

Cattle

— BANK & TRUST —

Statement of Condition

ASSETS

	12/31/2017	12/31/2018
CASH ON HAND AND DUE FROM DEPOSITORY INSTITUTIONS		
Money on hand in our bank and to our credit in other banks for normal handling of business	\$7,813,000	\$7,011,000
INTEREST-BEARING DEPOSITORY BALANCES		
Interest-bearing deposits due from other depository institutions	\$829,000	\$1,073,000
TREASURY, GOVERNMENT AGENCY AND OTHER SECURITIES		
Safe and marketable investments in bonds and other securities of the U.S. Government and state and local municipalities to serve the national interest	\$50,019,000	\$47,501,000
LOANS AND DISCOUNTS		
Loans made to help finance farmers, students, businessmen and consumers for the purchase of automobiles, home repairs and other needs of customers	\$198,358,000	\$213,889,000
ALLOWANCE FOR LOAN AND LEASE LOSSES		
Reserves set aside to meet possible loan losses	(\$2,668,000)	(\$2,940,000)
FEDERAL FUNDS SOLD		
Excess funds loaned to other banks on a day-to-day basis	\$6,733,000	\$238,000
BANK BUILDING, FURNITURE AND FIXTURES		
	\$5,330,000	\$6,292,000
OTHER ASSETS		
Prepaid expenses and interest earned--not collected, etc.	\$7,393,000	\$7,716,000
TOTAL ASSETS	\$273,807,000	\$280,780,000

LIABILITIES / EQUITY

	12/31/2017	12/31/2018
DEPOSITS		
Funds held on deposit for our many savings and checking account customers	\$228,087,000	\$234,562,000
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS		
Funds borrowed from other banks on a day-to-day basis and securities sold to our customers under agreements to repurchase them at a later date.	\$10,758,000	\$9,203,000
OTHER BORROWED MONEY		
Money borrowed from the FHLB to fund certain earning assets held by our bank.	\$0.00	\$0
OTHER LIABILITIES		
Deferred taxes, accrued expenses, and accrued interest payable to customers.	\$1,953,000	\$2,138,000
TOTAL LIABILITIES	\$240,798,000	\$245,903,000
CAPITAL STOCK		
Money invested by stockholders of the bank.	\$500,000	\$500,000
SURPLUS		
Additional money contributed by the owners to provide additional strength.	\$565,000	\$7,000,000
UNDIVIDED PROFITS AND OTHER RESERVES		
Bank earnings left in the bank for additional capital strength and to provide additional funds to meet possible losses on loans and securities.	\$32,054,000	\$27,943,000
UNREALIZED GAIN (LOSS) ON SECURITIES AVAILABLE FOR SALE		
Market value appreciation (depreciation) on investment securities classified as available for sale.	(\$110,000)	(\$566,000)
TOTAL EQUITY CAPITAL	\$33,009,000	\$34,877,000
TOTAL LIABILITIES AND EQUITY	\$273,807,000	\$280,780,000