

Feb - 2018	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Avg/Tot
Balance Sheet Summary - YTD Avg. (\$000s)													
Securities	50,219	50,676	50,968	51,220	51,455	51,683	51,905	52,125	52,343	52,560	52,776	52,991	50,447
Loans	134,422	134,990	135,554	136,118	136,681	137,243	137,806	138,368	138,930	139,493	140,055	140,617	134,706
Earning Assets	200,407	201,038	202,120	203,189	204,258	205,325	206,395	207,467	208,540	209,616	210,693	211,774	200,722
Total Assets	210,430	210,536	211,478	212,497	213,551	214,622	215,705	216,797	217,894	218,998	220,105	221,216	210,483
Deposits	181,601	181,454	182,170	182,972	183,808	184,661	185,523	186,392	187,265	188,140	189,018	189,897	181,527
Paying Liabilities	172,183	172,168	173,055	173,924	174,786	175,727	176,643	177,543	178,487	179,413	180,325	181,269	172,176
Equity Capital	20,184	20,329	20,326	20,410	20,532	20,590	20,685	20,805	20,884	20,988	21,109	21,203	20,257
Income Statement Summary - YTD (\$0s)													
Interest Income (Tax Adj for FTE Ratios)	698,618	1,344,506	2,064,617	2,773,923	3,516,082	4,246,995	5,011,643	5,787,712	6,551,849	7,351,072	8,137,895	8,960,726	8,960,726
Interest Expense	94,248	180,291	277,469	372,681	472,278	570,587	673,410	777,475	880,178	987,570	1,092,727	1,203,524	1,203,524
Net Interest Income (Tax Adj for FTE Ratios)	604,370	1,164,215	1,787,148	2,401,242	3,043,804	3,676,408	4,338,233	5,010,237	5,671,671	6,363,502	7,045,168	7,757,202	7,757,202
Non-Interest Income	75,917	151,717	227,517	303,317	379,117	454,917	530,717	606,517	682,317	758,117	833,917	909,717	909,717
Non-Interest Expense	320,757	642,868	965,990	1,290,122	1,615,266	1,941,420	2,268,585	2,596,761	2,925,948	3,256,146	3,587,355	3,919,574	3,919,574
Prov for Ln & Lse Loss	(30,000)	(60,250)	(90,750)	(121,500)	(152,500)	(183,750)	(215,250)	(247,000)	(279,000)	(311,250)	(343,750)	(376,500)	(376,500)
Income Taxes	26,831	50,064	78,042	105,283	134,633	163,157	193,849	225,256	255,791	288,586	320,542	354,754	354,754
Net Income (Loss)	332,699	623,000	970,633	1,309,154	1,673,022	2,026,748	2,406,516	2,794,736	3,172,248	3,576,887	3,971,188	4,392,591	4,392,591
Dividends	0	0	(500,000)	(500,000)	(500,000)	(1,000,000)	(1,000,000)	(1,000,000)	(1,500,000)	(1,500,000)	(1,500,000)	(2,000,000)	0
Key Ratios - YTD and YTD Avg.													
Loans / TA	63.88	64.11	64.09	64.05	64.00	63.94	63.88	63.82	63.76	63.69	63.63	63.56	63.99
Loans / Deposits	74.02	74.37	74.40	74.38	74.35	74.32	74.27	74.23	74.18	74.14	74.09	74.04	74.20
Securities / Deposits	27.65	27.93	27.97	27.99	27.99	27.98	27.97	27.96	27.95	27.93	27.92	27.90	27.79
EA / PL	116.39	116.75	116.78	116.82	116.86	116.84	116.84	116.85	116.83	116.83	116.84	116.83	116.57
Tier 1 Capital / TA	9.59	9.65	9.61	9.60	9.61	9.59	9.59	9.60	9.58	9.58	9.59	9.58	9.62
Tier 1 Capital / RWA	23.29	23.43	23.34	23.34	23.38	23.34	23.34	23.38	23.36	23.37	23.40	23.40	23.36
Dividend Payout	0.00	0.00	53.05	39.37	30.60	49.78	41.76	35.85	47.20	41.77	37.67	45.58	0.00
Tax Free Income %	12.55	12.81	12.63	12.59	12.50	12.47	12.40	12.34	12.31	12.26	12.23	12.18	12.68
Int Income / EA (FTE)	4.11	4.13	4.14	4.15	4.16	4.17	4.18	4.19	4.20	4.21	4.22	4.23	4.12
Int Expense / EA	0.55	0.55	0.56	0.56	0.56	0.56	0.56	0.56	0.56	0.57	0.57	0.57	0.55
Net Int Margin (FTE)	3.55	3.57	3.58	3.59	3.60	3.61	3.61	3.62	3.63	3.64	3.65	3.66	3.56
Yield on Securities (FTE)	2.76	2.77	2.78	2.78	2.79	2.80	2.81	2.82	2.83	2.84	2.85	2.86	2.76
Yield on Loans (FTE)	4.89	4.90	4.92	4.93	4.95	4.96	4.98	4.99	5.00	5.02	5.03	5.05	4.90
Cost of Funds	0.53	0.53	0.53	0.53	0.53	0.54	0.54	0.54	0.54	0.54	0.54	0.54	0.53
Non-Margin Revenue Mix	11.34	11.25	11.17	11.09	11.02	10.94	10.87	10.79	10.72	10.65	10.57	10.50	11.30
Efficiency Ratio (FTE)	47.91	47.68	47.43	47.19	46.94	46.70	46.45	46.20	45.97	45.72	45.49	45.25	47.79
Non-Int Inc / TA	0.43	0.43	0.43	0.43	0.42	0.42	0.42	0.42	0.42	0.41	0.41	0.41	0.43
Non-Int Exp / TA	1.82	1.83	1.82	1.82	1.81	1.80	1.80	1.79	1.79	1.78	1.77	1.77	1.83
Return on Assets (ROA)	1.86	1.93	1.80	1.87	1.84	1.91	1.88	1.90	1.97	1.92	1.99	1.95	1.89
Return on Equity (ROE)	19.41	20.05	18.81	19.56	19.24	20.00	19.61	19.81	20.57	20.10	20.84	20.36	19.73
Earnings Per Share	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Book Value Per Share	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00