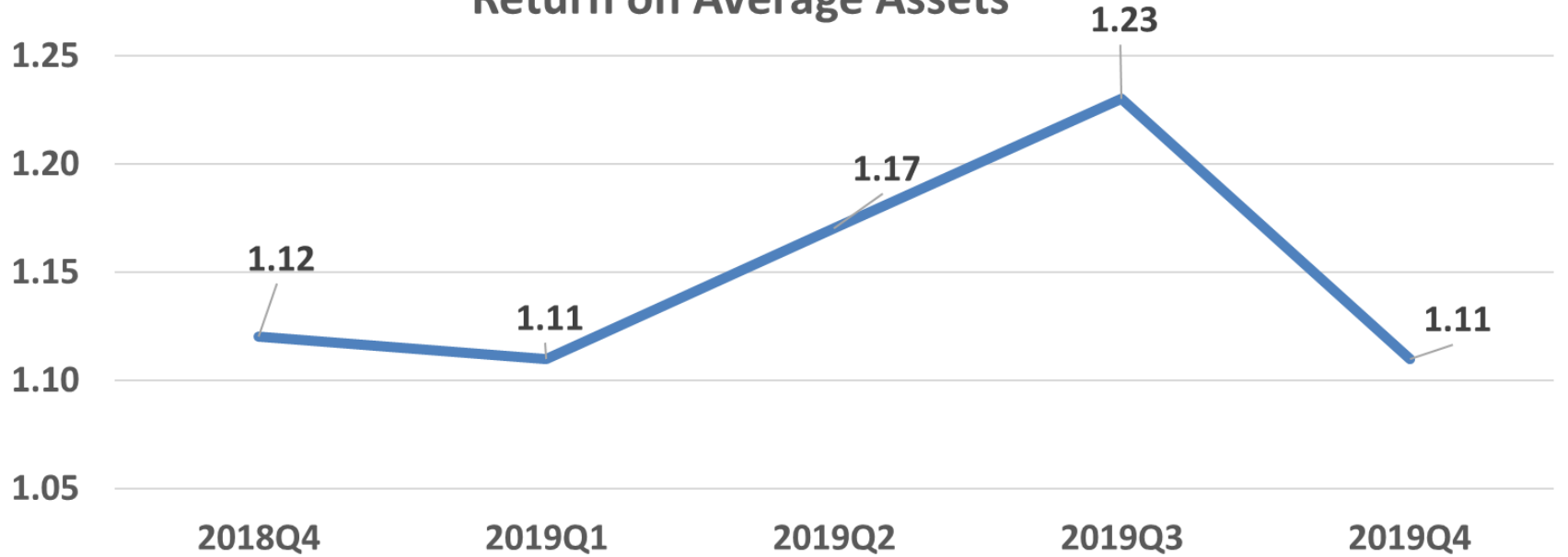


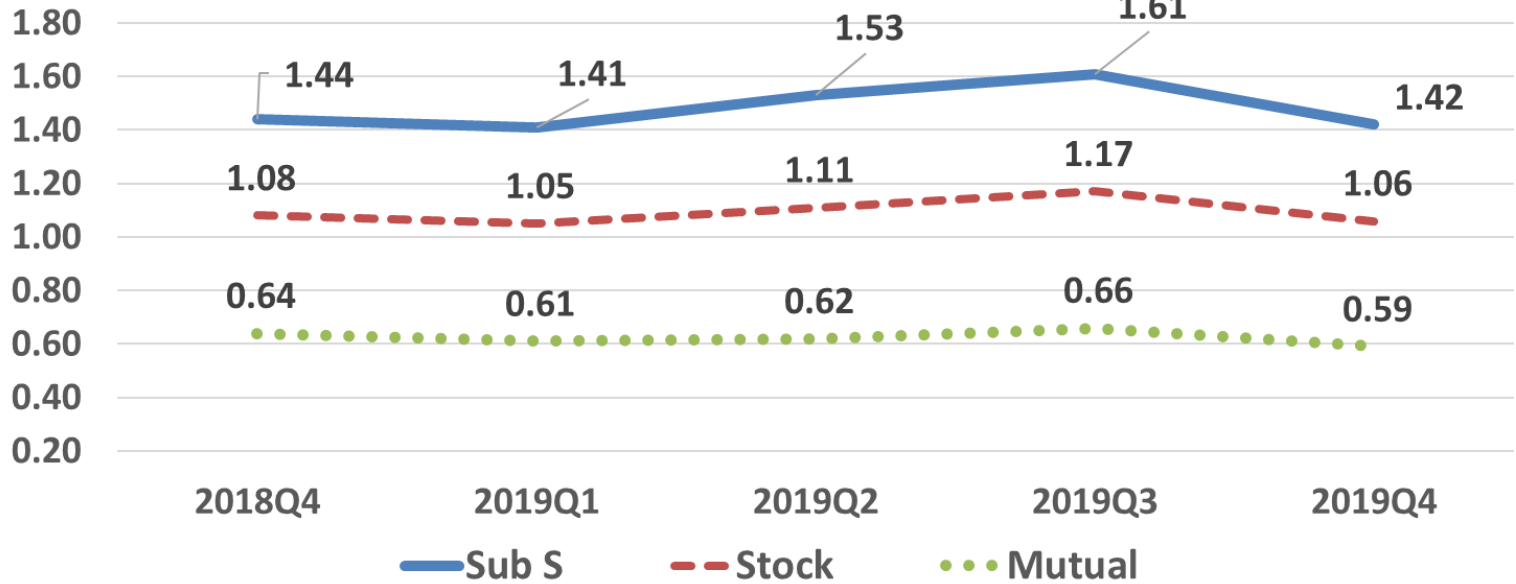


2019 Q4 COMMUNITY BANK PERFORMANCE

