



	Year-end 2018	Year-end 2017	Year-end 2016	Year-end 2015	Year-end 2014	Year-end 2013	Year-End 2012	Year-End 2011
Balance Sheet (000s)								
Loans	\$ 62,898	\$ 60,076	\$ 51,989	\$ 53,174	\$ 53,729	\$ 61,585	\$ 62,637	\$ 69,112
Loan Loss Reserve	\$ 1,154	\$ 1,135	\$ 1,140	\$ 1,128	\$ 1,180	\$ 1,114	\$ 1,417	\$ 1,409
Net Loans	\$ 61,744	\$ 58,941	\$ 50,849	\$ 52,046	\$ 52,549	\$ 60,471	\$ 61,220	\$ 67,703
Investments	\$ 108,363	\$ 106,225	\$ 105,632	\$ 100,520	\$ 95,816	\$ 91,165	\$ 84,153	\$ 78,278
Total Assets	\$ 193,565	\$ 188,052	\$ 176,364	\$ 174,185	\$ 169,249	\$ 171,724	\$ 168,067	\$ 166,592
Deposits	\$ 166,258	\$ 158,818	\$ 142,120	\$ 141,853	\$ 134,101	\$ 137,615	\$ 141,486	\$ 137,091
Total Capital	\$ 19,602	\$ 20,070	\$ 19,710	\$ 20,391	\$ 20,307	\$ 18,548	\$ 19,779	\$ 19,336

Income Statement*

Net Interest Income	\$ 5,418	\$ 5,221	\$ 5,101	\$ 4,887	\$ 4,906	\$ 4,870	\$ 5,029	\$ 5,495
Provision For Loan Losses	\$ -	\$ -	\$ 35	\$ -	\$ 110	\$ -	\$ 60	\$ 140
Noninterest Income	\$ 2,831	\$ 2,738	\$ 2,744	\$ 2,663	\$ 2,785	\$ 2,716	\$ 2,588	\$ 2,321
Noninterest Expense	\$ 6,069	\$ 5,730	\$ 5,672	\$ 5,600	\$ 5,596	\$ 5,780	\$ 5,607	\$ 5,336
Net Income Before Taxes	\$ 2,184	\$ 2,243	\$ 2,138	\$ 1,950	\$ 1,990	\$ 1,809	\$ 2,004	\$ 2,396
Provision for Taxes	\$ 221	\$ 408	\$ 326	\$ 207	\$ 208	\$ 164	\$ 261	\$ 726
Net Income After Taxes	\$ 1,963	\$ 1,835	\$ 1,812	\$ 1,743	\$ 1,782	\$ 1,645	\$ 1,743	\$ 1,670

Ratios

Tier 1 Leverage Capital Ratio	10.29%	10.53%	10.76%	10.97%	11.22%	10.64%	10.69%	10.57%
ROAA	1.01%	0.99%	1.02%	1.01%	1.05%	0.96%	1.02%	1.01%
ROE	10.01%	9.14%	9.19%	8.55%	8.78%	8.87%	8.81%	8.64%
Net Interest Margin	3.30%	3.46%	3.53%	3.55%	3.62%	3.54%	3.67%	3.76%

Loans/Deposits	37.83%	37.83%	36.58%	37.49%	40.07%	44.75%	44.27%	50.41%
Noncurrent Loans/Gross Loans	1.47%	2.13%	2.66%	3.85%	3.10%	2.76%	1.61%	1.39%
Loan Loss Reserves/Total Loans	1.87%	1.92%	2.20%	2.14%	2.20%	1.81%	2.26%	2.04%
Net Charge-offs/Avg Loans	-0.03%	0.01%	0.04%	0.10%	0.08%	0.49%	0.08%	0.04%

* Income information from 2011 is presented with tax equivalent yields; from 2012 forward numbers are actual.