



Statement of Condition
(Unaudited)

	<u>December 31, 2024</u>
<u>ASSETS</u>	
Cash & short term investments	\$ 52,330,000
Securities, at fair value	416,717,000
Loans, net	2,170,625,000
Premises & equipment, net	24,454,000
Accrued interest receivable	8,590,000
Bank owned life insurance	65,660,000
Goodwill	33,354,000
Other assets	34,943,000
TOTAL ASSETS	\$ 2,806,673,000
<u>LIABILITIES & RETAINED EARNINGS</u>	
Deposit liabilities	\$ 2,118,171,000
Borrowings	256,345,000
Retirement liabilities	11,617,000
Deferred tax liability	4,563,000
Other liabilities	41,679,000
Total Liabilities	<u>2,432,375,000</u>
Retained earnings	403,835,000
Accumulated Other Comprehensive Income	(29,537,000)
Total retained earnings	<u>374,298,000</u>
TOTAL LIABILITIES AND RETAINED EARNINGS	\$ 2,806,673,000
Loan to Deposit Ratio	102.48%