



Income Statement for Calendar Quarters Ending December 31, 2024 and December 31, 2023

	Oct-Dec 2024 Actual Results	Oct-Dec 2023 Actual Results
Interest Income-Loans	\$ 552	\$ 446
Interest Income-Securities	180	214
Interest & Dividend Income-Other	247	363
Total Interest & Dividend Income	979	1,023
Interest Expense-Deposits	195	248
Interest Expense-Other	30	9
Total Interest Expense	225	257
TOTAL NET INTEREST INCOME	\$ 754	\$ 766
Loan Loss Provision	11	(29)
NET INTEREST INCOME AFTER PROVISION	\$ 743	\$ 795
TOTAL NONINTEREST INCOME	\$ 103	\$ 9
Salaries and Employee Benefits	399	488
Premises and Fixed Assets	57	56
Other Expenses	313	274
Loss on Sale of Securities	-	-
TOTAL NONINTEREST EXPENSE	769	818
NET INCOME(LOSS) BEFORE TAXES	77	(14)
NET INCOME TAX(BENEFIT)	17	(14)
NET INCOME(LOSS) AFTER TAX	\$ 60	\$ -