

| | Consecutive Quarterly Comparison | | Year-To-Date Comparison | | 3rd Qtr 2020 |
|---|----------------------------------|-----------------|-------------------------|-----------------|-----------------|
| | 3rd Qtr 2021 | 2nd Qtr 2021 | 9 Mo 2021 | 9 Mo 2020 | |
| (\$ in thousands except for share data) | | | | | |
| Earnings | | | | | |
| Net interest income | \$ 11,347 | \$ 10,757 | \$ 32,011 | \$ 28,958 | \$ 9,903 |
| Less: Provision for loan losses | <u>100</u> | <u>0</u> | <u>475</u> | <u>5,181</u> | <u>1,613</u> |
| Net interest income after provision for loan losses | \$ 11,247 | \$ 10,757 | \$ 31,536 | \$ 23,778 | \$ 8,290 |
| Gain (Loss) on sales of securities | 2 | 0 | (18) | 244 | 0 |
| Gain (Loss) on sales of loans | 743 | 780 | 2,993 | 4,667 | 1,969 |
| Noninterest income | 3,005 | 2,971 | 8,791 | 8,083 | 2,714 |
| Noninterest expense | <u>10,855</u> | <u>10,692</u> | <u>31,970</u> | <u>27,520</u> | <u>9,697</u> |
| Income before income taxes | \$ 4,141 | \$ 3,816 | \$ 11,332 | \$ 9,252 | \$ 3,277 |
| Income taxes | <u>806</u> | <u>778</u> | <u>2,257</u> | <u>1,657</u> | <u>579</u> |
| Net income | <u>\$ 3,335</u> | <u>\$ 3,038</u> | <u>\$ 9,075</u> | <u>\$ 7,595</u> | <u>\$ 2,698</u> |
| Preferred stock dividends | 63 | 63 | 188 | 188 | 63 |
| Net Income available to common shareholders | <u>\$ 3,272</u> | <u>\$ 2,976</u> | <u>\$ 8,887</u> | <u>\$ 7,407</u> | <u>\$ 2,636</u> |
| Share and Per Share Data | | | | | |
| Average common shares (basic) | 3,186,622 | 3,177,052 | 3,179,771 | 3,170,490 | 3,170,845 |
| Average common shares (dilutive) | 3,306,622 | 3,297,052 | 3,299,771 | 3,290,490 | 3,290,845 |
| Period-end common shares (basic) | 3,416,719 | 3,177,605 | 3,416,719 | 3,170,845 | 3,170,845 |
| Period-end common shares (dilutive) | 3,536,719 | 3,297,605 | 3,536,719 | 3,290,845 | 3,290,845 |
| Net income per common (basic)* | \$ 1.03 | \$ 0.94 | \$ 2.79 | \$ 2.33 | \$ 0.83 |
| Net income per common (dilutive)** | \$ 1.01 | \$ 0.92 | \$ 2.75 | \$ 2.30 | \$ 0.82 |
| Cash dividend declared | \$ 0.41 | \$ 0.31 | \$ 1.03 | \$ 0.93 | \$ 0.31 |
| Book value (incl. conv. Pref.) ¹ | \$ 30.14 | \$ 29.04 | \$ 30.14 | \$ 28.78 | \$ 28.78 |
| Book value (excl. conv. Pref.) ¹ | \$ 29.76 | \$ 28.59 | \$ 29.76 | \$ 28.32 | \$ 28.32 |
| Last stock trade @ period end | \$ 42.99 | \$ 43.00 | \$ 42.99 | \$ 34.50 | \$ 34.50 |
| Period-end Balances | | | | | |
| Assets | \$ 1,642,062 | \$ 1,580,111 | \$ 1,642,062 | \$ 1,383,300 | \$ 1,383,300 |
| Earning assets (excl mark to market) | \$ 1,568,991 | \$ 1,508,873 | \$ 1,568,991 | \$ 1,312,772 | \$ 1,312,772 |
| Gross loans | \$ 1,085,399 | \$ 1,063,940 | \$ 1,085,399 | \$ 1,014,963 | \$ 1,014,963 |
| Allowance for loan losses | \$ 17,694 | \$ 17,738 | \$ 17,694 | \$ 16,502 | \$ 16,502 |
| Deposits | \$ 1,488,864 | \$ 1,439,384 | \$ 1,488,864 | \$ 1,263,352 | \$ 1,263,352 |
| Shareholders' equity | \$ 106,602 | \$ 95,777 | \$ 106,602 | \$ 94,715 | \$ 94,715 |
| Average Balances | | | | | |
| Assets | \$ 1,600,759 | \$ 1,570,192 | \$ 1,553,482 | \$ 1,285,524 | \$ 1,364,688 |
| Earning assets (excl mark to market) | \$ 1,530,864 | \$ 1,504,162 | \$ 1,485,275 | \$ 1,218,142 | \$ 1,296,252 |
| Gross loans | \$ 1,067,172 | \$ 1,056,515 | \$ 1,050,331 | \$ 934,041 | \$ 990,993 |
| Allowance for loan losses | \$ 17,727 | \$ 17,761 | \$ 17,678 | \$ 13,551 | \$ 15,920 |
| Deposits | \$ 1,457,070 | \$ 1,432,189 | \$ 1,413,880 | \$ 1,157,362 | \$ 1,245,522 |
| Shareholders' equity | \$ 99,024 | \$ 94,945 | \$ 96,717 | \$ 92,547 | \$ 95,065 |
| Performance Ratios | | | | | |
| Return on average assets | 0.83% | 0.78% | 0.78% | 0.79% | 0.79% |
| Return on average equity | 13.36% | 12.83% | 12.55% | 10.96% | 11.29% |
| Net interest margin | 2.94% | 2.87% | 2.88% | 3.18% | 3.04% |
| Net interest margin (T/E) | 2.96% | 2.89% | 2.90% | 3.19% | 3.06% |
| Core Net interest margin | 2.89% | 2.96% | 2.92% | 3.24% | 3.04% |
| Core Net interest margin (T/E) | 2.91% | 2.98% | 2.94% | 3.26% | 3.07% |
| Efficiency ratio*** | 71.92% | 73.70% | 73.00% | 65.98% | 66.48% |
| Core Efficiency ratio*** | 74.45% | 74.63% | 74.44% | 67.39% | 70.70% |
| Asset Quality | | | | | |
| Net charge-offs | \$ 144 | \$ (4) | \$ 162 | \$ 234 | \$ 39 |
| Net charge-offs to average total loans | 0.01% | 0.00% | 0.02% | 0.03% | 0.00% |
| Allowance for loan losses | \$ 17,694 | \$ 17,738 | \$ 17,694 | \$ 16,502 | \$ 16,502 |
| Allowance for loan losses to total gross loans | 1.63% | 1.67% | 1.63% | 1.63% | 1.63% |
| Non-performing loans | \$ 3,665 | \$ 4,327 | \$ 3,665 | \$ 3,548 | \$ 3,548 |
| Non-performing loans to total gross loans | 0.34% | 0.41% | 0.34% | 0.35% | 0.35% |

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.