



Key ALM Performance Indicators

Data as of 9/30/2017

Balance Sheet Metrics:

Total Assets	\$2,006,908	↑↑↑
Loan Grwth (Qtrly Annlzd)	13%	↔
Deposit Grwth (Qtrly Annlzd)	12%	↑↑
Asset Cashflow Liquidity Ratio (90 day)	8.3%	↑
Tier1 % Capital Ratio	11.90%	↓
Total RBC% Ratio	13.00%	↓↓

Projected Earnings Performance:

Static Growth	Flat Rate Scenario	Yr1 NII	\$75,111	↑
		Yr1 NI	\$25,642	↑
		Yr1 ROA	0.88%	↔

Business Plan	Flat Rate Scenario	Yr1 NII	\$81,021	↑
		Yr1 NI	\$26,587	↑
		Yr1 ROA	0.89%	↔

Interest Rate Risk:

NII Sensitiivty (Yr1)

Up 3% shock	Risk Limit= +/- 15%	-6.8%	↓
Dwn 1% shock	Risk Limit= +/- 5%	-2.3%	↓

\$ EVE Sensitivity

Up 3% shock	Risk Limit= +/- 40%	-12.20%	↓
Dwn 1% shock	Risk Limit= +/- 15%	-2.10%	↑

Current Qtr	
Level	Trend
(000's)	
Total Assets	\$2,006,908 ↑↑↑
Loan Grwth (Qtrly Annlzd)	13% ↔
Deposit Grwth (Qtrly Annlzd)	12% ↑↑
Asset Cashflow Liquidity Ratio (90 day)	8.3% ↑
Tier1 % Capital Ratio	11.90% ↓
Total RBC% Ratio	13.00% ↓↓
Projected Earnings Performance:	
Static Growth	Flat Rate Scenario
Yr1 NII	\$75,111 ↑
Yr1 NI	\$25,642 ↑
Yr1 ROA	0.88% ↔
Business Plan	Flat Rate Scenario
Yr1 NII	\$81,021 ↑
Yr1 NI	\$26,587 ↑
Yr1 ROA	0.89% ↔
Interest Rate Risk:	
NII Sensitiivty (Yr1)	
Up 3% shock	Risk Limit= +/- 15%
Dwn 1% shock	Risk Limit= +/- 5%
\$ EVE Sensitivity	
Up 3% shock	Risk Limit= +/- 40%
Dwn 1% shock	Risk Limit= +/- 15%

Prior Qtr	
Level	Trend
(000's)	
Total Assets	\$1,693,260 ↑↑↑
Loan Grwth (Qtrly Annlzd)	13% ↑↑
Deposit Grwth (Qtrly Annlzd)	0% ↓↓
Asset Cashflow Liquidity Ratio (90 day)	7.2% ↓
Tier1 % Capital Ratio	12.00% ↓
Total RBC% Ratio	13.80% ↓
Projected Earnings Performance:	
Static Growth	Flat Rate Scenario
Yr1 NII	\$73,154 ↑
Yr1 NI	\$23,962 ↑
Yr1 ROA	0.88% ↑
Business Plan	Flat Rate Scenario
Yr1 NII	\$80,993 ↑
Yr1 NI	\$26,295 ↑
Yr1 ROA	0.89% ↑
Interest Rate Risk:	
NII Sensitiivty (Yr1)	
Up 3% shock	Risk Limit= +/- 15%
Dwn 1% shock	Risk Limit= +/- 5%
\$ EVE Sensitivity	
Up 3% shock	Risk Limit= +/- 40%
Dwn 1% shock	Risk Limit= +/- 15%

Prior Yr	
Level	Trend
(000's)	
Total Assets	\$1,076,155 ↑↑↑
Loan Grwth (Qtrly Annlzd)	11% ↓
Deposit Grwth (Qtrly Annlzd)	17% ↑
Asset Cashflow Liquidity Ratio (90 day)	7.5% ↑
Tier1 % Capital Ratio	12.50% ↓
Total RBC% Ratio	14.00% ↓
Projected Earnings Performance:	
Static Growth	Flat Rate Scenario
Yr1 NII	\$68,945 ↑
Yr1 NI	\$21,121 ↑
Yr1 ROA	0.83% ↑
Business Plan	Flat Rate Scenario
Yr1 NII	\$77,556 ↑
Yr1 NI	\$23,964 ↑
Yr1 ROA	0.85% ↑
Interest Rate Risk:	
NII Sensitiivty (Yr1)	
Up 3% shock	Risk Limit= +/- 15%
Dwn 1% shock	Risk Limit= +/- 5%
\$ EVE Sensitivity	
Up 3% shock	Risk Limit= +/- 40%
Dwn 1% shock	Risk Limit= +/- 15%

