

2016

Annual Review

Absolutely
Exceptional
Experiences



Middletown
Valley Bank.

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**Community
Banking at its Best**

Letter from the President



Dear Shareholders,

As President and CEO of your bank and on behalf of the directors and employees, I am pleased to present the following summary of our 2016 results. Middletown Valley Bank experienced tremendous growth during the year; continuing with our strategic plans to grow the bank in order to ultimately achieve efficiencies and improved profitability. We continue to increase our impact on the communities we serve in a positive manner, and customers continue to seek out our services as a result. We are grateful for the community response, but also for the shareholder support and the confidence shown in our vision. We have successfully deployed the capital raised in prior years. Strategic planning completed by the Board of Directors in September deemed additional capital as the top priority based on our growth rates. In 2016, our bank grew more than \$44 million in assets; better than 18%.

Our 2016 growth is directly attributable to the exceptional efforts of our team and the positive impact we are making on the communities we serve. The effect of our additional hiring, our lending to local small businesses, and our support of local non-profits is immeasurable. Our employees and directors not only contribute numerous hours in participating with events and fundraisers, but also are increasingly serving in leadership roles within local organizations. We have made significant and meaningful monetary contributions in support of many endeavors within the communities we serve. The improvement of our consumer lending processes provides a competitive local resource for residential mortgages, home equity lines of credit, and personal loans. Our investment in our facilities not only allows us to provide more jobs to the community, but also allows us to utilize local contractors to complete the

improvements thereby benefitting the communities and our customers.

We are committed to our communities as only a true community bank can be. As we outgrow our main office in Middletown, we have made the decision to move a sizable portion of our lending team into the Hagerstown/Washington County market. In April 2017 we opened a Credit Servicing Center on the square in downtown Hagerstown. Bringing jobs and economic activity to the downtown area adds tremendously to the revitalization efforts being made there. The move also allows us to be more responsive in our highest growth commercial lending market and keep our promises to a community we serve.

We continue to be committed to Middletown and the other communities we serve. The office space at our main office will be filled with the expansion of our deposit services to include a customer service center in 2017. We will be investing in the main office building over the next several years and will be remodeling the Jefferson Branch in 2017 as we did previously with the Myersville Branch.

The strategic planning mentioned earlier resulted in a restructure of the organization to better focus on the three main areas of Revenue, Risk, and Operations. We continue to add talent to our management team and build out the infrastructure sufficient to support a larger, growing bank. The planning also identified longer term plans to address the corporate structure through the potential creation of a holding company structure and long-term plans to create liquidity for Middletown Valley Bank stock.

In August, your Board of Directors accepted the resignation of Jim Clapp as chairman. The impact of Mr. Clapp's leadership during the bank's transition is immeasurable and we remain grateful for his direction. Mr. Clapp continues to contribute as a senior member of your board. Jim Pierne was elected the new chairman and will be building on the transition efforts of your board and his experience as a seasoned banking executive. Under Mr. Pierne's leadership, your board continues to set the direction and set the priorities necessary to increase the value of your investment in the bank. In the short term, your board believes strong growth rates provide the highest value in the absence of the size necessary to achieve a strong return on assets. The regulatory burden as well as rising costs require not only efficiencies be found but also require economies of scale to be successfully offset. Year over year increases in topline revenue best illustrate the trend we are setting. Under Mr. Pierne's leadership, the Bank will be continuously focused on creating shareholder value with both short and long-term strategies.

Our strong balance sheet growth had positive impacts on revenue and net income. In 2016, loans, net of provision grew 30% and deposits grew 24%. As a result net interest income after provision grew 31% and non-interest income grew 16%. While the infrastructure build resulted in a 19% increase in non-interest expense, income pre-tax and pre-merger consideration related expenses grew better than 77% year over year.

The strong growth and the associated provision for loan losses as well as infrastructure build slow improvement to earnings measured by return on assets or return on equity. It is with the goal of faster improvement in returns that we will continue to pursue merger or acquisition opportunities with acceptable terms. We are thankful for the support of shareholders in the 2016 consideration of our proposed merger of equals and appreciate our shareholders recognizing the value such consolidation opportunity brings to your investment.

