

**SELECTED FINANCIAL DATA**

	For the quarters ended December 31, (Unaudited)		For the years ended December 31, (Unaudited)	
	2015	2014	2015	2014
(dollars in thousands, except per share data)				
<b>Selected Balances</b>				
Total assets	\$ 736,807	\$ 604,756		
Total deposits	626,640	504,220		
Total loans	623,559	509,938		
Other borrowings	35,650	32,500		
Allowance for loan losses	(6,239)	(5,565)		
Total shareholders' equity	72,752	66,815		
<b>Summary Results of Operations</b>				
Interest income	\$ 6,939	\$ 6,166	\$ 26,557	\$ 22,473
Interest expense	923	862	3,665	3,288
Net interest income	6,016	5,304	22,892	19,185
Provision for loan losses	845	356	1,073	886
Net interest income after provision for loan losses	5,171	4,948	21,819	18,299
Noninterest income - gains/(loss) on securities sold	(67)	(15)	68	77
Noninterest income - service charges and other income	265	498	1,093	1,236
Noninterest expense	3,742	3,528	14,701	13,317
Income before taxes	1,627	1,903	8,279	6,295
Income tax expense	598	669	2,860	2,162
Net income	1,029	1,234	5,419	4,133
<b>Per Share Data</b>				
Net income, basic	\$ 0.16	\$ 0.24	\$ 0.89	\$ 0.80
Net income, diluted	\$ 0.15	\$ 0.23	\$ 0.85	\$ 0.79
Book value	\$ 11.21	\$ 12.87		
Tangible Book value	\$ 11.19	\$ 12.84		
Shares outstanding	6,490,420	5,190,498		
<b>Significant Ratios</b>				
Net interest margin	3.63%	3.70%	3.69%	3.63%
Efficiency Ratio	58.95%	62.76%	61.46%	65.21%
Return on average assets	0.61%	0.84%	0.85%	0.76%
Return on average equity	5.65%	7.45%	7.70%	6.45%
Total capital (to risk weighted assets)	12.20%	13.62%		
Common Equity Tier 1 capital	11.25%	N/A		
Tier 1 capital (to risk weighted assets)	11.25%	12.53%		
Tier 1 leverage (to average assets)	10.82%	10.96%		
<b>Asset Quality</b>				
Nonperforming assets and loans 90+ past due	\$ 2,559	\$ 1,601		
Nonperforming assets and loans 90+ past due to total assets	0.35%	0.26%		
Allowance for loan losses to loans	1.00%	1.09%		
Allowance for loan losses to nonperforming assets	243.83%	347.51%		
Net (recovery) charge-offs	\$ (12)	\$ 10	\$ 399	\$ 113
Net charge-offs to average loans	0.00%	0.00%	0.07%	0.03%