

Risk Factors Comparison 2025-03-14 to 2024-03-11 Form: 10-K

Legend: **New Text** ~~Removed Text~~ Unchanged Text **Moved Text** Section

the Bank's ability to seek relationships with larger businesses in its market area. Loan amounts in excess of the lending limits can be accommodated through the sale of participations in such loans to other banks. However, there can be no assurance that the Bank will be successful in attracting or maintaining customers seeking larger loans or that it will be able to engage in participation of such loans or on terms favorable to the Bank. There is strong competition in the Bank's primary market areas and its geographic diversification is limited. The Bank encounters strong competition from other financial institutions in its primary market area, which consists of Franklin, Cumberland, Dauphin, Fulton and Huntingdon Counties, Pennsylvania; and Washington County, MD. In addition, established financial institutions not already operating in the Bank's primary market area may open branches there at future dates or can compete in the market via the Internet. In the conduct of certain aspects of banking business, the Bank also competes with credit unions, mortgage banking companies, consumer finance companies, insurance companies and other institutions, some of which are not subject to the same degree of regulation or restrictions as are imposed upon the Bank. Many of these competitors have substantially greater resources and lending limits and can offer services that the Bank does not provide. In addition, many of these competitors have numerous branch offices located throughout their extended market areas that provide them with a competitive advantage. No assurance can be given that such competition will not have an adverse effect on the Bank's financial condition and results of operations. Changes in interest rates could have an adverse impact upon our results of operations. The Bank's profitability is in part a function of the spread between interest rates earned on investments, loans and other interest-earning assets and the interest rates paid on deposits and other interest-bearing liabilities. Interest rates are highly sensitive to many factors that are beyond the Bank's control, including general economic conditions and policies of various governmental and regulatory agencies and, in particular, the Board of Governors of the Federal Reserve System. Changes in monetary policy, including changes in interest rates, will influence not only the interest received on loans and investment securities and the amount of interest we pay on deposits and borrowings, but will also affect the Bank's ability to originate loans and obtain deposits and the value of our investment portfolio. If the rate of interest paid on deposits and other borrowings increases more than the rate of interest earned on loans and other investments, the Bank's net interest income, and therefore earnings, could be adversely affected. Likewise, recent changes in market interest rates have caused the Bank to quickly raise its rates on deposits. Earnings could also be adversely affected if the rates on loans and other investments fall more quickly than those on deposits and other borrowings. While Management takes measures to guard against interest rate risk, there can be no assurance that such measures will be effective in minimizing the exposure to interest rate risk. Our operational or security systems may experience interruption or breach in security, including cyber-attacks. We rely heavily on communications and information systems to conduct our business. These systems include our internal network and data systems, as well as those of third-party vendors. Any failure, interruption or breach in security or these systems, including a cyber-attack, could result in the disclosure or misuse of confidential or proprietary information. Cyber security risks for financial institutions have significantly increased in recent years in part because of the proliferation of new technologies, the use of the Internet and telecommunications technologies to conduct financial transactions, and the increased sophistication and activities of organized crime, hackers, terrorists and other external parties, including foreign state actors. Financial services institutions have been subject to, and are likely to continue to be the target of, cyber-attacks, including computer viruses, malicious or destructive code, phishing attacks, denial of service or information or other security breaches that could result in the unauthorized release, gathering, monitoring, misuse, loss or destruction of confidential, proprietary and other information of the institution, its employees or customers or of third parties, or otherwise materially disrupt network access or business operations. Cyber threats could result in unauthorized access, loss or destruction of customer data, unavailability, degradation or denial of service, introduction of computer viruses and other adverse events, causing the Corporation to incur additional costs (such as repairing systems or adding new personnel or protection technologies). Cyber threats may also subject the Corporation to regulatory investigations, litigation or enforcement, require the payment of regulatory fines or penalties or undertaking costly remediation efforts. While we have systems, policies and procedures designed to prevent or limit the effect of the failure, interruption or security breach of our information systems, there can be no assurance that any such failures, interruptions or security breaches will not occur or, if they do occur, that they will be adequately addressed. The occurrence of any failures, interruptions or security breaches of our information systems could damage our reputation, result in a loss of client business, or expose us to civil litigation and possible financial liability, any of which could have a material adverse effect on our business, financial condition and results of operations. A large component of fee income is dependent on stock market values. Fee income from the Bank's Wealth Management Department comprises a large percentage of total noninterest income. Fee income from Wealth Management Department is comprised primarily of asset management fees as measured by the market value of assets under management. As such, the market values are directly related to stock market values. Therefore, any significant negative change in the value of assets under management due to stock market fluctuations could greatly reduce fee income and have a material adverse effect on our financial condition and results of operations. 10A large component of fee income is dependent on two deposit services. Fee income from the Bank's debit card is a significant contributor of fee income. As technology changes and consumer payment preferences change it is possible that debit card income does not continue to grow or may decline. The Bank's overdraft protection program has also been a significant contributor of fee income. If usage of this product slows or regulatory changes negatively affect the fees that can be charged for such services, it may greatly reduce fee income and have a material adverse effect on our financial condition and results of operations. A large percentage of deposits may be highly sensitive to changes in interest rates. Thirty-~~seven~~**eight** percent (\$ ~~572,694.19~~ million) of all deposits are in the Bank's money management product. The interest rate on these deposits generally follows market rates. A large or continuous increase in market rates could result in a rapid increase in the interest expense of these deposits. While the interest rate on this product generally follows market rates, the product is not indexed to a market rate, thereby giving the Bank more control over any rate increases. Nonetheless, interest expense could materially increase and have a material adverse effect on our financial condition and results of operations. Liquidity contingency funding is highly concentrated. The Bank is a member of the Federal Home Loan Bank of Pittsburgh (FHLB). Access to funding through the FHLB is the largest component of the Bank's liquidity stress testing and contingency funding plans. The ability to access funding from FHLB may be critical if a funding need arises. However, there can be no assurance that the FHLB will be able to provide funding when needed, nor can there be assurance that the FHLB will provide funds to the Bank if its financial condition deteriorates. The inability to access FHLB funding, through a restriction on credit or the failure of the FHLB, could have a materially adverse effect on the Bank's liquidity management. The Bank also has funding available with the Federal Reserve Bank and believes it may be a more stable source of liquidity than the FHLB. Unrealized losses in the Bank's investment portfolio could affect liquidity. The Bank's access to liquidity sources could be affected by unrealized losses if investments must be sold at a loss, tangible capital ratios decline from an increase in unrealized losses or realized credit losses, the FHLB or other sources reduce capacity, or bank regulators impose restrictions on the Bank such as a limit on interest rates it may pay on deposits or its ability to access brokered deposits. Unrealized losses do not affect regulatory capital ratios. The Corporation is subject to claims and litigation pertaining to fiduciary responsibility which may result in financial liability or reputation damage. From time to time, customers make claims and take legal action pertaining to the Corporation's performance of its fiduciary responsibilities. Whether customer claims and legal action related to the Corporation's performance of its fiduciary responsibilities are founded or unfounded, if such claims and legal actions are not resolved in a manner favorable to the Corporation, they may result in significant financial liability and / or adversely affect the market perception of the Corporation and its products and services, as well as impact customer demand for those products and services. Any

financial liability or reputation damage could have a material adverse effect on the Corporation's business, which, in turn, could have a material adverse effect on the Corporation's financial condition and results of operations. Our business and financial results could be impacted materially by adverse results in legal proceedings. The nature of the Corporation's business generates a certain amount of litigation involving matters arising in the ordinary course of business (and, in some cases, from the activities of companies we have acquired). These legal proceedings, whether founded or unfounded, could result in reputation damage and have an adverse effect on our financial condition and results of operation if they are not resolved in a manner favorable to the Corporation. Although we establish legal accruals for legal proceedings when information related to the loss contingencies represented by these matters indicates that both a loss is probable and that the amount of the loss can be reasonably estimated, we do not have accruals for all legal proceedings where we face a risk of loss. In addition, due to the inherent subjectivity of the assessments and unpredictability of outcomes of legal proceedings, any amounts that may be accrued or included in estimates of possible losses or ranges of possible losses may not represent the actual loss to the Corporation. We discuss these matters further in Part I Item 3 Legal Proceedings and in Note 21 Commitments and Contingencies in the Notes to Consolidated Financial Statements in Part II Item 8 of this Report.

Public Health Crises Public health crises such as epidemics or pandemics could materially and adversely impact our business. An epidemic or pandemic (such as COVID-19) may cause prolonged global, national, or regional recessionary economic conditions or longer lasting effects on economic conditions than currently exist, which could have a material adverse effect on our business, results of operations and financial condition. **As a result**, the demand for our products and services may be significantly impacted, which could adversely affect our revenue and results of operations. Furthermore, the effects of an epidemic or pandemic could result in the recognition of credit losses in our loan portfolios and an increase in our allowance for credit losses, particularly if businesses are restricted or are required to close. Similarly, because of changing economic and market conditions affecting issuers, we may be required to recognize impairments on the securities we hold as well as reductions in other comprehensive income. Our business operations may also be disrupted if significant portions of our workforce are unable to work effectively, including because of illness, quarantines, government actions, or other restrictions in connection with the pandemic. The extent to which an epidemic or pandemic impacts our business, results of operations, and financial conditions, as well as our regulatory capital and liquidity ratios, will depend on factors which are highly uncertain and cannot be predicted, including the scope and duration of an epidemic or pandemic and actions taken by governmental authorities and other third parties in response to the epidemic or pandemic. The Corporation's operations could be affected by climate change. The Corporation's business, as well as the operations and activities of our clients, could be negatively impacted by climate change. Climate change presents both immediate and long-term risks to the Corporation and its clients, and these risks are expected to increase over time. Climate change presents multi-faceted risks, including: operational risk from the physical effects of climate events on the Corporation and its clients' facilities and other assets; credit risk from borrowers with significant exposure to climate risk; transition risks associated with the transition to a less carbon-dependent economy; and reputational risk from stakeholder concerns about our practices related to climate change, the Corporation's carbon footprint, and the Corporation's business relationships with clients who operate in carbon-intensive industries. Federal and state banking regulators and supervisory authorities, investors, and other stakeholders have increasingly viewed financial institutions as important in helping to address the risks related to climate change both directly and with respect to their clients, which may result in financial institutions coming under increased pressure regarding the disclosure and management of their climate risks and related lending and investment activities. Given that climate change could impose systemic risks upon the financial sector, either via disruptions in economic activity resulting from the physical impacts of climate change or changes in policies as the economy transitions to a less carbon-intensive environment, the Corporation may face regulatory risk of increasing focus on the Corporation's resilience to climate-related risks, including in the context of stress testing for various climate stress scenarios. Ongoing legislative or regulatory uncertainties and changes regarding climate risk management and practices may result in higher regulatory, compliance, credit, reputational risks and costs, and potentially affect customer relationships. Severe weather, natural disasters, acts of war or terrorism, and other external events could negatively impact the Corporation's business. The unpredictable nature of events such as severe weather, natural disasters, acts of war or terrorism, and other adverse external events could have a significant impact on the Corporation's ability to conduct business. If any of its financial, accounting, network or other information processing systems fail or have other significant shortcomings due to external events, the Corporation could be materially adversely affected. Third parties with which the Corporation does business could also be sources of operational risk to the Corporation, including the risk that the third parties' own network and information processing systems could fail. Any of these occurrences could materially diminish the Corporation's ability to operate one or more of its businesses, or result in potential liability to customers, reputational damage, and regulatory intervention, any of which could materially adversely affect the Corporation. Such events could affect the stability of the Corporation's deposit base, impair the ability of borrowers to repay outstanding loans, impair the value of collateral securing loans, impair the Corporation's liquidity, cause significant property damage, result in loss of revenue, and / or cause the Corporation to incur additional expenses. The Corporation may be subject to disruptions or failures of the financial, accounting, network and / or other information processing systems arising from events that are wholly or partially beyond the Corporation's control, which may include, for example, computer viruses, electrical or telecommunications outages, natural disasters, disease epidemics or pandemics, damage to property or physical assets, or terrorist acts. While the Corporation believes its business continuity plan and efforts to evaluate the business continuity plans of critical third-party service providers help mitigate risks, disruptions or failures affecting any of these systems may cause interruptions in service to customers, damage to the Corporation's reputation, and loss or liability to the Corporation.

Negative Developments Negative developments affecting the banking industry, including bank failures or concerns regarding liquidity, **have eroded customer confidence in the banking system and** may have a material adverse effect on the Corporation. In the recent past, the financial services industry has been impacted by bank failures (**Silicon Valley Bank, Signature Bank, and First Republic Bank**) and by financial instability at various **additional banks**. **These bank failures and bank instabilities, and future bank failures and instabilities, have created and may continue to create market and other risks, for all financial institutions and banks, including the Corporation. These risks include, but are not limited to, market risk and loss of confidence in the financial services sector, and / or specific banks; deterioration of securities and loan portfolios; deposit volatility and reductions with higher volumes and occurring over shorter periods of time; increased liquidity demand and utilization of sources of liquidity; and interest rate volatility and abrupt, sudden and greater than usual rate changes. These factors individually, or in any combination, could materially and adversely affect financial condition, operations and results thereof; and stock price. In addition, the previously mentioned bank failures and instabilities and future bank failures and instabilities may result in an increase of FDIC deposit insurance premiums and / or result in special FDIC deposit insurance assessments, which also may adversely affect the Corporation's financial condition, operations, results thereof or stock price. The Corporation cannot predict the impact, timing or duration of such events. Risk Factors Relating to the Common Stock** The stock market can be volatile, and fluctuations in our operating results and other factors could cause our stock price to decline. The stock market has experienced, and may continue to experience, fluctuations that significantly impact the market prices of securities issued by many companies and financial institutions specifically. Market fluctuations could adversely affect our stock price. These fluctuations have often been unrelated or disproportionate to the operating performance of particular companies. These broad market fluctuations, as well as general economic, systemic, political and market conditions, such as recessions, loss of investor confidence, interest rate changes, government shutdowns, trade wars, pandemics or epidemics, or international currency fluctuations, may negatively affect the market price of our common stock. Moreover, our operating results may fluctuate and vary from period to period due to the risk factors set forth herein. As a result, period-to-period comparisons should not be relied upon as an indication of future performance. Our stock price could fluctuate significantly in response to our quarterly or annual results, annual projections and the impact of these risk factors on our operating results or financial position. Although the **Company Corporation's** common stock is quoted on the Nasdaq Capital Market, the volume of trades on any given day has been limited historically, as a result of which shareholders might not have been able to sell or

purchase the **Company Corporation**'s common stock at the volume, price or time desired. From time to time, our Common Stock may be included in certain and various stock market indices. Inclusion in these indices may positively impacted the price, trading volume, and liquidity of our Common Stock, in part, because index funds or other institutional investors often purchase securities that are in these indices. Conversely, if our market capitalization falls below the minimum necessary to be included in any of the indices at any annual reconstitution date, the opposite could occur. Further, our inclusion in indices may be weighted based on the size of our market capitalization, so even if our market capitalization remains above the amount required to be included on these indices, if our market capitalization is below the amount it was on the most recent reconstitution date, our Common Stock could be weighted at a lower level. If our Common Stock is weighted at a lower level, holders attempting to track the composition of these indices will be required to sell our Common Stock to match the reweighting of the indices. The Bank's ability to pay dividends to the Corporation is subject to regulatory limitations that may affect the Corporation's ability to pay dividends to its shareholders. As a financial holding company, the Corporation is a separate legal entity from the Bank and does not have significant operations of its own. It currently depends upon the Bank's cash and liquidity to pay dividends to its shareholders. The Corporation cannot assure you that in the future the Bank will have the capacity to pay dividends to the Corporation. Various statutes and regulations limit the availability of dividends from the Bank. It is possible; depending upon the Bank's financial condition and other factors, that the Bank's regulators could assert that payment of dividends by the Bank to the Corporation would constitute an unsafe or unsound practice. In the event that the Bank is unable to pay dividends to the Corporation, the Corporation may not be able to pay dividends to its shareholders. **Pennsylvania Business Corporation Law and various anti-takeover provisions under the Corporation's articles of incorporation and bylaws could impede the takeover of the Corporation. Various Pennsylvania laws affecting business corporations may have the effect of discouraging offers to acquire the Corporation, even if the acquisition would be advantageous to stockholders. In addition, the Corporation has various anti-takeover measures in place under its articles of incorporation and bylaws, including a supermajority vote requirement for mergers, a staggered Board of Directors, and the absence of cumulative voting. Any one or more of these measures may impede the takeover of the Corporation without the approval of the Board of Directors and may prevent stockholders from taking part in a transaction in which they could realize a premium over the current market price of the Corporation common stock.** **Item 1B. Unresolved Staff Comments None Item 1C. Cybersecurity** **The Corporation is exposed to a variety of cybersecurity risks that could adversely affect our operations, reputation, and financial results. Cybersecurity incidents, including data breaches, denial of service attacks, malware, ransomware, phishing, and other intrusions, could compromise the confidentiality, integrity, or availability of sensitive information and disrupt our systems. Such incidents could result in unauthorized access to customer or employee information, financial losses, regulatory penalties, and litigation. Our dependence on technology to deliver banking services and manage our operations increases the potential impact of cybersecurity risks. The Corporation has developed an information security program to protect the confidentiality, integrity, and availability of our data, information systems, and digital assets from disruption, breach, or theft. As a financial institution we store and protect nonpublic data related to customers, employees, and business operations. Securing this data at all times is critical to our business. The Corporation's information security program was developed to assess, identify, and monitor cybersecurity risks. The cybersecurity framework utilized by the Corporation is based on recommendations from the National Institute of Standards and Technology (NIST), ISO / IEC 27001 & 27002, Federal Financial Institutions Examination Council (FFIEC), industry standards and best practices, and other applicable regulatory guidance. We maintain robust cybersecurity policies and procedures identify risks and mitigate where feasible. Policies and procedures address; vendor management and third-party risk, incident response, disaster recovery and business continuity, electronic banking, data classification and retention. The Corporation's information security program is led by the Chief Technology Officer (CTO) in conjunction with the Chief Risk Officer (CRO) having over 50 years of combined experience in financial services risk management, and information security. Their experience includes incident response, vendor management, disaster recovery and business continuity, breach mitigation as well as relevant professional certification. Along with the CTO and CRO, the Executive Enterprise Risk Management Committee (EERM) and the Board Enterprise Risk Management Committee (BERM) are responsible for oversight of the Corporation's cybersecurity and information security program and regularly assesses reviews and evaluates information security and cybersecurity risks arising provided by management. Key risk indicators (KRIs) are regularly reported to the EERM Committee and BERM for review on a quarterly basis or as needed. The CRO provides updates to the Board of Directors multiple times a year and as needed. This includes facilitating training for the Board on cybersecurity risks and threats. The Board of Directors is also responsible for reviewing and approval policies critical to the information security program annually. All employees participate in annual cybersecurity training courses conducted by the Training department with oversight from the operating environment and attempts to identify CTO. Additional training exercises are administered throughout the likelihood year to increase cybersecurity awareness and address relevant severity of the risk risks and the possible impact of the risk on the Corporation, its customers, and employees. The Corporation conducts periodic testing of software, hardware, defensive capabilities, and other information security systems utilizing both internal processes and third-party consultants. Testing procedures are supplemented by regular cyber threat exercises and employee training. Threat simulation exercises are used to develop and refine the Corporation's incident response plans. A defense-in-depth strategy is utilized to provide various layers of defense to identify and employees undergo cybersecurity awareness training protect against risks to the Corporations network and computer systems. We utilize industry standards such as but not limited to; advanced firewall, content filtering, email gateway protections, endpoint detection and response software, and data loss prevention software. Access to systems is granted on a regular an as needed basis as it relates to the job functions of an individual. All access changes must be requested based on job function and approved by the appropriate departments. Changes are reviewed monthly, and all access rights to all significant systems are reviewed and verified annually. 13The-- The Corporation also addresses cyber risks posed by its relationships with third-party vendors. The Corporation assesses vendor risk as a part of its vendor management process, which requires a pre-acquisition diligence review, including the review of the vendor's information security policy for all vendors determined to be a "critical vendor". The vendor management process also requires a review of all critical vendors annually and all critical vendors are reported to the Board of Directors. An incident response plan is in place to ensure swift and effective action in the event of a cybersecurity incident. The plan defines Corporation's information security program is led by the Incident Response Team (IRT) which includes representatives from Chief Technology Officer in conjunction with the Chief Risk Office and the Executive Enterprise Risk Management management Committee, critical business lines, and communications. The plan outlines responsibilities of the IRT to meet in the event of an incident and ensure proper containment, investigation and forensic analysis, recovery procedures, and notifications are made within the parameters of all applicable laws and regulations. The IRT participate in testing of the plan at least annually through simulated cyberattack exercises. The Board Enterprise Risk Management Committee is responsible for oversight of Directors the Corporation's cybersecurity and information security program and regularly reviews and approves the plan annually evaluates information security and cybersecurity risks provided by management. To 14To date, risks from cybersecurity threats or incidents have not materially affected the Corporation. However, the sophistication of and risks from cybersecurity threats and incidents continues to increase, and the preventative actions the Corporation has taken and continues to take to reduce the risk of cybersecurity threats and incidents and protect its systems and information may not successfully protect against all cybersecurity threats and incidents. For more information on how cybersecurity risk could materially affect the Company's business strategy, results of operations, or financial condition, please refer to Item 1A Risk Factors. Item 2. Properties The Corporation's headquarters is located at 1500 Nitterhouse Drive, Chambersburg, Pennsylvania. This location also houses F & M Trust's sales and operations center. The Corporation owns or leases thirty-five properties in Franklin, Cumberland, Dauphin, Fulton and Huntingdon Counties, Pennsylvania; and**

Washington County, Maryland, for banking operations, as described below: Property Owned Leased Facilities used in Banking Operations ~~16~~ **17**

~~11~~ **10** Remote ATM Sites 3 5 The Bank's properties are adequate for the purposes intended. Item 3. Legal Proceedings The nature of the Corporation's business generates a certain amount of litigation. We establish accruals for legal proceedings when information related to the loss contingencies represented by those matters indicates both that a loss is probable and the amount of the loss can be reasonably estimated. When we are able to do so, we also determine estimates of possible losses, whether in excess of any accrued liability or where there is no accrued liability. These assessments are based on our analysis of currently available information and are subject to significant judgment and a variety of assumptions and uncertainties. As new information is obtained, we may change our assessments and, as a result, take or adjust the amounts of our accruals and change our estimates of possible losses or ranges of possible losses. Due to the inherent subjectivity of the assessments and the unpredictability of outcomes of legal proceedings, any amounts that may be accrued or included in estimates of possible losses or ranges of possible losses may not represent the actual loss to the Corporation from any legal proceeding. Our exposure and ultimate losses may be higher, possibly significantly higher, than amounts we may accrue or amounts we may estimate. In management's opinion, we do not anticipate, at the present time, that the ultimate aggregate liability, if any, arising out of all litigation to which the Corporation is a party will have a material adverse effect on our financial position. We cannot now determine, however, whether or not any claim asserted against us will have a material adverse effect on our results of operations in any future reporting period, which will depend on, amount other things, the amount of loss resulting from the claim and the amount of income otherwise reported for the reporting period. Thus, at December 31, ~~2023~~ **2024**, we are unable to provide an evaluation of the likelihood of an unfavorable outcome or an estimate of the amount or range of potential loss with respect to such other matters and, accordingly, have not yet established any specific accrual for such other matters. No material proceedings are pending or are known to be threatened or contemplated against us by governmental authorities. In management's opinion, there are no other proceedings pending to which the Corporation is a party or to which its property is subject which, if determined adversely to the Corporation, would be material. Item 4. Mine Safety Disclosures Not Applicable ~~14~~ **Part 15**

Part II Item 5. Market for Registrant's Common Equity, Related Shareholder Matters and Issuer Purchases of Equity Securities Market and Dividend Shareholder Information **The Corporation's common stock trades on the Nasdaq Capital Market under the symbol FRAF.** The Corporation had 1, ~~536~~ **493** shareholders of record as of December 31, ~~2023~~ **2024**. Restrictions on the Payment of Dividends For limitations on the Corporation's ability to pay dividends, see "Supervision and Regulation – Regulatory Restrictions on Dividends" in Item 1 above. Securities Authorized for Issuance under Equity Compensation Plans The information related to equity compensation plans is incorporated by reference to the materials set forth under the heading "Executive Compensation – Compensation Tables" in the Corporation's Proxy Statement for the ~~2024~~ **2025** Annual Meeting of Shareholders. Common Stock Repurchases The Board of Directors, from time to time, authorizes the repurchase of the Corporation's \$ 1.00 par value common stock. The repurchased shares will be held as Treasury shares available for issuance in connection with future stock dividends and stock splits, employee benefit plans, executive compensation plans, the Dividend Reinvestment Plan and other appropriate corporate purposes. ~~There~~ **The following table shows stock repurchase activity under approved plans: Period Number of Shares Purchased as Part of Publicly Announced Program Weighted Average Price Paid per Share Dollar Amount of Shares Purchased as Part of Publicly Announced Program Maximum Number of Shares Yet To Be Purchased Under Program**

Period	Number of Shares Purchased	Weighted Average Price Paid per Share	Dollar Amount of Shares Purchased	Maximum Number of Shares Yet To Be Purchased Under Program
October 2024	4,441	\$ 30.05	\$ 133,446	125,480
November 2024	—	—	—	—
December 2024	125,480	\$ 125.48	\$ 15,712,800	—

The shares reported above were ~~no shares part of a~~ **repurchase during the fourth quarter of plan that expired on December 31, 2023**. In ~~December~~ **January 2023**, an open market repurchase plan was approved to repurchase 150,000 shares ~~through December 31, 2025 over a one-year period~~. Performance Graph The following graph compares the cumulative total return to shareholders of Franklin Financial with selected market indices and a bank peer group, consisting of Mid-Atlantic Banks with assets between \$ 1.5 billion- \$ 2.5 billion as of September 30, ~~2023~~ **2024**; for the five-year period ended December 31, ~~2023~~ **2024**, in each case assuming an initial investment of \$ 100 on December 31, ~~2018~~ **2019**, and the reinvestment of all dividends. Information is provided by S & P Global Market Intelligence. ~~15~~ **16** Period Ending Index 12/31/18 12/31/19 12/31/20 12/31/21 12/31/22 12/31/23 12/31/24 Franklin Financial Services Corporation \$ 100.00 \$ 126.72 \$ 80.91 \$ 92.97 \$ 105.52 \$ 96.24 \$ 94.90 NASDAQ Composite Index \$ 100.00 \$ 144.92 \$ 177.06 \$ 119.45 \$ 117.17 \$ 133.23 \$ 87.80 \$ 122.03 NASDAQ Composite \$ 100.00 \$ 136.69 \$ 198.10 \$ 242.03 \$ 163.28 \$ 236.17 S & P U.S. BMI Banks-Mid-Atlantic Region Index \$ 100.00 \$ 90.39 \$ 114.16 \$ 96.14 \$ 128.19 \$ 128.116 \$ 53.90 \$ 162.46 Peer Group * \$ 100.00 \$ 112.79 \$ 40.67 \$ 90.102 \$ 80 \$ 116.46 \$ 121.78 \$ 120.20 \$ 109.7672 \$ 110.45 \$ 129.69 * Peer Group consists of Mid Atlantic Banks with Assets between \$ ~~1B-1.5B~~ **\$ 2B-2.5B** as of ~~12/9~~ **31/30** ~~2023~~ **2024**

~~16~~ **17** Shareholders Information Dividend Reinvestment Plan: Franklin Financial Services Corporation offers a dividend reinvestment program whereby shareholders of the Corporation's common stock may reinvest their dividend, or make optional cash payment, to purchase additional shares of the Corporation. Beneficial owners of shares of the Corporation's common stock may participate in the program by making appropriate arrangements through their bank, broker or other nominee. Information concerning this optional program is available by contacting the Corporate Secretary at 717-264-6116, or: Corporate Secretary 1500 Nitterhouse Drive, P. O. Box 6010 Chambersburg, PA 17201-6010 Dividend Direct Deposit Program: Franklin Financial Services Corporation offers a dividend direct deposit program whereby shareholders of the Corporation's common stock may choose to have their dividends deposited directly into the bank account of their choice on the dividend payment date. Information concerning this optional program is available by contacting the Corporate Secretary at 717-264-~~611~~ **6116**, or: Corporate Secretary 1500 Nitterhouse Drive, P. O. Box 6010 Chambersburg, PA 17201-6010 Annual Meeting: The Annual Meeting of the shareholders of Franklin Financial Services Corporation will be held Tuesday, April ~~23~~ **29**, ~~2024~~ **2025** at 9:00 a. m. in a virtual meeting format only. Only shareholders will be granted access to the meeting as described in the Franklin Financial Services Corporation ~~2024~~ **2025** Proxy Statement. Websites: Franklin Financial Services Corporation: www.franklinfin.com Farmers & Merchants Trust Company: www.fimtrust.bank Stock Information: The Corporation's common stock is traded on the Nasdaq Capital Market under the symbol "FRAF". The registrar and transfer agent for Franklin Financial Services Corporation is: Computershare P. O. Box 30170 College Station, TX 77842-3170 1-800-368-5948 Item 6. [Reserved] ~~17~~ **Item 18**

Item 7. Management's Discussion and Analysis of Financial Condition and Results of Operations Summary of Selected Financial Data as of and for the Year Ended December 31 ~~2024~~ **2023** 2022 2021 2020 ~~2019~~ (Dollars in thousands, except per share) Balance Sheet Highlights Total assets \$ ~~2,197,841~~ **\$ 1,836,039** \$ 1,699,579 \$ 1,773,806 \$ 1,535,038 ~~\$ 1,269,157~~ Debt securities available for sale, at fair value ~~508,604~~ **472,503** 487,247 530,292 397,331 ~~487,873~~ Loans, net 1, ~~380,424~~ **1,240,933** 1,036,866 983,746 992,609 Deposits 1, ~~815,647~~ **1,537,978** 1,551,448 1,584,359 1,354,573 ~~Other borrowings~~ ~~200,125~~ **000** ~~130,392~~ **000** — — — Shareholders' equity ~~144,716~~ **132,136** 114,197 157,065 145,176 ~~427,528~~ Summary of Operations Interest income \$ ~~101,451~~ **\$ 76,762** \$ 56,449 \$ 47,573 \$ 45,939 ~~\$ 49,235~~ Interest expense ~~43,937~~ **23,125** 4,863 2,902 3,978 ~~7,113~~ Net interest income ~~57,514~~ **53,637** 51,586 44,671 41,961 ~~42,122~~ Provision for credit losses- loans ~~1,975~~ **2,589** 650 (2,100) 4,625 237 Provision for credit losses- unfunded commitments ~~8~~ **135** — — — **Total provision for credit losses** ~~1,983~~ **2,724** 650 (2,100) 4,625 Net interest income after provision for credit losses ~~55,531~~ **50,913** 48,936 44,671 41,961 ~~40,885~~ Noninterest income ~~13,679~~ **14,851** 15,250 19,488 15,084 ~~15,424~~ Noninterest expense ~~55,895~~ **50,011** 48,691 43,245 39,362 ~~38,314~~ Income before income taxes ~~13,315~~ **15,753** 17,495 23,014 13,058 ~~18,995~~ Federal income tax expense 2, ~~216~~ **2,152** 2,557 3,398 258 ~~2,880~~ Net income \$ ~~11,099~~ **\$ 13,598** \$ 14,938 \$ 19,616 \$ 12,800 ~~\$ 16,115~~ Performance Measurements Return on average assets 0. ~~54~~ **0.78** % 0.83 % 1.17 % 0.91 % ~~1.29~~ % Return on average equity ~~8.05~~ **11.39** % 11.64 % 13.20 % 9.56 % ~~13.17~~ % Return on average tangible equity (1) ~~8.62~~ **12.32** % 12.52 % 14.05 % 10.24 % ~~14.22~~ % Efficiency ratio (1) ~~73.36~~ **70.75** % 71.21 % 66.12 % 67.32 % ~~65.36~~ % Net interest margin, fully tax equivalent ~~2.95~~ **3.31** % 3.11 % 2.88 % 3.21 % ~~3.68~~ % Shareholders' Value (per common share) Diluted earnings per share \$ ~~2.51~~ **\$ 3.10** \$ 3.36 \$ 4.42 \$ 2.93 ~~Basic~~ ~~93~~ **3.67** ~~Basic~~ earnings per share ~~2.52~~ **3.11** \$ 3.38 \$ 4.42 ~~94~~ **3.68** ~~Regular~~ ~~94~~ **Regular** cash dividends paid 1.28 1.28 1.28 1.25 1.20 ~~Book~~ ~~20~~ **1.17** ~~Book~~ value ~~32~~

30.23 26.01 35.36 33.07 29.30 **Tangible** book value (1) **30.65** 28.17 23.96 33.34 31.02 27.23 **Market** value * **29.90** 31.55 36.10 33.10 27.03 38.69 **Market** value / book value ratio **91.47** % 104.37 % 138.79 % 93.61 % 81.74 % **132.05** % Market value / tangible book value ratio **97.54** % 112.01 % 150.67 % 99.29 % 87.13 % **142.11** % Price / earnings multiple year-to-date **11.91** 10.18 10.74 7.49 9.23 10.54 **Dividend** yield * * 4. **28** % 4.06 % 3.55 % 3.87 % 4.44 % **3.10** % Dividend payout ratio **50.72** % 41.15 % 37.88 % 28.16 % 40.83 % **31.74** % Safety and Soundness Average equity / average assets 6. **65** % 6.82 % 7.17 % 8.89 % 9.48 % **9.78** % Risk-based capital ratio (Total) **13.85** % 14.45 % 17.21 % 18.41 % 17.69 % **16.08** % Leverage ratio (Tier 1) **7.92** % 9.01 % 8.95 % 8.52 % 8.69 % **9.72** % Common equity ratio (Tier 1) 11. **31** % **11.82** % 14.22 % 15.20 % 14.32 % **14.82** % Nonperforming loans / gross loans 0. **02** % 0.01 % 0.01 % 0.74 % 0.87 % **0.42** % Nonperforming assets / total assets 0.01 % 0.01 % 0. **01** % 0.42 % 0.57 % **0.31** % Allowance for credit loss / loans 1. **26** % **1.28** % 1.35 % 1.51 % 1.66 % **1.28** % Net loan (charge-offs) recoveries / average loans-0. **03** % -0.02 % -0.15 % 0.04 % 0.02 % -0.07 % Assets under Management Wealth Management Services (fair value) \$ **1,169,282** \$ **1,094,747** \$ 904,317 \$ 946,964 \$ 836,381 \$ **790,949** Held at third-party brokers (fair value) **139,872** 135,423 116,398 118,046 112,624 **127,976** (1) See the section titled "GAAP versus Non-GAAP Presentation" that follows. * Based on the closing price of FRAF as quoted on the Nasdaq Capital Market for all years shown. ** Based on annualized 4th quarter dividend and year-end market value. **18** **Forward-Looking Statements Certain statements..... Allowance for Credit Losses (ACL)**. 19 GAAP versus non-GAAP Presentations – The Corporation supplements its traditional GAAP measurements with certain non-GAAP measurements to evaluate its performance and to eliminate the effect of intangible assets. By eliminating intangible assets, the Corporation believes it presents a measurement that is comparable to companies that have no intangible assets or to companies that have eliminated intangible assets in similar calculations. However, not all companies may use the same calculation method for each measurement. The Efficiency Ratio measures the cost to generate one dollar of revenue. The non-GAAP measurements are not intended to be used as a substitute for the related GAAP measurements and should not be read in isolation or relied upon as a substitute for GAAP measures. The following table shows the calculation of the non-GAAP measurements. (Dollars in thousands, except per share) For the Year Ended December 31 **2024** 2023 2022 2021 2020 2019 **Return** **2020** **Return** on Average Tangible Equity (non-GAAP) Net income \$ **11,099** \$ 13,598 \$ 14,938 \$ 19,616 \$ 12,800 \$ **16,115** Average shareholders' equity **137,840** 119,408 128,283 148,637 133,958 **122,377** Less average intangible assets (9,016) (9,016) (9,016) (9,016) (9,016) (9,016) Average shareholders' equity (non-GAAP) **128,824** 110,392 119,267 139,621 124,942 **113,361** Return on average tangible equity (non-GAAP) **8.62** % 12.32 % 12.52 % 14.05 % 10.24 % **14.22** % Tangible Book Value (per share) (non-GAAP) Shareholders' equity \$ **144,716** \$ 132,136 \$ 114,197 \$ 157,065 \$ 145,176 \$ **127,528** Less intangible assets (9,016) (9,016) (9,016) (9,016) (9,016) (9,016) Shareholders' equity (non-GAAP) **135,700** 123,120 105,181 148,049 136,160 **118,512** Shares outstanding (in thousands) 4, **427** 4,371 4,390 4,441 4,389 4, **353** Tangible book value (non-GAAP) **30.65** 28.17 23.96 33.34 31.02 **27.23** Efficiency Ratio (non-GAAP) Noninterest expense \$ **55,895** \$ 50,011 \$ 48,691 \$ 43,245 \$ 39,362 \$ **38,314** Net interest income **57,514** 53,637 51,586 44,671 41,961 **42,122** Plus tax equivalent adjustment to net interest income **938** 1,094 1,381 1,466 1,407 **1,393** Plus noninterest income, net of securities transactions **17,737** 15,954 15,410 19,271 15,104 **15,102** Total revenue **76,189** 70,685 68,377 65,408 58,472 **58,617** Efficiency ratio (non-GAAP) **73.36** % 70.75 % 71.21 % 66.12 % 67.32 % **65** **Forward-Looking Statements Certain statements appearing herein which are not historical in nature are forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995**. 36 of 1995. Such forward-looking statements refer to a future period or periods, reflecting Management's current views as to likely future developments, and use words "may," "will," "expect," "believe," "estimate," "anticipate," or similar terms. Because forward-looking statements involve certain risks, uncertainties and other factors over which the Corporation has no direct control, actual results could differ materially from those contemplated in such statements. These factors include (but are not limited to) the following: general economic conditions, changes in interest rates, changes in the rate of inflation and product and service prices, change in the Corporation's cost of funds, changes in government monetary policy, changes in government regulation and taxation of financial institutions, effects of government shutdowns and budget negotiations, impacts of the interruption, degradation or breach in security of our information and technology systems or other technological risks and attacks, acts of war, terrorism or geopolitical instabilities, changes in accounting policies or practices, changes in technology, the intensification of competition within the Corporation's market area, and other similar factors. We caution readers not to place undue reliance on these forward-looking statements. They only reflect Management's analysis as of this date. The Corporation does not revise or update these forward-looking statements to reflect events or changed circumstances. Please carefully review the risk factors described in other documents the Corporation files from time to time with the Securities and Exchange Commission, including the Quarterly Reports on Form 10-Q and any Current Reports on Form 8-K. Application of Critical Accounting Policies: Disclosure of the Corporation's significant accounting policies is included in Note 1 to the consolidated financial statements. These policies are particularly sensitive requiring significant judgments, estimates and assumptions to be made by Management. **Senior** management has discussed the development of such estimates, and related Management Discussion and Analysis disclosure, with the Audit Committee of the Board of Directors. The following accounting policy is identified by management to be critical to the results of operations: Allowance for Credit Losses (**ACL**). Results of Operations: Management's Overview The following discussion and analysis is intended to assist the reader in reviewing the financial information presented and should be read in conjunction with the consolidated financial statements and other financial data presented elsewhere herein. Summary Franklin Financial Services Corporation reported consolidated earnings of \$ **11.1 million (\$ 2.51 per diluted share) for 2024 compared with \$** 13.6 million (\$ 3.10 per diluted share) for 2023 compared with \$ **14.9 million (\$ 3.36 per diluted share) for the same period in 2022-2023**. [?] Year-to-date, net interest income was \$ **53.57**, **6.5** million, an increase of **4.7**, **0.2** % compared to \$ **51.53**, **6** million for the same period in 2022-2023. On a year-over-year comparison, the net interest margin was **2.95** % for 2024 compared to **3.31** % for in 2023 compared to **3.11** % in 2022. The increase in the 2023-2024 net interest margin was due primarily to a **+0.30** **46** % increase in the yield on earning assets from **3.40** % in 2022 to **4.70** % in 2023 to **5.16** % in 2024 as all asset classes had higher yields in 2023-2024. This increase was primarily the result of action by the Federal Reserve to increase short-term interest rates in 2023. The cost of interest-bearing liabilities increased from **0.36** % for 2022 to **1.75** % for 2023 to **2.68** % for 2024. Likewise, the cost of all deposits increased from **0.1**, **23** % in 2022-2023 to **1.23** **89** % in 2023-2024. [?] Average earning assets for 2023-2024 were \$ **1.983** billion compared to \$ **1.656** billion compared to \$ **1.702** billion in 2022-2023, a **decrease** increase of **2**, **19**, **8** %. In 2023-2024, the average balance of interest-earning cash balances decreased **increased** \$ **109**, **125**, **2.6** million (**68**, **248**, **4.9** %) due to support \$ **200.0** million term loan borrowing not yet fully invested growth and to offset a decrease in average deposits during the year. The average balance of the investment portfolio decreased **increased** \$ **48**, **22**, **9.2** million (**9**, **4**, **6.8** %), while the average balance of the loan portfolio increased \$ **11**, **179**, **3.2** million (**10**, **15**, **8.7** %), over the prior year 20 averages -- averages. Within the loan portfolio, average commercial loan balances increased \$ **77**, **118**, **7** million during the year and residential mortgages increased \$ **33**, **52**, **2.5** million. Total deposits averaged \$ **1.530**, **638** billion for 2023-2024, a **decrease** increase of \$ **101**, **108**, **4.7** million (**6**, **7**, **2.1** %) from the average balance for 2022-2023. All deposit categories reported a year-over-year decrease in average balances, except for **money management and** time deposits. On a year-over-year comparison, the yield on earning assets increased **130**, **46** basis points from **3.40** % in 2022 to **4.70** % in 2023 to **5.16** % for 2023-2024, while the cost of interest-bearing liabilities increased **139**, **93** basis points from **0.36** % to **1.75** % to **2.68** % over the same period. [?] On January 1, 2023, the Bank adopted a new accounting standard for the calculation of its allowance for credit losses (ACL), referred to as the current expected credit loss (CECL) model. Upon adoption, the Bank recorded a decrease of \$ **536** thousand to the ACL for loans, an increase of \$ **411** thousand to the ACL for unfunded commitments (carried in Other Liabilities on the consolidated balance sheet), an increase of \$ **98** thousand to retained earnings, and a deferred tax liability of \$ **26** thousand. The provision for credit losses for 2023 was calculated using the CECL model, while the provision for loan losses for 2022 was calculated under the previous methodology. For 2023-2024, the provision for credit losses on loans was \$ **2.0** million compared to \$ **2.6** million in compared to \$ **650** thousand for 2022-2023. The increase in the provision for credit loss was

due primarily to growth in the loan portfolio. The ACL ratio for loans was 1.26% on December 31, 2024, compared to 1.28% on December 31, 2023, compared to 1.35% on December 31, 2022. For 2023-2024, the provision for credit losses on unfunded commitments was \$ 8 thousand compared to \$ 135 thousand compared to \$ 0 for 2022-2023. The ACL for unfunded commitments was \$ 2.0 million on December 31, 2023-2024, unchanged from compared to \$ 1.5 million on December 31, 2022-2023. Noninterest income was \$ 13.7 million compared to \$ 14.9 million compared to \$ 15.3 million in 2022-2023. The decrease was driven primarily by a loss of \$ 1.3 million from, net of tax loss, on the sale of securities as part of a portfolio restructuring in the fourth quarter of 2023-2024, which was partially offset by increases in wealth management fees and debit card income. Noninterest expense was \$ 55.9 million in 2024 compared to \$ 50.0 million in 2023 compared to \$ 48.7 million in 2022. The following categories contributed to the year-over-year increase: salaries and benefits increased \$ 720 thousand and 3.9 million (primarily salaries due to a highly competitive labor market, merit and performance increases, health insurance), net occupancy data processing expenses increased \$ 329.1 million, and an \$ 859 thousand increase (primarily depreciation on the new headquarters building put in FDIC premiums service in July 2022), and a lease termination expense of \$ 495 thousand. The effective federal income tax rate was 16.6% for 2024 compared to 13.7% for 2023, which included certain reflects the benefit of \$ 367 thousand in tax credits recorded during the year not recognized in 2024. Without the tax credits, the effective rate year-to-date would have been 16.0%. Total assets at December 31, 2023-2024 were \$ 12.836 billion compared to \$ 1.700 billion at December 31, 2022-2023, an increase of 8.19% (0.7%). Significant balance sheet changes since December 31, 2022-2023, include: Short-term interest-bearing deposits in other banks decreased \$ 43.180 million (92.3%) and the investment portfolio decreased \$ 44.36 million (2.9%) due to purchases made in the fourth quarter of 2024. The net loan portfolio increased \$ 204.139 million (11.2%) over the year-end 2023 balance, primarily from increases in commercial real estate loans of \$ 99.6 million and first lien 1-4 family residential real estate loans of \$ 35.3 million (19.7%) over the year-end 2022 balance, with commercial purpose loans increasing \$ 149.4 million from year-end 2022. Deposits decreased \$ 277.7 million (18.1%) over year-end 2023 with increases in noninterest-bearing deposits of \$ 17.3 million, money management deposits of \$ 122.8 million and time deposits of \$ 13.183 million (0, partially offset by a \$ 36.6 million (9%) over year-end 2022 with decreases in small business interest-bearing checking deposits accounts and interest-bearing accounts. Total borrowings were \$ 130.200 million at year end, comprised of \$ 40 million from the Federal Home Loan Bank of Pittsburgh (FHLB) and \$ 90 million from the Federal Reserve Bank through the Bank Term Funding Program (BTFP). Shareholders' equity increased \$ 17.12 million from December 31, 2022-2023. Retained earnings increased \$ 8.5 million in net of dividends of \$ 5.6 million paid to shareholders during 2023-2024 and. The accumulated other comprehensive income loss (AOCI) increased \$ 10.40 million as at year-end 2023 to \$ 35.5 million from a decrease in the fair value unrealized loss of the investment portfolio improved during due in part to the year realization of losses on the previously mentioned security sales. At December 31, 2023-2024, the book value of the Corporation's common stock was \$ 30.32 per share and tangible book value was \$ 28.30 per share. In December 2023, an open market repurchase plan was approved to repurchase 150,000 shares through December 31, 2025 over a one-year period. The Bank is considered to be well-capitalized under the regulatory guidance as of December 31, 2023-2024. Other key performance measurements are presented elsewhere in Item 7 of this report. A more detailed discussion of the areas that had the greatest effect on the reported results follows.

Net Interest Income The most important source of the Corporation's earnings is net interest income, which is defined as the difference between income on interest-earning assets and the expense of interest-bearing liabilities supporting those assets. Principal categories of interest-earning assets are loans and securities, while deposits, short-term borrowings and long-term debt are the principal categories of interest-bearing liabilities. For the purpose of this discussion, balance sheet items refer to the average balance for the year and net interest income is adjusted to a fully taxable-equivalent basis. This tax-equivalent adjustment facilitates performance comparisons between taxable and tax-free assets by increasing the tax-free income by an amount equivalent to the Federal income taxes that would have been paid if this income were taxable at the Corporation's 21% Federal statutory rate. The components of net interest income are detailed in Tables 1, 2 and 3. Table 1 shows the change in tax-equivalent net interest income year over year. Changes in interest income and expense are driven by changes in balance (volume) and changes in the average rate on interest-earning assets and interest-bearing liabilities. The changes attributable to rate or volume are shown in Table 2. The yield on earning assets (Table 3) increased to 5.16% for 2024 from 4.70% for 2023 from 3.40% for 2022. The benefit provided by tax-exempt income was \$ 938 thousand in 2023-2024. Table 1. Net Interest Income Change (Dollars in thousands)

	2024	2023	2022	%
Interest income	\$ 101,451	\$ 76,762	\$ 56,244	449
Interest expense	43,937	23,125	20,313	36
Net interest income	57,514	53,637	51,313	877
Tax equivalent adjustment	938	1,094	1,381	(287)
Tax equivalent net interest income	58,452	54,731	52,694	721

Table 2 identifies increases and decreases in tax equivalent net interest income due to either changes in average volume or to changes in average rates for interest-earning assets and interest-bearing liabilities. Numerous and simultaneous balance and rate changes occur during the year. The amount of change that is not due solely to volume or rate is allocated proportionally to both.

