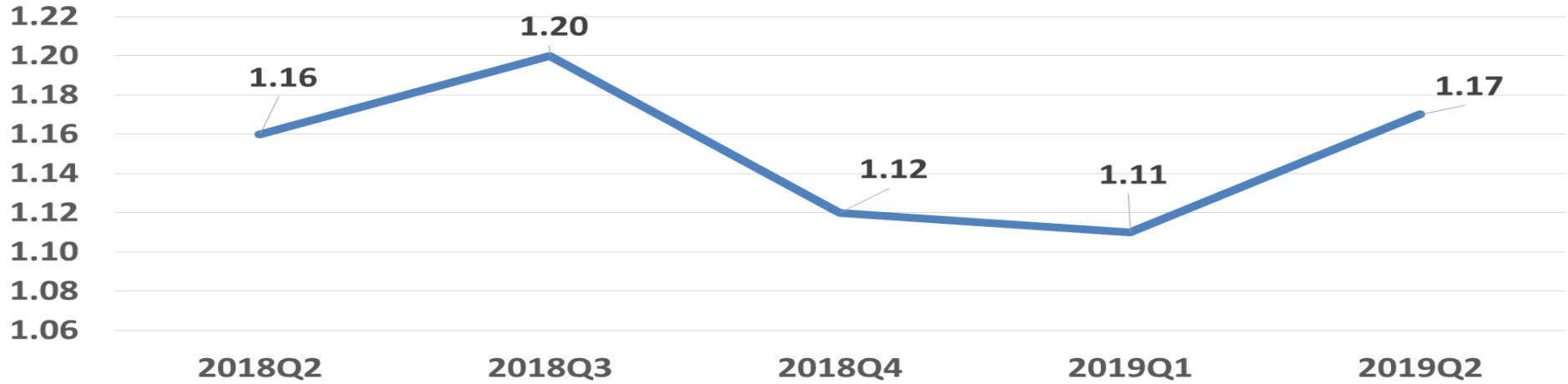


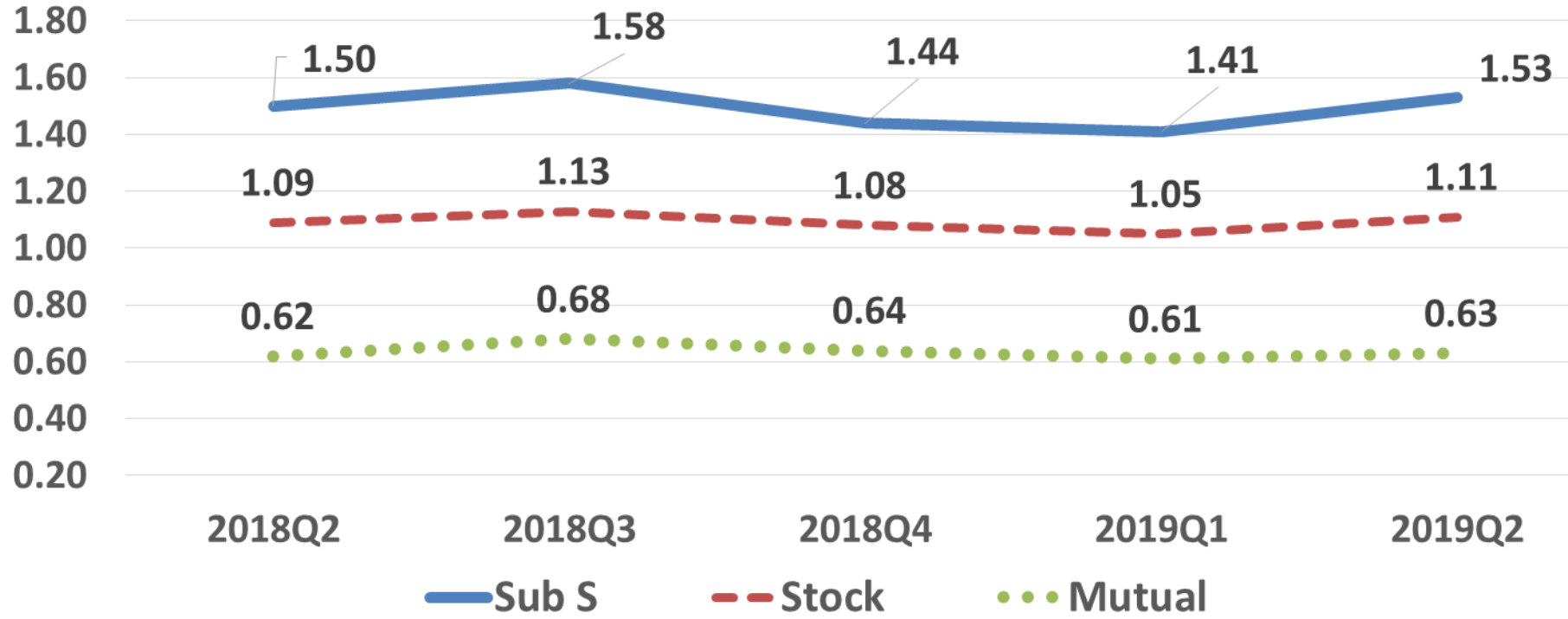


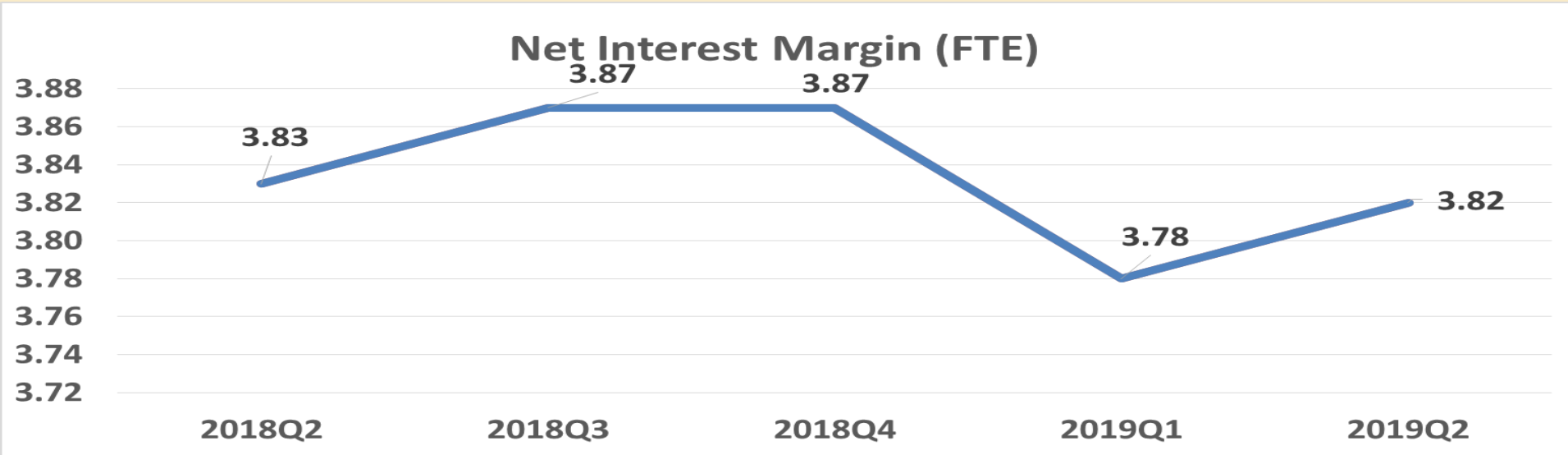
