



The A1 choice for all your banking needs.

Headquartered on Beach Front Ave



ABOUT

Our Story

WHO WE ARE:

- ❑ A \$863 million-dollar full-service commercial bank operating in a well-diversified economy

MOTTO:

- ❑ The A1 choice for all your banking needs

MISSION STATEMENT:

- ❑ To provide sound financial service to our community



MEET THE TEAM

Team Picture and Names ??



BANK OVERVIEW

Starting Point

12/31/2029

Assets
\$777M

Loans
\$624M

Deposits
\$671M

NLA/TA
-1.20

ROA
0.25

ROE
3.87

NIM
3.26

AREAS OF CONCERN

GROWTH

INCOME

REGULATIONS

OUR STRATEGY



RESULTS AS OF

12/31/2031

Assets
\$863M

Loans
\$709M

Deposits
\$762M

NLA/TA
1.3

ROA
1.33

ROE
20.05

NIM
5.68

RISK

Note: Charts and graphs should likely contain comparisons to other banks or community average.

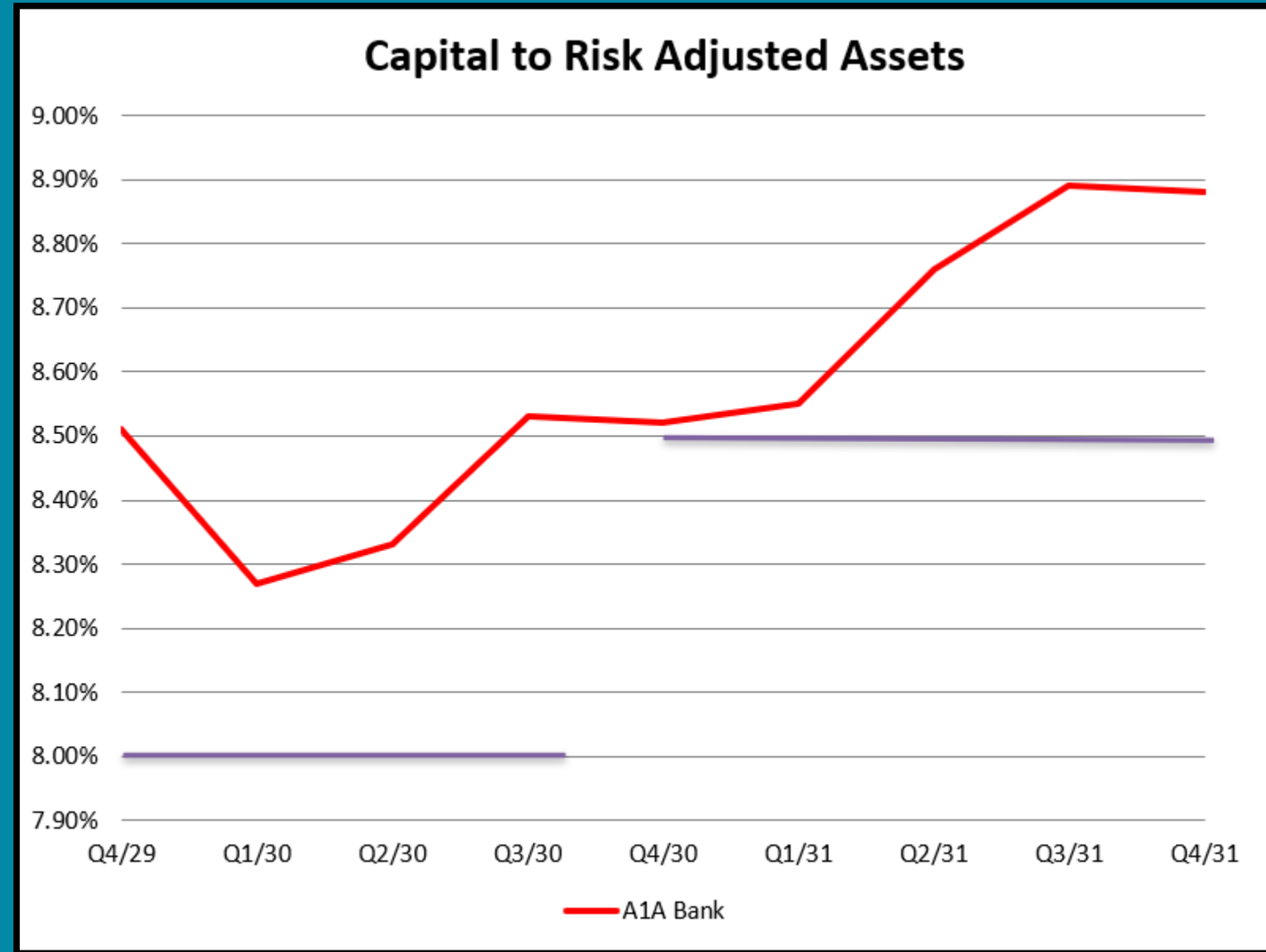
DISCIPLINED LOAN GROWTH

- ❑ 13.5% growth over 2 years
- ❑ Maintained excellent credit quality
- ❑ Balanced portfolio