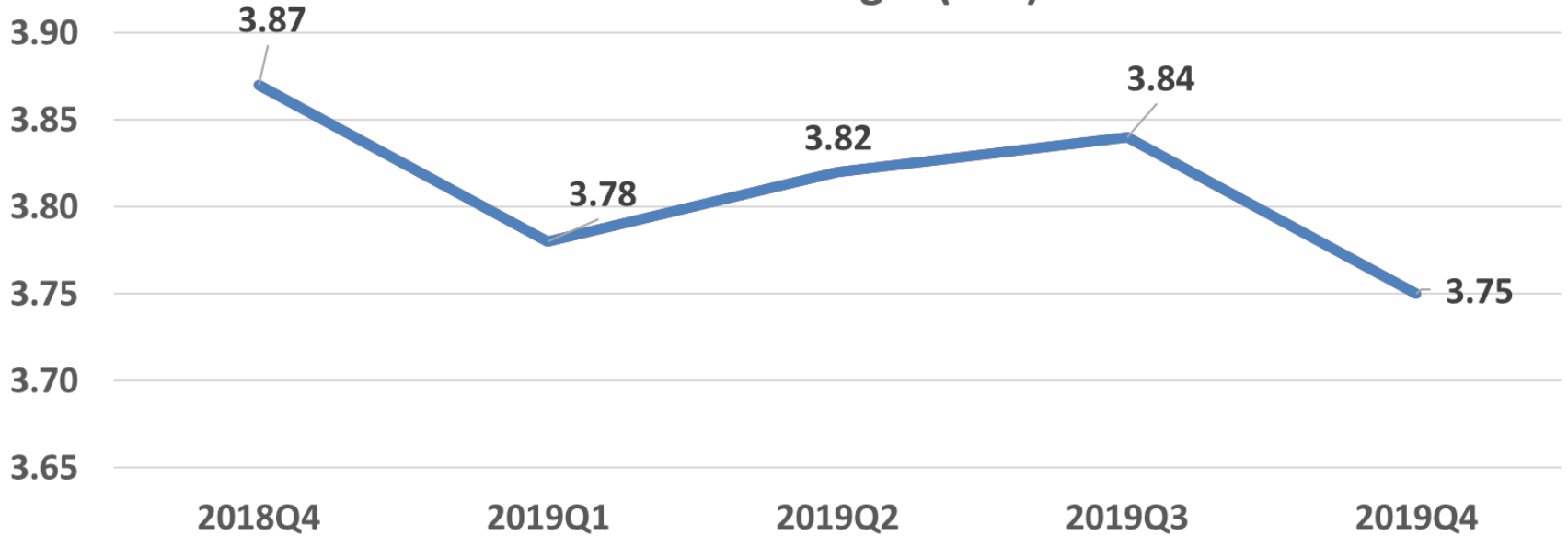
Return on Average Assets

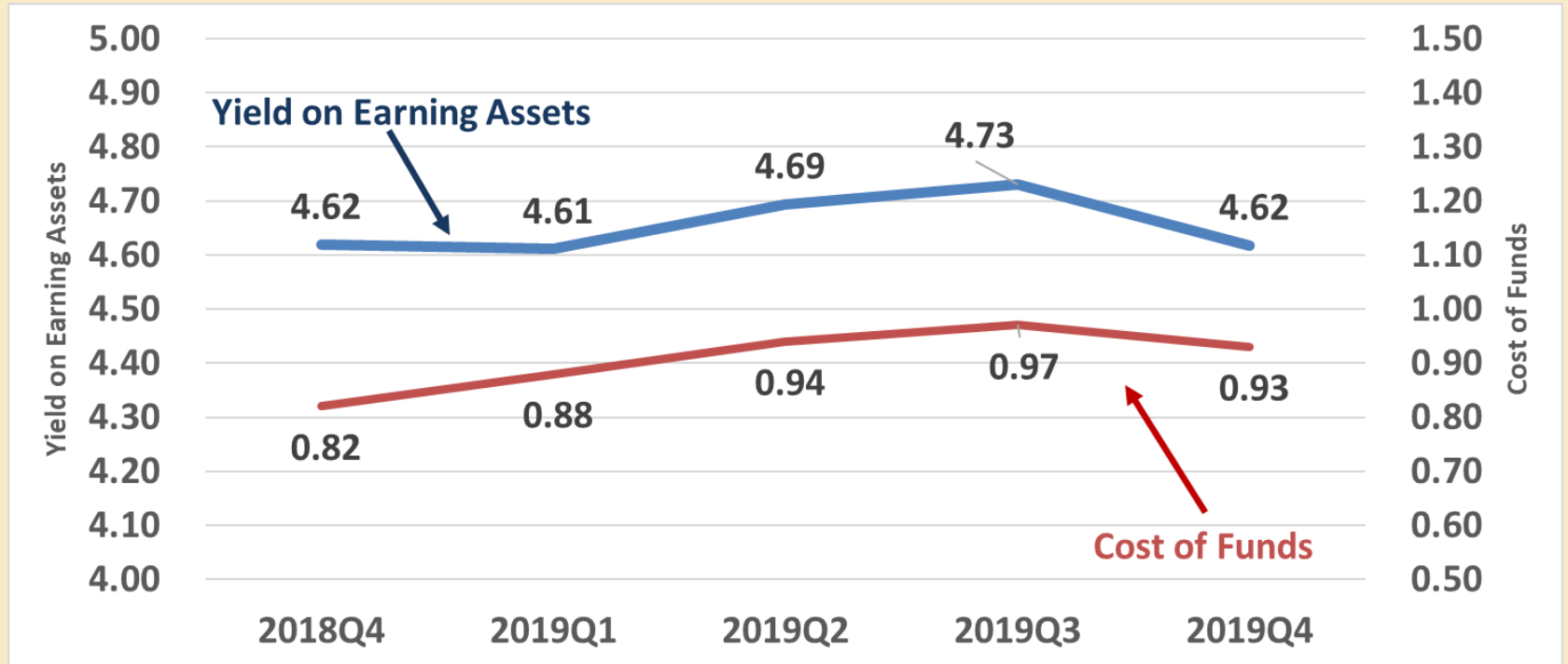


