

## Financial Highlights

(Dollars in Thousands)	2012 Y	2013 Y	2014 Y	2015 Y	1Q16	2Q16	3Q16	4Q16	2016 Y	1Q17	2Q17	3Q17
<b>Balance Sheet Highlights</b>												
Total Assets	\$ 1,031,839	\$ 1,009,485	\$ 1,128,395	\$ 1,206,427	\$ 1,223,180	\$ 1,310,550	\$ 1,318,057	\$ 1,333,675	\$ 1,333,675	\$ 1,381,464	\$ 1,371,613	\$ 1,338,399
Asset Growth Rate (%)	45.09	-2.17	11.78	6.92	5.55	28.57	2.29	4.74	10.55	14.33	-2.85	-9.69
Total Loans & Leases (Incl HFS)	\$ 624,328	\$ 626,382	\$ 728,463	\$ 844,125	\$ 867,220	\$ 944,452	\$ 985,282	\$ 977,361	\$ 977,361	\$ 1,038,805	\$ 1,070,190	\$ 1,027,755
Loan Growth Rate (%)	45.08	0.33	16.30	15.88	10.94	35.62	17.29	-3.22	15.78	25.15	12.09	-15.86
Total Loans & Leases/Assets (%)	60.51	62.05	64.56	69.97	70.90	72.07	74.75	73.28	73.28	75.20	78.02	76.79
Total Deposits (Incl Dom & For)	\$ 919,912	\$ 879,165	\$ 981,057	\$ 1,038,460	\$ 1,086,337	\$ 1,143,301	\$ 1,159,850	\$ 1,151,675	\$ 1,151,675	\$ 1,180,701	\$ 1,133,845	\$ 1,105,020
Deposit Growth Rate (%)	48.08	-4.43	11.59	5.85	18.44	20.97	5.79	-2.82	10.90	10.08	-15.87	-10.17
Total Loans/ Deposits (%)	67.87	71.25	74.25	81.29	79.83	82.61	84.95	84.86	84.86	87.98	94.39	93.01
Full-time Employees (Actual)	97	126	158	164	163	166	168	170	170	167	169	168
<b>Performance Measures</b>												
Bank Net Income	\$ 9,397	\$ 6,409	\$ 4,992	\$ 7,559	\$ 1,584	\$ 2,608	\$ 2,211	\$ 3,177	\$ 9,580	\$ 441	\$ (3,217)	\$ 4,607
ROAA (%)	1.12	0.62	0.47	0.66	0.54	0.84	0.68	0.96	0.76	0.13	-0.92	1.35
ROAE (%)	10.61	6.52	4.98	7.12	5.77	9.26	7.71	10.98	8.46	1.51	-10.61	14.41
Total Interest Income/AA (%)	4.04	4.01	3.59	3.55	3.59	3.50	3.66	3.62	3.60	3.57	3.70	3.95
Total Interest Expense/AA (%)	0.79	0.64	0.55	0.50	0.56	0.55	0.54	0.55	0.55	0.61	0.67	0.78
Net Interest Income/ AA (%)	3.25	3.37	3.04	3.05	3.03	2.95	3.13	3.07	3.05	2.96	3.03	3.17
Noninterest Income/ AA (%)	0.16	0.17	0.68	0.77	0.79	0.80	0.99	0.89	0.87	0.64	0.75	0.98
Noninterest Expense/ AA (%)	2.25	2.46	2.66	2.71	2.71	2.49	2.58	2.49	2.56	2.45	2.31	2.40
Net Interest Margin (Non-FTE) (%)	3.32	3.45	3.19	3.18	3.16	3.07	3.25	3.18	3.17	3.07	3.14	3.29
Yield/ Cost Spread (%)	3.15	3.31	3.05	3.04	3.00	2.91	3.09	3.01	3.00	2.88	2.90	2.99
Oper Exp/ Oper Rev (%)	66.07	69.47	71.46	70.92	70.84	66.25	62.76	62.71	65.42	67.89	60.99	57.64
<b>Capitalization</b>												
Bank Equity Capital	\$ 100,478	\$ 96,191	\$ 102,651	\$ 108,586	\$ 110,859	\$ 114,449	\$ 115,079	\$ 116,310	\$ 116,310	\$ 117,335	\$ 125,196	\$ 130,620
Tier 1 Capital	\$ 88,957	\$ 91,710	\$ 96,512	\$ 105,749	\$ 107,534	\$ 110,400	\$ 111,552	\$ 115,011	\$ 115,011	\$ 115,501	\$ 122,691	\$ 127,542
