



Summary Selected Financial Data

Balance Sheet Data:	June 30, 2015	December 31, 2014	June 30, 2014	
Total Assets	\$ 144,395,305	\$ 135,436,649	\$ 140,039,384	
Total Gross Loans	122,311,600	112,172,836	114,501,063	
Allowance for Loan Losses	1,488,161	1,497,157	1,456,272	
Total Deposits	113,033,453	107,057,211	114,049,839	
Total Shareholders' Equity	21,989,510	21,668,534	20,949,479	

Earnings and Per Share Data:	Three Months Ended		Six Months Ended	
	June 30, 2015	2014	June 30, 2015	2014
Interest Income	\$ 1,400,437	\$ 1,411,760	\$ 2,750,299	\$ 2,730,391
Interest Expense	125,295	136,326	245,528	274,286
Net Interest Income	1,275,142	1,275,434	2,504,771	2,456,105
Provision for Loan Losses	-	49,661	-	107,914
Net Interest Income after Provision for Loan Losses	1,275,142	1,225,773	2,504,771	2,348,191
Noninterest Income	99,064	105,522	217,712	197,064
Noninterest Expense	1,098,832	852,311	2,168,740	1,679,329
Net Income before Taxes	275,374	478,984	553,743	865,926
Income Taxes	100,631	176,908	200,523	320,333
Net Income	\$ 174,743	\$ 302,076	\$ 353,220	\$ 545,593
Basic Income per Share	\$ 0.08	\$ 0.13	\$ 0.15	\$ 0.24
Diluted Income per Share	\$ 0.07	\$ 0.12	\$ 0.14	\$ 0.22