

## 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	
	12/31/2021	12/31/2022	12/31/2023	9/30/2023	12/31/2023	3/31/2024	6/30/2024	9/30/2024	9/30/2024
<b>BALANCE SHEET DATA</b>									
Total Assets (\$000)	\$ 1,370,119	\$ 1,428,073	\$ 1,578,215	\$ 1,617,055	\$ 1,578,215	\$ 1,698,887	\$ 1,792,476	\$ 1,812,749	\$ 1,812,749
Total Loans & Leases (Incl HFS) (\$000)	\$ 867,122	\$ 1,046,404	\$ 1,278,534	\$ 1,199,926	\$ 1,278,534	\$ 1,319,480	\$ 1,317,792	\$ 1,373,546	\$ 1,373,546
Loan Growth Rate (%)	%	20.68	22.18		6.55	3.20	(0.13)	4.23	7.43
Total Loans & Leases/ Assets (%)	%	63.29	73.27	81.01	74.20	81.01	77.67	73.52	75.77
Total Deposits (Incl Dom & For) (\$000)	\$ 1,253,834	\$ 1,298,972	\$ 1,416,443	\$ 1,462,887	\$ 1,416,443	\$ 1,532,825	\$ 1,623,507	\$ 1,636,317	\$ 1,636,317
Deposit Growth Rate (%)	%	3.60	9.04		(3.17)	8.22	5.92	0.79	15.52
Loans/ Deposits (%)	%	69.16	80.56	90.26	82.02	90.26	86.08	81.17	83.94
<b>INCOME STATEMENT DATA</b>									
Net Income (\$000)	\$ 8,466	\$ 12,231	\$ 13,115	\$ 3,577	\$ 3,105	\$ 2,915	\$ 4,264	\$ 3,983	\$ 11,162
Pre-tax, Pre-provision Income	\$ 10,288	\$ 17,912	\$ 18,798	\$ 4,975	\$ 4,785	\$ 4,352	\$ 5,739	\$ 5,962	\$ 16,053
Yield on Loans (%)	%	4.42	4.57	5.56	5.69	5.90	5.93	6.06	6.27
Yield on Earning Assets (%)	%	3.38	3.65	5.17	5.32	5.52	5.54	5.69	5.71
Cost of Funds (%)	%	0.27	0.58	2.27	2.52	2.78	2.85	2.91	3.12
Interest Expense/ Average Assets (%)	%	0.25	0.54	2.06	2.26	2.48	2.58	2.64	2.84
Net Interest Margin (%)	%	3.12	3.10	3.08	3.02	3.00	2.92	3.01	2.99
Yield/ Cost Spread (%)	%	2.96	2.76	2.02	1.81	1.77	1.67	1.88	1.79
Operating Expense/ Operating Revenue (%)	%	69.19	59.66	61.33	60.36	61.77	64.47	56.92	58.09
ROAA (%)	%	0.80	0.86	0.84	0.88	0.76	0.70	0.98	0.87
ROAE (%)	%	7.98	11.11	10.30	11.07	9.21	8.31	11.83	10.64
<b>CAPITAL RATIOS</b>									
Tier 1 Risk-based Ratio (%)	%	11.01	10.43	10.08	10.06	10.08	9.98	10.20	10.14
Leverage Ratio (%)	%	8.70	8.83	9.17	8.87	9.17	9.15	9.07	8.82
Risk Based Capital Ratio (%)	%	11.85	11.23	10.79	10.76	10.79	10.70	10.92	10.87
Equity/ Assets (%)	%	8.09	8.26	8.81	8.09	8.81	8.34	8.17	8.43
<b>ASSET QUALITY METRICS</b>									
NPLs/ Loans (%)	%	0.13	0.10	0.02	0.01	0.02	0.02	0.03	0.03
NPAs/ Assets (%)	%	0.08	0.07	0.02	0.01	0.02	0.01	0.02	0.03
Loan Loss Reserves/ Gross Loans (%)	%	0.98	0.94	0.82	0.82	0.82	0.82	0.82	0.82
Net Chargeoffs/ Avg Loans (%)	%	-	-	0.05	0.18	-	-	-	-

