

S&B

SNAPSHOT
REPORT

With
Competitor
Analysis



Sample Bank

Quarter Analyzed
2015Q4

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- The Art of Tax Efficiency
- The Art of Enterprise Risk Management

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Likewise, we may have included several examples for illustrative purposes only. Any actions you take based on these examples should be made based on your institution's balance sheet exposure and management's expectations for rate movements, tolerance for risk, and management policies. We would be pleased to help you develop solutions to address these issues based upon your circumstances. Benchmark and Peer average ratios reflect a 1% trimmed mean.

Report Summary

Bank Analyzed:	Sample Bank
Location:	Anytown, USA
Website:	www.SampleBank.com
Number of Branches:	8
Holding Company:	Sample Bancshares

Benchmark Used:
Banks in the US with assets between \$100.0 Million and \$5.0 Billion.
Peer Group Used:
Banks in the US with assets between \$227.0 Million and \$527.0 Million.

2015Q4 Summary Data		
	Value	YoY Δ
Assets	376,975	10.1%
Loans	144,130	8.0%
Deposits	303,485	13.0%
Net Income	604	6.0%
Return on Average Assets	0.64%	-2 bps
Return on Average Equity	6.78%	+35 bps
Net Interest Margin	3.35%	-1 bps
Yield on Earning Assets	3.51%	+9 bps
Cost of Funds	0.43%	+5 bps
Provisioning Expense/AA	0.15%	NM
Net Overhead	2.37%	+21 bps
Noninterest Income/AA	0.47%	-23 bps
Noninterest Expense/AA	2.84%	-2 bps
Noncurrent Loans/Loans	0.31%	-103 bps
90+ Days Past Due/Loans	0.02%	NM
Nonaccrual Loans/Loans	0.29%	-105 bps
Leverage Ratio (%)	9.24%	-68 bps
Tier 1 Com. Capital RB Ratio	17.02%	-98 bps
Tier 1 Risk-based Ratio	17.02%	-98 bps
Total RB Capital Ratio	17.95%	-101 bps

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This Snapshot Report was developed to focus on information about a bank's performance relative to the benchmark group and a peer group as presented above. The report provides ratios that are not unlike those used by bank regulators in determining the Bank's CAMELS Rating.

This report was developed to be a concise and easy-to-use tool of performance measurement and peer comparison for the board of directors and management. It includes comparisons to a national benchmark and a more specific peer group as defined above.

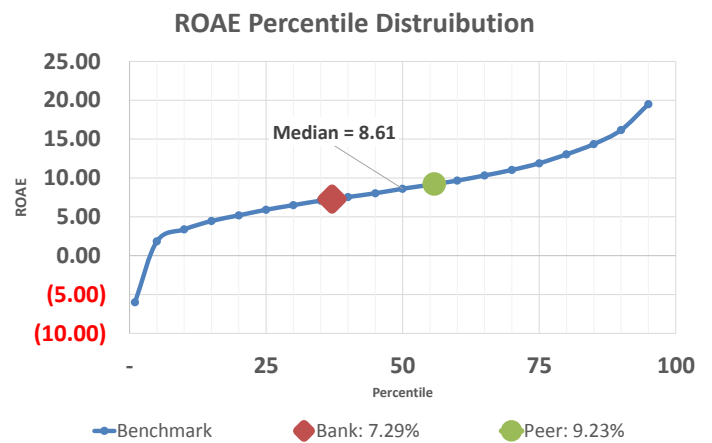
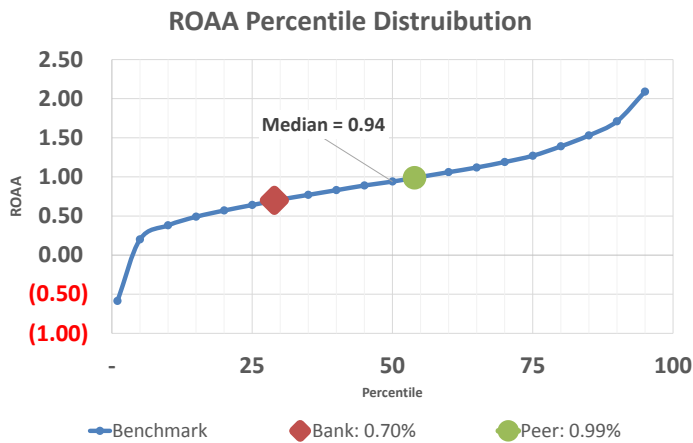
This report is prepared on a quarterly basis and is based on data from the Call Report, SNL Financial database, Bloomberg, and may include supplemental information provided by the Bank's management.

