

	<u>Consecutive Quarterly Comparison</u>		<u>Year-To-Date Comparison</u>		<u>4th Qtr</u> <u>2020</u>
	<u>4th Qtr</u> <u>2021</u>	<u>3rd Qtr</u> <u>2021</u>	<u>12 Mo</u> <u>2021</u>	<u>12 Mo</u> <u>2020</u>	
(\$ in thousands except for share data)					
<b>Earnings</b>					
Net interest income	\$ 15,525	\$ 11,347	\$ 47,536	\$ 39,514	\$ 10,555
Less: Provision for loan losses	865	100	1,340	6,258	1,078
Net interest income after provision for loan losses	\$ 14,660	\$ 11,247	\$ 46,196	\$ 33,256	\$ 9,478
Gain (Loss) on sales of securities	(574)	2	(592)	217	(27)
Gain (Loss) on sales of loans	367	743	3,360	5,576	909
Noninterest income	3,120	3,005	11,911	10,643	2,560
Noninterest expense	9,572	10,855	41,542	37,211	9,692
Income before income taxes	\$ 8,001	\$ 4,141	\$ 19,333	\$ 12,480	\$ 3,228
Income taxes	1,552	806	3,809	2,212	555
Net income	\$ 6,449	\$ 3,335	\$ 15,524	\$ 10,268	\$ 2,673
Preferred stock dividends	63	63	250	250	63
Net Income available to common shareholders	\$ 6,387	\$ 3,272	\$ 15,274	\$ 10,018	\$ 2,611
<b>Share and Per Share Data</b>					
Average common shares (basic)	3,418,630	3,186,622	3,239,977	3,171,206	3,173,338
Average common shares (dilutive)	3,538,630	3,306,622	3,359,977	3,291,206	3,293,338
Period-end common shares (basic)	3,418,973	3,416,719	3,418,973	3,173,338	3,173,338
Period-end common shares (dilutive)	3,538,973	3,536,719	3,538,973	3,293,338	3,293,338
Net income per common (basic)*	\$ 1.87	\$ 1.03	\$ 4.71	\$ 3.16	\$ 0.82
Net income per common (dilutive)**	\$ 1.82	\$ 1.01	\$ 4.62	\$ 3.12	\$ 0.81
Cash dividend declared	\$ 0.31	\$ 0.41	\$ 1.34	\$ 1.24	\$ 0.31
Book value (incl. conv. Pref.) <sup>1</sup>	\$ 30.98	\$ 30.14	\$ 30.98	\$ 28.99	\$ 28.99
Book value (excl. conv. Pref.) <sup>1</sup>	\$ 30.63	\$ 29.76	\$ 30.63	\$ 28.53	\$ 28.53
Last stock trade @ period end	\$ 43.20	\$ 42.99	\$ 43.20	\$ 40.00	\$ 40.00
<b>Period-end Balances</b>					
Assets	\$ 1,626,165	\$ 1,642,062	\$ 1,626,165	\$ 1,423,147	\$ 1,423,147
Earning assets (excl mark to market)	\$ 1,564,973	\$ 1,568,991	\$ 1,564,973	\$ 1,351,722	\$ 1,351,722
Gross loans	\$ 1,136,959	\$ 1,085,399	\$ 1,136,959	\$ 1,019,696	\$ 1,019,696
Allowance for loan losses	\$ 18,344	\$ 17,694	\$ 18,344	\$ 17,382	\$ 17,382
Deposits	\$ 1,470,870	\$ 1,488,864	\$ 1,470,870	\$ 1,285,967	\$ 1,285,967
Shareholders' equity	\$ 109,648	\$ 106,602	\$ 109,648	\$ 95,462	\$ 95,462
<b>Average Balances</b>					
Assets	\$ 1,625,871	\$ 1,600,759	\$ 1,571,728	\$ 1,319,011	\$ 1,418,743
Earning assets (excl mark to market)	\$ 1,559,112	\$ 1,530,864	\$ 1,503,886	\$ 1,251,212	\$ 1,349,704
Gross loans	\$ 1,103,843	\$ 1,067,172	\$ 1,063,819	\$ 953,973	\$ 1,013,337
Allowance for loan losses	\$ 17,850	\$ 17,727	\$ 17,722	\$ 14,357	\$ 16,758
Deposits	\$ 1,472,502	\$ 1,457,070	\$ 1,428,656	\$ 1,187,517	\$ 1,277,325
Shareholders' equity	\$ 107,271	\$ 99,024	\$ 99,377	\$ 98,061	\$ 106,349
<b>Performance Ratios</b>					
Return on average assets	1.57%	0.83%	0.99%	0.78%	0.75%
Return on average equity	23.85%	13.36%	15.62%	10.47%	10.00%
Net interest margin	3.95%	2.94%	3.16%	3.16%	3.11%
Net interest margin (T/E)	3.97%	2.96%	3.18%	3.18%	3.13%
Core Net interest margin	2.98%	2.89%	2.94%	3.08%	2.93%
Core Net interest margin (T/E)	3.00%	2.91%	2.96%	3.10%	2.95%
Efficiency ratio***	50.35%	71.92%	66.14%	66.77%	69.11%
Core Efficiency ratio***	63.55%	74.45%	71.61%	70.58%	74.53%
<b>Asset Quality</b>					
Net charge-offs	\$ 215	\$ 144	\$ 378	\$ 431	\$ 198
Net charge-offs to average total loans	0.02%	0.01%	0.04%	0.05%	0.02%
Allowance for loan losses	\$ 18,344	\$ 17,694	\$ 18,344	\$ 17,382	\$ 17,382
Allowance for loan losses to total gross loans	1.61%	1.63%	1.61%	1.70%	1.70%
Non-performing loans	\$ 3,494	\$ 3,665	\$ 3,494	\$ 3,328	\$ 3,328
Non-performing loans to total gross loans	0.31%	0.34%	0.31%	0.33%	0.33%

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.