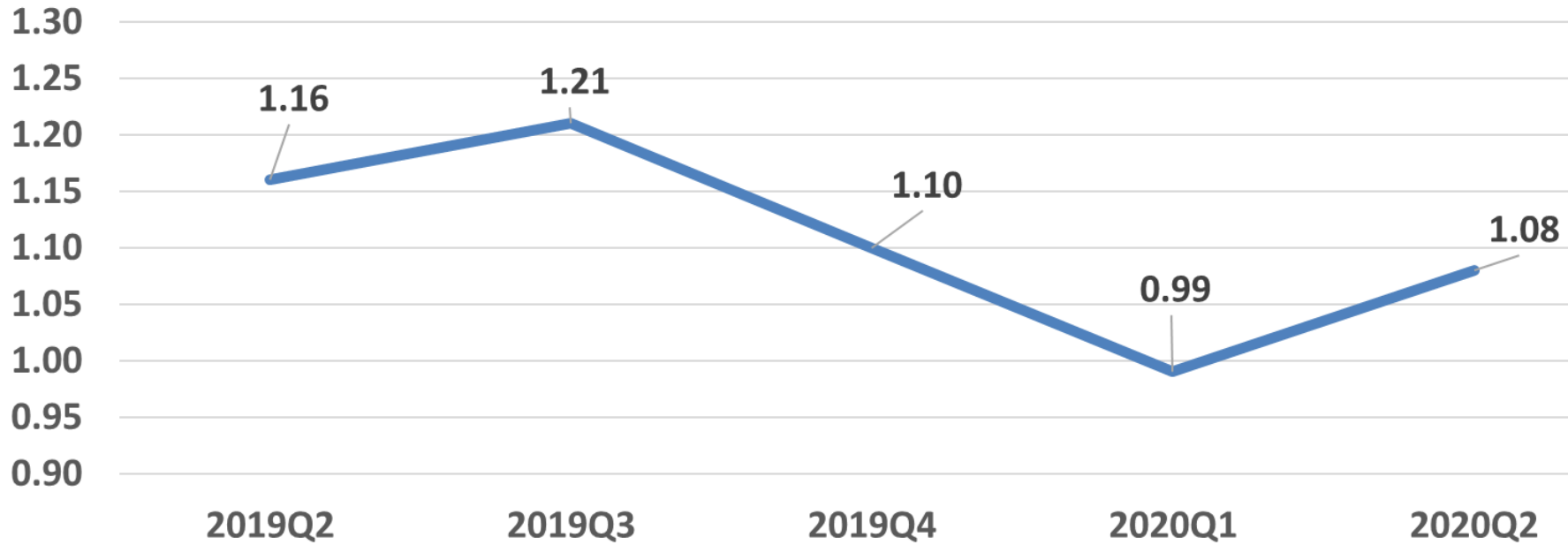
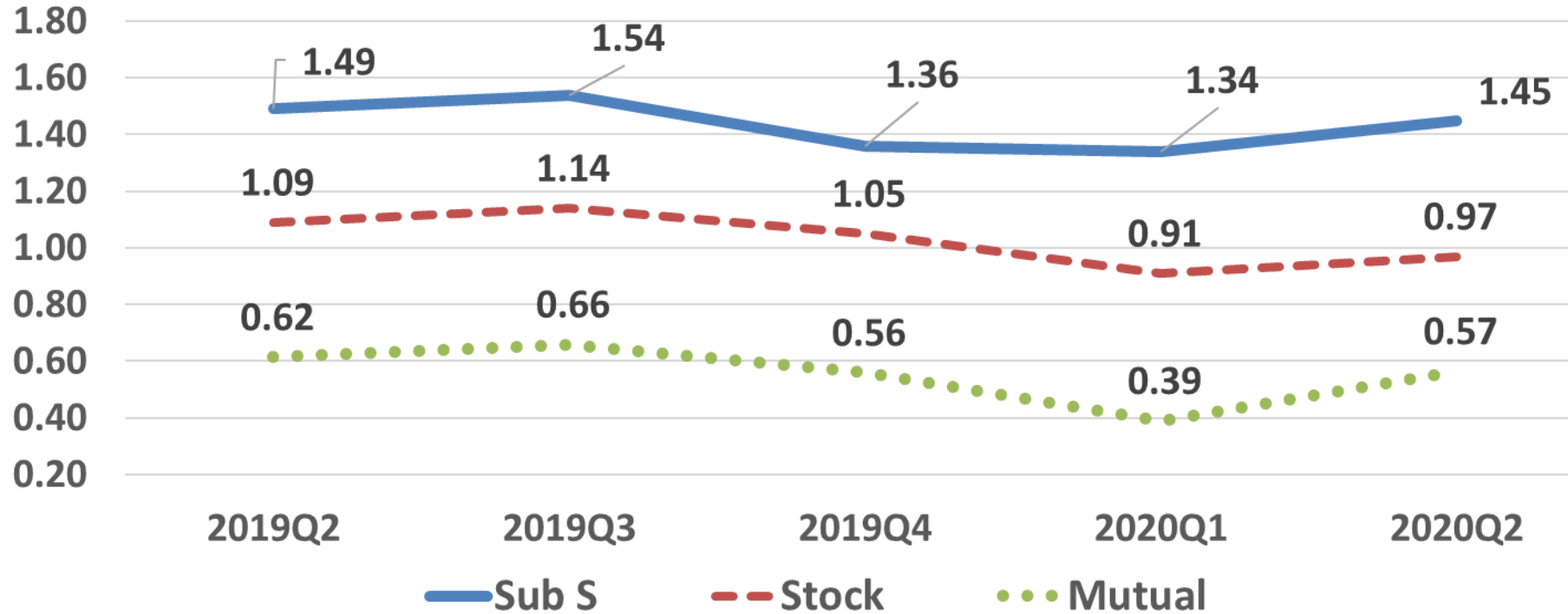


