

S STATEMENT OF CONDITION

DECEMBER 31, 2011

ASSETS	DECEMBER 31, 2011	DECEMBER 31, 2010
Cash and Due from Banks	\$6,866,703	\$8,418,969
Federal Funds Sold	46,555,356	43,217,100
Marketable Equity Securities (MES)*	1,607,253	1,213,094
Federal Agency Obligations	77,648,817	77,736,345
Corporate Bonds	12,408,676	12,116,027
Municipal Bonds	8,982,044	7,244,454
Certificates of Deposit	8,070,000	5,870,000
Other Equity Investments	3,782,311	4,282,311
FNMA, FHLMC, GNMA & Other Mortgage-Backed Securities	46,163,410	34,991,095
LOANS:		
Real Estate Mortgage Loans	306,764,046	320,543,627
Consumer Loans	695,939	900,249
Commercial Loans	3,893,512	4,029,359
(Reserve for Loan Losses)	(3,717,903)	(3,775,111)
Other Real Estate Owned	154,000	350,000
Premises & Equipment	6,817,432	7,003,309
Accrued Interest Receivable	1,542,484	1,514,967
Other Assets	4,686,561	5,330,090
Total Assets	\$532,920,641	\$530,985,885
LIABILITIES & SURPLUS		
Deposits	\$439,267,550	\$435,889,182
Borrowed Funds	32,500,000	37,500,000
Mortgagors' Tax & Other Escrow Accounts	483,967	387,696
Accrued Expenses & Other Liabilities	3,940,143	3,325,530
Surplus	56,728,981	53,883,477
Total Liabilities and Surplus	\$532,920,641	\$530,985,885
Letters of Credit	\$10,000	\$10,000
*Unrealized Gain (Loss) on MES: 2011	\$150,055	
2010	\$130,908	

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