



**2019 ANNUAL MEETING OF
SHAREHOLDERS**



BOARD OF DIRECTORS OTHER THAN NOMINEE MEMBERS

- DALE A. DRIES – CLASS A
- JOHN D. STOLTZFUS, JR. – CLASS A
- LORI A. MALEY, CPA – CLASS A
- J. HAROLD BARE – CLASS C
- HELENBETH GAROFALO VILCEK – CLASS C
- EDWARD L. MILLER – CLASS C
- MELVIN L. FISHER – CLASS C



NOMINEES FOR CLASS B DIRECTORS - FOR A TERM OF THREE YEARS

- LEVI A. ESH, JR. - CLASS B
- KEVIN J. MCCLARIGAN - CLASS B
- WILLIAM P. O'BRIEN - CLASS B
- GIDEON D. ZOOK – CLASS B



**RATIFICATION OF THE SELECTION OF
S.R. SNODGRASS, P.C. AS THE INDEPENDENT
AUDITORS FOR THE YEAR ENDED
DECEMBER 31, 2019**



BANK OF
Bird-in-Hand
a full service community bank





2018 HIGHLIGHTS

- REACHED 5 YEAR MILESTONE
- GIVING BACK TO THE COMMUNITY
- LAUNCH OF THE MOBILE BANK UNIT
- RECOGNIZED FOR SEVERAL HONORS AND AWARDS
- RAISED \$20 MILLION IN CAPITAL

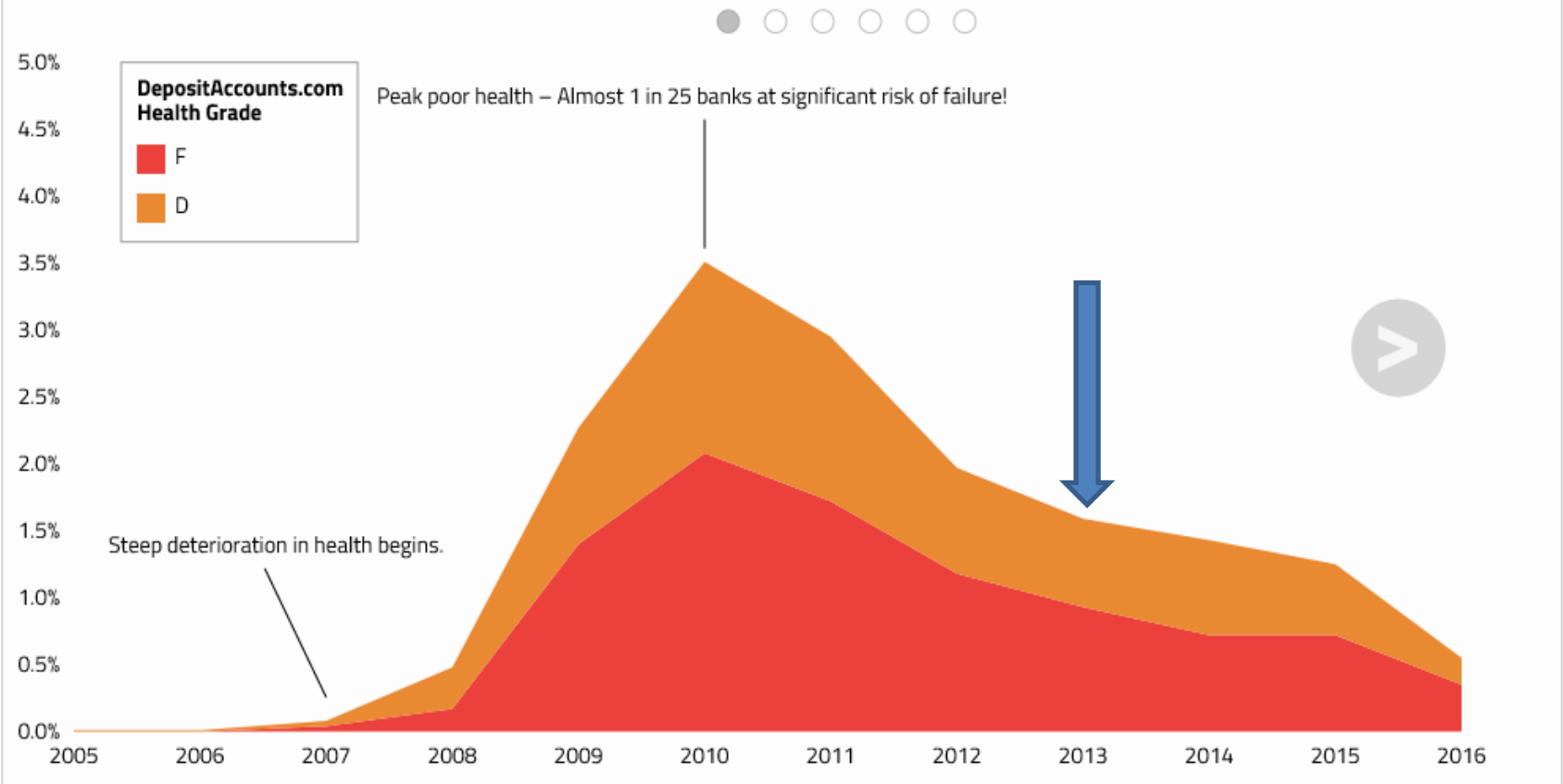


BANK OF Bird-in-Hand

a full service community bank

Are Banks Healthier Today Than in 2008?

Overall Bank Health started deteriorating in 2007 and continued into 2010.





BANK OF Bird-in-Hand

a full service community bank





BANK OF Bird-in-Hand

a full service community bank





BANK OF Bird-in-Hand

a full service community bank



Erin Schwartz
@ErinSchwartzWMA

Follow

The de novo bank queen does it again, [@hilarysburns](#)! And a very happy fifth anniversary to Bank of Bird-in-Hand as they continue to make a lasting impact on the de novo bank scene.

Hilary Burns @hilarysburns

Everything I've learned about de novo banks in one ~in-depth~ story. Here's what has changed about the process of starting new banks since the financial crisis via @AmerBanker americanbanker.com/news/post-cris...

12:57 PM - 3 Apr 2019

2 Retweets 7 Likes





BANK OF Bird-in-Hand

a full service community bank



Peter Gwaltney • 2nd
President & CEO, North Carolina
Bankers Association
4mo

I was pleased to participate in a discussion about de novo banking at FDIC HQ with Chairman Jelena McWilliams and a table of brilliant people this past Friday. A highlight of the experience was meeting my new friend Lori Maley, president & CEO of the Bank of Bird in Hand. What a great story of leadership and community banking!

#banking #leadership #communitybanks





US de novo banks established since 2010

Company	City, state	Initial reporting period	Number of quarters		Total assets (\$M)		Q1'18 NIM (%)	Q1'18 ROAA (%)
			Total operating	Took to post 1st profit [^]	Q1'18	Growth since initial reporting period		
Beacon Community Bank	Charleston, SC	Q1'18	1	NA	36.5	NA	2.97	-10.15
Endeavor Bank	San Diego, CA	Q1'18	1	NA	30.2	NA	1.46	-21.85
Infinity Bank	Santa Ana, CA	Q1'18	1	NA	34.1	NA	1.61	-8.83
Tennessee Bank & Trust	Nashville, TN	Q4'17	2	NA	251.6	2.8	3.58	-1.22
Bank of Austin	Austin, TX	Q3'17	3	NA	84.2	27.6	3.20	-2.66
Winter Park National Bank	Winter Park, FL	Q3'17	3	NA	142.9	74.0	2.79	-0.34
Blue Gate Bank	Costa Mesa, CA	Q1'17	5	NA	129.9	83.4	2.61	-4.00
Primary Bank	Bedford, NH	Q3'15	11	11	161.8	127.9	3.25	0.33
→ Bank of Bird-in-Hand	Bird in Hand, PA	Q4'13	18	10	272.1	236.7	3.18	0.92
Start Community Bank	New Haven, CT	Q4'10	30	22	132.5	119.1	2.90	0.42
Lakeside Bank	Lake Charles, LA	Q3'10	31	2	173.3	158.5	3.85	0.43
Group median							2.97	-1.22
Community bank median*							3.68	0.99

Data compiled June 12, 2018.

Analysis includes U.S. de novo banks established since 2010.

[^] Represents number of quarters it took for the bank to post first positive net income.

* Community banks are U.S. banks and thrifts with less than \$1 billion in total assets as of March 31, 2018.

