

OCONEE FINANCIAL CORPORATION
BALANCE SHEET

	3/31/2020	12/31/2019
	(Unaudited)	
<u>ASSETS</u>		
Cash and due from banks	\$ 38,623,297	\$ 38,099,324
Securities available for sale (at fair value)	69,024,303	99,228,506
Other investment	359,600	314,900
Mortgage loans held for sale	5,020,979	1,572,800
Loans, less allowance for loan losses	266,365,802	248,771,230
Premises and equipment	4,322,255	4,294,867
Other real estate owned	--	--
Other assets	7,407,976	7,239,812
Total Assets	\$ 391,124,212	\$ 399,521,439
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 351,820,718	\$ 361,522,575
Repurchase agreements	--	--
Dividends payable	538,968	--
Federal Home Loan Bank advances	--	--
Accrued expenses and other liabilities	2,628,443	2,331,769
Total Liabilities	354,988,129	363,854,344
Stockholder's Equity:		
Common Stock	1,793,232	1,793,760
Restricted Stock	(36,745)	(36,745)
Additional Paid in Capital	4,130,567	4,139,146
Retained earnings	29,111,528	29,501,154
Unrealized gain/loss on securities	1,137,503	269,781
Total Stockholder's Equity	36,136,084	35,667,096
Total Liabilities and Stockholder's Equity	\$ 391,124,212	\$ 399,521,439