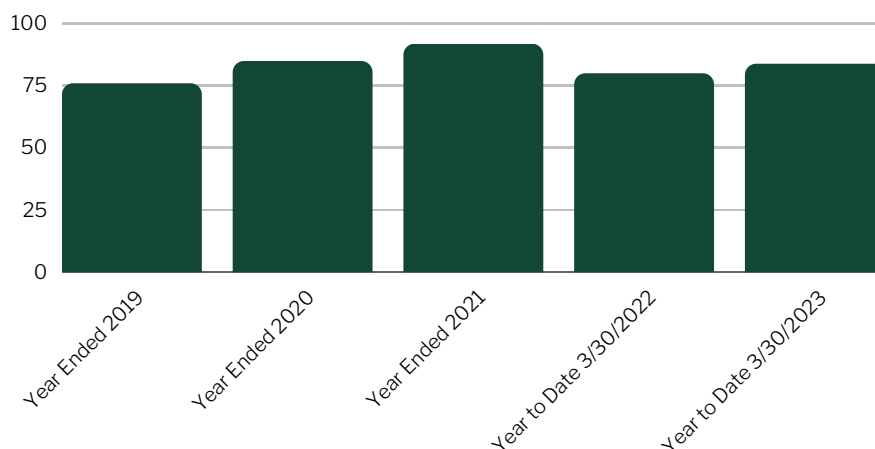


FINANCIAL HIGHLIGHTS

March 31, 2023

(dollars in thousands except common share amounts)



\$83.38

Book Value per
Common Share

Balance Sheet	3/31/2023	3/31/2022	12/31/2022	12/31/2021	12/31/2020
Loans	\$ 1,071,740	\$ 985,803	\$ 1,061,937	\$ 970,967	\$ 979,207
Allowance for Loan Losses	10,064	13,055	10,830	13,575	14,670
Securities	621,490	668,999	627,640	653,449	448,474
Total Assets	1,934,931	2,023,581	1,900,584	2,072,964	1,667,234
Deposits	1,782,572	1,878,036	1,752,939	1,907,486	1,489,867
Shareholders' Equity	109,553	104,426	102,947	120,008	111,692

Balance Sheet Ratios

Allowance for Loan Losses to Loans	1.00%	1.32%	1.02%	1.40%	1.50%
Non-performing Assets to Total Assets	0.22%	0.81%	0.29%	0.90%	2.03%
Tier 1 Capital to Assets - Holding Co.	7.99%	6.69%	7.56%	6.87%	7.19%
Tier 1 Capital to Assets - Bank	9.04%	7.71%	8.61%	7.97%	8.32%

Income Statement	Year to Date 3/31/2023	Year to Date 3/31/2022	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020
Net Interest Income	\$ 15,051	\$ 13,284	\$ 59,073	\$ 52,753	\$ 47,227
Provision for Loan Losses	-	(500)	(2,500)	(1,000)	4,100
Noninterest Income	4,164	4,358	16,093	22,701	21,275
Noninterest Expenses	13,525	12,987	52,803	51,859	48,807
Income Before Taxes	5,690	5,155	24,863	24,594	15,595
Net Income	4,353	3,967	19,217	18,948	12,156

Income Statement Ratios

Return on Average Assets	0.91%	0.78%	0.96%	1.04%	0.83%
Return on Average Common Equity	16.09%	14.36%	18.67%	16.18%	10.42%

Common Share Amounts	Year to Date 3/31/2023	Year to Date 3/31/2022	Year Ended 12/31/2022	Year Ended 12/31/2021	Year Ended 12/31/2020
Earning per Share - Basic	\$ 3.31	\$ 3.02	\$ 14.64	\$ 14.40	\$ 8.50
Earning per Share - Diluted	3.23	2.97	14.30	14.36	8.45
Book Value per Common Share	83.38	79.55	78.42	91.42	84.46
Tangible BV per Common Share	80.80	76.92	75.83	88.77	82.16

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