

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	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021	6/30/2021
BALANCE SHEET DATA									
Total Assets (\$000)	\$ 51,707	\$ 418,148	\$ 830,119	\$ 674,413	\$ 794,242	\$ 830,119	\$ 973,123	\$ 1,090,805	\$ 1,090,805
Total Loans & Leases (Incl HFS) (\$000)	\$ 38,964	\$ 290,531	\$ 621,046	\$ 487,620	\$ 563,482	\$ 621,046	\$ 670,602	\$ 749,197	\$ 749,197
Loan Growth Rate (%)			1,493.90		15.56	10.22	7.98	11.72	20.63
Total Loans & Leases/ Assets (%)	% 75.36	69.48	74.81	72.30	70.95	74.81	68.91	68.68	68.68
Total Deposits (Incl Dom & For) (\$000)	\$ 43,612	\$ 308,595	\$ 723,115	\$ 567,919	\$ 688,655	\$ 723,115	\$ 863,335	\$ 981,112	\$ 981,112
Deposit Growth Rate (%)			1,558.06		21.26	5.00	19.39	13.64	35.68
Loans/ Deposits (%)	% 89.34	94.15	85.88	85.86	81.82	85.88	77.68	76.36	76.36
INCOME STATEMENT DATA									
Net Income (\$000)	\$ 426	\$ (6,564)	\$ (1,001)	\$ (291)	\$ 158	\$ 578	\$ 1,566	\$ 1,991	\$ 3,557
Pre-tax, Pre-provision Income (Loss)	\$ 486		\$ 1,511	\$ 166	\$ 882	\$ 1,301	\$ 2,046	\$ 2,989	\$ 5,035
Yield on Loans (%)	% 5.61	5.33	4.41	4.24	4.19	4.52	4.50	4.39	4.44
Yield on Earning Assets (%)	% 5.34	4.08	3.52	3.37	3.36	3.49	3.60	3.49	3.54
Cost of Funds (%)	% 0.86	1.60	0.59	0.56	0.42	0.38	0.31	0.28	0.29
Interest Expense/ Average Assets (%)	% 0.75	1.06	0.50	0.45	0.37	0.33	0.29	0.26	0.27
Net Interest Margin (%)	% 4.50	2.94	2.98	2.89	2.97	3.14	3.30	3.22	3.25
Yield/ Cost Spread (%)	% 4.34	2.21	2.68	2.57	2.75	2.95	3.15	3.07	3.11
Operating Expense/ Operating Revenue (%)	% 77.76	157.98	92.79	98.45	83.61	80.08	71.36	63.44	67.13
ROAA (%)	% 0.88	(2.72)	(0.16)	(0.19)	0.09	0.29	0.73	0.81	0.77
ROAE (%)	% 7.03	(7.93)	(0.97)	(1.13)	0.61	2.25	6.06	7.59	6.83
CAPITAL RATIOS									
Tier 1 Risk-based Ratio (%)	% 17.54	31.07	15.99	21.56	18.27	15.99	14.77	13.30	13.30
Leverage Ratio (%)	% 12.04	27.44	12.75	16.66	14.58	12.75	12.11	10.84	10.84
Risk Based Capital Ratio (%)	% 18.79	31.93	16.84	22.40	19.11	16.84	15.61	14.16	14.16
Equity/ Assets (%)	% 12.18	25.06	12.41	15.31	12.90	12.41	10.67	9.73	9.73
ASSET QUALITY METRICS									
NPLs/ Loans (%)	% 1.60	0.15	0.02	0.10	0.09	0.02	0.02	0.16	0.16
NPAs/ Assets (%)	% 1.21	0.13	0.05	0.08	0.06	0.05	0.04	0.13	0.13
Loan Loss Reserves/ Gross Loans (%)	% 1.20	1.00	0.87	0.82	0.84	0.87	0.88	0.92	0.92
Net Chargeoffs/ Avg Loans (%)	% 0.08	0.01	-	-	-	0.01	-	-	-

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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
	12/31/2018	12/31/2019	12/31/2020	6/30/2020	9/30/2020	12/31/2020	3/31/2021	6/30/2021	6/30/2021
Cash and Due From Banks	\$ 10,427	\$ 117,759	\$ 182,215	\$ 168,054	\$ 212,794	\$ 182,215	\$ 228,709	\$ 271,102	\$ 271,102
Securities	394	368	16,424	4,565	6,650	16,424	62,917	61,617	61,617
Loans & Leases Held for Sale	-	554	3,125	3,938	3,960	3,125	821	195	195
Loans & Leases	38,964	289,977	617,921	483,683	559,522	617,921	669,781	749,002	749,002
Less: Allowance for loan losses	469	2,909	5,416	3,988	4,712	5,416	5,896	6,896	6,896
Net Loans & Leases (Excl HFS)	38,495	287,068	612,505	479,695	554,810	612,505	663,885	742,106	742,106
Premises & Fixed Assets	1,853	7,552	9,442	8,364	9,554	9,442	9,594	9,439	9,439
OREO	-	89	290	64	-	290	290	290	290
Other Assets	538	4,758	6,118	9,733	6,474	6,118	6,907	6,056	6,056
Total Assets	\$ 51,707	\$ 418,148	\$ 830,119	\$ 674,413	\$ 794,242	\$ 830,119	\$ 973,123	\$ 1,090,805	\$ 1,090,805
Deposits	\$ 43,612	\$ 308,595	\$ 723,115	\$ 567,919	\$ 688,655	\$ 723,115	\$ 863,335	\$ 981,112	\$ 981,112
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	1,523	1,412	2,260	4,203	1,843	1,843
Total Liabilities	45,411	313,359	727,125	571,192	691,817	727,125	869,288	984,705	984,705
Common Stock	4,000	46,600	46,134	46,600	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	3,500	66,223	65,792	66,294	65,760	65,792	65,824	65,856	65,856
Retained Earnings	(1,201)	(8,035)	(9,127)	(9,863)	(9,705)	(9,127)	(7,561)	(5,568)	(5,568)
Accum Other Comprehensive Income	(3)	1	195	190	236	195	(562)	(322)	(322)
Total Equity	6,296	104,789	102,994	103,221	102,425	102,994	103,835	106,100	106,100
Total Liabilities and Equity	\$ 51,707	\$ 418,148	\$ 830,119	\$ 674,413	\$ 794,242	\$ 830,119	\$ 973,123	\$ 1,090,805	\$ 1,090,805

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 2,300	\$ 9,141	\$ 21,461	\$ 4,900	\$ 5,570	\$ 6,715	\$ 7,385	\$ 8,196	\$ 15,581
Total Interest Expense	362	2,560	3,250	702	652	669	622	633	1,255
Net Interest Income	1,938	6,581	18,211	4,198	4,918	6,046	6,763	7,563	14,326
Provision for Loan Losses	60	2,447	2,512	457	724	723	480	998	1,478
Total Noninterest Income	247	520	1,411	311	464	485	380	613	993
Realized Gain on Securities	-	-	96	96	-	-	-	-	-
Total Noninterest Expense	1,699	11,218	18,207	4,439	4,500	5,230	5,097	5,187	10,284
Income (Loss) Before Taxes	426	(6,564)	(1,001)	(291)	158	578	1,566	1,991	3,557
Income Taxes	-	-	-	-	-	-	-	-	-
Net Income (Loss)	\$ 426	\$ (6,564)	\$ (1,001)	\$ (291)	\$ 158	\$ 578	\$ 1,566	\$ 1,991	\$ 3,557