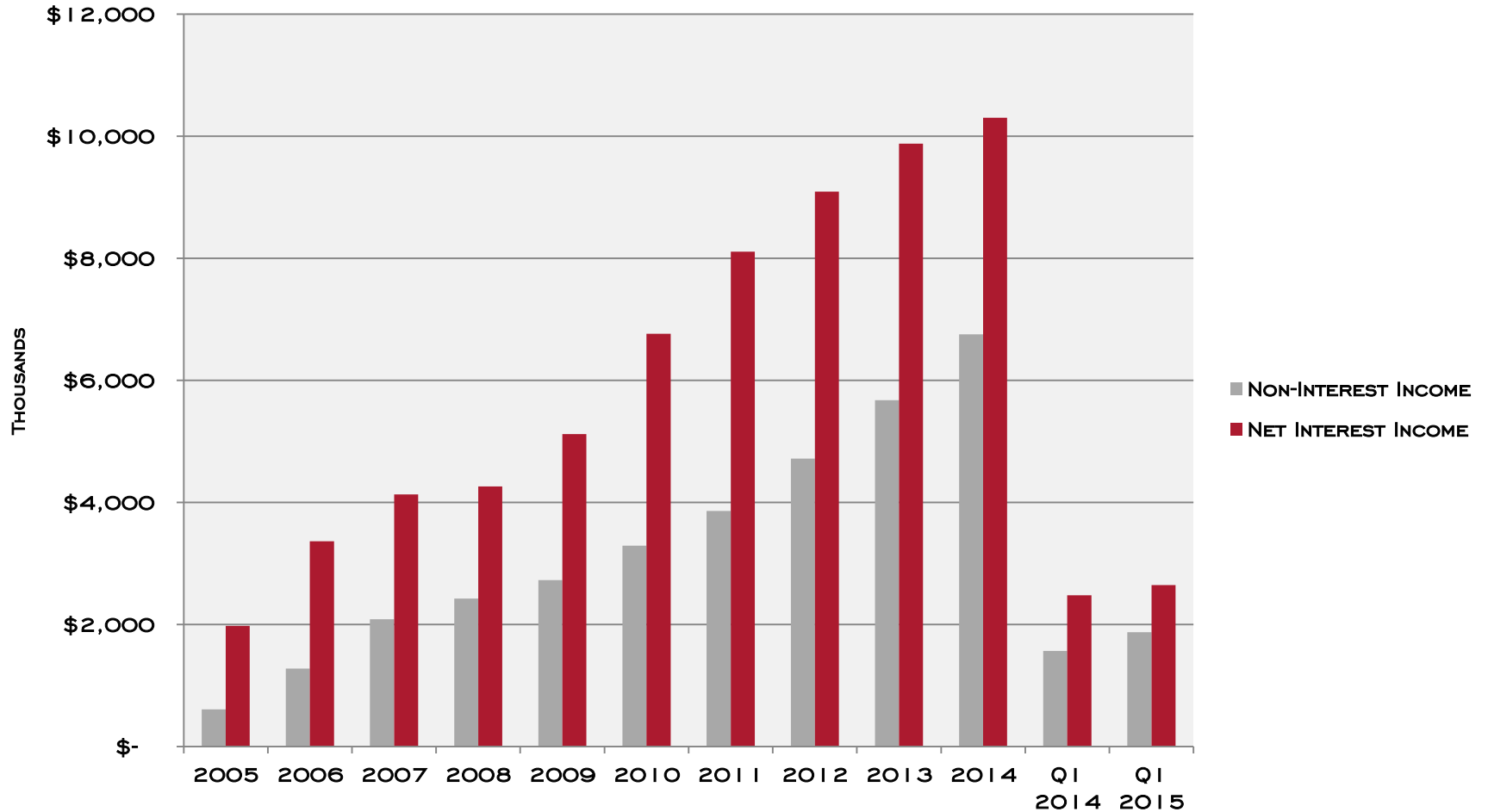
