

<u>Assets</u>	<u>Actual 12/31/2024</u>	<u>Actual 12/31/2025</u>
Cash and Due Froms	614,621,907	282,181,083
Securities	78,077,053	87,235,714
Loans, Net of Unearned Discount	1,813,715,373	1,975,176,260
Reserve For Bad Debts	<u>(\$21,491,728)</u>	<u>(\$23,674,971)</u>
Net Loans	1,792,223,645	1,951,501,289
Fixed Assets	12,285,848	20,310,029
Interest Receivables	10,121,373	10,911,761
Other Assets	<u>\$38,070,576</u>	<u>\$37,076,845</u>
Total Assets	<u>\$2,545,400,402</u>	<u>\$2,389,216,721</u>
 <u>Liabilities & Capital</u>		
Non-interest Bearing Deposits	312,392,111	343,551,579
Interest Bearing Deposits	<u>\$1,715,454,210</u>	<u>\$1,555,819,722</u>
Total Deposits	2,027,846,321	1,899,371,301
Other Liabilities	<u>\$248,214,239</u>	<u>\$194,270,813</u>
Total Liabilities	\$2,276,060,560	\$2,093,642,114
Stock/Surplus	22,263,622	22,263,622
Unrealized (Losses) on Securities	(5,078,211)	(3,254,256)
Retained Earnings	<u>\$252,154,431</u>	<u>\$276,565,240</u>
Total Capital	<u>\$269,339,842</u>	<u>\$295,574,606</u>
Total Liabilities & Capital	<u>\$2,545,400,402</u>	<u>\$2,389,216,721</u>