



**Statement of Condition**

**ASSETS**

	12/31/2016	12/31/2015
<b>CASH ON HAND AND DUE FROM DEPOSITORY INSTITUTIONS</b>		
Money on hand in our bank and to our credit in other banks for normal handling of business	\$7,324,000	\$4,771,000
<b>INTEREST-BEARING DEPOSITORY BALANCES</b>		
Interest-bearing deposits due from other depository institutions	\$567,000	\$857,000
<b>TREASURY, GOVERNMENT AGENCY AND OTHER SECURITIES</b>		
Safe and marketable investments in bonds and other securities of the U.S. Government and state and local municipalities to serve the national interest	\$41,128,000	\$46,705,000
<b>LOANS AND DISCOUNTS</b>		
Loans made to help finance farmers, students, businessmen and consumers for the purchase of automobiles, home repairs and other needs of customers	\$195,267,000	\$179,825,000
<b>ALLOWANCE FOR LOAN AND LEASE LOSSES</b>		
Reserves set aside to meet possible loan losses	(\$2,655,000)	(\$2,557,000)
<b>FEDERAL FUNDS SOLD</b>		
Excess funds loaned to other banks on a day-to-day basis	\$0.00	\$0.00
<b>BANK BUILDING, FURNITURE AND FIXTURES</b>	\$5,350,000	\$5,472,000
<b>OTHER ASSETS</b>		
Prepaid expenses and interest earned--not collected, etc.	\$7,148,000	\$7,457,000
<b>TOTAL ASSETS</b>	<b>\$254,129,000</b>	<b>\$242,530,000</b>

**LIABILITIES / EQUITY**

	12/31/2016	12/31/2015
<b>DEPOSITS</b>		
Funds held on deposit for our many savings and checking account customers	\$210,618,000	\$196,647,000
<b>FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS</b>		
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.	\$9,392,000	\$7,533,000
<b>OTHER BORROWED MONEY</b>		
Money borrowed from the FHLB to fund certain earning assets held by our bank.	\$1,900,000	\$7,998,000
<b>OTHER LIABILITIES</b>		
Deferred taxes, accrued expenses, and accrued interest payable to customers.	\$1,805,000	\$1,768,000
<b>TOTAL LIABILITIES</b>	<b>\$223,715,000</b>	<b>\$213,946,000</b>
<b>CAPITAL STOCK</b>		
Money invested by stockholders of the bank.	\$500,000	\$500,000
<b>SURPLUS</b>		
Additional money contributed by the owners to provide additional strength.	\$565,000	\$500,000
<b>UNDIVIDED PROFITS AND OTHER RESERVES</b>		
Bank earnings left in the bank for additional capital strength and to provide additional funds to meet possible losses on loans and securities.	\$29,610,000	\$27,238,000
<b>UNREALIZED GAIN (LOSS) ON SECURITIES AVAILABLE FOR SALE</b>		
Market value appreciation (depreciation) on investment securities classified as available for sale.	(\$261,000)	\$346,000
<b>TOTAL EQUITY CAPITAL</b>	<b>\$30,414,000</b>	<b>\$28,584,000</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$254,129,000</b>	<b>\$242,530,000</b>