

Release Date: January 29, 2020

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## Fourth Quarter 2019

#### CUSIP 50181P100

### NASDAQ: LCNB

#### LCNB CORP. REPORTS FINANCIAL RESULTS FOR THE THREE AND TWELVE MONTHS ENDED DECEMBER 31, 2019

LEBANON, Ohio--LCNB Corp. ("LCNB") (NASDAQ: LCNB) today announced net income of \$4,830,000 (total basic and diluted earnings per share of \$0.37) and \$18,912,000 (total basic and diluted earnings per share of \$1.44) for the three and twelve months ended December 31, 2019, respectively. This compares to net income of \$5,193,000 (total basic and diluted earnings per share of \$0.40) and \$14,845,000 (total basic and diluted earnings per share of \$1.24) for the same three and twelve month periods in 2018.

Commenting on the financial results, LCNB Chief Executive Officer Eric Meilstrup said, "We are pleased to report strong earnings for the three and twelve months ended December 31, 2019. Return on average assets for 2019 was 1.15% and return on average equity was 8.42%, compared to respective ratios of 1.00% and 7.90% for 2018. Net income during 2019 was \$4,067,000 greater than during 2018, fueled by a \$6,237,000 increase in net interest income that resulted primarily from a \$44.8 million, or 3.7%, increase in our net loan portfolio during 2019. Part of the increase in net interest income was also due to a full year of net earnings on loans, deposits, and borrowings obtained through our merger with Columbus First Bancorp, Inc. and its wholly-owned subsidiary, Columbus First Bank (collectively "CFB") on May 31, 2018. Positive earnings growth allowed for increased shareholder dividends, from \$0.65 per share for 2018 to \$0.69 per share for 2019."

Net interest income for the three and twelve months ended December 31, 2019 was, respectively, \$337,000 and \$6,237,000 greater than the comparable periods in 2018, due to growth in the average balance of LCNB's loan portfolio and to an increase in the average rate earned on that portfolio, partially offset by a decrease in average investment securities and increases in average deposits and long-term borrowings and increases in the average rates paid for the deposits and borrowings. Loans, deposits, and long-term borrowings obtained through the merger with CFB were considerable components of the growth in the average balance of LCNB's loan portfolio and the increases in the average balances of deposits and long-term borrowings.

The provision for loan losses for the three and twelve months ended December 31, 2019 was, respectively, \$33,000 greater and \$716,000 less than the comparable periods in 2018. Non-accrual loans and loans past due 90 days or more and still accruing interest increased \$110,000, from \$3,100,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2018 to \$3,210,000 or 0.26% of total loans at December 31, 2019.

Non-interest income for the three and twelve months ended December 31, 2019 was, respectively, \$520,000 and \$1,298,000 greater than the comparable periods in 2018, primarily due to increases in fiduciary income, service charges and fees on deposit accounts, and bank owned life insurance income. Also contributing to the increase were market-driven increases in the fair value of equity security investments, which were recorded in other operating income in the consolidated statements of income.

Non-interest expense for the three and twelve months ended December 31, 2019 was, respectively, \$1,082,000 and \$3,020,000 greater than the comparable periods in 2018, primarily due to increases in salaries and employee benefits and state financial institutions tax. Increases in marketing and contracted services expenses also contributed to the increase for the twelve-month period. Salaries and employee benefits increased primarily due to salary and wage increases and newly hired employees, including additional business development positions and CFB employees retained. An increase in health insurance costs also contributed to the increase in salaries and employee benefits. State financial institutions tax expense increased due to a larger capital base (Ohio financial institutions tax is based on capital, not income), largely caused by stock issued to CFB stockholders as merger consideration. Marketing expense increased primarily due to promotion costs for new checking products introduced in 2018, increased marketing activities in the Columbus area, and expanded use of broadcast and digital media. Contracted services increased due to additional fees paid for loan and deposit system upgrades and improvements and to general price increases on other contracted services. A decrease in merger related expenses and the absence of losses recognized on the sale of two of LCNB's office buildings during 2018 partially offset these increases.

LCNB Corp. is a financial holding company headquartered in Lebanon, Ohio. Through its subsidiary, LCNB National Bank (the "Bank"), it serves customers and communities in Southwest and South Central Ohio. A financial institution with a long tradition for building strong relationships with customers and communities, the Bank offers convenient banking locations in Butler, Clermont, Clinton, Fayette, Franklin, Hamilton, Montgomery, Preble, Ross, and Warren Counties, Ohio. The Bank continually strives to exceed customer expectations and provides an array of services for all personal and business banking needs including checking, savings, online banking, personal lending, business lending, agricultural lending, business support, deposit and treasury, investment services, trust and IRAs and stock purchases. LCNB Corp. common shares are traded on the NASDAQ Capital Market Exchange® under the symbol "LCNB." Learn more about LCNB Corp. at www.lcnb.com.

Certain statements made in this news release regarding LCNB's financial condition, results of operations, plans, objectives, future performance and business, are "forward-looking statements" within the meaning of Section 27A of the Securities Act of 1933, as amended, Section 21E of the Securities Exchange Act of 1934, as amended, and the Private Securities Litigation Reform Act of 1995. These forward-looking statements are identified by the fact they are not historical facts and include words such as "anticipate", "could", "may", "feel", "expect", "believe", "plan", and similar expressions. Please refer to LCNB's Annual Report on Form 10-K for the year ended December 31, 2018, as well as its other filings with the SEC, for a more detailed discussion of risks, uncertainties and factors that could cause actual results to differ from those discussed in the forward-looking statements.

