



Balance Sheet Comparison

Consolidated

	Actual Mar 2016	Actual Mar 2015	\$ Change	% Change
Assets				
Cash and due from banks	3,554,635	3,430,368	124,267	3.6
Interest bearing deposits with banks	25,596,268	25,304,133	292,135	1.2
Investment Securities - Taxable	18,922,141	17,972,656	949,485	5.3
Investment Securities - Tax-exempt	16,632,640	15,495,665	1,136,975	7.3
Loans, net of unearned income	115,188,798	106,211,894	8,976,905	8.5
Less: Allowance for loan losses	-1,792,218	-1,791,801	-417	0
Premises and equipment, net	1,064,983	586,608	478,375	81.5
Accrued interest receivable	562,829	524,780	38,050	7.3
Other assets	2,345,200	2,277,734	67,466	3
Total Assets	182,075,278	170,012,037	12,063,241	7.1
Liabilities				
Non-Interest Bearing Deposits	47,094,874	44,857,767	2,237,107	5
Interest bearing demand deposits	22,019,095	16,450,817	5,568,277	33.8
Savings and Money Market Deposits	68,168,882	65,170,894	2,997,988	4.6
Time Deposits - Retail	15,407,900	15,731,488	-323,588	-2.1
Total Deposits	152,690,751	142,210,966	10,479,785	7.4
Accrued expenses and other liabilities	1,567,234	1,384,882	182,352	13.2
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	161,257,986	150,595,848	10,662,137	7.1
Equity				
Common stock	15,977,199	15,607,389	369,810	2.4
Capital surplus	127,231	207,959	-80,728	-38.8
Retained earnings	3,993,464	2,859,050	1,134,414	39.7
Accumulated other comprehensive income (loss)	352,916	384,765	-31,849	-8.3
Net Income	366,482	357,026	9,456	2.6
Total Equity	20,817,292	19,416,189	1,401,103	7.2
Total Liabilities & Equity	182,075,278	170,012,037	12,063,241	7.1