



BANC CORP

2009
3RD QUARTER REPORT

CONSOLIDATED STATEMENTS
OF FINANCIAL CONDITION

Unaudited

	September 30	
	2009	2008
Assets		
Cash and cash equivalents	7,127,175	12,636,123
Investment Securities	99,693,670	75,944,551
Short-term investments	991,977	1,001,934
Loans	181,502,291	177,724,869
Allowance for loan losses	(1,926,764)	(2,048,868)
Net loans	<u>179,575,527</u>	<u>175,676,001</u>
Premises and equipment	4,242,284	4,525,634
Federal Reserve and FHLB stock	1,102,200	1,082,700
Interest receivable	1,869,836	1,758,521
Other assets	<u>4,048,190</u>	<u>4,384,126</u>
Total assets	<u><u>298,650,859</u></u>	<u><u>277,009,590</u></u>
Liabilities		
Deposits		
Non-interest bearing	26,151,535	24,410,926
Interest bearing	<u>220,381,402</u>	<u>199,746,155</u>
Total Deposits	<u>246,532,937</u>	<u>224,157,081</u>
Short-term borrowings	4,349,984	1,991,843
Federal Home Loan Bank advances	10,283,691	15,135,793
Interest payable	962,819	1,016,500
Other liabilities	<u>1,253,341</u>	<u>1,862,044</u>
Total liabilities	<u><u>263,382,772</u></u>	<u><u>244,163,261</u></u>
Stockholders' Equity		
Common stock, \$6.25 par value		
Authorized - 10,000,000 shares		
Issued - 1,576,960	9,856,000	9,856,000
Capital surplus	620,000	620,000
Retained earnings	24,183,542	23,179,898
Treasury stock	(1,150,985)	(1,020,754)
Accumulated other comprehensive income (loss)	<u>1,759,530</u>	<u>211,185</u>
Total stockholders' equity	<u><u>35,268,087</u></u>	<u><u>32,846,329</u></u>
Total liabilities and stockholders' equity	<u><u>298,650,859</u></u>	<u><u>277,009,590</u></u>