Table 2. Rate-Volume Analysis of Tax Equivalent Net Interest Income 2024 Compared to 2023

	2024	2023	2022
Volume	6,567	263	6,830
Rate	1,253	2,571	2,495
Net change	7,820	5,144	9,325

Table 3. Analysis of Net Interest Income 2024 2023 2022

	2024	2023	2022
Average Income or Average	176,041	159,610	159,610
Average Expense or Average	117,589	105,848	105,848
Net Interest Income	58,452	53,762	53,762

Consumer 6, 285 531 8.45 % Loans 1, 323, 096 74, 703 5.65 % 1, 938 425 7 143, 880 59, 080 5.16 % Loans Total interest-earning assets 1, 143 982, 880 59 689 \$ 102, 080 389 5.16 % 1, 032, 619 42, 779 4.14 % Total interest-earning assets 1, 655, 684 \$ 77, 856 4.70 % 1, 702, 499 \$ 57, 830 3.40 % Other assets 91, 137 95, 489 87, 300 Total assets \$ 2, 073, 826 \$ 1, 751, 173 \$ 1, 789, 799 Interest-bearing liabilities: Deposits: Interest checking \$ 416, 770 \$ 2, 632 0.63 % \$ 459, 447 \$ 2, 078 0.45 % \$ 543, 553 \$ 879 0.16 % Money Management 627, 163 18, 782 2.99 % 568, 521 13, 801 2.43 % 588, 728 2, 542 0.43 % Savings 101, 335 173 0.17 % 117, 026 183 0.16 % 128 Time 177, 203 101 0 281 7, 615 4.08 30 % 84 Time 91, 512 428 2, 781 3 415 2.04 86 % 64 Brokered 33, 273 294 0 183 1, 704 5.46 14 % 7, 084 366 5.17 % Total interest-bearing deposits 1, 355, 732 30, 906 2.28 % 1, 236, 506 18, 843 1.52 % 1, 324, 757 3, 816 0.29 % Subordinate notes 19, 680 1, 050 5.34 % 19, 642 1, 051 5.35 % 19, 605 1, 047 5.34 % Federal Reserve Bank borrowings 41, 667 1, 962 4.71 % 53, 041 2, 374 4.48 % 0.00 % Federal Home Loan Bank advances 219, 883 10, 019 4.56 % 14, 704 857 5.83 % 0.00 % Total interest-bearing liabilities 1, 636, 962 43, 937 2.68 % 1, 323, 893 23, 125 1.75 % 1, 344, 362 4, 863 0.36 % Noninterest-bearing deposits 282, 460 293, 001 306, 102 Other liabilities 16, 564 14, 871 11, 052 Shareholders' equity 137, 840 119, 408 128, 283 Total liabilities and shareholders' equity \$ 2, 073, 826 \$ 1, 751, 173 \$ 1, 789, 799 T / E net interest income / Net interest margin 58, 452 2.95 % 54, 731 3.31 % 52, 967 3.11 % Tax equivalent adjustment (938) (1, 094) (1, 381) Net interest income \$ 57, 514 \$ 53, 637 \$ 51, 586 Net Interest Spread 2.48 % 2.95 % 3 Cost of Funds 2.04 29 % 1.43 % Cost of Funds 1.43 % 0.29 % Cost of Deposits 1.23 89 % 0 1.23 % Provision for Credit Losses In 2023-2024, the Bank recorded gross loan charge-offs of \$ 422 560 thousand, which were partially offset by \$ 246 186 thousand of recoveries, resulting in net loan charge-offs of \$ 176 374 thousand. For 2023-2024, the Corporation recorded \$ 2.7 0 million as a provision for credit loss on expense allocated between the provision for loans of \$ 2.6 million. These changes resulted in and an increase the provision for unfunded commitments of \$ 135 thousand. Due to loan growth in 2023, the allowance for credit losses increased (ACL) on loans to \$ 17.7 million at year-end 2024 (1.26 % of total loans), compared to \$ 16.1 million at year-end 2023 (1.28 % of total loans), compared to \$ 14. The provision for credit losses for unfunded commitments was \$ 8 thousand for 2024 with reserve balance of \$ 2.0 million at year-end 2022-2024, unchanged from year-end 2023 (1.35 % of total loans). Management closely monitors the credit quality of the portfolio in order to ensure that an appropriate ACL is maintained. As part of this process, Management performs a comprehensive analysis of the loan portfolio considering delinquencies trends and events, current economic forecasts and conditions, and other relevant factors to determine the adequacy of the allowance for credit losses and the provision for credit losses. For more information, refer to the Loan Quality discussion and Table 10. 24 Noninterest Income The following table presents a comparison of noninterest income for the years ended December 31, 2024 and 2023 and 2022: Table 4. Noninterest Income Change (Dollars in thousands) 2024 2023 2022 Amount % Noninterest Income Wealth management fees \$ 8, 538 \$ 7, 512 \$ 7 1.026 13 152 \$ 360 5.0 Loan 7 Loan service charges 987 811 176 21 724 87 12.0 Gain 7 Gain on sale of loans 565 199 366 183 770 (571) (74.2) Deposit 9 Deposit service charges and fees 2, 448 2, 492 2, 527 (35 44) (1.4 8) Other service charges and fees 2, 040 1, 852 188 10 724 128 7.4 Debit 2 Debit card income 2, 279 2, 157 122 5 1, 868 289 15.5 Increase 7 Increase in cash surrender value of life insurance 457 448 9 436 12 2.8 Net 0 Net (losses) gains on sales of debt securities (4, 267) (1, 119) (3 91) (1, 028 148) 281 1, 129.7 Change 3 Change in fair value of equity securities 209 16 193 1, 206 (69) 85 (123.2) Other 3 Other 423 483 209 274 131 (60) (12.4) Total Total \$ 13, 679 \$ 14, 851 \$ 15, 250 \$ (399 1, 172) (2 7.6 9) The most significant changes in noninterest income are discussed below: Wealth management fees: These fees are comprised of asset management fees, estate administration and settlement fees, employee benefit plans, and commissions from the sale of insurance and investment products. Asset management fees are recurring in nature and are affected by the fair value of assets under management at the time the fees are recognized. Asset management fees totaled \$ 7.8 million for 2024 and \$ 6.9 million for 2023 and \$ 6.5 million for 2022 with fluctuations in value during the year affecting fee income. The fair value of trust assets under management was \$ 1.169 billion at year-end, compared to \$ 1.095 billion at the year-end, compared to \$ 904.3 million at the end of 2022-2023. Estate fees were \$ 508 thousand in 2024 compared to \$ 295 thousand in 2023 compared to \$ 498 thousand in 2022. By the nature of an estate settlement, these fees are considered nonrecurring. Commissions from the sale of insurance and investment products increased decreased by \$ 167 58 thousand compared to 2022-2023. Loan service charges: This category includes primarily commercial letter of credit fees, commercial loan prepayment penalties, mortgage servicing fees and consumer debt protection fees. Gain on sale of loans: This category is comprised of fees from the sale of residential mortgages with servicing released in the secondary market. Due to lower higher origination volume, the Bank sold more substantially fewer loans in 2024 compared to 2023 compared to 2022. Deposit fees: This category is comprised primarily of fees from overdrafts, an overdraft protection program, service charges, and account analysis fees. The decrease of \$ 35 44 thousand in this category was due to a lower volume of overdraft fees. Other service charges and fees: The most significant items in this category include fees from the Bank's merchant card program and ATM fees. Merchant card fees increased \$ 28 thousand while ATM fees increased \$ 83 184 thousand. Debit card fees are comprised of both a retail and business card program. Retail fees increased by \$ 289 93 thousand, while business card fees increased \$ 29 thousand were flat year over year. The business debit card offers a cash back rewards program based on usage, while the retail debit card offers reward points based on usage. Debit card income is reported net of reward program expense. Net (losses) gains on sales of debt securities: The Bank took losses of \$ 4.1, +3 million on the sale of investment securities as part of a portfolio restructuring during. Due to market conditions, the Bank was able to sell low yielding bonds and reinvest at higher yields fourth quarter of 2024. The event is more thoroughly described on a Form 8-K previously filed by the Corporation on October 18, 2024. 25 Noninterest Expense The following table presents a comparison of noninterest expense for the years ended December 31, 2024 and 2023 and 2022: Table 5. Noninterest Expense (Dollars in thousands) Change Noninterest Expense 2024 2023 2022 Amount % Salaries and benefits \$ 32, 752 \$ 28, 813 \$ 28 3.939 13 094 \$ 719 2.6 Net 7 Net occupancy 4, 583 4, 398 185 4.2 Marketing and advertising 1, 069 329 891 2, 071 (180) (8.7) Marketing and advertising 2, 071 1, 915 156 8. Legal Legal and professional 2, 133 2, 301 2 (168) (7.3) Data processing 5, 804 202 99 4 5 Data processing 4, 792 4 1.012 21 751 41 0.9 Pennsylvania 1 Pennsylvania bank shares tax 483 745 1, 148 (403 262) (35.1 2) FDIC insurance 1, 710 851 859 100 736 115 15.6 ATM 9 ATM / debit card processing 1, 300 1, 235 65 1, 428 (193) (13.5) Telecommunications 3 Telecommunications 435 405 30 7 396 9 2.3 Nonservice 4 Nonservice pension (51) (117) 66 (567 56 (684) (120.6 4) Lease termination 495 (495) Other 4, 855 4, 022 833 20 3, 385 637 18.8 Total 7 Total \$ 55, 895 \$ 50, 011 \$ 48 5.884 11 691 \$ 1, 320 2.7 8 The most significant changes in noninterest expense are discussed below: Salaries and benefits: This category is the largest noninterest expense category and includes expenses for salaries, health benefits, insurance, pension service, employment taxes and other employee benefit programs. This category increased by \$ 719 thousand 3.9 million compared to the prior year from: salary and commission increases of \$ 2.1 6 million due to merit and annual increases, and new positions, offset by decreases in health insurance expense increases of \$ 371 703 thousand, incentive compensation plan increase of \$ 225 532 thousand in stock compensation expense of \$ 153 151 thousand for incentive compensation plans, and 401K match increase of \$ 126 125 thousand in pension service costs. See Note 17 of the accompanying consolidated financial statements for additional information on benefit plans. Net Occupancy: This category includes all of the expense associated with the properties and facilities used for bank operations such as depreciation, leases, maintenance, utilities and real estate taxes. Depreciation The increased increase during in 2023-2024 from was partially due to a full year of depreciation of its new headquarters building community office in Linglestown, Dauphin County, which opened in the fall of 2024. Legal and professional fees: This category consists of fees paid to outside legal counsel, consultants, and audit fees. Consulting fees increased \$ 44 thousand due to advisory services related to the implementation of a customer relationship management system. Internal and external audit fees increased by \$ 3 thousand. Data processing: The largest cost in this category is the expense associated with the Bank's core processing system and related services and accounted for \$ 2.0 2 million of the total data processing costs in 2024 and \$ 2.0 million in 2023 and \$ 2.3 million. The increase in 2022-2024 was due primarily to increases in software expenses. Nonservice pension: The decrease change in the nonservice pension expense was due to higher a \$ 684 thousand reduction in pension settlement costs related to lump-sum pension payouts

during 2022 and lower asset returns and amortization. Lease Termination: The lease termination in 2023 was for a long-term land lease held for a new community office that will not be constructed. Other: The largest increases in this category were in directors' fees armored car expense (\$ 141 100 thousand) due to additional services and charitable donations amortization of solar tax credits (\$ 135 235 thousand). All other increases are due primarily to overall higher operating expenses. Provision for Income Taxes In 2023-2024, the Corporation recorded a Federal income tax expense of \$ 2. 0 million compared to \$ 2. 2 million compared to \$ 2. 6 million in 2022-2023. The effective tax rate was 14 16. 6 % for 2022-2024 and 13. 7 % for 2023, which reflects the benefit of \$ 367 thousand in tax credits recorded during 2023. Without the tax credits, the Bank's effective tax rate was would have been 16. 0 % in 2023. The Corporation's 2024 and 2023 and 2022 effective tax rate was lower than its statutory rate due to the effect of tax- exempt income from certain investment securities, loans, and bank owned life insurance. For a more comprehensive analysis of Federal income tax expense refer to Note 14 of the accompanying consolidated financial statements.. 26Financial Condition One method of evaluating the Corporation's condition is in terms of its sources and uses of funds. Assets represent uses of funds while liabilities represent sources of funds. At December 31, 2023-2024, total assets increased 8 19. 0 7 % over the prior year to \$ 1 2. 84 198 billion from \$ 1. 70 836 billion at the end of 2022-2023. Interest Earning Deposits in Other Banks: Short-term interest- earning deposits, held primarily at the Federal Reserve, decreased increased to \$ 183. 8 million at December 31, 2024 from \$ 3. 6 million at December 31, 2023 compared, due to a new FHLB term borrowing of \$ 47 200. 0 million in at December 31, 2022-2024 which, as the excess cash was not fully redeployed-- deployed during 2024 into the loan portfolio and deposit balances decreased. Long-term interest- earning deposits decreased from \$ 14. 0 million at December 31, 2022 to \$ 6. 2 million at December 31, 2023 to \$ 1. 5 million at December 31, 2024. The average balance of interest- earning deposits decreased increased to \$ 176. 0 million in 2024 compared to \$ 50. 5 million in 2023 compared to \$ 159. 3 million in 2022. Investment Securities: AFS SecuritiesThe investment portfolio serves as a mechanism to invest funds if funding sources out pace lending activity, to provide liquidity for lending and operations, and provide collateral for deposits and borrowings. The mix of securities and investing decisions are made as a component of balance sheet management. Debt securities include U. S. Government Agencies, U. S. Government Agency mortgage- backed securities, non- agency mortgage- backed securities, state and municipal government bonds, and corporate debt primarily in the form of bank- issued subordinated debt. The weighted average life of the portfolio is 5. 0 6 years, the effective duration (which measures the change in fair value for a 1 % change in interest rates) is 3 4. 7 8 %, and \$ 207 177. 4 9 million (fair value) is pledged as collateral for deposits. The Bank has no investments in a single issuer that exceeds 10 % of shareholders equity, except for U. S. Treasuries. All securities are classified as available for sale and all investment balances refer to fair value, unless noted otherwise. The following table presents the amortized cost and estimated fair value of investment securities by type at December 31 for the past two years: Table 6. Investment Securities at Amortized Cost and Estimated Fair Value 2024 2023 2022 Amortized Fair Amortized Fair (Dollars in thousands) Cost value Cost value U. S. Treasury \$ 36, 192 \$ 31, 797 \$ 83, 494 \$ 74, 091 \$ 101, 980 \$ 90, 257 Municipal 091 Municipal 156, 528 133, 592 161, 339 138, 618 186, 007 155, 455 Corporate 618 Corporate 26, 356 24, 224 26, 336 23, 198 26, 316 24, 239 Agency 198 Agency mortgage & asset- backed 180, 423 169, 821 142, 565 132, 591 Non 591 Non 163, 274 150, 935 Non- agency mortgage & asset- backed 154, 554 149, 170 108, 185 104, 005 70, 756 65, 950 Total 005 Total \$ 554, 053 \$ 508, 604 \$ 521, 919 \$ 472, 503 \$ 548, 333 \$ 486, 836 The following table presents AFS investment securities at December 31, 2023-2024 by maturity, and the weighted average yield for each maturity presented. Actual maturities may differ from contractual maturities because of prepayment or call options embedded in the securities. The yields presented in this table are calculated using tax- equivalent interest and the amortized cost. Table 7. Maturity Distribution of Investment Portfolio After one year After five years After ten One year or less After one year through five years After five years through ten years After ten years Total Fair Fair Fair Fair Fair (Dollars in thousands) Value Yield Value Yield Value Yield Value Yield Available for Sale U. S. Treasury \$ — — \$ 46, 824 24, 327 1. 26 23 % \$ 27 7. 267 470 1. 33 57 % \$ — \$ 31, 797 1. 31 % Municipal — — 9, 522 2. 21 % 49, 188 2. 29 % 74, 882 2. 09 1 09 1 % 133, 592 2. 17 % Corporate — — 4, 166 5. 99 % 19, 197 4. 77 % 86 1 4. 28 % Municipal — 24, 224 4. 28 7 1. 95 96 % 43, 064 2. 32 % 91, 267 2. 23 % 138, 618 2. 25 % Corporate — 3, 961 6. 86 % 18, 409 4. 77 % 828 4. 28 % 23, 198 5. 08 % Agency mortgage & asset- backed 93 109 2. 84 25 % 12 20, 493 158 1. 62 81 % 27 16, 797 424 2. 77 61 % 133, 131 4. 43 % 169, 822 3. 92 508 4. 64 % 132, 591 3. 95 % Non- agency mortgage & asset- backed 6, 723 7 026 6. 95 64 % 13 9, 306 108 5. 37 87 % 985 3. — 134, 036 4. 92 97 % 82 149, 991 170 5. 09 63 % 104, 005 5. 72 % Total \$ 6, 816 7 135 6. 88 57 % \$ 80 67, 571 281 2. 25 40 % \$ 117 92, 522 279 2. 59 78 % \$ 267 342, 594 910 4. 05 07 % \$ 472 508, 503 605 3. 42 63 % Table 3, previously presented, shows the two- year trend of average balances and yields on the investment portfolio. The tax- equivalent yield on the portfolio increased from 2. 46 % in 2022 to 3. 55 % in 2023 to 3. 82 % in 2024. U. S. Agency mortgage- backed securities and municipal bonds continue to non- agency mortgage- backed securities comprise the largest sectors by fair value of the portfolio, approximately 28 33 % and 29 % respectively 27 respectively. The 27 Bank -- Bank expects that the portfolio will continue to remain concentrated in these investment sectors. The portfolio returned \$ 72 97. 4 3 million of principal cash flow in 2023-2024 while \$ 50 136. 3 million was invested into the portfolio during the year. Municipal Bonds: This sector holds \$ 138 133. 6 million or 29 26 % of the total portfolio and the amortized cost decreased by \$ 24 4. 7 8 million year over year. The Bank's municipal bond portfolio is well diversified geographically and is comprised of both tax- exempt (35 % of the portfolio) and taxable (65 % of the portfolio) municipal bonds. Sixty- nine eight percent of the portfolio are general obligation bonds and thirty- two percent are revenue bonds. The portfolio holds bonds from 154 151 issuers within 34 states. The largest dollar exposures are in the states of Texas (15 16 %), California (13 %) and Pennsylvania (12 13 %). When purchasing municipal bonds, the Bank looks primarily to the underlying credit of the issuer as a sign of credit quality and then to any credit enhancement. The entire portfolio is rated " A " or higher by a nationally recognized statistical rating organization. Corporate Bonds: This sector is comprised primarily of \$ 19 20. 2 1 million of subordinate debt from 44 different community bank issuers. Agency Mortgage & Asset- backed Securities (MBS): This sector holds \$ 132 169. 6 8 million, or 28 33 %, of the total portfolio. This sector is comprised of bonds issued and guaranteed by the U. S. Government, a U. S. Government Agency, or a government sponsored entity securitized by pools of residential mortgages and other loan assets. Non- Agency Mortgage & Asset- backed Securities (ABS): This sector holds \$ 104 149. 0 2 million, or 22 29 %, of the total portfolio. This sector is comprised of senior private label first- lien commercial and residential mortgages. As senior position bonds, they benefit from credit support in the form of junior tranches and reserve funds that absorb loss prior to the senior bonds. This sector has \$ 83 132. 0 6 million of its fair value rated investment grade rated by a nationally recognized statistical rating organizations while \$ 21 16. 0 6 million of its fair value is nonrated. Impairment Allowance for Credit Losses: For securities with an unrealized loss, the Bank considers: (1) the extent to which the fair value is less than amortized cost; (2) adverse conditions specifically related to the security, industry or geographic area; (3) the payment structure of the debt security and the likelihood of the issuer being able to make payments that increase in the future; (4) failure of the issuer of the security to make scheduled interest or principal payments; and (5) any changes to the rating of the security by a rating agency. In addition, the Bank considers whether it intends to sell these securities or whether it will be forced to sell these securities before the earlier of amortized cost recovery or maturity. The Bank does not have the intent to sell and does not believe it will more likely than not be required to sell any of these securities prior to a recovery of their fair value to amortized cost. The impairment identified on debt securities in a loss position and subject to evaluation at December 31, 2024 and 2023, was were determined not to be attributable to credit related factors; therefore, the Bank does not have an allowance for credit loss for these investments. During 2023-2024, \$ 40 42. 1 4 million of securities were sold as part of a portfolio restructuring to take advantage of higher market interest rates. The realized pre- tax loss on these sales was \$ 1 4. 1 3 million. Equity Securities at Fair ValueThe Corporation owns one equity investment with a readily determinable fair value. At December 31, 2023-2024, this investment was reported at fair value (\$ 427 166 thousand) with changes in value reported through income in 2023-2024. Restricted Stock at CostThe Bank held \$ 2 8. 4 8 million of restricted stock at the end of 2023-2024 of which all but \$ 30 thousand 2 4 million is stock in the FHLB, carried at a cost of \$ 100 per share. FHLB stock is evaluated for impairment primarily based on an assessment of the ultimate recoverability of its

cost. As a government sponsored entity, FHLB has the ability to raise funding through the U. S. Treasury that can be used to support its operations. There is not a public market for FHLB stock and the benefits of FHLB membership (e. g., liquidity and low- cost funding) add value to the stock beyond purely financial measures. If FHLB stock were deemed to be impaired, the write- down for the Bank could be significant. Management intends to remain a member of the FHLB and believes that it will be able to fully recover the cost basis of this investment. Loans: The loan portfolio increased by **49.11. 6.2%** (\$ **205.141. 9.1** million) in **2023-2024**, due primarily to an increase of \$ **139.99. 5.6** million in commercial real estate loans and \$ **35.3 million in residential real estate 1- 4 family loans**. Average gross loans for **2023-2024** increased by \$ **111.179. 3.2** million to \$ **1. 144.323** billion. Commercial **real estate**, mortgage and consumer loans showed an increase in average balances during the year, which was partially offset by a decline in **commercial home equity loans during the year and lines of credit and construction loans**. The yield on the portfolio increased in **2023-2024** to **5.65% from 5.16%** from **4.14%** in **2022-2023**. Table 3, previously presented, shows the average balances and yields earned on loans for the past two years. 28The following table shows loans outstanding, by class, as of December 31 for the past 2 years. Table 8. Loan Portfolio Change (Dollars in thousands) **2024** **2023** **2022** Amount % Residential real estate 1- 4 family Consumer first lien \$ **181,780** \$ 142,017 \$ **85.39. 763.28** **166.56, 851.66. 8** Commercial **Commercial** first lien **58,821** **63,271** **61(4, 450)** **(7,702)** **1,569** **2. 0** **Total** **Total** first liens **240,601** **205,288** **146.35. 313.17** **868.58, 420.39. 8.2** Consumer junior lien and lines of credit **76,035** **68,752** **69.7. 283.10** **561(809)** **(1. 2)** Commercial **Commercial** junior liens and lines of credit **6,199** **3,809** **4.2. 390.62** **127(318)** **(7. 7)** **Total** **Total** junior liens and lines of credit **82,234** **72,561** **9,73.673.13** **688(1,127)** **(1. 5)** **Total** **Total** residential real estate 1- 4 family **322,835** **277,849** **220.44. 986.16** **556.57, 293.26. 0.2** Residential real estate construction Consumer **20,742** **13,837** **13.6. 905.49** **908(71)** **(0. 5)** Commercial **Commercial** **11,685** **12,063** **10,485(378)** **(3. 1)** **Total** **Total** residential real estate construction **32,427** **25,900** **24,393** **1,507.6. 527.25** **2** Commercial real estate **803,365** **703,767** **564.99. 598.14** **291.139, 476.24. 7** Commercial **Commercial** **230,597** **242,654** **235(12, 057)** **(5,602.7, 052.3. 0)** **Total** **Commercial** **1,033,962** **946,421** **799.87. 541.9** **893.146, 528.18. 3.2** Consumer **8,853** **6,815** **6.2. 038.29** **199.616. 9. 9** **Total** **loans** **1,398,077** **1,256,985** **+141,092** **11** **051,041.205, 944.19. 6** **Less** **Less**: Allowance for loan credit losses **(17,653)** **(16,052)** **(14,175)** **(1,877.601)** **13.10. 2** **Net** **Net** loans \$ **1,380,424** **\$ 1,240,933** **\$ 1,036,866** **\$ 204,067** **19.139, 491.11. 7.2** Residential real estate: This category is comprised of first lien loans and, to a lesser extent, junior liens and lines of credit secured by residential real estate, as well as loans made to individuals secured by unimproved noncommercial real estate. Total residential real estate loans increased \$ **57.45. 3.0** million in **2023-2024**, primarily in consumer first lien loans. In **2023-2024**, the Bank originated \$ **123.1 million in mortgages compared to \$ 92.4 million in mortgages compared to \$ 81.7 million in 2022-2023**, including approximately \$ **14.43. 0.1** million for sale in the secondary market. The Bank does not originate or hold any loans that would be considered sub- prime or Alt- A and does not generally originate mortgages outside of its primary market area. Commercial purpose loans in this category represent loans made for various business needs but are secured with residential real estate. In addition to the real estate collateral, it is possible that additional security is provided by personal guarantees or UCC filings. These loans are underwritten as commercial loans and are not originated to be sold. Residential real estate construction: The largest component of this category, \$ **13.20. 8.7** million, represents loans for individuals to construct personal residences, while loans to residential real estate developers and home builders totaled \$ **12.11. 1.7** million at December 31, **2023-2024**. The Bank's exposure to residential construction loans is concentrated primarily in south central Pennsylvania. Real estate construction loans, including residential real estate and land development loans, occasionally provide an interest reserve in order to assist the developer during the development stage when minimal cash flow is generated. Commercial real estate (CRE): This category includes commercial, industrial, and farm loans, where real estate serves as the primary collateral for the loan. This loan category increased by \$ **139.99. 5.6** million over the prior year. The largest sectors (by collateral) are: apartment buildings (\$ **120.2 million**), office buildings (\$ **87.1 million**), hotel & motel (\$ **80.7 million**) and shopping centers (\$ **68.5 million**). The majority of the Bank's hotel and office building exposure is located throughout south-central Pennsylvania. The three largest growth sectors by collateral in **2023-2024** were **apartment buildings, hotels & motels, and office buildings**; **apartment units and development land** which totaled \$ **71.49. 0.1** million. Included in commercial real estate are approximately \$ **522.615. 0** million of nonowner occupied loans located in the Bank's market area of south-central Pennsylvania. 29The following table presents the largest sectors by collateral in the commercial real estate category: (Dollars in thousands) December 31, 2024 December 31, 2023 Commercial Real Estate (CRE) Sectors Amount % of CRE Amount % of CRE Apartment buildings \$ **146,661** **18%** \$ **120,180** **17%** Hotels & motels **97,460** **12%** **80,670** **11%** Office buildings **92,926** **12%** **87,137** **12%** Shopping centers **82,518** **10%** **68,478** **10%** Development land **66,645** **8%** **62,439** **9%** Also included in CRE are real estate construction loans totaling \$ **131.207. 9.1** million. At December 31, **2023-2024**, the Bank had \$ **63.71. 4.9** million in real estate construction loans funded with an interest reserve and capitalized \$ **13.4. 2** million of interest in **2023-2024** from these reserves on active projects for commercial construction. Real estate construction loans are monitored on a regular basis by either an independent third- party inspector or the assigned loan officer depending on loan amount or complexity of the project. This monitoring **process** includes, at a minimum, the submission of invoices or AIA documents (depending on the complexity of the project) detailing costs incurred by the borrower, on- site inspections, and a signature by the assigned loan officer for disbursement of funds. All real estate construction loans are underwritten in the same manner, regardless of the use of an interest reserve. Commercial: This category includes commercial, industrial, farm, agricultural, and tax- free loans. Collateral for these loans may include business assets or equipment, personal guarantees, or other non- real estate collateral. Commercial loans increased **decreased** \$ **7.12. 1** million over the **2022-2023** ending balance. At December 31, **2023-2024**, the Bank had approximately \$ **113.105** million of tax- free loans in its portfolio. The largest sectors (by industry) are: public administration (\$ **44.7 million**), utilities (\$ **42.0 million**) real estate, rental and leasing (\$ **25.0 million**) and retail trade (\$ **18.6 million**). This category also includes \$ **57.7** thousand of PPP loans that are 100 % guaranteed by the SBA, compared to \$ **179.57** thousand at December 31, **2022-2023**. The following table presents the largest sectors by industry in the commercial category: (Dollars in thousands) December 31, 2024 December 31, 2023 Commercial Amount % of Commercial Public administration \$ **43,184** **19%** \$ **44,717** **18%** Utilities **38,498** **17%** **41,961** **17%** Real estate, rental & leasing **23,162** **10%** **25,016** **10%** Retail trade **18,267** **8%** **18,589** **8%** Manufacturing **16,930** **7%** **17,254** **7%** Participations: At December 31, **2023-2024**, the outstanding commercial participations were \$ **97.107. 8.2** million (9.5.6% of commercial purpose loans and 7.8.7% of total gross loans), compared to \$ **70.97. 6.8** million (8.9.1.5% of commercial purpose loans and 6.7.8% of total gross loans) at the prior year- end. The Bank's total exposure (including unfunded commitments) to purchased participations was \$ **133.1 million at December 31, 2024 and \$ 135.4 million at December 31, 2023 and \$ 90.0 million at December 31, 2022**. The loan participations are comprised of \$ **26.28. 0.4** million of commercial loans and \$ **71.78. 8** million of CRE loans, reported in the respective loan segment. Consumer loans: This category is comprised of installment loans and personal lines of credit and increased \$ **616.2. 0** thousand in **2024 over 2023 over 2022**-ending balances. Table 30Table 9. Maturities and Interest Rate Terms of Selected Loans The following table presents the stated maturities (or earlier call dates) of selected loans as of December 31, **2023-2024**. Less than Over (Dollars in thousands) 1 year 1- 5 years 5- 15 years 15 years Total Loans: Residential real estate 1- 4 family Fixed rate \$ **2.3. 510.644** \$ **10.8. 270.45** **405.746** \$ **16.38. 016.646** \$ **74.19. 542.435** \$ **70,130** Variable rate **2.9. 846.13.152.8. 218.56** **339.55. 210.131** **757.179. 033.203** **457.252. 307.5** **705.12. 356.23** **796.16. 488.101** **744.94. 956.147** **403.198. 049.277** **892.322. 849** Residential **835** Residential real estate construction Fixed rate **255** — **27** **139. 19** — **13. 698.13** **923.20. 837.205** Variable rate **6.7. 101.5.611.3. 251.711** — **131.944** **536.12, 063.6.222.7. 240.5.866.3. 251.711** **13.131.971.20. 698.25.459.32. 900** Commercial **427** Commercial real estate Fixed rate **4.12. 250.251.69, 301.71. 340.78, 590** — **154,180** Variable rate **45,279** **120,964** **319,889** **63.638** — **153.190** **455.549, 587.49, 529.192, 304.398, 479.63, 455.703, 767** Commercial Fixed rate **1,753.42, 372.55, 326.366.99, 817** Variable rate **43,214.19** **216.154. 606.31** **764.398. 889.48.156.54. 128.142.039.650. 837.44** **175.55. 967.61** **467.224. 978.87.065.469. 215.48** **794.54. 494.242.039.803. 654** Consumer **365** Commercial Fixed rate **101.2. 670.33** **419.517.1. 566.4** **873.50. 603.795** — **87,338** Variable rate **49,119** **15,088** **37,674** **41,378** **143,259** **51,**

789 48, 961 88, 469 41, 378 230, 597 Consumer Fixed rate 105 3, 080 630 1, 501 5, 316 Variable rate 771 1, 347 1, 419 — 3, 537 876 356 980 — 4, 427 2, 049 212 977 2, 775 1, 497 501 8, 853 \$ 128, 794 \$ 297, 328 \$ 655, 686 \$ 316, 269 \$ 1, 398 566 6, 077 815 \$ 107, 069 \$ 285, 796 \$ 589, 858 \$ 274, 262 \$ 1, 256, 985

Loan Quality: Management utilizes a risk rating scale ranging from 1- Prime to 9- Loss to evaluate loan quality. This risk rating scale is used primarily for commercial purpose loans. Consumer purpose loans are identified as either a pass or substandard rating based on the performance status of the loans. Substandard consumer loans are loans that are 90 days or more past due and still accruing. Loans rated 1 – 4 are considered pass credits. Loans that are rated 5- Pass Watch are credits that have been identified as credits that are likely to warrant additional attention and monitoring. Loans rated 6- Other Asset Especially Mentioned (OAEM) or worse begin to receive enhanced monitoring and reporting by the Bank. Loans rated 7- Substandard or 8- Doubtful exhibit the greatest financial weakness and present the greatest possible risk of loss to the Bank. Nonaccrual loans are rated no better than 7- Substandard. The following represent some of the factors used in determining the risk rating of a borrower: cash flow, debt coverage, liquidity, management, and ~~30 collateral~~ collateral. Risk ratings, for pass credits, are generally reviewed annually for term debt and at renewal for revolving or renewing debt. The Bank monitors overall loan quality of the portfolio by reviewing three primary measurements: (1) loans rated 6- OAEM or worse (collectively “ watch list ”), (2) delinquent loans, and (3) net- charge- offs. Watch list loans exhibit financial weaknesses that increase the potential risk of default or loss to the Bank. However, inclusion on the watch list, does not by itself, mean a loss is certain. The watch list includes both performing and nonperforming loans. Watch list loans totaled \$ 17 21. 2 5 million at year-end compared to \$ 11 17. 6 2 million one year earlier. Included in the watch list are \$ 147 266 thousand of nonaccrual loans at year- end 2023 2024, compared to \$ 120 147 thousand at year- end 2022 2023. The composition of the watch list (loans rated 6, 7 or 8), by primary collateral, is shown in Note 6 of the accompanying financial statements. Delinquent loans are a result of borrowers’ cash flow and / or alternative sources of cash being insufficient to repay loans. The Bank’ s likelihood of collateral liquidation to repay the loans becomes more probable the further behind a borrower falls, particularly when loans reach 90 days or more past due. Management monitors the performance status of loans by the use of an aging report. The aging report can provide an early indicator of loans that may become severely delinquent and possibly result in a loss to the Bank. See Note 6 in the accompanying financial statements for information on the aging of payments in the loan portfolio. Nonaccruing loans generally represent Management’ s determination that the borrower will be unable to repay the loan in accordance with its contractual terms and that collateral liquidation may or may not fully repay both interest and principal. It is the Bank’ s policy to evaluate the probable collectability of principal and interest due under terms of loan contracts for all loans 90- days or more 31 more, nonaccrual loans, or impaired loans. Further, it is the Bank’ s policy to discontinue accruing interest on loans that are not adequately secured and in the process of collection. Upon determination of nonaccrual status, the Bank subtracts any current year accrued and unpaid interest from its income, and any prior year accrued and unpaid interest from the allowance for loan losses. Management continually monitors the status of nonperforming loans, the value of any collateral and potential for risk of loss. Nonaccrual loans are rated no better than 7- Substandard. The Bank’ s Loan Management Committee reviews these loans and risk ratings on a quarterly basis in order to proactively identify and manage problem loans. In addition, a committee meets monthly to discuss possible workout strategies for all credits rated 7- Substandard or worse. Management also tracks other commercial loan risk measurements including high loan to value loans, concentrations, participations and policy exceptions and reports these to the Board Enterprise Risk Management Committee of the Board of Directors. The Bank also uses an external loan review consultant to assist with internal loan review with a goal of reviewing up to 80 % of commercial loans each year. The FDIC defines certain supervisory loan- to- value lending limits. The Bank’ s internal loan – to- value limits are all equal to or have a lower loan- to- value limit than the supervisory limits. However, in certain instances, the Bank may make a loan that exceeds the supervisory loan- to- value limit. At December 31, 2022 2024, the Bank had loans of \$ 13 14. 7 1 million (1. 4 0 % of gross loans) that exceeded the supervisory loan- to- value limit, compared to 1. 2 1 % at the prior year end. Loan quality, as measured by nonaccrual loans, totaled \$ 266 thousand at December 31, 2024 compared to \$ 147 thousand at December 31, 2023 compared to \$ 120 thousand at December 31, 2022 and the nonperforming loan to total loans ratio was 0. 02 % at December 31, 2024 compared to 0. 01 % at December 31, 2023 and 2022. Loans past due 90- days or more, but still accruing, totaled \$ 5 2 thousand at December 31, 2023 2024 compared to \$ 5 thousand at the prior year end. In addition to monitoring nonaccrual loans, the Bank also closely monitors loans to borrowers experiencing financial difficulty when, based on current information and events, it is probable that the Bank will be unable to collect all interest and principal payments due according to the originally contracted terms of the loan agreement. Modifications to borrowers experiencing financial difficulty may include interest rate reductions, principal or interest forgiveness, forbearances, term extensions, and other actions intended to minimize economic loss and to avoid foreclosure or repossession of collateral. At December 31, 2024 and 2023, the Bank had no modified loans to borrowers experiencing financial difficulty. Allowance for Credit Losses: Allowance for Credit Losses – Loans The ACL for loans is established through provisions for credit losses charged against income. Loans deemed to be uncollectible are charged against the ACL, and subsequent recoveries, if any, are credited to the ACL. The ACL for loans is an estimate of the losses expected to be realized over the life of the loan portfolio. The ACL is determined for two distinct categories of loans: 1) loans evaluated individually for expected credit losses (specific reserve), and 2) loans evaluated collectively for expected credit losses (pooled reserve). Management’ s periodic evaluation of the adequacy of the ACL for loans is based on the Bank’ s past loan loss experience, known and inherent risks in the portfolio, adverse situations that may affect the borrower’ s ability to repay, the estimated value of any underlying collateral, composition of the loan portfolio, current economic forecasts and conditions, diversification of the loan portfolio, delinquency statistics, results of internal loan reviews, borrowers’ actual or perceived financial and managerial strengths, and other relevant factors. This evaluation is inherently subjective, as it requires ~~31 material~~ material assumptions and estimates that may be susceptible to significant change, including the amounts and timing of future cash flows expected to be received on loans evaluated individually. Loans evaluated individually for credit losses are primarily commercial purpose loans that do not share similar characteristics with those loans evaluated in the pool. These loans may exhibit performance characteristics where it is probable that the Bank will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. All commercial purpose loans greater than \$ 250 thousand and rated Substandard (7), Doubtful (8) or on nonaccrual status may be considered for individual evaluation. Impairment is measured on a loan- by- loan basis by one of the following methods: the fair value of the collateral if the loan is collateral dependent, the present value of expected future cash flows discounted at the loan’ s effective interest rate or the loan’ s obtainable market price. Commercial purpose loans with a balance less than \$ 250 thousand, and consumer purpose loans are not evaluated individually for a specific reserve but are included in the pooled reserve calculation. Loans that are evaluated for a specific reserve, but not needing a specific reserve are not included in the pooled reserve calculation. The Corporation has elected to exclude accrued interest receivable from the measurement of the ACL. When a loan is placed on nonaccrual status, any outstanding current accrued interest is reversed against income and prior year accrued interest is deducted from the ACL. The pooled reserve represents the ACL for pools of homogenous loans, not evaluated individually. The pooled reserve is calculated using a quantitative and qualitative component for the loan pools. The 32 The following inputs are used to calculate the quantitative component for the loan pool: [?] Segregating loans into homogeneous pools by the FRB Call Code which is primarily a collateral-based and secondarily a purpose- based segmentation. [?] The average remaining life of each pool is calculated using the weighted average remaining maturity method (WARM). The WARM method produces an estimated remaining balance by pool, by year, until maturity. [?] A historical credit loss rate is calculated for each pool, using the average historical loss, by FRB Call Code, for a peer group of Pennsylvania community banks over the last eight quarters. The loss rate is calculated over a historical period the Bank believes best represents a period, based on a reasonable and supportable forecast, that will be similar to the next four quarters. [?] The historical credit loss rate is applied to each WARM bucket though the initial four quarter forward- looking period. [?] At the end of the forward- looking period, the credit loss rate applied to each WARM bucket reverts to the peer group historical loss rate for the respective pool. [?] Collectively these estimated losses represent the quantitative component of the pooled reserve.

\$ 250,000 or More (Dollars in thousands) Individual Instruments that Meet or Exceed FDIC Insurance Limit Time Deposits that Meet or Exceed FDIC Insurance Limit Maturity distribution: Within three months \$ 21.26, 544.648 \$ 17.18, 294.398 Over three through six months 8.15, 754.170 6, 004.920 Over six through twelve months 9.32, 626.7615 29, 126.865 Over twelve months 4.2, 475.978 1, 475.478 Total \$ 44.77, 399.411 \$ 31.56, 899.661 Borrowings: As of Short-term Borrowings: At December 31, 2023-2024, the Bank had outstanding borrowings of \$ 90.200. 0 million borrowed in a term loan from the Federal Reserve's Bank Term Funding Program (BTFP) to temporarily support its liquidity position and \$ 40.0 million in short-term borrowing from the Federal Home Loan Bank of Pittsburgh (FHLB maturing in January 2027 at). The BTFP borrowing is comprised of \$ 50.0 million with a rate of 4.38-32 % due March 22, 2024, \$ 20.0 million with a rate of 4.71 % due May 10, 2024, and \$ 20.0 million with a rate of 4.93 % due December 13, 2024. At December 31, 2023, the fair value of debt securities pledged for the BTFP was \$ 88.4 million. The FHLB proceeds of the term loan were used to restructure borrowings have a blended rate of 5.80 % and to fund expected loan growth are due during the third quarter of 2024. Long-term Debt: On August 4, 2020, the Corporation completed the sale of a subordinated debt note offering. The Corporation sold \$ 15.0 million of subordinated debt notes with a maturity date of September 1, 2030. These notes are noncallable for 5 years and carry a fixed interest rate of 5 % per year for 5 years and then convert to a floating rate of SOFR plus 4.93 % per year for the remainder of the term. The notes can be redeemed at par beginning 5 years prior to maturity. The Corporation also sold \$ 5.0 million of subordinated debt notes with a maturity date of September 1, 2035. These notes are noncallable for 10 years and carry a fixed interest rate of 5.25 % per year for 10 years and then convert to a floating rate of SOFR plus 4.92 % per year for the remainder of the term. The notes can be redeemed at par beginning 5 years prior to maturity. The notes are structured to qualify as Tier 2 capital for the Corporation and any funds it invests in the Bank qualify as Tier 1 capital at the Bank. The Corporation paid an issuance fee of 2 % of the total issue and is being amortized to the maturity date of each issue on a pro-rata basis. The notes are recorded on the consolidated balance sheet net of unamortized debt issuance costs. The proceeds are intended to be used for general corporate purposes - Subsequent to year-end 2023, the Bank borrowed \$ 200 million in a term loan from FHLB for three years at a rate of 4.32 %. The term loan was taken to restructure borrowings and to fund expected loan growth. In addition, two outstanding borrowings under the BTFP due in 2024 were refinanced in the amount of \$ 40 million at a fixed rate of 4.81 % extending the maturity date to January 2025. Shareholders' Equity: Shareholders' equity increased by \$ 17.12, 9.6 million to \$ 132.144, 1.7 million at December 31, 2023-2024. Retained earnings increased \$ 8.5, 1.5 million in 2023-2024 from earnings of \$ 13.11, 6.1 million offset by dividends paid of \$ 5.6 million (\$ 1.28 per share). The dividend payout ratio was 40-50.7 % in 2024 compared to 41, 2 % in 2023 compared to 37.9 % in 2022. The Board of Directors frequently authorizes the repurchase of the Corporation's \$ 1.00 par value common stock. Information regarding stock repurchase plans in place during the year are included in Item 5 Market for Registrant's Common Equity, Related Shareholder Matters and Issuer Purchases of Equity Securities. Additional information on Shareholders' Equity is reported in Note 20 of the accompanying consolidated financial statements. The Corporation's dividend reinvestment plan (DRIP) allows for shareholders to purchase additional shares of the Corporation's common stock by reinvesting cash dividends paid on their shares or through optional cash payments. The Dividend Reinvestment Plan (DRIP) added \$ 1.4-7 million to capital during 2023-2024. This total was comprised of \$ 1.0 million from the reinvestment of quarterly dividends and \$ 312-730 thousand of optional cash purchases. A strong capital position is important to the Corporation as it provides a solid foundation for the future growth of the Corporation, as well as instills confidence in the Bank by depositors, regulators and investors, and is considered essential by Management. The Corporation is continually exploring other sources of capital as part of its capital management plan for the Corporation and the Bank. 35 Common-- Common measures of adequate capitalization for banking institutions are capital ratios. These ratios indicate the proportion of permanently committed funds to the total asset base. Guidelines issued by federal and state regulatory authorities require both banks and bank holding companies to meet minimum leverage capital ratios and risk-based capital ratios. The leverage ratio compares Tier 1 capital to average assets while the risk-based ratio compares Tier 1 and total capital to risk-weighted assets and off-balance-sheet activity in order to make capital levels more sensitive to the risk profiles of individual banks. Tier 1 capital is comprised of common stock, additional paid-in capital, retained earnings and components of other comprehensive income, reduced by goodwill and other intangible assets. Total capital is comprised of Tier 1 capital plus the allowable portion of the allowance for loan losses. The 36 The Corporation, as a bank holding company, is required to comply with the capital adequacy standards established by Federal Reserve Board. The Bank is required to comply with capital adequacy standards established by the FDIC. In addition, the Pennsylvania Department of Banking also requires state-chartered banks to maintain a 6 % leverage capital level and 10 % risk-based capital, defined substantially the same as the federal regulations. The Corporation and the Bank are subject to the capital requirements contained in the regulation generally referred to as Basel III. The Basel III standards were effective for the Corporation and the Bank, effective January 1, 2015. Basel III imposes significantly higher capital requirements and more restrictive leverage and liquidity ratios than those previously in place. The capital ratios to be considered "well capitalized" under Basel III are: (1) Common Equity Tier 1 (CET1) of 6.5 %, (2) Tier 1 Leverage of 5 %, (3) Tier 1 Risk-Based Capital of 8 %, and (4) Total Risk-Based Capital of 10 %. The CET1 ratio is a new capital ratio under Basel III and the Tier 1 risk-based capital ratio of 8 % has been increased from 6 %. The rules also included changes in the risk weights of certain assets to better reflect credit and other risk exposures. In addition, a capital conservation buffer of 2.50 % is applicable to all of the capital ratios except for the Tier 1 Leverage ratio. The capital conservation buffer is equal to the lowest value of the three applicable capital ratios less the regulatory minimum ("adequately capitalized") for each respective capital measurement. The Bank's capital conservation buffer at December 31, 2023-2024 was 5.4, 63.96 %. Compliance with the capital conservation buffer is required in order to avoid limitations on certain capital distributions, especially dividends. As of December 31, 2023-2024, the Bank was "well capitalized" under the Basel III requirements. In 2019, the Community Bank Leverage Ratio (CBLR) was approved by federal banking agencies as an optional capital measure available to Qualifying Community Banking Organizations (QCBO). If a bank qualifies as a QCBO and maintains a CBLR of 9 % or greater, the bank would be considered "well-capitalized" for regulatory capital purposes and exempt from complying with the Basel III risk-based capital rule. The CBLR rule was effective January 1, 2020 and banks could opt-in through an election in the first quarter 2020 regulatory filings. The Bank meets-- met the criteria of a QCBO but did not opt-in to the CBLR. The consolidated asset limit on small bank holding companies is \$ 3 billion and a company with assets under that limit is not subject to the consolidated capital rules but may file reports that include capital amounts and ratios. The Corporation has elected to file those reports. The following table presents capital ratios for the Corporation and Bank at December 31: Table 13. Capital Ratios 2024 2023 2022 Corporation Bank Corporation Bank Common Equity Tier 1 risk-based capital ratio 11.31 % 11.71 % 11.82 % 12.38 % 14.14 % Total risk-based capital ratio 13.22 85 % 12.96 % 14.63 % Total risk-based capital ratio 14.45 % 13.63 % 17.21 % 15.88 % Tier 1 risk-based capital ratio 11.31 % 11.71 % 11.82 % 12.38 % 14.22 % 14.63 % Tier 1 leverage ratio 9 ratio 7.92 % 8.20 % 9.01 % 9.44 % 8.95 % 9.21 % For additional information on capital adequacy refer to Note 2 of the accompanying consolidated financial statements. Local Economy The Corporation's primary market area includes Franklin, Fulton, Cumberland, Huntingdon, and Dauphin County, PA, and Washington County, MD. This area is diverse in demographic and economic composition. County populations range from a low of approximately 15,000 in Fulton County to over 280-289,000 in Dauphin County. The market area has a diverse economic base and local industries include warehousing, truck and rail shipping centers, light and heavy manufacturers, health care, higher education institutions, farming and agriculture, and a varied service sector. The market area provides easy access to the major metropolitan markets on the east coast via trucking and rail transportation. Because of this, warehousing and distribution companies continue to find the area attractive. The local economy is not overly dependent on any one industry or business and Management believes that the 36 Bank-- Bank's primary market area continues to be well suited for growth. The following provides selected economic data for the Bank's primary market at December 31: Economic 37 Economic Data 2023-2024 2022 Unemployment 2023 Unemployment Rate (not seasonally adjusted) Market area range (1) 2.7 %- 3.8 % 2.4 %- 3.5 % 2-Pennsylvania (seasonally adjusted) 3.4 %- 4.1 % Pennsylvania 3.4 % 4-Maryland (seasonally adjusted) 3.0 %

Maryland 1.7% 4.3% United States 3.7% (seasonally adjusted) 4.7% 3.7% Housing Price Index- year over year change PA, nonmetropolitan statistical area 9.5% 4.6% 14.3% United States 5.1% 4.8% 16.6% Building Permits- year over year change- 12 months (2) Residential, estimated 6.1% - 15.4% Multifamily, estimated 46.0% - 50.7% (1) Cumberland, Dauphin, Franklin, Fulton and Huntingdon County, PA, Washington County, MD and State of Maryland (2) Harrisburg- Carlisle, PA MSA, Chambersburg- Waynesboro, PA MSA and Hagerstown, MD Martinsburg, WV MSA Residential, estimated 15.4% - 3.6% Multifamily, estimated 50.7% 260.9% (1) Franklin, Cumberland, Fulton and Huntingdon County, PA and Washington County, MD

The assets and liabilities of the Corporation are financial in nature, as such, the pricing of products, customer demand for certain types of products, and the value of assets and liabilities are greatly influenced by interest rates. As such, interest rates and changes in interest rates may have a more significant effect on the Corporation's financial results than on other types of industries. Because of this, the Corporation watches the actions of the Federal Reserve Open Market Committee (FOMC) as it makes decisions about interest rate changes and monetary policy. In February-January 2024-2025, the FOMC release included this: "Recent indicators suggest that economic activity has been continued to expanding--- expand at a solid pace. The job gains have moderated since early last year but remain strong, and the unemployment rate has remained stabilized at a low level in recent months, and labor market conditions remain solid. Inflation has eased over the past year but remains somewhat elevated. The Committee seeks to achieve maximum employment and inflation at the rate of 2 percent over the longer run. The Committee judges that the risks to achieving its employment and inflation goals are roughly in moving into better balance. The economic outlook is uncertain, and the Committee is remains highly attentive to inflation the risks to both sides of. The Committee does not expect it-its will be appropriate dual mandate. In considering the extent and timing of additional adjustments to reduce the target range for until it has gained greater confidence that inflation is moving sustainably toward 2 percent. In addition, the federal funds rate, the Committee will carefully assess incoming data, the evolving outlook, and the balance of risks. The Committee will continue reducing its holdings of Treasury securities and agency debt and agency mortgage-backed securities, as described in its previously announced plans. The Committee is strongly committed to supporting maximum employment and returning inflation to its 2 percent objective. In assessing the appropriate stance of monetary policy, the Committee will continue to monitor the implications of incoming information for the economic outlook. The Committee would be prepared to adjust the stance of monetary policy as appropriate if risks emerge that could impede the attainment of the Committee's goals. The Committee's assessments will take into account a wide range of information, including readings on labor market conditions, inflation pressures and inflation expectations, and financial and international developments." Over the long- term, the Corporation benefits from higher interest rates. Liquidity The Corporation conducts substantially all of its business through its bank subsidiary. The liquidity needs of the Corporation are funded primarily by the bank subsidiary, supplemented with liquidity from its dividend reinvestment plan. The Bank must meet the financial needs of the customers that it serves, while providing a satisfactory return on the shareholders' investment. In order to accomplish this, the Corporation must maintain sufficient liquidity in order to respond quickly to the changing level of funds required for both loan and deposit activity. The goal of liquidity management is to meet the ongoing cash flow requirements of depositors who want to withdraw funds and of borrowers who request loan disbursements. The Bank regularly reviews its liquidity position by measuring its projected net cash flows (in and out) at a 30 and 90-day interval. The Bank stress tests this measurement by assuming a level of deposit out- flows that have not historically been realized. In addition to this forecast, other funding sources are reviewed as a method to provide emergency funding if necessary. The objective of this measurement is to identify the amount of cash that could be raised quickly without the need to liquidate assets. The Bank also stresses its liquidity position utilizing different longer- term scenarios. The varying degrees of stress create pressure on deposit flows in its local market, reduce access to wholesale funding and limit access of funds available through brokered deposit channels. In addition to stressing cash flow, specific liquidity risk indicators are monitored to help identify risk areas. This analysis helps identify and quantify the potential cash surplus / deficit over a variety of time horizons to ensure the Bank has adequate funding resources. Assumptions used for liquidity stress testing are subjective. Should an evolving liquidity situation or business cycle present new data, potential assumption changes will be considered. The Bank believes it can meet all anticipated liquidity demands. Historically, the Bank has satisfied its liquidity needs from earnings, repayment of loans, amortizing and maturing investment securities, loan sales, deposit growth and its ability to access existing lines of credit. All investment securities are classified as available 38available for sale; therefore, marketable securities that are unencumbered as collateral for borrowings are an additional source of 37readily--- readily available liquidity (approximately \$ 164,301.84 million fair value), either by selling the security or, more preferably, to provide collateral for additional borrowing. The Bank also has access to other wholesale funding via the brokered CD market. The FHLB system has always been a major source of funding for community banks. There are no indicators that lead the Bank to believe the FHLB will discontinue its lending function or restrict the Bank's ability to borrow. If either of these events were to occur, it would have a material negative effect on the Bank, and it is highly unlikely that the Bank could replace the level of FHLB funding in a short time. The Bank has also established credit at the Federal Reserve Discount Window and unsecured lines of credit at correspondent banks. The following table shows the Bank's available liquidity at December 31, 2023-2024. (Dollars in thousands)

Liquidity Source	2023	2024
Outstanding Available Federal Home Loan Bank	\$ 484,562	\$ 463,697
Federal Reserve Bank Discount Window	\$ 64,555	\$ 55,644
Federal Reserve Bank	\$ 575,000	\$ 575,000
Correspondent Bank	\$ 76,733	\$ 76,733
Term Funding Program	\$ 91,733	\$ 90,000
Total	\$ 703,272	\$ 703,272

Off-Balance Sheet Commitments The Corporation's financial statements do not reflect various commitments that are made in the normal course of business, which may involve some liquidity risk. These commitments consist mainly of unfunded loans and letters of credit made under the same standards as on- balance sheet loans and lines of credit. Because these unfunded instruments have fixed maturity dates and many of them will expire without being drawn upon, they do not generally present any significant liquidity risk to the Corporation. At December 31, 2023, the ACL for unfunded commitments was \$ 2.0 million compared to \$ 1.5 million at December 31, 2022. The ACL for unfunded commitments is reported in Other Liabilities on the Consolidated Balance Sheet. (Dollars in thousands)

Commitment Type	2023	2024
Commercial commitments to extend credit	\$ 328,806	\$ 325,982
Consumer commitments to extend credit (secured)	\$ 135,776	\$ 112,157
Consumer commitments to extend credit (unsecured)	\$ 352,596	\$ 469,247
Standby letters of credit	\$ 28,815	\$ 19,851
ACL- Unfunded Commitments (1)	\$ 2,300	\$ 2,734

Management believes that any amounts actually drawn upon can be funded in the normal course of operations. The Corporation has no investment in or financial relationship with any unconsolidated entities that are reasonably likely to have a material effect on liquidity. Item 7A. Quantitative and Qualitative Disclosures about Market Risk Market Risk In the course of its normal business operations, the Corporation is exposed to certain market risks. The Corporation has no foreign currency exchange rate risk, no commodity price risk or material equity price risk. However, it is exposed to interest rate risk. All interest rate risk arises in connection with financial instruments entered into for purposes other than trading. Financial instruments, which are sensitive to changes in market interest rates, include fixed and variable- rate loans, fixed- income securities, derivatives, interest- bearing deposits and other borrowings. Changes in interest rates can have an impact on the Corporation's net interest income and the economic value of equity. The objective of interest rate risk management is to identify and manage the sensitivity of net interest income and economic value of equity to changing interest rates in order to achieve consistent earnings that are not contingent upon favorable trends in interest rates. 38The--- The Corporation's primary tool for analyzing interest rate risk is financial simulation modeling which captures the effect of not only changing interest rates but also other sources of cash flow variability including loan and securities prepayments and customer preferences 39preferences. Financial simulation modeling forecasts both net interest income and the economic value of equity under a variety of different interest rate environments. The Corporation

measures the effects of multiple interest rate change scenarios on at least a quarterly basis. The magnitude of each change scenario may vary depending on the current interest rate environment. In addition, the balance sheet is held static in each scenario so that the effect of an interest rate change can be isolated and not distorted by changes in the balance sheet. Table 14 presents the results of six different rate change scenarios and measures the change in net interest income against a base (unchanged) scenario over one year. For each scenario, interest rate changes are ramped up or down over a period of 1 year. The Bank believes a ramp scenario is more realistic than an interest rate shock scenario; however, the Bank also runs scenarios using shocks and yield curve twists. Computations of prospective effects of hypothetical interest rate changes are based on many assumptions, including relative levels of market interest rates, loan prepayments and deposit repricing that cannot be measured with complete precision. Further, the computations do not contemplate any actions Management could undertake in response to changes in market interest rates.

Table 14. Sensitivity to Changes in Market Interest Rates (Dollars in thousands) Net Interest Income Change in rates (basis points) Projected % Change 300 \$ 48-64, 596-4,500 (-7.4-5)% 200 \$ 50-63, 852-3,000 (-4.2-8)% 100 \$ 51-62, 972-1,300 (-2.8-3)% unchanged \$ 52-61, 500-879 - (100) \$ 52-60, 000-570 (-0.2-9-1) % (200) \$ 51-59, 700-645 (+3.6) % (300) \$ 58,606 (5) % (300) \$ 51,400 (-2.1-3) % Impact of Inflation The impact of inflation upon financial institutions such as the Corporation differs from its effect upon other commercial enterprises. Unlike most other commercial enterprises, virtually all of the assets of the Corporation are monetary in nature. As a result, interest rates have a more significant impact on the Corporation's performance than do the effects of general levels of inflation. Although inflation (and inflation expectations) may affect the interest rate environment, it is not possible to measure with any precision the impact of future inflation upon the Corporation. 39Item 40Item 8.

Financial Statements and Supplementary Data REPORT OF INDEPENDENT REGISTERED PUBLIC ACCOUNTING FIRM Shareholders and the Board of Directors of Franklin Financial Services Corporation Chambersburg, Pennsylvania Opinion on the Financial Statements We have audited the accompanying consolidated balance sheets of Franklin Financial Services Corporation (the "Corporation-Company") as of December 31, 2024 and 2023 and 2022, the related consolidated statements of income, comprehensive income, changes in shareholders' equity, and cash flows for each of the years then ended, and the related notes (collectively referred to as the "financial statements"). In our opinion, the financial statements present fairly, in all material respects, the financial position of the Corporation-Company as of December 31, 2024 and 2023 and 2022, and the results of its operations and its cash flows for the years then ended, in conformity with accounting principles generally accepted in the United States of America - Change in Accounting Principle As discussed in Note 1 to the financial statements, the Corporation has changed its method of accounting for credit losses effective January 1, 2023, due to the adoption of ASU 2016-13 Financial Instruments - Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments. The Corporation adopted the new credit loss standard using the modified retrospective method such that prior period amounts are not adjusted and continue to be reported in accordance with previously applicable generally accepted accounting principles. The adoption of the new credit loss standard and its subsequent application is also communicated as a critical audit matter below.

