

**Consolidated Statements of Financial Condition**

(\$ in thousands) (unaudited)	At or for the three months ended				
	Jun 30, 2016	Mar 31, 2016	Dec 31, 2015	Sept 30, 2015	Jun 30, 2015
<b>Assets</b>					
Cash and cash equivalents	\$ 13,007	\$ 24,779	\$ 25,895	\$ 20,101	\$ 28,293
Interest-bearing deposits in other financial institutions	100	-	-	494	494
Securities available for sale	9,329	9,372	9,368	11,573	9,135
Loans held for sale	2,736	1,598	889	673	1,992
Loans	330,977	307,195	303,684	289,956	290,640
Less allowance for loan losses	(6,613)	(6,716)	(6,620)	(6,522)	(6,480)
Loans, net	324,364	300,479	297,064	283,434	284,160
FHLB stock	1,942	1,942	1,942	1,942	1,942
Foreclosed assets, net	-	1,636	1,636	1,636	1,636
Premises and equipment, net	3,530	3,561	3,609	3,657	3,691
Bank owned life insurance	4,863	4,830	4,797	4,763	4,730
Accrued interest receivable and other assets	4,882	5,154	6,093	3,169	3,240
<b>Total assets</b>	<b>\$ 364,753</b>	<b>\$ 353,351</b>	<b>\$ 351,293</b>	<b>\$ 331,442</b>	<b>\$ 339,313</b>
<b>Liabilities and Stockholders' Equity</b>					
Deposits					
Noninterest bearing	\$ 37,182	\$ 37,266	\$ 42,926	\$ 29,664	\$ 31,549
Interest bearing	258,846	255,168	247,541	244,150	250,500
Total deposits	296,028	292,434	290,467	273,814	282,049
FHLB advances	22,500	14,500	14,500	14,500	14,500
Advances by borrowers for taxes and insurance	198	353	656	311	280
Accrued interest payable and other liabilities	2,078	2,369	2,203	2,537	2,383
Subordinated debentures	5,155	5,155	5,155	5,155	5,155
Total liabilities	325,959	314,811	312,981	296,317	304,367
Stockholders' equity	38,794	38,540	38,312	35,125	34,946
<b>Total liabilities and stockholders' equity</b>	<b>\$ 364,753</b>	<b>\$ 353,351</b>	<b>\$ 351,293</b>	<b>\$ 331,442</b>	<b>\$ 339,313</b>