



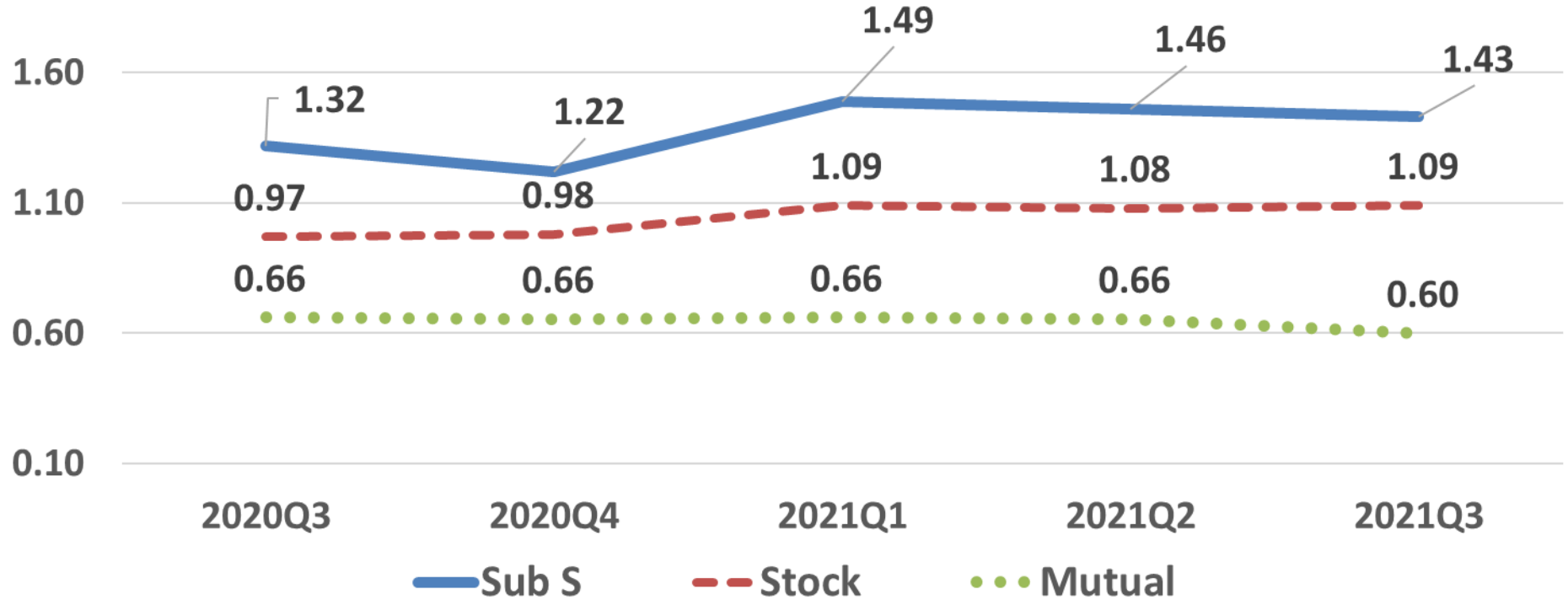
2021 Q3 COMMUNITY BANK PERFORMANCE

[U.S. Banks with assets Between \$100 million and \$5 billion]

