



Monthly Balance Sheet

2020

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	December	January	February	March	April	May	June	July	August	September	October	November	December
TOTAL ASSETS													
170000 Accrued Interest - Loans	241,503	240,648	246,901	254,202	240,142	260,085	256,875	270,544	284,701	262,787	0	0	0
170005 Accrued Interest - FHLMC Loan	(45,781)	(48,494)	(45,908)	(45,734)	(48,130)	(51,885)	(52,069)	(53,542)	(61,878)	(68,771)	0	0	0
170010 Accrued Interest - Part. Sold	(773)	(773)	(770)	(768)	(766)	(763)	(761)	(759)	(756)	(678)	0	0	0
TOTAL ACCRUED INTEREST	194,949	191,382	200,223	207,700	191,247	207,437	204,045	216,243	222,066	193,337	0	0	0
100100 Teller Cash	240,429	211,635	204,363	244,017	213,219	203,199	355,093	266,599	220,739	201,107	0	0	0
100105 LCNB/FHLMC P & I Account	0	0	0	0	268,607	0	0	0	0	0	0	0	0
100110 LCNB/FHLMC T & I Account	0	0	0	(1,111)	0	0	0	0	0	0	0	0	0
100115 Cash Items	0	0	0	14	0	0	0	0	0	0	0	0	0
101140 Return ACH Clearing	0	0	0	0	0	0	0	0	0	(438)	0	0	0
101300 Fidelity Funds	36,274	36,314	36,351	36,370	36,371	36,372	36,372	36,372	36,373	36,373	0	0	0
101305 FHLB Demand Account	294,443	258,307	222,118	188,884	152,399	115,913	1,081,301	444,284	415,100	417,590	0	0	0
101315 United Bankers Bank	5,905,028	3,515,843	3,148,630	6,242,467	6,436,400	7,133,518	2,596,336	4,631,397	4,502,346	2,199,733	0	0	0
101320 United Bankers Bank - CD Inves	3,809,000	3,809,000	3,809,000	4,307,000	4,307,000	5,303,000	5,057,000	5,057,000	4,810,000	4,810,000	0	0	0
101325 T.C.M. Bank	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	100,000	0	0	0
101335 LCNB Operating Account	537,879	108,969	907,735	1,083,461	884,380	2,400,905	4,975,961	2,662,189	294,011	344,208	0	0	0
TOTAL CASH & DUE FROM BANKS	10,923,053	8,040,069	8,428,197	12,201,102	12,398,375	15,292,907	14,202,063	13,197,841	10,378,569	8,108,574	0	0	0
141000 Commercial Loans	12,703,607	13,861,450	13,554,231	13,291,999	12,975,207	13,880,784	13,819,328	14,628,816	14,497,916	15,817,668	0	0	0
141010 Commercial Loans - Constructic	889,123	885,050	880,961	876,603	872,475	868,204	864,038	859,728	855,524	282,757	0	0	0
141075 Commercial Lns-Participations-	(206,648)	(206,031)	(205,414)	(204,795)	(204,173)	(203,549)	(202,922)	(202,293)	(201,661)	(201,027)	0	0	0
141080 Commercial Lns-Participations-	2,090,056	2,086,583	2,082,268	2,076,377	2,069,094	2,064,596	2,058,804	2,050,578	2,044,467	2,303,650	0	0	0
141095 Commercial WIP	15,000	0	(460)	0	0	0	0	0	132,000	0	0	0	0
143000 Mortgage Loans	49,888,409	49,151,513	49,787,599	49,738,280	50,324,881	50,339,520	53,480,763	56,102,821	57,989,501	60,782,663	0	0	0
143010 Mortgage Loans - Construction	400,000	200,000	200,000	200,000	200,000	200,000	0	115,069	193,761	436,161	0	0	0
143020 FHLMC Mortgage Loans Sold	(18,198,606)	(18,003,192)	(18,559,800)	(18,899,062)	(19,843,712)	(21,212,769)	(23,949,957)	(26,462,558)	(27,744,769)	(30,136,454)	0	0	0
143040 Deferred Income	0	0	0	0	0	0	0	(1,240)	0	0	0	0	0
143095 Mortgage Loan WIP	0	0	283,042	0	259,771	0	15,459	0	157,515	1,085,057	0	0	0
143500 Home Equity Line of Credit (HEI	3,876,142	4,138,760	4,104,747	4,150,579	4,275,501	3,990,310	3,801,358	3,933,028	3,757,568	3,410,516	0	0	0
143510 Overdraft Protection	12,011	10,310	12,401	11,293	8,361	4,680	4,536	14,464	10,100	9,623	0	0	0
