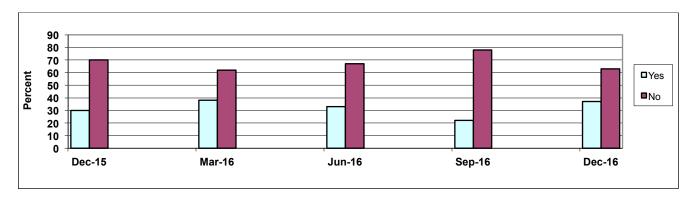
This survey is completed by bank examiners at the conclusion of each examination. Fourth Quarter 2016 results are compiled from 24 responses.

LENDING

1. Since the last examination, has the institution $\underline{\text{significantly}}$ increased lending activity in any particular segment of the portfolio? "Significantly" means growth of 20% or more.



Of yes responses:

Loan Type	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
RE/Const/Land Devel	0%	16%	13%	25%	10%
RE/Agricultural	25%	11%	7%	13%	10%
RE/Commercial/Indust	6%	5%	13%	12%	9%
RE/Residential	25%	10%	7%	0%	9%
Agricultural	13%	21%	13%	12%	24%
Commercial/Industrial	31%	16%	34%	38%	19%
Consumer	0%	21%	13%	0%	19%

2. Is the institution active in making the following types of loans?

	Mar-16		Jun-	-16	Sep	-16 Dec-		-16
	Yes 0%	No 100%	Yes 10%	No 90%	Yes 9%	No 91%	Yes 0%	No 100%
Of Yes Responses-Loan type								
Sub-prime/Predatory lending	0%		0%		33%		0%	
Dealer paper	0%		100%		67%		0%	
Low or No-doc bus. lending	0%		0%		0%		0%	
High LTV home eq. lending	0%		0%		0%		0%	

3. Is the bank offering below market interest rates or reduced fees to attract loans?

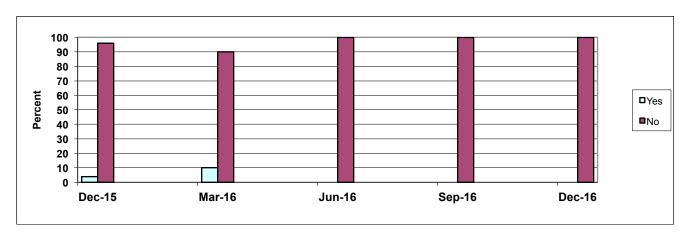
	Dec-15 Mar-16		Jun-16	Sep-16	Dec-16	
Yes	0%	0%	0%	4%	0%	
No	100%	100%	100%	96%	100%	

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4. Does the institution use credit scoring models for loan decisions?

	Mar-16		Jun-	-16	Sep	-16	Dec-16	
	Yes 24%	No 76%	Yes 5%	No 95%	Yes 9%	No 91%	Yes 13%	No 87%
Of Yes Responses - Loan type								
Credit card	0%		33%		0%		17%	
Consumer	50%		33%		67%		33%	
Residential mortgage	40%		33%		33%		33%	
Small business	10%		0%		0%		17%	
Other	0%		0%		0%		0%	

5. Are there indications the bank is incurring "more-than-normal" risk to boost new loans?



Of yes responses:

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Making collateral based loans?	100%	20%	0%	0%	0%
Reduced collateral margins?	0%	20%	0%	0 %	0%
Not requiring cash flow projections?	0%	40%	0%	0 %	0 %
Liberal repayment terms? (reduced debt service	0%	20%	0%	0%	0%
ratios; interest only; deferred, extended,					
balloon or negative amortization payments)					
Waiving guarantees or other documentation?	0%	0%	0%	0 %	0%
Other	0%	0%	0%	0%	0%

6. Describe potential risk in $\underline{\text{current}}$ underwriting practices for:

Γ	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Agricultural Loans					
Minimal	78%	81%	86%	91%	87%
Moderate	22%	14%	14%	9%	13%
Substantial	0%	5%	0%	0%	0%
Commercial Loans					
Minimal	86%	71%	95%	87%	87%
Moderate	14%	19%	5%	13%	13%
Substantial	0%	10%	0%	0%	0%
Consumer Loans					
Minimal	89%	86%	95%	87%	92%
Moderate	11%	9%	5%	13%	88
Substantial	0%	5%	0%	0%	0%
Residential Loans					
Minimal	89%	86%	100%	91%	100%
Moderate	11%	9%	0%	9%	0%
Substantial	0%	5%	0%	0%	0%

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7. Differences between actual lending practices and written policies are:

