



**Statement of Condition**  
(Unaudited)

**March 31, 2025**

ASSETS

Cash & short term investments	\$ 48,672,000
Securities, at fair value	433,205,000
Loans, net	2,168,469,000
Premises & equipment, net	26,170,000
Accrued interest receivable	8,507,000
Bank owned life insurance	66,217,000
Goodwill	33,354,000
Other assets	31,848,000

**TOTAL ASSETS**

**\$ 2,816,442,000**

LIABILITIES & RETAINED EARNINGS

Deposit liabilities	\$ 2,128,219,000
Borrowings	246,331,000
Retirement liabilities	11,626,000
Deferred tax liability	6,004,000
Other liabilities	41,796,000

Total Liabilities 2,433,976,000

Retained earnings	410,585,000
Accumulated Other Comprehensive Income	<u>(28,119,000)</u>
Total retained earnings	<u>382,466,000</u>

**TOTAL LIABILITIES AND RETAINED EARNINGS**

**\$ 2,816,442,000**

Loan to Deposit Ratio 101.89%