

	Quarter-Ended			Selected Financial Data (unaudited)			Year-to-Date Ended		
	9/30/2015	6/30/2015	Change %	Quarter-Ended 9/30/2014	Change \$	%	9/30/2015	9/30/2014	Change %
Balance Sheet									
Total assets	\$ 176,086,483	\$ 175,864,581	0%	\$ 163,503,023	\$ 12,583,460	8%			
Gross loans	132,081,919	134,071,799	-1%	118,074,560	14,007,359	12%			
Allowance for loan losses	3,282,031	3,282,031	0%	3,164,031	118,000	4%			
Non interest-bearing deposits	37,435,035	34,764,675	8%	33,796,895	3,638,140	11%			
Total deposits	148,436,933	146,078,598	2%	137,628,327	10,808,606	8%			
Shareholders' equity	26,941,579	26,438,514	2%	25,103,686	1,837,893	7%			
Income Statement									
Interest income	2,159,988	2,022,939	7%	2,331,515	(171,527)	-7%	\$ 6,090,383	\$ 6,367,561	-4%
Interest expense	<u>93,562</u>	<u>92,930</u>	1%	<u>93,800</u>	<u>(238)</u>	0%	<u>277,035</u>	<u>286,591</u>	-3%
Net interest income	2,066,426	1,930,009	7%	2,237,715	(171,289)	-8%	5,813,348	6,080,970	-4%
Provision for loan losses	-	118,000	-100%	-	-	-	118,000	290,000	-59%
Non-interest income	62,987	70,297	-10%	72,245	(9,258)	-13%	220,571	251,762	-12%
Non-interest expense	<u>1,129,954</u>	<u>1,012,164</u>	12%	<u>1,119,226</u>	<u>10,728</u>	1%	<u>3,243,511</u>	<u>3,171,249</u>	2%
Net income before taxes	999,459	870,142	15%	1,190,734	(191,275)	-16%	2,672,408	2,871,483	-7%
Income tax expense (benefit)	<u>388,110</u>	<u>334,443</u>	16%	<u>465,640</u>	<u>(77,530)</u>	-17%	<u>1,031,735</u>	<u>1,101,597</u>	-6%
Net income	<u>\$ 611,349</u>	<u>\$ 535,699</u>	14%	<u>\$ 725,094</u>	<u>\$ (113,745)</u>	-16%	<u>\$ 1,640,673</u>	<u>\$ 1,769,886</u>	-7%
Earnings per share (basic)	\$ 0.27	\$ 0.24	13%	\$ 0.33	\$ (0.06)	-18%	\$ 0.74	\$ 0.82	-10%
Book value per share	\$ 12.00	\$ 11.79	2%	\$ 11.51	\$ 0.49	4%	\$ 12.00	\$ 11.51	4%
Ratios									
Net interest margin	4.81%	4.63%		5.64%					
Equity capital-to-total assets	15.3%	15.0%		15.4%					
Return on Average Assets	1.36%	1.23%		1.75%					
Return on Average Equity	9.05%	8.21%		11.60%					
Allowance for Loan Losses-to-Total Loans	2.48%	2.45%		2.68%					
Non-Performing Assets-to-Total Assets	0.00%	0.00%		0.21%					
Efficiency Ratio	53.1%	50.6%		48.5%					