# CUMBERLAND VALLEY FINANCIAL CORPORATION

#### **OFFICERS**

Elmo Lee Greer

Chairman & President

**James Tatum** 

Chief Executive Officer & Treasurer

**Whitney Sisson** 

Secretary

Jeff Weaver

Legal Counsel

### **DIRECTORS**

Elmo Lee Greer

**Jerry Greer** 

**Rex Greer** 

**Winston Griffin** 

Ross Halbleib

**Whitney Sisson** 

James Tatum



### **CUMBERLAND VALLEY FINANCIAL CORPORATION & SUBSIDIARIES**

## Comparative Statement of Condition

As of December 31, 2012

ASSETS	2012	2011
Cash and cash equivalents	\$ 69,922,618	\$ 63,948,971
Securities available for sale	74,848,569	79,361,153
Federal Home Loan Bank & Federal Reserve Bank stock	5,205,900	5,205,900
Loans, net	239,357,327	237,815,404
Loans held for sale	3,068,700	1,525,750
Bank premises and equipment, net	6,900,870	7,245,001
Deferred income taxes	2,070,146	2,337,392
Foreclosed assets	5,171,811	7,131,368
Accrued interest receivable	1,331,627	1,421,122
Mortgage servicing rights	1,116,203	975,809
Investment in unconsolidated subsidiary	232,000	232,000
Bank owned life insurance	6,156,867	0
Other assets	1,656,443	2,285,240
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TOTAL ASSETS	\$ 417,039,081	\$ 409,485,110
Deposits Non-interest bearing Interest bearing Total deposits Federal Home Loan Bank advances Accrued interest payable Notes payable Subordinated debentures Other liabilities TOTAL LIABILITIES	\$ \$95,272,363 254,640,318 349,912,681 19,667,653 262,655 1,033,900 7,732,000 1,362,021 379,970,910	\$ 85,104,989 248,644,574 333,749,563 25,370,756 363,712 1,433,900 7,732,000 1,075,614 369,725,545
Stockholders' equity		
Common stock, par value \$10 per share;	222	000.000
100,000 shares authorized; 30,000 shares issued	300,000	300,000
Surplus	1,500,000	1,500,000
Additional paid-in capital	557,539	557,539
Retained earnings	44,558,824	43,425,895
Accumulated other comprehensive income (loss)	1,412,721	1,320,425
Treasury stock, at cost	(11,260,913)	(7,344,294)
TOTAL STOCKHOLDERS' EQUITY	37,068,171	39,759,565
TOTAL OF CONTROLLER CONTROL		
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	\$ 417,039,081	\$ 409,485,110

#### **DIRECTORS**

Elmo Lee Greer / Chairman **Rex Greer Whitney Sisson** 

Tim Edwards Winston Griffin James Tatum

**Jerry Greer** Ross Halbeib

#### WHITLEY COUNTY ADVISORY BOARD

Jeannie Hensley / Market CEO

**Bruce Carpenter** Winston Griffin Jamie Norvell **Jack Robinson** 

Tim Edwards Ross Halbeib **Larry Gray** Whitney Sisson James Tatum

Elmo Lee Greer Allen Marcum **Betty Sue Surmont Bill Storms** 

#### MADISON COUNTY ADVISORY BOARD

David Benge / Market CEO

John Burford Elmo Lee Greer **Todd Jones** Whitney Sisson **Rodney Davis** Winston Griffin Sammy K. Lee **James Tatum** 

**Tim Edwards Tom Harper** G. Alan Long **Betsy Ney** 

#### PULASKI COUNTY ADVISORY BOARD

CV Hansford / Market CEO

**Jeffrey Scott Wilds** Elmo Lee Greer Joe Allen Newell, Jr (Al) **Daniel Cheshire** Winston Griffin

**Melanie D Brummett James Tatum** Whitney Sisson

#### **FAYETTE COUNTY ADVISORY BOARD**

Tim Edwards Elmo Lee Greer **Whitney Sisson** 

Winston Griffin Sheila Kalas **Matt Stone Carmel Wallace** 

**Robbie Collins** Stanton Todd Marcum **James Tatum** 

#### **OFFICERS**

Elmo Lee Greer

President

James Tatum

Chief Executive Officer Chief Financial Officer

Tim Edwards

Senior Loan Officer

Whitney Sisson

Trust Officer

Jeff Weaver

Legal Counsel

Roger Cornett

Chief Credit Officer

**Haskew Haves** Market CEO Laurel County

Jeannie Hensley

Market CEO Whitley County

**David Benge** 

Market CEO Madison County

C.V. Hansford

Market CEO Pulaski County

Joey Asher

Compliance Officer

Annie G. Chesnut

Marketing

Susan Cunigan

Operations

Cynthia DeShazier

Credit Risk

Karen Greene Auditor

Jean Goss

Recovery Management

Sandy Hall

Controller

**Sandy Harris** 

Residential Mortgage

Suzv Osborne

Human Resources

Natasha Parman

Bank Secrecy Act

**Tammy Pennington** 

Loan Operations

**Carol Perry** 

Senior Credit Analyst

Tianna Roark Deposit Operation

Lisa Robbins

Loan Review

Joseph L. Schenkenfelder Security

Elaine Vaughn Branches & Tellers

Fred Wilson Information Technology