2020 Q2 COMMUNITY BANK PERFORMANCE

Return on Average Assets



Return on Average Assets

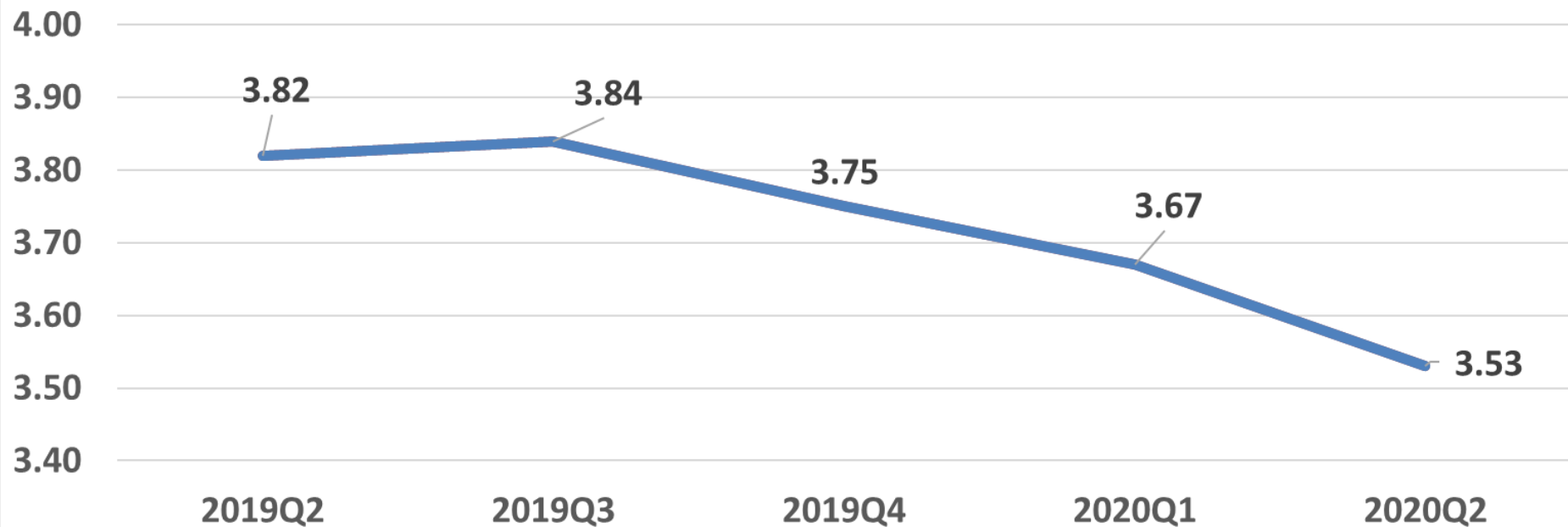


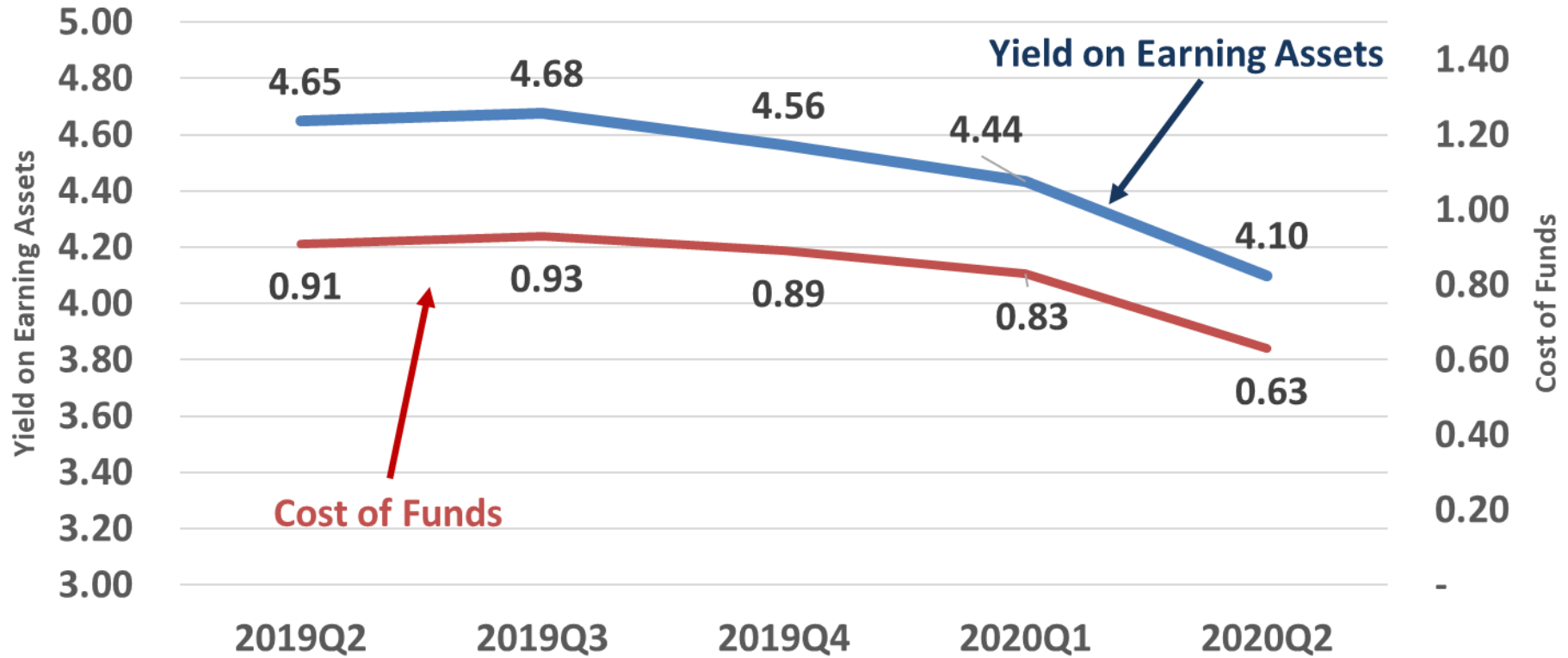
DuPont Analysis

(Benchmark Averages)

