THE CITIZENS NATIONAL BANK OF WOODSFIELD

REPORT OF CONDITION

Consolidating domestic subsidiaries of The Citizens National Bank of Woodsfield in the state of Ohio, at the close of business on June 30, 2026 published in response to call made by Comptroller of the Currency, under title 12, United States Code, Section 161. Charter Number 13847.

<u>Statement of Resources and Liabilities</u>

		Dollar Amounts in Thousands
ASSETS		
Cash and balances due from depository institutions:		
Noninterest-bearing balances and currency and coin		$ 2,644
Interest-bearing balances		16,966
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		66,409
Federal funds sold		0
Loans and lease financing receivables:		
Loans and leases, net of unearned income	63,658	
LESS: Allowance for loan and lease losses	407	
Loans and leases, net of unearned income and allowance		63,251
Premises and fixed assets (including capitalized leases)		1,397
Other real estate owned		0
Other assets		3,263
TOTAL ASSETS		$153,930
LIABILITIES		
Deposits:		
In domestic offices		$141,926
Noninterest-bearing	65,891	
Interest-bearing	76,035	
Other borrowed money(includes mortgage indebtedness and obligations under capitalized leases)		0
Other liabilities		281
TOTAL LIABILITIES		$142,207
EQUITY CAPITAL		
Common stock		2,400
Surplus		2,400
Undivided profits and capital reserves		9,062
Net unrealized holding gains (losses) on available-for-sale securities		(2,139)
TOTAL EQUITY CAPITAL		11,723
TOTAL LIABILITIES AND EQUITY CAPITAL		$153,930

I, T. Lance LaFollette, President and CEO of the above-named bank do hereby declare that this Report of Condition is true and correct to the best of my knowledge and belief.

T. Lance LaFollette
President & CEO
July 23, 2026

We, the undersigned directors, attest to the correctness of this statement of resources and liabilities. We declare that it has been examined by us, and to the best of our knowledge and belief has been prepared in conformance with the instructions and is true and correct.

John P. Jefferis
Jeffrey K. Turner
Kimberly A. Jorris
DIRECTORS

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Loan to Deposit Ratios
Dollar Amounts in Thousands

Period Ending	Loans	Deposits	Ratio
6/30/2023	59,507	143,552	41.45%
9/30/2023	59,602	139,686	42.67%
12/31/2023	60,608	137,156	44.19%
3/31/2024	60,546	133,394	45.39%
6/30/2024	59,527	134,804	44.16%
9/30/2024	58,220	133,647	43.56%
12/31/2024	58,009	127,553	45.48%
3/31/2025	58,622	133,102	44.04%
6/30/2025	59,281	136,192	43.53%
9/30/2025	50,087	133,510	37.52%
12/31/2025	62,814	137,148	45.80%
3/31/2026	63,500	139,862	45.40%
6/30/2026	63,251	141,926	44.57%