



STATEMENT

	June 30, 2006	June 30, 2005
ASSETS		
Cash & Due from Banks	\$13,824,327	\$16,790,181
U.S. Government Securities	109,937,242	100,348,870
U.S. Agency Securities	44,973,633	64,967,915
Mortgage Backed Securities	80,652,431	92,274,414
Fed. Home Loan Bank Stock	2,353,500	4,226,500
Equities	96,750	96,750
Mortgage Loans	373,174,476	331,243,222
Collateral Loans	725,735	752,938
Non-Performing Loans	851,963	680,348
Foreclosed Real Estate	0	0
Bank Buildings & Equipment	2,639,444	2,846,194
Earned Income Receivable	3,066,142	2,904,517
Allowance for Loan Losses	(3,529,681)	(3,529,681)
Other Assets	2,118,506	1,950,653
TOTAL ASSETS	\$630,884,468	\$615,552,821
LIABILITIES		
Total Deposits	\$522,650,965	\$513,544,378
Other Liabilities	3,544,475	2,410,723
Borrowed Money	NONE	NONE
Surplus & Reserves	104,689,028	99,597,720
TOTAL LIABILITIES	\$630,884,468	\$615,552,821