

	Consecutive Quarterly Comparison		Year-To-Date Comparison		
	3rd Qtr 2026	2nd Qtr 2026	9 Mo 2026	9 Mo 2025	3rd Qtr 2025
(\$ in thousands except for share data)					
Earnings					
Net interest income	\$ 17,286	\$ 16,527	\$ 49,061	\$ 41,150	\$ 14,833
Less: Provision for loan losses	550	585	1,610	1,243	520
Net interest income after					
provision for loan losses	\$ 16,736	\$ 15,943	\$ 47,451	\$ 39,907	\$ 14,313
Gain (Loss) on sales of securities	0	0	0	(0)	(0)
Gain (Loss) on sales of loans	733	573	2,421	2,176	821
Noninterest income	4,212	3,936	11,693	10,634	4,022
Noninterest expense	12,667	12,489	37,429	33,411	11,778
Income before income taxes	\$ 9,013	\$ 7,963	\$ 24,137	\$ 19,236	\$ 7,334
Income taxes	2,261	1,945	6,023	4,851	2,004
Net income	\$ 6,752	\$ 6,018	\$ 18,114	\$ 14,385	\$ 5,330
Preferred stock dividends	58	60	178	180	60
Net Income available to common shareholders	\$ 6,694	\$ 5,958	\$ 17,935	\$ 14,205	\$ 5,270
Share and Per Share Data					
Average common shares (basic)	3,397,488	3,397,091	3,398,646	3,402,543	3,402,153
Average common shares (dilutive)	3,508,752	3,511,811	3,513,966	3,517,863	3,517,473
Period-end common shares (basic)	3,401,598	3,394,456	3,401,598	3,402,514	3,402,514
Period-end common shares (dilutive)	3,512,862	3,509,176	3,516,918	3,517,834	3,517,834
Net income per common (basic)*	\$ 1.97	\$ 1.75	\$ 5.27	\$ 4.17	\$ 1.55
Net income per common (dilutive)**	\$ 1.92	\$ 1.71	\$ 5.15	\$ 4.09	\$ 1.52
Cash dividend declared	\$ 0.50	\$ 0.50	\$ 1.43	\$ 1.26	\$ 0.43
Book value-Tangible Equity (incl. conv. Pref.)	\$ 42.85	\$ 42.56	\$ 42.80	\$ 38.59	\$ 38.59
Book value-Tangible Equity (excl. conv. Pref.)	\$ 44.25	\$ 44.00	\$ 44.25	\$ 39.90	\$ 39.90
Book value (incl. conv. Pref.)	\$ 50.91	\$ 49.53	\$ 50.85	\$ 45.69	\$ 45.69
Book value (excl. conv. Pref.)	\$ 52.58	\$ 51.20	\$ 52.58	\$ 47.24	\$ 47.24
Last stock trade @ period end	\$ 62.00	\$ 55.00	\$ 62.00	\$ 42.60	\$ 42.60
Period-end Balances					
Assets	\$ 2,202,147	\$ 2,130,667	\$ 2,202,147	\$ 2,082,248	\$ 2,082,248
Earning assets (excl mark to market)	\$ 2,148,300	\$ 2,079,509	\$ 2,148,300	\$ 2,028,412	\$ 2,028,412
Gross loans	\$ 1,603,007	\$ 1,570,954	\$ 1,603,007	\$ 1,535,827	\$ 1,535,827
Allowance for loan losses	\$ 24,077	\$ 23,731	\$ 24,077	\$ 22,393	\$ 22,393
Deposits	\$ 2,002,880	\$ 1,935,410	\$ 2,002,880	\$ 1,902,638	\$ 1,902,638
Tangible Shareholders' equity ¹	\$ 150,509	\$ 149,363	\$ 150,509	\$ 135,760	\$ 135,760
Shareholders' equity ²	\$ 178,850	\$ 173,805	\$ 178,850	\$ 160,747	\$ 160,747
Average Balances					
Assets	\$ 2,158,270	\$ 2,108,236	\$ 2,130,755	\$ 2,021,234	\$ 2,061,219
Earning assets (excl mark to market)	\$ 2,113,008	\$ 2,064,770	\$ 2,086,107	\$ 1,982,914	\$ 2,019,371
Gross loans	\$ 1,577,719	\$ 1,562,488	\$ 1,561,521	\$ 1,495,665	\$ 1,521,625
Allowance for loan losses	\$ 23,934	\$ 23,542	\$ 23,573	\$ 21,925	\$ 22,306
Deposits	\$ 1,959,590	\$ 1,916,235	\$ 1,938,294	\$ 1,854,859	\$ 1,887,581
Tangible Shareholders' equity ¹	\$ 153,431	\$ 149,203	\$ 149,735	\$ 125,757	\$ 132,416
Shareholders' equity ²	\$ 178,409	\$ 173,805	\$ 174,060	\$ 156,998	\$ 160,603
Performance Ratios					
Return on average assets	1.24%	1.14%	1.14%	0.95%	1.03%
Return on average shareholders' equity	17.46%	16.18%	16.17%	15.29%	15.97%
Core net interest margin	3.25%	3.21%	3.14%	2.77%	2.91%
Core net interest margin (T/E)	3.26%	3.22%	3.15%	2.78%	2.92%
Core efficiency ratio	56.98%	59.37%	59.25%	61.92%	59.86%
Tier one leverage capital ratio	8.50%	8.38%	8.50%	7.93%	7.93%
Asset Quality					
Net charge-offs	\$ 204	\$ 176	\$ 532	\$ 234	\$ 297
Net charge-offs to average total loans	0.01%	0.01%	0.03%	0.02%	0.02%
Allowance for loan losses	\$ 24,077	\$ 23,731	\$ 24,077	\$ 22,393	\$ 22,393
Allowance for loan losses to total gross loans	1.50%	1.51%	1.50%	1.46%	1.46%
Non-performing loans	\$ 6,240	\$ 7,460	\$ 6,240	\$ 4,756	\$ 4,756
Non-performing loans to total gross loans	0.39%	0.47%	0.39%	0.31%	0.31%

1) Tangible Shareholder's Equity adjusts Shareholder's Equity by the current market gain or loss of the company's fixed rate investment portfolio

2) Shareholders equity does not include the current market gain or loss of the company's fixed rate investment portfolio

*Basic earnings per share are calculated based upon net income available to common shareholders after preferred stock dividends

**Dilutive earnings per share are calculated based upon net income (including preferred stock available to be converted into common stock).

**70 shares preferred stock converted to common in 2023; 125 shares converted in 2024; 0 shares converted in 2025; 144 shares converted YTD 2026