



Balance Sheet Comparison

Consolidated

	Actual Jun 2018	Actual Jun 2017	\$ Change	% Change
Assets				
Cash and due from banks	5,305,381	6,609,423	-1,304,042	-19.7
Fed funds sold & repos	13,270,000	17,350,000	-4,080,000	-23.5
Interest bearing deposits with banks	8,762,080	19,971,292	-11,209,212	-56.1
Investment Securities - Taxable	30,902,431	19,130,771	11,771,660	61.5
Investment Securities - Tax-exempt	20,102,865	19,776,131	326,734	1.7
Loans, net of unearned income	155,056,148	131,712,348	23,343,800	17.7
Less: Allowance for loan losses	-1,963,744	-1,839,681	-124,062	-6.7
Premises and equipment, net	1,037,237	991,882	45,355	4.6
Accrued interest receivable	853,481	617,232	236,250	38.3
Other assets	2,296,256	2,403,083	-106,827	-4.4
Total Assets	235,622,137	216,722,482	18,899,655	8.7
Liabilities				
Non-Interest Bearing Deposits	63,544,068	58,206,358	5,337,709	9.2
Interest bearing demand deposits	27,884,331	24,973,446	2,910,884	11.7
Savings and Money Market Deposits	90,422,165	79,457,646	10,964,519	13.8
Time Deposits - Retail	22,488,675	22,810,518	-321,843	-1.4
Total Deposits	204,339,238	185,447,969	18,891,269	10.2
Accrued expenses and other liabilities	551,615	2,068,688	-1,517,073	-73.3
FHLB Advances	7,777,818	7,000,000	777,818	11.1
Total Liabilities	212,668,672	194,516,657	18,152,014	9.3
Equity				
Common stock	16,238,324	16,210,824	27,500	0.2
Capital surplus	233,541	113,786	119,755	105.2
Retained earnings	6,353,489	4,995,711	1,357,778	27.2
Accumulated other comprehensive income	-1,016,623	51,605	-1,068,228	-2070
Net Income	1,144,734	833,898	310,836	37.3
Total Equity	22,953,465	22,205,824	747,641	3.4
Total Liabilities & Equity	235,622,137	216,722,482	18,899,655	8.7