

(MI KEY: 4150054; SPCIQ KEY: 46736592)

Periods: Last Four Years & YTD

	2014 Y	2015 Y	2016 Y	2017 Y	2018 Y
End of Period Date	12/31/2014	12/31/2015	12/31/2016	12/31/2017	12/31/2018
Last Update Date	1/30/2015	1/30/2016	2/24/2017	1/29/2018	1/25/2019
Regulatory Filer Type	041	041	041	041	041

(**%**)**Canary Report*****Credit Risk**

Loan and Lease Allowance/ Total Loans and Leases	1.38	1.39	1.39	1.40	1.40
Change in Portfolio Mix	8.32	4.90	7.02	4.66	2.45
Net Loan Growth	19.98	8.45	21.98	5.06	10.51
Net Loans and Leases/ Assets	49.52	43.06	45.70	38.46	46.90
Net Loans & Leases/ Total Equity Capital	5.26	4.91	6.08	5.07	4.89
Yield on Loans & Leases (Tax Adj)	4.38	4.27	4.22	4.23	4.36

# of Credit Risk Indicators	2	0	3	0	1
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Loan & Lease Allow/ Tot Lns & Leases < Benchmark?	No	No	No	No	No
Change in Loan Portfolio Mix > Benchmark?	Yes	No	Yes	No	No
Net Loan Growth > Benchmark?	Yes	No	Yes	No	Yes
Net Loans and Leases/ Assets > Benchmark?	No	No	No	No	No
Net Loans & Leases/ Total Equity Cap > Benchmark?	No	No	Yes	No	No
Tax-adj Yield on Loans & Leases > Benchmark?	No	No	No	No	No

Interest Rate Risk

Investment Portfolio Depreciation	4.29	(1.01)	(6.73)	(4.37)	(7.97)
Long-term Assets/ Assets	41.95	38.98	36.59	30.86	37.76
Non-maturing Deposits/ Long-term Assets	180.18	214.15	234.32	277.80	194.03
Residential Real Estate/ Total Assets	34.21	30.72	33.11	28.95	34.59

# of Interest Rate Risk Indicators	0	0	0	0	0
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	2014 Y	2015 Y	2016 Y	2017 Y	2018Y
Investment Portfolio Depreciation < Benchmark?	No	No	No	No	No
Long-term Assets/ Assets > Benchmark?	No	No	No	No	No
Non-Maturing Deposits/Long-term Asset < Benchmark?	No	No	No	No	No
Residential Real Estate/ Total Assets > Benchmark?	No	No	No	No	No
Liquidity Risk					
Net Loans & Leases/ Total Deposits	57.23	47.46	49.84	42.16	56.67
Net NonCore Funding Dependence	4.64	(17.03)	(15.77)	(26.43)	4.02
Net Short-term Liabilities/ Assets	(0.60)	(16.60)	(16.65)	(24.57)	1.36
On-hand Liquidity/ Liabilities	43.27	54.36	50.10	59.08	52.07
Reliance on Wholesale Funding	5.66	0.30	0.39	2.05	10.80
# of Liquidity Risk Indicators	0	0	0	0	0
Net Loans and Leases/ Deposits > Benchmark?	No	No	No	No	No
Net Non-Core Funding Dependence > Benchmark?	No	No	No	No	No
Net Short-term Liabilities/ Assets > Benchmark?	No	No	No	No	No
On-hand Liquidity/ Liabilities < Benchmark?	No	No	No	No	No
Reliance on Wholesale Funding > Benchmark?	No	No	No	No	No
# Total Risk Indicators	2	0	3	0	1
Memo					
Yield on Loans & Leases 75th Percentile Value	5.79	5.64	5.56	5.54	5.69

*Note: Balance Sheet Loan breakouts are from FDIC Call Report Schedule RC-C. Securitizations are from FDIC Call Report Schedule RC-S. Data available from 9/30/2001.