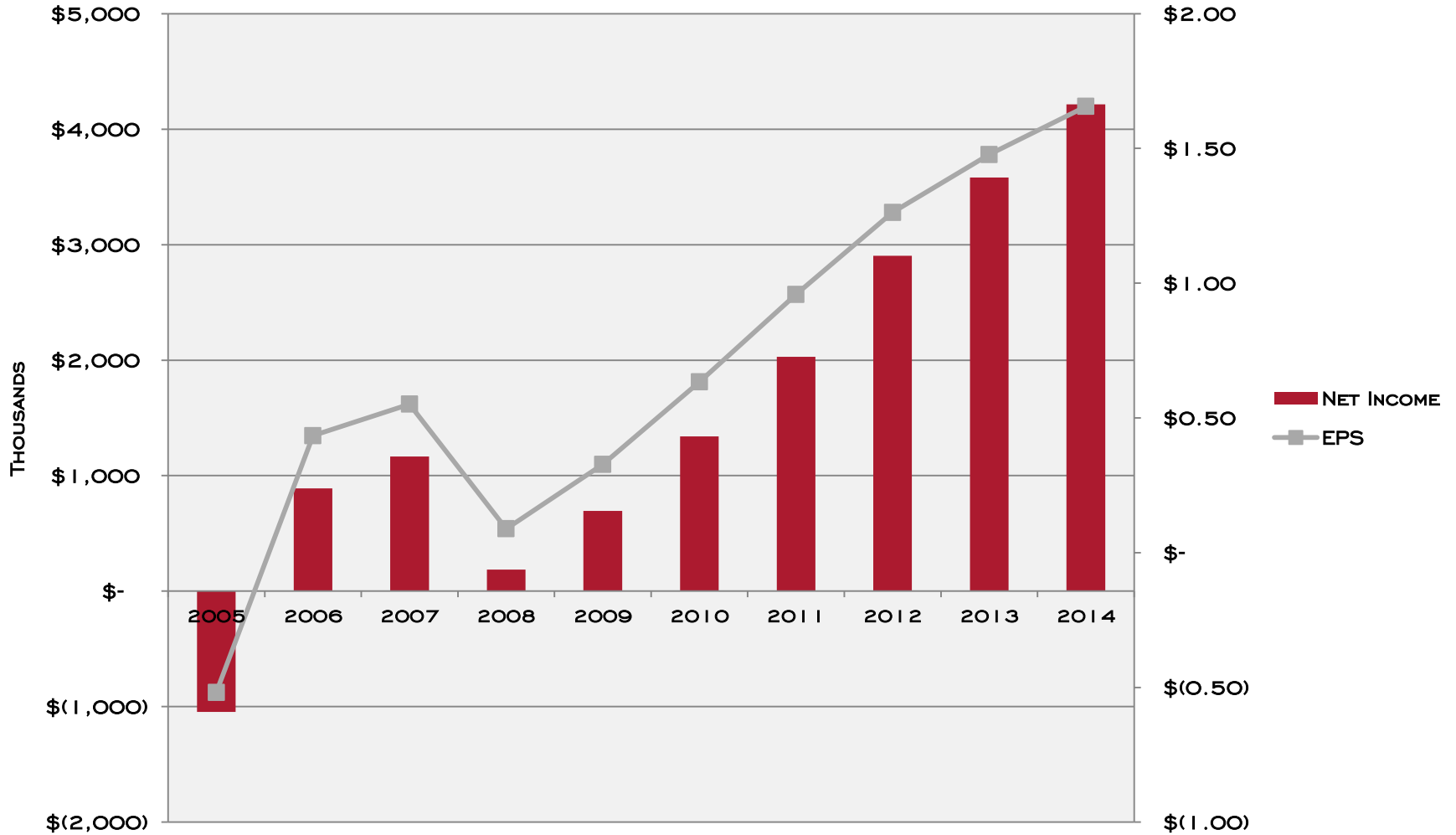


