## Benchmark Bankshares, Inc. Consolidated Statements of Financial Condition

(unaudited)

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|--|-----|---------------------------------|----|--------------------------------|-----------------------|--------------------------------|--|--|--|
|  | Sej | ptember 30,                     | De | cember 31,                     | September 30,<br>2023 |                                |  |  |  |
| (Dollars in thousands, except per share data)                            |     | 2024                            |    | 2023                           |                       |                                |  |  |  |
| Assets   |     |                                 |    |                                |                       |                                |  |  |  |
| Cash and due from banks  | \$  | 19,592                          | \$ | 26,601                         | \$                    | 19,089                         |  |  |  |
| Federal reserve excess balance account                                   | •   | 39,104                          |    | 65,117                         |                       | 35,113                         |  |  |  |
| Total cash and cash equivalents  |     | 58,696                          |    | 91,718                         |                       | 54,202                         |  |  |  |
| Interest-bearing time deposits with other banks                          |     | 499                             |    | 5,498                          |                       | 7,498                          |  |  |  |
| Investment securities, held to maturity                                  |     | 19,750                          |    | 19,750                         |                       | 19,750                         |  |  |  |
| Investment securities, available for sale                                |     | 84,774                          |    | 95,024                         |                       | 96,932                         |  |  |  |
| Trading securities   |     | 5,473                           |    | 5,366                          |                       | 5,134                          |  |  |  |
| Marketable equity securities   |     | 3,142                           |    | 2,813                          |                       | 1,831                          |  |  |  |
| Loans, held for sale   |     | 472                             |    | -                              |                       | -                              |  |  |  |
| Loans, held for investment   |     | 979 <i>,</i> 198                |    | 892,227                        |                       | 865,458                        |  |  |  |
| Less: Allowance for credit losses  |     | (7,694)                         |    | (7,002)                        |                       | (6,960)                        |  |  |  |
| Net Loans, held for investment   |     | 971,504                         |    | 885,225                        |                       | 858,498                        |  |  |  |
| Premises and equipment, net  |     | 22,636                          |    | 21,826                         |                       | 21,213                         |  |  |  |
| Bank owned life insurance  |     | 26,941                          |    | 22,861                         |                       | 22,751                         |  |  |  |
| Accrued interest receivable  |     | 3,735                           |    | 3,548                          |                       | 3,218                          |  |  |  |
| Deferred income taxes  |     | 3,168                           |    | 3,214                          |                       | 4,255                          |  |  |  |
| Core deposit intangible asset, net                                       |     | 1,251                           |    | 1,495                          |                       | 1,581                          |  |  |  |
| Other assets   |     | 4,737                           |    | 3,987                          |                       | 6,573                          |  |  |  |
| Total Assets   | \$  | 1,206,789                       | \$ | 1,162,325                      | \$                    | 1,103,436                      |  |  |  |
| Liabilities and Stockholders' Equity<br>Deposits                         |     |                                 |    |                                |                       |                                |  |  |  |
| Non-interest bearing demand deposits                                     | \$  | 260,929                         | \$ | 261,253                        | \$                    | 258,518                        |  |  |  |
| Interest-bearing checking deposits                                       |     | 405,157                         |    | 373,196                        |                       | 356,736                        |  |  |  |
| Money market deposits  |     | 118,724                         |    | 125,197                        |                       | 111,264                        |  |  |  |
| Savings deposits   |     | 114,589                         |    | 118,323                        |                       | 121,365                        |  |  |  |
| Time deposits  |     | 187,535                         |    | 175,660                        |                       | 152,482                        |  |  |  |
