

Statement of Condition 2025



ASSETS

	12/31/2025	12/31/2024
Loans	\$ 1,050,509,000	\$ 987,813,000
Federal Agency Securities	110,564,000	94,872,000
Municipal & Other Securities	101,617,000	92,282,000
Cash & Cash Equivalents	41,945,000	49,800,000
Premises and Equipment	15,986,000	16,454,000
Other Assets	27,623,000	26,768,000
TOTAL ASSETS	\$ 1,348,244,000	\$ 1,267,989,000

LIABILITIES & NET WORTH

Non Interest-Bearing Deposits	162,196,000	162,130,000
Interest-Bearing Deposits	973,900,000	917,149,000
Total Deposits	\$ 1,136,096,000	\$ 1,079,279,000
Borrowed Funds	22,026,000	3,031,000
Other Liabilities	14,930,000	14,784,000
Total Equity Capital	175,192,000	170,895,000
TOTAL LIABILITIES & NET WORTH	\$ 1,348,244,000	\$ 1,267,989,000

Tier 1 Leverage Ratio is 12.68% (Regulatory requirement for well capitalized banks is 5%)

BOARD OF DIRECTORS

Joe LaPorte, III - Chairman
 Kevin Jessee - Vice Chairman
 Larry Estepp
 Daniel Franklin
 Catherine LaPorte
 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
 Sheila Blankenship - SVP, Portfolio Manager SBA
 Tim Broyles - SVP, Info Technology Mgr

SENIOR OFFICERS (cont'd.)

Mark Bryan - SVP, Commercial Loan Off
 Tony Carasso - SVP, Commercial Loan Off
 Tim Colbaugh - SVP, Deposit Operations Supervisor
 Kelli Cooper - SVP, Digital Experience Manager
 Kathleen Danuser - SVP, Collections Officer
 Kathy Fields - SVP, Mortgage Division Mgr
 Andrew Ford - SVP, Commercial Loan Off
 Sonya Ford - SVP, Commercial Loan Off
 Scott Hammerbacher - SVP, Loan Admin. & Sr Compl Off
 Jeremy Langlois - SVP, Legal Counsel SBA
 Matt Lewis - SVP, Network Manager
 Lance Markham - SVP, Commercial Loan Off
 David Mowell - 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, Chief Technology Officer & Info Security Off
 David Watkins - SVP, Underwriting Mgr SBA
 Darcy Wetzel - SVP, Controller