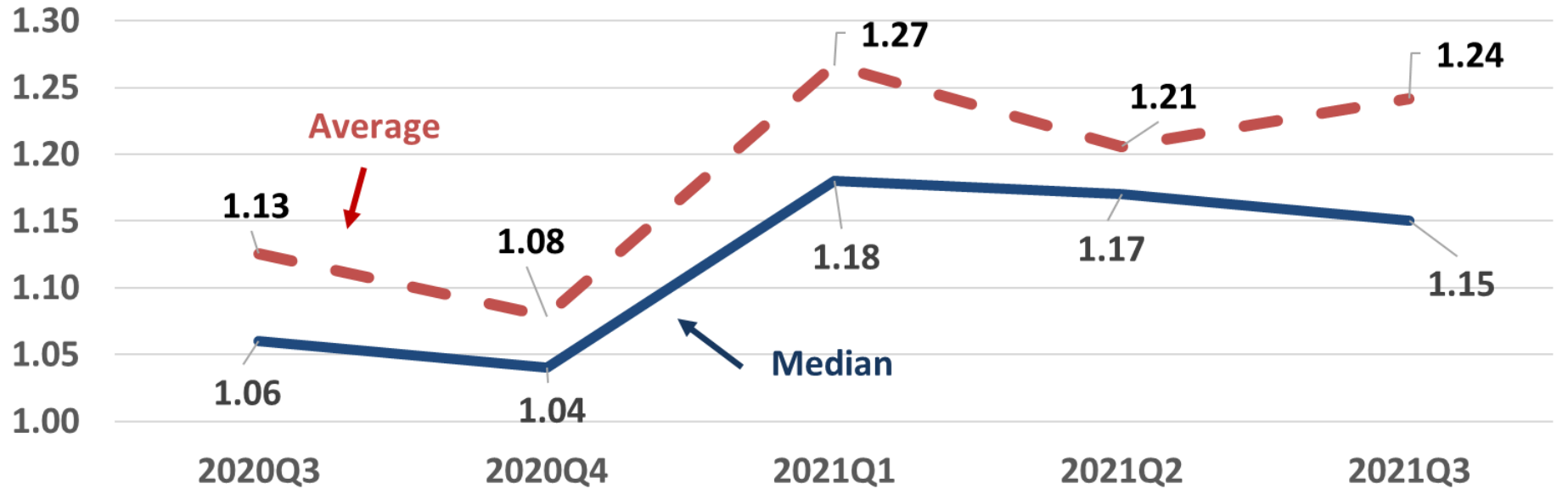
3Q Summary Performance Data

| | Chg. From 2Q 21 |
|-------------------|-----------------|
| Asset Growth | 2.06% |
| Loan Growth | -0.26% |
| -Net of PPP Loans | 2.71% |
| Deposit Growth | 2.35% |
| Net Income | 3.6% |

