

	December	
	2025	2024
(In Thousands, except Share and per Share Data)		
Assets		
Cash and Due from Banks	\$ 7,192	\$ 7,788
Interest-Bearing Deposits	34,732	31,731
Short-Term Investments	956	868
Cash and Cash Equivalents	<u>42,880</u>	<u>40,387</u>
Securities Available for Sale at Fair Value, Net of Allowance	153,793	179,433
for Credit Losses 2025 and 2024: \$0		
Mortgage Loans Held for Sale	3,102	712
Loans Receivable, Net of Allowance	870,886	769,348
For Credit Losses 2025: \$14,246; 2024: \$12,286		
Investment in Restricted Stock, at Cost	1,262	1,020
Premises and equipment:		
Operating Lease Right-of-Use Asset	2,420	1,063
Other Premises and Equipment, net	7,245	6,828
Accrued Interest Receivable	5,225	4,648
Investment in Life Insurance	29,816	27,124
Other Assets	9,689	12,022
Total Assets	<u><u>\$ 1,126,318</u></u>	<u><u>\$ 1,042,585</u></u>
Liabilities		
Deposits		
Non-Interest-Bearing	\$ 288,879	\$ 273,680
Interest-Bearing	<u>669,204</u>	<u>617,735</u>
Total Deposits	<u>958,083</u>	<u>891,415</u>
Operating Lease Liabilities	2,441	1,078
Accrued Interest Payable	5,230	6,366
Other Liabilities	<u>10,810</u>	<u>10,154</u>
Total Liabilities	<u>976,564</u>	<u>909,013</u>
Stockholders' Equity		
Common Stock, par Value \$.20 per Share;	360	360
Authorized 5,000,000 Shares;		
Issued 1,800,000 Shares;		
Outstanding 2025 and 2024: 1,431,029 and 1,433,048		
Surplus	2,543	2,543
Retained Earnings	170,456	158,033
Accumulated Other Comprehensive Income	(6,455)	(10,453)
Treasury Stock, at Cost, 2025 and 2024:	(17,150)	(16,911)
368,971 and 366,952		
Total Stockholders' Equity	<u>149,754</u>	<u>133,572</u>
Total Liabilities and Stockholders' Equity	<u><u>\$ 1,126,318</u></u>	<u><u>\$ 1,042,585</u></u>

	Period Ending December 31st	
	2025	2024
	(In Thousands)	
Interest Income		
Loans Receivable, Including Fees	\$ 55,415	\$ 45,551
Securities:		
Taxable	2,553	2,656
Tax Exempt	2,262	1,928
Other	1,235	1,953
Total Interest Income	<u>61,465</u>	<u>52,088</u>
Interest Expense		
Deposits	17,400	15,902
Short-Term Debt and Other	-	-
Total Interest Expense	<u>17,400</u>	<u>15,902</u>
Net Interest Income	<u>44,065</u>	<u>36,186</u>
Provision for Credit Losses, Loans	2,250	950
Provision for Credit Losses, Off-Balance Sheet Commitments	50	-
Total Provision for Credit Losses	<u>2,300</u>	<u>950</u>
Net Interest Income After Provision for Credit Losses	<u>41,765</u>	<u>35,236</u>
Other Income		
Customer Service Fees	2,872	2,842
Mortgage Banking Activities	562	608
Income from Fiduciary Accounts	992	780
Loss on Available for Sale	(45)	-
Bank-Owned Life Insurance	678	595
Employee Retention Tax Credit		
Other	640	630
Total Other Income	<u>5,699</u>	<u>5,455</u>
Other Expenses		
Salaries and Wages	10,611	10,210
Employee Benefits	5,960	5,151
Occupancy	1,512	1,459
Data Processing	1,394	1,427
Donations	1,032	444
State Tax	917	569
Furniture and Equipment	860	777
Advertising and Promotion	668	693
Legal and Professional	649	628
Debit Card Expense	550	475
FDIC Insurance Program	473	436
Other	2,708	2,612
Total Other Expenses	<u>27,334</u>	<u>24,881</u>
Income Before Income Tax	20,130	15,810
Federal Income Tax Expense	3,584	2,809
Net Income	<u>\$ 16,546</u>	<u>\$ 13,001</u>