



STATEMENT OF CONDITION
Third Quarter 2016

Assets	Sep 30, 2016
Cash on hand and due from banks	
Cash and Cash Items.....	\$4,713,486
Due from Banks.....	115,740,650
	120,454,136
Investment Securities	
U.S. Gov't Notes & Municipals - available for sale.....	5,787,289
U.S. Gov't Notes & Municipals - at amortized cost ...	115,218,329
Asset Backed Securities - available for sale.....	61,848,375
Asset Backed Securities - at amortized cost.....	29,818,818
Corporate Stocks - available for sale.....	223,454,531
	436,127,342
Federal Funds.....	2,288,192
Loans on Real Estate.....	1,606,181,961
Commercial Loans	437,859,564
Consumer Loans.....	2,891,245
Allowance for Loan Loss.....	-9,164,015
Bank Building & Equipment.....	34,586,813
Other Real Estate Owned.....	150,000
Accrued Interest Receivable.....	5,935,361
Federal Home Loan Bank Stock.....	15,457,300
Goodwill.....	9,434,574
Other Assets.....	83,531,979
	83,531,979
TOTAL ASSETS.....	\$2,745,734,452
Liabilities and Surplus	
Liabilities	
Deposits	\$2,215,418,136
Borrowings.....	214,477,580
Reserve for Deferred Taxes.....	408,663
Other Liabilities.....	39,596,244
	2,469,900,623
Surplus	
Retained Earnings.....	271,689,557
Accumulated Other Comprehensive Income.....	4,144,272
	275,833,829
TOTAL LIABILITIES & SURPLUS.....	\$2,745,734,452

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 September 30th date as reported above.