

**STATEMENT OF CONDITION**  
**12/31/2023**

**ASSETS**

Cash & Due From Banks & EBA		\$35,895,705
Federal Funds Sold		0
Securities		36,817,167
Loans	\$74,696,184	
Allowance Loan Losses	-1,685,398	73,010,786
Fixed Assets		6,230,679
Other Assets		2,164,512
<b>TOTAL ASSETS</b>		<b>\$154,118,849</b>

**LIABILITIES**

Deposits		
Non-interest bearing	\$52,222,304	
Interest Bearing	77,817,036	\$130,039,340
Other Liabilities		4,577,976
<b>TOTAL LIABILITIES</b>		<b>\$134,617,316</b>

**EQUITY CAPITAL**

Common Stock		\$4,000,000
Surplus		3,000,000
Undivided Profits		10,610,493
YTD Retained Earnings		2,258,622
FAS 115 Mkt Value Adj		-367,582
<b>TOTAL EQUITY CAPITAL</b>		<b>\$19,501,533</b>

**TOTAL LIABILITIES & CAPITAL**

**\$154,118,849**