



## Balance Sheet Compare

Consolidated (unaudited)

	Actual Dec 2021	Actual Dec 2020	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	6,831,102	6,634,174	196,927	3.0
Fed funds sold & repos	34,165,000	8,605,000	25,560,000	297.0
Interest bearing deposits with banks	11,433,595	16,654,465	(5,220,869)	(31.3)
Investment Securities - Taxable	168,558,223	104,131,778	64,426,445	61.9
Investment Securities - Tax-exempt	11,074,765	3,065,482	8,009,283	261.3
Loans, net of unearned income	239,181,314	265,527,100	(26,345,787)	(9.9)
Less: Allowance for loan losses	(4,577,778)	(3,994,145)	(583,633)	(14.6)
Lease ROU Asset	1,013,222	1,343,528	(330,306)	(24.6)
Premises and equipment, net	1,934,036	1,378,869	555,167	40.3
Accrued interest receivable	1,467,374	1,460,480	6,894	0.5
Other assets	2,597,961	1,517,119	1,080,842	71.2
<b>Total Assets</b>	<b><u>473,678,813</u></b>	<b><u>406,323,849</u></b>	<b><u>67,354,964</u></b>	<b><u>16.6</u></b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	170,383,476	147,865,364	22,518,112	15.2
Interest bearing demand deposits	56,040,388	46,193,360	9,847,027	21.3
Savings and Money Market Deposits	189,003,684	141,176,867	47,826,816	33.9
Time Deposits - Retail	17,372,329	27,791,679	(10,419,350)	(37.5)
Total Deposits	<u>432,799,877</u>	<u>363,027,271</u>	<u>69,772,606</u>	<u>19.2</u>
Accrued expenses and other liabilities	1,984,125	2,643,127	(659,002)	(24.9)
FHLB Advances and other borrowings	233,625	5,398,922	(5,165,297)	(95.7)
<b>Total Liabilities</b>	<b><u>435,017,627</u></b>	<b><u>371,069,320</u></b>	<b><u>63,948,307</u></b>	<b><u>17.2</u></b>
<b>Equity</b>				
Common stock	18,705,551	18,705,551	-	-
Capital surplus	319,378	211,809	107,569	50.8
Retained earnings	13,830,765	9,737,608	4,093,157	42.0
Accumulated other comprehensive income (loss)	646,172	2,506,403	(1,860,231)	(74.2)
Net Income	5,159,320	4,093,157	1,066,162	26.0
<b>Total Equity</b>	<b><u>38,661,185</u></b>	<b><u>35,254,528</u></b>	<b><u>3,406,657</u></b>	<b><u>9.7</u></b>
<b>Total Liabilities &amp; Equity</b>	<b><u>473,678,812</u></b>	<b><u>406,323,849</u></b>	<b><u>67,354,964</u></b>	<b><u>16.6</u></b>