

Consolidated Report of Condition for Insured Banks and Savings Associations for June 30, 2025

All schedules are to be reported in thousands of dollars. Unless otherwise indicated, report the amount outstanding as of the last business day of the quarter.

Schedule RC—Balance Sheet

Dollar Amounts in Thousands		RC	Amount	
Assets				
1. Cash and balances due from depository institutions:				
a. Noninterest-bearing balances and currency and coin (1).....	0081	12,726		1.a.
b. Interest-bearing balances (2).....	0071	114,876		1.b.
2. Securities:				
a. Held-to-maturity securities (from Schedule RC-B, column A) (3).....	JJ34	71,521		2.a.
b. Available-for-sale debt securities (from Schedule RC-B, column D).....	1773	28,659		2.b.
c. Equity securities with readily determinable fair values not held for trading (4).....	JA22	0		2.c.
3. Federal funds sold and securities purchased under agreements to resell:				
a. Federal funds sold.....	B987	55,899		3.a.
b. Securities purchased under agreements to resell (5,6).....	B989	0		3.b.
4. Loans and lease financing receivables (from Schedule RC-C):				
a. Loans and leases held for sale.....	5369	0		4.a.
b. Loans and leases held for investment.....	B528	565,492		4.b.
c. LESS: Allowance for credit losses on loans and leases.....	3123	6,905		4.c.
d. Loans and leases held for investment, net of allowance (item 4.b minus 4.c).....	B529	558,587		4.d.
5. Trading assets.....	3545	0		5.
6. Premises and fixed assets (including right-of-use assets).....	2145	10,786		6.
7. Other real estate owned (from Schedule RC-M).....	2150	3,225		7.
8. Investments in unconsolidated subsidiaries and associated companies.....	2130	0		8.
9. Direct and indirect investments in real estate ventures.....	3656	0		9.
10. Intangible assets (from Schedule RC-M).....	2143	1,505		10.
11. Other assets (from Schedule RC-F) (6).....	2160	20,325		11.
12. Total assets (sum of items 1 through 11).....	2170	878,109		12.
Liabilities				
13. Deposits:				
a. In domestic offices (sum of totals of columns A and C from Schedule RC-E).....	2200	759,313		13.a.
(1) Noninterest-bearing (7).....	6631	262,071		13.a.1.
(2) Interest-bearing.....	6636	497,242		13.a.2.
b. Not applicable				
14. Federal funds purchased and securities sold under agreements to repurchase:				
a. Federal funds purchased (8).....	B993	0		14.a.
b. Securities sold under agreements to repurchase (9).....	B995	0		14.b.
15. Trading liabilities.....	3548	0		15.
16. Other borrowed money (includes mortgage indebtedness) (from Schedule RC-M)	3190	0		16.
17. and 18. Not applicable				
19. Subordinated notes and debentures (10).....	3200	0		19.

1 Includes cash items in process of collection and unposted debits.

2 Includes time certificates of deposit not held for trading.

3 Institutions should report in item 2.a amounts net of any applicable allowance for credit losses, and item 2.a should equal Schedule RC-B, item 8, column A, less Schedule RI-B, Part II, item 7, column B.

4 Item 2.c is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.

5 Includes all securities resale agreements, regardless of maturity.

6 Institutions should report in items 3.b and 11 amounts net of any applicable allowance for credit losses.

7 Includes noninterest-bearing, demand, time, and savings deposits.

8 Report overnight Federal Home Loan Bank advances in Schedule RC, item 16, "Other borrowed money."

9 Includes all securities repurchase agreements, regardless of maturity.

10 Includes limited-life preferred stock and related surplus.

Schedule RC—Continued

	Dollar Amounts in Thousands	RCON	Amount	
Liabilities—continued				
20. Other liabilities (from Schedule RC-G).....		2930	14,685	20.
21. Total liabilities (sum of items 13 through 20).....		2948	773,998	21.
22. Not applicable				
Equity Capital				
Bank Equity Capital				
23. Perpetual preferred stock and related surplus.....		3838	0	23.
24. Common stock.....		3230	51,075	24.
25. Surplus (excludes all surplus related to preferred stock).....		3839	6,437	25.
26. a. Retained earnings.....		3632	48,085	26. a.
b. Accumulated other comprehensive income (1).....		8530	(1,486)	26. b.
c. Other equity capital components (2).....		A130	0	26. c.
27. a. Total bank equity capital (sum of items 23 through 26.c).....		3210	104,111	27. a.
b. Noncontrolling (minority) interests in consolidated subsidiaries.....		3000	0	27. b.
28. Total equity capital (sum of items 27.a and 27.b).....		G105	104,111	28.
29. Total liabilities and equity capital (sum of items 21 and 28).....		3300	878,109	29.

