

	For the Nine months ending September 30,		For the year ending December 31,	
	2018	2017	2017	2016
<b>Per Share Performance</b>				
Net income (annualized)	\$3.20	\$2.92	\$2.42	\$2.37
Dividends	0.45	0.44	0.94	0.93
Book value	37.85	37.40	36.65	34.79
<b>Balance Sheet (000's)</b>				
Total assets	\$559,315	\$515,364	\$513,629	\$497,213
Total loans held for sale	527	427	54	797
Total loans	409,525	359,430	367,824	331,735
Total deposits	447,468	412,605	415,699	372,645
Total equity	51,365	50,756	49,744	47,214
<b>Profitability</b>				
Net interest margin (FTE)	3.29 %	3.04 %	3.05 %	2.84 %
Return on average assets	0.81	0.77	0.64	0.63
Return on average equity	8.60	8.00	6.61	6.69
Net interest income (000's)	\$12,278	\$10,508	\$14,213	\$12,729
Net income (000's)	3,244	2,961	3,287	3,212
<b>Asset Quality</b>				
Net charge-offs / average loans	-0.02 %	0.01 %	0.02 %	0.06 %
Provision / average loans	0.11	0.12	0.14	0.13
Allowance / non-performing loans at period end	95.89	67.36	70.58	50.59
Non-performing assets / assets at period end	0.80	1.04	1.03	1.82
<b>Capital Strength - Bank</b>				
Tangible equity / assets at period end	9.50 %	9.57 %	9.38 %	9.38 %
Common equity Tier 1 Risk-based Capital Ratio	11.59	13.54	12.25	13.86
Total Risk-based Capital Ratio	12.41	14.39	13.06	14.66

Note: Where applicable, prior period information has been adjusted for the 3-for-1 stock split declared April 18, 2016; distributed April 29, 2016.