



Balance Sheet, Unaudited (in thousands \$)

	Consolidated At December 31, 2025	Consolidated At December 31, 2024
LOANS		
Real Estate - Residential	57,908	62,481
Real Estate - Home Equity	355	379
Real Estate - Commercial	237,613	190,876
Commercial & Industrial	39,008	35,342
SBA/USDA Loans	17	575
Consumer and All Other	48	19
TOTAL LOANS	334,949	289,672
Allowance for Credit Losses	4,536	4,014
TOTAL LOANS net of ACL	330,413	285,658
INVESTMENTS & INT-BEARING ACCTS		
Securities - AFS	111	24,279
FHLB Stock	988	1,423
Excess Balance Account & FFS	2,620	1,362
Due From Banks Interest-bearing	61,083	24,005
Total Investments & Int-bearing	64,802	51,069
Total Earning Assets	395,216	336,727
Cash & Due From Banks	1,533	1,723
Premises & Equipment, net	23,436	24,034
Organizational costs, net of amortization	26	29
Investment in subsidiary bank	0	0
All Other Assets	9,438	7,364
Total Non Earning Assets	34,432	33,150
Total Assets	429,648	369,877
DEPOSITS		
Noninterest-bearing Checking	90,073	93,600
Interest-bearing Checking	24,067	9,063
Savings & Money Markets	202,659	158,587
Total Core Deposits	316,799	261,250
Certificates of Deposit	51,811	41,163
Wholesale CD's	858	526
Total Deposits	369,469	302,939
Note Payable	8,000	8,000
FHLB Borrowings	15,000	25,000
Accrued Expenses and other liabilities	567	745
Total Liabilities	393,036	336,684
Total Stockholders' Equity	36,612	33,193
Total Liabilities & Stockholders' Equity	429,648	369,877



Income Statement, Unaudited (in thousands \$)

	Consolidated 12 months ended December 31, 2025	Consolidated 12 months ended December 31, 2024
Interest Income		
Loans	19,749	16,266
Investments	2,677	3,264
Total Interest Income	22,427	19,530
Interest Expense		
Deposits	8,050	8,198
Borrowings	1,013	887
Total Interest Expense	9,063	9,085
Net Interest Income	13,363	10,445
Provision for Credit Losses	458	602
Net Interest Income after Provision	12,905	9,843
Non Interest Income		
Account Service Charges	126	101
Other Service Charges & Fees	78	74
BOLI Income	242	40
Financial Services	61	63
Rental Income	203	189
Miscellaneous Income	6	5
Total Non Interest Income	715	472
Total Securities Gains (Losses)	-36	-2,167
Non Interest Expenses		
Salaries & Benefits	5,903	5,194
Furniture, Fixtures & Equipment	187	117
Occupancy	1,130	865
Legal & Professional Fees	240	314
Data Processing & Network	1,146	1,043
Marketing	139	132
Regulatory Expenses	372	261
Corporate Governance	182	179
Other Expenses	539	467
Total Non-Interest Expense	9,837	8,572
Net Income before Taxes	3,747	-424
Provision (Benefit) for Taxes	911	-47
Net Income (Loss)	2,837	-377