

**Income Statement**

	Twelve Months December 31, 2020	Twelve Months December 31, 2019
Total Interest Income	\$ 16,407,811	\$ 16,713,228
Total Interest Expense	2,888,916	3,311,039
<b>Net Interest Income</b>	<b>\$ 13,518,895</b>	<b>\$ 13,402,189</b>
Provision for Loan Losses	(1,183,600)	(341,000)
Non-Interest Income	2,795,239	1,911,094
Non-Interest Expense	(13,408,728)	(12,867,723)
Gain on Sale of Securities	52,971	773,478
<b>Pre-Tax Income</b>	<b>\$ 1,774,777</b>	<b>\$ 2,878,038</b>
Income Taxes	(138,419)	(423,177)
Net Income before Extraordinary Items	<b>1,636,358</b>	<b>2,454,861</b>
Unrealized Gain on Stock Portfolio	917,565	914,514
Write off of Charlestown Road Branch	-	(154,000)
<b>Net Income</b>	<b>\$ 2,553,923</b>	<b>\$ 3,215,375</b>

**Balance Sheet**

	December 31, 2020	December 31, 2019
Cash & Due from Banks	\$ 29,697,763	\$ 18,517,353
Bonds	41,203,052	41,904,155
Stocks	26,991,349	25,929,119
Loans (Net)	357,582,247	336,390,838
Other	24,585,990	14,474,761
<b>Total</b>	<b>\$ 480,060,401</b>	<b>\$ 437,216,226</b>
Deposits	\$ 391,882,069	\$ 334,022,314
Borrowings	17,000,000	34,500,000
Other Liabilities	5,214,570	5,543,943
Capital	65,963,762	63,149,969
<b>Total</b>	<b>\$ 480,060,401</b>	<b>\$ 437,216,226</b>