



FINANCIAL HIGHLIGHTS

March 31, 2018

(dollars in thousands except common share amounts)

BALANCE SHEET

	<u>3/31/2018</u>	<u>3/31/2017</u>	<u>12/31/2017</u>	<u>12/31/2016</u>	<u>12/31/2015</u>
Loans	\$ 681,498	\$ 650,172	\$ 667,195	\$ 639,121	\$ 575,984
Allowance for Loan Losses	11,898	11,019	10,830	10,018	10,810
Securities	261,953	201,389	221,865	181,874	192,256
Total Assets	1,127,085	1,036,447	1,080,725	958,997	891,552
Deposits	1,019,464	936,716	975,662	861,538	796,380
Shareholders' Equity	91,565	84,046	91,222	81,922	80,336

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.75%	1.69%	1.62%	1.57%	1.87%
Non-performing assets to total assets	2.62%	2.45%	1.89%	2.58%	2.28%
Tier 1 Capital to Assets - Holding Co.	9.27%	9.42%	9.45%	9.59%	10.29%
Tier 1 Capital to Assets - Bank	9.14%	9.32%	9.27%	9.52%	10.23%

INCOME STATEMENT

	<u>Year to Date</u> <u>3/31/2018</u>	<u>Year to Date</u> <u>3/31/2017</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	\$ 9,781	\$ 8,722	\$ 37,001	\$ 33,778	\$ 30,401
Provision for Loan Losses	-	-	-	650	-
Noninterest Income	3,224	3,119	14,346	12,841	10,871
Noninterest Expenses	9,692	9,096	38,165	35,790	32,069
Income Before Taxes	3,314	2,746	13,182	10,179	9,202
Net Income	2,616	1,845	8,305	6,780	6,154

INCOME STATEMENT RATIOS

Return on Average Assets	0.94%	0.74%	0.81%	0.73%	0.73%
Return on Average Common Equity	11.90%	8.83%	9.49%	8.09%	7.62%

COMMON SHARE AMOUNTS

	<u>Year to Date</u> <u>3/31/2018</u>	<u>Year to Date</u> <u>3/31/2017</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	1.76	\$ 1.24	\$ 5.54	\$ 4.49	3.98
Earnings per Share - Diluted	1.72	1.22	5.49	4.43	3.91
Book Value per Common Share	59.73	\$ 56.53	\$ 59.39	\$ 55.01	53.59
Tangible BV per Common Share	57.25	53.47	56.52	51.92	50.64

Amounts for 2018 are not audited
and are subject to adjustment