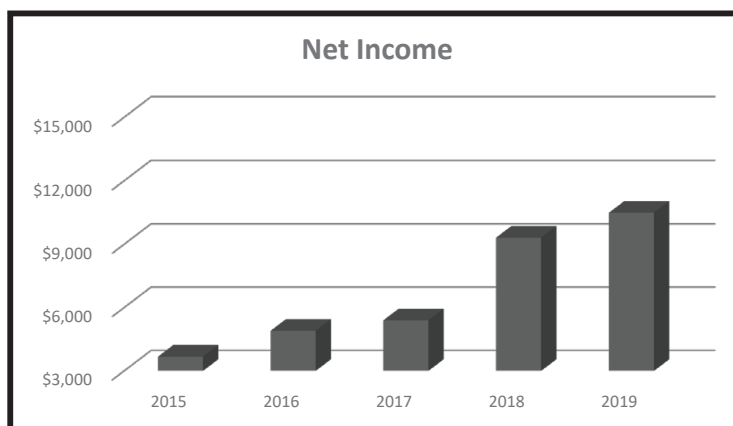
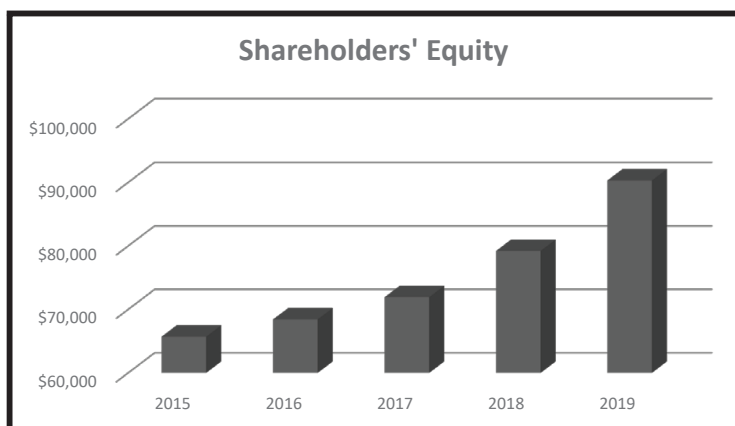
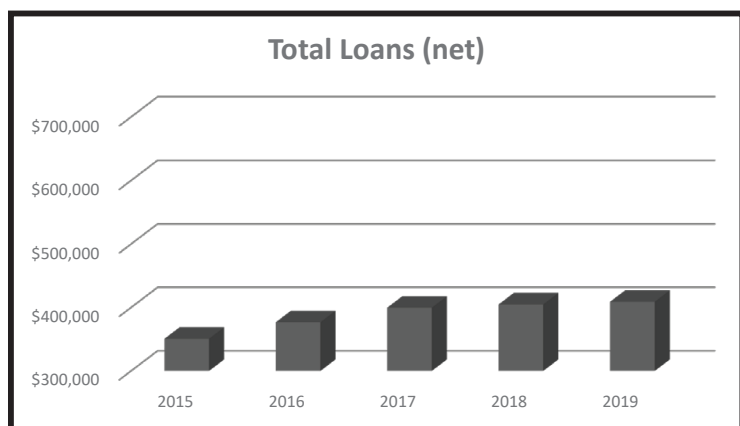
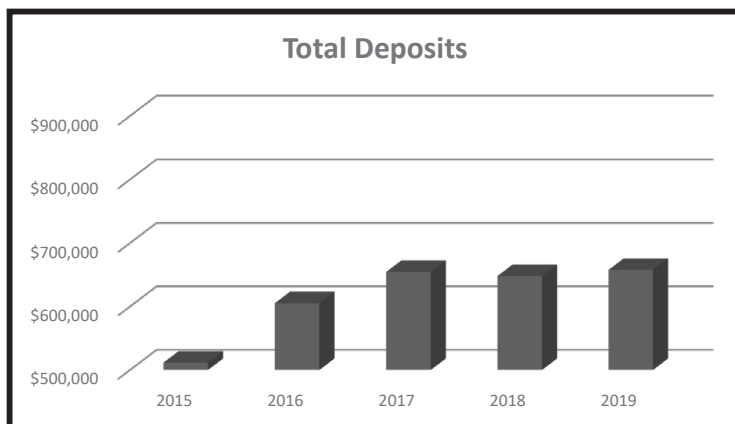
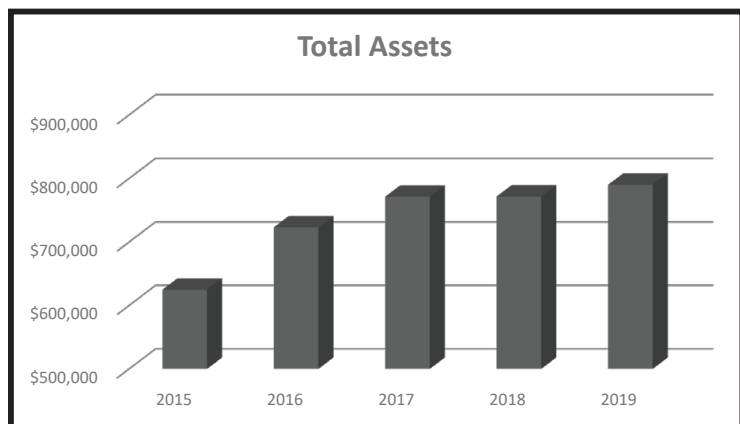


2019 FINANCIAL HIGHLIGHTS (dollars in thousands)



| CONSOLIDATED | 2015 | 2016 | 2017 | 2018 | 2019 |
|----------------------|-----------|-----------|-----------|-----------|-----------|
| Total Assets | \$625,050 | \$723,262 | \$771,488 | \$771,791 | \$790,179 |
| Total Deposits | \$511,628 | \$605,240 | \$654,542 | \$648,252 | \$657,760 |
| Total Loans (net) | \$350,852 | \$376,915 | \$399,781 | \$404,892 | \$409,133 |
| Shareholders' Equity | \$65,719 | \$68,441 | \$71,944 | \$79,241 | \$90,327 |
| Net Income | \$3,677 | \$4,905 | \$5,399 | \$9,314 | \$10,490 |