

## Summary Financial Information

Prepared according to Call Report instructions



Dollars in thousands End of Period Date MM/dd/yyyy	Calendar Year Ended			Quarter Ended				Year To Date		
	12/31/2021	12/31/2022	12/31/2023	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/31/2023	12/31/2023	
<b>BALANCE SHEET DATA</b>										
Total Assets (\$000)	\$ 1,370,119	\$ 1,428,073	\$ 1,578,215	\$ 1,428,073	\$ 1,576,070	\$ 1,547,417	\$ 1,617,055	\$ 1,578,215	\$ 1,578,215	
Total Loans & Leases (Incl HFS) (\$000)	\$ 867,122	\$ 1,046,404	\$ 1,278,534	\$ 1,046,404	\$ 1,105,578	\$ 1,181,244	\$ 1,199,926	\$ 1,278,534	\$ 1,278,534	
Loan Growth Rate (%)	%	20.68	22.18		5.65	6.84	1.58	6.55	22.18	
Total Loans & Leases/ Assets (%)	%	63.29	73.27	81.01	73.27	70.15	76.34	74.20	81.01	81.01
Total Deposits (Incl Dom & For) (\$000)	\$ 1,253,834	\$ 1,298,972	\$ 1,416,443	\$ 1,298,972	\$ 1,442,506	\$ 1,410,688	\$ 1,462,887	\$ 1,416,443	\$ 1,416,443	
Deposit Growth Rate (%)	%	3.60	9.04		11.05	(2.21)	3.70	(3.17)	9.04	
Loans/ Deposits (%)	%	69.16	80.56	90.26	80.56	76.64	83.74	82.02	90.26	90.26
<b>INCOME STATEMENT DATA</b>										
Net Income (\$000)	\$ 8,466	\$ 12,231	\$ 13,115	\$ 3,662	\$ 3,175	\$ 3,258	\$ 3,577	\$ 3,105	\$ 13,115	
Pre-tax, Pre-provision Income	\$ 10,288	\$ 17,912	\$ 18,798	\$ 4,907	\$ 3,917	\$ 5,121	\$ 4,975	\$ 4,785	\$ 18,798	
Yield on Loans (%)	%	4.42	4.57	5.56	4.95	5.14	5.47	5.69	5.90	5.56
Yield on Earning Assets (%)	%	3.38	3.65	5.17	4.48	4.72	5.08	5.32	5.52	5.17
Cost of Funds (%)	%	0.27	0.58	2.27	1.27	1.69	2.06	2.52	2.78	2.27
Interest Expense/ Average Assets (%)	%	0.25	0.54	2.06	1.15	1.54	1.90	2.26	2.48	2.06
Net Interest Margin (%)	%	3.12	3.10	3.08	3.29	3.15	3.18	3.02	3.00	3.08
Yield/ Cost Spread (%)	%	2.96	2.76	2.02	2.54	2.34	2.23	1.81	1.77	2.02
Operating Expense/ Operating Revenue (%)	%	69.19	59.66	61.33	59.15	63.58	59.75	60.36	61.77	61.33
ROAA (%)	%	0.80	0.86	0.84	1.00	0.86	0.86	0.88	0.76	0.84
ROAE (%)	%	7.98	11.11	10.30	12.94	10.57	10.42	11.07	9.21	10.30
<b>CAPITAL RATIOS</b>										
Tier 1 Risk-based Ratio (%)	%	11.01	10.43	10.08	10.43	10.09	9.90	10.06	10.08	10.08
Leverage Ratio (%)	%	8.70	8.83	9.17	8.83	8.96	9.19	8.87	9.17	9.17
Risk Based Capital Ratio (%)	%	11.85	11.23	10.79	11.23	10.84	10.63	10.76	10.79	10.79
Equity/ Assets (%)	%	8.09	8.26	8.81	8.26	7.76	8.26	8.09	8.81	8.81
<b>ASSET QUALITY METRICS</b>										
NPLs/ Loans (%)	%	0.13	0.10	0.02	0.10	0.10	0.12	0.01	0.02	0.02
NPAs/ Assets (%)	%	0.08	0.07	0.02	0.07	0.07	0.09	0.01	0.02	0.02
Loan Loss Reserves/ Gross Loans (%)	%	0.98	0.94	0.82	0.94	0.85	0.85	0.82	0.82	0.82
Net Chargeoffs/ Avg Loans (%)	%	-	-	0.05	-	-	0.01	0.18	-	0.05

