

MERGENT BANK & FINANCE

NEWS REPORTS

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BANK

NOTICE — *Items in this issue will be listed online and published Monthly*

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AFFINITY BANCSHARES INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Loans, including fees	35,422	30,045	31,484
Investment securities	4,042	1,318	789
Interest-earning deposits	3,236	771	180
Total interest income	42,700	32,134	32,453
Interest expense on deposits	14,093	3,233	2,680
Federal Home Loan Bank ("FHLB") advances & other borrowings	1,409	dr854	497
Total interest expense	15,502	2,379	3,177
Net interest income before provision for loan losses	27,198	29,755	29,276
Provision for loan losses	dr42	704	1,075
Net interest income after provision for loan losses	27,240	29,051	28,201
Service charges on deposit accounts	1,620	1,611	1,506
Other noninterest income	846	791	1,172
Total noninterest income	2,466	2,402	2,678
Salaries & employee benefits	12,252	12,221	10,663
Occupancy	2,503	2,523	2,935
Advertising	476	476	339
Data processing	2,025	1,947	1,975
Other real estate owned	4,538		
Write-down of premises & equipment			1,176
FHLB prepayment penalties		647	
Other noninterest expenses		4,312	3,880
Total noninterest expenses	21,318	22,126	20,968
Income (loss) before income taxes	8,388	9,327	9,911
Income tax expense (benefit)	1,940	2,193	2,338
Net income (loss)	6,448	7,134	7,573
Common shares(000)			
Weighted average shares outstanding - basic	6,477	6,669	6,912
Weighted average shares outstanding - diluted	6,557	6,762	6,969
Year end shares outstanding	6,417	6,605	6,873
Net earnings per share - basic	\$1.00	\$1.07	\$1.10

Net earnings per share - diluted	\$0.98	\$1.06	\$1.09
Number of full time employees	91	89	90
Number of part time employees	2.00	3.00	6.00
Common Shareholders - Number	306		
Number of stockholders	327	327	335
Total number of employees	93		
Reclassified to conform with 2022 presentation	As of March 15, 2022	As of March 20, 2023	
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Cash & due from	6,030	2,928	
Interest-earning deposits in other depository institutions	43,995	23,396	
Cash & cash equivalents	50,025	26,324	
U.S. Treasury securities	4,498		
Municipal securities - taxable	442		
Investment securities - available-for-sale	2,135		
US Government sponsored enterprises	8,630		
Government agency MBS	15,948		
Securities Purchased under REPOs	16,908		
Investment securities - available-for-sale	48,561	46,200	
U.S. Treasury securities	999		
Government agency mortgage-backed securities	795		
Corporate securities	32,457		
Estimated Allowance for Credit Losses	dr45		
Investment securities - held-to-maturity	34,206	26,527	
Other investments	1,082		
Federal Home Loan Bank stock at cost	5,434		
Loans, net	650,955	636,909	
Other real estate owned	2,850	2,901	
Equipment and furniture	4,232		
Leasehold improvements	912		
Premises & equipment, net	3,797	4,257	
Bank owned life insurance	16,086	15,724	
Intangible assets	18,366	18,558	
Other assets	12,978	12,801	
Total assets	843,258	791,283	
Non-interest-bearing checking	190,297		
Interest bearing checking	91,167		
Money market accounts	148,097		
Savings accounts	101,622		
Certificate of deposits	125,989		
Liabilities:			
Total deposits	674,443	657,172	
Federal Home Loan Bank advances	40,000		
Federal Home Loan Bank advances & other borrowings		10,025	
Accrued interest payable & other liabilities	7,299	6,983	
Total liabilities	721,742	674,180	
Common stock	64	66	
Additional paid in capital	61,026	63,130	
Unearned employee stock ownership plan ("ESOP") shares	4,587	4,795	
Retained earnings	71,345	65,357	
Accumulated other comprehensive income (loss)	dr6,332	dr6,655	
Total stockholders' equity	121,516	117,103	
Total Equity	121,516		

AG MORTGAGE INVESTMENT TRUST INC
 New Accountant: On Mar. 15, 2024, Co. dismissed PricewaterhouseCoopers LLP and appointed Deloitte &

Touche LLP as Co.'s independent registered public accounting firm for the fiscal year ending Dec. 31, 2024, effective immediately.

ALEXANDRIA REAL ESTATE EQUITIES INC

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2024	2023
Non-int. income	769,108	700,795
Net income	219,176	121,693
Earn. per share (primary)	\$0.97	\$0.44
Earn. per share (fully-diluted)	\$0.97	\$0.44
Common shares(000)	171,949	170,784
Avg. no. shs. (primary)	171,949	170,784
Avg. no. shs. (fully-diluted)	171,949	170,784

Consolidated Balance Sheet Items, as of Mar. 31(\$000):

Assets:	2024	
Unearned income	209,729	
Loan loss prov.	2,839	
Other assets	252,850	
Total assets	37,699,046	
Common stock	1,720	
Surplus	18,434,690	
Liabilities:		
Total liab. & stockholders' equity	18,412,595	

ALLIANCEBERNSTEIN HOLDING LP

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Equity in net income (loss) attributable to AllianceBernstein LP unitholders	299,781	305,504	416,326
Income (loss) before income taxes	299,781		
Income taxes	35,597	31,339	30,483
Net income (loss)	264,184	274,165	385,843
Common shares(000)			
Weighted average units outstanding - basic	112,948	101,763	99,545
Weighted average units outstanding - diluted	112,948	101,764	99,556
Year end units outstanding	114,436	113,801	99,272
Income per unit from continuing operations - basic	\$2.34		
Net income per unit - basic	\$2.34	\$2.69	\$3.88
Net income per unit - diluted	\$2.34	\$2.69	\$3.88
Cash distributions per unit	\$2.62	\$2.95	\$3.90
Number of full-time employees	4,707	4,436	4,118
Number of unitholders	1,261	1,245	
Number of beneficial unitholders	359	116,000	82,000
Foreign currency translation adjustments		dr19,556	dr4,360
Diluted	\$2.34		
Total number of employees	4,707		
As is	Approximately		
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Investment in AllianceBernstein LP	2,077,540	2,074,626	
Total assets	2,077,540	2,074,626	
Liabilities:			
Other liabilities	1,295	1,623	
Total liabilities	1,295	1,623	
General Partner	1,327		
Partners' capital - general partner		1,355	
Limited Partners	2,147,147		
Partners' capital - limited partners		2,160,207	
AB Holding units held by AllianceBernstein LP to fund long-term incentive compensation plans	dr30,185	dr37,551	
Accumulated other comprehensive income (loss)	dr42,044	dr51,008	
Total partners' capital	2,076,245	2,073,003	

Rep Total Equity & Minority Interest	2,076,245
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ALPINE BANKS OF COLORADO

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2021	2020
Interest income - loans receivable	220,712	154,113	145,625
Interest income - securities	52,844	24,594	21,013
Total interest income	273,556	178,707	166,638
Interest expense on deposits	66,935	1,378	2,680
Interest expense on other	13,121	5,257	4,322
Other interest expense	80,056	6,635	7,002
Net interest income before provision for loan losses	193,500	172,072	159,636
Loan loss reversal	3,703		
Provision for loan losses	3,703	5,230	12,095
Net interest income after provision for loan losses	189,797	166,842	147,541
Other income	34,187	37,624	38,688
Service charges on deposit accounts	10,157	8,526	7,706
Earnings on life insurance	2,643	1,417	1,491
Total Non-interest Income	46,987		
Non-interest Expense	46,987		
Total noninterest income	47,567	47,885	
Salaries & employee benefits	88,179	78,631	73,744
Other expense	59,571	45,728	42,394
Occupancy expense	11,191	9,468	9,686
Furniture & fixture expenses	9,190	7,237	7,025
Total noninterest expense	168,131	141,064	132,849
Income (loss) before income taxes	68,653	73,345	62,577
Provision for income taxes	11,471	13,617	11,354
Net income (loss)	57,182	59,728	51,223
Less: Net loss attributed to noncontrolling interest	dr138	dr82	dr83
Net income attributed to Alpine Banks of Colorado & subsidiaries	57,044	59,646	51,140
Weighted average class A shares outstanding - basic		53	53
Weighted average class B shares outstanding - basic		7,539	7,646
Year end shares outstanding	8,386	7,582	7,600
Net earnings (loss) per share class A share - basic		579.63	492.75
Net earnings (loss) per share class B share - basic		\$3.86	\$3.28
Net earnings (loss) per share - basic	\$6.75		
Net earnings (loss) per share - diluted	\$6.75		
Dividends declared per Class A common share	120	96	81
Dividends declared per Class B common share	\$8.80	\$6.64	\$5.54
Comprehensive Income			
Attributable to Owners of Parent Company - Total	69,119		
Common shares(000)			
Shares used to calculate Basic EPS - Total	8,453		
Shares used to calculate Diluted EPS - Total	8,453		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2021
Assets:		
Cash & due from banks	223,731	861,771
Other securities	17,057	
U.S. agency securities	313,092	
Mortgage-backed securities	372,058	
Securities available for sale, at fair value	702,207	848,050
Securities held to maturity, at amortized cost	959,654	
Other securities	4,297	
U.S. agency and treasury securities	158,009	
Mortgage-backed securities	47,340	
Securities held to maturity, at amortized cost	1,169,300	896,561
Investments in Alpine Capital & trust preferred securities	2,134	2,126
Real estate - commercial	1,387,634	
Other	4,865	

	2023	2022	2021
Loans - Gross	4,057,955		
Total Loans receivable, net of allowance for loan losses & deferred loan fees	4,042,975	3,344,477	
Loans held for resale, at cost which approximates fair value	4,155	12,013	
Accrued interest receivable	28,251	22,657	
Cash surrender value of life insurance policies	102,112	76,290	
Bank property, equipment, & leasehold improvements, net	77,942	70,214	
Goodwill	17,631	17,631	
Deferred tax asset, net	35,763	14,064	
Other assets	58,114	52,767	
Total assets	6,419,559	6,218,621	
Liabilities:			
Deposits	2,238,312	2,238,312	
Interest checking	1,244,954	1,244,954	
Money fund	1,843,977	1,843,977	
Savings	124,816	168,693	
Certificates of deposit	111,955	111,955	
Repurchase agreements	9,078	9,078	
Interest checking	916,943	916,943	
Money fund	1,792,860	1,792,860	
Certificates of deposit	1,119,089	1,119,089	
Total deposits	5,700,099	5,616,969	
Other liabilities	71,658	63,580	
Accrued interest payable	11,690	444	
Subordinated debentures held by subsidiary trusts	69,179	69,179	
Subordinated debt	50,000	50,000	
Total other liabilities	50,000	183,203	
Total liabilities	5,952,626	5,800,172	
Common stock, class A	26	26	
Common stock, class B, non-voting	34,024	25	
Contributed capital	6,801	8,626	
Retained earnings (accumulated deficit)	496,842	414,291	
Accumulated other comprehensive income, net of tax effect	dr71,197		
Accumulated other comprehensive income (loss)		dr4,965	
Total Alpine Banks of Colorado stockholders' equity	466,496	418,003	
Noncontrolling interest	437	446	
Total equity	466,933	418,449	

ALPINE INCOME PROPERTY TRUST INC

Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2023	2022
Investment Revenues	11,464,000	11,156,000
Gain (losses) on sale of assets	11,464,000	11,156,000
Net investment income	903,000	903,000
Non-int. income	12,466,000	11,156,000
Non-int. expenses	9,883,000	4,808,000
Net income	dr283,000	3,745,000
Earn. per share (primary)	dr\$0.02	\$0.24
Earn. per share (fully-diluted)	dr\$0.02	\$0.21
Common shares		
Avg. no. shs. (primary)	13,621,208	14,000,553
Avg. no. shs. (fully-diluted)	13,621,208	15,704,047

Consolidated Balance Sheet Items, as of Mar. 31(\$):

	2024	2023
Assets:		
Other assets	32,768,000	32,768,000
Total assets	540,425,000	540,425,000
Liabilities:		
Total deposits	90,000	90,000
Long term debt	272,256,000	272,256,000
Other liabilities	4,689,000	4,689,000
Common stock	136,000	136,000
Surplus	242,944,000	242,944,000
Retain earnings	dr6,364,000	dr6,364,000
Total liab. & stockholders' equity	540,425,000	540,425,000

AMERICAN BANK INC (PA)

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Loans receivable, including fees	34,583	26,753	26,400
Investment securities	3,639	3,034	629
Restricted investment in bank stock	403	267	252
Interest-bearing deposits with other banks	501	203	93
Total interest income	39,126	30,257	27,374
Deposits	12,464	3,803	3,114
Short-term borrowings	1,985	769	176
Long-term borrowings	1,587	1,887	1,908
Junior subordinated debentures	165	211	536
Total interest expense	16,201	6,670	5,734
Net interest income	22,925	23,587	21,640
Provision for (release of) credit losses	dr159	388	521
Net interest income after provision for (release of) credit losses	23,084	23,199	21,119

	2023	2021	2020
Service fees	180	114	79
Loan swap fees	74	31	466
Net gains on sale of residential mortgage loans	15	135	474
Net gains (loss) on sale of investment security	dr24		
Net gains (losses) on equity securities	12	112	196
Earnings on bank-owned life insurance	549	492	404
Other non-interest income	962	859	816
Total non-interest income	1,768	1,743	2,435
Salaries & employee benefits	6,951	6,791	6,309
Occupancy, net	1,253	693	689
Equipment & data processing	1,136	927	859
Hosted services	431	348	271
Professional services	418	404	355
Pennsylvania bank shares tax	649	717	694
Federal deposit insurance	407	257	202
Other non-interest expense	1,950	2,112	1,464
Total non-interest expense	13,195	12,249	10,843
Income (loss) before income tax expense	11,657	12,693	12,711
Income tax expense	2,345	2,578	2,608
Net income (loss)	9,312	10,115	10,103
Common shares(000)			
Weighted average shares outstanding - basic	6,283	6,188	5,538
Weighted average shares outstanding - diluted	6,644	6,553	6,260
Year end shares outstanding	6,325	6,331	5,965
Net income (loss) per share - basic	\$1.48	\$1.63	\$1.82
Net income (loss) per share - diluted	\$1.42	\$1.57	\$1.68
Dividends per share	\$0.66	\$0.60	\$0.56
Number of common stockholders	211	207	207
As is	As of March 15, 2023	As of Dec. of March 16, 2022	

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	3,246	2,879
Interest-bearing deposits with other banks	36,256	13,586
Total cash & cash equivalents	39,502	16,465
Equity securities		774
Investment securities available-for-sale, at fair value	92,635	200,442
Loans receivable, net	732,180	653,686
Restricted investment in bank stock	3,904	6,607
Bank-owned life insurance	23,406	22,857
Premises & equipment, net	11,736	11,397
Accrued interest receivable	3,049	2,650
Other assets	12,465	12,406
Total assets	918,877	927,284
Liabilities:		
Deposits - non-interest bearing	92,727	118,992
Deposits - interest bearing	608,811	548,485
Total deposits	701,538	667,477
Short-term borrowings	61,681	101,767
Long-term borrowings	45,000	55,000
Junior subordinated debentures	2,760	2,861
Accrued interest payable	1,510	480
Other liabilities	16,577	17,791
Total liabilities	829,066	845,376
Common stock	763	763
Paid-in capital	35,615	35,577
Treasury stock, at cost	11,923	11,750
Allocated but unvested shares in non-qualified deferred compensation plan for senior employees (SERP), at cost	dr311	dr273
Retained earnings (accumulated deficit)	67,049	61,070
Accumulated other comprehensive income (loss)	dr1,382	dr3,479
Total stockholder's equity	89,811	81,908

AMERICAN BANK INC (PA)

Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Net interest income	28,800	21,396
Prov. loan losses	dr349	243
Non-int. income	dr28,800	dr21,396
Non-int. expenses	10,486	8,771
Income taxes	1,844	1,890
Net income	7,291	7,394
Earn. per share (primary)	\$1.16	\$1.20
Earn. per share (fully-diluted)	\$1.11	\$1.14
Common shares(000)		
Avg. no. shs. (primary)	6,284	6,165

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Avg. no. shs. (fully-diluted)	6,665	6,629
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AMERICAN EXPRESS CO.

Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2024	2023
Net interest income	5,775,000	4,416,000
Prov. loan losses	1,269,000	1,055,000
Non-int. income	dr5,775,000	dr4,416,000
Non-int. expenses	dr1,269,000	dr1,055,000
Income taxes	708,000	351,000
Net income	2,437,000	1,816,000
Earn. per share (primary)	\$3.34	\$2.41
Earn. per share (fully-diluted)	\$3.33	\$2.40
Common shares(000)	721,000	743,000
Avg. no. shs. (primary)	721,000	743,000
Avg. no. shs. (fully-diluted)	722,000	744,000

Consolidated Balance Sheet Items, as of Mar. 31(\$000):

Assets:	2024	2023
Cash & due from banks	6,264,000	5,138,000
Premises & equipment	19,241,000	144,000
Other assets	269,261,000	134,418,000
Total assets	295,766,000	269,261,000
Liabilities:		
Total deposits	134,418,000	48,826,000
Long term debt	48,826,000	42,100,000
Other liabilities	114,000	11,354,000
Common stock	11,354,000	269,261,000
Surplus	269,261,000	
Total liab. & stockholders' equity	269,261,000	269,261,000

AMERICAN NATIONAL BANKSHARES, INC. (DANVILLE, VA)

Merger Completed: On Apr. 1, 2021, Co. completed its previously announced merger (the 'Merger') with Atlantic Union Bankshares Corporation ('Atlantic Union'), pursuant to the Agreement and Plan of Merger, dated as of July 24, 2023 (the 'Merger Agreement'), by and between Atlantic Union and Co. At the effective time of the Merger (the 'Effective Time'), Co. merged with and into Atlantic Union, with Atlantic Union continuing as the surviving corporation. Immediately following the Merger, American National Bank and Trust Company, Co.'s wholly owned subsidiary bank, merged with and into Atlantic Union Bank, Atlantic Union's wholly owned subsidiary bank, with Atlantic Union Bank continuing as the surviving bank. At the Effective Time, under the terms of the Merger Agreement, each share of common stock of Co. (the 'American National Common Stock'), excluding certain specified shares owned by Atlantic Union or Co., that was issued and outstanding immediately prior to the Effective Time, was converted into the right to receive 1.35 shares of common stock of Atlantic Union (the 'Atlantic Union Common Stock'), with cash paid in lieu of fractional shares. At the Effective Time, each unvested restricted stock award of Co. was deemed to be fully vested and was cancelled and converted automatically into the right to receive 1.35 shares of Atlantic Union Common Stock in respect of each share of American National Common Stock underlying such award.

AMERICAN NATIONAL BANKSHARES, INC. (DANVILLE, VA)

Exchange Delisting: On Mar. 31, 2024, Co. notified Nasdaq Global Select Market ('Nasdaq') to (i) suspend trading in shares of Co.'s Common Stock before the opening of trading on Apr. 1, 2024 and (ii) file with the SEC a notification of delisting of Co.'s Common Stock on Form 25 under Section 12(b) of the Securities Exchange Act of 1934, as amended. As a result, Co.'s Common Stock is no longer listed on Nasdaq.

AMERICAN STRATEGIC INVESTMENT CO

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Revenue from tenants	62,710	64,005	70,219
Asset & property management fees to related parties	7,680	7,082	7,554
Property operating	33,797	33,927	33,363
Impairment of real estate investments	66,565		1,452
Equity-based compensation	5,863	8,782	8,475
General & administrative	9,375	12,493	8,704
Depreciation & amortization	26,532	28,666	31,057
Total operating expenses	149,812	90,950	90,605
Operating income (loss)	dr87,102	dr26,945	dr20,386
Interest expense	18,858	18,924	19,090
Other income (expenses)	36	dr27	47
Total other income (expenses)	dr18,822	dr18,951	dr19,043
Net income (loss) before income taxes	dr105,924	dr45,896	dr39,429
Income tax expense			37
Net income (loss)	dr105,924	dr45,896	dr39,466
Net income (loss) attributable to common stockholders		dr45,896	dr39,466
Common shares(000)			
Weighted average shares outstanding - basic	2,227	1,729	1,623
Weighted average shares outstanding - diluted	2,227	1,729	1,623
Year end shares outstanding	2,334	1,886	1,660
Net income (loss) per common share - basic	dr47.57	dr26.59	dr24.42

Net income (loss) per common share - diluted	dr47.57	dr26.59	dr24.42
Dividends per common share	\$1.60	\$3.20	
Number of class A common stock	3,162	3,548	4,978
Reclassified to conform with 2022 presentation			As of March 11, 2022
Adjusted for 1-for-8 stock split, January 12, 2023			As of March 13, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Land	188,935	192,600
Buildings & improvements	479,265	576,686
Acquired intangible assets	56,929	71,848
Total real estate investments, at cost	725,129	841,134
Less: accumulated depreciation & amortization	144,956	167,978
Total real estate investments, net	580,173	673,156
Cash & cash equivalents	5,292	9,215
Restricted cash	7,516	6,902
Operating lease right-of-use asset	54,737	54,954
Prepaid expenses & other assets	6,150	5,624
Derivative asset, at fair value	400	1,607
Straight-line rent receivable	30,752	29,116
Deferred leasing costs, net	9,152	9,881
Total assets	694,172	790,455
Liabilities:		
Mortgage notes payable, net	395,702	394,159
Accounts payable, accrued expenses & other liabilities	12,975	12,787
Operating lease liability	54,657	54,716
Below-market lease liabilities, net	2,061	3,006
Deferred revenue	3,983	4,211
Current Portion Mortgage notes payable	49,500	
Mortgage notes payable, net - Balancing value	346,202	
Total liabilities	469,378	468,879
Common stock	23	19
Additional paid-in capital	729,644	698,761
Accumulated other comprehensive income (loss)	406	1,637
Distributions in excess of accumulated earnings	dr505,279	dr399,355
Total stockholders' equity	224,794	301,062
Non-controlling interests		20,514
Total equity	224,794	321,576

AMERICOLD REALTY TRUST INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Revenues - rent, storage, & warehouse services			2,085,387
Revenues - third-party managed services	42,570	298,406	317,311
Revenues - transportation services	239,670	313,358	312,092
Rent and Storage Revenue	2,391,089	2,302,971	2,714,790
Total revenues	2,673,329	2,914,735	2,714,790
Operating expenses: rent, storage, & warehouse services cost of operations			1,498,951
Operating expenses: third-party managed services cost of operations	36,641	286,077	303,347
Operating expenses: transportation services cost of operations	197,630	265,956	282,716
Operating expenses: depreciation, depletion, & amortization			319,840
Selling, general and administrative	226,786	231,067	
Operating expenses: selling, general & administrative			182,076
Acquisition, litigation & other	64,087	32,511	51,578
Impairment of indefinite & long-lived assets	236,515	7,380	3,312
Gain (loss) from sale of real estate	2,254	dr5,689	
Total operating expenses	2,781,634	2,826,865	2,641,820
Operating income (loss)	dr108,305	87,870	72,970
Gain (loss) from partially owned entities			dr2,004
Interest expense	140,107	116,127	99,177
Interest income			841

Loss on debt extinguishment, modifications & termination of derivative instruments			dr5,689
Foreign currency exchange gain (loss), net			dr610
Other income (expense), net	2,795	2,464	1,791
Income (loss) before income tax expense (benefit)	dr328,089	dr29,928	dr31,878
Current income tax (benefit)	8,508	3,725	7,578
Deferred income tax (benefit)	cr10,781	cr22,561	cr9,147
Total income tax expense	cr2,273	cr18,836	cr1,569
Income (loss) before gain (loss) from sale of real estate, net of tax	dr325,816	dr11,092	
Income from continuing operations	dr325,816	dr11,092	
Pre-tax loss	dr10,262	dr8,382	
Income tax expense	dr191		
Discontinued operations	dr10,453	dr8,382	
Net income (loss)	dr336,269	dr19,474	dr30,309
Net income (loss) attributable to noncontrolling interests	54	34	dr146
Net income (loss) attributable to Americold Realty Trust, Inc.	dr336,215	dr19,440	dr30,455
Common shares(000)			
Weighted average shares outstanding - basic	275,773	269,565	259,056
Weighted average shares outstanding - diluted	275,773	269,565	259,056
Year end shares outstanding	283,699	269,815	268,283
Net income (loss) per common share - basic	dr\$1.22	dr\$0.07	dr\$0.12
Net income (loss) per common share - diluted	dr\$1.22	dr\$0.07	dr\$0.12
Distributions declared per common share of beneficial interest	\$1.10	\$1.35	\$0.88
Full-Time Employees (Period End)	14,706		
Total number of employees	14,706	16,275	16,275
Number of common stockholders			20
Earnings per share from continuing operations	dr\$1.18	dr\$0.04	
Earnings per share-total discontinued ops	dr\$0.04	dr\$0.03	
Earnings per share from continuing operations	dr\$1.18	dr\$0.04	
Earning per share-total discount ops - diluted	dr\$0.04	dr\$0.03	
operations	1,668,486	1,666,739	
Depreciation and amortization	353,743	331,446	
Loss from investments in partially owned entities	dr1,442	dr918	
derivative instruments	dr2,482	dr3,217	
impairment of related party loan receivable	21,972		
Loss on put option	dr56,576		
Acquisition and integration related costs	5,094	20,073	
Litigation	558	179	
Severance costs	11,668	6,530	
Other	1,500	dr160	
Cyber incident related costs	28,877	dr2,210	
Project Orion expenses	13,929	3,945	
Pension plan termination charges	2,461	4,154	

Reclassified to conform with 2022 presentation
Restated to reflect correction of errors As is
Approximately As of February 23, 2022

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Land	820,831	786,975
Buildings & improvements	4,464,359	4,245,607
Machinery & equipment	1,565,431	1,407,874
Assets under construction	452,312	526,811
Property, plant & equipment, gross	7,302,933	6,967,267
Property, plant & equipment, net	5,106,737	5,065,817
Operating lease right-of-use assets	343,532	352,553
Accumulated depreciation - operating leases	96,230	76,334
Operating leases - net	247,302	276,219

BANK

Financing leases - gross	174,988	140,555
Financing leases - buildings & improvements	13,542	13,546
Financing leases - machinery & equipment	161,446	127,009
Accumulated depreciation - financing leases	69,824	57,626
Accumulated depreciation - net	105,164	82,929
Cash, cash equivalents, & restricted cash	2,196,196	1,901,450
Accounts receivable - net	60,392	53,063
Identifiable intangible assets - net	426,048	430,042
Goodwill	897,414	925,223
Investments in partially owned entities	794,004	1,033,637
Investments in partially owned entities & other assets	38,113	
Other assets		78,926
Total assets	194,078	158,705
Borrowings under revolving line of credit	7,869,252	8,104,561
Accounts payable & accrued expenses	500,052	557,540
Liabilities:		
Mortgage notes & term loans - net	2,601,122	
Mortgage notes, senior unsecured notes & term loan - net		2,569,281
Sale-leaseback financing obligations	392,156	171,089
Financing lease obligations	161,937	97,177
Operating lease obligations	97,177	77,561
Unearned revenue	240,251	264,634
Pension & postretirement benefits	28,379	32,046
Deferred tax liability - net	1,624	1,531
Multi-Employer pension plan withdrawal liability	135,797	135,098
Accounts payable and accrued expenses	7,458	7,851
Balancing value	568,764	
Total liabilities	4,234,665	4,316,683
Common shares	2,837	
Common shares of beneficial interest		2,698
Paid-in capital	5,625,907	5,191,969
Retained earnings (accumulated deficit) & distributions in excess of net earnings		
Accumulated other comprehensive income (loss)	dr1,995,975	dr1,415,198
Total stockholders' equity (deficit)	dr16,640	dr6,050
Noncontrolling interests in operating partnership	3,616,129	3,773,419
Total equity	18,458	14,459
	3,634,587	3,787,878

AMERISERV FINANCIAL INC.

Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

	2023	2022	2021
Interest income & fees on loans - taxable		41,413	40,496
Interest income & fees on loans - tax exempt		71	89
Interest income on interest bearing deposits		26	6.00
Interest income on short-term investments	251	183	54
Interest income on investment securities available for sale		5,610	4,543
Interest income on investment securities held to maturity	7,059	1,755	1,481
Interest income on investment securities - tax exempt	1,922		
Tax exempt interest and fees on loans	89		
Total interest income	51,539	49,058	46,669
Interest expense on deposits	60,860	6,424	4,806
Interest expense on short-term borrowing			364
Interest expense on advances from Federal Home Loan Bank		553	875
Interest expense on financing lease liabilities	731	100	106
Interest expense on guaranteed junior subordinated deferrable interest debentures			944
Interest expense on subordinated debt		1,054	854
Subordinated debt	1,054		

Short-term borrowings	1,944		
Financing lease liabilities	97		
Total interest expense	24,840	8,495	7,586
Net interest income	36,020	40,563	39,083
Provision (credit) for loan losses	7,429	50	1,100
Net interest income after provision (credit) for loan losses	28,591	40,513	37,983
Wealth management fees	11,266	11,620	11,986
Service charges on deposit accounts	1,163	1,108	965
Net gains on loans held for sale	169	208	664
Mortgage related fees	131	115	358
Net realized gains (losses) on investment securities	dr922		84
Bank owned life insurance	1,047	1,089	1,117
Other income	1,787	2,552	2,587
Total non-interest income	16,389	16,692	17,761
Salaries & employee benefits	29,628	28,492	27,847
Net occupancy expense	2,917	2,883	2,620
Equipment expenses	1,623	1,636	1,582
Professional fees	5,317	3,210	2,872
Data processing & IT expense	1,301	3,945	3,666
Supplies, postage & freight	668	651	668
Miscellaneous taxes & insurance		1,373	1,236
Federal deposit insurance expense	715	515	655
Branch acquisition costs			389
Other expense	2,769	5,299	5,435
Data processing and IT expense	4,430		
Total non-interest expense	49,368	48,004	46,970
Pretax income (loss)	dr4,388	9,201	8,774
Provision (benefit) for income taxes	cr1,042	1,753	1,702
Net income (loss)	dr3,346	7,448	7,072
Common shares(000)			
Weighted average shares outstanding - basic	17,143	17,107	17,073
Weighted average shares outstanding - diluted	17,143	17,146	17,114
Year end shares outstanding	17,147	17,118	17,082
Net income (loss) per common share - basic	dr\$0.20	\$0.44	\$0.41
Net income (loss) per common share - diluted	dr\$0.20	\$0.43	\$0.41
Cash dividends declared	\$1.12	\$1.12	\$1.10
Full-Time Employees (Period End)	323		
Total number of employees	323	329	319
Number of common stockholders	2,489	2,560	2,632
Gain on sale of Visa Class B shares	1,748		

Reclassified to conform with 2022 presentation As of February 28, 2022 As of March 21, 2023

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2023	2022
Assets:		
Cash & due from banks	2023	2022
Cash & due from depository institutions	9,678	
Interest bearing deposits	14,027	18,830
Interest bearing deposits - its		4,132
Cash & cash equivalents		22,962
Available for sale	165,711	
Investment securities - available for sale, at fair value	56,937	179,508
Held to maturity	63,979	
US Agency	5,339	
Taxable municipal	32,787	
Municipal	10,360	
US Agency	2,500	
Investment securities - held to maturity		61,878
Loans held for sale	130	59
Loans	1,038,754	991,109
Less: unearned income	483	343
Less: allowance for loan losses	15,053	10,743
Net loans	1,023,218	980,023
Operating lease - right-of-use asset	646	630
Financing lease - right-of-use asset	2,384	2,413
Leasehold improvements	1,196	
Other premises & equipment, net	14,149	14,460
Accrued interest income receivable	5,529	4,804
Goodwill	13,611	13,611
Core deposit intangible	101	128
Bank owned life insurance	39,560	38,895
Net deferred tax asset	2,679	2,789
Federal Home Loan Bank stock	5,210	5,754

Federal Reserve Bank stock	2,125	2,125
Other assets	36,579	33,835
Interest bearing deposits and short-term investments	4,349	
US Agency mortgage-backed securities	93,075	
US Agency mortgage-backed securities	24,222	
Corporate bonds and other securities	4,470	
Total assets	1,389,638	1,363,874
Liabilities:		
Non-interest bearing deposits	172,070	195,123
Interest bearing deposits		913,414
Money market	256,205	
Certificates of deposit in denominations of \$100,000 or more	322,477	
Total deposits	1,158,360	1,108,537
Short-term borrowings	40,951	88,641
Advances from Federal Home Loan Bank	44,562	19,765
Operating lease liabilities	658	643
Financing lease liabilities - Balancing value	2,389	
Financing lease liabilities	2,700	2,680
Subordinated debt	26,685	26,644
Total borrowed funds	13,445	138,373
Other liabilities		10,786
Capitalized Leases - Current Portion	311	
Total liabilities	1,287,361	1,257,696
Common stock	268	267
Treasury stock	83,280	
Treasury stock at cost		83,280
Capital surplus	146,364	
Capital surplus		146,225
Retained earnings	58,901	65,486
Hedging Reserves	dr352	
Accumulated other comprehensive income (loss), net	dr19,976	dr22,520
Total shareholders' equity	102,277	106,178
Total Equity	102,277	

Fair value - investment securities - held to maturity: 2022 \$55,192,000 As reported by the Company

AMREP CORP.

Earnings, 9 mos. to Jan. 31 (Consol. — \$000):

	2024	2023
Non-int. income	31,833	35,975
Income taxes	853	cr13,734
Net income	2,546	22,107
Earn. per share (primary)	\$0.48	\$4.19
Earn. per share (fully-diluted)	\$0.48	\$4.17
Common shares(000)	5,299	5,280
Avg. no. shs. (primary)		5,341
Avg. no. shs. (fully-diluted)	5,341	5,304

ARES DYNAMIC CREDIT ALLOCATION FUND INC

Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	2021
Investment income - interest	43,908,000	43,908,000	39,548,000
Total investment income	50,439,000	43,908,000	39,548,000
Interest & credit facility fees	7,730,000	5,697,000	2,797,000
Investment advisory fees		5,582,000	5,260,000
Administrative services of the adviser	1,316,000	870,000	736,000
Administration, custodian & transfer agent fees	4,866,000		515,000
Investor support fees			342,000
Other expenses	1,509,000	1,540,000	790,000
Total operating expenses	15,421,000	13,689,000	10,440,000
Tax expense	dr524,000	dr272,000	dr250,000
Total expenses		13,961,000	10,690,000
Net investment income	34,494,000	29,947,000	28,858,000
Net realized gains (losses) on investments	dr18,181,000	dr19,815,000	5,694,000
Net realized gains (losses) on foreign currency	258,000	dr802,000	dr1,303,000
Net unrealized gains (losses) on investments	40,339,000	dr57,821,000	1,793,000
Net unrealized gains (losses) on foreign currency	dr558,000	2,386,000	2,093,000
Net realized & unrealized gains (losses) on investments & foreign currency	21,858,000	dr76,052,000	8,277,000
Net (decrease) in net assets resulting from operations	56,352,000	dr46,105,000	37,135,000
Year end shares outstanding	22,915,000	22,915,000	22,915,000
Net investment income per share	\$1.51	\$1.31	\$1.26

BANK

Income (loss) from operations per share	2.46	dr2.01	1.62
Distributions per share	\$1.35	\$1.20	\$1.17
Common shares			
Shares used to calculate Basic EPS - Total	22,915,000		
Shares used to calculate Diluted EPS - Total	22,915,000		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$1.51		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Investments, at value	507,475,000	478,271,000
Cash		6,402,000
Cash denominated in foreign currency, at value	669,000	800,000
Receivables for securities sold	144,000	4,312,000
Interest & principal receivable	7,538,000	8,772,000
Other assets	28,000	126,000
Cash and cash equivalents	8,739,000	
Total assets	524,593,000	498,683,000
Liabilities:		
Mandatory redeemable preferred shares	99,162,000	98,923,000
Line of credit outstanding	63,539,000	68,764,000
Payable for securities purchased	24,520,000	21,666,000
Payable for investment advisory fees	745,000	409,000
Interest & commitment fee payable		265,000
Payable for interest expense		716,000
Accrued expenses & other payables	1,471,000	1,127,000
Payable for interest expense and commitment fees	2,898,000	
Payable for distributions to shareholders	143,000	
Total liabilities	192,478,000	191,870,000
Net assets	332,115,000	306,813,000
Common stock	439,773,000	
Paid in capital		440,537,000
Distributable earnings accumulated earnings (loss)	dr107,658,000	dr133,724,000
Net assets	332,115,000	306,813,000
Net assets value per share	14	13
Total Equity	332,115,000	

Cost - investments, at value: 2022 \$536,374; Cost - cash denominated in foreign currency, at value: 2022 \$789; Liquidation preference - Mandatory redeemable preferred shares: 2022 \$100,000,000; Net of unamortized deferred issuance costs - mandatory redeemable preferred shares: 2022 \$1,077,000

ASHFORD HOSPITALITY TRUST INC
Interest Sale Completed: On Apr. 9, 2024, Co.'s indirect wholly-owned subsidiaries, PIM Boston Back Bay LLC and PIM TRS Boston Back Bay LLC (the "Sellers"), completed the sale of the Hilton Boston Back Bay hotel pursuant to an Agreement of Purchase and Sale, dated as of Jan. 29, 2024, by and between the Sellers and Beantown Hotel Owner LLC, for \$171 million in cash, subject to customary pro-rations and adjustments.

ATLANTIC AMERICAN CORP.
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Insurance Premiums	178,825		
Insurance premiums, net		185,440	184,216
Net investment income		9,932	8,528
Realized investment gains (losses), net		30	4,903
Unrealized gains (losses) on equity securities, net	17	dr7,562	1,894
Other income		11	13
Net investment income	10,058		
Realized investment gains (losses), net	70		
Unrealized gains (losses) on equity securities, net	dr2,177		
Total revenue	186,793	187,851	199,554
Insurance benefits & losses incurred	122,500	123,456	131,694
Commissions & underwriting expenses		46,713	47,496
Interest expense	3,269		
Interest expense		1,952	1,387
Other expense	15,465	13,634	13,675
Total benefits & expenses		185,755	194,252
Income (loss) before income taxes	dr565	2,096	5,302
Current - Federal	2,727		
Deferred - Federal	cr3,121		
Income tax expense (benefit)	cr394	571	1,021
Net income (loss)	dr171	1,525	4,281
Preferred stock dividends	399	399	399

Net income (loss) applicable to common shareholders	d570	1,126	3,882
Common shares(000)			
Weighted average shares outstanding - basic	20,404	20,390	20,402
Weighted average shares outstanding - diluted	20,404	20,390	20,402
Year end shares outstanding	20,402	20,407	20,379
Earnings (loss) per share - continuing operations - basic	d\$.03		
Net earnings (loss) per common share - basic	d\$.03	\$0.06	\$0.19
Earnings (loss) per share - continuing operations - diluted	d\$.03		
Net earnings (loss) per common share - diluted	d\$.03	\$0.06	\$0.19
Dividends per common share		\$0.02	\$0.02
Number of full time employees	154	141	138
Number of part time employees	1.00	1.00	2.00
Total number of employees	155	142	140
Number of common stockholders	1,286	1,467	1,496
Commissions and underwriting expenses	46,124		
Total benefits and expenses	187,358		
As of June 12, 2023		As of March 16, 2022	

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & cash equivalents	28,301	28,863
Fixed maturities, available-for-sale, at fair value	218,219	208,729
Equity securities, at fair value	237,067	11,562
Other invested assets	6,381	5,386
Policy loans		1,759
Real estate		38
Investment in unconsolidated trusts	1,238	1,238
Common and non-redeemable preferred stock	9,413	
Policy loans	1,778	
Real Estate	38	
Total investments	228,712	228,712
Reinsurance receivables	25,913	25,913
Insurance premiums & other, net	15,386	15,386
Deferred income taxes, net	15,682	14,163
Deferred acquisition costs	43,850	42,281
Other assets	9,028	9,202
Intangibles	2,544	2,544
Reinsurance premiums and other	23,690	
Total assets	381,265	367,064
Liabilities:		
Future policy benefits	87,478	85,564
Unearned premiums	31,317	28,348
Losses & claims	1,132	87,484
Other policy liabilities	1,255	1,255
Future Policy Benefits	92,495	
Total insurance reserves and policyholder funds	212,422	
Total insurance reserves & policyholder funds	202,651	
Accounts payable & accrued expenses	26,473	
Revolving credit facility	2,009	
Junior subordinated debenture obligations, net	33,738	
Accounts payable and accrued expenses	24,811	
Junior subordinated debenture obligations	33,738	
Revolving credit facility	3,019	
Total liabilities	273,990	264,871
Series D preferred stock	55	55
Common Stock	22,401	22,401
Common stock	22,401	22,401
Additional paid-in capital	57,425	57,425
Additional paid-in capital	57,425	57,425
Retained earnings	50,929	
Retained earnings (accumulated deficit)	51,982	
Accumulated other comprehensive loss	dr16,121	
Accumulated other comprehensive income (loss)	dr22,149	
Unearned stock grant compensation	dr13	dr132
Treasury Stock	7,401	
Treasury stock	7,389	
Preferred stock Series D	55	
Total shareholders' equity (deficit)	107,275	102,193

Rep Total Equity & Minority Interest	107,275
Amortized cost - Fixed maturities, available-for-sale, at fair value: 2022 \$236,766,000	
Cost - Equity securities, at fair value: 2022 \$4,907,000	
Cost - Other invested assets: 2022 \$5,628,000	

ATLANTIC UNION BANKSHARES CORP

Merger Survivor: On Apr. 1, 2024, Co. completed its previously announced merger (the "Merger") with American National Bankshares, Inc. ("American National"), pursuant to the Agreement and Plan of Merger, dated as of July 24, 2023 (the "Merger Agreement"), by and between Co. and American National. At the effective time of the Merger (the "Effective Time"), American National merged with and into Co., with Co. continuing as the surviving corporation. Immediately following the Merger, American National Bank and Trust Company, American National's wholly owned subsidiary bank, merged with and into Co.'s wholly owned subsidiary bank, Atlantic Union Bank, with Atlantic Union Bank continuing as the surviving bank. At the Effective Time, under the terms of the Merger Agreement, each share of common stock of American National (the "American National Common Stock"), excluding certain specified shares owned by Co. or American National, that was issued and outstanding immediately prior to the Effective Time, was converted into the right to receive 1.35 shares of common stock of Co. (the "Atlantic Union Common Stock"), with cash paid in lieu of fractional shares. At the Effective Time, each unvested restricted stock award of American National was deemed to be fully vested and was cancelled and converted automatically into the right to receive 1.35 shares of Atlantic Union Common Stock in respect of each share of American National Common Stock underlying such award.

ATLANTIC UNION BANKSHARES CORP

Official Changes: On Apr. 1, 2024, Co. appointed Nancy Howell Agee and Joel R. Shepherd to join the Board of Directors of Co.

ATLANTICUS HOLDINGS CORP

New Accountant: On Apr. 1, 2024, Co. dismissed BDO USA, P.C. as its independent registered public accounting firm and appointed Deloitte & Touche LLP as its independent registered public accounting firm for Co.'s fiscal year ending Dec. 31, 2024.

BLACKROCK ESG CAPITAL ALLOCATION TERM TRUST

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Dividend income - unaffiliated	17,301,704	17,231,735	2,237,152
Dividend income - affiliated	10,795,901	2,714,868	14,301
Interest income - unaffiliated	32,299,366	23,598,814	752,178
Securities lending income - affiliated - net	37,718	135,232	
Other income - unaffiliated	128,660	214,946	
Foreign taxes withheld	dr1,235,525	dr1,179,716	dr93,580
Total investment income	59,327,824	42,715,879	2,910,051
Investment advisory expense	22,255,842	23,213,443	6,885,851
Professional expense	205,667	193,030	121,740
Accounting services expense	191,320	215,294	43,989
Custodian expense	196,710	84,591	39,031
Transfer agent expense	65,690	89,225	19,531
Trustees & officer expense	107,150	81,955	22,489
Registration expense	35,397	35,811	
Printing & postage expense	43,911	30,239	
Miscellaneous expense	211,917	48,823	14,337
Proxy	868		
Proxy	971,637		
Total expenses excluding interest expense	24,285,241	23,992,411	7,146,968
Total expenses	24,286,109	23,992,411	7,146,968
Less: fees waived & reimbursed by the manager	744,091	231,445	
Total expenses after fees waived & reimbursed	23,542,018	23,760,966	7,146,968
Net investment income (loss)	35,785,806	18,954,913	dr4,236,917
Net realized gain (loss) from investments - unaffiliated	dr47,319,441	dr133,410,581	1,029,086
Net realized gain (loss) from investments - affiliated	dr283,095	dr3,109,285	
Net realized gain from forward foreign currency exchange contracts	4,292,829	13,602,138	5,461,849
Net realized gain (loss) from foreign currency transactions	dr226,234	dr37,888	28,003
Net realized gain (loss) from futures contracts	27,344,640	dr1,001,839	9,536,957
Net realized gain from options written	8,360,586	8,105,897	1,974,322
Net realized gain (loss) swaps	dr6,955,467	2,754,517	
Net realized gain (loss)	dr14,786,182	dr113,097,041	18,030,217



Net change in unrealized appreciation (depreciation) on investments - unaffiliated	254,544,550	dr214,501,229	71,051,966
Net change in unrealized appreciation (depreciation) on investments - affiliated	715,278	dr432,750	
Net change in unrealized appreciation (depreciation) on forward foreign currency exchange contracts	dr1,287,774	1,945,883	dr2,103,391
Net change in unrealized appreciation on foreign currency translations	70,980	9,925	48
Net change in unrealized appreciation (depreciation) on futures contracts	8,056,891	dr4,245,396	822,382
Net change in unrealized appreciation (depreciation) on options written	dr113,401	dr538,688	430,805
Net change in unrealized appreciation (depreciation) on unfunded floating rate loan interests	dr41,884	dr2,950	
Net change in unrealized appreciation (depreciation)	273,921,319	dr218,754,404	70,201,810
Net realized & unrealized gain (loss)	259,135,137	dr331,851,465	88,232,027
Net increase (decrease) in net assets resulting from operations	294,920,943	dr312,896,552	83,995,110
Year end shares outstanding	101,893,121	102,382,241	105,707,852
Net investment income (loss) per share	\$0.35	\$0.18	dr\$0.04
Income from operations per share	2.91	dr2.87	.79
Distributions per share	\$.35	\$.50	\$.05
Common shares			
Shares used to calculate Basic EPS - Total	101,893,121		
Shares used to calculate Diluted EPS - Total	101,893,121		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.35		
From September 27, 2021 (commenced operations)			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Investments, at value - unaffiliated	1,539,484,084	1,855,297,829
Investments, at value - affiliated	392,339,926	24,201,782
Cash	204,129	115,873
Cash pledged - collateral OTC derivatives		1,918,000
Cash pledged - futures contracts		13,510,000
Cash pledged - centrally cleared swaps		1,210,000
Foreign currency, at value		2,654,006
Investments sold receivable		19,825,981
Options written receivables		1,622
Swaps receivables		554,844
To-be-announced ("TBA") sale commitments receivables		98,027,409
Dividends receivable - unaffiliated		993,137
Dividends receivable - affiliated		66,002
Interest receivables - unaffiliated		5,836,415
Variation margin on futures contracts receivable	551,395	836,752
Swap premiums paid	3,487,037	371
Unrealized appreciation on forward foreign currency exchange contracts		1,030,374
Prepaid expenses	389,582	14,326
Total assets	1,977,848,928	2,026,094,723
Investments sold	10,324,414	
Futures contracts	10,308,000	
Dividends unaffiliated	1,565,125	
Dividends affiliated	1,449,330	
Interest unaffiliated	4,766,462	

Forward foreign currency exchange contracts	377,267	
Centrally cleared swaps	10,235,000	
Options written	10,175	
Securities lending income affiliated	1,871	
Swaps	56,677	
OTC swaps	1,149,878	
From custodian	1,146,112	
Unfunded floating rate loan interests	2,464	
Option written, at value		2,823,442
TBA sale commitments, at value		97,506,535
Liabilities:		
Investments purchased payable	124,804,145	215,965,752
Swaps payable		187,482
Accounting services fees payable	67,951	66,281
Capital shares deemed payable		1,698,644
Custodian fees payable		38,744
Income dividend distributions		981,739
Investment advisory fees payable	1,878,660	1,853,153
Trustees' & officer's fees	75,767	12,629
Other accrued expenses payable	54,522	31,547
Professional fees payable	124,487	176,239
Transfer agent fees payable	18,630	32,034
Variation margin on futures contracts payable	684,493	311,952
Variation margin on centrally cleared swaps payable	77,894	88,382
Unrealized depreciation on forward foreign currency exchange contracts		1,187,882
Unrealized depreciation on OTC swaps	1,885,800	1,256,111
Unrealized depreciation on unfunded floating rate loan interests		2,950
Custodian fees	45,224	
Forward foreign currency exchange contracts	1,822,549	
Collateral on securities loaned	3,506,271	
Options written	25,318	
OTC swaps	1,203	
Unfunded floating rate loan interests	47,298	
Collateral OTC derivatives	2,170,000	
Collateral TBA commitments	1,860,000	
Deferred foreign capital gain tax	3,771	
Total liabilities	139,153,983	324,221,498
Net assets		1,701,873,225
Paid-in capital	1,879,911,949	2,002,070,089
Retained earnings	dr41,217,004	dr300,196,864
Net assets	1,838,694,945	1,701,873,225
Net assets value per share		17
Total Equity	1,838,694,945	
Cost - investments, at value - unaffiliated: 2022 \$1,999,267,966; 2021 \$2,634,532		
Cost - investments, at value - affiliated: 2022 \$2,650,930; 2021 \$2,715,595		
Cost - foreign currency, at value: 2022 \$2,715,595; 2021 \$2,715,595		
Premium received - option written, at value: 2022 \$98,027,409; 2021 \$98,027,409		

BANK OF CALIFORNIA INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & dividend income on loans, including fees	1,496,357,000	327,545,000	260,687,000
Investment securities	299,647,000		
Investment securities	174,996,000		
Interest & dividend income on securities	38,527,000	27,588,000	
Interest & dividend income on other interest-earning assets	6,700,000	3,384,000	
Total interest & dividend income	1,971,000,000	372,772,000	291,659,000
Interest expense on deposits	748,423,000	27,833,000	12,313,000
Interest expense on Federal Home Loan Bank advances	15,153,000	12,023,000	
Interest expense on long-term debt & other interest-bearing liabilities	15,421,000	13,545,000	
Borrowings	416,744,000		
Subordinated debt	58,705,000		
Total interest expense	1,223,872,000	58,407,000	37,881,000
Net interest income	747,128,000	314,365,000	253,778,000
Provision for (reversal of) credit losses	52,000,000	dr31,542,000	6,854,000
Net interest income (after provision for reversal of) credit losses	695,128,000	345,907,000	246,924,000

Customer service fees	9,540,000	7,685,000
Loan servicing income	1,518,000	595,000
Income from bank owned life insurance	dr8,461,000	3,402,000
Net gain (loss) on sale of securities available-for-sale	dr718,000	dr7,692,000
Net gain on sale of loans	63,167,000	
Advisory service fees	16,468,000	
Loan brokerage income	38,086,000	
Dividends & gains (losses) on equity investments	15,731,000	
Other income	31,201,000	10,582,000
Total noninterest income	dr448,285,000	17,350,000
Salaries & employee benefits	332,353,000	113,060,000
Occupancy & equipment	61,668,000	32,811,000
Professional fees	24,623,000	15,001,000
Data processing	44,252,000	7,053,000
Regulatory assessments		3,626,000
Stationery, paper, supplies & postage expense	124,104,000	
Gain (loss) on investments in alternative energy partnerships	dr2,313,000	204,000
Provision (reversal) for loan repurchases	dr1,004,000	dr948,000
Acquisition, integration & transaction costs		2,080,000
Federal Deposit Insurance Corporation (FDIC) expense	135,666,000	
Amortization of other intangibles	11,419,000	1,705,000
Merger-related costs	142,633,000	
Impairment on intangible assets	1,376,736,000	
Other general & administrative expense	20,458,000	
Other expense	150,026,000	17,728,000
Leased equipment depreciation	34,243,000	
Total noninterest expense	2,458,181,000	194,373,000
Income (loss) from operations before income taxes	dr2,211,338,000	168,884,000
Income tax expense (benefit)	dr312,201,000	47,945,000
Income tax expense (benefit)	dr1,899,137,000	120,939,000
Net income (loss)		62,346,000
Preferred stock dividends	39,788,000	1,420,000
Impact of preferred stock redemption		3,747,000
Income allocated to participating securities		114,000
Net income (loss) available to common stockholders	dr1,938,925,000	115,772,000
Weighted average common shares outstanding - basic		60,324,761
Weighted average class B shares outstanding - basic		477,321
Common shares		477,321
Weighted average shares outstanding - basic	85,394,000	
Weighted average common shares outstanding - diluted	60,697,787	52,825,605
Weighted average class B shares outstanding - diluted	477,321	477,321
Weighted average shares outstanding - diluted	85,394,000	
Year end shares outstanding	157,267,670	59,021,855
Net earnings (loss) per common share - basic	\$1.90	\$0.95
Net earnings (loss) per class B common share - basic	\$1.90	\$0.95
Net earnings (loss) per share - basic	dr22.71	
Net earnings (loss) per common share - diluted	\$1.90	\$0.95
Net earnings (loss) per class B common share - diluted	\$1.90	\$0.95
Net earnings (loss) per share - diluted	dr22.71	
Dividends per share	\$.24	\$.24
Number of full time employees	2,304	685
Total number of employees	2,304	673
Number of common stockholders	2,144	1,203

BANK

Number of class B non-voting common stockholders	3.00
Dividends per common share	\$.40
(Loss) gain on sale of loans and leases	dr161,346,000
(Loss) gain on sale of securities	dr442,413,000
Income tax (benefit) expense	cr312,201,000
□Reclassified to conform with 2022 presentation	
□Shares increased due to the effect of issuance of common stock in business combination and exercise of stock appreciation rights □Approximately	

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2023	2022
Assets:		
Cash & due from banks	202,427,000	47,434,000
Interest-earning deposits in financial institutions	5,175,149,000	181,462,000
Total cash & cash equivalents	5,377,576,000	228,896,000
Securities available for sale, carried at fair value	2,346,864,000	868,297,000
Securities held-to-maturity, at amortized cost	2,287,291,000	□328,641,000
Loans held-for-sale, carried at fair value	122,757,000	
Commercial loans	5,767,570,000	
Loans receivable	25,534,730,000	7,115,038,000
Allowance for loan losses	281,687,000	85,960,000
Deferred fees, net	45,043,000	
Loans receivable, net	25,208,000,000	7,029,078,000
Federal Home Loan Bank & other bank stock, at cost	126,346,000	57,092,000
Premises & equipment, net	146,798,000	107,345,000
Bank owned life insurance	127,122,000	114,312,000
Goodwill	198,627,000	
Deferred income taxes, net		50,518,000
Prepaid Federal Deposit Insurance Corporation assessment	339,643,000	
Other intangibles		7,526,000
Other assets		278,189,000
Deferred income tax	739,111,000	
Core deposit and customer relationship intangibles, net	165,477,000	
Total assets	38,534,064,000	9,197,016,000
Liabilities:		
Noninterest-bearing deposits	7,774,254,000	2,809,328,000
Savings accounts	1,997,989,000	
Checking	7,808,764,000	
Interest-bearing deposits	4,311,593,000	7,120,921,000
Total deposits	30,401,769,000	
Federal Home Loan Bank advances, net	727,348,000	
Other borrowings	936,599,000	
Long-term debt, net	2,911,322,000	274,906,000
Accrued expenses & other liabilities	893,609,000	114,223,000
Total liabilities	35,143,299,000	8,237,398,000
Preferred stock	498,516,000	
Common stock	1,577,000	651,000
Class B non-voting non-convertible common stock	5,000	5,000
Additional paid-in capital	3,840,974,000	866,478,000
Retained earnings (accumulated deficit)	dr518,301,000	248,988,000
Treasury stock, at cost		115,907,000
Accumulated other comprehensive income (loss), net	dr432,114,000	dr40,597,000
Non-voting common stock	108,000	
Total stockholders' equity (deficit)	3,390,765,000	959,618,000
Total Equity	3,390,765,000	
□Fair value - securities held to maturity, at amortized cost: 2022 \$262,460,000		

BANK OF SOUTH CAROLINA CORP Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	2021
Interest & fee income on loans, including fees	20,470,618	15,677,601	15,285,012
Interest & fee income on taxable securities	2,711,453	2,531,951	1,849,347
Interest & fee income on tax-exempt securities	517,104	584,907	313,443
Other interest & fee income	614,450	404,024	103,309
Total interest & fee income	24,313,625	19,198,483	17,551,111
Interest expense on deposits	4,331,944	301,793	174,000
Interest on short-term borrowings	1,460,254		
Total interest expense	5,792,198	301,793	174,000
Net interest income	18,521,427	18,896,690	17,377,111
Provision for (recovery of) loan losses	45,000	dr75,000	120,000

Net interest income after provision for (recovery of) loan losses	18,476,427	18,971,690	17,257,111
Service charges & fees	1,346,521	1,290,665	1,254,699
Mortgage banking income	382,303	667,257	2,314,106
Gain on sales of securities, net		64,782	266,944
Other non-interest income	35,917	42,158	32,482
Total other income	1,764,741	2,064,862	3,868,231
Salaries & employee benefits expense	8,016,197	7,547,360	7,437,787
Net occupancy expense	2,699,335	2,514,904	2,428,082
Other operating expenses	1,455,167	1,331,354	1,425,454
Data processing fees	674,350	562,228	622,536
Professional expenses	481,980	448,248	395,115
Total other expenses	13,327,029	12,404,040	12,308,974
Income (loss) before income tax expense (benefit)	6,914,139	8,632,512	8,816,368
Income tax expense (benefit)	1,420,523	1,977,372	2,071,503
Net income (loss) Common shares	5,493,616	6,655,140	6,744,865
Weighted average shares outstanding - basic	5,528,596	5,550,078	5,531,518
Weighted average shares outstanding - diluted	5,626,139	5,644,698	5,680,482
Year end shares outstanding	5,469,251	5,552,351	5,541,266
Net income (loss) per common share - basic	\$0.99	\$1.20	\$1.22
Net income (loss) per common share - diluted	\$0.98	\$1.18	\$1.19
Cash dividends per common share		\$0.68	\$0.78
Total number of employees		80	81
Number of common stockholders		□□456	
□Approximately □As of January 31, 2023			

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2023	2022
Assets:		
Cash & due from banks	14,665,148	14,772,564
Interest-bearing deposits at the Federal Reserve	7,250,912	12,999,135
Investment securities available for sale	241,216,453	□271,172,226
Mortgage loans to be sold	2,130,899	866,594
Loans	346,990,045	330,981,782
Less: allowance for loans losses	3,722,213	4,291,221
Net loans	343,267,832	326,690,561
Premises, equipment & leasehold improvements, net	4,084,703	3,988,607
Right of use asset	12,799,866	13,433,692
Accrued interest receivable	2,380,972	2,145,522
Other assets	6,018,934	7,276,708
Total assets	633,815,719	653,345,609
Liabilities:		
Non-interest bearing demand deposits	182,053,144	223,117,903
Interest bearing demand deposits	163,353,919	195,143,514
Money market accounts	104,919,984	100,014,125
Time deposits \$250,000 & over	15,054,652	5,303,509
Other time deposits	9,738,823	11,266,099
Other savings deposits	50,582,016	63,825,108
Total deposits	525,702,538	598,670,258
Short-term borrowings	46,000,000	
Accrued interest payable & other liabilities	2,232,453	2,430,272
Lease liability	12,799,866	13,433,692
Total liabilities	586,734,857	614,534,222
Additional paid in capital	48,097,586	48,028,689
Retained earnings	15,746,736	14,002,571
Treasury stock	3,800,022	2,817,392
Accumulated other comprehensive income (loss), net of income taxes	dr12,963,438	dr20,402,481
Total shareholders' equity	47,080,862	38,811,387
□Amortized cost - investment securities available for sale: 2022 \$296,998,150		

BANK7 CORP Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	□2021
Interest income on loans, including fees	109,843,000	74,403,000	55,768,000
Interest income on interest-bearing time deposits in other banks		46,000	169,000
Debt securities, taxable	2,791,000	2,313,000	143,000
Debt securities, tax-exempt	330,000	360,000	31,000
Net interest income on interest-bearing deposits in other banks	519,000		

Other interest & dividend income	1,627,000	178,000
Other interest and dividend income	8,061,000	
Total interest income	121,544,000	78,749,000
Interest expense - deposits	9,322,000	3,053,000
Total interest expense	38,998,000	9,322,000
Net interest income	82,546,000	69,427,000
Provision for loan losses	21,145,000	4,468,000
Net interest income after provision for loan losses	61,401,000	64,959,000
Mortgage lending income	331,000	486,000
Loss on sales, prepayments & calls of available-for-sale debt securities	dr16,000	dr127,000
Service charges on deposit accounts	869,000	900,000
Other noninterest income	8,058,000	1,680,000
Total noninterest income	9,242,000	2,939,000
Salaries & employee benefits expense	17,385,000	17,040,000
Furniture & equipment expense	2,689,000	1,468,000
Occupancy expense	995,000	2,329,000
Data & item processing expense	1,730,000	2,068,000
Accounting, marketing & legal fees	543,000	984,000
Regulatory assessments expense	1,537,000	1,344,000
Advertising & public relations expense	427,000	477,000
Travel, lodging & entertainment expense	374,000	363,000
Other noninterest expense	7,740,000	2,568,000
Total noninterest expense	33,420,000	28,641,000
Income before taxes	37,223,000	39,257,000
Income Taxes - Federal - Current	8,490,000	
Income Taxes - Local - Current	1,540,000	
Income Taxes - Federal - Deferred	cr921,000	
Income Taxes - Local - Deferred	cr161,000	
Income Taxes - Total - Current	10,030,000	
Income Taxes - Total - Deferred	cr1,082,000	
Income tax expense	8,948,000	9,619,000
Net income	28,275,000	29,638,000
Common shares		
Weighted average shares outstanding - basic	9,161,565	9,101,523
Weighted average shares outstanding - diluted	9,264,307	9,204,716
Year end shares outstanding	9,197,696	9,131,973
Net earnings per share - basic	\$3.09	\$3.26
Net earnings per share - diluted	\$3.05	\$3.22
Dividends per common share	\$0.74	\$0.52
Number of full time employees	123	123
Number of common stockholders	4.00	□□4.00
Total number of employees	123	
□Reclassified to conform with 2022 presentation		
□Approximately □As of March 31, 2022 □As of March 24, 2023		

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2023	2022
Assets:		
Cash & due from banks	181,042,000	109,115,000
Cash & cash equivalents		109,115,000
Interest-bearing time deposits in other banks	17,679,000	5,474,000
Available-for-sale debt securities	169,487,000	173,165,000
Loans, net	1,341,148,000	1,255,722,000
Loans held for sale	718,000	
Premises & equipment, net	14,942,000	13,106,000
Nonmarketable equity securities	1,283,000	1,209,000
Core deposit, cross	3,315,000	
Accumulated Amortization of Core deposit	2,284,000	
Core deposit intangibles	1,031,000	1,336,000
Goodwill	8,458,000	8,603,000
Interest receivable & other assets	33,878,000	16,439,000
US Federal agencies - Available for Sale	135,000	
Mortgage Backed Securities - Available for Sale	34,502,000	
state and political subdivisions Securities - Available for Sale	25,856,000	
U.S Treasury	104,657,000	



Corporate debt securities	4,337,000	
Right of Use Tangible Assets - Operating Lease - Net	2,000,000	
Interest receivable and other assets - Balancing value	35,878,000	
Total assets	1,771,666,000	1,584,169,000
Liabilities:		
Noninterest-bearing deposits	482,349,000	439,409,000
Interest bearing deposits	989,891,000	1,429,300,000
Total deposits	1,472,240,000	1,468,709,000
Income taxes payable	302,000	1,054,000
Interest payable & other liabilities	7,647,000	9,715,000
Operating Lease Liabilities - Long-Term & Short-Term	2,000,000	
Interest payable and other liabilities - Balancing value	9,647,000	
Total liabilities	1,601,340,000	1,440,069,000
Common stock	92,000	91,000
Additional paid-in capital	97,417,000	95,263,000
Retained earnings	78,962,000	58,049,000
Accumulated other comprehensive income	dr6,145,000	dr9,303,000
Total shareholders' equity	170,326,000	144,100,000
Total Equity	170,326,000	

Liabilities:		
Accounts payable & accrued expenses	198,391	260,996
Due to broker	1,000,372	
Total liabilities	1,198,763	260,996
Common stock	7,087	7,539
Additional paid in capital		11,888,369
Notes receivable for common stock issued	dr665,793	dr903,843
Retained earnings (accumulated deficit)	17,545,228	16,157,045
Total Bexil Corporation shareholders' equity	27,252,435	27,149,110
Noncontrolling interests in subsidiary	dr178,127	dr176,019
Total equity	27,074,308	26,973,091

Property and equipment, net	65,000	33,000
Deferred tax asset	30,000	
Right-of-use assets	88,000	51,000
Other assets	59,000	3,000
Total assets	12,236,000	5,425,000
Liabilities:		
Accounts payable	1,484,000	1,000
Accrued expenses		17,000
Accounts payable & accrued expenses - related party		12,000
Lease liabilities, current	95,000	35,000
Accrued bonuses	147,000	
Accrued income taxes		162,000
Other current liabilities	137,000	
Deferred service revenue	577,000	
Total current liabilities	2,440,000	
Lease liabilities, long-term		15,000
Other long-term liabilities	27,000	16,000
Deferred service revenue, long-term	567,000	
Total long-term liabilities	594,000	31,000
Total liabilities	3,034,000	258,000
Common stock	1,000	1,000
Additional paid-in capital	74,115,000	74,224,000
Retained earnings (accumulated deficit)	dr66,370,000	dr69,058,000
Total stockholders' equity	7,746,000	5,167,000
Noncontrolling interest	1,456,000	
Total stockholders' equity	9,202,000	

BLACKROCK MUNICIPAL INCOME FUND INC
Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	01/31/24	01/31/23
Non-int. income	34,190,413	32,936,147
Net income	25,338,860	17,696,091
Earn. per share (primary)	\$0.22	\$0.24
Common shares		
Avg. no. shs. (primary)	71,992,145	
Avg. no. shs. (fully-diluted)	71,992,145	

BKF CAPITAL GROUP INC
Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2021	2020
General and administrative	1,508,000		
Advisory services	120,000	120,000	
Data storage and power supplies			
revenue	10,616,000		
Total revenues	10,736,000	120,000	
Cost of data storage and power supplies			
revenue	7,336,000		
Employee compensation & benefits			141,000
Legal & professional fees		125,000	127,000
Licenses & fees		15,000	6,000
Other operating expenses	386,000	58,000	44,000
Administration & operations			
expenses	1,353,000		
Total expenses	10,583,000	198,000	318,000
Operating income (loss)		dr78,000	dr318,000
Gain (loss) on equity investment, net	157,000	dr135,000	dr88,000
Other miscellaneous income (expense), net	54,000		dr1,000
Interest income (expense), net	2,000		7,000
Total other income (expense)	213,000	dr135,000	dr82,000
Income (loss) before income taxes	366,000	dr213,000	dr400,000
Income tax expense (benefit)	cr159,000		cr1,000
Net income (loss)	525,000	dr213,000	dr399,000
Net (income) loss attributable to noncontrolling interests		dr74,000	
Net Income After Extraordinary Items applicable to Common	451,000		
Common shares			
Weighted average shares outstanding - basic	583,276	583,276	637,234
Weighted average shares outstanding - diluted	583,276	583,276	637,234
Year end shares outstanding	583,276	583,276	583,276
Income (loss) per share - continuing operations - basic	\$.77		
Net income (loss) per share - basic	\$0.77	dr0.37	dr0.63
Income (loss) per share - continuing operations - diluted	\$.77		
Net income (loss) per share - diluted	\$0.77	dr0.37	dr0.63
Number of common stockholders	210	210	210
Reclassified to conform with 2021 presentation			
Approximately			

BEXIL CORP
Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2021	2020
Management & other fees	dr1,537	2,688,769	2,077,173
Dividends & interest		1,711,062	1,215,508
Realized & unrealized appreciation on investment interest & dividends	1,701,367		
Realized gain on investments in securities		147,523	3,731
Unrealized (loss) gain on investments in securities	1,625,019	4,154,594	dr2,629,602
Management and other fees	2,587,411		
Total revenues	8,701,948	8,701,948	666,810
Compensation & benefits	1,165,584	1,165,584	1,107,199
General & administrative	442,539	492,935	505,884
Salaries	1,337,229		
Professional services	234,991	332,938	178,135
Total expenses	2,014,759	1,991,457	1,791,218
Net operating income (loss)	6,710,491	6,710,491	dr1,124,408
Gain from removal of death benefit commitment liability/ (expense)			929,029
Total other income (expense)			929,029
Net income (loss) before income taxes	3,897,501	6,710,491	dr195,379
Net income (loss)	3,149,408	6,490,361	965,217
Income tax (benefit) expense	748,093	220,130	cr1,160,596
Net income (loss)	3,149,408	6,490,361	965,217
Net income (loss) attributable to noncontrolling interest in subsidiary	1,558	2,144	3,211
Net income (loss) attributable to Bexil Corporation shareholders	3,150,966	6,492,505	968,428
Common shares			
Weighted average shares outstanding - basic	710,955	808,994	831,051
Weighted average shares outstanding - diluted	714,436	812,601	855,706
Year end shares outstanding	708,739	753,889	832,654
Net income (loss) per share - basic	\$4.43	\$8.03	\$1.17
Net income (loss) per share - diluted	\$4.41	\$7.99	\$1.13
Basic EPS Excluding ExtraOrdinary Items	\$4.43		
Diluted EPS			
Excluding ExtraOrd Items	\$4.41		

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2023	2021
Assets:		
Cash & cash equivalents	2,552,000	404,000
Investments - equity method	3,785,000	4,922,000
Investment, available for sale	240,000	
Prepaid expenses & other assets	372,000	12,000
Notes receivable	2,175,000	
Finished goods	2,709,000	
Inventory	2,870,000	
Raw Materials	161,000	
Total current assets	11,994,000	5,338,000
Machinery and equipment	26,000	

BLACKROCK CAPITAL INVESTMENT CORP

Merger Completed: On Mar. 18, 2024, BlackRock TCP Capital Corp., a Delaware corporation ("TCPC"), completed its previously announced acquisition of Co., pursuant to that certain Amended and Restated Agreement and Plan of Merger (the "Merger Agreement"), dated as of Jan. 10, 2024, by and among Co., TCPC, BCIC Merger Sub, LLC, an indirect wholly-owned subsidiary of TCPC ("Merger Sub"), and solely for the limited purposes set forth therein, BlackRock Capital Investment Advisors, LLC, an investment adviser to Co. ("BCIA"), and Tennenbaum Capital Partners, LLC, a wholly-owned subsidiary of BCIA and investment adviser to TCPC. Pursuant to the Merger Agreement, Co. was merged with and into Merger Sub, with Merger Sub continuing as the surviving company and as a subsidiary of Special Value Continuation Partners LLC, a Delaware limited liability company and wholly-owned subsidiary of TCPC (the "Merger"). As a result of, and as of the effective time of, the Merger, Co.'s separate existence ceased. In accordance with the terms of the Merger Agreement at the effective time of the Merger, each outstanding share of Co.'s common stock was converted into the right to receive 0.3834 shares of TCPC's common stock (with Co.'s stockholders receiving cash in lieu of fractional shares of TCPC's common stock). As a result of the Merger, TCPC issued an aggregate of approximately 27,824,069 shares of its common stock to former stockholders of Co. prior to any adjustment for the former stockholders of Co. receiving cash in lieu of fractional shares.

BLACKROCK CAPITAL INVESTMENT CORP

Exchange Delisting: On Mar. 18, 2024, Co. notified the Nasdaq Stock Market LLC ("Nasdaq") of the consummation of Merger and requested that Nasdaq file with the U.S. Securities and Exchange Commission a Form 25 Notification of Removal of Listing and/or Registration to delist the shares of Co.'s common stock under Section 12(b) of the Securities Exchange Act of 1934, as amended. Trading of shares of Co.'s common stock on Nasdaq was halted after the close of trading on Mar 18, 2024.

BLACKROCK CREDIT ALLOCATION INCOME TRUST

Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	2021
Dividends income	2,111,420		
Dividends - unaffiliated		2,174,720	2,247,759
Dividends - affiliated	464,189	136,615	1,719
Interest income - unaffiliated	101,714,425	90,452,364	93,249,694
Other income - unaffiliated	203,971	247,544	
Total investment income	104,494,005	93,011,243	95,499,172
Investment advisory		10,456,130	12,609,268
Accounting services	180,206	112,289	219,735
Custodian expenses		80,778	44,178
Professional expenses	93,029	87,814	103,617
Printing & postage expenses	20,067	21,038	
Transfer agent			221,024
Registration expenses		33,075	36,301
Trustees & officer	10,151,063	27,063	255,303
Miscellaneous expenses	32,082	54,448	142,554
Total expenses excluding interest expense	10,834,978	10,872,635	13,631,980
Interest expense	30,833,034		2,616,516
Interest expense & fees		9,937,269	
Total expenses	41,668,012	20,809,904	16,248,496
Less fees waived or reimbursed by the manager	7,051	6,229	5,415
Professional	83,134		
Miscellaneous	24,299		
Trustees and Officer	113,023		
Trustees and Officer	138,075		

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Total expenses after fees waived or reimbursed	41,660,961	20,803,675	16,243,081
Net investment income	62,833,044	72,207,568	79,256,091
Net realized gain (loss) from investments - unaffiliated	dr53,227,378	dr28,719,532	16,676,129
Net realized gain (loss) from foreign currency exchange contracts	dr7,308	dr3,00	dr77,810
Net realized gain (loss) from foreign currency transactions	13,857		
Net realized gain (loss) from futures contracts	7,049,410	dr680,376	2,563,213
Net realized gain from options written	2,040,163	2,508,306	2,886,052
Net realized gain (loss) from swaps	dr7,841,687	dr43,250	dr79,350
Net realized gain (loss)	dr51,972,943	dr26,934,855	21,968,234
Net change in unrealized appreciation (depreciation) on investments - unaffiliated	126,847,099	dr321,604,458	dr62,916,378
Net change in unrealized appreciation (depreciation) on foreign currency exchange contracts	dr11,861		
Net change in unrealized appreciation (depreciation) on foreign currency translations	173		dr5,777
Net change in unrealized appreciation (depreciation) on futures contracts	dr8,551,702	1,945,084	dr780,696
Net change in unrealized appreciation (depreciation) on options written	203,645	55,482	87,558
Net change in unrealized appreciation (depreciation) on swaps	2,802,101	dr5,657,021	75,621
Net change in unrealized appreciation (depreciation) on unfunded floating rate loan interests	8,146	dr8,026	
Net change in unrealized appreciation (depreciation)	121,297,601	dr325,268,939	dr63,539,672
Net realized & unrealized gain (loss)	69,324,658	dr352,203,794	dr41,571,438
Net increase (decrease) in net assets resulting from operations	132,157,702	dr279,996,226	37,684,653
Year end shares outstanding	93,324,457	93,507,103	93,507,103
Net investment income per share	\$0.67	\$0.77	\$0.85
Income (loss) from operations per share	1.42	dr2.99	.40
Distributions per common share	\$1.01	\$.70	\$.86
Common shares Shares used to calculate Basic EPS - Total	93,324,457		
Shares used to calculate Diluted EPS - Total	93,324,457		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.67		
Consolidated Balance Sheet, as of Dec. 31 (\$):			
Assets:	2023	2022	
Investments at value - unaffiliated	1,708,479,520	1,659,260,305	
Investments at value - affiliated	16,341,334	8,145,069	
Cash		64,077	
Cash pledged as collateral - reverse repurchase agreements		1,098,816	
Cash pledged as collateral - exchange-traded options written	7,820,000	1,090,000	
Cash pledged as collateral - over-the-counter (OTC) derivatives		3,400,000	
Cash pledged for futures contracts		4,593,000	
Foreign currency at value	1,475	7,215,000	
Investments sold receivable		6,392,869	
Variation margin receivable on centrally cleared swaps	29,074		

Dividends receivable - affiliated			39,484
Interest receivable - unaffiliated			23,694,134
Variation margin on futures contracts receivable			1,076,484
Unrealized appreciation on foreign currency exchange contracts	2,983,000		
Unrealized appreciation on OTC swaps	120		
Prepaid expenses	9,870		8,629
Investments sold	396,971		
Futures contracts	4,613,000		
Interest unaffiliated	414,758		
Dividends unaffiliated	24,730,037		
Dividends affiliated	86,773		
Total assets	1,765,905,932		1,716,077,867
Liabilities:			
Bank overdraft	29,565		
Due to broker			418,485
Cash received as collateral for reverse repurchase agreements			15,478
Options written, at value	11,861		46,721
Reverse repurchase agreements, at value	590,829,426		589,324,056
Investments purchased payable			68,080,909
Reverse repurchase agreements payable	12,629,943		4,713,498
Accounting services fees payable	63,506		62,457
Custodian fees payable			26,214
Investment advisory fees payable	867,388		865,794
Trustees' & officer's fees	826,587		789,890
Other accrued expenses payable	100,335		129,032
Professional fees payable	49,527		92,190
Transfer agent fees payable	24,896		43,726
Variation margin on futures contracts payable			518,417
Variation margin payable on centrally cleared swaps			5,056,935
Capital shares redeemed payable	78,267,238		
Unrealized depreciation on unfunded floating rate loan interests			8,026
Custodian fees	30,055		
Options written at value	83,384		
Total liabilities	683,813,711		670,191,828
Net assets	1,082,092,221		1,045,886,039
Paid-in capital	1,195,243,185		1,232,128,209
Accumulated earnings (loss)	dr113,150,964		dr186,242,170
Net assets	1,082,092,221		1,045,886,039
Net assets value per share	12		11
Total Equity	1,082,092,221		
Cost - investments, at value - unaffiliated	\$1,797,322,875		\$2022
Cost - investments, at value - affiliated	\$8,145,069		\$2022
Premiums received - options written, at value: 2022	\$102,203		\$102,203

BLACKROCK CORE BOND TRUST

Annual Report:			
Consolidated Income Account, years ended Dec. 31 (\$):			
	2023	2022	2021
Dividend income		280,405	
Dividend income - unaffiliated	182,633		272,569
Dividend income - affiliated	369,097	135,746	1,811
Interest income - unaffiliated	51,359,407	47,338,779	45,830,679
Other income - affiliated	125,236		
Foreign taxes withheld	dr8,290		dr28
Total investment income	52,028,083	47,754,930	46,105,446
Investment advisory expense		5,512,710	6,346,874
Accounting services expense	122,555	132,531	158,473
Professional expense		109,007	100,690
Trustees' & officer expense	4,517,988		96,855
Custodian expense			87,264
Transfer agent expense			55,268
Registration expense			18,850
Printing & postage expenses	19,615	20,026	
Borrowing costs	96,874	78,664	
Miscellaneous expenses	79,428	117,071	99,161
Total expenses excluding interest			6,963,435
Interest expense	16,423,672	7,055,023	338,656
Professional	109,007		
Trustees and Officer	58,502	9,190	
Registration	18,533	17,925	
Net investment income		34,621,610	
Transfer agent	91,789	89,944	
Total expenses			7,302,091
Less fees waived & reimbursed by the manager	5,636	6,270	5,104
Total expenses after fees waived & reimbursed		13,133,320	7,296,987

Net investment income	30,495,756	dr203,188,730	38,808,459
Net realized gain from investments - unaffiliated	dr36,613,028		14,791,493
Net realized gain from forward foreign currency exchange contracts	1,480		727,284
Net realized gain (loss) from foreign currency transactions	13,770		dr52,767
Net realized gain from futures contracts	dr10,020,423		1,970,735
Net realized gain from options written	706		1,830,598
Net realized gain (loss) from swaps	3,548,016		dr296,665
Net realized gain			18,970,678
Net change in unrealized appreciation (depreciation) on investments - unaffiliated	68,010,918		dr54,173,124
Net change in unrealized appreciation on forward foreign currency exchange contracts	dr57,639		143,253
Net change in unrealized appreciation (depreciation) on foreign currency translations	11,720		dr76,878
Net change in unrealized appreciation on futures contracts	4,878,826		1,672,859
Net change in unrealized appreciation (depreciation) on options written			dr2,723,043
Net change in unrealized appreciation on swaps	dr5,022,486		1,472,480
Net change in unrealized appreciation on unfunded floating rate loan interests	14,060		77
Net change in unrealized appreciation (depreciation)			dr53,684,376
Net realized & unrealized gain (loss)	24,765,920		dr34,713,698
Net increase in net assets resulting from operations	55,261,676		4,094,761
Year end shares outstanding	54,010,702	54,010,702	53,993,036
Net investment income per share	\$0.56	dr\$3.76	\$0.72
Income from operations per share	1.03		.07
Dividends per common share	\$.54	\$.90	\$.80
Common shares Basic Weighted Average Shares	54,010,702	54,010,702	
Diluted Weighted Average Shares	54,010,702	54,010,702	
Net Income before Tax		dr203,188,730	
Futures contracts		dr9,449,289	
Forward foreign currency exchange contracts			834,811
Swaps			4,568,778
Swaps			3,758,847
Forward foreign currency exchange contracts			141,169
Futures contracts		dr1,108,417	
Investments unaffiliated			dr50,156,544
Investments unaffiliated			dr182,203,386
Options written			dr4,119,532
Unfunded floating rate loan interests			dr14,093
Options written			dr88,306
Foreign currency translations			9,878
Foreign currency transactions			15,744
Net realized and unrealized gain (loss)		dr237,810,340	
EPS - Diluted - including Extraordinary Items Applicable to Common - Total		dr\$3.76	
Consolidated Balance Sheet, as of Dec. 31 (\$):			
Assets:	2023	2022	
Investments at value - unaffiliated	903,818,999	1,004,317,381	
Investments at value - affiliated	11,900,896	2,477,689	
Cash	1,691,941	50,022	
Cash pledged as collateral for reverse repurchase agreements		5,231,995	

Foreign currency, at value	277,983	651,573	
Swaps premiums paid	6,769	5,537	
TBA sale commitments receivable	7,574,941		
Dividends receivable - unaffiliated	24,339	24,339	
Dividends receivable - affiliated	43,264	32,107	
Interest receivable - unaffiliated	10,511,612	11,113,439	
Variation margin receivable on futures contracts	30,562	515,822	
Variation margin receivable on centrally cleared swaps	8,158	87,160	
Swap premiums paid	699,000	2,070,000	
Unfunded floating rate loan interests	44		
Prepaid expenses	4,994	4,538	
Collateral OTC derivatives	969,000	1,739,000	
Futures contracts	3,687,000	3,309,111	
Due from broker	1,226,415	1,896,818	
Investments sold	5,913,889	196,253	
TBA sale commitments	11,709	2,938	
OTC swaps	152,199	147,699	
Deferred offering costs			
Forward foreign currency exchange contracts		9,439	
Collateral TBA commitments		231,000	
Total assets	940,978,773	1,041,688,801	
Bank overdrafts		241,000	
TBA sale commitments, at value		14,016	
Liabilities:			
Reverse repurchase agreement, at value	292,807,922	387,219,110	
Investments purchased payable	36,530,686	54,376,760	
Accounting services fees payable	43,114	47,249	
Cash held as collateral for reverse repurchase agreements	8,220,490	823,818	
Payable for investment advisory fees	61,820		
Payable for trustees' & officer's fees	245,238		
Other accrued expenses		71,958	
Professional fees payable	81,250	112,926	
Transfer agent fees payable	18,865	31,851	
Officer's & Directors' / Trustees' fees payable		7,475,972	
Variation margin payable on futures contracts	407,517	823,361	
Swaps premiums received	881,627	1,329,578	
Investment advisory fees	373,690	420,727	
OTC swaps	2,374	386,452	
Forward foreign currency exchange contracts	69,234	21,034	
Collateral TBA commitments	269,000		
Custodian fees	5,961,754	209,978	
Custodian fees	21,581	11,695	
Total liabilities	345,996,162	453,617,485	
Par value	735,354,329		
Paid-in capital		754,580,785	
Accumulated earnings (loss)	dr140,371,718	dr166,509,469	
Net assets	594,982,611	588,071,316	
Net assets value per share	11		
Total Equity	594,982,611	588,071,316	

BLACKROCK FLOATING RATE INCOME STRATEGIES FUND INC
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Dividends - unaffiliated	163,785	58,889	130,399
Dividends - affiliated	306,419	16,245	183,386
Interest income - unaffiliated	55,911,518	38,919,929	30,154,634
Other income - unaffiliated	482,739	525,581	551,815
Total investment income	56,864,461	39,520,644	31,020,234
Investment advisory		4,941,913	5,257,117
Transfer agent fees	48,090	60,824	41,994
Professional fees	93,359	90,896	103,164
Accounting services fees	92,595	91,871	107,470
Directors' & officer fees	4,506,441	24,770	29,255
Commitment costs			24,363
Custodian fees	21,909	50,728	44,815
Registration fees	12,088	11,365	12,549
Printing & postage expenses	20,632	17,527	
Directors' fees & expenses	27,354		
Miscellaneous	16,034	16,561	34,014
Total expenses excluding interest expense	5,306,455	5,654,741	1,965,327
Interest expense			
Interest expense & fees	8,455,050	4,752,320	
Total expenses	10,058,775	7,620,068	

Less fees waived & reimbursed by manager	36,656	1,049	41,975
Total expenses after fees waived & reimbursed	10,057,726	7,578,093	
Net investment income	43,607,565	29,462,918	23,442,141
Realized gain (loss) from unaffiliated investments	dr4,003,846	dr6,848,764	5,373,280
Realized gain (loss) from affiliated investments	dr35,247		953,743
Realized gain (loss) from forward foreign currency exchange contracts	dr71,731	312,043	230,057
Realized gain (loss) from foreign currency transactions	29,777	21,074	dr35,528
Realized gain (loss) from swaps	201,574	14,580	9,582
Net realized gain (loss)	dr3,879,473	dr6,501,067	6,531,134
Change in unrealized appreciation (depreciation) on unaffiliated investments	22,378,901	dr32,328,273	30,638
Change in unrealized appreciation (depreciation) on affiliated investments	81,769	16,763	dr981,839
Change in unrealized appreciation (depreciation) on forward foreign currency exchange contracts	dr30,990	91,334	100,550
Change in unrealized appreciation (depreciation) on foreign currency translations	1,289	dr2,618	dr90
Change in unrealized appreciation (depreciation) on swaps	500,934	dr39,474	109,982
Change in unrealized appreciation (depreciation) on unfunded floating rate loan interests	49,456	dr47,116	dr917
Net change in unrealized appreciation (depreciation)	22,981,359	dr32,309,384	dr741,676
Net realized & unrealized gain (loss)		dr38,810,451	5,789,458
Net increase (decrease) in net assets from operations	62,709,451	dr9,347,533	29,231,599
Year end shares outstanding	35,232,197	35,232,197	35,232,197
Net investment income	\$1.24	\$0.84	\$0.67
Income (loss) from operations per share		dr.27	.84
Distributions per common share	\$1.25	\$0.77	\$0.67
Common shares			
Shares used to calculate Basic EPS - Total	35,232,197		
Shares used to calculate Diluted EPS - Total	35,232,197		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Investments at value - unaffiliated	609,880,752	588,013,286
Investments at value - affiliated	2,919,750	736,300
Cash	3,186,869	
Cash pledged for centrally cleared swaps	429,000	
Foreign currency, at value	970	1,024
Investments sold receivable	3,991,814	7,273,770
Dividends receivable - affiliated		3,976
Interest receivable - unaffiliated		2,756,295
Unrealized appreciation (depreciation) on forward foreign currency exchange contracts		20,322
Interest unaffiliated	5,454,987	
Dividends - affiliated	18	
Deferred offering costs	21,186	9,048
Variation margin on centrally cleared swaps		14
Prepaid expenses	4,425	3,771
Unfunded floating rate loan interests	970	
Centrally cleared swaps	663,000	
Derivative Financial Instruments - Hedging - Long Term	65,721	
Total assets	623,003,593	602,433,675
Liabilities:		
Investments purchased payable	9,519,965	2,893,469
Accounting services fees payable	32,558	33,614

Bank borrowings payable		147,000,000
Custodian fees payable		17,861
Interest expense & fees payable	802,308	699,840
Investment advisory fees payable	14,449	386,084
Directors' & officer's fees payable	7,831	571
Other accrued expenses payable		19,407
Professional fees payable	85,352	123,363
Transfer agent fees payable	11,303	20,025
Bank overdrafts	753,857	
Swap premiums received	28,714	
Cash held as collateral in connection with swaps	2,827	
Unrealized depreciation on forward foreign currency exchange contracts	14,105	3,437
Unrealized depreciation on unfunded floating rate loan interests		48,486
Bank borrowings	144,000,000	
Investment advisory fees	385,827	
Custodian fees	8,990	
Total liabilities	155,668,086	151,246,157
Net assets		451,187,518
Common stock	536,340,608	
Paid-in capital		538,835,342
Retained earnings (accumulated loss)	dr69,005,101	dr87,647,824
Net assets	467,335,507	451,187,518
Net assets value per share	13	13
Total Equity	467,335,507	

Cost - investments, at value - unaffiliated: 2022 \$625,326,331
Cost - investments, at value - affiliated: 2022 \$719,537
Cost - foreign currency, at value: 2022 \$1,016

BLACKROCK INVESTMENT QUALITY MUNICIPAL TRUST INC
Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	01/31/24	10/31/21
Non-int. income	7,789,758	8,581,497
Non-int. expenses		2,125,769
Net income	2,857,060	6,455,728
Earn. per share (primary)	\$0.22	\$0.38
Common shares		
Avg. no. shs. (primary)	17,205,846	
Avg. no. shs. (fully-diluted)	17,205,846	

BLACKROCK LONG-TERM MUNICIPAL ADVANTAGE TRUST
Annual Report:
Consolidated Income Account, years ended (\$):

	07/31/23	07/31/22	04/30/21
Investment income - dividend - affiliated		4,606	224
Investment income - interest - unaffiliated	10,860,716	2,890,320	11,981,506
Dividends affiliated	174,299		
Total investment income	11,035,015	2,894,926	11,981,730
Investment advisory expense	1,385,255	367,127	1,700,425
Professional expense	64,361	47,550	76,491
Accounting services expense	29,031	7,131	29,122
Directors' & officer expenses		3,037	
Rating agency expense			39,590
Transfer agent expense		2,761	27,212
Trustees' & officer expense	9,657		16,831
Registration expense		1,993	8,319
Custodian expense		1,361	6,628
Printing & postage expenses	12,823		5,361
Liquidity fees	7,741	1,951	7,742
Remarketing fees on preferred shares	7,600	1,916	7,595
Miscellaneous expense		22,404	9,186
Total expenses excluding interest expense, fees & amortization of offering costs	457,231	1,934,502	
Interest expense, fees & amortization of offering costs	3,221,930	422,199	1,008,493
Total expenses	879,430	879,430	2,942,995
Less fees waived & or reimbursed by the manager		756	780
Transfer Agent	24,018		
Custodian	7,194		
Registration	8,280		
Miscellaneous	66,545		
Total expenses after fees waived & or reimbursed	878,674	2,942,215	
Net investment income	6,196,804	2,016,252	9,039,515
Net realized gain (loss) from investments - unaffiliated	dr8,323,059	dr906,890	

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Net realized gain (loss) from investments - affiliated	2,213	1,021	
Net realized gain (loss) from futures contracts	2,100,644	1,756,817	
Net realized gain (loss)	850,948		
Net change in unrealized appreciation (depreciation) on investments - unaffiliated	dr4,213,777	2,805,698	
Net change in unrealized appreciation (depreciation) on investments - affiliated	1,566	152	
Net change in unrealized appreciation (depreciation) on futures contracts	866,463	dr2,534,022	
Net change in unrealized appreciation (depreciation)	271,828		
Net realized & unrealized gain (loss)	1,122,776		
Net increase (decrease) in net assets applicable to common shareholders resulting from operations	dr3,369,146	3,139,028	
Year end shares outstanding	13,439,892	13,437,859	13,427,241
Net investment income per share	\$0.46	\$0.15	\$0.67
Income from operations per share	dr.25	.23	
Distributions per share	\$.54	\$.16	\$.61
fees waived and/or reimbursed by the Manager	6,224		
Common shares Basic Weighted Average Shares	13,439,892		
Diluted Weighted Average Shares	13,439,892		
□ From May 1, 2022 due to fiscal year end change			
Consolidated Balance Sheet, as of (\$):			
Assets:	07/31/23	07/31/22	
Investments at value - unaffiliated	211,118,004	□256,375,419	
Investments at value - affiliated	12,588,591	□505,057	
Cash pledged for futures contracts		628,000	
Investments sold receivable		4,233	
TOB trust receivable	5,025	2,384,714	
Dividends receivable - affiliated	29,525	2,434	
Interest receivable - unaffiliated		2,572,205	
Variation margin receivable on futures contracts		444	
Prepaid expenses	45,685	49,237	
Interest unaffiliated	2,271,975		
Investment Securities - Municipal Bonds	190,657,431		
Investment Securities - Municipal Bonds Transferred to Tender Option Bond Trusts	20,460,573		
Money Market Funds	12,588,591		
Total assets	226,058,805	262,521,743	
Bank overdrafts		2,564	
Liabilities:			
Trust certificates	10,756,654		
Investments purchased payable		4,069,495	
Accounting services fees payable	12,349	19,356	
Custodian fees payable		3,291	
Income dividend distributions payable - common shares	7,834	732,363	
Interest expense & fees payable	102,060	51,211	
Investment advisory fees payable	117,319	243,319	
Trustees' & officer's fees payable	25,448		
Other accrued expenses payable	9,205	10,055	
Professional fees	58,481	73,764	
Transfer agent fees	11,683	11,719	
Directors' & officer's fees payable		24,652	
Variation margin on futures contracts		10,583	
Total accrued liabilities		5,252,372	
Tender option bond ("TOB") trust certificates		31,506,046	
Variable rate demand preferred ("VRDP") shares	75,668,152	75,649,863	
Total other liabilities		107,155,909	
Custodian fees	1,859		
Total liabilities	86,771,044	112,408,281	
Net assets applicable to common shareholders		150,113,462	
Common Stock	13,440		

Paid-in capital	156,197,951	156,401,438
Accumulated earnings (loss)	dr16,910,190	dr6,287,976
Paid-in capital - Balancing value	156,184,511	
Net assets applicable to common shareholders	139,287,761	150,113,462
Net assets value per share	10	11
Total Equity	139,287,761	
□ Cost - investments at value - unaffiliated: 2022 \$259,327,140 □ Cost - investments at value - affiliated: 2022 \$504,905		

BLACKROCK LONG-TERM MUNICIPAL ADVANTAGE TRUST

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	01/31/24	01/31/23
Non-int. income	5,364,482	5,614,670
Non-int. expenses		2,276,600
Net income	2,701,965	3,338,070
Earn. per share (primary)	\$0.20	\$0.25
Common shares		
Avg. no. shs. (primary)	13,439,892	
Avg. no. shs. (fully-diluted)	13,439,892	

BLACKROCK MUNIYIELD QUALITY FUND INC

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	01/31/24	01/31/23
Non-int. income	32,675,062	34,003,143
Non-int. expenses		13,065,161
Net income	26,651,768	20,937,982
Earn. per share (primary)	\$0.25	\$0.29
Common shares		
Avg. no. shs. (primary)	71,833,617	
Avg. no. shs. (fully-diluted)	71,833,617	

BLACKROCK MUNIYIELD QUALITY FUND III, INC.

