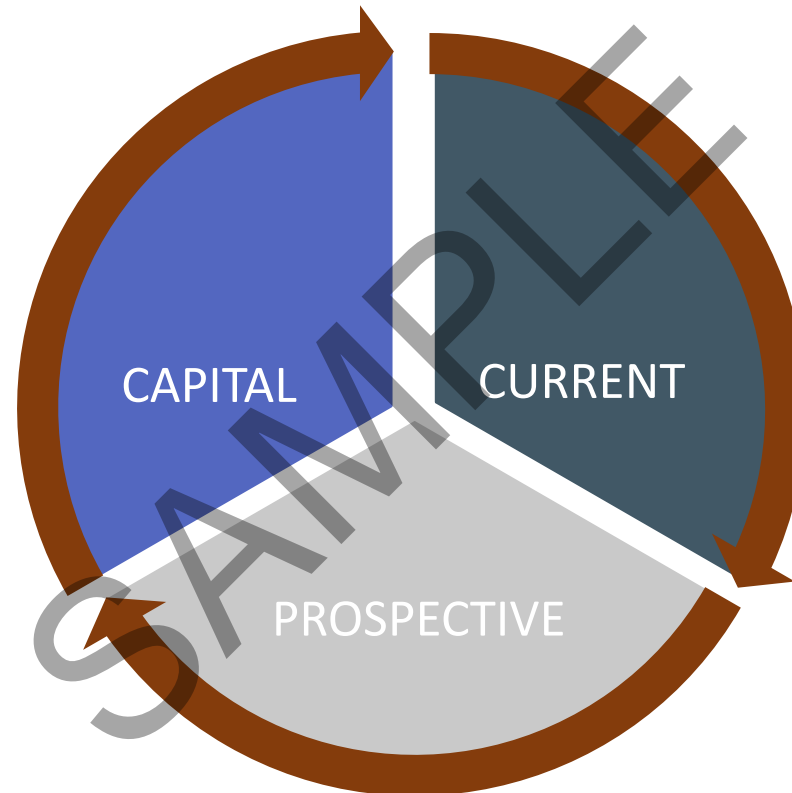


# CAPITAL ANALYSIS: CURRENT & PROSPECTIVE



# CAPITAL ANALYSIS

<b>Regulatory Capital:</b>	<b>6/30/2019</b>
\$ Common Equity Tier 1	\$52,958
\$ Tier 1 Leverage	\$52,958
\$ Total Risk Based	\$57,302
Tier 1 Leverage %	8.82%
CET1 RBC %	10.96%
Tier 1 Risk Based %	10.96%
Total Risk Based %	11.85%
\$ Average Assets	\$600,244
\$ Risk Wtd Assets	\$483,358

	<b>3/31/2019</b>	<b>12/31/2018</b>	<b>9/30/2018</b>	<b>6/30/2018</b>
	<b>\$52,612</b>	<b>\$51,825</b>	<b>\$51,125</b>	<b>\$50,376</b>
	<b>\$52,612</b>	<b>\$51,825</b>	<b>\$51,125</b>	<b>\$50,376</b>
	<b>\$56,899</b>	<b>\$56,054</b>	<b>\$55,313</b>	<b>\$54,533</b>
	<b>8.91%</b>	<b>8.91%</b>	<b>8.91%</b>	<b>8.85%</b>
	<b>11.02%</b>	<b>11.20%</b>	<b>11.22%</b>	<b>11.21%</b>
	<b>11.02%</b>	<b>11.20%</b>	<b>11.22%</b>	<b>11.21%</b>
	<b>11.91%</b>	<b>12.11%</b>	<b>12.14%</b>	<b>12.14%</b>
	<b>\$590,401</b>	<b>\$581,732</b>	<b>\$573,959</b>	<b>\$569,305</b>
	<b>\$477,548</b>	<b>\$462,712</b>	<b>\$455,507</b>	<b>\$449,318</b>

