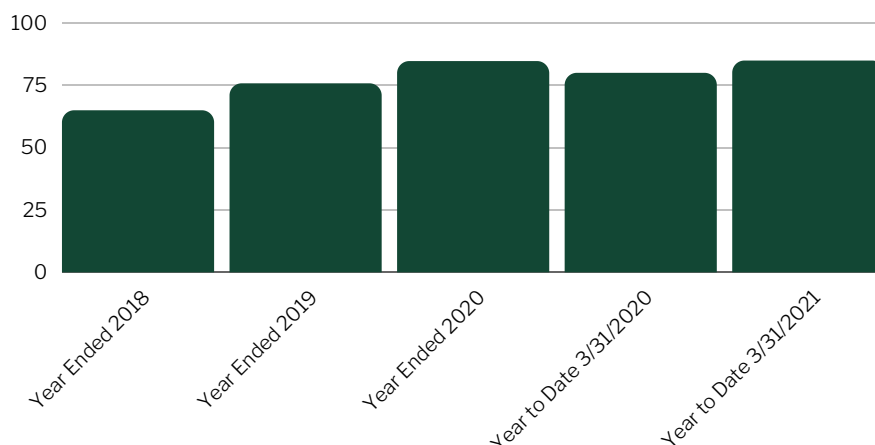


FINANCIAL HIGHLIGHTS

March 31, 2021

(dollars in thousands except common share amounts)



\$84.67

Book Value per
Common Share

| Balance Sheet | 3/31/2021 | 3/31/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---------------------------|------------|------------|------------|------------|------------|
| Loans | \$ 979,043 | \$ 792,250 | \$ 979,207 | \$ 807,760 | \$ 760,908 |
| Allowance for Loan Losses | 14,633 | 11,120 | 14,670 | 11,070 | 12,337 |
| Securities | 557,562 | 269,244 | 448,474 | 235,770 | 262,253 |
| Total Assets | 1,717,536 | 1,235,818 | 1,667,234 | 1,224,900 | 1,174,020 |
| Deposits | 1,542,690 | 1,081,264 | 1,489,867 | 1,081,371 | 1,056,695 |
| Shareholders' Equity | 112,320 | 117,674 | 111,692 | 112,021 | 97,796 |

Balance Sheet Ratios

| | | | | | |
|--|-------|-------|-------|-------|-------|
| Allowance for Loan Losses to Loans | 1.49% | 1.40% | 1.50% | 1.37% | 1.62% |
| Non-performing Assets to Total Assets | 1.72% | 2.94% | 2.03% | 3.24% | 3.34% |
| Tier 1 Capital to Assets - Holding Co. | 7.19% | 9.82% | 7.19% | 9.82% | 9.58% |
| Tier 1 Capital to Assets - Bank | 8.29% | 9.78% | 8.32% | 9.76% | 9.54% |

| Income Statement | Year to Date 3/31/2021 | Year to Date 3/31/2020 | Year Ended 12/31/2020 | Year Ended 12/31/2019 | Year Ended 12/31/2018 |
|---------------------------|---------------------------|---------------------------|--------------------------|--------------------------|--------------------------|
| Net Interest Income | \$ 12,440 | \$ 10,990 | \$ 47,227 | \$ 44,312 | \$ 41,115 |
| Provision for Loan Losses | - | 500 | 4,100 | (250) | - |
| Noninterest Income | 5,834 | 4,365 | 21,275 | 16,520 | 14,450 |
| Noninterest Expenses | 12,366 | 11,184 | 48,807 | 42,870 | 40,025 |
| Income Before Taxes | 5,909 | 3,671 | 15,595 | 18,212 | 15,539 |
| Net Income | 4,539 | 2,822 | 12,156 | 14,032 | 11,954 |

Income Statement Ratios

| | | | | | |
|---------------------------------|--------|-------|--------|--------|--------|
| Return on Average Assets | 1.06% | 0.90% | 0.83% | 1.18% | 1.06% |
| Return on Average Common Equity | 16.08% | 9.85% | 10.42% | 13.64% | 13.32% |

| Common Share Amounts | Year to Date 3/31/2021 | Year to Date 3/31/2020 | Year Ended 12/31/2020 | Year Ended 12/31/2019 | Year Ended 12/31/2018 |
|------------------------------|---------------------------|---------------------------|--------------------------|--------------------------|--------------------------|
| Earning per Share - Basic | \$ 3.42 | \$ 1.93 | \$ 8.50 | \$ 9.82 | \$ 8.20 |
| Earning per Share Diluted | 3.37 | 1.87 | 8.45 | 9.79 | 8.14 |
| Book Value per Common Share | 84.67 | 79.74 | 84.46 | 75.53 | 64.71 |
| Tangible BV per Common Share | 82.01 | 76.99 | 82.16 | 72.77 | 61.88 |

Amounts for 2021 are NOT audited and are subject to adjustment.