Community FIRST Financial Corporation

Balance Sheets
September 30, 2026 and 2025

	9/30/2026	9/30/2025
Assets		
Cash and due from banks	$ 15,363,611	$ 14,431,865
Restricted Cash	3,283,174	3,560,435
Interest Bearing Checking Accounts	62,075,114	60,443,713
Federal funds sold	-	-
Cash and cash equivalents	80,721,899	78,436,013
Available-for-sale securities	11,939,831	13,096,759
Loans held for sale	-	-
Loans held for sale - at fair value	73,082,321	76,333,909
Loans, net of allowance for loan losses of $11,201,639 and $17,095,147	722,659,853	676,861,679
Premises and fixed assets	18,674,054	17,072,061
Goodwill	13,467,535	13,467,535
Federal Home Loan Bank stock	2,008,600	2,008,600
Bank-owned life insurance	14,431,985	13,924,691
Foreclosed assets held for sale	4,436,214	196,000
Interest receivable	3,937,820	3,908,533
Other assets	11,511,088	10,487,776
Total assets	$ 956,871,200	$ 905,793,556
Liabilities		
Deposits:		
Demand	$ 99,294,166	$ 108,755,013
Savings, NOW and money market	387,593,768	349,351,262
Time	307,374,103	298,433,914
Total deposits	794,262,037	756,540,189
Federal Home Loan Bank Advances	11,000,000	3,000,000
Subordinated debentures and other borrowings, net	34,294,911	34,676,302
Warehouse Lines of Credit	30,553,061	18,391,378
Interest payable and other liabilities	7,216,296	12,182,504
Total liabilities	877,326,305	824,790,373
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	57,520,597	49,245,769
Accumulated other comprehensive income/loss	(273,913)	(32,413)
Total parent company stockholders' equity	75,150,963	70,795,866
Noncontrolling interest	4,393,932	10,207,317
Total stockholders' equity	79,544,895	81,003,183
Total liabilities and stockholders' equity	$ 956,871,200	$ 905,793,556
Book Value Per Share	$ 46.13	$ 43.32

Statements of Income
September 30, 2026 and 2025

	9/30/2026	9/30/2025
Interest Income		
Loans	$ 59,712,867	$ 55,926,264
Securities	2,187,873	2,270,985
Federal funds sold	83,337	101,063
Total interest income	61,984,077	58,298,312
Interest Expense		
Deposits	15,065,422	14,332,122
Other borrowings	3,018,441	2,776,904
Total interest expense	18,083,863	17,109,026
Net Interest Income	43,900,214	41,189,286
Provision for Loan Losses	5,470,030	1,416,844
Net Interest Income After Provision for Loan Losses	38,430,184	39,772,442
Noninterest Income		
Service charges on deposit accounts	544,884	490,449
Interchange and debit card income	1,045,727	1,071,686
Fees on loans sold	1,957,509	3,020,501
Increase in cash value of life insurance	382,770	319,665
Private Banking Income	756,632	605,159
Other	651,817	481,925
Total noninterest income	5,339,339	5,989,385
Noninterest Expense		
Salaries and employee benefits	21,640,378	19,389,585
Net occupancy expense	1,501,727	1,357,265
Equipment expense	2,049,182	1,697,443
Data processing fees	1,847,767	1,851,689
Professional fees	1,429,622	2,034,532
FDIC Assessment	649,000	582,500
Problem loan and foreclosed asset (income) expense	311,325	25,415
Other	4,589,588	4,605,478
Total noninterest expense	34,018,589	31,543,907
Net Income (Loss) Before Taxes	$ 9,750,934	$ 14,217,920
Income Taxes	1,122,763	2,380,744
Net Income	$ 8,628,171	$ 11,837,176
Less Income/Loss Attributable to Non-Controlling Interest	$ 1,422,475	$ 2,691,184
Net Income (Loss) Attributable to CFFC	$ 7,205,696	$ 9,145,992
Net Income Per Share	$ 4.41	$ 5.59