

CONSOLIDATED STATEMENTS OF FINANCIAL CONDITION (in millions)

June 30, 2021

March Marc											
ASSETS Characterises Automobile		Current	Prior	MTD		December	YTD		YTD	YTD	YTD %
Consense Consense		Month	Month	Change	Change	2020	Change	Change	Budget	Variance	Variance
Automobile 5 12 5 18 5 16 18 18 18 18 18 18 18	<u>ASSETS</u>										
Charle 10						l .					
Differ Intercured 13				. ,			• •		•		
Front Cardian											
Residentification Resi											
First Montgrage		28	28	0	0.4%	31	(3)	-8.8%	32	(4)	-11./%
Second Mortpake 3 3 0 -11 9% 4 (1) -7.59% 6 31 -5.77% 1 1 1 1 1 1 1 1 1		267	260	(2)	0.60/	224	22	0.00/	475	(4.00)	22.00/
Some Selection Some											
Commercial and Business tamos											
Demonstratized box 195 183 11 5.9% 195 0.0 0.1% 272 77) 28.5% Demonstrating boxs 0.0 0	• •	99	98	1	1.2%	104	(4)	-4.0%	110	(16)	-14.2%
Business Banking Loans		105	102	11	E 00/	105	0	0.10/	272	(77)	20 E0/
Total Coans											
Net loans	_					·				•	_
Net Loans Region Region										-	
Cons Held for Sole						-	. — — -				
Cash and Cash Equivalents	rect Edulis	033	003	J	0.570		(17)	1.570	1,120	(227)	20.370
Total Investments 376 368 8 2.0% 256 120 46.9% 299 77 25.9%	Loans Held for Sale	71	86	(14)	-20.1%	42	29	68.8%	50	22	43.7%
Total Fixed Assets 26	Cash and Cash Equivalents	492	491	1	0.3%	540	(48)	-9.0%	294	198	67.1%
Other Real Estate and Collateral Owned 0 0 (0) -5350.0% 0 (0) -98.6% 0 (0) -98.8% Total Other Assets 39 46 (7) -18.6% 41 (2) -5.9% 32 7 23.0% Total Assets \$ 1.898 \$ 1.903 \$ (5) -0.3% \$ 1.817 \$ 81 4.4% \$ 1.825 \$ 72 3.9% LABILITIES and EQUITY Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Counts 356 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Chepsit Accounts	Total Investments	376	368	8	2.0%	256	120	46.9%	299	77	25.9%
Total Other Assets 39 46 (7) -18.6% 41 (2) -5.9% 32 7 23.0%	Total Fixed Assets	26	27	(0)	-0.3%	27	(0)	-1.4%	31	(5)	-14.8%
Total Other Assets 39 46 (7) -18.6% 41 (2) -5.9% 32 7 23.0%	Other Real Estate and Collateral Owned	0	0	(0)	-5350.0%	0	(0)	-98.6%	0	(0)	-98.9%
Total Assets S 1,898 S 1,903 S (5) -0.3% S 1,817 S 81 4.4% S 1,825 S 72 3.9%	Total Other Assets	39	46	(7)	-18.6%	41	(2)	-5.9%	32	7	23.0%
Library Libr											
Notes Payable and Other Liabilities: 15 222 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Deposit Accounts: Savings Accounts 354 356 (2) -0.6% 335 20 5.8% 340 14 4.2% Checking Accounts 346 348 (2) -0.5% 336 10 3.0% 338 8 2.4% Money Market Accounts 639 634 5 0.8% 355 (15) -4.2% 370 (30) -8.2% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Certificate of Deposit Accounts 16 16 0.7 0.0% 15 - 0.0% 16 - 0.0% 10 -		1	4 4 4 4 4 4	ć /۲\	-U 3%	¢ 1 Q17	Ć Q1	1 10/	\$ 1,825	\$ 72	3.9%
Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Deposit Accounts Savings Accounts 354 356 (2) -0.6% 335 20 5.8% 340 14 4.2% Checking Accounts 346 348 (2) -0.5% 336 10 3.0% 338 8 2.4% Money Market Accounts 639 634 5 0.8% 355 (15) -4.2% 370 (30) -8.2% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Certificate of Deposit Accounts 16 16 0.7 0.0% 15 0.2% 5.1% 1.6 1.0 0.0%	Total Assets	\$ 1,898	\$ 1,903	\$ (5)	-0.570	3 1,817	- 3 61	4.470	7 1,023		3.370
Accounts Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Deposit Accounts		\$ 1,898	\$ 1,903	\$ (5)	-0.370	φ 1,817	= 3 81	4.470	- 1,023	· /2	3.37
