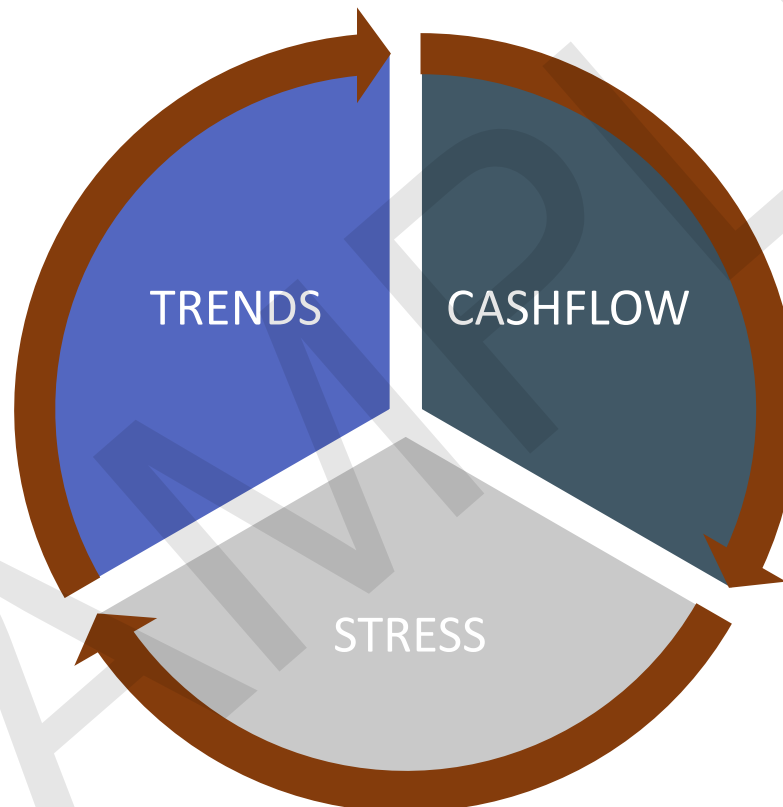


## Balance Sheet Characteristics



# BALANCE SHEET ANALYSIS

## GROWTH/YIELD TRENDS

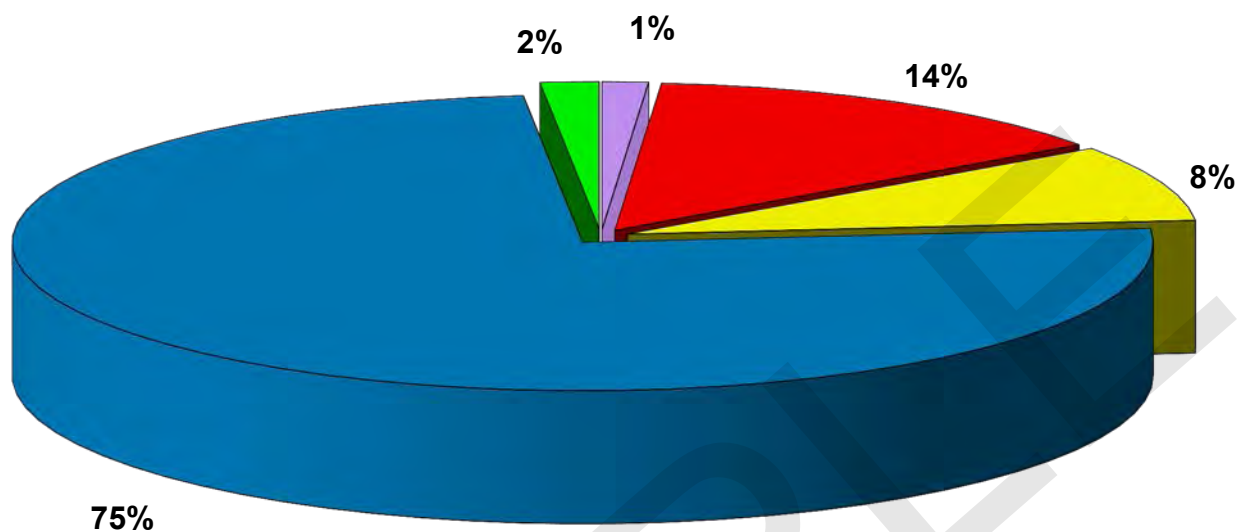
	CURRENT QUARTER		PRIOR QUARTER				PRIOR YEAR			
	<i>Balance</i> Sep-17	<i>Yld</i>	<i>Balance</i> Jun-17	<i>Change</i>	<i>Yld</i> Jun-17	<i>Change</i>	<i>Balance</i> Sep-16	<i>Change</i>	<i>Yld</i> Sep-16	<i>Change</i>
CASH	\$26,229	0.00%	\$30,765	(\$4,536)	0.00%	0.00%	\$28,058	(\$1,829)	0.00%	0.00%
FFs / INT BRG BALs	\$74,048	1.25%	\$103,991	(\$29,943)	1.20%	0.05%	\$94,774	(\$20,726)	0.45%	0.80%
MTG FOR SALE	\$3,707	3.80%	\$2,257	\$1,450	3.75%	0.05%	\$2,854	\$853	3.43%	0.37%
INVESTMENTS	\$267,647	3.30%	\$269,923	(\$2,276)	3.35%	-0.04%	\$302,223	(\$34,576)	2.81%	0.50%
RES FIXED	\$71,847	4.55%	\$71,008	\$839	4.57%	-0.02%	\$76,614	(\$4,767)	4.89%	-0.35%
RES ARMS	\$489,237	3.74%	\$482,442	\$6,795	3.72%	0.02%	\$451,297	\$37,941	3.65%	0.09%
MULTI-FAM	\$202,822	4.18%	\$195,799	\$7,024	4.17%	0.01%	\$222,661	(\$19,838)	4.18%	0.00%
CONSTRUCTION	\$104,487	4.34%	\$117,471	(\$12,985)	4.33%	0.01%	\$90,016	\$14,471	4.12%	0.22%
CRE	\$570,727	4.06%	\$527,541	\$43,186	4.08%	-0.02%	\$507,252	\$63,475	4.10%	-0.03%
HOME EQUITY	\$42,095	3.87%	\$42,696	(\$601)	3.75%	0.12%	\$46,476	(\$4,381)	3.52%	0.35%
COMMERCIAL	\$61,752	3.70%	\$57,424	\$4,328	3.68%	0.02%	\$51,952	\$9,800	3.55%	0.15%
CONSUMER	\$10,222	3.63%	\$10,058	\$164	3.58%	0.05%	\$9,680	\$542	3.60%	0.03%
