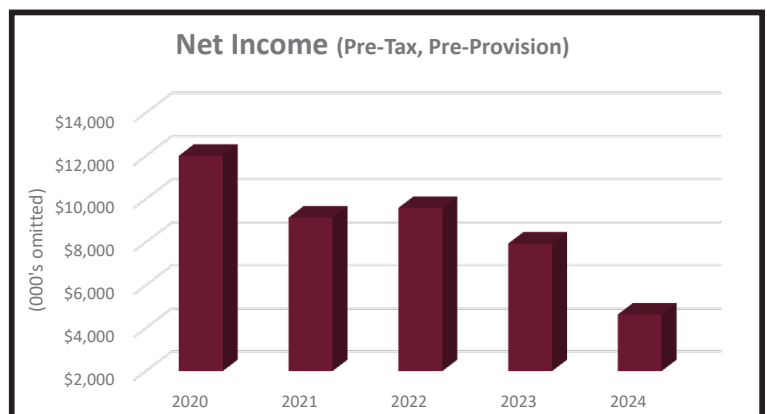
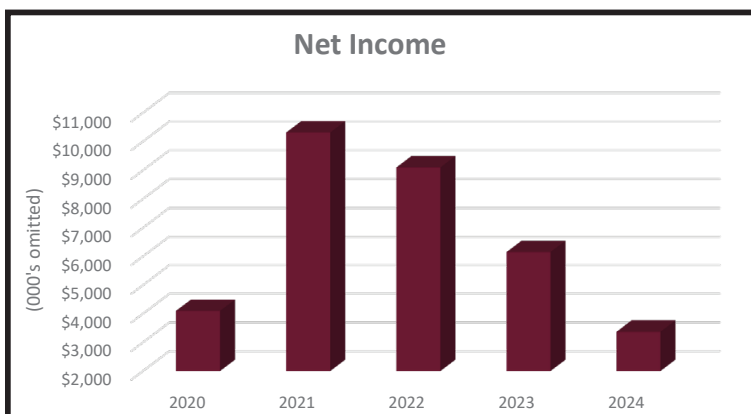
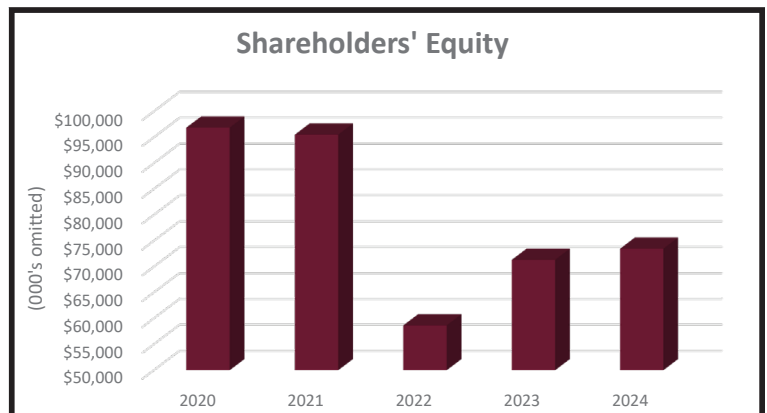
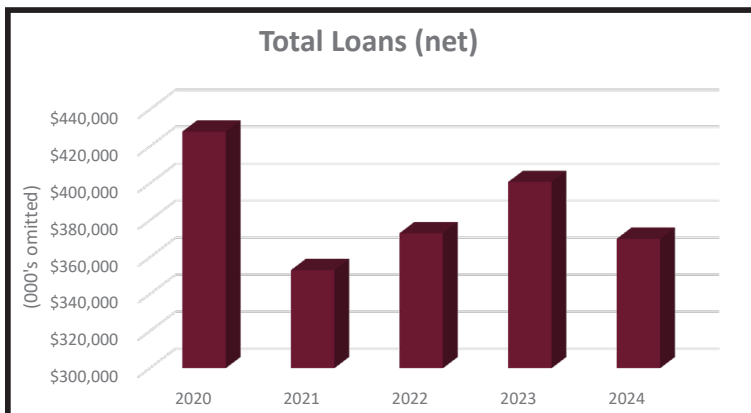
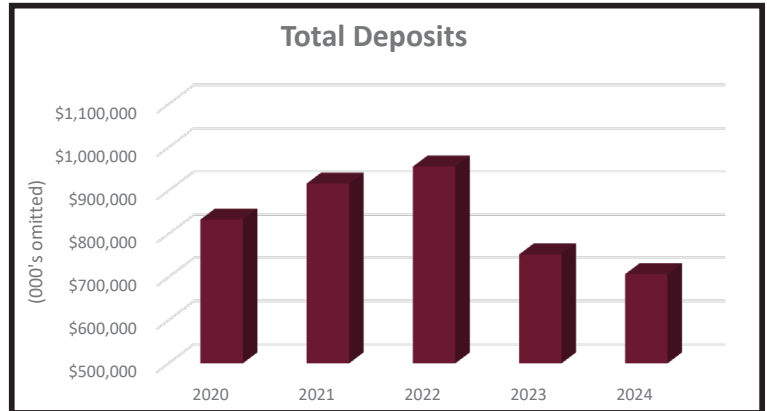
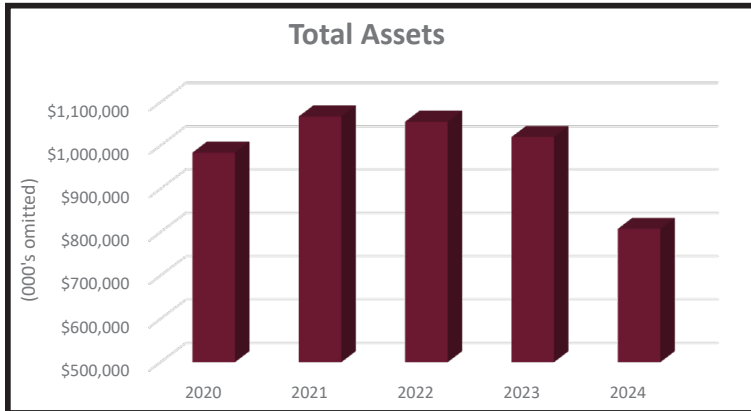


2024 FINANCIAL HIGHLIGHTS

(in thousands)



CONSOLIDATED	2020	2021	2022	2023	2024
Total Assets	\$983,607	\$1,067,265	\$1,055,153	\$1,019,726	\$807,493
Total Deposits	\$833,347	\$916,445	\$955,728	\$752,418	\$706,980
Total Loans (net)	\$428,092	\$353,119	\$373,058	\$400,803	\$370,075
Shareholders' Equity	\$96,881	\$95,522	\$58,658	\$71,341	\$73,485
Net Income	\$4,102	\$10,315	\$9,102	\$6,154	\$3,373
Net Income, (Pre-Tax, Pre-Provision)	\$12,010	\$9,144	\$9,589	\$7,938	\$4,636