

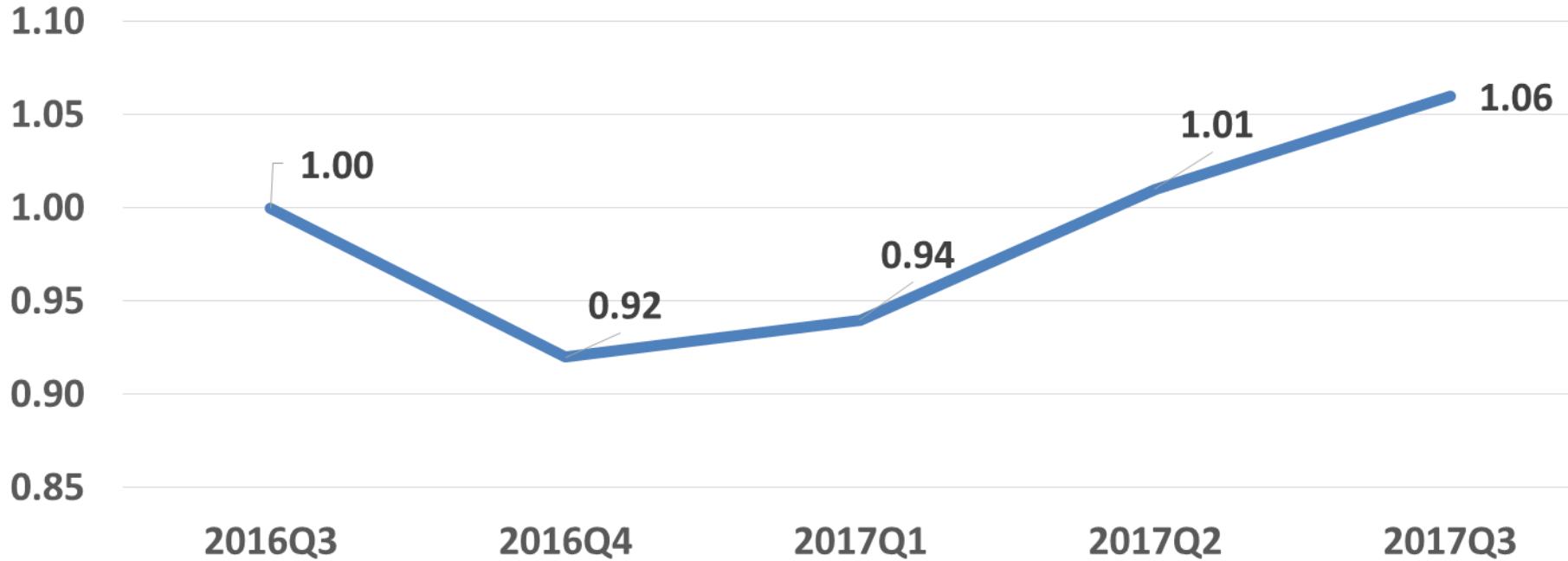
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3Q 2017 Community Bank Benchmark Result

