

BANK "A"

	3/31/2020			3/31/2019			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	2.99	3.10	37	3.46	3.57	34	3.33	3.47	38	3.23	3.33	30	2.94	2.92	34
- Interest Expense	0.34	0.67	11	0.52	0.93	7	0.52	0.92	7	0.38	0.70	7	0.18	0.41	11
Net Interest Income (TE)	2.65	2.43	55	2.94	2.61	57	2.82	2.54	53	2.85	2.61	46	2.75	2.49	46
+ Noninterest Income	1.28	1.41	40	1.41	1.61	50	1.29	1.56	42	1.49	1.63	46	1.51	1.62	53
- Noninterest Expense	2.07	2.40	33	2.03	2.47	23	2.02	2.47	26	2.07	2.52	19	2.16	2.51	19
- Provision: Loan & Lease	0.98	0.93	55	0.23	0.21	57	0.20	0.21	50	0.19	0.16	61	0.20	0.16	69
Losses															
- Provision: Credit Loss	0.01	0.00	72	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Assets															
Pretax Operating	0.88	0.60	62	2.09	1.56	84	1.88	1.47	80	2.09	1.62	84	1.91	1.48	84
Income (TE)															
+ Realized Gains/Losses	0.07	0.03	77	0.00	0.01	46	0.01	0.01	46	0.00	0.00	53	0.01	0.01	57
Sec															
+ Unrealized Gains /	0.00	-0.01	25	0.00	0.01	50	0.00	0.00	3	0.00	0.00	69	N/A	0.00	N/A
Losses Equity Sec															
Pretax Net Operating	0.94	0.63	62	2.09	1.57	84	1.89	1.48	80	2.09	1.62	84	1.92	1.49	84
Income (TE)															
Net Operating Income	0.76	0.49	66	1.65	1.24	84	1.49	1.16	80	1.65	1.29	88	1.24	1.01	76
Adjusted Net Operating	1.50	1.23	77	1.66	1.29	84	1.49	1.19	76	1.63	1.30	88	1.21	1.00	69
Income															
Net Inc Attrib to Min Ints	0.00	0.00	62	0.00	0.00	57	0.00	0.00	50	0.00	0.00	46	0.00	0.00	42
Net Income Adjusted Sub	0.76	0.49	66	1.65	1.24	84	1.49	1.16	80	1.65	1.28	88	1.24	1.00	76
S															
Net Income	0.76	0.49	66	1.65	1.24	84	1.49	1.16	80	1.65	1.28	88	1.24	1.00	76
Margin Analysis:															
Avg Earning Assets to Avg	91.31	92.11	44	91.09	91.48	38	91.05	91.67	38	91.39	91.72	42	90.94	91.50	30
Assets															
Avg Int-Bearing Funds to	77.74	79.53	33	77.56	79.22	34	77.92	79.08	38	76.27	78.27	30	75.14	77.93	30
Avg Assets															
Int Inc (TE) to Avg Earn	3.27	3.37	40	3.79	3.90	34	3.66	3.78	38	3.54	3.63	38	3.23	3.19	38
Assets															
Int Expense to Avg Earn	0.37	0.72	11	0.57	1.01	3	0.57	1.00	7	0.42	0.76	7	0.20	0.44	11
Assets															
Net Int Inc-TE to Avg Earn	2.90	2.65	55	3.23	2.86	57	3.09	2.77	57	3.11	2.85	46	3.03	2.73	46
Assets															
Loan & Lease Analysis:															
Net Loss to Average Total	0.45	0.39	62	0.42	0.30	76	0.38	0.33	61	0.40	0.27	80	0.44	0.28	80
LN&LS															
