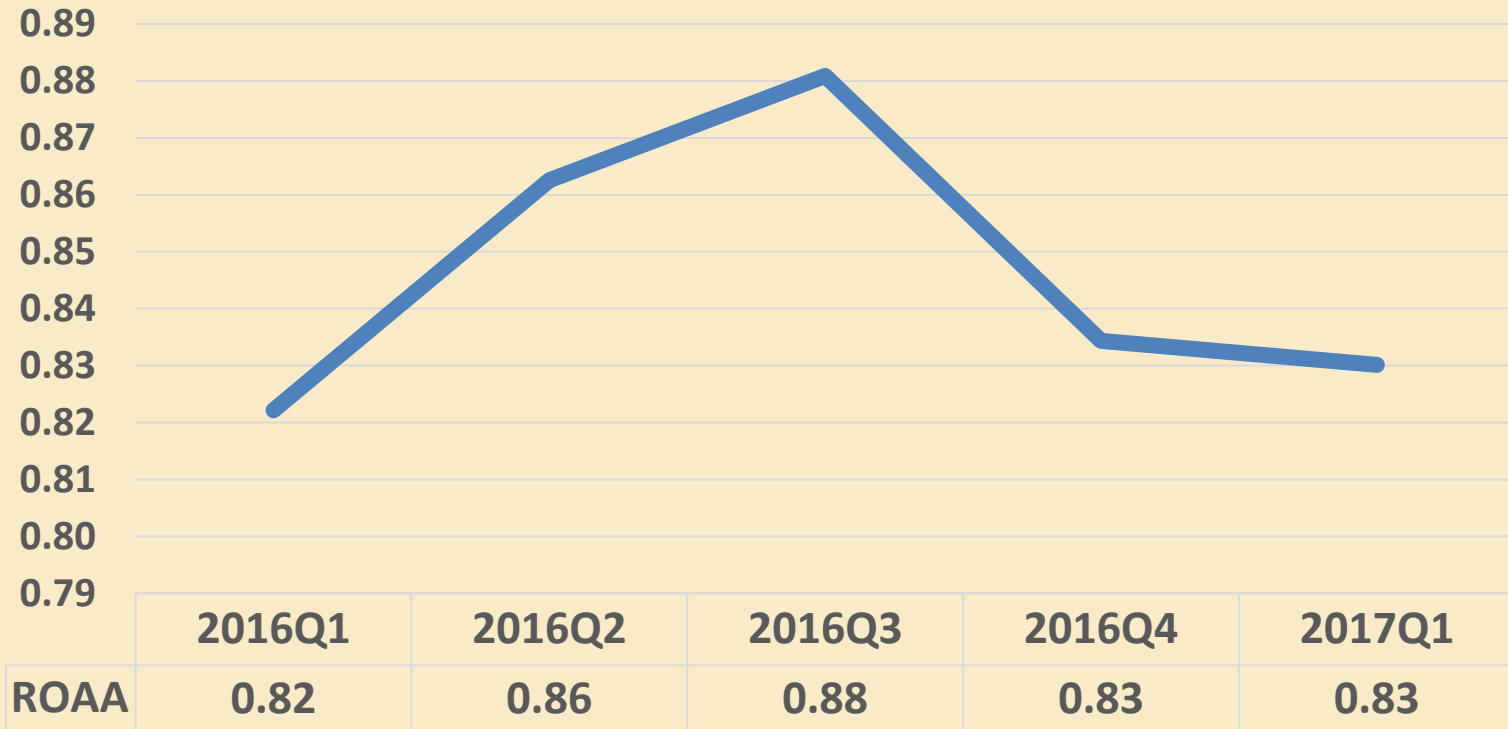


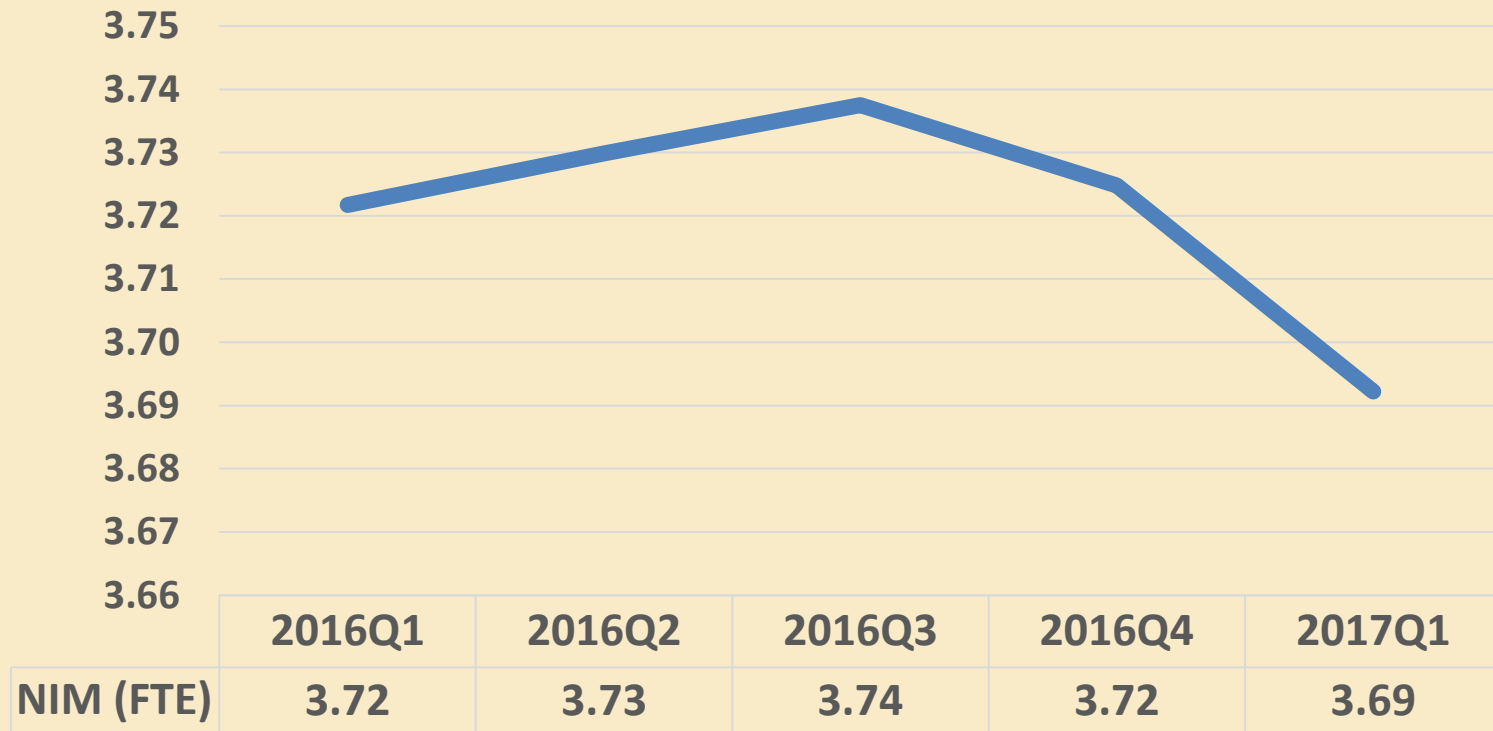
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# 1Q 2017 National Community Bank Benchmark Results