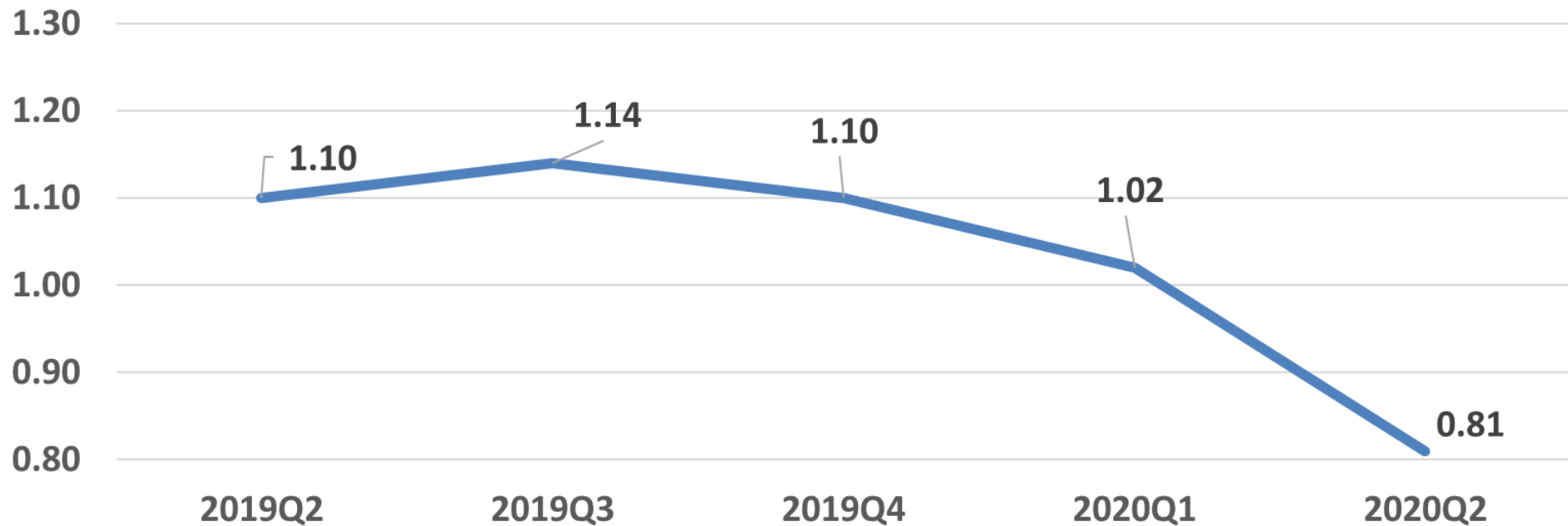
(% of Average Assets)	2020Q2	2020Q1	Change
Interest Income	3.95	4.21	(0.26)
- Interest Expense	0.60	0.77	(0.17)
Net Interest Income	3.35	3.44	(0.09)
- Provisioning Expense	0.31	0.22	0.09
+ Noninterest Income	0.95	0.84	0.12
- Noninterest Expense	2.71	2.93	(0.22)
- Net Overhead	1.76	2.09	(0.33)
+ Realized Gain/(Loss) Securities	0.05	0.05	0.00
Earnings Before Taxes	1.35	1.11	0.24
- Taxes	0.18	0.14	0.04
Return on Average Assets	1.16	0.97	0.19
Growth in Assets	44.86	9.96	

Net Interest Margin (FTE)