## Summary Financial Information

Prepared according to Call Report instructions



Dollars in thousands

End of Period Date MM/dd/yyyy

### SUMMARY BALANCE SHEETS

	Calendar Year Ended			Quarter Ended				Year To Date	
	12/31/2021	12/31/2022	12/31/2023	12/31/2022	3/31/2023	6/30/2023	9/30/2023	12/31/2023	
Cash and Due From Banks	\$ 405,933	\$ 216,102	\$ 155,644	\$ 216,102	\$ 314,986	\$ 214,986	\$ 273,316	\$ 155,644	\$ 155,644
Securities	87,445	149,415	127,135	149,415	139,035	134,765	125,473	127,135	127,135
Loans & Leases Held for Sale	-	-	-	-	-	-	-	-	-
Loans & Leases	867,122	1,046,405	1,278,534	1,046,405	1,105,578	1,181,244	1,199,926	1,278,534	1,278,534
Less: Allowance for loan losses	8,524	9,795	10,464	9,795	9,392	10,053	9,803	10,464	10,464
Net Loans & Leases (Excl HFS)	858,598	1,036,610	1,268,070	1,036,610	1,096,186	1,171,191	1,190,123	1,268,070	1,268,070
Premises & Fixed Assets	9,137	11,112	10,481	11,112	11,166	10,954	10,761	10,481	10,481
OREO	-	-	-	-	-	-	-	-	-
Other Assets	9,006	14,834	16,885	14,834	14,697	15,521	17,382	16,885	16,885
<b>Total Assets</b>	<b>\$ 1,370,119</b>	<b>\$ 1,428,073</b>	<b>\$ 1,578,215</b>	<b>\$ 1,428,073</b>	<b>\$ 1,576,070</b>	<b>\$ 1,547,417</b>	<b>\$ 1,617,055</b>	<b>\$ 1,578,215</b>	<b>\$ 1,578,215</b>
Deposits	\$ 1,253,834	\$ 1,298,972	\$ 1,416,443	\$ 1,298,972	\$ 1,442,506	\$ 1,410,688	\$ 1,462,887	\$ 1,416,443	\$ 1,416,443
Other Borrowed Money	1,750	1,750	15,000	1,750	1,750	1,750	15,000	15,000	15,000
Other Liabilities	3,743	9,413	7,755	9,413	9,563	7,137	8,426	7,755	7,755
<b>Total Liabilities</b>	<b>1,259,327</b>	<b>1,310,135</b>	<b>1,439,198</b>	<b>1,310,135</b>	<b>1,453,819</b>	<b>1,419,575</b>	<b>1,486,313</b>	<b>1,439,198</b>	<b>1,439,198</b>
Common Stock	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	65,941	71,205	79,007	71,205	71,279	75,353	76,431	79,007	79,007
Retained Earnings	(662)	11,569	24,684	11,569	14,745	18,001	21,579	24,684	24,684
Accum Other Comprehensive Income	(621)	(10,970)	(10,808)	(10,970)	(9,907)	(11,646)	(13,402)	(10,808)	(10,808)
<b>Total Equity</b>	<b>110,792</b>	<b>117,938</b>	<b>139,017</b>	<b>117,938</b>	<b>122,251</b>	<b>127,842</b>	<b>130,742</b>	<b>139,017</b>	<b>139,017</b>
<b>Total Liabilities and Equity</b>	<b>\$ 1,370,119</b>	<b>\$ 1,428,073</b>	<b>\$ 1,578,215</b>	<b>\$ 1,428,073</b>	<b>\$ 1,576,070</b>	<b>\$ 1,547,417</b>	<b>\$ 1,617,055</b>	<b>\$ 1,578,215</b>	<b>\$ 1,578,215</b>

### SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 34,196	\$ 50,232	\$ 79,757	\$ 15,794	\$ 17,090	\$ 19,288	\$ 21,222	\$ 22,157	\$ 79,757
Total Interest Expense	2,680	7,641	32,210	4,202	5,686	7,220	9,175	10,129	32,210
Net Interest Income	31,516	42,591	47,547	11,592	11,404	12,068	12,047	12,028	47,547
Provision for Loan Losses	3,106	1,271	1,214	(76)	(403)	689	267	661	1,214
Total Noninterest Income	1,880	1,809	1,475	420	309	345	458	363	1,475
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	23,108	26,488	30,066	7,105	7,447	7,417	7,548	7,654	30,066
Income Before Taxes	7,182	16,641	17,584	4,983	4,320	4,432	4,708	4,124	17,584
Income Taxes	(1,284)	4,410	4,469	1,321	1,145	1,174	1,131	1,019	4,469
<b>Net Income</b>	<b>\$ 8,466</b>	<b>\$ 12,231</b>	<b>\$ 13,115</b>	<b>\$ 3,662</b>	<b>\$ 3,175</b>	<b>\$ 3,258</b>	<b>\$ 3,577</b>	<b>\$ 3,105</b>	<b>\$ 13,115</b>