

Statement of Condition

	30-Jun-15	30-Jun-14
Cash & Due From Banks	16,912,620	13,595,436
Federal Agency Issues	98,586,797	89,660,620
Obligations of States and Political Subdivisions	78,914,404	84,021,555
Other Securities	5,514,425	4,076,408
Federal Reserve Bank Stock/FHLB Stock	906,953	890,822
Federal Funds Sold	8,500,000	12,000,000
Interest Bearing in other banks	507,790	5,000,000
Loans	365,935,259	359,648,608
Reserve for Bad Debts	(5,406,712)	(6,135,598)
Fixed Assets	12,037,889	10,139,086
Accrued Interest Income	4,086,544	4,064,075
Other Assets	29,833,715	30,295,630
TOTAL RESOURCES	616,329,683	\$607,256,643
Dividends Payable	290,123	190,711
Accrued Expenses Payable	1,907,616	1,870,552
Other Liabilities	3,706,481	3,158,238
Subordinated Debentures	14,660,000	17,660,000
Demand Deposits - Non-Interest Bearing	158,854,389	146,679,083
Interest Bearing Deposits	367,777,219	371,806,051
TOTAL LIABILITIES	\$547,195,828	\$541,364,635
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	63,349,042	56,466,876
(Less: Treasury Stock)	-5,199,762	-2,215,412
Net Unrealized Gains (Losses) on Available For Sale Securities	1,048,944	1,704,913
TOTAL CAPITAL	\$69,133,855	\$65,892,008