NIM = net interest margin; ROAA = return on average assets; NA = not applicable

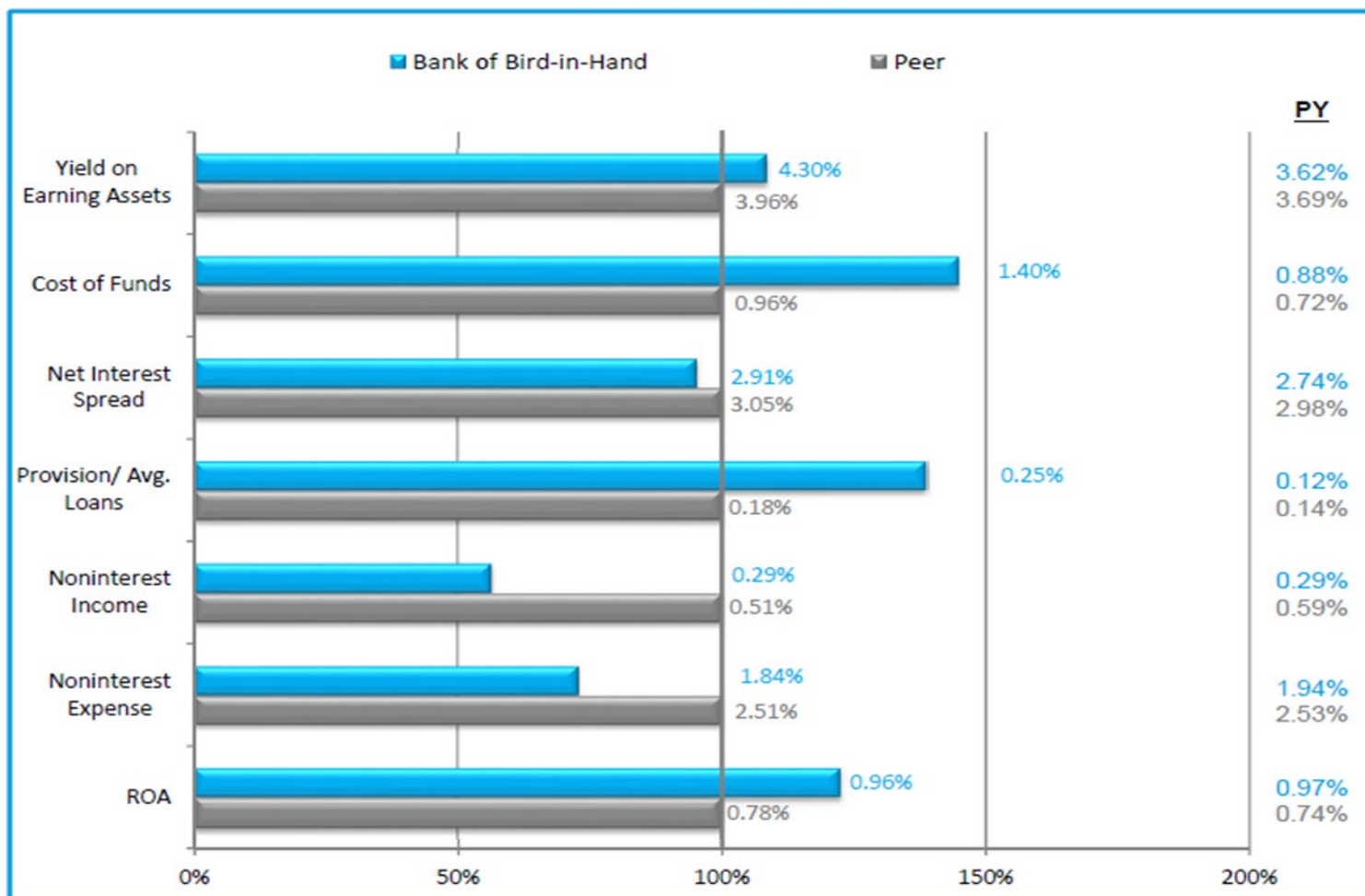
Source: S&P Global Market Intelligence



BANK OF Bird-in-Hand

a full service community bank

Bank of Bird-in-Hand
December 31, 2018





BANK OF Bird-in-Hand

a full service community bank





BANK OF Bird-in-Hand

a full service community bank

The Gelt Bus Comes to You!



Bringing a full service banking branch close to where you work and live. Make deposits and withdrawals, open an account, use the ATM, and more!

New Mobile App!

Access secure banking tools, check spending transfer money, deposit checks, and more conveniently from your mobile phone or tablet.




BANK OF Bird-in-Hand

a full service community bank

Local Ownership • Local Decisions • Local People

Bird-in-Hand Branch
309 N. Ronks Rd.
Bird-in-Hand, PA 17505
717-768-8811

Intercourse Branch
3540 Old Phila. Pike
PO Box 516
Intercourse, PA 17534
717-929-0829

BANK BY PHONE 1-855-375-BANK (2265)
www.BIHBANK.com



MON	9a-12p	Honey Brook Hardware • 5004 Horseshoe Pike, Honey Brook
	1p-4p	Brandywine Shoe Shop • 1620 Cambridge Road, Honey Brook
TUES	9a-12p	Noble Road Milking • 1523 Kirkwood Pike, Kirkwood
	1p-4p	R.H. Rohrer and Sons • 16 E. State Street, Quarryville
WED	9a-2p	Sunrise Green House • 2319 Robert Fulton Hwy, Peach Bottom
THURS	9a-12p	Dutch-Way Family Restaurant • 365 Route 41, Gap
	1p-4p	Green Tree Hardware • 1342 Georgetown Rd, Quarryville
FRI	9a-12p	A.B. Martin Roofing Supply • 82 Garden Spot Rd, Ephrata
	1p-4p	Meadow Creek BBQ Store • 140 W Main Street, New Holland



BANK OF Bird-in-Hand

a full service community bank





BANK OF Bird-in-Hand

a full service community bank





BANK OF Bird-in-Hand

a full service community bank





BANK OF
Bird-in-Hand
a full service community bank





BANK OF
Bird-in-Hand
a full service community bank





BANK OF
Bird-in-Hand
a full service community bank





BANK OF
Bird-in-Hand

a full service community bank



Central Penn Business Journal's

TOP 50 *FASTEST*
GROWING COMPANIES 2018

Presented by:



BAKER TILLY



BANK OF
Bird-in-Hand

a full service community bank



Central Penn Business Journal's

TOP 50 ***FASTEST***
GROWING COMPANIES 2017

Presented by:



BAKER TILLY

Accountants and Advisors



Rank: #11 out of 5,267 - Awarded April 2019



Rank: #40 out of 5,557 • Awarded April 2018



Rank: #24 out of 6,199 * Awarded April 2016



BANK OF Bird-in-Hand

a full service community bank

 **DepositAccounts**
by lendingtree

[Blog](#) | [Forum](#) | [Banks](#) | [Savings Accounts](#) | [Checking Accounts](#)

[Banks](#) > [Bank Of Bird-In-Hand](#)



Bank Of Bird-In-Hand

[Overview](#) | [Eligibility Requirements](#) | [Receive alerts for this bank](#)

LOCATIONS

2

[View locations](#)

HEALTH RATING

A+

[View health report](#)

TOTAL ASSETS

\$358.2MM

[View all statistics](#)

A+

Health & Stability Rating

2019

 **DepositAccounts**
by lendingtree



BANK OF Bird-in-Hand

a full service community bank





BANK OF
Bird-in-Hand

a full service community bank

BEST PLACES
to work in **PA** 2018





BANK OF Bird-in-Hand

a full service community bank



Offering Circular

Common Stock, Par Value \$1.00 Per Share

1,428,571 Shares
(Up to an additional 357,143 Shares)

Offering Price \$14.00 Per Share

Bank of Bird-in-Hand is a Pennsylvania state-chartered stock savings bank located in Bird-in-Hand, Lancaster County, Pennsylvania (the "Bank").

The Bank is offering up to 1,428,571 shares of common stock, par value \$1.00 per share at \$14.00 per share (the "Shares") for an aggregate offering amount of approximately \$20,000,000 (the "Offering"). However, the Bank reserves the right to increase the offering amount up to 1,785,714 Shares, in its sole discretion, in the event that demand for the Shares exceeds 1,428,571 Shares for a maximum aggregate offering amount of approximately \$25,000,000. The Offering shall terminate at 11:59 p.m. local prevailing time in Bird-in-Hand, Pennsylvania on December 31, 2018 unless extended by the Bank, in its sole discretion, for an additional period not to exceed 90 days therefrom. The Bank reserves the right, however, to withdraw or terminate the Offering at any time and return subscriptions to subscribers. Unless waived by the Bank, the minimum purchase is 1,000 Shares and the maximum purchase is 150,000 Shares. In addition, unless waived by the Bank, no investor may purchase that number of Shares in the Offering that would result in a beneficial ownership of more than four and nine tenths percent (4.9%) of the total issued and outstanding shares of the Bank as of the conclusion of the Offering.

We expect the directors and officers, to subscribe for approximately \$2,346,000 or 167,571 Shares in the Offering. The Shares purchased by the directors and officers will be on the same terms and conditions and at the same purchase price as those Shares purchased by all other subscribers in the Offering.

There is no minimum offering amount. The Bank will apply proceeds from subscriptions to general corporate purposes immediately upon receipt. Because the Offering has no minimum offering amount, the Bank's actual net proceeds will not be determinable until the conclusion of the Offering.

SEE "RISK FACTORS" BEGINNING ON PAGE 4 FOR INFORMATION THAT PROSPECTIVE INVESTORS SHOULD CONSIDER.

The Shares are not deposits. The Shares are not insured by the FDIC or any other government agency, and are subject to investment risk, including the possible loss of the entire investment.

The Shares are being offered under an exemption from the Securities Act of 1933 and the Pennsylvania Securities Act of 1972 and have not been registered with the U.S. Securities and Exchange Commission (the "SEC") or the Pennsylvania Department of Banking and Securities, nor have they been approved or disapproved by the Pennsylvania Department of Banking and Securities, the FDIC, or the SEC. Neither the Pennsylvania Department of Banking and Securities, the FDIC, the SEC nor any other government entity has passed upon the accuracy or adequacy of this Offering Circular. Any representation to the contrary is a criminal offense.

The date of this Offering Circular is September 6, 2018.



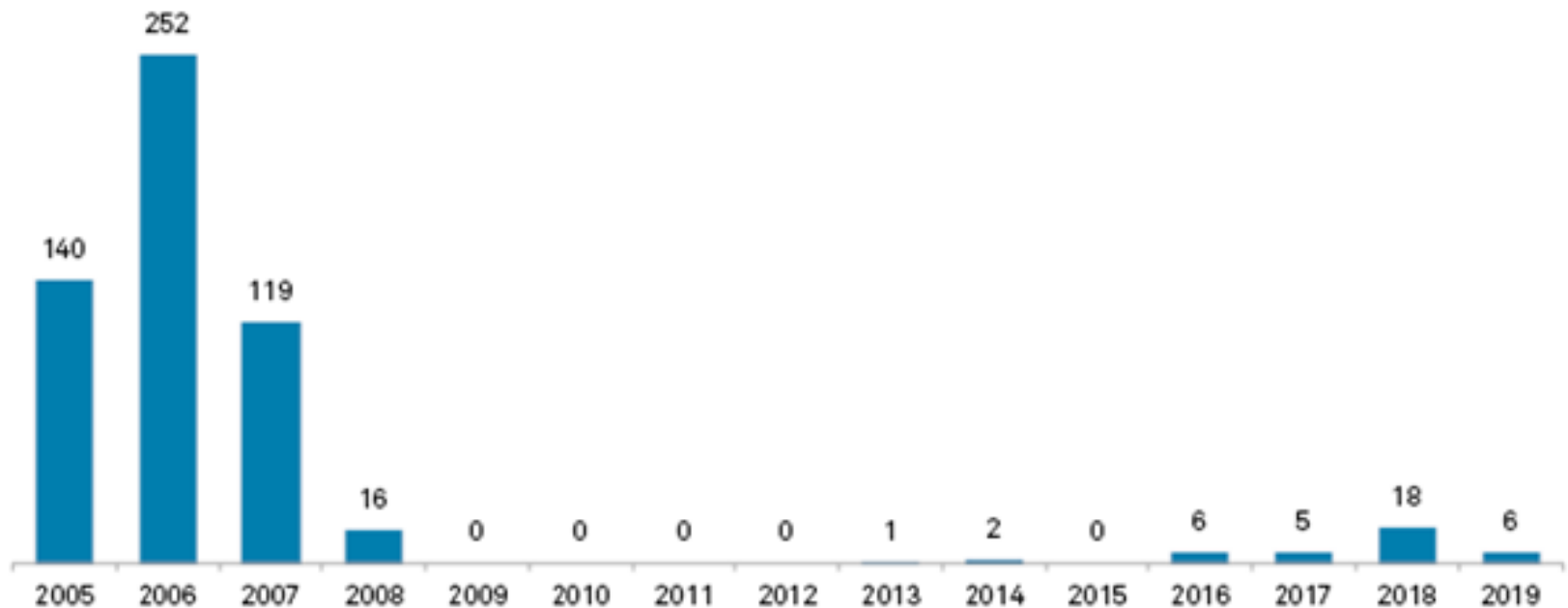
BANK OF **Bird-in-Hand**

a full service community bank



De novo bank applications trend

Number of de novo applications filed



Data compiled March 21, 2019.