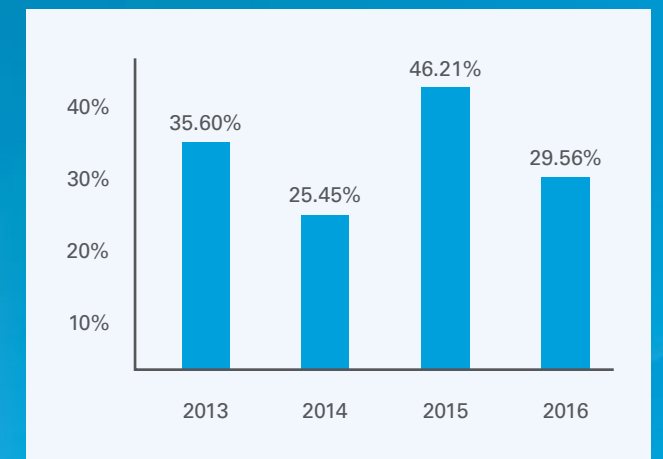
MVB CORE VALUES

Positive Attitude

We help our customers, clients, associates, and communities to grow and thrive.

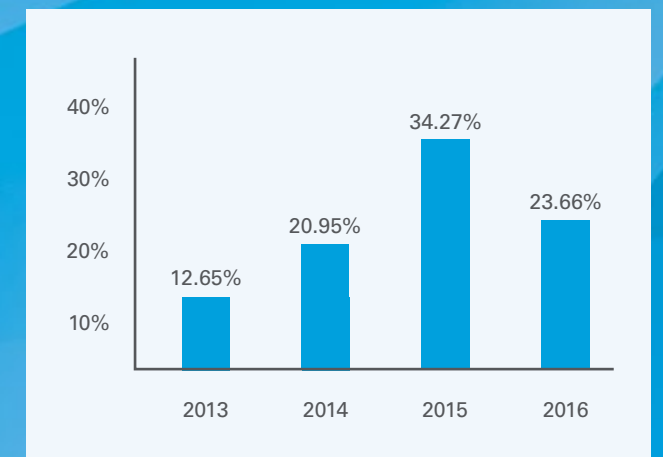
Loan Growth

Trailing 12 month Loan Growth



Deposit Growth

Trailing 12 month Deposit Growth



Tremendous change and strong growth demand strong financial and risk management. We continue to grow our budgeting and cost center abilities in order for managers to measure the impact of their actions on the business unit balance sheets and income statements. The evolution of the bank's risk monitoring and measurement systems continued during the year. The reporting shows that we continue to reduce risk in the areas of credit quality, liquidity, and interest rate risk. Our risk monitoring process indicates we now have a diverse mix of credit without any current concentration risk and with strong credit quality as indicated by a decreasing troubled loans percentage.

As we begin 2017, we continue to see a strong loan and deposit pipeline. We are realizing strong growth in all of the branch

deposits numbers and note that our Eastern Boulevard branch which opened in October, 2015 is approaching \$90 million in deposits.

We attribute our growth to not only the investment in our communities, but also the success of each individual interaction in providing the "Absolutely Exceptional Experience." The efforts of our 77 employees on a daily basis build our reputation in the communities we serve. Striving for the "Absolutely Exceptional Experience" guides our daily performance and ultimately shapes our annual financial performance. The final 2016 financial statements are provided separately in this review. Highlights of the strong performance of the Bank, during 2016, are noted on pages 7-13.



MVB CORE VALUES

Customer Focus

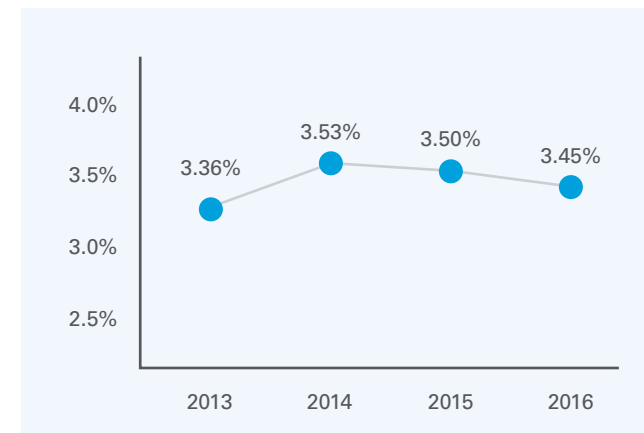
We serve customers with enthusiasm, listening attentively and delivering flexible, creative solutions.

