



Balance Sheet, Unaudited (in thousands \$)

	Consolidated At June 30, 2025	Consolidated At June 30, 2024
LOANS		
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/USDA 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 net of ACL	295,565	260,952
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	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		
Noninterest-bearing Checking	93,989	67,455
Interest-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 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