Data based on the date the company submitted its de novo application for a U.S. bank or thrift to the regulator.

Excludes holding company-sponsored applications except when the holding company was formed to establish the bank. Also excludes shelf charter banks and applications that were withdrawn.

Source: S&P Global Market Intelligence



This presentation as well as other written or oral communications made from time to time by Bank of Bird-in-Hand may contain certain forward-looking information within the meaning of the Securities Act of 1933, as amended, and the Securities Exchange Act of 1934, as amended. These statements relate to future events or future predictions, including events or predictions relating to future financial performance, and are generally identifiable by the use of forward-looking terminology such as “believes,” “expects,” “may,” “will,” “should,” “plan,” “intend,” “anticipates,” “strategies” or the negative thereof or comparable terminology, or by discussion of strategy that involve risks and uncertainties. These forward-looking statements are only predictions and estimates regarding future events and circumstances and involve known and unknown risks, uncertainties and other factors, including the risks described under “Risk Factors” that may cause actual results, levels of activity, performance or achievements to be materially different from any future results, levels of activity, performance or achievements expressed or implied by such forward-looking statements. This information is based on various assumptions that may not prove to be correct. These forward-looking statements are subject to significant uncertainties and contingencies, many of which are beyond the control of the Bank. Although the expectations reflected in the forward-looking statements are currently believed to be reasonable, future results, levels of activity, performance or achievements cannot be guaranteed. Accordingly, there can be no assurance that actual results will meet expectations or will not be materially lower than the results contemplated in this report and attachments hereto. You are cautioned not to place undue reliance on these forward-looking statements, which speak only as of the date of this report or, in the case of documents referred to, the dates of those documents. The Bank does not undertake any obligation to release publicly or otherwise provide any revisions to these forward-looking statements to reflect events or circumstances after the date of this report or to reflect the occurrence of unanticipated events, except as may be required under applicable law.



BANK OF Bird-in-Hand

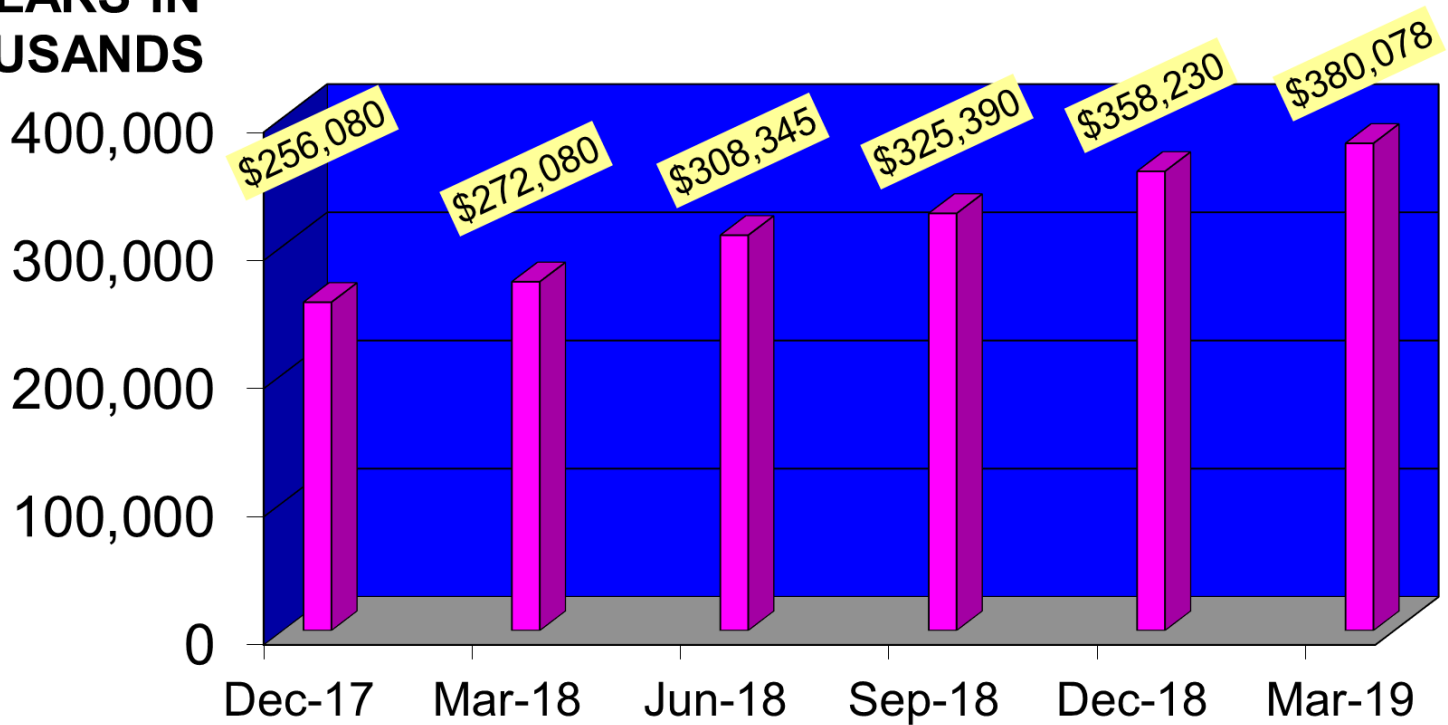
a full service community bank

Comparative Balance Sheet

December 31,	2018	2017
Assets		
Cash and due from banks	\$ 8,702	\$ 6,810
Interest-bearing deposits with banks	24,529	18,919
Federal funds sold	5,200	5,200
Cash and cash equivalents	38,431	30,929
Loans receivable, net of allowance for loan losses (2018: \$2,665; 2017: \$2,003)	311,097	222,258
Bank premises and equipment, net	1,378	998
Accrued interest receivable	975	648
Restricted investment in bank stock	991	954
Bank Owned Life Insurance	5,073	-
Other assets	265	293
Total Assets	\$ 358,230	\$ 256,080
Liabilities and Shareholders' Equity		
Liabilities		
Deposits:		
Noninterest-bearing demand	\$ 33,137	\$ 32,534
Interest-bearing demand	155,567	123,203
Time deposits	96,674	50,565
Total deposits	285,378	206,302
Federal funds purchased	-	-
FHLB advances	20,000	20,000
Accrued interest payable	91	33
Other liabilities	627	501
Total Liabilities	306,096	226,836
Shareholders' Equity		
Common stock, \$1 par value; authorized 20,000,000 shares; 4,909,285 and 2,774,578 shares issued and outstanding at December 31, 2018 and 2017, respectively		
	4,909	2,774
Additional paid-in capital	44,275	26,392
Accumulated earnings	2,950	78
Total Shareholders' Equity	52,134	29,244
Total Liabilities and Shareholders' Equity	\$ 358,230	\$ 256,080

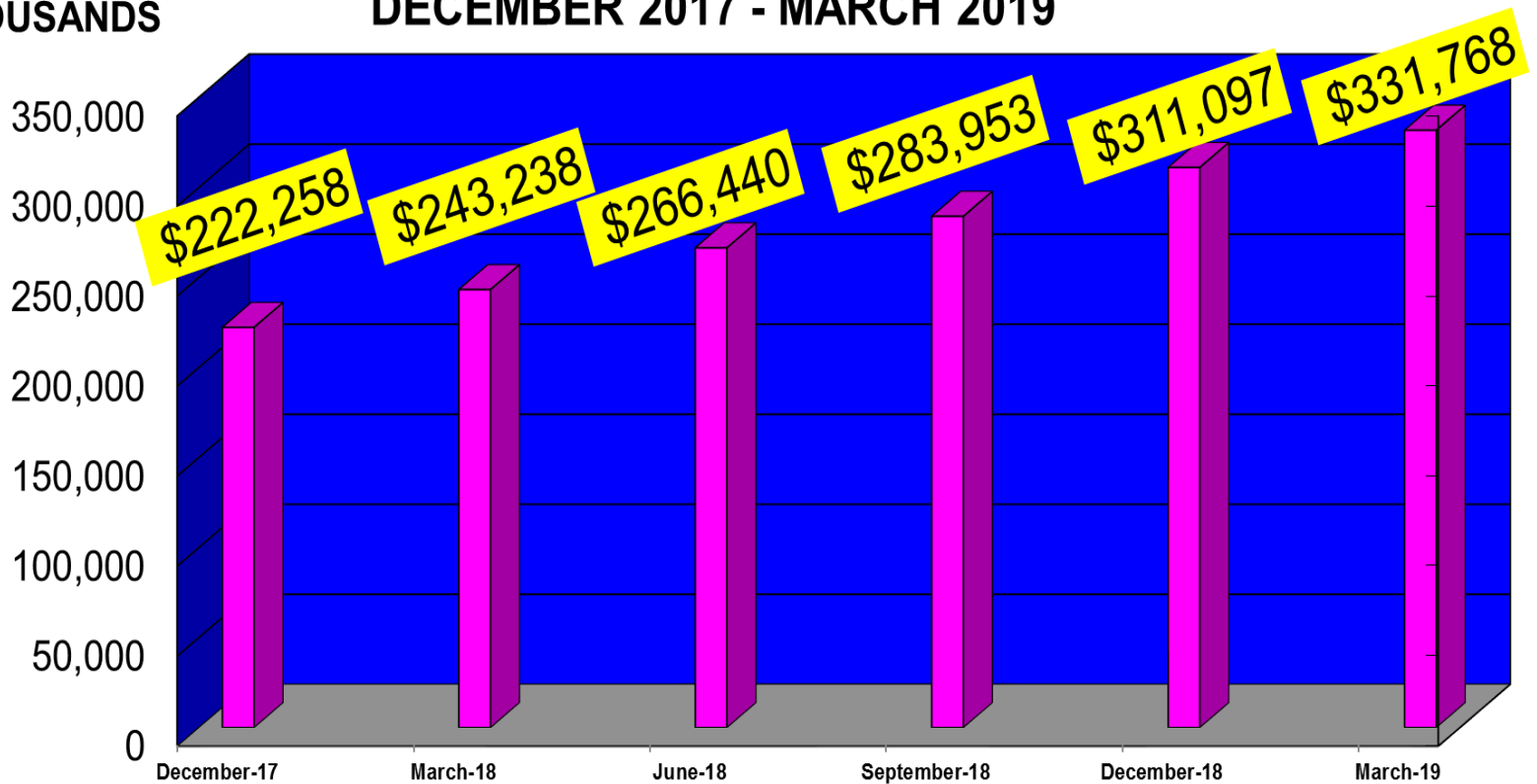
BANK OF BIRD-IN-HAND ASSET GROWTH DECEMBER 2017 - MARCH 2019