Basis for Opinion These financial statements are the responsibility of the Corporation-Company's management. Our responsibility is to express an opinion on the Corporation-Company's financial statements based on our audits. We are a public accounting firm registered with the Public Company Accounting Oversight Board (United States) ("PCAOB") and are required to be independent with respect to the Corporation-Company in accordance with the U. S. federal securities laws and the applicable rules and regulations of the Securities and Exchange Commission and the PCAOB. We conducted our audits in accordance with the standards of the PCAOB. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement, whether due to error or fraud. Our audits included performing procedures to assess the risks of material misstatement of the financial statements, whether due to error or fraud, and performing procedures that respond to those risks. Such procedures included examining, on a test basis, evidence regarding the amounts and disclosures in the financial statements. Our audits also included evaluating the accounting principles used and significant estimates made by management, as well as evaluating the overall presentation of the financial statements. We believe that our audits provide a reasonable basis for our opinion. Critical Audit Matters The critical audit matter communicated below is a matter arising from the current period audit of the financial statements that were was communicated or required to be communicated to the audit committee and that: (1) relates to accounts or disclosures that are material to the financial statements and (2) involved our especially challenging, subjective, or complex judgments. The communication of the critical audit matters- matter does not alter in any way our opinion on the financial statements, taken as a whole, and we are not, by communicating the critical audit matter below, providing a separate opinion on the critical audit matter or on the accounts or disclosures to which it relates. Allowance for Credit Losses - Adoption of Qualitative Factor Framework and Subsequent Application of Risk Assignments to Qualitative Factors The allowance for In accordance with Accounting Standards Update 2016-13, Financial Instruments - Credit credit Losses losses (Topic 326): Measurement of Credit Losses on Financial Instruments (the "ASU-ACL"), the Corporation adopted Accounting Standards Codification ("ASC") 326 as of January 1, 2023 as described in Notes 1 and 4 is 6 of the consolidated financial statements. See also the explanatory paragraph above. The ASU required credit losses on loans to be measured using an accounting estimate of expected credit loss model (referred to as the current expected credit loss (CECL) model) which estimates credit losses over the expected life of the loan loans. Estimates of expected credit losses are based on historical experience, adjusted for management's evaluation of current conditions and reasonable and supportable forecasts over the life of the loans. The Company impact of adoption of this standard on January 1, 2023 was a \$ 536 thousand decrease to the allowance for credit losses, a \$ 412 thousand increase to the allowance for unfunded commitments and a \$ 98 thousand increase to retained earnings for the cumulative effect adjustment recorded upon adoption. The Corporation measures expected credit losses based on pooled loans when similar risk characteristics exist. The ACL for pooled loans is the sum of quantitative and qualitative loss estimates. The quantitative portion is based on historical loss rates. A historical loss rate is calculated for each pool of loans. Adjustments to the quantitative portion are made for differences in: lending policy, procedures and practice; economic conditions; nature and volume of loans; experience of lending team; volume of past due loans; quality of the loan review system; concentrations of credit; and other external factors. These adjustments are formulated through a qualitative factor framework that comprises the eight aforementioned factors and assigns a risk level to each factor. The risk factors are weighted to reflect management's estimate of how the factor affects expected losses. The risk levels within each factor are measured in basis points and range from minimal risk to the very high risk. Management assigns risk levels to each factor based on their evaluation of each of the eight risk factors. Auditing the initial adoption of the qualitative factor framework used in the allowance for credit losses and the subsequent application of risk assignments for the qualitative factors within the ACL was identified by us as a critical audit matter because of the significant auditor judgment- judgment applied and 40 significant- significant audit effort needed to evaluate the subjective and complex judgments- judgments made by management related to the determination during adoption and subsequent application of the qualitative factor factors framework used in the calculation. The primary procedures we performed to address this the critical audit matter included substantively evaluating: [?] oThe- The appropriateness of significant judgments- judgments applied in adopting the qualitative framework, including the risk qualitative factors chosen, associated weightings, and allocation range within the framework. [?] oThe- The framework for assignment of level of risk and the method for translating those risk assignments into qualitative factors. oThe application of risk assignments for the individual qualitative factors, including the appropriateness of management's basis for risk level assignments. [?] oThe- The relevance and reliability of data used in developing the qualitative framework at the date of adoption and determining the risk level assignments. / s / Crowe LLP We have served as the Company's auditor since 2019. Cleveland Washington, Ohio March 11 D. C. March 14, 2024 2025 -41 Consolidated Balance Sheets (Dollars in thousands, except share and per share data) December 31, 2023 2024 2022 Assets 2023 Assets Cash and due from banks \$ 19, 505-848 \$ 17-19, 883 Short 505 Short term interest- earning deposits in other banks 183, 765 3, 635 47, 016 Total 635 Total cash and cash equivalents 203, 613 23, 140 Long 140-64, 899 Long- term interest- earning deposits in other banks 1, 499 6, 229 Debt 229 13, 975 Debt securities available for sale, at fair value 508, 604 472, 503 486, 836 Equity 503 Equity securities 427-166 411 Restricted 427 Restricted stock 8, 775 2, 375 Loans 375 644 Loans held

for sale 213-2, 470 283Loans 213Loans 1, 398, 077 1, 256, 985 1, 051, 041Allowance 985Allowance for loan credit losses (17, 653) (16, 052) (14, 175) Net Loans 1, 380, 424 1, 240, 933Premises 933 1, 036, 866Premises and equipment, net 29, 039 28, 543Right 543 30, 026Right of use asset 4, 680 6 106 4, 010Bank 680Bank owned life insurance 22, 758 735 22, 311Goodwill 758Goodwill 9, 016 9, 016Deferred tax asset, net 10, 831 11, 801 15, 630Other 801Other assets 16, 563 13, 421 12, 672Total 421Total assets \$ 2, 197, 841 \$ 1, 836, 039 \$ 1, 699, 579Liabilities Deposits Non-interest Noninterest - bearing checking \$ 290, 346 \$ 273, 050Money 050 \$ 299, 231Money management, savings and interest checking 1, 209, 396 1, 132, 482 1, 194, 827Time 482Time 315, 905 132, 446Total 446 57, 390Total deposits 1, 815, 647 1, 537, 978 1, 551, 448Federal 978Federal Reserve Bank borrowings 90, 000 000Federal Home Loan Bank advances 200, 000 40, 000 Subordinate 000Subordinate notes 19, 661 699 19, 623Lease 661Lease liability 4, 816 6 263 4, 144Other 816Other liabilities 13, 516 11, 448Total 448 8, 167Total liabilities 2, 053, 125 1, 703, 903 1, 585, 382Commitments and contingent liabilities Shareholders' equity Common stock, \$ 1 par value per share, 15, 000, 000 shares authorized with 4, 710, 972 shares issued and 4, 427, 362 shares outstanding at December 31, 2024 and 4, 710, 972 shares issued and 4, 371, 231 shares outstanding at December 31, 2023 and 4, 710, 972 shares issued and 4, 390, 397 shares outstanding at December 31, 2022 4, 711 4, 711Capital stock without par value, 5, 000, 000 shares authorized with no shares issued and outstanding — Additional paid- in capital 43, 646 791 43, 535Retained 646Retained earnings 139, 463 133, 993 125, 892Accumulated 993Accumulated other comprehensive (loss) income (35, 508) (40, 940) (51, 287) Treasury stock, 283, 610 shares at December 31, 2024 and 339, 741 shares at December 31, 2023 and 320, 575 shares at December 31, 2022, at cost (7, 741) (9, 274) (8, 654) Total shareholders' equity 144, 716 132, 136 114, 197Total 136Total liabilities and shareholders' equity \$ 2, 197, 841 \$ 1, 836, 039 \$ 1, 699, 579The accompanying notes are an integral part of these financial statements.

42Consolidated Statements of Income (Dollars in thousands, except per share data) Years ended December 31, 2023 2024 2022Interest 2023Interest income Loans, including fees \$ 73, 996 \$ 58, 277 \$ 41, 93Interest Interest and dividends on investments: Taxable interest 16, 433 14, 790 Tax 9, 954Tax-exempt interest 1, 093 1, 232 2, 060Dividend Dividend income 692 56 Interest- earning 21Deposits deposits in and obligations of other banks 9, 237 2, 407 2, 483Total Total interest income 101, 451 76, 762 56, 449Interest Interest expense Deposits 30, 906 18, 843 3, 816Federal Federal Reserve Bank borrowings 1, 962 2, 374 FHLB advances 10, 019 857 Subordinate notes 1, 050 1, 051 1, 047Total Total interest expense 43, 937 23, 125 Net 4, 863Net interest income 57, 514 53, 637 51, 586Provision Provision for credit losses- loans 1, 975 2, 589 650Provision Provision for credit losses- unfunded commitments 8 135 Total provision for credit losses 1, 983 2, 724 Net interest income after provision for credit losses loss expense 55, 531 50, 913 50, 936Noninterest Noninterest income Wealth management fees 8, 538 7, 512 Loan 7, 152Loan service charges 987 811 724Gain Gain on sale of loans 565 199 770Deposit Deposit service charges and fees 2, 448 2, 492 2, 527Other Other service charges and fees 2, 040 1, 852 1, 724Debit Debit card income 2, 279 2, 157 1, 868Increase Increase in cash surrender value of life insurance 457 448 Net 436Net (losses) gains on sales of debt securities (4, 267) (1, 119) (91) Change in fair value of equity securities 209 16 (69) Other 423 483 209Total Total noninterest income 13, 679 14, 851 15, 250Noninterest Noninterest Expense Salaries and employee benefits 32, 752 28, 813 Net 28, 094Net occupancy 4, 583 4, 398 4, 069Marketing Marketing and advertising 1, 891 2, 071 1, 915Legal Legal and professional 2, 133 2, 301 Data 2, 202Data processing 5, 804 4, 792 4, 751Pennsylvania Pennsylvania bank shares tax 483 745 FDIC Insurance 1, 710 148FDIC Insurance 851 736ATM ATM / debit card processing 1, 300 1, 235 1, 428Telecommunications Telecommunications 435 405 396Nonservice Nonservice pension (51) (117) 567Lease Lease termination 495 Other 4, 855 4, 022 3, 385Total Total noninterest expense 55, 895 50, 011 48, 691Income Income before federal income taxes 13, 315 15, 753 17, 495Federal income Income tax expense 2, 216 2, 155 Net 2, 557Net income \$ 11, 099 \$ 13, 598 Per \$ 14, 938Per share Basic earnings per share \$ 2. 52 \$ 3. 11 \$ 3. 38Diluted Diluted earnings per share \$ 2. 51 \$ 3. 10 \$ 3. 36The accompanying notes are an integral part of these financial statements.

43Consolidated Statements of Comprehensive Income Years ended December 31, (Dollars in thousands) 2024 2023 2022Net Income \$ 11, 099 \$ 13, 598 \$ 14, 938Debt Securities Unrealized (losses) gains (losses) arising during the period (300) 10, 962 (65, 682) Reclassification adjustment for losses included in net income (1) 4, 267 1, 119 91Reclassification adjustment for losses (gains) realized in income on fair value hedge (2) 2, 300 Net unrealized gains (losses) 6, 267 12, 081 (65, 591) Tax effect (1, 316) (2, 537) 13, 774 Net of tax amount 4, 951 9, 544 (51, 817) Pension Unrealized gains arising during the period 565 1, 017 474 Reclassification for net actuarial losses included in net income (2) 3 44 889 Net unrealized gains 609 1, 017 1, 363 Tax effect (128) (214) (286) Net of tax amount 481 803 1, 077 Total other comprehensive gain (loss) 5, 432 10, 347 (50, 740) Total Comprehensive Income (Loss) \$ 16, 531 \$ 23, 945 \$ (35, 802) (1) Reclassified to net losses on sales of debt securities (2) Reclassified to interest income (3) Reclassified to other expense The accompanying notes are an integral part of these financial statements.

44Consolidated Statements of Changes in Shareholders' Equity For years ended December 31, 2024 and 2023 and 2022- Accumulated Additional Other Number Common Paid- in Retained Comprehensive Treasury (Dollars in thousands, except per share data) of Shares Stock Capital Earnings Income / (Loss) Stock Total Balance at January 1, 2022 24 2023 441 390, 443 397 \$ 4, 711 \$ 43, 085 535 \$ 116 125, 612 892 \$ (51 547) \$ (6, 796 287) \$ 157 (8, 065 654) \$ 114, 197 Net income — — 14 13, 598 — — 13, 598 Cumulative change in accounting principle, net of tax — — 938 - 98 — — 14, 938 - 98 Other comprehensive loss — — (50, 740) — — 98 — — 98 Other comprehensive income — — 10, 347 — — 10, 347 Cash dividends declared, \$ 1. 28 per share — — (5, 595) — — (5, 595) Acquisition of treasury stock (84, 414) — — (2, 394) (2, 394) Treasury shares issued under dividend reinvestment plan 46, 458 — 93 — 1, 262 1, 355 Stock Compensation Plans: Treasury shares issued 18, 790 — (465) — 512 47 Compensation expense 483 — 483 Balance at December 31, 2023 4, 711 \$ 43, 646 \$ 133, 993 \$ (40, 940) \$ (9, 274) \$ 132, 136 Net income — — 11, 099 — — 11, 099 Other comprehensive income — — 5 (50, 432 740) 5 (50, 432 740) Cash dividends declared, \$ 1. 28 per share — — (5, 658 629) — — (5, 658 629) Acquisition of treasury stock (107 30, 732 292) — — (827 3, 334) (827 3, 334) Treasury shares issued under dividend reinvestment plan 44 plan 62, 943 247 — 241 49 — 1, 175 700 1, 416 749 Stock Compensation Plans: Treasury shares issued 11 issued 24, 743 176 — (253 538) — 301 48 660 122 Compensation expense 462 634 — 462 634 Balance at December 31, 2024 4, 390 427, 397 362 \$ 4, 711 \$ 43, 535 791 \$ 125 139, 892 463 \$ (51 35, 287 508) \$ (8 7, 654 741) \$ 114 144, 716 197 Net income — — 13, The accompanying notes are an integral part of these financial statements.

45Consolidated Statements of Cash Flows December 31, (Dollars in thousands) 2023 2024 2022Cash 2023Cash flows from operating activities Net income \$ 11, 099 \$ 13, 598 \$ 14, 938 Adjustments to reconcile net income to net cash provided by operating activities: Depreciation and amortization 2, 090 2, 016 1, 437 Net amortization of loans and investment securities 2, 968 2, 462 4, 177 Amortization of subordinate debt issuance costs 38 35 38 Provision for credit losses 1, 983 2, 724 650 Change in fair value of equity securities (209) (16) 69 Realized losses on sales of debt securities 4, 267 1, 119 91 Loans originated for sale (43, 086) (13, 965) (51, 285) Proceeds from sale of loans 41, 394 14, 234 54, 599 Gain on sale of loans held for sale (565) (199) (770) Increase in fair value of derivative (1) (18) Increase in cash surrender value of life insurance (457) (448) Gains from claims on life insurance policies (436 78) — Stock option compensation 634 483 462 Increase in other assets 1, 077 (534) (795) Increase in other liabilities 1, 073 3, 913 914 918 Deferred tax (benefit) expense (benefit) 473 1, 140 1, 172 Net cash provided by operating activities 21, 755 26, 565 25, 244 Cash flows from investing activities Net decrease (increase) in long- term interest- earning deposits in other banks 4, 730 7, 746 (3, 483) Proceeds from sales and calls of investment securities available for sale 42, 413 40, 113 49, 629 Proceeds from maturities and pay- downs of securities available for sale 54, 820 32, 295 40, 924 Purchase of investment securities available for sale (136, 268) (50, 252) (87, 212) Net increase in restricted stock (6, 400) (1, 731) (149) Net increase in loans (141, 652) (205, 939) (48, 866) Proceeds from surrender of life insurance policies 558 loans held for sale previously classified as portfolio loans (3, 680) Capital expenditures (2, 567) (499) (12, 218) Net cash used in investing activities (184, 366) (178, 267) (95, 055) Cash flows from financing activities Net increase (decrease) in demand deposits, interest- bearing checking, and savings accounts 94, 210 (88, 526) (16, 048) Net increase (decrease) in time deposits 183, 459 75, 056 (16, 863) Net increase Increase in short- long- term borrowings (FHLB) 200, 000 — (Decrease) increase in long- term borrowings (FHLB & FRB) (130, 000 —) 130,

000 Dividends paid (5, 629) (5, 595) (5, 658) Purchase of Treasury shares (827) (2, 394) (3, 334) Cash received from option exercises 122, 47 48 Treasury shares issued under dividend reinvestment plan 1, 749 1, 355 1, 416 Net cash provided by (used in) financing activities 343, 084 109, 943 (40, 439) (Decrease) increase Increase (decrease) in cash and cash equivalents 180, 473 (41, 759) (110, 250) Cash and cash equivalents as of January 1 23, 140 64, 899 175, 149 Cash and cash equivalents as of December 31 \$ 203, 613 \$ 23, 140 \$ 64, 899 Supplemental Disclosures of Cash Flow Information Cash paid during the year for: Interest on deposits and other borrowed funds \$ 43, 105 \$ 19, 460 \$ 4, 754 Income taxes \$ 1, 859 \$ 1, 344 \$ 88 Noncash Activities: Lease liabilities arising from obtaining right- of- use assets \$ — 20 \$ — 1, 867 Noncash extinguishment of lease liability \$ — \$ 537 \$ — Noncash decrease in right- of- use asset \$ — \$ 507 **The accompanying notes are an integral part of these unaudited financial statements.** \$ — Transfers from portfolio loans to loans held for sale \$ — \$ 5, 131 The accompanying notes are an integral part of these financial statements.

46 NOTES TO CONSOLIDATED FINANCIAL STATEMENTS Note 1. Summary of Significant Accounting Policies The accounting policies of Franklin Financial Services Corporation and its subsidiaries conform to U. S. generally accepted accounting principles and to general industry practices. A summary of the more significant accounting policies, which have been consistently applied in the preparation of the accompanying consolidated financial statements, follows: Principles of Consolidation – The consolidated financial statements include the accounts of Franklin Financial Services Corporation (the Corporation) and its wholly- owned subsidiaries; Farmers and Merchants Trust Company of Chambersburg and Franklin Future Fund Inc. Farmers and Merchants Trust Company of Chambersburg is a commercial bank (the Bank) that has one wholly- owned subsidiary, Franklin Financial Properties Corp., which holds real estate assets that are leased by the Bank. Franklin Future Fund Inc. is a non- bank investment company that makes venture capital investments within the Corporation’ s primary market area. The activities of non- bank entities are not significant to the consolidated totals. All significant intercompany transactions have been eliminated in consolidation. Nature of Operations – The Corporation conducts substantially all of its business through its subsidiary bank, Farmers and Merchants Trust Company of Chambersburg, which serves its customer base through twenty- two community- banking offices located in Franklin, Cumberland, Fulton and Huntingdon Counties, Pennsylvania; and Washington County, Maryland. These counties are considered to be the Corporation’ s primary market area, but it may do business in the greater South- Central Pennsylvania and Northern Maryland market. The Bank is a community- oriented commercial bank that emphasizes customer service and convenience. As part of its strategy, the Bank has sought to develop a variety of products and services that meet the needs of both its retail and commercial customers. The Corporation and the Bank are subject to the regulations of various federal and state agencies and undergo periodic examinations by these regulatory authorities. Use of Estimates in the Preparation of Financial Statements – The preparation of financial statements in conformity with generally accepted accounting principles requires Management to make estimates and assumptions. These estimates and assumptions affect the reported amounts of assets and liabilities and disclosures of contingent assets and liabilities at the date of the financial statements as well as the reported amounts of revenues and expenses during the reporting period. Actual results could differ from those estimates. Material estimates that are particularly susceptible to significant change in the near term relate to the determination of the allowance for loan losses. Significant Group Concentrations of Credit Risk – Most of the Corporation’ s activities are with customers located within its primary market area. Note 4 of the consolidated financial statements shows the types of securities in which the Corporation invests. Note 5 of the consolidated financial statements shows the types of lending in which the Corporation engages. The Corporation does not have any significant concentrations of in any one industry or customer. Statement of Cash Flows – For purposes of reporting cash flows, cash and cash equivalents include Cash and due from banks, interest- bearing deposits in other banks and cash items with original maturities less than 90 days. Investment Securities – Management classifies its debt securities at the time of purchase as available for sale or held to maturity. At December 31, 2024 and 2023 and 2022, all debt securities were classified as available for sale, meaning that the Corporation intends to hold them for an indefinite period of time, but not necessarily to maturity. Available - for - sale debt securities are stated at estimated fair value, adjusted for amortization of premiums and accretion of discounts which are recognized as adjustments of interest income through call date or maturity. The related unrealized gains and losses are reported as other comprehensive income or loss, net of tax, until realized. Realized securities gains and losses are computed using the specific identification method. Gains or losses on the disposition of debt investment securities are recorded on the trade date, based on the net proceeds and the adjusted carrying amount of the specific security sold. Equity investments are carried at fair value with changes in fair value recognized in net income. On January 1, 2023, the Corporation adopted ASU 2016- 13 Financial Instruments- Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments which eliminated the previous concept of other- than- temporary impairment for AFS securities. (see Allowance for Credit Losses below). ~~Prior to January 1, 2023, declines in the fair value of securities was recorded under the other- than- temporary impairment concept more fully described in the Corporation’ s report on Form 10- K as of December 31, 2022.~~ Restricted Stock – Restricted stock, which is carried at cost, consists of stock of the Federal Home Loan Bank of Pittsburgh (FHLB) and Atlantic Central Bankers Bank (ACBB). The Bank held \$ 2-8. 4-8 million of restricted stock at the end of 2023-2024. With the exception of \$ 30 thousand, this investment represents stock in the FHLB that the Bank is required to hold in order to be a member of FHLB and is carried at a cost of \$ 100 per share. FHLB stock is divided into two classes: membership stock and activity stock, which is based on outstanding loan balances. Federal law requires a member institution of the FHLB to hold FHLB stock according to a predetermined formula. Management evaluates the restricted stock for impairment in accordance with ASC Topic 320. Management’ s determination of whether these investments are impaired is based on their assessment of the ultimate recoverability of their cost rather than by recognizing temporary declines in value. The determination of whether a decline affects the ultimate recoverability of their 47 cost - cost is influenced by criteria such as (1) the significance of the decline in net assets of the banks as compared to the capital stock amount 47 amount for the banks and the length of time this situation has persisted, (2) commitments by the banks to make payments required by law or regulation and (3) the impact of legislative and regulatory changes on institutions and, accordingly, on the customer base of the banks. As a government sponsored entity, FHLB has the ability to raise funding through the U. S. Treasury that can be used to support its operations. There is not a public market for FHLB or ACBB stock and the benefits of membership (e. g., liquidity and low- cost funding) add value to the stock beyond purely financial measures. Management intends to remain a member of the FHLB and believes that it will be able to fully recover the cost basis of this investment. Management believes no impairment charge is necessary related to the FHLB or ACBB restricted stock as of December 31, 2023-2024. Financial Derivatives- FASB ASC 815, Derivatives and Hedging (“ ASC 815 ”), provides the disclosure requirements for derivatives and hedging activities with the intent to provide users of financial statements with an enhanced understanding of: (a) how and why an entity uses derivative instruments, (b) how the entity accounts for derivative instruments and related hedged items, and (c) how derivative instruments and related hedged items affect an entity’ s financial position, financial performance, and cash flows. Further, qualitative disclosures are required that explain the Company’ s objectives and strategies for using derivatives, as well as quantitative disclosures about the fair value of and gains and losses on derivative instruments, and disclosures about credit- risk- related contingent features in derivative instruments. As required by ASC 815, the Corporation records all derivatives on the balance sheet at fair value. The accounting for changes in the fair value of derivatives depends on the intended use of the derivative, whether the Corporation has elected to designate a derivative in a hedging relationship and apply hedge accounting and whether the hedging relationship has satisfied the criteria necessary to apply hedge accounting. Derivatives designated and qualifying as a hedge of the exposure to changes in the fair value of an asset, liability, or firm commitment attributable to a particular risk, such as interest rate risk, are considered fair value hedges. Derivatives designated and qualifying as a hedge of the exposure to variability in expected future cash flows, or other types of forecasted transactions, are considered cash flow hedges. **For a fair value hedge, the gain or loss on the derivative, as well as the offsetting loss or gain on the hedged item attributable to the hedged risk, are recognized in current earnings as fair values change.** Derivatives may also be designated as hedges of the foreign currency exposure of a net investment in a foreign operation. Hedge accounting generally provides for the matching of the timing of gain or loss recognition on the hedging instrument with the recognition of the changes in the fair value of the hedged asset or liability that are attributable to the hedged risk

in a fair value hedge or the earnings effect of the hedged forecasted transactions in a cash flow hedge. The Corporation may enter into derivative contracts that are intended to economically hedge certain of its risk, even though hedge accounting does not apply, or the Corporation elects not to apply hedge accounting. In accordance with the FASB's fair value measurement guidance (in ASU 2011-04), the Corporation ~~may make~~ **make** an accounting policy election to measure the credit risk of its derivative financial instruments that are subject to master netting agreements on a net basis by counterparty portfolio. At December 31, ~~2023~~ **2024**, there were no derivatives subject to a netting agreement. Loans – Loans, that Management has the intent and ability to hold for the foreseeable future or until maturity or payoff, are stated at the outstanding unpaid principal balances, net of any deferred fees. Interest income is accrued on the unpaid principal balance. Loan origination fees, net of certain direct origination costs, are deferred and recognized as an adjustment of the yield (interest income) of the related loans using the interest method. The Corporation is amortizing these amounts over the contractual life of the loan. The accrual of interest is generally discontinued when the contractual payment of principal or interest has become 90 days past due or Management has serious doubts about further collectability of principal or interest, even though the loan is currently performing. A loan may remain on accrual status if it is in the process of collection and is either guaranteed or well secured. When a loan is placed on nonaccrual status, unpaid interest credited to income in the current year is reversed and unpaid interest accrued in a prior year is charged against the allowance for credit losses. Payments received on nonaccrual loans are applied initially against principal, then interest income, late charges and any other expenses and fees. Generally, loans are restored to accrual status when the obligation is brought current, has performed in accordance with the contractual terms for a reasonable period of time and the ultimate collectability of the total contractual principal and interest is no longer in doubt. Consumer loans are typically charged off no later than 180 days past due. Past due status is based on contractual terms of the loans. Loans Held for Sale – Mortgage loans originated and intended for sale in the secondary market at the time of origination are carried at the lower of cost or estimated fair value (determined on an aggregate basis). All sales are made without recourse. Loans held for sale at December 31, ~~2023~~ **2024** represent loans originated through third-party brokerage agreements for a pre-determined price and present no price risk to the Bank. Allowance for Credit Losses (ACL) On January 1, 2023, the Corporation adopted ASU 2016-13 Financial Instruments- Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments, as amended, which replaces the incurred loss methodology with an expected loss methodology that is referred to as the current expected credit loss (CECL) methodology. The measurement of expected credit losses under the CECL methodology is applicable to financial assets measured at amortized cost, including loan receivables and held-to-maturity debt securities. It also applies to off-balance sheet credit commitments not accounted for as insurance (loan commitments, 48 standby letters of credit, financial guarantees, and other similar instruments) and net investments in leases recognized by a lessor in accordance with Topic 842 on leases. The Company adopted ASC 326 using the modified retrospective method for all financial assets measured at amortized cost, and unfunded credit exposures. Results for reporting periods beginning after January 1, 2023 are presented under ASC 326 while prior period amounts continue to be reported in accordance with the previously applicable incurred loss methodology. The Corporation has determined this accounting policy to be critical to the results of operations. A summary of the adoption of the new ASU follows: ACL- Investment Securities Management classifies its debt securities at the time of purchase as available for sale (AFS) or held to maturity (HTM). At December 31, ~~2024 and 2023 and 2022~~, all debt securities were classified as ~~AFS available for sale~~, meaning that the Corporation intends to hold them for an indefinite period of time, but not necessarily to maturity. Available for sale debt securities are stated at estimated fair value, adjusted for amortization of premiums and accretion of discounts which are recognized as adjustments of interest income through call date or maturity. The related unrealized gains and losses are reported as other comprehensive income or loss, net of tax, until realized. With the adoption of CECL on January 1, 2023, the previous concept of other-than-temporary impairment for AFS securities has been eliminated. Under CECL, credit losses on AFS debt securities are recognized in the ACL for investments, through the provision for credit losses, rather than through a direct write-down of the security. In evaluating AFS securities for credit losses, Management considers factors such as delinquency, guarantees, invest grade rating, and specific conditions related to a specific security or industry. If an impaired debt security is sold, any previous ACL on that security is charged-off and any incremental loss will be recognized through earnings. Any improvement in expected credit losses will be recognized by reducing the ACL. For HTM securities an estimate of current expected credit loss must be established at the time of purchase with changes in estimated credit loss recognized in the ACL through the provision for credit losses. ~~Prior to January 1, 2023, declines in the fair value of securities was recorded under the other-than-temporary impairment concept more fully described in the Corporation's report on Form 10-K as of December 31, 2022.~~ ACL – Loans The ACL for loans is established through provisions for credit losses charged against income. Loans deemed to be uncollectible are charged against the ACL, and subsequent recoveries, if any, are credited to the ACL. The ACL for loans is an estimate of the losses expected to be realized over the life of the loan portfolio. The ACL is determined for two distinct categories of loans: 1) loans evaluated individually for expected credit losses (specific reserve), and 2) loans evaluated collectively for expected credit losses (pooled reserve). Management's periodic evaluation of the adequacy of the ACL for loans is based on the Bank's past loan loss experience, known and inherent risks in the portfolio, adverse situations that may affect the borrower's ability to repay, the estimated value of any underlying collateral, composition of the loan portfolio, current economic conditions, diversification of the loan portfolio, delinquency statistics, results of internal loan reviews, borrowers' actual or perceived financial and managerial strengths, and other relevant factors. This evaluation is inherently subjective, as it requires material assumptions and estimates that may be susceptible to significant change, including the amounts and timing of future cash flows expected to be received on impaired loans. Loans evaluated individually for credit losses are primarily commercial purpose loans that do not share similar characteristics with those loans evaluated in the pool. These loans may exhibit performance characteristics where it is probable that the Bank will be unable to collect the scheduled payments of principal or interest when due according to the contractual terms of the loan agreement. All commercial purpose loans greater than \$ 250 thousand and rated Substandard (7), Doubtful (8) or on nonaccrual status may be considered for individual evaluation. Impairment is measured on a loan-by-loan basis by one of the following methods: the fair value of the collateral if the loan is collateral dependent, the present value of expected future cash flows discounted at the loan's effective interest rate or the loan's obtainable market price. Commercial purpose loans with a balance less than \$ 250 thousand, and consumer purpose loans are not evaluated individually for a specific reserve but are included in the pooled reserve calculation. Loans that are evaluated for a specific reserve, but not needing a specific reserve are not included in the pooled reserve calculation. The Corporation has elected to exclude accrued interest receivable from the measurement of the ACL. When a loan is placed on nonaccrual status, any outstanding current accrued interest is reversed against income and prior year accrued interest is deducted from the ACL. The pooled reserve represents the ACL for pools of homogenous loans, not evaluated individually. The pooled reserve is calculated using a quantitative and qualitative component for the loan pools. The following inputs are used to calculate the quantitative component for the pool: [?] Segregating loans into homogeneous pools by the FRB Call Code which is primarily a collateral-based and secondarily a purpose-based segmentation. [?] The average remaining life of each pool is calculated using the weighted average remaining maturity method (WARM). The WARM method produces an estimated remaining balance by pool, by year, until maturity. ~~49~~ [?] A historical credit loss rate is calculated for each pool, using the average historical loss, by FRB Call Code, for a peer group of Pennsylvania community banks over the last eight quarters. The loss rate is calculated over a historical period the Bank believes best represents a period, based on a reasonable and supportable forecast, that will be similar to the next four quarters. [?] The historical credit loss rate is applied to each WARM bucket though the initial four quarter forward-looking period. ~~49~~ [?] At the end of the forward-looking period, the credit loss rate applied to each WARM bucket reverts to the historical loss rate for the respective pool. [?] Collectively these estimated losses represent the quantitative component of the pooled reserve. The qualitative component for the pool utilizes a risk matrix comprised of eight risk factors and assigns a risk level to each factor. The risk factors consider changes in: lending policy, procedures and practice; economic conditions; nature and volume of loans; experience of lending team; volume of past due loans; quality of the loan review system; concentrations of credit; and other external factors. The risk factors are weighted to reflect Management's estimate of how the factor

affects potential losses. The risk levels within each factor are measured in basis points and range from minimal risk to very high risk and are determined independently for commercial loans, residential mortgage loans and consumer loans. The ACL for pooled loans is the sum of the quantitative and qualitative loss estimates. ACL – Unfunded Commitments The ACL for unfunded commitments is recorded in other liabilities on the consolidated balance sheet. The ACL represents management’s estimate of expected losses from unfunded commitments and is determined by estimating future usage of the commitments, based on historical usage. The estimated loss is calculated in a manner similar to that used for the ACL for loans, previously described. The ACL is increased or decreased through the provision for credit losses. ~~Prior to January 1, 2023, the allowance for loan losses was recorded using the previous methodology more fully described in the Corporation’s report on Form 10-K as of December 31, 2022.~~ Premises and Equipment – Premises and equipment are stated at cost less accumulated depreciation and amortization. Depreciation is computed using the straight- line method over the estimated useful lives of the related assets or the lease term for lease hold improvements, whichever is shorter. When assets are retired or sold, the asset cost and related accumulated depreciation are eliminated from the respective accounts, and any resultant gain or loss is included in net income. The cost of maintenance and repairs is charged to operating expense as incurred, and the cost of major additions and improvements is capitalized. Bank Owned Life Insurance – The Bank invests in bank owned life insurance (BOLI) as a source of funding for employee benefit expenses. The Bank purchases life insurance coverage on the lives of a select group of employees. The Bank is the owner and beneficiary of the policies and records the investment at the cash surrender value of the underlying policies. Income from the increase in cash surrender value of the policies is included in noninterest income. Other Real Estate Owned (OREO) – Foreclosed real estate (OREO) is comprised of property acquired through a foreclosure proceeding or an acceptance of a deed in lieu of foreclosure. Balances are initially reflected at the estimated fair value less any estimated disposition costs, with subsequent adjustments made to reflect further declines in value. Any losses realized upon disposition of the property, and holding costs prior thereto, are charged against income. All properties are actively marketed to potential buyers. Transfers of Financial Assets – Transfers of financial assets are accounted for as sales, when control over the assets has been surrendered. Control over transferred assets is deemed to be surrendered when (1) the assets have been isolated from the Corporation, (2) the transferee obtains the right (free of conditions that constrain it from taking advantage of that right) to pledge or exchange the transferred assets, and (3) the Corporation does not maintain effective control over the transferred assets through an agreement to repurchase them before their maturity. Federal Income Taxes – Deferred income taxes are provided on the liability method whereby deferred tax assets are recognized for deductible temporary differences and deferred tax liabilities are recognized for taxable temporary differences. Temporary differences are the differences between the reported amounts of assets and liabilities and their tax bases. Deferred tax assets are reduced by a valuation allowance, when in the opinion of Management, it is more likely than not that some portion or all deferred tax assets will not be realized. Deferred tax assets and liabilities are adjusted through the provision for income taxes for the effects of changes in tax laws and rates on the date of enactment. ASC Topic 740 prescribes a recognition threshold and a measurement attribute for the financial statement recognition and measurement of a tax position taken or expected to be taken in a tax return. Benefits from tax positions should be recognized in the financial statements only when it is more- likely- than- not that the tax position will be sustained upon examination by the appropriate taxing authority that would have full knowledge of all relevant information. A tax position that meets the more-likely- than- not recognition threshold is measured at the largest amount of benefit that is greater than fifty percent likely of being realized upon ultimate settlement. Tax positions that previously failed to meet the more- likely- than- not recognition threshold should be recognized in the first subsequent financial reporting period in which that threshold is met. Previously ~~50~~ **recognized** tax positions that no longer meet the more- likely- than- not recognition threshold should be derecognized in the first subsequent financial reporting period in which that threshold is no longer met. ASC Topic 740, “ Income Taxes ” also provides guidance on the accounting for and disclosure of unrecognized tax benefits, interest and penalties. Advertising Expenses – Advertising costs are expensed as incurred. ~~Treasury 50~~ **Treasury** Stock – The acquisition of treasury stock is recorded under the cost method. The subsequent disposition or sale of the treasury stock is recorded using the average cost method. Wealth Management – Assets held in a fiduciary capacity are not assets of the Corporation and therefore are not included in the consolidated financial statements. The fair value of ~~trust~~ **assets** under management (including assets held at third party brokers) was \$ **1.3 billion at December 31, 2024** and \$ **1.2 billion at December 31, 2023** and \$ **1.0 billion at December 31, 2022**. Off- Balance Sheet Financial Instruments – In the ordinary course of business, the Bank has entered into off- balance sheet financial instruments consisting of commitments to extend credit and letters of credit. Such financial instruments are recorded on the balance sheet when they are funded. The amount of any liability for the credit risk associated with off- balance sheet financial instruments is recorded in other liabilities and was \$ **2.0 million at December 31, 2023** ~~2024~~ and \$ **1.5 million at December 31, 2022** ~~2023~~. Stock- Based Compensation – The Corporation accounts for stock- based compensation in accordance with the ASC Topic 718, “ Stock Compensation. ” ASC Topic 718 requires compensation costs related to share- based payment transactions to be recognized in the financial statements (with limited exceptions). The amount of compensation cost is measured based on the grant- date fair value of the equity or liability instruments issued and forfeitures are accounted for as they occur. Compensation cost is recognized over the period that an employee provides services in exchange for the award. The Corporation allows the employee to use shares to satisfy employer income tax withholding obligations. Pension – The provision for pension expense was actuarially determined using the projected unit credit actuarial cost method. The funding policy is to contribute an amount sufficient to meet the requirements of ERISA, subject to Internal Revenue Code contribution limitations. In accordance with ASC Topic 715, “ Compensation – Retirement Benefits ”, the Corporation recognizes the plan’s over- funded or under- funded status as an asset or liability with an offsetting adjustment to Accumulated Other Comprehensive Income (AOCI). ASC Topic 715 requires the determination of the fair value of a plan’s assets at the company’s year- end and the recognition of actuarial gains and losses, prior service costs or credits, transition assets or obligations as a component of AOCI. These amounts will be subsequently recognized as components of net periodic benefit costs. Further, actuarial gains and losses that arise in subsequent periods that are not initially recognized as a component of net periodic benefit costs will be recognized as a component of AOCI. Those amounts will subsequently be recorded as a component of net periodic benefit costs as they are amortized during future periods. Earnings per share – Earnings per share are computed based on the weighted average number of shares outstanding during each year. The Corporation’s basic earnings per share are calculated as net income divided by the weighted average number of shares outstanding. For diluted earnings per share, net income is divided by the weighted average number of shares outstanding plus the incremental number of shares added as a result of converting common stock equivalents, calculated using the treasury stock method. The Corporation’s common stock equivalents consist of stock options and restricted stock awards. A reconciliation of the weighted average shares outstanding used to calculate basic earnings per share and diluted earnings per share follows: (Dollars and shares in thousands, except per share data) ~~2023 2024 2022~~ **Weighted 2023 Weighted** average shares outstanding (basic) ~~4, 374 403 4, 42~~ **Impact 374 Impact 7 11 24** ~~Weighted 7 Weighted~~ average shares outstanding (diluted) ~~4, 381 414 4, 445~~ **Anti 381 Anti** dilutive options excluded from calculation ~~— 29~~ **Net 11, 099** ~~13, 598 14, 938~~ **Basic 598 Basic** earnings per share \$ ~~2.52 \$ 3.11 \$ 3.38~~ **Diluted 11 Diluted** earnings per share \$ ~~2.51 \$ 3.10 \$ 3.36~~ Segment Reporting – The Bank acts as an independent community financial services provider and offers traditional banking and related financial services to individual, business and government customers. Through its community offices and electronic banking applications, the Bank offers a full array of commercial and retail financial services, including the taking of time, savings and demand deposits; the making of commercial, consumer and mortgage loans; and the providing of safe deposit services. The Bank also performs personal, corporate, pension and fiduciary services through its Wealth Management Department. ~~Prior to 2024, the Corporation had one reportable segment, Community Banking, that reflected the consolidated results of the Corporation. Beginning in 2024,~~ **Management** ~~Management does not separately allocate expenses determined that its Wealth Management function qualified as a reportable segment . in addition to Community including the cost of funding loan demand, between the commercial, retail, mortgage banking Banking and trust operations of the Bank. As such, because of the amount of fee income it generates, its~~ **discrete**

financial information, and its management not available and review by its chief operating decision maker. Note 25 of the accompanying financial statements provides additional information on the reportable segment segments reporting would not be meaningful. Comprehensive Income – Comprehensive income is reflected in the Consolidated Statements of Comprehensive Income and includes net income and unrealized gains or losses, net of tax, on investment securities, derivatives, reclassifications and the change in plan assets and benefit obligations on the Bank's pension plan, net of tax. Reclassification – Certain prior period amounts may have been reclassified to conform to the current year's presentation. Such reclassifications did not affect reported net income. 52Recent Accounting Pronouncements: Recently adopted accounting standards ASU 2016-13, Financial Instruments– Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments Description This standard requires credit losses on most financial assets measured at amortized cost and certain other instruments to be measured using an expected credit loss model (referred to as the current expected credit loss (CECL) model). Under this model, entities will estimate credit losses over the entire contractual term of the instrument (considering estimated prepayments, but not expected extensions or modifications) from the date of initial recognition of that instrument. The ASU replaces the current accounting model for purchased credit impaired loans and debt securities. The allowance for credit losses for purchased financial assets with a more-than insignificant amount of credit deterioration since origination ("PCD assets"), should be determined in a similar manner to other financial assets measured on an amortized cost basis. However, upon initial recognition, the allowance for credit losses is added to the purchase price to determine the initial amortized cost basis. The subsequent accounting for PCD financial assets is the same expected loss model described above. In addition, ASC 326 made changes to the accounting for available-for-sale debt securities. One such change is to require credit losses to be presented as an allowance rather than as a write-down on available-for-sale debt securities. Management does not intend to sell or believes that it is more likely than not they will be required to sell. The Corporation adopted ASC 326 using the modified retrospective method for all financial assets measured at amortized cost and off-balance-sheet (OBS) credit exposures. Results for reporting periods beginning after January 1, 2023 are presented under ASC 326 while prior period amounts continue to be reported in accordance with previously applicable GAAP. Effective Date January 1, 2023 Effect on the Consolidated Financial Statements The Corporation adopted the ASU as of January 1, 2023 and recorded a decrease to the allowance for credit loss (ACL) for loans of \$ 536 thousand, an increase of \$ 412 thousand to the ACL for unfunded commitments, an increase of \$ 98 thousand to retained earnings, and a deferred tax liability of \$ 26 thousand. The following table illustrates the impact of ASC 326: As Reported Pre-ASC Impact of Under 326 ASC 326 ASC 326 Adoption Adoption (Dollars in thousands) Assets: Loans First liens – residential real estate \$ 1,555 \$ 459 \$ 1,096 Junior liens & lines of credit – residential real estate 727 234 493 Construction 248 343 (95) Commercial real estate 8,077 7,493 584 Commercial 2,939 4,846 (1,907) Consumer 93 133 (40) Unallocated — 667 (667) Allowance for credit losses on loans \$ 13,639 \$ 14,175 \$ (536) Liabilities: Allowance for credit losses on OBS credit exposures \$ 1,887 \$ 1,475 \$ 412 ASU 2019-05, Financial Instruments– Credit Losses (Topic 326): Targeted Transition Relief Description This ASU allows entities to irrevocably elect, upon adoption of ASU 2016-13, the fair value option on financial instruments that (1) were previously recorded at amortized cost and (2) are within the scope of ASC 326-20 if the instruments are eligible for the fair value option under ASC 825-10. The fair value option election does not apply to held-to-maturity debt securities. Entities are required to make this election on an instrument-by-instrument basis. ASU 2019-05 has the same effective date as ASU 2016-13. Effective Date January 1, 2023 Effect on the Consolidated Financial Statements The Corporation adopted the ASU on January 1, 2023 and did not elect the fair value option on any financial instruments. ASU 2022-02, Financial Instruments– Credit Losses (Topic 326): Troubled Debt Restructuring and Vintage Disclosures Description ASU 2022-02 eliminates the accounting guidance for troubled debt restructurings in Accounting Standards Codification ("ASC") 310-40, "Receivables– Troubled Debt Restructurings by Creditors" for entities that have adopted the current expected credit loss model introduced by ASU 2016-13, "Financial Instruments– Credit Losses (Topic 326), Measurement of Credit Losses on Financial Instruments." ASU 2022-02 also required that public business entities disclose current-period gross charge-offs by year of origination for financing receivables and net investments in leases within the scope of Subtopic 326-20, "Financial Instruments– Credit Losses– Measured at Amortized Cost." 53 Effective Date January 1, 2023 Effect on the Consolidated Financial Statements The Corporation adopted the standard on January 1, 2023 and it decreased the balance of loans individually evaluated by \$ 3.0 million, and decreased the balance of performing TDR loans by the same amount. Recently issued but not yet effective accounting standards ASU 2023-01, Leases (Topic 842): Common Control Arrangements Description This ASU requires entities to determine whether a related party arrangement between entities under common control is a lease. If the arrangement is determined to be a lease, an entity must classify and account for the lease on the same basis as an arrangement with a related party (on the basis of legally enforceable terms and conditions). Effective Date January 1, 2024 Effect on the Consolidated Financial Statements The Corporation adopted the ASU is in 2024 and it did not expect to have an impact effect on its consolidated the Corporation's financial statements. ASU 2023-02, Investments– Equity Method and Joint Ventures (Topic 323): Accounting for Investments in Tax Credit Structures Using the Proportional Amortization Method Description This ASU permits reporting entities to elect to account for their tax equity investments, regardless of the tax credit program from which the income tax credits are received, using the proportional amortization method if certain conditions are met. Effective Date January 1, 2024 Effect on the Consolidated Financial Statements The Corporation adopted the ASU is in 2024 and it did not expect to have an impact effect on the Corporation's financial statements. ASU 2023-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures Description This ASU is its intended to improve the transparency of income tax disclosures by requiring consistent categories and greater disaggregation of information in the rate reconciliation table and income taxes paid to be disaggregated by jurisdiction. It also includes certain amendments to improve the effectiveness of income tax disclosures. Effective Date January 1, 2025 Effect on the Consolidated consolidated Financial Statements The ASU is not expected to have an impact on the Corporation's financial statements. ASU 2023-07, Segment Reporting (Topic 280): Improvements to Reportable Segment Disclosures Description This ASU is intended to improve reportable segment disclosure requirements primarily through enhanced disclosures– disclosures about significant sement segment expenses. Effective Date Fiscal years beginning after December 15, 2023, and interim periods within fiscal years beginning after December 15, 2024 Effect on the Consolidated Financial Statements The Corporation adopted is currently evaluating the impact the ASU will as of December 31, 2024 and it did not have an effect on its consolidated financial statements. Recently issued but not yet effective accounting standards ASU 2023-01-09, Income Taxes (Topic 740): Improvements to Income Tax Disclosures Description This ASU is intended to improve the transparency of income tax disclosures by requiring consistent categories and greater disaggregation of information in the rate reconciliation table and income taxes paid to be disaggregated by jurisdiction. It also includes certain amendments to improve the effectiveness of income tax disclosures. Effective Date January 1, 2025 Effect on the Consolidated Financial Statements The ASU is not expected to have an impact on the Corporation's financial statements. ASU 2023-06, Disclosure Improvements: Codification Amendments in Response to the SEC's Disclosure Update and Simplification Initiative Description This ASU incorporates certain U. S. Securities and Exchange Commission (SEC) disclosure requirements into the FASB Accounting Standards Codification. The amendments in the ASU are expected to clarify or improve disclosure and presentation requirements of a variety of Codification Topics, allow users to more easily compare entities subject to the SEC's existing disclosures with those entities that were not previously subject to the requirement, and align the requirements in the Codification with the SEC's regulations. Effective Date The effective date for each amendment will be the date on which the SEC's removal of that related disclosure from Regulation S-X or Regulation S-K becomes effective, with early adoption prohibited. Effect on the Consolidated Financial Statements The ASU is not expected to have an impact on the Corporation's financial statements. ASU 2024-03, Income Statement Expense Disaggregation Disclosures (Subtopic 220-40) Disaggregation of Income Statement Expense Description This ASU will change the disclosures about a public business entity's expenses and address requests from investors for more detailed information about the types of expenses (for example, employee compensation, depreciation, and amortization) in expense captions. Effective Date Fiscal years beginning after December 31, 2026

and interim periods within fiscal years beginning after December 31, 2027. Early adoption is permitted. Effect on the Consolidated Financial Statements The ASU is not expected to have an impact on the Corporation's financial statements. 54Note 53Note 2. Regulatory Matters

The Bank is limited as to the amount it may lend to the Corporation, unless such loans are collateralized by specific obligations. State regulations also limit the amount of dividends the Bank can pay to the Corporation and are generally limited to the Bank's accumulated net earnings, which were \$ 152-160 . 7-6 million at December 31, 2023-2024 . In addition, dividends paid by the Bank to the Corporation would be prohibited if the effect thereof would cause the Bank's capital to be reduced below applicable minimum capital requirements. The Bank is subject to various regulatory capital requirements administered by federal banking agencies. Failure to meet minimum capital requirements can initiate certain mandatory and possibly additional discretionary actions by regulators that, if undertaken, could have a direct material effect on the Bank's financial statements.

Under capital adequacy guidelines and the regulatory framework for prompt corrective action, the Bank must meet specific capital guidelines that involve quantitative measures of the Bank's assets, liabilities, and certain off-balance-sheet items as calculated under regulatory accounting practices. The capital amounts and classification are also subject to qualitative judgements by the regulators about components, risk weightings, and other factors. Quantitative measures established by regulation to ensure capital adequacy require the Bank to maintain minimum amounts and ratios (set forth in the table below) of total and Tier 1 capital (as defined in the regulations) to risk-weighted assets (as defined), and of Tier 1 capital (as defined) to average assets (as defined). Although not adopted in regulation form, the Pennsylvania Department of Banking utilizes capital standards requiring a minimum leverage capital ratio of 6 % and a total risk-based capital ratio of 10 %, defined substantially the same as those by the FDIC.

Management believes, as of December 31, 2023-2024 , that the Bank met all capital adequacy requirements to which it is subject. The Corporation and the Bank are subject to the capital requirements contained in the regulation generally referred to as Basel III. The Basel III standards were effective for the Corporation and the Bank, effective January 1, 2015. Basel III imposes significantly higher capital requirements and more restrictive leverage and liquidity ratios than those previously in place. The capital ratios to be considered "well capitalized" under Basel III are: (1) Common Equity Tier 1 (CET1) of 6.5 %, (2) Tier 1 Leverage of 5 %, (3) Tier 1 Risk-Based Capital of 8 %, and (4) Total Risk-Based Capital of 10 %.

The CET1 ratio is a new capital ratio under Basel III and the Tier 1 risk-based capital ratio of 8 % has been increased from 6 %. The rules also included changes in the risk weights of certain assets to better reflect credit and other risk exposures. In addition, a capital conservation buffer of 2.50 % is applicable to all of the capital ratios except for the Tier 1 Leverage ratio. The capital conservation buffer is equal to the lowest value of the three applicable capital ratios less the regulatory minimum ("adequately capitalized") for each respective capital measurement. The Bank's capital conservation buffer at December 31, 2023-2024 was 5-4. 63-96 %.

Compliance with the capital conservation buffer is required in order to avoid limitations on certain capital distributions, especially dividends. As of December 31, 2023-2024 , the Bank was "well capitalized" under the Basel III requirements. For additional information on the capital ratios see the section titled Shareholders' Equity, and Table 13. At December 31, 2023-2024 , the Corporation had \$ 20.0 million of unsecured subordinated debt notes payable, \$ 15.0 million which mature on September 1, 2030 and \$ 5.0 million which mature on September 1, 2035. The notes are recorded on the consolidated balance sheet net of remaining debt issuance costs totaling \$ 339 thousand at December 31, 2023-2024 , which is being amortized on a pro-rata basis over a 5-year and 10-year period, based on the maturity dates of the notes, on an effective interest method. The subordinated notes totaling \$ 15.0 million have a fixed interest rate of 5.00 % through September 1, 2025, then convert to a variable rate of 90-day Secured Overnight Financing Rate (SOFR) plus 4.93 % for the applicable interest periods through maturity. The subordinated notes totaling \$ 5.0 million have a fixed interest rate of 5.25 % through September 1, 2030, then convert to a variable rate of 90-day SOFR plus 4.92 % for the applicable interest periods through maturity. The Corporation may, at its option, redeem the notes, in whole or in part, at any time 5-years prior to the maturity. The notes are structured to qualify as Tier 2 Capital for the Corporation and there are no debt covenants on the notes.