Total Notes Payable and Other Liabilities 15 22 (7) -47.0% 16 (1) -7.6% 13 2 18.3% Deposit Accounts: Savings Accounts 354 356 (2) -0.6% 335 20 5.8% 340 14 4.2% Checking Accounts 346 348 (2) -0.5% 336 10 3.0% 338 8 2.4% Money Market Accounts 639 634 5 0.8% 572 67 11.7% 561 77 13.8% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Certificate of Deposit Accounts 1,678 1,679 (1) -0.1% 1,597 82 5.1% 1,609 69 4.3% Certificate of Deposit Accounts 1 1,679 (1) -0.1% 1.597 82 5.1% 1,609 69 4.3% Equity 1	LIABILITIES and EQUITY	\$ 1,898	\$ 1,903	\$ (5)	-0.376	-	= 3 61	4.470	7 1,023	<u>Ψ ,2</u>	5.570
Deposit Accounts: Savings Accounts Savings Accounts 354 356 (2) -0.6% 335 20 5.8% 340 14 4.2% 14.2	LIABILITIES and EQUITY Notes Payable and Other Liabilities:										
Savings Accounts 354 356 (2) -0.6% 335 20 5.8% 340 14 4.2% Checking Accounts 346 348 (2) -0.5% 336 10 3.0% 338 8 2.4% Money Market Accounts 639 634 5 0.8% 572 67 11.7% 561 77 13.8% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Total Deposit Accounts 1,678 1,679 (1) -0.1% 1,597 82 5.1% 1,609 69 4.3% Equity: Equity: Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% 16 - 0.0% 10 - 1.5% 4.2 1.1% 163 2 1.5% 4.2 1.1% 163 2 1.5% 4.2	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities	15	22	(7)	-47.0%	16	(1)	-7.6%	13	2	18.3%
Checking Accounts 346 348 (2) -0.5% 336 10 3.0% 338 8 2.4% Money Market Accounts 639 634 5 0.8% 572 67 11.7% 561 77 13.8% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Total Deposit Accounts 1,678 1,679 (1) -0.1% 1,597 82 5.1% 1,609 69 4.3% Equity: Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% 16 - 0.0% 164 - 0.0% 10 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - - 0.0% 2	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities	15	22	(7)	-47.0%	16	(1)	-7.6%	13	2	18.3%
Money Market Accounts 639 634 5 0.8% 572 67 11.7% 561 77 13.8% Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2% Total Deposit Accounts 1,678 1,679 (1) -0.1% 1,597 82 5.1% 1,609 69 4.3% Equity: Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% Undivided Earnings 166 163 2 1.5% 164 2 1.1% 163 2 1.5% Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.2% <td>LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities</td> <td>15</td> <td>22</td> <td>(7)</td> <td>-47.0%</td> <td>16</td> <td>(1)</td> <td>-7.6%</td> <td>13</td> <td>2</td> <td>18.3%</td>	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities	15	22	(7)	-47.0%	16	(1)	-7.6%	13	2	18.3%
Certificate of Deposit Accounts 340 342 (2) -0.6% 355 (15) -4.2% 370 (30) -8.2%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts:	15 15	22	(7)	-47.0% -47.0%	16 16	(1)	-7.6% -7.6%	13 13	2 2	18.3% 18.3%
Total Deposit Accounts 1,678 1,679 (1) -0.1% 1,597 82 5.1% 1,609 69 4.3%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts	15 15 354	22 22 356	(7) (7)	-47.0% -47.0% -0.6%	16 16 335	(1) (1)	-7.6% -7.6% 5.8%	13 13 340	2 2	18.3% 18.3% 4.2%
Equity: Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% Undivided Earnings 166 163 2 1.5% 164 2 1.1% 163 2 1.5% Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 243.0% 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 0.0% 20 - 273.3% 5 (2) - 4.3	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts	15 15 354 346	22 22 356 348	(7) (7) (2) (2)	-47.0% -47.0% -0.6% -0.5%	16 16 335 336	(1) (1) 20 10	-7.6% -7.6% 5.8% 3.0%	13 13 340 338	2 2 14 8	18.3% 18.3% 4.2% 2.4%
Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% Undivided Earnings 166 163 2 1.5% 164 2 1.1% 163 2 1.5% Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% Accum Unrealized Gain/(Loss) on AFS Securities 3 3 0 8.9% 4 (2) -37.3% 5 (2) -43.0% Total Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts	15 15 354 346 639 340	22 22 356 348 634 342	(7) (7) (2) (2) (2) 5 (2)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6%	16 16 335 336 572 355	(1) (1) 20 10 67 (15)	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2%	13 13 340 338 561 370	2 2 14 8 77 (30)	18.3% 18.3% 4.2% 2.4% 13.8% -8.2%
Regular Reserves 16 16 - 0.0% 16 - 0.0% 16 - 0.0% Undivided Earnings 166 163 2 1.5% 164 2 1.1% 163 2 1.5% Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% Accum Unrealized Gain/(Loss) on AFS Securities 3 3 0 8.9% 4 (2) -37.3% 5 (2) -43.0% Total Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts	15 15 354 346 639 340	22 22 356 348 634 342	(7) (7) (2) (2) (2) 5 (2)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6%	16 16 335 336 572 355	(1) (1) 20 10 67 (15)	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2%	13 13 340 338 561 370	2 2 14 8 77 (30)	18.3% 18.3% 4.2% 2.4% 13.8% -8.2%
Undivided Earnings 166 163 2 1.5% 164 2 1.1% 163 2 1.5% Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% Accum Unrealized Gain/(Loss) on AFS Securities 3 3 0 8.9% 4 (2) -37.3% 5 (2) -43.0% Total Equity 204 202 3 1.3% 204 0 0.0% 204 0 0.2% Total Liabilities and Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts	15 15 354 346 639 340	22 22 356 348 634 342	(7) (7) (2) (2) (2) 5 (2)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6%	16 16 335 336 572 355	(1) (1) 20 10 67 (15)	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2%	13 13 340 338 561 370	2 2 14 8 77 (30)	18.3% 18.3% 4.2% 2.4% 13.8% -8.2%
Additional Capital Acquired Through Merger 20 20 - 0.0% 20 - 0.0% 20 - 0.0% Accum Unrealized Gain/(Loss) on AFS Securities 3 3 0 8.9% 4 (2) -37.3% 5 (2) -43.0% Total Equity 204 202 3 1.3% 204 0 0.0% 204 0 0.2% Total Liabilities and Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity:	15 15 354 346 639 340 1,678	22 22 356 348 634 342 1,679	(7) (7) (2) (2) (2) 5 (2)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1%	16 16 335 336 572 355 1,597	(1) (1) 20 10 67 (15)	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1%	13 13 340 338 561 370 1,609	2 2 14 8 77 (30)	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3%
Accum Unrealized Gain/(Loss) on AFS Securities 3 3 0 8.9% 4 (2) -37.3% 5 (2) -43.0% Total Equity 204 202 3 1.3% 204 0 0.0% 204 0 0.2% Total Liabilities and Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves	15 15 354 346 639 340 1,678	22 22 356 348 634 342 1,679	(7) (7) (2) (2) 5 (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1%	16 16 335 336 572 355 1,597	(1) (1) 20 10 67 (15) 82	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1%	13 13 340 338 561 370 1,609	2 2 14 8 77 (30) 69	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3%