| Total Deposits   |     | 1,086,934                       |    | 1,053,629                      |                       | 1,000,365                      |  |  |  |
| Borrowings   |     | 1,099                           |    | 1,531                          |                       | 1,829                          |  |  |  |
| Index retirement plan liability  |     | 2,820                           |    | 2,049                          |                       | 2,404                          |  |  |  |
| Dividends payable  |     | -                               |    | 1,798                          |                       | -                              |  |  |  |
| Accrued interest payable   |     | 938                             |    | 993                            |                       | 642                            |  |  |  |
| Other liabilities  |     | 6,233                           |    | 3,633                          |                       | 4,160                          |  |  |  |
| Total Liabilities  |     | 1,098,024                       |    | 1,063,633                      |                       | 1,009,400                      |  |  |  |
| Stockholders' Equity   |     |                                 |    |                                |                       |                                |  |  |  |
| Common stock <sup>(1)(2)</sup>   |     | 935                             |    | 943                            |                       | 944                            |  |  |  |
| Additional paid-in capital   |     | 5,882                           |    | 5,862                          |                       | 5,844                          |  |  |  |
| Retained earnings  |     | 106,008                         |    | 97,373                         |                       | 95,775                         |  |  |  |
| Accumulated other comprehensive loss                                     |     | 1                               |    |                                |                       |                                |  |  |  |
| Accumulated other comprehensive loss                                     |     | (4,060)                         |    | (5,486)                        |                       | (8,527)                        |  |  |  |
| Total Stockholders' Equity<br>Total Liabilities and Stockholders' Equity | \$  | (4,060)<br>108,765<br>1,206,789 | \$ | (5,486)<br>98,692<br>1,162,325 | \$                    | (8,527)<br>94,036<br>1,103,436 |  |  |  |

<sup>(1)</sup> Common Stock, \$0.21 par value and 8,000,000 shares authorized. 4,457,412 shares issued and outstanding as of September 30, 2024; 4,493,890 shares issued and outstanding as of December 31, 2023; 4,498,361 shares issued and outstanding as of September 30, 2023.

<sup>(2)</sup> Restricted shares ouststanding are 4,317 as of September 30, 2024 and 4,149 as of December 31, 2023 and September 30, 2023, respectively.

## Benchmark Bankshares, Inc.

Consolidated Statements of Operations (unaudited)

|   | Thro | o Monthe End | ad 6 au | Nine Months Ended September 30, |     |                   |      |           |  |  |
|---|------|--------------|---------|---------------------------------|-----|-------------------|------|-----------|--|--|
| (Dollars in thousands, event share and not share data)                  | Inre | e Months End | ea sep  | 2023                            | NIN | 2024              | 2023 |           |  |  |
| (Dollars in thousands, except share and per share data) Interest Income |      | 2024         |         | 2025                            |     | 2024              |      | 2025      |  |  |
| Loans, including fees   | \$   | 14,697       | \$      | 11,831                          | \$  | 41,639            | \$   | 33,814    |  |  |
| Investment securities:  | Ŷ    | 1,007        | Ŷ       | 11,001                          | Ŷ   | 41,000            | Ŷ    | 55,611    |  |  |
| U. S. Government agencies   |      | 346          |         | 434                             |     | 1,131             |      | 1,573     |  |  |
| State and political subdivisions  |      | 215          |         | 260                             |     | 642               |      | 798       |  |  |
| Mortgage-backed securities  |      | 205          |         | 58                              |     | 600               |      | 67        |  |  |
| Corporate debt  |      | 113          |         | 112                             |     | 338               |      | 334       |  |  |
| Trading securities  |      | 53           |         | 47                              |     | 168               |      | 136       |  |  |
| Other securities  |      | 9            |         | 6                               |     | 26                |      | 22        |  |  |
| Time deposits with other banks  |      | 5            |         | 108                             |     | 85                |      | 318       |  |  |
| Federal funds sold  |      | 689          |         | 562                             |     | 1,941             |      | 1,695     |  |  |
| Total Interest Income   |      | 16,332       |         | 13,418                          |     | 46,570            |      | 38,757    |  |  |
| Interest Expense  |      |              |         |                                 |     |                   |      |           |  |  |
