

STATEMENT OF CONDITION
12/31/2024

ASSETS

Cash & Due From Banks & EBA		\$23,176,959
Federal Funds Sold		0
Securities		35,799,904
Loans	\$87,161,302	
Allowance Loan Losses	-1,703,642	85,457,659
Fixed Assets		6,012,573
Other Assets		2,256,791
TOTAL ASSETS		\$152,703,886

LIABILITIES

Deposits		
Non-interest bearing	\$51,629,963	
Interest Bearing	76,123,600	\$127,753,563
Other Liabilities		4,471,680
TOTAL LIABILITIES		\$132,225,243

EQUITY CAPITAL

Common Stock		\$4,000,000
Surplus		3,000,000
Undivided Profits		11,260,016
YTD Retained Earnings		2,524,020
FAS 115 Mkt Value Adj		-305,393
TOTAL EQUITY CAPITAL		\$20,478,643

TOTAL LIABILITIES & CAPITAL

\$152,703,886