

# Statement of Condition 2023



<b>ASSETS</b>	<b>12/31/2023</b>	<b>12/31/2022</b>
Loans	\$ 963,423,000	\$ 967,981,000
Federal Agency Securities	87,928,000	70,394,000
Municipal & Other Securities	82,359,000	76,777,000
Cash & Cash Equivalents	40,389,000	28,423,000
Premises and Equipment	16,627,000	16,565,000
Other Assets	25,186,000	28,466,000
<b>TOTAL ASSETS</b>	<b>\$ 1,215,912,000</b>	<b>\$ 1,188,606,000</b>
<b>LIABILITIES &amp; NET WORTH</b>		
Non Interest-Bearing Deposits	166,030,000	192,767,000
Interest-Bearing Deposits	865,247,000	774,144,000
Total Deposits	\$ 1,031,277,000	\$ 966,911,000
Borrowed Funds	3,036,000	65,041,000
Other Liabilities	14,313,000	9,246,000
Total Equity Capital	167,286,000	147,408,000
<b>TOTAL LIABILITIES &amp; NET WORTH</b>	<b>\$ 1,215,912,000</b>	<b>\$ 1,188,606,000</b>

**Tier 1 Leverage Ratio is 13.73%** (Regulatory requirement for well capitalized banks is 5%)

## BOARD OF DIRECTORS

Joe LaPorte, III - Chairman  
 William D. Dudney - Vice Chairman  
 Luther D. Cain  
 Larry Estep  
 Daniel Franklin  
 Kevin Jessee  
 Andrew LaPorte  
 Stephen J. LaPorte  
 CeeGee McCord  
 Sarah Presnell  
 R. Stan Puckett  
 John M. Vann

## SENIOR OFFICERS

Joe LaPorte, III - Chairman & Trust Officer  
 Kevin Jessee - Chief Executive Officer  
 Scott Greer - President, COO, & Inv Officer  
 Ford Davis - EVP, Commercial Officer  
 Aaron Brooks - SVP, Chief Credit Officer  
 Billy Bowers - SVP, Sr. Credit Officer SBA  
 Jennifer Whaley - SVP, Chief Financial Officer

## SENIOR OFFICERS (cont'd.)

Sheila Blankenship - SVP, Portfolio Manager SBA  
 Tim Broyles - SVP, Info Technology Mgr  
 Mark Bryan - SVP, Commercial Loan Off  
 Tony Carasso - SVP, Commercial Loan Off  
 Kathleen Danuser - SVP, Collections Officer  
 Kathy Fields - SVP, Mortgage Division Mgr  
 Sonya Ford - SVP, Commercial Loan Off  
 Scott Hammerbacher - SVP, Loan Admin. & Sr Compl Off  
 Nick Jackson - SVP, Commercial Loan Off  
 Sandra Kerley - SVP, Retail Banking Mgr  
 Jeremy Langlois - SVP, Legal Counsel SBA  
 Lance Markham - SVP, Commercial Loan Off  
 Kristan Spear - SVP, Commercial Loan Off  
 Brooke Tittle - SVP, Commercial Loan Off  
 Amy True - SVP, Human Resources Mgr  
 Aaron Tyler - SVP, Digital Channels & Info Security Off  
 David Watkins - SVP, Underwriting Mgr SBA  
 Darcy Wetzel - SVP, Controller  
 Pamela Hutchins - VP, Secretary to the Board