



WYOMING COMMUNITY BANK
YEAR-END FINANCIAL SUMMARY
 12/31/2022

BALANCE SHEET COMPARISON

| | 2019 | 2020 | 2021 | 2022 | 2022 - 2021 | |
|-----------------------------------|--------------------|--------------------|--------------------|--------------------|-------------------|---------------|
| | | | | | \$ CHANGE | % CHANGE |
| Total Cash & Due | 3,211,814 | 4,118,269 | 3,826,570 | 4,462,436 | 635,866 | 16.6% |
| Total Due from Bank CDs | 250,000 | 248,000 | 0 | 0 | 0 | 0.0% |
| Fed Funds Sold | 8,300,000 | 0 | 0 | 1,500,000 | 1,500,000 | 0.0% |
| Total Investment | 47,065,954 | 73,490,227 | 91,888,407 | 84,413,151 | -7,475,256 | -8.1% |
| Net Total Loans | 86,635,723 | 98,677,530 | 111,928,690 | 120,764,254 | 8,835,564 | 7.9% |
| Total Fixed Assets | 3,134,583 | 4,063,893 | 3,897,704 | 3,806,139 | -91,565 | -2.3% |
| Total Accrued Interest Receivable | 1,233,580 | 1,206,730 | 1,167,407 | 1,356,162 | 188,755 | 16.2% |
| Total Prepaid Expenses | 711,764 | 179,598 | 207,796 | 251,189 | 43,393 | 20.9% |
| Total Other Assets | 3,105,994 | 3,333,910 | 3,196,562 | 3,392,461 | 195,899 | 6.1% |
| TOTAL ASSETS | 153,649,412 | 185,318,157 | 216,113,136 | 219,945,791 | 3,832,655 | 1.8% |
| Demand Deposits | 66,422,689 | 89,867,678 | 102,765,883 | 115,205,853 | 12,439,970 | 12.1% |
| Savings Deposits | 36,113,157 | 45,605,478 | 56,077,473 | 54,999,418 | -1,078,055 | -1.9% |
| Time Deposits | <u>27,003,368</u> | <u>21,373,858</u> | <u>23,413,824</u> | <u>25,436,472</u> | <u>2,022,648</u> | 8.6% |
| Total Deposits | 129,539,214 | 156,847,014 | 182,257,180 | 195,641,743 | 13,384,563 | 7.3% |
| Borrowed Money | 7,366,049 | 9,731,568 | 12,938,451 | 8,690,654 | -4,247,797 | -32.8% |
| Accrued Interest Payable | 202,257 | 117,131 | 103,980 | 136,415 | 32,435 | 31.2% |
| Accrued Expenses Payable | 129,969 | 102,844 | 144,771 | 96,817 | -47,954 | -33.1% |
| Other Liabilities | 1,356,235 | 1,697,112 | 1,870,694 | 1,979,900 | 109,206 | 5.8% |
| TOTAL LIABILITIES | 138,593,724 | 168,495,669 | 197,315,076 | 206,545,528 | 9,230,452 | 4.7% |
| CAPITAL | | | | | | |
| Common Stock | 1,200,000 | 1,200,000 | 1,200,000 | 1,200,000 | 0 | 0.0% |
| Surplus | 5,438,688 | 5,438,688 | 6,899,019 | 7,899,019 | 1,000,000 | 14.5% |
| Undivided Profits | 6,369,753 | 7,251,214 | 8,257,646 | 10,128,600 | 1,870,954 | 22.7% |
| Net Income | 1,596,460 | 1,666,432 | 2,470,954 | 1,829,915 | -641,039 | -25.9% |
| Unrealized Gain/Loss | <u>450,787</u> | <u>1,266,154</u> | <u>-29,559</u> | <u>-7,657,271</u> | <u>-7,627,713</u> | 25805.4% |
| TOTAL ADJ NET CAPITAL | 15,055,688 | 16,822,488 | 18,798,060 | 13,400,263 | -5,397,797 | -28.7% |
| TOTAL LIAB & CAPITAL | 153,649,412 | 185,318,157 | 216,113,136 | 219,945,791 | 3,832,655 | 1.77% |
| Selected performance ratios: | | | | | | |
| YTD ROA | 1.08% | 1.05% | 1.22% | 0.83% | -0.39% | |
| YTD ROE | 11.15% | 10.41% | 13.77% | 12.70% | -1.07% | |
| Net Interest Margin | 3.85% | 3.78% | 3.51% | 3.18% | -0.33% | |
| Tier I Capital / Avg Total Assets | 9.60% | 8.40% | 8.64% | 9.09% | 0.45% | |
| Tier II Capital / RW Assets | 15.83% | 14.83% | 16.02% | 16.12% | 0.10% | |
| Loans to Deposits | 68.06% | 64.09% | 62.49% | 62.75% | 0.26% | |
| Efficiency Ratio | 74.98% | 77.96% | 70.24% | 76.90% | 6.66% | |



