Officers of The Honesdale National Bank

William Schweighofer John P. Burlein Thomas E. Sheridan, Jr. Marcele R. Swingle Katherine M. Bryant Raymond J. Ceccotti Ronald M. Sebastianelli Christopher T. Bresset Vicky Bryant Christopher T. Cook Charles D. Curtin Janette Davis Lisa A. Dowse Kathleen Enslin Catherine Ferraro Sean A. Finan Gregory G. Gula Laurie Harrington Stephen A. Homza Jennifer Jaycox Cynthia M. Motichka Elizabeth C. Nagy Scott Prebich Ralph E. Scartelli **Richard C. Simmers** Richard M. Soden Brian P. Wilken Lacey P. Churmblo John Conte III Nicholas D'Alberto Karen A. Decker Robert B. Ferraro Judith Flaherty Elizabeth Hazen Linda A. Miller Donna Rinehimer Melissa Rushworth Janet Salkoskas Paulette Straka Theodor Radu **Beverly A. Simons** Alissa Weiss Sarah O'Hora Michelle Kowalewski Emily Barton Kevin Colgan Stephen Fritz Sandra Gillette Joseph Sweeney

Chairman of the Board Vice Chairman President & Chief Executive Officer **Executive Vice President** Senior Vice President Senior Vice President Senior Vice President Assistant Trust Officer Branch Manager/Loan Officer Cash Management Officer Commercial Loan Officer I Commercial Loan Officer II **Deposit Operations Officer** Fraud/Security Officer Loan Officer Loan Officer Senior Credit Analyst

Directors of Honat Bancorp, Inc.

Alfred D. Beck John P. Burlein Michael W. Cavage Roger L. Dirlam Robert C. Grimm Charles H. Jurgensen Paul M. Meagher Kurt I. Propst William Schweighofer Thomas E. Sheridan, Jr.

Officers of Honat Bancorp, Inc.

William Schweighofer Chairman of the Board

> John P. Burlein Vice Chairman

Thomas E. Sheridan, Jr. President and Chief Executive Officer

Marcele R. Swingle Secretary

Katherine M. Bryant Treasurer



800-HNB-9515 | hnbbank.bank | hnb@hnbbank.com The Honesdale National Bank is a subsidiary of Honat Bancorp, Inc.

> The Quarterly Shareholder and Annual Reports are available online at hnbbank.bank/honat



Honat Bancorp, Inc. December 31, 2021

Member FDIC

Honat Bancorp, Inc. Consolidated Balance Sheets (Unaudited)

	December 31	
	2021	2020
	(In Thousands, except Sha	re and per Share Data)
Assets	¢ 7,500	¢ 0.000
Cash and Due from Banks	\$ 7,508	\$ 6,388
Interest-Bearing Deposits Short-Term Investments	184,230	65,496
	885	1,385
Cash and Cash Equivalents	192,623	73,269
Certificates of Deposit	1,739	3,239
Securities Available for Sale at Fair Value	152,169	134,484
Equity Securities at Fair Value	475	332
Mortgage Loans Held for Sale	2,858	2,732
Loans Receivable, Net of Allowance	549,100	549,597
for Loan Losses 2021: \$10,617; 2020: \$10,214	,	,
Investment in Restricted Stock, at Cost	666	638
Bank Premises and Equipment		
Operating Lease Right-of-Use Asset	561	672
Other Premises and Equipment, Net	7,217	7,625
Accrued Interest Receivable	3,299	3,613
Investment in Life Insurance	25,389	26,188
Other Assets	9,011	9,519
Total Assets	\$ 945,107	\$ 811,908
1 Selections		
Liabilities		
Deposits	¢ 070 704	
Non-Interest-Bearing	\$ 279,764 525,410	\$ 225,477
Interest-Bearing	535,419	462,043
Total Deposits	815,183	687,520
Operating Lease Liabilities	571	679
Accrued Interest Payable	318	465
Other Liabilities	9,723	10,648
Total Liabilities	825,795	699,312
Stockholders' Equity		
Common Stock, par Value \$.20 per Share;	360	360
Authorized 5,000,000 Shares;		
Issued 1,800,000 Shares;		
Outstanding 2021 and 2020: 1,451,251 and 1,453,076		
Surplus	1,807	1,015
Retained Earnings	129,885	121,953
Accumulated Other Comprehensive Income	1,212	2,234
Treasury Stock, at Cost, 2021 and 2020:	(13,952)	(12,966)
348,749 and 346,924	140.040	440 500
Total Stockholders' Equity	119,312	112,596
Total Liabilities and Stockholders' Equity	\$ 945,107	\$ 811,908

Honat Bancorp, Inc. Consolidated Statements of Income (Unaudited)

