



Building Relationships Since 1913

STATEMENT OF CONDITION

As Of December 31, 2024

Statement of Condition (Unaudited)

	(DOLLAR AMOUNTS IN THOUSANDS)	
	December 31,	2023
	2024	
ASSETS		
Cash & Non-Interest Bearing Due From Banks	6,410	4,922
Interest-Bearing Deposits	19,886	1,432
Available-for-Sale Securities	184,064	209,876
Loans & Discounts, net	464,769	448,624
Bank Premises & Equipment, net	10,742	11,725
Other Real Estate	-	-
Other Assets	7,858	6,749
TOTAL ASSETS	693,729	683,328
LIABILITIES		
Deposits	613,245	577,550
Federal Home Loan Bank Advances	-	17,000
Other Borrowings	-	10,000
Accrued Expenses & Other Liabilities	4,054	4,187
TOTAL LIABILITIES	617,299	608,737
STOCKHOLDERS' EQUITY		
Common Stock	3,794	3,794
Treasury Stock	(30,317)	(30,317)
Capital Surplus	17,648	17,648
Undivided Profits	91,282	89,081
Year to Date Net Income	4,611	3,655
Accumulated Other Comprehensive (Loss) Income	(10,588)	(9,280)
Total Stockholders' Equity	76,430	74,591
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	693,729	683,328

Executive Management

James F. Brown, Jr., Chief Executive Officer
 Spence Bridges, President
 Doug C. Look, Chief Credit Officer
 Christian D. Hahn, Chief Lending Officer

Mary L. Henson, Chief Operations Officer
 Winston C. McKnight, Jr., EVP Wealth Management
 Deborah K. Wintjen, Chief Financial Officer