STATIC GROWTH PERFORMANCE RATIOS

September 30, 2017

Flat Rate Scenario	Qtr 1 10/17-12/17	Qtr 2 1/18-3/18	Qtr 3 4/18-6/18	Qtr 4 7/18-9/18	Total Yr.1 10/17-9/18	Qtr 5 10/18-12/18	Qtr 6 1/19-3/19	Qtr 7 4/19-6/19	Qtr 8 7/19-9/19	Total Yr.2 10/18-9/19	Total Yr.3 10/19-9/20	Total Yr.4 10/20-9/21	Total Yr.5 10/21-9/22
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

UP 100bp Rate Shock	Qtr 1 10/17-12/17	Qtr 2 1/18-3/18	Qtr 3 4/18-6/18	Qtr 4 7/18-9/18	Total Yr.1 10/17-9/18	Qtr 5 10/18-12/18	Qtr 6 1/19-3/19	Qtr 7 4/19-6/19	Qtr 8 7/19-9/19	Total Yr.2 10/18-9/19	Total Yr.3 10/19-9/20	Total Yr.4 10/20-9/21	Total Yr.5 10/21-9/22
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

UP 200bp Rate Shock	Qtr 1 10/17-12/17	Qtr 2 1/18-3/18	Qtr 3 4/18-6/18	Qtr 4 7/18-9/18	Total Yr.1 10/17-9/18	Qtr 5 10/18-12/18	Qtr 6 1/19-3/19	Qtr 7 4/19-6/19	Qtr 8 7/19-9/19	Total Yr.2 10/18-9/19	Total Yr.3 10/19-9/20	Total Yr.4 10/20-9/21	Total Yr.5 10/21-9/22
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

STATIC GROWTH PERFORMANCE RATIOS

September 30, 2017

Up 300bp Rate Shock	<i>Qtr 1</i> <i>10/17-12/17</i>	<i>Qtr 2</i> <i>1/18-3/18</i>	<i>Qtr 3</i> <i>4/18-6/18</i>	<i>Qtr 4</i> <i>7/18-9/18</i>	<i>Total Yr.1</i> <i>10/17-9/18</i>	<i>Qtr 5</i> <i>10/18-12/18</i>	<i>Qtr 6</i> <i>1/19-3/19</i>	<i>Qtr 7</i> <i>4/19-6/19</i>	<i>Qtr 8</i> <i>7/19-9/19</i>	<i>Total Yr.2</i> <i>10/18-9/19</i>	<i>Total Yr.3</i> <i>10/19-9/20</i>	<i>Total Yr.4</i> <i>10/20-9/21</i>	<i>Total Yr.5</i> <i>10/21-9/22</i>
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

UP 400bp Rate Shock	<i>Qtr 1</i> <i>10/17-12/17</i>	<i>Qtr 2</i> <i>1/18-3/18</i>	<i>Qtr 3</i> <i>4/18-6/18</i>	<i>Qtr 4</i> <i>7/18-9/18</i>	<i>Total Yr.1</i> <i>10/17-9/18</i>	<i>Qtr 5</i> <i>10/18-12/18</i>	<i>Qtr 6</i> <i>1/19-3/19</i>	<i>Qtr 7</i> <i>4/19-6/19</i>	<i>Qtr 8</i> <i>7/19-9/19</i>	<i>Total Yr.2</i> <i>10/18-9/19</i>	<i>Total Yr.3</i> <i>10/19-9/20</i>	<i>Total Yr.4</i> <i>10/20-9/21</i>	<i>Total Yr.5</i> <i>10/21-9/22</i>
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