| Interest-bearing checking deposits                                      |      | 1,925        |         | 1,007                           |     | 4,900             |      | 1,950     |  |  |
| Money market demand deposits  |      | 431          |         | 314                             |     | 1,196             |      | 566       |  |  |
| Savings deposits  |      | 33           |         | 36                              |     | 97                |      | 106       |  |  |
| Time deposits   |      | 1,637        |         | 1,039                           |     | 4,737             |      | 2,277     |  |  |
| Borrowings  |      | 17           |         | 20                              |     | 41                |      | 67        |  |  |
| Total Interest Expense  |      | 4,043        |         | 2,416                           |     | 10,971            |      | 4,966     |  |  |
| Net Interest Income   |      | 12,289       |         | 11,002                          |     | 35,599            |      | 33,791    |  |  |
| Provision for (release of) credit losses                                |      | 280          |         | (168)                           |     | 746               |      | 90        |  |  |
| Net Interest Income After Provision                                     |      |              |         | (100)                           |     | ,                 |      | 50        |  |  |
| for Credit Losses   |      | 12,009       |         | 11,170                          |     | 34,853            |      | 33,701    |  |  |
| Other Income  |      | -            |         | -                               |     | -                 |      | -         |  |  |
| Service charges on deposit accounts                                     |      | 447          |         | 416                             |     | 1,268             |      | 1,198     |  |  |
| Other service charges and fees  |      | 1,074        |         | 997                             |     | 3,108             |      | 3,364     |  |  |
| Gain on sale of loans held for sale                                     |      | 81           |         | 74                              |     | 177               |      | 208       |  |  |
| Loss on sale of securities, available-for-sale                          |      | 65           |         | -                               |     | 65                |      | (104)     |  |  |
| Loss on sale of other assets  |      | -            |         | 101                             |     | (16)              |      | 93        |  |  |
| Other operating income  |      | 1,452        |         | 483                             |     | 3,088             |      | 2,071     |  |  |
| Total Other Income  |      | 3,119        |         | 2,071                           |     | 7,690             |      | 6,830     |  |  |
| Other Expenses  |      |              |         |                                 |     |                   |      |           |  |  |
| Salaries and benefits   |      | 5,238        |         | 4,762                           |     | 15,548            |      | 13,624    |  |  |
| Occupancy and equipment   |      | 866          |         | 794                             |     | 2,606             |      | 2,268     |  |  |
| Data processing and information systems                                 |      | 771          |         | 805                             |     | 2,303             |      | 2,384     |  |  |
| FDIC insurance  |      | 215          |         | 183                             |     | 603               |      | 512       |  |  |
| Bank franchise taxes  |      | 205          |         | 182                             |     | 605               |      | 561       |  |  |
| Other operating expenses  |      | 2,160        |         | 2,176                           |     | 6,582             |      | 6,307     |  |  |
| Total Other Expenses  |      | 9,455        |         | 8,902                           |     | 28,247            |      | 25,656    |  |  |
| Income Before Income Taxes  |      | 5,673        |         | 4,339                           |     | 14,296            |      | 14,875    |  |  |
| Provision for income taxes  |      | -            |         | 843                             |     | 1,745             |      | 2,988     |  |  |
| Net Income  | \$   | 5,673        | \$      | 3,496                           | \$  | 12,551            | \$   | 11,887    |  |  |
| Basic Earnings Per Common Share:  |      |              |         |                                 |     |                   |      |           |  |  |
| Weighted Average Shares Outstanding                                     |      | 4,457,993    |         | 4,513,866                       |     | 4,472,005         |      | 4,516,769 |  |  |
| Earnings Per Common Share   | \$   | 4,457,995    | \$      | 4,515,800                       | \$  | 4,472,005<br>2.81 | \$   | 4,510,709 |  |  |
| -   | Ŷ    | /            | 7       | 0.70                            | Υ.  | 2.01              | 7    | 2.05      |  |  |
| Diluted Earnings Per Common Share:                                      |      | 4 453 000    |         | 4 542 000                       |     | 4 470 00-         |      | 4 546 760 |  |  |
| Weighted Average Shares Outstanding                                     | -    | 4,457,993    | ~       | 4,513,866                       |     | 4,472,005         | ~    | 4,516,769 |  |  |
| Earnings Per Common Share   | \$   | 1.27         | \$      | 0.78                            | \$  | 2.81              | \$   | 2.63      |  |  |