In 2019, the Community Bank Leverage Ratio (CBLR) was approved by federal banking agencies as an optional capital measure available to Qualifying Community Banking Organizations (QCBO). If a bank qualifies as a QCBO and maintains a CBLR of 9 % or greater, the bank would be considered "well-capitalized" for regulatory capital purposes and exempt from complying with the Basel III risk-based capital rule. The CBLR rule was effective January 1, 2020 and banks could opt-in through an election in the first quarter 2020 regulatory filings. The Bank meets the criteria of a QCBO but did not opt-in to the CBLR. The consolidated asset limit on small bank holding companies is \$ 3.0 billion and a company with assets under that limit is not subject to the consolidated capital rules but may file reports that include capital amounts and ratios. The Corporation has elected to file those reports. 55The 54The following table presents the regulatory capital ratio requirements for the Corporation and the Bank. As of December 31, 2023-2024

Regulatory Ratios Adequately Capitalized Well Capitalized Actual Minimum Minimum (Dollars in thousands)	Amount	Ratio	Amount	Ratio	Common Equity Tier 1 Risk-based Capital Ratio (1) Corporation	Amount	Ratio	Minimum	Minimum (Dollars in thousands)
Amount Ratio	\$ 171,208	11.31 %	\$ 68,095	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 179,837	11.71 %	\$ 69,088	4.50 %	\$ 99,794	6.50 %	Tier 1 Risk-based Capital Ratio (2) Corporation	\$ 171,208	11.31 %
Amount Ratio	\$ 90,793	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 179,837	11.71 %	\$ 92,117	6.00 %	\$ 122,823	8.00 %	Total Risk-based Capital Ratio (3) Corporation	\$ 209,603	13.85 %
Amount Ratio	\$ 121,057	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 199,033	12.96 %	\$ 122,823	8.00 %	\$ 153,529	10.00 %	Tier 1 Leverage Ratio (4) Corporation	\$ 171,208	7.92 %
Amount Ratio	\$ 86,449	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 179,837	8.20 %	\$ 87,715	4.00 %	\$ 109,644	5.00 %	As of December 31, 2023 Regulatory Ratios Adequately Capitalized Well Capitalized Actual Minimum Minimum (Dollars in thousands) <td>Amount Ratio</td> <td>Amount Ratio</td>	Amount Ratio	Amount Ratio

Regulatory Ratios Adequately Capitalized Well Capitalized Actual Minimum Minimum (Dollars in thousands)	Amount	Ratio	Common Equity Tier 1 Risk-based Capital Ratio (1) Corporation	Amount	Ratio	Minimum	Minimum (Dollars in thousands)		
Amount Ratio	\$ 164,060	11.82 %	\$ 62,463	N/A	N/A	N/A	N/A		
Amount Ratio	\$ 171,932	12.38 %	\$ 62,496	4.50 %	\$ 90,271	6.50 %	Tier 1 Risk-based Capital Ratio (2) Corporation	\$ 164,060	11.82 %
Amount Ratio	\$ 83,284	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 171,932	12.38 %	\$ 83,327	6.00 %	\$ 111,103	8.00 %	Total Risk-based Capital Ratio (3) Corporation	\$ 200,589	14.45 %
Amount Ratio	\$ 111,046	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 189,300	13.63 %	\$ 111,103	8.00 %	\$ 138,879	10.00 %	Tier 1 Leverage Ratio (4) Corporation	\$ 164,060	9.01 %
Amount Ratio	\$ 72,833	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 171,932	9.44 %	\$ 72,871	4.00 %	\$ 91,088	5.00 %	As of December 31, 2022 Regulatory Ratios Adequately Capitalized Well Capitalized Actual Minimum Minimum (Dollars in thousands) <td>Amount Ratio</td> <td>Amount Ratio</td>	Amount Ratio	Amount Ratio

Regulatory Ratios Adequately Capitalized Well Capitalized Actual Minimum Minimum (Dollars in thousands)	Amount	Ratio	Common Equity Tier 1 Risk-based Capital Ratio (1) Corporation	Amount	Ratio	Minimum	Minimum (Dollars in thousands)		
Amount Ratio	\$ 156,468	14.22 %	\$ 49,529	N/A	N/A	N/A	N/A		
Amount Ratio	\$ 160,975	14.63 %	\$ 49,523	4.50 %	\$ 71,533	6.50 %	Tier 1 Risk-based Capital Ratio (2) Corporation	\$ 156,468	14.22 %
Amount Ratio	\$ 66,039	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 160,975	14.63 %	\$ 66,030	6.00 %	\$ 88,041	8.00 %	Total Risk-based Capital Ratio (3) Corporation	\$ 189,370	17.21 %
Amount Ratio	\$ 88,051	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 174,754	15.88 %	\$ 88,041	8.00 %	\$ 110,051	10.00 %	Tier 1 Leverage Ratio (4) Corporation	\$ 156,468	8.95 %
Amount Ratio	\$ 69,937	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Amount Ratio	\$ 160,975	9.21 %	\$ 69,928	4.00 %	\$ 87,411	5.00 %	(1) Common equity Tier 1 capital / total risk-weighted assets (2) Tier 1 capital / total risk-weighted assets (3) Total risk-based capital / total risk-weighted assets (4) Tier 1 capital / average quarterly assets Note 3. Restricted Cash Balances The Federal Reserve's reserve requirement on the Bank's deposit liabilities is 0 %. Therefore, the Bank was not required to hold any reserves at December 31, 2024 and 2023 and, At December 31, 2022-2024 , the Corporation had posted cash collateral of \$ 5.2 million to a counterparty in a derivative transaction. 56Note 55Note 4. Investments Available for Sale (AFS) Securities The following table summarizes the amortized cost and fair value of securities available-for-sale at December 31, 2024 and 2023 and 2022 and the corresponding amounts of gross unrealized gains and losses recognized in accumulated other comprehensive income (loss). The amortized cost and estimated fair value of investment securities available for sale as of December 31, 2024 and 2023 and 2022 is as follows: (Dollars in thousands) Gross Gross Amortized unrealized unrealized FairDecember 31, 2023 2024 cost gains losses valueU. S. Treasury \$ 83-36, 494-192 \$ — (9-4, 403-395) \$ 74-31, 091Municipal 797Municipal 161-156, 339 — 528-37 (22, 721-973) 138-133, 618Corporate 592Corporate 26, 336 — 356-1 (3-2, 138-133) 23-24, 198Agency 224Agency mortgage & asset-backed 142-180, 565-90 423-178 (10, 064-780) 132-169, 591Non-821Non-Agency mortgage & asset-backed 154-108, 185-48 (4, 228) 104, 005Total \$ 521, 919 \$ 138 \$ (49, 554) \$ 472-45 (5, 503-429) 149, 170Total \$ 554, 053 \$ 261 \$ (45, 710) \$ 508, 604 (Dollars in thousands) Gross Gross Amortized unrealized unrealized FairDecember 31, 2022-2023 cost gains losses valueU. S. Treasury \$ 101-83, 980-494 \$ — (9, 403) \$ 74, 091Municipal 11-161, 339 — 723) \$ 90, 257Municipal 186, 007-14 (30-22, 566-721) 155-138, 455Corporate 618Corporate 26, 316-336 — (2-3,		

077-138, 24-23, 239 Agency-198 Agency mortgage & asset-backed 163, 274 19 (12-142, 358) 565 90 (150- 10, 935 Non-064) 132, 591 Non-Agency mortgage & asset-backed 70-108, 756-1-185 48 (4, 807-228) 65-104, 950 Total- 005 Total \$ 548-521, 333-919 \$ 34-138 \$ (61-49, 531-554) \$ 486-472, 836-503 At December 31, 2024 and 2023 and 2022, the fair value of investment securities pledged to secure public funds and trust deposits totaled \$ 151.7 million and \$ 207.4 million and \$ 208.9 million, respectively. The Bank has no investment in a single issuer that exceeds 10 % of shareholders equity except U. S. Treasuries. The amortized cost and estimated fair value of debt securities at December 31, 2023-2024, by contractual maturity are shown below. Actual maturities may differ from contractual maturities because of prepayment or call options embedded in the securities. Mortgage-backed and asset-backed securities without defined maturity dates are reported on a separate line. (Dollars in thousands)

Amortized cost	Fair value	Due in one year or less	Due after one year through five years	Due after five years through ten years	Due after ten years
61-42	341-55	038-38	072	015	072
101-87	953-88	395-75	740	855	107-89
643	875-75	92	095-271	743-219	169-235
076	189	613	750-236	977-318	596
991	554	919-053	472-508	503-604	

The composition of the net realized securities (losses) gains for the years ended December 31 is as follows: (Dollars in thousands) 2023-2024

2022 Proceeds	2023 Proceeds	2023 Proceeds	2023 Proceeds	2023 Proceeds	2023 Proceeds
\$ 42, 413	\$ 40, 113	\$ 19, 629	Gross gains realized	12-61	Gross losses realized
(4, 267)	(1, 131)	(152)	Net (losses) / gains realized	\$ (4, 267)	\$ (1, 119)
\$ (91)	Tax provision benefit	on net (losses) / gains realized	\$ 896	\$ 235	\$ 19-57
Impairment	56	Allowance for Credit Losses			

The following table reflects the unrealized losses in the investment portfolio, aggregated by investment category, length of time that individual securities have been in a continuous unrealized loss position and the number of securities in each category as of December 31, 2024 and 2023 and 2022. Securities in an unrealized loss position are evaluated at least quarterly for impairment. For this evaluation, the Bank considers: (1) the extent to which the fair value is less than amortized cost; (2) adverse conditions specifically related to the security, industry or geographic area; (3) the payment structure of the debt security and the likelihood of the issuer being able to make payments that increase in the future; (4) failure of the issuer of the security to make scheduled interest or principal payments; and (5) any changes to the rating of the security by a rating agency. In addition, the Bank considers whether it intends to sell these securities or whether it will be forced to sell these securities before the earlier of amortized cost recovery or maturity. The Bank does not have the intent to sell and does not believe it will more likely than not be required to sell any of these securities prior to a recovery of their fair value to amortized cost. The impairment identified on debt securities in a loss position and subject to evaluation at December 31, 2024 and 2023, was/were determined not to be attributable to credit related factors; therefore, the Bank does not have an allowance for credit loss for these investments.

December 31, 2024	Less than 12 months	12 months or more	Total	Fair Unrealized	Fair Unrealized	Fair Unrealized	Fair Unrealized	Value	Losses	Count	Value	Losses	Count	Value	Losses	Count			
U. S. Treasury	\$ —	\$ —	\$ 31, 797	(4, 395)	13	31, 797	(4, 395)	13	Municipal	—	—	132, 550	(22, 973)	164	132, 550	(22, 973)	164		
Corporate	—	—	23, 237	(2, 133)	50	23, 237	(2, 133)	50	Agency mortgage & asset-backed	55, 121	(2, 251)	18	101, 171	(8, 529)	217	156, 292			
(10, 780)	235	Non-Agency mortgage & asset-backed	79, 422	(2, 974)	26	53, 615	(2, 455)	50	133, 037	(5, 429)	76	Total temporarily impaired	\$ 134, 543	(5, 225)	44	\$ 342, 370	(40, 485)	494	
\$ 476, 913	(45, 710)	538	December 31, 2023	Less than 12 months	12 months or more	Total	Fair Unrealized	Fair Unrealized	Fair Unrealized	Fair Unrealized	Value	Losses	Count	Value	Losses	Count			
U. S. Treasury	\$ —	\$ —	\$ 74, 091	(9, 403)	28	74, 091	(9, 403)	28	Municipal	—	—	138, 618	(22, 721)	168	138, 618	(22, 721)	168		
Corporate	1, 483	(167)	5	21, 715	(2, 971)	46	23, 198	(3, 138)	51	Agency mortgage & asset-backed	6, 227	(186)	19	118, 053	(9, 878)	223	124, 280		
(10, 064)	242	Non-Agency mortgage & asset-backed	47, 928	(560)	19	50, 071	(3, 668)	56	97, 999	(4, 228)	75	Total temporarily impaired	\$ 55, 638	(913)	43	\$ 402, 548	(48, 641)	521	
\$ 458, 186	(49, 554)	564	December 31, 2022	Less than 12 months	12 months or more	Total	Fair Unrealized	Fair Unrealized	Fair Unrealized	Fair Unrealized	Value	Losses	Count	Value	Losses	Count			
U. S. Treasury	\$ 17, 598	(183)	3	72, 659	(11, 540)	28	90, 257	(11, 723)	31	Municipal	73, 644	(9, 586)	90	80, 503	(20, 981)	104	154, 147		
(30, 566)	194	Corporate	12, 221	(851)	25	10, 368	(1, 226)	21	22, 589	(2, 077)	46	Agency mortgage & asset-backed	55, 393	(2, 747)	139	88, 953	(9, 611)	113	
144, 346	(12, 358)	252	Non-Agency mortgage & asset-backed	49, 301	(3, 092)	52	14, 207	(1, 715)	16	63, 508	(4, 807)	68	Total temporarily impaired	\$ 208, 157	(16, 459)	309	\$ 266, 690	(45, 072)	282
\$ 474, 847	(61, 531)	591	Equity Securities at fair value	The Corporation owns one equity investment with a readily determinable fair value. At December 31, 2024 and 2023 and 2022, this investment was reported at a fair value of \$ 166 thousand and \$ 427 thousand and \$ 411 thousand, respectively, with changes in value reported through income. Note 5. Loans															

The Bank reports its loan portfolio based on the primary collateral of the loan. It further classifies these loans by the primary purpose, either consumer or commercial. The Bank's mortgage loans include long-term loans to individuals and businesses secured by mortgages on the borrower's real property. Construction loans are made to finance the purchase of land and the construction of residential and commercial buildings thereon and are secured by mortgages on real estate. Commercial loans are made to businesses of various sizes for a variety of purposes including construction, property, plant and equipment, and working capital. Commercial loans also include loans to government municipalities. Commercial lending is concentrated in the Bank's primary market, but also includes purchased loan participations. Consumer loans are comprised of installment, home equity and unsecured personal lines of credit. Each class of loans involves a different kind of risk. However, risk factors such as changes in interest rates, general economic conditions and changes in collateral values are common across all classes. The risk of each loan class is presented below.

58 Residential 57 Residential Real Estate 1-4 family The largest risk in residential real estate loans to retail customers is the borrower's inability to repay the loan due to the loss of the primary source of income. The Bank attempts to mitigate this risk through prudent underwriting standards including employment history, current financial condition and credit history. These loans are generally owner occupied and serve as the borrower's primary residence. The Bank usually holds a first lien position on these properties but may hold a second lien position in some home equity loans or lines of credit. Commercial purpose loans, secured by residential real estate, are usually dependent upon repayment from the rental income or other business purposes. These loans are generally non-owner occupied. In addition to the real estate collateral, these loans may have personal guarantees or UCC filings on other business assets. If a payment default occurs on a 1-4 family residential real estate loan, the collateral serves as a source of repayment, but may be subject to a change in value due to economic conditions. Residential Real Estate Construction This class includes loans to individuals for construction of a primary residence and to contractors and developers to improve real estate and construct residential properties. Construction loans to individuals generally bear the same risk as 1-4 family residential loans. Additional risks may include cost overruns, delays in construction or contractor problems. Loans to contractors and developers are primarily dependent on the sale of improved lots or finished homes for repayment. Risks associated with these loans include the borrower's character and capacity to complete a development, the effect of economic conditions on the valuation of lots or homes, cost overruns, delays in construction or contractor problems. In addition to real estate collateral, these loans may have personal guarantees or UCC filings on other business assets, depending on the financial strength and experience of the developer. Real estate construction loans are monitored on a regular basis by either an independent third party or the responsible loan officer, depending on the size and complexity of the project. This monitoring process includes at a minimum, the submission of invoices or AIA documents detailing the cost incurred by the borrower, on-site inspections, and an authorizing signature for disbursement of funds. Commercial Real Estate Commercial real estate loans may be secured by various types of commercial property including retail space, office buildings, warehouses, hotels and **motel-motels**, manufacturing facilities and, agricultural land. Commercial real estate loans present a higher level of risk than residential real estate loans. Repayment of these loans is normally dependent on cash-flow generated by the operation of a business that utilizes the real estate. The successful operation of the business, and therefore repayment ability, may be affected by general economic conditions outside of the control of the operator. On most commercial real estate loans ongoing monitoring of cash flow and other financial performance **indicators-indicators** is completed annually through financial statement analysis. In addition, the value of the collateral may be negatively affected by economic conditions and may be insufficient to repay the loan in the event of default. In the event of foreclosure, commercial real estate may be more difficult to liquidate than residential real estate. Commercial Commercial loans are made for various

business purposes to finance equipment, inventory, accounts receivables, and operating liquidity. These loans are generally secured by business assets or equipment, non-real estate collateral and / or personal guarantees. Commercial loans present a higher level of credit risk than other loans because repayment ability is usually dependent on cash-flow from a business operation that can be affected by general economic conditions. On most commercial loans ongoing monitoring of cash flow and other financial performance indicators occur at least annually through financial statement analysis. In the event of a default, collateral for these loans may be more difficult to liquidate, and the valuation of the collateral may decline more quickly than loans secured by other types of collateral. Loans to governmental municipalities are also included in the Commercial class. These loans generally have less risk than Commercial & Industrial (C & I) loans due to the taxing authority of the municipality and its ability to assess fees on services. ~~This class also includes loans made as part of the Paycheck Protection Program (PPP). The PPP is a small business loan program, administered by the Small Business Administration (SBA). The PPP loans are 100 percent guaranteed by the SBA and have a maturity of two years or five years with a fixed interest rate of 1.00% for the life of the loan. Because the PPP loans are 100% guaranteed by the SBA, they present no credit risk to the Bank once the SBA guarantee is fulfilled. However, if the SBA does not grant loan forgiveness, the PPP loan would present the same risk factors as any other commercial loan.~~ Consumer These loans are made for a variety of reasons to consumers and include term loans and personal lines-of credit. The loans may be secured or unsecured. Repayment is primarily dependent on the income of the borrower and to a lesser extent the sale of collateral. The underwriting of these loans is based on the consumer's ability and willingness to repay and is determined by the borrower's employment history, current financial condition and credit background. Collateral for these loans, if any, usually depreciates quickly ~~59 and~~ and therefore, may not be adequate to repay the loan if it is repossessed. Therefore, the overall health of the economy, including unemployment rates and wages, will have an effect on the credit quality in this loan class. ~~A-58A~~ summary of loans outstanding, by class, at December 31 is as follows: (Dollars in thousands) ~~2023-2024 2022~~ **Residential 2023** Residential Real Estate 1-4 Family Consumer first liens \$ **181,780** \$ **142,017** \$ **85,166** Commercial ~~017~~ Commercial first lien **58,821** \$ **63,271** \$ **61,702** Total **271** Total first liens **240,601** \$ **205,288** \$ **146,868** Consumer junior liens and lines of credit **76,035** \$ **68,752** \$ **69,561** Commercial ~~752~~ Commercial junior liens and lines of credit **6,199** \$ **3,809** Total **809** ~~4,127~~ Total junior liens and lines of credit **82,234** \$ **72,561** \$ **73,688** Total **561** Total residential real estate 1-4 family **322,835** \$ **277,849** \$ **220,556** Residential real estate- construction Consumer **20,742** \$ **13,837** \$ **13,908** Commercial ~~837~~ Commercial **11,685** \$ **12,063** Total **063** ~~10,485~~ Total residential real estate construction **32,427** \$ **25,900** \$ **24,393** Commercial real estate **803,365** \$ **703,767** \$ **564,291** Commercial ~~767~~ Commercial **230,597** \$ **242,654** \$ **235,602** Total **654** Total commercial **1,033,962** \$ **946,421** \$ **799,893** Consumer **8,853** \$ **6,815** \$ **6,199** ~~1,398,077~~ \$ **1,256,985** Less **985** \$ **1,051,041** Less: Allowance for credit losses **(17,653)** \$ **(16,052)** \$ **(14,175)** Net Loans \$ **1,380,424** \$ **1,240,933** \$ **1,036,866** Included in the loan balances are the following: Net unamortized deferred loan costs \$ **1,766** \$ **1,615** \$ **2,027** Loans pledged as collateral for borrowings and commitments from: FHLB \$ **775,410** \$ **699,527** Federal ~~527~~ Federal Reserve Bank **96,592** \$ **83,482** \$ **92,922** Total **482** Total \$ **872,002** \$ **783,009** \$ **678,523** Paycheck Protection Program loans (included in Commercial loans) \$ **57** \$ **179** Loans to directors and executive officers and related interests and affiliated enterprises were as follows: (Dollars in thousands) ~~2023-2024 2022~~ Balance ~~2023~~ Balance at beginning of year \$ **11,545** \$ **13,283** New ~~283~~ \$ **10,162** New loans made **18,476** \$ **8,870** \$ **4,615** Repayments **870** Repayments **(18,278)** \$ **(10,608)** \$ **(1,494)** Balance at end of year \$ **11,743** \$ **11,545** \$ **13,283** Note 6. Loan Quality and Allowance for Credit Losses The Bank categorizes loans into risk categories based on relevant information about the ability of borrowers to service their debt such as: current financial information, historical payment experience, credit documentation, and current economic trends, among other factors. Management utilizes a risk rating scale ranging from 1- Prime to 9- Loss to evaluate loan quality. This risk rating scale is used primarily for commercial purpose loans. Consumer purpose loans are identified as either performing or nonperforming based on the payment status of the loans. Nonperforming consumer loans are loans that are nonaccrual or 90 days or more past due and still accruing. The Bank uses the following definitions for risk ratings: ~~60~~ Pass -- Pass (1-5): are considered pass credits with lower or average risk and are not otherwise classified. OAEM (6): Loans classified as OAEM have a potential weakness that deserves management's close attention. If left uncorrected, these potential weaknesses may result in deterioration of the repayment prospects for the loan or of the borrower's credit position at some future date. ~~Substandard~~ Substandard (7): Loans classified as Substandard are inadequately protected by the current net worth and paying capacity of the borrower or of the collateral pledged, if any. Loans so classified have a well-defined weakness or weaknesses that jeopardize the liquidation of the debt. They are characterized by the distinct possibility that the Bank will sustain some loss if the deficiencies are not corrected. Doubtful (8): Loans classified as Doubtful have all the weaknesses inherent in those classified as Substandard, with the added characteristic that the weaknesses make collection or liquidation in full, on the basis of currently existing facts, conditions and values, highly questionable and improbable. Loans that do not share risk characteristics are evaluated on an individual basis. Loans evaluated individually are not included in the pool evaluation. When management determines that foreclosure is probable or when the borrower is experiencing financial difficulty at the reporting date and repayment is expected to be provided substantially through the sale of the collateral, the expected credit losses are based on the fair value of the collateral at the reporting date, adjusted for any discounts and selling costs as appropriate. Management monitors loan performance on a monthly basis and performs a quarterly evaluation of the adequacy of the Allowance for Credit Loss for loans (ACL). The Bank begins enhanced monitoring of all loans rated 6 - OAEM or worse and obtains a new appraisal or asset valuation for any loans placed on nonaccrual and rated 7- Substandard or worse. Management, at its discretion, may determine that additional adjustments to the appraisal or valuation are required. Valuation adjustments will be made as necessary based on factors, including, but not limited to: the economy, deferred maintenance, industry, type of property / equipment, age of the appraisal, etc. and the knowledge Management has about a particular situation. In addition, the cost to sell or liquidate the collateral is also estimated and deducted from the valuation in order to determine the net realizable value to the Bank. When determining the ACL, certain factors involved in the evaluation are inherently subjective and require material estimates that may be susceptible to significant change, including the amounts and timing of future cash flows. Management monitors the adequacy of the ACL on an ongoing basis and reports its adequacy quarterly to the Enterprise Risk Management Committee of the Board of Directors. Management believes the ACL at December 31, ~~2023-2024~~ is adequate. ~~61~~ The ~~60~~ The following table presents loans by year of origination and internally assigned risk ratings as of **December 31, 2024**: (Dollars in thousands) Revolving Revolving Term Loans Loans Amortized Cost Basis by Origination Year Amortized Converted As of December 31, ~~2023-2024 2024~~ **2023 2022 2021 2020 2019** Prior Cost Basis to Term Total Residential real estate 1-4 family: Commercial: Risk rating: Pass (1-5) \$ **5,306** \$ **9,867** \$ **436** \$ **9,088** \$ **529** \$ **11,038** \$ **133** \$ **9,869** \$ **1,099** \$ **2,433** \$ **2,406** \$ **2,057** \$ **67,640** \$ **80,833** OAEM (6) Substandard (7) **187** **187** Doubtful (8) Total Commercial **5,306** \$ **9,867** \$ **436** \$ **7,088** \$ **11,529** \$ **10,038** \$ **9,133** \$ **8,691** \$ **2,099** \$ **2,433** \$ **2,251** \$ **4,266** \$ **906** \$ **2,057** \$ **67,650** \$ **80,020** Consumer: Performing **53,128** \$ **34,136** \$ **36** \$ **15,625** \$ **10,214** \$ **67,245** \$ **5,222** \$ **28,248** \$ **31,423** \$ **43,968** \$ **20,290** \$ **14,022** \$ **210,303** \$ **9,769** \$ **014** \$ **27,744** \$ **54,147** \$ **17,855** \$ **257,815** Nonperforming Total Consumer **53,128** \$ **34,136** \$ **36** \$ **15,625** \$ **10,214** \$ **67,245** \$ **5,222** \$ **28,248** \$ **31,423** \$ **43,968** \$ **20,290** \$ **14,022** \$ **210,303** \$ **9,769** \$ **014** \$ **27,744** \$ **54,147** \$ **17,855** \$ **257,815** Total \$ **62,41,520** \$ **76,684** \$ **38,819** \$ **24,436** \$ **17,113** \$ **47,995** \$ **58,434** \$ **13,224** \$ **26,17** \$ **663** \$ **855** \$ **19,322** \$ **835** \$ **936** \$ **7,655** \$ **51,329** \$ **46,025** \$ **20,022** \$ **277,849** Current period gross charge-offs \$ — Residential real estate construction: Commercial: Risk rating: Pass (1-5) \$ **6** \$ **5,845** \$ **582** \$ **2** \$ **3,209** \$ **306** \$ **403** \$ **1,289** \$ **150** \$ **159** \$ **214** \$ **1,506** \$ **085** \$ **12** \$ **11,063** \$ **685** OAEM (6) Substandard (7) Doubtful (8) Total Commercial **6** \$ **5,845** \$ **2,582** \$ **3,209** \$ **306** \$ **403** \$ **1,150** \$ **159** \$ **289** \$ **214** \$ **1,506** \$ **085** \$ **12** \$ **11,063** \$ **685** Consumer: Performing **13** \$ **20,837** \$ **742** \$ **13** \$ **20,837** \$ **742** Nonperforming Total Consumer **13** \$ **20,837** \$ **742** Total \$ **20** \$ **26,682** \$ **324** \$ **2** \$ **3,209** \$ **306** \$ **403** \$ **1,289** \$ **150** \$ **159** \$ **214** \$ **1,506** \$ **085** \$ **12** \$ **11,063** \$ **685** \$ **32,900** \$ **427** Current period gross charge-offs \$ — Commercial real estate: Risk rating: Pass (1-5) \$ **480** \$ **95,052** \$ **410** \$ **110** \$ **221,886** \$ **889** \$ **98** \$ **106,540** \$ **34,307** \$ **38** \$ **385,603** \$ **214** \$ **93,179** \$ **228** \$ **32,546** \$ **218,875** \$ **16,290** \$ **784,623** OAEM (6)

1, 772 1, 711 6, 624 — 10, 107 Substandard 567 \$ — \$ 687, 134 OAEM (7) — (6) , 301 266 — 2, 018 955 1, 350 1, 000 6, 823 —
 2, 182 139 — 14, 449 Substandard (7) — 2, 134 50 — 2 8, 484 635 Doubtful (8) — Total \$ 183, 007 \$ 112,
 236 \$ 99, 540 \$ 41, 130 \$ 38, 603 \$ 218, 495 — 95 \$, 10 410 , 756 \$ 228 — \$ 703, 767 190 \$ 108, 423 \$ 94, 939 \$ 39, 170 \$ 220, 893 \$ 16, 340 \$ —
 \$ 803, 365 Current period gross charge- offs \$ — \$ — \$ — \$ — (2) \$ — \$ — (2) Commercial: Risk rating: Pass (1- 5) \$ 25, 398 \$ 16,
 289 \$ 27, 545 \$ 37, 927 \$ 18, 196 \$ 60, 126 \$ 42, 595 \$ — \$ 228, 076 OAEM (6) — 11 420 1, 500 9 — 250 — 2, 190 Substandard (7) — — —
 58 — 273 — 331 Doubtful (8) — — — Total \$ 25, 398 \$ 16, 300 \$ 27, 965 \$ 39, 427 \$ 18, 263 \$ 60, 126 \$ 43, 118 \$ — \$ 230,
 597 Current period gross charge- offs \$ (11) \$ — \$ (287) \$ — \$ — \$ (161) \$ — \$ (459) Consumer: Performing 2, 289 1, 140 386 1, 682 36
 27 3, 291 — 8, 851 Nonperforming — — 1 — 1 — 2 Total \$ 2, 289 \$ 1, 140 \$ 386 \$ 1, 683 \$ 36 \$ 27 \$ 3, 292 \$ — \$ 8, 853 Current period
 gross charge- offs \$ (44) \$ — \$ — \$ (6) \$ — \$ (49) \$ — \$ (99) 61The following table presents loans by year of origination and internally
 assigned risk ratings as of December 31, 2023: (Dollars in thousands) Revolving Revolving Term Loans Loans Amortized Cost Basis
 by Origination Year Amortized Converted As of December 31, 2023 2022 2021 2020 2019 Prior Cost Basis to Term Total Residential
 real estate 1- 4 family: Commercial: Risk rating: Pass (1- 5) \$ 9, 867 \$ 9, 088 \$ 11, 038 \$ 9, 691 \$ 2, 433 \$ 22, 906 \$ 2, 057 \$ — \$ 67, 080
 OAEM (6) — — — Substandard (7) — — — Doubtful (8) — — — Total Commercial 9,
 867 9, 088 11, 038 9, 691 2, 433 22, 906 2, 057 — 67, 080 Consumer: Performing 53, 128 34, 136 15, 625 10, 245 5, 222 28, 423 43, 968 20, 022
 210, 769 Nonperforming — — — Total Consumer 53, 128 34, 136 15, 625 10, 245 5, 222 28, 423 43, 968 20, 022 210, 769
 Total \$ 62, 995 \$ 43, 224 \$ 26, 663 \$ 19, 936 \$ 7, 655 \$ 51, 329 \$ 46, 025 \$ 20, 022 \$ 277, 849 Current period gross charge- offs \$ — \$ — \$ — \$ —
 \$ — \$ — \$ — \$ — Residential real estate construction: Commercial: Risk rating: Pass (1- 5) \$ 6, 845 \$ 2, 209 \$ 1, 289 \$ 214 \$ — \$ 1,
 506 \$ — \$ — \$ 12, 063 OAEM (6) — — — Substandard (7) — — — Doubtful (8) — — —
 Total Commercial 6, 845 2, 209 1, 289 214 — 1, 506 — 12, 063 Consumer: Performing 13, 837 — — — 13, 837
 Nonperforming — — — Total Consumer 13, 837 — — — 13, 837 Total \$ 20, 682 \$ 2, 209 \$ 1, 289 \$ 214 \$ — \$
 1, 506 \$ — \$ — \$ 25, 900 Current period gross charge- offs \$ — \$ — \$ — \$ — \$ — \$ — \$ — \$ — Commercial real estate: Risk rating:
 Pass (1- 5) \$ 180, 052 \$ 110, 886 \$ 98, 540 \$ 34, 307 \$ 38, 603 \$ 214, 179 \$ 10, 567 \$ — \$ 687, 134 OAEM (6) 2, 955 1, 350 1, 000 6, 823 — 2,
 182 139 — 14, 449 Substandard (7) — — — 2, 134 50 — 2, 184 Doubtful (8) — — — Total \$ 183, 007 \$ 112, 236 \$ 99,
 540 \$ 41, 130 \$ 38, 603 \$ 218, 495 \$ 10, 756 \$ — \$ 703, 767 Current period gross charge- offs \$ — \$ — \$ — \$ — \$ — \$ — \$ — \$ —
 Commercial: Risk rating: Pass (1- 5) \$ 34, 851 \$ 33, 983 \$ 45, 754 \$ 22, 847 \$ 3, 579 \$ 64, 542 \$ 36, 508 \$ — \$ 242, 064 OAEM (6) — — —
 — — — Substandard (7) — 317 — — — 273 — 590 Doubtful (8) — — — Total \$ 34, 851 \$ 34, 300 \$ 45, 754 \$ 22,
 847 \$ 3, 579 \$ 64, 542 \$ 36, 781 \$ — \$ 242, 654 Current period gross charge- offs \$ (125) \$ — \$ (130) \$ — \$ (50) \$ — \$ (305) Consumer:
 Performing 1, 863 669 1, 985 148 80 5 2, 060 — 6, 810 Nonperforming — — — 5 — 5 Total \$ 1, 863 \$ 669 \$ 1, 985 \$ 148 \$ 80 \$ 5 \$ 2,
 065 \$ — \$ 6, 815 Current period gross charge- offs \$ (63) \$ — \$ (10) \$ (2) \$ (6) \$ — \$ (36) \$ — \$ (117) 62The following presents the amortized
 cost basis of loans on nonaccrual status and loans past due over 90 days and still accruing as of December 31, 2024 and 2023: December 31, 2024
 December 31, 2023 (Dollars in thousands) Nonaccrual and Loans Past Due Over 90 Days Nonaccrual and Loans Past Due Over 90 Days Loans
 Past Due Loans Past Due Nonaccrual Nonaccrual Over 90 Days Without ACL With ACL Still Accruing
 Without ACL With ACL Still Accruing December 31, 2023 2024 Residential Real Estate 1- 4 Family First liens \$ — \$ — \$ — \$ — \$ — \$ —
 Junior liens and lines of credit — — — Total — — — Residential real estate- construction — — — Commercial real
 estate — — — Commercial 266 — — 147 — — Consumer — — 2 — 5 Total \$ 266 \$ — \$ 2 \$ 147 \$ — \$ 5 The following table reports
 on the risk rating for those loans in the portfolio that are assigned an individual risk rating as of December 31, 2022: Pass OAEM Substandard
 Doubtful (Dollars in thousands) (1- 5) (6) (7) (8) Total December 31, 2022 Residential Real Estate 1- 4 Family First liens \$ 146, 748 \$ — \$ 120 \$ —
 146, 868 Junior liens and lines of credit 73, 688 — — — 73, 688 Total 220, 436 — 120 — 220, 556 Residential real estate- construction 24, 393 —
 — — 24, 393 Commercial real estate 560, 294 1, 095 2, 902 — 564, 291 Commercial 228, 085 2, 751 4, 766 — 235, 602 Consumer 6, 199 —
 6, 199 Total \$ 1, 039, 407 \$ 3, 846 \$ 7, 788 \$ — \$ 1, 051, 041-Delinquent loans are a result of borrowers' cash flow and / or alternative sources of
 cash being insufficient to repay loans. The Bank' s likelihood of collateral liquidation to repay the loans becomes more probable the further behind a
 borrower falls, particularly when loans reach 90 days or more past due. Management monitors the performance status of loans by the use of an aging
 report. The aging report can provide an early indicator of loans that may become severely delinquent and possibly result in a loss to the Bank. The
 following table presents the aging of payments in the loan portfolio as of December 31, 2024 and 2023 and 2022: (Dollars in thousands) Loans Past
 Due and Still Accruing Total Total 30- 59 Days 60- 89 Days 90 Days Past Due Current Loans December 31, 2024 Residential Real Estate 1- 4
 Family First liens \$ 203 \$ 640 \$ — \$ 843 \$ 239, 758 \$ 240, 601 Junior liens and lines of credit 241 160 — 401 81, 833 82, 234 Total 444 800 —
 1, 244 321, 591 322, 835 Residential real estate- construction — — — 32, 427 32, 427 Commercial real estate 380 219 — 599 802, 766 803,
 365 Commercial 747 50 266 1, 063 229, 534 230, 597 Consumer 30 4 2 36 8, 817 8, 853 Total \$ 1, 601 \$ 1, 073 \$ 268 \$ 2, 942 \$ 1, 395, 135 \$ 1,
 398, 077 Loans Past Due Total Total December 31, 2023 30- 59 Days 60- 89 Days 90 Days Past Due Current Loans Residential Real Estate 1- 4
 Family First liens \$ 62 \$ 394 \$ — \$ 456 \$ 204, 832 \$ 205, 288 Junior liens and lines of credit 239 228 — 467 72, 094 72, 561 Total 301 622 — 923
 276, 926 277, 849 Residential real estate- construction — — — 25, 900 25, 900 Commercial real estate 3, 232 — — 3, 232 700, 535 703, 767
 Commercial 542 112 147 801 241, 853 242, 654 Consumer 21 12 5 38 6, 777 6, 815 Total \$ 4, 096 \$ 746 \$ 152 \$ 4, 994 \$ 1, 251, 991 \$ 1, 256, 985
 63 Total Past Due & Total December 31, 2022 30- 59 Days 60- 89 Days 90 Days Nonaccrual Nonaccrual Current Loans Residential Real Estate 1- 4
 Family First liens \$ 340 \$ 177 \$ — \$ 120 \$ 637 \$ 146, 231 \$ 146, 868 Junior liens and lines of credit 490 — — 490 73, 198 73, 688 Total 830 177
 — 120 1, 127 219, 429 220, 556 Residential real estate- construction — — — 24, 393 24, 393 Commercial real estate 649 — — 649 563,
 642 564, 291 Commercial 681 50 — — 731 234, 871 235, 602 Consumer 29 5 13 — 47 6, 152 6, 199 Total \$ 2, 189 \$ 232 \$ 13 \$ 120 \$ 2, 554 \$ 1,
 048, 487 \$ 1, 051, 041-At December 31, 2024 and 2023, the Bank had \$ 0 of residential properties in the process of foreclosure compared to \$ 120
 thousand at the end of 2022. Interest not recognized on nonaccrual loans was \$ 8 thousand for the year ended December 31, 2024 and \$ 6
 thousand for the years year ended December 31, 2023 and 2022, respectively. On 63 On January 1, 2023, The Bank adopted ASU 2022- 02, “
 Financial Instruments- Credit Losses (Topic 326): Troubled Debt Restructurings and Vintage Disclosures ” (“ ASU 2022- 02 ”), which eliminated the
 accounting guidance for troubled debt restructurings (“ TDRs ”) while enhancing disclosure requirements for certain loan refinancing and
 restructurings by creditors when a borrower is experiencing financial difficulty. Modifications to borrowers experiencing financial difficulty may
 include interest rate reductions, principal or interest forgiveness, forbearances, term extensions, and other actions intended to minimize economic loss
 and to avoid foreclosure or repossession of collateral. No loan modifications were made to borrowers experiencing financial difficulties during 2024
 and 2023 .-Prior to the adoption of ASU 2022- 02, certain modified loans were reported as TDRs and impaired. The following table presents
 impaired loans as of December 31, 2022: Impaired Loans With No Allowance With Allowance (Dollars in thousands) Unpaid Unpaid Recorded
 Principal Recorded Principal Related December 31, 2022 Investment Balance Investment Balance Allowance Residential Real Estate 1- 4 Family First
 liens \$ 619 \$ 619 \$ — \$ — Junior liens and lines of credit — — — Total 619 619 — — Residential real estate- construction — — —
 Commercial real estate 2, 331 2, 331 — — Commercial — — — Total \$ 2, 950 \$ 2, 950 \$ — \$ — Twelve Months Ended
 December 31, 2022 Average Interest (Dollars in thousands) Recorded Income Investment Recognized Residential Real Estate 1- 4 Family First liens
 \$ 641 \$ 33 Junior liens and lines of credit — — — Total 641 33 Residential real estate- construction 106 105 Commercial real estate 7, 765 369
 Commercial — — — Total \$ 8, 512 \$ 507 64The following table presents TDR loans as of December 31, 2022: Troubled Debt Restructurings Within
 the Last 12 Months That Have Defaulted (Dollars in thousands) Troubled Debt Restructurings on Modified Terms Number of Recorded Number of

Recorded Contracts Investment Performing * Nonperforming * Contracts Investment December 31, 2022 Residential real estate construction — \$ — \$ — Residential real estate 5 619 619 Commercial real estate — owner occupied 3 783 783 Commercial real estate — farmland 3 1, 466 1, 466 Commercial real estate — construction and land development Commercial real estate 1 82 82 — Total 12 \$ 2, 950 \$ 2, 950 \$ — * The performing status is determined by the loan's compliance with the modified terms. Allowance for Credit Losses: The following table shows the activity in the Allowance for Credit Loss (ACL), for the years ended December 31, 2024 and 2023 and 2022: Residential Real Estate 1- 4 Family First Junior Liens & Commercial (Dollars in thousands) Liens Lines of Credit Construction Real Estate Commercial Consumer Unallocated Total **ACL at December 31, 2023 \$ 1, 296 \$ 419 \$ 296 \$ 10, 657 \$ 3, 290 \$ 94 \$ — \$ 16, 052 Charge-offs — — (2) (459) (99) — (560) Recoveries 3 — 14 4 130 35 — 186 Provision 198 42 66 1, 345 221 103 — 1, 975 ACL at December 31, 2024 \$ 1, 497 \$ 461 \$ 376 \$ 12, 004 \$ 3, 182 \$ 133 \$ — \$ 17, 653** ALL at December 31, 2022 \$ 459 \$ 234 \$ 343 \$ 7, 493 \$ 4, 846 \$ 133 \$ 667 \$ 14, 175 Impact of adopting CECL on 1- 1- 23 1, 096 493 (95) 584 (1, 907) (40) (667) (536) Charge-offs — — — (305) (117) — (422) Recoveries 2 — 49 1 112 82 — 246 Provision (261) (308) (1) 2, 579 544 36 — 2, 589 ACL at December 31, 2023 \$ 1, 296 \$ 419 \$ 296 \$ 10, 657 \$ 3, 290 \$ 94 \$ — \$ 16, 052 **ALL At December 31, 2024, there was one collateral dependent loan for \$ 266 thousand secured by real estate. There were no collateral dependent loans at December 31, 2021-2023 . Note 7. Premises and Equipment The components of premises and equipment were as follows for the periods ending: For the years ended \$ 475 \$ 252 \$ 325 \$ 8, 168 \$ 5, 127 \$ 130 \$ 589 \$ 15, 066 Charge-offs (20) — (1, 451) (71) (102) — (1, 644) Recoveries 48 2 — 1 26 26 — 103 Provision (44) (20) 18 775 (236) 79 78 650 ALL at December 31, 2022 \$ 459 \$ 234 \$ 343 \$ 7, 493 \$ 4, 846 \$ 133 \$ 667 \$ 14, 175 65**The following table shows the loans that were evaluated for the ACL under a specific reserve (individually) and those that were evaluated under a general reserve (collectively), and the amount of the ACL established in each category as of December 31, 2023 and 2022: Residential Real Estate 1- 4 Family First Junior Liens & Commercial (Dollars in thousands) Liens Lines of Credit Construction Real Estate Commercial Consumer Unallocated Total December 31, 2023 Loans evaluated for ACL: Individually \$ — \$ — \$ — \$ — \$ — \$ — \$ — \$ — Collectively 205, 288 72, 561 25, 900 703, 767 242, 654 6, 815 — 1, 256, 985 Total \$ 205, 288 \$ 72, 561 \$ 25, 900 \$ 703, 767 \$ 242, 654 \$ 6, 815 \$ — \$ 1, 256, 985 ACL established for loans evaluated: Individually \$ — \$ — \$ — \$ — \$ — \$ — \$ — \$ — Collectively 1, 296 419 296 10, 657 3, 290 94 \$ — \$ 16, 052 December 31, 2022 Loans evaluated for ALL: Individually \$ 619 \$ — \$ — \$ 2, 331 \$ — \$ — \$ 2, 950 Collectively 146, 249 73, 688 24, 393 564, 291 235, 602 6, 199 \$ — \$ 1, 051, 041 ALL established for loans evaluated: Individually \$ — \$ — \$ — \$ — \$ — \$ — \$ — \$ — Collectively 459 234 343 7, 493 4, 846 133 667 14, 175 ALL at December 31, 2022 \$ 459 \$ 234 \$ 343 \$ 7, 493 \$ 4, 846 \$ 133 \$ 667 \$ 14, 175 **Note 7. Premises and Equipment At December 31, 2023 premises and equipment consisted of: (Dollars in thousands) Estimated Life 2023-2024 2022 Land and 2023 Land \$ 3, 607 935 \$ 3, 617 Buildings 607 Buildings and leasehold improvements 15- 30 years, or lease term 34, 880 33, 947 35, 751 Furniture — 947 Furniture, fixtures and equipment 3- 10 years 10, 241 11, 097 9, 767 Total 097 Total cost 49, 056 48, 651 Less 651 49, 135 Less: Accumulated depreciation (20, 017) (20, 108) (19, 109) Net premises and equipment \$ 29, 039 \$ 28, 543 \$ 30, 926**The following table shows the amount of depreciation for the years ended December 31: 2023-2024 2022 Depreciation 2023 Depreciation expense \$ 1, 758 \$ 2, 137 \$ 1, 382 **Note 8. Leases The Corporation leases various assets in the course of its operations that are subject to recognition on the balance sheet. The Corporation considers all of its leases to be operating leases and it has no finance leases. The leased assets may include equipment, and buildings and land (collectively real estate). The equipment leases are shorter- term than the real estate leases, and generally have a fixed payment over a defined term without renewal options. Certain equipment leases have purchase options and it was determined the option was not reasonably certain to be exercised. The real estate leases are longer- term and may contain renewal options after the initial 64 initial term, but none of the real estate leases contain a purchase option. The renewal options on real estate leases were reviewed and if it was determined the option was reasonably certain to be renewed, the option term was considered in the determination of the lease liability. There is only one real estate lease with a variable payment based on an index included in the lease liability. None of the leases contain any restrictive covenants and there are no significant leases that have not yet commenced. The discount rate used to determine the lease liability is based on the Bank's fully secured borrowing rate from the Federal Home Loan Bank for a term similar to the lease term. Operating lease expense is included in net occupancy expense in the consolidated statements of income. Lease Cost: The components of total lease cost were as follows for the period ending: For the years ended December 31, (Dollars in thousands) 2023-2024 2022 Operating 2023 Operating lease cost \$ 815 764 \$ 779 Short 815 Short - term lease cost 16 3 299 Variable 16 Variable lease cost 147 156 133 Total 147 Total lease cost \$ 923 \$ 978 \$ 1, 211 Supplemental Lease Information: (Dollars in thousands) For the years ended (Dollars in thousands) December 31, 31 Cash -- Cash paid for amounts included in the measurement of lease liabilities: 2023-2024 2022 Operating 2023 Operating cash flows from operating leases \$ 733 \$ 791 \$ 754 Weighted- average remaining lease term (years) 12 11 . 0 6 12 . 0 Weighted- average discount rate 3. 40 48 % 3. 36 40 % Lease Obligations: Future undiscounted lease payments for operating leases with initial terms of one year or more as of December 31, 2023 are as follows: (Dollars in thousands) 2024 2025 \$ 681 2026 721 2025 666 2026 564 2027 421 2028 393 2029 397 2030 and beyond 3 2, 205 Undiscounted 808 Undiscounted cash flows 5, 970 Imputed 264 Imputed interest (1, 154 001) Total lease liability \$ 4, 816 263 **Note 9. Other Real Estate Owned The Bank had no other real estate owned at December 31, 2024 and 2023 and 2022. Note 10. Goodwill The Bank has \$ 9. 0 million of goodwill recorded on its balance sheet as the result of corporate acquisitions. Goodwill is not amortized, nor deductible for tax purposes. However, Goodwill is tested for impairment at least annually in accordance with ASC Topic 350. Goodwill was tested for impairment as of August 31, 2023-2024 . The 2023-2024 test was conducted using a qualitative assessment method that requires the use of significant assumptions in order to make a determination of likely impairment. These assumptions may include, but are not limited to: macroeconomic factors, banking industry conditions, banking merger and acquisition trends, the Bank's historical financial performance, the Corporation's stock price, forecast Bank financial performance, and change of control premiums. Management determined the Bank's goodwill was not likely impaired in 2023-2024 and did not make a further assessment. The 2022-2023 impairment test was also conducted using a qualitative assessment and Management determined the Bank's goodwill was not likely impaired in 2022-2023 and did not make a further assessment. 67 Note 65 Note 11. Deposits Deposits are summarized as follows at December 31: (Dollars in thousands) 2023-2024 2022 Noninterest 2023 Noninterest - bearing checking \$ 290, 346 \$ 273, 050 \$ 299, 231 Interest- bearing checking 417, 870 454, 517 496, 533 Money 517 Money management 694, 880 572, 058 569, 585 Savings -- 058 Savings 96, 646 105, 907 128, 709 Total -- 907 Total interest- bearing checking and savings 1, 209, 396 1, 132, 482 + 194, 827 Time deposits 315, 905 132, 446 57, 390 Total deposits \$ 1, 815, 647 \$ 1, 537, 978 \$ 1, 551, 448 Overdrawn deposit accounts reclassified as loans \$ 136 \$ 160 \$ 103 Time deposits greater than \$ 250, 000 at December 31, 2024 and 2023 and 2022 were \$ 44 77 . 4 million and \$ 8 44 . 8 4 million, respectively. At December 31, 2023-2024 the scheduled maturities of time deposits are as follows: (Dollars in thousands) Time Deposits 2024 Deposits 2025 \$ 94 208 . 218 2026 519 2025 19, 009 2026 8, 999 2027 24, 864 2028 5, 104 2027 104 2029 3 68 . 611 2028 7, 203 Total -- 720 Total \$ 132 315, 446 905 The deposits of directors, executive officers, related interests and affiliated enterprises totaled \$ 4. 1 million and \$ 4. 8 million and \$ 4. 3 million at December 31, 2024 and 2023 and 2022, respectively. Note 12. Other Borrowings The Bank has access to short- term borrowings from the FHLB in the form of a revolving term commitment used to fund the short- term liquidity needs of the Bank. These borrowings reprice on a daily basis and the interest rate fluctuates with short- term market interest rates. The Bank had no short- term borrowings at December 31, 2024 and 2023 and 2022. At December 31, 2024 and 2023, other borrowings were: December 31 (Dollars in thousands) 2023-2024 2022 FHLB 2023 FHLB maturing January 12, 2027, with fixed rate at 4. 32 % \$ 200, 000 \$ - FHLB maturities through 2024, floating with SOFR, at rates from 5. 82 % to 5. 83 %, averaging 5. 82 % \$ - 40, 000 \$ - Federal 000 Federal Reserve Bank maturities through 2024, with fixed rate at rates from 4. 38 % to 4. 93 %, averaging 4. 58 % - 90, 000 - \$ 200, 000 \$ 130, 000 \$ - The FHLB borrowing was collateralized by \$ 699. 5 million of loans and the Federal Reserve Bank borrowing, through the BTFP, was collateralized by \$ 93. 0 million (amortized cost) of investment securities at December 31, 2023. There were****

no advances at December 31, 2022. The Bank's maximum borrowing capacity with the FHLB at December 31, 2023-2024 was \$ 484,562, 2-7 million with \$ 444,362, 2-7 million available to borrow. This borrowing capacity is secured by a Blanket Pledge Agreement with FHLB on the Bank's real estate loan portfolio (\$ 775.4 million) together with pledged securities with a fair value of \$ 28.0 million. 68Scheduled-66Scheduled payments on other borrowings over the next five years are as follows: (Dollars in thousands) 2024-2025 \$ 130,000 2025-2026-2027 200,000 2028-2028-2029 - \$ 130,200,000 The Bank has established credit at the Federal Reserve Discount Window and as of year-end had the ability to borrow approximately \$ 56-65 million. The Bank also has \$ 56-76.0 million in unsecured lines of credit at two-three correspondent banks. Note 13. Subordinate Notes At December 31, 2024 and 2023 and 2022, the Corporation had \$ 20.0 million of unsecured subordinated debt notes payable, \$ 15.0 million which mature on September 1, 2030 and \$ 5.0 million which mature on September 1, 2035. The notes are recorded on the consolidated balance sheet net of remaining debt issuance costs totaling \$ 339 thousand at December 31, 2023-2024 and \$ 377.0 thousand at December 31, 2022-2023, which is being amortized on a pro-rata basis, based on the maturity dates of the notes, on an effective interest method. The subordinated notes totaling \$ 15.0 million have a fixed interest rate of 5.00% through September 1, 2025, then convert to a variable rate of 90-day Secured Overnight Financing Rate (SOFR) plus 4.93% for the applicable interest periods through maturity. The subordinated notes totaling \$ 5.0 million have a fixed interest rate of 5.25% through September 1, 2030, then convert to a variable rate of 90-day SOFR plus 4.92% for the applicable interest periods through maturity. The Corporation may, at its option, redeem the notes, in whole or in part, at any time 5-years prior to the maturity. The notes are structured to qualify as Tier 2 Capital for the Corporation and there are no debt covenants on the notes. Note 14. Federal Income Taxes The temporary differences which give rise to significant portions of deferred tax assets and liabilities at December 31 are as follows: (Dollars in thousands) Deferred Tax Assets 2023-2024 2022 Allowance 2023 Allowance for loan credit losses \$ 3,440-810 \$ 3,021-Deferred-440-Deferred compensation 939-951-916-Purchase-939-Purchase accounting 20-19-Accumulated-20-Accumulated other comprehensive loss 9,439-10,882-Lease-882-13,633-Lease-liabilities 920-1,032-1,309-Other-032-Other 596-280-Total 605-596-Total gross deferred tax assets 15,745-16,909-19,178-Deferred Tax Liabilities Depreciation 2,936-3,023-1,079-Right-023-Right-of-use asset 886-1,002-1,281-Joint-002-Joint ventures and partnerships 43-48-45-Pension-43-Pension 694-711-Deferred-663-694-Deferred loan fees and costs, net 346-381-432-Total 346-Total gross deferred tax liabilities 4,914-5,108-Net 108-3,548-Net deferred tax asset \$ 10,831 \$ 11,801 \$ 15,630 In assessing the realizability of deferred tax assets, Management considers whether it is more likely than not that some portion or all of the deferred tax assets will not be realized. The ultimate realization of deferred tax assets is dependent upon the generation of future taxable income during periods in which those temporary differences become deductible. Management considers the scheduled reversal of deferred tax liabilities, projected future taxable income and tax planning strategies in making this assessment. Based on the level of historical taxable income and projections for future taxable income over the periods in which the deferred tax assets are deductible, Management believes it is more likely than not that the Bank will realize the benefits of these deferred tax assets other than those for which a valuation allowance has been recorded. 69The-67The components of income taxes attributable to income from operations were as follows: For the Years Ended December 31 (Dollars in thousands) 2023-2024 2022 Current 2023 Current tax expense (benefit) \$ 2,689 \$ 1,015 \$ 1,385-Deferred-015-Deferred tax expense (benefit) (473) 1,140-1,172-Income-140-Income tax provision \$ 2,216 \$ 2,155 \$ 2,557 For the years ended December 31, 2024 and 2023 and 2022, the income tax provisions are different from the tax expense which would be computed by applying the Federal statutory rate to pretax operating earnings. The Federal statutory rate was 21% for 2024 and 2023 and 2022. A reconciliation between the tax provision at the statutory rate and the tax provision at the effective tax rate is as follows: For the Years Ended December 31 (Dollars in thousands) 2024 % 2023 2022 Tax % Tax provision at statutory rate \$ 2,796-21.0 % \$ 3,308 \$ 3,310-21.0 % 674-Income---Income on tax-exempt loans and securities (881)-6.6 % (949) (-1,113)-6.0 % Investment in solar tax credit (29)-0.2 % (325) ---2.1 % Nondeductible interest expense relating to carrying tax-exempt obligations 3232.4 % 215-2151.4 % 47-Income---Income from bank owned life insurance (107)-0.8 % (88) (-86)-0.6 % Stock option compensation (-120.1 % (1) 0.0 % 5-Other-Other, net 1020.8 % (-57) 0.0 % 30-Income---Income tax provision \$ 2,155-21616.6 % \$ 2,155-1513 557-Effective income tax rate 13.7 % 14.6 % The Corporation recognizes interest accrued related to unrecognized tax benefits and penalties in income tax expense for all periods presented. No penalties or interest were recognized in 2024 or 2023 or 2022. The Corporation had no uncertain tax positions at December 31, 2023-2024. The Corporation is no longer subject to U.S. Federal and state examinations by tax authorities for the years before 2020-2021. Note 15. Accumulated Other Comprehensive Income / (Loss) The components of accumulated other comprehensive loss included in shareholders' equity at December 31 are as follows: For the Years Ended December 31 2024 2023 2022 Net unrealized gains/losses on debt securities \$ (43,149) \$ (49,416) \$ (-61,497) Tax effect 9,061 10,377-Ending 377-12,914-Ending balance \$ (34,088) \$ (39,039) \$ (-48,583) Accumulated pension adjustment \$ (1,797) \$ (2,406) \$ (-3,423) Tax effect 505-719-Net 377-505-Net of tax amount \$ (1,420) \$ (1,901) \$ (-2,704) Total accumulated other comprehensive (loss) \$ (35,508) income \$ (40,940) \$ (-51,287) Note 16. Financial Derivatives The Corporation is exposed to certain risks arising from both its business operations and economic conditions. The Corporation principally manages its exposures to a wide variety of business and operational risks through management of its core business activities. The Corporation manages economic risks, including interest rate, liquidity, and credit risk, primarily by managing the amount, sources, and duration of its assets and liabilities. Fair Value Hedges - The Corporation's existing credit entered into certain interest rate swap contracts designated as fair value portfolio layer hedges of certain available-for-sale investment securities. The Corporation makes a fixed payment and receives a variable payment over the life of the contracts. The hedges were determined to be effective during all periods presented and are expected to be effective during the remaining term of the contracts. At December 31, 2024, the Corporation had posted cash collateral of \$ 5.2 million to a counterparty, reported in interest-bearing deposits in other banks on the Consolidated Balance Sheet. 68Derivatives Not Designated as Hedges - These derivatives result from participations in interest rate swaps provided by external lenders as part of loan participation arrangements, therefore, are not used to manage interest rate risk in the Corporation's assets or liabilities. 70Derivatives - Derivatives not designated as hedges are not speculative and result from a service the Corporation provides to certain lenders which participate in loans. The table below presents the fair value of the Corporation's derivative financial instruments as well as their classification on the Balance Sheet as of December 31, 2024 and 2023: Fair Value of Derivative Instruments Derivative Liabilities (Dollars in thousands) As of December 31, 2023-2024 As of December 31, 2022-2023 Notional amount Balance Sheet Location Fair Value Notional amount Balance Sheet Location Fair Value Derivatives designated as hedging instruments Interest rate swaps \$ 111,087 Other Assets \$ 2,275 \$ --- Other Assets \$ --- Total derivatives designated as hedging instruments \$ 2,275 \$ --- Derivatives not designated as hedging instruments Other Contracts \$ 6,064 Other Liabilities \$ --- \$ 6,268 Other Liabilities \$ 2 \$ 6,465-Other-Liabilities \$ 3-Total derivatives not designated as hedging instruments \$ --- \$ 2 The table below presents the effect of the Corporation's derivative financial instruments that are designated as hedging instruments on the Income Statement as of December 31, 2024 and 2023: Effect of Derivatives Designated as Hedging Instruments on the Statement of Financial Performance Derivatives Designated as Hedging Instruments under Subtopic 815-20 Location of Gain or (Loss) Recognized in Income on Derivative Amount of Gain or (Loss) Recognized in Income on Derivatives (Dollars in thousands) Year Ended December 31 2024 2023 Interest rate swaps Investment income \$ 3-212 \$ - The table below presents the effect of the Corporation's derivative financial instruments that are not designated as hedging instruments on the Income Statement as of December 31, 2024 and 2023: Effect of Derivatives Not Designated as Hedging Instruments on the Statement of Financial Performance Derivatives Not Designated as Hedging Instruments under Subtopic 815-20 Location of Gain or (Loss) Recognized in Income on Derivative Amount of Gain or (Loss) Recognized in Income on Derivatives (Dollars in thousands) Year Ended December 31 2023-2024 2022-Other 2023-Other Contracts Other income \$ 1 \$ 48-As-1 69The table below presents the carrying amount of the derivative financial instruments as of December 31, 2024 and 2023: Carrying amount of the hedged items Cumulative amount of fair value of derivatives hedging instruments (Dollars in a net liability position thousands) Year Ended December 31 Year Ended December 31 2024 2023 2024 2023 Investment securities

AFS (1) \$ 112, 261 \$ - \$ (2, 300) \$ - (1) The amounts represent the amortized cost basis of closed portfolios used to designate hedging relationships in which includes accrued interest but excludes any adjustment the hedged item is the stated amount of assets in the closed portfolio anticipated to be outstanding for nonperformance risk the designated hedge period. At December 31, related to 2024, the fair value of the closed portfolio used in these agreements hedging relationships was \$ 2 thousand, 3 million and the notional amount was \$ 111. 1 million.

