CONSOLIDATED REPORT OF CONDITION

ASSETS	06/30/2012	06/30/2011
1. Cash & due from banks		
a. Non-interest bearing bal., Cy & Coin	3,989,191	3,985,874
b. Interest bearing balances	0	0
2. Securities	28,577,426	26,581,821
3. a. Federal Funds Sold, etc.	2,900,000	3,300,000
b. Sec. Purch/agreement to resell	0	0
4. Loans & Lease receivables		
a. Loans & Leases (net unearned income)	49,720,836	52,104,768
b. LESS: allowances for losses	(714,796)	(628,024)
c. LESS: allocated transfer risk	0	0
d. Loans & Leases (net)	49,006,040	51,476,744
5. Assets held in trading accts.		
6. Premises & fixed assets	794,438	910,478
7. Other Real Estate (Net UnE. Int.)	33,600	200,350
8. Investments in unconsolidated subs.	0	0
9. Customer Liability on accpt. outstanding	0	0
10. Intangible Assets	0	0
11. Other Assets	3,411,434	3,400,079
12. TOTAL ASSETS	88,712,129	89,855,346
LIABILITIES		
13. Deposits:		
a. In domestic offices		
1. Non-interest bearing	9,967,312	11,238,941
2. Interest bearing	69,359,786	69,324,551
b. In foreign offices		
1. Non-interest bearing	0	0
2. Interest bearing	0	0
14. a. Fed. Funds Purchased etc	0	0
b. Sec. sold/agreement to repurchase	0	0
15. Demand notes U.S. Treas	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness	0	0
18. Bank liability on accpt. outstanding	0	0
19. Notes/debs. sub. to deposits	0	0
20. Other liabilities	315,164	316,322
21. TOTAL LIABILITIES	79,642,262	80,879,814
22. Limited life preferred stock	0	0
EQUITY CAPITAL		
23. Perpetual preferred stock	0	0
24. Common Stock	2,535,240	2,535,240
25. Surplus	2,535,240	2,535,240
26a. Undivided profits	3,681,450	3,658,432
26b. Net unrealized holding gains (losses) on available-for sale securities	317,937	246,620
28. TOTAL EQUITY CAPITAL	9,069,867	8,975,532
29. TOTAL LIABILITIES & EQUITY CAPITAL	88,712,129	89,855,346

(THIS STATEMENT IS UNAUDITED AND MAY BE ADJUSTED)

CONSOLIDATED REPORT OF INCOME

	Year to Date 06/30/2012	06/30/2011
1. Interest Income:		
a. Interest and Fee Income on Loans		
1. Total Loans		
2. Real Estate Loans	1,273,853	1,365,481
3. Personal Loans	78,504	78,121
4. Credit Cards, etc	0	0
5. Commercial & other loans	45,193	43,057
b. Income from Lease receivables	0	0
c. Int. income on bal. With Dep. Inst.	4	3
d. 1. Int. income on Municipal Sec.		
a. Taxable income	32,812	28,119
b. Tax exempt income	47,609	85,109
2. Int. income on Gov't Sec.	129,622	136,874
3. Equity Securities	8,197	8,111
e. Int. on Trading Accts.	0	0
f. Int. on Fed Funds sold, etc.	1,263	2,213
g. TOTAL INTEREST INCOME	1,617,057	1,747,088
2. Interest Expense:		
a. Interest on Deposits		
1. Transaction acct. (NOW'S etc)	4,291	4,468
2. Non-Transaction accounts, etc		
a. Money markets. (MMDA'S)	2,170	2,448
b. Other savings deposits	4,831	6,844
c. Time deposits > 100 M (CD'S)	67,687	93,275
d. All other time deposits	285,371	349,134
b. Expense of Fed. Funds purchased etc.	0	0
c. Int. on Demand US Treas. etc	0	0
d. Int. on Mtg. indebtedness, etc.	0	0
e. Int. on subordinated debt.	0	0
f. TOTAL INTEREST EXPENSE	364,350	456,169
3. Net Interest Income:	1,252,707	1,290,919
4. Provisions:		
a. Provision for loan losses	111,800	81,800
b. Provision for allocated transfer risk	0	0
5. Non-interest Income:		
a. Service Charges on DDA	244,038	273,033
b. Other Non-interest income		
1. Other fee income	180,787	82,035
2. All other non-interest income	9,020	9,341
c. Total Non-interest Income	433,842	364,409
6. Gains & Losses on Securities	1,000	20,291
7. Non-Interest Expense:		
a. Salaries & Employee Benefits	666,843	644,260
b. Expenses of premises & fixed assets	157,066	160,786
c. Other non-interest expense	364,505	374,490
d. Total Non-interest expenses	1,188,411	1,179,536
8. Income (loss) before taxes	387,338	414,285
9. Applicable income taxes	93,000	66,000
10. Income (loss) before extraordinary items	294,338	348,285
11. Extraordinary items, etc.		
a. Extraordinary items (gross)	0	0
b. Applicable income taxes	0	0
c. Extraordinary items (net)	0	0
12. NET INCOME (loss)	294,338	348,285

STATEMENT OF CONDITION

OFFICERS

SHELLY M. RUTTER
CEO & President
LISA A. STEPHENS
Senior Vice President
ROBERT K. RICHARDSON
Vice President
SCOTT J. WEGRZYN
Asst. Vice President
BETTY A. MOORHOUSE
Asst. Vice President, Millington Office
BETHANY L. WINGERT
Cashier
SUSAN L. GABALIS
Asst. Cashier
CHRISTOPHER B. LARABELL
IT Officer
AMY L. LOUKS
Supermarket Office Manager

DIRECTORS

BRAD SULLIVAN, Chairman
GARY HAAS
JAMES WELKE
DANIEL BABCOCK
SHELLY RUTTER
DAVID OSENTOSKI

C. WALLACE (Honorary)
L. TOMLINSON (Honorary)
G. HIGGINS (Honorary)
D. WINGERT (Honorary)
R. STEELE (Honorary)

Mayville State Bank
SINCE 1885

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(989) 871-5501

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