



	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013
Balance Sheet (000s)				
Loans	\$ 30,812	\$ 34,633	\$ 25,902	\$ 26,118
Loan Loss Reserve	\$ 557	\$ 502	\$ 487	\$ 513
Net Loans	\$ 30,255	\$ 34,131	\$ 25,415	\$ 25,605
Investments	\$ 38,277	\$ 34,144	\$ 37,052	\$ 38,380
Total Assets	\$ 75,711	\$ 76,511	\$ 71,077	\$ 73,287
Deposits	\$ 66,952	\$ 67,512	\$ 61,821	\$ 65,209
Total Capital	\$ 7,932	\$ 8,067	\$ 7,982	\$ 7,379

Income Statement*

Net Interest Income	\$ 2,446	\$ 2,392	\$ 2,196	\$ 2,066
Provision For Loan Losses	\$ 60	\$ 25	\$ -	\$ -
Noninterest Income	\$ 299	\$ 282	\$ 288	\$ 331
Noninterest Expense	\$ 1,534	\$ 1,494	\$ 1,484	\$ 1,375
Net Income Before Taxes	\$ 1,151	\$ 1,155	\$ 1,000	\$ 1,024
Provision for Taxes	\$ 261	\$ 245	\$ 168	\$ 182
Net Income After Taxes	\$ 890	\$ 910	\$ 832	\$ 842

Ratios

Tier 1 Leverage Capital Ratio	9.79%	9.74%	10.28%	10.21%
ROAA	1.19%	1.28%	1.23%	1.29%
ROE	11.22%	11.28%	10.42%	11.41%
Net Interest Margin	3.88%	4.08%	3.95%	3.79%
Loans/Deposits	46.02%	51.30%	41.90%	40.05%
Noncurrent Loans/Gross Loans	2.96%	2.80%	4.09%	3.39%
Loan Loss Reserves/Total Loans	1.81%	1.45%	1.88%	1.96%
Net Charge-offs/Avg Loans	0.01%	0.03%	0.10%	0.15%

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

Year-End 2012	Year-End 2011
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\$ 22,546	\$ 23,580
\$ 551	\$ 498
\$ 21,995	\$ 23,082
\$ 38,931	\$ 46,709
\$ 69,675	\$ 75,435
\$ 60,481	\$ 65,165
\$ 7,788	\$ 7,688

\$ 2,167	\$ 2,417
\$ 100	\$ 100
\$ 349	\$ 302
\$ 1,344	\$ 1,440
\$ 1,129	\$ 1,179
\$ 208	\$ 331
\$ 921	\$ 848

10.06%	9.11%
1.34%	1.24%
11.83%	11.03%
3.84%	3.86%
37.28%	36.19%
2.75%	2.26%
2.44%	2.11%
0.19%	0.05%