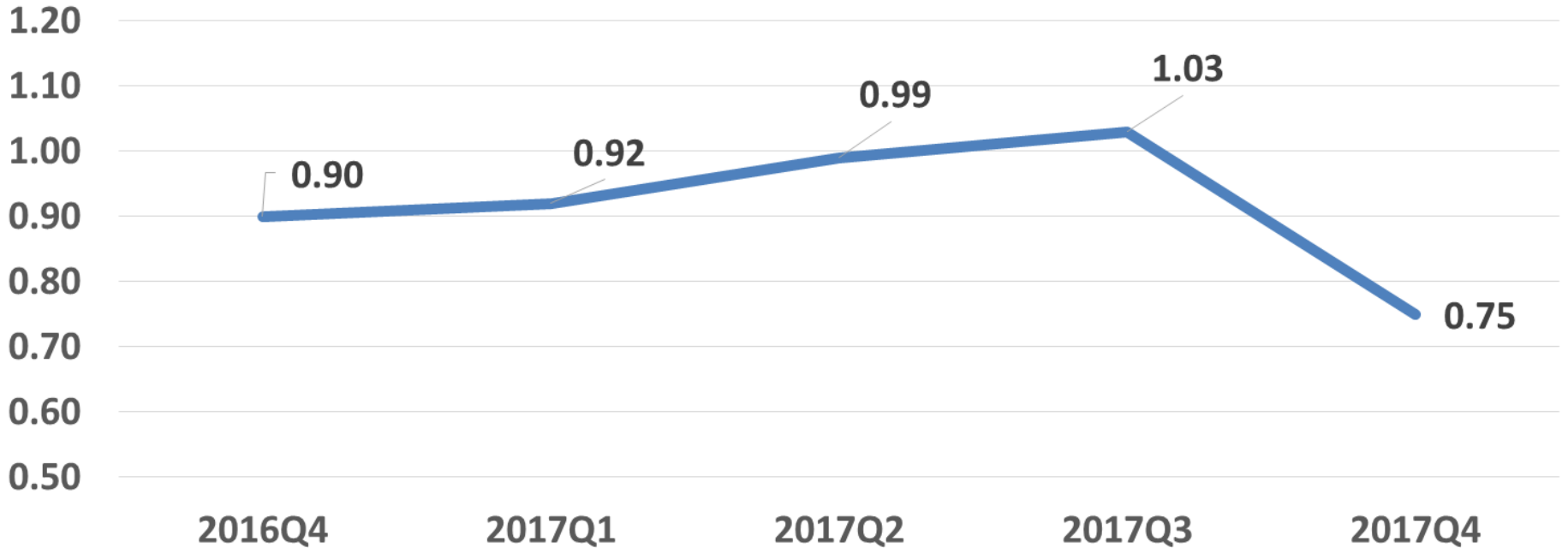


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4th Quarter 2017
Community Bank
Performance

