



As of September 30, 2008

Statement of Resources and Liabilities

ASSETS

Dollar Amounts in Thousands

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency on coin		8,055
Interest-bearing balances		84
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		56,592
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold		325
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases held for sale		0
Loans and leases, net of unearned income	269,855	
LESS: Allowance for loan and lease losses	3,588	
Loans and leases, net of unearned income and allowance		266,267
Trading Assets		0
Premises and fixed assets (including capitalized leases)		7,938
Other real state owned		0
Investments in unconsolidated subsidiaries and associated companies		0
Intangible assets:		
Goodwill		9,247
Other intangible assets		2,817
Other assets		6,836
Total assets		358,161

LIABILITIES

Deposits:		
In domestic offices		281,628
Noninterest-bearing	38,607	
Interest-bearing	243,021	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreement to repurchase		1,742
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		26,000
Subordinated notes and debentures		0
Other liabilities		1,778
Total liabilities		311,148
Minority interest in consolidated subsidiaries		0

EQUITY CAPITAL

Perpetual preferred stock and related surplus		0
Common stock		821
Surplus (excluded all surplus related to preferred stock)		30,697
Retained earnings		15,569
Accumulated other comprehensive income		(74)
Other equity capital components		0
Total equity capital		47,013
Total liabilities, minority interest and equity capital		358,161

I, Marsha Johnson, Controller
of the above named bank do hereby declare
that this Report of Condition is true and
correct to the best of my knowledge and belief.