

STATEMENT OF CONDITION
9/30/2023

ASSETS

Cash & Due From Banks & EBA		\$34,716,630
Federal Funds Sold		0
Securities		37,409,941
Loans	\$75,602,947	
Allowance Loan Losses	-1,685,099	73,917,848
Fixed Assets		6,402,570
Other Assets		1,991,376
TOTAL ASSETS		\$154,438,363

LIABILITIES

Deposits		
Non-interest bearing	\$53,162,121	
Interest Bearing	77,615,882	\$130,778,003
Other Liabilities		4,309,412
TOTAL LIABILITIES		\$135,087,415

EQUITY CAPITAL

Common Stock		\$4,000,000
Surplus		3,000,000
Undivided Profits		11,120,419
YTD Retained Earnings		1,613,925
FAS 115 Mkt Value Adj		-383,396
TOTAL EQUITY CAPITAL		\$19,350,948

TOTAL LIABILITIES & CAPITAL

\$154,438,363