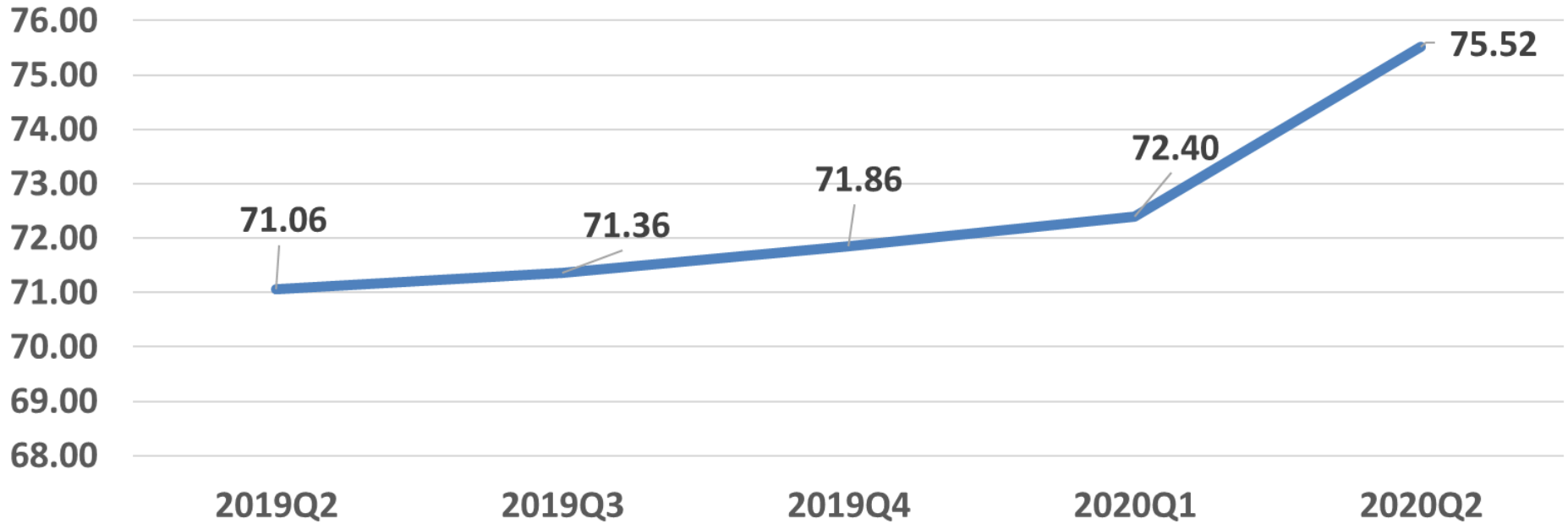




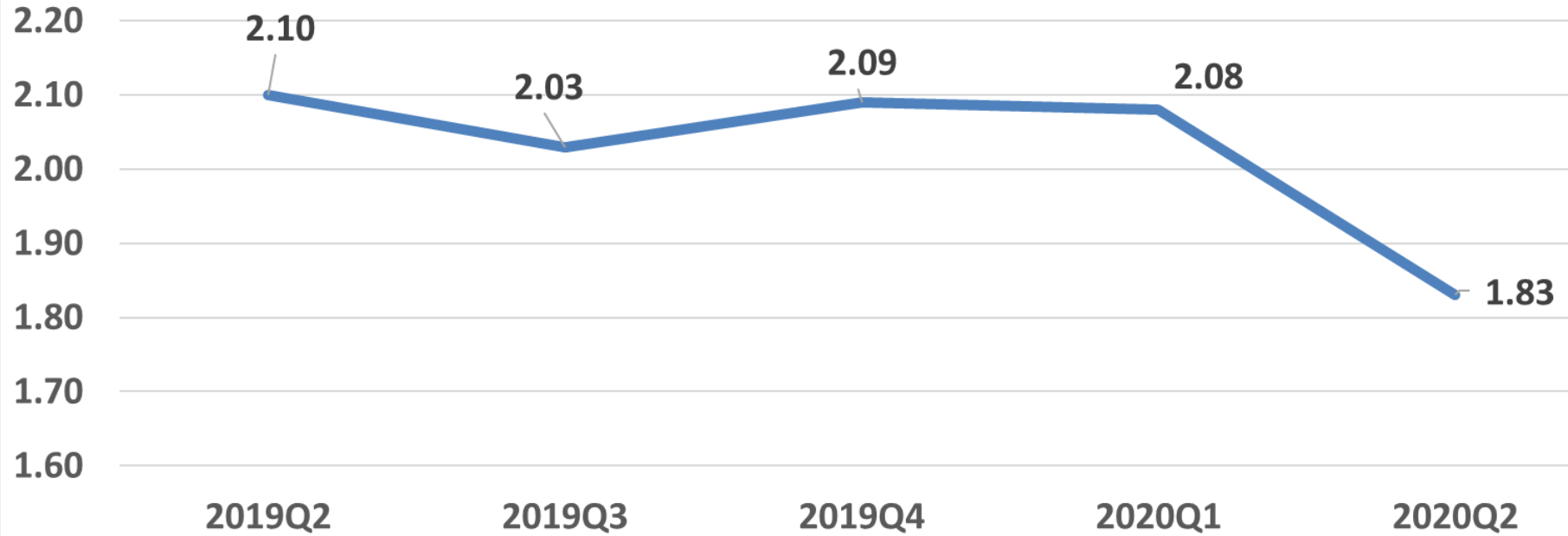
Cost of Int-bearing Deposits

