



	Year-End 2018	Year-End 2017	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013	Year-End 2012	Year-End 2011	Year-End 2010	Year-End 2007
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## Balance Sheet (000s)

Loans	\$ 158,366	\$ 144,934	\$ 124,236	\$ 123,069	\$ 125,983	\$ 130,901	\$ 147,931	\$ 146,450	\$ 145,000	\$ 143,405
Loan Loss Reserve	\$ 2,252	\$ 2,150	\$ 2,313	\$ 2,579	\$ 2,605	\$ 2,626	\$ 2,782	\$ 2,708	\$ 2,768	\$ 1,672
Net Loans	\$ 156,114	\$ 142,784	\$ 121,923	\$ 120,490	\$ 123,378	\$ 128,275	\$ 145,149	\$ 143,742	\$ 142,232	\$ 141,733
Investments	\$ 153,342	\$ 159,351	\$ 154,041	\$ 136,601	\$ 127,076	\$ 106,093	\$ 96,018	\$ 75,592	\$ 62,381	\$ 7,763
Total Assets	\$ 335,670	\$ 326,055	\$ 304,618	\$ 280,408	\$ 275,239	\$ 262,020	\$ 266,871	\$ 246,718	\$ 226,273	\$ 169,305
Deposits	\$ 285,012	\$ 279,167	\$ 265,814	\$ 239,685	\$ 239,444	\$ 231,929	\$ 234,944	\$ 216,571	\$ 199,550	\$ 148,187
Total Capital	\$ 29,545	\$ 28,784	\$ 26,892	\$ 27,099	\$ 25,816	\$ 22,286	\$ 22,981	\$ 21,248	\$ 18,993	\$ 14,180

## Income Statement

Net Interest Income	\$ 9,683	\$ 9,062	\$ 8,738	\$ 8,251	\$ 8,337	\$ 8,182	\$ 8,171	\$ 7,941	\$ 7,643	\$ 6,339
Provision For Loan Losses	\$ 210	\$ 150	\$ 90	\$ 175	\$ 600	\$ 700	\$ 675	\$ 900	\$ 1,200	\$ 403
Noninterest Income	\$ 4,243	\$ 4,572	\$ 4,960	\$ 3,822	\$ 4,973	\$ 5,286	\$ 6,649	\$ 4,553	\$ 5,281	\$ 2,205
Noninterest Expense	\$ 9,609	\$ 9,048	\$ 9,037	\$ 8,311	\$ 9,315	\$ 9,642	\$ 10,589	\$ 8,413	\$ 8,723	\$ 5,387
Net Income Before Taxes	\$ 4,107	\$ 4,475	\$ 4,580	\$ 3,587	\$ 3,395	\$ 3,222	\$ 3,757	\$ 3,212	\$ 3,001	\$ 2,764
Provision for Taxes	\$ 627	\$ 1,679	\$ 1,170	\$ 810	\$ 751	\$ 757	\$ 1,079	\$ 1,118	\$ 1,062	\$ 998
Net Income After Taxes	\$ 3,480	\$ 2,796	\$ 3,410	\$ 2,777	\$ 2,644	\$ 2,465	\$ 2,678	\$ 2,094	\$ 1,939	\$ 1,766

## Ratios

Tier 1 Leverage Capital Ratio	9.07%	8.90%	8.68%	9.09%	8.62%	8.42%	8.01%	7.88%	7.90%	8.32%
ROAA	1.06%	0.89%	1.14%	1.00%	0.95%	0.90%	1.02%	0.88%	0.87%	1.15%
ROE	11.78%	9.71%	12.68%	10.25%	10.24%	11.06%	11.65%	9.86%	10.21%	12.45%
Net Interest Margin	3.33%	3.39%	3.41%	3.47%	3.50%	3.46%	3.61%	3.68%	3.78%	4.57%
Loans/Deposits	55.56%	51.92%	46.74%	51.35%	52.61%	56.44%	62.96%	67.62%	72.66%	96.77%
Noncurrent Loans/Gross Loans	0.64%	0.57%	0.83%	0.68%	0.63%	1.03%	1.38%	0.84%	0.59%	0.48%
Loan Loss Reserves/Total Loans	1.42%	1.59%	1.98%	2.23%	2.13%	2.01%	1.88%	1.85%	1.91%	1.17%
Net Charge-offs/Avg Loans	0.07%	0.24%	0.28%	0.16%	0.47%	0.61%	0.41%	0.67%	0.45%	0.34%

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