

Financial Highlights

For the year to date ended December 31, 2010



➔ SERVICE BEYOND COMPARISON



Balance Sheet (in thousands)

<u>ASSETS</u>		<u>LIABILITIES AND CAPITAL</u>	
Cash and Due From Banks	\$ 207,968	Deposits	\$ 312,610
Federal Funds Sold	51,765	Federal Funds Purchased	352,700
Securities Purchased URA	1,502	Securities Sold UAR	2,010
Investment Securities	104,835	Borrowings from FHLB	39,389
Trading Assets	1,045	Long-Term Subordinated Debt	8,248
Loans Outstanding	448,732	Other Liabilities	5,610
Loan Loss Reserve	(13,456)	Equity Capital	132,052
Other Assets	50,228		
Total Assets	<u>\$ 852,619</u>	Total Liabilities and Capital	<u>\$ 852,619</u>



Income Statement & Capital

(in thousands where applicable)

INCOME STATEMENT

Interest Income	\$ 28,309
Interest Expense	<u>2,587</u>
Net Interest Income	25,722
Provision for Loan Losses	11,063
Other Income	38,608
Operating Expenses	47,664
Tax	<u>1,320</u>
Net Income	<u><u>\$ 4,283</u></u>

BOOK VALUE PER COMMON SHARE	\$ 385.34
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REGULATORY CAPITAL

Tier 1 Capital	\$ 140,094
Total Risk-Based Capital	\$ 146,992
Average Total Assets	\$ 983,004
<u>Capital Ratios</u>	
Tier 1 Leverage Ratio	14.25%
Tier 1 Risk-Based Capital Ratio	25.69%
Total Risk-Based Capital Ratio	26.96%