

March 2025 Financial Highlights

Highlights & Stock Performance*

During the twelve months ending March 31, 2025, assets increased 9.06% to \$640.0M and deposits increased 8.80% to \$550.42M.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
3/31/2025	\$73.00	\$73.00	\$73.00	590
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				
	March 31, 2025	2024	2023	2022	2021
Total Assets - Consolidated	640,037,152	628,790,739	589,793,601	551,419,476	489,004,508
Total Net Loans - Consolidated	486,914,510	489,449,978	485,010,145	441,373,678	356,107,029
Total Deposits - Consolidated	550,418,227	537,759,312	505,966,911	462,929,923	422,690,896
ROA YTD - Bank only	0.53%	0.64%	0.62%	0.95%	1.12%
ROE YTD - Bank only	5.50%	6.44%	6.36%	9.42%	9.74%
Earnings - Consolidated	849,608	3,822,287	3,483,570	4,928,148	5,361,397
Earning Before Taxes - Consolidated	993,491	4,419,353	5,311,850	6,584,385	7,192,034
Total Equity - Consolidated	64,965,491	63,018,058	60,842,045	56,527,009	57,854,007
Average Shares Outstanding net of Treasury	976,040	988,349	994,188	985,672	975,400
Ending Shares Outstanding net of Treasury	977,578	974,748	995,316	990,807	980,222
Shares held in the Treasury	23,838	24,668	-	-	864
Book Value per Share**	\$66.46	\$64.65	\$61.13	\$57.05	\$59.02
EPS (Average Shares)	\$3.48	\$3.87	\$3.50	\$5.00	\$5.50
Fully Diluted EPS (Avg Shares & Options)	\$3.34	\$3.71	\$3.34	\$4.77	\$5.20
Recent Sales Price	\$73.00	\$73.00	\$73.00	\$73.00	\$65.00
Price to Book	1.10	1.13	1.19	1.28	1.10
Price to Earnings	20.97	18.88	20.83	14.60	11.83

Dividend Information

Dividend Per Share	\$0.45	\$0.56	\$0.65	\$0.52
Dividend Payout Ratio	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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