



# STATEMENT OF CONDITION



ASSETS	12/31/2016	12/31/2015	12/31/2014	12/31/2013
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Cash Equivalents	\$10,822	\$8,449	\$13,028	\$4,860
Securities	\$101,149	\$105,493	\$156,323	\$106,543
Gross Loans	\$283,060	\$273,257	\$230,813	\$165,185
Allowance for Loan Losses	(\$4,235)	(\$3,651)	(\$3,464)	(\$4,265)
Federal Funds Sold	\$280	\$9,737	\$4,321	\$999
Bank Building, Furniture/Fixtures	\$6,685	\$5,694	\$6,014	\$4,447
Other Real Estate Owned	\$0	\$1,350	\$1,964	\$3,864
Goodwill	\$4,383	\$4,434	\$4,484	\$0
Other Assets	\$14,801	\$11,914	\$11,741	\$8,864

<b>TOTAL ASSETS</b>	<b>\$416,945</b>	<b>\$416,677</b>	<b>\$425,224</b>	<b>\$290,497</b>
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<b>LIABILITIES and EQUITY:</b>	<b>12/31/2016</b>	<b>12/31/2015</b>	<b>12/31/2014</b>	<b>12/31/2013</b>
Local Deposits	\$304,376	\$306,860	\$312,584	\$194,226
Purchased Deposits	\$551	\$2,567	\$6,568	\$6,990
<b>Total Deposits</b>	<b>\$304,927</b>	<b>\$309,427</b>	<b>\$319,152</b>	<b>\$201,216</b>
Local Repurchase Agreements	\$4,696	\$3,336	\$5,035	\$3,750
Fed Funds Purchased	\$5,869	\$0	\$0	\$0
Borrowed Funds	\$52,500	\$52,500	\$52,500	\$52,500
Other Debt Issued	\$5,000	\$8,000	\$9,500	\$2,150
Other Liabilities	\$2,292	\$1,529	\$1,613	\$1,543
<b>Total Liabilities</b>	<b>\$375,284</b>	<b>\$374,792</b>	<b>\$387,800</b>	<b>\$261,159</b>
Common Stock	\$1,200	\$1,200	\$1,200	\$1,200
Surplus	\$18,335	\$18,335	\$18,335	\$18,335
Undivided Profits	\$24,097	\$21,940	\$17,647	\$13,119
Unrealized Gain(Loss) on Securities	(\$510)	\$1,698	\$1,506	(\$2,061)
Treasury Stock (at Cost)	(\$1,461)	(\$1,288)	(\$1,264)	(\$1,255)
<b>Total Equity</b>	<b>\$41,661</b>	<b>\$41,885</b>	<b>\$37,424</b>	<b>\$29,338</b>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>\$416,945</b>	<b>\$416,677</b>	<b>\$425,224</b>	<b>\$290,497</b>

# RIGHT ON TARGET

We have experienced consistent growth over the last five years, and are well positioned for future growth.