

Statement of Condition

	31-Mar-15	31-Mar-14
Cash & Due From Banks	11,953,011	13,449,435
Federal Agency Issues	95,438,912	82,397,530
Obligations of States and Political Subdivisions	80,021,364	86,029,671
Other Securities	5,464,235	4,078,247
Federal Reserve Bank Stock/FHLB Stock	901,153	1,307,022
Federal Funds Sold	16,500,000	8,500,000
Interest Bearing in other banks	507,153	0
Loans	380,308,372	363,403,771
Reserve for Bad Debts	(5,665,597)	(6,182,812)
Fixed Assets	10,817,384	9,878,345
Accrued Interest Income	3,815,058	3,999,074
Other Assets	29,841,567	30,315,888
TOTAL RESOURCES	\$629,902,612	\$597,176,170
Dividends Payable	835,784	0
Accrued Expenses Payable	1,535,101	1,404,287
Other Liabilities	3,681,954	3,342,933
Subordinated Debentures	14,660,000	17,660,000
Demand Deposits - Non-Interest Bearing	161,624,724	128,759,653
Interest Bearing Deposits	378,345,719	382,535,708
TOTAL LIABILITIES	\$560,683,282	\$533,702,580
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	61,790,990	54,837,838
(Less: Treasury Stock)	-5,199,762	-2,215,412
Net Unrealized Gains (Losses) on Available For Sale Securities	2,692,471	915,533
TOTAL CAPITAL	\$69,219,330	\$63,473,590