



	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013	Year-End 2012
<b>Balance Sheet (000s)</b>					
Loans	\$ 57,716	\$ 52,738	\$ 58,469	\$ 60,862	\$ 59,483
Loan Loss Reserve	\$ 1,023	\$ 972	\$ 1,047	\$ 1,037	\$ 784
Net Loans	\$ 56,693	\$ 51,766	\$ 57,422	\$ 59,825	\$ 58,699
Investments	\$ 97,918	\$ 93,424	\$ 82,129	\$ 71,766	\$ 72,303
Total Assets	\$ 165,406	\$ 156,914	\$ 152,902	\$ 144,895	\$ 144,628
Deposits	\$ 144,755	\$ 135,679	\$ 133,127	\$ 126,730	\$ 123,443
Total Capital	\$ 16,080	\$ 16,984	\$ 15,921	\$ 14,163	\$ 15,364

## Income Statement\*

Net Interest Income	\$ 4,567	\$ 4,340	\$ 4,288	\$ 3,900	\$ 3,753
Provision For Loan Losses	\$ 75	\$ 128	\$ 310	\$ 710	\$ 510
Noninterest Income	\$ 421	\$ 611	\$ 447	\$ 520	\$ 830
Noninterest Expense	\$ 3,373	\$ 3,487	\$ 3,587	\$ 3,775	\$ 3,652
Net Income Before Taxes	\$ 1,546	\$ 1,336	\$ 845	\$ (14)	\$ 448
Provision for Taxes	\$ 364	\$ 283	\$ 95	\$ (202)	\$ 3
Net Income After Taxes	\$ 1,182	\$ 1,053	\$ 750	\$ 188	\$ 445

## Ratios

Tier 1 Leverage Capital Ratio	9.65%	9.87%	9.76%	9.88%	10.03%
ROAA	0.74%	0.69%	0.50%	0.13%	0.33%
ROE	7.35%	6.20%	4.71%	1.33%	2.90%
Net Interest Margin	3.21%	3.25%	3.29%	3.09%	3.18%
Loans/Deposits	39.87%	38.87%	43.92%	48.02%	48.19%
Noncurrent Loans/Gross Loans	0.54%	0.70%	1.17%	1.67%	4.88%
Loan Loss Reserves/Total Loans	1.77%	1.84%	1.81%	1.70%	1.32%
Net Charge-offs/Avg Loans	0.04%	0.38%	0.50%	0.76%	1.68%

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

**Year-End  
2011**

\$ 67,640  
\$ 1,270  
\$ 66,370  
\$ 52,046  
\$ 129,912  
\$ 110,309  
\$ 15,392

\$ 4,289  
\$ 600  
\$ 759  
\$ 3,468  
\$ 1,000  
\$ 337  
\$ 663

11.28%  
0.54%  
4.31%  
3.83%  
61.32%  
2.85%  
1.88%  
1.24%