

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

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**Annual Disclosure Statement**  
**as of December 31, 2014**

**jack henry**  
& ASSOCIATES INC.

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**BALANCE SHEET**

**December 31st**  
**2014**      **2013**  
(Dollar Amounts in Thousands)

**ASSETS**

Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin	2,377	5,319
Interest-bearing balances	13,607	3,077
Securities:		
Held-to-maturity securities	150	150
Available-for-sale securities	70,069	76,647
Federal funds sold and securities purchased under agreements to resell:		
Federal funds sold	0	0
Securities purchased under agreements to resell	0	0
Loans and lease financing receivables:		
Loans and leases held for sale	0	0
Loans and leases, net of unearned income	62,641	60,309
LESS: Allowance for loan and lease losses	996	946
Loans and leases, net of unearned income and allowance	61,645	59,363
Trading assets	0	0
Premises and fixed assets (including capitalized leases)	1,581	1,315
Other real estate owned	10	6
Investments in unconsolidated subsidiaries and associated companies	0	0
Direct and indirect investments in real estate ventures	0	0
Intangible assets:		
Goodwill	0	0
Other intangible assets	0	0
Other assets	5,634	5,727
<b>Total assets</b>	<b>155,073</b>	<b>151,604</b>

**LIABILITIES**

Deposits:		
In domestic offices	123,535	123,467
Noninterest-bearing	21,182	20,975
Interest-bearing	102,353	102,492
Federal funds purchased and securities sold under agreements to repurchase:		
Federal funds purchased	7,447	0
Securities sold under agreements to repurchase	1,680	2,930
Trading liabilities	0	0
Other borrowed money (includes mortgage indebtedness and obligations under capitalized leases)	6,920	12,480
Subordinated notes and debentures	0	0
Other liabilities	231	290
<b>Total liabilities</b>	<b>139,813</b>	<b>139,167</b>

**EQUITY CAPITAL**

**Bank Equity Capital**

Perpetual preferred stock and related surplus	0	0
Common stock	400	400
Surplus (exclude all surplus related to preferred stock)	1,825	1,825
Retained earnings	13,009	12,243
Accumulated other comprehensive income	26	-2,031
Other equity capital components	0	0
<b>Total bank equity capital</b>	<b>15,260</b>	<b>12,437</b>
Noncontrolling (minority) interests in consolidated subsidiaries	0	0
<b>Total equity capital</b>	<b>15,260</b>	<b>12,437</b>
<b>Total liabilities and equity capital</b>	<b>155,073</b>	<b>151,604</b>

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

December 31st  
2014      2013  
(Dollar Amounts in Thousands)

**Past due 30 through 89 days and still accruing**

Loans secured by real estate:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	41
Secured by 1-4 family residential properties:		
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	405	505
Secured by junior liens	0	21
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	91	13
Loans secured by other nonfarm nonresidential properties	41	237
Loans to depository institutions and acceptances of other banks	0	0
Commercial and industrial loans	31	24
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	35	61
Other (includes revolving credit plans other than credit cards and other consumer loans)	11	10
Loans to foreign governments and official institutions	0	0
All other loans	39	213
Lease financing receivables	0	0
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0
Loans and leases reported above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	0	0
Guaranteed portion of loans and leases, excluding rebooked "GNMA loans"	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase	0	0
Loans and leases reported above that are covered by loss-sharing agreements with the FDIC:		
Loans secured by real estate:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0
Secured by 1-4 family residential properties:		
Revolving, open-end secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	0	0
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

December 31st  
2014      2013  
(Dollar Amounts in Thousands)

**Past due 30 through 89 days and still accruing - Continued**

Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0
All other loans and leases	0	0
Loans to depository institutions and acceptances of other banks	0	0
Loans to foreign governments and official institutions	0	0
Other loans	0	0
Loans to finance agricultural production and other loans to farmers	0	0
Lease financing receivables	0	0
Portion of covered loans and leases included above that is protected by FDIC loss-sharing agreements	0	0
 <b>Memoranda</b>		
Loans restructured in troubled debt restructurings included above:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Loans secured by 1-4 family residential properties	40	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0
To U.S. addressees (domicile)	N/A	N/A
To non-U.S. addressees (domicile)	N/A	N/A
All other loans (include loans to individuals for household, family, and other personal expenditures)	0	0
 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
Loans secured by real estate to non-U.S. addressees (domicile)	N/A	N/A
Loans to and acceptances of foreign banks	N/A	N/A
Commercial and industrial loans to non-U.S. addressees (domicile)	N/A	N/A
Leases to individuals for household, family, and other personal expenditures	N/A	N/A
Loans to finance agricultural production and other loans to farmers	39	213
Loans and leases held for sale	0	0
Loans measured at fair value:		
Fair value	0	0
Unpaid principal balance	0	0
 Derivative contracts:		
Fair value of amounts carried as assets	N/A	N/A
 Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):		
Outstanding balance	0	0
Carrying amount included in Schedule RC-N, items 1 through 7, above	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