ANNUAL SHAREHOLDER'S MEETING
MAY 20, 2015

REVENUE GROWTH

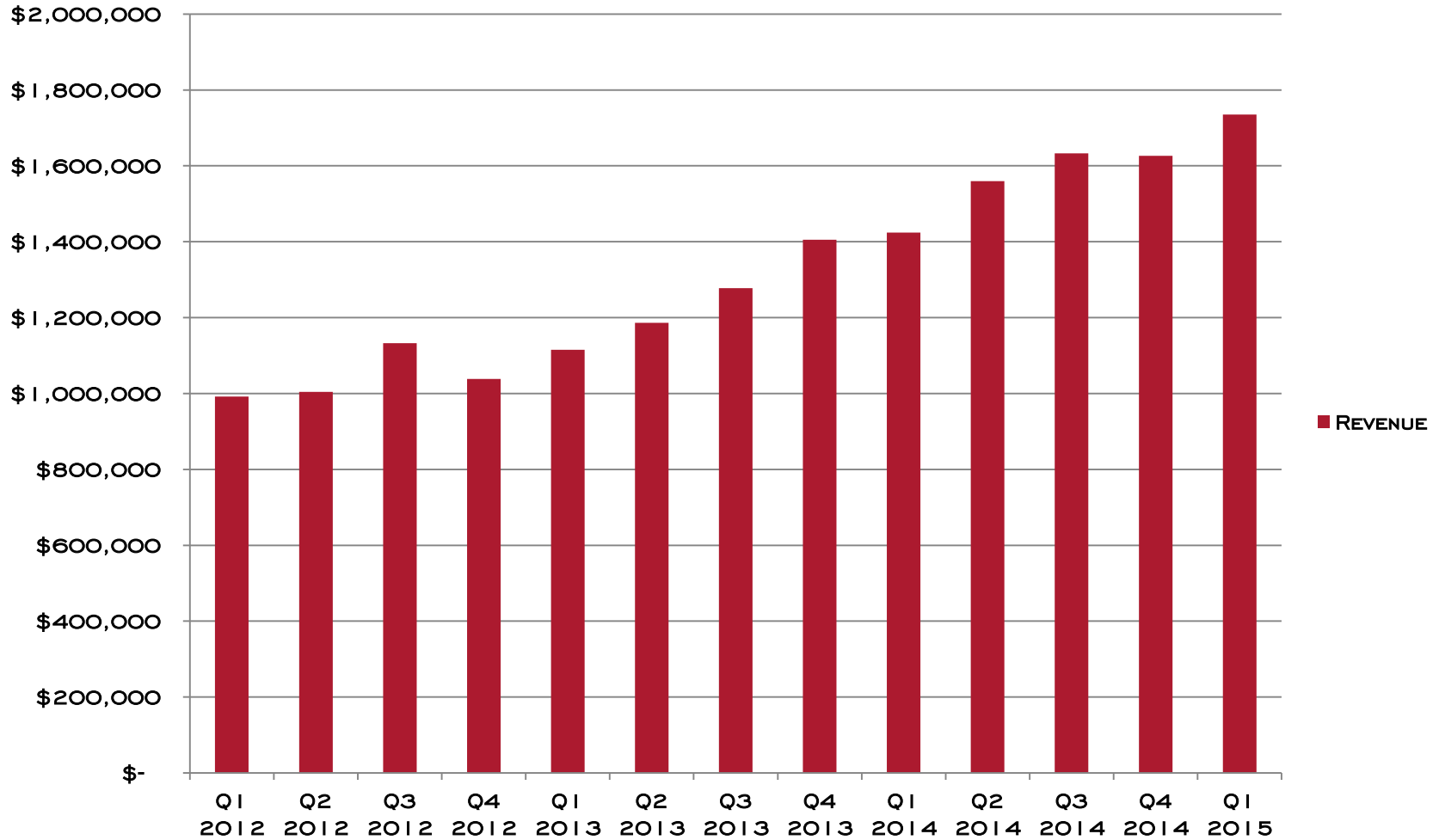


EARNINGS GROWTH

