

Statement of Condition

	31-Mar-16	31-Dec-15
Cash & Due From Banks	8,537,398	9,150,972
Federal Agency Issues	81,372,528	99,689,786
Obligations of States and Political Subdivisions	71,360,062	77,403,898
Other Securities	3,008,439	3,138,685
Federal Reserve Bank Stock/FHLB Stock	1,726,753	1,726,753
Federal Funds Sold	0	1,000,000
Interest Bearing in other banks	5,581	5,575
Loans	404,377,225	393,906,709
Reserve for Bad Debts	(5,817,434)	(5,583,979)
Fixed Assets	14,648,198	13,411,409
Accrued Interest Income	3,745,516	4,159,420
Other Assets	30,438,422	29,751,552
TOTAL RESOURCES	613,402,689	627,760,782
Dividends Payable	1,047,026	0
Accrued Expenses Payable	1,692,216	1,347,534
Other Liabilities	4,545,304	24,036,478
Subordinated Debentures	14,660,000	14,660,000
Demand Deposits - Non-Interest Bearing	157,812,444	160,101,088
Interest Bearing Deposits	358,779,432	356,440,871
TOTAL LIABILITIES	\$538,536,422	\$556,585,970
Capital Stock	987,016	987,016
Surplus	8,948,615	8,948,615
Retained Earnings	68,099,187	65,689,727
(Less: Treasury Stock)	(5,199,762)	(5,199,762)
Net Unrealized Gains (Losses) on Available For Sale Securities	2,031,211	749,216
TOTAL CAPITAL	\$74,866,267	\$71,174,812