December 31st  
2014      2013  
(Dollar Amounts in Thousands)

**Past due 90 days or more and still accruing**

Loans secured by real estate:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0
Secured by 1-4 family residential properties:		
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	19	0
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Loans to depository institutions and acceptances of other banks	0	0
Commercial and industrial loans	0	0
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	7	7
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	1
Loans to foreign governments and official institutions	0	0
All other loans	0	0
Lease financing receivables	0	0
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0
Loans and leases reported above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC	0	0
Guaranteed portion of loans and leases, excluding rebooked "GNMA loans"	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase	0	0
Loans and leases reported above that are covered by loss-sharing agreements with the FDIC:		
Loans secured by real estate:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0
Secured by 1-4 family residential properties:		
Revolving, open-end secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	0	0
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
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**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

**December 31st**  
**2014**      **2013**  
(Dollar Amounts in Thousands)

**Past due 90 days or more and still accruing - Continued**

Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0
All other loans and leases	0	0
Loans to depository institutions and acceptances of other banks	0	0
Loans to foreign governments and official institutions	0	0
Other loans	0	0
Loans to finance agricultural production and other loans to farmers	0	0
Lease financing receivables	0	0
Portion of covered loans and leases included above that is protected by FDIC loss-sharing agreements	0	0
 <b>Memoranda</b>		
Loans restructured in troubled debt restructurings included above:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Loans secured by 1-4 family residential properties	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0
To U.S. addressees (domicile)	N/A	N/A
To non-U.S. addressees (domicile)	N/A	N/A
All other loans (include loans to individuals for household, family, and other personal expenditures)	0	0
 Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
Loans secured by real estate to non-U.S. addressees (domicile)	N/A	N/A
Loans to and acceptances of foreign banks	N/A	N/A
Commercial and industrial loans to non-U.S. addressees (domicile)	N/A	N/A
Leases to individuals for household, family, and other personal expenditures	N/A	N/A
Loans to finance agricultural production and other loans to farmers	0	0
Loans and leases held for sale	0	0
Loans measured at fair value:		
Fair value	0	0
Unpaid principal balance	0	0
 Derivative contracts:		
Fair value of amounts carried as assets	N/A	N/A
 Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):		
Outstanding balance	0	0
Carrying amount included in Schedule RC-N, items 1 through 7, above	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
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**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

December 31st  
2014      2013  
(Dollar Amounts in Thousands)

**Nonaccrual**

Loans secured by real estate:

Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	18	0
Secured by 1-4 family residential properties:		
Revolving, open-end loans secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	366	373
Secured by junior liens	1	2
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	167	0
Loans secured by other nonfarm nonresidential properties	81	256
Loans to depository institutions and acceptances of other banks	0	0
Commercial and industrial loans	139	8
Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	11	46
Other (includes revolving credit plans other than credit cards and other consumer loans)	21	22
Loans to foreign governments and official institutions	0	0
All other loans	92	7
Lease financing receivables	0	0
Debt securities and other assets (exclude other real estate owned and other repossessed assets)	0	0

Loans and leases reported above that are wholly or partially guaranteed by the U.S. Government, excluding loans and leases covered by loss-sharing agreements with the FDIC

Guaranteed portion of loans and leases, excluding rebooked "GNMA loans"	0	0
Rebooked "GNMA loans" that have been repurchased or are eligible for repurchase	0	0

Loans and leases reported above that are covered by loss-sharing agreements with the FDIC:

Loans secured by real estate:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Secured by farmland	0	0
Secured by 1-4 family residential properties:		
Revolving, open-end secured by 1-4 family residential properties and extended under lines of credit	0	0
Closed-end loans secured by 1-4 family residential properties:		
Secured by first liens	0	0
Secured by junior liens	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
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**PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS**

