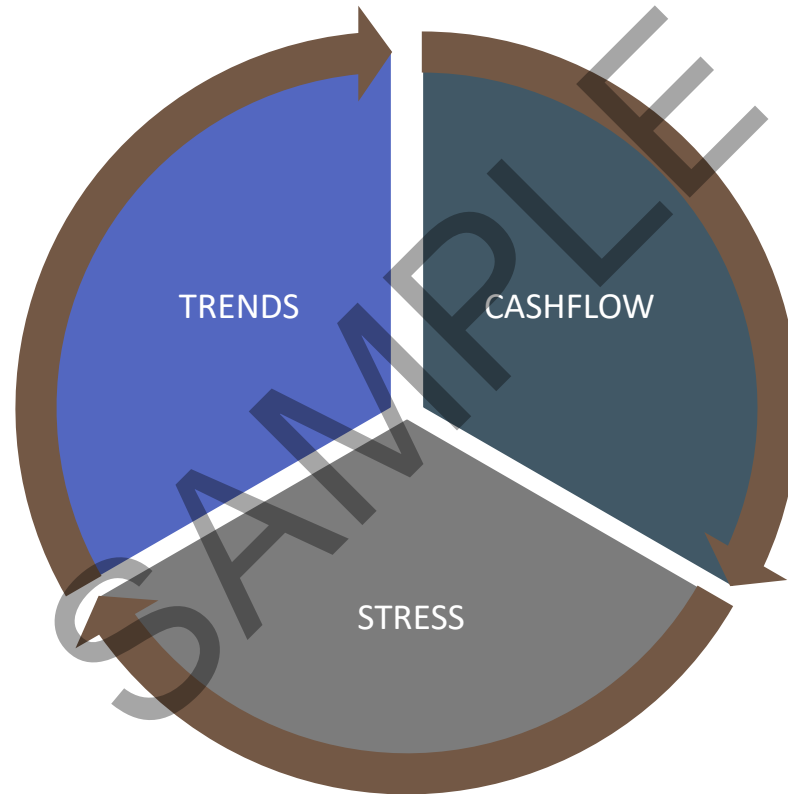


Balance Sheet Characteristics



BALANCE SHEET ANALYSIS

GROWTH/YIELD TRENDS

	CURRENT QUARTER		PRIOR QUARTER				PRIOR YEAR			
	Balance Jun-19	Yld	Balance Mar-19	Change	Yld Mar-19	Change	Balance Jun-18	Change	Yld Jun-18	Change
CASH	\$1,397	0.00%	\$1,268	\$129	0.00%	0.00%	\$1,201	\$196	0.00%	0.00%
FFs / INT BRG BALs	\$15,136	2.35%	\$8,817	\$6,319	2.50%	-0.15%	\$19,185	(\$4,050)	2.00%	0.35%
INVESTMENTS	\$37,504	2.86%	\$40,061	(\$2,557)	2.81%	0.05%	\$42,946	(\$5,441)	2.66%	0.20%
RES FIXED	\$153,328	4.08%	\$148,443	\$4,884	4.09%	-0.02%	\$131,058	\$22,270	4.01%	0.07%
RES ARMS	\$23,743	4.04%	\$25,310	(\$1,566)	4.07%	-0.03%	\$27,956	(\$4,213)	3.87%	0.17%
CONSTRUCTION	\$23,550	5.31%	\$21,003	\$2,547	4.94%	0.37%	\$11,759	\$11,791	4.80%	0.51%
CRE	\$280,858	4.65%	\$275,713	\$5,145	4.62%	0.03%	\$256,039	\$24,819	4.41%	0.24%
HOME EQUITY	\$18,488	5.03%	\$18,276	\$212	4.99%	0.04%	\$17,972	\$516	4.48%	0.55%
COMMERCIAL	\$38,991	5.59%	\$45,306	(\$6,315)	5.62%	-0.03%	\$35,574	\$3,417	5.24%	0.35%
CONSUMER	\$268	10.98%	\$262	\$6	10.11%	0.88%	\$282	(\$14)	11.35%	-0.37%
NET LOANS	\$534,880	4.67%	\$530,025	\$4,856	4.65%	0.02%	\$476,837	\$58,043	4.47%	0.20%
OTHER ASSETS	\$18,997	0.00%	\$18,710	\$288	0.00%	0.00%	\$18,544	\$453	0.00%	0.00%
