

STATEMENT OF CONDITION
12/31/2022

ASSETS

Cash & Due From Banks & EBA		\$47,102,780
Federal Funds Sold		0
Securities		37,411,326
Loans	\$76,423,111	
Allowance Loan Losses	-1,688,899	74,734,212
Fixed Assets		6,625,004
Other Assets		2,106,077
TOTAL ASSETS		\$167,979,399

LIABILITIES

Deposits		
Non-interest bearing	\$64,146,066	
Interest Bearing	81,650,995	\$145,797,061
Other Liabilities		3,564,918
TOTAL LIABILITIES		\$149,361,979

EQUITY CAPITAL

Common Stock		\$4,000,000
Surplus		3,000,000
Undivided Profits		10,026,857
YTD Retained Earnings		2,022,012
FAS 115 Mkt Value Adj		-431,449
TOTAL EQUITY CAPITAL		\$18,617,420

TOTAL LIABILITIES & CAPITAL **\$167,979,399**