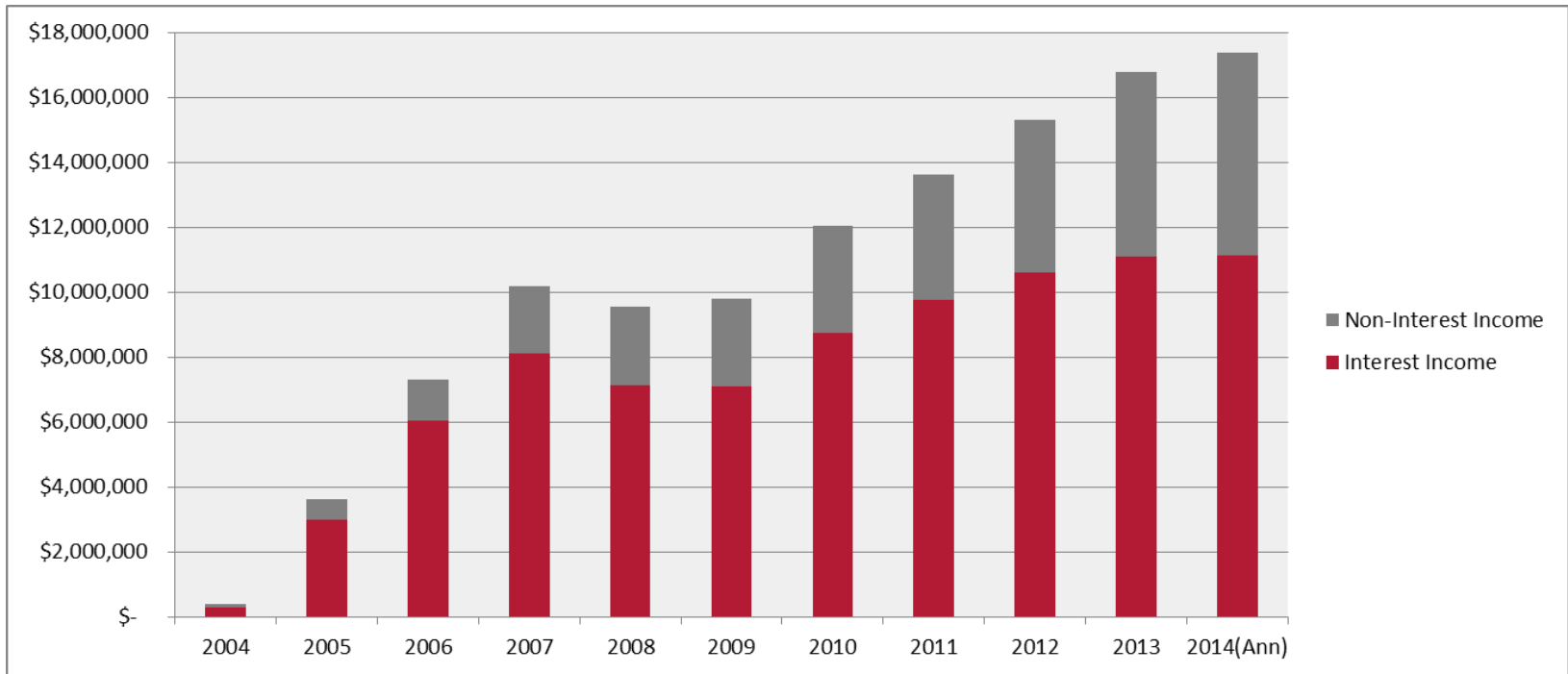


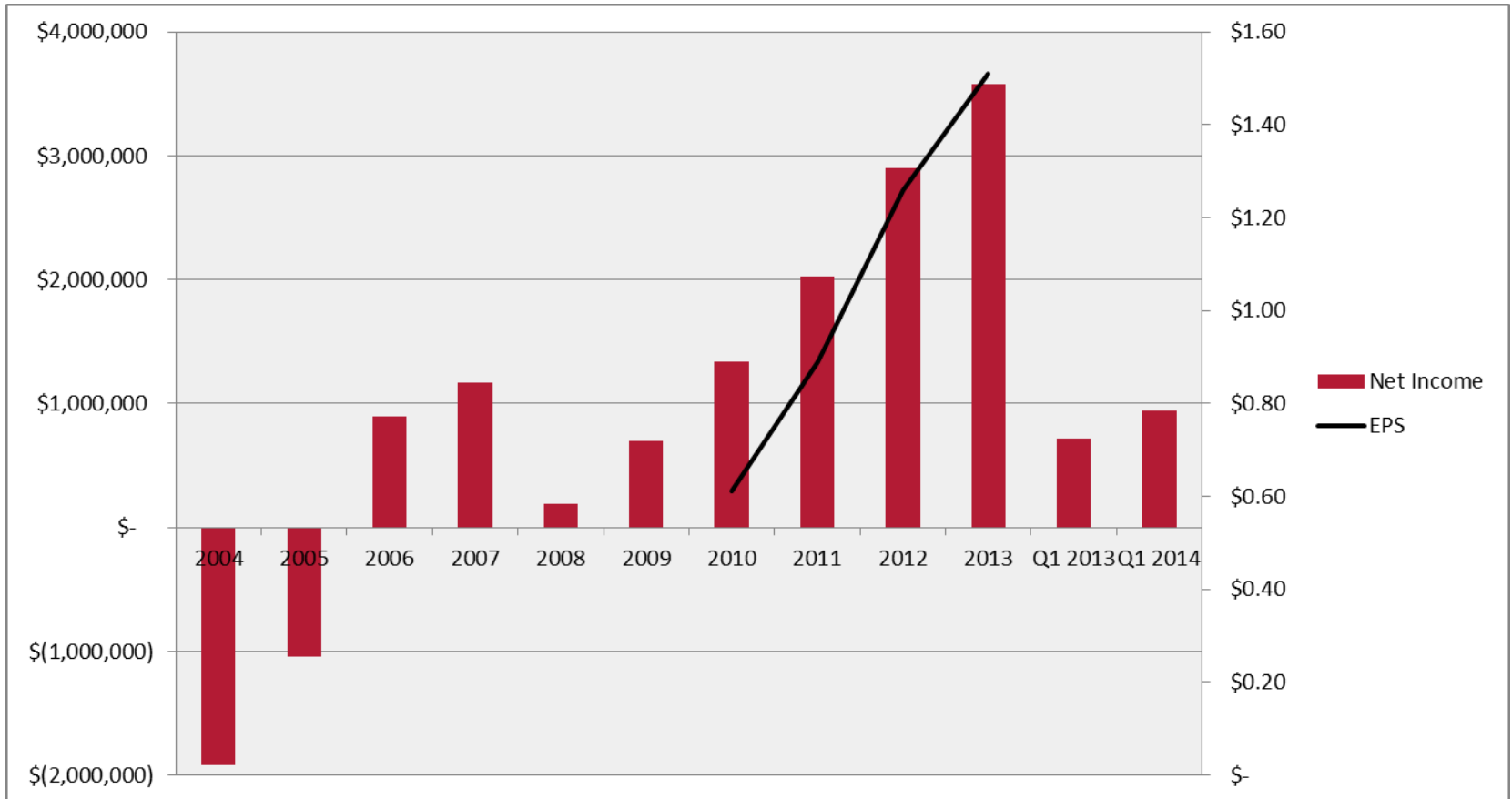
Annual Shareholder's Meeting

May 21, 2014

Revenue Growth



Earnings Growth



Balance Sheet Highlights

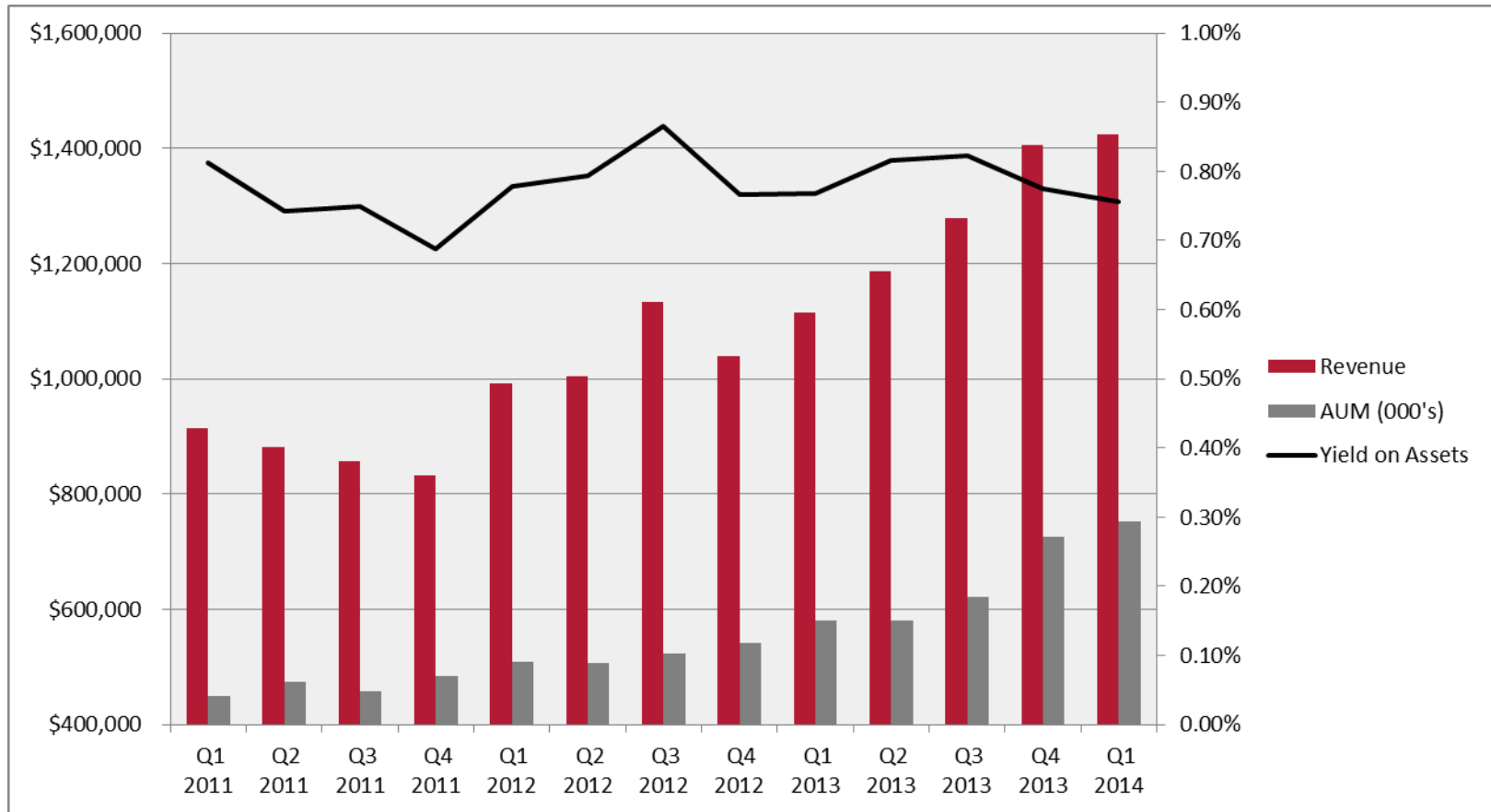
(In 000's)	2011	2012	2013	Q1 2013	Q1 2014	Change(%)
Loans	169,663	190,683	208,922	187,351	200,431	7%
Deposits	197,634	252,136	280,603	255,379	286,411	12%
Assets	241,945	300,222	328,713	302,796	338,471	12%
Capital	25,597	29,150	30,793	29,778	32,413	9%
Loan / Deposit (%)	85.8%	75.6%	74.5%	73.4%	70.0%	
Equity / Assets (%)	10.6%	9.7%	9.4%	9.8%	9.6%	

