


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	<u>334,949</u>	<u>289,672</u>
Allowance for Credit Losses	4,536	4,014
TOTAL LOANS net of ACL	<u>330,413</u>	<u>285,658</u>
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	<u>64,802</u>	<u>51,069</u>
Total Earning Assets	<u>395,216</u>	<u>336,727</u>
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	<u>34,432</u>	<u>33,150</u>
Total Assets	<u>429,648</u>	<u>369,877</u>
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	<u>316,799</u>	<u>261,250</u>
Certificates of Deposit	51,811	41,163
Wholesale CD's	858	526
Total Deposits	<u>369,469</u>	<u>302,939</u>
Note Payable	8,000	8,000
FHLB Borrowings	15,000	25,000
Accrued Expenses and other liabilities	567	745
Total Liabilities	<u>393,036</u>	<u>336,684</u>
Total Stockholders' Equity	<u>36,612</u>	<u>33,193</u>
Total Liabilities & Stockholders' Equity	<u>429,648</u>	<u>369,877</u>


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	<u>22,427</u>	<u>19,530</u>
Interest Expense		
Deposits	8,050	8,198
Borrowings	1,013	887
Total Interest Expense	<u>9,063</u>	<u>9,085</u>
Net Interest Income	13,363	10,445
Provision for Credit Losses	458	602
Net Interest Income after Provision	<u>12,905</u>	<u>9,843</u>
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	<u>715</u>	<u>472</u>
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	<u>9,837</u>	<u>8,572</u>
Net Income before Taxes	3,747	-424
Provision (Benefit) for Taxes	911	-47
Net Income (Loss)	<u><u>2,837</u></u>	<u><u>-377</u></u>