## REGULATORY CLASSIFICATIONS

RATIO	WELL CAPITALIZED	ADEQUATELY CAPITALIZED	UNDERCAPITALIZED
TIER 1 LEVERAGE	≥5%	≥4%-5%	<4%
CET1 RBC	≥6.5%	≥4.5%-6.5%	<4.5%
TIER 1 RBC	≥8%	≥6%-8%	<6%
TOTAL RBC	≥10%	≥8%-10%	<8%

## EXISTING CAPITAL CAPACITY

	<b>\$ Excess/Cushion to Remain Well Capitalized</b>	<b>\$ 100% RWA Grwth to Remain Well Capitalized</b>
TIER 1 LEVERAGE	\$22,946	\$458,916
CET1 RBC	\$21,540	\$331,380
TIER 1 RBC	\$14,289	\$178,617
TOTAL RBC	\$8,966	\$89,662

## CAPITAL STRESS TEST

RISK FACTORS	POTENTIAL EVENT	CAPITAL SENSITIVITY / IMPACT		
		\$ Amt. (net of tax)	Tier1 Lev.	Total RBC
CRE Loan Portfolio	5% Portfolio Writeoff	\$9,003	-150 bp	-186 bp
Equity Portfolio	20% Portfolio Depreciation	\$267	-4 bp	-6 bp
Asset Grwth	20% annualized RWA Grwth	--	-128 bp	-206 bp

# CONCENTRATION TRENDS

	<i>Jun-19</i>	<i>Mar-19</i>	<i>Qtrly Δ</i>	<i>Jun-18</i>	<i>Yrly Δ</i>
<b>1 LIQUIDITY %</b> (Int Brg Funds to Assets)	3.0%	1.8%	1.2%	4.0%	-1.0%
<b>2 INVESTMENT %</b> (InvPort to Assets)	7.4%	8.0%	-0.6%	9.0%	-1.6%
<b>3 LOAN %</b> (Loans to Assets)	85.6%	86.2%	-0.6%	82.9%	2.7%
<b>4 LOAN PORTFOLIO DURATION</b>	3.1	2.7	0.4	NA	NA
<b>5 LOAN CF REPRICING MTHLY</b> (Contractual Mthly Cashflow/Repricing Loans to TA's)	10.9%	9.6%	1.3%	9.1%	1.8%
<b>6 LOAN CF REPRICING &lt;3YR</b> (Contractual Cashflow/Repricing Loans <3yr to TA's)	46.2%	45.8%	0.4%	40.5%	5.7%
<b>7 LOAN CF REPRICING &lt;5YR</b> (Contractual Cashflow/Repricing Loans <5yr to TA's)	73.3%	73.5%	-0.2%	70.0%	3.3%
<b>8 LOAN CF REPRICING &lt;10YR</b> (Contractual Cashflow/Repricing Loans <10yr to TA's)	83.5%	83.8%	-0.2%	80.9%	2.7%
<b>9 ASSET CF &lt;5YR %</b> (Contractual Asset Cashflow <5yr to TA's)	30.4%	28.8%	1.6%	27.1%	3.3%
<b>10 ASSET CF &gt;15YR %</b> (Contractual Asset Cashflow >15yr to TA's)	33.8%	35.4%	-1.6%	36.0%	-2.2%
<b>11 DEPOSIT MIX</b> (Non-maturity Deposits to Total Dep)	64.5%	64.4%	0.2%	68.5%	-4.0%
<b>12 NONINTEREST DDA %</b> No cost deposits as percentatge of Total Deposits	22.7%	21.7%	1.0%	25.0%	-2.3%
<b>13 CD PORTFOLIO DURATION</b>	1.0	1.1	0.0	NA	NA
<b>14 WHOLESALE FUNDING %</b> (Borrowings, BrkrCDs to Assets)	8.2%	8.0%	0.2%	9.3%	-1.1%
<b>15 WHOLESALE FUNDING DURATION</b>	1.1	1.0	0.1	NA	NA
<b>16 TERM FUNDING &lt;1YR</b> (CDs & Wholesale Maturities to Total Term Funding)	60.0%	60.0%	-0.1%	36.2%	23.8%

