



**Balance Sheet Compare  
Consolidated**

	Actual Jun 2019	Actual Jun 2018	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	7,571,891	5,305,381	2,266,510	42.7
Fed funds sold & repos	63,545,000	13,270,000	50,275,000	378.9
Interest bearing deposits with banks	25,715,794	8,762,080	16,953,714	193.5
Investment Securities - Taxable	59,015,880	30,902,431	28,113,449	91
Investment Securities - Tax-exempt	23,794,048	20,102,865	3,691,182	18.4
Loans, net of unearned income	163,294,765	155,056,148	8,238,617	5.3
Less: Allowance for loan losses	-2,115,751	-1,963,744	-152,007	-7.7
Lease ROU Asset	1,745,651	0	1,745,651	0
Premises and equipment, net	1,480,846	1,037,237	443,609	42.8
Accrued interest receivable	1,062,769	853,481	209,287	24.5
Other assets	1,516,926	2,296,256	-779,330	-33.9
<b>Total Assets</b>	<b>346,627,817</b>	<b>235,622,137</b>	<b>111,005,680</b>	<b>47.1</b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	94,148,553	63,544,068	30,604,485	48.2
Interest bearing demand deposits	46,580,075	27,884,331	18,695,744	67
Savings and Money Market Deposits	140,754,209	90,422,165	50,332,044	55.7
Time Deposits - Retail	27,245,161	22,488,675	4,756,486	21.2
<b>Total Deposits</b>	<b>308,727,998</b>	<b>204,339,238</b>	<b>104,388,759</b>	<b>51.1</b>
Accrued expenses and other liabilities	470,570	551,615	-81,045	-14.7
FHLB Advances	7,631,906	7,777,818	-145,912	-1.9
Lease Liability	1,904,542	0	1,904,542	0
<b>Total Liabilities</b>	<b>318,735,017</b>	<b>212,668,672</b>	<b>106,066,345</b>	<b>49.9</b>
<b>Equity</b>				
Common stock	19,380,929	16,238,324	3,142,605	19.4
Capital surplus	232,853	233,541	-688	-0.3
Retained earnings	5,460,571	6,353,489	-892,918	-14.1
Accumulated other comprehensive income (loss)	1,327,488	-1,016,623	2,344,111	230.6
Net Income	1,490,960	1,144,734	346,226	30.2
<b>Total Equity</b>	<b>27,892,800</b>	<b>22,953,465</b>	<b>4,939,335</b>	<b>21.5</b>
<b>Total Liabilities &amp; Equity</b>	<b>346,627,817</b>	<b>235,622,137</b>	<b>111,005,680</b>	<b>47.1</b>

