



**Huntingdon
Valley Bank**

Huntingdon Valley Bank Annual Disclosure Statement

In accordance with FDIC Law, Regulations, Related Acts Part 350- Disclosure of Financial and Other Information by FDIC-Insured State Nonmember Banks, Huntingdon Valley Bank is required to provide specific financial reports as of December 31 to the public on an annual basis not later than the following March 31.

The Bank has opted to include the following schedules from the Call Report filed for December 31, 2010: Schedule RC (Balance Sheet); Schedule RC-N (Past Due and Nonaccrual, Loans, Leases, and Other Assets), Schedule RI (Income Statement), Schedule RI-A (Changes in Equity Capital) and Schedule RI-B (Changes in Allowance for Loan and Lease Losses).

Disclaimer: This statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation.

I hereby attest that the aforementioned schedules included in this annual disclosure are, to the best of my knowledge, correct and complete.

Joseph C. O'Neill, Jr.
Senior Vice President and Chief Financial Officer
February 1, 2011



Dollar amounts in thousands

1. Describe component.....	TEXTB527		4.b.1.
2. Amount of component.....	RIADB527	0	4.b.2.
5. Other transactions with parent holding company (from Schedule RI-A, item 11):			5.
a. Disclose component and the dollar amount of that component:			5.a.
1. Describe component.....	TEXT4498		5.a.1.
2. Amount of component.....	RIAD4498	0	5.a.2.
b. Disclose component and the dollar amount of that component:			5.b.
1. Describe component.....	TEXT4499		5.b.1.
2. Amount of component.....	RIAD4499	0	5.b.2.
6. Adjustments to allowance for loan and lease losses (from Schedule RI-B, part II, item 6):			6.
a. Disclose component and the dollar amount of that component:			6.a.
1. Describe component.....	TEXT4521		6.a.1.
2. Amount of component.....	RIAD4521	0	6.a.2.
b. Disclose component and the dollar amount of that component:			6.b.
1. Describe component.....	TEXT4522		6.b.1.
2. Amount of component.....	RIAD4522	0	6.b.2.
7. Other explanations:			7.
a. Comments?.....	RIAD4769	No	7.a.
b. Other explanations.....	TEXT4769		7.b.

Schedule RC - Balance Sheet

Dollar amounts in thousands

1. Cash and balances due from depository institutions (from Schedule RC-A):			1.
a. Noninterest-bearing balances and currency and coin.....	RCON0081	686	1.a.
b. Interest-bearing balances.....	RCON0071	13,747	1.b.
2. Securities:			2.
a. Held-to-maturity securities (from Schedule RC-B, column A).....	RCON1754	0	2.a.
b. Available-for-sale securities (from Schedule RC-B, column D).....	RCON1773	20,046	2.b.
3. Federal funds sold and securities purchased under agreements to resell:			3.
a. Federal funds sold.....	RCONB987	0	3.a.
b. Securities purchased under agreements to resell.....	RCONB989	0	3.b.
4. Loans and lease financing receivables (from Schedule RC-C):			4.
a. Loans and leases held for sale.....	RCON5369	11,805	4.a.
b. Loans and leases, net of unearned income.....	RCONB528	79,469	4.b.
c. LESS: Allowance for loan and lease losses.....	RCON3123	398	4.c.
d. Loans and leases, net of unearned income and allowance (item 4.b minus 4.c).....	RCONB529	79,071	4.d.
5. Trading assets (from Schedule RC-D).....	RCON3545	0	5.
6. Premises and fixed assets (including capitalized leases).....	RCON2145	2,314	6.
7. Other real estate owned (from Schedule RC-M).....	RCON2150	3,522	7.
8. Investments in unconsolidated subsidiaries and associated companies.....	RCON2130	0	8.
9. Direct and indirect investments in real estate ventures.....	RCON3656	0	9.
10. Intangible assets:			10.
a. Goodwill.....	RCON3163	0	10.a.
b. Other intangible assets (from Schedule RC-M).....	RCON0426	0	10.b.
11. Other assets (from Schedule RC-F).....	RCON2160	6,218	11.
12. Total assets (sum of items 1 through 11).....	RCON2170	137,409	12.
13. Deposits:			13.
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	RCON2200	118,860	13.a.
1. Noninterest-bearing.....	RCON6631	32,469	13.a.1.
2. Interest-bearing.....	RCON6636	86,391	13.a.2.

