

STATEMENT OF CONDITION
6/30/2024

ASSETS

Cash & Due From Banks & EBA		\$28,965,349
Federal Funds Sold		0
Securities		36,929,713
Loans	\$79,493,149	
Allowance Loan Losses	-1,688,962	77,804,188
Fixed Assets		6,149,455
Other Assets		2,210,710
TOTAL ASSETS		\$152,059,414

LIABILITIES

Deposits		
Non-interest bearing	\$50,163,725	
Interest Bearing	77,406,305	\$127,570,030
Other Liabilities		4,544,238
TOTAL LIABILITIES		\$132,114,267

EQUITY CAPITAL

Common Stock		\$4,000,000
Surplus		3,000,000
Undivided Profits		12,079,966
YTD Retained Earnings		1,201,665
FAS 115 Mkt Value Adj		-336,484
TOTAL EQUITY CAPITAL		\$19,945,147

TOTAL LIABILITIES & CAPITAL **\$152,059,414**