Highlights

from 2016 Performance

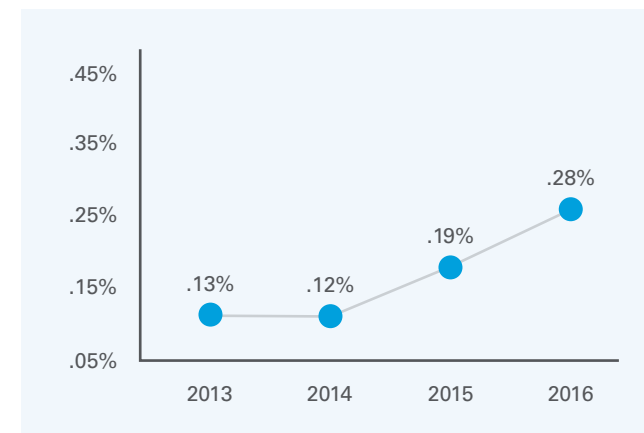
Net Interest Margin

Net Interest Income to Average Earning Assets



Cost of Funds

Interest Expense to Average Funds Employed



Net Interest Income

Net interest income, our largest source of operating revenue, increased \$2.0 million, or 30%, in 2016 versus 2015. Driven by the balance sheet growth, interest income grew \$2.4 million, or 34% while interest expense grew only \$340 thousand, even with \$48 million growth in deposits.

Margin

The bank's net interest margin for 2016 was down five basis points at 3.45% from the prior year's 3.50%. The yield on average earning assets increased to 3.72% from 3.68% the prior year. The increase is attributed to the higher loans to assets percentage that reached 74.62% by year end. The higher concentration of earnings assets in loans offset a portion of the effect of the loan yield declining eight basis points to 4.52% in 2016. The average loan yield decline is attributed to a higher portion of the portfolio being shorter term commercial lending. By year end, the weighted average maturity of our loan portfolio had decreased to 6.40 years from 7.98 the prior year end. As we enter into a period of rising interest rates, the Bank's loan portfolio is positioned to maximize returns with the anticipated interest rate changes.

Cost of Funds

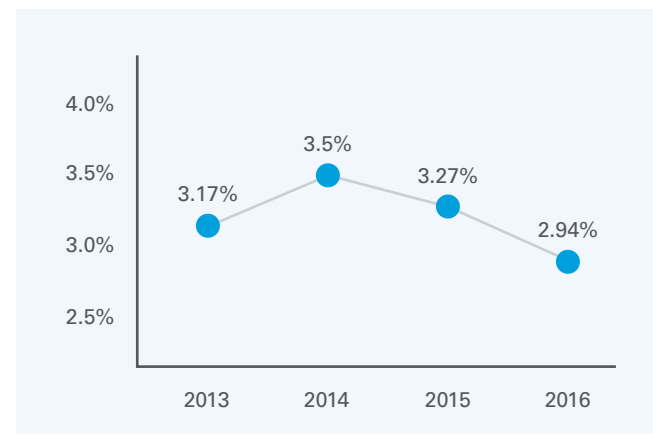
The bank's 2016 cost of funds nominally increased to 0.28% from 0.19% in 2015, but remains low among our peers. Total deposits grew \$48.0 million or 23.0%. Average interest bearing funds were \$29.7 million or 22.0% higher than the prior year. Mitigating the increase in interest expense was an increase in the average noninterest-bearing deposits of \$18.3 million or 27.0%. The bank also employed short term Federal Home Loan Bank (FHLB) advances during the year and was in a borrowed position of \$5.0 million at year end 2016 versus \$9.2 million the prior year end. The key to our continued success will continue to be focused on cost effective funding sources for loans. While the Bank has seen an increase in deposit based interest rates, to support this growth, great strides continue to be made in growing noninterest bearing deposits.



MVB CORE VALUES
Service Excellence
 We anticipate customer needs and surpass expectations in every relationship.

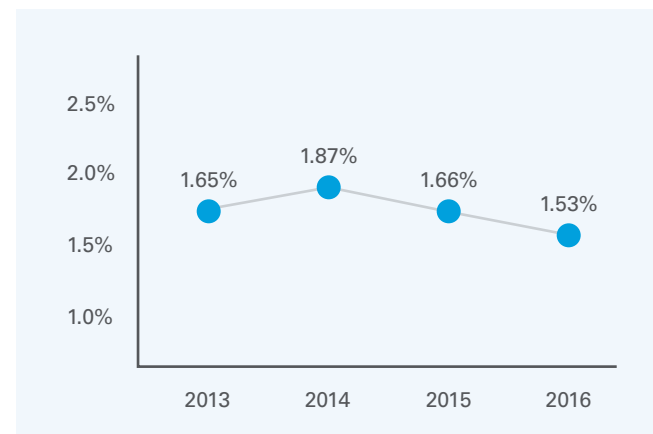
Non-Interest Expense

Non-Interest Expense to Average Earning Assets



Personnel Expense

Salary & Benefits Expense to Average Earning Assets



Provision for Loan Losses

With the \$47.7 million growth in loans in 2016, the bank needed to provision a net \$464 thousand for potential loan losses. This was up slightly from 2015's net of \$425 thousand. Our reserve as a percentage of loans decreased to 1.20% from 1.32% based on improving economic conditions and credit quality. The allowance estimate is based on a percentage of loan losses which rises and falls with changing economic times and on reserve amounts specific to troubled loans. The ratio of nonperforming loans to gross loans decreased from 1.65% at December 31, 2015 to 1.37% at December 31, 2016. We continue to address the problem loans by improving several loans for upgrade and moving other troubled loans out of the bank.

