

Officers

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

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

Directors Emeritus

John E. Mariner and Henry T. Cochran

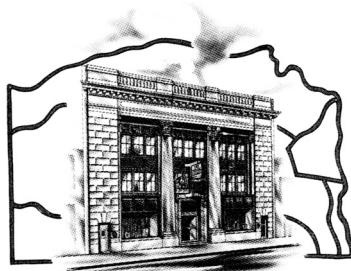
Paul S. McGrath, Jr., McGrath McCall, P.C.....*General Counsel*

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	2023	1,027,157,282.94
1975	104,196,106.12	2024	1,017,769,975.06
1980	178,278,782.56	2025	1,010,960,422.56

December 31, 2025

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

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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, 2025

ASSETS	LIABILITIES and NET WORTH
Loans Receivable.....	\$852,631,485.81
Other Real Estate Owned.....	365,250.00
Cash On Hand & In Banks.....	85,907,348.55
Investment Securities.....	171,996,442.81
Federal Home Loan	
Bank Stock	636,200.00
Premises & Fixed Assets	13,580,549.20
Right of Use Assets	663,710.72
Other Assets	36,879,354.31
	—————
TOTAL ASSETS.....	\$1,010,960,422.56
	—————
	TOTAL LIABILITIES AND NET WORTH
	\$1,010,960,422.56
	—————

As of December 31, 2025, First Federal Savings and Loan Association of Greene County's Regulatory Capital Requirements were as follows:

Risk-Based Capital Ratios

Common Equity Tier 1 Capital
Tier 1 Capital
Total Risk-Based Capital

REQUIRED

\$ 34,489,645.70
\$ 41,880,284.06
\$ 51,734,468.55

AVAILABLE

\$ 158,130,113.84
\$ 158,130,113.84
\$ 159,934,113.84*

Leverage Capital Ratio

Tier 1 Leverage Ratio

\$ 40,438,416.90

\$ 158,130,113.84

*Includes \$1,804,000 in Allowance for Credit Losses.

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



NMLS #458729

Courtney A. Schroyer

Courtney A. Schroyer, Vice President/Chief Financial Officer

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

