



Balance Sheet Comparison Consolidated

	Actual Sep 2017	Actual Sep 2016	\$ Change	% Change
Assets				
Cash and due from banks	4,348,620	6,375,082	-2,026,462	-31.8
Interest bearing deposits with banks	34,305,534	23,410,784	10,894,749	46.5
Investment Securities - Taxable	20,694,788	16,501,373	4,193,414	25.4
Investment Securities - Tax-exempt	25,619,162	17,102,175	8,516,987	49.8
Loans, net of unearned income	138,185,872	122,591,638	15,594,234	12.7
Less: Allowance for loan losses	-1,849,081	-1,797,021	-52,060	-2.9
Premises and equipment, net	987,288	1,087,651	-100,363	-9.2
Accrued interest receivable	629,063	536,276	92,787	17.3
Other assets	2,520,537	2,056,848	463,689	22.5
Total Assets	225,441,783	187,864,807	37,576,976	20
Liabilities				
Non-Interest Bearing Deposits	60,600,394	51,766,532	8,833,862	17.1
Interest bearing demand deposits	25,484,281	21,801,177	3,683,104	16.9
Savings and Money Market Deposits	83,937,192	69,187,170	14,750,022	21.3
Time Deposits - Retail	23,557,205	14,786,599	8,770,607	59.3
Total Deposits	193,579,072	157,541,478	36,037,595	22.9
Accrued expenses and other liabilities	2,252,447	1,587,897	664,550	41.9
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	202,831,519	166,129,375	36,702,144	22.1
Equity				
Common stock	16,210,824	16,210,824	0	0
Capital surplus	144,720	36,073	108,647	301.2
Retained earnings	4,778,974	3,785,662	993,312	26.2
Accumulated other comprehensive income (loss)	74,275	399,634	-325,358	-81.4
Net Income	1,401,469	1,303,238	98,231	7.5
Total Equity	22,610,263	21,735,431	874,832	4
Total Liabilities & Equity	225,441,783	187,864,807	37,576,976	20