

CAPITAL ANALYSIS

| Regulatory Capital: | 9/30/2017 |
|-------------------------|-------------|
| \$ Common Equity Tier 1 | \$280,122 |
| \$ Tier 1 Leverage | \$280,122 |
| \$ Total Risk Based | \$300,012 |
| Tier 1 Leverage % | 10.72% |
| CET1 RBC % | 12.62% |
| Tier 1 Risk Based % | 12.62% |
| Total Risk Based % | 13.51% |
| \$ Average Assets | \$2,612,009 |
| \$ Risk Wtd Assets | \$2,220,208 |

| 6/30/2017 | 3/31/2017 | 12/31/2016 | 9/30/2016 |
|-------------|-------------|-------------|-------------|
| \$275,192 | \$262,715 | \$252,327 | \$239,551 |
| \$275,192 | \$262,715 | \$252,327 | \$239,551 |
| \$285,192 | \$272,715 | \$262,327 | \$249,551 |
| 10.73% | 10.96% | 11.40% | 12.22% |
| 12.62% | 12.90% | 13.41% | 14.38% |
| 10.31% | 12.90% | 13.41% | 14.38% |
| 13.08% | 13.39% | 13.95% | 14.98% |
| \$2,565,234 | \$2,396,584 | \$2,212,966 | \$1,960,284 |
| \$2,180,449 | \$2,037,097 | \$1,881,021 | \$1,666,242 |

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

| | \$ Excess/Cushion to Remain Well Capitalized | \$ 100% RWA Grwth to Remain Well Capitalized |
|-----------------|--|--|
| TIER 1 LEVERAGE | \$149,522 | \$2,990,431 |
| CET1 RBC | \$135,809 | \$2,089,362 |
| TIER 1 RBC | \$102,505 | \$1,281,317 |
| TOTAL RBC | \$77,991 | \$779,912 |

CAPITAL STRESS TEST

| RISK FACTORS | POTENTIAL EVENT | CAPITAL SENSITIVITY / IMPACT | | |
|--------------------|----------------------------|------------------------------|------------|-----------|
| | | \$ Amt. (net of tax) | Tier1 Lev. | Total RBC |
| Cmn/Pref Stock | 20% Portfolio Depreciation | \$1,351 | -5 bp | -16 bp |
| CRE Loan Portfolio | 5% Portfolio Writeoff | \$32,122 | -123 bp | -145 bp |
| Nonaccrual Loans | 20% Portfolio Writeoff | \$1,095 | -4 bp | -5 bp |
| Asset Grwth | 20% annualized RWA Grwth | -- | -143 bp | -207 bp |
| Other: Infusion | ~\$60mil HC Cash/Inv | \$60,000 | 230 bp | 270 bp |

STATIC GROWTH CAPITAL RATIOS

September 30, 2017

| Flat Rates | <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> |
|--------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

| UP 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> |
|--------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

| UP 200bp 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> |
|--------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

STATIC GROWTH CAPITAL RATIOS

September 30, 2017

| Up 300bp Rate Shock | <i>Qtr 1</i> <u>10/17-12/17</u> | <i>Qtr 2</i> <u>1/18-3/18</u> | <i>Qtr 3</i> <u>4/18-6/18</u> | <i>Qtr 4</i> <u>7/18-9/18</u> | <i>Total Yr.1</i> <u>10/17-9/18</u> | <i>Qtr 5</i> <u>10/18-12/18</u> | <i>Qtr 6</i> <u>1/19-3/19</u> | <i>Qtr 7</i> <u>4/19-6/19</u> | <i>Qtr 8</i> <u>7/19-9/19</u> | <i>Total Yr.2</i> <u>10/18-9/19</u> | <i>Total Yr.3</i> <u>10/19-9/20</u> | <i>Total Yr.4</i> <u>10/20-9/21</u> | <i>Total Yr.5</i> <u>10/21-9/22</u> |
|--------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

