



## Balance Sheet Compare

Consolidated

	Actual Mar 2020	Actual Mar 2019	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	6,344,536	7,133,736	(789,200)	(11.1)
Fed funds sold & repos	2,370,000	55,145,000	(52,775,000)	(95.7)
Interest bearing deposits with banks	28,681,313	22,231,643	6,449,670	29.0
Investment Securities - Taxable	100,490,805	50,331,860	50,158,945	99.7
Investment Securities - Tax-exempt	1,889,773	21,934,954	(20,045,181)	(91.4)
Loans, net of unearned income	189,227,792	161,969,715	27,258,077	16.8
Less: Allowance for loan losses	(2,583,276)	(2,069,026)	(514,250)	(24.9)
Lease ROU Asset	1,553,889	2,603,454	(1,049,565)	(40.3)
Premises and equipment, net	1,445,020	1,441,972	3,048	0.2
Accrued interest receivable	997,671	913,371	84,300	9.2
Other assets	2,830,579	1,963,452	867,126	44.2
<b>Total Assets</b>	<b>333,248,101</b>	<b>323,600,131</b>	<b>9,647,970</b>	<b>3.0</b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	96,249,612	86,372,484	9,877,128	11.4
Interest bearing demand deposits	41,880,731	43,141,651	(1,260,920)	(2.9)
Savings and Money Market Deposits	129,534,947	131,016,292	(1,481,345)	(1.1)
Time Deposits - Retail	26,917,140	25,914,179	1,002,961	3.9
Total Deposits	294,582,429	286,444,605	8,137,824	2.8
Accrued expenses and other liabilities	893,691	737,482	156,209	21.2
FHLB Advances and other borrowings	7,517,594	7,669,070	(151,476)	(2.0)
Lease Liability	1,703,427	2,603,454	(900,027)	(34.6)
<b>Total Liabilities</b>	<b>304,697,141</b>	<b>297,454,611</b>	<b>7,242,530</b>	<b>2.4</b>
<b>Equity</b>				
Common stock	19,095,776	19,380,929	(285,153)	(1.5)
Capital surplus	337,087	278,479	58,608	21.0
Retained earnings	9,737,608	5,460,571	4,277,037	78.3
Accumulated other comprehensive income (loss)	(1,777,466)	344,657	(2,122,123)	(615.7)
Net Income	1,157,956	680,885	477,071	70.1
<b>Total Equity</b>	<b>28,550,960</b>	<b>26,145,520</b>	<b>2,405,440</b>	<b>9.2</b>
<b>Total Liabilities &amp; Equity</b>	<b>333,248,101</b>	<b>323,600,131</b>	<b>9,647,970</b>	<b>3.0</b>