



Balance Sheet, Unaudited (in thousands \$)

	Consolidated At June 30, 2026	Consolidated At June 30, 2025
LOANS		
Real Estate - Residential	57,956	55,410
Real Estate - Home Equity	341	367
Real Estate - Commercial	249,211	207,491
Commercial & Industrial	38,563	36,041
SBA/USDA Loans	11	559
Consumer and All Other	26	1
TOTAL LOANS	346,108	299,869
Allowance for Credit Losses	4,840	4,304
TOTAL LOANS net of ACL	341,268	295,565
INVESTMENTS & INT-BEARING ACCTS		
Securities - AFS	0	27,566
FHLB Stock	1,033	988
Excess Balance Account & FFS	3,769	3,845
Due From Banks Interest-bearing	79,040	44,680
Total Investments & Int-bearing	83,842	77,079
Total Earning Assets	425,110	372,644
Cash & Due From Banks	1,478	1,486
Premises & Equipment, net	23,193	23,733
Organizational costs, net of amortization	25	27
All Other Assets	9,934	9,705
Total Non Earning Assets	34,630	34,951
Total Assets	459,740	407,595
DEPOSITS		
Noninterest-bearing Checking	90,344	93,989
Interest-bearing Checking	48,821	19,052
Savings & Money Markets	203,021	187,106
Total Core Deposits	342,186	300,147
Certificates of Deposit	44,133	48,397
Wholesale CD's	864	841
Total Deposits	387,183	349,385
Notes Payable	17,750	8,000
FHLB Borrowings	15,000	15,000
Accrued Expenses and other liabilities	756	542
Total Liabilities	420,689	372,927
Total Stockholders' Equity	39,051	34,668
Total Liabilities & Stockholders' Equity	459,740	407,595



Income Statement, Unaudited (in thousands \$)

	Consolidated 6 months ended June 30, 2026	Consolidated 6 months ended June 30, 2025
Interest Income		
Loans	11,453	9,318
Investments	1,060	1,397
Total Interest Income	12,513	10,715
Interest Expense		
Deposits	3,774	3,984
Borrowings	643	535
Total Interest Expense	4,417	4,519
Net Interest Income	8,096	6,196
Provision for Credit Losses	178	240
Net Interest Income after Provision	7,918	5,956
Non Interest Income		
Account Service Charges	72	58
Other Service Charges & Fees	59	39
BOLI Income	125	117
Financial Services	42	19
Rental Income	105	100
Miscellaneous Income	5	3
Total Non Interest Income	408	336
Total Securities Gains (Losses)	-133	0
Non Interest Expenses		
Salaries & Benefits	3,002	2,975
Furniture, Fixtures & Equipment	89	91
Occupancy	575	566
Legal & Professional Fees	173	123
Data Processing & Network	582	547
Marketing	63	57
Regulatory Expenses	106	166
Corporate Governance	97	107
Other Expenses	270	256
Total Non-Interest Expense	4,957	4,888
Net Income before Taxes	3,236	1,404
Provision for Taxes	785	343
Net Income	2,451	1,061