Total Equity 204 202 3 1.3% 204 0 0.0% 204 0 0.2% Total Liabilities and Equity \$ 1,898 \$ 1,903 \$ (5) -0.3% \$ 1,817 \$ 81 4.4% \$ 1,825 \$ 72 3.9% Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings	15 15 354 346 639 340 1,678	22 22 356 348 634 342 1,679	(7) (7) (2) (2) 5 (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5%	16 16 335 336 572 355 1,597	(1) (1) 20 10 67 (15) 82	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1%	13 13 340 338 561 370 1,609	2 2 14 8 77 (30) 69	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5%
Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger	15 15 354 346 639 340 1,678 16 166 20	22 22 356 348 634 342 1,679 16 163 20	(7) (7) (2) (2) 5 (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0%	16 16 335 336 572 355 1,597	(1) (1) 20 10 67 (15) 82	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0%	13 13 340 338 561 370 1,609 16 163 20	2 2 14 8 77 (30) 69	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0%
Key Ratios: Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Fquity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities	15 15 354 346 639 340 1,678 16 166 20 3	22 22 356 348 634 342 1,679 16 163 20 3	(7) (7) (2) (2) 5 (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9%	16 16 335 336 572 355 1,597 16 164 20 4	(1) (1) 20 10 67 (15) 82	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3%	13 13 340 338 561 370 1,609 16 163 20 5	2 2 14 8 77 (30) 69	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0%
Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Fquity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities	15 15 354 346 639 340 1,678 16 166 20 3	22 22 356 348 634 342 1,679 16 163 20 3	(7) (7) (2) (2) 5 (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9%	16 16 335 336 572 355 1,597 16 164 20 4	(1) (1) 20 10 67 (15) 82	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3%	13 13 340 338 561 370 1,609 16 163 20 5	2 2 14 8 77 (30) 69	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0%
Regulatory Net Worth to Assets 10.44% 10.28% 0.16% 10.81% -0.37% 10.91% -0.48% Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity	15 15 354 346 639 340 1,678 16 166 20 3 204	22 22 356 348 634 342 1,679 16 163 20 3 202	(7) (7) (2) (2) (2) (5) (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204	2 2 14 8 77 (30) 69 - 2 - (2) 0	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%
Loan to Share Ratio 53.40% 52.99% 0.41% 57.38% -3.98% 69.98% -16.58% Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity Total Liabilities and Equity	15 15 354 346 639 340 1,678 16 166 20 3 204	22 22 356 348 634 342 1,679 16 163 20 3 202	(7) (7) (2) (2) (2) (5) (2) (1)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204	2 2 14 8 77 (30) 69 - 2 - (2) 0	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%
Asset Growth 8.87% 11.32% -2.45% 15.60% -6.73% 8.35% 0.52% Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity Total Liabilities and Equity Key Ratios:	15 15 354 346 639 340 1,678 16 166 20 3 204 \$ 1,898	22 22 356 348 634 342 1,679 16 163 20 3 202 \$ 1,903	(7) (7) (2) (2) (2) 5 (2) (1) - 2 - 0 3 \$ (5)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204 \$ 1,817	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204 \$ 1,825	2 2 14 8 77 (30) 69 - 2 - (2) 0	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%