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	2024	2023
Non-int. income	29,526,260	28,624,796
Non-int. expenses		12,324,506
Net income	27,124,945	16,300,290
Earn. per share (primary)	\$0.41	\$0.24
Earn. per share (fully-diluted)	\$0.41	
Common shares		
Avg. no. shs. (primary)	66,467,251	
Avg. no. shs. (fully-diluted)	66,467,251	

BLACKROCK MUNIYIELD QUALITY FUND II, INC.

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	01/31/24	01/31/23
Non-int. income	8,845,161	9,275,019
Non-int. expenses		3,989,049
Net income	5,593,371	5,285,970
Earn. per share (primary)	\$0.20	\$0.23
Common shares		
Avg. no. shs. (primary)	22,154,712	
Avg. no. shs. (fully-diluted)	22,154,712	

BLACKROCK MUNIASSETS FUND, INC.

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	01/31/24	10/31/21
Non-int. income	15,276,021	12,856,311
Non-int. expenses		2,239,956
Net income	15,568,761	10,616,355
Earn. per share (primary)	\$0.40	\$0.28
Earn. per share (fully-diluted)	\$0.40	
Common shares		
Avg. no. shs. (primary)	38,445,935	
Avg. no. shs. (fully-diluted)	38,445,935	

BLACKROCK MUNICIPAL INCOME TRUST

Earnings, 6 mos. to Jan. 31 (Consol. — \$):		
	01/31/24	10/31/21
Non-int. income	17,907,719	19,392,967
Non-int. expenses		5,239,397
Net income	8,813,227	14,153,570
Earn. per share (primary)	\$0.20	\$0.31
Common shares		
Avg. no. shs. (primary)	43,854,836	
Avg. no. shs. (fully-diluted)	43,854,836	

BLACKROCK MUNICIPAL INCOME TRUST II

Annual Report:			
Consolidated Income Account, years ended (\$):			
	07/31/23	08/31/21	08/31/20
Investment income - dividends - affiliated		983	49,440
Investment income - interest - unaffiliated	40,873,619	30,736,544	24,001,917
Dividends affiliated	507,342		
Total investment income	41,380,961	30,737,527	24,051,357
Investment advisory expense	5,200,604	4,521,408	3,097,978
Professional expense	69,010	83,896	75,475
Accounting services expense		78,877	70,870
Trustees' & officer's expense		50,311	25,205
Transfer agent expense		49,124	36,179

Registration expense	8,419	8,703
Custodian expense	360	7,006
Reorganization expense	188,460	115,913
Rating agency expense		47,551
Printing & postage expenses	9,801	6,295
Commissions for preferred shares	56,964	
Officers' fees	34,085	
Miscellaneous expense	14,195	203,826
10,378		
Total expenses excluding interest expense, fees & amortization of offering costs		
	5,184,681	3,501,553
Interest expense, fees & amortization of offering costs	14,276,250	2,861,749
Total expenses	8,046,430	7,019,676
Less fees waived & reimbursed by the manager	18,230	154,693
98,739		
Net investment income	21,598,450	
Professional	45,392	
Transfer agent	61,023	
Registration	33,417	
Total expenses after fees waived & reimbursed		
	7,891,737	6,920,937
Net investment income (loss)	21,598,450	22,845,790
Year end shares outstanding	48,273,052	48,653,996
23,552,797		
Net investment income per share	\$0.44	\$0.69
\$0.73		
Income from operations per share (treat like an EPS account)	dr.04	
Distributions per common share	\$.39	\$.74
\$.70		
Common shares Basic Weighted Average Shares	48,273,052	
Diluted Weighted Average Shares	48,273,052	

Consolidated Balance Sheet, as of (\$):

Assets:	07/31/23	08/31/21
Investments at value, unaffiliated	887,989,037	□1,179,628,578
Investments at value, affiliated	37,886,667	□15,829,553
Cash		2,023
Cash pledged futures contracts	513,000	1,282,000
Investments sold	10,050	3,310,562
Dividends receivable - affiliated		50
Interest receivable - unaffiliated		12,051,347
From the manager		96,582
Variation margin on futures contracts		113,713
Deferred offering costs	117,733	
Prepaid expenses	65,069	55,477
Dividends affiliated	90,877	
Interest unaffiliated	9,314,369	
Total assets	935,986,802	1,212,369,885
Liabilities:		
Bank overdraft	77,570	
Unrealized depreciation on swaps	44,117	
Investments purchased Accounting services fees payable	14,545,297	11,062,675
29,304	159,018	
Custodian fees payable		14,823
Income dividend distributions payable - common shares	53,604	3,016,548
Interest expense & fees payable	293,351	32,239
Investment advisory fee payable	427,148	561,175
Trustees' & officer's fees payable	98,671	143,045
Other accrued expenses payable	64,899	30,407
Professional fees payable	45,965	110,113
Transfer agent fees payable	26,141	38,416
Total accrued liabilities		15,168,459
Tender option bond ("TOB") trust certificates		155,988,404
Loan for TOB trust certificates	33,811,898	
Variable rate muni term preferred (VMTP) shares	302,700,000	302,700,000
Total other liabilities		458,688,863
Custodian fees	5,322	
Capital shares re-deemed	156,490	
Total liabilities	352,379,777	473,856,863
Net assets applicable to common shareholders		738,513,022
738,513,022		
Paid-in capital	659,388,553	666,316,256
Accumulated earnings	dr75,781,528	72,196,766
Net assets applicable to common shareholders	583,607,025	738,513,022
Net asset value per common share	12	15
Total Equity	583,607,025	
□ Investments, at cost - investments, at value - unaffiliated: 2021 \$1,077,864,583 □ Investments, at cost - investments, at value - affiliated: 2021 \$15,829,553		

BLACKROCK MUNICIPAL INCOME TRUST II

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	01/31/24	01/31/23
Non-int. income	19,609,397	20,724,593
Net income	9,783,332	11,309,884
Earn. per share (primary)	\$0.20	\$0.23
Common shares		
Avg. no. shs. (primary)	47,727,056	48,775,792
Avg. no. shs. (fully-diluted)	47,727,056	48,775,792

BLACKROCK MUNIHOLDINGS QUALITY FUND II, INC.

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	2024	2023
Non-int. income	8,282,336	8,750,746
Non-int. expenses		3,995,137
Net income	8,171,755	4,755,609
Earn. per share (primary)	\$0.19	\$0.21
Common shares		
Avg. no. shs. (primary)	21,918,068	
Avg. no. shs. (fully-diluted)	21,918,068	

BLACKROCK MUNIYIELD FUND INC

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	01/31/24	01/31/23
Investment Revenues	18,845,551	18,339,789
Gain (losses) on sale of assets	18,845,551	18,339,789
Net investment income	159,628	122,987
Net interest income	18,845,551	18,339,789
Non-int. income	159,628	122,987
Non-int. expenses	8,525,811	9,964,892
Net income	20,668,122	8,497,884
Earn. per share (primary)	\$0.34	\$0.23
Earn. per share (fully-diluted)	\$0.34	
Common shares		
Avg. no. shs. (primary)	45,733,511	
Avg. no. shs. (fully-diluted)	45,733,511	

BLACKROCK SCIENCE AND TECHNOLOGY TERM TRUST

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Dividend income - unaffiliated	395,145	3,048,647	2,079,559
Dividend income - affiliated	6,443,460	496,490	6,664
Securities lending income - affiliated net	78,328	196,790	202,730
Foreign taxes withheld	dr763,345	dr273,088	dr199,561
Total investment income	6,153,588	3,468,839	2,089,392
Investment advisory expense	19,807,795	25,278,959	40,230,294
Transfer agent expense	151,677	161,801	145,408
Professional expense	185,694	386,876	519,032
Custodian expense	202,787	188,842	311,186
Accounting services expense	173,820	214,584	318,503
Registration expense	26,861	26,609	28,045
Trustees & officer expense	106,732	96,317	193,300
Printing & postage expenses	11,562	16,658	
Miscellaneous expense	627,205	500,667	462,605
Total expenses excluding dividend expense	21,294,133	26,871,313	42,208,373
Total expenses	21,315,265	26,871,313	42,208,373
Less fees waived & reimbursed by the manager	5,929	24,991	18,673
Net investment income (loss)	dr15,155,748		
Interest Expense - Net of Capitalized Interest	21,132		
Total expenses after fees waived & reimbursed	21,309,336	26,846,322	42,189,700
Net investment income (loss)	dr15,155,748	dr23,377,483	dr40,100,308
Net realized gain from investments - unaffiliated	dr14,848,604	16,559,151	317,658,363
Net realized gain from investments - affiliated	12,631	744	655
Net realized gain (loss) from foreign currency transactions	dr425,111	dr256,938	dr597,507
Net realized gain (loss) from options written	dr25,763,522	100,510,091	dr58,346,478
Payment by affiliate	127,092		
Net realized gain	dr40,897,514	116,813,048	258,715,033
Net change in unrealized appreciation (depreciation) on investments - unaffiliated	349,981,389	dr4,432,164	dr3,619,983
Net change in unrealized appreciation (depreciation) on investments - affiliated	562		

Net change in unrealized appreciation (depreciation) on foreign currency translations	6,975	dr6,119	dr2,773
Net change in unrealized appreciation on options written	dr13,974,383	2,676,552	33,557,764
Net change in unrealized appreciation (depreciation) on investments - unaffiliated	336,014,543	dr1,429,494,278	29,935,008
Net change in unrealized gain (loss)	295,117,029	dr1,312,681,230	288,650,041
Net increase (decrease) in net assets resulting from operations	279,961,281	dr1,336,058,713	248,549,733
Year end shares outstanding	76,070,675	78,076,748	78,538,036
Net investment income (loss) per share	d\$0.20	d\$0.30	d\$0.51
Income (loss) from operations per share	3.72	dr17	3.18
Dividends per common share	\$0.89	\$3.08	
Common shares			
Shares used to calculate Basic EPS - Total	76,070,675		
Shares used to calculate Diluted EPS - Total	76,070,675		
EPS - Diluted including Extraordinary Items Applicable to Common	d\$0.20		
Net of reduction in (increase in) deferred capital gain tax of - unrealized appreciation (depreciation) on investments - unaffiliated: 2022 \$2,010,922			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investments at value - unaffiliated	1,645,173,877	1,513,242,027
Investments at value - affiliated	4,350,523	20,683,361
Cash		49,275
Cash pledged as collateral for OTC derivatives	2,810,000	3,050,000
Foreign currency, at value		1,329,554
Investments sold receivables		2,644,594
Securities lending income receivable - affiliated	2,549	
Dividends receivable - unaffiliated		245,928
Dividends receivable - affiliated		58,513
Due from broker		3,670,000
Prepaid expenses	12,591	
Other assets		680,607
Investments sold	5,008,596	
Options written	73,559	
Dividends unaffiliated	249,242	
Dividends affiliated	16,169	
Total assets	1,657,697,106	1,545,653,859
Liabilities:		
Collateral on securities loaned	2,865,527	
Options written, at value	18,907,082	8,555,152
Investments purchased payable	984,914	2,145,130
Accounting services fees payable	63,912	67,706
Capital shares deemed payable		1,940,440
Custodian fees payable		62,504
Deferred capital gain tax	1,502,552	3,459,300
Income dividend distributions payable		2,324,974
Investment advisory fees payable	1,706,024	1,682,087
Trustees & officer's fees payable	207,525	145,549
Other accrued expenses	115,292	183,351
Professional fees payable	381,996	375,357
Transfer agent fees payable	30,071	54,672
Options written	10,649	
Bank overdraft	343,159	
Foreign bank overdraft	4,202	
Custodian fees	69,972	
Total Payables	680,000	
Total liabilities	27,872,877	20,996,222
Net assets	1,629,824,229	1,524,657,637
Paid-in capital	1,204,518,485	1,372,362,474
Accumulated earnings (loss)	425,305,744	152,295,163
Net assets	1,629,824,229	1,524,657,637
Net assets value per share		20
Total Equity	1,629,824,229	
Cost - investments, at value - unaffiliated: 2022 \$1,332,835,743		
Cost - investments, at value - affiliated: 2022 \$20,683,361		
Cost - foreign currency, at value: 2022 \$1,329,482		
Premiums received - options written, at value: 2022 \$18,258,347		

BLACKROCK VIRGINIA MUNICIPAL BOND TRUST

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	01/31/24	01/31/23
Non-int. income	703,545	692,887
Non-int. expenses		381,066
Net income	335,474	311,821
Earn. per share (primary)	\$0.11	\$0.19
Common shares		
Avg. no. shs. (primary)	1,588,241	
Avg. no. shs. (fully-diluted)	1,588,241	

BLACKSTONE STRATEGIC CREDIT 2027 TERM FUND

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Interest	82,756,354		
Interest income		59,233,768	66,916,349
Facility & other fees		349,646	375,842
Total investment income	82,756,354	59,583,414	67,292,191
Investment advisory fee		10,230,376	9,607,091
Fund accounting & administration fees	968,203	1,071,965	1,022,587
Insurance expense	232,464	102,129	106,510
Legal & audit fees	1,071,985	541,268	669,927
Custodian fees	184,215	153,891	175,235
Trustees' fees & expenses	369,305	298,826	282,412
Printing expenses	69,665	61,650	74,293
Transfer agent fees	25,265	31,610	31,244
Interest on leverage facility	17,179,353	3,835,759	5,419,172
Amortization of deferred financing costs	116,936	80,745	80,967
Interest on loan	2,183,294		
Other expenses	560,574	78,815	87,764
Distributions from mandatory redeemable preferred shares	8,656,503	1,624,500	1,624,499
Net Investment Income	51,138,592	18,111,534	19,181,701
Total expenses			
Net investment income (loss)	80,649,242	41,471,880	48,110,490
Realized gain (loss) on investment securities		dr1,950,463	
Realized gain (loss) on foreign currency transactions		dr331	
Net realized gain (loss)		dr1,950,794	
Change in unrealized appreciation (depreciation) from investment securities & unfunded commitments			11,718,069
Net change in unrealized appreciation (depreciation)			11,718,069
Net realized & unrealized gain (loss)			9,767,275
Net increase (decrease) in net assets from operations to common shareholders			51,239,155
Year end shares outstanding	44,664,382	44,664,382	44,664,382
Earnings per share - basic	\$1.14	\$0.93	\$1.08
Income (loss) from operations per share	1.81	1.14	
Dividends per common share	\$1.21	\$0.89	\$1.10
Net Income before Tax	80,649,242		
Net realized gain (loss) on Investment securities	dr25,308,298		
Foreign currency transactions	dr23,364		
Net realized gain	dr25,331,662		
Investment securities	54,841,565		
Net unrealized gain (loss) on foreign currency transactions	747		
Investment securities and unfunded commitments	54,842,312		
Common shares			
Shares used to calculate Basic EPS - Total	44,664,382		
Shares used to calculate Diluted EPS - Total	44,664,382		
Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:			
Investments, at fair value	924,960,464	1,019,399,769	
Cash	557,627	7,735,023	
Receivable for investment securities sold	7,311,167	63,753,678	
Interest receivable	6,853,158	4,494,233	
Prepaid expenses & other assets	96,959	41,210	
Investment Securities - Common stock	2,083,385		
Investment Securities - Corporate Bonds	142,473,602		

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Investments - Rights and Warrants	16,520,340	
Investments - Floating Rate Loan Interests	763,883,137	
Net unrealized appreciation on unfunded loan commitments	13,440	
Total assets	939,792,815	1,095,423,913
Liabilities:		
Payable for investment securities purchased	36,579,058	74,138,046
Leverage facility	282,600,000	323,800,000
Interest due on leverage facility	3,029,127	252,016
Net unrealized depreciation on unfunded loan commitments		6,212
Distributions payable to common shareholders	4,198,452	4,913,082
Accrued offering costs	757,373	
Accrued investment advisory fee payable		856,274
Accrued fund accounting & administrative fee payable	352,326	565,067
Accrued trustees' fees payable	115,904	80,143
Other payables & accrued expenses	1,804,118	602,355
Mandatory redeemable preferred shares	44,388,177	44,873,462
Distributions payable on mandatory redeemable preferred shares	503,250	286,937
Total liabilities	374,327,785	450,373,594
Net assets applicable to common shares		645,050,319
Common stock	44,664	
Common stock, par value		44,664
Paid-in capital in excess of par value	839,503,351	
Paid-in capital		839,706,479
Total distributable earnings (loss)	dr274,082,985	dr194,700,824
Net assets applicable to common shareholders	565,465,030	645,050,319
Net assets value per common share		14
Total Equity	565,465,030	
Cost of investments, at fair value: 2021 \$1,026,130,590; Net of deferred financing costs - mandatory redeemable preferred shares: 2021 \$(126,538)		

BLACKROCK MUNICIPAL 2030 TARGET TERM TRUST

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	2024	2023
Non-int. income	42,610,138	41,477,502
Non-int. expenses		19,376,228
Net income	37,086,403	22,101,274
Earn. per share (primary)	\$0.55	\$0.31
Earn. per share (fully-diluted)	\$0.55	
Common shares		
Avg. no. shs. (primary)	67,286,133	
Avg. no. shs. (fully-diluted)	67,286,133	

BLUE FOUNDRY BANCORP

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income on loans	65,685,000	52,279,000	48,719,000
Interest income on securities - taxable investment income	12,990,000	9,678,000	6,821,000
Interest income on securities - non-taxable investment income	430,000	456,000	513,000
Total interest income	79,105,000	62,413,000	56,053,000
Interest expense on deposits	24,116,000	5,738,000	7,884,000
Interest expense on borrowed funds	13,070,000	4,832,000	5,220,000
Total interest expense	37,186,000	10,570,000	13,104,000
Net interest income	41,919,000	51,843,000	42,949,000
Net provision (release of provision) for credit losses	dr441,000		
(Recovery of provision for loan losses)	dr441,000	dr1,001,000	dr2,518,000
Net interest income after (recovery of) provision for loan losses		52,844,000	45,467,000
Fees & service charges	1,164,000	2,156,000	1,975,000
Gain (loss) on securities, net	20,000	14,000	dr1,000
Gain (loss) on sales & calls of securities available for sale	231,000		
Other non-interest income	390,000	494,000	505,000
Total non-interest income	1,805,000	2,664,000	2,479,000
Compensation employee benefits	28,439,000	29,247,000	25,755,000
Loss on pension withdrawal			11,206,000
Occupancy & equipment	8,350,000	7,625,000	7,929,000

Data processing	6,119,000	5,754,000	6,933,000
Debt extinguishment costs			2,155,000
Advertising	354,000	1,061,000	2,390,000
Professional services	3,021,000	4,117,000	4,528,000
Federal deposit insurance	799,000	381,000	494,000
Contribution to Blue Foundry Charitable Foundation			9,000,000
Provision (release of) for commitments & letters of credit		dr311,000	689,000
Other non-interest expenses	4,480,000	4,900,000	3,591,000
Total non-interest expense	51,562,000	52,774,000	74,670,000
Income (loss) before income tax expense (benefit)	dr7,397,000	2,734,000	dr26,724,000
Income tax expense (benefit)		338,000	9,618,000
Net income (loss)	dr7,397,000	2,396,000	dr36,342,000
Net income (loss) applicable to common shares		2,396,000	dr36,342,000
Common shares			
Weighted average shares outstanding - basic	23,925,724	26,165,841	12,171,050
Weighted average shares outstanding - diluted	23,925,724	26,270,864	12,171,050
Year end shares outstanding	24,509,950	27,523,219	28,522,500
Net income (loss) per share - basic	d\$0.31	\$0.09	d\$2.99
Net income (loss) per share - diluted	d\$0.31	\$0.09	d\$2.99
Full-Time Employees (Period End)	179		
Total number of employees	179	198	175
Number of common stockholders	1,308	1,254	1,375
Reclassified to conform with 2022 presentation			As of Jan 31, 2022
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & cash equivalents	46,025,000	41,182,000
U.S. Treasury note	35,060,000	
Corporate bonds	76,623,000	
US Government agency obligations	11,140,000	
Obligations issued by U.S. states and their political subdivisions	6,195,000	
Mortgage Backed Securities - Residential one-to-four family	128,542,000	
Mortgage Backed Securities - Multifamily	11,523,000	
Asset-backed securities	14,683,000	
Securities available for sale, at fair value	283,766,000	314,248,000
Corporate bonds	18,600,000	
allowance for credit losses on securities held-to-maturity	dr158,000	
Securities held to maturity	33,254,000	33,705,000
Other investments		16,069,000
Loans receivable, net	1,546,576,000	1,531,727,000
Real estate owned, net	593,000	
Interest & dividends receivable		6,893,000
Leasehold improvements	15,404,000	
Premises & equipment, net	32,475,000	29,825,000
Right-of-use assets	25,172,000	25,906,000
Bank owned life insurance	22,034,000	21,576,000
Other assets	27,127,000	22,207,000
FHLLB stock and other investments	20,346,000	
Interest and dividends receivable	7,595,000	
Asset-backed securities	14,812,000	
Total assets	2,044,963,000	2,043,338,000
Liabilities:		
Deposits	1,244,904,000	1,288,862,000
Advances from the Federal Home Loan Bank	397,500,000	310,500,000
Advances by borrowers for taxes & insurance		9,302,000
Lease liabilities	26,777,000	27,324,000
Other liabilities	11,213,000	13,632,000
Advances by borrowers for taxes and insurance	8,929,000	
FHLLB Advances - Current Portion	327,000,000	
Advances from the FHLLB - long term	70,500,000	
Total liabilities	1,689,323,000	1,649,620,000
Common stock	285,000	285,000
Additional paid-in capital	273,991,000	
Additional paid-in capital		279,454,000
Retained earnings (accumulated deficit)	164,340,000	171,763,000
Treasury stock	20,080,000	12,072,000
Unallocated common shares held by Employee Stock Ownership Plan		dr20,993,000
Gains and losses on cash flow hedges	7,582,000	

Defined Benefit Pension Items	237,000	
Accumulated other comprehensive income (loss)	dr22,880,000	dr24,719,000
Treasury stock, at cost: 67,208 shares at 0, 2022	40,016,000	
Total shareholders' equity	355,640,000	393,718,000
Total Equity	355,640,000	
Fair value - securities held to maturity: 2022 \$29,115,000; As reported by the Company		

BLUE RIDGE REAL ESTATE CO.

Annual Report:
Consolidated Income Account, years ended Oct. 31(\$):

	2023	2021	2020
Resort operations revenue	5,312,886	5,110,178	4,354,354
Real estate management revenue	718,705	611,025	637,792
Land resource management revenue	5,183,576	8,740,757	168,695
Rental income	75,002	92,556	67,677
Total revenues	11,290,169	14,554,516	5,228,518
Resort operations costs	5,307,931	4,773,064	4,149,930
Real estate management costs	659,868	668,992	569,198
Land resource management costs	747,328	685,405	444,999
Rental income costs	46,321	68,933	58,883
General & administration expense	1,518,346	1,551,038	1,268,295
Total costs & expenses	8,279,794	7,747,432	6,491,305
Operating income (loss) before other income & (expense)	3,010,375	6,807,084	dr1,262,787
Gain (loss) on disposition of investment property	dr37		
Interest & other income	6,180	139,193	3,211
Gain on extinguishment of debt (PPP loan)		510,130	
Interest expense	897	2,483	3,181
Interest & dividends on equity securities, net	429,976	52,548	103,493
Realized gain (loss) on equity securities	32,092	1,366	dr112,320
Unrealized gain (loss) on equity securities		16,931	dr96,103
Pension expense	262,237	116,102	631,456
Unrealized (loss) gain on marketable securities	15,854		
Total other income (expense)	220,931	601,583	dr736,356
Income (loss) from operations before income tax	3,231,306	7,408,667	dr1,999,143
Current income taxes expense (benefit)		660,000	11,000
Deferred income tax expense (benefit)	509,000	1,300,000	cr432,000
Current income taxes	319,000		
Total provision (credit) for income taxes	828,000	1,960,000	cr421,000
Net income (loss)	2,403,306	5,448,667	dr1,578,143
Common shares			
Weighted average shares outstanding - basic	2,408,599	2,414,870	2,427,347
Weighted average shares outstanding - diluted	2,408,599	2,414,870	2,427,347
Year end shares outstanding	2,408,599	2,408,599	2,427,243
Income (loss) per share from continuing operations - basic	\$1.00		
Net income (loss) per share - basic	\$1.00	\$2.26	d\$0.65
Income (loss) per share from continued operations - diluted	\$1.00		
Net income (loss) per share - diluted	\$1.00	\$2.26	d\$0.65
Number of common stockholders	101	115	126
Reclassified to conform with 2021 presentation			

Consolidated Balance Sheet, as of Oct. 31(\$):

	2023	2021
Assets:		
Land & land development costs	7,279,711	6,884,923
Land improvements, buildings & equipment, net	1,993,654	2,108,200
Leased Buildings	188,872	
Equipment	4,960,246	
Total Property/Plant/Equipment, Gross	17,446,967	
Land held for investment, principally unimproved		1,555,332
Long-lived assets held for sale	30,587	16,946

BANK

Cash & cash equivalents	9,347,395	10,435,604
Equity securities	1,026,311	1,026,311
Cash held in escrow	535	525
Prepaid expenses & other assets	531,914	458,562
Marketable securities	2,956,178	
Accounts receivables, net	61,539	59,400
Land & land development costs	11,076,502	
Land held for investment	1,532,287	
Accrued pension assets	12,451	
Total assets	23,746,251	22,545,803
Liabilities:		
Debt	11,462	26,003
Accounts payable	229,721	267,427
Accrued liabilities	719,229	542,097
Deferred income	222,843	151,085
Deferred income taxes	644,448	207,075
Accrued pension expense		562,768
Total liabilities	1,827,703	1,756,455
Capital stock	722,580	722,580
Capital in excess of stated value	18,003,861	18,003,861
Earnings (deficit) retained in the business	4,290,621	3,311,971
Accumulated other comprehensive income (loss)	dr1,098,514	dr1,249,064
Total shareholders' equity	21,918,548	20,789,348
Total Equity	21,918,548	

BLUE RIDGE REAL ESTATE CO.

Earnings, 3 mos. to Jan. 31 (Consol. — \$):

	2024	2022
Non-int. income	980,324	678,212
Income taxes	cr95,000	cr191,000
Net income	dr275,618	dr551,330
Earn. per share (primary)	d\$0.11	d\$0.23
Earn. per share (fully-diluted)	d\$0.11	d\$0.23
Common shares		
Avg. no. shs. (primary)	2,408,599	2,408,599
Avg. no. shs. (fully-diluted)	2,408,599	2,408,599

Consolidated Balance Sheet Items, as of Jan. 31 (\$):

Assets:	2024	2022
Other assets	435,079	435,079
Total assets	23,332,128	23,332,128
Liabilities:		
Long term debt	11,462	11,462
Common stock	722,580	722,580
Total liab. & stockholders' equity	23,332,128	23,332,128

BNCCORP INC

Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

	2023	2022	2021
Interest & fees on loans	35,582	27,749	29,219
Interest & dividend on investments - taxable	7,534	5,487	3,858
Interest & dividend on investments - tax exempt	19	230	232
Interest & dividend on investments - dividend income		147	148
Dividends	143		
Total interest income	43,278	33,613	33,457
Interest expense on deposits		2,163	1,895
Interest expense on short-term borrowings		1.00	4.00
Interest expense - Federak Home Loan Bank advances		3.00	1.00
Interest expense on long term borrowings	5.00		
Interest expense on other borrowings	1,014		
Interest expense on subordinated debentures		488	237
Total interest expense	10,968	2,655	2,137
Net interest income	32,310	30,958	31,320
Provision (reduction) for credit losses	815	dr150	dr350
Net interest income after provision (reduction) for credit losses	31,495	31,108	31,670
Bank charges & service fees		3,719	2,328
Wealth management revenues		1,981	2,205
Mortgage banking revenues, net	3,771	11,459	37,767
Gains (losses) on sales of loans, net	16	262	660
Service charges	3,615		
Trust & financial services	1,948		
Gains (losses) on sale of securities, net	12		
Other non-interest income	642	1,707	1,723
Total non-interest income	19,128	44,683	44,683
Salaries & employee benefits expense	17,517	21,194	25,161

Professional services expense	3,419	3,584	5,736
Data processing fees	3,722	3,952	4,561
Marketing & promotion expense	3,127	5,660	4,158
Occupancy expenses	1,785	2,192	2,164
Regulatory costs	470	468	475
Depreciation & amortization expense	1,094	1,231	1,269
Office supplies & postage expense	415	425	461
Other noninterest expense	2,634	3,201	3,662
Total non-interest expense	34,183	41,907	47,647
Income (loss) before income taxes	7,316	8,329	28,706
Income tax expense	1,611	1,829	6,751
Net income (loss)	5,705	6,500	21,955
Common shares(000)			
Weighted average shares outstanding - basic	3,577	3,574	3,569
Weighted average shares outstanding - diluted	3,580	3,575	3,569
Year end shares outstanding	3,569	3,559	3,555
Net income (loss) per common share - basic	\$1.59	\$1.82	\$6.15
Net income (loss) per common share - diluted	\$1.59	\$1.82	\$6.15
Dividends per common share		\$1.75	\$6.00
Number of full time employees	144		
Total number of employees	144		

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2023	2022
Cash & due from banks	102,454	
Cash & cash equivalents		73,968
Debt securities available-for-sale	159,772	174,876
Federal Reserve Bank & Federal Home Loan Bank stock	2,372	3,063
Loans held for sale - mortgage banking		37,764
Loans held for investment	668,808	616,645
Allowance for credit losses	9,284	8,831
Net loans held for investment		607,814
Premises & equipment, net	10,955	11,764
Operating lease right of use asset	938	1,521
Accrued interest receivable	4,206	3,312
Other assets	27,984	29,239
U.S. government agency mortgage-backed FNMA or FHLMC	50,890	
U.S. government agency mortgage-backed guaranteed by GNMA/VA	18,095	
U.S. government agency mortgage-backed guaranteed by GNMA/VA	7,764	
Total assets	968,205	943,321
Liabilities:		
Non-interest bearing deposits	184,442	207,232
Interest bearing savings, interest checking & money market deposits	582,855	554,577
Interest bearing - time deposits	69,906	57,775
Total deposits		
Guaranteed preferred beneficial interest in Companys subordinated	837,203	
Total deposits		819,584
debtentures	15,464	
Guaranteed preferred beneficial interests in company's subordinated debtentures		15,000
Accrued interest payable	937	312
Accrued expenses	4,105	5,482
Operating lease liabilities	1,048	1,660
Other liabilities	1,030	937
Total liabilities	859,787	842,975
Common stock	36	36
Capital surplus - common stock	26,572	26,399
Retained earnings (accumulated deficit)	93,186	
Treasury stock	1,528	87,575
Accumulated other comprehensive income (loss), net	dr9,848	dr12,042
Total stockholders' equity	108,418	100,346

Rep Total Equity & Minority Interest	108,418
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BNP PARIBAS (FRANCE)

Annual Report: Consolidated Income Account, years ended Dec. 31 (in thousands of Euro Euro):

	2023	2022	2021
Interest Income	79,542,000	41,082,000	29,518,000
Interest income			29,518,000
Interest expense	dr60,484,000	dr20,149,000	dr10,280,000
Commission income	15,011,000	14,622,000	15,037,000
Commission expense	dr5,190,000	dr4,457,000	dr4,675,000
Net gain on financial instruments at fair value through profit or loss	10,346,000	9,352,000	7,615,000
Net gain on financial instruments at fair value through equity			164,000
Net gain on derecognized financial assets at amortized cost	28,000	138,000	dr2,000
Net gain or loss on available-for-sale financial assets	66,000	dr41,000	
Net income from insurance activities	2,320,000	1,901,000	4,332,000
Income from other activities	18,560,000	15,734,000	15,482,000
Expense on other activities	dr14,325,000	dr12,752,000	dr13,429,000
Revenues from continuing activities			43,762,000
Salary & employee benefit expense			dr16,417,000
Other operating expenses	dr28,713,000	dr27,560,000	dr10,705,000
Depreciation, amortization & impairment of property, plant & equipment & intangible assets	dr2,243,000	dr2,304,000	dr2,344,000
Gross operating income from continuing activities	14,918,000	15,566,000	14,296,000
Cost of risk	dr2,907,000	dr3,003,000	dr2,971,000
Other net losses for risk on financial instruments	dr775,000		
Operating income from continuing activities			11,325,000
Share of earnings of equity-method entities	593,000	655,000	494,000
Net gain on non-current assets	dr104,000	dr253,000	834,000
Goodwill		249,000	91,000
Pre-tax income from continuing activities	11,725,000	13,214,000	12,744,000
Corporate income tax from continuing activities	dr3,266,000	dr3,653,000	dr3,584,000
Net income from continuing activities	8,459,000	9,561,000	9,160,000
Net income from discontinued activities	2,947,000	687,000	720,000
Net income	11,406,000	10,248,000	9,880,000
Net income attributable to minority interests	431,000	400,000	392,000
Net income attributable to equity holders	10,975,000	9,848,000	9,488,000
Weighted average shares outstanding - basic	1,200,367	1,232,992	1,247,015
Weighted average shares outstanding - diluted	1,200,367	1,232,992	1,247,015
Year end shares outstanding	1,146,501	1,233,450	1,233,610
Earnings (loss) per share - continuing operations - basic	6.12	6.96	6.68
Earnings (loss) per share - discontinued operations - basic	2.46	.56	.58
Net earnings (loss) per share - basic	8.58	7.52	7.26
Earnings (loss) per share - continuing operations - diluted	6.12	6.96	6.68
Earnings (loss) per share - discontinued operations - diluted	2.46	.56	.58
Net earnings (loss) per share - diluted	8.58	7.52	7.26
Dividends per share	4.60	3.90	3.67
Total number of full time employees	182,656		189,765
Total number of employees	182,656		

Consolidated Balance Sheet, as of Dec. 31 (in thousands of Euro Euro):

Assets:	2023	2022
Cash & balances at central banks	288,259,000	318,560,000

BANK

Financial assets at fair value through profit or loss - securities	166,077,000	
Financial assets at fair value through profit or loss - loans & repurchase agreements	191,125,000	
Financial assets at fair value through profit or loss - derivative financial instruments	327,932,000	
Derivatives used for hedging purposes	21,692,000	25,401,000
Financial assets at fair value through equity - debt securities	35,878,000	
Financial assets at fair value through equity - equity securities	2,188,000	
Financial assets at amortized cost - loans & advances to credit institutions	24,335,000	32,616,000
Financial assets at amortized cost - loans & advances to customers	857,020,000	
Financial assets at amortized cost - debt securities	114,014,000	
Remeasurement adjustment on interest-rate risk hedged portfolios	dr7,477,000	
Financial investments & other assets related to insurance activities	257,098,000	247,403,000
Current & deferred tax assets	6,556,000	5,893,000
Accrued income & other assets	dr2,661,000	209,092,000
Equity-method investments	6,751,000	6,263,000
Property, plant & equipment	45,222,000	38,468,000
Intangible assets	4,142,000	3,790,000
Goodwill	5,549,000	5,294,000
Assets held for sale		86,839,000
Derivative Financial Instruments	292,079,000	
Loans and Repurchase Agreements	227,175,000	
Securities	211,634,000	
Accrued income and other assets	170,758,000	
Loans and advances to customers	859,200,000	
Debt Securities at Fair Value	50,274,000	
Equity securities	2,275,000	
Debt Securities - Financial Assets	121,161,000	
Total assets	2,591,499,000	2,666,376,000
Liabilities:		
Deposits from central banks	3,374,000	3,054,000
Financial liabilities at fair value through profit or loss - securities	99,155,000	
Financial liabilities at fair value through profit or loss - deposits & repurchase agreements	234,076,000	
Financial liabilities at fair value through profit or loss - issued debt securities	70,460,000	
Financial liabilities at fair value through profit or loss - derivative financial instruments	300,121,000	
Derivatives used for hedging purposes	38,011,000	40,001,000
Financial liabilities at amortized cost - deposits from credit institutions	124,718,000	
Financial liabilities at amortized cost - deposits from customers	1,008,054,000	
Financial liabilities at amortized cost - debt securities	154,143,000	
Financial liabilities at amortized cost - subordinated debt	24,743,000	24,156,000
Remeasurement adjustment on interest-rate risk hedged portfolios	dr20,201,000	
Current & deferred tax liabilities	3,821,000	3,054,000
Accrued expenses & other liabilities	dr14,175,000	185,456,000
Technical reserves & other insurance liabilities	226,532,000	
Provisions for contingencies & charges	10,518,000	10,040,000
Liabilities associated with assets held for sale	77,002,000	
Trading Securities	104,910,000	
Deposits and repurchase agreements	273,614,000	
Derivative Financial Instruments	278,892,000	
Deposits from credit institutions	95,175,000	
Accrued expenses and other liabilities	143,673,000	
Deposits from customers	988,549,000	

Liabilities related to insurance contracts	218,043,000	
Negotiable Certificates of deposits	191,482,000	
Issued Debt Securities	83,763,000	
Financial liabilities related to insurance activities	18,239,000	
Total liabilities	2,462,632,000	2,539,821,000
Share capital, additional paid-in capital & retained earnings	126,784,000	115,149,000
Net income for the period attributable to shareholders		10,196,000
Total capital, retained earnings & net income for the period attributable to shareholders		125,345,000
Changes in assets & liabilities recognized directly in equity	dr3,042,000	dr3,553,000
Shareholders' equity	123,742,000	121,792,000
Minority interests	5,125,000	4,763,000
Total equity	128,867,000	126,555,000
Total liabilities & equity	2,591,499,000	2,666,376,000

BOGOTA FINANCIAL CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income on loans	32,046,033	26,264,486	22,672,097
Interest income on securities - taxable	4,070,144	3,516,832	1,912,146
Interest income on securities - tax-exempt	91,428	161,187	58,888
Interest interest on other interest-earning assets	1,072,240	403,969	424,539
Total interest income	37,279,845	30,346,474	25,067,670
Interest expense - deposits	18,023,772	15,106,517	14,271,109
Interest expense - Federal Home Loan Bank ("FHLB") of New York advances		2,162,217	1,519,302
FHLB of New York advances	4,282,603		
Total interest expense	22,306,375	7,268,734	5,790,411
Net interest income	14,973,470	23,077,740	19,277,259
Provision for loan losses (recovery)	dr125,000		
Provision (credit) for loan losses	dr125,000	425,000	dr88,000
Net interest income after provision (credit) for loan losses	15,098,470	22,652,740	19,365,259
Fees & service charges	206,763	179,734	136,211
Gain on sale of loans	29,375	86,913	786,424
Bargain purchase gain			1,950,970
Bank owned life insurance	781,526	694,900	1,436,453
Other non-interest income	121,371	162,126	183,454
Total non-interest income	1,139,035	1,123,673	4,493,512
Salaries & employee benefits expenses	9,820,128	8,434,734	7,743,694
Occupancy & equipment expenses	1,474,107	1,390,718	1,261,306
Federal Deposit Insurance Corporation ("FDIC") insurance premium	418,215	220,210	217,300
Data processing expenses	969,398	1,132,790	1,036,203
Advertising expenses	465,064	492,859	276,665
Director fees	619,650	800,611	873,008
Professional fees	661,045	546,004	735,067
Merger costs			392,197
Core conversion costs			730,000
Other non-interest expenses	1,329,520	1,267,081	1,198,081
Total non-interest expenses	15,757,127	14,285,007	14,463,521
Income (loss) before income taxes	480,378	9,491,406	9,395,250
Income tax expense (benefit)	cr162,157	2,614,545	1,875,175
Net income (loss)	642,535	6,876,861	7,520,075
Common shares			
Weighted average shares outstanding - basic	12,891,847	13,570,407	13,725,884
Weighted average shares outstanding - diluted	12,891,847	13,576,934	13,897,645
Year end shares outstanding	13,279,230	13,699,016	14,605,809
Net earnings (loss) per share - basic	\$0.05	\$0.51	\$0.55
Net earnings (loss) per share-diluted	\$0.05	\$0.51	\$0.54
Number of full time employees	68	61	73
Number of part time employees	2.00	2.00	2.00
Common Shareholders - Number	1,975		

Number of stockholders	2,016	2,016
Total number of employees	70	

□ Rounding difference, breakdown taken from the notes □ Approximately □ As of March 26, 2022 □ As of March 26, 2023

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	13,567,115	8,160,028
Interest-bearing deposits in other banks	11,362,356	8,680,889
Cash & cash equivalents	24,929,471	16,840,917
Securities available for sale	11,818,756	
Securities available for sale	68,888,179	85,100,578
Securities held to maturity	3,000,512	
Corporate Bonds	27,013,552	
U.S. Government sponsored agencies	13,000,000	
Securities held to maturity	72,656,179	77,427,309
Loans, net	714,688,635	719,025,762
Buildings and improvements	6,962,864	
Premises & equipment, net	7,687,387	7,884,335
Federal Home Loan Bank ("FHLB") stock	8,616,100	5,490,900
Accrued interest receivable	3,932,785	3,966,651
Core deposit intangibles	206,116	267,272
Bank owned life insurance	30,987,851	30,206,325
Other assets	6,731,500	4,888,954
MBSS-residential	35,407,182	
MBS	29,642,115	
U.S. government agency obligations	5,545,401	
MBSS commercial	16,116,840	
Total assets	939,324,203	951,099,003
Liabilities:		
Non-interest bearing deposits	30,554,842	38,653,349
Interest bearing deposits		662,758,100
Deposits	625,347,142	
Interest bearing	594,792,300	
Total deposits		701,411,449
FHLB advances - short term	37,500,000	59,000,000
FHLB advances - long term	130,189,663	43,319,254
Advance payments by borrowers for taxes & insurance	2,733,709	3,174,661
Other liabilities	6,380,486	4,534,516
Total liabilities	802,151,000	811,439,880
Common stock	132,792	136,989
Additional paid-in capital	56,149,915	59,099,476
Retained earnings (accumulated deficit)	92,177,068	91,756,673
Unearned employee stock ownership plan ("ESOP") shares	4,821,798	5,123,002
Investments - Unrealized Gain/Loss	2,549	
Accumulated other comprehensive income (loss)	dr6,464,774	dr6,211,013
Total stockholders' equity (deficit)	137,173,203	139,659,123
Total Equity	137,173,203	
□ Fair value - securities held to maturity: 2022	\$70,699,651	

BROOKFIELD REAL ASSETS INCOME FUND INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Investment income - interest income	66,167,020	46,819,412	45,068,222
Investment income - dividends & distributions			
income	4,287,805	12,154,062	9,927,922
Less return of capital distributions	dr1,629,579	dr2,955,409	dr1,824,194
Total investment income	68,825,246	56,018,065	53,171,950
Investment advisory fees	10,595,836	13,183,989	11,299,109
Administration fees	1,589,376	1,977,599	1,694,867
Reports to shareholders expense	208,716	322,534	447,073
Directors' fees		305,590	256,660
Custodian fees	169,833	235,888	207,310
Fund accounting fees	211,523	179,851	149,266
Legal fees	155,910	163,882	465,904
Miscellaneous	254,284	130,481	106,100
Insurance expense		93,190	61,622
Audit & tax services expense		86,021	89,779
Registration fees	76,857	74,478	17,162
Transfer agent fees	55,720	52,821	72,605
Miscellaneous	146,011		
Insurance	95,016		
Investment related fees	197,118		
Total operating expenses	13,855,478	16,806,324	14,867,457
Less interest expense on credit facility & reverse repurchase agreements	13,194,972	3,037,567	3,953,027

BANK

Total expenses	27,050,450	19,843,891	18,820,484
Net investment income	41,774,796	36,174,174	34,351,466
Net realized gain on investment transactions	534,848	64,947,929	
Net realized gain (loss) on foreign currency & foreign currency transactions	dr56,642	dr219,149	
Net realized gain on forward currency contracts	dr190,831	181,629	
Net realized gain (loss) on futures contracts		dr174,241	
Net realized gain	287,375	64,736,168	
Net change in unrealized appreciation on investments	39,688,256	4,430,692	
Net change in unrealized appreciation (depreciation) on foreign currency & foreign currency translations	dr64,667	dr18,364	
Net change in unrealized appreciation on forward currency contracts	124,558	243,340	
Net change in unrealized appreciation (depreciation) on futures contracts		dr152,805	
Net change in unrealized appreciation	39,748,147	4,502,863	
Net realized & unrealized gain	40,035,522	69,239,031	
Net increase in net assets resulting from operations	81,810,318	105,413,205	
Year end shares outstanding	55,459,073	50,098,295	43,890,313
Net investment income per share	\$0.75	\$0.78	\$0.80
Income from operations per share	1.50	2.49	
Distributions per share	\$2.15	\$0.92	\$0.68
Common shares			
Shares used to calculate Basic EPS - Total	55,459,073		
Shares used to calculate Diluted EPS - Total	55,459,073		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.75		
□ Net of foreign withholding tax - investment income - dividends and distributions: 2021 \$471,003; 2020 \$535,328 □ Shares increased due to the effect of issuance of shares in the reorganization			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2021
Investments in securities, at value	990,553,913	1,414,952,113
Cash	88,680	5,623,384
Foreign currency, at value		220,604
Cash on deposit with brokers for futures contracts		1,162,348
Interest & dividends receivable	11,373,343	9,018,874
Receivable for investments sold	1,246,010	77,686
Receivable for fund shares sold		1,137,794
Unrealized appreciation on forward currency contracts	90,596	243,340
Deferred offering costs	187,946	135,983
Prepaid expenses	20,078	19,179
Unrealized appreciation on forward currency contracts	3,378	
Total assets	1,003,563,944	1,432,591,305
Liabilities:		
Payable for credit facility	152,000,000	300,000,000
Reverse repurchase agreements	17,198,000	104,957,190
Interest payable for credit facility & reverse repurchase agreements	962,971	315,156
Payable for investments purchased	2,525,998	17,498,465
Payable for variation margin		10,313
Investment advisory fees payable	841,554	1,172,795
Administration fees payable	126,232	175,919
Accrued expenses	173,973	270,764
Payable for shares repurchased	1,580,483	
Unrealized depreciation on forward currency contracts	155,843	
Total liabilities	175,565,054	424,400,602
Net assets	827,998,890	1,008,190,703
Paid-in capital	1,012,693,423	1,069,459,241
Accumulated income (losses)	dr184,694,533	dr61,268,538
Net assets	827,998,890	1,008,190,703

Net assets value per share	15	20
Total Equity	827,998,890	
□ Cost - investments in securities, at value: 2021 \$1,351,340,282 □ Cost - foreign currency, at value: 2021 \$220,061		

BUSINESS FIRST BANCSHARES INC
Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Net interest income	258,662	161,609
Prov. loan losses	4,364	7,835
Non-int. income	dr258,662	dr161,609
Non-int. expenses	112,624	103,228
Income taxes	15,027	9,363
Net income	55,219	36,288
Earn. per share (primary)	\$2.04	\$1.65
Earn. per share (fully-diluted)	\$2.02	\$1.64
Common shares(000)		
Avg. no. shs. (primary)	25,065	21,990
Avg. no. shs. (fully-diluted)	25,282	22,164

CANANDAIGUA NATIONAL CORP.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2021	2020
Interest income on loans, including fees	195,100	130,388	118,384
Interest income on securities	23,955	8,478	6,698
Interest income - federal funds sold	22	1.00	3.00
Interest-bearing deposits with other financial institutions	674	57	146
Total interest income	219,751	138,924	125,231
Interest expense on deposits	52,833	4,638	8,848
Interest expense on borrowings	29,961	5,139	6,018
Interest expense on junior subordinated debentures		1,751	2,321
Junior Subordinated Debentures	3,487		
Total interest expense	86,281	11,528	17,187
Net interest income	133,470	127,396	108,044
Provision for loan losses	7,691	7,416	13,592
Net interest income after provision for loan losses	125,779	119,980	94,452
Service charges on deposit accounts	20,051	18,013	15,733
Trust & investment services income	25,629	24,860	21,959
Brokerage & investment advisory services		504	1,159
Net gain on sale of mortgage loans	201	8,410	8,309
Loan servicing, net	1,378	1,357	965
Loan-related fees	315	360	271
Gain (loss) on securities transactions, net	dr1.00	dr45	dr25
Gain (loss) on sale of subsidiary.net			8,073
Other non-interest income	3,272	2,887	3,294
Total non-interest income	50,845	56,346	59,738
Salaries & employee benefits	62,564	69,945	57,034
Technology & data processing	17,324	14,674	13,925
Occupancy, net	10,627	9,896	9,724
Professional & other services	6,570	7,078	5,676
Marketing & public relations	3,077	4,111	2,422
Office supplies, printing & postage	2,648	1,948	1,723
FDIC insurance	3,657	2,292	1,686
Intangible amortization			169
Other real estate operations	13	90	66
Other operating expenses	11,361	7,543	6,666
Total operating expenses	117,841	117,577	99,091
Income before income taxes	58,783	58,749	55,099
Income taxes	14,046	14,000	12,829
Net income (loss)	44,737	44,749	42,270
Less: net income (loss) attributable to noncontrolling interests	dr6.00	dr5.00	dr5.00
Net income attributable to Canandaigua National Corporation	44,731	44,744	42,265
Common shares(000)			
Weighted average shares outstanding - basic	1,864	1,872	1,872
Weighted average shares outstanding - diluted	1,873	1,882	1,884
Year end shares outstanding	1,854	1,873	1,870
Net income per share - basic	23.99	23.90	22.57

Net income per share diluted	23.88	23.77	22.43
Dividends per common share	\$9.00	\$7.60	\$7.00
Number of full time employees	668		
Total number of employees	668	622	580

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2021
Cash & due from banks	48,646	40,544
Interest-bearing deposits with other financial institutions	5,061	12,260
Federal funds sold	343	175
Cash & cash equivalents		52,979
U.S. Treasury	7,356	
U.S. government sponsored enterprise obligations	395,645	
State and municipal obligations	96,661	
Corporate obligations	4,980	
Securities debt, available for sale, at fair value	504,642	812,748
Held to Maturity	477,728	
Corporate obligations	145	
State and municipal obligations	1,124	
Securities debt, held to maturity	478,997	2,026
Securities equity, at fair value	7,780	8,677
Loans held for sale, at lower cost or fair value	4,182	10,719
Loans gross		3,186,713
Less - allowance for loan losses	35,681	34,306
Loans, net	3,665,963	3,152,407
Construction in Progress - Gross	8,586	
Accumulated Depreciation	52,185	
Premises & equipment - net	26,412	18,702
Accrued interest receivable	17,770	11,011
Federal Home Loan Bank stock & Federal Reserve Bank stock	31,904	12,719
Goodwill	8,818	8,818
Other assets	83,269	69,565
Total assets	4,883,787	4,160,371
Liabilities:		
Non-interest-bearing demand deposits	827,385	998,105
Interest-bearing demand deposits	389,514	483,006
Savings & money market deposits	1,387,841	1,430,922
Time deposits		603,957
Time Deposits	982,238	
Total deposits	3,586,978	3,515,990
Borrowings	810,800	200,000
Junior subordinated debentures	51,547	51,547
Accrued interest payable & other liabilities	86,886	74,121
FHLB Advances - Long-Term	550,000	
Federal reserve bank	210,800	
Total liabilities	4,536,211	3,841,658
Common stock	9,732	9,732
Additional paid-in capital	14,194	13,316
Retained earnings (accumulated deficit)	374,859	314,581
Treasury stock, at cost	19,719	12,209
Accumulated other comprehensive income (loss), net	dr31,797	dr7,048
Total Canandaigua National Corporation stockholders' equity	347,269	318,372
Non-controlling interests	307	341
Total stockholders' equity	347,576	318,713
□ Including restricted deposits - Interest-bearing deposits with other financial institutions: 2021 \$8,640,000 □ Fair value - Securities held-to-maturity: 2021 \$2,802,000		

CARTER BANKSHARES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Loans, including fees - taxable	159,317	135,055	115,448
Loans, including fees - non-taxable	3,143	3,609	4,733
Investment securities - taxable	30,804	20,330	12,442
Investment securities - non-taxable	1,002	693	882
Federal Reserve Board ("FRB") excess reserves		312	169
Interest on bank deposits	64	29	102
Dividend income	1,456	154	121
Non-Taxable	634		
Total interest income	196,420	160,182	133,897
Interest expense on deposits		18,616	22,246
Interest expense on federal funds purchased	368	188	

BANK

Interest expense on other borrowings	21,114	1,450	468
Total interest expense	74,110	20,254	22,714
Net interest income	122,310	139,928	111,183
Provision for credit losses	5,500	2,419	3,350
Provision (recovery) for unfunded commitments	901	509	dr1,269
Net interest income after provision (recovery) for credit losses		137,000	109,102
Noninterest income - gain on sales of securities, net	139	46	6,869
Noninterest income - service charges, commission & fees	7,828	7,168	6,662
Noninterest income - debit card interchange fees	7,155	7,427	7,226
Noninterest income - insurance commissions		1,961	1,901
Noninterest income - bank owned life insurance	1,381	1,357	1,380
Noninterest income - gains on sales & write-downs of bank premises, net	dr1,521	73	
Noninterest income - other real estate owned income		50	90
Noninterest income - commercial loan swap fee income		774	2,416
Noninterest income - other non-interest income	18,278	21,718	28,881
Noninterest expense - salaries & employee benefits		52,399	54,157
Noninterest expense - occupancy expense	14,028	13,527	13,556
Noninterest expense - Federal Deposit Insurance Corporation expense	4,904	2,015	2,157
Noninterest expense - other taxes		3,319	3,129
Noninterest expense - advertising expenses	1,693	1,434	952
Noninterest expense - telephone expenses	1,842	1,781	2,208
Noninterest expense - professional & legal fees	2,875	5,818	5,255
Noninterest expense - data processing licensing fee		4,051	3,758
Noninterest expense - losses on sales & write-downs of other real estate owned, net	1,100	432	3,622
Noninterest expense - losses on sales & write-downs of bank premises, net			231
Noninterest expense - debit card expense		2,750	2,777
Noninterest expense - tax credit amortization		621	1,708
Noninterest expense - other real estate owned expense		343	407
Other non-interest expense	9,756	8,511	8,368
Non-interest expense - tax credit write-down	6,210		
Salaries and Employee Benefits	55,856		
Data Processing	3,920		
Other Taxes	3,282		
Total noninterest expense	105,466	97,001	102,285
Income (loss) before income taxes	28,721	61,717	35,698
Income tax provision (benefit)	5,337	11,599	4,108
Net income (loss)	23,384	50,118	31,590
Less: income allocated to participating shares	197	295	127
Net income (loss) allocated to common shareholders	23,187	49,823	31,463
Common shares(000)			
Weighted average shares outstanding - basic	23,241	24,596	26,343
Weighted average shares outstanding - diluted	23,241	24,596	26,343
Year end shares outstanding	22,956	23,957	26,431
Net earnings (loss) per common share - basic	\$1.00	\$2.03	\$1.19
Net earnings (loss) per common share - diluted	\$1.00	\$2.03	\$1.19
Number of full time employees	679	667	

Number of part time employees	5.00		
Total number of employees	679	679	731
Number of common stockholders	2,160	2,309	2,379
Other Non-Interest Income	1,351		
Insurance Commissions	1,945		
As is As of March 8, 2022			
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Cash & due from banks	54,529	46,869	
U. S. Government Agency Securities	43,827		
States and Political Subdivisions	222,108		
Corporate Notes	59,360		
Small Business Administration	21,856		
Securities available-for-sale, at fair value	779,003	836,273	
Portfolio loans	3,505,910	3,148,913	
Allowance for credit losses	97,052	93,852	
Portfolio loans, net	3,055,061	3,055,061	
Leasehold Improvements	1,579		
Bank premises & equipment, net	73,707	72,114	
Other real estate owned, net	2,463	8,393	
Federal Home Loan Bank stock, at cost	21,626	9,740	
Bank owned life insurance	58,115	56,734	
Other assets	114,238	119,335	
Residential Mortgage-Backed Securities	99,150		
Commercial Mortgage-Backed Securities	31,163		
Asset Backed Securities	140,006		
Collateralized Mortgage Obligations	161,533		
Total assets	4,512,539	4,204,519	
Liabilities:			
Non-interest bearing demand deposits	685,218	703,334	
Interest-bearing demand deposits	481,506	496,948	
Money market deposits	484,238	484,238	
Savings deposits	454,876	684,287	
Certificates of deposit	1,261,526	1,261,526	
Regular passbook savings	1,586,651		
Deposits held-for-assumption in connection with sale of bank branches	3,721,915		
Money Market Total deposits	513,664	3,630,333	
Federal Home Loan Bank borrowings	393,400	180,550	
Federal funds purchased		17,870	
Other liabilities	42,788	47,139	
FHLB Advances - Current Portion	323,400		
Reserve for Unfunded Loan Commitments	3,193		
Debt - FHLB Advances - Long-Term	25,000		
Debt - FHLB Advances - Long-Term	45,000		
Total liabilities	4,161,296	3,875,892	
Common stock	22,957	23,957	
Additional paid-in-capital	90,642	104,693	
Retained Earnings	309,083		
Retained earnings (accumulated deficit)		285,593	
Accumulated other comprehensive income (loss)	dr71,439	dr85,616	
Total shareholders' equity	351,243	328,627	
Total Equity	351,243		
Includes interest bearing deposits - cash & due from banks: 2022 \$4,505,000			

Interest expense - other deposits	16,259	5,094	6,847
Interest expense - short-term borrowings		50	38
Short-term borrowings	257		
Total interest expense	16,516	5,144	6,885
Net interest income	65,637	52,749	46,725
Provision (recovery) for credit losses	2,942	81	3,174
Net interest income after provision for credit losses	62,695	52,668	43,551
Service charges on deposit accounts	999	1,634	1,247
Mortgage banking operations		5,531	7,621
Net gain (loss) on sales of securities available for sale	dr4,818	1.00	2,520
Brokerage commissions	2,128	1,327	1,002
Insurance commissions & fees	7,720	5,368	4,616
Net interchange income	1,514	3,948	2,246
Increase in surrender value of bank owned life insurance (BOLI)	704	578	461
Other noninterest income	1,513	1,303	
Total noninterest income	19,900	22,120	21,016
Salaries & employee benefits	22,359	22,120	19,969
Occupancy expense	4,013		
Occupancy & equipment		3,123	2,997
Audits & examinations		433	479
Interchange expenses	409		
State & local business & occupation taxes	1,346	1,032	952
Federal Deposit Insurance Corporation (FDIC) insurance	1,017		
FDIC insurance & WA state assessments		627	472
Legal & professional fees	1,361	991	500
Check losses & charge-offs	582	540	413
Low income housing fund gains (losses)		dr588	dr688
Data processing	3,412	4,637	4,636
Product delivery	1,255	1,126	1,030
Other noninterest expense	633	3,369	2,891
Data processing	6,372		
Total noninterest expense	42,759	38,586	35,027
Income before income taxes	34,246	33,982	29,540
Income Taxes - Domestic	6,030		
Income Taxes - Domestic - Deferred	190		
Income taxes	6,214	4,949	4,019
Net income attributable to noncontrolling interest		dr50	
Net Income After Extraordinary Items applicable to Common	27,982	29,033	25,521
Net income	28,032	29,033	25,521
Common shares(000)			
Weighted average shares outstanding - basic	3,884	3,914	3,972
Weighted average shares outstanding - diluted	3,885	3,928	3,975
Year end shares outstanding	3,884	3,881	3,972
Net income (loss) per share - basic	\$7.20	\$7.42	\$6.43
Net income (loss) per share - diluted	\$7.20	\$7.39	\$6.42
Dividends Per Share - Common - Gross - by Period End	\$1.70		
Date		\$1.55	\$3.40
Dividends per share Total noninterest income			
Noninterest Expense	14,310		
Net interchange income	4,743		
Other	1,320		
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2021	2020
Cash & due from banks	26,619		22,450
Interest-bearing deposits at other financial institutions	86,432		81,399
Federal funds sold	4,085		10,155
Total cash & cash equivalents	117,136		114,004
Securities available for sale at fair value	650,905		
U.S. Government Agencies	19,480		

BANK

Student loan backed by U.S. government agency	46,193		
Securities available for sale at fair value	218,345	1,103,232	
Securities held to maturity	139,775		
Federal Home Loan Bank (FHLB) stock, at cost	3,008	2,393	
Loans held for sale	4.00	1,148	
Commercial & construction - Gross	442,288		
Loans & leases	1,042,453	940,802	
Allowance for credit losses	13,085	13,774	
Net loans & leases	1,029,368	927,028	
Equipment - Gross	6,619		
Asset in Progress - Gross	4.00		
Premises & equipment, net	21,017	17,058	
Accrued interest receivable	9,411	8,553	
Other real estate and foreclosed assets	97		
Bank owned life insurance	26,809	26,485	
Goodwill	7,576	7,576	
Intangibles, net	3,465	4,285	
Mortgage servicing rights	2,536	2,802	
Other assets	12,068	9,738	
Net deferred tax assets	19,563		
Collateralized mortgage obligations	213,903		
Mortgage Backed Securities	109,578		
Investment Securities - Other	43,406		
Total assets	2,042,738	2,224,302	
Liabilities:			
Noninterest-bearing demand deposits	424,380	432,621	
Savings & interest-bearing demand deposits		1,301,169	
Time deposits		202,787	
Savings and Interest-bearing demand	956,290		
Time	393,097		
Total deposits	1,773,767	1,936,577	
Accrued interest payable	2,216	403	
Short-term borrowings	48,858	34,504	
Other liabilities	15,099	13,720	
Total liabilities	1,839,940	1,985,204	
Common stock		4,186	
Treasury stock	16,784	16,784	
Additional paid in capital	4,833		
Retained earnings	280,087	240,440	
Accumulated other comprehensive income	dr65,758	11,256	
Total shareholders' equity	202,378	239,098	
Noncontrolling interest	420		
Total shareholders equity	202,798		

CATALYST BANCORP INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):			
	2023	2022	2021
Interest income - loans receivable, including fees	7,238	6,127	6,965
Interest income - investment securities	1,643	1,480	674
Interest income - other	780	407	60
Total interest income	9,661	8,014	7,699
Interest expense - deposits	1,541	402	523
Interest expense - advances from Federal Home Loan Bank		281	272
Borrowings	319		
Total interest expense	1,860	683	795
Net interest income	7,801	7,331	6,904
Provision for (reversal of) loan losses	128	dr375	dr660
Net interest income after provision for (reversal of) loan losses	7,673	7,706	7,564
Service charges on deposit accounts	774	731	641
Gain (loss) on disposals & sales of fixed assets		dr77	25
Bank-owned life insurance	409	314	90
Federal community development grant	437	171	1,826
Other non-interest income	61	34	44
Total non-interest income	1,589	1,173	2,626
Salaries & employee benefits expense	4,671	4,822	4,631
Occupancy & equipment expense	486	833	774
Data processing & communication expense	261	841	777
Professional fees	350	538	388
Directors' fees	463	302	279

Automated Teller Machine (ATM) & debit card expense	245	201	
Foreclosed assets expense, net	72	5.00	90
Advertising & marketing expense	100	240	43
Franchise & shares tax	81	115	
Regulatory fees & assessments	131	134	123
Insurance	106	135	63
Printing, supplies & postage	911	143	115
Other non-interest expense		367	307
Occupancy and equipment	802		
Printing, supplies and postage	145		
Total non-interest expense	8,579	8,720	7,791
Income (loss) before income tax expense (benefit)	683	159	2,399
Federal - Current	93		
Federal - Deferred	cr12		
Income tax expense (benefit)	81	cr21	484
Net income (loss)	602	180	1,915
Common shares(000)			
Weighted average shares outstanding - basic	4,383	4,857	4,869
Weighted average shares outstanding - diluted	4,387	4,857	4,869
Year end shares outstanding	4,761	5,290	5,290
Net earnings per share - basic	\$0.14	\$0.04	\$0.39
Net earnings per share - diluted	\$0.14	\$0.04	
Number of full time employees	48	50	56
Number of common stockholders	236	264	303
Gain (loss) on sales of investment securities	dr92		
Total number of employees	48		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022	
Non-interest-bearing cash	3,654	5,092	
Interest-bearing cash & due from banks	15,357	8,380	
Total cash & cash equivalents	19,011	13,472	
Securities available-for-sale, at fair value	70,540	79,602	
US Govt and agency Obligations - HTM	13,003		
Municipal Obligations - Held to Maturity/Undisclosed	458		
Securities held-to-maturity	13,461	13,475	
Loans - Commercial & Industrial - Gross	2,605		
Loans receivable, net of unearned income	144,920	133,607	
Allowances for loan losses	2,124	1,807	
Loans receivable, net		131,800	
Accrued interest receivable	906	673	
Foreclosed assets	60	320	
Buildings and improvements	6,150		
Premises & equipment, net	6,072	6,303	
Stock in correspondent banks, at cost		1,808	
Stock in Federal Home Loan Bank, at cost	1,878		
Bank-owned life insurance	14,026	13,617	
Other assets	2,182	2,254	
Total assets	270,932	263,324	
Liabilities:			
Non-interest-bearing deposits	28,183	33,657	
Interest-bearing deposits	137,439	131,437	
Deposits - Interest Bearing - Savings	31,518		
Negotiable Order of Withdrawal - Interest Bearing	36,867		
Deposits - Interest Bearing - Certificate of Deposits	53,928		
Money Market - Interest Bearing	15,126		
Total deposits	165,622	165,094	
Advances from Federal Home Loan Bank	19,378	9,198	
Other liabilities	1,277	558	
Total liabilities	186,277	174,850	
Common stock	48	53	
Additional paid-in capital	45,020	51,062	
Unallocated common stock held by benefit plans	6,221	6,307	
Retained earnings	53,045		
Retained earnings (accumulated deficit)		52,740	

Accumulated other comprehensive income (loss)	dr7,237	dr9,074	
Total shareholders' equity (deficit)	84,655	88,474	
Total equity	84,655		
Fair values - securities held-to-maturity: 2022	\$10,724,000		

CENTURY FINANCIAL CORP. (MI)

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2021	2020
Interest income - loans, including fees	12,493	9,907	10,893
Interest income on securities - taxable	5,282	786	831
Interest income on securities - non-taxable	398	326	329
Interest income on securities - other investments	3,171	215	222
Total interest income	21,344	11,234	12,275
Interest expense on deposits	3,011	276	364
Interest expense on other borrowings	110	110	148
Total interest expense	3,121	386	512
Net interest income	10,848	10,848	11,763
Provision for loan losses	100		925
Net interest income after provision for loan losses		10,848	10,838
Service charges on deposit accounts	1,725	1,758	1,622
Trust & investment management revenue	2,489	2,400	2,088
Gain (loss) on sale of mortgage loans	403	2,110	2,080
Gain (loss) on securities		37	41
Other income		497	430
Other income	561		
Total non-interest income	5,178	6,802	6,261
Salaries & employee benefits	7,853	6,255	6,398
Occupancy & equipment expense	2,294	2,142	2,127
Other non-interest expenses	3,279	2,685	2,259
Other expense			
Total non-interest expense	13,426	11,082	10,784
Income (loss) before income taxes	9,875	6,568	6,315
Income taxes	1,873	1,229	1,166
Net income (loss)	8,002	5,339	5,149
Common shares(000)			
Weighted average shares outstanding - basic	1,699	1,812	1,838
Year end shares outstanding	1,682	1,782	1,823
Net earnings (loss) per share - basic	\$4.71	\$2.95	\$2.80
Dividends per share	\$0.92	\$0.80	\$0.76
Dividends Per Share - Special - Gross - by Period End Date	\$0.25		
Diluted Weighted Average Shares	1,699		
Diluted EPS - Net Inc incl Extra Items appl to Common - (Company Level)	\$4.71		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2021
Cash & due from banks	17,274	11,404
Short term investments	63,401	154,779
Time deposits in other financial institution	1,750	
Total cash & cash equivalents	80,675	166,183
Time deposits in other financial institutions		1,744
Securities available for sale		45,581
Securities held to maturity	13,808	17,926
Other investments	1,351	885
Loans held for sale	1,108	1,554
Home equity lines of credit	6,752	
Loans, net	215,328	200,904
Premises & equipment, net	4,047	4,429
Bank-owned life insurance	9,018	9,489
Accrued interest receivable	2,221	896
Other assets	3,532	2,624
Securities available for sale		
Securities held to maturity (Fair value of)	141,453	
U.S. Treasury securities and obligations of U.S.	114,671	
Mortgage Backed Securities - Available for Sale	2,585	
Corporate Securities	24,197	
Total assets	474,291	452,215

BANK

Liabilities:			
Noninterest-bearing deposits	149,180	154,609	
Time deposits of \$100 or more		5,860	
Other time deposits		9,033	
Other interest-bearing deposits	415,980	226,938	
Other interest-bearing deposits	253,534		
Other time deposits	7,039		
Time deposits of \$100 or more	6,227	396,440	
Total deposits			
Accrued interest payable	57	12	
FHLB advances	5,500	5,500	
Other liabilities	2,707	2,678	
Total liabilities	424,244	404,630	
Common stock	1,682	1,782	
Paid in capital	13,420	16,051	
Retained earnings	40,277	29,862	
Accumulated other comprehensive income (loss)	dr5,332	dr110	
Total shareholders' equity	50,047	47,585	
Total Equity	50,047		
Fair value of securities held to maturity 2021			\$18,112,000

CF BANKSHARES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Swap fee income	715		
Interest & dividend income on loans & leases, including fees	97,383	63,717	51,256
Interest & dividend income on securities	592	881	756
Interest & dividend income on Federal Home Loan Bank ('FHLB') & Federal Reserve Board ('FRB') stock dividends	658	348	234
Interest & dividend income on federal funds sold & other	9,646		
Total interest & dividend income	108,279	67,764	52,348
Interest expense on deposits	56,363	15,952	8,014
Interest expense on FHLB advances & other debt	1,169	2,040	1,398
Interest expense on subordinated debentures		982	897
FHLB advances and other debt	3,107		
Total interest expense	60,639	18,974	10,309
Net interest income	47,640	48,790	42,039
Provision for credit losses-unfunded commitments	459		
Provision for loan & lease losses	1,858	787	dr1,600
Net interest income after provision for loan & lease losses	45,323	48,003	43,639
Service charges on deposit accounts	1,566	1,135	845
Net gains on sales of residential mortgage loans	119	656	5,916
Net gains on sales of SBA loans	66	353	1,443
Gain (loss) on redemption of life insurance policies		dr173	383
Earnings on bank owned life insurance		598	532
Gain on sale of deposits			1,893
Swap fee income	940	190	194
Other noninterest income	625	451	434
Total noninterest income	4,031	3,210	11,640
Salaries & employee benefits expenses	14,513	15,125	16,948
Occupancy & equipment expenses	1,694	1,253	1,120
Data processing expenses	2,172	2,807	2,086
Franchise & other taxes	1,263	1,151	975
Professional fees	2,470	2,758	4,348
Director fees	658	632	622
Supplies expense	257		
Postage, printing & supplies expense		183	146
Advertising & marketing expense	336	431	3,061
Telephone expense		249	263
Loan expenses	619	694	352
Depreciation expense	567	496	435
Federal Deposit Insurance Corporation ('FDIC') premiums	2,215	1,130	1,238

Regulatory assessment	242	272	261
Other insurance expense		177	158
Impairment of property & equipment	60	570	
Other noninterest expense	149	693	448
Other insurance	209		
Other	945		
Total noninterest expense	28,369	28,621	32,461
Income (loss) before income taxes	20,985	22,592	22,818
Income tax expense (benefit)		4,428	4,365
Net income (loss)	16,937	18,164	18,453
Net income (loss) attributable to common stockholders		18,164	18,453
Common shares(000)			
Weighted average shares outstanding - basic	6,421	6,397	6,508
Weighted average shares outstanding - diluted	6,447	6,535	6,650
Year end shares outstanding	6,546	6,497	6,500
Net earnings (loss) per common share - basic	\$2.64	\$2.84	\$2.84
Net earnings (loss) per common share - diluted	\$2.63	\$2.78	\$2.77
Dividends per share		\$1.18	\$1.13
Number of full time employees	103	120	129
Number of part time employees	5.00	5.00	5.00
Total number of employees	108		
Number of common stockholders - voting		347	352
Number of common stockholders - non-voting		2.00	2.00
Dividends per common share	\$2.24		
Current federal	3,592		
Deferred federal	456		
Income tax expense	4,048		
Number of Common Shareholders	327		
Reclassified to conform with 2022 presentation			As is
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & amounts due from depository institutions	261,595	
Cash & cash equivalents		151,787
Interest-bearing deposits in other financial institutions	100	100
Securities available for sale	8,092	
Consumer-Other	2,393	
Corporate debt	7,100	
Securities available for sale	5,000	5,000
Equity securities		
Loans held for sale, at fair value	1,849	580
Reported Net Loans	1,694,133	
Loans & leases, net	1,572,255	
Federal Home Loan Bank ('FHLB') & Federal Reserve Board ('FRB') stock	8,482	7,942
Furniture, Fixtures and Equipment	2,905	
Premises & equipment, net	3,812	3,778
Other assets held for sale		1,930
Operating lease right-of-use assets	5,221	1,357
Bank owned life insurance		25,641
Accrued interest receivable	44,065	
Accrued interest receivable & other assets	26,266	39,362
Total assets	2,058,615	1,820,174
Liabilities:		
Noninterest bearing deposits	235,916	263,241
Interest bearing deposits	1,508,141	
Total deposits	1,744,057	1,264,681
FHLB advances & other debt	109,995	109,461
Advances by borrowers for taxes & insurance		3,513
Operating lease liabilities	5,302	1,438
Other liabilities	2,179	
Accrued interest payable & other liabilities	26,747	23,670
Subordinated debentures	14,961	14,922
Total liabilities	1,903,241	1,680,926
Voting common stock	57	56
Non-voting common stock	13	13
Additional paid-in capital	91,068	

Additional paid-in capital		89,813
Retained earnings	76,517	
Retained earnings (accumulated deficit)		61,095
Accumulated other comprehensive income (loss)	dr2,290	dr2,037
Treasury Stock	9,991	
Treasury stock, at cost		9,692
Total stockholders' equity (deficit)	155,374	139,248
Total Equity	155,374	

CHESAPEAKE GRANITE WASH TRUST Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Royalty income	10,693	15,842	8,697
Total revenues	10,693	15,842	8,697
Production taxes	699	1,111	590
Trust administrative expenses		1,272	1,370
Cash settlements on derivatives	1,551		
Cash reserves withheld	395		
Total income (expenses)		2,383	1,960
Cash reserves withheld		471	197
Distributable income available to unitholders	8,048	12,988	6,540
Year end units outstanding	46,750	46,750	46,750
Distributable income per common unit	\$0.17	\$0.28	\$0.14
Distributions per common unit	\$1.18	\$2.28	\$1.14
Number of Common Shareholders	16		
Number of unitholders		14	14
Income from cont operations before income tax	8,048		
Common shares(000)			
Weighted average shares outstanding	46,750		
Weighted average shares outstanding - diluted	46,750		
Earnings per share from continuing operations	\$0.17		
Earnings per share from continuing operations	\$0.17		
Earnings per share - net income - diluted	\$0.17		
As is As of March 22, 2023 As of March 17, 2022			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & cash equivalents	2,688	2,564
Investment in royalty interests	487,793	487,793
Less: accumulated amortization	dr480,277	dr479,535
Net investment in royalty interests	7,516	8,258
Total assets	10,204	10,822
Trust corpus	10,204	10,204
Trust corpus	10,204	10,822
Total Equity	10,204	

CHURCHILL CAPITAL CORP VII Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Formation & operating costs	6,600,755	2,317,174	2,375,036
Income (loss) from operations	dr6,600,755	dr2,317,174	dr2,375,036
Change in fair value of warrant liabilities	dr4,816,000	57,516,000	dr878,000
Transaction costs related to private placement & public warrants			1,396,743
Interest earned on marketable securities held in trust account	40,206,646	20,048,815	324,382
Unrealized gain on marketable securities held in trust account		dr28,229	21,510
Reduction of Deferred Underwriting Fee	595,225		
Other expense, net	35,985,871	77,536,586	dr1,928,851
Income (loss) before provision for income taxes	29,385,116	75,219,412	dr4,303,887
Current	5,821,959		
Deferred	cr1,245,716		
Income Taxes - Domestic - Deferred	cr1,108,973		
Income Taxes - Domestic - Current	8,014,392		
Provision for income taxes	13,000,039	4,168,793	24,241
Net income (loss)	16,385,077	71,050,619	dr4,328,128

BANK

Weighted average class A shares outstanding - basic	138,000,000	119,852,055
Weighted average class B shares outstanding - basic	34,500,000	33,908,219
Common shares		
Weighted average shares outstanding - basic	122,400,176	
Weighted average class A shares outstanding - diluted	138,000,000	119,852,055
Weighted average class B shares outstanding - diluted	34,500,000	33,908,219
Weighted average shares outstanding - diluted	122,400,176	
Year end shares outstanding	92,516,071	172,500,000
Earnings (loss) per class A share - basic	\$0.41	d\$0.03
Earnings (loss) per class B share - basic	\$0.41	d\$0.03
Earnings (loss) per share - basic	\$0.13	
Earnings (loss) per class A share - diluted	\$0.41	d\$0.03
Earnings (loss) per class B share - diluted	\$0.41	d\$0.03
Earnings (loss) per share - diluted	\$0.13	
Total number of employees	2.00	2.00
Number of class A common stockholders	1.00	1.00
Number of class B common stockholders	1.00	1.00
Common Shareholders - Number	2.00	

Reclassified to conform with 2022 presentation As of March 18, 2022 As of March 17, 2023

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash	4,869,699	4,235,388
Prepaid expenses	141,166	161,941
Total current assets	5,010,865	4,397,329
Marketable securities held in trust account	611,993,102	1,398,987,478
Total assets	617,003,967	1,403,384,807
Liabilities:		
Excise tax liability	8,162,810	
Accrued expenses	1,895,840	281,977
Income taxes payable	3,876,190	3,332,481
Extension Promissory Note - related party	8,000,000	
Total current liabilities	21,934,840	3,614,458
Deferred tax liability		836,312
Deferred legal fee	27,119	54,026
Warrant liabilities	7,826,000	3,010,000
Deferred underwriting fee payable	17,931,375	48,300,000
Total liabilities	47,719,334	55,814,796
Class A common stock subject to possible redemption	612,152,607	1,394,751,969
Class B common stock	3,450	3,450
Additional paid-in capital	22,016,451	
Accumulated deficit	d\$64,887,875	
Retained earnings (accumulated deficit)		d\$47,185,408
Total stockholder's equity	d\$42,867,974	d\$47,181,958
Total Equity	d\$42,867,974	

CITIZENS FINANCIAL SERVICES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Brokerage and insurance	1,924,000		
Interest & dividend income - interest & fees on loans	116,075,000	74,265,000	66,371,000
Interest & dividend income - investment securities - taxable	6,636,000	5,615,000	3,820,000
Interest & dividend income - investment securities - nontaxable	2,264,000	2,454,000	2,201,000
Interest & dividend income - investment securities - dividends		623,000	378,000
Interest & dividend income - interest-bearing deposits with banks	736,000	400,000	447,000
Interest & dividends on investment securities	1,407,000		
Total interest & dividend income	127,118,000	83,357,000	73,217,000
Interest expense on deposits	31,699,000	7,316,000	5,837,000
Interest expense on borrowed funds	15,159,000	3,907,000	1,268,000

Total interest expense	46,858,000	11,223,000	7,105,000
Provision for credit losses - acquisition day 1 non-PCD	4,591,000		
Net interest income	80,260,000	72,134,000	66,112,000
Provision for loan losses	937,000	1,683,000	1,550,000
Net interest income after provision for loan losses	74,732,000	70,451,000	64,562,000
Service charges income	5,639,000	5,346,000	4,755,000
Trust income	764,000	803,000	865,000
Brokerage & insurance income		1,895,000	1,625,000
Equity security gains (losses), net	d\$144,000	d\$247,000	339,000
Available for sale security gains (losses), net	d\$51,000	d\$14,000	212,000
Gains on loans sold	1,452,000	258,000	1,283,000
Earnings on bank owned life insurance	1,254,000	852,000	1,828,000
Other non-interest income	767,000	845,000	1,398,000
Total non-interest income	11,605,000	9,738,000	12,305,000
Salaries & employee benefits	34,990,000	27,837,000	25,902,000
Occupancy	4,123,000	3,138,000	2,966,000
Furniture & equipment	822,000	565,000	519,000
Professional fees	1,962,000	1,891,000	1,526,000
Federal depository insurance	1,475,000	676,000	522,000
Pennsylvania shares tax	583,000	907,000	880,000
Amortization of intangibles	373,000	156,000	192,000
Merger & acquisition	9,269,000		
Other real estate expenses	166,000	17,000	439,000
Software expenses	1,784,000	1,446,000	1,321,000
Other non-interest expenses	9,275,000	8,061,000	7,283,000
Total non-interest expenses	64,822,000	44,694,000	41,550,000
Income before provision for income taxes	21,515,000	35,495,000	35,317,000
Provision (benefit) for income taxes	3,704,000	6,435,000	6,199,000
Net income	17,811,000	29,060,000	29,118,000
Common shares			
Weighted average shares outstanding - basic	4,382,573	4,009,419	4,023,926
Weighted average shares outstanding - diluted	4,382,573	4,009,419	4,023,926
Year end shares outstanding	4,706,994	4,010,921	3,983,864
Net income (loss) per share - basic	\$4.06	\$7.25	\$7.24
Net income (loss) per share - diluted	\$4.06	\$7.25	\$7.24
Cash dividends per share	\$2.42	\$1.88	\$1.82
Number of full time employees	401	306	284
Number of part time employees	27	22	22
Total number of employees	428	328	306
Number of common stockholders	1,898	1,838	1,876
Adjusted for 1% stock dividend, June 9, 2022			
Adjusted for 1% stock dividend, June 8, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & cash equivalents - non-interest-bearing	52,818,000	24,814,000
Cash & cash equivalents - interest-bearing		1,397,000
Total cash & cash equivalents		26,211,000
Interest bearing time deposits with other banks	4,070,000	6,055,000
Cash/Due Banks	37,733,000	
Interest-bearing Cash	15,085,000	
Equity securities	1,938,000	2,208,000
US treasury securities	143,288,000	
Obligations of state and Corporate obligations	101,787,000	
Available-for-sale securities	12,403,000	
Loans held for sale	417,601,000	439,506,000
Construction	9,379,000	725,000
Loans, net	195,826,000	
Furniture, fixtures and equipment	2,227,683,000	1,706,447,000
Premises & equipment, net	8,499,000	
Accrued interest receivable	21,384,000	17,619,000
Goodwill	11,043,000	7,332,000
Bank owned life insurance	85,758,000	31,376,000
Other intangibles	49,897,000	39,355,000
Fair value of derivative instruments - asset	3,650,000	1,272,000
Deferred tax asset	13,687,000	16,599,000
Other assets	17,339,000	12,886,000
Total assets	59,074,000	25,802,000
Liabilities:	2,975,321,000	2,333,393,000
Noninterest-bearing deposits	523,784,000	396,260,000

Interest-bearing Deposits	1,797,697,000	
NOW accounts	670,712,000	
Money market deposit accounts	400,154,000	
Certificates of deposit	419,474,000	
Interest-bearing deposits		1,447,948,000
Total deposits	2,321,481,000	1,844,208,000
FHLB Advances - Long-Term & Short-Term		98,287,000
FHLB Advances - Current Portion		58,000,000
FHLB Advances - Long-Term & Short-Term - Balancing value		40,287,000
FRB Term Funding Program (f)		20,000,000
Other Borrowings (g)		10,860,000
Line of credit (e)		12,572,000
Borrowed funds		257,278,000
Accrued interest payable		4,298,000
Fair value of derivative instruments - liability		9,726,000
Other liabilities		39,918,000
Fair value of derivative instruments - liability		7,922,000
Total liabilities		2,695,655,000
Common stock		5,161,000
Additional paid-in capital		143,233,000
Retained earnings		172,975,000
Accumulated other comprehensive income (loss)		d\$24,911,000
Treasury stock, at cost		16,792,000
Total stockholders' equity		16,973,000
Total Equity	279,666,000	200,147,000

CITIZENS HOLDING CO Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fees on loans	32,777,000	27,198,000	31,207,000
Interest on securities - taxable	8,957,000	8,075,000	4,440,000
Interest on securities - non-taxable	4,184,000	4,040,000	2,800,000
Other interest income	3,366,000	388,000	62,000
Total interest income	49,284,000	39,701,000	38,509,000
Interest expense on deposits	12,254,000	2,538,000	4,260,000
Interest expense on other borrowed funds	7,152,000	2,254,000	755,000
Total interest expense	19,406,000	4,792,000	5,015,000
Net interest income	29,878,000	34,909,000	33,494,000
Provision for (reversal of) loan losses	669,000	124,000	1,409,000
Net interest income after provision for (reversal of) loan losses	29,209,000	34,785,000	32,085,000
Service charges on deposit accounts	3,788,000	3,896,000	3,499,000
Other service charges & fees	4,449,000	4,268,000	4,281,000
Net gains (losses) on sales of securities	d\$1,986,000		1,378,000
Other income	2,497,000	2,721,000	3,030,000
Total non-interest income	8,748,000	10,885,000	12,188,000
Salaries & employee benefits expense	18,583,000	17,649,000	18,460,000
Occupancy expense	3,143,000	3,195,000	3,193,000
Equipment expense	4,692,000	4,216,000	3,942,000
Write down on other real estate		42,000	914,000
Other expense	9,759,000	9,067,000	8,839,000
Total non-interest expense	36,177,000	34,169,000	35,348,000
Income (loss) before income taxes	1,780,000	11,501,000	8,925,000
Income tax expense (benefit)	c\$74,000	1,881,000	1,431,000
Net income (loss)	1,854,000	9,620,000	7,494,000
Common shares			
Weighted average shares outstanding - basic	5,600,964	5,592,668	5,584,396
Weighted average shares outstanding - diluted	5,600,964	5,592,668	5,584,483
Year end shares outstanding	5,616,438	5,603,570	5,595,320
Net income (loss) per share - basic	\$0.33	\$1.72	\$1.34
Net income (loss) per share - diluted	\$0.33	\$1.72	\$1.34
Dividends per share		\$.96	\$.96
Number of full time employees	246	271	252
Number of part time employees			22
Total number of employees	246		
Number of common stockholders	456	441	481
Dividends per common share	\$0.72		

Reclassified to conform with 2022 presentation As reported by the Company Approximately As of February 28, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
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BANK

Cash & due from banks	14,553,000	26,948,000
Interest bearing deposits with other banks	79,923,000	1,646,000
State, county and municipal obligations	92,978,000	103,913,000
Securities available for sale, at fair value	445,000	437,000
Investment securities held-to-maturity, at amortized cost	387,799,000	406,590,000
Loans held for investment (LHFI), net of unearned income	640,945,000	585,316,000
Less allowance for loan losses, LHFI	6,551,000	5,264,000
Net LHFI	634,394,000	580,052,000
Land and buildings	35,304,000	35,120,000
Bank premises, furniture, fixtures & equipment, net	27,073,000	27,705,000
Other real estate owned, net	1,234,000	1,179,000
Accrued interest receivable	5,231,000	4,864,000
Cash surrender value of life insurance	26,284,000	25,724,000
Deferred tax assets	28,008,000	29,574,000
Identifiable intangible assets, net	13,331,000	13,442,000
Other assets	8,972,000	4,682,000
Total assets	1,404,597,000	1,323,728,000
Liabilities:		
Non-interest bearing deposits	264,528,000	299,112,000
Time deposits, \$100,000 or more	59,226,000	44,370,000
Other time deposits	187,301,000	134,553,000
Interest bearing deposits	546,329,000	515,337,000
Total deposits	1,170,077,000	1,126,402,000
Securities sold under agreement to repurchase	158,086,000	127,574,000
Sweep account liability	9,929,000	9,868,000
Accrued interest payable	1,243,000	732,000
ABE loans	18,000,000	18,000,000
Other liabilities	4,489,000	2,127,000
Total liabilities	1,361,824,000	1,284,703,000
Common stock	1,123,000	1,122,000
Additional paid-in capital	18,585,000	18,448,000
Accumulated other comprehensive income (loss), net	dr76,289,000	dr83,070,000
Retained earnings (accumulated deficit)	99,354,000	102,525,000
Total shareholders equity (deficit)	42,773,000	39,025,000
Rep Total Equity & Minority Interest	42,773,000	39,025,000
☐ Restated to reflect correction of errors		

COBANK ACB Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2021	2020
Interest income: loans	7,266,000	2,430,753	2,736,175
Interest income: investment securities, federal funds sold & other overnight funds		438,621	576,231
Investment Securities	1,274,000		
Federal Funds Sold and Other			
Overnight Funds	393,000		
Total interest income	8,933,000	2,869,374	3,312,406
Interest expense: borrowed funds	7,086,000		
Interest expense	7,086,000	1,143,474	1,745,874
Net interest income	1,847,000	1,725,900	1,566,532
Provision for loan losses	76,000	18,000	21,000
Net interest income after provision for loan losses	1,771,000	1,707,900	1,545,532
Net fee income	219,000	152,913	141,190
Patronage income	176,000	129,176	109,098
Prepayment income	1,000	78,928	75,786
Gains (losses) on early extinguishments of debt		dr126,078	dr78,653
Gains (losses) on sales of investment securities	dr7,000	dr36,531	20
Gain on interest rate swaps & other derivatives	20,000	16,068	19,358
Return of excess insurance funds			12,617
Other noninterest income (expense), net	50,000	dr15,730	2,420
Total noninterest income	459,000	198,746	281,836
Salaries & employee benefits expenses	268,000		
Insurance fund premium	144,000	108,416	59,484
Information services	68,000	54,276	52,448
General & administrative expenses	36,000	35,056	28,093
Occupancy & equipment expense	17,000		
Farm credit system related	18,000	15,902	15,659
Purchased Services	23,000		

Travel & entertainment expenses	21,000	9,251	7,062
Employee compensation	232,798	236,646	18,832
Purchased services	15,950	16,295	
Occupancy & equipment	595,000	490,411	434,519
Total operating expenses	1,635,000	1,416,235	1,392,849
Income before income taxes	128,000	102,076	129,848
Provision for income taxes	1,507,000	1,314,159	1,263,001
Net income	40,756	40,127	39,177
Year end shares outstanding	1,199		
Number of full time employees	1,199		
Total number of employees	1,199	☐1,077	☐1,136
Common shares(000)			
Shares used to calculate Basic EPS - Total	40,756		
EPS - Basic - including Extraordinary Items Applicable to Common - Total	36.98		
Shares used to calculate Diluted EPS - Total	40,756		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	36.98		
☐As is			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2021
Assets:		
Total loans	148,015,000	☐128,529,146
Less: allowance for loan losses	730,000	650,690
Net loans	147,285,000	127,878,456
Cash & cash equivalents	1,013,000	3,196,869
Federal funds sold & other overnight funds	4,615,000	5,500,000
U.S. Treasury Debt	14,361,000	
US Treasury and Agency Debt	2,382,000	
Mortgage Backed Securities - AFS	898,000	
Mortgage Backed Securities - AFS	3,104,000	
U.S. Agency Asset-Backed and Other	59,000	
Corporate Bonds	482,000	
Investments securities	38,343,000	31,841,596
Accrued interest receivable	1,038,000	378,966
Interest rate swaps & other derivatives	812,000	486,654
Other assets	1,253,000	1,023,383
Right of Use Tangible Assets - Operating Lease - Net	52,000	
Accrued Interest Receivable and Other Assets - Balancing value	986,000	
Total assets	194,359,000	170,305,924
Liabilities:		
Bonds & notes	178,821,000	154,949,979
Accrued interest payable	1,396,000	285,248
Interest rate swaps & other financial instruments	2,338,000	
Interest rate swaps & other derivatives	833,000	371,684
Reserve for unfunded commitments	84,000	106,148
Patronage payable	831,000	742,746
Other liabilities	1,201,000	1,615,758
Other Liabilities - Non-current	825,000	
Bonds and Notes - Balancing value	175,658,000	
Operating Lease Liabilities - Long-Term & Short-Term	56,000	
Accrued Interest Payable and Other Liabilities - Balancing value	1,340,000	
Total liabilities	183,166,000	158,071,563
Preferred stock	1,625,000	1,902,500
Common stock	4,076,000	4,012,706
Unallocated retained earnings	7,016,000	6,163,747
Unrealized Gain/Loss on Investments	dr1,466,000	
Pension Liabilities - Comprehensive Income	dr58,000	
Accumulated other comprehensive income (loss)	dr1,524,000	155,408
Total stockholders' equity	11,193,000	12,234,361
Total Equity	11,193,000	
☐Rounding difference, breakdown taken from the notes		

COHEN & STEERS LIMITED DURATION PREFERRED & INCOME FUND, INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income	48,755,298	☐44,938,375	43,519,437
Dividend income	7,669,165	☐7,602,976	8,148,737
Total investment income	56,424,463	52,541,351	51,668,174
Investment advisory fees	18,535,563	6,726,028	7,480,816
Interest expense	659,727	8,116,957	2,871,583
Administration fees	172,043	302,335	274,705
Shareholder reporting expenses	112,270	646,827	98,456
Line of credit fees	26,155	23,463	27,953
Professional fees	24,959	22,819	26,172
Directors' fees & expenses	19,479	19,079	20,083
Custodian fees & expenses	6,253,115	62,203	61,914
Transfer agent fees & expenses	74,949		
Miscellaneous expenses	dr1,054,328	25,865,360	16,031,067
Miscellaneous	25,865,360	16,031,067	11,653,895
Total return swap contracts	30,559,103	36,510,284	40,014,279
Net investment income	30,559,103	36,510,284	40,014,279
Net realized gain (loss) on investments in securities	dr57,626,904	dr25,961,951	27,645,569
Net realized gain (loss) on written options contracts		dr1,963,402	461,856
Net realized gain (loss) on interest rate swap contracts	11,286,997	1,660,983	dr8,081,747
Net realized gain on forward foreign currency exchange contracts	dr1,204,632	6,037,993	3,150,862
Net realized gain (loss) on foreign currency transactions	106,911	dr55,255	dr32,444
Net realized gain (loss)	dr48,491,956	dr20,281,632	23,144,096
Net change in unrealized appreciation (depreciation) on investments in securities	64,231,481	dr126,309,720	dr34,695,387
Net change in unrealized appreciation on interest rate swap contracts	dr7,447,905	25,004,729	13,423,644
Total return swap contracts	dr138,660		
Net change in unrealized appreciation (depreciation) on written options contracts		dr133,595	133,595
Net change in unrealized appreciation (depreciation) on forward foreign currency exchange contracts	220,407	dr162,401	587,432
Net change in unrealized appreciation (depreciation) on foreign currency translations	7,265	12,212	dr21,420
Net change in unrealized appreciation (depreciation)	56,872,588	dr101,588,775	dr20,572,136
Net realized & unrealized gain (loss)	8,380,632	dr121,870,407	2,571,960
Net increase (decrease) in net assets resulting from operations	38,939,735	dr85,360,123	42,586,239
Year end shares outstanding	29,079,221	29,079,221	29,035,140
Net investment income per share	\$1.05	\$1.26	\$1.38
Income (loss) from operations per share	1.34	dr2.93	1.47
Dividends & distributions per share	\$1.60	\$1.45	\$1.40
Common shares			
Shares used to calculate Basic EPS - Total	29,079,221		
Shares used to calculate Diluted EPS - Total	29,079,221		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$1.05		
☐Net of foreign withholding tax - interest income: 2022 \$888 ☐Net of foreign withholding tax - investment income - dividend income: 2022 \$65,191			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investments in securities, at value	900,149,621	☐903,894,533
Cash	270,000	
Cash collateral pledged for interest rate swap contracts		6,704,803
Foreign currency, at value	464,631	☐569,099

BANK

Unrealized appreciation on interest rate swap transactions	5,170,795		
Receivable for dividends & interest		11,684,915	
Receivable for investment securities sold		187,259	
Unrealized appreciation on forward foreign currency exchange contracts	50,146	155,406	
Other assets	2,223	2,678	
Dividends and interest	12,020,239		
Investment sold	2,953,119		
Total assets	921,080,774	923,198,693	
Liabilities:			
Unrealized depreciation on forward foreign currency exchange contracts	42,027	1,099,310	
Written option contracts, at value	138,660		
Payable for revolving credit agreement	315,000,000	315,000,000	
Payable for interest expense	1,664,688	1,319,675	
Payable for investment advisory fees	537,209	548,470	
Payable for investment securities purchased	5,506,512		
Payable for dividends declared	211,419	249,300	
Payable for administration fees		47,012	
Payable for variation margin on interest rate swap contracts		13,013	
Payable for directors' fees		705	
Other liabilities	133,554	423,490	
Administration fees	46,046		
Unrealized depreciation on forward foreign currency exchange contracts	773,643		
Total liabilities	324,053,758	318,700,975	
Net assets	597,027,016	604,497,718	
Paid-in capital	679,011,275	682,941,263	
Total distributable earnings (accumulated loss)	dr81,984,259	dr78,443,545	
Net assets	597,027,016	604,497,718	
Net asset value per share	21	21	
Total Equity	597,027,016		

COMMUNITY BANCORP. (DERBY, VT)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Interest & fees on loans	41,824,692	32,558,005	33,067,230
Interest on taxable debt securities	3,807,650	3,111,860	1,304,902
Interest on tax-exempt debt securities	361,268	203,358	273
Interest on dividends		82,989	56,116
States & political subdivisions	138,682		
Interest on federal funds sold & overnight deposits	769,849	1,158,444	362,018
Total interest income	46,902,141	37,114,656	34,790,539
Interest on deposits	9,341,928	3,203,696	2,568,158
Interest on borrowed funds	1,053,873	86,054	71,375
Interest on repurchase agreements	747,091	166,746	88,861
Interest on junior subordinated debentures		573,603	393,105
Interest on borrowed funds	1,550,048		
Total interest expense	12,692,940	4,030,099	3,121,499
Net interest income	34,209,201	33,084,557	31,669,040
Provision for loan losses	1,480,549	978,000	624,165
Net interest income after provision for loan losses	32,728,652	32,106,557	31,044,875
Service fees	3,689,047	3,676,875	3,441,607
Income from sold loans	463,444	605,848	949,212
Other income from loans	1,405,435	1,377,494	982,295
Net realized gain (loss) on sale of securities available-for-sale	36,707		
Other income	1,580,443	982,831	1,361,023
Total non-interest income	7,175,076	6,643,048	6,734,137
Salaries & wages	8,988,040	8,347,000	8,027,000
Employee benefits	3,238,939	2,743,210	3,124,554
Occupancy expenses, net	2,813,523	2,806,830	2,808,068
Other expenses	8,536,280	7,977,299	7,697,964
Total non-interest expense	23,576,782	21,874,339	21,657,586
Income (loss) before income taxes	16,326,946	16,875,266	16,121,426
Currently paid or payable	3,268,196		
Deferred benefit	cr373,105		
Income tax expense (benefit)	2,895,091	3,135,326	2,983,088
Net income	13,431,855	13,739,940	13,138,338

Less: dividends to preferred shareholders	120,938	66,563	48,750
Net income available to common shareholders	13,310,917	13,673,377	13,089,588
Common shares			
Weighted average shares outstanding - basic	5,471,457	5,403,938	5,345,988
Weighted average shares outstanding - diluted	5,471,457		
Year end shares outstanding	5,514,050	5,437,609	5,377,838
Net income per share - basic	\$2.43	\$2.53	\$2.45
Net income per share - diluted	\$2.43		
Dividends declared per common share	\$0.69	\$0.92	\$0.88
Number of full time employees	120	122	123
Number of part time employees	8.00	8.00	11
Total number of employees	128		
Number of common stockholders	808	801	801

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	15,001,122	12,302,771
Federal funds sold & overnight deposits	5,433,391	58,837,557
Total cash & cash equivalents	20,434,513	71,140,328
Securities available-for-sale	190,706,019	
Other investments	946,430	
US government securities	39,263,249	
Taxable and tax exempt Municipal securities	10,720,750	
Securities available-for-sale	10,827,574	192,918,109
Restricted equity securities, at cost	1,642,350	1,411,750
Loans	845,429,854	748,548,608
Allowance for loan losses	9,842,725	8,709,225
Deferred net loan costs (fees)	dr573,169	dr493,275
Net loans		740,332,658
Leasehold Improvements	869,473	
Operating leases	1,417,859	
Finance lease	4,018,377	
Bank premises & equipment, net	12,371,371	13,042,468
Accrued interest receivable	4,246,798	3,214,332
Bank owned life insurance (BOLI)	5,232,703	5,153,387
Goodwill	11,574,269	11,574,269
Other assets	16,976,613	17,244,846
ABS and OAS	2,347,621	
Agency MBS	115,862,799	
CMO	10,737,596	
Total assets	1,099,344,934	1,056,032,147
Liabilities:		
Demand, non-interest bearing	202,969,957	216,093,534
Interest-bearing transaction accounts	121,375,419	294,050,079
Money market funds NOW & money market accounts	297,030,893	140,117,086
Savings deposits	151,570,686	171,072,921
Time deposits \$250,000 & over		15,632,058
Other time deposits		86,006,601
Other Time Deposits	99,343,974	
Time deposits 100 000 and over	24,676,853	
Total deposits	896,967,782	922,972,279
Borrowed funds		1,300,000
Repurchase agreements	36,255,920	33,077,829
Capitalized Lease Obligations - Long-Term & Short-Term	3,424,971	
Junior subordinated debentures	12,887,000	12,887,000
Accrued interest & other liabilities	5,737,077	10,618,676
Operating Lease Liabilities - Long-Term & Short-Term	443,370	
Accrued interest and other liabilities - Balancing value	9,605,418	
FHLB Advances - Short-Term	9,000,000	
Total liabilities	1,010,316,120	980,855,784
Preferred stock	1,500,000	1,500,000
Common stock	14,310,378	14,119,275
Additional Paid-in Capital	37,574,578	
Additional paid-in capital		36,383,235
Retained Earnings	54,198,230	
Retained earnings (accumulated deficit)		46,464,447
Accumulated other comprehensive income (loss)	dr15,931,595	dr20,667,817
Treasury Stock	2,622,777	
Less: treasury stock, at cost		2,622,777

Total shareholders' equity	89,028,814	75,176,363
Total Equity	89,028,814	

CRANE NXT CO Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Total revenues	1,391,300	1,339,900	
Total net sales	1,391,300	1,339,900	
Crane Payment Innovations	886,400	874,300	
Crane Currency	504,900	465,600	
Net sales			3,408,000
Cost of sales	737,200	713,700	2,120,300
Selling, general & administrative expenses	366,800	318,700	775,400
Restructuring charges	500	6,200	
Restructuring (gains) charges, net			dr16,900
Operating profit (loss)	286,800	301,300	529,200
Interest income	1,100	200	1,400
Related party interest expense	2,500	14,400	
Interest expense	48,100	41,900	46,900
Miscellaneous income (expense), net	2,500	3,100	19,100
Total other income (expense)			dr26,400
Income (loss) from continuing operations before income taxes	239,800	248,300	502,800
Provision (benefit) for income taxes	51,500	43,400	67,400
Net income (loss) before allocation to noncontrolling interests	188,300	204,900	435,400
Net income (loss) attributable to common shareholders			435,400
Common shares(000)			
Weighted average shares outstanding - basic	56,800	56,700	58,400
Weighted average shares outstanding - diluted	57,500	56,700	59,200
Year end shares outstanding	56,897	56,325	57,836
Earnings (loss) per share from continuing operations - basic	\$3.31	\$3.61	
Net earnings (loss) per share - basic	\$3.31	\$3.61	\$7.46
Earnings (loss) per share from continuing operations - diluted	\$3.28	\$3.61	
Net earnings (loss) per share - diluted	\$3.28	\$3.61	\$7.36
Dividends per common share	\$0.89	\$1.88	\$1.72
Full-Time Employees (Period End)	4,000		
Total number of employees	4,000	4,111	4,111
Number of common stockholders	1,561	1,683	1,683
Corporate	dr47,000	dr53,000	

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & cash equivalents	227,200	657,600
Accounts receivable, net	214,900	474,700
Inventories, net	157,100	439,800
Other current assets	45,200	179,800
Total current assets	644,400	1,751,900
Buildings and improvements	123,200	
Property, plant & equipment, net	261,200	509,900
Long-term deferred tax assets	2,700	8,300
Other assets	71,000	176,000
Intangible assets, net	308,900	416,600
Goodwill	841,200	1,527,500
Total assets	2,129,400	4,390,200
Short-term borrowings		699,300
Liabilities:		
Loans & notes payable	4,600	
Accounts payable	106,500	286,600
Other	36,600	
Accrued liabilities		464,200
U.S. & foreign taxes on income	12,800	38,100
Accrued interest	6,300	
Total current liabilities	334,400	1,488,200
Long-term debt		543,700
Accrued pension & postretirement benefits	22,500	153,200
Long-term deferred tax liability	104,500	162,400
Other liabilities	63,700	138,700
Total liabilities	1,165,400	
Common stock, par value \$1.00:		
200,000,000 shares authorized,		
72,426,139 shares issued	72,400	

BANK

Common shares		72,400	
Capital surplus	1,728,100	373,800	
Retained earnings	120,900		
Retained earnings (accumulated deficit)		2,822,800	
Accumulated other comprehensive income (loss)	dr118,600	dr503,300	
Treasury stock	838,800	864,300	
Total shareholders' equity (deficit)	964,000	1,901,400	
Noncontrolling interest	964,000	2,600	
Total equity (deficit)	964,000	1,904,000	

CREDIT SUISSE ASSET MANAGEMENT INCOME FUND, INC.

