



**Balance Sheet, Unaudited (in thousands \$)**

|   | Consolidated<br>At March 31, 2026 | Consolidated<br>At March 31, 2025 |
|---|-----------------------------------|-----------------------------------|
| <b>LOANS</b>  |                                   |                                   |
| Real Estate - Residential                           | 57,309                            | 57,682                            |
| Real Estate - Home Equity                           | 348                               | 373                               |
| Real Estate - Commercial                            | 245,611                           | 194,637                           |
| Commercial & Industrial                             | 38,419                            | 36,529                            |
| SBA/USDA Loans                                      | 14                                | 566                               |
| Consumer and All Other                              | 2                                 | 4                                 |
| <b>TOTAL LOANS</b>                                  | <b>341,703</b>                    | <b>289,791</b>                    |
| Allowance for Credit Losses                         | 4,750                             | 4,198                             |
| <b>TOTAL LOANS net of ACL</b>                       | <b>336,953</b>                    | <b>285,593</b>                    |
| <b>INVESTMENTS &amp; INT-BEARING ACCTS</b>          |                                   |                                   |
| Securities - AFS                                    | 111                               | 24,522                            |
| FHLB Stock  | 1,033                             | 986                               |
| Excess Balance Account & FFS                        | 3,974                             | 4,622                             |
| Due From Banks Interest-bearing                     | 62,393                            | 50,943                            |
| <b>Total Investments &amp; Int-bearing</b>          | <b>67,511</b>                     | <b>81,073</b>                     |
| <b>Total Earning Assets</b>                         | <b>404,464</b>                    | <b>366,666</b>                    |
| Cash & Due From Banks                               | 1,502                             | 1,564                             |
| Premises & Equipment, net                           | 23,315                            | 23,893                            |
| Organizational costs, net of amortization           | 26                                | 28                                |
| All Other Assets                                    | 9,775                             | 9,376                             |
| <b>Total Non Earning Assets</b>                     | <b>34,618</b>                     | <b>34,861</b>                     |
| <b>Total Assets</b>                                 | <b>439,082</b>                    | <b>401,527</b>                    |
| <b>DEPOSITS</b>                                     |                                   |                                   |
| Noninterest-bearing Checking                        | 87,035                            | 91,391                            |
| Interest-bearing Checking                           | 22,496                            | 12,598                            |
| Savings & Money Markets                             | 204,454                           | 192,445                           |
| <b>Total Core Deposits</b>                          | <b>313,985</b>                    | <b>296,434</b>                    |
| Certificates of Deposit                             | 50,344                            | 46,995                            |
| Wholesale CD's                                      | 847                               | 826                               |
| <b>Total Deposits</b>                               | <b>365,176</b>                    | <b>344,255</b>                    |
| Notes Payable                                       | 20,000                            | 8,000                             |
| FHLB Borrowings                                     | 15,000                            | 15,000                            |
| Accrued Expenses and other liabilities              | 1,024                             | 334                               |
| <b>Total Liabilities</b>                            | <b>401,200</b>                    | <b>367,589</b>                    |
| <b>Total Stockholders' Equity</b>                   | <b>37,882</b>                     | <b>33,938</b>                     |
| <b>Total Liabilities &amp; Stockholders' Equity</b> | <b>439,082</b>                    | <b>401,527</b>                    |



**Income Statement, Unaudited (in thousands \$)**

|                                     | Consolidated<br>3 months<br>ended March 31, 2026 | Consolidated<br>3 months<br>ended March 31, 2025 |
|-------------------------------------|--|--|
| Interest Income                     |  |  |
| Loans                               | 5,685  | 4,600  |
| Investments                         | 558  | 568  |
| Total Interest Income               | 6,243  | 5,168  |
| Interest Expense                    |  |  |
| Deposits                            | 1,943  | 1,888  |
| Borrowings                          | 234  | 297  |
| Total Interest Expense              | 2,177  | 2,185  |
| Net Interest Income                 | 4,066  | 2,983  |
| Provision for Credit Losses         | 90   | 150  |
| Net Interest Income after Provision | 3,976  | 2,833  |
| Non Interest Income                 |  |  |
| Account Service Charges             | 35   | 31   |
| Other Service Charges & Fees        | 31   | 23   |
| BOLI Income                         | 62   | 55   |
| Financial Services                  | 27   | 11   |
| Rental Income                       | 55   | 47   |
| Miscellaneous Income                | 3  | 2  |
| Total Non Interest Income           | 213  | 169  |
| Non Interest Expenses               |  |  |
| Salaries & Benefits                 | 1,489  | 1,517  |
| Furniture, Fixtures & Equipment     | 45   | 48   |
| Occupancy                           | 294  | 278  |
| Legal & Professional Fees           | 70   | 63   |
| Data Processing & Network           | 283  | 264  |
| Marketing                           | 43   | 30   |
| Regulatory Expenses                 | 101  | 88   |
| Corporate Governance                | 46   | 57   |
| Other Expenses                      | 121  | 118  |
| Total Non-Interest Expense          | 2,492  | 2,463  |
| Net Income before Taxes             | 1,696  | 539  |
| Provision (Benefit) for Taxes       | 415  | 132  |
| <b>Net Income (Loss)</b>            | 1,282  | 407  |