

**MARION BANK AND TRUST COMPANY
MARION, ALABAMA**

COMPARATIVE STATE OF CONDITION

<u>ASSETS</u>	<u>DECEMBER 31, 2008</u>	<u>DECEMBER 31, 2007</u>
Cash & Due from Banks	\$ 6,196,809.57	\$ 2,869,918.51
Federal Funds Sold	7,775,000.00	4,275,000.00
U.S. Treasury Securities	-0-	-0-
U.S. Government Agencies	30,356,613.17	22,085,518.42
State,County,Municipals	27,345,496.09	19,925,998.93
Other Bonds	2,998,312.96	3,916,833.58
Reserve for Gains or Losses	(574,701.05)	(525,920.28)
Federal Home Loan Bank Stock	1,070,000.00	1,049,900.00
Loans	94,306,389.98	77,423,617.80
Reserve for Loan Losses	- 721,781.72	- 710,375.85
Premises and Equipment	2,491,594.51	1,922,187.14
Other Assets	2,407,044.61	2,392,783.71
TOTAL ASSETS:	\$ 173,650,778.12	\$ 134,625,461.96
 <u>LIABILITIES:</u>		
Demand Deposits	\$ 35,004,493.45	\$ 27,579,233.48
Time Deposits	101,105,688.74	69,746,436.28
Total Deposits	136,110,182.19	97,325,669.76
Treasury Tax Deposits	5,208.46	17,306.26
Federal Home Loan Purchase	18,400,000.00	18,400,000.00
Reserve for Taxes	68,439.51	272,122.69
Dividends Outstanding	399,206.80	398,229.80
Other Liabilities	492,764.08	353,299.19
Common Stock	133,100.00	133,100.00
Surplus	1,532,400.00	1,532,400.00
Undivided Profits	16,950,239.65	16,208,964.58
Unrealized Gains or (Losses) On Securities	(440,762.57)	(15,630.32)
TOTAL STOCKHOLDERS EQUITY	\$ 18,174,977.08	\$ 17,858,834.26
TOTAL LIABILITIES:	\$ 173,650,778.12	\$ 134,625,461.96