



Balance Sheet, Unaudited (in thousands \$)

	Consolidated At September 30, 2025	Consolidated At September 30, 2024
LOANS		
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
TOTAL LOANS	310,515	274,887
Allowance for Credit Losses	4,411	3,845
TOTAL LOANS net of ACL	306,104	271,042
INVESTMENTS & INT-BEARING ACCTS		
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
Total Investments & Int-bearing	60,343	55,677
Total Earning Assets	366,448	326,719
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
Total Non Earning Assets	34,497	29,080
Total Assets	400,945	355,799
DEPOSITS		
Noninterest-bearing Checking	89,172	78,731
Interest-bearing Checking	17,908	10,712
Savings & Money Markets	185,867	167,920
Total Core Deposits	292,948	257,363
Certificates of Deposit	47,600	40,749
Wholesale CD's	850	521
Total Deposits	341,398	298,633
Note Payable	8,000	8,000
FHLB Borrowings	15,000	15,000
Accrued Expenses and other liabilities	954	725
Total Liabilities	365,352	322,358
Total Stockholders' Equity	35,593	33,441
Total Liabilities & Stockholders' Equity	400,945	355,799



Income Statement, Unaudited (in thousands \$)

	Consolidated ended September 30, 2025	Consolidated ended September 30, 2024
Interest Income		
Loans	14,431	11,817
Investments	2,064	2,654
Total Interest Income	16,495	14,471
Interest Expense		
Deposits	6,072	6,310
Borrowings	774	663
Total Interest Expense	6,846	6,973
Net Interest Income	9,649	7,498
Provision for Credit Losses	370	450
Net Interest Income after Provision	9,279	7,048
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	514	333
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	7,331	6,270
Net Income before Taxes	2,426	17
Provision for Taxes	586	58
Net Income	1,841	-41