

STATEMENT OF CONDITION
December 31, 2018

ASSETS

First Mortgage and all other Loans	\$113,010,210
Other Investment Securities	16,094,808
Federal Home Loan Bank Stock	638,100
Cash On Hand, In FHLB and other Banks.....	6,605,080
Office Building and Equipment, less depreciation.....	2,034,221
Deferred Charges and other Assets ...	<u>5,175,461</u>
TOTAL ASSETS	\$143,557,880

LIABILITIES

Deposit Accounts.....	\$119,685,320
Advance Payments by Borrowers for Taxes and Insurance	254,207
Advances from FHLB and Other Borrowings.....	3,920,879
Other Liabilities	650,987
Retained Earnings	19,292,718
Unrealized Gain on Securities Available for Sale – Net	<u>(246,231)</u>
TOTAL LIABILITIES AND EQUITY	\$143,557,880

I, Terry L. Foster, Executive Vice President/CEO, do hereby declare that this statement was prepared in accordance with accounting principles, generally accepted in the United States of America, and is true to the best of my knowledge and belief. This Statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Company (FDIC).

Terry L. Foster
Executive Vice President/CEO