NET LOANS	\$1,501,868	4.13%	\$1,452,666	\$49,202	4.12%	0.01%	\$1,450,125	\$51,743	4.11%	0.01%
OTHER ASSETS	\$133,409	0.00%	\$130,488	\$2,921	0.00%	0.00%	\$126,634	\$6,775	0.00%	0.00%
TOTAL ASSETS	\$2,006,908	3.83%	\$1,993,260	\$13,648	3.84%	-0.01%	\$1,976,155	\$30,753	3.78%	0.04%
SAVINGS	\$185,475	0.14%	\$172,130	\$13,345	0.14%	0.00%	\$150,916	\$34,559	0.14%	0.00%
MMDA	\$305,000	0.94%	\$292,720	\$12,280	0.90%	0.04%	\$263,385	\$41,615	0.83%	0.11%
INTEREST CHKG	\$240,535	0.85%	\$229,078	\$11,457	0.84%	0.02%	\$194,987	\$45,548	0.66%	0.19%
NON INT DDA	\$205,929	0.00%	\$197,552	\$8,377	0.00%	0.00%	\$171,505	\$34,424	0.00%	0.00%
NON-MATURITY DEPOSITS (NMD)	\$936,939	0.65%	\$891,481	\$45,458	0.62%	0.02%	\$780,793	\$156,146	0.53%	0.12%
TERM DEPOSITS	\$458,742	1.49%	\$456,426	\$2,316	1.42%	0.07%	\$447,461	\$11,281	1.38%	0.11%
TOTAL DEPOSITS	\$1,395,681	0.89%	\$1,347,907	\$47,774	0.84%	0.05%	\$1,228,254	\$167,427	0.79%	0.10%
WHOLESALE FUNDING	\$314,901	1.35%	\$316,895	(\$1,995)	1.28%	0.07%	\$278,472	\$36,429	1.08%	0.27%
OTHER LIAB.	\$25,125	0.00%	\$28,673	(\$3,548)	0.00%	0.00%	\$25,154	(\$29)	0.00%	0.00%
TOTAL LIABILITIES	\$1,735,707	0.96%	\$1,693,476	\$42,231	0.90%	0.06%	\$1,531,880	\$203,827	0.00%	0.96%
CAPITAL	\$271,201	0.00%	\$260,784	\$10,417	0.00%	0.00%	\$154,276	\$116,925	0.00%	0.00%
TOT. LIAB&CAPITAL	\$2,006,908	0.83%	\$1,993,260	\$13,648	0.81%	0.03%	\$1,976,155	\$30,752	0.73%	0.11%

