



Summary Selected Financial Data

Balance Sheet Data:	December 31, 2015	December 31, 2014
Total Assets	\$ 155,235,002	\$ 135,436,649
Total Gross Loans	125,494,358	112,172,836
Allowance for Loan Losses	1,496,711	1,497,157
Total Deposits	131,139,759	107,057,211
Total Shareholders' Equity	22,520,717	21,668,534

Earnings and Per Share Data:	Three Months Ended		Twelve Months Ended	
	December 31, 2015	2014	December 31, 2015	2014
Interest Income	\$ 1,467,197	\$ 1,371,869	\$ 5,713,017	\$ 5,558,465
Interest Expense	145,821	125,391	525,394	536,782
Net Interest Income	1,321,376	1,246,478	5,187,623	5,021,683
Provision for Loan Losses	-	-	-	107,914
Net Interest Income after Provision for Loan Losses	1,321,376	1,246,478	5,187,623	4,913,769
Noninterest Income	118,001	110,523	450,294	446,849
Noninterest Expense	1,025,166	959,828	4,178,356	3,540,400
Net Income before Taxes	414,211	397,173	1,459,561	1,820,218
Income Taxes	152,998	141,941	534,354	666,718
Net Income	\$ 261,213	\$ 255,232	\$ 925,207	\$ 1,153,500
Basic Income per Share	\$ 0.11	\$ 0.11	\$ 0.41	\$ 0.51
Diluted Income per Share	\$ 0.11	\$ 0.10	\$ 0.39	\$ 0.47