

# Statement of Condition

	31-Dec-15	31-Dec-14
Cash & Due From Banks	9,150,972	13,393,727
Federal Agency Issues	99,689,786	97,827,710
Obligations of States and Political Subdivisions	77,403,898	81,908,924
Other Securities	3,138,685	4,171,659
Federal Reserve Bank Stock/FHLB Stock	1,726,753	1,540,222
Federal Funds Sold	1,000,000	0
Interest Bearing in other banks	5,575	505,363
Loans	393,906,709	383,537,402
Reserve for Bad Debts	(5,583,979)	(6,073,222.78)
Fixed Assets	13,411,409	10,487,968
Accrued Interest Income	4,159,420	4,081,970
Other Assets	29,751,552	30,217,579
<b>TOTAL RESOURCES</b>	<b>627,760,782</b>	<b>\$621,599,301</b>
Dividends Payable	0	0
Accrued Expenses Payable	1,347,534	1,081,308
Other Liabilities	24,036,478	15,488,740
Subordinated Debentures	14,660,000	14,660,000
Demand Deposits - Non-Interest Bearing	160,101,088	153,726,591
Interest Bearing Deposits	356,440,871	366,428,957
<b>TOTAL LIABILITIES</b>	<b>\$556,585,970</b>	<b>\$551,385,596</b>
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	65,689,727	60,400,150
(Less: Treasury Stock)	(5,199,762)	(2,215,412)
Net Unrealized Gains (Losses) on Available For Sale Securities	749,216	2,093,336
<b>TOTAL CAPITAL</b>	<b>\$71,174,812</b>	<b>\$70,213,705</b>