



Balance Sheet Comparison

Consolidated

	Actual Jun 2017	Actual Jun 2016	\$ Change	% Change
Assets				
Cash and due from banks	6,609,423	4,296,270	2,313,153	53.8
Interest bearing deposits with banks	37,321,292	28,304,361	9,016,931	31.9
Investment Securities - Taxable	19,130,771	17,152,761	1,978,010	11.5
Investment Securities - Tax-exempt	19,776,131	17,265,967	2,510,164	14.5
Loans, net of unearned income	131,712,348	116,623,729	15,088,619	12.9
Less: Allowance for loan losses	-1,839,681	-1,792,021	-47,660	-2.7
Premises and equipment, net	991,882	1,092,122	-100,240	-9.2
Accrued interest receivable	617,232	556,551	60,681	10.9
Other assets	2,403,083	1,949,475	453,608	23.3
Total Assets	216,722,482	185,449,216	31,273,266	16.9
Liabilities				
Non-Interest Bearing Deposits	58,206,358	46,363,710	11,842,649	25.5
Interest bearing demand deposits	24,973,446	23,628,213	1,345,233	5.7
Savings and Money Market Deposits	79,457,646	71,314,513	8,143,134	11.4
Time Deposits - Retail	22,810,518	14,395,748	8,414,770	58.5
Total Deposits	185,447,969	155,702,183	29,745,786	19.1
Accrued expenses and other liabilities	2,068,688	1,326,656	742,032	55.9
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	194,516,657	164,028,839	30,487,818	18.6
Equity				
Common stock	16,210,824	16,210,824	0	0
Capital surplus	113,786	9,930	103,856	1045.9
Retained earnings	4,995,711	3,889,563	1,106,148	28.4
Accumulated other comprehensive income (loss)	51,605	485,707	-434,102	-89.4
Net Income	833,898	824,353	9,545	1.2
Total Equity	22,205,824	21,420,377	785,447	3.7
Total Liabilities & Equity	216,722,482	185,449,216	31,273,266	16.9