2019 Q2 COMMUNITY BANK PERFORMANCE

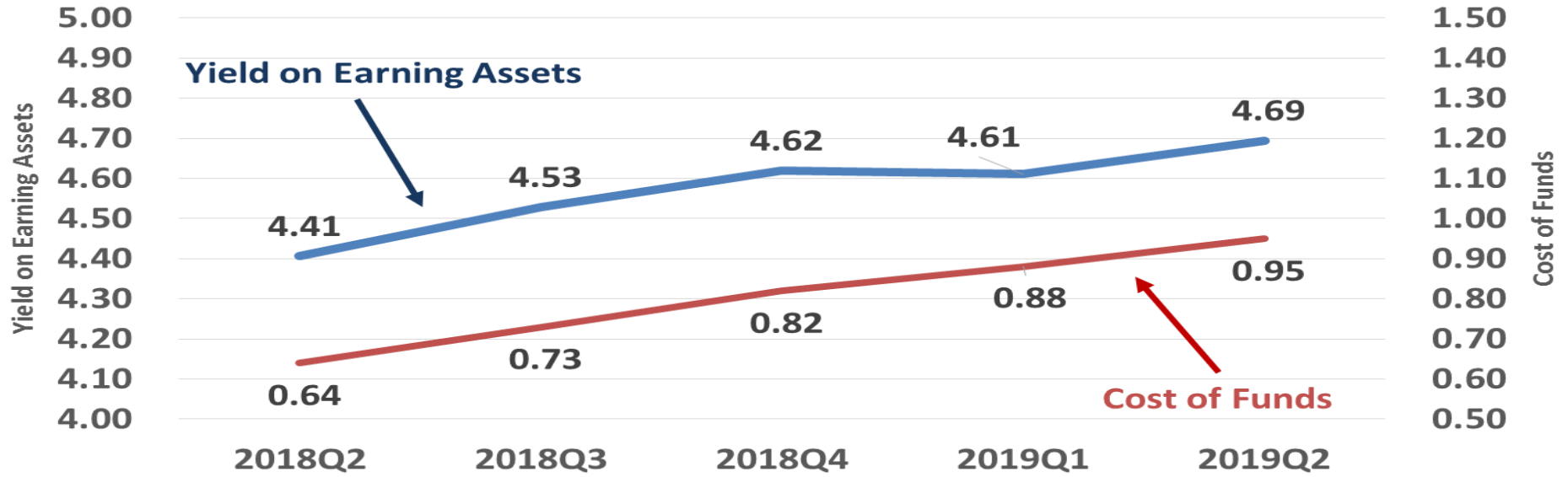
Return on Average Assets



