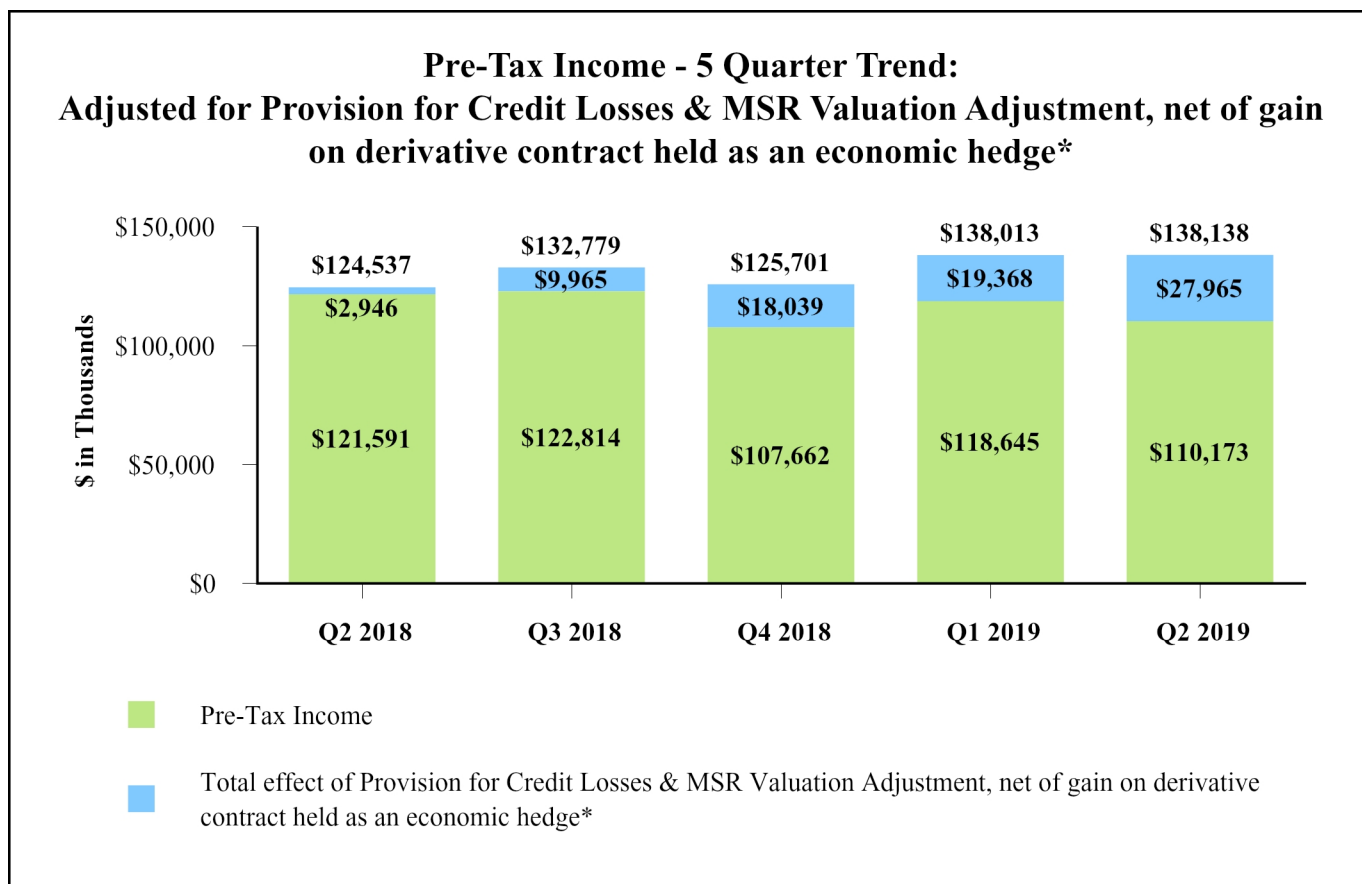
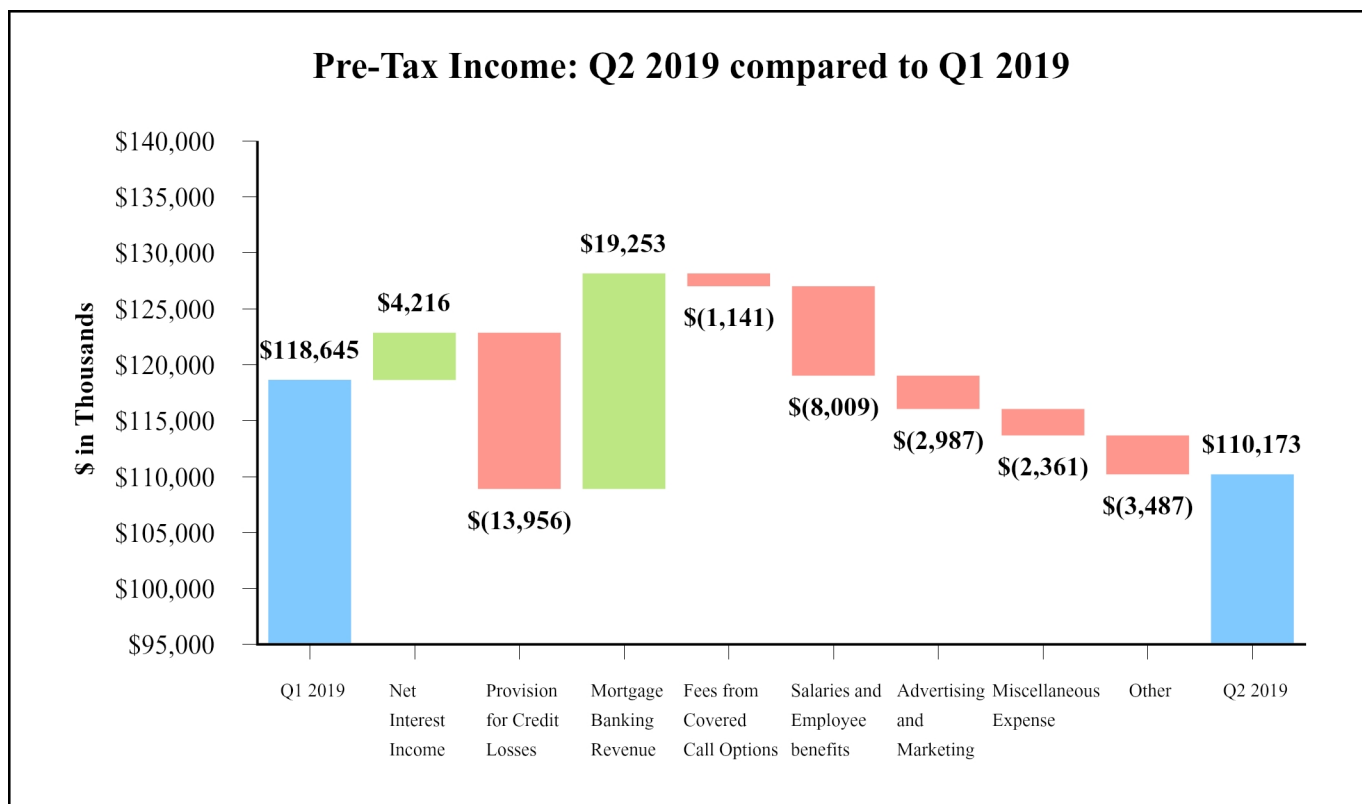
