



Building Relationships Since 1913

STATEMENT OF CONDITION

As Of December 31, 2024

Statement of Condition (Unaudited)

	(DOLLAR AMOUNTS IN THOUSANDS)		
	December 31,	2024	2023
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		<u>693,729</u>	<u>683,328</u>
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		<u>617,299</u>	<u>608,737</u>
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		<u>76,430</u>	<u>74,591</u>
TOTAL LIABILITIES & STOCKHOLDERS' EQUITY		<u>693,729</u>	<u>683,328</u>

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