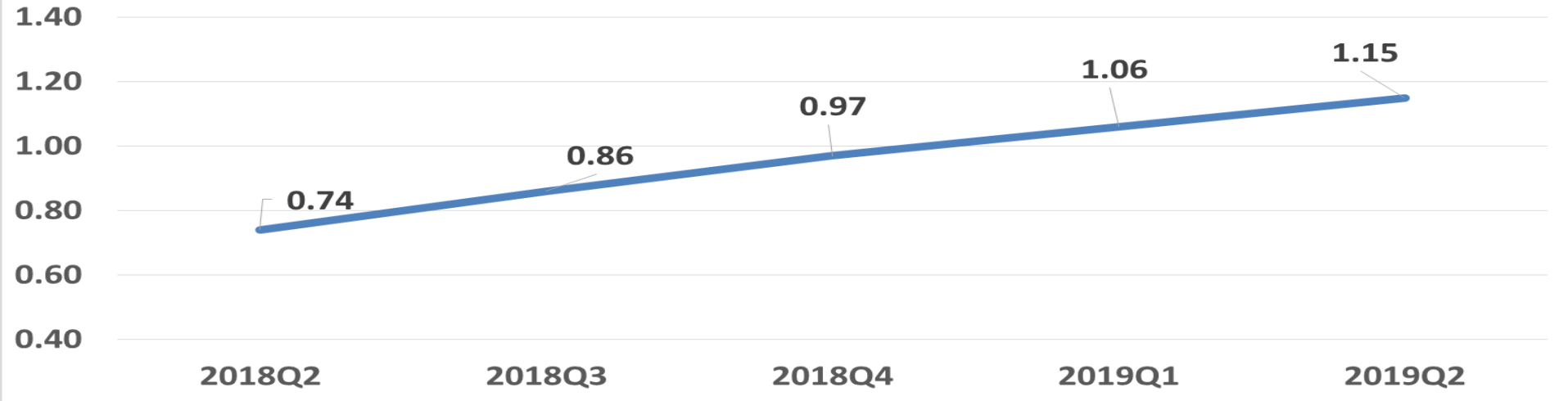
Return on Average Assets



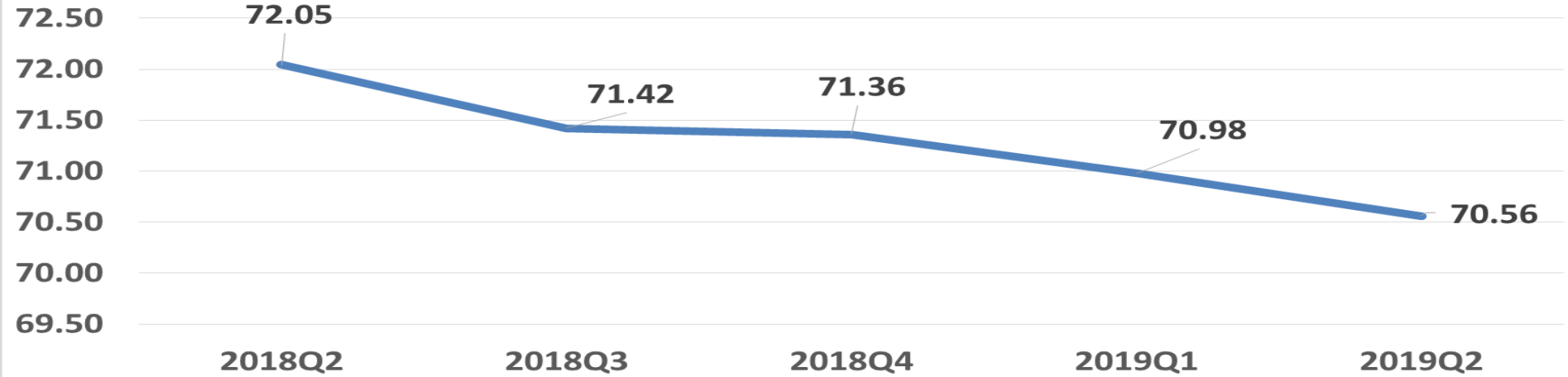




