

# SCBS COMMUNITY BANK

## Balance Sheet Compare

	Actual Jun 2022	Actual Dec 2021	\$ Change	% Change
<b>Assets</b>				
Cash and due from banks	14,450,105	8,758,863	5,691,242	65
Fed funds sold & repos	61,306,384	12,958,933	48,347,451	373.1
Interest bearing deposits with banks	69,117,566	18,964,647	50,152,918	264.5
Investment Securities - Taxable	172,254,667	96,681,540	75,573,127	78.2
Investment Securities - Tax-exempt	38,051,361	28,547,127	9,504,234	33.3
Mortgage loans held for sale	5,200,594	36,675,792	-31,475,198	-85.8
Loans, net of unearned income	715,123,958	686,893,920	28,230,038	4.1
Less: Allowance for loan losses	-7,118,539	-6,823,767	-294,771	-4.3
Premises and equipment, net	20,435,332	20,312,829	122,502	0.6
Accrued interest receivable	2,416,496	2,788,466	-371,970	-13.3
Other assets	42,102,001	40,782,249	1,319,752	3.2
<b>Total Assets</b>	<b>1,133,339,926</b>	<b>946,540,599</b>	<b>186,799,327</b>	<b>19.7</b>
<b>Liabilities</b>				
Non-Interest Bearing Deposits	341,445,425	245,321,283	96,124,142	39.2
Interest bearing demand deposits	125,201,513	108,805,486	16,396,027	15.1
Savings and Money Market Deposits	452,465,975	356,949,142	95,516,833	26.8
Time Deposits - Retail	81,162,585	94,626,278	-13,463,693	-14.2
Time Deposits - Wholesale	14,207,318	29,151,670	-14,944,352	-51.3
Total Deposits	1,014,482,816	834,853,859	179,628,957	21.5
Accrued expenses and other liabilities	15,056,707	13,865,010	1,191,697	8.6
<b>Total Liabilities</b>	<b>1,029,539,523</b>	<b>848,718,869</b>	<b>180,820,654</b>	<b>21.3</b>
<b>Equity</b>				
Common stock	7,521,593	7,509,333	12,260	0.2
Capital surplus	70,800,929	70,695,119	105,810	0.1
Retained earnings	16,505,514	9,309,463	7,196,051	77.3
Accumulated other comprehensive income (loss)	2,332,360	3,569,048	-1,236,688	-34.7
Less: Treasury stock, at cost	-457,285	-457,285	0	0
Net Income	7,097,291	7,196,051	-98,760	-1.4
<b>Total Equity</b>	<b>103,800,403</b>	<b>97,821,730</b>	<b>5,978,673</b>	<b>6.1</b>
<b>Total Liabilities &amp; Equity</b>	<b>1,133,339,926</b>	<b>946,540,599</b>	<b>186,799,327</b>	<b>19.7</b>