

MetroCity Bankshares Inc.
Unaudited Consolidated Balance Sheet
For the Years Ended March 31, 2017 and 2016

	<u>2017</u>	<u>2016</u>
Assets		
Cash and due from banks	16,115,085	17,040,782
Fed funds sold & repos	2,889,101	1,067,459
Interest bearing deposits with banks	78,068,308	46,973,535
Investment Securities - Taxable	22,156,891	29,704,529
Loans, net of unearned income	916,355,602	599,688,400
Less: Allowance for loan losses	(5,477,601)	(5,522,312)
Premises and equipment, net	8,677,872	4,371,204
Accrued interest receivable	3,682,907	2,238,271
Other real estate	286,101	1,166,508
BOLI	18,890,991	18,357,013
Other assets	14,709,803	10,299,044
Total Assets	<u>1,076,355,060</u>	<u>725,384,432</u>
Liabilities		
Non-Interest Bearing Deposits	234,078,951	182,391,480
Interest bearing demand deposits	55,211,541	40,495,669
Savings and Money Market Deposits	72,047,570	50,028,979
Time Deposits - Retail	487,749,079	328,125,066
Time Deposits - Wholesale	81,915,348	6,802,157
Total Deposits	<u>931,002,489</u>	<u>607,843,351</u>
Accrued expenses and other liabilities	17,127,191	8,340,292
FHLB Advances	8,700,000	8,700,000
Other Borrowings	5,242,885	6,638,898
Total Liabilities	<u>962,072,565</u>	<u>631,522,540</u>
Equity		
Common stock	118,313	115,068
Capital surplus	37,246,941	36,000,725
Retained earnings	68,871,994	52,693,813
Accumulated other comprehensive income (loss)	(62,088)	(35,003)
Net Income	8,107,334	5,087,289
Total Equity	<u>114,282,494</u>	<u>93,861,892</u>
Total Liabilities & Equity	<u>1,076,355,060</u>	<u>725,384,432</u>