



Financial Highlights

<i>Regulation F Ratios</i>	<i>Qtr End September 30 2018</i>	<i>Qtr End June 30 2018</i>	<i>Qtr End March 31 2018</i>	<i>Qtr End December 31 2017</i>
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CAPITAL ADEQUACY ANALYSIS

Regulation F Capital Category	Well Capitalized	Well Capitalized	Well Capitalized	Well Capitalized
Total Capital Ratio	12.38%	12.31%	12.09%	12.15%
Tier 1 Capital Ratio	11.96%	11.83%	11.64%	11.54%
Tier 1 leverage ratio	10.91%	9.63%	9.35%	9.39%

ASSET QUALITY ANALYSIS

Nonperforming Assets*/Total Assets	0.23%	0.27%	0.29%	0.30%
Nonperforming Loans*/Gross Loans	0.28%	0.32%	0.33%	0.36%
Net Charge-Offs/Average Loans (annualized)	-0.24%	0.01%	0.02%	-0.04%
Loan Loss Provision/Average Loans (annualized)	0.11%	0.17%	0.08%	0.09%

CAPITAL COVERAGE AND RESERVES

Nonperforming Assets*/ Core Capital and Reserves	2.59%	3.02%	3.33%	3.30%
Core Capital and Reserves/Total Loans	13.31%	13.32%	13.06%	13.50%
Loan Loss Reserve/Total Capital	1.99%	2.37%	2.22%	3.63%
Loan Loss Reserve/Total Loans	0.47%	0.53%	0.50%	0.68%

EARNINGS AND EFFICIENCY

Qtrly Return on Average Assets (annualized)	1.42%	1.26%	1.29%	0.24%
Qtrly Return on Average Equity (annualized)	8.89%	8.34%	10.58%	1.84%
Earnings Coverage of Net Charge-Offs	>100%	>100%	>100%	>100%
Qtrly Efficiency Ratio (annualized)	48.03%	41.97%	53.43%	53.86%
Liquidity Ratio	14.17%	14.13%	14.54%	20.57%

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