

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

CHANGES IN CAPITAL

	<u>December 31, 2009</u>	<u>December 31, 2008</u>
Balance End of Previous Year	\$ 18,174,977.08	\$ 17,858,834.26
Accounting Adjustments	-0-	-0-
Net Income	2,262,347.84	1,413,661.07
Less Cash Dividends	702,949.00	672,386.00
 Change in Net Unrealized Gains (Losses) on Securities	 (31,233.58)	 (425,132.25)
 TOTAL END OF YEAR	 \$ 19,703,142.34	 \$ 18,174,977.08

CHANGES IN ALLOWANCE FOR LOAN LOSSES

	<u>December 31, 2009</u>	<u>December 30, 2008</u>
Balance End of Previous Year	\$ 721,781.72	\$ 710,375.85
 Recoveries	 136,405.46	 81,943.70
Less: Charge Offs	338,607.22	320,537.83
 Provisions for Loan Losses	 202,000.00	 250,000.00
 BALANCE END OF PERIOD	 \$ 721,579.96	 \$ 721,781.72