



Balance Sheet Comparison

Consolidated

	Actual Mar 2018	Actual Mar 2017	\$ Change	% Change
Assets				
Cash and due from banks	6,159,700	4,870,847	1,288,853	26.5
Interest bearing deposits with banks	19,428,052	40,955,125	-21,527,073	-52.6
Investment Securities - Taxable	30,990,002	19,717,143	11,272,859	57.2
Investment Securities - Tax-exempt	19,394,783	19,586,619	-191,836	-1
Loans, net of unearned income	148,846,170	128,693,238	20,152,932	15.7
Less: Allowance for loan losses	-1,922,209	-1,840,045	-82,164	-4.5
Premises and equipment, net	1,003,921	1,010,862	-6,941	-0.7
Accrued interest receivable	724,801	580,778	144,023	24.8
Other assets	2,215,134	2,713,896	-498,762	-18.4
Total Assets	226,840,354	216,288,462	10,551,892	4.9
Liabilities				
Non-Interest Bearing Deposits	60,948,172	57,086,371	3,861,801	6.8
Interest bearing demand deposits	30,826,447	25,095,856	5,730,591	22.8
Savings and Money Market Deposits	82,648,334	80,032,244	2,616,090	3.3
Time Deposits - Retail	22,973,787	23,287,917	-314,130	-1.3
Total Deposits	197,396,740	185,502,389	11,894,352	6.4
Accrued expenses and other liabilities	-14,430	2,151,269	-2,165,699	-100.7
FHLB Advances	7,000,000	7,000,000	0	0
Total Liabilities	204,382,310	194,653,658	9,728,652	5
Equity				
Common stock	16,238,324	16,210,824	27,500	0.2
Capital surplus	203,929	89,761	114,168	127.2
Retained earnings	6,457,833	5,099,612	1,358,221	26.6
Accumulated other comprehensive income (los	-995,764	-129,579	-866,184	-668.5
Net Income	553,722	364,187	189,535	52
Total Equity	22,458,044	21,634,805	823,239	3.8
Total Liabilities & Equity	226,840,354	216,288,462	10,551,892	4.9