Note 17. Benefit Plans The Bank has a 401 (k) plan which includes an auto enrollment feature and covers all employees of the Bank who have completed four months of service. Employee contributions to the plan are matched at 100 % up to 4 % of each participant' s deferrals plus 50 % of the next 2 % of deferrals from participants' eligible compensation. Under this plan, the maximum amount of employee contributions in any given year is defined by Internal Revenue Service regulations. In addition, a 100 % discretionary profit- sharing contribution of up to 2 % of each employee' s eligible compensation is possible provided net income targets are achieved. The related expense for the 401 (k) plan, and the discretionary profit- sharing plan was \$ 1. 3 million in **2024 and in 2023 and \$ 1. 4 million in 2022**. This expense is recorded in the Salary and employee benefits line of the Consolidated Statements of Income. The Bank has a noncontributory defined benefit pension plan covering employees hired prior to April 1, 2007 and the plan was closed to new participants on this date. Benefits are based on years of service and the employee' s compensation using a career average formula. The Bank' s funding policy is to contribute the annual amount required to meet the minimum funding requirements of the Employee Retirement Income Security Act of 1974. Contributions are intended to provide not only for the benefits attributed to service to date but also for those expected to be earned in the future. Employees who are eligible for pension benefits may elect to receive an annuity style payment or a lump- sum payout of their pension benefits. Pension service costs are recorded in Salary and benefits expense while all other components of net periodic pension costs are recorded in other expense. For the next fiscal year, the estimated net loss for the defined benefit pension plan that will be amortized from accumulated other comprehensive income into net periodic benefit costs is \$ **0 78 thousand**. The Bank uses December 31 as the measurement date for its pension plan. The Bank' s Pension Committee reviews and determines all the assumptions used to determine the benefit obligations and expense annually. Historical investment returns play a significant role in determining the expected long- term rate of return on Plan assets. ~~71~~**70**The following table sets forth the plan' s funded status, based on the ~~2022-2024 and 2023~~ **2023-2024 and 2023** actuarial valuations: For the Years Ended December 31 (Dollars in thousands) ~~2023-2024 2022Change 2023Change~~ in projected benefit obligation Benefit obligation at beginning of measurement year \$ 13, 865 \$ 19, 129 \$ 13, 002 ~~Service 865Service cost 216 219 342Interest -- 216Interest cost 806 769 672Actuarial-~~ ~~806Actuarial~~ (gain) loss (14) (214) (4, 201) Benefits paid (855) (1, 544) (1, 950) Benefit obligation at end of measurement year 13, 248 13, 129 13, 865 Change in plan assets Fair value of plan assets at beginning of measurement year 13, 779 18, 962 13, 462 ~~Actual-779Actual~~ return on plan assets net of expenses 1, 414 1, 727 (2, 733) ~~Benefits 727Benefits~~ paid (855) (1, 544) (1, 950) Fair value of plan assets at end of measurement year **14, 521** 13, 962 13, 779 Funded status of projected benefit obligation \$ **1, 273** \$ 833 \$ (86) For the Years Ended December 31 ~~2023-2024~~ **2023-2024** ~~2022Assumptions~~ **2023Assumptions** used to determine benefit obligations: Discount rate **6. 32 %** 5. 96 % 6. 17 % Rate of compensation increase **6. 5** . 00 % 6. 00 % Expected long- term return on plan assets 6. 00 % 6. 00 % (Dollars in thousands) Amounts recognized in accumulated other comprehensive For the Years Ended December 31 income (loss), net of tax ~~2023-2024 2022Net-2023Net~~ actuarial loss \$ (1, 797) \$ (2, 406) \$ (3, 423) Tax effect ~~505 719Net-377 505Net~~ amount recognized in accumulated other comprehensive loss \$ (1, 420) \$ (1, 901) \$ (2, 704) ~~72~~ (Dollars in thousands) For the Years Ended December 31 Components of net periodic pension cost ~~2023-2024 2022Service 2023Service~~ cost ~~216 219 342Interest -- 216Interest~~ cost ~~806 769 672Expected -- 806Expected~~ return on plan assets (863) (923) (994) Recognized net actuarial loss **43** — ~~598Net-Net~~ periodic pension cost ~~168 99 618Settlement expense -- 290Total -- 99Total~~ net periodic pension cost \$ **168** \$ 99 \$ **908** For ~~71~~For the Years Ended December 31 ~~2023-2024 2022Assumptions~~ **2023Assumptions** used to determine net periodic benefit cost: Discount rate **5. 96 %** 6. 17 % ~~3. 71~~ Rate of compensation increase 6. 00 % ~~5. 6~~ . 00 % Expected long- term return on plan assets 6. 00 % 6. 00 % Asset allocations: Cash and cash equivalents 3 % 3 % Common stocks **29 %** 36 % ~~33~~ % Corporate bonds **14 17 %** 14 % Municipal bonds **28 24 %** 28 % Investment fund- debt **6 %** 2 % ~~6~~ % Investment fund- equity **18 %** 13 % ~~14~~ % Deposit in immediate participation guarantee contract **3 %** 4 % ~~2~~ % Total 100 % 100 % The following methods and assumptions were used to estimate the fair values of the assets held by the plan. See Note 22 for additional information on the fair value hierarchy. Cash and Cash Equivalents: The carrying value of this asset is considered to approximate its fair value (Level 1). Equity Securities, Investment Funds (Debt and Equity): The fair value of assets in these categories are determined using quoted market prices from nationally recognized markets (Level 1). Bonds (Corporate and Municipal): Fair values of these assets was primarily measured using information from a third- party pricing service. This service provides pricing information by utilizing evaluated pricing models supported with market data information. Standard inputs include benchmark yields, reported trades, broker / dealer quotes, issuer spreads, two- sided markets, benchmark securities, bids, offers, and reference data from market research publications. Fair values were estimated primarily by obtaining quoted prices for similar assets in active markets or through the use of pricing models (Level 2). Immediate Participation Guarantee Contract: The carrying value of this asset is considered to approximate its fair value. (Level 1). Cash Surrender Value of Life Insurance: The cash surrender value of this asset is considered to approximate its fair value. However, the inputs used to determine the cash surrender value are not readily observable in the market (Level 3). ~~73~~**The** following table sets forth by level, within the fair value hierarchy, the Plan' s investments at fair value as of December 31, ~~2023 and 2022~~ **2023 and 2022**. For more information on the levels within the fair value hierarchy, please refer to Note 22. (Dollars in Thousands) December 31, ~~2024Asset 2022Asset~~ Description Fair Value Level 1 Level 2 Level 3 Cash and cash equivalents \$ **473 464** \$ **473 464** \$ — \$ — Equity securities 4, ~~256 502 4, 256 502~~ — Corporate bonds ~~2 1, 470 915~~ — ~~2 1, 470 915~~ — Municipal bonds 3, ~~469 794~~ — 3, ~~469 794~~ — Investment fund- debt ~~856 856 766 766~~ — Investment fund- equity ~~2 1, 623 2 935 1, 623 935~~ — Deposit in immediate participation guarantee contract ~~361 361 375 375~~ — Cash surrender value of life insurance ~~13 28~~ — ~~13 28~~ ~~Total 28 Total~~ assets \$ **14 13, 521 779** \$ **8, 569 042** \$ **5, 939 709** \$ **13 28** (Dollars in Thousands) December 31, 2023 Asset Description Fair Value Level 1 Level 2 Level 3 Cash and cash equivalents \$ 457 \$ 457 \$ — \$ — Equity securities 4, 978 4, 978 — Corporate bonds 1, 961 — 1, 961 — Municipal bonds 3, 911 — 3, 911 — Investment fund- debt 274 274 — Investment fund- equity 1, 831 1, 831 — Deposit in immediate participation guarantee contract 537 537 — Cash surrender value of life insurance 13 — — 13 Total assets \$ 13, 962 \$ 8, 077 \$ 5, 872 \$ 13 (Dollars in Thousands) December 31..... 042 \$ 5, 709 \$ 28 The following table sets forth a summary of the changes in the fair value of the Plan' s level 3 investments for the years ended December 31, ~~2024 and 2023 and 2022~~ **2023-2024 and 2022**: Cash Value of Life Insurance December 31 (Dollars in thousands) ~~2023-2024 2022Balance 2023Balance~~ at the beginning of the period \$ ~~28 13~~ \$ 28 Unrealized gain (loss) relating to investments held at the reporting date — Purchases, sales, issuances and settlement, net — (15) — Balance at the end of the period \$ 13 \$ ~~28 13~~ Contributions The Bank does not expect to make any contributions in ~~2024-2025~~ **2024-2025**. Estimated future benefit payments at December 31, ~~2023-2024~~ (Dollars in Thousands) ~~2024 2025~~ \$ 931 2025-1, 219 2026 ~~264 2026 1, 562 2027- 625 2027 1, 612 2028 676 2028~~ 1, 125 2029 ~~146 2029 844 2030 - 2033-2034 4 5, 823 159~~ Note 18. Stock Based Compensation In 2004, the Corporation adopted the Employee Stock Purchase Plan of 2004 (ESPP). Under the ESPP, options for 250, 000 shares of stock can be issued to eligible employees. The number of shares that can be purchased by each participant is defined by the plan and the Board of Directors sets the option price. However, the option price cannot be less than 90 % of the fair market value of a share of the Corporation' s common stock on the date the option is granted. The Board of Directors also determines the expiration date of ~~74~~**the** options; however, no option may have a term that exceeds one year from the grant date. ESPP options are exercisable immediately upon grant. Any shares related to unexercised options are available for future grant. The Board of Directors may amend, suspend or terminate the ESPP at any time. The exercise price of the ~~2023-2024~~ ESPP options was set at 95 % of the stock' s fair value at the time of the award. In 2019, the Corporation approved the 2019 Omnibus Stock Incentive Plan (Stock Plan), replacing the Incentive Stock Option Plan of 2013 (ISOP). No new awards will be made under the 2013 plan; however, any awards made under the 2013 plan remain outstanding under the terms they were issued. Under the Stock Plan, 400, 000 shares have been authorized to be issued, inclusive of the remaining shares available under the 2013

plan that were rolled into the Stock Plan and forfeited awards are available for future grants. The Stock Plan allows for various types of awards including incentive stock options, restricted stock and stock appreciation rights. The ESPP options and the incentive stock options (ISO) awarded under the Stock Plan and outstanding at December 31, 2023-2024 are all exercisable. The ESPP options expire on June 30, 2024-2025 and the ISO options expire 10 years from the grant date. The following table summarizes the activity in the ESPP: Employee Stock Purchase Plan ESPP Weighted Average Aggregate (Dollars in thousands except share and per share data) Options Price Per Share Intrinsic ValueBalance Outstanding at December 31, 2021-24, 249 \$ 30. 24 \$ - Granted 28, 083 28. 73 Exercised (1, 458) 29. 44 Expired (24, 931) 30. 16 Balance Outstanding at December 31, 2022 25, 943 \$ 28. 73 \$ 491 - Granted 34, 894 26. 35 Exercised (1, 607) 27. 21 Expired (27, 306) 27. 77 Balance Outstanding at December 31, 2023 31, 924 \$ 26. 35 \$ 166 Granted 37, 700 26. 87 Exercised (1, 159) 26. 61 Expired (33, 188) 26. 38 Balance Outstanding at December 31, 2024 35, 277 \$ 26. 87 \$ 107 Shares available for future grants under the ESPP at December 31, 2023-2024 172-167, 021-509 The following tables summarize the activity in the Stock Plan: Incentive Stock Options Weighted Average Aggregate (Dollars in thousands except share and per share data) ISO-ISOP Price Per Share Intrinsic ValueBalance Outstanding at December 31, 2021-2022 90-70, 254-454 \$ 28. 46-84 \$ 419-511 Granted — Exercised — (300) 21. 27 Forfeited — (19, 500) 27. 22 Balance Outstanding at December 31, 2022-2023 70, 454 \$ 28. 84 \$ 511-191 Granted — Exercised — (6, 375) 22. 05 Forfeited — Balance Outstanding at December 31, 2023-2024 70-64, 454-079 \$ 28-29, 84-51 \$ 191-25 75 Restricted 74 Restricted Shares Weighted Average Restricted Grant Date Shares Fair Value Nonvested as of December 31, 2021-2022 11-20, 955-504 \$ 29-32, 30-40 Granted 18-15, 814-33-734 31, 30-64 Vested (9-17, 974-183) 31. 56 Forfeited (548) 32. 07 Forfeited (291) 30. 40 Nonvested 48 Nonvested as of December 31, 2022-2023 18, 504-507 \$ 32. 40-53 Granted 15-26, 734-001 27. 03 Vested (16, 652) 31. 64 Vested (17, 183- 18) 31. 56 Forfeited — (548) 32. 48 Nonvested — Nonvested as of December 31, 2023 18-2024 27, 507-856 \$ 32-28, 53-21 Shares available for future grants under the Stock Plan at December 31, 2023-2024 253-227, 541-540 Restricted shares awarded under the Stock Plan fully vest in one year for awards to Directors and ratably over three years for awards to other eligible employees. Compensation expense is based on the grant date fair value and was \$ 634 thousand in 2024 and \$ 483 thousand in 2023 and \$ 462 in 2022. The amount of unrecognized compensation expense for restricted shares was \$ 336-405 thousand at December 31, 2023-2024. The following table provides information about the options outstanding at December 31, 2023-2024: Options Weighted Outstanding Exercise Price Average Remaining Stock Option Plan and Exercisable per share Life (years) Employee Stock Purchase Plan 31-35, 924-277 \$ 26. 35-87 0. 5 Incentive Stock Options 625 7, 000 22. 05 1-0 2 Incentive Stock Options 14, 650 21. 27 2-1 2 Incentive Stock Options 24, 050 30. 00 3-2 2 Incentive Stock Options 24, 754 34. 10 4-3 2 ISO Total / Average 70-64, 454-079 \$ 28. 84 2, 3 -1 Note 19. Deferred Compensation Agreement The Bank has a Director' s Deferred Compensation Plan, whereby each director may voluntarily participate and elect each year to defer all or a portion of their Bank director' s fees. Each participant directs the investment of their own account among various publicly available mutual funds designated by the Bank' s Wealth Management department. Changes in the account balance beyond the amount deferred to the account are solely the result of the performance of the selected mutual fund. The Bank maintains an offsetting asset and liability for the deferred account balances and the annual expense is recorded as a component of directors' fees as if it were a direct payment to the director. The Bank will not incur any expense when the account goes into payout. Note 20. Shareholders' Equity The Board of Directors, from time to time, authorizes the repurchase of the Corporation' s \$ 1. 00 par value common stock. The repurchased shares will be held as Treasury shares available for issuance in connection with future stock dividends and stock splits, employee benefit plans, executive compensation plans, the Dividend Reinvestment Plan (DRIP) and other appropriate corporate purposes. The term of the repurchase plans is normally one year. The Corporation held 283, 610 and 339, 741 and 320, 575 treasury shares at cost at December 31, 2024 and 2023 and 2022, respectively. The following table provides information about the Corporation' s stock repurchase activity under an approved plan: Shares Repurchased Plan Date Authorized Expiration 2024 2023 12 / 14 / 2023 2022 12 / 22 / 2022 150, 000 shares 12 / 21-31 / 2023-2024 83-24, 520 — 058 2, 848-76 The Corporation' s DRIP allows for shareholders to purchase additional shares of the Corporation' s common stock by reinvesting cash dividends paid on their shares or through optional cash payments. The Corporation has authorized one million (1, 000, 000) shares of 75 of its currently authorized but not outstanding common stock to be issued under the plan or it may issue from Treasury shares. The DRIP added \$ 1. 4-7 million to capital during 2023-2024. This total was comprised of \$ 1. 0 million from the reinvestment of quarterly dividends and \$ 312-730 thousand of optional cash purchases. During 2023-2024, 46-62, 458-247 shares of common stock were purchased through the DRIP and 220-158, 452-205 shares remain to be issued. In December-January 2023-2025, an open market repurchase plan was approved to repurchase 150, 000 shares over a one- year period. Note 21. Commitments and Contingencies In the normal course of business, the Bank is a party to financial instruments that are not reflected in the accompanying financial statements and are commonly referred to as off- balance- sheet instruments. These financial instruments are entered into primarily to meet the financing needs of the Bank' s customers and include commitments to extend credit and standby letters of credit. Those instruments involve, to varying degrees, elements of credit and interest rate risk not recognized in the consolidated balance sheet. The Corporation' s exposure to credit loss in the event of nonperformance by other parties to the financial instruments for commitments to extend credit and standby letters of credit is represented by the contract or notional amount of those instruments. The Bank uses the same credit policies in making commitments and conditional obligations as they do for on- balance- sheet instruments. The Bank had the following outstanding commitments as of December 31: (Dollars in thousands) Financial instruments whose contract amounts represent credit risk 2023-2024 2022 Commercial 2023 Commercial commitments to extend credit \$ 328, 806 \$ 325, 982 \$ 275, 867 Consumer 982 Consumer commitments to extend credit (secured) 135, 776 112, 157-93, 124 Consumer 157 Consumer commitments to extend credit (unsecured) 5, 352 5, 964 \$ 469, 247-934 \$ 444, 103 \$ 374, 238 Standby- 103 Standby letters of credit \$ 28, 815 \$ 19, 851 ACL- Unfunded Commitments (1) \$ 2, 30-030 \$ 2, 734-022 (1) Reported in Other Liabilities on the Consolidated Balance Sheets Commitments to extend credit are agreements to lend to a customer as long as there is no violation of any condition established in the contract. Commitments generally have fixed expiration dates or other termination clauses with the exception of home equity lines and personal lines of credit and may require payment of a fee. Since many of the commitments are expected to expire without being drawn upon, the total commitment amounts do not necessarily represent future cash requirements. The Bank evaluates each customer' s creditworthiness on a case- by- case basis. The amount of collateral obtained, if deemed necessary by the Bank, is based on Management' s credit evaluation of the counterparty. Collateral for most commercial commitments varies but may include accounts receivable, inventory, property, plant, and equipment, and income- producing commercial properties. Collateral for secured consumer commitments consists of liens on residential real estate. Standby letters of credit are instruments issued by the Bank, which guarantee the beneficiary payment by the Bank in the event of default by the Bank' s customer in the nonperformance of an obligation or service. Most standby letters of credit are extended for one year periods. The credit risk involved in issuing letters of credit is essentially the same as that involved in extending loan facilities to customers. The Bank holds collateral supporting the majority of those commitments for which collateral is deemed necessary primarily in the form of certificates of deposit and liens on real estate. Management believes that the proceeds obtained through a liquidation of such collateral would be sufficient to cover the maximum potential amount of future payments required under the corresponding guarantees. Most of the Bank' s business activity is with customers located within its primary market and does not involve any significant concentrations of credit to any one entity or industry. On January 1, 2023, the Corporation adopted ASU 2016- 13 Financial Instruments- Credit Losses (Topic 326): Measurement of Credit Losses on Financial Instruments, referred to as the current expected credit loss (CECL) methodology. Upon adoption, \$ 412 thousand was added to the allowance for credit losses (ACL) – unfunded commitments. For 2023-2024, the provision for credit losses- unfunded commitments was \$ 8 thousand compared to \$ 135 thousand compared to \$ 0 for 2022. At December 31, 2023, the Bank had a \$ 2- 0 million reserve against off- balance sheet commitments compared to \$ 1. 5 million at December 31, 2022. Legal 76 Legal Proceedings The nature of the Corporation' s business generates a certain amount of litigation. 77 We establish accruals for legal proceedings when information related to the loss contingencies represented by those matters indicates both that

a loss is probable and the amount of the loss can be reasonably estimated. When we are able to do so, we also determine estimates of probable losses, whether in excess of any accrued liability or where there is no accrued liability. These assessments are based on our analysis of currently available information and are subject to significant judgment and a variety of assumptions and uncertainties. As new information is obtained, we may change our assessments and, as a result, take or adjust the amounts of our accruals and change our estimates of possible losses or ranges of possible losses. Due to the inherent subjectivity of the assessments and the unpredictability of outcomes of legal proceedings, any amounts that may be accrued or included in estimates of probable losses or ranges of probable losses may not represent the actual loss to the Corporation from any legal proceeding. Our exposure and ultimate losses may be higher, possibly significantly higher, than amounts we may accrue or amounts we may estimate. In management's opinion, we do not anticipate, at the present time, that the ultimate aggregate liability, if any, arising out of all litigation to which the Corporation is a party will have a material adverse effect on our financial position. We cannot now determine, however, whether or not any claim asserted against us will have a material adverse effect on our results of operations in any future reporting period, which will depend on, among other things, the amount of loss resulting from the claim and the amount of income otherwise reported for the reporting period. Thus, at December 31, ~~2023~~ **2024**, we are unable to provide an evaluation of the likelihood of an unfavorable outcome or an estimate of the amount or range of potential loss with respect to such other matters and, accordingly, have not yet established any specific accrual for such other matters. No material proceedings are pending or are known to be threatened or contemplated against us by governmental authorities. In management's opinion, there are no other proceedings pending to which the Corporation is a party or to which its property is subject which, if determined adversely to the Corporation, would be material. Note 22. Fair Value Measurements and Fair Values of Financial Instruments Management uses its best judgment in estimating the fair value of the Corporation's financial instruments; however, there are inherent weaknesses in any estimation technique. Therefore, for substantially all financial instruments, the fair value estimates herein are not necessarily indicative of the amounts the Corporation could have realized in a sales transaction on the dates indicated. The estimated fair value amounts have been measured as of their respective year-ends and have not been re-evaluated or updated for purposes of these financial statements subsequent to those respective dates. As such, the estimated fair values of these financial instruments subsequent to the respective reporting dates may be different than the amounts reported at each year-end. FASB ASC Topic 820, "Financial Instruments", requires disclosure of the fair value of financial assets and liabilities, including those financial assets and liabilities that are not measured and reported at fair value on a recurring and nonrecurring basis. The Corporation does not report any nonfinancial assets at fair value. FASB ASC Topic 820 establishes a fair value hierarchy that prioritizes the inputs to valuation methods used to measure fair value. The hierarchy gives the highest priority to unadjusted quoted prices in active markets for identical assets or liabilities (Level 1 measurements) and the lowest priority to unobservable inputs (Level 3 measurements). The three levels of the fair value hierarchy under FASB ASC Topic 820 are as follows: Level 1: Valuation is based on unadjusted, quoted prices in active markets that are accessible at the measurement date for identical, unrestricted assets or liabilities. Level 2: Valuation is based upon quoted prices for similar instruments in active markets, quoted prices for identical or similar instruments in markets that are not active, and model-based valuation techniques for which all significant assumptions are observable in the market. There may be substantial differences in the assumptions used for securities within the same level. For example, prices for U. S. Agency securities have fewer assumptions and are closer to level 1 valuations than the private label mortgage-backed securities that require more assumptions and are closer to level 3 valuations. Level 3: Valuation is generated from model-based techniques that use significant assumptions not observable in the market. These unobservable assumptions reflect the Corporation's assumptions regarding what market participants would assume when pricing a financial instrument. An asset's or liability's level within the fair value hierarchy is based on the lowest level of input that is significant to the fair value measurement. The level within the hierarchy does not represent risk. ~~The following information regarding the fair value of the Corporation's financial instruments should not be interpreted as an estimate of the fair value of the entire Corporation since a fair value calculation is only provided for a limited portion of the Corporation's assets and liabilities. Due to a wide range of valuation techniques and the degree of subjectivity used in making the estimates, comparisons between the Corporation's disclosures and those of other companies may not be meaningful.~~ ~~The following methods and assumptions were used to estimate the fair values of the Corporation's financial instruments measured at fair value on a recurring and nonrecurring basis at December 31, 2024 and 2023 and 2022.~~ **Equity Securities:** Equity securities are valued using quoted market prices from nationally recognized markets (Level 1). Equity securities are measured at fair value on a recurring basis. **Investment securities:** Fair values of investment securities available-for-sale were primarily measured using information from a third-party pricing service. This service provides pricing information by utilizing evaluated pricing models supported with market data information. Standard inputs include benchmark yields, reported trades, broker/dealer quotes, issuer spreads, two-sided markets, benchmark securities, bids, offers, and reference data from market research publications. Level 2 investment securities are primarily comprised of debt securities issued by states and municipalities, corporations, mortgage-backed securities issued by government agencies, and government-sponsored enterprises. Fair values were estimated primarily by obtaining quoted prices for similar assets in active markets or through the use of pricing models. Investment securities are measured at fair value on a recurring basis. **Collateral Dependent Loans:** The fair value of collateral dependent loans with specific allocations of the allowance for credit losses is generally based on recent real estate appraisals conducted by an independent, licensed appraiser, less cost to sell. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach (Level 2). If the appraiser makes an adjustment to account for differences between the comparable sales and income data available for similar loans, or if management adjusts the appraised value, then the fair value is considered Level 3. Non-real estate collateral may be valued using an appraisal, net book value per the borrower's financial statements, or aging reports, adjusted or discounted based on management's historical knowledge, changes in market conditions from the time of the valuation, and management's expertise and knowledge of the client and client's business, resulting in a Level 3 fair value classification. Collateral dependent loans are evaluated on a quarterly basis for additional impairment and adjusted in accordance with the allowance policy. No partial charge-offs on these loans ~~was/were~~ taken in the third quarter of ~~2023~~ **2024**. Collateral dependent loans are measured at fair value on a nonrecurring basis. **Derivatives:** **The fair value of derivatives are based on valuation methods using observable market data as of the measurement date (Level 2). The fair value of derivatives are determined using quantitative models using multiple market inputs. The inputs will vary based on the type of derivative, but could include interest rates, prices and indices to generate continuous yield or pricing curves, prepayment rates and other factors to value the position. The majority of market inputs are actively quoted and can be validated through external sources including, brokers, market transactions and third-party pricing services. The fair value represents an estimate of the amount the Corporation would receive or pay to terminate the derivative contract.** **Other Real Estate Owned:** Assets acquired through or instead of loan foreclosure are initially recorded at the lower of cost or the fair value less costs to sell when acquired. These assets are subsequently accounted for at lower of cost or fair value less estimated costs to sell. Fair value is commonly based on recent real estate appraisals which are updated no less frequently than annually. These appraisals may utilize a single valuation approach or a combination of approaches including comparable sales and the income approach with data from comparable properties (Level 2). If the appraiser makes an adjustment to account for differences between the comparable sales and income data available for similar loans, or if management adjusts the appraised value, then the fair value is considered Level 3. In connection with the measurement and initial recognition of other real estate owned, losses are recognized through the allowance for loan losses. Subsequent charge-offs are recognized as an expense. Other real estate owned properties are evaluated on a quarterly basis for additional impairment and adjusted accordingly. ~~Recurring~~ **Recurring** Fair Value Measurements For financial assets measured at fair value on a recurring basis, the fair value measurements by level within the fair value hierarchy used at December 31, ~~2024 and 2023 and 2022~~ are as follows: (Dollars in Thousands) **Fair Value at December 31, 2024**

Asset Description	Level 1	Level 2	Level 3	Total
Equity securities	\$ 166	\$ —	\$ —	\$ 166
Available for sale: U. S. Treasury	31, 797	—	—	31, 797
Municipal	133, 592	—	—	133, 592
Corporate	24, 224	—	—	24, 224

Agency mortgage & asset-backed — 169,821 — 169,821 Non-Agency mortgage & asset-backed — 149,170 — 149,170 Total available for sale securities \$ 31,963 \$ 476,807 — \$ 508,770 Derivatives \$ — \$ 2,275 — \$ 2,275 (Dollars in Thousands) Fair Value at December 31, 2023 Asset Description Level 1 Level 2 Level 3 Total Equity securities, at fair value \$ 427 \$ — \$ — \$ 427 Available for sale: U. S. Treasury 74,091 — — 74,091 Municipal — 138,618 — 138,618 Corporate — 23,198 — 23,198 Agency mortgage & asset-backed — 132,591 — 132,591 Non-Agency mortgage & asset-backed — 104,005 — 104,005 Total assets available for sale securities \$ 74,518 \$ 398,412 — \$ 472,930 — \$ 472,930 (Dollars in Thousands) Liabilities Derivatives \$ — \$ 2 \$ — \$ 2 Nonrecurring Fair Value Measurements Financial at December 31, 2022 Asset Description Level 1 Level 2 Level 3 Total Equity securities, at fair value \$ 411 \$ — \$ — \$ 411 Available for sale: U. S. Treasury 90,257 — — 90,257 Municipal — 155,455 — 155,455 Corporate — 24,239 — 24,239 Agency mortgage & asset-backed — 150,935 — 150,935 Non-Agency mortgage & asset-backed — 65,950 — 65,950 Total assets \$ 90,668 \$ 396,579 — \$ 487,247 The fair value of derivative liabilities measured at fair value on a nonrecurring basis at December 31, 2023 and 2022 are presented in the table below and 2022 was \$ 2 thousand and \$ 3 thousand, respectively and was considered immaterial. Nonrecurring Fair Value Measurements There were no financial assets measured at fair value on a nonrecurring basis at December 31, 2023 or 2022. (Dollars in Thousands) Fair Value at December 31, 2024 Asset Description Level 1 Level 2 Level 3 Total Collateral Dependent Loans (1) \$ — \$ — \$ 380 \$ 380 Total assets \$ — \$ — \$ 380 \$ 380 (1) Collateral dependent loans are reported at the fair value of the underlying collateral if repayment is expected solely from the collateral. Collateral values are estimated using Level 3 inputs based on customized discounting criteria. The Corporation did not record any liabilities at fair value for which measurement of the fair value was made on a recurring basis, there were no transfers of financial assets or liabilities between Level 1 and Level 2 during the period ending December 31, 2024 and 2023. The Corporation did not record any following table presents additional quantitative information about Level 3 fair value measurements for assets measured or liabilities at fair value for which measurement of the fair value was made on a nonrecurring basis at December 31, 2023-2024. For financial There were no assets and liabilities measured at fair value on a recurring-nonrecurring basis as there were no transfers of financial assets or liabilities between Level 1 and Level 2 during the period ending December 31, 2023. (Dollars in Thousands) Quantitative Information about Level 3 Fair Value Measurements Range December 31, 2024 Fair Value Valuation Technique Unobservable Input (Weighted Average) Collateral Dependent \$ 380 Appraisal Appraisal Adjustment on Real estate assets 100 % (100 %) Cost to sell 10 % (1) Collateral Dependent Loans: Collateral dependent loans are reported at the fair value of the underlying collateral if re payment is expected solely from the collateral. Collateral values are estimated using Level 3 inputs based on customized discounting criteria. The carrying amounts and estimated fair value of financial instruments not carried at fair value are as follows: December 31, 2023-2024 Carrying Fair (Dollars in thousands) Amount Value Level 1 Level 2 Level 3 Financial assets, carried at cost: Cash and cash equivalents \$ 23,203, 140,613 \$ 23,203, 140,613 \$ — — Long-term interest-earnings deposits in other banks 6,122,964,499 1,229,649,911, 229,649,911, 229,499 Loans held for sale 213,213 2,470 2,470 — 213,213 — Net loans 1,240,380, 933,424 1,207,351, 403,450 — — 1,207,351, 403,450 Accrued interest receivable 7,506,348 7,506,348 — — 7,506,348 Financial liabilities: Deposits \$ 1,537,815, 978,647 \$ 1,537,814, 480,479 — \$ 1,537,814, 480,479 — Federal Reserve Bank Borrowings 90,000 89,783 89,783 FHLB Advances 40,200, 000 40,200, 110 40,883 200, 110 883 Subordinate notes 19,661,699 18,303,032 — 18,303,032 — Accrued interest payable 3,485,633,689 4,856,689 — 3,485,689 — December 31, 2022-2023 Carrying Fair (Dollars in thousands) Amount Value Level 1 Level 2 Level 3 Financial assets, carried at cost: Cash and cash equivalents \$ 64,23, 899,140 \$ 64,23, 899,140 \$ 64,23, 899,140 \$ — — Long-term interest-earnings deposits in other banks 13,697,513,229 6,975,13,229 6,975,229 Loans held for sale 283,287,213 213 — 287,213 — Net loans 1,036,240, 866,986,933 1,207,141 — 986,403 — — 1,207,141 Accrued interest receivable 6,735,465,067 7,354,650,677, 354,506 — — 6,735,450,677 Financial liabilities: Deposits \$ 1,551,537, 448,978 \$ 1,550,537, 030,480 — \$ 1,550,537, 030,480 — Federal Reserve Bank Borrowings 90,000 89,783 89,783 FHLB Advances 40,000 40,110 40,110 Subordinate notes 19,623,17,661 18,876,303 — 17,18,876,303 — Accrued interest payable 192,192,3,856 3,856 — 192,3,856 — Note 80 Note 23. Parent Company (Franklin Financial Services Corporation) Condensed Financial Information Balance Sheets December 31 (Dollars in thousands) 2023-2024 2022-2023 Assets: Cash and cash equivalents \$ 9,137 \$ 10,070 \$ 13,500 Investment securities 427,166 411,417 151,799 133,832 Liabilities: Subordinate notes \$ 19,661,699 \$ 19,623,17,661 18,876,303 Other 661,011 661,011 Total 228,704 1,453 Total 228,704 1,453 Total assets \$ 164,417 \$ 151,799 \$ 133,832 Statements of Income Years Ended December 31 (Dollars in thousands) 2023-2024 2022-2023 Income: Dividends from Bank subsidiary \$ 5,607,956 \$ 5,670 Change 607 Change in fair value of equity securities 209 16 (69) Dividends 16 Dividends 7 7 6,172 5,630 5,606 Expenses: Interest expense 1,051,050 1,047 Operating 051 Operating expenses 1,887,932 1,771 Income 887 Income before income taxes and equity in undistributed income of subsidiaries 3,190 2,692 Income 692 2,788 Income tax benefit 894 600 Equity 568 894 Equity in undistributed income of subsidiaries 7,341 10,012 (11,550) Net income 11,099 550 Net income 13,598 14,938 Other 598 Other comprehensive income / (loss) of subsidiary 5,432 10,347 (50,740) Comprehensive 347 Comprehensive income (loss) \$ 16,531 \$ 23,945 \$ (35,802) Statements of Cash Flows Years Ended December 31 (Dollars in thousands) 2023-2024 2022-2023 Cash flows from operating activities Net income \$ 11,099 \$ 13,598 \$ 14,938 Adjustments 598 Adjustments to reconcile net income to net cash provided by operating activities: Equity in undistributed (income) of subsidiary (7,341) (10,012) (11,550) Stock option compensation 483 634 462 Change 483 Change in fair value of equity security (209) (16) 69 Increase 169 Increase in other assets / liabilities (531) (896) (528) Net cash provided by operating activities 3,652 3,157 3,391 Cash flows from financing activities Dividends paid (5,629) (5,595) (5,658) Cash received from option exercises 47 122 48 Common 47 Common stock issued under dividend reinvestment plan 1,355 749 1,416 Treasury 355 Treasury stock purchase (827) (2,394) (3,334) Net cash (used in) provided by financing activities (4,585) (6,587) (7,528) (Decrease) increase in cash and cash equivalents (933) (3,430) (4,137) Cash and cash equivalents as of January 1 10,070 13,500 Cash 500 17,637 Cash and cash equivalents as of December 31 \$ 9,137 \$ 10,070 \$ 13,500 Note 24. Revenue Recognition All of the Corporation's revenue from contracts with customers within the scope of ASC 606 is recognized in non-interest income as presented in our consolidated statements of income. Revenue generating activities that fall within the scope of ASC 606 are described as follows: Wealth Management Fees- these represent fees from wealth management (assets under management), fees from the management and settlement of estates and commissions from the sale of investment and insurance products. Asset management fees are generally assessed based on a tiered fee schedule, based on the value of assets under management, and are recognized monthly when the service obligation is completed. Fees for estate management services are based on the estimated fair value of the estate. These fees are generally recognized monthly over an 18-month period that Management has determined to represent the average time to fulfill the performance obligations of the contract. Management has the discretion to adjust this time period as needed based upon the nature and complexity of an individual estate. Commissions from the sale of investment and insurance products are recognized upon the completion of the transaction. 82 The following table presents Wealth Management Fees for December 31, 2024 and 2023 and 2022: For the Twelve Months Ended (Dollars in thousands) December 31, Wealth Management Fees 2024 2023 2022 Asset Management Fees \$ 7,760 \$ 6,889 \$ 6,485 Estate 889 Estate Management Fees 295 508 498 Commissions 295 Commissions 328 169 Total 270 328 Total \$ 8,538 \$ 7,512 \$ 7,152 Loan Service Charges - these represent fees on loans for services or charges that occur after the loan has been booked, for example, late payment fees. All of these fees are transactional in nature and are recognized upon completion of the transaction which represents the performance obligation. Deposit Service Charges and Fees - these represent fees from deposit customers for transaction based, account maintenance, and overdraft services. Transaction based fees include, but are not limited to, stop payment fees and overdraft fees. These fees are recognized at the time of the transaction when the performance obligation has been

fulfilled. Account maintenance fees and account analysis fees are earned over the course of a month, representing the period of the performance obligation, and are recognized monthly. Debit Card Income – this represents interchange fees from cardholder transactions conducted through the card payment network. Cardholders use the debit card to conduct point-of-sale transactions that produce interchange fees. The fees are transaction based and the fee is recognized with the processing of the transaction. These fees are reported net of cardholder rewards. Other Service Charges and Fees – these are comprised primarily of merchant card fees, credit card fees, ATM surcharges and interchange fees and wire transfer fees. Merchant card fees represent fees the Bank earns from a third party for enrolling a customer in the processor’s program. Credit card fees represent a fee earned by the Bank for a successful referral to a card-issuing company. ATM surcharges and interchange fees are the result of Bank customers conducting ATM transactions that generate fee income and are processed through multiple card networks. All of these fees are transaction based and are recognized at the time of the transaction. Other Income – these items are transactional in nature and recognized upon completion of the transaction which represents the performance obligation. Certain items included in this category may be excluded from the scope of ASC 606. Gains/Losses on the Sale of Other Real Estate – these are recognized when control of the property transfers to the buyer. Contract Balances – A contract asset balance occurs when an entity performs a service for a customer before the customer pays consideration (resulting in a contract receivable) or before payment is due (resulting in a contract asset). A contract liability balance is an entity’s obligation to transfer a service to a customer for which the entity has already received payment (or payment is due) from the customer. The Company’s noninterest revenue streams are largely based on transactional activity, or standard month-end revenue accruals such as asset management fees based on month-end market values. Consideration is often received immediately or shortly after the Company satisfies its performance obligation and revenue is recognized. The Company does not typically enter into longer-term revenue contracts with customers, and therefore, does not experience significant contract balances. Contract Acquisition Costs – The Corporation expenses all contract acquisition costs as costs are incurred. Note 25. **Segment Reporting The Corporation’s reportable segments are determined by the Chief Operating Officer of the Bank, who is the designated chief operating decision maker (CODM), based upon information provided about the Corporation’s products and services offered primarily between community banking and wealth management segments. The segments are also distinguished by the level of information provided to the CODM, who uses such information to review the performance of various components of the business, which are then aggregated if operating performance, products/services, and customer are similar. The CODM evaluates the financial performance of the Corporation’s business segments by evaluating revenue streams, significant expenses, and budget to actual results to assess the performance of the segments and to determine allocation of resources. This evaluation is also used to assess the performance of each segment to evaluate compensation of certain employees. Segment pretax profit or loss is used to assess the performance of the community banking segment by monitoring net interest income, fee income and noninterest expense. In this segment, interest income on loans and securities, and banking service fees are the primary source of revenue. Interest expense, the provision for credit losses, and salaries and benefits are the primary expenses. Segment pretax profit or loss is used to assess the performance of the wealth management segment by monitoring fee income and operating expense, and by assets under management. In this segment, fees from assets under management are the primary source of revenue, while salaries and benefits are the primary expense. Year Ended December 31, 2024 Year Ended December 31, 2023 Reportable Segments Reportable Segments (Dollars in thousands) Wealth Community Banking Consolidated Total Wealth Community Banking Consolidated Total Interest income- loans, including fees \$ — \$ 73,996 \$ 73,996 \$ — \$ 58,277 \$ 58,277 Interest income- investments — 18,211 18,211 — 16,071 16,078 Interest income- interest-earning deposits in other banks — 9,237 9,237 — 2,407 2,407 Wealth fee income 8,538 — 8,538 7,512 — 7,512 Total segment income \$ 8,538 \$ 101,444 \$ 109,989 \$ 7,512 \$ 76,755 \$ 84,274 Reconciliation of revenue Other revenue- not allocated to a segment 5,141 7,339 Total consolidated revenue \$ 115,130 \$ 91,613 Less: Interest expense- deposits \$ — \$ 30,906 \$ 30,906 \$ — \$ 18,843 \$ 18,843 Interest expense- other borrowings — 11,981 13,031 — 3,231 4,282 Provision for credit losses — 1,983 1,983 — 2,724 2,724 Salary and benefit expense 3,829 28,923 32,752 3,722 25,091 28,813 Segment profit \$ 4,709 \$ 27,651 \$ 36,458 \$ 3,790 \$ 26,866 \$ 36,951 Other expenses- not allocated to a segment 23,143 21,198 Income before taxes \$ 13,315 \$ 15,753 Other segment disclosures Net occupancy \$ 524 \$ 4,059 \$ 4,583 \$ 400 \$ 3,998 \$ 4,398 Data processing \$ 198 \$ 5,606 \$ 5,804 \$ 197 \$ 4,595 \$ 4,792 Total assets for reportable segments \$ 1,555 \$ 2,194,365 \$ 2,197,841 \$ 1,422 \$ 1,834,333 \$ 1,836,039 Note 26. Tax Credit Investments The Corporation has invested \$ 936 thousand in various solar tax credit limited partnerships or LLCs. These partnerships develop, build and operate solar renewable energy projects. Over the course of these investments, the Corporation expects to receive federal tax credits, tax-related benefits and excess cash distributions, if available. At December 31, 2024, the balance of these investments was \$ 382 thousand. The Corporation has no unfunded commitments to these projects. During the years ended December 31, 2024 and 2023, the Corporation recognized other income, net of amortization of \$ 447 thousand and \$ 0, respectively, reported in Other Noninterest Income on the consolidated statements of income. Additionally, the Corporation recognized \$ 122 thousand in federal income tax credits for 2024 and \$ 367 thousand for 2023. The tax benefits from these investments is generally recognized over six years. During the year ended December 31, 2023, the Corporation recognized federal tax credits of \$ 367 thousand. Item 9. Changes in and Disagreements with Accountants on Accounting and Financial Disclosure None. Item 9A. Controls and Procedures Evaluation of Controls and Procedures The Corporation carried out an evaluation, under the supervision and with the participation of the Corporation’s Management, including the Corporation’s Chief Executive Officer and Chief Financial Officer, of the effectiveness of its disclosure controls and procedures, as defined in Exchange Act Rules 13a-15(e) and 15d-15(e). Based upon the evaluation, the Corporation’s Chief Executive Officer and Chief Financial Officer concluded that as of December 31, 2023-2024, the Corporation’s disclosure controls and procedures are effective. Disclosure controls and procedures are controls and procedures that are designed to ensure that information required to be disclosed in the Corporation’s reports filed or submitted under the Exchange Act is recorded, processed, summarized and reported within the time periods specified in the Securities and Exchange Commission’s rules and forms. Management Report on Internal Control Over Financial Reporting The Management of the Corporation is responsible for establishing and maintaining adequate internal control over financial reporting. The Corporation’s internal control system is designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles. Because of its inherent limitations, internal control over financial reporting may not prevent or detect misstatements. Also, projections of any evaluation of effectiveness to future periods are subject to the risk that controls may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate. Management assessed the effectiveness of the Company’s internal control over financial reporting as of December 31, 2023-2024, using the criteria set forth by the Committee of Sponsoring Organizations of the Treadway Commission (COSO) in Internal Control – Integrated Framework (2013). Based on this assessment, Management concluded that, as of December 31, 2023-2024, the Corporation’s internal control over financial reporting is effective based on those criteria. There were no changes during the fourth quarter of 2023-2024 in the Corporation’s internal control over financial reporting which materially affected, or which are reasonably likely to affect, the Corporation’s internal control over financial reporting. Item 9B. Other Information During the quarter ended December 31, 2024, None-None of our directors or executive officers adopted or terminated a Rule 10b5-1 trading arrangement or adopted or terminated a non-Rule 10b5-1 trading arrangement (as defined in Item 408(c) of Regulation S-K) during the quarter ended December 31, 2023. Item 9C. Disclosures Regarding Foreign Jurisdictions That Prevent Inspections Not applicable. Part III Item 10. Directors, Executive Officers and Corporate Governance The information required by this Item relating to the directors and executive officers of the Corporation is incorporated herein by reference to the information set forth under the heading “ELECTION OF DIRECTORS- Information about Nominees and Continuing Directors” and under the heading “ADDITIONAL INFORMATION – Key Employees” appearing in the Corporation’s 2024-2025 proxy statement. The information required by this item relating to**

compliance with Section 16 (a) of the Exchange Act is incorporated herein by reference to the information set forth under the heading “ ADDITIONAL INFORMATION- Delinquent Section 16 (a) Filings ” appearing in the Corporation's 2024-2025 proxy statement. The information required by this item relating to the Corporation's code of ethics is incorporated herein by reference to the information set forth under the heading “ CORPORATE GOVERNANCE POLICIES, PRACTICES AND PROCEDURES ” appearing in the Corporation's 2024-2025 proxy statement. The Corporation will file on Form 8- K any amendments to, or waivers from, the code of ethics applicable to any of its directors or executive officers. There have been no material changes to the procedures by which shareholders may recommend nominees to the Corporation's Board of Directors.

~~84~~The information required by this Item relating to the Audit Committee and Audit Committee Financial Expert of the Corporation is incorporated herein by reference to the information set forth under the heading “ BOARD STRUCTURE AND COMMITTEES – Audit Committee. ” Item 11. Executive Compensation The information required by this item relating to executive and director compensation is incorporated herein by reference to the information set forth under the heading “ EXECUTIVE COMPENSATION ” and “ Proposal 1 – Election of Directors – 2024 Director Compensation ” appearing in the Corporation's 2024-2025 proxy statement. ~~Item 85~~Item 12. Security Ownership of Certain Beneficial Owners and Management and Related Stockholder Matters The information required by this item relating to securities authorized for issuance under executive compensation plans is incorporated herein by reference to the information set forth under the heading “ EXECUTIVE COMPENSATION – Compensation Tables and Additional Compensation Disclosure ” appearing in the Corporation's 2024-2025 proxy statement. The information required by this item relating to security ownership of certain beneficial owners is incorporated herein by reference to the information set forth under the heading “ GENERAL INFORMATION- Voting of Shares and Principal Holders Thereof ” appearing in the Corporation's 2024-2025 proxy statement. The information required by this item relating to security ownership of management is incorporated herein by reference to the information set forth under the heading “ ELECTION OF DIRECTORS – Common Stock Ownership of Directors, Nominees and Executive Officers ” appearing in the Corporation's 2024-2025 proxy statement. Item 13. Certain Relationships and Related Transactions, and Director Independence The information required by this item relating to director independence is incorporated herein by reference to the information set forth under the heading “ ELECTION OF DIRECTORS- Director Independence ” and under the heading “ ADDITIONAL INFORMATION- Transactions with Related Persons ” appearing in the Corporation's 2024-2025 proxy statement. Item 14. Principal Accountant Fees and Services The information required by this item relating to principal accountant fees and services is incorporated herein by reference to the information set forth under the heading “ RELATIONSHIP WITH INDEPENDENT REGISTERED PUBLIC ACCOUNTANTS ” appearing in the Corporation's 2024-2025 proxy statement.

