

**CONSOLIDATED REPORT OF CONDITION**

Assets	9/30/2025	9/30/2024
1. Cash & due from banks		
a. Non-interest bearing bal., Cy & Coin	1,609,770	1,273,126
b. Interest bearing balances	3,525,105	4,377,344
2. Securities	34,592,906	33,694,171
3. a. Federal Funds Sold, etc.	1,577,000	5,144,000
b. Sec. Purch/agreement to resell	0	0
4. Loans & Leases Receivables		
a. Loans & Leases (Net unearned income)	46,036,379	45,233,709
b. LESS: allowance for losses	(539,420)	(512,823)
c. LESS: allocated transfer risk	0	0
d. Loans & Leases Net	45,496,959	44,720,886
5. Assets held in trading assets	-	-
6. Premises & Fixed Assets	2,565,150	2,654,750
7. Other Real Estate (Net UnE. Int.)	0	0
8. Investments in unconsolidated subs.	0	0
9. Customer Liability on acpt. Outstanding	0	0
10. Intangible Assets	0	0
11. Other Assets	4,778,935	4,800,391
12. Total Assets	94,145,825	96,664,668

**LIABILITIES**

13. Deposits		
a. In domestic offices		
(1) Non Interest Bearing	22,321,801	21,343,357
(2) Interest Bearing	62,422,779	66,789,429
14. a. Fed Funds Purchased	0	0
14. b. Sec. sold/agreement to repurchase	0	0
15. Demand Notes US Treasury	0	0
16. Other Borrowed Money	0	0
17. Mortgage indebtedness	0	0
18. Bank Liability on acpt. Outstanding	0	0
19. Notes/debs. Sub to deposits	0	0
20. Other Liabilities	214,271	90,798
21. TOTAL LIABILITIES	84,958,851	88,223,584

**EQUITY CAPITAL**

23. Perpetual Preferred Stock	0	0
24. Common Stock	2,535,240	2,535,240
25. Surplus	2,535,240	2,535,240
26 a. Undivided Profits	6,086,562	5,795,982
26 b. Net unrealized holding gains (losses)	(1,970,068)	(2,425,378)
27. TOTAL EQUITY CAPITAL	9,186,974	8,441,084
28. TOTAL LIABILITIES & EQUITY CAPITAL	94,145,825	96,664,668

**(THIS STATEMENT IS UNAUDITED AND MAY BE ADJUSTED)****CONSOLIDATED REPORT OF INCOME**

	9/30/2025	Year to Date 9/30/2024
1. Interest Income		
a. Interest Fee Income on Loans		
(1) Real Estate Loans	1,542,884	1,356,605
(2) Personal Loans	288,890	305,692
(3) Credit Cards, Etc.	0	0
(4) Commercial & Other Loans	154,493	109,089
(5) Total Loans	1,986,267	1,771,386
b. Income from Lease Receivables	0	0
c. Int. Income on bal. with dep. Inst	114,910	148,312
d. (1) Int Income on Municipal Sec.		
(a) Taxable Income	113,677	97,720
(b) Tax Exempt Income	48,936	64,084
(2) Int. Income on Gov. Sec.	451,747	344,505
(3) Equity Securities	5,431	5,242
e. Int on Trading Accts.	0	0
f. Int. on Fed Funds Sold, etc.	76,106	105,637
TOTAL INTEREST INCOME	2,797,074	2,536,886
2. Interest Expense:		
a. Interest on Deposits		
(1) Transaction Acct. (NOW's,etc)	3,186	2,788
(2) Non-Transaction Acct, etc.		
(a) Money Markets	8,901	869
(b) Other Savings Deposits	3,137	2,186
(c) Time Deposits > 250M (CDs)	32,116	34,278
(d) All Other Time Deposits	398,411	409,340
b. Expense of Fed Funds purchased	6	8
TOTAL INTEREST EXPENSE	445,757	449,469
3. Net Interest Income	2,351,317	2,087,417
4. Provisions		
a. Provision for loan losses	68,700	30,000
b. Allocated transfer risk	0	0
5. Non-Interest Income:		
a. Service Charges on DDA	323,527	327,222
b. Other Non-Interest Income		
(1) Other Fee Income	157,553	130,862
(2) All Other Non-Interest Income	5,596	6,427
c. Total Non Interest Income	486,676	464,511
6. Gains & Losses on Securities	3,098	0
7. Non-Interest Expense		
a. Salaries & Employees Benefits	1,096,788	1,138,137
b. Expenses of premises & fixed assets	202,051	212,564
c. Other Non Interest Expense	801,448	770,695
d. Total Non Interest Expense	2,100,287	2,121,396
8. Income (loss) before taxes	672,104	400,532
9. Applicable Income Taxes	99,000	55,000
10. Income (loss) before extraordinary items	573,104	345,532
11. Extraordinary Items - Net	0	0
12. Net Income (Loss)	573,104	345,532

**OFFICERS**

**SCOTT J. WEGRZYN**

**CEO & President**

**CELESTE E. HURD**

**Chief Financial Officer**

**BETHANY L. WINGERT**

**Vice President Operations & Cashier**

**ANNA J. BLACKWELL**

**Vice President Retail Operations**

**BENJAMIN C. HEMINGER**

**Vice President Lending**

**CAMMIE J. ASMUS**

**Head of Operations**

**JEFFREY J. FACKLER**

**IT Officer & Security Officer**

**JACK P. MILLERSCHIN**

**Financial Officer & Asst. Cashier**

**APRIL D. PELCH**

**Asst. Vice President**

**NICOLE A. DZIUBA**

**Asst. Vice President**

**AMBER L. WALLING**

**Millington Branch Manager**

**DIRECTORS**

**BRAD SULLIVAN, Chairman**

**DANIEL BABCOCK, Vice-Chairman**

**JAMES ABBEY**

**BRUCE BUCKMASTER**

**EVAN OSENTOSKI**

**SCOTT WEGRZYN**

**STATEMENT OF CONDITION**



**MAIN OFFICE**

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