



TODAY'S BANK

Strong. Stable. Secure.

12-31-2016 REPORT OF CONDITION

BALANCE SHEET

Cash and Due From Banks.....	\$ 4,905,000
Excess Funds and Federal Funds Sold.....	\$ 5,377,000
Investment Securities.....	\$ 30,617,000
Loans.....	\$ 123,614,000
Allowance For Loan and Lease Losses.....	(\$ 789,000)
Premises and Fixed Assets.....	\$ 6,800,000
Other Real Estate Owned.....	\$ 5,197,000
Intangible Assets.....	\$ 446,000
Other Assets.....	\$ 5,250,000
TOTAL ASSETS	\$ 181,417,000
Deposits.....	\$ 154,906,000
Borrowed Funds.....	\$ 7,637,000
Other Liabilities.....	\$ 849,000
TOTAL LIABILITIES	\$ 163,392,000
BANK EQUITY CAPITAL	\$ 18,025,000

KEY DATA

2016 Total Net Income.....	\$ 2,059,000
2016 Return on Average Assets.....	1.52%
2016 Return on Average Equity.....	11.88%
12-31-2016 Tier 1 Leverage Capital Ratio.....	10.05%
12-31-2016 Total Capital Ratio.....	13.83%