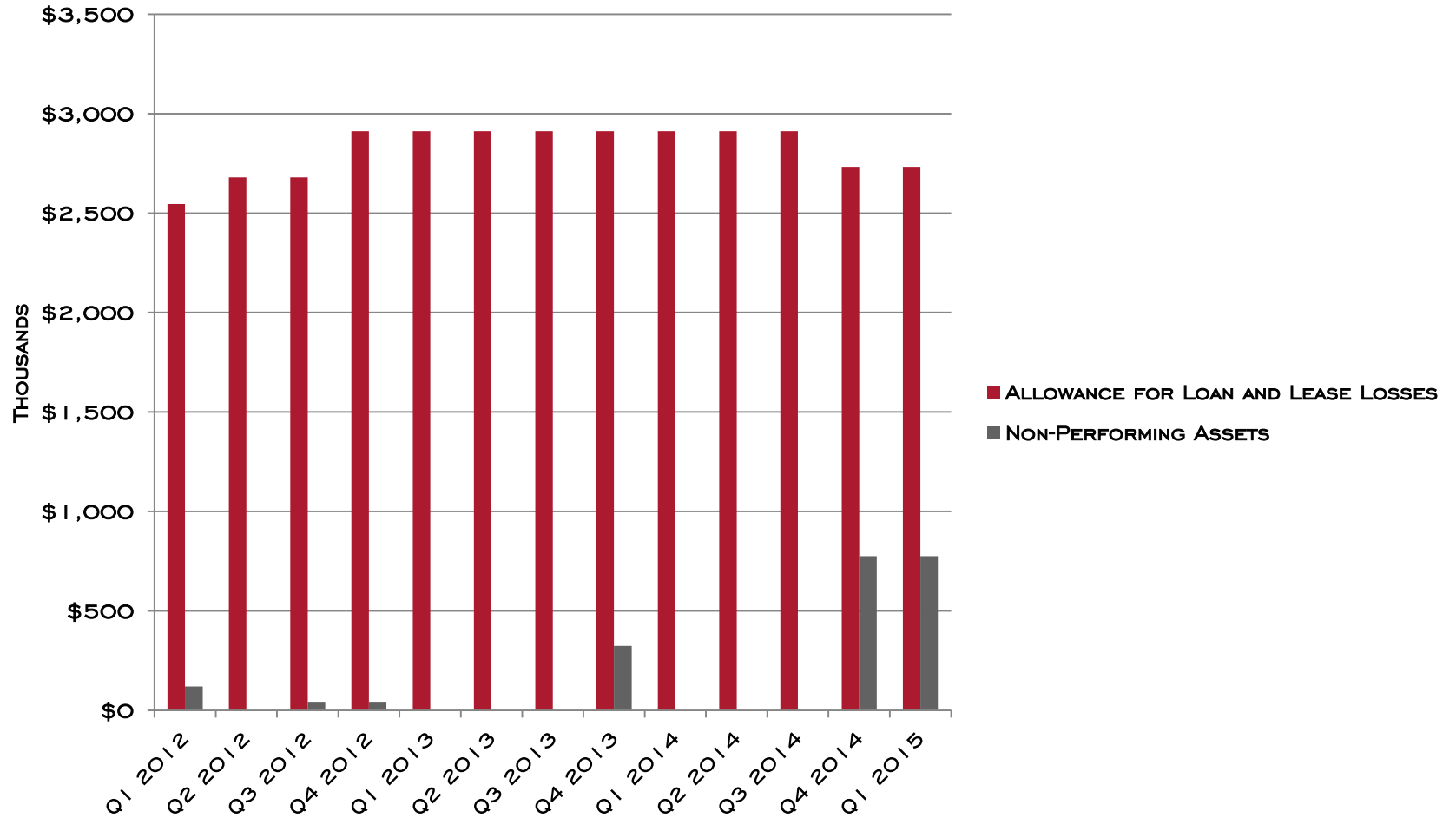


WEALTH MANAGEMENT SERVICES

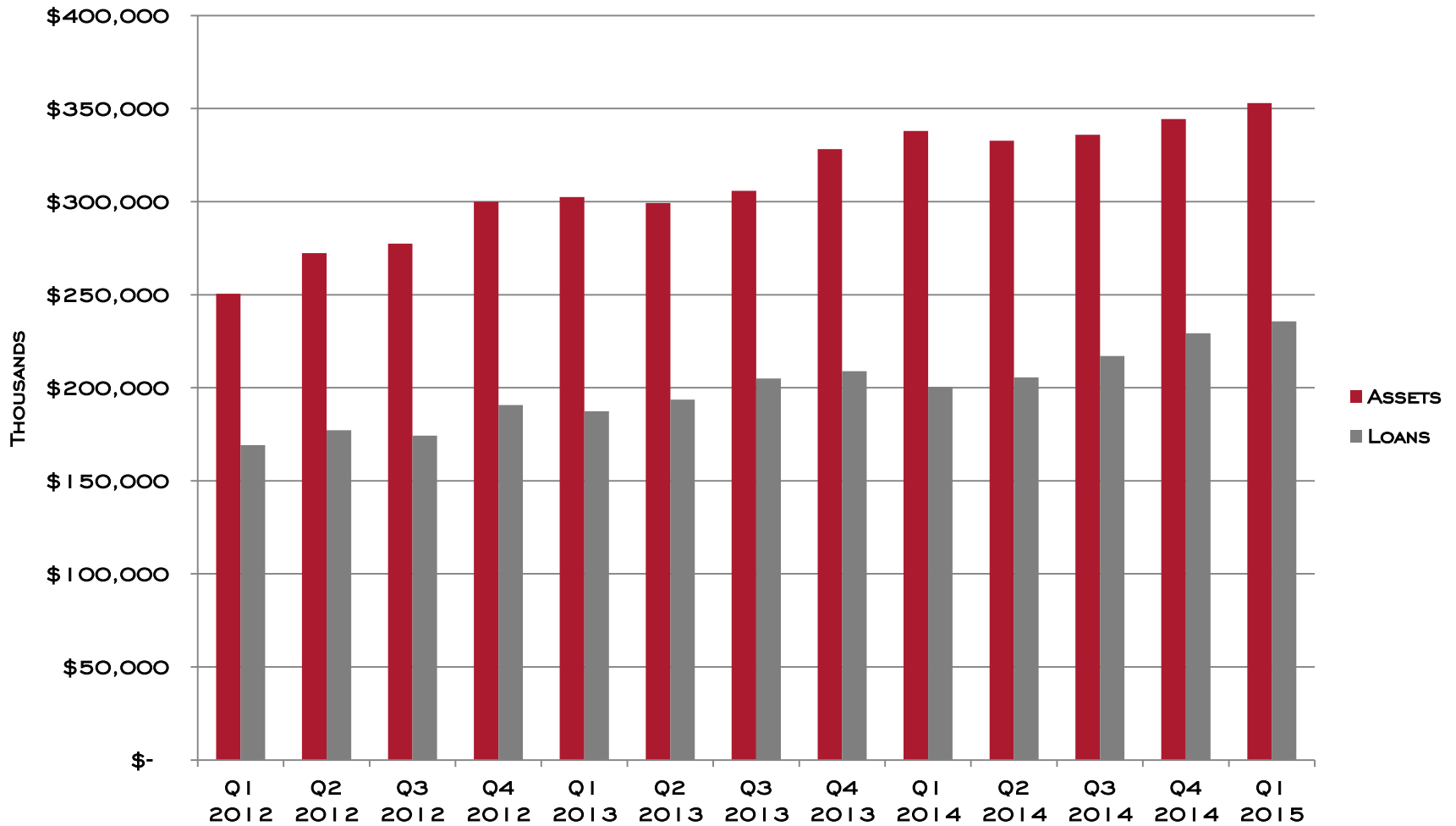
STRONG GROWTH IN REVENUES