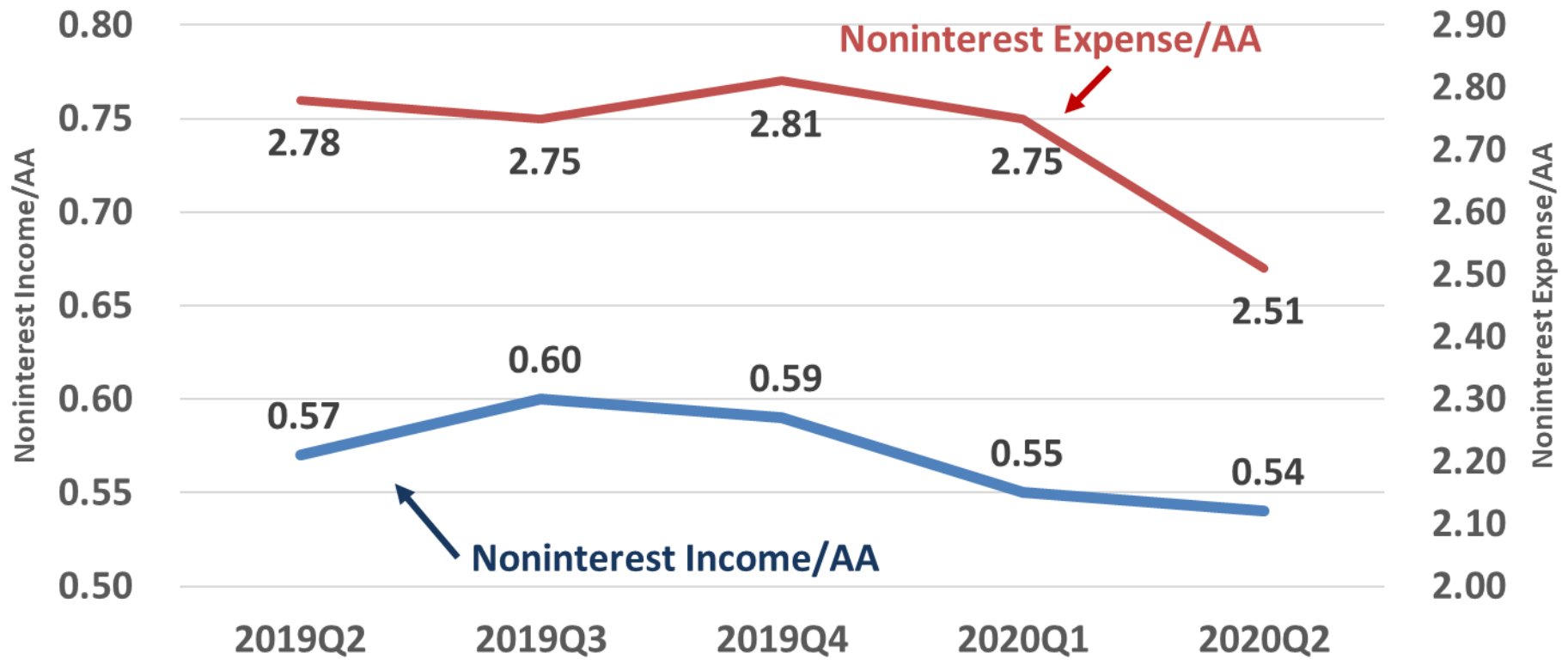


Cash-type Deposits / Total Deposits

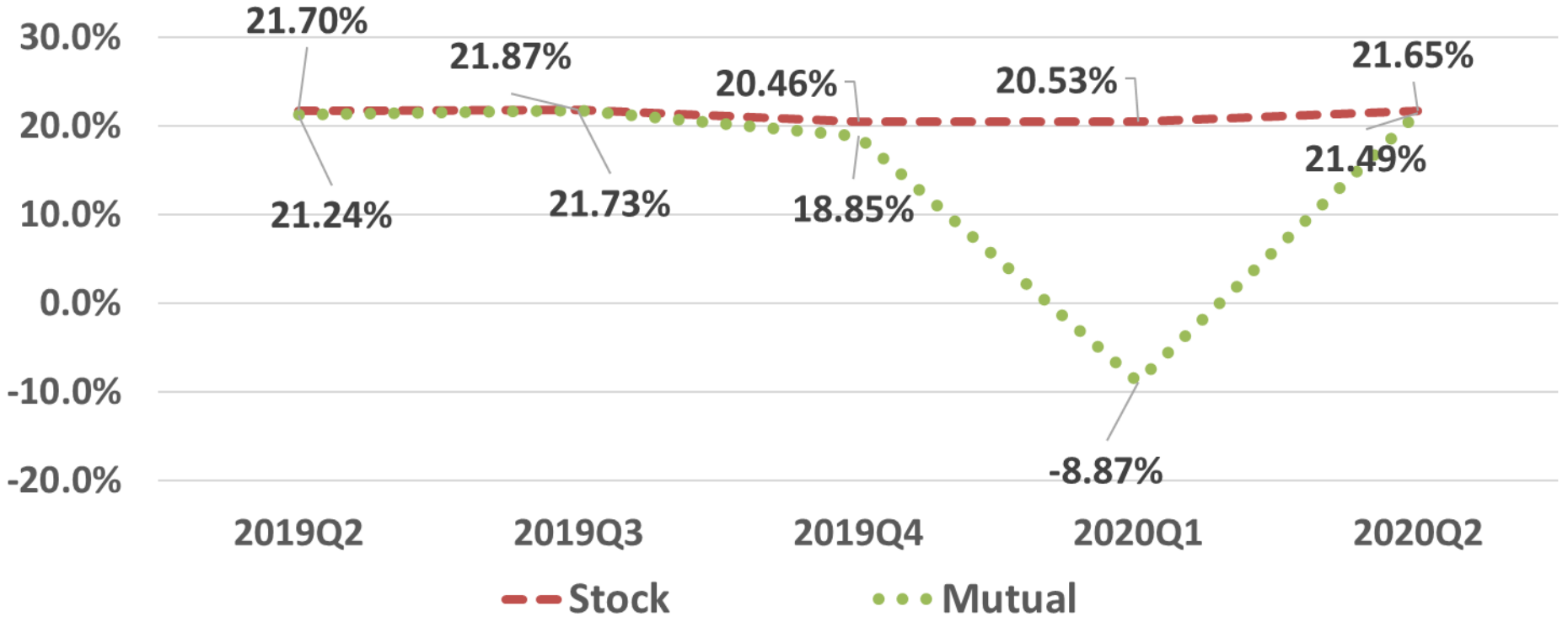


