



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End June 30 2017</i>	<i>Qtr End March 31 2017</i>	<i>Qtr End December 31 2016</i>	<i>Qtr End September 30 2016</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	12.02%	11.86%	11.79%	11.59%
Tier 1 Capital Ratio	11.44%	11.15%	11.08%	10.91%
Tier 1 leverage ratio	9.61%	8.65%	8.53%	8.36%

ASSET QUALITY ANALYSIS

Nonperforming Assets*/Total Assets	0.39%	0.47%	0.52%	0.58%
Nonperforming Loans*/Gross Loans	0.43%	0.50%	0.55%	0.59%
Net Charge-Offs/Average Loans (annualized)	-0.04%	-0.03%	-0.04%	-0.01%
Loan Loss Provision/Average Loans (annualized)	0.19%	0.11%	0.27%	0.16%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets*/ Core Capital and Reserves	4.24%	5.37%	5.90%	6.56%
Core Capital and Reserves/Total Loans	13.36%	13.11%	12.90%	13.32%
Loan Loss Reserve/Total Capital	3.38%	4.89%	4.93%	4.65%
Loan Loss Reserve/Total Loans	0.65%	0.79%	0.79%	0.77%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	0.91%	1.30%	1.26%	1.29%
Qtrly Return on Average Equity (annualized)	8.01%	12.12%	11.76%	11.91%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	53.99%	54.82%	55.35%	54.10%
Liquidity Ratio	19.11%	23.05%	20.57%	21.22%

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