

Cattle

— BANK & TRUST —

Statement of Condition

ASSETS

	12/31/2022	12/31/2023
CASH ON HAND AND DUE FROM DEPOSITORY INSTITUTIONS		
Money on hand in our bank and to our credit in other banks for normal handling of business	\$4,787,000	\$10,242,000
INTEREST-BEARING DEPOSITORY BALANCES		
Interest-bearing deposits due from other depository institutions	\$4,536,000	\$4,390,000
TREASURY, GOVERNMENT AGENCY AND OTHER SECURITIES		
Safe and marketable investments in bonds and other securities of the U.S. Government and state and local municipalities to serve the national interest	\$82,699,000	\$84,345,000
LOANS AND DISCOUNTS		
Loans made to help finance farmers, students, businessmen and consumers for the purchase of automobiles, home repairs and other needs of customers	\$261,307,000	\$277,352,000
ALLOWANCE FOR LOAN AND LEASE LOSSES		
Reserves set aside to meet possible loan losses	(\$3,402,000)	(\$3,458,000)
FEDERAL FUNDS SOLD		
Excess funds loaned to other banks on a day-to-day basis	\$0	\$0
BANK BUILDING, FURNITURE AND FIXTURES		
	\$9,413,000	\$9,337,000
OTHER ASSETS		
Prepaid expenses and interest earned--not collected, etc.	\$8,799,000	\$9,150,000
TOTAL ASSETS	\$373,139,000	\$391,358,000

LIABILITIES / EQUITY

	12/31/2022	12/31/2023
DEPOSITS		
Funds held on deposit for our many savings and checking account customers	\$311,711,000	\$326,586,000
FEDERAL FUNDS PURCHASED AND REPURCHASE AGREEMENTS		
Funds borrowed from other banks on a day-to-day basis and securities sold to our customers under agreements to repurchase them at a later date.	\$9,886,000	\$5,883,000
OTHER BORROWED MONEY		
Money borrowed from the FHLB to fund certain earning assets held by our bank.	\$12,736,000	\$16,877,000
OTHER LIABILITIES		
Deferred taxes, accrued expenses, and accrued interest payable to customers.	\$2,442,000	\$2,756,000
TOTAL LIABILITIES	\$376,775,000	\$352,102,000
CAPITAL STOCK		
Money invested by stockholders of the bank.	\$500,000	\$500,000
SURPLUS		
Additional money contributed by the owners to provide additional strength.	\$10,000,000	\$10,000,000
UNDIVIDED PROFITS AND OTHER RESERVES		
Bank earnings left in the bank for additional capital strength and to provide additional funds to meet possible losses on loans and securities.	\$34,378,000	\$34,854,000
UNREALIZED GAIN (LOSS) ON SECURITIES AVAILABLE FOR SALE		
Market value appreciation (depreciation) on investment securities classified as available for sale.	(\$8,514,000)	(\$6,098,000)
TOTAL EQUITY CAPITAL	\$36,364,000	\$39,256,000
TOTAL LIABILITIES AND EQUITY	\$373,139,000	\$391,358,000