



FINANCIAL HIGHLIGHTS

June 30, 2019

(dollars in thousands except common share amounts)

<u>BALANCE SHEET</u>	<u>6/30/2019</u>	<u>6/30/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Loans	\$ 804,517	\$ 722,460	\$ 760,908	\$ 667,077	\$ 639,121
Allowance for Loan Losses	11,747	11,860	12,337	10,830	10,018
Securities	261,461	281,349	262,263	224,042	181,874
Total Assets	1,192,132	1,118,981	1,174,020	1,082,354	958,997
Deposits	1,058,204	1,009,767	1,056,695	972,400	861,538
Shareholders' Equity	107,410	93,514	97,796	91,222	81,922

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.46%	1.64%	1.62%	1.62%	1.57%
Non-performing assets to total assets	3.39%	3.71%	3.34%	1.89%	2.58%
Tier 1 Capital to Assets - Holding Co.	10.05%	9.42%	9.64%	9.57%	9.56%
Tier 1 Capital to Assets - Bank	9.97%	9.27%	9.55%	9.40%	9.51%

INCOME STATEMENT

	<u>Year to Date</u> <u>6/30/2019</u>	<u>Year to Date</u> <u>6/30/2018</u>	<u>Year Ended</u> <u>12/31/2018</u>	<u>Year Ended</u> <u>12/31/2017</u>	<u>Year Ended</u> <u>12/31/2016</u>
Net Interest Income	\$ 22,433	\$ 19,579	\$ 41,115	\$ 37,001	\$ 33,778
Provision for Loan Losses	(250)	-	-	-	650
Noninterest Income	7,481	7,036	14,450	14,346	12,841
Noninterest Expenses	20,734	19,721	40,025	38,165	35,790
Income Before Taxes	9,430	6,894	15,539	13,182	10,179
Net Income	7,287	5,442	11,954	8,305	6,780

INCOME STATEMENT RATIOS

Return on Average Assets	1.25%	0.97%	1.06%	0.81%	0.73%
Return on Average Common Equity	14.79%	12.32%	13.32%	9.69%	8.09%

COMMON SHARE AMOUNTS

	<u>Year to Date</u> <u>6/30/2019</u>	<u>Year to Date</u> <u>6/30/2018</u>	<u>Year Ended</u> <u>12/31/2018</u>	<u>Year Ended</u> <u>12/31/2017</u>	<u>Year Ended</u> <u>12/31/2016</u>
Earnings per Share - Basic	\$ 5.13	\$ 3.68	\$ 8.20	\$ 5.54	\$ 4.49
Earnings per Share - Diluted	5.08	3.64	8.14	5.49	4.43
Book Value per Common Share	\$ 72.50	\$ 61.20	\$ 64.71	\$ 59.39	\$ 55.01
Tangible BV per Common Share	69.69	58.35	61.88	56.52	51.92

Amounts for 2019 are NOT audited
and are subject to adjustment