

Consolidated Statement of Financial Condition

June 30, 2016

Assets (000)

Assets	6/30/16	6/30/15
Cash and Due from Banks	28,524	22,726
Investment Securities	463,994	489,383
Federal Funds Sold	105	—
Total Cash & Securities	492,623	512,109
Loans, Total	751,975	661,841
Less: Loan Loss Reserve	(10,528)	(10,993)
Net Loans	741,447	650,848
Premises and Fixed Assets (net)	5,523	6,205
Other Assets	37,304	36,148
Total Assets	1,276,897	1,205,310

Liabilities and Stockholder Equity (000)

Liabilities	6/30/16	6/30/15
Demand Deposits	49,538	43,075
Time and Savings Deposits	1,048,266	1,019,159
Total Deposits	1,097,804	1,062,234
Other Liabilities	35,913	21,539
Total Liabilities	1,133,717	1,083,773
Stockholder Equity		
Common Stock	24,659	24,659
Retained Earnings	118,521	96,878
Total Stockholder Equity	143,180	121,537
TOTAL LIABILITIES & STOCKHOLDER EQUITY	1,276,897	1,205,310

Risk-Based Capital Ratios

Tier 1 Capital to Risk-Weighted Assets (4.00% required)	10.05%	9.90%
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Total Capital to Risk-Weighted Assets (8.00% required)	13.08%	13.32%
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