

MERGENT BANK & FINANCE

NEWS REPORTS

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BANK



AETNA INC.

Merger Development: On Dec. 3, 2017, CVS Health Corp. ("CVS") and Co. announced the execution of a definitive merger agreement under which CVS will acquire all outstanding shares of Co. for a combination of cash and stock. Under the terms of the merger agreement, which has been unanimously approved by the boards of directors of each company, Co. shareholders will receive \$145.00 per share in cash and 0.8378 CVS shares for each Co. share. The transaction values Co. at approximately \$207 per share or approximately \$69,000,000,000. Including the assumption of Co.'s debt, the total value of the transaction is \$77,000,000,000. Upon closing of the transaction, Co. shareholders will own approximately 22% of the combined company and CVS shareholders will own approximately 78%. The transaction is expected to close in the second half of 2018. It is subject to approval by CVS and Co. shareholders, regulatory approvals and other customary closing conditions.

ALLEGIANCE BANCSHARES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Loans, including fees	110,331	93,356	85,443
Taxable securities	2,111	1,807	1,122
Tax-exempt securities	6,334	5,044	2,002
Deposits in other financial institutions	662	571	239
Total interest income	119,438	100,778	88,806
Interest expense on demand, money market & savings deposits	3,159	2,437	2,001
Interest expense on certificates & other time deposits	9,060	7,044	5,272
Interest expense on borrowed funds	2,922	945	789
Interest expense on subordinated debt	629	488	578
Total interest expense	15,770	10,914	8,640
Net interest income	103,668	89,864	80,166
Provision for loan losses	13,188	5,469	5,792
Net interest income after provision for loan losses	90,480	84,395	74,374
Nonsufficient funds (NSF) fees	685	661	703
Service charges on deposit accounts	783	677	680
Gain (loss) on sale of branch assets	2,050		
Gains (losses) on sales of securities	18	30	dr37
Gains (losses) on sales of other real estate	6.00	266	dr5.00
Gains on sale of loans			235
Bank owned life insurance income	585	626	604
Rebate from correspondent bank	1,327	650	254
Other non interest income	2,457	2,308	1,558
Total noninterest income	5,861	7,268	3,992
Salaries & employee benefits	44,745	38,858	35,324
Net occupancy & equipment	5,452	4,944	4,826
Depreciation	1,637	1,627	1,614
Data processing & software amortization	4,047	2,633	3,044
Professional fees	2,926	2,234	1,671
Regulatory assessments & FDIC insurance	2,273	1,581	1,346
Core deposit intangibles amortization	781	785	830
Communications	983	1,055	1,290
Advertising	1,289	945	781
Other noninterest expense	5,829	4,596	4,079
Total noninterest expense	69,962	59,258	54,805
Income (loss) before income taxes	26,379	32,405	23,561
Provision for income taxes	8,747	9,554	7,775
Net income (loss)	17,632	22,851	15,786

	2017	2016	2015
Preferred stock dividends			559
Net income attributable to common stockholders	17,632	22,851	15,227
Common shares(000)			
Weighted average shares outstanding-basic	13,125	12,873	10,470
Weighted average shares outstanding-diluted	13,458	13,074	10,654
Year end shares outstanding	13,227	12,958	12,813
Net earnings (loss) per share - basic	\$1.34	\$1.78	\$1.45
Net earnings (loss) per share - diluted	\$1.31	\$1.75	\$1.43
Number of full time employees	375	325	305
Number of part time employees	2.00	5.00	
Total number of employees	377	330	310
Number of common stockholders	502	570	736

Reclassified to conform with 2017 presentation
 Approximately As is As of March 8, 2017 As of March 7, 2018 As of March 14, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	133,124	94,073
Interest bearing deposits at other institutions	48,979	48,025
Total cash & cash equivalents	182,103	142,098
Available for sale securities, at fair value	309,615	316,455
Loans held for investment	2,270,876	1,891,635
Less: allowance for loan losses	23,649	17,911
Loans, net	2,247,227	1,873,724
Accrued interest receivable	12,194	9,007
Premises & equipment, net	18,477	18,340
Other real estate owned	365	1,503
Federal Home Loan Bank stock	12,862	13,175
Bank owned life insurance	22,422	21,837
Goodwill	39,389	39,389
Core deposit intangibles, net	3,274	4,055
Other assets	12,303	11,365
Total assets	2,860,231	2,450,948
Liabilities:		
Non-interest bearing deposits	683,110	593,751
Demand deposits	215,499	114,772
Money market & savings deposits	554,051	483,266
Certificates & other time deposits	761,314	678,394
Total interest-bearing deposits	1,530,864	1,276,432
Total deposits	2,213,974	1,870,183
Accrued interest payable	610	285
Borrowed funds	282,569	285,569
Subordinated debt	48,659	9,196
Other liabilities	7,554	5,898
Total liabilities	2,553,366	2,171,131
Common stock	13,227	12,958
Capital surplus	218,408	212,649
Retained earnings (accumulated deficit)	74,894	57,262
Accumulated other comprehensive income (loss)	336	dr3,052
Total stockholders' equity (deficit)	306,865	279,817

Reclassified to conform with 2017 presentation

AMERICAN CAPITAL SENIOR FLOATING, LTD

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income	17,525,000	17,570,000	19,245,000
Total investment income	17,525,000	17,570,000	19,245,000
Interest & commitment fee	3,166,000	2,560,000	2,629,000
Management fee	2,055,000	2,045,000	2,236,000

	2017	2016	2015
Professional fees	1,125,000	510,000	214,000
Insurance	423,000	446,000	467,000
Amortization of deferred financing costs	92,000	92,000	341,000
Other general & administrative expenses	628,000	1,438,000	1,340,000
Total expenses	7,489,000	7,091,000	7,227,000
Expense reimbursement	673,000	1,274,000	899,000
Net income (expenses)	dr6,816,000	dr5,817,000	dr6,328,000
Net investment income before tax	10,709,000	11,753,000	12,917,000
Income tax provision	70,000	cr45,000	227,000
Net investment income	10,639,000	11,798,000	12,690,000
Common shares outstanding - basic	10,000,000	10,000,100	10,000,100
Weighted average shares outstanding - diluted	10,000,000	10,000,100	10,000,100
Year end shares outstanding	10,000,000	10,000,100	10,000,100
Net earnings (loss) per share - basic	\$0.57	\$3.05	dr\$1.47
Net earnings (loss) per share - diluted	\$0.57	\$3.05	dr\$1.47
Dividends per share	\$1.16	\$1.16	\$1.16
Number of common stockholders	3.00	3.00	3.00

Reclassified to conform with 2016 presentation
 As of March 12, 2018 As of March 9, 2016 As of March 7, 2017

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Investments, fair value	229,240,000	244,872,000
Cash & cash equivalents	1,756,000	8,795,000
Receivable for investments sold	2,324,000	2,272,000
Deferred financing costs	89,000	181,000
Interest receivable	669,000	779,000
Prepaid expenses & other assets	579,000	143,000
Receivable from affiliate		298,000
Total assets	234,657,000	257,340,000
Liabilities:		
Secured revolving credit facility payable	87,500,000	104,900,000
Payable for investments purchased	14,413,000	12,202,000
Dividends to stockholders payable	970,000	970,000
Management fee payable	494,000	2,046,000
Interest payable	36,000	34,000
Taxes payable	70,000	117,000
Payable to affiliate	14,000	156,000
Other liabilities & accrued expenses	304,000	126,000
Total liabilities	103,801,000	120,551,000
Common stock, net	100,000	100,000
Paid-in capital in excess of par	150,879,000	150,949,000
Accumulated undistributed (overdistributed) net investment income	dr136,000	2,133,000
Accumulated net realized gain (loss) from investments	dr7,999,000	dr3,300,000
Net unrealized appreciation (depreciation) on investments	dr11,988,000	dr13,093,000
Total net assets	130,856,000	136,789,000
Net asset value per share	13	14
Cost - Investments, fair value: 2017	\$241,228,000	
2016	\$257,965,000	

AMTRUST FINANCIAL SERVICES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Net written premium	5,152,516	4,851,327	4,261,928
Change in unearned premium	96,418	183,362	240,687
Net earned premium	5,056,098	4,667,965	4,021,241
Service & fee income	612,205	537,966	428,143
Other invested assets	dr20,679		
Net investment income	227,503	208,047	156,290

Net realized gain (loss) on investments	63,135	36,478	8,117
Total revenues	5,958,941	5,450,456	4,613,791
Loss & loss adjustment expense	4,084,478	3,142,279	2,688,118
Acquisition costs & other underwriting expenses	1,622,507	1,230,168	993,571
Other expenses	705,822	564,065	473,253
Total expenses	6,412,807	4,936,512	4,154,942
Income (loss) before other income (expense)			
provision for income taxes & equity in earnings (loss) of unconsolidated subsidiaries	dr453,866	513,944	458,849
Interest expense	198,265	179,526	155,355
Gain (loss) on extinguishment of debt			dr5,271
Gain (loss) on investment in life settlement contracts net of profit commission	dr2,444	46,147	19,844
Foreign currency gain (loss)	dr139,910	dr29,289	47,301
Gain on acquisition		48,775	5,826
Gain on sale of policy management system	186,755		
Total other income (expenses)	dr53,864	dr13,893	12,345
Income before income taxes & equity in earnings (loss) of unconsolidated subsidiaries	dr507,730	500,051	471,194
Provision (benefit) for income taxes	cr99,363	85,307	38,946
Income before equity in earnings (loss) of unconsolidated subsidiaries	dr408,367	414,744	432,248
Equity in earnings (loss) of unconsolidated subsidiary - related party	73,488	15,626	25,385
Net income (loss)	dr334,879	430,370	457,633
Net loss (income) attributable to non-controlling & redeemable non-controlling interest of subsidiaries	dr14,010	dr19,384	dr6,928
Net income attributable to AmTrust Financial Services, Inc.	dr348,889	410,986	450,705
Dividends on preference stock	66,284	47,847	31,590
Net income (loss) attributable to AmTrust Financial Services, Inc. common shareholders	dr415,173	363,139	419,115
Less: net income allocated to participating securities & redeemable non-controlling interest			314
Net income allocated to AmTrust Financial Services, Inc. common shareholders	dr415,173	363,139	418,801
Common shares(000)			
Weighted average shares outstanding - basic	185,961	172,554	165,042
Weighted average shares outstanding - diluted	185,961	174,545	168,360
Year end shares outstanding	196,053	170,508	175,915
Net earnings (loss) per share - basic	dr2.23	\$2.10	\$2.54
Net earnings (loss) per share - diluted	dr2.23	\$2.08	\$2.49
Dividends declared per common share		\$0.64	\$0.55
Total number of employees	19,300	18,000	
Number of common stockholders	151	145	
Foreign currency translation adjustments	dr90,129	dr89,252	

Fixed maturities, trading, at fair value	149,821	133,782	
Equity securities, available-for-sale, at market value	114,695	137,162	
Equity securities, trading, at market value	197,036	181,960	
Short-term investments	187,793		
Equity investment in unconsolidated subsidiaries - related parties		151,332	
Other investments	212,026	152,187	
Total investments	8,149,661	7,954,557	
Cash & cash equivalents	763,121	567,771	
Restricted cash & cash equivalents	480,118	713,338	
Accrued interest & dividends	64,364	54,680	
Premiums receivable, net	2,784,848	2,802,167	
Reinsurance recoverable	6,131,357	4,329,521	
Prepaid reinsurance premium	2,137,347	1,994,092	
Federal income tax receivable	73,911	110,315	
Deferred policy acquisition costs	922,857	928,920	
Assets held for sale	900,903		
Property, equipment & software, net	453,378	314,332	
Goodwill	552,892	686,565	
Intangible assets	380,823	556,560	
Other assets	1,423,050	1,601,850	
Total assets	25,218,630	22,614,668	
Liabilities:			
Loss & loss expense reserves	12,138,768	10,140,716	
Unearned premiums	5,279,239	4,880,066	
Ceded reinsurance premiums payable	1,809,628	1,804,882	
Reinsurance payable on paid losses		15,960	
Funds held under reinsurance treaties	83,588	70,868	
Note payable on collateral loan - related party	167,975	167,975	
Securities sold but not yet purchased, at fair value	75,462	36,394	
Securities sold under agreements to repurchase, at contract value		160,270	
Liabilities held for sale	761,679		
Deferred gain on retro-active reinsurance	330,029		
Debt	1,288,721	1,234,900	
Accrued expenses & other liabilities	913,474	1,635,666	
Total liabilities	21,848,563	19,147,697	
Redeemable non-controlling interest	1,853	1,358	
Common stock	2,108	1,965	
Preferred stock	913,750	913,750	
Additional paid-in capital	1,639,681	1,384,922	
Treasury stock at cost	242,106	310,883	
Accumulated other comprehensive income (loss)	15,516	dr125,722	
Retained earnings	860,854	1,405,071	
Total AmTrust Financial Services, Inc. equity	3,189,803	3,269,103	
Non-controlling interest	178,411	196,510	
Total stockholders' equity	3,368,214	3,465,613	

Interest on Federal Home Loan Bank advances	1,536	558	290
Interest on federal funds sold & securities sold under agreements to repurchase	222	229	79
Interest on long-term debt	3,294	3,285	858
Other interest expense		38	78
Total interest expense	15,129	11,509	4,923
Net interest income before provision for loan losses	81,142	76,708	44,044
Provision for loan losses	3,218	3,816	8,035
Net interest income after provision for loan losses	77,924	72,892	36,009
Service charges	5,076	5,487	2,613
Gain (loss) on sales of securities	dr63	44	10
Gain on sale of other assets	742	388	189
Mortgage income	1,255	1,917	163
Trust income	1,814	1,411	192
Derivatives income	156	578	304
Bank owned life insurance	1,530	1,610	2,159
Small business administration lending activities	4,129	3,642	2,910
TriNet lending	87	1,501	
Gains on sale of branches	302	3,885	
Other noninterest income	1,161	1,269	859
Total noninterest income	16,189	21,732	9,399
Salaries & employee benefits	45,375	42,303	24,098
Occupancy	4,589	4,604	2,170
Equipment & software	3,449	2,966	1,295
Professional services	4,752	2,918	1,610
Postage, printing & supplies	340	462	178
Communications & data processing	4,149	3,291	1,541
Marketing & business development	946	1,100	410
Federal Deposit Insurance Corporation premiums	966	1,568	789
Merger & conversion costs	304	2,742	9,154
Amortization of intangibles	1,653	2,445	526
Foreclosed property/problem asset expense	dr124	dr864	dr70
Other noninterest expense	6,818	8,017	4,092
Total noninterest expense	73,465	73,280	45,933
Income (loss) before provision for income taxes	20,648	21,344	dr525
Provision for income taxes	24,374	7,949	794
Net income (loss)	dr3,726	13,395	dr1,319
Common shares(000)			
Weighted average shares outstanding - basic	25,593	24,764	15,283
Weighted average shares outstanding - diluted	25,822	25,187	15,664
Year end shares outstanding	25,713	25,093	24,426
Net income (loss) per share - basic	dr\$0.15	\$0.54	dr\$0.09
Net income (loss) per share - diluted	dr\$0.15	\$0.53	dr\$0.09
Number of full time employees			1359
Number of part time employees			200
Total number of employees	1353	1347	1361
Number of common stockholders	1345	1381	1362
Number of beneficiary stockholders	1,507	1,180	772

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Fixed maturities, available-for-sale, at market value	7,488,290	7,398,134

ATLANTIC CAPITAL BANCSHARES INC
Annual Report
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest on loans, including fees	84,889	80,781	44,562
Interest on investment securities	9,181	5,698	3,301
Interest & dividends on other interest-earning assets	2,201	1,738	1,104
Total interest income	96,271	88,217	48,967
Interest on deposits	10,077	7,399	3,618

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	38,086	36,790
Interest-bearing deposits in banks	281,247	118,039
Other short-term investments	10,681	10,896
Cash & cash equivalents	330,014	165,725
Securities available-for-sale	449,117	347,705
Other investments	32,174	23,806
Loans held for sale	1,487	35,219
Loans	1,933,839	1,981,330
Less: allowance for loan losses	19,344	20,595
Loans, net	1,914,495	1,960,735
Branch premises held for sale		2,995
Premises & equipment, net	12,054	11,958

BANK

Bank owned life insurance	63,667	62,160
Goodwill & intangible assets, net	27,633	29,567
Other real estate owned	1,215	1,872
Other assets	59,565	85,801
Total assets	2,891,421	2,727,543
Liabilities:		
Noninterest-bearing demand	732,442	643,471
Interest-bearing checking	306,331	264,062
Savings	26,573	27,932
Money market	1,117,891	912,493
Time	138,612	157,810
Brokered deposits	128,816	200,223
Total deposits	2,450,665	2,205,991
Deposits to be assumed in branch sale		31,589
Federal Home Loan Bank borrowings	45,000	110,000
Long-term debt	49,535	49,366
Other liabilities	37,796	26,939
Total liabilities	2,582,996	2,423,885
Common stock	299,474	292,747
Retained earnings (accumulated deficit)	12,810	16,536
Accumulated other comprehensive income (loss)	dr3,859	dr5,625
Total stockholders' equity (deficit)	308,425	303,658

BANK OF THE OZARKS INC (NEW)
Name Change Development: On Mar. 15, 2018, Co. announced that it intends to change Co.'s name from Bank of the Ozarks Inc. to Bank OZK.

BBX CAPITAL CORP (NEW)
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Sales of vacation ownership interests (VOIs)	239,662	266,142	259,236
Fee-based sales commission revenue	229,389	201,829	173,659
Other fee-based services revenue	111,819	103,448	97,539
Trade sales	142,798	95,996	84,284
Interest income	83,708	85,746	89,071
Net gains on sales of assets	2,442	6,076	31,092
Other revenue	5,964	8,058	9,376
Total revenues	815,782	767,295	744,257
Cost of sales of VOIs	17,439	27,346	22,884
Cost of other fee-based services	68,336	64,479	60,942
Cost of trade sales	97,755	74,341	62,707
Interest expense	35,205	36,037	40,408
Provision for (recoveries from) loan losses, net	dr7,495	dr20,508	dr13,457
Asset impairments, net	7,431	4,656	287
Net gains on cancellation of junior subordinated debentures	6,929		
Litigation settlement			36,500
Reimbursements of litigation costs & penalty	dr13,169		
Selling, general & administrative expenses	538,125	516,757	466,700
Total costs & expenses	736,698	703,108	676,971
Equity in net earnings (losses) of unconsolidated real estate joint ventures	14,483	13,630	dr1,565
Foreign exchange gain (loss)	dr193	219	dr1,038
Income (loss) before income taxes	93,374	78,036	64,683
Provision (benefit) for income taxes	cr7,223	36,379	cr76,596
Net income (loss)	100,597	41,657	141,279
Less: net income (loss) attributable to noncontrolling interests	dr18,402	dr13,295	dr18,805
Net income (loss) attributable to shareholders	82,195	28,362	122,474
Net income (loss) to common shareholders	82,195	28,362	122,474
Common shares(000)			
Weighted average shares outstanding-basic	98,745	86,902	87,022
Weighted average shares outstanding-diluted	103,916	87,492	87,208
Year end shares outstanding	99,652	98,029	
Net earning (loss) per share - basic	\$0.83	\$0.33	\$1.41
Net earning (loss) per share - diluted	\$0.79	\$0.32	\$1.40
Cash dividends declared per Class A common share	\$0.03	\$0.02	
Cash dividends declared per Class B common share	\$0.03	\$0.02	
Total number of employees	6,914		

Number of class A common stockholders	371
Number of class B common stockholders	135
Foreign currency translation adjustments	584 353
Restate to reflect the adoption of FASB ASU No 2016-18, (Topic 230) As is Approximately As of March 6, 2018	

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & cash equivalents	362,526	299,861
Restricted cash	246,721	246,456
Loans receivable, net	19,454	25,521
Notes receivable, net	431,801	430,480
Trade inventory	23,902	14,726
Vacation ownership interest ("VOI") inventory	281,291	238,534
Real estate	68,536	61,003
Investments in unconsolidated real estate joint ventures	47,275	43,491
Properties & equipment, net	112,858	95,998
Goodwill	39,482	6,731
Intangible assets, net	70,449	68,455
Other assets	102,370	104,812
Total assets	1,606,665	1,436,068
Liabilities:		
Accounts payable	31,370	28,855
Deferred income	36,311	37,015
Escrow deposits	21,079	20,152
Other liabilities	103,926	95,611
Receivable-backed notes payable - recourse	84,697	87,631
Receivable-backed notes payable - non-recourse, net (in variable interest entities)	336,421	327,358
Notes payable & other borrowings	144,114	133,790
Junior subordinated debentures, net	135,414	152,367
Deferred income taxes	43,093	44,318
Redeemable 5% cumulative preferred stock	13,974	13,517
Total liabilities	950,399	940,614
Retained noncontrolling interest	2,765	848
Class A common stock	857	132
Class B common stock	140	
Additional paid-in capital	229,379	193,347
Retained earnings (accumulated deficit)	341,146	259,110
Accumulated other comprehensive income (loss)	1,708	1,167
Total shareholder equity	573,230	454,604
Noncontrolling interests	80,271	40,850
Total equity	653,501	495,454
Restate to reflect the adoption of FASB ASU No 2016-18, (Topic 230) Variable interest entities - Restricted cash: 2016 \$21,894,000; 2017 \$19,488,000 Held by variable interest entities - Notes receivable: 2016 \$287,111,000; 2017 \$282,599,000 Held for sale - Real Estate: 2016 \$33,345,000; 2017 \$27,828,000		

BCB BANCORP INC
New Accountant: On Mar. 15, 2018, Co. dismissed Baker Tilly Virchow Krause LLP and engaged Wolf & Company, P.C. as its new independent public accounting firm.

BEAR STATE FINANCIAL INC
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans receivable	79,120	70,936	57,039
Interest income on investment securities: taxable	2,750	1,952	1,535
Interest income on investment securities: nontaxable	3,700	2,185	1,955
Other interest income	697	313	317
Total interest income	86,267	75,386	60,846
Interest expense on deposits	6,992	6,515	5,339
Interest expense on other borrowings	3,755	1,403	1,025
Total interest expense	10,747	7,918	6,364
Net interest income	75,520	67,468	54,482
Provision for loan losses	4,498	2,516	1,797
Net interest income after provision for loan losses	71,022	64,952	52,685
Net gain (loss) on sales & calls of investment securities	48	19	20
Deposit fee income	9,970	8,994	7,907
Earnings (loss) on life insurance policies	2,940	1,665	1,510
Gain (loss) on sales of loans	3,773	4,796	3,084
Other noninterest income	1,008	1,237	1,026

Total noninterest income	17,739	16,711	13,547
Salaries & employee benefits expenses	28,519	31,168	25,742
Net occupancy expenses	6,987	7,414	6,411
Real estate owned, net	dr2.00	dr377	dr369
Federal Deposit Insurance Corporation insurance	1,078	1,099	960
Amortization of intangible assets	1,021	1,021	724
Data processing expenses	5,769	5,520	6,411
Professional fees	1,860	2,212	1,923
Advertising & public relations expenses	1,148	1,600	2,520
Postage & supplies expenses	836	1,121	1,113
Other noninterest expense	7,239	6,567	5,584
Total noninterest expenses	54,455	57,345	51,019
Income (loss) before income taxes	34,306	24,318	15,213
Income tax provision	12,995	6,859	4,639
Net income (loss)	21,311	17,459	10,574
Common shares(000)			
Weighted average shares outstanding - basic	37,706	37,630	34,527
Weighted average shares outstanding - diluted	37,918	37,833	34,696
Year end shares outstanding	37,768	37,619	37,988
Net earnings (loss) per share - basic	\$0.57	\$0.46	\$0.31
Net earnings (loss) per share - diluted	\$0.56	\$0.46	\$0.30
Dividends per share	\$0.07		
Number of full time employees	380	466	541
Number of part time employees	27	36	45
Total number of employees	407	502	586
Number of common stockholders	584	622	652

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Total cash & cash equivalents	53,568	78,789
Interest bearing time deposits in banks	4,075	4,571
Investment securities, available for sale	196,806	188,476
Held to maturity securities, at amortized cost	42,775	26,977
Other investment securities, at cost	27,077	13,759
Loans receivable, net	1,654,245	1,540,805
Loans held for sale	3,815	8,954
Accrued interest receivable	7,677	7,006
Real estate owned, net	1,648	1,945
Office properties & equipment, net	50,546	54,049
Office properties & equipment held for sale	2,201	5,337
Cash surrender value of life insurance	58,200	57,267
Goodwill	40,196	40,196
Core deposit intangible, net	9,332	10,353
Deferred tax asset, net	4,611	11,619
Prepaid expenses & other assets	4,191	3,072
Total assets	2,160,963	2,053,175
Liabilities:		
Noninterest bearing deposits	217,582	223,038
Interest bearing deposits	1,281,862	1,421,042
Total deposits	1,499,444	1,644,080
Securities sold under agreement to repurchase	13,445	19,114
Other borrowings	386,811	152,004
Other liabilities	8,106	4,550
Total liabilities	1,907,806	1,819,748
Common stock	378	376
Additional paid-in capital	210,599	209,274
Accumulated other comprehensive income (loss)	180	dr1,436
Retained earnings (accumulated deficit)	42,000	25,213
Total stockholders' equity (deficit)	253,157	233,427
Reclassified to conform with 2017 presentation Fair value - held to maturity securities, at amortized cost: 2016 \$25,090,000; 2017 \$42,849,000		

BENEFICIAL BANCORP INC
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on A common shares	172,404	147,690	111,879
Interest on overnight investments	4,330	935	758
Interest & dividends on investment securities: taxable	21,058	24,002	29,151

BANK

Interest & dividends on investment securities:			
tax-exempt	76	1,166	1,551
Total interest income	197,868	173,793	143,339
Interest on deposits:			
interest bearing checking accounts	2,442	2,218	1,615
Interest on deposits:			
money market & savings deposits	5,981	5,751	5,280
Interest on deposits:			
time deposits	9,698	7,722	7,156
Total interest on deposits	18,121	15,691	14,051
Interest on borrowed funds	9,879	7,185	5,066
Total interest expense	28,000	22,876	19,117
Net interest income	169,868	150,917	124,222
Provision for loan & lease losses	3,118	485	dr3,600
Net interest income after provision for loan & lease losses	166,750	150,432	127,822
Insurance & advisory commission & fee income	7,124	6,719	6,796
Service charges & other income	19,543	18,421	16,780
Mortgage banking & SBA income	2,105	854	727
Net gain (loss) on sale of investment securities	dr7.00	1,811	dr19
Total non-interest income	28,765	27,805	24,284
Salaries & employee benefits	75,225	68,515	62,970
Occupancy expense	10,336	9,786	9,201
Depreciation, amortization & maintenance	9,507	9,942	9,026
Marketing expense	4,684	4,404	3,806
Intangible amortization expense	1,563	2,190	1,883
FDIC insurance	1,744	2,055	2,142
Merger & restructuring charges		8,765	753
Professional fees	4,606	5,342	4,449
Classified loan & other real estate owned related expense	1,136	1,103	1,192
Other non-interest expenses	29,996	27,022	23,066
Total non-interest expense	138,797	139,124	118,488
Income (loss) before income taxes	56,718	39,113	33,618
Income tax expense (benefit)	32,794	13,644	10,725
Net income (loss)	23,924	25,469	22,893
Less: net income attributable to noncontrolling interest	8.00		
Net income attributable to Beneficial Bancorp Inc.	23,932	25,469	22,893
Net income allocated to unvested restricted stock	827	812	
Net income allocated to common shares	23,105	24,657	22,893
Common shares(000)			
Weighted average shares outstanding - basic	70,574	71,902	78,514
Weighted average shares outstanding - diluted	71,301	72,632	79,277
Year end shares outstanding	75,830	75,638	82,919
Net earnings (loss) per share - basic	\$0.33	\$0.34	\$0.29
Net earnings (loss) per share - diluted	\$0.32	\$0.34	\$0.29
Dividends declared per share	\$.24	\$.12	
Number of full time employees	765	778	766
Number of part time employees	14	20	43
Number of common stockholders	2,840	2,943	3,052
<small> <input type="checkbox"/> Reclassified to conform with 2017 presentation <input type="checkbox"/> As is <input type="checkbox"/> Approximately <input type="checkbox"/> As of February 27, 2017 <input type="checkbox"/> As of February 28, 2018 <input type="checkbox"/> As of February 26, 2016 </small>			

Bank premises & equipment, net	70,573	75,444	
Goodwill	169,002	169,125	
Bank owned life insurance	80,172	80,664	
Other intangibles	2,884	4,446	
Other assets	39,387	62,622	
Total other assets	291,445	316,857	
Total assets	5,798,828	5,738,593	
Liabilities:			
Non-interest bearing deposits	563,185	518,294	
Interest-bearing deposits	3,587,308	3,639,894	
Total deposits	4,150,493	4,158,188	
Borrowed funds	540,439	490,423	
Other liabilities	76,226	76,226	
Total liabilities	4,767,158	4,724,837	
Common stock	845	834	
Additional paid-in capital	799,658	772,925	
Unearned common stock held by employee savings & stock ownership plan	dr27,078	dr29,546	
Retained earnings (partially restricted)	405,497	399,620	
Accumulated other comprehensive income (loss)	dr26,127	dr25,833	
Treasury stock at cost	118,497	104,244	
Total Beneficial Bancorp Inc. stockholders' equity	1,034,298	1,013,756	
Noncontrolling interest	592		
Total equity	1,034,890	1,013,756	
<small> <input type="checkbox"/> Reclassified to conform with 2017 presentation <input type="checkbox"/> Amortized cost - Investment securities - available-for-sale, at fair value: 2016 \$449,655,000; 2017 \$309,333,000 <input type="checkbox"/> Estimated fair value - Investment securities - held-to-maturity: 2016 \$597,785,000; 2017 \$533,425,000 </small>			
BLACKROCK INC Acquisition Completed: On Mar. 15, 2018, Co. increased its interest in Dalradian Resources Inc. ("Dalradian") to 39,874,076 common shares representing 11.21% of the issued share capital based on Dalradian's outstanding shares of 355,493,448. Terms of the transaction were not disclosed.			
BRIDGEWATER BANCSHARES INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):			
	2017	2016	
Interest income on loans, including fees	60,024	46,622	
Interest income on investing securities	5,981	3,649	
Other interest income	341	361	
Total interest income	66,346	50,632	
Interest expense on deposits	9,719	6,955	
Interest expense on notes payable	656	718	
Interest expenses on FHLB advance	880	769	
Interest expense on subordinated debentures	749	16	
Interest expense on federal funds purchased	169	56	
Total interest expense	12,173	8,514	
Net interest income	54,173	42,118	
Provision for loan losses	4,175	3,250	
Net interest income after provision for loan losses	49,998	38,868	
Customer service fees	660	490	
Net gain (loss) on sales of available for sale securities	dr250	830	
Net gain (loss) on sales of foreclosed assets	356	dr30	
Other non-interest income	1,770	1,277	
Total non-interest income	2,536	2,567	
Salaries & employee benefits	14,051	12,087	
Occupancy expenses	2,192	1,821	
Data processing	592	667	
Other non-interest expense	8,661	5,593	
Total non-interest expense	25,496	20,168	
Income before income taxes	27,038	21,267	
Provision for income tax	10,149	8,052	
Net income (loss)	16,889	13,215	
Common shares(000)			
Weighted average shares outstanding - basic	24,604	22,295	
Weighted average shares outstanding - diluted	25,018	22,632	
Year end shares outstanding	24,680	24,590	
Net earnings (loss) per share - basic	\$0.69	\$0.59	
Net earnings (loss) per share - diluted	\$0.68	\$0.58	
Number of common stockholders	265		
Number of non-voting common stockholders	7.00		
Number of full time employees	114		
<small> <input type="checkbox"/> As is <input type="checkbox"/> Approximately </small>			

Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2017	2016	
Cash & cash equivalents	23,725	16,499	
Bank-owned certificates of deposits	3,072	4,699	
Securities available for sale, at fair value	229,491	217,083	
Loans, net	1,326,507	985,140	
Federal home loan bank (FHLB) stock, at cost	5,147	4,990	
Premises & equipment, net	10,115	9,574	
Foreclosed assets	581	4,183	
Accrued interest	5,342	3,953	
Goodwill	2,626	2,626	
Other intangible assets, net	1,243	1,434	
Other assets	8,763	10,213	
Total assets	1,616,612	1,260,394	
Liabilities:			
Deposits-noninterest-bearing	292,539	238,062	
Deposits-interest-bearing	1,046,811	785,446	
Total deposits	1,339,350	1,023,508	
Federal funds purchased	23,000	44,000	
Notes payable	17,000	19,000	
FHLB advances	68,000	53,000	
Subordinated debentures, net of issuance costs	24,527		
Accrued interest payable	1,408	612	
Other liabilities	6,165	4,908	
Total liabilities	1,479,450	1,145,028	
Voting common stock	208	207	
Non-voting common stock	38	38	
Additional paid-in capital	66,324	65,777	
Retained earnings	69,508	52,619	
Accumulated other comprehensive income (loss)	1,084	dr3,275	
Total shareholders' equity (deficit)	137,162	115,366	
BRIGHTHOUSE FINANCIAL INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$000000):			
	2017	2016	2015
Premiums	863	1,222	1,679
Universal life investment-type product policy fees	3,898	3,782	4,010
Net investment income	3,078	3,207	3,099
Other revenues	651	736	422
Other-than-temporary impairments on fixed maturity securities	dr1.00	dr19	dr23
Other-than-temporary impairments on fixed maturity securities transferred to other comprehensive loss		dr3.00	dr8.00
Other net investment gains (losses), net	dr27	dr56	38
Total net investment gains (losses)	dr28	dr78	7.00
Net derivative gains (losses)	dr1,620	dr5,851	dr326
Total revenues	6,842	3,018	8,891
Policyholder benefits & claims	3,636	3,903	3,269
Interest credited to policyholder account balances	1,111	1,165	1,259
Amortization of deferred policy acquisition costs & value of business acquired	227	371	781
Total other expenses	2,483	2,284	2,120
Total expenses	7,457	7,723	7,429
Income (loss) from continuing operations before provision for income tax	dr615	dr4,705	1,462
Provision for income tax expense (benefit)	cr237	cr1,766	343
Net income (loss) Common shares(000000)	dr378	dr2,939	1,119
Weighted average shares outstanding - basic	120	120	120
Weighted average shares outstanding - diluted	120	120	120
Year end shares outstanding	120	.10	
Net earnings (loss) per share - basic	dr\$3.16	dr\$25.54	\$9.34
Net earnings (loss) per share - diluted	dr\$3.16	dr\$25.54	\$9.34
Total number of employees	1,260	1,100	
Number of common stockholders	2,435,787		
<small> <input type="checkbox"/> Reclassified to conform with 2017 presentation <input type="checkbox"/> Pro forma <input type="checkbox"/> Approximately <input type="checkbox"/> As is <input type="checkbox"/> As of March 6, 2018 </small>			
Consolidated Balance Sheet, as of Dec. 31(\$000000):			
Assets:	2017	2016	

BANK

Fixed maturity securities available-for-sale, at estimated fair value	64,991	61,388	
Equity securities available-for-sale, at estimated fair value	232	300	
Mortgage loans, net	10,742	9,378	
Policy loans	1,523	1,517	
Real estate joint ventures	433	215	
Other limited partnership interests	1,669	1,642	
Short-term investments, principally at estimated fair value	312	1,288	
Other invested assets, principally at estimated fair value	2,436	4,904	
Total investments	82,338	80,632	
Cash & cash equivalents, principally at estimated fair value	1,857	5,228	
Accrued investment income	601	693	
Premiums, reinsurance & other receivables	13,525	14,647	
Deferred policy acquisition costs & value of business acquired	6,286	6,293	
Current income tax recoverable	740	778	
Other assets	588	616	
Separate account assets	118,257	113,043	
Total assets	224,192	221,930	
Liabilities:			
Future policy benefits	36,616	33,372	
Policyholder account balances	37,783	37,526	
Other policy-related balances	2,985	3,045	
Payables for collateral under securities loaned & other transactions	4,169	7,390	
Long-term debt	3,612	1,910	
Collateral financing arrangements		2,797	
Deferred income tax liability	927	2,056	
Other liabilities	5,263	5,929	
Separate account liabilities	118,257	113,043	
Total liabilities	209,612	207,068	
Common stock, net	1.00		
Additional paid-in capital	12,432		
Retained earnings	406		
Shareholder's net investment		13,597	
Accumulated other comprehensive income (loss)	1,676	1,265	
Total shareholder's net investment	14,515	14,862	
Non-controlling interests	65		
Total equity	14,580	14,862	

BSB BANCORP INC. (MD)
Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):			
	2017	2016	2015
Interest & fees on loans	72,011	57,513	44,890
Interest on debt securities: taxable	3,356	3,163	3,064
Dividends	1,193	760	373
Other interest income	583	185	79
Total interest & dividend income	77,143	61,621	48,406
Interest on deposits	12,900	9,434	7,768
Interest on Federal Home Loan Bank advances	8,150	4,788	2,394
Interest on securities sold under agreements to repurchase	4.00	4.00	4.00
Interest on other borrowed funds		5.00	28
Total interest expense	21,054	14,231	10,194
Net interest & dividend income	56,089	47,390	38,212
Provision for loan losses	2,762	2,385	2,317
Net interest & dividend income after provision for loan losses	53,327	45,005	35,895
Customer service fees	785	903	894

Income from bank-owned life insurance	1,120	1,050	893
Net gain on sales of securities	38		
Net gain on sales of loans	936	271	395
Loan servicing fee income	398	350	614
Other income	350	176	369
Total noninterest income	3,627	2,750	3,165
Salaries & employee benefits	19,587	17,819	17,610
Director compensation	1,355	971	912
Occupancy expense	964	991	1,074
Equipment expense	422	452	533
Deposit insurance	1,733	1,285	969
Data processing	2,793	3,120	3,108
Professional fees	1,044	964	749
Marketing	912	872	926
Other expense	1,876	1,875	1,943
Total noninterest expense	30,686	28,349	27,824
Income before income tax expense (benefit)	26,268	19,406	11,236
Income tax expense (benefit)	11,882	7,425	4,322
Net income	14,386	11,981	6,914
Undistributed earnings attributable to participating securities	108	190	167
Net income available to common stockholders	14,278	11,791	6,747
Common shares(000)			
Weighted average shares outstanding - basic	8,754	8,572	8,465
Weighted average shares outstanding - diluted	9,184	8,858	8,683
Year end shares outstanding	9,708	9,110	9,087
Net income per share - basic	\$1.63	\$1.38	\$0.80
Net income per share - diluted	\$1.55	\$1.33	\$0.78
Number of full time employees	123	119	123
Number of part time employees	3.00	6.00	9.00
Number of common stockholders	255	270	284
As is As of March 9, 2018			
As of March 2, 2017			

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2017	2016
Cash & due from banks	1,771	2,211
Interest-bearing deposits in other banks	109,117	56,665
Cash & cash equivalents	110,888	58,876
Interest-bearing time deposits with other banks	2,440	234
Investments in available-for-sale securities	16,921	22,048
Investments in held-to-maturity securities	160,090	130,197
Federal Home Loan Bank stock, at cost	32,382	25,071
Loans, net	2,296,958	1,866,035
Premises & equipment, net	2,254	2,355
Accrued interest receivable	6,344	4,635
Deferred tax asset, net	5,794	8,321
Income taxes receivable	53	423
Bank-owned life insurance	36,967	35,842
Other assets	5,474	4,667
Total assets	2,676,565	2,158,704
Liabilities:		
Noninterest-bearing deposits	221,462	208,082
Interest-bearing deposits	1,529,789	1,261,340
Total deposits	1,751,251	1,469,422
Federal Home Loan Bank advances	723,150	508,850
Securities sold under agreements to repurchase	3,268	1,985
Accrued interest payable	1,594	1,023
Deferred compensation liability	7,919	7,043
Other liabilities	11,354	9,460
Total liabilities	2,498,536	1,997,783
Common stock	97	91
Additional paid-in capital	94,590	92,013
Retained earnings	86,884	72,498
Accumulated other comprehensive income (loss)	89	103
Unearned compensation - employee stock ownership plan	3,631	3,784

Total stockholders' equity	178,029	160,921
Fair value - Investments in held-to-maturity securities: 2017 \$158,385,000; 2016 \$129,465,000		

CAB FINANCIAL CORP
Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2016	2015	2014
Interest & fees on loans & finance leases	22,688,552	17,990,789	14,334,373
Interest on investment securities	2,056,200	1,498,322	1,314,717
Interest on federal funds sold & interest bearing bank deposits	55,118	35,297	69,013
Total interest income	24,799,870	19,524,408	15,718,103
Interest on deposits	2,318,710	1,273,717	939,570
Other interest expense	229,210	136,612	102,917
Total interest expense	2,547,920	1,410,329	1,042,487
Net interest income	22,251,950	18,114,079	14,675,616
Provision for loans & lease losses	210,000	910,210	1,098,129
Net interest income after provision for loan & lease losses	22,041,950	17,203,869	13,577,487
Operating lease income	2,209,723	1,831,637	1,117,046
Service fees on deposit accounts	750,486	375,171	289,106
Mortgage brokerage income	1,114,943	217,441	121,894
Other income	793,482	416,916	241,131
Net gain (loss) on sale of securities available for sale	79,346	dr18,604	15,776
Net gain (loss) on other real estate owned	dr124,274	dr82,502	15,310
Gain (loss) on sale of small business administration loans			120,515
Bargain purchase gain on merger transaction			3,817,576
Total non-interest income	4,823,706	2,740,059	5,738,354
Salaries & benefits	11,413,587	8,607,921	6,661,847
Occupancy, furniture & equipment	2,001,045	1,395,474	1,011,788
Operating lease expense	1,948,623	1,600,623	992,192
Data processing & computer network	2,048,716	1,295,982	958,444
Marketing expenses	324,906	307,089	262,732
Printing, supplies & postage expenses	207,483	162,609	134,822
Core deposit intangible amortization	394,557	261,818	177,787
Merger-related expense		1,026,332	579,720
Other operating expense	2,385,282	2,016,783	1,336,555
Total non-interest expenses	20,724,199	16,674,631	12,115,887
Income before income taxes	6,141,457	3,269,297	7,199,954
Income tax expense	1,987,384	1,369,955	1,095,054
Net income	4,154,073	1,899,342	6,104,900
Dividends on preferred shares	7,085	50,000	50,000
Redemption of preferred shares	25,000		
Net income available to common shareholders	4,121,988	1,849,342	6,054,900
Common shares			
Weighted average shares outstanding - basic	6,525,814	5,218,750	4,306,404
Weighted average shares outstanding - diluted	6,600,590	5,290,999	4,375,628
Year end shares outstanding	6,534,833	6,517,593	4,560,660
Net income (loss) per share - basic	\$0.63	\$0.35	\$1.41
Net income (loss) per share - diluted	\$0.62	\$0.35	\$1.38

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2016	2015
Cash & due from banks	13,100,026	13,691,043
Federal funds sold & interest bearing bank balances	3,642,070	1,370,951
Total cash & cash equivalents	16,742,096	15,061,994
Bank term deposit	2,252,000	3,482,995
Investment securities, available for sale	97,976,406	90,475,629
Other investments	1,461,600	1,730,900
Loans held for sale	2,093,952	632,828
Net loans & finance leases	488,136,402	468,606,158
Property & equipment, net	8,777,157	8,633,237
Leased assets, net	5,104,187	4,435,290
Bank-owned life insurance	11,358,608	3,645,463
Goodwill, net	4,057,337	4,309,692
Core deposit intangibles, net	1,404,266	1,798,823
Other assets	3,568,978	5,477,604
Total assets	642,932,989	608,290,613

BANK

Liabilities:			
Total deposits	527,599,212	495,822,876	
Securities sold under agreements to repurchase	16,711,164	7,648,088	
Advances from FHLB of Atlanta	21,500,000	28,600,000	
Federal funds purchased	3,180,000		
Other liabilities	3,647,169	4,343,091	
Total liabilities	572,637,545	536,414,055	
Preferred stock		5,000	
Common stock	6,534,833	6,517,593	
Additional paid-in capital	59,055,109	63,851,719	
Retained earnings	5,569,583	1,447,595	
Accumulated other comprehensive income (loss)	dr864,081	56,307	
Total stockholders' equity	70,295,444	71,878,214	
Reclassified to conform with 2016 presentation			

CADENCE BANCORPORATION
Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest & fees on loans	359,308	305,553	272,434
Interest & dividends on securities - taxable	18,089	15,838	14,329
Interest & dividends on securities - tax-exempt	13,360	8,752	2,433
Other interest income	6,110	5,107	3,871
Total interest & dividend income	396,867	335,250	293,067
Interest expense on time deposits	22,213	17,191	12,768
Interest on other deposits	27,486	18,255	13,053
Interest on borrowed funds	20,952	20,365	19,468
Total interest expense	70,651	55,811	45,289
Net interest income	326,216	279,439	247,778
Provision for loan losses	9,735	49,348	35,984
Net interest income (loss) after provision for loan losses	316,481	230,901	211,794
Service charges on deposit accounts	15,272	13,793	12,464
Other service fees	4,414	2,884	2,293
Credit related fees	12,166	10,729	12,495
Trust services revenue	19,264	16,109	15,800
Mortgage banking revenue, net	3,731	4,663	4,384
Investment advisory revenue	20,517	18,811	17,681
Securities gains (loss), net	dr146	3,736	1,171
Accretion of FDIC indemnification asset			dr1,402
Other income	24,656	17,678	15,017
Total noninterest income	99,874	88,403	79,903
Salaries & employee benefits	139,118	125,068	128,267
Premises & equipment	28,921	27,982	29,781
Intangible asset amortization	4,652	6,532	8,428
Other expense	60,665	60,598	65,856
Total noninterest expense	233,356	220,180	232,332
Income before income taxes	182,999	98,314	59,365
Income tax expense (benefit)	80,646	32,540	20,109
Net income (loss)	102,353	65,774	39,256
Common shares(000)			
Weighted average shares outstanding - basic	81,073	75,000	75,000
Weighted average shares outstanding - diluted	81,605	75,000	75,000
Year end shares outstanding	83,625	75,000	75,000
Net income (loss) per share - basic	\$1.26	\$0.88	\$0.52
Net income (loss) per share - diluted	\$1.25	\$0.87	\$0.52
Number of full time employees	2,126	2,193	
Number of common stockholders	2.00		
Reclassified to conform with 2017 presentation			
Approximately As is Full-time equivalent			

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & due from banks	238,707	48,017
Interest bearing deposits with banks	482,568	199,747
Federal funds sold	9,536	1,161
Total cash & cash equivalents	730,811	248,925
Securities available-for-sale	1,262,948	1,139,347
Securities held-to-maturity	290	425
Other securities - FRB & FHLB stock	50,009	41,493
Loans held for sale	61,359	17,822
Loans	8,253,427	7,432,711
Less allowances for loan losses	87,576	82,268
Net loans	8,165,851	7,350,443

Interest receivable	47,793	39,889
Premises & equipment, net	63,432	66,676
Other real estate owned	7,605	18,875
Cash surrender value of life insurance	108,148	105,834
Net deferred tax asset	30,774	83,662
Goodwill	317,817	317,817
Other intangible assets, net	10,223	14,874
Other assets	91,866	84,806
Total assets	10,948,926	9,530,888
Liabilities:		
Noninterest-bearing deposits	2,242,765	1,840,955
Interest-bearing deposits	6,768,750	6,175,794
Total deposits	9,011,515	8,016,749
Securities sold under agreements to repurchase	1,026	3,494
Federal Home Loan Bank (FHLB) advances	150,000	
Senior debt	184,629	193,788
Subordinated debt	98,687	98,441
Junior subordinated debentures	36,472	35,989
Other liabilities	107,541	101,929
Total liabilities	9,589,870	8,450,390
Common stock	836	750
Additional paid-in capital	1,037,040	879,665
Retained earnings (accumulated deficit)	340,213	232,614
Accumulated other comprehensive income (loss)	dr19,033	dr32,531
Total shareholders' equity	1,359,056	1,080,498
Reclassified to conform with 2017 presentation		
Estimated fair value - Securities held-to-maturity: 2016 \$463,000; 2017 \$311,000		

CAPITALA FINANCE CORP

Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$):

	2016	2015	2014
Interest & fee income - non-control or non-affiliate investments	42,667,000	39,535,000	16,209,000
Interest & fee income - affiliate investments	5,723,000	11,589,000	17,105,000
Interest & fee income - control investments	10,718,000	5,406,000	5,804,000
Total loan interest & fee income	59,108,000	56,530,000	39,118,000
Payment-in-kind interest income - non-control or non-affiliate investments	4,965,000	2,644,000	937,000
Payment-in-kind interest income - affiliate investments	383,000	1,363,000	1,169,000
Payment-in-kind interest income - control investments	952,000	1,077,000	727,000
Total payment-in-kind interest income & dividend income	6,300,000	5,084,000	2,833,000
Dividend income - non-control or non-affiliate investments	263,000	617,000	1,818,000
Dividend income - affiliate investments	115,000	115,000	774,000
Dividend income - control investments	2,414,000	1,369,000	4,965,000
Total dividend income	2,792,000	2,101,000	7,557,000
Other income	85,000	256,000	
Interest income from cash & cash equivalents	27,000	5,000	20,000
Total investment income	68,312,000	63,976,000	49,528,000
Interest & financing expenses	19,711,000	19,022,000	13,375,000
Base management fees	10,588,000	10,590,000	9,289,000
Incentive fees	6,842,000	6,043,000	2,838,000
General & administrative expenses before management fee waiver	3,804,000	4,052,000	4,298,000
Incentive fee waiver	40,945,000	39,707,000	29,800,000
Management fee waiver	1,673,000	1,058,000	
Total expenses net of management fee waiver	39,272,000	38,649,000	29,562,000
Net investment income	29,040,000	25,327,000	19,966,000
Common shares			
Weighted average shares outstanding - basic	15,819,175	15,210,577	12,974,420
Weighted average shares outstanding - diluted	15,819,175	15,210,577	12,974,420
Year end shares outstanding	15,868,045	15,777,345	12,974,420

Net investment income per share - basic	\$1.84	\$1.67	\$1.54
Net investment income per share - diluted	\$1.84	\$1.67	\$1.54
Distributions paid per share	\$1.80	\$2.38	\$1.88
Number of stockholders	55	56	59
Reclassified to conform with 2015 presentation As of March 2, 2015 As of March 6, 2017			
Consolidated Balance Sheet, as of Dec. 31 (\$):			
Assets:	2016	2015	
Investments at fair value - non-control or non-affiliate investments	393,525,000	404,513,000	
Investments at fair value - affiliate investments	61,464,000	117,350,000	
Investments at fair value - control investments	86,650,000	70,593,000	
Total investments at fair value	541,639,000	592,456,000	
Cash & cash equivalents	36,281,000	34,105,000	
Interest & dividend receivable	5,735,000	5,390,000	
Due from related parties	182,000	256,000	
Prepaid expenses	506,000	503,000	
Other assets	72,000	108,000	
Total assets	584,415,000	632,818,000	
Liabilities:			
SBA debentures payable	167,789,000	180,663,000	
Notes	110,413,000	109,855,000	
Credit facility	43,241,000	68,351,000	
Due to related parties	35,000	6,000	
Management & incentive fee payable	6,426,000	1,687,000	
Interest & financing fees payable	2,657,000	2,987,000	
Accounts payable & accrued expenses	536,000	467,000	
Written call option at fair value	2,736,000		
Total liabilities	333,833,000	364,016,000	
Common stock	159,000	158,000	
Additional paid in capital	240,184,000	239,104,000	
Accumulated undistributed net investment income	22,973,000	8,570,000	
Accumulated undistributed net realized gain (loss) from investments	dr37,881,000	dr1,299,000	
Net unrealized appreciation on investments, net of deferred taxes	27,863,000	22,269,000	
Net unrealized depreciation on written call option	dr2,716,000		
Total net assets	250,582,000	268,802,000	
Net assets value per share	16	17	
Amortized costs - Investments at fair value - non-control or non-affiliate investments: 2015 \$391,031,000; 2016 \$391,706,000			
Amortized costs - Investments at fair value - affiliate investments: 2015 \$99,290,000; 2016 \$39,279,000			
Amortized costs - Investments at fair value - control investments: 2015 \$79,866,000; 2016 \$82,791,000			
Amortized costs - Total investments at fair value: 2015 \$570,187,000; 2016 \$513,776,000			
Net of deferred financing costs - Small business administration debentures: 2015 \$3,537,000; 2016 \$2,911,000			
Net of deferred financing costs - Notes: 2015 \$3,583,000; 2016 \$3,025,000			
Net of deferred financing costs - Credit facility: 2015 \$1,649,000; 2016 \$759,000			
Proceeds - Written call option at fair value: 2016 \$20,000			

CAROLINA FINANCIAL CORP (NEW)

Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest income on loans	79,300	51,137	41,020
Interest income on securities		9,274	8,176
Interest income on investment securities	14,941		
Dividends from Federal Home Loan Bank	496	374	328
Interest income on Federal Funds sold	7.00	5.00	
Other interest income	343	124	80
Total interest income	95,087	60,914	49,604
Interest expense on deposits	9,387	5,972	4,367
Interest expenses on short-term borrowed funds	1,888	509	331
Interest expenses on long-term debt	1,978	2,272	1,906
Total interest expense	13,253	8,753	6,604
Net interest income	81,834	52,161	43,000
Provision for loan losses	779		
Net interest income after provision for loan losses	81,055	52,161	43,000
Mortgage banking income	15,140	17,226	17,417
Deposit service charges	4,643	3,688	3,496

BANK

Net gain (loss) on extinguishment of debt	dr1,868	dr1,251	
Net gain (loss) on sale of securities	933	706	1,493
Fair value adjustments on interest rate swaps	382	590	dr1,111
Net increase in cash value life insurance	1,116	902	726
Mortgage loan servicing income	6,790	5,748	5,313
Other noninterest income	4,912	2,305	1,596
Total noninterest income	33,916	29,297	27,679
Salaries & employee benefits	37,827	31,475	28,629
Occupancy & equipment	10,347	7,942	7,228
Marketing & public relations	1,417	1,428	1,434
FDIC insurance	721	702	698
Provision for mortgage loan repurchase losses	dr900	dr1,000	dr1,000
Legal expense	507	306	407
Other real estate expense (income), net	54	dr20	138
Mortgage subservicing expense	1,986	1,857	1,634
Amortization of mortgage servicing rights	2,966	2,312	1,986
Merger related expenses	8,301	3,245	
Other noninterest expense	10,219	7,793	8,045
Total noninterest expense	73,445	56,040	49,199
Income (loss) before income taxes	41,526	25,418	21,480
Income tax expense (benefit)	12,961	7,848	7,060
Net income (loss)	28,565	17,570	14,420
Common shares(000)			
Weighted average shares outstanding - basic	16,318	12,080	9,537
Weighted average shares outstanding - diluted	16,550	12,352	9,718
Year end shares outstanding	21,022	12,548	12,024
Earnings (loss) per share - basic	\$1.75	\$1.45	\$1.51
Earnings (loss) per share - diluted	\$1.73	\$1.42	\$1.48
Number of full time employees	730	418	402
Number of part time employees	40	23	19
Total number of employees	770	441	421
Number of common stockholders	1,950	1,175	258

