GRAND RAPIDS STATE BANK
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Statement of Condition

OFFICERS

Noah W. Wilcox
President & CEO

Steven M. Wilcox
Vice Chairman

Shelly D. Steere
Executive Vice President
Chief Financial Officer &
Chief Operating Officer

Julie A. Wilcox
Executive Vice President
Chief Alignment Officer &
Chief Marketing Officer

Nate R. Lloyd
Executive Vice President
Chief Credit Officer

Dale A. Rosier
Senior Vice President
Personal Banking

Lynn M. Acheson
Senior Vice President
Operations

Debbie K. Robertson
Vice President
Compliance

Cory F. Colter
Vice President
Personal Banking

Stephanie M. Gambill
Vice President
Business Banking

BOARD OF DIRECTORS

Noah W. Wilcox - Chairman
Steven M. Wilcox - Vice Chairman
Stephen R. Welliver
Julie A. Wilcox
Rochelle (Shelly) D. Steere
Steven H. Burggraf
Donald B. Johnson II
Nate R. Lloyd

ASSETS

Cash & Due from Banks	$44,754,000.00
U.S. Government Securities	46,052,000.00
Municipal Bonds	10,667,000.00
Other Securities	1,970,000.00
Fed Funds Sold	0.00
Loans	138,514,000.00
Banking Premises & Equipment	3,645,000.00
Other Assets	11,580,000.00
Total Assets	**$257,182,000.00**

LIABILITIES

Demand Deposits	$72,416,000.00
Time & Savings Deposits	158,165,000.00
Other Liabilities	3,090,000.00
Total Liabilities	**$233,671,000.00**

CAPITAL ACCOUNTS

Capital Stock	$1,000,000.00
Surplus	16,500,000.00
Undivided Profits	6,011,000.00
Total Equity Capital	23,511,000.00
Total Liabilities & Equity Capital	**$257,182,000.00**

SEPTEMBER 30, 2026