

FINANCIAL HIGHLIGHTS

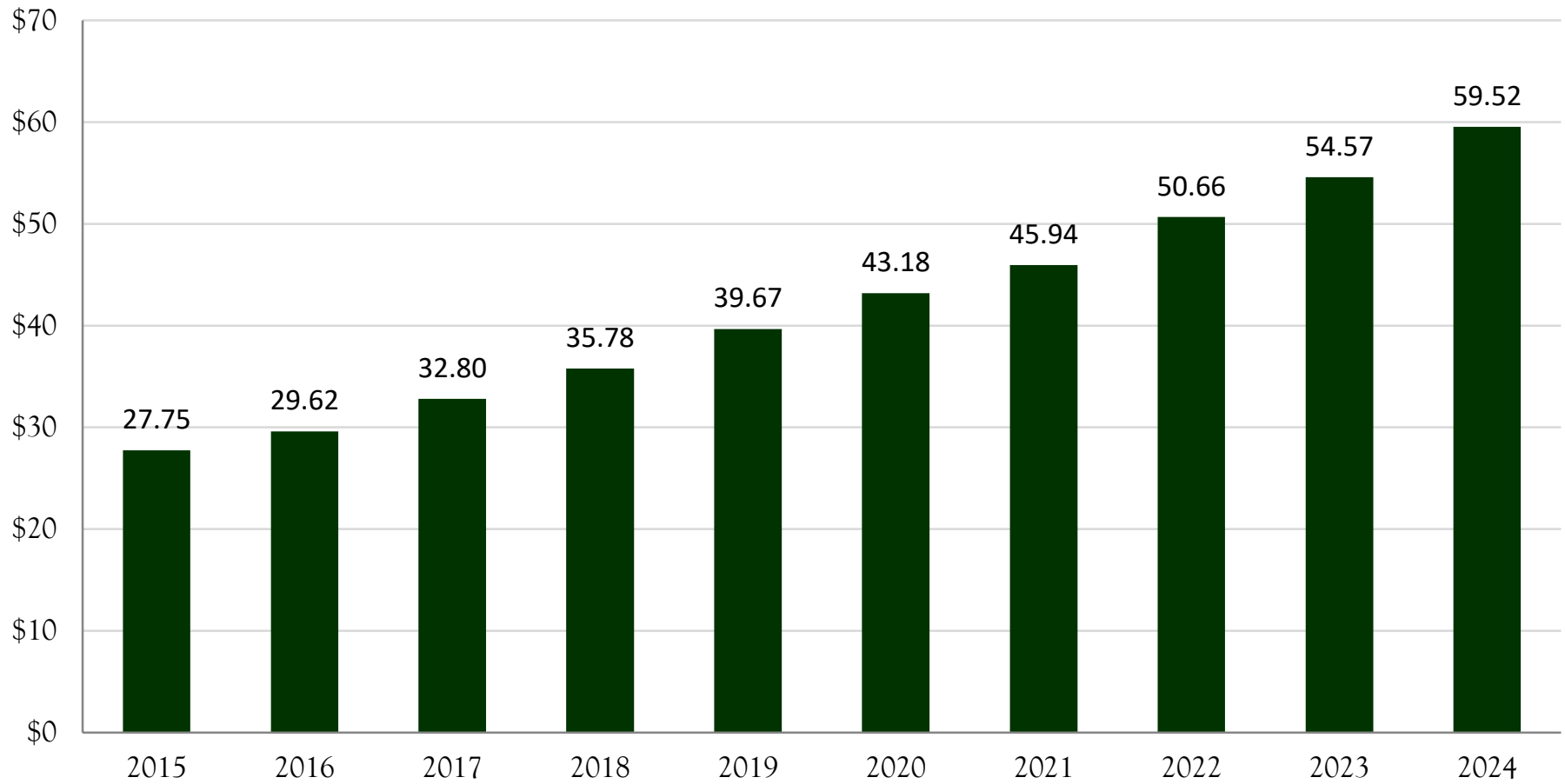
In thousands with the except per share data.
These numbers reflect results after contributions to the River Foundation.

