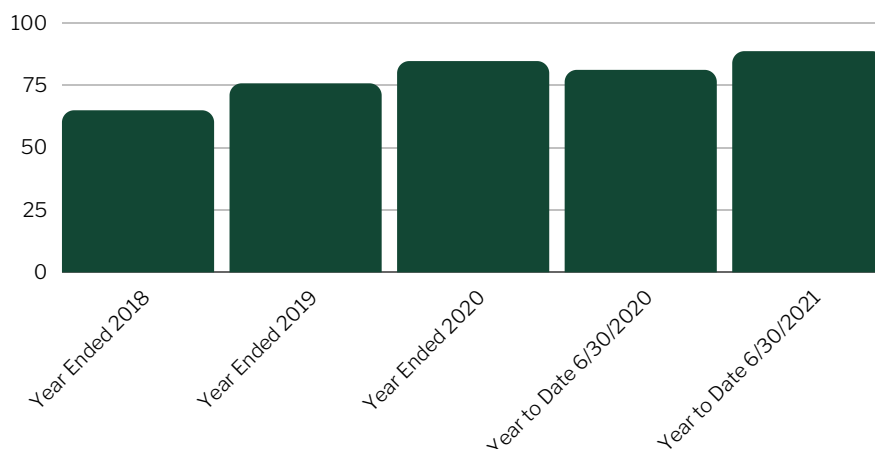


FINANCIAL HIGHLIGHTS

June 30, 2021

(dollars in thousands except common share amounts)



\$88.44

Book Value per
Common Share

Balance Sheet	6/30/2021	6/30/2020	12/31/2020	12/31/2019	12/31/2018
Loans	\$ 987,298	\$ 966,185	\$ 979,207	\$ 807,760	\$ 760,908
Allowance for Loan Losses	14,653	12,572	14,670	11,070	12,337
Securities	614,361	282,668	448,474	235,770	262,253
Total Assets	1,816,491	1,508,090	1,667,234	1,224,900	1,174,020
Deposits	1,656,861	1,341,279	1,489,867	1,081,371	1,056,695
Shareholders' Equity	116,104	119,258	111,692	112,021	97,796

Balance Sheet Ratios

Allowance for Loan Losses to Loans	1.48%	1.30%	1.50%	1.37%	1.62%
Non-performing Assets to Total Assets	1.71%	2.42%	2.03%	3.24%	3.34%
Tier 1 Capital to Assets - Holding Co.	7.09%	8.85%	7.19%	9.82%	9.58%
Tier 1 Capital to Assets - Bank	8.22%	8.73%	8.32%	9.76%	9.54%

Income Statement	Year to Date 6/30/2021	Year to Date 6/30/2020	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018
Net Interest Income	\$ 25,757	\$ 23,264	\$ 47,227	\$ 44,312	\$ 41,115
Provision for Loan Losses	-	2,000	4,100	(250)	-
Noninterest Income	12,253	8,735	21,275	16,520	14,450
Noninterest Expenses	25,380	23,683	48,807	42,870	40,025
Income Before Taxes	12,630	6,317	15,595	18,212	15,539
Net Income	9,704	4,858	12,156	14,032	11,954

Income Statement Ratios

Return on Average Assets	1.11%	0.73%	0.83%	1.18%	1.06%
Return on Average Common Equity	17.00%	8.21%	10.42%	13.64%	13.32%

Common Share Amounts	Year to Date 6/30/2021	Year to Date 6/30/2020	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018
Earning per Share - Basic	\$ 7.39	\$ 3.26	\$ 8.50	\$ 9.82	\$ 8.20
Earning per Share Diluted	7.34	3.20	8.45	9.79	8.14
Book Value per Common Share	88.44	80.93	84.46	75.53	64.71
Tangible BV per Common Share	85.76	78.21	82.16	72.77	61.88

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