Dollar amounts in thousands

b. Not applicable			13.b.
14. Federal funds purchased and securities sold under agreements to repurchase:			14.
a. Federal funds purchased.....	RCONB993	0	14.a.
b. Securities sold under agreements to repurchase.....	RCONB995	3,655	14.b.
15. Trading liabilities (from Schedule RC-D).....	RCON3548	0	15.
16. Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases) (from Schedule RC-M).....	RCON3190	3,000	16.
17. Not applicable			17.
18. Not applicable			18.
19. Subordinated notes and debentures.....	RCON3200	0	19.
20. Other liabilities (from Schedule RC-G).....	RCON2930	1,242	20.
21. Total liabilities (sum of items 13 through 20).....	RCON2948	126,757	21.
22. Not applicable			22.
23. Perpetual preferred stock and related surplus.....	RCON3838	0	23.
24. Common stock.....	RCON3230	0	24.
25. Surplus (exclude all surplus related to preferred stock).....	RCON3839	0	25.
26. Not available			26.
a. Retained earnings.....	RCON3632	10,771	26.a.
b. Accumulated other comprehensive income.....	RCONB530	-120	26.b.
c. Other equity capital components.....	RCONA130	0	26.c.
27. Not available			27.
a. Total bank equity capital (sum of items 23 through 26.c).....	RCON3210	10,651	27.a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....	RCON3000	0	27.b.
28. Total equity capital (sum of items 27.a and 27.b).....	RCONG105	10,651	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....	RCON3300	137,408	29.
1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2009.....	RCON6724	NR	M.1.
2. Bank's fiscal year-end date.....	RCON8678	NR	M.2.

Schedule RC-A - Cash and Balances Due From Depository Institutions

Dollar amounts in thousands

1. Cash items in process of collection, unposted debits, and currency and coin:			1.
a. Cash items in process of collection and unposted debits.....	RCON0020	NR	1.a.
b. Currency and coin.....	RCON0080	NR	1.b.
2. Balances due from depository institutions in the U.S.:			2.
a. U.S. branches and agencies of foreign banks.....	RCON0083	NR	2.a.
b. Other commercial banks in the U.S. and other depository institutions in the U.S.....	RCON0085	NR	2.b.
3. Balances due from banks in foreign countries and foreign central banks:			3.
a. Foreign branches of other U.S. banks.....	RCON0073	NR	3.a.
b. Other banks in foreign countries and foreign central banks.....	RCON0074	NR	3.b.
4. Balances due from Federal Reserve Banks.....	RCON0090	NR	4.
5. Total.....	RCON0010	14,433	5.

Dollar amounts in thousands

b. Amount of "Other borrowings" that are secured (included in Schedule RC-M, items 5.b.(1)(a) - (d)).....	RCONF065	0	10.b.
11. Does the bank act as trustee or custodian for Individual Retirement Accounts, Health Savings Accounts, and other similar accounts?.....	RCONG463	Yes	11.
12. Does the bank provide custody, safekeeping, or other services involving the acceptance of orders for the sale or purchase of securities?.....	RCONG464	No	12.
13. Assets covered by loss-sharing agreements with the FDIC:			13.
a. Loans and leases (included in Schedule RC, items 4.a and 4.b).....	RCONJ452	0	13.a.
b. Other real estate owned (included in Schedule RC, item 7).....	RCONJ453	0	13.b.
c. Debt securities (included in Schedule RC, items 2.a and 2.b).....	RCONJ461	0	13.c.
d. Other assets.....	RCONJ462	0	13.d.

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Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
1. Loans secured by real estate:				1.
a. Construction, land development, and other land loans:				1.a.
1. 1-4 family residential construction loans.....	RCONF172 0	RCONF174 0	RCONF176 0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RCONF173 0	RCONF175 0	RCONF177 609	1.a.2.
b. Secured by farmland.....	0	0	0	1.b.
c. Secured by 1-4 family residential properties:				1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RCON5398 6	RCON5399 0	RCON5400 0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:				1.c.2.
a. Secured by first liens.....	RCONC236 2,142	RCONC237 0	RCONC229 452	1.c.2.a.
b. Secured by junior liens.....	RCONC238 0	RCONC239 0	RCONC230 0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RCON3493 0	RCON3494 0	RCON3495 0	1.d.
e. Secured by nonfarm nonresidential properties:				1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RCONF178 0	RCONF180 0	RCONF182 0	1.e.1.
2. Loans secured by other nonfarm nonresidential properties....	RCONF179 0	RCONF181 0	RCONF183 590	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RCONB834 0	RCONB835 0	RCONB836 0	2.

