



**Flatirons Bank**

Member FDIC

**Statement of Condition  
As of Close of Business September 30, 2011**

**ASSETS**

Cash & Due from Banks	\$3,191,318
Securities	42,230,663
Fed Funds Sold	4,395,000
Other Investments / Banks	0
Gross Loans and Leases	47,832,845 *
Allowance for Loan & Lease Losses	<u>(1,806,392)</u>
Total Net Loans	<u>46,026,453</u>
Bank Premises and Fixed Assets	1,146,617
Other Real Estate Owned	0
Other Assets	1,263,960
Core Deposit Intangible	324,417
Goodwill	<u>0</u>
<b>TOTAL ASSETS</b>	<b><u><u>\$98,578,428</u></u></b>

**LIABILITIES**

Deposits	\$84,252,319
Borrowed Funds from FRB and FHLB	4,000,000
Other Liabilities	<u>457,305</u>
<b>TOTAL LIABILITIES</b>	<b><u>88,709,624</u></b>

**CAPITAL**

Common Stock	2,422,500
Surplus	15,224,550
Undivided Profits	(10,877,437)
Year-To-Date Profit/Loss	<u>1,602,591</u>
Retained Earnings	<u>(9,274,846)</u>
Unrealized Gain/Loss Securities	<u>1,496,600</u>
<b>TOTAL CAPITAL</b>	<b><u>9,868,804</u></b>
<b>TOTAL LIABILITIES &amp; CAPITAL</b>	<b><u><u>\$98,578,428</u></u></b>

**Current Officers**

Kyle Heckman, President  
 Kent Jones, VP / Chief Operations Officer  
 Eric Edwards, VP / Lending  
 Liles Lipe, VP / Senior Relationship Manager  
 Erica Barnett, AVP / Portfolio Manager  
 Jeanne Baysinger, AVP

**Current Directors**

O. Jay Tomson, Chairman of the Board  
 Bill Dugan  
 Tom Dunn  
 Kyle Heckman  
 Eric Smith  
 Mike McDowell

\*Gross Loans & Leases Include Past Due Loans (30 Days to 89 Days) and Past Due Loans (90+ Days Past Due) of \$1,541,643 and 215,703, respectively.

Additional Information Available Upon Request

This statement has not been reviewed, or confirmed for accuracy or relevance, by the FDIC