

Financial Highlights

For the year to date ended June 30, 2010



➔ SERVICE BEYOND COMPARISON



Balance Sheet (in thousands)

<u>ASSETS</u>		<u>LIABILITIES AND CAPITAL</u>	
Cash and Due From Banks	\$ 195,398	Deposits	\$ 305,591
Federal Funds Sold	61,206	Federal Funds Purchased	402,350
Securities Purchased URA	1,461	Securities Sold UAR	3,605
Investment Securities	108,177	Borrowings from FHLB	39,395
Trading Assets	12,092	Long-Term Subordinated Debt	8,248
Loans Outstanding	483,184	Other Liabilities	7,824
Loan Loss Reserve	(11,550)	Equity Capital	133,568
Other Assets	50,613		
Total Assets	<u>\$ 900,581</u>	Total Liabilities and Capital	<u>\$ 900,581</u>



Income Statement & Capital

(in thousands where applicable)

INCOME STATEMENT

Interest Income	\$	14,482
Interest Expense		1,381
Net Interest Income		13,101
Provision for Loan Losses		3,513
Other Income		17,049
Operating Expenses		22,079
Tax		1,136
Net Income	\$	3,422

BOOK VALUE PER COMMON SHARE	\$	392.76
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REGULATORY CAPITAL

Tier 1 Capital	\$	140,661
Total Risk-Based Capital	\$	148,359
Average Total Assets	\$	994,070
<u>Capital Ratios</u>		
Tier 1 Leverage Ratio		14.15%
Tier 1 Risk-Based Capital Ratio		22.98%
Total Risk-Based Capital Ratio		24.24%