Dollar amounts in thousands

	(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
3. Not applicable				3.
	RCON1606	RCON1607	RCON1608	
4. Commercial and industrial loans	385	0	147	4.
5. Loans to individuals for household, family, and other personal expenditures:				5.
	RCONB575	RCONB576	RCONB577	
a. Credit cards	0	0	0	5.a.
	RCONB578	RCONB579	RCONB580	
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards)	0	0	0	5.b.
	RCON5389	RCON5390	RCON5391	
6. Loans to foreign governments and official institutions	0	0	0	6.
	RCON5459	RCON5460	RCON5461	
7. All other loans	0	0	0	7.
	RCON1226	RCON1227	RCON1228	
8. Lease financing receivables	0	0	0	8.
9. Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0	0	9.
	RCON3505	RCON3506	RCON3507	
10. Loans and leases reported in items 1 through 8 above which are wholly or partially guaranteed by the U.S. Government (including loans and leases covered by FDIC loss-sharing agreements)	0	0	0	10.
	RCON5612	RCON5613	RCON5614	
a. Guaranteed portion of loans and leases included in item 10 above (exclude rebooked "GNMA loans")	0	0	0	10.a.
	RCON5615	RCON5616	RCON5617	
b. Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase included in item 10 above	0	0	0	10.b.
	RCONC866	RCONC867	RCONC868	
1. Restructured loans and leases included in Schedule RC-N, items 1 through 8, above (and not reported in Schedule RC-C, Part I, Memorandum item 1):				M.1.
	RCONF661	RCONF662	RCONF663	
a. Loans secured by 1-4 family residential properties	0	0	0	M.1.a.
	RCON1658	RCON1659	RCON1661	
b. Other loans and all leases (exclude loans to individuals for household, family, and other personal expenditures)	0	0	0	M.1.b.
2. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RC-N, items 4 and 7, above	0	0	0	M.2.
	RCON6558	RCON6559	RCON6560	
3. Not available				M.3.
	RCON1248	RCON1249	RCON1250	
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RC-N, item 1, above)	NR	NR	NR	M.3.a.
	RCON5380	RCON5381	RCON5382	
b. Loans to and acceptances of foreign banks (included in Schedule RC-N, item 2, above)	NR	NR	NR	M.3.b.
	RCON1254	RCON1255	RCON1256	
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RC-N, item 4, above)	NR	NR	NR	M.3.c.
	RCONF166	RCONF167	RCONF168	
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RC-N, item 8, above)	NR	NR	NR	M.3.d.
4. Loans to finance agricultural production and other loans to farmers (included in Schedule RC-N, item 7, above)	NR	NR	NR	M.4.
	RCON1594	RCON1597	RCON1583	
5. Loans and leases held for sale and loans measured at fair value (included in Schedule RC-N, items 1 through 8, above):				M.5.

Dollar amounts in thousands		(Column A) Past due 30 through 89 days and still accruing	(Column B) Past due 90 days or more and still accruing	(Column C) Nonaccrual	
		RCONC240	RCONC241	RCONC225	
a. Loans and leases held for sale.....		0	0	0	M.5.a.
b. Loans measured at fair value:					M.5.b.
1. Fair value.....		0	0	0	M.5.b.1.
2. Unpaid principal balance.....		0	0	0	M.5.b.2.

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands		(Column A) Past due 30 through 89 days	(Column B) Past due 90 days or more		
		RCON3529	NR	RCON3530	
6. Derivative contracts: Fair value of amounts carried as assets.....				NR	M.6.

Schedule RC-N - Past Due and Nonaccrual Loans Leases and Other Assets

Dollar amounts in thousands				
7. Additions to nonaccrual assets during the quarter.....		RCONC410	146	M.7.
8. Nonaccrual assets sold during the quarter.....		RCONC411	0	M.8.

