

STATEMENT OF CONDITION (UNAUDITED, IN THOUSANDS)

ASSETS	DECEMBER 31 2021	DECEMBER 31 2020
Investment Securities	\$75,387.4	\$44,526.0
Federal Funds Sold & IBCB (Interest Bearing Cash Balances)	67,499.3	70,961.6
Residential Real Estate Loans	258,320.8	269,810.6
Commercial Real Estate Loans	200,262.2	180,922.3
Consumer Loans	474.4	565.7
Commercial Loans	4,455.4	4,641.2
Total Loans	463,512.7	455,939.9
Reserve for Loan Loss	(3,994.4)	(3,944.4)
Loans, net of reserve	459,518.3	451,995.5
Total Earning Assets	602,405.1	567,483.1
Cash and Due from Banks	11,273.6	14,830.0
Other Assets	11,871.8	13,548.4
Total Non-Earning Assets	23,145.5	28,378.4
Total Assets	\$625,550.5	\$595,861.6
 LIABILITIES		
Deposits	\$546,316.4	\$518,295.6
Borrowed Funds	6,000.0	4,516.6
Other Liabilities	1,626.4	4,956.0
Total Liabilities	553,942.8	527,768.2
Undivided Profits	73,623.7	71,823.8
Undivided Profits - Current	2,553.8	1,799.8
Other Comprehensive Income	(4,569.8)	(5,530.3)
Total Surplus	71,607.7	68,093.3
Total Liabilities and Surplus	\$625,550.5	\$595,861.6



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