Summary Bank and Interest Rate Chart

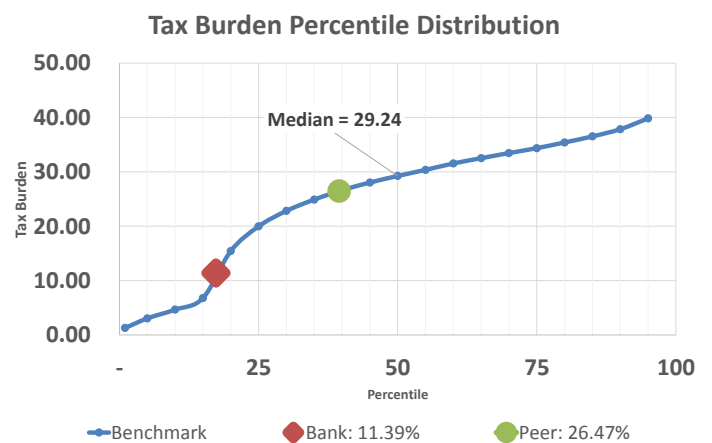
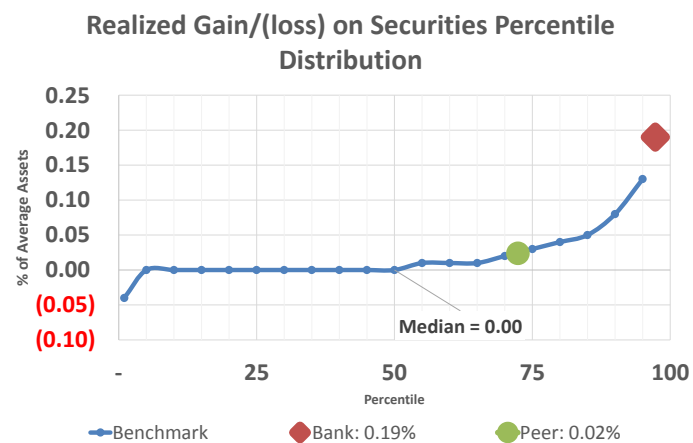
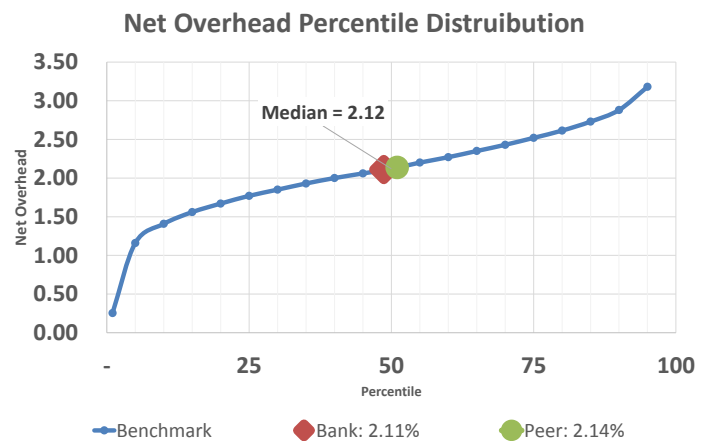
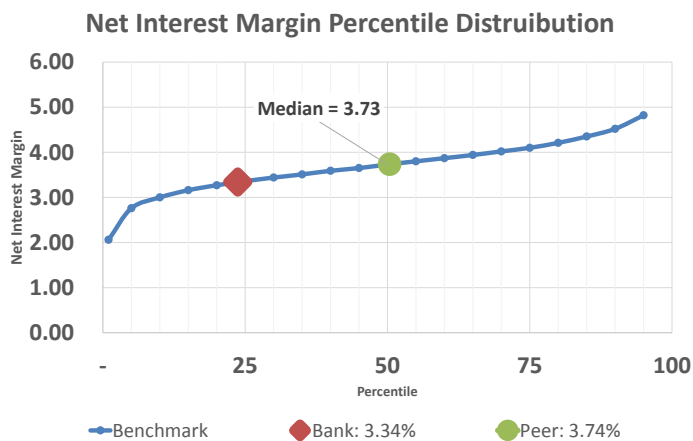
	2010	2011	2012	2013	2014	2015	2014Q4	2015Q1	2015Q2	2015Q3	2015Q4
Sample Bank's Profitability											
Return on Average Assets (%)	0.81	0.88	1.03	1.04	0.93	0.70	0.66	0.86	0.70	0.63	0.64
Return on Average Equity (%)	8.14	8.81	9.55	10.33	9.02	7.29	6.43	8.31	7.37	6.68	6.78
Net Interest Margin (%)	3.87	4.06	3.90	3.63	3.49	3.34	3.36	3.40	3.30	3.30	3.35
Net Overhead (%)	1.95	2.20	2.12	1.84	2.08	2.11	2.16	2.19	1.96	1.95	2.37
Sample Bank Summary Income Statement (\$000)											
Net Interest Income	10,482	10,690	10,245	9,972	9,821	10,676	2,501	2,556	2,697	2,665	2,758
Provisioning	1,460	1,048	690	367	365	612	128	51	203	216	142
Noninterest Income	2,425	2,102	2,578	2,892	2,489	2,285	609	601	616	627	441
Noninterest Expense	8,298	8,823	9,202	8,837	9,431	10,114	2,479	2,517	2,469	2,450	2,678
Gain/(Loss) on Sale of Securities	42	429	1,076	305	1,099	705	132	302	127	52	224
Pre-Tax Income	3,191	3,350	4,007	3,965	3,613	2,940	635	891	768	678	603
Net Income	2,424	2,698	3,198	3,358	3,093	2,605	570	751	658	592	604
Sample Bank's Balance Sheet											
Total Loans (\$000)	136,682	131,947	129,827	139,285	133,398	144,130	133,398	135,075	140,384	139,306	144,130
