Notes: Total Loans declined by 1.1% overall, or by approximately $347M during 4th quarter. Deposits decreased by approximately $3.5MM or 1.3%, contributing to an 0.9%, or approximately $2.2MM, decrease in Liquid Assets -- both compared to last quarter.

[Note: for the purposes of this report, numbers accompanied by the Roman numeral “M” represent figures in thousands, and “MM” represents figures in millions]