



STATEMENT OF CONDITION
First Quarter 2014

Assets	Mar 31, 2014
Cash on hand and due from banks	
Cash and Cash Items.....	\$3,072,862
Due from Banks.....	57,808,818
	60,881,680
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	18,157,283
U.S. Gov't Notes & Municipals - at amortized cost ...	119,553,124
Asset Backed Securities - available for sale.....	41,541,734
Asset Backed Securities - at amortized cost.....	55,465,603
Corporate Stocks - available for sale.....	185,822,837
	420,540,581
Federal Funds.....	2,830,856
Loans on Real Estate.....	971,736,174
Commercial Loans	166,156,605
Consumer Loans.....	2,856,976
Allowance for Loan Loss.....	-6,425,479
Bank Building & Equipment.....	24,936,370
Other Real Estate Owned.....	628,057
Accrued Interest Receivable.....	4,401,355
Federal Home Loan Bank Stock.....	5,136,300
Other Assets.....	61,578,096
TOTAL ASSETS.....	\$1,715,257,571
Liabilities and Surplus	
Liabilities	
Deposits	\$1,422,037,369
Borrowings.....	27,507,647
Reserve for Deferred Taxes.....	3,877,327
Other Liabilities.....	37,733,297
	1,491,155,640
Surplus	
Retained Earnings.....	212,044,109
Accumulated Other Comprehensive Income.....	12,057,822
	224,101,931
TOTAL LIABILITIES & SURPLUS.....	\$1,715,257,571

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 March 31st date as reported above.