Earnings Coverage of Net	7.59	47.41	64	10.26	14.86	47	10.23	60.91	64	10.81	114.26	44	8.99	17.02	41
Losses (X)															
LN&LS Allowance to LN&LS	1.52	1.42	59	1.02	0.96	57	0.97	0.92	46	1.02	0.94	53	1.12	0.97	61
Not HFS															
LN&LS Allowance to Net	3.50	6.19	36	2.39	3.84	21	2.57	6.38	36	2.57	7.32	20	2.58	4.29	20
Losses (X)															
LN&LS Allowance to Total	1.51	1.40	59	1.02	0.95	57	0.96	0.91	46	1.01	0.93	53	1.11	0.96	61
LN&LS															
Total LN&LS-90+ Days Past	0.22	0.18	66	0.31	0.23	69	0.25	0.22	57	0.36	0.24	69	0.53	0.28	76
Due															
-Nonaccrual	0.39	0.57	29	0.55	0.61	38	0.37	0.56	26	0.53	0.55	50	0.71	0.64	61
-Total	0.61	0.76	25	0.86	0.86	57	0.62	0.79	26	0.89	0.81	65	1.24	0.97	65
Liquidity															
Net Non Core Fund Dep	-5.54	11.09	18	0.88	17.27	11	2.44	16.44	15	-0.49	15.24	15	3.51	13.47	23
New \$250M															
Net Loans & Leases to	50.67	51.44	44	52.13	53.99	42	52.31	54.17	42	52.19	54.20	42	52.26	53.74	38
Assets															
Capitalization															
Tier One Leverage Ratio	8.5200	9.16	29	8.9515	9.58	30	8.6868	9.56	30	8.7153	9.56	30	9.0033	9.72	38
Total Capital Ratio	13.0351	14.08	40	13.6299	14.27	50	13.4227	14.13	46	13.5378	14.28	50	13.5924	14.60	38
Cash Dividends to Net	294.17	111.03	81	0.00	62.57	15	76.45	72.08	46	89.40	77.02	61	104.80	65.75	84
Income															
Retained Earnings to Avg	-12.95	0.31	7	13.92	3.17	92	2.99	1.41	69	1.50	2.12	38	-0.49	2.23	19
Total Equity															
Rest+Nonac+RE Acq to	4.65	4.66	51	5.86	5.61	50	4.58	4.80	46	5.91	5.51	50	7.88	6.23	65
Eqcap+ALLL															
Growth Rates															
Total Assets	14.45	18.27	51	0.57	3.54	23	3.95	6.91	46	1.78	3.76	46	4.41	2.79	76
Tier One Capital	0.60	4.39	14	3.07	2.87	50	3.21	5.84	42	-0.48	1.82	23	0.53	3.91	30
Net Loans & Leases	11.24	15.36	40	1.57	3.53	30	4.20	6.10	50	1.64	4.54	26	4.11	2.98	53
Short Term Investments	65.50	58.25	55	-7.15	9.77	42	-0.16	1.03	50	21.47	22.97	73	19.93	-1.61	80
Short Term Non Core	28.47	25.52	55	-14.00	25.72	11	31.49	6.28	76	-15.61	20.85	11	13.01	18.68	46
Funding															
Average Total Assets	1,846,598,000			1,761,985,000			1,794,400,000			1,766,921,500			1,703,665,750		
Total Equity Capital	207,462,000			210,085,000			212,148,000			207,718,000			207,775,000		
Net Income	3,498,000			7,269,000			26,756,000			29,223,000			21,184,000		
Number of banks in Peer		26			25			25			25			25	
Group															

