

2020



FINANCIAL HIGHLIGHTS (UNAUDITED)

(* IN THOUSANDS)

	END OF PERIOD COMPARISONS				
	Mar-20	2019	2018	2017	2016
Total Assets *	\$ 947,127	\$ 957,147	\$ 913,043	\$ 899,398	\$ 514,717
Total Net Loans *	\$ 785,473	\$ 779,762	\$ 730,006	\$ 683,114	\$ 420,596
Total Deposits *	\$ 772,649	\$ 791,037	\$ 739,824	\$ 726,156	\$ 395,309
ROA	0.81%	0.97%	0.86%	0.50%	0.84%
ROE	7.01%	8.45%	7.57%	4.33%	7.43%
Earnings *	\$ 1,918	\$ 8,894	\$ 7,469	\$ 4,138	\$ 3,926
Total Equity *	\$ 101,100	\$ 98,524	\$ 88,655	\$ 82,444	\$ 54,145
Average Shares	2,929,708	2,902,067	2,861,101	2,802,062	1,972,508
Ending Shares	2,932,295	2,921,087	2,878,640	2,837,604	1,973,384
EPS YTD	\$ 0.65	\$ 3.06	\$ 2.61	\$ 1.48	\$ 1.99
Book Value	\$ 34.48	\$ 33.73	\$ 30.80	\$ 29.05	\$ 27.44
Recent Sales Price	\$ 42.00	\$ 42.00	\$ 36.25	\$ 35.00	\$ 27.50
Price to Book	1.2	1.2	1.2	1.2	1.0
Price to Earnings	13.5	13.7	13.9	23.9	13.2
Texas Ratio	2.02%	1.78%	3.24%	5.82%	5.65%
NPA/Assets	0.25%	0.22%	0.39%	0.68%	0.67%
DIVIDEND INFORMATION					
Dividend Per Share	\$ 0.190	\$ 0.720	\$ 0.690	\$ 0.650	\$ 0.625
Dividend Payout Ratio	29.02%	23.49%	26.43%	44.01%	32.08%
Yield Based on Recent Price	1.81%	1.71%	1.90%	1.86%	2.27%

