

Financial Highlights

For the year to date ended September 30, 2011



➔ SERVICE BEYOND COMPARISON



Balance Sheet (in thousands)

<u>ASSETS</u>		<u>LIABILITIES AND CAPITAL</u>	
Cash and Due From Banks	\$ 359,054	Deposits	\$ 388,795
Federal Funds Sold	90,705	Federal Funds Purchased	394,200
Securities Purchased URA	1,512	Securities Sold UAR	3,757
Investment Securities	99,064	Borrowings from FHLB	34,379
Trading Assets	13,301	Long-Term Subordinated Debt	8,248
Loans Outstanding	376,880	Other Liabilities	8,745
Loan Loss Reserve	(13,701)	Equity Capital	136,701
Other Assets	48,010		
Total Assets	<u>\$ 974,825</u>	Total Liabilities and Capital	<u>\$ 974,825</u>



Income Statement & Capital

(in thousands where applicable)

INCOME STATEMENT

Interest Income	\$ 18,181
Interest Expense	<u>1,625</u>
Net Interest Income	16,556
Provision for Loan Losses	2,100
Other Income	23,860
Operating Expenses	33,607
Tax	<u>1,566</u>
Net Income	<u><u>\$ 3,143</u></u>

BOOK VALUE PER COMMON SHARE	\$ 397.00
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REGULATORY CAPITAL

Tier 1 Capital	\$ 142,804
Total Risk-Based Capital	\$ 148,756
Average Total Assets	\$ 927,059

Capital Ratios

Tier 1 Leverage Ratio	15.40%
Tier 1 Risk-Based Capital Ratio	30.49%
Total Risk-Based Capital Ratio	31.76%