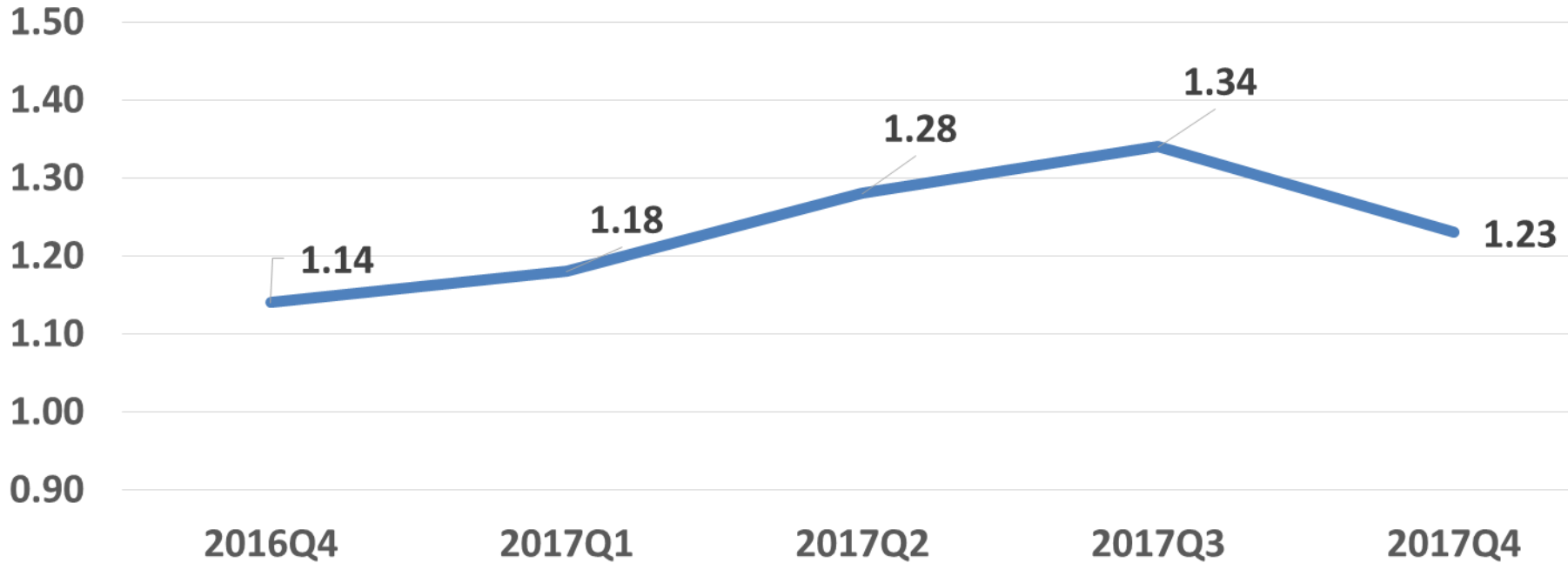
Community Bank Performance

Return on Average Assets



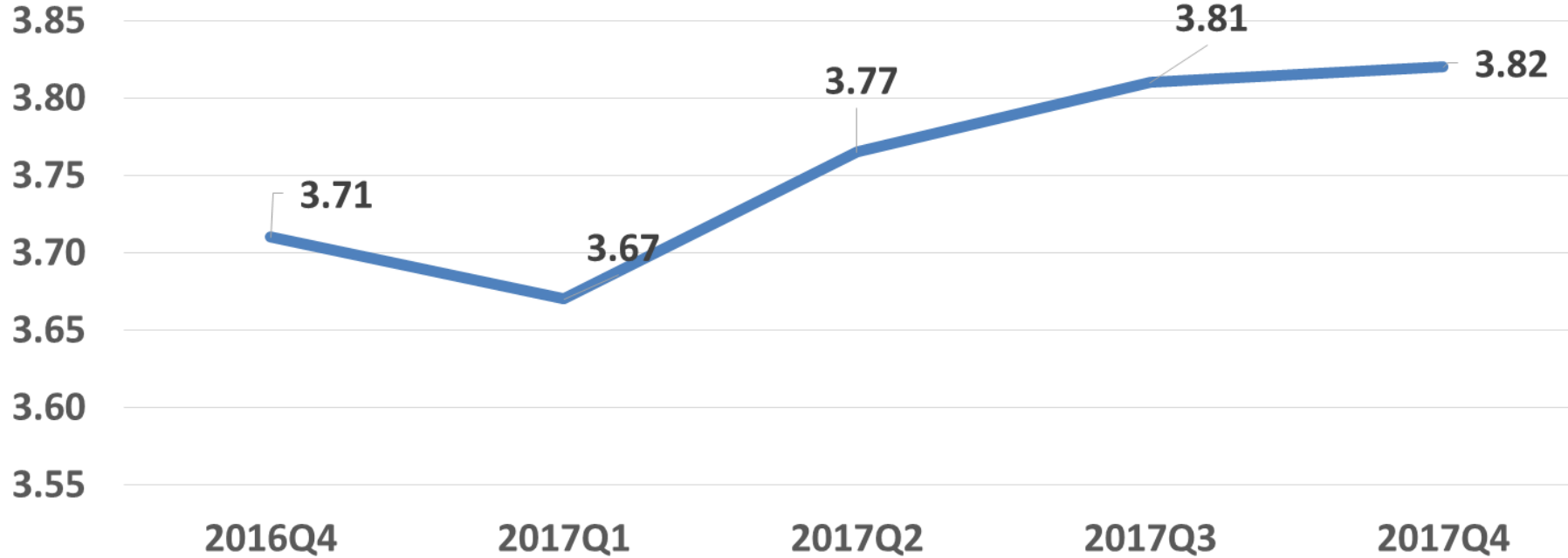