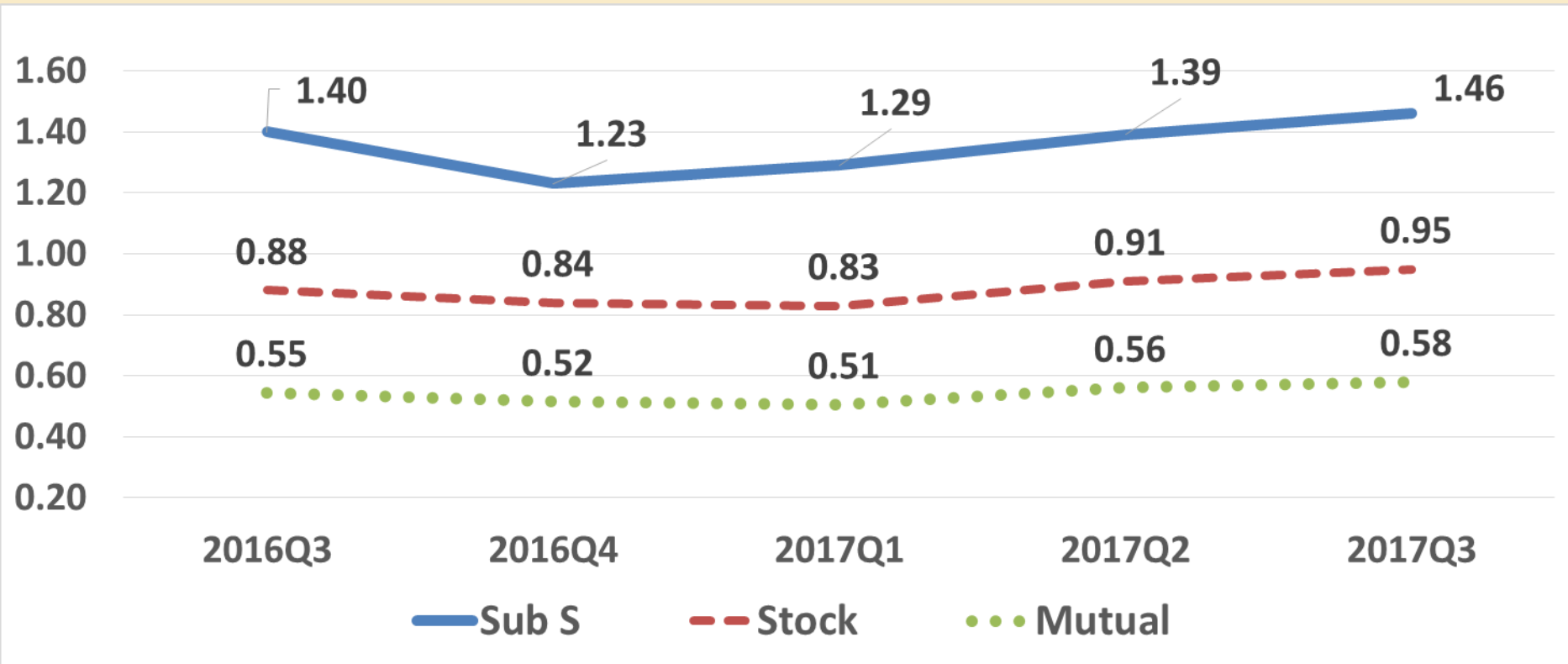
Aggregated Net Income

3Q 2017	\$5.92 Billion
2Q 2017	\$5.57 Billion
% Change	+6.2%

