



Statement of Condition 2015

Blaine | Ham Lake | Loretto | Minneapolis | Rogers

Assets	12.31.15	12.31.14	Liabilities	12.31.15	12.31.14
Cash and Due from Banks	\$9,872	\$9,178	Deposits and FHLB Advances	\$308,125	\$306,298
Investment Securities	48,012	54,475	Accrued Expenses & Liabilities	1,476	1,250
Loans	273,746	265,023	Total Liabilities	309,601	307,548
Reserves	(1,672)	(1,651)	Capital Stock	341	341
Loans - Net of Reserves	275,418	263,372	Surplus	35,659	35,659
Bank Premises & Equipment	9,107	8,992	Undivided Profits	13,359	10,356
Other Assets	19,325	17,092	Shareholders' Equity	49,359	46,356
			Unrealized Gain/Loss on Securities Portfolio*	(570)	(795)
			Net Shareholders' Equity	48,789	45,561
Total Assets	\$358,390	\$353,109	Total Liabilities and Shareholder Equity	\$358,390	\$353,109

*FASB requires gain or loss amount to be determined as if securities held were sold on 12/31/15.