



FINANCIAL HIGHLIGHTS

September 30, 2019

(dollars in thousands except common share amounts)

<u>BALANCE SHEET</u>	<u>9/30/2019</u>	<u>9/30/2018</u>	<u>12/31/2018</u>	<u>12/31/2017</u>	<u>12/31/2016</u>
Loans	\$ 802,011	\$ 738,232	\$ 760,908	\$ 667,077	\$ 639,121
Allowance for Loan Losses	11,598	12,844	12,337	10,830	10,018
Securities	238,790	269,122	262,263	221,865	181,874
Total Assets	1,210,323	1,118,466	1,174,020	1,082,354	958,997
Deposits	1,072,135	995,868	1,056,695	972,400	861,538
Shareholders' Equity	110,576	95,066	97,796	91,222	81,922

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.45%	1.74%	1.62%	1.62%	1.57%
Non-performing assets to total assets	3.26%	3.49%	3.34%	1.89%	2.58%
Tier 1 Capital to Assets - Holding Co.	9.89%	9.71%	9.58%	9.57%	9.59%
Tier 1 Capital to Assets - Bank	9.86%	9.65%	9.54%	9.40%	9.52%

INCOME STATEMENT

	<u>Year to Date</u> <u>9/30/2019</u>	<u>Year to Date</u> <u>9/30/2018</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	\$ 33,429	\$ 30,514	\$ 41,115	\$ 37,001	\$ 33,766
Provision for Loan Losses	(250)	-	-	-	650
Noninterest Income	12,086	10,774	14,450	14,346	12,841
Noninterest Expenses	31,789	29,938	40,025	38,165	35,790
Income Before Taxes	13,977	11,350	15,539	13,182	10,179
Net Income	10,770	8,935	11,954	8,305	6,780

INCOME STATEMENT RATIOS

Return on Average Assets	1.22%	1.07%	1.06%	0.81%	0.73%
Return on Average Common Equity	14.24%	13.45%	13.32%	9.49%	8.09%

COMMON SHARE AMOUNTS

	<u>Year to Date</u> <u>9/30/2019</u>	<u>Year to Date</u> <u>9/30/2018</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	\$ 7.59	\$ 6.12	\$ 8.20	\$ 5.54	\$ 4.49
Earnings per Share - Diluted	7.54	6.07	8.14	5.49	4.43
Book Value per Common Share	\$ 75.06	\$ 62.81	\$ 64.71	\$ 59.39	\$ 55.01
Tangible BV per Common Share	72.26	59.96	61.88	56.52	51.92

Amounts for 2019 are NOT audited
and are subject to adjustment