



Building Relationships Since 1913

## STATEMENT OF CONDITION

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As Of December 31, 2023

**Statement of Condition (Unaudited)**

	(DOLLAR AMOUNTS IN THOUSANDS)	
	December 31,	
	2023	2022
<b>ASSETS</b>		
Cash & Non-Interest Bearing Due From Banks	4,922	6,427
Interest-Bearing Deposits	1,432	3,105
Available-for-Sale Securities	209,876	216,606
Loans & Discounts, net	448,624	428,252
Bank Premises & Equipment, net	11,725	13,620
Other Real Estate	120	-
Other Assets	6,629	6,303
TOTAL ASSETS	683,328	674,313
<b>LIABILITIES</b>		
Deposits	577,550	587,213
Federal Home Loan Bank Advances	17,000	14,000
Other Borrowings	10,000	-
Accrued Expenses & Other Liabilities	4,187	6,619
TOTAL LIABILITIES	608,737	607,832
<b>STOCKHOLDERS' EQUITY</b>		
Common Stock	3,794	3,794
Treasury Stock	(30,317)	(26,295)
Other Equity Capital Components	-	(3,592)
Capital Surplus	17,648	17,638
Retained Earnings	89,081	82,153
Year to Date Net Income	3,655	8,029
Accumulated Other Comprehensive (Loss) Income	(9,280)	(15,246)
Total Stockholders' Equity	74,591	66,481
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	683,328	674,313

**Executive Management**

James F. Brown, Jr., Chairman of the Board and Chief Executive Officer  
 Spence Bridges, 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  
 Deborah K. Wintjen, Chief Financial Officer