

S&B

SNAPSHOT  
REPORT



Sample Bank

Quarter Analyzed  
2016Q2

Seifried  
& Brew  
LLC

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- The Art of Risk
- The Art of Strategic Planning
- The Art of Strategic Planning Volume Two
- The Art of the Investment Portfolio
- 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:	1
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 \$69.7 Million and \$169.7 Million.

## 2016Q2 Summary Data

	Value	YoY Δ
Assets	119,697	-0.5%
Loans	62,206	0.6%
Deposits	98,412	-1.1%
Net Income	348	77.6%
Return on Average Assets	1.15%	+50 bps
Return on Average Equity	8.02%	+330 bps
Net Interest Margin	4.09%	+61 bps
Yield on Earning Assets	4.45%	+55 bps
Cost of Funds	0.59%	-6 bps
Provisioning Expense/AA	-0.10%	-20 bps
Net Overhead	2.10%	-4 bps
Noninterest Income/AA	0.40%	-10 bps
Noninterest Expense/AA	2.50%	-14 bps
Noncurrent Loans/Loans	5.97%	-239 bps
90+ Days Past Due/Loans	0.00%	-101 bps
Nonaccrual Loans/Loans	5.97%	-138 bps
Leverage Ratio (%)	14.11%	+45 bps
Tier 1 Com. Capital RB Ratio	30.36%	+119 bps
Tier 1 Risk-based Ratio	30.36%	+119 bps
Total RB Capital Ratio	31.61%	+118 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.*

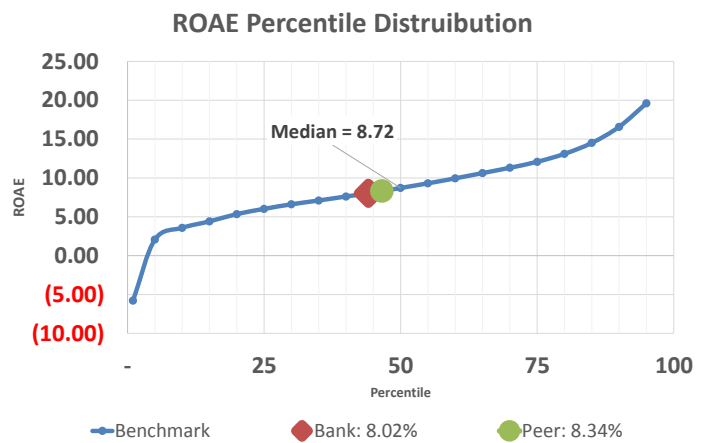
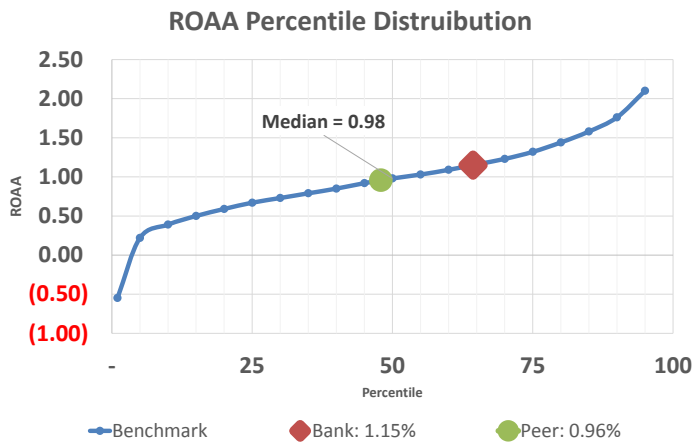
*This report is prepared on a quarterly basis and is based on data from the Call Report, SNL Financial database, Bloomberg, and may include supplemental information provided by the Bank's management.*