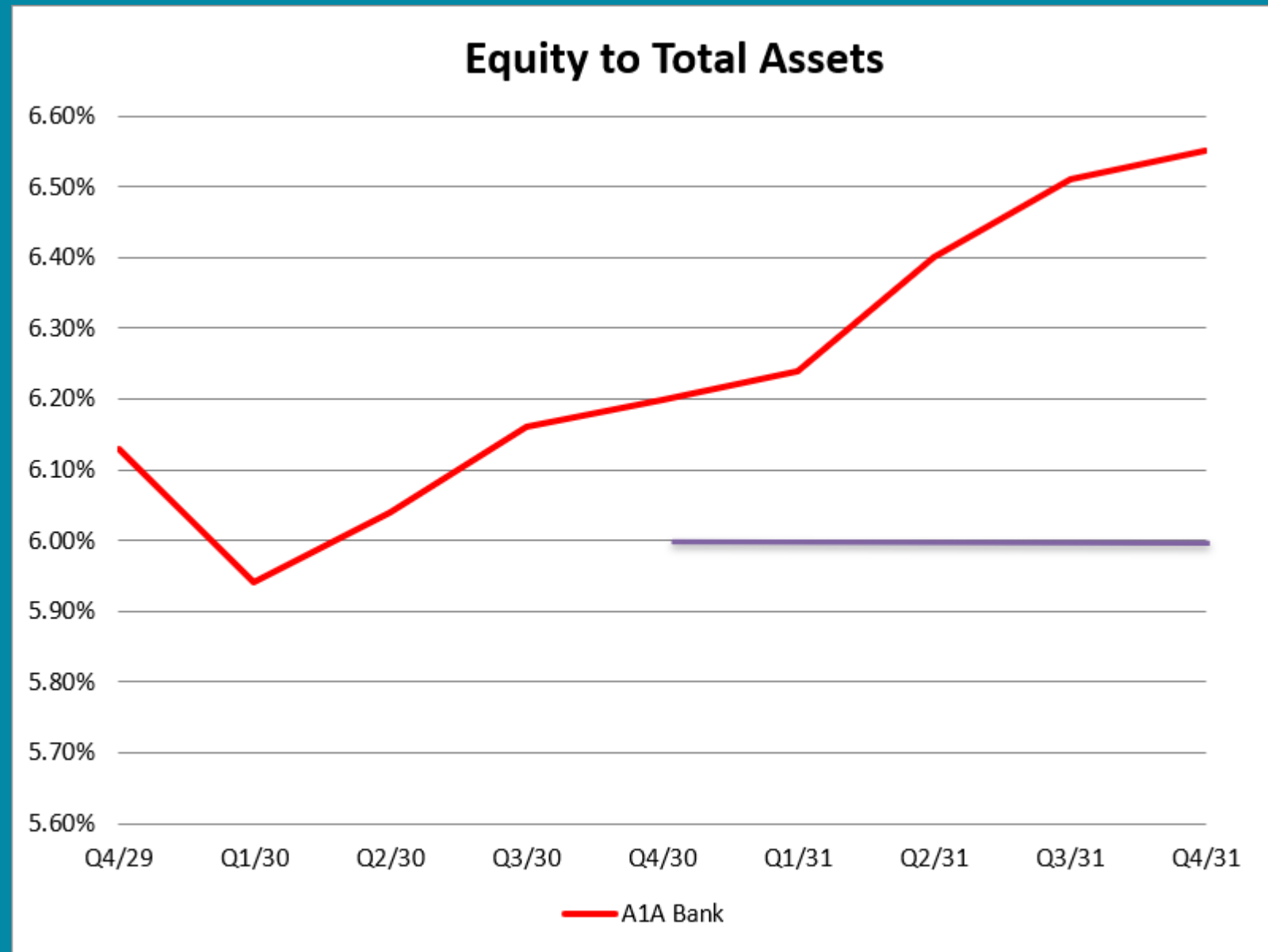
MANAGED CAPITAL RISK RATIO

- Increased capital ratio through earnings without issuing additional stock



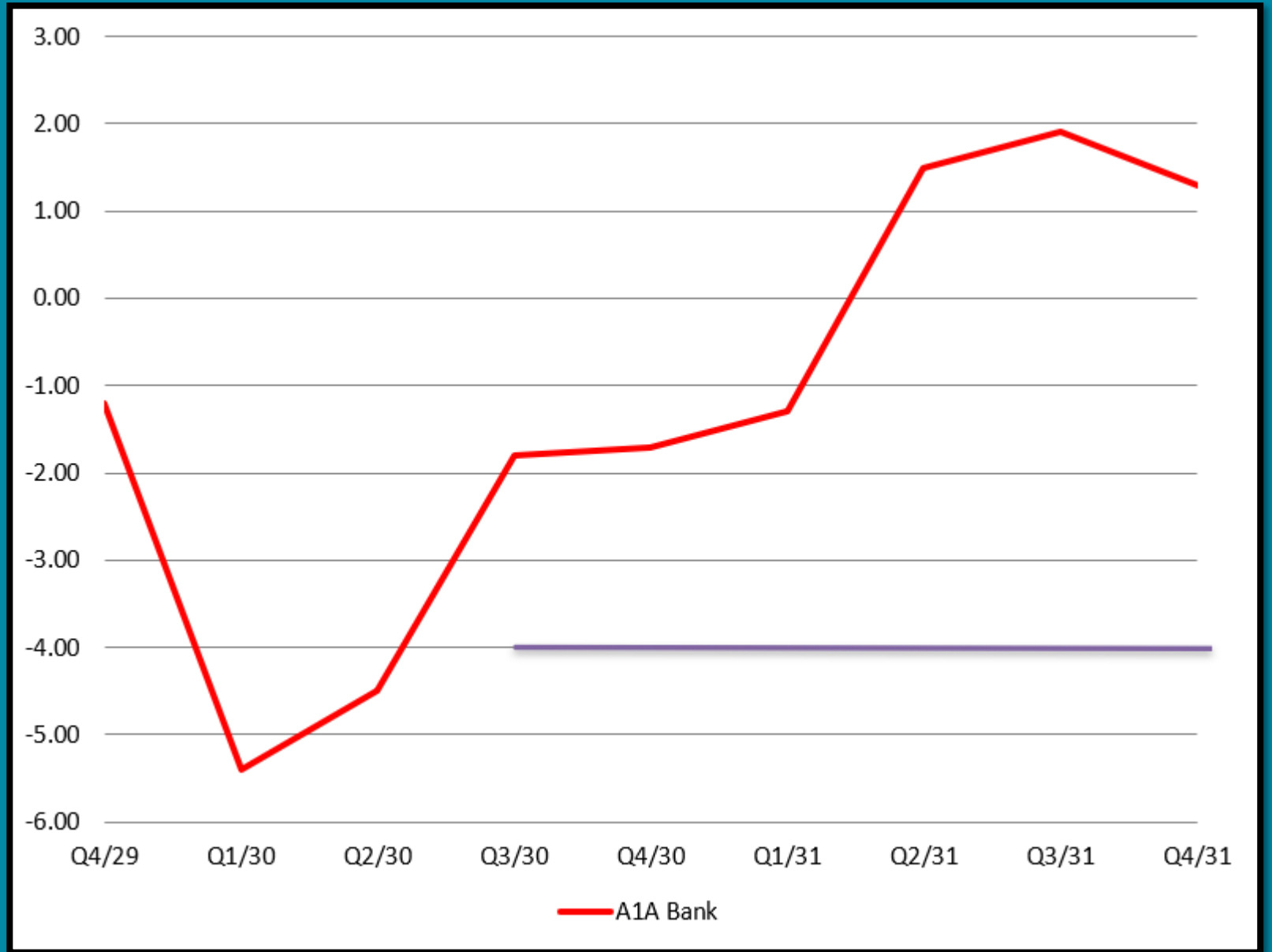