Key Operating Statistics

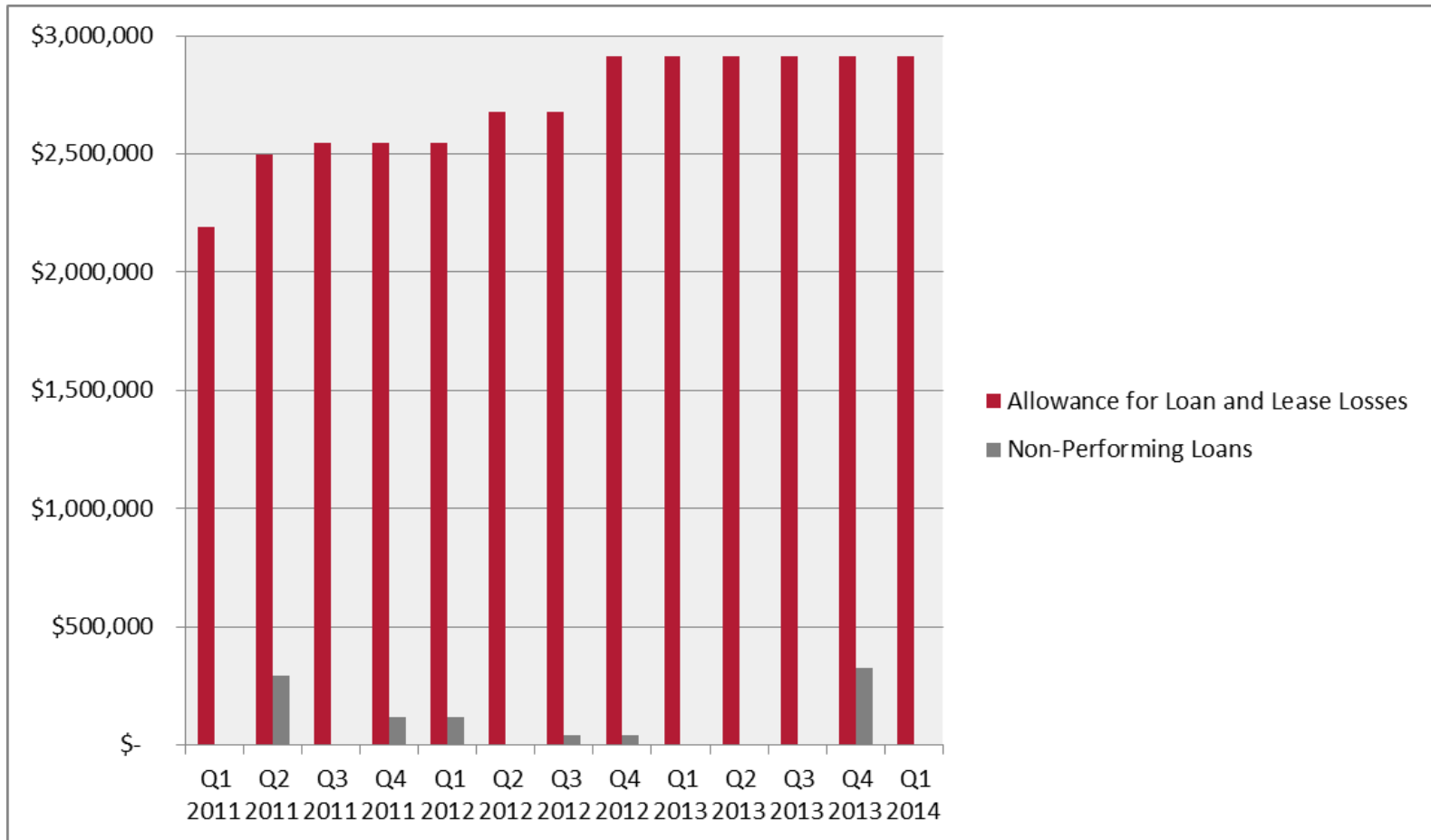
	2011	2012	2013	Q1 2013	Q1 2014	Change(%)
Yield on Earning Assets	4.43%	4.07%	3.81%	3.81%	3.56%	-7%
Cost of Funds	0.79%	0.62%	0.45%	0.50%	0.40%	-20%
Net Interest Margin	3.69%	3.49%	3.39%	3.34%	3.18%	-5%
Efficiency Ratio	69.60%	66.20%	64.76%	70.41%	63.81%	-9%
ROAA	0.88%	1.07%	1.17%	1.01%	1.14%	13%
ROAE	8.49%	10.71%	11.90%	10.16%	12.01%	18%
ALLL / Gross Loans	1.50%	1.53%	1.39%	1.55%	1.45%	-7%