DOLLARS IN
THOUSANDS



**BANK OF BIRD-IN-HAND
NET LOAN GROWTH
DECEMBER 2017 - MARCH 2019**

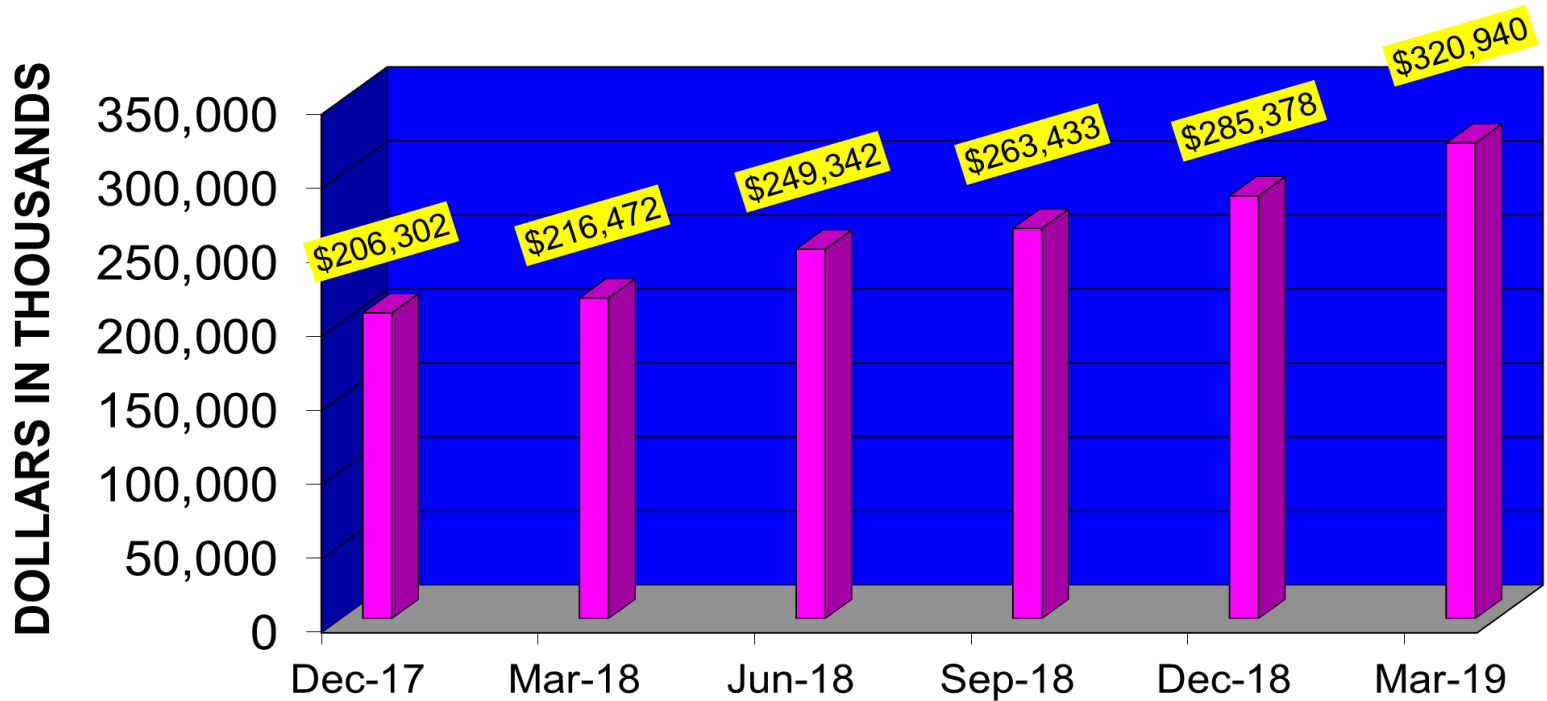
**DOLLARS IN
THOUSANDS**



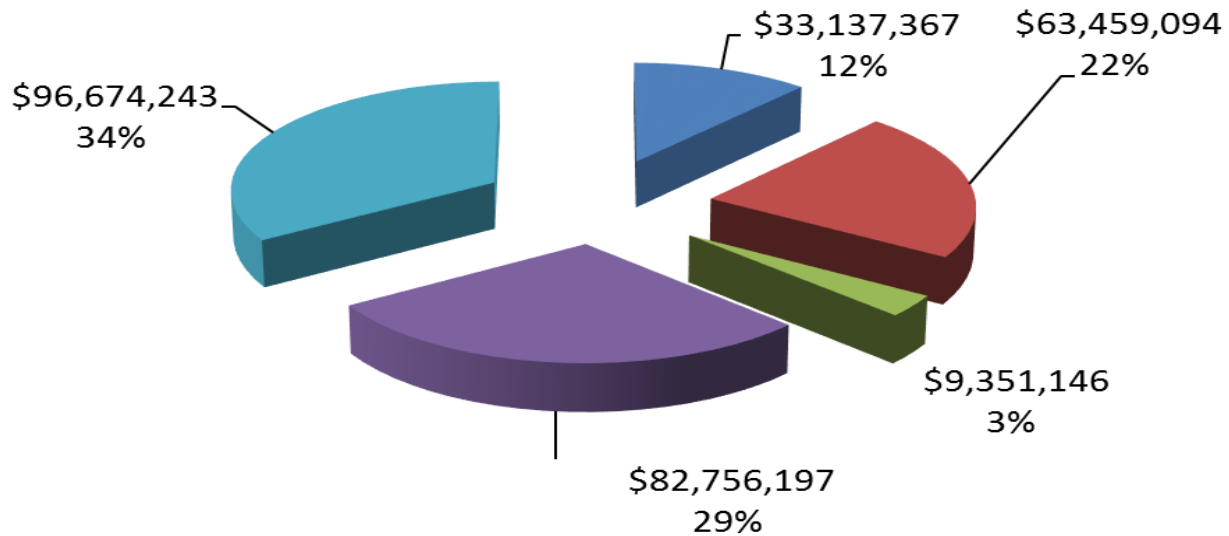


a full service community bank

BANK OF BIRD-IN-HAND DEPOSIT GROWTH DECEMBER 2017- MARCH 2019

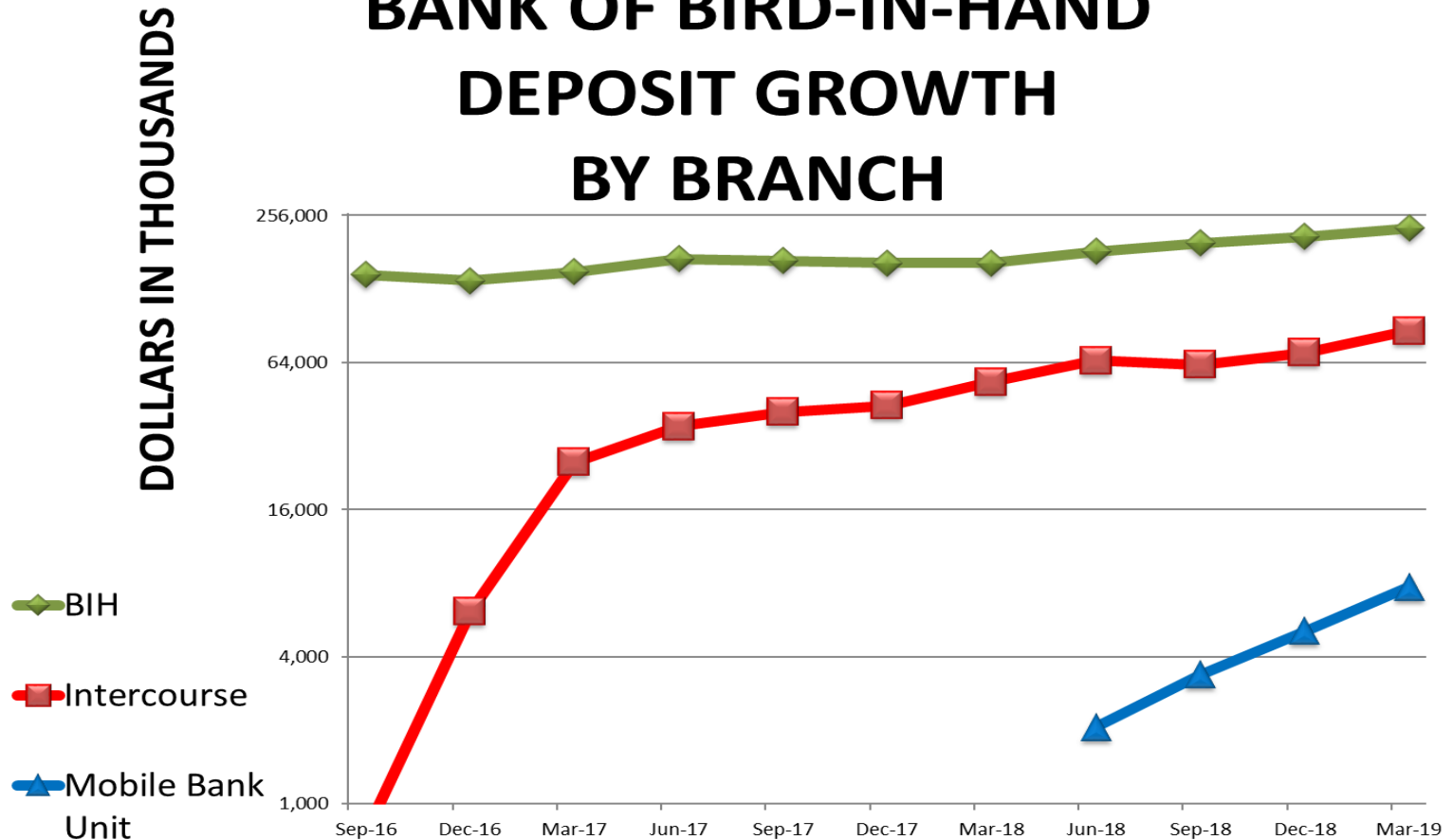


**BANK OF BIRD-IN-HAND
DEPOSIT ACCOUNTS COMPOSITION AT 12/31/18**



- TOTAL NON INTEREST CHECKING
- TOTAL INTEREST BEARING CHECKING
- OTHER SAVINGS
- TOTAL MONEY MARKET
- TOTAL TIME DEPOSITS

BANK OF BIRD-IN-HAND DEPOSIT GROWTH BY BRANCH

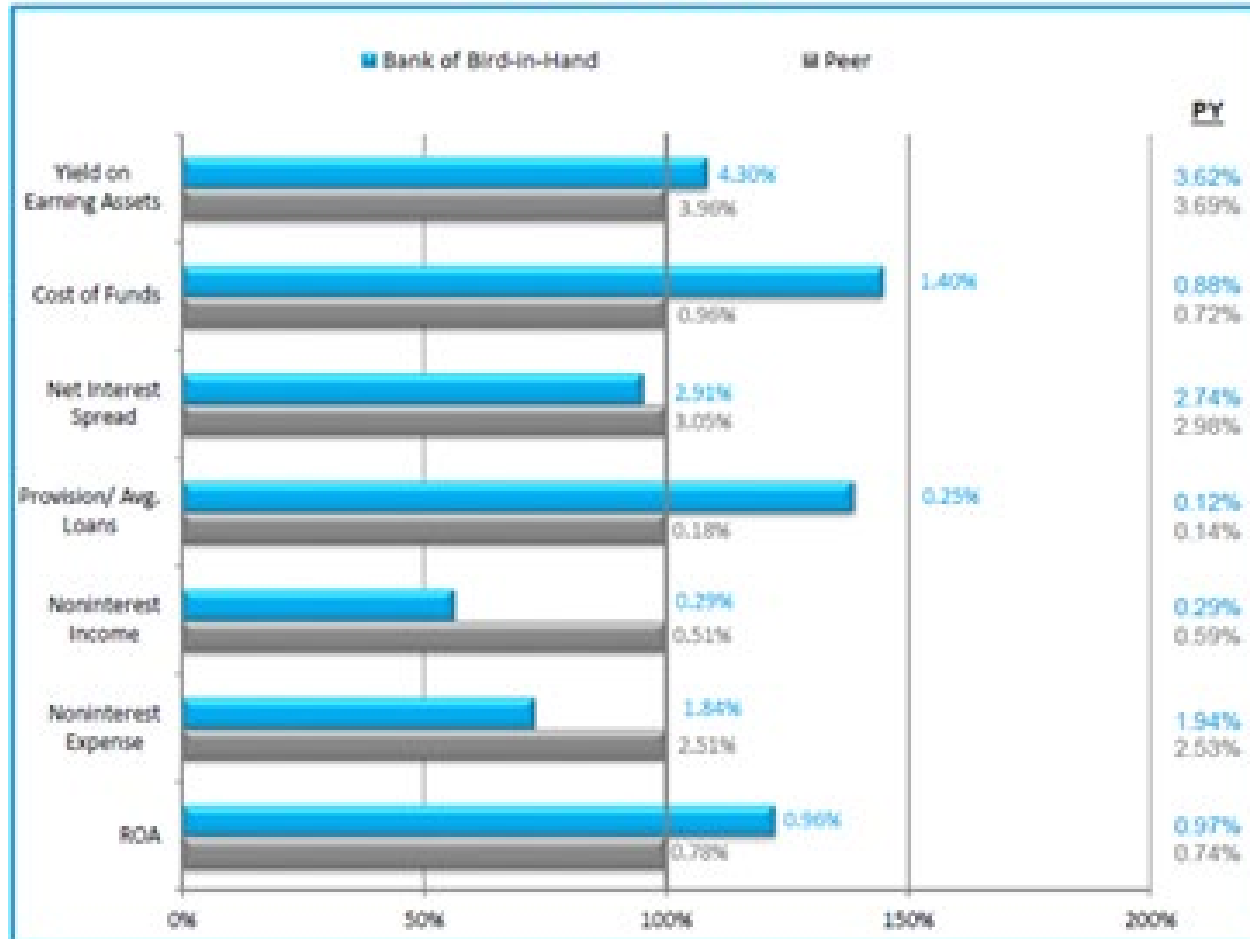




BANK OF Bird-in-Hand

a full service community bank

Bank of Bird-in-Hand December 31, 2018





Mission Statement

“To cultivate lasting customer relationships by providing quality banking services with integrity in the markets we serve.”