Return on Average Assets



Return on Average Assets

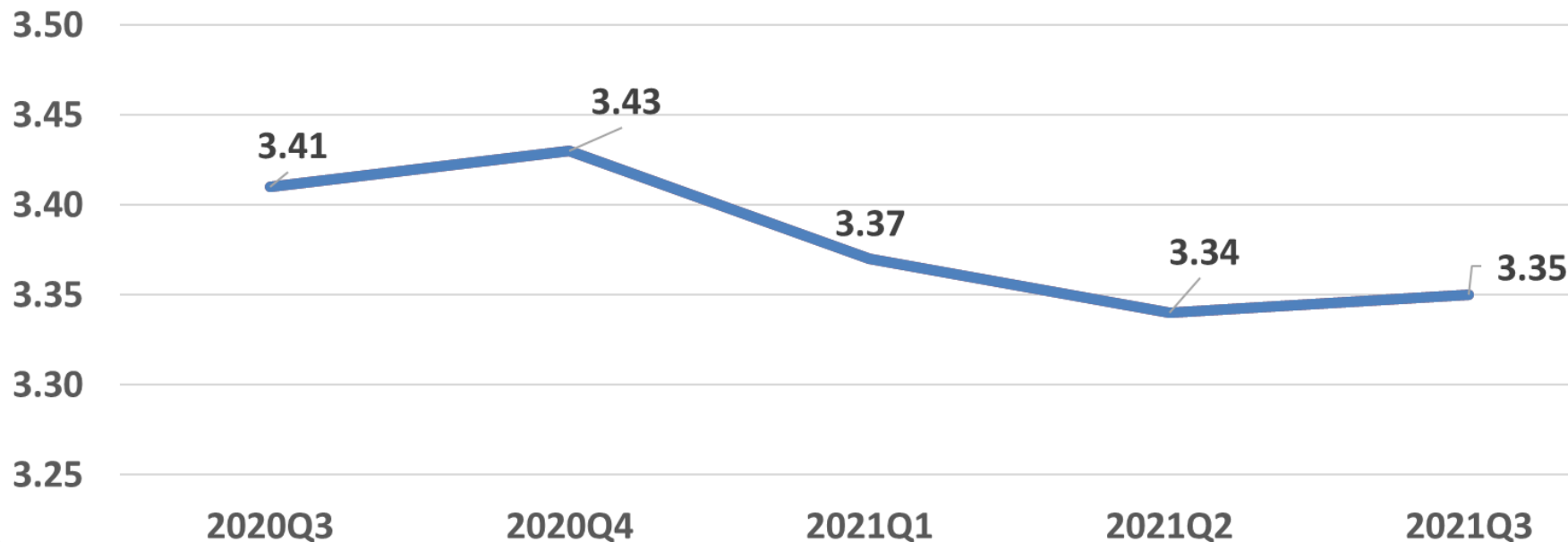


DuPont Analysis

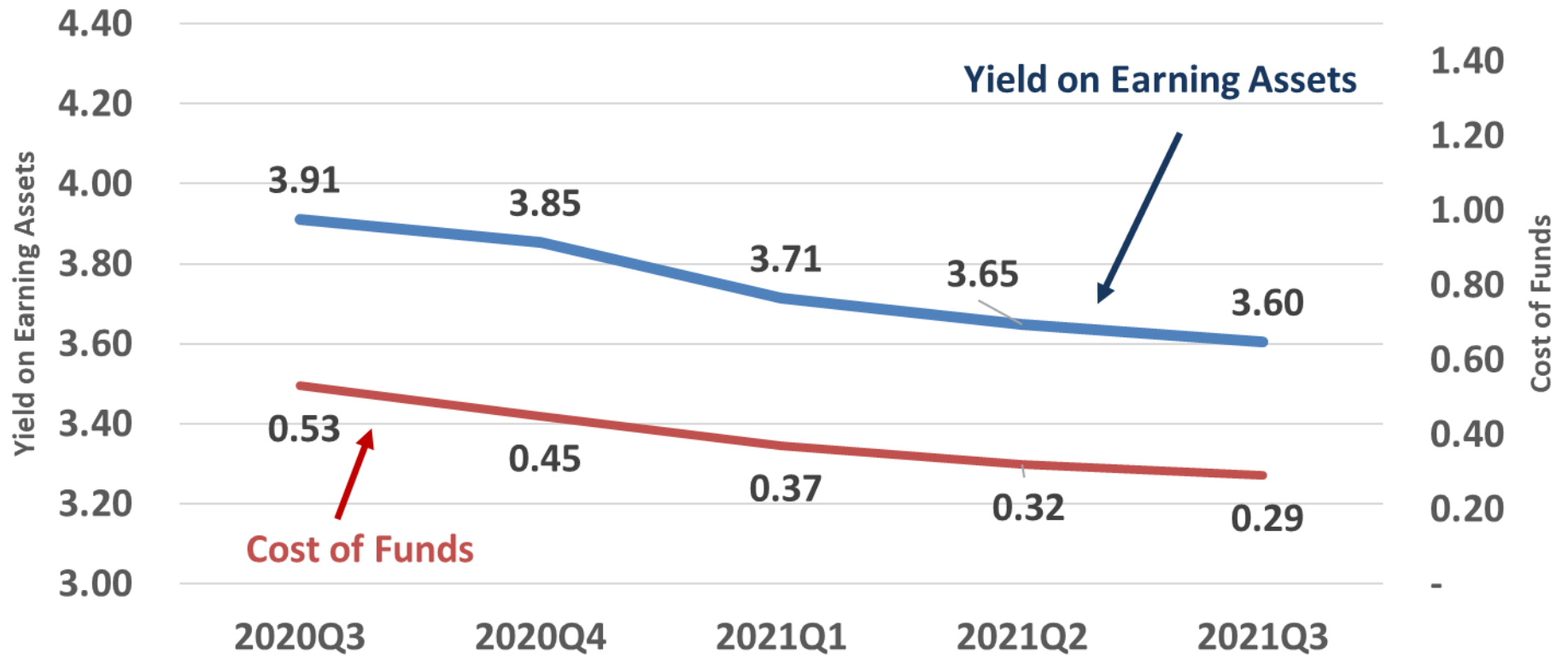
| (% of Average Assets) | 2021Q3 | 2021Q2 | Change |
|-----------------------------------|--------|--------|--------|
| Interest Income | 3.48 | 3.50 | (0.02) |
| <u>- Interest Expense</u> | 0.30 | 0.33 | (0.03) |
| Net Interest Income | 3.19 | 3.18 | 0.01 |
| - Provisioning Expense | 0.07 | 0.06 | 0.00 |
| + Noninterest Income | 0.93 | 0.87 | 0.05 |
| <u>- Noninterest Expense</u> | 2.60 | 2.60 | 0.01 |
| - Net Overhead | 1.68 | 1.72 | (0.04) |
| + Realized Gain/(Loss) Securities | 0.02 | 0.02 | 0.00 |
| Earnings Before Taxes | 1.45 | 1.41 | 0.04 |
| - Taxes | 0.21 | 0.20 | 0.01 |
| Return on Average Assets | 1.24 | 1.21 | 0.04 |