Wealth Management Services

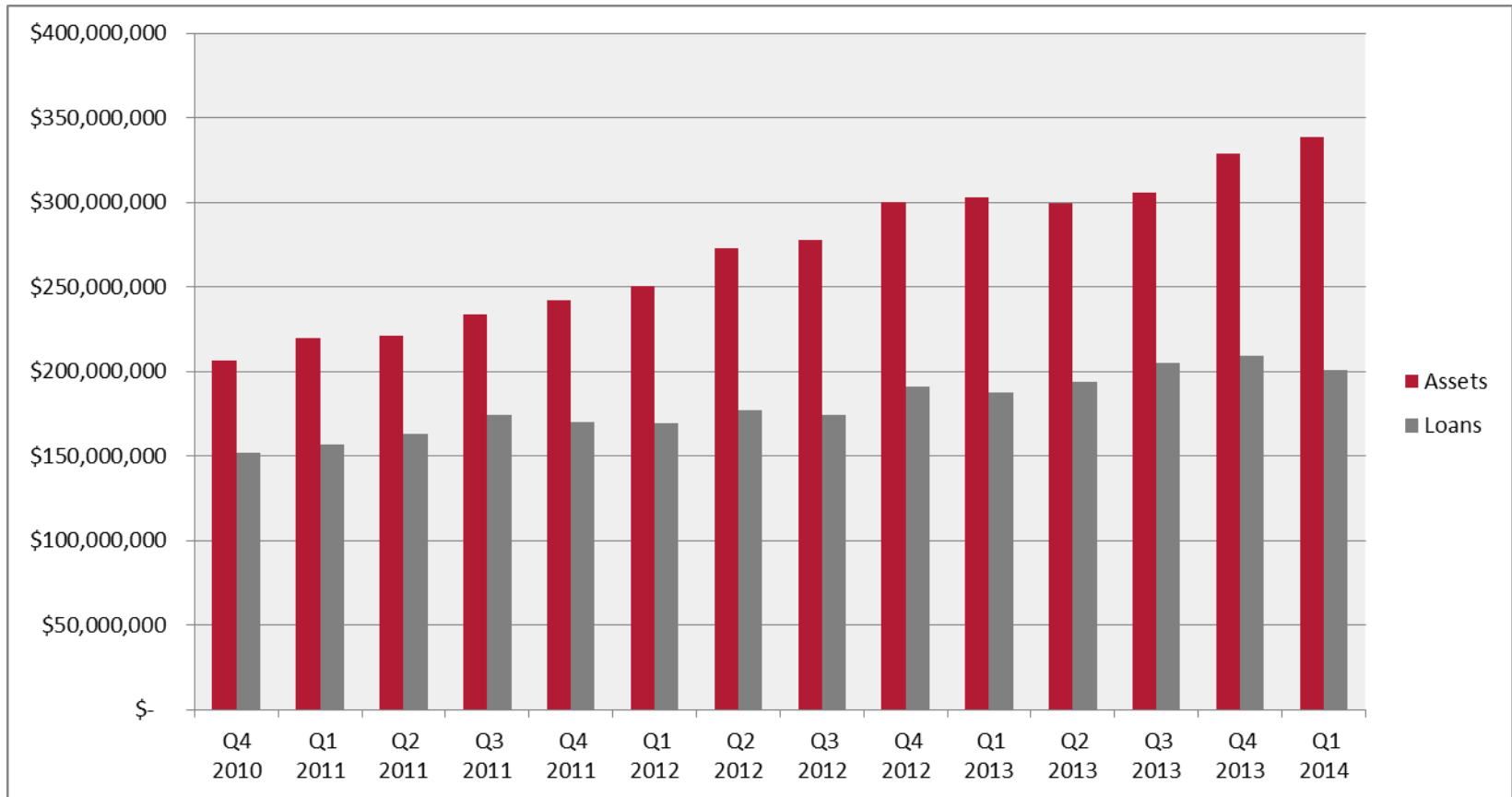
Strong Growth in Revenues and Managed Assets



