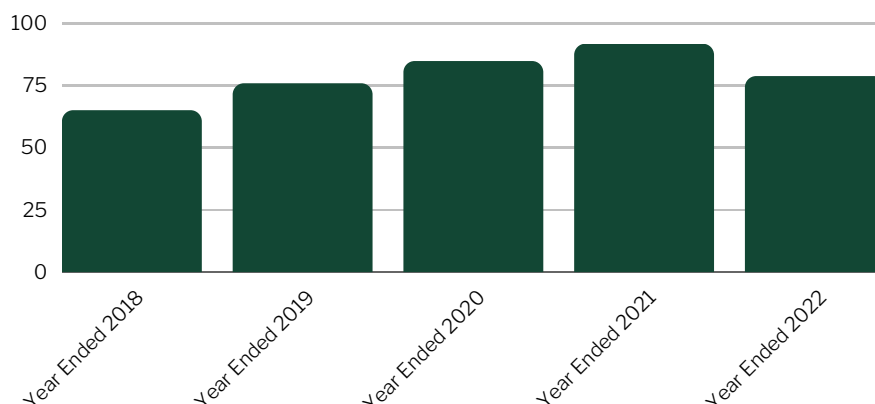


FINANCIAL HIGHLIGHTS

December 31, 2022

(dollars in thousands except common share amounts)



\$78.42

Book Value per
Common Share

Balance Sheet	12/31/2022	12/31/2021	12/31/2020	12/31/2019	12/31/2018
Loans	\$ 1,061,937	\$ 971,959	\$ 979,207	\$ 807,760	\$ 760,908
Allowance for Loan Losses	10,830	13,575	14,670	11,070	12,337
Securities	627,640	653,449	448,474	235,770	262,263
Total Assets	1,900,584	2,072,325	1,667,234	1,224,900	1,174,020
Deposits	1,752,939	1,907,486	1,489,867	1,081,371	1,056,695
Shareholders' Equity	102,947	120,008	111,692	112,021	97,796

Balance Sheet Ratios

Allowance for Loan Losses to Loans	1.02%	1.40%	1.50%	1.37%	1.62%
Non-performing Assets to Total Assets	0.29%	0.90%	2.03%	3.24%	3.34%
Tier 1 Capital to Assets - Holding Co.	7.56%	6.91%	7.19%	9.82%	9.58%
Tier 1 Capital to Assets - Bank	8.61%	8.00%	8.32%	9.76%	9.54%

Income Statement	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018
Net Interest Income	\$ 59,073	\$ 52,611	\$ 47,227	\$ 44,312	\$ 41,115
Provision for Loan Losses	(2,500)	(1,000)	4,100	(250)	-
Noninterest Income	16,093	22,701	21,275	16,520	14,450
Noninterest Expenses	52,803	51,718	48,807	42,870	40,025
Income Before Taxes	24,863	24,594	15,595	18,212	15,539
Net Income	19,217	18,948	12,156	14,032	11,954

Income Statement Ratios

Return on Average Assets	0.96%	1.04%	0.83%	1.18%	1.06%
Return on Average Common Equity	18.67%	16.18%	10.42%	13.64%	13.32%

Common Share Amounts	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018
Earning per Share - Basic	\$ 14.64	\$ 14.43	\$ 8.50	\$ 9.82	\$ 8.20
Earning per Share - Diluted	14.30	14.27	8.45	9.79	8.14
Book Value per Common Share	78.42	91.42	84.46	75.53	64.71
Tangible BV per Common Share	75.83	88.77	82.16	72.77	61.88

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