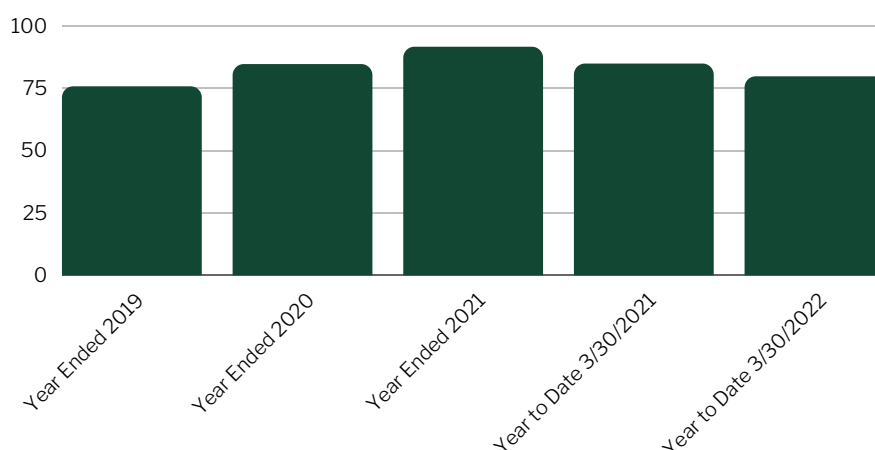


FINANCIAL HIGHLIGHTS

March 31, 2022

(dollars in thousands except common share amounts)



\$79.55

Book Value per
Common Share

Balance Sheet	3/31/2022	3/31/2021	12/31/2021	12/31/2020	12/31/2019
Loans	\$ 985,803	\$ 979,043	\$ 970,967	\$ 979,207	\$ 807,760
Allowance for Loan Losses	13,055	14,633	13,575	14,670	11,070
Securities	668,999	557,562	653,449	448,474	235,770
Total Assets	2,023,581	1,717,536	2,072,964	1,667,234	1,224,900
Deposits	1,878,036	1,542,690	1,907,486	1,489,867	1,081,371
Shareholders' Equity	104,426	112,320	120,008	111,692	112,021

Balance Sheet Ratios

Allowance for Loan Losses to Loans	1.32%	1.49%	1.40%	1.50%	1.37%
Non-performing Assets to Total Assets	0.81%	1.72%	0.90%	2.03%	3.24%
Tier 1 Capital to Assets - Holding Co.	6.69%	7.19%	6.87%	7.19%	9.82%
Tier 1 Capital to Assets - Bank	7.71%	8.29%	7.97%	8.32%	9.76%

Income Statement	Year to Date 3/31/2022	Year to Date 3/31/2021	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Net Interest Income	\$ 13,284	\$ 12,440	\$ 52,753	\$ 47,227	\$ 44,312
Provision for Loan Losses	(500)	-	(1,000)	4,100	(250)
Noninterest Income	4,358	5,834	22,701	21,275	16,520
Noninterest Expenses	12,987	12,366	51,859	48,807	42,870
Income Before Taxes	5,155	5,909	24,594	15,595	18,212
Net Income	3,967	4,539	18,948	12,156	14,032

Income Statement Ratios

Return on Average Assets	0.78%	1.06%	1.04%	0.83%	1.18%
Return on Average Common Equity	14.36%	16.08%	16.18%	10.42%	13.64%

Common Share Amounts	Year to Date 3/31/2022	Year to Date 3/31/2021	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Earning per Share - Basic	\$ 3.02	\$ 3.42	\$ 14.40	\$ 8.50	\$ 9.82
Earning per Share - Diluted	2.97	3.37	14.36	8.45	9.79
Book Value per Common Share	79.55	84.67	91.42	84.46	75.53
Tangible BV per Common Share	76.92	82.01	88.77	82.16	72.77

Amounts for 2022 are NOT audited and are subject to adjustment.