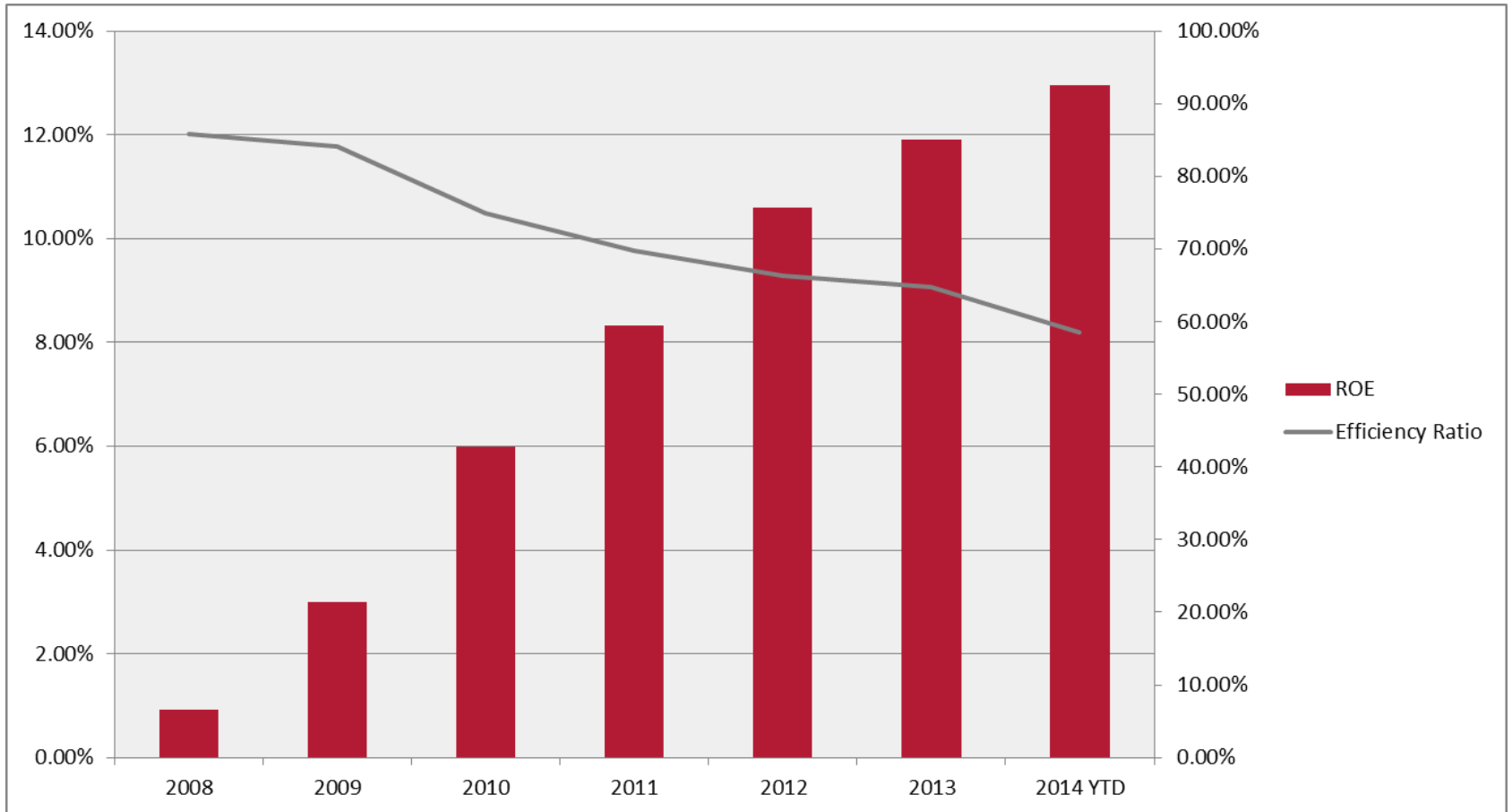
Asset Quality



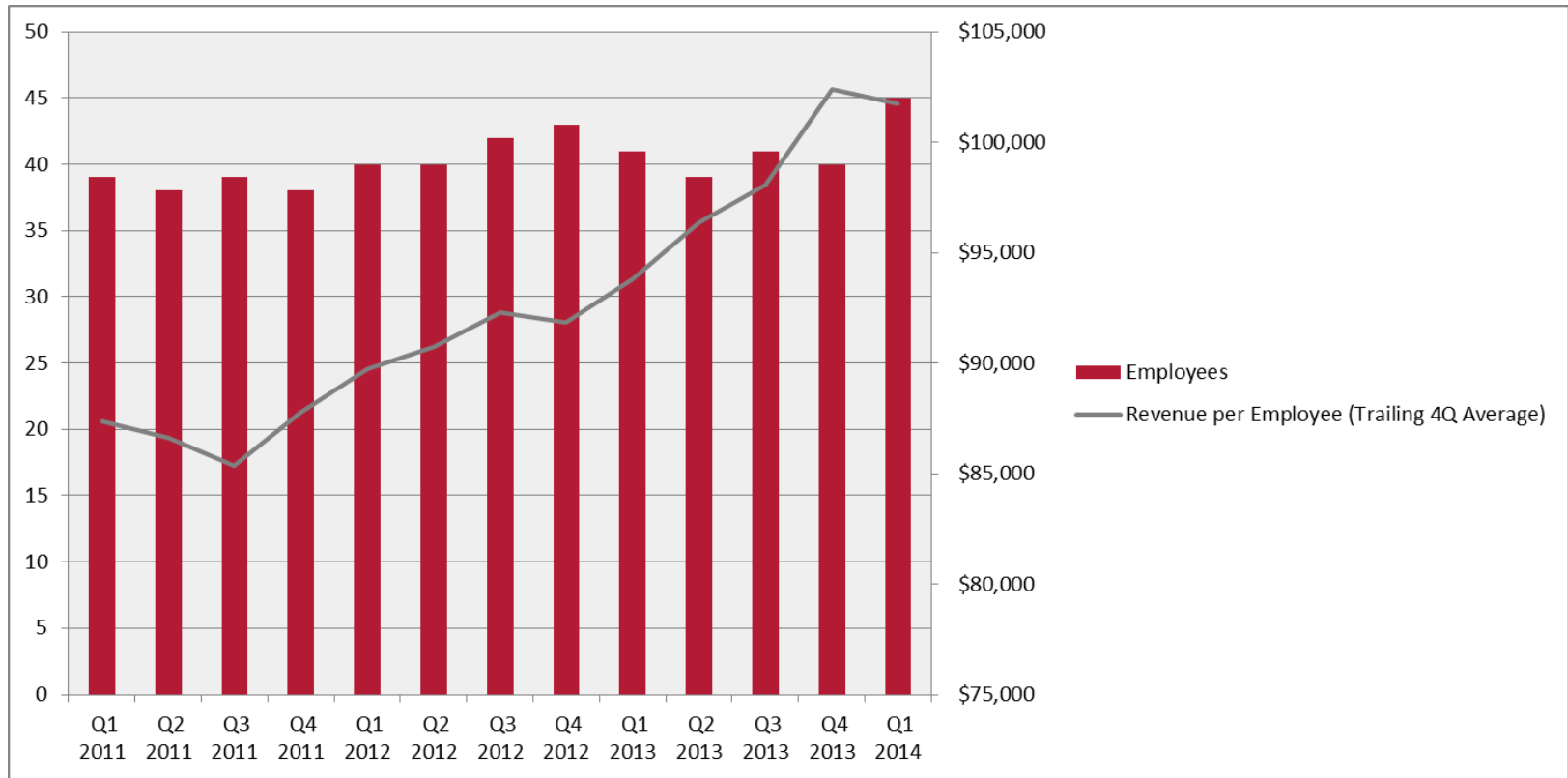
Asset and Loan Growth



