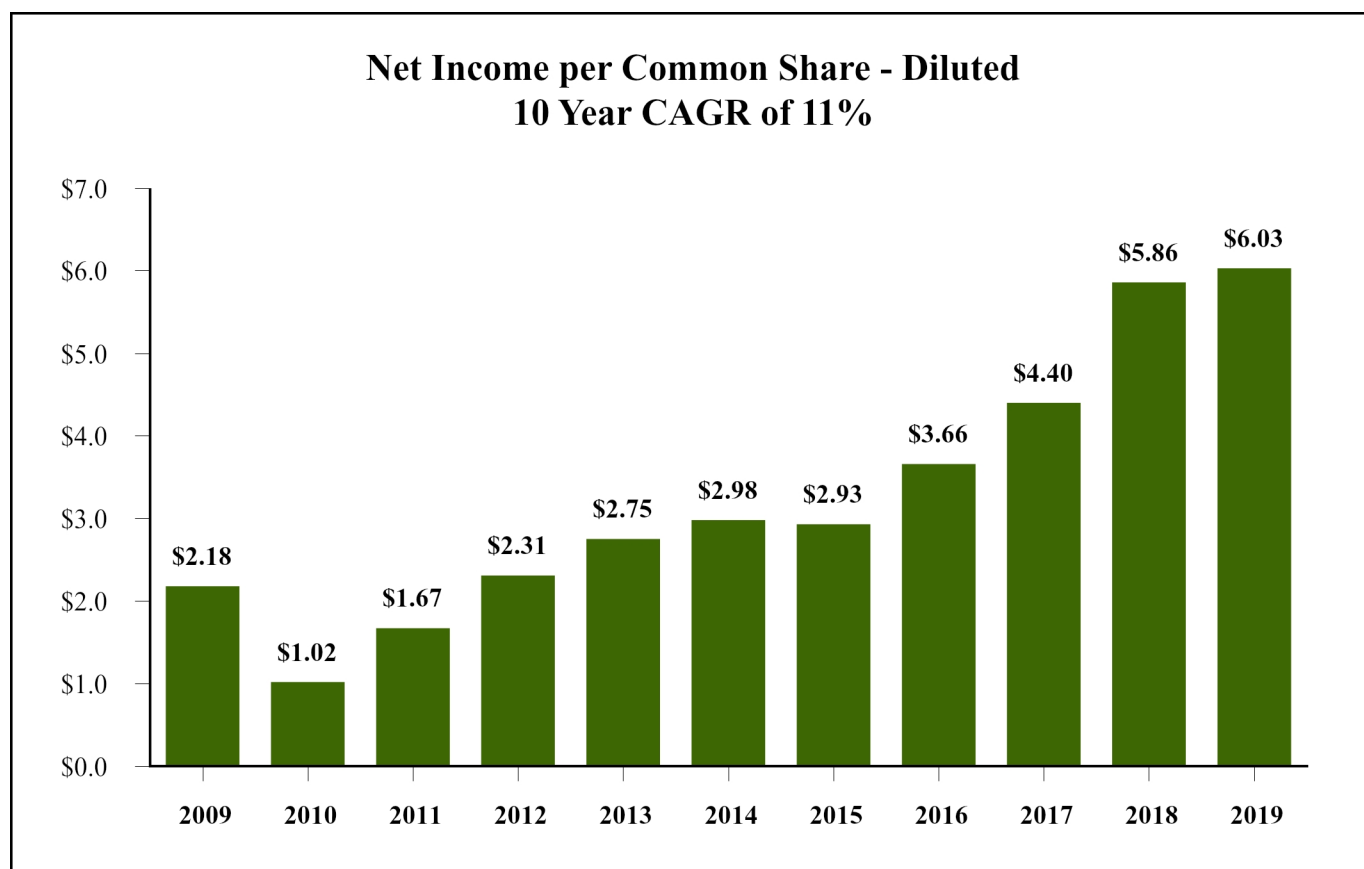
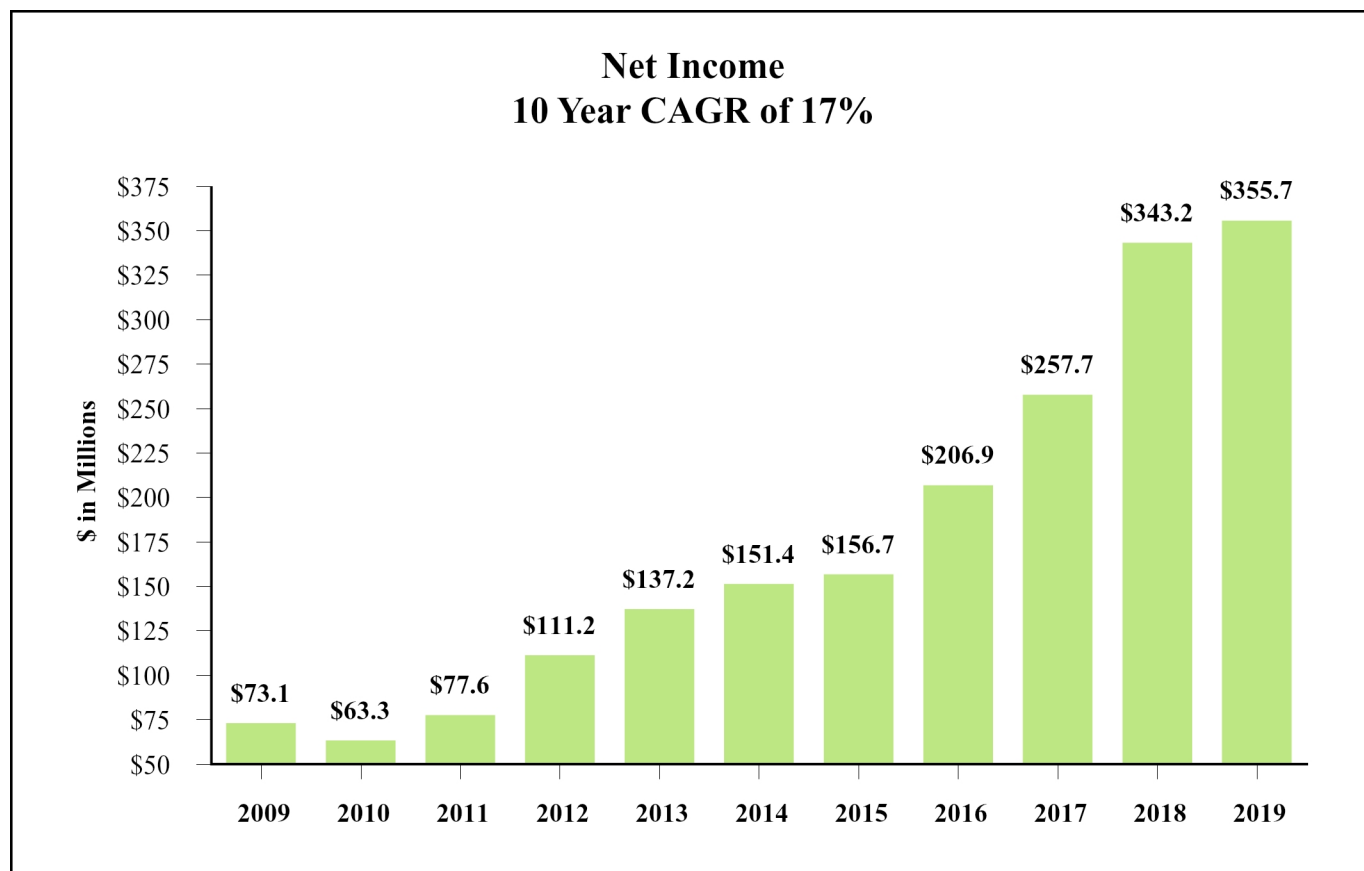
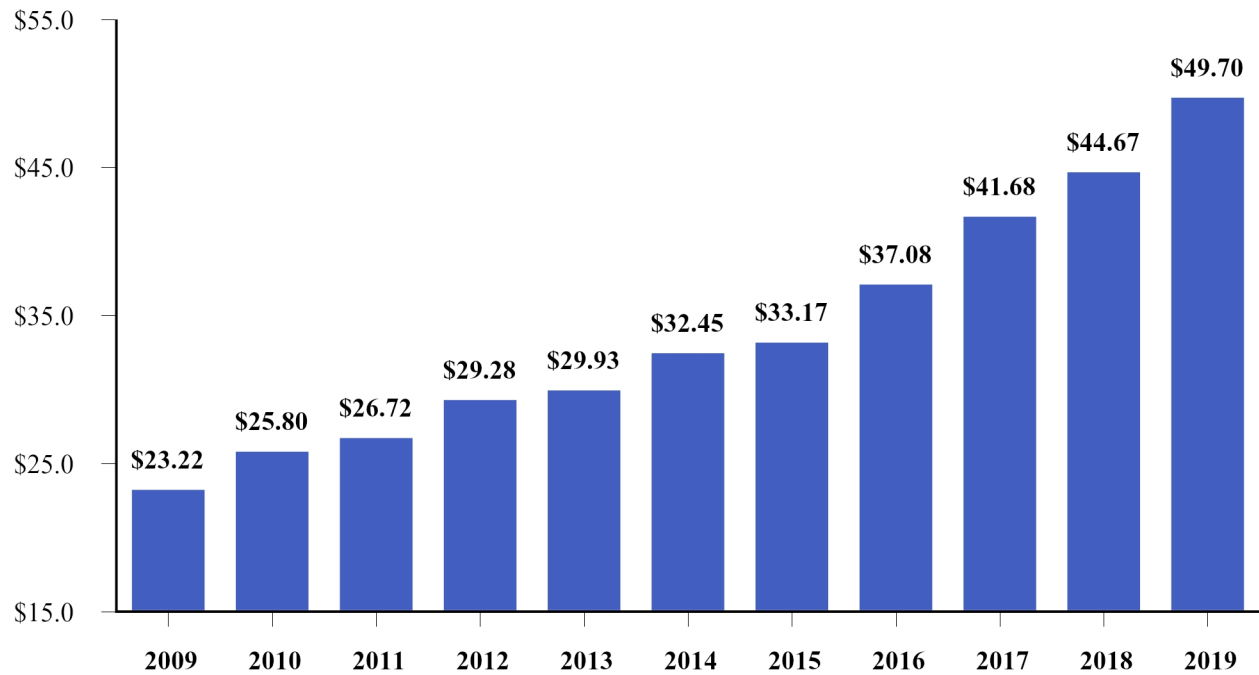


