

Balance Sheets December 31, 2025 and 2024

	<u>12/31/2025</u>	<u>12/31/2024</u>
Assets		
Cash and due from banks	\$ 7,899,789	\$ 8,846,735
Restricted cash	3,574,158	3,751,229
Interest bearing checking accounts	86,949,801	70,156,385
Federal funds sold	-	-
Cash and cash equivalents	<u>98,423,748</u>	<u>82,754,349</u>
Available-for-sale debt securities	12,749,162	11,310,692
Loans held for sale	286,900	235,000
Loans held for sale - at fair value	71,648,503	67,237,040
Loans, net of allowance for loan losses of \$12,589,054 and \$9,976,990	687,940,870	620,294,543
Premises and fixed assets	16,884,348	14,262,682
Goodwill	13,467,535	13,467,535
Federal home loan bank stock	2,008,600	2,008,600
Bank-owned life insurance	14,049,215	12,605,026
Foreclosed assets held for sale	196,000	-
Interest receivable	3,641,572	3,564,010
Other assets	11,901,439	10,992,667
Total assets	<u>\$ 933,197,892</u>	<u>\$ 838,732,144</u>
Liabilities		
Deposits:		
Demand	\$ 111,114,970	\$ 114,428,475
Savings, NOW and money market	369,773,028	327,653,623
Time	284,648,831	248,467,021
Total deposits	<u>765,536,829</u>	<u>690,549,119</u>
Federal Home Loan Bank (FHLB) advances	8,000,000	3,000,000
Subordinated debentures and other borrowings, net	30,935,721	32,524,605
Warehouse lines of credit	27,392,338	21,979,364
Interest payable and other liabilities	18,923,961	19,730,337
Total liabilities	<u>850,788,849</u>	<u>767,783,425</u>
Stockholders' Equity		
Common stock, \$1 par value; authorized 10,000,000 shares; 1,635,134 shares issued and outstanding	1,635,134	1,635,134
Additional paid-in capital	19,947,376	19,503,693
Accumulated earnings	51,557,603	41,309,776
Accumulated other comprehensive income/loss	24,168	(202,775)
Total parent company stockholders' equity	<u>73,164,281</u>	<u>62,245,828</u>
Noncontrolling interest	<u>9,244,762</u>	<u>8,702,891</u>
Total stockholders' equity	<u>82,409,043</u>	<u>70,948,719</u>
Total liabilities and stockholders' equity	<u>\$ 933,197,892</u>	<u>\$ 838,732,144</u>
Book Value Per Share	\$ 44.73	\$ 38.19

Statements of Income

December 31, 2025 and 2024

	<u>12/31/2025</u>	<u>12/31/2024</u>
Interest Income		
Loans	\$ 75,403,344	\$ 62,759,381
Securities	3,043,464	3,577,215
Federal funds sold	136,390	154,717
Total interest income	<u>78,583,198</u>	<u>66,491,313</u>
Interest Expense		
Deposits	19,329,916	18,375,485
Other borrowings	4,108,751	3,894,854
Total interest expense	<u>23,438,667</u>	<u>22,270,339</u>
Net Interest Income	55,144,531	44,220,974
Provision for Credit Losses	2,623,165	1,409,054
Net Interest Income After Provision for Credit Losses	52,521,366	42,811,920
Noninterest Income		
Service charges on deposit accounts	666,035	619,293
Interchange and debit card income	1,416,214	1,320,539
Net gains on loan sales	3,968,525	5,952,969
Increase in cash value of life insurance	444,189	373,896
Private banking income	827,660	740,045
Other	672,528	542,961
Total noninterest income	<u>7,995,151</u>	<u>9,549,703</u>
Noninterest Expense		
Salaries and employee benefits	26,607,013	22,397,317
Net occupancy expense	1,878,715	1,781,188
Equipment expense	2,321,002	2,142,957
Data processing fees	2,472,382	2,356,533
Professional fees	2,378,112	1,585,523
FDIC Assessment	798,500	646,250
Problem loan and foreclosed asset expense	61,336	36,225
Other	6,025,522	5,090,188
Total noninterest expense	<u>42,542,582</u>	<u>36,036,181</u>
Net Income (Loss) Before Taxes	\$ 17,973,935	\$ 16,325,442
Income tax expense	3,187,481	3,040,371
Net Income	<u>\$ 14,786,454</u>	<u>\$ 13,285,071</u>
Less net income attributable to non-controlling interest	\$ 3,328,629	\$ 3,134,212
Net Income Attributable to CFFC	<u>\$ 11,457,825</u>	<u>\$ 10,150,859</u>
Net Income Per Share	\$ 7.01	\$ 6.21