Net Interest Margin Stabilizes

Net Interest Margin (FTE)



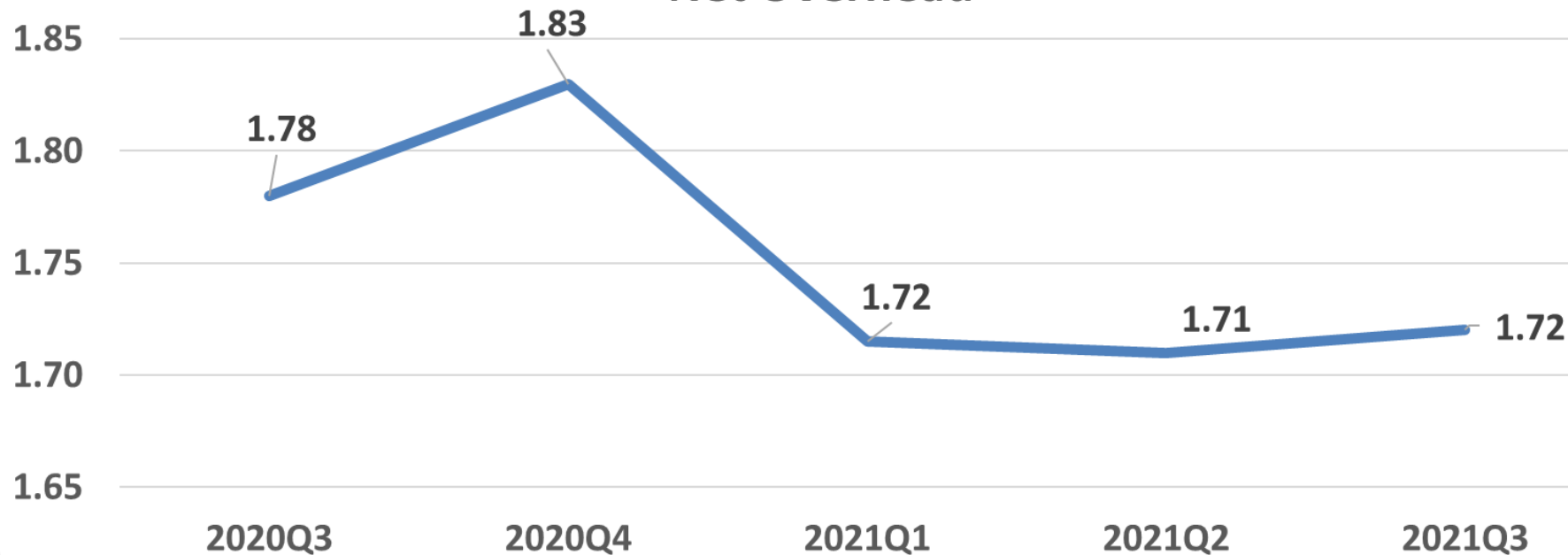
Components of Net Interest Margin



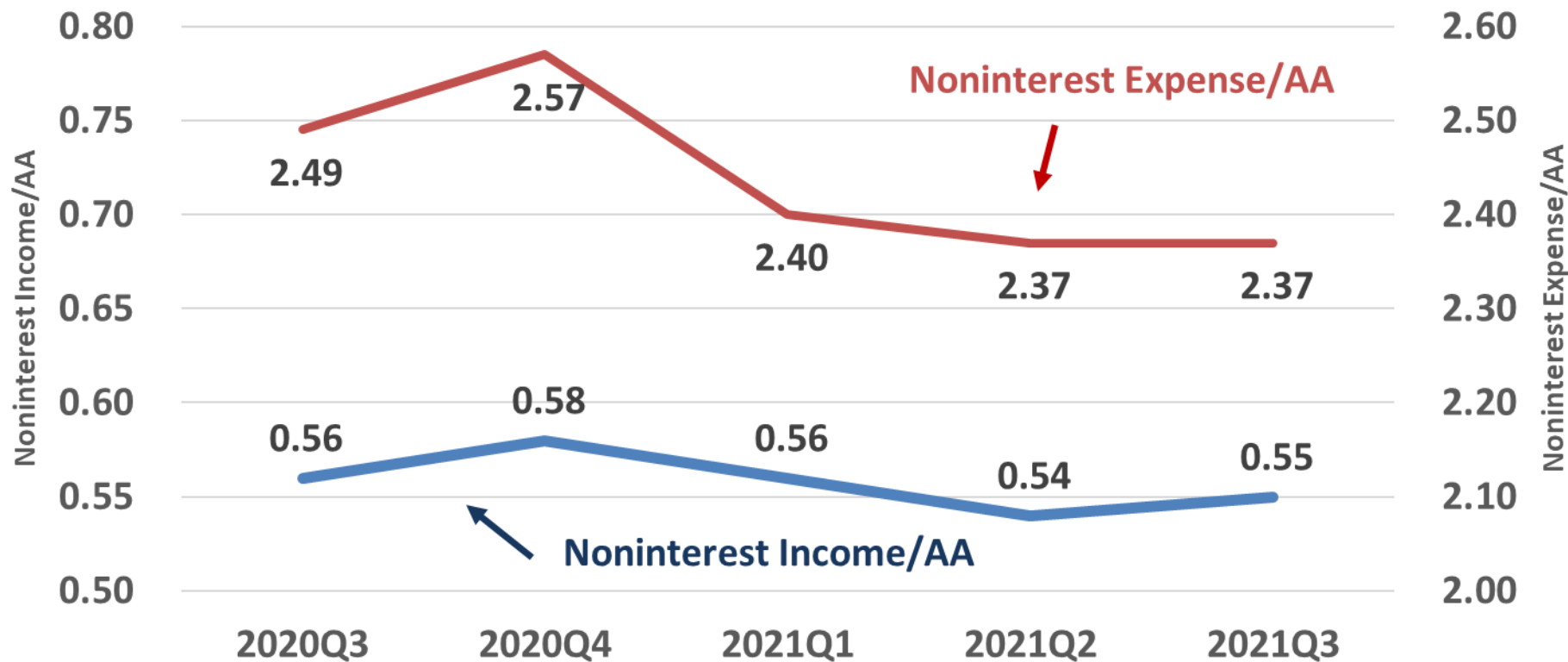
Cash Positions Continue to be Elevated

| | 2021Q3 | 2021Q2 | 2020Q3 | 2019Q4 | 2018Q4 |
|-----------------------------------|--------|--------|--------|--------|--------|
| Cash and Nonint.-bearing Deposits | 1.96 | 1.96 | 1.88 | 1.87 | 1.98 |
| Interest-bearing Cash Balances | 11.56 | 11.11 | 9.06 | 6.81 | 5.75 |
| Total Securities | 22.30 | 21.50 | 18.15 | 18.34 | 19.14 |
| Tot Ffund Sold & Repos | 1.49 | 1.55 | 1.33 | 1.30 | 0.91 |
| Net Loans & Leases | 58.01 | 59.18 | 64.32 | 66.34 | 66.98 |
| Premises & Fixed Assets | 1.39 | 1.40 | 1.50 | 1.70 | 1.68 |
| Total Intangible Assets | 0.40 | 0.40 | 0.41 | 0.45 | 0.43 |
| Other Assets | 2.90 | 2.92 | 3.36 | 3.19 | 3.13 |

