sets		ine 30, 2020	Dec	ember 31, 2019			
Cash and due from banks	\$	384	\$	408			
Federal Reserve and Federal Home Loan Bank (FHLB)		10.070		11002			
demand accounts Cash and cash equivalents		10,278		14,893 15,301			
Interest-bearing time deposits in other banks		1,494		2,988			
Loans held for sale Loans, net of allowance for loan losses of \$1,319 and		6,421		6,390			
\$1,166 at June 30, 2020 and December 31, 2019, respectively		123,343		106,568			
Premises and equipment - at depreciated cost		4,165		4,062			
FHLB stock - at cost Foreclosed real estate held for sale, net		867		816			
Bank-owned life insurance (BOLI)		2,028		2,005			
FHLB lender risk account receivable		3,799		3,646			
Accrued interest receivable Deferred federal tax asset		419 224		326 77			
Other assets		1,083		609			
Total assets	\$	154,505	\$	142,788			
abilities and Shareholders' Equity							
Liabilities							
Deposits Noninterest-bearing	\$	7,007	ş	5,967			
Interest-bearing	Ŷ	115,770	Ŷ	106,024			
Total deposits		122,777		111,991			
Advances from borrowers for taxes and insurance Accrued interest payable		802 3		858 2			
Accrued supplemental retirement plans		1,595		1,518			
Accrued federal income tax		333		9			
Other liabilities Total liabilities		604 126,114		507 114,885			
areholders' Equity							
Preferred stock, \$0.01 par value, 5,000,000 shares authorized; none issued and outstanding		-		-			
Common stock, \$0.01 par value, 50,000,000 shares authorized at June 30, 2020 and December 31, 2019; issued 1,654,758 at June 30, 2020 and December 31, 2019; outstanding 1,576,958 at June 30, 2020	,						
and 1,594,658 at December 31, 2019; outstanding 1,576,958 at June 30, 2020		16		16			
Additional paid-in capital		14,026		14,165			
Retained earnings Unearned Employee Stock Ownership Plan ("ESOP") shares		15,414 (1,065)		14,819 (1,097)			
Total shareholders' equity		28,391		27,903			
Total liabilities and shareholders' equity	\$	154,505	\$	142,788			
	Three Mont June					Six Months Ended June 30,	
Interest and Dividend Income		2020		2019	2020		2019
Interest earned on loans	\$	1,301	\$	1,300	\$ 2,50)1	\$ 2,58
Dividends on FHLB stock		-		11		9	2
Other interest-earning deposits		11		52		77	11
Total interest and dividend income		1,312		1,363	2,58	57	2,71
Interest Expense							
Interest on deposits FHLB advances		267 4		266	5.	53 4	50
Total interest expense		271		267	5	57	50
Net Interest Income					2,0;		2,21
		1.041		1.096		10	
Provision for Loan Losses		1,041 200		1,096		30 25	
		1,041 200 841		- 1,096		25	-
Provision for Loan Losses		200		1,096	2	25	- 2,21
Provision for Loan Losses Net Interest Income Net gains on loan sales		200 841 1,262		1,096		25 15	2,21
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees		200		1,096		25)5	- 2,21 82 8
Provision for Loan Losses Net Interest Income Net gains on loan sales		200 841 1,262		1,096		25 15	- 2,21 82 8
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreelosed real estate		200 841 1,262 63		1,096 496 44		25 15 58 39 -	2,21 82 8 2 2
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOL1 Total noninterest income Noninterest Expense		200 841 1,262 63 - 11		1,096 496 44 - 12 552	1,80	25 15 58 39 -	2,21 82 8 2 2
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits		200 841 1,262 63 - 11 1,336 1,109		1,096 496 44 - 12 552 1,058	2: 1,80 1,80 1,90 2,00 2,01	25 15 58 39 - 23 30 - 12	- 2,21 82 8 2 2 90 2,02
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service changes and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net		200 841 1,262 63 		1,096 496 44 - 12 552 1,058 66	2: 1,80 1,80 1,80 1,80 1,80 1,90 2,01 2,01 1,1 1,1 1,1 1,1 1,1 1,1 1,1	25 15 58 39 - 23 30 - 21 21	2,21 822 8 2 2 90 2,02 12