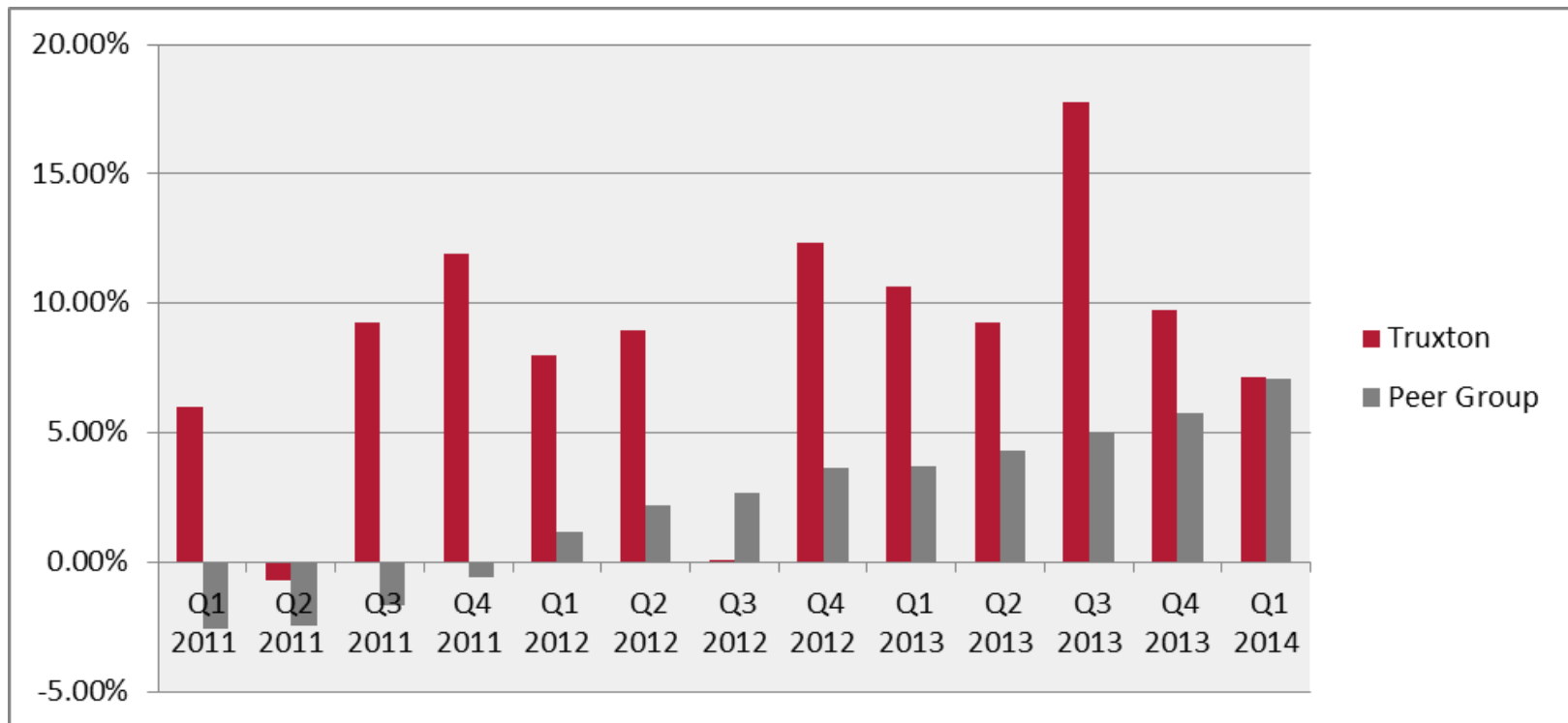
Performance Ratios



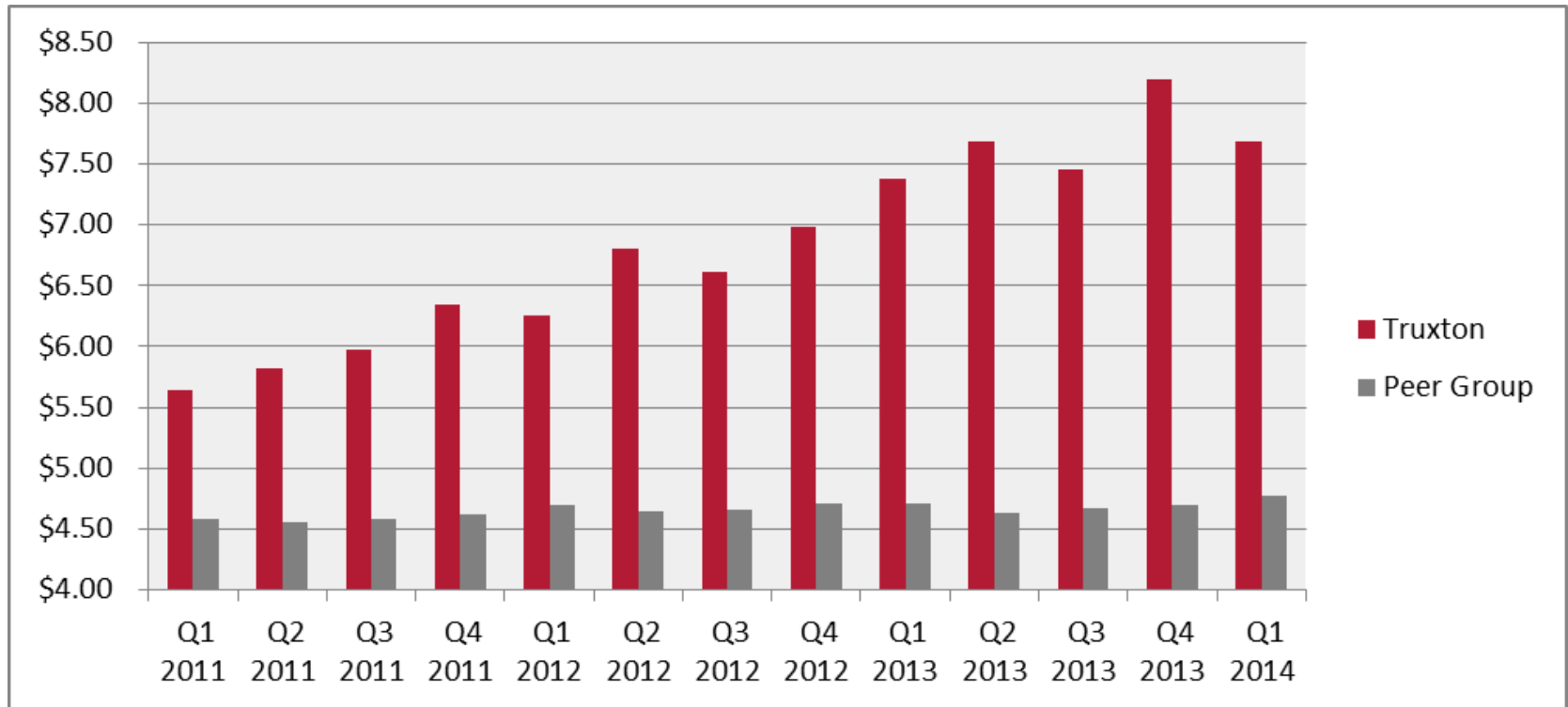