Statements of Operations
(in thousands, except for share data)

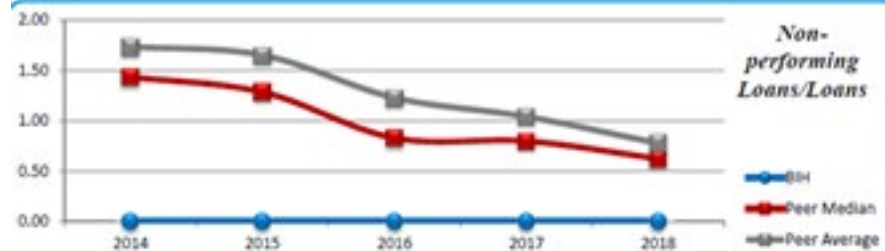
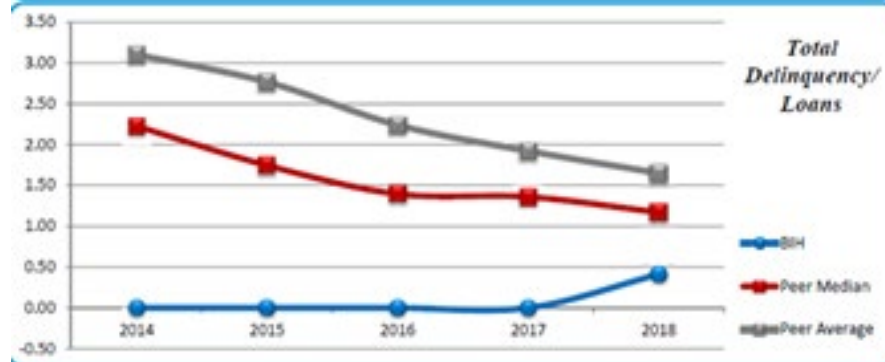
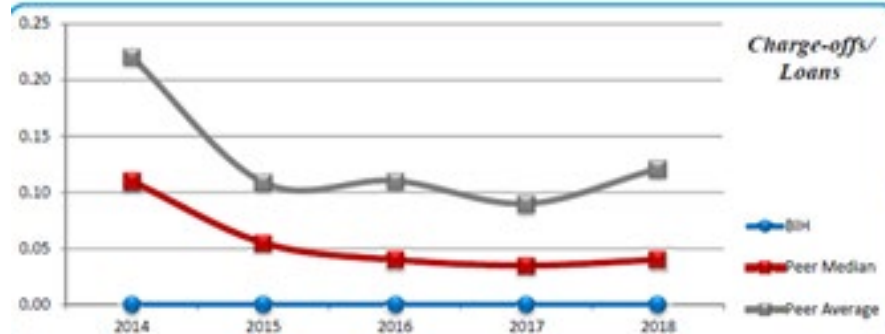
	Audited		
	12/31/2018	12/31/2017	VARIANCE
Total Interest Income	\$ 12,537	\$ 7,731	\$ 4,806
Total Interest Expense	3,305	1,485	1,820
Net Interest Income	9,232	6,246	2,986
Provision for Loan Losses	667	235	432
Net Interest Income after Provision for Loan Losses	8,565	6,011	2,554
Total Other Income	859	631	228
Total Non-Interest Expenses	5,480	4,241	1,239
Net Income before income tax benefit	3,944	2,401	1,543
Income Taxes	1,072	289	783
Net Income	\$ 2,872	\$ 2,112	\$ 760
EARNINGS PER SHARE, BASIC	\$ 0.76	\$ 0.61	\$ 0.15
EARNINGS PER SHARE, DILUTED	\$ 0.74	\$ 0.61	\$ 0.13