Loan Growth (%)	-1.09	-3.46	-1.61	7.29	-4.23	8.05	13.61	5.03	15.72	-3.07	13.85
Total Assets (\$000)	301,942	312,578	304,517	314,943	342,368	376,975	342,368	373,748	373,448	373,651	376,975
Asset Growth (%)	1.05	3.52	-2.58	3.42	8.71	10.11	-5.43	36.66	-0.32	0.22	3.56
Total Deposits (\$000)	228,339	236,755	244,081	256,876	268,502	303,485	268,502	310,534	306,496	305,053	303,485
Deposit Growth (%)	9.13	3.69	3.09	5.24	4.53	13.03	-11.39	62.62	-5.20	-1.88	-2.06
Level of Cash-Type Deposits/TD	73.37	77.74	82.09	81.52	81.00	78.81	81.00	76.19	78.60	78.88	78.81
Equity/Assets	9.66	9.99	11.16	10.04	10.34	9.26	10.34	9.87	9.26	9.72	9.26
Securities/Assets	46.93	50.11	49.66	48.03	53.92	54.57	53.92	57.40	56.06	56.12	54.57
Sample Bank's Credit Risk											
Noncurrent Loans/TL	3.56	1.64	2.24	1.92	1.34	0.31	1.34	1.04	1.02	0.73	0.31
Net Charge-offs/TL	0.47	1.51	0.63	0.31	0.70	0.38	1.76	0.26	0.31	0.04	0.91
Loan Loss Reserve to/TL	2.59	1.98	1.89	1.72	1.37	1.32	1.37	1.33	1.34	1.50	1.32
Market Interest Rates											
3-month Treasury	0.12	0.02	0.05	0.07	0.04	0.16	0.04	0.03	0.01	0.00	0.16
2-year Treasury	0.61	0.25	0.25	0.38	0.67	1.06	0.67	0.56	0.64	0.64	1.06
10-year Treasury	3.30	1.89	1.78	3.04	2.17	2.27	2.17	1.94	2.35	2.06	2.27
Spread (10y-2y)	2.69	1.64	1.53	2.66	1.50	1.21	1.50	1.38	1.71	1.42	1.21
Federal Funds	0.25	0.25	0.25	0.25	0.25	0.50	0.25	0.25	0.25	0.25	0.50
Prime	3.25	3.25	3.25	3.25	3.25	3.50	3.25	3.25	3.25	3.25	3.50