Loan Growth -4.33% -6.90% 2.57% -2.58% -1.75% 19.70% -24.03%	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity Total Liabilities and Equity Key Ratios: Regulatory Net Worth to Assets	15 15 354 346 639 340 1,678 16 166 20 3 204 \$ 1,898	22 22 356 348 634 342 1,679 16 163 20 3 202 \$ 1,903	(7) (7) (2) (2) (2) 5 (2) (1) - 2 - 0 3 \$ (5)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204 \$ 1,817	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0 \$ 81	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204 \$ 1,825	2 2 14 8 77 (30) 69 - 2 - (2) 0 \$ 72	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%
	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity Total Liabilities and Equity Key Ratios: Regulatory Net Worth to Assets Loan to Share Ratio	15 15 354 346 639 340 1,678 16 166 20 3 204 \$ 1,898	22 22 356 348 634 342 1,679 16 163 20 3 202 \$ 1,903	(7) (7) (2) (2) (2) (5) (1) - 2 - 0 3 \$ (5)	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204 \$ 1,817	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0 \$ 81	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204 \$ 1,825	2 2 14 8 77 (30) 69 - 2 - (2) 0 \$ 72	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%
·	LIABILITIES and EQUITY Notes Payable and Other Liabilities: Accounts Payable and Other Liabilities Total Notes Payable and Other Liabilities Deposit Accounts: Savings Accounts Checking Accounts Money Market Accounts Certificate of Deposit Accounts Total Deposit Accounts Equity: Regular Reserves Undivided Earnings Additional Capital Acquired Through Merger Accum Unrealized Gain/(Loss) on AFS Securities Total Equity Total Liabilities and Equity Key Ratios: Regulatory Net Worth to Assets Loan to Share Ratio Asset Growth	15 15 354 346 639 340 1,678 16 166 20 3 204 \$ 1,898 \$ 1,898	22 22 356 348 634 342 1,679 16 163 20 3 202 \$ 1,903	(7) (7) (2) (2) (2) 5 (2) (1) - 2 - 0 3 \$ (5) \$ 0.16% 0.41% -2.45%	-47.0% -47.0% -0.6% -0.5% 0.8% -0.6% -0.1% 0.0% 1.5% 0.0% 8.9% 1.3%	16 16 335 336 572 355 1,597 16 164 20 4 204 \$ 1,817	(1) (1) 20 10 67 (15) 82 - 2 - (2) 0 \$ 81	-7.6% -7.6% 5.8% 3.0% 11.7% -4.2% 5.1% 0.0% 1.1% 0.0% -37.3% 0.0%	13 13 340 338 561 370 1,609 16 163 20 5 204 \$ 1,825 10.91% 69.98% 8.35%	2 2 14 8 77 (30) 69 - 2 - (2) 0 \$ 72	18.3% 18.3% 4.2% 2.4% 13.8% -8.2% 4.3% 0.0% 1.5% 0.0% -43.0% 0.2%

CONSOLIDATED STATEMENTS OF INCOME

(in thousands) June 30, 2021

Interest Income		Current Month			Year-to-Date				Prior Year Y-T-D			
Interest on Loans \$1,939 \$3,391 \$1453 \$13,375 \$19,709 \$1,1201 \$6.578 \$19,171 \$16,771 \$1.380 \$1.000 \$1.0		Actual			% Var	Actual			% Var			
Interest on Investments 3.56	Interest Income:											
Interest normal	Interest on Loans	\$ 2,939	\$ 3,391	\$ (453)	-13.3%	\$ 18,570	\$ 19,790	\$ (1,220)	-6.2%	\$ 19,217	\$ (647)	-3.4%
Interest on Deposits S47 S588 21 3.7% 3.422 3.567 145 4.1% 4.388 966 22.0% Total Interest Represe 5.47 5.68 21 3.7% 3.422 3.567 145 4.1% 4.390 968 22.0% Total Interest Expense 5.47 5.68 21 3.7% 3.422 3.567 145 4.1% 4.390 968 22.0% Net Interest Income 2.747 3.275 (5.27) 16.1% 17.197 18.713 (1.516) 8.1% 18.206 (1.009) 5.5% Provision for Loan Losses (1.162) (51) 1.111 -2157.4% (2.204) 1.615 3.818 236.5% 1.941 4.145 213.5% Net Interest Income 3.910 3.326 584 17.5% 19.401 17.099 2.302 13.5% 16.265 3.125 19.3% Net Interest Income 101 3.9 6.3 161.9% 5.00 2.46 774 111.5% 664 (1.44) -21.7% Rental Income 101 3.9 6.3 161.9% 5.00 2.46 774 111.5% 664 (1.44) -21.7% Pess and Charges 107 279 (172) -61.6% 6.97 1.678 (1.08) -21.2% 4.344 (1.02) -3.25% Mortgage Servicing Income 124 346 (2.22) -64.1% 96 2.075 (1.1978) -95.4% (3.616) -3.18 -3.65% -3.18	Interest on Investments	356	452	(96)	-21.2%	2,049	2,490	(441)	-17.7%	3,379	(1,330)	-39.4%
