

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

March 31

2025

Statement of Resources and Liabilities

ASSETS

	Thousands of dollars
Cash and balances due from depository institutions	2,914
Noninterest-bearing balances and currency and coin	12,375
Interest-bearing balances	0
Securities:	
Held-to-maturity securities.....	0
Available-for-sale securities.....	36,445
Federal funds sold	0
Securities purchased under agreements to resell	0
Loans and lease financing receivables:	
Loans and leases, net of unearned income	196,170
LESS: Allowance for loan and lease losses.....	(1,959)
LESS: Allocated transfer risk reserve	0
Loans and leases, net of unearned income, allowance, and reserve	194,211
Assets held in trading accounts	0
Premises and fixed assets (including capitalized leases).....	2,944
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	9,058
Total assets	257,947

LIABILITIES

Deposits:	
In domestic offices	226,734
Noninterest-bearing.....	39,453
Interest-bearing	187,281
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	3,456
Total liabilities	238,190
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).....	8,299
Undivided profits and capital reserves.....	17,233
Net unrealized holding gains (losses) on available-for-sale securities	(5,925)
Cumulative foreign currency translation adjustments	0
Total equity capital.....	19,757
Total liabilities, limited-life preferred stock, and equity capital	257,947

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.