



Balance Sheet Comparison Consolidated

| | Actual Mar 2017 | Actual Mar 2016 | \$ Change | % Change |
|---|--------------------|--------------------|-------------------|-------------|
| Assets | | | | |
| Cash and due from banks | 4,870,847 | 3,554,635 | 1,316,211 | 37 |
| Interest bearing deposits with banks | 40,955,125 | 25,596,268 | 15,358,857 | 60 |
| Investment Securities - Taxable | 19,717,143 | 18,922,141 | 795,002 | 4.2 |
| Investment Securities - Tax-exempt | 19,586,619 | 16,632,640 | 2,953,979 | 17.8 |
| Loans, net of unearned income | 128,693,238 | 115,188,798 | 13,504,439 | 11.7 |
| Less: Allowance for loan losses | -1,840,045 | -1,792,218 | -47,827 | -2.7 |
| Premises and equipment, net | 1,010,862 | 1,064,983 | -54,122 | -5.1 |
| Accrued interest receivable | 580,778 | 562,829 | 17,948 | 3.2 |
| Other assets | 2,713,896 | 2,345,200 | 368,696 | 15.7 |
| Total Assets | 216,288,462 | 182,075,278 | 34,213,185 | 18.8 |
| Liabilities | | | | |
| Non-Interest Bearing Deposits | 57,086,371 | 47,094,874 | 9,991,497 | 21.2 |
| Interest bearing demand deposits | 25,095,856 | 22,019,095 | 3,076,762 | 14 |
| Savings and Money Market Deposits | 80,032,244 | 68,168,882 | 11,863,362 | 17.4 |
| Time Deposits - Retail | 23,287,917 | 15,407,900 | 7,880,017 | 51.1 |
| Total Deposits | 185,502,389 | 152,690,751 | 32,811,637 | 21.5 |
| Accrued expenses and other liabilities | 2,151,269 | 1,567,234 | 584,035 | 37.3 |
| FHLB Advances | 7,000,000 | 7,000,000 | 0 | 0 |
| Total Liabilities | 194,653,658 | 161,257,986 | 33,395,672 | 20.7 |
| Equity | | | | |
| Common stock | 16,210,824 | 15,977,199 | 233,625 | 1.5 |
| Capital surplus | 89,761 | 127,231 | -37,470 | -29.5 |
| Retained earnings | 5,099,612 | 3,993,464 | 1,106,148 | 27.7 |
| Accumulated other comprehensive income (loss) | -129,579 | 352,916 | -482,496 | -136.7 |
| Net Income | 364,187 | 366,482 | -2,296 | -0.6 |
| Total Equity | 21,634,805 | 20,817,292 | 817,512 | 3.9 |
| Total Liabilities & Equity | 216,288,462 | 182,075,278 | 34,213,185 | 18.8 |