



STATEMENT OF CONDITION

(unaudited)

	DECEMBER 31 2017	DECEMBER 31 2016
ASSETS (USES OF FUNDING)		
Investment Securities	\$98,112,847	\$101,901,840
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	20,397,236	48,636,973
Residential Real Estate Loans	245,934,051	253,122,226
Commercial Real Estate Loans	135,626,107	130,818,190
Consumer Loans	764,660	590,496
Commercial Loans	7,981,064	5,185,480
Total Loans	390,305,882	389,716,392
Reserve for Loan Loss	(3,135,377)	(3,111,737)
Loans, net of reserve	387,170,505	386,604,655
Total Earning Assets	505,680,588	537,143,468
Cash and Due from Banks	10,237,015	7,011,723
Other Assets	13,095,750	14,595,987
Total Non-Earning Assets	23,332,765	21,607,710
Total Assets	\$529,013,353	\$558,751,178
LIABILITIES (SOURCES OF FUNDING)		
Deposits	\$451,492,738	\$468,136,252
Borrowed Funds	9,863,727	23,159,975
Other Liabilities	3,210,309	5,156,283
Total Liabilities	464,566,774	496,452,510
Undivided Profits	64,728,433	62,976,487
Undivided Profits - Current	1,499,108	1,751,947
Other Comprehensive Income	(1,780,962)	(2,429,766)
Total Surplus	64,446,579	62,298,668
Total Liabilities and Surplus	\$529,013,353	\$558,751,178

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