

STATEMENT OF CONDITION

September 30, 2013

(Unaudited)

(000's omitted)

<u>Assets</u>		<u>Liabilities & Capital</u>	
Cash and Due From Banks	2,097	Deposits	96,352
Interest Bearing balances	30,657	Fed Funds & FHLB Advances	-
Investments	6,838	Other Liabilities	442
Loans, net	61,611	Total Liabilities	96,794
Other Assets	5,679	Equity Capital	10,088
<u>Total Assets</u>	106,882	Total Liabilities & Capital	106,882
Financial Data		Capital Ratios	
Risk Weighted Assets	64,330	Tier 1 to RWA	14.27%
Total Risk Based Capital	9,903	Total RBC to RWA	15.39%
Tier 1 Capital	9,181	Leverage Ratio	9.33%
Tier 2 Capital	722		
Quarterly Average Assets	99,238		
Total Shares Outstanding	1,189,311		
Book Value Per Share	\$ 8.48		