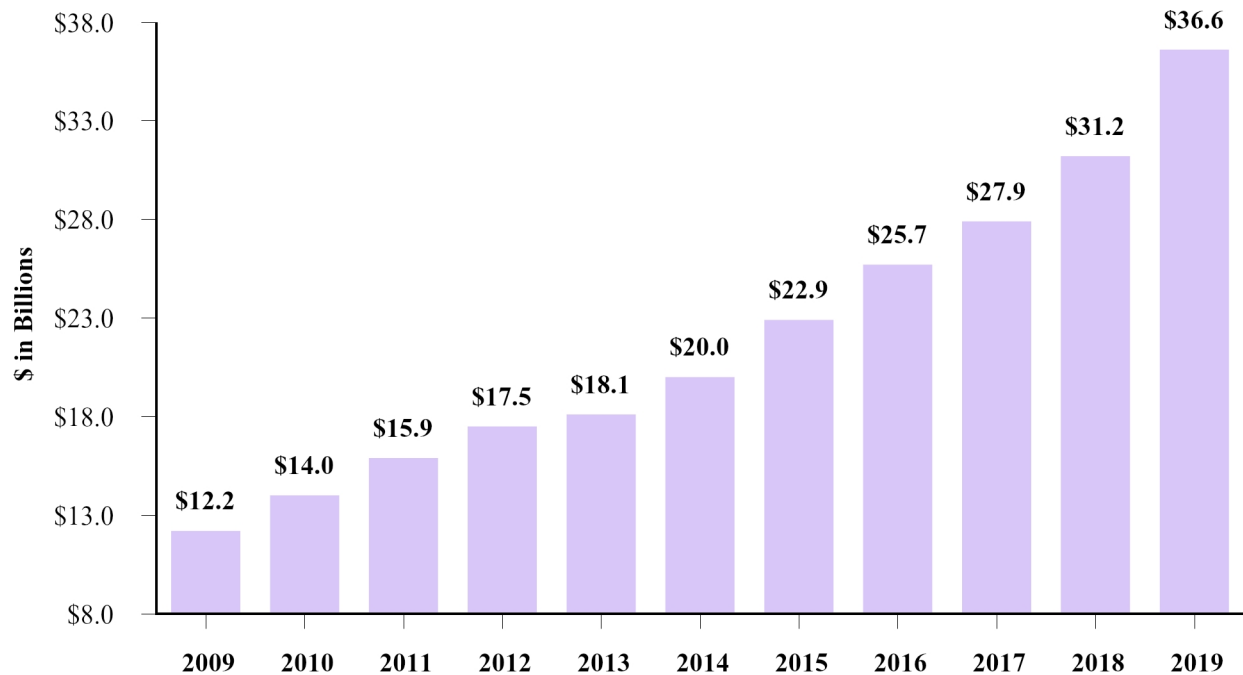
The graphs below illustrate the annual trend of certain financial highlights, including