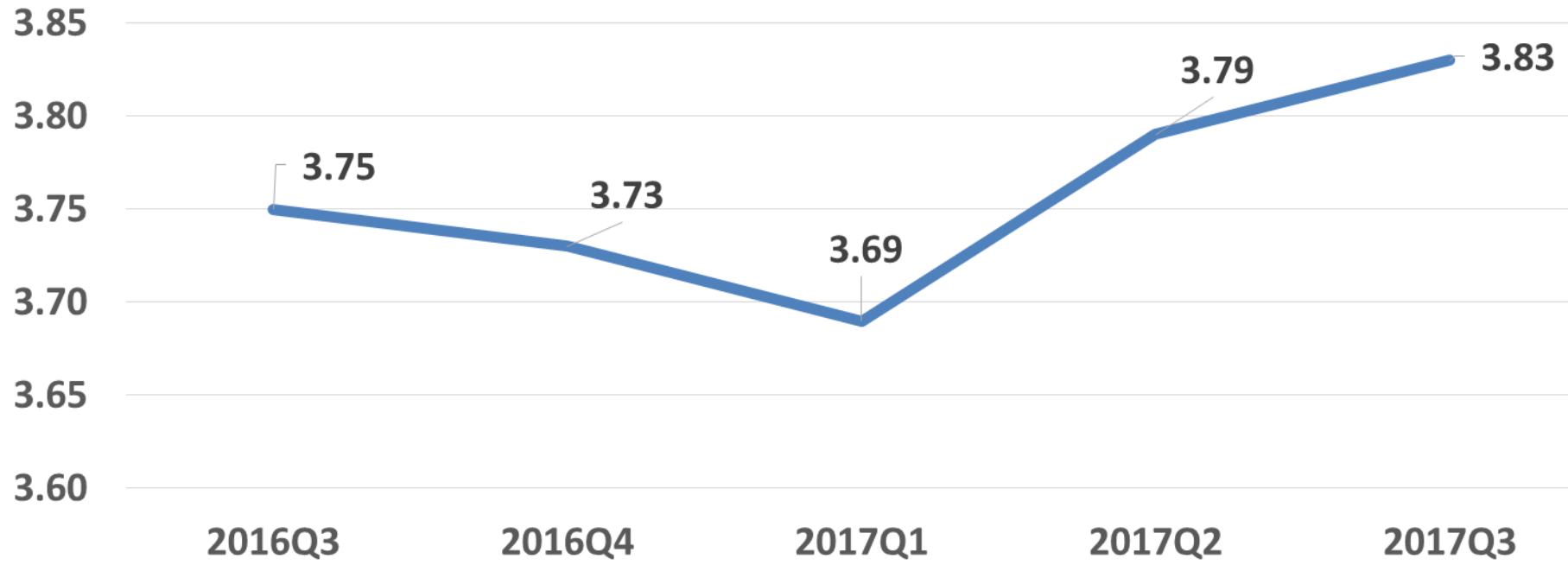
ROAA



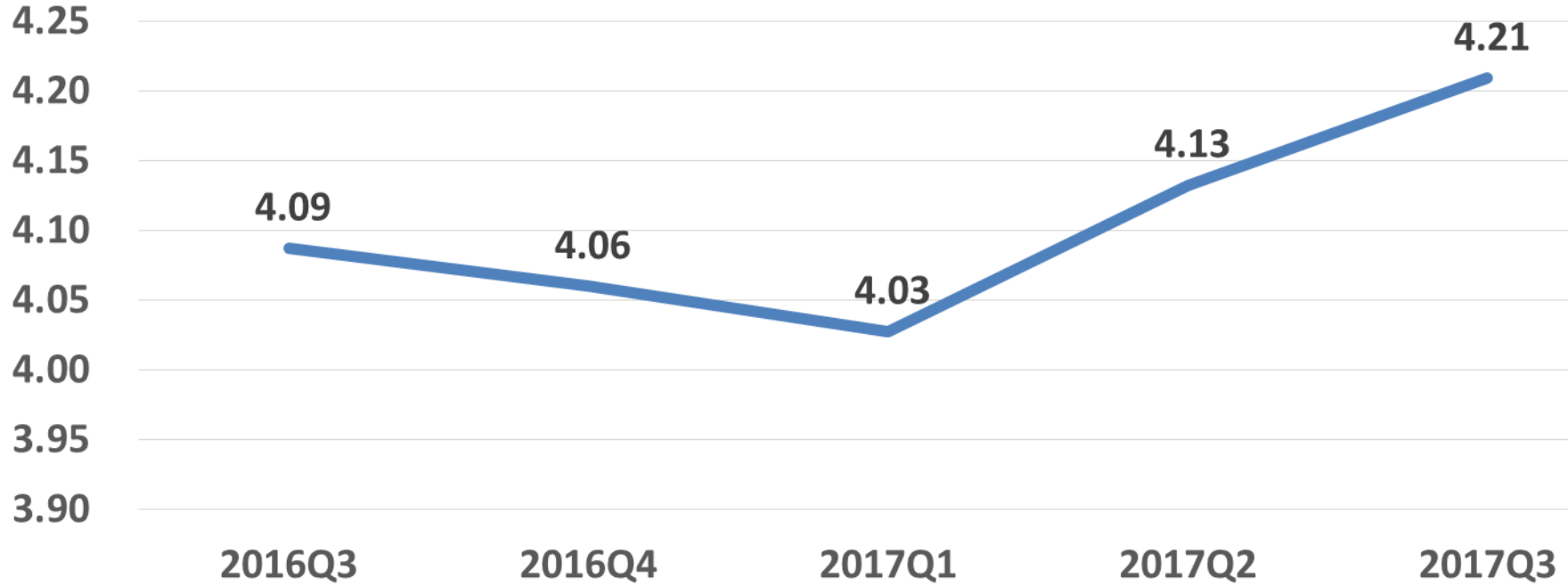
Sub Benchmark ROAA Results



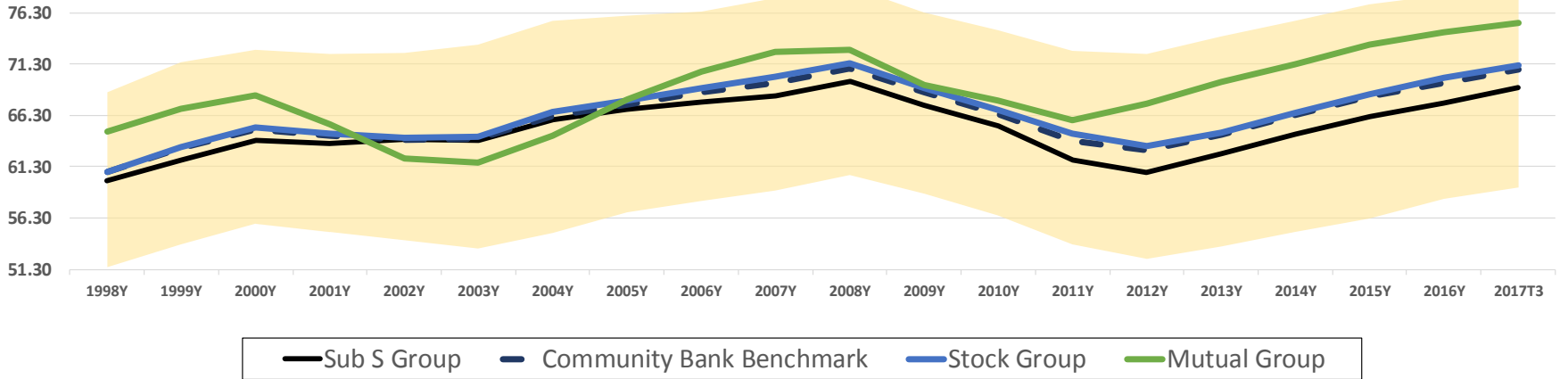
