



Balance Sheet Comparison Consolidated

	Actual Dec 2018	Actual Dec 2017	\$ Change	% Change
Assets				
Cash and due from banks	5,942,886	5,905,434	37,452	0.6
Fed funds sold	35,415,000	5,180,000	30,235,000	583.7
Interest bearing deposits with banks	17,059,987	14,008,693	3,051,294	21.8
Investment Securities - Taxable	50,549,064	24,551,475	25,997,589	105.9
Investment Securities - Tax-exempt	19,875,862	29,914,005	-10,038,144	-33.6
Loans, net of unearned income	157,161,765	142,932,465	14,229,300	10
Less: Allowance for loan losses	-2,023,096	-1,880,581	-142,515	-7.6
Premises and equipment, net	1,489,441	986,930	502,511	50.9
Accrued interest receivable	1,001,645	771,106	230,539	29.9
Other assets	2,389,568	2,690,520	-300,952	-11.2
Total Assets	288,862,122	225,060,047	63,802,075	28.3
Liabilities				
Non-Interest Bearing Deposits	80,646,430	62,362,586	18,283,844	29.3
Interest bearing demand deposits	40,371,196	30,745,576	9,625,620	31.3
Savings and Money Market Deposits	111,000,247	78,206,170	32,794,077	41.9
Time Deposits - Retail	24,027,611	23,310,613	716,998	3.1
Total Deposits	256,045,484	194,624,944	61,420,540	31.6
Accrued expenses and other liabilities	827,453	830,787	-3,334	-0.4
FHLB Advances	7,705,772	7,000,000	705,772	10.1
Total Liabilities	264,578,709	202,455,731	62,122,978	30.7
Equity				
Common stock	16,238,324	16,210,824	27,500	0.2
Capital surplus	287,631	174,317	113,314	65
Retained earnings	6,144,801	4,738,720	1,406,081	29.7
Accumulated other comprehensive income (loss)	-838,218	-343,002	-495,216	-144.4
Net Income	2,450,875	1,823,457	627,416	34.4
Total Equity	24,283,413	22,604,316	1,679,097	7.4
Total Liabilities & Equity	288,862,122	225,060,047	63,802,075	28.3