

FINANCIAL HIGHLIGHTS

June 30, 2018

(dollars in thousands except common share amounts)

BALANCE SHEET	6/3	0/2018		6/30/2017	<u>1</u> 2	/31/2017	<u>12</u> ,	/31/2016	<u>12</u>	/31/2015
Loans		722,460	\$	674,637	\$	667,195	\$	639,121	\$	575,735
Allowance for Loan Losses		11,860		11,200		10,830		10,018		10,810
Securities		281,349		209,334		221,865		181,874		194,327
Total Assets	1,	118,981		1,027,886		1,080,725		958,997		891,552
Deposits	1,	009,767		922,997		975,662		861,538		796,380
Shareholders' Equity		93,514		88,899		91,222		81,922		80,336
BALANCE SHEET RATIOS										
Allowance for Loan Losses to Loans		1.64%		1.66%		1.62%		1.57%		1.87%
Non-performing assets to total assets		3.71%		1.97%		1.89%		2.58%		2.28%
Tier 1 Capital to Assets - Holding Co.		9.42%		9.56%		9.45%		9.60%		10.29%
Tier 1 Capital to Assets - Bank		9.27%		9.28%		9.27%		9.52%		10.23%
	Voor	to Date	V	ear to Date	V	ear Ended	Va	ar Ended	Vo	ar Ended
INCOME STATEMENT		0/2018		6/30/2017		/31/2017		/31/2016		2/31/2015
Net Interest Income	\$	19,579	\$	18,125	\$	37,001	\$	33,778	\$	30,401
Provision for Loan Losses	Ų	-	Ţ	10,123	Y	37,001	Y	650	Y	50,401
Noninterest Income		7,036		6,599		14,346		12,841		10,871
Noninterest Expenses		19,721		18,653		38,165		35,790		32,069
Income Before Taxes		6,894		6,071		13,182		10,179		9,202
Net Income		5,442		4,055		8,305		6,780		6,154
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INCOME STATEMENT RATIOS										
INCOME STATEMENT RATIOS Return on Average Assets		0.97%		0.80%		0.81%		0.73%		0.73%
<u> </u>		0.97% 12.32%		0.80% 9.60%		0.81% 9.49%		0.73% 8.09%		0.73% 7.62%
Return on Average Assets		12.32%		9.60%		9.49%		8.09%		7.62%
Return on Average Assets Return on Average Common Equity		12.32% to Date		9.60%		9.49% ear Ended		8.09% ar Ended		7.62%
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS	<u>6/3</u>	12.32% to Date 0/2018	<u>e</u>	9.60% ear to Date 5/30/2017	<u>12</u>	9.49% ear Ended	<u>12</u>	8.09% ar Ended /31/2016	<u>12</u>	7.62% ar Ended /31/2015
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic		12.32% to Date 0/2018 3.68		9.60% ear to Date 6/30/2017 2.72		9.49% ear Ended //31/2017 5.54		8.09% ar Ended /31/2016 4.49		7.62% ar Ended /31/2015 3.98
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic Earnings per Share - Diluted	6/3 \$	12.32% to Date 0/2018 3.68 3.64	\$	9.60% ear to Date 6/30/2017 2.72 2.69	12	9.49% ear Ended /31/2017 5.54 5.49	12 ,	8.09% ar Ended /31/2016 4.49 4.43	12	7.62% ar Ended /31/2015 3.98 3.91
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic	<u>6/3</u>	12.32% to Date 0/2018 3.68	<u>e</u>	9.60% ear to Date 6/30/2017 2.72	<u>12</u>	9.49% ear Ended //31/2017 5.54	<u>12</u>	8.09% ar Ended /31/2016 4.49	<u>12</u>	7.62% ar Ended /31/2015 3.98

Amounts for 2018 are not audited and are subject to adjustment