Reclassified to conform with 2016 presentation As of March 10, 2017 As of March 10, 2018 As of March 14, 2016 Approximately As of March 9, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	25,254	9,761
Interest-bearing cash	55,998	14,591
Cash & cash equivalents	81,252	24,352
Securities available for sale	743,239	335,352
Federal Home Loan Bank stock, at cost	19,065	11,072
Other investments	3,446	1,768
Derivative assets	2,803	2,219
Loans held for sale	35,292	31,569
Loans receivable, net	2,308,050	1,167,578
Premises & equipment, net	61,407	37,054
Accrued interest receivable	11,992	5,373
Real estate acquired through foreclosure, net	3,106	1,179
Deferred tax assets, net	2,436	8,341
Mortgage servicing rights	21,003	15,032
Cash value life insurance	57,195	28,984
Core deposit intangible	19,601	3,658
Goodwill	127,592	4,266
Other assets	21,538	5,939
Total assets	3,519,017	1,683,736
Liabilities:		
Noninterest-bearing deposits	525,615	229,905
Interest-bearing deposits	2,079,314	1,028,355
Total deposits	2,604,929	1,258,260
Short-term borrowed funds	340,500	203,000
Long-term debt	72,259	38,465
Derivative liabilities	156	342
Drafts outstanding	7,324	6,223
Advances from borrowers for insurance & taxes	3,005	1,058
Accrued interest payable	1,126	327
Reserve for mortgage repurchase losses	1,892	2,880
Dividends payable to stockholders	1,051	502
Accrued expenses & other liabilities	11,394	9,489
Total liabilities	3,043,636	1,520,546

Common stock	210	125
Additional paid-in capital		
Retained earnings (accumulated deficit)	348,037	66,156
Accumulated other comprehensive income (loss)	123,537	98,451
Total stockholders' equity	3,338,214,000	2017 \$736,975,000

CBB BANCORP INC Annual Report:

Income Account, years ended Dec. 31(\$):

	2016	2015
Interest & dividend income on interest & fees on loans	37,934,609	32,764,739
Interest & dividend income on investment securities	373,303	121,112
Interest & dividend income on interest-earning deposits with Federal Reserve Bank & other banks	425,645	221,721
Interest & dividend income on Federal Reserve Bank & Federal Home Loan Bank	509,612	415,210
Total interest income	39,243,169	33,522,782
Interest expense on deposits	5,525,307	4,851,414
Interest expense on FHLB advances & other borrowings	165,377	158,880
Total interest expense	5,690,684	5,010,294
Net interest income before provision for loan losses	33,552,485	28,512,488
Provision for loan losses	3,900,000	500,000
Net interest income (expense) after provision for loan losses	29,652,485	28,012,488
Service charges on deposit accounts	539,008	385,741
Loss (gain) on sale of loans	8,838,760	8,524,436
Gain (loss) on sale of other real estate owned	dr27,336	
Loan service fees	1,456,142	1,297,459
Other income	1,109,552	932,808
Total non-interest income	11,916,126	11,140,444
Salaries & employee benefits	14,950,991	12,500,670
Occupancy & equipment expense	2,122,198	1,967,763
Data processing & communication	1,094,292	1,619,471
Directors' expenses	405,798	363,222
Professional fees	646,539	710,365
Business development	124,807	183,870
Advertising & promotion	818,998	721,393
Postage & supplies	191,572	166,907
Regulatory assessment	413,214	433,679
Other operating expenses	1,572,086	1,248,795
Total non-interest expense	22,340,495	19,916,135
Income (loss) before income taxes	19,228,116	19,236,797
Income tax expense (benefit)	7,791,465	7,961,411
Net income (loss)	11,436,651	11,275,386
Common shares		
Weighted average shares outstanding - basic	9,038,366	8,833,284
Weighted average shares outstanding - diluted	9,255,619	9,173,535
Year end shares outstanding	9,095,159	8,110,630
Net income (loss) per common share - basic	\$1.27	\$1.28
Net income (loss) per common share - diluted	\$1.24	\$1.23

Balance Sheet, as of Dec. 31(\$):

Assets:	2016	2015
Cash & due from banks	9,127,209	7,878,325
Interest earnings balances due from the Federal Reserve Bank (FRB) & Federal Home Loan Bank (FHLB)	87,110,226	85,017,026
Total cash & cash equivalents	96,237,435	92,895,351
Interest-earning deposits with other banks	2,950,000	3,934,000
Securities held to maturity, at amortized cost	964,645	1,370,786
Securities available for sale, at fair value	74,266,746	2,992,450
Loans held for sale	18,095,927	17,808,650
Loans receivable, net	687,686,110	641,145,547
Property & equipment, net	3,975,366	3,183,832
Other real estate owned (OREO), net	1,155,578	

Loan servicing rights	9,708,502	7,765,615
Accrued interest receivable	2,730,674	2,134,548
FRB stock, at cost	2,047,050	1,745,700
FHLB stock, at cost	3,400,200	2,916,700
Other assets	9,975,512	8,529,998
Total assets	913,193,745	786,423,177
Liabilities:		
Non-interest bearing deposits	197,209,735	163,384,607
Savings deposits	12,990,041	8,845,315
Money market & other deposits	169,309,518	133,343,160
Time deposits under \$250,000 or less	293,918,601	270,313,394
Time deposits greater than \$250,000	121,676,314	104,625,111
Total deposits	795,104,209	680,511,587
FHLB advances	10,000,000	10,000,000
Accrued interest payable	1,353,829	1,407,508
Other liabilities	4,697,489	4,517,017
Total liabilities	811,155,527	696,436,112
Common stock	68,762,003	58,659,124
Retained earnings (accumulated deficit)	33,987,244	31,332,384
Accumulated other comprehensive income (loss), net of tax	dr711,029	dr4,443
Total shareholders' equity	102,038,218	89,987,065

CENTRAL FEDERAL CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & dividend income on loans, including fees	16,487	14,050	12,126
Interest & dividend income on securities	183	125	131
Interest & dividend income on Federal Home Loan Bank stock dividends	154	78	78
Interest & dividend income on federal funds sold & other interest & dividend income	383	156	70
Total interest & dividend income	17,207	14,409	12,405
Interest expense on deposits	3,059	2,657	2,212
Interest expense on long-term Federal Home Loan Bank advances & other debt	263	254	232
Interest expense on subordinated debentures	212	185	164
Total interest expense	3,534	3,096	2,608
Net interest income	13,673	11,313	9,797
Provision for loan losses		230	250
Net interest income after provision for loan losses	13,673	11,083	9,547
Service charges on deposit accounts	409	741	491
Net gains (losses) on sales of loans	75	134	325
Net gain (loss) on sales of securities			dr12
Earnings on bank owned life insurance	135	133	132
Other noninterest income	124	169	412
Total noninterest income	743	1,177	1,348
Salaries & employee benefits expenses	6,074	4,965	4,753
Occupancy & equipment expenses	671	579	533
Data processing expenses	995	1,116	1,054
Franchise & other taxes	366	358	318
Professional fees	988	1,148	956
Director fees	312	228	150
Postage, printing & supplies expense	175	168	198
Advertising & promotion expense	154	125	145
Telephone expense	118	123	119
Loan expenses	170	141	207
Foreclosed assets, net	18	65	137
Depreciation expense	208	211	211
Federal Deposit Insurance Corporation premiums	282	222	421
Regulatory assessment	127	62	131
Other insurance expense	92	109	121
Other noninterest expense	205	203	157
Total noninterest expense	10,955	9,823	9,611
Income (loss) before income taxes	3,461	2,437	1,284
Income tax expense (benefit)	2,115	810	cr3,193

BANK

Net income (loss)	1,346	1,627	4,477
Dividends on Series B preferred stock & accretion of discount	666	857	857
Earnings (loss) attributable to common stockholders	680	770	3,620
Common shares(000)			
Weighted average shares outstanding - basic	17,928	16,021	15,857
Weighted average shares outstanding - diluted	17,928	16,059	22,723
Year end shares outstanding	23,350	16,295	16,024
Net earnings (loss) per share - basic	\$0.04	\$0.05	\$0.23
Net earnings (loss) per share - diluted	\$0.04	\$0.05	\$0.20
Number of full time employees	62	58	45
Number of part time employees	4.00	6.00	8.00
Number of common stockholders	534	255	253

As is Approximately
Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016	2016
Cash & cash equivalents	45,498	57,941	
Interest-bearing deposits in other financial institutions	100	100	
Securities available for sale	11,773	14,058	
Loans held for sale, at fair value	1,124	2,812	
Loans, net	406,406	346,125	
FHLB & FRB stock	3,227	1,942	
Foreclosed assets, net		204	
Premises & equipment, net	3,533	3,429	
Bank owned life insurance	5,065	4,930	
Accrued interest receivable & other assets	4,699	4,571	
Total assets	481,425	436,112	
Liabilities:			
Noninterest bearing deposits	89,588	72,779	
Interest bearing deposits	329,440	302,585	
Total deposits	419,028	375,364	
Federal Home Loan Bank advances	13,500	13,500	
Advances by borrowers for taxes & insurance	489	408	
Accrued interest payable & other liabilities	2,992	2,393	
Subordinated debentures	5,155	5,155	
Total liabilities	441,164	396,820	
Common stock		164	
TARP - common stock warrants	235		
Series B Preferred stock		5.00	
Additional paid-in capital	60,484	60,163	
Retained earnings (accumulated deficit)	dr17,087	dr17,767	
Accumulated other comprehensive income (loss)	dr47	2.00	
Treasury stock, at cost	3,324	3,275	
Total stockholders' equity	40,261	39,292	

Reclassified to conform with 2017 presentation

CENTRAL VALLEY COMMUNITY BANCORP
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	43,534,000	34,051,000	30,504,000
Interest income on deposits in other banks	424,000	289,000	210,000
Interest & dividends income on investments securities - taxable	6,526,000	5,876,000	4,793,000
Interest & dividends income on investments securities - exempt from federal income taxes	6,892,000	6,460,000	6,315,000
Total interest income	57,376,000	46,676,000	41,822,000
Interest expense on deposits	969,000	975,000	948,000
Interest expense on junior subordinated deferrable interest debentures	147,000	121,000	99,000
Other interest expense	21,000		
Total interest expense	1,137,000	1,096,000	1,047,000
Net interest income before provision for credit losses	56,239,000	45,580,000	40,775,000
(Reversal of) provision for credit losses	dr1,150,000	dr5,850,000	600,000
Net interest income after provision for credit losses	57,389,000	51,430,000	40,175,000
Service charges	3,053,000	2,849,000	2,970,000

Appreciation in cash surrender value of bank owned life insurance	621,000	558,000	596,000
Interchange fees	1,458,000	1,228,000	1,197,000
Loan placement fees	706,000	1,083,000	1,042,000
Net realized gains (losses) on sales & calls of investment securities	2,802,000	1,920,000	1,495,000
Other-than-temporary impairment loss on investment securities		dr136,000	
Federal Home Loan Bank dividends	443,000	630,000	580,000
Other income	1,753,000	1,459,000	1,507,000
Total non-interest income	10,836,000	9,591,000	9,387,000
Salaries & employee benefits expense	24,738,000	21,881,000	20,836,000
Occupancy & equipment expense	5,186,000	4,754,000	4,669,000
Regulatory assessments expense	652,000	642,000	1,059,000
Data processing expense	1,740,000	1,707,000	1,139,000
Professional services	1,509,000	1,258,000	1,504,000
ATM & debit card expenses	750,000	633,000	548,000
License & maintenance contracts expense	818,000	531,000	520,000
Directors' expenses	597,000	530,000	439,000
Advertising expense	638,000	576,000	608,000
Internet banking expenses	705,000	678,000	709,000
Acquisition & integration expenses	1,828,000	1,782,000	
Amortization of core deposits	234,000	149,000	320,000
Total other non-interest expense	5,011,000	3,801,000	3,665,000
Total non-interest expenses	44,406,000	38,922,000	36,016,000
Income before provision for (benefit from) income taxes	23,819,000	22,099,000	13,546,000
Provision for (benefit from) income taxes	9,793,000	6,917,000	2,582,000
Net income	14,026,000	15,182,000	10,964,000
Net income available to common stockholders	14,026,000	15,182,000	10,964,000
Common shares			
Weighted average shares outstanding - basic	12,472,095	11,331,166	10,931,927
Weighted average shares outstanding - diluted	12,722,350	11,435,449	11,015,763
Year end shares outstanding	13,696,722	12,143,815	10,996,773
Net earnings per common share - basic	\$1.12	\$1.34	\$1.00
Net earnings per common share - diluted	\$1.10	\$1.33	\$1.00
Cash dividends per common share	\$0.24	\$0.24	\$0.18
Total number of employees	316	287	282
Number of common stockholders	1,072	970	943

Reclassified to conform with 2017 presentation
 Full-time equivalent As of March 1, 2017 As of March 1, 2018 As of March 1, 2016 Approximately As of March 13, 2017 As of March 8, 2018 As of March 7, 2016

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016	2016
Cash & due from banks	38,286,000	28,185,000	
Interest-earning deposits in other banks	62,080,000	10,368,000	
Federal funds sold	17,000	15,000	
Total cash & cash equivalents	100,383,000	38,568,000	
Available-for-sale investment securities	542,704,000	547,749,000	
Loans, net	891,901,000	747,302,000	
Bank premises & equipment, net	9,398,000	9,407,000	
Bank owned life insurance	27,807,000	23,189,000	
Federal Home Loan Bank stock	6,843,000	5,594,000	
Goodwill	53,777,000	40,231,000	
Core deposit intangibles	3,027,000	1,383,000	
Accrued interest receivable & other assets	25,815,000	29,900,000	
Total assets	1,661,655,000	1,443,323,000	
Liabilities:			
Non-interest bearing deposits	585,039,000	495,815,000	
Interest bearing deposits	840,648,000	760,164,000	
Total deposits	1,425,687,000	1,255,979,000	
Short-term borrowings		400,000	
Junior subordinated deferrable interest debentures	5,155,000	5,155,000	
Accrued interest payable & other liabilities	21,254,000	17,756,000	
Total liabilities	1,452,096,000	1,279,290,000	
Common stock	103,314,000	71,645,000	
Retained earnings	103,419,000	92,904,000	

Accumulated other comprehensive income (loss), net of tax	2,826,000	dr516,000	
Total stockholders' equity	209,559,000	164,033,000	

Reclassified to conform with 2017 presentation
 Amortized cost - Available-for-sale investment securities: 2016 \$548,640,000; 2017 \$538,692,000

CENTURY BANCORP, INC.
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans, taxable	39,103	34,324	32,136
Interest income on loans, non-taxable	26,910	23,440	19,992
Interest income on securities available-for-sale, taxable	4,987	3,003	1,900
Interest income on securities available-for-sale, non-taxable	1,119	1,051	583
Federal Home Loan Bank of Boston dividends	872	966	658
Interest income on securities held-to-maturity	38,348	32,679	34,388
Interest income on federal funds sold, interest-bearing deposits in other banks & short-term investments	2,097	1,236	436
Total interest income	113,436	96,699	90,093
Interest expense on savings & NOW deposits	6,296	4,020	2,817
Interest expense on money market accounts	5,626	3,542	3,038
Interest expense on time deposits	7,919	5,706	4,887
Interest expense on securities sold under agreement to repurchase	496	472	487
Interest expense in other borrowed funds & subordinated debentures	7,483	8,877	8,905
Total interest expense	27,820	22,617	20,134
Net interest income	85,616	74,082	69,959
Provision for loan losses	1,790	1,375	200
Net interest income after provision for loan losses	83,826	72,707	69,759
Service charges on deposit accounts	8,586	7,907	7,732
Lockbox fees	3,290	3,164	3,211
Brokerage commissions	353	315	380
Net gains (losses) on sales of securities	47	64	594
Gains (losses) on sales of mortgage loans	370	1,331	1,034
Other income	3,906	3,441	3,042
Total other operating income	16,552	16,222	15,993
Salaries & employee benefits	41,913	40,048	38,596
Occupancy expense	6,140	6,147	6,116
Equipment expense	2,892	2,845	2,626
Federal Deposit Insurance Corporation (FDIC) assessments	1,581	1,902	2,152
Other operating expenses	14,593	13,815	12,708
Total operating expenses	67,119	64,757	62,198
Income (loss) before income taxes	33,259	24,172	23,554
Provision for income taxes	10,958	cr362	533
Net income (loss)	22,301	24,534	23,021
Weighted average class A shares outstanding-basic	3,604	3,601	3,601
Weighted average class B shares outstanding-basic	1,964	1,967	1,967
Weighted average class A shares outstanding-diluted	5,568	5,568	5,568
Weighted average class B shares outstanding-diluted	1,964	1,967	1,967
Year end shares outstanding	5,568	5,568	5,568
Net income (loss) per share - class A common - basic	\$4.86	\$5.35	\$5.02
Net income (loss) per share - class B common - basic	\$2.43	\$2.68	\$2.51
Net income (loss) per share - class A common - diluted	\$4.01	\$4.41	\$4.13
Net income (loss) per share - class B common - diluted	\$2.43	\$2.68	\$2.51
Dividends per class A common share	\$4.8	\$4.8	\$4.8
Dividends per class B common share	\$2.4	\$2.4	\$2.4

BANK

Number of full time employees	385	372	374
Number of part time employees	62	66	64
Number of common stockholders - class A	1,025	1,083	1,058
Number of common stockholders - class B	175	47	47
Reclassified to conform with 2016 presentation	As		
Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016	2015
Cash & due from banks	77,199	62,400	
Federal funds sold & interest-bearing deposits in other banks	279,231	173,751	
Total cash & cash equivalents	356,430	236,151	3,183
Short-term investments			
Securities available-for-sale	397,475	499,297	
Securities held-to-maturity	1,701,233	1,653,986	
Federal Home Loan Bank of Boston stock at cost	21,779	21,042	
Loans, net	2,175,944	1,923,933	
Less: allowance for loan losses	26,255	24,406	
Net loans	2,149,689	1,899,527	
Bank premises & equipment, net	23,527	23,417	
Accrued interest receivable	11,179	9,645	
Other assets	124,260	116,360	
Total assets	4,785,572	4,462,608	
Liabilities:			
Demand deposits	736,020	689,286	
Savings & NOW deposits	1,367,358	1,304,394	
Money market accounts	1,188,228	1,181,179	
Time deposits	625,361	478,359	
Total deposits	3,916,967	3,653,218	
Securities sold under agreements to repurchase	158,990	182,280	
Other borrowed funds	347,778	293,000	
Subordinated debentures	36,083	36,083	
Other liabilities	65,457	57,986	
Total liabilities	4,525,275	4,222,567	
Common stock, class A	3,606	3,601	
Common stock, class B	1,962	1,967	
Additional paid-in capital	12,292	12,292	
Retained earnings	263,666	243,565	
Stockholders' equity before following	281,526	261,425	
Unrealized gains (losses) on securities available-for-sale, net of taxes	dr62	dr567	
Unrealized losses on securities transferred to held-to-maturity, net of taxes	dr3,050	dr4,084	
Pension liability, net of taxes	dr18,117	dr16,733	
Total accumulated other comprehensive income (loss), net of taxes	dr21,229	dr21,384	
Total stockholders' equity	260,297	240,041	
Amortized cost - Securities available-for-sale: 2017 \$397,563,000; 2016 \$500,220,000			
Fair value - Securities held-to-maturity: 2017 \$1,668,827,000; 2016 \$1,635,808,000			

CHERRY HILL MORTGAGE INVESTMENT CORP
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income	42,049,000	30,722,000	27,712,000
Interest expense	19,881,000	7,808,000	5,983,000
Net interest income	22,168,000	22,914,000	21,729,000
Servicing fee income	24,034,000	7,579,000	1,719,000
Servicing costs	5,783,000	2,562,000	761,000
Net servicing income (loss)	18,251,000	5,017,000	958,000
Realized gain (loss) on residential mortgage-backed securities, net	dr503,000	1,399,000	854,000
Realized gain (loss) on investments in excess mortgage servicing rights, net	6,678,000	1,520,000	
Realized gain (loss) on derivatives, net	dr5,554,000	dr7,963,000	dr3,913,000
Realized gain (loss) on acquired assets, net			449,000
Unrealized gain (loss) on derivatives, net	6,580,000	12,080,000	dr59,000
Unrealized gain (loss) on investments in excess mortgage servicing rights		249,000	dr19,000
Unrealized gain (loss) on investments in mortgage servicing rights	9,159,000	dr3,285,000	dr1,123,000
Total income	56,779,000	31,931,000	18,876,000

General & administrative expense	3,817,000	3,284,000	3,081,000
Management fee to affiliate	4,347,000	2,946,000	2,783,000
Total expenses	8,164,000	6,230,000	5,864,000
Income (loss) before income taxes	48,615,000	25,701,000	13,012,000
Provision for (benefit from) corporate business taxes	601,000	458,000	cr343,000
Net income (loss)	48,014,000	25,243,000	13,355,000
Net income (loss) allocated to noncontrolling interests	dr655,000	dr411,000	dr141,000
Dividends on preferred stock	1,833,000		
Net income (loss) applicable to common stockholders	45,526,000	24,832,000	13,214,000
Common shares			
Weighted average shares outstanding - basic	11,443,493	7,512,444	7,509,543
Weighted average shares outstanding - diluted	11,450,831	7,523,297	7,512,444
Year end shares outstanding	12,721,464	7,525,348	7,519,038
Net income (loss) per share - basic	\$3.98	\$3.31	\$1.76
Net income (loss) per share - diluted	\$3.98	\$3.30	\$1.76
Dividends per share of common stock		\$2.11	\$1.98
Total number of employees	4.00	4.00	3.00
Number of common stockholders	700	500	600
As of March 14, 2017	As of March 16, 2018	As of March 2, 2016	

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Residential mortgage-backed securities available-for-sale	1,840,912,000	1,671,904,000
Investments in servicing related assets at fair value	122,806,000	61,263,000
Cash & cash equivalents	27,327,000	15,824,000
Restricted cash	29,168,000	22,469,000
Derivative assets	13,830,000	9,121,000
Receivables & other assets	16,642,000	12,297,000
Total assets	2,050,685,000	792,878,000
Liabilities:		
Repurchase agreements	1,666,537,000	594,615,000
Derivative liabilities	344,000	694,000
Notes payable	39,025,000	22,886,000
Dividends payable	7,273,000	4,816,000
Due to affiliates	3,035,000	1,894,000
Payables for unsettled trades		6,202,000
Accrued expenses & other liabilities	12,014,000	5,762,000
Total liabilities	1,728,228,000	636,869,000
Series A preferred stock	57,917,000	
Common stock	127,000	75,000
Additional paid-in capital	229,642,000	148,457,000
Retained earnings (accumulated deficit)	35,238,000	12,093,000
Accumulated other comprehensive income (loss)	dr2,942,000	dr6,393,000
Total Cherry Hill Mortgage Investment Corporation stockholders' equity	319,982,000	154,232,000
Non-controlling interests in operating partnership	2,475,000	1,777,000
Total stockholders' equity	322,457,000	156,009,000
Reclassified to conform with 2017 presentation		
Including pledged assets - RMBS, available-for-sale: 2016 \$608,560,000; 2017 \$1,728,564,000		
Including pledged assets - Investments in servicing related assets at fair value: 2016 \$61,263,000; 2017 \$122,806,000		

CHESAPEAKE GRANITE WASH TRUST
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Royalty income	15,665	12,431	36,377
Production taxes	669	449	681
Trust administrative expenses	1,685	1,606	1,466
Derivative settlement gain (loss)		2,109	19,085
Total income (expenses)	2,354	dr54	dr16,938
Distributable income	13,311	12,485	53,315
Year end units outstanding	46,750	46,750	46,750
Distributable income per common unit	\$36	\$36	\$152
Number of stockholders	13	15	14
Reclassified to conform with 2016 presentation	As		
As of February 23, 2017	As of March 20, 2018	As of February 25, 2016	

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	2,067	1,215

Investment in royalty interests	487,793	487,793
Less: accumulated amortization	dr461,488	dr457,070
Net investment in royalty interests	26,305	30,723
Total assets	28,372	31,938
Liabilities:		
Dividend payable to Chesapeake	768	
Total liabilities	768	
Trust corpus	27,604	31,938
Reclassified to conform with 2017 presentation		

CITIZENS HOLDING CO
Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	18,733,676	19,012,157	20,040,315
Interest on securities - taxable	8,178,526	7,589,532	8,026,808
Interest on securities - non-taxable	3,319,234	3,382,064	2,802,915
Other interest income	273,379	185,188	94,721
Total interest income	30,504,815	30,168,941	30,964,759
Interest on deposits	1,921,904	1,843,983	1,843,717
Interest on other borrowed funds	1,420,635	1,253,574	1,233,162
Total interest expense	3,342,539	3,097,557	3,076,879
Net interest income	27,162,276	27,071,384	27,887,880
Provision for loan losses	dr543,138	dr65,056	556,687
Net interest income after provision for loan losses	27,705,414	27,136,440	27,331,193
Service charges on deposit accounts	4,238,525	3,788,984	3,866,537
Other service charges & fees	2,637,947	2,440,819	2,284,262
Net gains (losses) on sales of securities	104,708	112,881	17,503
Other income	1,314,964	1,348,916	2,159,407
Total non-interest income	8,296,144	7,691,600	8,327,709
Salaries & employee benefits expense	14,772,438	13,696,985	13,295,211
Occupancy expense	2,174,839	2,079,529	2,160,198
Equipment expense	3,209,677	3,028,654	3,065,042
Other expense	8,070,465	7,674,483	7,070,516
Total non-interest expense	28,227,419	26,479,651	25,590,967
Income before income taxes	7,774,139	8,348,389	10,067,935
Income tax expense (benefit)	4,070,591	1,611,735	2,479,034
Net income	3,703,548	6,736,654	7,588,901
Common shares			
Weighted average shares outstanding - basic	4,878,691	4,865,968	4,872,064
Weighted average shares outstanding - diluted	4,895,848	4,875,638	4,874,141
Year end shares outstanding	4,894,705	4,882,579	4,875,079
Net income per share - basic	\$0.76	\$1.38	\$1.56
Net income per share - diluted	\$0.76	\$1.38	\$1.56
Dividends per share	\$96	\$96	\$96
Number of full time employees	241	240	236
Number of part time employees	24	24	26
Number of common stockholders	412	446	445
Reclassified to conform with 2016 presentation			
Rounding difference, breakdown taken from notes			
Approximately As of March 2, 2017	As of March 2, 2018	As of March 2, 2016	

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & due from banks	17,962,990	21,688,557
Interest bearing deposits with other banks	1,532,420	48,603,182
Securities available for sale, at fair value	1,505,046,377	1,496,124,574
Loans, net	2,402,390,574	2,390,148,343
Bank premises, furniture, fixtures & equipment, net	20,571,551	18,664,084
Other real estate owned, net	3,980,127	4,443,010
Accrued interest receivable	4,450,723	4,720,189
Cash surrender value of life insurance	24,612,779	23,890,333
Deferred tax assets	5,362,750	10,634,669
Other assets	7,185,537	6,294,966
Total assets	993,095,828	1,025,211,907
Liabilities:		
Non-interest bearing deposits	159,291,356	149,512,941
Interest bearing deposits	561,394,143	610,639,399
Total deposits	720,685,499	760,152,340
Securities sold under agreement to repurchase	142,497,938	150,282,913
Federal funds purchased	1,500,000	
Federal Home Loan Bank advances	30,000,000	20,000,000
Accrued interest payable	198,183	199,368
Deferred compensation payable	8,620,890	8,209,427
Other liabilities	1,142,278	1,308,464
Total liabilities	904,644,788	940,152,512
Common stock	978,941	976,516

BANK

Additional paid-in capital	4,103,139	3,802,204
Accumulated other comprehensive income (loss), net	dr8,225,419	dr10,719,014
Retained earnings	91,594,379	90,999,689
Total stockholders' equity	88,451,040	85,059,395
Amortized cost - securities available for sale, at fair value: 2016 \$513,220,290; 2017 \$516,006,296		
Round-off difference, breakdown taken from notes		
Net of tax benefit - accumulated other comprehensive income (loss): 2016 \$6,376,702; 2017 \$2,734,500		

CNB COMMUNITY BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2016	2015
Interest & fees on loans	22,293,558	21,717,394
Interest on debt securities - taxable	511,339	441,808
Interest on debt securities - tax exempt	1,283,021	1,113,250
Interest income - dividends	138,362	116,943
Interest income - federal funds sold & overnight deposits	21,834	17,294
Total interest income	24,248,114	23,406,689
Interest expense on deposits	2,025,713	2,078,239
Interest expense on federal funds purchased & other borrowed funds	136,987	88,483
Interest expense on repurchase agreements	76,457	69,496
Interest expense on junior subordinated debentures	460,142	409,432
Total interest expense	2,699,299	2,645,650
Net interest income	21,548,815	20,761,039
Provision for loan losses	500,000	510,000
Net interest income after provision for loan losses	21,048,815	20,251,039
Service fees	2,741,692	2,565,079
Income from sold loans	891,538	947,325
Other income from loans	839,269	738,454
Net realized gain on sale of securities available-for-sale	17,502	881,795
Other income	1,029,400	881,795
Total non interest income	5,501,899	5,150,155
Salaries & wages	7,051,820	6,888,352
Employee benefits expenses	2,838,726	2,576,772
Occupancy expenses, net	2,466,628	2,576,496
Other expenses	6,785,350	6,769,353
Total non interest expenses	19,142,524	18,810,973
Income before income taxes	7,408,190	6,590,221
Income tax expense (benefit)	1,923,912	1,764,630
Net income	5,484,278	4,825,591
Common shares		
Weighted average shares outstanding - basic	5,024,270	4,961,972
Year end shares outstanding	5,058,952	4,994,416
Net earnings per share - basic	\$1.07	\$0.96
Dividends per common share	\$.64	\$.64

Consolidated Balance Sheet, as of Dec. 31(\$):

	2016	2015
Assets:		
Cash & due from banks	10,943,344	9,479,353
Federal funds sold & overnight deposits	18,670,942	19,372,537
Total cash & cash equivalents	29,614,286	28,851,890
Securities held to maturity	49,886,631	43,354,419
Securities available for sale	33,715,051	26,470,400
Restricted equity securities, at cost	2,755,850	2,441,650
Loans held for sale	487,249,226	458,119,429
Allowance for loan losses	5,278,445	5,011,878
Deferred loan fees & costs, net	310,130	316,491
Net loans	482,280,911	453,424,042
Bank premises & equipment, net	10,830,556	11,460,207
Accrued interest receivable	1,818,510	1,633,213
Bank owned life insurance (BOLI)	4,625,406	4,520,486
Core deposit intangibles	272,691	545,386
Goodwill	11,574,269	11,574,269
Other real estate owned	394,000	262,000
Other assets	9,885,504	10,397,347
Total assets	637,653,665	596,134,709
Liabilities:		
Demand:		
non-interest-bearing deposits	104,472,268	93,525,762
Interest-bearing transaction accounts	118,053,360	130,735,094
Money market funds	79,042,619	81,930,888

Savings accounts	86,776,856	81,731,290
Time deposits of \$250,000 & over	19,274,880	9,431,437
Other time deposits	97,115,049	98,131,091
Total deposits	504,735,032	495,485,562
Borrowed funds	31,550,000	10,000,000
Repurchase agreements	30,423,195	22,073,238
Capital lease obligations	483,161	558,365
Junior subordinated debentures	12,887,000	12,887,000
Accrued expenses & other liabilities	3,123,760	3,715,888
Total liabilities	583,202,148	544,720,053
Preferred stock	2,500,000	2,500,000
Common stock	13,172,633	13,011,293
Additional paid-in capital	30,825,658	30,089,438
Retained earnings	10,666,782	8,482,096
Accumulated other comprehensive income (loss)	dr90,779	dr45,394
Less: treasury stock, at cost	2,622,777	2,622,777
Total stockholders' equity	54,451,517	51,414,656
Includes fair value - Securities held to maturity: 2015 \$44,143,000; 2016 \$51,035,000		

COASTWAY BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income & fees on loans	23,510	20,886	17,640
Other interest income	679	339	187
Total interest income	24,189	21,225	17,827
Interest expense on deposits	2,951	2,110	2,038
Interest expense on borrowed funds	1,523	676	189
Total interest expense	4,474	2,786	2,227
Net interest income	19,715	18,439	15,600
Provision for loan losses	435	475	496
Net interest income, after provision for loan losses	19,280	17,964	15,104
Customer service fees	3,479	3,284	3,113
Net gains on sales of loans & other mortgage banking income	3,671	4,339	3,258
Bank-owned life insurance income	133	126	135
Other non-interest income	255	196	86
Total noninterest income	7,538	7,945	6,592
Salary & employee benefits	12,326	10,934	9,636
Occupancy & equipment	3,211	3,092	3,085
Data processing expenses	1,921	1,764	1,699
Deposit servicing expenses	903	989	762
Professional fees	836	753	692
FDIC insurance assessment	338	350	374
Advertising expenses	312	314	270
Impairment loss on real estate held for sale			581
Foreclosed real estate	72	121	211
Other general & administrative expenses	1,828	1,822	1,605
Total noninterest expense	21,747	20,139	18,915
Income (loss) before income taxes	5,071	5,770	2,781
Income tax expense (benefit)	2,479	2,281	1,153
Net income (loss)	2,592	3,489	1,628
Common shares(000)			
Weighted average common shares outstanding - basic	4,013	4,241	4,529
Weighted average common shares outstanding - diluted	4,039	4,245	4,529
Year end shares outstanding	4,389	4,403	4,822
Net earnings (loss) per common share - basic	\$0.65	\$0.82	\$0.36
Net earnings (loss) per common share - diluted	\$0.64	\$0.82	\$0.36
Number of full time employees	148	144	133
Number of part time employees		1.00	2.00
Total number of employees	148	145	135
Number of stockholders	419	435	425
Reclassified to conform with 2016 presentation			
As of March 1, 2017			
As of March 1, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	3,258	2,946
Interest-bearing deposits	51,311	41,712

Total cash & cash equivalents	54,569	44,658
Federal Home Loan Bank stock, at cost	8,299	6,184
Loans receivable, net	614,593	525,215
Loans held for sale	11,077	23,157
Premises & equipment, net	31,849	31,426
Accrued interest receivable	1,962	1,598
Foreclosed real estate	4,223	422
Bank-owned life insurance	4,585	4,452
Net deferred tax asset	1,047	925
Other assets	6,701	6,154
Total assets	738,905	644,191
Liabilities:		
Interest bearing deposits	360,068	340,352
Non-interest bearing deposits	116,888	106,962
Total deposits	476,956	447,314
Borrowed funds	181,675	121,250
Accrued expenses & other liabilities	8,929	7,055
Total liabilities	667,560	575,619
Common stock	44	44
Additional paid-in capital	40,065	40,107
Retained earnings	34,834	32,186
Unearned compensation - Employee Stock Ownership Plan (ESOP)	3,327	3,485
Accumulated other comprehensive income (loss), net	dr271	dr280
Total stockholders' equity	71,345	68,572
Reclassified to conform with 2017 presentation		

COASTWAY BANCORP INC

Merger Development: On Mar. 14, 2018, HarborOne Bancorp, Inc. (?HarborOne?), the holding company of HarborOne Bank, and Co., the holding company of Coastway Community Bank, entered into an Agreement and Plan of Merger (the ?Merger Agreement?) by and among Co., HarborOne and Massachusetts Acquisitions, LLC, a Maryland limited liability company and direct subsidiary of HarborOne (?Merger Sub?). Pursuant to the Merger Agreement, Co. will be merged with and into Merger Sub, with Co. as the surviving corporation (the ?Merger?). Immediately after the Merger, Co. will be merged with and into HarborOne, the separate corporate existence of Co. will thereupon cease and HarborOne will continue as the surviving corporation (the ?Upstream Merger?). It is anticipated that, contemporaneously with the Merger and the Upstream Merger, Coastway Community Bank will merge with and into HarborOne Bank, with HarborOne Bank continuing as the surviving bank. Pursuant to the terms of the Merger Agreement, at the effective time of the Merger, each Co. stockholder will receive \$28.25 per share of Co. common stock. The consummation of the Merger is subject to customary closing conditions, including the receipt of regulatory approvals and approval by Co.'s stockholders. The Merger is currently expected to be completed in the second half of 2018.

COASTALSOUTH BANCSHARES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$ of US \$):

	2016	2015	2014
Interest income on loans, including fees	17,152,638	14,884,478	12,123,166
Interest on investments - taxable	594,227	581,454	855,346
Interest on investments - non-taxable	21,592	83,249	271,828
Interest on investments - non-marketable equity securities	128,783	122,750	79,377
Interest income on Federal funds sold	49,687	8,179	24,008
Other interest income	38,572	6,044	5,082
Total interest income	17,985,499	15,686,154	13,358,807
Interest expense on time deposits			787,423
Interest expense on interest bearing deposits	742,475	719,545	
Interest expense on advances from the Federal Home Loan Bank	1,377,067	1,340,190	1,317,592
Interest expense on other borrowings	121,234	147,063	136,494
Total interest expense	2,240,776	2,206,798	2,241,509
Net interest income	15,744,723	13,479,356	11,117,298
Provision for (recovery of) loan losses	775,000	dr300,000	575,934
Net interest income after provision for (recovery of) loan losses	14,969,723	13,779,356	10,541,364
Income from mortgage operations	11,197,199	11,491,507	8,786,788
Service charges on deposit accounts	981,069	1,009,820	902,599
Other service fees & commissions	206,455	250,349	413,979
Gain on sale of securities available for sale, net	152,694	123,538	307,624
Bank-owned life insurance	453,499	164,624	156,070

BANK

Total noninterest income	12,990,916	13,039,838	10,567,060
Salaries & employee benefits	14,444,945	14,083,757	14,269,105
Net occupancy	1,393,865	1,714,745	1,718,962
Furniture & equipment	509,658	464,551	613,055
Mortgage servicing fees			23,525
Data processing	663,647	643,563	623,247
Marketing & advertising	221,725	225,354	236,486
Net cost of operation of other real estate owned	824,901	559,375	701,878
Other operating expenses	7,762,323	7,076,679	6,779,653
Total noninterest expense	25,821,064	24,768,024	24,965,911
Income (loss) before income taxes	2,139,575	2,051,170	dr3,857,487
Income tax expense (benefit)	701,602	663,472	cr1,619,774
Net income (loss)	1,437,973	1,387,698	dr2,237,713
Net accretion of preferred shares to redemption value		29,015	71,660
Preferred shares dividends	1,481,939	1,481,939	842,539
Net income (loss) available to common stockholders	dr43,966	dr123,256	dr3,151,912
Common shares			
Weighted average shares outstanding - basic	9,756,186	9,542,991	9,329,403
Weighted average shares outstanding - diluted	8,756,186	9,542,991	9,329,403
Year end shares outstanding	9,758,033	9,744,943	9,329,403
Net earnings (loss) per share - basic	dr\$0.01	dr\$0.01	dr\$0.34
Net earnings (loss) per share - diluted	dr\$0.01	dr\$0.01	dr\$0.34

Consolidated Balance Sheet, as of Dec. 31 (\$ of US \$):

Assets:	2016	2015
Cash & due from banks	5,992,585	10,610,782
Interest bearing accounts with other banks	13,222,936	1,587,664
Federal funds sold	15,392,000	3,490,000
Total cash & cash equivalents	34,607,521	15,688,446
Investments - securities available for sale	41,593,190	47,112,560
Investments - non-marketable equity securities	2,035,141	2,651,466
Total investments	43,628,331	49,764,026
Residential mortgage loans held for sale	39,356,533	33,407,734
Loans	263,880,603	279,656,619
Less: allowance for loan losses	2,607,916	2,839,162
Net loans	261,272,687	276,817,457
Premises, furniture & equipment, net	3,546,723	1,572,144
Accrued interest receivable	1,206,735	1,187,314
Bank-owned life insurance	6,055,262	6,118,675
Deferred tax asset	11,470,577	11,793,948
Other real estate owned	8,057,450	9,707,976
Other assets	4,315,153	4,227,809
Total assets	413,516,972	410,285,529
Liabilities:		
Non-interest bearing transaction accounts	75,528,907	77,106,283
Interest-bearing transaction accounts	81,681,032	69,403,281
Saving & money market	124,706,230	118,227,046
Time deposits \$250,000 & over	8,268,447	11,381,140
Other time deposits	49,705,331	46,857,943
Total deposits	339,889,947	322,975,693
Advances from Federal Home Loan Bank	35,000,000	50,000,000
Note payable	2,850,000	2,850,000
Accrued interest payable	274,314	278,395
Other liabilities	1,310,886	1,335,162
Total liabilities	379,325,147	377,439,250
Series A preferred stock	16,015,000	16,015,000
Series B preferred stock	480,000	480,000
Common stock	36,626,789	36,626,588
Capital surplus	1,138,204	1,115,031
Retained earnings (accumulated deficit)	dr19,560,404	dr20,998,377
Accumulated other comprehensive income (loss)	dr507,764	dr392,033
Total stockholders' equity	34,191,825	32,846,279

COASTAL SOUTH BANCSHARES INC Auditor's Report: The following is an excerpt from the Report of the Independent Auditors, Elliott Davis Decosimo, LLC, as it appeared in Co.'s 2016 Annual Report: "Opinion In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of CoastalSouth Bancshares, Inc. and Subsidiary as of December 31, 2016 and 2015, and the results of their operations and their cash flows for the years then ended in accordance with accounting principles generally accepted in the United States of America. Emphasis of Matter As discussed in Note 22, as of December 31, 2016 the Company has

deferred interest payments on its preferred stock since May 04, 2011. The total principal amount outstanding of the preferred stock and accrued interest as of December 31, 2016 is \$16.5 million and \$7.6 million, respectively. Our opinion is not modified with respect to this matter."

COBANK ACB Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

	2016	2015	2014
Interest income: loans	2,173,387	1,849,946	1,724,406
Interest income: Investment securities, federal funds sold & other overnight funds	436,226	359,834	350,205
Total interest income	2,609,613	2,209,780	2,074,611
Total interest expense	1,247,835	936,445	842,844
Net interest income	1,361,778	1,273,335	1,231,767
Provision for loan losses	63,000	10,000	dr15,000
Net interest income after provision for loan losses	1,298,778	1,263,335	1,246,767
Net fee income	103,365	104,441	108,584
Prepayment income	34,142	31,946	25,079
Gain (loss) on sale of other real estate owned	dr34,197	dr37,455	dr58,316
Gains (losses) on sale of investment securities	4,617	22,603	4,206
Other-than-temporary impairment losses on investment securities	dr750	dr11,100	
Other noninterest income, net	77,708	59,338	44,618
Total noninterest income	184,885	169,773	124,171
Employee compensation	165,159	150,585	145,803
General & administrative expenses	25,109	24,167	24,183
Information technology	31,696	28,231	25,558
Insurance fund premium	90,561	59,919	50,613
Travel & entertainment expenses	21,583	18,425	18,297
Farm credit system related	14,736	12,215	13,935
Occupancy & equipment	16,083	16,220	8,847
Purchased services	14,775	15,553	16,564
Total operating expenses	379,702	325,315	303,800
Income before income taxes	1,103,961	1,107,793	1,067,138
Provision for income taxes	158,285	171,120	162,868
Net income	945,676	936,673	904,270
Year end shares outstanding	30,722	28,997	27,685
Total number of employees	953	883	839

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2016	2015
Loans	95,258,281	89,040,580
Less: Allowance for loan losses	558,974	486,144
Net loans	94,699,307	88,554,436
Cash & cash equivalents	1,660,517	3,113,101
Federal funds sold & other overnight funds	750,000	
Investments securities	27,765,188	24,504,448
Accrued interest receivable	348,652	331,448
Interest rate swaps & other financial instruments	208,434	295,989
Other assets	698,528	671,144
Total assets	126,130,626	117,470,566
Liabilities:		
Bonds & notes	115,085,880	106,970,066
Subordinated debt	498,820	902,685
Accrued interest payable	281,154	289,718
Interest rate swaps & other financial instruments	162,724	113,397
Reserve for unfunded commitments	103,496	115,444
Other liabilities	1,424,794	1,268,787
Total liabilities	117,556,868	109,660,097
Preferred stock	1,500,000	1,125,000
Common stock	3,072,232	2,899,728
Unallocated retained earnings	4,121,409	3,845,728
Accumulated other comprehensive income (loss)	dr119,883	dr59,987
Total stockholders' equity	8,573,758	7,810,469

COLONY BANKCORP, INC. Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest income on loans, including fees	38,613,540	38,942,503	39,716,269
Interest income on federal funds sold	3.00		14,561

Interest income on deposits with other banks	232,397	124,459	79,735
Interest income on investment securities - U.S. government agencies	6,717,827	5,263,741	4,235,207
Interest income on investment securities - state, county & municipal	115,097	127,379	107,638
Interest income on investment securities - corporate obligations	87,387		
Dividends on other investments	150,172	131,007	122,070
Total interest income	45,916,423	44,589,089	44,275,480
Interest expense on deposits	4,758,073	4,478,228	4,856,673
Interest expense on federal funds purchased	2,639	581	26
Interest expense on borrowed money	2,112,017	1,701,522	1,712,548
Total interest expense	6,872,729	6,483,331	6,569,247
Net interest income	39,043,694	38,105,758	37,706,233
Provision for loan losses	390,000	1,062,000	865,500
Net interest income (loss) after provision for loan losses	38,653,694	37,043,758	36,840,733
Service charges on deposits	4,466,997	4,307,214	4,268,438
Other service charges, commissions & fees	3,040,262	2,802,651	2,627,157
Mortgage fee income	858,658	681,806	527,187
Securities gains (losses)	385,223	dr11,466	
Other noninterest income	1,368,648	1,376,860	1,633,205
Total noninterest income	9,734,565	9,553,754	9,044,521
Salaries & employee benefits	19,222,594	18,482,693	17,589,631
Occupancy & equipment expenses	3,947,941	3,970,244	3,989,347
Directors' fees	298,100	348,755	358,291
Legal & professional fees	893,938	791,563	737,731
Foreclosed property expenses	363,519	1,143,518	1,682,783
Federal Deposit Insurance Corporation assessment	386,823	603,654	899,302
Advertising expenses	349,722	609,892	624,844
Software expenses	1,192,025	1,112,065	992,593
Telephone expenses	813,592	737,063	710,038
ATM/card processing	1,467,411	1,136,122	1,061,262
Other noninterest expenses	4,924,163	5,137,400	5,078,932
Total noninterest expenses	33,859,828	34,072,969	33,724,754
Income (loss) before income taxes	14,528,431	12,524,543	12,160,500
Income taxes	6,777,453	3,851,333	3,787,803
Net income (loss)	7,750,978	8,673,210	8,372,697
Preferred stock dividends	210,600	1,493,310	2,375,010
Net income (loss) available to common stockholders	7,540,378	7,179,900	5,997,687
Common shares			
Weighted average shares outstanding - basic	8,439,258	8,439,258	8,439,258
Weighted average shares outstanding - diluted	8,633,581	8,513,295	8,458,461
Year end shares outstanding	8,439,258	8,439,258	8,439,258
Net income (loss) per share - basic	\$0.89	\$0.85	\$0.71
Net income (loss) per share - diluted	\$0.87	\$0.84	\$0.71
Cash dividends declared per share of common stock	\$10		
Number of full time employees	318	318	307
Number of part time employees	8.00	15	14
Total number of employees	326	333	321
Number of common stockholders	1,814	1,906	1,880

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2017	2016
Cash & due from banks	23,145,136	28,822,104
Interest-bearing deposits	34,667,715	46,344,859
Investment securities available for sale, at fair value	354,246,904	323,657,870
Federal Home Loan Bank stock, at cost	3,042,900	3,010,000
Loans	765,283,855	754,283,563
Allowance for loan losses	7,507,508	8,923,293

BANK

Unearned interest & fees	495,500	361,042
Loans, net	757,280,847	744,999,228
Premises & equipment, net	27,639,430	27,969,260
Other real estate, net	4,256,469	6,439,226
Other intangible assets	44,766	80,515
Other assets	28,431,150	29,118,555
Total assets	1,232,755,317	1,210,441,617
Liabilities:		
Noninterest-bearing deposits	190,927,928	159,058,633
Interest-bearing deposits	877,057,477	885,297,895
Total deposits	1,067,985,405	1,044,356,528
Subordinated debentures	24,229,000	24,229,000
Other borrowed money	47,500,000	46,000,000
Total borrowed money	71,729,000	70,229,000
Other liabilities	2,718,249	2,468,356
Preferred stock		9,360,000
Common stock	8,439,258	8,439,258
Paid-in capital	29,145,094	29,145,094
Retained earnings	59,230,260	51,465,521
Accumulated other comprehensive income (loss), net of tax	dr6,491,949	dr5,022,140
Total stockholders' equity	90,322,663	93,387,733

COMMUNITY BANKERS TRUST CORP
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on non-covered loans	40,301,000	35,998,000	31,990,000
Interest & fees on purchased credit impaired (PCI) loans	5,733,000	6,230,000	7,875,000
Interest on federal funds sold	1,000		2,000
Interest on deposits in other banks	196,000	122,000	59,000
Interest & dividends on securities - taxable	4,682,000	4,696,000	5,469,000
Interest & dividends on securities - nontaxable	2,402,000	2,249,000	2,157,000
Total interest & dividend income	53,315,000	49,295,000	47,552,000
Interest on deposits	7,897,000	6,382,000	5,983,000
Interest on other borrowed funds	1,302,000	1,438,000	1,514,000
Total interest expense	9,199,000	7,820,000	7,497,000
Net interest income	44,116,000	41,475,000	40,055,000
Provision for loan losses	550,000	166,000	
Net interest income after provision for loan losses	43,566,000	41,309,000	40,055,000
Service charges on deposit accounts	2,681,000	2,420,000	2,269,000
Gain on securities transactions, net	210,000	634,000	472,000
Gain (loss) on sale of loans, net			69,000
Income on bank owned life insurance	939,000	870,000	751,000
Mortgage loan income	242,000	606,000	784,000
Other noninterest income	625,000	649,000	736,000
Total noninterest income	4,697,000	5,179,000	5,081,000
Salaries & employee benefits	19,604,000	18,412,000	18,141,000
Occupancy expenses	3,130,000	2,737,000	2,592,000
Equipment expenses	1,144,000	999,000	1,035,000
FDIC assessment	726,000	823,000	938,000
Data processing fees	1,923,000	1,674,000	1,709,000
FDIC indemnification asset amortization			16,195,000
Amortization of intangibles	898,000	1,907,000	1,908,000
Other real estate expense, net	162,000	175,000	1,275,000
Other operating expenses	6,570,000	6,023,000	6,467,000
Total noninterest expense	34,157,000	32,750,000	50,260,000
Income (loss) before income taxes	14,106,000	13,738,000	dr5,124,000
Income tax expense (benefit)	6,903,000	3,816,000	cr2,627,000
Net income (loss)	7,203,000	9,922,000	dr2,497,000
Common shares			
Weighted average shares outstanding - basic	22,014,000	21,914,000	21,827,000
Weighted average shares outstanding - diluted	22,512,000	22,161,000	21,827,000
Year end shares outstanding	22,072,523	21,959,648	21,866,944
Net income (loss) per share - basic	\$0.33	\$0.45	dr\$0.11
Net income (loss) per share - diluted	\$0.32	\$0.45	dr\$0.11
Number of full time employees	264	232	236
Number of common stockholders	1,931	2,539	2,717

Reclassified to conform with 2017 presentation
Full-time equivalent

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	14,642,000	13,828,000
Interest bearing bank deposits	7,316,000	7,244,000
Total cash & cash equivalents	21,958,000	21,072,000
Securities available for sale, at fair value	204,834,000	216,121,000
Securities held to maturity, at cost	46,146,000	46,608,000
Equity securities, restricted, at cost	9,295,000	8,290,000
Total securities	260,275,000	271,019,000
Loans	942,018,000	836,299,000
Purchased credit impaired (PCI) loans	44,333,000	51,964,000
Total loans	986,351,000	888,263,000
Allowance for loan losses	99,169,000	99,693,000
Net loans	977,182,000	878,570,000
Bank premises & equipment, net	30,198,000	28,357,000
Other real estate owned	2,791,000	4,427,000
Bank owned life insurance	28,099,000	27,339,000
Core deposit intangibles, net		898,000
Other assets	15,687,000	18,134,000
Total assets	1,336,190,000	1,249,816,000
Liabilities:		
Noninterest bearing deposits	153,028,000	128,887,000
Interest bearing deposits	942,736,000	908,407,000
Total deposits	1,095,764,000	1,037,294,000
Federal funds purchased	4,849,000	4,714,000
Federal Home Loan Bank advances	101,429,000	81,887,000
Long-term debt		1,670,000
Trust preferred capital	4,124,000	4,124,000
Other liabilities	6,021,000	5,591,000
Total liabilities	1,212,187,000	1,135,280,000
Common stock	221,000	220,000
Additional paid in capital	147,671,000	146,667,000
Retained earnings (deficit)	dr23,932,000	dr31,128,000
Accumulated other comprehensive income (loss)	43,000	dr1,223,000
Total stockholders' equity	124,003,000	114,536,000

Fair value - Securities held to maturity, at cost: 2016 \$46,858,000; 2017 \$46,888,000
Loans - Allowance for loan losses: 2016 \$9,493,000; 2017 \$9,493,000
PCI loans - Allowance for loan losses: 2016 \$200,000; 2017 \$8,969,000

COMMUNITY BANKERS TRUST CORP

New Accountant: On Mar. 16, 2018, Co. dismissed BDO USA, LLP as its independent public accounting firm. On Mar. 13, 2018, Co. engaged Yount, Hyde & Barbour, P.C. as its new independent public accounting firm.