Memoranda

To be reported with the March Report of Condition.

1. Indicate in the box at the right the number of the statement below that best describes the most comprehensive level of auditing work performed for the bank by independent external auditors as of any date during 2024.....

RCON	Number	
6724	NR	M.1.

- 1a = An integrated audit of the reporting institution's financial statements and its internal control over financial reporting conducted in accordance with the standards of the American Institute of Certified Public Accountants (AICPA) or the Public Company Accounting Oversight Board (PCAOB) by an independent public accountant that submits a report on the institution
- 1b = An audit of the reporting institution's financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the institution
- 2a = An integrated audit of the reporting institution's parent holding company's consolidated financial statements and its internal control over financial reporting conducted in accordance with the standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)
- 2b = An audit of the reporting institution's parent holding company's consolidated financial statements only conducted in accordance with the auditing standards of the AICPA or the PCAOB by an independent public accountant that submits a report on the consolidated holding company (but not on the institution separately)

- 3 = This number is not to be used
- 4 = Directors' examination of the bank conducted in accordance with generally accepted auditing standards by a certified public accounting firm (may be required by state-chartering authority)
- 5 = Directors' examination of the bank performed by other external auditors (may be required by state-chartering authority)
- 6 = Review of the bank's financial statements by external auditors
- 7 = Compilation of the bank's financial statements by external auditors
- 8 = Other audit procedures (excluding tax preparation work)
- 9 = No external audit work

To be reported with the March Report of Condition.

2. Bank's fiscal year-end date (report the date in MMDD format).....

RCON	Date	
8678	NR	M.2.

1 Includes, but is not limited to, net unrealized holding gains (losses) on available-for-sale securities, accumulated net gains (losses) on cash flow hedges, and accumulated defined benefit pension and other postretirement plan adjustments.

2 Includes treasury stock and unearned Employee Stock Ownership Plan shares.

Consolidated Report of Income

For the period January 1, 2025 — June 30, 2025

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Schedule RI—Income Statement

		Dollar Amounts in Thousands	RIAD	Amount	
1. Interest income:					
a. Interest and fee income on loans:					
(1) Loans secured by real estate:					
(a) Loans secured by 1-4 family residential properties.....					
	4435		1,424		1.a.1.a.
(b) All other loans secured by real estate.....					
	4436		14,871		1.a.1.b.
(2) Commercial and industrial loans.....					
	4012		2,983		1.a.2.
(3) Loans to individuals for household, family, and other personal expenditures:					
(a) Credit cards.....					
	B485		0		1.a.3.a.
(b) Other (includes revolving credit plans other than credit cards, automobile loans, and other consumer loans).....					
	B486		1		1.a.3.b.
(4) Not applicable					
(5) All other loans (1).....					
	4058		22		1.a.5.
(6) Total interest and fee income on loans (sum of items 1.a.(1)(a) through 1.a.(5)).....					
	4010		19,301		1.a.6.
b. Income from lease financing receivables.....					
	4065		0		1.b.
c. Interest income on balances due from depository institutions (2).....					
	4115		2,761		1.c.
d. Interest and dividend income on securities:					
(1) U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities).....					
	B488		103		1.d.1.
(2) Mortgage-backed securities.....					
	B489		1,212		1.d.2.
(3) All other securities (includes securities issued by states and political subdivisions in the U.S.).....					
	4060		295		1.d.3.
e. Not applicable					
f. Interest income on federal funds sold and securities purchased under agreements to resell.....					
	4020		455		1.f.
g. Other interest income.....					
	4518		198		1.g.
h. Total interest income (sum of items 1.a.(6) through 1.g.).....					
	4107		24,325		1.h.
2. Interest expense:					
a. Interest on deposits:					
(1) Transaction accounts (interest-bearing demand deposits, NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts).....					
	4508		86		2.a.1.
(2) Nontransaction accounts:					
(a) Savings deposits (includes MMDAs).....					
	0093		4,740		2.a.2.a.
(b) Time deposits of \$250,000 or less.....					
	HK03		893		2.a.2.b.
(c) Time deposits of more than \$250,000.....					
	HK04		992		2.a.2.c.
b. Expense of federal funds purchased and securities sold under agreements to repurchase.....					
	4180		0		2.b.
c. Other interest expense.....					
	GW44		0		2.c.
d. Not applicable					
e. Total interest expense (sum of items 2.a through 2.c.).....					
	4073		6,711		2.e.
3. Net interest income (item 1.h minus 2.e.).....					
	4074		17,614		3.
4. Provisions for credit losses (3).....					
	JJ33		0		4.

