

**Resource Bank
Statement of Financial Condition**

ASSETS	Holding Company Consolidated 6/30/2020	Holding Company Consolidated 6/30/2019	LIABILITIES AND STOCKHOLDERS' EQUITY	
	(in thousands) (unaudited)	(in thousands) (unaudited)	Holding Company Consolidated 6/30/2020	Holding Company Consolidated 6/30/2019
Cash & due from banks	\$ 14,745	\$ 19,667	LIABILITIES	
Interest bearing deposits in other banks	160	156	Deposits	
Fed funds sold	135,592	38,099	Demand deposit accounts	\$ 207,082
Investment securities:			NOW accounts	311,337
Available-for-sale, at fair value	55,254	44,566	Money market accounts	103,914
Other stocks, at cost	2,120	4,719	Saving accounts	27,939
Loans, less allowance for loan losses	661,589	631,526	Certificates of deposits \$100,000 & over	98,898
(06/30/2020 Allowance for loan losses \$ 4,457,189)			Other certificates of deposit	25,441
(06/30/2019 Allowance for loan losses \$ 4,163,434)			Total Deposits	774,611
Bank premises & equipment, net of accumulated depreciation	21,297	20,922	Accrued expenses and other liabilities	3,521
			Deferred tax payable	523
Deferred tax receivable	0	0	Accrued interest payable	440
Accrued interest receivable	2,069	1,986	Other borrowed funds	20,000
Other real estate owned	1,662	988	Total Liabilities	799,095
Other assets	1,089	1,242	STOCKHOLDERS' EQUITY	
TOTAL ASSETS	\$ 895,577	\$ 763,871	Common stock; \$ 1.00 par value; 2,000,000 shares authorized; 1,618,243 and 1,610,348 shares issued and outstanding at 06/30/2020 & 06/30/2019, respectively.	1,618
			Preferred stock; \$ 0.00 par value; 100,000 shares authorized; no shares issued and outstanding.	0
Quarterly Return on Average Assets (ROA) (* Bank only as of June 30)	1.19%	1.24%	Stock subscription receivable	(1,236)
Quarterly Efficiency Ratio (* Bank only as of June 30)	63.48%	65.00%	Capital surplus	26,042
YTD Return on Average Assets (ROA) (* Bank only as of June 30)	1.24%	1.30%	Retained earnings	63,882
YTD Efficiency Ratio (* Bank only as of June 30)	64.31%	64.21%	Earnings year to date (* Bank only \$4,950,030, year to date)	4,927
			Net unrealized gains (losses) on securities held	1,249
			Total Stockholders' Equity	96,482
			TOTAL LIABILITIES & STOCKHOLDERS' EQUITY	\$ 895,577
			Book value per share-undiluted	\$ 59.62
			Book value per share-diluted	\$ 59.16
				\$ 55.41
				\$ 54.83

Management has elected to omit substantially all of the disclosures and the related statements of income, cash flow and changes in equity required by the generally accepted accounting principles as issued by the U. S. Financial Accounting Standards Board. If the omitted disclosures and the statements of cash flows and changes in equity were included in the financials statements, they might influence the user's conclusions about the company's financial position, results of operations, and cash flows. Accordingly, the financial statements are not designed for those who are not informed about such matters.

10.77%