Net Overhead

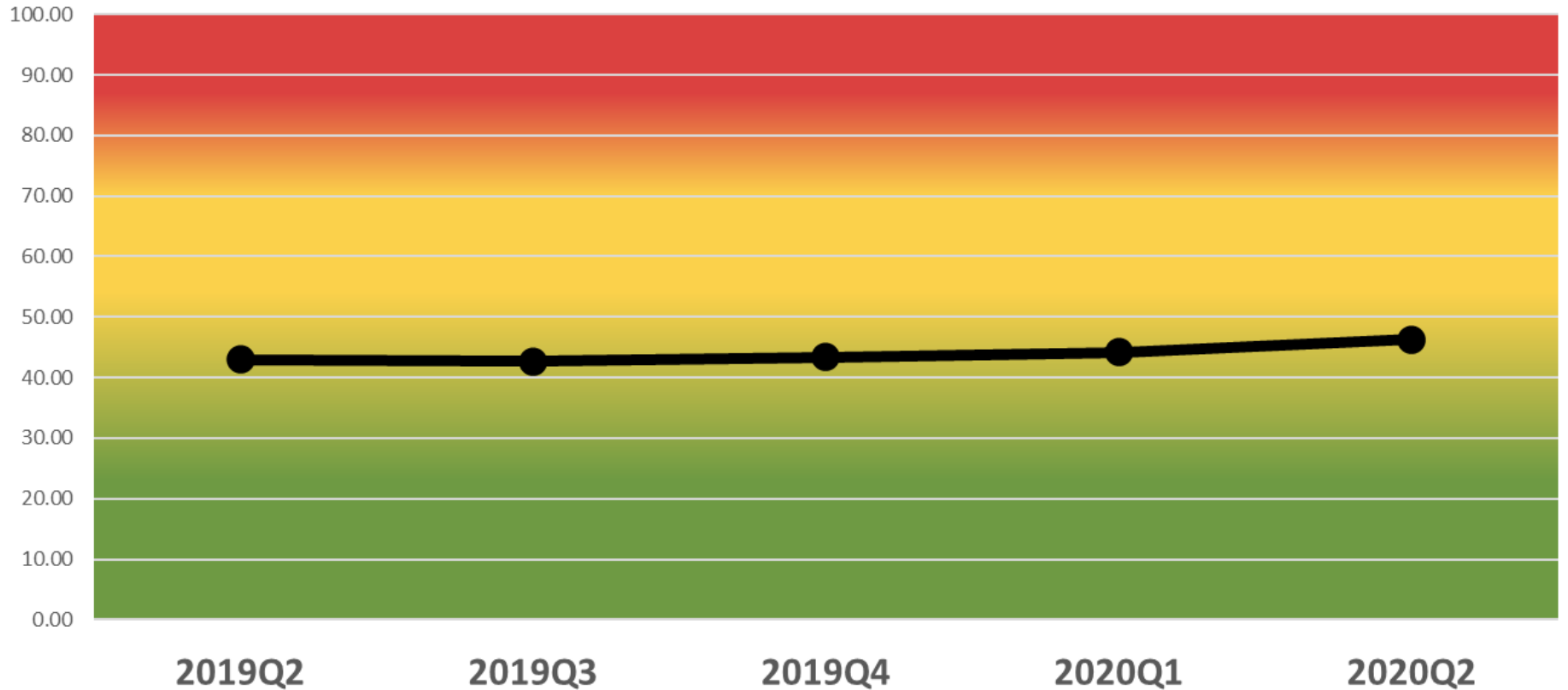




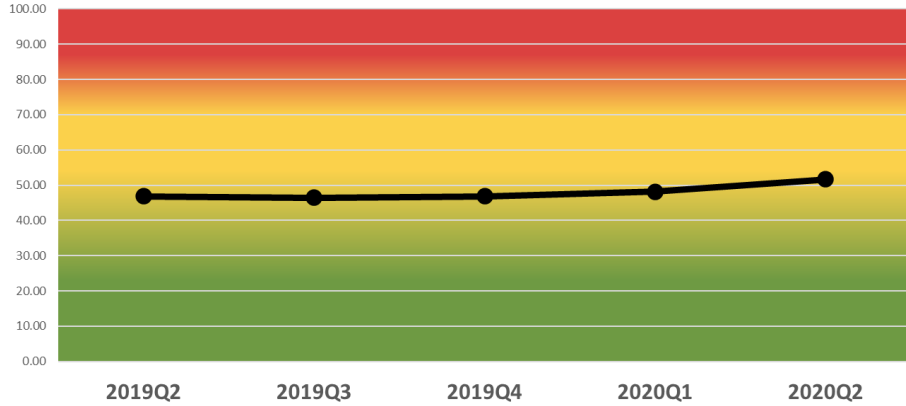
Tax Burden



