



STATEMENT OF CONDITION AS OF DECEMBER 31, 2019

Box 48
Stratford, TX 79084

Box 680
Dumas, TX 79029

Box 1120
Dalhart, TX 79022

OFFICERS

GEORGE B. ODOM, *President & CEO*
 CHARLOTTE STRAFUSS, *Chief Financial Officer*
 BRENT FUTRELL, *Sr. Vice President & CFP*
 SUZANNE ASHLEY, *Vice President*
 ADAM BOWERS, *Vice President*
 CINDY LARANCE, *Vice President*
 JENNY BEZNER, *Vice President*
 ADAM BELL, *Asst. Vice President*
 PATTI HAMMETT, *Asst. Vice President*
 CRISTINA CARAWAY, *Compliance Officer*
 SHANA WEBB, *Cashier*
 KYLE HORSFORD, *Asst. Vice President*

DIRECTORS

LARRY BUTTS, *CHAIRMAN OF THE BOARD*
 GEORGE B. ODOM
 WESLEY SPURLOCK
 BRENT SPURLOCK
 CHARLOTTE STRAFUSS
 GARED MCBRYDE

ASSETS

Cash & Due From Banks.....	\$ 8,884,000
Due From Banks – Interest Bearing	\$ 12,686,000
Investments	\$ 76,311,000
Federal Funds Sold	\$ 921,000
Loans: Net of Reserve for Bad Debts.....	\$ 136,688,000
Banking House, Furniture, and Fixtures.....	\$ 3,385,000
Other Assets	\$ 5,295,000
Total Assets	\$ 244,170,000

LIABILITIES

Deposits	\$ 212,703,000
Other Liabilities.....	\$ 688,000
Total Liabilities	\$ 213,391,000

EQUITY CAPITAL

Capital Stock	\$ 600,000
Surplus	\$ 9,400,000
Undivided Profits	\$ 20,582,000
Accumulated Other Comp. Income	\$ 197,000
Total Equity Capital	\$ 30,779,000
Total Liabilities & Equity Capital	\$ 244,170,000