

September 2025 Financial Highlights

Highlights & Stock Performance*

During the twelve months ending September 30, 2025, year-to-date earnings in 2025 were 41.9% higher compared to the same period in 2024.

Period Ending	Last Transaction Price of the Period	Range of Transaction Prices		Total Shares Exchanged
		Highest	Lowest	
9/30/2025	\$72.50	\$73.00	\$72.50	24,104
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

	September 30, 2025	Year Ended			
		2024	2023	2022	2021
Total Assets - Consolidated	615,135,000	628,790,739	589,793,601	551,419,476	489,004,508
Total Net Loans - Consolidated	471,029,049	489,449,978	485,010,145	441,373,678	356,107,029
Total Deposits - Consolidated	522,655,160	537,759,312	505,966,911	462,929,923	422,690,896
ROA YTD - Bank only	0.78%	0.64%	0.62%	0.95%	1.12%
ROE YTD - Bank only	7.70%	6.44%	6.36%	9.42%	9.74%
Earnings - Consolidated	3,660,502	3,822,287	3,483,570	4,928,148	5,361,397
Earning Before Taxes - Consolidated	4,322,720	4,419,353	5,311,850	6,584,385	7,192,034
Total Equity - Consolidated	67,010,144	63,018,058	60,842,045	56,527,009	57,854,007
Average Shares Outstanding net of Treasury	974,261	988,349	994,188	985,672	975,400
Ending Shares Outstanding net of Treasury	956,271	974,748	995,316	990,807	980,222
Shares held in the Treasury	47,688	24,668	-	-	864
Book Value per Share**	\$70.07	\$64.65	\$61.13	\$57.05	\$59.02
EPS (Average Shares)	\$5.01	\$3.87	\$3.50	\$5.00	\$5.50
Fully Diluted EPS (Avg Shares & Options)	\$4.81	\$3.71	\$3.34	\$4.77	\$5.20
Recent Sales Price	\$72.50	\$73.00	\$73.00	\$73.00	\$65.00
Price to Book	1.03	1.13	1.19	1.28	1.10
Price to Earnings	14.47	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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