the 10 year compound annual growth rate ("CAGR").



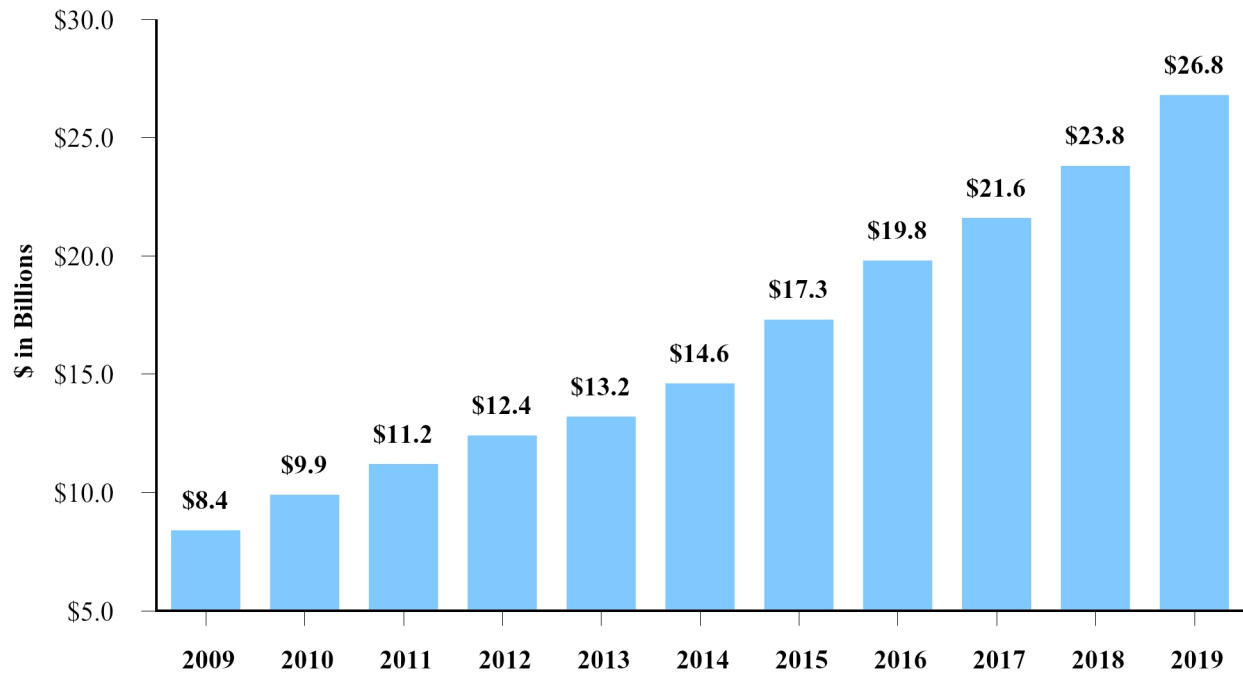
Tangible Book Value per Common Share
