

**STATEMENT OF CONDITION**  
**at the close of business March 31, 2018**

**ASSETS**

Cash and balances due from depository institutions		\$8,882,000
Available-for-sale securities		31,514,000
Federal funds sold		-0-
Loans and leases held for sale		411,000
Loans, net of unearned income	\$223,077,000	
Less allowance for loan loss	<u>(2,357,000)</u>	
<b>LOANS, NET</b>	<b>\$220,720,000</b>	
Premises and fixed assets		4,865,000
Other assets		<u>11,549,000</u>
<b>TOTAL ASSETS</b>		<b>\$277,941,000</b>

**LIABILITIES AND EQUITY CAPITAL**

Deposits:

Noninterest-bearing	\$41,412,000	
Interest-bearing	<u>204,370,000</u>	
<b>TOTAL DEPOSITS</b>		<b>\$245,782,000</b>
Federal funds purchased and repurchase agreements		1,862,000
FHLB advances		6,000,000
Other liabilities		<u>540,000</u>
<b>TOTAL LIABILITIES</b>		<b>\$254,184,000</b>

Equity capital:

Common stock	\$1,500,000	
Surplus	5,781,000	
Retained earnings	16,837,000	
Accumulated other comprehensive income	<u>(361,000)</u>	
<b>TOTAL EQUITY CAPITAL</b>		<b><u>\$23,757,000</u></b>
<b>TOTAL LIABILITIES AND EQUITY CAPITAL</b>		<b>\$277,941,000</b>

**KEY CAPITAL RATIOS**

	“Well Capitalized” Classification Requirements	Actual, 03/31/2018
Tier I Leverage Ratio:	≥ 5.00%	8.85%
Tier I Risk-Based Capital Ratio:	≥ 6.00%	11.31%
Total Risk-Based Capital Ratio:	≥ 10.00%	12.42%