143600 Business Lines of Credit (BLOC)	3,095,346	3,044,845	2,351,512	2,863,767	2,600,868	2,397,103	2,260,973	1,920,778	1,801,070	1,867,506	0	0	0
144000 Consumer Loans	163,207	149,916	146,829	145,471	142,271	139,062	117,115	113,482	131,442	128,583	0	0	0
145000 Overdrafts	131	490	930	2	33	133	722	55	216	61	0	0	0
149010 Allowance for Loan Losses	(554,462)	(555,212)	(555,962)	(556,712)	(557,462)	(558,212)	(558,962)	(559,712)	(560,462)	(560,462)	0	0	0
TOTAL LOANS	54,173,317	54,764,482	54,082,884	53,693,803	53,123,115	51,909,862	51,711,255	52,513,017	53,064,186	55,226,302	0	0	0
190200 FHLB Stock	500,700	500,700	500,700	500,700	500,700	500,700	500,700	500,700	500,700	500,700	0	0	0



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190400 Prepaid Franchise Tax	0	16,500	11,000	27,500	22,000	36,343	31,151	25,959	20,767	20,767	0	0	0
190415 Prepaid Expenses - Other	205,296	270,499	262,860	266,442	262,618	253,268	272,794	255,526	237,372	255,010	0	0	0
190500 Accounts Receivable	51,638	44,723	0	195	0	222	0	9,952	9,952	9,952	0	0	0
190505 Loan Servicing Valuation	133,250	131,683	135,833	140,257	145,601	155,658	177,565	196,226	204,400	226,862	0	0	0
190506 Debit Card Transactions	11,342	14,129	13,924	14,203	9,922	8,917	11,716	6,266	(1,546)	34,338	0	0	0
190507 Accrued Interest on Investment	15,383	20,818	27,055	21,961	15,396	17,546	14,091	19,351	20,760	20,760	0	0	0
190508 Accrued FHLB Stock Dividends	0	1,680	3,360	0	1,052	2,103	0	1,037	2,075	2,075	0	0	0
TOTAL OTHER ASSETS	917,610	1,000,733	954,732	971,258	957,289	974,757	1,008,018	1,015,017	994,479	1,070,464	0	0	0
130000 Bank Owned Life Insurance	1,843,922	1,847,980	1,851,632	1,855,652	1,859,482	1,863,482	1,867,332	1,871,300	1,875,225	1,879,001	0	0	0
TOTAL OTHER INV ASSETS & FED FUNDS	1,843,922	1,847,980	1,851,632	1,855,652	1,859,482	1,863,482	1,867,332	1,871,300	1,875,225	1,879,001	0	0	0
180000 Office Building & Land - Mason	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	2,321,100	0	0	0
180005 Office Building & Land - Morrow	247,442	247,442	247,442	247,442	247,442	247,442	247,442	247,442	247,442	247,442	0	0	0
180020 Furniture & Fixtures	788,241	788,241	794,236	794,236	794,236	800,236	806,966	806,966	819,692	960,830	0	0	0
180025 Accumulated Depreciation	(1,527,514)	(1,536,779)	(1,546,043)	(1,555,308)	(1,564,573)	(1,573,838)	(1,583,103)	(1,592,367)	(1,601,632)	(1,601,632)	0	0	0
TOTAL PREMISES AND EQUIPMENT	1,829,270	1,820,005	1,816,735	1,807,471	1,798,206	1,794,941	1,792,406	1,783,142	1,786,602	1,927,740	0	0	0
160000 Unearned Loan Fees	(53,087)	(54,784)	(54,962)	(54,795)	(53,604)	(55,613)	(55,835)	(59,659)	(57,850)	(64,904)	0	0	0
160100 Unearned Loan Costs	2,915	2,904	2,892	2,880	2,868	2,856	2,844	2,832	2,819	2,807	0	0	0
TOTAL UNEARNED LOAN FEES	(50,172)	(51,880)	(52,070)	(51,915)	(50,736)	(52,758)	(52,991)	(56,827)	(55,031)	(62,097)	0	0	0
110000 Investment Securities - HTM	900,000	900,000	900,000	250,000	250,000	250,000	250,000	250,000	250,000	250,000	0	0	0
110010 Premium/Discount - HTM	1,336	1,315	1,300	1,491	1,394	1,293	1,196	1,095	994	994	0	0	0
Total US Treasury SEC - HTM	901,336	901,315	901,300	251,491	251,394	251,293	251,196	251,095	250,994	250,994	0	0	0
TOTAL ASSETS	70,733,285	68,514,085	68,183,632	70,936,562	70,528,371	72,241,922	70,983,325	70,790,828	68,517,091	68,594,315	0	0	0
TOTAL CAPITAL													