	2024	2023	2022	2021	2020	2019	2018	2017	2016	2015
BALANCE SHEET ITEMS										
Assets	1,302,313	1,258,815	1,227,039	1,240,303	1,083,187	950,117	883,126	893,140	892,305	862,465
Deposits	1,084,550	1,076,804	1,062,156	1,063,715	908,490	787,257	741,242	750,651	758,848	736,661
Loans (Net)	757,409	783,765	744,274	621,870	636,221	618,800	603,057	579,398	539,960	513,810
Stockholders Equity ¹	161,523	151,894	144,222	133,108	128,583	120,383	109,051	101,294	91,576	87,082
OPERATIONS										
Net Income	29,919	11,401	19,959	12,393	11,555	15,349	12,379	10,331	6,858	5,847
Net Income Per Share ¹	5.24	4.48	5.11	3.36	3.76	4.01	3.20	3.35	2.20	1.84
Book Value Per Share ¹	59.52	54.57	50.66	45.94	43.18	39.67	35.78	32.80	29.62	27.75
PERFORMANCE RATIOS										
Equity to Assets (averages) ²	14.05%	12.93%	12.12%	12.46%	13.01%	13.47%	11.95%	10.53%	10.13%	10.21%
Return on Average Equity ²	16.43%	6.88%	12.96%	8.48%	8.71%	12.29%	11.46%	10.88%	7.65%	6.67%

¹Excludes unrealized gain or loss on available-for-sale securities, equity securities and noncontrolling interest.

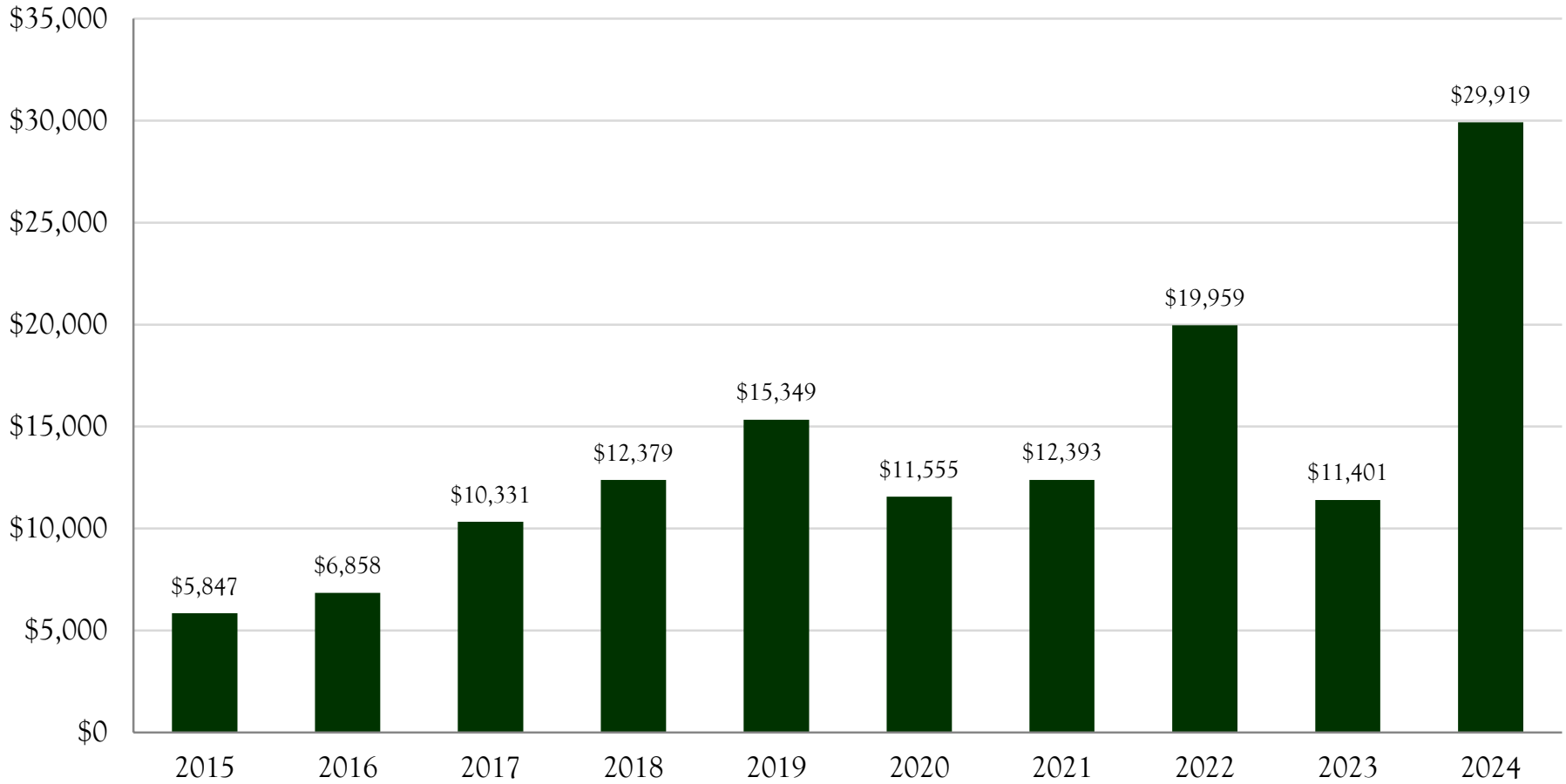
²Excludes unrealized gain or loss on available-for-sale securities and noncontrolling interest.