Revenue per Employee



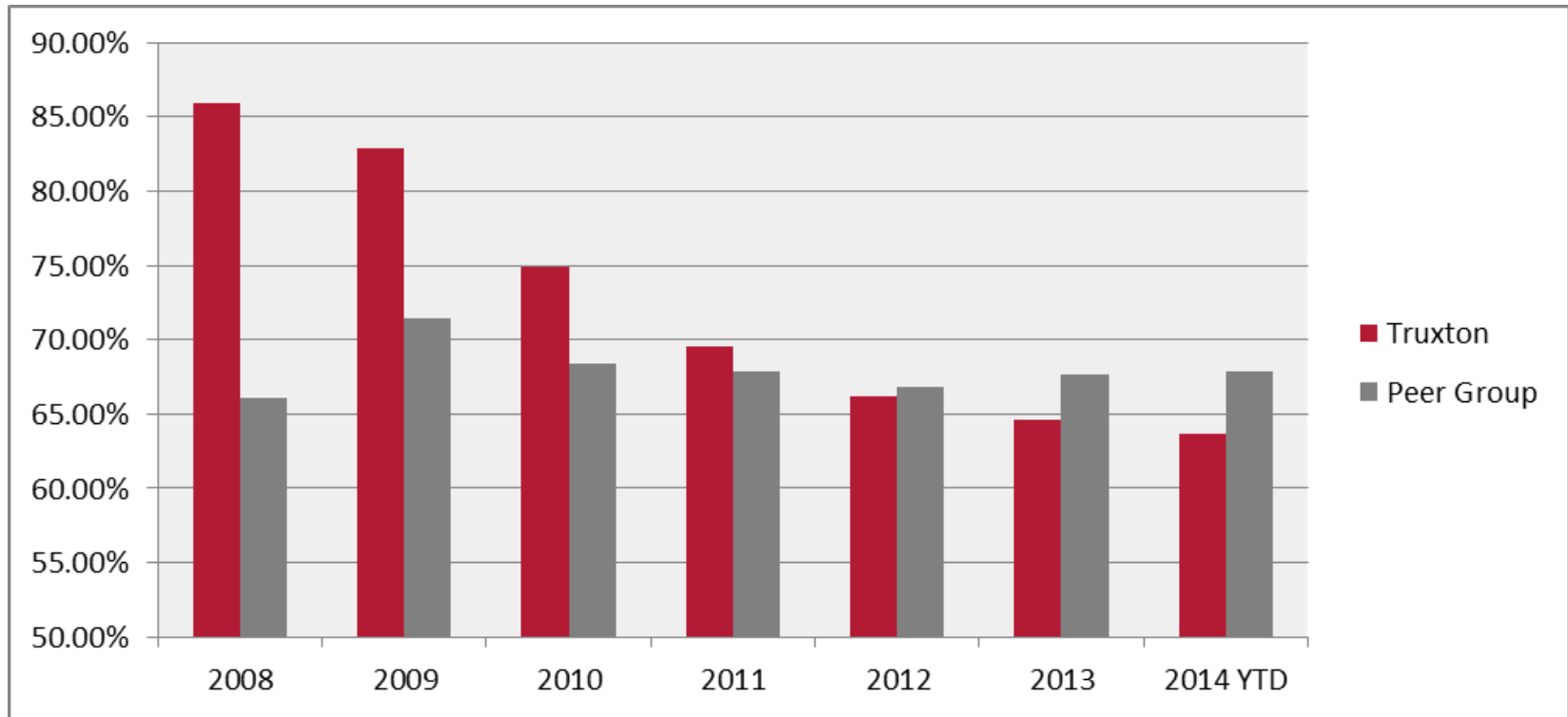
Loan Growth



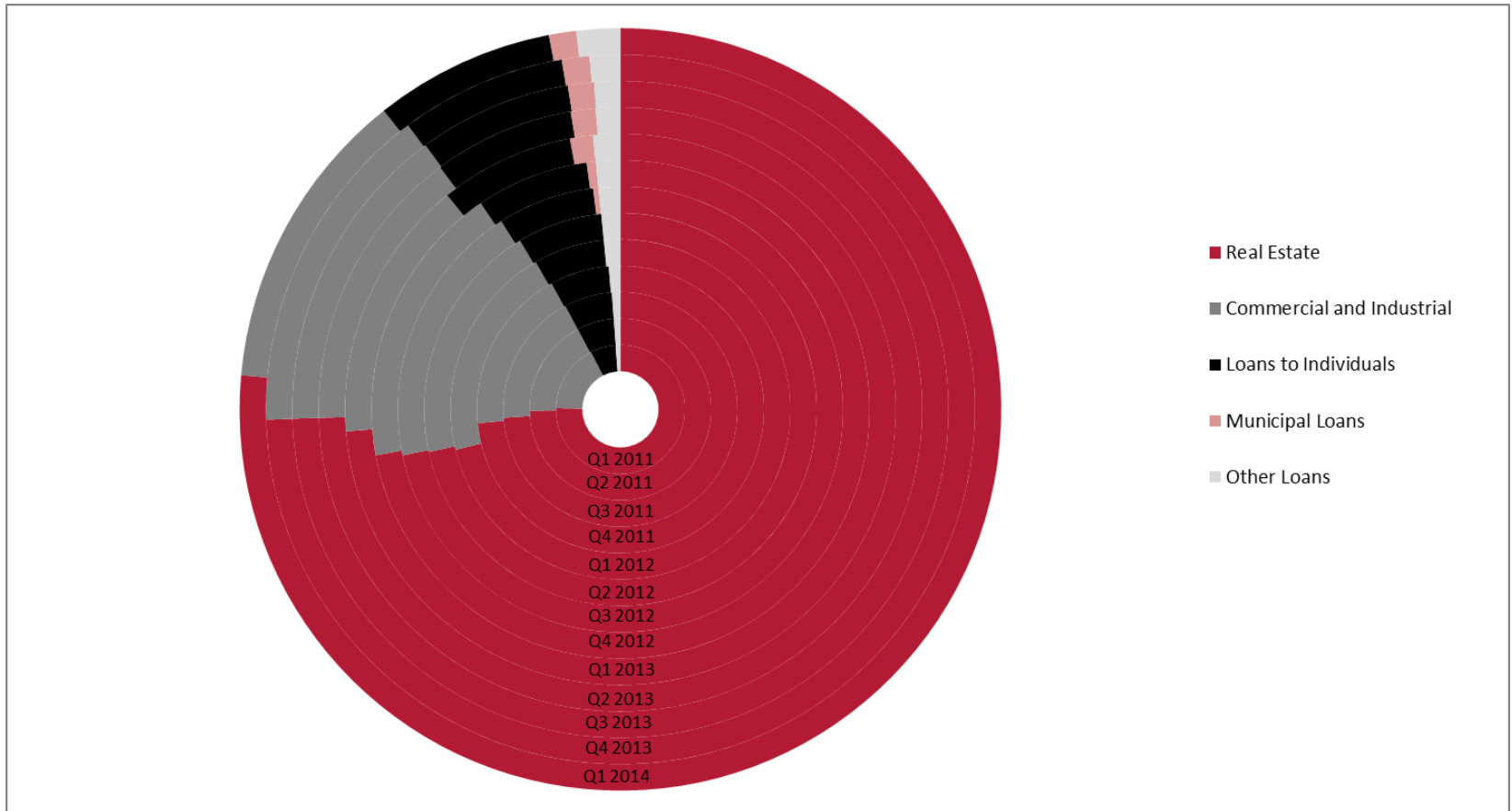
Assets per Employee



Efficiency Ratio



Types of Loans





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