# STATIC GROWTH CAPITAL RATIOS

June 30, 2019

Flat Rates	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>
Tier 1 Leverage Capital	8.82%	8.94%	9.07%	9.20%	9.20%	9.29%	9.44%	9.58%	9.73%	9.73%	10.11%	10.65%	11.16%
Common Equity Tier 1 RBC	11.36%	11.52%	11.69%	11.87%	11.87%	12.07%	12.27%	12.46%	12.68%	12.68%	13.49%	14.27%	14.99%
Tier1 Risk Based Capital	11.36%	11.52%	11.69%	11.87%	11.87%	12.07%	12.27%	12.46%	12.68%	12.68%	13.49%	14.27%	14.99%
Total Risk Based Capital	12.49%	12.65%	12.82%	13.00%	13.00%	13.20%	13.39%	13.59%	13.80%	13.80%	14.61%	15.39%	16.11%
Common Equity Buffer	6.86%	7.02%	7.19%	7.37%	7.37%	7.57%	7.77%	7.96%	8.18%	8.18%	8.99%	9.77%	10.49%
Tier 1 RBC Buffer	5.36%	5.52%	5.69%	5.87%	5.87%	6.07%	6.27%	6.46%	6.68%	6.68%	7.49%	8.27%	8.99%
Total RBC Buffer	4.49%	4.65%	4.82%	5.00%	5.00%	5.20%	5.39%	5.59%	5.80%	5.80%	6.61%	7.39%	8.11%

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>
Tier 1 Leverage Capital	8.82%	8.93%	9.05%	9.17%	9.17%	9.26%	9.40%	9.53%	9.68%	9.68%	10.09%	10.75%	11.42%
Common Equity Tier 1 RBC	11.35%	11.51%	11.67%	11.84%	11.84%	12.02%	12.21%	12.41%	12.61%	12.61%	13.48%	14.41%	15.39%
Tier1 Risk Based Capital	11.35%	11.51%	11.67%	11.84%	11.84%	12.02%	12.21%	12.41%	12.61%	12.61%	13.48%	14.41%	15.39%
Total Risk Based Capital	12.48%	12.64%	12.80%	12.97%	12.97%	13.15%	13.34%	13.53%	13.74%	13.74%	14.60%	15.53%	16.50%
Common Equity Buffer	6.85%	7.01%	7.17%	7.34%	7.34%	7.52%	7.71%	7.91%	8.11%	8.11%	8.98%	9.91%	10.89%
Tier 1 RBC Buffer	5.35%	5.51%	5.67%	5.84%	5.84%	6.02%	6.21%	6.41%	6.61%	6.61%	7.48%	8.41%	9.39%
Total RBC Buffer	4.48%	4.64%	4.80%	4.97%	4.97%	5.15%	5.34%	5.53%	5.74%	5.74%	6.60%	7.53%	8.50%

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>
Tier 1 Leverage Capital	8.81%	8.91%	9.02%	9.14%	9.14%	9.22%	9.35%	9.48%	9.63%	9.63%	10.08%	10.85%	11.71%
Common Equity Tier 1 RBC	11.34%	11.48%	11.63%	11.79%	11.79%	11.97%	12.15%	12.34%	12.54%	12.54%	13.46%	14.56%	15.81%
Tier1 Risk Based Capital	11.34%	11.48%	11.63%	11.79%	11.79%	11.97%	12.15%	12.34%	12.54%	12.54%	13.46%	14.56%	15.81%
Total Risk Based Capital	12.47%	12.61%	12.76%	12.92%	12.92%	13.10%	13.28%	13.46%	13.67%	13.67%	14.58%	15.68%	16.92%
Common Equity Buffer	6.84%	6.98%	7.13%	7.29%	7.29%	7.47%	7.65%	7.84%	8.04%	8.04%	8.96%	10.06%	11.31%
Tier 1 RBC Buffer	5.34%	5.48%	5.63%	5.79%	5.79%	5.97%	6.15%	6.34%	6.54%	6.54%	7.46%	8.56%	9.81%
Total RBC Buffer	4.47%	4.61%	4.76%	4.92%	4.92%	5.10%	5.28%	5.46%	5.67%	5.67%	6.58%	7.68%	8.92%

