



**Balance Sheet Compare - Unaudited
Consolidated**

	Actual Dec 2019	Actual Dec 2018	\$ Change	% Change
Assets				
Cash and due from banks	9,011,841	5,942,886	3,068,955	51.6
Fed funds sold & repos	0	35,415,000	-35,415,000	-100
Interest bearing deposits with banks	27,494,733	17,059,987	10,434,746	61.2
Investment Securities - Taxable	126,651,495	50,549,064	76,102,431	150.6
Investment Securities - Tax-exempt	6,108,021	19,875,862	-13,767,841	-69.3
Loans, net of unearned income	183,711,975	157,161,765	26,550,210	16.9
Less: Allowance for loan losses	-2,302,476	-2,023,096	-279,380	-13.8
Lease ROU Asset	1,623,127	0	1,623,127	0
Premises and equipment, net	1,462,434	1,489,441	-27,007	-1.8
Accrued interest receivable	1,074,771	1,001,645	73,126	7.3
Other assets	2,140,640	2,389,568	-248,928	-10.4
Total Assets	356,976,561	288,862,122	68,114,440	23.6
Liabilities				
Non-Interest Bearing Deposits	95,457,387	80,646,430	14,810,957	18.4
Interest bearing demand deposits	45,970,312	40,371,196	5,599,117	13.9
Savings and Money Market Deposits	127,824,495	111,000,247	16,824,248	15.2
Time Deposits - Retail	25,599,368	24,027,611	1,571,756	6.5
Total Deposits	294,851,562	256,045,484	38,806,078	15.2
Accrued expenses and other liabilities	785,362	827,453	-42,091	-5.1
FHLB Advances	30,656,174	7,705,772	22,950,402	297.8
Lease Liability	1,775,975	0	1,775,975	0
Total Liabilities	328,069,073	264,578,709	63,490,363	24
Equity				
Common stock	19,380,929	16,238,324	3,142,605	19.4
Capital surplus	293,383	287,631	5,752	2
Retained earnings	5,460,571	6,144,801	-684,230	-11.1
Accumulated other comprehensive income (loss)	-219,278	-838,218	618,940	73.8
Net Income	3,991,884	2,450,875	1,541,009	62.9
Total Equity	28,907,489	24,283,412	4,624,077	19
Total Liabilities & Equity	356,976,561	288,862,121	68,114,440	23.6