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Interest on investments	17,657,715	14,088,726	16,298,652
Other investment income	3,619		26,922
Dividends on investments		849	2,163
Securities lending, net of rebates	70,998	10,731	28,881
Dividends	2,932		
Total investment income	17,735,264	14,100,306	16,356,618
Investment advisory fees		891,575	754,491
Administrative services fees	64,967	70,392	59,373
Interest expense	3,308,174	494,793	828,090
Directors' fees	137,019	127,890	123,020
Commitment fees	65,322	82,308	59,000
Printing fees	78,405	62,621	50,946
Audit & tax fees	52,900	56,974	63,689
Transfer agent fees	50,268	47,650	47,772
Custodian fees		39,847	31,767
Legal fees	57,868	35,184	28,670
Stock exchange listing fees		16,790	16,799
Insurance expense	3,307	5,149	7,265
Professional fees	717,162		
Annual meeting & proxy costs	16,790		
Other expenses	62,692		
Miscellaneous expense	11,502	10,025	12,009
Total expenses	4,626,376	1,941,198	2,082,891
Net investment income	13,108,888	12,159,108	14,273,727
Net realized gain from investments	dr1,556,682	1,644,605	
Net realized gain (loss) from foreign currency transactions	6,238	dr7,137	
Net realized gain (loss) from forward foreign contracts	dr166,839	dr34,225	
Net change in unrealized appreciation from investments	24,519,725	1,113,158	
Net change in unrealized appreciation (depreciation) from foreign currency translations	dr6,519	dr775	
Net change in unrealized appreciation from forward foreign currency contracts	98,625	104,977	
Net realized & unrealized gain from investments, foreign currency & forward foreign currency contracts	12,894,548	2,820,603	
Net increase in net assets from operations	26,003,436	14,979,711	
Year end shares outstanding	52,784,371	52,338,992	52,304,929
Net investment income per share	\$0.25	\$0.23	\$0.27
Income from operations per share	.50	.28	
Dividends per common share	\$.27	\$.24	\$.27
Common shares			
Basic Weighted Average Shares	52,784,371		
Diluted Weighted Average Shares	52,784,371		
Reported Diluted EPS	\$0.25		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2021
Assets:		
Investments, at value	194,724	243,416,682
Cash		57,218
Foreign currency at value	261	145
Interest receivable	3,635,044	3,091,759
Receivable for investments sold	587,766	400,668
Receivable for fund shares sold	150,883	
Unrealized appreciation on forward foreign currency contracts		26,790
Deferred offering costs	586,917	438,311
Prepaid expenses & other assets	1,803	1,383
Investments at value, including collater	211,536,349	

Prepaid expenses and other assets	10,782	
Total assets	216,704,529	247,432,956
Liabilities:		
Investment advisory fee payable	139,861	226,601
Administrative services fee payable	15,428	29,385
Loan payable	52,500,000	58,500,000
Payable for investments purchased	200,261	4,807,412
Payable upon return of securities loaned	7,169,920	3,906,865
Unrealized depreciation on forward foreign currency contracts	108,005	639
Directors' fees payable		454
Offering costs		126,000
Accrued expenses		221,819
Interest Payable	225,025	
Investment advisory fee payable	179,340	
Commitment fees payable	12,073	
Total liabilities	60,549,913	67,819,175
Net assets	156,154,616	179,613,781
Capital stock	52,784	52,339
Paid-in capital	193,062,150	194,908,210
Total distributable earnings (loss)	dr36,960,318	dr15,346,768
Net assets	156,154,616	179,613,781
Net asset value per share	2.96	3.43
Total Equity	156,154,616	
Cost - investments at value	2021	
\$246,112,755	Including collateral for securities on loan - investments at value: 2021 \$3,906,865	Cost - foreign currency at value: 2021 \$146

CROGHAN BANCSHARES, INC.

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	36,829	31,687	34,579
Interest income on securities - taxable	493	6,498	3,665
Interest income on securities - non-taxable	957	1,544	1,547
Interest income on other securities	9,250		
Other interest income		68	27
Total interest income	47,529	39,797	39,818
Interest expense on deposits	8,469	1,258	1,345
Interest expense on other borrowings	2,958	871	439
Total interest expense	11,427	2,129	1,784
Net interest income	36,102	37,668	38,034
Provision for loan losses	75		825
Net interest income, after provision for loan losses	36,027	37,668	37,209
Trust income	2,308	2,266	2,364
Service charges on deposit accounts	2,086	2,054	1,975
Gain on sale of loans	476	799	2,224
Gain (loss) on sale of securities	dr1,044	dr32	dr6.00
Other non-interest income	1,965	1,919	1,752
Total non-interest income	5,791	7,006	8,309
Salaries, wages, & employee benefits	17,606	16,513	16,463
Occupancy of premises	1,364	1,353	1,322
Amortization of core deposit intangible assets	80	160	244
Other operating expenses	1,624		
Other non-interest expenses		9,655	8,959
FDIC premium assessments	608		
Professional and consulting services	979		
Postage	692		
ATM network and processing fees	616		
Total non-interest expenses	9,751		
Total non-interest income	28,801	27,681	26,988
Income before federal income taxes	13,017	16,993	18,530
Federal income taxes	2,244	2,979	3,298
Net income	10,773	14,014	15,232
Common shares(000)			
Weighted average shares outstanding - basic	2,134	2,185	2,218
Weighted average shares outstanding - diluted	2,134	2,185	2,218
Year end shares outstanding	2,106	2,159	2,198
Net income per share - basic	\$5.05	\$6.41	\$6.87
Net income per share - diluted	\$5.05	\$6.41	\$6.87
Dividends per common share	\$2.28	\$2.23	\$2.16
Number of full time employees	211	205	203
Number of common stockholders	936	972	979
Current Tax - Total	2,630		

Reported Deferred Tax - Total	cr386	
Total number of employees	211	
As is		
Full-time equivalent employees		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & cash equivalents	37,358	21,020
Available for sale at fair value	124,164	
Other Securities Investment - AFS	350	
SBA loan pools	3,702	
U.S. Treasury - Available for Sale	27,069	
Securities available-for-sale, at fair value	296,023	330,236
Restricted stock	5,976	6,055
Total securities	301,999	336,291
Construction loans	43,663	
Loans	713,009	699,459
Less: allowance for loan losses	8,869	8,686
Net loans	704,140	690,773
Premises & equipment, net	10,439	10,123
Accrued interest receivable & other assets	26,328	
Cash surrender value of life insurance		26,561
Goodwill	22,416	22,416
Core deposit intangible assets, net		80
Accrued interest receivable	4,586	4,312
Other real estate owned & other repossessed assets		61
Other assets	10,862	14,126
Mortgage backed securities	47,361	
Collateralized mortgage obligations	93,377	
Total assets	1,118,128	1,125,763
Liabilities:		
Demand, non-interest bearing deposits	279,215	333,077
Savings, NOW, & money market deposits	446,131	479,365
Time deposits		96,456
Total deposits Federal funds purchased and securities sold under	887,202	
Total deposits		908,898
Federal funds purchased & securities sold under repurchase agreements		40,246
Borrowed funds		60,500
Dividends payable		1,230
Other liabilities		5,819
Repurchase agreements		46,529
Total liabilities	998,471	1,016,693
Common stock	31,328	31,328
Surplus	13,185	13,126
Retained earnings	121,718	116,205
Accumulated other comprehensive income (loss)	dr28,479	dr36,209
Treasury stock, at cost	18,095	15,380
Total stockholders' equity	119,657	109,070
Total Equity	119,657	

CTO REALTY GROWTH INC (NEW)

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Revenues - income properties	96,663,000	68,857,000	50,679,000
Revenues - management fee income	4,388,000	3,829,000	3,305,000
Revenues - interest income from commercial loans & master lease investments	4,084,000	4,172,000	2,861,000
Revenues - real estate operations	3,984,000	5,462,000	13,427,000
Total revenues	109,119,000	82,320,000	70,272,000
Direct cost of revenues - income properties	28,455,000	20,364,000	13,815,000
Direct cost of revenues - real estate operations	1,723,000	2,493,000	8,615,000
Total direct cost of revenues	30,178,000	22,857,000	22,430,000
General & administrative expenses	14,249,000	12,899,000	11,202,000
Impairment charges	1,556,000		17,599,000
Depreciation & amortization	44,173,000	28,855,000	20,581,000
Total operating expenses	90,156,000	64,611,000	71,812,000
Gain (loss) on disposition of assets	7,543,000	dr7,042,000	28,316,000
Gain (loss) on extinguishment of debt			dr3,431,000
Other gain (loss)	7,543,000	dr7,042,000	24,885,000
Total operating income	26,506,000	10,667,000	23,345,000
Investment & other income (loss)	1,987,000	776,000	12,445,000
Interest expense	22,359,000	11,115,000	8,929,000

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Income (loss) before income tax expense (benefit)	6,134,000	328,000	26,861,000
Income tax expense (benefit)	604,000	cr2,830,000	cr3,079,000
Net income (loss)	5,530,000	3,158,000	29,940,000
Net income attributable to the company	3,158,000	29,940,000	
Distributions to preferred stockholders	4,772,000	4,781,000	2,325,000
Net income (loss) attributable to common stockholders	758,000	d1,623,000	27,615,000
Common shares			
Weighted average shares outstanding - basic	22,529,703	18,508,201	17,676,809
Weighted average shares outstanding - diluted	22,529,703	18,508,201	17,676,809
Year end shares outstanding	22,643,034	22,854,775	17,748,678
Income (loss) per share - continuing operations - basic	\$0.03		
Net income (loss) per share - basic	\$0.03	d\$0.09	\$1.56
Income (loss) per share - continuing operations - diluted	\$0.03		
Net income (loss) per share - diluted	\$0.03	d\$0.09	\$1.56
Dividends declared & paid	\$1.52	\$1.49	\$1.33
Number of full time employees	33	26	19
Number of employees	33		
Number of common stockholders	471	458	407
Dividends Per Share - Common - Gross - by Period End Date	\$1.59		

Reclassified to conform with 2022 presentation
 Adjusted for 3-for-1 stock split, July 1, 2022
 Shares increased due to the issuance of shares and increment of shares resulted from three-for-one shares split
 As of February 17, 2022
 As of February 17, 2023

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022	2021
Assets:			
Land and Development Costs	731,000		
Total assets before property, plant & equipment	786,475,000		
Land, at cost	222,232,000	233,930,000	
Building & Improvements, at cost	559,389,000	530,029,000	
Other furnishings & equipment, at cost	857,000	748,000	
Construction in process, at cost		6,052,000	
Less: accumulated depreciation		36,038,000	
Total real estate, at cost		770,759,000	
Less: accumulated depreciation & amortization	52,012,000		
Real estate - net		734,721,000	
Land & development costs	734,463,000	685,000	
Intangible lease assets - net	97,109,000	115,984,000	
Investment in Alpine Income Property Trust, Inc.	39,445,000	42,041,000	
Mitigation credits	1,044,000	1,856,000	
Mitigation credit rights		725,000	
Commercial loans & investments	61,849,000	31,908,000	
Cash & cash equivalents	10,214,000	19,333,000	
Restricted cash	7,605,000	1,861,000	
Refundable income taxes		448,000	
Deferred income taxes - net	2,009,000	2,530,000	
Other assets	34,953,000	34,453,000	
Construction in Progress	3,997,000		
Total assets	989,668,000	986,545,000	
Liabilities:			
Accounts payable	2,758,000	2,544,000	
Accrued & other liabilities	18,373,000	18,028,000	
Deferred revenue	5,200,000	5,735,000	
Intangible lease liabilities - net	10,441,000	9,885,000	
Long-term debt		445,583,000	
Total liabilities	532,142,000	481,775,000	
Preferred Stock - Redeemable - Convertible	30,000		
Preferred stock		30,000	
Common stock	226,000	229,000	
Additional paid-in capital	168,435,000	172,471,000	
Retained earnings	281,944,000	316,279,000	
Accumulated other comprehensive income (loss)	6,891,000	15,761,000	
Total consolidated-Tomoka land Co. shareholders' equity	457,526,000	504,770,000	

Total stockholders' equity	457,526,000	504,770,000	
CULLMAN BANCORP INC (MD)			
Annual Report:			
Consolidated Income Account, years ended Dec. 31(\$000):			
	2023	2022	2021
Net gain on sale of foreclosed real estate	d76.00		
Interest & dividend income - loans, including fees	17,348	15,202	12,759
Interest & dividend income - non taxable securities	922	32	44
Interest & dividend income - securities	27	816	417
Interest & dividend income - federal funds sold	1,162		
Interest & dividend income - federal funds sold & other interest & dividend income		479	150
Total interest income	19,459	16,529	13,370
Interest expense on deposits	2,855	1,055	1,110
Interest expense on Federal Home Loan Bank advances & other borrowings		310	676
Federal Home Loan Bank advances and other borrowings	1,422		
Total interest expense	4,277	1,365	1,786
Net interest income	15,182	15,164	11,584
Provision for loan losses	166	438	60
Net interest income after provision for loan losses	14,888	14,726	11,524
Service charges on deposit accounts	1,097	1,023	846
Income on bank owned life insurance	275	227	152
Gain on sales of mortgage loans	22	86	260
Net gain on prepayment of Federal Home Loan Bank advances	127	87	46
Net gain on sale of foreclosed real estate		39	8.00
Impairment loss on securities	195		
Other noninterest income		224	197
Total noninterest income	1,710	1,686	1,509
Salaries & employee benefits	7,786	7,594	6,366
Occupancy & equipment	982	937	856
Data processing	1,003	864	711
Professional & supervisory fees	883	779	549
Office expense	166	201	234
Advertising	119	179	166
FDIC deposit insurance	162		
Federal Deposit Insurance Corporation deposit insurance		76	79
Contribution to foundation			1,581
Other noninterest expense	447	498	397
Total noninterest expense	11,548	11,128	10,939
Income (loss) before income taxes	5,050	5,284	2,094
Income tax expense (benefit)	1,097	1,101	344
Net income (loss)	3,953	4,183	1,750
Less: earnings allocated to participating securities	50	54	16
Net earnings allocated to common stock	3,903	4,129	1,734
Common shares(000)			
Weighted average shares outstanding - basic	6,921	6,946	6,856
Weighted average shares outstanding - diluted	7,179	7,006	6,966
Year end shares outstanding	7,301	7,395	7,406
Net earnings per share - basic	\$0.56	\$0.59	\$0.25
Net earnings per share - diluted	\$0.54	\$0.59	\$0.25
Dividends per common share	\$1.12		
Number of full time employees	57	59	50
Number of part time employees		1.00	
Total number of employees	57		
Number of common stockholders	715	715	715

Provision for unfunded commitments	128		
Reclassified to conform with 2022 presentation Approximately As of March 24, 2022 As of March 27, 2023			
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Interest bearing cash & cash equivalents	229	434	
Non-interest bearing cash & cash equivalents	4,157	5,986	
Federal funds sold	8,650	30,225	
Total cash & cash equivalents	13,036	36,645	
Securities available for sale	28,356	29,796	
Equity securities		479	
Loans, net	339,402	329,943	
Buildings and improvements	19,264		
Premises & equipment, net	13,957	10,851	
Foreclosed real estate		50	
Accrued interest receivable	1,260	1,162	
Restricted equity securities	2,782	2,033	
Bank owned life insurance	9,239	8,964	
Deferred tax asset, net		2,194	
Other assets	1,169	1,112	
Deferred Tax asset, net	2,440		
Total assets	411,641	423,229	
Liabilities:			
Non-interest bearing deposits	12,297	16,281	
Interest bearing deposits		276,668	
Interest bearing	256,704		
Total deposits	269,001	292,949	
Federal Home Loan Bank advances	35,000	25,000	
Accrued interest payable	239	155	
Other liabilities	5,666	4,943	
Total liabilities	309,906	323,047	
Common stock	71	74	
Additional paid-in capital	48,081	50,161	
Retained earnings	59,344	56,561	
Accumulated other comprehensive income (loss)	d2,913	d3,558	
Unearned employee stock ownership plan (ESOP) shares, at cost	2,848	3,056	
Total shareholders' equity	101,735	100,182	
Total Equity	101,735		

DALRADA FINANCIAL CORP
 New Accountant: On Mar. 18, 2024, Co. engaged Assurance Dimensions as its independent registered public accounting firm.

D-WAVE QUANTUM INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Revenue	8,758	7,173	6,279
Revenue	8,758	7,173	6,279
Cost of revenue	4,136	2,923	1,750
Total gross profit	4,622	4,250	4,529
Research & development	37,878	32,101	25,401
General & administrative	37,014	21,539	11,897
Sales & marketing	10,276	10,068	6,179
Total operating expenses	85,168	63,708	43,477
Income (loss) from operations	d80,546	d59,458	d38,948
Interest expense	37	4,633	1,728
Government assistance			7,167
Non-cash interest income on Strategic Innovation Fund		5,673	
Gain on investment in marketable securities			1,163
Change in fair value of warrant liabilities	d2,118	6,173	
Lincoln Park Purchase Agreement issuance costs		629	
Other income, net	d916	1,345	801
Total net loss before income taxes	d82,715		
Change in fair value of warrant liabilities	262		
Change in fair value of Term Loan	640		
Total other income, net	d2,169	7,929	7,403
Net income (loss)	d82,715	d51,529	d31,545
Common shares(000)			
Weighted average shares outstanding - basic	137,994	119,648	111,911
Weighted average shares outstanding - diluted	137,994	119,648	111,911
Year end shares outstanding	161,114	113,336	3,167
Net income (loss) per share - basic	d\$0.60	d\$0.43	d\$0.28

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Net income (loss) per share - diluted	d\$0.60	d\$0.43	d\$0.28
Full-Time Employees (Period End)	200		
Total number of employees	200	215	190
Number of common stockholders	111	115	
Foreign currency translation adjustments		41	

December 31, 2021 and prior periods for D-Wave Systems Inc. prior to reverse merger with DPCM Capital, Inc. As of March 17, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022	
Cash	41,307	7,065	
Trade accounts receivable, net	1,652	757	
Receivable research incentives		264	
Inventories	2,078	2,196	
Prepaid expenses & other current assets	272	3,643	
Prepaid expenses and other current assets	2,009		
Tax Receivable	86		
Total current assets	47,046	13,925	
Property & equipment, net	2,551	2,294	
Operating lease right-of-use assets	8,223	9,133	
Intangible assets, net	179	244	
Other noncurrent assets	1,357	1,351	
Total assets	59,356	26,947	
Liabilities:			
Trade accounts payable	1,465	3,756	
Accrued expenses & other current liabilities		6,687	
Current portion of operating lease liabilities	1,374	1,533	
Loans payable, net, current		1,671	
Deferred revenue, current	2,669	1,781	
Promissory notes - related party		420	
Accrued expenses and other current liabilities - Balancing value	5,343		
Total current liabilities	11,250	15,848	
Warrant liabilities	1,630	1,892	
Operating lease liabilities, net of current portion	7,028	7,301	
Loans payable, net, noncurrent	63,850	7,811	
Deferred revenue, noncurrent	79	9,00	
Total liabilities	83,837	32,861	
Common stock	16	11	
Additional paid-in capital	469,081	381,274	
Retained earnings (accumulated deficit)	dr483,061	dr376,797	
Accumulated other comprehensive income (loss)	dr10,517	dr10,402	
Total stockholders' equity (deficit)	dr24,481	dr5,914	
Total stockholders (deficit) equity	dr24,481		

DEUTSCHE BANK AG

Annual Report:

Consolidated Income Account, years ended Dec. 31 (in millions of Euro Euro):

	2023	2022	2021
Interest & similar income	44,074	24,299	16,599
Interest expense	dr30,472	dr10,649	dr5,444
Net interest income	13,602	13,650	11,155
Provision for credit losses	dr1,505	dr1,226	dr515
Net interest income after provision for credit losses	12,097	12,425	10,640
Commissions & fee income	9,206	9,838	10,934
Net gains (losses) on financial assets (liabilities) at fair value through profit or loss	4,947	2,999	3,045
Net gains (losses) from derecognition of financial assets measured at amortized cost		dr2,000	1,000
Net gains (losses) on financial assets at fair value through other comprehensive income		dr216	237
Net gains (losses) on financial assets available for sale	dr96		
Net income (loss) from equity method investments	dr38	152	98
Other income (loss)	1,259	789	dr58
Total noninterest income	15,277	13,560	14,255
Compensation & benefits	dr11,131	dr10,712	dr10,418
General & administrative expenses	dr10,112	dr9,728	dr10,821

Impairment of goodwill & other intangible assets	dr233	dr68	dr5,000
Restructuring activities	dr220	118	dr261
Total non-interest expenses	dr21,695	dr20,390	dr21,505
Profit (loss) before income taxes	5,678	5,594	3,390
Income tax expense (benefit)	dr787	64	dr880
Profit (loss)	4,892	5,659	2,510
Profit (loss) attributable to noncontrolling interests	120	134	144
Profit (loss) attributable to Deutsche Bank shareholders & additional equity components	4,772	5,525	2,365
Weighted average shares outstanding - basic	2,064	2,085	2,097
Weighted average shares outstanding - diluted	2,104	2,126	2,143
Year end shares outstanding	1,992	2,038	2,066
Basic EPS Excluding Extraordinary Items	2.07		
Net earnings (loss) per share - basic	2.07	2.42	.96
Diluted	2.03		
Net earnings (loss) per share - diluted	2.03	2.37	.93
Dividends per share	.45		
Total number of employees	90,130		
Number of full time employees	90,130	84,930	82,969
Number of stockholders			574,644

Consolidated Balance Sheet, as of Dec. 31 (in millions of Euro Euro):

Assets:	2023	2022
Cash & central bank balances	178,416	178,896
Interbank balances (w/o central banks)	6,140	7,195
Central bank funds sold & securities purchased under resale agreements	14,725	11,478
Securities borrowed	39	
Trading assets	125,275	92,867
Positive market values from derivative financial instruments	251,856	299,686
Non-trading financial assets mandatory at fair value through profit & loss	88,047	89,654
Financial assets designated at fair value through profit or loss	75	168
Total financial assets at fair value through profit or loss	465,252	482,376
Financial assets at fair value through other comprehensive income	35,546	31,675
Equity method investments	1,013	1,124
Loans at amortized cost	473,705	483,700
Property & equipment	6,185	6,103
Goodwill & other intangible assets	7,327	7,092
Other assets	114,697	118,293
Assets for current tax	1,513	1,584
Deferred tax assets	7,773	7,272
Total assets	1,312,331	1,336,788
Liabilities:		
Deposits	622,035	621,456
Central bank funds purchased & securities sold under repurchase agreements	3,038	573
Securities loaned	3,000	13
Trading liabilities	44,005	50,616
Negative market values from derivative financial instruments	238,260	282,353
Financial liabilities designated at fair value through profit or loss	83,727	54,634
Investment contract liabilities	484	469
Total financial liabilities at fair value through profit or loss	366,475	388,072
Other short-term borrowings	9,620	5,122
Other liabilities	113,036	113,714
Provisions	2,448	2,449
Liabilities for current tax	631	388
Deferred tax liabilities	546	650
Long-term debt	119,390	131,525
Trust preferred securities	289	500
Total liabilities	1,237,513	1,264,460
Common shares	5,223	5,291
Additional paid-in capital	40,187	40,513
Retained earnings	21,316	17,800

Common shares in treasury, at cost	dr481	dr331
Accumulated other comprehensive income (loss), net of tax	dr1,760	dr1,314
Total shareholders' equity	64,486	61,959
Additional equity components	8,569	8,578
Non-controlling interest	1,763	1,791
Total equity	74,818	72,328
Total liabilities & equity	1,312,331	1,336,788

DIMECO INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fees on loans	40,268,000	32,616,000	31,182,000
Interest income on taxable investment securities	5,753,000	3,869,000	2,367,000
Interest income on exempt from federal income tax investment securities		1,796,000	1,603,000
Other interest income	1,810,000	297,000	258,000
Other	436,000		
Total interest income	48,267,000	38,578,000	35,410,000
Interest expense on deposits	10,705,000	2,892,000	1,833,000
Interest expense on short-term borrowings		424,000	41,000
Interest expense on other borrowed funds	2,779,000	453,000	1,594,000
Other borrowed funds	808,000		
Total interest expense	14,292,000	3,769,000	3,468,000
Net interest income	33,975,000	34,809,000	31,942,000
Provision for loan losses	833,000	dr825,000	1,200,000
Net interest income after provision for loan losses	33,142,000	35,634,000	30,742,000
Service charges on deposit accounts		1,077,000	968,000
Mortgage loans held for sale gains (losses), net	175,000	184,000	587,000
Investment securities gains (losses), net	dr40,000	dr860,000	225,000
Equity security gains (loss), net	dr3,000	3,000	5,000
Brokerage commissions	1,901,000	2,171,000	1,993,000
Earnings on bank-owned life insurance	613,000	584,000	522,000
Debit card interchange fees	1,227,000	1,721,000	1,666,000
Other income	673,000	76,000	179,000
Total noninterest income		4,956,000	6,145,000
Salaries & employee benefits expense	15,850,000	14,861,000	13,269,000
Occupancy expense, net	2,433,000	2,925,000	1,896,000
Professional fees	1,061,000	1,378,000	1,599,000
Data processing expense	1,761,000	1,604,000	1,372,000
Communication expense		469,000	455,000
Other real estate expense	303,000	6,000	3,000
ATM expense	780,000	648,000	546,000
PA shares tax	350,000	339,000	512,000
Other expense	4,261,000	3,532,000	3,127,000
Total noninterest expense	26,799,000	25,762,000	22,779,000
Income (loss) before income taxes	13,027,000	14,828,000	14,108,000
Income taxes (benefit)	2,199,000	2,487,000	2,156,000
Net income (loss)	10,828,000	12,341,000	11,952,000
Common shares			
Weighted average shares outstanding - basic	2,537,721	2,541,378	2,526,425
Weighted average shares outstanding - diluted	2,537,863	2,545,965	2,526,539
Year end shares outstanding	2,534,119	2,554,752	2,545,180
Net income (loss) per share - basic	\$4.27	\$4.86	\$4.73
Net income (loss) per share - diluted	\$4.27	\$4.85	\$7.72
Dividends per common share	\$1.52	\$1.94	\$1.88
Brokerage commissions	2,138,000		
Total noninterest income			
Noninterest expense	6,684,000		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	8,047,000	6,262,000
Interest-bearing deposits in other banks	661,000	1,735,000
Total cash & cash equivalents	8,708,000	7,997,000
Investment securities available for sale	4,425,000	

BANK

Local Government Securities - AFS-Taxable	12,382,000		
Local Government Securities - AFS-Tax Exempt	62,726,000		
Corporate securities	15,201,000		
Equity securities	52,000		
Investment securities available for sale	197,086,000	218,768,000	
Equity securities		55,000	
Loans, net of unearned income		679,072,000	
Less allowance for loan losses	10,807,000	10,588,000	
Net loans	711,639,000	668,484,000	
Leasehold improvements	1,179,000		
Premises and improvements	22,472,000		
Premises & equipment	20,154,000	20,558,000	
Accrued interest receivable	3,788,000	3,308,000	
Bank-owned life insurance		26,732,000	
Other real estate owned	224,000		
Other real estate owned	27,345,000	224,000	
Other assets	20,965,000	23,441,000	
Mortgage Backed Securities - AFS	19,346,000		
Mortgage Backed Securities - AFS	73,083,000		
Asset backed securities	9,923,000		
Total assets	989,961,000	969,567,000	
Liabilities:			
Noninterest-bearing deposits	178,553,000	193,322,000	
Interest-bearing deposits	88,031,000	594,252,000	
Savings	125,208,000		
Time deposits	80,567,000		
Other time deposits	192,049,000		
Saving & Time Deposits (Interest Bearing Deposits)	647,987,000		
Total deposits	826,540,000	787,574,000	
Short-term borrowings	15,677,000	65,164,000	
Other borrowed funds	34,466,000	14,890,000	
Accrued interest payable	759,000	214,000	
Other liabilities	13,941,000	13,712,000	
Total liabilities	891,383,000	881,554,000	
Common stock	1,324,000	1,322,000	
Capital surplus	11,002,000	10,631,000	
Retained earnings (accumulated deficit)	105,761,000	98,799,000	
Accumulated other comprehensive income (loss)	dr15,977,000	dr20,030,000	
Treasury stock, at cost	3,532,000	2,709,000	
Total stockholders' equity (deficit)	98,578,000	88,013,000	
Total Equity	98,578,000	88,013,000	

EAGLE FINANCIAL SERVICES, INC.
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & fees on loans	75,520	50,682	39,871
Interest & dividends income on securities available for sale - taxable interest income	16	3,292	2,272
Interest & dividends income on securities available for sale - interest income exempt from federal income taxes	523	221	419
Interest & dividends income on securities available for sale - dividends	3,141	109	45
Interest on deposits in banks	3,768	352	69
Interest on federal funds sold	160	30	
Total interest & dividend income	83,128	54,686	42,676
Interest expense on deposits	23,630	2,941	1,677
Interest expense on federal funds purchased	70	170	
Interest expense on Federal Home Loan Bank advances		1,295	
Interest expense on subordinated debt	1,417	1,067	
Interest on Federal Home Loan Bank advances	7,720		
Total interest expense	32,837	5,473	1,677
Net interest income	50,291	49,213	40,999
Provision for (recovery of) loan losses	1,649	1,830	1,483
Net interest income after provision for (recovery of) loan losses	48,642	47,383	39,516
Wealth management fees		4,149	3,054
Income from fiduciary activities	4,926		
Service charges on deposit accounts	1,810	1,618	1,235
Other service charges & fees		3,943	3,941

Gain (loss) on sale of loans	1,428	1,875	1,658
Gain on the sale of marine finance assets	435		
Gain (loss) on the sale & disposal of bank premises & equipment	14	dr11	
Gain (loss) on sale of securities		dr737	24
Bank owned life insurance income (expense)	713	626	527
Other operating income	1,006	1,882	881
Total noninterest income	14,745	13,345	11,320
Salaries & employee benefits expenses	30,306	25,730	21,854
Occupancy expenses	2,202	2,068	1,803
Equipment expenses	1,299	1,121	959
Advertising & marketing expenses	1,157	770	408
Stationery & supplies expenses	191	199	155
Automated teller machine network fees		1,313	1,135
Other real estate owned expense	1,360	34	41
Loss (gain) on other real estate owned	dr7.00		201
Federal Deposit Insurance Corporation assessment	1,585	614	606
Computer software expense	2,540	960	996
Bank franchise tax expenses	1,255	886	781
Professional fees	1,563	2,019	3,760
Data processing fees	1,935	1,779	1,541
Other operating expenses	7,363	5,564	3,809
Other real estate owned expense	dr5.00		
Total noninterest expenses	52,754	43,057	38,049
Income before income taxes	10,633	17,671	12,787
Income tax expense	1,276	3,150	1,766
Net income (loss)	9,357	14,521	11,021
Common shares(000)			
Weighted average shares outstanding - basic	3,524	3,482	3,440
Weighted average shares outstanding - diluted	3,524	3,482	3,440
Year end shares outstanding	3,521	3,490	3,454
Net income (loss) per share - basic	\$2.66	\$4.17	\$3.20
Net income (loss) per share - diluted	\$2.66	\$4.17	\$3.20
Dividends per common share	\$1.20	\$1.15	\$1.10
Number of full time employees	142	237	214
Number of part time employees	9.00	8.00	16
Total number of employees	151		
Number of common stockholders	868	888	911
Charges	4,413		

Reclassified to conform with 2022 presentation As of March 20, 2023 Approximately As of March 18, 2022 As of March 20, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	15,417	16,629
Interest-bearing deposits with other institutions	96,649	49,902
Federal funds sold	26,287	363
Total cash & cash equivalents	138,353	66,894
Securities available for sale, at fair value	137,443	
Subordinated debt	5,931	
Subordinated debt	4,099	
Securities available for sale, at fair value	8,591	149,156
Restricted investments	9,568	9,233
Loans held for sale	1,661	153
Loans	1,455,159	1,323,783
Allowance for loan losses	14,493	11,218
Net deferred loan costs	dr7,527	
Net loans		1,312,565
Furniture and equipment	9,729	
Bank premises & equipment, net	18,108	18,064
Other real estate owned, net of allowance		108
Bank owned life insurance	29,575	23,862
Other assets	42,696	36,682
Mortgage-backed securities	118,822	
Total assets	1,825,597	1,616,717
Liabilities:		
Noninterest bearing demand deposits	436,619	478,750
Savings & interest bearing demand deposits	413,264	627,431
Time deposits		157,894
Total deposits	1,506,322	1,264,075
Federal funds purchased		32,980

Federal Home Loan Bank advances	20,000	175,000
Subordinated debt	29,444	29,377
Other liabilities	16,452	13,556
FHLB Advances		
Long-Term	145,000	
Total liabilities	1,717,218	1,514,988
Common stock	8,660	8,629
Surplus	14,280	13,268
Retained earnings	103,445	
Retained earnings (accumulated deficit)		100,278
Change in Benefit Obligations and Plan Assets for the Post Retirement Benefit Plan	14	
Accumulated other comprehensive income (loss)		dr20,446
Total shareholders' equity (deficit)	108,379	101,729
Total Equity	108,379	

EAGLE POINT CREDIT COMPANY INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Dividend income	323,231		
Interest income	131,715,282	81,877,452	58,544,329
Other income	7,033,896	6,635,912	5,001,913
Total investment income	139,072,409	88,513,364	63,546,242
Total revenues			
Interest expense on 7.75% series A term preferred stock due 2022			160,480
Interest expense on 7.75% series B term preferred stock due 2026			3,866,078
Interest expense on 6.75% unsecured notes due 2027			2,095,109
Interest expense on 6.6875% unsecured notes due 2028			4,377,311
Total interest expense on preferred stock & unsecured notes			10,498,978
Interest expense	13,630,827	14,466,067	14,466,067
Incentive fee	21,567,633	11,093,919	8,858,750
Management fee	11,804,127	9,291,328	5,428,023
Commissions		2,677,136	
Tax expense	100,050	2,307,503	100,379
Professional fees	1,861,735	1,755,748	1,145,974
Administration fees	1,195,047	946,124	843,243
Directors' fees	397,500	397,500	397,499
Other expenses	1,095,117	1,052,361	793,753
Total expenses		43,987,686	28,066,599
Incentive fee voluntarily waived by the adviser	713,645	153,224	106,898
Net expenses	50,938,391	43,834,462	27,959,701
Net investment income (loss)	88,134,018	44,678,902	35,586,541
6.75% series D preferred stock distributions	dr1,863,486	dr150,000	
Net realized gain on investments, foreign currency & cash equivalents	dr16,255,570	3,365,121	
Forward currency contracts	dr162,560		
Net realized gain (loss) on extinguishment of preferred stock		dr766,122	
Net change in unrealized appreciation on investments, foreign currency & cash equivalents	51,957,990	85,334,382	
Net unrealized appreciation (depreciation) on forward currency contracts	dr1,373,895		
Net change in unrealized appreciation (depreciation) on liabilities at fair value under the fair value option	dr3,548,112	dr756,021	
Net realized & unrealized gain	30,617,853	87,177,360	
Net increase in net assets resulting from operations	116,888,385	131,706,262	
Common shares			
Weighted average shares outstanding - basic	76,948,138		
Weighted average shares outstanding - diluted	76,948,138		
Year end shares outstanding	76,948,138	37,526,810	32,354,890
Net investment income (loss) per share	\$1.36	\$1.31	\$1.15
Income from operations per share	1.74	3.94	
Distributions per share	\$1.86	\$1.64	\$2.26

Consolidated Balance Sheet, as of Dec. 31(\$):

BANK

Assets:	2023	2021
Investments, at fair value	870,725,471	730,720,693
Interest receivable	34,457,401	22,694,371
Cash & cash equivalents	46,445,467	13,916,601
Receivable for shares of common stock issued pursuant to the company's dividend reinvestment plan	1,311,427	364,013
Prepaid expenses	642,907	338,365
Receivable for securities sold	175,664	5,639
Unrealized appreciation on forward currency contracts	8,229	
Excise tax refund receivable	727,015	
Total assets	954,493,581	768,039,682
Liabilities:		
6.6875% unsecured notes due 2028, at fair value under the fair value option	43,109,820	65,703,563
6.75% unsecured notes due 2031		46,883,679
Mandatorily redeemable preferred stock 6.50% series C term preferred stock	46,935,868	46,725,001
Unamortized share issuance premium associated with 6.50% series C term preferred stock		217,033
6.50% series C term preferred stock		46,942,034
7.75% series B term preferred stock		26,959,550
Unamortized deferred debt issuance costs associated with 7.75% series B term preferred stock		dr792,431
Unamortized share issuance premium associated with 7.75% series B term preferred stock		26,309
Net 7.75% series B term preferred stock less associated unamortized deferred debt issuance costs & share issuance premium		26,193,428
Unamortized deferred debt issuance costs associated with 7.00% unsecured notes due 2020	83,411,752	
6.75% unsecured notes due 2027		28,887,200
Unamortized deferred debt issuance costs associated with 6.75% unsecured notes due 2027	31,192,085	dr779,770
Net 6.75% unsecured notes payable less associated unamortized deferred debt issuance costs		28,107,430
Common stock distribution payable		18,464,882
Incentive fee payable	7,559,394	3,504,980
Management fee payable	3,378,716	2,606,694
Tax expense payable	20,000	2,227,114
Professional fees payable	438,596	658,981
Directors' fees payable	198,750	198,750
Administration fees payable	187,692	145,875
Payable for securities purchased	836,413	145,125
Due to affiliates	1,524	
Other expenses payable	64,143	64,062
Unrealized depreciation on forward currency contracts	1,382,124	
Total liabilities	218,716,877	241,846,597
6.75% series D preferred stock	27,433,137	23,888,750
Net assets	708,343,567	502,304,335
Paid-in capital	931,129,389	517,543,915
Aggregate distributable earnings (losses)	dr221,435,774	dr13,012,903
Accumulated other comprehensive income (loss)	dr1,350,048	dr2,226,677
Total net assets	708,343,567	502,304,335
Net asset value per share of common stock	9.21	13
Total Equity	708,343,567	
Cost investments, at fair value: 2021 \$727,765,410; Aggregate principal amount - 6.6875% unsecured notes due 2028, at fair value under the fair value option: 2021 \$64,847,575; Aggregate principal amount - 6.75% unsecured notes due 2031, at fair value under the fair value option: 2021 \$44,850,000		

EAGLE POINT CREDIT COMPANY INC
Earnings, 9 mos. to Sep. 30 (Consol. — \$):

	2023	
Non-int. income	99,682,428	
Net income	62,913,762	
Earn. per share (primary)	\$1.02	
Common shares		

Avg. no. shs. (primary)	71,990,607
Avg. no. shs. (fully-diluted)	71,990,607

EATON VANCE MUNICIPAL INCOME 2028 TERM TRUST
Annual Report:
Consolidated Income Account, years ended Jan. 31(\$):

	2024	2023	2022
Interest income	11,351,731	12,466,550	12,654,241
Total investment income	11,351,731	12,466,550	12,654,241
Investment adviser & administration fee	1,626,711	1,965,021	2,167,740
Trustees' fees & expenses	16,968	22,747	17,860
Custodian fee	51,349	52,610	57,021
Transfer & dividend disbursing agent fees	18,895	18,910	18,125
Legal & accounting services	65,933	80,564	64,484
Printing & postage expenses	50,948	4,638	51,662
Interest expense & fees	2,498,073	2,247,427	775,666
Miscellaneous expenses	55,611	48,293	49,910
Total expenses	4,384,488	4,440,210	3,202,468
Net investment income	6,967,243	8,026,340	9,451,773
Net realized gain (loss) on investment transactions	dr615,259	dr1,462,236	722,043
Net realized gain (loss)	dr615,259	dr1,462,236	722,043
Change in unrealized appreciation (depreciation) on investments	dr1,288,026	dr14,951,568	dr13,385,838
Change in unrealized appreciation (depreciation)	dr1,288,026	dr14,951,568	dr13,385,838
Net realized & unrealized gain (loss)	dr1,903,285	dr16,413,804	dr12,663,795
Net increase (decrease) in net assets from operations	5,063,958	dr8,387,464	dr3,212,022
Year end shares outstanding	10,884,956	10,884,956	10,869,748
Net investment income per share	\$0.64	\$0.74	\$0.87
Income (loss) from operations per share	.47	dr.78	dr.29
Distributions per common share	\$.65	\$.81	\$.85

Consolidated Balance Sheet, as of Jan. 31(\$):

Assets:	2024	2023
Investments, at value	232,572,421	311,153,510
Cash	4,776,871	1,874,320
Interest receivable	1,874,320	2,507,376
Receivable for investments sold		300,000
Trustees' deferred compensation plan	32,844	
Total assets	239,256,456	313,960,886
Liabilities:		
Payable for floating rate notes issued	30,020,128	101,446,995
Payable for investments purchased	2,305,314	
Payable for when-issued securities		1,737,681
Due to custodian		374,429
Payable to affiliate for investment adviser & administration fee		157,836
Interest expense & fees payable	255,035	765,682
Accrued expenses	133,229	135,940
Investment adviser and administration fee	120,395	
Trustees' deferred compensation plan	32,844	
Total liabilities	32,866,945	104,618,563
Net assets	206,389,511	209,342,323
Common shares	108,850	108,850
Additional paid-in-capital	206,874,765	207,837,559
Accumulated loss	dr594,104	
Distributable earnings	1,395,914	
Net assets	206,389,511	209,342,323
Net assets value per share	19	19
Total Equity	206,389,511	
Identified cost investments, at value: 2023 \$304,897,038		

1895 BANCORP OF WISCONSIN INC (NEW)
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Service charges and other fees	925		
Other	280		
Interest & dividend income on loans, including fees	17,029	13,584	12,594
Interest & dividend income on securities, taxable	2,685	2,343	1,399
Other interest & dividend income	1,141	511	245
Total interest & dividend income	20,855	16,438	14,238
Interest expense on interest-bearing deposits	6,346	1,116	784

Interest expense on borrowed funds	866	752
Interest expense on other interest-bearing funds	9.00	
Borrowed funds	2,193	
Other interest-bearing funds	5.00	
Total interest expense	8,544	1,991
Net interest income	12,311	14,447
Provision (credit) for loan losses	222	30
Net interest income after provision for loan losses	12,011	14,225
Service charges & other fees	962	964
Loan servicing, net	668	695
Net gain on sale of loans	190	310
Net gain on sale of securities	dr4,529	12
Increase in cash surrender value of insurance	432	424
Unrealized gain (loss) on marketable equity securities	dr714	222
Net gain on sale of foreclosed assets	663	
Other noninterest income	60	5.00
Total noninterest income	dr1,371	1,737
Salaries & employee benefits expense	10,145	9,778
Advertising & promotions expense	163	184
Data processing expense	886	847
Occupancy & equipment expense	1,156	1,324
Federal Deposit Insurance Corporation assessment expense	245	135
Other noninterest expense	3,786	4,013
Unrealized gain (loss) on marketable equity securities	dr663	
Total noninterest expense	17,044	16,281
Income (loss) before income taxes	dr6,404	dr319
Income tax expense (benefit)	388	cr171
Net income (loss)	dr6,792	dr148
Common shares(000)		85
Weighted average shares outstanding - basic	5,534	5,775
Weighted average shares outstanding - diluted	5,534	5,775
Year end shares outstanding	6,085	6,206
Net earnings (loss) per share - basic	dr\$1.23	dr\$0.03
Net earnings (loss) per share - diluted	dr\$1.23	dr\$0.03
Number of full time employees	79	93
Number of common stockholders	362	383
Provision for credit losses	300	
Total number of employees	79	

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	11,220	26,029
Federal funds sold	2,030	2,315
Cash & cash equivalents	13,250	28,344
Marketable equity securities, stated at fair value	3,625	2,924
Obligations of states and political subdivisions	14,231	
Certificates of deposit	737	
Available-for-sale securities, stated at fair value	109,559	114,492
Loans held for sale	704	125
Net deferred loan costs	dr854	359,574
Loans, net		
Premises & equipment, net	5,182	5,451
Mortgage servicing rights, net	1,720	1,860
Federal Home Loan Bank (FHLB) stock, at cost	4,164	3,429
Accrued interest receivable	1,554	1,257
Cash value of life insurance	14,027	14,316
Other assets	8,988	11,244
Government-sponsored mortgage-backed securities	91,019	
Asset-backed securities	3,572	
Total assets	557,607	543,016

Liabilities:		
Non-interest bearing checking	78,476	
Interest bearing checking	28,899	
Money market	88,687	
Certificates of deposit	161,148	
Deposits	403,683	387,721
Advance payments by borrowers for taxes & insurance		1,029
FHLB advances	71,007	71,464
Accrued interest payable	1,106	291
Other liabilities	7,817	7,149
Advance payments by borrowers for taxes and insurance	1,233	
FHLB Advances - Current Portion	14,979	
Federal Home Loan Bank advances - Balancing value	56,028	
Total liabilities	484,846	467,654
Common stock	61	62
Additional paid-in-capital	49,778	49,931
Unallocated common stock of employee stock ownership plan (ESOP)	4,120	4,307
treasury stock, 17,500 and 0 shares at cost, at 31, 2020 and 31, 2019, respectively	295	
Less treasury stock at cost		301
Retained earnings	33,892	
Retained earnings (accumulated deficit)		41,468
Accumulated other comprehensive income (loss), net of income taxes	dr6,555	dr11,491
Total stockholders' equity (deficit)	72,761	75,362
Total Equity	72,761	

EQUUS TOTAL RETURN, INC.

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Total revenues	249,000		
Control investments	225,000		
Interest from US Treasury bills	24,000		
Compensation expense (benefit)	1,937,000	1,564,000	1,632,000
Professional fees	1,110,000	815,000	720,000
Director fees & expenses	334,000	325,000	329,000
Professional liability expenses	661,000	720,000	517,000
General & administrative expenses	133,000	130,000	140,000
Mailing, printing & other expenses	71,000	56,000	87,000
State income taxes	13,000		
Taxes expenses		15,000	25,000
Interest expense	25,000	4,000	3,000
Total expenses	4,284,000	3,629,000	3,453,000
Net investment income (loss)	12,949,000	dr3,629,000	dr3,453,000
Net realized gain (loss) on escrow receivable			429,000
Net realized gain (loss) on temporary cash investments		1,000	
Net realized gain (loss)		1,000	429,000
Net unrealized appreciation (depreciation) of portfolio securities - control investments		2,500,000	5,650,000
Net change in unrealized appreciation (depreciation) of portfolio securities		2,500,000	5,650,000
Federal income taxes			dr38,000
Net increase (decrease) in net assets resulting from operations		dr1,128,000	2,588,000
Common shares			
Weighted average shares outstanding - basic	13,526,000	13,518,000	13,518,000
Weighted average shares outstanding - diluted	13,526,000	13,518,000	13,518,000
Year end shares outstanding	13,586,173	13,518,000	13,518,000
Net investment income (loss) per share - basic	\$0.96	dr\$0.27	dr\$0.26
Net investment income (loss) per share - diluted	\$0.96	dr\$0.27	dr\$0.26
Income (loss) from operations per share - basic		dr.08	.19
Income (loss) from operations per share - diluted		dr.08	.19
Number of registered stockholders	1,600	1,640	1,640
Number of beneficial stockholders		1,760	1,760

Total number of stockholders		2,400	2,400
Operating income	dr4,035,000		
SubTotal	34,000		
Net change in net unrealized appreciation of portfolio securities	16,950,000		
Net Income Before Taxes	12,949,000		
Basic EPS Excluding ExtraOrdinary Items	\$.96		
Diluted EPS Excluding ExtraOrd Items	\$.96		
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investments in portfolio securities at fair value - control investments	40,853,000	15,650,000
Total investments in portfolio securities at fair value	40,853,000	15,650,000
Treasury bills	44,955,000	
Temporary cash investments - Cash & cash equivalents	6,533,000	5,998,000
Restricted cash	450,000	60,000
Accounts receivable from affiliates	139,000	350,000
Accrued interest	225,000	
Other assets	393,000	382,000
Total assets	93,547,000	41,664,000
Liabilities:		
Accounts payable	172,000	107,000
Accrued compensation	29,000	321,000
Accounts payable to related parties	104,000	1,000
Borrowings under margin account	44,955,000	5,998,000
Total liabilities	45,260,000	6,427,000
Common Stock	14,000	
Common stock, par value		13,000
Capital in excess of par value	74,785,000	74,685,000
Accumulated undistributed earnings (deficit)		dr39,461,000
Accumulated deficit	dr26,512,000	
Total net assets	48,287,000	35,237,000
Net assets per share		2.61
Net assets	48,287,000	
Cost - investments in portfolio securities at fair value - control investments: 2022 \$8,111,000		

EMBASSY BANCORP INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	48,720	42,022	40,826
Interest income on Paycheck Protection Program loans, including fees	1.00	184	2,747
Interest income on securities, taxable	6,127	5,921	2,765
Interest income on securities, non-taxable	1,223	1,196	1,014
Interest income on federal funds sold	1,086		
Interest income on short-term investments, including federal funds sold		1,062	154
Total interest income	57,157	50,385	47,506
Interest expense on deposits	17,614	4,060	3,879
Interest expense on securities sold under agreements to repurchase	292		
Interest expense on securities sold under agreements to repurchase & federal funds purchased		24	8.00
Interest expense on long-term borrowings		19	110
Interest expense on Paycheck Protection Program Liquidity Facility borrowings	212		15
Total interest expense	18,118	4,103	4,012
Net interest income	39,039	46,282	43,494
Provision for loan losses	dr178	895	915
Net interest income after provision for loan losses	39,217	45,387	42,579
Merchant & credit card processing fees	362	356	321
Debit card interchange fees	895	887	866
Other service fees	636	576	479
Bank owned life insurance	736	524	607

Gain on sale of securities			24
Gain (loss) on sale of other real estate owned			103
Total other non-interest income	2,629	2,343	2,400
Salaries & employee benefits	13,772	13,403	12,149
Occupancy & equipment	3,894	3,755	3,680
Data processing	2,954	3,220	2,941
Advertising & promotion	986	809	987
Professional fees	1,073	934	834
FDIC insurance	760	468	555
Loan & real estate	215	214	302
Charitable contributions	931	936	871
Other expenses	1,806	1,998	1,808
Total other non-interest expenses	26,391	25,737	24,127
Income (loss) before income taxes	15,455	21,993	20,852
Income tax expense (benefit)	2,799	4,291	4,066
Net income (loss)	12,656	17,702	16,786
Common shares(000)			
Weighted average shares outstanding - basic	7,600	7,555	7,518
Weighted average shares outstanding - diluted	7,600	7,571	7,555
Year end shares outstanding	7,596	7,587	7,542
Net earnings (loss) per share - basic	\$1.67	\$2.34	\$2.23
Net earnings (loss) per share - diluted	\$1.67	\$2.34	\$2.22
Dividends per share	\$.40	\$.35	\$.30
Number of full time employees	110		106
Total number of employees	110	109	
Number of common stockholders	828	863	888
As is Full-time equivalent Approximately As of March 11, 2022 As of March 10, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	16,133	21,927
Interest bearing demand deposits with banks	61,790	44,368
Federal funds sold	1,000	1,000
Cash & cash equivalents	78,923	67,295
US Treasury securities	14,590	
U.S. Government agency obligations	2,339	
Municipal bonds	60,796	
Mortgage Backed Securities - Residential	442	
Mortgage Backed Securities - Available for Sale	197,893	
Securities available for sale	276,060	316,992
Restricted investment in bank stock		995
Commercial Loans receivable, net	33,951	
Paycheck Protection Program loans receivable	1,241,578	1,196,164
Leasehold improvements		286
Computer equipment and data processing software	2,157	
Automobiles	170	
Premises & equipment, net of accumulated depreciation	3,734	3,843
Bank owned life insurance	26,310	25,603
Accrued interest receivable	3,298	2,926
Other assets	24,135	26,123
Restricted investment in bank stock	2,458	
Total assets	1,656,496	1,640,227
Liabilities:		
Non-interest bearing deposits	328,669	381,811
Interest bearing deposits	1,147,564	1,139,296
Interest bearing Demand, NOW and money market, interest bearing	252,400	
Time, \$100 and over	138,765	
Total deposits	1,476,233	1,521,107
Securities sold under agreements to repurchase	15,237	13,384
Short-term borrowings	35,000	
Accrued interest payable	7,844	986
Other liabilities	16,527	16,474
Total liabilities	1,550,841	1,551,951
Common stock	7,758	7,740
Surplus	28,246	27,627
Retained earnings (accumulated deficit)	116,018	106,551
Accumulated other comprehensive income (loss)	dr43,700	dr51,107
Treasury stock, at cost	2,667	2,535
Total stockholders' equity	105,655	88,276

BANK

Total Stockholders' Equity	105,655		
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ESQUIRE FINANCIAL HOLDINGS INC

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):**

	2023	2022	2021
Interest income - loans	81,188		
Interest income - loans held for investment		54,007	41,545
Interest income - securities, includes restricted stock	5,020	4,161	2,174
Interest income - securities purchased under agreements to resell	1,526	1,251	619
Securities, available-for-sale	4,154		
Interest income - interest earning deposits & other		1,574	193
Total interest income	91,888	60,993	44,531
Interest expense - savings, NOW & money market deposits	7,635	1,488	746
Interest expense - time deposits	476	155	79
Interest expense - borrowings	4.00	4.00	3.00
Total interest expense	8,115	1,647	828
Net interest income	83,773	59,346	43,703
Provision for loan losses	4,525	3,490	6,955
Net interest income (loss) after provision for loan losses	79,248	55,856	36,748
Payment processing fee	22,316	21,944	20,856
Customer related fees & service charges		2,893	463
Gain (loss) on loans held for sale	955	88	dr295
Net (loss) gain on equity investments	4,013		
Total noninterest income	29,751	24,925	21,024
Employee compensation & benefits	32,481	25,774	21,741
Occupancy & equipment	985	3,236	2,808
Professional & consulting services		3,376	2,922
FDIC & regulatory assessments	5,447	558	447
Data processing	5,165	4,222	3,671
Advertising & marketing	1,823	1,462	1,174
Travel & business relations		566	327
OCC assessments	3,363		
FDIC assessments	793		
Other operating expenses	3,060	2,786	1,974
Total noninterest expense	53,117	41,980	35,064
Net income (loss) before income taxes	55,882	38,801	22,708
Income tax expense (benefit)	14,871	10,283	4,783
Net income (loss)	41,011	28,518	17,925
Common shares(000)			
Weighted average shares outstanding - basic	7,716	7,638	7,470
Weighted average shares outstanding - diluted	8,346	8,214	7,947
Year end shares outstanding	8,288	8,195	8,089
Net income (loss) per share - basic	\$5.31	\$3.73	\$2.40
Net income (loss) per share - diluted	\$4.91	\$3.47	\$2.26
Dividends Per Share - Common - Gross - by Period End			
Date	\$.48		
Dividends per share		\$.28	
Number of full time employees	140		
Total number of employees	140	116	110
Number of common stockholders	4,670	4,148	1,516
Customer related fees, service charges and other	2,467		

Reclassified to conform with 2022 presentation As of March 1, 2022 As of March 1, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & cash equivalents	165,209	164,122
Securities purchased under agreements to resell, at cost		49,567
Securities available-for-sale	122,107	
Securities available-for-sale, at fair value		109,269
Securities held-to-maturity, at cost	77,001	78,377

Securities, restricted, at cost	2,928	2,810
Loans	1,208,081	
Loans held for investment		947,295
Less: allowance for loan losses	16,631	12,223
Loans, net	1,190,782	935,072
Property, Plant and Equipment, Gross		
Leasehold Improvements	3,073	
Premises & equipment, net	2,602	2,704
Accrued interest receivable	9,130	5,768
Deferred tax assets	11,625	9,572
Other assets	35,492	38,378
Mortgage-Backed Securities - Agency	91,010	
Collateralized Mortgage Obligations (CMOs) - Agency	31,097	
Total assets	1,616,876	1,395,639
Liabilities:		
Demand deposits	473,274	444,324
Savings, NOW & money market deposits	926,264	764,354
Time deposits		19,558
Certificates of deposit	7,761	
Total deposits	1,407,299	1,228,236
Accrued expenses & other liabilities	8,839	9,245
Operating Lease Liabilities - Long-Term & Short-Term	2,183	
Accrued Expenses and Other Liabilities - Balancing value	11,022	
Total liabilities	1,418,321	1,237,481
Common stock	84	82
Additional Paid-in Capital	99,713	
Additional paid-in capital		96,387
Retained earnings (accumulated deficit)	114,261	77,712
Accumulated other comprehensive income (loss)	dr13,235	dr15,117
Treasury stock at cost	2,268	906
Total stockholders' equity	198,555	158,158
Total Equity	198,555	

**F & M BANK CORP.
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):**

	2023	2022	2021
Interest & fees on loans held for investment	47,957,000	34,268,000	32,374,000
Interest from loans held for sale	88,000	106,000	186,000
Interest from money market funds & federal funds sold	7,687,000	190,000	142,000
Interest from debt securities		7,620,000	2,874,000
Interest from money market funds and federal funds sold	594,000		
Total interest & dividend income	56,326,000	42,184,000	35,576,000
Interest expense - total interest on deposits	21,177,000	5,735,000	3,336,000
Interest expense - interest from short-term debt		760,000	
Interest expense - interest from long-term debt		750,000	966,000
Interest from short-term debt	3,029,000		
Interest from long-term debt	459,000		
Total interest expense	24,665,000	7,245,000	4,302,000
Net interest income	31,661,000	34,939,000	31,274,000
Provision for (recovery of) loan losses	1,025,000	866,000	dr2,821,000
Net interest income after provision for recovery of) loan losses	30,636,000	34,073,000	34,095,000
Service charges on deposit accounts	1,029,000	1,062,000	1,133,000
Investment services & insurance		883,000	944,000
Mortgage banking income, net		1,834,000	4,646,000
Title insurance income	1,732,000	1,578,000	2,074,000
Insurance & other commissions	1,334,000		
Other operating income	879,000	998,000	913,000
Income from bank owned life insurance	1,160,000	701,000	671,000
Gain on prepayment of long term debt	232,000		
Low income housing partnership gains (losses)	1,973,000	dr817,000	dr861,000
ATM & check card fees	2,636,000	2,462,000	2,311,000
Net investment securities gains (losses)		dr2,852,000	dr525,000
Gain on sale of limited partnership investment		3,785,000	

Total noninterest income	10,154,000	9,634,000	11,306,000
Salaries	18,889,000	15,439,000	14,102,000
Employee benefits	4,111,000	4,593,000	4,385,000
Occupancy expense	1,431,000	1,412,000	1,262,000
Equipment expense	1,332,000	1,174,000	1,200,000
Federal Deposit Insurance Company insurance assessment	789,000	563,000	414,000
Other real estate owned, net		59,000	
Marketing expense	962,000	848,000	748,000
Legal & professional expense	1,667,000	821,000	1,068,000
ATM & check card fees	1,260,000	1,308,000	1,113,000
Telecommunication & data processing expense	2,863,000	2,948,000	2,672,000
Directors' fees	530,000	560,000	493,000
Bank franchise tax	629,000	704,000	711,000
Impairment of long-lived assets			171,000
Other operating expenses	4,302,000	4,480,000	5,001,000
Total noninterest expenses	38,765,000	34,909,000	33,340,000
Income before income taxes	2,025,000	8,798,000	12,061,000
Income tax expense	cr746,000	480,000	1,323,000
Net income	2,771,000	8,318,000	10,738,000
Net income attributable to F & M Bank Corp.		8,318,000	10,738,000
Dividends paid or accumulated on preferred stock			196,000
Net income available to common stockholders		8,318,000	10,542,000
Common shares			
Weighted average shares outstanding - basic	3,476,326	3,449,343	3,245,086
Weighted average shares outstanding - diluted	3,476,326	3,449,343	3,442,173
Year end shares outstanding	3,485,570	3,456,237	3,414,306
Net income (loss) per share - basic	\$0.80	\$2.41	\$3.25
Net income (loss) per share - diluted	\$0.80	\$2.41	\$3.12
Cash dividends per share	\$1.04	\$1.04	\$1.04
Full-Time Employees (Period End)	151		
Total number of employees	151	143	152
Number of common stockholders	2,583	2,546	2,467
Low-income housing partnership losses	dr821,000		
Total comprehensive income (loss)	11,766,000		

Approximately As of March 7, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Cash & due from banks	19,790,000	17,926,000
Money market funds & interest bearing deposits in other banks	178,000	687,000
Federal funds sold	3,749,000	16,340,000
Cash & cash equivalents	23,717,000	34,953,000
Held to maturity securities, at amortized cost		125,000
Available for sale	368,674,000	
U. S. Treasuries ? AFS	32,881,000	
Corporate debt security	27,256,000	
Securities issued by States and political subdivisions in the U. S. - Available for Sale	38,761,000	
Available for sale securities, at fair value		392,095,000
Other investments	10,883,000	11,317,000
Loans held for sale, at fair value	1,119,000	1,373,000
Agricultural loans	14,405,000	
Gross loans	813,771,000	744,174,000
Less: deferred loan fees, net of costs	672,000	570,000
1-4 Family residential construction	200,629,000	
Loans held for investment, net of deferred fees & costs	822,764,000	743,604,000
Less: allowance for loan losses	8,321,000	7,936,000
Net loans held for investment		735,668,000
Other real estate owned, net	55,000	
Bank premises & equipment, net	23,635,000	19,587,000
Interest Receivable	5,034,000	
Interest receivable		3,995,000
Goodwill	3,082,000	3,082,000
Bank owned life insurance	22,878,000	23,554,000
Other assets	21,748,000	20,153,000
FHLB Stock - Asset	3,700,000	
Other investments - Balancing value	7,183,000	
Total assets	1,294,596,000	1,245,902,000
Liabilities:		
Noninterest bearing deposits	264,254,000	293,596,000
Interest bearing deposits		789,781,000
Interest bearing	868,982,000	

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Total deposits	1,133,236,000	1,083,377,000
Short-term debt		70,000,000
Long-term debt	6,932,000	6,890,000
Other liabilities	16,105,000	14,843,000
Long-term debt	6,932,000	
Total liabilities	1,216,273,000	1,175,110,000
Common Equity	17,263,000	
Common stock		17,149,000
Additional paid in capital	11,043,000	
Additional paid in capital - common stock		10,577,000
Retained earnings	81,034,000	83,078,000
Unrealized Securities Gains (Losses)	dr31,774,000	
Adjustments Related to Pension Plan	757,000	
Accumulated other comprehensive income (loss)	dr31,017,000	dr40,012,000
Total stockholders' equity	78,323,000	70,792,000
Rep Total Equity & Minority Interest	78,323,000	

FINANCE OF AMERICA COMPANIES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Gain on sale & other income from loans held for sale, net	dr24,994	dr5,931	564,525
Net fair value gains on loans & related obligations	322,329	89,489	341,750
Fee income	43,450	81,815	386,065
Interest income	12,193	6,038	43,925
Interest expense	dr118,728	dr118,649	dr107,694
Net interest income (expense)	dr106,535	dr63,769	
Total revenues	234,250	52,762	1,228,571
Salaries, benefits & related expenses	178,319	206,943	768,105
Loan production and portfolio related expenses	26,490	52,079	
Loan servicing expenses	30,729	33,063	
Occupancy, equipment rentals & other office related expenses			23,389
General & administrative expenses	82,204	71,082	392,262
Marketing and advertising expenses	31,896	13,031	
Depreciation and amortization	42,369	42,028	
Total expenses			1,183,756
Impairment of goodwill, intangibles, & other assets	9,296	9,528	1,380,630
Other income (expenses), net	211	31,992	14,142
Net income (loss) before income taxes	dr166,842	dr343,000	dr1,321,673
Provision (benefit) for income taxes	cr593	cr17,132	cr20,671
Net Income Before Extraordinary and Dividends	dr166,249	dr325,868	
Net income (loss)	dr218,158	dr715,528	dr1,301,002
Noncontrolling interest	104,962	261,450	929,202
Net loss attributable to noncontrolling interest from discontinued operations	33,108	263,396	
Net income (loss) attributable to controlling interest	dr80,088	dr190,682	dr371,800
Common shares(000) weighted average shares outstanding - basic	81,978	62,299	59,850
Weighted average shares outstanding - diluted	81,978	62,299	190,597
Year end shares outstanding	96,341	63,423	60,755
Earnings per share from continuing operations - basic	d\$.75	d\$1.03	
Net income (loss) per share - basic	d\$0.98	d\$3.06	d\$6.21
Earnings per share from continuing operations - diluted	d\$.75	d\$1.03	
Net income (loss) per share - diluted	d\$0.98	d\$3.06	d\$6.52
Number of full time employees	933	933	6,716
Number of part time employees	3.00		
Number of class A common stockholders			26
Number of class B common stockholders			15
Net loss from discontinued operations before income taxes	dr53,109	dr389,052	
Discontinued Operations - Tax Impacts	1,200	dr608	

NET LOSS FROM DISCONTINUED OPERATIONS	dr51,909	dr389,660
COMPREHENSIVE LOSS ATTRIBUTABLE TO CONTROLLING INTEREST	dr80,079	dr190,736
Common Shareholders - Number	37	
Earning per share-total discount ops - diluted	d\$.23	d\$.23
Earnings per share-total discontinued ops	d\$.23	d\$.23
Total number of employees	936	

Successor Reclassified to conform with 2022 presentation Restated to reflect correction of errors From April 1, 2021 As is As of March 11, 2022

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & cash equivalents	46,482	97,361
Restricted cash	178,319	180,075
Loans held for investment, subject to Home Equity Conversion Mortgage-Backed Securities ("HMBS") related obligations, at fair value		11,114,100
Mortgage loans held for investment, subject to nonrecourse debt, at fair value	8,272,393	
Loans held for investment, subject to non-recourse debt, at fair value		7,454,638
Mortgage loans held for investment, at fair value	575,228	
Loans held for investment, at fair value		907,998
Mortgage loans held for sale, at fair value	4,246	
Loans held for sale, at fair value		315,978
Mortgage servicing rights, at fair value		95,096
Derivative assets		2,354
Fixed assets & leasehold improvements, net		19,015
Intangible assets, net	253,531	374,555
Other assets	221,907	311,485
Assets of discontinued operations	6,721	
Reverse mortgage loans held for investment, subject to HMBS related obligations, at fair value	17,548,763	
Total assets	27,107,590	20,872,655
HMBS related obligations, at fair value		10,996,755
Liabilities:		
Nonrecourse debt, at fair value	7,904,200	7,343,177
Other financing lines of credit	928,479	1,455,369
Payables & other liabilities	219,569	273,111
Notes payable	410,911	399,402
Liabilities of discontinued operations	18,304	
Other financing lines of credit- current portion	428,797	
Other financing lines of credit- long term	499,682	
Current Portion of Note payable	59,130	
Note payable	351,781	
Total liabilities	26,835,183	20,467,814
Class A common stock		6.00
Additional paid-in capital	946,929	888,488
Retained earnings (accumulated deficit)	dr714,383	dr634,295
Accumulated other comprehensive income (loss)	dr249	dr273
Non-controlling interests	40,100	150,915
Class A Common stock	10	
Shareholders' Equity - Total	232,307	
Total equity (deficit)	272,407	404,841

FINANCE OF AMERICA COMPANIES INC Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Non-int. income	dr41,482	dr11,845
Income taxes	cr786	cr18,414
Net income	dr382,821	dr533,518
Earn. per share (primary)	d\$1.77	d\$2.16
Earn. per share (fully-diluted)	d\$1.77	d\$2.16
Common shares(000)		
Avg. no. shs. (primary)	79,804	61,993

Avg. no. shs. (fully-diluted)	79,804	61,993
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FINWISE BANCORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Strategic Program fees	15,914		
SBA loan servicing fees	1,466		
Change in fair value on investment in BFG	dr600		
Occupancy and equipment expenses	3,312		
Interest & fees on loans	58,445	50,941	49,135
Interest on securities	338	208	47
Other interest income	5,751	1,180	61
Total interest income	64,534	52,329	49,243
Interest on deposits	9,974	1,432	1,138
Interest on paycheck protection program (PPP) liquidity facility	1.00	2.00	127
Total interest expense	9,975	1,434	1,265
Net interest income	50,895	50,895	47,978
Provision for loan losses	11,638	13,519	8,039
Net interest income after provision for loan losses	42,921	37,376	39,939
Strategic program fees	22,467	17,959	
Gain (loss) on sale of loans, net	1,684	13,550	9,689
Small Business Administration (SBA) loan servicing fees		1,603	1,156
Change in fair value on investment in Business Funding Group, LLC (BFG)		dr478	2,991
Other miscellaneous income		269	49
Other miscellaneous income	2,616		
Total non-interest income	21,080	37,411	31,844
Salaries & employee benefits	25,751	24,489	21,744
Professional services		5,454	1,670
Occupancy & equipment expenses	4,961	2,204	882
Impairment of SBA servicing asset	dr376	1,728	800
Other operating expenses	6,540	4,881	4,415
Total non-interest expense	40,188	38,756	29,511
Income before income tax expense	23,813	36,031	42,272
Provision for income taxes	6,353	10,916	10,689
Net income (loss)	17,460	25,115	31,583
Amount allocated to participating common shareholders	288	193	1,780
Net income allocate to common shareholders	17,172	24,922	29,803
Common shares(000) weighted average shares outstanding - basic	12,489	12,730	8,670
Weighted average shares outstanding - diluted	12,910	13,357	9,108
Year end shares outstanding	12,494	12,831	12,772
Earnings (loss) per share - basic	\$1.38	\$1.96	\$3.44
Earnings (loss) per share - diluted	\$1.33	\$1.87	\$3.27
Number of full time employees	162	140	109
Number of part time employees	6.00	7.00	
Total number of employees	162	146	116
Number of common stockholders	132	141	167
Net interest income	54,559		
Provision for credit losses	11,638		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	411	386
Interest bearing deposits	116,564	100,181
Total cash & cash equivalents	116,975	100,567
Investment securities held-to-maturity, at cost	238	14,292
Investment in Federal Home Loan Bank (FHLB) stock, at cost		449
SBA	239,922	

BANK

Loans receivable, net	224,217	
Strategic program loans held-for-sale, at lower of cost or fair value	47,514	23,589
Leasehold improvements	3,700	
Commercial operating lease equipment	9,300	
Premises & equipment, net	14,630	9,478
Accrued interest receivable	3,573	1,818
Deferred taxes, net		1,167
Small Business Administration (SBA) servicing asset	4,231	5,210
Investment in Business Funding Group (BFG), at fair value		4,800
Operating lease right-of-use ("ROU") assets	4,293	5,041
Other assets	14,219	10,152
Investment securities held-to-maturity, at cost	15,388	
Investment in Business Funding Group (BFG), at fair value	4,200	
Income taxes receivable, net	2,400	
Loans - Gross - Total	372,215	
Deferred loan costs	767	
Total assets	586,221	400,780
Liabilities:		
Noninterest-bearing	95,486	78,817
Interest-bearing	309,347	164,181
Total deposits	404,833	242,998
Accrued interest payable	619	54
Income taxes payable	1,873	1,077
Paycheck protection program (PPP) liquidity facility	190	314
Operating lease liabilities	6,296	7,020
Other liabilities	16,606	8,858
Deferred Tax -- Net	748	
Total liabilities	431,165	260,321
Common stock	12	13
Additional paid-in-capital	51,200	54,614
Retained earnings	103,844	85,832
Total shareholders' equity	155,056	140,459
Total Equity	155,056	

FINWISE BANCORP

Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

Net interest income	2023	2022	2021
Non-int. income	46,482	39,059	39,059
Non-int. expenses	dr46,482	dr39,059	28,536
Income taxes	4,698	8,462	
Net income	13,303	18,570	
Earn. per share (primary)	\$1.04	\$1.45	
Earn. per share (fully-diluted)	\$1.01	\$1.37	
Common shares(000)			
Avg. no. shs. (primary)	12,565	12,728	
Avg. no. shs. (fully-diluted)	13,009	13,405	

FINANCIAL INSTITUTIONS INC.

Interest Sale Completed: On Apr. 1, 2024, Co. disposed of the assets of its wholly-owned subsidiary SDN Insurance Agency, LLC to NFP Property & Casualty Services, Inc., a subsidiary of NFP Corp. for a purchase price of \$27.0 million in cash to Co.