| UP 400bp Rate Shock | <i>Qtr 1</i> <u>10/17-12/17</u> | <i>Qtr 2</i> <u>1/18-3/18</u> | <i>Qtr 3</i> <u>4/18-6/18</u> | <i>Qtr 4</i> <u>7/18-9/18</u> | <i>Total Yr.1</i> <u>10/17-9/18</u> | <i>Qtr 5</i> <u>10/18-12/18</u> | <i>Qtr 6</i> <u>1/19-3/19</u> | <i>Qtr 7</i> <u>4/19-6/19</u> | <i>Qtr 8</i> <u>7/19-9/19</u> | <i>Total Yr.2</i> <u>10/18-9/19</u> | <i>Total Yr.3</i> <u>10/19-9/20</u> | <i>Total Yr.4</i> <u>10/20-9/21</u> | <i>Total Yr.5</i> <u>10/21-9/22</u> |
|--------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

| Down 100bp Rate Shock | <i>Qtr 1</i> <u>10/17-12/17</u> | <i>Qtr 2</i> <u>1/18-3/18</u> | <i>Qtr 3</i> <u>4/18-6/18</u> | <i>Qtr 4</i> <u>7/18-9/18</u> | <i>Total Yr.1</i> <u>10/17-9/18</u> | <i>Qtr 5</i> <u>10/18-12/18</u> | <i>Qtr 6</i> <u>1/19-3/19</u> | <i>Qtr 7</i> <u>4/19-6/19</u> | <i>Qtr 8</i> <u>7/19-9/19</u> | <i>Total Yr.2</i> <u>10/18-9/19</u> | <i>Total Yr.3</i> <u>10/19-9/20</u> | <i>Total Yr.4</i> <u>10/20-9/21</u> | <i>Total Yr.5</i> <u>10/21-9/22</u> |
|----------------------------------|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|------------------------------------|----------------------------------|----------------------------------|----------------------------------|--|--|--|--|
| Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.32% | 11.16% | 11.22% | 11.26% | 11.26% | 11.30% | 11.35% | 11.40% |
| Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.20% | 11.20% | 11.23% | 11.27% | 11.27% | 11.25% | 11.30% | # 11.35% |
| Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.15% | 12.16% | 12.19% | 12.23% | 12.23% | 12.30% | 12.40% | 12.50% |
| Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.70% | 6.70% | 6.73% | 6.77% | 6.77% | 6.75% | 6.80% | 6.85% |
| Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.20% | 5.20% | 5.23% | 5.27% | 5.27% | 5.25% | 5.30% | 5.35% |
| Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.15% | 4.16% | 4.19% | 4.23% | 4.23% | 4.30% | 4.40% | 4.50% |

