

## Consolidated Statement of Condition (in thousands)

<b>ASSETS:</b>	<b>DECEMBER 31, 2020</b>	<b>DECEMBER 31, 2019</b>
Cash and due from banks	\$142,512	\$15,666
Short-term investments	\$0	\$0
Investment securities	\$319,621	\$331,884
Loans, net of allowance	\$1,231,432	\$1,297,339
Premises and equipment	\$14,150	\$14,718
Other assets	\$25,474	\$28,042
<b>Total Assets</b>	<b>\$1,733,189</b>	<b>\$1,687,649</b>
<b>LIABILITIES &amp; SURPLUS</b>		
Transaction accounts	\$334,225	\$255,024
Savings and IRA accounts	\$323,075	\$256,743
Money market accounts	\$334,491	\$273,370
Certificate of deposits	\$330,239	\$401,916
<b>Total Deposits</b>	<b>\$1,322,030</b>	<b>\$1,187,053</b>
Short-term borrowings	\$0	\$11,132
Long-term borrowings	\$123,250	\$223,199
Other liabilities	\$24,543	\$18,690
<b>Total Liabilities</b>	<b>\$1,469,823</b>	<b>\$1,440,074</b>
Surplus	\$263,366	\$247,575
<b>Total Liabilities and Surplus</b>	<b>\$1,733,189</b>	<b>\$1,687,649</b>

## Consolidated Statements of Net Income (in thousands)

### Analysis of Net Income\*

	12/31/2020	12/31/2019
Interest income	\$66,355	\$69,636
Interest expense	\$12,735	\$18,665
<b>Net Interest Income</b>	<b>\$53,620</b>	<b>\$50,971</b>
Provision for loan losses	\$2,138	\$500
Net interest income after provision for loan losses	\$51,482	\$50,471
Non-interest income	\$6,088	\$6,682
Non-interest expense	\$39,198	\$39,011
Income before taxes	\$18,372	\$18,142
Income tax expense	\$4,560	\$4,394
<b>Net Income</b>	<b>\$13,812</b>	<b>\$13,748</b>