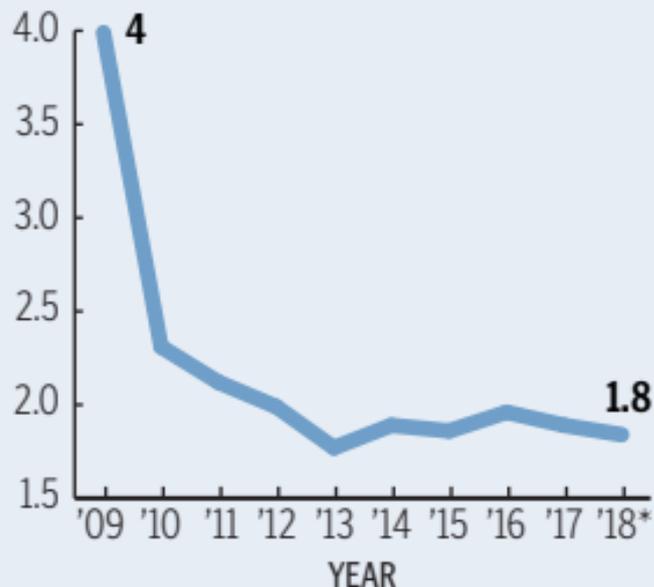
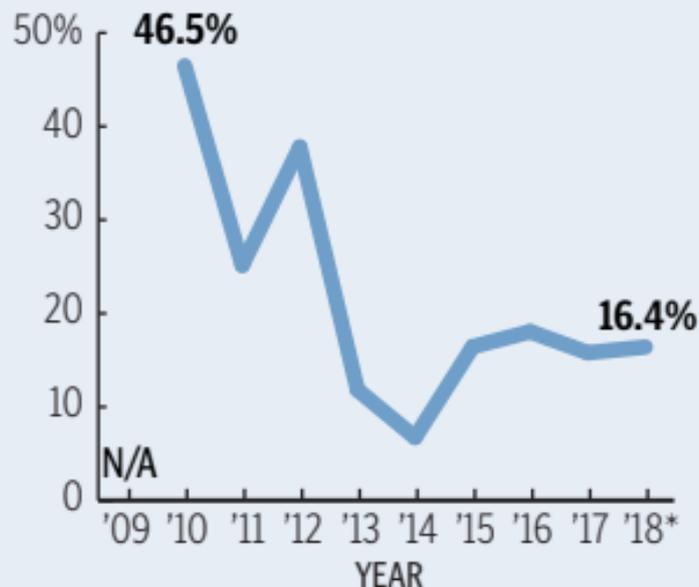


Valley Republic Bank's financial health

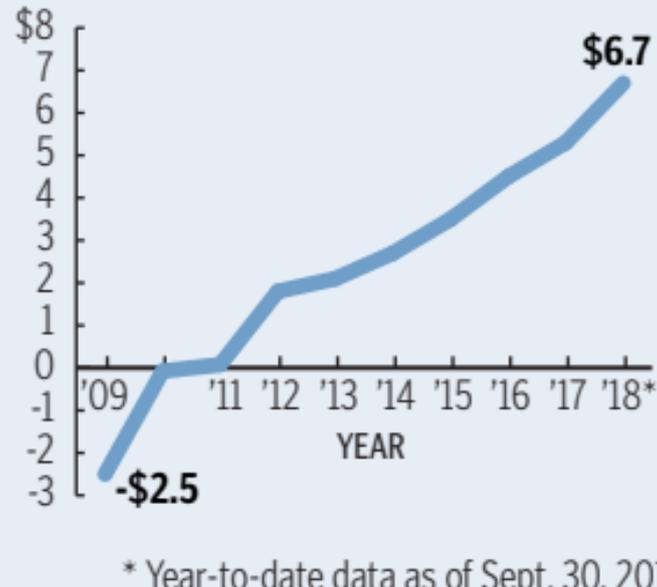
Efficiency (Non-interest expense as a share of average assets; lower is better)



Growth (Annual change in total assets; higher is better)



Earnings (Net operating income, in millions of dollars; higher is better)



* Year-to-date data as of Sept. 30, 2018