

Consolidated Balance Sheet

(000's omitted, except per share data)

December 31

Assets	2006	2005
Cash and due from banks	\$ 15,849	\$ 32,204
Federal funds sold	17,450	-
Total cash and cash equivalents	33,299	32,204
Investment securities - Available-for-sale (Note 2)	73,080	83,423
Investment securities - Held-to-maturity (Note 2)	13,444	16,908
Federal Home Loan Bank stock - At cost	1,096	1,248
Loans - Net of allowance for loan losses of \$4,193 and \$4,003 in 2006 and 2005, respectively (Note 3)	378,267	386,698
Bank premises and equipment - Net (Note 4)	10,073	10,171
Accrued interest receivable and other assets	5,939	5,282
Total assets	\$ 515,198	\$ 535,934
Liabilities and Stockholders' Equity		
Liabilities		
Deposits:		
Non-interest-bearing	\$ 65,164	\$ 71,308
Interest-bearing (Note 5)	394,958	396,774
Total deposits	460,122	468,082
Federal funds purchased	-	10,800
Borrowings (Note 6)	-	5,000
Short-term borrowings	1,321	1,121
Accrued taxes, interest, and other liabilities	3,873	3,324
Total liabilities	465,316	488,327
Stockholders' Equity (Notes 10 and 12)		
Common stock - No par value:		
Authorized - 3,200,000 shares		
Issued and outstanding - 1,279,630 shares in 2006 and 2005	18,000	18,000
Retained earnings	32,050	30,296
Accumulated other comprehensive loss	(168)	(689)
Total stockholders' equity	49,882	47,607
Total liabilities and stockholders' equity	\$ 515,198	\$ 535,934



See Notes to Consolidated Financial Statements

