

Statement of Condition

ASSETS	March 31, 2023	March 31, 2024
Cash and balances due from banks		
a. Noninterest-bearing	\$ 4,697,000	\$ 10,219,000
b. Interest-bearing	\$ 7,525,000	\$ 594,000
Securities		
a. Held-to-maturity	\$ 0	\$ 0
b. Available-for-sale	\$ 172,403,000	\$ 158,016,000
c. Equity Securities	\$ 12,000	\$ 12,000
Federal funds sold	\$ 0	\$ 0
Loans and lease financing receivables		
a. Loans and leases: held for sale	\$ 138,000	\$ 0
b. Loans and leases: held for investment	\$ 581,515,000	\$ 643,559,000
c. Less: allowance for loan and lease losses	\$ 6,517,000	\$ 7,052,000
d. Loans and leases: net of unearned income and allowance	\$ 574,998,000	\$ 636,507,000
Premises and fixed assets	\$ 7,512,000	\$ 7,141,000
Other real estate owned	\$ 0	\$ 0
Investments in unconsolidated subsidiaries	\$ 1,177,000	\$ 1,307,000
Intangible assets	\$ 4,323,000	\$ 4,104,000
Other Assets	\$ 25,532,000	\$ 27,994,000
Total Assets	\$ 798,317,000	\$ 845,894,000
LIABILITIES		
Deposits		
a. In domestic offices	\$ 663,038,000	\$ 643,211,000
1. Noninterest-bearing	\$ 132,403,000	\$ 128,841,000
2. Interest-bearing	\$ 530,635,000	\$ 514,370,000
Fed funds purchased and securities sold for repurchase	\$ 13,781,000	\$ 26,099,000
Other borrowed money	\$ 34,299,000	\$ 82,767,000
Other liabilities	\$ 7,526,000	\$ 8,754,000
Total Liabilities	\$ 718,644,000	\$ 760,831,000
EQUITY CAPITAL		
Perpetual preferred stock and related surplus	\$ 0	\$ 0
Common stock	\$ 170,000	\$ 170,000
Surplus	\$ 15,548,000	\$ 15,548,000
a. Retained earnings	\$ 74,266,000	\$ 78,309,000
b. Accumulated other comprehensive income	-\$ 10,311,000	-\$ 8,964,000
Total Equity Capital	\$ 79,673,000	\$ 85,063,000
Total Liabilities and Capital	\$ 798,317,000	\$ 845,894,000