



FINANCIAL HIGHLIGHTS

June 30, 2020

(dollars in thousands except common share amounts)

<u>BALANCE SHEET</u>	<u>6/30/2020</u>	<u>6/30/2019</u>	<u>12/31/2019</u>	<u>12/31/2018</u>	<u>12/31/2017</u>
Loans	\$ 966,185	\$ 804,517	\$ 807,760	\$ 760,908	\$ 667,077
Allowance for Loan Losses	12,572	11,747	11,070	12,337	10,830
Securities	282,668	261,461	235,770	262,263	224,042
Total Assets	1,508,090	1,192,132	1,224,900	1,174,020	1,082,354
Deposits	1,341,279	1,058,204	1,081,371	1,056,695	972,400
Shareholders' Equity	119,258	107,410	112,021	97,796	91,222

BALANCE SHEET RATIOS

Allowance for Loan Losses to Loans	1.30%	1.46%	1.37%	1.62%	1.62%
Non-performing assets to total assets	2.42%	3.39%	3.24%	3.34%	1.89%
Tier 1 Capital to Assets - Holding Co.	8.85%	10.05%	9.82%	9.58%	9.57%
Tier 1 Capital to Assets - Bank	8.73%	9.97%	9.76%	9.54%	9.40%

INCOME STATEMENT

	<u>Year to Date</u> <u>6/30/2020</u>	<u>Year to Date</u> <u>6/30/2019</u>	<u>Year Ended</u> <u>12/31/2019</u>	<u>Year Ended</u> <u>12/31/2018</u>	<u>Year Ended</u> <u>12/31/2017</u>
Net Interest Income	\$ 23,264	\$ 22,433	\$ 44,312	\$ 41,115	\$ 37,001
Provision for Loan Losses	2,000	(250)	(250)	-	-
Noninterest Income	8,735	7,481	16,520	14,450	14,346
Noninterest Expenses	23,683	20,734	42,870	40,025	38,165
Income Before Taxes	6,317	9,430	18,212	15,539	13,182
Net Income	4,858	7,287	14,032	11,954	8,305

INCOME STATEMENT RATIOS

Return on Average Assets	0.73%	1.25%	1.18%	1.06%	0.81%
Return on Average Common Equity	8.21%	14.79%	13.64%	13.32%	9.69%

COMMON SHARE AMOUNTS

	<u>Year to Date</u> <u>6/30/2020</u>	<u>Year to Date</u> <u>6/30/2019</u>	<u>Year Ended</u> <u>12/31/2019</u>	<u>Year Ended</u> <u>12/31/2018</u>	<u>Year Ended</u> <u>12/31/2017</u>
Earnings per Share - Basic	\$ 3.26	\$ 5.13	\$ 9.82	\$ 8.20	\$ 5.54
Earnings per Share - Diluted	3.20	5.08	9.79	8.14	5.49
Book Value per Common Share	\$ 80.93	\$ 72.50	\$ 75.53	\$ 64.71	\$ 59.39
Tangible BV per Common Share	78.21	69.69	72.77	61.88	56.52

Amounts for 2020 are not audited
and are subject to adjustment