## Summary Bank and Interest Rate Chart

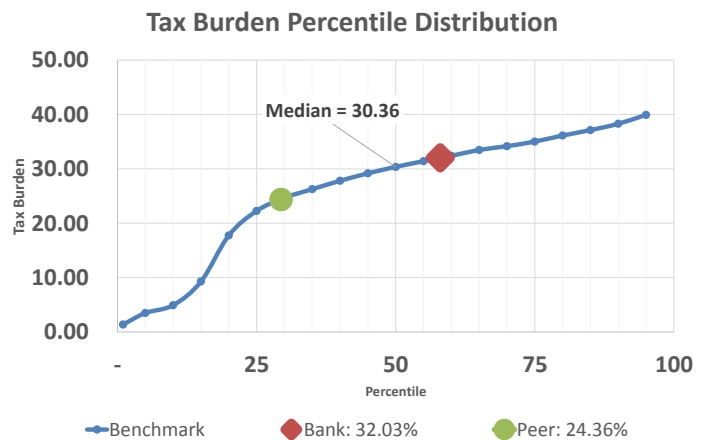
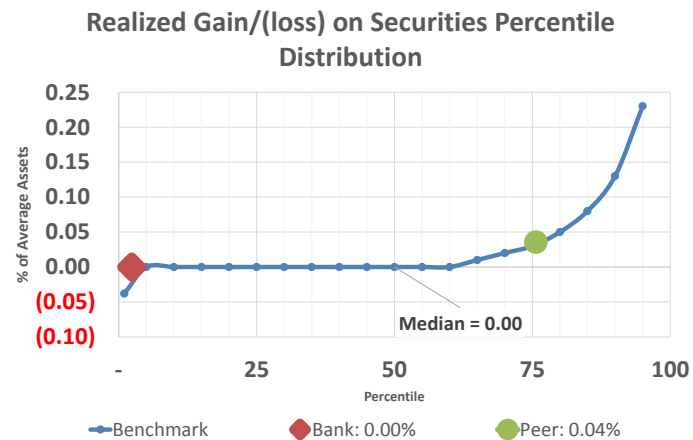
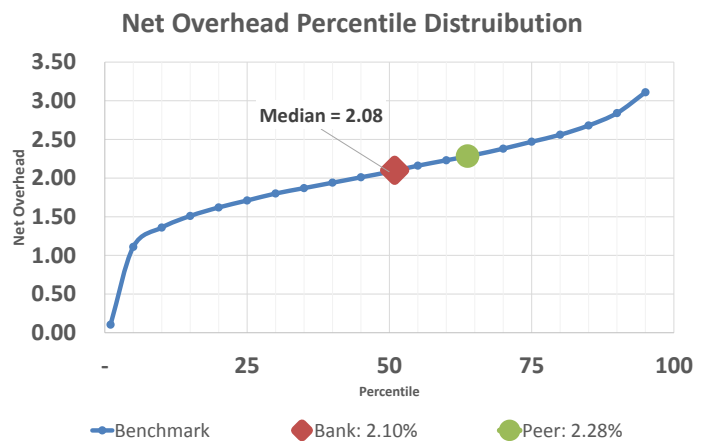
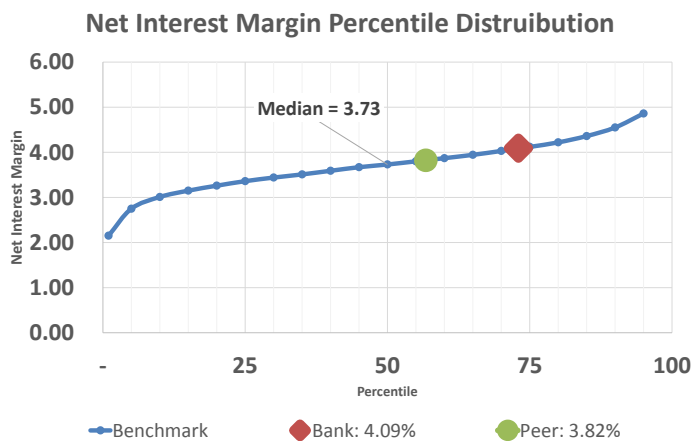
	2010	2011	2012	2013	2014	2015	2015Q2	2015Q3	2015Q4	2016Q1	2016Q2
<b>Sample Bank's Profitability</b>											
Return on Average Assets (%)	0.75	0.58	0.61	0.65	0.52	0.56	0.65	0.82	0.03	1.38	1.15
Return on Average Equity (%)	6.15	4.68	4.68	4.96	3.89	4.12	4.72	6.02	0.24	9.89	8.02
Net Interest Margin (%)	4.08	3.87	3.68	3.44	3.45	3.46	3.48	3.51	3.54	3.57	4.09
Net Overhead (%)	2.12	2.38	2.36	2.11	2.29	2.22	2.14	1.85	3.00	1.74	2.10
<b>Sample Bank Summary Income Statement (\$000)</b>											
Net Interest Income	4,389	4,181	3,958	3,748	3,772	3,786	950	958	962	970	1,120
Provisioning	465	339	111	84	125	77	31	32	-16	18	-30
Noninterest Income	577	134	307	533	500	457	152	150	6	307	120
Noninterest Expense	3,092	2,988	3,109	3,052	3,253	3,166	801	714	914	833	758
Gain/(Loss) on Sale of Securities	0	0	1	1	0	0	0	0	0	0	0
Pre-Tax Income	1,409	988	1,046	1,146	894	1,000	270	362	70	426	512
Net Income	893	699	724	776	624	684	196	251	10	418	348
<b>Sample Bank's Balance Sheet</b>											
Total Loans (\$000)	80,207	72,331	69,332	63,590	61,861	62,071	61,820	63,095	62,071	61,954	62,206
Loan Growth (%)	-5.92	-9.82	-4.15	-8.28	-2.72	0.34	4.31	8.25	-6.49	-0.75	1.63
Total Assets (\$000)	116,578	119,081	117,984	119,338	118,413	120,225	120,287	121,030	120,225	119,785	119,697
Asset Growth (%)	-2.95	2.15	-0.92	1.15	-0.78	1.53	0.83	2.47	-2.66	-1.46	-0.29
Total Deposits (\$000)	92,562	96,494	96,566	98,580	97,848	99,618	99,539	99,878	99,618	98,809	98,412
Deposit Growth (%)	-0.22	4.25	0.07	2.09	-0.74	1.81	1.27	1.36	-1.04	-3.25	-1.61
Level of Cash-Type Deposits/TD	30.68	34.72	32.82	34.17	37.44	41.34	39.65	40.25	41.34	41.32	43.10
Equity/Assets	12.55	12.63	13.16	13.10	13.73	13.85	13.82	13.82	13.85	14.33	14.67
Securities/Assets	8.42	12.79	15.31	20.41	25.92	26.36	28.92	26.76	26.36	25.63	24.29
<b>Sample Bank's Credit Risk</b>											
Noncurrent Loans/TL	4.46	6.13	6.84	4.32	7.10	7.61	8.36	7.36	7.61	7.83	5.97
Net Charge-offs/TL	0.67	0.48	0.39	0.25	0.54	0.06	0.03	0.24	-0.07	0.28	0.09
Loan Loss Reserve to/TL	1.55	1.69	1.52	1.53	1.23	1.29	1.31	1.27	1.29	1.25	1.17
<b>Market Interest Rates</b>											
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

