



## Balance Sheet Comparison Consolidated

	Actual Sep 2018	Actual Sep 2017	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	4,673,860	4,348,620	325,240	7.5
Fed funds sold & repos	26,105,000	17,070,000	9,035,000	52.9
Interest bearing deposits with banks	11,794,196	17,235,534	-5,441,338	-31.6
Investment Securities - Taxable	30,121,089	20,694,788	9,426,301	45.5
Investment Securities - Tax-exempt	19,595,439	25,619,162	-6,023,723	-23.5
Loans, net of unearned income	151,543,028	138,185,872	13,357,156	9.7
Less: Allowance for loan losses	-2,009,372	-1,849,081	-160,290	-8.7
Premises and equipment, net	1,214,924	987,288	227,636	23.1
Accrued interest receivable	771,031	629,063	141,968	22.6
Other assets	2,501,382	2,520,537	-19,155	-0.8
<b>Total Assets</b>	<b>246,310,578</b>	<b>225,441,783</b>	<b>20,868,795</b>	<b>9.3</b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	62,565,239	60,600,394	1,964,845	3.2
Interest bearing demand deposits	31,098,050	25,484,281	5,613,769	22
Savings and Money Market Deposits	98,389,240	83,937,192	14,452,048	17.2
Time Deposits - Retail	22,498,638	23,557,205	-1,058,567	-4.5
Total Deposits	214,551,167	193,579,072	20,972,094	10.8
Accrued expenses and other liabilities	748,262	2,252,447	-1,504,185	-66.8
FHLB Advances	7,742,020	7,000,000	742,020	10.6
<b>Total Liabilities</b>	<b>223,041,449</b>	<b>202,831,519</b>	<b>20,209,930</b>	<b>10</b>
<b>Equity</b>				
Common stock	16,238,324	16,210,824	27,500	0.2
Capital surplus	263,153	144,720	118,433	81.8
Retained earnings	6,249,145	4,778,974	1,470,171	30.8
Accumulated other comprehensive income (loss)	-1,257,720	74,275	-1,331,995	-1793.3
Net Income	1,776,227	1,401,469	374,758	26.7
<b>Total Equity</b>	<b>23,269,129</b>	<b>22,610,263</b>	<b>658,865</b>	<b>2.9</b>
<b>Total Liabilities &amp; Equity</b>	<b>246,310,578</b>	<b>225,441,783</b>	<b>20,868,795</b>	<b>9.3</b>