1 Includes interest and fee income on "Loans to depository institutions and acceptances of other banks," "Loans to finance agricultural production and other loans to farmers," "Obligations (other than securities and leases) of states and political subdivisions in the U.S.," and "Loans to nondepository financial institutions and other loans."

2 Includes interest income on time certificates of deposit not held for trading.

3 Institutions should report in item 4 the provisions for credit losses on all financial assets and off-balance-sheet credit exposures.

Schedule RI—Continued

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Dollar Amounts in Thousands				Year-to-date		
				RIAD	Amount	
5. Noninterest income:						
a. Income from fiduciary activities (1).....	4070		0			5.a.
b. Service charges on deposit accounts.....	4080		136			5.b.
c. Not applicable						
d. Income from securities-related and insurance activities:						
(1) Fees and commissions from securities brokerage, investment banking, advisory, and underwriting activities.....	HT73		0			5.d.1.
(2) Income from insurance activities (2).....	HT74		0			5.d.2.
e. Not applicable						
f. Net servicing fees.....	B492		381			5.f.
g. and h. Not applicable						
i. Net gains (losses) on sales of loans and leases.....	5416		143			5.i.
j. Net gains (losses) on sales of other real estate owned.....	5415		0			5.j.
k. Net gains (losses) on sales of other assets (3).....	B496		0			5.k.
l. Other noninterest income*.....	B497		346			5.l.
m. Total noninterest income (sum of items 5.a through 5.l).....	4079	1,006				5.m.
6. a. Realized gains (losses) on held-to-maturity securities.....						
b. Realized gains (losses) on available-for-sale debt securities.....	3521	0				6.a.
	3196	0				6.b.
7. Noninterest expense:						
a. Salaries and employee benefits.....	4135		9,097			7.a.
b. Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest).....	4217		865			7.b.
c. (1) Goodwill impairment losses.....	C216		0			7.c.1.
(2) Amortization expense and impairment losses for other intangible assets.....	C232		0			7.c.2.
d. Other noninterest expense*.....	4092		3,104			7.d.
e. Total noninterest expense (sum of items 7.a through 7.d).....	4093	13,066				7.e.
8. a. Income (loss) before change in net unrealized holding gains (losses) on equity securities not held for trading, applicable income taxes, and discontinued operations (item 3 plus or minus items 4, 5.m, 6.a, 6.b, and 7.e).....						
b. Change in net unrealized holding gains (losses) on equity securities not held for trading (4).....	HT69	5,554				8.a.
	HT70	0				8.b.
c. Income (loss) before applicable income taxes and discontinued operations (sum of items 8.a and 8.b).....	4301	5,554				8.c.
9. Applicable income taxes (on item 8.c).....	4302	1,467				9.
10. Income (loss) before discontinued operations (item 8.c minus item 9).....	4300	4,087				10.
11. Discontinued operations, net of applicable income taxes*.....	FT28	0				11.
12. Net income (loss) attributable to bank and noncontrolling (minority) interests (sum of items 10 and 11).....	G104	4,087				12.
13. LESS: Net income (loss) attributable to noncontrolling (minority) interests (if net income, report as a positive value; if net loss, report as a negative value).....	G103	0				13.
14. Net income (loss) attributable to bank (item 12 minus item 13).....	4340	4,087				14.

* Describe on Schedule RI-E - Explanations

1 For banks required to complete Schedule RC-T, items 14 through 22, income from fiduciary activities reported in Schedule RI, item 5.a, must equal the amount reported in Schedule RC-T, item 22.

2 Includes underwriting income from insurance and reinsurance activities.

3 Exclude net gains (losses) on sales of trading assets and held-to-maturity and available-for-sale debt securities.

4 Item 8.b is to be completed by all institutions. See the instructions for this item and the Glossary entry for "Securities Activities" for further detail on accounting for investments in equity securities.