Annual Report of Holding Companies—FR Y-6

Report at the close of business as of the end of fiscal year

This Report is required by law. Section 5(c)(1)(A) of the Bank Holding Company Act (12 U.S.C. § 1844(c)(1)(A)); sections 8(a) and 13(a) of the International Banking Act (12 U.S.C. §§ 3106(a) and 3108(a)); sections 11(a)(1), 25, and 25A of the Federal Reserve Act (12 U.S.C. §§ 248(a)(1), 602, and 611a); and sections 113, 165, 312, 618, and 809 of the Dodd-Frank Act (12 U.S.C. §§ 5361, 5365, 5412, 1850a(c)(1), and 5468(b)(1)). Return to the appropriate Federal Reserve Bank the original and the number of copies specified.

NOTE: The Annual Report of Holding Companies must be signed by one director of the top-tier holding company. This individual should also be a senior official of the top-tier holding company. In the event that the top-tier holding company does not have an individual who is a senior official and is also a director, the chairman of the board must sign the report. If the holding company is an ESOP/ESOT formed as a corporation or is an LLC, see the General Instructions for the authorized individual who must sign the report.

I, Danny T. Skarda
Name of the Holding Company Director and Official
Chairman and CEO
Title of the Holding Company Director and Official

attest that the Annual Report of Holding Companies (including the supporting attachments) for this report date has been prepared in conformity with the instructions issued by the Federal Reserve System and are true and correct to the best of my knowledge and belief.

With respect to information regarding individuals contained in this report, the Reporter certifies that it has the authority to provide this information to the Federal Reserve. The Reporter also certifies that it has the authority, on behalf of each individual, to consent or object to public release of information regarding that individual. The Federal Reserve System may assume, in the absence of a request for confidential treatment submitted in accordance with the Board's "Rules Regarding Availability of Information," 12 C.F.R. Part 261, that the Reporter and individual consent to public release of all details in the report concerning that individual.

Signature of Holding Company Director and Official
06/26/2020
Date of Signature

For holding companies not registered with the SEC—Indicate status of Annual Report to Shareholders:
☐ is included with the FR Y-6 report
☐ will be sent under separate cover
☐ is not prepared

For Federal Reserve Bank Use Only

RSSD ID
C.I. ______________________

Date of Report (top-tier holding company's fiscal year-end):
December 31, 2019
Month / Day / Year
N/A

Report's Legal Entity Identifier (LEI) (20-Character LEI Code)
N/A

Reporter's Name, Street, and Mailing Address
ISB Holdings, Inc.

PO BOX 947
Mailing Address of the Holding Company Street / P.O. Box

Perryton
TX
79070

City
State
Zip Code

Physical Location (if different from mailing address)
301 S Main St.

Person to whom questions about this report should be directed:
Blair Berg
Name
CFO
Title

806.331.6000
Area Code / Phone Number / Extension

806.322.5615
Area Code / FAX Number

bbe@isbtxas.bank
E-mail Address

N/A

Address (URL) for the Holding Company's web page

Is confidential treatment requested for any portion of this report submission? □ No □ Yes(0)

In accordance with the General Instructions for this report (check only one),

1. a letter justifying this request is being provided along with the report...

2. a letter justifying this request has been provided separately...

NOTE: Information for which confidential treatment is being requested must be provided separately and labeled as "confidential."

12/2019
For Use By Tiered Holding Companies

Top-tiered holding companies must list the names, mailing address, and physical locations of each of their subsidiary holding companies below.

<table>
<thead>
<tr>
<th>Legal Title of Subsidiary Holding Company</th>
<th>Legal Title of Subsidiary Holding Company</th>
</tr>
</thead>
<tbody>
<tr>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
<td>(Mailing Address of the Subsidiary Holding Company) Street / P.O. Box</td>
</tr>
<tr>
<td>City</td>
<td>State</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>

<table>
<thead>
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<tbody>
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<tr>
<td>-----------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
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</tr>
</tbody>
</table>

<table>
<thead>
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<td>State</td>
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<tr>
<td>-----------------------------------------</td>
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<td>City</td>
<td>State</td>
</tr>
<tr>
<td>-----------------------------------------</td>
<td>-----------------------------------------</td>
</tr>
<tr>
<td>Physical Location (if different from mailing address)</td>
<td>Physical Location (if different from mailing address)</td>
</tr>
</tbody>
</table>
Report Item

1:  a. The BHC is not required to prepare form 10K with the SEC.

