

Statement of Condition 2008

At close of business December 31, 2008

ASSETS

	2008
Cash and Due from Banks	6,960,801
Federal Funds Sold	9,397,000
Bonds	
U.S. Government & Agency Bonds	18,539,057
State & Municipal Bonds	28,934,168
Other Securities	31,410,559
Total Bonds & Securities	78,883,784
Loans (Personal, Farm and Business)	219,620,747
Other Assests	21,448,945
Total Assets	336,311,277

LIABILITIES

Deposits:	
Demand Deposits	131,612,789
Time Deposits	128,875,928
Total Deposits	260,488,717
Other Liabilities	40,312,247
Total Liabilities	300,800,964

CAPITAL

Capital Stock	1,103,450
Surplus	14,545,786
Retained Earnings	17,297,667
Unrealized Loss on Investments	(288,659)
Reserves	2,852,069
Total Capital	35,510,313
Total Capital & Liabilities	336,311,277

Experience the Difference



Decorah Bank & Trust Company
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a look inside



Welcome

National and global economic challenges have made doing business locally more important than ever. Whether you are shopping, buying services, or saving money, doing these things locally supports your friends and neighbors. We look forward to serving you in 2009 and for years to come. Thank you for your business!



Ben Gustafson
President/CEO
Decorah Bank
& Trust Company



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