**December 31st**  
**2014**      **2013**  
(Dollar Amounts in Thousands)

**Nonaccrual - Continued**

Loans to individuals for household, family, and other personal expenditures:		
Credit cards	0	0
Automobile loans	0	0
Other (includes revolving credit plans other than credit cards and other consumer loans)	0	0
All other loans and leases	0	0
Loans to depository institutions and acceptances of other banks	0	0
Loans to foreign governments and official institutions	0	0
Other loans	0	0
Loans to finance agricultural production and other loans to farmers	0	0
Lease financing receivables	0	0
Portion of covered loans and leases included above that is protected by FDIC loss-sharing agreements	0	0
 <b>Memoranda</b>		
Loans restructured in troubled debt restructurings included above:		
Construction, land development, and other land loans:		
1-4 family residential construction loans	0	0
Other construction loans and all land development and other land loans	0	0
Loans secured by 1-4 family residential properties	0	0
Secured by multifamily (5 or more) residential properties	0	0
Secured by nonfarm nonresidential properties:		
Loans secured by owner-occupied nonfarm nonresidential properties	0	0
Loans secured by other nonfarm nonresidential properties	0	0
Commercial and industrial loans	0	0
To U.S. addressees (domicile)	N/A	N/A
To non-U.S. addressees (domicile)	N/A	N/A
All other loans (include loans to individuals for household, family, and other personal expenditures)	0	0
Loans to finance commercial real estate, construction, and land development activities (not secured by real estate)	0	0
Loans secured by real estate to non-U.S. addressees (domicile)	N/A	N/A
Loans to and acceptances of foreign banks	N/A	N/A
Commercial and industrial loans to non-U.S. addressees (domicile)	N/A	N/A
Leases to individuals for household, family, and other personal expenditures	N/A	N/A
Loans to finance agricultural production and other loans to farmers	92	7
Loans and leases held for sale	0	0
Loans measured at fair value:		
Fair value	0	0
Unpaid principal balance	0	0
Additions to nonaccrual assets during the quarter	195	174
Nonaccrual assets sold during the quarter	0	0
Purchased credit-impaired loans accounted for in accordance with FASB ASC 310-30 (former AICPA Statement of Position 03-3):		
Outstanding balance	0	0
Carrying amount included in Schedule RC-N, items 1 through 7, above	0	0

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**INCOME STATEMENT**

**December 31st**  
**2014**      **2013**  
(Dollar Amounts in Thousands)

Interest income:		
Interest and fee income on loans:		
Loans secured by real estate:		
Loans secured by 1-4 family residential properties	515	416
All other loans secured by real estate	1,836	1,741
Commercial and industrial loans	270	342
Loans to individuals for household, family, & other personal expenditures:		
Credit cards	0	0
Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans)	200	202
Loans to foreign governments and other official institutions	0	0
All other loans	528	578
Total interest and fee income on loans	3,349	3,279
Income from lease financing receivables	0	0
Interest income on balances due from depository institutions	94	35
Interest and dividend income on securities:		
U.S. Treasury securities and U.S. Government agency obligations	369	183
Mortgage-backed securities	60	134
All other securities	1,245	1,407
Interest income from trading assets	0	0
Interest income on federal funds sold and securities purchased under agreements to resell	2	0
Other interest income	35	39
Total interest income	<b>5,154</b>	<b>5,077</b>
Interest expense:		
Interest on deposits:		
Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts)	11	13
Nontransaction accounts:		
Savings deposits (includes MMDAs)	64	49
Time deposits of \$100,000 or more	174	215
Time deposits of less than \$100,000	202	249
Expense of federal funds purchased and securities sold under agreements to repurchase	20	52
Interest on trading liabilities and other borrowed money	148	210
Interest on subordinated notes and debentures	0	0
Total interest expense	<b>619</b>	<b>788</b>
Net interest income	<b>4,535</b>	<b>4,289</b>
Provision for loan and lease losses	52	60
Noninterest income:		
Income from fiduciary activities	0	0
Service charges on deposit accounts	212	212
Trading revenue	0	0
Fees and commissions from securities brokerage	0	0
Investment banking, advisory, and underwriting fees and commissions	0	0
Fees and commissions from annuity sales	0	0
Underwriting income from insurance and reinsurance activities	0	0
Income from other insurance activities	3	5
Venture capital revenue	0	0
Net servicing fees	123	138
Net securitization income	0	0
Net gains (losses) on sales of loans and leases	0	0
Net gains (losses) on sales of other real estate owned	-9	-6
Net gains (losses) on sales of other assets (excluding securities)	0	0
Other noninterest income	124	108
Total noninterest income	<b>453</b>	<b>457</b>

