WOODSBORO BANK
Quarterly Shareholder's Report

Condensed Balance Sheet (unaudited)
(Dollars in thousands)

As of September 30,	**2026**	**2025**
ASSETS		
Cash and balances due from banks	$ 2,040	$ 4,454
Interest-bearing deposits in banks	20,346	22,674
Investment securities		
Held-to-maturity securities	-	-
Available-for-sale securities	94,269	91,731
Loans, net of allowance for loan losses of $4,232 - 2026; $3,620 - 2025, net of unearned income	349,916	321,219
Bank premises and equipment, net	3,274	3,042
Other assets	19,696	15,259
TOTAL ASSETS	$ 489,541	$ 458,379
LIABILITIES		
Deposits		
Non-interest-bearing	$ 156,908	$ 145,630
Interest-bearing	296,433	279,923
TOTAL DEPOSITS	453,341	425,553
Other liabilities	4,647	3,010
TOTAL LIABILITIES	$ 457,988	$ 428,563
EQUITY CAPITAL		
Capital Stock, par value $10 per share; authorized 10,000,000 shares; issued and outstanding 2026 - 395,861 and 2025 - 396,436 shares	$ 3,959	$ 3,964
Surplus	3,942	3,975
Undivided profits and capital reserves	35,917	31,275
Accumulated other comprehensive income	(12,265)	(9,398)
TOTAL EQUITY CAPITAL	$ 31,553	$ 29,816
TOTAL LIABILITIES AND EQUITY CAPITAL	$ 489,541	$ 458,379

Woodsboro Bank
Quarterly Shareholder's Report

Condensed Income Statement
(unaudited)

For the nine months ended September 30,		**2026**		**2025**
Interest income		$ 17,676		$ 16,070
Interest expense		3,032		3,047
Net interest income		14,644		13,023
Provision for loan losses		860		150
Net interest income after loan loss		13,784		12,873
Other income		939		824
Other expenses:				
Salaries and benefits	5,521		5,410	
Occupancy	611		585	
Furniture and equipment	352		326	
Other	3,326		3,084	
Total other expenses		9,810		9,405
Income before taxes		4,913		4,292
Income tax expense		1,255		1,088
Net income		$ 3,658		$ 3,204

Per Share Data		
Net income	$ 9.24	$ 8.08
Cash dividends paid	$ 0.41	$ 0.30
Book value	$ 79.71	$ 75.21