Bank "A"

FDIC Certificate # 3510 FRB District/ID_RSSD 5 / 48022E
 OCC Charter # 13044 RG
 Public Report

Liquidity & Funding-

Liquidity & Funding
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	3/31/2020			3/31/2019			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Percent of Total Deposits	96.31	93.91	62	96.25	94.18	69	96.40	93.57	69	96.38	93.96	73	96.58	93.78	73
Individ, Partnerships, and Corp.															
U.S. Govt, States & Political Sub in U.S.	1.41	2.60	37	1.38	3.16	30	1.53	2.81	30	1.45	3.17	30	1.56	3.38	30
Comm Banks & Other Dep Inst. in U.S.	0.46	0.27	74	0.43	0.27	73	0.37	0.28	65	0.44	0.40	57	0.79	0.48	73
Banks in Foreign Countries	1.64	1.53	74	1.20	1.02	73	1.45	1.57	69	1.15	1.12	73	0.95	0.88	76
Foreign Govts and Official Inst.	0.18	0.69	70	0.74	0.66	73	0.26	0.63	69	0.58	0.62	69	0.12	0.59	69
Total deposits	100.00	100.00	96	100.00	100.00	96	100.00	100.00	96	100.00	100.00	96	100.00	100.00	92
Domestic Demand Deposits	18.16	13.83	74	12.27	11.53	61	13.31	12.81	61	13.82	12.24	65	12.71	12.29	57
Domestic Other Transaction Accts	5.01	1.63	88	5.85	1.30	96	6.07	1.50	92	5.29	1.42	96	3.16	1.46	80
Domestic Nontransaction Accts	71.27	76.15	25	76.35	78.21	26	74.28	76.64	30	75.21	77.39	26	77.98	76.79	30
Total Domestic Deposits	94.44	87.32	29	94.46	86.25	26	93.66	86.44	26	94.32	86.36	26	93.84	86.93	30
Deposits in Foreign Offices	5.56	7.17	68	5.54	8.13	70	6.34	8.01	70	5.68	7.71	72	6.16	8.17	69
Total Deposits	100.00	100.00	96	100.00	100.00	96	100.00	100.00	96	100.00	100.00	96	100.00	100.00	96
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	-5.54	11.09	18	0.88	17.27	11	2.44	16.44	15	-0.49	15.24	15	3.51	13.47	23
Core Deposits	74.58	62.33	74	73.75	60.39	76	72.26	61.58	73	74.65	60.91	76	72.45	61.51	69
Short Term Non Core Funding	6.81	12.29	25	6.07	12.14	15	7.46	12.04	23	5.90	12.11	7	7.12	10.90	26
S.T Inv to S.T. Ncore Fund	222.88	132.90	77	173.01	90.62	80	142.77	95.86	69	188.02	100.12	80	130.63	115.26	61
S.T. Asset to S.T. Liabilities	353.42	222.56	76	317.79	192.13	84	275.39	200.97	76	329.39	207.12	80	226.70	251.29	57
Net S.T. Liabilities to Assets	-16.95	-12.18	37	-13.08	-9.41	38	-12.50	-9.62	34	-13.86	-11.13	42	-10.30	-13.12	46
Net Loans & Leases to Deposits	61.64	66.65	44	64.28	70.10	42	64.72	69.61	42	63.86	70.40	42	66.01	69.83	38
Net LN&LS to Core Deposits	67.94	82.84	22	70.69	88.36	23	72.39	86.33	15	69.91	88.95	19	72.13	86.18	19
Brkr Dep Mat < 1 Yr to Brkr Deps	99.74	81.48	53	99.06	80.49	60	99.62	76.38	52	99.10	80.68	56	91.72	80.98	44
