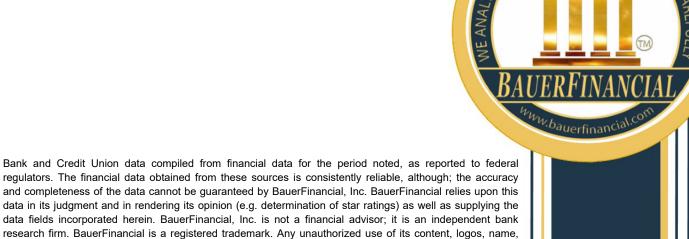
Bank Highlights Report

BauerFinancial.com



Copyright BauerFinancial, Inc. Reproduction, in whole or in part, without permission is prohibited.

BauerFinancial Inc. P.O. Box 143520

Coral Gables, Florida 33114-3520 800.388.6686 * FAX 800.230.9569

customerservice@bauerfinancial.com

This Highlights Report was compiled from financial data as reported to federal regulators. Although the financial data obtained from these sources is consistently reliable, the accuracy and completeness of the data cannot be guaranteed by BauerFinancial Inc.

Stars BauerFinancial's proprietary rating. (See below.)

Total Assets The size of the institution.

Profit (Loss) The dollar amount of net income (or loss) for the period noted.

Return on Assets & Equity Ratios regarding profitability - higher ratios indicate higher net income. (Calculation =

Annualized year-to-date profit or loss as a percent of average assets or equity.

Leverage Capital Ratio The ratio of capital to assets. Banks must maintain a ratio of at least 5% to be considered

'well-capitalized' by regulators.

Nonperforming Assets Loans past due 90 days or more + nonaccrual loans + other real estate owned (generally

acquired via repossession).

Star Ratings:

BauerFinancial star ratings classify each institution based upon a complex formula factoring in current and historical data. The first level of evaluation is the capital level of the institution followed by other relevant data including, but not limited to: profitability, historical trends, loan delinquencies, repossessed assets, reserves, regulatory compliance, proposed regulations and asset quality. Negative trends are projected forward to compensate for the lag time in the data. BauerFinancial employs conservative measures when assigning these ratings and consequently our analysis may be lower than those supplied by other analysts or the institutions themselves. More than thirty years of experience has shown this to be a prudent course of action. As a general quideline, however, the following groupings were used:

5-Stars Superior. These institutions are recommended by **Bauer**.

4-Stars Excellent. These institutions are recommended by **Bauer**.

3½-Stars Good.

3-Stars Adequate.

2-Stars Problematic.

1-Star Troubled.

Zero-Stars Our lowest rating.

Start-up Institution is too new to rate. (Obsolete beginning with June 30, 2018 financial data.)

FDIC Institution has failed or is operating under FDIC conservatorship.

Peer Groups:

Group 1	Banks with: foreign and domestic offices	s; assets>=\$100 bill; and/or adv. approach banks
---------	--	---

Group 2 Assets >= \$3 billion

Group 3 Assets >= \$1 billion and < \$3 billion

Group 4 Assets >= \$300 million and < \$1 billion

Group 5 Assets >= \$100 million and < \$300 million

Group 6 Assets < \$100 million

BauerFinancial.com

BauerFinancial, Inc. Bank Highlights Report

Data as of:	
Bauer's Star Rating:	
Total Assets:	
Current Quarter's Profit (Loss):	
Year-to-date Profit (Loss):	
Profit (Loss) Previous Calendar Year:	N.A.
Return on Assets (annualized): (Tax equivalent for Sub S corporations.)	
Return on Equity (annualized):	
(Tax equivalent for Sub S corporations.)	
Leverage Capital Ratio:	
Nonperforming Assets:	

This Bank Peer Group

This Bank Peer Group

Dollar amounts are in millions. For example, \$12,345.678 represents \$12 billion, 345 million, 678 thousand.

Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. BauerFinancial relies upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings) as well as supplying the data fields incorporated herein. BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. BauerFinancial is a registered trademark. Any unauthorized use of its content, logos, name, and/or Star-ratings is forbidden.

Copyright BauerFinancial, Inc. Coral Gables, FL 33114-3520. 800.388.6686. Reproduction, in whole or in part, without permission is