Part IVItem 15. Exhibits and Financial Statement Schedules (a) The following documents are filed as part of this report: (1) The following Consolidated Financial Statements of the Corporation: Report of Independent Registered Public Accounting Firm (PCAOB ID 173) Consolidated Balance SheetsConsolidated Statements of IncomeConsolidated Statements of Comprehensive IncomeConsolidated Statements of Changes in Shareholders' EquityConsolidated Statements of Cash FlowsNotes to Consolidated Financial Statements. (2) All financial statement schedules for which provision is made in the applicable accounting regulations of the Securities and Exchange Commission are not required under the related instructions or are inapplicable and have therefore been omitted. ~~85-86~~(3) The following exhibits are part of this report: ItemDescription3. 1Amended and Restated Articles of Incorporation of the Corporation (Filed as Exhibit 3. 1 to Quarterly Report on Form 10- Q for the quarter ended June 30, 2020 and incorporated herein by reference.) 3. 2Bylaws of the Corporation (Filed Exhibit 99. 1 of Current Report on Form 8- K as filed with the Commission on September 2, 2022 and incorporated herein by reference.) 4. Instruments defining the rights of securities holders, including indentures, are contained in the Articles of Incorporation (Exhibit 3. 1) and Bylaws (Exhibit 3. 2) 10. 1Deferred Compensation Agreements with Bank Directors * (Filed as Exhibit 10. 1 to Annual Report on Form 10- K for the year ended December 31, 2014 and incorporated herein by reference.) 10. 2Director's Deferred Compensation Plan * (Filed as Exhibit 10. 2 to Annual Report on Form 10- K for the year ended December 31, 2014 and incorporated herein by reference.) 10. 3 Senior Management Annual Incentive Plan * (~~Filed filed herewith10 as Exhibit 10. 3 to Annual Report on Form 10- K for the year ended December 31, 2019 and incorporated herein by reference.~~) 10. 4Senior Management and Directors Incentive Stock Plan * (~~Filed filed herewith10 as Exhibit 10. 4 to Annual Report on Form 10- K for the year ended December 31, 2019 and incorporated herein by reference.~~) 10. 5 Incentive Stock Option Plan of 2013 (Filed as Exhibit 10. 1 to Registration Statement No. 333- 193655 on Form S- 8 filed January 30, 2014 and incorporated herein by reference) * 10. 62019 Omnibus Stock Incentive Plan (Filed as Appendix A to the Definitive Proxy statement on Schedule 14A as filed with the Commission on March 18, 2019 and incorporated herein by reference.) * 10. 7Employment Agreement by and among Franklin Financial Services Corporation (“ Corporation ”), Farmers and Merchants Trust Company of Chambersburg (“ Bank ”), and Timothy G. Henry, incorporated by reference to Exhibit 99. 1 to the Registrant's Form 8- K filed March 4, 2021 * 10. 9Employment Agreement by and among Franklin Financial Services Corporation (“ Corporation ”), Farmers and Merchants Trust Company of Chambersburg (“ Bank ”), and Mark R. Hollar, incorporated by reference to Exhibit 99. 3 to the Registrant's Form 8- K filed March 4, 2021 * 10. 11Employment Agreement by and among Franklin Financial Services Corporation (“ Corporation ”), Farmers and Merchants Trust Company of Chambersburg (“ Bank ”) and Charles (Chad) B. Carroll, incorporated by reference to Exhibit 99. 2 to the Registrant's Form 8- K filed January 5, 2023 * 10. 12Employment Agreement by and among Franklin Financial Services Corporation (“ Corporation ”), Farmers and Merchants Trust Company of Chambersburg (“ Bank ”) and Craig W. Best, incorporated by reference to Exhibit 99. 1 to the Registrant's Form 8- K filed January 14, 2025 * 14Code of Ethics posted on the Corporation's website19Insider Trading Policy – filed website21Subsidiaries – herewith21Subsidiaries of Corporation- filed herewith23. 1Consent of Crowe LLP – filed herewith31. 1Rule 13a- 14 (a) / 15d- 14 (a) Certification (Chief Executive Officer) – filed herewith31. 2Rule 13a- 14 (a) / 15d- 14 (a) Certification (Chief Financial Officer) – filed herewith32. 1Section 1350 Certification (Chief Executive Officer) – filed herewith32. 2Section 1350 Certification (Chief Financial Officer) – filed herewith97Policy Relating to Recovery of Erroneously Awarded Compensation (Clawback) (Filed as Exhibit 97 to Annual Report on Form 10- K for the year ended December 31, 2023 and incorporated herein by reference) 101Interactive Data File (XBRL) * Compensatory plan or arrangement. (b) The exhibits required to be filed as part of this report are submitted as a separate section of this report. (c) Financial Statement Schedules: None. ~~Item 87~~Item 16. Form 10- K SummaryNone. ~~86~~Pursuant – Pursuant to the requirements of Section 13 or 15 (d) of the Securities and Exchange Act of 1934, the Registrant has duly caused this report to be signed on its behalf by the undersigned, thereunto duly authorized. FRANKLIN FINANCIAL SERVICES CORPORATION By: / s / Timothy G. Henry Timothy G. Henry President and Chief Executive Officer Dated: March ~~11-14~~, 20242025 Pursuant to the requirements of the Securities and Exchange Act of 1934, this Report has been signed below by the following persons on behalf of the Registrant and in the capacities and on the dates indicated. SignatureTitleDate / s / G. Warren ElliottChairman of the Board and DirectorMarch ~~11-14~~, 2024G-2025G. Warren Elliott / s / Timothy G. HenryChief Executive Officer, President and DirectorMarch ~~11-14~~, 2024Timothy2025Timothy G. Henry (Principal Executive Officer) / s / Craig W. BestPresident and DirectorMarch 14, 2025Craig W. Best / s / Mark R. HollarTreasurer and Chief Financial OfficerMarch ~~11-14~~, 2024Mark-2025Mark R. Hollar (Principal Financial and Accounting Officer) / s / Martin R. BrownDirectorMarch ~~11-14~~, 2024Martin-2025Martin R. Brown / s / Kevin W. CraigDirectorMarch ~~11-14~~, 2024Kevin-2025Kevin W. Craig / s / Gregory A. DuffeyDirectorMarch ~~11-14~~, 2024Gregory-2025Gregory A. Duffey / s / Daniel J. FisherDirectorMarch ~~11-14~~, 2024Daniel-2025Daniel J. Fisher / s / Allan E. Jennings, Jr. DirectorMarch ~~11-14~~, 2024Allan-2025Allan E. Jennings, Jr. / s / Stanley J. KerlinDirectorMarch ~~11-14~~, 2024Stanley-2025Stanley J. Kerlin / s / Donald H. MoweryDirectorMarch ~~11-14~~, 2024Donald-2025Donald H. Mowery / s / Kimberly M. RzompDirectorMarch ~~11-14~~, 2024Kimberly-2025Kimberly M. Rzomp / s / Gregory I. SnookDirectorMarch ~~11-14~~, 2024Gregory-2025Gregory I. Snook Exhibit 10. 3 Senior Management Annual Incentive Plan (Effective January 1, 2024) The Senior Management Annual Incentive Plan (the " Incentive Plan ") is a short- term compensation program designed for the purpose of linking a portion of the compensation of its senior officers to the success of the Company in meeting certain financial targets which are established annually by the Compensation and

Personnel Committee. Each year, under the terms of the Incentive Plan, the Committee establishes four distinct performance criteria: (1) net income versus budget, (2) return on equity compared to peer group performance, (3) accomplishment of individual goals, and (4) a discretionary component. Performance criteria one and two are set at the same goal for each participant in the Incentive Plan while criteria three and four are unique to each participant. Each performance criterion is weighted differently depending on the position, but in a manner where the total weighting equals 100 %. A performance level goal is then defined for each performance criterion defined as “ Threshold ”, “ Target ” and “ Outstanding ” An incentive award defined as a percent of salary is then defined for “ Threshold ”, “ Target ” and “ Outstanding ” performance results. The payout opportunities vary by position due to the different level of incentive award percentage assigned to the position and the criteria weighting. Payouts can range from 0 % to 50 % of salary, based on position and the achievement level of each performance criterion. The following illustrates the Incentive Plan structure for the Chief Executive Officer: Performance Level Goals / Payout Percentage Performance Criteria Criterion Weighting Threshold Target Outstanding Net Income v. Budget 35 % 95 %- 99 % of budget (20 %) 100 %- 124 % of budget (35 %) => 125 % of budget (50 %) ROE Peer Performance 35 % 50th- 59th percentile of peer median ROE (20 %) 60th- 74th percentile of peer median ROE (35 %) => 75th percentile of peer median ROE (50 %) Functional Goals 15 % 20 % 35 % 50 % Discretionary 15 % 20 % 35 % 50 % Exhibit 10. 4Franklin Financial Services Corporation 2019 Omnibus Stock Incentive Plan Operating Guidelines (as of January, 2024) Executive Compensation Program Philosophy. FFSC (“ the Company ”) and F & M Trust (“ the Bank ”) wish to provide their executives (and other key personnel) and outside directors with a comprehensive, competitive total rewards program, including longer- term incentives that align rewards for participating employees and outside directors with the interests of shareholders. The Company and the Bank intend to utilize equity grants under the FFSC 2019 Omnibus Stock Incentive Plan as the vehicle for providing longer- term incentives. The equity grants, along with competitive base salaries and shorter- term (annual) incentive earnings opportunities for employees and retainers and meeting fees for outside directors, will provide comprehensive compensation opportunities for all participants. Types of Award Opportunities. Under the Plan, the Compensation and Personnel Committee of the Board of Directors (the Committee) may make a variety of equity grants to participants, ranging from Incentive and Nonqualified Stock Options to Stock Appreciation Rights and Restricted Shares (time and performance restricted). Generally, the Committee intends to follow the prevailing practices of other comparable community banks in deciding on the types of awards it will make to its participants; currently restricted shares. The Committee will review this decision periodically and determine whether to use another type of vehicle permitted under the Plan. It may choose to use any of the award types permitted by the Plan at any time, in its sole discretion. Vesting of Grants. Generally, the Committee intends to use “ continuing service time ” as the basis for vesting of grants, but it may choose to apply performance goals for vesting purposes, in its sole discretion. Typically, employee participants will vest their grants over a three- year (3) time period at a rate of one- third each year following the date of grant. For outside directors, grants will vest upon the earlier of twelve (12) months from date of grant or the conclusion of their term of service. In the event of a participant’ s death, permanent disability, normal retirement, or a Change of Control before the grant is fully vested, vesting will accelerate and the participant will be fully vested in the grant. Frequency of Grants. Consistent with prevailing practices of peer institutions, the Company and the Bank intend to consider making equity awards each year, based on the current performance of the Company and the Bank. The Committee, however, maintains the prerogative of not making grants in a given year, as it deems appropriate. Size of Awards. Grant sizes are intended to reflect the position level and expected contributions of a participant, and to be consistent with practices of peer institutions. Further, in a given year, grant size can vary based on the performance of the Company and the Bank against goals and standards approved by the Committee for the period. The Committee is currently following a schedule that awards shares based upon a percentage of the executives’ base salary or, in the case of a director, a percentage of the directors’ retainer fee. Based on current industry practice and the available shares under the Plan, the Committee may modify the award structure at its discretion. Exhibit 1 illustrates the award structure for the Chief Executive Officer and the Chairman of the Board. The award structures for all other executives and directors are set at proportionally lower levels. Program Management Process: ØAt the beginning of each year, the Committee and management will determine performance goals for the organization. Typically, two (2) goals. One internal measure, e. g. net income v. budget, and one external measure, e. g. ROE v. peers. They will agree on both the standard and the relative weighting of the goals, one to another. The Committee will also approve the list of employees eligible for equity grant consideration for that period. ØDuring the course of the year, management will report to the Committee on progress toward goal attainment and the number of shares likely to be awarded at the end of the period. ØIn the fall of each year, as part of its annual program review and update, the Committee will review program objectives and operating guidelines, and make changes to the program process as appropriate to maintain compensation program competitiveness for employees and outside directors. ØAt the end of the year (most likely the 1st quarter of the following calendar year), management will report to the Committee on achievement against established goals and performance standards, and the Committee will determine the size of equity grants to eligible recipients. Each recipient will receive a written agreement detailing the size of a grant and associated terms and conditions of the grant. See Exhibits 2 and 3. Exhibit 1 Annual Equity Grants to Executives and Outside Directors @ Various Performance Levels When Awarding Time Restricted Stock * [----- Shares to be Awarded-----] * Performance restricted awards are usually 25 %- 50 % larger than time restricted awards Exhibit 2F & M Trust Chambersburg, PA Franklin Financial Services Corporation 2019 Omnibus Stock Incentive Plan Employee’ s Restricted Stock Grant Agreement This Agreement is made the day of, 20, by and between F & M Trust (“ the Company ”) and (“ the Participant ”), an employee of the Company serving in a key job role on this date. A. Declaration of Award to Participant In recognition of the participant’ s role in the Company and the extent of opportunities for the executive to contribute to the growth and success of the business, the Board of Directors of F & M Trust grants to the Participant an award of “ xxxx ” shares of Restricted Company Stock, at \$ S. \$ S per share, the Fair Market Value (FMV) of the stock on the date of grant. B. Terms and Conditions of the Grant 1. Term of the Grant. This grant will remain in effect until fully vested by the participant or forfeited because of a separation from service before vesting requirements are satisfied. In the event that the Participant terminates service with the Company prior to the expiration of this grant, only vested portions of the award will be available to the Participant under the rules and regulations explained later in this grant agreement. Portions of the grant that have not vested prior to the Participant’ s separation from service will be forfeited. 2. Vesting of Interests in the Grant. The Participant will vest interests in the grant over a three (3) year period at a rate of 33 1 / 3 % on each anniversary of the grant. However, in the event of participant’ s death, permanent disability, normal retirement, or a Change of Control prior to full vesting, vesting will accelerate and the participant’ s interests in the grant will fully vest. 3. Participant’ s Rights. Participants in this Plan will enjoy rights and privileges accorded Shareholders, including receipt of dividends, on those portions of the grant that have vested. Any dividends received on vested portions of this award will be treated as ordinary income for tax purposes. 4. Investment Requirement. The Participant is not required to make any investment in the Company in order to participate in this grant. 5. Forfeiture of Interests. If a Participant is terminated “ for Cause ”, as defined in the Plan, the Participant will forfeit all interests in the award that have not vested as of the date of separation from service. Further, if the Participant voluntarily terminates employment for any reason, but violates the nonsolicitation provisions of the agreement, any interests that have not yet been distributed will be forfeited. 6. Distribution of Vested Interests. Vested portions of this grant will be distributed to the Participant as soon as practical following vesting in shares of Company stock, less the number of shares required to cover then current tax withholding amounts, in accordance with the terms and conditions of the Plan. 7. Active Employment Contingency. The Participant’ s opportunity to receive grants and to vest interests in grants is contingent upon continuation of

active employment with the Company, except in cases of retirement, disability or death as explained in the Plan description. 8. Nontransferability of Grant. The Participant's rights and financial interests in this award may not be transferred other than by will or laws of descent and distribution. 9. Employment Rights. Receipt of grants under this Plan does not constitute an employment agreement between the participant and the Company. The employment relationship may be terminated at any time by either party at will, except in cases where the Company and the Executive have entered into a formal employment agreement, in which case the terms and conditions in the employment agreement take precedence. 10. Nonsolicitation Agreement. Participant covenants and agrees that, upon termination of his / her employment with F & M Trust, for any reason whatsoever, Participant shall not, directly or indirectly, within the then existing marketing area of the Company or any future marketing area entered by Company during the term of his / her employment with the Company, solicit customers and / or employees of F & M Trust on behalf of himself / herself or any other person, company, firm, or corporation for a period of twelve (12) months following termination of his / her employment with the Company, with or without Cause. Participant will not induce or attempt to induce any employee, customer, supplier or other business relation of the Company to terminate an employment or business relationship with the Company during this period. C. Notices Any notice hereunder to the Company shall be addressed to its offices in Chambersburg, PA to the attention of the Plan Administrator, and any notice to the Participant shall be addressed to him or her at the address of record in the Company's personnel files. D. Participant Bound by Plan The Participant acknowledges receipt of a copy of the Plan and this Agreement and agrees to be bound by all of the terms and provisions therein contained. In accepting this award, Participant also agrees not to solicit the Company's customers or employees as required by the Plan and this Agreement. In witness whereof, the Company has caused this Agreement to be executed on its behalf by the Plan Administrators and the Participant on the date indicated. For the Company: _____ Date _____ By the Employee: _____

Exhibit 3F & M Trust Chambersburg, PA Franklin Financial Services Corporation 2019 Omnibus Stock Incentive Plan Outside Director's Restricted Stock Grant Agreement This Agreement is made the day of, 20, by and between F & M Trust ("the Company") and ("the Participant"), an independent director serving on the Company's Board of Directors. A. Declaration of Award to Participant In recognition of the participant's role in the Company and the extent of opportunities for the executive to contribute to the growth and success of the business, the Board of Directors of F & M Trust grants to the Participant an award of "xxxx" shares of Restricted Company Stock, at \$ S. \$ \$ per share, the Fair Market Value (FMV) of the stock on the date of grant. B. Terms and Conditions of the Grant 1. Term of the Grant. This grant will remain in effect until fully vested by the Participant or forfeited because a permanent break in Board service before vesting requirements are satisfied. In the event that the Participant terminates service with the Company prior to the expiration of this grant, only vested portions of the award will be available to the Participant under the rules and regulations explained later in this grant agreement. Portions of the grant that have not vested prior to the Participant's separation from service will be forfeited. 2. Vesting of Interests in the Grant. The Participant will vest interests in the grant over the earlier of twelve (12) months from the date of grant or the conclusion of the Participant's term on the Board of Directors. However, in the event of participant's death, permanent disability, normal retirement, or a Change of Control prior to full vesting, vesting will accelerate and the participant's interests in the grant will fully vest. 3. Participant's Rights. Participants in this Plan will enjoy rights and privileges accorded Shareholders, including receipt of dividends, on those portions of the grant that have vested. Any dividends received on vested portions of this award will be treated as ordinary income for tax purposes. 4. Investment Requirement. The Participant is not required to make any investment in the Company in order to participate in this grant. 5. Forfeiture of Interests. If a Participant is terminated "for Cause", as defined in the Plan, the Participant will forfeit all interests in the award that have not vested as of the date of separation from service. Further, if the Participant voluntarily terminates employment for any reason, but violates the nonsolicitation provisions of the agreement, any interests that have not yet been distributed will be forfeited. 6. Distribution of Vested Interests. Vested portions of this grant will be distributed to the Participant as soon as practical following vesting in shares of Company stock, less the number of shares required to cover then current tax withholding amounts, in accordance with the terms and conditions of the Plan. 7. Active Service Contingency. The Participant's opportunity to receive grants and to vest interests in grants is contingent upon continuation of active service with the Company's Board of Directors, except in cases of retirement, disability or death as explained in the Plan description. 8. Nontransferability of Grant. The Participant's rights and financial interests in this award may not be transferred other than by will or laws of descent and distribution. 9. Nonsolicitation Agreement. Participant covenants and agrees that, upon termination of his / her service with the F & M Trust Board of Directors, for any reason whatsoever, Participant shall not, directly or indirectly, within the then existing marketing area of the Company or any future marketing area entered by Company during the term of his / her employment with the Company, solicit customers and / or employees of F & M Trust on behalf of himself / herself or any other person, company, firm, or corporation for a period of twelve (12) months following termination of his / her employment with the Company, with or without Cause. Participant will not induce or attempt to induce any employee, customer, supplier or other business relation of the Company to terminate an employment or business relationship with the Company during this period. C. Notices Any notice hereunder to the Company shall be addressed to its offices in Chambersburg, PA to the attention of the Plan Administrator, and any notice to the Participant shall be addressed to him or her at the address of record in the Company's corporate files. D. Participant Bound by Plan The Participant acknowledges receipt of a copy of the Plan and this Agreement and agrees to be bound by all of the terms and provisions therein contained. In accepting this award, Participant also agrees not to solicit the Company's customers or employees as required by the Plan and this Agreement. In witness whereof, the Company has caused this Agreement to be executed on its behalf by the Plan Administrators and the Participant on the date indicated. For the Company: _____ Date _____ By the Outside Director: _____

Exhibit 19 Franklin Financial Services Corporation Insider Trading Policy THE USE OF INSIDE INFORMATION IN CONNECTION WITH TRADING IN SECURITIES General Rule The U. S. securities laws regulate the sale and purchase of securities in the interest of protecting the investing public. U. S. securities laws give Franklin Financial Services Corporation (the "Company"), its officers, directors and other employees the responsibility to ensure that information about the Company is not used unlawfully in the purchase and sale of securities. All employees and directors should pay particularly close attention to the laws against trading on "inside" information. These laws are based upon the belief that all persons trading in a company's securities should have equal access to all "material" information about that company. For example, if an employee or a director of a company knows material non- public financial information, that employee or director is prohibited from buying or selling company stock until the information has been disclosed to the public. This is because the employee or director knows information that will probably cause the stock price to change, and it would be unfair for the employee or director to have an advantage (knowledge that the stock price will change) that the rest of the investing public does not have. In fact, it is more than unfair. It is considered to be fraudulent and illegal. Civil and criminal penalties for this kind of activity are severe. The general rule can be stated as follows: It is a violation of the federal securities laws for any person to buy or sell securities if he or she is in possession of material non- public information. Information is material if it could affect a person's decision whether to buy, sell or hold the securities. It is non- public information if it has not been publicly disclosed. Furthermore, it is illegal for any person in possession of material non- public information to provide other people with such information or to recommend that they buy or sell the securities. This is called "tipping". In that case, they may both be held liable. While it is not possible to identify all information that would be deemed "material," the following types of information ordinarily would be considered material: · Financial

performance, especially quarterly and year- end results of operations, and significant changes in financial performance, conditions or liquidity. · Company projections and strategic plans. · Potential mergers and acquisitions or the sale of Company assets or subsidiaries. · New major contracts, collaborations, orders, suppliers, customers, or finance sources, or the loss thereof. · Significant changes or developments in products or product lines. · Stock splits, public or private securities / debt offerings, or changes in Company dividend policies or amounts. · Significant changes in senior management. Significant labor disputes or negotiations. · Actual or threatened major litigation, or the resolution of such litigation. The rule applies to any and all transactions in the Company's securities, including its common stock and options and warrants to purchase common stock (other than the exercise of employee stock options or warrants), and any other type of securities that the Company may issue, such as preferred stock, convertible debentures, warrants and exchange- traded options or other derivative securities. The Securities and Exchange Commission (the "SEC"), the stock exchanges and plaintiffs' lawyers focus on uncovering insider trading. A breach of the insider trading laws could expose the insider to criminal fines of up to \$ 5 million and imprisonment for up to twenty years, in addition to civil penalties (up to three times the profits earned or losses avoided), and injunctive actions. In addition, punitive damages may be imposed under applicable state laws. Securities laws also subject controlling persons to civil penalties for illegal insider trading by employees, including employees located outside the United States. Controlling persons include directors, officers, and supervisors. These persons may be subject to fines up to the greater of \$ 1, 000, 000 or three times the profit or loss avoided by the insider trader. Inside information does not belong to the individual directors, officers or other employees who may handle it or otherwise become knowledgeable about it. It is an asset of the Company. For any person to use such information for personal benefit or to disclose it to others outside the Company violates the Company's interests. More particularly, in connection with trading in the Company securities, it is a fraud against members of the investing public and against the Company. Violations of this policy could result in termination of employment or in a request to resign from the Board of Directors. All violations are judged on a case- by- case basis. Additional penalties may be imposed under Federal and / or State law. To Whom the Policy AppliesThe prohibition against trading on material non- public information applies to directors, officers and all other employees, and to other people who gain access to that information. Because of their access to material non- public information on a regular basis, Company policy subjects its directors and certain employees (the " Window Group," comprised of the " Section 16 Individuals " and " Other Window Group Members," as such terms are defined below) to additional restrictions on trading in the Company securities. The restrictions for the Window Group are discussed under " Guidelines – Restrictions on the Window Group," below. In addition, directors and certain employees with material non- public information may be subject to ad hoc restrictions on trading from time to time. The Company has designated the persons listed on Exhibit A attached hereto (" Section 16 Individuals ") as the directors and executive officers who are subject to the reporting provisions and trading restrictions of Section 16 of the Exchange Act of 1934 (the " Exchange Act "). Section 16 Individuals must obtain prior approval of all trades in Company securities from the Corporate Secretary or Assistant Corporate Secretary in accordance with the pre- clearance procedures set forth in F. below. The Company will amend Exhibit A from time to time as necessary to reflect the addition, resignation or departure of Section 16 Individuals. The Company also has designated the persons listed on Exhibit B attached hereto (" Other Window Group Members ") who, because of their position with the Company and / or their access to material nonpublic information (such as secretaries or administrative assistants to Executive Officers and Directors), will be deemed to be members of the Window Group and must obtain approval of all trades in Company securities from the Corporate Secretary or Assistant Corporate Secretary in accordance with the procedures set forth under " Pre- Clearance." below. Other Window Group Members, however, are not subject to the reporting obligations or trading restrictions of Section 16. The Company will amend Exhibit B from time to time as necessary to reflect the addition, resignation or departure of Other Window Group Members. The Company may designate other persons to be Other Window Group Members from time to time. Such persons will be notified of Window Group status by the Corporate Secretary or Assistant Corporate Secretary and, during the period of such status, must obtain approval of all trades in Company securities from the Corporate Secretary or Assistant Corporate Secretary in accordance with the procedures set forth herein. Such Other Window Group Members, however, are not subject to the reporting obligations or trading restrictions of Section 16. Other Companies' StocksThe same rules apply to other companies' stocks. Employees and directors who learn material non- public information about suppliers, customers, or competitors through their work at the Company should keep it confidential and not buy or sell stock in such companies until the information becomes public. Employees and directors should not give tips about such stocks. Margin AccountsSecurities held in a margin account may be sold by the broker without the customer's consent if the customer fails to meet a margin call. Because such a sale may occur at a time when an employee or a director had material non- public information or is otherwise not permitted to trade in Company securities, the Company prohibits employees and directors from purchasing Company securities on margin or holding Company securities in a margin account. GuidelinesThe following guidelines should be followed in order to ensure compliance with applicable antifraud laws and with the Company's policies: Nondisclosure: Material non- public information must not be disclosed to anyone, except to persons within the Company whose positions require them to know it. No one may " tip " or disclose material non- public information concerning the Company to any outside person (including, but not limited to family members, analysts, individual investors, and members of the investment community and news media), unless required as part of that person's regular duties for the Company and authorized by the Corporate Secretary or Assistant Corporate Secretary and / or the Board of Directors. In any instance in which material non- public information is disclosed to outsiders, the Company will take such steps as are necessary to preserve the confidentiality of the information, including requiring the outsider to agree in writing to comply with the terms of this policy and / or to sign a confidentiality agreement. All inquiries from outsiders regarding material non- public information about the Company must be forwarded to the Corporate Secretary or Assistant Corporate Secretary. No one may give trading advice of any kind about the Company to anyone while possessing material non- public information about the Company, except to advise others not to trade if doing so might violate the law or this policy. The Company strongly discourages all directors and executive officers from giving trading advice concerning the Company to third parties even when the director or executive officer does not possess material non- public information about the Company. Trading in the Company's Securities: No employee or director should place a purchase or sale order, or recommend that another person place a purchase or sale order in the Company's securities, when he or she has knowledge of material non- public information concerning the Company. Employees or directors who possess material non- public information should wait until the start of the third business day after the information has been publicly released before trading. The exercise of stock options and warrants where no Company securities are sold in the market to fund the exercise (where the purchase price is tendered in cash at the time of exercise) is not subject to the restrictions set forth in this policy. Exercises of stock options or warrants where all or a portion of the acquired stock is sold, including broker- assisted cashless exercises, however, are subject to the restrictions set forth in this policy. Similarly, stock that was acquired upon exercise of a stock option or warrant will be treated like any other stock, and may not be sold by an employee or director who is in possession of material non- public information. The regular reinvestment of cash dividends in the dividend reinvestment plan is not subject to the restrictions set forth in this policy, but new cash investments pursuant to a voluntary cash purchase option under the plan are. Avoid Speculation: Investing in the Company's Common Stock provides an opportunity to share in the future growth of the Company. But investment in the Company and sharing in the growth of the Company does not mean short range speculation based on fluctuations in the market. Such activities put the personal gain of the employee or director in conflict with the best interests of the Company and its stockholders. Although this policy does not mean that employees or directors may never sell shares, the Company encourages employees and directors to avoid frequent trading in

Company stock. Speculating in Company stock is not part of the Company culture. Trading in Other Securities: No employee or director should place a purchase or sale order, or recommend that another person place a purchase or sale order, in the securities of another corporation, if the employee or director learns confidential or material non- public information about the other corporation that is likely to affect the value of those securities. For example, it would be a violation of the securities laws if an employee or director learned through Company sources that the Company intended to purchase assets from a company, and then bought or sold stock in that other company because of the likely increase or decrease in the value of its securities. Restrictions on the Window Group: The Window Group is subject to the following restrictions on trading in Company securities: · All trades are subject to prior review and clearance for all trades should be obtained from the Company's Corporate Secretary or Assistant Corporate Secretary; · Trading is generally permitted from the start of the third business day following an earnings release with respect to the preceding fiscal period until the close of trading on the twenty- second day of the third month of the current fiscal quarter (the " Window "), subject to the restrictions below; · No trading in Company securities even during applicable trading Windows while in the possession of material non- public information; · No trading in Company securities outside of the applicable trading Windows or during any special blackout periods of which the Company's Corporate Secretary or Assistant Corporate Secretary may give notice. No one may disclose to any outside third party that a special blackout period has been imposed. Pre- Clearance Due to the level of scrutiny and regulation applied to trades in the Company's securities made by members of the Window Group, such persons' trades are subject to prior review by the Company's Corporate Secretary or Assistant Corporate Secretary. All members of the Window Group must pre- clear all trades of Company securities with the Company's Corporate Secretary or Assistant Corporate Secretary, including, without limitation, voluntary cash purchases under the dividend reinvestment plan and cashless exercises under a stock option plan. (Purchases of Company stock through the reinvestment of dividends pursuant to the dividend reinvestment plan or the exercise of stock options where the purchase price is tendered in cash at the time of exercise are not subject to the pre- clearance procedures.) In order to obtain pre- clearance, a member of the Window Group must submit to the Company's Corporate Secretary or Assistant Secretary at least one business day in advance of the proposed transaction a Pre- Clearance Checklist in the form of Exhibit C attached hereto that (i) he or she is not in possession of material non- public information concerning the Company; and (ii) the proposed trade (s) does not violate the trading restrictions of Section 16 of the Exchange Act or Rule 144 of the Securities Act. If a proposed transaction receives pre- clearance, the pre- cleared transaction must be effected within five business days of receipt of pre- clearance unless an exception is granted or the person becomes aware of material non- public information before the transaction is executed in which case the pre- clearance is void and the transaction must not be completed. Transactions not effected within the five business days' time limit would be subject to pre- clearance again. If a person requests pre- clearance and permission to engage in the transaction is denied, then he or she should not execute the transaction and should not inform any other person of the restriction. The existence of the pre- clearance procedure does not in any way obligate the Corporate Secretary or Assistant Secretary to approve any transaction. SECTION 16 COMPLIANCE General The Company is required to register its securities under Section 12 (g) of the Exchange Act. As a result, the directors and executive officers of the Company are subject to certain filing requirements and restrictions under the federal securities laws whenever they purchase, sell or otherwise engage in transactions involving stock of the Company. Most notably, directors and executive officers are subject to the reporting requirements of Section 16 of the Exchange Act. Section 16 Trading Rules Section 16 of the Exchange Act was designed to provide public information about securities transactions by corporate insiders and to deter speculative short- term trading in corporate securities by insiders. More specifically, Section 16 (a) generally requires officers, directors and persons who hold more than ten percent of the Company's securities to file certain reports disclosing ownership of and transactions in the Company's securities with the SEC. Section 16 (b) imposes absolute liability upon officers, directors and ten percent shareholders for short- swing profits obtained in trading the Company's securities. Insider Reporting Requirements under Section 16 (a). General Rule: A person who becomes an executive officer, director or ten percent shareholder of the Company must file an initial report of beneficial ownership of the Company's securities on Form 3. Subsequent changes in beneficial ownership must be reported on Form 4 within two business days after the date of the transaction, with certain limited exceptions. All changes in beneficial ownership (subject to certain limited exceptions) are required to be reported, including any purchase, sale, inheritance or gift of Company stock, as well as the receipt of a stock option or a debenture convertible into common stock, and the exercise or conversion thereof. The reporting of certain transactions (such as transactions involving nominal amounts), however, may be deferred until the end of the year when they are to be reported on Form 5. Within forty- five days after the end of the fiscal year, an executive officer, director or ten percent shareholder must file a Form 5 to report any transactions not previously reported on Form 4 during the year, either because of deferred reporting in accordance with the rules or a failure to file a required report. The SEC rules assume that all Section 16 Individuals will need to file Form 5 at the end of the fiscal year. The Company must disclose the failure of any Section 16 Individual to file Form 5 (or Form 4) in its proxy statement and annual report on Form 10- K, unless the Section 16 Individual has given to the Company a written representation that no Form 5 is required. The Company distributes a representation form in January of each year to the Section 16 Individuals so that they can confirm that all transactions in the Company's stock during the preceding year have previously been reported to the SEC. Beneficial Ownership: The reporting requirements of Section 16 (a) are imposed upon persons who beneficially own securities of the Company. There are two concepts of beneficial ownership under Section 16. The first is used in determining whether a person holds ten percent or more of the Company's stock, and focuses on the person's voting or investment power. Once a person is subject to the reporting requirements of Section 16 (a), whether as an executive officer, director or ten percent shareholder, a second concept of beneficial ownership is used to determine which securities and what transactions must be reported. The second concept is based upon the person's pecuniary interest, that is, the ability to profit from purchases or sales of the securities. As a general rule, a person is deemed to be the beneficial owner of securities which he or she owns (in his or her own name or jointly with any other person, including stock held in street name, in a custodial or agency account, or by a nominee) or which are owned by his or her spouse, or children or immediate family member who lives in the same home. A person may also be considered the beneficial owner of securities held by any partnership, corporation, trust or other entity in which the person has a significant interest or with respect to which he or she exercises control. Short- Swing Profit Liability under Section 16 (b). General Rule: Under Section 16 (b) of the Exchange Act, Section 16 Individuals are subject to strict liability for any " profit " derived during any six- month period from any purchase and sale or sale and purchase of Company stock beneficially owned by them. The purpose of Section 16 (b) is to prevent the misuse of material non- public information, but the penalties are imposed arbitrarily, regardless of whether the person used or even possessed material non- public information. The Section 16 Individual can be compelled to return to the Company any profit received as a result of such transactions. In the event the Company fails to pursue recovery of any such profit, the rule is rigorously enforced by a number of " bounty hunter " plaintiffs' lawyers who systematically review Forms 4 and 5 filed with the SEC in a search for violations. Profit: " Profit " is determined by examining all transactions by a Section 16 Individual occurring within any six- month period and matching the highest sale price with the lowest purchase price until all purchases and sales are accounted for. It makes no difference whether the sale follows or precedes the purchase, whether inside information was in fact abused, or how long the securities sold have been held. Because of the arbitrary nature of the rule, it is possible for a Section 16 Individual to be liable, even though in reality he or she sustains a net economic loss during the six- month period involved. Therefore, as a practical matter, a Section 16 Individual should allow six months to elapse between any purchase and subsequent sale or between any sale and subsequent purchase, unless all trades occur at the same price. Stock Options: Under Section 16, stock options

and convertible securities are defined as “ derivative securities. ” The SEC takes the position that derivative securities are functionally equivalent to the underlying securities to which they relate. Therefore, transactions in derivative securities are reportable and can be matched with other transactions for the purposes of short- swing profit liability under Section 16 (b). The acquisition of a stock option or other derivative security is considered to be a purchase which can be matched with a sale of stock occurring within the preceding or subsequent six months. The exercise of a stock option, or conversion of a derivative security, is simply a change in the form of beneficial ownership and thus exempt from liability under Section 16 (b). Even though exempt under Section 16 (b), these transactions must still be reported as required by Section 16 (a). Exemptions: Some transactions are exempt from the short- swing profits recapture rule. The purchase of stock pursuant to a dividend reinvestment plan, for example, is disregarded for purposes of the rule, although purchases made with additional voluntary cash contributions under the plan are not exempt. Similarly, an increase or decrease in the amount of stock held by an executive officer, director or ten percent shareholder as a result of a stock split or stock dividend is exempt from Section 16 (b). As a general rule, a bona fide gift is not a sale for purposes of the short- swing profits recapture rule. However, a gift which is followed by a sale by the recipient within six months may give rise to liability if the recipient is a person whose ownership would be attributed to the donor under the beneficial ownership rules. Tax Conditioned Plan Exemptions: Transactions in issuer securities through a “ Tax Conditioned Plan ” (other than discretionary transactions) are exempt from Section 16 (a) reporting and Section 16 (b) liability to the extent that they are not “ discretionary ”. A Tax Conditioned Plan means a Qualified Plan, an Excess Benefit Plan or a Stock Purchase Plan, including 401 (k) thrift plans and Employee Stock Purchase Plans that meet the requirements of Section 423 and Section 410 of the Internal Revenue Code. A transaction is considered to be “ discretionary ” if the participant in the plan (i) makes a volitional intra- plan transfer involving an issuer equity securities fund or (ii) obtains a cash withdrawal funded by a volitional disposition of an issuer equity security. Section 16 Reporting Procedures The Company will assist Section 16 Individuals with the preparation of the forms necessary to satisfy the reporting obligations of Section 16. However, in order to permit sufficient time for the Company to do so, Section 16 Individuals must follow the pre- clearance procedure discussed above. Failure to pre- clear transactions may result in the Company’ s inability to prepare and facilitate timely filing of a Section 16 Individual’ s Section 16 reports. In the majority of cases, Section 16 requires reports of trades made by Section 16 Individuals within two business days of the date of the trade. In order to facilitate the timely filing of Section 16 reports, Section 16 Individuals will be required to execute a power of attorney in the form of Exhibit D, attached hereto. Although the Company assists Section 16 Individuals with their Section 16 reporting obligations, it is the Section 16 Individuals’ sole responsibility to comply with his or her Section 16 obligations and to make timely filings as required by Section 16. The Company is required to disclose in its annual proxy statement the name of all Section 16 persons who failed to timely file a required Section 16 report during the prior year. RULE 144 COMPLIANCE General It is unlawful under Section 5 of the Securities Act of 1933 (the “ Securities Act ”) for any person to sell a security without registration unless the security or the transaction is exempt. Generally, the Company’ s securities will not be exempt. In addition, although Section 4 (a) (1) of the Securities Act provides an exemption for transactions by any person other than an issuer, underwriter or dealer, the SEC and the courts interpret the term “ underwriter ” broadly to include persons who purchase securities from an issuer with a view to, or offers or sells for an issuer in connection with the distribution of any security, or participates in any such undertaking. The SEC has adopted Rule 144 to provide a safe harbor from being deemed to be an underwriter for persons, particularly Section 16 individuals, who sell securities in accordance with the conditions of Rule 144. Accordingly, it is the policy of the Company that all sales of Company securities by Section 16 Individuals should comply with the conditions of Rule 144, unless such persons are able to furnish a written opinion of recognized securities law counsel acceptable to the Company that the transaction otherwise is exempt from registration under the Securities Act. Conditions of Rule 144 The following conditions must be satisfied in order for the Rule 144 safe harbor to be available: · Adequate current public information must be available with respect to the Company. The Company typically satisfies this requirement by its timely filing of its annual reports on Form 10- K, quarterly reports on Form 10- Q, current reports on Form 8- K and its annual proxy statement. · The amount of securities a Section 16 Individual may sell in any transaction, together with all sales within the preceding three (3) month period, is limited to the greater of one percent of the Company’ s outstanding shares or the average weekly trading volume of the Company’ s share during the four (4) preceding weeks. · The shares must be sold in “ brokers transactions ” or in transactions with a “ market maker. ” A “ broker’ s transaction ” is defined to mean a transaction effected by or through a broker who does no more than execute the order without soliciting customer orders to buy the shares. A “ market maker ” is defined as a dealer who holds himself out as being willing to buy and sell the Company’ s shares for his own account on a regular or continuous basis. The Company’ s Corporate Secretary and Assistant Corporate Secretary maintain a list of the Company’ s market makers. · If the amount of securities a Section 16 Individual would sell during any period of three months would exceed 5, 000 shares or \$ 50, 000, Form 144 must be filed with the SEC concurrently with the placement of sale order with the broker or the execution of the transaction directly with a market maker. Rule 144 Reporting Procedures Typically, brokers or market makers will assist Section 16 Individuals with the preparation and filing of Form 144. Nevertheless, the Company will be prepared to assist Section 16 Individuals with the preparation and filing of Rule 144. However, in order to permit sufficient time for the Company to do so, Section 16 Individuals must follow the pre- clearance procedure discussed above. Failure to pre- clear transactions may result in the Company’ s inability to facilitate the preparation and timely filing of Form 144. Although the Company assists Section 16 Individuals with their Rule 144 filing obligation, it is the Section 16 Individual’ s sole responsibility to comply and to make timely filings. ROLE OF CORPORATE SECRETARY The role and authority of the Corporate Secretary and Assistant Corporate Secretary pursuant to this Policy shall be strictly administrative and ministerial and, to the extent any responsibility of the Corporate Secretary and Assistant Corporate Secretary pursuant to this Policy is discretionary, the Corporate Secretary and Assistant Corporate Secretary shall discharge such responsibility in accordance with the directions of the Chief Executive Officer or the Board of Directors. EXHIBIT A SECTION 16 INDIVIDUALS Executive Officers Timothy G. Henry Scott D. Ehrig Craig W. Best Louis J. Giustini Mark R. Hollar Lorie M. Heckman Charles B. Carroll, Jr. David M. Long Steven D. Butz Matthew D. Weaver Karen K. Carmack Directors Martin R. Brown Allan E. Jennings, Jr. Kevin W. Craig Stanley J. Kerlin Gregory A. Duffey Donald H. Mowery G. Warren Elliott Kimberly M. Rzomp Daniel J. Fisher Gregory I. Snook EXHIBIT B OTHER WINDOW GROUP MEMBERS Zoe R. Clayton, Assistant Corporate Secretary Amanda M. Ducey, Corporate Secretary Megan Edwards, Risk Management Specialist Eric M. Follin, Asst- Liability and Investment Officer Amy B. Herrold, Controller Warren M. Hurt, Chief Investment Officer Anthony Klatko, Investment Portfolio Manager Becky A. Mull, Investment Portfolio Analyst EXHIBIT C FRANKLIN FINANCIAL SERVICES CORPORATION SECTION 16 INSIDER TRADING PRE- CLEARANCE CHECKLIST Insider Name: _____ Date of Notification: _____ Transaction Details: Buy / Sell / Transfer Number of Shares: _____ Anticipated Transaction Date: _____ Please review each “ Restriction / Consideration ” before signing below to indicate compliance. If you have any questions, please refer to the Insider Trading Policy or contact the Corporate Secretary / Assistant Corporate Secretary for clarification. Restriction / Consideration Summary · Trading Restrictions The named insider is not in possession of material non- public information concerning the Company. The proposed trade will not occur during a regular or special black- out period. · Timing The proposed transaction will be completed within 5 business days of pre- clearance. · Prohibited Transactions The proposed transaction does not relate to holding FFSC stock in a margin account as collateral. · Section 16 (b) Liability The named insider did not engage in any non- exempt “ opposite way ” transactions within the past 6 months and does not intend any non- exempt “ opposite way ” transactions within the next 6 months. The named insider will immediately provide information to the

Corporate Secretary or Assistant Corporate Secretary about the completed transaction to allow for timely filing of any necessary Section 16 report. · Rule 144 Compliance The proposed transaction will not exceed the Rule 144 volume limitations and will be conducted through an unsolicited broker transaction or directly to a market- maker. The named insider will file a Form 144 with the SEC in a timely manner IF the transaction is large enough to warrant it. EXHIBIT D POWER OF ATTORNEY Know by all these presents, that the undersigned director (or officer) of Franklin Financial Services Corporation (the " Company ") hereby constitutes and appoints each of AMANDA M. DUCEY – Corporate Secretary, and ZOE R. CLAYTON- Assistant Corporate Secretary, signing singly, the undersigned' s true and lawful attorney- in- fact to: (1) prepare, execute in the undersigned' s name and on the undersigned' s behalf, and submit to the U. S. Securities and Exchange Commission (the " SEC ") a Form ID, including amendments thereto, and any other documents necessary or appropriate to obtain codes and passwords enabling the undersigned to make electronic filings with the SEC of reports required by Section 16 (a) of the Securities Exchange Act of 1934 or any rule or regulation of the SEC; (2) execute for and on behalf of the undersigned, in the undersigned' s capacity as an officer and / or Director of the Company, Forms 3, 4, and 5 in accordance with Section 16 (a) of the Securities Exchange Act of 1934 and the rules thereunder, and other forms or reports the undersigned may be required to file in connection with the undersigned' s ownership, acquisition, or disposition of securities of the Company; (3) do and perform any and all acts for and on behalf of the undersigned which may be necessary or desirable to complete and execute any such Form 3, 4, or 5, or other form or report, and timely file such form or report with the SEC and any stock exchange or similar authority; and (4) take any other action of any type whatsoever in connection with the foregoing which, in the opinion of such attorney- in- fact, may be of benefit to, in the best interest of, or legally required by, the undersigned, it being understood that the documents executed by such attorney- in- fact on behalf of the undersigned pursuant to this Power of Attorney shall be in such form and shall contain such terms and conditions as such attorney- in- fact may approve in such attorney- in- fact' s discretion. The undersigned hereby grants to each such attorney- in- fact full power and authority to do and perform any and every act and thing whatsoever requisite, necessary, or proper to be done in the exercise of any of the rights and powers herein granted, as fully to all intents and purposes as the undersigned might or could do it personally present, with full power of substitution or revocation, hereby ratifying and confirming all that such attorney- in- fact, or such attorney- in- fact' s substitute or substitutes, shall lawfully do or cause to be done by virtue of this Power of Attorney and the rights and powers herein granted. The undersigned acknowledges that the foregoing attorneys- in- fact, in serving in such capacity at the request of the undersigned, are not assuming, nor is the Company assuming, any of the undersigned' s responsibilities to comply with Section 16 of the Securities Exchange Act of 1934. The undersigned further acknowledges that it is the undersigned' s express intent that the Power of Attorney shall not create a fiduciary relationship between the attorney- in- fact and the undersigned. This Power of Attorney shall remain in full force and effect until the undersigned is no longer required to file Forms 3, 4, and 5 with respect to the undersigned' s holdings of and transactions in securities issued by the Company, unless earlier revoking by the undersigned in a signed writing delivered to the foregoing attorneys- in- fact. IN WITNESS WHEREOF, the undersigned has caused this Power of Attorney to be executed as of this _____ day of _____, 20____. _____ Signature

Printed Name ACKNOWLEDGEMENT OF AGENT I, Corporate Secretary or Assistant Corporate Secretary, have read the attached Power of Attorney signed by « FirstName » « LastName » (the " principal ") and dated _____, 20____, and am the person identified as the agent for the principal. I hereby acknowledge that in the absence of a specific provision to the contrary in the Power of Attorney or in 20 Pa. C. S. when I act as agent: · I shall exercise the powers for the benefit of the principal; · I shall keep the assets of the principal separate from my assets; · I shall exercise reasonable caution and prudence; and · I shall keep a full and accurate record for all actions, receipts, and disbursements on behalf of the principal. Date: _____

EXHIBIT F Insider Trading Policy Acknowledgement The undersigned hereby acknowledges receipt of the Franklin Financial Services Corporation Insider Trading Policy and agrees to be bound by this policy _____

DateSignature _____ Printed Name EXHIBIT 21

FRANKLIN FINANCIAL SERVICES CORPORATIONSUBSIDIARIES FRANKLIN FINANCIAL SERVICES CORPORATION CHAMBERSBURG, PA FARMERS AND MERCHANTS FRANKLIN FUTURETRUST COMPANY OF FUNDCHAMBERSBURG, PA CHAMBERSBURG, PADIRECT- 100 % DIRECT- 100 % FRANKLIN FINANCIAL PROPERTIES CORPORATION CHAMBERSBURG, PA INDIRECT- 100 % EXHIBIT 23. 1 Consent of Independent Registered Public Accounting Firm Franklin Financial Services CorporationChambersburg, Pennsylvania We consent to the incorporation by reference in Registration Statement No. 333- 117604, No. 333- 90348, No. 333- 90348, No. 333- 231668 and No. 333- 193655 on Form S- 8 and 333- 169186 and No. 333- 275635 on Form S- 3 of Franklin Financial Services Corporation of our report dated March 11, 2024, 2025 relating to the financial statements appearing in this Annual Report on Form 10- K. /s/ Crowe LLP Cleveland, Washington, D. C. OHMarch -- March 11, 2024, 2025 Exhibit 31. 1Rule 13a- 14 (a) / 15d- 14 (a) Certifications I, Timothy G. Henry, certify that: 1. I have reviewed this annual report on Form 10- K of Franklin Financial Services Corporation; 2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and for, the periods presented in this report; 4. The registrant' s other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a- 15 (e) and 15d- 15 (e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a- 15 (f) and 15d- 15 (f)) for the registrant and have: a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c) Evaluated the effectiveness of the registrant' s disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d) Disclosed in this report any change in the registrant' s internal control over financial reporting that occurred during the registrant' s most recent fiscal quarter that has materially affected, or is reasonably likely to materially affect, the registrant' s internal control over financial reporting and 5. The registrant' s other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant' s auditors and the audit committee of the registrant' s board of directors: a) All significant deficiencies and material weaknesses in the design or operation of internal controls over financial reporting which are reasonably likely to adversely affect the registrant' s ability to record, process, summarize and report financial information; and b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant' s internal control over financial reporting Date: March 11, 2024, 2025 /s/ Timothy G. HenryTimothy G. HenryChief HenryPresident and Chief Executive Officer Exhibit 31. 2Rule 13a- 14 (a) / 15d- 14 (a) Certifications I, Mark R. Hollar, certify that: 1. I have reviewed this annual report on Form 10- K of Franklin Financial Services Corporation; 2. Based on my knowledge, this report does not contain any untrue statement of a material fact or omit to state a material fact necessary to make the statements made, in light of the circumstances under which such statements were made, not misleading with respect to the period covered by this report; 3. Based on my knowledge, the financial statements, and other financial information included in this report, fairly present in all material respects the financial condition, results of operations and cash flows of the registrant as of, and

for, the periods presented in this report; 4. The registrant's other certifying officer and I are responsible for establishing and maintaining disclosure controls and procedures (as defined in Exchange Act Rules 13a-15 (e) and 15d-15 (e)) and internal control over financial reporting (as defined in Exchange Act Rules 13a-15 (f) and 15d-15 (f)) for the registrant and have: a) Designed such disclosure controls and procedures, or caused such disclosure controls and procedures to be designed under our supervision, to ensure that material information relating to the registrant, including its consolidated subsidiaries, is made known to us by others within those entities, particularly during the period in which this report is being prepared; b) Designed such internal control over financial reporting, or caused such internal control over financial reporting to be designed under our supervision, to provide reasonable assurance regarding the reliability of financial reporting and the preparation of financial statements for external purposes in accordance with generally accepted accounting principles; c) Evaluated the effectiveness of the registrant's disclosure controls and procedures and presented in this report our conclusions about the effectiveness of the disclosure controls and procedures, as of the end of the period covered by this report based on such evaluation; and d) Disclosed in this report any change in the registrant's internal control over financial reporting that occurred during the registrant's most recent fiscal quarter that has materially affected, or is reasonably likely to materially affect, the registrant's internal control over financial reporting and 5. The registrant's other certifying officer and I have disclosed, based on our most recent evaluation of internal control over financial reporting, to the registrant's auditors and the audit committee of the registrant's board of directors: a) All significant deficiencies and material weaknesses in the design or operation of internal controls over financial reporting which are reasonably likely to adversely affect the registrant's ability to record, process, summarize and report financial information; and b) Any fraud, whether or not material, that involves management or other employees who have a significant role in the registrant's internal control over financial reporting Date: March 14, 2024

