

Prepared according to Call Report instructions

[illegible]

Summary Financial Information

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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	9/30/2022	12/31/2022	3/31/2023	6/30/2023	9/30/2023	9/30/2023
Cash and Due From Banks	\$ 182,215	\$ 405,933	\$ 216,102	\$ 275,374	\$ 216,102	\$ 314,986	\$ 214,986	\$ 273,316	\$ 273,316
Securities	16,424	87,445	149,415	146,128	149,415	139,035	134,765	125,473	125,473
Loans & Leases Held for Sale	3,125	-	-	-	-	-	-	-	-
Loans & Leases	617,921	867,122	1,046,405	985,885	1,046,405	1,105,578	1,181,244	1,199,926	1,199,926
Less: Allowance for loan losses	5,416	8,524	9,795	9,871	9,795	9,392	10,053	9,803	9,803
Net Loans & Leases (Excl HFS)	612,505	858,598	1,036,610	976,014	1,036,610	1,096,186	1,171,191	1,190,123	1,190,123
Premises & Fixed Assets	9,442	9,137	11,112	11,146	11,112	11,166	10,954	10,761	10,761
OREO	290	-	-	-	-	-	-	-	-
Other Assets	6,118	9,006	14,834	13,944	14,834	14,697	15,521	17,382	17,382
Total Assets	\$ 830,119	\$ 1,370,119	\$ 1,428,073	\$ 1,422,606	\$ 1,428,073	\$ 1,576,070	\$ 1,547,417	\$ 1,617,055	\$ 1,617,055
Deposits	\$ 723,115	\$ 1,253,834	\$ 1,298,972	\$ 1,304,614	\$ 1,298,972	\$ 1,442,506	\$ 1,410,688	\$ 1,462,887	\$ 1,462,887
Other Borrowed Money	1,750	1,750	1,750	1,750	1,750	1,750	1,750	15,000	15,000
Other Liabilities	2,260	3,743	9,413	7,853	9,413	9,563	7,137	8,426	8,426
Total Liabilities	727,125	1,259,327	1,310,135	1,314,217	1,310,135	1,453,819	1,419,575	1,486,313	1,486,313
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	66,141	71,205	71,279	75,353	76,431	76,431
Retained Earnings	(9,127)	(662)	11,569	7,907	11,569	14,745	18,001	21,579	21,579
Accum Other Comprehensive Income	195	(621)	(10,970)	(11,793)	(10,970)	(9,907)	(11,646)	(13,402)	(13,402)
Total Equity	102,994	110,792	117,938	108,389	117,938	122,251	127,842	130,742	130,742
Total Liabilities and Equity	\$ 830,119	\$ 1,370,119	\$ 1,428,073	\$ 1,422,606	\$ 1,428,073	\$ 1,576,070	\$ 1,547,417	\$ 1,617,055	\$ 1,617,055

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 21,461	\$ 34,196	\$ 50,232	\$ 13,336	\$ 15,794	\$ 17,090	\$ 19,288	\$ 21,222	\$ 57,600
Total Interest Expense	3,250	2,680	7,641	1,913	4,202	5,686	7,220	9,175	22,081
Net Interest Income	18,211	31,516	42,591	11,423	11,592	11,404	12,068	12,047	35,519
Provision for Loan Losses	2,512	3,106	1,271	700	(76)	(403)	689	267	553
Total Noninterest Income	1,411	1,880	1,809	351	420	309	345	458	1,112
Realized Gain on Securities	96	-	-	-	-	-	-	-	-
Total Noninterest Expense	18,207	23,108	26,488	6,945	7,105	7,447	7,417	7,548	22,412
Income (Loss) Before Taxes	(1,001)	7,182	16,641	4,129	4,983	4,320	4,432	4,708	13,460
Income Taxes	-	(1,284)	4,410	1,094	1,321	1,145	1,174	1,131	3,450
Net Income (Loss)	\$ (1,001)	\$ 8,466	\$ 12,231	\$ 3,035	\$ 3,662	\$ 3,175	\$ 3,258	\$ 3,577	\$ 10,010