| Selected Ratios (unaudited)         September 30,<br>2024         June 30,<br>2024         September 30,<br>2024         Z023         Z024         Z023           Earnings per common share, diluted         \$         1.25%         1.25%         1.25%         1.42%         1.4   | Benchmark Bankshares, Inc.                            | Bankshares, Inc. As of or for the quarters ended, |             |    |           |               |           | For the nine months ended, |        |   |        |  |
|---|---|---|-------------|----|-----------|---------------|-----------|----------------------------|--------|---|--------|--|
| Earnings per common share, diluted       \$ 1.27       \$ 0.82       \$ 0.78       \$ 2.81       \$ 2.6         Return on average assets (ROA)       1.87%       1.25%       1.26%       1.42%       1.42         Return on average equity (ROE)       21.16%       14.24%       14.60%       16.23%       17.22         Net interest margin (NIM)       4.34%       4.36%       4.24%       4.32%       4.32         Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16         Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.16%       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.01%       0.02%       0.01%       0.80%       0         Non-performing assets (NPAs)       1       - <th>Selected Ratios (unaudited)</th> <th>Se</th> <th>ptember 30,</th> <th></th> <th>June 30,</th> <th colspan="2">September 30,</th> <th colspan="3">September</th> <th colspan="2">30,</th>   | Selected Ratios (unaudited)                           | Se  | ptember 30, |    | June 30,  | September 30, |           | September                  |        |   | 30,    |  |
| Return on average assets (ROA)       1.87%       1.25%       1.26%       1.42%       1.45%         Return on average equity (ROE)       21.16%       14.24%       14.60%       16.23%       17.22         Net interest margin (NIM)       4.34%       4.36%       4.24%       4.32%       4.34         Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16         Book value per share       24.40       23.00       21.96       0.16%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.01%       0.01%       0.02%       0.01% <th>(dollars in thousands, except per share data)</th> <th></th> <th>2024</th> <th></th> <th colspan="2">2024</th> <th colspan="2">2023</th> <th colspan="2">2024</th> <th colspan="2">2023</th> | (dollars in thousands, except per share data)         |   | 2024        |    | 2024      |               | 2023      |                            | 2024   |   | 2023   |  |
| Return on average assets (ROA)       1.87%       1.25%       1.26%       1.42%       1.45%         Return on average equity (ROE)       21.16%       14.24%       14.60%       16.23%       17.22         Net interest margin (NIM)       4.34%       4.36%       4.24%       4.32%       4.34         Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16         Book value per share       24.40       23.00       21.96       0.16%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.01%       0.02%       0.01%       0.01%       0.01%       0.01%       0.01%       0.02%       0.01% <td>Fornings per common share, diluted</td> <td>ć</td> <td>1 27</td> <td>ć</td> <td>0 02</td> <td>ć</td> <td>0.79</td> <td>ć</td> <td>2 01</td> <td>ć</td> <td>2 62</td>                         | Fornings per common share, diluted                    | ć   | 1 27        | ć  | 0 02      | ć             | 0.79      | ć                          | 2 01   | ć | 2 62   |  |
| Return on average equity (ROE)       21.16%       14.24%       14.60%       16.23%       17.22         Net interest margin (NIM)       4.34%       4.36%       4.24%       4.32%       4.34%         Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16         Book value per share       24.40       23.00       21.96       0.523%       63.16         Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.01%       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.01%       0.02%       0.01%       0.80%       0.80%         Non-performing assets (NPAs)       Nonaccrual loans       0.79%       0.78%       0.80%       0.80%         Non-performing assets (NPAs)       Nonaccrual loans       0.79%       0.78%       0.80%       0.80%         Non-performing assets (NPAs)       Nonaccrual loans       0.79%       0.78%       0.80%       0.80%         Non-performing assets (NPAs)       Nonacrual loans       11       -  |   | Ş   |             |    |           |               |           | Ş                          |        | ç |        |  |
| Net interest margin (NIM)       4.34%       4.36%       4.24%       4.32%       4.34         Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16         Book value per share       24.40       23.00       21.96       65.23%       63.16         Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.16%       0.16%         Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%       0.02%         Non-Performing Assets (NPAs)       Non-accrual loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       Nonaccrual loans       2,520       1,008       1,021         Non-seriorul loans       \$ 1,333       \$ 1,621       \$ 728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -       -         Total non-performing assets       \$ 1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036 <tr< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></tr<>  |   |   |             |    |           |               |           |                            |        |   |        |  |