Net Overhead

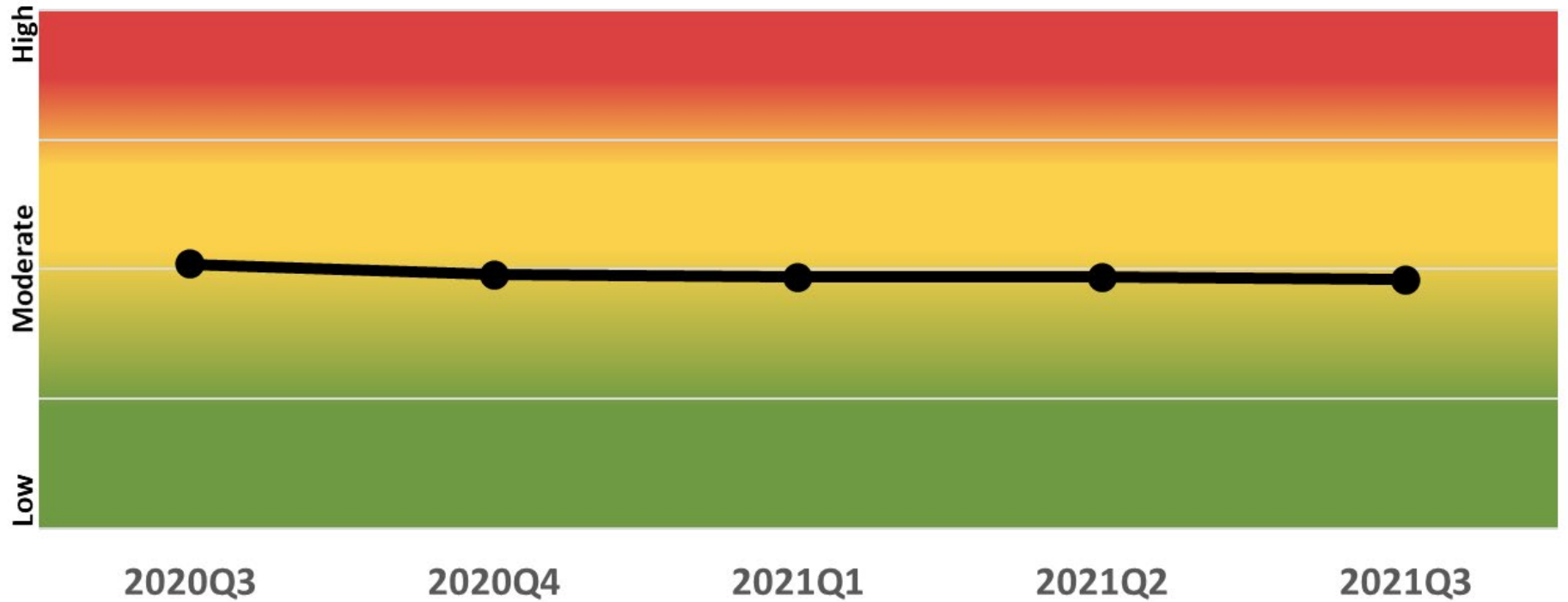


Components of Net Overhead

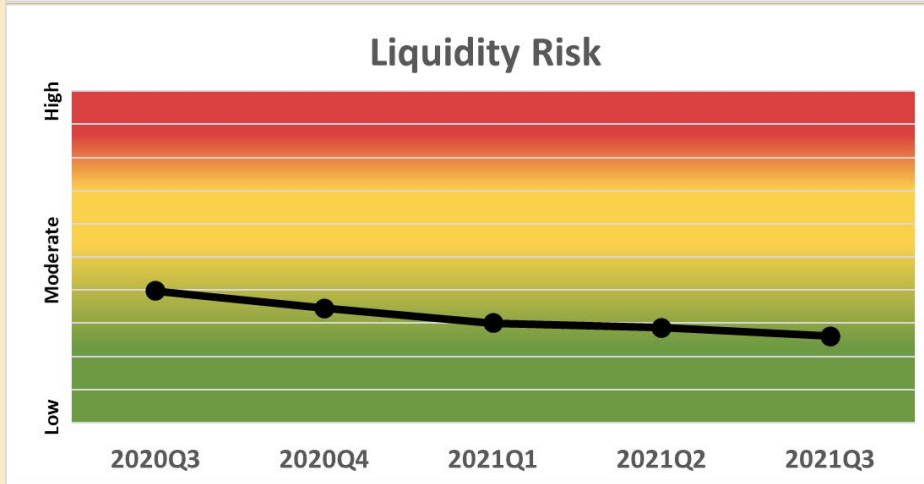
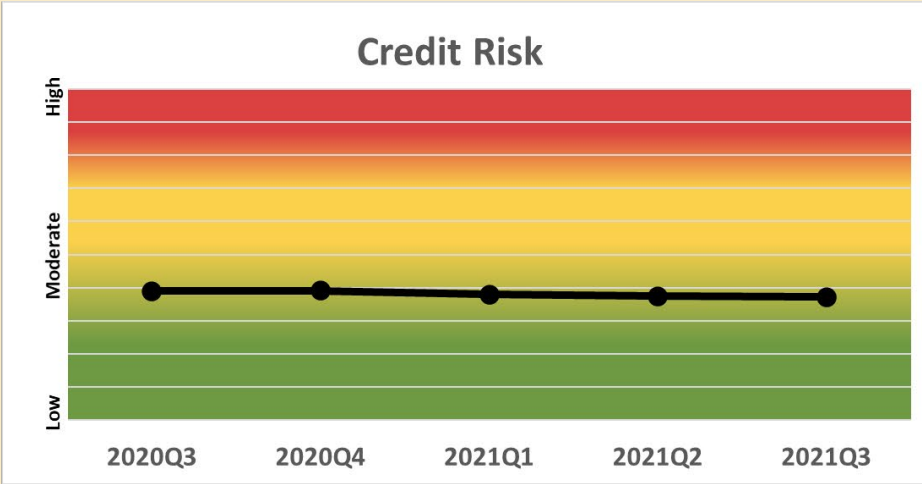