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits		200 841 1,262 63 - 11 1,336 1,109		1,096 496 44 - 12 552 1,058	2 1,80 1,80 2,01 2,11 1,1 1	25 15 58 39 - 23 30 - 12	2,21 82 8 2 2 90 2,02 12 15 10
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service changes and fees Gain on sale of foreclosed real estate Income from BOL1 Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net Data processing Legal and professional services FDIC previous expense		200 841 1,262 63 - 1,11 1,336 1,109 63 88 82 6		1,096 496 44 - 12 552 1,058 66 78	2 1,80 1,80 2,01 2,11 1,1 1	225 15 58 39 22 23 300 12 21 22 25 25 26 6 6	2,21 82 2 2 2 90 2,02 12 15 10
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Oninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net Data processing Legal and professional services FDIC premium expense ForeClosed real estate impairments and expenses, net		200 841 1,262 63 - 1,336 1,336 1,109 63 88 82		1,096 496 44 - 12 552 1,058 66 78 86 8 8	2 1,80 1,80 2,00 2,11 1,111 1,	225 15 15 15 15 18 23 30 12 21 21 22 25 25 25 25 25 25 25 25 25	2,21 82 2 2 2 90 2,02 12 15 10
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net Data processing Legal and professional services FDIC prendosed real estate impairments and expenses, net Franchise and other taxes Advertising		200 841 1,262 63 - 1,109 63 88 82 6 3 44 10		1,096 496 44 - 12 552 1,058 66 78 86 8 8 8 8 6 8 56 25	2 1,80 1,80 2,00 2,11 1 1 1 1 1 1 1 1 1 1 1 1	25 15 15 15 15 15 15 15 15 15 1	2,21 82 2 2 2 2,02 12 15 10 10 11 11 11 13
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net Data processing Legal and processing Expland pr		200 841 1,262 63 - 1,109 63 88 82 6 3 44 100 20		1,096 496 44 - 12 552 1,058 66 78 86 8 8 8 8 56 25 22	22 1,88 1,81 1,20 2,00 2,11 1 1 1 1 1 1 1 1 1 1 1 1	25 15 15 15 15 15 15 15 15 16 10 12 12 12 12 12 12 12 12 13 10 10 10 10 10 10 10 10 10 10	2,21 82 2 2 2,02 12 15 16 10 2,02 12 15 16 11 3 4
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Noninterest Income Net gains on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Noninterest Expense Compensation and benefits Occupancy and equipment, net Data processing Legal and professional services FDO(c premium expense Foreclosed real estate impairments and expenses, net Franchise and other taxes Adverting ATM processing expense Other expenses		200 841 1,262 63 - 11 1,336 1,109 63 88 82 6 3 44 10 20 215		1,096 496 44 - 12 552 1,058 66 78 86 8 8 8 8 56 25 22 146	2 1,80 1,80 1,80 2,00 2,11 11 11 11 12 14 14 14 14 14 14 14 14 14 14	25 15 18 39 22 23 23 24 21 22 25 50 6 3 30 18 40 38 29 20 20 20 20 20 20 20 20 20 20	- 2,21 832 8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Provision for Loan Losses Statutes Income After Provision for Loan Losses Description of the Provision for Loan Losses Statutes Income Paragins on loan sales Other service changes and fees Gain on sale of foreclosed real estate Drome from POLI Total noninterest income Dompensation and benefits Orogensation and Benefits Orogensation and services Alg and professional services Procelosed real estate impairments and expenses, net Procelosed real estate impairments and expenses, net Arogensation Matrix Integration Alg morocessing Alg morocessing expense Alg morocessing expense Alg morocessing Total noninterest expense		200 841 1,262 63 - 1,109 63 88 82 6 3 44 41 10 20 5 1,540		1,096 496 44 - 12 552 1,058 66 78 86 8 8 - 56 25 22 146 1,545	2 1,80 1,80 2,01 2,11 1 1 1 1 1 1 2,0 2,0 2,0 2,0 2,0 2,0 2,0 2,0	25 15 18 18 19 22 23 20 21 22 22 22 22 22 22 22 23 26 6 3 30 0 18 18 19 23 24 25 26 26 26 27 26 26 26 26 26 26 26 26 26 26	- 2,21 82 2 2 990 2,00 12 15 16 16 2 2,00 2,20 2,20 2,20 2,20 2,20
