



**Statement of Condition**  
(Unaudited)

December 31, 2023

ASSETS

Cash & short term investments	\$ 60,560,000
Securities, at fair value	407,289,000
Loans, net	1,916,882,000
Premises & equipment, net	25,105,000
Accrued interest receivable	7,679,000
Bank owned life insurance	63,719,000
Goodwill	33,354,000
Other assets	28,964,000

**TOTAL ASSETS**

**\$ 2,543,552,000**

LIABILITIES & RETAINED EARNINGS

Deposit liabilities	\$ 1,841,044,000
Borrowings	291,400,000
Retirement liabilities	13,743,000
Deferred Tax Liability	8,638,000
Other liabilities	36,788,000

Total Liabilities 2,191,613,000

Retained earnings	379,453,000
Accumulated Other Comprehensive Income	(27,514,000)
Total retained earnings	<u>351,939,000</u>

**TOTAL LIABILITIES AND RETAINED EARNINGS**

**\$ 2,543,552,000**

Loan to Deposit Ratio

104.12%