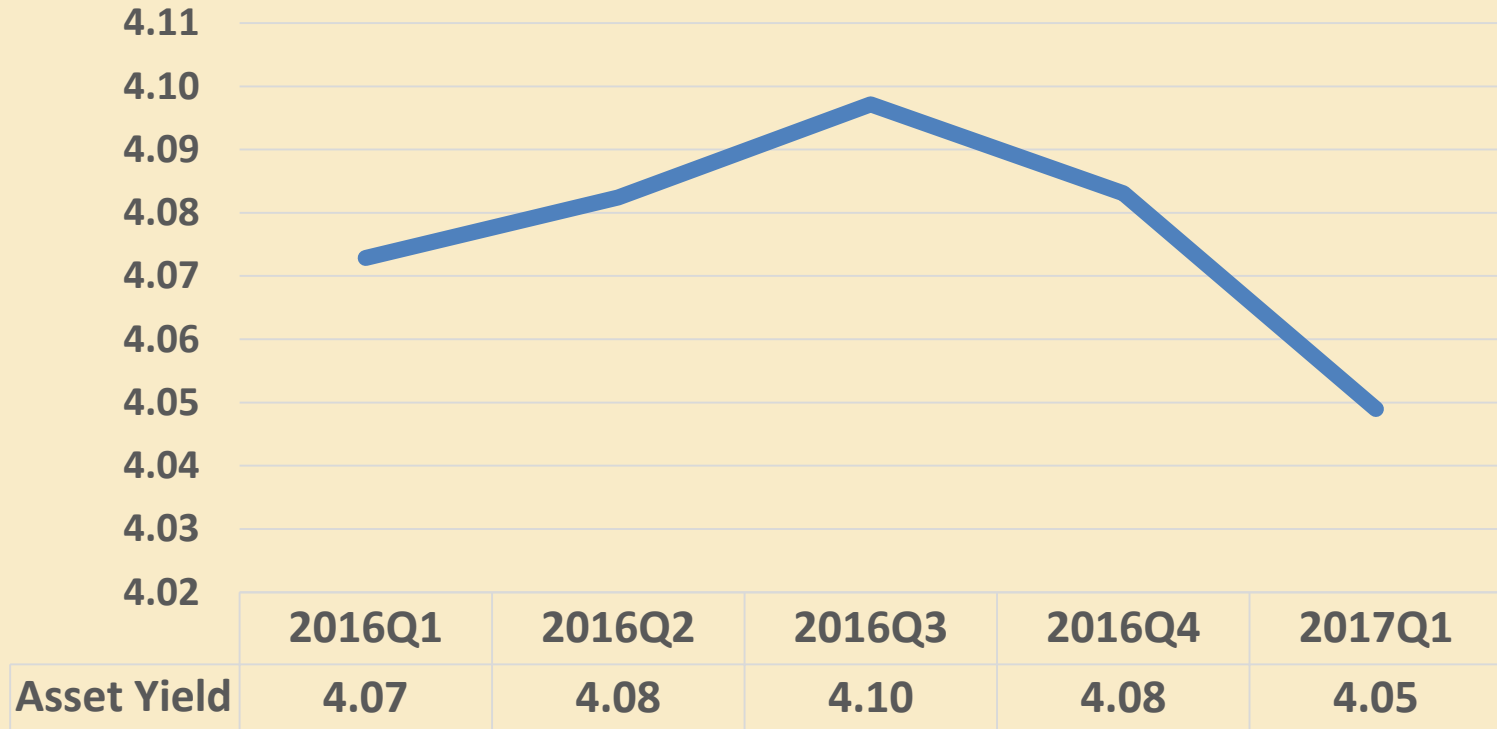
# Return on Average Assets