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**INCOME STATEMENT - Continued**

	<b>December 31st</b>	
	<b><u>2014</u></b>	<b><u>2013</u></b>
	<small>(Dollar Amounts in Thousands)</small>	
Realized gains (losses) on held-to-maturity securities	0	0
Realized gains (losses) on available-for-sale securities	328	287
Noninterest expense:		
Salaries and employee benefits	2,310	2,009
Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest)	286	213
Goodwill impairment losses	0	0
Amortization expense and impairment losses for other intangible assets	0	0
Other noninterest expense	1,069	946
<b>Total noninterest expense</b>	<b>3,665</b>	<b>3,168</b>
Income (loss) before income taxes & extraordinary items & other adjustments	<b>1,599</b>	<b>1,805</b>
Applicable income taxes	-25	22
Income (loss) before extraordinary items and other adjustments	<b>1,624</b>	<b>1,783</b>
Extraordinary items and other adjustments, net of income taxes	0	0
Net income (loss) attributable to bank and noncontrolling (minority) interests	<b>1,624</b>	<b>1,783</b>
LESS: Net income (loss) attributable to noncontrolling (minority) interests	0	0
Net income (loss) attributable to bank	<b>1,624</b>	<b>1,783</b>
Memoranda		
Interest expense incurred to carry tax-exempt securities, loans, and leases acquired after 8/7/86, that is not deductible for federal income tax purposes	0	0
Income from the sale and servicing of mutual funds and annuities	N/A	N/A
Income on tax-exempt loans & leases to states & political subdivisions in U.S.	9	13
Income on tax-exempt securities issued by states & political subdivisions in U.S.	693	723
Number of full-time equivalent employees at end of current period	26	26
Interest and fee income on loans to finance agricultural production and other loans to farmers	523	569
Trading revenue (from cash instruments and derivative instruments):		
Interest rate exposures	N/A	N/A
Foreign exchange exposures	N/A	N/A
Equity security and index exposures	N/A	N/A
Commodity and other exposures	N/A	N/A
Credit exposures	N/A	N/A
Impact on trading revenue of changes in the creditworthiness of the bank's derivatives counterparties on the bank's derivative assets	N/A	N/A
Impact on trading revenue of changes in the creditworthiness of the bank on the bank's derivative liabilities	N/A	N/A
Net gains (losses) recognized in earnings on credit derivatives that economically hedge credit exposures held outside the trading account:		
Net gains (losses) on credit derivatives held for trading	0	0
Net gains (losses) on credit derivatives held for purposes other than trading	0	0
Credit losses on derivatives	N/A	N/A
Does the reporting bank have a Subchapter S election in effect for federal income tax purposes for the current tax year?	Yes	Yes
Noncash income from negative amortization on closed-end loans secured by 1-4 family residential properties	N/A	N/A

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**INCOME STATEMENT - Continued**

**December 31st**  
**2014      2013**  
(Dollar Amounts in Thousands)

Net gains (losses) recognized in earnings on assets and liabilities that are reported at fair value under a fair value option:		
Net gains (losses) on assets	N/A	N/A
Estimated net gains (losses) on loans attributable to changes in instrument-specific credit risk	N/A	N/A
Net gains (losses) on liabilities	N/A	N/A
Estimated net gains (losses) on liabilities attributable to changes in instrument-specific credit risk	N/A	N/A
Other-than-temporary impairment losses on held-to-maturity and available-for-sale debt securities:		
Total other-than-temporary impairment losses	0	0
Portion of losses recognized in other comprehensive income (before income taxes)	0	0
Net impairment losses recognized in earnings (included in Schedule RI, Items 6.a and 6.b) (Memorandum item 14.a minus item 14.b)	<b>0</b>	<b>0</b>

