



	Year-End 2018	Year-End 2017	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013	Year-End 2012	Year-End 2011
<b>Balance Sheet (000s)</b>								
Loans	\$ 43,740	\$ 36,087	\$ 30,812	\$ 34,633	\$ 25,902	\$ 26,118	\$ 22,546	\$ 23,580
Loan Loss Reserve	\$ 631	\$ 604	\$ 557	\$ 502	\$ 487	\$ 513	\$ 551	\$ 498
Net Loans	\$ 43,109	\$ 35,483	\$ 30,255	\$ 34,131	\$ 25,415	\$ 25,605	\$ 21,995	\$ 23,082
Investments	\$ 35,223	\$ 36,414	\$ 38,277	\$ 34,144	\$ 37,052	\$ 38,380	\$ 38,931	\$ 46,709
Total Assets	\$ 89,298	\$ 81,978	\$ 75,711	\$ 76,511	\$ 71,077	\$ 73,287	\$ 69,675	\$ 75,435
Deposits	\$ 79,811	\$ 72,674	\$ 66,952	\$ 67,512	\$ 61,821	\$ 65,209	\$ 60,481	\$ 65,165
Total Capital	\$ 8,102	\$ 8,107	\$ 7,932	\$ 8,067	\$ 7,982	\$ 7,379	\$ 7,788	\$ 7,688
<b>Income Statement*</b>								
Net Interest Income	\$ 2,588	\$ 2,535	\$ 2,446	\$ 2,392	\$ 2,196	\$ 2,066	\$ 2,167	\$ 2,417
Provision For Loan Losses	\$ 50	\$ 70	\$ 60	\$ 25	\$ -	\$ -	\$ 100	\$ 100
Noninterest Income	\$ 286	\$ 318	\$ 299	\$ 282	\$ 288	\$ 331	\$ 349	\$ 302
Noninterest Expense	\$ 1,622	\$ 1,587	\$ 1,534	\$ 1,494	\$ 1,484	\$ 1,375	\$ 1,344	\$ 1,440
Net Income Before Taxes	\$ 1,202	\$ 1,204	\$ 1,151	\$ 1,155	\$ 1,000	\$ 1,024	\$ 1,129	\$ 1,179
Provision for Taxes	\$ 199	\$ 332	\$ 261	\$ 245	\$ 168	\$ 182	\$ 208	\$ 331
Net Income After Taxes	\$ 1,003	\$ 872	\$ 890	\$ 910	\$ 832	\$ 842	\$ 921	\$ 848
<b>Ratios</b>								
Tier 1 Leverage Capital Ratio	9.53%	9.72%	9.79%	9.74%	10.28%	10.21%	10.06%	9.11%
ROAA	1.24%	1.16%	1.19%	1.28%	1.23%	1.29%	1.34%	1.24%
ROE	12.38%	10.76%	11.22%	11.28%	10.42%	11.41%	11.83%	11.03%
Net Interest Margin	3.69%	3.94%	3.88%	4.08%	3.95%	3.79%	3.84%	3.86%
Loans/Deposits	54.80%	49.66%	46.02%	51.30%	41.90%	40.05%	37.28%	36.19%
Noncurrent Loans/Gross Loans	2.63%	2.68%	2.96%	2.80%	4.09%	3.39%	2.75%	2.26%
Loan Loss Reserves/Total Loans	1.44%	1.67%	1.81%	1.45%	1.88%	1.96%	2.44%	2.11%
Net Charge-offs/Avg Loans	0.06%	0.07%	0.01%	0.03%	0.10%	0.15%	0.19%	0.05%

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