



STATEMENT OF CONDITION
Fourth Quarter 2016

Assets	Dec 31, 2016
Cash on hand and due from banks	
Cash and Cash Items.....	\$5,189,672
Due from Banks.....	84,287,454
	89,477,126
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,640,162
U.S. Gov't Notes & Municipals - at amortized cost ...	115,118,390
Asset Backed Securities - available for sale.....	65,880,486
Asset Backed Securities - at amortized cost.....	27,392,477
Corporate Stocks - available for sale.....	239,144,333
	453,175,848
Federal Funds.....	2,462,645
Loans on Real Estate.....	1,659,682,724
Commercial Loans	460,799,463
Consumer Loans.....	3,210,478
Allowance for Loan Loss.....	-9,887,665
Bank Building & Equipment.....	34,984,404
Other Real Estate Owned.....	150,000
Accrued Interest Receivable.....	6,272,621
Federal Home Loan Bank Stock.....	16,580,600
Goodwill.....	9,434,574
Other Assets.....	84,192,432
	84,192,432
TOTAL ASSETS.....	\$2,810,535,250
Liabilities and Surplus	
Liabilities	
Deposits	\$2,242,285,375
Borrowings.....	239,455,127
Reserve for Deferred Taxes.....	2,037,309
Other Liabilities.....	41,409,891
	41,409,891
	2,525,187,702
Surplus	
Retained Earnings.....	279,061,869
Accumulated Other Comprehensive Income.....	6,285,679
	6,285,679
	285,347,548
TOTAL LIABILITIES & SURPLUS.....	\$2,810,535,250

The financial statements of the bank are subject to examination by the FDIC, Office of the Commissioner of Banks and independent certified public accountants whose examinations and audit dates may differ from the December 31st date as reported above.