320000 Retained Earnings	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	7,672,518	0	0	0
TOTAL OTHER CAPITAL ADJUSTMENTS	0	0	0	0	0	0	0	0	0	0	0	0	0
330000 Undivided Profits - ACCUMULA	0	269,401	269,401	269,401	269,401	269,401	269,401	269,401	269,401	269,401	0	0	0
TOTAL UNDIVIDED PROFITS	0	269,401	269,401	269,401	269,401	269,401	269,401	269,401	269,401	269,401	0	0	0
340000 Current Year-to-Date Earnings	269,401	(5,158)	7,000	26,384	31,677	67,201	124,806	149,533	145,764	305,106	0	0	0
TOTAL YEAR TO DATE PROFIT	269,401	(5,158)	7,000	26,384	31,677	67,201	124,806	149,533	145,764	305,106	0	0	0
TOTAL CAPITAL	7,941,919	7,936,761	7,948,919	7,968,303	7,973,596	8,009,120	8,066,725	8,091,452	8,087,683	8,247,025	0	0	0
TOTAL LIABILITIES													
260000 Accrued Interest Payable	4,688	4,321	4,981	5,699	4,449	5,445	4,933	4,673	5,268	35,878	0	0	0
TOTAL ACCRUED INTEREST PAYABLE	4,688	4,321	4,981	5,699	4,449	5,445	4,933	4,673	5,268	35,878	0	0	0



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	December	January	February	March	April	May	June	July	August	September	October	November	December
230000 CD'S < \$250K	19,216,453	18,730,534	18,692,912	18,568,005	18,797,774	18,493,442	18,360,650	18,274,841	17,626,292	16,797,387	0	0	0
230100 CD'S >= \$250K	7,705,707	7,993,197	8,005,356	7,695,157	7,707,111	7,202,723	7,213,942	6,951,058	5,777,542	5,777,996	0	0	0
TOTAL CERTIFICATES	26,922,159	26,723,732	26,698,268	26,263,163	26,504,885	25,696,165	25,574,593	25,225,900	23,403,834	22,575,382	0	0	0
200000 Personal Checking Accounts	556,096	573,224	584,161	602,964	642,461	667,424	633,640	724,438	711,300	735,957	0	0	0
200005 Fabulous 50 Checking Accounts	954,008	1,010,873	954,560	922,117	1,026,244	1,133,914	1,109,224	1,202,360	1,203,619	1,149,402	0	0	0
200010 Freedom Business Checking Acc	2,683,120	2,591,513	1,758,637	2,159,108	2,382,523	3,010,985	3,112,629	3,655,672	3,083,177	2,985,293	0	0	0
200025 Freedom Personal Checking Acc	1,126,929	930,133	991,096	1,291,892	1,312,521	1,341,065	1,440,204	1,035,383	1,136,321	961,356	0	0	0
200040 Internal Checking Accounts	461,076	609,889	534,083	72,177	69,035	170,689	56,311	959,674	577,638	211,876	0	0	0
200090 DDA - Unposted Debits	0	0	(5,000)	0	(8,263)	0	0	0	0	0	0	0	0
200110 Online GI Checks	(146)	(112)	(112)	(112)	(112)	7,793	(112)	(112)	58	1,178,564	0	0	0
200140 CD Interest Checks	(2,876)	(2,776)	0	0	0	1,950	0	0	0	0	0	0	0
200170 Loan Proceeds Checks	242	0	0	0	0	372	158	9,971	11,010	11,094	0	0	0
200180 Debit Card Settlement	0	(550)	0	0	0	0	0	0	0	0	0	0	0
200300 Personal Plus Checking Account	904,672	923,461	899,694	894,211	938,507	993,538	954,908	1,004,349	940,522	924,819	0	0	0
200303 Platinum Checking Accounts	8,732,575	8,533,025	8,617,554	9,462,862	9,164,439	9,826,744	9,835,675	8,767,730	7,852,409	8,064,862	0	0	0
200305 Health Savings Accounts	119,810	124,154	123,882	122,567	121,278	120,089	124,575	124,200	121,704	120,800	0	0	0
200310 Business Plus Checking Account	857,585	574,670	1,082,070	726,812	1,792,342	2,315,841	1,209,841	1,852,953	2,042,858	2,063,716	0	0	0
TOTAL DEMAND DEPOSITS	16,393,093	15,867,506	15,540,625	16,254,598	17,440,976	19,590,404	18,477,053	19,336,617	17,680,618	18,407,739	0	0	0
250100 FHLB ADVANCES	3,217,815	3,188,192	3,158,506	3,128,758	3,098,948	3,069,075	3,039,139	2,407,312	2,383,263	2,383,263	0	0	0
