



Balance Sheet Comparison

Consolidated

	Actual Dec 2017	Actual Dec 2016	\$ Change	% Change
Assets				
Cash and due from banks	5,905,434	6,732,272	-826,838	-12.3
Interest bearing deposits with banks	19,188,693	35,782,113	-16,593,420	-46.4
Investment Securities - Taxable	24,551,475	19,335,052	5,216,423	27
Investment Securities - Tax-exempt	29,914,005	19,471,290	10,442,715	53.6
Loans, net of unearned income	142,932,465	125,652,930	17,279,535	13.8
Less: Allowance for loan losses	-1,880,581	-1,811,794	-68,787	-3.8
Premises and equipment, net	986,930	1,052,011	-65,081	-6.2
Accrued interest receivable	771,106	622,998	148,108	23.8
Other assets	2,690,520	2,810,816	-120,296	-4.3
Total Assets	225,060,047	209,647,689	15,412,358	7.4
Liabilities				
Non-Interest Bearing Deposits	62,362,586	55,802,642	6,559,944	11.8
Interest bearing demand deposits	30,745,576	21,546,901	9,198,675	42.7
Savings and Money Market Deposits	78,206,170	79,809,547	-1,603,377	-2
Time Deposits - Retail	23,310,613	22,204,447	1,106,165	5
Total Deposits	194,624,944	179,363,537	15,261,407	8.5
Accrued expenses and other liabilities	830,787	2,114,620	-1,283,883	-60.7
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	202,455,731	188,478,157	13,977,574	7.4
Equity				
Common stock	16,210,824	16,210,824	0	0
Capital surplus	174,317	64,566	109,750	170
Retained earnings	4,674,755	3,681,761	992,994	27
Accumulated other comprehensive income (loss)	-279,037	-309,371	30,334	9.8
Net Income	1,823,457	1,521,752	301,705	19.8
Total Equity	22,604,316	21,169,532	1,434,784	6.8
Total Liabilities & Equity	225,060,047	209,647,688	15,412,359	7.4