Tier 1 Common Capital	\$ 72,457	\$ 75,210	\$ 80,012	\$ 90,272	\$ 91,716	\$ 94,582	\$ 95,683	\$ 99,130	\$ 99,130	\$ 99,311	\$ 106,483	\$ 111,334
Equity/ Assets (%)	9.74	9.53	9.10	9.00	9.06	8.73	8.73	8.72	8.72	8.49	9.13	9.76
Tang Equity/ Tang Assets (%)	9.71	9.50	8.58	8.52	8.59	8.29	8.29	8.29	8.29	8.08	8.71	9.34
Tang Common Equity/ Tang Assets (%)	8.11	7.87	7.11	7.14	7.23	7.03	7.03	7.05	7.05	6.88	7.50	8.10
Risk Based Capital Ratio (%)	12.86	12.19	11.55	11.43	11.26	10.67	10.47	10.67	10.67	10.32	10.52	11.33
Tier 1 Risk Based Ratio (%)	11.77	11.14	10.32	10.42	10.26	9.74	9.48	9.68	9.68	9.20	9.54	10.19
Tier 1 Common Risk-Based Ratio (%)	9.58	9.14	8.56	8.89	8.75	8.34	8.13	8.35	8.35	7.91	8.28	8.90
Leverage Ratio (%)	9.22	8.96	8.55	9.33	9.16	8.91	8.66	8.72	8.72	8.65	8.85	9.37
Common Dividends Declrd/ Net Inc (%)	0.00	0.00	0.00	0.00	0.00	0.00	67.84	0.00	15.66	0.00	0.00	0.00
<b>Loan Composition (%)</b>												
DOM: Constr & Land Dev/ Tot Loans	5.71	4.82	6.34	6.22	6.05	6.75	9.27	9.67	9.67	7.12	5.81	7.78
DOM: Tot 1-4 Fam Loans/ Tot Loans	11.79	9.77	12.78	15.36	13.83	15.68	16.05	14.23	14.23	13.03	12.18	11.86
DOM: Multifamily Loans/ Tot Loans	2.05	1.89	4.35	3.11	1.60	2.55	2.44	2.45	2.45	4.61	4.49	4.47
DOM: Farm Loans/ Tot Loans	0.07	0.06	0.04	0.03	0.02	0.02	0.36	1.03	1.03	0.94	0.90	0.74
DOM: CommRE(Nfarm/NRes)/ Tot Loans	26.32	27.17	25.78	26.62	29.01	26.63	24.86	27.44	27.44	29.19	34.67	33.60
Foreign RE Loans/ Tot Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CON: Total RE Loans/ Tot Loans	45.95	43.71	49.29	51.34	50.52	51.63	52.99	54.84	54.84	54.90	58.05	58.45
CON: Total C&I Loans/ Tot Loans	44.81	49.85	45.80	41.86	44.02	41.21	39.55	38.84	38.84	40.51	38.00	38.39

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(Dollars in Thousands)	2012 Y	2013 Y	2014 Y	2015 Y	1Q16	2Q16	3Q16	4Q16	2016 Y	1Q17	2Q17	3Q17
CON: Total Cons Loans/ Tot Loans	1.72	1.27	1.09	1.01	0.96	0.79	0.72	0.61	0.61	0.43	0.38	0.61
CON: Agricultural Prod/ Tot Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
CON: Other Loans/ Tot Loans	4.86	4.20	3.13	5.38	4.17	6.13	6.58	5.56	5.56	4.05	3.51	2.50
CON: Total Leases/ Tot Loans	2.81	1.18	0.90	0.58	0.50	0.39	0.30	0.25	0.25	0.18	0.12	0.08
CON: LESS: Uearn Inc/ Tot Loans	0.15	0.20	0.21	0.17	0.17	0.15	0.14	0.10	0.10	0.08	0.05	0.03
<b>Deposit Composition (%)</b>												
Nonint-Bear Deposits/ Deposits	11.18	15.42	16.04	18.35	20.33	16.93	18.56	19.17	19.17	20.85	21.52	23.85
Trans Accts/ Deposits	17.78	24.97	27.85	36.65	44.25	44.42	43.09	45.18	45.18	49.27	49.85	51.34
