

Statement of Condition

Banklowa Cedar Rapids, Iowa

	June 30, 2012	June 30, 2013
ASSETS		
Cash and balances due from banks	A	A =
a. Noninterest-bearing	\$9,410,000	\$8,762,000
b. Interest-bearing	\$15,332,000	\$17,652,000
Securities	Φ0	Φ0
a. Held-to-maturity	\$0	\$0
b. Available-for-sale	\$98,688,000	\$101,292,000
Federal funds sold	\$0	\$0
Loans & lease financing receivables	¢4 200 000	¢ E 000 000
a. Loans & leases: held for sale	\$4,388,000	\$5,990,000
b. Loans & leases: net of unearned income	\$326,807,000	\$336,289,000
c. LESS: allowance for loan & lease losses	(\$3,772,000) \$323,035,000	(\$4,441,000) \$331,848,000
d. Loans & leases: net of unearned income & allowance	\$7,347,000	\$7,397,000
Premises & fixed assets	\$869,000	
Other real estate owned	\$456,000	\$0 \$466,000
Investment in unconsolidated subsidiaries	φ430,000	φ400,000
Intangible assets:	\$3,606,000	\$3,606,000
a. Goodwill	\$297,000	\$272,000
b. Other intangible assets Other Assets	\$15,949,000	\$15,456,000
Other Assets Total Assets	\$479,377,000	\$492,741,000
LIABILITIES Deposits		
a. In domestic offices	\$388,098,000	\$406,600,000
Noninterest-bearing	\$63,949,000	\$68,544,000
2. Interest-bearing	\$324,150,000	\$338,056,000
Fed funds purchased & securities sold for repurchase	\$15,503,000	\$16,486,000
Other borrowed money	\$20,700,000	\$13,700,000
Other liabilities	\$3,841,000	\$3,888,000
Total Liabilities	\$428,142,000	\$440,674,000
EQUITY CAPITAL		
Perpetual preferred stock and related surplus	\$0	\$0
Common Stock	\$170,000	\$170,000
Surplus	\$13,738,000	\$13,738,000
a. Retained Earnings	\$33,358,000	\$37,221,000
b. Accumulated other comprehensive income	\$3,969,000	\$938,000
Total Equity Capital	\$51,235,000	
		\$52,067,000
Total Liabilities and Capital	\$479,377,000	\$492,741,000



