

Extence Sheet, Unaudited (in thousands \$) At June 30, 2025 At June 30, 2024 LOANS Real Estate - Residential 55,410 50,333 Real Estate - Home Equity 36,041 38,446 SRAUSDA Loans 559 599 Conserver and All Other 1 38 TOTAL LOANS 299,869 264,620 Allowance for Credit Losses 4,304 3,668 TOTAL LOANS 299,869 264,620 Allowance for Credit Losses 4,304 3,668 TOTAL LOANS 299,869 264,620 NUESTMENTS & INT-BEARING ACCTS 225,565 260,952 Securities - AFS 27,566 35,166 PHIB Stock 988 938 Excess Blance Account & FFS 3,445 2,039 Due From Banks Interest-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,4466 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 37,755	ТМ	Consolidated	Consolidated
Real Estate - Residential 55,410 50,333 Real Estate - Home Equity 367 390 Real Estate - Commercial 207,491 174,823 Commercial & Industrial 36,041 38,446 SBA/USD Loans 559 590 Consumer and All Other 1 38 TOTAL LOANS 299,869 264,620 Allowance for Credit Losses 4,304 3,668 TOTAL LOANS met of ACL 295,565 260,952 INVESTMENTS & INT-BEARING ACCTS 285,565 260,952 Securities - AFS 27,566 35,166 FHLB Stock 98 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Interest-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,709 Organizational cots, net of anortization 27 5,5144 Organizational Cocking 19,052 7,666 S	Balance Sheet, Unaudited (in thousands \$)	At June 30, 2025	At June 30, 2024
Real Estate - Residential 55,410 50,333 Real Estate - Home Equity 367 390 Real Estate - Commercial 207,491 174,823 Commercial & Industrial 36,041 38,446 SBA/USD Loans 559 590 Consumer and All Other 1 38 TOTAL LOANS 299,869 264,620 Allowance for Credit Losses 4,304 3,668 TOTAL LOANS met of ACL 295,565 260,952 INVESTMENTS & INT-BEARING ACCTS 285,565 260,952 Securities - AFS 27,566 35,166 FHLB Stock 98 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Interest-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,709 Organizational cots, net of anortization 27 5,5144 Organizational Cocking 19,052 7,666 S			
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Real Estate - Commercial 207,491 124,823 Commercial & Industrial 36,041 38,442 SBA/USDA Loans 559 530 Consumer and All Other 1 38 TOTAL LOANS 299,869 226,620 Allowance for Credit Losses 4,304 3,668 TOTAL LOANS 295,565 260,952 INVESTMENTS & INT-BEARING ACCTS 988 938 Securities - AFS 27,566 35,166 FHLB Stock 988 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Intrest-bearing 77,079 49,567 Total Investments & Int-bearing 77,079 49,5519 Total Earning Assets 310,519 733 21,7000 Organizational costs, net of anortization 27 30 31 All Other Assets 407,595 338,745 28,226 Total Earning Assets 30,01,477 249,148 624 DEPOSITS 800-99,1477 249,148 624 Total Assets			
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INVESTMENTS & INT-BEARING ACCTS Securities - AFS 27,566 35,166 FHLB Stock 988 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Interest-bearing 44,680 11,424 Total Investments & Int-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks Interest-bearing 24,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 34,951 28,225 Total Assets 3407,595 338,745 DEPOSITS Nonintrerest-bearing Checking 93,989 67,455 Interest-bearing Checking 93,989 67,455 Interest-bearing Checking 93,989 67,455 Interest-bearing Checking 19,052 7,606 Savings & Money Markets 187,106 174,087 Total Assets 340,952 7,606 Savings & Money Markets 349,385 283,202 Notin trenst-bearing Checking 19,052 7,606 Savings & Money Markets 349,385 283,202	Allowance for Credit Losses	4,304	3,668
Securities - AFS 27,566 35,166 PHLB Stock 988 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Interest-bearing 44,680 11,424 Total Investments & Int-bearing 77,079 49,557 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 9,705 5,194 Total Non Earning Assets 34,951 28,226 Total Assets 407,595 338,745 DEPOSITS 93,989 67,455 Noninterest-bearing Checking 19,052 7,666 Total Core Deposits 187,106 174,087 Total Core Deposits 349,385 283,202 Note Payable 8,000 8,000 PHLB Borrowings 349,385 283,202 Note Payable 8,000 8,000 Phue Borrowings 15	TOTAL LOANS net of ACL	295,565	260,952