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Agricultural Loans					
Minimal	89%	86%	90%	96%	87%
Moderate	11%	9%	10%	4%	13%
Substantial	0%	5%	0%	0%	0%
Commercial Loans					
Minimal	85%	81%	90%	87%	96%
Moderate	15%	9%	10%	13%	4%
Substantial	0%	10%	0%	0%	0%
Consumer Loans					
Minimal	93%	91%	95%	87%	96%
Moderate	7%	0%	5%	13%	4%
Substantial	0%	9%	0%	0%	0%
Residential Loans					
Minimal	93%	90%	100%	87%	92%
Moderate	7%	5%	0%	13%	8%
Substantial	0%	5%	0%	0%	0%

8. With regard to agricultural loans, describe the potential risk the bank faces from:

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Carryover Debt					
Minimal	70%	67%	71%	83%	83%
Moderate	26%	33%	29%	17%	17%
Substantial	4%	0%	0%	0%	0%
Phase-out of Farm Subsidies					
Minimal	96%	86%	95%	87%	100%
Moderate	4%	14%	5%	13%	0%
Substantial	0%	0%	0%	0%	0%
Drop in Land Values					
Minimal	78%	71%	90%	87%	83%
Moderate	18%	29%	10%	13%	17%
Substantial	4%	0%	0%	0%	0%

9. Has the ratio of Total Adversely Classified Items/Tier 1 Capital & ALLL increased (+) or decreased (-) since the prior examination?

	Mar-16			Jun-16		Sep-16		-16	Dec-16			
No. Banks with Inc/(Dec) in ratio (%)	+	45%	- 55%	+	45%	- 55%	+	14%	- 86%	+	25%	- 75%
Average Inc/(Dec)in Ratio		8.8	(12.8)		5.3	(5.0)		12.2	(7.5)		4.2	(6.0)
Cause of Increase												
Eased underwriting standards		13%			0%			17%			0%	
Deterioration in new loans		25%			0%			33%			0%	
Deterioration in older loans		44%			73%			50%			75%	
Participations or out-of-territory		0%			9%			0%			0%	
Economic conditions		6%			9%			0%			13%	
Changes in lending personnel		6%			0%			0%			0%	
New types of lending activity		0%			0%			0%			0%	
Other		6%			9%			0%			12%	

10. Estimate loan classifications at this examination into the following types:

Loan Type	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
RE/Const/Land Development	7%	15%	9%	26%	14%
RE/Agriculture	13%	12%	4%	4%	3%
RE/Commercial/Industrial	32%	45%	43%	31%	14%
RE/Residential	20%	17%	11%	19%	9%
Agricultural	4%	3%	6%	1%	1%
Commercial/Industrial	19%	5%	20%	13%	57%
Consumer	5%	3%	7%	6%	2%

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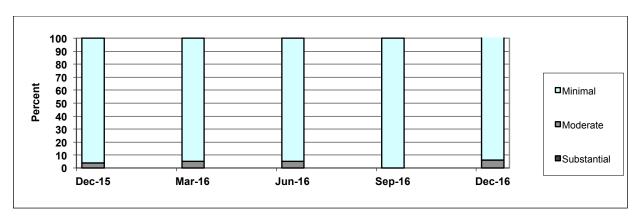
Examiner's Banking Practices Survey

INVESTMENTS

11. Since the last examination, has the institution purchased securities without understanding the characteristics of the issue?

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Yes	0%	0%	0%	0%	0%
No	100%	100%	100%	100%	100%

12. Differences between actual investment practices and written policies are:



OTHER

13. Has the bank established a borrowing line with FHLB?

		Dec-15	Mar-16	Jun-16	Sep-16	Dec-16			
Yes		89%	95%	95%	87%	96%			
No		11%	5%	5%	13%	4%			
	If yes, does the bank actively borrow from the FHLB?								
Yes		60%	65%	70%	60%	52%			
No		40%	35%	30%	40%	48%			

14. Does the bank hold off-balance sheet derivatives?

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16
Yes	11%	0%	24%	26%	12%
No	89%	100%	76%	74%	888

15. List nontraditional activity the institution is engaged in.

	Dec-15	Mar-16	Jun-16	Sep-16	Dec-16	
Yes	88%	95%	100%	83%	88%	
No	12%	5%	0%	17%	12%	
Of those that do:						
Nondeposit Investment Sales	22%	35%	38%	37%	19%	
Insurance Sales	4%	10%	29%	26%	10%	
Real Estate Loan Secondary	28%	65%	57%	63%	48%	
Market Sales						
Non-transactional Web Site	9%	15%	0%	11%	5%	
Transactional Web Site	48%	90%	95%	95%	91%	
Other	20%	5%	0%	11%	5%	