Brokered Deposits to Deposits	6.60	7.51	66	7.35	7.72	65	7.67	7.85	69	6.55	7.49	65	4.01	6.44	50
Listing Service Dep to Deposits	0.00	0.42	62	0.00	0.40	73	0.00	0.42	61	0.00	0.36	73	0.00	0.20	76
List Service and Brkrd Dep to Deps	6.60	8.14	62	7.35	8.21	61	7.67	8.37	69	6.55	7.92	57	4.01	6.75	42
Sec Bor + sec FFP to Tot Bor + FFP	15.13	9.61	69	36.71	9.84	92	21.03	9.10	80	22.91	5.85	88	16.07	5.84	84
Recip Brkrd Dep to Tot Brkrd Dep	0.54	0.00	96	0.58	0.00	96	0.54	0.00	96	0.68	0.00	96	0.40	0.02	96
Total Deposits															
Individ, Partnerships, and Corp.	1,608,649,000			1,385,778,000			1,443,935,000			1,404,150,000			1,339,376,000		
U.S. Govt, States & Political Sub in U.S.	23,609,000			19,832,000			22,870,000			21,098,000			21,576,000		
Comm Banks & Other Dep Inst. in U.S.	7,697,000			6,173,000			5,506,000			6,416,000			10,926,000		
Banks in Foreign Countries	27,366,000			17,346,000			21,688,000			16,751,000			13,178,000		
Foreign Govts and Official Inst.	3,011,000			10,712,000			3,855,000			8,431,000			1,705,000		
Total Deposits	1,670,332,000			1,439,841,000			1,497,854,000			1,456,846,000			1,386,761,000		
Domestic Demand Deposits	303,380,000			176,627,000			199,403,000			201,296,000			176,199,000		
Domestic Other Transaction Accts	83,700,000			84,162,000			90,857,000			77,008,000			43,798,000		
Domestic Nontransaction Accts	1,190,364,000			1,099,320,000			1,112,567,000			1,095,765,000			1,081,407,000		
Total Domestic Deposits	1,577,444,000			1,360,109,000			1,402,827,000			1,374,069,000			1,301,404,000		
Deposits in Foreign Offices	92,888,000			79,732,000			95,027,000			82,777,000			85,357,000		
Total Deposits	1,670,332,000			1,439,841,000			1,497,854,000			1,456,846,000			1,386,761,000		
Other Liquidity/Funding Data															
Non Core Liabilities \$250M	227,943,000			198,137,000			231,632,000			191,152,000			209,492,000		
Short Term Non Core Funding	138,427,000			107,751,000			138,294,000			105,177,000			124,626,000		
Core Deposits	1,515,481,000			1,309,301,000			1,339,047,000			1,330,708,000			1,268,968,000		
Time Deps \$250M & Under Mat < 1 Yr	31,984,000			26,136,000			29,180,000			25,526,000			27,950,000		
Time Deps \$250M & Under Mat > 1 Yr	3,783,000			5,104,000			4,278,000			5,071,000			5,029,000		
Time Deps over \$250M Mat < 1 Yr	26,530,000			21,617,000			27,072,000			18,722,000			18,676,000		
Time Deps over \$250M Mat > 1 Yr	677,000			1,041,000			1,000,000			846,000			633,000		
Fed Home Loan Bor Mat < 1 Yr	19,010,000			8,758,000			10,009,000			16,762,000			19,009,000		