TOTAL ASSETS	\$607,915	4.28%	\$598,880	\$9,034	4.28%	0.00%	\$558,713	\$49,202	4.03%	0.25%
SAVINGS	\$57,357	0.31%	\$56,658	\$699	0.22%	0.09%	\$58,146	(\$789)	0.08%	0.24%
MMDA	\$91,895	1.32%	\$94,988	(\$3,093)	1.33%	0.00%	\$84,736	\$7,159	0.91%	0.41%
INTEREST CHKG	\$26,624	0.48%	\$25,028	\$1,596	0.41%	0.07%	\$27,731	(\$1,107)	0.27%	0.21%
NON INT DDA	\$95,318	0.00%	\$89,701	\$5,617	0.00%	0.00%	\$97,822	(\$2,504)	0.00%	0.00%
NON-MATURITY DEPOSITS (NMD)	\$271,193	0.56%	\$266,375	\$4,819	0.56%	0.00%	\$268,434	\$2,759	0.33%	0.23%
TERM DEPOSITS	\$199,098	2.25%	\$197,507	\$1,591	2.17%	0.08%	\$193,279	\$5,820	1.93%	0.32%
TOTAL DEPOSITS	\$470,292	1.16%	\$463,882	\$6,410	1.13%	0.03%	\$461,713	\$8,579	0.83%	0.33%
WHOLESALE FUNDING	\$81,692	2.30%	\$79,787	\$1,904	2.20%	0.10%	\$44,698	\$36,994	2.10%	0.20%
OTHER LIAB.	\$2,586	0.00%	\$2,537	\$49	0.00%	0.00%	\$2,452	\$134	0.00%	0.00%
TOTAL LIABILITIES	\$554,569	1.26%	\$546,206	\$8,363	1.22%	0.04%	\$508,863	\$45,707	0.95%	0.30%
CAPITAL	\$53,345	0.00%	\$52,674	\$671	0.00%	0.00%	\$49,850	\$3,495	0.00%	0.00%
TOT. LIAB&CAPITAL	\$607,915	1.15%	\$598,880	\$9,034	1.12%	0.03%	\$558,713	\$49,202	0.88%	0.27%

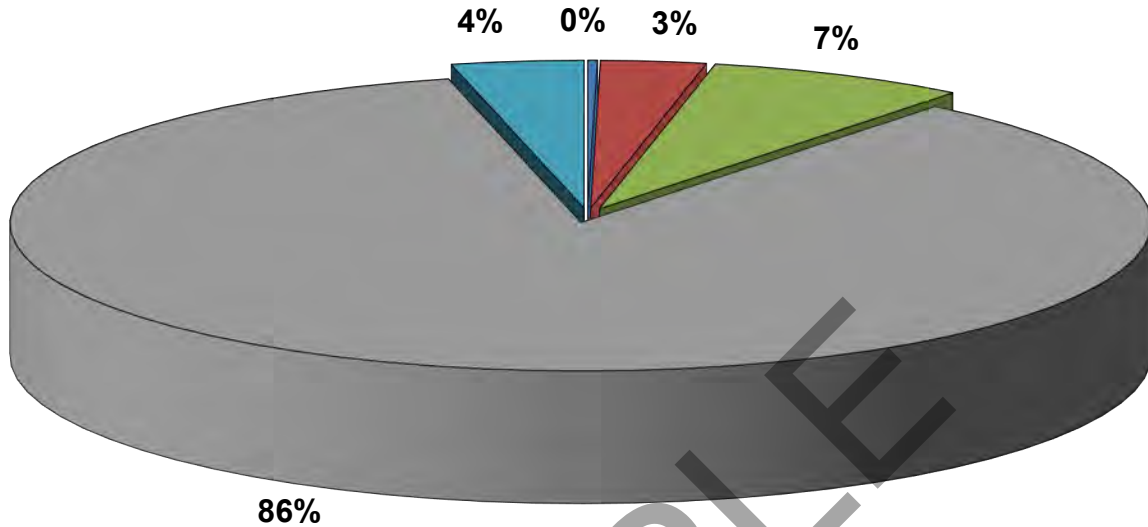
GROWTH

Asset	6%	annualized	Asset	9%	annualized
Loan	4%	annualized	Loan	12%	annualized
Deposit	6%	annualized	Deposit	2%	annualized

