

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

ASSETS

Cash and balances due from depository institutions		\$8,229,000
Available-for-sale securities		31,961,000
Federal funds sold		-0-
Loans and leases held for sale		668,000
Loans, net of unearned income	\$210,495,000	
Less allowance for loan loss	<u>(2,244,000)</u>	
LOANS, NET	\$208,251,000	
Premises and fixed assets		4,938,000
Other assets		<u>11,390,000</u>
TOTAL ASSETS		\$265,437,000

LIABILITIES AND EQUITY CAPITAL

Deposits:

Noninterest-bearing	\$40,676,000	
Interest-bearing	<u>193,210,000</u>	
TOTAL DEPOSITS		\$233,886,000
Federal funds purchased and repurchase agreements		2,197,000
FHLB advances		5,000,000
Other liabilities		<u>628,000</u>
TOTAL LIABILITIES		\$241,711,000
Equity capital:		
Common stock	\$1,500,000	
Surplus	5,781,000	
Retained earnings	16,461,000	
Accumulated other comprehensive income	<u>(16,000)</u>	
TOTAL EQUITY CAPITAL		<u>\$23,726,000</u>
TOTAL LIABILITIES AND EQUITY CAPITAL		\$265,437,000

KEY CAPITAL RATIOS

	“Well Capitalized” Classification Requirements	Actual, 09/30/2017
Tier I Leverage Ratio:	≥ 5.00%	9.20%
Tier I Risk-Based Capital Ratio:	≥ 6.00%	11.65%
Total Risk-Based Capital Ratio:	≥ 10.00%	12.75%