Peoples Ltd. STATEMENT OF CONDITION (unaudited) For the Quarters Ending

June 30, 2024 and 2023 (in thousands, except share amounts)

ASSETS Cash and ue from banks 6,865 9,257 Interest-bearing balances with banks 40,872 29,167 Investment securities 119,202 128,773 Loans held for sale 2,233 803 Loans 361,375 335,200 Allowance for loan losses (4,321) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: 360 481,366 Noninterest-bearing 293,382 248,951 Total deposits Total deposits 481,366 461,524 482,090 Barrowings 20,000 18,000 88 0ther isabilities 2,488 2,478 Total deposits 214 482,090 504,214 482,090 504,214 482,090 SHAREHOLDERS' EQUITY 204,214,252 <		2024	2023
Interest-bearing balances with banks 40,872 29,167 Investment securities 119,202 128,773 Loans held for sale 2,233 803 Loans 361,375 335,200 Allowance for loan losses (4,321) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: 187,984 212,573 Interest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 <td>ASSETS</td> <td></td> <td></td>	ASSETS		
Investment securities 119,202 128,773 Loans held for sale 2,233 803 Loans 361,375 335,200 Allowance for loan losses (4,272) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: 554,707 526,233 LIABILITIES: 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 SHAREHOLDERS' 2024 - 14,655; 2023 - 14,655 (512) (512) Common stock - Par Value \$0.50; 5,000,000 Authorized 27,170 24,252 Treasury stock: 2024 - 1	Cash and due from banks		9,257
Loans held for sale 2,233 803 Loans 361,375 335,200 Allowance for loan losses (4,272) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 1704 461,524 Borrowings 20,000 18,000 88 0461,524 Borrowings 20,000 18,000 88 0.478 Other liabilities 2,488 2,478 17.482 204,000 18,000 Accrued interest payable 360 88 2448 2.478 17.482,090 18,000 82,090 18,000 12,488 2,478 12,488 2,478 12,488 2,478 12,488 2,478 12,414	Interest-bearing balances with banks	,	29,167
Loans 361,375 335,200 Allowance for loan losses (4,321) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 1704 461,524 Borrowings 20,000 18,000 88 00 88 00 88 00 88 0461,524 482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04482,090 88 04417 396 <td< td=""><td>Investment securities</td><td>119,202</td><td>128,773</td></td<>	Investment securities	119,202	128,773
Allowance for loan losses (4,321) (4,272) Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 704 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 2,478 2,478 TOTAL LIABILITIES 504,214 482,090 360 88 Other liabilities 2,488 2,478 2,478 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 7reasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) 33,487 Accumulated other comprehensive income (10,069) (11,242) 843,487 31,249 Total stockHolders' EQUITY 50,493 44,143 34,414	Loans held for sale	2,233	803
Loans, Net 359,287 331,731 Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: 187,984 212,573 Noninterest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 SHAREHOLDERS' EQUITY 27,170 24,252 Treasury stock: 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2023 - 14,655 (512) (512) Accruulated other comprehensive income (10,609) (11,242) Retained earnings 33,487 31,249 Total stot	Loans	361,375	335,200
Bank premises and equipment, net 9,033 8,730 Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surglus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 31,249	Allowance for loan losses	(4,321)	(4,272)
Accrued interest receivable 1,628 1,494 Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 17,081 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) 83,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 31,249	Loans, Net	359,287	331,731
Other assets 17,820 17,081 TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY Common stock - Par Value \$0.50; 5,000,000 Authorized 2024 - 833,908 issued; 2023 - 791,912 issued Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Bank premises and equipment, net	9,033	8,730
TOTAL ASSETS 554,707 526,233 LIABILITIES: Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 SHAREHOLDERS' 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 (512) (512) Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) (512) Accumulated other comprehensive income (10,069) (11,242) 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Accrued interest receivable	1,628	1,494
LIABILITIES: Deposits: Noninterest-bearing Interest-bearing Total deposits Borrowings Other liabilities Other liabilities 2024 - 833,908 issued; 2023 - 791,912 issued ShareHolders' Equity Common stock - Par Value \$0.50; 5,000,000 Authorized 2024 - 833,908 issued; 2023 - 791,912 issued 417 Surplus Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) Accumulated other comprehensive income (10,069) 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY	Other assets		17,081
Deposits: Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 17easury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 344,143	TOTAL ASSETS	554,707	526,233
Noninterest-bearing 187,984 212,573 Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 17easury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) 3487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 344,143	LIABILITIES:		
Interest-bearing 293,382 248,951 Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 30,44,143	Deposits:		
Total deposits 481,366 461,524 Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Noninterest-bearing	187,984	212,573
Borrowings 20,000 18,000 Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 SHAREHOLDERS' EQUITY 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143 34,143	Interest-bearing	293,382	248,951
Accrued interest payable 360 88 Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY 504,214 482,090 Common stock - Par Value \$0.50; 5,000,000 Authorized 417 396 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Total deposits	481,366	461,524
Other liabilities 2,488 2,478 TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY Common stock - Par Value \$0.50; 5,000,000 Authorized 417 396 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Borrowings	20,000	18,000
TOTAL LIABILITIES 504,214 482,090 SHAREHOLDERS' EQUITY Common stock - Par Value \$0.50; 5,000,000 Authorized 417 396 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Accrued interest payable	360	88
SHAREHOLDERS' EQUITY Common stock - Par Value \$0.50; 5,000,000 Authorized 2024 - 833,908 issued; 2023 - 791,912 issued Surplus Surplus Treasury stock: 2024 - 14,655; 2023 - 14,655 Accumulated other comprehensive income (10,069) Retained earnings TOTAL STOCKHOLDERS' EQUITY	Other liabilities	2,488	2,478
Common stock - Par Value \$0.50; 5,000,000 Authorized 417 396 2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	TOTAL LIABILITIES	504,214	482,090
2024 - 833,908 issued; 2023 - 791,912 issued 417 396 Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	SHAREHOLDERS' EQUITY		
Surplus 27,170 24,252 Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Common stock - Par Value \$0.50; 5,000,000 Authorized		
Treasury stock: 2024 - 14,655; 2023 - 14,655 (512) (512) Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	2024 - 833,908 issued; 2023 - 791,912 issued	417	396
Accumulated other comprehensive income (10,069) (11,242) Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	Surplus	27,170	24,252
Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	•		
Retained earnings 33,487 31,249 TOTAL STOCKHOLDERS' EQUITY 50,493 44,143		· · · ·	· · ·
TOTAL STOCKHOLDERS' EQUITY 50,493 44,143	-	· · · · · ·	· · · · · · · · · · · · · · · · · · ·
TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY554,707526,233	-		
	TOTAL LIABILITIES AND STOCKHOLDERS' EQUITY	554,707	526,233

