

First State Bank
Statement of Condition
As of September 30, 2025

ASSETS

Cash & Due From Banks	\$ 7,632,000
Due From Banks – Interest Bearing	\$ 25,302,000
Investments	\$ 92,634,000
Federal Funds Sold	\$ 0
Loans: Net of Reserve for Bad Debts	\$ 217,851,000
Banking House, Furniture, and Fixtures	\$ 2,597,000
Other Assets	\$ <u>5,191,000</u>
Total Assets	\$ <u>351,207,000</u>

LIABILITIES

Deposits	\$ 308,671,000
Other Liabilities	\$ <u>1,920,000</u>
Total Liabilities	\$ 310,591,000

EQUITY CAPITAL

Capital Stock	\$ 600,000
Surplus	\$ 9,400,000
Undivided Profits	\$ 34,767,000
Accumulated Other Comp. Income	\$ <u>(4,151,000)</u>
Total Equity Capital	\$ <u>40,616,000</u>
Total Liabilities & Equity Capital	\$ <u>351,207,000</u>

Officers:

George B. Odom, President & CEO
Shana Webb, Chief Financial Officer
Adam Bowers, Senior Vice President
Jenny Bezner, Senior Vice President
Suzanne Ashley, Vice President
Adam Bell, Vice President
Cristina Caraway, Asst. Vice President & Compliance Officer
Jennifer Przilas, Asst. Vice President & BSA Officer
Kim Moore, Asst. Cashier & Chief Operations Officer

Directors:

Larry Butts, Chairman of the Board
George B. Odom
Wesley Spurlock
Brent Spurlock
Charlotte Strafuss
Gared McBryde