

Consolidated Balance Sheets
Century Financial Corporation

	December 31,	
	2005	2004
Assets		
Cash and due from banks	\$ 10,942,473	\$ 8,316,951
Short term investments	29,235,000	29,185,000
Total cash and cash equivalents	<u>40,177,473</u>	<u>37,501,951</u>
Securities available for sale	24,186,227	24,069,491
Securities held to maturity (Fair value of \$6,315,733 in 2005 and \$7,025,189 in 2004)	6,279,223	6,709,015
Federal Home Loan Bank stock	882,100	863,800
Loans held for sale	204,900	335,996
Loans, net	153,323,585	148,047,788
Premises and equipment, net	5,140,686	5,429,335
Bank owned Life Insurance	5,699,023	5,492,956
Accrued interest receivable	1,200,895	799,946
Other assets	1,539,658	998,330
Total Assets	<u>\$ 238,633,770</u>	<u>\$ 230,248,608</u>
Liabilities		
Deposits		
Noninterest-bearing	\$ 35,712,089	\$ 34,732,851
Time deposits of \$100,000 or more	25,500,837	20,690,774
Other time deposits	38,250,699	38,135,283
Other interest-bearing deposits	98,984,218	99,394,729
Total deposits	<u>198,447,843</u>	<u>192,953,637</u>
Short term borrowings	2,519,022	625,116
Federal Home Loan Bank advances	8,000,000	8,000,000
Accrued interest payable	242,119	155,220
Other liabilities	1,462,742	579,158
Total Liabilities	<u>210,671,726</u>	<u>202,313,131</u>
Shareholders' Equity		
Preferred stock -- \$1 par value; shares authorized -- 300,000; issued and outstanding -- none		
Common stock -- \$1 par value; shares authorized -- 3,000,000; issued and outstanding -- 1,901,814 in 2005 and 1,853,160 in 2004	1,901,814	1,853,160
Paid in capital	17,777,232	16,616,952
Retained earnings	8,752,235	9,519,405
Accumulated other comprehensive income (loss)	(469,237)	(54,040)
Total Shareholders' Equity	<u>27,962,044</u>	<u>27,935,477</u>
Total Liabilities and Shareholders' Equity	<u>\$ 238,633,770</u>	<u>\$ 230,248,608</u>

The accompanying notes are an integral part of these consolidated financial statements.