



Balance Sheet Compare

Consolidated (Unaudited)

	Actual Jun 2021	Actual Jun 2020	\$ Change	% Change
Assets				
Cash and due from banks	8,028,090	6,213,314	1,814,776	29.2
Fed funds sold & repos	31,555,000	950,000	30,605,000	3,221.6
Interest bearing deposits with banks	17,140,605	22,283,523	(5,142,918)	(23.1)
Investment Securities - Taxable	132,779,805	101,810,407	30,969,398	30.4
Investment Securities - Tax-exempt	4,668,980	2,126,655	2,542,326	119.5
Loans, net of unearned income	247,241,640	280,672,506	(33,430,866)	(11.9)
Less: Allowance for loan losses	(4,508,754)	(3,030,855)	(1,477,899)	(48.8)
Lease ROU Asset	1,178,053	1,484,188	(306,136)	(20.6)
Premises and equipment, net	1,251,430	1,464,792	(213,362)	(14.6)
Accrued interest receivable	1,413,297	1,245,791	167,505	13.4
Other assets	2,094,072	1,169,943	924,129	79.0
Total Assets	442,842,217	416,390,265	26,451,952	6.4
Liabilities				
Non-Interest Bearing Deposits	159,339,058	136,049,757	23,289,302	17.1
Interest bearing demand deposits	51,169,111	45,049,101	6,120,010	13.6
Savings and Money Market Deposits	166,056,582	148,061,178	17,995,404	12.2
Time Deposits - Retail	27,514,133	26,177,477	1,336,656	5.1
Total Deposits	404,078,884	355,337,513	48,741,371	13.7
Accrued expenses and other liabilities	1,554,359	2,934,138	(1,379,780)	(47.0)
FHLB Advances and other borrowings	317,305	25,678,529	(25,361,224)	(98.8)
Total Liabilities	405,950,548	383,950,181	22,000,367	5.7
Equity				
Common stock	18,705,551	19,095,776	(390,225)	(2.0)
Capital surplus	206,793	(253,925)	460,718	(181.4)
Retained earnings	13,830,765	9,737,608	4,093,157	42.0
Accumulated other comprehensive income (loss)	1,404,867	1,714,424	(309,557)	(18.1)
Net Income	2,743,694	2,146,201	597,493	27.8
Total Equity	36,891,669	32,440,084	4,451,585	13.7
Total Liabilities & Equity	442,842,217	416,390,265	26,451,952	6.4