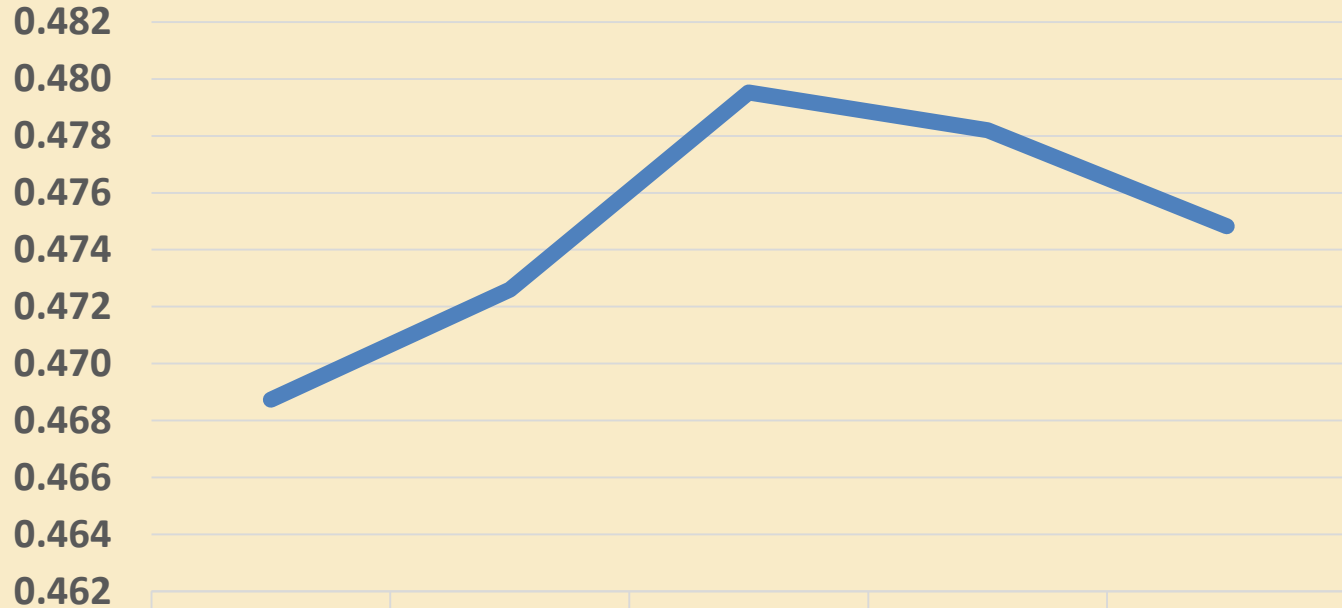
# Net Interest Margin (FTE)



