



Statement of Condition
(Unaudited)

September 30, 2025

ASSETS

Cash & short term investments	\$ 54,695,000
Securities, at fair value	457,657,000
Loans, net	2,232,382,000
Premises & equipment, net	28,215,000
Accrued interest receivable	8,582,000
Bank owned life insurance	67,419,000
Goodwill	33,354,000
Other assets	46,026,000

TOTAL ASSETS

\$ 2,928,330,000

LIABILITIES & RETAINED EARNINGS

Deposit liabilities	\$ 2,217,303,000
Borrowings	236,303,000
Retirement liabilities	11,329,000
Deferred tax liability	5,341,000
Other liabilities	54,483,000

Total Liabilities 2,524,759,000

Retained earnings	426,782,000
Accumulated Other Comprehensive Income	(23,211,000)
Total retained earnings	<u>403,571,000</u>

TOTAL LIABILITIES AND RETAINED EARNINGS

\$ 2,928,330,000

Loan to Deposit Ratio 100.68%