**CHANGES IN BANK EQUITY CAPITAL**

Total bank equity capital most recently reported for the end of previous calendar year, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	12,437	14,416
Cumulative effect of changes in accounting principles and corrections of material accounting errors	0	0
Balance end of previous calendar year as restated	12,437	14,416
Net income (loss) attributable to bank	1,624	1,783
Sale, conversion, acquisition, or retirement of capital stock, net (excluding treasury stock transactions)	0	0
Treasury stock transactions, net	0	0
Changes incident to business combinations, net	0	0
LESS: Cash dividends declared on preferred stock	0	0
LESS: Cash dividends declared on common stock	858	1,078
Other comprehensive income	2,057	-2,684
Other transactions with stockholders (including a parent holding company)	0	0
Total bank equity capital end of current period	<b>15,260</b>	<b>12,437</b>

**CHANGES IN ALLOWANCE FOR LOAN AND LEASE LOSSES**

Balance most recently reported for the end of previous year, Reports of Condition and Income (i.e., after adjustments from amended Reports of Income)	946	914
Recoveries	30	16
LESS: Charge-offs	32	44
LESS: Write-downs arising from transfers of loans to a held-for-sale account	0	0
Provision for loan and lease losses	52	60
Adjustments	0	0
Balance end of current period	<b>996</b>	<b>946</b>

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

**FINANCIAL RATIOS**

	<u>December 31st</u>	
	<u>2014</u>	<u>2013</u>
<b><u>Earnings and Profitability</u></b>		
Net Interest Margin / Average Assets <i>Net interest margin is an indication of the profitability of a bank's investments.</i>	3.01	3.02
Overhead Expense / Average Assets <i>Overhead expenses are the fixed operating costs in a bank, and include salaries and benefits, leases of building and equipment, and other related expenses.</i>	2.44	2.23
Return on Average Assets (R.O.A.) <i>R.O.A. is a measure of return on the bank's assets, indicating how effectively they are employed.</i>	1.08	1.25
Return on Average Bank Equity (R.O.E.) <i>R.O.E. is a measure of how well bank equity capital is being utilized, indicating the return of the shareholder's investment in the bank.</i>	11.36	13.10
<b><u>Loan and Lease Analysis</u></b>		
Net Charge-Offs / Average Loans <i>Net charge-offs measure the amount of loans charged off as bad debt, less recoveries collected, giving an indication of past loan quality.</i>	0.00	0.05
Earnings Coverage of Net Charge-Offs (X) <i>Measures the bank's ability to absorb potential losses from nonperforming loans.</i>	661.50	56.36
Loan Loss Reserve / Total Loans <i>Loan loss reserves represent the amount thought to be adequate to cover estimated losses in the loan portfolio.</i>	1.59	1.57
Nonperforming Loans / Gross Loans <i>The percent of the bank's loans which are past due 90 days or more or are not accruing interest according to the original terms of the borrower's loan agreement.</i>	1.47	1.20
<b><u>Liquidity</u></b>		
Total Loans / Total Deposits <i>Measures a bank's application of interest-earning deposit liabilities to fund loan growth.</i>	50.71	48.85
Time Deposits of more than \$250,000 / Total Deposits <i>Larger deposits are typically more costly, and amounts exceeding \$250,000 per account are not insured by the FDIC. *</i>	4.94	4.30
<b><u>Capital Adequacy</u></b>		
Leverage Ratio <i>To be considered Well-Capitalized or Adequately Capitalized by the regulators, a bank must have a Core Capital to Adjusted Total Assets ratio of 4.0% or greater.</i>	10.13	9.88
Risk-Based Capital Ratio <i>An indicator of a bank's financial strength, banks are expected to meet a minimum total risk-based capital ratio of 8.0%.</i>	12.50	11.23

\* On July 21, 2010, the standard maximum deposit insurance amount was permanently raised from \$100,000 to \$250,000.

**CARROLL COUNTY TRUST COMPANY OF CARROLLTON, MISSOURI**  
**CARROLLTON, MO**

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This disclosure statement has been produced by Jack Henry & Associates, Inc. The financial information appearing in this statement was obtained from Federal Financial Institution Examination Council (FFIEC) Reports of Condition and Income submitted by all FDIC-Insured depository institutions. All information contained herein was obtained from sources deemed reliable; however, no guarantee is given as to the accuracy of the data or the calculations derived therefrom. This statement has not been reviewed, or confirmed for accuracy or relevance, by the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation, or the Federal Reserve Board.

I do hereby attest that this Annual Disclosure Statement for this report date has been prepared in conformance with the instructions issued by the appropriate Federal regulatory authority and is true to the best of my knowledge and belief.

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Authorized Officer of the Bank