GROWTH	Asset	3%	annualized	Asset	2%	annualized
	Loan	14%	annualized	Loan	4%	annualized
	Deposit	14%	annualized	Deposit	14%	annualized

# BALANCE SHEET TRAITS

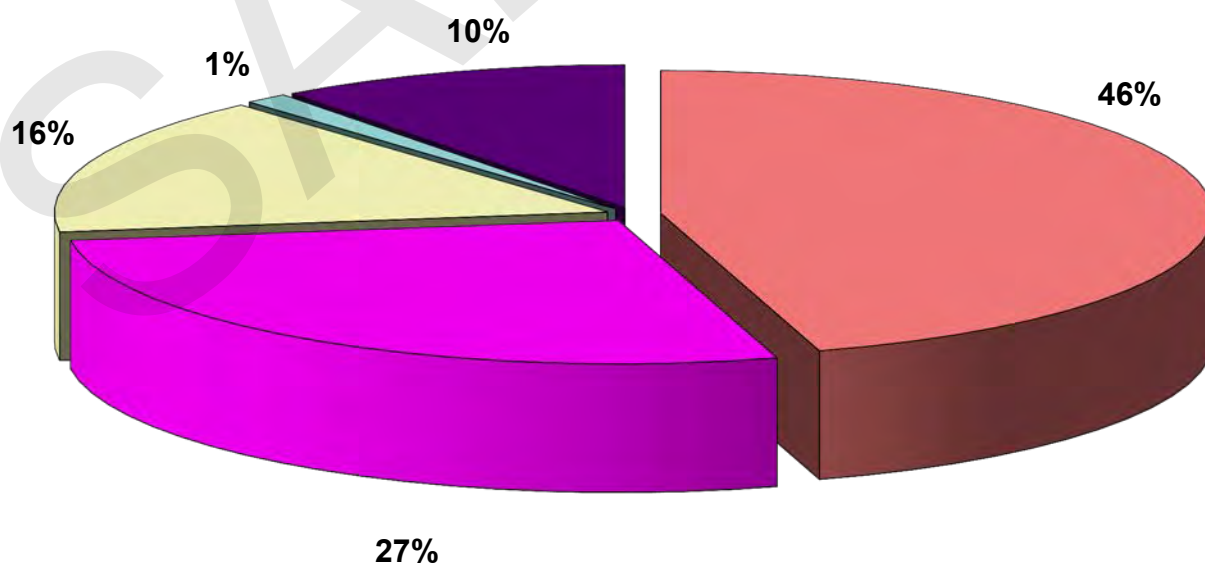
*September 30, 2017*

## Asset Mix



■ Cash ■ IntBrgBal ■ Investments ■ Loans ■ Other Assets

## Liabilities and Capital

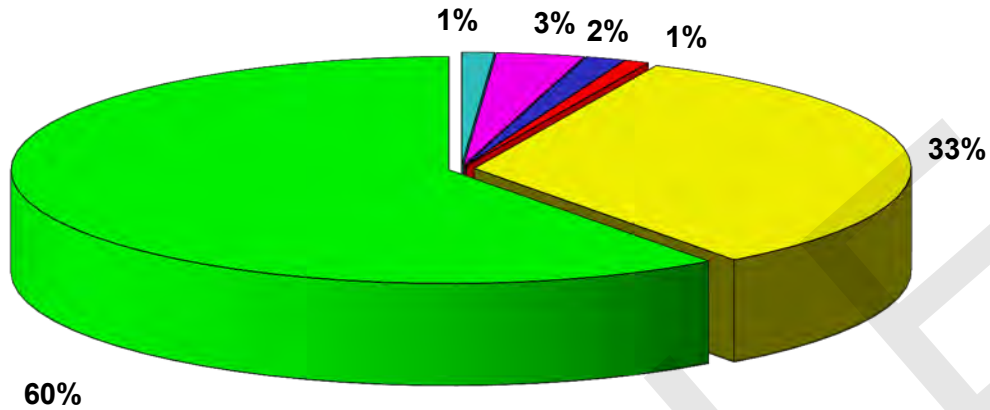


■ NonMaturity Deposits ■ Term Deposits ■ Wholesale Funding ■ Other Liab ■ Capital