FINEMARK HOLDINGS INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

Interest income on loans	2023	2022	2021
Interest income on debt securities	112,138	77,511	68,073
Interest income on dividends on Federal Home Loan Bank stock	15,786	14,979	10,181
Other interest income	1,091	443	484
Total interest income	9,508	359	201
Interest expense on deposits	138,523	93,292	78,939
Interest expense on Federal Home Loan Bank advances	56,733	13,924	4,317
Interest expense on subordinated debt	11,672	6,382	7,427
Subordinated debt			2,506
Other borrowings	1,716	2,062	
Total interest expense	18,469	1,031	
Net interest income	88,590	23,399	14,250
Provision for loan losses	49,933	69,893	64,689
Net interest income after provision for loan losses	406	2,445	31
Trust fees	49,527	67,448	64,658
Income from bank-owned life insurance	29,774	26,617	26,638
Income from solar farms			899
	310	320	318

Gain on sale of debt securities available for sale					902
Gain (loss) on extinguishment of debt	534	2,349	dr1,199		
Gain on termination of swap agreements				1,212	
Other fees & service charges	2,190	1,810	1,169		
Total noninterest income	34,500	32,754	29,939		
Salaries & employee benefits	47,167	45,445	38,894		
Occupancy expenses	9,921	8,020	6,535		
Information systems expenses	6,240	5,964	6,318		
Professional fees			1,761		
Marketing expenses	2,023	2,080			
Marketing & business development expenses	2,598	2,247	1,563		
Regulatory assessments	2,921	1,700	1,599		
Other noninterest expenses	7,071	5,915	5,538		
Total non-interest expense	77,941	71,371	62,208		
Earnings before income tax expense	6,086	28,831	32,389		
Income taxes	987	6,464	7,362		
Net earnings (losses)	5,099	22,367	25,027		
Common shares(000)					
Weighted average shares outstanding - basic	11,898	11,734	10,318		
Weighted average shares outstanding - diluted	11,936	11,848	10,483		
Year end shares outstanding	11,934	11,773	11,604		
Net earnings per share - basic	\$0.43	\$1.91	\$2.43		
Net earnings per share - diluted	\$0.43	\$1.89	\$2.39		
Other fees and service charges	1,692	1,658			
□Shares increased due to the effect of stock units vested, proceeds from exercise of stock options, proceeds from issuance of common stock, net of offering costs					

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	369,060	18,374
Debt securities available for sale	410,739	1,020,612
Corporate debt securities	29,363	
SBA Securities	4,542	
U.S. Treasuries	145,208	
Taxable municipal securities	264,401	
Debt securities available for sale	947,701	400,443
Debt securities held to maturity	87,928	93,369
U.S. Government agency securities	20,971	21,155
Taxable municipal securities	29,651	254,088
Taxable Municipal securities		270,446
Taxable municipal securities		32,207
Deferred loan cost		dr2,561
Loans, net	2,493,809	
Federal Home Loan Bank stock	16,974	13,859
Federal Reserve Bank stock	6,362	6,277
Leasehold Improvements - Gross	9,473	8,200
Property, Plant & Equipment - Accumulated Depreciation & Impairment	19,066	16,200
Premises & equipment, net	39,869	41,009
Operating lease right-of-use assets	11,338	12,825
Accrued interest receivable	13,062	10,220
Bank-owned life insurance	73,333	72,138
Other assets	20,167	7,496
Deferred tax asset	21,152	29,955
Mortgage Backed Securities	50,119	50,087
Collateralized mortgage obligation	43,329	45,548
Mortgage Backed Securities	32,756	35,443
Collateralized mortgage obligations	4,550	4,564
Total assets	4,100,755	3,554,370
Liabilities:		
Noninterest-bearing demand deposits	629,976	652,671
Savings, NOW & money-market deposits	312,137	43,259
Deposits	1,949,898	2,122,561
Total deposits	2,892,011	2,818,491
Official checks	6,264	13,312
Federal funds purchased	31,397	
Other borrowings	500,000	118,444
Federal Home Loan Bank advances	305,000	286,100
Operating lease liabilities	11,490	12,900
Subordinated debt	27,477	33,545

Other liabilities	30,829	11,271
FHLB Advances - Long-Term	305,000	170,000
FHLB Advances - Current Portion		116,100
Total liabilities	3,804,468	3,294,063
Common stock	119	118
Additional paid-in capital	215,497	210,953
Retained earnings	132,585	127,514
Unrealized loss on debt securities available for sale		
Income tax benefit	dr69,539	dr104,853
Accumulated other comprehensive income (loss)	17,625	26,575
Total shareholders' equity	dr51,914	dr78,278
Total Equity	296,287	260,307

FINWARD BANCORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

Interest income on loan receivable	2023	2022	2021
Interest income on securities	74,762	62,133	41,573
Interest income on other interest earning assets	9,118	9,576	9,021
Total interest income	1,903	326	61
Interest expense on deposits	85,783	72,035	50,655
Interest expenses on repurchase agreements	25,438	3,604	2,002
Interest expense on borrowed funds	1,294	195	47
Total interest expense	4,496	1,087	31
Net interest income	31,228	4,886	2,080
Provision for loan losses	54,555	67,149	48,575
Net interest income after provision for loan losses	2,025		1,509
Fees & service charges	52,530	67,149	47,066
Gain on sale of loans held-for-sale, net	6,024	6,257	5,388
Wealth management operations	1,081	1,368	5,296
Gain on sale of securities, net	2,484	2,113	2,375
Increase in cash value bank own life insurance	dr48	662	1,987
Gain (loss) on sale of foreclosed real estate	452	810	715
Other noninterest income	766	283	139
Total noninterest income	10,746	11,509	15,947
Compensation & benefits expense	27,655	28,990	24,241
Occupancy & equipment expense	6,557	6,785	5,537
Data processing expense	4,734	6,750	3,648
Marketing expense	840	1,907	1,085
Impairment charge on assets held for sale			1,232
Federal deposit insurance premiums		2,003	1,228
Professional services		1,603	1,211
Net loss recognized on sale of premises & equipment	276	dr303	
Other noninterest expense	12,115	13,694	10,059
Total noninterest expense	55,231	62,100	46,636
Income (loss) before income tax expenses	8,045	16,558	16,377
Current Tax - Local	246		
Deferred Tax - Local	cr89		
Current Tax - Federal	92		
Deferred income tax expenses (benefit)	cr584		
Net income	cr335	1,478	1,414
Common shares(000)	8,380	15,080	14,963
Weighted average shares outstanding - basic	4,274	4,176	3,477
Weighted average shares outstanding - diluted	4,282	4,193	3,477
Year end shares outstanding	4,299	4,298	3,481
Net earnings (loss) per common share - basic	\$1.96	\$3.61	\$4.30
Net earnings (loss) per common share - diluted	\$1.96	\$3.60	\$4.30
Dividends declared per common share	\$1.05	\$1.24	\$1.24
Number of full time employees	276	281	254
Number of part time employees	28	45	26
Total number of employees	304	326	280
Number of common stockholders	549	549	633
□As is □As of March 30, 2022			

BANK

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & non-interest bearing balances in other financial institutions	17,942	19,965
Interest bearing deposits in other financial institutions	67,647	11,210
Federal funds sold	419	107
Total cash & cash equivalents	86,008	31,282
Certificates of deposit in other financial institutions		2,456
Municipal securities	238,670	
Collateralized debt obligations	1,357	
US government sponsored entities	7,883	
Collateralized mortgage obligations and residential mortgage-backed securities	123,464	
Securities available-for-sale	371,374	370,896
Loans held-for-sale	340	1,543
Loans receivable, net of deferred fees & costs	1,512,595	1,513,631
Less: allowance for loan losses	18,768	12,897
Net loans receivable	1,493,827	1,500,734
Federal Home Loan Bank stock	6,547	6,547
Accrued interest receivable	8,045	7,421
Premises & equipment	38,436	40,212
Foreclosed real estate	71	
Cash value of bank owned life insurance	32,702	31,936
Goodwill	22,395	22,395
Other intangible assets	3,272	4,794
Other assets	45,262	50,123
Total assets	2,108,279	2,070,339
Liabilities:		
Non-interest bearing deposits	295,594	359,092
Checking	653,529	
Savings	302,782	
Certificates of deposit	532,117	
Interest bearing deposits	1,517,827	1,415,925
Money Market	324,993	
Total deposits	1,813,421	1,775,017
Repurchase agreements	38,124	15,503
Borrowed funds		120,000
Accrued expenses & other liabilities	29,389	23,426
Total liabilities	1,960,934	1,933,946
Additional paid-in capital	69,555	69,032
Accumulated other comprehensive income (loss)	dr51,613	dr64,300
Retained earnings	129,403	131,661
Total stockholders' equity	147,345	136,393
Total Equity	147,345	

FIRST BANK (WILLIAMSTOWN, NJ) Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Net interest income	120,851	75,747
Prov. loan losses	8,237	2,156
Non-int. income	dr120,851	dr75,747
Non-int. expenses	42,527	32,112
Income taxes	4,284	8,685
Net income	12,517	27,187
Earn. per share (primary)	\$0.60	\$1.39
Earn. per share (fully-diluted)	\$0.59	\$1.38
Common shares(000)	20,929	19,523
Avg. no. shs. (primary)		
Avg. no. shs. (fully-diluted)	21,058	19,742

FIRST CAPITAL INC. Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Investment Advisory Management And Administrative Service	57,000		
Interest income on loans, including fees	33,350,000	24,958,000	23,772,000
Interest income on securities - taxable	5,577,000	4,488,000	2,644,000
Interest income on securities - tax exempt	3,346,000	3,204,000	2,704,000
Dividends	58,000	22,000	16,000
Federal funds sold and other income	1,274,000		
Other interest income		1,268,000	324,000
Total interest income	43,605,000	33,940,000	29,460,000
Interest expense on deposits	8,241,000	1,594,000	1,128,000
Interest expense on other borrowings	340,000		
Borrowed funds - BTFP	436,000		
Total interest expense	9,017,000	1,594,000	1,128,000
Net interest income	34,588,000	32,346,000	28,332,000
Provision (credit) for loan losses	1,141,000	950,000	dr325,000

Net interest income after provision (credit) for loan losses	33,447,000	31,396,000	28,657,000
Service charges & fees on deposit accounts	2,343,000	2,273,000	1,874,000
ATM & debit card fees	4,489,000	4,345,000	4,076,000
Commission & fee income		427,000	377,000
Gain on sale of available for sale securities			7,000
Gain (loss) on sale of available for sale securities & time deposits	40,000		
Gain on sale of loans	421,000	833,000	2,439,000
Unrealized gain (loss) on equity securities	dr207,000	dr414,000	328,000
Increase in cash value of life insurance	206,000	201,000	219,000
Other income	283,000	262,000	231,000
Total noninterest income	7,632,000	7,927,000	9,551,000
Compensation & benefits	15,002,000	14,697,000	14,537,000
Occupancy & equipment	693,000	1,839,000	1,770,000
Data processing	4,366,000	3,949,000	3,450,000
Professional fees		746,000	1,028,000
Advertising	329,000	353,000	354,000
Other expenses	3,876,000	3,504,000	3,392,000
Occupancy and equipment	1,762,000		
Income before income taxes	15,051,000		
Total noninterest expense	26,028,000	25,088,000	24,531,000
Income (loss) before income taxes	15,051,000	14,235,000	13,677,000
Net income	12,803,000	11,915,000	11,437,000
Income tax expense (benefit)	2,248,000	2,320,000	2,240,000
Net income	12,803,000	11,915,000	11,437,000
Less net income attributable to the noncontrolling interest in subsidiary	dr13,000	dr13,000	dr13,000
Net income attributable to First Capital, Inc.	12,790,000	11,902,000	11,424,000
Common shares			
Weighted average shares outstanding - basic	3,347,341	3,355,023	3,346,038
Weighted average shares outstanding - diluted	3,347,341	3,355,023	3,346,495
Year end shares outstanding	3,350,660	3,371,362	3,373,095
Net earnings per share - basic	\$3.82	\$3.55	\$3.41
Net earnings per share - diluted	\$3.82	\$3.55	\$3.41
Dividends per share on common shares	\$1.08	\$1.04	\$1.04
Number of full time employees	177	184	182
Number of part time employees	35	30	39
Total number of employees	212		
Number of common stockholders	892	913	944

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	20,008,000	25,231,000
Interest-bearing deposits with banks	3,171,000	3,820,000
Federal funds sold	15,491,000	37,247,000
Total cash & cash equivalents	38,670,000	66,298,000
Interest-bearing time deposits	3,920,000	3,677,000
Investment Securities	25,173,000	
Agency notes and bonds	129,505,000	
Treasury notes and bonds	63,084,000	
Municipal obligations	147,465,000	
Securities available for sale, at fair value	437,271,000	460,819,000
Securities-held to maturity	7,000,000	7,000,000
1-4 Family Residential Construction	15,667,000	
Other Construction, Development and Land	76,713,000	
Unearned Income ?		
Customers	dr1,168,000	
Loans, net	614,409,000	557,958,000
Loans held for sale	800,000	793,000
Federal Home Loan Bank & other restricted stock, at cost		1,836,000
Federal Home Loan Bank stock, at cost	1,836,000	
Leasehold improvements	134,000	
Premises & equipment	14,413,000	14,668,000
Accrued interest receivable	4,788,000	4,285,000
Cash value of life insurance	9,105,000	8,899,000
Goodwill	6,472,000	6,472,000

Core deposit intangible acquired in Peoples acquisition	1,418,000	
accumulated amortization		1,186,000
Core Deposits		232,000
Core deposit intangible	18,964,000	379,000
Other assets		18,316,000
Agency mortgage-backed securities	72,044,000	
Total assets	1,157,880,000	1,151,400,000
Liabilities:		
Noninterest-bearing deposits	205,535,000	254,842,000
Interest-bearing deposits	391,232,000	805,554,000
Interest-bearing Savings accounts	819,676,000	
Money market accounts	237,542,000	
Interest-bearing deposits	65,315,000	
Interest-bearing deposits	125,587,000	
Total deposits	1,025,211,000	1,060,396,000
Accrued interest payable	1,209,000	123,000
Accrued expenses & other liabilities	4,592,000	5,611,000
Borrowed funds	21,500,000	
Lease liability	23,000	
Accrued expenses and other liabilities - Balancing value	4,615,000	
Total liabilities	1,052,535,000	1,066,130,000
Common stock	38,000	38,000
Additional paid-in capital	41,588,000	41,636,000
Retained earnings - substantially restricted	97,105,000	88,465,000
Unearned stock compensation	249,000	549,000
Accumulated other comprehensive income (loss)	dr24,033,000	dr35,741,000
Less treasury stock, at cost	9,216,000	8,691,000
Total First Capital, Inc. stockholders' equity	105,233,000	85,158,000
Noncontrolling interest in subsidiary	112,000	112,000
Total equity	105,345,000	85,270,000

FIRST INDUSTRIAL REALTY TRUST INC Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Non-int. income	456,751	395,315
Income taxes	7,959	24,339
Net income	194,148	297,674
Earn. per share (primary)	\$1.40	\$2.10
Earn. per share (fully-diluted)	\$1.40	\$2.10
Common shares(000)	132,241	131,986
Avg. no. shs. (primary)		
Avg. no. shs. (fully-diluted)	132,325	132,057

FIRST INTERSTATE BANCSYSTEM INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income - interest & fees on loans	979,700	790,200	430,200
Interest income: interest & dividends on investment securities - taxable	269,100	212,400	67,100
Interest income: interest & dividends on investment securities - exempt from federal taxes	3,200	5,400	5,600
Interest income - interest on deposits in banks	15,700	8,700	2,600
Interest & dividends on FHLB & FRB stock	12,400	4,800	1,000
Total interest income	1,280,100	1,021,500	506,500
Interest expense on deposits	242,600	48,300	8,100
Interest expense on securities sold under repurchase agreements	6,400	2,500	400
Interest expense on other borrowed funds	133,800	15,300	
Interest expense on long-term debt	5,800	6,000	6,000
Interest expense on subordinated debentures held by subsidiary trusts	12,700	6,800	2,800
Total interest expense	401,300	78,900	17,300
Net interest income	878,800	942,600	489,200
Provision for (reversal of) credit losses	32,200	82,700	dr14,600
Net interest income after provision for (reversal of) credit losses	846,600	859,900	503,800
Payment services revenues	76,400	74,100	45,100
Mortgage banking revenues	8,400	18,700	40,800
Wealth management revenues	35,300	34,300	26,300
Service charges on deposit accounts	23,000	24,600	16,500

BANK

Other service charges, commissions, & fees	9,500	15,500	7,900
Investment securities gains (losses), net	dr23,500	dr24,400	1,100
Other income	17,900	20,400	11,800
Total non-interest income	147,000	163,200	149,500
Salaries & wages expense	263,100	282,100	164,900
Employee benefits expense	75,300	77,500	55,800
Outsourced technology services expense	59,000	54,300	32,800
Occupancy expense, net	48,000	44,000	28,700
Furniture & equipment expense	22,100	23,400	17,600
Other real estate owned ("OREO") expense, net of income	1,500	2,300	dr200
Professional fees	19,100	19,100	12,100
Federal Deposit Insurance Corporation ("FDIC") insurance premiums expense	31,500	14,000	6,600
Other intangibles amortization	15,700	15,900	9,900
Other expenses	121,500	114,500	65,700
Acquisition related expenses		118,900	11,600
Total non-interest expense	656,800	766,000	405,500
Income before income tax expense	336,800	257,100	247,800
Income tax expense (benefit)	79,300	54,900	55,700
Net income	257,500	202,200	192,100
Common shares(000)			
Weighted average shares outstanding - basic	103,752	103,274	61,650
Weighted average shares outstanding - diluted	103,780	103,341	61,742
Year end shares outstanding	103,942	104,442	62,200
Net earnings (loss) per common share - basic	\$2.48	\$1.96	\$3.12
Net earnings (loss) per common share - diluted	\$2.48	\$1.96	\$3.11
Dividends per share	\$1.88	\$1.70	\$1.64
Number of full time employees	3,585	3,783	2,358
Number of common stockholders	1,761	2,488	1,421
Total number of employees	3,585		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	378,200	349,200
Interest bearing deposits in banks	199,700	100
Federal funds sold	100	521,200
Total cash & cash equivalents	578,000	870,500
U.S. Treasury notes	224,700	
State, county, and municipal securities	219,800	
Obligations of U.S. government agencies	168,500	
US agency commercial mortgage-backed securities	1,105,600	
U.S. agency residential mortgage-backed securities & collateralized mortgage obligations	1,366,900	
Collateralized mortgage obligations	1,189,500	
Private mortgage-backed securities	210,400	
Collateralized loan obligations	1,119,700	
Corporate securities	236,400	
Investment securities available-for-sale	5,841,500	6,946,100
U.S. Treasury notes	399,000	
State, county and municipal securities	179,200	
Obligations of U.S. government agencies	354,500	
US agency commercial mortgage-backed securities	510,500	
US agency residential mortgage-backed securities & collateralized mortgage obligations	1,232,600	
Collateralized mortgage obligations	475,900	
Corporate securities	56,200	
Investment securities held-to-maturity, net	3,207,900	3,451,800
Total investment securities	9,049,400	10,397,900

Federal Home Loan Bank Stock & Federal Reserve Bank Stock	223,200	198,600
Loans held for sale	47,400	79,900
Loans held for investment, net of deferred fees & costs	18,279,600	18,099,200
Less: allowance for loan losses	227,700	220,100
Net loans held for investment	18,051,900	17,879,100
Premises & equipment, net of accumulated depreciation	444,300	444,700
Goodwill	1,100,900	1,100,900
Company-owned life insurance	502,400	497,900
Core deposit intangibles, net of accumulated amortization	81,400	97,000
Accrued interest receivable	129,100	118,300
Mortgage servicing rights, net of accumulated amortization & impairment reserve	28,300	31,100
Other real estate owned ("OREO")	16,500	12,700
Deferred tax asset, net	150,000	210,500
Other assets	268,400	348,700
Total assets	30,671,200	32,287,800
Liabilities:		
Non-interest bearing deposits	6,029,600	7,560,000
Interest bearing deposits	17,293,500	17,513,600
Total deposits	23,323,100	25,073,600
Securities sold under repurchase agreements	782,700	1,052,900
Accounts payable & accrued expenses	380,400	445,900
Accrued interest payable	52,200	14,500
Capitalized Lease Obligations - LT & ST	900	
Long-term debt	120,800	120,800
Other borrowings	2,603,000	2,327,000
Allowance for credit losses on off-balance sheet credit exposures		16,200
Subordinated debentures held by subsidiary trusts	163,100	163,100
Allowance for credit losses on off-balance sheet credit exposures		18,400
Total liabilities	27,443,700	29,214,000
Common stock	2,448,900	2,478,200
Retained earnings	1,135,100	1,072,700
Net unrealized (loss) gain on investment securities transferred to held-to-maturity	dr5,600	
Accumulated other comprehensive income (loss), net	dr356,500	dr477,100
Core deposit intangibles, gross	177,500	
Total stockholders' equity	3,227,500	3,073,800
Less: accumulated amortization - core deposit intangibles	96,100	
Total Equity	3,227,500	

FIRST KEYSTONE CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fees on loans	42,747,000	35,372,000	32,860,000
Other interest & fees	56,000		
Interest & dividend income on securities - taxable	1,166,000	7,394,000	5,578,000
Interest & dividend income on securities - tax-exempt	12,311,000	3,312,000	3,372,000
Interest & dividend income on securities - dividends		55,000	62,000
Dividend income on restricted investment in bank stocks	669,000	264,000	96,000
Interest on interest-bearing deposits in other banks	39,000	16,000	80,000
Total interest income	56,988,000	46,413,000	42,048,000
Interest expense on deposits	17,108,000	5,259,000	3,144,000
Interest expense on short-term borrowings		1,935,000	93,000
Interest expense on long-term borrowings		628,000	817,000
Interest expense on subordinated debt	1,094,000	1,091,000	1,094,000
Interest on short-term borrowings	8,774,000		
Interest on long-term borrowings	896,000		

Total interest expense	27,872,000	8,913,000	5,148,000
Net interest income	29,116,000	37,500,000	36,900,000
Provision (credit) for loan losses	dr217,000	dr264,000	860,000
Net interest income after provision (credit) for loan losses	29,333,000	37,764,000	36,040,000
Trust department	931,000	975,000	1,008,000
Service charges & fees		2,193,000	1,914,000
Increase in cash surrender value of life insurance	621,000	597,000	598,000
Automated teller machines ("ATM") fees & debit card income	2,205,000	2,146,000	2,183,000
Net gains (losses) on sales of mortgage loans	65,000	dr7,000	980,000
Net securities gains (losses)	dr118,000	dr846,000	323,000
Other non-interest income	257,000	273,000	317,000
Total non-interest income		5,331,000	7,323,000
Salaries & employee benefits	16,055,000	14,554,000	14,148,000
Occupancy, net	2,119,000	1,936,000	1,885,000
Furniture & equipment expense	637,000	594,000	570,000
Computer expense	1,440,000	1,493,000	1,220,000
Professional services	1,146,000	1,270,000	1,050,000
Pennsylvania shares tax	861,000	1,238,000	1,202,000
Federal Deposit Insurance Corporation ("FDIC") insurance, net		490,000	423,000
ATM & debit card fees		899,000	1,091,000
Data processing fees	1,304,000	915,000	1,200,000
Foreclosed assets held for resale expense, net	2,881,000		3,000
Advertising	528,000	389,000	407,000
Other non-interest expense		2,999,000	3,155,000
FDIC insurance	703,000		
Computer expense	1,571,000		
Total non-interest expense	29,245,000	26,777,000	26,354,000
Income (loss) before income tax expense	6,244,000	16,318,000	17,009,000
Current	431,000		
Deferred	253,000		
Income tax expense	684,000	2,294,000	2,321,000
Net income (loss)	5,560,000	14,024,000	14,688,000
Common shares			
Weighted average shares outstanding - basic	6,054,000	5,974,000	5,908,000
Weighted average shares outstanding - diluted	6,054,000	5,974,000	5,908,000
Year end shares outstanding	6,091,161	6,019,152	5,947,223
Net income (loss) per share - basic	\$0.91	\$2.35	\$2.49
Net income (loss) per share - diluted	\$0.91	\$2.35	\$2.49
Dividends per share	\$1.12	\$1.12	\$1.12
Number of full time employees	212	200	195
Number of part time employees	11	9.00	11
Total number of employees	223		
Number of common stockholders	903	906	918
ATM fees and debit card income	2,195,000		
Total non-interest income	6,156,000		

Reclassified to conform with 2022 presentation As reported by the Company Approximately

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	9,462,000	9,441,000
Interest-bearing deposits in other banks	7,551,000	1,297,000
Total cash & cash equivalents	17,013,000	10,738,000
Debt securities available-for-sale, at fair value	392,968,000	373,444,000
Marketable equity securities, at fair value		1,699,000
Restricted investment in bank stocks, at cost	5,961,000	7,136,000
Loans	910,864,000	858,398,000
Loans held for sale	214,000	71,000
Allowance for loan losses	6,925,000	8,274,000
Net loans	904,153,000	850,195,000
Leasehold improvements	338,000	
Premises & equipment, net	19,611,000	19,024,000
Operating lease right-of-use assets	1,472,000	1,541,000
Accrued interest receivable	5,201,000	4,391,000
Cash surrender value of bank owned life insurance	26,010,000	25,389,000
Investments in low-income housing partnerships		3,763,000
Goodwill	19,133,000	19,133,000

Deferred income taxes	8,695,000	9,129,000
Other assets	3,286,000	3,612,000
Marketable equity securities	1,482,000	
Restricted investment in bank stocks	10,885,000	
Obligations of U.S. Government Corporations and Agencies, Mortgage backed - AFS	137,992,000	
Obligations of U.S. Government Corporations and Agencies, other ? AFS	7,632,000	
Obligations of state and political subdivisions - AFS	87,703,000	
U.S. Treasury securities	7,041,000	
Asset backed securities	82,162,000	
Other mortgage backed securities	34,050,000	
Corporate debt securities - AFS	36,388,000	
Total assets	1,415,870,000	1,329,194,000
Liabilities:		
Non-interest bearing deposits	198,569,000	231,754,000
Interest bearing deposits		761,745,000
Savings	212,280,000	
Other time	1,092,000	
Time certificates of deposits	259,841,000	
Time certificates of deposits less than		
Total deposits	980,439,000	993,499,000
Short-term borrowings	153,468,000	153,418,000
Short-term borrowings	122,000,000	
Long-term borrowings	122,000,000	25,000,000
Subordinated debentures	25,000,000	25,000,000
Operating lease liabilities	1,976,000	2,029,000
Accrued interest payable	2,823,000	563,000
Other liabilities	8,549,000	9,299,000
FHLB Advances - Long-Term	122,000,000	12,502,000
Total liabilities	1,294,255,000	1,208,808,000
Common stock, par value \$2.00 per share; authorized 20,000,000 shares as of , 2022 and , 202; issued 6,250,76 as of , 2022 and 6,78,85 as of , 202; outstanding 6,09,52 as of , 2022 and 5,947,22 as of , 202	12,705,000	
Surplus	44,004,000	42,439,000
Retained earnings	100,260,000	
Retained earnings (accumulated deficit)		100,712,000
Accumulated other comprehensive income (loss)	dr29,645,000	dr29,558,000
Treasury stock	5,709,000	5,709,000
Total stockholders' equity	121,615,000	120,386,000
Total Equity	121,615,000	

FIRST NATIONAL CORP. (STRASBURG, VA)
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
FDIC assessment	633,000		
Interest income & fees on loans	49,293,000	41,720,000	32,797,000
Interest income on federal funds sold			10,000
Interest income on deposits in banks	1,809,000	1,223,000	213,000
Interest income on investment securities - taxable	111,000		
Interest & dividends on securities - taxable interest	5,286,000	5,131,000	3,100,000
Interest & dividends on securities - tax-exempt interest	1,220,000	1,229,000	936,000
Dividends on securities		92,000	88,000
Total interest & dividend income	57,719,000	49,395,000	37,144,000
Interest expense on deposits	13,660,000	3,273,000	1,415,000
Interest expense on subordinated debt		277,000	619,000
Interest expense on federal funds purchased & repurchase agreements	1,000		
Interest expense on junior subordinated debt		270,000	270,000
Interest expense on other borrowings	97,000		
Interest on junior subordinated debt	271,000		
Interest on subordinated debt	277,000		
Total interest expense	14,306,000	3,820,000	2,304,000
Net interest income	43,413,000	45,575,000	34,840,000
Provision for (recovery of) loan losses	6,150,000	1,850,000	dr650,000

Net interest income after provision for (recovery of) loan losses	37,263,000	43,725,000	35,490,000
Service charges on deposit accounts	770,000	2,677,000	2,061,000
Automated teller machine & check card fees	2,780,000	3,300,000	2,930,000
Commissions & fees	3,449,000		
Wealth management fees	3,120,000	3,008,000	2,712,000
Fees for other customer services		839,000	787,000
Brokered mortgage fees	119,000	245,000	539,000
Income from bank owned life insurance	627,000	597,000	526,000
Net gains (losses) on securities available for sale		dr2,004,000	37,000
Net gains on sale of loans			25,000
Net gains (losses) on disposal of premises & equipment	47,000	dr29,000	15,000
Gain on sale of other investment	186,000	2,885,000	
Other operating income	686,000	1,103,000	555,000
Total noninterest income	11,784,000	12,621,000	10,187,000
Salaries	21,039,000		
Salaries & employee benefits		20,709,000	17,792,000
Occupancy	2,154,000	2,218,000	1,856,000
Equipment	2,377,000	2,300,000	1,910,000
Marketing	910,000	813,000	666,000
Supplies	1,647,000	528,000	509,000
Legal & professional fees	1,578,000	1,414,000	2,537,000
Automated teller machine & check card expenses		1,370,000	1,145,000
Federal Deposit Insurance Corporation assessment	576,000	463,000	346,000
Bank franchise tax	1,040,000	930,000	665,000
Data processing expense	1,047,000	989,000	2,156,000
Amortization expense	18,000	19,000	28,000
Other real estate gain (loss) & expense, net		106,000	dr26,000
Other operating expense	4,422,000	3,950,000	3,096,000
Other real estate owned expense (income), net	199,000		
Total noninterest expense	37,242,000	35,597,000	32,732,000
Income (loss) before income taxes	11,805,000	20,749,000	12,945,000
Income tax expense (benefit)	2,181,000	3,952,000	2,586,000
Net income (loss)	9,624,000	16,797,000	10,359,000
Common shares			
Weighted average shares outstanding - basic	6,265,394	6,252,369	5,550,589
Weighted average shares outstanding - diluted	6,279,105	6,259,357	5,559,081
Year end shares outstanding	6,263,102	6,264,912	6,228,176
Earnings (loss) per share - basic	\$1.54	\$2.69	\$1.87
Earnings (loss) per share - diluted	\$1.53	\$2.68	\$1.86
Cash dividends per share	\$.60		
Number of full time employees	224	215	210
Total number of employees	224		
Number of common stockholders	1,143	808	784
Number of beneficiary stockholders		1,022	918

Reclassified to conform with 2022 presentation
 Shares increased due to the effect of shares issued to shareholders of The Bank of Fincastle, and issuance of common stock for dividend reinvestment plan and stock incentive plan
 Full-time equivalent As of March 18, 2022
 As of March 17, 2023
 Approximately

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Cash & due from banks	17,194,000	20,784,000
Interest-bearing deposits in banks	69,967,000	46,130,000
Securities available for sale, at fair value	152,857,000	162,907,000
Securities held to maturity, at carrying value	148,244,000	
Securities held to maturity, at amortized cost		153,158,000
Restricted securities, at cost		1,908,000
Loans, net		913,077,000
Other real estate owned, net		184,000
Buildings and leasehold improvements	21,145,000	
Premises & equipment, net	22,142,000	21,876,000
Accrued interest receivable	4,655,000	4,543,000
Bank owned life insurance	24,902,000	24,531,000

Core deposit intangibles, net	117,000	136,000
Goodwill	3,030,000	3,030,000
Other assets	16,653,000	17,119,000
Restricted securities, at cost	2,078,000	
Total assets	1,419,295,000	1,369,383,000
Liabilities:		
Noninterest-bearing demand deposits	379,208,000	427,344,000
Savings deposits	192,349,000	
Savings & interest-bearing demand deposits	662,169,000	677,139,000
Time deposits		136,849,000
Total deposits	1,233,726,000	1,241,332,000
Other borrowings	50,000,000	
Subordinated debt	4,997,000	4,995,000
Junior subordinated debt	9,279,000	9,279,000
Accrued interest payable & other liabilities	5,022,000	5,417,000
Total liabilities	1,303,024,000	1,261,023,000
Common stock	7,829,000	7,831,000
Surplus	32,950,000	
Surplus		32,716,000
Retained earnings	94,198,000	90,284,000
Accumulated other comprehensive income (loss), net	dr18,706,000	dr22,471,000
Total shareholders' equity	116,271,000	108,360,000
Total Equity	116,271,000	

Fair value - Securities held to maturity, at amortized cost: 2022 \$141,797,000
 Net of valuation allowance - Other real estate owned: 2022 \$13,000

FIRST NATIONAL OF NEBRASKA, INC.
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest and fees on loans and lease financing	2,140,499	1,416,808	1,106,798
Interest on investment securities	163,016	120,617	89,460
Interest on federal funds sold and other short-term investments	45,571	10,039	3,728
Total interest income	493,156	1,547,464	1,199,986
Interest on deposits		69,825	24,001
Interest on short-term fundings		806	109
Interest on Federal Home Loan bank advances		6,486	
Interest on other borrowings	31,686	1,521	1,866
Interest on capital notes & trust preferred securities	21,018	12,658	10,116
Interest on Federal Home Loan Bank advances	22,851		
Interest on short-term fundings	495		
Total interest expense	569,206	91,296	36,092
Net interest income	1,456,168	1,456,168	1,163,894
Provision for loan losses	649,357	322,969	6,903
Net interest income after provision for loan losses		1,133,199	1,156,991
Processing services income	183,097	226,970	208,219
Deposit services income		33,195	38,540
Trust and investment services	13,615	63,985	69,958
Gain on sale of mortgage loans		4,488	55,330
Commissions income	93,354		
Managed services		32,952	33,520
Other		61,373	130,007
Service charges on deposit accounts in domestic offices	23,953		
Total noninterest income	426,573	422,963	535,574
Salaries & employee benefits expenses	600,169	544,275	515,492
Net occupancy expense of premises	58,777	52,335	60,055
Equipment rentals, depreciation & maintenance expense	154,229	141,751	123,244
Marketing, communications & supplies expense	110,106	122,900	103,346
Processing expense	62,761	53,748	42,605
Loan servicing expense		77,180	67,052
Professional services expenses	80,510	59,982	44,286
Contingent litigation		20,371	24,017
Other	136,533	66,534	78,806
professional services	48,995		
Contingent litigation	13,958		
Total noninterest expense	1,266,038	1,139,076	1,058,903
Income before income taxes	291,058	417,086	633,662
Current income tax expense (benefit)	140,447	126,520	110,292
Deferred income tax expense (benefit)	cr76,833	cr31,961	29,982
Total income taxes (benefit)	63,614	94,559	140,274

BANK

Net income (loss)	227,444	322,527	493,388
Common shares(000)			
Weighted average shares			
outstanding-basic	260	261	264
Weighted average shares			
outstanding-diluted	260	261	264
Year end shares			
outstanding	259	261	261
Net earnings per common share-basic	874.00	1,235.00	1,870.00
Net earnings per common share-diluted	874.00	1,235.00	1,870.00
Cash dividends declared per common share	90	260	380
Common DPS - by Period End Date - Gross	30		
Managed services other	47,097		
Comprehensive Income	65,457		
Attributable to Owners of Parent Company - Total	290,267		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash and due from banks	1,475,398	1,217,538
Federal funds sold and other short-term investments		50,873
Total cash and cash equivalents		1,268,411
Interest-bearing time deposits due from banks		32,658
Available-for-sale debt securities	16,369	14,987,567
Held-to-maturity debt securities	153,073	164,829
Other securities, at cost (carried at fair value)	5,143,116	3,955,735
us government obligations - Available for Sale	626,460	
obligations of state and political subdivisions - Available for Sale	123,679	
Mortgage Backed Securities - Available for Sale	4,376,608	
Total investment securities		5,248,131
Loans & leases	22,791,718	19,930,774
Less: allowance for loan losses	990,025	416,329
Net loans & leases	21,801,693	19,514,445
Equipment	448,321	
Premises, equipment & software, net	492,202	502,655
Other assets	703,195	1,395,161
Goodwill	281,091	251,270
Intangible assets	122,825	138,472
Bank owned life insurance	608,735	
Deferred tax asset, net	382,828	
Trading Account Assets	16,551	
Total assets	31,285,883	28,351,203
Liabilities:		
Noninterest-bearing deposits	6,100,330	7,883,128
Interest-bearing deposits	19,736,394	16,460,114
Total deposits		24,343,242
Federal funds purchased in domestic offices	3,883	151,000
Short-term fundings		
Federal Home Loan Bank advances	298,894	
Net other borrowings	1,048,911	3,552
Federal Home Loan Bank advances	450,000	
Accrued expenses & other liabilities	824,191	709,177
Net capital notes & trust preferred securities		298,659
Total liabilities	28,462,603	25,505,630
Common stock	1,575	1,575
Additional paid-in capital	55,096	13,102
Retained earnings	3,568,836	3,666,782
Common Stock - Treasury/Repurchased	464,420	
Less treasury stock		435,256
Accumulated other comprehensive gain (loss)	dr337,807	dr400,630
Total stockholders' equity	2,823,280	2,845,573
Total equity capital	2,823,280	

Amortized cost - Investment securities: available-for-sale debt securities: 2022 \$5,453,966,000 Fair value - Investment securities: held-to-maturity debt securities: 2022 \$147,028,000 Includes equity securities - Investment securities: other securities, at cost: 2022 \$27,119,000

FIRST OTTAWA BANCSHARES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):	2023	2021	2020
Interest income on loans, including fees	73,726	38,479	28,332

Interest income on taxable securities available for sale	6,760	923	601
Interest income on exempt from federal tax securities available for sale	196	203	227
Interest income on interest-bearing deposits with financial institutions			20
Other interest & dividend income	1,679	229	305
Total interest & dividend income	82,361	39,834	29,485
Interest expense on deposits	24,415	1,390	3,072
Interest expense on borrowings		1,901	929
Borrowings	6,274		
Total interest expense	30,689	3,291	4,001
Net interest income	36,543	25,484	25,484
Provision for loan losses	7,080	3,000	5,350
Net interest income after provision for loan losses	33,543	20,134	20,134
Service fee income	1,726	1,015	
Trust & farm management fee income	961	977	900
Net realized gains (losses) on sales of securities available for sale	dr139		
Mortgage servicing income, net	127	5,372	5,763
Increase in cash value of life insurance, net	962	276	149
Other income		396	465
Total noninterest income	4,701	8,747	8,292
Salaries & employee benefits	19,617	18,936	17,550
Occupancy & equipment expense	2,955	2,160	1,906
Data processing fees	1,711	1,610	1,073
Insurance expense	1,649	824	695
Supplies	2,783		
Professional fees	862	635	562
Other real estate owned, net	105	146	243
Advertising expenses	296	286	195
Supplies	130	130	203
Other noninterest expenses		1,756	1,624
Total noninterest expense	30,108	26,483	24,051
Income before income tax	19,185	15,807	4,375
Income tax expense	5,171	4,291	1,454
Net income	14,014	11,516	2,921
Common shares(000)			
Weighted average shares outstanding - basic	901	846	825
Weighted average shares outstanding - diluted	901		
Year end shares outstanding	905	856	826
Net earnings (loss) per share - basic	15.56	13.61	\$3.54
Net earnings (loss) per share - diluted	15.56		
Dividends per common share	\$1.50	\$1.50	\$2.50
Service fees	2,466		
Other	324		

Reclassified to conform with 2021 presentation

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2021
Cash & due from banks	5,054	8,196
Interest-bearing deposits with financial institutions	22,562	10,985
Cash & cash equivalents		19,181
Securities Available for Sale	160,790	
Federal Agencies	1,936	
State and Municipal	5,171	
Other	7,00	
Securities available for sale at fair value	5,796	67,817
Loans held for sale	1,251	19,974
Loans - to Customers - Net - Total	1,226,781	
Loans, net		810,909
Premises & equipment, net	9,948	9,821
Goodwill	2,446	2,446
Other real estate owned		654
Cash surrender value of life insurance		18,642
Accrued interest receivable & other assets	32,484	21,436
Accrued interest receivable and other assets	27,627	
Collateral Mortgage Obligations	119,951	
Asset Backed Securities	21,342	
Right of Use Tangible Assets - Operating Lease - Net	3,825	
Mortgage Servicing Rights - Net	6,437	

Accrued interest receivable and other assets		
- Balancing value	17,365	
Total assets	1,488,943	970,880
Liabilities:		
Saving Deposits	53,602	
Money Market Accounts Deposits	187,399	
Certificate Deposits	48,971	
Other Certificates & Time Deposits	364,647	
Deposits	1,235,731	839,582
Long term advances	6,300	
Borrowings - Balancing value	45,200	
Borrowings	153,500	58,500
Other liabilities	13,107	9,131
FHLB Advances - Short-Term	102,000	
Total liabilities	1,402,338	907,213
Common Share	992	
Common stock		944
Additional paid-in capital	22,050	17,888
Retained Earnings	73,305	
Retained Earnings (accumulated deficit)		49,287
Treasury stock, at cost	4,830	4,830
Accumulated other comprehensive income (loss)		378
Total shareholders' equity	86,605	63,667
Total Equity	86,605	
Amortized cost - Securities available for sale at fair value 2021 \$67,059,000		

FISCALNOTE HOLDINGS INC

Interest Sale Completed: On Mar. 11, 2024 (the 'Closing Date'), Co. announced that it had sold the equity of Co.'s subsidiary owning and operating its Board.org business ('Board.org'). The net proceeds from the sale of Board.org were used in part to retire \$65.7 million of term loans under Co.'s Second Amended and Restated Credit and Guaranty Agreement, dated July 29, 2022, with its senior lenders, and pay approximately \$7.1 million of related prepayment and exit fees associated with the retired amount. In addition, \$15.0 million of net proceeds from the sale were added to Co.'s balance sheet for general corporate purposes. After giving effect to the sale of Board.org and the use of net proceeds, Co. will have approximately \$45 million of cash and cash equivalents on hand, and approximately \$176 million of indebtedness outstanding.

FISCALNOTE HOLDINGS INC

Interest Sale Development: On Mar. 11, 2024 (the 'Closing Date'), Co.'s indirect wholly-owned subsidiary, FiscalNote, Inc. (the 'Seller'), and FiscalNote Boards LLC, a wholly-owned subsidiary of the Seller which operated the Board.org business, entered into an Equity Purchase Agreement (the 'Purchase Agreement') with Exec Connect Intermediate LLC (the 'Buyer'), providing for the sale of the equity in FiscalNote Boards LLC to the Buyer for a total value of \$103.0 million, consisting of \$95.0 million in cash at closing and a potential earnout opportunity of up to \$8.0 million. The stated purchase price is subject to adjustments based on Board.org's working capital on the Closing Date, indebtedness and transaction expenses, as well as retention payments payable to certain employees of the Board.org following the Closing Date. \$785,000 of the purchase price was deposited into escrow to satisfy certain potential post-closing purchase price adjustments and indemnification claims. The Seller may be entitled to receive an earn-out payment of up to \$8.0 million, less the amount of certain retention payments potentially owing to the former Board.org employees, if the Board.org business achieves specified revenue targets for 2024.

FORGE GLOBAL HOLDINGS INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Placement fees		40,665,000	
Custodial administration fees	44,031,000	28,718,000	
Marketplace revenue	25,790,000		
Total revenues	69,821,000	69,383,000	
Transaction-based expenses	431,000	483,000	
Total revenues, less transaction-based expenses		68,900,000	
Compensation & benefits	106,593,000	145,514,000	
Professional services	11,905,000	14,265,000	
Acquisition-related transaction costs		5,113,000	
Advertising & market development expenses	3,486,000	4,754,000	
Rent & occupancy expenses	4,884,000	5,455,000	
Technology & communications expense	14,507,000	11,489,000	
General & administrative expenses	12,510,000	11,324,000	6,829,050
Depreciation & amortization	6,954,000	6,026,000	
Total operating expenses		203,940,000	
Operating income (loss)	dr91,449,000	dr135,040,000	dr6,829,050
Interest income (expense), net	6,421,000	2,681,000	
Change in fair value of derivative liabilities			16,101,880
Change in fair value of warrant liabilities	dr6,465,000	19,836,000	

Other income (expenses), net	763,000	945,000	
Gain on marketable securities, dividends & interest held in trust account			90,914
Total interest income (expenses) & other income (expenses)	719,000	23,462,000	
Income (loss) before provision for income taxes	dr90,730,000	dr111,578,000	
Provision for (benefit from) income taxes	819,000	327,000	
Net income (loss)	dr91,549,000	dr111,905,000	9,363,744
Net income (loss) attributable to noncontrolling interest	1,328,000	46,000	
Net income (loss) attributable to Forge Global Holdings, Inc.	dr90,221,000	dr111,859,000	
Less: mark to market gain for junior preferred stock warrants		3,924,000	
Net income (loss) to common stockholders		dr115,783,000	
Weighted average class A shares outstanding - basic			41,400,000
Weighted average class B shares outstanding - basic			10,350,000
Common shares outstanding			173,402,167
Weighted average class A shares outstanding - diluted			41,400,000
Weighted average class B shares outstanding - diluted			10,350,000
Weighted average shares outstanding - diluted	173,402,167	145,013,346	
Year end shares outstanding	176,899,814	172,560,916	51,750,000
Net earnings (loss) per class A share - basic			\$0.18
Net earnings (loss) per class B share - basic			\$0.18
Net earnings (loss) per share - basic	dr\$0.52	dr\$0.78	
Net earnings (loss) per class A share - diluted			\$0.18
Net earnings (loss) per class B share - diluted			\$0.18
Net earnings (loss) per share - diluted	dr\$0.52	dr\$0.80	
Number of full time employees	345	315	
Total number of employees	345		3.00
Number of class A common stockholders			1.00
Number of class B common stockholders			5.00
Number of common stockholders	120	115	
Number of unit stockholders			1.00
Foreign currency translation adjustments		1,155,000	
Comprehensive loss attributable to Forge Global Holdings, Inc.	dr90,003,000		
EPS - Basic - excluding Extraordinary Items Applicable to Common - Total	dr\$0.52		
EPS - Diluted - excluding Extraordinary Items Applicable to Common - Total	dr\$0.52		

2021 and prior periods for Motive Capital Corp prior to reverse recapitalization with Forge Global, Inc. Approximately As of March 1, 2022

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2023	2022
Cash & cash equivalents	144,722,000	193,136,000
Restricted cash	1,062,000	1,829,000
Accounts receivable, net	4,067,000	3,544,000
Payment-dependent notes receivable, current		5,000
Prepaid expenses & other current assets	13,253,000	8,374,000
Total current assets	163,104,000	206,888,000
Property & equipment, net	5,192,000	359,000
Capitalized internal-use software	9,000,000	

Internal-use software, net		7,640,000
Goodwill & other intangible assets, net	129,919,000	133,887,000
Operating lease right-of-use assets	4,308,000	5,706,000
Payment-dependent notes receivable, noncurrent	5,593,000	7,371,000
Other assets, noncurrent	2,615,000	1,878,000
Total assets	310,731,000	363,729,000
Liabilities:		
Accounts payable	1,831,000	2,797,000
Accrued compensation & benefits	11,004,000	13,271,000
Accrued expenses & other current liabilities	8,861,000	6,416,000
Operating lease liabilities, current	2,516,000	3,896,000
Payment-dependent notes payable, current		5,000
Total current liabilities	24,212,000	26,385,000
Operating lease liabilities, noncurrent	2,707,000	3,541,000
Payment-dependent notes payable, noncurrent	5,593,000	7,371,000
Warrant liabilities, noncurrent	9,616,000	606,000
Other liabilities	185,000	365,000
Total liabilities	42,313,000	38,268,000
Common stock, net	18,000	18,000
Additional paid-in capital	543,846,000	509,094,000
Accumulated other comprehensive income	911,000	693,000
Retained earnings (accumulated deficit)	dr280,638,000	dr190,418,000
Treasury stock, at cost; 157,193 and 300 shares as of 31, 2023 and 31, 2022, respectively	625,000	
Total Forge Global Holdings, Inc. stockholder's equity (deficit)	263,512,000	319,387,000
Non-controlling interest	4,906,000	6,074,000
Total stockholder's equity (deficit)	268,418,000	325,461,000

FOXBY CORP Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	2021
Dividends income	219,709	281,392	289,412
Interest income	136	23	24
Total investment income	219,845	281,415	289,436
Investment management		114,240	120,532
Interest & fees on credit agreement	102,908	54,531	26,728
Bookkeeping & pricing fees	32,215	32,350	30,590
Audit expense		21,900	21,900
Administrative services	13,275	11,925	12,158
Directors fees		10,706	15,291
Shareholder communications	8,600	8,030	8,686
Custody fees		6,865	5,485
Legal fees		5,495	15,760
Insurance expenses		3,780	2,383
Transfer agent fees	5,397	3,285	14,202
Registration fees	2,706	2,190	2,190
Shareholder servicing & accounting costs	116,058		987
Other expenses	1,095	888	
Audit	19,530		
Legal	6,955		
Directors	12,184		
Custody	7,300		
Insurance	3,103		
Total expenses	331,326	276,185	276,892
Net investment income (loss)	dr111,481	5,230	12,544
Net realized gain on investments	dr75,497	255,114	1,176,423
Net realized gain on foreign currencies		1,255	4.00
Unrealized appreciation (depreciation) on investments	2,902,171	dr2,272,476	2,425,145
Net realized & unrealized gain (loss)	2,826,674	dr2,016,107	3,601,572
Net increase (decrease) in net assets resulting from operations	2,715,193	dr2,010,877	3,614,116
Year end shares outstanding	521,716	521,716	521,716
Net investment income (loss) per share	dr\$0.21	\$0.01	\$0.02
Income from operations per share	5.21	dr3.86	6.93
Distributions per share	\$0.28	\$0.19	\$2.01
Net of foreign tax expense - dividends income: 2022 \$1,571; 2021 \$1,246			

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2023	2022
Investments at value	14,557,322	11,191,755
Cash	748	6,177
Dividends receivable		7,170

Interest receivable			2.00
Receivable income from securities loaned		29,726	
Prepaid expenses & other assets		4,547	3,742
Interest		12	
Total assets	14,592,355		11,208,846
Credit agreement borrowing			1,379,800
Liabilities:			
Accrued expenses		56,649	47,029
Investment management fee payable		11,291	8,741
Directors payable			4,326
Administrative services payable			2,014
Payable to adviser		2,070	
Credit facility borrowing		2,180,900	
Directors		2,897	
Total liabilities		2,253,807	1,441,910
Net assets		7,102,780	9,766,936
Paid in capital		7,102,780	7,250,240
Distributable earnings		5,235,768	2,516,696
Net assets		12,338,548	9,766,936
Net assets value per share		24	19
Total Equity		12,338,548	
Cost - investments at value: 2022 \$8,857,744			

GABELLI HEALTHCARE & WELLNESSRX TRUST Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2021	2020
Dividends investment income	3,346,510	3,533,178	3,457,602
Interest investment income	636,613	6,728	66,489
Total investment income	3,983,123	3,539,906	3,524,091
Investment advisory fees	2,559,266	3,065,301	2,688,114
Interest expense on preferred shares	2,774,044	1,937,778	57,778
Shareholder communications	180,514	155,927	175,523
Payroll expenses	171,061	123,748	157,684
Legal & audit fees	95,586	147,537	93,146
Trustees' fees	80,450	78,207	52,500
Accounting fees	45,000	45,000	45,000
Custodian fees	27,444	26,430	26,084
Offering expense for issuance of preferred shares	23,809	5,088	102,689
Interest expense	388	7,000	2,000
Miscellaneous expenses	89,841	77,331	84,704
Shareholder services fees	105,945	94,280	87,952
Total expenses	6,153,348	5,756,634	3,571,176
Less: expenses paid indirectly by broker	2,369	2,280	1,558
Net expenses	6,150,979	5,754,354	3,569,618
Net investment income (loss)	dr2,167,856	dr2,214,448	dr45,527
Net realized gain (loss) on investments	11,678,006	19,851,975	
Net realized gain (loss) on foreign currency transactions	dr1,358	dr2,182	
Net realized gain (loss) on investments & foreign currency transactions	11,676,648	19,849,793	
Net change in unrealized appreciation (depreciation) on investments	dr9,104,160	25,112,042	
Net change in unrealized appreciation (depreciation) on foreign currency translations	18,170	dr7,335	
Net change in unrealized appreciation (depreciation) on investments & foreign currency translations	dr9,085,990	25,104,707	
Net realized & unrealized gain (loss) on investments & foreign currency translations	2,590,658	44,954,500	
Net increase in net assets attributable to common shareholders resulting from operations	422,802	42,740,052	
Year end shares outstanding	15,956,278	17,180,957	17,534,031
Net investment income (loss) per share	dr\$0.14	dr\$0.13	
Income from operations per share	.08	2.48	
Distributions per common share			\$0.1
Net of foreign taxes-dividends on investment income: 2021 \$75,754; 2020 \$55,313			

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2023	2021
Investments, at value	238,107,191	350,215,035

BANK

BANK

Cash	2,368	
Receivable for investments sold	336,120	49,459
Dividends receivable	436,130	426,541
Deferred offering expense	155,475	144,138
Prepaid expenses	6,470	908
Total assets	239,043,754	350,836,081
Liabilities:		
Foreign currency overdrafts, at value	384	
Payable to bank	31,842	68,502
Distributions payable		6,229,589
Payable for fund shares redeemed	179,767	
Payable for investment advisory fees	85,334	287,077
Payable for payroll expenses		49,381
Payable for accounting fees	3,750	3,750
Payable for preferred offering expenses	109,482	12,650
Series C cumulative preferred stock		40,000,000
Series E cumulative preferred stock		40,000,000
Other accrued expenses	252,517	232,749
Payable for investment advisory fees	208,112	
Series E Cumulative Preferred Stock, callable and Mandatory redemption 12/26/25	40,000,000	
Payable for offering costs	42,593	
Series G Cumulative Preferred Shares, callable and mandatory redemption	13,320,000	
Total liabilities		86,883,698
Net assets attributable to common shareholders		263,952,383
Paid-in capital	114,340,710	126,818,681
Total distributable earnings	70,469,263	137,133,702
Net assets	184,809,973	263,952,383
Net assets value per common share	12	15
Total Equity	184,809,973	
□Cost - investments, at value: 2021 \$213,971,458		

GENERATION INCOME PROPERTIES INC

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):**

	2023	2022	□2021
Rental income	7,593,564	5,394,778	3,854,846
Other income	39,036	37,684	45,250
Total revenue	7,632,600	5,432,462	3,900,096
General administrative & organizational costs	1,372,539		
General & administrative expense	1,734,134	1,647,987	1,111,029
Building expenses	1,699,200	1,208,192	768,182
Depreciation	2,356,732		
Amortization of intangibles	1,181,837		
Depreciation & amortization	3,538,569	2,110,975	1,508,340
Interest expense, net	2,744,406	1,620,237	1,310,950
Compensation costs		1,310,796	849,701
Total expenses	11,088,848	7,898,187	5,548,202
Operating income (loss)	dr3,456,248	dr2,465,725	dr1,648,106
Income on investment in tenancy-in-common		37,298	12,495
Gain (loss) on sale of property			923,178
Dead dead expense	109,569	174,722	
Gain (loss) on debt extinguishment		dr144,029	
Preferred stock dividends	475,000		
Net income (loss)	dr4,441,465	dr2,747,178	dr712,433
Less: net income attributable to non-controlling interests	dr1,275,797	dr490,462	dr513,581
Net income (loss) attributable to Generation Income Properties, Inc	dr5,717,262	dr3,237,640	dr1,226,014
Net income (loss) attributable to common shareholders	d6,192,262		
Common shares			
Weighted average shares outstanding - basic	2,520,437	2,313,112	1,067,599
Weighted average shares outstanding - diluted	2,520,437	2,313,112	1,067,599
Year end shares outstanding	2,620,707	2,501,644	□2,172,950
Net income (loss) per share - basic	d\$2.46	d\$1.40	d\$1.15
Net income (loss) per share - diluted	d\$2.46	d\$1.40	d\$1.15
Dividends per common share	\$.43	\$.60	\$.81
Number of part time employees			2.00
Number of full time employees	4.00	6.00	3.00
Total number of employees	4.00	6.00	5.00
Number of common stockholders	4,134	□96	

Income from cont operations before income tax	dr4,441,465	
Other expense	dr506,639	
Income (loss) on investment in tenancy	32,773	
Loss on derivative valuation, net	dr401,782	
□Reclassified to conform with 2022 presentation		
□Shares increased due to the effect of restricted stock unit compensation, common stock issued for services, and issuance of equity securities for cash □As of March 17, 2023		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investment in real estate - land	21,996,902	12,577,544
Investment in real estate - building & site improvements	71,621,499	39,764,890
Investment in real estate - tenant improvements	2,072,205	907,382
Investment in real estate - acquired lease intangible assets	10,571,331	4,677,928
Investment in real estate - less accumulated depreciation & amortization	8,855,332	5,623,318
Total investments		52,304,426
Investment in tenancy-in-common		1,218,268
Cash & cash equivalents	3,117,446	3,718,496
Restricted cash	34,500	34,500
Deferred rent asset	1,106,191	288,797
Prepaid expenses	139,941	132,642
Accounts receivable	241,166	96,063
Escrow deposit & other assets	493,393	184,241
Right of use asset, net	6,152,174	6,232,662
Total assets	108,691,416	64,210,095
Liabilities:		
Accounts payable	406,772	173,461
Accounts payable - related party	1,809,840	
Accrued expenses	688,146	365,624
Accrued expense - related party	683,347	128,901
Acquired lease intangible liabilities, net	1,016,260	639,973
Insurance payable		46,368
Deferred rent liability	260,942	251,798
Lease liability, net	6,415,041	6,356,288
Other payable - related party	34,966	2,587,300
Loan payable - related party	5,500,000	1,500,000
Mortgage loans, net	56,817,310	□35,233,878
Derivative liabilities		537,424
Total liabilities	74,170,048	47,283,591
Redeemable non-controlling interests		5,789,731
Common stock	26,207	25,016
Additional paid-in capital	18,472,049	19,307,518
Accumulated deficit	dr14,833,058	
Retained earnings (accumulated deficit)		dr8,640,796
Series A Redeemable Preferred stock, net, \$00 par value, 2,400,000 shares authorized, issued, and outstanding at 0, 202 with liquidation preferences of \$5 per share and no shares authorized or issued at 2022	11,637,616	
Total Generation Income Properties, Inc. stockholder's equity	15,302,814	10,691,738
Non-controlling interest	18,812,423	445,035
Non-Controlling Interest		406,131
Total equity	34,521,368	11,136,773
□Unamortized discount - Mortgage loans: 2022 \$717,381		

GENERATIONS BANCORP NY INC

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):**

	2023	2022	2021
Interest & dividend income on loans, including fees	14,464	12,023	12,576
Interest & dividend income on debt & equity securities - taxable	1,040	722	519
Interest & dividend income on debt & equity securities - tax exempt	407	414	404
Interest & dividend income on interest earning deposits	274	84	23
Other interest & dividend income	132	61	81
Total interest income	16,317	13,304	13,603
Interest expense on deposits	6,794	1,474	1,260
Interest expenses on short-term borrowings		216	
Interest expenses on long-term borrowings		244	415
Interest expense on subordinated debt			9.00

Short-term borrowings	355		
Long-term borrowings	428		
Total interest expense	7,577	1,934	1,684
Net interest income	8,740	11,370	11,919
Provision for loan losses	927	631	540
Net interest income after provision for loan losses	7,807	10,739	11,379
Banking fees & service charges	1,426	1,588	1,579
Mortgage banking income, net	22	44	57
Insurance commissions	156	451	722
Earnings (losses) on bank-owned life insurance	62	dr28	113
Change in fair value on equity securities	51	dr45	27
Net gain on sale of securities			10
Other charges, commissions & fees		107	218
Gain on death benefit proceeds from surrender of bank-owned life insurance	733		
Total noninterest income	2,981		
Net gain on sale of Generations Agency	312		
Total noninterest income		2,117	2,726
Compensation & benefits	6,081	4,891	5,299
Occupancy & equipment	2,012	2,005	2,087
Impairment of long-lived assets			300
Service charges	1,958	2,100	2,035
Regulatory assessments			299
Professional & other services	740	743	643
Advertising	204	428	433
Other expenses	1,423	1,178	1,313
Total noninterest expenses	12,780	11,553	12,409
Income (loss) before income tax	dr1,992	1,303	1,696
Net Income After Taxes	dr1,567		
Income tax expense (benefit)	cr425	216	283
Net income (loss)	dr1,567	1,087	1,413
Net income (loss) available to common shareholders		1,087	1,413
Common shares(000)			
Weighted average shares outstanding - basic	2,191	2,310	2,352
Weighted average shares outstanding - diluted	2,191	2,310	2,352
Year end shares outstanding	2,236	2,349	2,458
Net income (loss) per common share - basic	d\$0.72	\$0.47	\$0.60
Net income (loss) per common share - diluted	d\$0.72	\$0.47	\$0.60
Number of full time employees	71	79	□83
Number of part time employees	3.00	6.00	□5.00
Number of common stockholders	246	245	□□□280
Other	219		
Provision for unfunded commitments	6.00		
Loan Loss Provision	933		
Total number of employees	74		
□As is □Approximately □As of March 14, 2022			
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Cash & due from banks	3,991	3,955	
Interest earning deposits	10,534	4,049	
Total cash & cash equivalents	14,525	8,004	
Interest-bearing time deposits in banks	4,362		
Securities available-for-sale	16,235		
Investment Securities Available for Sale	15,047		
Investment securities available-for-sale, at fair value	31,302	33,050	
Investment securities held-to-maturity	1,454	1,587	
Equity investment securities, at fair value	361	307	
Federal Home Loan Bank stock, at cost	1,588	1,740	
Loans	321,253	306,377	
Less: allowance for loan losses	2,973	2,497	
Unearned Income - Customers	dr15,351		

Loans receivable, net -		
Balancing value	dr149	
Loans receivable, net	333,482	303,880
Buildings and improve-		
ments	17,763	
Premises & equipment,		
net	14,195	14,863
Bank-owned life insur-		
ance	5,938	7,351
Pension plan asset	13,027	10,697
Foreclosed real estate		
& repossessed assets	118	12
Goodwill		792
Intangible assets, net	654	718
Accrued interest receiv-		
able	1,611	1,304
Other assets	1,879	1,988
Core Deposits - Accumu-		
lated Amortiza-		
tion & Impairment	310	
Core Deposit - Gross	964	
Core Deposits - Net	654	
Residential mort-		
gage-backed - US		
agency and GSEs	20	
Total assets	424,496	386,293
Liabilities:		
Noninterest-bearing de-		
posits	51,528	54,609
Interest-bearing depos-		
its		263,069
Total deposits	357,606	317,678
Short-term borrowings		16,200
Long-term borrowings	23,577	10,334
Advances from borrow-		
ers for taxes & insur-		2,653
ance		2,100
Other liabilities	2,684	2,100
Interest-bearing	306,078	
Advances from borrow-		
ers for taxes and in-		2,931
surance		386,798
Total liabilities	386,798	348,965
Common stock	22	24
Additional paid in capi-		
tal	22,289	23,002
Retained earnings (ac-	21,000	
cumulated deficit)		22,512
Accumulated other		
comprehensive in-	dr4,257	dr6,467
come (loss)		
Stock held in rabbi	dr357	dr698
trust		
Unearned employee		
stock ownership plan	999	1,045
shares, at cost		
Total shareholders' eq-	37,698	37,328
uity (deficit)		
Total Equity	37,698	

GLADSTONE CAPITAL CORP
Earnings, 3 mos. to Dec. 31 (Consol. — \$):

	2023	2022
Net interest income	18,367,000	18,367,000
Non-int. income	23,221,000	927,000
Net income	20,001,000	8,725,000
Earn. per share		
(primary)	\$0.92	\$0.50
Earn. per share		
(fully-diluted)	\$0.92	\$0.50
Common shares		
Avg. no. shs. (primary)	21,754,449	17,603,604
Avg. no. shs.		
(fully-diluted)	21,754,449	17,603,604

Consolidated Balance Sheet Items, as of Dec. 31(\$):

Assets:	2023	2022
Other assets	3,417,000	
Total assets	766,557,000	
Liabilities:		
Other liabilities	1,315,000	
Common stock	44,000	
Total liab. & stockholders' equity	766,557,000	

GOLUB CAPITAL BDC INC
Earnings, 3 mos. to Dec. 31 (Consol. — \$000):

	2023	2022
Investment Revenues	136,877	136,877
Gain (losses) on sale of		
assets		164,770
Non-int. income	164,770	73,014
Non-int. expenses	80,735	
Income taxes	23	
Net income	75,776	61,663
Earn. per share		
(primary)	\$0.45	\$0.36
Earn. per share		
(fully-diluted)	\$0.45	\$0.36
Common shares(000)		
Avg. no. shs. (primary)	169,650	170,896
Avg. no. shs.		
(fully-diluted)	169,650	170,896

Consolidated Balance Sheet Items, as of Dec. 31(\$000):

Assets:	2023	2022
Other assets	5,967	
Total assets	5,699,880	
Common stock	171	
Liabilities:		
Total liab. & stockholders' equity	5,699,880	

GLOBALINK INVESTMENT INC
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
General & administrative	991,868	1,107,632	135,649
Franchise tax	183,956	152,111	
Total operating expenses	1,175,824	1,259,743	135,649

Interest income on investments held in trust account	3,090,407		99
Income on investments held in trust account		1,683,870	
Change in fair value of warrant liabilities	4,389	108,300	
Penalties on income tax	dr11,888		
Interest expense	57,255		
Total other income (expense), net	3,025,653	1,792,170	99
Income (loss) before provision for income taxes	1,849,829	532,427	
Current	608,864		
Deferred	cr279,347		
Provision for income taxes	529,505	308,185	
Net income (loss)	1,320,324	224,242	dr135,550
Weighted average common stock outstanding - basic		11,500,000	875,887
Weighted average common stock outstanding - non redeemable - basic		3,445,000	2,918,723
Common shares			
Weighted average shares outstanding - basic	9,200,364		
Weighted average common stock outstanding - non redeemable - diluted		11,500,000	875,887
Weighted average common stock outstanding - non redeemable - diluted		3,445,000	2,918,723
Weighted average shares outstanding - diluted	9,200,364		
Year end shares outstanding	6,007,567	14,945,000	14,945,000
Net income (loss) per share, common stock - redeemable - basic		\$0.04	17.19
Net income (loss) per share, common stock - non redeemable - basic		d\$0.06	d\$5.20
Net income (loss) per share - basic	\$0.14		
Net income (loss) per share, common stock - redeemable - diluted		\$0.04	17.19
Net income (loss) per share, common stock - non redeemable - diluted		d\$0.06	d\$5.20
Net income (loss) per share - diluted	\$0.14		
Total number of employees		2.00	
Number of part time employees		2.00	
Number of units stockholders		12.00	
Number of common stockholders	10	18.00	17.00
Common shares			
Common shares			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash in escrow account	79,073	81,763
Prepaid expenses - current	125,625	207,445
Total current assets	204,698	289,208
Investments held in trust account	28,668,218	118,408,969
Total assets	28,872,916	118,698,177
Liabilities:		
Accounts payable	142,093	184,130
Accrued offering costs	200,000	
Note payable - related party	1,757,255	
Franchise tax payable		236,365
Income tax payable	529,505	228,827
Amounts due to an affiliate		127,000
Due to related party	607,000	
Excise tax liability	935,214	
Total current liabilities	4,171,067	776,322
Deferred tax liability		79,358
Derivative warrant liabilities	1,881	6,270
Deferred underwriting fee payable	4,025,000	4,025,000
Total liabilities	8,197,948	4,886,950
Common stock subject to possible redemption	27,938,713	117,864,419
Common Stock - Issued & Paid	3,445	3,445
Common stock		
Accumulated deficit	dr7,267,190	
Retained earnings (accumulated deficit)		dr4,056,637
Total stockholders' equity (deficit)	dr7,263,745	dr4,053,192

GRAYSCALE BITCOIN CASH TRUST (BCH)
New Accountant: On Mar. 1, 2024, Co. dismissed Marcum LLP as Co.'s independent registered public

accounting firm, effective following the completion of the audit of its financial statements for the fiscal year ending June 30, 2024. Also on Mar. 1, 2024, Co. engaged KPMG LLP as its independent registered public accounting firm.

GRAYSCALE DIGITAL LARGE CAP FUND LLC
New Accountant: On Mar. 1, 2024, Co. dismissed Marcum LLP as Co.'s independent registered public accounting firm, effective following the completion of the audit of the Fund's financial statements for the fiscal year ending June 30, 2024. Also on Mar. 1, 2024, Co. engaged KPMG LLP as its independent registered public accounting firm.

GRAYSCALE ETHEREUM TRUST (ETH)
New Accountant: On Mar. 1, 2024, Co. dismissed Marcum LLP and engaged KPMG LLP as its independent registered public accounting firm.

GRAYSCALE LITECOIN TRUST (LTC)
New Accountant: On Mar. 1, 2024, Co. dismissed Marcum LLP and engaged KPMG LLP as Co.'s independent registered public accounting firm.

GREAT AMERICAN BANCORP INC
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Loan servicing fees, net of amortization of mortgage servicing rights	74		
Other	244		
Total noninterest income			
Noninterest Expense	3,125		
Net gain on sales of other real estate owned	116		
Interest & dividend income - loans	4,732	3,899	4,299
Interest & dividend income - securities	2,290	1,022	3,00
Interest & dividend income - dividends on Federal Home Loan Bank stock		6,00	7,00
Interest & dividend income - deposits with financial institutions & other interest & dividend income	1,305	755	143
Dividends on Federal Home Loan Bank stock	11		
Total interest & dividend income	8,338	5,682	4,452
Interest expense on Deposits	49	64	68
Other interest expense	3,00	4,00	4,00
Total interest expense	52	68	72
Net interest income	8,286	5,614	4,380
Provision (credit) for loan losses	23		
Net interest income after provision (credit) for loan losses	8,263	5,614	4,380
Insurance sales commissions	1,753	1,682	1,601
Brokerage commissions	341		
Customer service fees	490	490	414
Other service charges & fees	351	388	
Net gain on sales of loans	107	438	1,036
Loan servicing fees, net of amortization of mortgage servicing rights		118	65
Net gain (loss) on sales of other real estate owned		79	256
Other noninterest income		199	206
Total noninterest income		3,357	3,966
Salaries & employee benefits	4,617	4,299	4,262
Occupancy expense	638	597	598
Equipment expense	889	896	865
Data processing fees	867		
Professional fees	267	309	305
Marketing expense	237	192	160
Printing & office supplies expenses	132	129	110
Directors & committee fees		176	176
Other real estate owned expense, net	207	143	563
FDIC deposit insurance expense	92	61	58
Other noninterest expenses		678	647
Other	176		
Total noninterest expenses	8,122	7,480	7,744
Income before income taxes	3,266	1,491	602
Income tax expenses (benefit)	792	393	204
Net income	2,474	1,098	398
Net income applicable to common stock		1,098	398
Common shares(000)			

BANK

Weighted average shares outstanding - basic	395	405	411
Weighted average shares outstanding - diluted	395	405	411
Year end shares outstanding	387	400	409
Net earnings (loss) per share - basic	\$6.26	\$2.71	\$0.97
Net earnings (loss) per share - diluted	\$6.26	\$2.71	\$0.97
Dividends per share	\$0.77	\$0.68	\$0.68
Number of common stockholders	1127	1129	1129
Loan Loss Provision	23		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	4,195	4,477
Interest-bearing demand deposits	35,864	25,960
Cash & cash equivalents		30,437
Securities available for sale	18	21
Securities held to maturity	50,488	89,094
Federal Home Loan Bank stock, at cost	258	258
Net loans	93,632	92,147
Premises & equipment, net	4,129	3,842
Goodwill	485	485
Other real estate owned	40	323
Other assets	2,172	2,267
Total assets	191,281	218,874
Liabilities:		
Noninterest-bearing deposits	46,784	50,742
Interest bearing deposits		145,297
Advances from borrowers for taxes and insurance	337	
Interest-bearing	119,831	
Total deposits	166,615	196,039
Advances from borrowers for taxes & insurance		229
Other liabilities	2,971	3,038
Total liabilities	169,923	199,306
Common stock	10	10
Additional paid-in capital	3,310	3,310
Retained earnings	37,616	35,494
Accumulated other comprehensive income (loss)	dr78	dr199
Treasury stock	19,500	19,047
Total stockholders equity	21,358	19,568
Total Equity	21,358	

GTJ REIT INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Rental income	75,273	65,534	62,181
Total revenues	75,273	65,534	62,181
Property operating expenses	15,489	14,829	13,658
General & administrative expenses	11,795	12,617	8,968
Depreciation & amortization expenses	13,794	12,948	12,995
Total operating expenses	41,078	40,394	35,621
Operating income before gain on sale of real estate		25,140	26,560
Gain on sale of real estate	34,195	14,593	26,560
Operating income	24,570	19,453	17,125
Interest expense			
Equity in earnings (losses) of unconsolidated affiliate	189	153	132
Other income (expenses), net	1,450	1,559	40
Net Income After Extraordinary Items applicable to Common	9,485	21,992	9,607
Net income (loss)	11,264	21,992	9,607
Less: net income attributable to noncontrolling interest	dr1,779	dr6,567	dr3,237
Net income (loss) attributable to common stockholders		15,425	6,370
Common shares(000)			
Weighted average shares outstanding - basic	13,331	13,357	13,556
Weighted average shares outstanding - diluted	13,516	13,442	13,641
Year end shares outstanding	13,327	13,334	13,333
Net income (loss) per common share from continuing operations - basic	\$0.71		
Net income (loss) per share - basic	\$0.71	\$1.15	\$0.47

Net income (loss) per common share from continuing operations - diluted	\$0.70		
Net income (loss) per share - diluted	\$0.70	\$1.15	\$0.47
Number of full time employees	12	12	12
Number of part time employees		1	1
Total number of employees	12	13	13
Number of common stockholders	1127	1129	1129
Reported Net Income Before Tax	11,264		
Reclassified to conform with 2022 presentation			
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Real estate, at cost: land		197,745
Real estate, at cost: buildings & improvements		310,425
Total real estate, at cost	535,583	508,170
Less: accumulated depreciation & amortization	104,163	93,785
Land	223,308	
Buildings and improvements	312,275	
Net real estate held for investment	431,420	414,385
Cash & cash equivalents	27,913	59,504
Restricted cash	1,400	986
Rental income in excess of amount billed	16,123	15,825
Acquired lease intangible assets, net	5,836	4,726
Investment in unconsolidated affiliate	3,753	3,814
Right-of-use asset - operating lease, net	2,555	2,816
Other assets	18,237	19,061
Total assets	507,237	521,117
Liabilities:		
Mortgage notes payable, net	369,423	345,466
Term loan payable, net	49,783	49,700
Secured revolving credit facility	40,000	40,000
Accounts payable & accrued expenses	5,234	7,533
Dividends payable	1,333	1,333
Acquired lease intangible liabilities, net	1,079	1,801
Right-of-use liability - operating lease	2,739	2,973
Other liabilities	6,032	6,160
Total liabilities	475,623	454,966
Common stock	1.00	1.00
Additional paid-in capital	132,217	141,812
Distributions in excess of net income	dr107,330	dr107,082
Total stockholders' equity (deficit)	24,888	34,731
Noncontrolling interest	6,726	31,420
Total equity (deficit)	31,614	66,151

GULF COAST ULTRA DEEP ROYALTY TRUST

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Royalty income	401,278	2,472,908	1,181,093
Interest income & other		9,269	35
Administrative expenses		604,361	564,787
Administrative expenses in excess of income (loss)	469,821		
Income (loss) in excess of administrative expenses	1,877,816	616,341	
Distributable income (loss)	197,331	1,842,816	607,591
Common shares			
Weighted average shares outstanding	230,172,696		
Year end shares outstanding	230,172,696	230,172,696	230,172,696
Distributable income per royalty trust unit	\$0.00	\$0.01	\$0.00
Dividends Per Share - Common - Gross - by Period End Date	\$0.00		
Distributions per unit		\$0.01	\$0.00
Number of stockholders	4,422	4,451	
Interest income and other	15,866		
Royalty trust units outstanding at end of period	230,172,696		
Income in excess of administrative expenses (administrative expenses in excess of income)	250,008		
Income in excess of administrative expenses	197,331		

EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.00		
As reported by the Company			
As of March 18, 2022			
As of March 13, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Operating cash	43,741	915,643
Reserve fund cash	1,116,460	
Reserve fund cash & short-term investments		1,065,351
Overriding royalty interests in subject interests, net		329,851
Total assets	1,160,201	2,310,845
Liabilities:		
Reserve fund liability	1,116,460	1,065,351
Trust corpus	43,741	1,245,494
Total liabilities & trust corpus	43,741	2,310,845
Total Equity	43,741	

HANRYU HOLDINGS INC

New Accountant: On Jan. 4, 2024, Co. appointed OneStop Assurance, PAC as an independent registered public accounting firm for Co.

HENNESSY CAPITAL INVESTMENT CORP VI

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
General & administrative expenses	4,825,000	2,309,000	665,000
Income (loss) from operations	dr6,650,000	dr2,309,000	dr665,000
Interest income on trust account	15,526,000	4,786,000	7,000
Derivative warrant liabilities issuance costs			722,000
Change in fair value of derivative warrant liabilities	744,000	13,747,000	3,901,000
Income (loss) before provision for income tax	9,620,000	16,224,000	2,521,000
Provision for income tax	3,221,000	920,000	2,521,000
Net income (loss)	6,399,000	15,304,000	2,521,000
Weighted average class A common shares outstanding - basic		34,093,000	8,276,000
Weighted average class B common shares outstanding - basic		11,364,000	10,679,000
Common shares			
Weighted average shares outstanding - basic	43,321,000		
Weighted average class A common shares outstanding - diluted		34,093,000	8,276,000
Weighted average class B common shares outstanding - diluted		11,364,000	10,679,000
Weighted average shares outstanding - diluted	43,321,000		
Year end shares outstanding	37,162,083	45,457,272	45,457,272
Net earnings (loss) per class A common share - basic		\$0.34	\$0.13
Net earnings (loss) per class B common share - basic		\$0.34	\$0.13
Net earnings (loss) per share - basic	\$0.15		
Net earnings (loss) per class A common share - diluted		\$0.34	\$0.13
Net earnings (loss) per class B common share - diluted		\$0.34	\$0.13
Net earnings (loss) per share - diluted	\$0.15		
Total number of employees		3.00	3.00
Number of unitholders	1.00	1.00	1.00
Number of class A common stockholders	1.00	1.00	1.00
Number of class B common stockholders	6.00		
Number of warrant holders	30	30	
Estimated fair value of Founder Shares provided in Non-Redemption Agreements	dr1,825,000		
Common Shareholders - Number	7.00		
From January 22, 2021 (date of inception)			
March 11, 2022			
As of March 28, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$):

BANK

Assets:	2023	2022
Cash	462,000	732,000
Prepaid expenses	41,000	367,000
Total current assets	503,000	1,099,000
Non-current asset - cash & investments held in trust account	270,953,000	344,463,000
Total assets	271,456,000	345,562,000
Liabilities:		
Accounts payable	99,000	4,000
Accrued liabilities	2,363,000	59,000
Deferred compensation - related parties	1,000,000	570,000
Franchise & income taxes payable	721,000	65,000
Excise tax payable	861,000	
Note payable to Sponsor	900,000	
Working capital loans - related party	200,000	
Total current liabilities	6,144,000	698,000
Derivative warrant liabilities	1,114,000	1,858,000
Deferred underwriting compensation		11,933,000
Total liabilities	7,258,000	14,489,000
Class A common stock subject to possible redemption		344,398,000
Class B common stock	1,000	1,000
Additional paid-in capital	1,825,000	
Accumulated deficit	dr7,860,000	
Retained earnings (accumulated deficit)		dr13,326,000
Class A common stock subject to possible redemption; 34,092,954 shares (at \$1000 per share)	270,232,000	
Total stockholder's equity (deficit)	264,198,000	dr13,325,000
Total Equity	264,198,000	

HOMETRUST BANCSHARES INC.

Annual Report:

Consolidated Income Account, years ended (\$000):

	12/31/23	06/30/22	06/30/21
Interest & dividend income - loans	118,565	109,603	111,798
Interest & dividend income - commercial paper		1,721	1,206
Interest & dividend income - debt securities available for sale	2,516	1,802	2,024
Interest & dividend income - other investments & interest-bearing deposits	3,603	2,988	3,705
Total interest & dividend income	124,684	116,114	118,733
Interest expense - deposits	34,718	5,260	9,370
Interest expense - junior subordinated debt borrowings	5,408	80	6,041
Total interest expense	40,601	5,340	15,411
Net interest income	84,083	110,774	103,322
Provision (benefit) for credit losses	5,930	dr592	dr7,135
Net interest income after provision (benefit) for credit losses	78,153	111,366	110,457
Service charges & fees on deposit accounts	4,686	9,462	9,083
Loan income & fees	982	3,185	2,208
Gain (loss) on sale of loans held for sale	2,330	12,876	17,352
Bank owned life insurance income	3,901	2,000	2,156
Operating lease income	3,377	6,392	5,601
Gain on sale of debt securities available for sale		1,895	
Gain (loss) on sale of premises & equipment	dr248		
Other noninterest income	1,847	3,386	3,421
Total noninterest income	16,875	39,196	39,821
Salaries & employee benefits	32,770	59,591	62,956
Occupancy expense, net	4,932	9,692	9,521
Marketing & advertising expenses	1,112	2,583	1,626
Telephone, postage, & supplies	1,255	2,754	3,122
Deposit insurance premiums	1,419	1,712	1,799
Computer services	6,175	9,761	9,607
Real estate owned related expense, net		588	582
Core deposit intangible amortization	1,719	250	735
Branch closure & restructuring expenses			1,513
Officer transition agreement expense		1,795	
Prepayment penalties on borrowings			22,690

Other noninterest expense	9,963	16,458	17,031
Total noninterest expense	59,345	105,184	131,182
Income before income taxes	35,683	45,378	19,096
Income tax expense (benefit)	7,386	9,725	3,421
Net income (loss)	28,297	35,653	15,675
Allocation of earnings to participating securities	219	310	145
Net income available to common stockholders	28,078	35,343	15,530
Common shares(000)			
Weighted average shares outstanding - basic	16,806	15,516	16,078
Weighted average shares outstanding - diluted	16,814	15,810	16,495
Year end shares outstanding	17,387	15,591	16,636
Net income per share - basic	\$1.67	\$2.27	\$0.96
Net income per share - diluted	\$1.67	\$2.23	\$0.94
Dividends per common share	\$0.21	\$0.35	\$0.31
Number of full time employees	249	251	251
Number of part time employees	22	24	24
Total number of employees	251	257	257
Number of common stockholders	21,071	21,116	

Reclassified to conform with 2022 presentation As of September 7, 2021 As of September 6, 2022

Consolidated Balance Sheet, as of (\$000):

	12/31/23	06/30/22
Assets:	12,31/23	06/30/22
Cash	18,307	20,910
Interest-bearing deposits	328,833	84,209
Cash & cash equivalents	347,140	105,119
Commercial paper, net		194,427
Certificates of deposit in other banks	34,722	23,551
Debt securities available for sale, at fair value	126,950	126,978
Federal Home Loan Bank & Federal Reserve Bank stock		9,326
Small business investment companies		12,758
Other investments, at cost	13,789	
Loans held for sale, at fair value	3,359	
Loans held for sale	198,433	79,307
Total loans, net of deferred loan fees & costs	3,640,022	2,769,295
Allowance for credit losses - loans	48,641	34,690
Loans, net	3,591,381	2,734,605
Premises & equipment, net	70,937	69,094
Federal Home Loan Bank stock, at cost	18,393	
Accrued interest receivable	16,902	8,573
Deferred income taxes, net		11,487
Bank owned life insurance (BOLD)	88,257	95,281
Goodwill	34,111	25,638
Core deposit intangibles, net	9,059	93
Other assets	107,404	52,967
Deferred income taxes	11,796	
Total assets	4,672,633	3,549,204
Liabilities:		
NOW accounts	591,270	
Money market accounts	1,246,807	
Certificates of deposit	843,860	
Deposits	3,661,373	3,099,761
Junior subordinated debt	10,021	
Borrowings	433,763	
Other liabilities	67,583	60,598
Total liabilities	3,160,359	156
Common stock	174	156
Additional paid in capital	172,366	126,106
Retained earnings (accumulated deficit)	333,401	270,276
Unearned employee stock ownership plan (ESOP) shares	4,497	5,290
Accumulated other comprehensive income (loss)	dr1,551	dr2,403
Total stockholders' equity	499,893	388,845
Total Equity	499,893	

Amortized cost - debt securities available for sale, at fair value: 2022 \$130,099,000

HUGOTON ROYALTY TRUST (TX)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Net profits income	11,467,914	19,544,398	
Interest income	65,670	16,810	
Total income	11,533,584	19,561,208	
Administration expense	1,093,016	758,312	935,488

Cash reserves withheld (used) for trust expenses	dr655,952	1,000,000	
Change in accounts payable to Simmons Bank (increase)/decrease		1,217,857	dr935,488
Distributable income	11,096,520	16,585,039	
Common shares			
Weighted average units outstanding	40,000,000	40,000,000	40,000,000
Year end units outstanding	40,000,000	40,000,000	40,000,000
Distributable income per unit	\$0.28	\$0.41	
Number of unitholders	516	533	543
Weighted average shares outstanding - diluted	40,000,000		
Earnings per share - net income - diluted	\$0.28		
Income from cont operations before income tax	11,096,520		
Earnings per share from continuing operations	\$0.28		
Earnings per share from continuing operations	\$0.28		
Dividends per common share	\$0.32		

Approximately As of March 7, 2022 As of March 6, 2023

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & short-term investments	344,048	2,829,458
Interest to be received		4,902
Total assets	344,048	2,834,360
Distribution payable to unitholders		1,834,360
Liabilities:		
Performance guarantee deposit	344,048	
Expense reserve		1,000,000

HUGOTON ROYALTY TRUST (TX)

Auditor's Report: The following is an excerpt from the Report of the Independent Auditors, PricewaterhouseCoopers LLP, as it appeared in Co.'s 2023 10-K: "Opinion on the Financial Statements We have audited the accompanying statements of assets, liabilities and trust corpus of Hugoton Royalty Trust (the "Trust") as of December 31, 2023 and 2022, and the related statements of distributable income and changes in trust corpus for the years then ended, including the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the assets, liabilities and trust corpus of the Trust as of December 31, 2023 and 2022, and its distributable income and its changes in trust corpus for the years then ended in conformity with the modified cash basis of accounting described in Note 2. Substantial Doubt about the Trust's Ability to Continue as a Going Concern The accompanying financial statements have been prepared assuming that the Trust will continue as a going concern. As discussed in Note 2 to the financial statements, accumulated excess costs have resulted in insufficient net proceeds available to the Trust and a reduction in the Trust's expense reserve that raise substantial doubt about its ability to continue as a going concern. The Trustee's plans in regard to these matters are also described in Note 2. The financial statements do not include any adjustments that might result from the outcome of this uncertainty."

INCOME OPPORTUNITY REALTY INVESTORS INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
General & administrative expenses	490	451	470
Advisory fee to related party	970	1,175	1,108
Total operating expenses	1,460	1,626	1,578
Net operating income (loss)	dr1,460	dr1,626	dr1,578
Interest income from related parties	10,070	6,602	4,953
Other income			1,179
Income (loss) before taxes	8,610		
Income tax expense - current	1,609		956
Income tax provision (benefit)	1,609	1,045	956
Net income (loss)	7,001	3,931	3,598
Net income (loss) attributable to common shares	7,001		
Common shares(000)			
Weighted average shares outstanding - basic	4,163	4,168	4,168
Weighted average shares outstanding - diluted	4,163	4,168	4,168
Year end shares outstanding	4,111	4,174	4,168
Income (loss) per share from continuing operations - basic	\$1.68		
Net earnings (loss) per share - basic	\$1.68	\$0.94	\$0.86

Income (loss) per share from continuing operations - diluted	\$1.68		
Net earnings (loss) per share - diluted	\$1.68	\$0.94	\$0.86
Number of common stockholders	342	3360	3383

Reclassified to conform with 2022 presentation

Including from related parties - General and administrative: 2021 \$282,000; 2022 \$268,000 [As is [Approximately [As of March 22, 2022 [As of March 21, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & cash equivalents	71	6.00
Interest receivable from related parties	293	676
Receivable from related parties	106,541	100,134
Total current assets	106,905	100,816
Notes receivable from related parties	11,173	11,173
Total assets	118,078	111,989
Accounts payable	42	4.00
Common stock	947	39
Treasury stock	61,955	61,955
Additional paid-in capital	61,955	61,955
Retained earnings (accumulated deficit)	57,028	50,027
Total shareholders' equity	118,078	111,985
Rep Total Equity & Minority Interest	118,078	
Liabilities:		

INNSUITES HOSPITALITY TRUST
Annual Report:

Consolidated Income Account, years ended Jan. 31(\$):

	2024	2023	2022
Utilities	422,851		
Hospitality	459,404		
Room revenue	7,292,204	6,974,468	6,208,467
Food & beverage revenue	78,501	53,089	55,652
Management & trademark fees		21,026	
Other revenue	113,693	118,130	124,655
Total revenue	7,484,398	7,145,687	6,409,800
Room	2,525,093	2,221,990	2,011,129
Food & beverage	187,864	198,808	201,288
Telecommunications expense	622	314	250
General & administrative	2,470,361	2,226,788	1,831,779
Sales & marketing		451,495	399,543
Repairs & maintenance	466,212	412,696	392,131
Hospitality expense		367,864	233,192
Utilities expense	408,886	427,869	383,098
Depreciation	679,157	702,386	725,380
Real estate & personal property taxes, insurance & ground ren	553,296	429,168	501,581
Sales & occupancy	31,628		
Other operating expenses		3,644	33,764
Total operating expenses	8,205,374	7,443,022	6,713,135
Operating income (loss)	dr720,976	dr297,335	dr303,335
Other income	46,538	2,631	33,627
Interest income	50,057	65,441	60,696
Paycheck protection program (PPP) loan forgiveness			967,141
Total other income (expense)	96,595	68,072	1,061,464
Interest on mortgage notes payable	480,522	466,728	288,844
Interest on notes payable related party			71,512
Interest on other notes payable	21,185	63,619	6,879
Total interest expense	501,707	530,347	367,235
Consolidated net income (loss) before income tax provision & discontinued operations	dr1,126,088	dr759,610	390,894
Employee retention credit	dr1,403,164	dr1,403,164	dr350,791
Sales & occupancy taxes			cr798,000
Income tax expense (benefit)	cr100	cr93,497	cr50
Consolidated net income (loss)	277,176	737,051	1,539,735
Less: net income (loss) attributable to non-controlling interest	dr73,296	dr213,880	dr1,285,591
Net income (loss) attributable to controlling interests	203,880	523,171	254,144
Common shares			
Weighted average shares outstanding - basic	9,161,286	9,159,107	9,108,672
Weighted average shares outstanding - diluted	9,161,286	9,159,107	9,108,672
Year end shares outstanding	8,791,822	9,010,909	9,079,513
Net income (loss) per share from continuing operations - basic	\$0.02		

Net income (loss) per share - basic	\$0.02	\$0.06	\$0.03
Net income (loss) per share from continuing operations - diluted	\$0.02		
Net income (loss) per share - diluted	\$0.02	\$0.06	\$0.03
Cash dividends per share	\$0.02		
Number of full time employees	52	52	49
Number of part time employees	27	27	27
Total number of employees	79		76
Number of common stockholders	328	329	339

Approximately [As of May 27, 2022 [As of May 1, 2023

Consolidated Balance Sheet, as of Jan. 31(\$):

Assets:	2024	2023
Cash & cash equivalents	1,325,368	2,111,383
Accounts receivable	111,946	101,737
Employee retention credit receivable	1,233,527	1,753,955
Prepaid expenses & other current assets	310,891	200,429
Total current assets	2,981,732	4,167,504
Property & equipment, net	7,051,192	7,209,488
Note receivable (net)	1,925,000	1,925,000
Operating lease - right of use	2,088,693	2,108,418
Finance lease - right of use		20,812
Convertible note receivable	1,000,000	1,000,000
Investment		588,750
Investment in private company stock, at cost	633,750	
Total assets	15,680,367	17,019,972
Accounts payable & accrued expenses		990,291
Liabilities:		
Current portion of mortgage notes payable, net of discount	470,000	223,680
Current portion of other notes payable	230,921	570,000
Current portion of operating lease liability	6,268	12,010
Current portion of finance lease liability		15,159
Advances to payable & accrued expenses	1,049,530	
Total current liabilities		1,811,140
Notes payable - related party	9,019,664	
Mortgage notes payable, net of discount		9,251,324
Operating lease liability, net of current portion	2,249,072	2,267,645
Finance lease liability, net of current portion		7,718
Total liabilities		13,337,827
Shares of beneficial interest	7,039,055	6,992,148
Treasury stock	872,238	417,100
Total Trust shareholders' equity (deficit)	6,166,817	6,575,048
Non-controlling interest	dr3,511,905	dr2,892,903
Total equity (deficit)	2,654,912	3,682,145

JEFFERIES FINANCIAL GROUP INC

Earnings, 3 mos. to Feb. 29 (Consol. — \$000):

	02/29/24	02/28/23
Non-int. income	1,738,203	1,283,492
Income taxes	55,959	28,694
Net income	1,563,324	1,293,324
Earn. per share (primary)	\$0.68	\$0.56
Earn. per share (fully-diluted)	\$0.66	\$0.54
Common shares(000)	220,046	239,101
Avg. no. shs. (primary)	225,291	248,095
Avg. no. shs. (fully-diluted)		

Consolidated Balance Sheet Items, as of (\$000):

Assets:	02/29/24
Premises & equipment	1,103,490
Other assets	1,195,346
Total assets	60,933,000
Liabilities:	
Secur. repurchase-agree	11,596,778
Other liabilities	12,043,950
Common stock	212,001
Total liab. & stockholders' equity	9,780,097

JEFFERSONVILLE BANCORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & dividend income on loan interest & fees	17,733,000	15,109,000	14,110,000
Interest & dividend income on securities - taxable	4,779,000	3,916,000	2,454,000
Interest & dividend income on securities - tax-exempt	2,654,000	2,822,000	2,100,000
Other interest & dividend income	4,242,000	1,866,000	281,000

Total interest & dividend income	29,408,000	23,713,000	18,945,000
Interest expense on deposits	2,086,000	360,000	369,000
Federal Home Loan Bank borrowings	530,000		
Total interest expense	2,616,000		
Net interest income	26,792,000	23,353,000	18,576,000
Provision for loan losses	dr419,000		
Provision (credit) for loan losses	dr108,000	450,000	450,000
Net interest income after provision (credit) for loan losses	27,319,000	22,903,000	18,126,000
Service charges on deposit accounts	1,922,000		
Service charges	913,000	951,000	855,000
Fee income		1,915,000	2,020,000
Earnings on bank-owned life insurance	304,000	302,000	319,000
Net gain (loss) on securities available for sale sold or called	dr883,000	dr93,000	19,000
Net gain (loss) on securities		42,000	468,000
Unrealized (loss) gain on equity securities	dr123,000	221,000	367,000
Other non-interest income	251,000	395,000	282,000
Total non-interest income (loss)	2,773,000	3,733,000	4,330,000
Salaries & employee benefits expenses	9,881,000	9,403,000	9,654,000
Occupancy & equipment expenses	1,643,000	1,702,000	1,701,000
Advertising expenses	155,000	115,000	74,000
Foreclosed real estate expense, net	20,000	24,000	38,000
Fees for professional services	1,190,000	343,000	312,000
Data processing charges	332,000	1,093,000	908,000
Other non-interest expenses	2,768,000	2,464,000	2,615,000
Gain on sale of premises	388,000		
Total non-interest expenses	15,989,000	15,144,000	15,302,000
Income before income tax expense	14,103,000	11,492,000	7,154,000
Income tax expense (benefit)	2,928,000	2,188,000	1,210,000
Net income (loss)	11,175,000	9,304,000	5,944,000
Common shares			
Weighted average shares outstanding - basic	4,235,000	4,235,000	4,235,000
Year end shares outstanding	4,234,505	4,234,505	4,234,505
Net earnings (loss) per common share - basic	\$2.64	\$2.20	\$1.40
Dividends per share	\$0.60	\$0.60	\$0.60
Weighted average shares outstanding - diluted	4,235,000		
Earnings per share - net income	\$2.64		
Special DPS - by Period End Date - Gross	\$0.10		

Reclassified to conform with 2022 presentation

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	82,208,000	
Cash		7,124,000
Federal reserve bank		69,626,000
Total cash & cash equivalents		76,750,000
Securities AFS	26,223,000	
Corporate debt ? financial services industry - AFS	65,709,000	
Obligations of states and political subdivisions - AFS	118,344,000	
Mortgage-backed securities and collateralized debt securities - AFS	10,711,000	
Securities available for sale, at fair value	220,987,000	243,736,000
Equity securities held at fair value	517,000	1,682,000
Securities HTM	6,703,000	
Securities held to maturity		8,196,000
Commercial loans - Other commercial loan	1,558,000	
Loans, Gross	338,498,000	
Loans, net	334,187,000	320,177,000
Accrued interest receivable	2,965,000	2,985,000
Bank-owned life insurance	20,309,000	20,005,000
Foreclosed real estate	492,000	492,000
Right of use asset (ROU Asset)	323,000	
Depreciated	9,067,000	
Premises & equipment including right of use assets, net	5,753,000	5,562,000
Restricted investments		483,000
Prepaid pension	6,592,000	5,545,000

BANK

Other assets	6,713,000	7,414,000
Federal Home Loan Bank stock	506,000	
Total assets	687,932,000	693,027,000
Liabilities:		
Demand deposits (non-interest bearing)	180,096,000	194,258,000
NOW & super NOW accounts		124,671,000
Savings & insured money market deposits	195,608,000	236,890,000
Time deposits		61,113,000
NOW and super NOW accounts	108,905,000	
Time Deposits	64,792,000	
Brokered Deposits	25,004,000	
Total Deposits - Balancing value	574,405,000	
Total deposits		616,932,000
Operating lease liability for right of use assets	346,000	427,000
Other liabilities	7,414,000	6,887,000
FRB borrowing	25,000,000	
Total liabilities	607,165,000	624,246,000
Common stock	2,384,000	2,384,000
Paid-in capital	6,483,000	6,483,000
Treasury stock, at cost	4,965,000	4,965,000
Retained earnings	89,055,000	81,049,000
Supplemental executive retirement plan	dr456,000	
Accumulated other comprehensive income (loss)	dr12,190,000	dr16,170,000
Total stockholders' equity	80,767,000	68,781,000
Total Equity	80,767,000	
Estimated fair value - Securities held to maturity: 2022 \$8,091,000		

JOHN MARSHALL BANCORP INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & fees on loans	86,435	74,281	69,415
Interest on investment securities, taxable	7,206	7,934	4,146
Interest on investment securities, tax-exempt	53	120	120
Dividends	300	249	263
Interest on deposits in banks	6,776	1,482	175
Total interest & dividend income	100,770	84,066	74,119
Deposits	47,168	11,778	6,599
Federal funds purchased	15	15	
Federal Home Loan Bank advances		42	125
Subordinated debt		1,810	1,487
Federal Home Loan Bank advances	67		
Subordinated debt	1,396		
Federal Reserve Bank borrowings	1,640		
Total interest expense	50,286	13,645	8,211
Net interest income		70,421	65,908
Provision for loan losses	dr3,252	175	3,105
Net interest income after provision for loan losses	53,736	70,246	62,803
Service charges on deposit accounts	330	324	262
Bank owned life insurance	224	544	411
Other service charges & fees	838	656	477
Gains on securities			10
Gain on sales & calls of securities	dr17,316		
Insurance commissions	386	382	284
Other operating income (loss)	317	dr215	275
Total non-interest income	dr14,940	1,691	1,719
Salaries & employee benefits	19,436	20,190	20,411
Occupancy expense of premises	1,811	1,893	1,985
Furniture & equipment expenses	1,178	1,325	1,436
Other operating expenses		8,466	8,430
Total non-interest expenses	30,815	31,874	32,262
Income (loss) before income taxes	7,981	40,063	32,260
Income tax expense	2,823	8,260	6,799
Net income (loss)	5,158	31,803	25,461
Income (loss) attributable to unvested restricted stock awards	17	136	119
Net income (loss) available to common shareholders	5,141	31,667	25,342
Common shares(000)			
Weighted average shares outstanding - basic	14,077	13,932	13,582
Weighted average shares outstanding - diluted	14,147	14,084	13,880
Year end shares outstanding	14,149	14,044	13,670

Net income (loss) per share - basic	\$0.37	\$2.27	\$1.87
Net income (loss) per share - diluted	\$0.36	\$2.25	\$1.83
Dividends per common share	\$0.22	\$0.20	
Number of full time employees	133	139	
Number of part time employees	2.00	2.00	
Number of common stockholders	1,993	2,560	
Number of beneficiary stockholders		2,053	
Other income	150		
Gain on sale of government guaranteed loans	131		
Total number of employees	135		
Reclassified to conform with 2022 presentation	As of March 16, 2023	Approximately	

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	7,424	6,583
Interest-bearing deposits in banks	91,581	55,016
Corporate bonds	2,523	
Total cash & cash equivalents	99,005	61,599
U.S. government and federal agencies	13,275	
Investment Securities - Other	1,818	
Securities available-for-sale, at fair value	169,993	357,576
Securities held-to-maturity	99,415	
Restricted securities, at cost	5,012	4,425
Equity securities, at fair value		2,115
Loans, net of unearned income	1,789,508	
Allowance for loan losses	19,543	20,208
Net loans	1,840,424	1,769,300
Accumulated depreciation	8,350	
Bank premises & equipment, net	1,281	1,219
Accrued interest receivable	6,110	5,531
Bank owned life insurance		21,170
Right of use assets		4,611
Other assets	18,251	21,274
Right of use assets	4,176	
Equity securities, at fair value	2,792	
Mortgage Backed Securities	34,310	
Total assets	2,242,549	2,348,235
Liabilities:		
Non-interest bearing demand deposits	411,374	476,697
Interest bearing demand deposits	607,971	691,945
Savings deposits	52,061	95,241
Time deposits		803,857
Time deposits	835,194	
Total deposits	1,906,600	2,067,740
Federal funds purchased	10,000	25,500
Federal Home Loan Bank advances	54,000	
Subordinated debt	24,708	24,624
Accrued interest payable	4,559	1,035
Lease liabilities	4,446	4,858
Other liabilities	8,322	11,678
Total liabilities	2,012,635	2,135,435
Common stock	141	141
Additional paid-in capital	95,636	94,726
Retained earnings (accumulated deficit)	146,388	146,630
Accumulated other comprehensive income (loss)		dr28,697
Total shareholders' equity	229,914	212,800
Total Equity	229,914	
Fair value - Securities held-to-maturity: 2022 \$81,161,000		

JOHN MARSHALL BANCORP INC Earnings, 9 mos. to Sep. 30 (Consol. — \$000):

	2023	2022
Net interest income	74,171	60,509
Prov. loan losses	dr2,471	
Non-int. income	dr74,171	dr60,509
Non-int. expenses	25,732	24,425
Income taxes	1,446	5,863
Net income	656	23,601
Earn. per share (primary)	\$0.05	\$1.69
Earn. per share (fully-diluted)	\$0.05	\$1.67
Common shares(000)	14,127	13,902
Avg. no. shs. (primary)		
Avg. no. shs. (fully-diluted)	14,199	14,066

