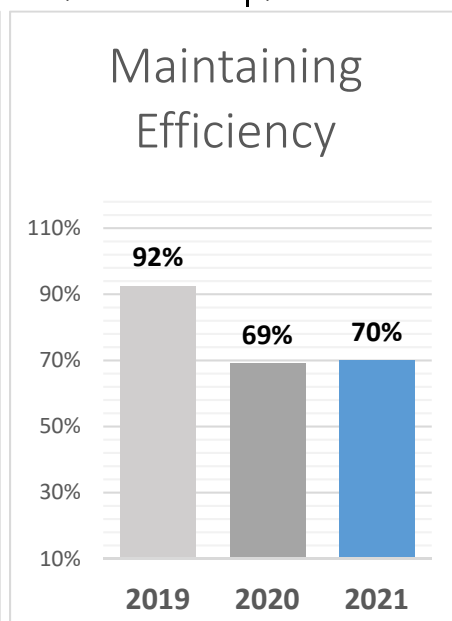
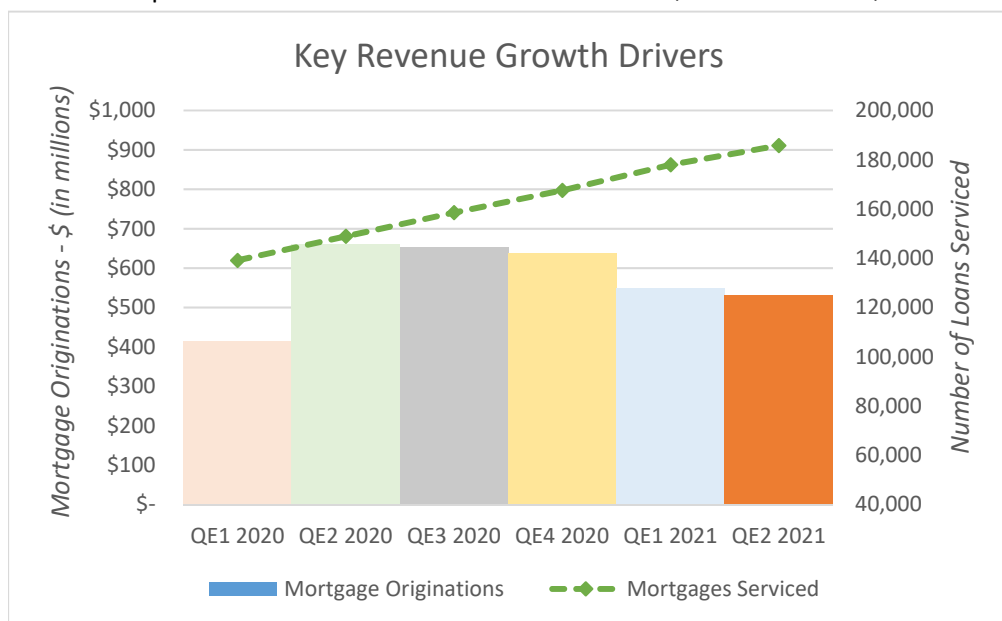


	2018	2019	2020	2021 YTD
<b>Annual Averages</b>				
Assets	\$ 245,443,567	\$ 356,859,237	\$ 549,452,948	\$ 696,925,621
Loans, net	115,408,168	201,460,811	303,223,853	291,263,181
Investment securities	12,144,092	11,542,073	5,719,590	7,090,739
Deposits	206,077,344	300,237,948	439,665,520	583,579,933
<b>Operating Results</b>				
Net Interest Income with provisions	\$ 9,171,428	\$ 11,703,132	\$ 6,802,086	\$ 4,720,157
Noninterest Income	<u>47,069,658</u>	<u>57,732,419</u>	<u>127,815,920</u>	<u>65,077,256</u>
Total	\$ 56,241,086	\$ 69,435,551	\$ 134,618,006	\$ 69,797,413
Noninterest expense	52,917,264	64,445,435	95,565,278	48,773,384
Net Income available to common equity	\$ 2,230,166	\$ 3,316,824	\$ 28,162,816	\$ 15,137,836
<b>Performance Ratios</b>				
Return on Equity	9.5%	13.2%	67.7%	25.8%
Mortgages Serviced at Period-End	119,346	136,457	167,593	185,765
Average sub-servicing margin per loan per month	\$ 3.13	\$ 3.87	\$ 3.09	\$ 2.49
Mortgage Origination Volume (in millions)	\$ 817	\$ 1,244	\$ 2,368	\$ 1,081
Gain on Sale (Mortgage Originations)	3.33%	2.89%	4.21%	3.87%
Net interest margin (before provisions)	7.77%	5.96%	3.51%	3.33%
<b>Period End</b>				
Common equity Tier 1	\$ 18,058,000	\$ 23,092,000	\$ 47,758,000	\$ 51,992,000
Common equity Tier 1 ratio	15.8%	13.3%	18.0%	17.9%
ALLL Reserve	\$ 577,080	\$ 836,878	\$ 4,691,655	\$ 4,737,014
Loan Loss Reserve / Total Loans	0.50%	0.41%	1.52%	1.60%
<b>Per Common Share Data</b>				
Common shares outstanding	5,202,899	5,204,899	4,765,518	4,765,518
Earnings per share, basic	\$ 0.43	\$ 0.64	\$ 5.91	\$ 3.18
Dividends per share	\$ -	\$ -	\$ -	\$ -
Book value per share	\$ 4.84	\$ 5.49	\$ 11.01	\$ 14.87 <sup>1</sup>



1) The Book Value per Share is fully diluted for the 2021 period only.