



Mountain Commerce Bancorp, Inc. and Subsidiary
 Consolidated Balance Sheets
 (Unaudited)

	September 2018	December 2017	September 2017
ASSETS			
Cash and due from banks	\$ 5,898,186	\$ 4,671,548	\$ 4,635,541
Interest-earning deposits	15,244,460	14,154,741	8,542,446
Cash and cash equivalents	21,142,646	18,826,289	13,177,987
Securities available for sale	79,867,970	74,448,002	69,558,935
Loans held for sale	71,384	270,393	-
Loans receivable	700,298,854	626,102,168	601,024,465
Allowance for loan losses	(6,564,276)	(6,153,044)	(5,935,511)
Net loans	693,734,578	619,949,124	595,088,954
Premises and equipment, net	11,738,464	12,029,223	12,074,778
Accrued interest receivable	2,416,975	2,119,284	1,929,039
Real estate owned	7,818,918	7,480,339	6,708,510
Bank owned life insurance	7,270,742	7,154,341	7,113,910
Restricted stock	1,403,000	1,303,000	1,254,700
Prepaid expenses and other assets	3,955,974	3,279,952	4,751,551
Total assets	<u>\$ 829,420,651</u>	<u>\$ 746,859,947</u>	<u>\$ 711,658,364</u>
LIABILITIES AND STOCKHOLDERS' EQUITY			
Liabilities:			
Deposits:			
Noninterest-bearing	\$ 104,607,916	\$ 80,066,789	\$ 79,108,032
Interest-bearing	606,878,586	560,065,109	536,443,834
Total deposits	711,486,502	640,131,898	615,551,866
Federal Home Loan Bank advances	25,000,000	28,000,000	22,000,000
Senior note payable	15,983,780	9,981,723	5,954,079
Accrued interest payable	392,622	94,870	68,461
Other liabilities	3,792,766	2,499,276	2,644,879
Total liabilities	756,655,670	680,707,767	646,219,285
Stockholders' equity:			
Common stock; \$0.01 par, 10,000,000 shares authorized; 6,137,997 and 5,994,287 and 5,979,287 issued and outstanding at September 30, 2018 and December 31, 2017 and September 30, 2017, respectively	61,380	59,764	59,614
Additional paid-in capital	63,946,566	63,046,362	62,924,517
Retained earnings	10,707,662	3,437,713	2,534,076
Accumulated other comprehensive loss	(1,950,627)	(391,659)	(79,128)
Total stockholders' equity	72,764,981	66,152,180	65,439,079
Total liabilities and stockholders' equity	<u>\$ 829,420,651</u>	<u>\$ 746,859,947</u>	<u>\$ 711,658,364</u>