Peoples Ltd. STATEMENT OF INCOME (unaudited) For the Quarters Ending June 30, 2024 and 2023 (in thousands, except per share amounts)

	Quarter to Date		Year to Date	
	2024	2023	2024	2023
INTEREST INCOME:				
Interest and fees on loans	5,633	4,539	11,051	8,744
Interest and dividends on investments:				
Taxable interest and dividends	735	639	1,425	1,277
Tax Exempt	77	174	174	347
Interest on Deposits in Banks	384	359	625	820
Total Interest Income	6,829	5,711	13,275	11,188
INTEREST EXPENSE:				
Interest on deposits	2,173	1,242	4,208	2,104
Interest on borrowed funds	212	94	455	101
Total interest expense	2,385	1,336	4,663	2,205
NET INTEREST INCOME	4,444	4,375	8,612	8,983
PROVISION FOR POSSIBLE LOAN LOSSES	-65	105	-30	189
NET INTEREST INCOME AFTER PROVISION				
FOR LOAN LOSSES	4,509	4,270	8,642	8,794
OTHER INCOME:				
Service charges	444	461	877	909
Other operating income	246	185	469	348
Increase in cash surrender value, LI	60	31	120	94
Gain on sale of loans	175	150	309	223
Gain on sale of other real estate	-27	33	9	33
Unrealized gain on equity securities	-4	-8	-19	-14
Total other income	894	852	1,765	1,593
OTHER EXPENSES:				
Salaries and employee benefits	1,715	1,576	3,403	3,093
Occupancy expense, net	48	184	396	370
Other losses	4	1	6	2
Other operating expenses	1,446	1,155	2,397	2,311
Total other expenses	3,213	2,916	6,202	5,776
INCOME (LOSS) BEFORE PROVISION FOR INCOME TAXES				
	2,190	2,206	4,205	4,611
Income Taxes	403	388	769	820
	1,787	1,818	3,436	3,791
EPS	2.18	2.22	4.19	4.63