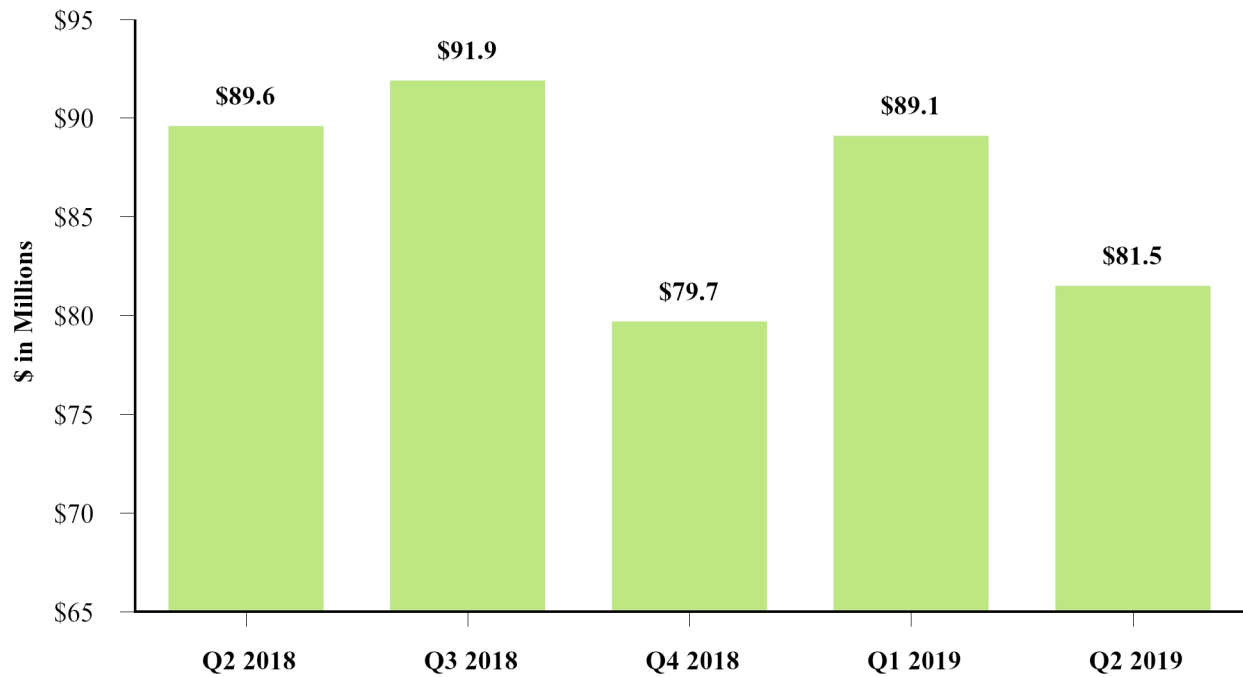


