

Third Quarter 2008

Third Quarter Statement of Condition At the close of business September 30

Resources	2008	2007
Cash and Due from Depository Institutions	73,501,239	81,025,808
Securities	208,858,595	184,903,013
Federal Funds Sold	50,023,371	59,200,000
Loans:		
Loans Net of Unearned Income	2,839,221,402	2,602,520,669
Less: Allowance for Loan Losses	(26,404,517)	(25,775,298)
Net Loans	2,812,816,885	2,576,745,371
Premises and Fixed Assets	46,334,122	41,176,756
Other Assets	151,388,974	120,795,421
Total Assets	\$ 3,342,923,186	\$ 3,063,846,369
Liabilities		
Deposits	2,331,371,356	2,545,960,836
Federal Funds Purchased and Securities Sold Under Agreements to Repurchase	70,040,072	52,777,070
Other Liabilities	601,959,553	177,003,882
Total Liabilities	\$ 3,003,370,981	\$ 2,775,741,788
Capital		
Common Stock	8,856,520	8,856,520
Surplus	146,582,641	116,582,641
Undivided Profits and Capital Reserves	185,850,692	163,387,651
Accumulated Other Comprehensive Loss	(1,737,648)	(722,231)
Total Equity Capital	\$ 339,552,205	\$ 288,104,581
Total Liabilities and Capital	\$ 3,342,923,186	\$ 3,063,846,369