CONDOR HOSPITALITY TRUST INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Room rentals & other hotel services	55,453,000	50,647,000	58,714,000
Hotel & property operations	37,134,000	37,092,000	43,367,000
Depreciation & amortization expense	6,898,000	5,190,000	5,400,000
General & administrative expense	6,552,000	5,792,000	5,493,000
Acquisition & termination expense	1,250,000	550,000	684,000
Equity transactions	343,000		246,000
Total operating expenses	52,177,000	48,624,000	55,190,000
Operating income (loss)	3,276,000	2,023,000	3,524,000
Net gain (loss) on dispositions of assets	6,807,000	23,132,000	4,798,000
Equity in earnings (loss) of joint venture	190,000	dr244,000	
Net gain (loss) on derivatives & convertible debt	436,000	6,377,000	11,578,000
Other income (expense), net	dr111,000	55,000	114,000
Interest expense	5,174,000	4,710,000	5,522,000
Gain (loss) on debt extinguishment	dr967,000	dr2,187,000	dr213,000
Impairment loss, net	2,151,000	1,477,000	3,829,000
Earnings (loss) from continuing operations before income taxes	2,306,000	22,969,000	10,450,000
Income tax expense (benefit)	cr595,000	125,000	
Earnings (loss) from continuing operations	2,901,000	22,844,000	10,450,000
Gain (loss) from discontinued operations, net of tax		678,000	3,872,000

Net earnings (loss)

	2017	2016	2015
Loss (earnings) attributable to noncontrolling interest	dr20,000	dr727,000	dr1,197,000
Net earnings (loss) attributable to controlling interests	2,881,000	22,795,000	13,125,000
Dividends declared & undeclared & in kind dividends deemed on preferred stock	12,243,000	20,748,000	3,632,000
Net earnings (loss) attributable to common shareholders	dr9,362,000	2,047,000	9,493,000
Less: allocation to participating securities	56,000		
Net earnings (loss) attributable to common shareholders, net of amount allocated to participating securities	dr9,418,000	2,047,000	9,493,000
Common shares			
Weighted average shares outstanding - basic	9,437,824	7,611,112	751,634
Weighted average shares outstanding - diluted	9,437,824	7,535,545	3,575,470
Year end shares outstanding	11,833,573	7,625,590	760,289
Earnings (loss) per share from continuing operations - basic	dr\$1.00	\$1.82	\$8.06
Earnings (loss) per share from discontinued operations - basic		\$0.85	\$4.55
Net earnings (loss) per share - basic	dr\$1.00	\$2.67	12.61
Earnings (loss) per share from continuing operations - diluted	dr\$1.00	\$0.78	\$9.98
Earnings (loss) per share from discontinued operations - diluted		\$0.13	\$9.98
Net earnings (loss) per share - diluted	dr\$1.00	\$0.91	
Dividends per common share	\$0.78	\$0.46	
Total number of employees	14		
Number of common stockholders	2,499		

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Investment in hotel properties, net	206,925,000	79,231,000
Investment in unconsolidated joint venture	7,747,000	9,036,000
Cash & cash equivalents	5,441,000	8,326,000
Restricted cash, property escrows	4,894,000	5,350,000
Accounts receivable, net	1,707,000	1,416,000
Prepaid expenses & other assets	3,220,000	1,666,000
Derivative assets, at fair value	391,000	
Investment in hotel properties held for sale, net	12,655,000	35,640,000
Total assets	242,980,000	140,665,000
Liabilities:		
Accounts payable, accrued expenses & other liabilities	7,046,000	4,698,000
Dividends & distributions payable	2,470,000	1,125,000
Derivative liabilities, at fair value		8,000
Convertible debt, at fair value	1,069,000	1,315,000
Long-term debt, net of deferred financing costs	115,605,000	47,918,000
Long-term debt related to hotel properties held for sale, net of deferred financing costs	4,976,000	14,802,000
Total liabilities	131,166,000	69,866,000
Preferred stock series D		61,333,000
Preferred stock series E	10,050,000	
Common stock	118,000	8,000
Additional paid-in capital	230,727,000	118,655,000
Retained earnings (accumulated deficit)	dr130,489,000	dr112,024,000
Total stockholders' equity (deficit)	110,406,000	67,972,000

Reclassified to conform with 2017 presentation
Restated to reflect the sale of 25 hotels as discontinued operations
Adjusted for 1-for-6.5 stock split, March 16, 2017
Shares increased due to the effect of issuance of common stock and conversion of series D preferred stock
Approximately
As of March 13, 2018

BANK

Noncontrolling interest in consolidated partnership (Condor Hospitality Limited Partnership) \$1,408,000 \$2,827,000
 Total equity 111,814,000 70,799,000
 Reclassified to conform with 2017 presentation
 Redemption value - Noncontrolling interest in consolidated partnership (Condor Hospitality Limited Partnership): 2016 \$2,008,000; 2017 \$871,000

CONSOLIDATED-TOMOKA LAND CO.

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Revenues - income properties	31,406,930	25,092,484	19,041,111
Revenues - interest income from commercial loan investments	2,052,689	2,588,235	2,691,385
Revenues - real estate operations	52,522,555	38,144,347	15,942,894
Revenues - golf operations	5,095,313	5,190,394	5,243,485
Revenues - agriculture & other income	334,804	59,401	78,805
Total revenues	91,412,291	71,074,861	42,997,680
Direct cost of revenues - income properties	6,917,743	5,204,863	3,655,935
Direct cost of revenues - real estate operations	17,480,197	14,881,311	4,292,524
Direct cost of revenues - golf operations	5,958,888	5,587,077	5,593,085
Direct cost of revenues - agriculture & other income	96,149	166,769	226,554
Total direct cost of revenues	30,452,977	25,840,020	13,768,098
General & administrative expenses	10,252,610	10,297,877	8,753,779
Impairment charges		2,180,730	510,041
Depreciation & amortization	12,663,959	8,195,417	5,212,897
Gain (loss) on disposition of assets	38	12,758,770	5,516,444
Land lease income	2,226,526		
Total operating expenses	51,142,982	33,755,274	22,728,371
Operating income (loss)	40,269,309	37,319,587	20,269,309
Investment income (loss)	37,985	dr529,981	208,879
Interest expense	8,523,136	8,753,338	6,919,767
Income (loss) before income tax expense (benefit)	31,784,158	28,036,268	13,558,421
Income tax expense (benefit)	cr9,935,266	11,836,854	5,269,104
Net income (loss)	41,719,424	16,199,414	8,289,317
Less: net income (loss) attributable to noncontrolling interest in consolidated variable interest entity		51,834	57,849
Net income attributable to consolidated - Tomoka Land Co.	41,719,424	16,251,248	8,347,166
Common shares			
Weighted average shares outstanding - basic	5,538,859	5,680,165	5,804,655
Weighted average shares outstanding - diluted	5,579,792	5,693,862	5,830,078
Year end shares outstanding	5,584,335	5,710,238	5,908,437
Net income (loss) per share - basic	\$7.53	\$2.86	\$1.44
Net income (loss) per share - diluted	\$7.48	\$2.85	\$1.43
Dividends per common share	\$.18	\$.12	\$.08
Number of full time employees	14	14	14
Number of common stockholders	335	351	368
Reclassified to conform with 2017 presentation Rounding different, breakdown taken from notes As of February 15, 2018 As of February 15, 2017 As of February 19, 2016			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Income properties land, buildings & improvements	358,130,350	274,334,139
Golf buildings, improvements & equipment	6,617,396	3,528,194
Other furnishings & equipment	715,042	1,032,911
Construction in process	6,005,397	5,267,676
Total property, plant & equipment	371,468,185	284,162,920
Less: accumulated depreciation & amortization	23,779,780	16,552,077
Property, plant & equipment, net	347,688,405	267,610,843
Land & development costs	39,477,697	51,955,278
Intangible lease assets - net	38,758,059	34,725,822

	2017	2016
Impact fee & mitigation credits	1,125,269	2,322,906
Commercial loan investments	11,925,699	23,960,467
Cash & cash equivalents	6,559,409	7,779,562
Restricted cash	6,508,131	9,855,469
Refundable income taxes	1,116,580	943,991
Other assets	12,971,129	9,469,088
Total assets	466,130,378	408,623,426
Liabilities:		
Accounts payable	1,880,516	1,518,105
Accrued liabilities	10,160,526	8,667,897
Deferred revenues	2,030,459	1,991,666
Intangible lease liabilities - net	29,770,441	30,518,051
Accrued stock based compensation		42,092
Deferred income taxes - net	42,293,864	51,364,572
Long-term debt	195,816,364	166,245,201
Total liabilities	281,952,170	260,347,584
Common stock	5,963,850	5,914,560
Treasury stock, at cost	22,507,760	15,298,306
Additional paid-in capital	22,735,228	20,511,388
Retained earnings	177,614,274	136,892,311
Accumulated other comprehensive income (loss)	372,616	255,889
Total consolidated - Tomoka Land Co. shareholders' equity	184,178,208	148,275,842
Total shareholders' equity	184,178,208	148,275,842
Reclassified to conform with 2017 presentation		

COUNTY BANCORP, INC.

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & dividend income on loans, including fees	50,395	43,552	32,301
Interest & dividend income on taxable securities	1,808	1,433	964
Interest & dividend income on tax-exempt securities	350	368	437
Interest & dividend income on federal funds sold & other interest & dividend income	499	228	65
Total interest & dividend income	53,052	45,581	33,767
Interest expense on deposits	11,815	8,195	6,238
Interest expense on federal funds purchased & other borrowed funds	1,837	1,445	882
Interest expense on subordinated debentures	515	374	400
Total interest expense	14,167	10,014	7,520
Net interest income	38,885	35,567	26,247
Provision for loan losses	2,330	2,959	dr1,019
Net interest income after provision for loan losses	36,555	32,608	27,266
Services charges	1,406	1,341	1,039
Gain on sale of loans, net	118	242	429
Loan servicing fees	5,484	6,571	5,323
Other non-interest income	645	561	894
Total non-interest income	7,653	8,715	7,685
Employee compensation & benefits	15,437	13,101	10,769
Occupancy expenses	654	512	338
Write-down of other real estate owned	905	480	256
Other non-interest expense	8,996	10,053	6,095
Total non-interest expense	25,992	24,146	17,458
Income before income taxes	18,216	17,177	17,493
Income tax expense (benefit)	7,791	6,483	6,519
Net income (loss)	10,425	10,694	10,974
Preferred dividends	353	342	485
Net income to common shareholders	10,072	10,352	10,489
Common shares(000)			
Weighted average shares outstanding - basic	6,635	6,260	5,664
Weighted average shares outstanding - diluted	6,747	6,415	5,778
Year end shares outstanding	6,673	6,586	5,771
Net earnings (loss) per share - basic	\$1.52	\$1.65	\$1.85
Net earnings (loss) per share - diluted	\$1.49	\$1.61	\$1.82
Dividends per common share	\$.24	\$.20	\$.16
Number of full time employees	136	125	97
Number of part time employees	20	25	14
Total number of employees			111

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash	162,374	193,525
Restricted cash	12,117	7,828
Deferred income taxes	772	12,635
Income taxes receivable		3,455
Prepaid expenses & other	42,512	39,248
Gross loans receivable	432,837	286,196
Less allowance for loan losses	dr69,568	dr39,192

Number of stockholders 350 375 320
 Reclassified to conform with 2017 presentation As of March 1, 2017 As of March 1, 2018 As of March 23, 2017 As of March 15, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & cash equivalents	66,771	42,679
Securities available for sale, at fair value	126,030	123,437
FHLB Stock, at cost	4,138	5,688
Loans held for sale	6,575	1,162
Loans, net	1,135,704	1,017,841
Premises & equipment, net	9,662	9,819
Loan servicing rights	8,950	9,264
Other real estate owned, net	4,962	3,161
Cash surrender value of bank owned life insurance	17,389	11,448
Deferred tax asset, net	3,265	5,486
Goodwill	5,038	5,038
Core deposit intangible, net	919	1,441
Accrued interest receivable & other assets	7,642	6,206
Total assets	1,397,045	1,242,670
Liabilities:		
Deposits - noninterest-bearing	125,584	118,657
Deposits - interest-bearing	984,493	858,861
Total deposits	1,110,077	977,518
Other borrowings	1,299	2,152
Advances from FHLB	121,500	107,895
Subordinated debentures	15,523	15,451
Accrued interest payable & other liabilities	7,660	8,366
Total liabilities	1,256,059	1,111,382
Preferred stock - variable rate	8,000	8,000
Common stock	28	26
Surplus	52,230	50,553
Retained earnings	86,385	77,907
Treasury stock, at cost	5,030	4,828
Accumulated other comprehensive income (loss)	dr627	dr370
Total shareholders' equity (deficit)	140,986	131,288

CURO GROUP HOLDINGS CORP

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Revenues	963,633	828,596	813,131
Provision for losses	326,226	258,289	281,210
Net revenue	637,407	570,307	531,921
Salaries & benefits	105,196	104,541	107,059
Occupancy	54,612	54,509	53,288
Office	21,402	20,463	19,929
Other store operating expenses	54,902	53,617	47,380
Advertising	52,058	43,921	65,664
Total cost of providing services	288,170	277,051	293,320
Gross margin	349,237	293,256	238,601
Corporate, district & other expenses	154,973	124,274	130,534
Interest expense	82,684	64,334	65,020
Loss (gain) on extinguishment of debt	12,458	dr6,991	
Goodwill & intangible asset impairment charges			2,882
Restructuring costs	7,393	3,618	4,291
Total operating expenses	257,508	185,235	202,727
Income (loss) before provision for income taxes	91,729	108,021	35,874
Provision for income taxes	42,576	42,577	18,105
Net income (loss)	49,153	65,444	17,769
Common shares(000)			
Weighted average shares outstanding - basic	38,351	37,908	37,908
Weighted average shares outstanding - diluted	39,277	38,803	38,895
Year end shares outstanding	44,561	37,895	37,895
Net earnings (loss) per share - basic	\$1.28	\$1.73	\$0.47
Net earnings (loss) per share - diluted	\$1.25	\$1.69	\$0.46
Total number of employees	4,180	4,200	
Number of common stockholders	74		
Reclassified to conform with 2017 presentation As of September 30, 2017 As of March 1, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash	162,374	193,525
Restricted cash	12,117	7,828
Deferred income taxes	772	12,635
Income taxes receivable		3,455
Prepaid expenses & other	42,512	39,248
Gross loans receivable	432,837	286,196
Less allowance for loan losses	dr69,568	dr39,192

BANK

Loans receivable, net	363,269	247,004
Property & equipment, net	87,086	95,896
Goodwill	145,607	141,554
Other intangibles, net	32,769	30,901
Other assets	9,770	2,829
Total assets	859,731	780,798
Liabilities:		
Accounts payable & accrued liabilities	55,792	42,663
Deferred revenues	11,984	12,342
Income taxes payable	4,120	1,372
Current maturities of long-term debt	147,771	147,771
Accrued interest	25,467	18,183
Credit services organization guarantee liability	17,795	17,052
Deferred rent	11,577	11,868
Long-term debt	706,225	477,136
Subordinated shareholder debt	2,381	2,227
Other long-term liabilities	5,768	5,016
Deferred tax liabilities	11,486	14,313
Total liabilities	852,595	739,943
Common stock	8.00	1.00
Dividends in excess of paid-in capital	46,079	dr35,996
Retained earnings	3,988	136,835
Accumulated other comprehensive income (loss)	dr42,939	dr59,985
Total stockholders' equity	7,136	40,855

DNB FINANCIAL CORP.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on loans & leases	39,254	24,944	20,082
Interest & dividends on investment securities: taxable	2,983	2,896	2,955
Interest & dividends on investment securities: exempt from federal taxes	938	1,210	1,399
Interest on cash & cash equivalents	210	129	42
Total interest & dividend income	43,385	29,179	24,478
Interest on NOW, money market & savings	2,289	1,004	590
Interest on time deposits	1,257	706	396
Interest on brokered deposits	538	301	179
Interest on Federal Home Loan Bank of Pittsburgh ("FHLBP") advances	752	451	787
Interest on repurchase agreements	28	40	51
Interest on junior subordinated debentures	386	344	301
Interest on subordinated debt	414	414	341
Interest on other borrowings	56	64	67
Total interest expense	5,720	3,324	2,712
Net interest income	37,665	25,855	21,766
Provision for credit losses	1,660	730	1,105
Net interest income after provision for credit losses	36,005	25,125	20,661
Service charges	1,223	1,146	1,131
Wealth management	1,713	1,634	1,485
Mortgage banking, net	148	282	171
Increase in cash surrender value of Bank Owned Life Insurance ("BOLI")	223	226	228
Gains on sale of investment securities, net	50	431	78
Gains (loss) on sale of loans	153	39	484
Gain from insurance proceeds	203	1,180	120
Other fees	1,705	1,426	1,312
Total non-interest income	5,418	6,364	5,009
Salaries & employee benefits expense	15,204	12,299	10,551
Furniture & equipment expense	2,065	1,493	1,239
Occupancy expense	2,679	2,083	1,919
Professional & consulting expense	1,922	1,339	1,185

Advertising & marketing expense	755	707	631
Printing & supplies expense	231	191	161
Federal Deposit Insurance Corporation insurance	602	507	497
PA shares tax	867	634	602
Telecommunications	350	297	245
Gain (loss) on sale or write down of OREO, net	dr121	dr644	dr134
Due diligence & merger expense	77	2,241	1,865
Other expenses	3,148	2,206	1,865
Total non-interest expense	28,021	24,641	19,029
Income before income tax expense	13,402	6,848	6,641
Income tax expense (benefit)	5,456	1,869	1,503
Net income	7,946	4,979	5,138
TARP - preferred stock dividends			50
Net income available to common stockholders	7,946	4,979	5,088
Common shares(000)			
Weighted average shares outstanding - basic	4,260	3,186	2,802
Weighted average shares outstanding - diluted	4,290	3,219	2,847
Year end shares outstanding	4,286	4,241	2,824
Net earnings per common share - basic	\$1.87	\$1.56	\$1.82
Net earnings per common share - diluted	\$1.85	\$1.55	\$1.79
Cash dividends per common share	\$0.28	\$0.28	\$0.28
Number of full time employees	163	150	118
Number of part time employees	20	16	11
Number of common stockholders	600	700	900

Shares increased due to the effect of issuance for acquisition, restricted stock compensation expense, and exercise of stock options. As of March 12, 2018, 2017, and 2016, respectively.

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	10,917	22,103
Cash & cash equivalents	10,917	22,103
Available for sale investment securities at fair value	111,783	115,184
Held to maturity investment securities	62,390	67,022
Total investment securities	174,173	182,206
Loans held for sale	651	51
Loans	845,897	817,529
Allowance for credit losses	5,843	5,373
Net loans	840,054	812,156
Restricted stock	7,641	5,381
Office property & equipment, net	8,649	9,243
Accrued interest receivable	3,822	3,567
Other real estate owned ("OREO") & other repossessed property	5,012	2,767
Bank owned life insurance ("BOLI")	9,314	9,552
Core deposit intangible	435	537
Goodwill	15,325	15,590
Net deferred taxes	2,980	5,250
Other assets	2,742	2,333
Total assets	1,081,915	1,070,685
Liabilities:		
Non-interest bearing deposits	176,815	173,467
NOW deposits	199,310	224,219
Money market deposits	221,726	184,783
Savings deposits	81,050	86,176
Time deposits	140,490	187,256
Brokered deposits	41,812	29,286
Total deposits	861,203	885,187
Federal Home Loan Bank of Pittsburgh ("FHLBP") advances	79,013	55,332
Repurchase agreements	12,023	11,889
Junior subordinated debentures	9,279	9,279
Subordinated debt	9,750	9,750
Other borrowings	2,738	418
Total borrowings	112,803	86,668
Accrued interest payable	554	534
Other liabilities	5,413	3,456
Total liabilities	979,973	975,845
Common stock	4,379	4,351
Treasury stock, at cost	1,429	1,730
Surplus	69,110	68,973
Retained earnings (accumulated deficit)	32,272	25,520
Accumulated other comprehensive income (loss), net	dr2,390	dr2,274
Total stockholders' equity	101,942	94,840
Amortized cost - Available-for-sale investment securities at fair value: 2017 \$113,555,000; 2016 \$116,830,000		

Fair value - Held-to-maturity investment securities: 2017 \$62,420,000; Fair value - Held-to-maturity investment securities: 2016 \$66,124,000

DEUTSCHE HIGH INCOME OPPORTUNITIES FUND INC.

Liquidation Development: On Mar. 16, 2018, Co. was liquidated.

ELLINGTON FINANCIAL LLC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income	89,629,000	74,344,000	101,783,000
Other investment income	4,331,000	5,841,000	2,813,000
Total investment income	93,960,000	80,185,000	104,596,000
Base management fee to affiliate	9,056,000	10,065,000	11,493,000
Interest expense	31,120,000	16,306,000	12,112,000
Other investment related expenses - servicing expense	4,132,000	3,770,000	2,657,000
Other investment related expenses - debt issuance costs related to Other secured borrowings, at fair value	1,679,000		
Other investment related expenses - other	3,943,000	4,300,000	2,955,000
Professional fees	2,915,000	3,474,000	3,129,000
Administration fees	720,000	1,123,000	1,355,000
Compensation expense	2,200,000	2,096,000	1,508,000
Insurance expense	498,000	597,000	641,000
Directors' fees & expenses	272,000	267,000	259,000
Share-based long-term incentive plan expense	385,000	400,000	393,000
Other expenses	1,872,000	2,022,000	1,918,000
Total expenses	58,792,000	44,420,000	38,420,000
Net investment income	35,168,000	35,765,000	66,176,000
Common shares			
Weighted average shares outstanding - basic	32,062,091	32,758,050	33,422,053
Weighted average shares outstanding - diluted	32,062,091	32,758,050	33,422,053
Year end shares outstanding	31,335,938	32,294,703	33,126,012
Net investment income (loss) per share	\$1.10	\$1.09	\$1.98
Total number of employees	160	160	160
Number of common stockholders	104	104	116
Foreign currency translation adjustments	dr1,954,000	dr4,779,000	

Reclassified to conform with 2017 presentation. Net of fee rebates - base management fee to affiliate; 2017 \$332,000; 2016 \$332,000; 2015 \$332,000. As of March 31, 2017, 2016, and 2015, respectively.

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & cash equivalents	47,233,000	123,274,000
Restricted cash	425,000	655,000
Investments at fair value	2,071,707,000	1,505,026,000
Financial derivatives - assets at fair value	28,165,000	35,595,000
Repurchase agreements	155,949,000	184,819,000
Total investments, financial derivatives & repurchase agreements	2,255,821,000	1,725,440,000
Due from brokers	140,404,000	93,651,000
Receivable for securities sold & financial derivatives	476,000,000	445,112,000
Interest & principal receivable	29,688,000	21,704,000
Other assets	43,770,000	3,359,000
Total assets	2,993,341,000	2,413,195,000
Liabilities:		
Investments sold short at fair value	642,240,000	584,896,000
Financial derivatives - liabilities at fair value	36,273,000	18,687,000
Total investments & financial derivatives	678,513,000	603,583,000
Reverse repurchase agreements	1,209,315,000	1,033,581,000
Due to brokers	1,721,000	12,780,000
Payable for securities purchased & financial derivatives	202,703,000	85,168,000
Other secured borrowings, at fair value	57,909,000	24,086,000
Other secured borrowings, at fair value	125,105,000	
Senior notes, net	84,771,000	
Accounts payable & accrued expenses	3,885,000	3,327,000
Base management fee payable to affiliate	2,113,000	2,416,000
Interest & dividends payable	5,904,000	3,460,000
Other liabilities	441,000	17,000
Total liabilities	2,372,380,000	1,768,418,000
Common shares	589,722,000	627,620,000

Additional paid-in capital - long-term incentive plan units	10,377,000	10,041,000	
Total shareholders' equity	600,099,000	637,661,000	
Non-controlling interests	20,862,000	7,116,000	
Total shareholder's equity (deficit)	620,961,000	644,777,000	
Net asset value per share	19	20	

EQUITY BANCSHARES INC

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):**

	2017	2016	2015
Loans, including fees	85,662	50,272	43,361
Securities, taxable	12,308	8,111	7,634
Securities, nontaxable	3,375	1,654	1,057
Federal funds sold & other interest	1,348	1,762	976
Total interest & dividend income	102,693	61,799	53,028
Deposits	12,722	7,042	4,926
Federal funds purchased & retail repurchase agreements	64	58	61
Federal Home Loan Bank advances	2,909	1,400	495
Bank stock loan	16	31	641
Subordinated debentures	980	671	643
Total interest expense	16,691	9,202	6,766
Net interest income	86,002	52,597	46,262
Provision for loan losses	2,953	2,119	3,047
Net interest income after provision for loan losses	83,049	50,478	43,215
Service charges & fees	5,154	3,552	2,708
Debit card income	4,547	2,898	2,161
Mortgage banking	1,955	1,394	1,088
Increase in value of bank owned life insurance	1,445	1,000	957
Net gain on acquisition			682
Net gains on sales of securities	271	479	756
Other non interest income	2,068	1,143	1,450
Total noninterest income	15,440	10,466	9,802
Salaries & employee benefits	33,960	21,951	19,202
Net occupancy & equipment	6,305	4,586	4,155
Data processing	4,927	3,568	2,939
Professional fees	2,363	2,075	2,086
Advertising & business development	2,105	1,198	1,199
Telecommunications	1,191	1,101	811
FDIC insurance	945	894	840
Courier & postage	935	683	544
Free nationwide ATM cost	932	672	468
Amortization of core deposit intangible	1,025	413	275
Loan expense	993	599	388
Other real estate owned	523	386	287
Loss on debt extinguishment		58	316
Merger expenses	5,352	5,294	1,691
Other noninterest expense	5,907	3,597	3,374
Total noninterest expense	67,463	47,075	38,575
Income (loss) before income taxes	31,026	13,869	14,442
Provision for income taxes	10,377	4,495	4,142
Net income (loss)	20,649	9,374	10,300
Dividends & discount accretion on preferred stock		1.00	177
Net income allocable to common stockholders	20,649	9,373	10,123
Common shares(000)			
Weighted average shares outstanding - basic	12,449	8,624	6,515
Weighted average shares outstanding - diluted	12,707	8,756	6,560
Year end shares outstanding	14,606	11,680	8,212
Net earnings (loss) per share - basic	\$1.66	\$1.09	\$1.55
Net earnings (loss) per share - diluted	\$1.62	\$1.07	\$1.54
Total number of employees	526	415	297
Number of common stockholders			165

Number of class A common stockholders 276 271
 Number of class B common stockholders 3.00
 Reclassified to conform with 2017 presentation
 Shares increased due to the effect of additional issuance of common stock for the exercise of stock options and acquisition and stock based compensation As is As is Approximately Full-time equivalent As of March 11, 2016 As of March 7, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	48,034	34,137
Federal funds sold	4,161	958
Total cash & cash equivalents	52,195	35,095
Interest-bearing time deposits in other banks	3,496	3,750
Available for sale securities	162,272	95,732
Held to maturity securities	535,462	465,709
Loans held for sale	16,344	4,830
Loans, net	2,094,781	1,377,173
Other real estate owned, net	7,907	8,656
Premises & equipment, net	63,449	50,515
Bank owned life insurance	68,384	48,055
Federal Reserve Bank & Federal Home Loan Bank stock	24,373	16,652
Interest receivable	12,371	6,991
Goodwill	104,907	58,874
Core deposit intangibles, net	10,738	4,715
Other assets	13,830	15,445
Total assets	3,170,509	2,192,192
Liabilities:		
Demand deposits	366,530	207,668
Total non-interest-bearing deposits	366,530	207,668
Savings, NOW & money market	1,238,984	869,625
Time deposits	776,499	553,158
Total interest-bearing deposits	2,015,483	1,422,783
Total deposits	2,382,013	1,630,451
Federal funds purchased & retail repurchase agreements	37,492	20,637
Federal Home Loan Bank advances	347,692	259,588
Bank stock loan	2,500	
Subordinated debentures	13,968	13,684
Contractual obligations	1,967	2,504
Interest payable & other liabilities	10,733	7,364
Total liabilities	2,796,365	1,934,228
Common stock	161	132
Additional paid-in capital	331,339	236,103
Retained earnings (accumulated deficit)	65,512	44,328
Accumulated other comprehensive income (loss)	dr3,092	dr2,702
Employee stock loans	dr121	dr242
Treasury stock	19,655	19,655
Total stockholders' equity (deficit)	374,144	257,964
Fair value - Held-to-maturity securities: 2016	\$461,156,000	

EVANS BANCORP, INC.

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):**

	2017	2016	2015
Interest income - loans	44,379,000	37,330,000	32,638,000
Interest income - interest bearing deposits at banks	66,000	47,000	64,000
Interest income - securities - taxable	2,466,000	1,652,000	1,935,000
Interest income - securities - non-taxable	837,000	926,000	991,000
Total interest income	47,748,000	39,955,000	35,628,000
Interest expense on deposits	4,887,000	4,040,000	3,339,000
Interest expense on other borrowings	418,000	295,000	158,000
Interest expense on junior subordinated debentures	426,000	372,000	327,000
Total interest expense	5,731,000	4,707,000	3,824,000
Net interest income	42,017,000	35,248,000	31,804,000
Provision for loan losses	738,000	1,209,000	1,216,000
Net interest income after provision for loan losses	41,279,000	34,039,000	30,588,000
Deposit service charges	1,747,000	1,750,000	1,736,000
Insurance service & fees	7,898,000	6,519,000	7,194,000
Gain on loans sold	156,000	93,000	133,000
Bank-owned life insurance	864,000	556,000	563,000
Gain (loss) on tax credit investments	dr3,997,000	dr3,022,000	
Refundable state historic tax credit	2,843,000	2,117,000	
Gain on insurance settlement			734,000

	2017	2016	2015
Interchange fee income	1,494,000	1,322,000	1,270,000
Other non-interest income	1,998,000	1,917,000	2,090,000
Total non-interest income	13,003,000	11,252,000	13,720,000
Salaries & employee benefits expense	24,408,000	22,221,000	20,478,000
Occupancy expense	3,199,000	2,915,000	2,789,000
Advertising & public relations expense	1,095,000	1,022,000	857,000
Professional services expense	2,260,000	2,216,000	2,354,000
Technology & communications expense	2,881,000	2,274,000	2,005,000
Amortization of intangibles	113,000		
Federal Deposit Insurance Corporation insurance expense	740,000	752,000	607,000
Other non-interest expense	3,898,000	3,696,000	3,608,000
Total non-interest expense	38,594,000	35,096,000	32,698,000
Income before income taxes	15,688,000	10,195,000	11,610,000
Income tax provision (benefit)	5,209,000	1,923,000	3,767,000
Net income	10,479,000	8,272,000	7,843,000
Common shares			
Weighted average shares outstanding - basic	4,738,394	4,281,885	4,235,048
Weighted average shares outstanding - diluted	4,860,828	4,358,517	4,307,368
Year end shares outstanding	4,782,505	4,300,634	4,257,179
Net income per common share - basic	\$2.21	\$1.93	\$1.85
Net income per common share - diluted	\$2.16	\$1.90	\$1.82
Cash dividends per common share	\$0.80	\$0.76	\$0.72
Total number of employees	271	254	258
Number of common stockholders	1,195	1,227	1,253

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	13,751,000	12,503,000
Interest-bearing deposits at banks	7,579,000	581,000
Securities available for sale, at fair value	143,818,000	95,222,000
Securities held to maturity, at amortized cost	5,334,000	1,983,000
Federal Home Loan Bank common stock, at cost	4,863,000	2,185,000
Federal Reserve Bank common stock, at cost	1,916,000	1,546,000
Loans, net of allowance	1,051,296,000	928,596,000
Properties & equipment, net	10,564,000	11,310,000
Goodwill & intangible assets	8,553,000	8,406,000
Bank-owned life insurance	27,729,000	21,534,000
Other assets	20,230,000	16,843,000
Total assets	1,295,633,000	1,100,709,000
Liabilities:		
Demand deposits	219,664,000	201,741,000
NOW deposits	109,378,000	88,632,000
Savings deposits	535,730,000	508,652,000
Time deposits	186,457,000	140,949,000
Total deposits	1,051,229,000	939,974,000
Securities sold under agreement to repurchase	9,289,000	10,159,000
Other borrowings	88,250,000	28,200,000
Other liabilities	17,193,000	14,298,000
Junior subordinated debentures	11,330,000	11,330,000
Total liabilities	1,177,291,000	1,003,961,000
Common stock	2,394,000	2,153,000
Capital surplus	59,444,000	44,389,000
Retained earnings	59,921,000	52,630,000
Accumulated other comprehensive income (loss), net of tax	dr3,417,000	dr2,424,000
Total stockholders' equity	118,342,000	96,748,000

EVERI HOLDINGS INC

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):**

	2017	2016	2015
Game revenues	222,777	213,253	214,424
Payment revenues	752,171	646,203	612,575
Revenues	974,948	859,456	826,999
Games cost of revenue (exclusive of depreciation & amortization)	54,695	50,308	47,017

BANK

Payments cost of revenue (exclusive of depreciation & amortization) . . .	583,850	498,706	463,380
Operating expenses	118,935	118,709	101,202
Research & development . . .	18,862	19,356	19,098
Goodwill impairment		146,299	75,008
Depreciation	47,282	49,995	45,551
Amortization	69,505	94,638	85,473
Total costs & expenses	893,129	978,011	836,729
Operating income (loss)	81,819	dr118,555	dr9,730
Interest expense, net of interest income	102,136	99,228	100,290
Gain (loss) on early extinguishment of debt	dr51,750		dr13,063
Total other income (expenses)	dr153,886	dr99,228	dr113,353
Income (loss) from operations before tax	dr72,067	dr217,783	dr123,083
Income tax provision (benefit)	cr20,164	31,696	cr18,111
Net income (loss)	dr51,903	dr249,479	dr104,972
Common shares(000)			
Weighted average shares outstanding - basic	66,816	66,050	65,854
Weighted average shares outstanding - diluted	66,816	66,050	65,854
Year end shares outstanding	68,237	66,085	66,028
Earnings (loss) per share - basic	d\$0.78	d\$3.78	d\$1.59
Earnings (loss) per share - diluted	d\$0.78	d\$3.78	d\$1.59
Total number of employees	1,100	900	900
Number of common stockholders	5,000	5,000	3,000
Foreign currency translation adjustments		dr2,427	dr1,251

As is Approximately As of March 1, 2017 As of March 1, 2018 As of March 1, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	128,586	119,051
Settlement receivables	227,403	128,821
Trade & other receivables, net	47,782	56,651
Inventory	23,967	19,068
Prepaid expenses & other assets	20,670	18,048
Total current assets	448,408	341,639
Property, equipment & leased assets, net	113,519	98,439
Goodwill	640,589	640,546
Other intangible assets, net	324,311	317,997
Other receivables	2,638	2,020
Other assets	7,609	7,522
Total non-current assets	1,088,666	1,066,524
Total assets	1,537,074	1,408,163
Liabilities:		
Settlement liabilities	317,744	239,123
Accounts payable & accrued expenses	134,504	94,391
Current portion of long-term debt	8,200	10,000
Total current liabilities	460,448	343,514
Deferred tax liability, non-current	38,207	57,611
Long-term debt, less current portion	1,159,643	1,111,880
Other accrued expenses & liabilities	19,409	2,951
Total non-current liabilities	1,217,259	1,172,442
Total liabilities	1,677,707	1,515,956
Common stock	93	91
Additional paid-in capital	282,070	264,755
Retained earnings (accumulated deficit)	dr246,202	dr194,299
Accumulated other comprehensive income (loss)	dr253	dr2,109
Treasury stock, at cost	176,341	176,231
Total stockholders' equity	dr140,633	dr107,793

Reclassified to conform with 2017 presentation Net of reserves - Raw materials and component parts: 2016 \$2,155,000; 2017 \$1,327,000

FARMERS & MERCHANTS BANCORP INC (OH)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans, including fees	37,195	33,703	29,293
Interest income on debt securities - U.S. treasury & government agency	2,480	2,373	2,434
Interest income on debt securities - municipalities	1,193	1,437	1,739
Interest income on dividends	187	149	148
Interest income on federal funds sold	69	22	8.00
Interest income on other income	124	43	28
Total interest income	41,248	37,727	33,650

Interest expense on deposits	4,483	3,617	3,269
Interest on federal funds purchased & securities sold under agreements to repurchase	497	458	317
Interest expense on borrowed funds	147	148	1.00
Total interest expense	5,127	4,223	3,587
Net interest income - before provision for loan losses	36,121	33,504	30,063
Provision for loan losses	222	1,121	625
Net interest income after provision for loan losses	35,899	32,383	29,438
Customer service fees	5,609	6,118	5,847
Other service charges & fees	4,268	3,774	3,790
Net gain (loss) on sale of loans	811	888	700
Net gain (loss) on sale of securities	47	588	451
Total noninterest income	10,735	11,368	10,788
Salaries & wages expense	12,613	11,620	10,907
Employee benefits expense	3,635	3,323	3,555
Net occupancy expense	1,489	1,459	1,352
Furniture & equipment	1,858	1,724	1,629
Data processing expense	1,213	1,409	1,300
Franchise taxes	902	878	746
Net gain (loss) on sale of other assets owned	dr27	dr81	dr47
Federal Deposit Insurance Corporation assessment	330	407	485
Mortgage servicing rights amortization	353	419	374
Other general & administrative expense	6,311	6,111	5,672
Total other operating expenses	28,731	27,431	26,067
Income before income taxes	17,903	16,320	14,159
Income taxes	5,183	4,656	3,819
Net income (loss)	12,720	11,664	10,340
Less: distributed earnings allocated to participating securities	45	37	31
Less: undistributed earnings allocated to participating securities	77	64	47
Net income (loss) available to common shareholders (000)	12,598	11,563	10,262
Common shares(000)			
Weighted average shares outstanding - basic	9,251	9,224	9,234
Weighted average shares outstanding - diluted	9,251	9,224	9,234
Year end shares outstanding	9,266	9,242	9,225
Net earnings per share - basic	\$1.38	\$1.27	\$1.12
Net earnings per share - diluted	\$1.38	\$1.27	\$1.12
Dividends per common share	\$0.50	\$0.46	\$0.44
Total number of employees	275	273	265
Number of common stockholders	1,828	1,842	1,876

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	33,480	27,348
Federal funds sold	987	974
Total cash & cash equivalents	34,467	28,322
Interest-bearing time deposits	4,018	1,915
Securities - available for sale	196,398	218,527
Other securities, at cost	3,717	3,717
Loans held for resale	1,221	2,055
Loans, net	816,156	751,310
Premises & equipment	21,617	21,457
Construction in progress	109	109
Goodwill	4,074	4,074
Mortgage servicing rights	2,299	2,192
Other real estate owned	674	774
Bank owned life insurance	14,523	14,376
Other assets	7,736	7,176
Total assets	1,107,009	1,055,895
Liabilities:		
Noninterest-bearing deposits	199,114	186,390
NOW accounts	298,711	230,446
Savings accounts	233,949	226,537
Time deposits	187,566	198,830
Total deposits	919,340	842,203

Federal funds purchased & securities sold under agreement to repurchase	39,495	70,324
Federal Home Loan Bank (FHLB) advances	5,000	10,000
Dividend payable	1,193	1,053
Accrued expenses & other liabilities	7,844	6,738
Total liabilities	972,872	930,318
Common stock	11,546	11,947
Treasury stock	12,160	12,267
Retained earnings	136,577	127,869
Accumulated other comprehensive income (loss)	dr1,826	dr1,972
Total stockholders' equity	134,137	125,577

Reclassified to conform with 2017 presentation As reported by Company

FB FINANCIAL CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income & fees on loans	153,969	105,865	87,723
Interest on securities - taxable	10,084	10,646	11,783
Interest on securities - tax-exempt	4,006	3,372	2,808
Other interest income	1,554	611	468
Total interest income	169,613	120,494	102,782
Interest expense on deposits - demand & savings accounts	9,272	5,413	4,733
Interest expense on deposits - time deposits	3,759	1,929	1,559
Interest expense - short-term borrowings	42	121	712
Interest expense on long-term debt	3,269	2,081	1,906
Total interest expense	16,342	9,544	8,910
Net interest income	153,271	110,950	93,872
Provision for loan losses	dr950	dr1,479	dr3,064
Net interest income after loan loss provision	154,221	112,429	96,936
Mortgage banking income	116,933	117,751	70,190
Service charges on deposit accounts	7,787	8,009	7,389
ATM & interchange fees	8,784	7,791	6,536
Investment services & trust income	3,949	3,337	3,260
Bargain purchase gain			2,794
Gain (loss) on sale of securities	285	4,407	1,844
Net (loss) gain on sales or write-downs of foreclosed assets	774	1,282	dr317
Gain (loss) on other assets	dr664	dr103	dr393
Other income	3,733	2,211	1,077
Total non-interest income	141,581	144,685	92,380
Salaries, commissions & employee benefits	130,355	113,992	84,214
Occupancy & fixed asset expense	13,836	12,611	10,777
Legal & professional fees	5,737	3,514	3,355
Data processing expense	6,488	4,181	2,053
Merger & conversion expenses	19,034	3,268	3,543
Amortization of core deposit & other intangibles	1,995	2,132	1,731
Amortization of mortgage servicing rights		8,321	2,601
Impairment of mortgage servicing rights		4,678	194
Loss (gain) on sale of mortgage servicing rights	249	4,447	
Regulatory fees & deposit insurance assessments	2,049	1,952	2,190
Software license & maintenance fees	1,873	2,874	1,986
Advertising	12,957	10,608	7,866
Other expense	27,744	22,212	17,982
Total non-interest expenses	222,317	194,790	138,492
Income before income taxes	73,485	62,324	50,824
State income tax expense	21,087	21,733	2,968
Net income	52,398	40,591	47,856
Common shares(000)			
Weighted average shares outstanding - basic	27,627	19,165	17,180
Weighted average shares outstanding - diluted	28,208	19,312	17,180
Year end shares outstanding	30,536	24,108	17,180
Net income (loss) per share - basic	\$1.90	\$2.12	\$2.79
Net income (loss) per share - diluted	\$1.86	\$2.10	\$2.79

BANK

Dividends per share	\$4.03	\$1.37
Number of full time employees	1,335	1,067
Number of part time employees	51	41
Total number of employees	1,386	1,108
Number of common stockholders	735	1,038

Reclassified to conform with 2017 current presentation

Shares increased due to the issuance of common stock

Shares increased due to shares issued in conjunction with acquisition of the Clayton Banks and other share issuances

As of June 30, 2016

Approximate As of March 12, 2018

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & due from banks	29,831	50,157
Federal funds sold	66,127	13,037
Interest earning deposits in financial institutions	23,793	73,133
Cash & cash equivalents	119,751	136,327
Investments securities available for sale, at fair value	543,992	582,183
Federal Home Loan Bank stock at cost	11,412	7,743
Loans held for sale, at fair value	526,185	507,442
Loans	3,166,911	1,848,784
Less: Allowance for loan losses	24,041	21,747
Loans	3,142,870	1,827,037
Premises & equipment, net	81,577	66,651
Other real estate owned, net	16,442	7,403
Interest receivable	13,069	7,241
Mortgage servicing rights	76,107	32,070
Goodwill	137,190	46,867
Core deposit & other intangibles, net	14,902	4,563
Other assets	44,216	51,354
Total assets	4,727,713	3,276,881
Liabilities:		
Non-interest bearing demand deposits	888,200	697,072
Interest bearing demand deposits	1,909,546	1,449,382
Savings deposits	178,320	134,077
Customer time deposits	602,628	389,500
Brokered & internet time deposits	85,701	1,531
Total time deposits	688,329	391,031
Total deposits	3,664,395	2,671,562
Securities sold under agreements to repurchase	14,293	21,561
Short-term borrowings	190,000	150,000
Long-term debt	143,302	44,892
Accrued expenses & other liabilities	118,994	58,368
Total liabilities	4,130,984	2,946,383
Common stock	30,536	24,108
Additional paid-in capital	418,596	213,480
Retained earnings (accumulated deficit)	147,449	93,784
Accumulated other comprehensive income (loss), net	148	dr874
Total stockholders' equity	596,729	330,498

Reclassified to conform with 2017 current presentation

FIDELITY NATIONAL FINANCIAL INC

Acquisition Development: On Mar. 19, 2018, Co. signed a merger agreement to acquire Stewart Information Services Corporation ("Stewart") for \$50.00 per share of common stock, subject to potential adjustment as described below, representing an equity value of approximately \$1,200,000,000. The consideration will be paid 50% in cash and 50% in Co. common stock. Stewart stockholders will also have the option to elect to receive their consideration in all cash or all stock, subject to pro rata reductions to the extent the cash or stock option is oversubscribed. Co. common stock component will be subject to a fixed exchange ratio that is based on Co.'s volume weighted average price ("VWAP") for the twenty trading days prior to the signing of the merger agreement. For those Stewart stockholders who elect to receive all Co. stock, the exchange ratio will be equal to 1.2850, subject to potential adjustment as described below and proration to the extent the stock option is oversubscribed.

FIDELITY SOUTHERN CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest income on loans, including fees	150,998,000	143,605,000	111,626,000
Interest income on investment securities - taxable	4,269,000	4,941,000	4,601,000
Interest income on investment securities - nontaxable	135,000	292,000	335,000
Other interest income	2,576,000	445,000	80,000
Total interest income	157,978,000	149,283,000	116,642,000
Interest expense on deposits	15,722,000	13,194,000	11,349,000
Interest expense on short-term borrowings	928,000	1,424,000	650,000

Interest expense on subordinated debt	6,080,000	5,830,000	3,805,000
Total interest expense	22,730,000	20,448,000	15,804,000
Net interest income	135,248,000	128,835,000	100,838,000
Provision for loan losses	4,275,000	8,231,000	4,351,000
Net interest income after provision for loan losses	130,973,000	120,604,000	96,487,000
Service charges on deposit accounts	6,019,000	5,941,000	4,955,000
Other fees & charges	8,402,000	7,664,000	5,304,000
Mortgage banking activities	98,797,000	101,577,000	85,540,000
Indirect lending activities	12,533,000	14,900,000	18,821,000
Small Business			
Administration	4,540,000	5,659,000	5,265,000
Bank owned life insurance	1,670,000	2,374,000	2,440,000
Securities gains (losses)		578,000	dr329,000
Other noninterest income	2,991,000	2,632,000	5,892,000
Total noninterest income	134,952,000	141,325,000	127,888,000
Salaries & employee benefits expense	103,366,000	96,684,000	76,871,000
Commissions expense	34,573,000	33,907,000	27,342,000
Occupancy expense	18,164,000	17,890,000	15,877,000
Professional & other services expense	18,343,000	15,224,000	12,119,000
Other noninterest expense	36,424,000	37,315,000	30,737,000
Total noninterest expense	210,870,000	201,020,000	162,946,000
Income (loss) before income tax expense (benefit)	55,055,000	60,909,000	61,429,000
Income tax expense (benefit)	15,259,000	22,143,000	22,294,000
Net income (loss)	39,796,000	38,766,000	39,135,000
Common shares			
Weighted average share outstanding - basic	26,602,000	25,497,000	22,137,000
Weighted average shares outstanding - diluted	26,722,000	25,814,000	23,863,000
Year end shares outstanding	27,019,201	26,318,400	23,140,774
Net earnings (loss) per common share - basic	\$1.50	\$1.52	\$1.77
Net earnings (loss) per common share - diluted	\$1.49	\$1.50	\$1.64
Cash dividends paid per common share	\$.48	\$.48	\$.39
Number of full time employees	1,394	1,284	1,242
Number of common stockholders	1,400	1,300	1,300
Number of beneficiary stockholders	3,400	3,550	3,500

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016
Assets:		
Cash & due from banks	33,874,000	31,985,000
Interest-bearing deposits with banks	104,032,000	97,726,000
Federal funds sold	48,396,000	20,000,000
Cash & cash equivalents	186,302,000	149,711,000
Investment securities available-for-sale	120,121,000	144,310,000
Investments securities held-to-maturity	21,689,000	16,583,000
Loans held-for-sale	357,755,000	346,328,000
Loans	3,580,966,000	3,302,264,000
Allowance for loan losses	29,772,000	29,831,000
Loans, net of allowance for loan losses	3,551,194,000	3,272,433,000
Premises & equipment, net	88,463,000	87,915,000
Other real estate, net	7,621,000	14,814,000
Bank owned life insurance	71,883,000	70,151,000
Servicing rights	112,615,000	99,295,000
Other assets	59,215,000	69,145,000
Total assets	4,576,858,000	4,389,685,000
Liabilities:		
Noninterest-bearing demand deposits	1,125,598,000	964,900,000
Interest bearing deposits	2,741,602,000	2,665,694,000
Total deposits	3,867,200,000	3,630,594,000
Short-term borrowings	150,580,000	243,351,000
Subordinated debt, net	120,587,000	120,454,000
Other liabilities	36,859,000	32,639,000
Total liabilities	4,175,226,000	4,027,038,000
Common stock	217,555,000	205,309,000
Accumulated other comprehensive income (loss), net of tax	383,000	692,000
Retained earnings (accumulated deficit)	183,694,000	156,646,000
Total shareholders' equity	401,632,000	362,647,000

Reclassified to conform with 2017 presentation

Fair value - investment securities held-to-maturity: 2016

Includes loans at fair

value - loans held-for-sale: 2016 \$252,712,000; 2017 \$269,140,000

FIRST BANCORP
Annual Report:
Consolidated Income Account, years ended Dec. 31 (\$ of US \$):

	2017	2016	2015
Interest & dividend income on loans	532,684,000	531,022,000	548,571,000
Interest & dividend income on investment securities	51,125,000	50,905,000	54,850,000
Interest & dividend income on money market investments	4,614,000	3,365,000	2,148,000
Total interest income	588,423,000	585,292,000	605,569,000
Interest expense on deposits	66,537,000	67,302,000	69,250,000
Interest expenses on securities sold under agreements to repurchase	10,911,000	20,203,000	22,431,000
Interest expense on advances from FHLB	11,140,000	5,964,000	4,171,000
Interest expense on notes payable & other borrowings	8,284,000	7,705,000	7,451,000
Total interest expense	96,872,000	101,174,000	103,303,000
Net interest income	491,551,000	484,118,000	502,266,000
Provision for loan & lease losses	144,254,000	86,733,000	172,045,000
Net interest income (loss) after provision for loan & lease losses	347,297,000	397,385,000	330,221,000
Service charges & fees on deposit accounts	22,314,000	22,965,000	20,330,000
Mortgage banking activities	13,491,000	20,435,000	17,217,000
Net gain (loss) on sale of investments	371,000	6,104,000	
Gain from recovery of investments previously written off		1,547,000	
Other-than-temporary impairment losses on available-for-sale debt securities: total	dr12,231,000	dr1,845,000	dr35,806,000
Other-than-temporary impairment losses on available-for-sale debt securities: non credit-related impairment portion on debt securities not expected to be sold (recognized in other comprehensive income)		dr4,842,000	19,289,000
Net impairment losses on available-for-sale debt securities	dr12,231,000	dr6,687,000	dr16,517,000
Gain on early extinguishment of debt	1,391,000	4,217,000	
Insurance commission income	8,197,000	8,473,000	7,058,000
Bargain purchase gain			13,443,000
Gain on sale of merchant contracts			7,000,000
Other non-interest income	28,854,000	30,900,000	32,794,000
Total non-interest income (loss)	62,387,000	87,954,000	81,325,000
Employees' compensation & benefits expenses	151,845,000	151,493,000	150,059,000
Occupancy & equipment expenses	56,659,000	55,159,000	59,295,000
Business promotion expenses	12,485,000	11,419,000	15,234,000
Professional fees	45,929,000	44,137,000	55,632,000
Taxes, other than income taxes	14,550,000	15,139,000	12,669,000
Insurance & supervisory fees	18,534,000	24,920,000	29,021,000
Net loss on other real estate owned (OREO) & OREO operations	10,997,000	11,533,000	15,788,000
Credit & debit card processing expenses	13,212,000	13,635,000	16,177,000
Communications expense	6,148,000	6,759,000	7,726,000
Other non-interest expenses	17,342,000	20,886,000	22,229,000
Total non-interest expenses	347,701,000	355,080,000	383,830,000
Income (loss) before income taxes	61,983,000	130,259,000	27,716,000
Income tax provision	cr4,973,000	37,030,000	6,419,000
Net income (loss)	66,956,000	93,229,000	21,297,000
Net income (loss) attributable to common stockholders	64,280,000	93,006,000	21,297,000

BANK

Common shares			
Weighted average shares outstanding - basic	213,963,000	212,818,000	211,457,000
Weighted average shares outstanding - diluted	216,118,000	215,794,000	212,971,000
Year end shares outstanding	216,278,040	217,446,205	215,088,698
Net income (loss) per common share - basic	\$0.30	\$0.44	\$0.10
Net income (loss) per common share - diluted	\$0.30	\$0.43	\$0.10
Total number of employees	2,553	2,701	2,758
Number of common stockholders	376	388	435

Consolidated Balance Sheet, as of Dec. 31 (\$ of US \$):

	2017	2016
Assets:		
Cash & due from banks	705,980,000	289,591,000
Time deposits with other financial institutions	3,126,000	2,800,000
Other short-term investments	7,289,000	7,294,000
Total money market investments	10,415,000	10,094,000
Securities pledged that can be repledged - available for sale	350,123,000	339,390,000
Other investment securities - available for sale	1,540,893,000	1,542,530,000
Total investment securities available for sale	1,891,016,000	1,881,920,000
Other investment securities - held to maturity	150,627,000	156,190,000
Total investment securities held to maturity	150,627,000	156,190,000
Other equity securities	43,119,000	42,992,000
Loans, net	8,618,633,000	8,681,270,000
Loans held for sale, at lower of cost or market	32,980,000	50,006,000
Total loans, net	8,651,613,000	8,731,276,000
Premises & equipment, net	141,895,000	150,828,000
Other real estate owned	147,940,000	137,681,000
Accrued interest receivable on loans & investments	57,172,000	45,453,000
Other assets	461,491,000	476,430,000
Total assets	12,261,268,000	11,922,455,000
Liabilities:		
Non-interest-bearing deposits	1,833,665,000	1,484,155,000
Interest-bearing deposits	7,188,966,000	7,347,050,000
Total deposits	9,022,631,000	8,831,205,000
Securities sold under agreements to repurchase	300,000,000	300,000,000
Advances from the Federal Home Loan Bank (FHLB)	715,000,000	670,000,000
Other borrowings	208,635,000	216,187,000
Accounts payable & other liabilities	145,905,000	118,820,000
Total liabilities	10,392,171,000	10,136,212,000
Non-cumulative perpetual monthly income preferred stock	36,104,000	36,104,000
Common stock	22,038,000	21,870,000
Less: treasury stock	410,000	125,000
Common stock outstanding	21,628,000	21,745,000
Additional paid-in capital	936,772,000	931,856,000
Retained earnings (accumulated deficit)	895,208,000	830,928,000
Accumulated other comprehensive income (loss), net	dr20,615,000	dr34,390,000
Total stockholders' equity	1,869,097,000	1,786,243,000

FIRST BANCSHARES INC Annual Report:

	2017	2016	2015
Interest & fees on loans	56,826,566	38,495,909	34,242,067
Taxable interest & dividends on securities	6,340,610	4,052,162	3,948,459
Tax-exempt interest on securities	2,349,889	1,869,644	1,854,213
Interest on federal funds sold	389,881	126,833	63,841
Interest on deposits in banks	162,467	59,449	93,276
Total interest income	66,069,413	44,603,997	40,201,856
Interest expense on deposits	5,261,318	3,443,812	2,562,241
Interest expense on borrowed funds	1,647,933	871,523	645,207