Equity to Total Assets

- Ended the period 55 basis points above regulatory requirements



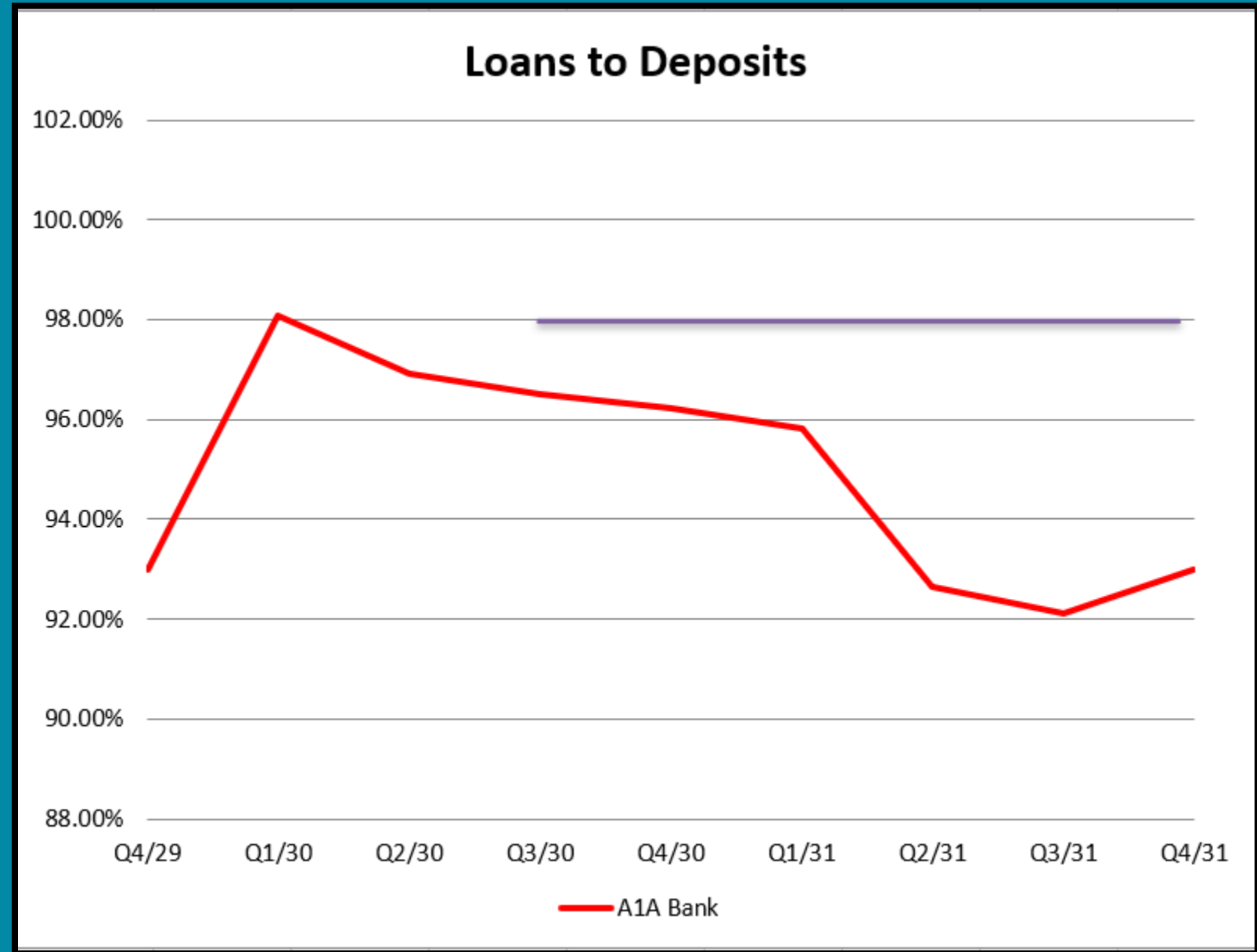
Net Liquid Assets/Total Assets

- Improved liquidity through controlled