Community Bank Performance

Pre-Tax Return on Average Assets

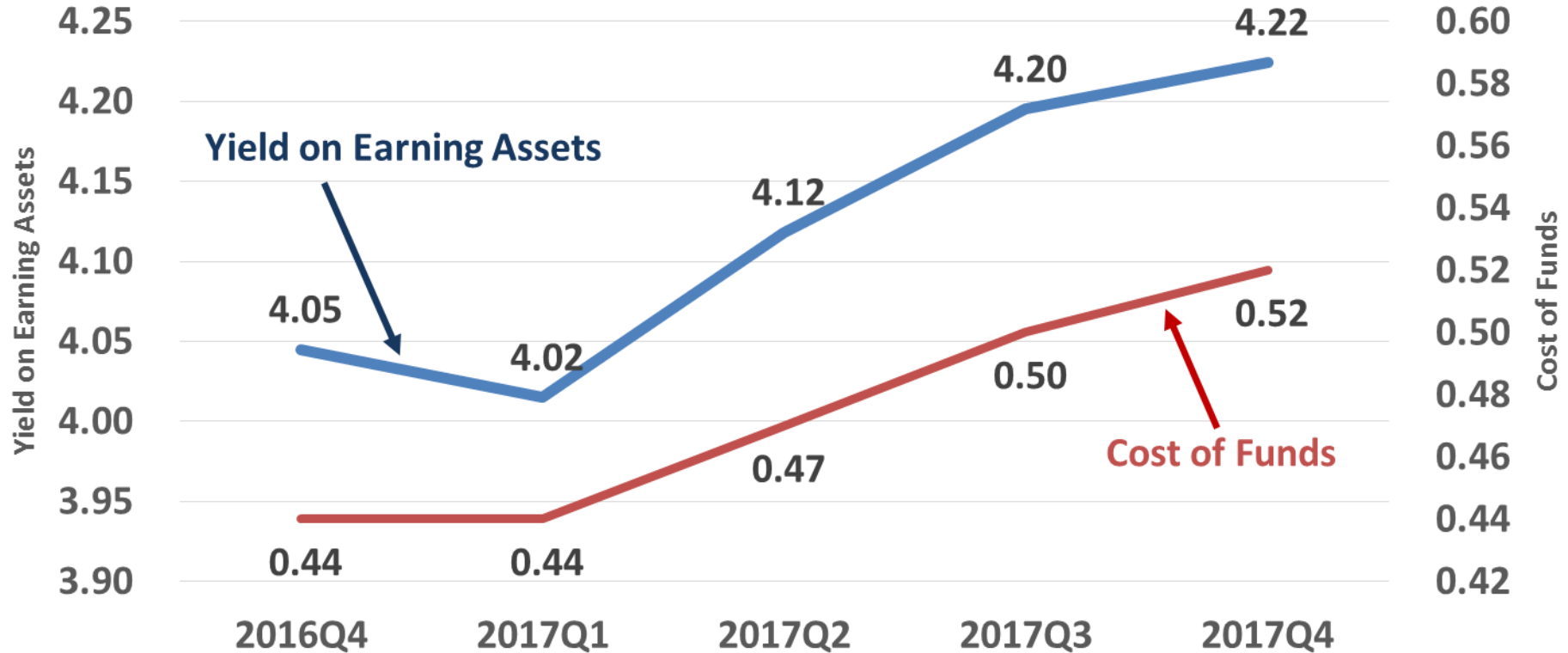


Community Bank Performance

Net Interest Margin (FTE)

