

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Five Quarters /Interims

	REGULATORY LINE ITEM #	09/19 Q	12/19 Q	03/20 Q	06/20 Q	09/20 Q
End of Period Date		9/30/2019	12/31/2019	3/31/2020	6/30/2020	9/30/2020
Last Update Date		10/25/2019	1/28/2020	4/27/2020	7/27/2020	10/29/2020
Regulatory Filer Type		041	041	041	041	041
Average Exchange Rate		1.000000	1.000000	1.000000	1.000000	1.000000
Spot Exchange Rate		1.000000	1.000000	1.000000	1.000000	1.000000

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**Balance Sheet Highlights**

Total Assets	RCON2170	711,313	829,790	930,350	1,048,035	1,089,085
Asset Growth Rate (%)		24.25	66.62	48.47	50.60	15.67
Total Loans & Leases (Incl HFI & HFS)	RCON2122	265,508	265,540	265,270	348,005	356,226
Loan Growth Rate (%)		8.10	0.05	(0.41)	124.76	9.45
Total Loans & Leases/ Assets (%)		37.33	32.00	28.51	33.21	32.71
Total Deposits (Incl Dom & For)		651,548	762,458	853,457	965,524	1,005,081
Deposit Growth Rate (%)		23.39	68.09	47.74	52.52	16.39
Loans/ Deposits (%)		40.75	34.83	31.08	36.04	35.44
Memo: Full-time Employees	RIAD4150	55	55	54	61	61

**Performance Measures**

Net Income	RIAD4340	1,472	1,611	2,139	1,860	1,890
ROAA (%)		0.87	0.84	0.92	0.73	0.71
ROAE (%)		10.72	10.66	12.56	9.97	9.68
Interest Income/ Avg Assets (%)		3.10	2.87	2.61	2.44	2.19
Interest Expense/ Average Assets (%)		0.48	0.36	0.24	0.05	0.03
Net Interest Income/ Avg Assets (%)		2.63	2.51	2.37	2.39	2.15
Noninterest Income/ Average Assets (%)		0.25	0.21	0.18	0.14	0.18
Noninterest Expense/ Avg Assets (%)		1.76	1.69	1.46	1.42	1.46
Net Interest Margin (%)		2.69	2.57	2.42	2.43	2.18
Yield/ Cost Spread (%)		1.93	1.83	1.70	2.27	2.07

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Efficiency Ratio (FTE) (%)		60.27	61.37	56.86	55.30	61.53
<b>Capitalization</b>						
GRB: Total Equity Capital	RCON3210	56,851	64,088	72,136	77,101	79,046
Tangible Equity		56,851	64,088	72,136	77,101	79,046
Tangible Common Equity		56,851	64,088	72,136	77,101	79,046
Tier 1 Capital		54,306	61,817	65,357	67,216	69,107
B3 or GRB: Tier 1 Common Capital (CET1)		54,306	61,817	65,357	67,216	69,107
Equity/ Assets (%)		7.99	7.72	7.75	7.36	7.26
Tang Equity/ Tang Assets (%)		7.99	7.72	7.75	7.36	7.26
Tang Common Eqty/ Tang Assts (%)		7.99	7.72	7.75	7.36	7.26
Risk Based Capital Ratio (%)		19.98	22.85	22.32	22.98	23.14
Tier 1 Risk-based Ratio (%)		18.73	21.60	21.13	21.72	21.89
B3 or GRB: Tier 1 Common Capital (CET1) RB Ratio (%)		18.73	21.60	21.13	21.72	21.89
Leverage Ratio (%)		8.01	8.02	7.05	6.64	6.48
Common Dividends Declared/ Net Income (%)		0.00	0.00	0.00	0.00	0.00
Commercial RE Loans/ Total Risk-Based Capital (%)		87.40	69.60	57.07	50.98	50.40
<b>Loan Composition (%)</b>						
DOM: Construction & Land Development Loans/ Loans		4.09	2.42	1.03	0.68	1.20
DOM: Tot 1-4 Fam Loans/ Loans		67.42	69.11	70.43	53.68	53.94
DOM: Multifamily Loans/ Loans		5.00	5.09	4.10	3.08	2.97
DOM: Farm Loans/ Loans		0.00	0.00	0.00	0.00	0.00
DOM: CommRE(Nfarm/NRes)/ Loans		17.46	17.54	17.89	12.77	12.04
Foreign RE Lns/ Loans		0.00	0.00	0.00	0.00	0.00
CON: Real Estate Loans/ Loans		93.97	94.15	93.45	70.22	70.14
CON: Total C&I Loans/ Loans		4.65	4.52	5.05	28.57	28.69
CON: Total Cons Lns/ Loans		1.20	1.14	1.33	1.09	1.05
CON: Agricultural Prod/ Loans		0.00	0.00	0.00	0.00	0.00
CON:Other Loans/ Loans		0.18	0.18	0.17	0.13	0.12
CON: Total Leases/ Loans		0.00	0.00	0.00	0.00	0.00
CON: LESS: Unearn Inc/ Loans		0.00	0.00	0.00	0.00	0.00

