Statement of Condition

At close of business December 31, 2010
(Dollar Amount in Thousands)

ASSETS		
Cash and balances due from depository institutions		$11,326
Securities		90,264
Loans and lease financing receivables:		
Loans and leases, net of unearned income	$209,576	
LESS: Allowance for loan and lease losses	3,968	
Loans and leases, net of unearned income		205,608
Other assets		23,789
TOTAL ASSETS		$330,987
LIABILITIES		
Total Deposits		$273,091
Other liabilities		20,540
TOTAL LIABILITIES		293,631
TOTAL EQUITY CAPITAL		37,356
TOTAL LIABILITIES & EQUITY CAPITAL		$330,987

We Listened and Made it Happen in 2010:

- Launched free mobile banking via m.decorahbank.com
- Revealed free money management tool FinanceWorks™, powered by Quicken®
- Introduced Identity Theft Resolution Services free for account holders, offering specialists via Identity Theft 911®
- Continued offering high-interest eChecking Accounts for consumers
- Offered four Financial Peace University™ Classes

Yesterday. Today. Tomorrow.

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FDIC

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A Look Inside

Yesterday. Today. Tomorrow.

Welcome

Thanks for taking an interest in your community bank. There are unprecedented changes happening in the financial industry due to congressional reaction to large Wall Street bank failures. You can take comfort knowing that our team of employees is ready to comply with the many new regulations coming down the pike.

Our unwavering commitment is to contribute to the successes of our clients and to conduct business in accordance with our values. If you have questions or suggestions we would love to hear from you. Wishing you great success in 2011!

Ben Grimstad
President/CEO

Joe Grimstad
Executive Vice President/COO