Return on Average Assets

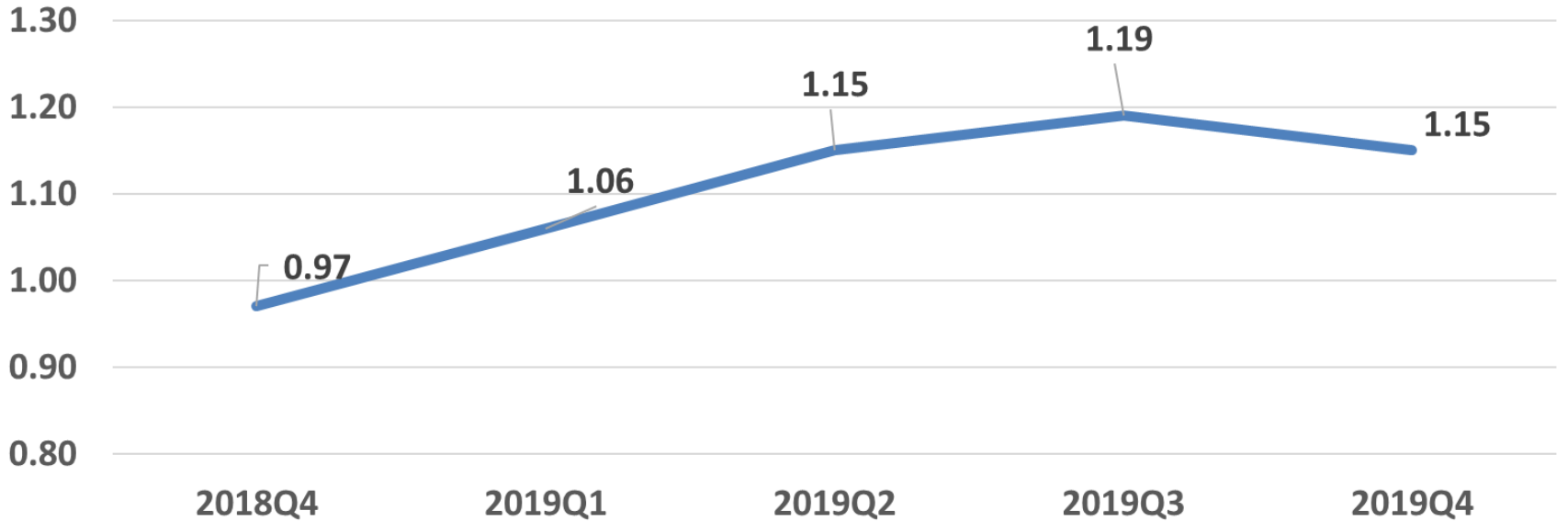


Net Interest Margin (FTE)