Non-Interest Income

Non-interest income was \$1.1 million for 2016 compared to \$946 thousand for 2015 primarily for two reasons. Secondary market mortgage sale gains increased \$56 thousand year over year and VISA check card income increased \$44 thousand. Service charges on deposit accounts increased \$17 thousand after decreasing \$40 thousand the previous year due to the

introduction of a no minimum balance account encouraging exclusively electronic delivery methods and putting in place a more customer-friendly fee schedule. For the year, non-interest income was 0.36% of average assets.

Non-Interest Expense

Non-interest expenses, excluding \$131 thousand related to consideration of the potential merger, increased \$1.5 million or 24.0% in 2016. As would be expected given our balance sheet growth, compensation expenses grew by \$697 thousand or 20.0%. Capacity additions were delayed in the previous year due to the consideration of the merger. When merger consideration was completed, the bank had significant capacity needs. The increase is also attributable to the full year staffing of the Eastern Boulevard branch that opened in October 2015. For the year, salary and benefits expense was 1.53% of average assets; below our local peer group. Other contributors to the non-interest expense increase were full year occupancy expenses related to the new branch and an overall increase in variable costs based on increased volume. As a percentage of average assets, the non-interest expense decreased to 2.94% from 3.27% the prior year even with the capacity additions.

Profitability

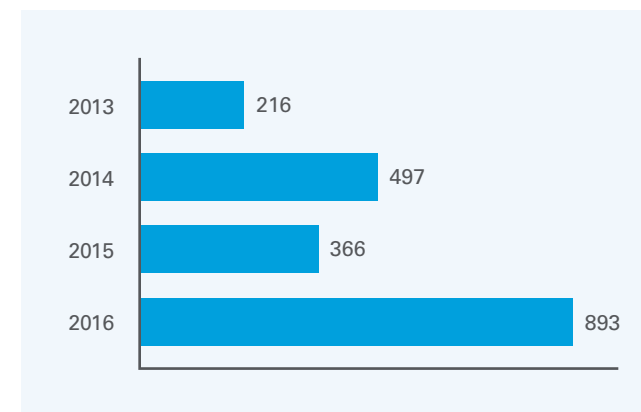
Pre-tax net income before merger costs increased 77.0% to \$1.4 million from \$794 thousand the prior year. Including merger-related costs and taxes, net income increased to \$892 thousand from \$366 thousand in 2015. Earnings on continuing operations continued to grow after another year of strong loan growth. Additional years of strong net interest income growth with lesser non-interest expense should increase profitability.

Dividends of nearly \$103 thousand were paid during the year, representing a payout ratio of 11.53%. While the dividend was held at \$0.02 per share per quarter, there were more shares outstanding the entire year of 2016 than in 2015 due to the 2014/2015 capital raise.

There continues to be a tremendous amount of investment made in our bank each year. Revenue growth is now exceeding overhead growth. We continue to implement and realize efficiencies to improve returns.

Net Income

(dollars in thousands)





Lasting Relationships

We establish and cultivate flourishing relationships that span generations.

Balance Sheet Growth

Middletown Valley Bank remains one of the fastest growing banks with 2016 asset growth of \$44.0 million, or better than 18.0%.

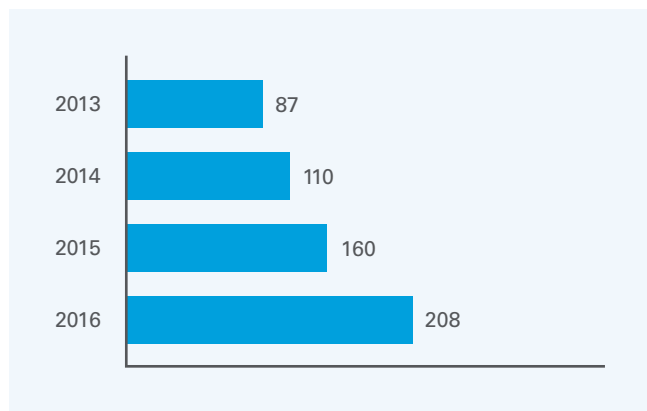
Net Loans grew 29.5%, or \$47.3 million in 2016. The loan growth compares to \$50.4 million in 2015. While total loan growth was down slightly year over year, our loan participations sold increased to \$28.0 million at year end. Commercial real estate loans grew \$27.0 million, commercial and industrial loans grew \$15.0 million and residential loans grew \$7.0 million in 2016. Loans are now better than 74.0% of our earning assets.