Total interest expense	6,909,251	4,315,335	3,207,448
Net interest income	59,160,162	40,288,662	36,994,408
Provision for loan losses	505,653	625,271	410,069
Net interest income after provision for loan losses	58,654,509	39,663,391	36,584,339
Service charges on deposit accounts	7,358,531	5,125,846	5,013,983
Other service charges & fees	623,706	531,162	470,842
Secondary market mortgage income	4,501,618	4,432,705	1,075,118
Bank owned life insurance income	738,659	528,734	408,535
Gain (loss) on sale of premises	dr22,123	dr51,838	133,339
Securities gains (losses)	dr15,889	126,286	.....
Gain (loss) on sale of other real estate	dr198,296	dr113,755	dr246,859
Other income	1,376,906	668,194	733,574
Total other income	14,363,112	11,247,334	7,588,532
Salaries expense	25,828,269	17,880,844	15,089,136
Employee benefits expense	4,719,821	4,255,690	3,447,367
Occupancy expense	4,827,711	3,459,206	3,422,116
Furniture & equipment expense	1,224,655	1,261,506	1,198,930
Supplies & printing expense	640,171	286,880	300,022
Professional & consulting fees	6,756,847	1,805,420	1,331,928
Marketing & public relations expense	405,552	465,344	496,638
Federal Deposit Insurance Corporation & Office of the Comptroller of the Currency assessments	1,252,434	1,019,668	965,642
ATM expense	1,187,614	882,657	763,248
Bank communications	1,295,932	782,024	631,261
Data processing expense	1,039,210	534,648	150,394
Other expense	6,268,117	4,227,812	4,364,440
Total other expense	55,446,333	36,861,699	32,161,122
Income before income taxes	17,571,288	14,049,026	12,011,749
Income taxes	6,954,812	3,930,339	3,213,047
Net income	10,616,476	10,118,687	8,798,702
Preferred dividends & stock accretion	.....	452,305	342,460
Net income applicable to common stockholders	10,616,476	9,666,382	8,456,242
Common shares			
Weighted average shares outstanding - basic	9,484,460	5,435,088	5,371,111
Weighted average shares outstanding - diluted	9,561,260	6,259,333	5,442,050
Year end shares outstanding	11,165,907	8,991,397	5,376,665
Net income per common share - basic	\$1.12	\$1.86	\$1.64
Net income per common share - diluted	\$1.11	\$1.64	\$1.62
Cash dividend per common share	\$0.15	\$0.15	\$0.15
Number of full time employees	481	306	295
Number of part time employees	6.00	9.00	10
Number of common stockholders	1,961	2,031	1,187
Number of beneficiary stockholders	.....	.....	476

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016
Assets:		
Cash & due from banks	42,980,353	31,719,187
Interest-bearing deposits with banks	48,466,424	29,974,698
Federal funds sold	475,000	425,000
Total cash & cash equivalents	91,921,777	62,118,885
Held-to-maturity securities	6,000,000	6,000,000
Available-for-sale securities	356,893,081	243,205,963
Other securities	9,969,200	6,592,750
Total securities	372,862,281	255,798,713
Loans held for sale	4,790,049	5,879,884
Loans, net	1,217,017,663	859,543,789
Interest receivable	6,704,915	4,358,098
Premises & equipment, net	46,426,031	34,624,352
Cash surrender value of life insurance	27,053,900	21,250,476
Goodwill	19,959,849	13,776,040
Other real estate owned	7,158,409	6,007,621
Other assets	19,343,560	14,009,388
Total assets	1,813,238,443	1,277,367,246
Noninterest-bearing deposits	301,988,781	202,478,442
Interest-bearing deposits	1,168,575,736	836,712,820
Total deposits	1,470,564,517	1,039,191,262

Interest payable	353,143	306,080
Borrowed funds	104,072,294	69,000,000
Subordinated debentures	10,310,000	10,310,000
Other liabilities	5,470,569	4,033,197
Total liabilities	1,590,770,523	1,122,840,539
Common stock	11,192,401	9,017,891
Additional paid-in capital	158,455,979	102,574,159
Retained earnings	53,720,927	44,476,386
Accumulated other comprehensive income (loss)	dr437,742	dr1,078,084
Treasury stock, at cost	463,645	463,645
Total stockholders' equity	222,467,920	154,526,707

Reclassified to conform with 2017 presentation

Fair value - held-to-maturity securities: 2016 \$7,393,828; 2017 \$7,397,966

FIRST BANK (WILLIAMSTOWN, NJ) Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest & dividend income on investment securities - taxable	1,695	1,221	1,423
Interest & dividend income on investment securities - tax exempt	488	500	452
Interest & dividend income on interest bearing deposits in other banks, fed funds sold, & other	725	379	247
Interest & dividend income on loans, including fees	48,290	36,227	28,642
Total interest & dividend income	51,198	38,327	30,764
Interest expense on deposits	8,939	7,624	5,658
Interest expense on borrowings	1,003	207	218
Interest expense on subordinated debentures	1,593	1,593	1,065
Total interest expense	11,535	9,424	6,941
Net interest income	39,663	28,903	23,823
Provision for loan losses	2,675	2,697	2,669
Net interest income after provision for loan losses	36,988	26,206	21,154
Service fees on deposit accounts	197	154	128
Loan fees	113	79	44
Income on bank-owned life insurance	739	496	425
Gains on sale of investment securities	25	11	.....
Gains on sale of loans	296	.....	.....
Gains on recovery of acquired loans	316	556	744
Other non-interest income	455	320	291
Total non-interest income	2,116	1,630	1,643
Salaries & employee benefits	12,364	9,618	9,221
Occupancy & equipment	3,037	2,652	2,372
Legal fees	331	287	336
Other professional fees	1,466	1,225	1,225
Regulatory fees	566	671	507
Directors' fees	534	457	429
Data processing	1,243	934	811
Marketing & advertising	594	465	470
Travel & entertainment	303	234	269
Insurance	256	209	196
Other real estate owned expense, net	817	432	801
Merger-related expenses	1,767	.....	.....
Other expense	1,406	1,148	1,088
Total noninterest expense	24,684	18,332	17,725
Net income (loss) before income tax (benefit) expense	14,420	9,504	5,072
Income tax expense (benefit)	7,427	3,098	1,185
Net income (loss)	6,993	6,406	3,887
Common shares(000)			
Weighted average shares outstanding - basic	14,222	10,421	9,423
Weighted average shares outstanding - diluted	14,578	10,580	9,492
Year end shares outstanding	17,443	11,410	9,470
Earnings (loss) per share - basic	\$0.49	\$0.61	\$0.41
Earnings (loss) per share - diluted	\$0.48	\$0.61	\$0.41
Number of full time employees	142	100	92
Number of part time employees	11	10	9
Total number of employees	153	110	101

BANK

Number of common stockholders ... 389 254 302
 Restated to reflect the adoption of ASU No. 2016-03
 Reclassified to conform to 2017 presentation Shares increased due to sale of common stock Shares increased due to sale of common stock, exercise of stock options and warrants, and acquisition of Bucks County Bank's common stock As is As of March 14, 2017 Approximately As of March 14, 2018 As of March 14, 2016

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & due from banks	12,808	6,078
Federal funds sold	5,000	5,000
Interest bearing deposits with banks	30,570	19,211
Cash & cash equivalents	43,378	30,289
Interest bearing time deposits with banks	4,113	7,440
Investment securities available-for-sale	62,393	47,077
Investment securities held-to-maturity	<input type="checkbox"/> 52,900	<input type="checkbox"/> 53,473
Restricted investment in bank stocks	5,289	3,890
Other investments	6,054	5,000
Loans, net of deferred fees & costs	1,227,413	898,429
Less: allowance for loan losses	11,697	9,826
Net loans	1,215,716	888,603
Less: accumulated depreciation & amortization	5,183	4,575
Premises & equipment, net	5,880	3,338
Other real estate owned, net	1,183	1,292
Accrued interest receivable	3,828	2,573
Bank-owned life insurance	29,806	21,067
Goodwill	10,497	
Other intangible assets, net	917	224
Deferred income taxes	5,596	8,350
Other assets	4,777	678
Total assets	1,452,327	1,073,294
Liabilities:		
Non-interest bearing deposits	198,595	118,569
Interest bearing deposits	968,503	776,365
Total deposits	1,167,098	894,934
Borrowings	94,863	64,510
Subordinated debentures	21,748	21,641
Accrued interest payable	988	636
Other liabilities	4,380	2,767
Total liabilities	1,289,077	984,488
Common stock	87,003	56,885
Additional paid-in capital	57,015	18,779
Retained earnings (accumulated deficit)	19,726	13,611
Accumulated other comprehensive income (loss)	dr494	dr469
Total stockholders' equity	163,250	88,806
<input type="checkbox"/> Fair value: 2016 \$53,358,000; 2017 \$52,920,000		

FIRST CHOICE BANK (CERRITOS), Annual Report: Consolidated Income Account, years ended Dec. 31 (\$ of US \$):

	2016	2015
Interest & fees on loan	35,739,036	30,961,208
Interest on investment securities	787,777	908,980
Other interest income	983,981	586,602
Total interest income	37,510,794	32,456,790
Interest on savings, NOW & money market accounts	4,067,003	4,250,773
Interest expense on time deposits	1,839,911	1,298,383
Interest on borrowings	140,383	98,118
Total interest expense	6,047,297	5,647,274
Net interest income	31,463,497	26,809,516
Provision for loan losses	1,740,000	3,119,400
Net interest income after provision for loan losses	29,723,497	23,690,116
Service charges, fees & other income	492,510	400,182
Net servicing fees	440,571	580,912
Bank enterprise award	265,496	
Gain on sales of loans	3,207,746	3,046,147
Total interest income	4,406,324	4,027,241
Salaries & employee benefits	13,146,537	11,960,591
Occupancy expenses	1,229,935	1,229,935
Professional fees	960,108	855,421
Other operating expense	4,695,626	4,395,238
Total noninterest expense	20,047,960	18,441,185
Income before income taxes	<input type="checkbox"/> 14,081,861	9,276,172
Income taxes	5,812,200	3,883,600
Net income	<input type="checkbox"/> 8,269,661	5,392,572
Common shares		
Weighted average shares outstanding - basic	7,007,406	5,873,836
Weighted average shares outstanding - diluted	7,082,134	5,983,652
Year end shares outstanding	7,112,954	6,831,992
Net income (loss) per share - basic	\$1.18	\$0.92

Net income (loss) per share - diluted \$1.17 \$0.90
 Total number of employees 100
 As reported by Company Approximately

Consolidated Balance Sheet, as of Dec. 31 (\$ of US \$):

	2016	2015
Assets:		
Cash & due from banks	4,670,748	2,605,784
Interest-bearing deposits at other banks	99,003,453	94,831,705
Securities purchased under agreements to resell	6,357,416	
Total cash & cash equivalents	110,031,617	97,437,489
Investment securities-available for sale	35,789,824	24,972,282
Investment securities-held to maturity	5,675,243	16,010,460
Loan held for sale	4,827,225	12,907,887
Loans receivables, net	687,918,835	644,741,681
Federal Home Loan & other bank stock, at cost	3,764,500	3,236,159
Premises & equipment, net	1,035,501	1,379,459
Deferred taxes	6,681,885	6,272,684
Accrued interest & other assets	7,730,134	4,984,389
Total assets	863,454,764	811,942,490
Liabilities:		
Non-interest demand deposits	150,763,876	158,377,342
Money market, NOW & savings	446,828,566	428,254,227
Time deposits	158,968,267	121,866,530
Total deposits	756,560,709	708,498,099
Federal Home Loan Bank borrowings		6,000,000
Accrued interest & other liabilities, net	5,446,587	5,009,706
Total liabilities	762,007,296	719,507,805
Common stock	87,177,037	81,759,465
Additional paid-in capital	989,431	1,323,196
Retained earnings	13,717,777	9,686,529
Accumulated other comprehensive income (loss)-Unrealized loss on available-for-sale securities, net	<input type="checkbox"/> dr436,777	<input type="checkbox"/> dr334,505
Total stockholders' equity	101,447,468	92,434,685
<input type="checkbox"/> As reported by Company <input type="checkbox"/> Net of taxes - Unrealized loss on available-for-sale securities: 2015 \$233,898; 2016 \$305,410		

1ST CONSTITUTION BANCORP Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest income on loans, including fees	35,967,000	33,701,000	33,975,000
Interest income on securities-taxable	3,326,000	3,268,000	3,167,000
Interest income on securities-tax-exempt	2,140,000	2,078,000	2,131,000
Interest income on federal funds sold & short-term investments	230,000	88,000	50,000
Total interest income	41,663,000	39,135,000	39,323,000
Interest expense on deposits	4,550,000	4,044,000	3,704,000
Interest expense on borrowings	429,000	687,000	577,000
Interest expense on redeemable subordinated debentures	519,000	427,000	355,000
Total interest expense	5,498,000	5,158,000	4,636,000
Net interest income	36,165,000	33,977,000	34,687,000
Provision (credit) for loan losses	600,000	dr300,000	1,100,000
Net interest income after provision (credit) for loan losses	35,565,000	34,277,000	33,587,000
Service charges on deposit accounts	596,000	715,000	818,000
Gain on sales of loans, net	5,149,000	3,785,000	4,039,000
Income on bank-owned life insurance	522,000	549,000	558,000
Gain (loss) on sales of securities	129,000	1,873,000	1,171,000
Other income	1,844,000	6,922,000	6,586,000
Total other income	8,240,000	6,922,000	6,586,000
Salaries & employee benefits	18,804,000	16,543,000	15,589,000
Occupancy expense	3,169,000	3,243,000	3,362,000
Data processing expenses	1,314,000	1,277,000	1,211,000
Federal Deposit Insurance Corporation insurance expense	360,000	453,000	660,000
Other real estate owned expenses	42,000	74,000	734,000
Other operating expenses	7,317,000	5,701,000	5,891,000
Total other expenses	31,006,000	27,291,000	27,447,000
Income before income taxes	12,799,000	13,908,000	12,726,000
Income taxes	5,871,000	4,623,000	4,062,000
Net income	6,928,000	9,285,000	8,664,000
Common shares			

Weighted average shares outstanding-basic 8,049,981 7,962,121 7,901,278
 Weighted average shares outstanding-diluted 8,312,784 8,177,439 8,075,752
 Year end shares outstanding 8,082,903 7,993,789 7,922,968
 Net income per share-basic \$0.86 \$1.17 \$1.10
 Net income per share-diluted \$0.83 \$1.14 \$1.07
 Dividends per common share \$0.16 \$0.10
 Number of full time employees 176 196 169
 Number of part time employees 9.00 10 14
 Total number of employees 185 206 183
 Number of common stockholders 277 330 302
 Reclassified to conform with 2017 presentation Approximately As of February 28, 2017 As of February 28, 2018 As of February 29, 2016

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016
Assets:		
Cash & due from banks	5,037,000	5,348,000
Interest-bearing deposits	13,717,000	9,538,000
Total cash & cash equivalents	18,754,000	14,886,000
Investment securities available for sale, at fair value	105,458,000	103,794,000
Investment securities held to maturity	<input type="checkbox"/> 110,267,000	<input type="checkbox"/> 126,810,000
Total investment securities	215,725,000	230,604,000
Loans held for sale	4,254,000	14,829,000
Loans	789,906,000	724,808,000
Less: allowance for loan losses	8,013,000	7,494,000
Net loans	781,893,000	717,314,000
Premises & equipment, net	10,705,000	10,673,000
Accrued interest receivable	3,478,000	3,095,000
Bank-owned life insurance	25,051,000	22,184,000
Other real estate owned		166,000
Goodwill & intangible assets	12,496,000	12,880,000
Other assets	6,918,000	11,582,000
Total assets	1,079,274,000	1,038,213,000
Liabilities:		
Non-interest bearing deposits	196,509,000	170,854,000
Interest bearing deposits	725,497,000	663,662,000
Total deposits	922,006,000	834,516,000
Overnight borrowings	20,500,000	63,050,000
Federal Home Loan Bank advances		10,000,000
Redeemable subordinated debentures	18,557,000	18,557,000
Accrued interest payable	804,000	866,000
Accrued expenses & other liabilities	5,754,000	6,423,000
Total liabilities	967,621,000	933,412,000
Common stock	72,935,000	71,695,000
Retained earnings	39,822,000	34,074,000
Treasury stock	368,000	368,000
Accumulated other comprehensive income (loss)	dr736,000	dr600,000
Total shareholders' equity	111,653,000	104,801,000
<input type="checkbox"/> Reclassified to conform with 2017 presentation <input type="checkbox"/> Fair value - Investment securities - held to maturity: 2016 \$128,559,000; 2017 \$111,865,000		

FIRST FOUNDATION INC Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest income - loans	121,707	85,080	57,481
Interest income - securities	12,407	12,781	5,227
Interest income - FHLB stock, fed funds sold & interest-bearing deposits	2,687	2,781	1,763
Total interest income	136,801	100,642	64,471
Interest expense - deposits	17,443	8,916	4,886
Interest expense - borrowings	5,740	2,277	1,395
Total interest expense	23,183	11,193	6,281
Net interest income	113,618	89,449	58,190
Provision for loan losses	2,762	4,681	2,673
Net interest income after provision for loan losses	110,856	84,768	55,517
Asset management, consulting & other fees	26,710	24,384	23,486
Gain on sale of loans	7,029	7,812	2,935
Gain (loss) on capital market activities		dr1,043	
Other income	4,980	3,407	2,352
Total noninterest income	38,719	34,560	28,773
Compensation & benefits	56,558	48,574	40,456
Occupancy & depreciation	15,396	11,978	9,260

BANK

Professional services & marketing costs	7,687	9,825	5,490
Other expenses	19,335	10,617	6,252
Total noninterest expense	98,976	80,994	61,458
Income before taxes on income	50,599	38,334	22,832
Taxes on income	23,017	15,031	9,454
Net income	27,582	23,303	13,378
Common shares(000)			
Weighted average shares outstanding - basic	34,483	32,366	22,310
Weighted average shares outstanding - diluted	35,331	33,472	23,152
Year end shares outstanding	38,208	32,720	31,961
Net income per share - basic	\$0.80	\$0.72	\$0.60
Net income per share - diluted	\$0.78	\$0.70	\$0.58
Number of full time employees	3394	3335	295
Number of common stockholders	3,000	2,000	1,200

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	120,394	597,946
Securities available-for-sale (AFS)	519,364	509,578
Loans held for sale	154,380	250,942
Loans, net of deferred fees	3,663,727	2,555,709
Allowance for loan & lease losses (ALLL)	18,400	15,400
Net loans	3,645,327	2,540,309
Premises & equipment, net	6,581	6,730
Investment in Federal Home Loan Bank (FHLB) stock	19,060	33,750
Deferred taxes	12,143	16,811
Real estate owned (REO)	2,920	1,734
Goodwill & intangibles	33,576	2,177
Other assets	27,440	15,426
Total assets	4,541,185	3,975,403
Liabilities:		
Deposits	3,443,527	2,426,795
Borrowings	678,000	1,250,000
Accounts payable & other liabilities	24,707	14,344
Total liabilities	4,146,234	3,691,139
Common stock	38	16
Additional paid-in capital	314,501	232,428
Retained earnings (accumulated deficit)	85,503	57,065
Accumulated other comprehensive income (loss), net of tax	dr5,091	dr5,245
Total shareholders' equity	394,951	284,264

FIRST GUARANTY BANCSHARES, INC.

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Loans (including fees)	54,034	45,495	42,536
Deposit with other banks	178	69	72
Securities (including FHLB stock)	13,325	12,968	13,471
Federal funds sold	9,000		
Total interest income	67,546	58,532	56,079
Demand deposits	5,526	2,633	1,419
Saving deposits	201	80	38
Time deposits	7,112	5,954	6,985
Borrowings	1,554	1,473	166
Total interest expense	14,393	10,140	8,608
Net interest income	53,153	48,392	47,471
Less: provision for loan losses	3,822	3,705	3,864
Net interest income after provision for loan losses	49,331	44,687	43,607
Service charges, commissions & fees	2,589	2,388	2,736
ATM & debit card fees	1,986	1,859	1,779
Net gains (losses) on sale of securities	1,397	3,799	3,300
Net gain (loss) on sale of loans	311	14	4,000
Other noninterest income	2,057	1,395	1,137
Total noninterest income	8,340	9,455	8,956
Salaries & employee benefits	20,113	16,577	15,496
Occupancy & equipment expense	4,505	4,242	3,845
Other noninterest expense	13,903	12,066	11,754
Total noninterest expense	38,521	32,885	31,095
Income before income taxes	19,150	21,257	21,468
Provision for income taxes	7,399	7,164	6,963
Net income	11,751	14,093	14,505
Preferred stock dividend			384

Income available to common shareholders	11,751	14,093	14,121
Common shares(000)			
Weighted average shares outstanding - basic	8,608	8,369	7,715
Year end shares outstanding	8,807	8,369	8,370
Net income per share - basic	\$1.37	\$1.68	\$1.83
Cash dividends paid	\$0.60	\$0.58	\$0.54
Number of full time employees	327	282	267
Number of part time employees	22	22	22
Total number of employees	349	304	289
Total number of common stockholders	3,150	2,180	1,800

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	37,205	17,840
Federal funds sold	823	271
Total cash & cash equivalents	38,028	18,111
Securities available for sale, at fair value	381,535	397,473
Securities held to maturity, at cost	120,121	101,863
Investment securities	501,656	499,336
Federal Home Loan Bank stock, at cost	2,351	1,816
Loans held for sale	1,308	
Less allowance for loan losses	1,149,014	948,921
Net loans	9,225	11,114
Premises & equipment, net	1,139,789	937,807
Goodwill	38,020	23,519
Intangibles assets, net	3,472	1,999
Other real estate, net	4,424	1,056
Accrued interest receivable	1,281	359
Other assets	7,982	7,039
Total assets	12,119	9,904
Liabilities:	1,750,430	1,500,946
Noninterest-bearing demand	251,617	231,094
Interest-bearing demand	611,677	479,810
Savings	104,661	97,280
Time deposits	581,331	517,997
Total deposits	1,549,286	1,326,181
Short-term borrowings	15,500	6,500
Accrued interest payable	2,488	1,931
Senior long-term debt	22,774	22,100
Junior subordinated debentures	14,664	14,630
Other liabilities	1,735	5,255
Total liabilities	1,606,447	1,376,597
Common stock-\$1 par	8,807	8,369
Surplus	92,268	81,000
Retained earnings (accumulated deficit)	44,464	38,979
Accumulated other comprehensive income (loss)	dr1,556	dr3,999
Total shareholders' equity	143,983	124,349

FIRST KEYSTONE CORP.
New Accountant: On Mar. 15, 2018, Co. dismissed BDO USA, LLP and engaged Baker Tilly Virchow Krause, LLP as its new independent public accounting firm.

FIRST OF LONG ISLAND CORP

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income on loans	97,027,000	82,456,000	70,558,000
Interest income on investment securities - taxable	7,754,000	7,981,000	7,991,000
Interest income on investment securities - nontaxable	13,484,000	13,686,000	13,586,000
Total interest income	118,265,000	104,123,000	92,135,000
Interest expense on savings, NOW & money market deposits	7,113,000	5,344,000	2,564,000
Interest expense on time deposits	5,479,000	5,107,000	5,987,000
Interest expense on short-term borrowings	1,345,000	296,000	183,000
Interest expense on long-term debt	7,772,000	7,255,000	7,795,000
Total interest expense	21,709,000	18,002,000	16,529,000
Net interest income	96,556,000	86,121,000	75,606,000
Provision for loan losses (credit)	4,854,000	3,480,000	4,317,000
Net interest income after provision for loan losses (credit)	91,702,000	82,641,000	71,289,000
Investment management division income	2,090,000	2,000,000	2,044,000

Service charges on deposit accounts	2,792,000	2,666,000	2,577,000
Net gains (loss) on sales of securities	dr1,866,000	1,868,000	1,324,000
Other noninterest income	3,813,000	2,845,000	2,813,000
Total noninterest income	6,829,000	9,379,000	8,758,000
Salaries expense	24,159,000	22,116,000	20,680,000
Employee benefits expense	7,150,000	6,889,000	6,021,000
Occupancy & equipment expense	10,245,000	9,264,000	8,798,000
Debt extinguishment		1,756,000	1,084,000
Other operating expenses	11,966,000	12,066,000	10,108,000
Total noninterest expense	53,520,000	52,091,000	46,691,000
Income before income taxes	45,011,000	39,929,000	33,356,000
Income tax expense	9,889,000	9,049,000	7,466,000
Net income	35,122,000	30,880,000	25,890,000
Income allocated to participating securities	128,000	127,000	
Income allocated to common stockholders	34,994,000	30,753,000	25,890,000
Common shares			
Weighted average shares outstanding - basic	24,219,813	22,745,967	21,017,808
Weighted average shares outstanding - diluted	24,475,146	23,017,896	21,262,260
Year end shares outstanding	24,668,390	23,699,107	21,175,016
Net earnings (loss) per share - basic	\$1.44	\$1.35	\$1.23
Net earnings (loss) per share - diluted	\$1.43	\$1.34	\$1.22
Dividends per common share	\$0.58	\$0.55	\$0.52
Number of full time employees	333	314	302
Number of common stockholders	585	702	661

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & cash equivalents	69,672,000	36,929,000
Investment securities held-to-maturity, at amortized cost	7,636,000	11,387,000
Investment securities available-for-sale, at fair value	720,128,000	815,299,000
Total investment securities	727,764,000	826,686,000
Commercial & industrial loans	109,623,000	126,038,000
Secured by real estate - commercial mortgages	1,193,007,000	1,085,198,000
Secured by real estate - residential mortgages	1,558,564,000	1,238,431,000
Secured by real estate - home equity lines	83,625,000	86,461,000
Consumer loans	5,533,000	9,293,000
Total loans	2,950,352,000	2,545,421,000
Allowance for loan losses	33,784,000	30,057,000
Loans, net	2,916,568,000	2,515,364,000
Restricted stock, at cost	37,314,000	31,763,000
Bank premises & equipment, net	39,648,000	34,361,000
Bank-owned life insurance	59,665,000	33,097,000
Pension plan assets, net	19,152,000	17,316,000
Other assets	24,925,000	14,804,000
Total assets	3,894,708,000	3,510,320,000
Liabilities:		
Checking deposits	896,129,000	808,311,000
Savings, NOW & money market deposits	1,602,460,000	1,519,749,000
Time deposits, \$100,000 & over	203,890,000	178,918,000
Time, other deposits	119,518,000	101,759,000
Total deposits	2,821,997,000	2,608,717,000
Short-term borrowings	281,141,000	207,012,000
Long-term debt	423,797,000	379,212,000
Accrued expenses & other liabilities	10,942,000	9,481,000
Deferred income taxes payable	2,381,000	68,000
Total liabilities	3,540,258,000	3,204,490,000
Common stock	2,467,000	2,370,000
Surplus	127,122,000	101,758,000
Retained earnings (accumulated deficit)	224,315,000	203,326,000
Stockholders' equity before accumulated other comprehensive income (loss)	353,904,000	307,434,000
Accumulated other comprehensive income (loss), net of tax	546,000	dr1,604,000
Total stockholders' equity	354,450,000	305,830,000

FIRST NBC BANK HOLDING CO
Bankruptcy Proceedings: On Mar. 15, 2018, Co. filed with the U.S. Bankruptcy Court a Chapter 11 Plan of Reorganization and related Disclosure Statement. According to the Disclosure Statement, "The classes of Claims against and Equity Interests in the Debtor shall be treated under the Plan as follows: Each holder of an Allowed General Unsecured Claim shall receive on the

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Plan Distribution Date, in satisfaction of its Allowed General Unsecured Claim, Cash in an amount equal to such holder's Pro Rata Share of the Litigation and Distribution Trust. Class 3 - Equity Interests (Common Stock) Holders of Interests in the Debtor shall have left unaltered the legal, equitable, and contractual rights to which each such Holder is entitled on account of such Interest. Class 4 - Series D Preferred Equity Interests Holders of Interests in the Debtor shall have left unaltered the legal, equitable, and contractual rights to which each such Holder is entitled on account of such Interest. 5 Class 5 - Series E Preferred Equity Interests Holders of Interests in the Debtor shall have left unaltered the legal, equitable, and contractual rights to which each such Holder is entitled on account of such Interest. Co.'s official committee of unsecured creditors also filed with the Court its own Chapter 11 Plan of Reorganization and related Disclosure Statement. According to the committee's Disclosure Statement, "The Committee believed the Debtor and its former auditor (Ernst) engaged in serious mismanagement and wrongdoing. While the exact roles of the Debtor's former management and Ernst, and the extent of culpability of each, will be determined in litigation that likely will not conclude until after the Effective Date, nevertheless, the Committee lacks confidence that the Debtor, managed and controlled by its prepetition shareholders and directors, will operate the Debtor consistently with the Debtor's fiduciary duties and the paramount interests of creditors. Accordingly, the Committee seeks confirmation of the Plan, which divests the Debtor's shareholders and current management from any control over the Debtor after the Effective Date and does so in a way that may preserve the Debtor's net operating losses ('NOL's') for monetization after the Effective Date. In contrast, the Committee's Plan promises creditors no more than the Committee believes creditors can achieve. The Plan contemplates creditors, and not the Debtor's existing shareholders and directors, will control the Reorganized Debtor's operations and finances. Additionally, Allowed General Unsecured Claims will be held interests in a Litigation Trust that will pursue the Former Officer and Director Claims as well as the Ernst Claims for the benefit of holders of interests in the Litigation Trust."

FIRST US BANCSHARES INC
Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest & fees on loans	26,996,000	25,937,000	25,177,000
Interest on investment securities available for sale - taxable	3,410,000	3,542,000	4,014,000
Interest on investment securities available for sale - tax-exempt	304,000	483,000	589,000
Other interest & dividends	390,000	193,000	117,000
Total interest income	31,100,000	30,155,000	29,897,000
Interest on deposits	2,407,000	2,094,000	2,262,000
Interest on short-term borrowings	122,000	32,000	3,000
Interest on long-term debt	177,000	145,000	24,000
Total interest expense	2,706,000	2,271,000	2,289,000
Net interest income	28,394,000	27,884,000	27,608,000
Provision (reduction in reserve) for loan losses	1,987,000	3,197,000	216,000
Net interest income after provision for loss	26,407,000	24,687,000	27,392,000
Service & other charges on deposit accounts	1,880,000	1,773,000	1,844,000
Credit life insurance income	715,000	681,000	501,000
Net gain on sales & prepayments of investment securities	229,000	659,000	462,000
Other income	1,842,000	2,088,000	1,724,000
Total noninterest income	4,666,000	5,201,000	4,531,000
Salaries & employee benefits	17,374,000	16,663,000	16,664,000
Net occupancy & equipment	3,164,000	3,150,000	3,116,000
Other real estate/foreclosure expense, net	538,000	719,000	1,027,000
Total other expense	7,373,000	7,963,000	7,570,000
Total noninterest expense	28,449,000	28,495,000	28,377,000
Income (loss) before income taxes	2,624,000	1,393,000	3,546,000
Provision for (benefit from) income taxes	3,035,000	169,000	951,000
Net income (loss)	dr411,000	1,224,000	2,595,000
Common shares			
Weighted average shares outstanding - basic	6,173,450	6,149,192	6,137,704
Weighted average shares outstanding - diluted	6,491,451	6,421,742	6,313,254
Year end shares outstanding	6,081,744	6,043,102	6,038,554
Net income (loss) per share - basic	dr\$0.07	\$0.20	\$0.42
Net income (loss) per share - diluted	dr\$0.06	\$0.19	\$0.41
Dividends per common share	\$0.08	\$0.08	\$0.08
Number of full time employees	249	259	278
Number of stockholders	738	744	767
Reclassified to conform with 2016 presentation			
Reclassified to conform with 2017 presentation			

Full-time equivalent employees As of March 13, 2017
As of March 12, 2018 As of March 9, 2016

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016
Assets:		
Cash & due from banks	7,577,000	7,018,000
Interest bearing deposits in other banks	19,547,000	16,512,000
Total cash & cash equivalents	27,124,000	23,530,000
Federal funds sold	15,000,000	
Investment securities available for sale, at fair market value	153,871,000	181,910,000
Investments securities held to maturity, at amortized cost	26,279,000	25,904,000
Federal Home Loan Bank stock, at cost	1,609,000	1,581,000
Loans, net	346,121,000	322,772,000
Premises & equipment, net	26,433,000	18,340,000
Cash surrender value of bank owned life insurance	14,923,000	14,603,000
Accrued interest receivable	2,057,000	1,987,000
Other real estate owned	3,792,000	4,858,000
Other assets	8,372,000	11,407,000
Total assets	625,581,000	606,892,000
Liabilities:		
Demand deposits, non-interest bearing	81,831,000	75,995,000
Demand deposits, interest bearing	435,248,000	421,561,000
Total deposits	517,079,000	497,556,000
Accrued interest expense	381,000	241,000
Other liabilities	6,319,000	7,735,000
Short-term borrowings	15,594,000	10,119,000
Long-term debt	10,000,000	15,000,000
Total liabilities	549,373,000	530,651,000
Common stock	73,000	73,000
Surplus	10,755,000	10,786,000
Accumulated other comprehensive income (loss)	dr868,000	dr1,277,000
Retained earnings	86,673,000	87,434,000
Treasury stock	20,414,000	20,764,000
Non-controlling interests	dr11,000	dr11,000
Total shareholders' equity	76,208,000	76,241,000
Reclassified to conform with 2017 presentation		

FIVE OAKS INVESTMENT CORP
Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest income: available-for-sale securities	29,521,893	23,475,765	24,298,156
Interest income: mortgage loans held-for-sale	72,160	430,986	2,097,702
Interest income: multi-family loans held in securitization trusts	54,271,017	58,587,780	68,016,595
Interest income: residential loans held in securitization trusts	5,103,853	10,585,191	19,986,204
Interest income: cash & cash equivalents	164,413	41,994	16,351
Interest expense: repurchase agreements - available-for-sale securities	13,493,197	6,237,777	6,467,312
Interest expense: repurchase agreements - mortgage loans held-for-sale		237,807	1,323,892
Interest expense: multi-family securitized debt obligations	51,440,694	54,940,386	62,157,176
Interest expense: residential securitized debt obligations	4,059,894	8,117,402	13,156,912
Net interest income	20,139,551	23,588,344	31,309,716
Decrease (increase) in credit reserves		541,342	745,492
Other-than-temporary credit impairment gains (losses)		183,790	2,890,939
Total impairment losses recognized in earnings		725,132	3,636,431
Realized gain (loss) on sale of investments, net	dr14,054,164	dr7,216,137	dr533,832
Change in unrealized gain (loss) on fair value option securities	9,448,270	dr4,683,410	dr1,041,649
Realized gain (loss) on derivative contracts, net	2,219,719	dr3,089,001	dr12,024,730
Change in unrealized gain (loss) on derivative contracts, net	dr2,704,413	5,495,463	4,909,858
Realized (loss) on mortgage loans held-for-sale	dr221,620	94,187	1,216,314

Change in unrealized gain (loss) on mortgage loans held-for-sale	17,727	dr151,023	dr197,179
Change in unrealized gain (loss) on mortgage servicing rights	dr487,856	dr827,864	dr671,957
Change in unrealized gain (loss) on multi-family loans held in securitization trusts	3,353,365	dr5,219,530	6,097,000
Change in unrealized gain (loss) on residential loans held in securitization trusts	dr961,100	404,720	dr8,153,474
Other interest expense	152,322	1,860,000	
Servicing income	922,094	932,424	211,878
Other income	46,262	32,276	85,726
Total other income (loss)	dr2,574,038	dr16,087,895	dr10,102,045
Management fee - General & administrative expenses	2,215,050	2,472,353	2,774,432
Operating expenses reimbursable to manager	5,454,786	5,867,851	6,660,934
Other operating expenses	4,127,549	4,747,275	4,980,348
Compensation expense	855,582	1,480,341	2,448,439
Total expenses	205,585	197,452	256,608
Net income (loss) before provision for income taxes	12,858,552	14,765,272	17,120,761
Net income (loss)	4,706,961	dr7,989,955	450,479
Dividends to preferred stockholders	3,522,036	3,522,036	3,522,036
Net income (loss) to attributable common stockholders	1,184,925	dr11,511,991	dr3,071,557
Common shares			
Weighted average shares outstanding - basic	20,048,128	14,641,701	14,721,074
Weighted average shares outstanding - diluted	20,048,128	14,641,701	14,721,074
Year end shares outstanding	22,143,758	17,539,258	14,656,394
Net earnings (loss) per share - basic	\$0.06	dr\$0.79	dr\$0.21
Net earnings (loss) per share - diluted	\$0.06	dr\$0.79	dr\$0.21
Dividends declared per share of common stock	\$0.60	\$2.04	\$1.35
Number of common stockholders	24		

Restated to reflect the issuance of FASB ASU No 2016-18, (Topic 230) As of March 15, 2018

Consolidated Balance Sheet, as of Dec. 31 (\$):

	2017	2016
Assets:		
Available-for-sale securities, at fair value	2,290,825,648	2,870,929,601
Mortgage loans held-for-sale, at fair value		2,849,536
Multi-family loans held in securitization trusts, at fair value	1,130,874,274	1,222,905,433
Residential loans held in securitization trusts, at fair value	119,756,455	141,126,720
Mortgage servicing rights, at fair value	2,963,861	3,440,809
Cash & cash equivalents	34,347,339	27,534,374
Restricted cash	11,275,263	10,355,222
Deferred offering costs	179,382	96,489
Accrued interest receivable	8,852,036	7,619,717
Investment related receivable	7,461,128	3,914,458
Derivative assets, at fair value	5,349,613	8,053,813
Other assets	656,117	775,031
Total assets	2,612,541,116	2,299,601,203
Liabilities:		
Repurchase agreements - available-for-sale securities	1,234,522,000	804,811,000
Multi-family securitized debt obligations	1,109,204,743	1,204,583,678
Residential securitized debt obligations	114,418,318	134,846,348
Accrued interest payable	6,194,464	5,467,916
Dividends payable	39,132	39,132
Deferred income	222,518	203,743
Due to broker	1,123,463	4,244,678
Fees & expenses payable to manager	752,000	880,000
Other accounts payable & accrued expenses	273,201	2,057,843
Total liabilities	2,466,749,839	2,157,134,338
Series A cumulative redeemable preferred stock	37,156,972	37,156,972
Common stock	221,393	175,348
Additional paid-in capital	224,048,169	204,264,868
Accumulated other comprehensive income (loss)	dr15,054,484	dr9,268,630
Cumulative distributions to stockholders	dr104,650,235	dr89,224,194

Accumulated earnings (deficit)	4,069,462	dr637,499	
Total stockholders' equity	145,791,277	142,466,865	

Reclassified to reflect the issuance of FASB ASU No 2016-18, (Topic 230) Includes pledged securities - available-for-sale securities, at fair value: 2016 \$876,121,505; 2017 \$1,295,225,428

FLAGSTAR BANCORP, INC.
Acquisition Completed: On Mar. 19, 2018, Co.'s wholly-owned subsidiary, Flagstar Bank, FSB, acquired eight Desert Community Bank branches in San Bernardino County, CA, with approximately \$600,000,000 in deposits, from East West Bank along with certain related assets. Terms of the transaction were not disclosed.

FNB BANCORP (CA)

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$):

	2017	2016	2015
Interest income & fees on loans	41,956,000	38,313,000	33,235,000
Interest income & dividends on taxable securities	5,209,000	4,213,000	3,554,000
Interest income on tax-exempt securities	2,927,000	2,943,000	2,454,000
Interest on deposits with other financial institutions	126,000	44,000	39,000
Total interest income	50,218,000	45,513,000	39,282,000
Interest expense on deposits	2,807,000	2,780,000	2,359,000
Interest expense on Federal Home Loan Bank advances	850,000	67,000	9,000
Interest expense on note payable	214,000	222,000	229,000
Total interest expense	3,871,000	3,069,000	2,597,000
Net interest income	46,347,000	42,444,000	36,685,000
Provision for (recovery of) loan losses	dr360,000	150,000	dr305,000
Net interest income after provision for loan losses	46,707,000	42,294,000	36,990,000
Service charges	2,264,000	2,461,000	2,501,000
Net gain (loss) on sale of available-for-sale securities	210,000	438,000	339,000
Earnings on bank-owned life insurance	390,000	402,000	364,000
Other income	996,000	1,294,000	1,292,000
Total noninterest income	3,860,000	4,595,000	4,496,000
Salaries & employee benefits	19,366,000	19,474,000	18,523,000
Occupancy expense	2,747,000	2,528,000	2,517,000
Equipment expense	1,646,000	1,765,000	1,926,000
Professional fees	1,482,000	1,363,000	1,471,000
Federal Deposit Insurance Corporation assessment	400,000	600,000	600,000
Telephone, postage & supplies	1,267,000	1,199,000	1,074,000
Advertising expense	451,000	524,000	500,000
Data processing expense	571,000	657,000	1,076,000
Low income housing expense	472,000	284,000	283,000
Surety insurance	349,000	347,000	381,000
Director expense	288,000	288,000	288,000
Other real estate owned expense (recovery)	80,000	dr5,000	4,000
Other noninterest expenses	1,430,000	1,668,000	1,282,000
Total noninterest expense	30,549,000	30,692,000	29,925,000
Earnings before provision (benefit) for income taxes	20,018,000	16,197,000	11,561,000
Provision (benefit) for income taxes	9,307,000	5,696,000	3,364,000
Net earnings	10,711,000	10,501,000	8,197,000
Net earnings (loss) available to common stockholders	10,711,000	10,501,000	8,197,000
Common shares			
Weighted average shares outstanding - basic	7,361,000	7,233,000	7,113,000
Weighted average shares outstanding - diluted	7,607,000	7,417,000	7,314,000
Year end shares outstanding	7,442,279	7,280,122	7,153,146
Net earnings (loss) per share - basic	\$1.46	\$1.45	\$1.15
Net earnings (loss) per share - diluted	\$1.41	\$1.42	\$1.12
Dividends per share	\$0.61	\$0.61	\$0.33
Number of full time employees	167	176	183
Number of common stockholders	900	900	700

Reclassified to conform with 2017 presentation
 Adjusted for 3-for-2 stock split, May 30, 2017
 Adjusted for 5% stock dividend, November 28, 2016
 Full-time equivalent employees Approximately As of June 30, 2016 As of February 28, 2016

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2017	2016
Cash & due from banks	18,353,000	15,758,000

Interest-bearing time deposit with financial institutions	130,000	205,000
Securities available-for-sale, at fair value	355,857,000	360,105,000
Other equity securities	7,567,000	7,206,000
Loans, net	829,766,000	782,485,000
Bank premises, equipment & leasehold improvements, net	9,322,000	9,837,000
Bank owned life insurance	16,637,000	16,247,000
Accrued interest receivable	5,317,000	4,942,000
Other real estate owned, net	3,300,000	1,427,000
Goodwill	4,580,000	4,580,000
Prepaid expenses	825,000	856,000
Other assets	13,584,000	15,746,000
Total assets	1,265,238,000	1,219,394,000
Liabilities:		
Demand, noninterest bearing deposits	313,435,000	296,273,000
Demand, interest bearing deposits	130,988,000	121,086,000
Savings & money market deposits	467,788,000	487,763,000
Time deposits	138,084,000	114,384,000
Total deposits	1,050,295,000	1,019,506,000
Federal Home Loan Bank advances	75,000,000	71,000,000
Notes payable	3,750,000	4,350,000
Accrued expenses & other liabilities	16,913,000	14,224,000
Total liabilities	1,145,958,000	1,109,080,000
Common stock	85,565,000	84,283,000
Retained earnings	34,654,000	27,577,000
Accumulated other comprehensive income (loss), net of tax	dr939,000	dr1,546,000
Total stockholders' equity	119,280,000	110,314,000

FRANKLIN FINANCIAL NETWORK INC

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest income & dividends - loans, including fees	100,470	78,236	53,574
Interest income & dividends - securities: taxable	21,309	15,306	12,362
Interest income & dividends - securities: tax-exempt	8,593	5,609	2,331
Dividends on restricted equity securities	928	500	350
Federal funds sold & other	1,153	256	104
Total interest income	132,453	99,907	68,721
Interest expense - deposits	27,464	14,234	8,688
Interest expense - federal funds purchased & repurchase agreements	407	303	306
Federal home loan bank advances	3,215	884	312
Subordinated notes & other borrowings	4,321	2,902	
Total interest expense	35,407	18,323	9,306
Net interest income	97,046	81,584	59,415
Provision for loan losses	4,313	5,240	5,030
Net interest income after provision for loan losses	92,733	76,344	54,385
Service charges on deposit accounts	154	185	113
Other service charges & fees	3,041	3,041	2,644
Net gains on sale of loans	6,779	7,183	6,959
Wealth management	2,577	1,894	1,283
Loan servicing fees, net	336	22	227
Gain on sales & calls of securities	896	2,172	833
Net gain (loss) on foreclosed assets	dr7,000	40	26
Other noninterest income	945	603	771
Total noninterest income	14,721	15,140	12,856
Salaries & employee benefits	35,268	30,029	24,040
Occupancy & equipment expense	9,219	7,627	6,589
FDIC assessment expense	3,680	2,068	1,167
Marketing expense	965	762	956
Professional fees	3,395	3,546	2,425
Other noninterest expense	8,297	7,649	6,963
Total noninterest expense	60,824	51,681	42,140
Income (loss) before income tax expense	46,630	39,803	25,101
Deferred tax revaluation expense	5,323		
Income tax expense	18,531	11,746	9,021
Net income (loss)	28,099	28,057	16,080
Dividends paid on series A preferred stock		23	100

Earnings attributable to noncontrolling interest	dr16		
Net income (loss) available to common shareholders	28,083	28,034	15,980
Common shares(000)			
Weighted average shares outstanding - basic	13,042	10,822	9,777
Weighted average shares outstanding - diluted	13,678	11,491	10,282
Year end shares outstanding	13,237	13,037	10,571
Net earnings (loss) per share - basic	\$2.14	\$2.56	\$1.62
Net earnings (loss) per share - diluted	\$2.04	\$2.42	\$1.54
Number of full time employees	279	267	224
Number of part time employees	200	100	200
Number of common stockholders	1,459	1,653	1,571

Reclassified to conform with 2016 presentation As of February 28, 2018 As of February 28, 2017

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2017	2016
Cash & due from financial institutions	251,543	90,927
Certificates of deposit at other financial institutions	2,855	1,055
Securities available for sale	999,881	754,755
Securities held to maturity	214,856	228,894
Loans held for sale, at fair value	12,024	23,699
Loans	2,256,608	1,773,592
Allowance for loan losses	21,247	16,553
Net loans	2,235,361	1,757,039
Restricted equity securities, at cost	18,492	11,843
Premises & equipment, net	11,281	9,551
Accrued interest receivable	11,947	9,931
Bank owned life insurance	49,085	23,267
Deferred tax asset	10,007	15,013
Foreclosed assets	1,503	
Servicing rights, net	3,620	3,621
Goodwill	9,124	9,124
Core deposit intangible, net	1,007	1,480
Other assets	10,940	2,990
Total assets	3,843,526	2,943,189
Liabilities:		
Non-interest bearing deposits	272,172	233,781
Interest bearing deposits	2,895,056	2,158,037
Total deposits	3,167,228	2,391,818
Federal funds purchased & repurchase agreements	31,004	83,301
Federal home loan bank advances	272,000	132,000
Subordinated notes, net	58,515	58,337
Accrued interest payable	2,769	1,924
Other liabilities	7,357	5,448
Total liabilities	3,538,873	2,672,828
Common stock	222,665	218,354
Retained earnings (accumulated deficit)	88,671	59,386
Accumulated other comprehensive income (loss)	dr6,786	dr7,482
Total shareholders' equity	304,550	270,258
Noncontrolling interest in consolidated subsidiary	103	103
Total equity	304,653	270,361

Fair value - Securities held to maturity: 2017 \$217,608,000; 2016 \$227,892,000

FS BANCORP INC (WASHINGTON)

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest income on loans receivable & fees	43,457	35,772	30,418
Interest & dividends on investment securities, cash & cash equivalents, & interest-bearing deposits at other financial institutions	2,724	2,248	1,289
Total interest & dividend income	46,181	38,020	31,707
Interest expense on deposits	3,920	3,254	3,229
Interest expense on borrowings	334	226	285
Interest expense on subordinated notes	679	683	144
Total interest expense	4,933	4,163	3,658
Net interest income	41,248	33,857	28,049
Provision for loan losses	750	2,400	2,250
Net interest income after provision for loan losses	40,498	31,457	25,799

BANK

Service charges & fee income	3,548	3,391	1,977
Gain on sale of loans	17,985	19,058	14,672
Gain (loss) on sale of investment securities	380	146	76
Gain (loss) on sale of mortgage servicing rights (MSR)	1,062		
Earnings on cash surrender value of bank owned life insurance	274	282	216
Other noninterest income	825	692	652
Total noninterest income	24,074	23,569	17,593
Salaries & benefits	26,595	21,982	16,732
Operations	6,205	6,000	4,376
Occupancy expenses	2,672	2,404	1,867
Data processing	2,521	2,134	1,573
Gain on sale of other real estate owned		150	
Loan costs	2,652	2,505	1,547
Professional & board fees	1,697	1,943	1,658
FDIC insurance	535	487	305
Marketing & advertising expenses	716	710	709
Acquisition costs		389	876
Amortization of core deposit intangible	400	522	
Impairment (recovery) of loss on servicing rights		dr3,000	
Total noninterest expense	43,993	38,923	29,643
Income (loss) before provision (benefit) for income taxes	20,579	16,103	13,749
Provision (benefit) for income taxes	6,494	5,604	4,873
Net income	14,085	10,499	8,876
Common shares(000)			
Weighted average shares outstanding - basic	3,095	2,896	2,978
Weighted average shares outstanding - diluted	3,292	2,990	3,033
Year end shares outstanding	3,680	3,060	3,242
Basic earnings (loss) per share	\$4.55	\$3.63	\$2.98
Diluted earnings (loss) per share	\$4.28	\$3.51	\$2.93
Dividends per common share	\$.41	\$.36	\$.25
Number of full time employees	326	306	239
Number of part time employees			2.00
Number of common stockholders	135	149	153

As is Full-time equivalent Approximately

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	3,043	3,590
Interest-bearing deposits at other financial institutions	15,872	32,866
Total cash & cash equivalents	18,915	36,456
Certificates of deposit at other financial institutions	18,108	15,248
Securities available-for-sale, at fair value	82,480	81,875
Loans held for sale, at fair value	53,463	52,553
Loans receivable, net	761,558	593,317
Accrued interest receivable	3,566	2,524
Premises & equipment, net	15,458	16,012
Federal Home Loan Bank stock, at cost	2,871	2,719
Bank owned life insurance	10,328	10,054
Servicing rights, held at the lower of cost or fair value	6,795	8,459
Goodwill	2,312	2,312
Core deposit intangible	1,317	1,717
Other assets	4,612	4,680
Total assets	981,783	827,926
Liabilities:		
Noninterest-bearing accounts	186,890	155,053
Interest-bearing accounts	642,952	557,540
Total deposits	829,842	712,593
Borrowings	7,529	12,670
Subordinated note - principal amount	10,000	10,000
Subordinated note - unamortized debt issuance costs	dr155	dr175
Total subordinated note less unamortized debt issuance costs	9,845	9,825
Deferred tax liability, net	607	1,161
Other liabilities	11,958	10,644
Total liabilities	859,781	746,893
Common stock	37	31
Additional paid-in capital	55,135	27,334
Retained earnings	68,422	55,584
Accumulated other comprehensive income (loss)	dr475	dr536

Unearned shares - employee stock ownership plan	1,117	1,380
Total stockholders' equity	122,002	81,033
Reclassified to conform with 2017 presentation reported by Company		

GUARANTY BANCSHARES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):			
	2017	2016	2015
Interest income: loans, including fees	61,014	55,565	47,845
Interest income: securities - taxable	5,811	5,170	6,317
Interest income: securities - nontaxable	3,679	3,231	1,529
Interest income: federal funds sold & interest bearing deposits	1,278	742	391
Total interest income	71,782	64,708	56,082
Interest expense on deposits	10,604	9,050	6,524
Interest expense on FHLB advances & federal funds purchased	472	350	699
Interest expense on subordinated debentures	724	882	603
Interest expense on other borrowed money	352	586	497
Total interest expense	12,152	10,868	8,323
Net interest income	59,630	53,840	47,759
Provision for loan losses	2,850	3,640	2,175
Net interest income after provision for loan losses	56,780	50,200	45,584
Service charges - income	3,746	3,530	3,493
Net realized gain (loss) on securities transactions	167	82	77
Net realized gain on sale of loans	1,981	1,718	1,053
Total other operating income	8,385	7,686	6,860
Total noninterest income	14,279	13,016	11,483
Employee compensation & benefits expense	27,078	25,611	22,469
Occupancy expenses	7,400	6,870	6,468
Total other operating expenses	13,904	13,899	13,657
Total noninterest expense	48,382	46,380	42,594
Income before income taxes	22,677	16,836	14,473
Income tax provision (benefit)	8,238	4,715	4,362
Net earnings	14,439	12,121	10,111
Common shares(000)			
Weighted average shares outstanding - basic	10,231	8,968	8,796
Weighted average shares outstanding - diluted	10,313	8,976	8,802
Year end shares outstanding	11,059	8,752	8,901
Net earnings per share - basic	\$1.41	\$1.35	\$1.15
Net earnings per share - diluted	\$1.40	\$1.35	\$1.15
Dividends per common share	\$.53	\$.52	\$.50
Number of full time employees	407	397	
Number of common stockholders	270		

Reclassified to conform with 2017 presentation Shares increased due to the effect of exercise of stock options and sale of common stock As is Full-time equivalent As of March 14, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	40,482	39,605
Federal funds sold	26,175	60,600
Interest bearing deposits	24,771	27,338
Total cash & cash equivalents	91,428	127,543
Securities available-for-sale	232,372	156,925
Securities held-to-maturity	174,684	189,371
Loans held for sale	1,896	2,563
Loans, net	1,347,779	1,233,651
Accrued interest receivable	8,174	7,419
Premises & equipment, net	43,818	44,810
Other real estate owned	2,244	1,692
Cash surrender value of life insurance	19,117	17,804
Deferred tax asset	2,543	4,892
Core deposit intangible, net	2,724	3,308
Goodwill	18,742	18,742
Other assets	17,103	19,616
Total assets	1,962,624	1,828,336
Liabilities:		
Non-interest bearing deposits	410,009	358,752

Total interest bearing deposits	1,266,311	1,218,039
Total deposits	1,676,320	1,576,791
Securities sold under agreements to repurchase	12,879	10,859
Accrued interest & other liabilities	7,117	6,006
Other debt		18,286
Federal Home Loan Bank advances	45,153	55,170
Subordinated debentures	13,810	19,310
Total liabilities	1,755,279	1,686,422
KSOP-owned shares		31,661
Common stock	11,921	9,616
Additional paid-in capital	155,601	101,736
Retained earnings (accumulated deficit)	66,037	57,160
Treasury stock, at cost	20,087	20,111
Accumulated other comprehensive income (loss)	dr6,127	dr6,487
Total shareholders' equity before KSOP-owned shares	207,345	141,914
Less KSOP-owned shares		dr31,661
Total shareholders' equity	207,345	110,253

Reclassified to conform with 2017 presentation

HARBORONE BANCORP INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):			
	2017	2016	2015
Interest & fees on loans	81,114	67,172	59,988
Interest on loans held for sale	2,739	2,695	1,425
Interest on taxable securities	4,404	3,223	3,906
Interest on non-taxable securities	867	889	896
Other interest income	1,160	777	585
Total interest & dividend income	90,284	74,756	66,800
Interest on deposits	10,962	8,710	8,700
Interest on borrowed funds	4,974	5,051	5,875
Total interest expense	15,936	13,761	14,575
Net interest & dividend income	74,348	60,995	52,225
Provision for loan losses	2,416	4,172	1,257
Net interest income, after provision for loan losses	71,932	56,823	50,968
Mortgage banking income: changes in mortgage servicing rights fair value	dr2,056	dr1,130	dr480
Mortgage banking income: other	39,251	52,129	20,710
Total mortgage banking income	37,195	50,999	20,230
Deposit account fees	12,311	11,664	11,194
Income on retirement plan annuities	455	436	595
Gain on sale of consumer loans	78	79	136
Gain on sale & call of securities, net		283	295
Bank-owned life insurance income	1,024	1,088	1,156
Other income	3,471	2,554	1,767
Total noninterest income	54,534	67,103	35,373
Compensation & benefits	66,223	69,443	45,746
Occupancy & equipment	11,706	10,221	9,246
Data processing expenses	6,157	5,867	5,392
Loan expenses	6,881	9,746	3,949
Marketing expenses	3,595	2,599	1,924
Deposit expenses	1,349	1,656	1,367
Postage & printing	1,388	1,284	1,205
Professional fees	4,233	2,710	2,181
Prepayment penalties on Federal Home Loan Bank advances		400	980
Foreclosed & repossessed assets	62	167	224
Deposit insurance	1,717	1,466	1,716
Charitable foundation contributions		4,820	
Other expenses	6,103	4,319	4,084
Total noninterest expenses	109,414	114,698	78,014
Income (loss) before income taxes	17,052	9,228	8,327
Income tax provision	6,673	3,297	2,559
Net income (loss)	10,379	5,931	5,768
Common shares(000)			
Weighted average shares outstanding - basic	31,228		
Weighted average shares outstanding - diluted	31,228		
Year end shares outstanding	32,647	32,121	
Net earnings per share - basic	\$0.33		
Net earnings per share - diluted	\$0.33		
Number of full time employees	581	614	

BANK

Number of common stockholders 1,488 1,568
 As is Approximately As of March 6, 2018 As of March 13, 2017

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	16,348	16,464
Short-term investments	64,443	33,751
Total cash & cash equivalents	80,791	50,215
Securities available for sale, at fair value	170,853	136,469
Securities held to maturity, at amortized cost	46,869	47,877
Federal Home Loan Bank stock, at cost	15,532	15,749
Loans held for sale, at fair value	59,460	86,443
Loans	2,176,478	1,981,747
Accrued interest receivable	6,545	5,603
Other real estate owned & repossessed assets	762	1,767
Mortgage servicing rights	21,092	20,333
Property & equipment, net	24,487	24,193
Retirement plan annuities	12,498	12,044
Bank-owned life insurance	40,446	39,421
Deferred income taxes	843	610
Goodwill & other intangible assets	13,497	13,585
Other assets	14,767	12,254
Total assets	2,684,920	2,448,310
Liabilities:		
Noninterest-bearing deposits	264,453	239,210
Interest-bearing deposits	1,675,795	1,511,498
Brokered deposits	73,490	54,045
Total deposits	2,013,738	1,804,753
Short-term borrowed funds	44,000	80,000
Long-term borrowed funds	246,365	195,119
Mortgagors' escrow accounts	5,221	5,034
Accrued interest payable	518	545
Other liabilities & accrued expenses	31,594	33,475
Total liabilities	2,341,436	2,118,926
Common stock	327	321
Additional paid-in capital	147,060	144,420
Retained earnings (accumulated deficit)	207,590	197,211
Treasury stock	280	
Accumulated other comprehensive income (loss)	dr528	dr1,290
Unearned compensation - ESOP	10,685	11,278
Total stockholders' equity (deficit)	343,484	329,384
<input type="checkbox"/> Reclassified to conform with 2017 presentation		

HARBORONE BANCORP INC

Merger Development: On Mar. 14, 2018, Co., the holding company of HarborOne Bank, and Coastway Bancorp, Inc. ("Coastway"), the holding company of Coastway Community Bank, entered into an Agreement and Plan of Merger (the "Merger Agreement") by and among Coastway, Co. and Massachusetts Acquisitions, LLC, a Maryland limited liability company and direct subsidiary of Co. ("Merger Sub"). Pursuant to the Merger Agreement, Coastway will be merged with and into Merger Sub, with Coastway as the surviving corporation (the "Merger"). Immediately after the Merger, Coastway will be merged with and into Co., the separate corporate existence of Coastway will thereupon cease and Co. will continue as the surviving corporation (the "Upstream Merger"). It is anticipated that, contemporaneously with the Merger and the Upstream Merger, Coastway Community Bank will merge with and into HarborOne Bank, with HarborOne Bank continuing as the surviving bank. Pursuant to the terms of the Merger Agreement, at the effective time of the Merger, each Coastway stockholder will receive \$28.25 per share of Coastway common stock. The consummation of the Merger is subject to customary closing conditions, including the receipt of regulatory approvals and approval by Coastway's stockholders. The Merger is currently expected to be completed in the second half of 2018.