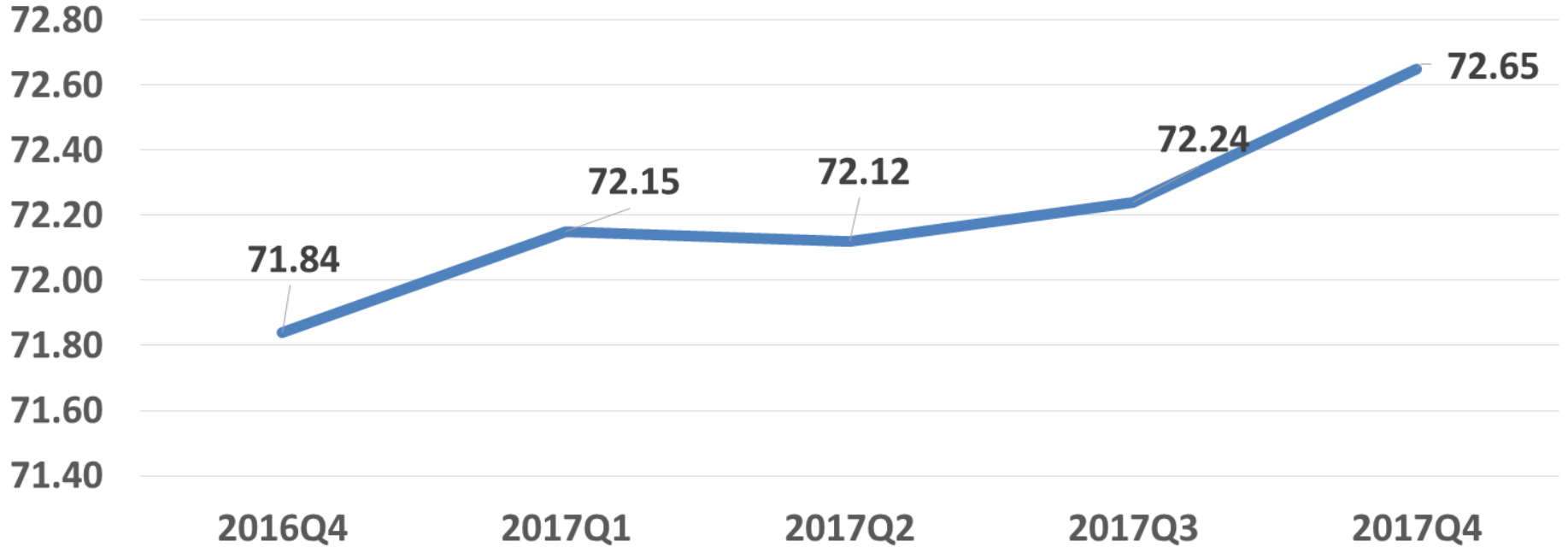


Community Bank Performance

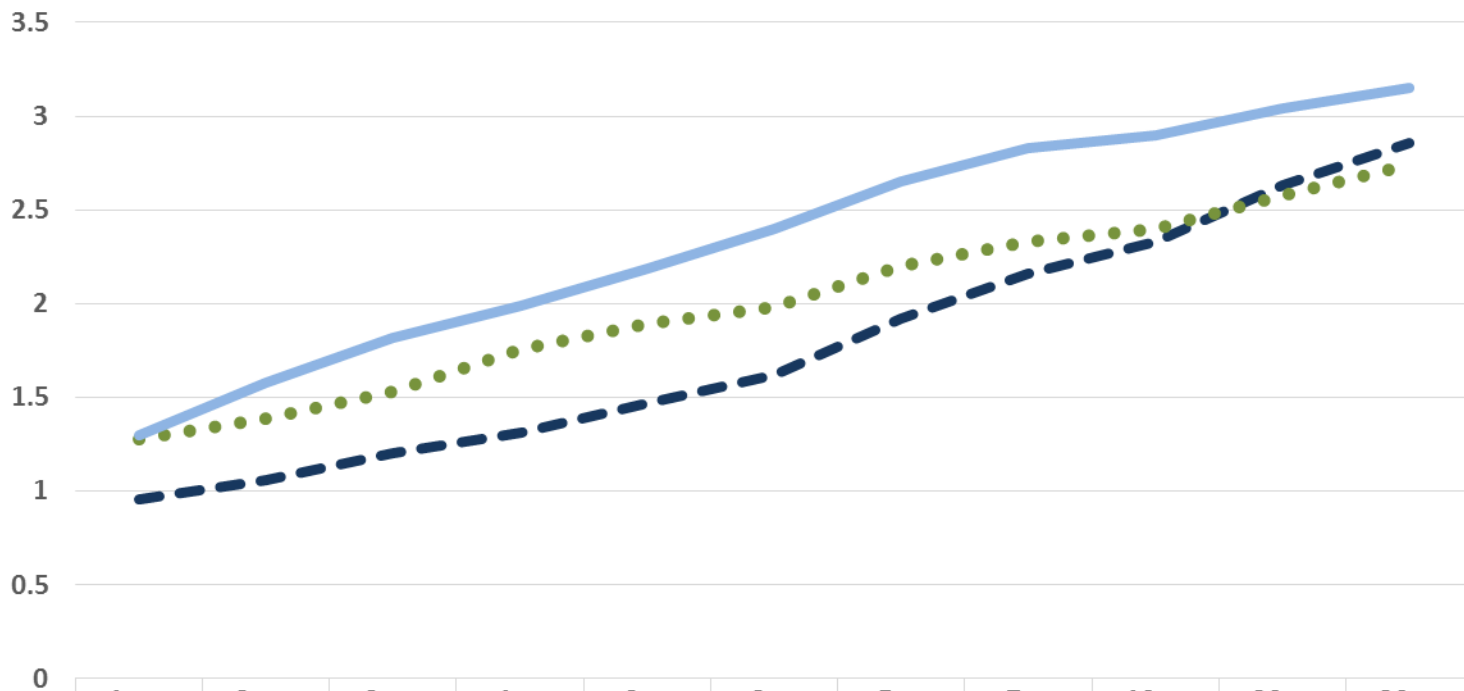


Community Bank Performance

Cash-type Deposits / Total Deposits



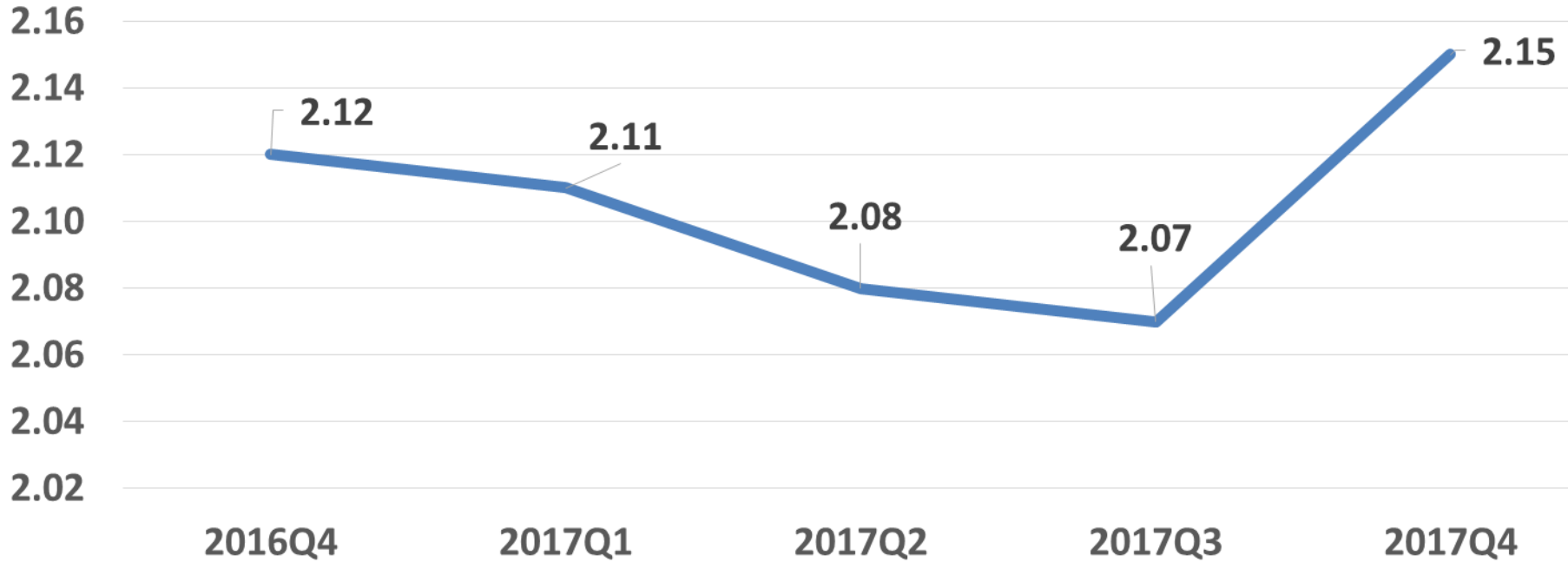
