Community FIRST Financial Corporation

Balance Sheets
June 30, 2026 and 2025

	6/30/2026	6/30/2025
Assets		
Cash and due from banks	$ 16,256,956	$ 15,998,940
Restricted Cash	2,854,926	3,125,439
Interest Bearing Checking Accounts	79,695,940	73,731,115
Federal funds sold	-	-
Cash and cash equivalents	98,807,822	92,855,494
Available-for-sale securities	11,862,500	10,852,735
Loans held for sale	633,100	762,756
Loans held for sale - at fair value	70,807,176	72,646,658
Loans, net of allowance for loan losses of $14,904,659 and $10,611,615	724,981,672	650,393,876
Premises and fixed assets	18,496,790	14,028,895
Goodwill	13,467,535	13,467,535
Federal Home Loan Bank stock	2,008,600	2,008,600
Bank-owned life insurance	14,300,236	12,814,895
Foreclosed assets held for sale	4,195,860	-
Interest receivable	3,938,330	3,693,312
Other assets	11,554,442	11,212,342
Total assets	$ 975,054,063	$ 884,737,098
Liabilities		
Deposits:		
Demand	$ 103,648,632	$ 111,990,703
Savings, NOW and money market	408,137,951	338,407,498
Time	300,198,324	284,183,750
Total deposits	811,984,907	734,581,951
Federal Home Loan Bank Advances	14,000,000	3,000,000
Subordinated debentures and other borrowings, net	34,393,362	34,857,016
Warehouse Lines of Credit	30,474,825	24,019,449
Interest payable and other liabilities	6,437,704	11,039,159
Total liabilities	897,290,798	807,497,575
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	16,269,145	19,947,376
Accumulated earnings	55,763,730	46,619,194
Accumulated other comprehensive income/loss	(33,184)	(117,712)
Total parent company stockholders' equity	73,634,825	68,083,992
Noncontrolling interest	4,128,440	9,155,531
Total stockholders' equity	77,763,265	77,239,523
Total liabilities and stockholders' equity	$ 975,054,063	$ 884,737,098
Book Value Per Share	$ 45.03	$ 41.64

Statements of Income
June 30, 2026 and 2025

	6/30/2026	6/30/2025
Interest Income		
Loans	$ 38,881,252	$ 35,586,416
Securities	1,454,608	1,412,416
Federal funds sold	57,905	66,583
Total interest income	40,393,765	37,065,415
Interest Expense		
Deposits	9,833,451	9,204,990
Other borrowings	2,118,890	2,145,273
Total interest expense	11,952,341	11,350,263
Net Interest Income	28,441,424	25,715,152
Provision for Loan Losses	3,219,224	656,919
Net Interest Income After Provision for Loan Losses	25,222,200	25,058,233
Noninterest Income		
Service charges on deposit accounts	348,103	330,922
Interchange and debit card income	682,240	723,995
Fees on loans sold	1,127,471	2,173,879
Increase in cash value of life insurance	251,021	209,869
Investment Department Income	765,685	388,653
Other	447,387	259,585
Total noninterest income	3,621,907	4,086,903
Noninterest Expense		
Salaries and employee benefits	14,188,509	12,406,810
Net occupancy expense	1,005,663	895,185
Equipment expense	1,343,430	1,107,754
Data processing fees	1,231,253	1,249,571
Professional fees	880,657	1,376,627
FDIC Assessment	435,000	382,500
Problem loan and foreclosed asset (income) expense	246,989	15,897
Other	3,111,098	3,003,866
Total noninterest expense	22,442,599	20,438,210
Net Income (Loss) Before Taxes	$ 6,401,508	$ 8,706,926
Income Taxes	610,155	1,153,111
Net Income	$ 5,791,353	$ 7,553,815
Less Income/Loss Attributable to Non-Controlling Interest	$ 963,875	$ 1,639,398
Net Income (Loss) Attributable to CFFC	$ 4,827,478	$ 5,914,417
Net Income Per Share	$ 2.95	$ 3.62