HAWTHORN BANCSHARES INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income & fees on loans	46,596,000	41,854,000	41,267,000
Interest income on debt securities - taxable	3,025,000	3,238,000	3,554,000
Interest income on debt securities - nontaxable	657,000	521,000	681,000
Interest income on federal funds sold & other overnight interest-bearing deposits	267,000	80,000	38,000
Dividends on other securities	390,000	317,000	216,000
Total interest income	50,935,000	46,010,000	45,756,000
Interest on savings, interest checking & money market	2,329,000	1,159,000	970,000

Interest expense on other time deposit accounts	2,224,000	1,907,000	1,957,000
Interest on federal funds purchased & securities sold under agreements to repurchase	113,000	64,000	56,000
Interest on Federal Home Loan Bank advances	1,590,000	1,038,000	723,000
Interest expense on subordinated notes	1,751,000	1,495,000	1,293,000
Total interest expense	8,007,000	5,663,000	4,999,000
Net interest income	42,928,000	40,347,000	40,757,000
Provision for loan losses	1,765,000	1,425,000	250,000
Net interest income after provision for loan losses	41,163,000	38,922,000	40,507,000
Service charges & other fees	3,437,000	3,400,000	3,477,000
Bank card income & fees	2,614,000	2,547,000	2,455,000
Trust department income	1,137,000	952,000	929,000
Real estate servicing fees, net	740,000	325,000	573,000
Gain on sale of mortgage loans, net	770,000	851,000	1,386,000
Gain (loss) on sale of investment securities	5,000	602,000	8,000
Other noninterest income	252,000	240,000	338,000
Total noninterest income	8,955,000	8,917,000	9,166,000
Salaries & employee benefits expense	21,779,000	20,850,000	20,792,000
Occupancy expense, net	2,782,000	2,751,000	2,792,000
Furniture & equipment expense	2,683,000	1,783,000	1,844,000
Processing, network & bank card expense	3,643,000	3,309,000	3,363,000
Legal, examination & professional fees	1,308,000	1,301,000	1,321,000
Federal Deposit Insurance Corporation insurance assessment	478,000		867,000
Advertising & promotion expense	1,255,000	1,083,000	1,111,000
Postage, printing & supplies	991,000	1,054,000	1,120,000
Real estate foreclosure gains (expense), net	dr402,000	dr370,000	223,000
Other noninterest expense	3,481,000	3,739,000	3,507,000
Total noninterest expense	38,802,000	36,807,000	36,494,000
Income (loss) before income taxes	11,316,000	11,032,000	13,179,000
Income taxes (benefit)	7,902,000	3,750,000	4,580,000
Net income (loss)	3,414,000	7,282,000	8,599,000
Net income (loss) available to common shareholders	3,414,000	7,282,000	8,599,000
Common shares			
Weighted average shares outstanding - basic	5,826,346	5,864,153	5,884,984
Weighted average shares outstanding - diluted	5,831,630	5,864,153	5,884,984
Year end shares outstanding	5,798,009	5,616,607	5,658,838
Net earnings (loss) per share - basic	\$0.59	\$1.24	\$1.46
Net earnings (loss) per share - diluted	\$0.59	\$1.24	\$1.46
Dividends per common share	\$0.26	\$0.20	\$0.19
Number of full time employees	315	308	313
Number of part time employees	34	35	58
Number of common stockholders	1,700	1,500	1,309
<input type="checkbox"/> Reclassified to conform with 2017 presentation			
<input type="checkbox"/> Adjusted for 4% stock dividend, June 13, 2017			
<input type="checkbox"/> Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	23,325,000	25,589,000
Federal funds sold & other overnight interest-bearing deposits	39,553,000	406,000
Cash & cash equivalents	62,878,000	25,995,000
Certificates of deposit in other banks	3,460,000	1,000,000
Investment in available-for-sale securities, at fair value	226,542,000	214,512,000
Other investments & securities, at cost	11,037,000	9,796,000
Total investment securities	237,579,000	224,308,000
Loans	1,068,432,000	974,029,000
Allowance for loan losses	10,852,000	9,886,000
Net loans	1,057,580,000	964,143,000
Premises & equipment, net	34,811,000	35,522,000

Mortgage servicing rights	2,713,000	2,584,000
Other real estate owned & repossessed assets - net	13,182,000	14,162,000
Accrued interest receivable	5,627,000	5,183,000
Cash surrender value - life insurance	2,484,000	2,409,000
Other assets	8,902,000	11,742,000
Total assets	1,429,216,000	1,287,048,000
Liabilities:		
Deposits - non-interest bearing demand	245,380,000	235,975,000
Deposits - savings, interest checking & money market	584,468,000	468,731,000
Deposits - time deposits \$250,000 and over	63,176,000	72,250,000
Other time deposits	232,788,000	233,710,000
Total deposits	1,125,812,000	1,010,666,000
Federal funds purchased & securities sold under agreements to repurchase	27,560,000	31,015,000
Federal Home Loan Bank advances & other borrowings	121,382,000	93,392,000
Subordinated notes	49,486,000	49,486,000
Accrued interest payable	554,000	498,000
Other liabilities	13,051,000	10,974,000
Total liabilities	1,337,845,000	1,196,031,000
Common stock	6,047,000	5,822,000
Surplus	45,442,000	41,498,000
Retained earnings	50,595,000	51,671,000
Accumulated other comprehensive income (loss), net of tax	dr5,662,000	dr3,801,000
Treasury stock, at cost	5,051,000	4,173,000
Total stockholders' equity	91,371,000	91,017,000
<input type="checkbox"/> Reclassified to conform with 2017 presentation		

HERITAGE COMMERCE CORP

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income: loans, including fees	86,346,000	79,284,000	68,259,000
Interest income: securities, taxable	13,724,000	10,432,000	6,707,000
Interest income: securities, exempt from Federal tax	2,256,000	2,290,000	2,183,000
Interest income: other investments & interest-bearing deposits in other financial institutions	4,585,000	2,425,000	1,594,000
Total interest income	106,911,000	94,431,000	78,743,000
Interest expense: deposits	3,991,000	3,199,000	2,403,000
Interest expense: subordinated debt	1,394,000		
Interest expense: short-term borrowings	2,000	12,000	19,000
Total interest expense	5,387,000	3,211,000	2,422,000
Net interest income before provision (credit) for loan losses	101,524,000	91,220,000	76,321,000
Provision (credit) for loan losses	99,000	1,237,000	32,000
Net interest income after provision for loan losses	101,425,000	89,983,000	76,289,000
Service charges & fees on deposit accounts	3,231,000	3,116,000	2,803,000
Increase in cash surrender value of life insurance	1,666,000	1,747,000	1,697,000
Gain on sale of SBA loans	1,108,000	796,000	843,000
Servicing income	973,000	1,398,000	1,143,000
Gain on proceeds from company owned life insurance		1,119,000	
Gain (loss) on sales of securities	dr6,000	1,099,000	642,000
Other noninterest income	2,640,000	2,350,000	1,857,000
Total noninterest income	9,612,000	11,625,000	8,985,000
Salaries & employee benefits	37,029,000	34,660,000	35,146,000
Occupancy & equipment	4,578,000	4,378,000	4,300,000
Professional fees	2,982,000	3,471,000	1,828,000
Other noninterest expense	16,149,000	15,130,000	17,399,000
Total noninterest expense	60,738,000	57,639,000	58,673,000
Income (loss) before income taxes	50,299,000	43,969,000	26,601,000
Income tax expense (benefit)	26,471,000	16,588,000	10,104,000
Net income (loss)	23,828,000	27,381,000	16,497,000
Dividends on preferred stock		1,512,000	1,792,000
Net income (loss) available to common shareholders	23,828,000	25,869,000	14,705,000
Less: net income allocated to series C preferred stock		1,278,000	912,000

Distributed & undistributed earnings allocated to common shareholders	23,828,000	24,591,000	13,793,000
Common shares			
Weighted average shares outstanding - basic	38,095,250	33,933,806	28,567,213
Weighted average shares outstanding - diluted	38,610,815	34,219,121	28,786,078
Year end shares outstanding	38,200,883	37,941,007	32,113,479
Earnings (loss) per share - basic	\$0.63	\$0.72	\$0.48
Earnings (loss) per share - basic	\$0.62	\$0.72	\$0.48
Dividends per common share	\$.40	\$.36	\$.32
Number of full time employees	227	263	260
Number of common stockholders	625	613	630

Reclassified to conform with 2017 presentation
 Full-time equivalent employees Approximately As of February 15, 2017 As of February 28, 2018 As of February 29, 2016

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	31,681,000	27,993,000
Other investments & interest-bearing deposits in other financial institutions	284,541,000	238,110,000
Total cash & cash equivalents	316,222,000	266,103,000
Securities available-for-sale, at fair value	391,852,000	306,589,000
Securities held-to-maturity, at amortized cost	398,341,000	324,010,000
Loans held-for-sale - Small Business Administration ("SBA"), at lower of cost or market, including deferred costs	3,419,000	5,705,000
Loans, net of deferred costs	1,582,667,000	1,502,607,000
Allowance for loan losses	19,658,000	19,089,000
Loans, net	1,563,009,000	1,483,518,000
Federal Home Loan Bank & Federal Reserve Bank stock, at cost	17,911,000	15,196,000
Company owned life insurance	60,814,000	59,148,000
Premises & equipment	7,353,000	7,490,000
Goodwill	45,664,000	45,664,000
Other intangible assets	5,589,000	6,950,000
Accrued interest receivable & other assets	33,278,000	50,507,000
Total assets	2,843,452,000	2,570,880,000
Liabilities:		
Demand, noninterest-bearing deposits	989,753,000	917,187,000
Demand, interest-bearing deposits	601,929,000	541,282,000
Savings & money market deposits	684,131,000	572,743,000
Time deposits - under \$250,000	51,710,000	57,857,000
Time deposits - \$250,000 and over	138,634,000	163,670,000
CDARS - interest-bearing demand, money market & time deposits	16,832,000	9,401,000
Total deposits	2,482,989,000	2,262,140,000
Subordinated debt	39,183,000	
Accrued interest payable & other liabilities	50,041,000	48,890,000
Total liabilities	2,572,213,000	2,311,030,000
Common stock	218,355,000	215,237,000
Retained earnings (accumulated deficit)	62,136,000	52,527,000
Accumulated other comprehensive income (loss)	dr9,252,000	dr7,914,000
Total shareholders' equity	271,239,000	259,850,000
Fair value - Securities held-to-maturity, at amortized cost: 2016 \$318,748,000; 2017 \$394,292,000		

HOPPED BANCORP, INC. Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & dividend income on loans receivable	28,167,000	25,778,000	25,300,000
Interest & dividend income on taxable securities available for sale	4,478,000	4,595,000	6,149,000
Interest & dividend income on nontaxable securities available for sale	1,014,000	1,308,000	1,651,000
Interest & dividend income on interest-earning deposits in banks	96,000	46,000	22,000
Total interest & dividend income	33,755,000	31,727,000	33,122,000
Interest expense on deposits	4,810,000	4,240,000	5,031,000

Interest expense on advances from Federal Home Loan Bank	248,000	163,000	289,000
Interest expense on repurchase agreements	469,000	508,000	491,000
Interest expense on subordinated debentures	436,000	388,000	739,000
Total interest expense	5,963,000	5,299,000	6,550,000
Net interest income	27,792,000	26,428,000	26,572,000
Provision for loan losses	477,000	1,241,000	1,051,000
Net interest income after provision for loan losses	27,315,000	25,187,000	25,521,000
Service charges	3,224,000	2,788,000	2,925,000
Merchant card income	1,222,000	1,224,000	1,130,000
Mortgage origination income	1,321,000	1,585,000	1,175,000
Realized gain (loss) from sale of securities available for sale, net	169,000	612,000	691,000
Income from bank-owned life insurance	483,000	343,000	335,000
Financial services commission	536,000	614,000	685,000
Other operating income	1,075,000	769,000	661,000
Total non-interest income	8,030,000	7,935,000	7,602,000
Salaries & benefits	16,049,000	15,400,000	15,810,000
Occupancy expense	2,920,000	3,173,000	3,077,000
Data processing expense	2,884,000	2,942,000	2,827,000
State deposit tax	770,000	990,000	1,018,000
Professional services	2,316,000	1,404,000	1,506,000
Advertising expense	1,354,000	1,401,000	1,302,000
Foreclosed assets, net	dr9,000	dr448,000	dr1,227,000
Gain (loss) on sale of premises & equipment	dr2,000	72,000	dr1,000
Other operating expenses	3,592,000	4,170,000	3,677,000
Total non-interest expense	29,896,000	29,856,000	30,445,000
Income before income tax expense	5,449,000	3,266,000	2,678,000
Income tax expense (benefit)	2,148,000	362,000	274,000
Net income	3,301,000	2,904,000	2,404,000
Common shares			
Weighted average shares outstanding - basic	6,221,632	6,233,860	6,372,277
Weighted average shares outstanding - fully diluted	6,221,632	6,233,860	6,372,277
Year end shares outstanding	6,637,771	6,717,242	6,865,811
Net earnings per share - basic	\$0.53	\$0.47	\$0.38
Net earnings per share - fully diluted	\$0.53	\$0.47	\$0.38
Dividends per common share	\$.19	\$.16	\$.16
Number of full time employees	229	236	243
Number of common stockholders	611,100	611,200	611,800
Number of beneficiary stockholders	670	670	61,200

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	37,965,000	21,779,000
Interest-earning deposits	7,111,000	3,970,000
Cash & cash equivalents	45,076,000	25,749,000
Federal Home Loan Bank stock, at cost	4,428,000	4,428,000
Securities available for sale	184,791,000	209,480,000
Loans held for sale	1,539,000	1,094,000
Loans receivable, net	637,102,000	604,286,000
Accrued interest receivable	3,589,000	3,799,000
Foreclosed assets, net	3,369,000	2,397,000
Bank owned life insurance	10,368,000	10,662,000
Premises & equipment, net	22,700,000	23,461,000
Deferred tax assets	1,764,000	3,052,000
Other assets	2,784,000	3,078,000
Total assets	917,510,000	891,486,000
Liabilities:		
Non-interest-bearing accounts	136,197,000	131,145,000
Interest bearing checking accounts	208,496,000	209,347,000
Interest bearing savings & money market accounts	104,347,000	99,312,000
Interest bearing other time deposits	304,969,000	293,078,000
Total deposits	754,009,000	732,882,000
Advances from Federal Home Loan Bank	23,000,000	11,000,000
Repurchase agreements	38,353,000	47,655,000
Subordinated debentures	10,310,000	10,310,000

Advances from borrowers for taxes & insurance	808,000	766,000
Accrued expenses & other liabilities	3,618,000	2,445,000
Total liabilities	830,098,000	805,058,000
Common stock	80,000	80,000
Additional paid-in capital	58,825,000	58,660,000
Retained earnings	51,162,000	49,035,000
Treasury stock - common	16,655,000	15,347,000
Unallocated employee stock ownership plan shares	5,901,000	6,548,000
Accumulated other comprehensive income (loss), net of taxes	dr99,000	548,000
Total stockholders' equity	87,412,000	86,428,000

Reclassified to conform with 2017 presentation
HOPPED BANCORP, INC. New Accountant: On Mar. 13, 2018, Co. dismissed Carr, Riggs & Ingram, LLC and engaged HORNE LLP as its new independent public accounting firm.

HOWARD BANCORP INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on loans & leases	41,213	37,865	32,837
Interest & dividends on securities	1,416	691	449
Other interest income	397	185	63
Total interest income	43,026	38,741	33,349
Interest expense on deposits	3,997	3,470	2,611
Interest expenses on short term borrowings	876	595	154
Interest expenses on long term borrowings	294	497	307
Total interest expense	5,167	4,562	3,072
Net interest income	37,859	34,179	30,277
Provision for credit losses	1,831	2,037	1,836
Net interest income after provision for credit losses	36,028	32,142	28,441
Service charges on deposit accounts	923	694	773
Realized & unrealized gains on mortgage banking activity	11,035	8,098	6,971
Gain (loss) on the sale of securities		96	
Gains on sale of portfolio loans	86	532	
Loss on disposal of furniture, fixtures & equipment	dr13	dr70	
Income from bank owned life insurance	760	623	408
Loan fee income	5,722	3,903	2,979
Other operating income	1,011	920	804
Total noninterest income	19,524	14,796	11,935
Compensation & benefits	23,573	19,034	17,196
Occupancy & equipment	4,154	4,622	3,816
Amortization of core deposit intangible	505	655	462
Marketing & business development	4,231	3,375	2,861
Professional fees	1,968	2,111	1,478
Data processing fees	2,038	1,723	1,353
Merger & restructuring	567		4,344
FDIC Assessment	650	780	453
Other real estate owned expense	655	97	744
Loan production expense	3,743	3,016	2,223
Other operating expense	3,116	3,286	3,331
Total noninterest expense	45,200	38,699	38,261
Income before income taxes	10,352	8,239	2,115
Income tax expense	3,152	2,936	973
Net income	7,200	5,303	1,142
Preferred stock dividends		166	126
Net income available to common shareholders	7,200	5,137	1,016
Common shares(000)			
Weighted average shares outstanding - basic	9,556	6,976	6,160
Weighted average shares outstanding - diluted	9,597	6,999	6,262
Year end shares outstanding	9,821	6,991	6,962
Net income per share - basic	\$0.75	\$0.74	\$0.16
Net income per share - diluted	\$0.75	\$0.73	\$0.16
Number of full time employees	300	293	253
Number of part time employees	6.00	7.00	4.00



Total number of employees	306	300	257
Number of common stockholders	428	453	470

Reclassified to conform with 2017 presentation

As of February 28, 2013 As of March 15, 2017

As of February 28, 2018 As of February 29, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016	
Cash & due from banks	28,856	29,675	
Federal funds sold	116	9,691	
Total cash & cash equivalents	28,972	39,366	
Interest bearing deposits with banks		19,513	
Securities available-for-sale, at fair value	74,256	38,728	
Investments held-to-maturity, at amortized cost	9,250	6,250	
Nonmarketable equity securities	6,492	5,103	
Loans held for sale, at fair value	42,153	51,054	
Loans & leases, net of unearned income	936,608	821,524	
Allowance for credit losses	6,159	6,428	
Net loans & leases	930,449	815,096	
Bank premises & equipment, net	19,189	20,080	
Goodwill	603	603	
Core deposit intangible	1,743	2,248	
Bank owned life insurance	28,631	21,371	
Other real estate owned	1,549	2,350	
Interest receivable & other assets	6,663	5,195	
Total assets	1,149,950	1,026,957	
Liabilities:			
Noninterest-bearing deposits	218,139	182,880	
Interest-bearing deposits	645,769	625,854	
Total deposits	863,908	808,734	
Short-term borrowings	130,385	107,056	
Long-term borrowings	18,535	20,517	
Accrued expenses & other liabilities	4,869	4,860	
Total liabilities	1,017,697	941,167	
Common stock	98	70	
Capital surplus	110,387	71,021	
Retained earnings (accumulated deficit)	22,105	14,849	
Accumulated other comprehensive income (loss)	dr337	dr150	
Total stockholders' equity	132,253	85,790	

Reclassified to conform with 2017 presentation

INDEPENDENCE REALTY TRUST INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Rental income	143,473	137,416	98,216
Tenant reimbursement income	5,719	5,587	4,401
Other income	11,305	10,356	6,959
Property management	719	29	
Total revenues	161,216	153,388	109,576
Property operating expenses	64,716	63,148	46,281
Property management expenses	6,006	4,847	3,674
General & administrative expenses	9,526	10,864	7,790
Acquisition & integration expenses	1,342	43	13,555
Depreciation & amortization expenses	34,201	34,824	28,094
Total expenses	115,791	113,726	99,394
Operating income (loss)	45,425	39,662	10,182
Interest expense	28,702	35,535	23,553
Other income (expense)	89	dr4.00	19
Net gains (losses) on sale of assets	18,825	31,776	6,412
TSRE financing extinguishment & employee separation expenses			27,508
Gains (losses) on extinguishment of debt	572	1,210	
Acquisition related debt extinguishment expenses	3,624		
Management internalization expense		44,976	
Gains (losses) on TSRE merger & property acquisitions		732	64,604
Net income (loss)	31,441	dr9,555	30,156
Income (loss) allocated to noncontrolling interest	dr1,235	dr246	dr1,914
Net income (loss) allocable to common shares	30,206	dr9,801	28,242

Common shares(000)			
Weighted average shares outstanding - basic	73,338	52,182	36,154
Weighted average shares outstanding - diluted	73,600	52,182	36,160
Year end shares outstanding	84,709	68,996	47,071
Net income (loss) per share - basic	\$0.41	dr0.19	\$0.78
Net income (loss) per share - diluted	\$0.41	dr0.19	\$0.78
Dividends per common share	\$0.72	\$0.72	\$0.72
Total number of employees	421	395	
Number of common stockholders	439	370	459
Number of beneficiary stockholders	1.00	1.00	1.00

Reclassified to conform with 2017 presentation

Shares increased due to the effect of issuance of common shares for compensation

As of February 20, 2018 As of March 9, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Investment in real estate at cost	1,504,156	1,249,356
Less: accumulated depreciation	84,097	51,511
Investments in real estate, net	1,420,059	1,197,845
Real estate held for sale		60,786
Cash & cash equivalents	9,985	20,892
Restricted cash	4,634	5,518
Accounts receivable & other assets	7,556	5,211
Derivative assets	7,291	3,867
Intangible assets, net	1,099	118
Total assets	1,450,624	1,294,237
Liabilities:		
Indebtedness	778,442	743,817
Accounts payable & accrued expenses	17,216	14,028
Accrued interest payable	249	491
Dividends payable	5,245	4,297
Other liabilities	3,353	2,913
Total liabilities	804,505	765,546
Common stock	846	690
Additional paid-in capital	703,849	564,633
Accumulated other comprehensive income (loss)	4,626	3,683
Retained earnings (accumulated deficit)	dr85,221	dr62,181
Total stockholders' equity	624,100	506,825
Non-controlling interests	22,019	21,866
Total equity	646,119	528,691

Net of unamortized discount and deferred financing costs - Indebtedness: 2016 \$6,371,000

Net of unamortized deferred financing costs - Indebtedness: 2017 \$6,198,000

INVESTAR HOLDING CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on loans	47,863	39,380	35,076
Interest on investments securities	5,055	3,565	2,189
Other interest income	428	207	75
Total interest income	53,346	43,152	37,340
Interest expense on deposits	8,050	7,182	5,250
Interest expense on borrowings	2,779	1,231	632
Total interest expense	10,829	8,413	5,882
Net interest income	42,517	34,739	31,458
Provision for loan losses	1,540	2,079	1,865
Net interest income after provision for loan losses	40,977	32,660	29,593
Service charges on deposit accounts	767	343	380
Gain on sale of investment securities, net	292	443	489
Gain on sale of fixed assets, net	127	1,266	15
Gain (loss) on sale of real estate owned, net	27	13	dr105
Gain (loss) on sale of loans, net		405	4,368
Service fees & fee income on serviced loans	1,482	2,087	2,543
Other operating income	1,120	911	654
Total noninterest income	3,815	5,468	8,344
Income before noninterest expense	44,792	38,128	37,937
Depreciation & amortization	1,865	1,493	1,446
Salaries & employee benefits expense	18,681	15,609	16,398
Occupancy expenses	1,150	995	951
Data processing expense	1,690	1,488	1,508

Marketing expenses	422	386	248
Professional fees	950	1,261	1,075
Customer reimbursements		dr584	
Acquisitions expense, including legal	1,868		
Other operating expenses	5,716	4,823	5,727
Total non-interest expense	32,342	26,639	27,353
Income before income tax expense	12,450	11,489	10,584
Income tax expense (benefit)	4,248	3,609	3,511
Net income	8,202	7,880	7,073
Common shares(000)			
Weighted average shares outstanding - basic	8,400	7,107	7,214
Weighted average shares outstanding - diluted	8,457	7,150	7,258
Year end shares outstanding	9,515	7,102	7,264
Net earnings per share - basic	\$0.96	\$1.11	\$0.98
Net earnings per share - diluted	\$0.96	\$1.10	\$0.97
Cash dividends declared per common share	\$0.10	\$0.04	\$0.03
Total number of employees	4258	4152	4951
Number of common stockholders	875	951	789

Reclassified to conform with 2017 presentation

Approximately As of February 28, 2017 As of March 13, 2018 As of February 16, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	19,619	9,773
Interest bearing balances due from other banks	10,802	19,569
Federal funds sold		106
Cash & cash equivalents	30,421	29,448
Available-for-sale securities at fair value	217,564	163,051
Held-to-maturity securities at amortized cost	17,997	20,091
Net loans	1,250,888	886,375
Other equity securities	9,798	5,362
Bank premises & equipment, net	37,540	31,722
Other real estate owned, net	3,837	4,065
Accrued interest receivable	4,688	3,218
Deferred tax asset	1,294	2,868
Goodwill & other intangibles, net	19,926	3,234
Bank owned life insurance	23,231	7,201
Other assets	5,550	2,325
Total assets	1,622,734	1,158,960
Liabilities:		
Non-interest bearing deposits	216,599	108,404
Interest bearing deposits	1,008,638	799,383
Total deposits	1,225,237	907,787
Advances from Federal Home Loan Bank	166,658	82,803
Repurchase agreements	21,935	39,087
Subordinated debt, net of unamortized issuance costs	18,168	
Junior subordinated debt	5,792	3,609
Other borrowings		1,000
Accrued taxes & other liabilities	12,215	11,917
Total liabilities	1,450,005	1,046,203
Common stock	9,515	7,102
Surplus	131,582	81,499
Retained earnings	33,203	26,227
Accumulated other comprehensive income (loss)	dr1,571	dr2,071
Total stockholders' equity	172,729	112,757

Amortized cost - Available-for-sale securities at fair value: 2016 \$166,258,000; 2017 \$220,077,000

Estimated fair value - Held-to-maturity securities at amortized cost: 2016 \$19,612,000; 2017 \$17,947,000

KINGSTONE COMPANIES INC Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Net premiums earned	77,351,023	61,407,906	48,612,082
Ceding commission revenue	9,933,133	11,268,241	11,473,117
Net investment income	4,132,586	3,115,583	2,563,890
Net realized gains (losses) on sales of investments	84,313	529,448	dr50,546
Other income	1,268,255	1,115,486	1,577,191
Total revenues	92,769,310	77,436,664	64,175,734
Loss & loss adjustment expenses	34,185,537	27,789,661	23,180,000
Commission expense	21,182,254	18,327,190	15,317,140
Other underwriting expenses	18,115,614	14,866,646	12,833,391

BANK

Other operating expenses	3,512,927	1,909,779	1,504,121
Depreciation & amortization	1,402,928	1,124,921	1,032,009
Interest expense	60,335		
Total expenses	78,459,595	64,018,197	53,866,661
Income (loss) from operations before taxes	14,309,715	13,418,467	10,309,073
Income tax expense (benefit)	4,323,230	4,518,701	3,349,453
Net income (loss)	9,986,485	8,899,766	6,959,620
Common shares			
Weighted average shares outstanding - basic	10,388,440	7,736,594	7,331,114
Weighted average shares outstanding - diluted	10,581,577	7,807,263	7,377,880
Year end shares outstanding	10,631,837	7,921,866	7,328,637
Net earnings (loss) per share - basic	\$0.96	\$1.15	\$0.95
Net earnings (loss) per share - diluted	\$0.94	\$1.14	\$0.94
Dividends declared & paid per common share	\$0.30	\$0.25	\$0.21
Total number of employees	97	80	69
Number of common stockholders	251	263	299

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Fixed-maturity securities, held to maturity, at amortized cost	4,869,808	5,094,902
Fixed-maturity securities, available for sale, at fair value	119,988,256	80,428,828
Equity securities, available-for-sale, at fair value	14,286,198	9,987,686
Total investments	139,144,262	95,511,416
Cash & cash equivalents	48,381,633	12,044,520
Investment subscription receivable	2,000,000	
Premiums receivable, net	13,217,698	11,649,398
Reinsurance receivables, net	28,519,130	32,197,765
Deferred policy acquisition costs	14,847,236	12,239,781
Intangible assets, net	1,010,000	1,350,000
Property & equipment, net	4,772,577	3,011,373
Other assets	2,655,527	1,442,209
Total assets	254,548,063	169,446,462
Liabilities:		
Loss & loss adjustment expense reserves	48,799,622	41,736,719
Unearned premiums	65,647,663	54,994,375
Advance premiums	1,477,693	1,421,560
Reinsurance balances payable	2,563,966	2,146,017
Deferred ceding commission revenue	4,266,412	6,851,841
Accounts payable, accrued liabilities & other liabilities	7,487,654	5,448,448
Deferred income taxes	600,342	166,949
Long-term debt, net	29,126,965	
Total liabilities	159,970,317	112,765,909
Common stock	116,186	88,963
Capital in excess of par	68,380,390	37,950,401
Accumulated other comprehensive income	1,100,647	72,931
Retained earnings (accumulated deficit)	27,152,822	20,563,720
Total stockholders' equity before treasury stock	96,750,045	58,676,015
Treasury stock, at cost	2,172,299	1,995,462
Total stockholders' equity (deficit)	94,577,746	56,680,553
Fair value - Fixed-maturity securities, held-to-maturity: 2017 \$5,150,076; 2016 \$5,298,119		
Amortized cost - Fixed-maturity securities, available-for-sale: 2017 \$119,122,106; 2016 \$80,596,628		
Cost - Equity securities, available-for-sale: 2017 \$13,761,841; 2016 \$9,709,385		

KKR REAL ESTATE FINANCE TRUST INC Annual Report:

	2017	2016	2015
Consolidated Income Account, years ended Dec. 31(\$000):			
Interest income	83,145	32,659	12,536
Interest expense	21,224	7,432	554
Total net interest income	61,921	25,227	11,982
Realized gain on sale of investments		285	1,155
Change in net assets related to consolidated variable interest entities	15,845	15,461	8,868
Income from equity method investments	875		
Other income	968	222	305
Total other income (loss)	17,688	15,968	10,328
General & administrative expenses	4,936	2,270	1,994
Management fees to affiliate	13,492	5,934	2,620
Incentive compensation to affiliate		365	131

Total operating expenses	18,428	8,569	4,745
Income (loss) before income taxes, noncontrolling interests & preferred dividends	61,181	32,626	17,565
Income tax expense (benefit)	1,102	354	393
Net income (loss)	60,079	32,272	17,172
Redeemable noncontrolling interests in income (loss) of consolidated joint venture	dr216	dr302	dr272
Noncontrolling interests in income (loss) of consolidated joint venture	dr801	dr813	dr137
Net income (loss) attributable to KKR Real Estate Finance Trust Inc. & subsidiaries	59,062	31,157	16,763
Preferred share dividends	244	16	15
Net income (loss) attributable to common stockholders	58,818	31,141	16,748
Common shares(000)			
Weighted average shares outstanding - basic	45,320	19,300	8,606
Weighted average shares outstanding - diluted	45,321	19,300	8,606
Year end shares outstanding	53,685	24,158	13,636
Net income (loss) per share - basic	\$1.30	\$1.61	\$1.95
Net income (loss) per share - diluted	\$1.30	\$1.61	\$1.95
Distributions declared per common share	\$1.62	\$1.22	\$0.73
Number of common stockholders	38		

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & cash equivalents	103,120	96,189
Restricted cash & cash equivalents	400	157
Commercial mortgage loans, held-for-investment, net	1,888,510	674,596
Commercial mortgage loans, held-for-sale, net		26,230
Preferred interest in joint venture, held-to-maturity		36,445
Equity method investments, at fair value	14,390	
Accrued interest receivable	8,423	2,974
Other assets	7,239	2,728
Commercial mortgage loans held in variable interest entities, at fair value	5,372,811	5,426,084
Total assets	7,394,893	6,265,403
Liabilities:		
Secured financing agreements, net	964,800	439,144
Loan participations sold, net	81,472	
Accounts payable, accrued expenses & other liabilities	2,465	2,297
Dividends payable	19,981	
Accrued interest payable	1,623	593
Due to affiliates	4,442	1,728
Variable interest entity liabilities, at fair value	5,256,926	5,313,574
Total liabilities	6,331,709	5,757,336
Redeemable noncontrolling interests in equity of consolidated joint venture	3,090	3,030
Redeemable preferred stock	949	
Preferred stock		125
Common shares	537	242
Additional paid-in capital	1,052,851	479,417
Retained earnings (accumulated deficit)	6,280	17,914
Repurchased stock	523	
Total KKR Real Estate Finance Trust Inc. stockholders' equity	1,059,145	497,698
Noncontrolling interests in equity of consolidated joint venture		7,339
Total permanent equity	1,059,145	505,037

LIVE OAK BANCSHARES INC Annual Report:

	2017	2016	2015
Consolidated Income Account, years ended Dec. 31(\$000):			
Interest income - loans & fees on loans	99,633	55,107	33,340

Interest income - securities, taxable	1,432	1,132	811
Interest income - other interest earning assets	2,407	1,033	300
Total interest income	103,472	57,272	34,451
Interest expense - deposits	24,223	13,659	7,379
Interest expense - borrowings	1,215	964	1,483
Total interest expense	25,438	14,623	8,862
Net interest income	78,034	42,649	25,589
Provision for (recovery of) loan & lease losses	9,536	12,536	3,806
Net interest income after provision for loan & lease losses	68,498	30,113	21,783
Loan servicing revenue	24,588	21,393	16,081
Loan servicing asset revaluation	dr13,171	dr8,391	dr6,229
Net gains on sales of loans	78,590	75,326	67,385
Equity in income (loss) of non-consolidated affiliates			dr26
Gain on sale of investment in non-consolidated affiliate			3,782
Gain on contribution to equity method investment	68,000		
Gain (loss) on sale of investment securities available-for-sale		1.00	13
Construction supervision fee income	1,776	2,667	1,623
Title insurance income	7,565		
Other noninterest income	5,573	2,543	1,699
Total noninterest income	172,921	93,539	84,328
Salaries & employee benefits expense	74,669	62,996	40,323
Travel expense	8,124	8,205	7,379
Professional services expense	4,937	3,482	2,643
Advertising & marketing expense	6,363	4,534	4,333
Occupancy expense	6,195	4,573	3,475
Data processing expense	8,449	5,299	3,583
Equipment expense	7,479	2,246	2,119
Other loan origination & maintenance expense	4,970	2,825	2,069
Renewable energy tax credit investment impairment expense	690	3,197	
Federal Deposit Insurance Corporation insurance expense	3,206	1,417	514
Title insurance closing services expense	2,418		
Impairment expense on goodwill & other intangibles	3,648		
Other expense	12,017	7,671	5,277
Total noninterest expense	143,165	106,445	71,715
Income (loss) before taxes	98,254	17,207	34,396
Income tax expense (benefit)	cr2,245	3,443	13,795
Net income (loss)	100,499	13,764	20,601
Net income (loss) attributable to noncontrolling interest		9.00	24
Net income (loss) attributable to Live Oak Bancshares, Inc.	100,499	13,773	20,625
Common shares(000)			
Weighted average shares outstanding - basic	36,593	34,202	31,079
Weighted average shares outstanding - diluted	37,860	35,087	31,973
Year end shares outstanding	39,896	34,254	34,173
Net earnings (loss) per share - basic	\$2.75	\$0.40	\$0.66
Net earnings (loss) per share - diluted	\$2.65	\$0.39	\$0.65
Number of full time employees	504	400	327
Number of part time employees	24	25	39
Number of common stockholders	330	217	270

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	295,271	238,008
Certificates of deposit with other banks	3,000	7,250
Investment securities available-for-sale	93,355	71,056

BANK

Loans held for sale	680,454	394,278
Loans & leases held for investment	1,343,973	907,566
Less: allowance for loan & lease losses	24,190	18,209
Net loans & leases	1,319,783	889,357
Premises & equipment, net	178,790	64,661
Foreclosed assets	1,281	1,648
Servicing assets	52,298	51,994
Other assets	134,242	37,009
Total assets	2,758,474	1,755,261
Liabilities:		
Non-interest bearing deposits	57,868	27,990
Interest bearing deposits	2,202,395	1,457,086
Total deposits	2,260,263	1,485,076
Long term borrowings	26,564	27,843
Other liabilities	34,714	19,495
Total liabilities	2,321,541	1,532,414
Class A common stock	268,557	149,966
Class B common stock	49,168	50,015
Retained earnings (accumulated deficit)	120,241	23,518
Accumulated other comprehensive income (loss)	dr1,033	dr652
Total shareholders' equity, attributed to Live Oak Bancshares, Inc.	436,933	222,847
Total equity	436,933	222,847

LUTHER BURBANK CORP

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):**

	2017	2016	2015
Interest & fees on loans	166,573	139,385	124,249
Interest & dividends on investment securities	7,714	4,774	3,297
Total interest income	174,287	144,159	127,546
Interest on deposits	38,813	31,648	29,150
Interest on Federal Home Loan Bank advances	16,555	10,219	6,073
Interest on junior subordinated deferrable interest debentures	1,665	1,348	1,101
Interest on senior debt	6,309	6,309	6,309
Total interest expense	63,342	49,524	42,633
Net interest income before provision for (reversal of) loan losses	110,945	94,635	84,913
Provision for (reversal of) loan losses	dr3,372	dr12,703	dr7,141
Net interest income after provision for (reversal of) loan losses	114,317	107,338	92,054
Increase in cash surrender value of life insurance	192	233	252
Net gain on sale of loans	3,277	3,884	2,947
Federal Home Loan Bank dividends	2,473	2,848	2,750
Other income	1,516	879	975
Total noninterest income	7,458	7,844	6,924
Compensation & related benefits expense	36,524	38,551	37,231
Deposit insurance premium expense	1,812	1,725	5,166
Professional & regulatory fees	2,034	2,577	2,817
Occupancy expense	5,155	5,477	5,453
Depreciation & amortization expense	2,903	2,873	2,290
Data processing expense	3,167	3,322	3,254
Marketing expense	935	875	1,335
Other expenses	4,014	5,842	4,793
Total non-interest expense	56,544	61,242	62,339
Income before provision (benefit) for income taxes	65,231	53,940	36,639
Provision (benefit) for income taxes	cr4,153	1,819	1,247
Net income (loss)	69,384	52,121	35,392
Common shares(000)			
Weighted average shares outstanding - basic	42,917	42,000	42,000
Weighted average shares outstanding - diluted	42,958	42,000	42,000
Year end shares outstanding	56,423	42,000	42,000
Net earnings (loss) per common share - basic	\$1.62	\$1.24	\$0.84
Net earnings (loss) per common share - diluted	\$1.62	\$1.24	\$0.84
Cash dividends per share	\$1.58	\$1.58	\$1.58
Number of full time employees	258		
Number of part time employees	8.00		
Total number of employees	274		

Number of beneficiary stockholders 1,100
 Reclassified to conform with 2017 presentation
 Shares issued due to issuance of common stock, issuance of restricted stock awards and vested restricted stock units As of As of September 30, 2017 Approximately

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & cash equivalents	75,578	59,208
Available for sale investment securities, at fair value	503,288	459,162
Held to maturity investment securities, at amortized cost	6,921	7,561
Loans held for sale	34,974	34,974
Loans receivable, net	5,011,235	4,406,468
Accrued interest receivable	14,901	12,141
Federal Home Loan Bank stock, at cost	27,733	30,410
Premises & equipment, net	22,452	24,356
Goodwill	3,297	3,297
Prepaid expenses & other assets	38,975	26,008
Total assets	5,704,380	5,063,585
Liabilities:		
Deposits	3,951,238	3,333,969
Federal Home Loan Bank advances	989,260	1,111,886
Junior subordinated deferrable interest debentures	61,857	61,857
Senior debt	94,161	94,028
Accrued interest payable	1,781	1,302
Other liabilities & accrued expenses	56,338	56,168
Total liabilities	5,154,635	4,659,210
Common stock	458,570	2,262
Unearned restricted stock award common stock	4,283	
Retained earnings	102,459	407,648
Accumulated other comprehensive income (loss), net of taxes	dr7,001	dr5,535
Total stockholders' equity (deficit)	549,745	404,375

Reclassified to conform with 2017 presentation
 Fair value - held to maturity investment securities, at amortized cost: 2016 \$7,571,000; 2017 \$6,925,000
 Less debt issuance costs - senior debt: 2016 \$972,000; 2017 \$839,000

LYON (WILLIAM) HOMES

Acquisition Completed: On Mar. 9, 2018, Co.'s wholly-owned subsidiary, William Lyon Homes, Inc. (California Lyon), acquired RSI Communities, LLC ('RSI Communities'), a Southern California and Texas based homebuilder, and three related real estate assets from RG Onion Creek, LLC, RSI Trails at Leander LLC and RSI Prado LLC, each of which affiliated of RSI Holding LLC, the parent of RS Equity Management LLC and indirect parent of RSI Communities, related to the RSI Communities business for an aggregate cash purchase price of approximately \$460,000,000 subject to net asset value adjustments.

