



Building Relationships Since 1913

## STATEMENT OF CONDITION

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As Of December 31, 2025

**Statement of Condition (Unaudited)**

	(DOLLAR AMOUNTS IN THOUSANDS)		
	December 31,	2025	2024
<b>ASSETS</b>			
Cash & Non-Interest Bearing Due From Banks		4,507	6,410
Interest-Bearing Deposits		15,850	19,886
Available-for-Sale Securities		182,769	184,064
Loans & Discounts, net		492,252	464,769
Bank Premises & Equipment, net		13,856	10,742
Other Real Estate		-	-
Other Assets		6,802	7,858
TOTAL ASSETS		<u>716,036</u>	<u>693,729</u>
<b>LIABILITIES</b>			
Deposits		628,835	613,245
Federal Home Loan Bank Advances		-	-
Other Borrowings		-	-
Accrued Expenses & Other Liabilities		7,209	4,054
TOTAL LIABILITIES		<u>636,044</u>	<u>617,299</u>
<b>STOCKHOLDERS' EQUITY</b>			
Common Stock		3,794	3,794
Treasury Stock		(35,508)	(30,317)
Capital Surplus		17,648	17,648
Undivided Profits		94,468	91,282
Year to Date Net Income		4,520	4,611
Accumulated Other Comprehensive (Loss) Income		(4,930)	(10,588)
Total Stockholders' Equity		<u>79,992</u>	<u>76,430</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY		<u>716,036</u>	<u>693,729</u>

**Executive Management**

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

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