BUSINESS PLAN CAPITAL IMPACT

| Flat Rate Scenario | | Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 | Qtr 5 | Qtr 6 | Qtr 7 | Qtr 8 | Minimum Capital/Buffer Levels | | |
|----------------------------|--------------------------|-------------|-----------|-----------|-----------|-------------|-----------|-----------|-----------|-------------------------------|------------------|-------|
| | | 10/17-12/17 | 1/18-3/18 | 4/18-6/18 | 7/18-9/18 | 10/18-12/18 | 1/19-3/19 | 4/19-6/19 | 7/19-9/19 | | | |
| B U F F E R | Tier 1 Leverage Capital | 11.34% | 11.18% | 11.24% | 11.28% | 11.36% | 11.32% | 11.30% | 11.35% | 5.00% | Well Capitalized | |
| | Common Equity Tier 1 RBC | 11.22% | 11.22% | 11.25% | 11.29% | 11.31% | 11.33% | 11.37% | 11.43% | 6.50% | Well Capitalized | |
| | Tier1 Risk Based Capital | 11.22% | 11.22% | 11.25% | 11.29% | 11.31% | 11.33% | 11.37% | 11.43% | 8.00% | Well Capitalized | |
| | Total Risk Based Capital | 12.17% | 12.18% | 12.21% | 12.25% | 12.28% | 12.30% | 12.34% | 12.41% | 10.00% | Well Capitalized | |
| | Common Equity Buffer | 6.72% | 6.72% | 6.75% | 6.79% | 6.81% | 6.83% | 6.87% | 6.93% | 2017 | 2018 | 2019 |
| | Tier 1 RBC Buffer | 5.22% | 5.22% | 5.25% | 5.29% | 5.31% | 5.33% | 5.37% | 5.43% | 1.25% | 1.875% | 2.50% |
| | Total RBC Buffer | 4.17% | 4.18% | 4.21% | 4.25% | 4.28% | 4.30% | 4.34% | 4.41% | 1.25% | 1.875% | 2.50% |
| Up 200bp Gradual Ramp | | Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 | Qtr 5 | Qtr 6 | Qtr 7 | Qtr 8 | Minimum Capital/Buffer Levels | | |
| | | 10/17-12/17 | 1/18-3/18 | 4/18-6/18 | 7/18-9/18 | 10/18-12/18 | 1/19-3/19 | 4/19-6/19 | 7/19-9/19 | | | |
| B U F F E R | Tier 1 Leverage Capital | 11.30% | 11.14% | 11.20% | 11.24% | 11.32% | 11.28% | 11.26% | 11.31% | 5.00% | Well Capitalized | |
| | Common Equity Tier 1 RBC | 11.18% | 11.18% | 11.21% | 11.25% | 11.27% | 11.29% | 11.33% | 11.39% | 6.50% | Well Capitalized | |
| | Tier1 Risk Based Capital | 11.18% | 11.18% | 11.21% | 11.25% | 11.27% | 11.29% | 11.33% | 11.39% | 8.00% | Well Capitalized | |
| | Total Risk Based Capital | 12.13% | 12.14% | 12.17% | 12.21% | 12.24% | 12.26% | 12.30% | 12.37% | 10.00% | Well Capitalized | |
| | Common Equity Buffer | 6.68% | 6.68% | 6.71% | 6.75% | 6.77% | 6.79% | 6.83% | 6.89% | 2017 | 2018 | 2019 |
| | Tier 1 RBC Buffer | 5.18% | 5.18% | 5.21% | 5.25% | 5.27% | 5.29% | 5.33% | 5.39% | 1.25% | 1.875% | 2.50% |
| | Total RBC Buffer | 4.13% | 4.14% | 4.17% | 4.21% | 4.24% | 4.26% | 4.30% | 4.37% | 1.25% | 1.875% | 2.50% |
| Up 200bp Twist Ramp | | Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 | Qtr 5 | Qtr 6 | Qtr 7 | Qtr 8 | Minimum Capital/Buffer Levels | | |
| | | 10/17-12/17 | 1/18-3/18 | 4/18-6/18 | 7/18-9/18 | 10/18-12/18 | 1/19-3/19 | 4/19-6/19 | 7/19-9/19 | | | |
| B U F F E R | Tier 1 Leverage Capital | 11.27% | 11.11% | 11.17% | 11.21% | 11.29% | 11.25% | 11.23% | 11.28% | 5.00% | Well Capitalized | |
