

Cattle

— BANK & TRUST —

Statement of Condition

ASSETS

	12/31/2020	12/31/2021
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	\$4,743,000	\$4,476,000
INTEREST-BEARING DEPOSITORY BALANCES		
Interest-bearing deposits due from other depository institutions	\$3,350,000	\$3,245,000
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	\$65,694,000	\$74,299,000
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	\$228,761,000	\$248,604,000
ALLOWANCE FOR LOAN AND LEASE LOSSES		
Reserves set aside to meet possible loan losses	(\$3,248,000)	(\$3,457,000)
FEDERAL FUNDS SOLD		
Excess funds loaned to other banks on a day-to-day basis	\$8,679,000	\$5,411,000
BANK BUILDING, FURNITURE AND FIXTURES		
	\$9,419,000	\$9,213,000
OTHER ASSETS		
Prepaid expenses and interest earned--not collected, etc.	\$7,395,000	\$8,134,000
TOTAL ASSETS	\$324,793,000	\$349,925,000

LIABILITIES / EQUITY

	12/31/2020	12/31/2021
DEPOSITS		
Funds held on deposit for our many savings and checking account customers	\$274,331,000	\$299,363,000
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.	\$8,537,000	\$5,850,000
OTHER BORROWED MONEY		
Money borrowed from the FHLB to fund certain earning assets held by our bank.	\$0	\$0
OTHER LIABILITIES		
Deferred taxes, accrued expenses, and accrued interest payable to customers.	\$2,150,000	\$2,184,000
TOTAL LIABILITIES	\$285,018,000	\$307,397,000
CAPITAL STOCK		
Money invested by stockholders of the bank.	\$500,000	\$500,000
SURPLUS		
Additional money contributed by the owners to provide additional strength.	\$10,000,000	\$10,000,000
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.	\$28,224,000	\$31,750,000
UNREALIZED GAIN (LOSS) ON SECURITIES AVAILABLE FOR SALE		
Market value appreciation (depreciation) on investment securities classified as available for sale.	\$1,051,000	\$278,000
TOTAL EQUITY CAPITAL	\$39,775,000	\$42,528,000
TOTAL LIABILITIES AND EQUITY	\$324,793,000	\$349,925,000