Schedule RC-O - Other Data for Deposit Insurance and FICO Assessments

Dollar amounts in thousands				
1. Total deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCONF236	118,884	1.
2. Total allowable exclusions.....		RCONF237	0	2.
3. Not applicable				3.
4. Total daily average of deposit liabilities before exclusions (gross) as defined in Section 3(l) of the Federal Deposit Insurance Act and FDIC regulations.....		RCONF238	NR	4.
5. Total daily average of allowable exclusions.....		RCONF239	NR	5.
6. Not applicable				6.
7. Unsecured "Other borrowings" with a remaining maturity of (sum of items 7.a through 7.d must be less than or equal to Schedule RC-M, items 5.b.(1)(a)-(d) minus item 10.b):				7.
a. One year or less.....		RCONG465	0	7.a.
b. Over one year through three years.....		RCONG466	0	7.b.
c. Over three years through five years.....		RCONG467	0	7.c.
d. Over five years.....		RCONG468	0	7.d.
8. Subordinated notes and debentures with a remaining maturity of (sum of items 8.a. through 8.d. must equal Schedule RC, item 19):				8.
a. One year or less.....		RCONG469	0	8.a.
b. Over one year through three years.....		RCONG470	0	8.b.
c. Over three years through five years.....		RCONG471	0	8.c.
d. Over five years.....		RCONG472	0	8.d.
9. Reciprocal brokered deposits (included in Schedule RC-E, part I, Memorandum item 1.b.).....		RCONG803	0	9.
1. Total assessable deposits of the bank, including related interest accrued and unpaid (sum of Memorandum items 1.a.(1), 1.b.(1), 1.c.(1), and 1.d.(1) must equal Schedule RC-O, item 1 less item 2):				M.1.

Dollar amounts in thousands

b. Secondary Contact				4.b.
1. Name.....	TEXTC442	CONF		4.b.1.
2. Title.....	TEXTC443	CONF		4.b.2.
3. E-mail Address.....	TEXTC444	CONF		4.b.3.
4. Telephone.....	TEXTC445	CONF		4.b.4.
c. Third Contact				4.c.
1. Name.....	TEXTC870	CONF		4.c.1.
2. Title.....	TEXTC871	CONF		4.c.2.
3. E-mail Address.....	TEXTC872	CONF		4.c.3.
4. Telephone.....	TEXTC873	CONF		4.c.4.
d. Fourth Contact				4.d.
1. Name.....	TEXTC875	CONF		4.d.1.
2. Title.....	TEXTC876	CONF		4.d.2.
3. E-mail Address.....	TEXTC877	CONF		4.d.3.
4. Telephone.....	TEXTC878	CONF		4.d.4.

Optional Narrative Statement Concerning the Amounts Reported in the Reports of Condition and Income

Dollar amounts in thousands

1. Comments?.....	RCON6979	No	1.
2. Bank Management Statement.....	TEXT6980		2.

Schedule RI - Income Statement

Dollar amounts in thousands

1. Interest income:				1.
a. Interest and fee income on loans:				1.a.
1. Loans secured by real estate:				1.a.1.
a. Loans secured by 1-4 family residential properties.....	RIAD4435	4,724		1.a.1.a.
b. All other loans secured by real estate.....	RIAD4436	687		1.a.1.b.
2. Commercial and industrial loans.....		RIAD4012	51	1.a.2.
3. Loans to individuals for household, family, and other personal expenditures:				1.a.3.
a. Credit cards.....	RIADB485	0		1.a.3.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB486	11		1.a.3.b.
4. Loans to foreign governments and official institutions.....		RIAD4056	0	1.a.4.
5. All other loans.....		RIAD4058	0	1.a.5.
6. Total interest and fee income on loans.....		RIAD4010	5,473	1.a.6.
b. Income from lease financing receivables.....		RIAD4065	0	1.b.
c. Interest income on balances due from depository institutions.....		RIAD4115	19	1.c.
d. Interest and dividend income on securities:				1.d.
1. U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....	RIADB488	97		1.d.1.
2. Mortgage-backed securities.....	RIADB489	481		1.d.2.
3. All other securities (includes securities issued by states and political subdivisions in the U.S.).....	RIAD4060	104		1.d.3.
e. Interest income from trading assets.....		RIAD4069	0	1.e.
f. Interest income on federal funds sold and securities purchased under agreements to resell.....		RIAD4020	0	1.f.
g. Other interest income.....		RIAD4518	0	1.g.