Percentile Distribution Analysis

Overall Performance



Drivers of Performance



2015 Summary Statistics

Bank = Sample Bank

Bank Type: Commercial Bank

State :PA

Overall Performance	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
ROAA (Non Sub S)	0.70	0.81	0.80	0.82	0.81
ROAA (Sub S)		1.38	1.35	1.36	1.32
ROAE (Non Sub S)	7.29	7.48	7.42	7.41	7.38
ROAE (Sub S)		13.14	12.72	12.80	12.43
Drivers of Performance (%)	Bank	Average	Median	Average	Median
Net Interest Margin (FTE)	3.34	3.74	3.71	3.75	3.73
Level of Earning Assets	94.15	93.80	94.03	93.66	93.95
Provisioning	0.17	0.10	0.07	0.10	0.07
Net Overhead	2.11	2.14	2.13	2.14	2.12
Tax Burden	11.39	26.47	29.58	25.85	29.24
Equity/Assets	9.26	10.79	10.35	10.99	10.51
Net Interest Income (%)	Bank	Average	Median	Average	Median
Net Interest Margin	3.07	3.64	3.60	3.65	3.62
Net Interest Margin (FTE)	3.34	3.74	3.71	3.75	3.73
Yield on Earning Assets	3.46	4.07	4.04	4.08	4.05
Yield on Loans	4.31	5.09	5.02	5.13	5.05
Yield on Investments	2.86	2.12	2.09	2.14	2.11
Cost of Funds	0.41	0.46	0.43	0.46	0.43
Cost of Int. Deposits	0.42	0.51	0.49	0.52	0.49
Cost of Borrowings	0.88	1.33	1.00	1.36	1.00
Overhead (%)	Bank	Average	Median	Average	Median
Net Overhead	2.11	2.14	2.13	2.14	2.12
Efficiency Ratio	72.71	68.27	67.51	68.04	67.30
Noninterest Income	0.62	0.80	0.62	0.79	0.59
Noninterest Expense	2.73	2.95	2.83	2.95	2.83
Capital (%)	Bank	Average	Median	Average	Median
Equity to Assets	9.26	10.79	10.35	10.99	10.51
Leverage Ratio	9.24	10.52	10.02	10.66	10.13
Tier 1 Com. Capital RB Ratio	17.02	15.64	14.29	15.81	14.23
Tier 1 Risk-based Ratio	17.02	15.68	14.31	15.86	14.29
Total RB Capital Ratio	17.95	16.80	15.43	16.98	15.41
Asset Quality (%)	Bank	Average	Median	Average	Median
Nonperforming Assets to Total Assets	0.29	1.47	1.00	1.41	0.96
Noncurrent Loans to Total Loans	0.31	1.05	0.70	1.06	0.69
Net Charge-offs / Avg Loans	0.38	0.13	0.06	0.13	0.13
Reserves to Total Loans	1.32	1.40	1.30	1.38	1.29
Level of Earning Assets (%)	Bank	Average	Median	Average	Median
Level of Earning Assets	94.15	93.80	94.03	93.66	93.95
Loans to Assets	40.41	69.25	71.47	69.01	71.64
Investments to Assets	59.06	23.31	21.36	23.46	20.91
Tax Management (%)	Bank	Average	Median	Average	Median
Tax Burden	11.39	26.47	29.58	25.85	29.24
Productivity (\$000)	Bank	Average	Median	Average	Median
Assets Per Employee	4,542	4,970	4,487	5,080	4,568
Loans Per Employee	1,737	3,250	2,932	3,299	2,955
Deposits Per Employee	3,656	4,157	3,780	4,232	3,841
Branch Productivity	47,122	77,409	57,531	73,155	56,632
Revenue Per Employee	156.2	193.9	181.5	198.0	183.7

