

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	3/31/2024	6/30/2024	9/30/2024	12/31/2024	3/31/2025	3/31/2025
Total Assets (\$000)	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,698,887	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,899,314
Total Loans & Leases (Incl HFS) (\$000)	\$ 1,046,404	\$ 1,278,534	\$ 1,499,429	\$ 1,319,480	\$ 1,317,792	\$ 1,373,546	\$ 1,499,429	\$ 1,538,298	\$ 1,538,298
Loan Growth Rate (%)	%	22.18	17.28		(0.13)	4.23	9.16	2.59	2.59
Total Loans & Leases/ Assets (%)	%	73.27	81.01	81.80	77.67	73.52	75.77	81.80	80.99
Total Deposits (Incl Dom & For) (\$000)	\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,532,825	\$ 1,623,507	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,706,087
Deposit Growth Rate (%)		9.04	16.27		5.92	0.79	0.65	3.59	3.59
Loans/ Deposits (%)	%	80.56	90.26	91.05	86.08	81.17	83.94	91.05	90.17

INCOME STATEMENT DATA

Net Income (\$000)	\$ 12,231	\$ 13,115	\$ 15,400	\$ 2,915	\$ 4,264	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,148
Pre-tax, Pre-provision Income	\$ 17,912	\$ 18,798	\$ 23,139	\$ 4,352	\$ 5,739	\$ 5,962	\$ 7,086	\$ 7,335	\$ 7,335
Yield on Loans (%)	%	4.57	5.56	6.14	5.93	6.06	6.27	6.29	6.17
Yield on Earning Assets (%)	%	3.65	5.17	5.74	5.54	5.69	5.87	5.82	5.71
Cost of Funds (%)	%	0.58	2.27	2.92	2.85	2.91	3.12	2.79	2.58
Interest Expense/ Average Assets (%)	%	0.54	2.06	2.64	2.58	2.64	2.84	2.49	2.32
Net Interest Margin (%)	%	3.10	3.08	3.06	2.92	3.01	2.99	3.29	3.37
Yield/ Cost Spread (%)	%	2.76	2.02	1.90	1.67	1.88	1.79	2.23	2.44
Operating Expense/ Operating Revenue (%)	%	59.66	61.33	58.17	64.47	56.92	58.09	54.27	54.37
ROAA (%)	%	0.86	0.84	0.87	0.70	0.98	0.87	0.91	1.10
ROAE (%)	%	11.11	10.30	10.41	8.31	11.83	10.64	10.76	12.47

CAPITAL RATIOS

Tier 1 Risk-based Ratio (%)	%	10.43	10.08	9.81	9.98	10.20	10.14	9.81	10.21
Leverage Ratio (%)	%	8.83	9.17	9.29	9.15	9.07	8.82	9.29	9.51
Risk Based Capital Ratio (%)	%	11.23	10.79	10.53	10.70	10.92	10.87	10.53	10.97
Equity/ Assets (%)	%	8.26	8.81	8.84	8.34	8.17	8.43	8.84	8.86

ASSET QUALITY METRICS

NPLs/ Loans (%)	%	0.10	0.02	0.06	0.02	0.03	0.03	0.06	0.05
NPAs/ Assets (%)	%	0.07	0.02	0.05	0.01	0.02	0.03	0.05	0.04
Loan Loss Reserves/ Gross Loans (%)	%	0.94	0.82	0.83	0.82	0.82	0.82	0.83	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	3/31/2024	6/30/2024	9/30/2024	12/31/2024	3/31/2025	3/31/2025
Cash and Due From Banks	\$ 216,102	\$ 155,644	\$ 238,227	\$ 247,096	\$ 364,495	\$ 339,289	\$ 238,227	\$ 266,135	\$ 266,135
Securities	149,415	127,135	79,890	105,128	93,240	84,370	79,890	79,287	79,287
Loans & Leases Held for Sale	-	-	347	-	-	689	347	1,356	1,356
Loans & Leases	1,046,405	1,278,534	1,499,082	1,319,480	1,317,792	1,372,857	1,499,082	1,536,942	1,536,942
Less: Allowance for loan losses	9,795	10,464	12,511	10,850	10,787	11,331	12,511	12,962	12,962
Net Loans & Leases (Excl HFS)	1,036,610	1,268,070	1,486,571	1,308,630	1,307,005	1,361,526	1,486,571	1,523,980	1,523,980
Premises & Fixed Assets	11,112	10,481	9,482	10,196	9,999	9,745	9,482	9,217	9,217
OREO	-	-	-	-	-	-	-	-	-
Other Assets	14,834	16,885	18,630	27,837	17,737	17,130	18,630	19,339	19,339
Total Assets	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,698,887	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,899,314
Deposits	\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,532,825	\$ 1,623,507	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,706,087
Other Borrowed Money	1,750	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Other Liabilities	9,413	7,755	9,111	9,311	7,450	8,563	9,111	9,999	9,999
Total Liabilities	1,310,135	1,439,198	1,671,016	1,557,136	1,645,957	1,659,880	1,671,016	1,731,086	1,731,086
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	79,082	79,157	79,232	86,213	86,316	86,316
Retained Earnings	11,569	24,684	40,083	27,599	31,864	35,846	40,083	45,231	45,231
Accum Other Comprehensive Income	(10,970)	(10,808)	(10,299)	(11,064)	(10,636)	(8,343)	(10,299)	(9,453)	(9,453)
Total Equity	117,938	139,017	162,131	141,751	146,519	152,869	162,131	168,228	168,228
Total Liabilities and Equity	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,698,887	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,899,314

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 50,232	\$ 79,757	\$ 100,061	\$ 22,748	\$ 24,259	\$ 26,436	\$ 26,618	\$ 26,322	\$ 26,322
Total Interest Expense	7,641	32,210	46,738	10,761	11,442	12,961	11,574	10,813	10,813
Net Interest Income	42,591	47,547	53,323	11,987	12,817	13,475	15,044	15,509	15,509
Provision for Loan Losses	1,271	1,214	2,187	386	(63)	544	1,320	439	439
Total Noninterest Income	1,809	1,475	2,026	426	599	535	466	494	494
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	26,488	30,066	32,196	8,003	7,637	8,138	8,418	8,701	8,701
Income Before Taxes	16,641	17,584	20,952	3,966	5,802	5,418	5,766	6,896	6,896
Income Taxes	4,410	4,469	5,552	1,051	1,538	1,435	1,528	1,748	1,748
Net Income	\$ 12,231	\$ 13,115	\$ 15,400	\$ 2,915	\$ 4,264	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,148