MMDAs+Savings/ Deposits	59.22	48.60	49.40	42.10	40.11	38.56	38.92	38.87	38.87	35.67	33.17	30.62
Retail Time Deposits/ Deposits	17.77	20.25	14.38	13.13	10.68	12.13	13.06	11.50	11.50	9.76	10.17	13.03
Jumbo Time Deposits/ Deposits	5.23	6.17	8.37	8.12	4.97	4.89	4.94	4.44	4.44	5.29	6.81	5.01
Foreign Deposits/ Deposits	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
<b>Asset Quality (%)</b>												
Total Noncurrent Loans/ Loans	1.41	1.05	1.06	0.32	0.64	0.62	0.42	0.37	0.37	1.31	0.30	0.31
NPLs/ Loans	1.56	1.15	1.06	0.32	0.64	0.62	0.42	0.37	0.37	1.31	0.30	0.31
NPAs/ Assets	1.12	0.86	0.74	0.24	0.46	0.44	0.31	0.27	0.27	0.99	0.24	0.24
NPAs/ (Loans+OREO)	1.84	1.38	1.14	0.34	0.64	0.62	0.42	0.37	0.37	1.31	0.30	0.31
NPAs + 90 Days PD/ Assets	1.12	0.86	0.74	0.24	0.46	0.44	0.31	0.27	0.27	0.99	0.24	0.24
NPA+ Loans 90PD/ Tang Equity + LLR (%)	10.65	8.32	7.73	2.58	4.87	4.92	3.43	2.97	2.97	10.89	2.46	2.30
Loan Loss Reserves/Loans	1.32	1.35	1.55	1.20	1.19	1.11	1.17	1.19	1.19	1.35	1.16	1.37
Reserves/ NPAs	71.18	97.48	135.72	348.90	184.34	179.33	279.17	321.47	321.47	102.74	385.69	446.19
Net LCOs/ Avg Loans	0.40	0.11	0.15	0.36	0.36	0.01	0.24	-0.02	0.14	0.42	4.22	-0.70
Loan Loss Prov/ NCOs	200.30	135.35	369.89	58.94	121.69	631.03	281.62	-129.63	213.19	326.78	86.26	10.42
<b>Liquidity (%)</b>												
Liquidity Ratio	25.66	18.48	20.26	15.63	14.35	13.76	12.80	14.62	14.62	14.00	9.20	11.34
Earning Assets/ IBL	120.65	124.37	125.13	128.62	132.94	126.28	129.60	129.62	129.62	131.34	132.12	136.61
Secs (FV)/ Secs (Amt Cost)	102.17	98.23	100.55	100.35	101.58	102.66	102.13	99.56	99.56	99.83	100.70	100.95
Pledged Secs/ Securities	54.62	58.94	52.55	67.34	64.92	69.46	62.85	57.52	57.52	50.44	67.25	65.27
Brokered Dep/ Deposits	8.84	12.56	7.49	8.29	10.97	15.37	14.17	13.11	13.11	11.70	11.84	16.09
Jumbo Time Dep/ Tot Domestic Deposits	5.23	6.17	8.37	8.12	4.97	4.89	4.94	4.44	4.44	5.29	6.81	5.01
<b>Yields/Cost (%)</b>												
Yield on Loans	5.47	5.46	4.71	4.49	4.34	4.18	4.34	4.31	4.29	4.18	4.28	4.57
Yield on Total Secs(Debt+Eq)	2.32	1.99	2.01	2.04	2.19	2.07	2.03	2.11	2.10	2.27	2.34	2.27
Yield on Earning Assets	4.13	4.11	3.77	3.71	3.74	3.64	3.81	3.76	3.74	3.70	3.83	4.10
Cost of Int Bearing Deposits	1.00	0.81	0.73	0.68	0.72	0.71	0.69	0.70	0.71	0.82	0.85	0.98
Cost of Borrowings (Non Deps)	0.28	0.68	0.62	0.50	1.18	1.43	1.26	1.84	1.46	0.89	1.72	2.26
Cost of Interest Bearing Liabilities	0.99	0.80	0.73	0.67	0.74	0.73	0.71	0.75	0.73	0.82	0.93	1.11
Cost of Funds	0.89	0.71	0.62	0.56	0.60	0.60	0.59	0.61	0.60	0.68	0.72	0.86