BALANCE SHEET TRAITS

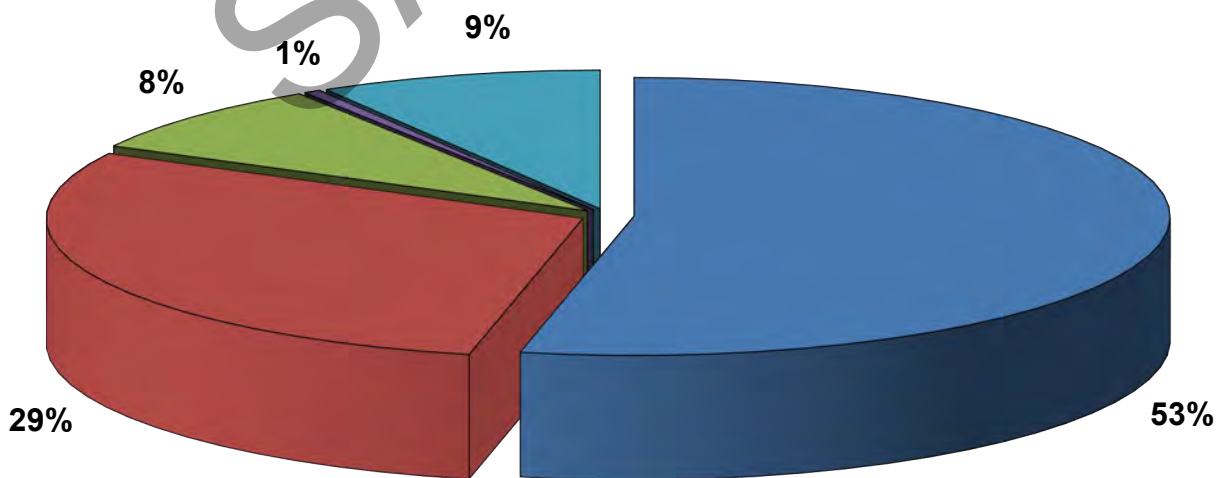
June 30, 2019

Asset Mix



■ Cash ■ IntBrgBal ■ Investments ■ Loans ■ Other Assets

Liabilities and Capital

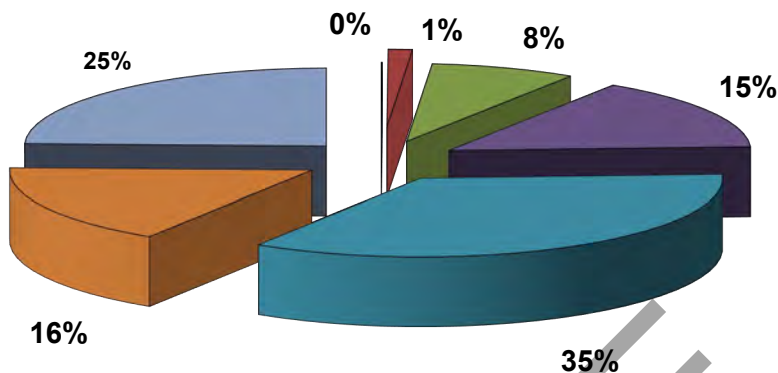


■ NonMaturity Deposits ■ Term Deposits ■ Wholesale Funding ■ Other Liab ■ Capital

