

Lyons Bancorp, Inc. and Subsidiaries
Consolidated Financial Highlights
(Unaudited)



	Quarterly		Year-To-Date		3rd Qtr 2016
	3rd Qtr 2017	2nd Qtr 2017	9 Mo 2017	9 Mo 2016	
(\$ in thousands except for share data)					
Earnings					
Net interest income	\$ 8,142	\$ 7,822	\$ 23,493	\$ 20,745	\$ 7,038
Less: Provision for loan losses	450	550	1300	899	351
Net interest income after provision for loan losses	\$ 7,692	\$ 7,272	\$ 22,193	\$ 19,846	\$ 6,687
Gains on sales of securities	0	0	(17)	470	245
Gains on sales of loans	343	297	837	1,068	539
Noninterest income	2,243	2,122	6,422	5,566	2,057
Noninterest expense	7,212	6,871	20,885	18,616	6,562
Income before income taxes	\$ 3,066	\$ 2,820	\$ 8,550	\$ 8,334	\$ 2,966
Income taxes	907	832	2,518	2,275	839
Net income	\$ 2,159	\$ 1,988	\$ 6,032	\$ 6,059	\$ 2,127
Preferred stock dividends	62.50	62.50	187.50	0	0
Net Income available to common shareholders	\$ 2,097	\$ 1,926	\$ 5,845	\$ 6,059	\$ 2,127
Share and Per Share Data					
Average common shares (basic)	3,191,415	3,191,139	3,191,078	3,124,104	3,178,830
Average common shares (dilutive)	3,196,415	3,196,139	3,196,078	3,186,511	3,187,595
Period-end common shares (basic)	3,189,872	3,192,981	3,189,872	3,187,702	3,187,702
Period-end common shares (dilutive)	3,194,872	3,197,981	3,194,872	3,187,702	3,187,702
Net income per common (basic)*	\$ 0.66	\$ 0.60	\$ 1.83	\$ 1.94	\$ 0.67
Net income per common (dilutive)*	\$ 0.66	\$ 0.60	\$ 1.83	\$ 1.91	\$ 0.67
Cash dividend declared	\$ 0.26	\$ 0.26	\$ 0.78	\$ 0.75	\$ 0.25
Book value (incl. conv. Pref.) ¹	\$ 23.15	\$ 22.79	\$ 23.15	\$ 20.94	\$ 20.94
Book value (excl. conv. Pref.) ¹	\$ 21.60	\$ 21.25	\$ 21.60	\$ 20.94	\$ 20.94
Last stock trade @ period end	\$ 37.50	\$ 39.00	\$ 37.50	\$ 30.00	\$ 30.00
Period-end balances					
Assets	\$ 1,012,723	\$ 997,239	\$ 1,012,723	\$ 926,823	\$ 926,823
Earning assets (excl mark to market)	\$ 954,511	\$ 942,282	\$ 954,511	\$ 871,192	\$ 871,192
Gross Loans	\$ 715,819	\$ 694,253	\$ 715,819	\$ 650,538	\$ 650,538
Allowance for loan losses	\$ 8,587	\$ 8,261	\$ 8,587	\$ 9,009	\$ 9,009
Deposits	\$ 896,939	\$ 898,574	\$ 896,939	\$ 846,303	\$ 846,303
Shareholders' equity	\$ 73,833	\$ 72,773	\$ 73,833	\$ 66,738	\$ 66,738
Average Balances					
Assets	\$ 995,787	\$ 992,326	\$ 988,010	\$ 918,547	\$ 928,627
Earning assets (excl mark to market)	\$ 942,320	\$ 942,234	\$ 936,669	\$ 866,944	\$ 876,655
Gross Loans	\$ 703,182	\$ 684,325	\$ 687,559	\$ 621,222	\$ 638,197
Allowance for loan losses	\$ 8,380	\$ 7,940	\$ 8,079	\$ 8,517	\$ 8,802
Deposits	\$ 892,766	\$ 905,935	\$ 895,083	\$ 833,668	\$ 844,112
Shareholders' equity	\$ 73,989	\$ 72,334	\$ 72,265	\$ 63,664	\$ 66,110
Performance Ratios					
Return on average assets	0.86%	0.80%	0.82%	0.88%	0.91%
Return on average equity	11.58%	11.02%	11.16%	12.71%	12.80%
Net interest margin	3.43%	3.33%	3.35%	3.20%	3.19%
Net interest margin (T/E)	3.51%	3.41%	3.43%	3.28%	3.27%
Efficiency ratio**	69.45%	69.10%	69.81%	70.81%	72.15%
Asset Quality					
Net charge-offs	\$ 124	\$ 18	\$ 509	\$ 78	\$ 24
Net loan charge-offs	0.02%	0.00%	0.07%	0.01%	0.00%
Allowance for loan losses	\$ 8,587	\$ 8,261	\$ 8,587	\$ 9,009	\$ 9,009
Allowance for loan losses to total loans	1.20%	1.19%	1.20%	1.38%	1.38%
Non-performing loans	\$ 1,269	\$ 1,323	\$ 1,269	\$ 4,554	\$ 4,554
Non-performing loans to total loans	0.18%	0.19%	0.18%	0.70%	0.70%

1) In 12/16 Company issued \$4.9 million 6.00% convertible preferred stock.

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

** Calculated by dividing total noninterest expense by net interest income plus noninterest income (adjusted for certain items).