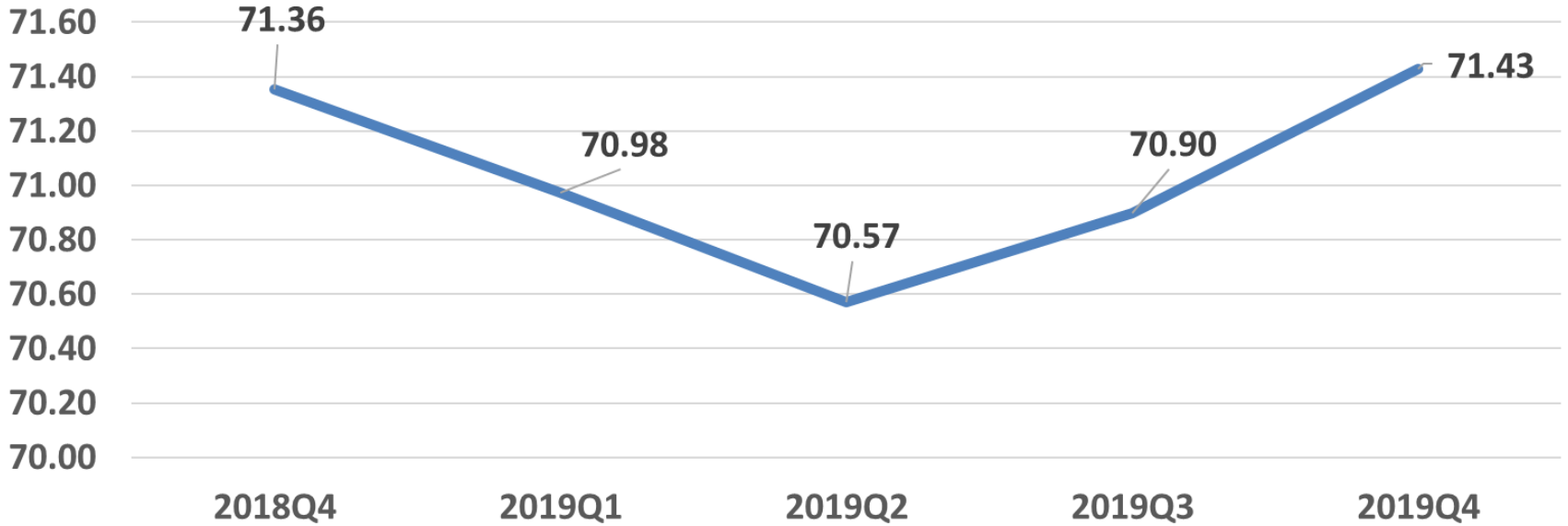




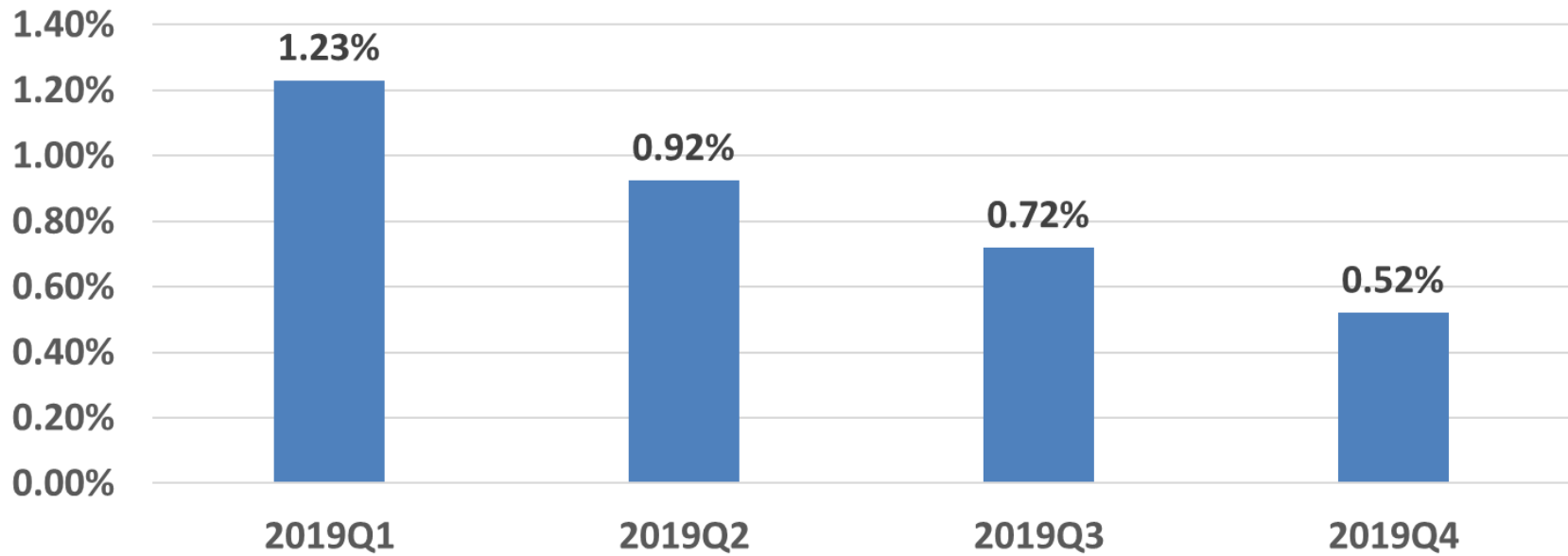
Cost of Int-bearing Deposits