management of the balance sheet



Loan to Deposit Ratio

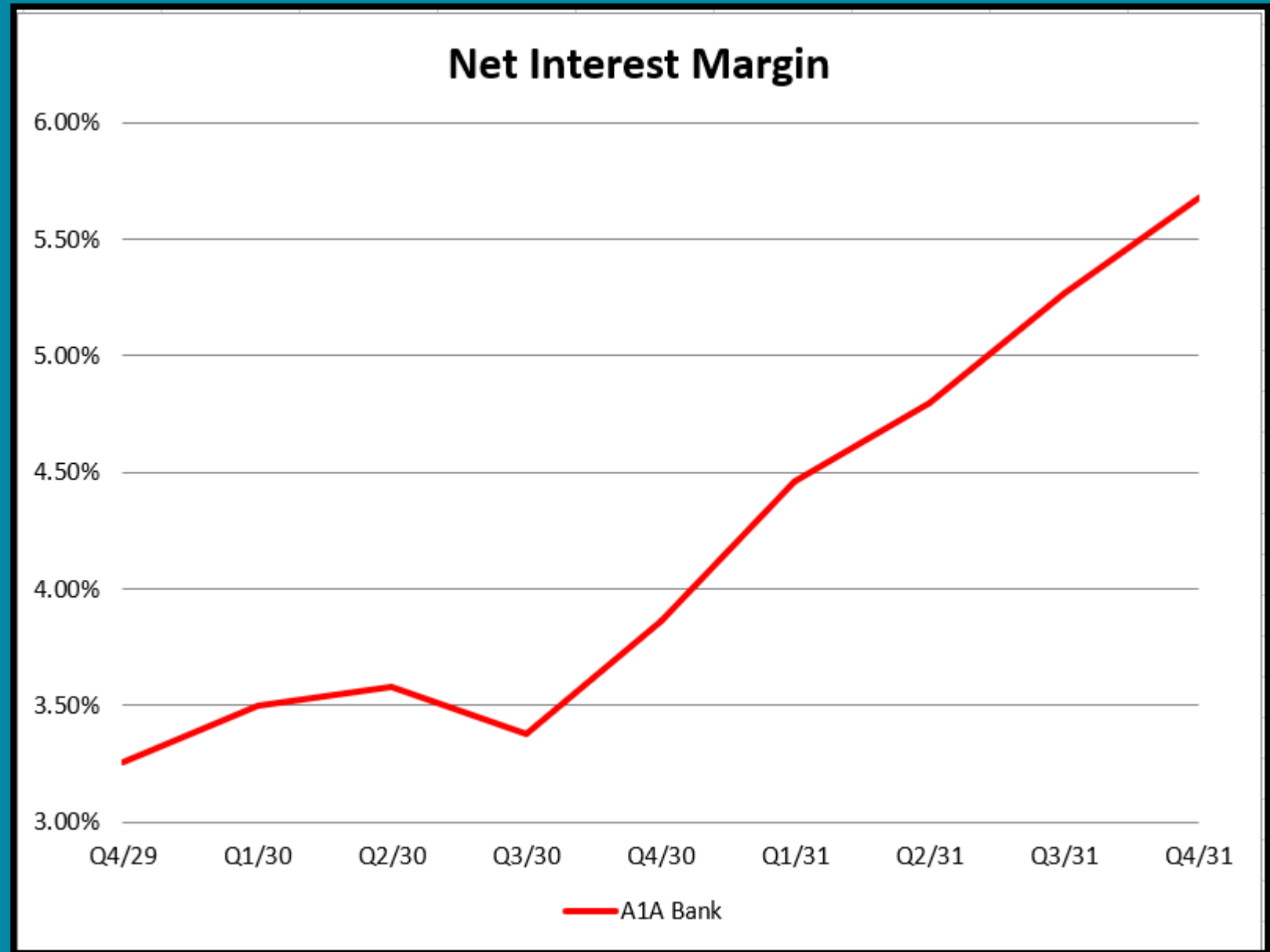
- ❑ Ended the 2-year period with a 93% loan/deposit ratio
- ❑ 100% of deposits are core



