



Balance Sheet Compare

Consolidated (Unaudited)

	Actual Mar 2021	Actual Mar 2020	\$ Change	% Change
Assets				
Cash and due from banks	6,896,928	6,344,536	552,392	8.7
Fed funds sold & repos	34,830,000	2,370,000	32,460,000	1369.6
Interest bearing deposits with banks	11,643,718	28,681,313	(17,037,594)	(59.4)
Investment Securities - Taxable	114,149,529	100,490,805	13,658,724	13.6
Investment Securities - Tax-exempt	4,601,608	1,889,773	2,711,835	143.5
Loans, net of unearned income	266,082,791	189,227,792	76,854,999	40.6
Less: Allowance for loan losses	(4,301,682)	(2,583,276)	(1,718,406)	(66.5)
Lease ROU Asset	1,260,710	1,553,889	(293,179)	(18.9)
Premises and equipment, net	1,316,987	1,445,020	(128,033)	(8.9)
Accrued interest receivable	1,441,249	997,671	443,578	44.5
Other assets	2,204,568	2,830,579	(626,011)	(22.1)
Total Assets	440,126,405	333,248,101	106,878,304	32.1
Liabilities				
Non-Interest Bearing Deposits	160,990,237	96,249,612	64,740,626	67.3
Interest bearing demand deposits	48,761,126	41,880,731	6,880,396	16.4
Savings and Money Market Deposits	159,820,365	129,534,947	30,285,418	23.4
Time Deposits - Retail	27,444,201	26,917,140	527,061	2.0
Total Deposits	397,015,930	294,582,429	102,433,500	34.8
Accrued expenses and other liabilities	2,715,778	2,597,118	118,660	4.6
FHLB Advances and other borrowings	5,358,368	7,517,594	(2,159,226)	(28.7)
Total Liabilities	405,090,076	304,697,141	100,392,934	32.9
Equity				
Common stock	18,705,551	19,095,776	(390,225)	(2.0)
Capital surplus	247,793	337,087	(89,294)	(26.5)
Retained earnings	13,830,765	9,737,608	4,093,157	42.0
Accumulated other comprehensive income (l	825,781	(1,777,466)	2,603,247	(146.5)
Net Income	1,426,439	1,157,956	268,483	23.2
Total Equity	35,036,330	28,550,960	6,485,370	22.7
Total Liabilities & Equity	440,126,405	333,248,101	106,878,304	32.1