Dollar amounts in thousands

h. Total interest income.....	RIAD4107	6,174	1.h.
2. Interest expense:			2.
a. Interest on deposits:			2.a.
1. Transaction accounts (NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....	RIAD4508	86	2.a.1.
2. Nontransaction accounts:			2.a.2.
a. Savings deposits (includes MMDAs).....	RIAD0093	320	2.a.2.a.
b. Time deposits of \$100,000 or more.....	RIADA517	239	2.a.2.b.
c. Time deposits of less than \$100,000.....	RIADA518	759	2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....	RIAD4180	22	2.b.
c. Interest on trading liabilities and other borrowed money.....	RIAD4185	47	2.c.
d. Interest on subordinated notes and debentures.....	RIAD4200	0	2.d.
e. Total interest expense	RIAD4073	1,473	2.e.
3. Net interest income.....	RIAD4074	4,701	3.
4. Provision for loan and lease losses.....	RIAD4230	238	4.
5. Noninterest income:			5.
a. Income from fiduciary activities	RIAD4070	0	5.a.
b. Service charges on deposit accounts.....	RIAD4080	203	5.b.
c. Trading revenue.....	RIADA220	0	5.c.
d. Not available			5.d.
1. Fees and commissions from securities brokerage.....	RIADC886	0	5.d.1.
2. Investment banking, advisory, and underwriting fees and commissions.....	RIADC888	0	5.d.2.
3. Fees and commissions from annuity sales.....	RIADC887	0	5.d.3.
4. Underwriting income from insurance and reinsurance activities.....	RIADC386	0	5.d.4.
5. Income from other insurance activities.....	RIADC387	0	5.d.5.
e. Venture capital revenue.....	RIADB491	0	5.e.
f. Net servicing fees.....	RIADB492	36	5.f.
g. Net securitization income.....	RIADB493	0	5.g.
h. Not applicable			5.h.
i. Net gains (losses) on sales of loans and leases.....	RIAD5416	1,483	5.i.
j. Net gains (losses) on sales of other real estate owned.....	RIAD5415	0	5.j.
k. Net gains (losses) on sales of other assets (excluding securities).....	RIADB496	0	5.k.
l. Other noninterest income.....	RIADB497	280	5.l.
m. Total noninterest income.....	RIAD4079	2,002	5.m.
6. Not available			6.
a. Realized gains (losses) on held-to-maturity securities.....	RIAD3521	0	6.a.
b. Realized gains (losses) on available-for-sale securities.....	RIAD3196	275	6.b.
7. Noninterest expense:			7.
a. Salaries and employee benefits.....	RIAD4135	2,664	7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	RIAD4217	1,138	7.b.
c. Not available			7.c.
1. Goodwill impairment losses.....	RIADC216	0	7.c.1.
2. Amortization expense and impairment losses for other intangible assets.....	RIADC232	0	7.c.2.
d. Other noninterest expense.....	RIAD4092	2,630	7.d.
e. Total noninterest expense.....	RIAD4093	6,432	7.e.
8. Income (loss) before income taxes and extraordinary items and other adjustments.....	RIAD4301	308	8.
9. Applicable income taxes (on item 8).....	RIAD4302	3	9.
10. Income (loss) before extraordinary items and other adjustments.....	RIAD4300	305	10.
11. Extraordinary items and other adjustments, net of income taxes.....	RIAD4320	0	11.

