

# STATEMENT OF CONDITION

## CONSOLIDATED STATEMENT OF CONDITION (000'S) – unaudited

Close of Business December 31, 2010 & December 31, 2009



<b>ASSETS</b>	<b>2010</b>	<b>2009</b>
Cash & Due From Banks	\$354,978	\$310,716
Investment Securities	\$593,068	\$523,440
Loans (net of valuation reserve) (\$27,437 in 2010 & \$23,974 in 2009)	\$1,089,283	\$1,225,938
Federal Funds Sold	\$11,830	\$3,300
Premises & Equipment	\$41,620	\$42,861
Accrued Income	\$7,786	\$8,160
Other Assets	\$107,396	\$95,087
<b>TOTAL ASSETS</b>	<b>\$2,205,961</b>	<b>\$2,209,502</b>
<b>LIABILITIES &amp; CAPITAL FUNDS</b>		
Non-Interest Bearing Deposits	\$394,822	\$362,747
Non-Interest Bearing Public Deposits	\$19,096	\$22,574
Interest Bearing Deposits	\$1,010,849	\$1,010,901
Interest Bearing Public Deposits	\$571,048	\$495,706
<b>TOTAL DEPOSITS</b>	<b>\$1,995,815</b>	<b>\$1,891,928</b>
Other Liabilities	\$13,138	\$116,586
Fed Funds Purchase & Repo Agreements	\$5,038	\$8,295
<b>TOTAL LIABILITIES</b>	<b>\$2,013,991</b>	<b>\$2,016,809</b>
<b>CAPITAL ACCOUNTS</b>		
Capital Stock	\$2,500	\$2,500
Surplus	\$64,815	\$64,815
Undivided Profits	\$122,538	\$120,642
Unrealized Gain/Loss Securities	\$2,117	\$4,736
<b>TOTAL CAPITAL ACCOUNTS</b>	<b>\$191,970</b>	<b>\$192,693</b>
<b>TOTAL LIABILITIES &amp; CAPITAL ACCOUNTS</b>	<b>\$2,205,961</b>	<b>\$2,209,502</b>