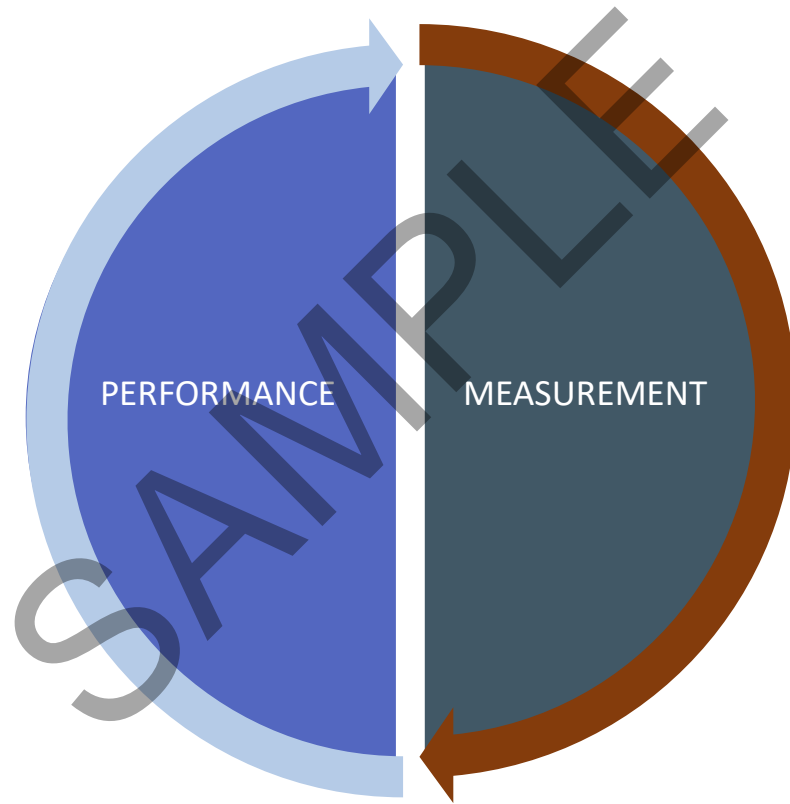
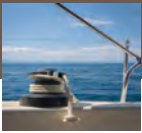


PERFORMANCE MEASUREMENT





Key ALM Performance Indicators

Sample Bank

Balance Sheet Metrics:

	6/30/2019 Level	3/31/2019 Level	6/30/2018 Level	Performance Trends
	(000's)	(000's)	(000's)	
Total Assets	\$607,915	\$598,880	\$578,713	Grwth slowed Q2'19
Loan Grwth (Qtrly Annlzd)	4.5%	20.1%	13.1%	Q2 grwth led by CRE & RES
Deposit Grwth (Qtrly Annlzd)	6.2%	9.9%	10.8%	Growth trend slowing but still strong
Asset Cashflow Liquidity Ratio (90 day)	7.6%	4.3%	6.3%	Higher liquidity Q2
Tier1 % Capital Ratio	8.59%	8.69%	8.60%	Stable past 4 quarters
Total RBC% Ratio	12.34%	12.42%	12.75%	Modest decline w/CRE & Construction grwth

Projected Earnings Performance:

		Yr1 NII	Yr1 NI	Yr1 ROA	
Static Growth	Flat Rate Scenario	\$16,786	\$16,017	\$15,302	~Stable NIM% past 4 qtrs
		\$2,724	\$1,846	\$2,954	Improved NI from lower Overhead expense
		0.53%	0.36%	0.61%	Rebounds after temporary reduction
Business Plan	Flat Rate Scenario	\$17,449	\$16,624	\$15,860	~\$650 M higher NII from 6% grwth plan
		\$3,035	\$2,131	\$3,247	Improved NI from lower overhead expense
		0.58%	0.41%	0.66%	Rebounds after temporary reduction

Interest Rate Risk:

NII Sensitivity (Yr1)

Shock	Risk Limit= +/-	6/30/2019	3/31/2019	6/30/2018	Trends
Up 3% shock	+/- 20%	-5.4%	-7.2%	0.6%	Improved Q2 from balance sheet shifts
Dwn 1% shock	+/- 6%	-2.3%	-1.5%	-3.2%	Manageable sensitivity to lower rates

% EVE Sensitivity

Shock	Risk Limit= +/-	6/30/2019	3/31/2019	6/30/2018	Trends
Up 3% shock	+/- 30%	-6.5%	-10.1%	-8.6%	Improved w/Q2 drop in mkt rates
Dwn 1% shock	+/- 10%	-5.7%	-4.9%	-5.3%	Relatively consistent level past year