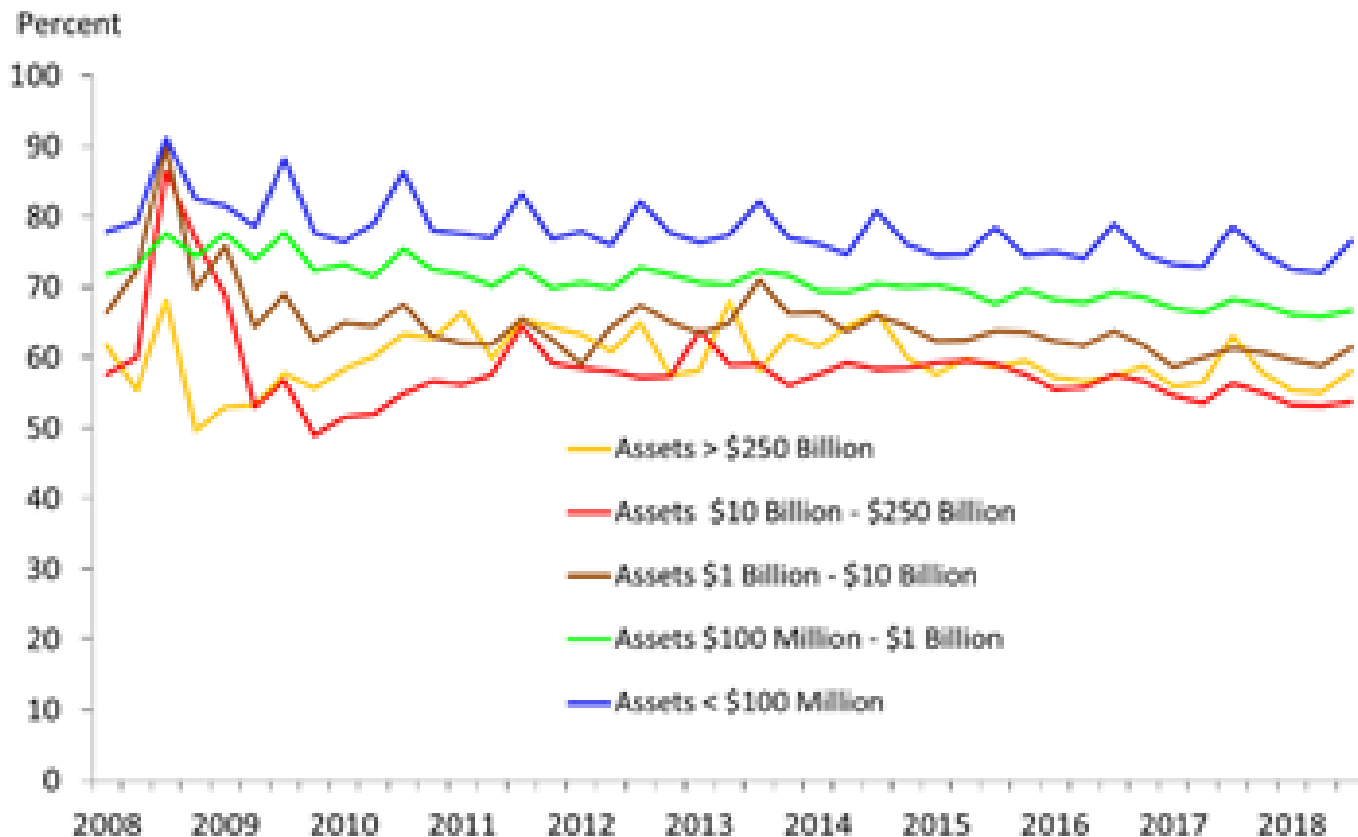
BANK OF Bird-in-Hand

a full service community bank

Bank of Bird-in-Hand
December 31, 2018



Quarterly Efficiency Ratio*



Source: FDIC.

Note: * Efficiency Ratio = Noninterest Expense as a Percentage of Net Operating Revenue.



Statement of Income
Financial Statements
(in thousands)

12/31/2018

	<u>Actual</u>	<u>Budget</u>	<u>VARIANCE</u>
Total Interest Income	\$ 12,537	\$ 10,831	\$ 1,706
Total Interest Expense	<u>3,305</u>	<u>2,099</u>	<u>1,206</u>
Net Interest Income	<u>9,232</u>	<u>8,732</u>	<u>500</u>
Provision for Loan Losses	<u>667</u>	<u>271</u>	<u>396</u>
Net Interest Income after Provision for Loan Losses	<u>8,565</u>	<u>8,461</u>	<u>104</u>
Total Other Income	<u>859</u>	<u>636</u>	<u>223</u>
Total Non-Interest Expenses	<u>5,480</u>	<u>5,816</u>	<u>(336)</u>
Net Income before income tax expense	3,944	3,281	663
Income Taxes	<u>1,072</u>	<u>1,027</u>	<u>45</u>
Net Income	<u>\$ 2,872</u>	<u>\$ 2,254</u>	<u>\$ 618</u>



BANK OF
Bird-in-Hand
a full service community bank





2019 AND BEYOND

- CONTINUED STRENGTH IN LOAN GENERATION AND LOAN QUALITY
 - PARADISE BRANCH OPENING IN JUNE
 - STRONG FIRST QUARTER EARNINGS
 - INCREASED SHAREHOLDER VALUE
- APPOINTMENT TO THE FDIC COMMUNITY BANKING ADVISORY COMMITTEE IN WASHINGTON, D.C. TO SERVE A THREE YEAR TERM



BANK OF
Bird-in-Hand
a full service community bank





BANK OF Bird-in-Hand

a full service community bank

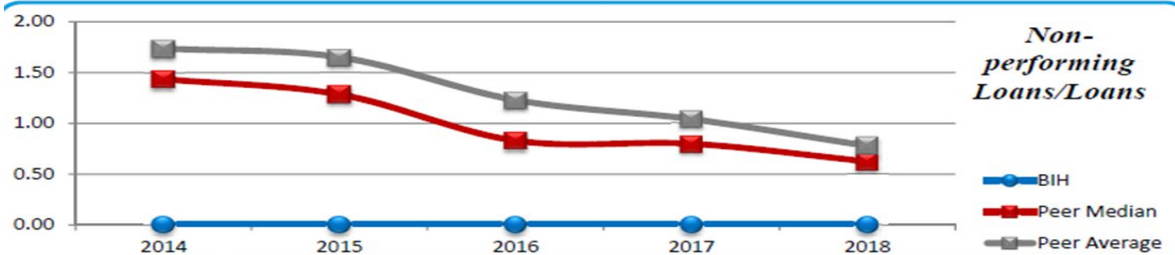
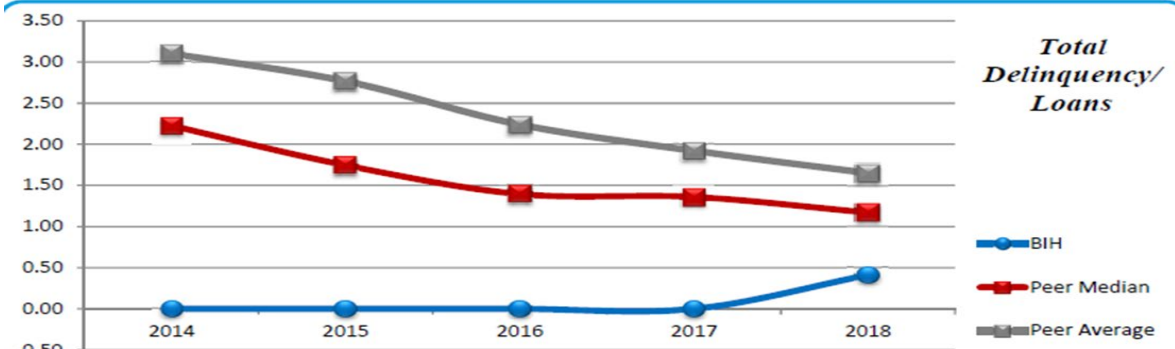
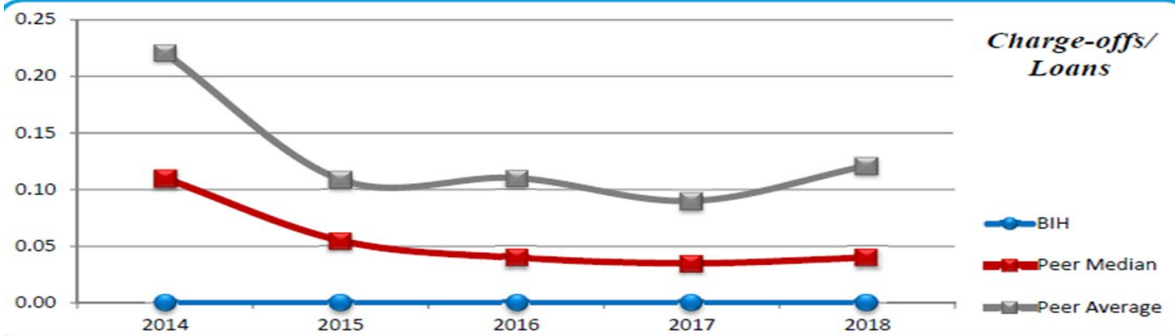




BANK OF Bird-in-Hand

a full service community bank

Bank of Bird-in-Hand
December 31, 2018





BANK OF Bird-in-Hand

a full service community bank

FINANCIAL RATIO REPORT: PENNSYLVANIA

SORTED BY TX RATIO

Tier 1 Texas Ratio = Non Current Loans - Guaranteed Payments + Other Real Estate / Tier 1 Risk-Based Capital + Allowance for Loan/ Lease Losses
Data-Listed by Tier 1 Texas Ratio- Low to high

