



Balance Sheet Comparison Consolidated

	Actual Dec 2016	Actual Dec 2015	\$ Change	% Change
Assets				
Cash and due from banks	6,732,272	3,756,710	2,975,562	79.2
Interest bearing deposits with banks	35,782,113	21,948,368	13,833,745	63
Investment Securities - Taxable	19,335,052	22,714,296	-3,379,244	-14.9
Investment Securities - Tax-exempt	19,471,290	16,631,186	2,840,105	17.1
Loans, net of unearned income	125,652,930	111,758,057	13,894,873	12.4
Less: Allowance for loan losses	-1,811,794	-1,792,238	-19,556	-1.1
Premises and equipment, net	1,052,011	1,071,972	-19,961	-1.9
Accrued interest receivable	622,998	568,264	54,735	9.6
Other assets	2,810,816	2,417,109	393,707	16.3
Total Assets	209,647,689	179,073,723	30,573,965	17.1
Liabilities				
Non-Interest Bearing Deposits	55,802,642	51,906,168	3,896,473	7.5
Interest bearing demand deposits	21,546,901	18,471,853	3,075,048	16.6
Savings and Money Market Deposits	79,809,547	64,149,616	15,659,930	24.4
Time Deposits - Retail	22,204,447	15,517,993	6,686,454	43.1
Total Deposits	179,363,537	150,045,630	29,317,906	19.5
Accrued expenses and other liabilities	2,114,620	1,600,545	514,075	32.1
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	188,478,157	158,646,176	29,831,981	18.8
Equity				
Common stock	16,210,824	15,881,011	329,812	2.1
Capital surplus	64,566	211,203	-146,636	-69.4
Retained earnings	3,681,761	2,555,989	1,125,772	44
Accumulated other comprehensive income (lo	-309,371	240,015	-549,386	-228.9
Net Income	1,521,752	1,539,330	-17,578	-1.1
Total Equity	21,169,532	20,427,548	741,984	3.6
Total Liabilities & Equity	209,647,689	179,073,723	30,573,965	17.1