KATAHDIN BANKSHARES CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Interest & dividend income - loans	42,091,000	32,687,000	33,945,000
Interest & dividend income - investment securities	4,156,000	2,000,000	2,373,000
Interest & dividend income - other interest-earning assets	221,000	48,000	55,000
Total interest & dividend income	46,468,000	34,735,000	36,373,000
Interest expense on deposits	10,766,000	2,689,000	4,787,000
Interest expense on borrowed funds & junior subordinated debentures	1,275,000	1,377,000	1,656,000
Total interest expense	12,041,000	4,066,000	6,443,000
Net interest income	34,427,000	30,669,000	29,930,000
Credit loss benefit off-balance sheet credit exposures	dr36,000		
Provision for loan losses	142,000	135,000	1,260,000
Net interest income after provision for loan losses	34,321,000	30,534,000	28,670,000
Service charges & fees	1,276,000	1,563,000	1,787,000
Realized gain on sale of securities available-for-sale		137,000	116,000
Other non-interest income	3,481,000	3,419,000	3,932,000
Total noninterest income before impairment of investment securities		5,119,000	5,835,000
Total other-than-temporary impairment losses		dr29,000	dr18,000
Portion of loss recognized in other comprehensive income		9,000	16,000
Net impairment losses recognized in net income		dr20,000	dr2,000
Net noninterest income	4,757,000	5,099,000	5,833,000
Salaries & employee benefits	16,139,000	14,877,000	13,966,000
Occupancy & equipment expense	3,048,000	2,753,000	2,613,000
Data processing	2,874,000	2,499,000	2,303,000
Marketing & donations	1,023,000	878,000	829,000
FDIC deposit & state assessment	518,000	305,000	461,000
Amortization of investments in limited partnerships	236,000	236,000	1,166,000
Other general & administrative	3,155,000	2,544,000	2,631,000
Net realized loss on securities available-for-sale	dr12,000		
Total noninterest expenses	27,005,000	24,092,000	23,969,000
Income before income taxes	12,073,000	11,541,000	10,534,000
Current tax - State	196,000		
Income tax expense	2,166,000	2,068,000	1,015,000
Net income	9,907,000	9,473,000	9,519,000
Net income available to common shareholders			9,519,000
Common shares			
Weighted average shares outstanding - basic	3,217,650	3,290,788	3,299,905
Weighted average shares outstanding - diluted	3,217,650	3,290,788	3,299,905
Year end shares outstanding	3,198,393	3,323,450	3,332,638
Net earnings (loss) per share - basic	\$3.08	\$2.88	\$2.88
Net earnings (loss) per share - diluted	\$3.08	\$2.88	\$2.88
Dividends per common share	\$0.61	\$0.50	\$0.47
Number of full time employees	167		
Total number of employees	167	177	

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2021
Assets:		
Cash & due from banks	9,020,000	7,159,000
Interest bearing deposits in banks	17,509,000	55,756,000
Total cash & cash equivalents		62,915,000
US Treasury securities	5,866,000	
State and municipal	17,350,000	
Corporate bonds	1,857,000	
Securities available-for-sale	154,743,000	110,524,000
Other investments at fair value		507,000
Securities held-to-maturity	1,000	3,000
Federal Home Loan Bank stock, at cost		705,000
Loans receivable, net	791,018,000	722,500,000
Bank premises & equipment, net	17,078,000	11,418,000
Goodwill	5,559,000	5,559,000
Other assets	37,992,000	26,368,000

BANK

Other investments	435,000	
Federal Home Loan Bank stock, at cost	891,000	
Mortgage Backed and CMO's	129,670,000	
Right-of-use assets	4,925,000	
Total assets	1,034,246,000	940,499,000
Liabilities:		
Demand deposits	205,222,000	221,355,000
NOW & money market deposits	423,969,000	389,825,000
Savings deposits	89,949,000	98,804,000
Certificates of deposit	174,241,000	110,203,000
Total deposits	893,381,000	820,187,000
Advances from Federal Home Loan Bank	10,000,000	1,530,000
Accrued expenses & other liabilities	21,525,000	13,793,000
Senior notes 5.375%, net of unamortized debt issuance costs	14,317,000	14,168,000
Junior subordinated debentures	7,217,000	7,217,000
Total liabilities	946,440,000	856,895,000
Common stock	320,000	332,000
Surplus	4,961,000	7,528,000
Undivided profits	91,190,000	75,791,000
Accumulated other comprehensive loss - net unrealized depreciation on securities available-for-sale, net of deferred income taxes	dr11,995,000	35,000
Accumulated other comprehensive loss - net unrealized gain (loss) on derivative instruments, net of deferred income taxes	3,958,000	730,000
Unearned ESOP shares	dr254,000	dr554,000
Unearned compensation - restricted stock	dr374,000	dr258,000
Total shareholders' equity	87,806,000	83,604,000
Total Equity	87,806,000	

KINGSTONE COMPANIES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Net premiums earned	114,384,263	114,384,531	143,881,719
Ceding commission revenue		19,319,391	89,681
Net investment income		4,936,778	6,621,392
Net gains (losses) on investments	dr9,391,865	9,786,955	851,494
Other income	910,455		
Commissions & fee revenue	21,053,494		
Other operating departments	609,721		
Net gains (losses) on investments	2,134,554		
Unearned premiums	dr20,773,746		
Premiums Ceded Out to Reinsurance - Written	dr106,563,985		
Written premiums	200,174,502		
Total revenues	144,190,714	130,159,290	161,231,241
Loss & loss adjustment expenses	82,849,210	88,390,042	101,972,596
Commission expense		34,581,617	33,114,103
Other underwriting expenses		26,697,006	26,254,143
Other operating expenses	33,364,629	3,113,473	4,183,211
Depreciation & amortization expenses		3,300,445	3,290,445
Interest expense		2,019,047	1,826,180
Total expenses		158,101,630	170,640,678
Depreciation	2,973,440		
Interest expense	4,002,531		
Income (loss) from operations before taxes	dr7,365,531	dr27,942,340	dr9,409,437
Income tax expense (benefit)	cr1,197,185	cr5,417,546	cr2,031,136
Net income (loss)	dr6,168,346	dr22,524,794	dr7,378,301
Common shares			
Weighted average shares outstanding - basic	10,756,487	10,645,365	10,587,912
Weighted average shares outstanding - diluted	10,756,487	10,645,365	10,587,912
Year end shares outstanding	10,776,907	10,700,106	10,484,254
Earnings (loss) per share - continuing operations - basic	dr\$0.57		
Net earnings (loss) per common share - basic	dr\$0.57	dr\$2.12	dr\$0.70
Earnings (loss) per share - continuing operations - diluted	dr\$0.57		
Net earnings (loss) per common share - diluted	dr\$0.57	dr\$2.12	dr\$0.70
Dividends declared & paid per common share		\$12	\$16
Full-Time Employees (Period End)	84		
Total number of employees	84	95	91

Number of common stockholders	229	243	186
Other Underwriting Expenses	25,909,962		
Other Operating Expenses	2,456,473		
Total Expenses	151,556,245		
As of March 21, 2023	As of March 21, 2022		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Fixed-maturity securities, held-to-maturity, at amortized cost	7,052,541	7,766,140
Fixed-maturity securities, available-for-sale, at fair value	148,920,797	154,715,163
Equity securities, at fair value		13,834,390
Other investments	3,897,150	2,771,652
Total investments	174,632,828	179,087,345
Cash & cash equivalents	8,976,998	11,958,228
Premiums receivable, net	13,604,808	13,880,504
Reinsurance receivables, net		66,465,061
Deferred policy acquisition costs	19,802,564	23,819,453
Intangible assets	500,000	500,000
Accounts receivable, net	75,593,912	
Computer Equipment	25,022,986	
Automobile	134,034	
Property & equipment, net	9,395,697	10,541,935
Deferred income taxes, net	10,551,819	10,331,158
Other assets	4,574,584	3,748,847
Equity securities, available-for-sale	14,762,340	
Total assets	317,633,210	320,332,531
Liabilities:		
Reinsurance balances payable	12,837,140	
Accounts payable, accrued expenses and other liabilities	4,350,546	
Loss & loss adjustment expense reserves		118,339,513
Unearned premiums	105,621,538	107,492,777
Advance premiums		2,839,028
Reinsurance balances payable		13,061,966
Deferred ceding commission revenue	9,460,865	10,619,569
Accounts payable, accrued expenses & other liabilities		6,651,723
Debt, net		25,158,523
Deferred revenue	3,797,590	
Loss and loss adjustment expense reserves	121,817,862	284,163,099
Total liabilities	283,129,071	
Common Stock	122,483	
Common stock		121,715
Capital in excess of par	75,338,010	74,519,590
Accumulated other comprehensive loss	dr12,274,563	
Accumulated other comprehensive income (loss)	dr23,114,310	dr15,958,428
Retained earnings (accumulated deficit)		dr16,945,964
Total stockholders' equity before treasury stock		41,736,913
Treasury Stock	5,567,481	
Treasury stock, at cost		5,567,481
Total stockholders' equity (deficit)	34,504,139	36,169,432
Rep Total Equity & Minority Interest	34,504,139	
Fair value - fixed-maturity securities, held-to-maturity, at amortized cost:		2022
\$6,600,388	Amortized cost - fixed-maturity securities, available-for-sale, at fair value:	2022 \$174,918,427
Cost - equity securities, at fair value:	2022 \$18,086,700	

LAKE SHORE BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	30,009	24,507	22,752
Interest income on investment securities, taxable	898	823	735
Interest income on investment securities, tax-exempt	1,043	1,245	1,137
Other interest income	1,805	179	35
Total interest income	33,755	26,754	24,659
Interest expense on deposits	8,069	1,815	2,094
Interest expense on short-term borrowings		49	
Interest expense on long-term debt		494	508
Other interest expense	50	57	63
Short-term borrowings	87		
Long-term debt	1,191		
Total interest expense	9,397	2,415	2,665
Net interest income	24,358	24,339	21,994

Provision for loan losses	dr1,043	725	650
Net interest income after provision for loan losses	25,401	23,614	21,344
Service charges & fees	1,045	1,104	1,049
Debit card fees	846	846	873
Earnings on bank owned life insurance	761	341	416
Unrealized gain (loss) on equity securities	11	dr11	dr33
Unrealized gain (loss) on interest rate swap	dr58	332	199
Recovery on previously impaired investment securities	7.00	15	59
Gain (loss) on sale of securities available for sale	dr59		
Net gain (loss) on sale of loans		dr18	547
Other noninterest income		95	78
Total non-interest income	2,635	2,704	3,188
Salaries & employee benefits	11,254	9,854	8,999
Occupancy & equipment		3,054	2,837
Professional services	2,489	2,108	1,560
Data processing	1,745	1,422	1,352
Advertising expenses	578	714	602
Postage & supplies		266	304
Federal Deposit Insurance Corporation (FDIC) insurance	1,113	272	183
Other non-interest expense	261	1,758	1,220
Occupancy and Equipment	2,911		
Other	1,466		
Total non-interest expense	21,817	19,448	17,057
Income before income taxes	6,219	6,870	7,475
Income tax expense	1,399	1,162	1,288
Net income	4,820	5,708	6,187
Common shares(000)			
Weighted average shares outstanding - basic	5,856	5,879	5,885
Weighted average shares outstanding - diluted	5,856	5,879	5,888
Year end shares outstanding	5,686	5,705	5,692
Net earnings per share - basic	\$0.82	\$0.97	\$1.05
Net earnings per share - diluted	\$0.82	\$0.97	\$1.05
Dividends declared per share		\$0.68	\$0.54
Number of full time employees	115	113	104
Number of part time employees	2.00	7.00	3.00
Total number of employees	117		
Number of common stockholders	673	681	684
Other	82		
As is	As of March 24, 2022		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	4,648	9,091
Interest earning deposits	49,082	542
Cash & cash equivalents	53,730	9,633
Securities	60,442	73,047
Federal Home Loan Bank stock, at cost	2,293	2,330
Loans receivable, net	555,828	573,537
Premises & equipment, net	7,870	8,286
Accrued interest receivable	2,835	2,796
Bank owned life insurance	29,355	23,218
Other assets	12,765	7,067
Total assets	725,118	699,914
Liabilities:		
Time Deposits	220,814	
Interest bearing deposits		464,441
Non-interest bearing deposits	95,186	105,678
Interest bearing money market	495,738	
Total deposits	590,924	570,119
Short-term borrowings		12,596
FHLB Advances - Current Portion	25,000	
Long-term debt- FHLB Advances - Balancing value	10,250	
Long-term debt	35,250	24,950
Advances from borrowers for taxes & insurance	3,307	3,308
Other liabilities	9,364	7,757
Total liabilities	638,845	618,730
Common stock	68	68
Additional paid-in capital	31,456	31,459
Treasury stock, at cost	13,760	13,571

BANK

Unearned shares held by Employee Stock Ownership Plan (ES-OP)	1,023	1,108
Unearned shares held by compensation plans	39	191
Retained earnings	78,956	74,859
Accumulated other comprehensive income (loss)	dr9,385	dr10,332
Total stockholders' equity	86,273	81,184
Total Equity	86,273	

LANDMARK BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Reclassification adjustment for net losses included in earnings	dr1,246,000		
Interest income on loans	51,753,000	33,473,000	33,612,000
Interest income on investment securities - taxable	9,594,000	6,414,000	3,005,000
Interest income on investment securities - tax-exempt	3,094,000	3,018,000	3,022,000
Interest income on interest-bearing deposits at banks		321,000	187,000
Interest-bearing deposits at banks	242,000		
Total interest income	64,683,000	43,226,000	39,826,000
Interest expense on deposits	15,254,000	2,776,000	1,023,000
Interest expense on subordinated debentures		840,000	472,000
Subordinated debentures	1,590,000		
Interest expense on borrowings	4,048,000	730,000	11,000
Repurchase agreements	499,000		
Total interest expense	21,391,000	4,346,000	1,506,000
Net interest income	43,292,000	38,880,000	38,320,000
Provision for loan losses	349,000		500,000
Net interest income after provision for loan losses	42,943,000	38,880,000	37,820,000
Fees & service charges	10,220,000	9,651,000	8,857,000
Gains on sales of loans, net	2,269,000	3,444,000	10,487,000
Increase in cash surrender value of bank owned life insurance	913,000	780,000	686,000
Gains (losses) on sales of investment securities, net		dr1,103,000	1,138,000
Other non-interest income	1,074,000	928,000	1,093,000
Total non-interest income	13,230,000	13,700,000	22,261,000
Compensation & benefits	22,681,000	20,405,000	20,157,000
Occupancy expense	5,565,000		
Occupancy & equipment	2,452,000	5,118,000	4,482,000
Data processing	1,940,000	1,580,000	2,016,000
Amortization of mortgage servicing rights & other intangibles	1,844,000	1,446,000	1,601,000
Professional fees		1,892,000	1,831,000
Acquisition costs		3,398,000	
Other non-interest expense	7,501,000	7,431,000	7,169,000
Total non-interest expense	41,983,000	41,270,000	37,256,000
Earnings (loss) before income taxes	14,190,000	11,310,000	22,825,000
Income tax expense (benefit)	1,954,000	1,432,000	4,814,000
Net earnings (loss)	12,236,000	9,878,000	18,011,000
Common shares			
Weighted average shares outstanding - basic	5,477,700	5,492,286	5,506,487
Weighted average shares outstanding - diluted	5,480,800	5,508,053	5,519,790
Year end shares outstanding	5,477,595	5,473,894	5,509,699
Net earnings (loss) per share - basic	\$2.23	\$1.80	\$3.27
Net earnings (loss) per share - diluted	\$2.23	\$1.79	\$3.26
Dividends per common share	\$0.84	\$0.76	\$0.70
Number of full time employees	270		
Total number of employees	270	286	270
Number of common stockholders	2,137	2,289	2,277
Number of beneficiary stockholders		1,871	1,830
Reclassified to conform with 2022 presentation			
Adjusted for 5% stock dividend, December 2, 2022			
Adjusted for 5% stock dividend, November 30, 2023			
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & cash equivalents	27,101,000	23,156,000
Interest-bearing deposits at other banks	4,918,000	9,084,000
Investment securities held-to-maturity	3,555,000	3,524,000
Total investment securities available-for-sale	120,623,000	
Municipal obligations, taxable	79,083,000	
U.S. treasury securities	95,667,000	
Investment securities available-for-sale, at fair value	452,769,000	489,306,000
Bank stocks, at cost	8,123,000	5,470,000
Municipal	4,507,000	
Loans, net	937,619,000	841,149,000
Loans held for sale, at fair value	853,000	2,488,000
Bank owned life insurance		37,323,000
Automobiles	555,000	
Premises & equipment, net	19,709,000	24,327,000
Goodwill	32,377,000	32,199,000
Other intangible assets, net	3,241,000	4,006,000
Mortgage servicing rights	3,158,000	3,813,000
Real estate owned, net	928,000	934,000
Accrued interest & other assets	38,333,000	26,088,000
Accrued interest and other assets	28,988,000	
Core Deposits Intangibles, Gross	4,170,000	
Accumulated amortization, Core Deposits Intangibles, net	929,000	
Agency mortgage-backed securities	157,396,000	
Total assets	1,561,672,000	1,502,867,000
Liabilities:		
Non-interest bearing demand deposits	367,103,000	410,142,000
Money market & checking deposits		626,659,000
Savings deposits	613,613,000	170,570,000
Certificates of deposit		93,278,000
Savings	152,381,000	
Certificates of deposit	183,154,000	
Total deposits	1,316,251,000	1,300,649,000
Federal Home Loan Bank borrowings	64,662,000	8,200,000
Subordinated debentures	21,651,000	21,651,000
Other borrowings		38,402,000
Accrued interest & other liabilities	19,480,000	22,532,000
Repurchase agreements	12,714,000	
Total liabilities	1,434,758,000	1,391,434,000
Common stock	55,000	52,000
Additional paid-in capital	89,208,000	84,273,000
Retained earnings	54,282,000	52,174,000
Treasury stock, at cost	75,000	
Accumulated other comprehensive income (loss)	dr16,556,000	dr25,066,000
Total stockholders' equity	126,914,000	111,433,000
Total Equity	126,914,000	

LCNB CORP

Merger Survivor: On Apr. 12, 2024, Co. completed its previously announced merger with Eagle Financial Bancorp, Inc. ("EFBI"), pursuant to the Agreement and Plan of Merger (the "Merger Agreement") dated Nov. 28, 2023. At the effective time of the merger (the "Effective Time"), EFBI merged with and into Co. (the "Holding Company Merger"), with Co. as the surviving corporation in the Holding Company Merger. Immediately following the Holding Company Merger, EFBI's wholly-owned subsidiary bank, EAGLE bank, a state-chartered bank operating under a universal bank charter election in accordance with applicable Ohio law ("Eagle Bank"), merged with and into LCNB National Bank, a national bank and wholly-owned subsidiary of Co. ("LCNB Bank"), with LCNB Bank as the surviving bank (the "Bank Merger") and with the Holding Company Merger, the "Merger"). By virtue of the Merger, Co. acquired all of the assets, and succeeded to all of the obligations of EFBI, and LCNB Bank acquired all of the assets and succeeded to all of the obligations of Eagle Bank. Pursuant to the terms of the Merger Agreement, at the Effective Time, each share of the EFBI common stock issued and outstanding immediately prior to the Effective Time (except for treasury shares as provided for in the Merger Agreement), upon the election of the shareholder and in accordance with the procedures set forth in the Merger Agreement, converted into the right to receive 1.401 shares of Co.'s common stock or \$19.10 in cash. In addition, each EFBI shareholder who would otherwise be entitled to receive a fractional share of LCNB common stock will receive an amount of cash equal to the product of the fractional Co.'s common stock interest to which such holder (after taking into account all EFBI common stock held at the Effective Time by such holder) would otherwise be entitled to multiplied by \$19.10.

LENNAR CORP

Earnings, 3 mos. to Feb. 29 (Consol. — \$000):

	02/29/24	02/28/23
Non-int. income	7,312,930	6,490,429
Income taxes	210,865	185,145
Net income	7,192,065	5,999,308
Earn. per share (primary)	\$2.57	\$2.06
Earn. per share (fully-diluted)	\$2.57	\$2.06
Common shares(000)		

Avg. no. shs. (primary)	276,946	286,074
Avg. no. shs. (fully-diluted)	276,946	286,074
Consolidated Balance Sheet Items, as of (\$000):		
Assets:		
Other assets		109,847
Total assets		38,951,199
Liabilities:		
Other liabilities		2,689,263
Total liab. & stockholders' equity		38,821,104

LIBERTY ALL-STAR EQUITY FUND

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Dividends income	25,694,025	20,678,553	19,688,387
Securities lending income			182,776
Total investment income	25,755,009	20,703,205	19,871,163
Investment advisory fee		12,059,306	9,577,523
Administration fee		3,014,836	2,394,384
Pricing & bookkeeping fees	11,481,389	161,331	161,591
Audit fees	21,971	49,602	52,713
Custodian fee		89,806	111,633
Insurance expense	53,677	53,899	53,861
Legal fees	209,858	192,008	283,265
NYSE fee		238,431	229,630
Proxy fee	117,164	118,721	485,650
Shareholder communication expenses	83,967	97,202	125,657
Transfer agent fees	147,534	128,542	111,956
Trustees' fees & expenses	325,896	380,689	290,826
Legal & audit fees	283,390		
Underwriting expenses	2,850,281		
Commitment fee	86,260		
Miscellaneous expenses	19,777	21,422	16,177
Total expenses	15,681,164	16,605,795	13,894,866
Net investment income	10,073,845	4,097,410	5,976,297
Net realized gain on investment transactions	154,967,918	123,711,445	
Net realized gain on foreign currency transactions	dr130	353	
Net change in unrealized appreciation (depreciation) on investments	231,535,268	245,933,263	
Net change in unrealized appreciation (depreciation) on foreign currency transactions	dr267	dr1,033	
Net realized & unrealized gain (loss)	386,502,789	369,644,028	
Net increase (decrease) in net assets from operations	396,576,634	373,741,438	
Year end shares outstanding	276,588,139	254,247,458	217,091,684
Earnings (loss) per share - basic	\$0.04	\$0.02	\$0.03
Income from operations per share	1.46	1.69	
Distributions per share	\$0.07	\$0.02	\$0.03
Net of foreign taxes withheld at source - investment income - dividends: 2021 \$281,066; 2020 \$114,048			
Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:	2023	2021	
Investments at value		21,111,276,933	
Foreign currency, at value		3,870,808	
Receivable for investment securities sold	21,853,651		84,433
Dividends & interest receivable	1,858,331		1,272,705
Tax reclaim receivable	277,364		378,581
Prepaid & other assets	12,823		194,862
Total common stocks	1,804,585,922		
Investments at value (Cost \$1,185,833,486)	1,867,949,292		
Total Short-Term Investments	63,363,370		
Total assets	1,891,951,461		2,113,216,222
Payable for investments purchased			156,693
Liabilities:			
Distributions payable to shareholders	23,373,118		27,701,867
Investment advisory fee payable	1,038,367		1,145,677
Payable for administration, pricing & bookkeeping fees	257,870		292,692
Payable for collateral upon return of securities loaned	103,200		
Accrued trustees' fees payable	18,213		
Accrued expenses	246,102		290,519
Total liabilities	25,036,870		29,587,448
Net assets			2,083,628,774
Paid-in capital	1,538,238,303		1,471,386,275
Total distributable earnings	328,676,288		612,242,499
Net assets	1,866,914,591		2,083,628,774

BANK

Net asset value per share	8.20
Total Equity	1,866,914,591
☐Cost - investments at value: 2021 \$1,451,635,022 ☐Includes securities on loan - investments at value: 2021 \$1,311,354 ☐Cost - foreign currency, at value: 2021 \$8,708	

LIGHTSTONE VALUE PLUS REAL ESTATE INVESTMENT TRUST V INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	☐2021
Rental revenues	49,568	46,970	43,134
Total revenues	49,568	46,970	43,134
Property operating expenses	15,971	15,253	14,498
Real estate taxes	6,806	6,815	5,865
General & administrative	7,701	7,618	6,982
Depreciation & amortization	13,371	17,534	14,858
Total expenses	43,849	47,220	42,203
Interest expense, net	14,232	13,738	10,640
Interest income	2,911	1,868	2,025
Gain on sale of investment property	41,109		82,819
Gain on disposition of unconsolidated joint venture			1,457
Income tax expense (benefit)		cr776	
Mark to market adjustment on derivative financial instruments	dr2,930	1,762	
Other income (loss), net	309	932	902
Loss (gain) before gain on sale of real estate & income taxes	32,886	dr8,650	77,494
Net income (loss)	32,886	dr8,650	77,494
Net income (loss) attributable to noncontrolling interests			dr199
Net income (loss) attributable to the company's shares	32,886	dr8,650	77,295
Common shares(000)			
Weighted average shares outstanding - basic	19,827	20,077	20,169
Weighted average shares outstanding - diluted	19,827	20,077	20,169
Year end shares outstanding	19,554	20,044	20,128
Net income (loss) per share from continuing operations- basic	\$1.66		
Net income (loss) per share - basic	\$1.66	d\$0.43	\$3.83
Net income (loss) per share from continuing operations - diluted	\$1.66		
Net income (loss) per share - diluted	\$1.66	d\$0.43	\$3.83
Number of common stockholders	9,879	☐9,984	☐9,971

☐Reclassified to conform with 2022 presentation ☐As of March 15, 2022 ☐As of March 15, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022	☐2021
Assets:			
Land & improvements	85,139	84,439	
Building & improvements	342,732	324,335	
Furniture, fixtures & equipment	11,333	9,975	
Gross investment property	439,204	418,749	
Less accumulated depreciation	63,544	59,274	
Net investment property	375,660	359,475	
Cash & cash equivalents	47,125	59,625	
Marketable securities, available for sale	3,675	3,455	
Restricted cash	19,421	5,126	
Note receivable, net		3,771	
Accounts receivable, net	4,898		
Prepaid expenses & other assets	4,350	3,256	
Total assets	455,129	434,708	
Liabilities:			
Notes payable, net	287,029	290,289	
Accounts payable & accrued & other liabilities	7,516	8,515	
Total liabilities	294,545	298,804	
Common stock	2.00	2.00	
Additional paid-in capital	163,846	169,996	
Accumulated other comprehensive income (loss)	dr107	dr220	
Retained earnings (accumulated deficit)	dr3,157	dr33,874	
Total company stockholders' equity (deficit)	160,584	135,904	

Total stockholder's equity (deficit)	160,584	135,904
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LIGHTSTONE VALUE PLUS REAL ESTATE INVESTMENT TRUST INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	☐2021
Rental revenues	10,180	9,597	10,353
Hotel revenues	50,333	5,402	
Total revenues	60,513	14,999	10,353
Property operating expenses	3,191	4,001	4,159
Hotel operating expenses	35,702	4,671	
Real estate taxes	1,465	265	312
General & administrative costs	4,029	2,642	2,580
Impairment charge			11,341
Pre-opening costs	83	4,468	
Depreciation & amortization	6,949	3,226	5,523
Total expenses	51,419	19,273	23,915
Interest & dividend income	6,482	9,118	13,754
Interest expense	25,991	5,252	2,565
Gain on disposition of real estate	1,121	1,154	3,947
Gain (loss) on sale of marketable securities		566	5,882
Loss on demolition		16,602	
Unrealized gain (loss) on marketable equity securities	7,140	dr13,358	16,481
Gain on sale of marketable securities	dr985		
Mark to market adjustments on derivative financial instruments	dr1,769	3,030	169
Other income (loss), net	dr2,278		
Other expense, net		406	143
Net income (loss)	dr13,249	dr26,024	23,963
Less: net income attributable to noncontrolling interests	dr1,824	dr1,690	dr4,880
Net income attributable to Company's common shares	dr15,073	dr27,714	19,083
Common shares(000)			
Weighted average number of common shares outstanding - basic	21,713	21,959	22,254
Weighted average number of common shares outstanding - diluted	21,713	21,959	22,254
Year end shares outstanding	21,582	21,840	22,181
Income per company's common share from continuing operations - basic	d\$.69		
Net income (loss) per company's common share - basic	d\$.69	d\$1.26	\$0.86
Net income (loss) per company's common share - diluted	d\$.69	d\$1.26	\$0.86
Distributions per share		\$0.70	\$0.70
Number of common stockholders		☐5,862	☐5,963
Loss on debt extinguishment	dr1,219		
Net income (loss)	dr13,249		
Loss from investment in unconsolidated affiliated entity	dr4,844		

☐Reclassified to conform with 2022 presentation ☐As of March 15, 2022 ☐As of March 15, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022	☐2021
Assets:			
Investment property - land & improvements		96,074	
Investment property - building & improvements		168,518	
Investment property - furniture & fixtures		17,184	
Investment property - construction in progress	22		
Gross investment property	95,780	281,798	
Less: accumulated depreciation	22,652	15,728	
Building and improvements	172,729		
Construction in progress	1,427		
Furniture and fixtures	17,300		
Net investment property - Balancing value	264,584		
Construction in progress	287,236		
Net investment property		266,070	
Development projects	132,370	93,614	

	2023	2022	☐2021
Investments in related parties	490	6,898	
Investment in unconsolidated affiliated entity	16,914	19,794	
Cash & cash equivalents	10,547	12,211	
Marketable securities	35,218	45,924	
Restricted cash	7,813	10,372	
Notes receivable, net		48,059	
Other assets	5,211	6,952	
Total assets	473,147	509,894	
Liabilities:			
Mortgages payable, net	259,698	260,579	
Accounts payable, accrued expenses & other liabilities	15,048	18,716	
Distributions payable		3,825	
Total liabilities	274,746	283,120	
Common stock, \$001 par value; 600 million shares authorized, 223 million and 226 million shares issued and outstanding, respectively	215		
Common stock		218	
Additional paid-in-capital	161,174	164,331	
Accumulated other comprehensive income (loss)		dr159	
Accumulated surplus	25,454		
Accumulated surplus (deficit)			50,051
Total Company's stockholders' equity (deficit)	186,843	214,441	
Noncontrolling interests	11,558	12,333	
Total stockholders' equity (deficit)	198,401	226,774	

LIGHTSTONE VALUE PLUS REAL ESTATE INVESTMENT TRUST II INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	☐2021
Revenues	53,632	55,261	47,991
Revenues	53,632	55,261	47,991
Property operating expenses	37,986	39,239	32,522
Real estate taxes	2,345	2,899	3,198
General & administrative costs	4,426	5,129	4,803
Depreciation & amortization	6,659	7,945	10,383
Impairment charge	5,000		
Total operating expenses	56,416	55,212	50,906
Interest & dividend income		431	272
Interest expense	9,657	6,686	6,015
Income from investments in unconsolidated affiliated entities	32	3,358	44
Other income (expense), net	336	dr579	dr172
Gain on forgiveness of debt		3,791	3,387
Gain on sale of investment property	449	8,524	
Net income (loss)	dr11,624	8,888	dr5,399
Less: net loss (income) attributable to noncontrolling interests	123	dr45	79
Net income (loss) applicable to Company's common shares	dr11,501	8,843	dr5,320
Common shares(000)			
Weighted average number of common shares outstanding - basic	17,077	17,229	17,407
Weighted average number of common shares outstanding - diluted	17,077	17,229	17,407
Year end shares outstanding	17,000	17,172	17,331
Net income (loss) per share - basic	d\$0.67	\$0.51	d\$0.31
Net income (loss) per share - diluted	d\$0.67	\$0.51	d\$0.31
Number of common stockholders	4,960	☐5,183	☐5,212
Net Income Before Taxes	dr11,624		
Basic EPS Excluding ExtraOrdinary Items	d\$.67		
Diluted EPS Excluding ExtraOrd Items	d\$.67		

☐Reclassified to conform with 2022 presentation ☐As of March 15, 2022 ☐As of March 15, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022	☐2021
Assets:			
Land & improvements	26,152	32,208	
Building & improvements	146,129	177,550	
Furniture & fixtures	28,883	33,037	
Construction in progress	128	125	
Gross investment property	201,292	242,920	

BANK

Less: accumulated depreciation	58,490	62,835
Net investment property	142,802	180,085
Investments in unconsolidated affiliated entities	13,415	13,793
Cash & cash equivalents	36,192	42,233
Marketable securities, available for sale	9,287	4,193
Restricted cash	4,549	333
Accounts receivable & other assets	3,194	4,805
Total assets	209,439	245,442
Liabilities:		
Accounts payable & other accrued expenses	6,871	7,977
Mortgages payable, net	100,820	118,180
Due to related party	360	462
Distributions payable	1,275	
Total liabilities	109,326	126,619
Common share	169	
Common stock		171
Additional paid-in-capital	143,219	144,971
Accumulated other comprehensive income (loss)		7.00
Accumulated deficit	dr54,284	
Retained earnings (accumulated deficit)		dr37,663
Total Company's stockholders' equity	89,104	107,486
Noncontrolling interests	11,009	11,337
Total stockholders' equity	100,113	118,823

LOGAN RIDGE FINANCE CORP
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fee income - non-control or non-affiliate investments	18,536,000	12,732,000	10,068,000
Interest & fee income - affiliate investments	dr170,000	706,000	4,368,000
Interest & fee income - control investments		228,000	389,000
Total loan interest & fee income	18,366,000	13,666,000	14,825,000
Payment-in-kind interest income - non-control or non-affiliate investments	1,322,000	919,000	95,000
Payment-in-kind interest income - affiliate investments	162,000	187,000	361,000
Total payment-in-kind interest income & dividend income	1,484,000	1,106,000	456,000
Dividend income - non-control or non-affiliate investments			727,000
Dividend income - affiliate investments	68,000	14,000	179,000
Total dividend income	68,000	14,000	906,000
Other income - non-control or non-affiliate investments	258,000	141,000	479,000
Other income - affiliate investments	1,000		88,000
Total other investment	259,000	141,000	567,000
Total investment income	20,177,000	14,927,000	16,754,000
Interest & financing expenses	8,329,000	7,815,000	10,569,000
Base management fees	3,658,000	3,861,000	4,846,000
Directors expense	540,000	493,000	410,000
Administrative service expenses	895,000	620,000	1,039,000
General & administrative expenses	2,908,000	3,300,000	3,483,000
Expenses before management fee waiver	16,330,000	16,089,000	20,347,000
Total expenses, net of fee waiver	16,330,000	16,089,000	20,347,000
Net investment income	3,847,000	dr1,162,000	dr3,593,000
Net realized gain (loss) on investments: non-control or non-affiliate investments	dr16,393,000	17,312,000	dr10,442,000
Net realized gain (loss) on investments: affiliate investments		1,672,000	2,475,000
Net realized gain (loss) on investments: control investments		dr5,215,000	
Net realized gain (loss) on investments	dr16,393,000	13,769,000	dr7,967,000

Net change in unrealized share appreciation (depreciation) on investments: non-control or non-affiliate investments	5,075,000	dr25,434,000	13,058,000
Net change in unrealized share appreciation (depreciation) on investments: affiliate investments	4,989,000	dr1,208,000	dr908,000
Net change in unrealized share appreciation (depreciation) on investments: control investments		2,011,000	dr1,483,000
Net change in unrealized share appreciation (depreciation) on investments	10,064,000	dr24,631,000	10,667,000
Total net realized and unrealized gain (loss) on investments, net of taxes	dr6,239,000	dr10,862,000	2,700,000
Net realized gain (loss) on extinguishment of debt			dr1,025,000
Net increase (decrease) in net assets resulting from operations	dr2,482,000	dr12,024,000	dr1,918,000
Common shares			
Weighted average shares outstanding - basic	2,694,857	2,711,068	2,711,068
Weighted average shares outstanding - diluted	2,694,857	2,711,068	2,711,068
Year end shares outstanding	2,674,698	2,711,068	2,711,068
Net investment income per share - basic	\$1.43	dr\$0.43	dr\$1.32
Net investment income per share - diluted	\$1.43	dr\$0.43	dr\$1.32
Net increase (decrease) in net assets per share - basic	dr.92	dr4.44	dr.71
Net increase (decrease) in net assets per share - diluted	dr.92	dr4.44	dr.71
Number of common stockholders	20	24	29
Earnings per share from continuing operations	dr\$.92		
Earnings per share from continuing operations	dr\$.92		
Dividends per common share	\$.96		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investments at fair value - non-control or non-affiliate investments		177,268,000
Investments at fair value - affiliate investments		26,324,000
Total investments at fair value		203,592,000
Cash & cash equivalents	3,893,000	6,793,000
Interest & dividend receivable	1,374,000	1,578,000
Prepaid expenses	2,163,000	2,682,000
Other assets		65,000
Non-control/Non-affiliate investments	161,880,000	
Affiliate investments	27,778,000	
Total assets	197,088,000	214,710,000
Liabilities:		
2022 convertible notes	14,001,000	
2026 notes	48,579,000	
2032 convertible notes	13,883,000	
KeyBank credit facility	38,571,000	
Incentive fee payable	833,000	
Management & incentive fee payable	869,000	933,000
Interest payable	949,000	
Interest & financing fees payable		973,000
Payable for unsettled trades	3,747,000	
Accounts payable & accrued expenses		722,000
2026 Notes (net of deferred financing costs and original issue discount of \$1.552 and \$0, respectively)	48,943,000	
Total liabilities	107,913,000	119,705,000
Common stock	27,000	
Additional paid in capital	188,405,000	191,038,000
Total distributable earnings (loss)	dr99,257,000	dr96,060,000
Total net assets	89,175,000	95,005,000

Net assets value per share	35
Total Equity	89,175,000
Amortized cost - investments at fair value - non-control or non-affiliate investments: 2022	\$19,435,000
Amortized cost - investments at fair value - affiliate investments: 2022	\$29,081,000
Amortized cost - total investments at fair value: 2022	\$220,516,000
Net of deferred financing costs - notes: 2022	\$1,421,000
Net of deferred financing costs and original issue discount - 2032 Convertible Notes: 2022	\$1,117,000
Net of deferred financing costs - KeyBank credit facility: 2022	\$1,322,000

LOGAN RIDGE FINANCE CORP

Earnings, 9 mos. to Sep. 30 (Consol. — \$000):	2023	2022
Investment Revenues	15,762	10,389
Gain (losses) on sale of assets	15,762	10,389
Non-int. expenses	12,496	12,186
Net income	3,266	dr1,797
Earn. per share (primary)	\$1.21	dr\$0.66
Earn. per share (fully-diluted)	\$1.21	dr\$0.66
Common shares(000)	2,701	2,711
Avg. no. shs. (primary)	2,701	2,711
Avg. no. shs. (fully-diluted)	2,701	2,711

MADISON COUNTY FINANCIAL INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Total other income	3,083		
Other Expense			
Interest & dividend income - loans receivable including fees	20,311	16,155	15,828
Interest & dividend income - investment securities - taxable	699	536	448
Interest & dividend income - investment securities - non-taxable	2,351	2,262	1,769
Interest & dividend income - other interest & dividend income	1,575	1,218	400
Total interest income	24,936	20,171	18,445
Interest expense on deposits	14,305	5,982	2,799
Interest expense on borrowings	793	188	219
Total interest expense	15,098	6,170	3,018
Net interest income before provisions	9,838	14,001	15,427
Provision (credit) for loan losses	57	dr2,625	dr700
Net interest income after provision for loan losses	9,781	16,626	16,127
Service charges on deposit accounts	222	230	187
ATM and credit card fees	229		
Loan servicing income, net	349		
ATM & credit card fees		370	348
Loan servicing income, net		350	168
Gain on sale of loans	188	438	1,401
Increase in surrender value of life insurance	257	246	377
Gain on redemption of life insurance policies	814		
Insurance commission income	899	886	783
Other income	125	261	161
Total other income	2,781	3,425	3,425
Salaries & employee benefits	5,903	6,717	6,757
Director fees & benefits	151	403	532
Net occupancy	1,040	1,103	1,140
Data processing fees	915	796	761
Professional fees	171	167	165
Advertising	149	188	179
Supplies	221	182	218
FDIC insurance premiums	257	153	121
Intangible amortization	80	82	85
Other expense	791	657	709
Total other expense	9,678	10,448	10,667
Income (loss) before income tax	3,186	8,959	8,885
Income tax expense	cr40	1,260	1,473
Net income (loss)	3,226	7,699	7,412
Allocated to participating securities		2.00	15
Net income allocated to common stockholders	3,226	7,697	7,397
Common shares(000)			
Weighted average shares outstanding - basic	2,544	2,541	2,513
Weighted average shares outstanding - diluted	2,592	2,645	2,641
Year end shares outstanding	2,710	2,680	2,679

BANK

Net earnings per share - basic	\$1.27	\$3.03	\$2.94
Net earnings per share - diluted	\$1.24	\$2.91	\$2.80
Dividends per share		\$.69	\$.63
Dividends per common share	\$.72		
Consolidated Balance Sheet, as of Dec. 31 (\$000):			
Assets:	2023	2022	
Cash & due from banks	6,509	6,298	
Interest-earning demand accounts	57	17,329	
Certificates of deposit	250		
Cash & cash equivalents	6,566	23,627	
Certificates of deposit - available for sale, at fair value		1,000	
Investment securities - held to maturity, at amortized cost		14,990	
One- to four-family residential Loans - Gross	145,170	196,413	
Commercial and multi-family, gross	57,440		
Loans receivable, net	450,610	424,328	
Stock in Federal Home Loan Bank ("FHLB") of Topeka & Federal Reserve Bank ("FRB")	8,708	6,424	
Automobiles	75		
Plant and machinery - Software	53		
Accumulated Depreciation	4,858		
Premises & equipment, net	9,204	9,488	
Bank-owned life insurance ("BOLI")	9,514	9,734	
Accrued interest receivable	7,284	5,330	
Core deposit & other intangibles	458	538	
Goodwill	1,200	1,200	
Other assets	2,940	3,198	
Investment securities: Available for sale, at fair value	18,636		
Investment securities: Held to maturity, at amortized cost (fair value)	94,341	596,270	
Total assets	609,711	596,270	
Liabilities:			
Interest-bearing checking	264,890		
Money market savings	108,898		
Certificates and other time deposits of \$100 or more	254		
Deposits	437,795	485,249	
Borrowings	72,271	13,200	
Accrued interest payable	368	80	
Other liabilities	6,837	6,951	
Debt - FHLB Advances - Short-Term	44,071		
Total liabilities	517,271	505,480	
Common stock	26	26	
Additional paid in capital	20,476	20,556	
Unearned employee stock ownership plan ("ESOP")	1,329	1,431	
Retained earnings	74,722		
Retained earnings (accumulated deficit)		73,319	
Accumulated other comprehensive income (loss)	dr1,455	dr1,680	
Total stockholders' equity (deficit)	92,440	90,790	
Total Equity	92,440		
Fair value - Investment securities - held to maturity, at amortized cost: 2022 \$81,370,000			

MAINSTREET BANCSHARES INC			
Annual Report:			
Consolidated Income Account, years ended Dec. 31 (\$):			
	2023	2022	2021
Interest & fees on loans	116,184,000	78,872,000	61,743,000
Interest & dividends on investments securities - U.S. government agencies & corporations		37,000	62,000
Interest & dividends on investments securities - mortgage-backed securities		438,000	350,000
Interest & dividends on investments securities - tax-exempt obligations of states & political subdivisions	395,000	1,058,000	1,060,000
Interest & dividends on investments securities - taxable obligations of states & political subdivisions		254,000	207,000
Interest & dividends on investments securities - other	1,065,000	874,000	643,000

Interest & dividends on investment securities - taxable	256,000		
Interest & dividends on investment securities - tax-exempt securities	1,185,000		
Interest on federal funds sold	5,038,000	2,312,000	134,000
Total interest income	124,123,000	83,845,000	64,199,000
Interest on interest-bearing demand deposit accounts	1,892,000	601,000	229,000
Interest on savings & NOW deposits	546,000	203,000	165,000
Interest on money market deposits	13,924,000	1,547,000	772,000
Interest on time deposits	27,003,000	8,202,000	7,613,000
Interest of Federal Home Loan Bank advances & other borrowings	1,224,000		
Interest on federal fund purchases	299,000		
Interest of Federal Home Loan Bank advances		347,000	
Interest on subordinated debt		2,936,000	1,884,000
Interest on Subordinated Debt	3,288,000		
Total interest expense	48,176,000	13,836,000	10,663,000
Net interest income	75,947,000	70,009,000	53,536,000
Recovery of Credit Losses - Off-Balance Sheet Credit Exposure Provision for (recovery of) loan losses	dr301,000		
Net interest income after provision for (recovery of) loan losses	1,943,000	2,398,000	dr1,175,000
Deposit account service charges	2,149,000	2,420,000	2,426,000
Bank owned life insurance income	1,069,000	1,008,000	900,000
Loan swap fee income	420,000	619,000	83,000
Net gain on held-to-maturity securities		4,000	6,000
Net gain (loss) on sale of loans	dr168,000	847,000	
Other fee income	951,000	1,848,000	
Total non-interest income	3,638,000	4,834,000	6,110,000
Salaries & employee benefits	28,267,000	23,801,000	19,305,000
Furniture & equipment expenses	2,787,000	2,786,000	2,468,000
Advertising & marketing	2,343,000	2,304,000	1,565,000
Occupancy expenses	1,684,000	1,471,000	1,541,000
Outside services	2,044,000	2,075,000	1,394,000
Franchise tax	1,835,000	1,430,000	1,544,000
Federal Deposit Insurance Corporation insurance	1,131,000	637,000	1,051,000
Data processing	1,328,000	1,303,000	1,189,000
Administrative expenses	922,000	872,000	685,000
Other real estate expenses, net		38,000	84,000
Other operating expenses	2,778,000	2,340,000	2,039,000
Total non-interest expenses	45,119,000	39,057,000	32,865,000
Income (loss) before income taxes	32,824,000	33,388,000	27,956,000
Net Income	26,585,000		
Income tax expense (benefit)	6,239,000	6,714,000	5,785,000
Net income (loss)	26,585,000	26,674,000	22,171,000
Preferred stock dividends	2,156,000	2,156,000	2,156,000
Net income available to common shareholders	24,429,000	24,518,000	20,015,000
Common shares			
Weighted average shares outstanding - basic	7,522,913	7,529,382	7,559,310
Weighted average shares outstanding - diluted	7,527,415	7,529,382	7,559,310
Year end shares outstanding	7,527,415	7,442,743	7,595,781
Net income (loss) per common share - basic	\$3.25	\$3.26	\$2.65
Net income (loss) per common share - diluted	\$3.25	\$3.26	\$2.65
Dividends per common share	\$.40	\$.25	
Number of full time employees	186	168	138
Number of common stockholders	227	240	246
Total number of employees	186		
Reclassified to conform with 2022 presentation			
Approximately			
Consolidated Balance Sheet, as of Dec. 31 (\$):			
Assets:	2023	2022	
Cash & due from banks	53,581,000	48,931,000	

Federal funds sold	60,932,000	81,669,000
Cash & cash equivalents	114,513,000	130,600,000
Collateralized Mortgage Backed	19,515,000	
Subordinated Debt	8,467,000	
Municipal Securities	29,049,000	
US Governmental Agencies	2,897,000	
Investment securities available-for-sale, at fair value	59,928,000	62,631,000
Investment securities held-to-maturity, at amortized cost	17,275,000	17,642,000
Restricted securities, at amortized cost	282,052,000	24,325,000
Owner-occupied	461,775,000	
Non-owner occupied		
Commercial & Industrial	75,415,000	
Unsecured	271,000	
Secured	3,339,000	
Loans, net	1,705,137,000	1,579,950,000
Computer software and equipment	1,931,000	
Land - Gross	2,856,000	
Premises & equipment, net	13,944,000	14,709,000
Accrued interest & other receivables	12,390,000	9,581,000
Computer software, net of amortization	14,657,000	9,149,000
Bank owned life insurance	38,318,000	37,249,000
Other assets	34,914,000	39,915,000
Restricted equity securities, at cost	24,356,000	
Total assets	2,035,432,000	1,925,751,000
Liabilities:		
Non-interest bearing deposits	364,606,000	550,690,000
Interest bearing demand deposits	137,128,000	80,099,000
Savings and NOW deposits	45,878,000	
Savings & NOW deposits		51,419,000
Money market deposits		222,540,000
Time deposits		608,141,000
Money market deposits	442,179,000	
Time deposits	696,336,000	
Total deposits	1,686,127,000	1,512,889,000
Federal Home Loan Bank advances	15,000,000	100,000,000
Subordinated debt, net	72,642,000	72,245,000
Other liabilities	39,137,000	42,335,000
Allowance for credit losses on off-balance sheet credit exposure	1,009,000	
Total liabilities	1,813,915,000	1,727,469,000
Preferred stock	27,263,000	27,263,000
Common stock	29,198,000	28,736,000
Capital surplus	65,985,000	63,999,000
Retained earnings (accumulated deficit)	106,549,000	86,830,000
Tax benefit	2,265,000	
Accumulated other comprehensive income (loss)	dr7,478,000	dr8,546,000
Total stockholders' equity (deficit)	221,517,000	198,282,000
Total Equity	221,517,000	

MARSH & MCLENNAN COMPANIES INC.			
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):			
	2024	2023	
Non-int. income	6,473,000	5,924,000	
Non-int. expenses	4,548,000	4,198,000	
Income taxes	447,000	412,000	
Net income	1,424,000	1,252,000	
Earn. per share (primary)	\$2.84	\$2.50	
Earn. per share (fully-diluted)	\$2.82	\$2.47	
Common shares(000)			
Avg. no. shs. (primary)	492,000	495,000	
Avg. no. shs. (fully-diluted)	497,000	500,000	
Consolidated Balance Sheet Items, as of Mar. 31 (\$000):			
Assets:	2024	2023	
Premises & equipment	877,000		
Other assets	1,567,000		
Total assets	47,572,000		
Liabilities:			
Current debt	1,169,000		
Other liabilities	324,000		
Common stock	561,000		
Total liab. & stockholders' equity	12,622,000		

M.D.C. HOLDINGS, INC.
Merger Survivor: On Apr. 19, 2024, the merger between Co., SH Residential Holdings, LLC, ("Parent"), Clear Line, Inc., an indirect wholly owned subsidiary of Parent ("Merger Sub" and together with Parent, the "Buyer Parties") and, solely for the purposes of Section 6.2, Section 6.17 and Section 9.15 of the Merger Agreement, Sekisui House, Ltd., providing for the merger of Merger Sub with and into Co., with Co. continuing as the surviving corporation (the "Merger"), was completed. Pursuant to the Merger, at the effective time of the Merger ("Effective Time"): (i) each share of common stock, par value \$0.01 per share, of Co. (the "Company Common Stock") outstanding as of immediately prior to the Effective Time (other than shares of Company Common Stock that were (A)(1) held by Co. as treasury stock; (2) held directly by Parent or Merger Sub; or (3) held by any direct or indirect wholly owned subsidiary of Parent or Merger Sub, in each case, immediately prior to the Effective Time (collectively, the "Owned Company Shares"); (B) held by any direct or indirect wholly owned subsidiary of Co. immediately prior to the Effective Time; (C) held by a holder who has properly and validly demanded appraisal for such shares of Company Common

Stock in accordance with, and who has complied in all respects with, Section 262 of the Delaware General Corporation Law; or (D) subject to vesting restrictions and/or forfeiture back to the Company ("Company RSAs") was automatically converted into the right to receive \$63.00 per share, in cash, without interest thereon (the "Merger Consideration"); (ii) each Owned Company Share was automatically cancelled and ceased to exist, and no consideration or payment was delivered in exchange therefor or in respect thereof; and (iii) each share of Company Common Stock held by any direct or indirect wholly owned subsidiary of Co. was converted into such number of shares of common stock of the surviving corporation with an aggregate value immediately after the consummation of the Merger equal to the Merger Consideration. Pursuant to the Merger Agreement, at the Effective Time, because of the Merger: (i) each option award (each, a "Company Option") was fully vested, cancelled and automatically converted into the right to receive an amount in cash (without interest) equal to the product of (A) the excess of (1) the Merger Consideration over (2) the exercise price per share of such Company Option, multiplied by (B) the number of shares of Company Common Stock subject to such Company Option, subject to any required withholding of taxes; (ii) each Company RSA was fully vested, cancelled and automatically converted into the right to receive an amount in cash (without interest) equal to the product of (A) the aggregate number of shares of Company Common Stock subject to such Company RSA, multiplied by (B) the Merger Consideration, subject to any required withholding of taxes; and (iii) each performance share unit award (each, a "Company PSU") was fully vested, cancelled and automatically converted into the right to receive an amount in cash (without interest) equal to the product of (A) the aggregate number of shares of Company Common Stock subject to such Company PSU based on maximum performance, multiplied by (B) the Merger Consideration, subject to any required withholding of taxes.

As a result of the consummation of the Merger, a change in control of Co. occurred, and Co. became a wholly owned subsidiary of Parent. Parent is an affiliate of Sekisui House. The aggregate consideration of the Merger was approximately \$4.9 billion, a portion of which was funded by debt financing commitments of \$4.5 billion in the aggregate from certain financial institutions.

M.D.C. HOLDINGS, INC.

Official Changes: On Apr. 19, 2024, in accordance with the terms of the Merger Agreement, the following persons became directors of Co.: Rick Robideau, Larry A. Mizel, David D. Mandarich, Paris G. Reece III, George C. Yeonas, Toru Tsuji, Satoshi Yoshimura, Toru Ishii, Keizo Yoshimoto, Toru Fujita, and Kenichi Kumemoto. The following persons, who were directors of Co. immediately prior to the effective time of the Merger, voluntarily resigned from the Board and the committees of the Board on which they served, if any: David Mandarich, Larry Mizel, Paris G. Reece III, Courtney L. Mizel, David E. Blackford, David Siegel, Herbert T. Buchwald, Janice Sinden, Michael A. Berman, Raymond T. Baker, Rafay Farooqui.

M.D.C. HOLDINGS, INC.

Exchange Delisting: On Apr. 19, 2024, Co. notified the New York Stock Exchange ("NYSE") that the Merger had been consummated and requested that the NYSE suspend trading of Co.'s Common Stock on the NYSE prior to the opening of trading on Apr. 19, 2024. As a result, Co.'s Common Stock was no longer be listed on the NYSE.

MEDALLION FINANCIAL CORP

Resignation of Accountant: On Apr. 4, 2024, Co. was notified by its independent registered public accounting firm, Mazars USA LLP, of its decision to resign as Co.'s independent registered public accounting firm effective with the filing of Co.'s Quarterly Report on Form 10-Q for the quarter ended Mar. 31, 2024 and no later than May 31, 2024.

MEDICAL PROPERTIES TRUST INC

Interest Sale Completed: On Apr. 12, 2024, affiliates of Co. and MPT Operating Partnership, L.P., Co.'s operating partnership (the "Operating Partnership" or the "Borrower"), sold their interests in five Utah hospitals to a newly formed joint venture (the "Venture") with Owl RE Nucleus Holdco LLC (the "Fund"). Co. has retained an approximate 25% interest in the Venture with an aggregate agreed valuation of approximately \$1.2 billion, and the Fund purchased an approximate 75% interest in the Venture for \$886 million. Simultaneous with the closing of this sale transaction, the Venture placed new non-recourse secured financing that provided \$190 million of additional cash to Co. based on its share of the proceeds.

MEDICAL PROPERTIES TRUST INC

Credit Facility Amendment: On Apr. 12, 2024, Co. and MPT Operating Partnership, L.P., Co.'s operating partnership (the "Operating Partnership" or the "Borrower"), entered into (i) Amendment No. 1 (the "Credit Facility Amendment") to the Second Amended and Restated Revolving Credit and Term Loan Agreement, dated as of June 29, 2022, by and among Co., the Borrower, JPMorgan Chase Bank, N.A., as administrative agent and the lenders party thereto (the "Credit Facility"), and (ii) the Fifth Amendment (the "Australia Facility Amendment") to the Syndicated Facility Agreement, dated as of May 23, 2019, by and among Co., the Borrower, Evolution Trustees Limited, as trustee for MPT Australia Realty Trust, Bank of America, N.A., as administrative agent and the lenders party thereto (the "Australia Facility"). Also on Apr. 12, 2024, Co. sold its interest in five Utah hospitals to a newly formed joint venture, generating immediate cash proceeds of approximately \$1.1 billion. As Co. has substantial liquidity and its foreseeable acquisition activities are significantly lower than in recent years, it no longer needs a \$1.8 billion revolving credit capacity. Accordingly, the Credit Facility Amendment and the Australia Facility Amendment amend the Credit Facility and the Australia Facility, respectively, to (i) reduce revolving commitments from \$1.8 billion to \$1.4 billion, (ii) apply certain proceeds from the Utah and other asset sales and debt transactions (see subparagraph (iv)) to repay the Australia Facility and certain other outstanding obligations of the Borrower, including revolving loans under the Credit Facility to the extent necessary to reduce the outstanding borrowings to no more than the amended

\$1.4 billion commitment, (iii) lower the maximum permitted secured leverage ratio from 40% to 25%, and (iv) waive the 10% cap on unencumbered asset value attributable to tenants subject to a bankruptcy event for purposes of determining compliance with the unsecured leverage ratio for the trailing four fiscal quarter period ended June 30, 2024 and for purposes of determining pro forma compliance with the unsecured leverage ratio for certain asset sale and debt transactions. On Apr. 18, 2024, the Borrower repaid in full all outstanding obligations under the Australia Facility. All of Co.'s and its subsidiaries' obligations under the Australia Facility have been paid and all commitments have been terminated. Co. and its subsidiaries did not incur any early termination penalties in connection with repayment of the indebtedness or termination.

MID PENN BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	218,060	150,256	118,776
Interest income on investment securities - taxable	361	11,952	2,602
Interest income on investment securities - tax-exempt	1,540	1,497	1,122
Interest income on interest-bearing balances		69	13
Interest income on state & political subdivision obligations, tax exempt	16,005		
Interest income on federal funds sold	373	1,826	809
Total interest income	236,339	165,600	123,322
Interest expense on deposits	79,295	14,144	11,327
Interest expense on short-term borrowings		441	539
Interest expense on long-term & subordinated debt		3,182	2,888
Short-term borrowings	7,087		
Long-term and subordinated debt	2,984		
Total interest expense	89,366	17,767	14,754
Net interest income	146,973	147,833	108,568
Provision for loan losses	3,295	4,300	2,945
Net interest income after provision for loan losses	143,678	143,533	105,623
Fiduciary & wealth management	5,071	2,494	
Service charges on deposits	1,353	2,078	991
Net gain on sales of investment activities	324		79
Earnings from cash surrender value of life insurance	1,112	1,013	358
Mortgage banking income	1,607	10,314	
Mortgage hedging	1,471	64	
ATM debit card interchange	1,943	4,362	2,688
Net gain (loss) on sales of SBA loans	571	262	969
Fee income from debit card transactions	4,019		
Other noninterest income	5,627	7,793	3,576
Total noninterest income	20,008	23,657	21,533
Salaries & employee benefits	59,345	52,601	41,711
Occupancy expense, net	7,349	6,900	5,527
Equipment expense	5,121	4,493	3,101
Shares tax	2,713	2,786	800
Federal Deposit Insurance Corporation assessment		1,594	1,888
Legal & professional fees	3,500	2,761	1,979
ATM or card processing	2,108	2,139	1,053
Charitable contributions qualifying for state tax credits		1,033	1,432
Mortgage banking profit-sharing expense		178	2,571
Early withdrawal penalty on investment certificate of deposits	5,544		
Software licensing	2,945		
Software licensing & utilization	7,927	7,524	6,332
Loss (gain) on sale or write-down of foreclosed assets, net	dr144	dr133	dr25
Intangible amortization	1,780	2,012	1,180
Merger & acquisition expense		294	3,067

Post-acquisition restructuring expense	2,952	329	9,880
Other expense	17,852	15,332	10,609
Total noninterest expense	118,992	99,843	91,105
Income (loss) before provision for income taxes	44,694	67,347	36,051
Income Taxes - Local - Deferred	cr781		
Provision for (benefit from) income taxes	7,297	12,541	6,732
Net income (loss)	37,397	54,806	29,319
Net income (loss) available to common shareholders		54,806	29,319
Common shares(000)			
Weighted average shares outstanding - basic	16,319	15,913	10,806
Weighted average shares outstanding - diluted	16,351	15,935	10,820
Year end shares outstanding	16,574	15,886	15,958
Net income (loss) per share - basic	\$2.29	\$3.44	\$2.71
Net income (loss) per share - diluted	\$2.29	\$3.44	\$2.71
Cash dividends declared	\$.80	\$.80	\$.79
Number of full time employees	612	580	567
Number of part time employees	23	31	52
Total number of employees	635		
Number of common stockholders	4,400	2,200	4,187
Fiduciary And Trust	5,059		

Reclassified to conform with 2022 presentation
 Shares increased due to the issuance of shares through follow-on public offering, Riverview shareholders, employee stock purchase plan, director stock purchase plan and restricted stock activity. As is As of March 1, 2022. Approximately As of March 1, 2023.

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	45,435	53,368
Interest-bearing balances with other financial institutions	34,668	4,405
Federal funds sold	16,660	3,108
Total cash & cash equivalents	96,763	60,881
U.S. Treasury and U.S. government agencies	35,649	
Mortgage Backed Securities - AFS	152,683	
State and political subdivision - AFS	3,646	
Equity securities- AFS	438	
Corporate debt securities	31,577	
Investment securities available for sale, at fair value	223,555	237,878
Equity securities available for sale, at fair value	223,555	430
Loans held for sale, at fair value	3,855	2,475
Investment securities held to maturity, at amortized cost	399,128	399,494
Loans, net of unearned interest	4,252,792	3,514,119
Less: allowance for loan losses	34,187	18,957
Net loans	4,218,605	3,495,162
Premises & equipment, net	36,909	34,471
Leasehold improvements	2,469	
Operating lease right of use asset	8,953	8,798
Finance lease right of use asset	2,727	2,907
Bank premises & equipment held for sale		1,306
Cash surrender value of life insurance	54,497	50,674
Restricted investment in bank stocks		8,315
Foreclosed assets held for sale	293	43
Accrued interest receivable	25,820	18,405
Deferred income taxes	24,146	13,674
Goodwill	127,031	114,231
Core deposit & other intangibles, net	6,479	7,260
Other assets	44,825	41,550
Restricted investment in bank stocks	16,768	
Total assets	5,290,792	4,497,954
Liabilities:		
Noninterest-bearing demand deposits	801,312	793,939
Interest-bearing transaction accounts deposits	2,086,450	1,024,351
Money market deposits		962,265
Savings deposits	1,458,450	339,231
Time deposits		658,545
Total deposits	4,346,212	3,778,331
Short-term borrowings	241,532	102,647
Long-term debt	46,354	4,409
Subordinated debt & trust preferred securities		56,941

BANK

Operating lease liability	9,285	9,725
Accrued interest payable	14,257	2,303
Other liabilities	31,799	31,499
Capitalized Lease Obligations - Long-Term & Short-Term	3,197	
Debt excluding Capitalized Leases - Long-Term & Short-Term	55,806	
Long-term debt	59,003	
Total liabilities	4,748,442	3,985,855
Common stock	16,999	16,094
Additional paid-in capital	405,725	386,987
Retained earnings	145,982	133,114
Unrealized Holding Losses on Interest Rate Derivatives used in Cash Flow Hedges	820	
Accumulated other comprehensive income (loss)	dr16,637	dr19,216
Treasury stock, at cost	9,719	4,880
Total shareholders' equity	542,350	512,099
Total Equity	542,350	

MIDDLEFIELD BANC CORP.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fees on loans	81,963,000	48,513,000	47,896,000
Interest income on interest-earning deposits in other institutions	1,289,000	472,000	90,000
Interest income on federal funds sold	771,000	219,000	3,000
Interest income on investment securities - taxable interest	1,893,000	1,811,000	1,679,000
Interest income on investment securities tax-exempt interest	3,914,000	3,707,000	2,565,000
Dividends on stock	471,000	184,000	102,000
Total interest & dividend income	90,301,000	54,906,000	52,335,000
Interest expense on deposits	4,018,000	3,913,000	
Interest expense on short-term borrowings		307,000	
Interest expense on other borrowings	5,386,000	404,000	282,000
Other borrowings	717,000		
Total interest expense	25,098,000	4,729,000	4,195,000
Net interest income	65,203,000	50,177,000	48,140,000
Provision	3,002,000		
Provision for loan losses	3,002,000		700,000
Net interest income after provision for loan losses	62,201,000	50,177,000	47,440,000
Service charges on deposit accounts	3,878,000	3,850,000	3,425,000
Gains (losses) on equity securities	dr161,000	dr173,000	209,000
Gain on other real estate owned	dr170,000		43,000
Earnings on bank-owned life insurance	1,060,000	459,000	546,000
Revenue from investment services		674,000	727,000
Gross rental income		951,000	180,000
Gain on sale of loans	97,000	24,000	1,240,000
Other income	823,000	961,000	879,000
Gross rental income	421,000		
Total noninterest income	6,691,000	6,746,000	7,249,000
Salaries & employee benefits	24,511,000	17,548,000	17,151,000
Occupancy expense	2,566,000	2,033,000	2,048,000
Equipment expense	1,241,000	1,074,000	1,361,000
Data processing costs	4,764,000	3,701,000	3,298,000
Ohio state franchise tax	1,578,000	1,157,000	1,144,000
Federal deposit insurance expense	861,000	329,000	494,000
Professional fees	2,293,000	1,500,000	1,313,000
Other real estate owned writedowns		1,200,000	
Gross other real estate owned income (expenses)	dr510,000	dr707,000	dr54,000
Advertising expense	1,477,000	1,033,000	885,000
Software amortization expense	95,000	143,000	361,000
Core deposit intangible amortization	1,059,000	372,000	321,000
Merger-related costs	473,000	2,382,000	
Other expense	6,709,000	4,851,000	3,561,000
Total noninterest expense	48,137,000	38,030,000	31,991,000
Income before income taxes	20,755,000	18,893,000	22,698,000
Current payable	4,092,000		
Deferred	cr705,000		
Income taxes	3,387,000	3,220,000	4,065,000
Net income	17,368,000	15,673,000	18,633,000

Common shares			
Weighted average shares outstanding - basic	8,103,230	6,027,091	6,186,666
Weighted average shares outstanding - diluted	8,126,013	6,044,382	6,211,076
Year end shares outstanding	8,095,252	8,245,235	5,888,737
Earnings per share - basic	\$2.14	\$2.60	\$3.01
Earnings per share - diluted	\$2.14	\$2.59	\$3.00
Cash dividends per share	\$0.85	\$0.81	\$0.69
Number of full time employees	256	238	218
Number of common stockholders	1,173	1,169	949
Revenue from investment services	743,000		
Total number of employees	256		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	56,397,000	51,404,000
Federal funds sold	4,439,000	2,405,000
Cash & cash equivalents	60,836,000	53,809,000
Equity securities, at fair value	955,000	915,000
Investment securities available for sale, at fair value	170,779,000	164,967,000
Commercial real estate loans - owner occupied	183,545,000	191,748,000
Commercial real estate loans - non-owner occupied	401,580,000	380,580,000
Commercial real estate loans - multifamily	82,506,000	58,251,000
Residential real estate loans	328,854,000	296,308,000
Commercial & industrial loans	221,508,000	195,602,000
Home equity lines of credit	127,818,000	128,065,000
Construction & other loans	125,105,000	94,199,000
Consumer installment	7,214,000	8,119,000
Total loans	1,478,130,000	1,352,872,000
Less allowance for loan & lease losses	21,693,000	14,438,000
Net loans	1,456,437,000	1,338,434,000
Premises & equipment, net	21,339,000	21,961,000
Goodwill	36,356,000	31,735,000
Core Deposits - Accumulated Amortization & Impairment	3,200,000	
Core Deposits - Gross	9,842,000	
Core deposit intangibles	6,642,000	7,701,000
Bank-owned life insurance	34,349,000	33,811,000
Other real estate owned		5,821,000
Accrued interest receivable & other assets	35,190,000	28,528,000
Total assets	1,822,883,000	1,687,682,000
Liabilities:		
Non-interest-bearing demand deposits	401,384,000	503,907,000
Interest-bearing demand deposits	205,582,000	164,677,000
Money market deposits		187,498,000
Savings deposits	274,682,000	307,917,000
Time deposits		238,020,000
Savings	210,639,000	
Time Deposits	334,315,000	
Total deposits	1,426,602,000	1,402,019,000
Federal Home Loan Bank advances	163,000,000	65,000,000
Other borrowings	11,862,000	12,059,000
Accrued interest payable & other liabilities	15,738,000	10,913,000
Accrued interest & other liabilities	4,608,000	
Total liabilities	1,617,202,000	1,489,991,000
Common stock	161,388,000	161,029,000
Retained earnings	100,237,000	94,154,000
Accumulated other comprehensive income (loss)	dr16,090,000	dr22,144,000
Treasury stock, at cost	39,854,000	35,348,000
Total stockholders' equity	205,681,000	197,691,000
Total Equity	205,681,000	

MORRIS ST BANCSHARES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Loans, including fees	62,022,894	51,885,652	50,465,808
Interest on securities	8,196,152	5,895,358	4,015,456
Income on federal funds sold	627,235	74,911	103,208
Income on time deposits held in other banks	11,433	3,436	20,511
Other interest & dividend income	1,502,077	304,083	325,826
Total interest & dividend income	72,359,791	58,163,440	54,930,809
Interest expense on deposits	18,599,665	2,338,787	5,037,791

Interest expense on other borrowed money	1,563,855	1,094,608
Interest expense on federal funds purchased	842	72
Interest on Other Borrowed Money	2,148,020	
Total interest expense	20,748,527	3,902,714
Net interest income before provision for loan losses	51,611,264	54,260,726
Less - provision for loan losses	450,475	2,000,000
Net interest income after provision for loan losses	51,160,789	52,260,726
Service charges on deposit accounts	1,526,333	1,983,697
Other service charges, commissions & fees		1,532,664
Gain on sales of loans	37,683	187,006
Increase in CSV of life insurance	384,867	357,508
Other income	601,072	366,821
Total noninterest income	4,808,713	4,512,624
Salaries	13,494,877	14,407,754
Employee benefits	4,347,422	4,269,912
Net occupancy expense	2,855,872	2,751,349
Equipment rental & depreciation of equipment	138,050	115,044
Impairment recognized on other real estate held for sale	314,562	188,500
Gain (loss) on sales & calls of securities	299,870	46,323
Gain (loss) on sales of foreclosed assets & other real estate	dr7,221	26,110
Gain (loss) on sales of premises & equipment	dr54,269	4,000
Other expenses	13,276,107	9,138,597
Other operating revenues	753,550	
Total noninterest expense	34,488,380	30,545,176
Income(loss) before income taxes	21,481,122	26,228,174
Provision for income taxes	2,148,933	2,263,886
Net income	19,332,189	23,964,288
Common shares		
Weighted average shares outstanding - basic	2,116,078	2,102,359
Weighted average shares outstanding - diluted	2,116,078	2,102,359
Year end shares outstanding	2,115,920	2,107,857
Earnings per common share - basic	\$9.14	11.40
Earnings per common share - diluted	\$9.14	11.40
Service charges on deposit accounts	2,143,963	
Dividends Per Share - Common - Gross - by Period End	\$1.76	
Date		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2021
Assets:		
Cash & due from banks	32,305,873	161,969,315
Federal funds sold	17,268,446	14,278,248
Total cash & cash equivalents	49,574,319	176,247,563
Interest-bearing time deposits in other banks	100,000	350,000
Securities available for sale, at fair value		244,979,034
Securities held to maturity, at cost		11,123,253
Federal Home Loan Bank stock, restricted, at cost	1,029,600	624,300
Equity investment, at cost		3,500,000
Total other loans		2,935,293
Agriculture	46,720,320	
Loans, net of unearned income	1,063,772,222	926,226,135
Less - allowance for loan losses	14,291,923	12,008,416
Net of Allowance for Credit Losses	87,440	
Loans, net	1,049,480,299	914,217,719
Leasehold improvements- Gross	617,509	
Vehicles- Gross	169,839	
Bank premises & equipment, net	13,188,353	14,938,591
ROU asset for operating lease, net	1,126,156	1,239,826
Goodwill	9,361,704	9,361,704
Intangible assets, net	1,679,990	2,369,390
Other real estate & foreclosed assets	3,611,235	5,332,096
Accrued interest receivable	6,424,087	4,647,196
Cash surrender value of life insurance	15,230,065	13,977,951

Other assets	11,711,587	6,609,215
Total other assets		58,475,969
Securities held to maturity, at cost	240,205,635	
Investments in Associates, Joint Ventures and Unconsolidated Subsidiaries	3,500,000	
Securities available for sale, at fair value	7,875,780	
State, county and municipal securities	18,568,874	
Residential Mortgage backed securities	21,454,758	
other debt securities	59,221,344	
Commercial Mortgage Backed securities	15,169,014	
Government Securities - Held to Maturity/Undisclosed	125,879,085	
Investment in Tax Credits	10,806,898	
Total assets	1,424,905,708	1,409,517,838
Liabilities:		
Non-interest bearing deposits	297,373,659	337,522,785
Interest bearing deposits		886,681,661
Interest bearing	910,959,803	
Total deposits	1,208,333,462	1,224,204,446
Other borrowed funds	27,151,284	28,752,079
Lease liability for operating lease	1,126,156	1,239,826
Accrued interest payable	9,145,272	134,392
Accrued expenses & other liabilities		6,928,153
Accrued interest payable	1,016,318	
Total liabilities	1,246,772,492	1,261,258,896
Common stock	2,179,210	2,159,148
Paid-in capital surplus	41,635,204	40,349,139
Retained earnings	135,107,041	104,039,835
Accumulated other comprehensive income (loss)	1,968,846	3,404,364
Treasury stock	2,757,085	
Treasury stock, at cost		1,693,544
Total shareholders' equity	178,133,216	148,258,942
Total Equity	178,133,216	

NEW ENGLAND REALTY ASSOCIATES L.P.
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Rental income	73,892,393	67,560,662	62,175,592
Laundry & sundry income	588,975	733,064	462,862
Total revenues	74,481,368	68,293,726	62,638,454
Administrative	2,900,432	2,731,284	2,476,593
Depreciation & amortization	16,773,045	16,373,429	16,671,076
Management fee	2,948,066	2,716,514	2,523,943
Operating expense	9,954,214	7,324,692	6,471,250
Renting	1,004,666	639,235	1,241,298
Repairs & maintenance	13,366,079	11,270,589	10,069,325
Taxes & insurance	971,109	9,149,837	8,942,469
Impairment loss	55,666,521	50,205,580	48,395,954
Total expenses	18,814,847	18,088,146	14,242,500
Income (loss) before other income	4,486,603	1,055,338	87
(expense)	15,723,733	15,045,477	13,629,463
Interest income			
Interest expense			
Income (loss) from investments in unconsolidated joint ventures	876,233	499,783	dr567,308
Other income		dr874,517	dr2,745,979
(expense)			
Total other income	dr10,360,897	dr14,364,873	dr16,942,663
(expense)	8,453,950	3,723,273	dr2,700,163
Net income (loss)			
Common shares			
Weighted average units outstanding - basic	118,500	120,160	121,696
Weighted average units outstanding - diluted	118,500		
Year end units outstanding	117,431	119,255	121,516
Income (loss) per unit - continuing operations - basic	71		
Net income (loss) per unit - basic	71.34	30.99	dr22.19
Income (loss) per unit - continuing operations - diluted	71		
Net income (loss) per unit - diluted	71.34		
Distributions per unit	\$1.52		38
Total number of employees			52
Number of unitholders	116	dr699	dr2,216
Income from cont operations before income tax	8,453,950		
Operating	7,748,910		
Special DPS - by Period End Date - Gross	\$1.28		
As of March 1, 2023	drApproximately	As of March 1, 2022	
Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:	2023	2022	
Rental properties	269,804,946	241,076,431	
Cash & cash equivalents	18,230,463	49,560,723	

Rents receivable	953,761	655,814
Real estate tax escrows	2,229,703	1,943,680
Investment in U.S. Treasury Bills	84,700,751	88,332,133
Prepaid expenses & other assets	8,369,775	8,814,112
Investments in unconsolidated joint ventures	1,441,291	1,437,387
Doubtful accounts	1,195,000	
Rent Receivable, Gross	2,148,761	
Total assets	385,730,690	391,820,280
Liabilities:		
Mortgage notes payable	408,660,292	410,966,199
Distribution & loss in excess of investment in unconsolidated joint venture	26,707,807	24,419,129
Accounts payable & accrued expenses	5,720,088	7,271,729
Advance rental payments & security deposits	9,996,887	9,032,580
Current Portion of Long-Term Debt excluding Capitalized Leases	2,853,000	
Mortgage Notes Payable - Balancing value	405,807,292	451,689,637
Total liabilities	451,085,074	451,689,637
Limited class A	dr52,503,128	dr48,160,462
Limited class B	dr12,433,251	dr11,403,635
General partnership	dr654,383	dr600,191
Accumulated comprehensive income	236,377	294,931
Partners' capital (deficit)	dr65,354,384	dr59,869,357

NEW ENGLAND REALTY ASSOCIATES L.P.
Earnings, 9 mos. to Sep. 30 (Consol. — \$):

	2023	2022
Investment Revenues	54,338,011	50,260,258
Gain (losses) on sale of assets	54,338,011	50,260,258
Non-int. income	54,754,365	50,590,719
Non-int. expenses	40,665,027	37,642,052
Net income	6,154,568	1,580,625
Earn. per share (primary)	51.83	13.12
Earn. per share (fully-diluted)	51.83	13.12
Common shares		
Avg. no. shs. (primary)	118,754	120,465
Avg. no. shs. (fully-diluted)	118,754	120,465

NEW PEOPLES BANKSHARES INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & dividend income on loans including fees	32,552	27,739	28,323
Interest & dividend income on federal funds sold	22	8.00	
Interest & dividend income on interest-earning deposits with banks	2,239	1,514	95
Interest & dividend income on investments	2,167	1,983	1,377
Dividends on equity securities (restricted)	155	146	117
Total interest & dividend income	37,135	31,390	29,912
Interest expense on deposits	1,875	2,248	
Interest expense on borrowed funds	1,230	453	
Total interest expense	9,116	3,105	2,701
Net interest income	28,019	28,285	27,211
Provision for loan losses	649	625	372
Net interest income after provision for loan losses	27,370	27,660	26,839
Service charges & fees	3,886	3,969	3,724
Card processing & interchange income	3,730	3,769	3,871
Insurance & investment fees		954	1,029
Net gain on sales of available-for-sale securities			322
Other noninterest income	1,249	548	1,034
Life insurance investment income	1,084		
Total noninterest income	9,949	9,240	9,980
Salaries & employee benefits	14,256	13,365	12,662
Occupancy & equipment expenses		4,135	5,785
Data processing & telecommunications		2,369	2,444
Other operating expenses	7,308	6,650	6,976
Occupancy expense	3,943		
Total noninterest expenses	27,988	26,519	27,867
Income (loss) before income taxes	9,331	10,381	8,952

Income tax expense (benefit)	2,147	2,299	1,942
Net income (loss)	7,184	8,082	7,010
Common shares(000)			
Weighted average shares outstanding - basic	23,804	23,898	23,922
Weighted average shares outstanding - diluted	23,804	23,898	23,922
Year end shares outstanding	23,746	23,848	23,922
Net earnings (loss) per share - basic	\$0.30	\$0.34	\$0.29
Net earnings (loss) per share - diluted	\$0.30	\$0.34	\$0.29
Dividends per common share	\$0.07	\$0.05	
Number of full time employees	183	dr194	dr198
Number of part time employees			dr7.00
Total number of employees	183	dr194	dr205
Number of common stockholders	3,956	dr4,060	dr4,321

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	14,596	13,979
Interest-bearing deposits with banks	50,363	46,747
Federal funds sold	18	960
Total cash & cash equivalents	64,977	61,686
Taxable municipals	17,859	
Corporate bonds	2,688	
U.S. Treasuries	10,985	
Investment securities available-for-sale	8,811	96,076
Loans receivable	638,111	584,613
Allowance for loan losses	7,256	6,727
Net loans	630,855	577,886
Buildings and improvements	15,329	
Bank premises & equipment, net	18,265	19,290
Other real estate owned	157	261
Accrued interest receivable	3,029	2,555
Deferred taxes, net	4,461	4,623
Right-of-use assets - operating leases	3,852	3,725
Other assets	6,323	4,707
Equity securities (restricted)	89,805	
Bank owned life insurance	4,589	4,549
Total assets	826,313	775,358
Liabilities:		
Noninterest bearing demand deposits	233,878	249,924
Interest-bearing demand deposits		442,783
Savings deposits	482,589	
Total deposits	716,467	692,707
Borrowed funds		16,496
Lease liabilities - operating leases	3,852	3,725
Accrued interest payable	1,447	526
Accrued expenses & other liabilities	3,550	4,685
Federal Home Loan Bank advances	36,186	
Total liabilities	761,502	718,139
Common stock	47,492	47,697
Additional paid-in-capital	14,514	14,546
Retained earnings (accumulated deficit)	14,458	
Accumulated other comprehensive income (loss)	dr11,653	dr13,941
Total shareholders' equity	64,811	57,219
Total Equity	64,811	

NORTHEAST BANK (ME)
Earnings, 6 mos. to Dec. 31 (Consol. — \$):

	2023	2022
Net interest income	126,829,000	66,065,000
Prov. loan losses	625,000	1,175,000
Non-int. income	dr126,829,000	dr66,065,000
Non-int. expenses	30,433,000	25,162,000
Income taxes	15,460,000	8,264,000
Net income	29,226,000	19,585,000
Earn. per share (primary)	\$3.90	\$2.68
Earn. per share (fully-diluted)	\$3.86	\$2.65
Common shares		
Avg. no. shs. (primary)	7,492,310	7,305,331
Avg. no. shs. (fully-diluted)	7,572,450	7,379,790

NORTHEAST COMMUNITY BANCORP INC (MD)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans	127,486	69,992	47,898
Interest income on interest-earning deposits	4,143	1,260	115
Interest income on securities	859	750	391

Total interest income	132,488	72,002	48,404
Interest expense on deposits	34,181	7,544	4,359
Interest expense on borrowings	1,078	546	706
Interest expense on financing lease	38	37	36
Total interest expense	35,297	8,127	5,101
Net interest income	97,191	63,875	43,303
Provision (credit) for loan losses	972	439	3,610
Net interest income after provision for loan losses	96,219	63,436	39,693
Other loan fees & service charges	1,891	1,994	1,568
Gain (loss) on disposition of equipment	dr18	98	7.00
Earnings on bank owned life insurance	1,013	604	600
Investment advisory fees	458	474	514
Realized & unrealized gain (loss) on equity securities	294	dr1,573	dr389
Other non-interest income	105	86	54
Total non-interest income	3,743	1,683	2,354
Salaries & employee benefits	15,549	14,996	14,996
Occupancy expense	2,595	2,428	2,115
Equipment	1,055	1,107	993
Outside data processing	2,210	1,886	1,652
Advertising	521	299	139
Impairment loss on goodwill	451		
Real estate owned expense	93	623	93
Loss on disposition of business	dr138		
Other non-interest expenses	8,347	6,485	
Total non-interest expenses	35,221	30,690	26,473
Income (loss) before provision for (benefit from) income taxes	64,741	34,429	15,574
Provision for (benefit from) income taxes	18,465	9,586	3,669
Net income (loss)	46,276	24,843	11,905
Common shares(000) weighted average shares outstanding - basic	13,930	15,433	15,854
Weighted average shares outstanding - diluted	13,936	15,726	15,854
Year end shares outstanding	14,145	16,049	16,378
Net income (loss) per share - basic	\$3.32	\$1.61	\$0.75
Net income (loss) per share - diluted	\$3.32	\$1.58	
Dividends per common share	\$.24	\$.42	\$.18
Number of full time employees	135	134	128
Number of part time employees	6.00	5.00	5.00
Total number of employees	141	139	133
Number of common stockholders	317	321	342

Reclassified to conform with 2022 presentation As of March 30, 2022 As of March 30, 2023

Right of use assets - financing	351	355
Other assets	8,044	5,338
Total assets	1,764,135	1,424,963
Liabilities:		
Non-interest bearing deposits	300,184	376,302
Interest bearing deposits	1,099,852	745,653
Total deposits	1,400,036	1,121,955
Advance payments by borrowers for taxes & insurance	2,020	2,369
Federal Home Loan Bank advances	64,000	21,000
Lease liability - financing	571	533
Lease liability - operating	4,625	2,363
Accounts payable & accrued expenses	13,558	14,754
Total liabilities	1,484,810	1,162,974
Common stock	142	161
Additional paid-in capital	109,924	136,434
Unearned Employee Stock Ownership Plan ("ESOP") shares	6,563	7,432
Retained earnings	175,505	132,670
Accumulated other comprehensive income (loss)	317	156
Total stockholders' equity	279,325	261,989
Total Equity	279,325	
Fair value - securities held-to-maturity:		2022
\$22,865,000		

NUVEEN GLOBAL HIGH INCOME FUND
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Dividend income	317,913	393,712	
Interest income	29,506,653	30,338,915	
Tax withheld			dr3,366
Dividends	329,016		
Total investment income	29,824,566	30,729,261	
Management fees	3,570,237	3,963,845	4,674,717
Interest expense & amortization of offering costs	3,341,826		
Interest expense	7,260,601	1,376,062	
Custodian fees	171,446	93,401	
Trustees fees	13,266	33,156	
Professional fees	14,546	116,107	139,783
Shareholder reporting expenses	92,271	73,703	166,333
Shareholder servicing agent fees	2,344	2,256	1,326
Stock exchange listing fees	7,355	7,406	6,635
Investor relations expenses	135,078	120,728	61,031
Other expenses	62,637	23,993	28,936
Investor relations expense	124,297		
Other	19,854		
Investments - Securities - Realized Gain/Loss	dr1,956,041		
Total expenses	11,289,220	7,834,576	6,581,380
Net investment income (loss)	18,999,710	21,989,990	24,147,881
Net realized gain (loss) from investments & foreign currency	dr1,419,006	dr1,961,038	23,207,067
Net realized gain (loss) from swaps	2,667,393	dr528,042	dr1,646,145
Change in unrealized appreciation (depreciation) of investments & foreign currency	36,520,407	dr68,030,075	dr27,936,191
Change in unrealized appreciation of swaps	dr1,331,812	8,678,363	4,556,301
Investments and foreign currency translation	dr204,428		
Foreign currency translation	dr32		
Net realized & unrealized gain (loss)	23,232,522	dr79,540,792	dr1,818,968
Net increase (decrease) in net assets applicable to common shares from operations	42,232,232	dr57,550,802	22,328,913
Year end shares outstanding	23,177,393	23,177,393	23,177,393
Net investment income per share	\$0.82	\$0.95	\$1.04
Income from operations per share	1.82	dr2.48	.96
Distributions per share	\$1.24	\$.99	\$.98
Interest	29,959,914		
Total Revenue	30,288,930		
Common shares			
Shares used to calculate Basic EPS - Total	23,177,393		
Shares used to calculate Diluted EPS - Total	23,177,393		

EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.82
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Consolidated Balance Sheet, as of Dec. 31(\$):

Consolidated Balance Sheet, as of Dec. 31(\$):			
	2023	2022	
Assets:			
Long-term investments, at value	417,194,305	402,513,065	
Short-term investments, at value	6,825,000	16,295,154	
Cash	35	359,567	
Cash denominated in foreign currencies		412	
Unrealized appreciation on interest rate swaps	3,109,963	4,441,776	
Receivable for dividends		26,563	
Receivable for interest		6,706,776	
Receivable for investments sold		1,761,797	
Receivable for re-claims		15,707	
Other assets	389,947	170,966	
Interest	6,844,127		
Investments sold	1,609,677		
Dividends	6,694		
Total assets	435,979,748	432,291,783	
Liabilities:			
Cash collateral due to broker	3,167,269	4,162,329	
Borrowings	119,000,000	127,000,000	
Unrealized depreciation on interest rate swaps	399,728		
Payable for investments purchased - when-issued or delayed delivery settlement		3,335,628	
Payable for variation margin on unfunded senior loans		239,130	
Accrued interest	925,121	489,638	
Accrued management fees		312,487	
Accrued trustees fees		103,731	
Other accrued expenses		154,355	
Other	440		
Trustees fees	116,867		
Management fees	309,191		
Custodian fees	63,714		
Investor relations	672		
Professional fees	6,027		
Shareholder reporting expenses	48,981		
Shareholder servicing agent fees	371		
Cash overdraft	2,000,972		
Total liabilities	126,039,353	135,797,298	
Net assets applicable to common shares	309,940,395	296,494,485	
Common shares	231,774	231,774	
Paid-in surplus	460,945,840	467,771,074	
Total distributable earnings (losses)	dr151,237,219	dr171,508,363	
Net assets applicable to common shares	309,940,395	296,494,485	
Net assets value per common share	13	13	
Total Equity	309,940,395		
Cost - long-term investments, at value: 2022			
\$468,484,306			
Cost - cash denominated in foreign currencies: 2022			\$379

NUVEEN AMT-FREE QUALITY MUNICIPAL INCOME FUND
Annual Report:

Consolidated Income Account, years ended Oct. 31(\$):			
	2023	2022	2021
Investment income	268,077,695	263,168,121	269,316,812
Management fees	33,960,346	37,323,556	39,777,925
Interest expense & amortization of offering costs	88,368,911	31,238,790	11,999,378
Liquidity fees	10,648,571		10,896,109
Remarketing fees	2,246,383		1,975,890
Custodian fees	215,965	415,028	516,937
Trustees fees	209,328	183,158	219,476
Professional fees	418,230	514,155	889,252
Shareholder reporting expenses	185,826	246,473	255,638
Shareholder servicing agent fees	108,373	125,240	135,004
Stock exchange listing fees	101,765	141,350	75,758
Investor relations expenses	214,241	306,770	219,415
Reorganization expenses			275,501
Merger expenses	3,596		
Other expenses	10,805,762	162,586	
Other	245,979	2,165,433	
Net investment income (loss)	179,487,588	214,818	
Other	83,680,533	67,398,869	
Net expenses	131,150,181	179,487,588	201,917,943
Net investment income (loss)	48,337,407	35,330,280	
Realized gain (loss) from investments	dr78,469,770	dr178,698,633	13,219,775
Net realized gain (loss)	dr78,469,770		
Change in net unrealized appreciation of investments	dr18,105,892	dr1,066,387,164	39,506,288
Net change in unrealized appreciation (depreciation)	dr18,105,892		

Net realized & unrealized gain (loss)	dr96,575,662	dr1,245,085,797	52,726,063
Net increase in net assets applicable to common shares from operations	34,574,519	dr1,065,598,209	254,644,006
Year end shares outstanding	298,992,392	299,037,392	233,404,656
Net investment income per share	\$0.44	\$0.60	\$0.69
Income from operations per share	.12	dr3.57	.91
Dividends per share	\$.44	\$.65	\$.70
Common shares			
Basic Weighted Average Shares	298,992,392	299,037,392	
Diluted Weighted Average Shares	298,992,392	299,037,392	
Total Revenue	268,077,695		

Change in net unrealized appreciation (depreciation) on investments	101,760	dr52,435,388	5,037,877
Change in net unrealized appreciation (depreciation) on futures contracts	dr686,998	830,909	335,646
Net realized & unrealized gain (loss)		dr52,558,342	8,559,664
Net increase (decrease) in net assets applicable to common shares	8,633,262	dr44,293,263	16,318,690
Year end shares outstanding	17,951,336	17,951,336	17,951,336
Earnings (loss) per share - basic	\$0.50	\$0.46	\$0.45
Income from operations per share	.48	dr2.47	.99
Distributions per common share	\$.48	\$.47	\$.47
Basic Weighted Average Shares	17,951,336		
Diluted Weighted Average Shares	17,951,336		
Total Revenue	10,677,425		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.48		

Other expenses	33,192	16,249	16,671
Other	10,050		
Total expenses	1,660,902	1,990,472	1,807,727
Net investment income (loss)	10,979,386	10,135,155	8,851,993
Net realized gain (loss) from investments	dr7,463,877	182,061	
Change in net unrealized appreciation (depreciation) of investments	dr29,648,083	dr11,767,724	
Net realized & unrealized gain (loss)	dr37,111,960	dr11,585,663	
Net increase (decrease) in net assets applicable to common shares from operations	dr26,132,574	dr1,450,508	
Year end shares outstanding	33,108,196	33,108,196	28,096,683
Net investment income (loss) per share	\$0.33	\$0.31	\$0.32
Income (loss) from operations per share	dr.78	dr.04	
Distributions to common shareholders	\$.32	\$.30	\$.32

Consolidated Balance Sheet, as of Oct. 31(\$):

Assets:	2023	2022
Long-term investments, at value	5,648,275,135	5,889,451,117
Short-term investments, at value	56,805,000	143,500,000
Cash	2,449,104	2,088,802
Other assets	81,399,409	2,265,614
Interest	48,043,701	81,764,407
Investments sold	5,836,972,349	49,375,445
Total assets	12,021,840,768	6,168,445,385
Liabilities:		
Cash overdraft	3,361,479	
Floating rate obligations		29,500,000
Payable for dividends	10,016,533	12,691,972
Payable for interest	857,154	869,281
Payable for investments purchased - regular settlement	18,071,815	6,213,586
Payable for investments purchased - when issued or delayed-delivery settlement	17,216,209	8,546,953
Preferred Stock - Redeemable - Convertible	172,921,697	172,846,565
MuniFund Preferred (MFP) Shares, net of deferred offering	1,037,002,279	1,086,596,660
Variable Rate Demand Preferred (VRDP) Shares, net of deferred offering costs	1,154,720,661	1,154,276,752
Trustees fees	1,583,399	1,342,122
Management fees	2,733,324	2,898,243
Other	28,649	854,759
Adjustable Rate MuniFund Term Preferred		143,500,000
Custodian fees	315,138	
Investor relations	96,411	
Professional fees	24,978	
Shareholder reporting expenses	88,677	
Shareholder servicing agent fees	17,130	
Floating rate obligations	78,320,000	111,565,000
Common shares, \$001 par value per share	2,989,924	2,990,374
Paid-in surplus	4,011,880,077	4,013,805,279
Total distributable earnings (loss)	dr675,273,185	dr580,052,161
Net assets applicable to common shares	3,339,596,816	3,436,743,492
Net assets value per common share	11	11
Total Equity	3,339,596,816	3,436,743,492

Consolidated Balance Sheet, as of Oct. 31(\$):

