

	Selected Financial Data (unaudited)								
	Quarter-Ended			Quarter-Ended		Year-to-Date Ended			
	12/31/2016	9/30/2016	%	12/31/2015	%	12/31/2016	12/31/2015	%	
Balance Sheet									
Total assets	\$ 218,069,473	\$ 209,145,253	4%	\$ 182,021,349	20%				
Gross loans	169,368,657	167,337,677	1%	137,510,474	23%				
Allowance for loan losses	4,024,530	3,982,751	1%	3,300,251	22%				
Non interest-bearing deposits	40,982,537	41,241,780	-1%	35,701,970	15%				
Total deposits	186,635,919	179,062,469	4%	151,740,262	23%				
Shareholders' equity	30,872,471	29,555,301	4%	27,568,725	12%				
Income Statement									
Interest income	2,673,017	2,531,219	6%	2,097,277	27%	\$ 9,657,768	\$ 8,187,660	18%	
Interest expense	<u>126,194</u>	<u>120,029</u>	5%	<u>93,710</u>	35%	<u>442,177</u>	<u>370,745</u>	19%	
Net interest income	2,546,823	2,411,190	6%	2,003,567	27%	9,215,591	7,816,915	18%	
Non-interest income	68,820	78,478	-12%	74,378	-7%	276,527	294,949	-6%	
Non-interest expense	1,288,855	1,288,794	0%	1,016,406	27%	4,930,746	4,259,917	16%	
Income tax expense	<u>284,646</u>	<u>340,273</u>	-16%	<u>333,962</u>	-15%	<u>1,294,974</u>	<u>1,365,697</u>	-5%	
Net income before loan loss provisions	1,275,788	859,874	48%	1,424,746	-10%	3,266,398	5,920,563	-45%	
Provision for loan losses	<u>51,000</u>	<u>341,000</u>	-85%	<u>18,220</u>	180%	<u>733,500</u>	<u>136,220</u>	438%	
Net income	<u>\$ 991,142</u>	<u>\$ 519,601</u>	91%	<u>\$ 709,357</u>	40%	<u>\$ 2,532,898</u>	<u>\$ 2,350,030</u>	8%	
Earnings per share (basic)	\$ 0.42	\$ 0.22	91%	\$ 0.32	31%	\$ 1.08	\$ 1.05	3%	
Book value per share	\$ 12.81	\$ 12.57	2%	\$ 12.23	5%	\$ 12.81	\$ 12.23	5%	
Ratios									
Net interest margin *	4.97%	4.84%		4.67%		4.89%	4.67%		
Equity capital-to-total assets	14.2%	14.1%		15.1%		14.2%	15.1%		
Return on Average Assets *	1.83%	0.98%		1.56%		1.25%	1.33%		
Return on Average Equity *	13.00%	7.00%		10.31%		8.59%	8.85%		
Allowance for Loan Losses-to-Total Loans	2.38%	2.38%		2.40%		2.38%	2.40%		
Non-Performing Assets-to-Total Assets	0.00%	0.03%		0.00%		0.00%	0.00%		
Efficiency Ratio *	48.0%	51.8%		48.9%		51.8%	52.6%		
* Average for period									