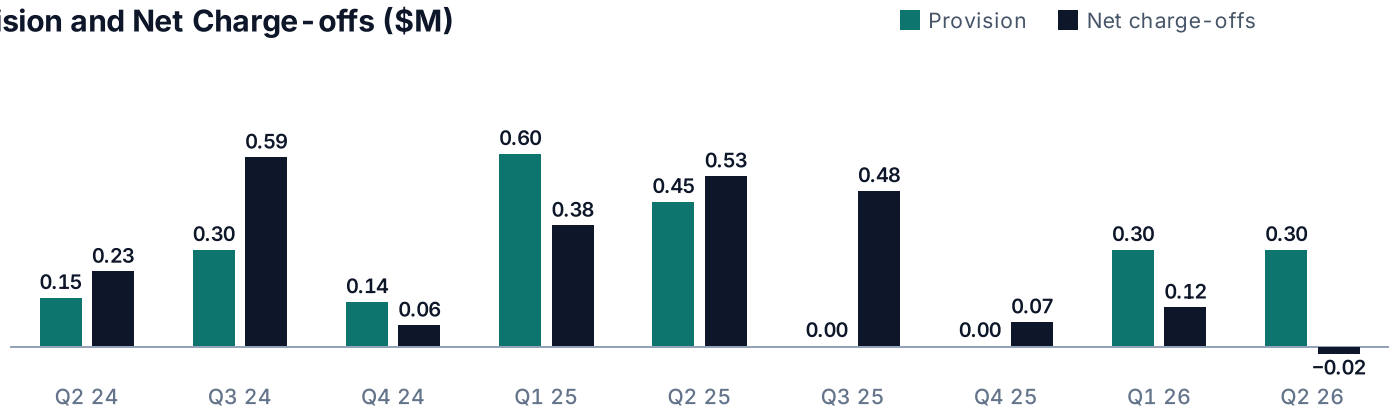
Audit and Risk Snapshot

Provision and Net Charge-offs ($M)



Allowance and Credit Quality

	Community Bank	Core Peers median	Middle half
Allowance to loans	0.99%	1.31%	Below
Allowance to noncurrent loans	35%	391%	Below
Noncurrent loans to loans	2.85%	0.28%	Above
Net charge-offs to loans	0.05%	0.00%	Above
Other real estate owned to assets	0.65%	0.00%	Above

Capital and Funding Risk

	Community Bank	Core Peers median	Middle half
Tier 1 leverage ratio	9.43%	10.58%	Below
Estimated uninsured deposits	21.5%	26.6%	Below
Unrealized securities loss to equity	−0.9%	−3.8%	Within
Borrowings to assets	9.5%	0.9%	Above

Growth and Quarterly Change

	Community Bank	Core Peers median	Middle half
Loan growth, year over year	13.5%	6.3%	Above
Deposit growth, year over year	2.9%	1.6%	Within
Allowance, quarter over quarter	9.0%	1.1%	Above
Noncurrent loans, quarter over quarter	7.3%	1.4%	Within

NOTES **Reading the strips.** Dot is Community Bank; shaded band is the middle half of its 19 Core Peers; tick is their median.
No thresholds. Position is Below, Within or Above the middle half only. Board-approved limits are not in Call Reports.

Source: FFIEC Call Reports via CallReports.ai, Q2 2024 to Q2 2026.