PROFIT

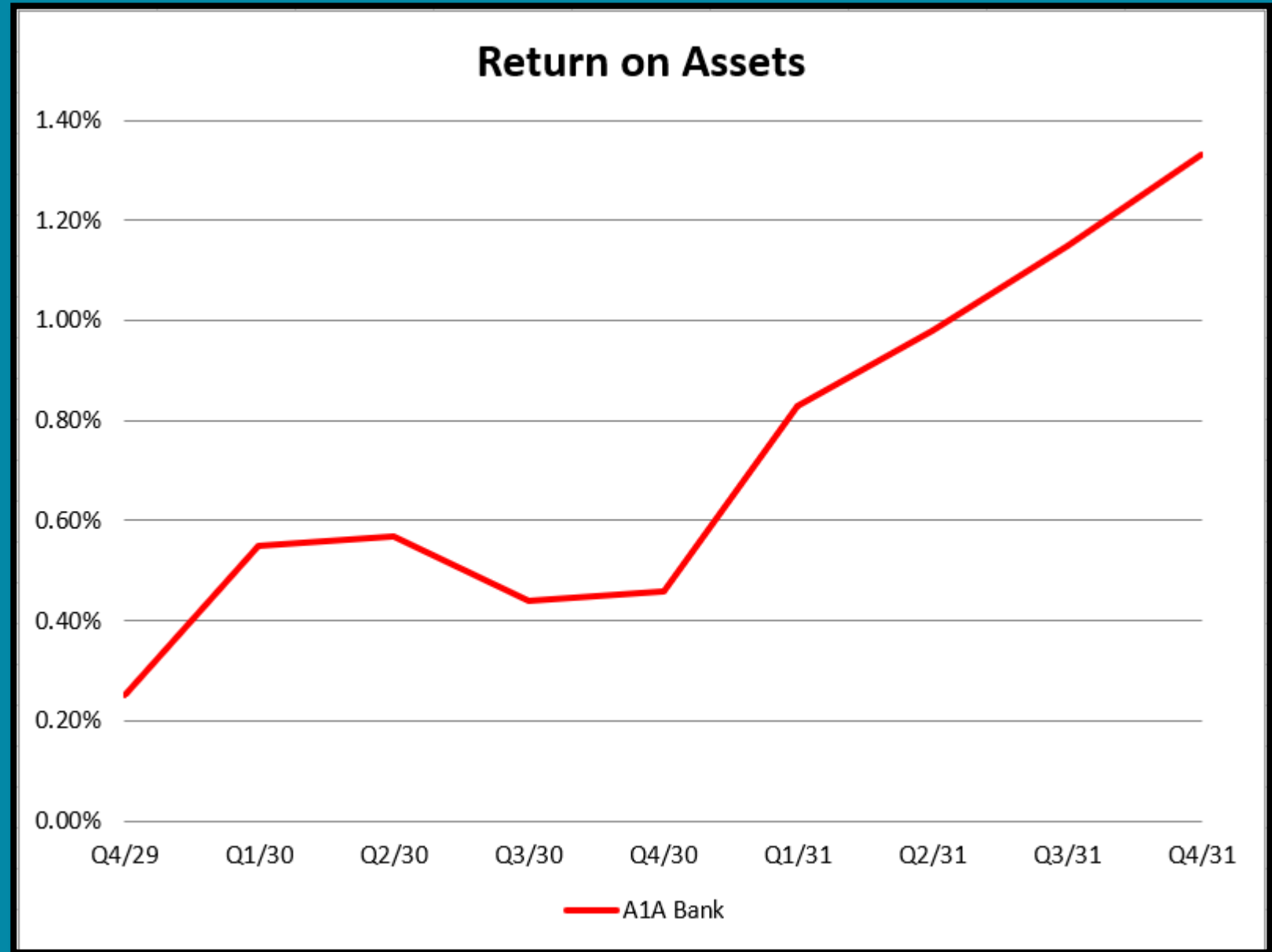
Net Interest Margin

- Market leader by focusing on strategic funding and pricing



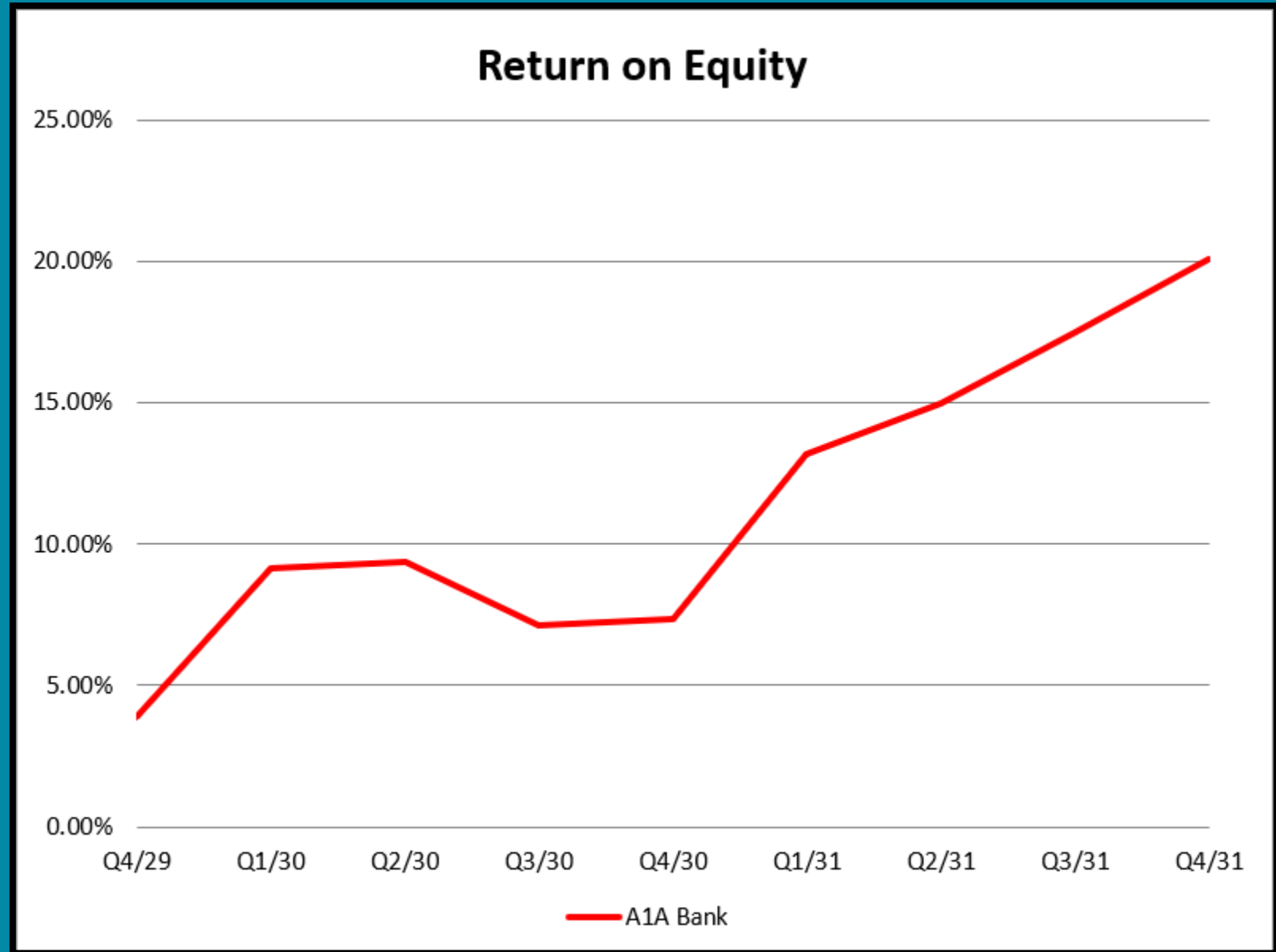
Return on Assets

