



Statement of Condition
(Unaudited)

	<u>June 30, 2024</u>
<u>ASSETS</u>	
Cash & short term investments	\$ 52,716,000
Securities, at fair value	401,503,000
Loans, net	2,079,331,000
Premises & equipment, net	24,757,000
Accrued interest receivable	8,363,000
Deferred tax asset	6,419,000
Bank owned life insurance	80,580,000
Goodwill	33,354,000
Other assets	35,774,000
TOTAL ASSETS	<u>\$ 2,722,797,000</u>
<u>LIABILITIES & RETAINED EARNINGS</u>	
Deposit liabilities	\$ 1,982,413,000
Borrowings	314,373,000
Retirement liabilities	14,016,000
Other liabilities	53,760,000
Total Liabilities	<u>2,364,562,000</u>
Retained earnings	389,358,000
Accumulated Other Comprehensive Income	(31,123,000)
Total retained earnings	<u>358,235,000</u>
TOTAL LIABILITIES AND RETAINED EARNINGS	<u>\$ 2,722,797,000</u>
Loan to Deposit Ratio	104.89%