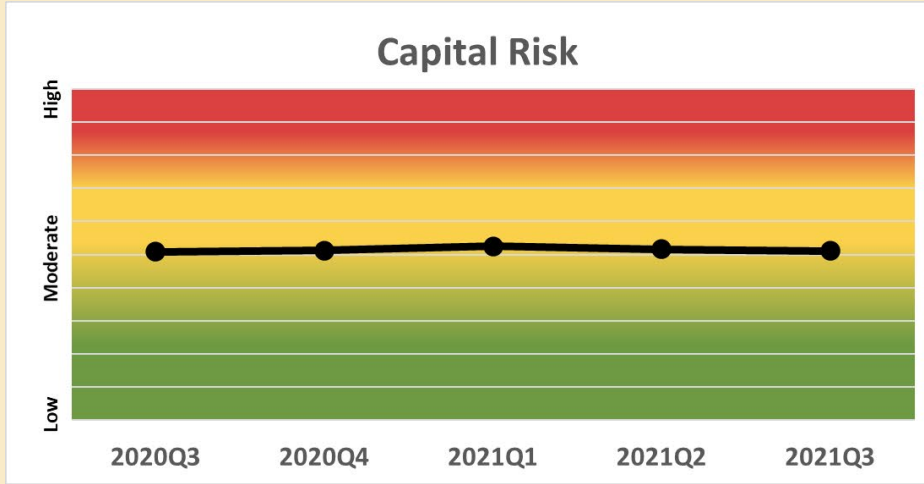


What About Risk?

S&B Total Risk Score



Components of Total Risk Score



Seifried
& Brew
LLC