These forward-looking statements reflect management's current expectations based on all information available to management and its knowledge of LCNB's business and operations. Additionally, LCNB's financial condition, results of operations, plans, objectives, future performance and business are subject to risks and uncertainties that may cause actual results to differ materially. These factors include, but are not limited to:

- 1. the success, impact, and timing of the implementation of LCNB's business strategies;
- 2. LCNB's ability to integrate recent and any future acquisitions may be unsuccessful, or may be more difficult, timeconsuming or costly than expected;
- 3. LCNB may incur increased charge-offs in the future;
- 4. LCNB may face competitive loss of customers;
- 5. changes in the interest rate environment may have results on LCNB's operations materially different from those anticipated by LCNB's market risk management functions;
- 6. changes in general economic conditions and increased competition could adversely affect LCNB's operating results;
- 7. changes in other regulations and government policies affecting bank holding companies and their subsidiaries, including changes in monetary policies, could negatively impact LCNB's operating results;
- 8. LCNB may experience difficulties growing loan and deposit balances;
- 9. United States trade relations with foreign countries could negatively impact the financial condition of LCNB's customers, which could adversely affect LCNB's operating results and financial condition;
- 10. deterioration in the financial condition of the U.S. banking system may impact the valuations of investments LCNB has made in the securities of other financial institutions resulting in either actual losses or other than temporary impairments on such investments;
- 11. difficulties with technology or data security breaches, including cyberattacks, that could negatively affect LCNB's ability to conduct business and its relationships with customers, vendors, and others; and
- 12. government intervention in the U.S. financial system, including the effects of legislative, tax, accounting and regulatory actions and reforms, including the Dodd-Frank Wall Street Reform and Consumer Protection Act, the Jumpstart Our Business Startups Act, the Consumer Financial Protection Bureau, the capital ratios of Basel III as adopted by the federal banking authorities, and the Tax Cuts and Jobs Act.

Forward-looking statements made herein reflect management's expectations as of the date such statements are made. Such information is provided to assist shareholders and potential investors in understanding current and anticipated financial operations of LCNB and is included pursuant to the safe harbor provisions of the Private Securities Litigation Reform Act of 1995. LCNB undertakes no obligation to update any forward-looking statement to reflect events or circumstances that arise after the date such statements are made.

Chairman: Spence S. Cropper CEO & President: Eric J. Meilstrup Directors: Mary E. Bradford, Spence S. Cropper, Steve P. Foster, William G. "Rhett" Huddle, Craig M. Johnson, Michael J. Johrendt, William H. Kaufman, John H. Kochensparger III, Anne E. Krehbiel, Eric J. Meilstrup, Stephen P. Wilson Transfer Agent and Registrar: Computershare, Inc. Transfer Agent Address: P.O. Box 434078 Providence, RI 02940 Transfer Agent Telephone: 800.942.5909



## LCNB Corp. and Subsidiaries Financial Highlights

Dollars in thousands, except per share amounts

(Unaudited)

