

Financial Highlights

Comparison of Income and Dividends

Year End	Net Income	Net Income Per Share*	Cash Dividends Per Share*	Total Cash Dividends	Book Value Per Share*
2006	\$3,213,000	\$2.51	\$1.14	\$1,459,000	\$38.98
2005	4,420,000	3.45	1.12	1,433,000	37.20
2004	5,218,000	4.08	1.08	1,382,000	35.29
2003	5,126,000	4.00	1.02	1,306,000	33.04
2002	4,828,000	3.77	0.92	1,177,000	30.86

Financial Highlights

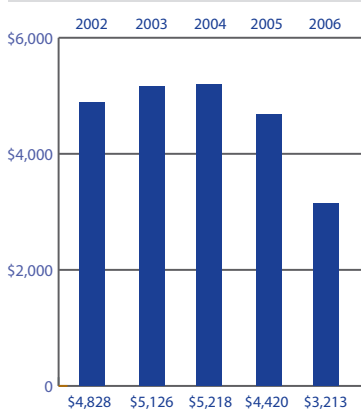
At Year End	(000's omitted)		% Increase/Decrease
	2006	2005	
Assets	\$515,198	\$535,934	(3.87%)
Deposits	460,122	468,082	(1.70%)
Loans (Net)	378,267	386,698	(2.18%)
Securities	87,620	101,579	(13.74%)
Stockholders' Equity	49,882	47,607	4.78%
For the Year			
Total Operating Income	\$34,522	\$31,646	9.09%
Net Income	3,213	4,420	(27.31%)
Net Income Per Share	2.51	3.45	(27.25%)
Cash Dividends Per Share	1.14	1.12	1.79%
Book Value Per Share	38.98	37.20	4.78%

Performance Ratios (Daily Average)

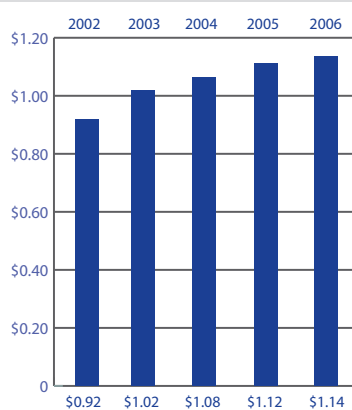
Return on Average Stockholders' Equity	6.59%	9.43%
Return on Average Assets	0.61%	0.85%

*Adjusted for 1,279,630 shares outstanding for 2006 and 2005.

Net Income (000's Omitted)



Cash Dividends Per Share



Total Assets (000,000's Omitted)

