

OCONEE FINANCIAL CORPORATION
BALANCE SHEET

	6/30/2026	12/31/2025
	(Unaudited)	(Audited)
<u>ASSETS</u>		
Cash and due from banks	\$ 31,066,715	\$ 76,069,901
Securities available for sale (at fair value)	140,294,852	144,882,895
Other investment	1,083,800	923,000
Mortgage loans held for sale	5,954,717	1,925,074
Loans, net of unearned income	538,668,890	481,562,043
Allowance for loan loss	(7,338,805)	(6,529,377)
Loans, net	<u>531,330,085</u>	<u>475,032,666</u>
Premises and equipment	10,865,269	11,316,072
Other assets	23,863,855	24,009,015
Total Assets	<u><u>\$ 744,459,292</u></u>	<u><u>\$ 734,158,623</u></u>
<u>LIABILITIES AND STOCKHOLDERS' EQUITY</u>		
Liabilities:		
Deposits	\$ 649,682,284	\$ 640,314,041
Federal Home Loan Bank Advances	10,000,000	10,000,000
Subordinated debenture, net of capitalized expenses	19,606,368	19,558,168
Dividends payable	--	--
Accrued expenses and other liabilities	7,477,022	8,031,473
Total Liabilities	<u>686,765,674</u>	<u>677,903,682</u>
Stockholder's Equity:		
Common Stock	2,102,692	2,101,848
Restricted Stock	(68,570)	(53,020)
Additional Paid in Capital	7,402,510	7,231,766
Retained earnings	53,473,869	52,322,045
Unrealized gain/loss on securities and derivatives	(5,216,882)	(5,347,698)
Total Stockholder's Equity	<u>57,693,618</u>	<u>56,254,941</u>
Total Liabilities and Stockholder's Equity	<u><u>\$ 744,459,292</u></u>	<u><u>\$ 734,158,623</u></u>
Book Value Per Share	\$ 55.00	\$ 53.52
Tangible Book Value Per Share	\$ 53.32	\$ 51.80

OCONEE FINANCIAL CORPORATION
STATEMENT OF INCOME-YTD

	6/30/2026	6/30/2025
	(Unaudited)	
Interest Income:		
Loans	\$ 16,858,977	\$ 14,346,695
Securities available for sale		
State, County & Municipal	321,229	311,596
Treasuries & Agencies	1,858,158	2,037,314
Corporate	128,473	189,531
Federal funds sold & other	689,814	948,080
	<u>19,856,650</u>	<u>17,833,216</u>
Interest Expense:		
Deposits	5,102,106	4,373,449
Other	1,000,650	690,257
Total Interest Expense	<u>6,102,756</u>	<u>5,063,706</u>
Net interest income	13,753,894	12,769,510
Provision for loan losses	<u>902,903</u>	<u>1,072,760</u>
Net income after provision for loan losses	12,850,991	11,696,750
Noninterest income		
Service charges on deposit accounts	339,123	342,790
Gain (loss) on Sale of Assets	36,056	2,700
Securities gains (losses), net	--	(60,958)
Mortgage banking income	1,218,299	824,544
SBA loan related income	227,960	1,035,617
Commissions on investment sales	80,438	83,395
Other	1,076,053	1,173,425
Total noninterest income	<u>2,977,929</u>	<u>3,401,513</u>
Noninterest expense		
Salaries and employee benefits	8,284,404	7,187,482
Occupancy	961,558	838,761
Other operating	3,637,273	3,555,175
Total noninterest expense	<u>12,883,235</u>	<u>11,581,418</u>
Income before provision for income taxes	2,945,685	3,516,845
Provision for income taxes	<u>587,431</u>	<u>682,419</u>
Net Income	<u>\$ 2,358,254</u>	<u>\$ 2,834,426</u>
Period-Ending Outstanding Shares	1,048,893	1,046,375
Weighted Average Shares Outstanding	1,048,894	1,046,376
YTD Earnings Per Common Share	\$ 2.25	\$ 2.71

OCONEE FINANCIAL CORPORATION
STATEMENT OF INCOME-QTD

	6/30/2026	6/30/2025
	(Unaudited)	
Interest Income:		
Loans	\$ 8,746,433	\$ 7,556,305
Securities available for sale		
State, County & Municipal	167,336	154,742
Treasuries & Agencies	929,680	1,031,792
Corporate	68,662	94,766
Federal funds sold & other	218,825	495,148
	<u>10,130,935</u>	<u>9,332,753</u>
Interest Expense:		
Deposits	2,491,858	2,243,092
Other	504,175	396,283
Total Interest Expense	<u>2,996,033</u>	<u>2,639,375</u>
Net interest income	7,134,902	6,693,378
Provision for loan losses	<u>571,028</u>	<u>649,060</u>
Net income after provision for loan losses	6,563,874	6,044,318
Noninterest income		
Service charges on deposit accounts	166,389	169,381
Gain (loss) on Sale of Assets	--	2,700
Securities gains (losses), net	--	--
Mortgage banking income	776,288	519,350
SBA loan related income	189,101	846,104
Commissions on investment sales	34,840	48,443
Other	526,112	613,753
Total noninterest income	<u>1,692,730</u>	<u>2,199,732</u>
Noninterest expense		
Salaries and employee benefits	4,214,184	3,785,413
Occupancy	486,013	440,230
Other operating	1,843,350	1,729,163
Total noninterest expense	<u>6,543,547</u>	<u>5,954,807</u>
Income before provision for income taxes	1,713,056	2,289,243
Provision for income taxes	<u>345,641</u>	<u>465,177</u>
Net Income	<u>\$ 1,367,415</u>	<u>\$ 1,824,066</u>
Period-Ending Outstanding Shares	1,048,893	1,046,375
Weighted Average Shares Outstanding	1,048,894	1,046,376
QTD Earnings Per Common Share	\$ 1.30	\$ 1.74