

Statement of Condition

ASSETS	March 31, 2024	March 31, 2025
Cash and balances due from banks		
a. Noninterest-bearing	\$ 10,219,000	\$ 3,339,000
b. Interest-bearing	\$ 594,000	\$ 15,181,000
Securities		
a. Held-to-maturity	\$ 0	\$ 0
b. Available-for-sale	\$ 158,016,000	\$ 126,081,000
c. Equity Securities	\$ 12,000	\$ 12,000
Federal funds sold	\$ 0	\$ 0
Loans and lease financing receivables		
a. Loans and leases: held for sale	\$ 0	\$ 126,000
b. Loans and leases: held for investment	\$ 643,559,000	\$ 676,193,000
c. Less: allowance for loan and lease losses	\$ 7,052,000	\$ 7,364,000
d. Loans and leases: net of unearned income and allowance	\$ 636,507,000	\$ 668,829,000
Premises and fixed assets	\$ 7,141,000	\$ 6,581,000
Other real estate owned	\$ 0	\$ 68,000
Investments in unconsolidated subsidiaries	\$ 1,307,000	\$ 1,587,000
Intangible assets	\$ 4,104,000	\$ 3,904,000
Other Assets	\$ 27,994,000	\$ 27,507,000
Total Assets	\$ 845,894,000	\$ 853,215,000
LIABILITIES		
Deposits		
a. In domestic offices	\$ 643,211,000	\$ 697,473,000
1. Noninterest-bearing	\$ 128,841,000	\$ 138,416,000
2. Interest-bearing	\$ 514,370,000	\$ 559,057,000
Fed funds purchased and securities sold for repurchase	\$ 26,099,000	\$ 16,015,000
Other borrowed money	\$ 82,767,000	\$ 37,008,000
Other liabilities	\$ 8,754,000	\$ 9,496,000
Total Liabilities	\$ 760,831,000	\$ 759,992,000
EQUITY CAPITAL		
Perpetual preferred stock and related surplus	\$ 0	\$ 0
Common stock	\$ 170,000	\$ 170,000
Surplus	\$ 15,548,000	\$ 15,549,000
a. Retained earnings	\$ 78,309,000	\$ 82,951,000
b. Accumulated other comprehensive income	-\$ 8,964,000	-\$ 5,447,000
Total Equity Capital	\$ 85,063,000	\$ 93,223,000
Total Liabilities and Capital	\$ 845,894,000	\$ 853,215,000