

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	6/30/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025	6/30/2025
Total Assets (\$000)	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,930,073
Total Loans & Leases (Incl HFS) (\$000)	\$ 1,046,404	\$ 1,278,534	\$ 1,499,429	\$ 1,317,792	\$ 1,373,546	\$ 1,499,429	\$ 1,538,298	\$ 1,567,932	\$ 1,567,932
Loan Growth Rate (%)	%	22.18	17.28		4.23	9.16	2.59	1.93	4.57
Total Loans & Leases/ Assets (%)	%	73.27	81.01	81.80	73.52	75.77	81.80	80.99	81.24
Total Deposits (Incl Dom & For) (\$000)	\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,623,507	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,729,953
Deposit Growth Rate (%)		9.04	16.27		0.79	0.65	3.59	1.40	5.04
Loans/ Deposits (%)	%	80.56	90.26	91.05	81.17	83.94	91.05	90.17	90.63

INCOME STATEMENT DATA

Net Income (\$000)	\$ 12,231	\$ 13,115	\$ 15,400	\$ 4,264	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,767	\$ 10,915
Pre-tax, Pre-provision Income	\$ 17,912	\$ 18,798	\$ 23,139	\$ 5,739	\$ 5,962	\$ 7,086	\$ 7,335	\$ 7,779	\$ 15,114
Yield on Loans (%)	%	4.57	5.56	6.14	6.06	6.27	6.29	6.17	6.21
Yield on Earning Assets (%)	%	3.65	5.17	5.74	5.69	5.87	5.82	5.71	5.77
Cost of Funds (%)	%	0.58	2.27	2.92	2.91	3.12	2.79	2.58	2.58
Interest Expense/ Average Assets (%)	%	0.54	2.06	2.64	2.64	2.84	2.49	2.32	2.32
Net Interest Margin (%)	%	3.10	3.08	3.06	3.01	2.99	3.29	3.37	3.41
Yield/ Cost Spread (%)	%	2.76	2.02	1.90	1.88	1.79	2.23	2.44	2.51
Operating Expense/ Operating Revenue (%)	%	59.66	61.33	58.17	56.92	58.09	54.27	54.37	53.28
ROAA (%)	%	0.86	0.84	0.87	0.98	0.87	0.91	1.10	1.22
ROAE (%)	%	11.11	10.30	10.41	11.83	10.64	10.76	12.47	13.45

CAPITAL RATIOS

Tier 1 Risk-based Ratio (%)	%	10.43	10.08	9.81	10.20	10.14	9.81	10.21	10.41
Leverage Ratio (%)	%	8.83	9.17	9.29	9.07	8.82	9.29	9.51	9.68
Risk Based Capital Ratio (%)	%	11.23	10.79	10.53	10.92	10.87	10.53	10.97	11.16
Equity/ Assets (%)	%	8.26	8.81	8.84	8.17	8.43	8.84	8.86	9.06

ASSET QUALITY METRICS

NPLs/ Loans (%)	%	0.10	0.02	0.06	0.03	0.03	0.06	0.05	0.06
NPAs/ Assets (%)	%	0.07	0.02	0.05	0.02	0.03	0.05	0.04	0.05
Loan Loss Reserves/ Gross Loans (%)	%	0.94	0.82	0.83	0.82	0.82	0.83	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	6/30/2024	9/30/2024	12/31/2024	3/31/2025	6/30/2025	6/30/2025
Cash and Due From Banks	\$ 216,102	\$ 155,644	\$ 238,227	\$ 364,495	\$ 339,289	\$ 238,227	\$ 266,135	\$ 269,233	\$ 269,233
Securities	149,415	127,135	79,890	93,240	84,370	79,890	79,287	76,259	76,259
Loans & Leases Held for Sale	-	-	347	-	689	347	1,356	-	-
Loans & Leases	1,046,405	1,278,534	1,499,082	1,317,792	1,372,857	1,499,082	1,536,942	1,567,932	1,567,932
Less: Allowance for loan losses	9,795	10,464	12,511	10,787	11,331	12,511	12,962	13,168	13,168
Net Loans & Leases (Excl HFS)	1,036,610	1,268,070	1,486,571	1,307,005	1,361,526	1,486,571	1,523,980	1,554,764	1,554,764
Premises & Fixed Assets	11,112	10,481	9,482	9,999	9,745	9,482	9,217	9,444	9,444
OREO	-	-	-	-	-	-	-	-	-
Other Assets	14,834	16,885	18,630	17,737	17,130	18,630	19,339	20,373	20,373
Total Assets	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,930,073
Deposits	\$ 1,298,972	\$ 1,416,443	\$ 1,646,905	\$ 1,623,507	\$ 1,636,317	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,729,953
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	7,450	8,563	9,111	9,999	10,300	10,300
Total Liabilities	1,310,135	1,439,198	1,671,016	1,645,957	1,659,880	1,671,016	1,731,086	1,755,253	1,755,253
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	79,157	79,232	86,213	86,316	86,418	86,418
Retained Earnings	11,569	24,684	40,083	31,864	35,846	40,083	45,231	50,998	50,998
Accum Other Comprehensive Income	(10,970)	(10,808)	(10,299)	(10,636)	(8,343)	(10,299)	(9,453)	(8,730)	(8,730)
Total Equity	117,938	139,017	162,131	146,519	152,869	162,131	168,228	174,820	174,820
Total Liabilities and Equity	\$ 1,428,073	\$ 1,578,215	\$ 1,833,147	\$ 1,792,476	\$ 1,812,749	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,930,073

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 50,232	\$ 79,757	\$ 100,061	\$ 24,259	\$ 26,436	\$ 26,618	\$ 26,322	\$ 26,967	\$ 53,289
Total Interest Expense	7,641	32,210	46,738	11,442	12,961	11,574	10,813	11,019	21,832
Net Interest Income	42,591	47,547	53,323	12,817	13,475	15,044	15,509	15,948	31,457
Provision for Loan Losses	1,271	1,214	2,187	(63)	544	1,320	439	193	632
Total Noninterest Income	1,809	1,475	2,026	599	535	466	494	530	1,024
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	26,488	30,066	32,196	7,637	8,138	8,418	8,701	8,779	17,480
Income Before Taxes	16,641	17,584	20,952	5,802	5,418	5,766	6,896	7,586	14,482
Income Taxes	4,410	4,469	5,552	1,538	1,435	1,528	1,748	1,819	3,567
Net Income	\$ 12,231	\$ 13,115	\$ 15,400	\$ 4,264	\$ 3,983	\$ 4,238	\$ 5,148	\$ 5,767	\$ 10,915