Interest on Deposits 5-47 5-68 2.1 3.7% 3.422 3.567 1.45 4.18 4.388 9-66 2.2.0% Total Interest Expense 5-47 5-68 2.1 3.7% 3.422 3.567 1.45 4.1% 4.390 9-68 2.2.0% Net Interest Expense 2.747 3.275 5-67 1.518 17.197 18.713 (1.516 8-1.8) 18.206 (1.009) 5-55% Provision for Loan Losses (1.162) (51) 1.111 -2157.4% (2.204) 1.615 3.818 236.5% 1.941 4.145 21.3.5% Net Interest Income 4.747 4.748 4.	Total Interest Income	3,295	3,843	(548)	-14.3%	20,619	22,280	(1,661)	-7.5%	22,596	(1,977)	-8.7%
Interest on Deposits 5-47 5-68 2.1 3.7% 3.422 3.567 1.45 4.18 4.388 9-66 2.2.0% Total Interest Expense 5-47 5-68 2.1 3.7% 3.422 3.567 1.45 4.1% 4.390 9-68 2.2.0% Net Interest Expense 2.747 3.275 5-67 1.518 17.197 18.713 (1.516 8-1.8) 18.206 (1.009) 5-55% Provision for Loan Losses (1.162) (51) 1.111 -2157.4% (2.204) 1.615 3.818 236.5% 1.941 4.145 21.3.5% Net Interest Income 4.747 4.748 4.												
Interest Kapense												
Total Interest Expense 547 568 21 3.7% 3.422 3.567 145 4.1% 4.390 968 22.0%	•				I	-						
Net Interest Income												
Net Interest Income	Total Interest Expense	547	568	21	3.7%	3,422	3,567	145	4.1%	4,390	968	22.0%
Net Interest Income After Provision for Loan Losses 3,910 3,326 584 17.5% 19,401 17,099 2,302 13.5% 16,265 3,135 19,3% Other Operating Income: Rental Income 101 39 63 161.9% 520 246 274 111.5% 664 (144) -21.7% Fees and Charges 107 279 1(172) -61.6% 697 1.678 (981) -58.5% 1,133 (436) -38.5% Gain on Sale of Loans 326 766 (440) -57.4% 3,815 4,844 (10,28) -21.2% 4,394 (579) -13.2% Morgage Servicing Income 124 346 (222) -64.1% 365 2,948 717 24.3% 3,018 647 21.2% 4364 21.2% 100 110 127 (17) -13.6% 999 764 235 30.7% 455 544 119.5% Other Income 1,095 1,782 (123)	Net Interest Income	2,747	3,275	(527)	-16.1%	17,197	18,713	(1,516)	-8.1%	18,206	(1,009)	-5.5%
Mater Provision for Laan Losses 3,910 3,326 584 17.5% 19,401 17,099 2,302 13.5% 16,265 3,135 19.3%	Provision for Loan Losses	(1,162)	(51)	1,111	-2157.4%	(2,204)	1,615	3,818	236.5%	1,941	4,145	213.5%
Mater Provision for Laan Losses 3,910 3,326 584 17.5% 19,401 17,099 2,302 13.5% 16,265 3,135 19.3%	Net Interest Income											
Rental Income		3,910	3,326	584	17.5%	19,401	17,099	2,302	13.5%	16,265	3,135	19.3%
Rental Income												
Fees and Charges	Other Operating Income:											
Gain on Sale of Loans 326 766 (440) -57.4% 3,815 4,844 (1,028) -21.2% 4,994 (579) -13.2% Mortgage Servicing Income 124 346 (222) -64.1% 96 2,075 (1,198) -95.4% (376) 472 -125.7% Other Income 110 127 (17) -13.6% 999 764 235 30.7% 455 544 119.5% Operating Expenses: Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,476) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2,4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,005 <td>Rental Income</td> <td>101</td> <td>39</td> <td>63</td> <td>161.9%</td> <td>520</td> <td>246</td> <td>274</td> <td>111.5%</td> <td>664</td> <td>(144)</td> <td>-21.7%</td>	Rental Income	101	39	63	161.9%	520	246	274	111.5%	664	(144)	-21.7%
