



FINANCIAL HIGHLIGHTS

September 30, 2018

(dollars in thousands except common share amounts)

<u>BALANCE SHEET</u>	<u>9/30/2018</u>	<u>9/30/2017</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	<u>12/31/2015</u>
Loans	\$ 738,232	\$ 681,950	\$ 667,077	\$ 639,121	\$ 575,794
Allowance for Loan Losses	12,844	11,037	10,830	10,018	10,810
Securities	269,122	214,719	221,865	181,874	194,325
Total Assets	1,118,466	1,029,059	1,082,354	958,997	891,552
Deposits	995,868	920,594	972,400	861,538	796,380
Shareholders' Equity	95,066	91,607	91,222	81,922	80,336

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.74%	1.62%	1.62%	1.57%	1.88%
Non-performing assets to total assets	3.49%	2.38%	1.89%	2.58%	2.28%
Tier 1 Capital to Assets - Holding Co.	9.71%	9.84%	9.45%	9.59%	10.06%
Tier 1 Capital to Assets - Bank	9.65%	9.55%	9.27%	9.52%	9.96%

<u>INCOME STATEMENT</u>	<u>Year to Date</u> <u>9/30/2018</u>	<u>Year to Date</u> <u>9/30/2017</u>	<u>Year Ended</u> <u>12/31/2017</u>	<u>Year Ended</u> <u>12/31/2016</u>	<u>Year Ended</u> <u>12/31/2015</u>
Net Interest Income	\$ 30,514	\$ 27,536	\$ 37,001	\$ 33,766	\$ 30,401
Provision for Loan Losses	-	-	-	650	-
Noninterest Income	10,774	10,736	14,346	12,841	10,871
Noninterest Expenses	29,938	28,336	38,165	35,790	32,069
Income Before Taxes	11,350	9,936	13,182	10,179	9,202
Net Income	8,935	6,624	8,305	6,780	6,154

INCOME STATEMENT RATIOS

Return on Average Assets	1.07%	0.87%	0.81%	0.73%	0.73%
Return on Average Common Equity	13.45%	10.34%	9.49%	8.09%	7.62%

<u>COMMON SHARE AMOUNTS</u>	<u>Year to Date</u> <u>9/30/2018</u>	<u>Year to Date</u> <u>9/30/2017</u>	<u>Year Ended</u> <u>12/31/2017</u>	<u>Year Ended</u> <u>12/31/2016</u>	<u>Year Ended</u> <u>12/31/2015</u>
Earnings per Share - Basic	\$ 6.12	\$ 4.40	\$ 5.54	\$ 4.49	\$ 3.98
Earnings per Share - Diluted	6.07	4.34	5.49	4.43	3.91
Book Value per Common Share	62.81	\$ 60.25	\$ 59.39	\$ 55.01	\$ 53.59
Tangible BV per Common Share	59.96	57.33	56.52	51.92	50.64

Amounts for 2018 are NOT audited
and are subject to adjustment