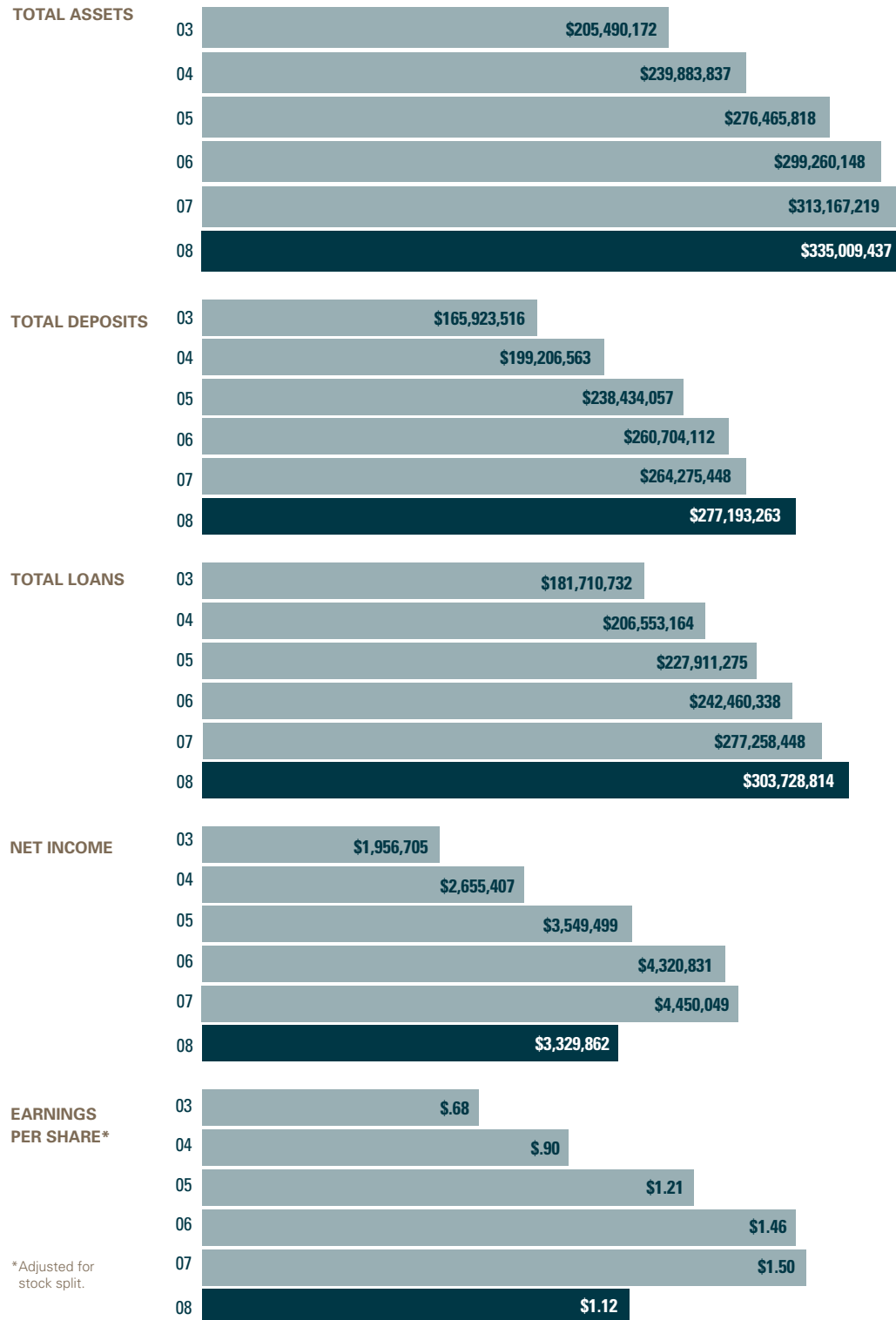


Financial Highlights 2008

In 2008 we achieved success in all four key components of bank performance: we generated a solid profit, achieved strong growth, maintained solid credit quality and increased our capital.



*Adjusted for stock split.

Year Ended December 31	2008	2007	2006
For The Year			
Total Revenue	\$ 22,737,381	\$ 26,555,486	\$ 23,298,980
Net Income	\$ 3,329,862	\$ 4,450,049	\$ 4,320,831
Common Dividend Paid	\$ 1,483,104	\$ 1,180,108	\$ 886,733
Per Common Share*			
Net Income-Basic	\$ 1.12	\$ 1.50	\$ 1.46
Net Income-Diluted	\$ 1.08	\$ 1.45	\$ 1.42
Common Stock Closing Price	\$ 15.25	\$ 21.25	\$ 22.95
Book Value	\$ 10.86	\$ 10.10	\$ 8.83
Financial Ratios (TNB)			
Return on Average Assets	1.11%	1.32%	1.52%
Return on Average Equity	11.23%	15.20%	17.49%
Net Interest Margin	3.74%	3.83%	4.12%
Efficiency Ratio	45.58%	45.82%	43.82%
At December 31			
Total Assets	\$ 335,009,437	\$ 313,167,219	\$ 299,260,148
Loans	\$ 303,728,814	\$ 277,258,448	\$ 242,460,338
Allowance for Loan Loss	\$ 5,091,483	\$ 3,805,826	\$ 3,364,533
Deposits	\$ 277,193,263	\$ 264,275,448	\$ 260,704,112
Total Shareholders Equity	\$ 32,235,186	\$ 29,913,077	\$ 26,109,419
Weighted Average Shares Outstanding	\$ 2,966,673	\$ 2,962,867	\$ 2,950,272

*Adjusted for stock split.

We are committed to working with our customers to the fullest extent possible and help them “weather the storm”. We are confident that we will outperform our peers during these difficult times and thrive in the future.