



WYOMING COMMUNITY BANK
YEAR-END FINANCIAL SUMMARY
 12/31/2023

	BALANCE SHEET COMPARISON				2023 - 2022	
	2020	2021	2022	2023	\$ CHANGE	% CHANGE
Total Cash & Due	4,118,269	3,826,570	4,462,436	4,303,513	-158,923	-3.6%
Total Due from Bank CDs	248,000	0	0	0	0	0.0%
Fed Funds Sold	0	0	1,500,000	1,700,000	200,000	0.0%
Total Investments	73,490,227	91,888,407	84,413,151	79,051,941	-5,361,210	-6.4%
Net Total Loans	98,677,530	111,928,690	120,764,254	127,777,568	7,013,314	5.8%
Total Fixed Assets	4,063,893	3,897,704	3,806,139	3,592,931	-213,208	-5.6%
Total Accrued Interest Receivable	1,206,730	1,167,407	1,356,162	1,745,329	389,167	28.7%
Total Prepaid Expenses	179,598	207,796	251,189	207,808	-43,381	-17.3%
Total Other Assets	3,333,910	3,196,562	3,392,461	3,409,413	16,952	0.5%
TOTAL ASSETS	185,318,157	216,113,136	219,945,791	221,788,503	1,842,712	0.8%
Demand Deposits	89,867,678	102,765,883	115,205,853	89,424,547	-25,781,306	-22.4%
Savings Deposits	45,605,478	56,077,473	54,999,418	51,732,529	-3,266,889	-5.9%
Time Deposits	<u>21,373,858</u>	<u>23,413,824</u>	<u>25,436,472</u>	<u>53,422,358</u>	<u>27,985,885</u>	110.0%
Total Deposits	156,847,014	182,257,180	195,641,743	194,579,434	-1,062,309	-0.5%
Borrowed Money	9,731,568	12,938,451	8,690,654	8,739,685	49,032	0.6%
Accrued Interest Payable	117,131	103,980	136,415	656,394	519,978	381.2%
Accrued Expenses Payable	102,844	144,771	96,817	104,524	7,708	8.0%
Other Liabilities	1,697,112	1,870,694	1,979,900	1,908,599	-71,301	-3.6%
TOTAL LIABILITIES	168,495,669	197,315,076	206,545,528	205,988,636	-556,892	-0.3%
CAPITAL						
Common Stock	1,200,000	1,200,000	1,200,000	1,200,000	0	0.0%
Surplus	5,438,688	6,899,019	7,899,019	7,899,019	0	0.0%
Undivided Profits	7,251,214	8,257,646	10,128,600	11,085,503	956,903	9.4%
Net Income	1,666,432	2,470,954	1,829,915	2,114,528	284,612	15.6%
Unrealized Gain/Loss	<u>1,266,154</u>	<u>-29,559</u>	<u>-7,657,271</u>	<u>-6,499,183</u>	<u>1,158,088</u>	-15.1%
TOTAL ADJ NET CAPITAL	16,822,488	18,798,060	13,400,263	15,799,867	2,399,604	17.9%
TOTAL LIAB & CAPITAL	185,318,157	216,113,136	219,945,791	221,788,503	1,842,712	0.84%
Selected performance ratios:						
YTD ROA	1.05%	1.22%	0.83%	0.93%	0.10%	
YTD ROE	10.41%	13.77%	12.70%	9.65%	-3.05%	
Net Interest Margin	3.78%	3.51%	3.18%	3.40%	0.22%	
Tier I Capital / Avg Total Assets	8.40%	8.64%	9.09%	9.71%	0.62%	
Loans to Deposits	64.09%	62.49%	62.75%	66.62%	3.87%	
Efficiency Ratio	77.96%	70.24%	76.90%	73.68%	-3.22%	



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	INCOME STATEMENT				2023 - 2022	
	2020	2021	2022	2023	\$ Change	% Change
Commercial Loan Interest	741,950	651,293	711,700	1,099,743	388,043	54.52%
Agricultural Loan Interest	928,478	732,436	928,680	1,527,492	598,812	64.48%
Real Estate Loan Interest	2,522,641	2,977,756	3,393,728	4,784,392	1,390,664	40.98%
Consumer Loan Interest	392,234	389,205	420,715	536,320	115,606	27.48%
Tax Exempt Lease Loan Interest	51,396	107,074	32,866	35,676	2,811	8.55%
Taxable Lease Loan Interest	13,174	11,594	5,504	1,043	-4,461	-81.05%
Overdraft Protection Loan Interest	11,269	9,689	8,418	8,442	24	0.28%
Total Loan Interest Income	4,661,142	4,879,046	5,501,610	7,993,108	2,491,497	45.29%
Total Loan Fees **	784,269	1,055,066	287,771	321,743	33,972	11.81%
Total Loan Income	5,445,411	5,934,113	5,789,381	8,314,851	2,525,469	43.62%
Interest on Cash & Due from Banks	23,052	1,606	142,993	148,696	5,703	3.99%
Total Investment Income	1,228,201	1,271,623	1,622,502	1,850,441	227,939	14.05%
Total Interest Income	6,696,664	7,207,341	7,554,876	10,313,987	2,759,111	36.52%
DDA Interest Expense	183,900	125,763	244,232	472,799	228,567	93.59%
Savings Interest Expense	98,385	59,704	219,180	603,344	384,164	175.27%
Time Deposit Interest Expense	433,725	251,300	267,035	1,589,617	1,322,582	495.28%
Total Interest on Deposits	716,010	436,767	730,447	2,665,760	1,935,313	264.95%
Interest Expense on Borrowings	99,961	90,746	83,238	163,432	80,194	96.34%
Total Interest Expense	815,971	527,513	813,685	2,829,191	2,015,507	247.70%
NET INTEREST INCOME	5,880,693	6,679,828	6,741,191	7,484,796	743,605	11.03%
Total Deposit Fee Income	81,253	87,325	98,553	82,885	-15,668	-15.90%
Total Other Income	1,140,779	1,520,160	1,087,541	980,487	-107,054	-9.84%
TOTAL NON-INTEREST INCOME	1,222,032	1,607,485	1,186,094	1,063,372	-122,722	-10.35%
Total Personnel Expense	2,814,919	3,170,366	3,251,545	3,251,384	-161	0.00%
Total Occupancy Expense	297,866	336,362	348,449	346,703	-1,746	-0.50%
Total FF&E Expense	367,159	402,237	444,693	503,248	58,555	13.17%
Total Advertising & Promotion	134,683	147,733	160,254	176,520	16,266	10.15%
Total Other Operating Expenses	1,641,455	1,624,846	1,833,985	1,920,097	86,112	4.70%
Provision for Loan & Lease Loss	281,500	150,000	67,500	135,000	67,500	100.00%
TOTAL NON-INTEREST EXPENSE	5,537,582	5,831,544	6,106,426	6,332,953	226,527	3.71%
Gains / Losses	101,289	15,185	(8,949)	(687)	8,261	-92.32%
NET INCOME	1,666,432	2,470,954	1,811,911	2,214,528	402,617	22.22%
**NET PPP Loan Fees included in Loan Fees	482,561	726,721	0	0	0	0.00%