MACKINAC FINANCIAL CORP

**Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):**

	2017	2016	2015
Interest & fees on loans - taxable	41,770,000	36,078,000	32,034,000
Interest & fees on loans - tax-exempt	95,000	64,000	13,000
Interest on securities - taxable	1,606,000	1,322,000	1,095,000
Interest on securities - tax-exempt	298,000	220,000	162,000
Other interest income	607,000	299,000	209,000
Total interest income	44,376,000	37,983,000	33,513,000
Interest expense on deposits	4,361,000	3,322,000	3,251,000
Interest expense on borrowings	2,077,000	1,563,000	1,142,000
Total interest expense	6,438,000	4,885,000	4,393,000
Net interest income	37,938,000	33,098,000	29,120,000
Provision for loan losses	625,000	600,000	1,204,000
Net interest income (loss) after provision for loan losses	37,313,000	32,498,000	27,916,000
Deposit service fees	1,056,000	995,000	836,000
Income from loans sold on secondary market	1,373,000	1,575,000	1,071,000
SBA/USDA loan sale gains	867,000	897,000	610,000
Mortgage servicing (amortization) income	dr31,000	dr40,000	547,000
Net security gains (losses)	231,000	150,000	455,000
Other income	545,000	576,000	370,000
Total income	4,041,000	4,153,000	3,889,000
Salaries & employee benefits expense	15,490,000	14,625,000	12,449,000
Occupancy expense	3,104,000	2,680,000	2,424,000
Furniture & equipment expense	2,209,000	1,749,000	1,551,000
Data processing expense	2,037,000	1,620,000	1,381,000
Advertising expense	711,000	620,000	507,000

	2017	2016	2015
Professional service fees	1,534,000	1,169,000	1,270,000
Loan origination expenses & deposit & card related fees	1,335,000	1,100,000	955,000
Writedowns & losses (gains) on other real estate held for sale	388,000	202,000	332,000
Federal Deposit Insurance Corporation insurance assessment	731,000	488,000	506,000
Telephone expense	604,000	528,000	455,000
Nonrecurring transaction related expenses	50,000	3,101,000	
Other expenses	2,143,000	2,003,000	2,046,000
Total other expenses	30,336,000	29,885,000	23,876,000
Income (loss) before income taxes	11,018,000	6,766,000	7,929,000
Provision for (benefit of) income taxes	5,539,000	2,283,000	2,333,000
Net income (loss)	5,479,000	4,483,000	5,596,000
Net income (loss) available to common shareholders	5,479,000	4,483,000	5,596,000
Common shares			
Weighted average shares outstanding - basic	6,288,791	6,236,067	6,241,921
Weighted average shares outstanding - diluted	6,322,413	6,268,703	6,273,321
Year end shares outstanding	6,294,930	6,263,371	6,217,620
Net income (loss) per common share - basic	\$0.87	\$0.72	\$0.90
Net income (loss) per common share - diluted	\$0.87	\$0.72	\$0.89
Dividends per share	\$0.48	\$0.40	\$0.35
Total number of employees	221	222	173
Number of common stockholders	1,600	1,600	1,600

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	37,420,000	44,620,000
Federal funds sold	6,000	2,135,000
Cash & cash equivalents	37,426,000	46,755,000
Interest-bearing deposits in other financial institutions	13,374,000	14,047,000
Securities available for sale	75,897,000	86,273,000
Federal Home Loan Bank stock	3,112,000	2,911,000
Commercial loans	572,936,000	543,573,000
Mortgage loans	220,708,000	218,171,000
Consumer loans	17,434,000	20,113,000
Total loans	811,078,000	781,857,000
Allowance for loan losses	5,079,000	5,020,000
Net loans	805,999,000	776,837,000
Premises & equipment, net	16,290,000	15,891,000
Other real estate held for sale	3,558,000	4,782,000
Deferred tax asset	4,970,000	8,760,000
Deposit based intangible	1,922,000	2,172,000
Goodwill	5,694,000	5,694,000
Other assets	17,125,000	19,398,000
Total assets	985,367,000	983,520,000
Liabilities:		
Noninterest bearing deposits	148,079,000	164,179,000
NOW, money market, interest checking deposits	280,309,000	286,622,000
Savings deposits	61,097,000	58,315,000
Certificate of deposits less than \$250,000	142,159,000	141,629,000
Certificate of deposits more than \$250,000	11,055,000	8,489,000
Brokered deposits	175,299,000	164,278,000
Total deposits	817,998,000	823,512,000
Federal funds purchased		6,000,000
Borrowings	79,552,000	67,579,000
Other liabilities	6,417,000	7,820,000
Total liabilities	903,967,000	904,911,000
Common stock	61,981,000	61,583,000
Retained earnings (accumulated deficit)	19,711,000	17,206,000
Unrealized gains on available for sale securities	dr71,000	dr102,000
Minimum pension liability	dr221,000	dr78,000
Total shareholders' equity	81,400,000	78,609,000

MARCUS & MILLICHAP INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Real estate brokerage commissions	649,393	662,220	632,574
Financing fees	49,653	43,444	42,558
Other revenues	20,654	11,786	13,923
Total revenues	719,700	717,450	689,055
Cost of services	446,557	444,768	423,389

BANK

Selling, general & administrative expense	171,648	161,794	147,710
Depreciation & amortization expense	5,363	4,387	3,305
Total operating expenses	623,568	610,949	574,404
Operating income	96,132	106,501	114,651
Other income (expense), net	4,590	2,134	443
Interest expense	1,496	1,533	1,726
Income (loss) before provision for income taxes	99,226	107,102	113,368
Provision for income taxes	47,702	42,445	47,018
Net income (loss)	51,524	64,657	66,350
Net income attributable to Marcus & Millichap, Inc. subsequent to initial public offering	51,524	64,657	66,350
Common shares(000)			
Weighted average shares outstanding-basic	38,988	38,899	38,848
Weighted average shares outstanding-diluted	39,100	39,035	39,162
Year end shares outstanding	38,374	37,882	37,396
Income (loss) per share-basic	\$1.32	\$1.66	\$1.71
Income (loss) per share-diluted	\$1.32	\$1.66	\$1.69
Number of full time employees	774	748	725
Number of part time employees	1,819	1,642	1,518
Number of common stockholders	23	24	24
Foreign currency translation adjustments		40	890
As is As of March 2, 2017 As of March 5, 2018			
As of March 2, 2016			

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	220,786	187,371
Commissions receivable, net	9,586	4,809
Prepaid expenses	9,661	8,094
Income tax receivable	1,308	1,182
Marketable securities, available-for-sale	73,560	27,454
Other assets, net	5,529	5,102
Total current assets	320,430	234,012
Prepaid rent	15,392	13,285
Property & equipment, net	17,153	16,355
Marketable securities, available for sale	52,099	77,475
Assets held in rabbi trust	8,787	7,337
Deferred tax assets, net	22,640	35,571
Total other assets	23,163	9,981
Total assets	459,664	394,016
Liabilities:		
Accounts payable & accrued expenses	9,202	10,133
Notes payable to former stockholders	1,035	986
Commissions payable	49,180	44,754
Accrued bonuses & other employee related expenses	23,842	22,303
Total current liabilities	83,259	78,176
Deferred compensation & commissions	49,361	44,455
Notes payable to former stockholders	7,651	8,686
Deferred rent & other liabilities	4,505	3,845
Total liabilities	144,776	135,162
Common stock	4.00	4.00
Additional paid-in capital	89,877	85,445
Stock notes receivable from employees	dr4.00	dr4.00
Retained earnings (accumulated deficit)	224,071	172,599
Accumulated other comprehensive income	940	810
Total stockholders' equity (deficit)	314,888	258,854
Reclassified to conform with 2017 presentation		

MELROSE BANCORP INC Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

Interest & fees on loans	8,168	6,551	4,994
Interest & dividends on securities-taxable	534	740	846
Interest & dividends on securities-tax-exempt	69	59	31
Other interest income	170	55	35
Total interest & dividend income	8,941	7,405	5,906
Interest expense on deposits	1,853	1,618	1,276
Interest on Federal Home Loan Bank advances	330	22	
Total interest expense	2,183	1,640	1,276

Net interest & dividend income	6,758	5,765	4,630
Provision for loan losses	245	310	60
Net interest & dividend income after provision for loan losses	6,513	5,455	4,570
Fees & service charges	88	76	91
Gain on sales of available-for-sale securities, net	1,385	1,004	409
Writedown of securities			dr461
Income on bank-owned life insurance	162	141	140
Other income	8.00	14	63
Total noninterest income	1,643	1,235	242
Salaries & employee benefits expense	3,240	2,772	2,411
Occupancy expense	375	300	311
Equipment expense	45	37	49
Data processing expense	400	370	319
Advertising expense	193	146	143
Printing & supplies expense	48	39	53
Federal Deposit Insurance Corporation assessment expense	65	116	111
Audits & examinations expense	201	212	130
Other professional services expense	320	328	177
Other expense	223	152	121
Total noninterest expense	5,110	4,472	3,825
Income (loss) before income tax expense (benefit)	3,046	2,218	987
Income tax expense (benefit)	1,242	796	329
Net income (loss)	1,804	1,422	658
Common shares(000)			
Weighted average shares outstanding - basic	2,367	2,427	2,607
Weighted average shares outstanding - diluted	2,372	2,427	2,607
Year end shares outstanding	2,601	2,602	2,788
Net earnings per share - basic	\$0.76	\$0.59	\$0.25
Net earnings per share - diluted	\$0.76	\$0.59	\$0.25
Number of full time employees	727		
Total number of employees	27	27	26
Number of common stockholders	250	252	259
As is Full-time equivalent employees Approximately As of March 10, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	8,903	11,715
Money market funds	3,963	2,077
Federal funds sold	4,737	
Cash & cash equivalents	17,603	13,792
Investments in available-for-sale securities, at fair value	26,496	31,831
Federal Home Loan Bank stock, at cost	1,800	964
Loans, net	251,317	213,165
Premises & equipment, net	1,993	1,248
Co-operative Central Bank deposit	886	881
Bank-owned life insurance	6,090	5,874
Accrued interest receivable	702	572
Deferred tax asset, net	364	120
Other assets	275	199
Total assets	307,526	268,646
Liabilities:		
Noninterest-bearing deposits	16,180	17,586
Interest-bearing deposits	216,741	197,180
Total deposits	232,921	214,766
Federal Home Loan Bank advances	29,000	10,000
Other liabilities	612	576
Total liabilities	262,533	225,342
Common stock	26	26
Additional paid-in-capital	23,496	23,292
Retained earnings	23,674	21,912
Unearned compensation - employee stock ownership plan	1,961	2,037
Unearned compensation - restricted stock	451	585
Accumulated other comprehensive income	209	696
Total stockholders' equity	44,993	43,304
Reclassified to conform with 2017 presentation		

MIDSOUTH BANCORP, INC. Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

Interest income on loans, including fees	68,708,000	67,584,000	70,474,000
Interest income on taxable investment securities	9,180,000	7,924,000	7,559,000
Interest income on nontaxable investment securities	1,498,000	1,756,000	2,188,000
Other interest income	1,237,000	766,000	517,000
Total interest income	80,623,000	78,030,000	80,738,000
Interest expense on deposits	4,099,000	3,654,000	3,587,000
Interest expense on short term borrowings	762,000	966,000	1,017,000
Interest expense on long term borrowings	335,000	366,000	364,000
Interest expense on junior subordinated debentures	830,000	704,000	613,000
Total interest expense	6,026,000	5,690,000	5,581,000
Net interest income	74,597,000	72,340,000	75,157,000
Provision for loan losses	30,200,000	10,600,000	13,900,000
Net interest income after provision for loan losses	44,397,000	61,740,000	61,257,000
Service charges on deposit accounts	9,724,000	9,883,000	9,754,000
ATM & debit card income	6,912,000	6,579,000	6,463,000
Gain (loss) on securities, net	347,000	20,000	1,243,000
Gain on sale of branches	744,000		
Other charges & fees	4,054,000	3,624,000	4,020,000
Total non-interest income	21,781,000	20,106,000	21,480,000
Salaries & employee benefits	33,889,000	32,932,000	32,036,000
Occupancy expense	15,670,000	14,630,000	15,052,000
ATM & debit card expense	2,721,000	3,239,000	2,951,000
Loss on transfer of loans to held for sale	6,030,000		
Other noninterest expenses	22,227,000	17,749,000	17,098,000
Total noninterest expense	80,537,000	68,550,000	67,137,000
Income (loss) before income taxes	dr14,359,000	13,296,000	15,600,000
Income tax expense (benefit)	cr2,598,000	3,857,000	4,583,000
Net earnings (loss)	dr11,761,000	9,439,000	11,017,000
Dividends on preferred stock	3,242,000	2,861,000	687,000
Net income (loss) available to common stockholders	dr15,003,000	6,578,000	10,330,000
Common shares			
Weighted average shares outstanding - basic	14,107,000	11,263,000	11,309,000
Weighted average shares outstanding - diluted	14,110,000	11,263,000	11,821,000
Year end shares outstanding	16,548,829	11,362,716	11,362,150
Net earnings (loss) per share - basic	dr\$1.06	\$0.58	\$0.91
Net earnings (loss) per share - diluted	dr\$1.06	\$0.58	\$0.90
Dividends per common share	\$2.00	\$3.36	\$3.36
Number of full time employees	467	535	536
Number of common stockholders	897	944	917
Reclassified to conform with 2017 presentation			
Approximately As of February 28, 2017 As of February 28, 2018 As of February 29, 2016			

Assets:	2017	2016
Cash & due from banks	34,775,000	31,687,000
Interest-bearing deposits in banks	114,839,000	47,091,000
Federal funds sold	3,350,000	3,450,000
Securities available-for-sale, at fair value	309,191,000	341,873,000
Securities held-to-maturity	81,052,000	98,211,000
Other investments	12,214,000	11,355,000
Loans held for sale	15,737,000	
Loans	1,183,426,000	1,284,082,000
Allowance for loan losses	26,888,000	24,372,000
Loans, net	1,156,538,000	1,259,710,000
Bank premises & equipment, net	59,057,000	68,954,000
Accrued interest receivable	8,283,000	7,576,000
Goodwill	42,171,000	42,171,000
Intangibles	3,515,000	4,621,000
Cash surrender value of life insurance	14,896,000	14,335,000
Other real estate	2,001,000	2,175,000
Assets held for sale	3,572,000	
Other assets	19,961,000	10,131,000
Total assets	1,881,152,000	1,943,340,000
Liabilities:		
Noninterest-bearing deposits	416,547,000	414,921,000
Interest-bearing deposits	1,063,142,000	1,164,509,000
Total deposits	1,479,689,000	1,579,430,000

BANK

Securities sold under agreements to repurchase	67,133,000	94,461,000
Short-term Federal Home Loan Bank advances	40,000,000	
Long-term Federal Home Loan Bank advances	10,021,000	25,424,000
Junior subordinated debentures	22,167,000	22,167,000
Other liabilities	8,127,000	7,482,000
Total liabilities	1,627,137,000	1,728,964,000
Series B preferred stock	32,000,000	32,000,000
Series C preferred stock	8,987,000	9,110,000
Common stock	1,655,000	1,136,000
Additional paid-in capital	168,412,000	111,166,000
Unearned employee stock ownership plan shares	937,000	1,233,000
Accumulated other comprehensive income (loss)	dr1,828,000	dr1,010,000
Retained earnings (accumulated deficit)	45,726,000	63,207,000
Total stockholders' equity	254,015,000	214,376,000

MUTUALFIRST FINANCIAL INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & dividend income - loans receivable	51,231,000	46,785,000	44,190,000
Interest & dividend income - investment securities	7,037,000	6,500,000	7,090,000
Interest & dividend income - Federal Home Loan Bank stock	470,000	441,000	482,000
Interest & dividend income - deposits with financial institutions	130,000	76,000	14,000
Total interest & dividend income	58,868,000	53,802,000	51,776,000
Interest expense on deposits	6,815,000	5,296,000	5,259,000
Interest expense on Federal Home Loan Bank advances	3,604,000	3,604,000	3,063,000
Other interest expense	192,000	347,000	481,000
Total interest expense	10,611,000	9,247,000	8,803,000
Net interest income	48,257,000	44,555,000	42,973,000
Provision for loan losses	1,220,000	850,000	125,000
Net interest income after provision for loan loss	47,037,000	43,705,000	42,848,000
Service fee income	6,584,000	6,124,000	5,947,000
Net realized gain (loss) on sales of available-for-sale securities	708,000	1,023,000	436,000
Commissions	5,027,000	5,049,000	4,603,000
Net gains (losses) on sales of loans	3,887,000	4,761,000	4,176,000
Net servicing fees (expense)	391,000	332,000	274,000
Increase in cash value of life insurance	1,113,000	1,159,000	1,184,000
Gain (loss) on sale of other real estate & repossessed assets	dr122,000	dr210,000	dr111,000
Other income (loss)	488,000	1,184,000	630,000
Total non-interest income	18,076,000	19,422,000	17,139,000
Salaries & employee benefits expense	27,229,000	27,427,000	25,526,000
Net occupancy expenses	3,133,000	2,308,000	2,260,000
Equipment expenses	1,773,000	1,818,000	1,831,000
Data processing fees	2,321,000	1,991,000	1,746,000
ATM & debit card expenses	1,676,000	1,536,000	1,436,000
Deposit insurance expense	724,000	788,000	897,000
Professional fees	1,855,000	1,807,000	1,695,000
Advertising & promotion expense	1,223,000	1,204,000	1,193,000
Software subscriptions & maintenance expense	2,202,000	2,117,000	1,749,000
Other real estate & repossessed assets expense	165,000	73,000	374,000
Other expenses	3,704,000	4,431,000	4,440,000
Total other expenses	46,005,000	45,500,000	43,147,000
Income (loss) before income tax	19,108,000	17,627,000	16,840,000
Income tax expense (benefit)	6,793,000	4,386,000	4,578,000
Net income (loss)	12,315,000	13,241,000	12,262,000
Net income (loss) available to common shareholders	12,315,000	13,241,000	12,262,000
Common shares			

Weighted average shares outstanding - basic	7,360,066	7,391,681	7,374,589
Weighted average shares outstanding - diluted	7,502,059	7,538,838	7,547,885
Year end shares outstanding	7,389,394	7,324,233	7,422,061
Net earnings (loss) per share - basic	\$1.67	\$1.79	\$1.66
Net earnings (loss) per share - diluted	\$1.64	\$1.76	\$1.62
Dividends per share	\$0.66	\$0.58	\$0.48
Number of full time employees	390	395	391
Number of part time employees	32	47	54
Total number of employees	422	442	445
Number of common stockholders	23,300	23,100	21,100

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	8,763,000	8,503,000
Interest-bearing demand deposits	18,578,000	18,357,000
Cash & cash equivalents	27,341,000	26,860,000
Interest bearing time deposits	1,853,000	993,000
Investment securities available for sale	277,378,000	249,913,000
Loans held for sale	4,577,000	4,063,000
Loans, net of allowance for loan losses	1,167,758,000	1,157,120,000
Premises & equipment, net	21,539,000	21,200,000
Federal Home Loan Bank stock	11,183,000	10,925,000
Deferred tax asset	7,530,000	12,037,000
Cash value of life insurance	52,707,000	51,594,000
Goodwill	1,800,000	1,800,000
Other real estate owned & repossessed assets	733,000	1,199,000
Other assets	14,533,000	15,429,000
Total assets	1,588,932,000	1,553,133,000
Liabilities:		
Noninterest-bearing deposits	194,134,000	178,046,000
Interest-bearing deposits	1,007,900,000	975,336,000
Total deposits	1,202,034,000	1,153,382,000
Federal Home Loan Bank advances	217,163,000	240,591,000
Other borrowings	4,232,000	4,189,000
Other liabilities	15,221,000	14,933,000
Total liabilities	1,438,650,000	1,413,095,000
Common stock	74,000	73,000
Additional paid-in capital	75,319,000	74,164,000
Retained earnings	74,508,000	67,055,000
Accumulated other comprehensive income (loss)	381,000	dr1,254,000
Total stockholders' equity	150,282,000	140,038,000

NATIONAL WESTERN LIFE GROUP INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Universal life & annuity contract charges	159,968	163,447	155,608
Traditional life premiums	18,962	19,276	19,699
Net investment income	659,685	467,674	379,114
Other revenues	21,070	18,901	28,166
Total	859,685	669,308	582,587
Other-than-temporary impairment (OTTI) recoveries (losses)	487	110	2,801
Portion of OTTI losses recognized in other comprehensive income	dr599	dr110	dr3,053
Net OTTI losses recognized in earnings	dr112		dr252
Other net investment gains (losses)	14,875	13,070	7,461
Total net realized investment gains (losses)	14,763	13,070	7,209
Total revenues	874,448	682,368	589,796
Life & other policy benefits	71,485	65,529	67,452
Amortization of deferred policy acquisition costs	114,387	121,139	120,333
Universal life & annuity contract interest	437,019	248,390	176,901
Other operating expenses	107,002	94,448	78,442
Total benefits & expenses	729,893	529,506	443,128
Earnings (loss) before federal income taxes	144,555	152,862	146,668
Federal income taxes expense (benefit)	34,134	51,970	48,272
Net earnings (loss)	110,421	100,892	98,396
Weighted average class A shares outstanding-basic	3,436	3,436	3,436

Weighted average class B shares outstanding-basic	200	200	200
Weighted average class A shares outstanding-diluted	3,436	3,437	3,437
Weighted average class B shares outstanding-diluted	200	200	200
Year end shares outstanding	3,636	3,636	3,636
Net earnings (loss) per class A share-basic	31.23	28.53	27.83
Net earnings (loss) per class B share-basic	15.61	14.27	13.91
Net earnings (loss) per class A share-diluted	31.23	28.53	27.82
Net earnings (loss) per class B share-diluted	15.61	14.27	13.91
Total number of employees	2279	2265	2261
Number of class A common stockholders	2,798	2,879	3,032
Number of class B common stockholders	200	200	200
Foreign currency translation adjustments	dr164	140	

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Securities held to maturity, at amortized cost	7,247,024	7,159,259
Securities available for sale, at fair value	3,059,609	3,060,363
Mortgage loans, net of allowance for possible losses	208,249	174,534
Policy loans	56,405	58,699
Derivatives, index options	194,731	120,644
Other long-term investments	51,828	53,954
Total investments	10,817,846	10,627,453
Cash & cash equivalents	217,624	51,247
Deferred policy acquisition costs	819,511	835,194
Deferred sales inducements	135,570	147,111
Accrued investment income	96,818	99,245
Other assets	137,725	134,731
Total assets	12,225,094	11,894,981
Liabilities:		
Future policy benefits - universal life & annuity contracts	9,962,589	9,722,313
Future policy benefits - traditional life reserves	135,895	136,782
Other policyholder liabilities	128,009	143,391
Deferred federal income tax liability payable	25,408	64,990
Federal income tax payable	2,701	789
Other liabilities	138,318	104,888
Total liabilities	10,392,920	10,173,153
Class A common	34	34
Class B common	2,000	2,000
Additional paid-in capital	41,716	41,716
Accumulated other comprehensive income (loss)	14,281	10,552
Retained earnings	1,776,141	1,669,524
Total stockholders' equity	1,832,174	1,721,828

Fair value - securities held to maturity: 2017 \$7,434,104,000; 2016 \$7,337,611,000 Cost - securities available for sale: 2017 \$2,977,400,000; 2016 \$2,991,042,000 Net of allowance for possible losses - Mortgage loans: 2017 \$650,000; 2016 \$650,000

NATIONAL SECURITY GROUP, INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Net premiums earned	61,163	61,398	59,462
Net investment income	3,647	3,892	3,462
Net realized investment gains (losses)	234	998	503
Other income	596	605	623
Total revenues	65,640	66,893	64,050
Policyholder benefits & settlement expenses	42,869	38,847	34,148
Amortization of deferred policy acquisition costs	3,589	3,506	3,510
Commissions	7,723	7,894	7,952
General & administrative expenses	8,821	8,996	8,628
Taxes, licenses & fees	2,445	2,204	2,086
Interest expense	1,307	1,352	1,379
Total benefits, losses & expenses	66,754	62,799	57,703
Income (loss) before income taxes	dr1,114	4,094	6,347
Income tax expense (benefit) - current	cr206	cr142	1,127

BANK

Income tax expense (benefit) deferred	295	1,173	523
Total income tax expense (benefit)	89	1,031	1,650
Net income (loss)	<i>dr</i> 1,203	3,063	4,697
Common shares(000)			
Weighted average shares outstanding - basic	2,520	2,515	2,511
Weighted average shares outstanding - diluted	2,520	2,515	2,511
Year end shares outstanding	2,522	2,517	2,512
Net earnings (loss) per share - basic	<i>d</i> \$0.48	\$1.22	\$1.87
Net earnings (loss) per share - diluted	<i>d</i> \$0.48	\$1.22	\$1.87
Dividends declared per share	\$.20	\$.18	\$.16
Total number of employees	81	84	85
Number of common stockholders	1,200	1,200	1,200
As of March 17, 2017	As of March 16, 2018	As of March 15, 2017	As of March 18, 2016

Interest expense on deposits	3,377,000	2,603,000	2,421,000
Interest expense on short-term borrowings	199,000	130,000	85,000
Interest expense on other borrowings	504,000	921,000	752,000
Total interest expense	4,080,000	3,654,000	3,258,000
Net interest income	34,908,000	28,590,000	24,521,000
Provision for loan losses	2,200,000	2,050,000	4,580,000
Net interest income after provision for loan losses	32,708,000	26,540,000	19,941,000
Service charges & fees	4,079,000	2,951,000	2,440,000
Income from fiduciary activities	510,000	449,000	439,000
Net realized gains (losses) on sales of securities	348,000	284,000	626,000
Net gain (loss) on sale of loans	67,000	54,000	104,000
Earnings & proceeds on life insurance policies	1,133,000	888,000	665,000
Other income	774,000	553,000	425,000
Total other income	6,911,000	5,179,000	4,699,000
Salaries & employee benefits	12,850,000	10,928,000	8,535,000
Occupancy expenses	2,662,000	2,077,000	1,660,000
Furniture & equipment expenses	699,000	548,000	422,000
Data processing related operations expenses	1,353,000	1,337,000	943,000
Federal Deposit Insurance Corporation insurance assessment	377,000	412,000	411,000
Advertising expenses	268,000	283,000	240,000
Professional fees	949,000	836,000	730,000
Postage & telephone expenses	664,000	566,000	436,000
Taxes, other than income	661,000	731,000	711,000
Foreclosed real estate owned expenses	1,164,000	680,000	911,000
Amortization of intangible assets	150,000	122,000	105,000
Merger related expenses	1,806,000	1,806,000	1,806,000
Other expenses	3,073,000	2,798,000	1,996,000
Total other expenses	24,870,000	23,124,000	17,100,000
Income before income taxes	14,749,000	8,595,000	7,540,000
Income tax expense	6,551,000	1,884,000	1,632,000
Net income	8,198,000	6,711,000	5,908,000
Common shares			
Weighted average shares outstanding - basic	6,210,000	5,794,500	5,509,500
Weighted average shares outstanding - diluted	6,271,000	5,827,500	5,536,500
Year end shares outstanding	6,253,455	6,240,321	5,552,036
Net income per share - basic	\$1.32	\$1.16	\$1.07
Net income per share - diluted	\$1.31	\$1.15	\$1.07
Dividends per share	\$.87	\$.83	\$.83
Number of full time employees	206	209	136
Number of part time employees	8.00	6.00	9.00
Total number of employees	214	215	145
Number of common stockholders	1,200	1,200	1,200

Total liabilities	1,017,177,000	1,000,104,000
Common stock	626,000	416,000
Surplus	47,431,000	47,682,000
Retained earnings	70,426,000	67,225,000
Treasury stock, at cost	77,000	125,000
Accumulated other comprehensive income (loss)	<i>dr</i> 2,667,000	<i>dr</i> 4,119,000
Total stockholders' equity	115,739,000	111,079,000

OAK VALLEY BANCORP (OAKDALE, CA)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	29,128,000	27,463,000	22,053,000
Interest on securities available for sale	4,504,000	4,124,000	3,629,000
Interest on federal funds sold	100,000	35,000	34,000
Interest on deposits with banks	1,513,000	667,000	304,000
Total interest income	35,245,000	32,289,000	26,020,000
Interest expense - deposits	1,065,000	764,000	615,000
Total interest expenses	1,065,000	764,000	615,000
Net interest income	34,180,000	31,525,000	25,405,000
Provision for (reversal of) loan losses	350,000	484,000	<i>dr</i> 125,000
Net interest income after provision for loan losses	33,830,000	31,041,000	25,530,000
Service charges on deposits	1,424,000	1,354,000	1,240,000
Earnings on cash surrender value of life insurance	514,000	441,000	429,000
Mortgage commissions	168,000	204,000	148,000
Gains on called securities	395,000	52,000	206,000
Other income	3,475,000	2,362,000	2,084,000
Total non-interest income	5,676,000	4,413,000	4,107,000
Salaries & employee benefits expense	14,110,000	13,564,000	11,717,000
Occupancy expenses	3,346,000	3,284,000	3,009,000
Data processing fees	1,560,000	1,604,000	1,466,000
Regulatory assessments expense (Federal Deposit Insurance Corporation & California Department of Financial Institutions)	492,000	643,000	506,000
Other operating expenses	5,057,000	5,220,000	5,977,000
Total non-interest expense	24,565,000	24,315,000	22,675,000
Net income before provision for income taxes	15,241,000	11,139,000	6,962,000
Provision for income taxes	6,147,000	3,474,000	2,054,000
Net income	9,094,000	7,665,000	4,908,000
Common shares			
Weighted average shares outstanding - basic	8,060,686	8,047,046	7,989,088
Weighted average shares outstanding - diluted	8,081,497	8,082,657	8,036,845
Year end shares outstanding	8,098,605	8,088,455	8,078,155
Net income per common share - basic	\$1.13	\$0.95	\$0.61
Net income per common share - diluted	\$1.13	\$0.95	\$0.61
Number of full time employees	149	139	135
Number of part time employees	26	30	32
Total number of employees	175	169	167
Number of common stockholders	1,397	1,404	1,422

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Cash & due from banks	142,968,000	179,025,000
Federal funds sold	6,205,000	11,785,000
Cash & cash equivalents	149,173,000	190,810,000
Securities available for sale	182,360,000	160,333,000
Loans, net	652,989,000	601,104,000
Cash surrender value of life insurance	18,517,000	18,004,000
Bank premises & equipment, net	14,478,000	13,688,000
Other real estate owned	253,000	1,210,000
Interest receivable & other assets	17,082,000	16,961,000
Total assets	1,034,852,000	1,002,110,000
Liabilities:		
Deposits	938,882,000	914,093,000
Interest payable & other liabilities	5,203,000	5,567,000
Total liabilities	944,085,000	919,660,000
Common stock	24,773,000	24,682,000
Additional paid-in capital	3,776,000	3,473,000
Retained earnings	61,429,000	54,520,000

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Fixed maturities held-to-maturity, at amortized cost	1,616	1,890
Fixed maturities available-for-sale, at estimated fair value	95,758	92,792
Equity securities available-for-sale, at estimated fair value	4,509	4,943
Trading securities	107	107
Receivable for securities sold		499
Mortgage loans on real estate, at cost	162	174
Investment real estate, at book value	3,221	3,221
Policy loans	1,810	1,708
Company owned life insurance	4,974	4,864
Other invested assets	2,574	2,958
Total investments	114,731	113,156
Cash & cash equivalents	6,644	7,368
Accrued investment income	768	776
Policy receivables & agents' balances, net	11,653	11,434
Reinsurance recoverable	366	1,780
Deferred policy acquisition costs	8,124	8,351
Property & equipment, net	1,781	1,880
Income tax recoverable	393	941
Deferred income tax asset, net	1,487	2,402
Other assets	491	491
Total assets	146,438	148,579
Liabilities:		
Property & casualty benefit & loss reserves	7,075	7,531
Accident & health benefit & loss reserves	3,595	3,405
Life & annuity benefit & loss reserves	33,283	32,633
Unearned premiums	30,112	29,968
Policy & contract claims	903	1,008
Other policyholder funds	1,706	1,629
Short-term notes payable & current portion long-term debt	1,300	1,800
Long-term debt	14,339	15,326
Other liabilities	6,500	7,227
Total liabilities	98,813	100,527
Common stock	2,522	2,517
Additional paid-in capital	5,483	5,412
Accumulated other comprehensive income (loss)	2,646	1,007
Retained earnings	36,974	39,116
Total shareholders' equity	47,625	48,052
Reclassified to conform with 2017 presentation		
Estimated fair value - Fixed maturities held-to-maturity, at amortized cost: 2016 \$1,930,000; 2017 \$1,645,000		
Cost - Fixed maturities available-for-sale, at estimated fair value: 2016 \$92,837,000; 2017 \$94,467,000		
Cost - Equity securities available-for-sale, at estimated fair value: 2016 \$2,343,000; 2017 \$1,842,000		

NEXPOINT STRATEGIC OPPORTUNITIES FUND

New Name: On Mar. 19, 2018, Co. changed its name from NexPoint Credit Strategies Fund to NexPoint Strategic Opportunities Fund.

NORWOOD FINANCIAL CORP.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income on loans receivable, including fees	32,524,000	27,611,000	24,002,000
Interest income on securities - taxable	3,548,000	2,375,000	1,918,000
Interest income on securities - tax exempt	2,868,000	2,216,000	1,843,000
Other interest income	48,000	42,000	16,000
Total interest income	38,988,000	32,244,000	27,779,000

BANK

Accumulated other comprehensive income (loss), net of tax	989,000	dr225,000	
Total shareholders' equity	90,767,000	82,450,000	
Reclassified to conform with 2017 presentation			

OFG BANCORP Annual Report:

Consolidated Income Account, years ended Dec. 31 (Thousands of US \$):

	2017	2016	2015
Total interest income from loans	312,421	321,945	367,622
Interest income on mortgage-backed securities	26,994	30,522	35,338
Interest income on investment securities & other interest income	6,232	4,125	3,608
Total interest income	345,647	356,592	406,568
Interest expense on deposits	30,298	29,253	27,034
Interest expense on securities sold under agreements to repurchase	7,223	18,805	29,567
Interest expense on advances from Federal Home Loan Bank & other borrowings	2,398	6,186	9,072
Interest expense on subordinated capital notes	1,556	2,921	3,523
Total interest expense	41,475	57,165	69,196
Net interest income	304,172	299,427	337,372
Total provision for loan & lease losses, net	113,139	65,076	161,501
Net interest income after provision for loan & lease losses	191,033	234,351	175,871
Banking service revenues	39,468	41,647	41,466
Wealth management revenues	25,790	27,433	29,040
Mortgage banking activities	4,050	5,021	6,128
Total banking & financial service revenues	69,308	74,101	76,634
Net impairment losses recognized			dr1,490
FDIC shared-loss benefit (expense), net	1,403	dr13,581	dr42,808
Reimbursement from FDIC shared-loss coverage in sale of loans & foreclosed real estate			20,000
Net gain (loss) on sale of securities	6,896	12,207	2,572
Net gain (loss) on derivatives	132	dr71	dr190
Early extinguishment of debt	dr80	dr12,000	
Other non-interest income (loss)	1,028	6,163	dr2,142
Total non-interest income (loss), net	78,687	66,819	52,576
Compensation & employee benefits	79,751	76,761	78,999
Professional & service fees	12,406	12,235	14,973
Occupancy & equipment	32,557	30,300	33,466
Insurance	5,223	9,109	9,567
Electronic banking charges	19,322	20,707	21,893
Information technology expenses	8,010	7,116	5,648
Advertising, business promotion, & strategic initiatives	5,616	5,485	6,452
Loss on sale of foreclosed real estate & other repossessed assets	4,634	10,282	30,546
Loan servicing & clearing expenses	4,693	8,247	9,198
Taxes, other than on payroll & income taxes	9,187	9,782	9,460
Communication	3,415	3,379	3,808
Printing, postage, stationery & supplies	2,437	2,558	2,575
Director & investors relations	1,072	1,087	1,091
Credit related expenses	7,992	10,267	11,091
Other non-interest expenses	5,316	8,675	9,738
Total non-interest expenses	201,631	215,990	248,505
Income (loss) before income taxes	68,089	85,180	dr20,058
Income tax expense (benefit)	15,443	25,994	cr17,554
Net income (loss)	52,646	59,186	dr2,504
Less: dividends on preferred stock	13,862	13,862	13,862
Income (loss) available to common shareholders	38,784	45,324	dr16,366
Common shares (thousands)			

Weighted average shares outstanding - basic	51,096	51,088	51,455
Weighted average shares outstanding - diluted	51,096	51,088	51,455
Year end shares outstanding	43,947	43,915	43,868
Net income (loss) per share - basic	\$0.88	\$1.03	dr\$0.37
Net income (loss) per share - diluted	\$0.88	\$1.03	dr\$0.37
Cash dividends per share on common stock	\$0.24	\$0.24	\$0.36
Total number of employees	1,408	1,416	1,466
Number of common stockholders	4,355	3,662	2,999
Reclassified to conform with 2017 presentation			As
Approximately			

Consolidated Balance Sheet, as of Dec. 31 (Thousands of US \$):

	2017	2016	2015
Assets:			
Cash & due from banks	478,182	504,833	
Money market investments	7,021	5,606	
Total cash & cash equivalents	485,203	510,439	
Restricted cash	3,030	3,030	
Trading securities, at fair value	191	347	
Investment securities available-for-sale, at fair value	645,797	751,484	
Investment securities held-to-maturity, at amortized cost	506,064	599,884	
Federal Home Loan Bank stock, at cost	13,995	10,793	
Other investments	3,000	3,000	
Total investments	1,166,050	1,362,511	
Loans held for sale, at lower of cost or fair value	12,272	12,499	
Loans held for investment, net	4,044,057	4,135,193	
Total loans, net	4,056,329	4,147,692	
FDIC shared-loss indemnification asset		14,411	
Foreclosed real estate	44,174	47,520	
Accrued interest receivable	49,969	20,227	
Deferred tax asset, net	127,421	124,200	
Premises & equipment, net	67,860	70,407	
Customer acceptance liability	27,663	23,765	
Servicing assets	9,821	9,858	
Derivative assets	771	1,330	
Goodwill, net	86,069	86,069	
Other assets	64,693	80,365	
Total assets	6,189,053	6,501,824	
Liabilities:			
Demand deposits	2,039,126	1,939,764	
Savings accounts	1,251,398	1,196,232	
Time deposits	1,508,958	1,528,491	
Total deposits	4,799,482	4,664,487	
Securities sold under agreements to repurchase	192,869	653,756	
Advances from Federal Home Loan Bank	99,643	105,454	
Subordinated capital notes	36,083	36,083	
Other borrowings	153	61	
Total borrowings	328,748	795,354	
Derivative liabilities	1,281	2,437	
Acceptances executed & outstanding	27,644	23,765	
Accrued expenses & other liabilities	86,791	95,370	
Total liabilities	5,243,946	5,581,413	
Preferred stock Series A	92,000	92,000	
Preferred stock Series C	84,000	84,000	
Common stock	52,626	52,626	
Additional paid-in capital	541,600	540,948	
Legal surplus	81,454	76,293	
Retained earnings	200,878	177,808	
Treasury stock, at cost	104,502	104,860	
Accumulated other comprehensive income (loss), net	dr2,949	1,596	
Total stockholders' equity	945,107	920,411	
Reclassified to conform with 2017 presentation			
Amortized cost - trading securities: 2016 \$667,000; 2017 \$647,000			
Amortized cost - investment securities available-for-sale: 2016 \$749,867,000; 2017 \$648,800,000			
Fair value - investment securities held-to-maturity: 2016 \$592,763,000; 2017 \$497,681,000			
Net of allowance for loan & lease losses - loans held for investment: 2016 \$115,937,000; 2017 \$167,509,000			
Net of tax - accumulated other comprehensive income (loss): 2016 \$983,000; 2017 \$564,000			

OHIO VALLEY BANC CORP Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest income on loans, including fees	42,182	36,266	33,481
Interest income on securities - taxable	2,116	1,961	1,849
Interest income on securities - tax exempt	411	445	526
Dividends income	392	302	293
Other interest income	607	374	185

	2017	2016	2015
Total interest & dividend income	45,708	39,348	36,334
Interest expense on deposits	2,843	2,154	2,191
Interest expense on other borrowed funds	884	664	478
Interest expense on subordinated debentures	248	204	170
Total interest expense	3,975	3,022	2,839
Net interest income	41,733	36,326	33,495
Provision for loan losses	2,564	2,826	1,090
Net interest income after provision for loan losses	39,169	33,500	32,405
Service charges on deposit accounts	2,137	1,977	1,573
Trust fees	240	227	221
Income from bank owned life insurance & annuity assets	1,226	725	681
Mortgage banking income	265	227	242
Electronic refund check/deposit fees	1,692	2,048	2,371
Debit/credit card interchange income	3,376	2,594	2,399
Net gain (loss) on other real estate owned	dr189	dr467	99
Gain on sale of securities			163
Other noninterest income	688	908	848
Total other income	9,435	8,239	8,597
Salaries & employee benefits expense	20,809	18,874	17,498
Occupancy expense	1,770	1,846	1,599
Furniture & equipment expense	1,049	922	801
Professional fees	1,792	1,362	1,375
Marketing expense	1,034	915	860
Federal Deposit Insurance Corporation (FDIC) insurance	465	455	583
Data processing expense	2,081	1,455	1,259
Software	1,486	1,316	1,123
Foreclosed assets	dr499	dr357	dr347
Amortization of intangibles	156	68	
Merger related expenses	39	930	
Other noninterest expense	5,429	4,399	4,174
Total other expense	36,609	32,899	29,619
Income before income taxes	11,995	8,840	11,383
Provision for income taxes	4,486	1,920	2,809
Net income	7,509	6,920	8,574
Common shares(000)			
Weighted average shares outstanding - basic	4,685	4,352	4,118
Weighted average shares outstanding - diluted	4,685	4,352	4,118
Year end shares outstanding	4,702	4,666	4,118
Net earnings per share - basic	\$1.60	\$1.59	\$2.08
Cash dividends per common share	\$0.84	\$0.82	\$0.89
Number of full time employees	305	297	248
Number of common stockholders	2,166	2,178	2,170
Co. reported average shares outstanding; diluted shares not reported; reported Average shares outstanding entered as diluted shares outstanding			Approximately
Full-time equivalent	As of February 28, 2018	As of February 28, 2017	As of February 28, 2016
As of February 28, 2016	As of February 28, 2017		

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & noninterest-bearing deposits with banks	12,664	12,512
Interest-bearing deposits with banks	61,909	27,654
Total cash & cash equivalents	74,573	40,166
Certificates of deposit in financial institutions	1,820	1,670
Securities available for sale	101,125	96,490
Securities held to maturity	17,581	18,665
Restricted investments in bank stocks	7,506	7,506
Total loans	769,319	734,901
Less: allowance for loan losses	7,499	7,699
Net loans	761,820	727,202
Premises & equipment, net	13,281	12,783
Other real estate owned	1,574	2,129
Accrued interest receivable	2,503	2,315
Goodwill	7,371	7,801
Other intangible assets, net	514	670
Bank owned life insurance & annuity assets	28,675	29,349
Other assets	7,947	7,894
Total assets	1,026,290	954,640

BANK

Liabilities:		
Noninterest-bearing deposits	253,655	209,576
Interest-bearing deposits	603,069	580,876
Total deposits	856,724	790,452
Other borrowed funds	35,949	37,085
Subordinated debentures	8,500	8,500
Accrued liabilities	15,756	14,075
Total liabilities	916,929	850,112
Common stock	5,362	5,326
Additional paid-in capital	47,895	46,788
Retained earnings (accumulated deficit)	72,694	69,117
Accumulated other comprehensive income (loss)	dr878	dr991
Treasury stock, at cost	15,712	15,712
Total shareholders' equity	109,361	104,528
Estimated fair value - Securities held to maturity: 2017 \$18,079,000; 2016 \$19,171,000		

OLD POINT FINANCIAL CORP.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income & fees on loans	29,191,000	26,322,000	25,972,000
Interest income on due from banks	15,000	48,000	15,000
Interest income on federal funds sold	8,000	6,000	2,000
Interest income on securities - taxable	1,964,000	1,802,000	2,510,000
Interest income on securities - tax-exempt	1,601,000	1,535,000	1,663,000
Dividends & interest income on all other securities	155,000	113,000	133,000
Total interest & dividend income	32,934,000	29,826,000	30,295,000
Interest expense on savings deposits	342,000	227,000	227,000
Interest expense on time deposits	2,208,000	2,116,000	2,144,000
Interest expense on federal funds purchased, securities sold under agreements to repurchase & other borrowings	38,000	25,000	30,000
Interest expense on Federal Home Loan Bank advances	424,000	206,000	1,231,000
Total interest expense	3,012,000	2,574,000	3,632,000
Net interest income	29,922,000	27,252,000	26,663,000
Provision for loan losses	4,160,000	1,930,000	1,025,000
Net interest income, after provision for loan losses	25,762,000	25,322,000	25,638,000
Income from fiduciary activities	3,786,000	3,560,000	3,617,000
Service charges on deposit accounts	3,874,000	4,052,000	4,021,000
Other service charges, commissions & fees	4,182,000	3,940,000	4,084,000
Income from bank-owned life insurance	774,000	795,000	885,000
Mortgage banking income	645,000	413,000	259,000
Gain (loss) on sale of available-for-sale securities, net	96,000	522,000	76,000
Gain (loss) on acquisition of Old Point Mortgage	550,000		
Other operating income	151,000	184,000	194,000
Total noninterest income	14,058,000	13,466,000	13,136,000
Salaries & employee benefits	20,863,000	19,878,000	20,747,000
Pension termination settlement	3,350,000		
Occupancy & equipment expense	5,864,000	5,575,000	5,330,000
Data processing expense	1,783,000	1,620,000	1,625,000
Federal Deposit Insurance Corporation (FDIC) insurance expense	478,000	483,000	586,000
Customer development expense	575,000	612,000	584,000
Professional services	2,069,000	2,122,000	1,413,000
Employee professional development expense	794,000	659,000	591,000
Loan related expenses	616,000	192,000	146,000
Other taxes	563,000	505,000	439,000
Prepayment fee on Federal Home Loan Bank advance		391,000	
Loss (gain) on other real estate owned	dr18,000	154,000	957,000
Merger expenses	241,000		
Other operating expenses	2,768,000	2,640,000	2,668,000

Total noninterest expense	39,946,000	34,831,000	35,086,000
Income (loss) before income taxes	dr126,000	3,957,000	3,688,000
Income tax expense (benefit)	cr97,000	160,000	54,000
Net income (loss)	dr29,000	3,797,000	3,634,000
Common shares			
Weighted average shares outstanding - basic	4,991,060	4,959,173	4,959,009
Weighted average shares outstanding - diluted	4,991,060	4,960,934	4,959,009
Year end shares outstanding	5,019,703	4,961,258	4,959,009
Net income (loss) per share - basic	dr0.01	\$0.77	\$0.73
Net income (loss) per share - diluted	dr0.01	\$0.77	\$0.73
Cash dividends per share	\$4.4	\$4.0	\$3.4
Number of full time employees	286	260	275
Number of part time employees	15	20	21
Total number of employees	301	280	296
Number of common stockholders	11,192	11,184	11,119

Reclassified to conform with 2017 presentation Approximately As of March 10, 2017 As of March 13, 2018 As of March 8, 2016

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	13,420,000	21,885,000
Interest-bearing due from banks	908,000	1,667,000
Federal funds sold	84,000	2,302,000
Cash & cash equivalents	14,412,000	25,854,000
Securities available-for-sale, at fair value	157,121,000	199,365,000
Restricted securities	3,846,000	970,000
Loans held for sale	779,000	
Loans, net	729,092,000	595,637,000
Premises & equipment, net	37,197,000	39,324,000
Bank-owned life insurance	25,981,000	25,206,000
Other real estate owned, net		1,067,000
Goodwill	621,000	
Other assets	12,777,000	15,543,000
Total assets	981,826,000	902,966,000
Liabilities:		
Noninterest-bearing deposits	225,716,000	228,641,000
Savings deposits	345,053,000	344,452,000
Time deposits	212,825,000	211,409,000
Total deposits	783,594,000	784,502,000
Federal funds purchased	10,000,000	
Overnight repurchase agreements	20,693,000	18,704,000
Federal Home Loan Bank advances	67,500,000	
Accrued expenses & other liabilities	3,651,000	5,770,000
Total liabilities	885,438,000	808,976,000
Common stock	25,087,000	24,806,000
Additional paid-in capital	17,270,000	16,427,000
Retained earnings (accumulated deficit)	54,738,000	56,965,000
Accumulated other comprehensive income (loss), net	dr707,000	dr4,208,000
Total stockholders' equity	96,388,000	93,990,000
Net of valuation allowance - Other real estate owned: 2016 \$1,026,000		

OPUS BANK (IRVINE, CA)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans	227,224	268,752	230,000
Interest income on investment securities	19,411	3,178	2,345
Interest income due from banks	6,908	2,900	1,066
Total interest income	253,543	274,830	233,411
Interest expense on deposits	28,259	26,836	22,755
Interest expense on Federal Home Loan Bank advances	185	1,603	2,331
Interest expense on subordinated debt	7,690	3,886	
Total interest expense	36,134	32,325	25,086
Net interest income	217,409	242,505	208,325
Provision (recapture) for loan losses	dr8,823	125,778	24,967
Net interest income after provision (recapture) for loan losses	226,232	116,727	183,358
Fees & service charges on deposit accounts	7,592	7,843	6,580
Escrow & exchange fees	6,015	7,214	5,074
Trust administrative fees	26,939	20,171	
Gain (loss) on sale of loans	dr211	15,836	399

Gain (loss) on sale or disposition of assets	3,773	195	120
Gain (loss) from real estate owned, net	dr4,773	dr65	28
Gain (loss) on sale of investment securities	1,505		800
Bank-owned life insurance, net	3,728	3,494	3,197
Other noninterest income	10,212	7,173	8,471
Total noninterest income	54,780	61,861	24,669
Compensation & benefits expenses	106,738	88,987	60,831
Professional services expenses	20,041	14,816	7,246
Occupancy expenses	15,281	13,609	11,768
Depreciation & amortization	7,014	7,169	5,608
Deposit insurance & regulatory assessments	4,881	5,165	3,490
Insurance expense	1,387	1,442	1,229
Data processing expenses	3,151	3,381	3,283
Software licenses & maintenance expenses	4,556	3,462	2,092
Office services expenses	7,983	6,900	4,008
Amortization of other intangible assets	5,918	4,781	2,508
Advertising & marketing expenses	3,226	1,877	1,166
Litigation expense (recovery)	83	246	293
Other expenses	10,336	10,912	6,727
Total noninterest expense	190,595	162,747	110,249
Income (loss) before income tax expense (benefit)	90,417	15,841	97,778
Income tax expense (benefit)	42,774	4,387	37,835
Net income (loss)	47,643	11,454	59,943
Less: dividends on series A preferred stock		16	1,231
Net income (loss) available to common stockholders	47,643	11,438	58,712
Common shares(000)			
Weighted average shares outstanding - basic	36,432	33,781	29,004
Weighted average shares outstanding - diluted	37,771	35,103	33,448
Year end shares outstanding	35,915	34,277	32,500
Net earnings (loss) per share - basic	\$1.29	\$0.34	\$1.86
Net earnings (loss) per share - diluted	\$1.26	\$0.33	\$1.79
Number of full time employees	797	835	661
Number of common stockholders	101	128	750

Reclassified to conform with 2016 presentation As of Full-time equivalent Approximately As of March 9, 2017 As of March 9, 2018 As of February 25, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	45,828	47,986
Due from banks - interest-bearing	454,941	887,137
Investment securities available-for-sale, at fair value	1,127,288	666,589
Loans held-for-investment	5,173,193	5,669,067
Less allowance for loan losses	75,930	111,410
Loans held-for-investment, net	5,097,263	5,557,657
Real estate owned		428
Premises & equipment, net	27,644	33,978
Goodwill	331,832	331,832
Other intangible assets, net	44,800	50,718
Deferred tax assets, net	24,260	55,954
Cash surrender value of bank owned life insurance, net	149,744	120,969
Accrued interest receivable	19,317	20,814
Federal Home Loan Bank stock	17,250	17,250
Other assets	146,642	91,251
Total assets	7,486,809	7,882,563
Liabilities:		
Noninterest-bearing demand deposits	817,330	899,159
Interest-bearing demand deposits	2,435,293	2,505,468
Money market & savings deposits	2,307,258	2,761,808
Time deposits	384,057	515,326
Total deposits	5,943,938	6,681,761
Federal Home Loan Bank advances	290,000	65,000
Subordinated debt, net	132,745	132,479
Accrued interest payable	4,086	4,108
Other liabilities	92,576	73,280
Total liabilities	6,463,345	6,956,628
Preferred stock	29,110	581
Common stock	700,220	678,291
Additional paid-in capital	63,545	56,582

BANK

Retained earnings (accumulated deficit)	245,006	197,363	
Treasury stock, at cost	10,354	7,509	
Accumulated other comprehensive income (loss), net of tax benefit	dr4,063	627	
Total stockholders' equity	1,023,464	925,935	

OWENS REALTY MORTGAGE, INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income on loans	10,840,730	8,922,142	8,277,004
Rental & other income from real estate properties	4,505,385	7,977,400	12,791,096
Other income	187,013	179,449	175,451
Total revenues	15,533,128	17,078,991	21,243,551
Management fees to manager	3,546,085	3,286,470	2,051,134
Servicing fees to manager	362,411	298,770	186,467
General & administrative expenses	2,234,230	1,568,890	1,278,994
Rental & other expenses on real estate properties	4,980,900	7,060,526	8,510,110
Depreciation & amortization	1,138,515	1,258,305	2,052,181
Interest expense	1,587,695	2,859,294	1,938,113
Bad debt expense from uncollectible rent			152,805
Provision (reversal) of loan losses	dr360,012	1,284,896	dr1,026,909
Impairment losses on real estate properties	1,423,286	3,227,807	1,589,434
Total expenses	14,913,110	20,844,958	16,732,329
Operating income (loss)	620,018	dr3,765,967	4,511,222
Gain (loss) on sales of real estate, net of settlement expense	14,728,921	24,497,763	21,818,553
Net income (loss) before income tax expense	12,721,503	20,731,796	26,329,775
Income tax expense (benefit)	4,041,655	cr7,248,977	93,335
Net income (loss)	8,679,848	27,980,773	26,236,440
Less: net (income) loss attributable to noncontrolling interests		dr3,571,003	dr2,667,324
Net income (loss) attributable to common stockholders	8,679,848	24,409,770	23,569,116
Common shares outstanding - basic	10,162,496	10,247,477	10,594,807
Weighted average shares outstanding - diluted	10,162,496	10,247,477	10,594,807
Year end shares outstanding	9,095,454	10,247,477	10,247,477
Net earnings (losses) per share - basic	\$0.85	\$2.38	\$2.22
Net earnings (losses) per share - diluted	\$0.85	\$2.38	\$2.22
Dividends declared per share of common stock	\$.38	\$.32	\$.41
Number of full time employees	2.00	11	12
Number of part time employees	1.00	6.00	4.00
Number of stockholders	2,557	2,618	2,701
Reclassified to conform with 2017 presentation			
Approximately As of March 9, 2018			
As of March 10, 2017			
As of March 9, 2016			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & cash equivalents	2,170,816	434,243
Restricted cash	3,500,000	6,500,000
Loans, net	144,343,844	126,975,489
Interest & other receivables	2,430,457	2,164,335
Other assets, net	217,341	803,676
Deferred financing costs	26,823	171,855
Deferred tax assets, net	3,207,322	7,248,977
Investment in limited liability company	2,140,545	2,140,482
Real estate held for sale	56,110,472	75,843,635
Real estate held for investment, net	24,355,653	37,279,763
Total assets	239,011,273	259,562,455
Liabilities:		
Dividends payable	1,572,047	1,402,496
Due to manager	277,671	360,627
Accounts payable & accrued liabilities	1,390,329	3,699,859
Deferred gains	302,895	209,662
Forward contract liability - share repurchase	2,731,171	
Lines of credit payable	1,555,000	4,976,000
Notes & loans payable on real estate	30,192,433	33,385,934
Total liabilities	38,021,546	44,034,578
Common stock	111,981	111,981
Additional paid-in capital	182,437,522	182,437,522
Treasury stock, at cost	31,655,119	12,852,058
Retained earnings (accumulated deficit)	50,095,343	45,830,432

Total stockholders' equity	200,989,727	215,527,877
Total equity	200,989,727	215,527,877
Accumulated depreciation & amortization - Other assets: 2017 \$309,686; 2016 \$251,729		
Net of accumulated amortization - deferred financing costs: 2017 \$265,276; 2016 \$107,744		

PARKE BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	46,847,000	40,740,000	38,035,000
Interest & dividends on investments	1,429,000	1,245,000	1,296,000
Interest on federal funds sold & cash equivalents	379,000	217,000	79,000
Total interest income	48,655,000	42,202,000	39,410,000
Interest expense on deposits	6,478,000	5,418,000	4,744,000
Interest expense on borrowings	1,802,000	1,346,000	1,068,000
Total interest expense	8,280,000	6,764,000	5,812,000
Net interest income	40,375,000	35,438,000	33,598,000
Provision for loan losses	2,500,000	1,462,000	3,040,000
Net interest income after provision for loan losses	37,875,000	33,976	30,558,000
Gain (loss) on sale of small business administration related assets		7,611,000	
Other loan fees	654,000	777,000	1,387,000
Net income from bank owned life insurance	652,000	722,000	357,000
Servicing fees on deposit accounts	416,000	315,000	290,000
Gain (loss) on sale & write-down of real estate owned	dr1,421,000	dr1,830,000	dr2,019,000
Realized loss on sale of available for sale securities	dr44,000		
Other noninterest income (loss)	911,000	876,000	918,000
Total noninterest income (loss)	1,645,000	10,290,000	5,080,000
Compensation & benefits	7,362,000	7,322,000	7,717,000
Professional services	1,573,000	1,639,000	1,657,000
Occupancy & equipment	1,443,000	1,314,000	1,273,000
Data processing	736,000	633,000	510,000
Federal Deposit Insurance Corporation	296,000	584,000	682,000
Other real estate owned expense	625,000	1,040,000	1,642,000
Other operating expense	3,258,000	4,096,000	3,371,000
Total noninterest expense	15,293,000	16,628,000	16,852,000
Income before income tax expense (benefit)	24,227,000	27,638,000	18,786,000
Income tax expense (benefit)	12,389,000	8,695,000	6,843,000
Net income attributable to Company & noncontrolling interest	11,838,000	18,943,000	11,943,000
Net income (loss) attributable to noncontrolling interest	32,000	dr433,000	dr1,246,000
Net income attributable to Company	11,870,000	18,510,000	10,697,000
Preferred stock dividend & discount accretion	1,119,000	1,200,000	1,200,000
Net income available to common shareholders	10,751,000	17,310,000	9,497,000
Common shares outstanding - basic	7,657,756	7,507,709	7,309,874
Weighted average shares outstanding - diluted	9,559,635	9,622,272	9,568,305
Year end shares outstanding	8,016,975	6,863,430	6,843,382
Net income (loss) per common share - basic	\$1.40	\$2.31	\$1.30
Net income (loss) per common share - diluted	\$1.24	\$1.92	\$1.12
Cash dividends declared per share	\$.46	\$.26	\$.20
Number of full time employees	70	67	65
Number of part time employees	21	19	19
Number of common stockholders	291	291	310
Reclassified to conform with 2017 presentation			
Adjusted for 10% stock dividend, May 3, 2017			
Adjusted for 10% stock dividend, May 2, 2016			
Approximately As of March 8, 2017			
As of March 8, 2018			
As of March 12, 2016			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from financial institutions	14,452,000	4,399,000
Federal funds sold & cash equivalents	27,661,000	66,321,000
Cash & cash equivalents	42,113,000	70,720,000
Investment securities available for sale, at fair value	37,991,000	44,854,000
Investment securities held to maturity	2,268,000	2,224,000
Total investment securities	40,259,000	47,078,000
Loans held for sale	1,541,000	
Loans, net of unearned income	1,011,717,000	851,953,000
Less: allowance for loan losses	16,533,000	15,580,000
Net loans	995,184,000	836,373,000
Accrued interest receivable	4,025,000	3,117,000
Premises & equipment, net	7,025,000	5,197,000
Other real estate owned	6,248,000	10,528,000
Restricted stock, at cost	1,672,000	4,658,000
Bank owned life insurance	25,196,000	24,544,000
Deferred tax asset	6,420,000	10,746,000
Other assets	2,269,000	3,224,000
Total assets	1,137,452,000	1,016,185,000
Liabilities:		
Noninterest-bearing deposits	124,356,000	92,535,000
Interest-bearing deposits	742,027,000	696,159,000
Total deposits	866,383,000	788,694,000
Federal Home Loan Bank borrowings	114,650,000	79,650,000
Subordinated debentures	13,403,000	13,403,000
Accrued interest payable	719,000	655,000
Other liabilities	7,517,000	6,693,000
Total liabilities	1,002,672,000	889,095,000
TARP - preferred stock, series B non-cumulative convertible	15,971,000	20,000,000
Common stock	830,000	715,000
Additional paid-in capital	81,940,000	62,300,000
Retained earnings (accumulated deficit)	39,184,000	47,483,000
Accumulated other comprehensive income (loss)	dr130,000	dr349,000
Treasury stock, at cost	3,015,000	3,015,000
Total shareholders' equity	134,780,000	127,134,000
Noncontrolling interest in consolidated subsidiaries		dr44,000
Total equity	134,780,000	127,090,000
Fair value - Investment securities held to maturity: 2016 \$2,411,000		

PEOPLES BANCORP OF NORTH CAROLINA INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2016	2015	2014
Interest income & fees on loans	32,452,000	31,098,000	30,305,000
Interest on due from banks	123,000	26,000	65,000
Interest income on investment securities - U.S. government sponsored enterprises	2,531,000	2,616,000	2,995,000
Interest income on investment securities - state & political subdivisions	4,454,000	4,600,000	4,677,000
Interest income on investment securities - other	249,000	326,000	378,000
Total interest income	39,809,000	38,666,000	38,420,000
Interest expense on NOW, money market deposit accounts & savings deposits	495,000	432,000	499,000
Interest expense on time deposits	586,000	870,000	1,188,000
Interest expense on Federal Home Loan Bank ("FHLB") borrowings	1,661,000	1,735,000	2,166,000
Interest expense on junior subordinated debentures	485,000	402,000	389,000
Other interest expense	44,000	45,000	45,000
Total interest expense	3,271,000	3,484,000	4,287,000
Net interest income	36,538,000	35,182,000	34,133,000
Provision (reduction for) for loan losses	dr1,206,000	dr17,000	dr699,000
Net interest income after provision for loan losses	37,744,000	35,199,000	34,832,000
Service charges	4,497,000	4,647,000	4,961,000
Other service charges & fees	890,000	931,000	1,080,000
Gain on sale of securities	729,000		266,000
Mortgage banking income	1,428,000	1,130,000	804,000