# INVESTMENT PORTFOLIO TRAITS

*September 30, 2017*

## Portfolio Mix

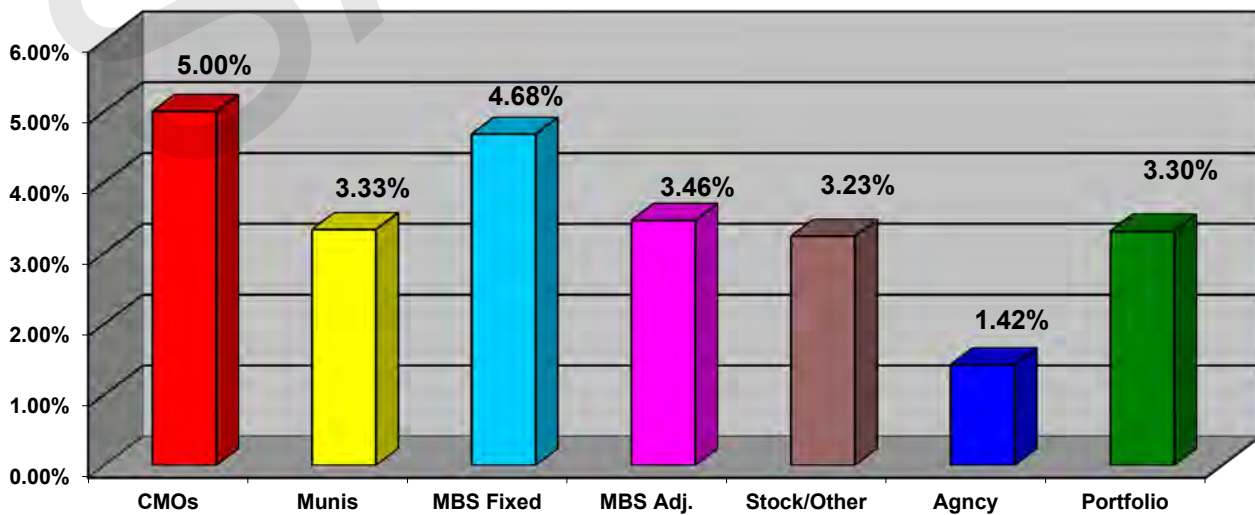


CMOs Munis MBS Fixed MBS Adj. Stock/Other Agency

## Fixed/Adjustable Mix

