

**STATEMENT OF FINANCIAL CONDITION
AS OF DECEMBER 31, 2023**

ASSETS

Loans:	
Personal	51,158,609.21
Real Estate	25,904,487.13
Student Loans	184,004.53
Commercial	3,000,793.42
Visa	3,917,364.66
Loan Cr Adjustment	(45,955.17)
Discount Rate Adj	27,547.21
Loan Participation	8,304,083.12
Assets in Process of Liquidation	22,554.54
Total Loans	92,473,488.65
Allowance for Loan Loss	(667,269.00)
Allowance for Deposit Loss	(13,417.94)
Cash	6,782,418.63
Investments	67,293,958.78
Accrued Income	412,094.58
Fixed Assets	5,321,074.94
Other Assets	12,566,070.05
TOTAL ASSETS	184,168,418.69

LIABILITIES AND EQUITY

Liabilities	
Accounts Payable	1,199,103.27
Accrued Dividends	0.00
Accrued Expenses	680,663.25
TOTAL LIABILITES	1,879,766.52

Equity	
Deposits:	
Shares	90,522,939.65
Share Drafts	43,656,472.04
EMMA	1,888,559.99
IRA	3,286,325.07
CD	21,191,677.93
Christmas Club	25,831.61
Escrow	20,178.91
Total Deposits	160,591,985.20

Reserves	2,057,550.53
Undivided Earnings	21,254,361.60
Other Comprehensive Income	(747,651.00)
Unrealized Gain/Loss-Investments	(867,594.16)
Net Gain (Loss)	0.00
TOTAL EQUITY	182,288,652.17

TOTAL LIABILITIES / EQUITY	184,168,418.69
-----------------------------------	-----------------------

VISA COMMITTED LINES OF CREDIT - \$14,568,631.00

I certify, to the best of my knowledge and belief, this statement and the related statements are true and correct and present fairly the financial position and results of operations for the period covered

DocuSigned by:

Kenneth Arnold

PRESIDENT

9404CDDDAE2401...