

STATEMENT OF CONDITION (UNAUDITED, IN THOUSANDS)

ASSETS (USES OF FUNDING)	DECEMBER 31 2019	DECEMBER 31 2018
Investment Securities	\$79,770.2	\$90,684.9
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	43,476.6	9,136.7
Residential Real Estate Loans	264,596.8	255,734.6
Commercial Real Estate Loans	166,299.5	158,921.1
Consumer Loans	796.1	952.4
Commercial Loans	5,265.3	6,526.7
Total Loans	436,957.6	422,134.8
Reserve for Loan Loss	(3,422.0)	(3,370.8)
Loans, net of reserve	433,535.7	418,764.0
Total Earning Assets	556,782.5	518,585.5
Cash and Due from Banks	7,990.6	10,711.8
Other Assets	12,179.0	12,753.2
Total Non-Earning Assets	20,169.6	23,464.9
Total Assets	\$576,952.1	\$542,050.5

LIABILITIES (SOURCES OF FUNDING)

Deposits	\$496,706.6	\$458,314.0
Borrowed Funds	9,445.8	14,402.9
Other Liabilities	3,146.2	3,168.3
Total Liabilities	509,298.5	475,885.2
Undivided Profits	69,677.6	66,568.6
Undivided Profits - Current	1,940.6	2,382.4
Other Comprehensive Income	(3,964.6)	(2,785.7)
Total Surplus	67,653.6	66,165.2
Total Liabilities and Surplus	\$576,952.1	\$542,050.5



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