

STATEMENT OF CONDITION (UNAUDITED, IN THOUSANDS)

ASSETS	DECEMBER 31 2020	DECEMBER 31 2019
Investment Securities	\$44,526.0	\$79,770.2
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	70,961.6	43,476.6
Residential Real Estate Loans	269,810.6	264,596.8
Commercial Real Estate Loans	180,922.3	166,299.5
Consumer Loans	565.7	796.1
Commercial Loans	4,641.2	5,265.3
Total Loans	455,939.9	436,957.6
Reserve for Loan Loss	(3,944.4)	(3,422.0)
Loans, net of reserve	451,995.5	433,535.7
Total Earning Assets	567,483.1	556,782.5
Cash and Due from Banks	14,830.0	7,990.6
Other Assets	13,548.4	12,179.0
Total Non-Earning Assets	28,378.4	20,169.6
Total Assets	\$595,861.6	\$576,952.1
 LIABILITIES		
Deposits	\$518,295.6	\$496,706.6
Borrowed Funds	4,516.6	9,445.8
Other Liabilities	4,956.0	3,146.2
Total Liabilities	527,768.2	509,298.5
Undivided Profits	71,823.8	69,677.6
Undivided Profits - Current	1,799.8	1,940.6
Other Comprehensive Income	(5,530.3)	(3,964.6)
Total Surplus	68,093.3	67,653.6
Total Liabilities and Surplus	\$595,861.6	\$576,952.1



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