				Year Ended				
		12/31/2019	9/30/2019	ree Months Ended 6/30/2019	3/31/2019	12/31/2018	12/31/2019	12/31/2018
Condensed Income Statement								
Interest income	\$	16,424	16,329	16,328	16,113	15,844	65,194	54,594
Interest expense	_	2,577	2,751	2,738	2,722	2,334	10,788	6,425
Net interest income		13,847	13,578	13,590	13,391	13,510	54,406	48,169
Provision (credit) for loan losses	_	(6)	264	54	(105)	(39)	207	923
Net interest income after provision		13,853	13,314	13,536	13,496	13,549	54,199	47,246
Non-interest income		3,222	3,356	2,998	2,772	2,702	12,348	11,050
Non-interest expense	_	11,007	10,982	10,833	10,700	9,925	43,522	40,502
Income before income taxes		6,068	5,688	5,701	5,568	6,326	23,025	17,794
Provision for income taxes	-	1,238	961	973	941	1,133	4,113	2,949
Net income	\$	4,830	4,727	4,728	4,627	5,193	18,912	14,845
Amort/Accret income on acquired loans	\$	400	302	355	224	229	1,281	567
Amort/Accret expenses on acquired interest-bearing liabilities	\$	3	4	142	144	149	293	363
Tax-equivalent net interest income	\$	13,937	13,679	13,700	13,536	13,680	54,852	48,883
Per Share Data								
Dividends per share	\$	0.18	0.17	0.17	0.17	0.17	0.69	0.65
Basic earnings per common share	\$	0.37	0.36	0.36	0.35	0.40	1.44	1.24
Diluted earnings per common share	\$	0.37	0.36	0.36	0.35	0.40	1.44	1.24
Book value per share	\$	17.63	17.44	17.18	16.83	16.47	17.63	16.47
Tangible book value per share	\$	12.78	12.57	12.31	12.05	11.67	12.78	11.67
Weighted avg common shares outstandin	g:	40.040.400	40.000.050	42 400 004	40.000.004	42.005.200	40.070.000	44 005 050
Basic		12,912,106	12,932,950	13,192,691	13,283,634	13,285,386	13,078,920	11,935,350
Diluted Shares outstanding at period end		12,916,000 12,936,783	12,937,145 12,927,463	13,196,665 12,978,554	13,287,338 13,314,148	13,290,499 13,295,276	13,082,893 12,936,783	11,942,253 13,295,276
Shares outstanding at period end		12,330,700	12,327,403	12,370,334	10,014,140	13,233,270	12,300,700	10,200,210
Selected Financial Ratios								
Return on average assets		1.17 %	1.13 %	1.16 %	1.15 %	1.27 %	1.15 %	1.00 %
Return on average equity		8.42 %	8.33 %	8.46 %	8.47 %	9.55 %	8.42 %	7.90 %
Dividend payout ratio		48.65 %	47.22 %	47.22 %	48.57 %	42.50 %	47.92 %	52.42 %
Net interest margin (tax equivalent)		3.76 %	3.67 %	3.72 %	3.71 %	3.69 %	3.71 %	3.63 %
Efficiency ratio (tax equivalent)		64.15 %	64.47 %	64.87 %	65.61 %	60.58 %	64.76 %	67.58 %
Selected Balance Sheet Items								
Cash and cash equivalents	\$	20,765	22,826	23,185	19,527	20,040		
Debt and equity securities		219,791	239,730	246,701	264,559	282,813		
Lemm								
Loans: Commercial and industrial	\$	78,306	71,576	79,513	79,725	77,740		
Commercial, secured by real estate	ψ	804,953	797,842	793,863	764,424	740,647		
Residential real estate		322,533	320,703	326,029	334,227	349,127		
Consumer		25,232	23,918	19,649	17,409	17,283		
Agricultural		11,509	11,525	10,843	10,900	13,297		
Other, including deposit overdrafts		1,193	456	373	409	450		
Deferred net origination costs (fees)		(275)	(128)	(9)	40	79		
Loans, gross		1,243,451	1,225,892	1,230,261	1,207,134	1,198,623		
Less allowance for loan losses		4,045	4,167	4,112	4,126	4,046		
Loans, net	\$	1,239,406	1,221,725	1,226,149	1,203,008	1,194,577		
Total earning assets	\$	1,466,988	1,470,074	1,482,913	1,476,862	1,483,166		
Total assets	φ	1,639,308	1,644,447	1,642,012	1,470,002	1,636,927		
Total deposits		1,348,280	1,355,383	1,357,959	1,347,857	1,300,919		
		1,010,200	1,000,000	1,001,000	1,041,001	1,000,010		



# LCNB Corp. and Subsidiaries Financial Highlights (continued)

Dollars in thousands, except per share amounts

(Unaudited)

