

## Officers

Judi Goodwin Tanner ..... *Chairwoman of the Board*  
 Charles W. Trump, Jr ..... *President/Chief Executive Officer*  
 Chad M. Moore ..... *Executive Vice President*  
 Jeffrey B. Widdup ..... *Vice President*  
 Courtney A. Schroyer ..... *Vice President/Chief Financial Officer*  
 Kathleen M. Toth ..... *Vice President/Secretary*  
 Terry L. Clutter ..... *Vice President/Treasurer*  
 Sarah A. Westfall ..... *Assistant Vice President/Assistant Secretary*  
 Danielle R. Tobusto ..... *Assistant Vice President*  
 Aimee D. Toothman ..... *Assistant Vice President*  
 Brian E. Moody ..... *Assistant Treasurer*

## Directors

Judi Goodwin Tanner  
 Michael C. Baily  
 Jay S. Hammers  
 Murray W. Hoy  
 Stephen M. Neubauer  
 Gregory A. Parsons  
 Charles W. Trump, Jr.  
 Douglas A. Wilson

## Director Emeritus

John E. Mariner and Henry T. Cochran  
 Paul S. McGrath, Jr., McGrath McCall, P.C. .... *General Counsel*

## Record of Assets

1930	\$ 192,984.54	1985	234,494,110.88
1935	216,252.57	1990	301,388,215.53
1940	1,057,638.61	1995	377,301,176.88
1945	4,306,322.25	2000	463,345,367.51
1950	9,790,325.63	2005	580,157,396.57
1955	18,448,314.80	2010	791,933,824.09
1960	31,536,730.71	2015	889,633,769.44
1965	48,549,547.67	2020	998,488,442.30
1970	66,893,424.04	2021	1,042,106,773.38
1975	104,196,106.12	2022	1,056,309,953.93
1980	178,278,782.56	2023	1,027,157,282.94

December 31, 2023

# Financial Statement

**First Federal**  
 savings and loan association  
 of GREENE COUNTY



Home Office: 25 East High Street  
 P.O. Box 190  
 Waynesburg, PA 15370  
 724-627-6116

*Serving the Tri-State Area*  
 Since 1924  
 www.ffgc.bank

Other Offices Located at  
 Uniontown • Carmichaels  
 Washington • Taylorstown  
 Mt. Morris

**First Greene Mortgage Corporation - Morgantown**  
 354 Suncrest Towne Centre Drive  
 Morgantown, WV 26505

**First Greene Mortgage Corporation - Bridgeport**  
 3000 Jerry Dove Drive, Suite 300  
 Bridgeport, WV 26330

# — Statement of Condition —

December 31, 2023

ASSETS	LIABILITIES and NET WORTH
Loans Receivable.....	\$665,931,207.98
Other Real Estate Owned.....	70,500.00
Cash On Hand & In Banks.....	119,789,481.01
Investment Securities.....	195,638,455.58
Federal Home Loan Bank Stock .....	638,600.00
Premises & Fixed Assets .....	11,369,306.31
Other Assets.....	33,719,732.06
	_____
TOTAL ASSETS.....	\$1,027,157,282.94
	_____
	Deposits .....
	\$878,871,402.86
	Federal Home Loan Bank Advances.....
	— 0 —
	Other Liabilities.....
	4,745,592.75
	Equity Capital.....
	143,540,287.33
	_____
	TOTAL LIABILITIES AND NET WORTH .....
	\$1,027,157,282.94
	_____

As of December 31, 2023, First Federal Savings and Loan Association of Greene County's Regulatory Capital Requirements were as follows:

Risk-Based Capital Ratios	REQUIRED	AVAILABLE
Common Equity Tier 1 Capital	\$ 31,958,077.61	\$ 153,231,703.33
Tier 1 Capital	\$ 38,806,237.10	\$ 153,231,703.33
Total Risk-Based Capital	\$ 47,937,116.42	\$ 155,083,703.33*
 <b>Leverage Capital Ratio</b>		
Tier 1 Leverage Ratio	\$ 41,086,291.32	\$ 153,231,703.33

\*Includes \$1,852,000 in General Loan Loss Reserves.

This statement has been prepared in accordance with the regulatory reporting requirements of the Office of the Comptroller of the Currency (OCC). Risk Based and Leverage Capital Ratios are the elements of regulatory capital determined under such reporting requirements. Regulatory Capital is a basis by which the OCC determines whether a Savings Association is operating in a safe and sound manner. Copies of our annual audited financial statements may be obtained at our home office in Waynesburg.

We, Charles W. Trump, Jr., President/Chief Executive Officer and Courtney A. Schroyer, Vice President/Chief Financial Officer of First Federal Savings and Loan Association of Greene County, do hereby declare that this statement of condition has been prepared in conformance with the instructions issued by the OCC and is true to the best of our knowledge and belief.

*Charles W. Trump, Jr.*  
 \_\_\_\_\_  
 Charles W. Trump, Jr., President / Chief Executive Officer

*Courtney A. Schroyer*  
 \_\_\_\_\_  
 Courtney A. Schroyer, Vice President/Chief Financial Officer



**Each depositor insured to at least \$250,000.**

