

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
	12/31/2020	12/31/2021	12/31/2022	12/31/2021	3/31/2022	6/30/2022	9/30/2022	12/31/2022	12/31/2022
Cash and Due From Banks	\$ 182,215	\$ 405,933	\$ 216,102	\$ 405,933	\$ 370,599	\$ 360,173	\$ 275,374	\$ 216,102	\$ 216,102
Securities	16,424	87,445	149,415	87,445	123,718	120,405	146,128	149,415	149,415
Loans & Leases Held for Sale	3,125	-	-	-	-	560	-	-	-
Loans & Leases	617,921	867,122	1,046,405	867,122	879,518	915,722	985,885	1,046,405	1,046,405
Less: Allowance for loan losses	5,416	8,524	9,795	8,524	8,784	9,171	9,871	9,795	9,795
Net Loans & Leases (Excl HFS)	612,505	858,598	1,036,610	858,598	870,734	906,551	976,014	1,036,610	1,036,610
Premises & Fixed Assets	9,442	9,137	11,112	9,137	9,000	11,073	11,146	11,112	11,112
OREO	290	-	-	-	-	-	-	-	-
Other Assets	6,118	9,006	14,834	9,006	11,218	12,539	13,944	14,834	14,834
Total Assets	\$ 830,119	\$ 1,370,119	\$ 1,428,073	\$ 1,370,119	\$ 1,385,269	\$ 1,411,301	\$ 1,422,606	\$ 1,428,073	\$ 1,428,073
Deposits	\$ 723,115	\$ 1,253,834	\$ 1,298,972	\$ 1,253,834	\$ 1,270,756	\$ 1,295,934	\$ 1,304,614	\$ 1,298,972	\$ 1,298,972
Other Borrowed Money	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750
Other Liabilities	2,260	3,743	9,413	3,743	3,695	5,042	7,853	9,413	9,413
Total Liabilities	727,125	1,259,327	1,310,135	1,259,327	1,276,201	1,302,726	1,314,217	1,310,135	1,310,135
Common Stock	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	65,792	65,941	71,205	65,941	66,003	66,069	66,141	71,205	71,205
Retained Earnings	(9,127)	(662)	11,569	(662)	1,743	4,872	7,907	11,569	11,569
Accum Other Comprehensive Income	195	(621)	(10,970)	(621)	(4,812)	(8,500)	(11,793)	(10,970)	(10,970)
Total Equity	102,994	110,792	117,938	110,792	109,068	108,575	108,389	117,938	117,938
Total Liabilities and Equity	\$ 830,119	\$ 1,370,119	\$ 1,428,073	\$ 1,370,119	\$ 1,385,269	\$ 1,411,301	\$ 1,422,606	\$ 1,428,073	\$ 1,428,073

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 21,461	\$ 34,196	\$ 50,232	\$ 9,743	\$ 10,107	\$ 10,995	\$ 13,336	\$ 15,794	\$ 50,232
Total Interest Expense	3,250	2,680	7,641	777	744	782	1,913	4,202	7,641
Net Interest Income	18,211	31,516	42,591	8,966	9,363	10,213	11,423	11,592	42,591
Provision for Loan Losses	2,512	3,106	1,271	680	260	387	700	(76)	1,271
Total Noninterest Income	1,411	1,880	1,809	526	384	654	351	420	1,809
Realized Gain on Securities	96	-	-	-	-	-	-	-	-
Total Noninterest Expense	18,207	23,108	26,488	6,578	6,215	6,223	6,945	7,105	26,488
Income (Loss) Before Taxes	(1,001)	7,182	16,641	2,234	3,272	4,257	4,129	4,983	16,641
Income Taxes	-	(1,284)	4,410	(1,284)	867	1,128	1,094	1,321	4,410
Net Income (Loss)	\$ (1,001)	\$ 8,466	\$ 12,231	\$ 3,518	\$ 2,405	\$ 3,129	\$ 3,035	\$ 3,662	\$ 12,231