

FINANCIAL HIGHLIGHTS

March 31, 2020

(dollars in thousands except common share amounts)

BALANCE SHEET	3/31/2	2020	3	3/31/2019	12/3	1/2019	12/	31/2018	12	/31/2017
Loans	_	2,250	\$	766,460		07,760		760,908	\$	667,077
Allowance for Loan Losses	•	L,120	•	12,047	•	11,070	'	12,337	•	10,830
Securities		, 9,244		265,580		35,770		262,253		224,042
Total Assets	1,235	5,818	1	,158,321	1,2	24,900	1,	174,020	1	1,082,354
Deposits	1,083	L,264	1	,037,047	1,0	81,371	1,	056,695		972,400
Shareholders' Equity	117	7,674		103,335	1	12,021		97,796		91,222
BALANCE SHEET RATIOS										
Allowance for Loan Losses to Loans		1.40%		1.57%		1.37%		1.62%		1.62%
Non-performing assets to total assets		2.94%		2.81%		3.24%		3.34%		1.89%
Tier 1 Capital to Assets - Holding Co.		9.82%		9.64%		9.82%		9.58%		9.57%
Tier 1 Capital to Assets - Bank	9	9.78%		9.59%		9.76%		9.54%		9.40%
	Year to Date		Yea	r to Date	Year	Ended	Yea	r Ended	Ye	ar Ended
INCOME STATEMENT	3/31/2	<u> 2020</u>	3/	<u>31/2019</u>	12/3	1/2019	12/	31/2018	<u>12</u>	/31/2017
Net Interest Income	\$ 10),990	\$	11,173	\$	44,312	\$	41,115	\$	37,001
Provision for Loan Losses		500		-		(250)		-		-
Noninterest Income	4	1,365		3,439		16,520		14,450		14,346
Noninterest Expenses	13	L,184		10,097		42,870		40,025		38,165
Income Before Taxes	3	3,671		4,515		18,212		15,539		13,182
Net Income	2	2,822		3,471		14,032		11,954		8,305
INCOME STATEMENT RATIOS										
INCOME STATEMENT RATIOS Return on Average Assets	(0.90%		1.18%		1.18%		1.06%		0.81%
INCOME STATEMENT RATIOS Return on Average Assets Return on Average Common Equity		0.90% 9.85%		1.18% 14.40%		1.18% 13.64%		1.06% 13.32%		0.81% 9.69%
Return on Average Assets										
Return on Average Assets Return on Average Common Equity	Year to	9.85% Date		14.40% or to Date	Year	13.64% Ended		13.32%		9.69% ar Ended
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS	Year to 3/31/2	9.85% Date 2020	3/	14.40% or to Date 31/2019	Year 12/3	13.64% Ended 1/2019	12/	13.32% r Ended 31/2018	<u>12</u>	9.69% ar Ended /31/2017
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic	Year to	Date 2020 1.93		14.40% or to Date 31/2019 2.42	Year	13.64% Ended 1/2019 9.82		13.32% r Ended 31/2018 8.20		9.69% ar Ended /31/2017 5.54
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic Earnings per Share - Diluted	Year to 3/31/2	Date 2020 1.93 1.87	3/ \$	14.40% ar to Date 31/2019 2.42 2.38	Year 12/3 \$	13.64% Ended 1/2019 9.82 9.79	12/ 3	13.32% r Ended 31/2018 8.20 8.14	12 ,	9.69% ar Ended /31/2017 5.54 5.49
Return on Average Assets Return on Average Common Equity COMMON SHARE AMOUNTS Earnings per Share - Basic	Year to 3/31/2 \$	Date 2020 1.93	3/	14.40% or to Date 31/2019 2.42	Year 12/3	13.64% Ended 1/2019 9.82	12/	13.32% r Ended 31/2018 8.20	<u>12</u>	9.69% ar Ended /31/2017 5.54

Amounts for 2020 are NOT audited and are subject to adjustment