

	2017	2018	2019	2020
<b>Annual Averages</b>				
Assets	\$ 225,712,345	\$ 245,443,567	\$ 356,859,237	\$ 549,452,948
Loans, net	118,892,341	115,408,168	201,460,811	303,223,853
Investment securities	1,757,102	12,144,092	11,542,073	5,719,590
Deposits	187,394,045	206,077,344	300,237,948	439,665,520
<b>Operating Results</b>				
Net Interest Income with provisions	\$ 5,073,741	\$ 9,171,428	\$ 11,703,132	\$ 6,802,086
Noninterest Income	<u>48,917,062</u>	<u>47,069,658</u>	<u>57,732,419</u>	<u>127,815,920</u>
Total	\$ 53,990,803	\$ 56,241,086	\$ 69,435,551	\$ 134,618,006
Noninterest expense	49,095,380	52,917,264	64,445,435	95,565,278
Net Income available to common equity	\$ 5,124,358	\$ 2,230,166	\$ 3,316,824	\$ 28,162,816
<b>Performance Ratios</b>				
Return on average tangible common equity	28.3%	9.5%	13.2%	67.7%
Mortgages Serviced at Year-End	116,609	119,346	136,457	167,593
Average sub-servicing margin per loan per month	\$ 3.44	\$ 3.13	\$ 3.87	\$ 3.09
Mortgage Origination Volume (in millions)	\$ 797	\$ 817	\$ 1,244	\$ 2,368
Gain on Sale (Mortgage Originations)	3.70%	3.33%	2.89%	4.21%
Net interest margin (before provisions)	4.39%	7.77%	5.96%	3.51%
<b>Period End</b>				
Common equity Tier 1	\$ 19,589,000	\$ 19,066,000	\$ 24,373,000	\$ 47,758,000
Common equity Tier 1 ratio	10.3%	9.5%	8.2%	11.3%
ALLL Reserve	\$ 593,024	\$ 577,080	\$ 836,878	\$ 4,691,655
Loan Loss Reserve / Total Loans	0.50%	0.50%	0.41%	1.52%
<b>Per Common Share Data</b>				
Common shares outstanding	5,200,899	5,202,899	5,204,899	4,765,518
Earnings per share, basic	\$ 0.99	\$ 0.43	\$ 0.64	\$ 5.91
Dividends per share	\$ 0.11	\$ -	\$ -	\$ -
Book value per share	\$ 4.49	\$ 4.84	\$ 5.49	\$ 11.01