Mortgage Servicing Income 124 346 (222) -64.1% 96 2,075 (1,978) -95.4% (376) 472 -125.7% Interchange Income 726 489 237 48.6% 3,665 2,948 717 24.3% 3,018 647 21.4% Cherricome 110 127 (17) -13.6% 999 764 235 30.7% 455 544 119.5% Total Other Income 1,494 2,045 (551) -26.9% 9,794 12,555 (2,762) -22.0% 9,290 503 5.4% 119.5% Total Other Income 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2.4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895 262 29.2% 548 (86) -15.6% Account and Loan Services 1,148 832 (316) -37.9% 5,000 4,987 (12) -0.2% 4,593 (407) -8.9% Marketing 239 516 277 53.7% 1,307 2,281 974 42.7% 1,014 (294) -29.0% Professional and Outside Services 264 404 140 34.5% 1,756 2,471 716 29.0% 1,540 (216) 14.1% Total Operating Expenses 4,948 5,223 276 5.28% 28,553 30,121 1,568 5.21% 25,189 (3,364) -13.36% Total Operating Items 1,978 0 1,978 100.0% 1,102 0 1,102 100.0% (15) 1,116 H###### Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.10% 0.07% -0.05% 0.05% 0.15% 0	Fees and Charges	107	279	(172)	-61.6%	697	1,678	(981)	-58.5%	1,133	(436)	-38.5%
Interchange Income 726 489 237 48.6% 3,665 2,948 717 24.3% 3,018 647 21.4%	Gain on Sale of Loans	326	766	(440)	-57.4%	3,815	4,844	(1,028)	-21.2%	4,394	(579)	-13.2%
Other Income 110 127 (17) -13.6% 999 764 235 30.7% 455 544 119.5% Total Other Income 1,494 2,045 (551) -26.9% 9,794 12,555 (2,762) -22.0% 9,290 503 5.4% Operating Expenses: Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2.4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 414 631 187 2.97% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895	Mortgage Servicing Income	124	346	(222)	-64.1%	96	2,075	(1,978)	-95.4%	(376)	472	-125.7%
Total Other Income	Interchange Income	726	489	237	48.6%	3,665	2,948	717	24.3%	3,018	647	21.4%
Operating Expenses: Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2.4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895 262 29.2% 548 (806) -15.6% Account and Loan Services 1,148 832 (316) -37.9% 5,000 4,987 (12) -0.2% 4,593 (407) -8.9% Marketing 239 516 277 53.7% 1,307 2,281<												
Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2.4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895 262 29.2% 548 (86) -15.6% Account and Loan Services 1,148 832 (316) -37.9% 5,000 4,987 (12) -0.2% 4,593 (407) 8.9% Marketing 239 516 277 53.7% 1,307 2,281 974 42.7% 1,014 (294) -29.0% Professional and Outside Services 264 404 140 34.5% 1,756 2,471 716 29.0% 1,540 (216) -14.0% Total Operating Expenses 4,948 5,223 276 5.28% 28,553 30,121 1,568 5.21% 25,189 (3,364) -13.36% Gain/(Loss) on Non-Operating Items 1,978 0 1,978 100.0% 1,102 0 1,102 100.0% (15) 1,116 ####### Net Income/(Loss) \$2,434 \$147 \$2,287 \$150.7% \$1,742 \$(467) \$2,209 -472.9% \$352 \$1,391 395.6% Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.05% 0.15% Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.80% 1.70% 0.06% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 10.5% 0.08% 0.23% 0.105 0.09% 0.23% 0.105% 0.23% 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105	Total Other Income	1,494	2,045	(551)	-26.9%	9,794	12,555	(2,762)	-22.0%	9,290	503	5.4%