US Treasury Curve



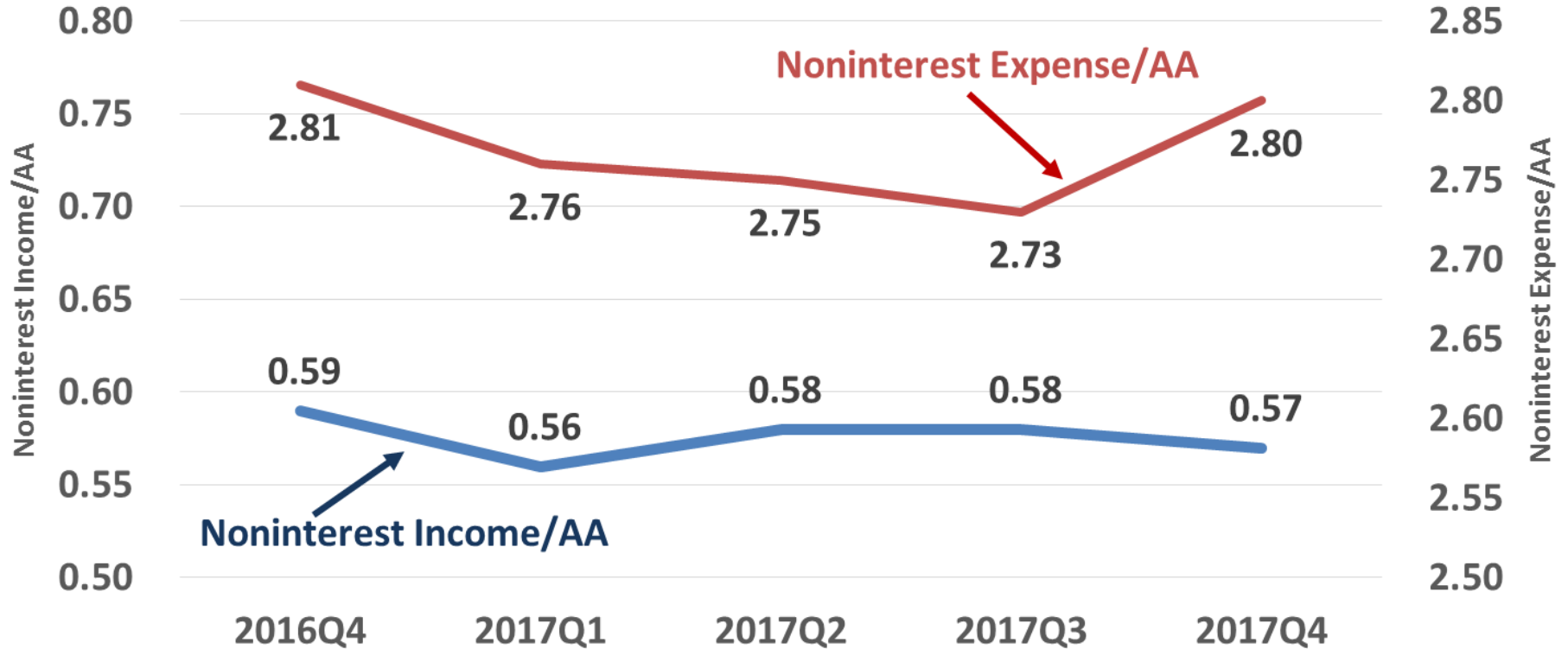
	1 mo	3 mo	6 mo	1 yr	2 yr	3 yr	5 yr	7 yr	10 yr	20 yr	30 yr
9/29/2017	0.96	1.06	1.2	1.31	1.47	1.62	1.92	2.16	2.33	2.63	2.86
12/29/2017	1.28	1.39	1.53	1.76	1.89	1.98	2.2	2.33	2.4	2.58	2.74
2/15/2018	1.3	1.58	1.82	1.99	2.19	2.4	2.65	2.83	2.9	3.04	3.15

Community Bank Performance

Net Overhead



Community Bank Performance



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