



Statement of Condition
(Unaudited)

September 30, 2024

ASSETS

Cash & short term investments	\$	91,770,000
Securities, at fair value		417,642,000
Loans, net		2,103,156,000
Premises & equipment, net		24,414,000
Accrued interest receivable		8,307,000
Deferred tax asset		0
Bank owned life insurance		73,058,000
Goodwill		33,354,000
Other assets		31,894,000

TOTAL ASSETS	\$	<u>2,783,595,000</u>
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LIABILITIES & RETAINED EARNINGS

Deposit liabilities	\$	2,040,775,000
Borrowings		304,359,000
Retirement liabilities		13,231,000
Deferred tax liability		1,289,000
Other liabilities		45,646,000

		<u>2,405,300,000</u>
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Retained earnings		403,878,000
Accumulated Other Comprehensive Income		(25,583,000)
Total retained earnings		<u>378,295,000</u>

TOTAL LIABILITIES AND RETAINED EARNINGS	\$	<u>2,783,595,000</u>
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Loan to Deposit Ratio	103.06%
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