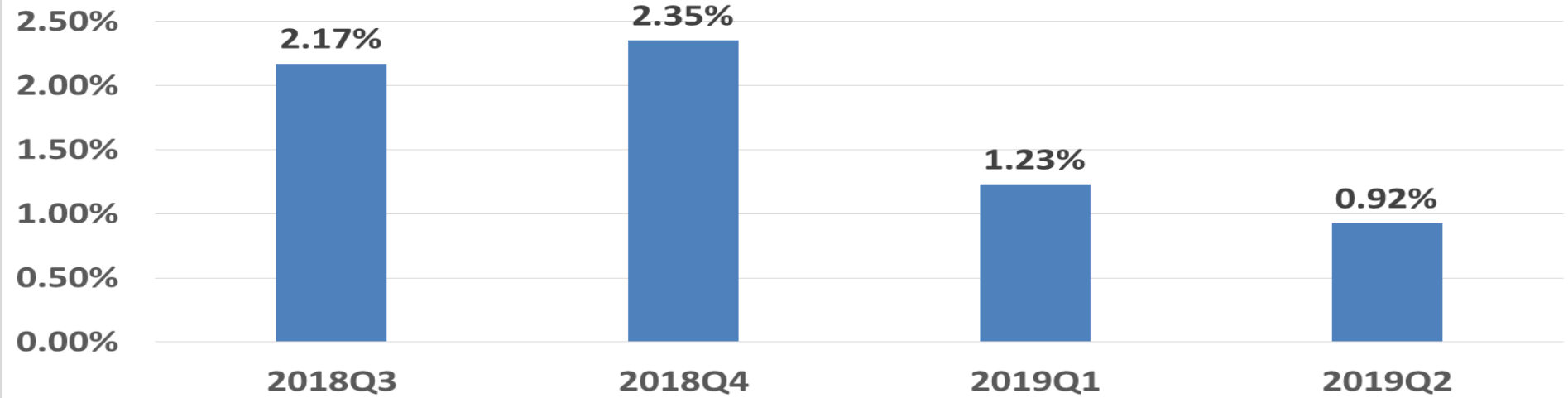
Cost of Int-bearing Deposits



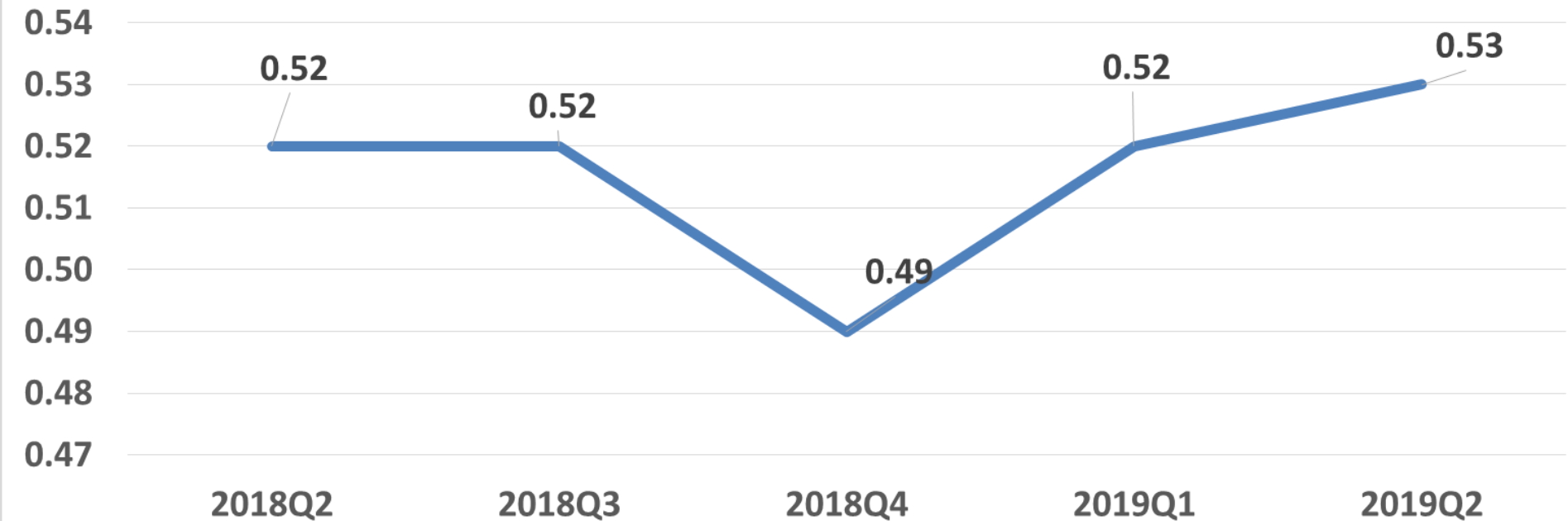
Cash-type Deposits / Total Deposits



