

	Selected Financial Data (unaudited)								
	Quarter-Ended			Quarter-Ended		Year-to-Date Ended			
	12/31/2014	9/30/2014	%	12/31/2013	%	12/31/2014	12/31/2013	%	
<b>Balance Sheet</b>									
Total assets	\$ 169,303,120	\$ 163,503,023	4%	\$ 157,974,526	7%				
Gross loans	122,754,978	118,074,560	4%	103,530,539	19%				
Allowance for loan losses	3,164,031	3,164,031	0%	2,874,031	10%				
Non interest-bearing deposits	35,877,916	33,796,895	6%	30,290,175	18%				
Total deposits	142,758,593	137,628,327	4%	134,494,698	6%				
Shareholders' equity	26,045,812	25,103,686	4%	22,858,980	14%				
<b>Income Statement</b>									
Interest income	2,006,952	2,331,515	-14%	1,862,763	8%	\$ 8,374,513	\$ 7,564,194	11%	
Interest expense	<u>92,376</u>	<u>93,800</u>	-2%	<u>97,981</u>	-6%	<u>378,967</u>	<u>427,030</u>	-11%	
Net interest income	1,914,576	2,237,715	-14%	1,764,782	8%	7,995,546	7,137,164	12%	
Provision for loan losses	-	-	N/A	-	N/A	290,000	-	N/A	
Non-interest income	89,466	72,245	24%	79,833	12%	341,228	348,317	-2%	
Non-interest expense	<u>957,934</u>	<u>1,119,226</u>	-14%	<u>910,873</u>	5%	<u>4,129,183</u>	<u>3,787,105</u>	9%	
Net income before taxes	1,046,108	1,190,734	-12%	933,742	12%	3,917,591	3,698,376	6%	
Income tax expense (benefit)	<u>379,316</u>	<u>465,640</u>	-19%	<u>344,180</u>	10%	<u>1,480,913</u>	<u>1,374,882</u>	8%	
Net income	<u>\$ 666,792</u>	<u>\$ 725,094</u>	-8%	<u>\$ 589,562</u>	13%	<u>\$ 2,436,678</u>	<u>\$ 2,323,494</u>	5%	
Earnings per share (basic)	\$ 0.30	\$ 0.33	-9%	\$ 0.28	7%	\$ 1.12	\$ 1.09	3%	
Book value per share	\$ 11.80	\$ 11.51	3%	\$ 10.68	11%	\$ 11.80	\$ 10.68	11%	
<b>Ratios</b>									
Net interest margin	4.78%	5.64%		4.64%					
Equity capital-to-total assets	15.4%	15.4%		14.5%					
Return on Average Assets	1.57%	1.75%		1.48%					
Return on Average Equity	10.29%	11.60%		10.31%					
Allowance for Loan Losses-to-Total Loans	2.58%	2.68%		2.78%					
Non-Performing Assets-to-Total Assets	0.00%	0.21%		0.22%					
Efficiency Ratio	47.8%	48.5%		49.4%					