



Building Relationships Since 1913

STATEMENT OF CONDITION

As Of December 31, 2022

Statement of Condition (Unaudited)

	(DOLLAR AMOUNTS IN THOUSANDS)		
	December 31,	2022	2021
ASSETS			
Cash & Non-Interest Bearing Due From Banks		6,427	12,354
Interest-Bearing Deposits		3,105	96,222
Available-for-Sale Securities		216,606	188,121
Loans & Discounts		428,252	375,931
Bank Premises & Equipment		13,620	10,302
Other Assets		6,303	5,956
TOTAL ASSETS		674,313	688,885
LIABILITIES			
Deposits		587,213	603,797
Accrued Expenses & Other Liabilities		6,619	3,684
FHLB Advances		14,000	-
TOTAL LIABILITIES		607,832	607,481
STOCKHOLDERS' EQUITY			
Capital		3,794	3,794
Surplus		17,638	17,612
Undivided Profits		82,153	75,065
Year to Date Net Income		8,029	10,012
Accumulated Other Comprehensive (Loss) Income		(15,246)	3,302
Treasury Stock		96,368	109,785
Other Equity Capital Components		(26,295)	(24,789)
		(3,592)	(3,592)
Total Stockholders' Equity		66,481	81,404
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY		674,313	688,885

Executive Management

James F. Brown, Jr., Chairman of the Board and Chief Executive Officer
 Rich W. Jochetz, President
 Doug C. Look, Chief Credit Officer
 Christian D. Hahn, Chief Lending Officer

Ranelle W. Hampy, EVP Wealth Management
 Mary L. Henson, Chief Operations Officer
 Chad M. Sunbeck, Director of Strategic Initiatives
 Deborah K. Wintjen, Chief Financial Officer