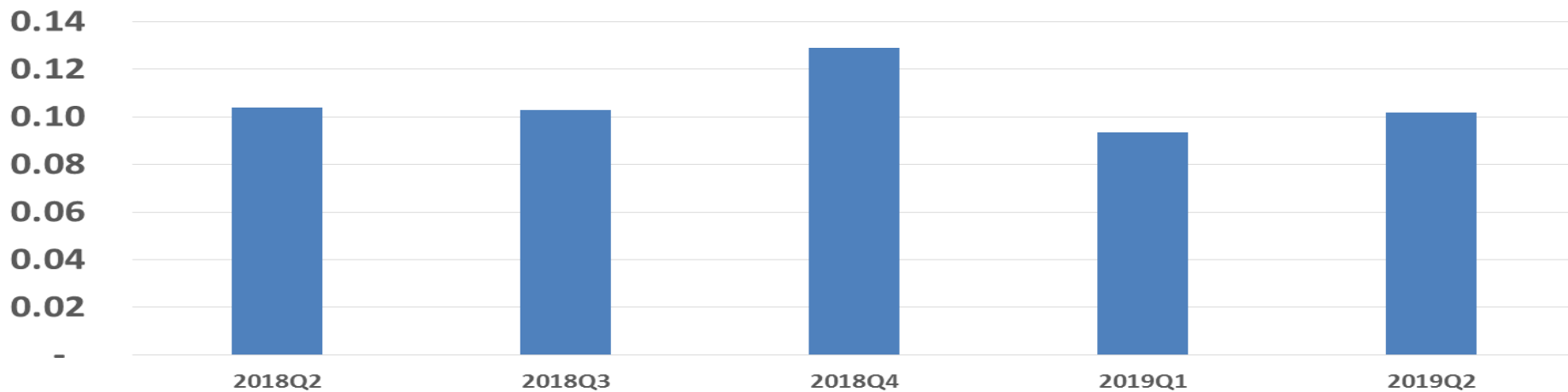
Quarterly Loan Growth



Noncurrent Loans / Total Loans

