

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

COMPARATIVE CHANGES IN INCOME

<u>INCOME</u>	<u>DECEMBER 31, 2009</u>	<u>DECEMBER 31, 2008</u>
Loan Income	\$ 8,058,215.25	\$ 6,698,742.67
Securities Income	3,317,929.32	2,762,958.06
Income Federal Funds	14,890.30	133,937.51
Service Charges	551,314.22	468,042.16
Other Income	124,691.45	59,144.31
TOTAL:	\$ 12,067,040.54	\$ 10,122,824.71

EXPENSES:

Salaries	\$ 1,724,772.46	\$ 1,594,778.49
Employee Benefits	510,787.74	469,203.49
Interest Expense	5,170,635.71	4,610,111.86
Building Expense	489,105.73	452,350.84
Operating Expense	1,478,969.45	1,157,974.53
Provisions for Loan Losses	202,000.00	250,000.00
Federal Income Taxes	325,000.00	110,736.87
State Income Taxes	135,000.00	64,007.56
Securities(Gains) & Losses	(231,578.39)	-0-
TOTAL:	\$ 9,804,692.70	\$ 8,709,163.64
<u>NET INCOME:</u>	\$ 2,262,347.84	\$ 1,413,661.07

RETURN ON STOCKHOLDERS

<u>EQUITY</u>	11.78%	7.92%
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<u>EARNINGS PER SHARE:</u>	\$18.50	\$11.56
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<u>BOOK VALUE:</u>	\$161.17	\$148.67
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<u>RETURN ON ASSETS:</u>	1.19%	.93%
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