INVESTMENT PORTFOLIO TRAITS

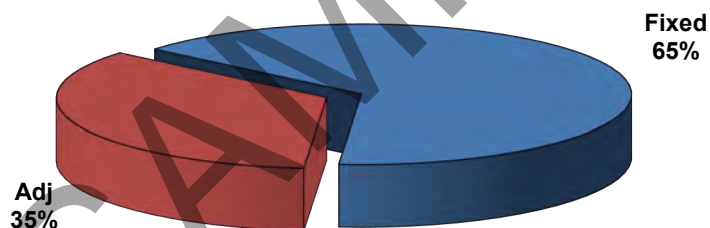
June 30, 2019

Portfolio Mix

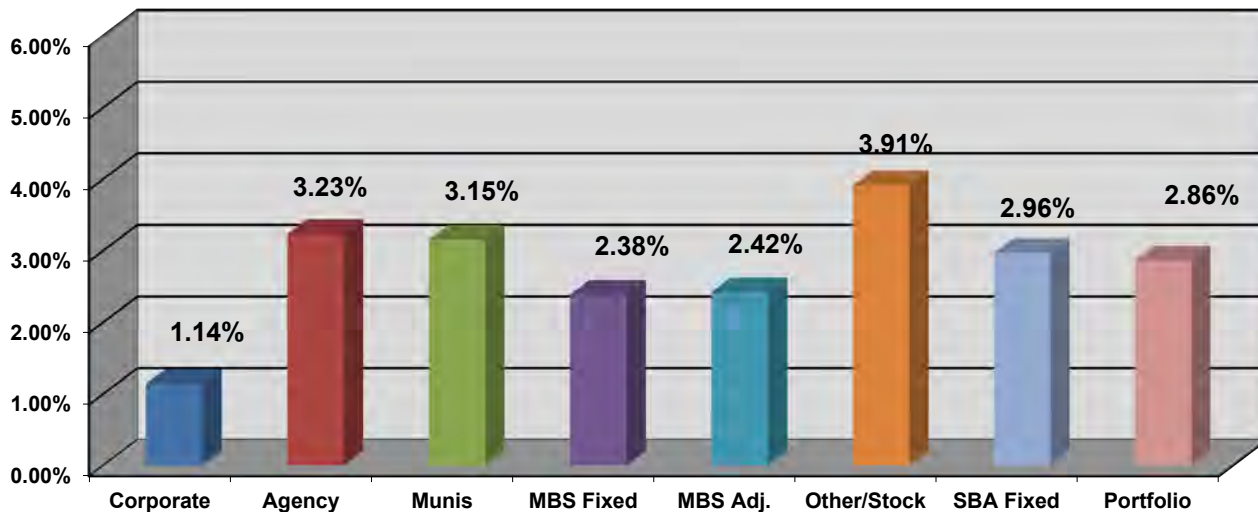


■ Corporate ■ Agency ■ Munis ■ MBS Fixed ■ MBS Adj. ■ Other/Stock ■ SBA Fixed

Fixed/Adjustable Mix



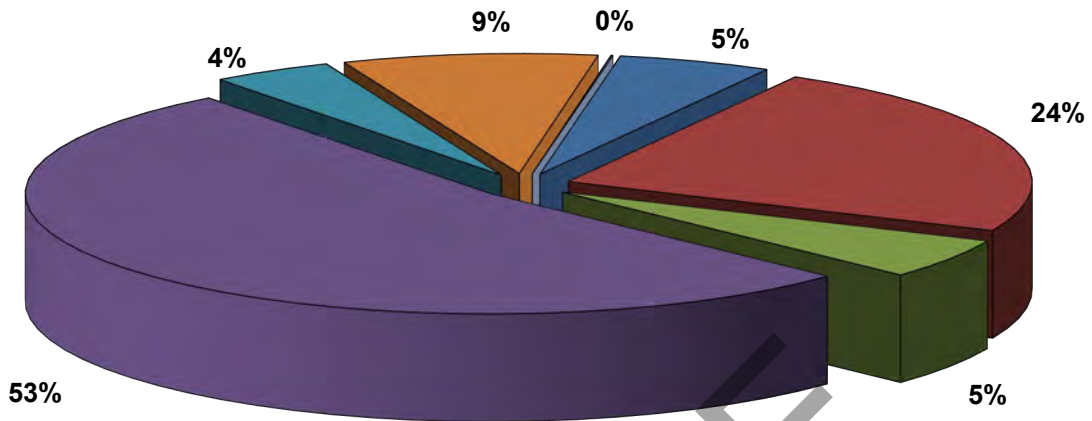
Portfolio Yield



LOAN PORTFOLIO TRAITS

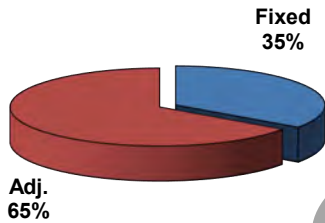
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Portfolio Mix

