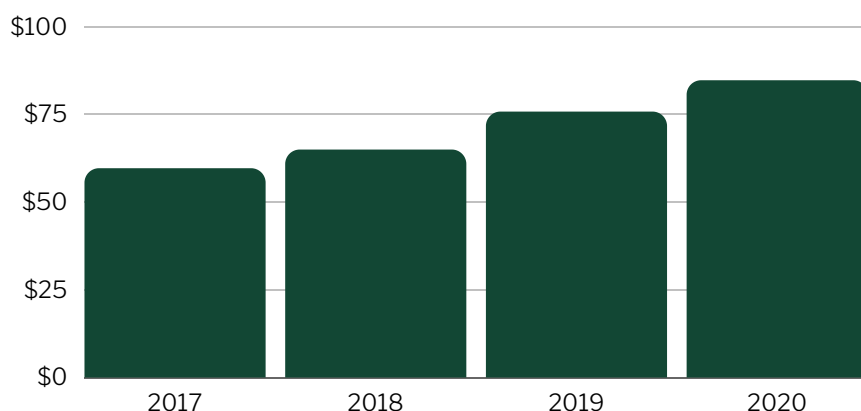


# FINANCIAL HIGHLIGHTS

December 31, 2020

(dollars in thousands except common share amounts)



**\$84.46**

Book Value per  
Common Share

Balance Sheet	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loans	\$ 979,207	\$ 807,760	\$ 760,908	\$ 667,077
Allowance for Loan Losses	14,670	11,070	12,337	10,830
Securities	448,474	235,770	262,263	221,865
Total Assets	1,667,234	1,224,900	1,174,020	1,082,354
Deposits	1,489,867	1,081,371	1,056,695	972,400
Shareholders' Equity	111,692	112,021	97,796	91,222

Balance Sheet Ratios	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Allowance for Loan Losses to Loans	1.50%	1.37%	1.62%	1.62%
Non-performing Assets to Total Assets	2.03%	3.24%	3.34%	1.89%
Tier 1 Capital to Assets - Holding Co.	7.19%	9.82%	9.58%	9.57%
Tier 1 Capital to Assets - Bank	8.32%	9.76%	9.54%	9.40%

Income Statement	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018	Year Ended 12/31/2017
Net Interest Income	\$ 47,227	\$ 44,312	\$ 41,115	\$ 37,001
Provision for Loan Losses	4,100	(250)	-	-
Noninterest Income	21,275	16,520	14,450	14,346
Noninterest Expenses	48,807	42,870	40,025	38,165
Income Before Taxes	15,595	18,212	15,539	13,182
Net Income	12,156	14,032	11,954	8,305

Income Statement Ratios	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018	Year Ended 12/31/2017
Return on Average Assets	0.83%	1.18%	1.06%	0.81%
Return on Average Common Equity	10.42%	13.64%	13.32%	9.69%

Common Share Amounts	Year Ended 12/31/2020	Year Ended 12/31/2019	Year Ended 12/31/2018	Year Ended 12/31/2017
Earning per Share - Basic	\$ 8.50	\$ 9.82	\$ 8.20	\$ 5.54
Earning per Share Diluted	8.45	9.79	8.14	5.49
Book Value per Common Share	84.46	75.53	64.71	59.39
Tangible BV per Common Share	82.16	72.77	61.88	56.52

Amounts for 2020 are NOT audited and are subject to adjustment.