FHLB Stock 988 938 Excess Balance Account & FFS 3,845 2,039 Due From Banks Int-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 9,705 5,5194 Total Assets 9,705 338,745 DEPOSITS 0 27,755 Noninterest-bearing Checking 19,052 7,606 Savings & Money Markets 187,106 174,087 Total Core Deposits 349,385 283,202 Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 342,668 31,979	INVESTMENTS & INT-BEARING ACCTS		
Excess Balance Account & FFS 3,845 2,039 Due From Banks Interest-bearing 44,680 11,424 Total Investments & Int-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 9,705 5,194 Total Non Earning Assets 34,951 28,2266 Total Assets 407,595 338,745 DEPOSITS 1 148,087 174,087 Noninterest-bearing Checking 19,052 7,606 Savings & Money Markets 137,106 174,087 Total Core Deposits 349,385 283,202 Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 342,927 306,766 Total Stockholders' Equity 34,668 31,979	Securities - AFS	27,566	35,166
Due From Banks Interest-bearing 44,680 11,424 Total Investments & Int-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 22,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 34,951 28,226 Total Assets 407,595 338,745 DEPOSITS 93,989 67,455 Noninterest-bearing Checking 19,052 7,606 Savings & Money Markets 187,106 174,087 Total Core Deposits 300,147 249,148 Certificates of Deposit 48,397 33,430 Wholesale CD's 841 624 Total Deposits 349,385 283,202 Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockho	FHLB Stock	988	938
Total Investments & Int-bearing 77,079 49,567 Total Earning Assets 372,644 310,519 Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 9,705 5,194 Total Non Earning Assets 34,951 28,226 Total Assets 407,595 338,745 DEPOSITS 407,595 338,745 Noninterest-bearing Checking 19,052 7,606 Savings & Money Markets 187,106 174,087 Total Deposits 300,147 249,148 Certificates of Deposit 48,397 33,430 Wholesale CD's 349,385 283,202 Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979	Excess Balance Account & FFS	3,845	2,039
Total Earning Assets372,644310,519Cash & Due From Banks1,4861,302Premises & Equipment, net23,73321,700Organizational costs, net of amortization2730All Other Assets9,7055,194Total Non Earning Assets34,95128,226Total Assets407,595338,745DEPOSITS93,98967,455Noninterest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	Due From Banks Interest-bearing	44,680	11,424
Cash & Due From Banks 1,486 1,302 Premises & Equipment, net 23,733 21,700 Organizational costs, net of amortization 27 30 All Other Assets 9,705 5,194 Total Non Earning Assets 34,951 28,226 Total Assets 407,595 338,745 DEPOSITS 0 93,989 67,455 Noninterest-bearing Checking 19,052 7,606 Savings & Money Markets 187,106 174,087 Total Core Deposits 300,147 249,148 Certificates of Deposit 48,397 33,430 Wholesale CD's 841 624 Total Deposits 349,385 283,202 Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979	Total Investments & Int-bearing	77,079	49,567
Premises & Equipment, net23,73321,700Organizational costs, net of amortization2730All Other Assets9,7055,194Total Non Earning Assets34,95128,226Total Non Earning Assets407,595338,745DEPOSITS407,595338,745Noninterest-bearing Checking93,98967,455Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FILB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	Total Earning Assets	372,644	310,519
Premises & Equipment, net23,73321,700Organizational costs, net of amortization2730All Other Assets9,7055,194Total Non Earning Assets34,95128,226Total Non Earning Assets407,595338,745DEPOSITS407,595338,745Noninterest-bearing Checking93,98967,455Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FILB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	Cash & Due From Banks	1 486	1 302
Organizational costs, net of amortization2730All Other Assets9,7055,194Total Non Earning Assets34,95128,226Total Assets407,595338,745DEPOSITS Noninterest-bearing Checking93,98967,455Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979			
