

CONSOLIDATED REPORT OF CONDITION

ASSETS	<u>12/31/2016</u>	<u>12/31/2015</u>
1. Cash & due from banks		
a. Non-interest bearing bal., Cy & Coin	3,380,406	4,303,576
b. Interest bearing balances	7,374,000	6,629,000
2. Securities	35,458,047	35,797,091
3. a. Federal Funds Sold, etc.	4,500,000	2,500,000
b. Sec. Purch/agreement to resell	0	0
4. Loans & Lease receivables		
a. Loans & Leases (net unearned income)	36,579,129	38,274,166
b. LESS: allowances for losses	(566,670)	(656,936)
c. LESS: allocated transfer risk	0	0
d. Loans & Leases (net)	36,012,459	37,617,230
5. Assets held in trading accts.	0	0
6. Premises & fixed assets	507,728	558,850
7. Other Real Estate (Net UnE. Int.)	23,100	121,450
8. Investments in unconsolidated subs.	0	0
9. Customer Liability on acct. outstanding	0	0
10. Intangible Assets	0	0
11. Other Assets	3,826,942	3,550,574
12. TOTAL ASSETS	91,082,682	91,077,771
LIABILITIES		
13. Deposits:		
a. In domestic offices		
1. Non-interest bearing	14,047,710	12,332,565
2. Interest bearing	67,875,257	69,384,464
b. In foreign offices		
1. Non-interest bearing	0	0
2. Interest bearing	0	0
14. a. Fed. Funds Purchased etc	0	0
b. Sec. sold/agreement to repurchase	0	0
15. Demand notes U.S. Treas	0	0
16. Other borrowed money	0	0
17. Mortgage indebtedness	0	0
18. Bank liability on acct. outstanding	0	0
19. Notes/debs. sub. to deposits	0	0
20. Other liabilities	201,593	273,358
21. TOTAL LIABILITIES	82,124,560	81,990,387
22. Limited life preferred stock		
EQUITY CAPITAL		
23. Perpetual preferred stock	0	0
24. Common Stock	2,535,240	2,535,240
25. Surplus	2,535,240	2,535,240
26a. Undivided profits	4,074,089	3,930,602
26b. Net unrealized holding gains (losses) on available-for sale securities	-186,447	86,302
28. TOTAL EQUITY CAPITAL	8,958,122	9,087,384
29. TOTAL LIABILITIES & EQUITY CAPITAL	91,082,682	91,077,771

(THIS STATEMENT IS UNAUDITED AND MAY BE ADJUSTED)

CONSOLIDATED REPORT OF INCOME

	<u>12/31/2016</u>	<u>Year-to-Date 12/31/2015</u>
1. Interest Income:		
a. Interest and Fee Income on Loans		
1. Total Loans	2,066,929	2,154,229
2. Real Estate Loans	1,863,715	1,946,201
3. Personal Loans	128,977	122,234
4. Credit Cards, etc	0	0
5. Commercial & other loans	74,237	85,794
b. Income from Lease receivables	0	0
c. Int. income on bal. With Dep. Inst.	209	16
d. 1. Int. income on Municipal Sec.		
a. Taxable income	16,293	36,470
b. Tax exempt income	498,231	365,692
2. Int. income on Gov't Sec.	140,637	231,584
3. Other interest income	13,741	16,125
e. Int. on Trading Accts.	0	0
f. Int. on Fed Funds sold, etc.	15,271	5,081
TOTAL INTEREST INCOME	2,751,311	2,809,197
2. Interest Expense:		
a. Interest on Deposits		
1. Transaction acct. (NOW'S etc)	5,289	5,197
2. Non-Transaction accounts, etc		
a. Money markets. (MMDA'S)	3,188	2,735
b. Other savings deposits	4,915	4,662
c. Time deposits > 100 M (CD'S)	37,595	58,127
d. All other time deposits	197,385	232,991
b. Expense of Fed. Funds purchased etc.	0	0
c. Int. on Demand US Treas. etc	0	0
d. Int. on Mtg. indebtedness, etc.	0	0
e. Int. on subordinated debt.	0	0
f. TOTAL INTEREST EXPENSE	248,372	303,712
3. Net Interest Income:	2,502,939	2,505,485
4. Provisions:		
a. Provision for loan losses	0	24,900
b. Provision for allocated transfer risk	0	0
5. Non-interest Income:		
a. Service Charges on DDA	448,787	437,972
b. Other Non-interest income		
1. Other fee income	174,793	160,110
2. All other non-interest income	12,283	18,663
c. Total Non-interest Income	635,863	616,745
6. Gains & Losses on Securities	2,128	0
7. Non-Interest Expense:		
a. Salaries & Employee Benefits	1,339,643	1,333,962
b. Expenses of premises & fixed assets	239,332	257,191
c. Other non-interest expense	728,920	723,814
d. Total Non-interest expenses	2,307,895	2,314,967
8. Income (loss) before taxes	833,035	782,363
9. Applicable income taxes	182,500	190,000
10. Income (loss) before extraordinary items	650,535	592,363
11. Extraordinary items, etc.		
a. Extraordinary items (gross)	0	0
b. Applicable income taxes	0	0
c. Extraordinary items (net)	0	0
12. NET INCOME (loss)	650,535	592,363

STATEMENT OF CONDITION

OFFICERS

SHELLY M. BROOKS
CEO & President
LISA A. STEPHENS
Senior Vice President
SCOTT J. WEGRZYN
Vice President
BETHANY L. WINGERT
Cashier
BENJAMIN C. HEMINGER
Asst. Vice President
BETTY A. MOORHOUSE
Asst. Vice President, Millington Office
REX W. VROMAN
Asst. Vice President
SUSAN L. GABALIS
Asst. Cashier
CHRISTOPHER B. LARABELL
IT Officer
AMY L. LOUKS
Supermarket Office Manager
NIKOLE J. MCKELLAR
Loan Officer
CAMMIE J ASMUS
Head of Operations



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DIRECTORS

BRAD SULLIVAN, Chairman
DANIEL BABCOCK, Vice-Chairman
GARY HAAS, Board Secretary
SHELLY BROOKS
DAVID OSENTOSKI
JAMES ABBEY

LEE TOMLINSON (Honorary)
GLEN HIGGINS (Honorary)
DALE WINGERT (Honorary)
ROBERT STEELE (Honorary)
JAMES WELKE (Honorary)

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