Dollar amounts in thousands

12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	RIADG104	305	12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	RIADG103	0	13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	RIAD4340	305	14.
1. Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes.....	RIAD4513	0	M.1.
2. Income from the sale and servicing of mutual funds and annuities (included in Schedule RI, item 8).....	RIAD8431	NR	M.2.
3. Income on tax-exempt loans and leases to states and political subdivisions in the U.S. (included in Schedule RI, items 1.a and 1.b).....	RIAD4313	0	M.3.
4. Income on tax-exempt securities issued by states and political subdivisions in the U.S. (included in Schedule RI, item 1.d.(3)).....	RIAD4507	0	M.4.
5. Number of full-time equivalent employees at end of current period.....	RIAD4150	74	M.5.
6. Interest and fee income on loans to finance agricultural production and other loans to farmers (included in Schedule RI, item 1.a.(5)).....	RIAD4024	NR	M.6.
7. If the reporting bank has restated its balance sheet as a result of applying push down accounting this calendar year, report the date of the bank's acquisition.....	RIAD9106	0	M.7.
8. Trading revenue (from cash instruments and derivative instruments):			M.8.
a. Interest rate exposures.....	RIAD8757	NR	M.8.a.
b. Foreign exchange exposures.....	RIAD8758	NR	M.8.b.
c. Equity security and index exposures.....	RIAD8759	NR	M.8.c.
d. Commodity and other exposures.....	RIAD8760	NR	M.8.d.
e. Credit exposures.....	RIADF186	NR	M.8.e.
9. Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:			M.9.
a. Net gains (losses) on credit derivatives held for trading.....	RIADC889	0	M.9.a.
b. Net gains (losses) on credit derivatives held for purposes other than trading.....	RIADC890	0	M.9.b.
10. Credit losses on derivatives.....	RIADA251	NR	M.10.
11. Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?.....	RIADA530	No	M.11.
12. Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties (included in Schedule RI, item 1.a.(1)(a)).....	RIADF228	NR	M.12.
13. Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:			M.13.
a. Net gains (losses) on assets.....	RIADF551	NR	M.13.a.
1. Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk.....	RIADF552	NR	M.13a.1.
b. Net gains (losses) on liabilities.....	RIADF553	NR	M.13.b.
1. Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk.....	RIADF554	NR	M.13b.1.
14. Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:			M.14.
a. Total other-than-temporary impairment losses.....	RIADJ319	0	M.14.a.
b. Portion of losses recognized in other comprehensive income (before income taxes)...	RIADJ320	0	M.14.b.
c. Net impairment losses recognized in earnings (included in Schedule RI, items 6.a and 6.b) (Memorandum item 14.a minus Memorandum item 14.b).....	RIADJ321	0	M.14.c.

Schedule RI-A - Changes in Bank Equity Capital

Dollar amounts in thousands

1. Total bank equity capital most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIAD3217	10,465	1.
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Dollar amounts in thousands

2. Cumulative effect of changes in accounting principles and corrections of material accounting errors.....	RIADB507	0	2.
3. Balance end of previous calendar year as restated.....	RIADB508	10,465	3.
4. Net income (loss) attributable to bank (must equal Schedule RI, item 14).....	RIAD4340	305	4.
5. Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions).....	RIADB509	0	5.
6. Treasury stock transactions, net.....	RIADB510	0	6.
7. Changes incident to business combinations, net.....	RIAD4356	0	7.
8. Cash dividends declared on preferred stock.....	RIAD4470	0	8.
9. Cash dividends declared on common stock.....	RIAD4460	0	9.
10. Other comprehensive income.....	RIADB511	-120	10.
11. Other transactions with parent holding company (not included in items 5, 6, 8, or 9 above).....	RIAD4415	0	11.
12. Total bank equity capital end of current period (sum of items 3 through 11) (must equal Schedule RC, item 27.a).....	RIAD3210	10,650	12.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

	(Column A) Charge-offs Calendar year-to-date	(Column B) Recoveries Calendar year-to-date	
1. Loans secured by real estate:			1.
a. Construction, land development, and other land loans:			1.a.
1. 1-4 family residential construction loans.....	RIADC891	0	1.a.1.
2. Other construction loans and all land development and other land loans.....	RIADC893	0	1.a.2.
b. Secured by farmland.....	RIAD3584	0	1.b.
c. Secured by 1-4 family residential properties:			1.c.
1. Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit.....	RIAD5411	0	1.c.1.
2. Closed-end loans secured by 1-4 family residential properties:			1.c.2.
a. Secured by first liens.....	RIADC234	238	1.c.2.a.
b. Secured by junior liens.....	RIADC235	0	1.c.2.b.
d. Secured by multifamily (5 or more) residential properties.....	RIAD3588	0	1.d.
e. Secured by nonfarm nonresidential properties:			1.e.
1. Loans secured by owner-occupied nonfarm nonresidential properties.....	RIADC895	142	1.e.1.
2. Loans secured by other nonfarm nonresidential properties.....	RIADC897	0	1.e.2.
2. Loans to depository institutions and acceptances of other banks.....	RIAD4481	0	2.
3. Not applicable			3.
4. Commercial and industrial loans.....	RIAD4638	25	4.
5. Loans to individuals for household, family, and other personal expenditures:			5.
a. Credit cards.....	RIADB514	0	5.a.
b. Other (includes single payment, installment, all student loans, and revolving credit plans other than credit cards).....	RIADB516	0	5.b.
6. Loans to foreign governments and official institutions.....	RIAD4643	0	6.
7. All other loans.....	RIAD4644	5	7.
8. Lease financing receivables.....	RIAD4266	0	8.
9. Total.....	RIAD4635	410	9.
1. Loans to finance commercial real estate, construction, and land development activities (not secured by real estate) included in Schedule RI-B, part I, items 4 and 7, above.....	RIAD5409	0	M.1.
2. Not available			M.2.