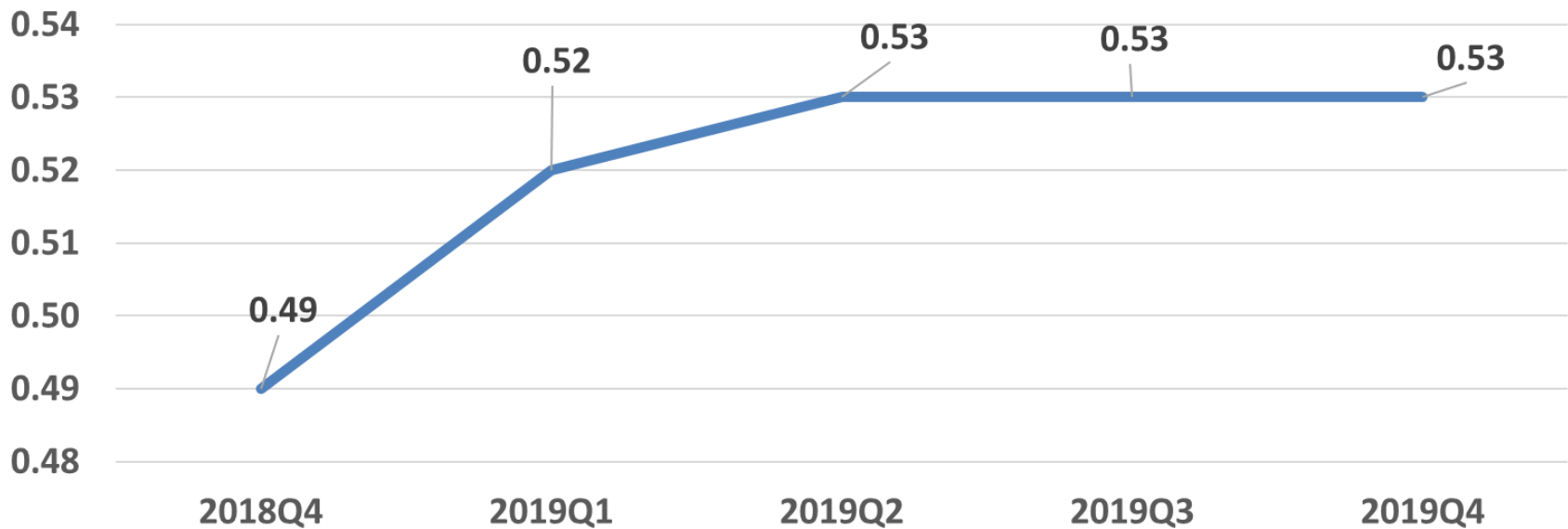
Cash-type Deposits / Total Deposits



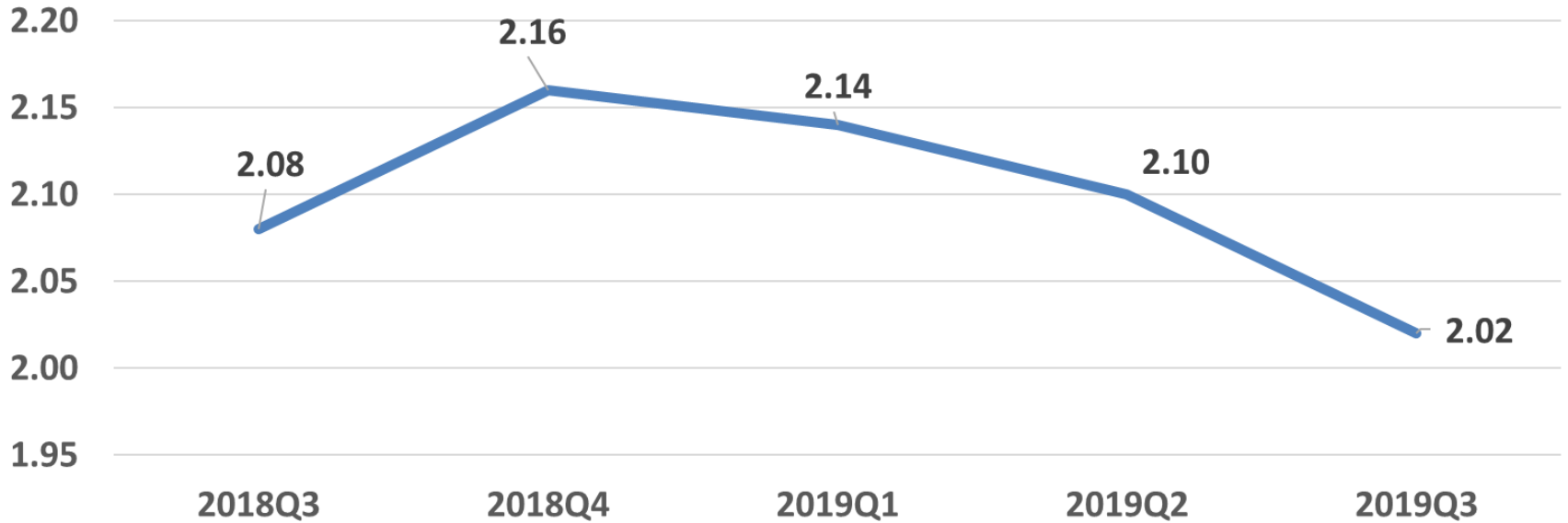
Quarterly Loan Growth

