

REPORT OF CONDITION

Consolidating domestic subsidiaries of
The Citizens-Farmers Bank of Cole Camp
in the state of MO at close of business on December 31, 2011
published in response to call made by (Enter additional information below)

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS	
Cash and balances due from depository institutions:	
Noninterest-bearing balances and currency and coin	2,107
Interest-bearing balances	2,128
Securities:	
Held-to-maturity securities	6,989
Available-for-sale securities	11,074
Federal funds sold and securities purchased under agreements to resell:	
Federal funds sold	1,223
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases held for sale	0
Loans and leases, net of unearned income	65,967
LESS: Allowance for loan and lease losses	1,081
Loans and leases, net of unearned income and allowance	64,886
Trading Assets	0
Premises and fixed assets (including capitalized leases)	1,711
Other real estate owned	529
Investments in unconsolidated subsidiaries and associated companies	0
Direct and indirect investments in real estate ventures	0
Intangible assets:	
Goodwill	0
Other intangible assets	54
Other assets	2,177
Total assets	92,878

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices		76,467
Noninterest-bearing	9,749	
Interest-bearing	66,718	
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased		0
Securities sold under agreements to repurchase		0
Trading liabilities		0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)		0
Subordinated notes and debentures		0
Other liabilities		340
Total liabilities		76,807

EQUITY CAPITAL

Bank Equity Capital		
Perpetual preferred stock and related surplus		0
Common stock		50
Surplus (excludes all surplus related to preferred stock)		200
Retained earnings		15,620
Accumulated other comprehensive income		201
Other equity capital components		0
Total bank equity capital		16,071
Noncontrolling (minority) interest in consolidated subsidiaries		0
Total equity capital		16,071
Total liabilities and equity capital		92,878

We, the undersigned directors (trustees), attest to the correctness of the Reports of Condition and Income (including the supporting schedules) for this report date and declare that the Reports of Condition and Income have been examined by us and to the best of our knowledge and belief have been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and are true and correct.

I, Larry J. Stelling, President

(Name, Title)

of the above named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

Director #1

Director #2

Director #3