1:  b. The BHC does prepare an annual report for its shareholders. Enclosed are two copies of the report for its shareholders.

2:  a. Organization Chart

```
  ISB Holdings, Inc
  Perryton, TX
  LEI: N/A
  State of Incorporation: TX

  100%

  Interstate Bank, ssb
  Perryton, TX
  LEI: N/A
  State of Incorporation: TX

  100%

  Interstate Insurance Agency, LLC
  Perryton, TX
  LEI: N/A
  State of Incorporation: TX
  Non Managing Member
```

2:  b. Domestic Branch Listing

**Perryton Headquarters**
Opened: May 1958
301 S. Main
Perryton, TX 79070
Ochiltree County
USA
Full Service Branch

**Amarillo Branch**
Opened: October 2006
5085 S. Coulter Street
Amarillo, TX 79119
Randall County
USA
Full Service Branch
## Report Item 3: Securities Holders

Current shareholders with ownership, control or holdings of 5% or more with power to vote as of 12/31/2019

<table>
<thead>
<tr>
<th>(1)(a) Name &amp; Address (City, State, Country)</th>
<th>(1)(b) Country of Citizenship or Incorporation</th>
<th>(1)(c) Number and Percentage of Each Class of Voting Securities</th>
<th>Shareholders not listed in 3(1)(a) through 3(1)(c) that had ownership, control or holdings of 5% or more with power to vote during the fiscal year ending 12/31/2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Harold D. Courson Perryton, TX</td>
<td>USA</td>
<td>1,226 - 23.39% Common Stock</td>
<td>NONE</td>
</tr>
<tr>
<td>Joyce G Courson Trust Harold Courson Trustee Perryton, TX</td>
<td>USA</td>
<td>1,225 - 23.37% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Perry Sooter Amarillo, TX</td>
<td>USA</td>
<td>273 - 5.21% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Eldon Dudley Canyon, TX</td>
<td>USA</td>
<td>270 - 5.15% Common Stock</td>
<td></td>
</tr>
<tr>
<td>Names &amp; Address</td>
<td>Principal Occupation if Other than with Bank Holding Company</td>
<td>Title &amp; Position with Holding Company</td>
<td>Title &amp; Position with Other Businesses (Include names of other businesses)</td>
</tr>
<tr>
<td>-------------------------</td>
<td>------------------------------------------------------------</td>
<td>--------------------------------------</td>
<td>--------------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Danny T. Skarda</td>
<td>N/A</td>
<td>Director &amp; Chairman Chief Executive Officer</td>
<td>Director &amp; Chairman Interstate Bank, ssb</td>
</tr>
<tr>
<td>Amarillo, TX</td>
<td></td>
<td></td>
<td>Direct &amp; Chairman Interstate Insurance LLC</td>
</tr>
<tr>
<td>Joe K. Ogden</td>
<td>N/A</td>
<td>Director &amp; President Chief Operating Officer</td>
<td>Director &amp; President Chief Operating Officer Interstate Bank, ssb</td>
</tr>
<tr>
<td>Peryton, TX</td>
<td></td>
<td></td>
<td>Direct &amp; President Chief Operating Officer Interstate Insurance LLC</td>
</tr>
<tr>
<td>Kyle Dudley</td>
<td>Appraiser</td>
<td>Director</td>
<td>N/A</td>
</tr>
<tr>
<td>Canyon, TX</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perry Scoter</td>
<td>Oil &amp; Gas Service Unit Manager</td>
<td>Director</td>
<td>Director Interstate Bank, ssb</td>
</tr>
<tr>
<td>Amarillo, TX</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>General Partner Scooter Ranch LTD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Scooter Family Management LLC Scooter Properties LTD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>General Partner Scooter Family Partnership LTD</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Vice President Panhandle Disposal Service Inc</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>President Western Frc Tanks Inc</td>
</tr>
<tr>
<td>Name</td>
<td>Occupation</td>
<td>Principal Shareholder</td>
<td>Advisory Director</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>---------------------------------</td>
<td>-----------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>Carson Schilling</td>
<td>Attorney</td>
<td>Director</td>
<td>Director</td>
</tr>
<tr>
<td>Boeker, TX</td>
<td></td>
<td></td>
<td>Interstate Bank, n/a</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harold D. Courson</td>
<td>Oil Exploration Engineer</td>
<td>Advisory Director</td>
<td>Advisory Director</td>
</tr>
<tr>
<td>Peryton, TX</td>
<td></td>
<td></td>
<td>Interstate Bank, n/a</td>
</tr>
<tr>
<td></td>
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<td></td>
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<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Joyce G Courson Trust</td>
<td></td>
<td>Principal Shareholder</td>
<td></td>
</tr>
<tr>
<td>Harold D. Courson Trustee</td>
<td>Oil Exploration Engineer</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peryton, TX</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Report Item 4: Insiders
(1)(a)(b)(c) and (2)(a)(b)(c)
YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2019

ISB Holdings, Inc.
301 S. Main
Perryton, TX 79070

Notice and Availability
The annual disclosure statement may be obtained upon request.

