

STATEMENT OF CONDITION 2025

<i>Assets (in thousands)</i>	<i>12/31/2025</i>	<i>12/31/2024</i>
Cash & Due from Banks	\$ 10,726	\$ 14,880
Investment Securities	\$ 32,606	\$ 41,126
Federal Funds Sold	\$ 36,661	\$ 19,463
Total Loans	\$ 422,375	\$ 371,166
Allowance for Credit Losses	\$ (5,663)	\$ (5,596)
Net Loans	\$ 416,712	\$ 365,570
Bank Premises & Equipment, net	\$ 12,710	\$ 7,889
Other Assets	\$ 14,989	\$ 9,985
TOTAL ASSETS	\$ 524,404	\$ 458,913
<i>Liabilities & Equity Capital (in thousands)</i>	<i>12/31/2025</i>	<i>12/31/2024</i>
Total Deposits	\$ 468,576	\$ 410,675
Borrowed Funds	\$ -	\$ -
Other Liabilities	\$ 3,070	\$ 1,929
Total Liabilities	\$ 471,646	\$ 412,604
Common Stock	\$ 2,000	\$ 2,000
Surplus	\$ 12,660	\$ 12,660
Retained Earnings	\$ 40,479	\$ 34,030
Other Equity Capital Components	\$ (2,381)	\$ (2,381)
Total Equity Capital	\$ 52,758	\$ 46,309
TOTAL LIABILITES & EQUITY CAPITAL	\$ 524,404	\$ 458,913
<i>Statement of Income (in thousands)</i>	<i>12/31/2025</i>	<i>12/31/2024</i>
Interest Income	\$ 34,490	\$ 32,374
Interest Expense	\$ (14,071)	\$ (13,991)
Non-Interest Income	\$ 3,743	\$ 3,090
Total Revenue	\$ 24,162	\$ 21,473
Non-Interest Expense	\$ 15,632	\$ 12,829
Provision for Loan Losses	\$ 1,537	\$ 1,235
Income Before Taxes	\$ 6,993	\$ 7,409
Provision for Income Taxes	\$ 544	\$ 1,289
Net Income	\$ 6,449	\$ 6,120
<i>Common Ratios</i>	<i>12/31/2025</i>	<i>12/31/2024</i>
Loan to Deposit	90.14%	90.38%
Capital Ratio	10.06%	10.09%
Return on Equity (ROE)	12.22%	13.21%
Liquidity Ratio	13.43%	14.39%