

# Statement of Condition

	30-Sep-15	30-Sep-14
Cash & Due From Banks	8,244,272	10,987,790
Federal Agency Issues	97,952,833	97,056,988
Obligations of States and Political Subdivisions	77,837,502	82,487,194
Other Securities	3,141,319	4,174,160
Federal Reserve Bank Stock/FHLB Stock	907,153	891,122
Federal Funds Sold	16,900,000	8,000,000
Interest Bearing in other banks	508,428	4,004,096
Loans	365,262,848	365,108,922
Reserve for Bad Debts	(5,366,838)	(5,985,334)
Fixed Assets	11,863,110	10,284,620
Accrued Interest Income	4,185,116	3,788,944
Other Assets	29,842,421	30,147,704
<b>TOTAL RESOURCES</b>	<b>611,278,164</b>	<b>\$610,946,206</b>
Dividends Payable	315,633	190,711
Accrued Expenses Payable	2,051,169	2,004,565
Other Liabilities	4,500,243	3,379,128
Subordinated Debentures	14,660,000	14,660,000
Demand Deposits - Non-Interest Bearing	162,448,135	158,293,823
Interest Bearing Deposits	355,944,335	365,407,602
<b>TOTAL LIABILITIES</b>	<b>\$539,919,515</b>	<b>\$543,935,829</b>
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	64,632,242	58,460,868
(Less: Treasury Stock)	(5,199,762)	(2,215,412)
Net Unrealized Gains (Losses) on Available For Sale Securities	1,990,538	829,290
<b>TOTAL CAPITAL</b>	<b>\$71,358,649</b>	<b>\$67,010,377</b>