I, the undersigned officer, attest to the correctness on this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal authority and is true and correct.

Ty C. Cox, Chief Financial Officer

This statement has not been reviewed, or confirmed for accuracy or relevancy, by the Federal Deposit Insurance Corporation or any other regulatory agency.
ISB Holdings, Inc
Perryton, Texas

CONSOLIDATED BALANCE SHEET

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$(000)</td>
<td>$(000)</td>
</tr>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>1,814</td>
<td>2,666</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>7,095</td>
<td>2,683</td>
</tr>
<tr>
<td>Securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Held-to-Maturity</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Available-for-sale</td>
<td>60,554</td>
<td>58,482</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td>7,346</td>
<td>14,698</td>
</tr>
<tr>
<td>Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>670</td>
<td>771</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>108,468</td>
<td>111,484</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease loss</td>
<td>1,268</td>
<td>1,041</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income, allowance, and reserve</td>
<td>106,200</td>
<td>110,443</td>
</tr>
<tr>
<td>Trading assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>3,108</td>
<td>3,339</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Investments in unconsolidated subsidiaries and associated companies</td>
<td>124</td>
<td>90</td>
</tr>
<tr>
<td>Customers’ liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Intangible assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td>3,167</td>
<td>3,167</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other assets</td>
<td>4,492</td>
<td>3,648</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>196,571</td>
<td>199,779</td>
</tr>
</tbody>
</table>

|                      |       |       |
| **LIABILITIES AND STOCKHOLDER’S EQUITY** |       |       |
| **LIABILITIES**      |       |       |
| Deposits:            |       |       |
| In domestic offices: | 171,214 | 175,596|
| Noninterest-bearing | 31,865 | 44,683 |
| Interest-bearing     | 139,349 | 130,913|
| Federal funds purchased and securities sold under agreements to repurchase | 0 | 0 |
| Trading liabilities | 0 | 0 |
| Other borrowed money | 1,687 | 3,473 |
| Bank’s liability on acceptances executed and outstanding | 0 | 0 |
| Subordinated notes and debentures | 0 | 0 |
| Other liabilities    | 417   | 361   |
| **Total liabilities** | 173,318 | 179,430|

|                      |       |       |
| **STOCKHOLDERS’ EQUITY** |       |       |
| Perpetual preferred stock and related surplus | 0 | 0 |
| Common stock            | 5     | 5     |
| Surplus                 | 9,727 | 9,727 |
| Treasury Stock          | 0     | 0     |
| Retained earnings       | 13,244 | 11,215|
| Accumulated other comprehensible income | 278  | (509) |
| Other equity capital components | 0     | 0     |
| **Total stockholders’ equity** | 23,254 | 20,349|

|                      |       |       |
| **TOTAL LIABILITIES AND EQUITY CAPITAL** |       |       |
|                      | 196,571 | 199,779 |
ISB Holdings, Inc  
Perryton, Texas  

INCOME STATEMENT  

<table>
<thead>
<tr>
<th>Year Ended December 31,</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$'(000)</td>
<td>$'(000)</td>
</tr>
</tbody>
</table>

**Interest Income:**  

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest and fee income from loans</td>
<td>6,305</td>
<td>5,945</td>
</tr>
<tr>
<td>Income from financing lease receivables</td>
<td>51</td>
<td>111</td>
</tr>
<tr>
<td>Interest income on balances due from depository institutions</td>
<td>113</td>
<td>70</td>
</tr>
</tbody>
</table>
| Interest and dividend on securities:  
  U.S. Treasury securities and U.S. Government agency obligations            |        |        |
  (excluding mortgage-backed securities)                                     | 783    | 546    |
  Mortgage-backed securities                                                 | 345    | 210    |
  All other securities                                                       | 257    | 313    |
| Total interest income and dividend on securities                            | 1,585  | 1,070  |
| Interest income from trading assets                                        | 0      | 0      |
| Interest income on federal funds sold and securities purchased under agreements to reseal | 172    | 190    |
| Other interest income                                                       | 22     | 26     |
| **Total interest income**                                                   | 8,047  | 7,420  |

