

REPORT OF CONDITION

Consolidating domestic subsidiaries of

The Citizens-Farmers Bank of Cole Camp

in the state of MO at close of business on June 30, 2010

published in response to call made by (Enter additional information below)

Federal Reserve Bank of K. C.

Missouri Division of Finance

Statement of Resources and Liabilities

Dollar Amounts in Thousands

ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	1,667	
Interest-bearing balances	3,518	
Securities:		
Held-to-maturity securities	4,397	
Available-for-sale securities	10,142	
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	1,458	
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	68,506	
LESS: Allowance for loan and lease losses	1,057	
Loans and leases, net of unearned income and allowance	67,449	
Trading Assets		0
Premises and fixed assets (including capitalized leases)		1,826
Other real estate owned		386
Investments in unconsolidated subsidiaries and associated companies		0
Direct and indirect investments in real estate ventures		0
Intangible assets:		
Goodwill	0	
Other intangible assets	103	
Other assets		2,116
Total assets		93,062

REPORT OF CONDITION (Continued)

LIABILITIES

Dollar Amounts in Thousands

Deposits:

In domestic offices		76,337
Noninterest-bearing	7,893	
Interest-bearing	68,444	
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)		667
Subordinated notes and debentures		0
Other liabilities		292
Total liabilities		77,296

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		15,410
Accumulated other comprehensive income		106
Other equity capital components		0
Total bank equity capital		15,766
Noncontrolling (minority) interest in consolidated subsidiaries		0
Total equity capital		15,766
Total liabilities and equity capital		93,062

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
