

| ASSETS | 12/31/2024 | 12/31/2023 |
|---|------------------------|------------------------|
| Cash and cash equivalents | \$416,332,598 | \$312,570,874 |
| Federal funds sold | \$7,035,885 | \$5,115,178 |
| TOTAL CASH AND CASH EQUIVALENTS | \$423,368,483 | \$317,686,052 |
| Investment securities | \$1,488,854,747 | \$1,728,120,681 |
| Loans: | | |
| Real estate | \$2,860,219,117 | \$2,841,060,818 |
| Commercial and industrial | \$2,841,053,280 | \$2,937,121,192 |
| Consumer and Other Loans | \$826,406,778 | \$866,344,874 |
| Gross loans | \$6,527,679,175 | \$6,644,526,884 |
| Less allowance for loan losses | \$(95,266,326) | \$(83,417,692) |
| TOTAL LOANS | \$6,432,412,849 | \$6,561,109,192 |
| Premises and Fixed Assets | \$122,933,625 | \$111,763,922 |
| Other assets | \$374,824,798 | \$358,418,672 |
| TOTAL ASSETS | \$8,842,394,503 | \$9,077,098,519 |
| LIABILITIES AND EQUITY CAPITAL | | |
| Non interest-bearing | \$2,787,897,345 | \$2,846,428,280 |
| Interest-bearing | \$5,322,751,451 | \$5,243,417,751 |
| TOTAL DEPOSITS | \$8,110,648,795 | \$8,089,846,031 |
| Accrued liabilities | \$16,505,380 | \$25,345,374 |
| Other liabilities | \$38,725,088 | \$147,423,919 |
| TOTAL LIABILITIES | \$8,165,879,263 | \$8,262,615,324 |
| TOTAL EQUITY CAPITAL | \$676,515,240 | \$814,483,195 |
| TOTAL LIABILITIES AND EQUITY CAPITAL | \$8,842,394,503 | \$9,077,098,519 |

* This statement has not been reviewed or confirmed for accuracy or relevance by the Office of the Comptroller of the Currency.