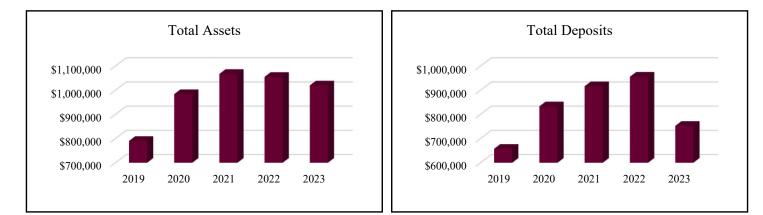
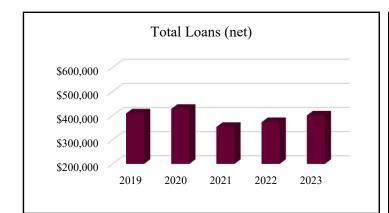
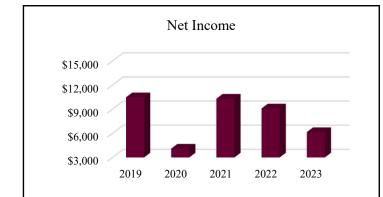


2023 FINANCIAL HIGHLIGHTS

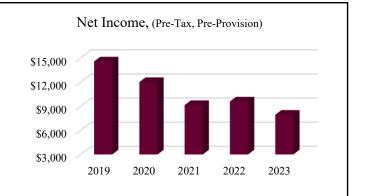
(in thousands)











CONSOLIDATED	2019	2020	2021	2022	2023
Total Assets	\$790,179	\$983,607	\$1,067,265	\$1,055,153	\$1,019,729
Total Deposits	\$657,760	\$833,347	\$916,445	\$955,728	\$752,418
Total Loans (net)	\$409,133	\$428,092	\$353,119	\$373,058	\$400,803
Shareholders' Equity	\$90,327	\$96,881	\$95,522	\$58,658	\$71,341
Net Income	\$10,490	\$4,102	\$10,315	\$9,102	\$6,154
Net Income (Pre-Tax, Pre-Provision)	\$14,575	\$12,010	\$9,144	\$9,589	\$7,938