Interest Income \$ 26,866 \$ 26,713 Loans Receivable, Including Fees \$ 26,866 \$ 26,713 Securities 667 1,000 Taxable 1,250 1,423 Other 202 161 Total Interest Income 28,985 29,297 Interest Expense 202 161 Deposits 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 2 2 Provision for Loan Losses 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Occupancy		Period Ended December 31 2021 2020 (In Thousands)	
Securities 667 1,000 Tax Exempt 1,250 1,423 Other 202 161 Total Interest Income 28,985 29,297 Interest Expense 28,985 29,297 Interest Expense 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 27,081 24,897 Other Income 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Senses 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049			
Taxable 667 1,000 Tax Exempt 1,250 1,423 Other 202 161 Total Interest Income 28,985 29,297 Interest Expense 202 161 Deposits 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 7 7 Provision for Loan Losses 2,325 2,113 Mortgage Banking Activities 2,325 2,113 Mortgage Banking Activities 2,325 2,113 Mortgage Banking Activities 14,3 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240	-	\$ 26,866	\$ 26,713
Tax Exempt 1,250 1,423 Other 202 161 Total Interest Income 28,985 29,297 Interest Expense 202 161 Deposits 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 7 7 Provision for Loan Losses 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621			
Other 202 161 Total Interest Income 28,985 29,297 Interest Expense 29 54 Deposits 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other was and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Adveritsing and Promotion			
Total Interest Income 28,985 29,297 Interest Expense 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After Provision for Loan Losses 27,081 24,897 Other Income 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 6383 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 433 447 7048 6,763 Other Income 7,408 6,763 4,231 Occupancy 1,240 1,243 1,240 1,243 Data Processing 1,049 919 919 914 383 Donations 1,188 361 3446 364 1568 Advertising and Promotion		· ·	· · · · ·
Interest ExpenseDeposits1,2752,771Other2954Total Interest Expense1,3042,825Net Interest Income27,68126,472Provision for Loan Losses6001,575Net Interest Income AfterProvision for Loan Losses27,081Provision for Loan Losses27,08124,897Other Income22Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense21,081,832			
Deposits 1,275 2,771 Other 29 54 Total Interest Expense 1,304 2,825 Net Interest Income 27,681 26,472 Provision for Loan Losses 600 1,575 Net Interest Income After 70 600 1,575 Provision for Loan Losses 27,081 24,897 Other Income 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446	Total Interest Income	28,985	29,297
Other2954Total Interest Expense1,3042,825Net Interest Income27,68126,472Provision for Loan Losses6001,575Net Interest Income After7,08124,897Provision for Loan Losses27,08124,897Other Income22,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Interest Expense		
Total Interest Expense1,3042,825Net Interest Income27,68126,472Provision for Loan Losses6001,575Net Interest Income After7,08124,897Other Income2,3252,113Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other Income7,4086,763Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446	Deposits	1,275	2,771
Net Interest Income27,68126,472Provision for Loan Losses6001,575Net Interest Income After27,08124,897Other Income27,08124,897Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance9944462Other Income7,4086,763Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446	Other	29	54
Provision for Loan Losses6001,575Net Interest Income After Provision for Loan Losses27,08124,897Other Income2Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses8Salaries and Wages8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446	Total Interest Expense	1,304	2,825
Net Interest Income After Provision for Loan Losses27,08124,897Other Income Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994442Other493447Total Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Net Interest Income	27,681	26,472
Provision for Loan Losses27,08124,897Other Income2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Provision for Loan Losses	600	1,575
Other Income2,3252,113Customer Service Fees2,3252,113Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Net Interest Income After		
Customer Service Fees 2,325 2,113 Mortgage Banking Activities 2,755 3,248 Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense	Provision for Loan Losses	27,081	24,897
Mortgage Banking Activities2,7553,248Income from Fiduciary Accounts698583Gain (Loss) on Equity Securities143(90)Bank-Owned Life Insurance994462Other493447Total Other Income7,4086,763Other Expenses8,6958,668Employee Benefits3,9804,231Occupancy1,2401,243Data Processing1,049919Furniture and Equipment621568Advertising and Promotion593446Legal and Professional374383Donations1,188361State Tax922800FDIC Insurance Program221127Other2,5732,700Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Other Income		
Income from Fiduciary Accounts 698 583 Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Customer Service Fees	2,325	2,113
Gain (Loss) on Equity Securities 143 (90) Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 7,408 6,763 Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Mortgage Banking Activities	2,755	3,248
Bank-Owned Life Insurance 994 462 Other 493 447 Total Other Income 7,408 6,763 Other Expenses 7,408 6,763 Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832		698	583
Other 493 447 Total Other Income 7,408 6,763 Other Expenses 8,695 8,668 Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 13,033 11,214	Gain (Loss) on Equity Securities	143	(90)
Total Other Income 7,408 6,763 Other Expenses Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Bank-Owned Life Insurance	994	462
Other Expenses 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Other	493	447
Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Total Other Income	7,408	6,763
Salaries and Wages 8,695 8,668 Employee Benefits 3,980 4,231 Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Other Expenses		
Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832		8,695	8,668
Occupancy 1,240 1,243 Data Processing 1,049 919 Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832		3,980	4,231
Furniture and Equipment 621 568 Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832			
Advertising and Promotion 593 446 Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Data Processing	1,049	919
Legal and Professional 374 383 Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Furniture and Equipment	621	568
Donations 1,188 361 State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Advertising and Promotion	593	446
State Tax 922 800 FDIC Insurance Program 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	Legal and Professional	374	383
FDIC Insurance Program Other 221 127 Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax Federal Income Tax Expense 13,033 11,214 1,832 1,832 1,832	Donations	1,188	361
Other 2,573 2,700 Total Other Expenses 21,456 20,446 Income Before Income Tax 13,033 11,214 Federal Income Tax Expense 2,108 1,832	State Tax	922	800
Total Other Expenses21,45620,446Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	FDIC Insurance Program	221	127
Income Before Income Tax13,03311,214Federal Income Tax Expense2,1081,832	Other	2,573	2,700
Federal Income Tax Expense 2,108 1,832	Total Other Expenses	21,456	20,446
Federal Income Tax Expense 2,108 1,832	Income Before Income Tax	13.033	11.214
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