

## STATEMENT OF CONDITION

## June 30, 2013

(Unaudited)

(000's omitted)

<u>Assets</u>		<b>Liabilities &amp; Capital</b>	
Cash and Due From Banks	2,335	Deposits	86,536
Interest Bearing balances	22,245	Fed Funds & FHLB Advances	-
Investments	6,532	Other Liabilities	965
Loans, net	61,768	<b>Total Liabilities</b>	87,501
Other Assets	4,459	Equity Capital	9,838
Total Assets	97,339	<b>Total Liabilities &amp; Capital</b>	97,339
<u>Financial Data</u>		Capital Ratios	
<u>Financial Data</u> Risk Weighted Assets	65,469	<u>Capital Ratios</u> Tier 1 to RWA	13.64%
<u> </u>	65,469 9,633	<u></u>	13.64% 14.71%
Risk Weighted Assets	•	Tier 1 to RWA	
Risk Weighted Assets Total Risk Based Capital	9,633	Tier 1 to RWA Total RBC to RWA	14.71%
Risk Weighted Assets Total Risk Based Capital Tier 1 Capital	9,633 8,927	Tier 1 to RWA Total RBC to RWA	14.71%
Risk Weighted Assets Total Risk Based Capital Tier 1 Capital Tier 2 Capital	9,633 8,927 706	Tier 1 to RWA Total RBC to RWA	14.71%
Risk Weighted Assets Total Risk Based Capital Tier 1 Capital Tier 2 Capital Quarterly Average Assets	9,633 8,927 706 97,011	Tier 1 to RWA Total RBC to RWA	14.71%