# Asset Yield

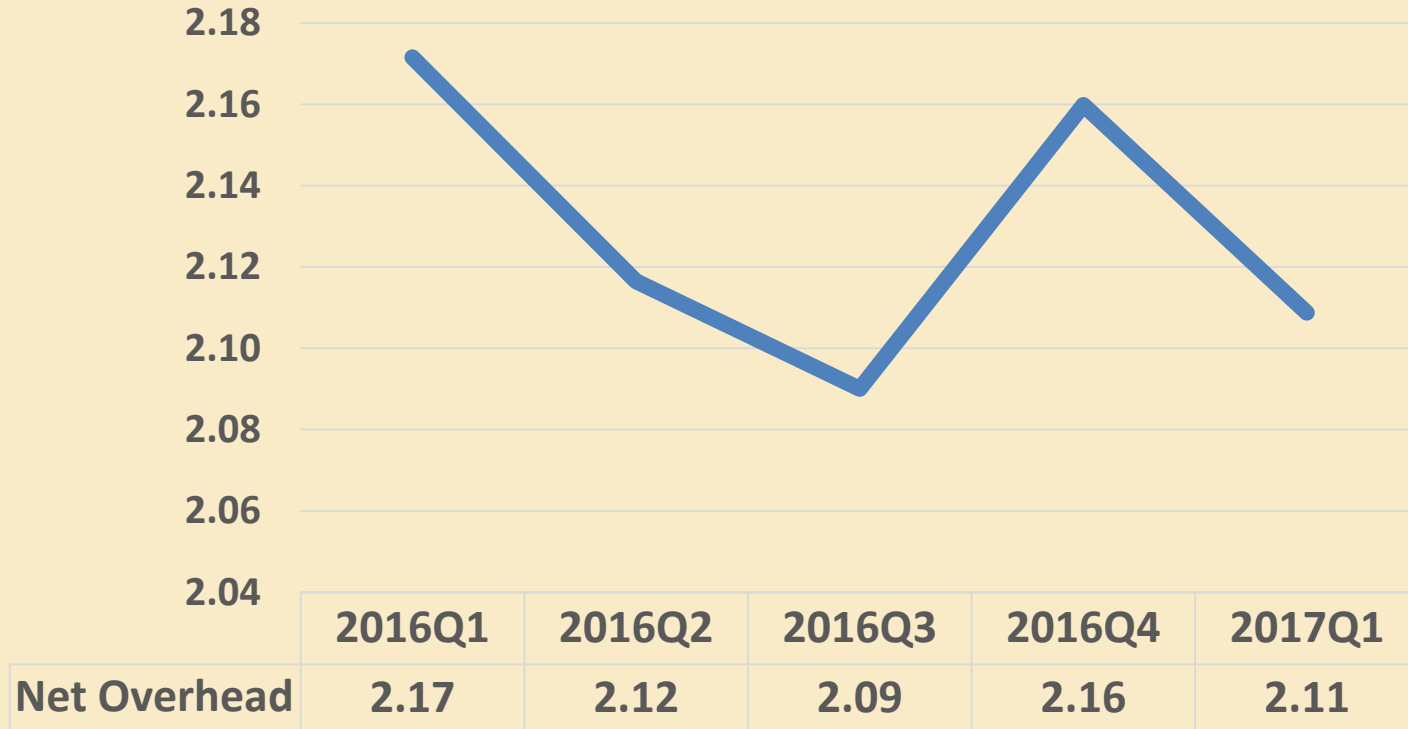


# Cost of Funds

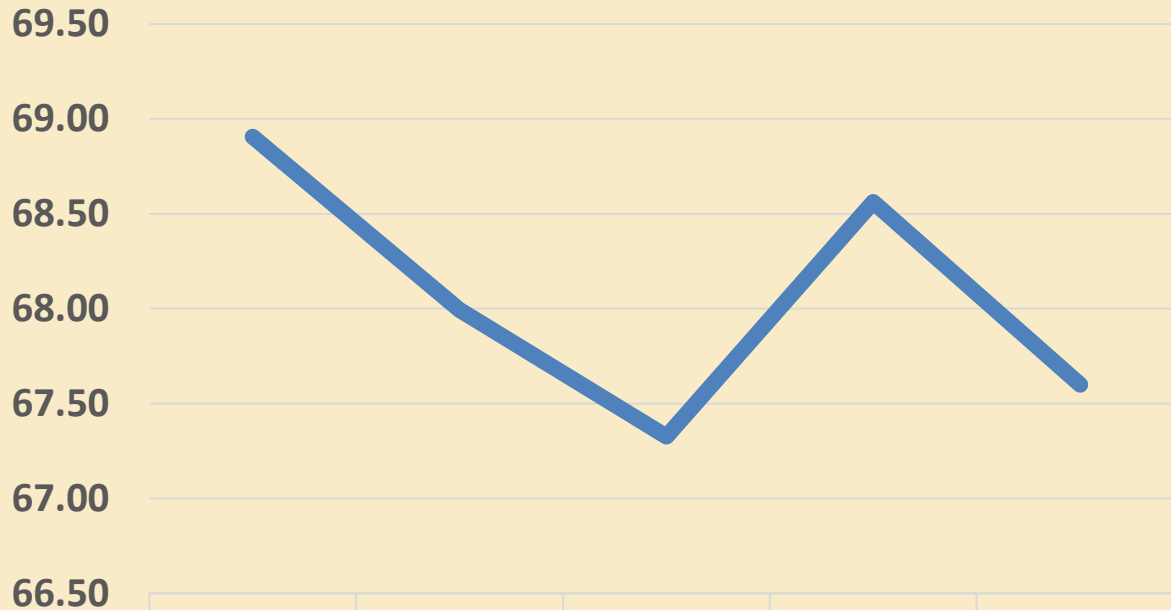


	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1
Cost of Funds	0.47	0.47	0.48	0.48	0.47