Flat Rate Scenario	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>
Earning Asset Yield	4.53%	4.59%	4.57%	4.58%	4.57%	4.63%	4.65%	4.58%	4.63%	4.62%
Cost of Funds	1.22%	1.18%	1.13%	1.10%	1.16%	1.10%	1.10%	1.06%	1.07%	1.08%
Net Interest Margin (nonFTE)	3.37%	3.47%	3.49%	3.53%	3.46%	3.59%	3.60%	3.58%	3.62%	3.60%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.28%	0.29%	0.28%	0.27%	0.27%	0.26%	0.27%
Non Int Expense / Avg. Assets	2.83%	2.82%	2.77%	2.72%	2.78%	2.67%	2.62%	2.57%	2.52%	2.59%
Return on Assets	0.48%	0.56%	0.61%	0.67%	0.58%	0.75%	0.80%	0.81%	0.88%	0.81%
Return on Equity	5.60%	6.50%	7.08%	7.82%	6.77%	8.66%	9.22%	9.35%	10.07%	9.34%
Efficiency Ratio	80.33%	77.78%	76.06%	73.94%	76.96%	71.62%	69.92%	69.16%	67.09%	69.41%

UP 200bp Gradual Ramp	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>
Earning Asset Yield	4.56%	4.66%	4.70%	4.78%	4.68%	4.92%	5.03%	5.05%	5.21%	5.06%
Cost of Funds	1.25%	1.26%	1.28%	1.35%	1.29%	1.47%	1.57%	1.63%	1.78%	1.61%
Net Interest Margin (nonFTE)	3.37%	3.46%	3.48%	3.50%	3.45%	3.53%	3.54%	3.51%	3.53%	3.53%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.28%	0.29%	0.28%	0.27%	0.27%	0.26%	0.27%
Non Int Expense / Avg. Assets	2.83%	2.82%	2.77%	2.72%	2.78%	2.67%	2.62%	2.57%	2.52%	2.59%
Return on Assets	0.48%	0.55%	0.60%	0.65%	0.57%	0.71%	0.75%	0.76%	0.81%	0.76%
Return on Equity	5.63%	6.45%	6.98%	7.61%	6.68%	8.24%	8.71%	8.85%	9.34%	8.79%
Efficiency Ratio	80.26%	77.91%	76.30%	74.45%	77.17%	72.61%	71.11%	70.36%	68.78%	70.69%

UP 200bp Twist Gradual Ramp	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>
Earning Asset Yield	4.55%	4.64%	4.65%	4.69%	4.63%	4.80%	4.86%	4.83%	4.93%	4.85%
Cost of Funds	1.25%	1.26%	1.28%	1.34%	1.28%	1.45%	1.55%	1.60%	1.75%	1.59%
Net Interest Margin (nonFTE)	3.36%	3.44%	3.43%	3.42%	3.41%	3.42%	3.39%	3.31%	3.27%	3.35%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.28%	0.29%	0.28%	0.27%	0.27%	0.26%	0.27%
Non Int Expense / Avg. Assets	2.83%	2.82%	2.77%	2.72%	2.78%	2.67%	2.62%	2.57%	2.52%	2.60%
Return on Assets	0.47%	0.54%	0.56%	0.60%	0.54%	0.63%	0.64%	0.62%	0.63%	0.63%
Return on Equity	5.56%	6.27%	6.59%	6.98%	6.36%	7.35%	7.50%	7.26%	7.32%	7.36%
Efficiency Ratio	80.44%	78.37%	77.30%	76.02%	78.00%	74.80%	74.10%	74.35%	73.87%	74.28%

Down 100bp Gradual Ramp	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>
Earning Asset Yield	4.52%	4.55%	4.50%	4.47%	4.51%	4.48%	4.45%	4.34%	4.32%	4.40%
Cost of Funds	1.21%	1.15%	1.08%	1.02%	1.11%	0.98%	0.94%	0.87%	0.81%	0.90%
Net Interest Margin (nonFTE)	3.36%	3.46%	3.47%	3.50%	3.45%	3.56%	3.56%	3.52%	3.55%	3.55%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.28%	0.29%	0.28%	0.27%	0.27%	0.26%	0.27%
Non Int Expense / Avg. Assets	2.83%	2.82%	2.77%	2.72%	2.78%	2.67%	2.62%	2.57%	2.52%	2.59%
Return on Assets	0.47%	0.55%	0.60%	0.66%	0.57%	0.73%	0.76%	0.77%	0.83%	0.77%
Return on Equity	5.56%	6.42%	6.94%	7.64%	6.66%	8.44%	8.87%	8.88%	9.55%	8.94%
Efficiency Ratio	80.43%	77.97%	76.40%	74.37%	77.23%	72.14%	70.74%	70.28%	68.30%	70.34%

