

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	
	12/31/2023	12/31/2024	12/31/2025	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025	12/31/2025
BALANCE SHEET DATA									
Total Assets (\$000)	\$ 1,578,215	\$ 1,833,147	\$ 2,048,419	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 2,048,419	\$ 2,048,419
Total Loans & Leases (Incl HFS) (\$000)	\$ 1,278,534	\$ 1,499,429	\$ 1,621,272	\$ 1,499,429	\$ 1,538,298	\$ 1,567,932	\$ 1,562,939	\$ 1,621,272	\$ 1,621,272
Loan Growth Rate (%)	%	17.28	8.13		2.59	1.93	(0.32)	3.73	-
Total Loans & Leases/ Assets (%)	%	81.01	81.80	79.15	81.80	80.99	81.24	78.33	79.15
Total Deposits (Incl Dom & For) (\$000)	\$ 1,416,443	\$ 1,646,905	\$ 1,810,842	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,764,546	\$ 1,810,842	\$ 1,810,842
Deposit Growth Rate (%)	%		16.27	9.95		3.59	1.40	2.00	2.62
Loans/ Deposits (%)	%	90.26	91.05	89.53	91.05	90.17	90.63	88.57	89.53
INCOME STATEMENT DATA									
Net Income (\$000)	\$ 13,115	\$ 15,400	\$ 23,640	\$ 4,238	\$ 5,148	\$ 5,767	\$ 6,349	\$ 6,376	\$ 23,640
Pre-tax, Pre-provision Income	\$ 18,798	\$ 23,139	\$ 32,496	\$ 7,086	\$ 7,335	\$ 7,779	\$ 8,476	\$ 8,906	\$ 32,496
Yield on Loans (%)	%	5.56	6.14	6.26	6.29	6.17	6.21	6.39	6.26
Yield on Earning Assets (%)	%	5.17	5.74	5.76	5.82	5.71	5.77	5.88	5.67
Cost of Funds (%)	%	2.27	2.92	2.57	2.79	2.58	2.58	2.66	2.47
Interest Expense/ Average Assets (%)	%	2.06	2.64	2.31	2.49	2.32	2.32	2.40	2.22
Net Interest Margin (%)	%	3.08	3.06	3.41	3.29	3.37	3.41	3.45	3.42
Yield/ Cost Spread (%)	%	2.02	1.90	2.49	2.23	2.44	2.51	2.45	2.55
Operating Expense/ Operating Revenue (%)	%	61.33	58.17	52.09	54.27	54.37	53.28	50.75	50.24
ROAA (%)	%	0.84	0.87	1.22	0.91	1.10	1.22	1.29	1.26
ROAE (%)	%	10.30	10.41	13.50	10.76	12.47	13.45	14.23	13.75
CAPITAL RATIOS									
Tier 1 Risk-based Ratio (%)	%	10.08	9.81	10.73	9.81	10.21	10.41	10.81	10.73
Leverage Ratio (%)	%	9.17	9.29	9.67	9.29	9.51	9.68	9.62	9.67
Risk Based Capital Ratio (%)	%	10.79	10.53	11.47	10.53	10.97	11.16	11.56	11.47
Equity/ Assets (%)	%	8.81	8.84	9.23	8.84	8.86	9.06	9.12	9.23
ASSET QUALITY METRICS									
NPLs/ Loans (%)	%	0.02	0.06	0.31	0.06	0.05	0.06	0.10	0.31
NPAs/ Assets (%)	%	0.02	0.05	0.24	0.05	0.04	0.05	0.08	0.24
Loan Loss Reserves/ Gross Loans (%)	%	0.82	0.83	0.83	0.83	0.84	0.84	0.84	0.83
Net Chargeoffs/ Avg Loans (%)	%	0.05	0.01	-	0.04	-	-	-	-

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	
	12/31/2023	12/31/2024	12/31/2025	12/31/2024	3/31/2025	6/30/2025	9/30/2025	12/31/2025	12/31/2025
Cash and Due From Banks	\$ 155,644	\$ 238,227	\$ 333,092	\$ 238,227	\$ 266,135	\$ 269,233	\$ 336,934	\$ 333,092	\$ 333,092
Securities	127,135	79,890	76,066	79,890	79,287	76,259	77,103	76,066	76,066
Loans & Leases Held for Sale	-	347	-	347	1,356	-	-	-	-
Loans & Leases	1,278,534	1,499,082	1,621,272	1,499,082	1,536,942	1,567,932	1,562,939	1,621,272	1,621,272
Less: Allowance for loan losses	10,464	12,511	13,522	12,511	12,962	13,168	13,151	13,522	13,522
Net Loans & Leases (Excl HFS)	1,268,070	1,486,571	1,607,750	1,486,571	1,523,980	1,554,764	1,549,788	1,607,750	1,607,750
Premises & Fixed Assets	10,481	9,482	10,500	9,482	9,217	9,444	9,188	10,500	10,500
OREO	-	-	-	-	-	-	-	-	-
Other Assets	16,885	18,630	20,861	18,630	19,339	20,373	22,201	20,861	20,861
Total Assets	\$ 1,578,215	\$ 1,833,147	\$ 2,048,419	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 2,048,419	\$ 2,048,419
Deposits	\$ 1,416,443	\$ 1,646,905	\$ 1,810,842	\$ 1,646,905	\$ 1,706,087	\$ 1,729,953	\$ 1,764,546	\$ 1,810,842	\$ 1,810,842
Other Borrowed Money	15,000	15,000	35,000	15,000	15,000	15,000	35,000	35,000	35,000
Other Liabilities	7,755	9,111	13,499	9,111	9,999	10,300	13,668	13,499	13,499
Total Liabilities	1,439,198	1,671,016	1,859,341	1,671,016	1,731,086	1,755,253	1,813,214	1,859,341	1,859,341
Common Stock	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	79,007	86,213	86,622	86,213	86,316	86,418	86,520	86,622	86,622
Retained Earnings	24,684	40,083	63,723	40,083	45,231	50,998	57,349	63,723	63,723
Accum Other Comprehensive Income	(10,808)	(10,299)	(7,401)	(10,299)	(9,453)	(8,730)	(8,003)	(7,401)	(7,401)
Total Equity	139,017	162,131	189,078	162,131	168,228	174,820	182,000	189,078	189,078
Total Liabilities and Equity	\$ 1,578,215	\$ 1,833,147	\$ 2,048,419	\$ 1,833,147	\$ 1,899,314	\$ 1,930,073	\$ 1,995,214	\$ 2,048,419	\$ 2,048,419

SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 79,757	\$ 100,061	\$ 110,273	\$ 26,618	\$ 26,322	\$ 26,967	\$ 28,623	\$ 28,361	\$ 110,273
Total Interest Expense	32,210	46,738	44,944	11,574	10,813	11,019	11,845	11,267	44,944
Net Interest Income	47,547	53,323	65,329	15,044	15,509	15,948	16,778	17,094	65,329
Provision for Loan Losses	1,214	2,187	962	1,320	439	193	(29)	359	962
Total Noninterest Income	1,475	2,026	2,367	466	494	530	533	810	2,367
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	30,066	32,196	35,261	8,418	8,701	8,779	8,786	8,995	35,261
Income Before Taxes	17,584	20,952	31,534	5,766	6,896	7,586	8,505	8,547	31,534
Income Taxes	4,469	5,552	7,894	1,528	1,748	1,819	2,156	2,171	7,894
Net Income	\$ 13,115	\$ 15,400	\$ 23,640	\$ 4,238	\$ 5,148	\$ 5,767	\$ 6,349	\$ 6,376	\$ 23,640