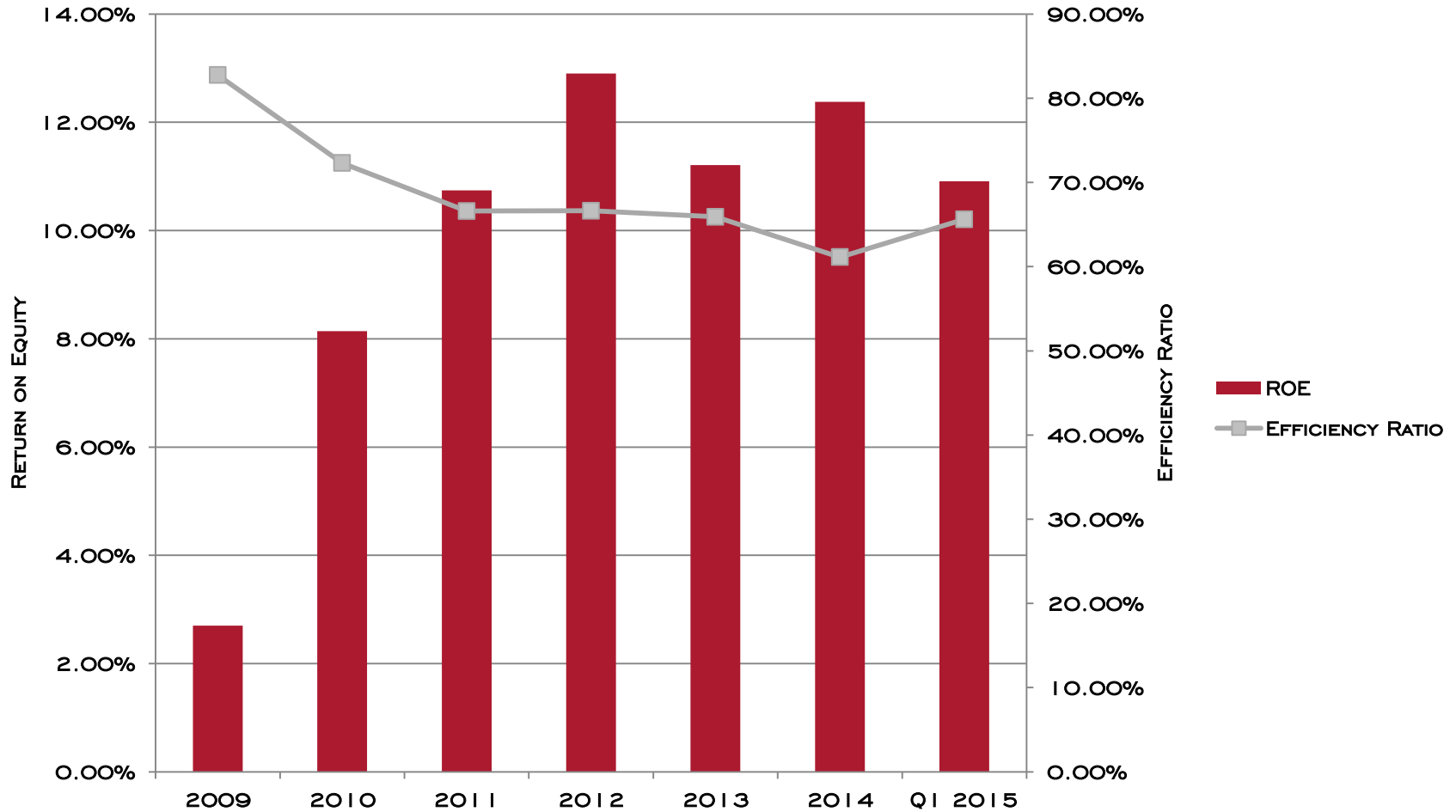
ASSET QUALITY



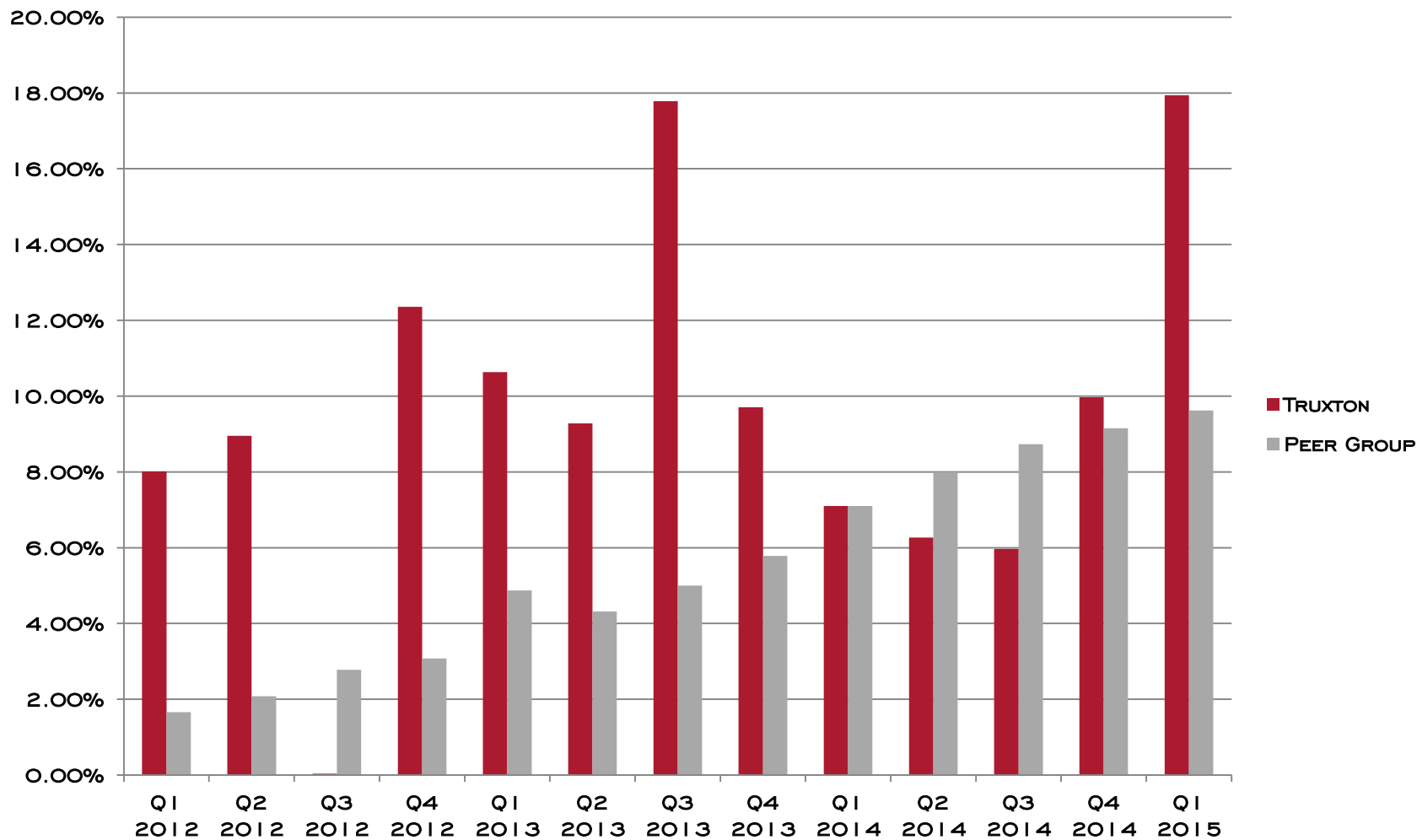
