



Consolidated

Balance Sheet Summary Compare

	Actual Sep 2024	Actual Jun 2024
Assets		
Cash and due from banks	8,664,110	6,506,186
Interest bearing deposits with banks	87,440,290	84,450,773
Investment Securities - Taxable	20,106,565	18,204,359
Loans, net of unearned income	538,438,584	483,411,380
Less: Allowance for Credit Losses	-7,481,200	-6,881,200
Premises and equipment, net	1,422,578	1,553,376
Accrued interest receivable	1,960,386	1,946,291
Other assets	4,753,280	4,611,849
Total Assets	655,304,593	593,803,015
Liabilities		
Non-Interest Bearing DDA	181,871,357	170,274,541
Interest Bearing DDA	5,989,372	6,774,129
Savings and Money Market Deposits	340,822,626	328,349,204
Time Deposits - Retail	4,051,214	2,808,683
Time Deposits - Wholesale	45,046,751	10,023,566
Total Deposits	577,781,321	518,230,123
Accrued expenses and other liabilities	5,543,182	4,874,151
Other Borrowings	26,672,395	26,647,942
Total Liabilities	609,996,897	549,752,216
Equity		
Common stock	35,049,509	35,047,845
Capital surplus	3,333,303	3,282,138
Retained earnings	4,958,144	4,958,144
Accumulated other comprehensive income (loss)	-125,012	-404,904
Net Income	2,091,752	1,167,575
Total Equity	45,307,696	44,050,799
Total Liabilities & Equity	655,304,593	593,803,015

Consolidated

Income Statement Compare

	QTD Actual Sep 2024	QTD Actual Jun 2024
Interest Income		
Interest on Loans	8,564,990	7,483,930
Fees on Loans	226,893	102,931
Interest on deposits with banks	1,177,154	1,418,290
Investment Securities - Taxable	216,675	197,470
Total Interest Income	10,185,713	9,202,620
Interest Expense		
Interest bearing demand deposits	31,225	34,382
Savings and Money Market Deposits	3,423,368	3,220,248
Time Deposits - Retail	65,248	7,367
Time Deposits - Wholesale	253,094	85,522
Total Interest Expense on Deposits	3,772,936	3,347,519
Interest on other borrowings	493,202	492,360
Total Interest Expense	4,266,138	3,839,879
Net Interest Income	5,919,575	5,362,742
Provision for Credit Losses	609,000	451,000
Net In. Inc. After Prov. for Credit Losses	5,310,575	4,911,742
Non Interest Income		
Service charges and fees	68,743	56,973
Other noninterest income	148,003	333,346
Total Non Interest Income	216,745	390,319
Non Interest Expense		
Salaries and employee benefits	2,852,005	2,835,439
Occupancy	199,754	199,713
Other noninterest expense	1,152,784	1,169,526
Total Non Interest Expense	4,204,544	4,204,678
Income Before Taxes	1,322,777	1,097,382
Income taxes	398,600	337,000
Net Income	924,176	760,382