

Prepared according to Call Report instructions



Calendar Year Ended				Quarter Ended					Year To Date
12/31/2020	12/31/2021	12/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023	6/30/2023	
\$ 830,119	\$ 1,370,119	\$ 1,428,073	\$ 1,411,301	\$ 1,422,606	\$ 1,428,073	\$ 1,576,070	\$ 1,547,417	\$ 1,547,417	
\$ 621,046	\$ 867,122	\$ 1,046,404	\$ 916,281	\$ 985,885	\$ 1,046,404	\$ 1,105,578	\$ 1,181,244	\$ 1,181,244	
	39.62	20.68		7.60	6.14	5.65	6.84	12.89	
	74.81	63.29		64.92	69.30	73.27	76.34	76.34	
\$ 723,115	\$ 1,253,834	\$ 1,298,972	\$ 1,295,934	\$ 1,304,614	\$ 1,298,972	\$ 1,442,506	\$ 1,410,688	\$ 1,410,688	
	73.39	3.60		0.67	(0.43)	11.05	(2.21)	8.60	
	85.88	69.16		70.70	75.57	80.56	83.74	83.74	
\$ (1,001)	\$ 8,466	\$ 12,231	\$ 3,129	\$ 3,035	\$ 3,662	\$ 3,175	\$ 3,258	\$ 6,433	
\$ 1,511	\$ 10,288	\$ 17,912	\$ 4,644	\$ 4,829	\$ 4,907	\$ 3,917	\$ 5,121	\$ 9,038	
	4.41	4.42		4.29	4.58	4.95	5.14	5.31	
	3.52	3.38		3.24	3.84	4.48	4.72	4.96	
	0.59	0.27		0.24	0.57	1.27	1.69	1.88	
	0.50	0.25		0.22	0.53	1.15	1.54	1.73	
	2.98	3.12		3.01	3.29	3.15	3.24	3.20	
	2.68	2.96		2.87	2.93	2.54	2.33	2.33	
	92.79	69.19		57.27	58.99	59.15	63.58	61.61	
	(0.16)	0.80		0.89	0.85	1.00	0.86	0.86	
	(0.97)	7.98		11.50	11.19	12.94	10.57	10.50	
	15.99	11.01		10.66	10.17	10.43	10.09	9.90	
	12.75	8.70		8.30	8.37	8.83	8.96	9.19	
	16.84	11.85		11.50	11.01	11.23	10.84	10.63	
	12.41	8.09		7.69	7.62	8.26	7.76	8.26	
	0.02	0.13		0.12	0.11	0.10	0.12	0.12	
	0.05	0.08		0.08	0.07	0.07	0.09	0.09	
	0.87	0.98		1.00	1.00	0.94	0.85	0.85	
	-	-		-	-	-	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
	12/31/2020	12/31/2021	12/31/2022	6/30/2022	9/30/2022	12/31/2022	3/31/2023	6/30/2023	6/30/2023
Cash and Due From Banks	\$ 182,215	\$ 405,933	\$ 216,102	\$ 360,173	\$ 275,374	\$ 216,102	\$ 314,986	\$ 214,986	\$ 214,986
Securities	16,424	87,445	149,415	120,405	146,128	149,415	139,035	134,765	134,765
Loans & Leases Held for Sale	3,125	-	-	560	-	-	-	-	-
Loans & Leases	617,921	867,122	1,046,405	915,722	985,885	1,046,405	1,105,578	1,181,244	1,181,244
Less: Allowance for loan losses	5,416	8,524	9,795	9,171	9,871	9,795	9,392	10,053	10,053
Net Loans & Leases (Excl HFS)	612,505	858,598	1,036,610	906,551	976,014	1,036,610	1,096,186	1,171,191	1,171,191
Premises & Fixed Assets	9,442	9,137	11,112	11,073	11,146	11,112	11,166	10,954	10,954
OREO	290	-	-	-	-	-	-	-	-
Other Assets	6,118	9,006	14,834	12,539	13,944	14,834	14,697	15,521	15,521
Total Assets	<u>\$ 830,119</u>	<u>\$ 1,370,119</u>	<u>\$ 1,428,073</u>	<u>\$ 1,411,301</u>	<u>\$ 1,422,606</u>	<u>\$ 1,428,073</u>	<u>\$ 1,576,070</u>	<u>\$ 1,547,417</u>	<u>\$ 1,547,417</u>
Deposits	\$ 723,115	\$ 1,253,834	\$ 1,298,972	\$ 1,295,934	\$ 1,304,614	\$ 1,298,972	\$ 1,442,506	\$ 1,410,688	\$ 1,410,688
Other Borrowed Money	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750	1,750
Other Liabilities	2,260	3,743	9,413	5,042	7,853	9,413	9,563	7,137	7,137
Total Liabilities	727,125	1,259,327	1,310,135	1,302,726	1,314,217	1,310,135	1,453,819	1,419,575	1,419,575
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	66,069	66,141	71,205	71,279	75,353	75,353
Retained Earnings	(9,127)	(662)	11,569	4,872	7,907	11,569	14,745	18,001	18,001
Accum Other Comprehensive Income	195	(621)	(10,970)	(8,500)	(11,793)	(10,970)	(9,907)	(11,646)	(11,646)
Total Equity	102,994	110,792	117,938	108,575	108,389	117,938	122,251	127,842	127,842
Total Liabilities and Equity	<u>\$ 830,119</u>	<u>\$ 1,370,119</u>	<u>\$ 1,428,073</u>	<u>\$ 1,411,301</u>	<u>\$ 1,422,606</u>	<u>\$ 1,428,073</u>	<u>\$ 1,576,070</u>	<u>\$ 1,547,417</u>	<u>\$ 1,547,417</u>

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 21,461	\$ 34,196	\$ 50,232	\$ 10,995	\$ 13,336	\$ 15,794	\$ 17,090	\$ 19,288	\$ 36,378
Total Interest Expense	3,250	2,680	7,641	782	1,913	4,202	5,686	7,220	12,906
Net Interest Income	18,211	31,516	42,591	10,213	11,423	11,592	11,404	12,068	23,472
Provision for Loan Losses	2,512	3,106	1,271	387	700	(76)	(403)	689	286
Total Noninterest Income	1,411	1,880	1,809	654	351	420	309	345	654
Realized Gain on Securities	96	-	-	-	-	-	-	-	-
Total Noninterest Expense	18,207	23,108	26,488	6,223	6,945	7,105	7,447	7,417	14,864
Income (Loss) Before Taxes	(1,001)	7,182	16,641	4,257	4,129	4,983	4,320	4,432	8,752
Income Taxes	-	(1,284)	4,410	1,128	1,094	1,321	1,145	1,174	2,319
Net Income (Loss)	<u>\$ (1,001)</u>	<u>\$ 8,466</u>	<u>\$ 12,231</u>	<u>\$ 3,129</u>	<u>\$ 3,035</u>	<u>\$ 3,662</u>	<u>\$ 3,175</u>	<u>\$ 3,258</u>	<u>\$ 6,433</u>