| Efficiency ratio       61.36%       65.30%       68.09%       65.23%       63.16%         Book value per share       24.40       23.00       21.96         Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.16%         Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       \$       1,333       \$       1,621       \$       728         Non-Performing Assets (NPAs)       \$       1,333       \$       1,621       \$       728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$       3,864       \$       2,629       \$       1,749         Other Selected Numbers       Total assets       \$       1,206,789       \$       1,202,882       \$       1,103,436         Loans, net       971,504       952,180       858,498       1000,365       3       1000,365       3       1000,365       3       1,000,365       3       1,002,627       94,036  |   |   |             |    |           |               |           |                            |        |   |        |  |
| Book value per share       24.40       23.00       21.96         Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.16%         Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       Nonaccrual loans       \$ 1,333       \$ 1,621       \$ 728         Nons >90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936   | <b>o</b> ( )  |   |             |    |           |               |           |                            |        |   |        |  |
| Non-performing assets (NPAs) / total assets       0.32%       0.22%       0.16%         Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       1,333       \$ 1,621       \$ 728         Nonaccrual loans       \$ 1,333       \$ 1,621       \$ 728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,749         Other Selected Numbers       5       1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets <td< td=""><td>•</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>65.23%</td><td></td><td>63.16%</td></td<>                  | •   |   |             |    |           |               |           |                            | 65.23% |   | 63.16% |  |
| Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%         Annualized Net Charge-Offs / average total loans       0.01%       0.02%       0.01%         Allowance for credit losses on loans / total loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       5       1,333       \$       1,621       \$       728         Non-Second loans       \$       1,333       \$       1,621       \$       728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021       1         Other real estate owned       11       -       -       -         Total non-performing assets       \$       3,864       \$       2,629       \$       1,749         Other Selected Numbers       5       1,206,789       \$       1,202,882       \$       1,103,436         Loans, net       971,504       952,180       858,498       858,498       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036       1,179,120       1,101,592         Quarterly average assets       1,201,436       1,179,120       1,101,592       970,714       946,900       855,978         Quarterly average ea   | •   |   |             |    |           |               |           |                            |        |   |        |  |
| Allowance for credit losses on loans / total loans       0.79%       0.78%       0.80%         Non-Performing Assets (NPAs)       \$        1,333       \$        1,621       \$        728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021       1         Other real estate owned       11       -       -       -         Total non-performing assets       \$        3,864       \$        2,629       \$        1,749         Other Selected Numbers       \$        1,206,789       \$        1,202,882       \$        1,103,436         Loans, net       971,504       952,180       858,498       858,498       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036       94,036       970,714       946,900       855,978         Quarterly average assets       1,221,436       1,179,120       1,101,592       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936       1,028,936   |   |   |             |    |           |               |           |                            |        |   |        |  |
| Non-Performing Assets (NPAs)         Nonaccrual loans       \$ 1,333       \$ 1,621       \$ 728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,749         Other Selected Numbers       \$ 1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936   |   |   |             |    |           |               |           |                            |        |   |        |  |
| Nonaccrual Ioans       \$ 1,333       \$ 1,621       \$ 728         Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,749         Other Selected Numbers       *       *       *         Total assets       \$ 1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936  | Allowance for credit losses on loans / total loans    |   | 0.79%       |    | 0.78%     |               | 0.80%     |                            |        |   |        |  |
| Loans > 90 days past due, but still accruing interest       2,520       1,008       1,021         Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,749         Other Selected Numbers       -       -       -         Total assets       \$ 1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936  | Non-Performing Assets (NPAs)                          |   |             |    |           |               |           |                            |        |   |        |  |
