

**OCONEE FINANCIAL CORPORATION**  
**BALANCE SHEET**

	3/31/2026	12/31/2025
	(Unaudited)	(Audited)
<u>ASSETS</u>		
Cash and due from banks	\$ 47,002,707	\$ 76,069,901
Securities available for sale (at fair value)	141,640,448	144,882,895
Other investment	988,800	923,000
Mortgage loans held for sale	2,040,414	1,925,074
Loans, net of unearned income	502,557,040	481,562,043
Allowance for loan loss	(6,829,005)	(6,529,377)
Loans, net	495,728,035	475,032,666
Premises and equipment	11,061,918	11,316,072
Other assets	25,561,360	24,009,015
Total Assets	\$ 724,023,682	\$ 734,158,623
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 631,170,840	\$ 640,314,041
Federal Home Loan Bank Advances	10,000,000	10,000,000
Subordinated debenture, net of capitalized expenses	19,582,268	19,558,168
Dividends payable	1,206,432	--
Accrued expenses and other liabilities	6,498,440	8,031,473
Total Liabilities	668,457,980	677,903,682
Stockholder's Equity:		
Common Stock	2,102,692	2,101,848
Restricted Stock	(76,796)	(53,020)
Additional Paid in Capital	7,335,622	7,231,766
Retained earnings	52,106,453	52,322,045
Unrealized gain/loss on securities and derivatives	(5,902,270)	(5,347,698)
Total Stockholder's Equity	55,565,702	56,254,941
Total Liabilities and Stockholder's Equity	\$ 724,023,682	\$ 734,158,623
Book Value Per Share	\$ 52.98	\$ 53.52
Tangible Book Value Per Share	\$ 51.28	\$ 51.80

**OCONEE FINANCIAL CORPORATION**  
**STATEMENT OF INCOME-YTD**

	3/31/2026	3/31/2025
	(Unaudited)	
<b>Interest Income:</b>		
Loans	\$ 8,112,544	\$ 6,790,390
Securities available for sale		
State, County & Municipal	153,893	156,853
Treasuries & Agencies	928,478	1,005,522
Corporate	59,811	94,766
Federal funds sold & other	470,989	452,932
	9,725,715	8,500,463
<b>Interest Expense:</b>		
Deposits	2,610,247	2,130,357
Other	496,475	293,974
Total Interest Expense	3,106,722	2,424,331
Net interest income	6,618,992	6,076,132
Provision for loan losses	331,875	423,700
Net income after provision for loan losses	6,287,117	5,652,432
<b>Noninterest income</b>		
Service charges on deposit accounts	172,734	173,409
Gain (loss) on Sale of Assets	36,056	--
Securities gains (losses), net	--	(60,958)
Mortgage banking income	442,011	305,193
SBA loan related income	38,859	189,513
Commissions on investment sales	45,598	34,952
Other	549,941	559,671
Total noninterest income	1,285,199	1,201,781
<b>Noninterest expense</b>		
Salaries and employee benefits	4,070,220	3,402,069
Occupancy	475,545	398,531
Other operating	1,793,922	1,826,011
Total noninterest expense	6,339,688	5,626,611
Income before provision for income taxes	1,232,629	1,227,602
Provision for income taxes	241,790	217,242
Net Income	\$ 990,839	\$ 1,010,360
Period-Ending Outstanding Shares	1,048,893	1,046,375
Weighted Average Shares Outstanding	1,048,896	1,046,377
YTD Earnings Per Common Share	\$ 0.94	\$ 0.97