Assets:	2023	2022
Long-term investments, at value	252,470,463	254,155,632
Cash	1,611,440	397,201
Cash collateral at brokers for investments in futures contracts	318,012	392,642
Receivable for interest	3,279,355	3,122,533
Receivable for investments sold		155,637
Receivable for variation margin on futures contracts	7,453	79,625
Other assets	14,064	4,576
Investments sold	195,000	
Total assets	257,895,787	258,307,846
Liabilities:		
Floating rate obligations	2,000,000	2,000,000
Payable for dividends	748,253	683,614
Payable for interest	3,919	7,304
Variation margin on futures contracts	17	
Payable for investments purchased - regular settlement		418,236
Accrued management fees		122,565
Accrued directors or trustees fees		4,856
Other accrued expenses		118,420
Management fees	122,141	
Professional fees	7,454	
Directors/Trustees fees	7,874	
Custodian fees	33,546	
Shareholder servicing agent fees	141	
Shareholder reporting expenses	7,264	
Investor relations	4,682	
Total liabilities	2,935,291	3,354,995
Net assets applicable to common shares		254,952,851
Common shares	179,513	179,513
Paid-in surplus	268,620,421	268,621,006
Total distributable earnings (loss)	dr13,839,438	dr13,847,668
Net assets applicable to common shares	254,960,496	254,952,851
Net assets value per common share	14	14
Total Equity	254,960,496	
Cost - long-term investments, at value: 2022	\$267,905,386	

Consolidated Balance Sheet, as of Feb. 28(\$):

Assets:	2023	2022
Long-term investments, at value		340,409,908
Cash	1,675,325	26,743
Receivable for interest		3,407,495
Receivable for investments sold		10,000
Other assets	57,748	59,313
Investments	301,383,606	
Interest	3,215,459	
Total assets	306,332,138	343,913,459
Liabilities:		
Payable for dividends	920,217	774,444
Payable for investments purchased - regular settlement		1,026,690
Accrued expenses - management fees		121,877
Accrued expenses - trustees fees		61,287
Accrued expenses - re-organization fees	55,063	
Other accrued expenses	117,879	125,366
Other Accrued	17,782	
Professional fees	28,916	
Custodian fees	30,827	
payable for interest	227	
Shareholder reporting expenses	11,443	
Shareholder servicing agent fees	1,516	
Investor relations	5,454	
Total liabilities	1,189,324	2,109,664
Net assets applicable to common shares	331,082	341,803,795
Common Stock		331,082
Common shares	312,875,798	312,878,100
Paid-in-surplus	312,875,798	312,878,100
Total distributable earnings	dr8,064,066	28,594,613
Net assets applicable to common shares	305,142,814	341,803,795
Net asset value per share	9.22	10
Total Equity	305,142,814	
Cost - long-term investments, at value: 2022	\$310,388,387	

NUVEEN AMT-FREE MUNICIPAL VALUE FUND

Annual Report:

Consolidated Income Account, years ended Oct. 31(\$):

	2023	2022	2021
Investment income	10,677,425	10,094,955	9,790,485
Management fees	1,490,583	1,577,698	1,645,952
Interest expense	74,476	43,545	21,164
Custodian fees		56,821	51,942
Directors or trustees fees	8,982		9,200
Trustees' fees		9,152	
Professional fees	48,556	61,768	60,547
Shareholder reporting expenses	23,845	33,783	31,433
Shareholder servicing agent fees	316	772	2,941
Stock exchange listing fees	7,326	7,413	7,040
Investor relations expense	10,825	13,891	6,968
Reorganization expense			162,909
Shelf offering expenses			23,840
Other expenses	30,179	25,033	19,443
Total expenses	1,829,876	1,829,876	2,043,379
Fee waiver or reimbursement			11,920
Other	585		
Net expenses	1,695,673		2,031,459
Net investment income	8,981,752	8,265,079	7,759,026
Net realized gain (loss) from investments	dr1,450,379	dr3,959,790	2,459,384
Net realized gain (loss) from futures contracts	1,687,127	3,005,927	726,757

NUVEEN CALIFORNIA MUNICIPAL VALUE FUND

Annual Report:

Consolidated Income Account, years ended Feb. 28(\$):

	2023	2022	2021
Investment income	12,640,288	12,125,627	10,659,720
Management fees	1,476,676	1,581,280	1,362,163
Interest expense & amortization of offering costs	834	951	
Custodian expenses, net		44,357	34,982
Directors or trustees fees			8,511
Trustees fees	8,903	12,695	
Professional fees	47,054	47,099	39,854
Shareholder reporting expenses	33,104	27,720	53,019
Shareholders servicing agent fees	8,990	11,662	10,498
Stock exchange listing fees	30,427	8,166	7,576
Investor relations expenses	11,672	12,082	14,453
Reorganization expense		228,211	260,000

NUVEEN NASDAQ 100 DYNAMIC OVERWRITE FUND

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Dividend income	10,128,283	8,452,764	10,609,418
Foreign taxes withheld on dividend income	dr7,870	dr17,359	dr20,884
Interest income	46,723		1,725
Security lending income, net	79,910	25,003	2,632
Total investment income	10,247,046	8,460,408	10,592,891
Management fees	9,375,678	10,107,970	8,114,888
Shareholder servicing agent fees	641	1,396	558
Interest expense	14,907	1,538	
Trustees fees	40,843	37,245	27,513
Custodian fees	88,062	91,645	81,399
Investor relations expenses	241,936	141,783	161,202
Professional fees	125,120	130,094	133,774
Shareholder reporting expenses	144,504	130,414	131,225
Other expenses		349,733	491,794
Total expenses	10,359,853	10,991,818	9,142,353
Net investment income (loss)	dr112,807	dr2,531,410	1,450,538
Net realized gain from investments & foreign currency		166,937,589	
Realized gain (loss) from investment	171,170,159		
Net realized gain from options purchased		144,380	
Net realized gain (loss) from options written	dr127,634,999	dr89,604,711	

BANK

Change in net unrealized appreciation of investments & foreign currency	151,243,357		
Change in net unrealized appreciation of options purchased	5,632		
Change in net unrealized appreciation (depreciation) of options written	dr6,565,544		
Net realized gain (loss)	43,535,160		
Change in unrealized appreciation (depreciation) on investments	297,126,137		
Change in unrealized appreciation (depreciation) on written options	dr13,045,299		
Net change in unrealized appreciation (depreciation)	284,080,838		
Net realized & unrealized gain (loss)	327,615,998	222,160,703	
Net increase in net assets applicable to common shares from operations	327,503,191	219,629,293	
Year end shares outstanding	48,826,783	45,047,519	41,507,902
Net investment income (loss) per share		dr\$0.06	\$0.04
Income from operations per share	6.74	5.06	
Distributions per common share			\$0.01
Shares used to calculate Basic EPS - Total	48,826,783		
Shares used to calculate Diluted EPS - Total	48,826,783		

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2023	2022
Long-term investments, at value	1,218,883,938	1,357,744,288
Short-term investments, at value	1,609,514	1,594,209
Investments purchased with collateral from securities lending, at value	1,542,799	395,467
Cash collateral at brokers for investments in options contracts		1,320,000
Dividends receivable		157,799
Reclaims receivable		329
Deferred offering costs	36,674	108,421
Other assets	143,573	134,410
Dividends	211,817	
Reclaims		329
Interest		215
Total assets	1,222,428,859	1,361,454,923
Liabilities:		
Options written, at value	14,640,925	24,656,803
Payable for collateral from securities lending	1,542,799	395,467
Accrued shelf offering costs	43,537	
Accrued management fees		925,424
Accrued trustee fees		134,359
Accrued shelf offering costs		54,303
Other accrued expenses		421,888
Management fees	842,428	
Trustees fees	138,122	
Other	67,141	
Custodian fees	64,029	
Investor relations	158,290	
Professional fees	10,571	
Shareholder reporting expenses	95,804	
Shareholder Servicing agent fees		163
Total liabilities	17,603,809	26,588,244
Net assets applicable to common shares		1,334,866,679
Common shares	488,268	450,475
Paid-in-surplus	415,539,940	344,800,166
Total distributable earnings (loss)	788,796,842	989,616,038
Net assets applicable to common shares		1,334,866,679
Net assets value per share		30
Shareholders' Equity - Total	1,204,825,050	
Total Equity	1,204,825,050	

Cost - long-term investments at value: 2021 \$361,792,877 Includes securities loaned - long-term investments at value: 2021 \$374,800

NUVEEN NEW YORK MUNICIPAL VALUE FUND

Annual Report:

Consolidated Income Account, years ended Feb. 28 (\$):

	2023	2022	2021
Investment income	6,813,378	5,928,270	5,592,095
Management fees	804,296	827,565	701,237
Interest expense & amortization of offering costs	6,319	425	5,239

Custodian expenses, Directors'/trustees fees	26,880	24,960	
Trustees fees	4,918	6,859	
Professional fees	39,621	38,838	31,536
Shareholder reporting expenses	23,049	27,487	16,577
Shareholder servicing agent fees		12,132	11,436
Stock exchange listing fees	21,497	10,234	10,500
Investor relations expense	6,368	6,238	7,397
Reorganization expenses		162,908	
Merger expenses	10,132	51,917	
Other expenses		17,143	13,957
Custodian Fees	27,447		
Other	7,931		
Total expenses		1,136,709	879,075
Net investment income (loss)	5,861,800	4,791,561	4,713,020
Net increase (loss) from investments	dr7,772,946	dr35,963	
Change in net unrealized appreciation (depreciation) of investments	dr10,667,518	dr4,857,648	
Net realized & unrealized gain (loss)	dr18,440,464	dr4,893,611	
Net increase (decrease) in net assets applicable to common shares from operations	dr12,578,664	dr102,050	
Year end shares outstanding	18,886,053	18,886,053	15,240,743
Net investment income (loss) per share	\$0.31	\$0.26	\$0.31
Income from operations per share	dr.66	.02	
Dividends per share	\$0.30	\$0.29	\$0.32

Consolidated Balance Sheet, as of Feb. 28 (\$):

Assets:	2023	2022
Investments	166,729,344	
Long-term investments, at value		181,093,211
Cash		3,516,581
Receivables - interest	2,056,504	1,915,466
Other assets	2,890	308
Total assets	168,788,738	186,525,566
Liabilities:		
Cash overdraft	423,460	
Payable for investments purchased when-issued or delayed-delivery settlement		35,000
Dividends payable		408,887
Interest payable	463,410	
Accrued management fees		64,953
Accrued directors'/trustees fees	64,831	
Accrued trustee fees		887
Accrued professional fees	25,569	29,759
Accrued custodian fees		37,574
Other accrued expenses		39,850
Other	26,017	
Investments purchased	3,110	
Custodian fees	19,680	
Trustees fees	2,190	
Shareholder reporting expenses	9,736	
Shareholder servicing agent fees	1,572	
Total liabilities	1,039,575	616,910
Net assets applicable to common shares		185,908,656
Common shares	188,861	188,861
Paid-in surplus	178,431,300	178,431,370
Total distributable earnings (loss)	dr10,870,998	7,288,425
Net assets applicable to common shares	167,749,163	185,908,656
Net asset value per share		9.84
Total Equity	167,749,163	
Cost - Long-term investments, at value: 2022	\$171,794,410	

OAK VALLEY BANCORP (OAKDALE, CA)

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2023	2022	2021
Interest income & fees on loans	44,773,000	38,887,000	43,766,000
Interest income on securities	20,578,000	14,155,000	5,403,000
Interest income on federal funds sold	1,414,000	415,000	36,000
Interest income on deposits with banks	13,901,000	7,738,000	601,000
Total interest income	80,666,000	61,195,000	49,806,000
Interest expense - deposits	1,119,000	971,000	
Interest expense - federal funds purchased	1,000		
Total interest expense	2,119,000	971,000	
Net interest income	78,547,000	60,224,000	48,835,000
Provision for (reversal of) loan losses	970,000	dr1,350,000	dr635,000

Net interest income after provision for (reversal of) loan losses	74,832,000	61,426,000	49,470,000
Service charges on deposits		1,596,000	1,287,000
Debit card transaction fee income	1,813,000	1,734,000	1,693,000
Earnings on cash surrender value of life insurance	2,081,000	749,000	719,000
Mortgage commissions	1,773,000	73,000	152,000
Gains on calls & sales of available-for-sale securities	156,000		154,000
Other income	788,000	1,419,000	1,421,000
Total non-interest income	6,631,000	5,571,000	5,426,000
Salaries & employee benefits expense	26,109,000	23,045,000	20,210,000
Occupancy expenses	4,541,000	4,151,000	3,972,000
Data processing fees	2,729,000	2,343,000	2,117,000
Regulatory assessments expense (Federal Deposit Insurance Corporation & California Department of Financial Institutions)	1,020,000	927,000	649,000
Other operating expenses	6,758,000	6,842,000	6,271,000
Total non-interest expense	41,157,000	37,308,000	33,219,000
Net income (loss) before provision for income taxes	40,306,000	29,689,000	21,677,000
Total provision for (benefit from) income taxes	9,458,000	6,787,000	5,340,000
Net income (loss) Common shares	30,848,000	22,902,000	16,337,000
Weighted average shares outstanding - basic	8,193,874	8,169,078	8,145,028
Weighted average shares outstanding - diluted	8,230,892	8,204,769	8,178,740
Year end shares outstanding	8,293,168	8,257,894	8,239,099
Net income (loss) per share - basic	\$3.76	\$2.80	\$2.01
Net income (loss) per share - diluted	\$3.75	\$2.79	\$2.00
Dividends per common share	\$0.32	\$0.30	\$0.29
Number of full time employees	198	174	178
Number of part time employees	32	33	38
Total number of employees	230	207	216
Number of common stockholders	360	373	381
Mortgage Banking	20,000		

Approximately As of March 24, 2022

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2023	2022
Cash & due from banks	180,068,000	415,803,000
Federal funds sold	36,500,000	13,830,000
Cash & cash equivalents	216,568,000	429,633,000
Available-for-sale securities - U.S. agencies		88,721,000
Available-for-sale securities - collateralized mortgage obligations	8,664,000	4,611,000
Available-for-sale securities - municipalities		331,581,000
Available-for-sale securities - corporate debt		42,060,000
Available-for-sale securities - asset backed securities		58,103,000
Securities - available for sale	518,078,000	527,438,000
Securities - equity investments	3,132,000	2,990,000
Consumer	31,687,000	
Commercial real estate - Multi-family	54,045,000	
Commercial real estate - Non-owner occupied	470,052,000	
Commercial real estate - Owner occupied	210,407,000	
Loans, net	1,016,579,000	905,035,000
Cash surrender value of life insurance		30,218,000
Property, plant, and equipment Building	5,417,000	
Bank premises & equipment, net	15,865,000	15,300,000
Goodwill & other intangible assets, net	3,473,000	3,558,000
Interest receivable & other assets	31,506,000	54,174,000
Interest Income Receivable on Loans	2,866,000	
Investments in limited partnerships	13,684,000	
Interest receivable and other assets	36,276,000	
Interest receivable and other assets - Balancing value	5,520,000	
U.S. agencies	80,259,000	
Municipalities	328,908,000	

SBA Pools	1,395,000		
Corporate debt	43,517,000		
Asset Backed Securities	55,335,000		
Total assets	1,842,422,000	1,968,346,000	
Liabilities:			
Money market deposit accounts	363,386,000		
Savings	131,796,000		
Time deposits \$250,000 and under	33,399,000		
Time deposits over \$250,000	22,123,000		
Deposits	1,650,534,000	1,814,297,000	
Interest payable & other liabilities	18,637,000	27,423,000	
Operating Lease Liabilities - Long-Term & Short-Term	7,159,000		
Interest payable and other liabilities - Balancing value	25,796,000		
Total liabilities	1,676,330,000	1,841,720,000	
Common stock	25,435,000	25,435,000	
Additional paid-in capital	5,512,000		
Additional paid-in capital		5,190,000	
Retained Earnings	154,301,000		
Retained earnings (accumulated deficit)		126,728,000	
Accumulated Other Comprehensive Inc.	dr19,156,000		
Accumulated other comprehensive income (loss), net of tax		dr30,727,000	
Total shareholders' equity (deficit)	166,092,000	126,626,000	
Total Equity	166,092,000		

OCONEE FEDERAL FINANCIAL CORP.

Annual Report:
Consolidated Income Account, years ended Jun. 30(\$000):

	2023	2022	2021
Loans, including fees	15,896	14,019	15,019
Securities, taxable	3,040	2,011	1,184
Securities, tax-exempt	155	339	354
Other interest-earning assets	205	56	111
Total interest income	19,296	16,425	16,668
Interest expense on deposits	3,469	1,002	1,743
Interest expense on borrowings	1,254	85	78
Total interest expense	4,723	1,087	1,821
Net interest income	14,573	15,338	14,847
Provision for loan losses (recoveries)	150		
Net interest income after provision for loan losses	14,423	15,338	14,847
Service charges on deposit accounts	427	402	342
Income on bank owned life insurance	475	461	456
Mortgage servicing income	86	113	148
Gain on sale of mortgage loans	24	203	271
Gain (loss) on sale of securities, net			222
ATM & debit card income	459	443	419
Change in fair value of equity securities, net	1.00	dr83	dr61
Loss on sale of securities, net	dr84		
Gain on payoff of purchased credit impaired loans	240	70	195
Other non interest income	17	16	11
Total noninterest income	1,645	1,625	2,003
Salaries & employee benefits	6,571	6,775	6,667
Occupancy & equipment	1,900	1,929	1,778
Data processing	1,154	1,033	978
ATM & debit card expense	363	350	313
Professional & supervisory fees	470	478	527
Merger related expense	25		
Office expense	202	171	219
Advertising	227	262	210
FDIC deposit insurance	202	141	123
Foreclosed assets, net	dr36	dr1.00	6.00
Change in loan servicing asset	dr12	dr40	153
Other noninterest expense	780	793	747
Total noninterest expense	11,846	11,891	11,721
Income (loss) before income taxes	4,222	5,072	5,129
Income tax expense (benefit)	873	973	1,064
Net income (loss)	3,349	4,099	4,065
Less: distributed earnings allocated to participating securities	3.00	4.00	6.00

Less: (undistributed income) dividends in excess of earnings allocated to participating securities	1.00	3.00	4.00
Net earnings available to common shareholders	3,345	4,092	4,055
Common shares(000)			
Weighted average shares outstanding - basic	5,599	5,578	5,562
Weighted average shares outstanding - diluted	5,602	5,583	5,611
Year end shares outstanding	6,607	6,605	6,563
Net income (loss) per share - basic	\$0.60	\$0.73	\$0.73
Net income (loss) per share - diluted	\$0.60	\$0.73	\$0.72
Dividends declared per share	\$0.40	\$0.40	\$0.40
Number of full time employees	79	78	
Number of common stockholders	267	277	

Reclassified to conform with 2022 presentation As of September 8, 2022

Consolidated Balance Sheet, as of Jun. 30(\$000):

Assets:	2023	2022
Cash & due from banks	4,655	2,327
Interest-earning deposits	2,509	7,406
Fed funds sold	130	
Total cash & cash equivalents	7,294	9,733
Securities available-for-sale	133,248	151,299
Loans	413,024	345,112
Allowance for loan losses	1,489	1,339
Net loans	411,535	343,773
Loans held for sale, at fair value		152
Premises & equipment, net	8,412	8,579
Accrued interest receivable - loans	1,192	944
Accrued interest receivable - investments	410	468
Restricted equity securities, at cost	2,821	1,189
Bank owned life insurance	20,873	20,398
Goodwill	2,593	2,593
Core deposit intangible	22	74
Loan servicing rights	357	345
Deferred tax assets	5,977	4,678
Other assets	651	567
Total assets	595,405	544,792
Liabilities:		
Noninterest bearing deposits	55,618	60,697
Interest bearing deposits	418,625	398,985
Total deposits	474,243	459,682
Federal home loan bank advances	46,000	9,000
Accrued interest payable & other liabilities	3,373	853
Total liabilities	523,616	469,535
Common stock	66	66
Treasury stock, at par	10	10
Additional paid-in capital	6,122	6,055
Retained earnings (accumulated deficit)	83,897	82,790
Accumulated other comprehensive income (loss)	dr18,286	dr13,588
Unearned ESOP shares		56
Total shareholders' equity (deficit)	71,789	75,257

OCONEE FEDERAL FINANCIAL CORP.

Earnings, 6 mos. to Dec. 31 (Consol. — \$000):

Net interest income	10,999	2022 9,110
Non-int. income	dr10,999	dr9,110
Non-int. expenses	5,662	5,842
Income taxes	168	640
Net income	632	2,435
Earn. per share (primary)	\$0.11	\$0.43
Earn. per share (fully-diluted)	\$0.11	\$0.43
Common shares(000)		5,596
Avg. no. shs. (primary)		5,661
Avg. no. shs. (fully-diluted)		5,661

OFS CREDIT CO INC

Earnings, 3 mos. to Jan. 31 (Consol. — \$):

Net interest income	8,439,715	2024 8,439,715
Non-int. income	dr8,439,715	dr8,439,715
Net income	4,590,357	4,590,357
Earn. per share (primary)	\$0.29	\$0.29
Common shares		15,925,117
Avg. no. shs. (primary)		15,925,117

Consolidated Balance Sheet Items, as of Jan. 31(\$):

Assets:	2024
Other assets	245,620
Total assets	185,450,465
Liabilities:	
Other liabilities	380,000
Common stock	15,948

Retain earnings	dr40,746,936
Total liab. & stockholders' equity	185,450,465

OLD POINT FINANCIAL CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & dividend income - loans, including fees	56,303,000	41,407,000	37,912,000
Interest & dividend income - due from banks	2,067,000	598,000	230,000
Interest & dividend income - federal funds sold	34,000	21,000	3,000
Interest & dividend income - securities - taxable	7,177,000	4,936,000	3,284,000
Interest & dividend income - securities - tax-exempt	719,000	994,000	753,000
Dividends & interest income on all other securities	326,000	87,000	70,000
Total interest & dividend income	66,626,000	48,043,000	42,252,000
Interest expense on checking & savings deposits	6,810,000	746,000	938,000
Interest expense on time deposits	7,057,000	1,403,000	1,941,000
Interest expense on federal funds purchased, securities sold under agreements to repurchase & other borrowings		69,000	35,000
Interest expense on long term borrowings	1,181,000	1,180,000	544,000
Interest expense on Federal Home Loan Bank advances		207,000	
Federal Home Loan Bank advances agreements to repurchase and other borrowings	40,000		
Total interest expense	18,427,000	3,605,000	3,458,000
Net interest income	48,199,000	44,438,000	38,794,000
Provision for loan losses	2,601,000	1,706,000	794,000
Net interest income, after provision for loan losses	45,598,000	42,732,000	38,000,000
Income from fiduciary activities	4,632,000		
Fiduciary & asset management fees		4,097,000	4,198,000
Service charges on deposit accounts	3,077,000	3,069,000	2,697,000
Other service charges, commissions & fees	4,143,000	4,383,000	4,338,000
Gain (loss) on disposal of premises & equipment	220,000		
Bank-owned life insurance income	1,038,000	909,000	1,014,000
Mortgage banking income	433,000	497,000	2,280,000
Gain (loss) on sale of available-for-sale securities, net	dr134,000	dr1,870,000	
Loss on sale of repossessed assets	dr69,000		
Gain (loss) on sale of fixed assets		1,690,000	
Other operating income	533,000	730,000	358,000
Total noninterest income	13,873,000	13,505,000	14,885,000
Salaries & employee benefits	30,429,000	27,055,000	25,361,000
Occupancy expense	4,889,000		
Occupancy & equipment	2,664,000	4,720,000	4,694,000
Data processing	5,010,000	4,630,000	4,557,000
Federal Deposit Insurance Corporation (FDIC) insurance expense	1,002,000		
Customer development		473,000	370,000
Professional services	782,000	2,673,000	2,521,000
Employee professional development		991,000	719,000
Other taxes	950,000	849,000	794,000
ATM & other losses	548,000	535,000	504,000
Other operating expenses	4,133,000	3,729,000	3,629,000
Total noninterest expense	50,407,000	45,655,000	43,149,000
Income (loss) before income taxes	9,064,000	10,582,000	9,736,000
Income tax expense (benefit)	1,334,000	1,474,000	1,296,000
Net income (loss)	7,730,000	9,108,000	8,440,000
Common shares			
Weighted average shares outstanding - basic	5,025,006	5,071,130	5,238,318
Weighted average shares outstanding - diluted	5,025,139	5,071,169	5,238,352
Year end shares outstanding	5,040,095	4,999,083	5,239,707

BANK

Net income (loss) per share - basic	\$1.54	\$1.80	\$1.61
Net income (loss) per share - diluted	\$1.54	\$1.80	\$1.61
Cash dividends per share	\$.56	\$.52	\$.50
Number of full time employees	291		
Total number of employees	291	296	275
Number of common stockholders	1,535	1,560	1,568
	Reclassified to conform with 2022 presentation		
	Approximately As of March 15, 2022	As of March 14, 2023	

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	14,731,000	15,670,000
Interest-bearing due from banks	63,539,000	3,580,000
Federal funds sold	489,000	
Cash & cash equivalents	78,759,000	19,250,000
Securities available-for-sale, at fair value	204,278,000	225,518,000
Restricted securities, at cost		3,434,000
Securities held-to-maturity	5,176,000	
Loans held for sale	470,000	421,000
Commercial owner occupied	107,179,000	
Loans, net	1,068,046,000	1,016,559,000
Leashold improvements	1,151,000	
Accumulated depreciation and amortization	36,720,000	
Premises & equipment, net	29,913,000	31,008,000
Premises & equipment, held for sale	344,000	987,000
Bank-owned life insurance	35,088,000	34,049,000
Goodwill	1,650,000	1,650,000
Core deposit intangible, net	187,000	231,000
Other assets	22,471,000	22,228,000
Total assets	1,446,382,000	1,355,335,000
Liabilities:		
Noninterest-bearing deposits	331,992,000	418,582,000
Savings deposits	655,694,000	584,527,000
Time deposits		152,910,000
Time deposits	242,711,000	
Total deposits	1,230,397,000	1,156,019,000
Federal funds purchased & other short-term borrowings		11,378,000
Overnight repurchase agreements	2,383,000	4,987,000
Federal Home Loan Bank advances	69,450,000	46,100,000
Long term borrowings	29,668,000	29,538,000
Accrued expenses & other liabilities	6,458,000	8,579,000
Operating Lease Liabilities - Long-Term & Short-Term	1,248,000	
Accrued expenses and other liabilities - Balancing value	7,706,000	
Total liabilities	1,339,604,000	1,256,601,000
Common stock	24,932,000	24,761,000
Additional paid-in capital	17,099,000	16,593,000
Retained earnings	82,277,000	
Retained earnings (accumulated deficit)		78,147,000
Accumulated other comprehensive income (loss), net	dr17,530,000	dr20,767,000
Total stockholders' equity (deficit)	106,778,000	98,734,000
Total Equity	106,778,000	

OMNIAB INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
License & milestone revenue	20,699,000	38,926,000	
Service revenue	12,180,000	18,784,000	
Royalty revenue	1,285,000	1,367,000	
Total revenues	34,164,000	59,077,000	
Research & development	56,525,000	48,364,000	
General & administrative	33,313,000	24,903,000	
Amortization of intangibles	13,554,000	13,050,000	
Other operating (income) expense, net	191,000	dr592,000	
Formation & operating costs		516,442	
Total operating expenses	85,725,000		
Income (loss) from operation	dr69,419,000	dr26,648,000	
Interest income	5,055,000	587,000	
Other income (expense), net	1,000		
Total other income (expense)	5,056,000	587,000	
Income (loss) before income tax	dr64,363,000	dr26,061,000	
Current expense (benefit) - Federal	cr840,000		
Current expense (benefit) - State	cr62,000		

Total current income tax expense (benefit)	cr902,000		
Deferred expense (benefit) - Federal	cr12,546,000		
Deferred expense (benefit) - State	cr296,000		
Total deferred income tax expense (benefit)	cr12,842,000		
Income tax benefit	cr13,744,000	cr3,727,000	
Net income (loss)	dr50,619,000	dr22,334,000	dr516,442
Weighted average class A ordinary shares outstanding			9,857,143
- basic			
Weighted average class B ordinary shares outstanding			5,321,429
- basic			
Common shares	99,683,000	85,318,000	
Weighted average shares outstanding - basic			9,857,143
Weighted average class A ordinary shares outstanding - diluted			9,857,143
Weighted average class B ordinary shares outstanding - diluted			5,321,429
Weighted average shares outstanding - diluted	99,683,000	85,318,000	
Year end shares outstanding	116,859,468	115,218,229	28,750,000
Earnings (loss) class A ordinary per share - basic			dr\$0.03
Earnings (loss) class B ordinary per share - basic			dr\$0.03
Earnings (loss) per share - basic	dr\$0.51	dr\$0.26	
Earnings (loss) class A ordinary per share - diluted			dr\$0.03
Earnings (loss) class B ordinary per share - diluted			dr\$0.03
Earnings (loss) per share - diluted	dr\$0.51	dr\$0.26	
Number of full time employees	106	95	
Total number of employees	106		7.00
Number of common class A stockholders			1.00
Number of common class B stockholders			4.00
Number of units stockholders			1.00
Number of common stockholders	1,941	1,925	
EPS - Basic - excluding Extraordinary Items Applicable to Common - Total	dr\$.51		
EPS - Diluted - excluding Extraordinary Items Applicable to Common - Total	dr\$.51		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & cash equivalents	16,358,000	33,390,000
Short-term investments	70,625,000	54,875,000
Accounts receivables, net	3,844,000	30,290,000
Prepaid expenses & other current assets	4,074,000	6,395,000
Total current assets	94,901,000	124,950,000
Intangible assets, net	155,467,000	167,242,000
Goodwill	83,979,000	83,979,000
Lab and office equipment - Gross	9,452,000	
Property, plant & equipment, net	18,249,000	19,979,000
Operating lease right-of-use assets	19,884,000	21,483,000
Other long-term assets	2,185,000	3,579,000
Restricted cash	560,000	
Total assets	375,225,000	421,212,000
Liabilities:		
Accounts payable	4,411,000	2,971,000
Accrued expenses & other current liabilities	7,068,000	5,557,000
Income taxes payable		3,485,000
Current contingent liabilities	1,303,000	4,022,000
Current deferred revenue	6,848,000	8,207,000
Current operating lease liabilities	3,486,000	1,780,000
Accrued liabilities - Balancing value	570,000	17,000
Other	17,000	
Due to former parent	1,234,000	
Total current liabilities	23,116,000	26,022,000
Long-term contingent liabilities	3,203,000	4,089,000
Deferred income taxes, net	11,354,000	21,341,000
Long-term operating lease liabilities	22,075,000	24,016,000
Long-term deferred revenue	862,000	4,325,000

Other long-term liabilities	30,000	46,000
Total liabilities	60,640,000	79,839,000
Common stock	12,000	12,000
Additional paid-in capital	353,890,000	330,100,000
Accumulated other comprehensive income (loss)	50,000	9,000
Retained earnings (accumulated deficit)	dr39,367,000	11,252,000
Total shareholder's equity	314,585,000	341,373,000
Total Equity	314,585,000	

OP BANCORP Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Loan servicing fees, net of amortization	2,449,000		
FDIC insurance and regulatory assessments	1,457,000		
Interest & fees on loans	110,463,000	82,864,000	62,448,000
Interest on available-for-sale debt securities	6,131,000	3,351,000	1,085,000
Other interest income	5,071,000	1,997,000	625,000
Total interest income	121,665,000	88,212,000	64,158,000
Interest expense on deposits	49,435,000	11,210,000	3,132,000
Interest on borrowings	3,543,000	91,000	
Total interest expense	52,978,000	11,301,000	3,132,000
Net interest income	68,687,000	76,911,000	61,026,000
Provision for loan losses	1,651,000	2,976,000	522,000
Net interest income after provision for loan losses	67,036,000	73,935,000	60,504,000
Service charges on deposits	2,123,000	1,675,000	1,562,000
Loan servicing fees, net of amortization		2,416,000	1,953,000
Gain (loss) on sale of loans	7,843,000	12,285,000	11,313,000
Other income	1,766,000	1,243,000	1,189,000
Total noninterest income	14,181,000	17,619,000	16,017,000
Salaries & employee benefits	29,593,000	27,189,000	21,253,000
Occupancy & equipment	6,490,000	5,964,000	5,213,000
Data processing & communication		2,085,000	2,000,000
Professional fees	1,571,000	1,620,000	1,192,000
Federal Deposit Insurance Corporation ("FDIC") insurance & regulatory assessments	2,109,000	813,000	583,000
Promotion & advertising	614,000	543,000	684,000
Directors' fees	680,000	682,000	593,000
Foundation donation & other contributions	2,400,000	3,393,000	2,890,000
Other expenses	2,812,000	2,541,000	1,457,000
Total noninterest expense	47,726,000	44,830,000	35,865,000
Income (loss) before income taxes	33,491,000	46,724,000	40,656,000
Provision (benefit) for income taxes	9,573,000	13,414,000	11,816,000
Net income (loss)	23,918,000	33,310,000	28,840,000
Distributed & undistributed earnings (loss) allocated to participating securities	476,000	704,000	330,000
Net income (loss) allocated to common shares	23,442,000	32,606,000	28,510,000
Common shares			
Weighted average common shares outstanding - basic	15,149,597	15,171,240	15,087,686
Weighted average common shares outstanding - diluted	15,158,857	15,231,418	15,155,347
Year end shares outstanding	15,000,436	15,270,344	15,137,808
Net income (loss) per share - basic	\$1.55	\$2.15	\$1.89
Net income (loss) per share - diluted	\$1.55	\$2.14	\$1.88
Dividends per common share	\$.48	\$.44	\$.34
Number of full time employees	222	221	193
Number of common stockholders	163	160	197
Total number of employees	222		
	Reclassified to conform with 2022 presentation		
	Approximately Full-time equivalent employees		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & cash equivalents	91,216,000	82,972,000
Residential mortgage-backed securities	43,877,000	

BANK

Collateralized mortgage obligations	144,459,000	
Available-for-sale debt securities, at fair value	5,914,000	209,809,000
Securities available for sale, at fair value	194,250,000	
Other investments	16,276,000	12,098,000
Loans held for sale	1,795,000	44,335,000
Loans receivable, net	1,743,852,000	1,659,051,000
Premises & equipment, net	5,248,000	4,400,000
Accrued interest receivable	8,259,000	7,180,000
Servicing assets	11,741,000	12,759,000
Company owned life insurance (COLI)	22,233,000	21,613,000
Deferred tax assets, net	13,309,000	14,316,000
Operating right-of-use assets	8,497,000	9,097,000
Other assets	31,054,000	16,867,000
Total assets	2,147,730,000	2,094,497,000
Liabilities:		
Noninterest bearing deposits	522,751,000	701,584,000
Deposits: interest bearing - savings	399,018,000	
Money market & others deposits		526,321,000
Time deposits greater than \$250,000		356,197,000
Other time deposits		301,669,000
Deposits - Interest Bearing - Time deposits greater than \$250,000	433,892,000	
Other time deposits	451,897,000	
Total deposits	1,807,558,000	1,885,771,000
Federal Home Loan Bank advances	105,000,000	
Acrued interest payable	12,628,000	2,771,000
Operating lease liabilities	9,341,000	10,213,000
Other liabilities	20,577,000	18,826,000
Total liabilities	1,955,104,000	1,917,581,000
Common stock	76,280,000	79,326,000
Additional paid-in capital	10,942,000	9,743,000
Retained earnings (accumulated deficit)	120,855,000	105,690,000
Accumulated other comprehensive income (loss)	dr15,451,000	dr17,843,000
Total shareholders' equity (deficit)	192,626,000	176,916,000
Total Equity	192,626,000	

ORANGE COUNTY BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & fees on loans	96,264	69,327	57,524
Interest on investments securities - taxable	12,723	9,871	4,901
Interest on investments securities - tax exempt	2,285	2,286	1,632
Interest on federal funds sold & other	6,498	2,739	372
Total interest income	117,770	84,223	64,429
Interest expense - interest on savings & NOW accounts	13,126	4,113	2,370
Interest expense - interest on time deposits	6,393	346	511
Interest expense - interest on Federal Home Loan Bank advances		599	
Interest expense - interest on note payable	8,938	154	168
Interest expense - interest on subordinated notes		923	919
Subordinated notes Total interest expense	922		
Net interest income	29,379	6,135	3,968
Provision for credit losses (1)	88,391	78,088	60,461
Provision for loan losses	5,000		
Provision for loan losses	2,868		
Net interest income after provision for loan losses	80,523	68,571	58,033
Service charges on deposit accounts		693	638
Trust income	5,098	4,764	4,788
Investment advisory income	809	4,537	4,853
Earnings on bank owned life insurance	984	950	793
Other noninterest income	1,180	1,052	1,030
Total noninterest income	13,419	11,996	12,102
Salaries	24,747	22,461	19,710
Employee benefits	7,439	5,579	3,257
Occupancy expense	4,761	4,467	4,058
Professional fees	4,753	4,066	3,649
Directors' fees & expenses	1,451	1,157	1,041
Computer software expense		4,803	5,168

Federal Deposit Insurance Corporation assessment	4,415	1,411	1,198
Advertising expenses	1,657	1,601	1,220
Advisor expenses related to trust			
income	120	215	533
Telephone expenses	712	679	556
Intangible amortization	285	286	285
Other noninterest expense	5,050	3,565	2,783
FDIC assessment	1,403		
Total noninterest expense	56,793	50,290	43,458
Income (loss) before income taxes	37,149	30,277	26,677
Income Taxes - Total - Current	7,568		
Income Taxes - Total - Deferred	cr207		
Provision for income taxes	7,671	5,914	5,390
Net income (loss)	29,478	24,363	21,287
Common shares(000)			
Weighted average shares outstanding - basic	5,629	5,622	4,969
Weighted average shares outstanding - diluted	5,629	5,622	4,969
Year end shares outstanding	5,651	5,643	5,637
Net income (loss) per share - basic	\$5.24	\$4.33	\$4.28
Net income (loss) per share - diluted	\$5.24	\$4.33	\$4.28
Cash dividends declared per share	\$0.92	\$0.83	\$0.80
Number of full time employees	197	204	206
Number of common stockholders	209	224	199
Investment advisory income	5,241		
Investment securities gains(losses)	107		
Total number of employees	197		
As is Full-time equivalent			
Approximately As of March 22, 2022			
As of March 23, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	147,383	86,081
Investment securities - available-for-sale	489,948	533,461
Restricted investment in bank stocks	14,525	9,562
Loans	1,747,062	1,569,430
Allowance for loan losses	25,182	21,832
Loans, net	1,721,880	1,547,598
Leasehold improvements	8,119	
Accumulated depreciation and amortization	17,710	
Premises & equipment, net	16,160	14,739
Accrued interest receivable	5,934	6,320
Bank owned life insurance	41,447	40,463
Goodwill	5,359	5,359
Intangible assets	1,107	1,392
Other assets	41,725	42,359
Corporate securities	19,276	
US government agencies	87,067	
Total assets	2,485,468	2,287,334
Liabilities:		
Deposits - noninterest bearing	699,203	723,228
Deposits - interest bearing	1,339,546	1,251,159
Total deposits	2,038,749	1,974,387
Federal Home Loan Bank ("FHLB") advances, short term	224,500	131,500
Subordinated notes, net of issuance costs		19,447
FHLB advances, long term	10,000	
Subordinated notes, net of issuance costs	19,520	
Accrued expenses & other liabilities	27,323	23,862
Money market accounts	584,976	
Certificates of deposit	221,517	
Total liabilities	2,320,092	2,149,196
Common stock	2,842	
Surplus	120,392	120,107
Retained earnings (accumulated deficit)		84,635
Accumulated other comprehensive income (loss), net of taxes	dr64,108	dr68,196
Treasury stock	1,111	
Treasury stock, at cost		1,250
Retained Earnings	107,361	
Total stockholders' equity (deficit)	165,376	138,138
TOTAL STOCKHOLDERS EQUITY	165,376	

OREGON PACIFIC BANCORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2021	2020
Interest on loans	25,531,285		
Interest on non Paycheck Protection Program ("PPP") loans		15,574,474	14,710,231
Interest on PPP loans		4,217,089	3,376,534
Interest on taxable securities	6,214,479	646,027	267,974
Interest on tax-exempt securities	289,134	400,049	401,819
Interest on investment securities - corporate & other investments	1,262,593		
Interest on interest-bearing deposits in banks	33,297,491	211,523	119,383
Total interest income	4,396,551	450,162	18,875,941
Interest on deposits	4,396,551	450,162	666,768
Savings deposits	356,380		
Time certificate accounts	578,526		
Interest on borrowed funds	1,065,620	279,928	145,794
Total interest expense	6,397,077	730,090	812,562
Net interest income before provision for loan losses	26,900,414	20,319,072	18,063,379
Provision for loan losses	dr230,061		2,178,388
Net interest income after provision for loan losses	27,130,475	20,319,072	15,884,991
Trust fee income	3,619,388	3,029,436	2,401,054
Service charges & fees	1,374,342	1,122,284	895,869
Mortgage loan sales & servicing fees	147,305	687,720	477,065
Investment sales commissions		117,850	190,464
Merchant card services		470,707	324,562
Registered investment advisory (RIA) income	1,094,987	869,715	544,527
Increase in cash surrender value of bank-owned life insurance		242,366	229,666
Other noninterest income	76,099		82,938
Merchant card services	515,226		
Total noninterest income	7,155,688	6,616,177	5,146,145
Salaries & employee benefits expense		9,361,795	8,608,058
Outside services expense	2,448,669	1,888,512	1,647,438
Occupancy expense	1,895,157	1,422,061	1,310,495
Trust department expenses	2,034,655	1,451,737	1,421,509
Loan & collection expense	76,208	134,905	412,534
Advertising expense	416,578	288,871	198,129
Card services	393,409	335,123	291,710
Deferred compensation expense	177,570	312,412	191,433
Supplies expense	1,248,174	130,875	140,670
Postage & freight expense	167,528	110,883	94,834
Federal Deposit Insurance Corporation assessment	352,211	377,265	190,501
Other noninterest expense		709,869	709,302
Salaries and benefits	12,593,217		
Supplies	181,927		
Loss on sale of securities	dr30,322		
Total noninterest expense	22,015,625	16,524,308	15,216,614
Income (loss) before income taxes	12,270,538	10,410,941	5,814,522
Provision for income taxes	3,038,648	2,610,437	1,461,328
Net income (loss)	9,231,890	7,800,504	4,353,194
Common shares			
Weighted average shares outstanding - basic	7,093,015	7,037,256	7,001,302
Weighted average shares outstanding - diluted	7,098,632	7,037,256	7,001,302
Year end shares outstanding	7,094,180	7,042,478	7,008,125
Net earnings (loss) per share - basic	\$1.30	\$1.11	\$0.62
Net earnings (loss) per share - diluted	\$1.30	\$1.11	\$0.62
Other income			
NONINTEREST EXPENSE	114,992		
Increase in cash surrender value of bank-owned life insurance	249,464		
Fee income on off balance sheet deposits	39,984		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2021
Assets:		
Cash & cash equivalents		8,643,057
Interest-bearing deposits in banks	6,246,433	143,191,524

BANK

Available for sale debt securities, at fair value	123,075,981	
Restricted equity securities	177,599,475	1,357,000
Non Paycheck Protection Program ("PPP") loans, net of deferred loan fees	388,186,789	
PPP loans, net of deferred loan fees	9,968,257	
Loans - net of deferred loan fees	536,662,423	398,155,046
Allowance for loan losses	6,975,112	5,904,607
Leasehold improvements	1,077,248	
Depreciation	8,835,864	
Premises & equipment, net of accumulated depreciation	13,469,746	9,719,743
Bank-owned life insurance	8,865,732	8,401,926
Deferred taxes assets, net		1,270,260
Accrued interest receivable & other assets	8,906,113	3,811,487
Cash and due from banks	8,106,215	
Restricted Equity Securities	2,347,650	
Deferred tax asset	5,758,257	
Total assets	760,986,932	691,721,417
Liabilities:		
Demand deposits - non-interest bearing	155,693,078	171,380,665
Demand deposits - interest bearing	272,968,053	181,884,804
Money market	164,742,437	164,742,437
Savings deposits	66,254,322	80,856,008
Time certificate accounts		19,816,179
Certificates of deposit	35,991,493	
Money market	129,543,290	
Total deposits	660,450,236	618,680,093
Federal Home Loan Bank borrowings	17,000,000	
Junior subordinated debentures		4,124,000
Subordinated debenture, net of issuance cost		14,527,677
Deferred compensation liability		2,252,504
Accrued interest payable & other liabilities	2,426,104	2,877,393
Junior subordinated debenture	4,124,000	
Accrued interest payable and other liabilities	5,877,604	
Subordinated debenture	14,727,316	
Total liabilities	704,605,260	642,461,667
Common stock	21,291,000	20,904,041
Undivided profits	44,082,481	28,317,702
Accumulated other comprehensive income, net of tax	dr8,991,809	38,007
Total stockholders' equity	56,381,672	49,259,750
Total Equity	56,381,672	

PACIFIC OAK STRATEGIC OPPORTUNITY REIT INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Rental income	128,068	121,859	123,436
Hotel revenues	9,153	30,749	30,806
Tenant reimbursements	4,315		
Other operating income		3,859	4,027
Dividend income from real estate equity securities	3,880	5,591	9,658
Total revenues	145,416	162,058	167,927
Operating, maintenance, & management	45,699	44,317	42,519
Real estate taxes & insurance	28,300	21,132	20,768
Hotel expenses	6,944	19,252	20,990
Asset management fees to affiliate	15,415	13,678	14,012
General & administrative expenses	10,476	10,700	9,853
Foreign currency transaction gain (loss), net	dr18,712	29,038	dr7,445
Depreciation & amortization	47,868	51,930	58,871
Interest expense	68,216	48,130	40,510
Impairment charges on real estate & related intangibles	64,849	18,493	10,971
Impairment charges on goodwill	4,488	8,098	2,808
Total expenses	310,967	206,692	228,747
Income (loss) from unconsolidated entities		dr8,019	dr1,373
Other interest income	2,907	228	194
(Loss) gain on real estate equity securities	dr4,598	dr51,943	28,632
Equity in loss of unconsolidated joint ventures	dr54,758		
Casualty-related gain (loss)			dr27
(Loss) gain on sale of real estate	82,099	46,513	30,261

Gain (loss) on extinguishment of debt	2,367	dr4,757	
Gain from consolidation of previously unconsolidated entity	18,742		
Transaction & related costs		2,984	
Subordinated performance fee due upon termination to affiliate		1,678	
Total other income (loss), net	25,650	7,888	48,322
Net income (loss) before income taxes	dr139,901	dr36,746	dr12,498
Income tax provision	6,576	4,924	
Net income (loss)	dr146,477	dr41,670	dr12,498
Net loss (income) attributable to noncontrolling interests	2,326	dr530	2,310
Net loss attributable to redeemable noncontrolling interest		81	146
Preferred stock dividends		1,123	913
Net income (loss) attributable to common stockholders	d144,151	d43,242	d10,955
Common shares(000)			
Weighted average shares outstanding - basic	103,643	103,523	96,968
Weighted average shares outstanding - diluted	103,643	103,523	96,968
Year end shares outstanding	103,311	103,932	94,141
Net income (loss) per share - basic	d\$1.39	d\$0.44	d\$0.11
Net income (loss) per share - diluted	d\$1.39	d\$0.44	d\$0.11
Number of common stockholders	17,000	18,000	18,000

Reclassified to conform with 2022 presentation As of March 23, 2022

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Real estate held for investment, net	1,094,754	1,219,404
Real estate equity securities	41,609	60,153
Investment Property - Gross	1,262,089	
Total real estate & real estate-related investments, net		1,279,557
Cash & cash equivalents	99,160	97,931
Restricted cash	56,049	61,113
Investments in unconsolidated joint ventures	45,901	70,842
Rents & other receivables, net	22,500	21,518
Prepaid expenses & other assets	27,222	22,848
Goodwill	948	5,436
Total assets	1,388,143	1,559,245
Liabilities:		
Notes & bonds payable, net	1,028,683	1,044,709
Notes & bonds payable related to real estate held for investment, net		1,044,709
Accounts payable & accrued liabilities	30,409	25,231
Due to affiliates	7,902	2,799
Other liabilities	55,571	66,967
Redeemable common stock payable	2,214	2,638
Restricted stock payable		508
Total liabilities	1,124,779	1,142,852
Common stock	1,033	1,039
Additional paid-in capital	901,049	907,044
Cumulative distributions & net income (losses)	dr639,933	dr495,782
Total Pacific Oak Strategic Opportunity REIT, Inc. stockholders' equity (deficit)	262,149	412,301
Noncontrolling interests	1,215	4,092
Total equity (deficit)	263,364	416,393

PB BANKSHARES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Deposit Account	176		
Debit Card	220		
Financial Service			
Other	104		
Occupancy and equipment	733		
Interest & dividend income on loans, including fees	17,014	12,801	9,695
Interest & dividend income on securities		490	328
Interest & dividend income on other	1,045	529	37

Other	1,773		
Total interest & dividend income	19,832	13,820	10,060
Interest expense on deposits		2,051	1,776
Interest expense on borrowings	1,807	905	422
Total interest expense	7,718	2,956	2,198
Net interest income	12,114	10,864	7,862
Provision for loan losses	632	1,200	287
Net interest income after provision for loan losses	11,482	9,664	7,575
Service charges on deposit accounts		185	176
Gain (loss) on equity investments	11	dr99	dr25
Bank owned life insurance income	193	174	174
(Loss) gain on disposal of premises and equipment	dr52	821	5,000
Debit card income		201	216
Other service charges		86	89
Other non-interest income	133	49	160
Total noninterest income	785	1,417	795
Salaries & employee benefits	5,210	4,285	3,994
Occupancy & equipment	1,099	632	573
Data & item processing	688	1,013	969
Advertising & marketing	202	145	91
Professional fees	429	741	484
Directors' fees		265	243
Federal Deposit Insurance Corporation ("FDIC") insurance premiums	183	124	194
Pennsylvania shares tax	294	330	
Debit card expenses	162	140	143
Other non-interest expenses	803	761	724
Total noninterest expenses	9,803	8,436	7,415
Income (loss) before income tax expense (benefit)	2,464	2,645	955
Income tax expense (benefit)	545	531	170
Net income (loss)	1,919	2,114	785
Common shares(000)			
Weighted average shares outstanding - basic	2,470	2,566	2,555
Weighted average shares outstanding - diluted	2,488	2,566	2,555
Year end shares outstanding	2,680	2,845	2,777
Net income (loss) per share - basic	\$0.78	\$0.82	\$0.31
Net income (loss) per share - diluted	\$0.77	\$0.82	\$0.31
Number of full time employees	36	35	36
Number of common stockholders	140	146	176
Total number of employees	36		

Reclassified to conform with 2022 presentation As of March 24, 2022 As of March 27, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	17,753	15,918
Federal funds sold	14,182	1,186
Interest bearing deposits with banks	503	100
Cash & cash equivalents	32,438	17,204
Debt securities available-for-sale, at fair value	21,860	
Treasury securities	43,782	
Debt securities available-for-sale, at fair value	68,115	52,047
Equity securities, at fair value		762
Restricted stocks, at cost		2,251
Loans receivable, net	321,382	
Loans receivable, net Land - Gross	326,595	300,855
Premises & equipment, net	2,057	1,693
Deferred income taxes, net	1,732	1,656
Accrued interest receivable	1,253	1,123
Bank owned life insurance	8,230	7,487
Other assets	1,158	1,469
Equity securities	793	
Restricted stocks, at cost	2,590	
Mortgage Backed Securities - Available for Sale	85	
Collateralized mortgage obligations	2,388	
Total assets	439,748	386,547
Liabilities:		
Money market deposits	49,316	
Certificates of deposit	145,511	

Deposits	332,966	289,495
Borrowings	55,104	
Long-term borrowings	47,638	
Accrued expenses & other liabilities	4,689	3,427
Total liabilities	392,759	340,560
Common Stock - Issued & Paid	26	
Common stock		27
Additional paid-in capital	24,115	25,721
Retained earnings	26,558	24,779
Unearned Employee Stock Ownership Plan ("ESOP") shares	2,463	2,608
Accumulated other comprehensive income (loss)	dr1,247	dr1,932
Total stockholders' equity	46,989	45,987
Total Equity	46,989	

PATHFINDER BANCORP INC. (MD)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Loans, including fees	47,348	38,322	37,026
Debt securities - taxable	17,500	11,225	8,312
Debt securities - tax-exempt	1,947	1,173	171
Dividends	573	229	309
Federal funds sold & interest earning deposits		149	9.00
Federal funds sold and interest earning deposits	295		
Total interest & dividend income	67,663	51,098	45,827
Interest expense on deposits	23,265	7,072	4,714
Interest expense on short-term borrowings		310	10
Interest expense on long-term borrowings		564	1,018
Interest expense on subordinated debt		1,749	1,790
Interest on short-term borrowings	2,688		
Interest on long-term borrowings	850		
Interest on subordinated debt	1,941		
Total interest expense	28,744	9,695	7,532
Net interest income	38,919	41,403	38,295
Provision for loan losses	2,930	2,754	1,022
Net interest income after provision for loan losses	35,989	38,649	37,273
Service charges on deposit accounts	1,249	1,126	1,464
Earnings & gain on bank owned life insurance	630	589	559
Loan servicing fees	307	363	246
Net gains (losses) on sales & redemptions of investment securities	62	dr169	37
Gains (losses) on marketable equity securities	dr255	352	382
Net gains (losses) on sales of loans & foreclosed real estate	181	137	313
Net gains (losses) on sale of premises & equipment		dr250	201
Debit card interchange fees	616	867	923
Insurance agency revenue	1,304	1,128	1,048
Other charges, commissions & fees	1,096	1,771	1,058
Total noninterest income	5,190	5,914	6,231
Salaries & employee benefits expense	15,920	16,022	14,384
Building & occupancy expense	3,563	3,380	3,121
Data processing expense	2,018	2,042	2,555
Professional & other services expense	2,019	1,528	1,627
Advertising expense	671	905	1,198
Federal Deposit Insurance Corporation ("FDIC") assessments expense	735	606	874
Audits & exams expense		688	725
Insurance agency expense	1,033	906	825
Community service activities	200	267	220
Foreclosed real estate expenses	111	78	46
Other expenses	2,240	2,452	1,920
FDIC assessments	885		
Total noninterest expense	29,395	28,874	27,495
Income (loss) before income taxes	11,784	15,689	16,009

Provision for (benefit from) income taxes	2,362	2,656	3,499
Undistributed earnings allocated to preferred stock shares	1,729		
Net income (loss) attributable to noncontrolling interest & Pathfinder Bancorp, Inc.	9,422	13,033	12,510
Net income (loss) attributable to noncontrolling interest	dr129	dr101	dr103
Net income (loss) attributable to Pathfinder Bancorp Inc.	9,293	12,932	12,407
Convertible preferred stock dividends			180
Series A non-voting common stock dividends	497	497	206
Warrant dividends		45	35
Undistributed earnings allocated to participating securities	45	2,667	2,699
Net income (loss) available to common shareholders	7,022	9,723	9,287
Weighted average common shares outstanding - voting - basic		4,559	4,478
Weighted average common shares outstanding - series A non-voting - basic		1,380	745
Common shares(000)			
Weighted average shares outstanding - basic	6,033		
Weighted average common shares outstanding - voting - diluted		4,559	4,478
Weighted average common shares outstanding - series A non-voting - diluted		1,380	745
Weighted average shares outstanding - diluted	6,033		
Year end shares outstanding	6,100	6,032	5,983
Earnings (loss) per common share - voting - basic	\$2.13	\$2.07	\$2.07
Earnings (loss) per common share - series A non-voting - basic	\$2.13	\$2.07	\$2.07
Net income (loss) per share - basic	\$1.16		
Earnings (loss) per common share - voting - diluted	\$2.13	\$2.07	\$2.07
Earnings (loss) per common share - series A non-voting - diluted	\$2.13	\$2.07	\$2.07
Net income (loss) per share - diluted	\$1.16		
Dividends per common share (voting & series A non-voting)	\$0.36	\$0.36	\$0.28
Number of full time employees	161	160	157
Number of part time employees	12	14	16
Total number of employees	173	174	173
Number of common stockholders	310	310	322
Comprehensive income attributable to Pathfinder Bancorp, Inc.	129		
Shares increased due to the effect of exchange of common shares for preferred shares	As of March 22, 2022	As of March 22, 2022	As of March 22, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	12,338	13,939
Interest-earning deposits	36,394	21,343
Total cash & cash equivalents	48,732	35,282
Interest earning time deposits	24,641	
Asset backed securities	16,860	
State and political subdivisions	16,576	
Common stock - financial services industry	206	
State and political subdivisions	32,924	
Asset backed securities	19,892	
Corporate	10,919	
Corporate	45,427	
Available-for-sale securities, at fair value	258,716	191,726
Held-to-maturity securities	3,760	

Allowance for credit losses	dr351	
Held-to-maturity securities, at amortized cost	179,286	194,402
Marketable equity securities, at fair value		1,862
Federal home loan bank stock, at cost	8,748	5,982
Loans		897,735
Loans held-for-sale		19
Less: allowance for loan losses	15,975	15,319
Loans receivable, net	881,232	882,435
Premises & equipment, net	18,441	17,872
Assets held-for-sale	3,042	3,042
Operating lease right-of-use assets	1,526	2,098
Finance lease right-of-use assets	4,073	4,213
Accrued interest receivable	7,286	6,168
Foreclosed real estate	151	221
Intangible assets, net	85	101
Goodwill	4,536	4,536
Bank owned life insurance		24,012
Other assets	22,097	25,969
Marketable equity securities, at fair value	3,206	
Collateralized mortgage obligations	90,040	
Collateralized mortgage obligations	78,095	
Collateralized mortgage obligations	12,179	
Total assets	1,465,798	1,399,921
Interest-bearing deposits		941,719
Liabilities:		
Noninterest-bearing deposits	170,169	183,711
Interest-bearing	949,898	1,125,430
Total deposits	1,120,067	1,125,430
Short-term borrowings		60,333
Long-term borrowings		55,664
Subordinated debt	29,914	29,733
Accrued interest payable	2,245	975
Operating lease liabilities	1,711	2,417
Finance lease liabilities	4,381	4,422
Other liabilities	11,625	9,365
Total liabilities	1,345,542	1,288,339
Voting common stock	47	47
Non-voting common stock	14	14
Additional paid in capital	53,114	52,101
Retained earnings (accumulated deficit)	76,060	71,322
Unrealized Gains on Financial Derivative	32	
Accumulated other comprehensive income (loss)	dr9,605	dr12,172
Unearned Employee Stock Ownership Plan ("ESOP")	135	315
Total Pathfinder Bancorp, Inc. shareholders' equity (deficit)	119,495	110,997
Noncontrolling interest	761	585
Total equity (deficit)	120,256	111,582
Fair value - held-to-maturity securities, at amortized cost: 2022 \$181,491,000		

PATRIOT NATIONAL BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Rental income	395,000		
Total non-interest income	6,005,000		
Occupancy and equipment expense	3,410,000		
Interest income & fees on loans	54,310,000	40,823,000	30,115,000
Interest & dividends income on investment securities	504,000		
Interest income on investment securities	2,653,000	2,307,000	1,924,000
Dividends income on investment securities	1,490,000	384,000	223,000
Other interest income	498,000	89,000	
Total interest & dividend income	58,957,000	44,012,000	32,351,000
Interest expense on deposits	21,668,000	5,300,000	2,243,000
Interest expense on Federal Home Loan Bank borrowings	3,475,000	2,986,000	
Interest expense on senior debt	1,159,000	866,000	913,000
Interest expense on subordinated debt	1,066,000	933,000	
Interest expense on note payable	8,000		
Interest on note payable & other	46,000	15,000	
Interest on Federal Home Loan Bank and correspondent bank borrowings	6,141,000		
Interest on subordinated debt	1,481,000		

BANK

Total interest expense	30,457,000	10,753,000	7,090,000
Net interest income	28,500,000	33,259,000	25,261,000
Provision for credit losses	7,429,000		
Provision (credit) for loan losses	7,429,000	1,885,000	dr500,000
Net interest income after provision (credit) for loan losses	21,071,000	31,374,000	25,761,000
Loan application, inspection & processing fees	694,000	386,000	257,000
Deposit fees & service charges	285,000	256,000	251,000
Gain on sale of loans	169,000	1,461,000	1,886,000
Net gain (loss) on sale of investment securities	24,000		
Rental income		566,000	543,000
Gain on sale of investment securities			76,000
Other income (loss)	2,144,000	936,000	1,410,000
Digital Payments income	2,294,000		
Total non-interest income (loss)		3,605,000	4,423,000
Salaries & benefits expense	17,598,000	15,506,000	11,089,000
Occupancy & equipment expense	1,176,000	3,428,000	3,430,000
Data processing expense	1,228,000	1,185,000	1,451,000
Professional & other outside services expense		2,664,000	3,155,000
Project expenses, net		133,000	1,882,000
Advertising & promotional expense	269,000	232,000	235,000
Professional services expenses	3,369,000		
Uninsured losses	93,000		
Loan administration & processing expense	259,000	234,000	134,000
Regulatory assessments expense		817,000	907,000
Insurance expense, net	277,000	271,000	280,000
Material & communications expense	870,000		
Communications, stationary & supplies		616,000	604,000
Other operating expenses	3,053,000	2,136,000	2,004,000
Intangible asset impairment	1,107,000		
Total non-interest expense	32,709,000	27,222,000	25,171,000
Income (loss) before income taxes	dr5,633,000	7,757,000	5,013,000
Provision (benefit) for income taxes	cr1,454,000	1,596,000	cr81,000
Net income (loss)	dr4,179,000	6,161,000	5,094,000
Net income (loss) attributable to common shareholders		6,161,000	5,094,000
Common shares			
Weighted average shares outstanding - basic	3,965,324	3,957,097	3,946,384
Weighted average shares outstanding - diluted	3,965,324	3,962,898	3,952,654
Year end shares outstanding	3,976,073	3,965,186	3,956,492
Net income (loss) per share - basic	dr\$1.05	\$1.56	\$1.29
Net income (loss) per share - diluted	dr\$1.05	\$1.55	\$1.29
Number of full time employees	117	1130	1128
Total number of employees	117		
Number of common stockholders	243	252	281
Full-time equivalent	Approximately		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Noninterest bearing deposits & cash		5,182,000
Interest bearing deposits	50,322,000	33,311,000
Cash & due from banks	2,195,000	
Total cash & cash equivalents	66,536,000	38,493,000
Available-for-sale securities	13,766,000	
Subordinated notes	4,227,000	
SBA loan pools	5,037,000	
Municipal Bonds	486,000	
Available for sale securities, at fair value	89,187,000	84,520,000
Other investments, at cost	4,450,000	4,450,000
U. S. Government agency mortgage-backed securities	65,671,000	
Total investment securities		88,970,000
Federal Reserve Bank stock, at cost		2,627,000
Federal Home Loan Bank stock, at cost	4,202,000	3,874,000
Loans receivable, net		838,006,000
Loans held for sale	20,767,000	5,211,000

Accrued interest and dividends receivable	7,219,000	
Accrued interest & dividends receivable		7,267,000
Leasehold improvements	3,077,000	
Furniture, equipment, and software	13,031,000	
Premises & equipment, net	29,875,000	30,641,000
Other real estate owned	2,843,000	
Deferred tax asset	24,134,000	15,527,000
Goodwill, net		1,107,000
Core deposit intangible, net	748,000	249,000
Other assets	8,985,000	11,387,000
Federal Reserve Bank Stock	2,090,000	
Core deposit intangible - Accumulated Amortization & Impairment	545,000	
Core deposit intangible, net - Impairment	203,000	
Restricted Accounts - Short-Term	14,019,000	
Total assets	1,093,425,000	1,043,359,000
Liabilities:		
Noninterest bearing deposits	110,056,000	269,636,000
Money market	200,280,000	
Interest bearing Time certificates	175,988,000	
Interest bearing Time certificates	64,745,000	
Brokered Deposits	40,526,000	
Deposits - Savings - Customer	162,196,000	
Interest bearing deposits	840,311,000	590,810,000
Deposits held for sale		
Interest bearing deposits	730,255,000	860,446,000
Total deposits		860,446,000
Federal Home Loan Bank borrowings	171,000,000	
Federal Home Loan Bank & correspondent bank borrowings		85,000,000
Senior notes	11,640,000	
Subordinated debt	9,869,000	9,840,000
Total borrowings	376,000	
Junior subordinated debt owed to unconsolidated trust, net	8,137,000	8,128,000
Note payable	11,723,000	585,000
Advances from borrowers for taxes & insurance		886,000
Accrued expenses & other liabilities	6,462,000	7,251,000
Advances from borrowers for taxes and insurance	1,164,000	
Total liabilities	1,049,042,000	983,776,000
Common stock	106,670,000	106,565,000
Accumulated deficit	dr47,026,000	
Retained earnings (accumulated deficit)		dr31,337,000
Accumulated other comprehensive income (loss)	dr15,261,000	dr15,645,000
Total shareholders' equity	44,383,000	59,583,000
Total Equity	44,383,000	

PGIM SHORT DURATION HIGH YIELD OPPORTUNITIES FUND

Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	2024	2023
Non-int. income	17,620,774	14,520,077
Net income	10,753,330	9,342,798
Earn. per share (primary)	\$0.41	\$0.38

PENNANTPARK FLOATING RATE CAPITAL LTD.

Earnings, 3 mos. to Dec. 31 (Consol. — \$):

	2023	2022
Gain (losses) on sale of assets		31,338,000
Investment Revenues		31,338,000
Non-int. income	37,973,000	
Net income	22,469,000	13,732,000
Earn. per share (primary)	\$0.38	\$0.30
Earn. per share (fully-diluted)	\$0.38	\$0.30
Common shares		
Avg. no. shs. (primary)	58,734,702	45,368,844
Avg. no. shs. (fully-diluted)	58,734,702	45,368,844

Consolidated Balance Sheet Items, as of Dec. 31(\$):

Assets:	2023	2022
Other assets	20,000	
Total assets	1,359,059,000	
Common stock	59,000	
Liabilities:		
Total liab. & stockholders' equity	1,359,059,000	

PENNSYLVANIA REAL ESTATE INVESTMENT TRUST

Bankruptcy Proceedings: On Apr. 1, 2024 (the "Effective Date"), each condition precedent to consummation of the Modified Joint Prepackaged Chapter 11 Plan of Reorganization of Pennsylvania Real Estate Investment Trust and Its Debtor-Affiliates (the "Plan"), enumerated in Article IX.A of the Plan, was satisfied or waived in accordance with the Plan and the Confirmation Order; therefore, the Effective Date of the Plan occurred, and the Debtors emerged from their Chapter 11 Cases. On Apr. 1, 2024, the Debtors filed the notice of the occurrence

of the Effective Date with the Bankruptcy Court. Accordingly, the Plan is binding, enforceable and in full force and effect pursuant to its terms.

PERMROCK ROYALTY TRUST

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Net profits income	7,127,379	13,160,845	8,144,472
Interest income	58,812	16,591	180
Total revenue	7,186,191	13,177,436	8,144,652
Expenditures - general & administrative	923,935	873,480	773,591
Distributable income (loss)	6,262,256	12,303,956	7,371,061
Year end units outstanding	12,165,732	12,165,732	12,165,732
Common Shareholders - Number	7,233,171		
Number of stockholders		111	111
Distributable income (loss) per unit	\$0.51	\$1.01	\$0.61
Net Income before Tax	6,262,256		
Common shares			
Shares used to calculate Basic EPS - Total	12,165,732		
Shares used to calculate Diluted EPS - Total	12,165,732		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.51		
Dividends Per Share - Common - Gross - by Period End Date	\$0.51		
EPS - Basic - excluding Extraordinary Items Applicable to Common - Total	\$0.51		
EPS - Diluted - excluding Extraordinary Items Applicable to Common - Total	\$0.51		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & short-term investments	1,368,611	1,981,938
Net profits interests	75,876,170	80,041,113
Total assets	77,244,781	82,023,051
Liabilities:		
Distribution payable to unitholders	368,611	981,938
Cash reserves		1,000,000
Trust corpus	75,876,170	
Cash reserves		1,000,000
Trust corpus	76,876,170	80,041,113
Total Equity	76,876,170	

PERMIANVILLE ROYALTY TRUST

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Income from net profits interest	10,347,619	15,027,041	4,196,655
Income from sale or lease of assets	245,000	130,030	157,956
Interest & investment income		8,044	3,000
General & administrative expenses	919,148	828,818	849,816
Cash reserves used (withheld) for Trust expenses	dr471,784	dr855,797	dr386,298
Distributable income	14,113,110	13,480,500	3,118,500
Common shares			
Weighted average units outstanding	33,000,000	33,000,000	33,000,000
Year end units outstanding	33,000,000	33,000,000	33,000,000
Distributable income per unit	\$0.43	\$0.41	\$0.09
Dividends Per Share - Special - Gross - by Period End Date	\$0.15		
Distributions per unit		\$0.41	\$0.09
Number of unitholders	5.00	4.00	4.00
Income from sale of producing properties	4,848,281		
Income from cont operations before income tax	14,113,110		
Weighted average shares outstanding - diluted	33,000,000		
Earnings per share from continuing operations	\$0.43		
Earnings per share from continuing operations	\$0.43		

Earnings per share - net income - diluted	\$0.43	
Dividends per common share	\$.22	
Interest and investment income	63,142	
□As of March 23, 2023 □As of March 25, 2022		
Consolidated Balance Sheet, as of Dec. 31(\$):		
Assets:	2023	2022
Cash & cash equivalents	1,394,697	922,913
Net profits interest in oil & natural gas properties, net	352,927,307	59,641,632
Current Assets	1,394,697	
Net profits interest in oil and natural gas properties, net	50,233,433	
Acc Depr/Imp Mining or Exploration Specific Assets	302,693,874	
Total assets	51,628,130	60,564,545
Trust corpus	51,628,130	
Trust corpus	51,628,130	60,564,545
Total Equity	51,628,130	

PIMCO DYNAMIC INCOME FUND		
Earnings, 6 mos. to Dec. 31 (Consol. — \$):		
	2023	2021
Investment Revenues	392,864,000	149,898,000
Gain (losses) on sale of assets	392,864,000	149,898,000
Non-int. expenses	150,714,000	27,096,000
Net income	242,150,000	122,802,000
Earn. per share (primary)	\$0.88	\$1.41
Common shares		
Avg. no. shs. (primary)	285,537,000	

PIMCO INCOME STRATEGY FUND II		
Earnings, 6 mos. to Dec. 31 (Consol. — \$):		
	12/31/23	01/31/22
Gain (losses) on sale of assets		32,256,000
Investment Revenues		32,256,000
Non-int. income	38,579,000	
Non-int. expenses	8,752,000	
Net income	59,817,000	26,895,000
Earn. per share (primary)	\$0.35	\$0.35
Common shares		
Avg. no. shs. (primary)	84,781,000	
Avg. no. shs. (fully-diluted)	84,781,000	

PRINCETON CAPITAL CORP			
Annual Report:			
Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	□2021
Investment income - interest income from non-control or non-affiliate investments	1,254,375	684,375	286,875
Investment income - interest income paid-in-kind from non-control or non-affiliate investments	166,339		
Investment income - interest income from control investments	1,050,876	827,954	465,455
Investment income - interest income paid-in-kind from control investments			97,401
Investment income - other income from non-control or non-affiliate investments	8,140	17,996	24,060
Investment income - other income from non-investment sources	1,163	24,318	745
Total investment income	2,480,893	1,554,643	874,536
Management fees	317,546	339,328	265,340
Administration fees	415,092	403,299	402,110
Audit fees	149,136	202,196	159,547
Legal fees	187,687	786,720	349,332
Valuation fees	90,000	121,500	132,000
Other professional fees		14,170	19,487
Directors' fees	150,000	150,000	150,000
Insurance expense	151,193	184,311	160,260
Interest expense	207	4,896	188
Other general & administrative expenses	138,465	126,721	116,058
Total operating expenses	1,599,326	2,333,141	1,754,322
Net investment income (loss) before tax	dr113,907	dr778,498	dr879,786
Income tax expense (benefit)	64,993	456	
Net investment income (loss) after taxes	dr178,900	dr778,954	dr879,786
Net realized gain (loss) on investments - non-control or non-affiliate investments			4,368,297

Total net realized gain (loss)	4,368,297	
Net change in unrealized gain (loss) on investments - non-control or non-affiliate investments	7,173,601	4,404,498
Net change in unrealized gain (loss) on investments - control investments	dr4,116,019	8,468,740
Net change in unrealized gain (loss) on investments	3,057,582	12,873,238
Net realized & unrealized gain (loss) on investments	7,425,879	12,873,238
Net increase (decrease) in net assets resulting from operations	6,646,925	11,993,452
Common shares		
Weighted average shares outstanding - basic	120,486,061	120,486,061
Weighted average shares outstanding - diluted	120,486,061	120,486,061
Year end shares outstanding	120,486,061	120,486,061
Net investment income (loss) per share - basic	d\$0.00	d\$0.01
Net investment income (loss) per share - diluted	d\$0.00	d\$0.01
Net increase (decrease) in net assets from operations per share - Basic	.06	.10
Diluted (in Dollars per share)	.06	.10
Number of common stockholders	40	□39
Non-control/non-affiliate investment	dr1,075,753	
Total net realized gain (loss)	dr1,200	
Control investments	81,479	
Net realized and unrealized gain (loss) on investments	dr995,474	
Basic EPS Excluding Extraordinary Items	d\$.00	
Diluted EPS Excluding ExtraOrd Items	d\$.00	
□Reclassified to conform with 2022 presentation □As of March 23, 2022 □As of March 27, 2023		
Consolidated Balance Sheet, as of Dec. 31(\$):		
Assets:	2023	2022
Control investments at fair value	18,581,422	□18,499,943
Affiliate investments at fair value	11,153,531	
Non-control or non-affiliate investments at fair value		□12,064,145
Total investments at fair value		□30,564,088
Cash	1,937,768	
Restricted cash	41,891	40,823
Cash & cash equivalents		1,525,723
Due from portfolio companies		26,342
Interest receivable, net	525,685	□293,621
Prepaid expenses	47,306	35,552
Miscellaneous receivable	26,592	
Total assets	32,314,195	32,486,149
Liabilities:		
Due to stockholders & officers	64,875	
Accrued management fees	78,889	91,934
Accounts payable	159,472	180,096
Due to affiliates		64,875
Tax expense payable	64,537	
Accrued expenses & other liabilities	41,860	65,782
Total liabilities	409,633	402,687
Net assets		32,083,462
Common stock	120,486	120,486
Paid-in capital	64,868,884	64,868,884
Retained earnings (accumulated deficit)	dr33,084,808	dr32,905,908
Total net assets	31,904,562	32,083,462
Net asset value per share	.27	
Net assets	31,904,562	
□Cost - control investments at fair value: 2022 \$27,353,273 □Cost - non-control or non-affiliate investments at fair value: 2022 \$11,882,290 □Cost - total investments at fair value: 2022 \$39,235,563 □Net of allowance for bad debt - interest receivable: 2022 \$16,549		

Common shares(000)		
Avg. no. shs. (primary)	408,647	396,011
Avg. no. shs. (fully-diluted)	408,647	396,011
PROVIDENT BANCORP INC (MD)		
Annual Report:		
Consolidated Income Account, years ended Dec. 31(\$000):		
	2023	2022
Interest & fees on loans	79,469	77,253
Interest & dividends on debt securities available-for-sale	949	797
Interest on short-term investments	9,879	1,277
Total interest & dividend income	90,297	79,327
Interest on deposits	30,589	3,578
Interest on short-term borrowings	1,314	422
Interest on long-term borrowings	223	297
Total interest expense	32,126	4,297
Net interest & dividend income	58,171	75,030
Provision for loan losses	dr678	56,428
Net interest & dividend income after provision for loan losses	58,849	18,602
Customer service fees on deposit accounts	3,658	2,931
Service charges & fees - other	1,825	1,770
Bank owned life insurance income	1,120	1,046
Gain on loans sold, net		272
Other income	458	130
Total noninterest income	7,061	6,149
Salaries & employee benefits	31,266	31,737
Occupancy expense	1,692	1,702
Equipment expense	599	582
Deposit insurance	1,514	1,023
Data processing	1,545	1,374
Marketing expense	640	412
Professional fees	4,843	4,695
Directors' compensation	677	1,026
Software depreciation & implementation	2,005	1,450
Insurance expense	1,804	1,791
Service fees	1,154	931
Other noninterest expense	3,394	5,286
Total noninterest expense	51,133	52,009
Income (loss) before income tax expense (benefit)	14,777	dr27,258
Rate Change	614	
Income tax expense (benefit)	3,823	cr5,790
Net income (loss)	10,954	dr21,468
Net income (loss) attributable to common shareholders(000)		dr21,468
Common shares(000)		16,139
Weighted average shares outstanding - basic	16,586	16,483
Weighted average shares outstanding - diluted	16,595	16,483
Year end shares outstanding	17,677	17,670
Net income (loss) per share - basic	\$0.66	d\$1.30
Net income (loss) per share - diluted	\$0.66	d\$1.30
Dividends per share		\$.12
Number of full time employees	188	□198
Number of part time employees	7.00	□6.00
Total number of employees	195	□204
Number of common stockholders	679	□□713
□Reclassified to conform with 2022 presentation □As of March 16, 2022 □As of March 27, 2023		
Consolidated Balance Sheet, as of Dec. 31(\$000):		
Assets:	2023	2022
Cash & due from banks	22,200	42,923
Short-term investments		37,706
Interest-bearing demand deposits with other banks	198,132	
Cash & cash equivalents	220,332	80,629
Debt securities available-for-sale (at fair value)	28,571	28,600
Federal Home Loan Bank stock, at cost	4,056	4,266
Mortgage warehouse	166,567	
Enterprise value	433,633	
Digital asset	12,289	
Loans, net	1,321,158	1,416,047
Bank owned life insurance	44,735	43,615
Leasehold improvements	3,552	
Buildings and leasehold improvements	13,874	

BANK

Accumulated depreciation and amortization	12,394	
Premises & equipment, net	12,986	13,580
Other repossessed assets		6,051
Accrued interest receivable	6,090	6,597
Right-of-use assets	3,780	3,942
Deferred tax asset, net	14,461	16,793
Other assets	14,140	16,261
State and municipal - Available for Sale	11,400	
Asset-backed securities	7,535	
Government mortgage-backed securities	9,636	
Total assets	1,670,309	1,636,381
Liabilities:		
Noninterest-bearing deposits	308,769	520,226
Savings accounts	231,593	
Certificates of deposit	240,640	
Interest-bearing deposits	1,022,453	759,356
Interest-bearing negotiable order of withdrawal (NOW)	93,812	
Money market deposit accounts	456,408	
Total deposits	1,331,222	1,279,582
Short-term borrowings	95,000	108,500
Long-term borrowings	9,697	18,329
Total borrowings		126,829
Operating lease liabilities	4,171	4,282
Federal Home Loan Bank advances	104,697	
Other liabilities	8,317	18,146
Total liabilities	1,448,407	1,428,839
Common stock	177	177
Additional paid-in capital	124,129	
Additional paid-in capital		122,847
Retained earnings (accumulated deficit)	106,285	94,630
Unearned compensation - ESOP	dr7,193	
Accumulated other comprehensive income (loss)	dr1,496	dr2,200
Unearned compensation - employee stock ownership plan ("ESOP")		7,912
Total stockholders' equity (deficit)	221,902	207,542
Total Equity	221,902	221,902

PUTNAM PREMIER INCOME TRUST Annual Report:

Consolidated Income Account, years ended Jul. 31(\$):

	2023	2022	2021
Investment income - interest	26,083,446	25,735,648	25,625,717
Investment income - dividends	1,068	18,307	31,376
Total investment income	26,084,514	25,753,955	25,657,093
Compensation of manager	2,897,008	3,308,316	3,704,119
Investor servicing fees	193,163	220,690	249,167
Custodian fees	98,243	132,393	146,719
Trustees compensation & expenses	16,995	17,058	21,925
Administrative services	12,812	11,677	12,822
Other expenses	382,999	550,124	545,867
Total expenses	3,812,304	4,240,258	4,680,619
Expense reduction	12,749	312	3,645
Auditing and tax fees	211,084		
Net expenses	3,799,555	4,239,946	4,676,974
Net investment income (loss)	22,284,959	21,514,009	20,980,119
Net realized gain (loss) on securities from unaffiliated issuers	dr12,541,342	dr31,647,289	
Net realized gain (loss) on foreign currency transactions	40,907	669	
Net realized gain (loss) on forward currency contracts	772,612	dr6,448,629	
Net realized gain (loss) on futures contracts	7,510,378	11,998,676	
Net realized gain (loss) on swap contracts	7,689,513	dr9,599,906	
Net realized gain (loss) on written options	dr30,146,350	dr17,038,286	
Net realized gain (loss) on net increase from payments by affiliates		130,130	
Total net realized gain (loss)	dr26,674,282	dr52,604,635	
Change in net unrealized appreciation (depreciation) on securities from unaffiliated issuers & TBA sale commitments	dr1,995,842	dr1,502,335	

Change in net unrealized appreciation (depreciation) on assets & liabilities in foreign currencies	dr3,552	413	
Change in net unrealized appreciation (depreciation) on forward currency contracts	dr1,303,864	3,779,123	
Change in net unrealized appreciation (depreciation) on futures contracts	1,119,542	2,824,524	
Change in net unrealized appreciation (depreciation) on swap contracts	dr1,446,130	17,628,279	
Change in net unrealized appreciation (depreciation) on written options	8,974,878	dr3,092,162	
Total change in net unrealized appreciation (depreciation)	5,345,032	10,637,842	
Net gain (loss) on investments	dr21,329,250	dr41,966,793	
Net increase (decrease) in net assets resulting from operations	955,709	dr20,452,784	
Year end shares outstanding	96,715,303	99,528,263	102,212,143
Net investment income (loss) per share	\$0.23	\$0.21	\$0.21
Income (loss) from operations per share		dr.20	
Distributions per common share	\$.26	\$.26	\$.07

□ Including interest income from investments in affiliated issuers: 2022 \$121,114 □ Net of foreign tax - investment income - interest: 2022 \$2,059 □ Including interest income - investment income - interest: 2021 \$32,876

Consolidated Balance Sheet, as of Jul. 31(\$):

	2023	2022
Assets:		
Investments in securities, at value - unaffiliated issuers	581,694,067	766,448,037
Investments in securities, at value - affiliated issuers		42,452,304
Cash	128,098	298,139
Cash collateral for certain derivative contracts	17,666	
Foreign currency		6,835
Interest & other receivables	3,693,012	4,815,085
Receivable for investments sold	14,209,111	7,444,508
Receivable for sales of TBA securities	37,128,042	182,825,000
Receivable for variation margin on futures contracts	462,346	105,389
Receivable for variation margin on centrally cleared swap contracts		2,931,165
Unrealized appreciation on forward premium swap option contracts	12,196,597	28,840,699
Unrealized appreciation on forward currency contracts	114,681	1,220,105
Unrealized appreciation on OTC swap contracts	3,417,514	2,909,298
Premium paid on OTC swap contracts	2,064,623	6,821,811
Premiums paid on swap contracts	4,488,268	
Prepaid assets	39,796	41,514
Affiliated issuers	36,793,801	
Total assets	696,447,622	1,047,159,889
Payable for investments purchased		1,077,324
Liabilities:		
Payable for purchases of TBA securities	247,406,865	331,138,980
Payable for compensation of manager	699,385	765,291
Payable for custodian fees	51,682	58,117
Payable for investor servicing fees	30,882	34,164
Payable for trustee compensation & expenses	182,520	204,580
Payable for administrative services		1,491
Payable for variation margin on futures contracts		14,047
Payable for variation margin on centrally cleared swap contracts	470,086	3,014,782
Payable to broker	309,914	
Distributions payable to shareholders	2,541,322	2,575,491
Unrealized depreciation on OTC swap contracts	4,183,417	8,923,994
Premium received on OTC swap contracts	3,899,981	12,290,926

Payable for receivable purchase agreement	14,513,442	
Unrealized depreciation on forward currency contracts	946,070	747,630
Unrealized depreciation on forward premium swap option contracts	11,578,636	27,003,024
Written options outstanding, at value	41,236	18,583,044
TBA sale commitments, at value	36,929,829	225,693,480
Premiums received on credit default contracts	639	
Collateral on certain derivative contracts & TBA commitments, at value	2,610,850	5,217,435
Other accrued expenses	244,474	215,769
Total liabilities	326,641,230	637,559,569
Net assets		409,600,320
Paid-in capital (Unlimited shares authorized)	625,106,204	
Paid-in capital		639,876,103
Total distributable earnings (deficit)	dr255,299,812	dr230,275,783
Net assets applicable to capital shares outstanding	369,806,392	409,600,320
Net asset value per share		4.12
Total Equity	369,806,392	

□ Cost - investments in securities, at value - unaffiliated issuers: 2022 \$796,053,739 □ Cost - investments in securities, at value - affiliated issuers: 2022 \$42,452,304 □ Cost - foreign currency: 2022 \$6,752 □ Premiums - written options outstanding at value: 2022 \$16,315,291 □ Proceeds receivable - TBA sale commitments, at value: 2022 \$219,687,031

PUTNAM PREMIER INCOME TRUST Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	2023	2022
Non-int. income	12,273,172	13,225,410
Non-int. expenses	1,702,543	1,852,151
Net income	10,570,629	11,373,259
Earn. per share (primary)	\$0.11	\$0.11

QUAINT OAK BANCORP INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income - interest on loans, including fees	43,361	31,781	24,592
Interest & dividends income on short-term investments & investment securities	1,109		
Interest income - interest & dividends on investment securities, interest-bearing deposits with others, & Federal Home Loan Bank stock		685	403
Total interest income	44,470	32,466	24,995
Interest expense on deposits	18,811	6,043	3,063
Interest expense on Federal Home Loan Bank short-term borrowings		737	31
Interest expense on Federal Home Loan Bank long-term borrowings		1,355	518
Interest on Federal Reserve Bank borrowings		15	81
Interest on other short-term borrowings	780	107	162
Interest expense on subordinated debt	1,449	520	520
Interest expense on other borrowings	1,326		
Interest on Federal Home Loan Bank long-term borrowings	3,907		
Interest on Federal Reserve Bank borrowings	34		
Total interest expense	26,307	8,777	4,375
Net interest income (Recovery of)	18,163	23,689	20,620
Provision for Credit Losses (Recovery of)	202		
Provision for Credit Losses (Recovery of)	dr45		
Provision for loan losses		2,475	2,201
Net interest income after provision for loan losses	18,006	21,214	18,419
Mortgage banking & title abstract fees	2,338	3,103	2,499
Real estate sales commissions, net		298	170

Insurance commissions	663	593	509
Other fees & services charges	1,253	650	255
Loan servicing income	3,718	1,868	149
Income from bank-owned life insurance		89	83
Net gain on loans held for sale	6,696	12,500	6,881
Gain (loss) on the sale of Small Business Administration ('SBA') loans	468	310	1,147
Gain (loss) on sale of investment securities available for sale			362
Gain (loss) on sales & write-downs of other real estate owned	94		dr73
Total non-interest income, net	15,332	19,411	11,982
Salaries & employee benefits	20,973	20,137	15,538
Directors' fees & expenses		286	252
Occupancy & equipment	3,002	1,904	1,621
Data processing	1,051	690	901
Professional fees	1,058	748	659
Federal Deposit Insurance Corporation deposit insurance assessment	867	658	331
Advertising	643	568	351
Amortization of other intangible	49	49	49
Other non-interest expense	316	2,220	1,385
Occupancy and equipment	2,481		
Total non-interest expense	30,440	27,260	21,087
Income (loss) before income taxes	2,898	13,365	9,314
Current	128		
Current State	749		
Deferred	351		
Income taxes	1,228	3,054	2,492
Net income (loss)	1,670	10,311	6,822
Net income attributable to noncontrolling interest	350	dr2,448	dr418
Net income attributable to Quaint Oak Bancorp, Inc.	2,020	7,863	6,404
Common shares(000)			
Weighted average shares outstanding - basic	2,254	2,043	1,995
Weighted average shares outstanding - diluted	2,275	2,153	2,093
Year end shares outstanding	2,407	2,168	2,011
Net earnings (loss) per share - basic	\$0.90	\$3.85	\$3.21
Net earnings (loss) per share - diluted	\$0.89	\$3.65	\$3.06
Dividends per common share	\$0.52	\$0.50	\$0.42
Number of full time employees	124	129	114
Number of part time employees	1.00		
Total number of employees	125		
Number of common stockholders	147	145	155
Income from bank-owned life insurance	102		
Comprehensive Income			
Attributable to Quaint Oak Bancorp, Inc.	2,034		

Governmental National Mortgage Association securities	2,268		
Federal National Mortgage Association securities	73		
Total assets	754,118	792,350	
Liabilities:			
Non-interest bearing deposits	92,215	88,728	
Interest-bearing deposits	539,484	460,520	
Interest-bearing checking accounts	104,274		
Total deposits	631,699	549,248	
Federal Home Loan Bank short-term borrowings		93,200	
Federal Home Loan Bank long-term borrowings	29,022	66,022	
Federal Reserve Bank long-term borrowings	21,957	7,000	
Other short-term borrowings	5,549	5,489	
Subordinated debt		7,966	
Accrued interest payable	1,106	584	
Short-term borrowings	3,730		
Advances from borrowers for taxes & insurance		4,186	
Accrued expenses & other liabilities	9,490	9,573	
Total liabilities	702,553	743,268	
Common stock	29	28	
Additional paid-in capital	20,299	17,906	
Treasury stock, at cost	3,568	3,992	
Accumulated other comprehensive income (loss)	dr10	dr24	
Retained earnings (accumulated deficit)	31,741	30,875	
Total Quaint Oak Bancorp, Inc. stockholders' equity	48,491	44,793	
Noncontrolling Interest	3,074	4,289	
Total stockholders' equity	51,565	49,082	

READING INTERNATIONAL INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):			
	2023	2022	2021
Cinema	187,418		
Real estate	8,763		
Cinema revenues	207,641	191,321	126,812
Real estate revenues	15,103	11,794	12,248
Total revenues	222,744	203,115	139,060
Cinema expenses	178,768	122,901	92,916
Real estate expenses		8,947	10,106
Depreciation & amortization			
expenses	18,422	20,918	22,746
General & administrative expenses	20,172	21,416	25,100
Impairment of long-lived assets		1,549	
Total cost & expenses	234,775	231,598	180,853
Operating income (loss)	dr12,031	dr28,483	dr41,793
Interest expense	19,418		
Interest income (expense), net		dr14,392	dr13,688
Gain (loss) on sale of assets	562	dr54	92,219
Other income (expense)	dr164	6,817	3,762
Income (loss) before income tax expense & equity earnings of unconsolidated joint ventures		dr36,112	40,500
Equity earnings (loss) of unconsolidated joint ventures	456	271	258
Income (loss) before income taxes	dr30,595	dr35,841	40,758
Income tax expense (benefit)	590	819	5,944
Net income (loss)	dr31,185	dr36,660	34,814
Less: net income (loss) attributable to noncontrolling interests	512	476	dr2,893
Net income (loss) attributable to Reading International, Inc. common shareholders	dr30,673	dr36,184	31,921
Common shares(000)			
Weighted average shares outstanding - basic	22,223	22,021	21,802
Weighted average shares outstanding - diluted	22,223	22,956	22,407
Year end shares outstanding	22,347	22,093	21,943
Income (loss) per share from continuing operations - basic	dr\$1.38		
Net earnings (loss) per share - basic	dr\$1.38	dr\$1.64	\$1.46
Net earnings (loss) per share - diluted	dr\$1.38	dr\$1.64	\$1.42

Number of full time employees	97	97	97
Number of part time employees	1,928	1,928	1,928
Total number of employees	2,025		
Number of class A common stockholders	359	359	369
Number of class B common stockholders	48	48	51
Number of Common Shareholders	384		
Foreign currency translation adjustments	dr7,543	dr8,123	
Diluted EPS Excluding ExtraOrd Items	dr\$1.38		
Comprehensive income (loss)	dr31,389		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & cash equivalents	12,906	29,947
Restricted cash	2,535	5,032
Receivables	7,561	6,206
Inventories	1,648	1,616
Derivative financial instruments - current portion		907
Investment in marketable securities	17	
Prepaid & other current assets	2,881	3,804
Assets held for sale	11,179	
Total current assets	38,710	47,512
Investment securities held for sale	8,789	
Construction-in-progress (including capitalized interest)	4,933	
Operating properties, net	262,417	286,952
Operating lease right-of-use assets	181,542	200,417
Investment & development properties, net		8,792
Investment in unconsolidated joint ventures	4,756	4,756
Goodwill	25,535	25,504
Intangible assets, net	2,038	2,391
Deferred tax assets, net	299	447
Other assets	8,965	10,284
Total assets	533,051	587,055
Accounts payable & accrued liabilities		42,590
Liabilities:		
Film rent payable	43,828	5,678
Notes payable - current portion	586	
Debt - current portion	34,484	37,279
Subordinated debt - current portion		747
Taxes payable	1,376	300
Deferred current revenue	10,993	10,286
Operating lease liabilities - current portion	23,047	23,971
Other current liabilities	33	813
Film rent payable	6,038	
Total current liabilities	127,083	121,664
Debt - long-term portion	146,605	148,688
Notes payable - long-term portion	27,172	
Subordinated debt - non-current portion		26,950
Noncurrent tax liabilities		7,117
Operating lease liabilities - non-current portion	180,898	200,037
Deferred non-current revenue	1,314	
Other non-current liabilities	6,586	19,320
Lease make-good provision	6,050	
Total liabilities	500,055	523,776
Class A non-voting common shares	237	235
Class B voting common shares	17	17
Additional paid-in capital	155,402	153,784
Retained earnings (accumulated deficit)	dr79,489	dr48,816
Treasury shares	40,407	40,407
Accumulated other comprehensive income (loss)	dr2,673	dr1,957
Total Reading International, Inc. stockholders' equity	33,087	62,856
Noncontrolling interests	dr91	423
Total stockholders' equity	32,996	63,279

REGIONAL HEALTH PROPERTIES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Patient care revenues, net	7,069,000	22,060,000	9,485,000
Rental revenues	1,050,000	12,794,000	16,093,000
Management fees	210,000	1,045,000	1,021,000
Other revenues	210,000	26,000	91,000
Patient care revenues	8,835,000		