All Other Assets9,7055,194Total Non Earning Assets34,95128,226Total Assets407,595338,745DEPOSITS Noninterest-bearing Checking Interest-bearing Checking Savings & Money Markets93,98967,455Total Core Deposits187,106174,087Total Core Deposits300,147249,148Certificates of Deposit Wholesale CD's48,39733,430Note Payable FHLB Borrowings Accrued Expenses and other liabilities349,385283,202Total Liabilities372,927306,766Total Stockholders' Equity34,66831,979			
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Noninterest-bearing Checking93,98967,455Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	Total Assets	407,595	338,745
Noninterest-bearing Checking93,98967,455Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979			
Interest-bearing Checking19,0527,606Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's48,39733,430Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	DEPOSITS		
Savings & Money Markets187,106174,087Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities372,927306,766Total Stockholders' Equity34,66831,979	Noninterest-bearing Checking	93,989	67,455
Total Core Deposits300,147249,148Certificates of Deposit48,39733,430Wholesale CD's841624Total Deposits349,385283,202Note Payable8,0008,000FHLB Borrowings15,00015,000Accrued Expenses and other liabilities542564Total Liabilities372,927306,766Total Stockholders' Equity34,66831,979	Interest-bearing Checking	19,052	7,606
Certificates of Deposit Wholesale CD's48,397 33,430 624Total Deposits349,385283,202Note Payable FHLB Borrowings Accrued Expenses and other liabilities8,000 15,000 5428,000 15,000 542Total Liabilities372,927306,766 31,979Total Stockholders' Equity34,66831,979		187,106	174,087
Wholesale CD's841624Total Deposits349,385283,202Note Payable FHLB Borrowings Accrued Expenses and other liabilities8,000 15,000 5428,000 15,000Total Liabilities372,927306,766Total Stockholders' Equity34,66831,979	Total Core Deposits	300,147	249,148
Wholesale CD's841624Total Deposits349,385283,202Note Payable FHLB Borrowings Accrued Expenses and other liabilities8,000 15,000 5428,000 15,000Total Liabilities372,927306,766Total Stockholders' Equity34,66831,979	Certificates of Deposit	48.397	33.430
Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979			
Note Payable 8,000 8,000 FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979	Total David		
FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979	lotal Deposits	349,385	283,202
FHLB Borrowings 15,000 15,000 Accrued Expenses and other liabilities 542 564 Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979	Note Payable	8,000	8,000
Total Liabilities 372,927 306,766 Total Stockholders' Equity 34,668 31,979		15,000	15,000
Total Stockholders' Equity34,66831,979			
	Total Liabilities	372,927	306,766
Total Liabilities & Stockholders' Equity407,595338,745	Total Stockholders' Equity	34,668	31,979
	Total Liabilities & Stockholders' Equity	407,595	338,745



Income Statement, Unaudited (in thousands \$)	Consolidated ended June 30, 2025	Consolidated ended June 30, 2024
Interest Income		
Loans	9,318	7,559
Investments	1,397	2,022
Total Interest Income	10,715	9,581
Interest Expense		
Deposits	3,984	4,276
Borrowings	535	477
Total Interest Expense	4,519	4,753
Net Interest Income	6,196	4,828
Provision for Credit Losses	240	300
Net Interest Income after Provision	5,956	4,528
Non Interest Income		
Account Service Charges	58	47
Other Service Charges & Fees	39	48
BOLI Income	117	17
Financial Services	19	23
Rental Income	100	88
Miscellaneous Income	3	3
Total Non Interest Income	336	226
Total Securities Gains (Losses)	0	0
Non Interest Expenses		
Salaries & Benefits	2,975	2,516
Furniture, Fixtures & Equipment	91	60
Occupancy	566	433
Legal & Professional Fees	123	109
Data Processing & Network	547	509
Marketing	57	57
Regulatory Expenses	166	125
Corporate Governance	107	78
Other Expenses	256	212
Total Non-Interest Expense	4,888	4,099
Net Income before Taxes	1,404	655
Provision for Taxes	343	207
Net Income	1,061	448