

# Statement of Condition

## ASSETS

March 31, 2012

Cash & Due from Banks cash on hand, balances held with correspondent banks for normal handling of business, short term interest-bearing deposits	\$ 16,209,221
Bonds U.S. Government, federal agency, and municipal bonds	\$ 63,647,079
Federal Funds & Other Securities	\$ 13,342,492
Loans Loans made to businesses and customers, net of loan loss reserve	\$203,820,992
Land, Buildings, Furniture, and Fixtures Depreciated value of our facilities, equipment, and improvements	\$ 14,182,981
Other Assets Accrued interest earned, other miscellaneous assets	\$ 8,988,058
<b>Total Assets</b>	<b>\$320,190,823</b>

## LIABILITIES & EQUITY

Deposits The funds in our customers' checking, savings, and CD accounts	\$251,953,261
Other Liabilities Accrued interest payable to customers, FHLB advances, Federal Funds Purchased	\$ 36,671,650
Capital, Surplus and Undivided Profits* Capital invested by our shareholders and retained earnings	\$ 31,565,912
<b>Total Liabilities &amp; Equity</b>	<b>\$320,190,823</b>

*\*West Gate Bank's capital exceeds the FDIC's highest requirement.*

Although confidential by law, West Gate Bank receives excellent ratings for our asset quality, management, compliance, and other aspects of operating the bank.

Further, West Gate Bank's executive committee has over 100 years of banking experience.



**WEST GATE BANK. LINCOLN'S BANK.**  
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