## 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	
	12/31/2021	12/31/2022	12/31/2023	9/30/2023	12/31/2023	3/31/2024	6/30/2024	9/30/2024	
Cash and Due From Banks	\$ 405,933	\$ 216,102	\$ 155,644	\$ 273,316	\$ 155,644	\$ 247,096	\$ 364,495	\$ 339,289	\$ 339,289
Securities	87,445	149,415	127,135	125,473	127,135	105,128	93,240	84,370	84,370
Loans & Leases Held for Sale	-	-	-	-	-	-	-	689	689
Loans & Leases	867,122	1,046,405	1,278,534	1,199,926	1,278,534	1,319,480	1,317,792	1,372,857	1,372,857
Less: Allowance for loan losses	8,524	9,795	10,464	9,803	10,464	10,850	10,787	11,331	11,331
Net Loans & Leases (Excl HFS)	858,598	1,036,610	1,268,070	1,190,123	1,268,070	1,308,630	1,307,005	1,361,526	1,361,526
Premises & Fixed Assets	9,137	11,112	10,481	10,761	10,481	10,196	9,999	9,745	9,745
OREO	-	-	-	-	-	-	-	-	-
Other Assets	9,006	14,834	16,885	17,382	16,885	27,837	17,737	17,130	17,130
<b>Total Assets</b>	<b>\$ 1,370,119</b>	<b>\$ 1,428,073</b>	<b>\$ 1,578,215</b>	<b>\$ 1,617,055</b>	<b>\$ 1,578,215</b>	<b>\$ 1,698,887</b>	<b>\$ 1,792,476</b>	<b>\$ 1,812,749</b>	<b>\$ 1,812,749</b>
Deposits	\$ 1,253,834	\$ 1,298,972	\$ 1,416,443	\$ 1,462,887	\$ 1,416,443	\$ 1,532,825	\$ 1,623,507	\$ 1,636,317	\$ 1,636,317
Other Borrowed Money	1,750	1,750	15,000	15,000	15,000	15,000	15,000	15,000	15,000
Other Liabilities	3,743	9,413	7,755	8,426	7,755	9,311	7,450	8,563	8,563
<b>Total Liabilities</b>	<b>1,259,327</b>	<b>1,310,135</b>	<b>1,439,198</b>	<b>1,486,313</b>	<b>1,439,198</b>	<b>1,557,136</b>	<b>1,645,957</b>	<b>1,659,880</b>	<b>1,659,880</b>
Common Stock	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134	46,134
Additional Paid In Capital	65,941	71,205	79,007	76,431	79,007	79,082	79,157	79,232	79,232
Retained Earnings	(662)	11,569	24,684	21,579	24,684	27,599	31,864	35,846	35,846
Accum Other Comprehensive Income	(621)	(10,970)	(10,808)	(13,402)	(10,808)	(11,064)	(10,636)	(8,343)	(8,343)
<b>Total Equity</b>	<b>110,792</b>	<b>117,938</b>	<b>139,017</b>	<b>130,742</b>	<b>139,017</b>	<b>141,751</b>	<b>146,519</b>	<b>152,869</b>	<b>152,869</b>
<b>Total Liabilities and Equity</b>	<b>\$ 1,370,119</b>	<b>\$ 1,428,073</b>	<b>\$ 1,578,215</b>	<b>\$ 1,617,055</b>	<b>\$ 1,578,215</b>	<b>\$ 1,698,887</b>	<b>\$ 1,792,476</b>	<b>\$ 1,812,749</b>	<b>\$ 1,812,749</b>

### SUMMARY INCOME STATEMENTS

Total Interest Income	\$ 34,196	\$ 50,232	\$ 79,757	\$ 21,222	\$ 22,157	\$ 22,748	\$ 24,259	\$ 26,436	\$ 73,443
Total Interest Expense	2,680	7,641	32,210	9,175	10,129	10,761	11,442	12,961	35,164
Net Interest Income	31,516	42,591	47,547	12,047	12,028	11,987	12,817	13,475	38,279
Provision for Loan Losses	3,106	1,271	1,214	267	661	386	(63)	544	867
Total Noninterest Income	1,880	1,809	1,475	458	363	426	599	535	1,560
Realized Gain on Securities	-	-	-	-	-	-	-	-	-
Total Noninterest Expense	23,108	26,488	30,066	7,548	7,654	8,003	7,637	8,138	23,778
Income Before Taxes	7,182	16,641	17,584	4,708	4,124	3,966	5,802	5,418	15,186
Income Taxes	(1,284)	4,410	4,469	1,131	1,019	1,051	1,538	1,435	4,024
<b>Net Income</b>	<b>\$ 8,466</b>	<b>\$ 12,231</b>	<b>\$ 13,115</b>	<b>\$ 3,577</b>	<b>\$ 3,105</b>	<b>\$ 2,915</b>	<b>\$ 4,264</b>	<b>\$ 3,983</b>	<b>\$ 11,162</b>