Extend Bulance Rev International Control of the Second S				Тһ	ree Months Ended			Year Ended		
Sort or merination (or sprine)         -         -         -         -         522           Total semanticity (apple)         229,848         225,842         222,827         224,018         219,835         5           Table semantic displants         92,22         92,825         92,8			12/31/2019			3/31/2019	12/31/2018			
Sort or merination transformations             52.20           Total semantics         40.984         41.886         22.849         22.819         21.866           Total semantics         92.22         90.45         91.919         153.5         5           Lones to decision results (TCL)         1.955.85         192.22         90.45         91.917         5         192.35         92.25	Selected Balance Sheet Items, continued									
Long-sem etc. 40.994 41.990 41.986 42.862 40.022 Early besether local varant/order (2014) Early besether local v			_	_	_	_	56,230			
Encly to pass ratio         1391 %         1371 %         1328 %         1328 %         1328 %           Laren to obganish ratio         8222 %         0.045 %         0.065 %         8224 %         153.3 %           Enter to obganish ratio         8222 %         0.045 %         1027 %         1028 %         155.197           Tergide common scall (TCE)         1.056,844         1.027 %         1023 %         857 %           Sected Average Balance Stort lems         Call And applications         8         231,115         243,833         249,844         260,811         231,435         221,375         1008,159           Lears         5         1.207,064         1.277,266         1.207,383         1.007,445         1.017,061         1.21,375         1.008,159           Lears always exacting         5         1.228,783         1.228,202         1.210,383         1.047,445         1.017,415         1.217,373         1.034,371           Lears always exacting asset         5         1.228,783         1.228,225         1.448,446         1.657,455         1.648,44         1.656,464         1.657,455         1.228,278         1.034,381           Lears exacting asset         1.044,4763         1.488,046         1.677,455         1.648,46         1.638,172         1.2	•		40,994	41,990	41,986	42,982	47,032			
Larres to deposite ratio 252.2 % 90.45 % 90.61 % 885.6 % 92.1 % Targiès common seult (TCE) \$ 165.304 162.45 155.84 155.77 127.31 127.319 127.58 127.31 127.319 127.58 127.31 127.319 127.58 127.77 101.2 % 102.3 % 937 %  Setted Average Balance Steet Rem cannot cate approximate table (TCE) 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.065 27.12 20.06 27.17 20.06 20.065 27.12 20.06 27.17 20.06 20.065 27.12 20.06 27.17 20.06 20.06 27.12 20.0 20.06 27.12 20.0 20.06 27.22 20.0 20.06 27.22 20.0 20.0 20.0 20.0 20.0 20.0 20.	Total shareholders' equity		228,048	225,492	222,972	224,018	218,985			
Control         Control <t< td=""><td>Equity to assets ratio</td><td></td><td>13.91 %</td><td>13.71 %</td><td>13.58 %</td><td>13.72 %</td><td>13.38 %</td><td></td><td></td></t<>	Equity to assets ratio		13.91 %	13.71 %	13.58 %	13.72 %	13.38 %			
TingBe cammon assist (TCA)         1.576.84         1.581.440         1.178.742         1.188.857         1.577.139           CEPTCA         10.49 %         10.22 %         10.23 %         10.23 %         9.97 %           Cash and acuity securities         2         25.901         22.033         29.523         25.900         22.1655         27.201         23.900           Least and equity securities         3         122.076         127.7261         120.8800         11.77.045         122.1375         10.83.190           Least actionance for loan leases         3         122.0769         122.1372         123.8800         11.77.045         127.731         128.897         142.733         1.347.162         1.377.145         127.731         128.897         1.427.331         1.347.162         1.377.145         1.224.735         1.177.1465         1.477.231         1.347.162         1.477.331         1.347.162         1.377.133         1.347.162         1.377.1333         1.347.162         1.377.133         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.347.163         1.3				90.45 %		89.56 %				
TCETCA         10.49 %         10.27 %         10.22 %         10.23 %         9.67 %           Selected Average Balances Share Mass Cales and case squares for loan focus squares         2         25,501         22,535         25,500         26,655         27,221         23,910           Dark and case squares for loan focus         3         1220,845         1227,806         12/17,265         1208,600         1,177,061         1,221,375         1,003,519           Loss allowance for how bases         4,076         3,086         4,074         4,076         4,066         3,022           Instance of them bases         5         1,262,703         1,273,789         1,003,519         1,003,519           Loss allowance for how bases         5         1,262,791         1,223,275         1,003,519         1,021,373         1,547,161         1,553,416         1,656,009         1,477,330         1,547,162         1,553,416         1,656,009         1,542,501         1,648,541         1,553,416         1,556,009         1,525,801         1,225,805         2,225,805         4,733         1,548,516         1,566,009         1,577,93         1,226,875         2,449,577         4,449,44         1,537,95         1,226,875         1,226,875         1,226,875         2,443,93         2,737,93         2,268,91	Tangible common equity (TCE)	\$	165,304	162,485	159,702	160,488	155,197			
Cath and any equivalents         S         255 for the second seco	Tangible common assets (TCA)		1,576,564	1,581,440	1,578,742	1,568,857	1,573,139			
Cash and equivalents         \$         26,001         22,03         29,023         20,080         27,21         29,90           Lows         231,115         243,553         243,554         266,081         231,433         247,569         303,839           Lows         \$         1,220,845         1,227,906         1,217,725         1,228,809         1,777,61         1,221,735         1,088,199           Not loses         \$         1,226,769         1,223,820         1,213,358         1,024,735         1,177,045         1,217,731         1,084,337           Total series         \$         1,4463,469         1,440,445         1,683,712         1,480,841         1,627,520         1,442,845         1,442,745         1,683,716         1,483,816         1,628,202         1,442,845         1,335,702         1,335,703         1,357,008         1,283,075           Cord shareholder sequity         222,5575         222,216         224,403         221,470         215,379         224,803         1,578         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%         1,222,3%         1,568,3%	TCE/TCA		10.49 %	10.27 %	10.12 %	10.23 %	9.87 %			