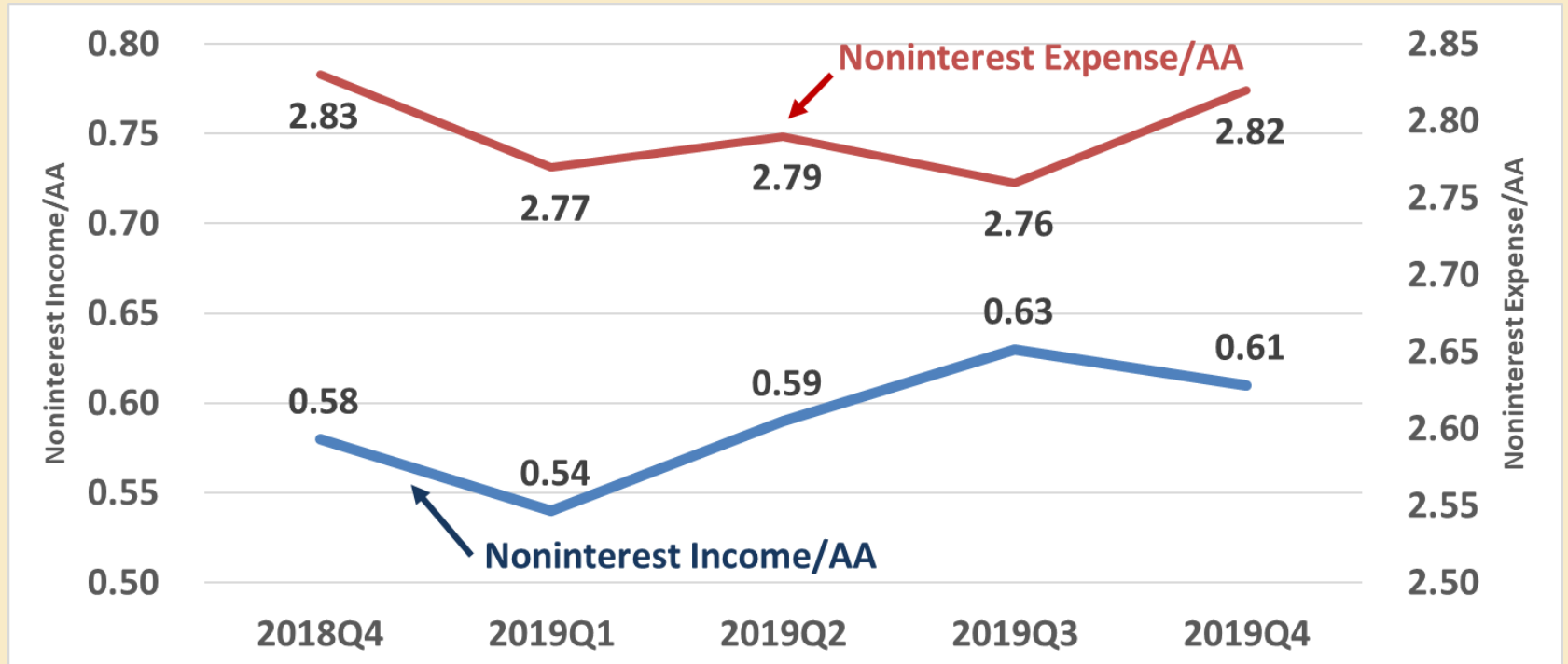


Noncurrent Loans / Total Loans

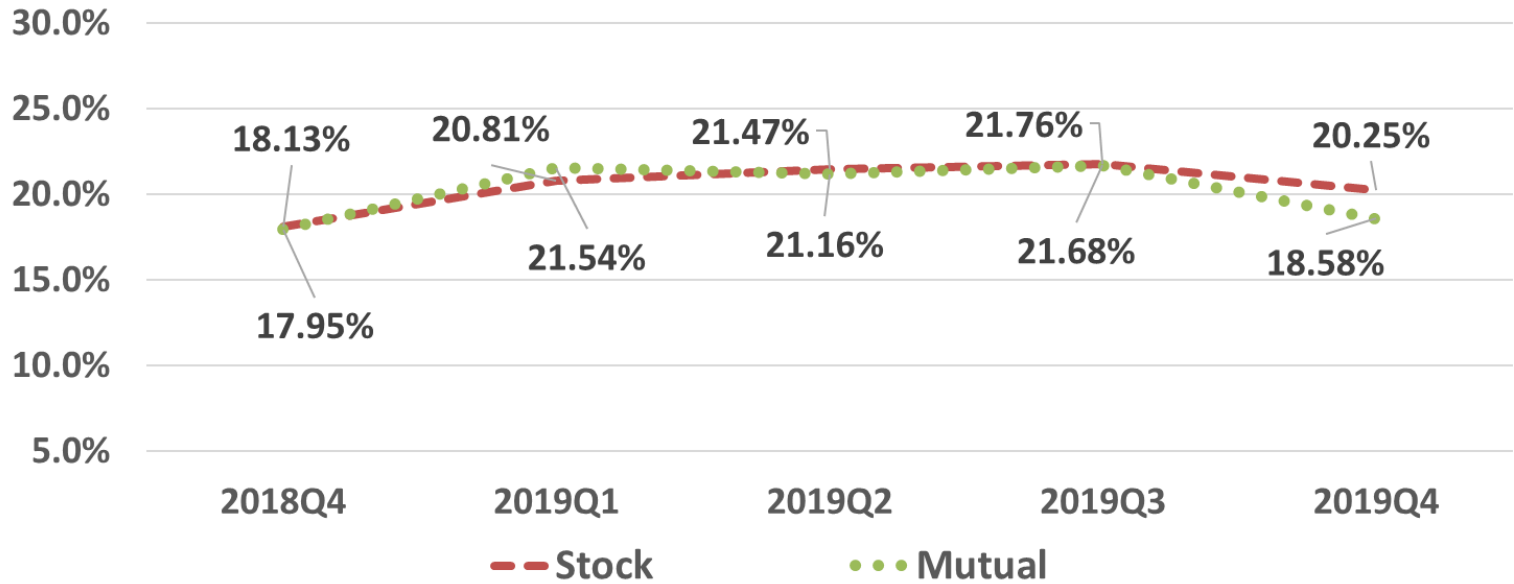


Net Overhead

