

REPORT OF CONDITION
of the

Lamar Bank & Trust Company
Name of Bank

of

Lamar
City

in the state of Missouri at the close of business on

December 31

, 2024

Statement of Resources and Liabilities

ASSETS

	Thousands of dollars
Cash and balances due from depository institutions	
Noninterest-bearing balances and currency and coin	4,082
Interest-bearing balances	12,462
Securities:	
Held-to-maturity securities.....	0
Available-for-sale securities.....	36,656
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases, net of unearned income	179,077
LESS: Allowance for loan and lease losses.....	(1,892)
LESS: Allocated transfer risk reserve	0
Loans and leases, net of unearned income, allowance, and reserve	177,185
Assets held in trading accounts	0
Premises and fixed assets (including capitalized leases).....	2,853
Other real estate owned.....	0
Investments in unconsolidated subsidiaries and associated companies	0
Customers' liability to this bank on acceptances outstanding.....	0
Intangible assets -- Includes Goodwill of.....	0
Other assets	8,974
Total assets	242,212

LIABILITIES

Deposits:	
In domestic offices	212,762
Noninterest-bearing.....	38,521
Interest-bearing	174,241
In foreign offices, Edge and Agreement subsidiaries and IBFs.....	0
Noninterest-bearing.....	0
Interest-bearing	0
Federal funds purchased.....	0
Securities sold under agreements to repurchase.....	0
Demand notes issued to the U.S. Treasury	0
Trading liabilities.....	0
Other borrowed money:	
With original maturity of one year or less.....	8,000
With original maturity of more than one year	0
Mortgage indebtedness and obligations under capitalized leases.....	0
Bank's liability on acceptances executed and outstanding	0
Subordinated notes and debentures	0
Other liabilities	3,154
Total liabilities	223,916
Limited-life preferred stock and related surplus.....	0

EQUITY CAPITAL

Perpetual preferred stock and related surplus.....	0
Common stock.....	150
Surplus (excluding all surplus related to preferred stock).....	7,999
Undivided profits and capital reserves.....	17,028
Net unrealized holding gains (losses) on available-for-sale securities	(6,881)
Cumulative foreign currency translation adjustments	0
Total equity capital.....	18,296
Total liabilities, limited-life preferred stock, and equity capital	242,212

I, _____, Patrick B. O'Neal
Name

President/CEO
Title

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.