



Balance Sheet Compare

Consolidated (Unaudited)

	Actual Sep 2021	Actual Sep 2020	\$ Change	% Change
Assets				
Cash and due from banks	7,091,378	8,658,661	(1,567,283)	(18.1)
Fed funds sold & repos	60,515,000	1,610,000	58,905,000	3,658.7
Interest bearing deposits with banks	16,354,161	18,014,926	(1,660,766)	(9.2)
Investment Securities - Taxable	141,082,446	103,423,625	37,658,821	36.4
Investment Securities - Tax-exempt	8,889,752	2,138,812	6,750,940	315.6
Loans, net of unearned income	229,451,062	277,561,524	(48,110,462)	(17.3)
Less: Allowance for loan losses	(4,577,778)	(3,262,056)	(1,315,722)	(40.3)
Lease ROU Asset	1,095,556	1,414,122	(318,566)	(22.5)
Premises and equipment, net	1,984,377	1,425,887	558,489	39.2
Accrued interest receivable	1,254,933	1,378,317	(123,385)	(9.0)
Other assets	2,175,687	950,733	1,224,954	128.8
Total Assets	465,316,574	413,314,554	52,002,020	12.6
Liabilities				
Non-Interest Bearing Deposits	173,772,327	142,021,244	31,751,083	22.4
Interest bearing demand deposits	57,877,757	46,807,435	11,070,322	23.7
Savings and Money Market Deposits	175,260,314	148,520,365	26,739,948	18.0
Time Deposits - Retail	18,168,400	27,646,504	(9,478,104)	(34.3)
Total Deposits	425,078,798	364,995,549	60,083,250	16.5
Accrued expenses and other liabilities	1,800,273	2,172,151	(372,723)	(17.1)
FHLB Advances and other borrowings	275,726	11,977,214	(11,688,248)	(97.7)
Total Liabilities	427,154,797	379,144,914	48,022,279	12.7
Equity				
Common stock	18,705,551	18,705,551	0	0.0
Capital surplus	257,156	175,467	81,689	46.6
Retained earnings	13,830,765	9,737,608	4,093,157	42.0
Accumulated other comprehensive income (loss)	1,296,741	2,438,978	(1,142,237)	(46.8)
Net Income	4,071,564	3,112,035	959,529	30.8
Total Equity	38,161,777	34,169,640	3,992,138	11.7
Total Liabilities & Equity	465,316,574	413,314,554	52,002,020	12.6