



	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	\$ 60,475	\$ 61,957	\$ 57,716	\$ 52,738	\$ 58,469	\$ 60,862	\$ 59,483	\$ 67,640
Loan Loss Reserve	\$ 1,100	\$ 1,165	\$ 1,023	\$ 972	\$ 1,047	\$ 1,037	\$ 784	\$ 1,270
Net Loans	\$ 59,375	\$ 60,792	\$ 56,693	\$ 51,766	\$ 57,422	\$ 59,825	\$ 58,699	\$ 66,370
Investments	\$ 112,532	\$ 109,676	\$ 97,918	\$ 93,424	\$ 82,129	\$ 71,766	\$ 72,303	\$ 52,046
Total Assets	\$ 184,136	\$ 180,374	\$ 165,406	\$ 156,914	\$ 152,902	\$ 144,895	\$ 144,628	\$ 129,912
Deposits	\$ 159,786	\$ 155,952	\$ 144,755	\$ 135,679	\$ 133,127	\$ 126,730	\$ 123,443	\$ 110,309
Total Capital	\$ 17,039	\$ 16,998	\$ 16,080	\$ 16,984	\$ 15,921	\$ 14,163	\$ 15,364	\$ 15,392
Income Statement*								
Net Interest Income	\$ 4,989	\$ 4,865	\$ 4,567	\$ 4,340	\$ 4,288	\$ 3,900	\$ 3,753	\$ 4,289
Provision For Loan Losses	\$ 40	\$ 130	\$ 75	\$ 128	\$ 310	\$ 710	\$ 510	\$ 600
Noninterest Income	\$ 634	\$ 620	\$ 421	\$ 611	\$ 447	\$ 520	\$ 830	\$ 759
Noninterest Expense	\$ 3,619	\$ 3,442	\$ 3,373	\$ 3,487	\$ 3,587	\$ 3,775	\$ 3,652	\$ 3,468
Net Income Before Taxes	\$ 1,967	\$ 1,919	\$ 1,546	\$ 1,336	\$ 845	\$ (14)	\$ 448	\$ 1,000
Provision for Taxes	\$ 251	\$ 464	\$ 364	\$ 283	\$ 95	\$ (202)	\$ 3	\$ 337
Net Income After Taxes	\$ 1,716	\$ 1,455	\$ 1,182	\$ 1,053	\$ 750	\$ 188	\$ 445	\$ 663
Ratios								
Tier 1 Leverage Capital Ratio	9.33%	9.40%	9.65%	9.87%	9.76%	9.88%	10.03%	11.28%
ROAA	0.93%	0.84%	0.74%	0.69%	0.50%	0.13%	0.33%	0.54%
ROE	10.07%	8.56%	7.35%	6.20%	4.71%	1.33%	2.90%	4.31%
Net Interest Margin	3.03%	3.22%	3.21%	3.25%	3.29%	3.09%	3.18%	3.83%
Loans/Deposits	37.85%	39.73%	39.87%	38.87%	43.92%	48.02%	48.19%	61.32%
Noncurrent Loans/Gross Loans	0.00%	0.05%	0.54%	0.70%	1.17%	1.67%	4.88%	2.85%
Loan Loss Reserves/Total Loans	1.82%	1.90%	1.77%	1.84%	1.81%	1.70%	1.32%	1.88%
Net Charge-offs/Avg Loans	0.17%	-0.02%	0.04%	0.38%	0.50%	0.76%	1.68%	1.24%

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