**Interest expense:**  

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
</table>
| Interest on deposits:  
  Transaction accounts (NOW accounts, ATS accounts and telephone and preauthorized transfer accounts) | 36     | 21     |
| Nontransaction accounts:  
  Savings deposits, including money market deposit accounts                   | 72     | 46     |
  Time deposits of $250,000 or more                                           | 252    | 173    |
  Time deposits of less than $250,000                                          | 317    | 278    |
| Expense of federal funds purchased and securities under agreements to repurchase | 0      | 0      |
| Interest on trading liabilities and other borrowed money                     | 94     | 104    |
| Interest on subordinated notes and debentures                                | 0      | 0      |
| **Total interest expense**                                                   | 771    | 662    |

**Net interest income**  

<table>
<thead>
<tr>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>7,277</td>
<td>6,768</td>
</tr>
</tbody>
</table>

**Provisions:**  

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Provisions for credit losses</td>
<td>300</td>
<td>389</td>
</tr>
</tbody>
</table>

**Noninterest Income:**  

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service charges on deposit accounts</td>
<td>119</td>
<td>137</td>
</tr>
<tr>
<td>Insurance commissions and fees</td>
<td>1,039</td>
<td>1,063</td>
</tr>
<tr>
<td>Net gains (losses) on sales of loans</td>
<td>123</td>
<td>423</td>
</tr>
<tr>
<td>Net gains (losses) on sales of other real estate owned</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Net gains (losses) on sales of other assets (excluding securities)</td>
<td>6</td>
<td>7</td>
</tr>
<tr>
<td>Other noninterest income</td>
<td>212</td>
<td>202</td>
</tr>
<tr>
<td><strong>Total noninterest income</strong></td>
<td>1,498</td>
<td>1,622</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Realized gains (losses) on held-to-maturity</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Realized gains (losses) on available-for-sale securities</td>
<td>47</td>
<td>0</td>
</tr>
</tbody>
</table>

**Noninterest expense:**  

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries and employee benefits</td>
<td>3,156</td>
<td>3,408</td>
</tr>
<tr>
<td>Expenses of premises and fixed assets (net of rental income)</td>
<td>544</td>
<td>634</td>
</tr>
<tr>
<td>Amortization expense of intangible assets (including goodwill)</td>
<td>1</td>
<td>3</td>
</tr>
<tr>
<td><strong>Total noninterest expense</strong></td>
<td>5,446</td>
<td>5,596</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income (loss) before income taxes and extraordinary items and other adjustments</td>
<td>3,077</td>
<td>2,616</td>
</tr>
<tr>
<td>Applicable income taxes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Income (loss) before extraordinary items and other adjustments</td>
<td>3,077</td>
<td>2,616</td>
</tr>
<tr>
<td>Extraordinary items and other adjustments, net of income taxes</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Net income</strong></td>
<td>3,077</td>
<td>2,616</td>
</tr>
</tbody>
</table>
**INCOME STATEMENT (continued)**

Income statement memoranda:
- Income on tax-exempt loans and leases to state and political subdivisions: 2019 = 4, 2018 = 6
- Income on tax-exempt securities issued by state and political subdivisions: 2019 = 187, 2018 = 313
- Number of full-time equivalent employees at end of current period: 2019 = 36, 2018 = 35
- Interest and fee income from agricultural loans: 2019 = 893, 2018 = 712

**CHANGES IN EQUITY CAPITAL**

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total equity originally reported at end of previous calendar year</td>
<td>20,349</td>
<td>18,844</td>
</tr>
<tr>
<td>Restatements due to corrections of material accounting errors and changes in accounting principles</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Amended balance end of previous calendar year</td>
<td>20,349</td>
<td>18,844</td>
</tr>
<tr>
<td>Net income (loss)</td>
<td>3,077</td>
<td>2,616</td>
</tr>
<tr>
<td>Sale, conversion, acquisition, or retirement of capital stock, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Treasury stock transactions, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Changes incident to business combinations, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>LESS: Cash dividends declared on preferred stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>LESS: Cash dividends declared on common stock</td>
<td>1,048</td>
<td>786</td>
</tr>
<tr>
<td>Other comprehensive income</td>
<td>876</td>
<td>(324)</td>
</tr>
<tr>
<td>Other transaction with parent holding company</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total equity capital end of current period</td>
<td>23,254</td>
<td>20,349</td>
</tr>
</tbody>
</table>

