



CONSOLIDATED STATEMENT OF CONDITION

(unaudited, in thousands)

Assets

	December 31, 2017	December 31, 2016
Cash Due from Banks	\$ 13,541	\$ 11,929
Interest Bearing Balances Due From Depository Institutions	48,473	61,352
Investment Securities:		
Securities Available for Sale	528,401	255,027
Securities Held to Maturity	-	237,114
Federal Funds Sold	NONE	NONE
Total Loans	492,512	470,108
Allowance for Loan Losses	(11,535)	(11,676)
Net Loans	480,977	458,432
Bank Premises and Equipment	9,361	9,404
Other Assets	35,287	36,452
TOTAL ASSETS	\$ 1,116,040	\$ 1,069,710

Liabilities

	December 31, 2017	December 31, 2016
Non-Interest Bearing Deposits	\$ 255,838	\$ 238,385
Interest Bearing Deposits	689,180	663,045
Total Deposits	945,018	901,430
Federal Funds Purchased	NONE	NONE
Other Liabilities	3,974	4,194
TOTAL LIABILITIES	948,992	905,624
Common Stock	2,967	2,967
Surplus	4,524	4,524
Net Undivided Profits	159,557	156,595
TOTAL EQUITY CAPITAL	167,048	164,086
TOTAL LIABILITIES AND CAPITAL	\$ 1,116,040	\$ 1,069,710

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