Date and equity securities         211,115         243,533         249,854         280,811         211,433         247,565         303,839           Loars         5         1.200,845         1.227,006         1.217,726         1.020,809         1.177,661         1.227,375         1.081,159           Less allowance for too tosses         5         1.222,800         1.217,275         1.103,838         1.027,373         1.043,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,373         1.044,374         1.033,529         1.033,529         1.033,529         1.033,571         1.208,091         1.046,352         1.033,571         1.046,953         1.228,071         1.035,529         1.045,2591         1.446,954         1.238,571         1.035,515         1.228,573         1.051,558         2.21,5738         2.24,458         1.957,155         1.246,951         1.051,558         1.227,575         2.24,458         1.957,155         2.24,458         1.977,157         1.061,97         1.061,97         1.061,97         1.061,97         1.061,97         1.061,97         1.061,97         1.061,97         1.061,97	Selected Average Balance Sheet Items									
Lears         \$         120,045         127,726         120,726         120,725         120,735         100,137           Less allowance for kan losses         \$         1,226,789         1,228,280         1,217,226         1,204,735         1,173,045         1,217,379         1,004,337           Total senses         \$         1,469,449         1,469,449         1,400,086         1,477,333         1,347,162         1,353,416         1,553,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,552,416         1,352,419         1,352,459         1,351,313,105         1,228,075         1,228,075         1,228,275         3,334         6,60,41         3,567           Long-term det         41,742         4,986         42,567         44,676         25,558         42,733         1,56,39         1,77,91         2,64,53         1,57,91         2,64,53         1,57,91         2,56,39         1,77,91         2,64,53         1,57,91         2,64,53         1,57,91         2,64,53         1,57,91         2,64,53         1,57,91         2,64,53         1,57,91         2,64,53         1,57,91         2,64,53         1,57,91         1,52,97 <t< td=""><td>Cash and cash equivalents</td><td>\$</td><td>26,501</td><td>28,293</td><td>29,523</td><td>25,080</td><td>20,685</td><td>27,321</td><td>23,910</td></t<>	Cash and cash equivalents	\$	26,501	28,293	29,523	25,080	20,685	27,321	23,910	
Less allowance for loan losses         4,076         3,986         4,089         4,074         4,016         4,055         3,822           Net lans         \$         1,226,789         1,223,820         1,213,358         1,204,735         1,173,045         1,217,319         1,003,337           Total assets         \$         1,469,469         1,460,056         1,477,333         1,347,162         1,353,416         1,650,916         1,477,333         1,347,162         1,353,416         1,650,916         1,328,917         1,386,917         1,331,353         1,331,368         1,228,079         1,352,446         1,333,529         1,338,473         1,564,014         1,352,456         1,333,529         1,334,445         1,331,438         1,228,073         1,67,76         2,25,56         42,733         1,67,85           Long term debt         41,742         24,158         222,470         21,739         1,354,45         1,334,45         1,327,45         1,356,45         1,356,45         1,356,45         1,352,45         1,356,45         1,352,45         1,356,45         1,352,45         1,354,45         1,327,45         1,352,45         1,351,45         1,528,57         1,528,57         1,528,57         1,528,57         1,528,57         1,536,57         1,535,57         1,536,57	Debt and equity securities		231,115	243,553	249,954	266,081	291,433	247,569	303,839	
Net loams         \$         1.223,620         1.213,638         1.204,735         1.173,945         1.217,319         1.034,337           Total sensing assets         \$         1.469,469         1.460,096         1.479,225         1.460,654         1.477,333         1.347,162           Total sessets         1.643,783         1.664,034         1.637,445         1.533,629         1.533,673         1.531,068         1.282,075           Short-Im borrowings         622         468         24,37         1.223,873         1.513,068         1.282,075           Short-Im borrowings         622         468         24,57         4.42,567         4.25,58         4.24,73         1.57,99         224,639         115,799         1242,839         115,799         1242,92,759         1.224,839         115,799         1242,92,839         115,799         1242,92,83         124,707         215,795         224,529         124,839         115,799         1242,92,84         1387,43         132,78         13,88 %         122,82,82         124,839         115,799         124,92,83         124,92,83         124,92,83         124,92,83         124,92,83         124,92,83         124,92,83         124,92,83         124,92,83         124,92,82         124,92,83         124,92,83         124,92,83	Loans	\$	1,230,845	1,227,806	1,217,726	1,208,809	1,177,061	1,221,375	1,038,159	
Total earning assets         \$         1.469.469         1.400.006         1.479.225         1.400.634         1.471.850         1.477.333         1.347.162           Total assets         1.963.793         1.864.034         1.837.645         1.683.416         1.526.029         1.642.691         1.448.6441           Total assets         1.352.101         1.356.702         1.332.473         1.351.036         1.258.075           Soft-term borowings         622         468         243         2.32.25         6.644         1.3967           Long-term det         1.47.42         41.986         42.577         44.676         25.536         42.733         15.799           Equipito basels ratio         1.355         1.365 %         13.66 %         13.45 %         13.22 %         13.88 %         12.22 %           Loans to depositin ratio         91.03 %         89.90 %         90.04 %         90.65 %         88.26 %         90.40 %         82.52 %           Asset Qualitiv         Incid trage-offs (recoveries)         5         115         209         68         (185)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244 <t< td=""><td>Less allowance for loan losses</td><td>_</td><td>4,076</td><td>3,986</td><td>4,088</td><td>4,074</td><td>4,016</td><td>4,056</td><td>3,822</td></t<>	Less allowance for loan losses	_	4,076	3,986	4,088	4,074	4,016	4,056	3,822	
Total assets       1.643,793       1.654,034       1.637,645       1.635,416       1.626,029       1.642,591       1.488,841         Tatal deposits       1.352,101       1.365,702       1.322,449       1.333,252       1.333,673       1.51,006       1.285,0075         Stort-term borwings       6.022       448       4.24,257       4.4676       2.5,56       4.2,733       115,799         Long-term deht       1.41,742       41,988       42,257       4.4676       2.5,56       4.2,733       115,799         Equity to assets ratio       1.386,%       1.362,%       1.369,%       1.344,%       1.327,%       1.388,8,       1.222,%         Lears to deposits ratio       91,03,%       89.90,%       90.04,%       90.65,%       88.26,%       90.40,%       82.52,%         Asset dation to find the indeposits ratio       91,03,%       89.90,%       90.04,%       90.65,%       88.26,%       90.40,%       82.52,%         Asset dation to find the indeposits ratio       91,03,%       89.90,%       90.04,%       90.55,%       88.26,%       90.40,%       82.52,%         Other real estate owned       197       197       197       244       244       197       244         Non-ascrutal loans       3.210	Net loans	\$	1,226,769	1,223,820	1,213,638	1,204,735	1,173,045	1,217,319	1,034,337	