**CHANGES IN ALLOWANCE FOR LOAN AND LEASE LOSSES**

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Balance originally reported at end of previous year</td>
<td>1,041</td>
<td>1,151</td>
</tr>
<tr>
<td>Recoveries</td>
<td>57</td>
<td>61</td>
</tr>
<tr>
<td>LESS: Charge-offs</td>
<td>131</td>
<td>560</td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>300</td>
<td>389</td>
</tr>
<tr>
<td>Adjustments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td></td>
<td>1,268</td>
<td>1,041</td>
</tr>
<tr>
<td>Loans, Leases and Other Assets</td>
<td>2018</td>
<td>2019</td>
</tr>
<tr>
<td>-------------------------------</td>
<td>------</td>
<td>------</td>
</tr>
<tr>
<td>PAST DUE AND NONACCURUAL LOANS, LEASES, AND OTHER ASSETS</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans secured by real estate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, land development and other land loans:</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1-4 family residential construction</td>
<td>0</td>
<td>0</td>
</tr>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by farmland</td>
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<td>0</td>
</tr>
<tr>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans secured by other nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Commercial and Industrial loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans to individuals for household, family and other personal expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit cards and related plans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Automobile</td>
<td>36</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>All other loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Lease financing receivables</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities and other assets (exclude other real estate owned and other repossessed assets)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>38</td>
<td>0</td>
</tr>
</tbody>
</table>

Memo: Past due agricultural loans included in loans | 0    | 0    |

Nonaccrual loans, leases and other assets:

Real estate loans:

Construction, land development and other land loans: |      |      |
| 1-4 family residential construction | 0    | 0    |
| Other construction and all land development and other land loans | 0    | 0    |
| Secured by farmland | 0    | 0    |
| Secured by 1-4 family residential properties | 368  | 835  |
| Secured by 5 or more unit multifamily residential loans | 0    | 0    |
| Secured by nonfarm nonresidential properties | 0    | 0    |
| Secured by nonfarm nonresidential properties: |      |      |
| Loans secured by owner-occupied nonfarm nonresidential properties | 0    | 0    |
| Loans secured by other nonfarm nonresidential properties | 0    | 0    |
| Commercial and Industrial loans | 266  | 53   |
| Loans to individuals for household, family and other personal expenditures |      |      |
| Credit cards and related plans | 0    | 0    |
| Automobile | 5    | 13   |
| Other | 10   | 19   |
| All other loans | 81   | 0    |
| Lease financing receivables | 0    | 0    |
| Debt securities and other assets (exclude other real estate owned and other repossessed assets) | 0    | 0    |
| Total | 750  | 920  |

Memo: Past due agricultural loans included in loans | 0    | 0    |
## Performance Analysis

### Profitability

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Equity (R.O.E.)</td>
<td>14.12%</td>
<td>8.96%</td>
</tr>
<tr>
<td>Return on Average Assets (R.O.A.)</td>
<td>1.56%</td>
<td>0.92%</td>
</tr>
<tr>
<td>Net Interest Income / Average Assets</td>
<td>3.07%</td>
<td>3.38%</td>
</tr>
<tr>
<td>Net Interest Income / Avg Earning Assets (NIM)</td>
<td>3.92%</td>
<td>3.67%</td>
</tr>
<tr>
<td>Overhead Expense / Average Assets</td>
<td>2.75%</td>
<td>3.18%</td>
</tr>
</tbody>
</table>

### Asset Quality

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans / Gross Loans</td>
<td>0.72%</td>
<td>0.80%</td>
</tr>
<tr>
<td>Loan Loss Reserve / Total Loans</td>
<td>1.16%</td>
<td>1.05%</td>
</tr>
<tr>
<td>Net Charge-offs / Average Loans</td>
<td>0.07%</td>
<td>0.58%</td>
</tr>
</tbody>
</table>

### LIQUIDITY

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans, net of Unearned Income / Deposits</td>
<td>63.58%</td>
<td>65.49%</td>
</tr>
<tr>
<td>$250,000 or More Time Deposits / Total Deposits</td>
<td>14,720</td>
<td>8.60%</td>
</tr>
</tbody>
</table>