	REGULATORY LINE ITEM #	09/19 Q	12/19 Q	03/20 Q	06/20 Q	09/20 Q
<b>Deposit Composition (%)</b>						
Nonint-bear Dep/ Deposits		61.82	67.58	74.80	73.61	77.99
Transaction Accounts/ Deposits		72.21	75.50	83.19	85.66	86.95
MMDAs+Savings/ Deposits		21.28	18.93	13.07	11.65	10.93
Retail Time Dep/ Deposits		3.34	2.83	1.68	1.19	0.99
Jumbo Time Deposits/ Deposits		3.17	2.74	2.06	1.50	1.13
Foreign Deposits/ Deposits		NA	NA	NA	NA	NA
<b>Asset Quality (%)</b>						
Noncurrent Loans/ Loans		0.00	0.00	0.00	0.00	0.00
NPLs/ Loans		0.00	0.00	0.00	0.00	0.00
NPAs/ Assets		0.00	0.00	0.00	0.00	0.00
NPA Excluding Restructured Loans/ Total Assets		0.00	0.00	0.00	0.00	0.00
NPAs/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs+90s/ (Loans+OREO)		0.00	0.00	0.00	0.00	0.00
NPAs + 90 Days PD/ Assets		0.00	0.00	0.00	0.00	0.00
Loan Loss Reserves/ Gross Loans		1.40	1.40	1.39	1.21	1.20
Reserves/ NPAs		NA	NA	NA	NA	NA
Net Chargeoffs/ Avg Loans		0.00	0.00	0.00	0.00	0.00
Loan Loss Prov/ NCOs		NA	NA	NA	NA	NA
<b>Liquidity (%)</b>						
Liquidity Ratio		64.78	70.86	74.76	69.71	70.22
Earning Assets/ IBL		278.19	328.17	421.77	402.02	474.75
Secs (FV)/ Secs (Amt Cost)		100.85	100.64	101.42	102.03	102.50
Pledged Secs/ Securities		2.16	1.74	1.30	1.18	1.45
Brokered Deposits/ Deposits		0.00	0.00	0.00	0.00	0.00
Jumbo Time Deposits/ Domestic Deposits		3.17	2.74	2.06	1.50	1.13
<b>Yields/Cost (%)</b>						
Yield on Total Loans and Leases		4.45	4.33	4.38	3.70	3.47

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Yield on Loans		4.45	4.33	4.38	3.70	3.47
Yield on RE Loans: 1-4 Family		4.27	4.16	4.05	3.93	3.87
Yield on RE Loans: Oth RE Loans		4.57	4.36	5.14	4.37	4.44
Yield on RE Loans		4.34	4.21	4.31	4.03	4.00
Yield on C&I Loans		6.73	7.45	6.68	2.86	2.15
Yield on Consumer Loans Excluding Credit Card		4.87	4.68	4.71	4.37	4.35
Yield on Leases		NA	NA	NA	NA	NA
Yield on Bal in Dep Inst		2.15	1.58	1.43	0.15	0.11
Yield on Debt and Equity Securities		2.37	2.27	2.07	2.03	2.04
Yield on Earning Assets		3.18	2.94	2.67	2.48	2.22
Yld on U.S. Treas&Govt Agcy Secs		2.22	2.03	1.91	1.77	1.90
Yield on Mortgage Backed Secs		2.70	2.72	2.69	2.40	2.24
Yield on All Other Secs		2.50	2.59	2.32	2.47	2.18
Yield on Trading Accts		NA	NA	NA	NA	NA
Yield on FFSold&RevRepos		NA	NA	0.00	NA	0.00
Cost of Int-bearing Deposits		1.26	1.11	0.97	0.21	0.15
Cost of Borrowings		0.00	0.00	0.00	0.00	NA
Cost of Int-bearing Trans Accts		1.03	0.76	0.55	0.04	0.05
Cost of Svgs Deps (Incl MMDAs)		1.29	0.99	0.74	0.06	0.06
Cost of Time Deposits > \$250K		2.26	2.08	1.83	1.28	0.92
Cost of Other Time Deposits		2.18	2.13	1.89	1.44	1.15
Cost of FFPuch&Repos		0.00	0.00	0.00	0.00	0.00
Cost of Interest-bearing Liabilities		1.25	1.11	0.97	0.21	0.15
Cost of Funds		0.53	0.39	0.27	0.05	0.04
Yield/ Cost Spread		1.93	1.83	1.70	2.27	2.07
<b>Interest Rate Sensitivity</b>						
Rate-sensitive Assets		234,102	397,089	451,381	451,177	465,117
Rate-sensitive Liabilities		36,665	37,693	28,609	22,698	19,627
Rate-sensitive Time Deposits		36,315	37,260	27,951	22,698	19,627
One Year Cumulative Repricing Gap		197,437	359,396	422,772	428,479	445,490

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One Year Gap/ Assets		27.76	43.31	45.44	40.88	40.90
Rate-sensitive Assets/ Assets		32.91	47.85	48.52	43.05	42.71
Rate-sensitive Liab/ Assets		5.15	4.54	3.08	2.17	1.80