TOTAL FED FUNDS & OTHER BORROWINGS	3,217,815	3,188,192	3,158,506	3,128,758	3,098,948	3,069,075	3,039,139	2,407,312	2,383,263	2,383,263	0	0	0
220000 Money Market Accounts	11,614,347	10,469,564	10,605,289	11,242,104	11,102,940	11,205,670	10,952,847	11,111,111	11,994,668	12,100,593	0	0	0
TOTAL MONEY MARKET ACCOUNTS	11,614,347	10,469,564	10,605,289	11,242,104	11,102,940	11,205,670	10,952,847	11,111,111	11,994,668	12,100,593	0	0	0
290000 Accrued Exp - Accounting & Leg	0	5,634	13,434	(56,816)	(53,154)	(44,404)	(38,053)	(29,303)	(20,553)	(20,553)	0	0	0
290005 Accrued Exp - IT Consulting	875	0	0	0	1,260	1,260	1,260	1,260	1,260	1,260	0	0	0
290010 Accrued Exp - Bonuses	38,754	29,377	6,000	11,000	13,022	19,022	25,022	19,904	37,904	37,904	0	0	0
290015 Accrued Exp - FDIC Assessment	0	0	0	0	0	0	0	1,513	3,027	3,027	0	0	0
290020 Accrued Exp - Miscellaneous	0	3,895	6,437	2,390	2,266	2,357	4,463	(6,869)	(11,793)	(11,793)	0	0	0
290100 Accrued Real Estate Taxes	13,123	15,853	(12,005)	(9,275)	(6,545)	(3,815)	(1,085)	1,645	4,374	4,374	0	0	0
290105 Reserve for Income Taxes	(73,574)	(76,024)	(73,763)	(69,679)	(68,925)	(60,545)	(46,256)	(40,738)	(42,783)	(42,783)	0	0	0
290115 Ohio BWC	2,117	2,295	2,387	2,524	2,638	2,729	2,299	2,494	2,468	2,488	0	0	0
290125 Deferred Taxes Payable	25,286	25,286	25,286	25,286	25,286	25,286	25,286	25,286	25,286	25,286	0	0	0
290400 Def. Appraisal & Title	(2,097)	(2,187)	(1,072)	2,503	6,813	9,663	14,088	17,468	8,998	9,048	0	0	0
290405 Withholding Interest	2,793	185	641	273	1,630	1,564	1,630	273	5,124	273	0	0	0
290408 GL Escrow Holding	0	0	0	0	0	0	0	618	0	(1,508)	0	0	0
290409 Escrow Account	205,133	143,910	93,407	124,635	153,047	171,933	202,346	77,815	94,520	127,235	0	0	0



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290410 Miscellaneous Escrow	3,730	3,730	3,730	3,730	3,730	17,230	17,230	3,730	23,031	43,508	0	0	0
290411 PMI	0	0	1,390	0	0	1,390	1,390	0	0	1,390	0	0	0
290413 FHLMC Escrow Serviced Accouir	172,428	154,062	85,924	123,807	154,014	184,030	210,538	111,903	143,037	181,014	0	0	0
290414 Participation Serviced Account	0	0	0	0	0	0	0	0	0	0	0	0	0
290415 Escrow Advance	(281)	(207)	(4,257)	(1,795)	(1,079)	(781)	(1,429)	(8,049)	(5,022)	(4,221)	0	0	0
290416 Deductions Payable	0	0	0	0	0	0	0	0	0	(3,673)	0	0	0
290417 Accounts Payable	11,010	9,576	23,271	9,576	37,407	10,687	10,687	10,687	47,273	15,279	0	0	0
290418 Unapplied Funds	0	0	1,111	0	0	1,605	0	370	1,919	1,529	0	0	0
290419 Participation - Unapplied Funds	0	0	(1,111)	0	0	(1,605)	0	(370)	(1,919)	(1,529)	0	0	0
290421 Participation Escrow	(172,428)	(154,062)	(83,492)	(121,850)	(152,675)	(183,849)	(210,357)	(110,521)	(136,125)	(179,502)	0	0	0
TOTAL OTHER LIABILITIES	226,869	161,324	87,318	46,310	118,736	153,757	219,059	79,116	180,026	188,054	0	0	0
210010 Statement Savings Accounts	4,138,391	3,885,010	3,858,089	5,731,750	3,978,962	4,199,756	4,333,118	4,234,952	4,472,131	4,335,087	0	0	0
210025 Children's Passbooks	270,860	271,914	272,457	285,064	290,523	295,571	295,368	275,374	282,241	278,668	0	0	0
210040 Savings - Christmas Club	3,144	5,762	9,179	10,814	14,357	16,959	20,489	24,320	27,359	30,956	0	0	0
TOTAL SAVINGS	4,412,395	4,162,687	4,139,725	6,027,628	4,283,842	4,512,286	4,648,975	4,534,647	4,781,731	4,644,711	0	0	0
TOTAL LIABILITIES	62,791,366	60,577,324	60,234,713	62,968,259	62,554,775	64,232,802	62,916,599	62,699,376	60,429,409	60,335,620	0	0	0