



## Statement of Condition at Close of Business December 31, 2021

### ASSETS

CASH.....	\$9,757,000.00
(Cash in our vault, plus cash due on demand from other banks where funds are deposited.)	
U.S. BONDS.....	\$125,704,000.00
(This is the amount of government bonds owned by the Bank, most of which are due in less than three years.)	
MUNICIPAL BONDS.....	\$48,006,000.00
(Investments in high-grade bonds issued by cities, school districts and other municipal government.)	
FEDERAL FUNDS SOLD.....	\$0.00
(Funds loaned to other banks for daily cash needs, payable on demand.)	
<b>TOTAL CASH ASSETS.....</b>	<b>\$183,467,000.00</b>
(Total of liquid investments that could be quickly converted to cash or other immediately available funds.)	
LOANS AND DISCOUNTS.....	\$263,243,000.00
(Amount of money loaned to customers for all types of loans, such as real estate, agriculture, commercial, and consumer.)	
BANKING HOUSE, FURNITURE AND FIXTURES.....	\$5,548,000.00
(The depreciated value of the Bank, all furniture and equipment.)	
OTHER ASSETS.....	\$14,397,000.00
(Accrued interest earned but not collected and other receivables.)	
<b>TOTAL ASSETS.....</b>	<b>\$466,655,000.00</b>

### LIABILITIES

DEPOSITS.....	\$370,241,000.00
(Amount of money on deposit by customers of the Bank, in the form of checking accounts, savings accounts and certificates of deposit.)	
BORROWED FUNDS - FHLB AND OTHERS.....	\$45,221,000.00
OTHER LIABILITIES.....	\$76,000.00
(Accrued interest payable on all interest bearing checking accounts, savings accounts, and certificates of deposit, payable at a future date, and income taxes payable during the fiscal year.)	
<b>TOTAL CASH LIABILITIES.....</b>	<b>\$415,538,000.00</b>

### EQUITY CAPITAL

CAPITAL STOCK.....	\$600,000.00
(Par value of 6,000 shares of common stock of the Bank, paid by the people who own the stock.)	
SURPLUS.....	\$31,400,000.00
(Amount taken from the profits of the Bank to further strengthen the position of the Bank.)	
UNDIVIDED PROFITS AND RESERVES.....	\$19,117,000.00
(Amount that has accumulated from earnings of the Bank for reserves.)	
<b>TOTAL EQUITY CAPITAL.....</b>	<b>\$51,117,000.00</b>
<b>TOTAL LIABILITIES &amp; EQUITY CAPITAL.....</b>	<b>\$466,655,000.00</b>