Dollar amounts in thousands	(Column A) Charge-offs		(Column B) Recoveries		
	Calendar year-to-date		Calendar year-to-date		
a. Loans secured by real estate to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 1, above).....	RIAD4652	NR	RIAD4662	NR	M.2.a.
b. Loans to and acceptances of foreign banks (included in Schedule RI-B, part I, item 2, above).....	RIAD4654	NR	RIAD4664	NR	M.2.b.
c. Commercial and industrial loans to non-U.S. addressees (domicile) (included in Schedule RI-B, part I, item 4, above).....	RIAD4646	NR	RIAD4618	NR	M.2.c.
d. Leases to individuals for household, family, and other personal expenditures (included in Schedule RI-B, part I, item 8, above).....	RIADF185	NR	RIADF187	NR	M.2.d.
3. Loans to finance agricultural production and other loans to farmers (included in Schedule RI-B, part I, item 7, above).....	RIAD4655	NR	RIAD4665	NR	M.3.

Schedule RI-B Part I - Charge-offs and Recoveries on Loans and Leases

Dollar amounts in thousands

4. Uncollectible retail credit card fees and finance charges reversed against income (i.e., not included in charge-offs against the allowance for loan and lease losses).....	RIADC388	NR	M.4.
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Schedule RI-B Part II - Changes in Allowance for Loan and Lease Losses

Dollar amounts in thousands

1. Balance most recently reported for the December 31, 2009, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income).....	RIADB522	557	1.
2. Recoveries	RIAD4605	13	2.
3. Charge-offs.....	RIADC079	410	3.
4. Write-downs arising from transfers of loans to a held-for-sale account.....	RIAD5523	0	4.
5. Provision for loan and lease losses.....	RIAD4230	238	5.
6. Adjustments.....	RIADC233	0	6.
7. Balance end of current period.....	RIAD3123	398	7.
1. Allocated transfer risk reserve included in Schedule RI-B, part II, item 7, above	RIADC435	0	M.1.
2. Separate valuation allowance for uncollectible retail credit card fees and finance charges.....	RIADC389	NR	M.2.
3. Amount of allowance for loan and lease losses attributable to retail credit card fees and finance charges.....	RIADC390	NR	M.3.
4. Amount of allowance for post-acquisition losses on purchased impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3) (included in Schedule RI-B, part II, item 7, above).....	RIADC781	0	M.4.

Schedule RI-E - Explanations

Dollar amounts in thousands

1. Other noninterest income (from Schedule RI, item 5.I) Itemize and describe amounts greater than \$25,000 that exceed 3% of Schedule RI, item 5.I:			1.
a. Income and fees from the printing and sale of checks.....	RIADC013	0	1.a.
b. Earnings on/increase in value of cash surrender value of life insurance.....	RIADC014	116	1.b.
c. Income and fees from automated teller machines (ATMs).....	RIADC016	0	1.c.
d. Rent and other income from other real estate owned.....	RIAD4042	64	1.d.
e. Safe deposit box rent.....	RIADC015	37	1.e.
f. Net change in the fair values of financial instruments accounted for under a fair value option.....	RIADF229	0	1.f.
g. Bank card and credit card interchange fees.....	RIADF555	0	1.g.
h. Gains on bargain purchases.....	RIADJ447	0	1.h.
i. Disclose component and the dollar amount of that component:			1.i.
1. Describe component.....	TEXT4461		1.i.1.