

## **LUMBEE GUARANTY BANK**

### **Balance Sheets (unaudited) March 31, 2025**

**2025****2024**

(Dollars in thousands)

**Assets**

Cash and due from banks	<b>\$7,091</b>	<b>\$5,006</b>
Interest-earning deposits with banks	<b>15,962</b>	<b>34,390</b>
Total cash and cash equivalents	<b>23,053</b>	<b>39,396</b>
Net Investments	<b>236,981</b>	<b>249,652</b>
Loans receivable	<b>218,909</b>	<b>196,739</b>
Allowance for loan losses	<b>1,458</b>	<b>2,188</b>
Net loans receivable	<b>217,451</b>	<b>194,551</b>
Bank premises & equipment, net	<b>7,819</b>	<b>8,136</b>
Other assets	<b>22,982</b>	<b>22,097</b>
Total assets	<b>\$508,286</b>	<b>\$513,832</b>

**Liabilities and Shareholders' Equity****Deposits:**

Demand deposits, Money market & NOW	<b>\$236,607</b>	<b>\$260,935</b>
Savings	<b>37,756</b>	<b>41,663</b>
Time deposits	<b>178,323</b>	<b>156,889</b>
Total deposits	<b>452,686</b>	<b>459,487</b>
Securities Sold under Agreement to Repurchase	<b>4,654</b>	<b>8,993</b>
Other borrowed money	<b>0</b>	<b>0</b>
Accrued interest payable and other liabilities	<b>3,076</b>	<b>3,380</b>
Total liabilities	<b>460,416</b>	<b>471,860</b>
Total shareholders' equity	<b>47,870</b>	<b>41,972</b>
Total liabilities and shareholders' equity	<b>\$508,286</b>	<b>\$513,832</b>

Book value per share	<b>\$14.44</b>	<b>\$12.61</b>
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