

Palmyra

400 S Main St
Palmyra, MO 63461
573.769.2001

Hannibal

3817 McMasters Ave
Hannibal, MO 63401
573.248.2130

West Quincy

8480 Highway 24
Taylor, MO 63471
573.769.2001

Quincy

1132 Broadway
Quincy, IL 62301
217.223.7100

Quincy

305 N 48th St
Quincy, IL 62305
217.223.7100

Centralia

1399 East Highway 22
Centralia, MO 65240
573.969.0310

Canton

1810 Elm St
Canton Shopping Center
Canton, MO 63435
573.288.0622

Statement of Condition

Lobby Hours

Monday - Thursday
8:00 am - 4:30 pm
Friday
8:00 am - 5:00 pm
Saturday
8:00 am - 12:00 pm

HOME BANK

400 S Main
PO Box 311
Palmyra, MO 63461
573.769.2001
Call Center:
7:00 am - 7:00 pm

Drive Thru

Monday - Thursday
7:30 am - 5:30 pm
Friday
7:30 am - 6:00 pm
Saturday
8:00 am - 1:00 pm

www.myhomebank.com



HOME BANK

strength and service continues

Dear Clients and Friends:

I am pleased to report that HOMEBANK has completed another successful year. With the face of retail banking changing rapidly, it has been our goal to stay relevant with our customers in this ever-changing environment. With this in mind, we implemented a new strategy for our retail branches, striving to design and equip them to be our customers "Banking Resource Centers". This effort included customer service pods with currency recyclers, new discovery centers, and interactive digital platforms to assist and educate the customers wishing to become more familiar with our banking channels and services. Additionally, new digital Community and Rate Boards allow customers to visually see our products and services, be introduced to some of our business customers in the Business Spotlight, and check up on current events and the bank's active social media platforms and much more, in a more Green Environment. New tablets are located on the Discovery centers are designed to engage the customer with our products and services.

We embarked on the "Banking Resource Center" concept rollout by installing this technology in our recently completed remodeling of our West Quincy location. Additionally, we are excited to report we planned and installed the technology in our newest seventh location in Canton, MO, which will showcase the most technologically advanced banking equipment available.

The goal for 2017 is to introduce these new digital banking enhancements to all our existing branches. I would encourage you to stop by and check out these changes!

Our mission remains the same – providing superior service and competitive, cutting edge products and services to let you bank any way you prefer, in person or online.

Finally, I want to thank you for your business and support. It is our pleasure to serve you.

Sincerely,



Joseph L. Thomas
Chief Executive Officer

Statement of Condition as of December 31st

Assets	2016	2015
Cash & Due From Banks	\$ 8,833,977	\$ 8,703,065
Federal Funds Sold	\$ 7,004,525	\$ 8,253,851
Securities Available for Sale	\$ 45,413,741	\$ 30,798,832
Loans, less Allowance for Loss	\$ 270,627,837	\$ 268,926,308
Premises & Equipment	\$ 12,528,165	\$ 12,734,306
Other Assets	\$ 3,600,197	\$ 4,220,144
Total Assets	\$ 348,008,442	\$ 333,636,506
Liabilities		
Time & Savings Deposits	\$ 147,771,553	\$ 147,163,739
Demand Deposits	\$ 131,677,803	\$ 120,876,016
Other Liabilities	\$ 34,157,525	\$ 32,604,449
Total Liabilities	\$ 313,606,881	\$ 300,644,205
Capital		
Capital Stock	\$ 1,225,000	\$ 1,225,000
Surplus	\$ 7,446,000	\$ 7,446,000
Retained Earnings	\$ 25,851,930	\$ 24,316,600
Unrealized Gains and Losses	\$ (121,369)	\$ 4,702
Total Capital & Net Income	\$ 34,401,561	\$ 32,992,302
Total Liabilities and Capital	\$ 348,008,442	\$ 333,636,506