2015 Summary Statistics

Loan Composition (% of Loans)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Residential Real Estate	45.91	29.36	25.98	28.78	26.12
Commercial Real Estate	29.94	30.07	28.66	28.33	27.09
Multi-Family Real Estate	3.28	3.46	2.44	3.37	2.31
Construction	1.83	6.80	5.71	6.40	5.23
Farm	3.38	6.14	2.34	6.77	2.54
Total Real Estate	84.34	76.71	78.99	74.66	77.36
Commercial and Industrial	4.48	12.57	10.93	13.04	11.37
Consumer	1.70	3.75	2.25	4.27	2.55
Leases	0.00	0.19	0.00	0.24	0.00
Agricultural Loans	0.04	4.71	0.48	5.57	0.65
Other	9.44	1.37	0.45	1.41	0.45

Security Composition (% of Securities)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
U.S. Treasury	0.00	3.00	0.00	2.90	0.00
U.S. Agency	0.00	23.90	16.70	24.93	18.04
Municipal	79.34	31.82	30.36	31.00	29.06
Mortgage-Backed	20.66	23.76	19.58	23.95	18.89
CMO & REMIC	0.00	9.70	2.78	9.32	2.40
CMBS	0.00	1.61	0.00	1.59	0.00
Structured Product	0.00	0.03	0.00	0.07	0.00
Asset-Backed	0.00	0.19	0.00	0.21	0.00
Other Debt	0.00	2.70	0.00	2.72	0.00
Equity	0.00	0.66	0.00	0.63	0.00

Deposit Composition (% of Deposits)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Cash-Type Deposits	78.81	69.98	71.18	69.33	70.91
NOW	13.30	21.18	20.22	21.28	20.31
Savings & MMDAs	67.45	38.55	34.68	38.24	34.00
Total CDs	21.19	29.77	27.65	30.39	27.88
Retail CDs	20.84	24.59	23.44	25.19	23.80
Jumbo CDs	0.35	5.18	4.21	5.20	4.08
Foreign Deposits	NA	1.10	0.79	6.43	0.76

Funding Methods (% of Assets)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Non-brokered Deposits	67.49	81.50	83.09	81.21	83.04
Brokered Deposits	0.13	0.02	0.00	0.03	0.00
Fed Funds	0.00	0.12	0.00	0.15	0.00
Repos	0.71	0.68	0.00	0.74	0.00
Other borrowings	8.89	3.45	1.88	3.40	1.75

LTM Growth Rates	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Assets	10.11	5.88	4.49	6.44	4.51
Loans	8.05	8.62	7.03	8.89	7.10
Deposits	13.03	5.84	4.14	6.43	4.26