2025 / s / Mark R. HollarMark R. HollarTreasurer and Chief Financial Officer Exhibit 32. 1Certification Pursuant to 18 U. S. C. Section 1350, As Adopted Pursuant to Section 906 of the Sarbanes – Oxley Act of 2002 In connection with the Annual Report of Franklin Financial Services Corporation (the “ Corporation ”) on Form 10- K, for the period ending December 31, 2023-2024, as filed with the Securities and Exchange Commission on the date hereof (the “ Report ”), I, Timothy G. Henry, Chief Executive Officer of the Corporation, certify, pursuant to 18 U. S. C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes – Oxley Act of 2002 that: (1) The report fully complies with the requirements of Section 13 (a) or 15 (d) of the Securities and Exchange Act of 1934; and (2) The information contained in the Report fairly presents, in all material respects, the financial condition and result of operations of the Company. / s / Timothy G. HenryTimothy G. HenryChief Executive OfficerMarch 14, 2024-2025 Exhibit 32. 2Certification Pursuant to 18 U. S. C. Sections 1350, As Adopted Pursuant to Section 906 of the Sarbanes – Oxley Act of 2002 In connection with the Annual Report of Franklin Financial Services Corporation (the “ Corporation ”) on Form 10- K for the period ending December 31, 2023-2024 as filed with the Securities and Exchange Commission on the date hereof (the “ Report ”), I, Mark R. Hollar, Chief Financial Officer of the Corporation, certify, pursuant to 18 U. S. C. Section 1350, as adopted pursuant to Section 906 of the Sarbanes – Oxley Act of 2002 that: (1) The report fully complies with the requirements of Section 13 (a) or 15 (d) of the Securities and Exchange Act of 1934; and (2) The information contained in the Report fairly presents, in all material respects, the financial condition and result of operations of the Company. / s / Mark R. HollarMark R. HollarChief Financial OfficerMarch 14, 2024-2025 Exhibit 97Franklin Financial Services Corporation – Excess Incentive Compensation Recovery Policy – The Board of Directors (the “ Board”) of Franklin Financial Services Corporation (the “ Company”) believes that it is in the best interests of the Company and its shareholders to adopt this Excess Incentive Compensation Recovery Policy (the “ Policy”). This Policy addresses the obligations of the Company upon the occurrence of a Restatement (as hereinafter defined) to recover Excessive Incentive – Based Compensation (as hereinafter defined) received by Covered Executives (as hereinafter defined) during the Relevant Recovery Period (as hereinafter defined). This Policy is designed and intended to comply with, and shall be interpreted in a manner consistent with, Section 10D of the Securities Exchange Act of 1934, as amended (the “ Exchange Act”), Rule 10D – 1 promulgated under the Exchange Act (“ Rule 10D – 1”) adopted by the Securities and Exchange Commission (the “ SEC”) there under and Nasdaq Listing Rule 5608 and any amendments or successors thereto (the “ Listing Standards”). 1. Administration of Policy. The Board shall have full authority to administer, amend or terminate this Policy, provided such actions are consistent with applicable law and Listing Standards. Subject to the provisions of this Policy, the Board shall make such determinations and interpretations and take such actions in connection with this Policy as it deems necessary, appropriate or advisable, provided however, that a member of the Board who also is a Covered Executive shall be excluded from any and all discussion relating to the application or interpretation of this Policy to such Covered Executive. All determinations and interpretations made by the Board shall be final, binding and conclusive. The Board may delegate any of its powers under this Policy to the Compensation and Personnel Committee of the Board or any subcommittee or delegate thereof. 2. Definitions. In addition to terms otherwise defined in this Policy, the following terms, when used in this Policy, shall have the following meanings: “ Covered Executive” means any current or former Executive Officer who receives Excess Compensation. “ Excess Compensation” means all Incentive – Based Compensation (calculated on a pre tax basis) Received after October 1, 2023 by a Covered Executive: (i) after beginning service as an Executive Officer; (ii) who served as an Executive Officer at any time during the performance period for that Incentive – Based Compensation; (iii) while the Company had a class of securities listed on Nasdaq; and (iv) during the Relevant Recovery Period, that exceeded the amount of Incentive – Based Compensation that otherwise would have been Received had the amount been determined based on the Financial Reporting Measures, as reflected in the Restatement. For Incentive – Based Compensation based on stock price or total shareholder return, when the amount of erroneously awarded compensation is not subject to mathematical recalculation directly from the information in the Restatement: (i) the amount must be based on a reasonable estimate of the effect of the Restatement on the stock price or total shareholder return upon which the Incentive Based Compensation was Received by the Covered Executive; and (ii) the Company must maintain documentation of the determination of the reasonable estimate and provide such documentation to Nasdaq. “ Executive Officer” includes the Company's president, principal financial officer, principal accounting officer (or if there is no such accounting officer, the controller), any vice president of the Company in charge of a principal business unit, division, or function (such as sales, administration, or finance), any other officer who performs a policy – making function, or any other person (including any executive officer of the Company's subsidiaries or affiliates) who performs similar policy – making functions for the Company. At a minimum, the term “ Executive Officer” shall include all executive officers identified in SEC filings pursuant to Item 401 (b) of Regulation S – K, 17 C. F. R. § 229. 401 (b). “ Financial Reporting Measure” means a measure that is determined and presented in accordance with the accounting principles used in preparing the Company's financial statements, and any measure that is derived wholly or in part (including “ non – GAAP” financial measures, such as those appearing in earnings releases) from such measures; provided, however, that any such measure need not be presented within the Company's financial statements or included in a filing made with the SEC. Examples of Financial Reporting Measures include but are not limited to measures based on: stock price, total shareholder return, revenues, net income, operating income, profitability of one or more segments, financial ratios, earnings before interest, taxes, depreciation and amortization (“ EBITDA”), liquidity measures (such as working capital, operating cash flow); return measures (such as return on assets or return on invested capital), earnings measure (such as earnings per share), cost per employee, any of such financial reporting measure relative to a peer group, and tax basis income. “ Impracticable” means, after exercising a normal due process review of all the relevant facts and circumstances and taking all steps required by Rule 10D – 1 and Listing Standards, the Compensation and Personnel Committee determines that recovery of the Excess Compensation is impracticable because: (i) it has determined that the direct expense that the Company would pay to a third party to assist in enforcing this Policy and recovering the otherwise Excess Compensation would exceed the amount to be recovered; (ii) it has concluded that the recovery of the Excess Compensation would violate home country law adopted prior to November 28, 2022; or (iii) it has determined that the recovery of the Excess Compensation would cause a tax qualified retirement plan, under which benefits are broadly available to the Company's employees, to fail to meet the requirements of 26 U. S. C. 401 (a) (13) or 26 U. S. C. 411 (a) and regulations thereunder. The Company must: (a) in the case of clause (i) of the preceding sentence, prior to making that determination, make a reasonable attempt to recover any

Excess Compensation, document such reasonable attempt (s) to recover, and provide that documentation to Nasdaq; and (b) in the case of clause (ii) of the preceding sentence, obtain an opinion of home country counsel, acceptable to Nasdaq, that recovery would result in such a violation; and provide that opinion to Nasdaq." Incentive-Based Compensation" means any compensation that is granted, earned, or vested based wholly or in part upon the attainment of a Financial Reporting Measure; however it does not include: (i) base salaries; (ii) discretionary cash bonuses; (iii) awards (either cash or equity) that are based upon subjective, strategic or operational standards; and (iv) equity awards that vest solely on the passage of time. "Nasdaq" means The Nasdaq Stock Market. "Received" Incentive-Based Compensation is deemed "Received" in any Company fiscal period during which the Financial Reporting Measure specified in the Incentive-Based Compensation award is attained, even if the payment or grant of the Incentive-Based Compensation occurs after the end of that period. "Relevant Recovery Period" means the three completed fiscal years preceding the earlier to occur of: (i) the date that the Board, a committee of the Board, or the officer or officers of the Company authorized to take such action if Board action is not required, concludes, or reasonably should have concluded, that the Company is required to prepare a Restatement; or (ii) the date a court, regulator, or other legally authorized body directs the Company to prepare a Restatement. "Relevant Recovery Period" also includes, in addition to the three fiscal year period described in the preceding sentence, any transition period (that results from a change in the Company's fiscal year) within or immediately following that completed three fiscal year period; provided, further, a transition period between the last day of the Company's previous fiscal year end and the first day of its new fiscal year that comprises a period of nine to 12 months would be deemed a completed fiscal year. A "Relevant Recovery Period" does not include any period prior to October 2, 2023. "Restatement" means an accounting restatement of any of the Company's financial statements due to the Company's material noncompliance with any financial reporting requirement under U. S. securities laws, including any required accounting restatement to correct an error in previously issued financial statements that is material to the previously issued financial statements (often referred to as a "Big R" restatement), or that would result in a material misstatement if the error were corrected in the current period or left uncorrected in the current period (often referred to as a "littler" restatement). A Restatement does not include situations in which financial statement changes did not result from material non-compliance with financial reporting requirements, such as, but not limited to retrospective: (i) application of a change in accounting principles; (ii) revision to reportable segment information due to a change in the structure of the Company's internal organization; (iii) reclassification due to a discontinued operation; (iv) application of a change in reporting entity, such as from a reorganization of entities under common control; (v) adjustment to provision amounts in connection with a prior business combination; and (vi) revision for stock splits, reverse stock splits, stock dividends or other changes in capital structure. 3. Recovery of Excess Incentive Compensation. If the Company is required to prepare a Restatement, the Board shall, unless the Board's Compensation and Personnel Committee determines it to be impracticable, take reasonably prompt action to recover all Excess Compensation from any Covered Executive. The Company's obligation to recover Excess Compensation is not dependent on if or when the restated financial statements are filed. Subject to applicable law, the Board may seek to recover Excess Compensation by requiring a Covered Executive to repay such amount to the Company; by adding "holdback" or deferral policies to incentive compensation; by adding post-vesting "holding" or "no transfer" policies to equity awards; by set-off of a Covered Executive's other compensation; by reducing future compensation; or by such other means or combination of means as the Board, in its sole discretion, determines to be appropriate. This Policy is in addition to (and not in lieu of) any right of repayment, forfeiture or off-set against any Covered Executive that may be available under applicable law or otherwise (whether implemented prior to or after adoption of this Policy). The Board may, in its sole discretion and in the exercise of its business judgment, determine whether and to what extent additional action is appropriate to address the circumstances surrounding any Restatement to minimize the likelihood of any recurrence and to impose such other discipline as it deems appropriate. 4. Acknowledgement by Executive Officers. The Board shall provide notice to and seek written acknowledgement of this Policy from each Executive Officer; provided that the failure to provide such notice or obtain such acknowledgement shall have no impact on the applicability or enforceability of this Policy. 5. No Indemnification. Notwithstanding the terms of any of the Company's organizational documents, any corporate policy or any contract of insurance, employment agreement, or other contract to which the Company is a party, no Covered Executive shall be indemnified against the loss of any Excess Compensation, including any payment or reimbursement for the cost of third-party insurance purchased by any Covered Executive to fund any recovery of Excess Compensation by the Company under this Policy. 6. Disclosures. The Company shall make all disclosures and filings with respect to this Policy and maintain all documents and records that are required by the applicable rules and forms of SEC (including, without limitation, Rule 10D-1) and the Listing Standards. 7. Successors. This Policy shall be binding and enforceable against all Covered Executives and their beneficiaries, heirs, executors, administrators or other legal representatives. v3. 24. 0. 1 Document And Entity Information- USD (\$) 12 Months Ended Dec. 31, 2023 Feb. 29, 2024 Jun. 30, 2023 Document And Entity Information [Abstract] Document Type 10-K Document Annual Report true Document Period End Date Dec. 31, 2023 Current Fiscal Year End Date-- 12-31 Document Transition Report false Entity File Number 001-38884 Entity Registrant Name FRANKLIN FINANCIAL SERVICES CORPORATION Entity Incorporation: State or Country Code PA Entity Tax Identification Number 25-1440803 Entity Address, Address Line One 1500 Nitterhouse Drive Entity Address, City or Town Chambersburg Entity Address, State or Province PA Entity Address, Postal Zip Code 17201-0819 City Area Code Local Phone Number 264-6116 Title of 12 (b) Security Common stock Trading Symbol FRAF Security Exchange Name NASDAQ Entity Well-known Seasoned Issuer No Entity Voluntary Filers No Entity Current Reporting Status Yes Entity Interactive Data Current Yes Entity Filer Category Non-accelerated Issuer Entity Small Business true Entity Emerging Growth Company false Entity Shell Company false ICFR Auditor Attestation false Entity Public Float \$ 108,078,178 Entity Common Stock, Shares Outstanding 4,383,720 Documents Incorporated by Reference Portions of the definitive annual proxy statement to be filed, pursuant to Reg. 14A within 120 days after December 31, 2023, are incorporated into Part III. Entity Central Index Key Document Fiscal Year Focus Document Fiscal Period Focus FY Amendment Flag false Error Correction Flag false Auditor Name Crowe LLP Auditor Firm ID Auditor Location Cleveland, Ohio X-Definition Boolean flag that is true when the XBRL content amends previously-filed or accepted submission. References No definition available. Details Name: dei_AmendmentFlag Namespace Prefix: dei_ Data Type: xbrli: booleanItemType Balance Type: na Period Type: durationX-Definition PCAOB issued Audit Firm Identifier References Reference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-10-K-Number-249-Section-310> Reference 2: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-20-F-Number-249-Section-220-Subsection-f> Reference 3: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-40-F-Number-249-Section-240-Subsection-f> Details Name: dei_AuditorFirmId Namespace Prefix: dei_ Data Type: dei: nonemptySequenceNumberItemType Balance Type: na Period Type: durationX-References Reference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-10-K-Number-249-Section-310> Reference 2: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-20-F-Number-249-Section-220-Subsection-f> Reference 3: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-40-F-Number-249-Section-240-Subsection-f> Details Name: dei_AuditorLocation Namespace Prefix: dei_ Data Type: dei: internationalNameItemType Balance Type: na Period Type: durationX-References Reference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-10-K-Number-249-Section-310> Reference 2: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-20-F-Number-249-Section-220-Subsection-f> Reference 3: <http://www.xbrl.org/2003/role/presentationRef-Publisher-SEC-Name-Form-40-F-Number-249-Section-240-Subsection-f> Details Name: dei_AuditorName Namespace Prefix: dei_ Data Type: dei: internationalNameItemType Balance Type: na Period Type: durationX-Definition Area code of city References No definition available. Details Name: dei_CityAreaCode Namespace Prefix: dei_ Data Type: xbrli: normalizedStringItemType Balance Type: na Period Type: durationX-Definition End date of current fiscal year in the format--MM-DD. References No definition available. Details Name: dei_CurrentFiscalYearEndDate Namespace Prefix: dei_ Data Type: xbrli: gMonthDayItemType Balance Type: na Period Type: durationX-Definition Boolean flag that is true only for a form used as an annual report. References Reference 1: <http://www.xbrl.org/2003/role/>

presentationRef-Publisher SEC-Name Form 10-K-Number 249-Section 310Reference 2: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 10-K-Number 249-Section 310>Reference 3: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 20-F-Number 249-Section 220-Subsection f>Reference 4: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 40-F-Number 249-Section 240-Subsection f>Details Name: dei_DocumentAnnualReport Namespace Prefix: dei_Data Type: xbrli:booleanItemType Balance Type: na Period Type: durationX-DefinitionIndicates whether any of the financial statement period in the filing include a restatement due to error correction. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Regulation S-K-Number 229-Section 402-Subsection w>Reference 2: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 10-K-Number 249-Section 310>Reference 3: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 20-F-Number 249-Section 220-Subsection f>Reference 4: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Form 40-F-Number 249-Section 240-Subsection f>Details Name: dei_DocumentFiscalPeriodFocus Namespace Prefix: dei_Data Type: dei:fiscalPeriodItemType Balance Type: na Period Type: durationX-DefinitionThis is focus fiscal year of the document report in YYYY format. For a 2006 annual report, which may also provide financial information from prior periods, fiscal 2006 should be given as the fiscal year focus. Example: 2006. ReferencesNo definition available. Details Name: dei_DocumentFiscalYearFocus Namespace Prefix: dei_Data Type: xbrli:gYearItemType Balance Type: na Period Type: durationX-DefinitionFor the EDGAR submission types of Form 8-K: the date of the report, the date of the earliest event reported; for the EDGAR submission types of Form N-1A: the filing date; for all other submission types: the end of the reporting or transition period. The format of the date is YYYY-MM-DD. ReferencesNo definition available. Details Name: dei_DocumentPeriodEndDate Namespace Prefix: dei_Data Type: xbrli:dateItemType Balance Type: na Period Type: durationX-DefinitionBoolean flag that is true only for a form used as a transition report. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Forms 10-K, 10-Q, 20-F-Number 240-Section 13-Subsection a-1>Details Name: dei_DocumentTransitionReport Namespace Prefix: dei_Data Type: xbrli:booleanItemType Balance Type: na Period Type: durationX-DefinitionThe type of document being provided (such as 10-K, 10-Q, 485BPOS, etc). The document type is limited to the same value as the supporting SEC submission type, or the word 'Other'. ReferencesNo definition available. Details Name: dei_DocumentType Namespace Prefix: dei_Data Type: dei:submissionTypeItemType Balance Type: na Period Type: durationX-DefinitionDocuments incorporated by reference. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-23>Details Name: dei_DocumentsIncorporatedByReferenceTextBlock Namespace Prefix: dei_Data Type: dtl:textBlockItemType Balance Type: na Period Type: durationX-DefinitionAddress Line 1 such as Attn, Building Name, Street Name ReferencesNo definition available. Details Name: dei_EntityAddressAddressLine1 Namespace Prefix: dei_Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: durationX-DefinitionName of the City or Town ReferencesNo definition available. Details Name: dei_EntityAddressCityOrTown Namespace Prefix: dei_Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: durationX-DefinitionCode for the postal or zip code ReferencesNo definition available. Details Name: dei_EntityAddressPostalZipCode Namespace Prefix: dei_Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: durationX-DefinitionName of the state or province. ReferencesNo definition available. Details Name: dei_EntityAddressStateOrProvince Namespace Prefix: dei_Data Type: dei:stateOrProvinceCodeItemType Balance Type: na Period Type: durationX-DefinitionA unique 10-digit SEC-issued value to identify entities that have filed disclosures with the SEC. It is commonly abbreviated as CIK. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntityCentralIndexKey Namespace Prefix: dei_Data Type: dei:centralIndexKeyItemType Balance Type: na Period Type: durationX-DefinitionIndicate number of shares or other units outstanding of each of registrant's classes of capital or common stock or other ownership interests, if and as stated on cover of related periodic report. Where multiple classes or units exist define each class/interest by adding class of stock items such as Common Class A [Member], Common Class B [Member] or Partnership Interest [Member] onto the Instrument [Domain] of the Entity Listings, Instrument. ReferencesNo definition available. Details Name: dei_EntityCommonStockSharesOutstanding Namespace Prefix: dei_Data Type: xbrli:sharesItemType Balance Type: na Period Type: instantX-DefinitionIndicate 'Yes' or 'No' whether registrants (1) have filed all reports required to be filed by Section 13 or 15 (d) of the Securities Exchange Act of 1934 during the preceding 12 months (or for such shorter period that registrants were required to file such reports), and (2) have been subject to such filing requirements for the past 90 days. This information should be based on the registrant's current or most recent filing containing the related disclosure. ReferencesNo definition available. Details Name: dei_EntityCurrentReportingStatus Namespace Prefix: dei_Data Type: dei:yesNoItemType Balance Type: na Period Type: durationX-DefinitionIndicate if registrant meets the emerging growth company criteria. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntityEmergingGrowthCompany Namespace Prefix: dei_Data Type: xbrli:booleanItemType Balance Type: na Period Type: durationX-DefinitionCommission file number. The field allows up to 17 characters. The prefix may contain 1-3 digits, the sequence number may contain 1-8 digits, the optional suffix may contain 1-4 characters, and the fields are separated with a hyphen. ReferencesNo definition available. Details Name: dei_EntityFileNumber Namespace Prefix: dei_Data Type: dei:fileNumberItemType Balance Type: na Period Type: durationX-DefinitionIndicate whether the registrant is one of the following: Large Accelerated Filer, Accelerated Filer, Non-accelerated Filer. Definitions of these categories are stated in Rule 12b-2 of the Exchange Act. This information should be based on the registrant's current or most recent filing containing the related disclosure. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntityFilerCategory Namespace Prefix: dei_Data Type: dei:filerCategoryItemType Balance Type: na Period Type: durationX-DefinitionTwo-character EDGAR code representing the state or country of incorporation. ReferencesNo definition available. Details Name: dei_EntityIncorporationStateCountryCode Namespace Prefix: dei_Data Type: dei:edgarStateCountryItemType Balance Type: na Period Type: durationX-DefinitionBoolean flag that is true when the registrant has submitted electronically every Interactive Data File required to be submitted pursuant to Rule 405 of Regulation S-T during the preceding 12 months (or for such shorter period that the registrant was required to submit such files). ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Regulation S-T-Number 232-Section 405>Details Name: dei_EntityInteractiveDataCurrent Namespace Prefix: dei_Data Type: dei:yesNoItemType Balance Type: na Period Type: durationX-DefinitionThe aggregate market value of the voting and non-voting common equity held by non-affiliates computed by reference to the price at which the common equity was last sold, or the average bid and asked price of such common equity, as of the last business day of the registrant's most recently completed second fiscal quarter. ReferencesNo definition available. Details Name: dei_EntityPublicFloat Namespace Prefix: dei_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX-DefinitionThe exact name of the entity filing the report as specified in its charter, which is required by forms filed with the SEC. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntityRegistrantName Namespace Prefix: dei_Data Type: xbrli:normalizedStringItemType Balance Type: na Period Type: durationX-DefinitionBoolean flag that is true when the registrant is a shell company as defined in Rule 12b-2 of the Exchange Act. ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntityShellCompany Namespace Prefix: dei_Data Type: xbrli:booleanItemType Balance Type: na Period Type: durationX-DefinitionIndicates that the company is a Smaller Reporting Company (SRC). ReferencesReference 1: <http://www.xbrl.org/2003/role/presentationRef-Publisher SEC-Name Exchange Act-Number 240-Section 12-Subsection b-2>Details Name: dei_EntitySmallBusiness

Namespace Prefix: dei_Data Type: xbrli: booleanItemType Balance Type: na Period Type: durationX- DefinitionThe Tax Identification Number (TIN), also known as an Employer Identification Number (EIN), is a unique 9- digit value assigned by the IRS. ReferencesReference 1:

/role/disclosureRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 4-08 (g) (1) (ii))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481687/323-10-50-3Reference 5: http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482907/825-10-50-28Reference 6: http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org//1943274/2147481372/852-10-55-10Reference 7: http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 12-Publisher FASB-URI https://asc.fasb.org//1943274/2147480167/946-830-55-12Reference 8: http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7-03 (a) (12))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479440/944-210-S99-1Reference 9: http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 22-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-22Reference 10: http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 6-04 (8))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1Reference 11: http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5-02 (18))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 12: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 13: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (ii))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 14: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iii))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 15: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 16: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iv))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 17: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (5))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 18: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 19: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 20: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (B))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 21: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iv))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 22: http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (5))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 23: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 7-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481404/852-10-50-7Reference 24: http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 25: http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (d)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 26: http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-03 (11))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Details Name: us-gaap_Assets Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX-ReferencesNo definition available. Details Name: us-gaap_AssetsAbstract Namespace Prefix: us-gaap_Data Type: xbrli: stringItemType Balance Type: na-Period Type: durationX-DefinitionAmount of investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 320-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph (aa)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481800/320-10-50-2Reference 2: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 320-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481830/320-10-45-1Reference 3: http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-03 (6))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Reference 4: http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 30-Name Accounting Standards Codification-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147479130/326-30-45-1Details Name: us-gaap_AvailableForSaleSecuritiesDebtSecurities Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX-DefinitionThe carrying amount of a life insurance policy on an officer, executive or employee for which the reporting entity (a bank) is entitled to proceeds from the policy upon death of the insured or surrender of the insurance policy. ReferencesReference 1: http://www.xbrl.org/2009/role/commonPracticeRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-03 (10))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479853/942-210-S99-1Details Name: us-gaap_BankOwnedLifeInsurance Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX-DefinitionAmount of currency on hand as well as demand deposits with banks or financial institutions. Includes other kinds of accounts that have the general characteristics of demand deposits. Also includes short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. Excludes cash and cash equivalents within disposal group and discontinued operation. ReferencesReference 1: http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5-02 (1))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 2: http://www.xbrl.org/2003/role/exampleRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483467/210-10-45-1Reference 3: http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 230-SubTopic 10-Section 45-Paragraph 4-Publisher FASB-URI https://asc.fasb.org//1943274/2147482740/230-10-45-4Details Name: us-gaap_CashAndCashEquivalentsAtCarryingValue Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: debit

Period Type: instantX- DefinitionFor banks and other depository institutions: Includes cash on hand (currency and coin), cash items in process of collection, noninterest bearing deposits due from other financial institutions (including corporate credit unions), and noninterest bearing balances with the Federal Reserve Banks, Federal Home Loan Banks and central banks. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03 \(1\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-03 (1)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479853/942-210-S99-1> Details Name: us-gaap_CashAndDueFromBanks Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionRepresents the caption on the face of the balance sheet to indicate that the entity has entered into (1) purchase or supply arrangements that will require expending a portion of its resources to meet the terms thereof, and (2) is exposed to potential losses or, less frequently, gains, arising from (a) possible claims against a company's resources due to future performance under contract terms, and (b) possible losses or likely gains from uncertainties that will ultimately be resolved when one or more future events that are deemed likely to occur do occur or fail to occur. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03 \(a\)\(19\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03 (a)(19)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479440/944-210-S99-1> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(15\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (15)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479617/946-210-S99-1> Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03-17\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph (SX 210.9-03-17))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479853/942-210-S99-1> Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 210-SubTopic 10-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02.25\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 210-SubTopic 10-Section S99-Paragraph 1-Subparagraph (SX 210.5-02.25))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommitmentsAndContingencies Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionAggregate par or stated value of issued nonredeemable common stock (or common stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable common shares, par value and other disclosure concepts are in another section within stockholders' equity. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org//1943274/2147481372/852-10-55-10> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03 \(a\)\(22\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03 (a)(22)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479440/944-210-S99-1> Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommonStockValue Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionAmount, after allocation of valuation allowances and deferred tax liability, of deferred tax asset attributable to deductible differences and carryforwards, with jurisdictional netting. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 740-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 4-Publisher FASB-URI https://asc.fasb.org//1943274/2147482525/740-10-45-4> Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 740-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 6-Publisher FASB-URI https://asc.fasb.org//1943274/2147482525/740-10-45-6> Details Name: us-gaap_DeferredIncomeTaxAssetsNet Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionThe aggregate of all deposit liabilities held by the entity, including foreign and domestic, interest and noninterest bearing; may include demand deposits, saving deposits, Negotiable Order of Withdrawal (NOW) and time deposits among others. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03.12\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph (SX 210.9-03.12))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147479853/942-210-S99-1> Details Name: us-gaap_Deposits Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- ReferencesNo definition available. Details Name: us-gaap_DepositsAbstract Namespace Prefix: us-gaap-Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX- DefinitionAmount of investment in equity security measured at fair value with change in fair value recognized in net income (FV-NI), classified as current. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(2\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (2)))- Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1> Reference 2: [http://www.xbrl.org/2003/role/exampleRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483467/210-10-45-1](http://www.xbrl.org/2003/role/exampleRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483467/210-10-45-1) Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Publisher FASB-URI https://asc.fasb.org//1943274/2147482736/825-10-45-1A> Details Name: us-gaap_EquitySecuritiesFvNi Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionFederal Home Loan Bank (FHLB) stock represents an equity interest in a FHLB. It does not have a readily determinable fair value because its ownership is restricted and it lacks a market (liquidity). ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 325-Name Accounting Standards Codification-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147481026/942-325-45-1> Details Name: us-gaap_FederalHomeLoanBankStock Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionAmount excluding accrued interest, of allowance for credit loss on financing receivable. Excludes net investment in lease. ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147479344/326-20-45-1> Details Name: us-gaap_FinancingReceivableAllowanceForCreditLossExcludingAccruedInterest Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionAmortized cost excluding accrued interest, after allowance for credit loss, of financing receivable. Excludes net investment in lease. ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147479344/326-20-45-1> Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestAfterAllowanceForCreditLoss Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionAmortized cost excluding accrued interest, before allowance for credit loss, of financing receivable. Excludes net investment in lease. ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147479344/326-20-50-3B> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 5-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147479319/326-20-50-5](http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 5-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org//1943274/2147479319/326-20-50-5) Details Name: us-gaap_FinancingReceivableExcludingAccruedInterestBeforeAllowanceForCreditLoss Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- DefinitionAmount after accumulated impairment loss of an asset representing future economic benefits arising from other assets acquired in a business combination that are not individually identified and separately recognized. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org//1943274/2147481372/852-10-55-10> Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 350-SubTopic 20-Name Accounting Standards Codification-Section 55-Paragraph 24-Publisher>

Subparagraph (SX 210.9-03(23)) Publisher FASB URI <https://asc.fasb.org/1943274/2147479853/942-210-S99-1> Reference 7: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02\(32\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02(32))) Publisher FASB URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_LiabilitiesAndStockholdersEquity Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Amount, after valuation allowance, of financing receivable held for sale and not part of disposal group. Excludes loan covered under loss sharing agreement and loan classified as investment in debt security. References Reference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 310-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 2> Publisher FASB URI <https://asc.fasb.org/1943274/2147481990/310-10-45-2> Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 948-SubTopic 310-Name Accounting Standards Codification-Section 45-Paragraph 1> Publisher FASB URI <https://asc.fasb.org/1943274/2147481852/948-310-45-1> Details Name: us-gaap_LoansReceivableHeldForSaleNetNotPartOfDisposalGroup Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX Definition Amount of domestic noninterest-bearing deposits held by the entity, which may include demand deposits, checking, brokered and retail deposits. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03.12\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph (SX 210.9-03.12)) Publisher FASB URI <https://asc.fasb.org/1943274/2147479853/942-210-S99-1> Details Name: us-gaap_NoninterestBearingDepositLiabilitiesDomestic Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Including the current and noncurrent portions, aggregate carrying amount of all types of notes payable, as of the balance sheet date, with initial maturities beyond one year or beyond the normal operating cycle, if longer. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02\(22\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02(22))) SubTopic 10-Topic 210 Publisher FASB URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03\(a\)\(16\)\(a\)\(2\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03(a)(16)(a)(2))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479440/944-210-S99-1> Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03\(16\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-03(16))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479853/942-210-S99-1> Details Name: us-gaap_NotesPayable Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Present value of lessee's discounted obligation for lease payments from operating lease. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 842-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph \(b\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 842-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph (b)) Publisher FASB URI <https://asc.fasb.org/1943274/2147479041/842-20-45-1> Details Name: us-gaap_OperatingLeaseLiability Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Amount of lessee's right to use underlying asset under operating lease. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 842-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph \(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 842-SubTopic 20-Name Accounting Standards Codification-Section 45-Paragraph 1-Subparagraph (a)) Publisher FASB URI <https://asc.fasb.org/1943274/2147479041/842-20-45-1> Details Name: us-gaap_OperatingLeaseRightOfUseAsset Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX Definition Amount of assets classified as other. References Reference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 12> Publisher FASB URI <https://asc.fasb.org/1943274/2147480167/946-830-55-12> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03\(a\)\(10\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03(a)(10))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479440/944-210-S99-1> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02\(17\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02(17))) Publisher FASB URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03\(10\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-03(10))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479853/942-210-S99-1> Details Name: us-gaap_OtherAssets Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: instantX Definition Amount of liabilities classified as other. References Reference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 12> Publisher FASB URI <https://asc.fasb.org/1943274/2147480167/946-830-55-12> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04\(12\)\(b\)\(2\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04(12)(b)(2))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04\(12\)\(b\)\(3\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04(12)(b)(3))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03\(15\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03(15))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479440/944-210-S99-1> Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04\(12\)\(b\)\(1\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04(12)(b)(1))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 6: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph \(SX 210.9-03.15\)](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph (SX 210.9-03.15)) Publisher FASB URI <https://asc.fasb.org/1943274/2147479853/942-210-S99-1> Details Name: us-gaap_OtherLiabilities Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Aggregate par or stated value of issued nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer). This item includes treasury stock repurchased by the entity. Note: elements for number of nonredeemable preferred shares, par value and other disclosure concepts are in another section within stockholders' equity. References Reference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10> Publisher FASB URI <https://asc.fasb.org/1943274/2147481372/852-10-55-10> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03\(a\)\(21\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03(a)(21))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479440/944-210-S99-1> Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02\(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02(28))) Publisher FASB URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_PREFERREDStockValue Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: instantX Definition Amount after accumulated depreciation, depletion and amortization of physical assets used in the normal conduct of business to produce goods and services and not intended for resale. Examples include, but are not limited to, land, buildings, machinery and equipment, office equipment, and furniture and fixtures. References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1-SubTopic 10-Topic 360> Publisher FASB URI <https://asc.fasb.org/1943274/2147482099/360-10-50-1> Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10> Publisher FASB URI <https://asc.fasb.org/1943274/2147481372/852-10-55-10> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-03\(a\)\(8\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-03(a)(8))) Publisher FASB URI <https://asc.fasb.org/1943274/2147479440/944-210-S99-1> Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 360-Name Accounting Standards Codification-Section 50-Paragraph 1> Publisher FASB URI <https://asc.fasb.org/1943274/2147480842/942-360-50-1> Details Name: us-gaap_PropertyPlantAndEquipmentNet Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: debit Period

Type: instantX- DefinitionAmount of accumulated undistributed earnings (deficit). ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 2-Subparagraph \(g\) \(2\) \(i\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480016/944-40-65-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 2-Subparagraph (g) (2) (i)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480016/944-40-65-2)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 2-Subparagraph \(h\) \(2\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480016/944-40-65-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 2-Subparagraph (h) (2)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480016/944-40-65-2)Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 11-Publisher FASB-URI https://asc.fasb.org/1943274/2147480990/946-20-50-11>Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7- 03 \(a\) \(23\) \(a\) \(4\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479440/944-210- S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7- 03 (a) (23) (a) (4))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479440/944-210- S99-1)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 6- 04 \(17\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 6- 04 (17))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-1)Reference 7: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 3- 04\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480008/505-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 3- 04)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480008/505-10- S99-1)Reference 8: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02 \(30\) \(a\) \(3\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02 (30) (a) (3))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Details Name: us-gaap_RetainedEarningsAccumulatedDeficit Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionReflects the total carrying amount as of the balance sheet date of debt having initial terms less than one year or the normal operating cycle, if longer. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7- 03 \(a\) \(16\) \(a\) \(1\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479440/944-210- S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 944-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7- 03 (a) (16) (a) (1))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479440/944-210- S99-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 9- 03 \(13\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479853/942-210- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9- 03 (13))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479853/942-210- S99-1)Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02 \(19\) \(a\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02 (19) (a))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Details Name: us-gaap_ShortTermBorrowings Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionAmount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147481372/852-10-55-10>Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 12-Publisher FASB-URI https://asc.fasb.org/1943274/2147480167/946-830-55-12>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 6- 04 \(19\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 6- 04 (19))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-1)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210. 6- 05 \(4\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210. 6- 05 (4))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210- S99-2)Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210. 6- 09 \(4\) \(b\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210. 6- 09 (4) (b))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210. 6- 09 \(6\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210. 6- 09 (6))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210. 6- 09 \(7\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210. 6- 09 (7))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220- S99-3)Reference 8: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 4- 08 \(g\) \(1\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10- S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 4- 08 (g) (1) (ii))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10- S99-1)Reference 9: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph \(e\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (e)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3)Reference 10: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 11: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02 \(29\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02 (29))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Reference 12: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02 \(31\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02 (31))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Reference 13: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02 \(30\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02 (30))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Reference 14: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SAB Topic 4. E\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480418/310-10- S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SAB Topic 4. E)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480418/310-10- S99-2)Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- ReferencesNo definition available. Details Name: us-gaap_StockholdersEquityAbstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX- DefinitionAmount of time deposit liabilities, including certificates of deposit. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1-SubTopic 405-Topic 942-Publisher FASB-URI https://asc.fasb.org/1943274/2147481047/942-405-50-1>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph \(SX 210. 9- 03. 12\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479853/942-210- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 942-SubTopic 210-Section S99-Paragraph 1-Subparagraph (SX 210. 9- 03. 12)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479853/942-210- S99-1)Details Name: us-gaap_TimeDeposits Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX- DefinitionThe amount allocated to treasury stock. Treasury stock is common and preferred shares of an entity that were issued, repurchased by the entity, and are held in its treasury. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 505-SubTopic 30-Section 50-Paragraph 4-Publisher FASB-URI https://asc.fasb.org/1943274/2147481520/505-30-50-4>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 505-SubTopic 30-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org/1943274/2147481549/505-30-45-1>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 210-SubTopic 10-Section S99-Paragraph 1-Subparagraph \(SX 210. 5- 02. 29, 30\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 210-SubTopic 10-Section S99-Paragraph 1-Subparagraph (SX 210. 5- 02. 29, 30)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10- S99-1)Details Name: us-gaap_TreasuryStockValue Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: instantX- Details Name: us-gaap_ShortTermDebtTypeAxis = us-gaap_FederalReserveBankAdvancesMember Namespace Prefix: Data Type: na Balance Type: X- Details Name: us-gaap_ShortTermDebtTypeAxis = us-gaap_FederalHomeLoanBankAdvancesMember Namespace Prefix: Data Type: na Balance Type: Period Type: Consolidated Balance Sheets (Parenthetical)- \$ / shares Dec. 31, 2023-Dec. 31,

2022Consolidated Balance Sheets [Abstract] Common Stock, Par Value Per Share \$ 1 \$ 1Common Stock, Shares Authorized 15,000,000 15,000,000Common Stock, Shares, Issued 4,710,972 4,710,972Common Stock, Shares, Outstanding 4,371,231 4,390,397Capital Stock, Shares Authorized 5,000,000 5,000,000Capital Stock, Shares, IssuedCapital Stock, Shares, OutstandingTreasury Stock, Shares 339,741 320,575X-DefinitionFace amount or stated value per share of common stock. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommonStockParOrStatedValuePerShare Namespace Prefix: us-gaap_Data Type: dtr-types: perShareItem Type Balance Type: na Period Type: instantX-DefinitionThe maximum number of common shares permitted to be issued by an entity's charter and bylaws. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(16\) \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (16) (a))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommonStockSharesAuthorized Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-DefinitionTotal number of common shares of an entity that have been sold or granted to shareholders (includes common shares that were issued, repurchased and remain in the treasury). These shares represent capital invested by the firm's shareholders and owners, and may be all or only a portion of the number of shares authorized. Shares issued include shares outstanding and shares held in the treasury. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommonStockSharesIssued Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-DefinitionNumber of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505> Publisher FASB-URI <https://asc.fasb.org/1943274/2147481112/505-10-50-2> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.6-05 \(4\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.6-05 (4))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-2> Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(4\) \(b\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (4) (b))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147483575/946-220-S99-3> Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(16\) \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (16) (a))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(7\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (7))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147483575/946-220-S99-3> Reference 6: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_CommonStockSharesOutstanding Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-DefinitionThe maximum number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) permitted to be issued by an entity's charter and bylaws. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(16\) \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (16) (a))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (28))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_PREFERREDStockSharesAuthorized Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-DefinitionTotal number of nonredeemable preferred shares (or preferred stock redeemable solely at the option of the issuer) issued to shareholders (includes related preferred shares that were issued, repurchased, and remain in the treasury). May be all or portion of the number of preferred shares authorized. Excludes preferred shares that are classified as debt. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 13-Subparagraph \(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 13-Subparagraph (a)) Publisher FASB-URI <https://asc.fasb.org/1943274/2147481112/505-10-50-13> Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (28))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_PREFERREDStockSharesIssued Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-DefinitionAggregate share number for all nonredeemable preferred stock (or preferred stock redeemable solely at the option of the issuer) held by stockholders. Does not include preferred shares that have been repurchased. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.6-05 \(4\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.6-05 (4))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-2> Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(4\) \(b\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (4) (b))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147483575/946-220-S99-3> Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(16\) \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (16) (a))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147479617/946-210-S99-1> Reference 4: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(7\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (7))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147483575/946-220-S99-3> Reference 5: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (28))) Publisher FASB-URI <https://asc.fasb.org/1943274/2147480566/210-10-S99-1> Details Name: us-gaap_PREFERREDStockSharesOutstanding Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantX-ReferencesNo definition available. Details Name: us-gaap_StatementOfFinancialPositionAbstract Namespace Prefix: us-gaap_Data Type: xbrli: stringItem Type Balance Type: na Period Type: durationX-DefinitionNumber of previously issued common shares repurchased by the issuing entity and held in treasury. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 505-SubTopic 30-Section 45-Paragraph 1> Publisher FASB-URI <https://asc.fasb.org/1943274/2147481549/505-30-45-1> Details Name: us-gaap_TreasuryStockCommonShares Namespace Prefix: us-gaap_Data Type: xbrli: sharesItem Type Balance Type: na Period Type: instantConsolidated Statements Of Income-USD (\$) \$-in-Thousands 12-Months EndedDec. 31, 2023-Dec. 31, 2022Interest income Loans, including fees \$ 58,277 \$ 41,931Interest and dividends on investments: Taxable interest 14,790 9,954Tax exempt interest 1,232 2,060Dividend incomeDeposits and obligations of other banks 2,407 2,483Total interest income 76,762 56,449Interest expense Deposits 18,843 3,816Federal Reserve Bank borrowings 2,374 FHLB advances Subordinate notes 1,051 1,047Total interest expense 23,125 4,863Net interest income 53,637 51,586Provision for credit losses 2,589Provision for credit losses-unfunded commitments Net interest income after provision for credit losses 50,913 50,936Noninterest income Wealth management fees 7,512 7,152Loan service chargesGain on sale of loansDeposit service charges and fees 2,492 2,527Other service charges and fees 1,852 1,724Debit card income 2,157 1,868Increase in cash surrender value of life insuranceNet (losses) gains on sales of debt securities (1,119) (91) Change in fair value of equity securities (69) OtherTotal noninterest income 14,851 15,250Noninterest Expense Salaries and employee benefits 28,813 28,094Net occupancy 4,398 4,069Marketing and advertising 2,071 1,915Legal and professional 2,301 2,202Data processing 4,792 4,

751Pennsylvania bank shares tax 1, 148FDIC InsuranceATM / debit card processing 1, 235 1, 428TelecommunicationsNonservice pension (117)
Lease termination Other 4, 022 3, 385Total noninterest expense 50, 011 48, 691Income before federal income taxes 15, 753 17, 495Federal income
tax expense 2, 155 2, 557Net income \$ 13, 598 \$ 14, 938Per share Basic earnings per share \$ 3. 11 \$ 3. 38Diluted earnings per share \$ 3. 10 \$ 3.
36X- DefinitionExpense from ATM / Debit card processing ReferencesNo definition available. Details Name: fraf_AtmDebitCardProcessing
Namespace Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- DefinitionChange In Fair Value Of
Equity Securities ReferencesNo definition available. Details Name: fraf_ChangeInFairValueOfEquitySecurities Namespace Prefix: fraf_Data Type:
xbrli: monetaryItemType Balance Type: credit Period Type: durationX- DefinitionThe amount of expenses incurred in the period for data processing
products and services. ReferencesNo definition available. Details Name: fraf_DataProcessing Namespace Prefix: fraf_Data Type: xbrli:
monetaryItemType Balance Type: debit Period Type: durationX- DefinitionFee income from debit card activity ReferencesNo definition available.
Details Name: fraf_DebitCardIncome Namespace Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX-
DefinitionDeposit Service Charges And Fees ReferencesNo definition available. Details Name: fraf_DepositServiceChargesAndFees Namespace
Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- DefinitionInterest expense incurred during the
reporting period on borrowings associated with Federal Reserve Bank advances. ReferencesNo definition available. Details Name:
fraf_InterestExpenseFederalReserveBankAdvances Namespace Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type:
durationX- DefinitionLoan Service Charges ReferencesNo definition available. Details Name: fraf_LoanServiceCharges Namespace Prefix: fraf_
Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- DefinitionNonservice pension ReferencesNo definition available.
Details Name: fraf_NonservicePension Namespace Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX-
DefinitionOther Service Charges And Fees ReferencesNo definition available. Details Name: fraf_OtherServiceChargesAndFees Namespace Prefix:
fraf_Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- DefinitionWealth Management Fees ReferencesNo
definition available. Details Name: fraf_WealthManagementFees Namespace Prefix: fraf_Data Type: xbrli: monetaryItemType Balance Type: credit
Period Type: durationX- DefinitionEarnings on or other increases in the value of the cash surrender value of bank owned life insurance policies.
ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-04.13\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-04.13)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483589/942-220-S99-1)
Details Name: us-gaap_BankOwnedLifeInsuranceIncome Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: credit
Period Type: durationX- DefinitionThe amount of expense in the period for communications and data processing expense. ReferencesReference 1:
[http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03.4\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03.4)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Details Name: us-
gaap_CommunicationsAndInformationTechnology Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: debit Period
Type: durationX- DefinitionAmount of unrealized and realized gain (loss) on investment in debt and equity securities. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03\(7\)\(e\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03(7)(e))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03\(9\)\(a\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03(9)(a))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Details Name: us-
gaap_DebtAndEquitySecuritiesGainLoss Namespace Prefix: us-gaap_Data Type: xbrli: monetaryItemType Balance Type: credit Period Type:
durationX- DefinitionAmount of operating dividend income on securities. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph \(SX 210.12-14 \(Column E\)\(1\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph (SX 210.12-14 (Column E)(1))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6) Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph \(SX 210.12-14 \(Column E\)\(Footnote 4\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph (SX 210.12-14 (Column E)(Footnote 4))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6) Reference 3: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147480167/946-830-55-10> Reference 4: [http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 45-Paragraph 39-Publisher FASB-URI https://asc.fasb.org/1943274/2147480228/946-830-45-39](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 9-Publisher FASB-URI https://asc.fasb.org/1943274/2147480990/946-20-50-9) Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph \(SX 210.12-14 \(Column E\)\(Footnote 6\)\(a\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 320-Name Accounting Standards Codification-Section S99-Paragraph 6-Subparagraph (SX 210.12-14 (Column E)(Footnote 6)(a))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480032/946-320-S99-6) Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-07\(1\)\(a\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-07(1)(a))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-1) Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-04.2\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-04.2)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483589/942-220-S99-1) Details Name: us-gaap_DividendIncomeOperating Namespace Prefix: us-gaap_Data Type: xbrli:
monetaryItemType Balance Type: credit Period Type: durationX- DefinitionThe amount of net income (loss) for the period per each share of
common stock or unit outstanding during the reporting period. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-3> Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(e\)\(4\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 15-Publisher FASB-URI https://asc.fasb.org/1943274/2147482635/260-10-55-15) Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11) Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11) Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(d\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482689/260-10-45-60B](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 7-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-7) Reference 6: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-4> Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 8: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 9: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 10: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 11: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 12: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1) Reference 12: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482662/260-10-50-1)

Accounting Standards Codification-Section 45-Paragraph 10- Publisher FASB- URI <https://asc.fasb.org//1943274/2147482689/260-10-45-10>Reference 13: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210. 5-03 \(25\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210. 5-03 (25))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2)Reference 14: [http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 9-04 \(27\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-04 (27))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1)Reference 15: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7-04 \(23\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7-04 (23))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1)Reference 16: <http://www.xbrl.org/2003/role/exampleRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 52- Publisher FASB- URI https://asc.fasb.org//1943274/2147482635/260-10-55-52>Reference 17: <http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 7- Publisher FASB- URI https://asc.fasb.org//1943274/2147482689/260-10-45-7>Details Name: us-gaap-EarningsPerShareBasic Namespace Prefix: us-gaap-Data Type: dtr-types: perShareItem Type Balance Type: na Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap-EarningsPerShareBasicOtherDislosuresAbstract Namespace Prefix: us-gaap-Data Type: xbrli:stringItem Type Balance Type: na Period Type: durationX- DefinitionThe amount of net income (loss) for the period available to each share of common stock or common unit outstanding during the reporting period and to each share or unit that would have been outstanding assuming the issuance of common shares or units for all dilutive potential common shares or units outstanding during the reporting period. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-3>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 15- Publisher FASB- URI https://asc.fasb.org//1943274/2147482635/260-10-55-15>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(e\) \(4\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph (e) (4)- Publisher FASB- URI https://asc.fasb.org//1943274/2147480175/815-40-65-1)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(f\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph (f)- Publisher FASB- URI https://asc.fasb.org//1943274/2147480175/815-40-65-1)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(a\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (a)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-11)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(b\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (b)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-11)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 7-Subparagraph \(a\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-7](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 7-Subparagraph (a)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-7)Reference 8: <http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 2- Publisher FASB- URI https://asc.fasb.org//1943274/2147482689/260-10-45-2>Reference 9: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(d\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482689/260-10-45-60B](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph (d)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482689/260-10-45-60B)Reference 10: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4- Publisher FASB- URI https://asc.fasb.org//1943274/2147483443/250-10-50-4>Reference 11: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(a\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482662/260-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (a)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482662/260-10-50-1)Reference 12: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210. 5-03 \(25\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210. 5-03 (25))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483621/220-10-S99-2)Reference 13: [http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 9-04 \(27\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-04 (27))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1)Reference 14: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7-04 \(23\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7-04 (23))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1)Reference 15: <http://www.xbrl.org/2003/role/exampleRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 52- Publisher FASB- URI https://asc.fasb.org//1943274/2147482635/260-10-55-52>Reference 16: <http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 7- Publisher FASB- URI https://asc.fasb.org//1943274/2147482689/260-10-45-7>Details Name: us-gaap-EarningsPerShareDiluted Namespace Prefix: us-gaap-Data Type: dtr-types: perShareItem Type Balance Type: na Period Type: durationX- DefinitionAmount of expense for Federal Deposit Insurance Corporation (FDIC) insurance. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 9-04. 14\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-04. 14)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1)Details Name: us-gaap-FederalDepositInsuranceCorporationPremiumExpense Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: durationX- DefinitionAmount, excluding accrued interest, of credit loss expense (reversal of expense) on financing receivable. Excludes net investment in lease. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 13-Subparagraph \(b\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147479319/326-20-50-13](http://www.xbrl.org/2003/role/disclosureRef-Topic 326-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 13-Subparagraph (b)- Publisher FASB- URI https://asc.fasb.org//1943274/2147479319/326-20-50-13)Details Name: us-gaap-FinancingReceivableExcludingAccruedInterestCreditLossExpenseReversal Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: durationX- DefinitionThe net gain (loss) resulting from a sale of loans, including adjustments to record loans classified as held-for-sale at the lower-of-cost-or-market and fair value adjustments to loan held-for-investment purposes. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 28-Subparagraph \(b\)-SubTopic 10-Topic 230- Publisher FASB- URI https://asc.fasb.org//1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 28-Subparagraph (b)-SubTopic 10-Topic 230- Publisher FASB- URI https://asc.fasb.org//1943274/2147482740/230-10-45-28)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 9-04. 13 \(h\)\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 9-04. 13 (h))- Publisher FASB- URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1)Details Name: us-gaap-GainLossOnSalesOfLoansNet Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: durationX- DefinitionAmount of gain (loss) on termination of lease before expiration of lease term. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 842-SubTopic 20-Name Accounting Standards Codification-Section 40-Paragraph 1- Publisher FASB- URI https://asc.fasb.org//1943274/2147479092/842-20-40-1>Details Name: us-gaap-GainLossOnTerminationOfLease Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type: durationX- DefinitionAmount of income (loss) from continuing operations, including income (loss) from equity method investments, before deduction of income tax expense (benefit), and income (loss) attributable to noncontrolling interest. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7-04 \(11\)\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7-04 (11))- Publisher FASB- URI https://asc.fasb.org//1943274/2147483586/944-220-S99-1)Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 22- Publisher FASB- URI https://asc.fasb.org//1943274/2147482810/280-10-50-22>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph \(b\)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482810/280-10-50-30](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (b)- Publisher FASB- URI https://asc.fasb.org//1943274/2147482810/280-10-50-30)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(f\)-](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (f)-)

Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-32>Reference 5: <http://www.xbrl.org/2003/role/exampleRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph31> Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-31>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph32-Subparagraph\(c\)](http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph32-Subparagraph(c)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-32>Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic942-SubTopic235-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-05\(b\)\(2\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic942-SubTopic235-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-05(b)(2))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147479557/942-235-S99-1>Reference 8: <http://fasb.org/us-gaap/role/ref/legacyRef-NameAccountingStandardsCodification-Section25-Paragraph1-SubTopic20-Topic940> Publisher FASB-URI <https://asc.fasb.org//1943274/2147481913/940-20-25-1>Reference 9: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic220-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph2-Subparagraph\(SX210.5-03\(10\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic220-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph2-Subparagraph(SX210.5-03(10))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483621/220-10-S99-2>Reference 10: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-04\(15\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-04(15))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483589/942-220-S99-1> Details Name: us-gaap_IncomeLossFromContinuingOperationsBeforeIncomeTaxesExtraordinaryItemsNoncontrollingInterest Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount of current income tax expense (benefit) and deferred income tax expense (benefit) pertaining to continuing operations. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic250-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph8> Publisher FASB-URI <https://asc.fasb.org//1943274/2147483443/250-10-50-8>Reference 2: <http://www.xbrl.org/2003/role/disclosureRef-Topic250-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph9> Publisher FASB-URI <https://asc.fasb.org//1943274/2147483443/250-10-50-9>Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic740-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph10> Publisher FASB-URI <https://asc.fasb.org//1943274/2147482685/740-10-50-10>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic740-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SABTOPIC6.1.7\)](http://www.xbrl.org/2003/role/disclosureRef-Topic740-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SABTOPIC6.1.7)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147479360/740-10-S99-1>Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph22-Subparagraph\(h\)](http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph22-Subparagraph(h)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-22>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic944-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.7-04\(9\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic944-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.7-04(9))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483586/944-220-S99-1>Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-NameAccountingStandardsCodification-Section45-Paragraph2-Subparagraph\(a\)-SubTopic20-Topic740](http://www.xbrl.org/2003/role/disclosureRef-NameAccountingStandardsCodification-Section45-Paragraph2-Subparagraph(a)-SubTopic20-Topic740) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482659/740-20-45-2>Reference 8: [http://www.xbrl.org/2003/role/disclosureRef-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.4-08\(h\)\)](http://www.xbrl.org/2003/role/disclosureRef-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.4-08(h))) SubTopic 10-Topic 235 Publisher FASB-URI <https://asc.fasb.org//1943274/2147480678/235-10-S99-1> Details Name: us-gaap_IncomeTaxExpenseBenefit Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-Definition Represents the total of interest and dividend income, including any amortization and accretion (as applicable) of discounts and premiums, earned from (1) loans and leases whether held-for-sale or held-in-portfolio; (2) investment securities; (3) federal funds sold; (4) securities purchased under agreements to resell; (5) investments in banker's acceptances, commercial paper, or certificates of deposit; (6) dividend income; or (7) other investments not otherwise specified herein. ReferencesReference 1: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic946-SubTopic830-NameAccountingStandardsCodification-Section45-Paragraph39> Publisher FASB-URI <https://asc.fasb.org//1943274/2147480228/946-830-45-39>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-04.1-5\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-04.1-5)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483589/942-220-S99-1> Details Name: us-gaap_InterestAndDividendIncomeOperating Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap_InterestAndDividendIncomeOperating Abstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeasesHeldForSale Abstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-Definition Interest and fee income generated by loans the Entity intends and has the ability to hold for the foreseeable future, or until maturity or payoff, including commercial and consumer loans, whether domestic or foreign, which may consist of: (1) industrial and agricultural; (2) real estate; and (3) real estate construction loans; (4) trade financing; (5) lease financing; (6) home equity lines-of-credit; (7) automobile and other vehicle loans; and (8) credit card and other revolving-type loans. Also includes interest income for leases held by the Entity. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-04.1\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-04.1)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483589/942-220-S99-1> Details Name: us-gaap_InterestAndFeeIncomeLoansAndLeasesHeldInPortfolio Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount of the cost of borrowed funds accounted for as interest expense. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic946-SubTopic830-NameAccountingStandardsCodification-Section55-Paragraph10> Publisher FASB-URI <https://asc.fasb.org//1943274/2147480167/946-830-55-10>Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic946-SubTopic220-NameAccountingStandardsCodification-Section45-Paragraph3-Subparagraph\(i\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic946-SubTopic220-NameAccountingStandardsCodification-Section45-Paragraph3-Subparagraph(i)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483581/946-220-45-3>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic946-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.6-07\(3\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic946-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.6-07(3))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483575/946-220-S99-1>Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph22-Subparagraph\(d\)](http://www.xbrl.org/2003/role/disclosureRef-Topic280-SubTopic10-NameAccountingStandardsCodification-Section50-Paragraph22-Subparagraph(d)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-22>Reference 5: <http://fasb.org/us-gaap/role/ref/legacyRef-NameAccountingStandardsCodification-Topic835-SubTopic30-Section45-Paragraph3> Publisher FASB-URI <https://asc.fasb.org//1943274/2147482925/835-30-45-3>Reference 6: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-04.9\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-04.9)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483589/942-220-S99-1>Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic220-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph2-Subparagraph\(210.5-03\(11\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic220-SubTopic10-NameAccountingStandardsCodification-SectionS99-Paragraph2-Subparagraph(210.5-03(11))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483621/220-10-S99-2>Reference 8: [http://www.xbrl.org/2003/role/disclosureRef-Topic835-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph1-Subparagraph\(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic835-SubTopic20-NameAccountingStandardsCodification-Section50-Paragraph1-Subparagraph(a)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483013/835-20-50-1> Details Name: us-gaap_InterestExpense Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap_InterestExpense Abstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-Definition Aggregate amount of all interest expense on domestic deposit liabilities. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph\(SX210.9-04.6\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic942-SubTopic220-NameAccountingStandardsCodification-SectionS99-Paragraph1-Subparagraph(SX210.9-04.6)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483589/942-220-S99-1> Details Name: us-gaap_InterestExpenseDomesticDepositLiabilities Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-Definition Interest expense incurred during the reporting period on short-term borrowings associated with Federal Home Loan Bank and Federal Reserve Bank advances. ReferencesNo definition available. Details Name: us-

gaap_InterestExpenseFederalHomeLoanBankAndFederalReserveBankAdvancesShortTerm Namespace Prefix: us-gaap Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX DefinitionAggregate amount of interest paid or due on all long-term debt. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(a\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(a)-Publisher-SEC)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(b\)-Subparagraph-\(1\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(b)-Subparagraph-(1)-Publisher-SEC)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-8\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-8)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestExpenseLongTermDebt-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: debit Period Type: durationX DefinitionInterest earned on deposits in United States money market accounts and other United States interest earning accounts. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-4\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-4)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestIncomeDomesticDeposits-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: credit Period Type: durationX DefinitionAmount of interest income or expense, including any amortization and accretion (as applicable) of discounts and premiums, including consideration of the provisions for loan, lease, credit, and other related losses. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-12\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-12)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestIncomeExpenseAfterProvisionForLoanLoss-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: credit Period Type: durationX DefinitionThe net amount of operating interest income (expense). ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-10\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-10)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestIncomeExpenseNet-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: credit Period Type: durationX DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities exempt from state, federal and other income tax. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(a\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(a)-Publisher-SEC)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(b\)-Subparagraph-\(1\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(b)-Subparagraph-(1)-Publisher-SEC)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-2\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-2)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestIncomeSecuritiesTaxExempt-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: credit Period Type: durationX DefinitionAmount of operating interest income, including amortization and accretion of premiums and discounts, on securities subject to state, federal and other income tax. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(a\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(a)-Publisher-SEC)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-\(SK\)-Number-229-Section-1402-Paragraph-\(b\)-Subparagraph-\(1\)-Publisher-SEC](http://www.xbrl.org/2003/role/disclosureRef-Name-Regulation-S-K-(SK)-Number-229-Section-1402-Paragraph-(b)-Subparagraph-(1)-Publisher-SEC)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-2\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-2)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483589/942-220-S99-1-Details-Name-us-gaap-InterestIncomeSecuritiesTaxable-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: credit Period Type: durationX DefinitionAmount of expense for salary, wage, profit sharing, incentive and equity-based compensation, and other employee benefit. ReferencesReference 1: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-\(b\)-\(4\)\)-Publisher-FASB-URI](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-(b)-(4))-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483621/220-10-S99-2-Details-Name-us-gaap-LaborAndRelatedExpense-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: debit Period Type: durationX DefinitionThe total expense recognized in the period for promotion, public relations, and brand or product advertising. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-4\)-Publisher-FASB-URI](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-4)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483621/220-10-S99-2-Details-Name-us-gaap-MarketingAndAdvertisingExpense-namespace-prefix-us-gaap-data-type-xbrli>

monetaryItemType Balance Type: debit Period Type: durationX DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-4-08-\(g\)-\(1\)-\(ii\)\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-4-08-(g)-(1)-(ii))-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147480678/235-10-S99-1-Reference-2>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-323-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Subparagraph-\(e\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-323-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Subparagraph-(e)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147481687/323-10-50-3-Reference-3>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-825-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-28-Subparagraph-\(f\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-825-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-28-Subparagraph-(f)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147482907/825-10-50-28-Reference-4>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-6-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147482765/220-10-50-6-Reference-5>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-3-Reference-6>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-\(b\)-\(2\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-(b)-(2)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483443/250-10-50-1-Reference-7>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-815-SubTopic-40-Name-Accounting-Standards-Codification-Section-65-Paragraph-1-Subparagraph-\(f\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-815-SubTopic-40-Name-Accounting-Standards-Codification-Section-65-Paragraph-1-Subparagraph-(f)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147480175/815-40-65-1-Reference-8>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-8-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-8-Reference-9>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-9-Reference-10>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-\(a\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-(a)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483443/250-10-50-11-Reference-11>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-\(b\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-(b)-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483443/250-10-50-11-Reference-12>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-4-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147483443/250-10-50-4-Reference-13>: <http://www.xbrl.org/2003/role/exampleRef-Topic-946-SubTopic-830-Name-Accounting-Standards-Codification-Section-55-Paragraph-10-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147480167/946-830-55-10-Reference-14>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-45-Paragraph-7-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147483581/946-220-45-7-Reference-15>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-7-04-\(18\)\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-7-04-(18))-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483586/944-220-S99-1-Reference-16>: <http://www.xbrl.org/2003/role/disclosureRef-Topic-280-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-22-Publisher-FASB-URI> <https://asc.fasb.org/1943274/2147482810/280-10-50-22-Reference-17>: [http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-6-07-\(9\)\)-Publisher-FASB-URI](http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-6-07-(9))-Publisher-FASB-URI) <https://asc.fasb.org/1943274/2147483575/946-220-S99-1-Reference-18>

18: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210. 6-09 \(1\) \(d\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3Reference 19](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210. 6-09 (1) (d))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3Reference 19): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(i\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 20): [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (ii))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 21): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 22): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(iv\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iv))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 23): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(5\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (5))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1AReference 24): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(i\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 25): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 26): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iii\) \(B\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (B))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 27): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iv\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iv))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 28): [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(5\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (5))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1BReference 29): [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 30](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-30Reference 30): [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 31](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 31): [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 32](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482689/260-10-45-60BReference 32): <http://www.xbrl.org/2003/role/exampleRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 31-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-31Reference 33>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 34](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-32Reference 34): <http://www.xbrl.org/2003/role/disclosureRef-Topic 205-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 7-Publisher FASB-URI https://asc.fasb.org/1943274/2147483499/205-20-50-7Reference 35>: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 28-Publisher FASB-URI https://asc.fasb.org/1943274/2147482740/230-10-45-28Reference 36>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 37](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-1AReference 37): [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 38](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-1BReference 38): [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210. 5-03 \(20\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 39](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210. 5-03 (20))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483621/220-10-S99-2Reference 39):

Definition A fee charged for services from professionals such as doctors, lawyers and accountants. The term is often expanded to include other professions, for example, pharmacists charging to maintain a medicinal profile of a client or customer. References Reference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic-946-SubTopic-830-Name-Accounting-Standards-Codification-Section-55-Paragraph-10-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480167/946-830-55-10> Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-45-Paragraph-3-Subparagraph-\(k\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483581/946-220-45-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-45-Paragraph-3-Subparagraph-(k)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483581/946-220-45-3) Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-6-07-\(2\)-\(b\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-6-07-(2)-(b))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-1) Details Name: us-gaap-ProfessionalFees Namespace Prefix: us-gaap- Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- Definition Amount of expense related to other loss. References Reference 1: [http://asc.fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(a\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://asc.fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(a)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Reference 2: [http://asc.fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-\(5\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://asc.fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-(5))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Reference 3: [http://asc.fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-\(14\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://asc.fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-(14))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1) Details Name: us-gaap-ProvisionForOtherLosses Namespace Prefix: us-gaap- Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- Definition Amount of tax expense classified as other. References No definition available. Details Name: us-gaap-TaxesOther Namespace Prefix: us-gaap- Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- Consolidated Statements of Comprehensive Income-USD (\$) \$ in Thousands 12 Months Ended Dec. 31, 2023 Dec. 31, 2022 Consolidated Statements of Comprehensive Income [Abstract] Net income \$ 13,598 \$ 14,938 Debt Securities: Unrealized gains (losses) arising during the period 10,962 (65,682) Reclassification adjustment for losses included in net income [1] 1,119 Net unrealized gains (losses) 12,081 (65,591) Tax effect (2,537) 13,774 Net of tax amount 9,544 (51,817) Pension Unrealized gains arising during the period 1,017 Reclassification for net actuarial losses included in net income [2] Net unrealized gains 1,017 1,363 Tax effect (214) (286) Net of tax amount 1,077 Total other comprehensive gain (loss) 10,347 (50,740) Total Comprehensive Income (Loss) \$ 23,945 \$ (35,802) [1] Reclassified to net losses on sales of debt securities [2] Reclassified to other expenseX- Definition Amount after tax of increase (decrease) in equity from transactions and other events and circumstances from net income and other comprehensive income, attributable to parent entity. Excludes changes in equity resulting from investments by owners and distributions to owners. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-\(24\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-(24))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-\(26\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-(26))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1) Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-7-04-\(22\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-7-04-(22))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483586/944-220-S99-1) Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1A-Subparagraph-\(c\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1A](http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1A-Subparagraph-(c)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1A) Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1B-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1B-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1B) Reference 6: <http://asc.fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-220-SubTopic-10-Section-45-Paragraph-5-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-5> Details Name: us-gaap-ComprehensiveIncomeNetOfTax Namespace Prefix: us-gaap- Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX- References No definition available. Details Name: us-gaap-ComprehensiveIncomeNetOfTax Abstract Namespace Prefix: us-gaap- Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX- Definition The portion of profit or loss for the period, net of income taxes, which is attributable to the parent. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-4-08-\(g\)-\(1\)-\(ii\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-4-08-(g)-(1)-(ii))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480678/235-10-S99-1) Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic-323-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Subparagraph-\(e\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef-Topic-323-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Subparagraph-(e)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481687/323-10-50-3) Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic-825-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-28-Subparagraph-\(f\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef-Topic-825-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-28-Subparagraph-(f)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482907/825-10-50-28) Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-6-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482765/220-10-50-6> Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-3-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-3> Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-\(b\)-\(2\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-(b)-(2)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-1) Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic-815-SubTopic-40-Name-Accounting-Standards-Codification-Section-65-Paragraph-1-Subparagraph-\(f\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-815-SubTopic-40-Name-Accounting-Standards-Codification-Section-65-Paragraph-1-Subparagraph-(f)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480175/815-40-65-1) Reference 8: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-8-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-8> Reference 9: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-9> Reference 10: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-\(a\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-(a)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-11) Reference 11: [http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-11-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-11) Reference 12: <http://www.xbrl.org/2003/role/disclosureRef-Topic-250-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-4-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483443/250-10-50-4> Reference 13: <http://www.xbrl.org/2003/role/exampleRef-Topic-946-SubTopic-830-Name-Accounting-Standards-Codification-Section-55-Paragraph-10-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480167/946-830-55-10> Reference 14: <http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-45-Paragraph-7-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483581/946-220-45-7> Reference 15: [http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-7-04-\(18\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-944-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-7-04-(18))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483586/944-220-S99-1) Reference 16: <http://www.xbrl.org/2003/role/disclosureRef-Topic-280-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-22-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482810/280-10-50-22> Reference 17: [http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-6-07-\(9\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-6-07-(9))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-1) Reference 18: [http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-3-Subparagraph-\(SX-210-6-09-\(1\)-\(d\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-](http://www.xbrl.org/2003/role/disclosureRef-Topic-946-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-3-Subparagraph-(SX-210-6-09-(1)-(d))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483575/946-220-S99-)

3Reference 19: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(i\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(i)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 20: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(ii\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(ii)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 21: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(iii\)\(A\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(iii)(A)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 22: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(iv\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(iv)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 23: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(5\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(5)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1A>Reference 24: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(i\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(i)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1B>Reference 25: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(A\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iii)(A)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1B>Reference 26: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(B\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iii)(B)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1B>Reference 27: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iv\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iv)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1B>Reference 28: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(5\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(5)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147480097/470-10-S99-1B>Reference 29: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph \(b\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (b)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482810/280-10-50-30>Reference 30: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(f\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (f)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 31: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph (a)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482689/260-10-45-60B>Reference 32: <http://www.xbrl.org/2003/role/exampleRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 31-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-31>Reference 33: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(c\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (c)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482810/280-10-50-32>Reference 34: <http://www.xbrl.org/2003/role/disclosureRef-Topic 205-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 7-Publisher FASB-URI https://asc.fasb.org/1943274/2147483499/205-20-50-7>Reference 35: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 28-Publisher FASB-URI https://asc.fasb.org/1943274/2147482740/230-10-45-28>Reference 36: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph (a)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482790/220-10-45-1A>Reference 37: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph \(a\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph (a)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147482790/220-10-45-1B>Reference 38: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03\(20\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03(20)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147483621/220-10-S99-2>Reference 39: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-04\(22\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-04(22)))-Publisher FASB-URI <https://asc.fasb.org/1943274/2147483589/942-220-S99-1>Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount, before tax and after reclassification adjustment, of gain (loss) in value of unsold investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), attributable to parent. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 810-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 19-Publisher FASB-URI https://asc.fasb.org/1943274/2147481231/810-10-45-19>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 20-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481231/810-10-45-20>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph \(c\)\(3\)-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph (c)(3)-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A)Details Name: us-gaap_OtherComprehensiveIncomeAvailableforsaleSecuritiesAdjustmentBeforeTaxPortionAttributableToParent Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount, after tax and reclassification adjustment, of gain (loss) in value of unsold investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale), attributable to parent. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 810-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 19-Publisher FASB-URI https://asc.fasb.org/1943274/2147481231/810-10-45-19>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 20-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481231/810-10-45-20>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph \(c\)\(3\)-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph (c)(3)-SubTopic 10-Topic 810-Publisher FASB-URI https://asc.fasb.org/1943274/2147481203/810-10-50-1A)Details Name: us-gaap_OtherComprehensiveIncomeAvailableforsaleSecuritiesTaxPortionAttributableToParent Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-Definition Amount, after tax and reclassification adjustment, of (increase) decrease in accumulated other comprehensive income for defined benefit plan, attributable to parent. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 10A-Subparagraph \(i-k\)-SubTopic 10-Topic 220-Publisher](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 10A-Subparagraph (i-k)-SubTopic 10-Topic 220-Publisher)

FASB-URI <https://asc.fasb.org/1943274/2147482790/220-10-45-10A>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-810-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-19-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481231/810-10-45-19>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-11-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-1A-Subparagraph-\(e\)-\(3\)-SubTopic-10-Topic-810-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481203/810-10-50-1A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-1A-Subparagraph-(e)-(3)-SubTopic-10-Topic-810-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481203/810-10-50-1A)Details Name: us-gaap_OtherComprehensiveIncomeDefinedBenefitPlansAdjustmentNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap_OtherComprehensiveIncomeDefinedBenefitPlansAdjustmentNetOfTaxPortionAttributableToParent Abstract Namespace Prefix: us-gaap_Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-DefinitionAmount after tax of other comprehensive income (loss) attributable to parent entity. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-810-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-19-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481231/810-10-45-19>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-20-SubTopic-10-Topic-810-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481231/810-10-45-20>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-1A-Subparagraph-\(e\)-\(3\)-SubTopic-10-Topic-810-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481203/810-10-50-1A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-1A-Subparagraph-(e)-(3)-SubTopic-10-Topic-810-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481203/810-10-50-1A)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1B-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1B](http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1B-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1B)Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1A-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1A](http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-1A-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-1A)Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-DefinitionAmount, before tax, after reclassification adjustment, of (increase) decrease in accumulated other comprehensive income for defined benefit plan. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-\(i-k\)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-(i-k)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A)Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-11-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 3: <http://www.xbrl.org/2003/role/exampleRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-55-Paragraph-17-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480482/715-20-55-17>Reference 4: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-\(i\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-(i)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1)Details Name: us-gaap_OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansAdjustmentBeforeTax Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-DefinitionAmount, before tax, of gain (loss) for (increase) decrease in value of benefit obligation for change in actuarial assumptions and increase (decrease) in value of plan assets from experience different from that assumed of defined benefit plan, that has not been recognized in net periodic benefit (cost) credit. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-11-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-\(i\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-(i)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-\(i\)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-(i)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A)Details Name: us-gaap_OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansNetUnamortizedGainLossArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-DefinitionAmount, after reclassification adjustment, of tax (expense) benefit for (increase) decrease in accumulated other comprehensive income of defined benefit plan. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-\(i-k\)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-10A-Subparagraph-(i-k)-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-10A)Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-12-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-12>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-810-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-19-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481231/810-10-45-19>Details Name: us-gaap_OtherComprehensiveIncomeLossPensionAndOtherPostretirementBenefitPlansTax Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-DefinitionAmount before tax of reclassification adjustment from accumulated other comprehensive income for unrealized gain (loss) realized upon the sale of available-for-sale securities. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-15-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-15>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-11-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic-320-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Subparagraph-\(d\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481800/320-10-50-9](http://www.xbrl.org/2003/role/disclosureRef-Topic-320-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Subparagraph-(d)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481800/320-10-50-9)Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-17A-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-17A>Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIForSaleOfSecuritiesBeforeTax Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-DefinitionAmount, before tax, of reclassification adjustment from accumulated other comprehensive income (loss) for gain (loss) of defined benefit plan. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-15-SubTopic-10-Topic-220-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-15>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-11-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-11>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-\(i\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-715-SubTopic-20-Name-Accounting-Standards-Codification-Section-50-Paragraph-1-Subparagraph-(i)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480506/715-20-50-1)Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-17A-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482790/220-10-45-17A>Details Name: us-gaap_OtherComprehensiveIncomeLossReclassificationAdjustmentFromAOCIPensionAndOtherPostretirementBenefitPlansForNetGainLossBeforeTax Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX-DefinitionAmount, before tax and adjustment, of unrealized holding gain (loss) on investment in debt security measured at fair value with change in fair value recognized in other comprehensive income (available-for-sale). Excludes unrealized gain (loss) on investment in debt security measured at amortized cost (held-to-maturity) from transfer to available-for-sale. ReferencesReference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic-320-SubTopic-10->

Name Accounting Standards Codification-Section 50-Paragraph 9-Subparagraph (d)-Publisher FASB-URI <https://asc.fasb.org/1943274/2147481800/320-10-50-9>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 10A-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 10A-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-10A)Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 11-Publisher FASB-URI https://asc.fasb.org/1943274/2147482790/220-10-45-11>Details Name: us-gaap-OtherComprehensiveIncomeUnrealizedHoldingGainLossOnSecuritiesArisingDuringPeriodBeforeTax Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration Consolidated Statements Of Changes In Shareholders' Equity-USD (\$) \$ in Thousands Common Stock [Member] Additional Paid-in Capital [Member] Retained Earnings [Member] Impact of Adoption, Adjustment [Member] Retained Earnings [Member] Accumulated Other Comprehensive Income (Loss) [Member] Treasury Stock [Member] Impact of Adoption, Adjustment [Member] Total Balance at Dec. 31, 2021 \$ 4, 711 \$ 43, 085 \$ 116, 612 \$ (547) \$ (6, 796) \$ 157, 065 Balance, shares at Dec. 31, 2021 4, 441, 443 Net income 14, 938 14, 938 Other comprehensive income (50, 740) (50, 740) Cash dividends declared (5, 658) (5, 658) Acquisition of treasury stock \$ (3, 334) (3, 334) Acquisition of treasury stock, shares (107, 732) Treasury shares issued under dividend reinvestment plan \$ 1, 175 1, 416 Treasury shares issued under dividend reinvestment plan, shares 44, 943 Stock Compensation Plans: Treasury shares issued (253) \$ 301 Treasury shares issued, shares 11, 743 Compensation expense Balance at Dec. 31, 2022 \$ 4, 711 43, 535 125, 892 (51, 287) \$ (8, 654) \$ 114, 197 Balance, shares at Dec. 31, 2022 4, 390, 397 4, 390, 397 Net income 13, 598 \$ 13, 598 Other comprehensive income 10, 347 10, 347 Cash dividends declared (5, 595) (5, 595) Acquisition of treasury stock \$ (2, 394) (2, 394) Acquisition of treasury stock, shares (84, 414) Treasury shares issued under dividend reinvestment plan \$ 1, 262 1, 355 Treasury shares issued under dividend reinvestment plan, shares 46, 458 Stock Compensation Plans: Treasury shares issued (465) \$ 512 Treasury shares issued, shares 18, 790 Compensation expense Balance at Dec. 31, 2023 \$ 4, 711 \$ 43, 646 \$ 98 \$ 133, 993 \$ (40, 940) \$ (9, 274) \$ 98 \$ 132, 136 Balance, shares at Dec. 31, 2023 4, 371, 231 4, 371, 231 X-Definition Amount of increase to additional paid-in capital (APIC) for recognition of cost for award under share-based payment arrangement. References Reference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic 718-SubTopic 10-Name Accounting Standards Codification-Section 35-Paragraph 2-Publisher FASB-URI https://asc.fasb.org/1943274/2147480483/718-10-35-2>Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 718-SubTopic 20-Section 55-Paragraph 13-Publisher FASB-URI https://asc.fasb.org/1943274/2147481089/718-20-55-13>Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 718-SubTopic 20-Section 55-Paragraph 12-Publisher FASB-URI https://asc.fasb.org/1943274/2147481089/718-20-55-12>Details Name: us-gaap-AdjustmentsToAdditionalPaidInCapitalSharebasedCompensationRequisiteServicePeriodRecognitionValue Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: duration X-Definition Number of shares of common stock outstanding. Common stock represent the ownership interest in a corporation. References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org/1943274/2147481112/505-10-50-2>Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.6-05 \(4\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.6-05 (4))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210-S99-2)Reference 3: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(4\) \(b\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (4) (b))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(16\) \(a\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (16) (a))-Publisher FASB-URI https://asc.fasb.org/1943274/2147479617/946-210-S99-1)Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(7\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (7))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3)Reference 6: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480566/210-10-S99-1)Details Name: us-gaap-CommonStockSharesOutstanding Namespace Prefix: us-gaap-Data Type: xbrli:sharesItemType Balance Type: na Period Type: instant X-Definition Amount of paid and unpaid common stock dividends declared with the form of settlement in cash. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.3-04\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.3-04)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480008/505-10-S99-1)Details Name: us-gaap-DividendsCommonStockCash Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration X-Definition The portion of profit or loss for the period, net of income taxes, which is attributable to the parent. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.4-08 \(g\) \(1\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.4-08 (g) (1) (ii))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 6-Publisher FASB-URI https://asc.fasb.org/1943274/2147482765/220-10-50-6>Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-3>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(b\) \(2\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (b) (2)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1)Reference 8: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 8-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-8>Reference 9: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 9-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-9>Reference 10: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11)Reference 12: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-4>Reference 13: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147480167/946-830-55-10>Reference 14: <http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section 45-Paragraph 7-Publisher FASB-URI https://asc.fasb.org/1943274/2147483581/946-220-45-7>Reference 15: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.7-04 \(18\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.7-04 (18))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483586/944-220-S99-1)Reference 16: <http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 22-Publisher FASB-URI https://asc.fasb.org/1943274/2147483586/280-10-50-22>

fasb.org//1943274/2147482810/280-10-50-22Reference 17: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-07\(9\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-07(9))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483575/946-220-S99-1Reference 18>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09\(1\)\(d\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09(1)(d))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 19>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(i\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(i))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 20>: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(ii\)\)](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(ii))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 21>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(iii\)\(A\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(iii)(A))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 22>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(4\)\(iv\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(4)(iv))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 23>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210.13-01\(a\)\(5\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210.13-01(a)(5))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1AReference 24>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(i\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(i))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 25>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(A\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iii)(A))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 26>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iii\)\(B\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iii)(B))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iv\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iv))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(5\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(5))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph \(b\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (b)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(f\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (f)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph (a)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32>: <http://www.xbrl.org/2003/role/exampleRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 31> Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(e\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (e)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34>: <http://www.xbrl.org/2003/role/disclosureRef-Topic 205-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 7> Publisher FASB-URI <https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35>: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 28> Publisher FASB-URI <https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph \(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph (a)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph \(a\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph (a)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38>: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03\(20\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03(20))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39>: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-04\(22\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-04(22))) Publisher FASB-URI [https://asc.fasb.org//1943274/2147483589/942-220-S99-1Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount after tax of other comprehensive income \(loss\) attributable to parent entity. References Reference 1](https://asc.fasb.org//1943274/2147483589/942-220-S99-1Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount after tax of other comprehensive income (loss) attributable to parent entity. References Reference 1): <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 810-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 19> Publisher FASB-URI <https://asc.fasb.org//1943274/2147481231/810-10-45-19Reference 2>: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 45-Paragraph 20-SubTopic 10-Topic 810> Publisher FASB-URI <https://asc.fasb.org//1943274/2147481231/810-10-45-20Reference 3>: [http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph \(c\)\(3\)-SubTopic 10-Topic 810](http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 1A-Subparagraph (c)(3)-SubTopic 10-Topic 810) Publisher FASB-URI <https://asc.fasb.org//1943274/2147481203/810-10-50-1AReference 4>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph \(b\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph (b)) Publisher FASB-URI <https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 5>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph \(b\) Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1A Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-References No definition available. Details Name: us-gaap_StockIssuedDuringPeriodShareBasedCompensationAbstract Namespace Prefix: us-gaap-Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-Definition Number of shares issued during the period from a dividend reinvestment plan \(DRIP\). A dividend reinvestment plan allows the shareholders to reinvest dividends paid to them by the entity on new issues of stock by the entity. References Reference 1](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph (b) Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1A Details Name: us-gaap_OtherComprehensiveIncomeLossNetOfTaxPortionAttributableToParent Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-References No definition available. Details Name: us-gaap_StockIssuedDuringPeriodShareBasedCompensationAbstract Namespace Prefix: us-gaap-Data Type: xbrli:stringItemType Balance Type: na Period Type: durationX-Definition Number of shares issued during the period from a dividend reinvestment plan (DRIP). A dividend reinvestment plan allows the shareholders to reinvest dividends paid to them by the entity on new issues of stock by the entity. References Reference 1): <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505> Publisher FASB-URI <https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09\(4\)\(b\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09(4)(b))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147483575/946-220-S99-3Reference 3>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09\(4\)\(b\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09(4)(b))) Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3Details Name: us-gaap_StockIssuedDuringPeriodSharesDividendReinvestmentPlan Namespace Prefix: us-gaap-Data Type: xbrli:sharesItemType Balance Type: na Period Type: durationX-Definition Number of shares issued during the period as a result of an employee stock purchase plan. References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505> Publisher FASB-URI <https://asc.fasb.org//1943274/2147481112/505-10-50-2Reference 2>: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02\(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02(28))) Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1Reference 3>: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-1Reference 3>

Paragraph 1-Subparagraph (SX 210.3-04)-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480008/505-10-S99-1>Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Details Name: us-gaap_StockIssuedDuringPeriodSharesEmployeeStockPurchasePlans Namespace Prefix: us-gaap_Data Type: xbrli:sharesItemType Balance Type: na Period Type: durationX-Definition Value of stock issued during the period from a dividend reinvestment plan (DRIP). A dividend reinvestment plan allows the holder of the stock to reinvest dividends paid to them by the entity on new issues of stock by the entity. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org//1943274/2147481112/505-10-50-2>Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 11-Publisher FASB-URI https://asc.fasb.org//1943274/2147480167/946-830-55-11>Reference 3: [http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 205-Name Accounting Standards Codification-Section 45-Paragraph 4-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480767/946-205-45-4](http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 205-Name Accounting Standards Codification-Section 45-Paragraph 4-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480767/946-205-45-4)Reference 4: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 230-Name Accounting Standards Codification-Section 55-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147480348/946-230-55-1>Reference 5: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 505-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481004/946-505-50-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 505-Name Accounting Standards Codification-Section 50-Paragraph 2-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481004/946-505-50-2)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(4\) \(b\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (4) (b))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3)Details Name: us-gaap_StockIssuedDuringPeriodValueDividendReinvestmentPlan Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Aggregate change in value for stock issued during the period as a result of employee stock purchase plan. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org//1943274/2147481112/505-10-50-2>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(28\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (28)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.3-04\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.3-04)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1)Reference 4: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Details Name: us-gaap_StockIssuedDuringPeriodValueEmployeeStockPurchasePlan Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-Definition Amount of equity (deficit) attributable to parent. Excludes temporary equity and equity attributable to noncontrolling interest. ReferencesReference 1: <http://www.xbrl.org/2003/role/exampleRef-Topic 852-SubTopic 10-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org//1943274/2147481372/852-10-55-10>Reference 2: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 12-Publisher FASB-URI https://asc.fasb.org//1943274/2147480167/946-830-55-12>Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.6-04 \(19\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.6-04 (19))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479617/946-210-S99-1)Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.6-05 \(4\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 210-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.6-05 (4))-Publisher FASB-URI https://asc.fasb.org//1943274/2147479617/946-210-S99-2)Reference 5: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(4\) \(b\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (4) (b))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3)Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(6\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (6))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210.6-09 \(7\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210.6-09 (7))-Publisher FASB-URI https://asc.fasb.org//1943274/2147483575/946-220-S99-3)Reference 8: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.4-08 \(g\) \(1\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.4-08 (g) (1) (ii))-Publisher FASB-URI https://asc.fasb.org//1943274/2147480678/235-10-S99-1)Reference 9: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481687/323-10-50-3](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org//1943274/2147481687/323-10-50-3)Reference 10: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482907/825-10-50-28](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482907/825-10-50-28)Reference 11: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Reference 12: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(31\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (31)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Reference 13: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(30\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (30)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Reference 14: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SAB Topic 4. E\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 310-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SAB Topic 4. E)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480418/310-10-S99-2)Details Name: us-gaap_StockholdersEquity Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: instantX-Definition Number of shares that have been repurchased during the period and are being held in treasury. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org//1943274/2147481112/505-10-50-2>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.3-04\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.3-04)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.5-02 \(29\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 210-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.5-02 (29)))-Publisher FASB-URI <https://asc.fasb.org//1943274/2147480566/210-10-S99-1>Details Name: us-gaap_TreasuryStockSharesAcquired Namespace Prefix: us-gaap_Data Type: xbrli:sharesItemType Balance Type: na Period Type: durationX-Definition Equity impact of the cost of common and preferred stock that were repurchased during the period. Recorded using the cost method. ReferencesReference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Section 50-Paragraph 2-SubTopic 10-Topic 505-Publisher FASB-URI https://asc.fasb.org//1943274/2147481112/505-10-50-2>Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.3-04\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 505-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.3-04)-Publisher FASB-URI https://asc.fasb.org//1943274/2147480008/505-10-S99-1)Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef-Name Accounting Standards Codification-Topic 505-SubTopic 30-Section 45-Paragraph 1-Publisher FASB-URI https://asc.fasb.org//1943274/2147481549/505-30-45-1>Details Name: us-gaap_TreasuryStockValueAcquiredCostMethod Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration Consolidated Statements Of Changes In Shareholders' Equity

(Parenthetical) - \$ / shares 12 Months Ended Dec. 31, 2023 Dec. 31, 2022 Consolidated Statements Of Changes In Shareholders' Equity [Abstract]
Dividend declared per share \$ 1.28 \$ 1.28X- Definition Aggregate dividends declared during the period for each share of common stock outstanding.
References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-505-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-3-04\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480008/505-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-505-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-3-04)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480008/505-10-S99-1)
Details Name: us-gaap-CommonStockDividendsPerShareDeclared Namespace Prefix: us-gaap-Data Type: dtr-types: perShareItem Type Balance
Type: na Period Type: durationX- References No definition available. Details Name: us-gaap-StatementOfStockholdersEquity Abstract Namespace
Prefix: us-gaap-Data Type: xbrli:stringItem Type Balance Type: na Period Type: duration Consolidated Statements Of Cash Flows-USD (\$) \$ in
Thousands 12 Months Ended Dec. 31, 2023 Dec. 31, 2022 Cash flows from operating activities Net income \$ 13,598 \$ 14,938 Adjustments to
reconcile net income to net cash provided by operating activities: Depreciation and amortization 2,016 1,437 Net amortization of loans and
investment securities 2,462 4,177 Amortization of subordinate debt issuance costs Provision for credit losses 2,724 Change in fair value of equity
securities (16) Realized losses on sales of debt securities 1,119 Loans originated for sale (13,965) (51,285) Proceeds from sale of loans 14,234 54,
599 Gain on sale of loans held for sale (199) (770) Increase in fair value of derivative (1) (18) Increase in cash surrender value of life insurance (448)
(436) Stock option compensation Increase in other assets (534) (795) Increase in other liabilities 3,914 Deferred tax expense (benefit) 1,140 1,
172 Net cash provided by operating activities 26,565 25,244 Cash flows from investing activities Net decrease (increase) in long-term interest-
earning deposits in other banks 7,746 (3,483) Proceeds from sales and calls of investment securities available for sale 40,113 19,629 Proceeds from
maturities and pay-downs of securities available for sale 32,295 40,924 Purchase of investment securities available for sale (50,252) (87,212) Net
increase in restricted stock (1,731) (149) Net increase in loans (205,939) (48,866) Proceeds from loans held for sale previously classified as
portfolio loans (3,680) Capital expenditures (499) (12,218) Net cash used in investing activities (178,267) (95,055) Cash flows from financing
activities Net decrease in demand deposits, interest-bearing checking, and savings accounts (88,526) (16,048) Net increase (decrease) in time
deposits 75,056 (16,863) Net increase in short-term borrowings 130,000 Dividends paid (5,595) (5,658) Purchase of Treasury shares (2,394) (3,
334) Cash received from option exercises Treasury shares issued under dividend reinvestment plan 1,355 1,416 Net cash provided by (used in)
financing activities 109,943 (40,439) (Decrease) increase in cash and cash equivalents (41,759) (110,250) Cash and cash equivalents as of January
1 64,899 175,149 Cash and cash equivalents as of December 31 23,140 64,899 Cash paid during the year for: Interest on deposits and other
borrowed funds 19,460 4,754 Income taxes 1,344 Noncash Activities: Lease liabilities arising from obtaining right-of-use assets 1,867 Noncash
extinguishment of lease liability Noncash decrease in right-of-use asset \$ 507 Transfers from portfolio loans to loans held for sale \$ 5,131 X-
Definition Amortization of subordinate debt issuance costs References No definition available. Details Name:
frac-AmortizationOfSubordinateDebtIssuanceCosts Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type:
durationX- Definition Cash Paid [Abstract] References No definition available. Details Name: frac-CashPaid Abstract Namespace Prefix: frac-Data
Type: xbrli:stringItem Type Balance Type: na Period Type: duration X- Definition Change In Fair Value Of Equity Securities References No definition
available. Details Name: frac-ChangeInFairValueOfEquitySecurities Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type:
credit Period Type: duration X- Definition Decrease (increase) in fair value of derivative. References No definition available. Details Name:
frac-DecreaseIncreaseInFairValueOfDerivative Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type:
durationX- Definition The sum of the periodic adjustments of the differences between securities' face values and purchase prices that are charged
against earnings. This is called accretion if the security was purchased at a discount and amortization if it was purchased at premium. As a noncash
item, this element is an adjustment to net income when calculating cash provided by (used in) operations using the indirect method. The net increase
in interest income during the period representing the systematic and rational allocation of deferred loan origination fees less deferred loan origination
costs over the term of the debt arrangement to which they pertain. References No definition available. Details Name:
frac-NetAmortizationOfLoansAndInvestmentSecurities Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period
Type: durationX- Definition The net cash inflow or outflow for the increase (decrease) in the beginning and end of period demand deposits, interest-
bearing checking, and savings accounts. References No definition available. Details Name:
frac-NetIncreaseInDemandDepositsInterestBearingCheckingAndSavingsAccounts Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type
Balance Type: debit Period Type: durationX- Definition Noncash decrease in right-of-use asset. References No definition available. Details Name:
frac-NoncashDecreaseInRightOfUseAsset Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type:
durationX- Definition Noncash extinguishment of lease liability. References No definition available. Details Name:
frac-NoncashExtinguishmentOfLeaseLiability Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type:
durationX- Definition Payments for (Proceeds from) Portfolio Loans References No definition available. Details Name:
frac-PaymentsForProceedsFromPortfolioLoans Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: credit Period Type:
durationX- Definition Amount of cash inflow from maturity, and pay-downs in debt security measured at fair value with change in fair value
recognized in other comprehensive income (available-for-sale). References No definition available. Details Name:
frac-ProceedsFromMaturitiesAndPayDownsOfSecuritiesAvailableForSale Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance
Type: debit Period Type: durationX- Definition Proceeds To Stock Plans References No definition available. Details Name:
frac-ProceedsToStockPlans Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period Type: durationX-
Definition Recognition of Operating Lease Right-of-Use Asset References No definition available. Details Name:
frac-RecognitionOfOperatingLeaseRightOfUseAsset Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period
Type: durationX- Definition Transfers From Portfolio Loans To Loans Held For Sale References No definition available. Details Name:
frac-TransfersFromPortfolioLoansToLoansHeldForSale Namespace Prefix: frac-Data Type: xbrli:monetaryItem Type Balance Type: debit Period
Type: durationX- References No definition available. Details Name: us-
gaap-AdjustmentsToReconcileNetIncomeLossToCashProvidedByUsedInOperatingActivities Abstract Namespace Prefix: us-gaap-Data Type:
xbrli:stringItem Type Balance Type: na Period Type: durationX- Definition Earnings on or other increases in the value of the cash surrender value of
bank owned life insurance policies. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-13\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-13)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1)
Details Name: us-gaap-BankOwnedLifeInsuranceIncome Namespace Prefix: us-gaap-Data Type: xbrli:
monetaryItem Type Balance Type: credit Period Type: durationX- Definition Amount of cash and cash equivalents, and cash and cash equivalents
restricted to withdrawal or usage. Excludes amount for disposal group and discontinued operations. Cash includes, but is not limited to, currency on
hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents
include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their
maturity that they present insignificant risk of changes in value because of changes in interest rates. References Reference 1: <http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-8-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482913/230-10-50-8>
Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-24-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-24>
Reference 3: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-230-SubTopic-10-Section-45-Paragraph-4-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-4>
Details Name: us-
gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalents Namespace Prefix: us-gaap-Data Type: xbrli:monetaryItem Type

Balance Type: debit Period Type: instantX- Definition Amount of increase (decrease) in cash and cash equivalents, and cash and cash equivalents restricted to withdrawal or usage; excluding effect from exchange rate change. Cash includes, but is not limited to, currency on hand, demand deposits with banks or financial institutions, and other accounts with general characteristics of demand deposits. Cash equivalents include, but are not limited to, short-term, highly liquid investments that are both readily convertible to known amounts of cash and so near their maturity that they present insignificant risk of changes in value because of changes in interest rates. References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-24-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-24> Reference 2: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-1-SubTopic-230-Topic-830-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481877/830-230-45-1> Details Name: us-gaap-CashCashEquivalentsRestrictedCashAndRestrictedCashEquivalentsPeriodIncreaseDecreaseExcludingExchangeRateEffect Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-1-SubTopic-230-Topic-830-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481877/830-230-45-1> Details Name: us-gaap-CashFlowNonecashInvestingAndFinancingActivitiesDisclosureAbstract Namespace Prefix: us-gaap-Data Type: xbrli: stringItemType Balance Type: na Period Type: durationX- Definition Amount of unrealized and realized gain (loss) on investment in debt and equity securities. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-\(7\)-\(e\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-(7)-(e))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-\(SX-210-5-03-\(9\)-\(a\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-220-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-2-Subparagraph-(SX-210-5-03-(9)-(a))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483621/220-10-S99-2) Details Name: us-gaap-DebtAndEquitySecuritiesGainLoss Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- Definition Amount of deferred income tax expense (benefit) pertaining to income (loss) from continuing operations. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(b\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(b)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Reference 2: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-4-08-\(h\)-\(1\)-\(Note-1\)\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-235-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-4-08-(h)-(1)-(Note-1))-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480678/235-10-S99-1) Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SAB-Topic-6.1-Fact-2\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SAB-Topic-6.1-Fact-2)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1) Reference 4: [http://www.xbrl.org/2003/role/disclosureRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SAB-Topic-6.1-Fact-1\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SAB-Topic-6.1-Fact-1)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1) Reference 5: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SAB-Topic-6.1-7\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-740-SubTopic-10-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SAB-Topic-6.1-7)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147479360/740-10-S99-1) Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Subparagraph-\(b\)-SubTopic-10-Topic-740-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482685/740-10-50-9](http://www.xbrl.org/2003/role/disclosureRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-9-Subparagraph-(b)-SubTopic-10-Topic-740-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482685/740-10-50-9) Details Name: us-gaap-DeferredIncomeTaxExpenseBenefit Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- Definition The current period expense charged against earnings on long-lived, physical assets not used in production, and which are not intended for resale, to allocate or recognize the cost of such assets over their useful lives; or to record the reduction in book value of an intangible asset over the benefit period of such asset; or to reflect consumption during the period of an asset that is not used in production. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(b\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(b)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-360-SubTopic-10-Section-50-Paragraph-1-Subparagraph-\(a\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482099/360-10-50-1](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-360-SubTopic-10-Section-50-Paragraph-1-Subparagraph-(a)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482099/360-10-50-1) Details Name: us-gaap-DepreciationAndAmortization Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- Definition The gains (losses) included in earnings that represent the difference between the sale price and the carrying value of loans and leases that were sold during the reporting period. This element refers to the gain (loss) and not to the cash proceeds of the sales. This element is a noncash adjustment to net income when calculating net cash generated by operating activities using the indirect method. References Reference 1: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Details Name: us-gaap-GainLossOnSaleOfLoansAndLeases Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- Definition The amount of cash paid during the current period to foreign, federal, state, and local authorities as taxes on income. References Reference 1: <http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-230-SubTopic-10-Section-50-Paragraph-2-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482913/230-10-50-2> Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-230-SubTopic-10-Section-45-Paragraph-25-Subparagraph-\(f\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-25](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-230-SubTopic-10-Section-45-Paragraph-25-Subparagraph-(f)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-25) Details Name: us-gaap-IncomeTaxesPaid Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- Definition Amount of increase (decrease) in operating assets classified as other. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(a\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(a)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Details Name: us-gaap-IncreaseDecreaseInOtherOperatingAssets Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- Definition Net cash inflow (outflow) of time deposits. References Reference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-942-SubTopic-230-Section-45-Paragraph-1-Subparagraph-\(b\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481160/942-230-45-1](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Topic-942-SubTopic-230-Section-45-Paragraph-1-Subparagraph-(b)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481160/942-230-45-1) Details Name: us-gaap-IncreaseDecreaseInTimeDeposits Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: debit Period Type: durationX- Definition The net cash inflow or outflow for the increase (decrease) associated with investments (not to include restricted cash) that are pledged or subject to withdrawal restrictions. References No definition available. Details Name: us-gaap-IncreaseDecreaseOfRestrictedInvestments Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: credit Period Type: durationX- Definition Amount of cash paid for interest, excluding capitalized interest, classified as operating activity. Includes, but is not limited to, payment to settle zero-coupon bond for accreted interest of debt discount and debt instrument with insignificant coupon interest rate in relation to effective interest rate of borrowing attributable to accreted interest of debt discount. References Reference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-17-Subparagraph-\(d\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-17](http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-17-Subparagraph-(d)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-17) Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-25-Subparagraph-\(e\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-25](http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-25-Subparagraph-(e)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-25) Reference 3: <http://www.xbrl.org/2003/role/disclosureRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-50-Paragraph-2-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482913/230-10-50-2> Details Name: us-gaap-InterestPaidNet Namespace Prefix: us-gaap-Data Type: xbrli:

monetaryItemType Balance Type: credit Period Type: durationX- DefinitionAmount of cash inflow (outflow) from financing activities, including discontinued operations. Financing activity cash flows include obtaining resources from owners and providing them with a return on, and a return of, their investment; borrowing money and repaying amounts borrowed, or settling the obligation; and obtaining and paying for other resources obtained from creditors on long-term credit. ReferencesReference 1: <http://www.fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 28-Publisher FASB-URI https://asc.fasb.org/1943274/2147482740/230-10-45-28>Reference 2: <http://www.fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 24-Publisher FASB-URI https://asc.fasb.org/1943274/2147482740/230-10-45-24>Reference 3: <http://www.fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 25-Publisher FASB-URI https://asc.fasb.org/1943274/2147482740/230-10-45-25>Details Name: us-gaap-NetCashProvidedByUsedInOperatingActivities Namespace Prefix: us-gaap-Data Type: xbrli: monetaryItemType Balance Type: na Period Type: durationX-ReferencesNo definition available. Details Name: us-gaap-NetCashProvidedByUsedInOperatingActivitiesAbstract Namespace Prefix: us-gaap-Data Type: xbrli: stringItemType Balance Type: na Period Type: durationX- DefinitionThe portion of profit or loss for the period, net of income taxes, which is attributable to the parent. ReferencesReference 1: [http://www.xbrl.org/2003/role/disclosureRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 4-08 \(g\) \(1\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 235-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 4-08 (g) (1) (ii))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480678/235-10-S99-1)Reference 2: [http://www.xbrl.org/2003/role/disclosureRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph \(e\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 323-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Subparagraph (e)-Publisher FASB-URI https://asc.fasb.org/1943274/2147481687/323-10-50-3)Reference 3: [http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28](http://www.xbrl.org/2003/role/disclosureRef-Topic 825-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 28-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147482907/825-10-50-28)Reference 4: <http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 6-Publisher FASB-URI https://asc.fasb.org/1943274/2147482765/220-10-50-6>Reference 5: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 3-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-3>Reference 6: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph \(b\) \(2\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 1-Subparagraph (b) (2)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-1)Reference 7: [http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 815-SubTopic 40-Name Accounting Standards Codification-Section 65-Paragraph 1-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480175/815-40-65-1)Reference 8: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 8-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-8>Reference 9: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 9-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-9>Reference 10: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11)Reference 11: [http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11](http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 11-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-11)Reference 12: <http://www.xbrl.org/2003/role/disclosureRef-Topic 250-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 4-Publisher FASB-URI https://asc.fasb.org/1943274/2147483443/250-10-50-4>Reference 13: <http://www.xbrl.org/2003/role/exampleRef-Topic 946-SubTopic 830-Name Accounting Standards Codification-Section 55-Paragraph 10-Publisher FASB-URI https://asc.fasb.org/1943274/2147480167/946-830-55-10>Reference 14: <http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section 45-Paragraph 7-Publisher FASB-URI https://asc.fasb.org/1943274/2147483581/946-220-45-7>Reference 15: [http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 7-04 \(18\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483586/944-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 944-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 7-04 (18))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483586/944-220-S99-1)Reference 16: <http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 22-Publisher FASB-URI https://asc.fasb.org/1943274/2147482810/280-10-50-22>Reference 17: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210. 6-07 \(9\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210. 6-07 (9))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-1)Reference 18: [http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph \(SX 210. 6-09 \(1\) \(d\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3](http://www.xbrl.org/2003/role/disclosureRef-Topic 946-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 3-Subparagraph (SX 210. 6-09 (1) (d))-Publisher FASB-URI https://asc.fasb.org/1943274/2147483575/946-220-S99-3)Reference 19: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(i\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 20: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(ii\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2009/role/commonPracticeRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (ii))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 21: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 22: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(4\) \(iv\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (4) (iv))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 23: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph \(SX 210. 13-01 \(a\) \(5\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1A-Subparagraph (SX 210. 13-01 (a) (5))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 24: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(i\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (i))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 25: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 26: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)Reference 26: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210. 13-02 \(a\) \(4\) \(iii\) \(A\)\)-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210. 13-02 (a) (4) (iii) (A))-Publisher FASB-URI https://asc.fasb.org/1943274/2147480097/470-10-S99-1)

13-02 (a) (4) (iii) (B))--Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 27>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(4\)\(iv\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(4)(iv)))--Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 28>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph \(SX 210.13-02\(a\)\(5\)\)](http://www.xbrl.org/2003/role/disclosureRef-Topic 470-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 1B-Subparagraph (SX 210.13-02(a)(5)))--Publisher FASB-URI <https://asc.fasb.org//1943274/2147480097/470-10-S99-1BReference 29>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph \(b\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 30-Subparagraph (b)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-30Reference 30): [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(f\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (f)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 31): [http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32](http://www.xbrl.org/2003/role/disclosureRef-Topic 260-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 60B-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482689/260-10-45-60BReference 32): <http://www.xbrl.org/2003/role/exampleRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 31-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-31Reference 33>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph \(c\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34](http://www.xbrl.org/2003/role/disclosureRef-Topic 280-SubTopic 10-Name Accounting Standards Codification-Section 50-Paragraph 32-Subparagraph (c)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482810/280-10-50-32Reference 34): <http://www.xbrl.org/2003/role/disclosureRef-Topic 205-SubTopic 20-Name Accounting Standards Codification-Section 50-Paragraph 7-Publisher FASB-URI https://asc.fasb.org//1943274/2147483499/205-20-50-7Reference 35>: <http://fasb.org/us-gaap/role/ref/legacyRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 28-Publisher FASB-URI https://asc.fasb.org//1943274/2147482740/230-10-45-28Reference 36>: [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1A-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1AReference 37): [http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph \(a\)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38](http://www.xbrl.org/2003/role/disclosureRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 1B-Subparagraph (a)-Publisher FASB-URI https://asc.fasb.org//1943274/2147482790/220-10-45-1BReference 38): [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph \(SX 210.5-03\(20\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 220-SubTopic 10-Name Accounting Standards Codification-Section S99-Paragraph 2-Subparagraph (SX 210.5-03(20)))--Publisher FASB-URI <https://asc.fasb.org//1943274/2147483621/220-10-S99-2Reference 39>: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph \(SX 210.9-04\(22\)\)](http://fasb.org/us-gaap/role/ref/legacyRef-Topic 942-SubTopic 220-Name Accounting Standards Codification-Section S99-Paragraph 1-Subparagraph (SX 210.9-04(22)))--Publisher FASB-URI https://asc.fasb.org//1943274/2147483589/942-220-S99-1Details Name: us-gaap_NetIncomeLoss Namespace Prefix: us-gaap_Data Type: xbrli:monetaryItemType Balance Type: credit Period Type: durationX-DefinitionThe amount of cash paid for the origination of mortgages that are held for sale. ReferencesReference 1: http://www.xbrl.org/2003/role/exampleRef-Topic 230-SubTopic 10-Name Accounting Standards Codification-Section 45-Paragraph 21-Publisher FASB-URI https://asc.fasb.org//1943274/2147482740/230-10-45-21Reference 2:

Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- DefinitionThe cash inflow resulting from the sale of loans classified as held-for-sale, including proceeds from loans sold through mortgage securitization. ReferencesReference 1: [http://www.xbrl.org/2009/role/commonPracticeRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-16-Subparagraph-\(a\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-16](http://www.xbrl.org/2009/role/commonPracticeRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-16-Subparagraph-(a)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-16)Reference 2: <http://www.xbrl.org/2009/role/commonPracticeRef-Topic-230-SubTopic-10-Name-Accounting-Standards-Codification-Section-45-Paragraph-21-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-21> Details Name: us-gaap_ProceedsFromSaleOfLoansHeldForSale Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- DefinitionAmount of cash inflow from exercise of option under share-based payment arrangement. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-14-Subparagraph-\(a\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-14](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-14-Subparagraph-(a)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-14)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-2A-Subparagraph-\(a\)-SubTopic-10-Topic-718-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480429/718-10-50-2A](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-2A-Subparagraph-(a)-SubTopic-10-Topic-718-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147480429/718-10-50-2A) Details Name: us-gaap_ProceedsFromStockOptionsExercised Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- DefinitionAmount of expense related loan transactions, lease transactions, credit loss from transactions other than loan and lease transactions, and other loss based on assessment of uncollectability from the counterparty to reduce the account to their net realizable value. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(a\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(a)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28)Reference 2: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-11B-Subparagraph-\(c\)-\(2\)-SubTopic-10-Topic-310-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481962/310-10-50-11B](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-50-Paragraph-11B-Subparagraph-(c)-(2)-SubTopic-10-Topic-310-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147481962/310-10-50-11B)Reference 3: [http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-\(SX-210-9-04-11\)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1](http://fasb.org/us-gaap/role/ref/legacyRef-Topic-942-SubTopic-220-Name-Accounting-Standards-Codification-Section-S99-Paragraph-1-Subparagraph-(SX-210-9-04-11)-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147483589/942-220-S99-1) Details Name: us-gaap_ProvisionForLoanLeaseAndOtherLosses Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: durationX- DefinitionAmount of noneash expense for share-based payment arrangement. ReferencesReference 1: [http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-\(a\)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28](http://fasb.org/us-gaap/role/ref/legacyRef-Name-Accounting-Standards-Codification-Section-45-Paragraph-28-Subparagraph-(a)-SubTopic-10-Topic-230-Publisher-FASB-URI-https://asc.fasb.org/1943274/2147482740/230-10-45-28) Details Name: us-gaap_ShareBasedCompensation Namespace Prefix: us-gaap_ Data Type: xbrli:monetaryItemType Balance Type: debit Period Type: duration