Total expendis         1,352,101         1,365,702         1,332,240         1,333,239         1,331,673         1,381,006         1,252,075           Short-erm borrowings         622         448         243         23,235         36,348         6,064         13,9671           Long-term debt         41,1742         41,568         242,603         221,470         216,579         224,639         187,915           Long-term debt         13,355         13,25         51,362         244,003         221,470         216,739         224,639         187,915           Loans to deposits ratio         91,03         88,90 %         90,04 %         90,65 %         88,26 %         90,40 %         82,52 %           Asset Quality         Non-accrual loans         115         209         68         (185)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-accrual loans         3,210         3,523         2,962         2,845         2,951         3,210         2,951           Loans past due 90 days or more and stil         —         —         24         1,777         149         —         149	Total earning assets	\$	1,469,469	1,480,096	1,479,225	1,480,634	1,471,650	1,477,333	1,347,162	
Short-emb borowings         622         463         243         2235         65,346         6,064         13,967           Long-term debt         41,742         41,986         42,567         44,676         25,535         42,733         16,769           Long-term debt         13,35 %         13,62 %         13,68 %         13,27 %         13,68 %         12,22 %           Equity         227,575         225,216         224,203         221,470         215,739         224,439         187,915           Equity to assets ratio         13,35 %         13,62 %         13,68 %         12,22 %         86,82 %         90,40 %         82,22 %           Asset Quality         Non-accrual loans         115         209         68         (165)         (68)         207         280           Chef recoveries)         \$         115         209         68         (165)         (68)         207         280           Non-accrual loans         3,210         3,523         2,962         2,845         2,301         3,210         2,951           Loans past due 90 days or more and still         -         -         -         177         149         -         -         149         3,100         3,100         3,100 </td <td>Total assets</td> <td></td> <td>1,643,793</td> <td>1,654,034</td> <td>1,637,645</td> <td>1,635,416</td> <td>1,626,029</td> <td>1,642,591</td> <td>1,488,941</td>	Total assets		1,643,793	1,654,034	1,637,645	1,635,416	1,626,029	1,642,591	1,488,941	
Long-term debt         41,742         41,888         42,567         44,676         25,536         42,733         16,789           Total strenholders' equity         227,595         226,216         224,403         221,470         215,739         224,639         167,915           Long to deposits ratio         91.03 %         89.90 %         90.64 %         90.65 %         88.26 %         90.40 %         62.52 %           Asst Quality         Net charge-offs (recoveries)         \$         115         209         68         (165)         (68)         207         244           Non-accrual loans         3.210         3.523         2.962         2.845         2.951         3.210         2.951           Long past due 90 days or more and still         -         -         -         24         177         149         -         149           Total charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         0.060 %         0.02 %         0.03 %         3.002         3.100         3.210         3.100           Not accrual loans         0.32 %         0.02 %         0.02 %         0.02 %         0.03 %         0.03 %         0.03 %         0.03 %         0.03 %         0.03 %         0.03 % <td< td=""><td>Total deposits</td><td></td><td>1,352,101</td><td>1,365,702</td><td>1,352,449</td><td>1,333,529</td><td>1,333,673</td><td>1,351,036</td><td>1,258,075</td></td<>	Total deposits		1,352,101	1,365,702	1,352,449	1,333,529	1,333,673	1,351,036	1,258,075	
Total selection         227,595         225,216         224,203         221,770         215,739         224,839         187,915           Equity to assets ratio         13.85 %         13.62 %         13.68 %         13.62 %         13.68 %         12.62 %           Leans to deposits ratio         91.03 %         99.09 %         90.05 %         98.82 %         90.40 %         82.52 %           Asset Cuality         Not charge offs (recoveries)         \$         115         209         68         (185)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-accrual loans         3.210         3.523         2.962         2.845         2.951         3.210         2.961           Loans past due 90 days or more and still         -         -         24         177         149         -         149           Total nonperforming loans         \$         3.210         3.523         2.966         3.022         3.100         3.210         3.100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         0.065 %         0.26 %         0.26 %         0.26 %	Short-term borrowings		622	468	243	23,235	36,348	6,064	13,967	
Equity to assets ratio         13.65 %         13.62 %         13.69 %         13.54 %         13.27 %         13.68 %         12.22 %           Laars to deposits ratio         91.03 %         89.90 %         90.04 %         90.05 %         88.26 %         90.40 %         82.52 %           Asset Quality         Net charge offs (recoveries)         \$         115         209         68         (165)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-accrual loans         3.210         3.523         2.962         2.845         2.951         3.210         2.951           Loans past due 90 days or more and still         -         -         -         24         177         149         -         149           Total nonperforming loans         0.34 %         0.02 %         0.02 %         0.02 %         0.03 %         0.03 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.24 %         0.25 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %	Long-term debt		41,742	41,988	42,567	44,676	25,536	42,733	16,789	
