

# Statement of Condition 2024



<b>ASSETS</b>	<b>12/31/2024</b>	<b>12/31/2023</b>
Loans	\$ 987,813,000	\$ 963,423,000
Federal Agency Securities	94,872,000	87,928,000
Municipal & Other Securities	92,282,000	82,359,000
Cash & Cash Equivalents	49,800,000	40,389,000
Premises and Equipment	16,454,000	16,627,000
Other Assets	26,768,000	25,186,000
<b>TOTAL ASSETS</b>	<b>\$ 1,267,989,000</b>	<b>\$ 1,215,912,000</b>
<b>LIABILITIES &amp; NET WORTH</b>		
Non Interest-Bearing Deposits	162,130,000	166,030,000
Interest-Bearing Deposits	917,149,000	865,247,000
Total Deposits	\$ 1,079,279,000	\$ 1,031,277,000
Borrowed Funds	3,031,000	3,036,000
Other Liabilities	14,784,000	14,313,000
Total Equity Capital	170,895,000	167,286,000
<b>TOTAL LIABILITIES &amp; NET WORTH</b>	<b>\$ 1,267,989,000</b>	<b>\$ 1,215,912,000</b>

**Tier 1 Leverage Ratio is 13.45%** (Regulatory requirement for well capitalized banks is 5%)

## BOARD OF DIRECTORS

Joe LaPorte, III - Chairman  
 William D. Dudney - Vice Chairman  
 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  
 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  
 Sandra Kerley - SVP, Retail Banking Mgr  
 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, Digital Channels & Info Security Off  
 David Watkins - SVP, Underwriting Mgr SBA  
 Darcy Wetzel - SVP, Controller  
 Pamela Hutchins - VP, Secretary to the Board