

# Bank of Advance

## Statement of Condition

Fourth Quarter 2011 – 2010

<b>Balance Sheet</b>		
<b>Assets</b>	<b>12/31/2011</b>	<b>12/31/2010</b>
Dollar Amounts in Thousands		
Cash & Balances Due	\$8,553	\$5,957
Securities	47,412	46,892
Federal Funds Sold	12,778	8,207
Loans & Leases (net of reserves)	181,541	166,792
Bank Premises & Fixed Assets	3,046	3,181
Other Assets	9,037	8,605
<b>Total Assets</b>	<b>\$262,367</b>	<b>\$239,634</b>
<b>Liabilities &amp; Capital</b>	<b>12/31/2011</b>	<b>12/31/2010</b>
Deposits	\$217,189	\$193,733
Federal Funds Purchased	0	0
Other Borrowed Money	6,195	6,733
Other Liabilities	236	3,892
<b>Equity Capital</b>	<b>38,747</b>	<b>35,276</b>
<b>Total Liabilities &amp; Capital</b>	<b>\$262,367</b>	<b>\$239,634</b>

### Bank Safety

One of the most important factors in determining bank safety is the level of capital a bank maintains as well as the ratio of that capital to its assets. Capital can be defined as the investment in a bank by its ownership, which provides a protective cushion from potential loss for its depositors and other creditors. The Bank of Advance's family-based ownership investment is currently \$38.6 million and represents the Bank's core capital (cushion). This capital is totally at risk before any loss would be incurred by a depositor (not insured by FDIC insurance) or any other bank creditor. Therefore, much attention is paid to bank capital levels by examiners and regulating agencies. The Bank of Advance has always strived to maintain capital levels that far exceed what is defined as "well capitalized", according to federal banking regulations. The information below illustrates the regulatory definitions of capitalization and the Bank of Advance's sound position compared to these definitions.

<b>Capital Ratios:</b>	<b>Risk Based</b>	<b>Tier I Risk Based</b>	<b>Leverage</b>
<b>Bank of Advance:</b>	<b>20.73%</b>	<b>19.52%</b>	<b>14.55%</b>
<b>Regulatory standard:</b>			
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

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**Ruth R. Millington**  
*Chairman of the Board*

**Wayne Millington**  
*Wayne Millington Farms LLC*

**Harold M. Miles**  
*President*

**Neil Miles**  
*Executive Vice President*

**Melinda Miles Rainey**  
*Senior Vice President*

**Jim Rainey**  
*Community Bank President*

**Lyle Paben**  
*Community Bank President*

**Mark Becker**  
*Vice President*

**Adam M. Rainey**  
*Vice President*

**Leslie Rainey**  
*Project Manager*

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## Missouri Locations

### **Bank of Advance (Main Office)**

105 E Gabriel; PO Box 400; Advance, MO 63730  
Phone: 573-722-3517 Fax: 573-722-3527

### **Lending Center**

205 S Ash; PO Box 400; Advance, MO 63730  
573-722-3518 Fax: 573-722-2500

### **Bell City Facility**

25201 Walnut St; Bell City, MO 63735  
Phone: 573-733-4341 Fax: 573-733-4252

### **Dexter Banking Center**

1428 W Bus Hwy 60; PO Box 829; Dexter, MO 63841  
Phone: 573-624-1500 Fax: 573-624-3909

## Illinois Locations

### **Bowen Banking Center**

415 W 5th St; PO Box 215; Bowen, IL 62316  
Phone: 217-842-5234 Fax: 217-842-5232

### **Lerna Banking Center**

506 Main St; PO Box 99; Lerna, IL 62440  
Phone: 217-234-9200 Fax: 217-234-7125



Member FDIC

[www.bankofadvance.com](http://www.bankofadvance.com)