

Gates Banking

MEMBER FDIC

& Trust Company

| | 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 | \$ 16,600 | \$ 13,601 | \$ 10,690 | \$ 10,607 | \$ 10,553 | \$ 10,943 | \$ 11,764 | \$ 12,133 |
| Loan Loss Reserve | \$ 306 | \$ 306 | \$ 306 | \$ 308 | \$ 308 | \$ 308 | \$ 308 | \$ 308 |
| Net Loans | \$ 16,294 | \$ 13,295 | \$ 10,384 | \$ 10,299 | \$ 10,245 | \$ 10,635 | \$ 11,456 | \$ 11,825 |
| Investments | \$ 27,469 | \$ 28,922 | \$ 29,943 | \$ 30,577 | \$ 28,666 | \$ 27,028 | \$ 26,069 | \$ 27,837 |
| Total Assets | \$ 48,228 | \$ 45,447 | \$ 43,726 | \$ 44,128 | \$ 42,285 | \$ 41,044 | \$ 40,448 | \$ 42,769 |
| Deposits | \$ 43,171 | \$ 40,324 | \$ 38,700 | \$ 38,830 | \$ 36,576 | \$ 36,731 | \$ 34,635 | \$ 36,483 |
| Total Capital | \$ 4,905 | \$ 4,959 | \$ 4,801 | \$ 5,012 | \$ 5,017 | \$ 4,518 | \$ 4,776 | \$ 4,728 |
| Income Statement* | | | | | | | | |
| Net Interest Income | \$ 1,231 | \$ 1,226 | \$ 1,238 | \$ 1,362 | \$ 1,309 | \$ 1,214 | \$ 1,238 | \$ 1,460 |
| Provision For Loan Losses | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - | \$ - |
| Noninterest Income | \$ 64 | \$ 88 | \$ 96 | \$ 97 | \$ 55 | \$ 117 | \$ 125 | \$ 107 |
| Noninterest Expense | \$ 898 | \$ 871 | \$ 850 | \$ 833 | \$ 861 | \$ 817 | \$ 825 | \$ 842 |
| Net Income Before Taxes | \$ 397 | \$ 459 | \$ 484 | \$ 626 | \$ 503 | \$ 514 | \$ 538 | \$ 727 |
| Provision for Taxes | \$ 17 | \$ 27 | \$ 49 | \$ 87 | \$ 38 | \$ 51 | \$ 66 | \$ 233 |
| Net Income After Taxes | \$ 380 | \$ 432 | \$ 435 | \$ 539 | \$ 465 | \$ 463 | \$ 472 | \$ 494 |
| Ratios | | | | | | | | |
| Tier 1 Leverage Capital Ratio | 10.36% | 10.61% | 10.84% | 10.38% | 10.26% | 10.17% | 10.17% | 9.38% |
| ROAA | 0.82% | 0.99% | 1.04% | 1.23% | 1.10% | 1.12% | 1.15% | 1.16% |
| ROE | 7.75% | 8.71% | 9.06% | 10.75% | 9.27% | 10.25% | 9.88% | 13.93% |
| Net Interest Margin | 3.07% | 3.34% | 3.57% | 3.77% | 3.79% | 3.59% | 3.72% | 3.76% |
| Loans/Deposits | 38.45% | 33.73% | 27.62% | 27.32% | 28.85% | 29.79% | 33.97% | 33.26% |
| Noncurrent Loans/Gross Loans | 0.00% | 0.00% | 0.00% | 1.67% | 2.17% | 2.23% | 3.25% | 1.05% |
| Loan Loss Reserves/Total Loans | 1.84% | 2.25% | 2.86% | 2.90% | 2.92% | 2.81% | 2.62% | 2.54% |
| Net Charge-offs/Avg Loans | 0.00% | 0.00% | 0.02% | 0.00% | 0.00% | 0.00% | 0.00% | 0.01% |

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