LAMAR BANK & TRUST CO.

SR-103

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 June 30, 2025.

Statement of Resources and Liabilities

		Thousands of dollars
ASSETS		
Cash and balances due from depository institutions		
Noninterest-bearing balances and currency and coin		4,073
Interest-bearing balances		13,318
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		35,705
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases, net of unearned income	195,510	
LESS: Allowance for loan and lease losses	(1,964)	
LESS: Allocated transfer risk reserve	0	
Loans and leases, net of unearned income, allowance, and reserve		193,546
Assets held in trading accounts		0
Premises and fixed assets (including capitalized leases)		3,355
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		0
Other assets		9,086
Total assets		259,083
LIABILITIES		
Deposits:		
In domestic offices		224,088
Noninterest-bearing	40,111	
Interest-bearing	183,977	
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		10,600
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		3,462
Total liabilities		238,150
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		17,867
Net unrealized holding gains (losses) on available-for-sale securities		(5,383)
Cumulative foreign currency translation adjustments		0
Total equity capital		20,933
Total liabilities, limited-life preferred stock, and equity capital		259,083

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.