



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, 2024.

Statement of Resources and Liabilities

ASSETS		Thousands of dollars
Cash and balances due from depository institutions		
Noninterest-bearing balances and currency and coin		2,772
Interest-bearing balances		18,268
Securities:		
Held-to-maturity securities		0
Available-for-sale securities		40,535
Federal funds sold		0
Securities purchased under agreements to resell		0
Loans and lease financing receivables:		
Loans and leases, net of unearned income	168,688	
LESS: Allowance for loan and lease losses	(2,003)	
LESS: Allocated transfer risk reserve	0	
Loans and leases, net of unearned income, allowance, and reserve		166,685
Assets held in trading accounts		0
Premises and fixed assets (including capitalized leases)		2,554
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		8,260
Total assets		239,074
LIABILITIES		
Deposits:		
In domestic offices		202,095
Noninterest-bearing	42,202	
Interest-bearing	159,893	
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		15,877
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		3,218
Total liabilities		221,190
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)		7,999
Undivided profits and capital reserves		16,833
Net unrealized holding gains (losses) on available-for-sale securities		(7,098)
Cumulative foreign currency translation adjustments		0
Total equity capital		17,884
Total liabilities, limited-life preferred stock, and equity capital		239,074

I, Patrick B. O'Neal President/CEO
Name 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.