### CAPITAL

<table>
<thead>
<tr>
<th>Metric</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage Ratio</td>
<td>10.06%</td>
<td>9.85%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>19,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Avg. Assets</td>
<td>195,774</td>
<td>196,807</td>
</tr>
<tr>
<td>Common Equity Tier 1 Capital Ratio</td>
<td>15.67%</td>
<td>15.05%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>16,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
<tr>
<td>Tier 1 Capital Ratio</td>
<td>15.67%</td>
<td>15.05%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>19,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
<tr>
<td>Total Capital Ratio</td>
<td>16.89%</td>
<td>15.85%</td>
</tr>
<tr>
<td>Risk-Based Capital</td>
<td>21,057</td>
<td>20,429</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
</tbody>
</table>
YEAR-TO-DATE DISCLOSURE STATEMENT
As of December 31, 2019

ISB Holdings, Inc.
301 S. Main
Perryton, TX 79070

Notice and Availability
The annual disclosure statement may be obtained upon request.

I, the undersigned officer, attest to the correctness on this statement and declare that it has been examined by me and to the best of my knowledge and belief has been prepared in accordance with instructions issued by the appropriate Federal authority and is true and correct.

Ty C. Cox, Chief Financial Officer

This statement has not been reviewed, or confirmed for accuracy or relevancy, by the Federal Deposit Insurance Corporation or any other regulatory agency.
## CONSOLIDATED BALANCE SHEET

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>ASSETS</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Cash and balances due from depository institutions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Noninterest-bearing balances and currency and coin</td>
<td>1,814</td>
<td>2,666</td>
</tr>
<tr>
<td>Interest-bearing balances</td>
<td>7,065</td>
<td>2,583</td>
</tr>
<tr>
<td>Securities</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Held-to-Maturity</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Available-for-sale</td>
<td>60,554</td>
<td>58,482</td>
</tr>
<tr>
<td>Federal funds sold and securities purchased under agreements to resell</td>
<td>7,345</td>
<td>14,588</td>
</tr>
<tr>
<td>Loans and lease financing receivables:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans and leases held for sale</td>
<td>670</td>
<td>771</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income</td>
<td>109,488</td>
<td>111,464</td>
</tr>
<tr>
<td>LESS: Allowance for loan and lease loss</td>
<td>1,268</td>
<td>1,041</td>
</tr>
<tr>
<td>Loans and leases, net of unearned income, allowance, and reserve</td>
<td>108,220</td>
<td>110,443</td>
</tr>
<tr>
<td>Trading assets</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Premises and fixed assets (including capitalized leases)</td>
<td>3,108</td>
<td>3,339</td>
</tr>
<tr>
<td>Other real estate owned</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Investments in unconsolidated subsidiaries and associated companies</td>
<td>124</td>
<td>90</td>
</tr>
<tr>
<td>Customers' liability to this bank on acceptances outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Intangible assets:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Goodwill</td>
<td>3,167</td>
<td>3,167</td>
</tr>
<tr>
<td>Other intangible assets</td>
<td>1</td>
<td>1</td>
</tr>
<tr>
<td>Other assets</td>
<td>4,402</td>
<td>3,648</td>
</tr>
<tr>
<td><strong>TOTAL ASSETS</strong></td>
<td>196,571</td>
<td>199,779</td>
</tr>
</tbody>
</table>

## LIABILITIES AND STOCKHOLDER'S EQUITY

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>LIABILITIES</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Deposits:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>In domestic offices:</td>
<td>171,214</td>
<td>175,598</td>
</tr>
<tr>
<td>Noninterest-bearing</td>
<td>31,866</td>
<td>44,863</td>
</tr>
<tr>
<td>Interest-bearing</td>
<td>139,348</td>
<td>130,913</td>
</tr>
<tr>
<td>Federal funds purchased and securities sold under agreements to repurchase</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Trading liabilities</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other borrowed money</td>
<td>1,687</td>
<td>3,473</td>
</tr>
<tr>
<td>Bank’s liability on acceptances executed and outstanding</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subordinated notes and debentures</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other liabilities</td>
<td>417</td>
<td>361</td>
</tr>
<tr>
<td><strong>Total liabilities</strong></td>
<td>173,318</td>
<td>179,430</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STOCKHOLDERS’ EQUITY</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perpetual preferred stock and related surplus</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Common stock</td>
<td>5</td>
<td>5</td>
</tr>
<tr>
<td>Surplus</td>
<td>9,727</td>
<td>9,727</td>
</tr>
<tr>
<td>Treasury Stock</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Retained earnings</td>
<td>13,244</td>
<td>11,216</td>
</tr>
<tr>
<td>Accumulated other comprehensive income</td>
<td>276</td>
<td>(399)</td>
</tr>
<tr>
<td>Other equity capital components</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total stockholders’ equity</strong></td>
<td>23,254</td>
<td>20,349</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>TOTAL LIABILITIES AND EQUITY CAPITAL</strong></td>
<td>196,571</td>
<td>199,779</td>
</tr>
</tbody>
</table>
INCOME STATEMENT