FDIC Certificate # 3510 FRB District/ID RSSD 5 / 480228
 OCC Charter # 13044
 Public Report

Capital Analysis--Page 11

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	3/31/2020			3/31/2019			12/31/2019			12/31/2018			12/31/2017		
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	4.96	4.76	55	4.41	4.63	42	4.57	4.69	42	4.48	4.71	42	4.41	4.57	38
Subord Notes & Debentures	0.95	4.61	33	0.79	4.79	26	0.82	4.83	26	0.78	5.01	26	0.81	5.44	23
Com RE & Related Ventures	45.85	65.62	37	41.26	67.89	30	44.20	67.36	34	41.52	68.78	34	40.09	68.28	30
Percent of Average Bank Equity:															
Net Income	6.67	4.73	62	13.92	11.04	73	12.69	10.19	65	14.17	11.31	84	10.23	8.72	69
Dividends	19.62	3.49	96	0.00	7.07	15	9.70	8.01	53	12.67	9.21	73	10.72	5.92	84
Retained Earnings	-12.95	0.31	7	13.92	3.17	92	2.99	1.41	69	1.50	2.12	38	-0.49	2.23	19
Other Capital Ratios:															
Dividends to Net Operating Income	294.17	121.05	79	0.00	62.43	15	76.45	78.52	44	89.40	76.83	61	104.80	68.66	84
Bank Eq Cap + Min Int to Assets	10.21	10.40	48	11.83	11.62	53	11.45	11.39	50	11.65	11.47	50	11.86	11.78	46
Growth Rates:															
Total Equity Capital	-1.25	6.64	11	2.13	3.69	30	2.13	6.98	38	-0.03	1.43	30	0.76	3.26	30
Equity Growth Less Asst Growth	-15.70	-9.66	22	1.56	-0.29	65	-1.81	0.39	42	-1.80	-2.05	42	-3.65	0.68	19
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.43	1.13	48	0.71	1.96	46	0.56	1.56	46	0.80	2.07	46	0.86	1.76	50
Goodwill	27.58	16.36	74	27.24	18.05	73	26.98	17.60	73	27.55	18.31	73	27.54	18.23	76
Purch Credit Card	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.12	0.10	65
Relations															
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	0.11	0.93	30
Total Intangibles	28.07	18.62	74	28.06	21.41	65	27.60	20.49	69	28.48	21.87	61	28.63	21.62	61
Tier One Leverage Ratio	8.5200	9.16	29	8.9515	9.58	30	8.6868	9.56	30	8.7153	9.56	30	9.0033	9.72	38
Standardized Capital Ratios															
Com Equity Tier 1 Cap Ratio	11.8827	12.40	48	12.6356	12.64	57	12.4605	12.53	57	12.5389	12.65	57	12.5356	12.91	57
Tier One Capital Ratio	11.8827	12.59	44	12.6356	12.79	53	12.4605	12.73	57	12.5389	12.81	53	12.5356	13.07	57
Total Capital Ratio	13.0351	14.08	40	13.6299	14.27	50	13.4227	14.13	46	13.5378	14.28	50	13.5924	14.60	38
Adv App Cap Ratios															
Com Equity Tier 1 Cap Ratio	14.6920	16.11	40	15.7216	16.28	66	15.5988	16.75	54	15.6205	16.27	58	14.9481	16.06	63
Tier 1 Capital Ratio	14.6920	16.13	40	15.7216	16.50	58	15.5988	16.98	45	15.6205	16.49	58	14.9481	16.11	63
Total Capital Ratio	15.3211	17.26	40	16.1528	17.80	58	16.0063	18.18	45	16.0170	17.76	58	15.3575	17.08	63
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		3,020,000			3,020,000			3,020,000			3,020,000			3,020,000	
+ Surplus		166,233,000			167,108,000			166,233,000			174,233,000			173,198,000	
+ Retained Earnings		37,188,000			47,355,000			46,386,000			40,005,000			35,895,000	
+ Accum Other Comp		1,021,000			-7,398,000			-3,491,000			-9,540,000			-4,338,000	
Income															
+ Other Equity Capital		0			0			0			0			0	
Comp															
Total Bank Equity Capital		207,462,000			210,085,000			212,148,000			207,718,000			207,775,000	
Minority Interest Cons		10,000			10,000			10,000			10,000			9,000	
Subs															
Total Bank Capital & Min Int		207,472,000			210,095,000			212,158,000			207,728,000			207,784,000	
Subordinated Notes & Debentures		1,977,000			1,663,000			1,744,000			1,618,000			1,680,000	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		212,148,000			207,718,000			207,718,000			207,775,000			206,199,000	
+ Net Income		3,498,000			7,269,000			26,756,000			29,223,000			21,184,000	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			2,256,000	
+ Restate due to Acctg Error&Chg		-2,407,000			81,000			81,000			5,000			-220,000	
+ Trans with Parent		0			-7,125,000			-8,000,000			1,036,000			65,000	
- Dividends		10,290,000			0			20,456,000			26,125,000			22,200,000	
+ Other Comprehensive Income		4,513,000			2,142,000			6,049,000			-4,196,000			491,000	
Balance at End of Period		207,462,000			210,085,000			212,148,000			207,718,000			207,775,000	
Intangible Assets															
Mortgage Servicing Rights		882,000			1,488,000			1,182,000			1,662,000			1,791,000	
+ Purch Credit Card		N/A			N/A			N/A			N/A			242,000	
Relations															
+ Other Intangibles		N/A			N/A			N/A			N/A			235,000	