Provision for Loan Losses Set Interest Income After Provision for Loan Losses Domestic Provision for Loan Losses Set Interest Income Margins on loan sales Other service charges and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Productors Expense Occupacy and equipment, net Data processing Lagal and professional services FOE greenium capense Foreclosed real estate impairments and expenses, net Franchise and other taxes Advertising Advertising Total noninterest expense Dotal noninterest expense		200 841 1,262 63 - 11 1,336 1,109 63 88 82 6 3 44 10 20 215		1,096 496 44 - 12 552 1,058 66 78 86 8 8 8 8 56 25 22 146	2 1,80 1,80 2,01 2,11 1 1 1 1 1 1 2,0 2,0 2,0 2,0 2,0 2,0 2,0 2,0	25 15 18 39 22 23 23 24 21 22 25 50 6 3 30 18 40 38 29 20 20 20 20 20 20 20 20 20 20	2,21 822 82 82 2,2 2,0 2,0 2,0 2,0 2,0 2,0 2,
<section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header><section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header></section-header>		200 841 1,262 63 - 1,109 63 88 82 6 3 44 41 10 20 5 1,540		1,096 496 44 - 12 552 1,058 66 78 86 8 8 - 56 25 22 146 1,545	2 1,80 1,80 1,80 1,80 2,00 2,11 1,12 1,12 1,13 1,1	25 15 18 18 19 22 23 20 21 22 22 22 22 22 22 22 23 26 6 3 30 0 18 18 19 23 24 25 26 26 26 27 26 26 26 26 26 26 26 26 26 26	- 2,21 83 8 2 2 2 90 2,02 12 15 16 16 2 2 11 13 3 4 2,96
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Nomerest Income Registron on sales Other service charges and fees Gain on sale of foreclosed real estate Gain on sale of foreclosed real estate Total noninterest income Nomerest Expense Compension and benefits Occupancy and equipment, net Data processing Legal and professional services FDIC premium expense Foreclosed real estate impairments and expenses, net Franchise and other taxes Advertising ATM processing expense Other expense Total noninterest expense Compensional Services Compension		200 841 1,262 63 - 1,336 1,109 63 88 82 6 3 44 40 10 0 0 115 1,540 637		1,096 496 44 - 552 1,058 66 78 86 8 8 - 56 25 22 146 1,545 103	2 1,80 1,80 2,01 11 12 14 14 14 2,90 88 15 15 15 15 15 15 15 15 15 15	25 15 15 15 15 15 15 15 15 16 17 12 12 12 12 12 12 12 12 12 12	2,21 822 8 8 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2
Provision for Loan Losses Net Interest Income After Provision for Loan Losses Coninterest Income Reg gins on loan sales Other service changes and fees Gain on sale of foreclosed real estate Income from BOLI Total noninterest income Compensation and benefits Occupancy and equipment, net Data processing Legal and professional services FDIC permium expense FOR Coreclosed real estate impairments and expenses, net Franchise and other taxes Advertising Advertising Total noninterest expense Deterestores Total noninterest expense Coreclosed real estate impairments and expenses, net Franchise and other taxes Advertising Total noninterest expense Coreclosed real estate Ditterestores Fore fore Income Taxes Fore fore Income taxes Fore f		200 841 1,262 63 - 1,109 63 88 82 6 3 44 10 205 1,540 637 140		1,096 496 44 - 12 552 1,058 66 78 86 8 8 - 55 25 25 25 25 25 25 25 25 146 1,545 103	2 1,80 1,80 2,01 1,1 1,1 1,1 1,1 1,1 1,2 2,90 8 8 1,1 1,1 1,1 1,1 1,1 1,1 1,	25 15 15 15 15 15 15 15 15 16 17 12 12 12 12 12 12 12 12 12 13 10 10 12 13 15 15 15 15 15 15 15 15 15 15	800 800 800 800 800 800 800 800 800 800