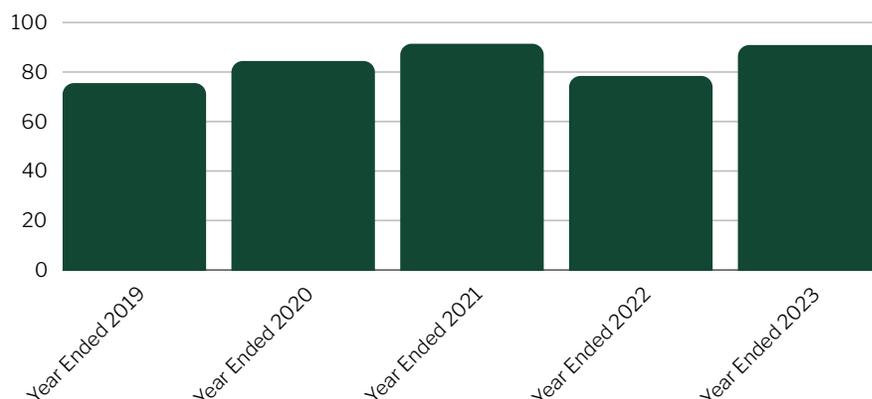


FINANCIAL HIGHLIGHTS

December 31, 2023

(dollars in thousands except common share amounts)



\$90.91

Book Value per
Common Share

Balance Sheet

	12/31/2023	12/31/2022	12/31/2021	12/31/2020	12/31/2019
Loans	\$ 1,165,939	\$ 1,061,937	\$ 971,959	\$ 979,207	\$ 807,760
Allowance for Loan Losses	10,883	10,830	13,575	14,670	11,070
Securities	606,983	627,640	653,449	448,474	235,770
Total Assets	2,072,902	1,903,806	2,072,325	1,667,234	1,224,900
Deposits	1,845,645	1,752,939	1,907,486	1,489,867	1,081,371
Shareholders' Equity	118,112	102,947	120,008	111,692	112,021

Balance Sheet Ratios

Allowance for Loan Losses to Loans	0.93%	1.02%	1.40%	1.50%	1.37%
Non-performing Assets to Total Assets	0.22%	0.29%	0.90%	2.03%	3.24%
Tier 1 Capital to Assets - Holding Co.	7.99%	7.56%	6.91%	7.19%	9.82%
Tier 1 Capital to Assets - Bank	9.06%	8.61%	8.00%	8.32%	9.76%

Income Statement

	Year Ended 12/31/2023	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Net Interest Income	\$ 58,497	\$ 59,527	\$ 52,611	\$ 47,227	\$ 44,312
Provision for Loan Losses	1,350	(2,500)	(1,000)	4,100	(250)
Noninterest Income	16,125	16,051	22,701	21,275	16,520
Noninterest Expenses	53,952	52,944	51,718	48,807	42,870
Income Before Taxes	19,320	24,863	24,594	15,595	18,212
Net Income	15,165	19,217	18,948	12,156	14,032

Income Statement Ratios

Return on Average Assets	0.79%	0.96%	1.04%	0.83%	1.18%
Return on Average Common Equity	13.69%	18.67%	16.18%	10.42%	13.64%

Common Share Amounts

	Year Ended 12/31/2023	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020	Year Ended 12/31/2019
Earning per Share - Basic	\$ 11.67	\$ 14.64	\$ 14.43	\$ 8.50	\$ 9.82
Earning per Share - Diluted	11.59	14.58	14.27	8.45	9.79
Book Value per Common Share	90.91	78.42	91.42	84.46	75.53
Tangible BV per Common Share	88.30	75.83	88.77	82.16	72.77

Amounts for 2023 are NOT audited and are subject to adjustment.