Source: FDIC													12/31/2018						
Texas Ratio Rank		BANK NAME			CITY	STATE	Established Date	"S" Corp	Assets (in 000's)	BOLI CSV (in 000's)	Remaining BOLI Capacity (in 000's)	Loan to Deposit Ratio %	YTD ROA% (2)	YTD ROE% (2)	YTD Eff Ratio %	YTD Net Inc (in 000's)	Tier 1 Texas Ratio	Prior Quarter Texas Ratio	Change In Texas Ratio
1	Bank of Bird-in-Hand	Bird In Hand	PA	11/29/2013	N	S	358,230	\$ 5,073	\$ 7,961	109.01%	0.94%	7.94%	54.31%	\$ 2,872	0.00%	0.00%	0.00%		
1	SEI Private Trust Company	Oaks	PA	1/2/2001	N	S	171,005	\$ -	\$ 38,359	0.00%	48.66%	53.92%	61.87%	\$ 80,782	0.00%	0.00%	0.00%		
1	Second Federal Savings and Loan Association o	Philadelphia	PA	1/1/1924	N	S	12,150	\$ -	\$ 1,527	118.33%	-2.49%	-5.32%	111.05%	\$ (322)	0.00%	0.00%	0.00%		
1	Sewickley Savings Bank	Sewickley	PA	01/01/1884	N	S	315,548	\$ 9,990	\$ 11,734	25.62%	0.65%	2.35%	57.09%	\$ 2,032	0.00%	0.00%	0.00%		
1	The Haverford Trust Company	Radnor	PA	2/1/1985	Y	S	128,577	\$ -	\$ 6,070	81.94%	5.83%	33.12%	76.87%	\$ 10,435	0.00%	0.00%	0.00%		
1	The Philadelphia Trust Company	Philadelphia	PA	4/1/1999	N	S	20,910	\$ -	\$ 3,646	100.21%	6.91%	10.05%	76.17%	\$ 1,441	0.00%	0.00%	0.00%		
1	United Savings Bank	Philadelphia	PA	1/1/1923	N	S	347,432	\$ 12,128	\$ 2,596	61.14%	0.70%	4.15%	64.85%	\$ 2,464	0.00%	0.02%	-0.02%		
8	LINKBANK	West Chester	PA	2/26/1999	N	S	83,681	\$ -	\$ 8,353	71.02%	-2.08%	-13.04%	281.46%	\$ (1,292)	0.12%	46.12%	-46.00%		
9	Mars Bank	Mars	PA	10/16/1900	N	S	396,898	\$ 7,433	\$ 1,602	71.87%	0.47%	5.40%	83.67%	\$ 1,841	0.18%	0.17%	0.01%		
10	BNY Mellon, National Association	Pittsburgh	PA	01/01/1869	N	S	28,875,870	\$ -	\$ 531,822	74.52%	1.24%	8.13%	62.07%	\$ 305,153	0.41%	0.19%	0.22%		
11	Embassy Bank for the Lehigh Valley	Bethlehem	PA	11/6/2001	N	S	1,099,655	\$ 19,568	\$ 2,512	101.94%	0.99%	12.53%	59.90%	\$ 10,370	0.42%	0.91%	-0.49%		
12	UNB Bank	Mount Carmel	PA	1/1/1906	N	S	141,055	\$ 3,270	\$ 208	73.74%	0.22%	2.32%	91.23%	\$ 308	0.54%	1.16%	-0.62%		
13	Washington Savings Bank	Philadelphia	PA	1/1/1903	N	S	164,210	\$ 3,104	\$ 283	105.95%	-0.10%	-1.17%	103.40%	\$ (165)	0.56%	2.50%	-1.93%		
14	American Bank	Allentown	PA	6/2/1997	N	S	620,822	\$ 15,820	\$ 1,903	105.25%	1.18%	11.69%	50.16%	\$ 7,270	0.68%	0.71%	-0.03%		
15	Investment Savings Bank	Altoona	PA	1/1/1939	N	S	102,366	\$ 5,376	\$ -	64.47%	0.50%	2.54%	79.03%	\$ 524	0.71%	0.01%	0.70%		
16	West View Savings Bank	Pittsburgh	PA	1/1/1908	N	S	348,886	\$ 4,727	\$ 3,261	60.33%	0.75%	8.43%	50.26%	\$ 2,653	0.72%	0.71%	0.01%		
17	Commercial Bank and Trust of PA	Latrobe	PA	5/4/1934	N	S	419,362	\$ 19,767	\$ -	69.46%	1.08%	7.44%	72.93%	\$ 4,357	0.75%	0.77%	-0.01%		
18	Mauch Chunk Trust Company	Jim Thorpe	PA	8/25/1902	N	S	438,162	\$ 9,416	\$ 552	66.69%	0.66%	7.86%	75.78%	\$ 2,827	0.77%	0.74%	0.03%		
19	Washington Financial Bank	Washington	PA	01/01/1899	N	S	1,175,716	\$ 32,254	\$ 3,477	81.87%	0.79%	6.43%	70.76%	\$ 8,886	0.99%	2.52%	-1.53%		
20	Iron Workers Savings Bank	Aston	PA	01/01/1879	N	S	175,982	\$ 3,957	\$ 401	98.77%	0.35%	3.63%	85.80%	\$ 613	1.03%	1.29%	-0.26%		
21	Atlantic Community Bankers Bank	Camp Hill	PA	11/21/1983	N	S	752,387	\$ 26,745	\$ 639	81.73%	0.82%	6.25%	78.84%	\$ 6,001	1.07%	0.98%	0.08%		
22	Brentwood Bank	Bethel Park	PA	1/1/1922	N	S	638,378	\$ 11,487	\$ 6,687	98.71%	1.18%	10.68%	66.51%	\$ 7,385	1.16%	1.28%	-0.12%		
23	Ameriserv Financial Bank	Johnstown	PA	9/23/1933	N	S	1,145,678	\$ 38,395	\$ -	90.00%	0.78%	8.82%	75.09%	\$ 8,978	1.20%	0.93%	0.27%		
24	Tristate Capital Bank	Pittsburgh	PA	1/22/2007	N	S	5,947,165	\$ 68,309	\$ 37,796	101.07%	1.03%	13.78%	53.09%	\$ 53,656	1.29%	1.39%	-0.10%		
25	Apollo Trust Company	Apollo	PA	05/27/1871	N	S	163,077	\$ 2,138	\$ 2,426	86.54%	0.98%	9.95%	72.94%	\$ 1,596	1.50%	1.38%	0.12%		
26	Penn Community Bank	Doylestown	PA	1/1/1922	N	S	2,158,804	\$ 58,864	\$ 8,412	99.24%	0.56%	4.35%	75.23%	\$ 11,518	1.71%	1.41%	0.30%		
27	Hometown Bank of Pennsylvania	Bedford	PA	4/9/2007	N	S	176,041	\$ -	\$ 4,276	94.51%	0.85%	8.82%	73.81%	\$ 1,448	1.75%	4.10%	-2.35%		
28	Milton Savings Bank	Milton	PA	1/1/1920	N	S	63,336	\$ -	\$ 3,996	84.90%	0.77%	3.39%	66.30%	\$ 506	1.78%	0.97%	0.81%		
29	Dollar Bank, Federal Savings Bank	Pittsburgh	PA	9/21/1984	N	S	8,514,086	\$ 338	\$ 264,241	102.02%	0.81%	7.07%	68.07%	\$ 67,736	1.84%	1.91%	-0.07%		
30	Union Community Bank	Mount Joy	PA	9/12/2000	N	S	553,831	\$ 14,135	\$ 8,205	89.14%	1.07%	7.01%	69.40%	\$ 6,017	1.85%	1.85%	0.00%		
31	Wayne Bank	Honesdale	PA	01/01/1871	N	S	1,185,512	\$ 37,932	\$ -	88.73%	1.22%	12.27%	58.17%	\$ 14,051	1.86%	1.95%	-0.09%		
32	Susquehanna Community Bank	West Milton	PA	1/1/1920	N	S	419,992	\$ 8,678	\$ 1,927	68.24%	1.28%	13.24%	63.79%	\$ 5,247	1.88%	1.92%	-0.04%		
33	The Ephrata National Bank	Ephrata	PA	03/17/1881	N	S	1,097,256	\$ 28,085	\$ 829	74.61%	0.94%	10.11%	72.66%	\$ 9,896	1.93%	0.98%	0.95%		
34	Fleetwood Bank	Fleetwood	PA	1/1/1934	N	S	259,231	\$ 6,354	\$ 113	72.19%	0.72%	8.08%	76.18%	\$ 1,858	1.95%	2.21%	-0.27%		
35	Mifflinburg Bank and Trust Company	Mifflinburg	PA	01/01/1872	N	S	435,652	\$ 10,463	\$ -	87.33%	1.15%	12.45%	58.30%	\$ 4,975	2.04%	1.84%	0.20%		
36	Altoona First Savings Bank	Altoona	PA	1/1/1927	N	S	215,147	\$ 6,298	\$ 1,487	91.44%	0.81%	5.86%	67.25%	\$ 1,781	2.07%	1.82%	0.25%		
37	The Victory Bank	Limerick	PA	1/16/2008	N	S	251,612	\$ 1,507	\$ 4,108	102.04%	0.98%	10.89%	69.06%	\$ 2,287	2.07%	1.70%	0.37%		
38	The Neff's National Bank	Neff's	PA	4/3/1923	N	S	370,451	\$ -	\$ 17,175	60.00%	1.40%	7.78%	47.71%	\$ 5,006	2.11%	2.56%	-0.45%		
39	The Muncy Bank and Trust Company	Muncy	PA	11/01/1893	N	S	459,663	\$ 10,735	\$ 747	90.08%	1.06%	10.76%	68.18%	\$ 4,715	2.18%	2.76%	-0.59%		
40	Centric Bank	Harrisburg	PA	11/1/1919	N	S	702,890	\$ 4,085	\$ 16,454	105.39%	1.35%	12.47%	59.49%	\$ 8,811	2.32%	1.39%	0.94%		
41	Port Richmond Savings	Philadelphia	PA	1/1/1919	N	S	75,917	\$ -	\$ 3,439	168.12%	1.24%	6.57%	67.86%	\$ 890	2.35%	3.85%	-1.51%		
42	Sharon Bank	Darby	PA	01/01/1873	N	S	164,572	\$ 7,392	\$ -	66.41%	0.08%	0.68%	98.25%	\$ 119	2.40%	0.77%	1.63%		
43	The Honesdale National Bank	Honesdale	PA	12/26/1836	N	S	659,788	\$ 20,214	\$ 6,782	92.94%	1.36%	9.11%	61.66%	\$ 8,761	2.44%	2.58%	-0.14%		
44	Customers Bank	Phoenixville	PA	6/26/1997	N	S	9,828,370	\$ 264,559	\$ 11,964	118.74%	0.77%	7.74%	62.95%	\$ 80,706	2.80%	2.54%	0.26%		
45	Jim Thorpe Neighborhood Bank	Jim Thorpe	PA	8/25/1902	N	S	190,808	\$ 5,302	\$ -	54.87%	0.52%	6.00%	80.66%	\$ 1,004	2.85%	2.84%	0.01%		



