

	Year-End 2016	Year-End 2016	Year-End 2014	Year-End 2013	Year-End 2012
Balance Sheet (000s)					
Loans	\$ 42,136	\$ 40,993	\$ 38,768	\$ 41,709	\$ 37,994
Loan Loss Reserve	\$ 597	\$ 600	\$ 589	\$ 1,054	\$ 1,059
Net Loans	\$ 41,539	\$ 40,393	\$ 38,179	\$ 40,655	\$ 36,935
Investments	\$ 96,927	\$ 93,524	\$ 87,098	\$ 86,950	\$ 83,825
Total Assets	\$ 155,326	\$ 148,111	\$ 141,232	\$ 145,053	\$ 139,073
Deposits	\$ 138,503	\$ 130,024	\$ 122,299	\$ 128,178	\$ 121,494
Total Capital	\$ 16,036	\$ 16,542	\$ 16,302	\$ 14,746	\$ 15,543

Income Statement*

Net Interest Income	\$ 4,224	\$ 4,123	\$ 3,970	\$ 3,647	\$ 3,800
Provision For Loan Losses	\$ -	\$ -	\$ -	\$ -	\$ 120
Noninterest Income	\$ 491	\$ 460	\$ 597	\$ 572	\$ 578
Noninterest Expense	\$ 2,547	\$ 2,593	\$ 2,755	\$ 2,669	\$ 2,705
Net Income Before Taxes	\$ 2,175	\$ 1,990	\$ 1,828	\$ 1,551	\$ 1,649
Provision for Taxes	\$ 424	\$ 323	\$ 243	\$ 180	\$ 222
Net Income After Taxes	\$ 1,751	\$ 1,667	\$ 1,585	\$ 1,371	\$ 1,427

Ratios

Tier 1 Leverage Capital Ratio	10.42%	10.57%	10.61%	10.14%	10.29%
ROAA	1.23%	1.21%	1.14%	1.01%	1.06%
ROE	10.92%	10.08%	9.72%	9.30%	9.18%
Net Interest Margin	3.60%	3.69%	3.56%	3.34%	3.53%
Loans/Deposits	30.42%	31.53%	31.70%	32.54%	31.27%
Noncurrent Loans/Gross Loans	0.82%	0.54%	0.63%	0.65%	3.00%
Loan Loss Reserves/Total Loans	1.42%	1.46%	1.52%	2.53%	2.79%
Net Charge-offs/Avg Loans	0.01%	-0.03%	1.15%	0.01%	0.07%

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

**Year-End
2011**

\$ 39,293
\$ 967
\$ 38,326
\$ 88,092
\$ 143,187
\$ 124,797
\$ 15,298

\$ 4,532
\$ 50
\$ 520
\$ 2,555
\$ 2,447
\$ 809
\$ 1,638

9.59%
1.27%
10.71%
3.88%
31.49%
3.02%
2.46%
0.06%