Montgomery Bank
Statement of Condition

BALANCE SHEET

ASSETS	12/31/2013	06/30/2013
Cash and Due from Banks	$34,338,000	$29,118,000
U. S. Treasuries and Agencies	39,298,000	34,829,000
State & Municipal Obligations	4,567,000	3,578,000
Other Securities	3,064,000	3,117,000
Overnight Investments	15,610,000	11,044,000
Loans, Net of Reserve	720,176,000	734,083,000
Bank Premises & Equipment	33,927,000	34,505,000
Other Assets	37,519,000	35,827,000
Total Assets	**$888,499,000**	**$886,101,000**

LIABILITIES & CAPITAL	12/31/2013	06/30/2013
Deposits	$709,463,000	$717,994,000
Federal Funds Purchased & Securities Sold Under Agreement to Repurchase	38,851,000	27,887,000
Other Borrowed Money	62,170,000	61,905,000
Other Liabilities	2,967,000	3,826,000
Equity Capital	75,048,000	74,489,000
Total Liabilities & Capital	**$888,499,000**	**$886,101,000**

BANK SAFETY

Capital Ratio	Risk Based	Tier I Risk Based	Leverage
Montgomery Bank:	**11.73%**	**10.57%**	**8.51%**
Regulatory Standard:			
Well Capitalized	greater than 10.00%	greater than 6.00%	greater than 5.00%
Adequately Capitalized	greater than 8.00%	greater than 4.00%	greater than 4.00%
Under Capitalized	less than 8.00%	less than 4.00%	less than 4.00%

Board of Directors

Richard H. Montgomery III
Chairman of the Board
President of R.H. Montgomery Properties, Inc.

Joseph C. Blanton, Jr.
Secretary of the Board
Attorney at Law
Blanton, Rice, Sidwell, Nickel, Cozean, & Collins, LLC

Robert C. Clay
CPA
Clay, Showmaker & Clay, LLP

Joel A. Montgomery, Jr.
General Counsel and Vice Chairman of the Board
Attorney at Law—St. Louis, Missouri

R. Henley Montgomery IV
Project Development
R. H. Montgomery Properties, Inc.

James P. Limbaugh
Executive VP of Planning and Development
SE Health

Elizabeth M. Wilson
Partner/Lease Agent
Montgomery Management, L.L.C.

Kenneth A. Witbrodt, Jr.
Chief Executive Officer
Montgomery Bank

Julie W. Killion
Partner
Pennway Associates

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