



	Quarter-Ended				Selected Financial Data (unaudited)				Year-to-Date Ended			
	6/30/2016	3/31/2016	Change		6/30/2015	Change			6/30/2016	6/30/2015	Change	
			\$	%		\$	%				\$	%
Balance Sheet												
Total assets	\$ 201,102,652	\$ 183,387,350	\$ 17,715,302	10%	\$ 175,864,581	\$ 25,238,071	14%					
Gross loans	154,966,815	142,499,843	12,466,972	9%	134,071,799	20,895,016	16%					
Allowance for loan losses	3,641,751	3,349,251	292,500	9%	3,282,031	359,720	11%					
Non interest-bearing deposits	40,936,900	34,910,233	6,026,667	17%	34,764,675	6,172,225	18%					
Total deposits	169,649,448	154,081,223	15,568,225	10%	146,078,598	23,570,850	16%					
Shareholders' equity	29,102,162	28,567,113	535,049	2%	26,438,514	2,663,648	10%					
Income Statement												
Interest income	2,341,659	2,111,873	229,786	11%	2,022,939	318,720	16%	\$ 4,453,532	\$ 3,930,395	\$ 523,137	13%	
Interest expense	99,983	95,971	4,012	4%	92,930	7,053	8%	195,954	183,473	12,481	7%	
Net interest income	2,241,676	2,015,902	225,774	11%	1,930,009	311,667	16%	4,257,578	3,746,922	510,656	14%	
Non-interest income	70,275	58,954	11,321	19%	70,297	(22)	0%	129,229	157,584	(28,355)	-18%	
Non-interest expense	1,192,178	1,160,919	31,259	3%	1,012,164	180,014	18%	2,353,097	2,113,557	239,540	11%	
Income tax expense	327,721	342,334	(14,613)	-4%	334,443	(6,722)	-2%	670,055	643,625	26,430	4%	
Net income before loan loss provisions	792,052	571,603	220,449	39%	653,699	138,353	21%	1,363,655	1,147,324	216,331	19%	
Provision for loan losses	292,500	49,000	243,500	497%	118,000	174,500	148%	341,500	118,000	223,500	189%	
Net income	\$ 499,552	\$ 522,603	\$ (23,051)	-4%	\$ 535,699	\$ (36,147)	-7%	\$ 1,022,155	\$ 1,029,324	\$ (7,169)	-1%	
Earnings per share (basic)	\$ 0.21	\$ 0.23	\$ (0.02)	-9%	\$ 0.24	\$ (0.03)	-13%	\$ 0.44	\$ 0.46	\$ (0.02)	-4%	
Book value per share	\$ 12.42	\$ 12.30	\$ 0.12	1%	\$ 11.79	\$ 0.63	5%	\$ 12.42	\$ 11.79	\$ 0.63	5%	
Ratios												
Net interest margin	5.04%	4.70%			4.63%			4.87%	4.59%			
Equity capital-to-total assets	14.5%	15.6%			15.0%			14.5%	15.0%			
Return on Average Assets	1.05%	1.15%			1.23%			1.10%	1.20%			
Return on Average Equity	6.93%	7.43%			8.21%			7.20%	8.05%			
Allowance for Loan Losses-to-Total Loans	2.35%	2.35%			2.45%			2.35%	2.45%			
Non-Performing Assets-to-Total Assets	0.03%	0.04%			0.00%			0.04%	0.00%			
Efficiency Ratio	51.6%	56.0%			50.6%			53.8%	54.4%			