

	<u>Consecutive Quarterly Comparison</u>		<u>Year-To-Date Comparison</u>	
	<u>1st Qtr</u> <u>2026</u>	<u>4th Qtr</u> <u>2025</u>	<u>3 Mo</u> <u>2026</u>	<u>3 Mo</u> <u>2025</u>
(\$ in thousands except for share data)				
Earnings				
Net interest income	\$ 15,248	\$ 15,902	\$ 15,248	\$ 12,613
Less: Provision for loan losses	475	1,260	475	300
Net interest income after provision for loan losses	\$ 14,773	\$ 14,642	\$ 14,773	\$ 12,313
Gain (Loss) on sales of securities	0	5	0	0
Gain (Loss) on sales of loans	1,115	832	1,115	710
Noninterest income	3,545	4,496	3,545	3,167
Noninterest expense	12,273	11,760	12,273	10,779
Income before income taxes	\$ 7,161	\$ 8,213	\$ 7,161	\$ 5,410
Income taxes	1,817	1,273	1,817	1,358
Net income	\$ 5,344	\$ 6,941	\$ 5,344	\$ 4,053
Preferred stock dividends	60	60	60	60
Net Income available to common shareholders	\$ 5,284	\$ 6,881	\$ 5,284	\$ 3,993
Share and Per Share Data				
Average common shares (basic)	3,401,401	3,402,659	3,401,401	3,403,679
Average common shares (dilutive)	3,516,721	3,517,979	3,516,721	3,518,999
Period-end common shares (basic)	3,401,523	3,398,995	3,401,523	3,400,908
Period-end common shares (dilutive)	3,516,843	3,514,315	3,516,843	3,516,228
Net income per common (basic)*	\$ 1.55	\$ 2.02	\$ 1.55	\$ 1.17
Net income per common (dilutive)**	\$ 1.52	\$ 1.97	\$ 1.52	\$ 1.15
Cash dividend declared	\$ 0.43	\$ 0.53	\$ 0.43	\$ 0.40
Book value-Tangible Equity (incl. conv. Pref.)	\$ 41.26	\$ 40.39	\$ 41.26	\$ 34.61
Book value-Tangible Equity (excl. conv. Pref.)	\$ 42.65	\$ 41.76	\$ 42.65	\$ 35.78
Book value (incl. conv. Pref.)	\$ 48.31	\$ 47.22	\$ 48.31	\$ 43.61
Book value (excl. conv. Pref.)	\$ 49.95	\$ 48.82	\$ 49.95	\$ 45.09
Last stock trade @ period end	\$ 51.50	\$ 47.00	\$ 51.50	\$ 40.00
Period-end Balances				
Assets	\$ 2,106,534	\$ 2,068,815	\$ 2,106,534	\$ 2,025,637
Earning assets (excl mark to market)	\$ 2,061,466	\$ 2,024,676	\$ 2,061,466	\$ 1,982,607
Gross loans	\$ 1,555,153	\$ 1,553,277	\$ 1,555,153	\$ 1,479,797
Allowance for loan losses	\$ 23,322	\$ 23,000	\$ 23,322	\$ 21,620
Deposits	\$ 1,918,135	\$ 1,885,295	\$ 1,918,135	\$ 1,864,433
Tangible Shareholders' equity ¹	\$ 145,091	\$ 141,958	\$ 145,091	\$ 121,686
Shareholders' equity ²	\$ 169,900	\$ 165,943	\$ 169,900	\$ 153,348
Average Balances				
Assets	\$ 2,125,398	\$ 2,078,306	\$ 2,125,398	\$ 1,980,842
Earning assets (excl mark to market)	\$ 2,080,183	\$ 2,033,773	\$ 2,080,183	\$ 1,944,604
Gross loans	\$ 1,543,984	\$ 1,542,516	\$ 1,543,984	\$ 1,471,314
Allowance for loan losses	\$ 23,235	\$ 22,794	\$ 23,235	\$ 21,498
Deposits	\$ 1,938,829	\$ 1,894,573	\$ 1,938,829	\$ 1,819,979
Tangible Shareholders' equity ¹	\$ 146,495	\$ 140,305	\$ 146,495	\$ 119,568
Shareholders' equity ²	\$ 169,873	\$ 164,758	\$ 169,873	\$ 153,698
Performance Ratios				
Return on average assets	1.02%	1.32%	1.02%	0.83%
Return on average shareholders' equity	14.79%	19.63%	14.79%	13.75%
Core net interest margin	2.97%	3.10%	2.97%	2.63%
Core net interest margin (T/E)	2.98%	3.11%	2.98%	2.64%
Core efficiency ratio	61.65%	55.40%	61.65%	65.37%
Tier one leverage capital ratio	8.11%	8.11%	8.11%	7.88%
Asset Quality				
Net charge-offs	\$ 153	\$ 653	\$ 153	\$ 64
Net charge-offs to average total loans	0.01%	0.04%	0.01%	0.00%
Allowance for loan losses	\$ 23,322	\$ 23,000	\$ 23,322	\$ 21,620
Allowance for loan losses to total gross loans	1.50%	1.48%	1.50%	1.46%
Non-performing loans	\$ 7,460	\$ 6,654	\$ 7,460	\$ 3,014
Non-performing loans to total gross loans	0.48%	0.43%	0.48%	0.20%

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 stock in 2023; 125 shares preferred stock converted in 2024; 0 shares converted in 2025, 0 shares converted YTD 2026