# STATIC GROWTH CAPITAL RATIOS

June 30, 2019

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>
Tier 1 Leverage Capital	8.80%	8.89%	8.98%	9.08%	9.08%	9.14%	9.25%	9.36%	9.49%	9.49%	9.90%	10.70%	11.69%
Common Equity Tier 1 RBC	11.32%	11.45%	11.58%	11.71%	11.71%	11.86%	12.01%	12.17%	12.35%	12.35%	13.20%	14.36%	15.79%
Tier1 Risk Based Capital	11.32%	11.45%	11.58%	11.71%	11.71%	11.86%	12.01%	12.17%	12.35%	12.35%	13.20%	14.36%	15.79%
Total Risk Based Capital	12.46%	12.58%	12.71%	12.84%	12.84%	12.99%	13.14%	13.30%	13.47%	13.47%	14.33%	15.48%	16.91%
Common Equity Buffer	6.82%	6.95%	7.08%	7.21%	7.21%	7.36%	7.51%	7.67%	7.85%	7.85%	8.70%	9.86%	11.29%
Tier 1 RBC Buffer	5.32%	5.45%	5.58%	5.71%	5.71%	5.86%	6.01%	6.17%	6.35%	6.35%	7.20%	8.36%	9.79%
Total RBC Buffer	4.46%	4.58%	4.71%	4.84%	4.84%	4.99%	5.14%	5.30%	5.47%	5.47%	6.33%	7.48%	8.91%

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>
Tier 1 Leverage Capital	8.78%	8.86%	8.95%	9.03%	9.03%	9.08%	9.18%	9.28%	9.39%	9.39%	9.80%	10.69%	11.84%
Common Equity Tier 1 RBC	11.31%	11.42%	11.53%	11.65%	11.65%	11.77%	11.91%	12.05%	12.21%	12.21%	13.07%	14.34%	16.01%
Tier1 Risk Based Capital	11.31%	11.42%	11.53%	11.65%	11.65%	11.77%	11.91%	12.05%	12.21%	12.21%	13.07%	14.34%	16.01%
Total Risk Based Capital	12.44%	12.55%	12.66%	12.78%	12.78%	12.90%	13.04%	13.18%	13.34%	13.34%	14.19%	15.46%	17.13%
Common Equity Buffer	6.81%	6.92%	7.03%	7.15%	7.15%	7.27%	7.41%	7.55%	7.71%	7.71%	8.57%	9.84%	11.51%
Tier 1 RBC Buffer	5.31%	5.42%	5.53%	5.65%	5.65%	5.77%	5.91%	6.05%	6.21%	6.21%	7.07%	8.34%	10.01%
Total RBC Buffer	4.44%	4.55%	4.66%	4.78%	4.78%	4.90%	5.04%	5.18%	5.34%	5.34%	6.19%	7.46%	9.13%

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>
Tier 1 Leverage Capital	8.81%	8.92%	9.03%	9.15%	9.15%	9.22%	9.34%	9.46%	9.58%	9.58%	9.81%	10.15%	10.41%
Common Equity Tier 1 RBC	11.34%	11.49%	11.64%	11.79%	11.79%	11.95%	12.12%	12.28%	12.45%	12.45%	13.04%	13.52%	13.88%
Tier1 Risk Based Capital	11.34%	11.49%	11.64%	11.79%	11.79%	11.95%	12.12%	12.28%	12.45%	12.45%	13.04%	13.52%	13.88%
Total Risk Based Capital	12.47%	12.62%	12.77%	12.92%	12.92%	13.08%	13.25%	13.40%	13.57%	13.57%	14.17%	14.64%	15.00%
Common Equity Buffer	6.84%	6.99%	7.14%	7.29%	7.29%	7.45%	7.62%	7.78%	7.95%	7.95%	8.54%	9.02%	9.38%
Tier 1 RBC Buffer	5.34%	5.49%	5.64%	5.79%	5.79%	5.95%	6.12%	6.28%	6.45%	6.45%	7.04%	7.52%	7.88%
Total RBC Buffer	4.47%	4.62%	4.77%	4.92%	4.92%	5.08%	5.25%	5.40%	5.57%	5.57%	6.17%	6.64%	7.00%