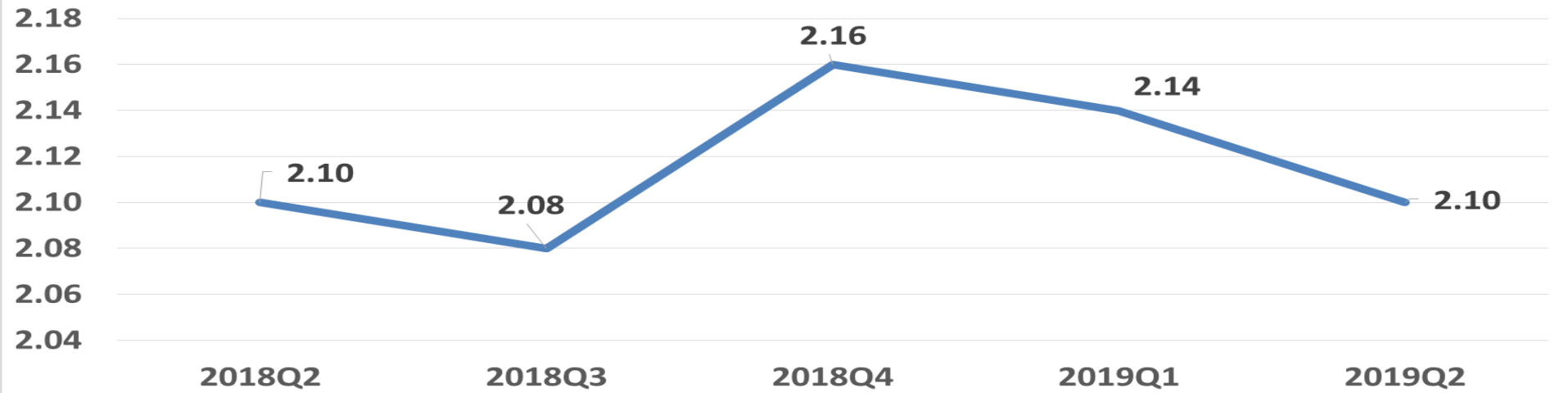


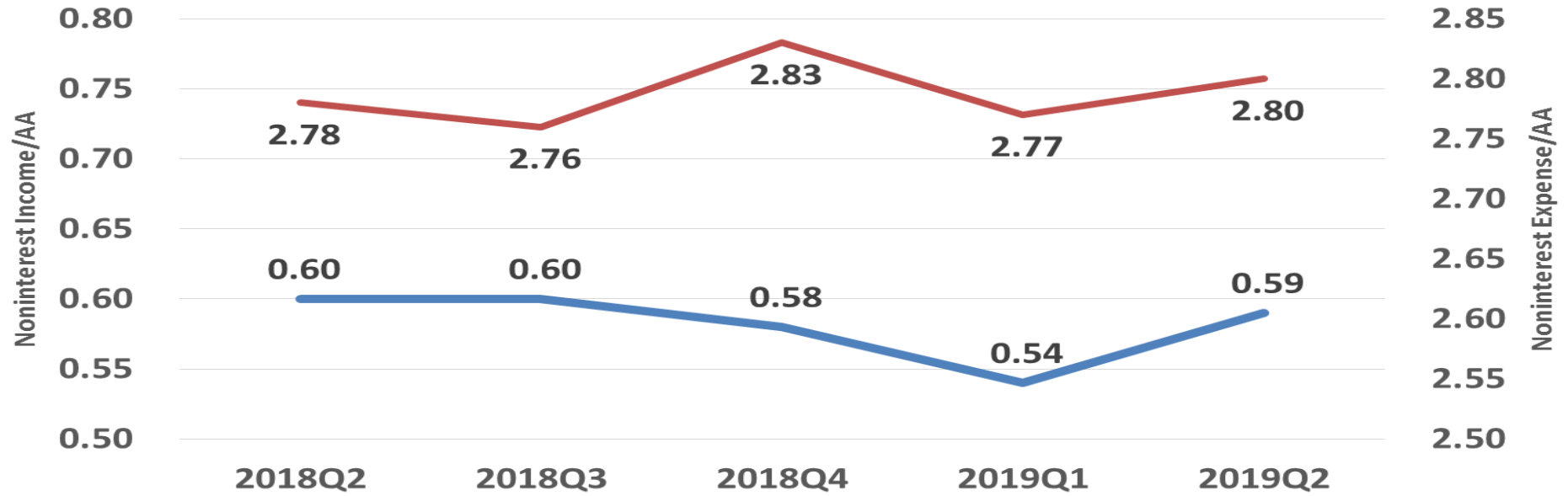
Quarterly Provision Expense/ Avg Assets (%)