| | Common Equity Tier 1 RBC | 11.15% | 11.15% | 11.18% | 11.22% | 11.24% | 11.26% | 11.30% | 11.36% | 6.50% | Well Capitalized | |
| | Tier1 Risk Based Capital | 11.15% | 11.15% | 11.18% | 11.22% | 11.24% | 11.26% | 11.30% | 11.36% | 8.00% | Well Capitalized | |
| | Total Risk Based Capital | 12.10% | 12.11% | 12.14% | 12.18% | 12.21% | 12.23% | 12.27% | 12.34% | 10.00% | Well Capitalized | |
| | Common Equity Buffer | 6.65% | 6.65% | 6.68% | 6.72% | 6.74% | 6.76% | 6.80% | 6.86% | 2017 | 2018 | 2019 |
| | Tier 1 RBC Buffer | 5.15% | 5.15% | 5.18% | 5.22% | 5.24% | 5.26% | 5.30% | 5.36% | 1.25% | 1.875% | 2.50% |
| | Total RBC Buffer | 4.10% | 4.11% | 4.14% | 4.18% | 4.21% | 4.23% | 4.27% | 4.34% | 1.25% | 1.875% | 2.50% |
| Down 100bp Gradual Ramp | | Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 | Qtr 5 | Qtr 6 | Qtr 7 | Qtr 8 | Minimum Capital/Buffer Levels | | |
| | | 10/17-12/17 | 1/18-3/18 | 4/18-6/18 | 7/18-9/18 | 10/18-12/18 | 1/19-3/19 | 4/19-6/19 | 7/19-9/19 | | | |
| B U F F E R | Tier 1 Leverage Capital | 11.17% | 11.01% | 11.07% | 11.11% | 11.19% | 11.15% | 11.13% | 11.18% | 5.00% | Well Capitalized | |
| | Common Equity Tier 1 RBC | 11.05% | 11.05% | 11.08% | 11.12% | 11.14% | 11.16% | 11.20% | 11.26% | 6.50% | Well Capitalized | |
| | Tier1 Risk Based Capital | 11.05% | 11.05% | 11.08% | 11.12% | 11.14% | 11.16% | 11.20% | 11.26% | 8.00% | Well Capitalized | |
| | Total Risk Based Capital | 12.00% | 12.01% | 12.04% | 12.08% | 12.11% | 12.13% | 12.17% | 12.24% | 10.00% | Well Capitalized | |
| | Common Equity Buffer | 6.55% | 6.55% | 6.58% | 6.62% | 6.64% | 6.66% | 6.70% | 6.76% | 2017 | 2018 | 2019 |
| | Tier 1 RBC Buffer | 5.05% | 5.05% | 5.08% | 5.12% | 5.14% | 5.16% | 5.20% | 5.26% | 1.25% | 1.875% | 2.50% |
| | Total RBC Buffer | 4.00% | 4.01% | 4.04% | 4.08% | 4.11% | 4.13% | 4.17% | 4.24% | 1.25% | 1.875% | 2.50% |
| EPG Forecast | | Qtr 1 | Qtr 2 | Qtr 3 | Qtr 4 | Qtr 5 | Qtr 6 | Qtr 7 | Qtr 8 | Minimum Capital/Buffer Levels | | |
| | | 10/17-12/17 | 1/18-3/18 | 4/18-6/18 | 7/18-9/18 | 10/18-12/18 | 1/19-3/19 | 4/19-6/19 | 7/19-9/19 | | | |
| B U F F E R | Tier 1 Leverage Capital | 11.32% | 11.16% | 11.22% | 11.26% | 11.34% | 11.30% | 11.28% | 11.33% | 5.00% | Well Capitalized | |
| | Common Equity Tier 1 RBC | 11.20% | 11.20% | 11.23% | 11.27% | 11.29% | 11.31% | 11.35% | 11.41% | 6.50% | Well Capitalized | |
| | Tier1 Risk Based Capital | 11.20% | 11.20% | 11.23% | 11.27% | 11.29% | 11.31% | 11.35% | 11.41% | 8.00% | Well Capitalized | |
| | Total Risk Based Capital | 12.15% | 12.16% | 12.19% | 12.23% | 12.26% | 12.28% | 12.32% | 12.39% | 10.00% | Well Capitalized | |
| | Common Equity Buffer | 6.70% | 6.70% | 6.73% | 6.77% | 6.79% | 6.81% | 6.85% | 6.91% | 2017 | 2018 | 2019 |
| | Tier 1 RBC Buffer | 5.20% | 5.20% | 5.23% | 5.27% | 5.29% | 5.31% | 5.35% | 5.41% | 1.25% | 1.875% | 2.50% |
| | Total RBC Buffer | 4.15% | 4.16% | 4.19% | 4.23% | 4.26% | 4.28% | 4.32% | 4.39% | 1.25% | 1.875% | 2.50% |