

# Vineyard Bancorp, MHC

## Consolidated Balance Sheets

December 31, 2022 and 2021

### Assets

	<u>2022</u>	<u>2021</u>
	(In thousands)	
Cash and due from banks	\$ 5,158	\$ 5,033
Interest-bearing deposits	10,223	28,823
Total cash and cash equivalents	<u>15,381</u>	<u>33,856</u>
Securities available for sale, at fair value	84,439	97,318
Restricted stock, at cost	6,008	5,696
Loans held for sale, net	19,388	4,991
Loans, net	1,128,761	1,008,164
Premises and equipment, net	18,491	18,507
Accrued interest receivable	3,391	2,670
Bank-owned life insurance	16,296	15,859
Deferred tax asset	4,287	1,063
Mortgage servicing rights	1,271	915
Other assets	10,360	9,102
	<u>\$1,308,073</u>	<u>\$ 1,198,141</u>

### Liabilities and Surplus

Deposits	\$1,126,195	\$ 1,034,396
Borrowings	50,000	33,000
Mortgagors' escrow accounts	2,180	1,939
Accrued expenses and other liabilities	6,696	5,848
Total liabilities	<u>1,185,071</u>	<u>1,075,183</u>
Commitments and contingencies		
Surplus	137,638	126,521
Accumulated other comprehensive loss	(14,636)	(3,563)
Total surplus	<u>123,002</u>	<u>122,958</u>
	<u>\$1,308,073</u>	<u>\$ 1,198,141</u>