Total investment securities were down to \$45.7 million from \$48.0 million as we worked to develop a more efficient balance sheet and alternate liquidity tools for contingencies. Our available tools for liquidity contingencies totaled 28.0% of assets at year end. The investment portfolio is primarily structured for cash flow supplementation and as a liquidity cushion.

Cash and Federal Funds was \$15.6 million on December 31, which was essentially the same as the prior year's \$16.1 million. The substantial loan pipeline combined with the potential for large deposit fluctuations make the cash position volatile. While

Loans, Net

Dollars in Millions



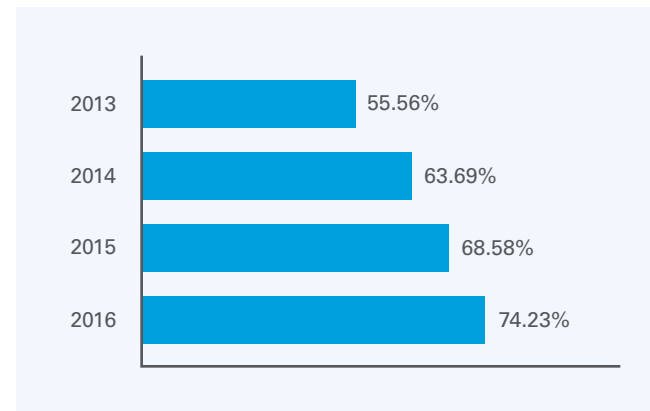
we have developed alternative funding sources in the event of shortfalls, significant cash is presently maintained as we regularly experience large deposit fluctuations related to large commercial accounts.

Deposits grew the previously mentioned 23.7%, or \$48.0 million, in 2016. This compares to growth of \$51.8 million (34.3%) the prior year. All categories of deposits reflected growth in 2016. Noninterest-bearing demand deposits, which represented 34.0% of our total deposits at year end, grew \$18.3 million, or 27.0%. Interest-bearing demand deposits grew \$10.3 million (61.1%) in 2016. Time deposits, which represent 16.0% of our deposits at year end, increased \$9.2 million; growth of 29.3% year over year. We have realized deposit growth at all of our branches with the Hagerstown branch leading the way in transaction accounts. The year ending loan to deposit ratio was 83.7%.

Federal Home Loan Bank (FHLB) borrowings at December 31, 2016 total \$5.0 million and were in essence a pre-funding of anticipated deposit growth and a hedge against our typical January seasonal deposit decrease. The borrowings were a six month advance in anticipation of the rate increase in late 2016. The amount was down from the previous year's \$9.2 million at year end which was repaid during the year, thus strengthening our capital ratio by decreasing assets mid-year.

Loan Volume

Total Loans & Leases to Total Assets



Credit Quality

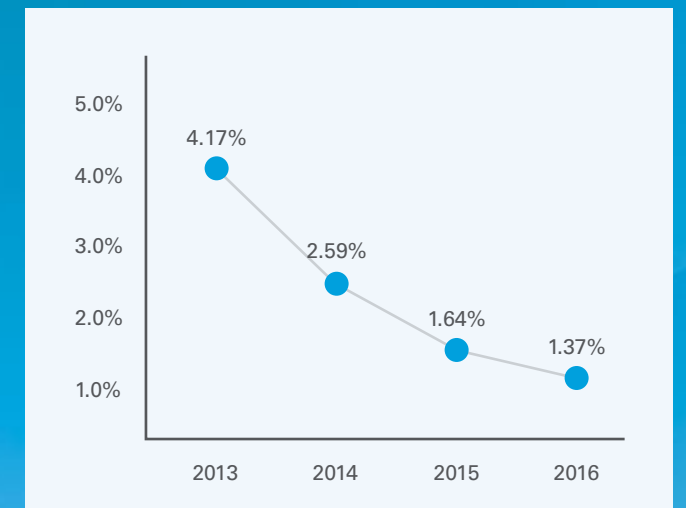
Loan growth as we have experienced brings expected concern over the ability to maintain strong credit quality standards. The bank follows stringent loan documentation and monitoring processes and is aggressively managing problem loans. Much of our growth has been with strong, experienced borrowers that have recognized our ability to provide exceptional service. As a result, we are adding substantial loan volume while maintaining the previous amount of troubled loans. All of the typical measures of credit quality are therefore showing improvement as the effect of the static troubled loans is diluted by quality loan volume. Additionally, we continue efforts to improve credits and move them back to performing status. We are also moving problem credits out of the bank. Non-performing loans as a percentage of total loans were reduced from 1.64% to 1.37%. Non-accrual loans were up at year end with the addition of a large residential loan to the work out process in December.