BANK

Insurance & brokerage commissions	632,000	714,000	701,000
Gain (loss) on sale & write-down of other real estate	64,000	245,000	dr622,000
Miscellaneous income	5,736,000	5,645,000	4,974,000
Total non-interest income	13,976,000	13,312,000	12,164,000
Salaries & employee benefits expense	19,264,000	18,285,000	17,530,000
Occupancy expense	6,765,000	6,288,000	6,251,000
Professional fees	2,439,000	1,468,000	1,401,000
Advertising expense	1,136,000	784,000	804,000
Debit card expense	1,141,000	988,000	905,000
Federal Deposit Insurance Corporation (FDIC) insurance expense	494,000	681,000	739,000
Other non-interest expense	8,743,000	7,284,000	8,041,000
Total non-interest expense	39,982,000	35,778,000	35,671,000
Earnings before income taxes	11,738,000	12,733,000	11,325,000
Income tax expense (benefit)	2,561,000	3,100,000	1,937,000
Net earnings	9,177,000	9,633,000	9,388,000
Common shares			
Weighted average shares outstanding - basic	6,024,970	6,115,159	6,177,233
Weighted average shares outstanding - diluted	6,102,777	6,167,908	6,206,191
Year end shares outstanding	5,417,800	6,061,592	6,173,847
Earnings per common share - basic	\$1.53	\$1.57	\$1.52
Earnings per common share - diluted	\$1.50	\$1.56	\$1.51
Cash dividends declared per common share	\$.35	\$.25	\$.16
Number of full time employees	294	284	280
Number of part time employees	37	40	37
Number of common stockholders	672	683	696

Reclassified to conform with 2016 presentation As of March 9, 2017 As of March 10, 2016 As of March 13, 2015

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2016	2015
Cash & due from banks	53,613,000	29,194,000
Interest-bearing deposits	16,481,000	10,569,000
Cash & cash equivalents	70,094,000	39,763,000
Investment securities available for sale	249,946,000	268,530,000
Other investments	2,635,000	3,636,000
Total securities	252,581,000	272,166,000
Mortgage loans held for sale	5,709,000	4,149,000
Loans	723,811,000	689,091,000
Less allowance for loan losses	7,550,000	9,589,000
Net loans	716,261,000	679,502,000
Premises & equipment, net	16,452,000	16,976,000
Cash surrender value of life insurance	14,952,000	14,546,000
Other real estate	283,000	739,000
Accrued interest receivable & other assets	11,659,000	10,640,000
Total assets	1,087,991,000	1,038,481,000
Liabilities:		
Non-interest bearing demand deposits	271,851,000	244,231,000
NOW, money market deposit accounts & savings deposits	477,054,000	431,052,000
Time, \$250,000 or more	26,771,000	26,891,000
Other time deposits	117,242,000	130,001,000
Total deposits	892,918,000	832,175,000
Securities sold under agreement to repurchase	36,434,000	27,874,000
Federal Home Loan Bank (FHLB) borrowings	20,000,000	43,500,000
Junior subordinated debentures	20,619,000	20,619,000
Accrued interest payable & other liabilities	10,592,000	9,449,000
Total liabilities	980,563,000	933,617,000
Common stock	44,187,000	46,171,000
Retained earnings (accumulated deficit)	60,254,000	53,183,000
Accumulated other comprehensive income (loss)	2,987,000	5,510,000
Total shareholders' equity (deficit)	107,428,000	104,864,000

Reclassified to conform with 2017 presentation Including reserve requirements - Cash & due from banks: 2016 \$6,075,000; 2015 \$14,587,000

PEOPLES FINANCIAL CORP (BILOXI, MS) Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income & fees on loans	12,970,000	14,232,000	14,759,000
Interest income & dividends on securities - U.S. treasuries	1,602,000	1,133,000	626,000
Interest income & dividends on securities - U.S. government agencies	531,000	872,000	1,956,000
Interest income & dividends on securities - mortgage-backed securities	1,320,000	600,000	596,000
Interest income & dividends on securities - states & political subdivisions	1,634,000	1,325,000	1,280,000
Interest income & dividends on securities - other investments	26,000	53,000	31,000
Interest income on federal funds sold	420,000	278,000	63,000
Total interest income	18,503,000	18,493,000	19,311,000
Interest expense on deposits	1,376,000	894,000	677,000
Interest expense on borrowings from Federal Home Loan Bank	47,000	131,000	198,000
Total interest expense	1,423,000	1,025,000	875,000
Net interest income	17,080,000	17,468,000	18,436,000
Provision for allowance for loan losses	116,000	568,000	2,582,000
Net interest income after provision for allowance for loan losses	16,964,000	16,900,000	15,854,000
Trust department income & fees	1,689,000	1,614,000	1,642,000
Service charges on deposit accounts	3,732,000	3,763,000	4,263,000
Gain (loss) on liquidation, sales & calls of securities	134,000	158,000	8,000
Income (loss) on other investments	42,000	dr51,000	dr218,000
Increase in cash surrender value of life insurance	458,000	406,000	489,000
Gain on death benefits from life insurance	429,000		
Other income	481,000	659,000	714,000
Total non-interest income	6,965,000	6,549,000	6,898,000
Salaries & employee benefits expense	10,949,000	11,088,000	11,716,000
Net occupancy expense	2,121,000	2,323,000	2,365,000
Equipment rentals, depreciation & maintenance	3,006,000	2,954,000	2,809,000
Loss on credit impairment of securities			1,695,000
Other expense	6,175,000	6,839,000	9,521,000
Total non-interest expense	22,251,000	23,204,000	28,106,000
Income (loss) before income taxes	1,678,000	245,000	dr5,354,000
Income tax expense (benefit)	cr1,080,000	78,000	cr762,000
Net income (loss)	2,758,000	167,000	dr4,592,000
Common shares			
Weighted average shares outstanding - basic	5,123,076	5,123,186	5,123,186
Weighted average shares outstanding - diluted	5,123,076	5,123,186	5,123,186
Year end shares outstanding	5,083,186	5,123,186	5,123,186
Net earnings (loss) per share - basic	\$0.54	\$0.03	dr0.90
Net earnings (loss) per share - diluted	\$0.54	\$0.03	dr0.90
Dividends per share	\$0.1		
Number of full time employees	156	157	161
Number of part time employees	10	11	12
Total number of employees	166	168	173
Number of common stockholders	452	452	464

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & due from banks	25,281,000	41,116,000
Available for sale securities	245,664,000	233,578,000
Held to maturity securities	51,163,000	48,150,000
Other investments	2,735,000	2,693,000
Federal Home Loan bank stock, at cost	1,370,000	539,000
Loans	280,449,000	315,355,000
Less: allowance for loan losses	6,153,000	5,466,000
Loans, net	274,296,000	309,889,000
Bank premises & equipment, net of accumulated depreciation	20,153,000	21,644,000
Other real estate	8,232,000	8,513,000
Accrued interest receivable	1,904,000	1,855,000

Cash surrender value of life insurance	18,301,000	19,249,000
Other assets	1,325,000	788,000
Total assets	650,424,000	688,014,000
Liabilities:		
Demand, non-interest bearing deposits	127,274,000	132,381,000
Savings & demand, interest bearing deposits	318,278,000	364,975,000
Time deposits, \$100,000 or more	43,991,000	38,650,000
Other time deposits	40,027,000	39,010,000
Total deposits	529,570,000	575,016,000
Borrowings from Federal Home Loan Bank	11,198,000	6,257,000
Employee & director benefit plans liabilities	18,370,000	16,768,000
Other liabilities	1,787,000	1,512,000
Total liabilities	560,925,000	599,553,000
Common stock	5,083,000	5,123,000
Surplus	65,780,000	65,780,000
Undivided profits	21,563,000	19,318,000
Accumulated other comprehensive income (loss), net of tax	dr2,927,000	dr1,760,000
Total shareholders' equity	89,499,000	88,461,000
Fair value - Held to maturity securities: 2017 \$50,538,000; 2016 \$46,935,000		

PEOPLES FINANCIAL SERVICES CORP Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on loans - taxable	64,946	59,902	54,004
Interest & fees on loans - tax-exempt	3,163	3,031	2,351
Interest & dividends on investment securities: taxable	2,949	2,515	3,207
Interest & dividends on investment securities: tax-exempt	2,999	3,438	3,385
Dividends income on investment securities	52	48	35
Interest on interest-bearing deposits in other banks	133	50	49
Interest on federal funds sold			10
Total interest income	74,242	68,984	63,041
Interest expense on deposits	6,450	5,429	4,953
Interest expense on short-term borrowings	900	402	53
Interest expense on long-term debt	1,348	1,420	1,031
Total interest expense	8,698	7,251	6,037
Net interest income	65,544	61,733	57,004
Provision for loan losses	4,800	5,000	3,700
Net interest income after provision for loan losses	60,744	56,733	53,304
Service charges, fees & commissions	7,344	6,116	6,245
Merchant services income	2,543	4,199	3,855
Commission & fees on fiduciary activities	2,057	1,976	1,946
Wealth management income	1,411	1,298	845
Mortgage banking income	784	885	872
Life insurance investment income	769	791	767
Net gain (loss) on sale of investment securities available-for-sale		623	1,189
Net gain (loss) on sale of merchant services business	2,278		
Total noninterest income (loss)	17,186	15,888	15,719
Salaries & employee benefits expense	26,670	22,434	21,533
Net occupancy & equipment expense	9,975	9,422	9,104
Merchant services expense	1,808	2,993	2,643
Amortization of intangible assets	1,034	1,186	1,195
Professional fees & outside services expense	2,277	2,128	2,211
Donations	1,188	1,006	740
Other expenses	8,341	8,861	9,353
Total noninterest expense	51,293	48,030	46,779
Income before income taxes	26,637	24,591	22,244
Income tax expense	8,180	5,008	4,521
Net income	18,457	19,583	17,723
Common shares(000)			
Weighted average shares outstanding - basic	7,396	7,397	7,516
Weighted average shares outstanding - diluted	7,396	7,397	7,516
Year end shares outstanding	7,397	7,394	7,411

BANK

Net income per share - basic	\$2.50	\$2.65	\$2.36
Net income per share - diluted	\$2.50	\$2.65	\$2.36
Dividend declared per share	\$1.26	\$1.24	\$1.24
Number of full time employees	338	364	348
Number of common stockholders	3,530	3,597	3,373

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2017	2016	2015
Cash & due from banks	36,336	39,496	
Interest-bearing deposits in other banks	1,152	445	
Total cash & due from banks	37,488	39,941	
Investment securities available-for-sale	272,548	259,410	
Investment securities held-to-maturity	29,274	10,517	
Total investment securities	281,822	269,927	
Loans, net	1,693,065	1,532,965	
Less: allowance for loan losses	18,960	15,961	
Net loans	1,674,105	1,517,004	
Loans held for sale	106		
Premises & equipment, net	37,557	33,260	
Accrued interest receivable	6,936	6,228	
Goodwill	63,370	63,370	
Intangible assets	3,178	4,211	
Other assets	64,469	65,501	
Total assets	2,169,031	1,999,442	
Liabilities:			
Noninterest-bearing deposits	380,729	353,686	
Interest-bearing deposits	1,338,289	1,235,071	
Total deposits	1,719,018	1,588,757	
Short-term borrowings	123,675	82,700	
Long-term debt	49,734	58,134	
Accrued interest payable	497	462	
Other liabilities	11,131	12,771	
Total liabilities	1,904,055	1,742,824	
Common stock	14,793	14,788	
Capital surplus	135,043	134,871	
Retained earnings (accumulated deficit)	121,353	111,114	
Accumulated other comprehensive income (loss)	dr6,213	dr4,155	
Total stockholders' equity	264,976	256,618	

PEOPLE'S UTAH BANCORP

Annual Report: Consolidated Income Account, years ended Dec. 31 (\$000):

Interest & fees on loans	76,965	66,600	58,861
Interest & dividends on investments	7,015	6,155	5,740
Total interest income	83,980	72,755	64,601
Interest expense	3,342	2,874	2,961
Net interest income	80,638	69,881	61,640
Provision for loan losses	2,750	900	1,000
Net interest income after provision for loan losses	77,888	68,981	60,640
Service charges on deposit accounts	2,445	2,181	2,449
Card processing	4,956	4,451	4,250
Mortgage banking	7,536	8,478	7,316
Net income (loss) on sale of investment securities	dr499	dr91	
Other operating	2,122	1,769	1,989
Total non-interest income	16,560	16,788	16,004
Salaries & employee benefits	34,392	31,441	29,892
Occupancy, equipment & depreciation	4,827	4,296	3,953
Data processing	2,798	2,866	2,831
Federal Deposit Insurance Corporation premiums	572	631	754
Card processing	2,166	2,178	2,017
Marketing & advertising	1,381	1,044	853
Acquisition-related costs	4,784		
Other expenses	7,205	6,430	6,468
Total noninterest expense	58,125	48,886	46,768
Income before income tax expense	36,323	36,883	29,876
Income tax expense	16,477	13,273	10,262
Net income	19,846	23,610	19,614
Common shares(000)			
Weighted average shares outstanding - basic	18,020	17,733	16,258
Weighted average shares outstanding - diluted	18,448	18,215	16,829
Year end shares outstanding	18,512	17,820	17,567

Net earnings per common share - basic	\$1.10	\$1.33	\$1.21
Net earnings per common share - diluted	\$1.08	\$1.30	\$1.17
Dividends per common share	\$0.34	\$0.29	\$0.18
Number of full time employees	483		362
Number of part time employees			52
Total number of employees	430		414
Number of common stockholders	1,856	1,693	1,250

Consolidated Balance Sheet, as of Dec. 31 (\$000):

Assets:	2017	2016	2015
Cash & due from banks	36,235	26,524	
Interest bearing deposits	13,158	37,958	
Federal funds sold	1,634	3,456	
Total cash & cash equivalents	51,027	67,938	
Investment securities: available for sale, at fair value	263,056	335,609	
Investment securities: held to maturity, at historical cost	74,654	73,512	
Total investment securities	337,710	409,121	
Non-marketable equity securities	3,706	1,827	
Loans held for sale	10,871	20,826	
Loans held for investment	1,627,444	1,119,877	
Less: allowance for loan losses	18,303	16,715	
Total loans held for investment, net	1,609,141	1,103,162	
Premises & equipment, net	30,399	21,926	
Goodwill	26,008		
Bank-owned life insurance	23,566	19,714	
Deferred income tax assets	8,827	9,799	
Accrued interest receivable	7,594	5,557	
Other intangibles	3,854	581	
Other real estate owned	994	245	
Other assets	9,832	5,285	
Total assets	2,123,529	1,665,981	
Liabilities:			
Non-interest bearing deposits	641,124	443,100	
Interest bearing deposits	1,173,508	981,974	
Total deposits	1,814,632	1,425,074	
Short-term borrowings	40,000	3,199	
Accrued interest payable	353	305	
Other liabilities	11,126	8,886	
Total liabilities	1,866,111	1,437,464	
Common stock	185	178	
Additional paid-in capital	84,532	68,657	
Retained earnings	174,804	160,692	
Accumulated other comprehensive income (loss)	dr2,103	dr1,010	
Total stockholders' equity	257,418	228,517	

RAIT FINANCIAL TRUST

Annual Report: Consolidated Income Account, years ended Dec. 31 (\$):

Investment interest income	70,215,000	89,203,000	98,432,000
Investment interest expense	40,932,000	35,806,000	29,250,000
Net interest margin	29,283,000	53,397,000	69,182,000
Property income	64,184,000	112,836,000	124,157,000
Fee income & other income	6,251,000	7,374,000	18,275,000
Total revenue	99,718,000	173,607,000	211,614,000
Interest expense	35,544,000	55,049,000	61,750,000
Real estate operating expense	37,198,000	56,894,000	62,726,000
Property management expenses	8,853,000	9,479,000	9,322,000
Compensation expense	13,426,000	18,437,000	15,349,000
Other general & administrative expenses	11,816,000	13,273,000	14,708,000
Total general & administrative expenses	25,242,000	31,710,000	30,057,000
Acquisition & integration expenses	455,000	624,000	2,332,000
Provision for loan losses	45,614,000	8,050,000	8,300,000
Depreciation & amortization expenses	28,173,000	51,304,000	45,505,000
IRT internalization & management transition expenses	736,000	6,271,000	
Shareholder activism expense	2,464,000		
Employee separation expenses	575,000		

Total expenses	184,854,000	219,381,000	219,992,000
Operating income (loss)	dr85,136,000	dr45,774,000	dr8,378,000
Interest & other income (expense)	100,000	dr427,000	dr1,083,000
Gains (losses) on sale of assets	23,439,000	53,272,000	37,393,000
Gains (losses) on extinguishment of debt	488,000	1,331,000	
Asset impairment	102,490,000	37,785,000	8,179,000
Gain (losses) on deconsolidation of variable interest entities	dr5,855,000		
Goodwill impairment	8,342,000		
Change in fair value of financial instruments	13,422,000	dr5,946,000	11,638,000
Income (loss) before taxes	dr152,664,000	dr35,329,000	31,391,000
Income tax provision (benefit)	cr861,000	2,550,000	2,798,000
Income (loss) from continuing operations	dr151,803,000	dr37,879,000	28,593,000
Income (loss) from discontinued operations		40,144,000	34,900,000
Gain (loss) on disposal of discontinued operations		47,808,000	
Net income (loss)	dr151,803,000	50,073,000	63,493,000
Loss (income) allocated to preferred shares	32,816,000	35,160,000	32,830,000
Income (loss) allocated to noncontrolling interests	dr76,000	dr24,733,000	dr23,505,000
Net income (loss) allocable to common shares	dr184,695,000	dr9,820,000	7,158,000
Common shares			
Weighted average shares outstanding - basic	91,479,533	91,153,861	85,524,073
Weighted average shares outstanding - diluted	91,479,533	91,153,861	86,457,871
Year end shares outstanding	93,045,152	92,295,478	91,586,767
Earnings (loss) per share from continuing operations - basic	dr\$2.02	dr\$0.77	dr\$0.3
Earnings per share from discontinued operations - basic		\$0.66	\$1.1
Earnings (loss) per common share - basic	dr\$2.02	dr\$0.11	\$0.08
Earnings (loss) per share from continuing operations - diluted	dr\$2.02	dr\$0.77	dr\$0.3
Earnings per share from discontinued operations - diluted		\$0.66	dr\$1.1
Earnings (loss) per common share - diluted	dr\$2.02	dr\$0.11	\$0.08
Total number of employees	223	226	
Number of common stockholders	355	370	

Consolidated Balance Sheet, as of Dec. 31 (\$):

Assets:	2017	2016
Commercial mortgages, mezzanine loans, other loans & preferred equity interest	1,270,607,000	1,292,639,000
Allowance for losses	dr14,883,000	dr12,354,000
Total investments in mortgages & loans	1,255,724,000	1,280,285,000
Investments in real estate, net	245,904,000	716,462,000
Cash & cash equivalents	53,380,000	110,531,000
Restricted cash	157,914,000	190,179,000
Accrued interest receivable	29,664,000	36,271,000
Other assets	43,871,000	53,878,000
Intangible assets, net	5,376,000	19,267,000
Total assets	1,791,833,000	2,406,843,000
Liabilities:		
Indebtedness	1,390,188,000	1,751,082,000
Accrued interest payable	4,688,000	8,347,000
Accounts payable & accrued expenses	9,641,000	20,016,000
Borrowers' escrows	117,070,000	107,183,000
Deferred taxes & other liabilities	12,116,000	60,864,000
Total liabilities	1,533,703,000	1,947,492,000
Series D cumulative redeemable preferred shares	78,343,000	81,581,000
Series A cumulative redeemable preferred shares	53,000	53,000
Series B cumulative redeemable preferred shares	23,000	23,000
Series C cumulative redeemable preferred shares	17,000	17,000
Common shares	2,791,000	2,769,000

BANK

Additional paid-in capital	2,094,804,000	2,093,257,000
Retained earnings (deficit)	dr1,921,533,000	dr1,723,735,000
Total shareholders' equity	176,155,000	372,384,000
Noncontrolling interests	3,632,000	5,386,000
Total equity	179,787,000	377,770,000

Reclassified to conform with 2017 presentation
 Including held by consolidated VIEs amount: total investment in mortgages, loans & preferred equity interest: 2016 \$1,184,588,000; 2017 \$1,174,827,000 Including held by consolidated VIEs amount: investment in real estate, net 2016 \$192,070,000; 2017 \$18,634,000
 Including amount at fair value - Indebtedness: 2016 \$1,288,258,000; 2017 \$1,038,864,000

READING INTERNATIONAL INC

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Cinema revenue	263,464	256,922	242,823
Real estate revenue	16,270	13,551	15,042
Total revenue	279,734	270,473	257,865
Cinema expenses	207,447	198,523	190,007
Real estate	9,437	9,044	10,948
Depreciation & amortization	16,942	15,689	14,562
General & administrative	25,347	26,906	18,652
Total cost & expenses	259,173	250,162	234,169
Operating income (loss)	20,561	20,311	23,696
Interest income (expense), net	dr6,194	dr6,782	dr7,304
Casualty (gain) loss	dr9,217	1,421	.....
Net gain (loss) on sale of assets	9,360	393	11,023
Other income (expense)	588	dr63	dr440
Income (loss) before taxes & earnings of unconsolidated joint ventures	33,532	12,438	26,975
Equity earnings of unconsolidated joint ventures	815	999	1,204
Income (loss) before income taxes - Equity earnings of unconsolidated joint ventures - Foreign	815	999	1,204
Income (loss) before income tax expense	34,347	13,437	28,179
Income tax expense (benefit)	3,337	4,020	5,148
Net income (loss)	31,010	9,417	23,031
Net income attributable to noncontrolling interests	dr11	dr14	79
Net income attributable to Reading International, Inc. common shareholders	30,999	9,403	23,110
Common shares(000)	30,999	9,403	23,110
Weighted average shares outstanding - basic	23,041	23,320	23,294
Weighted average shares outstanding - diluted	23,248	23,521	23,496
Year end shares outstanding	22,932	23,178	23,335
Net income (loss) per share - basic	\$1.35	\$0.40	\$0.99
Net income (loss) per share - diluted	\$1.35	\$0.40	\$0.98
Number of full time employees	84	88	88
Other number of employees	2,501	2,705	2,506
Number of class A common stockholders	2,300	2,300	2,200
Number of class B common stockholders	375	375	350
Foreign currency translation adjustments	.....	142	dr16,488

Restated to reflect adoption of ASC 250, Accounting Changes and Error Corrections Reclassified to conform with 2017 presentation As is Approximately

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & cash equivalents	13,668	19,017
Receivables	13,050	8,772
Inventory	1,432	1,391
Total prepaid & other current assets	5,325	5,787
Land held for sale - current	.....	37,674
Total current assets	33,475	72,641
Operating property, net	264,724	211,886
Investment & development properties, net	61,254	43,687
Investment in unconsolidated joint ventures	5,304	5,071
Goodwill	20,276	19,828
Intangible assets, net	8,542	10,037
Deferred tax asset, net	24,908	28,667
Other assets	4,543	13,949
Total assets	423,026	405,766
Liabilities:		
Accounts payable & accrued liabilities	34,359	26,479
Film rent payable	13,511	10,528

Debt - current portion	8,109	567
Taxes payable	2,938	3,523
Deferred current revenue	9,850	10,758
Other current liabilities	11,679	14,131
Total current liabilities	80,446	65,986
Debt - long-term portion	94,862	115,707
Subordinated debt	27,554	27,340
Noncurrent tax liabilities	12,274	19,953
Other liabilities	26,649	30,165
Total liabilities	241,785	259,151
Class A non-voting common stock	231	230
Class B voting common stock	17	17
Additional paid-in capital	145,898	144,569
Retained earnings (accumulated deficit)	32,679	1,680
Treasury shares	22,906	16,374
Accumulated other comprehensive income (loss)	20,991	12,075
Total Reading International, Inc. stockholders' equity	176,910	142,197
Noncontrolling interests	4,331	4,418
Total stockholders' equity	181,241	146,615

Reclassified to conform with 2017 presentation

RE/MAX HOLDINGS INC

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Continuing franchise fees	93,694	81,197	73,750
Annual dues	33,767	32,653	31,758
Broker fees	43,801	37,209	32,334
Franchise sales & other franchise revenue	24,667	25,131	25,468
Brokerage revenue	.....	112	13,558
Total revenue	195,929	176,302	176,868
Selling, operating & administrative expenses	107,268	88,213	91,561
Depreciation & amortization	20,512	16,094	15,124
Gain (loss) on sale or disposition of assets, net	dr660	dr178	3,397
Gain (loss) on reduction in tax receivable agreement liability	32,736	.....	.....
Total operating expenses	95,704	104,485	103,288
Operating income	100,225	71,817	73,580
Interest expense	9,996	8,596	10,413
Interest income	352	160	178
Foreign currency transaction gains (losses)	174	dr86	dr1,661
Gain (loss) on early extinguishment of debt	.....	dr796	dr94
Equity in earnings of investees	.....	.....	1,215
Total other income (expenses), net	dr9,470	dr9,318	dr10,775
Income (loss) before provision for income taxes	90,755	62,499	62,805
Provision for income taxes	55,576	15,273	12,030
Net income (loss)	35,179	47,226	50,775
Net income (loss) attributable to noncontrolling interests	dr22,364	dr24,830	dr34,363
Net income attributable to RE/MAX Holdings, Inc.	12,815	22,396	16,412
Weighted average class A common shares outstanding - basic	17,689	17,629	12,671
Weighted average class A common shares outstanding - diluted	17,732	17,678	12,829
Year end shares outstanding	17,697	17,653	17,584
Net earnings (loss) per class A common share - basic	\$0.72	\$1.27	\$1.30
Net earnings (loss) per class A common share - diluted	\$0.72	\$1.27	\$1.28
Cash dividends declared per class A common share	\$0.72	\$0.60	\$2.00
Total number of employees	350	344	311
Number of class A common stockholders	22	22	15
Number of class B common stockholders	100	100	100

Reclassified to conform with 2017 presentation As is Approximately As of March 1, 2018 As of February 15, 2017 As of February 19, 2016

Consolidated Balance Sheet, as of Dec. 31 (\$000):

	2017	2016
Assets:		
Cash & cash equivalents	50,807	57,609

Accounts & notes receivable, net	21,304	19,419
Income taxes receivable	870	.....
Other current assets	6,924	4,186
Total current assets	79,905	81,214
Property & equipment, net	2,905	2,691
Franchise agreements, net	119,349	109,140
Other intangible assets, net	8,476	9,811
Goodwill	135,213	126,633
Deferred tax assets, net	59,151	105,770
Other assets, net of current portion	1,563	1,894
Total assets	406,562	437,153
Liabilities:		
Accounts payable	517	1,000
Accrued liabilities	15,390	13,268
Income taxes payable	133	379
Deferred revenue & deposits	18,918	16,306
Current portion of debt	2,350	2,350
Current portion of payable to related parties pursuant to tax receivable agreements	6,252	13,235
Total current liabilities	43,560	46,538
Debt, net of current portion	226,636	228,470
Payable pursuant to tax receivable agreements, net of current portion	46,923	85,574
Deferred tax liabilities, net	151	133
Other liabilities, net of current portion	19,897	15,729
Total liabilities	337,167	376,444
Class A common stock	2,000	2,000
Additional paid-in capital	451,199	448,713
Retained earnings	16,027	16,005
Accumulated other comprehensive income (loss)	515	dr28
Total stockholders' equity (deficit) attributable to RE/MAX Holdings, Inc.	467,743	464,692
Non-controlling interests	dr398,348	dr403,983
Total stockholders' equity (deficit)	69,395	60,709

Reclassified to conform with 2017 presentation

RELIANT BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31 (\$000):

	2017	2016	2015
Interest & fees on loans	34,176	31,905	26,017
Interest & fees on loans held for sale	868	773	1,523
Interest income on securities, taxable	691	724	881
Interest income on securities, nontaxable	3,904	2,211	1,185
Interest income on federal funds sold & other	519	402	282
Total interest income	40,158	36,015	29,888
Interest expense on demand deposits	173	182	190
Interest expense on savings & money market deposit accounts	748	632	466
Interest expense on time deposits	4,095	1,835	1,416
Interest expense on Federal Home Loan Bank advances & other	655	714	646
Total interest expense	5,671	3,363	2,718
Net interest income	34,487	32,652	27,170
Provision for loan losses	1,316	968	dr270
Net interest income after provision for loan losses	33,171	31,684	27,440
Service charges on deposit amounts	1,251	1,239	958
Gain (loss) on mortgage loans sold, net	3,675	6,317	10,999
Gain (loss) on securities transactions, net	59	36	dr388
Gain on sale of other real estate	27	301	6,000
Loss on disposal of premises & equipment	dr52	.....	.....
Other non-interest income	1,050	907	807
Total non-interest income	6,010	8,800	12,382
Salaries & employee benefits	18,432	18,256	18,657
Occupancy	3,353	3,174	3,387
Information technology	2,715	2,486	2,479
Advertising & public relations	264	702	1,213
Audit, legal & consulting	2,865	1,287	1,892
Federal deposit insurance	399	438	383
Provision for losses on other real estate	70	110	.....



Other operating expenses	3,048	3,961	3,448
Total non-interest expense	31,076	30,374	31,569
Income before provision for income taxes	8,105	10,110	8,253
Income tax expense (benefit)	1,942	2,213	2,271
Net income (loss)	6,163	7,897	5,982
Noncontrolling interest in net income (loss) of subsidiary	1,083	1,039	dr407
Net income (loss) attributable to common shareholders	7,246	8,936	5,575
Common shares(000)			
Weighted average shares outstanding-basic	8,151	7,587	6,329
Weighted average shares outstanding-diluted	8,239	7,691	6,479
Year end shares outstanding	9,034	7,778	7,280
Net earnings per share-basic	\$0.89	\$1.18	\$0.88
Net earnings per share-diluted	\$0.88	\$1.16	\$0.86
Dividends per common share	\$0.24	\$0.22	\$0.20
Total number of employees	168	143	226
Number of common stockholders	1,089	536	595

Reclassified to conform with 2016 presentation As of March 5, 2018 As of March 1, 2017

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	20,497	23,413
Federal funds sold	171	830
Cash & cash equivalents	20,668	24,243
Securities available-for-sale, at market	220,201	146,813
Loans	772,450	667,408
Total loans, net	762,488	657,701
Mortgages loan held for sale	45,322	11,831
Accrued interest receivable	5,744	3,786
Premises & equipment, net	9,790	9,093
Restricted equity securities	7,774	7,133
Cash surrender value of life insurance contracts	33,663	24,827
Deferred tax asset, net	1,099	3,437
Goodwill	11,404	11,404
Core deposit intangibles	1,280	1,582
Other assets	5,601	10,134
Total assets	1,125,034	911,984
Liabilities:		
Demand deposit	131,996	134,792
Interest bearing demand deposit	88,230	85,478
Savings & money market deposit accounts	205,230	183,788
Time deposits	458,063	359,776
Total deposits	883,519	763,834
Accrued interest payable	305	107
Federal funds purchased		3,671
Federal Home Loan Bank advances	96,747	32,287
Dividends payable	542	1,711
Other liabilities	3,784	3,455
Total liabilities	984,897	805,065
Common stock	9,034	7,778
Additional paid-in capital	112,437	89,045
Retained earnings (accumulated deficit)	17,189	12,212
Accumulated other comprehensive earnings (loss), net	1,477	dr2,116
Total shareholders' equity (deficit)	140,137	106,919

RESOURCE CAPITAL CORP Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

Interest income - CRE loans	88,268	85,229	99,334
Interest income - securities	8,501	22,384	18,332
Interest income - other	2,549	5,005	4,252
Total interest income	99,318	112,618	121,918
Interest expense	57,657	53,747	56,530
Net interest income	41,661	58,871	65,388
Other revenue	2,048	3,809	4,931
Total revenues	43,709	62,680	70,319
Management fees - related party	13,117	12,991	13,306
Equity compensation - related party	2,738	3,025	2,420
General & administrative expense	15,846	15,197	16,346
Depreciation & amortization expense	139	1,566	4,245
Impairment losses	177	26,470	372
Provision for loan & lease losses	1,772	17,765	41,088

Total operating expenses	33,789	77,014	77,777
Operating income (loss)	9,920	dr14,334	dr7,458
Equity in earnings (losses) of unconsolidated subsidiaries	39,545	5,973	2,388
Net realized gain (loss) on sales of investment securities available-for-sale & loans & derivatives	18,334	4,066	18,459
Net realized & unrealized gain (loss) on investment securities, trading	dr954	2,398	dr547
Fair value adjustments on financial assets held for sale	dr1,831		
Unrealized gain (loss) & net interest income on linked transactions, net			235
Gain on extinguishment & (loss) on reissuance of debt	dr10,365		dr1,403
Other income (expense)	dr579	1,555	759
Total other revenue (expense)	44,150	13,992	19,891
Income (loss) from continuing operations before taxes	54,070	dr342	12,433
Income tax expense (benefit)	6,613	10,992	1,354
Net income (loss) from continuing operations	47,457	dr11,334	11,079
Net income (loss) from discontinued operations, net of tax	dr14,116	dr19,260	6,104
Net income (loss)	33,341	dr30,594	17,183
Net loss (income) allocated to preferred shares	24,057	24,091	24,437
Carrying value in excess of consideration paid for preferred shares	3,803	dr1,500	
Net loss (income) allocable to non-controlling interest, net of taxes	196	229	dr6,628
Net income (loss) allocable to common shares	5,677	dr52,956	dr13,882
Common shares(000)			
Weighted average shares outstanding - basic	30,836	30,539	32,280
Weighted average shares outstanding - diluted	31,076	30,539	32,280
Year end shares outstanding	31,430	31,050	31,563
Income (loss) per share from continuing operations - basic	\$0.64	dr\$1.10	dr\$0.62
Income (loss) per share from discontinued operations - basic	dr\$0.46	dr\$0.63	\$0.19
Net income (loss) per share - basic	\$0.18	dr\$1.73	dr\$0.43
Income (loss) per share from continuing operations - diluted	\$0.64	dr\$1.10	dr\$0.62
Income (loss) per share from discontinued operations - diluted	dr\$0.46	dr\$0.63	\$0.19
Net income (loss) per share - diluted	\$0.18	dr\$1.73	dr\$0.43
Dividends declared per common share	\$1.31	\$2.34	
Number of common stockholders	373		

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	181,490	116,026
Restricted cash	22,874	3,399
Interest receivable	6,859	6,404
CRE loans, pledged as collateral	1,284,822	1,286,278
Loans held for sale, at fair value	613	61,007
Principal paydown receivable	76,129	19,280
Investment securities, trading	178	4,492
Investment securities available-for-sale, at fair value	211,737	124,968
Investments in unconsolidated entities	12,051	87,919

Derivatives, at fair value	602	647
Direct financing leases	151	527
Intangible assets		213
Other assets	7,451	14,673
Deferred tax asset, net		4,255
Assets held for sale	107,718	383,455
Total assets	1,912,075	2,053,543
Liabilities:		
Accounts payable & other liabilities	4,513	4,480
Management fee payable - related party	1,035	1,318
Accrued interest expense	4,387	4,979
Borrowings	1,163,485	1,191,456
Distributions payable	5,581	5,560
Preferred stock redemption liability	50,000	
Derivatives, at fair value	76	97
Liabilities held for sale	10,342	142,563
Accrued tax liability	540	
Total liabilities	1,240,599	1,350,453
Preferred stock, series A cumulative redeemable		1.00
Preferred stock, series B cumulative redeemable	5.00	6.00
Preferred stock, series C cumulative redeemable	5.00	5.00
Common stock	31	31
Additional paid-in capital	1,187,911	1,218,352
Accumulated other comprehensive income (loss)	1,297	3,081
Distributions in excess of earnings (accumulated deficit)	dr517,773	dr517,177
Total stockholders' equity	671,476	704,299
Non-controlling interests		dr1,209
Total equity	671,476	703,090

RMR REAL ESTATE INCOME FUND Annual Report:

Income Account, years ended Dec. 31(\$):

Dividends income	10,562,881	2017	2016	2011
Reimbursement of IRS settlement	360,059			5,073,890
Interest income	53,575			
Dividends, interest & other income	27,741	9,626,275		
Other income				
Total investment income	11,004,256			
Advisory fees	2,436,151	2,276,640	974,596	
Legal fees	389,313	280,936		
IRS settlement	360,059			
Merger & tender offer related costs			613,414	
Audit & legal fees			112,437	
Investor support services	143,303	133,920		
Compliance & internal audit	137,521	117,925	55,735	
Custodian fees	90,002	87,999	77,771	
Administrative fees	88,001	82,999	60,417	
Shareholder reporting	87,999	52,674	28,534	
Preferred share remarketing & auction fees	72,310	72,346	72,315	
Audit fees	64,554	62,074		
Trustees' fees & expenses	46,850	47,150	32,999	
Other expenses	132,246	135,715	45,903	
Total expenses before interest expense	4,048,309	3,350,378	2,074,121	
Interest expense	1,396,946	1,004,196	376,347	
Total expenses after interest expense	5,445,255	4,354,574	2,450,468	
Net expenses			2,450,468	

BANK

Net investment income	5,559,001	5,271,701	2,623,422
Year end shares outstanding	10,202,009	7,651,507	2,375,718
Net investment income per share	\$0.67	\$0.69	\$1.10
Net of foreign taxes withheld - Dividends: 2011			
\$1,848			

Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Investments in securities, at value	340,920,897	270,809,748
Dividends & interest receivable	2,567,903	1,929,287
Receivable for securities sold		37,210
Prepaid expenses	101,986	2,617
Total assets	343,590,786	272,778,862
Liabilities:		
Revolving credit facility	88,000,000	60,000,000
Payable for securities purchased	1,025,667	304,849
Advisory fee payable	242,650	192,666
Compliance & internal audit	34,564	33,996
Interest payable	25,856	9,723
Distributions payable, preferred shares	10,995	8,250
Administrative	8,636	7,290
Accrued expenses & other liabilities	102,445	111,567
Total liabilities	89,450,813	60,668,341
Auction preferred shares	16,675,000	16,675,000
Net assets attributable to common shares	237,464,973	195,435,521
Common shares	10,202	7,652
Additional paid-in capital	198,782,313	155,452,388
Undistributed (distributions in excess of) net investment income	dr14,975	dr8,250
Accumulated net realized income (loss) on investments	dr4,136,490	dr7,163,285
Net unrealized appreciation (depreciation) on investments	42,823,923	47,147,016
Net assets	237,464,973	195,435,521
Net assets value per common share	23	26
Cost - Investments in securities, at value: 2017		
\$298,096,974; 2016 \$223,662,732		

SALISBURY BANCORP, INC. Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	33,090,000	32,050,000	31,791,000
Interest on debt securities - taxable	1,566,000	1,183,000	1,179,000
Interest on debt securities - tax exempt	380,000	927,000	1,431,000
Other interest & dividends income	485,000	294,000	209,000
Total interest & dividend income	35,521,000	34,454,000	34,610,000
Interest expense on deposits	2,483,000	2,181,000	1,844,000
Interest expense on repurchase agreements	5,000	6,000	7,000
Interest expense on capital lease	96,000	70,000	70,000
Interest expense on note payable	18,000	21,000	6,000
Interest expense on subordinated debt	624,000	624,000	35,000
Interest expense on Federal Home Loan Bank of Boston advances	1,012,000	947,000	1,064,000
Total interest expense	4,238,000	3,849,000	3,026,000
Net interest & dividend income	31,283,000	30,605,000	31,584,000
Provision (benefit) for loan losses	1,020,000	1,835,000	917,000
Net interest & dividend income after provision (benefit) for loan losses	30,263,000	28,770,000	30,667,000
Trust & wealth advisory	3,477,000	3,338,000	3,265,000
Service charges & fees	3,718,000	3,133,000	2,986,000
Gains on sales of mortgage loans, net	125,000	229,000	274,000
Mortgage servicing, net	255,000	156,000	47,000
Gains (losses) on securities, net	178,000	584,000	192,000
Other non-interest income	483,000	451,000	510,000
Total non-interest income	8,236,000	7,891,000	7,274,000
Salaries expense	11,135,000	10,926,000	10,301,000
Employee benefits expense	3,767,000	3,891,000	3,729,000
Premises & equipment expense	3,831,000	3,375,000	3,541,000
Data processing expense	2,057,000	2,106,000	1,677,000
Professional fees	2,499,000	1,933,000	2,150,000
Collections, other real estate owned, & appraisals	2,179,000	999,000	567,000

Federal Deposit Insurance Corporation insurance expense	497,000	606,000	658,000
Marketing & community support expense	793,000	686,000	593,000
Amortization of intangibles	533,000	601,000	652,000
Other non-interest expense	2,038,000	2,264,000	2,053,000
Total non-interest expense	29,329,000	27,387,000	25,921,000
Income before income taxes	9,170,000	9,274,000	12,020,000
Income tax provision (benefit)	2,914,000	2,589,000	3,563,000
Net income	6,256,000	6,685,000	8,457,000
TARP - preferred stock dividends declared			158,000
Less: undistributed earnings allocated to participating securities	55,000	52,000	72,000
Net income allocated to common stock	6,201,000	6,633,000	8,227,000
Common shares			
Weighted average shares outstanding - basic	2,755,000	2,733,000	2,706,000
Weighted average shares outstanding - diluted	2,774,000	2,749,000	2,723,000
Year end shares outstanding	2,785,216	2,758,086	2,733,576
Net earnings per common share - basic	\$2.25	\$2.43	\$3.04
Net earnings per common share - diluted	\$2.24	\$2.41	\$3.02
Common dividends per share	\$1.12	\$1.12	\$1.12
Number of full time employees	166	159	158
Number of part time employees	28	28	30
Number of common stockholders	2,340	2,182	2,141
Reclassified to conform with 2016 presentation			
Approximately As of March 1, 2018			
As of March 1, 2017			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & due from banks	9,357,000	5,434,000
Interest bearing demand deposits with other banks	39,129,000	30,051,000
Total cash & cash equivalents	48,486,000	35,485,000
Available-for-sale securities at fair value	79,047,000	79,623,000
Federal Home Loan Bank of Boston stock at cost	3,813,000	3,211,000
Loans held-for-sale	669,000	
Loans receivable, net	801,703,000	763,184,000
Other real estate owned	719,000	3,773,000
Bank premises & equipment, net	16,401,000	14,398,000
Goodwill	13,815,000	12,552,000
Intangible assets, net	1,837,000	1,737,000
Accrued interest receivable	2,665,000	2,424,000
Cash surrender value of life insurance policies	14,381,000	14,038,000
Deferred taxes	677,000	1,367,000
Other assets	2,771,000	3,574,000
Total assets	986,984,000	935,366,000
Liabilities:		
Non-interest bearing demand deposits	220,536,000	218,420,000
Interest bearing demand deposits	142,575,000	127,854,000
Money market deposits	190,953,000	182,476,000
Savings & other deposits	144,600,000	135,435,000
Certificates of deposit	116,831,000	117,585,000
Total deposits	815,495,000	781,770,000
Repurchase agreements	1,668,000	5,535,000
Federal Home Loan Bank of Boston advances	54,422,000	37,188,000
Subordinated debt	9,811,000	9,788,000
Note payable	313,000	344,000
Capital lease liability	1,835,000	418,000
Accrued interest & other liabilities	5,926,000	6,316,000
Total liabilities	889,470,000	841,359,000
Common stock	279,000	276,000
Unearned compensation - restricted stock awards	606,000	352,000
Paid-in capital	42,998,000	42,085,000
Retained earnings	54,664,000	51,521,000
Accumulated other comprehensive income (loss), net	179,000	477,000
Total shareholders' equity	97,514,000	94,007,000

SANTANDER HOLDINGS USA INC. Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans	7,287,400	7,611,347	7,732,022
Interest income on interest-earning deposits	86,205	57,361	21,745

Interest income on investment securities available-for-sale	352,601	284,796	331,379
Interest income on investment securities held-to-maturity	38,609	3,526	
Interest income on other investments	21,319	32,721	52,470
Total interest income	7,786,134	7,989,751	8,137,616
Interest expense on deposits & other customer accounts	241,044	277,022	289,145
Interest expense on borrowings & other debt obligations	1,211,085	1,148,037	947,065
Total interest expense	1,452,129	1,425,059	1,236,210
Net interest income	6,334,005	6,564,692	6,901,406
Provision for credit losses	2,650,494	2,979,725	4,079,743
Net interest income after provision for credit losses	3,683,511	3,584,967	2,821,663
Consumer & commercial fees	616,438	689,839	711,784
Mortgage banking revenue (expense), net	56,659	63,790	108,569
Bank-owned life insurance	66,784	57,796	57,913
Capital market revenue (expense)	195,906	190,647	141,667
Lease income	2,017,775	1,839,307	1,482,850
Miscellaneous income (expense), net	dr21,542	dr132,123	383,425
Total fees & other income	2,932,020	2,709,256	2,886,208
Other-than-temporary impairment recognized in earnings		dr44	dr1,092
Net gain (loss) on sale of investment securities	dr2,444	57,547	19,919
Net gain (loss) on investment securities recognized in earnings	dr2,444	57,503	18,827
Total non-interest income	2,929,576	2,766,759	2,905,035
Compensation & benefits	1,895,326	1,719,645	1,598,497
Occupancy & equipment expense	669,113	618,597	591,569
Technology, outside service & marketing expense	581,164	644,079	601,865
Loan expense	386,468	415,267	384,051
Lease expense	1,553,096	1,305,712	1,121,531
Other administrative expenses	484,992	418,911	426,887
Total general & administrative expenses	5,570,159	5,122,211	4,724,400
Amortization of intangibles	61,491	70,034	79,921
Deposit insurance premiums & other costs	70,661	77,976	61,503
Loss on debt extinguishment	dr30,349	dr114,232	
Other miscellaneous expenses	33,911	12,795	8,973
Impairment of goodwill	10,536		4,507,095
Impairment of long lived assets	15,540		
Total other income (expenses)	dr222,488	dr275,037	dr4,657,492
Income (loss) before income taxes	820,440	954,478	dr3,655,194
Income tax provision (benefit)	cr152,334	313,715	cr599,758
Net income (loss) including noncontrolling interest	972,774	640,763	dr3,055,436
Net income attributable to noncontrolling interest	dr411,707	dr277,879	1,653,719
Net income (loss) attributable to Santander Holdings USA, Inc.	561,067	362,884	dr1,401,717
Year end shares outstanding	530,391	530,391	530,391
Number of full time employees	16,500	15,150	
Total number of employees	17,000		
Number of common stockholders	1,000	1,000	1,000

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	6,519,967	10,035,859
Investment securities available-for-sale at fair value	14,413,183	17,024,225
Investment trading securities	1.00	1,630

BANK

Investment securities held-to-maturity	1,799,808	1,658,644
Other investments	658,863	730,831
Loans held-for-investment	80,740,852	85,819,785
Allowance for loan & lease losses	3,911,575	3,814,464
Net loans held for investment	76,829,277	82,005,321
Loans held-for-sale	4,444,389	2,522,486
Premises & equipment, net	849,061	996,498
Operating lease assets, net	10,474,308	9,689,231
Goodwill	4,444,389	4,454,925
Intangible assets, net	535,753	597,244
Bank-owned life insurance	1,795,700	1,767,101
Restricted cash	3,818,807	3,016,948
Total other assets	3,632,427	3,795,525
Total assets	128,294,030	138,360,290
Liabilities:		
Accrued expenses & payables	2,825,263	2,821,712
Deposits & other customer accounts	60,831,103	67,240,690
Borrowings & other debt obligations	39,003,313	43,524,445
Advance payments by borrowers for taxes & insurance	159,321	163,498
Deferred tax liabilities, net	969,996	1,420,315
Other liabilities	799,403	810,872
Total liabilities	104,588,399	115,981,532
Preferred stock	195,445	195,445
Common stock	17,723,010	16,599,497
Accumulated other comprehensive income (loss)	dr198,431	dr193,208
Retained earnings (deficit)	3,462,674	3,020,149
Total Santander Holdings USA, Inc. stockholders' equity	21,182,698	19,621,883
Noncontrolling interest	2,522,933	2,756,875
Total stockholders' equity	23,705,631	22,378,758
Reclassified to conform with 2017 presentation		
Fair value - Investment securities held-to-maturity: 2016 \$1,635,413,000; 2017 \$1,773,938,000		

SANTANDER HOLDINGS USA INC.

Auditor's Comment: The following is an excerpt from the Report of the Independent Auditors, PricewaterhouseCoopers LLP, as it appeared in the 2017 10K report: "In our opinion, the consolidated financial statements referred to above present fairly, in all material respects, the financial position of the Company as of December 31, 2017 and December 31, 2016, and the results of their operations and their cash flows for each of the two years in the period ended December 31, 2017 in conformity with accounting principles generally accepted in the United States of America. Also in our opinion, the Company did not maintain, in all material respects, effective internal control over financial reporting as of December 31, 2017, based on criteria established in Internal Control - Integrated Framework (2013) issued by the COSO because material weaknesses in internal control over financial reporting existed as of that date related to the Company's control environment, as well as material weaknesses related to the control environment, risk assessment, control activities and monitoring at the Company's consolidated subsidiary Santander Consumer USA Holdings Inc. ("SC?"); development, approval, and monitoring of models used to estimate the credit loss allowance at SC; and identification, governance, and monitoring of models used to estimate accretion at SC. In addition, a material weakness existed as of that date related to the Company's management review of its statement of cash flows and footnotes. A material weakness is a deficiency, or a combination of deficiencies, in internal control over financial reporting, such that there is a reasonable possibility that a material misstatement of the annual or interim financial statements will not be prevented or detected on a timely basis. The material weaknesses referred to above are described in Management's Annual Report on Internal Control over Financial Reporting appearing under Item 9A. We considered these material weaknesses in determining the nature, timing, and extent of audit tests applied in our audit of the December 31, 2017 consolidated financial statements, and our opinion regarding the effectiveness of the Company's internal control over financial reporting does not affect our opinion on these consolidated financial statements."

SELECT BANCORP INC (NEW)

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans	37,849	33,058	31,576
Interest income on federal funds sold & interest-earning deposits in other banks	480	257	71
Interest income on investments	1,288	1,394	1,694
Total interest income	39,617	34,709	33,341
Interest expense on money market, NOW & savings deposits	547	390	393
Interest expense on time deposits	3,779	2,664	2,598
Interest expense on short-term debt	357	127	65
Interest expense on long-term debt	423	552	486
Total interest expense	5,106	3,733	3,542
Net interest income	34,511	30,976	29,799

Provision (recovery) for loan losses	1,367	1,516	890
Net interest income after provision (recovery) for loan losses	33,144	29,460	28,909
Gain (loss) on the sale of securities	1.00	22	332
Service charges on deposit accounts	899	966	1,056
Other fees & income	2,172	2,234	1,904
Total non-interest income	3,072	3,222	3,292
Personnel	14,552	12,711	12,180
Occupancy & equipment	2,192	2,304	2,232
Deposit insurance	357	393	498
Professional fees	1,181	977	1,218
Core deposit intangible amortization	409	431	544
Merger/acquisition related expenses	2,166	2,070	378
Information systems	2,257	1,942	1,942
Foreclosure-related expenses	562	199	205
Other non-interest expense	3,643	3,196	3,033
Total non-interest expense	27,319	22,281	22,230
Income (loss) before income tax	8,897	10,401	9,971
Income tax	5,712	3,647	3,418
Net income (loss)	3,185	6,754	6,553
Dividends of preferred stock		4.00	77
Net income available to common shareholders	3,185	6,750	6,476
Common shares(000)			
Weighted average shares outstanding - basic	11,763	11,611	11,503
Weighted average shares outstanding - diluted	11,827	11,655	11,568
Year end shares outstanding	14,009	11,645	11,583
Net income (loss) per share - basic	\$0.27	\$0.58	\$0.56
Net income (loss) per share - diluted	\$0.27	\$0.58	\$0.56
Number of full time employees	202	150	153
Number of common stockholders	1,149	1,135	1,173
As of Full-time equivalent employees	As of	As of	As of
March 9, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks	16,554	14,372
Interest-earning deposits in other banks	37,996	40,342
Certificates of deposit	1,500	1,000
Federal funds sold	6,645	
Investment securities available for sale, at fair value	63,774	62,257
Loans held for sale	98	98
Loans	982,626	677,195
Allowance for loan losses	8,835	8,411
Net loans	973,791	668,784
Accrued interest receivable	3,997	2,768
Stock in Federal Home Loan Bank of Atlanta, at cost	2,490	2,251
Other non-marketable securities	1,019	703
Foreclosed real estate	1,258	599
Premises & equipment, net	18,268	17,931
Bank owned life insurance	28,431	22,183
Goodwill	24,904	6,931
Core deposit intangible	3,101	810
Assets held for sale	846	846
Other assets	9,463	4,863
Total assets	1,194,135	846,640
Liabilities:		
Demand deposits	227,066	163,569
Savings deposits	69,503	38,394
Money market & NOW deposits	250,864	174,205
Time deposits	447,611	303,493
Total deposits	995,044	679,661
Short-term debt	28,279	37,090
Long-term debt	19,372	23,039
Accrued interest payable	427	221
Accrued expenses & other liabilities	14,898	2,356
Total liabilities	1,058,020	742,367
Common stock	14,009	11,645
Additional paid-in capital	95,850	69,597
Retained earnings	25,858	22,673
Common stock issued to deferred compensation trust, at cost	dr2,518	dr2,340
Directors' deferred compensation plan rabbi trust	2,518	2,340
Accumulated other comprehensive income (loss)	398	358
Total shareholders' equity	136,115	104,273

SHORE BANCSHARES INC.

