



WYOMING COMMUNITY BANK
YEAR-END FINANCIAL SUMMARY
 12/31/2025

	BALANCE SHEET COMPARISON				2025-2024	
	2022	2023	2024	2025	\$ CHANGE	% CHANGE
Cash & Due	4,462,436	4,303,513	4,088,127	4,465,497	377,370	9.23%
Fed Funds Sold	1,500,000	1,700,000	2,900,000	0	-2,900,000	-100.00%
Investments	84,413,151	79,051,941	79,620,403	81,249,574	1,629,171	2.05%
Net Loans	120,764,254	127,777,568	140,622,620	159,611,620	18,989,000	13.50%
Fixed Assets	3,806,139	3,592,931	3,399,620	3,215,729	-183,890	-5.41%
Accrued Interest Receivable	1,356,162	1,745,329	1,693,714	1,881,723	188,009	11.10%
Prepaid Expense	251,189	207,808	263,390	281,193	17,803	6.76%
Other Assets	3,392,461	3,409,413	3,486,488	4,329,245	842,757	24.17%
TOTAL ASSETS	219,945,791	221,788,503	236,074,360	255,034,581	18,960,221	8.03%
Demand Deposits	115,205,853	89,424,547	94,043,491	96,600,546	2,557,055	2.72%
Savings Deposits	54,999,418	51,732,529	57,394,551	62,135,110	4,740,559	8.26%
Time Deposits	<u>25,436,472</u>	<u>53,422,358</u>	<u>58,471,112</u>	<u>67,789,897</u>	<u>9,318,785</u>	<u>15.94%</u>
Total Deposits	195,641,743	194,579,434	209,909,155	226,525,553	16,616,398	7.92%
Borrowed Money	8,690,654	8,739,685	7,649,302	5,758,821	-1,890,481	-24.71%
Accrued Interest Payable	136,415	656,394	838,296	743,168	-95,128	-11.35%
Accrued Expenses Payable	96,817	104,524	117,635	195,227	77,592	65.96%
Other Liabilities	1,979,900	1,908,599	1,875,417	1,788,858	-86,559	-4.62%
TOTAL LIABILITIES	206,545,528	205,988,636	220,389,805	235,011,627	14,621,822	6.63%
CAPITAL						
Common Stock	1,200,000	1,200,000	1,200,000	1,200,000	0	0.00%
Surplus	7,899,019	7,899,019	7,899,019	7,899,019	0	0.00%
Undivided Profits	10,128,600	11,085,503	11,566,131	11,820,184	254,053	2.20%
Net Income	1,829,915	2,114,528	1,569,153	3,071,310	1,502,157	95.73%
Unrealized Gain/Loss	<u>-7,657,271</u>	<u>-6,499,183</u>	<u>-6,549,648</u>	<u>-3,967,558</u>	<u>2,582,090</u>	<u>39.42%</u>
TOTAL ADJ NET CAPITAL	13,400,263	15,799,867	15,684,655	20,022,955	4,338,300	27.66%
TOTAL LIAB & CAPITAL	219,945,791	221,788,503	236,074,460	255,034,582	18,960,121	8.03%
Selected performance ratios:						
YTD ROA	0.83%	0.93%	0.67%	1.23%	0.56%	
YTD ROE	12.70%	9.65%	6.94%	13.22%	6.28%	
Net Interest Margin	3.18%	3.40%	3.46%	4.00%	0.54%	
Tier I Capital / Avg Total Assets	9.09%	9.71%	9.12%	9.10%	-0.02%	
Loans to Deposits	62.75%	66.62%	67.91%	71.44%	3.53%	
Efficiency Ratio	76.90%	73.68%	76.93%	66.45%	-10.48%	



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	INCOME STATEMENT				2025-2024	
	2022	2023	2024	2025	\$ Change	% Change
Commercial Loan Interest	711,700	1,099,743	1,179,578	1,343,830	164,252	13.92%
Agricultural Loan Interest	928,680	1,527,492	1,448,925	1,270,384	-178,541	-12.32%
Real Estate Loan Interest	3,393,728	4,784,392	5,721,667	6,721,589	999,922	17.48%
Consumer Loan Interest	420,715	536,320	731,056	928,237	197,180	26.97%
Tax Exempt Lease Loan Interest	32,866	35,676	48,890	35,879	-13,011	-26.61%
Taxable Lease Loan Interest	5,504	1,043	43,105	148,694	105,589	244.96%
Overdraft Protection Loan Interest	8,418	8,442	9,749	9,137	-612	-6.28%
Total Loan Interest Income	5,501,610	7,993,108	9,182,970	10,457,750	1,274,780	13.88%
Total Loan Fees	287,771	321,743	393,243	495,730	102,487	26.06%
Total Loan Income	5,789,381	8,314,851	9,576,214	10,953,480	1,377,267	14.38%
Interest on Cash & Due from Banks	142,993	148,696	389,048	287,662	-101,386	-26.06%
Total Investment Income	1,622,502	1,850,441	2,067,339	2,272,162	204,823	9.91%
Total Interest Income	7,554,876	10,313,987	12,032,601	13,513,305	1,480,703	12.31%
DDA Interest Expense	244,232	472,799	544,171	474,668	-69,503	-12.77%
Savings Interest Expense	219,180	603,344	856,078	781,633	-74,446	-8.70%
Time Deposit Interest Expense	267,035	1,589,617	2,676,514	2,606,190	-70,324	-2.63%
Total Interest on Deposits	730,447	2,665,760	4,076,764	3,862,491	-214,273	-5.26%
Interest Expense on Borrowings	83,238	163,432	165,004	99,044	-65,961	-39.98%
Total Interest Expense	813,685	2,829,191	4,241,768	3,961,535	-280,234	-6.61%
NET INTEREST INCOME	6,741,191	7,484,796	7,790,833	9,551,770	1,760,937	22.60%
Deposit Fee Income	98,553	82,885	44,965	44,889	-76	-0.17%
Other Income	1,087,541	980,487	981,419	1,064,325	82,906	8.45%
TOTAL NON-INTEREST INCOME	1,186,094	1,063,372	1,026,384	1,109,213	82,829	8.07%
Personnel Expense	3,251,545	3,251,384	3,455,600	3,772,415	316,815	9.17%
Occupancy Expense	348,449	346,703	352,401	384,957	32,556	9.24%
FF&E Expense	444,693	503,248	517,833	520,044	2,211	0.43%
Advertising & Promotion*	160,254	176,520	439,872	199,605	-240,267	-54.62%
Other Operating Expenses	1,833,985	1,920,097	2,077,230	2,207,652	130,423	6.28%
Provision for Loan & Lease Loss	67,500	135,000	154,000	505,000	351,000	227.92%
TOTAL NON-INTEREST EXPENSE	6,106,426	6,332,953	6,996,936	7,589,674	592,738	8.47%
Gains / Losses	(8,949)	(687)	(251,127)	-	251,127	-100.00%
NET INCOME	1,811,911	2,214,528	1,569,153	3,071,309	1,502,156	95.73%
<i>*Donation to Riverton Medical District</i>	0	0	250,000	0		