

	<u>12/31/2018</u>			<u>12/31/2017</u>			<u>12/31/2016</u>			<u>12/31/2015</u>			<u>12/31/2014</u>		
	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.02	4.07	44	3.88	3.74	62	3.82	3.74	57	3.78	3.72	56	3.83	3.76	53
- Interest Expense	0.53	0.64	35	0.34	0.40	37	0.27	0.37	35	0.25	0.34	34	0.25	0.35	33
Net Interest Income (TE)	3.50	3.41	52	3.53	3.33	64	3.55	3.37	67	3.53	3.37	63	3.58	3.40	64
+ Noninterest Income	1.07	0.92	66	1.04	0.93	67	1.07	0.85	70	1.19	0.90	73	1.04	0.90	65
- Noninterest Expense	2.70	2.50	67	2.58	2.49	58	2.65	2.74	48	2.68	2.82	43	2.65	2.92	38
- Provision: Loan & Lease Losses	0.06	0.12	39	0.06	0.12	29	0.04	0.12	30	0.00	0.09	21	0.01	0.09	26
Pretax Operating Income (TE)	1.81	1.70	61	1.94	1.62	80	1.92	1.42	87	2.03	1.42	87	1.96	1.38	86
+ Realized Gains/Losses Sec	0.02	0.00	93	0.02	0.01	81	0.07	0.02	88	0.03	0.01	79	0.07	0.02	89
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	93	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.83	1.69	63	1.96	1.63	81	1.99	1.45	89	2.06	1.44	88	2.03	1.41	88
Net Operating Income	1.44	1.34	63	1.36	0.99	84	1.29	1.00	82	1.35	1.00	82	1.31	0.99	78
Adjusted Net Operating Income	1.44	1.38	56	1.39	1.04	83	1.31	1.06	79	1.33	1.03	79	1.33	0.99	81
Net Inc Attrib to Min Ints	0.00	0.00	95	0.00	0.00	94	0.00	0.00	96	0.00	0.00	95	0.00	0.00	95
Net Income Adjusted Sub S	1.44	1.31	65	1.36	0.95	90	1.29	0.94	89	1.35	0.94	88	1.31	0.92	86
Net Income	1.44	1.34	63	1.36	0.99	84	1.29	1.00	82	1.35	1.00	82	1.31	0.99	78
Margin Analysis:															
Avg Earning Assets to Avg Assets	92.45	93.78	34	93.13	93.63	43	93.42	94.09	36	94.36	93.75	56	94.22	93.57	56
Avg Int-Bearing Funds to Avg Assets	69.01	77.89	22	68.90	77.40	23	69.95	77.45	23	70.37	77.46	24	71.05	77.79	25
Int Inc (TE) to Avg Earn Assets	4.35	4.35	48	4.16	4.00	60	4.09	3.98	59	4.00	3.98	53	4.07	4.03	51
Int Expense to Avg Earn Assets	0.57	0.68	36	0.37	0.43	36	0.29	0.39	34	0.26	0.36	34	0.27	0.38	32
Net Int Inc-TE to Avg Earn Assets	3.78	3.66	56	3.79	3.57	67	3.80	3.59	67	3.74	3.61	59	3.80	3.64	60
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.08	0.10	55	0.04	0.12	36	0.04	0.10	42	0.03	0.09	36	-0.01	0.14	12
Earnings Coverage of Net Losses (X)	31.20	48.98	53	63.35	37.40	85	61.30	43.21	77	85.89	37.99	85	N/A	26.29	N/A
LN&LS Allowance to LN&LS Not HFS	0.58	1.01	14	0.73	1.02	23	0.74	1.21	9	0.92	1.25	19	1.03	1.38	21
LN&LS Allowance to Net Losses (X)	8.15	17.73	43	18.16	12.44	76	17.84	25.45	59	29.41	21.38	74	N/A	17.02	N/A
LN&LS Allowance to Total LN&LS	0.58	1.00	15	0.73	1.01	25	0.74	1.20	9	0.92	1.24	20	1.03	1.37	21
Total LN&LS-90+ Days Past Due	0.02	0.04	60	0.03	0.06	60	0.00	0.04	36	0.01	0.04	53	0.01	0.04	52
-Nonaccrual	0.46	0.55	54	0.52	0.51	60	0.19	0.66	17	0.20	0.71	15	0.41	0.83	28
-Total	0.48	0.62	50	0.55	0.62	57	0.19	0.73	14	0.21	0.79	13	0.42	0.94	24
Liquidity															
Net Non Core Fund Dep New \$250M	14.80	13.05	53	12.79	13.97	41	12.23	9.43	62	15.26	9.34	69	12.92	8.58	65
Net Loans & Leases to Assets	69.26	71.92	32	68.01	70.73	35	67.40	69.62	39	65.97	67.56	40	64.63	65.65	45
Capitalization															
Tier One Leverage Capital	9.7796	10.44	38	9.6284	10.22	37	9.4598	9.89	43	8.8700	9.86	24	8.5900	9.81	20
Cash Dividends to Net Income	14.39	31.59	28	61.49	33.64	82	41.16	37.41	52	52.31	37.29	66	70.45	36.60	81

Retained Earnings to Avg Total Equity	11.22	7.33	85	4.71	5.13	39	7.08	5.43	65	6.57	5.20	61	4.14	5.20	36
Rest+Nonac+RE Acq to Eqcap+ALLL	2.67	5.37	28	3.16	5.57	30	1.21	8.08	6	2.28	8.85	14	3.99	10.86	21
Growth Rates															
Total Assets	25.06	8.43	88	6.19	9.11	45	24.83	8.77	89	6.24	10.08	41	3.13	8.52	29
Tier One Capital	25.99	13.07	87	5.87	11.74	28	34.78	9.30	94	8.88	10.49	54	5.41	8.95	33
Net Loans & Leases	27.38	10.06	89	7.15	11.58	39	27.54	11.62	89	8.43	12.20	41	4.52	12.05	21
Short Term Investments	154.33	18.20	89	-28.97	20.43	23	-9.47	26.41	37	65.85	25.44	77	-53.81	16.24	12
Short Term Non Core Funding	62.28	2.35	91	0.76	24.84	29	79.32	17.49	87	18.15	16.92	59	-15.39	21.11	15
Average Total Assets															
Total Assets		3,387,974			2,995,330			2,820,844			2,252,822			2,165,920	
Total Equity Capital		469,919			342,053			322,138			227,417			211,988	
Net Income		48,650			40,655			36,444			30,394			28,390	
Number of banks in Peer Group															
			143			145			153			142			137