

STATEMENT OF CONDITION

ASSETS	DECEMBER 31	
	2015	2014
Cash and Due from Banks	\$4,351,386	\$6,487,317
Federal Funds Sold	18,162,137	30,043,403
Trust Preferred Securities*	990,729	886,380
Marketable Equity Securities*	844,831	1,109,712
Federal Agency Obligations	70,145,747	84,127,159
Corporate Bonds	19,270,307	21,061,657
Municipal Bonds	10,987,438	10,863,319
Certificates of Deposit	245,000	980,000
Other Equity Investments	2,599,611	3,395,811
Mortgage-Backed Securities	17,971,541	22,770,577
LOANS:		
Real Estate Mortgage Loans	367,404,829	343,114,336
Consumer Loans	640,837	556,536
Commercial Loans	4,178,372	3,103,112
(Reserve for Loan Losses)	(2,819,488)	(2,866,088)
Premises & Equipment	8,815,304	8,488,393
Accrued Interest Receivable	1,429,390	1,421,118
Other Assets	3,938,921	3,062,445
Total Assets	\$529,156,892	\$538,605,187
LIABILITIES & SURPLUS		
Deposits	\$441,785,786	\$459,893,567
Borrowed Funds	21,451,787	14,500,000
Mortgagors' Tax & Other Escrow Accounts	1,035,517	950,865
Accrued Expenses & Other Liabilities	2,618,069	1,517,914
Surplus	62,265,733	61,742,841
Total Liabilities and Surplus	\$529,156,892	\$538,605,187
Letters of Credit	\$10,000	\$10,000

*Unrealized Gains on Securities:

2015	\$327,117
2014	\$389,461

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