2015 Summary Statistics

Bank = Sample Bank

Bank Type: Commercial Bank

State :PA

	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
Overall Performance							
ROAA (Non Sub S)	0.70	0.86	-18.6%	0.91	-0.23	0.49	0.43
ROAA (Sub S)							
ROAE (Non Sub S)	7.29	8.87	-0.18	10.75	-0.32	4.54	0.61
ROAE (Sub S)							
Drivers of Performance (%)							
Net Interest Margin (FTE)	3.34	3.82	-12.6%	4.44	-24.8%	3.77	-11.4%
Level of Earning Assets	94.15	95.30	-1.2%	93.51	0.7%	93.76	0.4%
Provisioning	0.17	0.26	-34.6%	0.35	-51.4%	15.74	-98.9%
Net Overhead	2.11	2.09	1.0%	2.52	-16.3%	2.62	-19.5%
Tax Burden	11.39	30.35	-62.5%	NM	NA	24.69	-53.8%
Equity/Assets	9.26	10.52	-12.0%	8.78	5.5%	10.37	-10.7%
Net Interest Income (%)							
Net Interest Margin	3.07	3.72	-17.5%	3.94	-22.1%	3.55	-13.5%
Net Interest Margin (FTE)	3.34	3.82	-12.6%	4.44	-24.8%	3.77	-11.4%
Yield on Earning Assets	3.46	4.34	-20.3%	4.63	-25.3%	3.87	-10.6%
Yield on Loans	4.31	4.90	-12.0%	5.31	-18.8%	5.33	-19.1%
Yield on Investments	2.86	2.24	27.7%	3.58	-20.1%	2.00	43.0%
Cost of Funds	0.41	0.66	-37.9%	0.71	-42.3%	0.35	17.1%
Cost of Int. Deposits	0.42	0.68	-38.2%	0.82	-48.8%	0.26	61.5%
Cost of Borrowings	0.88	1.18	-25.4%	1.04	-15.4%	1.18	-25.4%
Overhead (%)							
Net Overhead	2.11	2.09	1.0%	2.52	-16.3%	2.62	-19.5%
Efficiency Ratio	72.71	64.16	13.3%	68.70	5.8%	77.88	-6.6%
Noninterest Income	0.62	0.68	-8.8%	1.07	-42.1%	0.59	5.1%
Noninterest Expense	2.73	2.77	-1.4%	3.59	-24.0%	3.21	-15.0%
Capital (%)							
Equity to Assets	9.26	10.52	-12.0%	8.78	5.5%	10.37	-10.7%
Leverage Ratio	9.24	10.60	-12.8%	8.80	5.0%	9.50	-2.7%
Tier 1 Com. Capital RB Ratio	17.02	13.10	29.9%	10.89	56.3%	16.01	6.3%
Tier 1 Risk-based Ratio	17.02	13.10	29.9%	10.89	56.3%	16.01	6.3%
Total RB Capital Ratio	17.95	14.21	26.3%	12.09	48.5%	16.67	7.7%
Asset Quality (%)							
Nonperforming Assets to Total Assets	0.29	0.69	-58.0%	0.57	-49.1%	0.64	-54.7%
Noncurrent Loans to Total Loans	0.31	0.33	-6.1%	0.80	-61.3%	0.92	-66.3%
Net Charge-offs / Avg Loans	0.38	0.19	100.0%	0.17	123.5%	0.12	216.7%
Reserves to Total Loans	1.32	1.13	16.8%	1.48	-10.8%	0.68	94.1%
Level of Earning Assets (%)							
Level of Earning Assets	94.15	95.30	-1.2%	93.51	0.7%	93.76	0.4%
Loans to Assets	40.41	80.44	-49.8%	64.21	-37.1%	57.38	-29.6%
Investments to Assets	59.06	16.14	265.9%	33.06	78.6%	39.53	49.4%
Tax Management (%)							
Tax Burden	11.39	30.35	-62.5%	NM	NA	24.69	-53.8%
Productivity (\$000)							
Assets Per Employee	4,542	5,151	-11.8%	3,075	47.7%	4,104	10.7%
Loans Per Employee	1,737	3,988	-56.4%	2,015	-13.8%	2,231	-22.1%
Deposits Per Employee	3,656	3,933	-7.0%	2,463	48.4%	2,994	22.1%
Branch Productivity	47,122	55,869	-15.7%	30,844	52.8%	56,289	-16.3%
Revenue Per Employee	156.2	203.3	-23.2%	146.9	6.3%	139.8	11.7%