BANK OF **Bird-in-Hand**

a full service community bank





BANK OF Bird-in-Hand

a full service community bank





BANK OF
Bird-in-Hand
a full service community bank

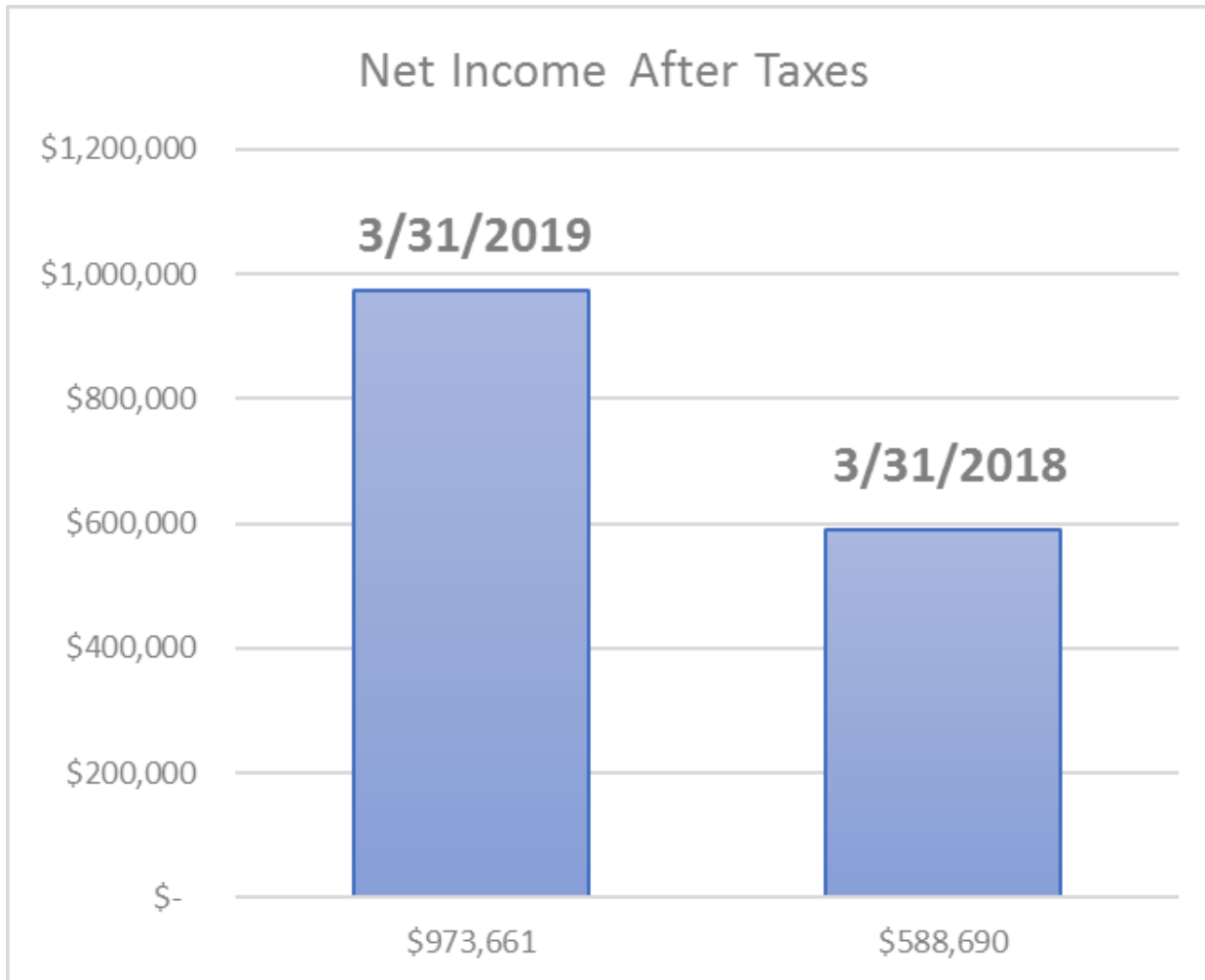




BANK OF **Bird-in-Hand**

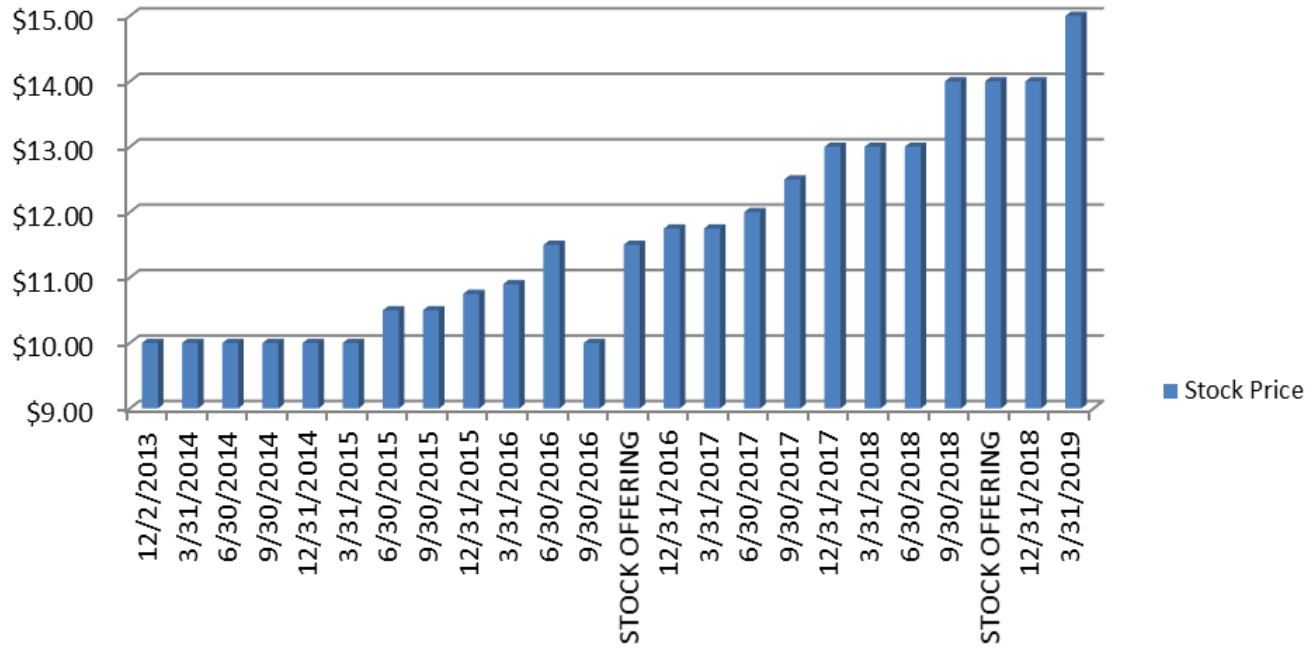
a full service community bank







Bank of Bird-in-Hand Historical Stock Price





	12/13	12/14	12/15	12/16	12/17	12/18	3/19
BOOK VALUE	\$9.38	\$8.59	\$8.36	\$8.77	\$10.54	\$10.62	\$10.82
MARKET VALUE	\$10.00	\$10.00	\$10.75	\$11.75	\$13.00	\$14.00	\$15.00



Stock Split Effected as a Stock Dividend

Five-for-four stock split effected in the form of a twenty-five percent (25%) stock dividend which equates to one (1) additional share of common stock for every four (4) shares of common stock outstanding to shareholders.

$$**1,000 shares x 1.25 = 1,250 shares**$$



BANK OF Bird-in-Hand

a full service community bank



PRESS RELEASE

Federal Deposit Insurance Corporation

March 28, 2019

Media contact:
LaJuan Williams-Young
(202) 898-3876
lwilliams-young@fdic.gov

FDIC Announces New Members for the Advisory Committee on Community Banking

The Federal Deposit Insurance Corporation (FDIC) has announced the selection of six new members to its Advisory Committee on Community Banking, which has been providing advice and recommendations to the FDIC on a broad range of community bank policy and regulatory matters since it was established in 2009. The Advisory Committee members represent a cross-section of community bankers from around the country.

"The Advisory Committee provides key information and input to the FDIC on issues facing community banks," said FDIC Chairman Jelena McWilliams. "We are fortunate to have such talented and highly respected professionals as a resource. I look forward to working with the Advisory Committee members."

The Advisory Committee on Community Banking discusses and provides input to the FDIC on a wide variety of topics, including current examination policies and procedures, credit and lending practices, deposit insurance assessments, insurance coverage and regulatory compliance.

The new members of the Advisory Committee are:

- Dick Beshear, Chairman, President & CEO, First Security Bank and Trust Company, Oklahoma City, Oklahoma
- Keith Epstein, EVP & CEO, Roxboro Savings Bank, Roxboro, North Carolina
- Bruce Kimbell, President & CEO, First Community Bank of the Heartland, Clinton, Kentucky
- Thomas Leavitt, President & CEO, Northfield Savings Bank, Northfield, Vermont
- Lori Maley, President & CEO, Bank of Bird-in-Hand, Bird-in-Hand, Pennsylvania
- Cathy Stuchlik, Chairwoman & President, Clackamas County Bank, Sandy, Oregon

The new members will join the following individuals already serving on the committee:

- Fred DeBiasi, President & CEO, American Savings Bank, Middletown, Ohio
- Christopher Donnelly, President & CEO, Bank of the Prairie, Olathe, Kansas
- Asif Dekri, Vice Chairman & CEO, Wallis Bank, Houston, Texas
- James J. Edwards, Jr., CEO, United Bank, Zebulon, Georgia
- David J. Hanrahan, Sr., former President & CEO, Capital Bank of New Jersey, Vineland, New Jersey
- Danny J. Kelly, President & CEO, The Hometown Bank of Alabama, Oneonta, Alabama
- Kenneth Kelly, Chairman & CEO, First Independence Bank, Detroit, Michigan
- Tiffany Baer Paine, President & CEO, Security Bank USA, Bemidji, Minnesota
- Alan Shettlesworth, President & COO, Main Bank, Albuquerque, New Mexico
- Joseph W. Turner, President & CEO, Great Southern Bank, Springfield, Missouri
- Louise Walker, President & CEO, First Northern Bank, Dixon, California
- Len E. Williams, President & CEO, People's Utah Bancorp & CEO, People's Intermountain Bank, American Fork, Utah



BANK OF Bird-in-Hand

a full service community bank

