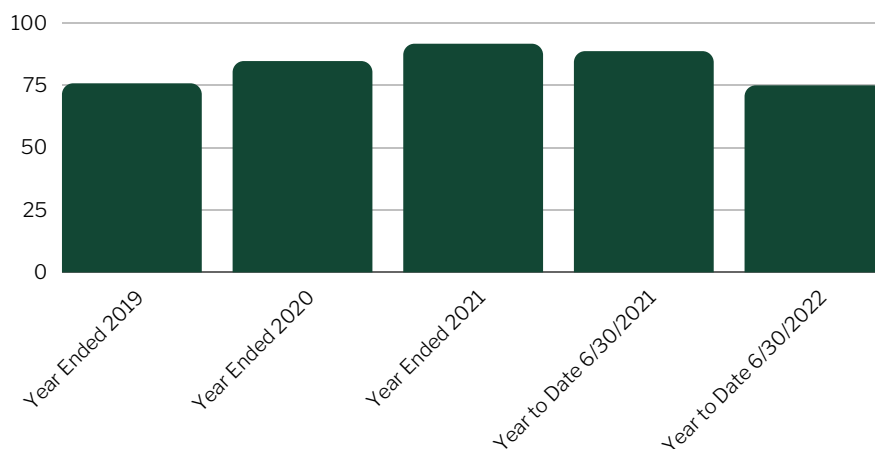


FINANCIAL HIGHLIGHTS

June 30, 2022

(dollars in thousands except common share amounts)



\$74.72

Book Value per
Common Share

Balance Sheet	6/30/2022	6/30/2021	12/31/2021	12/31/2020	12/31/2019
Loans	\$ 1,014,348	\$ 987,298	\$ 971,959	\$ 979,207	\$ 807,760
Allowance for Loan Losses	13,030	14,653	13,575	14,670	11,070
Securities	669,717	614,361	653,449	448,474	235,770
Total Assets	1,985,558	1,816,491	2,072,325	1,667,234	1,224,900
Deposits	1,844,513	1,656,861	1,907,486	1,489,867	1,081,371
Shareholders' Equity	98,086	116,104	120,008	111,692	112,021

Balance Sheet Ratios

Allowance for Loan Losses to Loans	1.28%	1.48%	1.40%	1.50%	1.37%
Non-performing Assets to Total Assets	0.74%	1.71%	0.90%	2.03%	3.24%
Tier 1 Capital to Assets - Holding Co.	6.93%	7.09%	6.91%	7.19%	9.82%
Tier 1 Capital to Assets - Bank	7.97%	8.22%	8.00%	8.32%	9.76%

Income Statement	Year to Date 6/30/2022	Year to Date 6/30/2021	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Net Interest Income	\$ 27,889	\$ 25,757	\$ 52,661	\$ 47,227	\$ 44,312
Provision for Loan Losses	(500)	-	(1,000)	4,100	(250)
Noninterest Income	9,162	12,253	22,701	21,275	16,520
Noninterest Expenses	26,004	25,380	51,718	48,807	42,870
Income Before Taxes	11,047	12,630	24,594	15,595	18,212
Net Income	8,484	9,704	18,948	12,156	14,032

Income Statement Ratios

Return on Average Assets	0.83%	1.11%	1.04%	0.83%	1.18%
Return on Average Common Equity	16.16%	17.00%	16.18%	10.42%	13.64%

Common Share Amounts	Year to Date 6/30/2022	Year to Date 6/30/2021	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Earning per Share - Basic	\$ 6.46	\$ 7.39	\$ 14.43	\$ 8.50	\$ 9.82
Earning per Share - Diluted	6.40	7.34	14.27	8.45	9.79
Book Value per Common Share	74.72	88.44	91.42	84.46	75.53
Tangible BV per Common Share	72.11	85.76	88.77	82.16	72.77

Amounts for 2022 are NOT audited and are subject to adjustment.