# Net Overhead



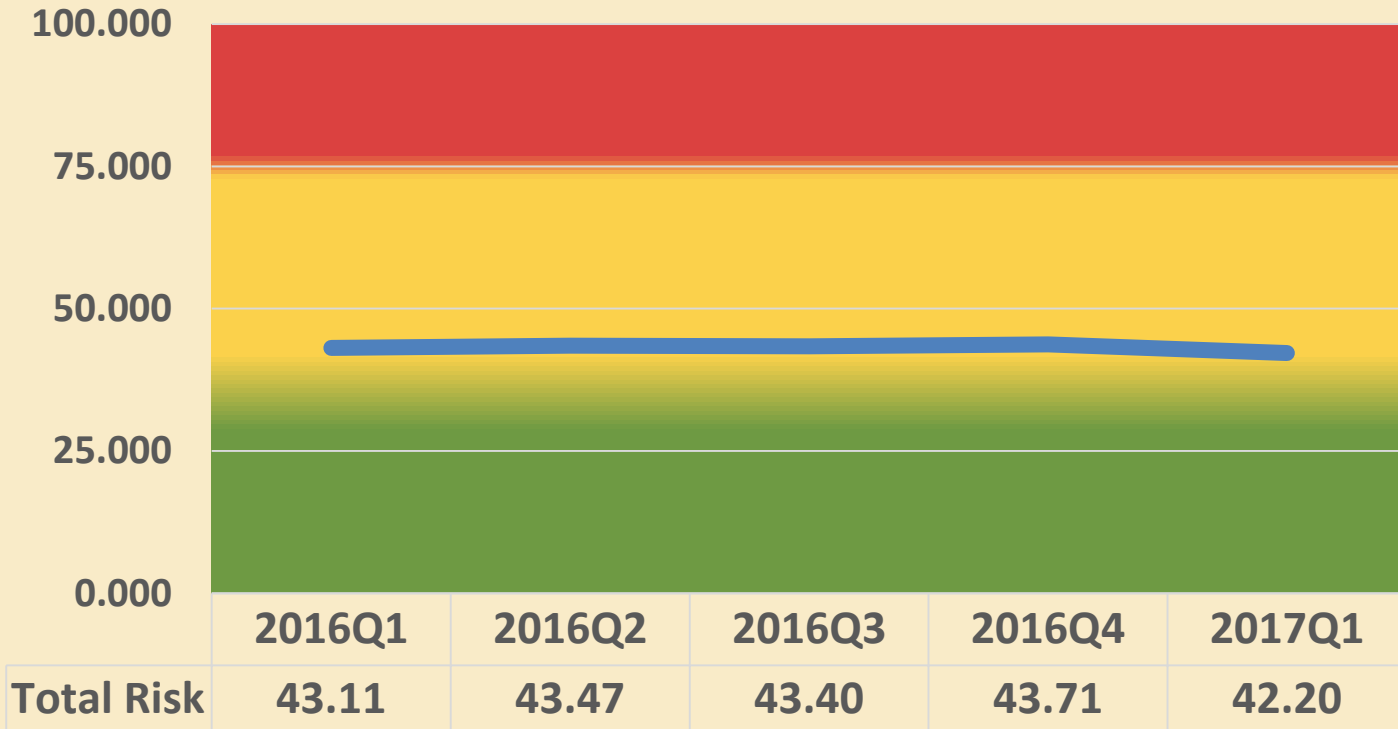
# Efficiency Ratio



	2016Q1	2016Q2	2016Q3	2016Q4	2017Q1
<b>Efficiency Ratio</b>	<b>68.91</b>	<b>67.99</b>	<b>67.33</b>	<b>68.56</b>	<b>67.60</b>



# S&B TOTAL RISK INDEX





The banner features a large, stylized graphic of a globe or sphere composed of blue and red dots, set against a background of blue and white wavy lines. The text is arranged in a clean, professional layout.

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The logo consists of the letters 'IPI' in a large, bold, serif font. Below it, in a smaller, all-caps sans-serif font, is 'MEMBER FINRA & SIPC'. Underneath that, the words 'Investment Professionals' are written in a cursive script, followed by 'INC' in a bold, all-caps sans-serif font.

**IPI**  
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