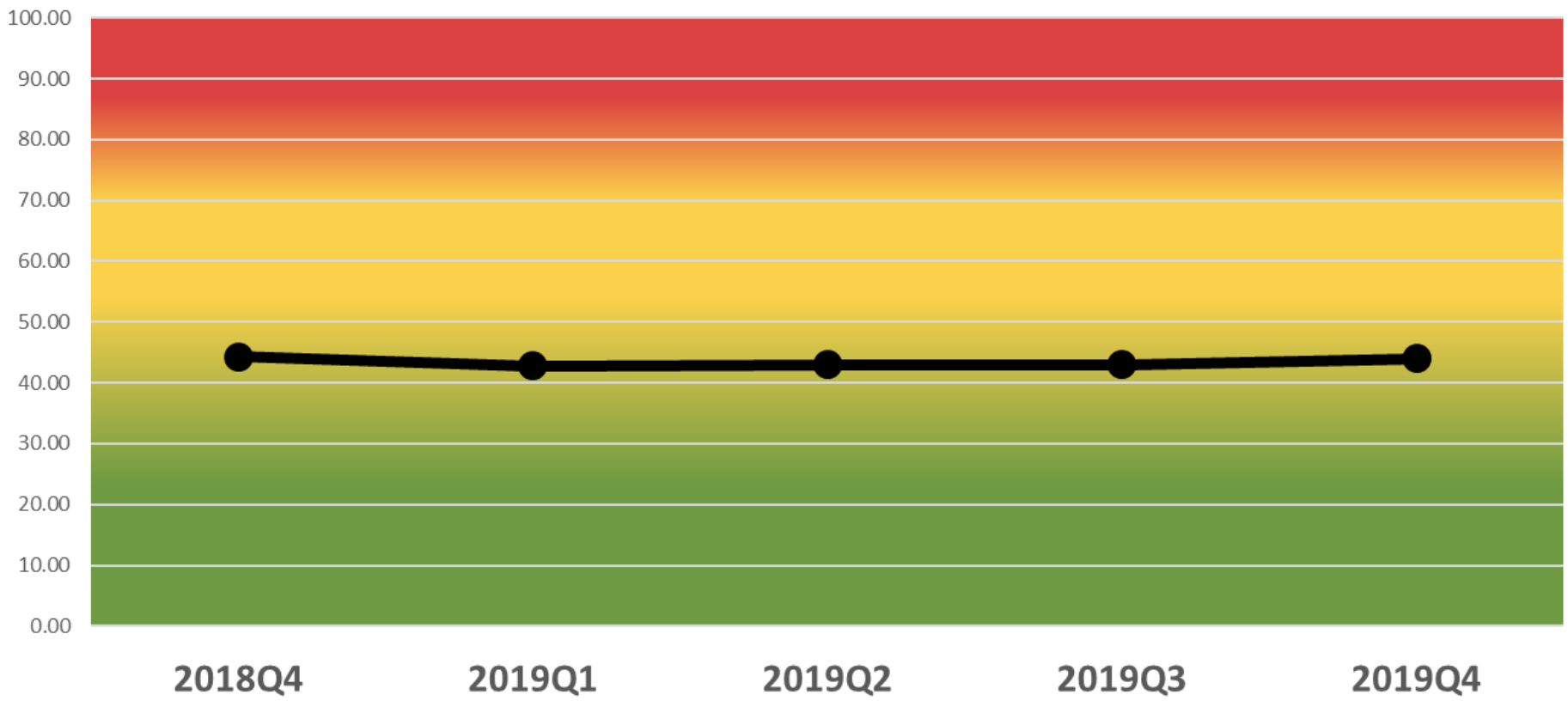




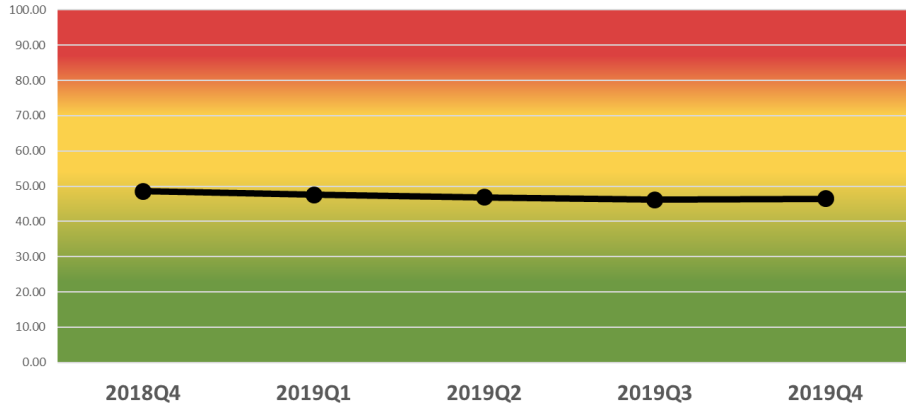
Tax Burden



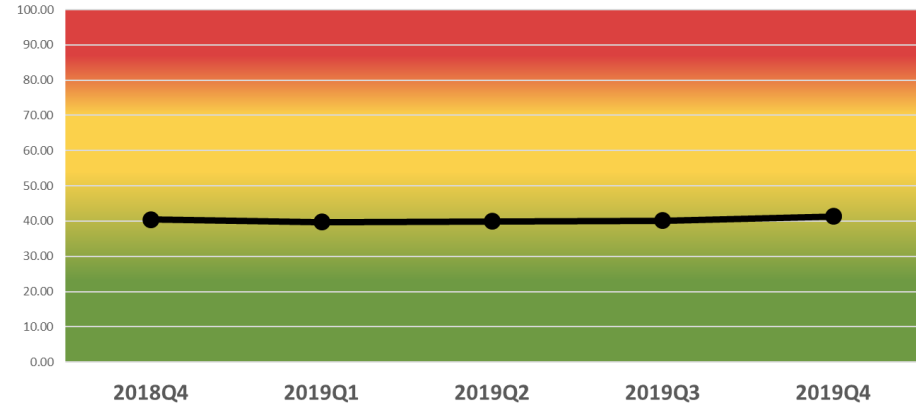
