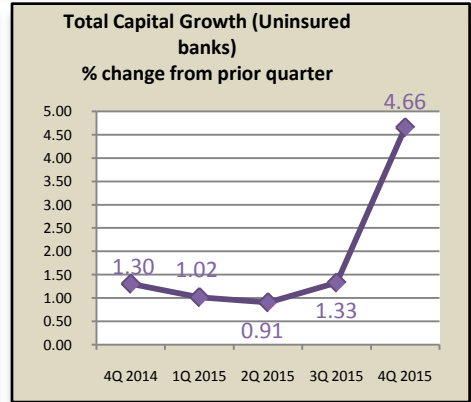
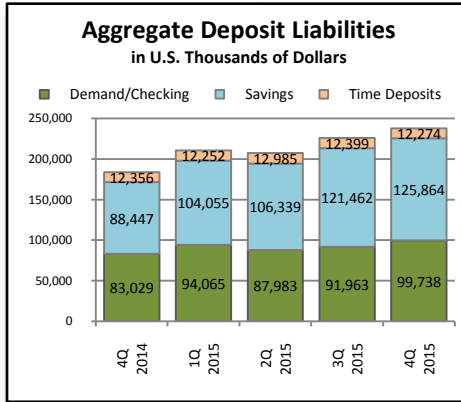
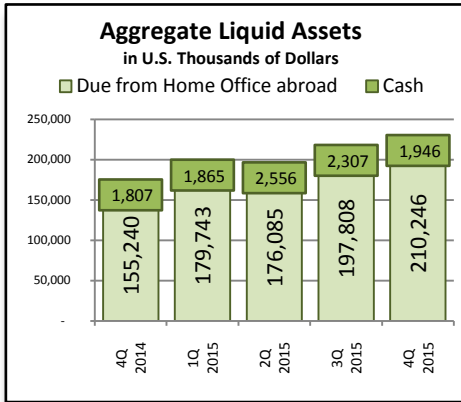
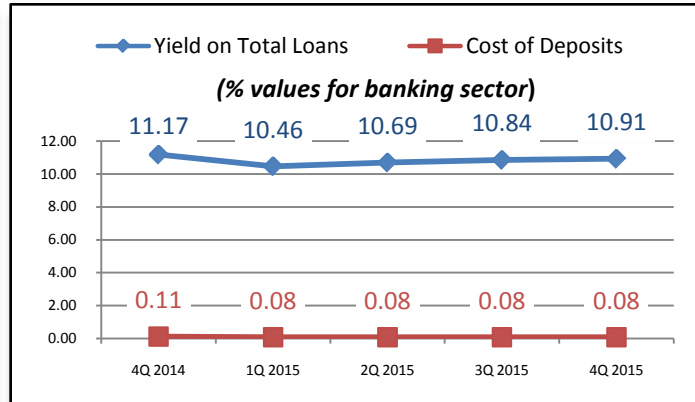
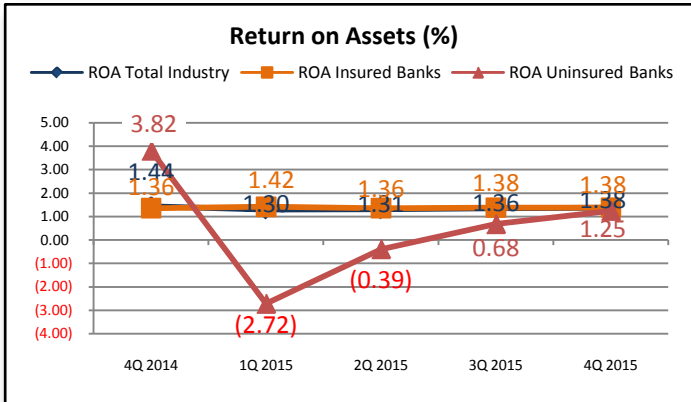
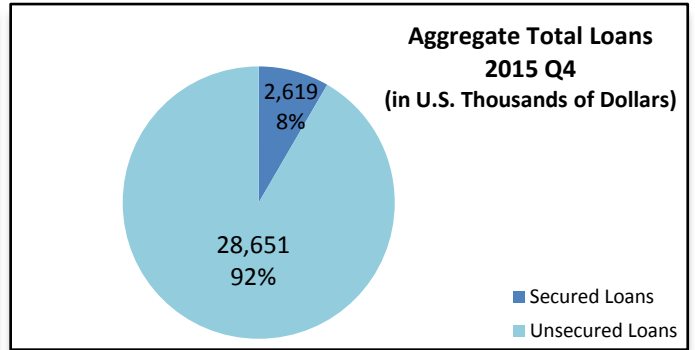
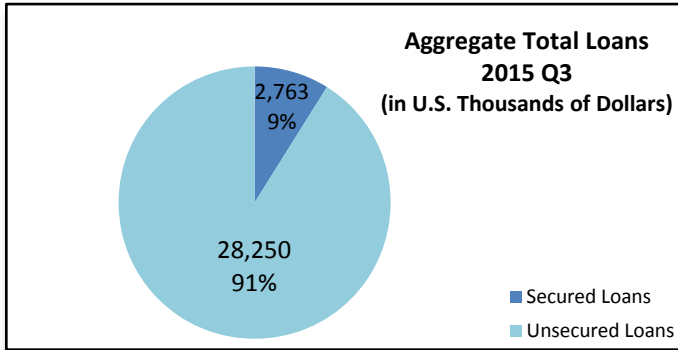
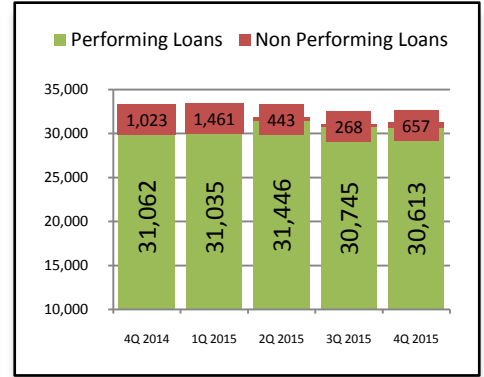
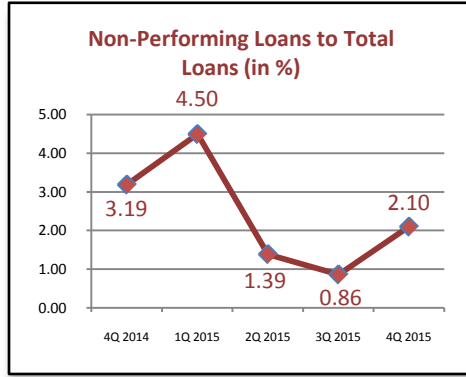
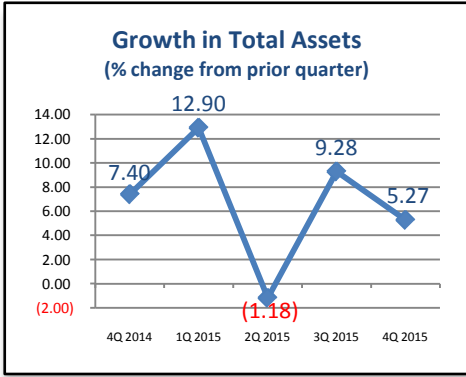


4th Qtr 2015 Graphic Summary of Banking Sector Performance



Notes: Total Loans grew 1%, or approximately \$257M during fourth quarter. Deposits grew by approximately \$12MM or 5%, contributing to a 6%, or approximately \$12MM, growth in Liquid Assets -- both **compared to last quarter**.

[Note: for the purposes of this report, numbers accompanied by the Roman numeral "M" represent figures in thousands, and "MM" represents figures in millions]