total Liabilities and Capital		<u>\$ 1,663,066,000</u>

I, Michael Hendrix, Chief Financial Officer attest to the correctness of the information contained in the statement. This statement has not been reviewed, or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.