



STATEMENT OF CONDITION

March 31, 2014

(Unaudited)

(000's omitted)

Assets

Cash and Due From Banks	5,388
Interest Bearing balances	33,393
Investments	12,380
Loans, net	63,943
Other Assets	4,377
<u>Total Assets</u>	119,481

Financial Data

Risk Weighted Assets	67,903
Total Risk Based Capital	10,032
Tier 1 Capital	9,298
Tier 2 Capital	734
Quarterly Average Assets	115,009
Total Shares Outstanding	1,208,634
Book Value Per Share	\$ 8.35

Liabilities & Capital

Deposits	109,280
Fed Funds & FHLB Advances	-
Other Liabilities	107
<u>Total Liabilities</u>	109,387
Equity Capital	10,094
<u>Total Liabilities & Capital</u>	119,481

Capital Ratios

Leverage Ratio	8.14%
Tier 1 to RWA	13.69%
Total RBC to RWA	14.77%