- ☐ Increased by 45.67% over the 2-year period



Return on Equity

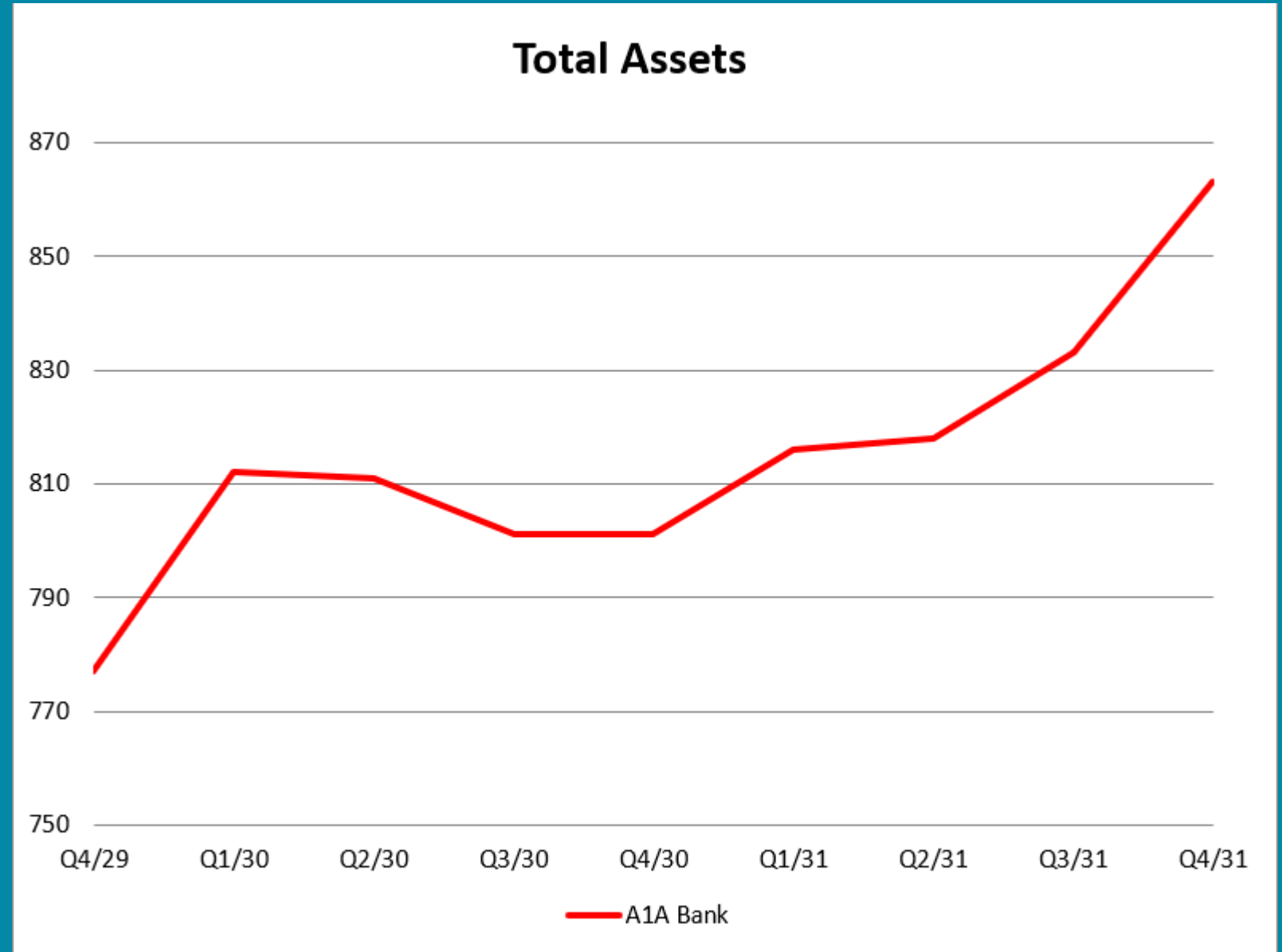
- Preserved and improved equity position by 36.26% over a 2-year period