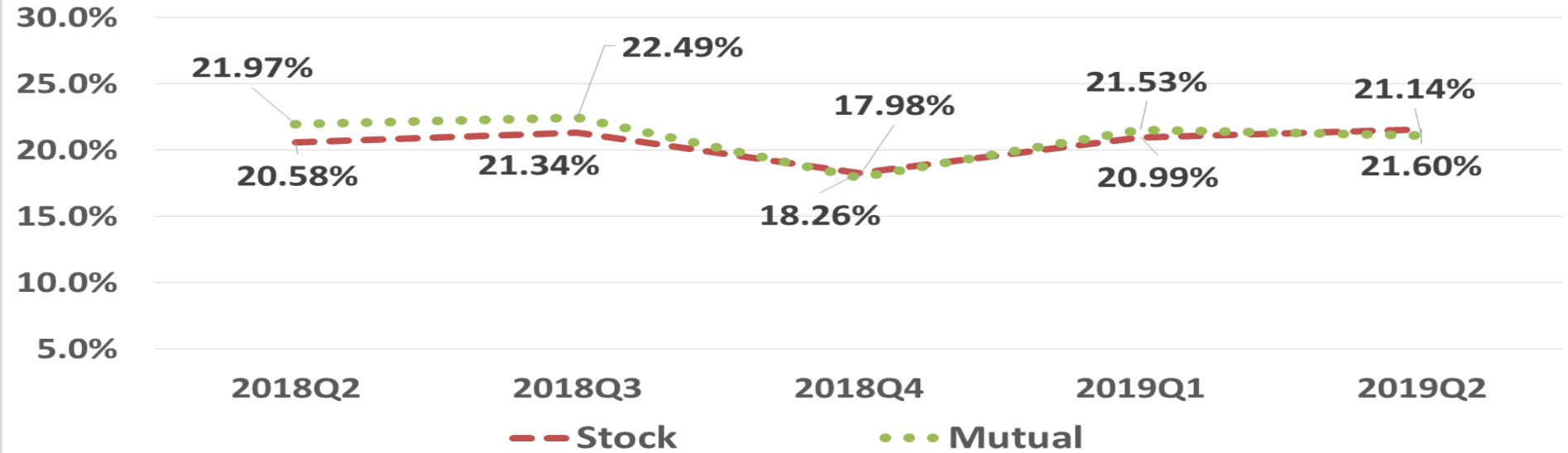
5% Trimmed Mean

Net Overhead

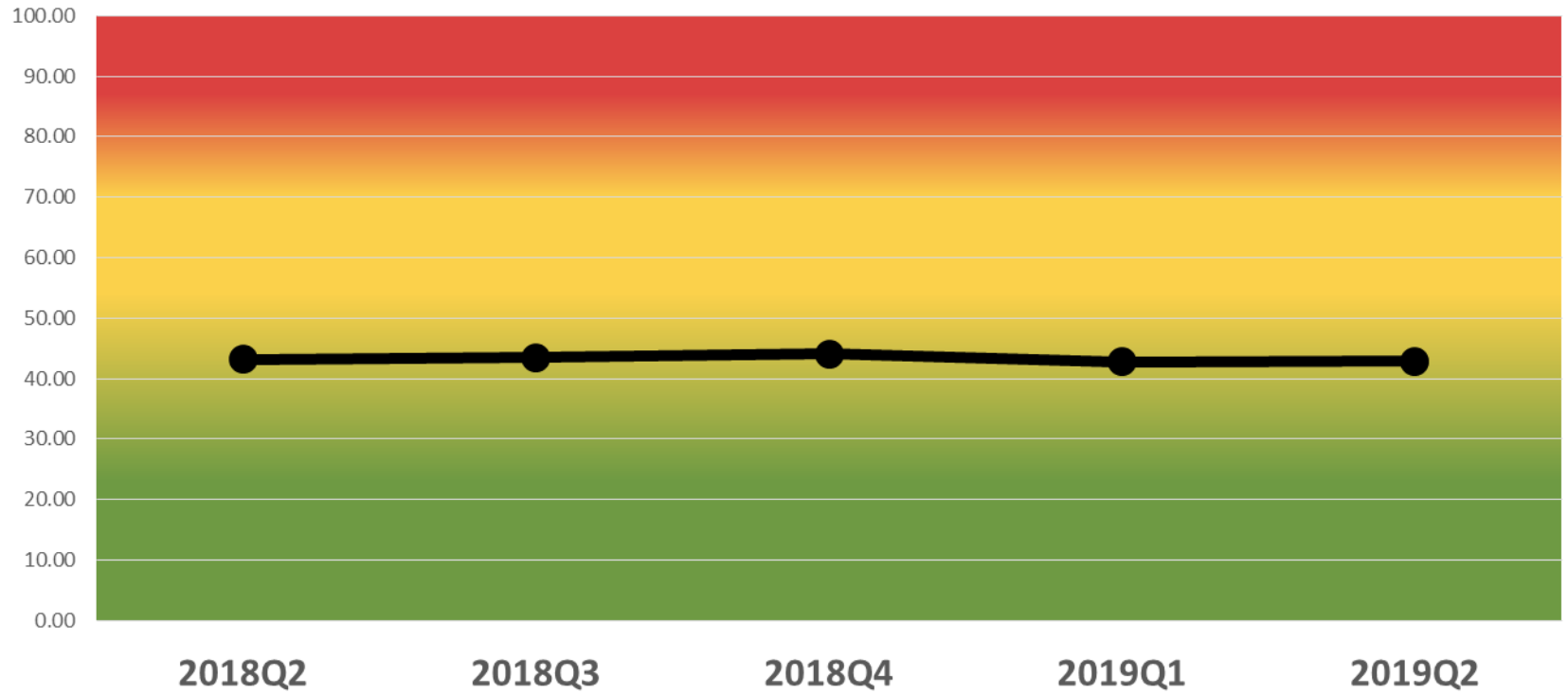




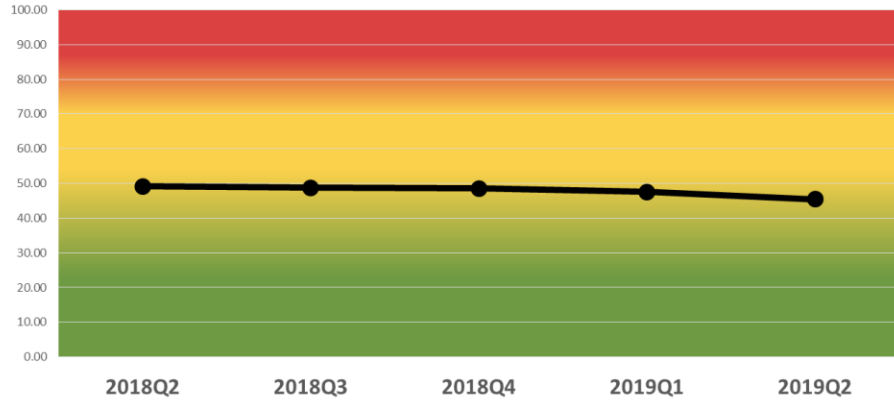
Tax Burden