Non-performing assets amounted to \$3.4 million, or 1.23% of total assets, at December 31, 2016 compared to \$3.4 million or 1.77% of total assets at December 31, 2015. Other Real Estate Owned (OREO) decreased from \$671 thousand the prior year end to \$597 thousand at year end. The bank's Texas Ratio was 8.67% at December 31, 2016.

The Allowance for Loan Loss ended 2016 at 1.20% of loans reflecting the improving economic outlook and the improvement in the credit quality indicators for the loan portfolio.

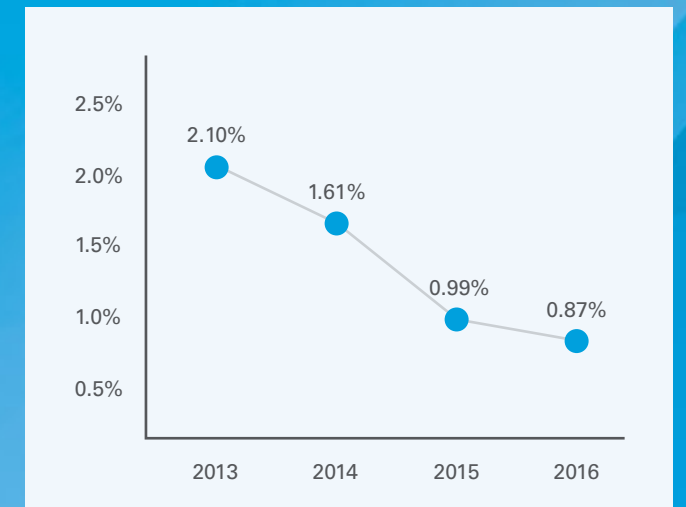
Loan Loss Exposure

Non-Performing Loans to Total Loans



Loan Loss Exposure

Noncurrent Loans to Total Loans



Sensitivity to Interest Rate Risk

The bank is positioned to increase net interest income should interest rates rise. The average life of our loans is now 6.4 years at December 31, 2016 due to the increase in commercial loans. In 2016, the percentage of noninterest-bearing deposits increased from 33.39% to 34.30%. During 2016 we began increasing our time deposit percentages in order to lock in funding costs before rate increases.

Book Value Per Share

At December 31, 2016 there were 1,285,774 shares outstanding. Book value per share at year end was \$19.54, an increase of \$0.34 from the prior year. Dividends of \$0.08 per share were paid during 2016. Current period earnings of \$0.69 per share were offset by an increase in the unrealized loss on the investment portfolio of \$0.27 per share.

Capital Adequacy

The bank ended the year with strong tier 1 leverage ratio of 9.25% and a total capital ratio of 14.25%. These ratios were down from the prior year end's 10.87% and 17.27%, respectively, with the successful deployment of capital raised previously. The other comprehensive loss portion of equity is the unrealized loss of book versus market value on the investment securities. The loss is \$351 thousand higher than at December 31, 2015. Rising rates in the future are predicted to increase the unrealized loss position as the market desires higher returns. Investments of excess cash at market rates will partially offset the growth. The effect on capital of such change is another reason for our goal of limiting the portion of earning assets in securities. With our strong growth rates and constant expansion of customer relationships, the Bank is anticipating the need for additional capital in the coming months and years. Plans are underway early in 2017 to address this need.



MVB CORE VALUES

Growth & Development

We invest in resources to enhance our associates' financial expertise, encourage innovative thinking, and provide career development opportunities.



MVB CORE VALUES

Collaboration & Teamwork

We support and respect one another as talented banking professionals, openly sharing ideas and resources.

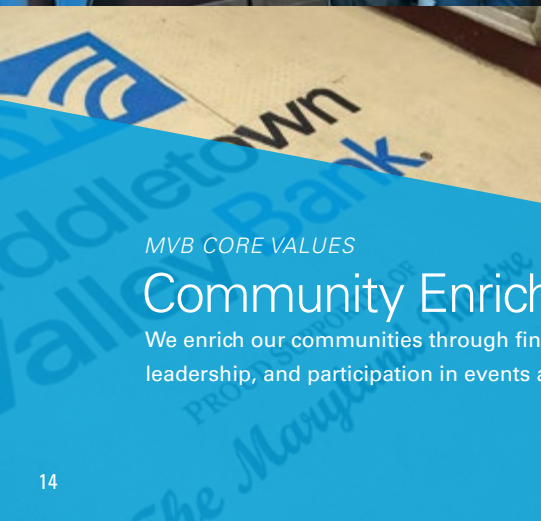
Closing

In 2016 we were successful in growing the bank because of the impact we are having in the communities we serve. We are now taking advantage of both the reputation we have built and market conditions. A great deal of effort goes into both creating our reputation and building the infrastructure for a growing bank. Our employees' 2016 effort was nothing short of exceptional.