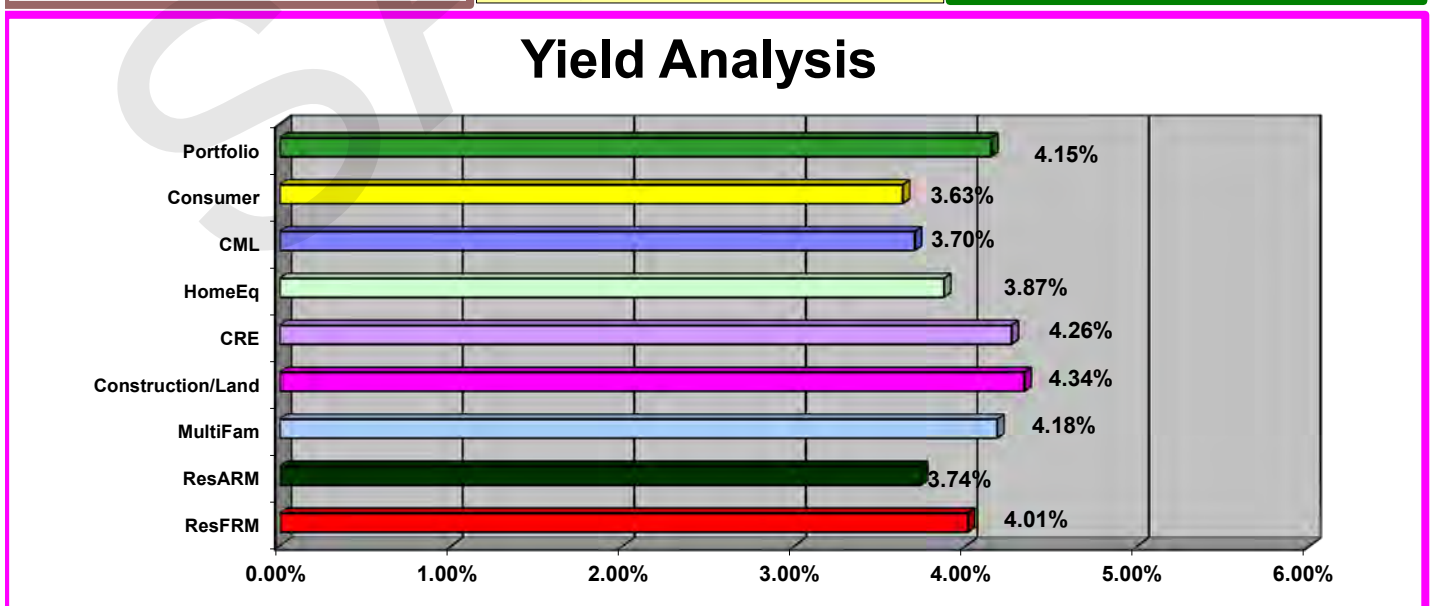
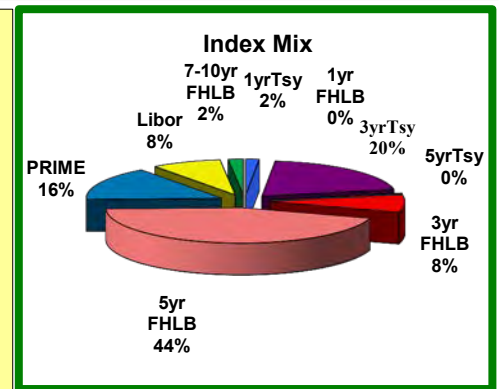
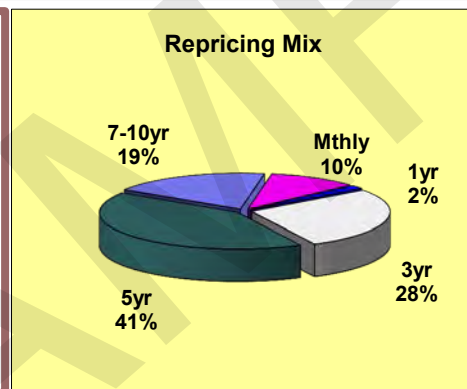
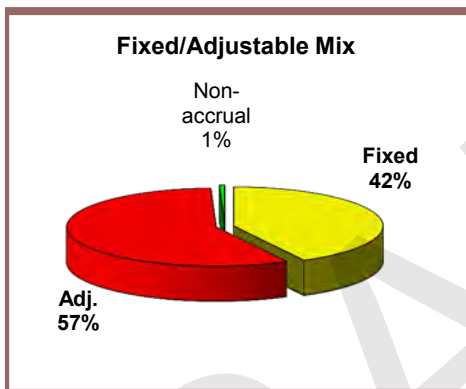
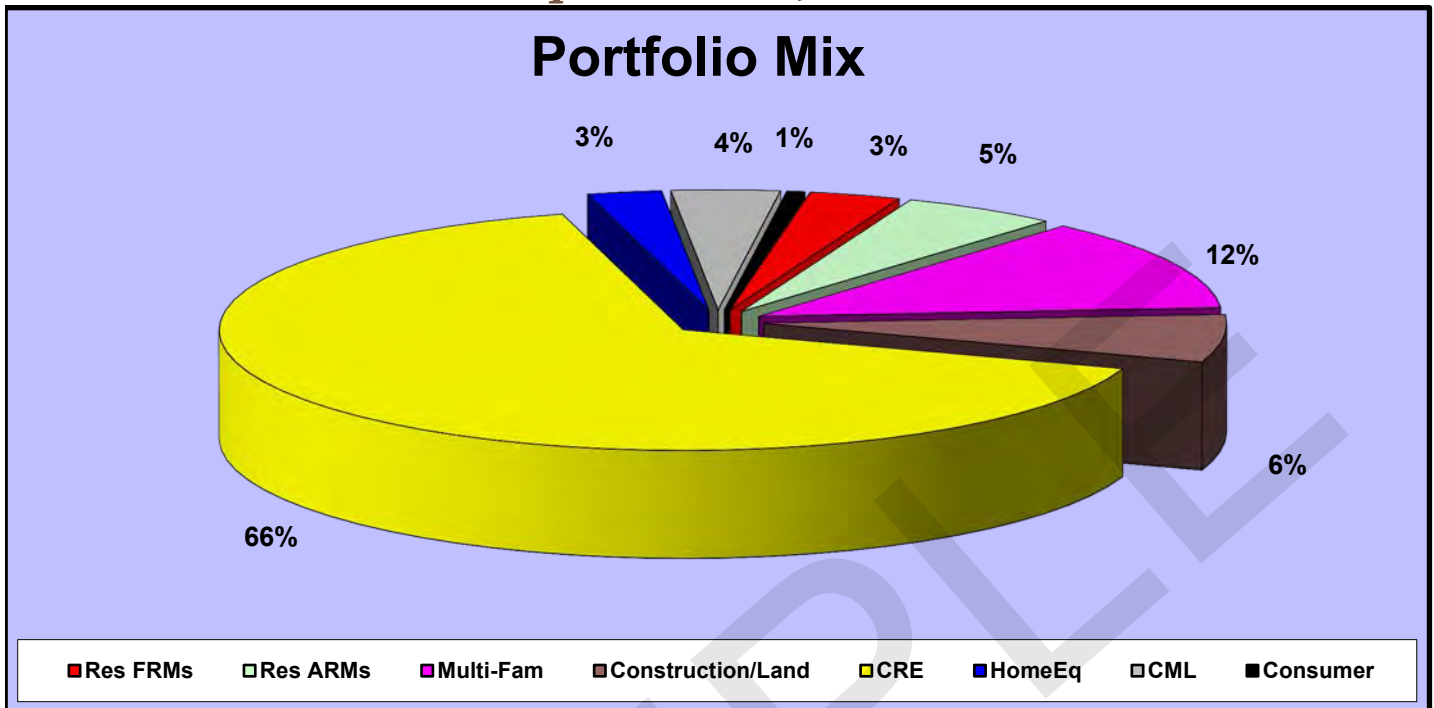