# BUSINESS PLAN CAPITAL IMPACT

Flat Rate Scenario		Qtr 1 7/19-9/19	Qtr 2 10/19-12/19	Qtr 3 1/20-3/20	Qtr 4 4/20-6/20	Qtr 5 7/20-9/20	Qtr 6 10/20-12/20	Qtr 7 1/21-3/21	Qtr 8 4/21-6/21
	Tier 1 Leverage Capital	8.86%	8.88%	8.90%	8.89%	8.90%	8.93%	8.96%	9.01%
	Common Equity Tier 1 RBC	11.17%	11.12%	11.10%	11.08%	11.07%	11.09%	11.12%	11.17%
	Tier1 Risk Based Capital	11.17%	11.12%	11.10%	11.08%	11.07%	11.09%	11.12%	11.17%
	Total Risk Based Capital	12.29%	12.21%	12.16%	12.12%	12.10%	12.09%	12.10%	12.13%
B U F F E R	Common Equity Buffer	6.67%	6.62%	6.60%	6.58%	6.57%	6.59%	6.62%	6.67%
	Tier 1 RBC Buffer	5.17%	5.12%	5.10%	5.08%	5.07%	5.09%	5.12%	5.17%
	Total RBC Buffer	4.29%	4.21%	4.16%	4.12%	4.10%	4.09%	4.10%	4.13%

Minimum Capital/Buffer Levels	
5.00%	Well Capitalized
6.50%	Well Capitalized
8.00%	Well Capitalized
10.00%	Well Capitalized
Buffer	> Adequately Capitalized
2.500%	> 4.50%
2.500%	> 6.00%
2.500%	> 8.00%

Up 200bp Gradual Ramp		Qtr 1 7/19-9/19	Qtr 2 10/19-12/19	Qtr 3 1/20-3/20	Qtr 4 4/20-6/20	Qtr 5 7/20-9/20	Qtr 6 10/20-12/20	Qtr 7 1/21-3/21	Qtr 8 4/21-6/21
	Tier 1 Leverage Capital	8.86%	8.88%	8.90%	8.89%	8.89%	8.90%	8.92%	8.96%
	Common Equity Tier 1 RBC	11.17%	11.12%	11.09%	11.07%	11.06%	11.06%	11.07%	11.11%
	Tier1 Risk Based Capital	11.17%	11.12%	11.09%	11.07%	11.06%	11.06%	11.07%	11.11%
	Total Risk Based Capital	12.29%	12.21%	12.16%	12.12%	12.08%	12.06%	12.05%	12.07%
B U F F E R	Common Equity Buffer	6.67%	6.62%	6.59%	6.57%	6.56%	6.56%	6.57%	6.61%
	Tier 1 RBC Buffer	5.17%	5.12%	5.09%	5.07%	5.06%	5.06%	5.07%	5.11%
	Total RBC Buffer	4.29%	4.21%	4.16%	4.12%	4.08%	4.06%	4.05%	4.07%

Minimum Capital/Buffer Levels	
5.00%	Well Capitalized
6.50%	Well Capitalized
8.00%	Well Capitalized
10.00%	Well Capitalized
Buffer	> Adequately Capitalized
2.500%	> 4.50%
2.500%	> 6.00%
2.500%	> 8.00%

