



## Balance Sheet Comparison

### Consolidated

	Actual Sep 2016	Actual Sep 2015	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	6,375,082	4,508,046	1,867,036	41.4
Interest bearing deposits with banks	23,410,784	35,601,250	-12,190,466	-34.2
Investment Securities - Taxable	16,501,373	20,974,039	-4,472,666	-21.3
Investment Securities - Tax-exempt	17,102,175	15,900,751	1,201,424	7.6
Loans, net of unearned income	122,591,638	104,236,607	18,355,031	17.6
Less: Allowance for loan losses	-1,797,021	-1,792,029	-4,991	-0.3
Premises and equipment, net	1,087,651	660,475	427,176	64.7
Accrued interest receivable	536,276	493,201	43,076	8.7
Other assets	2,056,848	2,327,946	-271,097	-11.6
<b>Total Assets</b>	<b>187,864,807</b>	<b>182,910,284</b>	<b>4,954,523</b>	<b>2.7</b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	51,766,532	52,878,446	-1,111,914	-2.1
Interest bearing demand deposits	21,801,177	19,137,744	2,663,433	13.9
Savings and Money Market Deposits	69,187,170	66,525,409	2,661,761	4
Time Deposits - Retail	14,786,599	15,582,606	-796,007	-5.1
<b>Total Deposits</b>	<b>157,541,478</b>	<b>154,124,206</b>	<b>3,417,272</b>	<b>2.2</b>
Accrued expenses and other liabilities	1,587,897	1,607,137	-19,239	-1.2
FHLB Advances	7,000,000	7,000,000	0	0
<b>Total Liabilities</b>	<b>166,129,375</b>	<b>162,731,342</b>	<b>3,398,033</b>	<b>2.1</b>
<b>Equity</b>				
Common stock	16,210,824	15,841,074	369,750	2.3
Capital surplus	36,073	183,343	-147,269	-80.3
Retained earnings	3,785,662	2,656,850	1,128,812	42.5
Accumulated other comprehensive income (loss)	399,634	304,692	94,942	31.2
Net Income	1,303,238	1,192,982	110,256	9.2
<b>Total Equity</b>	<b>21,735,431</b>	<b>20,178,941</b>	<b>1,556,490</b>	<b>7.7</b>
<b>Total Liabilities &amp; Equity</b>	<b>187,864,807</b>	<b>182,910,284</b>	<b>4,954,523</b>	<b>2.7</b>