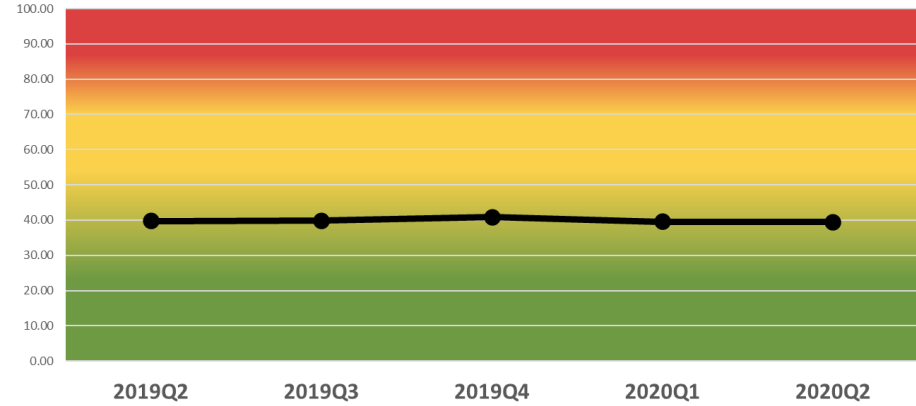
S&B Total Risk Score



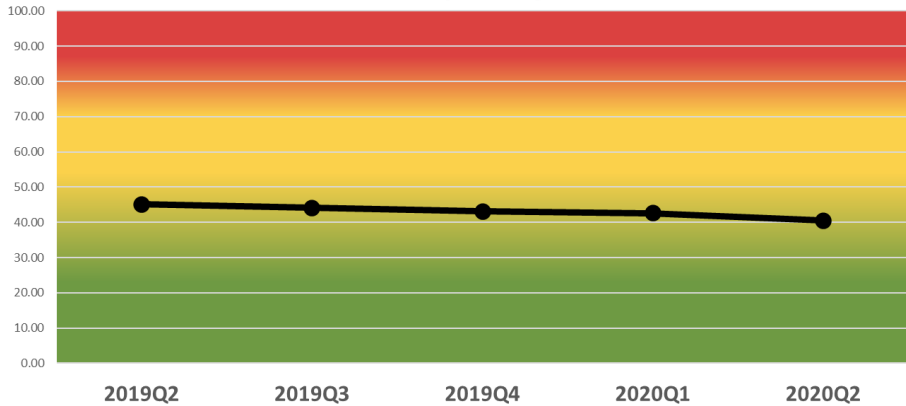
Capital Risk