Lears to deposits ratio         91.03 %         89.90 %         90.04 %         90.65 %         88.26 %         90.40 %         82.52 %           Asset Quality Net charge offs (recoveries)         \$         115         209         68         (165)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-accrual loans         3.210         3.523         2.962         2.845         2.961         3.210         2.961           Loans past due 90 days or more and still         —         —         2.44         177         149         —         149           Total nonperforming loans         0.04 %         0.07 %         0.02 %         (0.06) %         (0.02) %         0.02 %         0.03 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.03 %         0.04 %         0.07 %         0.02 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.02 %         0.03 %         0.03 %         0.03 %         0.04 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %         0.02 %	Total shareholders' equity		227,595	225,216	224,203	221,470	215,739	224,639	187,915	
Asst Quilty Not charge-offs (recoveries)         \$         115         209         68         (185)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-acrual loans         3,210         3,523         2,962         2,845         2,951         3,210         2,951           Loars past due 90 days or more and still           24         177         149          149           Total nonperforming loans         0.04 %         0.07 %         0.02 %         (0.06 )%         (0.02 )%         0.03 %         3,100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06 )%         (0.02 )%         0.02 %         0.03 %           Allowarce for loan losses to total loans         0.04 %         0.07 %         0.02 %         0.26 %	Equity to assets ratio		13.85 %	13.62 %	13.69 %	13.54 %	13.27 %	13.68 %	12.62 %	
Net charge-offs (recoveries)         \$         115         209         68         (185)         (68)         207         280           Other real estate owned         197         197         197         244         244         197         244           Non-accrual loans         3,210         3,523         2,962         2,845         2,951         3,210         2,951           Loans past due 90 days or more and still	Loans to deposits ratio		91.03 %	89.90 %	90.04 %	90.65 %	88.26 %	90.40 %	82.52 %	
Other real estate owned         197         197         197         244         244         197         244           Non-acrual leans         3,210         3,523         2,962         2,845         2,951         3,210         2,951           Loans past due 90 days or more and still         -         -         -         24         177         149         -         149           Total nonperforming loans         \$         3,210         3,523         2,966         3,022         3,100         3,210         3,100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06) %         (0.02 )%         0.02 %         0.03 %           Allowance for loan losses to total loans         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.03 %         0.02 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %										
Non-accrual loans         3,210         3,523         2,962         2,845         2,951         3,210         2,951           Loans past due 90 days or more and still         -         -         -         24         177         149         -         149           Total nonperforming loans         \$         3,210         3,523         2,986         3,022         3,100         3,210         3,100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06)%         (0.02 )%         0.02 %         0.03 %           Allowance for loan losses to total loans         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.32 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %	Net charge-offs (recoveries)	\$	115	209	68	(185)	(68)	207	280	
Loans past due 90 days or more and still         -         -         24         177         149         -         149           Total nonperforming loans         \$         3,210         3,523         2,986         3,022         3,100         3,210         3,100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06 )%         (0.02 )%         0.02 %         0.03 %           Allowance for loan losses to total loans         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.33 %         0.34 %         0.32 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.21 %         0.21	Other real estate owned		197	197	197	244	244	197	244	
Total nonperforming loans         \$ 3,210         3,523         2,986         3,022         3,100         3,210         3,100           Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06) %         (0.02 )%         0.02 %         0.03 %           Allowance for loan losses to total loans         0.33 %         0.34 %         0.32 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 % <t< td=""><td>Non-accrual loans</td><td></td><td>3,210</td><td>3,523</td><td>2,962</td><td>2,845</td><td>2,951</td><td>3,210</td><td>2,951</td></t<>	Non-accrual loans		3,210	3,523	2,962	2,845	2,951	3,210	2,951	
Net charge-offs (recoveries) to average loans         0.04 %         0.07 %         0.02 %         (0.06)%         (0.02)%         0.02 %         0.03 %           Allowance for loan losses to total loans         0.33 %         0.34 %         0.32 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 % <td>Loans past due 90 days or more and still</td> <td></td> <td>_</td> <td>_</td> <td>24</td> <td>177</td> <td>149</td> <td></td> <td>149</td>	Loans past due 90 days or more and still		_	_	24	177	149		149	
Allowance for loan losses to total loans       0.33 %       0.34 %       0.34 %       0.34 %       0.33 %       0.34 %       0.34 %       0.34 %       0.34 %       0.26 %       0.26 %       0.26 %       0.26 %       0.26 %       0.26 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.21 %       0	Total nonperforming loans	\$	3,210	3,523	2,986	3,022	3,100	3,210	3,100	
Allowance for loan losses to total loans       0.33 %       0.34 %       0.34 %       0.34 %       0.33 %       0.34 %       0.34 %       0.34 %       0.34 %       0.26 %       0.26 %       0.26 %       0.26 %       0.26 %       0.26 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.20 %       0.21 %       0.21 %       0	Net charge-offs (recoveries) to average loans		0.04 %	0.07 %	0.02 %	(0.06.)%	(0.02.)%	0.02 %	0.03 %	
Nonperforming loans to total loans         0.26 %         0.29 %         0.24 %         0.25 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.26 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.20 %         0.20 %         0.20 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.20 %         0.21 %         0.20 %         0.21 %         0.20 %         0.21 %         0.21 %         0.21 %         0.21 %         0.21 %         0.21 %         0.21 %         0.21 %         0.21 %         0.2						. ,	. ,			
Nonperforming assets to total assets         0.21 %         0.23 %         0.19 %         0.20 %         0.20 %         0.21 %         0.20 %           Assets Under Management         LCNB Corp. total assets         \$ 1,639,308         1,644,447         1,642,012         1,632,387         1,636,927           Trust and investments (fair value)         435,664         411,724         382,462         367,649         337,549           Mortgage loans serviced         93,596         90,784         88,444         89,049         97,685           Cash management         75,948         117,530         71,973         55,981         48,906           Brokerage accounts (fair value)         268,059         262,038         260,202         245,758         233,751           Total assets managed         \$ 2,512,575         2,526,523         2,445,093         2,390,824         2,354,818           Non-GAAP Financial Measures         Net income         \$ 4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$ 4,830         4,744         4,680         5,341 <th1< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></th1<>										