Book Value Per Share ¹

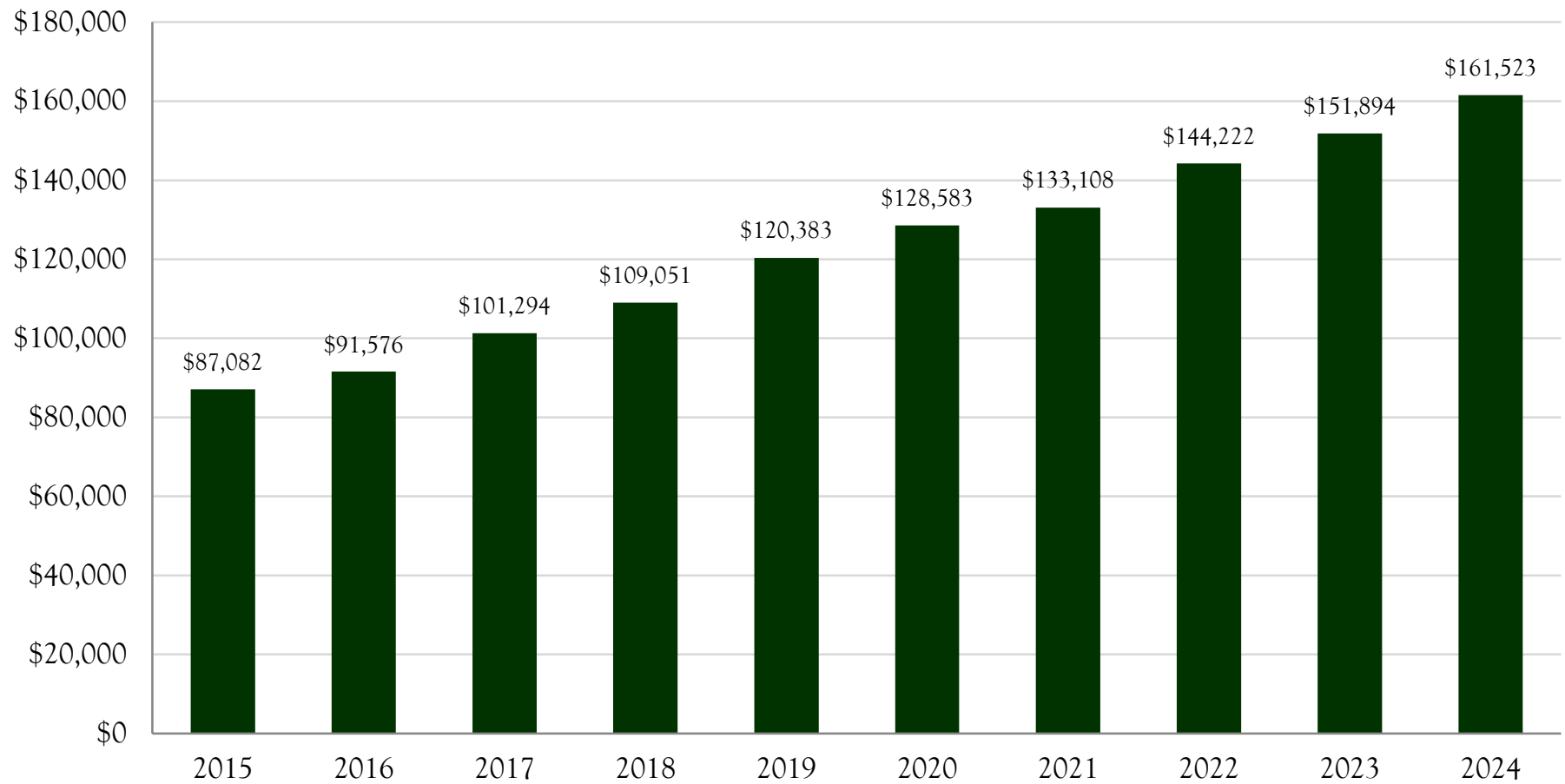


¹ Excludes unrealized gain or loss on available for sale securities, equity securities and non-controlling interest.

Net Income



Stockholders' Equity ¹



¹ Excludes unrealized gain or loss on available-for-sale securities, equity securities and non-controlling interest.

Assets