GROWTH

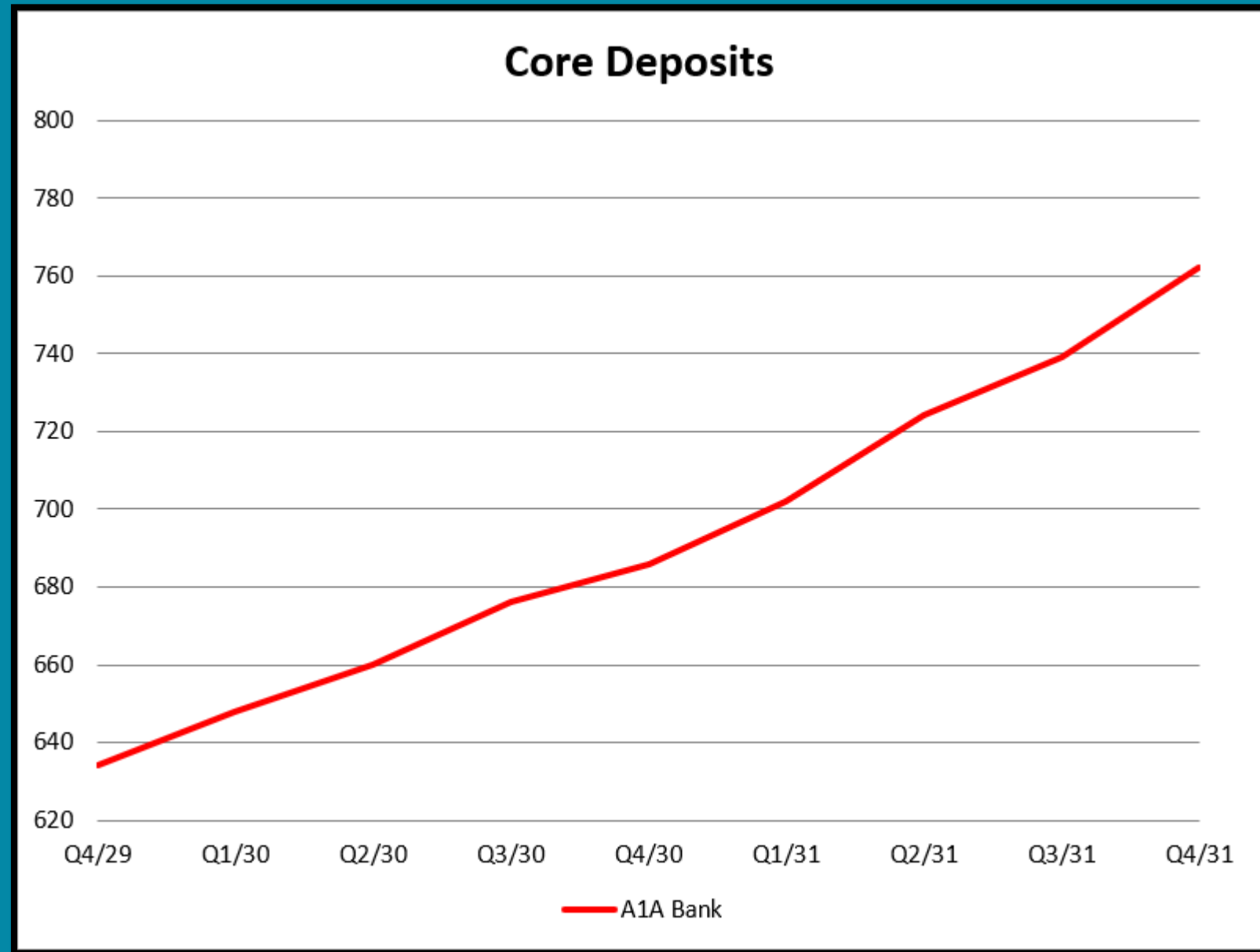
TOTAL ASSETS

- Increased total assets by 11.09% in 2 years



CORE DEPOSITS

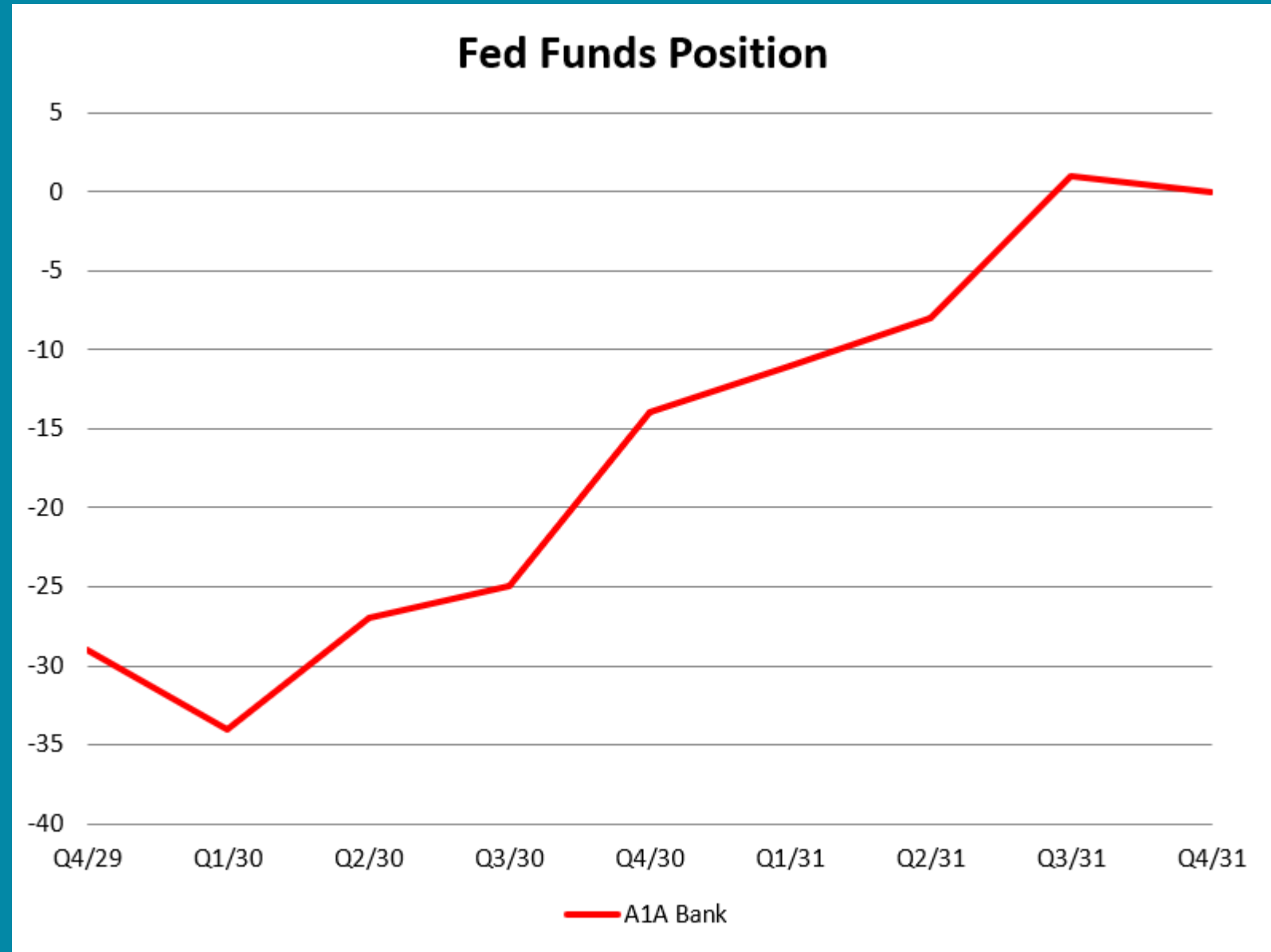
- ❑ Increase core deposits by 20.17% over 2 years
- ❑ The growth in core deposits provided cheaper funding for loans



SECURITIES & TREASURY

Fed Funds Position

- ☐ Funded minor shortfalls with Fed Funds and Repos
- ☐ Reduced our dependency on outside funding



FUTURE OUTLOOK

DISCIPLINED GROWTH



\$ in Millions

**2 Year Change
FYE 2029 - FYE 2031**

Total Assets	11.09%
Total Loans (net)	13.52%
Core Deposits	20.17%
Owners Equity	18.77%

Net Income	61.83%
Earnings Per Share	61.83%
Net Interest Margin @ Year End	74.23%

Return on Assets	45.67%
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Return on Equity	36.26%
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Dividends *Dividends remained unchanged, but were 18.29%, 24.74% & 11.30% of Net income over the last 3 years.*

FUTURE OUTLOOK

FUTURE OUTLOOK

Economic Indicators support continued growth, performance and incremental shareholder returns under the bank's operating model and capital structure.

<i>\$ in Millions</i>	<i>Annual Goals</i>	<i>1 Year Target</i>	<i>% Change Over Most Recent FYE</i>
Total Assets	7% Annual Growth	\$923.77	7.00%
Total Loans (net)	7% Annual Growth	\$758.31	7.00%
Core Deposits	10% Annual Growth	\$838.27	10.00%
Owners Equity	15% Annual Growth	\$65.05	15.00%
Net Income	Based on 1.3% ROA	\$12.01	35.71%
Earnings Per Share	Maintain Current Stock Ownership	\$6.00	35.71%
Net Interest Margin @ Year End	Maintain Strong NIM - Market Leader	5.65%	-0.53%
Return on Assets	26.83% Growth, Assuming 1.3% ROA (Same as Most Recent Q4 2031)	1.30%	26.83%
Return on Equity		18.46%	18.01%
Dividends	Increased Earnings = Increased Dividends	\$1.80	80.13%
Dividends as % of Net Income	Plan to pay 15% of NI in Dividends		

