

# STATEMENT OF CONDITION (UNAUDITED, IN THOUSANDS)

ASSETS (USES OF FUNDING)	DECEMBER 31 2018	DECEMBER 31 2017
Investment Securities	\$90,685	\$98,113
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	9,137	20,397
Residential Real Estate Loans	255,735	245,934
Commercial Real Estate Loans	158,921	135,626
Consumer Loans	952	765
Commercial Loans	6,527	7,981
<b>Total Loans</b>	<b>422,135</b>	<b>390,306</b>
Reserve for Loan Loss	(3,371)	(3,135)
Loans, net of reserve	418,764	387,171
Total Earning Assets	518,586	505,681
Cash and Due from Banks	10,712	10,237
Other Assets	12,753	13,096
Total Non-Earning Assets	23,465	23,333
<b>Total Assets</b>	<b>\$542,051</b>	<b>\$529,013</b>

## LIABILITIES (SOURCES OF FUNDING)

Deposits	\$458,314	\$451,493
Borrowed Funds	14,403	9,864
Other Liabilities	3,168	3,210
Total Liabilities	475,885	464,567
Undivided Profits	66,569	64,729
Undivided Profits - Current	2,382	1,499
Other Comprehensive Income	(2,786)	(1,781)
<b>Total Surplus</b>	<b>66,165</b>	<b>64,447</b>
<b>Total Liabilities and Surplus</b>	<b>\$542,051</b>	<b>\$529,013</b>



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