| Other real estate owned       11       -       -         Total non-performing assets       \$ 3,864 \$ 2,629 \$ 1,749         Other Selected Numbers       -         Total assets       \$ 1,206,789 \$ 1,202,882 \$ 1,103,436         Loans, net       971,504 952,180 858,498         Deposits       1,086,934 1,088,953 1,000,365         Stockholders' equity       108,765 102,627 94,036         Quarterly average assets       1,201,436 1,179,120 1,101,592         Quarterly average loans       970,714 946,900 855,978         Quarterly average earning assets       1,124,203 1,097,967 1,028,936  | Nonaccrual loans                                      | \$  | 1,333       | \$ | 1,621     | \$            | 728       |                            |        |   |        |  |
| Total non-performing assets       \$ 3,864       \$ 2,629       \$ 1,749         Other Selected Numbers       70tal assets       \$ 1,206,789       \$ 1,202,882       \$ 1,103,436         Loans, net       971,504       952,180       858,498         Deposits       1,086,934       1,088,953       1,000,365         Stockholders' equity       108,765       102,627       94,036         Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936   | Loans > 90 days past due, but still accruing interest |   | 2,520       |    | 1,008     |               | 1,021     |                            |        |   |        |  |
| Other Selected Numbers         Total assets       \$ 1,206,789 \$ 1,202,882 \$ 1,103,436         Loans, net       971,504 952,180 858,498         Deposits       1,086,934 1,088,953 1,000,365         Stockholders' equity       108,765 102,627 94,036         Quarterly average assets       1,201,436 1,179,120 1,101,592         Quarterly average loans       970,714 946,900 855,978         Quarterly average earning assets       1,124,203 1,097,967 1,028,936  | Other real estate owned                               |   | 11          |    | -         |               | -         |                            |        |   |        |  |
| Total assets\$1,206,789\$1,202,882\$1,103,436Loans, net971,504952,180858,498Deposits1,086,9341,088,9531,000,365Stockholders' equity108,765102,62794,036Quarterly average assets1,201,4361,179,1201,101,592Quarterly average loans970,714946,900855,978Quarterly average earning assets1,124,2031,097,9671,028,936   | Total non-performing assets                           | \$  | 3,864       | \$ | 2,629     | \$            | 1,749     |                            |        |   |        |  |
| Loans, net971,504952,180858,498Deposits1,086,9341,088,9531,000,365Stockholders' equity108,765102,62794,036Quarterly average assets1,201,4361,179,1201,101,592Quarterly average loans970,714946,900855,978Quarterly average earning assets1,124,2031,097,9671,028,936  | Other Selected Numbers                                |   |             |    |           |               |           |                            |        |   |        |  |
| Loans, net971,504952,180858,498Deposits1,086,9341,088,9531,000,365Stockholders' equity108,765102,62794,036Quarterly average assets1,201,4361,179,1201,101,592Quarterly average loans970,714946,900855,978Quarterly average earning assets1,124,2031,097,9671,028,936  | Total assets  | \$  | 1,206,789   | \$ | 1,202,882 | \$            | 1,103,436 |                            |        |   |        |  |
| Stockholders' equity108,765102,62794,036Quarterly average assets1,201,4361,179,1201,101,592Quarterly average loans970,714946,900855,978Quarterly average earning assets1,124,2031,097,9671,028,936  | Loans, net  |   | 971,504     |    | 952,180   |               | 858,498   |                            |        |   |        |  |
| Quarterly average assets       1,201,436       1,179,120       1,101,592         Quarterly average loans       970,714       946,900       855,978         Quarterly average earning assets       1,124,203       1,097,967       1,028,936   | Deposits  |   | 1,086,934   |    | 1,088,953 |               | 1,000,365 |                            |        |   |        |  |
| Quarterly average assets1,201,4361,179,1201,101,592Quarterly average loans970,714946,900855,978Quarterly average earning assets1,124,2031,097,9671,028,936  | Stockholders' equity                                  |   | 108,765     |    | 102,627   |               | 94,036    |                            |        |   |        |  |
| Quarterly average earning assets         1,124,203         1,097,967         1,028,936  |   |   | 1,201,436   |    | 1,179,120 |               | 1,101,592 |                            |        |   |        |  |
| Quarterly average earning assets         1,124,203         1,097,967         1,028,936  | Quarterly average loans                               |   | 970,714     |    | 946,900   |               | 855,978   |                            |        |   |        |  |
|   |   |   | 1,124,203   |    | 1,097,967 |               |           |                            |        |   |        |  |
|   | , , ,   |   |             |    |           |               |           |                            |        |   |        |  |
| Quarterly average equity 106,390 103,333 95,025   |   |   |             |    |           |               | ,         |                            |        |   |        |  |