

December 2025 Financial Highlights

Highlights & Stock Performance*

Earnings for 2025 increased 39.14% year-over-year. As of December 31, 2025, ROE increased 28.26% to 8.26% and book value per share increased 11.63% to \$72.17 compared to the previous year.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
12/31/2025	\$73.00	\$73.00	\$72.50	26,104
12/31/2024	\$73.00	\$75.00	\$72.00	33,795
12/31/2023	\$73.00	\$75.00	\$73.00	19,320

5 Year Financial Highlights

	Year Ended				
	2025	2024	2023	2022	2021
Total Assets - Consolidated	633,600,723	628,790,739	589,793,601	551,419,476	489,004,508
Total Net Loans - Consolidated	471,978,328	489,449,978	485,010,145	441,373,678	356,107,029
Total Deposits - Consolidated	541,194,295	537,759,312	505,966,911	462,929,923	422,690,896
Return on Assets YTD (ROA) - Bank only	0.85%	0.64%	0.62%	0.95%	1.12%
Return on Equity YTD (ROE) - Bank only	8.26%	6.44%	6.36%	9.42%	9.74%
Earnings - Consolidated	5,318,155	3,822,287	3,483,570	4,928,148	5,361,397
Earning Before Taxes - Consolidated	6,168,416	4,419,353	5,311,850	6,584,385	7,192,034
Total Equity - Consolidated	69,127,860	63,018,058	60,842,045	56,527,009	57,854,007
Average Shares Outstanding net of Treasury	969,843	988,349	994,188	985,672	975,400
Ending Shares Outstanding net of Treasury	957,859	974,748	995,316	990,807	980,222
Shares held in the Treasury	51,800	24,668	-	-	864
Book Value per Share**	\$72.17	\$64.65	\$61.13	\$57.05	\$59.02
Earnings per Share - Avg Shares (EPS)	\$5.48	\$3.87	\$3.50	\$5.00	\$5.50
Fully Diluted EPS - Avg Shares & Options	\$5.28	\$3.71	\$3.34	\$4.77	\$5.20
Recent Sales Price	\$73.00	\$73.00	\$73.00	\$73.00	\$65.00
Price to Book	1.01	1.13	1.19	1.28	1.10
Price to Earnings	13.31	18.88	20.83	14.60	11.83

Dividend Information

Dividend Per Share	\$0.47	\$0.45	\$0.56	\$0.65	\$0.52
Dividend Payout Ratio	12.01%	12.59%	11.31%	11.92%	10.05%

Average shares = weighted average shares held during the year by all shareholders. Earnings per share = annualized earnings divided by average shares. Measures amount of current year net income allocated to each shareholder. Book value = total equity divided by ending shares. Measures net amount to be received by each shareholder should the Company liquidate; also known as net worth per shareholder. Recent sales price = price per share on most recent stock sale. Price to book = recent sales price divided by book value. Price to earnings = recent sales price divided by earnings per share. Dividend per share = dividends paid in current year for each share of stock owned on declaration date. Dividend payout ratio = total dividends paid in current year divided by prior year consolidated earnings. Measures the percent of prior year earnings that was paid out to shareholders rather than retained in the Company as an increase in equity. *Private Party Transactions **Book Value should not be construed as indicative of the current or anticipated future fair market of the stock.

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