Continued growth will depend on obtaining additional capital as we have rapidly deployed that raised in 2014 and

2015. Improvement in return rates will be realized as the efficiencies from size and scale come to fruition. We see positive improvement in our income statement as a result of our growth. We are building a larger, stronger bank with an improved risk position. I thank you for your interest and your support as we strive to provide the communities we serve the "Absolutely Exceptional Experience".

Robert E. Goetz, Jr. President & CEO



MVB CORE VALUES

Trusted Financial Foundation

We build a solid financial foundation by balancing risk with sustainable growth and profitability.

Board of Directors

James G. Pierre - Chairman of the Board

Committees: Board Asset Liability Committee (Board ALCO) (Chair), Audit Committee, and Directors Loan Committee (Note: Chairman of the Board can sit on any Committee Meeting)

A. Dennis Remsburg - Vice Chairman

Committees: Personnel & Compensation Committee and Board ALCO

James H. Clapp

Committees: Governance Committee (Chair), Audit Committee (Chair), and Directors Loan Committee

Robert E. Goetz, Jr. - President & CEO

Committees: Directors Loan Committee and Board ALCO - Attends all Committee Meetings

John T. Routzahn, III

Committees: Personnel & Compensation Committee (Chair) and Audit Committee

Richard L. Kefauver

Committees: Directors Loan Committee, Personnel & Compensation Committee, and Governance Committee

J. Thomas Routzahn, Jr.

Committees: Governance Committee and Audit Committee

John J. Rudy

Committees: Personnel & Compensation Committee, Community Reinvestment Act (CRA) Committee, and Board ALCO

Todd M. Snook

Committees: Directors Loan Committee (Chair), Board ALCO, and Governance Committee

2016 Executive Officers

Robert E. Goetz, Jr. - President & Chief Executive Officer

J. Michael Hill - Executive Vice President & Chief Risk Officer

Angela Shubert - Senior Vice President & Chief Operating Officer

Dawn R. Woods - Corporate Secretary



Schedule of Financial Statements

Balance Sheets

DECEMBER 31, 2016 AND 2015

	2016	2015
ASSETS		
Cash and due from banks	\$11,614,638	\$10,816,268
Federal funds sold	4,003,796	5,297,673
FHLB Stock, at cost	426,800	548,900
Securities available for sale, at fair value	45,689,489	47,991,702
Loans held for sale	929,273	857,500
Loans, net of allowance for loan losses of \$2,526,551 (2016) and \$2,150,057 (2015)	207,648,552	160,277,053
Bank premises and equipment, net	4,859,148	4,918,688
Accrued interest receivable	634,662	501,329
Refundable income taxes	-	241,809
Deferred taxes, net	1,386,910	951,740
Other real estate owned, net	596,982	671,117
Bank owned life insurance	4,514,684	4,404,629
Other assets	598,608	609,115
TOTAL ASSETS	<u>\$282,903,542</u>	<u>\$238,087,523</u>
LIABILITIES		
Deposits:		
Demand	\$86,076,254	\$67,774,021
Interest-bearing demand	72,139,166	58,763,415
Savings	46,340,334	39,453,141
IRA savings accounts	5,683,299	5,586,266
Time and IRA	40,742,217	31,379,471
Total deposits	<u>250,981,270</u>	<u>202,956,314</u>
Borrowings	5,000,000	9,200,000
Accrued interest payable	22,495	16,659
Income taxes payable	334,127	-
Other liabilities	1,441,581	1,229,679
TOTAL LIABILITIES	<u>257,779,473</u>	<u>213,402,652</u>
SHAREHOLDERS' EQUITY		
Preferred stock, \$1 par value; 1,000,000 shares authorized; no shares issued and outstanding	-	-
Common stock, \$1 par value; 4,000,000 shares authorized; 1,285,774 shares issued and outstanding at December 31, 2016 and 2015	1,285,774	1,285,774
Surplus	9,834,589	9,834,589
Retained earnings	14,560,869	13,770,760
Accumulated other comprehensive loss	(557,163)	(206,252)
TOTAL SHAREHOLDERS' EQUITY	<u>25,124,069</u>	<u>24,684,871</u>
TOTAL LIABILITIES AND SHAREHOLDERS' EQUITY	<u>\$282,903,542</u>	<u>\$238,087,523</u>

