



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End December 31 2018</i>	<i>Qtr End September 30 2018</i>	<i>Qtr End June 30 2018</i>	<i>Qtr End March 31 2018</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	12.55%	12.38%	12.31%	12.09%
Tier 1 Capital Ratio	12.12%	11.96%	11.83%	11.64%
Tier 1 leverage ratio	9.99%	10.91%	9.63%	9.35%

ASSET QUALITY ANALYSIS

Nonperforming Assets*/Total Assets	0.22%	0.23%	0.27%	0.29%
Nonperforming Loans*/Gross Loans	0.28%	0.28%	0.32%	0.33%
Net Charge-Offs/Average Loans (annualized)	-0.05%	-0.24%	0.01%	0.02%
Loan Loss Provision/Average Loans (annualized)	0.11%	0.11%	0.17%	0.08%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets*/ Core Capital and Reserves	2.32%	2.59%	3.02%	3.33%
Core Capital and Reserves/Total Loans	13.78%	13.31%	13.32%	13.06%
Loan Loss Reserve/Total Capital	1.99%	1.99%	2.37%	2.22%
Loan Loss Reserve/Total Loans	0.47%	0.47%	0.53%	0.50%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	1.66%	1.42%	1.26%	1.29%
Qtrly Return on Average Equity (annualized)	10.41%	8.89%	8.34%	10.58%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	49.43%	47.52%	49.49%	53.43%
Liquidity Ratio	20.57%	14.17%	14.13%	14.54%

* Nonperforming Loans and Assets do not include Purchased Credit - Impaired loans