BANK ASSET AND LOAN GROWTH



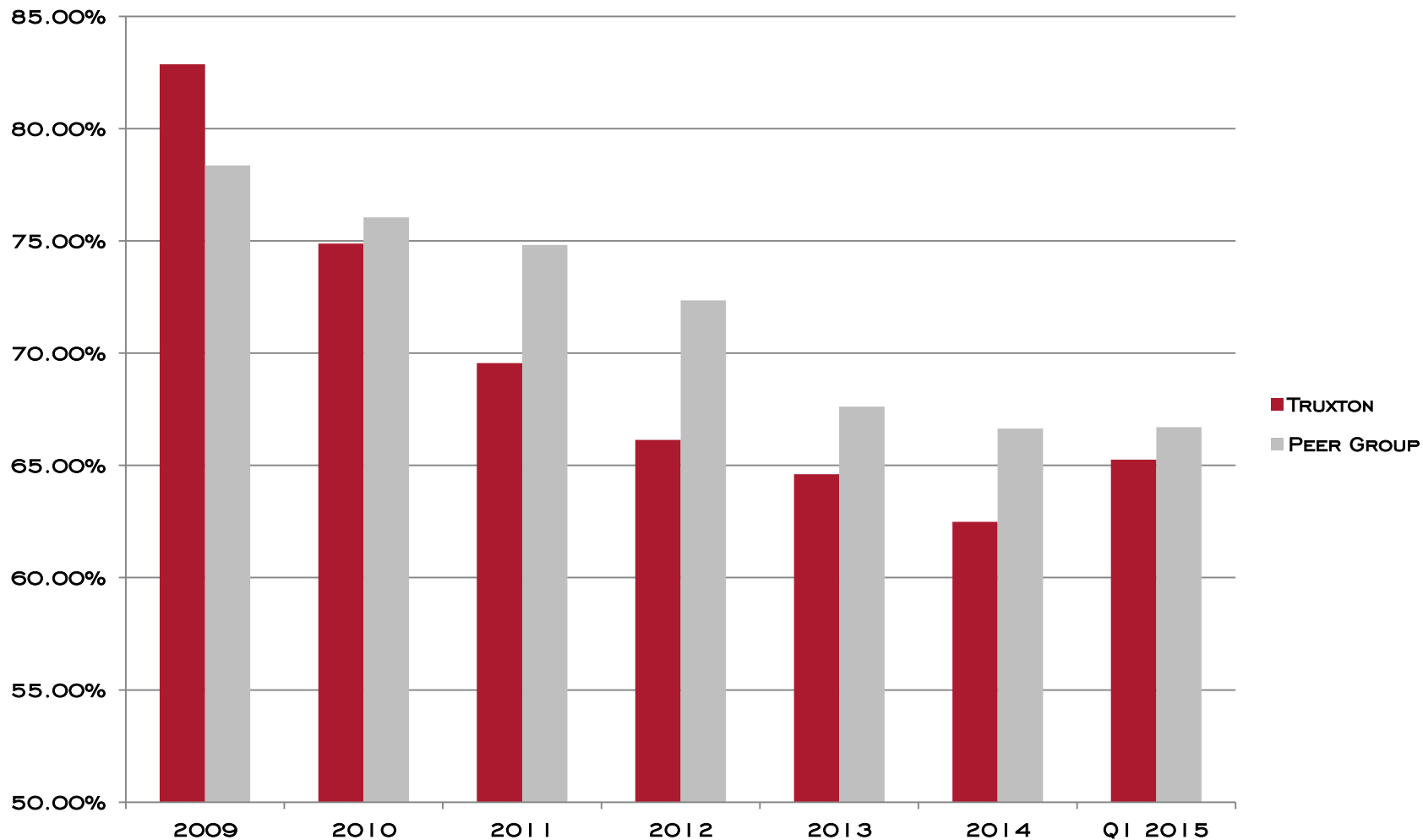
PERFORMANCE RATIOS



LOAN GROWTH



EFFICIENCY RATIO



MISSION

TO DO THE RIGHT THING EVERY DAY, PUTTING OUR
CLIENTS' INTERESTS FIRST, WITH DISTINCTIVE,
COMPREHENSIVE FINANCIAL SOLUTIONS THAT PROTECT
AND PROMOTE CLIENT PROSPERITY AND QUALITY OF LIFE.



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