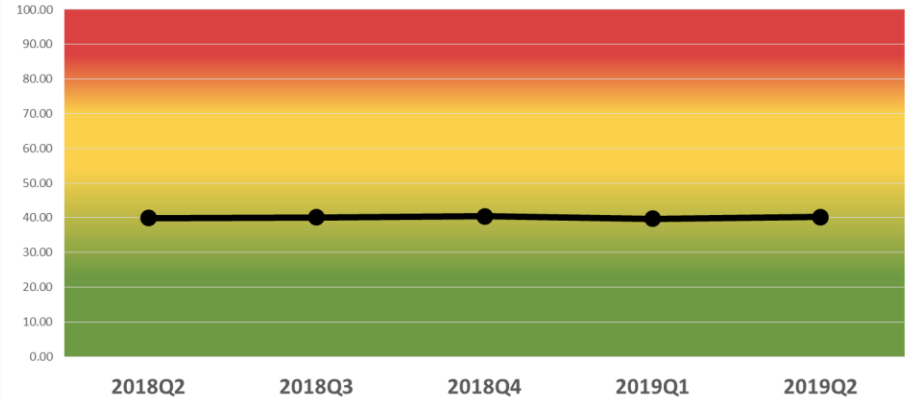
S&B Total Risk Score



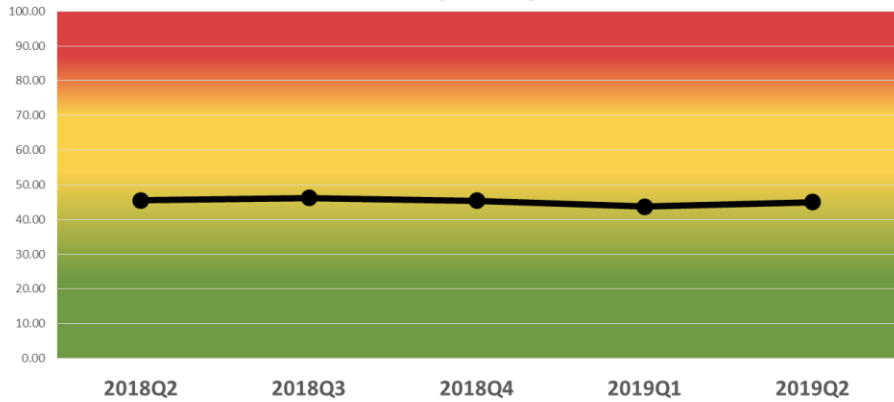
Capital Risk



Credit Risk



Liquidity Risk



Earnings at Risk