The graphs below illustrate certain highlights of the second quarter of 2019.

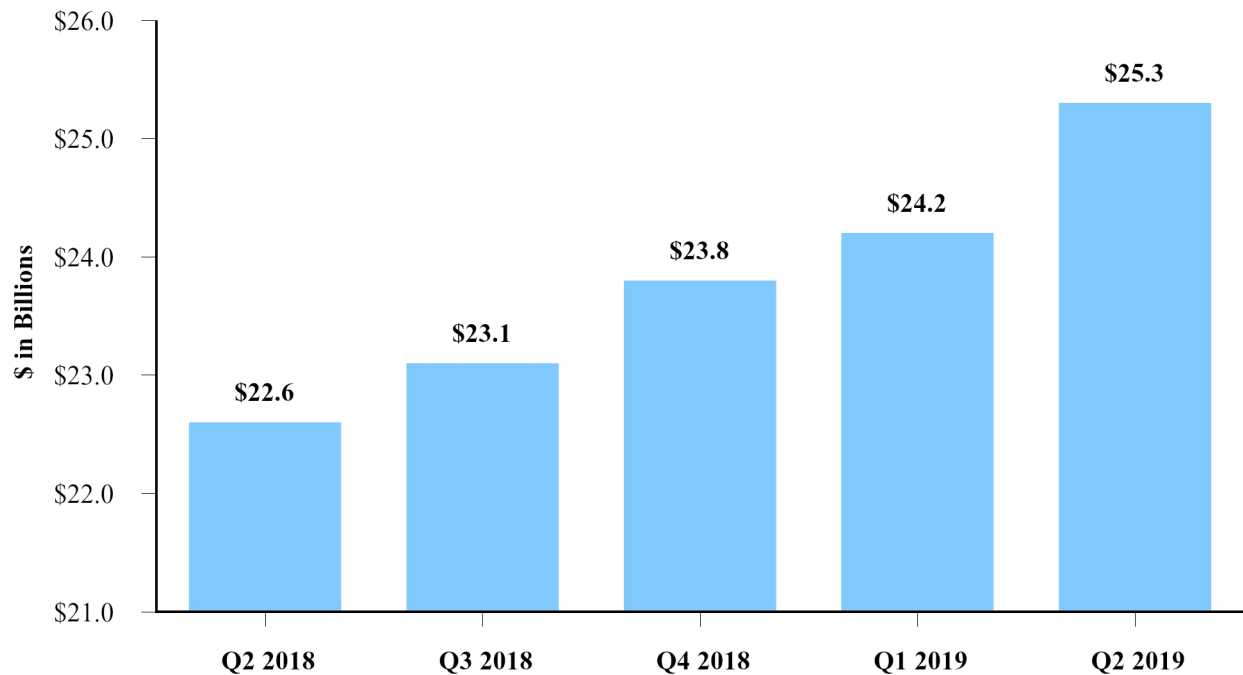


*See Table 16 in this report for the MSR Valuation Adjustment, net of gain on derivative contract held as an economic hedge.

