

Statement of Condition

ASSETS	December 31, 2022	December 31, 2023
Cash and balances due from banks		
a. Noninterest-bearing	\$ 4,797,000	\$ 10,398,000
b. Interest-bearing	\$ 14,256,000	\$ 595,000
Securities		
a. Held-to-maturity	\$ 0	\$ 0
b. Available-for-sale	\$ 178,722,000	\$ 160,196,000
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	\$ 0
b. Loans and leases: held for investment	\$ 555,390,000	\$ 627,214,000
c. Less: allowance for loan and lease losses	\$ 6,377,000	\$ 6,854,000
d. Loans and leases: net of unearned income and allowance	\$ 549,013,000	\$ 620,360,000
Premises and fixed assets	\$ 7,696,000	\$ 7,256,000
Other real estate owned	\$ 0	\$ 0
Investments in unconsolidated subsidiaries	\$ 1,177,000	\$ 1,307,000
Intangible assets	\$ 4,379,000	\$ 4,160,000
Other Assets	\$ 25,790,000	\$ 29,844,000
Total Assets	\$ 785,842,000	\$ 834,128,000
LIABILITIES		
Deposits		
a. In domestic offices	\$ 652,013,000	\$ 640,815,000
1. Noninterest-bearing	\$ 143,203,000	\$ 135,956,000
2. Interest-bearing	\$ 508,810,000	\$ 504,859,000
Fed funds purchased and securities sold for repurchase	\$ 20,461,000	\$ 19,830,000
Other borrowed money	\$ 27,963,000	\$ 79,282,000
Other liabilities	\$ 7,397,000	\$ 9,447,000
Total Liabilities	\$ 707,834,000	\$ 749,374,000
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	\$ 74,851,000	\$ 77,810,000
b. Accumulated other comprehensive income	- \$ 12,561,000	- \$ 8,774,000
Total Equity Capital	\$ 78,008,000	\$ 84,754,000
Total Liabilities and Capital	\$ 785,842,000	\$ 834,128,000