

Summary Financial Information

Prepared according to Call Report instructions



Dollars in thousands

End of Period Date MM/dd/yyyy

BALANCE SHEET DATA

		Calendar Year Ended			Quarter Ended					Year To Date
		12/31/2022	12/31/2023	12/31/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025	9/30/2025	9/30/2025
Total Assets (\$000)		\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 1,995,214
Total Loans & Leases (Incl HFS) (\$000)		\$ 1,046,404	\$ 1,278,534	\$ 1,499,429	\$ 1,373,546	\$ 1,499,429	\$ 1,538,298	\$ 1,567,932	\$ 1,562,939	\$ 1,562,939
Loan Growth Rate (%)	%		22.18	17.28		9.16	2.59	1.93	(0.32)	4.24
Total Loans & Leases/ Assets (%)	%	73.27	81.01	81.80	75.77	81.80	80.99	81.24	78.33	78.33
Total Deposits (Incl Dom & For) (\$000)		\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,764,546	\$ 1,764,546
Deposit Growth Rate (%)			9.04	16.27		0.65	3.59	1.40	2.00	7.14
Loans/ Deposits (%)	%	80.56	90.26	91.05	83.94	91.05	90.17	90.63	88.57	88.57

INCOME STATEMENT DATA

Net Income (\$000)	\$	12,231	\$ 13,115	\$ 15,400	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,767	\$ 6,349	\$ 17,264
Pre-tax, Pre-provision Income	\$	17,912	\$ 18,798	\$ 23,139	\$ 5,962	\$ 7,086	\$ 7,335	\$ 7,779	\$ 8,476	\$ 23,590
Yield on Loans (%)	%	4.57	5.56	6.14	6.27	6.29	6.17	6.21	6.39	6.26
Yield on Earning Assets (%)	%	3.65	5.17	5.74	5.87	5.82	5.71	5.77	5.88	5.79
Cost of Funds (%)	%	0.58	2.27	2.92	3.12	2.79	2.58	2.58	2.66	2.61
Interest Expense/ Average Assets (%)	%	0.54	2.06	2.64	2.84	2.49	2.32	2.32	2.40	2.35
Net Interest Margin (%)	%	3.10	3.08	3.06	2.99	3.29	3.37	3.41	3.45	3.41
Yield/ Cost Spread (%)	%	2.76	2.02	1.90	1.79	2.23	2.44	2.51	2.45	2.47
Operating Expense/ Operating Revenue (%)	%	59.66	61.33	58.17	58.09	54.27	54.37	53.28	50.75	52.75
ROAA (%)	%	0.86	0.84	0.87	0.87	0.91	1.10	1.22	1.29	1.20
ROAE (%)	%	11.11	10.30	10.41	10.64	10.76	12.47	13.45	14.23	13.41

CAPITAL RATIOS

Tier 1 Risk-based Ratio (%)	%	10.43	10.08	9.81	10.14	9.81	10.21	10.41	10.81	10.81
Leverage Ratio (%)	%	8.83	9.17	9.29	8.82	9.29	9.51	9.68	9.62	9.62
Risk Based Capital Ratio (%)	%	11.23	10.79	10.53	10.87	10.53	10.97	11.16	11.56	11.56
Equity/ Assets (%)	%	8.26	8.81	8.84	8.43	8.84	8.86	9.06	9.12	9.12

ASSET QUALITY METRICS

NPLs/ Loans (%)	%	0.10	0.02	0.06	0.03	0.06	0.05	0.06	0.10	0.10
NPAs/ Assets (%)	%	0.07	0.02	0.05	0.03	0.05	0.04	0.05	0.08	0.08
Loan Loss Reserves/ Gross Loans (%)	%	0.94	0.82	0.83	0.82	0.83	0.84	0.84	0.84	0.84
Net Chargeoffs/ Avg Loans (%)	%	-	0.05	0.01	-	0.04	-	-	-	-

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SUMMARY BALANCE SHEETS

	Calendar Year Ended			Quarter Ended					Year To Date
	12/31/2022	12/31/2023	12/31/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025	9/30/2025	9/30/2025
Cash and Due From Banks	\$ 216,102	\$ 155,644	\$ 238,227	\$ 339,289	\$ 238,227	\$ 266,135	\$ 269,233	\$ 336,934	\$ 336,934
Securities	149,415	127,135	79,890	84,370	79,890	79,287	76,259	77,103	77,103
Loans & Leases Held for Sale	-	-	347	689	347	1,356	-	-	-
Loans & Leases	1,046,405	1,278,534	1,499,082	1,372,857	1,499,082	1,536,942	1,567,932	1,562,939	1,562,939
Less: Allowance for loan losses	9,795	10,464	12,511	11,331	12,511	12,962	13,168	13,151	13,151
Net Loans & Leases (Excl HFS)	1,036,610	1,268,070	1,486,571	1,361,526	1,486,571	1,523,980	1,554,764	1,549,788	1,549,788
Premises & Fixed Assets	11,112	10,481	9,482	9,745	9,482	9,217	9,444	9,188	9,188
OREO	-	-	-	-	-	-	-	-	-
Other Assets	14,834	16,885	18,630	17,130	18,630	19,339	20,373	22,201	22,201
Total Assets	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 1,995,214
Deposits	\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,764,546	\$ 1,764,546
Other Borrowed Money	1,750	15,000	15,000	15,000	15,000	15,000	15,000	35,000	35,000
Other Liabilities	9,413	7,755	9,111	8,563	9,111	9,999	10,300	13,668	13,668
Total Liabilities	1,310,135	1,439,198	1,671,016	1,659,880	1,671,016	1,731,086	1,755,253	1,813,214	1,813,214
Common Stock	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	71,205	79,007	86,213	79,232	86,213	86,316	86,418	86,520	86,520
Retained Earnings	11,569	24,684	40,083	35,846	40,083	45,231	50,998	57,349	57,349
Accum Other Comprehensive Income	(10,970)	(10,808)	(10,299)	(8,343)	(10,299)	(9,453)	(8,730)	(8,003)	(8,003)
Total Equity	117,938	139,017	162,131	152,869	162,131	168,228	174,820	182,000	182,000
Total Liabilities and Equity	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 1,995,214

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 50,232	\$ 79,757	\$ 100,061	\$ 26,436	\$ 26,618	\$ 26,322	\$ 26,967	\$ 28,623	\$ 81,912
Total Interest Expense	7,641	32,210	46,738	12,961	11,574	10,813	11,019	11,845	33,677
Net Interest Income	42,591	47,547	53,323	13,475	15,044	15,509	15,948	16,778	48,235
Provision for Loan Losses	1,271	1,214	2,187	544	1,320	439	193	(29)	603
Total Noninterest Income	1,809	1,475	2,026	535	466	494	530	533	1,557
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	26,488	30,066	32,196	8,138	8,418	8,701	8,779	8,786	26,266
Income Before Taxes	16,641	17,584	20,952	5,418	5,766	6,896	7,586	8,505	22,987
Income Taxes	4,410	4,469	5,552	1,435	1,528	1,748	1,819	2,156	5,723
Net Income	\$ 12,231	\$ 13,115	\$ 15,400	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,767	\$ 6,349	\$ 17,264