

	<u>Consecutive Quarterly Comparison</u>		<u>Year-To-Date Comparison</u>	
	1st Qtr 2022	4th Qtr 2021	3 Mo 2022	3 Mo 2021
(\$ in thousands except for share data)				
Earnings				
Net interest income	\$ 11,693	\$ 15,525	\$ 11,693	\$ 9,908
Less: Provision for loan losses	<u>320</u>	<u>865</u>	<u>320</u>	<u>375</u>
Net interest income after provision for loan losses	\$ 11,373	\$ 14,660	\$ 11,373	\$ 9,533
Gain (Loss) on sales of securities	0	(574)	0	(20)
Gain (Loss) on sales of loans	262	367	262	1,470
Noninterest income	3,056	3,120	3,056	2,815
Noninterest expense	<u>9,801</u>	<u>9,572</u>	<u>9,801</u>	<u>10,423</u>
Income before income taxes	\$ 4,889	\$ 8,001	\$ 4,889	\$ 3,375
Income taxes	<u>923</u>	<u>1,552</u>	<u>923</u>	<u>673</u>
Net income	\$ <u>3,966</u>	\$ <u>6,449</u>	\$ <u>3,966</u>	\$ <u>2,702</u>
Preferred stock dividends	63	63	63	63
Net Income available to common shareholders	\$ <u>3,904</u>	\$ <u>6,387</u>	\$ <u>3,904</u>	\$ <u>2,640</u>
Share and Per Share Data				
Average common shares (basic)	3,420,736	3,418,630	3,420,736	3,175,517
Average common shares (dilutive)	3,540,736	3,538,630	3,540,736	3,295,517
Period-end common shares (basic)	3,420,932	3,418,973	3,420,932	3,175,592
Period-end common shares (dilutive)	3,540,932	3,538,973	3,540,932	3,295,592
Net income per common (basic)*	\$ 1.14	\$ 1.87	\$ 1.14	\$ 0.83
Net income per common (dilutive)**	\$ 1.12	\$ 1.82	\$ 1.12	\$ 0.82
Cash dividend declared	\$ 0.34	\$ 0.31	\$ 0.34	\$ 0.31
Book value (incl. conv. Pref.) ¹	\$ 27.15	\$ 30.98	\$ 27.15	\$ 28.02
Book value (excl. conv. Pref.) ¹	\$ 26.66	\$ 30.63	\$ 26.66	\$ 27.53
Last stock trade @ period end	\$ 47.00	\$ 43.20	\$ 47.00	\$ 42.26
Period-end Balances				
Assets	\$ 1,667,319	\$ 1,626,165	\$ 1,667,319	\$ 1,546,844
Earning assets (excl mark to market)	\$ 1,617,291	\$ 1,564,973	\$ 1,617,291	\$ 1,481,373
Gross loans	\$ 1,175,744	\$ 1,136,959	\$ 1,175,744	\$ 1,048,286
Allowance for loan losses	\$ 18,662	\$ 18,344	\$ 18,662	\$ 17,735
Deposits	\$ 1,526,295	\$ 1,470,870	\$ 1,526,295	\$ 1,411,386
Shareholders' equity	\$ 96,120	\$ 109,648	\$ 96,120	\$ 92,354
Average Balances				
Assets	\$ 1,646,837	\$ 1,625,871	\$ 1,646,837	\$ 1,488,259
Earning assets (excl mark to market)	\$ 1,588,104	\$ 1,559,112	\$ 1,588,104	\$ 1,419,576
Gross loans	\$ 1,152,336	\$ 1,103,843	\$ 1,152,336	\$ 1,026,863
Allowance for loan losses	\$ 18,452	\$ 17,850	\$ 18,452	\$ 17,545
Deposits	\$ 1,495,284	\$ 1,472,502	\$ 1,495,284	\$ 1,351,219
Shareholders' equity	\$ 107,397	\$ 107,271	\$ 107,397	\$ 96,149
Performance Ratios				
Return on average assets	0.98%	1.57%	0.98%	0.74%
Return on average equity	14.98%	23.85%	14.98%	11.40%
Net interest margin	2.99%	3.95%	2.99%	2.83%
Net interest margin (T/E)	3.00%	3.97%	3.00%	2.85%
Core Net interest margin	2.99%	2.98%	2.99%	2.91%
Core Net interest margin (T/E)	3.01%	3.00%	3.01%	2.93%
Efficiency ratio***	65.30%	50.35%	65.30%	73.44%
Core Efficiency ratio***	65.35%	63.55%	65.35%	74.25%
Asset Quality				
Net charge-offs	\$ 2	\$ 215	\$ 2	\$ 22
Net charge-offs to average total loans	0.00%	0.02%	0.00%	0.00%
Allowance for loan losses	\$ 18,662	\$ 18,344	\$ 18,662	\$ 17,735
Allowance for loan losses to total gross loans	1.59%	1.61%	1.59%	1.69%
Non-performing loans	\$ 3,452	\$ 3,494	\$ 3,452	\$ 4,327
Non-performing loans to total gross loans	0.29%	0.31%	0.29%	0.41%

1) In 9/21 Company completed a \$9.4 million rights offering of LYBC common stock.

*Basic earnings per share are calculated based upon net income available to common shareholders after preferred stock dividends

**Dilutive earnings per share are calculated based upon net income (including preferred stock available to be converted into common stock).

*** Calculated by dividing total noninterest expense by net interest income plus noninterest income (adjusted for certain items) and gain on sale of loans included for YTD 2020 and 2021.

All CORE calculations are done without including interest income and processing fees associated with PPP loans.