



December 31, 2023

### Board of Directors

Anthony C. Baker  
*Chairman*

William M. Alverson

Kevin D. Avent

E. Daniel Duzyk

Richard P. Fuller

Amy P. Mellinger

Troy H. Mulligan

A. Christopher Peck

Brett T. Setzer

Spears C. Stilz

Arthur E. Walker III

### Assets

Cash and Due from Banks	\$	19,243,000
Securities and Interest Bearing Deposits		823,324,000
Federal Funds Sold		1,438,000
Loans and Leases Net of Unearned Income	1,417,350,000	
Less Loan Loss Reserve	<u>(16,624,000)</u>	
Net Loans		1,401,726,000
Premises and Fixed Assets		15,670,000
Other Real Estate Owned		4,395,000
Other Investments		43,272,000
Other Assets		<u>33,705,203</u>
Total Assets		<u>\$2,342,773,000</u>

### Liabilities and Capital

Deposits	\$	2,013,451
Repurchase Agreements and Federal Funds Purchased		69,713,000
Federal Home Loan Bank and Other Borrowings		76,287,000
Other Liabilities		<u>16,810,000</u>
Total Liabilities		\$2,176,263,000

### Equity Capital

Capital Stock		4,000,000
Surplus		9,550,000
Undivided Profits and Capital Reserves		226,886,000
Unrealized Gain/(Loss) on Securities		<u>(73,927,000)</u>
Total Equity Capital		<u>166,510,000</u>
Total Liabilities and Capital		<u>\$2,342,773,000</u>

*I, Chas Sargent, Chief Financial Officer attest to the correctness of the information contained in the statement. This statement has not been reviewed, or confirmed for accuracy or relevance by the Federal Deposit Insurance Corporation.*