

Consolidated Balance Sheets
Century Financial Corporation

	December 31,	
	2006	2005
Assets		
Cash and due from banks	\$ 10,363,969	\$ 10,942,473
Short term investments	32,660,000	29,235,000
Total cash and cash equivalents	<u>43,023,969</u>	<u>40,177,473</u>
Securities available for sale	28,481,735	24,186,227
Securities held to maturity (Fair value of \$7,214,917 in 2006 and \$6,315,733 in 2005)	7,073,663	6,279,223
Federal Home Loan Bank stock	709,600	882,100
Loans held for sale	345,310	204,900
Loans, net	144,078,720	153,323,585
Premises and equipment, net	5,223,148	5,140,686
Bank owned Life Insurance	5,913,108	5,699,023
Accrued interest receivable	1,259,578	1,200,895
Other assets	1,313,511	1,539,658
Total Assets	\$ 237,422,342	\$ 238,633,770
Liabilities		
Deposits		
Noninterest-bearing	\$ 35,942,958	\$ 35,712,089
Time deposits of \$100,000 or more	17,123,682	25,500,837
Other time deposits	40,827,148	38,250,699
Other interest-bearing deposits	98,986,052	98,984,218
Total deposits	<u>192,879,840</u>	<u>198,447,843</u>
Short term borrowings	1,583,926	2,519,022
Federal Home Loan Bank advances	12,000,000	8,000,000
Accrued interest payable	294,936	242,119
Other liabilities	1,264,698	1,462,742
Total Liabilities	208,023,400	210,671,726
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 -- 1,968,337 in 2006 and 1,901,814 in 2005	1,968,337	1,901,814
Paid in capital	19,243,631	17,777,232
Retained earnings	8,338,837	8,752,235
Accumulated other comprehensive loss	(151,863)	(469,237)
Total Shareholders' Equity	29,398,942	27,962,044
Total Liabilities and Shareholders' Equity	\$ 237,422,342	\$ 238,633,770

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