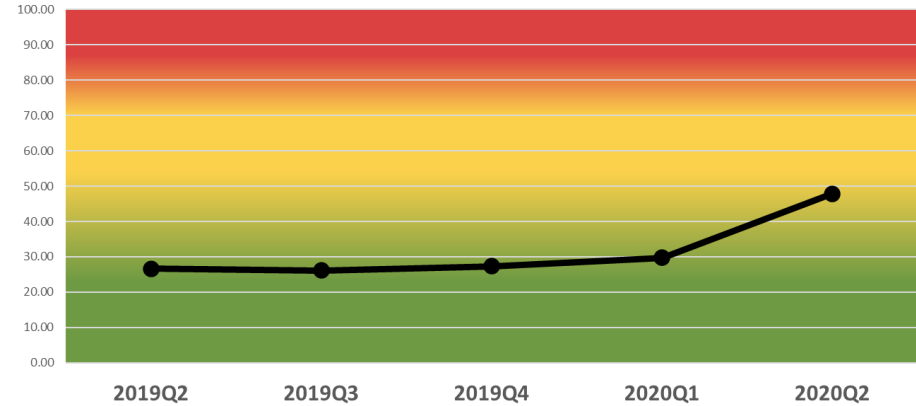
Credit Risk



Liquidity Risk



Earnings at Risk



Seifried
& Brew
LLC