

## 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
	12/31/2018	12/31/2019	12/31/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021	9/30/2021
<b>BALANCE SHEET DATA</b>									
Total Assets (\$000)	\$ 51,707	\$ 418,148	\$ 830,119	\$ 794,242	\$ 830,119	\$ 973,123	\$ 1,090,805	\$ 1,142,816	\$ 1,142,816
Total Loans & Leases (Incl HFS) (\$000)	\$ 38,964	\$ 290,531	\$ 621,046	\$ 563,482	\$ 621,046	\$ 670,602	\$ 749,197	\$ 826,285	\$ 826,285
Loan Growth Rate (%)			1,493.90		10.22	7.98	11.72	10.29	33.05
Total Loans & Leases/ Assets (%)	% 75.36	69.48	74.81	70.95	74.81	68.91	68.68	72.30	72.30
Total Deposits (Incl Dom & For) (\$000)	\$ 43,612	\$ 308,595	\$ 723,115	\$ 688,655	\$ 723,115	\$ 863,335	\$ 981,112	\$ 1,031,904	\$ 1,031,904
Deposit Growth Rate (%)			1,558.06		5.00	19.39	13.64	5.18	42.70
Loans/ Deposits (%)	% 89.34	94.15	85.88	81.82	85.88	77.68	76.36	80.07	80.07
<b>INCOME STATEMENT DATA</b>									
Net Income (\$000)	\$ 426	\$ (6,564)	\$ (1,001)	\$ 158	\$ 578	\$ 1,566	\$ 1,991	\$ 1,391	\$ 4,948
Pre-tax, Pre-provision Income (Loss)	\$ 486		\$ 1,511	\$ 882	\$ 1,301	\$ 2,046	\$ 2,989	\$ 2,339	\$ 7,374
Yield on Loans (%)	% 5.61	5.33	4.41	4.19	4.52	4.50	4.39	4.34	4.40
Yield on Earning Assets (%)	% 5.34	4.08	3.52	3.36	3.49	3.60	3.49	3.39	3.49
Cost of Funds (%)	% 0.86	1.60	0.59	0.42	0.38	0.31	0.28	0.25	0.28
Interest Expense/ Average Assets (%)	% 0.75	1.06	0.50	0.37	0.33	0.29	0.26	0.24	0.26
Net Interest Margin (%)	% 4.50	2.94	2.98	2.97	3.14	3.30	3.22	3.15	3.21
Yield/ Cost Spread (%)	% 4.34	2.21	2.68	2.75	2.95	3.15	3.07	2.99	3.06
Operating Expense/ Operating Revenue (%)	% 77.76	157.98	92.79	83.61	80.08	71.36	63.44	72.75	69.15
ROAA (%)	% 0.88	(2.72)	(0.16)	0.09	0.29	0.73	0.81	0.51	0.68
ROAE (%)	% 7.03	(7.93)	(0.97)	0.61	2.25	6.06	7.59	5.21	6.28
<b>CAPITAL RATIOS</b>									
Tier 1 Risk-based Ratio (%)	% 17.54	31.07	15.99	18.27	15.99	14.77	13.30	11.30	11.30
Leverage Ratio (%)	% 12.04	27.44	12.75	14.58	12.75	12.11	10.84	9.95	9.95
Risk Based Capital Ratio (%)	% 18.79	31.93	16.84	19.11	16.84	15.61	14.16	12.13	12.13
Equity/ Assets (%)	% 12.18	25.06	12.41	12.90	12.41	10.67	9.73	9.40	9.40
<b>ASSET QUALITY METRICS</b>									
NPLs/ Loans (%)	% 1.60	0.15	0.02	0.09	0.02	0.02	0.16	0.14	0.14
NPAs/ Assets (%)	% 1.21	0.13	0.05	0.06	0.05	0.04	0.13	0.10	0.10
Loan Loss Reserves/ Gross Loans (%)	% 1.20	1.00	0.87	0.84	0.87	0.88	0.92	0.95	0.95
Net Chargeoffs/ Avg Loans (%)	% 0.08	0.01	-	-	0.01	-	-	-	-