Employee Compensation 1,905 1,782 (123) -6.9% 11,327 10,221 (1,106) -10.8% 9,871 (1,456) -14.7% Employee Benefits 461 492 31 6.3% 3,197 3,122 (75) -2.4% 2,244 (953) -42.5% Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895 262 29.2% 548 (86) -15.6% Account and Loan Services 1,148 832 (316) -37.9% 5,000 4,987 (12) -0.2% 4,593 (407) 8.9% Marketing 239 516 277 53.7% 1,307 2,281 974 42.7% 1,014 (294) -29.0% Professional and Outside Services 264 404 140 34.5% 1,756 2,471 716 29.0% 1,540 (216) -14.0% Total Operating Expenses 4,948 5,223 276 5.28% 28,553 30,121 1,568 5.21% 25,189 (3,364) -13.36% Gain/(Loss) on Non-Operating Items 1,978 0 1,978 100.0% 1,102 0 1,102 100.0% (15) 1,116 ####### Net Income/(Loss) \$2,434 \$147 \$2,287 \$150.7% \$1,742 \$(467) \$2,209 -472.9% \$352 \$1,391 395.6% Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.05% 0.15% Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.80% 1.70% 0.06% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 10.5% 0.08% 0.23% 0.105 0.09% 0.23% 0.105% 0.23% 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105 0.105	Operating Expenses:											
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Office Occupancy 376 409 33 8.0% 2,028 2,457 429 17.5% 2,725 697 25.6% Office Operations 444 631 187 29.7% 3,305 3,686 381 10.3% 2,656 (650) -24.5% Depreciation 110 157 47 30.0% 633 895 262 29.2% 548 (86) -15.6% Account and Loan Services 1,148 832 (316) -37.9% 5,000 4,987 (12) -0.2% 4,593 (407) -8.9% Marketing 239 516 277 53.7% 1,307 2,281 974 42.7% 1,014 (294) -29.0% Professional and Outside Services 264 404 140 34.5% 1,756 2,471 716 29.0% 1,540 (216) -14.0% Total Operating Expenses 1,978 0 1,978 100.0% 1,102 0 1,102 10.0% (1			•		I	•				•		
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Key Ratios: Net Income-to-Assets Ratio (ROA) 1.54% 0.10% 0.19% -0.05% 0.04% Core Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.15% Net Income-to-Equity Ratio (ROE) 14.38% 0.87% 1.70% -0.46% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 1.85% 2.09% 2.23%	Total Operating Expenses	4,948	5,223	276	5.28%	28,553	30,121	1,568	5.21%			-13.36%
Key Ratios: Net Income-to-Assets Ratio (ROA) 1.54% 0.10% 0.19% -0.05% 0.04% Core Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.15% Net Income-to-Equity Ratio (ROE) 14.38% 0.87% 1.70% -0.46% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 1.85% 2.09% 2.23%	Gain/(Loss) on Non-Operating Items	1,978	0	1,978	100.0%	1,102	0	1,102	100.0%	(15)	1,116	#######
Net Income-to-Assets Ratio (ROA) 1.54% 0.10% 0.19% -0.05% 0.04% Core Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.15% Net Income-to-Equity Ratio (ROE) 14.38% 0.87% 1.70% -0.46% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 1.85% 2.09% 2.23%	Net Income/(Loss)	\$ 2,434	\$ 147	\$ 2,287	1550.7%	\$ 1,742	\$ (467)	\$ 2,209	-472.9%	\$ 352	\$ 1,391	395.6%
Net Income-to-Assets Ratio (ROA) 1.54% 0.10% 0.19% -0.05% 0.04% Core Net Income-to-Assets Ratio (ROA) 0.29% 0.10% 0.07% -0.05% 0.15% Net Income-to-Equity Ratio (ROE) 14.38% 0.87% 1.70% -0.46% 0.35% Efficiency Ratio 116.65% 98.20% 105.79% 96.33% 91.61% Net Interest Margin 1.74% 2.20% 1.85% 2.09% 2.23%												
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	Operating Expense-to-Assets Ratio	3.12%	3.50%			3.07%	3.37%			3.09%		