



**Statement of Condition**  
(Unaudited)

	<u>December 31, 2018</u>
<u>ASSETS</u>	
Cash & Short Term Investments	\$ 26,853,808
Securities, at fair value	439,531,002
Loans, net	695,641,928
Premises & equipment, net	18,750,246
Other real estate owned	-
Accrued interest receivable	2,851,736
Bank Owned Life Insurance	29,503,630
Other assets	4,244,840
<b>TOTAL ASSETS</b>	<b><u>\$ 1,217,377,190</u></b>
 <u>LIABILITIES &amp; RETAINED EARNINGS</u>	
Deposit liabilities	\$ 911,517,318
Deferred tax liability	9,501,730
Other liabilities	20,433,583
Total Liabilities	<u>941,452,631</u>
Retained earnings	236,369,374
Accumulated Other Comprehensive Income	39,555,185
Total retained earnings	<u>275,924,559</u>
<b>TOTAL LIABILITIES AND RETAINED EARNINGS</b>	<b><u>\$ 1,217,377,190</u></b>
 Loan to Deposit Ratio	 76.32%