


**Balance Sheet, Unaudited (in thousands \$)**

	Consolidated At September 30, 2025	Consolidated At September 30, 2024
<b>LOANS</b>		
Real Estate - Residential	55,495	57,335
Real Estate - Home Equity	361	385
Real Estate - Commercial	215,258	181,730
Commercial & Industrial	38,830	34,853
SBA/USDA Loans	554	582
Consumer and All Other	16	2
<b>TOTAL LOANS</b>	<u>310,515</u>	<u>274,887</u>
Allowance for Credit Losses	4,411	3,845
<b>TOTAL LOANS net of ACL</b>	<u>306,104</u>	<u>271,042</u>
<b>INVESTMENTS &amp; INT-BEARING ACCTS</b>		
Securities - AFS	111	29,907
FHLB Stock	988	938
Excess Balance Account & FFS	2,564	10,128
Due From Banks Interest-bearing	56,679	14,704
<b>Total Investments &amp; Int-bearing</b>	<u>60,343</u>	<u>55,677</u>
<b>Total Earning Assets</b>	<u>366,448</u>	<u>326,719</u>
Cash & Due From Banks	1,437	1,266
Premises & Equipment, net	23,574	22,924
Organizational costs, net of amortization	27	29
Investment in subsidiary bank	0	0
All Other Assets	9,461	4,861
<b>Total Non Earning Assets</b>	<u>34,497</u>	<u>29,080</u>
<b>Total Assets</b>	<u><u>400,945</u></u>	<u><u>355,799</u></u>
<b>DEPOSITS</b>		
Noninterest-bearing Checking	89,172	78,731
Interest-bearing Checking	17,908	10,712
Savings & Money Markets	185,867	167,920
<b>Total Core Deposits</b>	<u>292,948</u>	<u>257,363</u>
Certificates of Deposit	47,600	40,749
Wholesale CD's	850	521
<b>Total Deposits</b>	<u>341,398</u>	<u>298,633</u>
Note Payable	8,000	8,000
FHLB Borrowings	15,000	15,000
Accrued Expenses and other liabilities	954	725
<b>Total Liabilities</b>	<u>365,352</u>	<u>322,358</u>
<b>Total Stockholders' Equity</b>	<u>35,593</u>	<u>33,441</u>
<b>Total Liabilities &amp; Stockholders' Equity</b>	<u><u>400,945</u></u>	<u><u>355,799</u></u>



<b>Income Statement, Unaudited (in thousands \$)</b>	<b>Consolidated</b> <u>ended September 30, 2025</u>	<b>Consolidated</b> <u>ended September 30, 2024</u>
Interest Income		
Loans	14,431	11,817
Investments	2,064	2,654
Total Interest Income	<u>16,495</u>	<u>14,471</u>
Interest Expense		
Deposits	6,072	6,310
Borrowings	774	663
Total Interest Expense	<u>6,846</u>	<u>6,973</u>
Net Interest Income	9,649	7,498
Provision for Credit Losses	370	450
Net Interest Income after Provision	<u>9,279</u>	<u>7,048</u>
Non Interest Income		
Account Service Charges	84	73
Other Service Charges & Fees	61	59
BOLI Income	179	25
Financial Services	31	32
Rental Income	154	140
Miscellaneous Income	5	4
Total Non Interest Income	<u>514</u>	<u>333</u>
Total Securities Gains (Losses)	-36	-1,094
Non Interest Expenses		
Salaries & Benefits	4,410	3,833
Furniture, Fixtures & Equipment	134	82
Occupancy	852	634
Legal & Professional Fees	177	209
Data Processing & Network	852	769
Marketing	101	93
Regulatory Expenses	257	190
Corporate Governance	149	124
Other Expenses	398	336
Total Non-Interest Expense	<u>7,331</u>	<u>6,270</u>
Net Income before Taxes	2,426	17
Provision for Taxes	586	58
<b>Net Income</b>	<b><u>1,841</u></b>	<b><u>-41</u></b>