EPG Forecast	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>
Earning Asset Yield	4.52%	4.58%	4.56%	4.60%	4.57%	4.67%	4.71%	4.66%	4.73%	4.69%
Cost of Funds	1.21%	1.15%	1.08%	1.05%	1.12%	1.05%	1.05%	1.01%	1.02%	1.03%
Net Interest Margin (nonFTE)	3.37%	3.48%	3.53%	3.59%	3.50%	3.68%	3.71%	3.70%	3.77%	3.72%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.04%	0.05%	0.04%	0.04%	0.04%	0.04%	0.04%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.28%	0.29%	0.28%	0.27%	0.27%	0.26%	0.27%
Non Int Expense / Avg. Assets	2.83%	2.82%	2.77%	2.72%	2.78%	2.67%	2.62%	2.57%	2.52%	2.59%
Return on Assets	0.47%	0.57%	0.64%	0.72%	0.60%	0.81%	0.87%	0.90%	0.98%	0.89%
Return on Equity	5.58%	6.62%	7.44%	8.37%	7.03%	9.38%	10.08%	10.33%	11.17%	10.26%
Efficiency Ratio	80.38%	77.48%	75.16%	72.63%	76.31%	69.95%	67.96%	66.90%	64.60%	67.29%

STATIC GROWTH PERFORMANCE RATIOS

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Flat Rate Scenario	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	4.49%	4.53%	4.49%	4.49%	4.50%	4.55%	4.56%	4.49%	4.53%	4.53%	4.56%	4.55%	4.58%
Cost of Funds	1.24%	1.19%	1.14%	1.10%	1.17%	1.09%	1.07%	1.02%	1.01%	1.05%	1.01%	1.01%	1.00%
Net Interest Margin	3.31%	3.39%	3.41%	3.45%	3.39%	3.52%	3.54%	3.53%	3.58%	3.54%	3.61%	3.61%	3.65%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.82%	2.84%	2.83%	2.83%	2.83%	2.84%	2.83%	2.83%	2.83%	2.83%	2.91%	2.95%	3.06%
Return on Assets	0.45%	0.49%	0.50%	0.54%	0.49%	0.58%	0.60%	0.59%	0.63%	0.60%	0.60%	0.57%	0.53%
Return on Equity	5.27%	5.67%	5.78%	6.06%	5.70%	6.43%	6.55%	6.31%	6.64%	6.49%	6.13%	5.56%	4.89%
Efficiency Ratio	81.22%	79.96%	79.45%	78.46%	79.76%	77.25%	76.67%	77.01%	75.87%	76.69%	77.09%	78.26%	79.94%

UP 100bp Rate Shock	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	4.67%	4.74%	4.75%	4.80%	4.74%	4.89%	4.93%	4.89%	4.97%	4.92%	5.08%	5.21%	5.33%
Cost of Funds	1.46%	1.47%	1.46%	1.47%	1.47%	1.50%	1.51%	1.47%	1.49%	1.49%	1.51%	1.53%	1.53%
Net Interest Margin	3.27%	3.34%	3.36%	3.41%	3.34%	3.47%	3.51%	3.50%	3.56%	3.51%	3.66%	3.77%	3.91%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.82%	2.84%	2.83%	2.83%	2.83%	2.84%	2.83%	2.84%	2.83%	2.83%	2.91%	2.95%	3.05%
Return on Assets	0.42%	0.45%	0.47%	0.51%	0.46%	0.55%	0.57%	0.57%	0.62%	0.58%	0.64%	0.69%	0.72%
Return on Equity	4.95%	5.26%	5.45%	5.72%	5.35%	6.11%	6.29%	6.13%	6.55%	6.27%	6.53%	6.67%	6.51%
Efficiency Ratio	82.08%	81.06%	80.36%	79.41%	80.72%	78.16%	77.42%	77.58%	76.20%	77.33%	76.08%	75.09%	74.92%

UP 200bp Rate Shock	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	4.83%	4.96%	5.02%	5.11%	4.98%	5.24%	5.31%	5.29%	5.41%	5.31%	5.62%	5.88%	6.12%
Cost of Funds	1.69%	1.76%	1.79%	1.85%	1.77%	1.91%	1.94%	1.93%	1.97%	1.94%	2.02%	2.06%	2.07%
Net Interest Margin	3.22%	3.29%	3.32%	3.36%	3.29%	3.43%	3.47%	3.47%	3.55%	3.48%	3.72%	3.95%	4.20%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.82%	2.84%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.83%	2.84%	2.91%	2.95%	3.05%
Return on Assets	0.38%	0.42%	0.44%	0.47%	0.43%	0.52%	0.55%	0.55%	0.60%	0.55%	0.68%	0.81%	0.93%
Return on Equity	4.54%	4.85%	5.10%	5.37%	4.97%	5.78%	6.02%	5.95%	6.47%	6.06%	6.96%	7.86%	8.28%
Efficiency Ratio	83.25%	82.22%	81.35%	80.43%	81.80%	79.10%	78.22%	78.17%	76.53%	77.99%	75.05%	71.97%	69.93%

