



Summary Selected Financial Data

	(Unaudited) September 30, 2026	(Audited) December 31, 2025	(Unaudited) September 30, 2025	
Balance Sheet Data:				
Total Assets	\$ 636,279,414	\$ 606,805,842	\$ 571,784,673	
Total Gross Loans	546,279,061	521,514,072	495,988,665	
Allowance for Loan Losses	5,100,319	4,937,508	4,678,530	
Total Deposits	556,950,576	533,574,744	497,711,376	
Total Shareholders' Equity	71,703,818	65,292,096	62,560,472	
	(Unaudited) Three Months Ended September 30,		(Unaudited) Nine Months Ended September 30,	
	2026	2025	2026	2025
Earnings and Per Share Data:				
Interest Income	\$ 9,285,124	\$ 8,029,517	\$ 26,724,928	\$ 22,346,875
Interest Expense	2,658,508	2,204,578	7,513,598	6,367,413
Net Interest Income	6,626,616	5,824,939	19,211,330	15,979,462
Provision for Loan Losses	562,180	303,935	678,164	527,329
Net Interest Income after Provision for Loan Losses	6,064,436	5,521,004	18,533,166	15,452,133
Noninterest Income	659,872	571,390	1,858,975	1,681,339
Noninterest Expense	2,317,183	2,415,247	7,213,686	7,153,405
Net Income before Taxes	4,407,125	3,677,147	13,178,455	9,980,067
Income Taxes	978,149	825,029	2,895,369	2,222,303
Net Income	\$ 3,428,976	\$ 2,852,118	\$ 10,283,086	\$ 7,757,764
Basic Income per Share	\$ 1.14	\$ 0.97	\$ 3.45	\$ 2.64
Diluted Income per Share	\$ 1.13	\$ 0.95	\$ 3.41	\$ 2.58
Annualized Performance Ratios:				
Return on average assets	2.17%	2.08%	2.24%	1.99%
Return on average equity	19.10%	18.54%	20.06%	17.68%
Efficiency ratio	31.80%	37.76%	34.2%	40.5%
Overhead ratio	1.47%	1.76%	1.57%	1.83%
Net Interest Margin	4.36%	4.46%	4.36%	4.30%
Cost of Funds	2.72%	2.64%	2.65%	2.65%
	(Unaudited) September 30, 2026	(Unaudited) September 30, 2025		
Financial Ratios:				
Book Value	\$ 23.76	\$ 21.14		
Nonperforming Assets to Total Assets Ratio	0.42%	0.00%		
Loan to Deposit Ratio	98.1%	99.7%		
Tier 1 Leverage Ratio	11.9%	12.0%		
Common Equity Tier 1 Risk-Based Capital Ratio	13.6%	12.9%		
Tier 1 Risk-Based Capital Ratio	13.6%	12.9%		
Total Risk-Based Capital Ratio	14.6%	13.9%		