Net Interest Margin (FTE)



Yield on Earning Assets



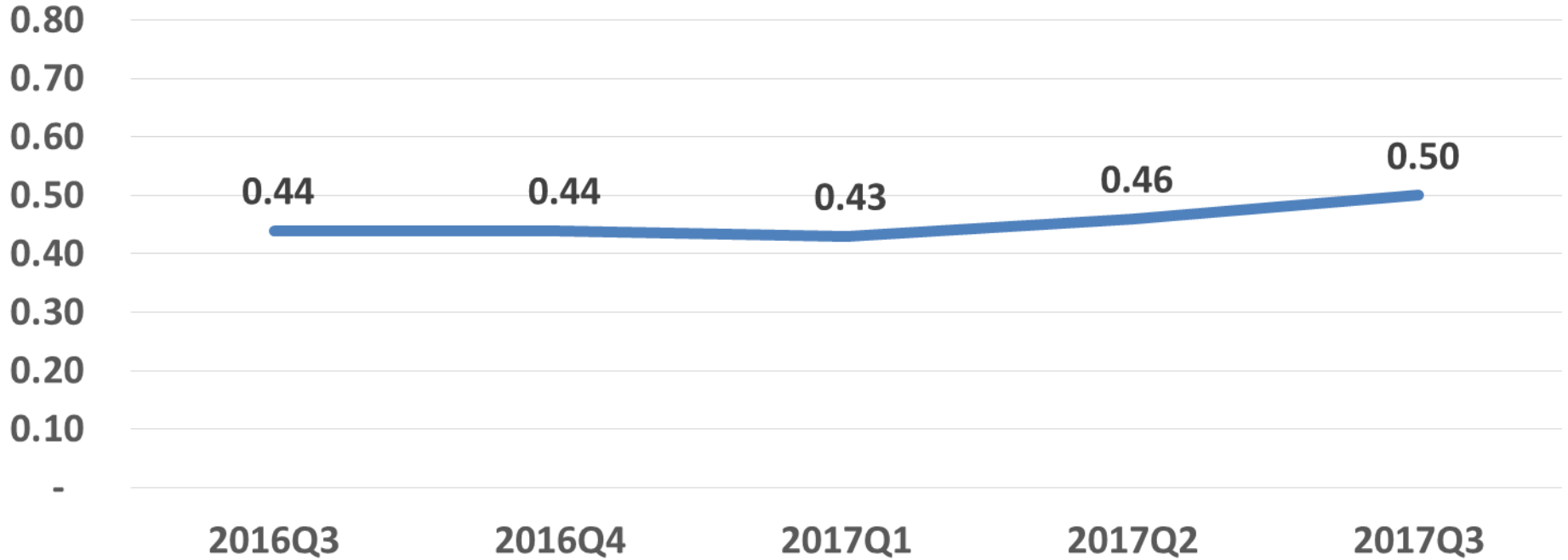
Gross Loans & Leases/ Assets (%)