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest & fees on loans	43,617,000	37,155,000	35,126,000
Interest & dividends on investment securities: taxable	3,847,000	3,195,000	3,602,000
Interest & dividends on investment securities: tax-exempt	3,000	7,000	10,000
Interest in federal funds sold		6,000	3,000
Interest in deposits with other banks	334,000	289,000	130,000
Total interest income	47,801,000	40,652,000	38,871,000
Interest on deposits	2,242,000	2,389,000	3,331,000
Interest on short-term borrowings	31,000	14,000	15,000
Total interest expense	2,273,000	2,403,000	3,346,000
Net interest income	45,528,000	38,249,000	35,525,000
Provision for credit losses	2,291,000	1,848,000	2,075,000
Net interest income after provision for credit losses	43,237,000	36,401,000	33,450,000
Service charges on deposit accounts	3,628,000	3,465,000	2,867,000
Trust & investment fee income	1,532,000	1,442,000	1,627,000
Gains (losses) on sales of investment securities	5,000	30,000	
Gain on sale of credit card portfolio		198,000	
Insurance agency commissions	8,837,000	8,551,000	8,274,000
Other noninterest income	3,748,000	2,959,000	2,648,000
Total noninterest income	17,750,000	16,645,000	15,416,000
Salaries & wages expense	20,011,000	17,626,000	17,540,000
Employee benefits expense	4,645,000	3,993,000	3,905,000
Occupancy expense	2,696,000	2,452,000	2,420,000
Furniture & equipment expense	1,035,000	963,000	926,000
Data processing expense	3,680,000	3,496,000	3,260,000
Directors' fees	380,000	511,000	470,000
Amortization of other intangibles assets	314,000	131,000	133,000
FDIC insurance premium expense	599,000	696,000	1,214,000
Other real estate owned expenses, net	272,000	505,000	291,000
Legal & professional fees	2,308,000	1,875,000	2,380,000
Other noninterest expenses	5,262,000	4,899,000	4,811,000
Total noninterest expense	41,202,000	37,147,000	37,350,000
Income (loss) before income taxes	19,785,000	15,899,000	11,516,000
Income tax expense (benefit)	8,523,000	6,261,000	4,408,000
Net income (loss)	11,262,000	9,638,000	7,108,000
Common shares			
Weighted average shares outstanding - basic	12,682,000	12,652,000	12,629,000
Weighted average shares outstanding - diluted	12,718,000	12,669,000	12,639,000
Year end shares outstanding	12,688,224	12,664,797	12,631,160
Net earnings (loss) per share - basic	\$0.89	\$0.76	\$0.56
Net earnings (loss) per share - diluted	\$0.89	\$0.76	\$0.56
Dividends per common share	\$2.22	\$1.14	\$0.04
Number of full time employees	330	290	275
Number of part time employees	16	15	18
Total number of employees	346	305	293
Number of common stockholders	1,620	2,616	1,403
Reclassified to conform with 2017 presentation	As of	As of	As of
February 28, 2018	As of	As of	As of
February 29, 2016	Approximately		

	2017	2016
Assets:		
Cash & due from banks	21,534,000	14,596,000
Interest bearing deposits with other banks	10,286,000	61,342,000
Cash & cash equivalents	31,820,000	75,938,000
Investment securities - available for sale, at fair value	196,955,000	163,798,000
Investment securities - held to maturity, at amortized cost	6,247,000	6,808,000
Loans, gross	1,093,514,000	871,525,000
Less: allowance for credit losses	9,781,000	8,726,000
Loans, net	1,083,733,000	862,799,000
Premises & equipment, net	23,054,000	16,558,000
Goodwill	27,618,000	11,931,000
Other intangible assets, net	4,719,000	1,079,000
Other real estate owned, net	1,794,000	2,477,000
Total other assets	17,920,000	18,833,000
Total assets	1,393,860,000	1,160,271,000
Liabilities:		
Noninterest-bearing deposits	328,322,000	261,575,000

BANK

Interest-bearing deposits	874,459,000	735,914,000
Total deposits	1,202,781,000	997,489,000
Short term borrowings	21,734,000	3,203,000
Total other liabilities	5,609,000	5,280,000
Total liabilities	1,230,124,000	1,005,972,000
Common stock	127,000	127,000
Additional paid in capital (surplus)	65,256,000	64,201,000
Retained earnings	99,662,000	90,964,000
Accumulated other comprehensive income (loss)	dr1,309,000	dr993,000
Total stockholders' equity	163,736,000	154,299,000
Fair value - Investment securities held to maturity, at amortized costs: 2017 \$6,391,000; 2016 \$6,806,000		

SI FINANCIAL GROUP INC (MD)
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & dividend income: loans, including fees	49,272	46,544	44,396
Interest & dividend income: securities: taxable interest	3,183	3,376	3,130
Interest & dividend income: securities: tax-exempt interest	56	56	77
Interest & dividend income: dividends	713	676	435
Interest & dividend income: other	763	2,259	88
Total interest & dividend income	53,987	52,911	48,126
Interest expense: deposits	7,497	6,580	5,603
Interest expense: Federal Home Loan Bank advances	3,348	3,310	2,969
Interest expense: subordinated debt & other borrowings	236	193	329
Total interest expense	11,081	10,083	8,901
Net interest income	42,906	42,828	39,225
Provision for loan losses	661	2,190	2,509
Net interest income after provision for loan losses	42,245	40,638	36,716
Service fees	6,912	6,453	6,726
Wealth management fees	548	1,209	1,204
Increase in cash surrender value of bank-owned life insurance	613	570	618
Net gain (loss) on sale of securities	55	146	146
Mortgage banking	1,519	1,203	721
Net gain on derivatives	62	50	50
Net gain on sale of investment in affiliate	5,263		
Net gain (loss) on disposal of equipment	dr4.00	dr92	dr47
Other noninterest income	1,573	871	903
Total noninterest income	11,161	15,594	10,321
Salaries & employee benefits	20,730	20,363	19,903
Occupancy & equipment	6,818	6,793	7,409
Computer & electronic banking services	5,271	5,580	5,629
Outside professional services	1,499	1,668	1,872
Marketing & advertising	709	755	964
Supplies	502	554	586
FDIC deposit insurance & regulatory assessments	755	932	1,015
Contribution to SI Financial Group Foundation	500		
Core deposit intangible amortization	601	602	601
Other real estate operations	743	350	538
Other noninterest expenses	2,167	1,901	2,068
Total noninterest expenses	39,795	39,998	40,585
Income (loss) before income tax provision (benefit)	13,611	16,234	6,452
Income tax provision (benefit)	8,369	4,924	2,104
Net income (loss)	5,242	11,310	4,348
Common shares(000)			
Weighted average shares outstanding-basic	11,859	11,807	11,976
Weighted average shares outstanding-diluted	11,927	11,868	12,006
Year end shares outstanding	12,242	12,213	12,219
Earnings per common share-basic	\$0.44	\$0.96	\$0.36

Earnings per common share-diluted	\$0.44	\$0.95	\$0.36
Dividends per common share	\$0.20	\$0.16	\$0.16
Number of full time employees	255	257	253
Number of part time employees	26	40	39
Number of common stockholders	1,206	1,279	1,261
Reclassified to conform with 2016 presentation			
Approximately As of March 12, 2018			
As of March 7, 2016			

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	2016
Assets:		
Cash & due from banks: noninterest-bearing	16,872	18,225
Cash & due from banks: interest-bearing	66,614	54,961
Total cash & cash equivalents	83,486	73,186
Available for sale securities, at fair value	154,053	159,367
Loans held for sale	835	1,393
Loans receivable, net	1,237,174	1,220,323
Federal Home Loan Bank stock, at cost	9,856	12,162
Federal Reserve Bank Stock, at cost	3,636	3,624
Bank-owned life insurance	33,726	21,293
Premises & equipment, net	19,409	19,884
Goodwill & other intangibles	16,893	17,494
Accrued interest receivable	4,784	4,435
Deferred tax asset, net	6,412	9,658
Other real estate owned, net	1,226	1,466
Other assets	9,466	6,605
Total assets	1,580,956	1,550,890
Liabilities:		
Deposits: non-interest bearing	220,877	201,598
Deposits: interest bearing	987,170	929,087
Total deposits	1,208,047	1,130,685
Mortgagors' & investors' escrow accounts	4,418	4,388
Federal Home Loan Bank advances	170,094	217,759
Junior subordinated debt owed to unconsolidated trust	8,248	8,248
Accrued expenses & other liabilities	21,668	25,083
Total liabilities	1,412,475	1,386,163
Common stock	122	122
Additional paid-in capital	126,540	125,628
Unallocated common shares held by ESOP	2,688	3,168
Unearned restricted shares	dr235	dr341
Retained earnings	46,176	43,167
Accumulated other comprehensive income (loss), net	dr1,434	dr681
Total stockholders' equity	168,481	164,727

SMARTFINANCIAL INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Interest income - loans, including fees	48,805,647	39,763,582	25,730,909
Interest income - securities & interest-bearing deposits at other financial institutions	2,862,825	2,553,652	1,861,269
Interest income - federal funds sold & other earning assets	353,924	247,157	161,055
Total interest income	52,022,396	42,564,391	27,753,233
Interest expense - deposits	5,518,350	4,105,304	2,625,674
Interest expense - securities sold under agreements to repurchase	61,933	65,276	30,382
Interest expense - Federal Home Loan Bank advances & other borrowings	113,070	129,102	101,086
Total interest expense	5,693,353	4,299,682	2,757,142
Net interest income before provision for loan losses	46,329,043	38,264,709	24,996,091
Provision for loan losses	782,687	787,545	922,955
Net interest income after provision for loan losses	45,546,356	37,477,164	24,073,136
Customer service fees	1,374,068	1,127,814	912,806
Net gains from sale of securities	143,508	199,587	52,255
Net gains (losses) from sale of loans & other assets	1,275,925	948,080	dr112,319
Gain (loss) on sale of foreclosed assets	dr47,795	191,050	266,487

Other noninterest income	2,233,787	1,716,794	1,123,897
Total noninterest income	4,979,493	4,183,325	2,243,126
Salaries & employee benefits expense	20,743,153	17,715,222	11,831,234
Net occupancy & equipment expense	4,271,289	3,995,631	2,682,370
Depository insurance	465,844	605,917	487,686
Foreclosed assets, net	83,908	236,148	289,624
Advertising expense	637,600	615,751	452,849
Data processing	1,875,462	1,893,386	1,196,484
Professional services	2,084,735	2,122,845	2,454,339
Amortization of intangible assets	346,435	305,452	233,204
Service contracts	1,398,018	1,154,003	750,957
Merger expenses	2,417,070		
Other operating expenses	4,758,480	3,855,246	2,787,059
Total noninterest expenses	39,081,994	32,499,601	23,165,806
Income (loss) before income tax expense (benefit)	11,443,855	9,160,888	3,150,456
Income tax expense (benefit)	6,428,791	3,362,080	1,640,744
Net income (loss)	5,015,064	5,798,808	1,509,712
Preferred stock dividends	195,000	1,022,000	120,000
Net income (loss) available to common stockholders	4,820,064	4,776,808	1,389,712
Common shares			
Weighted average shares outstanding - basic	8,639,212	5,838,574	3,985,202
Weighted average shares outstanding - diluted	8,793,527	6,118,943	4,281,527
Year end shares outstanding	11,152,561	5,896,033	5,806,477
Net earnings (loss) per share - basic	\$0.56	\$0.82	\$0.35
Net earnings (loss) per share - diluted	\$0.55	\$0.78	\$0.32
Number of full time employees	343	222	225
Number of common stockholders	673	576	574
Reclassified to conform with 2017 presentation			
Rounding difference, breakdown taken from notes			
Shares increased due to the effect of issuance of common stock, stock grant, conversion shares issued to shareholders of Capstone Bancshares, Inc. and exercise of stock options			
Full-time equivalent Approximately As of March 1, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$):

	2017	2016
Assets:		
Cash & due from banks	64,097,287	34,290,617
Interest-bearing deposits at other financial institutions	41,965,597	34,457,691
Federal funds sold	6,964,000	
Total cash & cash equivalents	113,026,884	68,748,308
Securities available for sale	151,944,567	129,421,914
Restricted investments, at cost	6,430,700	5,627,950
Loans, net	1,317,397,909	808,271,003
Bank premises & equipment, net	443,000,249	30,535,594
Foreclosed assets	3,254,392	2,386,239
Goodwill & core deposit intangible, net	50,836,840	6,635,655
Cash surrender value of life insurance	21,646,894	1,320,723
Other assets	13,232,247	9,508,899
Total assets	1,720,770,682	1,062,456,285
Liabilities:		
Noninterest-bearing demand deposits	220,520,287	153,482,650
Interest-bearing demand deposits	231,643,508	162,702,457
Money market & savings deposits	543,644,830	274,604,724
Time deposits	442,774,094	316,275,340
Total deposits	1,438,582,719	907,065,171
Securities sold under agreement to repurchase	24,054,730	26,621,984
Federal Home Loan Bank advances & other borrowings	43,600,000	18,505,390
Accrued expenses & other liabilities	8,681,393	5,023,600
Total liabilities	1,514,918,842	957,216,145
Preferred stock		12,000
Common stock	11,152,561	5,896,033
Additional paid-in capital	174,008,753	83,463,051
Retained earnings (accumulated deficit)	21,888,575	16,871,296
Accumulated other comprehensive income (loss)	dr1,198,049	dr1,002,240
Total stockholders' equity	205,851,840	105,240,140
Reclassified to conform with 2017 presentation		
Rounding difference, breakdown taken from notes		

SOUTHERN NATIONAL BANCORP OF VIRGINIA INC
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & fees on loans	77,764	45,348	40,104

BANK

Interest & dividends on taxable securities	4,077	2,619	2,395
Interest & dividends on tax exempt securities	492	336	411
Interest & dividends on other earning assets	1,231	644	791
Interest on federal funds sold	6.00		
Total interest & dividend income	83,570	48,947	43,701
Interest expense on deposits	10,993	8,101	6,433
Interest on repurchase agreements	36	18	103
Interest on junior subordinated debt	253		
Interest on senior subordinated notes	2,194		
Interest on other borrowings	2,177	514	541
Total interest expense	15,653	8,633	7,077
Net interest income	67,917	40,314	36,624
Provision for loan losses	8,625	4,912	3,171
Net interest income after provision for loan losses	59,292	35,402	33,453
Account maintenance & deposit service fees	3,564	896	953
Income from bank-owned life insurance	929	700	636
Equity income (loss) from mortgage affiliate	dr345	1,109	1,459
Net gain (loss) on other assets			7.00
Gain on sale of securities available for sale			520
Gain (loss) on sale of investment securities	255		
Other non interest income	1,026	115	206
Total noninterest income (loss)	5,429	2,820	3,781
Salaries & benefits	20,285	11,675	11,860
Occupancy expenses	4,809	3,155	3,269
Furniture & equipment expenses	2,228	975	815
Amortization of core deposit intangible	845	219	261
Virginia franchise tax expense	969	387	352
Federal Deposit Insurance Corporation (FDIC) assessment	802	543	664
Data processing expense	1,140	744	668
Telephone & communication expense	1,422	745	786
Amortization of FDIC indemnification asset	712	793	630
Net gain (loss) on other real estate owned	dr520	dr174	dr291
Merger expenses	9,426	429	
Other operating expenses	5,991	2,976	3,682
Total non-interest expenses	49,149	22,815	23,278
Income (loss) before income taxes	15,572	15,407	13,956
Income tax expense (benefit)	13,147	5,095	4,667
Net income (loss)	2,425	10,312	9,289
Common shares(000)			
Weighted average shares outstanding-basic	18,391	12,252	12,224
Weighted average shares outstanding-diluted	18,672	12,427	12,330
Year end shares outstanding	23,936	12,264	12,234
Earnings (loss) per share-basic	\$0.13	\$0.84	\$0.76
Earnings (loss) per share-diluted	\$0.13	\$0.83	\$0.75
Dividends per common share	\$3.32	\$3.32	\$5.52
Number of full time employees	393	162	181
Number of common stockholders	1,917	239	241
Reclassified to conform with 2017 presentation			
Shares increased due to the effect of additional issuance of common stock in connection with Eastern Virginia Bankshares, Inc. merger, stock for warrants exercised and under stock incentive plan			
As is As of March 8, 2016 As of March 6, 2017 As of March 6, 2018			

Securities available for sale, at fair value	160,673	3,918	
Securities held to maturity, at amortized cost	2,062,328	930,415	
Total loans	2,062,328	930,415	
Less allowance for loan losses	9,397	8,610	
Net loans	2,052,931	921,805	
Stock in Federal Reserve Bank & Federal Home Loan Bank	26,775	7,929	
Equity investment in mortgage affiliate	4,723	4,629	
Preferred investment in mortgage affiliate	3,305	2,555	
Bank premises & equipment, net	35,788	8,227	
Goodwill	100,606	10,514	
Core deposit intangibles, net	10,054	874	
FDIC indemnification asset	1,353	2,111	
Bank-owned life insurance	50,790	23,826	
Other real estate owned	7,577	8,617	
Deferred tax assets, net	16,903	6,780	
Other assets	18,399	7,966	
Total assets	2,614,252	1,142,443	
Liabilities:			
Non-interest bearing demand deposits	319,189	88,783	
NOW accounts	329,878	26,338	
Cash management accounts		9,658	
Money market accounts	355,084	129,835	
Savings accounts	161,947	52,755	
Time deposits	699,058	605,613	
Total interest-bearing deposits	1,865,156	824,199	
Total deposits	1,865,156	912,982	
Securities sold under agreements to repurchase - short term	15,468		
Federal Home Loan Bank (FHLB) advances - short term	335,615	95,000	
Junior subordinated debt - long term	9,534		
Senior subordinated notes - long term	47,128		
Other liabilities	18,579	8,117	
Total liabilities	2,291,480	1,016,099	
Common stock	239	123	
Additional paid in capital	304,932	104,884	
Retained earnings (accumulated deficit)	18,753	22,126	
Accumulated other comprehensive income (loss)	dr1,152	dr789	
Total stockholders' equity	322,772	126,344	
Reclassified to conform with 2017 presentation			
Fair value - Securities held to maturity, at amortized cost: 2016 \$83,344,000; 2017 \$97,597,000			

STEWART INFORMATION SERVICES CORP
Share Development: On Mar. 19, 2018, Co. signed a merger agreement to be acquired by Fidelity National Financial, Inc. ("FNF") for \$50.00 per share of common stock, subject to potential adjustment as described below, representing an equity value of approximately \$1,200,000,000. The consideration will be paid 50% in cash and 50% in FNF common stock. Co. stockholders will also have the option to elect to receive their consideration in all cash or all stock, subject to pro rata reductions to the extent the cash or stock option is oversubscribed. FNF common stock component will be subject to a fixed exchange ratio that is based on FNF's volume weighted average price for the twenty trading days prior to the signing of the merger agreement. For those Co. stockholders who elect to receive all FNF stock, the exchange ratio will be equal to 1.2850, subject to potential adjustment as described below and proration to the extent the stock option is oversubscribed.

SUSSEX BANCORP			
Annual Report:			
Consolidated Income Account, years ended Dec. 31(\$000):			
	2017	2016	2015
Interest income - loans receivable, including fees	32,953	26,862	21,497
Interest income - securities-taxable	1,437	1,443	1,239
Interest income - securities, tax-exempt	1,274	832	899
Interest income - interest-bearing deposits	35	23	9.00
Total interest income	35,699	29,160	23,644
Interest expense - deposits	3,584	2,449	1,772
Interest expense - borrowings	1,749	1,922	1,576
Interest expense - subordinated debentures	1,278	391	220
Total interest expense	6,611	4,762	3,568
Net interest income	29,088	24,398	20,076
Provision for loan losses	1,586	1,291	636
Net interest income after provision for loan losses	27,502	23,107	19,440
Service fees on deposits accounts	1,123	975	906
ATM & debit card fees	777	767	776

Bank owned life insurance	522	308	313
Insurance commissions & fees	5,326	4,796	3,686
Investment brokerage fees	24	75	130
Net gain (loss) on sales of securities	dr9.00	444	271
Net gain (loss) on sale & disposal of premises & equipment	7.00	dr19	dr130
Other income	515	483	501
Total other income	8,285	7,829	6,453
Salaries & employee benefits	14,773	13,078	11,506
Occupancy, net	1,880	1,859	1,751
Data processing	2,173	2,108	1,653
Furniture & equipment expenses	938	993	865
Advertising & promotion	308	311	326
Professional fees	1,173	788	654
Director fees	399	450	544
FDIC assessment	263	508	446
Insurance	279	280	271
Stationary & supplies	148	191	197
Merger related expenses	1,187		
Loan collection costs	122	140	207
Net expenses & write-downs related to foreclosed real estate	283	458	535
Other expenses	1,691	1,421	1,598
Total other expenses	25,617	22,585	20,553
Income (loss) before income taxes	10,170	8,351	5,340
Provision (benefit) for income taxes	4,479	2,828	1,640
Net income (loss)	5,691	5,523	3,700
Common shares(000)			
Weighted average shares outstanding - basic	5,359	4,619	4,559
Weighted average shares outstanding - diluted	5,404	4,651	4,592
Year end shares outstanding	6,041	4,741	4,646
Net earnings (loss) per share - basic	\$1.06	\$1.20	\$0.81
Net earnings (loss) per share - diluted	\$1.05	\$1.19	\$0.81
Dividends per common share	\$2.22	\$1.16	\$1.16
Number of full time employees	140	131	119
Number of part time employees	16	17	20
Number of common stockholders	520	544	571
Shares increased due to the effect of additional issuance of common stock and the restricted stock granted			
As is Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$000):			
Assets:	2017	2016	
Cash & due from banks	3,270	2,847	
Interest-bearing deposits with other banks	8,376	11,791	
Cash & cash equivalents	11,646	14,638	
Interest bearing time deposits with other banks	100	100	
Securities available for sale, at fair value	98,730	88,611	
Securities held to maturity, at cost	5,304	11,618	
Federal Home Loan Bank stock, at cost	4,925	5,106	
Loans receivable, net of unearned income	820,700	695,257	
Less: allowance for loan losses	7,335	6,696	
Net loans receivable	813,365	688,561	
Foreclosed real estate	2,275	2,367	
Premises & equipment, net	8,389	8,728	
Accrued interest receivable	2,472	2,058	
Goodwill	2,820	2,820	
Bank-owned life insurance	22,054	16,532	
Other assets	7,303	7,589	
Total assets	979,383	848,728	
Liabilities:			
Non-interest bearing deposits	146,167	132,434	
Interest bearing deposits	616,324	528,487	
Total deposits	762,491	660,921	
Short-term borrowings	55,350	29,805	
Long-term borrowings	35,000	66,000	
Accrued interest payable & other liabilities	4,501	4,090	
Subordinated debentures	27,848	27,840	
Total liabilities	885,190	788,656	
Common stock	65,274	36,538	
Other unearned ESOP compensation		dr1,383	
Deferred Compensation obligation under Rabbi Trust	dr1,399	23,291	
Retained earnings	27,532		
Accumulated other comprehensive income (loss)	1,387	243	
Stock held by Rabbi Trust	1,399	1,383	

BANK

Total stockholders' equity	94,193	60,072	
Fair value - Securities held to maturity, at amortized cost: 2017 \$5,430,000; 2016 \$11,739,000			

TERRITORIAL BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans	55,144	51,168	45,903
Interest income on investment securities	12,526	14,365	16,873
Interest income on other investments	663	540	316
Total interest & dividend income	68,333	66,073	63,092
Interest expense on deposits	7,666	5,933	4,821
Interest expense on advances from the Federal Home Loan Bank	1,105	1,035	697
Interest expense on securities sold under agreements to repurchase	818	876	997
Total interest expense	9,589	7,844	6,515
Net interest income	58,744	58,229	56,577
Provision for loan losses	52	310	455
Net interest income after provision for loan losses	58,692	57,919	56,122
Service fees on loan & deposit accounts	1,962	1,960	2,161
Income on bank-owned life insurance	907	966	1,026
Gain on sale of investment securities	431	370	701
Gain (loss) on sale of loans	199	406	503
Other noninterest income	347	392	520
Total noninterest income	3,846	4,094	4,911
Salaries & employee benefits	21,614	20,591	21,497
Occupancy expenses	5,937	5,749	5,809
Equipment expenses	3,614	3,566	3,894
Federal deposit insurance premiums	605	743	857
Other general & administrative expenses	4,704	4,230	4,442
Total noninterest expense	36,474	34,879	36,499
Income (loss) before income taxes	26,064	27,134	24,534
Income taxes	11,102	10,787	9,786
Net income (loss)	14,962	16,347	14,748
Common shares(000)			
Weighted average shares outstanding - basic	9,274	9,093	9,073
Weighted average shares outstanding - diluted	9,533	9,312	9,263
Year end shares outstanding	9,915	9,779	9,660
Net earnings per share - basic	\$1.61	\$1.78	\$1.59
Net earnings per share - diluted	\$1.57	\$1.74	\$1.56
Cash dividends declared per common share	\$1.20	\$.92	\$.76
Number of full time employees	269	265	269
Number of part time employees	14	11	11
Number of common stockholders	1,131	1,156	1,177

Reclassified to conform with 2017 presentation As of February 29, 2016 As of February 28, 2017 As of February 28, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & cash equivalents	32,089	61,273
Investment securities available for sale	2,851	
Investment securities held to maturity, at amortized cost	404,792	407,656
Loans held for sale	403	1,601
Loans receivable, net Federal Home Loan Bank stock, at cost	1,488,971	1,335,987
Federal Reserve Bank stock, at cost	6,541	4,945
Accrued interest receivable	3,103	3,095
Premises & equipment, net	5,142	4,732
Bank-owned life insurance	5,721	4,327
Income taxes receivable	44,201	43,294
Deferred income tax assets, net	1,571	122
Prepaid expenses & other assets	4,609	7,905
Total assets	3,852	2,625
	2,003,346	1,877,562
Liabilities:		
Deposits	1,597,295	1,493,200
Advances from the Federal Home Loan Bank	107,200	69,000

Securities sold under agreements to repurchase	30,000	55,000
Accounts payable & accrued expenses	26,390	23,258
Current income taxes payable	1,483	1,616
Advance payments by borrowers for taxes & insurance	6,624	5,702
Total liabilities	1,768,992	1,647,776
Common stock	99	98
Additional paid-in capital	73,050	71,914
Unearned Employee Stock Ownership Plan (ESOP) shares	5,383	5,872
Retained earnings (accumulated deficit)	172,782	168,962
Accumulated other comprehensive income (loss)	dr5,694	dr5,316
Total stockholders' equity (deficit)	234,854	229,786
Fair value - investment securities held to maturity, at amortized cost: 2016 \$407,922,000; 2017 \$406,663,000		

THE BANCORP INC

Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest income on loans, including fees	79,081	67,571	49,861
Interest income on investment securities: taxable interest	36,121	31,219	19,918
Interest income on investment securities: tax-exempt interest	306	740	10,820
Interest income on federal funds sold/securities purchased under agreement to resell	1,310	452	577
Interest income on interest earning deposits	5,202	2,237	2,354
Total interest income	122,020	102,219	83,530
Interest expense on deposits	14,418	11,372	13,124
Interest expense on securities sold under agreements to repurchase		2,00	15
Interest expense on short-term borrowings	336	359	12
Interest expense on subordinated debenture	586	520	448
Total interest expense	15,340	12,253	13,599
Net interest income	106,680	89,966	69,931
Provision for loans & lease losses	2,920	3,360	2,100
Net interest income after provision for loan & lease losses	103,760	86,606	67,831
Service fees on deposit accounts	6,788	5,124	7,468
Card payment & ACH processing fees	6,318	5,526	5,731
Prepaid card fees	53,367	51,326	47,496
Gain on sale of loans	17,919	2,901	10,080
Gain (loss) on sales of investment securities	2,231	3,171	14,435
Gain on sale of health savings portfolio	2,538		33,531
Change in value of investment in unconsolidated entity	dr20	dr37,533	1,729
Leasing income	2,663	2,007	2,291
Debit card income			1,611
Affinity fees	1,545	4,563	3,358
Gain (loss) on sale of European prepaid card operations	dr3,437		
Other non-interest income	1,636	5,401	5,337
Total non-interest income (loss)	91,548	42,486	133,067
Salaries & employee benefits	75,832	81,951	68,390
Depreciation & amortization	4,452	4,982	4,747
Rent & related occupancy cost	5,680	6,320	5,659
Data processing expense	10,159	14,698	14,359
One time fee to exit data processing contract	1,136		
Printing & supplies	1,354	2,966	2,651
Audit expense	1,682	1,105	2,003
Legal expense	8,072	6,683	3,828
Amortization of intangible assets	1,528	1,403	1,186
Federal Deposit Insurance Corporation insurance	10,097	10,091	11,315
Software	12,597	11,162	7,222
Insurance	2,333	2,295	1,923
Telecom & IT network communications	1,793	1,982	2,016

Securitization & servicing expense	170	1,044	1,948
Consulting	2,227	5,404	4,333
Bank Secrecy Act & lookback consulting expenses		29,081	41,444
Civil money penalty	2,290		3,000
Other non-interest expense	13,512	17,406	18,064
Total non-interest expense	154,914	198,573	194,088
Income (loss) from continuing operations before income taxes	40,394	dr69,481	6,810
Income tax provision (benefit)	23,056	cr12,664	1,450
Net income (loss) from continuing operations	17,338	dr56,817	5,360
Income (loss) from discontinued operations before income taxes	4,059	dr43,117	12,793
Income tax provision (benefit)	276	3,442	dr4,721
Income (loss) from discontinued operations, net of tax	4,335	dr39,675	8,072
Net income (loss)	21,673	dr96,492	13,432
Net income (loss) available to common shareholders	21,673	dr96,492	13,432
Common shares(000)			
Weighted average shares outstanding - basic	55,687	44,567	37,756
Weighted average shares outstanding - diluted	56,176	44,567	38,074
Year end shares outstanding	55,761	55,319	37,761
Net income (loss) per share from continuing operations - basic	\$.31	dr\$1.28	\$.14
Net income (loss) per share from discontinued operations - basic	\$.08	dr\$.89	\$.21
Net income (loss) per share - basic	\$0.39	dr\$2.17	\$0.35
Net income (loss) per share from continuing operations - diluted	\$.31	dr\$1.28	\$.14
Net income (loss) per share from discontinued operations - diluted	\$.08	dr\$.89	\$.21
Net income (loss) per share - diluted	\$0.39	dr\$2.17	\$0.35
Number of full time employees	538	589	762
Number of common stockholders	4,817	104	67
Foreign currency translation adjustments		335	dr551

Reclassified to conform with 2017 presentation As of February 21, 2018 As of March 8, 2016 As of March 8, 2017

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	3,152	4,127
Interest earning deposits at Federal Reserve Bank	841,471	955,733
Securities purchased under agreements to resell	64,312	39,199
Total cash & cash equivalents	908,935	999,059
Investment securities, available-for-sale, at fair value	1,294,484	1,248,614
Investments securities, held-to-maturity	86,380	93,467
Commercial loans held for sale	503,316	663,140
Loans, net of deferred loan fees & costs	1,392,228	1,222,911
Allowance for loan & lease losses	7,096	6,332
Loans, net	1,385,132	1,216,579
Federal Home Loan & Atlantic Central Bankers Bank stock	991	1,613
Premises & equipment, net	20,051	24,125
Accrued interest receivable	10,900	10,589
Intangible assets, net	5,377	6,906
Other real estate owned	450	104
Deferred tax asset, net	34,802	55,666
Investment in unconsolidated entity, at fair value	74,473	126,930
Assets held for sale from discontinued operations	304,313	360,711
Other assets	78,543	50,611
Total assets	4,708,147	4,858,114
Liabilities:		
Demand & interest checking deposits	3,806,965	3,816,524
Savings & money market deposits	453,877	421,780
Total deposits	4,260,842	4,238,304

BANK

Securities sold under agreements to repurchase	217	274
Subordinated debentures	13,401	13,401
Long-term borrowings	42,323	263,099
Other liabilities	67,215	44,073
Total liabilities	4,383,998	4,559,151
Common stock	55,861	55,419
Treasury stock, at cost	866	866
Additional paid-in capital	363,196	360,564
Retained earnings (accumulated deficit)	dr89,485	dr111,941
Accumulated other comprehensive income (loss)	dr4,557	dr4,213
Total shareholders' equity	324,149	298,963

□ Fair value - Investment securities, held-to-maturity: 2017 \$85,345,000; 2016 \$91,799,000

TPG RE FINANCE TRUST INC

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$000):

	2017	□2016	□2015
Interest income	198,903	153,631	128,647
Interest expense	78,268	61,649	47,564
Net interest income	120,635	91,982	81,083
Other income	1,697	416	54
Total other revenue	1,697	416	54
Professional fees	3,132	3,260	5,224
General & administrative expenses	2,975	2,199	784
Servicing & asset management fees	3,068	3,625	4,011
Management fee	14,096	8,816	6,902
Collateral management fee	225	849	1,257
Incentive management fee	4,338	3,687	1,992
Total other expenses	27,834	22,436	20,170
Income (loss) before income taxes	94,498	69,962	60,967
Income taxes (benefit)	146	cr5,000	1,612
Net income (loss)	94,352	69,967	59,355
Preferred stock dividends	16	16	15
Net income attributable to common stockholders	94,336	69,951	59,340
Common shares(000)			
Weighted average shares outstanding - basic	54,195	41,406	32,868
Weighted average shares outstanding - diluted	54,195	41,406	32,868
Year end shares outstanding	□60,619	□39,228	29,093
Net earnings (loss) per common share - basic	\$1.74	\$1.69	\$1.81
Net earnings (loss) per common share - diluted	\$1.74	\$1.69	\$1.81
Dividends declared per common share	\$1.56	\$1.62	\$1.91
Dividends declared per Class A common share	\$1.56	\$1.62	\$1.91
Number of common stock stockholders	□□□503		

□Reclassified to conform with 2017 presentation
□Shares increased due to the effect of issuance of common stock □Shares increased due to the effect of issuance of common stock and common stock dividend □As of February 23, 2018 □As of □Approximately

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	□2016
Assets:		
Cash & cash equivalents	75,037	103,126
Restricted cash	700	849
Accounts receivable	141	644
Accounts receivable from servicer/trustee	220	34,743
Accrued interest receivable	16,861	14,023
Loans held for investment	□3,175,672	□2,449,990
Investment in commercial mortgage-backed securities, available-for-sale	85,895	61,504
Other assets, net	859	704
Total assets	3,355,385	□2,665,583
Liabilities:		
Accrued interest payable	5,385	2,907
Accrued expenses	5,067	6,555
Collateralized loan obligation		□540,780
Secured revolving repurchase & senior secured agreements	□1,827,104	□1,013,370
Notes payable	□287,886	□108,499
Payable to affiliates	5,227	3,955
Deferred revenue	317	482
Dividends payable	23,068	18,346
Total liabilities	2,154,054	□1,694,894
Common stock	60	39
Class A common stock	1.00	1.00
Additional paid-in-capital	1,216,112	979,467
Retained earnings (accumulated deficit)	dr14,808	dr10,068
Accumulated other comprehensive income (loss)	dr34	1,250

Total stockholders' equity	1,201,331	970,689
□Reclassified to conform with 2017 presentation		
□Including pledged as collateral under secured revolving repurchase agreements - Loans held for investment: 2016 \$1,397,610,000; 2017 \$2,694,106,000 □Including VIE assets - Total assets: 2016 \$743,500,000 □Net of deferred financing costs - Collateralized loan obligation: 2016 \$2,541,000 □Net of deferred financing costs - Secured revolving repurchase & senior secured agreements: 2016 \$8,159,000; 2017 \$8,697,000 □Net of deferred financing costs - notes payable: 2016 \$2,883,000; 2017 \$1,601,000 □Including VIE liabilities - Total liabilities: 2016 \$542,800,000		

TWO RIVER BANCORP
Annual Report:

Consolidated Income Account, years ended Dec. 31(\$000):

	2017	□2016	□2015
Interest income on loans, including fees	35,801	32,798	30,624
Interest income on securities - taxable	988	776	782
Interest income on securities - tax-exempt	1,101	917	623
Interest income on deposits	350	133	74
Total interest income	38,240	34,624	32,103
Interest expense on deposits	4,363	3,829	3,141
Interest expense on securities sold under agreements to repurchase	66	61	68
Interest expenses on FHLB & other borrowings	620	618	621
Interest expense on subordinated debt	658	656	33
Total interest expense	5,707	5,164	3,863
Net interest income	32,533	29,460	28,240
Provision for loan losses	1,530	515	490
Net interest income after provision for loan losses	31,003	28,945	27,750
Service fees on deposit accounts	772	587	578
Mortgage banking fees	1,583	1,162	783
Other loan fees	588	610	214
Earnings from investment in bank-owned life insurance	544	477	445
Death benefit on bank owned life insurance		862	
Gain on sale of Small Business Administration loans	1,052	868	561
Net gain on sale of securities		72	37
Gain on sale of premises & equipment			208
Other income	920	851	711
Total non-interest income	5,459	5,489	3,537
Salaries & employee benefits expense	14,046	12,844	12,486
Occupancy & equipment expense	4,241	4,117	3,942
Professional expense	1,497	1,198	982
Insurance expense	216	216	268
Federal Deposit Insurance Corporation insurance & assessments expense	467	412	433
Advertising expense	450	415	403
Data processing expense	553	554	475
Outside service fees	473	500	499
Amortization of identifiable intangibles		9.00	48
OREO expenses, impairments & sales, net	48	dr274	dr70
Loan workout expenses	233	73	431
Other operating expenses	1,718	1,411	1,458
Total non-interest expenses	23,942	21,475	21,355
Income (loss) before income taxes	12,520	12,959	9,932
Income tax expense	6,018	4,328	3,585
Net income (loss)	6,502	8,631	6,347
TARP - preferred stock dividend			57
Net income (loss) available to common shareholders	6,502	8,631	6,290
Common shares(000)			
Weighted average shares outstanding - basic	8,388	8,321	□8,304
Weighted average shares outstanding - diluted	8,658	8,530	□8,507
Year end shares outstanding	8,470	8,365	□8,326
Net earnings (loss) per share - basic	\$0.78	\$1.04	□\$0.76
Net earnings (loss) per share - diluted	\$0.75	\$1.01	□\$0.74

Dividends per common share	\$.17	\$.14	□\$.12
Number of full time employees	□153	□142	□140
Number of part time employees	□8.00	□9.00	□5.00
Number of common stockholders	□□□516	□□□520	□□□494

□Reclassified to conform with 2017 presentation
□Adjusted for 5% stock dividend, February 7, 2017 □As is □Approximately □As of March 1, 2018 □As of March 14, 2017 □As of March 14, 2016

Consolidated Balance Sheet, as of Dec. 31(\$000):

	2017	□2016
Assets:		
Cash & due from banks	29,575	19,844
Interest bearing deposits in bank	18,644	22,233
Cash & cash equivalents	48,219	42,077
Securities available for sale	31,132	34,464
Securities held to maturity	□58,002	□57,843
Restricted investments, at cost	5,430	4,805
Loans held for sale	2,581	4,537
Loans	850,874	753,092
Allowance for loan losses	10,668	9,565
Net loans	840,206	743,527
Other real estate owned		259
Bank-owned life insurance	21,573	21,029
Premises & equipment, net	6,239	4,662
Accrued interest receivable	2,554	2,234
Goodwill	18,109	18,109
Other assets	5,753	6,665
Total assets	1,039,798	940,211
Liabilities:		
Noninterest-bearing deposits	167,297	160,104
Interest-bearing deposits	694,260	616,463
Total deposits	861,557	776,567
Securities sold under agreements to repurchase	27,120	19,915
FHLB & other borrowings	25,800	25,300
Subordinated debt	9,888	9,855
Accrued interest payable	70	100
Other liabilities	8,792	7,758
Total liabilities	933,227	839,495
Common stock	79,678	79,056
Retained earnings (accumulated deficit)	29,593	24,447
Treasury stock	2,396	2,396
Accumulated other comprehensive income (loss)	dr304	dr391
Total shareholders' equity	106,571	100,716

□Reclassified to conform with 2017 presentation
□Fair value - Securities held to maturity: 2017 \$58,549,000; 2016 \$27,284,000

UNION BANKSHARES, INC. (MORRISVILLE, VT)

Annual Report:
Consolidated Income Account, years ended Dec. 31(\$):

	2017	□2016	□2015
Interest & fees on loans	26,978,000	25,056,000	23,531,000
Interest on debt securities - taxable	977,000	885,000	950,000
Interest on debt securities - tax exempt	634,000	589,000	436,000
Interest on dividends	167,000	95,000	43,000
Interest on federal funds sold & overnight deposits	114,000	51,000	15,000
Interest on interest bearing deposits in banks	147,000	160,000	169,000
Total interest & dividend income	29,017,000	26,836,000	25,144,000
Interest expense on deposits	1,771,000	1,622,000	1,682,000
Interest on short-term borrowed funds	12,000	8,000	9,000
Interest on long-term borrowed funds	472,000	431,000	334,000
Total interest expense	2,255,000	2,061,000	2,025,000
Net interest income	26,762,000	24,775,000	23,119,000
Provision for loan losses	200,000	150,000	550,000
Net interest income after provision for loan losses	26,562,000	24,625,000	22,569,000
Trust income	739,000	737,000	719,000
Service fees	5,951,000	5,871,000	5,568,000
Net gains (losses) on sales of investment securities available-for-sale	17,000	71,000	53,000
Net gains on sales of loans held for sale	2,303,000	2,898,000	2,871,000
Other income	385,000	563,000	581,000
Total noninterest income	9,395,000	10,140,000	9,792,000
Salaries & wages	10,257,000	10,203,000	9,517,000
Pension & other employee benefits	3,708,000	3,525,000	2,977,000
Occupancy expense, net	1,415,000	1,263,000	1,279,000
Equipment expense	2,208,000	2,115,000	1,875,000
Other expenses	6,317,000	6,550,000	6,172,000
Total noninterest expenses	23,905,000	23,656,000	21,820,000

BANK

Income before provision for income taxes	12,052,000	11,109,000	10,541,000
Provision for income taxes	3,603,000	2,598,000	2,663,000
Net income	8,449,000	8,511,000	7,878,000
Common shares outstanding-average	4,462,192	4,459,001	4,458,037
Weighted average shares outstanding - diluted	4,462,192	4,459,001	4,458,037
Year end shares outstanding	4,465,576	4,462,135	4,457,177
Net earnings per common share - basic	\$1.89	\$1.91	\$1.77
Dividends per common share	\$1.16	\$1.11	\$1.08
Number of full time employees	194	191	188
Number of common stockholders	527	519	544

Reclassified to conform with 2017 presentation Co. reported average shares outstanding; diluted shares not reported; reported Average shares outstanding entered as diluted shares outstanding Full-time equivalent As of March 7, 2017 As of March 12, 2018 As of March 8, 2016

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & due from banks	3,857,000	4,272,000
Federal funds sold & overnight deposits	34,651,000	35,003,000
Cash & cash equivalents	8,508,000	39,275,000
Interest bearing deposits in banks	9,352,000	9,504,000
Investment securities available-for-sale	65,439,000	65,556,000
Investment securities held-to-maturity	1,000,000	999,000
Loans held for sale	7,947,000	7,803,000
Loans	586,615,000	533,290,000
Allowance for loan losses	5,408,000	5,247,000
Net deferred loan costs	dr795,000	dr649,000
Net loans	582,002,000	528,692,000
Accrued interest receivable	2,500,000	2,259,000
Premises & equipment, net	14,255,000	13,525,000
Core deposit intangible	583,000	754,000
Goodwill	2,223,000	2,223,000
Investment in real estate limited partnerships	3,166,000	2,783,000
Company-owned life insurance	8,861,000	8,617,000
Other assets	9,995,000	9,391,000
Total assets	745,831,000	691,381,000
Liabilities:		
Non-interest bearing deposits	127,824,000	112,384,000
Interest bearing deposits	418,621,000	382,083,000
Time deposits	101,129,000	103,193,000
Total deposits	647,574,000	597,660,000
Borrowed funds	31,581,000	31,595,000
Accrued interest & other liabilities	8,015,000	5,847,000
Total liabilities	687,170,000	635,102,000
Common stock	9,882,000	9,874,000
Additional-paid-in capital	755,000	620,000
Retained earnings	57,197,000	53,086,000
Treasury stock at cost	4,077,000	4,022,000
Accumulated other comprehensive income (loss)	dr5,096,000	dr3,279,000
Total stockholders' equity	58,661,000	56,279,000

Fair value - Investment securities held-to-maturity: 2016 \$999,000; 2017 \$999,000

VCI PROPERTIES INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2016	2015	2014
Revenues - golf	14,558	14,071	14,489
Revenues - food & beverage	2,150	2,150	2,338
Revenues - direct-retail & other	2,077	1,856	2,081
Net revenues	18,785	18,077	18,908
Direct - golf	7,082	6,767	7,194
Direct - food & beverage	1,828	1,936	2,087
Direct - retail & other	1,691	1,581	1,655
Property costs	3,138	3,133	3,131
Depreciation & Administrative & other	3,030	2,882	2,904
Total operating expenses	2,009	1,760	1,898
Income (loss) from operations	18,778	18,059	18,869
Interest expense	7.00	18	39
Income tax benefit	7.00	18	39
Net income (loss)	cr3.00	cr3.00	cr4.00
Total number of employees	140		

Debtor-in-possession Approximately As is As of January 31, 2018

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2016	2015
Cash	920	351
Receivables, net	77	183
Inventories	371	442
Prepayments	276	54

Other current assets	12	
Total current assets	1,644	1,042
Property & equipment, net	88,831	90,992
Total assets	90,475	92,034
Liabilities:		
Accounts payable	305	342
Accrued expenses	705	831
Current portion of long-term debt	14	51
Total current liabilities	1,024	1,224
Long-term debt	5,043	5,154
Deferred income taxes	265	267
Liabilities subject to compromise	6,332	6,659
Total liabilities	84,091	85,323
Net investment	52	52
Retained earnings (accumulated deficit)	84,143	85,375
Total equity (deficit)		
Debtor-in-possession		

WESTERN NEW ENGLAND BANCORP INC

Annual Report: Consolidated Income Account, years ended Dec. 31(\$000):

	2017	2016	2015
Interest & dividend income on residential & commercial real estate loans	53,733	32,562	23,769
Interest & dividend income on commercial & industrial loans	11,587	7,431	6,594
Interest income on consumer loans	344	205	158
Interest & dividend income on debt securities, tax-exempt	7,333	7,387	10,777
Interest income on equity securities	104	168	602
Interest income on other investments	140	180	162
Interest income on federal funds sold, interest-bearing deposits & other short term investments	678	550	396
Total interest & dividend income	74,039	48,598	42,476
Interest expense on deposits	8,448	6,581	5,571
Interest expense on long-term debt	2,261	2,266	4,133
Interest expense on short-term borrowings	3,936	2,438	1,090
Total interest expense	14,645	11,285	10,794
Net interest & dividend income	59,394	37,313	31,682
Provision (credit) for loan losses	1,360	575	1,275
Net interest & dividend income after provision for loan losses	58,034	36,738	30,407
Service charges & fees	6,389	4,181	3,132
Income from bank-owned life insurance	1,824	1,558	1,527
Gain (loss) on prepayment of borrowings	dr915	dr1,300	
Gain (loss) on sales of securities, net	52	1,139	1,506
Other noninterest income	236	8.00	
Total noninterest income	8,501	5,971	4,865
Salaries & employee benefits expense	25,431	17,386	15,146
Occupancy expense	3,774	2,587	2,332
Furniture & equipment	1,533	1,084	984
Data processing	2,372	1,696	1,447
Professional fees	2,559	2,177	2,178
Federal Deposit Insurance Corporation insurance assessment expense	620	716	800
Merger related expenses	526	4,051	910
Advertising	1,296	789	
Other noninterest expense	6,676	4,699	3,757
Total noninterest expense	44,787	35,306	27,433
Income before income taxes	21,748	7,403	7,839
Income tax provision (benefit)	9,428	2,569	2,124
Net income	12,320	4,834	5,715
Common shares(000)			
Weighted average shares outstanding - basic	29,859	19,708	17,498
Weighted average shares outstanding - diluted	30,027	19,804	17,498
Year end shares outstanding	30,487	30,380	18,268
Net earnings per share - basic	\$0.41	\$0.25	\$0.33
Net earnings per share - diluted	\$0.41	\$0.24	\$0.33
Dividends per share paid	\$1.12	\$1.12	\$1.12

Number of full time employees	255	256	164
Number of part time employees	62	54	31
Number of common stockholders	2,295	2,296	2,019
Reclassified to conform with 2017 presentation			
Shares increased due to the effect of issuance of shares			
As is Approximately			

Consolidated Balance Sheet, as of Dec. 31(\$000):

Assets:	2017	2016
Cash & due from banks	21,607	23,297
Federal funds sold	322	4,388
Interest-bearing deposits & other short term investments	5,203	42,549
Cash & cash equivalents	27,132	70,234
Securities available for sale - at fair value	288,416	300,115
Federal Home Loan Bank of Boston & other restricted stock, at cost	15,553	16,124
Loans, net	1,619,850	1,556,416
Premises & equipment, net	23,500	20,885
Accrued interest receivable	5,946	5,782
Bank-owned life insurance	68,762	66,938
Deferred tax assets, net	8,784	16,159
Goodwill	12,487	13,747
Core deposit intangible	4,063	4,438
Other real estate owned	155	298
Other assets	8,422	4,882
Total assets	2,083,070	2,076,018
Liabilities:		
Noninterest-bearing deposits	311,851	303,993
Interest-bearing deposits	1,194,231	1,214,078
Total deposits	1,506,082	1,518,071
Short-term borrowings	144,650	172,351
Long-term debt	164,786	124,836
Securities pending settlement	304	455
Other liabilities	19,967	21,909
Total liabilities	1,835,789	1,837,622
Common stock	305	304
Additional paid-in capital	203,527	205,996
Unearned compensation - Employee Stock Ownership Plan ("ESOP")	5,786	6,418
Unearned compensation - Equity Incentive Plan	791	536
Retained earnings	62,578	51,711
Accumulated other comprehensive income (loss)	dr12,552	dr12,661
Total shareholders' equity	247,281	238,396

WILLIS LEASE FINANCE CORP.

Annual Report: Consolidated Income Account, years ended Dec. 31(\$):

	2017	2016	2015
Lease rent revenue	130,369,000	119,895,000	108,046,000
Maintenance reserve revenue	80,189,000	57,091,000	53,396,000
Spare parts & equipment sales	51,423,000	17,783,000	25,582,000
Gain (loss) on sale of leased equipment	4,929,000	3,482,000	8,320,000
Other revenue	7,930,000	9,023,000	2,718,000
Total revenue	274,840,000	207,274,000	198,062,000
Depreciation & amortization expense	66,023,000	66,280,000	69,424,000
Cost of spare parts & equipment sales	40,848,000	13,293,000	17,849,000
Write-down of equipment	24,930,000	9,514,000	9,181,000
General & administrative	55,737,000	47,780,000	42,744,000
Technical expense	9,729,000	6,993,000	9,403,000
Net finance costs - interest expense	48,720,000	41,144,000	39,012,000
Net finance costs - net loss (gain) on debt extinguishment & derivatives termination		137,000	dr1,151,000
Total net finance costs	48,720,000	41,281,000	37,861,000
Total expenses	245,987,000	185,141,000	186,462,000
Earnings from operations	28,853,000	22,133,000	11,600,000
Earnings from joint ventures	7,158,000	1,813,000	1,175,000
Income before income taxes	36,011,000	23,946,000	12,775,000
Income tax expense (benefit)	cr26,147,000	9,877,000	6,315,000
Net income	62,158,000	14,069,000	6,460,000
Preferred stock dividends	1,813,000	281,000	
Accretion of preferred stock issuance costs	46,000	8,000	
Net income (loss) attributable to common shareholders	60,299,000	13,780,000	6,460,000
Common shares			
Weighted average shares outstanding - basic	6,074,000	6,570,000	7,817,000

BANK

Weighted average shares outstanding - diluted	6,220,000	6,714,000	7,987,000
Year end shares outstanding	6,419,000	6,401,929	.....
Net income (loss) per share - basic	\$9.93	\$2.10	\$0.83
Net income (loss) per share - diluted	\$9.69	\$2.05	\$0.81
Number of full time employees	155	.....	.....
Number of common stockholders	1,939	.....	.....
Foreign currency translation adjustments	dr868,000	dr796,000	.....
□ Approximately □ As of March 9, 2018			

Consolidated Balance Sheet, as of Dec. 31(\$):

Assets:	2017	2016
Cash & cash equivalents	7,052,000	10,076,000
Restricted cash	40,272,000	22,298,000
Equipment held for operating lease	1,342,571,000	1,136,603,000
Maintenance rights	14,763,000	17,670,000
Equipment held for sale	34,172,000	30,710,000
Operating lease related receivable, net	18,848,000	16,484,000
Spare parts inventory	16,379,000	25,443,000
Investments	50,641,000	45,406,000
Property, equipment & furnishings, net	26,074,000	16,802,000
Intangible assets, net	1,727,000	2,182,000
Other assets	50,932,000	14,213,000
Total assets	1,603,431,000	1,337,887,000
Liabilities:		
Accounts payable & accrued expenses	22,072,000	17,792,000
Deferred income taxes	78,280,000	104,978,000
Notes payable	1,085,405,000	900,255,000

Maintenance reserves	75,889,000	71,602,000
Security deposits	25,302,000	21,417,000
Unearned lease revenue	8,102,000	5,823,000
Total liabilities	1,295,050,000	1,121,867,000
Redeemable preferred stock	49,471,000	19,760,000
Common stock	64,000	64,000
Paid-in capital in excess of par	2,319,000	2,512,000
Retained earnings (accumulated deficit)	256,301,000	194,729,000
Accumulated other comprehensive income (loss), net	226,000	dr1,045,000
Total shareholders' equity	258,910,000	196,260,000

□ Include assets of variable interest entity used to settle the liabilities of variable interest entity - Cash: 2016 \$257,000; 2017 \$949,000 □ Include assets of variable interest entity ('VIE') used to settle the liabilities VIE - total assets - restricted cash: 2016 \$22,298,000; 2017 \$351,553,000 □ Include assets of variable interest entity used to settle the liabilities of variable interest entity - Equipment: 2016 \$309,815,000; 2017 \$368,683,000 □ Net of allowances - Operating lease related receivable: 2016 \$787,000; 2017 \$949,000 □ Include assets of variable interest entity - Other assets: 2016 \$4,139,000; 2017 \$273,380,000 □ Net of income tax benefit - accumulated other comprehensive gain (loss) 2016 \$551,000; 2017 \$(83,000)

**WINTHROP REALTY TRUST
Annual Report:**

Consolidated Income Account, years ended (\$000):

	12/31/17	12/24/16	12/31/15
Year end shares outstanding	36,425	36,425	36,425
Number of common stockholders	750	751	552
□ Liquidation basis □ As is			

Consolidated Balance Sheet, as of (\$000):

Assets:	12/31/17	12/24/16
Investments in real estate	32,976	186,652
Equity investments	249,568	259,268
Cash & cash equivalents	9,111	13,252
Restricted cash held in escrows	2,228	5,240
Loans receivable	8,400	8,400
Accounts receivable	491	1,101
Total assets	302,774	473,913
Liabilities:		
Mortgage loans payable	19,663	108,826
Liability for non-controlling interests	206	9,498
Liability for estimated costs in excess of estimated receipts during liquidation	16,606	23,186
Accounts payable, accrued liabilities & other liabilities	1,090	3,528
Related party fees payable	768	948
Total liabilities	38,333	145,986
Net assets in liquidation	264,441	327,927
□ Liquidation basis		

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