



Balance Sheet Comparison Consolidated

	Actual Jun 2016	Actual Jun 2015	\$ Change	% Change
Assets				
Cash and due from banks	4,296,270	3,689,644	606,625	16.4
Interest bearing deposits with banks	28,304,361	27,516,911	787,451	2.9
Investment Securities - Taxable	17,152,761	21,333,180	-4,180,419	-19.6
Investment Securities - Tax-exempt	17,265,967	15,866,297	1,399,670	8.8
Loans, net of unearned income	116,623,729	103,273,331	13,350,398	12.9
Less: Allowance for loan losses	-1,792,021	-1,792,245	224	0
Premises and equipment, net	1,092,122	571,213	520,909	91.2
Accrued interest receivable	556,551	485,663	70,887	14.6
Other assets	1,949,475	2,426,154	-476,678	-19.6
Total Assets	185,449,216	173,370,149	12,079,067	7
Liabilities				
Non-Interest Bearing Deposits	46,363,710	47,792,438	-1,428,728	-3
Interest bearing demand deposits	23,628,213	18,498,050	5,130,163	27.7
Savings and Money Market Deposits	71,314,513	63,395,254	7,919,258	12.5
Time Deposits - Retail	14,395,748	15,598,020	-1,202,272	-7.7
Total Deposits	155,702,183	145,283,762	10,418,421	7.2
Accrued expenses and other liabilities	1,326,656	1,394,797	-68,141	-4.9
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	164,028,839	153,678,560	10,350,280	6.7
Equity				
Common stock	16,210,824	15,841,074	369,750	2.3
Capital surplus	9,930	230,935	-221,005	-95.7
Retained earnings	3,889,563	2,757,538	1,132,025	41.1
Accumulated other comprehensive income (loss)	485,707	112,423	373,284	332
Net Income	824,353	749,620	74,733	10
Total Equity	21,420,377	19,691,590	1,728,787	8.8
Total Liabilities & Equity	185,449,216	173,370,149	12,079,067	7