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INCOME STATEMENT

| | 2019 | 2020 | 2021 | 2022 | 2022-2021 | |
|--|------------------|------------------|------------------|------------------|-----------------|-----------------|
| | | | | | \$ Change | % Change |
| Commercial Loan Interest | 663,495 | 741,950 | 651,293 | 711,700 | 60,407 | 9.27% |
| Agricultural Loan Interest | 1,099,580 | 928,478 | 732,436 | 928,680 | 196,245 | 26.79% |
| Real Estate Loan Interest | 2,612,275 | 2,522,641 | 2,977,756 | 3,393,728 | 415,972 | 13.97% |
| Consumer Loan Interest | 378,269 | 392,234 | 389,205 | 420,715 | 31,510 | 8.10% |
| Tax Exempt Lease Loan Interest | 56,553 | 51,396 | 107,074 | 32,866 | -74,208 | -69.31% |
| Taxable Lease Loan Interest | 22,303 | 13,174 | 11,594 | 5,504 | -6,090 | -52.53% |
| Overdraft Protection Loan Interest | 13,471 | 11,269 | 9,689 | 8,418 | -1,271 | -13.12% |
| Total Loan Interest Income | 4,845,946 | 4,661,142 | 4,879,046 | 5,501,610 | 622,564 | 12.76% |
| Total Loan Fees ** | 245,276 | 784,269 | 1,055,066 | 287,771 | -767,295 | -72.72% |
| Total Loan Income | 5,091,222 | 5,445,411 | 5,934,113 | 5,789,381 | -144,731 | -2.44% |
| Interest on Cash & Due from Banks | 57,751 | 23,052 | 1,606 | 142,993 | 141,387 | 8805.15% |
| Total Investment Income | 1,226,867 | 1,228,201 | 1,271,623 | 1,622,502 | 350,879 | 27.59% |
| Total Interest Income | 6,375,840 | 6,696,664 | 7,207,341 | 7,554,876 | 347,535 | 4.82% |
| DDA Interest Expense | 220,409 | 183,900 | 125,763 | 244,232 | 118,469 | 94.20% |
| Savings Interest Expense | 194,362 | 98,385 | 59,704 | 219,180 | 159,476 | 267.11% |
| Time Deposit Interest Expense | 540,772 | 433,725 | 251,300 | 267,035 | 15,735 | 6.26% |
| Total Interest on Deposits | 955,543 | 716,010 | 436,767 | 730,447 | 293,680 | 67.24% |
| Interest Expense on Borrowings | 132,600 | 99,961 | 90,746 | 83,238 | -7,508 | -8.27% |
| Total Interest Expense | 1,088,143 | 815,971 | 527,513 | 813,685 | 286,172 | 54.25% |
| NET INTEREST INCOME | 5,287,697 | 5,880,693 | 6,679,828 | 6,741,191 | 61,363 | 0.92% |
| Total Deposit Fee Income | 147,546 | 81,253 | 87,325 | 98,553 | 11,228 | 12.86% |
| Total Other Income | 928,473 | 1,140,779 | 1,520,160 | 1,087,541 | -432,619 | -28.46% |
| TOTAL NON-INTEREST INCOME | 1,076,019 | 1,222,032 | 1,607,485 | 1,186,094 | -421,391 | -26.21% |
| Total Personnel Expense | 2,687,211 | 2,814,919 | 3,170,366 | 3,251,545 | 81,179 | 2.56% |
| Total Occupancy Expense | 291,558 | 297,866 | 336,362 | 348,449 | 12,087 | 3.59% |
| Total FF&E Expense | 235,451 | 367,159 | 402,237 | 444,693 | 42,456 | 10.55% |
| Total Advertising & Promotion | 163,668 | 134,683 | 147,733 | 160,254 | 12,521 | 8.48% |
| Total Other Operating Expenses | 1,380,791 | 1,641,455 | 1,624,846 | 1,833,985 | 209,139 | 12.87% |
| Provision for Loan & Lease Loss | 13,500 | 281,500 | 150,000 | 67,500 | -82,500 | -55.00% |
| TOTAL NON-INTEREST EXPENSE | 4,772,179 | 5,537,582 | 5,831,544 | 6,106,426 | 274,882 | 4.71% |
| Gains / Losses | 4,923 | 101,289 | 15,185 | (8,949) | (24,134) | -158.93% |
| NET INCOME | 1,596,460 | 1,666,432 | 2,470,954 | 1,811,911 | -659,043 | -26.67% |
| **NET PPP Loan Fees included in Loan Fees | 0 | 482,561 | 726,721 | 0 | -726,721 | -100.00% |