



Balance Sheet Compare

Consolidated

	Actual Jun 2020	Actual Jun 2019	\$ Change	% Change
Assets				
Cash and due from banks	6,213,314	7,571,891	(1,358,577)	(17.9)
Fed funds sold & repos	950,000	63,545,000	(62,595,000)	(98.5)
Interest bearing deposits with banks	22,283,523	25,715,794	(3,432,271)	(13.3)
Investment Securities - Taxable	101,810,407	59,015,880	42,794,528	72.5
Investment Securities - Tax-exempt	2,126,655	23,794,048	(21,667,393)	(91.1)
Loans, net of unearned income	280,672,506	163,294,765	117,377,742	71.9
Less: Allowance for loan losses	(3,030,855)	(2,115,751)	(915,104)	(43.3)
Lease ROU Asset	1,484,188	1,745,651	(261,463)	(15.0)
Premises and equipment, net	1,464,792	1,480,846	(16,054)	(1.1)
Accrued interest receivable	1,245,791	1,062,769	183,022	17.2
Other assets	1,169,943	1,516,926	(346,983)	(22.9)
Total Assets	416,390,265	346,627,817	69,762,447	20.1
Liabilities				
Non-Interest Bearing Deposits	136,049,382	94,146,698	41,902,684	44.5
Interest bearing demand deposits	45,049,101	46,580,075	(1,530,974)	(3.3)
Savings and Money Market Deposits	148,061,178	140,754,209	7,306,969	5.2
Time Deposits - Retail	26,177,477	27,245,161	(1,067,684)	(3.9)
Total Deposits	355,337,138	308,726,143	46,610,995	15.1
Accrued expenses and other liabilities	2,934,513	2,376,968	557,546	23.5
FHLB Advances and other borrowings	25,678,529	7,631,906	18,046,623	236.5
Total Liabilities	383,950,181	318,735,017	65,215,164	20.5
Equity				
Common stock	19,095,776	19,380,929	(285,153)	(1.5)
Capital surplus	(253,925)	232,853	(486,777)	(209.0)
Retained earnings	9,737,608	5,460,571	4,277,037	78.3
Accumulated other comprehensive income (loss)	1,714,424	1,327,488	386,936	29.1
Net Income	2,146,201	1,490,960	655,241	43.9
Total Equity	32,440,084	27,892,800	4,547,283	16.3
Total Liabilities & Equity	416,390,265	346,627,817	69,762,447	20.1