

## SELECTED FINANCIAL DATA

(dollars in thousands, except per share data)	For the quarters ended June 30, (Unaudited)		For the six-months ended June 30, (Unaudited)		For the years ended December 31, (Audited)	
	2016	2015	2016	2015	2015	2014
<b>Selected Balances</b>						
Total assets	\$ 796,811	\$ 663,614			\$ 736,807	\$ 604,756
Total deposits	675,367	588,079			626,640	504,220
Total loans, net of deferred	664,114	560,033			623,559	509,938
Other borrowings	40,308	4,500			35,650	32,500
Allowance for loan losses	(6,339)	(5,576)			(6,239)	(5,565)
Total shareholders' equity	77,872	69,698			72,752	66,815
<b>Summary Results of Operations</b>						
Interest income	\$ 7,769	\$ 6,556	\$ 15,449	\$ 12,874	\$ 26,557	\$ 22,473
Interest expense	1,170	899	2,222	1,788	3,665	3,288
Net interest income	6,599	5,657	13,227	11,086	22,892	19,185
Provision for loan losses	100	105	325	168	1,073	886
Net interest income after provision for loan	6,499	5,552	12,902	10,918	21,819	18,299
Noninterest income - gains on securities sold	71	-	71	134	67	77
Noninterest income - service charges and other income	295	281	556	568	1,094	1,236
Noninterest expense	4,134	3,600	8,103	7,236	14,701	13,317
Income before taxes	2,731	2,233	5,426	4,384	8,279	6,295
Income tax expense	942	760	1,872	1,490	2,860	2,162
Net income	1,789	1,473	3,554	2,894	5,419	4,133
<b>Per Share Data</b>						
Net income, basic	\$ 0.22	\$ 0.18	\$ 0.44	\$ 0.38	\$ 0.67	\$ 0.51
Net income, diluted	\$ 0.21	\$ 0.18	\$ 0.42	\$ 0.37	\$ 0.64	\$ 0.51
Book value	\$ 9.57	\$ 8.59			\$ 8.97	\$ 8.24
Tangible Book value	\$ 9.55	\$ 8.58			\$ 8.95	\$ 8.22
Shares outstanding	8,137,415	8,110,154			8,113,025	8,110,153
<b>Selected Ratios</b>						
Net interest margin	3.57%	3.77%	3.66%	3.76%	3.69%	3.63%
Return on average assets	0.94%	0.95%	0.95%	0.95%	0.85%	0.76%
Return on average equity	9.30%	8.48%	9.38%	8.41%	7.70%	6.45%
Efficiency	59.97%	60.63%	58.79%	62.09%	61.46%	65.21%
Loans, net of deferred to total deposits	98.33%	95.23%			99.51%	101.13%
Noninterest-bearing deposits to total deposits	22.22%	22.53%			20.60%	20.85%
Tangible common equity	9.76%	10.48%			9.86%	11.02%
Total capital (to risk weighted assets)	14.72%	12.95%			12.20%	13.62%
Common Equity Tier 1 capital	13.83%	12.00%			11.25%	N/A
Tier 1 capital (to risk weighted assets)	13.83%	12.00%			11.25%	12.53%
Tier 1 leverage (to average assets)	12.93%	11.32%			10.82%	10.96%
<b>Asset Quality</b>						
Nonperforming assets and loans 90+ past due	\$ 3,085	\$ 1,460			\$ 2,559	\$ 1,601
Troubled debt restructurings (TDRs)	\$ 12,091	\$ 4,082			\$ 5,103	\$ 1,719
Nonperforming assets and loans 90+ past due to total assets (excl. TDRs)	0.39%	0.22%			0.35%	0.26%
Allowance for loan losses to loans	0.95%	1.00%			1.00%	1.09%
Allowance for loan losses to nonperforming	205.48%	382.03%			243.83%	347.51%
Net charge-offs	\$ -	\$ 157			\$ 399	\$ 113
Net charge-offs to average loans	0.00%	0.03%			0.07%	0.03%