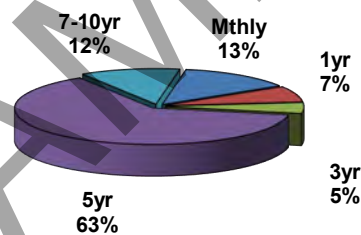


■ Construction/Land
 ■ Res FRMs
 ■ Res ARMs
 ■ CRE
 ■ HomeEq
 ■ CML
 ■ Consumer

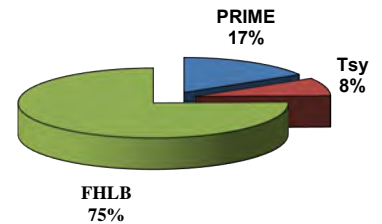
Fixed/Adjustable Mix



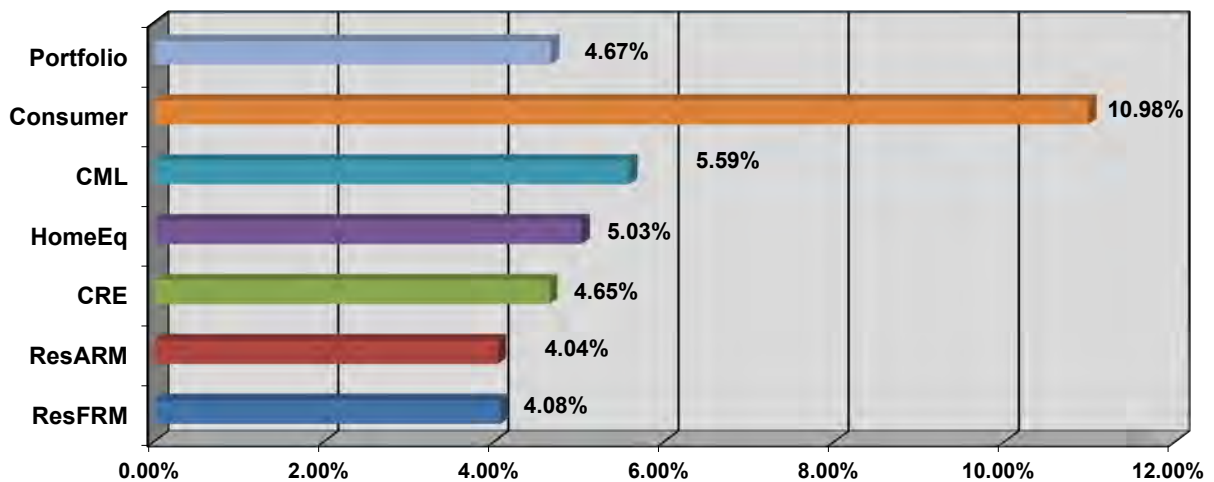
Repricing Mix



Index Mix



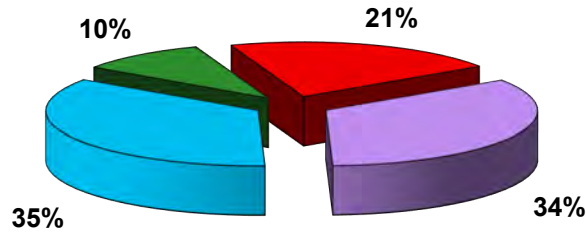
Yield Analysis



FUNDING MIX TRAITS

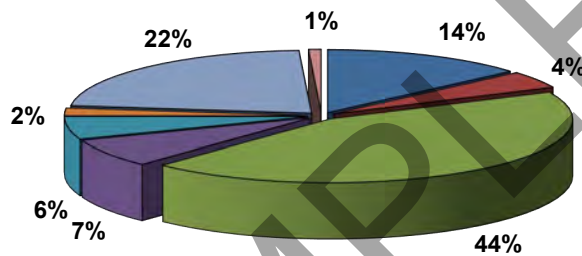
June 30, 2019

Non-Maturity Deposit Mix



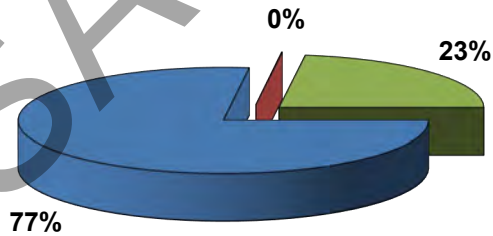
■ Savings ■ MMDA ■ NonInt DDA ■ IntChkg

Term Deposit Mix



■ < 1yr ■ 1yr ■ 13-23mth ■ 24-35mth ■ 3yr ■ 4yr ■ 5yr ■ Listing Service

Wholesale Funding Mix



■ FHLB Bullet ■ Amortizing ■ Brkr CDs

Yield Analysis