Year Ended December 31, 2019 2018

$(000) $(000)

Interest Income:
Interest and fee income from loans 6,305 5,945
Income from financing lease receivables 51 111
Interest income on balances due from depository institutions 119 70
Interest and dividend on securities:
U.S. Treasury securities and U.S. Government agency obligations 783 546
Mortgage-backed securities 345 210
All other securities 257 313
Total Interest Income and dividend on securities 1,385 1,070
Interest income from trading assets 0 0
Interest income on federal funds sold and securities purchased under agreements to resel 172 199
Other interest income 22 26
Total interest income 8,047 7,420

Interest expense:
Interest on deposits:
Transaction accounts (NOW accounts, ATS accounts 36 21
and telephones and preauthorized transfer accounts)
Nontransaction accounts:
Savings deposits, including money market deposit accounts 72 46
Time deposits of $250,000 or more 252 173
Time deposits of less than $250,000 317 278
Expense of federal funds purchased and securities under agreements to repurchase 0 0
Interest on trading liabilities and other borrowed money 94 134
Interest on subordinated notes and debentures 0 0
Total interest expense 771 652

Net interest income 7,277 6,768

Provisions:
Provisions for credit losses 300 389

Noninterest Income:
Service charges on deposit accounts 119 137
Insurance commissions and fees 1,039 1,053
Net gains (losses) on sales of loans 123 423
Net gains (losses) on sales of other real estate owned 0 0
Net gains (losses) on sales of other assets (excluding securities) 6 7
Other noninterest income 212 202
Total noninterest income 1,499 1,822

Realized gains (losses) on held-to-maturity 0 0
Realized gains (losses) on available-for-sale securities 47 0

Noninterest expense:
Salaries and employee benefits 3,156 3,408
Expenses of premises and fixed assets (net of rental income) 541 534
Amortization expense of intangible assets (including goodwill) 1 3
Other noninterest expense 1,747 1,641
Total noninterest expense 6,446 6,596

Income (loss) before income taxes and extraordinary items and other adjustments 3,077 2,816
Applicable income taxes 0 0
Income (loss) before extraordinary items and other adjustments 3,077 2,816
Extraordinary items and other adjustments, net of income taxes 0 0
Net income 3,077 2,816
ISB Holdings, Inc.
Perryton, Texas

INCOME STATEMENT (continued)

<table>
<thead>
<tr>
<th>Year Ended December 31,</th>
</tr>
</thead>
<tbody>
<tr>
<td>2019</td>
</tr>
<tr>
<td>$(000)</td>
</tr>
</tbody>
</table>

Income statement memoranda:
- Income on tax-exempt loans and leases to state and political subdivisions: 4 (6)
- Income on tax-exempt securities issued by state and political subdivisions: 187 (313)
- Number of full-time equivalent employees at end of current period: 36 (35)
- Interest and fee income from agricultural loans: 893 (712)

CHANGES IN EQUITY CAPITAL

<table>
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<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
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<td>3,077</td>
<td>2,616</td>
</tr>
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<td>Sale, conversion, acquisition, or retirement of capital stock, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Treasury stock transactions, net</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
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<td>0</td>
<td>0</td>
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<td>786</td>
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<td>876</td>
<td>(324)</td>
</tr>
<tr>
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<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total equity capital end of current period</td>
<td>23,254</td>
<td>20,349</td>
</tr>
</tbody>
</table>

CHANGES IN ALLOWANCE FOR LOAN AND LEASE LOSSES

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
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<td>61</td>
</tr>
<tr>
<td>LESS: Charge-offs</td>
<td>131</td>
<td>560</td>
</tr>
<tr>
<td>Provision for credit losses</td>
<td>300</td>
<td>389</td>
</tr>
<tr>
<td>Adjustments</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Total</td>
<td>1,268</td>
<td>1,041</td>
</tr>
</tbody>
</table>
## PAST DUE AND NONACCRUAL LOANS, LEASES, AND OTHER ASSETS

Loans, leases and other assets past due 90 days or more and still accruing:

