



FINANCIAL HIGHLIGHTS

December 31, 2017

(dollars in thousands except common share amounts)

BALANCE SHEET

	<u>12/31/2017</u>	<u>12/31/2016</u>	<u>12/31/2015</u>	<u>12/31/2014</u>
Loans	\$ 667,195	\$ 639,121	\$ 575,794	\$ 531,917
Allowance for Loan Losses	10,830	10,018	10,810	11,690
Securities	221,865	181,874	194,325	182,054
Total Assets	1,080,725	959,692	891,552	844,927
Deposits	975,662	861,538	796,380	737,660
Shareholders' Equity	91,222	81,922	80,336	76,979

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.62%	1.57%	1.88%	2.20%
Non-performing assets to total assets	1.89%	2.58%	2.28%	3.33%
Tier 1 Capital to Assets - Holding Co.	9.45%	9.59%	10.06%	10.51%
Tier 1 Capital to Assets - Bank	9.27%	9.52%	9.96%	10.42%

INCOME STATEMENT

	<u>Year Ended 12/31/2017</u>	<u>Year Ended 12/31/2016</u>	<u>Year Ended 12/31/2015</u>	<u>Year Ended 12/31/2014</u>
Net Interest Income	\$ 37,001	\$ 33,766	\$ 30,401	\$ 29,713
Provision for Loan Losses	-	650	-	1,450
Noninterest Income	14,346	12,853	10,871	8,843
Noninterest Expenses	38,165	35,790	32,069	29,204
Income Before Taxes	13,182	10,179	9,202	7,903
Net Income	8,305	6,780	6,154	5,483

INCOME STATEMENT RATIOS

Return on Average Assets	0.81%	0.73%	0.73%	0.65%
Return on Average Common Equity	9.49%	8.09%	7.62%	7.15%

COMMON SHARE AMOUNTS

	<u>Year Ended 12/31/2017</u>	<u>Year Ended 12/31/2016</u>	<u>Year Ended 12/31/2015</u>	<u>Year Ended 12/31/2014</u>
Earnings per Share - Basic	\$ 5.55	\$ 4.46	\$ 3.98	\$ 3.47
Earnings per Share - Diluted	5.49	4.40	3.91	3.40
Book Value per Common Share	\$ 59.39	\$ 55.01	\$ 53.59	\$ 51.01
Tangible BV per Common Share	56.52	51.92	50.64	48.94

Amounts for 2017 are NOT audited and are subject to adjustment