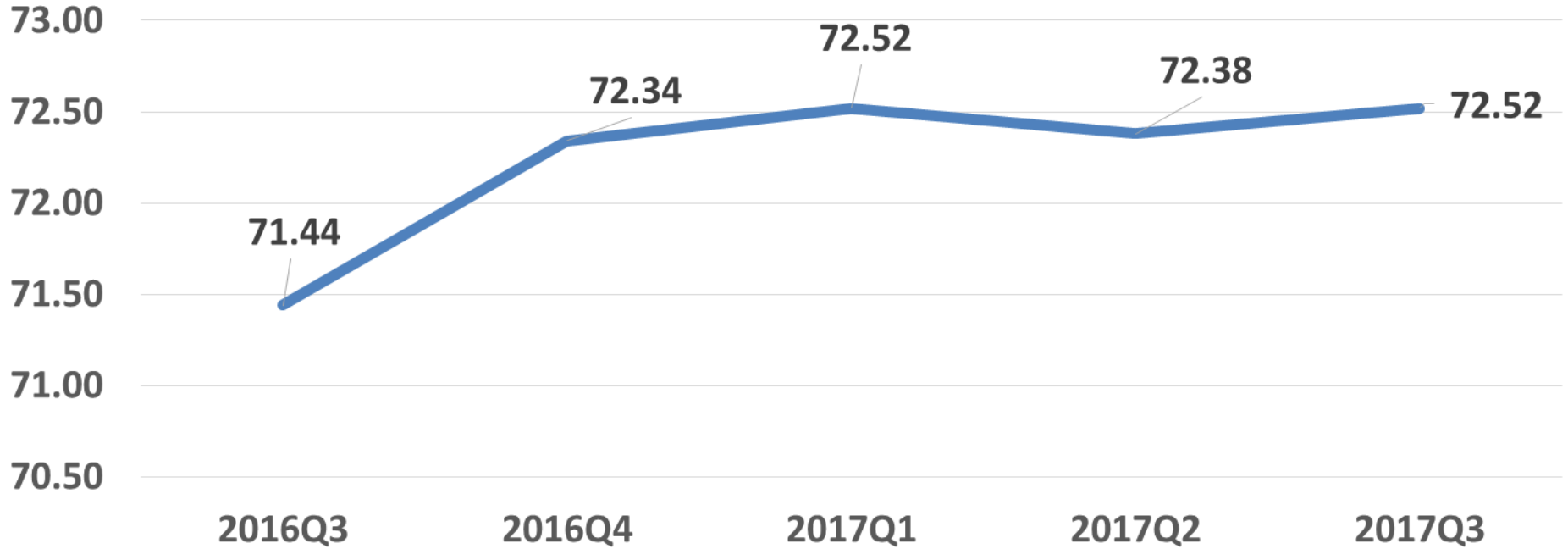
Shaded area represents the 25th pct to the 75th pct of the Community Bank Benchmark

	1998Y	1999Y	2000Y	2001Y	2002Y	2003Y	2004Y	2005Y	2006Y	2007Y	2008Y	2009Y	2010Y	2011Y	2012Y	2013Y	2014Y	2015Y	2016Y	2017T3
Sub S Group-Median	59.96	61.99	63.85	63.51	64.00	63.88	65.91	66.85	67.62	68.15	69.58	67.27	65.25	61.93	60.78	62.56	64.49	66.17	67.47	68.96
Stock Group-Median	60.75	63.24	65.14	64.49	64.10	64.23	66.59	67.74	68.90	70.06	71.35	68.93	66.85	64.48	63.32	64.62	66.51	68.39	69.94	71.16
Mutual Group-Median	64.76	66.96	68.20	65.44	62.07	61.72	64.32	67.89	70.59	72.43	72.72	69.25	67.71	65.87	67.49	69.52	71.29	73.18	74.40	75.34
Community Bank Benchmark-Median	60.81	63.09	64.95	64.28	63.95	63.99	66.21	67.32	68.50	69.46	70.83	68.56	66.47	63.81	62.86	64.39	66.33	68.11	69.44	70.72
75th pct	68.57	71.47	72.72	72.25	72.39	73.23	75.52	76.01	76.44	77.75	78.84	76.28	74.63	72.56	72.31	73.94	75.49	77.09	78.05	78.81
25th pct	51.56	53.72	55.71	54.91	54.09	53.37	54.84	56.88	57.99	58.95	60.50	58.69	56.55	53.75	52.33	53.48	54.93	56.25	58.21	59.25

Cost of Funds



Cash-type Deposits / Total Deposits



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