2015 Summary Statistics

Loan Composition (% of Loans)	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
Residential Real Estate	45.91	23.72	93.5%	22.19	106.9%	41.28	11.2%
Commercial Real Estate	29.94	39.18	-23.6%	28.81	3.9%	32.86	-8.9%
Multi-Family Real Estate	3.28	4.47	-26.6%	2.48	32.3%	1.98	65.7%
Construction	1.83	12.50	-85.4%	2.65	-30.9%	12.51	-85.4%
Farm	3.38	3.99	-15.3%	2.35	43.8%	2.19	54.3%
Total Real Estate	84.34	83.86	0.6%	58.48	44.2%	90.82	-7.1%
Commercial and Industrial	4.48	11.71	-61.7%	26.87	-83.3%	5.66	-20.8%
Consumer	1.70	0.76	123.7%	5.28	-67.8%	3.44	-50.6%
Leases	0.00	0.00	NA	0.00	NA	0.00	NA
Agricultural Loans	0.04	0.59	-93.2%	0.44	-90.9%	0.08	-50.0%
Other	9.44	3.07	207.5%	8.92	5.8%	0.00	NA

Security Composition (% of Securities)	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
U.S. Treasury	0.00	0.00	NA	0.00	NA	0.00	NA
U.S. Agency	0.00	8.16	-100.0%	1.49	-100.0%	0.00	NA
Municipal	79.34	35.36	124.4%	94.76	-16.3%	42.57	86.3%
Mortgage-Backed	20.66	55.47	-62.7%	3.72	455.2%	13.60	51.9%
CMO & REMIC	0.00	1.02	-99.9%	0.00	NA	43.82	-100.0%
CMBS	0.00	0.00	NA	0.00	NA	0.00	NA
Structured Product	0.00	0.00	NA	0.00	NA	0.00	NA
Asset-Backed	0.00	0.00	NA	0.00	NA	0.00	NA
Other Debt	0.00	0.00	NA	0.00	NA	0.00	NA
Equity	0.00	0.00	NA	0.02	-100.0%	0.00	NA

Deposit Composition (% of Deposits)	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
Cash-Type Deposits	78.81	64.15	22.9%	66.03	19.4%	79.90	-1.4%
NOW	13.30	16.04	-17.1%	17.52	-24.1%	32.82	-59.5%
Savings & MMDAs	67.45	56.91	18.5%	57.76	16.8%	22.52	199.5%
Total CDs	21.19	35.85	-40.9%	33.97	-37.6%	20.10	5.4%
Retail CDs	20.84	32.56	-36.0%	31.49	-33.8%	13.06	59.6%
Jumbo CDs	0.35	3.29	-89.4%	2.48	-85.9%	7.04	-95.0%
Foreign Deposits	NA	NA	NA	NA	NA	NA	NA

Funding Methods (% of Assets)	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
Non-brokered Deposits	67.49	76.24	-11.5%	74.62	-9.6%	72.94	-7.5%
Brokered Deposits	0.13	0.00	11733.3%	0.05	136.7%	0.00	NA
Fed Funds	0.00	0.00	NA	0.00	NA	0.00	NA
Repos	0.71	5.13	-86.2%	0.53	34.0%	0.00	NA
Other borrowings	8.89	7.57	17.4%	9.37	-5.1%	15.74	-43.5%

LTM Growth Rates	Bank	Comp 1		Comp 2		Comp 3	
		Value	Variance	Value	Variance	Value	Variance
Assets	10.11	19.99	-49.4%	8.15	24.0%	23.73	-57.4%
Loans	8.05	22.04	-63.5%	14.37	-44.0%	39.22	-79.5%
Deposits	13.03	15.90	-18.1%	6.71	94.2%	23.16	-43.7%