



FINANCIAL HIGHLIGHTS

March 31, 2020

(dollars in thousands except common share amounts)

<u>BALANCE SHEET</u>	<u>3/31/2020</u>	<u>3/31/2019</u>	<u>12/31/2019</u>	<u>12/31/2018</u>	<u>12/31/2017</u>
Loans	\$ 792,250	\$ 766,460	\$ 807,760	\$ 760,908	\$ 667,077
Allowance for Loan Losses	11,120	12,047	11,070	12,337	10,830
Securities	269,244	265,580	235,770	262,253	224,042
Total Assets	1,235,818	1,158,321	1,224,900	1,174,020	1,082,354
Deposits	1,081,264	1,037,047	1,081,371	1,056,695	972,400
Shareholders' Equity	117,674	103,335	112,021	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	9.78%	9.59%	9.76%	9.54%	9.40%

<u>INCOME STATEMENT</u>	<u>Year to Date 3/31/2020</u>	<u>Year to Date 3/31/2019</u>	<u>Year Ended 12/31/2019</u>	<u>Year Ended 12/31/2018</u>	<u>Year Ended 12/31/2017</u>
Net Interest Income	\$ 10,990	\$ 11,173	\$ 44,312	\$ 41,115	\$ 37,001
Provision for Loan Losses	500	-	(250)	-	-
Noninterest Income	4,365	3,439	16,520	14,450	14,346
Noninterest Expenses	11,184	10,097	42,870	40,025	38,165
Income Before Taxes	3,671	4,515	18,212	15,539	13,182
Net Income	2,822	3,471	14,032	11,954	8,305

INCOME STATEMENT RATIOS

Return on Average Assets	0.90%	1.18%	1.18%	1.06%	0.81%
Return on Average Common Equity	9.85%	14.40%	13.64%	13.32%	9.69%

<u>COMMON SHARE AMOUNTS</u>	<u>Year to Date 3/31/2020</u>	<u>Year to Date 3/31/2019</u>	<u>Year Ended 12/31/2019</u>	<u>Year Ended 12/31/2018</u>	<u>Year Ended 12/31/2017</u>
Earnings per Share - Basic	\$ 1.93	\$ 2.42	\$ 9.82	\$ 8.20	\$ 5.54
Earnings per Share - Diluted	1.87	2.38	9.79	8.14	5.49
Book Value per Common Share	\$ 79.74	\$ 68.84	\$ 75.53	\$ 64.71	\$ 59.39
Tangible BV per Common Share	76.99	66.04	72.77	61.88	56.52

**Amounts for 2020 are NOT audited
and are subject to adjustment**