**ECONOMIC INDICATORS (NOT SEASONALLY ADJUSTED, UNLESS NOTED)**

<table>
<thead>
<tr>
<th>Employment Growth Rates (% change from year ago, unless noted)</th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total Nonfarm (share of trailing four quarter employment in parentheses)</td>
<td>0.9%</td>
<td>0.8%</td>
<td>1.3%</td>
<td>1.1%</td>
<td>1.1%</td>
</tr>
<tr>
<td>Manufacturing (6%)</td>
<td>3.9%</td>
<td>2.7%</td>
<td>1.5%</td>
<td>2.2%</td>
<td>0.8%</td>
</tr>
<tr>
<td>Other (non-manufacturing) Goods-Producing (5%)</td>
<td>1.1%</td>
<td>0.8%</td>
<td>2.8%</td>
<td>1.9%</td>
<td>2.7%</td>
</tr>
<tr>
<td>Private Service-Providing (71%)</td>
<td>0.7%</td>
<td>0.6%</td>
<td>1.3%</td>
<td>1.1%</td>
<td>1.2%</td>
</tr>
<tr>
<td>Government (18%)</td>
<td>0.6%</td>
<td>0.9%</td>
<td>0.7%</td>
<td>0.8%</td>
<td>0.3%</td>
</tr>
<tr>
<td>Unemployment Rate (% of labor force, seasonally adjusted)</td>
<td>2.9%</td>
<td>2.8%</td>
<td>3.2%</td>
<td>3.0%</td>
<td>3.7%</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Other Indicators (% change of 4-qtr moving total, unless noted)</th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Single-Family Home Permits</td>
<td>-13.8%</td>
<td>-9.1%</td>
<td>8.9%</td>
<td>-9.1%</td>
<td>12.6%</td>
</tr>
<tr>
<td>Multifamily Building Permits</td>
<td>14.6%</td>
<td>22.7%</td>
<td>13.5%</td>
<td>22.7%</td>
<td>-0.7%</td>
</tr>
<tr>
<td>Home Price Index (change from year ago)</td>
<td>3.6%</td>
<td>4.0%</td>
<td>5.0%</td>
<td>4.3%</td>
<td>3.6%</td>
</tr>
<tr>
<td>Nonbusiness Bankruptcy Filings per 1000 people (quarterly annualized level)</td>
<td>2.72</td>
<td>2.52</td>
<td>2.68</td>
<td>2.62</td>
<td>2.65</td>
</tr>
</tbody>
</table>

**BANKING TRENDS**

**General Information**

<table>
<thead>
<tr>
<th></th>
<th>Q1-19</th>
<th>Q4-18</th>
<th>Q1-18</th>
<th>2018</th>
<th>2017</th>
</tr>
</thead>
<tbody>
<tr>
<td>Institutions (#)</td>
<td>73</td>
<td>74</td>
<td>76</td>
<td>74</td>
<td>78</td>
</tr>
<tr>
<td>Total Assets (in millions)</td>
<td>752,993</td>
<td>742,783</td>
<td>727,859</td>
<td>742,783</td>
<td>731,746</td>
</tr>
<tr>
<td>New Institutions (# &lt; 3 years)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Subchapter S Institutions (#)</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
</tbody>
</table>

**Asset Quality**

| Past-Due and Nonaccrual Loans / Total Loans (median %) | 1.45  | 1.48  | 1.44  | 1.48 | 1.36 |
| Noncurrent Loans / Total Loans (median %) | 0.71  | 0.71  | 0.66  | 0.71 | 0.83 |
| ALLL/Total Loans (median %) | 0.99  | 0.98  | 1.08  | 0.98 | 1.04 |
| ALLL/Noncurrent Loans (median multiple) | 1.52  | 1.49  | 1.41  | 1.49 | 1.33 |
| Net Loan Losses / Total Loans (median %, year-to-date annualized) | 0.05  | 0.09  | 0.04  | 0.09 | 0.10 |

**Capital / Earnings (year-to-date annualized, unless noted)**

| Tier 1 Leverage (median %, end of period) | 10.98 | 10.97 | 10.64 | 10.97 | 10.50 |
| Return on Assets (median %) | 0.98  | 0.99  | 0.94  | 0.99  | 0.64  |
| Pretax Return on Assets (median %) | 1.20  | 1.19  | 1.13  | 1.19  | 1.11  |
| Yield on Earning Assets (median %) | 4.68  | 4.56  | 4.44  | 4.56  | 4.34  |
| Cost of Funding Earning Assets (median %) | 0.81  | 0.64  | 0.54  | 0.64  | 0.52  |
| Provisions to Avg. Assets (median %) | 0.07  | 0.10  | 0.06  | 0.10  | 0.09  |
| Noninterest Income to Avg. Assets (median %) | 0.63  | 0.68  | 0.63  | 0.68  | 0.68  |
| Overhead to Avg. Assets (median %) | 2.90  | 3.03  | 3.04  | 3.03  | 3.06  |

**Liquidity/Sensitivity**

| Net Loans to Assets (median %) | 72.61 | 73.39 | 72.90 | 73.39 | 74.12 |
| Noncore Funding to Assets (median %) | 9.12  | 9.72  | 10.06 | 9.72  | 10.54 |
| Long-term Assets to Assets (median %, call filers) | 29.71 | 30.42 | 29.84 | 30.42 | 29.77 |
| Brokered Deposits (number of institutions) | 41    | 42    | 48    | 42    | 49    |
| Brokered Deposits to Assets (median % for those above) | 2.80  | 2.42  | 3.62  | 2.42  | 3.99  |

**Loan Concentrations (median % of Qualifying Total Capital)**

| Commercial and Industrial | 57    | 60    | 60    | 60    | 62    |
| Commercial Real Estate | 275   | 279   | 287   | 279   | 293   |
| Construction & Development | 44    | 46    | 46    | 46    | 47    |
| Multifamily Residential Real Estate | 21    | 21    | 19    | 21    | 19    |
| Nonresidential Real Estate | 209   | 215   | 215   | 215   | 215   |
| Residential Real Estate | 184   | 186   | 192   | 186   | 194   |
| Consumer | 21    | 22    | 23    | 22    | 24    |
| Agriculture | 7    | 7    | 8    | 7    | 8    |

**BANKING PROFILE**

<table>
<thead>
<tr>
<th>Largest Deposit Markets (from 2018 Summary of Deposits)</th>
<th>Institutions in Market</th>
<th>Deposits ($ millions)</th>
<th>Asset Distribution</th>
<th>Institutions</th>
</tr>
</thead>
<tbody>
<tr>
<td>Washington-Arlington-Alexandria, DC-VA-MD-WV</td>
<td>77</td>
<td>256,432</td>
<td>&lt; $100 million</td>
<td>6 (8.2%)</td>
</tr>
<tr>
<td>Richmond, VA</td>
<td>29</td>
<td>107,509</td>
<td>$100 million to $250 million</td>
<td>15 (20.5%)</td>
</tr>
<tr>
<td>Virginia Beach-Norfolk-Newport News, VA-NC</td>
<td>24</td>
<td>25,321</td>
<td>$250 million to $1 billion</td>
<td>30 (41.1%)</td>
</tr>
<tr>
<td>Roanoke, VA</td>
<td>18</td>
<td>7,214</td>
<td>$1 billion to $10 billion</td>
<td>15 (20.5%)</td>
</tr>
<tr>
<td>Charlottesville, VA</td>
<td>17</td>
<td>5,081</td>
<td>&gt; $10 billion</td>
<td>7 (9.6%)</td>
</tr>
</tbody>
</table>