

OCONEE FINANCIAL CORPORATION
BALANCE SHEET

	6/30/2019	12/31/2018
	(Unaudited)	
<u>ASSETS</u>		
Cash and due from banks	\$ 20,100,900	\$ 22,365,042
Securities available for sale (at fair value)	78,831,170	90,802,006
Other investment	314,900	319,600
Mortgage loans held for sale	1,187,410	745,000
Loans, less allowance for loan losses	235,728,827	221,802,558
Premises and equipment	6,104,863	5,850,891
Other real estate owned	--	--
Other assets	7,295,466	7,975,186
Total Assets	\$ 349,563,535	\$ 349,860,283
 <u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 315,754,040	\$ 318,496,973
Repurchase agreements	--	--
Dividends payable	--	--
Federal Home Loan Bank advances	--	--
Accrued expenses and other liabilities	739,069	674,253
Total Liabilities	316,493,110	319,171,226
 Stockholder's Equity:		
Common Stock	1,802,728	1,802,728
Restricted Stock	(30,684)	(30,684)
Additional Paid in Capital	4,288,610	4,288,610
Retained earnings	26,934,913	26,281,797
Unrealized gain/loss on securities	74,858	(1,653,394)
Total Stockholder's Equity	33,070,425	30,689,057
Total Liabilities and Stockholder's Equity	\$ 349,563,535	\$ 349,860,283