



	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013	Year-End 2012
<b>Balance Sheet (000s)</b>					
Loans	\$ 10,690	\$ 10,607	\$ 10,553	\$ 10,943	\$ 11,764
Loan Loss Reserve	\$ 306	\$ 308	\$ 308	\$ 308	\$ 308
Net Loans	\$ 10,384	\$ 10,299	\$ 10,245	\$ 10,635	\$ 11,456
Investments	\$ 29,943	\$ 30,577	\$ 28,666	\$ 27,028	\$ 26,069
Total Assets	\$ 43,726	\$ 44,128	\$ 42,285	\$ 41,044	\$ 40,448
Deposits	\$ 38,700	\$ 38,830	\$ 36,576	\$ 36,731	\$ 34,635
Total Capital	\$ 4,801	\$ 5,012	\$ 5,017	\$ 4,518	\$ 4,776

## Income Statement\*

Net Interest Income	\$ 1,238	\$ 1,362	\$ 1,309	\$ 1,214	\$ 1,238
Provision For Loan Losses	\$ -	\$ -	\$ -	\$ -	\$ -
Noninterest Income	\$ 96	\$ 97	\$ 55	\$ 117	\$ 125
Noninterest Expense	\$ 850	\$ 833	\$ 861	\$ 817	\$ 825
Net Income Before Taxes	\$ 484	\$ 626	\$ 503	\$ 514	\$ 538
Provision for Taxes	\$ 49	\$ 87	\$ 38	\$ 51	\$ 66
Net Income After Taxes	\$ 435	\$ 539	\$ 465	\$ 463	\$ 472

## Ratios

Tier 1 Leverage Capital Ratio	10.84%	10.38%	10.26%	10.17%	10.17%
ROAA	1.04%	1.23%	1.10%	1.12%	1.15%
ROE	9.06%	10.75%	9.27%	10.25%	9.88%
Net Interest Margin	3.57%	3.77%	3.79%	3.59%	3.72%
Loans/Deposits	27.62%	27.32%	28.85%	29.79%	33.97%
Noncurrent Loans/Gross Loans	0.00%	1.67%	2.17%	2.23%	3.25%
Loan Loss Reserves/Total Loans	2.86%	2.90%	2.92%	2.81%	2.62%
Net Charge-offs/Avg Loans	0.02%	0.00%	0.00%	0.00%	0.00%

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

**Year-End  
2011**

\$ 12,133  
\$ 308  
\$ 11,825  
\$ 27,837  
\$ 42,769  
\$ 36,483  
\$ 4,728

\$ 1,460  
\$ -  
\$ 107  
\$ 842  
\$ 727  
\$ 233  
\$ 494

9.38%  
1.16%  
13.93%  
3.76%  
33.26%  
1.05%  
2.54%  
0.01%