

December 31, 2001

ASSETS	
CASH.....	1,856,000.00
(Cash in our vault, plus cash due on demand from other banks where funds are deposited.)	
U. S. BONDS.....	32,393,000.00
(This is the amount of government bonds owned by the Bank, most of which are due in less than three years.)	
MUNICIPAL BONDS.....	4,288,000.00
(Investments in high-grade bonds issued by cities, school districts and other municipal government.)	
FEDERAL FUNDS SOLD.....	855,000.00
(Funds loaned to other banks for daily cash needs, payable on demand.)	
TOTAL CASH ASSETS.....	39,392,000.00
(Total of liquid investments that could be quickly converted to cash or other immediately available funds.)	
LOANS AND DISCOUNTS.....	51,743,000.00
(Amount of money loaned to customers for all types of loans, such as real estate, agriculture, commercial and consumer.)	
BANKING HOUSE, FURNITURE AND FIXTURES.....	538,000.00
(The depreciated value of the Bank, all furniture and equipment.)	
OTHER ASSETS.....	3,994,000.00
(Accrued interest earned but not collected and other receivables.)	
TOTAL ASSETS.....	95,667,000.00

LIABILITIES	
DEPOSITS.....	78,016,000.00
(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.....	7,087,000.00
OTHER LIABILITIES.....	482,000.00
(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.)	
TOTAL LIABILITIES.....	85,585,000.00
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.....	6,400,000.00
(Amount taken from the profits of the Bank to further strengthen the position of the Bank.)	
UNDIVIDED PROFITS AND RESERVES.....	3,082,000.00
(Amount that has accumulated from earnings of the Bank for reserves.)	
TOTAL EQUITY CAPITAL.....	10,082,000.00
TOTAL LIABILITIES & EQUITY CAPITAL.....	95,667,000.00