



Balance Sheet Compare Consolidated (Unaudited)

	Actual Mar 2022	Actual Mar 2021	\$ Change	% Change
Assets				
Cash and due from banks	8,306,215	6,962,134	1,344,081	19.3
Fed funds sold & repos	35,910,000	34,830,000	1,080,000	3.1
Interest bearing deposits with banks	4,366,570	11,643,718	(7,277,149)	(62.5)
Investment Securities - Taxable	192,837,788	114,149,529	78,688,260	68.9
Investment Securities - Tax-exempt	9,983,151	4,601,608	5,381,543	116.9
Loans, net of unearned income	228,335,308	266,082,791	(37,747,483)	(14.2)
Less: Allowance for loan losses	(4,577,563)	(4,301,682)	(275,881)	(6.4)
Lease ROU Asset	983,122	1,260,710	(277,588)	(22.0)
Premises and equipment, net	1,874,329	1,316,987	557,342	42.3
Accrued interest receivable	1,536,939	1,441,249	95,691	6.6
Other assets	5,745,857	2,204,568	3,541,289	160.6
Total Assets	<u>485,301,715</u>	<u>440,191,612</u>	<u>45,110,104</u>	<u>10.2</u>
Liabilities				
Non-Interest Bearing Deposits	172,874,445	161,055,444	11,819,001	7.3
Interest bearing demand deposits	66,840,135	48,761,126	18,079,009	37.1
Savings and Money Market Deposits	186,030,875	159,820,365	26,210,510	16.4
Time Deposits - Retail	16,428,777	27,444,201	(11,015,424)	(40.1)
Total Deposits	<u>442,174,232</u>	<u>397,081,136</u>	<u>45,093,096</u>	<u>11.4</u>
Accrued expenses and other liabilities	1,899,144	2,715,778	(816,634)	(30.1)
FHLB Advances and other borrowings	190,996	5,358,368	(5,167,372)	(96.4)
Borrowings	5,786,184	-	5,786,184	-
Total Liabilities	<u>450,050,555</u>	<u>405,155,282</u>	<u>44,895,273</u>	<u>11.1</u>
Equity				
Common stock	18,705,551	18,705,551	-	-
Capital surplus	3,388,561	247,793	3,140,768	1267.5
Retained earnings	18,990,085	13,830,765	5,159,320	37.3
Accumulated other comprehensive income (loss)	(7,002,002)	825,781	(7,827,784)	(947.9)
Net Income	1,168,966	1,426,439	(257,474)	(18.1)
Total Equity	<u>35,251,160</u>	<u>35,036,330</u>	<u>214,830</u>	<u>0.6</u>
Total Liabilities & Equity	<u>485,301,715</u>	<u>440,191,612</u>	<u>45,110,104</u>	<u>10.2</u>