



	Quarter-Ended				Selected Financial Data (unaudited)				Year-to-Date Ended			
	9/30/2016	6/30/2016	Change	%	9/30/2015	Change	%		9/30/2016	9/30/2015	Change	%
			\$			\$					\$	
				%			%					%
<b>Balance Sheet</b>												
Total assets	\$ 209,145,253	\$ 201,102,652	\$ 8,042,601	4%	\$ 176,086,483	\$ 33,058,770	19%					
Gross loans	167,337,677	154,966,815	12,370,862	8%	132,081,919	35,255,758	27%					
Allowance for loan losses	3,982,751	3,641,751	341,000	9%	3,282,031	700,720	21%					
Non interest-bearing deposits	41,241,780	40,936,900	304,880	1%	37,435,035	3,806,745	10%					
Total deposits	179,062,469	169,649,448	9,413,021	6%	148,436,933	30,625,536	21%					
Shareholders' equity	29,555,301	29,102,162	453,139	2%	26,941,579	2,613,722	10%					
<b>Income Statement</b>												
Interest income	2,531,219	2,341,659	189,560	8%	2,159,988	371,231	17%	\$ 6,984,751	\$ 6,090,383	\$ 894,368	15%	
Interest expense	120,029	99,983	20,046	20%	93,562	26,467	28%	315,983	277,035	38,948	14%	
Net interest income	2,411,190	2,241,676	169,514	8%	2,066,426	344,764	17%	6,668,768	5,813,348	855,420	15%	
Non-interest income	78,478	70,275	8,203	12%	62,987	15,491	25%	207,707	220,571	(12,864)	-6%	
Non-interest expense	1,288,794	1,192,178	96,616	8%	1,129,954	158,840	14%	3,641,891	3,243,511	398,380	12%	
Income tax expense	340,273	327,721	12,552	4%	388,110	(47,837)	-12%	1,010,328	1,031,735	(21,407)	-2%	
Net income before loan loss provisions	859,874	792,052	67,822	9%	611,349	248,525	41%	2,224,256	1,758,673	465,583	26%	
Provision for loan losses	341,000	292,500	48,500	17%	-	341,000	N/A	682,500	118,000	564,500	478%	
Net income	\$ 519,601	\$ 499,552	\$ 20,049	4%	\$ 611,349	\$ (91,748)	-15%	\$ 1,541,756	\$ 1,640,673	\$ (98,917)	-6%	
Earnings per share (basic)	\$ 0.22	\$ 0.21	\$ 0.01	5%	\$ 0.27	\$ (0.05)	-19%	\$ 0.66	\$ 0.74	\$ (0.08)	-11%	
Book value per share	\$ 12.57	\$ 12.42	\$ 0.15	1%	\$ 12.00	\$ 0.56	5%	\$ 12.57	\$ 12.00	\$ 0.56	5%	
<b>Ratios</b>												
Net interest margin	4.84%	5.04%			4.81%			4.86%	4.67%			
Equity capital-to-total assets	14.1%	14.5%			15.3%			14.1%	15.3%			
Return on Average Assets	0.98%	1.05%			1.36%			1.06%	1.25%			
Return on Average Equity	7.00%	6.93%			9.05%			7.14%	8.39%			
Allowance for Loan Losses-to-Total Loans	2.38%	2.35%			2.48%			2.38%	2.48%			
Non-Performing Assets-to-Total Assets	0.03%	0.03%			0.00%			0.03%	0.00%			
Efficiency Ratio	51.8%	51.6%			53.1%			53.1%	54.0%			