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Up 300bp Rate Shock	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	4.97%	5.15%	5.25%	5.37%	5.19%	5.52%	5.61%	5.61%	5.75%	5.62%	6.05%	6.44%	6.81%
Cost of Funds	1.92%	2.05%	2.13%	2.24%	2.09%	2.34%	2.40%	2.39%	2.46%	2.40%	2.53%	2.60%	2.61%
Net Interest Margin (nonFTE)	3.14%	3.20%	3.22%	3.25%	3.20%	3.30%	3.34%	3.34%	3.43%	3.35%	3.66%	4.01%	4.40%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.81%	2.83%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.84%	2.84%	2.91%	2.96%	3.05%
Return on Assets	0.33%	0.36%	0.38%	0.39%	0.36%	0.43%	0.45%	0.45%	0.51%	0.46%	0.63%	0.85%	1.07%
Return on Equity	3.93%	4.17%	4.35%	4.49%	4.24%	4.82%	5.04%	4.99%	5.58%	5.11%	6.60%	8.39%	9.57%
Efficiency Ratio	85.01%	84.18%	83.54%	82.99%	83.92%	81.87%	81.09%	81.04%	79.19%	80.79%	76.32%	71.07%	67.09%

UP 400bp Rate Shock	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	5.11%	5.36%	5.50%	5.66%	5.41%	5.84%	5.95%	5.97%	6.15%	5.98%	6.53%	7.07%	7.56%
Cost of Funds	2.15%	2.34%	2.46%	2.62%	2.39%	2.76%	2.84%	2.85%	2.94%	2.85%	3.04%	3.13%	3.15%
Net Interest Margin (nonFTE)	3.06%	3.13%	3.15%	3.17%	3.13%	3.22%	3.26%	3.27%	3.36%	3.28%	3.67%	4.14%	4.65%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.81%	2.83%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.84%	2.84%	2.92%	2.96%	3.05%
Return on Assets	0.28%	0.31%	0.33%	0.34%	0.31%	0.37%	0.39%	0.40%	0.47%	0.41%	0.63%	0.94%	1.25%
Return on Equity	3.30%	3.65%	3.81%	3.87%	3.66%	4.18%	4.42%	4.44%	5.13%	4.55%	6.68%	9.30%	11.14%
Efficiency Ratio	86.92%	85.75%	85.18%	84.87%	85.67%	83.84%	82.98%	82.77%	80.62%	82.54%	76.33%	69.10%	63.61%

Down 100bp Rate Shock	Qtr 1	Qtr 2	Qtr 3	Qtr 4	Total Yr.1	Qtr 5	Qtr 6	Qtr 7	Qtr 8	Total Yr.2	Total Yr.3	Total Yr.4	Total Yr.5
	<u>7/19-9/19</u>	<u>10/19-12/19</u>	<u>1/20-3/20</u>	<u>4/20-6/20</u>	<u>7/19-6/20</u>	<u>7/20-9/20</u>	<u>10/20-12/20</u>	<u>1/21-3/21</u>	<u>4/21-6/21</u>	<u>7/20-6/21</u>	<u>7/21-6/22</u>	<u>7/22-6/23</u>	<u>7/23-6/24</u>
Earning Asset Yield	4.30%	4.28%	4.19%	4.15%	4.23%	4.16%	4.13%	4.05%	4.05%	4.10%	4.00%	3.88%	3.84%
Cost of Funds	1.09%	1.01%	0.92%	0.84%	0.97%	0.80%	0.77%	0.71%	0.68%	0.74%	0.65%	0.62%	0.60%
Net Interest Margin (nonFTE)	3.26%	3.32%	3.31%	3.35%	3.31%	3.40%	3.41%	3.38%	3.41%	3.40%	3.38%	3.30%	3.27%
Provision Expense / Avg. Assets	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
Non Int Income / Avg. Assets	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.29%	0.30%	0.31%	0.32%
Non Int Expense / Avg. Assets	2.82%	2.84%	2.83%	2.83%	2.83%	2.84%	2.84%	2.84%	2.84%	2.84%	2.91%	2.97%	3.08%
Return on Assets	0.41%	0.44%	0.44%	0.46%	0.44%	0.50%	0.50%	0.48%	0.51%	0.50%	0.44%	0.34%	0.25%
Return on Equity	4.84%	5.11%	5.04%	5.28%	5.07%	5.54%	5.53%	5.20%	5.42%	5.42%	4.56%	3.47%	2.43%
Efficiency Ratio	82.39%	81.47%	81.48%	80.66%	81.50%	79.72%	79.56%	80.28%	79.44%	79.75%	81.98%	85.30%	88.91%