Statements of Income

YEARS ENDED DECEMBER 31, 2016 AND 2015

	2016	2015
INTEREST INCOME		
Interest and fees on loans	\$8,363,580	\$6,178,136
Interest on investment securities:		
U.S. government	262,688	176,071
Mortgage backed	342,016	366,360
Municipal	192,432	145,444
Other interest	89,784	30,651
TOTAL INTEREST INCOME	<u>9,250,500</u>	<u>6,896,662</u>
INTEREST EXPENSE		
Interest on deposits:		
Savings	21,609	19,631
Interest-bearing demand	226,971	116,414
Time	405,471	187,856
Interest on borrowed funds	23,224	13,783
TOTAL INTEREST EXPENSE	<u>677,275</u>	<u>337,684</u>
NET INTEREST INCOME	<u>8,573,225</u>	<u>6,558,978</u>
PROVISION FOR LOAN LOSSES	<u>464,350</u>	<u>424,659</u>
Net interest income after provision		
For loan losses	<u>8,108,875</u>	<u>6,134,319</u>
NON-INTEREST INCOME		
Service charges on deposit accounts	478,061	461,436
VISA check card income	318,068	273,897
Gain (loss) on sales and calls of securities, available for sale	(204)	19,511
Gain on sales of loans	118,756	62,647
Gain (loss) on disposition of fixed assets	3,662	(36,270)
Bank owned life insurance income	110,055	112,106
Other operating income	66,748	53,165
TOTAL NON-INTEREST INCOME	<u>1,095,146</u>	<u>946,492</u>
NON-INTEREST EXPENSE		
Salaries and employee benefits	4,069,041	3,371,230
Occupancy expense	656,933	501,427
Equipment expense	583,785	417,042
Loss on sale and impairment of other real estate owned	126,622	-
Data and item processing expense	1,029,680	902,811
FDIC Insurance expense	203,400	130,050
Other operating expense	1,126,552	963,908
Merger related expenses	131,967	358,961
TOTAL NON-INTEREST EXPENSE	<u>7,927,980</u>	<u>6,645,429</u>
INCOME BEFORE INCOME TAXES	<u>1,276,041</u>	<u>435,382</u>
INCOME TAXES	<u>383,070</u>	<u>69,376</u>
NET INCOME	<u><u>\$892,971</u></u>	<u><u>\$366,006</u></u>

Additional Schedules

YEARS ENDED DECEMBER 31, 2016 AND 2015

	2016	2015
CHANGES IN EQUITY CAPITAL		
Total equity capital as of December 31, prior year	\$24,684,871	\$22,752,242
Net Income	892,971	366,006
Plus: Sale of common stock	-	1,721,959
Less: Cash dividends declared on common stock	(102,862)	(101,759)
Change in Unrealized Gain/(Loss) on AFS Securities	(350,911)	(53,577)
	<u>\$25,124,069</u>	<u>\$24,684,871</u>
PAST DUE AND NONACCRUAL LOANS, LEASES AND OTHER ASSETS		
Past due 90 days or more and still accruing:		
Real Estate Loans	-	-
Installment Loans	-	-
Commercial (time and demand) and all other loans	-	-
Total	<u>-</u>	<u>-</u>
Nonaccrual:		
Real Estate Loans	1,814,393	1,569,897
Installment Loans	-	-
Commercial (time and demand) and all other loans	17,361	40,321
Total	<u>1,831,754</u>	<u>1,610,218</u>
Total Debt Restructure Loans (TDR's), accruing	<u>1,037,564</u>	<u>1,071,617</u>
TOTAL NON-PERFORMING LOANS	<u><u>2,869,318</u></u>	<u><u>2,681,835</u></u>
Non Performing Loans to Total Loans	1.37%	1.65%
CHANGES IN ALLOWANCE FOR LOAN AND LEASE LOSSES		
Balance as of December 31, prior year	2,150,057	1,584,283
Recoveries	11,751	204,631
Less: Charge-offs	(99,607)	(63,516)
Provision for Loan and Lease Losses	464,350	424,659
Balance as of December 31, year end	<u>\$2,526,551</u>	<u>\$2,150,057</u>

I, Robert E. Goetz, Jr. President and CEO of Middletown Valley Bank, do hereby declare that the accompanying schedules have been prepared in conformance with the instructions issued by the federal and state banking authorities, and are true to the best of my knowledge and belief. Additional detailed information is available upon written request by contacting any of the officers of Middletown Valley Bank. This statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Corporation (FDIC).

Robert E. Goetz, Jr. President & CEO

2016

Annual Review

Absolutely Exceptional
Experiences



**Middletown
Valley Bank.**

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