

The First National Bank in Creston

101 West Adams Street

Creston, IA 50801

FDIC Certificate #: 4444 Bank Charter Class: N

<i>Definition</i>	<i>Dollar figures in thousands</i>	The First National Bank in Creston Creston, IA June 30, 2011	The First National Bank in Creston Creston, IA June 30, 2010
Assets and Liabilities			
1	Total employees (full-time equivalent)	76	72
2	Total assets	201,586	187,050
3	Cash and due from depository institutions	6,976	2,718
4	Interest-bearing balances	4,486	9
5	Securities	42,739	38,228
6	Federal funds sold & reverse repurchase agreements	0	0
7	Net loans & leases	142,701	137,007
8	Loan loss allowance	1,805	1,694
9	Trading account assets	0	0
10	Bank premises and fixed assets	2,492	2,669
11	Other real estate owned	140	165
12	Goodwill and other intangibles	0	0
13	All other assets	6,538	6,263
14	Life insurance assets	2,595	2,493
15	Total liabilities and capital	201,586	187,050
16	Total liabilities	183,101	169,434
17	Total deposits	170,412	160,839
18	Interest-bearing deposits	154,128	145,744
19	Deposits held in domestic offices	170,412	160,839
20	% insured	89.66%	91.82%
21	Federal funds purchased & repurchase agreements	5,659	1,692
22	Trading liabilities	0	0
23	Other borrowed funds	6,000	6,000
24	Subordinated debt	0	0
25	All other liabilities	1,030	903
26	Total equity capital	18,485	17,616
27	Total bank equity capital	18,485	17,616
28	Perpetual preferred stock	0	0
29	Common stock	990	990
30	Surplus	1,110	1,110
31	Undivided profits	16,385	15,516
32	Noncontrolling interests in consolidated subsidiaries	0	0
Memoranda:			
33	Noncurrent loans and leases	2,217	1,581
34	Noncurrent loans that are wholly or partially guaranteed by the U.S. government	0	0
35	Income earned, not collected on loans	1,777	1,666
36	Earning assets	189,926	175,244
37	Long-term assets (5+ years)	26,073	23,239
38	Average Assets, year-to-date	200,852	189,207
39	Average Assets, quarterly	200,991	187,810
40	Volatile liabilities	12,223	8,454
41	Insider loans	3,112	4,566
42	FHLB advances	6,000	6,000
43	Loans and leases held for sale	0	0
44	Unused loan commitments	26,270	17,937
45	Tier 1 (core) risk-based capital	17,532	16,492
46	Tier 2 risk-based capital	1,805	1,694
47	Total risk weighted assets	160,083	143,870
48	Total unused commitments	26,270	17,937
49	Derivatives	0	0
	Total assets and liabilities in foreign offices		
	Restructured Loans and leases		
	Past due and nonaccrual assets		
	Fiduciary and related services		
	Carrying amount of assets covered by FDIC loss-share agreements		