Down 100bp Rate Shock	<i>Qtr 1</i> <i>10/17-12/17</i>	<i>Qtr 2</i> <i>1/18-3/18</i>	<i>Qtr 3</i> <i>4/18-6/18</i>	<i>Qtr 4</i> <i>7/18-9/18</i>	<i>Total Yr.1</i> <i>10/17-9/18</i>	<i>Qtr 5</i> <i>10/18-12/18</i>	<i>Qtr 6</i> <i>1/19-3/19</i>	<i>Qtr 7</i> <i>4/19-6/19</i>	<i>Qtr 8</i> <i>7/19-9/19</i>	<i>Total Yr.2</i> <i>10/18-9/19</i>	<i>Total Yr.3</i> <i>10/19-9/20</i>	<i>Total Yr.4</i> <i>10/20-9/21</i>	<i>Total Yr.5</i> <i>10/21-9/22</i>
Earning Asset Yield	4.01%	3.96%	4.02%	4.08%	4.02%	4.10%	4.03%	4.09%	4.13%	4.09%	4.13%	4.14%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.10%	1.09%	1.10%	1.12%	1.10%	1.11%	1.10%	1.11%
Net Interest Margin (nonFTE)	3.08%	3.05%	3.07%	3.10%	3.07%	3.09%	3.04%	3.08%	3.11%	3.08%	3.13%	3.16%	3.17%
Provision Expense / Avg. Assets	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.04%	0.04%	0.04%	0.04%	# 0.04%	0.03%	0.03%	0.03%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%	0.25%	0.25%	0.25%
Non Int Expense / Avg. Assets	1.97%	2.00%	2.00%	2.00%	1.99%	2.00%	2.00%	2.00%	2.01%	2.00%	2.01%	2.02%	2.03%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%	0.92%	0.93%	0.91%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%	8.88%	8.92%	9.00%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%	61.11%	62.35%	63.33%

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Flat Rate Scenario	<i>Qtr 1</i>	<i>Qtr 2</i>	<i>Qtr 3</i>	<i>Qtr 4</i>	<i>Total Yr.1</i>	<i>Qtr 5</i>	<i>Qtr 6</i>	<i>Qtr 7</i>	<i>Qtr 8</i>	<i>Total Yr.2</i>
	<u>10/17-12/17</u>	<u>1/18-3/18</u>	<u>4/18-6/18</u>	<u>7/18-9/18</u>	<u>10/17-9/18</u>	<u>10/18-12/18</u>	<u>1/19-3/19</u>	<u>4/19-6/19</u>	<u>7/19-9/19</u>	<u>10/18-9/19</u>
Earning Asset Yield	4.02%	3.97%	4.05%	4.12%	4.04%	4.17%	4.09%	4.14%	4.20%	4.15%
Cost of Funds	1.00%	0.99%	1.03%	1.07%	1.02%	1.09%	1.08%	1.11%	1.13%	1.10%
Net Interest Margin (nonFTE)	3.09%	3.04%	3.10%	3.13%	3.09%	3.15%	3.09%	3.12%	3.16%	3.13%
Provision Expense / Avg. Assets	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%
Non Int Expense / Avg. Assets	1.97%	1.92%	1.91%	1.90%	1.91%	1.97%	1.92%	1.91%	1.92%	1.92%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%

UP 200bp Gradual Ramp	<i>Qtr 1</i>	<i>Qtr 2</i>	<i>Qtr 3</i>	<i>Qtr 4</i>	<i>Total Yr.1</i>	<i>Qtr 5</i>	<i>Qtr 6</i>	<i>Qtr 7</i>	<i>Qtr 8</i>	<i>Total Yr.2</i>
	<u>10/17-12/17</u>	<u>1/18-3/18</u>	<u>4/18-6/18</u>	<u>7/18-9/18</u>	<u>10/17-9/18</u>	<u>10/18-12/18</u>	<u>1/19-3/19</u>	<u>4/19-6/19</u>	<u>7/19-9/19</u>	<u>10/18-9/19</u>
Earning Asset Yield	4.04%	4.04%	4.21%	4.37%	4.17%	4.51%	4.55%	4.74%	4.94%	4.69%
Cost of Funds	1.02%	1.09%	1.22%	1.35%	1.17%	1.47%	1.56%	1.72%	1.85%	1.66%
Net Interest Margin (nonFTE)	3.09%	3.03%	3.08%	3.11%	3.08%	3.15%	3.10%	3.15%	3.23%	3.16%
Provision Expense / Avg. Assets	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%
Non Int Expense / Avg. Assets	1.97%	1.92%	1.91%	1.90%	1.91%	1.97%	1.92%	1.91%	1.92%	1.92%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%