Up 200bp Twist Ramp		Qtr 1 7/19-9/19	Qtr 2 10/19-12/19	Qtr 3 1/20-3/20	Qtr 4 4/20-6/20	Qtr 5 7/20-9/20	Qtr 6 10/20-12/20	Qtr 7 1/21-3/21	Qtr 8 4/21-6/21
	Tier 1 Leverage Capital	8.86%	8.87%	8.88%	8.86%	8.85%	8.83%	8.82%	8.81%
	Common Equity Tier 1 RBC	11.17%	11.11%	11.08%	11.04%	11.00%	10.97%	10.94%	10.92%
	Tier1 Risk Based Capital	11.17%	11.11%	11.08%	11.04%	11.00%	10.97%	10.94%	10.92%
	Total Risk Based Capital	12.29%	12.20%	12.14%	12.08%	12.02%	11.97%	11.92%	11.88%
B U F F E R	Common Equity Buffer	6.67%	6.61%	6.58%	6.54%	6.50%	6.47%	6.44%	6.42%
	Tier 1 RBC Buffer	5.17%	5.11%	5.08%	5.04%	5.00%	4.97%	4.94%	4.92%
	Total RBC Buffer	4.29%	4.20%	4.14%	4.08%	4.02%	3.97%	3.92%	3.88%

Minimum Capital/Buffer Levels	
5.00%	Well Capitalized
6.50%	Well Capitalized
8.00%	Well Capitalized
10.00%	Well Capitalized
2019	2020
2.500%	2.50%
2.500%	2.50%
2.500%	2.50%

Down 100bp Gradual Ramp		Qtr 1 7/19-9/19	Qtr 2 10/19-12/19	Qtr 3 1/20-3/20	Qtr 4 4/20-6/20	Qtr 5 7/20-9/20	Qtr 6 10/20-12/20	Qtr 7 1/21-3/21	Qtr 8 4/21-6/21
	Tier 1 Leverage Capital	8.86%	8.88%	8.89%	8.89%	8.89%	8.91%	8.93%	8.97%
	Common Equity Tier 1 RBC	11.17%	11.12%	11.09%	11.06%	11.05%	11.06%	11.07%	11.11%
	Tier1 Risk Based Capital	11.17%	11.12%	11.09%	11.06%	11.05%	11.06%	11.07%	11.11%
	Total Risk Based Capital	12.29%	12.21%	12.16%	12.11%	12.08%	12.06%	12.05%	12.07%
B U F F E R	Common Equity Buffer	6.67%	6.62%	6.59%	6.56%	6.55%	6.56%	6.57%	6.61%
	Tier 1 RBC Buffer	5.17%	5.12%	5.09%	5.06%	5.05%	5.06%	5.07%	5.11%
	Total RBC Buffer	4.29%	4.21%	4.16%	4.11%	4.08%	4.06%	4.05%	4.07%

Minimum Capital/Buffer Levels	
5.00%	Well Capitalized
6.50%	Well Capitalized
8.00%	Well Capitalized
10.00%	Well Capitalized
2019	2020
2.500%	2.50%
2.500%	2.50%
2.500%	2.50%

EPG Forecast		Qtr 1 7/19-9/19	Qtr 2 10/19-12/19	Qtr 3 1/20-3/20	Qtr 4 4/20-6/20	Qtr 5 7/20-9/20	Qtr 6 10/20-12/20	Qtr 7 1/21-3/21	Qtr 8 4/21-6/21
	Tier 1 Leverage Capital	8.86%	8.88%	8.91%	8.91%	8.94%	8.98%	9.03%	9.10%
	Common Equity Tier 1 RBC	11.17%	11.12%	11.11%	11.11%	11.12%	11.17%	11.22%	11.31%
	Tier1 Risk Based Capital	11.17%	11.12%	11.11%	11.11%	11.12%	11.17%	11.22%	11.31%
	Total Risk Based Capital	12.29%	12.21%	12.18%	12.15%	12.15%	12.17%	12.20%	12.27%
B U F F E R	Common Equity Buffer	6.67%	6.62%	6.61%	6.61%	6.62%	6.67%	6.72%	6.81%
	Tier 1 RBC Buffer	5.17%	5.12%	5.11%	5.11%	5.12%	5.17%	5.22%	5.31%
	Total RBC Buffer	4.29%	4.21%	4.18%	4.15%	4.15%	4.17%	4.20%	4.27%

Minimum Capital/Buffer Levels	
5.00%	Well Capitalized
6.50%	Well Capitalized
8.00%	Well Capitalized
10.00%	Well Capitalized
2019	2020
2.500%	2.50%
2.500%	2.50%
2.500%	2.50%