



## Balance Sheet Compare

Consolidated

	Actual Sep 2019	Actual Sep 2018	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	11,827,579	4,673,860	7,153,719	153.1
Fed funds sold & repos	32,385,000	26,105,000	6,280,000	24.1
Interest bearing deposits with banks	34,215,329	11,794,196	22,421,134	190.1
Investment Securities - Taxable	84,441,624	30,121,089	54,320,535	180.3
Investment Securities - Tax-exempt	6,164,036	19,595,439	(13,431,403)	(68.5)
Loans, net of unearned income	171,181,707	151,543,028	19,638,678	13.0
Less: Allowance for loan losses	(2,216,901)	(2,009,372)	(207,529)	(10.3)
Lease ROU Asset	1,691,863	-	1,691,863	-
Premises and equipment, net	1,502,677	1,214,924	287,753	23.7
Accrued interest receivable	908,754	771,031	137,723	17.9
Other assets	1,867,533	2,501,382	(633,848)	(25.3)
<b>Total Assets</b>	<b><u>343,969,202</u></b>	<b><u>246,310,578</u></b>	<b><u>97,658,625</u></b>	<b><u>39.6</u></b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	97,784,984	62,565,239	35,219,746	56.3
Interest bearing demand deposits	45,539,009	31,098,050	14,440,959	46.4
Savings and Money Market Deposits	135,136,288	98,389,240	36,747,048	37.3
Time Deposits - Retail	26,090,930	22,498,638	3,592,291	16.0
Total Deposits	<u>304,551,211</u>	<u>214,551,167</u>	<u>90,000,044</u>	<u>41.9</u>
Accrued expenses and other liabilities	1,236,883	748,262	488,621	65.3
FHLB Advances	7,594,276	7,742,020	(147,744)	(1.9)
Lease Liability	1,846,396	-	1,846,396	-
<b>Total Liabilities</b>	<b><u>315,228,767</u></b>	<b><u>223,041,449</u></b>	<b><u>92,187,318</u></b>	<b><u>41.3</u></b>
<b>Equity</b>				
Common stock	19,380,929	16,238,324	3,142,605	19.4
Capital surplus	263,318	263,153	165	0.1
Retained earnings	5,460,571	6,249,145	(788,574)	(12.6)
Accumulated other comprehensive income (loss)	447,481	(1,257,720)	1,705,201	135.6
Net Income	3,188,137	1,776,222	1,411,915	79.5
<b>Total Equity</b>	<b><u>28,740,435</u></b>	<b><u>23,269,124</u></b>	<b><u>5,471,312</u></b>	<b><u>23.5</u></b>
<b>Total Liabilities &amp; Equity</b>	<b><u>343,969,202</u></b>	<b><u>246,310,573</u></b>	<b><u>97,658,630</u></b>	<b><u>39.6</u></b>
<b>Out of Balance</b>	<b>-</b>	<b>5</b>	<b>(5)</b>	<b>(100.0)</b>