BANK

Total revenues	17,164,000	35,925,000	26,690,000
Patient care expense	9,200,000	20,453,000	9,243,000
Facility rent expense		4,876,000	6,464,000
Cost of management fees	595,000	619,000	672,000
Depreciation	1,817,000		
Amortization	438,000		
Depreciation & amortization	2,255,000	2,404,000	2,591,000
General & administrative expenses	3,976,000	4,652,000	3,931,000
Doubtful accounts expense (recovery)	1,150,000	4,916,000	182,000
Loss on disposal of assets		dr1,417,000	
Loss on lease termination	594,000	1,436,000	
Other operating expenses	198,000	1,974,000	1,074,000
Total expenses	17,968,000	42,747,000	24,157,000
Income (loss) from operations	dr804,000	dr6,822,000	2,533,000
Interest expense, net	2,751,000	2,529,000	2,669,000
Gain (loss) on extinguishment of debt		dr452,000	146,000
Other (income) expense, net	dr333,000	2,936,000	dr1,192,000
Total other income (expense), net	dr3,084,000	dr45,000	dr3,715,000
Income (loss) from continuing operations before income taxes	dr3,888,000		
Preferred stock dividends - gain on extinguishment	dr43,395,000		
Net income (loss)	dr3,888,000	dr6,867,000	dr1,182,000
Net income (loss) attributable to Regional Health Properties, Inc.		dr6,867,000	dr1,182,000
Preferred stock dividends undeclared		8,997,000	8,997,000
Net income (loss) attributable to Regional Health Properties, Inc. common stockholders	39,507,000	dr15,864,000	dr10,179,000
Common shares			
Weighted average shares outstanding - basic	1,877,000	1,776,000	1,734,000
Weighted average shares outstanding - diluted	1,877,000	1,776,000	1,734,000
Year end shares outstanding	1,839,028	1,775,000	1,775,000
Income (loss) per share from continuing operations - basic	21		
Net income (loss) per share - basic	21.05	dr\$8.93	dr\$5.87
Income (loss) per share from continuing operations - diluted	21		
Net income (loss) per share - diluted	21.05	dr\$8.93	dr\$5.87
Number of full time employees	7.00	10	13
Number of part time employees			2.00
Total number of employees	7.00	10	15
Number of common stockholders	4,153	dr\$5,766	dr\$5,670

Reclassified to conform with 2022 presentation As of January 28, 2022 Approximately As of March 3, 2023

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Property & equipment, net	45,337,000	46,611,000
Cash		843,000
Restricted cash	3,231,000	3,066,000
Accounts receivable, net	1,403,000	6,289,000
Prepaid expenses & other current assets		746,000
Notes receivable		1,099,000
Cash and cash equivalents	953,000	
Prepaid expenses and other	609,000	
Intangible assets - bed licenses	2,471,000	2,471,000
Intangible assets - lease rights, net		110,000
Right-of-use operating lease assets	2,556,000	2,848,000
License, net	87,000	
Goodwill	1,585,000	1,585,000
Lease deposits & other deposits	4,000	
Straight-line rent receivable	2,901,000	2,912,000
Notes receivable	1,044,000	
Total assets	62,181,000	68,580,000
Liabilities:		
Accounts payable	2,493,000	3,293,000
Accrued expenses	4,060,000	5,036,000
Accrued interest	225,000	
Bonds	5,991,000	
Senior debt, net	43,855,000	45,163,000
Bonds, net		6,120,000
Other debt, net	889,000	895,000
Operating lease obligation	2,917,000	3,226,000
Other liabilities	1,791,000	1,131,000
Total liabilities	61,996,000	64,864,000

Common stock and additional paid-in capital	63,059,000	62,702,000
Common stock		
Preferred stock, Series A	426,000	
Preferred stock, Series B	18,602,000	
Preferred stock		62,423,000
Accumulated deficit	dr81,902,000	
Retained earnings (accumulated deficit)		dr121,409,000
Total stockholders' equity (deficit)	185,000	3,716,000
Total equity (deficit)	185,000	

REXFORD INDUSTRIAL REALTY INC
Earnings, 3 mos. to Mar. 31 (Consol. — \$):

	2024	2023
Net interest income	2,974,000	882,000
Non-int. income	211,122,000	185,354,000
Net income	64,277,000	63,570,000
Earn. per share (primary)	\$0.27	\$0.30
Earn. per share (fully-diluted)	\$0.27	\$0.30
Common shares		
Avg. no. shs. (primary)	214,401,661	195,366,969
Avg. no. shs. (fully-diluted)	214,437,913	195,779,007

Consolidated Balance Sheet Items, as of Mar. 31(\$):

Assets:	2024	2023
Other assets	16,737,000	16,737,000
Total assets	12,381,123,000	12,381,123,000
Liabilities:		
Other liabilities	110,727,000	110,727,000
Common stock	2,178,000	2,178,000
Surplus	8,233,127,000	8,233,127,000
Total liab. & stockholders' equity	12,000,027,000	12,000,027,000

PGIM GLOBAL HIGH YIELD FUND INC
Earnings, 6 mos. to Jan. 31 (Consol. — \$):

	2024	2023
Non-int. income	24,391,719	22,903,424
Net income	16,826,105	17,827,319
Earn. per share (primary)	\$0.85	\$0.44
Earn. per share (fully-diluted)	\$0.85	
Common shares		
Avg. no. shs. (primary)	40,923,879	
Avg. no. shs. (fully-diluted)	40,923,879	

RHINEBECK BANCORP INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & dividend income - interest & fees on loans	55,077	44,419	41,363
Interest & dividend income - interest & dividends on securities	4,409	3,848	2,232
Interest & dividend income - other	1,173	325	105
Total interest & dividend income	60,659	48,592	43,700
Interest expense on deposits	5,611	3,601	
Interest expense on borrowings	1,145	686	
Total interest expense	22,694	6,756	4,287
Net interest income	37,965	41,836	39,413
Provision for (credit to) loan losses	1,702	1,414	dr3,667
Net interest income after provision for (credit to) loan losses	36,263	40,422	43,080
Service charges on deposit accounts	2,880	2,829	2,584
Net realized gain (loss) on sales & calls of securities		dr170	dr4,000
Net gain on sales of loans	118	864	2,582
Increase in cash surrender value of life insurance	665	640	571
Net gain (loss) from sale of other real estate owned			9,000
Gain (loss) on disposal of premises & equipment	46	dr38	17
Gain on life insurance	221		195
Investment advisory income	1,164	1,233	1,130
Other non-interest income	686	538	339
Total non-interest income	5,780	5,896	7,423
Salaries & employee benefits expense	19,459	21,599	20,110
Occupancy expense	4,256	4,583	4,124
Data processing expense	2,015	1,882	1,744
Professional fees		1,743	1,842
Advertising expenses	555		
Marketing expense	1,919	693	708

Federal Deposit Insurance Corporation ("FDIC") deposit insurance & other insurance expense	1,232	829	769
Other real estate owned expense	3.00		7.00
Amortization expenses of intangible assets	88	99	96
Other non-interest expense	6,527	5,994	6,112
Write-down on branch held-for-sale	375		
Total noninterest expense	36,429	37,422	35,512
Income before income taxes	5,614	8,896	14,991
Provision for (benefit from) income taxes	1,219	1,899	3,433
Net income (loss)	4,395	6,997	11,558
Net income (loss) applicable to common stock		6,997	11,558
Common shares(000)			
Weighted average shares outstanding - basic	10,789	10,839	10,769
Weighted average shares outstanding - diluted	10,856	11,005	10,954
Year end shares outstanding	11,073	11,285	11,296
Net income (loss) per share - basic	\$0.41	\$0.65	\$1.07
Net income (loss) per share - diluted	\$0.40	\$0.64	\$1.06
Number of full time employees	164	dr182	dr190
Number of part time employees	9.00	dr10	dr12
Number of common stockholders	346	dr364	dr386
Total number of employees	173		

As is As of February 28, 2022 As of February 28, 2023

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2023	2022
Cash & due from banks	14,178	13,294
Federal funds sold	7,524	14,569
Interest bearing depository accounts	427	3,521
Total cash & cash equivalents		31,384
Available for sale securities (at fair value)	191,985	223,659
Home equity	11,990	
Other consumer	8,095	
Loans receivable, net	1,008,851	994,368
Federal Home Loan Bank stock	6,514	3,258
Accrued Interest receivable	4,616	
Accrued interest receivable		4,255
Cash surrender value of life insurance	30,031	29,794
Deferred tax assets, net	9,936	dr10,131
Premises & equipment, net	17,567	18,722
Other real estate owned	25	
Goodwill	2,235	2,235
Intangible assets, net	246	334
Other assets	19,067	17,837
US Treasury securities	24,006	
US government agency securities	23,158	
Municipal securities	2,903	
Investment Securities - Other - Available for Sale	698	
Corporate Bonds	12,640	
Total assets	1,313,202	1,335,977
Liabilities:		
Non-interest bearing deposits	249,793	283,563
Interest bearing deposits		846,370
Interest bearing	780,710	
Money market	190,864	
NOW	125,628	
Time certificates of deposit	318,046	
Total deposits	1,030,503	1,129,933
Mortgagors' escrow accounts	9,274	9,732
Advances from the Federal Home Loan Bank	128,064	57,723
Subordinated debt	5,155	5,155
Accrued expenses & other liabilities	20,214	25,302
Subordinated debt	5,155	
Operating Lease Liabilities - Long-Term & Short-Term	6,307	
Accrued expenses and other liabilities - Balancing value	26,521	
Total liabilities	1,199,517	1,227,845
Common stock	111	113
Additional paid-in capital	45,959	47,075
Unearned common stock held by the employee stock ownership plan	3,273	3,491
Retained earnings (accumulated deficit)	100,386	96,624

Net unrealized gain (loss) on available for sale securities, net of taxes	dr26,077	dr28,192
Defined benefit pension plan, net of taxes	dr3,421	dr3,997
Total accumulated other comprehensive income (loss)	dr29,498	dr32,189
Total stockholders' equity (deficit)	113,685	108,132
Total Equity	113,685	
□ Net of valuation of allowance - deferred tax assets 2022 \$450,000		

RICHMOND MUTUAL BANCORPORATION INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	□2021
Interest income on loans & leases	58,793,495	44,593,660	40,578,703
Interest income on investment securities	8,054,095	7,111,383	5,295,318
Other interest income	562,323	152,958	51,975
Total interest income	67,409,913	51,858,001	45,925,996
Interest on deposits	22,809,866	7,128,195	□4,935,944
Interest on borrowings	6,937,656	3,091,146	2,745,837
Total interest expense	29,747,522	10,219,341	7,681,781
Net interest income	37,662,391	41,638,660	38,244,215
Provision for credit losses	531,974		
Provision for losses on loans & leases	531,974	600,000	1,430,000
Net interest income after provision for losses on loans & leases	37,130,417	41,038,660	36,814,215
Service charges on deposit accounts	1,115,079	1,049,777	881,586
Card fee income	1,258,718	1,209,528	1,086,576
Loan & lease servicing fees, including mortgage servicing right impairment	1,271,072	861,758	dr84,333
Net gains on securities			55,799
Net gains on loan & lease sales	517,883	639,274	2,450,083
Other income		1,106,436	1,025,889
Total non-interest income	4,610,779	4,866,773	5,415,600
Salaries & employee benefits	17,438,599	18,478,020	18,143,286
Net occupancy expenses	1,333,625	1,425,018	1,236,549
Equipment expenses	1,127,770	1,268,812	1,306,754
Data processing fees	3,348,543	2,712,950	2,181,012
Deposit insurance expense	1,163,060	494,000	301,000
Printing & office supplies	204,161	194,462	165,317
Legal & professional fees	1,598,453	1,420,352	1,226,469
Advertising expense	385,471	459,478	395,949
Bank service charges		137,601	129,015
Real estate owned expense	58,759	30,067	25,526
Other expenses	3,916,699	3,535,767	3,538,538
Printing and office supplies	163,339		
Total non-interest expenses	30,738,479	30,156,527	28,649,415
Income before income tax expense (benefit)	11,002,717	15,748,906	13,580,400
Provision (benefit) for income taxes	1,515,881	2,783,467	□2,435,500
Net income (loss)	9,486,836	12,965,439	11,144,900
Common shares			
Weighted average shares outstanding - basic	10,396,122	10,766,494	11,356,477
Weighted average shares outstanding - diluted	10,450,611	11,058,178	11,632,332
Year end shares outstanding	11,208,500	11,784,246	12,400,195
Earnings (loss) per share - basic	\$0.91	\$1.20	\$0.98
Earnings (loss) per share - diluted	\$0.91	\$1.17	\$0.96
Dividends per common share	\$.56	\$.40	\$.78
Number of full time employees	176	181	173
Number of common stockholders	440	□□	□□466
Loan and lease servicing fees	448,027		
Total number of employees	176		
□ Reclassified to conform with 2022 presentation			
□ Rounding difference, breakdown taken from the notes			
□ Approximately □As of March 25, 2022			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	□2022
Cash & due from banks	8,578,489	7,782,348
Interest-bearing demand deposits	11,661,636	8,139,745
Cash & cash equivalents	20,240,125	15,922,093
Interest-bearing time deposits		490,000
Investment securities - available for sale	13,153,000	12,648,000

State and municipal obligations - Available for Sale	141,446,000	137,042,000
U.S. treasury securities	2,976,000	3,460,000
SBA Pools	4,772,000	6,135,000
Corporate obligations - Available for Sale	8,860,000	9,633,000
Investment securities - available for sale	282,688,326	284,899,665
Investment securities - held to maturity	4,949,530	6,672,233
Loans held for sale	793,500	473,700
Residential mortgage	162,123,000	146,129,000
Home equity	10,900,000	11,010,000
Deferred loan fees	776,000	896,000
Loans & leases, net	1,090,073,198	961,690,677
Furniture and equipment	7,666,000	7,592,000
Computer software	1,197,000	1,264,000
Accumulated depreciation and amortization	14,887,108	14,335,000
Premises & equipment, net	13,311,892	13,668,496
Federal Home Loan Bank stock	12,647,100	9,947,300
Interest receivable	5,843,705	4,710,481
Mortgage-servicing rights	1,945,367	2,011,889
Cash surrender value of life insurance	3,764,992	3,674,499
Other assets	24,766,129	23,865,378
Mortgage-backed securities-government-sponsored enterprises - Available for Sale	111,481,000	115,982,000
Total assets	1,461,023,801	1,328,026,411
Liabilities:		
Noninterest-bearing deposits	114,376,777	106,414,812
Interest bearing deposits	926,763,134	898,845,958
Federal Home Loan Bank advances	271,000,000	180,000,000
Interest payable	4,396,952	1,369,351
Other liabilities	9,038,991	8,451,521
Advances by borrowers for taxes and insurance	588,371	560,196
Total deposits	1,041,139,911	1,005,260,770
Total liabilities	1,326,164,225	1,195,641,838
Common stock	112,085	117,842
Additional paid-in capital	101,347,566	106,088,897
Retained earnings	87,902,747	88,122,052
Unearned employee stock ownership plan (ESOP)	11,457,726	12,193,043
Total stockholders' equity	134,859,576	132,384,573
Total Equity	134,859,576	132,384,573

RICHMOND MUTUAL BANCORPORATION INC
Earnings, 9 mos. to Sep. 30 (Consol. — \$):

	2023	2022
Net interest income	48,828,916	37,560,046
Prov. loan losses	228,016	600,000
Non-int. income	dr48,828,916	dr37,560,046
Non-int. expenses	22,481,571	21,614,160
Income taxes	1,280,861	9,661,162
Net income	7,544,930	9,661,162
Earn. per share (primary)	\$0.72	\$0.89
Earn. per share (fully-diluted)	\$0.72	\$0.87
Common shares		
Avg. no. shs. (primary)	10,453,055	10,814,945
Avg. no. shs. (fully-diluted)	10,514,073	11,146,629

RIVER FINANCIAL CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	112,874	73,071	62,056
Interest income on taxable securities	14,303	13,679	7,409
Interest income on tax-exempt securities	1,555	1,808	2,173
Interest income on federal funds sold	1,894	2,000	26
Other interest income	1,635	314	134
Total interest income	132,261	88,874	71,798
Interest expense on deposits		7,801	4,035
Interest expense on securities sold under agreements to repurchase	8.00	46	11
Interest expense on Federal Home Loan Bank advances		184	
Interest expense on Federal Reserve Bank discount window borrowings		231	
Interest expense on federal funds purchased	6,354	44	
Interest expense on note payable	569		222
Interest expense on subordinated debentures		1,679	1,381
Note payable	520		
Subordinated debentures	1,669		

Federal Reserve Bank discount window borrowings	24		
Total interest expense	52,952	9,985	5,649
Net interest income	79,309	78,889	66,149
Provision for loan losses	5,244	3,840	4,744
Net interest income after provision for loan losses	74,065	75,049	61,405
Service charges & fees		6,814	5,922
Investment brokerage revenue	7,570	643	285
Mortgage operations	3,833	4,739	7,389
Bank owned life insurance income	2,428	1,226	1,139
Net gains (losses) on sales of investment securities	5.00	dr2,066	dr608
Other noninterest income	2,016	885	415
Total noninterest income	20,597	12,241	14,542
Salaries & employee benefits	36,684	30,758	27,190
Occupancy expenses	3,796	2,946	2,428
Equipment rentals, depreciation, & maintenance	2,007	1,596	1,118
Telephone & communications		469	662
Advertising & business development	548	1,131	764
Data processing	4,051	3,992	3,268
Foreclosed assets, net	36	dr2.00	dr72
Federal deposit insurance & other regulatory assessments	2,653	1,324	1,298
Legal & other professional services	1,009	809	841
Other operating expense	8,855	8,390	6,251
Advertising and business development	1,408		
Foreclosed assets net	dr64		
Net gain on sales of foreclosed assets	92		
Write-down of foreclosed property	120		
Total noninterest expense	61,075	51,413	43,748
Income (loss) before income taxes	33,587	35,877	32,199
Provision (benefit) for income taxes	6,848	7,948	7,163
Net income (loss)	26,739	27,929	25,036
Common shares(000)			
Weighted average shares outstanding - basic	6,970	6,641	6,538
Weighted average shares outstanding - diluted	7,065	6,749	6,613
Year end shares outstanding	7,656	6,656	6,568
Net earnings (loss) per common share - basic	\$3.84	\$4.21	\$3.83
Net earnings (loss) per common share - diluted	\$3.79	\$4.14	\$3.79
Dividends per common share	\$.48	\$.44	\$.40
Number of full time employees	338	□□305	□□264
Number of part time employees	16	□□14	□□11
Number of common stockholders	1,263	□□□1,009	□□□989
Investment brokerage revenue	592		
Community Development Financial Institution income	4,153		
Total number of employees	354		
□As is □Approximately □As of March 1, 2022 □As of March 1, 2023			
Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2023	2022	
Cash & due from banks	32,572	31,952	
Interest-bearing deposits in banks	7,975	42,874	
Federal funds sold	32,000		
Cash & cash equivalents	72,547	74,826	
Certificates of deposit in banks	4,218	4,165	
Securities held-to-maturity, at amortized cost	126,793	131,581	
State, county, and municipal	64,661		
Corporate debt obligations	15,512		
U.S. treasury securities - Available for Sale	120,052		
Securities available-for-sale	621,091	665,887	
Loans held for sale	4,595	3,413	
Loans, net of unearned income	2,248,228	1,803,127	
Less allowance for loan losses	28,991	24,310	
Net loans	2,211,015	1,778,817	

BANK

Leasehold improvements	2,815		
Premises & equipment, net	45,216	40,213	
Accrued interest receivable	14,091	10,083	
Bank owned life insurance	47,001	46,395	
Foreclosed assets	92	609	
Deferred income taxes	29,901	30,540	
Core deposit intangible	1,445	2,116	
Goodwill	27,817	27,817	
Restricted equity securities, at cost		5,685	
Other assets	15,995	11,235	
Restricted equity securities	13,433		
Total assets	3,235,250	2,833,382	
Liabilities:			
Noninterest-bearing deposits	628,415	672,956	
Interest bearing deposits		1,841,243	
Interest bearing deposits	693,421		
Time certificates	272,008		
Other time certificates	263,084		
Total deposits	2,730,655	2,514,199	
Securities sold under agreements to repurchase	16,731	8,181	
Federal Home Loan Bank advances	230,000	95,000	
Federal Reserve Bank discount window borrowings		25,000	
Subordinated debentures, net of loan costs	39,492	39,419	
Accrued interest payable & other liabilities	12,144	13,397	
Operating Lease Liabilities - Long-Term & Short-Term	3,407		
Accrued interest payable and other liabilities - Balancing value	15,551		
Total liabilities	3,032,429	2,695,196	
Common stock related to 401(k) employee stock ownership plan	4,483	4,160	
Common stock	7,670	6,666	
Additional paid-in capital	137,017	104,294	
Retained earnings (accumulated deficit)	124,333	100,826	
Accumulated other comprehensive income (loss)	dr64,003	dr71,564	
Unvested restricted stock	dr1,700	dr1,730	
Treasury stock at cost	496	306	
Common stock related to 401(k) employee stock ownership plan	4,483	4,160	
Total stockholders' equity (deficit)	198,338	134,026	
Total equity	202,821	138,186	

ROYCE GLOBAL VALUE TRUST INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Dividends income	1,509,686	1,699,541	1,236,477
Foreign withholding tax	dr116,141	dr77,880	dr92,098
Interest income	18,213	3,648	
Rehypothecation income	72	113	13
Total income	1,411,830	1,625,422	1,144,392
Investment advisory fees	682,163	696,018	908,248
Legal fee	502,341		
Interest expense	251,946	116,398	45,756
Custody & transfer agent fees	72,900	62,296	79,480
Administrative & office facilities expense	46,176	43,801	49,979
Stockholder reports expense	68,789	62,277	71,495
Professional fees	37,472	40,267	43,264
Directors' fees	29,770	26,877	28,756
Other expenses	27,307	26,564	30,980
Total expenses	1,074,498	1,074,498	1,257,958
Net expenses	1,074,498	1,074,498	1,257,958
Net investment income (loss)	dr307,034	550,924	dr113,566
Net realized gain (loss) on investments	169,896	90,737	7,557,806
Net realized gain (loss) on foreign currency transactions	573	dr42,833	32,953
Net change in unrealized appreciation (depreciation) on investments	10,510,878	dr24,845,735	5,225,235
Net change in unrealized appreciation (depreciation) on other assets & liabilities denominated in foreign currency	dr25,472	dr14,497	1,591

Net realized & unrealized gain (loss) on investments & foreign currency	10,655,875	dr24,812,328	12,817,585
Net increase (decrease) in net assets from operations	10,348,841	dr24,261,404	12,704,019
Year end shares outstanding	6,361,220	6,310,318	6,266,942
Net investment income (loss) per share	dr\$0.05	\$0.09	dr\$0.01
Income (loss) from operations per share	1.64	dr3.87	2.18
Distributions per common share		\$1.0	\$0.09
Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:	2023	2022	
Investments at value	76,573,716	68,001,871	
Repurchase agreements, at cost & value	1,872,724	725,497	
Foreign currency	141,645	15,374	
Receivable for investments sold	285,836		
Receivable for dividends & interest	234,903	159,710	
Prepaid expenses & other assets	18,846	20,504	
Total assets	79,127,670	68,912,956	
Liabilities:			
Revolving credit agreement	4,000,000	4,000,000	
Payable for investment advisory fee	61,171	55,654	
Payable for directors' fees	9,595	6,346	
Payable for interest expense	22,458	18,180	
Accrued expenses	353,851	123,238	
Deferred capital gains tax	44,883	17,272	
Accrued Other expenses	57,593		
Total liabilities	4,549,551	4,220,690	
Net assets	64,692,266	55,671,269	
Paid-in capital	56,154,829		
Total distributable earnings (loss)	18,423,290	9,020,997	
Net unrealized appreciation (depreciation) on investments & foreign currency	19,251,356		
Undistributed ordinary income	477,388		
Qualified Late year Ordinary Loss Deferrals	dr1,305,454		
Net assets - share value per share	74,578,119	64,692,266	
Net assets	12	10	
Total Equity	74,578,119		
Identified cost - investments at value: 2022 \$58,314,443 Cost - foreign currency: 2022 \$5,383			

SACHEM CAPITAL CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Interest income from loans	49,265,040	42,618,817	22,305,530
Investment gain (loss), net		521,662	1,069,374
Income from partnership investments	3,521,721	1,809,564	142,026
Origination & modification fees, net	5,940,393	7,320,625	4,322,883
Fee & other income	4,812,629	2,969,117	2,299,970
Unrealized gains (losses) on investment securities	835,818	dr2,963,760	284,769
Investment income	1,233,537		
Total revenue	65,609,133	52,276,025	30,424,552
Interest & amortization of deferred financing costs	29,189,901	21,549,859	10,422,101
Compensation, fees & taxes	6,931,757	5,315,455	3,122,934
Other expenses	1,032,520	544,684	432,868
General & administrative expenses	5,293,057	3,097,219	2,243,038
Gain (loss) on sale of real estate	dr88,115	44,752	dr165,915
Impairment loss	794,462	904,909	719,000
Total operating costs & expenses	49,709,985	31,367,374	17,105,856
Net income (loss)	15,899,153	20,908,651	13,318,696
Preferred stock dividend	3,795,389	3,687,062	1,853,855
Net income attributable to common shareholders	12,103,764	17,221,589	11,464,841
Weighted average shares outstanding - basic	44,244,988	37,741,657	26,316,286
Weighted average shares outstanding - diluted	44,244,988	37,749,169	26,324,986
Year end shares outstanding	46,765,483	41,093,536	32,730,004
Net earnings (loss) per share - basic	\$0.27	\$0.46	\$0.44
Net earnings (loss) per share - diluted	\$0.27	\$0.46	\$0.44

Dividends per share	\$0.50	\$0.51	\$0.48
Number of full time employees	32	31	19
Number of part time employees		3.00	3.00
Total number of employees	32	34	22
Number of common stockholders	73	77	73
Income from cont operations before income tax	15,899,153		
(Recovery of) provision for loan losses	5,571,612		
Provision for credit losses related to loans	808,561		

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022	
Cash and cash equivalents	12,598,256	23,713,097	
Cash		24,576,462	
Investment securities	10,554,461	42,533,466	
Mortgages receivable	5,596,883	460,633,268	
Interest & fees receivable	8,474,820	6,309,845	
Other receivables	1,922,513	5,276,967	
Due from borrowers	8,955,250		
Prepaid expenses	511,022		
Real estate owned	3,461,519	5,216,149	
Investments in partnerships	43,035,895	30,831,180	
Property, Plant & Equipment - Gross - Total	3,782,369		
Property, Plant & Equipment - Accumulated Depreciation & Impairment	408,884		
Property & equipment, net	3,373,485	4,121,721	
Other assets	4,737,064	4,983,173	
Deferred offering costs	386,923		
Deferred financing costs, net	307,868		
Investment securities	37,776,032		
Mortgages receivable	491,712,211		
Intangible asset lease	568,460		
Loan/Notes Receivables - Gross	499,235,371		
Provision - Loan/Notes Receivables	7,523,160		
Total assets	625,538,812	565,661,862	
Liabilities:			
Notes payable	282,353,260	280,049,153	
Repurchase facility	26,461,098	42,533,466	
Mortgage payable	1,081,303	750,000	
Line of credit		3,587,894	
Accrued dividends payable	5,144,203	5,342,160	
Accounts payable & accrued liabilities		1,439,219	
Advances from borrowers	10,998,351	9,892,164	
Deferred revenue	4,647,302	4,360,452	
Below market lease intangible	664,737		
Accounts payable and accrued liabilities - Balancing value	2,321,535		
CECL - allowance for unfunded contractual obligation credit losses	508,600		
Total liabilities	395,464,119	347,954,508	
Series A preferred stock		1,903	
Common stock - \$0.01 par value; 50,000,000 authorized; 11,103,237 issued and outstanding	46,765	41,094	
Common stock	249,825,780	226,220,990	
Paid-in capital			
Accumulated other comprehensive income (loss)	315,614	dr561,490	
Accumulated deficit	dr20,115,496		
Retained earnings (accumulated deficit)		dr7,995,143	
Preferred shares - \$0.01 par value; 5,000,000 shares authorized; no shares issued	2,030		
Total shareholders' equity	230,074,693	217,707,354	
Total Equity	230,074,693		

SECURITY FEDERAL CORP (SC) Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Interest income on loans	32,827,000	25,637,000	27,196,000
Interest income on investment securities	28,749,000	16,738,000	9,907,000
Other interest income	2,762,000	203,000	14,000
Tax-exempt Investment Securities	639,000		
Total interest income	64,977,000	42,578,000	37,117,000
Interest expense on deposits	20,701,000	2,911,000	1,631,000

Junior Subordinated Debentures	364,000		
Subordinated Debentures	1,393,000		
Interest expense on Federal Home Loan Bank advances & other borrowings	3,271,000	389,000	521,000
Interest expense on subordinated debentures		1,548,000	1,575,000
Interest expense on junior subordinated debentures		180,000	97,000
Total interest expense	25,729,000	5,028,000	3,824,000
Net interest income	39,248,000	37,550,000	33,293,000
Provision for (reversal of) loan losses	246,000		dr2,404,000
Net interest income after provision for loan losses	39,002,000	37,550,000	35,697,000
Gain (loss) on sales of investment securities		dr2,000	
Gain on sale of loans	626,000	1,705,000	3,836,000
Service fees on deposit accounts	1,220,000	1,071,000	957,000
Commissions from insurance agency		784,000	610,000
Trust income		1,548,000	1,439,000
Bank owned life insurance income		608,000	635,000
Automated teller machine & check card fee income	3,018,000	2,816,000	2,470,000
Check card fee income	784,000		
Grant income	636,000	171,000	1,826,000
Other non-interest income	809,000	911,000	860,000
Total non-interest income	9,390,000	9,612,000	12,633,000
Compensation & employee benefits	20,313,000	20,050,000	19,160,000
Occupancy	3,175,000	2,811,000	2,622,000
Advertising	980,000	988,000	1,120,000
Depreciation & maintenance of equipment	2,450,000	2,925,000	3,137,000
Federal Deposit Insurance Corporation insurance premiums	621,000	375,000	291,000
Federal insurance premiums	746,000		
Net expense (recovery) of operation of other real estate owned		10,000	dr116,000
Write down of land held for sale		433,000	
Consulting		705,000	1,202,000
Debit card expenses	1,434,000	1,267,000	1,198,000
Other general & administrative expenses	1,305,000		
Other non-interest expense	4,890,000	4,661,000	3,433,000
Total non-interest expense	35,914,000	34,225,000	32,047,000
Income (loss) before income taxes	12,478,000	12,937,000	16,283,000
Provision for income taxes	2,288,000	2,709,000	3,509,000
Net income (loss)	10,190,000	10,228,000	12,774,000
Common shares			
Weighted average shares outstanding - basic	3,248,149	3,252,884	3,252,884
Weighted average shares outstanding - diluted	3,248,149		
Year end shares outstanding	3,228,777	3,252,884	3,252,884
Net income (loss) per common share - basic	\$3.14	\$3.14	\$3.93
Net income (loss) per common share - diluted	\$3.14		
Cash dividends per share on common stock	\$.52	\$.76	\$.44
Number of full time employees	258	247	232
Number of part time employees		11	16
Total number of employees	258		
Number of common stockholders	281	291	277
Trust Income	1,860,000		
Grant Income	437,000		
Reclassified to conform with 2022 presentation			
Approximately			

Loans receivable held for investment, net	634,496,000	549,004,000	
Total loans receivable, net	622,529,000	549,917,000	
Accrued interest receivable		4,811,000	
Operating lease right-of-use assets	1,402,000	1,861,000	
Land held for sale	938,000	1,097,000	
Premises & equipment, net	28,637,000	27,960,000	
Federal Home Loan Bank (FHLB) stock, at cost	922,000	651,000	
Other real estate owned ('OREO')		120,000	
Bank owned life insurance ('BOLI')	27,954,000	27,318,000	
Goodwill	1,200,000	1,200,000	
Other assets	29,231,000	19,243,000	
Available For Sale (AFS)	537,640,000		
Total Accrued Interest Receivable	5,512,000		
Small Business Administration AFS	76,753,000		
Tax Exempt Municipal Bonds-AFS	21,236,000		
Taxable Municipal Bonds	53,115,000		
Student Loan Pools	50,366,000		
Total assets	1,549,671,000	1,381,366,000	
Liabilities:			
Deposit accounts	1,194,997,000	1,110,085,000	
Borrowings from Federal Reserve Bank ('FRB')	119,200,000	44,080,000	
Other borrowings	19,180,000	27,588,000	
Junior subordinated debentures	5,155,000	5,155,000	
Subordinated debentures	26,500,000	26,500,000	
Operating lease liabilities	1,442,000	1,904,000	
Other liabilities	10,835,000	5,821,000	
Total liabilities	1,377,309,000	1,221,133,000	
Senior non-cumulative perpetual preferred stock, series Emergency Capital Investment Program ('EICIP')		82,949,000	
Common stock	35,000	35,000	
Additional Paid-In Capital (APIC)	18,287,000		
Additional paid-in capital		18,230,000	
Treasury stock, at cost	4,913,000	4,331,000	
Accumulated other comprehensive income (loss)	dr35,050,000	dr40,779,000	
Retained earnings	111,054,000	104,129,000	
Preferred stock	82,949,000		
Total shareholders' equity	172,362,000	160,233,000	
Total Equity	172,362,000		
Fair value - investment and mortgage-backed securities - held to maturity: 2022 \$161,464,000			

SECURITY NATIONAL FINANCIAL CORP
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Mortgage fee income		173,499,681	263,418,230
Premiums - Life Insurance - Direct	116,141,852		
Premiums - Life Insurance - Assumed	239,744		
Premiums - Life Insurance - Direct	dr1,938,610		
Premiums - Accident and Health Insurance - Direct	215,442		
Premiums - Accident and Health Insurance - Assumed	8,000		
Insurance premiums & other considerations	114,658,436	105,001,640	100,254,573
Net investment income	72,343,047	66,197,592	58,264,683
Net mortuary & cemetery sales		26,993,855	23,997,313
Gains (losses) on investments & other assets		dr857,460	6,265,134
Other than temporary impairments on investments			dr39,502
Provision for losses on investments	98,147,972		
Other revenues	3,645,882	18,817,020	18,535,111
Gains (losses) on investments and other assets	1,837,342		
Mortgage Fee Income	27,864,811		
Fixed maturity securities available for sale	16,871,558		
Equity securities	616,989		
Mortgage loans held for investment	33,242,094		
Policy loans	816,711		
Insurance assignments	18,118,391		
Other investments	617,420		
Real estate held for investment and sale	14,786,017		
Total revenues	318,497,490	389,652,328	470,695,542
Death benefits	61,390,517	59,377,962	63,247,616

Surrenders & other policy benefits	4,612,346	4,688,470	3,970,839
Increase in future policy benefits		28,858,969	26,263,312
Amortized of deferred policy & pre-need acquisition costs & value of business acquired		17,950,202	16,142,970
Commissions	39,929,556	63,321,092	118,286,469
Personnel expenses	83,141,759	100,111,523	100,740,161
Advertising	3,710,445	5,697,998	6,626,418
Rent & rent related expenses	6,857,137	6,883,013	7,242,287
Depreciation on property & equipment	2,351,661	2,496,906	1,935,613
Cost related to funding mortgage loans	32,058,856	7,540,041	10,541,570
Other selling, general & administrative expenses	4,805,700	45,797,753	53,065,982
Interest expense		7,830,443	7,127,516
Costs of goods & services sold-mortuaries & cemeteries		4,721,094	3,704,014
Total benefits & expenses		355,275,466	418,894,767
Earnings (loss) before income taxes	16,300,412	34,376,862	51,800,775
Income tax expense (benefit)	1,805,354	8,686,560	12,281,785
Net earnings (loss)	14,495,058	25,690,302	39,518,990
Common shares			
Weighted average class A equivalent common shares outstanding - basic	22,083,772	22,194,838	22,204,049
Weighted average class A equivalent common shares outstanding - diluted	22,677,968	23,043,556	23,057,610
Year end shares outstanding	23,019,856	22,063,468	21,384,382
Earnings (loss) per class A equivalent common share - continuing operations - basic	\$.66		
Net earnings (loss) per class A equivalent common share - basic	\$0.66	\$1.16	\$1.78
Earnings (loss) per class A equivalent common share - continuing operations - diluted	\$.64		
Net earnings (loss) per class A equivalent common share - diluted	\$0.64	\$1.11	\$1.71
Number of full time employees	1,227	1,422	1,619
Number of part time employees	246	202	114
Total number of employees	1,473		
Number of class A common stockholders		1,801	1,881
Number of class C common stockholders		44	49
Number of Common Shareholders	1,789		
Increase in future policy benefits	34,008,997		
Amortization of deferred policy and pre-need acquisition costs and value of business acquired	18,024,338		
Costs related to funding mortgage loans	6,440,439		
Interest Expense	4,865,327		
Total benefits and expenses	302,197,078		
Reclassified to conform with 2022 presentation			
Adjusted for 5% stock dividend, July 6, 2023 As of March 22, 2022 As of March 27, 2023			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Bonds, at amortized cost	381,535,986	
Redeemable preferred stocks	13,636,071	
Fixed maturity securities, available for sale, at estimated fair value		345,858,492
Equity securities at estimated fair value		11,682,526
Mortgage loans held for investment		308,123,927
Real estate held for investment		191,328,616
Real estate held for sale		11,161,582
Other investments & policy loans, net		70,508,156
Short-term investments	20,028,976	

BANK

Accrued investment income	10,170,790	10,299,826
Total investments	948,963,125	948,963,125
Cash & cash equivalents	126,941,658	120,919,805
Loans held for sale at estimated fair value	141,179,620	
Contracts with customers	6,321,573	
Other	7,658,789	
Allowance for doubtful accounts	1,897,887	
Receivables from sales agents	3,252,840	
Receivable from reinsurers	14,857,059	
Receivables	15,335,315	
Receivables, net	28,573,092	
Restricted assets	18,935,055	
Cemetery perpetual care trust investments	8,082,917	7,276,210
Receivable from reinsurers	15,033,938	
Cemetery land & improvements	9,101,474	
Deferred policy & pre-need contract acquisition costs	108,655,128	
Mortgage servicing rights, net	3,039,765	
Land and buildings	16,567,819	
Property & equipment, net	19,175,099	20,579,649
Value of business acquired	9,803,736	8,903,736
Goodwill	5,253,783	5,253,783
Other assets	20,072,195	23,798,512
Mortgage loans held for investment	275,616,837	
Real estate held for investment	183,419,292	
Other investments and policy loans	69,404,617	
Cemetery land and improvements	9,163,691	
Mortgage servicing rights	3,461,146	
Deferred policy and pre-need contract acquisition costs	116,351,067	
Loans held for sale at estimated fair value	126,549,190	
Real estate held for sale	3,028,973	
Value of business acquired	8,467,613	
Total investments	936,812,566	
Total assets	1,430,552,275	1,461,112,892
Liabilities:		
Other policyholders' funds	18,237,246	
Future policy benefits & unpaid claims	889,327,303	
Unearned premium reserve	2,543,822	2,773,616
Bank & other loans payable	105,555,137	161,712,804
Deferred pre-need cemetery & mortuary contract revenues	16,226,836	
Cemetery perpetual care obligation	5,326,196	5,099,542
Accounts Payable	2,936,968	
Accounts payable	5,361,449	
Other liabilities & accrued expenses	53,266,090	57,113,888
Income taxes	30,710,527	
Future policy benefits and unpaid claims	916,038,616	
Income taxes	13,752,981	
Current Portion of Long-Term Debt including Capitalized Leases	9,543,052	
Long-Term Debt including Capitalized Leases	96,012,085	
Total liabilities	1,117,657,056	1,168,325,965
Class A common stock	5,943,708	37,516,062
Class C convertible common stock	40,096,004	5,779,718
Additional paid-in capital	72,424,429	
Additional paid-in capital	64,767,769	
Accumulated other comprehensive income (loss), net of taxes	dr6,885,558	dr13,070,277
Retained earnings (accumulated deficit)	206,978,373	202,160,306
Treasury stock at cost	5,661,737	4,366,651
Total stockholders' equity	312,895,219	292,786,927
Total stockholders' equity	312,895,219	

SOURCE CAPITAL, INC.
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Total revenues	19,561,496	13,602,682	4,176,262
Dividends	5,297,124		
Interest income	14,264,372	9,517,149	7,776,212

Other income	1,000		
Total investment income	13,120,831	11,952,474	
Advisory fees	2,416,756	2,791,538	
Legal fees	91,903	210,231	
Transfer agent fees & expenses	213,767	188,399	
Reports to shareholders	176,776	104,101	
Delaware tax expense	126,479	102,599	
Director fees & expenses	68,112	123,239	122,428
Custodian fees	62,519	68,986	
Audit & tax services fees	65,386	63,206	54,713
Filing fees		25,000	
Administrator fees		16,684	
Other professional fees	11,786	17,178	
Administrative services fees		16,125	
Registration fees	13,499		
Insurance fees	12,021		
Miscellaneous	50,437		
Chief Compliance Officer fees	18,217		
Taxes, other than federal income tax	127,716		
Legal & auditing fees	221,072		
Other expenses	2,434,174	16,497	12,087
Fund services fees	267,158		
Total expenses	3,369,695	3,462,940	3,668,779
Net investment income	16,191,801	9,657,891	8,283,695
Net realized gain on investments	11,080,758	3,856,938	31,947,050
Net realized gain (loss) on investments in foreign currency transactions	63,521	dr357,303	dr106,333
Net realized gain (loss)	11,144,279		
Net change in unrealized appreciation (depreciation) of investments	26,392,685	dr40,352,881	1,392,985
Net realized & unrealized gain (loss)	37,447,201	dr36,744,793	33,199,859
Net change in unrealized appreciation (depreciation) of translation of foreign currency denominated amounts	dr89,763	108,453	dr33,843
Net increase (decrease) in net assets resulting from operations	53,639,002	dr27,086,902	41,483,554
Year end shares outstanding	8,207,713	8,313,731	8,375,879
Net investment income per share	\$1.96	\$1.16	\$0.99
Income (loss) from operations per share	6.50	dr3.24	4.93
Distributions per common share	\$2.57	\$1.06	\$2.02
Common shares	8,207,713		
Weighted average shares outstanding	8,207,713		
Weighted average shares outstanding-diluted	8,207,713		
Earnings per share - net income-diluted	\$1.96		
Net of foreign taxes withheld - investment income - dividends: 2022 \$84,899			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Investment securities - at fair value		306,206,491
Short-term investments - at amortized cost		25,807,000
Foreign currencies at value	351,895	1,437,468
Receivables for dividends & interest	1,155,974	1,880,412
Receivables for investment securities sold	1,017,916	957,807
Due from broker - OTC derivatives collateral	597,958	94,914
Dividends and interest	2,499,364	
Reclaims receivable	280,587	
Prepaid expenses	1,795	
Investment Securities	358,217,505	
Total assets	362,967,020	337,540,066
Liabilities:		
Investment securities purchased	2,139,269	2,280,648
Payable for advisory fees	199,311	
Payable for capital stock repurchased	19,940	
Payable for accrued expenses	6,121	
Accrued expenses & other liabilities	207,669	
Advisory fees	213,374	
Fund shares redeemed	11,999	
Legal fees	1,794	
Accrued other expenses	34,916	
Fund services fees	47,071	
Auditing fees	55,731	
Shareholder reporting fees	42,257	

Chief Compliance Officer fees	900		
Total liabilities	2,553,432		2,707,568
Net assets	360,413,588		334,832,498
Capital stock	313,068,147		8,313,731
Additional paid-in capital			308,792,518
Distributable earnings	47,345,441		17,726,249
Net assets	360,413,588		334,832,498
Net asset value per share	44		40
Total Equity	360,413,588		

SURO CAPITAL CORP
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income from non-controlled or non-affiliated securities	795,847	403,029	507,772
Dividend income from non-controlled or non-affiliated securities		541,239	470,438
Dividend income from non-controlled or affiliated securities	500,000		
Interest income from controlled securities		1,685,000	390,000
Interest income from U.S. Treasury bills		826,925	
Interest income/(reversal of accrued interest)	3,758,365		
Interest income	1,331,258		
Total investment income	6,596,780	3,456,193	1,470,842
Compensation expense	9,482,867	7,566,452	6,162,716
Directors' fees	645,548	675,716	752,442
Professional fees	2,602,894	3,395,260	2,665,689
Interest expense	4,858,049	4,845,549	693,526
Income tax expense	624,049	82,238	9,347
Other expenses	1,822,982	1,598,986	1,117,941
Total operating expenses	20,036,389	18,164,201	11,401,661
Net investment income (loss)	dr13,439,609	dr14,708,008	dr9,930,819
Net realized gain (loss) on investments - non-controlled or non-affiliated investments	dr1,185,273	dr5,835,074	216,870,940
Net realized gain (loss) on investments - non-controlled or affiliated investments	dr10,762,231	dr70,379	1,864,564
Net realized gain (loss) on investments	dr11,947,504	dr5,905,453	218,735,504
Change in unrealized appreciation (depreciation) of investments - non-controlled or non-affiliated investments	10,349,592	dr109,553,034	dr59,057,641
Change in unrealized appreciation (depreciation) of investments - non-controlled or affiliated investments	20,705,035	dr1,947,553	dr2,902,517
Change in unrealized appreciation (depreciation) of investments - controlled investments	dr600,692	dr63,005	227,194
Change in unrealized appreciation (depreciation) of investments	30,453,935	dr111,563,592	dr61,732,964
Net change in net assets resulting from operations	5,066,822	dr132,177,053	147,071,721
Common shares			
Weighted average shares outstanding - basic	26,222,667	30,023,202	25,861,642
Weighted average shares outstanding - diluted	26,222,667	30,023,202	26,758,367
Year end shares outstanding	25,445,805	28,429,499	31,118,556
Earnings (loss) per share - basic	dr\$0.51	dr\$0.49	dr\$0.38
Earnings (loss) per share - diluted	dr\$0.51	dr\$0.49	dr\$0.38
Income from operations per share - basic	.19	dr4.40	5.69
Income from operations per share - diluted	.19	dr4.40	5.52
Dividends per common share		\$1.11	\$8.00
Full-Time Employees (Period End)	11		
Total number of employees	11	10	9.00

BANK

Number of common stockholders	19	16,000	10
Earnings per share from continuing operations	\$.19		
Earnings per share from continuing operations	\$.19		

Shares increased due to the effect issuance of shares from public offering, restricted stock plan, conversion of 4.75% convertible notes and stock dividend As of March 15, 2023 As of March 10, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Investments in non-controlled or non-affiliated securities	130,901,546	
Investments in non-controlled or affiliated securities	12,591,162	
Investments in treasury bill	11,982,381	
Investments in controlled investments	13,695,870	
Investments in United States treasury bill	63,810,855	
Total portfolio investments	157,188,578	
Investments in U.S. treasury bills	147,167,535	85,056,817
Non-controlled/affiliate investments	24,931,333	242,245,395
Total investments	28,178,352	40,117,598
Cash	309,293	628,332
Escrow proceeds receivable	132,607	138,766
Interest & dividends receivable	594,726	
Deferred credit facility fees		555,761
Deferred financing costs		727,006
Prepaid expenses & other assets	494,602	277,601,684
Total assets	277,601,684	284,412,858
Liabilities:		
Payable for unsettled securities transaction	346,308	
Accounts payable & accrued expenses		708,827
Dividends payable	152,523	296,170
Notes		73,387,159
600% Notes due December 30, 2026	73,745,207	
Total liabilities	74,392,156	210,020,702
Net assets	254,458	284,295
Common stock	248,454,107	330,899,254
Paid-in capital in excess of par	248,454,107	330,899,254
Unearned deferred compensation	dr4,304,111	
Accumulated net investment income (loss)		dr64,832,605
Accumulated net realized gain (loss) on investments	dr12,348,772	
Accumulated net realized gain (loss) on investments, net of distributions		2,552,465
Accumulated net unrealized appreciation (depreciation) of investments	dr28,698,036	dr58,882,707
Net assets	203,357,646	210,020,702
Net assets value per share		7.39
Total Equity	203,357,646	

Cost - Investments at fair value in non-controlled or non-affiliated investments: 2022 \$155,103,810 Cost - investments at fair value in non-controlled or affiliated investments: 2022 \$41,140,804 Cost - investments in controlled investments: 2022 \$19,883,894 Cost - total investments: 2022 \$301,128,106

SPROTT FOCUS TRUST INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$ of US \$):

	2023	2021	2020
Administrative fees	39,208		
Dividends income	8,240,084	7,696,346	6,817,332
Foreign withholding tax		dr92,334	dr100,118
Interest income	133,012		3,892
Securities lending	23,363	10,864	44,888
Other income			3,425
Total income	8,396,459	7,614,876	6,769,419
Investment advisory fees	2,541,762	2,691,567	2,104,145
Stockholder reports	73,751	19,241	72,840
Custody & transfer agent fees	79,942	88,049	91,190
Directors' fees	27,297	10,493	14,748
Audit fees	37,200	37,200	34,437
Legal fees	42,449	73,235	67,533
Administrative & office facilities expense		38,648	41,577
Other expenses	74,428	68,776	53,893
Total expenses	2,916,037	3,027,209	2,480,363
Compensating balance credits	1,534	20	
Custody credit			114
Net expenses	2,914,503	3,027,189	2,480,249
Net investment income (loss)	5,481,956	4,587,687	4,289,170
Net realized gain from investments	10,669,591	21,217,707	
Net realized gain (loss) from foreign currency transactions	dr65,414	dr31,309	

Net change in unrealized appreciation on investments & foreign currency translations	11,391,427	25,916,755	
Other assets & liabilities denominated in foreign currency	dr289	39	
Net realized & unrealized gain on investments & foreign currency	21,995,315	47,103,192	
Net increase in net assets from investment operations	27,477,271	51,690,879	
Year end shares outstanding	29,847,308	29,614,310	30,077,838
Net investment income (loss) per share	\$0.18	\$0.16	\$0.15
Income from operations per share	.93	1.73	
Dividends per common share	\$.18	\$.35	\$.33
Common shares			
Weighted average shares outstanding	29,847,308		
Weighted average shares outstanding - diluted	29,847,308		
Earnings per share - net income - diluted	\$0.18		

Consolidated Balance Sheet, as of Dec. 31(\$ of US \$):

Assets:	2023	2021
Investments at value	258,987,113	266,670,134
Repurchase agreements, at cost & value	6,366,528	2,002,424
Foreign currencies, at value	84,529	51,740
Cash	25,527	25,000
Receivable for investment sold	222,178	
Receivable for dividends & interest	611,767	330,100
Receivable for securities lending income	4,596	117
Prepaid expenses & other assets		2,733
Total assets	266,302,238	269,082,248
Liabilities:		
Obligation to return securities lending collateral	20,964	166,637
Securities sold short at market value	223,501	
Payable for investment purchased	335	89
Payable for investment advisory fee		3,630
Fund shares redeemed	43,903	82,535
Audit fees	37,200	37,200
Legal fees	5,222	12,964
Administration fees	5,450	14,527
Accrued expenses	49,898	77,109
Total liabilities	386,473	394,691
Net assets		268,687,557
Paid-in capital		192,204,625
Common stock	193,312,895	
Distributable earnings (loss)	72,602,870	76,482,932
Net assets	265,915,765	268,687,557
Net asset value per share		9.07
Total Equity	265,915,765	

Cost - investments, at value: 2021 \$194,963,041 Cost - foreign currencies, at value: 2021 \$51,152

SPROTT INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(Thousands of US \$):

	2023	2022	2021
Management fees	115,355		103,909
Carried interest & performance fees	891	3,265	12,235
Commissions	8,301	30,663	45,266
Finance income	4,852	4,991	3,535
Gain (loss) on investments	1,375	dr10,242	dr1,883
Other income	21,345		1,583
Management fees	132,257		
Total revenues	169,021	145,182	164,645
Compensation	dr74,213	dr77,117	dr76,721
Trail, sub-advisor & fund expenses		dr10,539	dr9,745
General & administrative	dr7,916		
Selling, general & administrative	dr17,450	dr15,978	dr14,697
Interest expense	dr4,060	dr2,923	dr1,161
Amortization of intangibles			dr930
Depreciation of property & equipment	dr2,843	dr3,355	dr3,622
Other expenses (credits)		dr10,191	dr12,579
Other expenses	dr12,248		
Other	dr3,894		
Total expenses	dr118,730	dr120,103	dr119,455
Income (loss) before income taxes for the year	50,291	25,079	45,190
Provision (recovery) for income taxes	dr8,492	dr7,447	dr12,005
Net income (loss) for the year	41,799	17,632	33,185

Weighted average shares outstanding - basic	25,230	25,066	24,878
Weighted average shares outstanding - diluted	26,070	26,186	25,908
Year end shares outstanding	25,410	25,326	24,992
Basic and diluted earnings per share	1.66		
Net income (loss) per share - basic	1.66	.70	1.33
Diluted EPS			
Excluding ExtraOrd Items	1.60		
Net income (loss) per share - diluted	1.60	.67	1.28
Dividends per share	.75	1.00	1.00
Full-Time Employees (Period End)	129		
Total number of employees	129		
Foreign exchange (gain) loss	dr3,212		
Costs related to the exit of non-core businesses	dr5,142		

Consolidated Balance Sheet, as of Dec. 31(Thousands of US \$):

Assets:	2023	2022
Cash & cash equivalents	20,658	51,678
Fees receivable	7,481	10,967
Short-term investments	2,232	3,348
Other assets	13,496	8,723
Income taxes recoverable	1,189	2,247
Total current assets	45,056	76,963
Co-investments	93,528	73,573
Other assets	24,291	21,271
Property & equipment, net	10,856	12,496
Intangible assets	182,902	178,613
Goodwill	19,149	19,149
Deferred income taxes	3,053	1,683
Total non-current assets	333,779	306,785
Total assets	378,835	383,748
Liabilities:		
Accounts payable & accrued liabilities	12,647	10,703
Compensation payable	7,822	12,342
Income taxes payable	980	2,707
Total current liabilities	21,449	25,752
Other accrued liabilities	16,637	18,061
Loan facility	24,237	54,437
Deferred income taxes	10,807	8,227
Total liabilities	73,130	106,477
Capital stock		428,475
Contributed surplus	35,281	33,716
Retained earnings (accumulated deficit)	dr89,402	dr105,305
Accumulated other comprehensive income (loss)	dr74,938	dr79,615
Total shareholders equity	305,705	
Total shareholders' equity	305,705	277,271
Total liabilities & shareholders' equity	378,835	383,748

SPRUCE POWER HOLDING CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Litigation Settlements, Net	27,465,000		
Revenues	79,859,000		
Revenues	79,859,000	23,194,000	
Cost of revenues	37,813,000		
Cost of revenues - solar energy systems depreciation		6,583,000	
Cost of revenues - operations and maintenance		3,170,000	
Cost of revenues - loan servicing		196,000	
Selling, general, & administrative expenses	56,122,000	73,118,000	35,094,000
Total operating expenses		83,067,000	35,094,000
Income (loss) from operations		dr59,873,000	dr35,094,000
Interest expense, net	41,936,000	10,062,000	39,000
Gain (loss) on extinguishment of debt		4,527,000	
Gain (loss) on asset disposal	239,000	580,000	dr26,000
Loss on impairment			3,000,000
Change in fair value of obligation to issue shares of common stock to sellers of World Energy		535,000	565,000
Change in fair value of warrant liability	1,309,000	5,148,000	90,138,000
Change in fair value of interest rate swaps	dr4,816,000	5,554,000	
Interest income on marketable securities held in Trust Account	19,534,000		
Other income		912,000	58,000
Net income (loss) from continuing operations	dr62,487,000	dr52,679,000	52,602,000

BANK

Net income (loss) from discontinued operations			
Net income (loss)	dr66,610,000	dr92,791,000	28,790,000
Less: net income attributable to redeemable noncontrolling interests & noncontrolling interests	779,000	dr1,140,000	
Net income (loss) attributable to stockholders	dr65,831,000	dr93,931,000	28,790,000
Common shares			
Weighted average shares outstanding - basic	18,391,436	17,836,500	17,307,177
Weighted average shares outstanding - diluted	18,391,436	17,836,500	18,563,794
Year end shares outstanding	18,292,536	18,046,903	17,567,584
Net earnings (loss) per share - basic	d\$3.58	d\$5.28	\$1.68
Net earnings (loss) per share - diluted	d\$3.58	d\$5.28	\$1.52
Number of full time employees	142	318	
Total number of employees	142		
Number of common stockholders	51	75	
Discontinued operations	dr4,123,000		
Earnings per share from continuing operations	d\$3.40		
Earnings per share-total discontinued ops	d\$.22		
Earning per share-total discontinued ops - diluted	d\$.22		
Gain on asset disposal	4,724,000		
EPS - Diluted - excluding Extraordinary Items Applicable to Common	d\$3.40		
☐ Restated to reflect discontinued operations of Drive-train and XL Grid ☑ Adjusted for 1-for-8 stock split, October 9, 2023 ☑ Approximately ☑ As of March 17, 2023			
Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:	2023	2022	
Cash & cash equivalents	141,354,000	220,321,000	
Restricted cash	31,587,000	19,823,000	
Provision - Accounts & Notes Receivable - Trade	1,700,000		
Accounts receivable - Balancing value	10,888,000		
Accounts receivable	9,188,000	8,336,000	
Interest rate swap assets, current	11,333,000	10,183,000	
Prepaid expenses & other current assets	9,879,000	5,316,000	
Current assets of discontinued operations		10,977,000	
Total current assets	203,341,000	274,956,000	
Solar energy systems, net		395,826,000	
Other property & equipment, net		342,000	
Property & equipment, net	484,406,000		
Intangible assets, net	10,196,000		
Right-of-use asset	5,933,000	2,802,000	
Interest rate swap assets, non-current	16,550,000	22,069,000	
Deferred rent assets		1,626,000	
Goodwill	28,757,000	128,548,000	
Other assets	257,000	383,000	
Long-term assets of discontinued operations	2,454,000		
Long-term assets of discontinued operations	32,000		
Investment related to SEMTH master lease agreement	143,095,000		
Right of Use Tangible Assets - Operating Lease - Net	5,933,000		
Total assets	895,021,000	826,552,000	
Liabilities:			
Current portion of long-term debt	27,914,000	25,314,000	
Deferred revenue, current	878,000	39,000	
Accounts payable		2,904,000	
Lease liability, current	1,166,000	834,000	
Accrued expenses & other current liabilities	22,052,000	21,509,000	
Accounts payable & accrued expenses	1,120,000		
Current liabilities of discontinued operations		9,097,000	
Accrued Expenses and other current liabilities - Balancing value	40,634,000		
Accrued interest	8,587,000		
Operating Lease Liabilities - Current Portion/Short-Term	1,166,000		
Total current liabilities	71,712,000	59,697,000	
Long-term debt, net of current portion	590,866,000	474,441,000	
Deferred revenue	1,858,000	452,000	

Lease liability	5,731,000	2,426,000	
Warrant liabilities	6,108,000	256,000	
Other long-term liabilities	3,047,000	10,000	
Long-term liabilities of discontinued operations	170,000	294,000	
Warrant liabilities	17,000		
Interest rate swap liabilities, non-current	843,000		
Operating Lease Liabilities - Long-Term	5,731,000		
Total liabilities	680,352,000	537,576,000	
Redeemable noncontrolling interests		85,000	
Common stock	2,000	14,000	
Additional paid-in capital	475,654,000	473,277,000	
Noncontrolling interests	2,325,000	8,942,000	
Accumulated deficit	dr257,888,000		
Retained earnings (accumulated deficit)		dr193,342,000	
Treasury stock at cost, 1,864,173 shares and 0 at 30, 2023 and 31, 2022, respectively	5,424,000		
Total stockholder's equity (deficit)	214,669,000	288,891,000	
Total Equity	214,669,000		

STELLUS CAPITAL INVESTMENT CORP
New Accountant: On Apr. 3, 2024, the Board of Directors (the "Board") of Co. dismissed Grant Thornton LLP as Co.'s independent registered public accounting firm effective immediately.
 Also on Apr. 3, 2024, the Board approved the engagement of Deloitte & Touche LLP to serve as Co.'s independent registered accounting firm.

SUMMIT STATE BANK (SANTA ROSA, CA)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Interest income & fees on loans	52,560,000	46,124,000	40,192,000
Interest income on deposits with banks	4,410,000	596,000	37,000
Interest income on investment securities	2,855,000	1,935,000	1,500,000
Dividends on Federal Home Loan Bank stock	416,000	301,000	244,000
Total interest income	60,241,000	48,956,000	41,973,000
Interest expense on savings deposits & money market deposits	1,480,000	1,252,000	
Interest expense on deposits	24,227,000	4,942,000	3,205,000
Interest expense on Federal Home Loan Bank advances	1,212,000	787,000	
Interest expense on junior subordinated debt	375,000	375,000	
Interest expenses on long term debt	177,000		
Junior subordinated debt	375,000		
Total interest expense	24,779,000	6,529,000	4,367,000
Net interest income before provision for (reversal of) loan losses	35,462,000	42,427,000	37,606,000
Provision for (reversal of) loan losses	342,000	2,683,000	1,294,000
Reversal of credit losses on unfunded loan commitments	dr68,000	dr142,000	
Net interest income after provision for (reversal of) loan losses	35,130,000	39,886,000	36,312,000
Service charges on deposit accounts	872,000	859,000	858,000
Rental income		199,000	353,000
Net gain on loan sales	2,481,000	5,839,000	3,343,000
Net securities gain (loss)	193,000		
Real estate exchange fees	631,000	594,000	282,000
Other income	1,024,000		
Total non-interest income	5,201,000	7,495,000	4,901,000
Salaries & employee benefits	15,399,000	14,651,000	12,720,000
Occupancy & equipment expenses	1,713,000	1,716,000	1,637,000
Other expenses	7,938,000	7,144,000	5,976,000
Total non-interest expense	25,050,000	23,511,000	20,333,000
Income before provision for income taxes	15,281,000	23,870,000	20,880,000
Current Tax - Total	4,359,000		
Deferred Tax - Total	100,000		
Provision for income taxes	4,459,000	6,902,000	6,182,000
Net income	10,822,000	16,968,000	14,698,000
Net income available for common shareholders		16,968,000	14,698,000
Common shares			

Weighted average shares outstanding - basic	6,695,000	6,687,000	6,680,000
Weighted average shares outstanding - diluted	6,698,000	6,687,000	6,682,000
Year end shares outstanding	6,784,099	6,732,699	6,684,759
Net earnings per share - basic	\$1.62	\$2.54	\$2.20
Net earnings per share - diluted	\$1.62	\$2.54	\$2.20
Dividends per common share	\$.48	\$.48	\$.48
Number of full time employees	115		
Total number of employees	115	113	107
Number of common stockholders	147		146
Provision for credit losses on investments			
Net interest income after provision for (reversal of) credit	58,000		
☐ Non-consolidated			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Cash & due from banks	57,789,000	77,567,000
Total cash & cash equivalents	57,789,000	
Available-for-sale (at fair value; amortized cost of \$53,591)	84,546,000	
Investment Securities - Corporate debt	24,232,000	
Available-for-sale investment securities, at fair value	52,430,000	83,785,000
Total investment securities	84,546,000	
Loans, net		913,707,000
Furnitures, Fixtures & Equipment	3,878,000	
Leasehold Improvements	884,000	
Depreciation	8,565,000	
Bank premises & equipment, net	5,316,000	5,461,000
Investment in Federal Home Loan Bank stock, at cost	5,541,000	4,737,000
Goodwill	4,119,000	4,119,000
Affordable housing tax credit investments	8,405,000	8,881,000
Accrued interest receivable & other assets	17,243,000	17,086,000
Right of Use Tangible Assets - Operating Lease - Net	923,000	
Accrued interest receivable and other assets - Balancing value	18,166,000	
Total assets	1,122,508,000	1,115,343,000
Liabilities:		
Demand - non interest-bearing deposits	201,909,000	252,033,000
Time deposits	244,748,000	143,767,000
Savings deposits		67,117,000
Money market deposits		137,362,000
Time deposits that meet or exceed the FDIC insurance limit		141,691,000
Other time deposits	54,352,000	220,685,000
Savings	212,278,000	
Money Market		
Time deposits that meet or exceed the FDIC insurance limit	63,159,000	
Other Time Deposits	233,247,000	
Total deposits	1,009,693,000	962,655,000
Federal Home Loan Bank (FHLB) advances		41,000,000
Junior subordinated debt	5,920,000	5,905,000
Affordable housing commitment	4,094,000	4,677,000
Capitalized Lease Obligations - Long-Term & Short-Term	14,000	
Accrued interest payable & other liabilities	4,129,000	12,560,000
Operating Lease Liabilities - Long-Term & Short-Term	980,000	
Accrued interest payable and other liabilities - Balancing value	5,123,000	
Total liabilities	1,024,830,000	1,026,797,000
Common stock	37,471,000	37,179,000
Retained earnings	68,957,000	61,386,000
Accumulated other comprehensive income (loss)	dr8,750,000	dr10,019,000
Total shareholders' equity	97,678,000	88,546,000
Total Equity	97,678,000	

TC BANCSHARES INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):			
	2023	2022	2021
Interest & fees on loans	18,129,865	13,880,109	12,822,564
Interest & dividends on taxable investment securities	1,585,248	906,936	439,153

BANK

Interest on deposits with other banks & federal fund sold	202,452		
Interest on deposits with other banks and federal fund sold	1,101,382	539,993	
Total interest & dividend income	20,816,495	15,327,038	13,464,169
Interest expense on deposits			977,150
Interest expense on borrowings	272,769	55,300	40,137
Total interest expense	6,891,864	1,356,918	1,017,287
Net interest income	13,924,631	13,970,120	12,446,882
Provision for loan losses	175,000	110,905	123,183
Net interest income after provision for allowance for loan losses	13,749,631	13,859,215	12,323,699
Service charges on deposits accounts	547,766	584,510	576,139
Gain on sale of mortgage loans	245,362	1,061,276	2,064,404
Gain on sale of fixed assets	12,086		
Bank owned life insurance income	286,366	276,080	283,145
Other income	64,163	31,137	29,412
Total other income	1,155,743	1,953,003	2,953,100
Salaries & employee benefits	8,526,759	7,903,629	7,429,568
Occupancy & equipment	1,294,952	827,785	819,303
Other real estate owned, net of operations, loss (gain) on sales & write-downs	37,844	131,606	111,590
Data processing conversion costs			503
Other expenses	4,671,764	4,513,313	3,452,365
Total other expenses	14,531,319	13,376,333	11,813,329
Income (loss) before income tax expense	374,055	2,435,885	3,463,470
Income tax expense (benefit)	108,230	675,472	823,013
Net income (loss)	265,825	1,760,413	2,640,457
Weighted average shares outstanding - diluted	4,796,488	4,881,923	4,371,646
Common shares			
Weighted average shares outstanding - basic	4,783,618	4,880,723	4,371,646
Year end shares outstanding	4,461,667	4,974,200	4,898,350
Earnings per share - basic	\$0.06	\$0.36	\$0.27
Earnings per share - diluted	\$0.06	\$0.36	\$0.27
Number of full time employees	65		54
Total number of employees	65		
Number of common stockholders	500	3	3,562
Dividends per common share	\$.10	\$.10	

Reclassified to conform 2023 presentation. Rounding difference, breakdown taken from the notes. As of March 22, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):			
Assets:	2023	2022	
Cash & due from banks	25,039,214	25,545,872	
Cash & cash equivalents	25,039,214	25,545,872	
Certificates of deposit with other banks		1,739,000	
US treasuries	9,533,835		
Mortgage-backed securities	9,412,836		
Collateralized mortgage obligations	13,953,851		
Municipal bonds	7,465,893		
Corporate obligations	2,598,080		
Investment securities available-for-sale	42,964,495	43,096,552	
Other investments	1,629,150	1,377,500	
Mortgage loans held for sale	289,111	2,085,099	
Loans, net	372,063,090	334,138,871	
Buildings and improvements	4,875,553		
Leasehold improvements	1,214,628		
Premises & equipment, net	4,782,760	3,132,282	
Other real estate owned		683,800	
Bank owned life insurance	11,729,019	11,442,653	
Accrued interest receivable & other assets	6,141,545	6,375,897	
Right-of-use asset	1,944,885		
Total assets	466,583,269	429,617,526	
Liabilities:			
Demand deposits	41,571,035	39,154,420	
Interest-bearing demand deposits	52,721,981	168,607,990	
Savings deposits	164,622,926	31,572,424	
Certificates of deposit	110,952,852	89,505,398	
Total deposits	369,868,794	328,840,232	
Federal Home Loan Bank advances	11,000,000	11,000,000	
Accrued interest payable & other liabilities	3,977,628	4,499,460	
Lease liability	2,102,426		
Total liabilities	386,948,848	344,339,692	
Common stock	44,617	50,494	
Additional paid in capital	43,181,994		

Additional paid in capital		50,128,052	
Retained earnings	42,863,945	45,876,694	
Accumulated other comprehensive income (loss)	dr3,125,257	dr4,305,039	
Treasury stock		1,085,265	
Unearned employee stock ownership plan (ESOP) shares		3,526,812	
Restricted stock	dr3,330,878	dr1,860,290	
Total shareholders' equity (deficit)	79,634,421	85,277,834	
Total Equity	79,634,421		

TEXAS CAPITAL BANCSHARES INC
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2024	2023	
Net interest income	417,378	385,166	
Provision for loan losses	19,000	28,000	
Non-int. income	dr417,378	dr385,166	
Non-int. expenses	183,393	166,027	
Income taxes	8,793	12,060	
Net income	26,142	38,661	
Earn. per share (primary)	\$0.46	\$0.71	
Earn. per share (fully-diluted)	\$0.46	\$0.70	
Common shares(000)	47,279	48,264	
Avg. no. shs. (primary)	47,279	48,264	
Avg. no. shs. (fully-diluted)	47,711	48,881	

Consolidated Balance Sheet Items, as of Mar. 31(\$000):

Assets:	2024	2023
Cash & due from banks	167,985	167,985
Unearned income	77,917	77,917
Loan loss prov.	263,962	263,962
Net loans	20,908,921	19,499,899
Premises & equipment	49,899	49,899
Other assets	793,976	793,976
Total assets	29,180,585	29,180,585
Liabilities:		
Total deposits	23,954,037	23,954,037
Demand deposits	8,478,215	8,478,215
Other liabilities	413,711	413,711
Total liab. & stockholders' equity	29,180,585	29,180,585

TEMPLETON EMERGING MARKETS INCOME FUND (DE)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Investment income - dividends - non-controlled affiliates	539,631	134,190	2,422
Investment income - interest - inflation principal adjustments			3,671,409
Investment income - interest - paid in cash			27,714,994
Investment income - interest - unaffiliated issuers	26,163,416	25,310,657	313,864,031
Investment income - income from securities loaned - unaffiliated entities			32,084
Investment income - income from securities loaned - non-controlled affiliated			8.00
Total investment income	26,703,047	25,444,847	31,420,917
Management fees	2,683,080	2,996,123	3,977,622
Transfer agent fees	102,907	102,907	56,889
Custodian fees	100,628	143,019	113,059
Reports to shareholders fees	136,974	dr3,399	73,541
Registration & filing fees	47,514	46,668	48,360
Professional fees	120,723	239,230	296,054
Trustees' fees & expenses	35,472	dr11,340	74,644
Interest expense	2,929,884	870,391	2,610
Other expenses	58,130	dr201,371	230,854
Total expenses	4,182,228	4,182,228	4,873,633
Expenses waived or paid by affiliates	41,541	41,477	24,568
Other	98,634		
Net expenses	6,169,498	4,140,751	4,849,065
Net investment income	34,862,496	21,304,096	26,571,852
Unaffiliated issuers	dr52,796,095	dr36,695,604	
Foreign currency transactions	dr1,567,910	dr851,452	
Forward exchange contracts	dr25,642,505	dr15,893,251	
Swap contracts	dr2,197,921	dr337,561	
Net realized gain (loss)	dr82,204,431	dr53,777,868	
Unaffiliated issuers	dr9,562,074	dr2,141,772	
Translation of other assets & liabilities denominated in foreign currencies	160,887	dr354,702	
Forward exchange contracts	6,506,584	3,603,046	
Swap contracts	5,336,349	dr1,535,780	
Change in deferred taxes on unrealized appreciation	dr458,390	158,283	
Net change in unrealized appreciation (depreciation)	2,900,136	dr587,491	

Net realized & unrealized gain (loss)	dr79,304,295	dr54,365,359
Net increase (decrease) in net assets from operations	dr58,000,199	dr27,793,507
Year end shares outstanding	47,228,418	47,578,727
Earnings per share - basic	\$0.74	\$0.45
Income from operations per share	dr1.22	.58
Foreign currency transactions	dr11,745	
Net Income Before Taxes	34,862,496	
Common shares		
Basic Weighted Average Shares	47,228,418	
Basic EPS Excluding ExtraOrdinary Items	\$.74	
Diluted Weighted Average Shares	47,228,418	
Diluted EPS Excluding ExtraOrd Items	\$.74	
Reported Diluted EPS	\$0.74	
Translation of other assets and liabilities denominated in foreign currencies	54,676	
Net realized gain (loss) from - Investment	dr33,673,018	
Change in deferred taxes on unrealized appreciation	19,054	
Swap contracts	3,842,580	
Forward exchange contracts	15,443,712	
Unaffiliated issuers	32,565,922	
Forward exchange contracts	dr681,729	
Swap contracts	dr3,235,103	
Written options	dr50,953	
Written options	55,551	

Net of foreign taxes withheld - investment income - dividends - non-controlled affiliates: 2022 \$568,526; 2021 \$511,295. Net of foreign taxes - investments, unaffiliated issuers: 2021 \$8,640

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2023	2022
Investments in securities - unaffiliated issuers		289,776,214
Investments in securities - non-controlled affiliates		6,444,170
Value - Unaffiliated issuers	310,412,954	
Value - Non-controlled affiliates	6,793,498	
Cash		88,555
Restricted cash for OTC derivative contracts	1,300,000	1,680,000
Foreign currency, at value	42,225	115,518
Receivables - investment securities sold		1,276,815
Receivables - interest		5,758,881
Receivables - deposits with brokers for OTC derivative contracts		330,000
Receivables - deposits with brokers for centrally cleared swap contracts		2,180,456
Variation margin on centrally cleared swap contracts	5,855	169,354
Unrealized appreciation on OTC forward exchange contracts	2,664,585	4,736,204
Centrally cleared swap contracts	1,296,243	
Interest Receivable	8,539,719	
Total assets	331,055,079	312,556,167
Payables - investment securities purchased		506,783
Payables - capital shares redeemed		60,751
Payables - credit facilities		36,000,000
Payables - management fees		224,502
Liabilities:		
Payables - trustees' fees & expenses	16	373
Payables - accrued interest	272,448	95,093
Due to brokers	227,963	
Deposits from brokers for OTC derivative contracts		1,680,000
Unrealized depreciation on OTC forward exchange contracts	1,300,000	1,482,735
Unrealized depreciation on swap contracts	350,310	
Deferred tax	18,219	37,273
Accrued Interest	113,772	
Accrued expenses & other liabilities		138,538
Unrealized depreciation on OTC forward exchange contracts	92,845	
Credit Facility	50,000,000	
Total liabilities	52,375,573	40,226,048
Net assets, at value	272,330,119	272,330,119
Paid-in capital	505,681,237	520,484,806

BANK

Total distributable earnings (loss)	dr227,001,731	dr248,154,687
Net assets, at value	278,679,506	272,330,119
Net assets value per share		5.72
Total Equity	278,679,506	

□ Cost - investments in securities - unaffiliated issuers: 2022 \$383,484,131 □ Cost - investments in securities - non-controlled affiliates: 2022 \$6,444,170 □ Cost - foreign currency, at value: 2022 \$117,609

TEXAS COMMUNITY BANCSHARES INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income on loans, including fees	12,842,000	10,074,000	9,575,000
Interest income on debt securities - taxable	277,000	2,161,000	741,000
Interest income on debt securities - non taxable		155,000	116,000
Dividends on restricted investments	159,000	38,000	22,000
Interest income on federal funds sold	187,000	99,000	24,000
Interest income on deposits with banks	452,000	39,000	56,000
Taxable	4,871,000		
Non taxable	190,000		
Total interest income	18,978,000	12,566,000	10,534,000
Interest expense on deposits		1,496,000	1,490,000
Interest expense on advances from Federal Home Loan Bank		777,000	615,000
Other interest expense	9,000	10,000	11,000
Advances from FHLB	2,561,000		
Total interest expense	7,914,000	2,283,000	2,116,000
Net interest income	11,064,000	10,283,000	8,418,000
Provision for loan & lease losses	356,000	208,000	50,000
Net interest income after provision for loan & lease losses	10,708,000	10,075,000	8,368,000
Service charges on deposit accounts	686,000	666,000	578,000
Other service charges & fees	1,206,000	1,051,000	1,007,000
Net gain (loss) on securities transactions	dr1,734,000	dr29,000	
Net gain on sale of foreclosed assets	32,000	42,000	
Net gain on sale of fixed assets	dr1,000	6,000	
Net appreciation on bank-owned life insurance	113,000	105,000	111,000
Other income	50,000	27,000	21,000
Total noninterest income	352,000	1,868,000	1,717,000
Salaries & employee benefits	7,069,000	5,798,000	5,146,000
Occupancy & equipment expense	835,000	769,000	725,000
Data processing	927,000	1,237,000	833,000
Contract services	289,000	184,000	547,000
Director fees	399,000	383,000	306,000
Other expense	2,005,000	1,395,000	1,917,000
Technology expense	473,000		
Total noninterest expenses	11,997,000	9,766,000	9,474,000
Income before income taxes	dr937,000	2,177,000	611,000
Current State and Local Tax Expense (Benefit)	5,000		
Income tax expense	cr204,000	423,000	93,000
Net income	dr733,000	1,754,000	518,000
Common shares			
Weighted average shares outstanding - basic	3,062,517	3,028,214	3,002,129
Weighted average shares outstanding - diluted	3,062,517	3,028,214	3,002,129
Year end shares outstanding	3,175,426	3,296,843	3,257,759
Net earnings per share - basic	dr\$0.24	\$0.58	\$0.17
Net earnings per share - diluted	dr\$0.24	\$0.58	\$0.17
Number of full time employees	62	61	60
Number of part time employees	5.00	5.00	2.00
Number of common stockholders	589	□562	□442
Dividends per common share	\$1.11		
Total number of employees	67		

□ As of March 1, 2023 □ As of March 21, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Cash & due from banks	5,412,000	6,897,000
Federal funds sold	7,648,000	2,030,000
Cash & cash equivalents	13,060,000	8,927,000
Interest bearing deposits in banks	12,298,000	2,055,000

Residential mortgage-backed - Available for Sale	24,925,000	
Collateralized mortgage obligations - Available for Sale	49,879,000	
State and municipal Corporate bonds - Available for Sale	5,173,000	
Securities available for sale	93,327,000	107,153,000
Residential mortgage-backed - Held to Maturity/Undisclosed	22,301,000	
State and municipal U.S. Government and agency - Held to Maturity/Undisclosed	1,985,000	
Securities held to maturity	1,734,000	
Loans receivable, net of allowance for credit losses of \$2,934 at 30, 2023 and \$1,755 at 31, 2022 - Balancing value	26,020,000	□27,827,000
Loans receivable, net	36,000	
Net investment in direct financing leases	279,896,000	□251,274,000
Accrued interest receivable		64,000
Furniture, fixtures and equipment - Gross	1,728,000	1,327,000
Premises and Equipment - net	3,083,000	
Construction In Progress	4,060,000	
Premises & equipment	11,609,000	6,299,000
Bank-owned life insurance	6,238,000	6,125,000
Foreclosed assets	3,909,000	
Restricted investments carried at cost	36,000	2,805,000
Core deposit intangible	265,000	397,000
Mortgage servicing rights, net		7,000
Deferred income taxes	2,432,000	2,304,000
Other assets	949,000	782,000
Foreclosed assets	162,000	
Financial derivative	115,000	
Total assets	452,044,000	417,346,000
Liabilities:		
Noninterest bearing deposits	45,538,000	45,823,000
Interest bearing deposits		250,254,000
Interest bearing Total deposits	271,703,000	317,241,000
Advances from Federal Home Loan Bank	76,896,000	62,494,000
Accrued expenses & other liabilities	4,218,000	2,905,000
Total liabilities	398,355,000	361,476,000
Common stock	34,000	33,000
Additional paid in capital	31,671,000	
Additional paid in capital		31,099,000
Retained earnings	31,972,000	34,083,000
Accumulated other comprehensive income (loss)	dr5,592,000	dr6,999,000
Unearned Employee Stock Ownership Program ("ESOP") shares, at cost	2,197,000	2,346,000
Treasury stock, at cost (50,267 shares at 30, 2023)	2,199,000	
Total shareholders' & members' equity	53,689,000	55,870,000
Total Equity	53,689,000	53,689,000

□ Fair values - Securities held to maturity: 2022 \$24,615,000 □ As reported by the Company

TRAVELERS COMPANIES INC (THE)
Earnings, 3 mos. to Mar. 31 (Consol. — \$000):

	2024	2023
Insurance premiums	10,126,000	8,854,000
Net investment income	846,000	663,000
Non-int. income	11,228,000	9,704,000
Income taxes	247,000	cr47,000
Net income	1,123,000	cr97,000
Earn. per share (primary)	\$4.87	\$4.18
Earn. per share (fully-diluted)	\$4.80	\$4.13
Common shares(000)	229,000	231,700
Avg. no. shs. (primary)		232,000
Avg. no. shs. (fully-diluted)		234,400

Consolidated Balance Sheet Items, as of Mar. 31(\$000):

Assets:	2024
Other assets	4,062,000
Total assets	127,410,000
Liabilities:	
Other liabilities	6,390,000
Common stock	25,163,000
Total liab. & stockholders' equity	127,410,000

UNION BANKSHARES, INC. (MORRISVILLE, VT)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	□2022	□2021
Interest & dividend income - interest & fees on loans	49,283,000	38,358,000	36,261,000
Interest & dividend income - interest on debt securities - taxable	4,577,000	4,217,000	2,129,000

Interest & dividend income - interest on debt securities - tax exempt	1,956,000	913,000	626,000
Interest & dividend income - dividends			18,000
Interest & dividend income - interest on federal funds sold & overnight deposits			100,000
Interest & dividend income - interest on interest bearing deposits in banks	401,000	187,000	139,000
Dividends	263,000	28,000	
Interest on federal funds sold and overnight deposits	630,000	245,000	
Total interest & dividend income	57,110,000	43,948,000	39,273,000
Interest expense on deposits	15,893,000	3,522,000	3,147,000
Interest expense on short-term borrowed funds	1,406,000	433,000	
Interest expense on long-term borrowed funds	1,398,000	569,000	219,000
Interest expense on subordinated notes			199,000
Interest expense on borrowed funds	570,000		
Total interest expense	19,267,000	4,524,000	3,565,000
Net interest income	37,843,000	39,424,000	35,708,000
Provision for loan losses	dr499,000		
Net interest income after provision for loan losses	38,342,000	39,424,000	35,708,000
Trust income	943,000	838,000	808,000
Service fees	7,002,000	6,859,000	6,516,000
Net gains (losses) on sales of investment securities available-for-sale		31,000	
Net gains (losses) on sales of loans held for sale	1,163,000	1,004,000	4,956,000
Net gain (loss) on other investments	189,000	dr60,000	dr21,000
Other income	607,000	781,000	704,000
Total noninterest income	9,904,000	9,453,000	12,963,000
Salaries & wages	14,247,000	14,083,000	14,448,000
Employee benefits expenses	5,365,000	5,030,000	4,593,000
Occupancy expense, net	2,035,000	1,913,000	1,890,000
Equipment expense	3,722,000	3,692,000	3,447,000
Other expenses	10,000,000	8,912,000	8,477,000
Total noninterest expenses	35,369,000	33,630,000	32,855,000
Income (loss) before provision for income taxes	12,877,000	15,247,000	15,816,000
Provision (benefit) for income taxes	1,620,000	2,632,000	2,646,000
Net income (loss)	11,257,000	12,615,000	13,170,000
Common shares			
Weighted average shares outstanding - basic	4,508,868	4,496,169	4,483,791
Weighted average shares outstanding - diluted	4,537,396	4,514,224	4,508,948
Year end shares outstanding	4,518,848	4,508,587	4,493,655
Net earnings (loss) per common share - basic	\$2.50	\$2.81	\$2.94
Net earnings (loss) per common share - diluted	\$2.48	\$2.79	\$2.92
Dividends per common share	\$1.44	\$1.05	\$1.32
Number of full time employees	197		194
Number of common stockholders	492	□	□502
Total number of employees	197		

□ Reclassified to conform 2023 presentation □ Reclassified to conform with 2022 presentation □ As of February 28, 2022

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	4,429,000	4,504,000
Federal funds sold & overnight deposits	73,237,000	33,381,000
Cash & cash equivalents	77,666,000	37,885,000
Interest bearing deposits in banks	14,690,000	16,428,000
U.S. Government-sponsored enterprises ? AFS	39,351,000	
State and political subdivisions - AFS	66,439,000	
Investment securities available-for-sale	264,383,000	250,267,000
Other investments	1,500,000	1,264,000
Total investments	265,883,000	251,531,000
Loans held for sale	3,070,000	1,178,000
Municipal	76,795,000	
Loans	1,028,270,000	958,157,000
Allowance for loan losses	6,566,000	8,339,000
Net deferred loan costs (fees)	dr1,752,000	dr1,336,000
Net loans	1,023,456,000	951,154,000

Premises & equipment, net	20,771,000	20,479,000	
Company-owned life insurance	18,965,000	18,518,000	
Other assets	44,378,000	39,316,000	
Total assets	1,468,879,000	1,336,489,000	
Liabilities:			
Noninterest bearing deposits	250,992,000	286,145,000	
Interest bearing deposits	762,722,000	153,045,000	
Time deposits	288,922,000		
Interest bearing demand deposits	336,438,000		
Other time deposits	246,116,000		
Time deposits	288,922,000		
Interest bearing	765,689,000		
Total deposits	1,305,603,000	1,201,912,000	
Borrowed funds	65,696,000	50,000,000	
Subordinated notes	16,239,000	16,205,000	
Accrued interest & other liabilities	12,929,000	13,152,000	
Operating Lease Liabilities - Long-Term & Short-Term	2,605,000		
Accrued interest and other liabilities - Balancing value	15,534,000		
Total liabilities	1,403,072,000	1,281,269,000	
Common stock	9,991,000	9,965,000	
Additional-paid-in capital	2,621,000	2,225,000	
Retained earnings (accumulated deficit)	89,472,000	84,669,000	
Treasury stock	4,322,000	4,220,000	
Accumulated other comprehensive income (loss)	dr31,955,000	dr37,419,000	
Total stockholders' equity (deficit)	65,807,000	55,220,000	
Total Equity	65,807,000		

UNITED BANCSHARES INC. (OH)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest income - loans & leases, including fees	38,658,000	31,201,000	33,720,000
Interest income - securities - taxable	3,120,000	3,137,000	1,977,000
Interest income - securities - tax-exempt	3,356,000	3,710,000	2,856,000
Other interest income	2,067,000	894,000	251,000
Total interest income	47,201,000	38,942,000	38,804,000
Interest expense on deposits	12,695,000	2,322,000	2,281,000
Interest expense on borrowings	1,399,000	936,000	788,000
Total interest expense	14,094,000	3,258,000	3,069,000
Net interest income	33,107,000	35,684,000	35,735,000
Provision for loan & lease losses	dr391,000	dr1,000,000	300,000
Net interest income after provision for loan & lease losses	33,498,000	36,684,000	35,435,000
Service charges on deposit accounts	1,364,000	1,232,000	1,090,000
Gain on sale of loans	2,077,000	1,870,000	13,468,000
Net securities gains (losses)	dr68,000	dr114,000	dr16,000
Change in fair value of mortgage servicing rights	dr1,000	437,000	295,000
Increase in cash surrender value of life insurance & death benefits received	352,000	1,166,000	402,000
Other operating income	3,651,000	5,363,000	2,107,000
Total non-interest income	7,375,000	9,954,000	17,346,000
Salaries, wages & employee benefits	15,760,000	18,452,000	20,702,000
Occupancy expenses	4,522,000	4,436,000	4,485,000
Information Technology	724,000		
Other operating expenses	11,302,000	11,226,000	11,519,000
Total non-interest expenses	31,584,000	34,114,000	36,706,000
Income (loss) before income taxes	9,289,000	12,524,000	16,075,000
Provision (benefit) for income taxes	683,000	1,214,000	2,494,000
Net income (loss)	8,606,000	11,310,000	13,581,000
Common shares			
Weighted average shares outstanding - basic	3,072,468	3,259,952	3,277,062
Weighted average shares outstanding - diluted	3,075,780	3,264,661	3,338,151
Year end shares outstanding	3,036,757	3,153,368	3,272,585
Net income (loss) per share - basic	\$2.80	\$3.47	\$4.14
Net income (loss) per share - diluted	\$2.80	\$3.46	\$4.07
Dividends per common share	\$.22	\$.84	\$.73
Number of full time employees		211	211
Number of common stockholders		989	1,035

Reclassified to conform with 2022 presentation
Approximately Full-time equivalent

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	14,403,000	20,756,000
Interest-bearing deposits in other banks	12,512,000	9,924,000
Total cash & cash equivalents	26,915,000	30,680,000
Obligations of states and political subdivisions	119,337,000	
Mortgage-backed securities available-for-sale	124,213,000	
U.S. Government agencies	4,574,000	
Other investments available-for-sale	3,381,000	
Securities, available-for-sale	251,505,000	281,286,000
Federal Home Loan Bank stock, at cost	2,083,000	3,860,000
Loans held for sale	2,163,000	3,970,000
Loans & leases	706,665,000	683,575,000
Less allowance for loan & lease losses	8,876,000	9,401,000
Net loans & leases	697,789,000	674,174,000
Premises & equipment, net	24,308,000	24,147,000
Goodwill	28,616,000	28,616,000
Core deposit intangible assets, net	220,000	359,000
Cash surrender value of life insurance	19,559,000	19,207,000
Other assets, including accrued interest receivable	18,340,000	20,994,000
Total assets	1,071,498,000	1,087,293,000
Liabilities:		
Non-interest bearing deposits	179,200,000	215,966,000
Interest-bearing deposits	773,645,000	737,917,000
Total deposits	952,845,000	953,883,000
Federal funds purchased & other borrowings	5,000,000	31,079,000
Junior subordinated deferrable interest debentures	13,043,000	13,009,000
Other liabilities	6,686,000	6,631,000
Total liabilities	977,574,000	1,004,602,000
Common stock	3,822,000	3,817,000
Surplus	17,319,000	17,045,000
Retained earnings (accumulated deficit)	118,300,000	112,466,000
Accumulated other comprehensive income (loss)	dr30,658,000	dr38,366,000
Treasury stock, at cost	14,859,000	12,271,000
Total shareholders' equity	93,924,000	82,691,000

UNITED SECURITY BANCSHARES (CA)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Interest & fees on loans	54,183,000	43,039,000	35,154,000
Interest on investment securities	5,870,000	4,613,000	2,337,000
Interest income on federal funds sold & securities purchased under agreements to resell	324,000		
Interest on deposits in Federal Reserve Bank	60,377,000	1,605,000	239,000
Total interest income	60,377,000	49,257,000	37,730,000
Interest expense on deposits	6,758,000	2,815,000	1,899,000
Interest on other borrowed funds	4,298,000	380,000	180,000
Total interest expense	11,056,000	3,195,000	2,079,000
Net interest income before recovery of provision for credit losses	49,321,000	46,062,000	35,651,000
Provision (recovery of provision) for credit losses	1,460,000	1,802,000	2,107,000
Net interest income after provision for credit losses	47,861,000	44,260,000	33,544,000
Customer service fees	2,918,000	3,027,000	2,793,000
Increase in cash surrender value of bank owned life insurance	557,000	555,000	555,000
Unrealized gain (loss) on fair value of marketable equity securities		dr429,000	dr106,000
Gain on proceeds from bank-owned life insurance	907,000		
Gain (loss) on fair value of junior subordinated debentures	274,000	dr2,533,000	dr660,000
Gain on sale of investment securities	39,000	30,000	
Gain (loss) on sales of assets	dr10,000	8,000	
Other noninterest income	874,000	1,198,000	795,000
Total noninterest income		1,838,000	3,385,000
Salaries & employee benefits	13,157,000	11,833,000	11,713,000
Occupancy expense	3,739,000	3,467,000	3,537,000

Data processing	686,000	565,000
Professional fees	4,366,000	4,058,000
Regulatory assessments	727,000	794,000
Director fees	438,000	452,000
Correspondent bank service charges	93,000	88,000
Net cost on operation of other real estate owned (OREO)	201,000	
Net cost on operation & sale of OREO	80,000	102,000
Other noninterest expense	2,462,000	2,554,000
Other selling, general & administrative expenses	784,000	
Total noninterest expense	25,954,000	24,039,000
Income (loss) before provision for taxes	27,476,000	22,059,000
Provision (benefit) for taxes on income	7,680,000	6,373,000
Net income (loss)	19,796,000	15,686,000
Net income available to common shareholders	15,686,000	10,098,000
Common shares		
Weighted average common shares outstanding - basic	17,114,214	17,040,241
Weighted average common shares outstanding - diluted	17,125,186	17,061,833
Year end shares outstanding	17,167,895	17,067,253
Net income (loss) per common share - basic	\$1.16	\$0.92
Net income (loss) per common share - diluted	\$1.16	\$0.92
Dividends per common share	\$.47	\$.33
Number of full time employees	114	117
Number of common stockholders	502	549
Total non-interest income	5,569,000	
Total number of employees	114	

Reclassified to conform with 2022 presentation
Full-time equivalent Approximately

