



Statement of Condition
(Unaudited)

September 30, 2023

ASSETS

Cash & short term investments	\$ 73,297,000
Securities, at fair value	374,899,000
Loans, net	1,817,005,000
Premises & equipment, net	24,967,000
Other Real Estate Owned	5,900,000
Accrued interest receivable	6,894,000
Deferred Tax Asset	1,074,000
Bank owned life insurance	63,320,000
Goodwill	33,354,000
Other assets	36,578,000
TOTAL ASSETS	<u>\$ 2,437,288,000</u>

LIABILITIES & RETAINED EARNINGS

Deposit liabilities	\$ 1,789,248,000
Borrowings	266,414,000
Retirement liabilities	14,368,000
Other liabilities	42,969,000
Total Liabilities	<u>2,112,999,000</u>
Retained earnings	367,504,000
Accumulated Other Comprehensive Income	(43,215,000)
Total retained earnings	<u>324,289,000</u>
TOTAL LIABILITIES AND RETAINED EARNINGS	<u>\$ 2,437,288,000</u>

Loan to Deposit Ratio 101.55%