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans secured by real estate:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Construction, land development and other land loans:</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>1-4 family residential construction</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other construction and all land development and other land loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by farmland</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by 1-4 family residential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans secured by other nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Commercial and industrial loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans to individuals for household, family and other personal expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit cards and related plans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Automobile</td>
<td>38</td>
<td>0</td>
</tr>
<tr>
<td>Other</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>All other loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Lease financing receivables</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities and other assets (exclude other real estate owned and other repossession assets)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>38</strong></td>
<td><strong>0</strong></td>
</tr>
</tbody>
</table>

Memo: Past due agricultural loans included in loans                        | 0     | 0     |

## NONACCRUAL LOANS, LEASES AND OTHER ASSETS:

Real estate loans:

<table>
<thead>
<tr>
<th>Description</th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Construction, land development and other land loans:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1-4 family residential construction</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Other construction and all land development and other land loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by farmland</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by 1-4 family residential properties</td>
<td>388</td>
<td>835</td>
</tr>
<tr>
<td>Secured by 5 or more unit multifamily residential loans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Secured by nonfarm nonresidential properties:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loans secured by owner-occupied nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Loans secured by other nonfarm nonresidential properties</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Commercial and industrial loans</td>
<td>266</td>
<td>55</td>
</tr>
<tr>
<td>Loans to individuals for household, family and other personal expenditures</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit cards and related plans</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Automobile</td>
<td>5</td>
<td>13</td>
</tr>
<tr>
<td>Other</td>
<td>10</td>
<td>19</td>
</tr>
<tr>
<td>All other loans</td>
<td>81</td>
<td>0</td>
</tr>
<tr>
<td>Lease financing receivables</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Debt securities and other assets (exclude other real estate owned and other repossession assets)</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>750</strong></td>
<td><strong>920</strong></td>
</tr>
</tbody>
</table>

Memo: Past due agricultural loans included in loans                        | 0     | 0     |
### Performance Analysis

#### Profitability

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Return on Average Equity (R.O.E.)</td>
<td>14.12%</td>
<td>8.96%</td>
</tr>
<tr>
<td>Return on Average Assets (R.O.A.)</td>
<td>1.56%</td>
<td>0.02%</td>
</tr>
<tr>
<td>Net Interest Income / Average Assets</td>
<td>3.67%</td>
<td>3.38%</td>
</tr>
<tr>
<td>Net Interest Income / Avg Earning Assets (NIM)</td>
<td>3.32%</td>
<td>3.67%</td>
</tr>
<tr>
<td>Overhead Expense / Average Assets</td>
<td>2.75%</td>
<td>3.18%</td>
</tr>
</tbody>
</table>

#### Asset Quality

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Nonperforming Loans / Gross Loans</td>
<td>0.72%</td>
<td>0.80%</td>
</tr>
<tr>
<td>Loan Loss Reserve / Total Loans</td>
<td>1.16%</td>
<td>1.05%</td>
</tr>
<tr>
<td>Net Charge-offs / Average Loans</td>
<td>0.07%</td>
<td>0.08%</td>
</tr>
</tbody>
</table>

#### LIQUIDITY

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Loans, net of Unearned Income / Deposits</td>
<td>63.56%</td>
<td>65.49%</td>
</tr>
<tr>
<td>$250,000 or More Time Deposits / Total Deposits</td>
<td>14,720</td>
<td>13,176</td>
</tr>
<tr>
<td>8.00%</td>
<td>7.50%</td>
<td></td>
</tr>
</tbody>
</table>

#### CAPITAL

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 Leverage Ratio</td>
<td>10.06%</td>
<td>8.85%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>19,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Avg. Assets</td>
<td>198,774</td>
<td>196,607</td>
</tr>
<tr>
<td>Common Equity Tier 1 Capital Ratio</td>
<td>15.87%</td>
<td>15.05%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>19,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
<tr>
<td>Tier 1 Capital Ratio</td>
<td>15.87%</td>
<td>15.05%</td>
</tr>
<tr>
<td>Tier 1 Capital</td>
<td>19,790</td>
<td>19,388</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
<tr>
<td>Total Capital Ratio</td>
<td>16.89%</td>
<td>15.85%</td>
</tr>
<tr>
<td>Risk-Based Capital</td>
<td>21,057</td>
<td>20,429</td>
</tr>
<tr>
<td>Risk-Weighted Assets</td>
<td>124,687</td>
<td>128,861</td>
</tr>
</tbody>
</table>