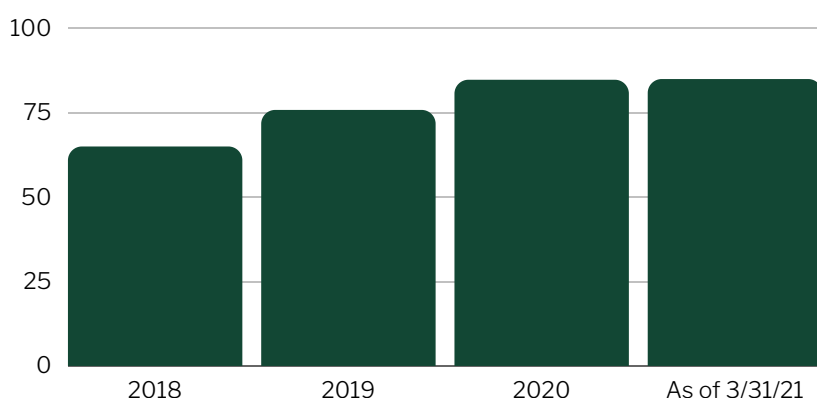


# FINANCIAL HIGHLIGHTS

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	262,263
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.