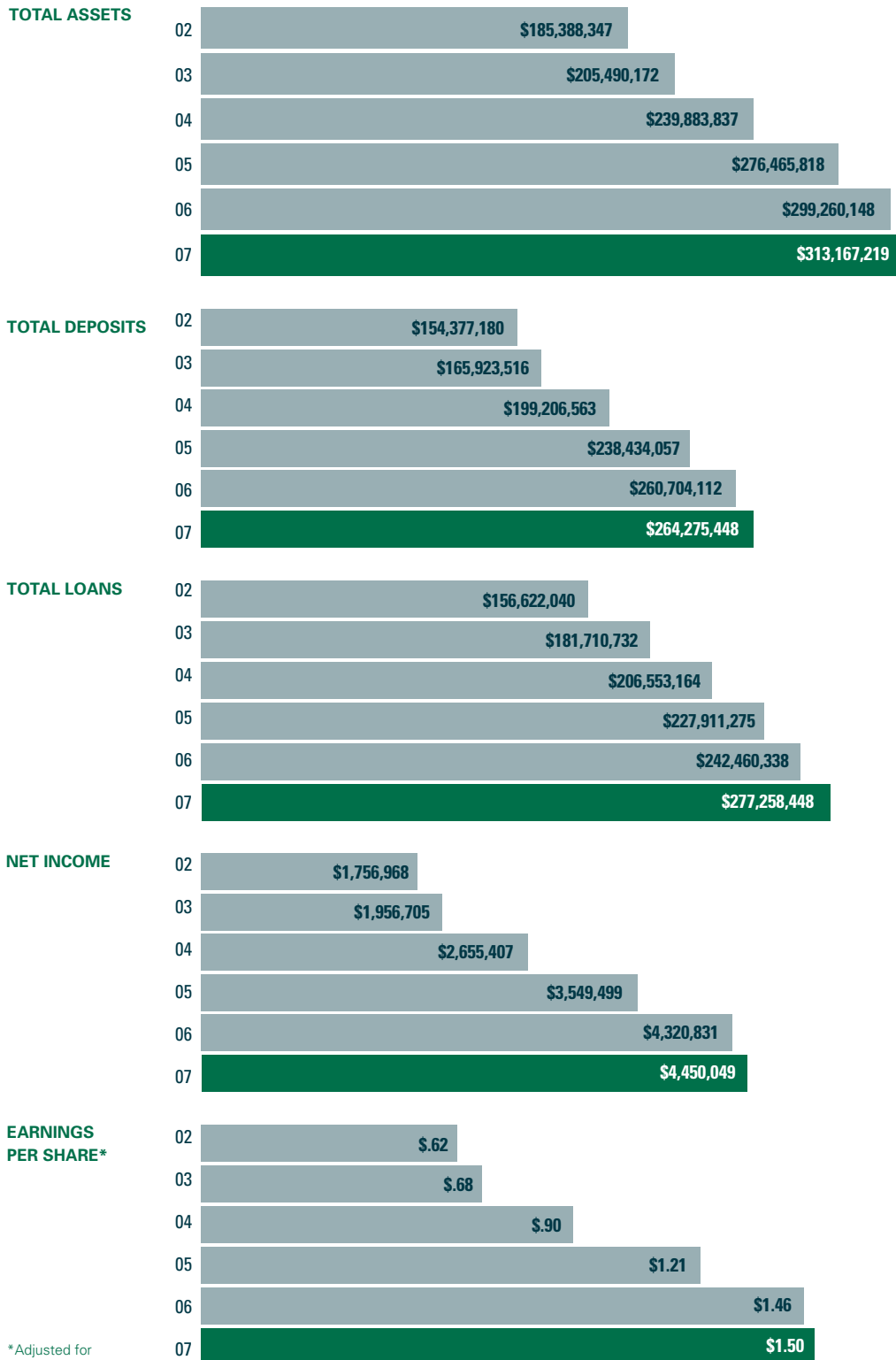


# Financial Highlights 2007



\*Adjusted for stock split.

<b>Year Ended December 31</b>	<b>2007</b>	2006	2005
<b>For The Year</b>			
Total Revenue	\$ 26,555,486	\$ 23,298,980	\$ 18,307,195
Net Income	\$ 4,450,049	\$ 4,320,831	\$ 3,549,499
Common Dividend Paid	\$ 1,180,108	\$ 886,733	\$ 734,845
<b>Per Common Share*</b>			
Net Income-Basic	\$ 1.50	\$ 1.46	\$ 1.21
Net Income-Diluted	\$ 1.45	\$ 1.42	\$ 1.16
Common Stock Closing Price	\$ 21.25	\$ 22.95	\$ 20.87
Book Value	\$ 10.10	\$ 8.83	\$ 7.65
<b>Financial Ratios (TNB)</b>			
Return on Average Assets	1.32%	1.52%	1.46%
Return on Average Equity	15.20%	17.49%	17.78%
Net Interest Margin	3.83%	4.12%	4.20%
Efficiency Ratio	45.82%	43.82%	47.07%
<b>At December 31</b>			
Total Assets	\$ 313,167,219	\$ 299,260,148	\$ 276,465,818
Loans	\$ 277,258,448	\$ 242,460,338	\$ 227,911,275
Allowance for Loan Loss	\$ 3,805,826	\$ 3,364,533	\$ 2,712,745
Deposits	\$ 264,275,448	\$ 260,704,112	\$ 237,877,373
Total Shareholders Equity	\$ 29,913,077	\$ 26,109,419	\$ 22,477,018
Weighted Average Shares Outstanding	\$ 2,962,867	\$ 2,950,272	\$ 2,939,381

\*Adjusted for stock split.