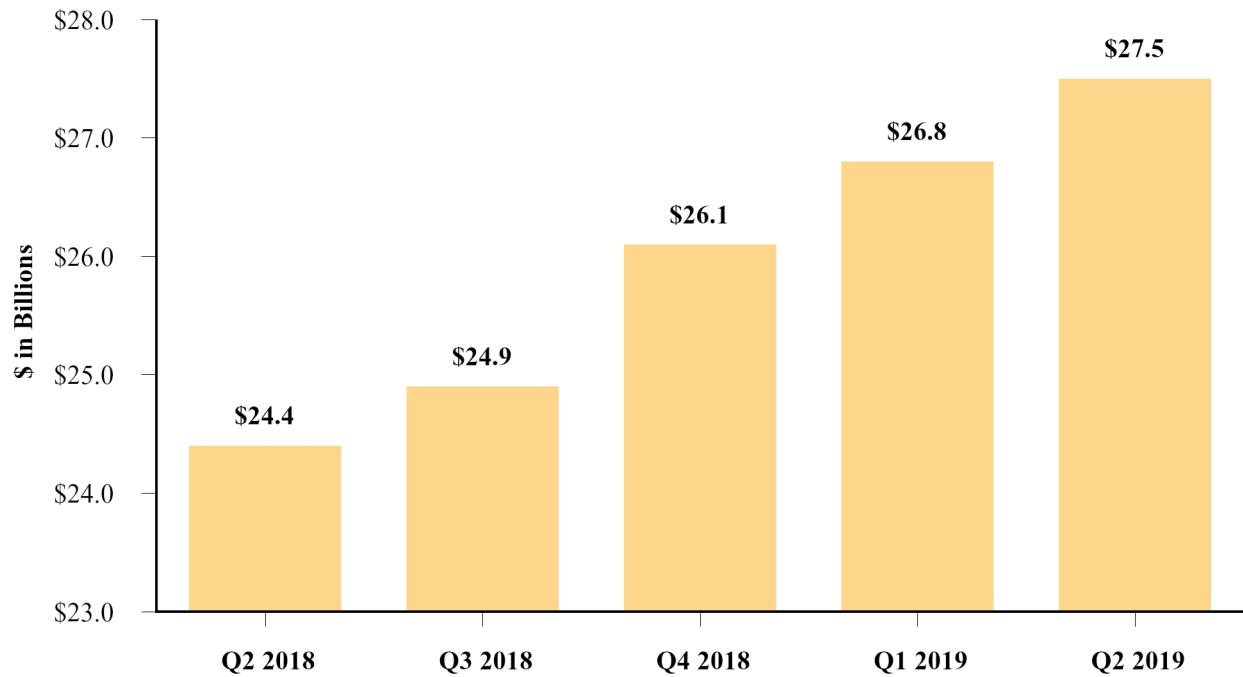
Net Income - 5 Quarter Trend



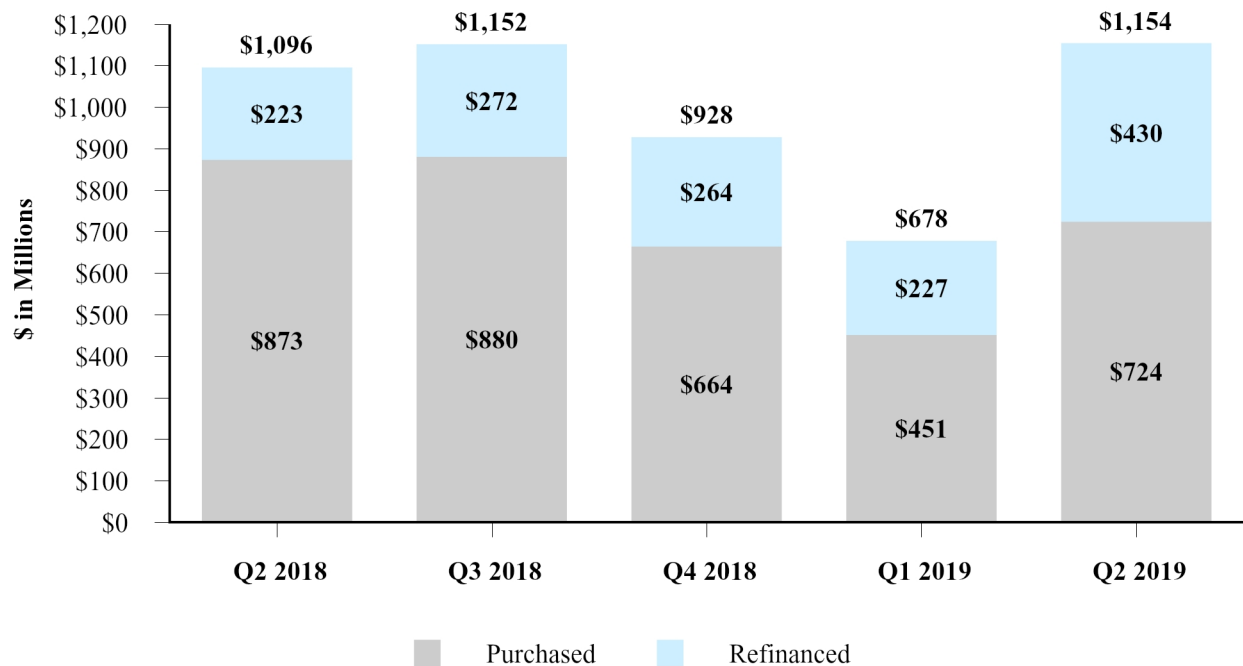
Total Loans - 5 Quarter Trend



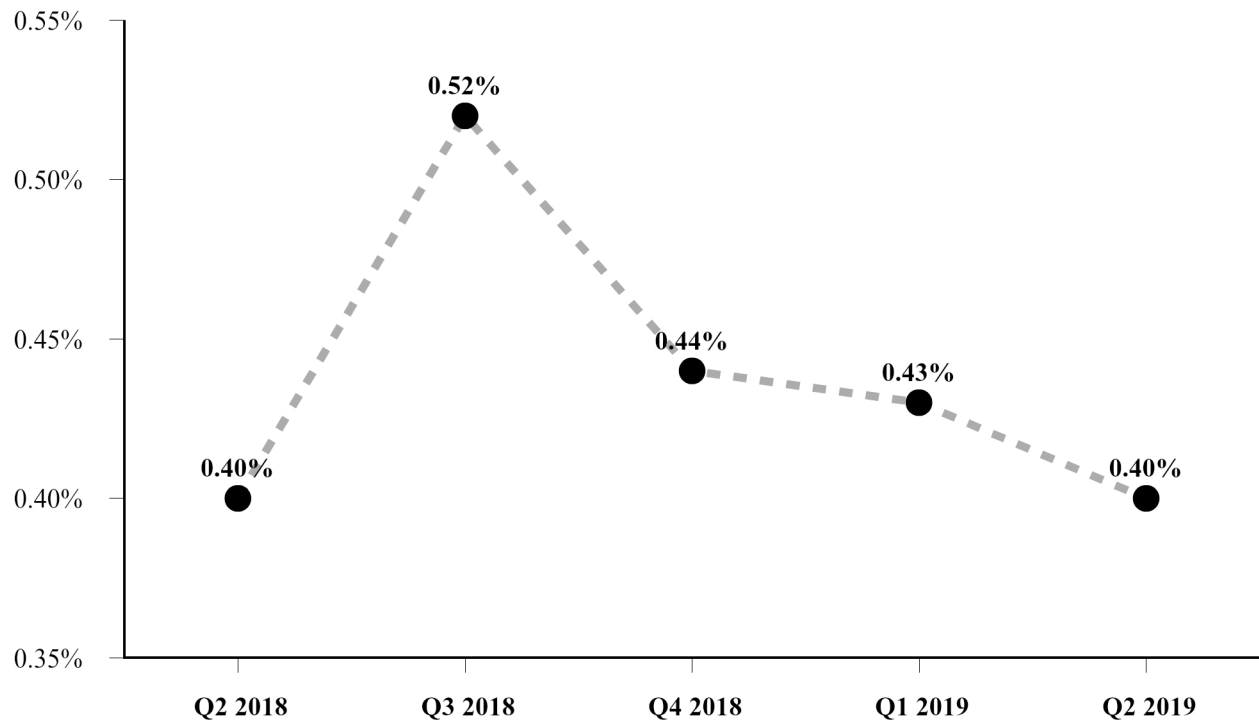
Total Deposits - 5 Quarter Trend



Mortgage Originations for Sale (Purchased vs. Refinanced) - 5 Quarter Trend



Non-Performing Assets as a Percentage of Total Assets - 5 Quarter Trend



Annualized Net Charge-Offs as a Percentage of Average Total Loans - First Six Months Year-to-Date Trend