UP 200bp Twist Gradual Ramp	<i>Qtr 1</i>	<i>Qtr 2</i>	<i>Qtr 3</i>	<i>Qtr 4</i>	<i>Total Yr.1</i>	<i>Qtr 5</i>	<i>Qtr 6</i>	<i>Qtr 7</i>	<i>Qtr 8</i>	<i>Total Yr.2</i>
	<u>10/17-12/17</u>	<u>1/18-3/18</u>	<u>4/18-6/18</u>	<u>7/18-9/18</u>	<u>10/17-9/18</u>	<u>10/18-12/18</u>	<u>1/19-3/19</u>	<u>4/19-6/19</u>	<u>7/19-9/19</u>	<u>10/18-9/19</u>
Earning Asset Yield	4.05%	4.04%	4.18%	4.31%	4.15%	4.42%	4.42%	4.56%	4.70%	4.53%
Cost of Funds	1.03%	1.09%	1.21%	1.34%	1.17%	1.45%	1.54%	1.69%	1.82%	1.63%
Net Interest Margin (nonFTE)	3.09%	3.03%	3.06%	3.07%	3.06%	3.08%	2.99%	2.99%	3.02%	3.02%
Provision Expense / Avg. Assets	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%
Non Int Expense / Avg. Assets	1.97%	1.92%	1.91%	1.90%	1.91%	1.97%	1.92%	1.91%	1.92%	1.92%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%

Down 100bp Gradual Ramp	<i>Qtr 1</i>	<i>Qtr 2</i>	<i>Qtr 3</i>	<i>Qtr 4</i>	<i>Total Yr.1</i>	<i>Qtr 5</i>	<i>Qtr 6</i>	<i>Qtr 7</i>	<i>Qtr 8</i>	<i>Total Yr.2</i>
	<u>10/17-12/17</u>	<u>1/18-3/18</u>	<u>4/18-6/18</u>	<u>7/18-9/18</u>	<u>10/17-9/18</u>	<u>10/18-12/18</u>	<u>1/19-3/19</u>	<u>4/19-6/19</u>	<u>7/19-9/19</u>	<u>10/18-9/19</u>
Earning Asset Yield	4.01%	3.93%	3.98%	4.00%	3.98%	4.00%	3.87%	3.84%	3.82%	3.88%
Cost of Funds	0.99%	0.94%	0.94%	0.93%	0.95%	0.91%	0.85%	0.83%	0.81%	0.85%
Net Interest Margin (nonFTE)	3.10%	3.05%	3.11%	3.14%	3.10%	3.15%	3.08%	3.08%	3.07%	3.09%
Provision Expense / Avg. Assets	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%
Non Int Expense / Avg. Assets	1.97%	1.92%	1.91%	1.90%	1.91%	1.97%	1.92%	1.91%	1.92%	1.92%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%

EPG Forecast	<i>Qtr 1</i>	<i>Qtr 2</i>	<i>Qtr 3</i>	<i>Qtr 4</i>	<i>Total Yr.1</i>	<i>Qtr 5</i>	<i>Qtr 6</i>	<i>Qtr 7</i>	<i>Qtr 8</i>	<i>Total Yr.2</i>
	<u>10/17-12/17</u>	<u>1/18-3/18</u>	<u>4/18-6/18</u>	<u>7/18-9/18</u>	<u>10/17-9/18</u>	<u>10/18-12/18</u>	<u>1/19-3/19</u>	<u>4/19-6/19</u>	<u>7/19-9/19</u>	<u>10/18-9/19</u>
Earning Asset Yield	4.03%	4.01%	4.14%	4.26%	4.11%	4.34%	4.30%	4.38%	4.47%	4.37%
Cost of Funds	1.00%	1.06%	1.15%	1.24%	1.12%	1.32%	1.34%	1.40%	1.45%	1.38%
Net Interest Margin (nonFTE)	3.10%	3.03%	3.08%	3.10%	3.08%	3.12%	3.06%	3.08%	3.13%	3.10%
Provision Expense / Avg. Assets	0.08%	0.08%	0.08%	0.08%	0.08%	0.09%	0.09%	0.09%	0.09%	0.09%
Non Int Income / Avg. Assets	0.30%	0.31%	0.31%	0.32%	0.31%	0.30%	0.33%	0.31%	0.33%	0.33%
Non Int Expense / Avg. Assets	1.97%	1.92%	1.91%	1.90%	1.91%	1.97%	1.92%	1.91%	1.92%	1.92%
Return on Assets	0.86%	0.86%	0.88%	0.88%	0.88%	0.90%	0.89%	0.91%	0.92%	0.92%
Return on Equity	8.22%	8.33%	8.31%	8.80%	8.51%	8.22%	8.33%	8.31%	8.80%	8.51%
Efficiency Ratio	59.12%	60.12%	59.99%	59.42%	59.35%	59.12%	60.12%	59.99%	59.42%	59.66%