

CONSOLIDATED BALANCE SHEET

(000s omitted except share data)

ASSETS	12/31/2016	12/31/2015	LIABILITIES	12/31/2016	12/31/2015
Cash and Due from Banks	39,195	29,691	Noninterest-bearing Deposits	114,570	94,478
Federal Funds Sold	687	205	Interest-bearing Deposits	723,358	683,613
Investment Securities:	79,884	102,570	Total Deposits	837,928	778,091
Loans and Leases, Net of			Repurchase Agreements	15,032	8,553
Unearned Interest	778,985	694,133	Fed Funds Purchased	0	0
Less: Reserve			FHLB and OTHER BORROWINGS	5,000	0
Possible Loan Losses	(8,519)	(7,287)	Trust Preferred Securities	0	0
Loans, Net	770,465	686,846	Interest Payable	240	0
Bank Premises & Equipment	24,658	22,320	SBLF Dividends Payable	0	50
Goodwill	7,274	7,462	Subordinated Debt	15,485	0
Other Real Estate Owned	1,519	4,604	Total Borrowings	35,757	8,603
Accrued Income Receivable	4,523	4,406	Other Liabilities	10,126	8,433
Other Assets	25,719	22,306	Dividends Payable	288	14
			Stock Purchase Payable	0	0
TOTAL ASSETS	953,924	880,410	TOTAL LIABILITIES	884,099	795,141

CAPITAL

Common Stock	1,849	1,871
Surplus	6,172	3,908
Preferred Stock SBLF	0	20,000
Retained Earnings	61,439	58,078
FASB 115 Adjustment	365	1,412
TOTAL CAPITAL	69,825	85,269
Minority Interest In Subsidiary	0	0
TOTAL CONSOLIDATED CAP	69,825	85,269
TOTAL LIABILITIES AND CAPITAL	953,924	880,410

CONSOLIDATED STATEMENT OF INCOME

Year to Date

(000s omitted except share data)

	12/31/2016	12/31/2015
Interest Income	34,995	33,176
Interest Expense	5,376	4,511
Net Interest Income before Provision for Loan Losses	29,619	28,665
Provision for Loan Losses	1,800	1,800
Net Interest Income After Provision for Loan Losses	27,819	26,865
Other Income	19,193	17,454
FDIC Assessments	633	646
Other Expenses	36,416	36,458
Income Before Income Taxes	9,963	7,215
Applicable Income Taxes	3,019	2,238
Security Gains (Losses)	(247)	293
Net Income (Loss) Holding Co & Noncontrolling Subs	6,695	5,269
Less: Net Income (Loss) of Noncontrolling Subs	-	-
Net Income (Loss) of the Holding Company	6,695	5,269
Net Income Per Share	3.32	2.80
Weighted Average Shares Outstanding	1,819,599	1,808,535

SELECTED DATA

December 31

2016 2015

Bid Price	\$27.50	\$25.00
Book Value	\$37.77	\$47.17