

Balance Sheets March 31, 2026 and 2025

	<u>3/31/2026</u>	<u>3/31/2025</u>
Assets		
Cash and due from banks	\$ 17,556,459	\$ 12,990,975
Restricted Cash	2,904,419	2,935,465
Interest Bearing Checking Accounts	83,038,285	62,617,593
Federal funds sold	-	-
Cash and cash equivalents	103,499,163	78,544,033
Available-for-sale securities	12,090,611	11,022,190
Loans held for sale	-	407,000
Loans held for sale - at fair value	74,332,532	70,627,974
Loans, net of allowance for loan losses of \$13,014,514 and \$10,286,300	710,003,905	637,595,830
Premises and fixed assets	16,829,791	14,237,037
Goodwill	13,467,535	13,467,535
Federal Home Loan Bank stock	2,008,600	2,008,600
Bank-owned life insurance	14,172,260	12,707,443
Foreclosed assets held for sale	4,388,182	135,820
Interest receivable	3,641,224	3,514,801
Other assets	10,128,204	10,641,696
Total assets	<u>\$ 964,562,007</u>	<u>\$ 854,909,959</u>
Liabilities		
Deposits:		
Demand	\$ 106,192,675	\$ 107,389,702
Savings, NOW and money market	383,465,150	329,899,403
Time	299,463,057	259,088,572
Total deposits	789,120,882	696,377,677
Federal Home Loan Bank Advances	8,000,000	3,000,000
Subordinated debentures and other borrowings, net	34,490,764	36,191,565
Warehouse Lines of Credit	35,677,613	31,179,622
Interest payable and other liabilities	12,206,833	13,917,710
Total liabilities	<u>879,496,092</u>	<u>780,666,574</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	19,947,376
Accumulated earnings	53,949,320	44,436,594
Accumulated other comprehensive income/loss	(27,698)	(138,989)
Total parent company stockholders' equity	<u>75,504,132</u>	<u>65,880,115</u>
Noncontrolling interest	9,561,783	8,363,270
Total stockholders' equity	<u>85,065,915</u>	<u>74,243,385</u>
Total liabilities and stockholders' equity	<u>\$ 964,562,007</u>	<u>\$ 854,909,959</u>
Book Value Per Share	\$ 46.19	\$ 40.38

Statements of Income

March 31, 2026 and 2025

	<u>3/31/2026</u>	<u>3/31/2025</u>
Interest Income		
Loans	\$ 18,847,189	\$ 17,003,620
Securities	767,558	776,687
Federal funds sold	30,567	31,047
Total interest income	<u>19,645,314</u>	<u>17,811,354</u>
Interest Expense		
Deposits	4,818,312	4,551,893
Other borrowings	873,272	743,302
Total interest expense	<u>5,691,584</u>	<u>5,295,195</u>
Net Interest Income	13,953,730	12,516,159
Provision for Loan Losses	966,518	346,890
Net Interest Income After Provision for Loan Losses	12,987,212	12,169,269
Noninterest Income		
Service charges on deposit accounts	174,286	163,702
Interchange and debit card income	330,804	318,153
Fees on loans sold	626,550	1,604,682
Increase in cash value of life insurance	123,045	102,417
Investment Department Income	212,144	182,356
Other	205,942	123,441
Total noninterest income	<u>1,672,771</u>	<u>2,494,751</u>
Noninterest Expense		
Salaries and employee benefits	7,054,646	6,096,234
Net occupancy expense	509,999	443,898
Equipment expense	657,780	537,178
Data processing fees	609,521	635,573
Professional fees	440,019	431,718
FDIC Assessment	215,000	184,000
Problem loan and foreclosed asset (income) expense	166,233	(758)
Other	1,449,077	1,418,907
Total noninterest expense	<u>11,102,275</u>	<u>9,746,750</u>
Net Income (Loss) Before Taxes	\$ 3,557,708	\$ 4,917,270
Income Taxes	585,711	943,315
Net Income	<u>\$ 2,971,997</u>	<u>\$ 3,973,955</u>
Less Income/Loss Attributable to Non-Controlling Interest	\$ 580,280	\$ 847,137
Net Income (Loss) Attributable to CFFC	<u>\$ 2,391,717</u>	<u>\$ 3,126,818</u>
Net Income Per Share	\$ 1.46	\$ 1.91