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & due from banks	40,577,000	
Cash & non-interest bearing deposits in other banks	40,784,000	31,650,000
Due from Federal Reserve Bank (FRB)	207,000	6,945,000
Total cash & cash equivalents		38,595,000
Investment securities available for sale at fair value	181,266,000	207,545,000
Investment securities marketable equity securities at fair value	3,354,000	3,315,000
Total investment securities	184,620,000	210,860,000
Loans, gross	921,341,000	981,772,000
Loans - unearned fees & unamortized loan origination costs, net	1,299,000	1,594,000
Loans - allowance for credit losses	15,658,000	10,182,000
Net loans	904,384,000	969,996,000
Accrued interest receivable	7,928,000	8,489,000
Premises & equipment - net	9,098,000	9,770,000
Other real estate owned ("OREO")	4,582,000	4,582,000
Goodwill	4,488,000	4,488,000
Cash surrender value of life insurance	21,954,000	22,893,000
Operating lease right-of-use assets	1,338,000	1,984,000
Investment in limited partnerships	3,200,000	
Deferred tax assets - net	14,055,000	12,825,000
Other assets	14,614,000	14,711,000
Total assets	1,211,045,000	1,299,193,000
Liabilities:		
Noninterest bearing deposits	403,225,000	481,629,000
Time deposits Under \$ 250,000	48,098,000	
Time deposits \$250,000 and Over	23,750,000	
Interest-bearing deposits	601,252,000	
Total deposits		1,165,484,000
Federal funds purchased	62,000,000	
Operating lease liabilities	1,437,000	2,093,000
Other liabilities	9,376,000	8,270,000
Junior subordinated debentures, at fair value	11,213,000	10,883,000
Total liabilities	1,004,477,000	1,186,730,000
Total liabilities	1,088,505,000	1,186,730,000
Common stock	60,585,000	60,030,000
Retained earnings	76,995,000	69,928,000
Investments - Unrealized Gain/Loss	dr16,290,000	
Investments - Unrealized Gain/Loss	1,382,000	

BANK

Accumulated other comprehensive income (loss)	dr15,038,000	dr17,495,000
Total shareholders' equity	122,542,000	112,463,000
Total Equity	122,542,000	

USCB FINANCIAL HOLDINGS INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2021	2020
Interest income - loans, including fees	87,884	48,730	47,078
Interest income - investment securities	10,012	7,886	5,248
Interest income - interest-bearing deposits in financial institutions	3,121	106	307
Total interest income	101,017	56,722	52,633
Interest expense on interest-bearing deposits		59	158
Interest expense on savings & money market accounts		2,082	3,095
Interest expense on time deposits	901	1,531	4,709
Interest expense on Federal Home Loan bank advances		554	1,074
Savings and money markets accounts	29,658		
Time deposits	8,500		
Federal Home Loan Bank advances	3,390		
Total interest expense	42,449	4,226	9,036
Net interest income before provision for credit losses	58,568	52,496	43,597
Provision for credit losses	2,367		
Provision for credit losses	2,367	dr160	3,250
Net interest income after provision for credit losses	56,201	52,656	40,347
Service fees	5,055	3,609	3,266
Net gain (loss) on securities available for sale, net	dr1,859	214	434
Gain on sale of loans held for sale, net	801	1,626	839
Gain (loss) on sale of premises & equipment, net		983	
Loan settlement		2,500	
Other non-interest income	1,246	1,766	1,558
Bank owned life insurance income	2,160		
Total noninterest income	7,403	10,698	6,097
Salaries & employee benefits	24,429	21,438	19,204
Occupancy	5,230	5,257	5,656
Regulatory assessment & fees	1,453	783	691
Consulting & legal fees	1,899	1,454	1,045
Network & information technology services	2,016	1,466	1,536
Other operating noninterest expenses	5,494	5,279	4,904
Audit and tax services fees	1,287		
Total noninterest expense	41,808	35,677	33,036
Net income (loss) before income tax expense	21,796	27,677	13,408
Income tax expense	5,251	6,600	2,588
Net income (loss)	16,545	21,077	10,820
Preferred stock dividends		2,077	3,127
Exchange & redemption of preferred shares		89,585	
Net income (loss) available to common stockholders		dr70,585	7,693
Weighted average class A shares outstanding - basic		10,508	43,887
Weighted average class B shares outstanding - basic			46,121
Weighted average class A shares outstanding - diluted	19,688	10,508	43,911
Weighted average class B shares outstanding - diluted			46,121
Year end shares outstanding	19,575	43,992	43,011
Net income (loss) class A per common share - basic	\$0.84	dr\$6.72	\$1.51

Net income (loss) class B per common share - basic			\$0.30
Net income (loss) class A per common share - diluted	\$0.84	dr\$6.72	\$1.50
Net income (loss) class B per common share - diluted			\$0.30
Number of full time employees	196	187	186
Number of class A common stockholders	402	529	562
Number of class B common stockholders			200
Common shares(000)			
Shares used to calculate Basic EPS - Total	19,622		
Total number of employees	196		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2021
Assets:		
Cash & due from banks	8,019	6,477
Interest-bearing deposits in banks	33,043	39,751
Cash & cash equivalents	41,062	46,228
U.S. Government Agency Investment securities held to maturity	174,974	122,658
Municipal securities	19,338	
Bank subordinated debt securities	26,261	
Securities available for sale, at fair value	229,329	401,542
Federal Home Loan Bank stock at cost	10,153	2,100
Commercial Real Estate	1,047,593	
Unearned Income - Customers	dr2,183	
Loans held for investment, net		1,175,024
Accrued interest receivable	10,688	5,975
Premises & equipment, net	4,836	5,278
Bank-owned life insurance	51,781	41,720
Deferred tax assets	37,282	34,929
Lease right-of-use asset	11,423	14,185
Other assets	7,822	4,300
Total securities	229,329	
Collateralized mortgage obligations	80,606	
Mortgage Backed Securities - Residential	52,187	
Mortgage Backed Securities - Commercial	42,764	
Total assets	2,339,093	1,853,939
Demand deposits		605,425
Liabilities:		
Money market & saving accounts	1,048,272	703,856
Interest-bearing checking accounts		55,878
Time deposits of \$250,000 or more		119,401
Time deposits \$250,000 or less		105,819
Demand	552,762	
Interest-bearing checking accounts	47,702	
Time deposits	288,403	
Total deposits	1,937,139	1,590,379
Federal Home Loan Bank advances	183,000	36,000
Lease liability	11,423	14,185
Accrued interest & other liabilities	15,563	9,478
FHLB advances and other borrowings	183,000	
Derivative Liabilities	7,988	
Accrued interest and other liabilities	7,575	
Total liabilities	2,147,125	1,650,042
Common stock - class A voting	19,575	19,992
Additional paid-in capital on common stock	305,212	310,666
Accumulated deficit	dr88,548	
Retained earnings (accumulated deficit)		dr124,245
Accumulated other comprehensive income (loss)	dr44,271	dr2,516
Total stockholders' equity (deficit)	191,968	203,897
Total Equity	191,968	

UTG INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Premiums & policy fees	7,918,235	8,384,604	9,080,039
Ceded reinsurance premiums & policy fees	dr2,553,010	dr2,697,382	dr2,680,050
Net investment income	14,141,809	20,811,471	9,050,325
Other income	280,303	350,519	412,982
Revenues before realized gains (losses)	19,787,337	26,849,212	15,863,296
Net investment gains (losses): other-than-temporary impairments		dr5,000,000	dr393,455
Net investment gains (losses): other realized investment gains, net	9,463,843	14,168,911	6,021,653
Net investment gains (losses): change in fair value of equity securities	dr3,830,793	33,690,712	14,121,883
Total net investment gains (losses)	5,633,050	42,859,623	19,750,081
Total revenues	25,420,387	69,708,835	35,613,377
Benefits, claims & expenses: life		15,703,526	17,137,166
Benefits, claims & settlement expenses: ceded reinsurance benefits & claims		dr2,449,533	dr2,380,366
Benefits, claims & settlement expenses: annuity		1,029,156	993,937
Benefits, claims & settlement expenses: dividends to policyholders		311,400	324,543
Commissions & amortization of deferred policy acquisition costs	dr102,971		
Commissions	dr116,571	dr121,287	
Amortization of cost of insurance acquired		688,348	714,970
Operating expenses	8,368,135	10,497,302	7,115,530
Interest expense	28,389	108,722	4,051
Total benefits & other expenses	23,494,542	25,772,350	23,788,544
Income (loss) before income taxes	1,925,845	43,936,485	11,824,833
Income tax expense (benefit)	cr144,247	9,572,139	2,069,673
Net income (loss)	2,070,092	34,364,346	9,755,160
Net income attributable to noncontrolling interest	dr113,397	dr106,341	dr92,097
Net income (loss) attributable to common shareholders	1,956,695	34,258,005	9,663,063
Common shares			
Weighted average shares outstanding - basic	3,176,757	3,167,719	3,171,919
Weighted average shares outstanding - diluted	3,176,757	3,167,719	3,171,919
Year end shares outstanding	3,165,320	3,164,809	3,166,669
Income (loss) per share from continuing operations - basic	\$0.62		
Net income (loss) per share - basic	\$0.62	10.81	\$3.05
Income (loss) per share from continuing operations - diluted	\$0.62		
Net income (loss) per share - diluted	\$0.62	10.81	\$3.05
Number of full time employees	40	40	40
Number of common stockholders	4,139	4,321	4,507
Benefits	16,089,474		
Ceded Reinsurance benefits and claims	dr2,882,312		
Annuity	1,029,885		
Amortization of cost of insurance acquired	661,257		
Dividends to policyholders	302,685		
Total number of employees	40		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Fixed maturities held to maturities, at amortized cost	2,500,000	
Investments available for sale: fixed maturities, at fair value		4108,313,059
Equity securities, at fair value	156,550,812	4150,053,686
Equity securities, at cost	15,977,368	15,683,343
Mortgage loans on real estate at amortized cost		30,698,694
Investment real estate, net	21,975,120	34,934,352
Notes receivable		14,424,127
Policy loans		6,567,434

BANK

Other long-term investments	29,132,236		
Short-term investments		3,596,941	
Policy loans	6,018,248		
Mortgage loans on real estate at amortized cost	15,318,176		
Fixed maturities, at fair value (amortiz)	103,409,836		
Total investments	364,891,021		
Total investments		364,271,636	
Cash & cash equivalents	41,185,196	45,290,385	
Accrued investment income	2,001,064	1,371,677	
Reinsurance receivables: future policy benefits		24,318,030	
Reinsurance receivables: policy claims & other benefits		4,638,857	
Cost of insurance acquired	2,036,896	2,698,153	
Income taxes receivable	2,128,027		
Other assets	884,531	4,945,627	
Future policy benefits	23,847,623		
Policy claims and other benefits	4,734,575		
Notes receivable	14,009,225		
Total assets	441,708,933	447,534,365	
Liabilities:			
Future policy benefits	223,757,860	229,582,664	
Policy claims & benefits payable	4,188,917	4,072,879	
Other policyholder funds	260,892	318,096	
Dividend & endowment accumulations	14,749,258	14,802,746	
Income taxes payable		4,189,081	
Deferred income taxes	12,426,840	11,582,138	
Notes payable	19,000,000	19,000,000	
Other liabilities	5,635,373	5,958,385	
Total liabilities	280,019,140	289,505,989	
Common stock	3,167	3,166	
Additional paid-in capital	32,613,817	32,693,972	
Retained earnings (accumulated deficit)	133,491,797	131,989,352	
Accumulated other comprehensive income (loss)	dr4,882,317	dr7,111,586	
Total UTG Inc. shareholders' equity	161,226,464	157,574,904	
Noncontrolling interest	463,329	453,472	
Total shareholders' equity	161,689,793	158,028,376	

Amortized cost - Investment available for sale fixed maturities, at fair value: 2022 \$117,279,820 Cost - equity securities, at fair value: 2022 \$77,015,688

**UWHARRIE CAPITAL CORP.
Annual Report:**

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	29,501	21,633	23,167
Interest income on investment securities - state & political subdivisions non-taxable	10,743		
Interest income on investment securities - investment securities, taxable		5,984	3,152
Interest income on investment securities - investment securities, non-taxable	1,324	1,524	1,148
Interest income on investment securities - equity securities		20	20
Other interest income on investment securities	20		
Interest income on interest-earning deposits with banks & federal funds sold		2,401	144
Interest-earning deposits with banks and federal funds sold	4,131		
Total interest income	45,719	31,562	27,631
Interest expense on interest checking & money market accounts	6,124	1,892	401
Interest expense on savings deposits	434	119	65
Interest expense on time deposits, \$250,000 & over		253	81
Interest expense on other time deposits	2,755	199	192
Interest expense on short-term borrowed funds		10	3,00
Interest expense on long-term debt		1,349	800
Short-term borrowed funds	46		
Long-term debt	1,331		
Time deposits	2,333		
Total interest expense	13,023	3,822	1,542
Net interest income	32,696	27,740	26,089

Provision for (recovery of) loan losses	1,480	dr1,759	dr917
Net interest income after provision for (recovery of) loan losses	31,216	29,499	27,006
Service charges on deposit accounts	1,056	1,041	995
Other service fees & commissions	1,252	3,238	3,061
Interchange & card transaction fees, net		1,232	1,181
Gain (loss) on sale of securities	dr42	dr91	991
Realized or unrealized gain (loss) on equity securities	10	dr100	dr31
Income from mortgage banking	3,159	3,409	11,294
Income from bank owned life insurance	140	1,134	129
Supplemental executive retirement plan gain (loss)	dr90	dr244	942
Other income	540	514	370
Total noninterest income	9,468	10,133	18,932
Salaries & employee benefits	19,306	19,655	21,637
Net occupancy expense	1,783	1,681	1,738
Equipment expense	788	764	754
Data processing costs	733	816	680
Loan costs		443	803
Professional fees & services	424	868	955
Marketing & donations expense	964	1,307	1,306
Electronic banking expense		477	393
Software amortization & maintenance expense	1,247	1,236	1,380
Federal Deposit Insurance Corporation (FDIC) insurance expense	475	295	228
Supplemental executive retirement plan gain (loss)	dr90	dr244	942
Other noninterest expense	2,429	2,380	2,276
Marketing and donations	1,298		
Total noninterest expense	29,920	29,678	33,092
Income (loss) before income taxes	10,764	9,954	12,846
Net Income	8,596	8,596	8,596
Income taxes	2,168	1,705	2,763
Net income (loss)	8,596	8,249	10,083
Less: net income attributable to noncontrolling interest	dr565	dr565	dr565
Net income attributable to Uwharrie Capital Corporation	8,031	7,684	9,518
Common shares(000)			
Weighted average shares outstanding - basic	7,197	7,247	7,506
Weighted average shares outstanding - diluted	7,197	7,247	7,506
Year end shares outstanding	7,124	7,217	7,276
Net income (loss) per common share - basic	\$1.12	\$1.06	\$1.27
Net income (loss) per common share - diluted	\$1.12	\$1.06	\$1.27
Number of full time employees	171	178	178
Number of part time employees	22	15	13
Number of common stockholders	2,460	2,554	3,138
Other service fees and commissions	3,443		
Comprehensive income (loss) attributable to Uwharrie Capital Corp	14,696		
Total number of employees	193		

Reclassified to conform with 2022 presentation
Adjusted for 2.5% stock dividend, November 8, 2022
Adjusted for 2% stock dividend, November 6, 2023
As is Approximately

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	7,407	5,357
Interest-earning deposits with banks	56,027	109,224
Cash & cash equivalents		114,581
US Government agencies	43,018	
State and political subdivisions	81,400	
Corporate bonds	5,491	
Equity security, at fair value	302	

Securities available for sale, at fair value	336,714	324,683
Securities held to maturity	28,544	
Securities held to maturity, at amortized cost		30,306
Equity securities, at fair value	51,505	292
Loans held for sale	4,695	2,774
SBA Paycheck Protection Program (PPP)	188	
Commercial, Gross	102,178	
Loans held for investment	591,207	497,889
Less allowance for loan losses	5,561	2,290
Net loans held for investment	586,510	495,599
ROU assets	1,495	
Premises & equipment, net	15,089	14,735
Interest receivable	9,396	3,633
Restricted stock		1,428
Bank owned life insurance		7,652
Deferred income tax benefit	8,910	10,726
Loan servicing assets	7,793	4,931
Mortgage banking derivatives	852	
Other assets	9,396	8,150
Interest Receivable	4,393	
Restricted stock	1,672	
Loan servicing assets	4,287	
GSE ? Mortgage-backed securities and CMO's	123,787	
Asset-backed securities	31,513	
Total assets	1,072,591	1,019,490
Liabilities:		
Demand noninterest-bearing deposits	269,998	261,882
Interest checking & money market accounts	417,318	486,548
Savings deposits	101,193	104,301
Time deposits, \$250,000 & over		35,979
Other time deposits		51,146
Term Deposits	78,046	
Other Time Deposits	115,158	
Total deposits	981,713	939,856
Short-term borrowed funds		1,044
Long-term debt	29,104	29,607
Mortgage banking derivatives	288	175
Other liabilities	10,666	11,411
Total liabilities	1,023,150	982,093
Common stock	8,905	8,844
Additional paid-in capital	12,876	
Additional paid-in capital		12,633
Undivided profits	42,105	37,030
Accumulated other comprehensive income (loss)	dr25,100	dr31,765
Total Uwharrie Capital Corporation shareholders' equity	38,786	26,742
Noncontrolling interest	10,635	10,635
Total shareholders' equity	49,441	37,397

Fair value - Securities held to maturity: 2022 \$27,178,000

**VIRGINIA NATIONAL BANKSHARES CORP
Annual Report:**

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest income on loans, including fees	56,053	44,231	43,899
Interest income on federal funds sold	207	1,088	139
Interest income on other interest-bearing deposits		1,467	233
Interest income on investment securities - taxable	11,554	8,416	2,810
Interest income on investment securities - tax exempt	1,308	1,249	1,021
Interest income on investment securities - dividends	501	280	170
Other interest & dividend income	367		
Total interest & dividend income	69,990	56,731	48,272
Interest expense on demand & savings deposits	346	2,327	2,308
Interest expense on certificates & other time deposits	8,617	657	1,108
Interest expense on borrowings	313	200	dr132
Borrowings	1,934		
Federal funds purchased	138		
Total interest expense	21,021	3,184	3,284
Net interest income	48,969	53,547	44,988
Provision for loan losses	734	106	1,014
Net interest income after provision for (recovery of) loan losses	48,235	53,441	43,974

BANK

Wealth management fees	1,976	2,440	3,508
Advisory & brokerage income	770	1,154	1,549
Debit or credit card & ATM fees	2,268	1,799	2,070
Bank owned life insurance income	1,764	963	708
Resolution of commercial dispute	2,400		
Gain on sale of business line	404		
Gain (losses) on sales & calls of securities	dr206		
Gains on sale of assets, net	112	1,043	81
Other non-interest income	1,048	1,485	
Total noninterest income	9,101	13,661	10,465
Other	1,134		
Salaries & employee benefits	15,900	17,260	16,129
Net occupancy expense	4,017	4,526	3,575
Equipment expenses	762	897	966
Bank franchise tax		1,216	1,136
Computer software		1,136	1,020
Data processing	2,799	2,727	2,793
FDIC deposit insurance assessment	778	511	858
Marketing, advertising & promotion		1,224	922
Merger & merger-related expenses			7,423
Plastics expense	177	394	978
Professional fees	710	1,357	1,117
Core deposit intangible amortization	1,493	1,684	1,389
Impairment on assets held for sale		242	
Other noninterest expenses	4,435	5,382	4,216
Total noninterest expense	34,063	38,556	42,522
Income before income taxes	23,273	28,546	11,917
Reported Deferred Tax - Total	473		
Provision for income taxes	4,010	5,108	1,846
Net income (loss)	19,263	23,438	10,071
Common shares(000)			
Weighted average shares outstanding - basic	5,357	5,325	4,669
Weighted average shares outstanding - diluted	5,373	5,351	4,695
Year end shares outstanding	5,366	5,337	5,308
Net earnings (loss) per share - basic	\$3.60	\$4.40	\$2.16
Net earnings (loss) per share - diluted	\$3.58	\$4.38	\$2.14
Dividends per common share	\$1.32	\$1.20	\$1.20
Number of full time employees	147	157	173
Number of common stockholders	690	690	680
Deposit account fees	1,593		
Gain on termination of interest swap	460		
Employees - Part-Time - Period End	8.00		
Total number of employees	155		
□As is □Full time equivalent employees □Approximately			

Consolidated Balance Sheet, as of Dec. 31(000):

Assets:	2023	2022
Cash & due from banks	18,074	20,993
Federal funds sold		45
Interest-bearing deposits in other banks	10,316	19,098
Available for sale	39,581	
Corporate bonds - AFS	19,129	
Municipal bonds - AFS	85,033	
US government treasury	121,708	
Securities available for sale, at fair value	420,595	538,186
Restricted securities, at cost	8,385	5,137
Mortgage Backed Securities - AFS	155,144	
Total securities	428,980	543,323
Loans	1,092,665	936,415
Allowance for loan losses	8,395	5,552
Loans, net	1,084,270	930,863
Leasehold improvements	15,148	
Furniture and equipment	8,231	
Computer software	3,042	
Premises & equipment, net	16,195	17,808
Assets held for sale	965	
Right of use asset, net	6,748	6,536
Deferred tax asset, net	15,382	17,315
Bank owned life insurance		38,552
Goodwill	7,768	7,768
Core deposit intangible, net	5,093	6,586

Accrued interest receivable & other assets	38,904	13,507
Accrued interest receivable and other assets	14,287	
Total assets	1,646,017	1,623,359
Liabilities:		
Non-interest bearing demand deposits	372,857	495,649
Interest bearing demand deposits	305,541	399,983
Money market & savings deposit accounts	318,581	467,600
Certificates of deposit & other time deposits		115,106
Money market and savings deposit accounts	412,119	
Total deposits	1,409,098	1,478,338
Junior subordinated debt	3,459	3,413
Lease liability	6,504	6,173
Accrued interest payable & other liabilities	3,954	2,019
Federal Funds Purchased	3,462	
Borrowings	66,500	
Total liabilities	1,492,977	1,489,943
Common stock	13,258	13,214
Capital surplus	106,045	105,344
Retained earnings (accumulated deficit)	73,781	63,482
Accumulated other comprehensive income (loss)	dr40,044	dr48,624
Total shareholders' equity (deficit)	153,040	133,416
Total Equity	153,040	

VIRTUS CONVERTIBLE & INCOME FUND

Annual Report:

Consolidated Income Account, years ended Jan. 31(\$):

	2024	2023	2022
Dividends income	2,698,000	4,835,000	6,816,000
Interest income	21,848,000	20,553,000	19,510,000
Security lending, net of fees	49,000	132,000	136,000
Total investment income	24,595,000	25,520,000	26,462,000
Investment advisory fees	3,927,000	5,018,000	5,922,000
Administration, accounting & custody fees			967,000
Administration & accounting fees	603,000	774,000	
Amortization of deferred offering costs			214,000
Auction agent & commissions		182,000	204,000
Professional fees	58,000	235,000	195,000
Trustees' fees & expenses	44,000	104,000	101,000
Printing fees & expenses	46,000	65,000	57,000
Transfer agent fees & expenses	22,000	18,000	31,000
Miscellaneous expenses	159,000	289,000	172,000
Total expenses before interest		6,685,000	7,863,000
Loan interest	4,361,000	2,257,000	191,000
Total expenses after interest expense		8,942,000	8,054,000
Less: reimbursement from investment manager	453,000		
Less expenses reimbursed & waived by investment adviser		720,000	794,000
Net realized gain on investments	dr35,798,000		
Investments in Affiliates	31,239,000		
Net expenses		8,222,000	7,260,000
Dividends on Preferred Shares from Net Investment Income	5,625,000		
Net investment income (loss)	8,448,000	17,298,000	19,202,000
Net realized gain from unaffiliated investments	dr57,150,000	34,492,000	
Net realized gain from affiliated investments	dr6,724,000	101,000	
Net change in unrealized appreciation (depreciation) on unaffiliated investments	dr143,610,000	dr81,958,000	
Net change in unrealized appreciation (depreciation) on affiliated investments	6,700,000	dr6,850,000	
Net realized & unrealized gain (loss) on investments	dr98,535,000	dr54,215,000	
Dividends on preferred shares from net investment income	dr10,076,000	dr5,432,000	

Net increase (decrease) in net assets applicable to common shareholders resulting from operations	dr91,313,000	dr40,445,000
Year end shares outstanding	90,373,569	90,373,569
Net investment income per share	\$0.03	\$0.19
Income (loss) from operations per share	dr.90	dr.38
Dividends & distributions per common share	\$.43	\$.11
Common shares		
Basic Weighted Average Shares	90,373,569	
Diluted Weighted Average Shares	90,373,569	
Net Increase in Net Assets Resulting from Investment Operations	8,448,000	
EPS - Basic - excluding Extraordinary Items Applicable to Common - Total	\$.03	
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.03	
EPS - Diluted - excluding Extraordinary Items Applicable to Common - Total	\$.03	
Interest on mandatory redeemable preferred shares and amortization of deferred offering	2,821,000	
Net Income After Extraordinary Items applicable to Common	2,823,000	

Consolidated Balance Sheet, as of Jan. 31(\$):

Assets:	2024	2023
Investments in securities at value		643,269,000
Cash	15,358,000	103,000
Investments securities sold receivable		8,161,000
Dividends & interest receivable		4,975,000
Other receivables	4,921,000	25,000
Securities lending income receivable	8,000	
Receivable for shares sold	2,949,000	
Prepaid expenses	163,000	
Prepaid trustees' retainer	8,000	14,000
Prepaid expenses & other assets		166,000
Investments	530,125,000	
Total assets	553,532,000	656,713,000
Liabilities:		
Loan payable	34,000,000	170,000,000
Investment securities purchased payable	9,852,000	12,432,000
Dividend distributions payable	481,000	4,319,000
Investment advisory fees payable	320,000	321,000
Administration fees payable	50,000	
Trustee deferred compensation plan payable	163,000	166,000
Professional fees payable	59,000	143,000
Administration & accounting fees payable		58,000
Loan interest payable	340,000	783,000
Other accrued expenses	54,000	82,000
Payables -Collateral on securities loaned	9,844,000	
Interest on mandatory redeemable preferred shares	319,000	
Mandatory redeemable preferred shares	65,227,000	
Total liabilities	120,709,000	188,304,000
Cumulative preferred shares	100,000,000	100,000,000
Net assets applicable to common shareholders		368,409,000
Common shares	1,000	1,000
Capital paid in on shares of beneficial interest	649,451,000	681,639,000
Total distributable earnings (accumulated losses)	dr316,629,000	dr313,231,000
Net assets applicable to common shareholders	332,823,000	368,409,000

Net assets value per common share	4.08
Total Equity	332,823,000
Cost - investments in securities at value: 2023	\$683,471,000

VIRTUS CONVERTIBLE & INCOME FUND II

**Annual Report:
Consolidated Income Account, years ended Jan. 31(\$):**

	2024	2023	2022
Investment income - dividends	1,979,000	4,104,000	5,209,000
Investment income - interest	16,257,000	15,384,000	14,973,000
Security lending, net of fees	33,000		
Total investment income	18,269,000	19,488,000	20,182,000
Investment advisory fees	2,975,000	3,862,000	4,508,000
Administration, accounting & custody fees			750,000
Administration & accounting fees	459,000	598,000	
Amortization of deferred offering costs			202,000
Auction agent & commissions		143,000	167,000
Professional fees	20,000	218,000	179,000
Trustees fees & expenses	33,000	78,000	76,000
Printing fees & expenses	35,000	55,000	42,000
Transfer agent fees & expenses		19,000	25,000
Loan interest	2,678,000		
Miscellaneous expense	136,000	310,000	166,000
Total expenses before interest expense	dr324,000	5,283,000	
Loan interest		1,185,000	
Total expenses		6,468,000	6,115,000
Less: reimbursement from investment adviser			595,000
Less expenses reimbursed & or waived by investment adviser		535,000	
Net realized gain on investments	dr27,826,000		
Unaffiliated Investments	23,920,000		
Interest on mandatory redeemable preferred shares and amortization of deferred offering costs on preferred shares	949,000		
Net expenses		5,933,000	5,520,000
Dividends on Preferred Shares from Net Investment Income	5,995,000		
Net investment income (loss)	7,385,000	13,555,000	14,662,000
Net realized gain (loss) from unaffiliated investments	dr43,000,000	25,920,000	
Net realized gain (loss) from affiliated investments	dr4,975,000	101,000	
Net change in unrealized appreciation (depreciation) on unaffiliated investments	dr32,226,000	dr61,597,000	
Net change in unrealized appreciation (depreciation) on affiliated investments	4,950,000	dr5,101,000	
Net realized & unrealized gain (loss) on investments	dr75,251,000	dr40,677,000	
Dividends on preferred shares from net investment income	dr9,239,000	dr5,699,000	
Net increase (decrease) in net assets applicable to common shareholders resulting from operations	dr70,935,000	dr31,714,000	
Year end shares outstanding	76,115,749	76,115,749	76,115,749
Net investment income (loss)	\$0.15	\$0.18	\$0.19
Income (loss) from operations per share	.10	dr.80	dr.35
Dividends & distributions per common share	\$0.05	\$0.08	\$0.12
Common shares Basic Weighted Average Shares	76,115,749		
Diluted Weighted Average Shares	76,115,749		

Net Increase in Net Assets Resulting from Investment Operations	7,385,000
EPS - Basic - excluding Extraordinary Items Applicable to Common - Total	\$0.02
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$0.02
EPS - Diluted - excluding Extraordinary Items Applicable to Common - Total	\$0.02
Professional Fees	17,000
Net Income After Extraordinary Items applicable to Common	1,390,000
From March 1, 2021	

Consolidated Balance Sheet, as of Jan. 31(\$):

	2024	2023
Assets:		
Investment in securities at value		dr483,478,000
Repurchase agreements, at value & cost	7,000	
Cash	10,460,000	131,000
Investments securities sold receivable	2,281,000	6,203,000
Dividends & interest receivable	3,661,000	3,574,000
Other receivables		19,000
Prepaid trustees' retainer	5,000	11,000
Prepaid expenses	124,000	
Prepaid expenses & other assets		127,000
Investments	405,599,000	
Total assets	422,137,000	493,543,000
Liabilities:		
Loan payable	25,000,000	95,000,000
Dividend distributions	509,000	3,363,000
Loan interest payable	251,000	437,000
Investment advisory fees payable	253,000	249,000
Professional fees payable	59,000	163,000
Administration & accounting fees payable		44,000
Trustee deferred compensation plan		127,000
Payable for investments securities purchased	7,493,000	9,078,000
Administration fees payable	38,000	
Other accrued expenses	46,000	80,000
Accrued expenses & other liabilities	124,000	
Mandatory redeemable preferred shares	21,703,000	
Interest on mandatory redeemable preferred shares	108,000	
Collateral on securities loaned	8,704,000	
Total liabilities	108,541,000	108,541,000
Cumulative preferred shares	109,000,000	
Net assets applicable to common shareholders	1,000	276,002,000
Common Shares		1,000
Common stock		
Capital paid in on shares of beneficial interest	496,847,000	521,050,000
Total distributable earnings (loss)	dr247,999,000	dr245,049,000
Cumulative Preferred Shares (\$2500 liquidation preference per share applicable to an aggregate of 0, 0, 4,000,000 and 4,360,000 shares issued and outstanding, respectively)	109,000,000	
Net assets applicable to common shareholders	357,849,000	276,002,000
Net assets value per common share	3.27	3.63
Total Equity	357,849,000	
Cost - Investment in securities at value: 2023	\$513,456,000	

VIRTUS ARTIFICIAL INTELLIGENCE & TECHNOLOGY OPPORTUNITIES FUND

**Annual Report:
Consolidated Income Account, years ended Jan. 31(\$):**

	2024	2023	2022
Interest	11,612,000	8,581,000	2,293,000
Dividends	4,915,000	5,187,000	5,098,000
Security lending, net of fees		345,000	86,000
Foreign taxes withheld	dr80,000	dr53,000	dr42,000
Miscellaneous investment income	442,000		
Total investment income	16,889,000	14,060,000	7,435,000

Investment advisory fees	9,928,000	10,313,000	11,803,000
Excise tax			561,000
Administration, accounting & custody fees			1,073,000
Administration & accounting fees	856,000	891,000	
Printing fees & expenses	205,000	258,000	112,000
Trustees fees & expenses	83,000	167,000	191,000
Professional fees	76,000	144,000	166,000
Transfer agent fees & expenses	13,000	13,000	24,000
Miscellaneous expenses	63,000	56,000	95,000
Total expenses before interest expense		11,842,000	14,025,000
Loan interest	7,509,000	3,429,000	304,000
Total expenses after interest expense		15,271,000	14,329,000
Less: expenses reimbursed & waived by investment adviser		894,000	836,000
Net realized gain (loss) on investments	30,207,000		
Net change in unrealized appreciation/depreciation of investments	56,367,000		
Reimbursement from Investment Adviser	dr699,000		
Net expenses		14,377,000	13,493,000
Net investment income (loss)	85,429,000	dr317,000	dr6,058,000
Net realized gain (loss) from unaffiliated investments		dr6,358,000	
Net realized gain (loss) from investments			109,142,000
Net change in unrealized appreciation (depreciation) on unaffiliated investments		dr77,872,000	
Net change in unrealized appreciation (depreciation) on investments			dr108,970,000
Net realized & unrealized gain (loss) on investments		dr84,230,000	172,000
Net increase (decrease) in net assets applicable to common shareholders resulting from operations		dr84,547,000	dr5,886,000
Year end shares outstanding	34,340,972	34,340,972	34,340,972
Net earnings (loss) per share - basic	\$2.49	dr\$0.01	dr\$0.18
Income (loss) from operations per share		dr2.46	dr1.7
Distributions per share		\$1.39	\$1.40
Net Income before Tax	85,429,000		
Common shares Shares used to calculate Basic EPS - Total	34,340,972		
Shares used to calculate Diluted EPS - Total	34,340,972		
EPS - Diluted - including Extraordinary Items Applicable to Common - Total	\$2.49		
From March 1, 2021			

Consolidated Balance Sheet, as of Jan. 31(\$):

	2024	2023
Assets:		
Investment in securities at value		dr831,857,000
Repurchase agreements, at value & cost	25,000	
Cash	20,405,000	100,000
Interest & dividends receivable		2,122,000
Other receivables	13,000	47,000
Securities lending income receivable		43,000
Prepaid trustees' retainer	16,000	27,000
Prepaid expenses & other assets	51,000	37,000
Investments, at value	820,874,000	
Dividends and interest	2,896,000	
Corporate Bonds and Notes	127,585,000	
Convertible Bonds and Notes	257,895,000	
Common Stocks	426,136,000	
Equity-Linked Notes	6,778,000	
Securities Lending Collateral	2,480,000	
Total assets	844,280,000	834,233,000
Liabilities:		
Loan payable	130,000,000	130,000,000
Collateral on securities loaned payable	2,480,000	13,000,000

BANK

Dividend distributions payable	828,000	5,151,000	869,000
Loan interest payable	2,162,000		
Investments securities purchased payable	834,000	775,000	
Investment advisory fees payable	57,000	94,000	
Professional fees payable			74,000
Administration & accounting fees payable	51,000	37,000	
Trustee deferred compensation plan payable	77,000		
Administration fees	53,000	110,000	
Other accrued expenses		150,110,000	
Total liabilities			684,123,000
Net assets applicable to common shareholders			343
Common Shares			
Capital paid in on shares of beneficial interest	627,107,000	671,836,000	
Total distributable earnings (accumulated losses)	80,631,000	12,287,000	
Paid-in-capital in excess of par - Balancing value	627,106,657		
Net assets	707,738,000	684,123,000	
Net assets value per share		20	
Total Equity	707,738,000		

VIRTUS EQUITY & CONVERTIBLE INCOME FUND
Annual Report:

Consolidated Income Account, years ended Jan. 31(\$):

	2024	2023	2022
Interest income	4,568,000	2,391,000	771,000
Dividends income	7,090,000	8,119,000	6,883,000
Foreign taxes withheld	dr10,000		dr3,000
Total investment income		10,510,000	7,651,000
Total revenues	11,648,000		
Investment advisory fees	6,301,000	7,085,000	9,103,000
Administration, accounting & custody fees			1,048,000
Administration & accounting fees		765,000	
Printing fees & expenses	134,000	135,000	69,000
Professional fees	84,000	141,000	161,000
Excise tax			476,000
Trustees' fees & expenses	80,000	179,000	174,000
Transfer agent fees & expenses	12,000	13,000	26,000
Audit & tax services	684,000		
Miscellaneous expenses	59,000	47,000	47,000
Total expenses before interest expense	6,741,000	8,365,000	11,104,000
Total expenses after interest expense		8,365,000	11,104,000
Less expenses reimbursed & waived by investment adviser	613,000	783,000	888,000
Net expenses		7,582,000	10,216,000
Net investment income (loss)	93,751,000	2,928,000	dr2,565,000
Net realized gain from unaffiliated investments		2,023,000	173,682,000
Net realized gain from written options		3,350,000	1,815,000
Net change in unrealized appreciation (depreciation) on unaffiliated investments	dr116,963,000		dr98,084,000
Net change in unrealized appreciation (depreciation) on written options		234,000	dr321,000
Net realized & unrealized gain (loss) on investments		dr111,356,000	77,092,000
Net increase (decrease) in net assets resulting from operations		dr108,428,000	74,527,000
Year end shares outstanding	27,708,965	27,708,965	27,708,965
Net investment income per share	\$3.38	\$0.11	dr\$0.09
Income (loss) from operations per share		dr3.91	2.68
Dividends & distributions per common share	\$2.00	\$2.00	\$1.52
Common shares			
Weighted average shares outstanding	27,708,965		
Weighted average shares outstanding-diluted	27,708,965		

Earnings per share - net			
income-diluted	\$3.38		
Operating income	4,907,000		
Income from cont operations before income tax	93,751,000		
Earnings per share from continuing operations	\$3.38		
Earnings per share from continuing operations	\$3.38		
Net Income After Taxes	93,751,000		
Realized: Investments	14,738,000		
Net realized and change in unrealized gain (loss)	73,057,000		
Realized: Call options written	1,053,000		
Net change: Call options written	dr4,000		
Net realized and change in unrealized gain	88,844,000		

Consolidated Balance Sheet, as of Jan. 31(\$):

	2024	2023
Assets:		
Investments in securities at value		619,316,000
Cash	20,380,000	101,000
Deposits with prime broker	82,000	
Deposits with broker for written options		97,000
Receivable for investments securities sold		5,209,000
Dividends & interest receivable	985,000	758,000
Other receivables		48,000
Prepaid trustees' retainer	16,000	27,000
Prepaid expenses & other assets	144,000	134,000
Investment securities sold	6,284,000	
Investments	643,944,000	
Total assets	671,835,000	625,690,000
Written option at value		22,000
Liabilities:		
Payable for investments securities purchased	10,921,000	3,238,000
Payable for investment advisory fees	510,000	439,000
Payable for professional fees		91,000
Payable for administration, accounting & custody fees	61,000	
Payable for trustee deferred compensation plan		134,000
Payable for administration & accounting fees		55,000
Other accrued expenses	50,000	67,000
Professional fees	56,000	
Options written	116,000	
Trustees Deferred Compensation Plan payable	144,000	
Total liabilities	11,858,000	4,046,000
Net assets applicable to common shareholders		621,644,000
Common Stock	277	
Capital paid in on shares of beneficial interest	645,892,000	670,598,000
Total distributable earnings (accumulated losses)	14,085,000	dr48,954,000
Net assets applicable to common shareholders	659,977,000	621,644,000
Net assets value per share		22
Total Equity	659,977,000	

WAYNE SAVINGS BANCSHARES INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2023	2022	2021
Interest & dividend income - loans	32,433	23,457	20,009
Interest & dividend income - securities		2,077	1,650
Interest & dividend income - dividends on Federal Home Loan Bank stock & other	607	282	148
Interest income - investment securities	2,055		
Total interest & dividend income	35,095	25,816	21,807
Gain on sale of Visa Class B Stock	298		
Interest expense - deposits	8,474	2,388	1,985
Interest expense - other short-term borrowings	128	119	104
Interest expense - Federal Home Loan Bank advances	4,318	539	420

Total interest expense	12,920	3,046	2,509
Net interest income		22,770	19,298
Provision for losses on loans	530	1,222	746
Net interest income after provision for loan losses	21,645	21,548	18,552
Deposit service charges	784	782	577
Gain (loss) on loan sales	193	83	656
Earnings on bank-owned life insurance	326	313	310
Interchange fees	781	752	711
Other non-interest income	635	801	359
Total noninterest income	3,017	2,731	2,613
Salaries & employee benefits expense	7,731	7,758	6,920
Net occupancy & equipment expense	2,431	2,051	1,943
Federal deposit insurance premiums	531	257	224
Franchise taxes	380	458	443
Advertising & marketing	223	258	171
Legal expense		65	47
Professional fees	239	347	202
Automated Teller Machine (ATM) network		386	380
Audit & accounting	240	196	257
Gain (loss) on sale of investments			dr55
Other noninterest expense	1,524	1,374	1,341
ATM network	443		
Legal	45		
Merger related expenses	1,037		
Total noninterest expenses	14,824	13,150	11,983
Income (loss) before federal income taxes	9,838	11,129	9,182
Reported Current Tax - Total	2,360		
Reported Deferred Tax - Total	dr355		
Provision (benefit) for federal income taxes	2,005	2,125	1,745
Net income (loss)	7,833	9,004	7,437
Common shares(000)			
Weighted average shares outstanding - basic	2,198	2,264	2,432
Weighted average shares outstanding - diluted	2,215	2,289	2,458
Year end shares outstanding	2,201	2,193	2,365
Net earnings (loss) per share - basic	\$3.56	\$3.98	\$3.06
Net earnings (loss) per share - diluted	\$3.54	\$3.93	\$3.03
Dividends per common share	\$0.92	\$0.92	\$0.84

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2023	2022
Assets:		
Cash & due from banks	10,945	5,590
Interest-bearing deposits	9,939	8,209
Cash & cash equivalents	20,884	13,799
Available-for-sale securities	79,597	84,367
Held-to-maturity securities	6,808	7,402
Consumer Loans, Gross	2,623	
Loans in process	15,378	
Loans, net		594,931
Leasehold improvements	585	
Premises & equipment, net	4,904	5,183
Federal Home Loan Bank stock	3,959	3,322
Accrued interest receivable	2,758	2,129
Bank-owned life insurance		11,434
Prepaid expenses & other assets	11,706	
Goodwill	1,719	1,719
Other assets	8,009	5,487
Total assets	809,947	729,773
Demand deposits		319,936
Savings & money market accounts		145,734
Time deposits		140,164
Liabilities:		
Demand Deposits	258,974	
Time Deposits	266,015	
Total deposits	693,126	605,834
Other short-term borrowings	8,743	14,776
Federal Home Loan Bank advances	47,000	58,500
Interest payable & other liabilities	8,111	5,933
Total liabilities	756,980	685,043
Common stock	398	398
Additional paid-in capital	36,715	36,584
Retained earnings	55,342	
Retained earnings (accumulated deficit)		49,645

Accumulated other comprehensive income (loss)			dr11,438
Treasury Stock	30,330		
Less: treasury stock, at cost		30,459	
Total stockholders' equity	52,967	44,730	
Total Equity	52,967		

WELLTOWER INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Resident fees & services	4,753,804,000	4,173,711,000	3,197,223,000
Rental income	1,556,073,000	1,451,786,000	1,374,695,000
Interest income	168,354,000	150,571,000	137,563,000
Other income	159,764,000	84,547,000	32,634,000
Total revenues	6,637,995,000	5,860,615,000	4,742,115,000
Property operating expenses	3,947,776,000	3,558,770,000	2,774,562,000
Depreciation & amortization	1,401,101,000	1,310,368,000	1,037,566,000
Interest expense	607,846,000	529,519,000	489,853,000
General & administrative expenses	179,091,000	150,390,000	126,727,000
Gain (loss) on derivatives & financial instruments, net		dr8,334,000	7,333,000
Loss (gain) on extinguishment of debt, net	7,000	680,000	49,874,000
Provision for loan losses, net	9,809,000	10,320,000	7,270,000
Impairment of assets	36,097,000	17,502,000	51,107,000
Other expenses	108,341,000	101,670,000	41,739,000
Total expenses	6,287,948,000	5,687,553,000	4,571,365,000
Income (loss) from continuing operations before income taxes & other items	350,047,000	173,062,000	170,750,000
Income tax expense (benefit)	6,364,000	7,247,000	8,713,000
Income (loss) from unconsolidated entities	dr53,442,000	dr21,290,000	dr22,933,000
Gain (loss) on real estate dispositions, net		16,043,000	235,375,000
Income (loss) from continuing operations	290,241,000	160,568,000	374,479,000
Discontinued operations - gain (loss) on sales of properties, net	67,898,000		
Net Income After Extraordinary Items applicable to Common	340,094,000	160,568,000	374,479,000
Net Income (loss)	358,139,000	160,568,000	374,479,000
Less: net income (loss) attributable to noncontrolling interests	dr18,045,000	dr19,354,000	dr38,341,000
Net income (loss) available to common stockholders		141,214,000	336,138,000
Common shares			
Weighted average shares outstanding - basic	515,629,000	462,185,000	424,976,000
Weighted average shares outstanding - diluted	518,701,000	465,158,000	426,841,000
Year end shares outstanding	564,241,181	490,508,937	447,239,477
Income (loss) per share - continuing operations - basic	\$.53	\$.35	\$.88
Earnings per share-disp of discontinued ops	\$.13		
Income (loss) per share - discontinued operations, net - basic	\$.13		
Net income (loss) per share - basic	\$ 0.66	\$ 0.31	\$ 0.79
Income (loss) per share - continuing operations - diluted	\$.52	\$.35	\$.88
Earns per share-disp of discount ops - diluted	\$.13		
Income (loss) per share - discontinued operations, net - diluted	\$.13		
Net income (loss) per share - diluted	\$ 0.66	\$ 0.30	\$ 0.78
Dividends per common share	\$ 2.44	\$ 2.44	\$ 2.44
Full-Time Employees (Period End)	533		
Number of employees	533	514	464
Number of common stockholders	2,758	3,022	3,147
Foreign currency translation adjustments		dr46,910,000	dr52,826,000
Loss (gain) on derivatives, net	2,120,000		
	As of February 4, 2022	As of February 16, 2023	

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Land	372,883,000	
Land & land improvements	4,697,824,000	4,249,834,000
Buildings & improvements	37,796,553,000	33,651,336,000
Acquired lease intangibles	2,166,470,000	1,945,458,000
Real property held for sale, net of accumulated depreciation	37,063,357,000	133,058,000
Construction in progress	1,304,441,000	1,021,080,000
Gross real property owned	46,338,171,000	
Less accumulated depreciation & amortization	9,274,814,000	8,075,733,000
Net real property owned	350,969,000	32,925,033,000
Right of use assets, net		323,942,000
Real estate loans receivables, net of credit allowance		890,844,000
Operating leases - real estate	283,293,000	
Finance leases - real estate	67,676,000	
Investment Property - Net	1,361,587,000	
Net real estate investments	38,775,913,000	34,139,819,000
Investments in unconsolidated entities	1,636,531,000	1,499,790,000
Goodwill	68,321,000	68,321,000
Cash & short term investments	1,993,646,000	
Cash & cash equivalents	82,437,000	631,681,000
Restricted cash	443,800,000	90,611,000
Straight-line rent receivable		322,173,000
Receivables & other assets	1,011,518,000	1,140,838,000
Total other assets		3,753,414,000
Right of Use Tangible Assets - Operating Lease - Net	11,338,000	
Receivables and other assets - Balancing value	1,000,180,000	
Total assets	44,012,166,000	37,893,233,000
Liabilities:		
Unsecured credit facility & commercial paper	13,552,222,000	
Senior unsecured notes		12,437,273,000
Secured debt		2,110,815,000
Lease liabilities	383,230,000	415,824,000
Capitalized Lease Obligations - Long-Term & Short-Term	79,677,000	
Other long-term obligations	2,183,327,000	
Accrued expenses & other liabilities		1,535,325,000
Operating Lease Liabilities - Long-Term & Short-Term	303,553,000	
Total liabilities		16,499,237,000
Redeemable noncontrolling interests	290,605,000	384,443,000
Common stock	565,894,000	491,919,000
Capital in excess of par value	32,741,949,000	26,742,750,000
Treasury stock	111,578,000	111,001,000
Cumulative net income	9,145,044,000	8,804,950,000
Cumulative dividends	dr15,773,773,000	dr15,514,097,000
Accumulated other comprehensive income (loss)		dr119,707,000
Total Welltower Inc. stockholders' equity	25,404,376,000	20,294,814,000
Noncontrolling interests	676,746,000	714,739,000
Total equity	26,081,122,000	21,009,553,000

WILLIS LEASE FINANCE CORP. Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2023	2022	2021
Lease rent revenue	162,571,000	134,831,000	
Maintenance reserve revenue	83,424,000	73,961,000	
Spare parts sales	133,668,000		
Spare parts & equipment sales	213,138,000	27,009,000	17,417,000
Interest income		7,579,000	
Gain (loss) on sale of leased equipment		3,133,000	5,975,000
Gain on sale of financial assets		3,116,000	10,874,000
Asset transition fee	20,359,000		6,256,000
Net gain on debt prepayment	10,581,000		
Other revenue	32,088,000	25,095,000	24,888,000
Interest & other income	8,721,000		
Total revenue	418,555,000	311,927,000	274,202,000
Interest expense	78,795,000		
Depreciation & amortization expense	90,925,000	88,260,000	90,504,000
Cost of spare parts & equipment sales	20,833,000	14,927,000	
Write-down of equipment	4,398,000	21,849,000	7,715,000
Residual share	20,220,000		
Cost of sold equipment acquired for resale	15,207,000		
General & administrative	144,788,000	92,530,000	75,350,000
Technical expense	14,415,000	9,381,000	
Net finance costs - interest expense	66,743,000	67,985,000	

Gain (loss) on debt extinguishment		dr2,558,000	
Total net finance costs		64,185,000	67,985,000
Income (loss) from joint ventures	2,908,000		
Total expenses	302,072,000	265,862,000	
Income (loss) from operations	9,855,000	8,340,000	
Income (loss) from joint ventures		dr62,000	800,000
Income (loss) before income taxes	67,130,000	9,793,000	9,140,000
Federal	2,449,000		
State	1,387,000		
Current Tax - Foreign	cr139,000		
Current Tax - Total Federal	3,697,000		
State	16,338,000		
Deferred Tax - Total	3,314,000		
Income tax expense (benefit)	19,652,000		
Net income (loss)	43,781,000	5,439,000	3,352,000
Preferred stock dividends	3,334,000	3,250,000	3,251,000
Accretion of preferred stock issuance costs	75,000	84,000	83,000
Net income (loss) attributable to common shareholders	40,372,000	2,105,000	18,000
Common shares			
Weighted average shares outstanding - basic	6,305,000	6,071,000	6,112,000
Weighted average shares outstanding - diluted	6,481,000	6,297,000	6,346,000
Year end shares outstanding	6,849,000	6,615,000	6,531,000
Income (loss) per share - continuing operations - basic	\$ 6.40		
Net earnings (loss) per common share - basic	\$ 6.40	\$ 0.35	
Income (loss) per share - continuing operations - diluted	\$ 6.23		
Net earnings (loss) per common share - diluted	\$ 6.23	\$ 0.33	
Number of full time employees	361	263	229
Number of part time employees		25	14
Total number of employees	361	288	243
Number of Common Shareholders	2,809		
Number of common stockholders		2,000	2,043
Foreign currency translation adjustments		dr1,373,000	398,000
	As of March 7, 2023	As of March 11, 2022	

Consolidated Balance Sheet, as of Dec. 31(\$):

	2023	2022
Assets:		
Cash & cash equivalents	7,071,000	12,146,000
Restricted cash	160,958,000	76,870,000
Equipment held for operating lease	2,112,837,000	2,111,935,000
Maintenance rights	9,180,000	17,708,000
Equipment held for sale	805,000	3,275,000
Receivables, net	58,485,000	46,954,000
Spare parts inventory	40,954,000	38,577,000
Investments	58,044,000	56,189,000
Property, equipment & furnishings	37,160,000	35,350,000
Intangible assets, net	1,040,000	1,129,000
Notes receivable	92,621,000	81,439,000
Investments in sales-type leases	8,759,000	6,440,000
Other assets	64,430,000	87,205,000
Total assets	2,652,344,000	2,575,217,000
Liabilities:		
Accounts payable & accrued expenses	44,996,000	43,040,000
Deferred income taxes	147,779,000	132,516,000
Debt obligations		1,847,278,000
Notes payable & accrued interest	92,497,000	
Maintenance reserves		59,453,000
Security deposits	23,790,000	20,490,000
Unearned revenue	43,533,000	17,863,000
Operating Lease Liabilities - Long-Term & Short-Term	7,941,000	
Accounts payable and accrued expenses - Balancing value	52,937,000	
Total liabilities	2,163,417,000	2,120,640,000
Redeemable preferred stock	49,964,000	49,889,000
Common stock	68,000	66,000
Paid-in capital in excess of par	29,667,000	20,386,000
Retained earnings (accumulated deficit)	397,781,000	357,493,000
Accumulated other comprehensive income (loss), net	11,447,000	26,743,000
Total shareholders' equity (deficit)	438,963,000	404,688,000
	Include assets of variable interest entity's ('VIE's') used to settle the liabilities VIE's - restricted cash: 2022 \$76,870,000; 2021 \$76,870,000; 2020 \$76,870,000	
	Include assets of variable interest entity ('VIE's') used to settle the liabilities VIE's - maintenance rights: 2022 \$5,433,000; 2021 \$5,433,000; 2020 \$5,433,000	
	Include assets of variable interest entity's ('VIE's') used to settle the liabilities VIE's -	

equipment held for sale: 2022 \$1,167,970,000 Include assets of variable interest entity ("VIE's") used to settle the liabilities: 2022 \$80,220,000 Include assets of variable interest entity's ("VIE's") used to settle the liabilities VIE's - other assets: 2022 \$6,470,000 Include liabilities of variable interest entity ("VIE") for which the VIE's creditors do not have recourse to Willis Lease Finance Corporation - debt obligations: 2022 \$1,118,721,000

NEWS SECTION TWO

News Section Two includes:
UNIT INVESTMENT TRUSTS

INVESCO UNIT TRUSTS, SERIES 2353

TRUSTEE: Bank of New York Mellon
TEL: (800) 856-8487
Cusip: 46149F143
Cusip: 46149F150
Cusip: 46149F168
Cusip: 46149F176

CLOSED-END STRATEGY: SENIOR LOAN AND LIMITED DURATION PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.98 per unit to be paid on Apr. 25, 2024 to holders of record on Apr. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 3:
Units Outstanding:

	Units	Value Per Unit
2024	14,872	\$9.660
Number of Shares Held:		
2024	13,562	

OFFERED

(14,872 units) at \$10.00 per unit including a 2.75% sales charge plus accrued interest on Apr. 3, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 3, 2024 (\$000):

Trust Property	
Contracts to purchase securities	149
Total	149
Liabilities	
Cost to investors	149
Less: Deferred sales charge, creation and development fee and organization costs	5
Organization costs	1
Deferred sales charge liability	3
Creation and development fee liability	1
Total	149

SCHEDULE OF SECURITIES OWNED, AS OF APR. 3, 2024:

Shares	
626	Apollo Tactical Income Fund, Inc.
627	Bairings Global Short Duration High Yield Fund
924	Eaton Vance Limited Duration Income Fund
661	KKR Income Opportunities Fund
619	Western Asset Diversified Income Fund
521	Apollo Senior Floating Rate Fund, Inc.
627	Ares Dynamic Credit Allocation Fund, Inc.
675	BlackRock Debt Strategies Fund, Inc.
570	BlackRock Floating Rate Income Strategies Fund, Inc.
605	Blackstone Long-Short Credit Income Fund
625	Blackstone Senior Floating Rate 2027 Term Fund
628	Blackstone Strategic Credit 2027 Term Fund
560	Eaton Vance Floating-Rate Income Trust
574	Eaton Vance Senior Floating-Rate Trust
1,171	Eaton Vance Senior Income Trust
1,608	Nuveen Credit Strategies Income Fund
1,022	Nuveen Floating Rate Income Fund
919	Pioneer Floating Rate Fund, Inc.

Cusip: 46149F101
Cusip: 46149F119
Cusip: 46149F127
Cusip: 46149F135

CLOSED-END STRATEGY: SELECT OPPORTUNITY PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.69 per unit to be paid on Apr. 25, 2024 to holders of record on Apr. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 3:
Units Outstanding:

	Units	Value Per Unit
2024	14,887	\$9.660
Number of Shares Held:		
2024	8,874	

OFFERED

(14,887 units) at \$10.00 per unit including a 2.75% sales charge plus accrued interest on Apr. 3, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 3, 2024 (\$000):

Trust Property	
Contracts to purchase securities	149
Total	149
Liabilities	
Cost to investors	149
Less: Deferred sales charge, creation and development fee and organization costs	5
Organization costs	1
Deferred sales charge liability	3
Creation and development fee liability	1
Total	149

SCHEDULE OF SECURITIES OWNED, AS OF APR. 3, 2024:

Shares	
384	BlackRock Enhanced Capital and Income Fund, Inc.
236	Columbia Seligman Premium Technology Growth Fund, Inc.
410	Eaton Vance Enhanced Equity Income Fund
373	Eaton Vance Enhanced Equity Income Fund II
564	Eaton Vance Tax-Managed Diversified Equity Income Fund
397	First Trust Enhanced Equity Income Fund
311	Nuveen NASDAQ 100 Dynamic Overwrite Fund
434	BlackRock ESG Capital Allocation Trust
462	Thornburg Income Builder Opportunities Trust
735	Voya Infrastructure, Industrials and Materials Fund
420	abrdn Global Infrastructure Income Fund
626	Western Asset High Yield Defined Opportunity Fund, Inc.
477	Invesco Bond Fund
558	BlackRock Energy and Resources Trust
185	BlackRock Health Sciences Trust
206	BlackRock Science & Technology Trust
175	Source Capital, Inc.
334	Virtus Equity & Convertible Income Fund
1,050	Liberty All-Star Equity Fund
537	Nuveen Core Equity Alpha Fund

INVESCO UNIT TRUSTS, SERIES 2354

INVESCO UNIT TRUSTS, SERIES 2354

TRUSTEE: Bank of New York Mellon
TEL: (800) 856-8487

Cusip: 46149F309
Cusip: 46149F317
Cusip: 46149F325
Cusip: 46149F333

CLOSED-END STRATEGY: MASTER INCOME PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.89 per unit to be paid on Apr. 25, 2024 to holders of record on Apr. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 4:
Units Outstanding:

	Units	Value Per Unit
2024	14,851	\$9.750
Number of Shares Held:		
2024	13,768	

OFFERED

(14,851 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 4, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 4, 2024 (\$000):

Trust Property	
Contracts to purchase securities	148
Total	148
Liabilities	
Cost to investors	148
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	148

SCHEDULE OF SECURITIES OWNED, AS OF APR. 4, 2024:

Shares	
1,599	Virtus Convertible & Income Fund
243	Eaton Vance Enhanced Equity Income Fund
222	Eaton Vance Enhanced Equity Income Fund II
373	Templeton Emerging Markets Fund
722	Morgan Stanley Emerging Markets Debt Fund, Inc.
548	Western Asset Emerging Markets Debt Fund, Inc.
431	Calamos Global Total Return Fund
246	Eaton Vance Tax-Advantaged Global Dividend Income Fund
628	BrandywineGLOBAL Global Income Opportunities Fund, Inc.
403	Nuveen Global High Income Fund
366	Bairings Global Short Duration High Yield Fund
445	PGIM Global High Yield Fund, Inc.
405	PGIM High Yield Bond Fund, Inc.
683	Pioneer High Income Fund, Inc.
494	BlackRock Credit Allocation Income Trust
562	Allspring Multi-Sector Income Fund
837	Franklin Limited Duration Income Trust
106	ClearBridge MLP and Midstream Total Return Fund, Inc.
359	Western Asset Diversified Income Preferred
259	Cohen & Steers Limited Duration Preferred and Income Fund, Inc.
294	First Trust Intermediate Duration Preferred & Income Fund
597	Nuveen Real Estate Income Fund
228	abrdn Healthcare Opportunities Fund
365	Apollo Senior Floating Rate Fund, Inc.
368	Ares Dynamic Credit Allocation Fund, Inc.
423	Blackstone Long-Short Credit Income Fund
598	Nuveen Floating Rate Income Fund
199	Virtus Equity & Convertible Income Fund
323	Nuveen Core Equity Alpha Fund

Cusip: 46149F226
Cusip: 46149F234
Cusip: 46149F242
Cusip: 46149F259

CLOSED-END STRATEGY: MASTER MUNICIPAL INCOME PORTFOLIO — NATIONAL SERIES 2024-2

DISTRIBUTIONS

Initial distribution of \$0.40 per unit to be paid on Apr. 25, 2024 to holders of record on Apr. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 4:
Units Outstanding:

	Units	Value Per Unit
2024	14,883	\$9.750
Number of Shares Held:		
2024	15,747	

OFFERED

(14,883 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 4, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 4, 2024 (\$000):

Trust Property	
Contracts to purchase securities	148
Total	148
Liabilities	
Cost to investors	148
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	148

SCHEDULE OF SECURITIES OWNED, AS OF APR. 4, 2024:

Shares	
634	BlackRock Municipal Income Fund, Inc.
702	BlackRock Municipal Income Trust II
744	BlackRock MuniHoldings Quality Fund II, Inc.
1,078	BlackRock MuniVest Fund, Inc.
695	BlackRock MuniVest Fund II, Inc.
663	BlackRock MuniYield Quality Fund III, Inc.
1,290	BNY Mellon Strategic Municipal Bond Fund, Inc.
779	DWS Municipal Income Trust
743	Eaton Vance Municipal Income Trust
778	Invesco Municipal Opportunity Trust
783	Invesco Quality Municipal Income Trust
1,414	MFS Municipal Income Trust
625	Nuveen AMT-Free Municipal Credit Income Fund
682	Nuveen AMT-Free Quality Municipal Income Fund
620	Nuveen Municipal Credit Income Fund
712	Nuveen Municipal High Income Opportunity Fund
664	Nuveen Quality Municipal Income Fund
663	Pioneer Municipal High Income Opportunities Fund, Inc.
747	Putnam Municipal Opportunities Trust
731	Western Asset Managed Municipals Fund, Inc.

Cusip: 46149F267
Cusip: 46149F275
Cusip: 46149F283
Cusip: 46149F291

CLOSED-END STRATEGY: VALUE EQUITY AND INCOME PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.76 per unit to be paid on Apr. 25, 2024 to holders of record on Apr. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 4:
Units Outstanding:

	Units	Value Per Unit
2024	14,827	\$9.750
Number of Shares Held:		
2024	10,767	

OFFERED

(14,827 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 4, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 4, 2024 (\$000):

Trust Property	
Contracts to purchase securities	148
Total	148
Liabilities	
Cost to investors	148
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	148

SCHEDULE OF SECURITIES OWNED, AS OF APR. 4, 2024:

Shares	
185	Columbia Seligman Premium Technology Growth Fund, Inc.
322	Eaton Vance Enhanced Equity Income Fund
296	Eaton Vance Enhanced Equity Income Fund II
732	Eaton Vance Tax-Managed Global Diversified Equity Income Fund
248	Nuveen NASDAQ 100 Dynamic Overwrite Fund
497	Templeton Emerging Markets Fund
313	Western Asset Emerging Markets Debt Fund, Inc.
575	Calamos Global Total Return Fund
240	Eaton Vance Tax Advantaged Global Dividend Opportunities Fund
327	Eaton Vance Tax-Advantaged Global Dividend Income Fund
370	Lazard Global Total Return & Income Fund, Inc.
240	Western Asset Global Corporate Defined Opportunity Fund, Inc.
389	Pioneer High Income Fund, Inc.
321	Allspring Multi-Sector Income Fund
282	Eaton Vance Short Duration Diversified Income Fund
478	Franklin Limited Duration Income Trust
153	Tortoise Midstream Energy Fund, Inc.
205	Western Asset Diversified Income Fund
148	Cohen & Steers Limited Duration Preferred and Income Fund, Inc.
168	First Trust Intermediate Duration Preferred & Income Fund
796	Nuveen Real Estate Income Fund
304	abrdn Healthcare Opportunities Fund
440	BlackRock Energy and Resources Trust

BANK

- 163 BlackRock Science & Technology Trust
- 208 John Hancock Financial Opportunities Fund
- 471 Eaton Vance Senior Income Trust
- 1365 Calamos Strategic Total Return Fund
- 266 Virtus Equity & Convertible Income Fund
- 836 Liberty All Star Equity Fund
- 429 Nuveen Core Equity Alpha Fund

Cusip: 46149F184
 Cusip: 46149F192
 Cusip: 46149F200
 Cusip: 46149F218

CLOSED-END STRATEGY: COVERED CALL INCOME PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.70 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 4:

	Units	Value Per Unit
2024	14,829	\$9.750
Number of Shares Held:		
2024		10,082

OFFERED

(14,829 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 4, 2024 (\$000):

Trust Property	
Contracts to purchase securities	148
Total	148
Liabilities	
Cost to investors	148
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	148

SCHEDULE OF SECURITIES OWNED, AS OF APR. 4, 2024:

- Shares
- 511 BlackRock Enhanced Capital and Income Fund, Inc.
- 1,213 BlackRock Enhanced Equity Dividend Trust
- 309 Columbia Seligman Premium Technology Growth Fund
- 537 Eaton Vance Enhanced Equity Income Fund
- 493 Eaton Vance Enhanced Equity Income Fund II
- 765 Eaton Vance Tax-Managed Buy-Write Opportunities Fund
- 745 Eaton Vance Tax-Managed Diversified Equity Income Fund
- 1,219 Eaton Vance Tax-Managed Global Diversified Equity Income Fund
- 529 First Trust Enhanced Equity Income Fund
- 717 Nuveen Core Equity Alpha Fund
- 413 Nuveen NASDAQ 100 Dynamic Overwrite Fund
- 752 Nuveen S&P 500 Buy-Write Income Fund
- 634 Nuveen S&P 500 Dynamic Overwrite.Fund
- 802 Virtus Dividend, Interest & Premium Strategy Fund
- 443 Virtus Equity & Convertible Income Fund

INVESCO UNIT TRUSTS, SERIES 2355

TRUSTEE: Bank of New York Mellon
 TEL: (800) 856-8487

Cusip: 46149F341
 Cusip: 46149F358
 Cusip: 46149F366
 Cusip: 46149F374

EAFE SELECT 20 PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.31 per unit to be paid on Jul. 25, 2024 to holders of record on Jul. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 8:

	Units	Value Per Unit
2024	37,603	\$9.750
Number of Shares Held:		
2024		20,049

OFFERED

(37,603 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of , 2024 (\$000):

Trust Property	
Contracts to purchase securities	376
Total	376
Liabilities	
Cost to investors	376
Less: Deferred sales charge, creation and development fee and organization costs	9
Organization costs	2
Deferred sales charge liability	5
Creation and development fee liability	2
Total	376

SCHEDULE OF SECURITIES OWNED, AS OF APR. 8, 2024:

- Shares
- 146 Macquarie Group, Ltd.
- 259 VERBUND AG
- 1,109 Carrefour S.A.
- 174 Eiffage S.A.
- 173 Publicis Groupe S.A.
- 152 VINCI S.A.
- 64 Allianz SE
- 232 Mercedes-Benz Group AG
- 117 Volkswagen AG

- 137 Volkswagen AG
- 1,738 Infrastrutture Wireless Italiane S.p.A.
- 2,308 Terna S.p.A.
- 1,400 Isuzu Motors, Ltd.
- 2,800 Mitsubishi HC Capital, Inc.
- 800 Sekisui House, Ltd.
- 385 ASR Nederland N.V.
- 5,063 Royal KPN N.V.
- 688 Volvo AB
- 863 Imperial Brands plc
- 1,441 National Grid plc

Cusip: 46149F382
 Cusip: 46149F390
 Cusip: 46149F408
 Cusip: 46149F416

THE DOW JONES SELECT DIVIDEND INDEX STRATEGY PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.36 per unit to be paid on Jul. 25, 2024 to holders of record on Jul. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 8:

	Units	Value Per Unit
2024	14,846	\$9.750
Number of Shares Held:		
2024		3,411

OFFERED

(14,846 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of , 2024 (\$000):

Trust Property	
Contracts to purchase securities	148
Total	148
Liabilities	
Cost to investors	148
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	148

SCHEDULE OF SECURITIES OWNED, AS OF APR. 8, 2024:

- Shares
- 289 Huntsman Corporation
- 71 LyondellBasell Industries, N.V.
- 189 Newmont Corporation
- 289 Kohls Corporation
- 61 Cincinnati Financial Corporation
- 140 Comerica, Inc.
- 209 Fifth Third Bancorp
- 488 KeyCorp
- 101 MetLife, Inc.
- 88 Principal Financial Group, Inc.
- 64 Prudential Financial, Inc.
- 369 Regions Financial Corporation
- 194 Trust Financial Corporation
- 172 U.S. Bancorp
- 138 Unum Group
- 39 Packaging Corp of America
- 51 Garmin, Ltd.
- 71 Entergy Corporation
- 116 NextEra Energy, Inc.
- 272 NiSource, Inc.

Cusip: 46149F507
 Cusip: 46149F515
 Cusip: 46149F523
 Cusip: 46149F531

SELECT S&P INDUSTRIAL PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.19 per unit to be paid on Jul. 25, 2024 to holders of record on Jul. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 8:

	Units	Value Per Unit
2024	15,010	\$9.758
Number of Shares Held:		
2024		923

OFFERED

(15,010 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of , 2024 (\$000):

Trust Property	
Contracts to purchase securities	150
Total	150
Liabilities	
Cost to investors	150
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	150

SCHEDULE OF SECURITIES OWNED, AS OF APR. 8, 2024:

- Shares
- 68 Garmin, Ltd.
- 42 Lowes Companies, Inc.
- 62 Dollar General Corporation
- 143 General Mills, Inc.
- 52 Hershey Company
- 58 Target Corporation
- 41 Automatic Data Processing, Inc.
- 50 Broadridge Financial Solutions, Inc.

- 130 Fastenal Company
- 34 General Dynamics Corporation
- 34 Illinois Tool Works, Inc.
- 22 Northrop Grumman Corporation
- 82 Paychex, Inc.
- 59 Texas Instruments, Inc.
- 42 Air Products and Chemicals, Inc.

Cusip: 46149F465
 Cusip: 46149F473
 Cusip: 46149F481
 Cusip: 46149F499

SELECT S&P CORE PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.08 per unit to be paid on Jul. 25, 2024 to holders of record on Jul. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 8:

	Units	Value Per Unit
2024	28,970	\$9.760
Number of Shares Held:		
2024		2,615

OFFERED

(28,970 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of , 2024 (\$000):

Trust Property	
Contracts to purchase securities	290
Total	290
Liabilities	
Cost to investors	290
Less: Deferred sales charge, creation and development fee and organization costs	7
Organization costs	2
Deferred sales charge liability	4
Creation and development fee liability	1
Total	290

SCHEDULE OF SECURITIES OWNED, AS OF APR. 8, 2024:

- Shares
- 111 Electronic Arts, Inc.
- 27 Meta Platforms, Inc.
- 90 Airbnb, Inc.
- 4 Booking Holdings, Inc.
- 110 Expedia Group, Inc.
- 105 M&T Bank Corporation
- 720 Regions Financial Corporation
- 46 Aligen Technology, Inc.
- 53 Amgen, Inc.
- 71 Biogen, Inc.
- 156 Edwards Lifesciences Corporation
- 262 Incyte Corporation
- 113 Merck & Company, Inc.
- 15 Regeneron Pharmaceuticals, Inc.
- 36 Vertex Pharmaceuticals, Inc.
- 74 Paycom Software, Inc.
- 23 Intuit, Inc.
- 54 Palo Alto Networks, Inc.
- 48 Salesforce, Inc.
- 497 VICI Properties, Inc.

Cusip: 46149F424
 Cusip: 46149F432
 Cusip: 46149F440
 Cusip: 46149F457

GLOBAL 45 DIVIDEND STRATEGY PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.28 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 8:

	Units	Value Per Unit
2024	26,121	\$9.755
Number of Shares Held:		
2024		6,118

OFFERED

(26,121 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on , 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of , 2024 (\$000):

Trust Property	
Contracts to purchase securities	261
Total	261
Liabilities	
Cost to investors	261
Less: Deferred sales charge, creation and development fee and organization costs	6
Organization costs	1
Deferred sales charge liability	4
Creation and development fee liability	1
Total	261

SCHEDULE OF SECURITIES OWNED, AS OF APR. 8, 2024:

- Shares
- 404 Infrastrutture Wireless Italiane S.p.A.
- 40 Publicis Groupe S.A.
- 1,176 Royal KPN N.V.
- 207 Verizon Communications, Inc.
- 40 Garmin, Ltd.
- 300 Isuzu Motors, Ltd.
- 24 Lowes Companies, Inc.
- 54 Mercedes-Benz Group AG
- 200 Sekisui House, Ltd.
- 27 Volkswagen AG
- 32 Volkswagen AG - Pref.
- 258 Carrefour S.A.

- 147 Coca-Cola Company
- 36 Dollar General Corporation
- 83 General Mills, Inc.
- 30 Hershey Company
- 200 Imperial Brands plc
- 34 Target Corporation
- 54 Chevron Corporation
- 15 Allianz SE
- 89 ASR Nederland N.V.
- 21 Goldman Sachs Group, Inc.
- 34 Macquarie Group, Ltd.
- 600 Mitsubishi HC Capital, Inc.
- 32 Amgen, Inc.
- 57 Johnson & Johnson
- 96 3M Company
- 24 Automatic Data Processing, Inc.
- 29 Broadridge Financial Solutions, Inc
- 40 Eiffage S.A
- 76 Fastenal Company
- 20 General Dynamics Corporation
- 22 Illinois Tool Works, Inc.
- 13 Northrop Grumman Corporation
- 48 Paychex, Inc.
- 35 VINCI S.A.
- 160 Volvo AB
- 180 Cisco Systems, Inc.
- 46 International Business Machines Corporation
- 34 Texas Instruments, Inc.
- 24 Air Products and Chemicals, Inc
- 146 Dow, Inc.
- 335 National Grid plc
- 536 Tema S.p.A.
- 60 VERBUND AG

- 221 Williams Companies, Inc.
- 111 World Kinect Corporation
- 76 Ally Financial, Inc.
- 94 Arch Capital Group, Ltd.
- 57 Axos Financial, Inc.
- 237 Bank of America Corporation
- 48 Bank of Hawaii Corporation
- 154 Bank of New York Mellon Corporation
- 160 Columbia Banking System, Inc.
- 170 First Bancorp
- 135 First Hawaiian, Inc.
- 22 Hanover Insurance Group, Inc.
- 87 Hartford Financial Services Group, Inc.
- 637 Huntington Bancshares, Inc.
- 26 Interactive Brokers Group, Inc.
- 46 JPMorgan Chase & Company
- 56 PNC Financial Services Group, Inc.
- 15 Reinsurance Group of America, Inc.
- 208 Synchrony Financial
- 41 Voya Financial, Inc.
- 150 Wells Fargo & Company
- 12 WEX, Inc.
- 185 Catalyst Pharmaceuticals, Inc.
- 36 Cencora, Inc.
- 24 Cigna Group
- 125 Exelixis, Inc.
- 98 GE Healthcare Technologies, Inc.
- 94 Harmony Biosciences Holdings, Inc.
- 21 Neurocrine Biosciences, Inc.
- 91 Option Care Health, Inc.
- 111 Patterson Companies, Inc.
- 41 Prestige Consumer Healthcare, Inc.
- 28 Tenet Healthcare Corporation
- 64 ABM Industries, Inc.
- 30 AECOM
- 68 Alaska Air Group, Inc.
- 50 Apogee Enterprises, Inc.
- 15 Applied Industrial Technologies, Inc.
- 80 Barnes Group, Inc.
- 19 Boise Cascade Company
- 23 Caterpillar, Inc.
- 48 Concentrix Corporation
- 11 Encore Wire Corporation
- 61 Flowserve Corporation
- 68 Fluor Corporation
- 55 GE Aerospace
- 56 GXO Logistics, Inc.
- 120 Kennametal, Inc.
- 55 Mueller Industries, Inc.
- 71 PACCAR, Inc.
- 24 UFP Industries, Inc.
- 9 W.W. Grainger, Inc.
- 41 Applied Materials, Inc.
- 31 Arista Networks, Inc.
- 96 Benchmark Electronics, Inc.
- 28 Cadence Design Systems, Inc.
- 127 Fortinet, Inc.
- 29 InterDigital, Inc.
- 12 KLA Corporation
- 9 Lam Research Corporation
- 12 Littelfuse, Inc.
- 83 NetApp, Inc.
- 10 NVIDIA Corporation
- 49 QUALCOMM, Inc.
- 47 Rambus, Inc.
- 48 Sanmina Corporation
- 9 Super Micro Computer, Inc.
- 68 Vontier Corporation
- 89 Axalta Coating Systems, Ltd.
- 39 Minerals Technologies, Inc.
- 60 Steel Dynamics, Inc.
- 94 CBRE Group, Inc.
- 69 Portland General Electric Company
- 39 Southwest Gas Holdings, Inc.

- 91 Phillips
- 86 Valero Energy Corporation
- 391 Williams Companies, Inc.
- 167 Arch Capital Group, Ltd.
- 420 Bank of America Corporation
- 273 Bank of New York Mellon Corporation
- 153 Hartford Financial Services Group, Inc.
- 1,124 Huntington Bancshares, Inc.
- 81 JPMorgan Chase & Company
- 99 PNC Financial Services Group, Inc.
- 368 Synchrony Financial
- 265 Wells Fargo & Company
- 64 Cencora, Inc.
- 43 Cigna Group
- 174 GE Healthcare Technologies, Inc.
- 41 Caterpillar, Inc.
- 97 GE Aerospace
- 126 PACCAR, Inc.
- 15 W.W. Grainger, Inc.
- 72 Applied Materials, Inc.
- 55 Arista Networks, Inc.
- 49 Cadence Design Systems, Inc.
- 225 Fortinet, Inc.
- 22 KLA Corporation
- 16 Lam Research Corporation
- 147 NetApp, Inc.
- 17 NVIDIA Corporation
- 87 QUALCOMM, Inc.
- 17 Super Micro Computer, Inc.
- 106 Steel Dynamics, Inc.
- 167 CBRE Group, Inc.

BANK

INVESCO UNIT TRUSTS, SERIES 2356

TRUSTEE: Bank of New York Mellon
 TEL: (800) 856-8487

- Cusip: 46149F549
- Cusip: 46149F556
- Cusip: 46149F564
- Cusip: 46149F572

ALL CAP CORE STRATEGY 2024-2

DISTRIBUTIONS

Initial distribution of \$0.11 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:

Units Outstanding:

	Units	Value Per Unit
2024	56,322	\$9.782
Number of Shares Held:		
2024		8,203

OFFERED

(56,322 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024 (\$000):

Trust Property	
Contracts to purchase securities	563
Total	563
Liabilities	
Cost to investors	563
Less: Deferred sales charge, creation and development fee and organization costs	12
Organization costs	2
Deferred sales charge liability	8
Creation and development fee liability	3
Total	563

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

- Shares
- 54 Alphabet, Inc.
- 53 Alphabet, Inc.
- 517 AT&T, Inc.
- 16 Meta Platforms, Inc.
- 93 Omnicom Group, Inc.
- 68 Shutterstock, Inc.
- 25 Abercrombie & Fitch Company
- 47 Academy Sports and Outdoors, Inc.
- 24 Autoliv, Inc.
- 3 AutoZone, Inc.
- 15 Burlington Stores, Inc.
- 8 Cavco Industries, Inc.
- 18 Five Below, Inc.
- 68 Fox Factory Holding Corporation
- 104 G-III Apparel Group, Ltd.
- 51 Green Brick Partners, Inc.
- 40 Hibbett, Inc.
- 53 Kontoor Brands, Inc.
- 21 Lear Corporation
- 24 MTI Homes, Inc.
- 18 Meritage Homes Corporation
- 1 NVR, Inc.
- 8 O'Reilly Automotive, Inc.
- 46 Planet Fitness, Inc.
- 31 Polaris, Inc.
- 77 PulteGroup, Inc.
- 29 Signet Jewelers, Ltd.
- 50 Skechers U.S.A., Inc.
- 72 Steven Madden, Ltd.
- 24 Toll Brothers, Inc.
- 67 Valvoline, Inc.
- 10 Williams-Sonoma, Inc.
- 46 Cal-Maine Foods, Inc.
- 78 Edgewell Personal Care Company
- 124 Flowers Foods, Inc.
- 25 Ingredion, Inc.
- 40 Performance Food Group Company
- 28 Post Holdings, Inc.
- 45 Sprouts Farmers Market, Inc.
- 55 US Foods Holding Corporation
- 63 USANA Health Sciences, Inc.
- 71 Dorian LPG, Ltd.
- 105 Magnolia Oil & Gas Corporation
- 52 Phillips 66
- 55 SM Energy Company
- 48 Valero Energy Corporation

- 221 Williams Companies, Inc.
- 111 World Kinect Corporation
- 76 Ally Financial, Inc.
- 94 Arch Capital Group, Ltd.
- 57 Axos Financial, Inc.
- 237 Bank of America Corporation
- 48 Bank of Hawaii Corporation
- 154 Bank of New York Mellon Corporation
- 160 Columbia Banking System, Inc.
- 170 First Bancorp
- 135 First Hawaiian, Inc.
- 22 Hanover Insurance Group, Inc.
- 87 Hartford Financial Services Group, Inc.
- 637 Huntington Bancshares, Inc.
- 26 Interactive Brokers Group, Inc.
- 46 JPMorgan Chase & Company
- 56 PNC Financial Services Group, Inc.
- 15 Reinsurance Group of America, Inc.
- 208 Synchrony Financial
- 41 Voya Financial, Inc.
- 150 Wells Fargo & Company
- 12 WEX, Inc.
- 185 Catalyst Pharmaceuticals, Inc.
- 36 Cencora, Inc.
- 24 Cigna Group
- 125 Exelixis, Inc.
- 98 GE Healthcare Technologies, Inc.
- 94 Harmony Biosciences Holdings, Inc.
- 21 Neurocrine Biosciences, Inc.
- 91 Option Care Health, Inc.
- 111 Patterson Companies, Inc.
- 41 Prestige Consumer Healthcare, Inc.
- 28 Tenet Healthcare Corporation
- 64 ABM Industries, Inc.
- 30 AECOM
- 68 Alaska Air Group, Inc.
- 50 Apogee Enterprises, Inc.
- 15 Applied Industrial Technologies, Inc.
- 80 Barnes Group, Inc.
- 19 Boise Cascade Company
- 23 Caterpillar, Inc.
- 48 Concentrix Corporation
- 11 Encore Wire Corporation
- 61 Flowserve Corporation
- 68 Fluor Corporation
- 55 GE Aerospace
- 56 GXO Logistics, Inc.
- 120 Kennametal, Inc.
- 55 Mueller Industries, Inc.
- 71 PACCAR, Inc.
- 24 UFP Industries, Inc.
- 9 W.W. Grainger, Inc.
- 41 Applied Materials, Inc.
- 31 Arista Networks, Inc.
- 96 Benchmark Electronics, Inc.
- 28 Cadence Design Systems, Inc.
- 127 Fortinet, Inc.
- 29 InterDigital, Inc.
- 12 KLA Corporation
- 9 Lam Research Corporation
- 12 Littelfuse, Inc.
- 83 NetApp, Inc.
- 10 NVIDIA Corporation
- 49 QUALCOMM, Inc.
- 47 Rambus, Inc.
- 48 Sanmina Corporation
- 9 Super Micro Computer, Inc.
- 68 Vontier Corporation
- 89 Axalta Coating Systems, Ltd.
- 39 Minerals Technologies, Inc.
- 60 Steel Dynamics, Inc.
- 94 CBRE Group, Inc.
- 69 Portland General Electric Company
- 39 Southwest Gas Holdings, Inc.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:

Units Outstanding:

	Units	Value Per Unit
2024	59,878	\$9.778
Number of Shares Held:		
2024		6,512

OFFERED

(59,878 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024 (\$000):

Trust Property	
Contracts to purchase securities	599
Total	599
Liabilities	
Cost to investors	599
Less: Deferred sales charge, creation and development fee and organization costs	13
Organization costs	2
Deferred sales charge liability	5
Creation and development fee liability	3
Total	599

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

- Shares
- 95 Alphabet, Inc.
- 94 Alphabet, Inc.
- 915 AT&T, Inc.
- 29 Meta Platforms, Inc.
- 165 Omnicom Group, Inc.
- 5 AutoZone, Inc.
- 2 NVR, Inc.
- 14 O'Reilly Automotive, Inc.
- 135 PulteGroup, Inc.

- Cusip: 46149F663
- Cusip: 46149F671
- Cusip: 46149F689
- Cusip: 46149F697

MID CAP CORE STRATEGY 2024-2

DISTRIBUTIONS

Initial distribution of \$0.09 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:

Units Outstanding:

	Units	Value Per Unit
2024	14,963	\$9.750
Number of Shares Held:		
2024		2,480

OFFERED

(14,963 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024 (\$000):

Trust Property	
Contracts to purchase securities	150
Total	150
Liabilities	
Cost to investors	150
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	150

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

- Shares
- 32 Autoliv, Inc.
- 20 Burlington Stores, Inc.
- 23 Five Below, Inc.
- 28 Lear Corporation
- 61 Planet Fitness, Inc.
- 41 Polaris, Inc.
- 67 Skechers U.S.A., Inc.
- 31 Toll Brothers, Inc.
- 89 Valvoline, Inc.
- 13 Williams-Sonoma, Inc.
- 165 Flowers Foods, Inc.
- 34 Ingredion, Inc.
- 54 Performance Food Group Company
- 38 Post Holdings, Inc.
- 60 Sprouts Farmers Market, Inc.
- 74 US Foods Holding Corporation
- 100 Ally Financial, Inc.
- 212 Columbia Banking System, Inc.
- 29 Hanover Insurance Group, Inc.
- 34 Interactive Brokers Group, Inc.
- 20 Reinsurance Group of America, Inc.
- 55 Voya Financial, Inc.
- 16 WEX, Inc.
- 165 Exelixis, Inc.
- 28 Neurocrine Biosciences, Inc.
- 121 Option Care Health, Inc.
- 37 Tenet Healthcare Corporation
- 40 AECOM
- 20 Applied Industrial Technologies, Inc.
- 64 Concentrix Corporation
- 81 Flowserve Corporation
- 91 Fluor Corporation
- 74 GXO Logistics, Inc.
- 32 UFP Industries, Inc.
- 16 Littelfuse, Inc.
- 62 Rambus, Inc.
- 91 Vontier Corporation
- 119 Axalta Coating Systems, Ltd.
- 92 Portland General Electric Company
- 51 Southwest Gas Holdings, Inc.

- Cusip: 46149F705
- Cusip: 46149F713
- Cusip: 46149F721
- Cusip: 46149F739

SMALL CAP CORE STRATEGY 2024-2

DISTRIBUTIONS

Initial distribution of \$0.11 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:
Units Outstanding:

	Units	Value Per Unit
2024	14,850	\$9.750
Number of Shares Held:		
2024	3,497	

OFFERED
(14,850 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024
(\$000):

Trust Property	
Contracts to purchase securities	149
Total	149
Liabilities	
Cost to investors	149
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	149

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

Shares	
90	Shutterstock, Inc.
33	Abercrombie & Fitch Company
62	Academy Sports and Outdoors, Inc.
10	Cavco Industries, Inc.
89	Fox Factory Holding Corporation
137	G-III Apparel Group, Ltd.
67	Green Brick Partners, Inc.
52	Hibbett, Inc.
70	Kontoor Brands, Inc.
32	M/I Homes, Inc.
24	Meritage Homes Corporation
39	Signet Jewelers, Ltd.
95	Steven Madden, Ltd.
60	Cal-Maine Foods, Inc.
104	Edgewell Personal Care Company
83	USANA Health Sciences, Inc.
94	Dorian LPG, Ltd.
138	Magnolia Oil & Gas Corporation
72	SM Energy Company
146	World Kinect Corporation
75	Axos Financial, Inc.
64	Bank of Hawaii Corporation
224	First Bancorp
177	First Hawaiian, Inc.
241	Catalyst Pharmaceuticals, Inc.
124	Harmony Biosciences Holdings, Inc.
145	Patterson Companies, Inc.
54	Prestige Consumer Healthcare, Inc.
85	ABM Industries, Inc.
90	Alaska Air Group, Inc.
65	Apogee Enterprises, Inc.
105	Barnes Group, Inc.
25	Boise Cascade Company
14	Encore Wire Corporation
159	Kennametal, Inc.
72	Mueller Industries, Inc.
126	Benchmark Electronics, Inc.
39	InterDigital, Inc.
64	Sanmina Corporation
52	Minerals Technologies, Inc.

Cusip: 46149F747
Cusip: 46149F754
Cusip: 46149F762
Cusip: 46149F760

POWERPICKS PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.05 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:
Units Outstanding:

	Units	Value Per Unit
2024	31,920	\$9.766
Number of Shares Held:		
2024	2,820	

OFFERED
(31,920 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024
(\$000):

Trust Property	
Contracts to purchase securities	319
Total	319

Liabilities	
Cost to investors	319
Less: Deferred sales charge, creation and development fee and organization costs	7
Organization costs	2
Deferred sales charge liability	4
Creation and development fee liability	2
Total	319

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

Shares	
51	Alphabet, Inc.
13	Netflix, Inc.
54	Take-Two Interactive Software, Inc.
50	T-Mobile US, Inc.
43	Amazon.com, Inc.
109	Aptiv plc
23	lululemon athletica, Inc.
150	United Parks & Resorts, Inc.
54	Dollar General Corporation
133	Walmart, Inc.
51	Cheniere Energy, Inc.
674	Patterson-UTI Energy, Inc.
42	Evercore, Inc.
22	Everest Group, Ltd.
43	JPMorgan Chase & Company
53	PNC Financial Services Group, Inc.
29	Visa, Inc.
49	AbbVie, Inc.
118	Boston Scientific Corporation
23	Cigna Group
11	Eli Lilly & Company
15	McKesson Corporation
48	Owens Corning
85	Textron, Inc.
94	Vertiv Holdings Company
17	Adobe, Inc.
49	Advanced Micro Devices, Inc.
46	Apple, Inc.
39	Applied Materials, Inc.
26	CrowdStrike Holdings, Inc.
68	Dell Technologies, Inc.
19	Microsoft Corporation
9	NVIDIA Corporation
10	ServiceNow, Inc.
9	Super Micro Computer, Inc.
14	Synopsys, Inc.
111	Western Digital Corporation
160	Freepport-McMoRan, Inc.
80	Federal Realty Investment Trust
126	NextEra Energy, Inc.

Cusip: 46149F580
Cusip: 46149F598
Cusip: 46149F606
Cusip: 46149F614

DIVIDEND INCOME LEADERS STRATEGY PORTFOLIO 2024-2

DISTRIBUTIONS

Initial distribution of \$0.80 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:
Units Outstanding:

	Units	Value Per Unit
2024	14,723	\$9.750
Number of Shares Held:		
2024	7,214	

OFFERED
(14,723 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024
(\$000):

Trust Property	
Contracts to purchase securities	147
Total	147
Liabilities	
Cost to investors	147
Less: Deferred sales charge, creation and development fee and organization costs	4
Organization costs	1
Deferred sales charge liability	2
Creation and development fee liability	1
Total	147

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

Shares	
274	AT&T, Inc.
70	Cogent Communications Holdings, Inc.
113	Verizon Communications, Inc.
122	Buckle, Inc.

77	Cracker Barrel Old Country Store, Inc.
253	Leggett & Platt, Inc.
109	Altria Group, Inc.
92	Universal Corporation
451	Vector Group, Ltd.
60	Civitas Resources, Inc.
126	CVR Energy, Inc.
114	Dorian LPG, Ltd.
243	Annaly Capital Management, Inc.
537	Ready Capital Corporation
373	Two Harbors Investment Corporation
92	Bristol-Myers Squibb Company
254	Organon & Company
173	Pfizer, Inc.
49	3M Company
37	AGCO Corporation
30	Boise Cascade Company
157	HP, Inc.
24	International Business Machines Corporation
266	Xerox Holdings Corporation
501	Amcpr plc
29	Arch Resources, Inc.
120	International Paper Company
657	Global Net Lease, Inc.
534	Kennedy-Wilson Holdings, Inc.
689	Service Properties Trust
207	Clearway Energy, Inc.
192	Clearway Energy, Inc.
189	UGI Corp.

Cusip: 46149F788

Cusip: 46149F796

Cusip: 46149F804

Cusip: 46149F812

NASDAQ-100 GROWTH LEADERS PORTFOLIO STRATEGY 2024-2

DISTRIBUTIONS

Initial distribution of \$0.04 per unit to be paid on Aug. 25, 2024 to holders of record on Aug. 10, 2024.

RECORD OF UNIT HOLDERS VALUE, AS OF APR. 15:
Units Outstanding:

	Units	Value Per Unit
2024	37,612	\$9.787
Number of Shares Held:		
2024	1,498	

OFFERED
(37,612 units) at \$10.00 per unit including a 1.85% sales charge plus accrued interest on Apr. 15, 2024 thru Invesco Capital Markets, Inc. and associates.

FINANCIAL STATEMENTS

Statement of Condition, as of Apr. 15, 2024
(\$000):

Trust Property	
Contracts to purchase securities	377
Total	377
Liabilities	
Cost to investors	377
Less: Deferred sales charge, creation and development fee and organization costs	8
Organization costs	1
Deferred sales charge liability	5
Creation and development fee liability	2
Total	377

SCHEDULE OF SECURITIES OWNED, AS OF APR. 15, 2024:

Shares	
92	Alphabet, Inc.
28	Meta Platforms, Inc.
23	Netflix, Inc.
78	Amazon.com, Inc.
4	Booking Holdings, Inc.
43	lululemon athletica, inc.
14	O'Reilly Automotive, Inc.
107	Ross Stores, Inc.
20	Costco Wholesale Corporation
87	PepsiCo, Inc.
69	Diamondback Energy, Inc.
211	AstraZeneca plc
37	Vertex Pharmaceuticals, Inc.
119	Paychex, Inc.
83	Apple, Inc.
15	ASML Holding N.V.
11	Broadcom, Inc.
48	Cadence Design Systems, Inc.
219	Fortinet, Inc.
23	Intuit, Inc.
21	KLA Corporation
15	Lam Research Corporation
34	Microsoft Corporation
16	NVIDIA Corporation
26	Synopsys, Inc.
55	Workday, Inc.

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