LCNB Corp. total assets       \$ 1,639,308       1,644,447       1,642,012       1,632,387       1,636,927         Trust and investments (fair value)       435,664       411,724       382,462       367,649       337,549         Mortgage loans serviced       93,596       90,784       88,444       89,049       97,685         Cash management       75,948       117,530       71,973       55,981       48,906         Brokerage accounts (fair value)       268,059       262,038       260,202       245,758       233,751         Total assets managed       \$ 2,512,575       2,526,523       2,445,093       2,390,824       2,354,818         Non-GAAP Financial Measures       0       21       16       53       148       90       1,753         Adjusted net income       \$ 4,830       4,727       4,728       4,627       5,193       18,912       14,845         Adjusted net income       \$ 4,830       4,744       4,680       5,341       19,002       16,598         Basic adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46       1.39         Diluted adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46										
Trust and investments (fair value)       435,664       411,724       382,462       367,649       337,549         Mortgage loans serviced       93,596       90,784       88,444       89,049       97,685         Cash management       75,948       117,530       71,973       55,981       48,906         Brokerage accounts (fair value)       268,059       262,038       260,202       245,758       233,751         Total assets managed       \$ 2,512,575       2,526,523       2,445,093       2,390,824       2,354,818         Non-GAAP Financial Measures       Net income       \$ 4,830       4,727       4,728       4,627       5,193       18,912       14,845         Add: merger-related expenses, net of tax       0       21       16       53       148       90       1,753         Adjusted net income       \$ 4,830       4,744       4,680       5,341       19,002       16,598         Basic adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46       1.39         Diluted adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46       1.39         Adjusted return on average assets       1.17 %       1.14 %       1	Assets Under Management									
Mortgage loans serviced         93,596         90,784         88,444         89,049         97,685           Cash management         75,948         117,530         71,973         55,981         48,906           Brokerage accounts (fair value)         268,059         262,038         260,202         245,758         233,751           Total assets managed         \$ 2,512,575         2,526,523         2,445,093         2,390,824         2,354,818           Non-GAAP Financial Measures         Non-GAAP Financial Measures         Unicome         \$ 4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$ 4,830         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %	LCNB Corp. total assets	\$	1,639,308	1,644,447	1,642,012	1,632,387	1,636,927			
Cash management       75,948       117,530       71,973       55,981       48,906         Brokerage accounts (fair value)       268,059       262,038       260,202       245,758       233,751         Total assets managed       \$ 2,512,575       2,526,523       2,445,093       2,390,824       2,354,818         Non-GAAP Financial Measures       Net income       \$ 4,830       4,727       4,728       4,627       5,193       18,912       14,845         Add: merger-related expenses, net of tax       0       21       16       53       148       90       1,753         Adjusted net income       \$ 4,830       4,748       4,744       4,680       5,341       19,002       16,598         Basic adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46       1.39         Diluted adjusted earnings per share       0.37       0.37       0.36       0.36       0.41       1.46       1.39         Adjusted return on average assets       1.17 %       1.14 %       1.16 %       1.16 %       1.11 %	Trust and investments (fair value)		435,664	411,724	382,462	367,649	337,549			
Brokerage accounts (fair value)         268,059         262,038         260,202         245,758         233,751           Total assets managed         \$ 2,512,575         2,526,523         2,445,093         2,390,824         2,354,818           Non-GAAP Financial Measures         Non-Gaap Financi	Mortgage loans serviced		93,596	90,784	88,444	89,049	97,685			
Total assets managed         \$ 2,512,575         2,526,523         2,445,093         2,390,824         2,354,818           Non-GAAP Financial Measures         Net income         \$ 4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$ 4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.16 %         1.11 %	Cash management		75,948	117,530	71,973	55,981	48,906			
Non-GAAP Financial Measures           Net income         \$ 4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$ 4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.16 %         1.30 %         1.16 %         1.11 %	Brokerage accounts (fair value)		268,059	262,038	260,202	245,758	233,751			
Net income         \$         4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$         4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.30 %         1.16 %         1.11 %		\$	2,512,575	2,526,523	2,445,093	2,390,824	2,354,818			
Net income         \$         4,830         4,727         4,728         4,627         5,193         18,912         14,845           Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$         4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.30 %         1.16 %         1.11 %	Non-GAAP Financial Measures									
Add: merger-related expenses, net of tax         0         21         16         53         148         90         1,753           Adjusted net income         \$         4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.16 %         1.30 %         1.16 %         1.11 %		\$	4,830	4,727	4,728	4,627	5,193	18,912	14,845	
Adjusted net income         \$ 4,830         4,748         4,744         4,680         5,341         19,002         16,598           Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.10 %         1.30 %         1.16 %         1.11 %		_								
Basic adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.30 %         1.16 %         1.11 %		\$								
Diluted adjusted earnings per share         0.37         0.37         0.36         0.36         0.41         1.46         1.39           Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.30 %         1.16 %         1.11 %	•									
Adjusted return on average assets         1.17 %         1.14 %         1.16 %         1.16 %         1.30 %         1.16 %         1.11 %										
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