## 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
	12/31/2018	12/31/2019	12/31/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021	9/30/2021	9/30/2021
Cash and Due From Banks	\$ 10,427	\$ 117,759	\$ 182,215	\$ 212,794	\$ 182,215	\$ 228,709	\$ 271,102	\$ 240,808	\$ 240,808
Securities	394	368	16,424	6,650	16,424	62,917	61,617	68,344	68,344
Loans & Leases Held for Sale	-	554	3,125	3,960	3,125	821	195	613	613
Loans & Leases	38,964	289,977	617,921	559,522	617,921	669,781	749,002	825,672	825,672
Less: Allowance for loan losses	469	2,909	5,416	4,712	5,416	5,896	6,896	7,844	7,844
Net Loans & Leases (Excl HFS)	38,495	287,068	612,505	554,810	612,505	663,885	742,106	817,828	817,828
Premises & Fixed Assets	1,853	7,552	9,442	9,554	9,442	9,594	9,439	9,289	9,289
OREO	-	89	290	-	290	290	290	-	-
Other Assets	538	4,758	6,118	6,474	6,118	6,907	6,056	5,934	5,934
Total Assets	<u>\$ 51,707</u>	<u>\$ 418,148</u>	<u>\$ 830,119</u>	<u>\$ 794,242</u>	<u>\$ 830,119</u>	<u>\$ 973,123</u>	<u>\$ 1,090,805</u>	<u>\$ 1,142,816</u>	<u>\$ 1,142,816</u>
Deposits	\$ 43,612	\$ 308,595	\$ 723,115	\$ 688,655	\$ 723,115	\$ 863,335	\$ 981,112	\$ 1,031,904	\$ 1,031,904
Other Borrowed Money	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750
Other Liabilities	49	3,014	2,260	1,412	2,260	4,203	1,843	1,723	1,723
Total Liabilities	45,411	313,359	727,125	691,817	727,125	869,288	984,705	1,035,377	1,035,377
Common Stock	4,000	46,600	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	3,500	66,223	65,792	65,760	65,792	65,824	65,856	65,893	65,893
Retained Earnings	(1,201)	(8,035)	(9,127)	(9,705)	(9,127)	(7,561)	(5,568)	(4,179)	(4,179)
Accum Other Comprehensive Income	(3)	1	195	236	195	(562)	(322)	(409)	(409)
Total Equity	6,296	104,789	102,994	102,425	102,994	103,835	106,100	107,439	107,439
Total Liabilities and Equity	<u>\$ 51,707</u>	<u>\$ 418,148</u>	<u>\$ 830,119</u>	<u>\$ 794,242</u>	<u>\$ 830,119</u>	<u>\$ 973,123</u>	<u>\$ 1,090,805</u>	<u>\$ 1,142,816</u>	<u>\$ 1,142,816</u>

### SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 2,300	\$ 9,141	\$ 21,461	\$ 5,570	\$ 6,715	\$ 7,385	\$ 8,196	\$ 8,872	\$ 24,453
Total Interest Expense	362	2,560	3,250	652	669	622	633	648	1,903
Net Interest Income	1,938	6,581	18,211	4,918	6,046	6,763	7,563	8,224	22,550
Provision for Loan Losses	60	2,447	2,512	724	723	480	998	948	2,426
Total Noninterest Income	247	520	1,411	464	485	380	613	361	1,354
Realized Gain on Securities	-	-	96	-	-	-	-	-	-
Total Noninterest Expense	1,699	11,218	18,207	4,500	5,230	5,097	5,187	6,246	16,530
Income (Loss) Before Taxes	426	(6,564)	(1,001)	158	578	1,566	1,991	1,391	4,948
Income Taxes	-	-	-	-	-	-	-	-	-
Net Income (Loss)	<u>\$ 426</u>	<u>\$ (6,564)</u>	<u>\$ (1,001)</u>	<u>\$ 158</u>	<u>\$ 578</u>	<u>\$ 1,566</u>	<u>\$ 1,991</u>	<u>\$ 1,391</u>	<u>\$ 4,948</u>