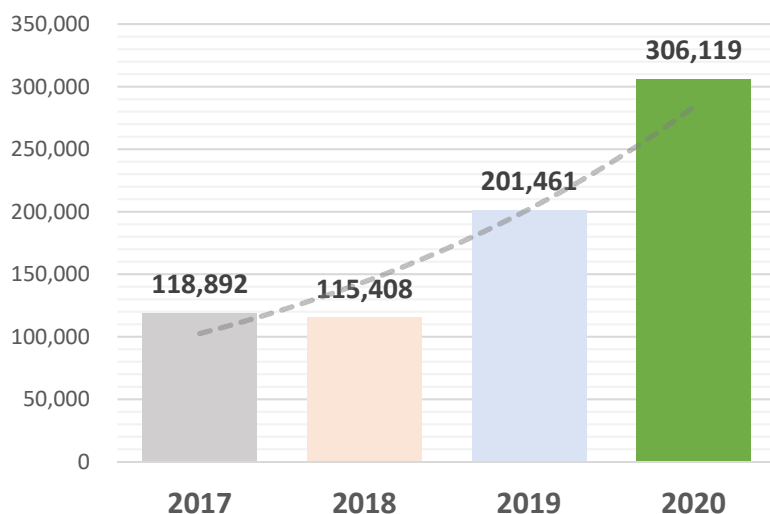


	2017	2018	2019	2020 YTD
Annual Averages				
Assets	\$ 225,712,345	\$ 245,443,567	\$ 356,859,237	\$ 612,755,757
Loans, net	118,892,341	115,408,168	201,460,811	306,118,565
Investment securities	1,757,102	12,144,092	11,542,073	6,153,413
Deposits	187,394,045	206,077,344	300,237,948	500,506,341
Operating Results				
Net Interest Income with provisions	\$ 5,073,741	\$ 9,171,428	\$ 11,703,132	\$ 3,870,154
Noninterest Income	<u>48,917,062</u>	<u>47,069,658</u>	<u>57,732,419</u>	<u>94,471,192</u>
Total	\$ 53,990,803	\$ 56,241,086	\$ 69,435,551	\$ 98,341,346
Noninterest expense	49,095,380	52,917,264	64,445,435	70,178,250
Net Income available to common equity	\$ 5,124,358	\$ 2,230,166	\$ 3,316,824	\$ 20,039,620
Performance Ratios				
Net interest margin (before provisions)	4.39%	7.77%	5.96%	2.65%
Gain on Sale	3.47%	3.31%	2.89%	4.10%
Average sub-servicing margin per loan per month	\$ 3.44	\$ 3.13	\$ 3.87	\$ 3.40
Mortgage Origination Volume (in thousands)	847,542	822,468	1,244,332	1,730,009
Return on average tangible common equity	28.3%	9.5%	13.2%	70.2%
Period End				
Common equity Tier 1	19,589,000	19,066,000	24,373,000	47,419,000
Common equity Tier 1 ratio	10.31%	9.54%	8.15%	11.17%
ALLL Reserve	593,024	577,080	836,878	5,081,117
Loan Loss Reserve / Total Loans	0.50%	0.50%	0.41%	1.6%
Per Common Share Data				
Common shares outstanding	5,200,899	5,202,899	5,204,899	5,206,899
Earnings per share, basic	\$ 0.99	\$ 0.43	\$ 0.64	\$ 3.85
Dividends per share	\$ 0.11	\$ -	\$ -	\$ -
Book value per share	\$ 4.49	\$ 4.84	\$ 5.49	\$ 9.33

Increasing Loans

Improved Efficiency
