

Vineyard Bancorp, MHC

Consolidated Balance Sheets

December 31, 2021 and 2020

Assets

	<u>2021</u>	<u>2020</u>
	(In thousands)	
Cash and due from banks	\$ 5,033	\$ 10,138
Interest-bearing deposits	28,823	37,226
Total cash and cash equivalents	<u>33,856</u>	<u>47,364</u>
Securities available for sale, at fair value	97,318	84,345
Restricted stock, at cost	5,696	6,212
Loans held for sale, net	4,991	8,002
Loans, net	1,008,164	847,504
Premises and equipment, net	18,507	17,913
Accrued interest receivable	2,670	2,948
Bank-owned life insurance	15,859	15,416
Deferred tax asset	1,063	577
Mortgage servicing rights	915	970
Other assets	9,102	2,422
	<u>\$1,198,141</u>	<u>\$ 1,033,673</u>

Liabilities and Surplus

Deposits	\$1,034,396	\$ 857,120
Borrowings	33,000	57,000
Mortgagors' escrow accounts	1,939	1,681
Accrued expenses and other liabilities	5,848	3,761
Total liabilities	<u>1,075,183</u>	<u>919,562</u>
Commitments and contingencies		
Surplus	126,521	116,243
Accumulated other comprehensive loss	(3,563)	(2,132)
Total surplus	<u>122,958</u>	<u>114,111</u>
	<u>\$1,198,141</u>	<u>\$ 1,033,673</u>