



Balance Sheet Compare

Consolidated

	Actual Sep 2020	Actual Sep 2019	\$ Change	% Change
Assets				
Cash and due from banks	8,658,661	11,827,579	(3,168,918)	(26.8)
Fed funds sold & repos	1,610,000	32,385,000	(30,775,000)	(95.0)
Interest bearing deposits with banks	18,014,926	34,215,329	(16,200,403)	(47.3)
Investment Securities - Taxable	103,423,625	84,441,624	18,982,001	22.5
Investment Securities - Tax-exempt	2,138,812	6,164,036	(4,025,224)	(65.3)
Loans, net of unearned income	277,561,524	171,181,707	106,379,818	62.1
Less: Allowance for loan losses	(3,262,056)	(2,216,901)	(1,045,155)	(47.1)
Lease ROU Asset	1,414,122	1,691,863	(277,741)	(16.4)
Premises and equipment, net	1,425,887	1,502,677	(76,790)	(5.1)
Accrued interest receivable	1,378,317	908,754	469,563	51.7
Other assets	950,733	1,867,533	(916,800)	(49.1)
Total Assets	413,314,554	343,969,202	69,345,351	20.2
Liabilities				
Non-Interest Bearing Deposits	142,021,244	97,782,544	44,238,700	45.2
Interest bearing demand deposits	46,807,435	45,539,009	1,268,426	2.8
Savings and Money Market Deposits	148,520,365	135,136,288	13,384,077	9.9
Time Deposits - Retail	27,646,504	26,090,930	1,555,575	6.0
Total Deposits	364,995,549	304,548,771	60,446,778	19.8
Accrued expenses and other liabilities	2,172,151	3,085,720	(913,568)	(29.6)
FHLB Advances and other borrowings	11,977,214	7,594,276	4,382,937	57.7
Total Liabilities	379,144,914	315,228,767	63,916,147	20.3
Equity				
Common stock	18,705,551	19,380,929	(675,378)	(3.5)
Capital surplus	175,467	263,318	(87,851)	(33.4)
Retained earnings	9,737,608	5,460,571	4,277,037	78.3
Accumulated other comprehensive income (loss)	2,438,978	447,481	1,991,497	445.0
Net Income	3,112,035	3,188,137	(76,101)	(2.4)
Total Equity	34,169,640	28,740,435	5,429,204	18.9
Total Liabilities & Equity	413,314,554	343,969,202	69,345,351	20.2