

PEOPLES BANCORP AND SUBSIDIARIES

Consolidated Condensed Statements of Financial Condition

	<u>June 30, 2009</u> (Unaudited)	<u>September 30, 2008</u>
<b>ASSETS</b>		
Cash and due from financial institutions	\$5,512,089	\$4,528,465
Short-term interest-bearing deposits	8,129,529	2,260,641
Total cash and cash equivalents	<u>13,641,618</u>	<u>6,789,106</u>
Interest-bearing time deposits	0	0
Securities available for sale	163,354,753	103,624,296
Securities held to maturity (approximate fair value \$307,933 and \$337,566)	297,876	334,271
Loans:		
Loans	280,077,694	318,333,953
Less: Allowance for loan losses	<u>1,908,582</u>	<u>1,871,970</u>
Net loans	278,169,112	316,461,983
Loans held for sale	778,700	288,000
Premises and equipment	5,739,531	6,401,220
Federal Home Loan Bank of Indianapolis stock, at cost	4,403,900	4,403,900
Goodwill	2,330,198	2,330,198
Cash surrender value of life insurance	8,284,406	8,014,986
Other intangible assets	0	0
Other assets	6,751,826	6,453,971
Total assets	<u><u>\$483,751,920</u></u>	<u><u>\$455,101,931</u></u>
<b>LIABILITIES</b>		
NOW and savings deposits	\$151,241,352	\$145,577,620
Certificates of deposit	<u>185,815,076</u>	<u>173,668,093</u>
Total deposits	337,056,428	319,245,713
Short-term borrowings	274,437	191,180
Federal Home Loan Bank advances	84,450,000	75,350,000
Other liabilities	<u>3,143,480</u>	<u>2,783,797</u>
Total liabilities	<u>424,924,345</u>	<u>397,570,690</u>
Commitments and Contingent Liabilities	0	0
<b>STOCKHOLDERS' EQUITY</b>		
Preferred stock, par value \$1;		
Authorized and unissued - 5,000,000 shares	0	0
Common stock, par value \$1;		
Authorized - 7,000,000 shares:		
Issued and outstanding - 2,691,475 and 2,801,007 shares	2,691,475	2,801,007
Additional paid-in capital	0	0
Retained earnings	55,753,400	55,626,060
Accumulated other comprehensive loss	<u>382,700</u>	<u>(895,826)</u>
Total stockholders' equity	<u>58,827,575</u>	<u>57,531,241</u>
Total liabilities and stockholders' equity	<u><u>\$483,751,920</u></u>	<u><u>\$455,101,931</u></u>