



	Year-End 2017	Year-End 2016	Year-End 2015	Year-End 2014	Year-End 2013	Year-End 2012	Year-End 2011
Balance Sheet (000s)							
Loans	\$ 13,601	\$ 10,690	\$ 10,607	\$ 10,553	\$ 10,943	\$ 11,764	\$ 12,133
Loan Loss Reserve	\$ 306	\$ 306	\$ 308	\$ 308	\$ 308	\$ 308	\$ 308
Net Loans	\$ 13,295	\$ 10,384	\$ 10,299	\$ 10,245	\$ 10,635	\$ 11,456	\$ 11,825
Investments	\$ 28,922	\$ 29,943	\$ 30,577	\$ 28,666	\$ 27,028	\$ 26,069	\$ 27,837
Total Assets	\$ 45,447	\$ 43,726	\$ 44,128	\$ 42,285	\$ 41,044	\$ 40,448	\$ 42,769
Deposits	\$ 40,324	\$ 38,700	\$ 38,830	\$ 36,576	\$ 36,731	\$ 34,635	\$ 36,483
Total Capital	\$ 4,959	\$ 4,801	\$ 5,012	\$ 5,017	\$ 4,518	\$ 4,776	\$ 4,728

Income Statement*

Net Interest Income	\$ 1,226	\$ 1,238	\$ 1,362	\$ 1,309	\$ 1,214	\$ 1,238	\$ 1,460
Provision For Loan Losses	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Noninterest Income	\$ 88	\$ 96	\$ 97	\$ 55	\$ 117	\$ 125	\$ 107
Noninterest Expense	\$ 871	\$ 850	\$ 833	\$ 861	\$ 817	\$ 825	\$ 842
Net Income Before Taxes	\$ 459	\$ 484	\$ 626	\$ 503	\$ 514	\$ 538	\$ 727
Provision for Taxes	\$ 27	\$ 49	\$ 87	\$ 38	\$ 51	\$ 66	\$ 233
Net Income After Taxes	\$ 432	\$ 435	\$ 539	\$ 465	\$ 463	\$ 472	\$ 494

Ratios

Tier 1 Leverage Capital Ratio	10.61%	10.84%	10.38%	10.26%	10.17%	10.17%	9.38%
ROAA	0.99%	1.04%	1.23%	1.10%	1.12%	1.15%	1.16%
ROE	8.71%	9.06%	10.75%	9.27%	10.25%	9.88%	13.93%
Net Interest Margin	3.34%	3.57%	3.77%	3.79%	3.59%	3.72%	3.76%
Loans/Deposits	33.73%	27.62%	27.32%	28.85%	29.79%	33.97%	33.26%
Noncurrent Loans/Gross Loans	0.00%	0.00%	1.67%	2.17%	2.23%	3.25%	1.05%
Loan Loss Reserves/Total Loans	2.25%	2.86%	2.90%	2.92%	2.81%	2.62%	2.54%
Net Charge-offs/Avg Loans	0.00%	0.02%	0.00%	0.00%	0.00%	0.00%	0.01%

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