10 Year CAGR of 8%



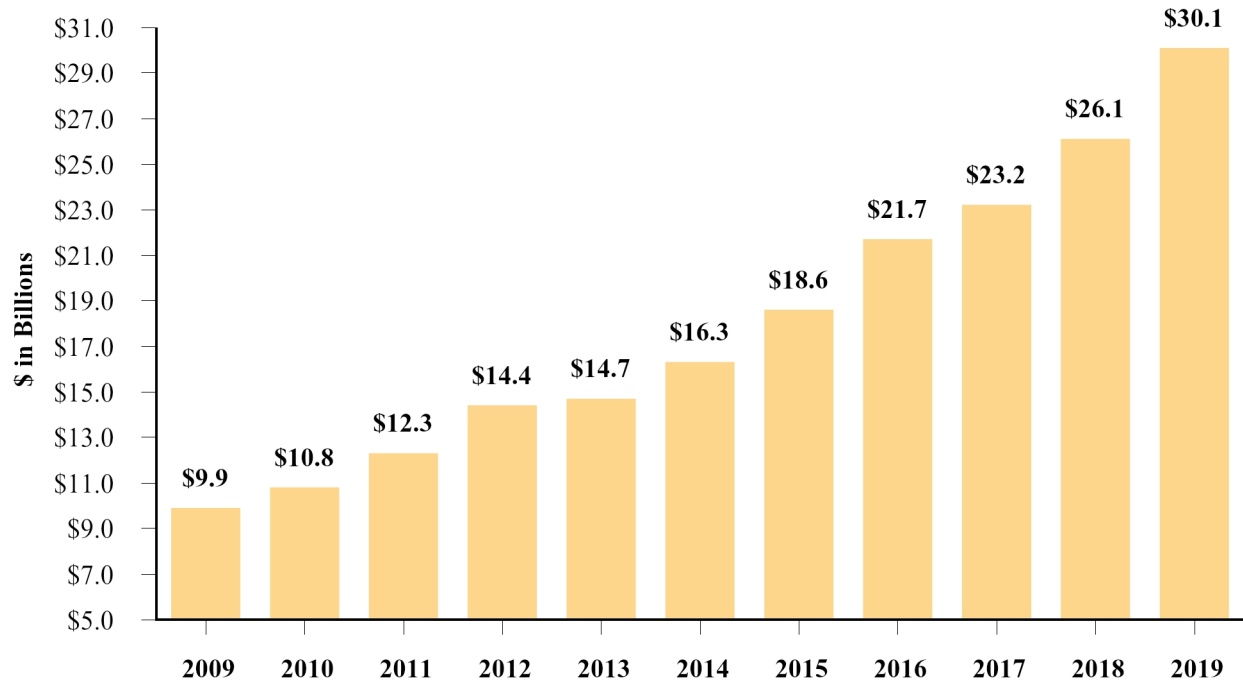
Total Assets
10 Year CAGR of 12%



Total Loans
10 Year CAGR of 12%



Total Deposits
10 Year CAGR of 12%



Non-Performing Assets as a Percentage of Total Assets