## Portfolio Yield



# LOAN PORTFOLIO TRAITS

September 30, 2017





# CONCENTRATION TRENDS

	Sep-17	Jun-17	Qtrly Δ	Sep-16	Yrly Δ
1 <b>LIQUIDITY %</b> (Int Brg Funds to Assets)	3.5%	4.4%	-0.9%	3.8%	-0.3%
2 <b>INVESTMENT %</b> (InvPort to Assets)	11.2%	10.5%	0.7%	12.5%	-1.3%
3 <b>LOAN %</b> (Loans to Assets)	79.0%	78.0%	1.0%	78.2%	0.8%
4 <b>LOAN PORTFOLIO DURATION</b>	2.81	2.68	0.1	2.7	0.2
5 <b>DEPOSIT MIX</b> (Non-maturity Deposits to Total Dep)	68.3%	69.4%	-1.1%	71.5%	-3.2%
6 <b>CD PORTFOLIO DURATION</b>	1.40	1.26	0.1	1.2	20.0%
7 <b>WHOLESALE FUNDING %</b> (Borrowings, BrkrCDs to Assets)	12.7%	13.4%	-0.7%	11.7%	1.0%
8 <b>WHOLESALE FUNDING DURATION</b>	1.35	1.40	0.0	1.4	-0.1
9 <b>LOAN CF REPRICING MTHLY</b> (Contractual Mthly Cashflow/Repricing Loans to TA's)	11.6%	10.9%	0.7%	10.4%	1.2%
10 <b>LOAN CF REPRICING &lt;3YR</b> (Contractual Cashflow/Repricing Loans <2yr to TA's)	25.1%	27.6%	-2.5%	31.0%	-5.9%
11 <b>LOAN CF REPRICING &lt;5YR</b> (Contractual Cashflow/Repricing Loans <5yr to TA's)	67.2%	63.5%	3.7%	65.0%	2.2%
12 <b>LOAN CF REPRICING &lt;10YR</b> (Contractual Cashflow/Repricing Loans <10yr to TA's)	88.5%	89.0%	-0.5%	84.0%	4.5%
13 <b>ASSET CF &lt;5YR %</b> (Contractual Asset Cashflow <5yr to TA's)	37.3%	36.8%	0.6%	36.0%	1.3%
14 <b>ASSET CF &gt;15YR %</b> (Contractual Asset Cashflow >15yr to TA's)	21.6%	22.3%	-0.7%	24.1%	-2.5%
15 <b>TERM FUNDING &lt;1YR</b> (CDs & Wholesale Maturities to Total Term Funding)	51.2%	50.0%	1.2%	50.6%	0.6%