S&B Total Risk Score



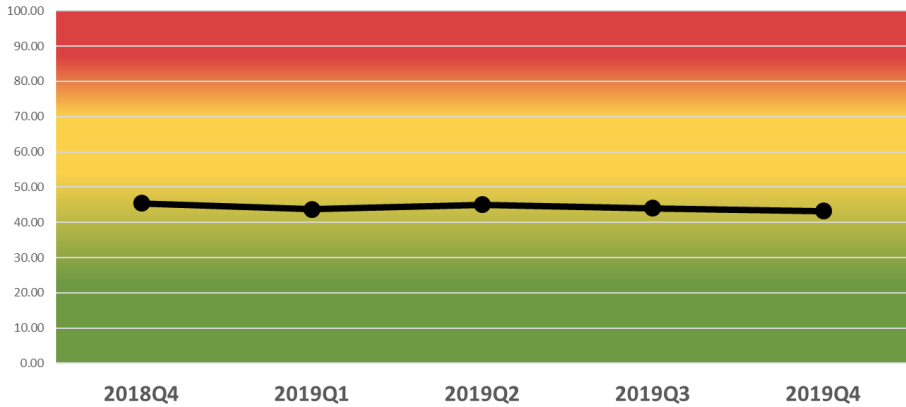
Capital Risk



Credit Risk



Liquidity Risk



Earnings at Risk

