

STATEMENT OF CONDITION
at the close of business June 30, 2017

ASSETS

Cash and balances due from depository institutions		\$10,439,000
Available-for-sale securities		29,510,000
Federal funds sold		-0-
Loans and leases held for sale		307,000
Loans, net of unearned income	\$203,681,000	
Less allowance for loan loss	<u>(2,217,000)</u>	
LOANS, NET	\$201,464,000	
Premises and fixed assets		4,919,000
Other assets		<u>11,253,000</u>
TOTAL ASSETS		\$257,892,000

LIABILITIES AND EQUITY CAPITAL

Deposits:

Noninterest-bearing	\$40,806,000	
Interest-bearing	<u>185,461,000</u>	
TOTAL DEPOSITS		\$226,267,000
Federal funds purchased and repurchase agreements		1,050,000
FHLB advances		6,500,000
Other liabilities		<u>560,000</u>
TOTAL LIABILITIES		\$234,377,000
Equity capital:		
Common stock	\$1,500,000	
Surplus	5,781,000	
Retained earnings	16,220,000	
Accumulated other comprehensive income	<u>14,000</u>	
TOTAL EQUITY CAPITAL		<u>\$23,515,000</u>
TOTAL LIABILITIES AND EQUITY CAPITAL		\$257,892,000

KEY CAPITAL RATIOS

	“Well Capitalized” Classification Requirements	Actual, 06/30/2017
Tier I Leverage Ratio:	≥ 5.00%	9.29%
Tier I Risk-Based Capital Ratio:	≥ 6.00%	11.99%
Total Risk-Based Capital Ratio:	≥ 10.00%	13.12%