



Balance Sheet Compare

Actual vs Actual

	Actual Jun 2022	Actual Jun 2021	\$ Change	% Change
Assets				
Cash and due from banks	7,565,152	8,061,911	(496,759)	(6.2)
Fed funds sold & repos	29,660,000	31,555,000	(1,895,000)	(6.0)
Interest bearing deposits with banks	9,364,736	17,140,605	(7,775,869)	(45.4)
Investment Securities - Taxable	192,912,645	132,779,805	60,132,840	45.3
Investment Securities - Tax-exempt	9,124,765	4,668,980	4,455,784	95.4
Loans, net of unearned income	230,858,951	247,241,640	(16,382,688)	(6.6)
Less: Allowance for loan losses	(4,577,563)	(4,508,754)	(68,809)	(1.5)
Lease ROU Asset	1,098,901	1,178,053	(79,152)	(6.7)
Premises and equipment, net	1,871,358	1,251,430	619,928	49.5
Accrued interest receivable	1,615,506	1,413,297	202,209	14.3
Other assets	7,669,610	2,094,072	5,575,538	266.3
Total Assets	<u>487,164,061</u>	<u>442,876,039</u>	<u>44,288,022</u>	<u>10.0</u>
Liabilities				
Non-Interest Bearing Deposits	174,787,340	159,372,880	15,414,460	9.7
Interest bearing demand deposits	65,098,936	51,169,111	13,929,825	27.2
Savings and Money Market Deposits	194,511,699	166,056,582	28,455,116	17.1
Time Deposits - Retail	17,009,839	27,514,133	(10,504,294)	(38.2)
Total Deposits	<u>451,407,813</u>	<u>404,112,706</u>	<u>47,295,107</u>	<u>11.7</u>
Accrued expenses and other liabilities	1,688,696	1,554,359	134,337	8.6
FHLB Advances and other borrowings	-	317,305	(317,305)	(100.0)
Borrowings	5,770,503	-	5,770,503	-
Total Liabilities	<u>458,867,012</u>	<u>405,984,369</u>	<u>52,882,643</u>	<u>13.0</u>
Equity				
Common stock	18,705,551	18,705,551	-	-
Capital surplus	443,468	206,793	236,676	114.5
Retained earnings	18,990,085	13,830,765	5,159,320	37.3
Accumulated other comprehensive income (loss)	(12,064,785)	1,404,867	(13,469,652)	(958.8)
Net Income	2,222,730	2,743,694	(520,964)	(19.0)
Total Equity	<u>28,297,049</u>	<u>36,891,669</u>	<u>(8,594,620)</u>	<u>(23.3)</u>
Total Liabilities & Equity	<u>487,164,061</u>	<u>442,876,039</u>	<u>44,288,022</u>	<u>10.0</u>