# 2Q 2016 Percentile Distribution Analysis

## Overall Performance



## Drivers of Performance



# 2Q 2016 Summary Statistics

Bank = Sample Bank

Bank Type: Commercial Bank

State :TN

Overall Performance	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
ROAA (Non Sub S)	1.15	0.69	0.71	0.83	0.82
ROAA (Sub S)		1.27	1.22	1.41	1.38
ROAE (Non Sub S)	8.02	5.77	6.04	7.51	7.44
ROAE (Sub S)		11.33	11.20	12.98	12.52
Drivers of Performance (%)	Bank	Average	Median	Average	Median
Net Interest Margin (FTE)	4.09	3.82	3.84	3.76	3.73
Level of Earning Assets	94.01	93.18	93.83	93.86	94.19
Provisioning	-0.10	0.11	0.04	0.11	0.07
Net Overhead	2.10	2.28	2.26	2.09	2.08
Tax Burden	32.03	24.36	28.00	26.88	30.36
Equity/Assets	14.67	11.76	11.17	11.25	10.78
Net Interest Income (%)	Bank	Average	Median	Average	Median
Net Interest Margin	3.93	3.71	3.72	3.66	3.63
Net Interest Margin (FTE)	4.09	3.82	3.84	3.76	3.73
Yield on Earning Assets	4.45	4.15	4.14	4.09	4.06
Yield on Loans	6.68	5.35	5.23	5.05	4.98
Yield on Investments	2.55	2.11	2.08	2.14	2.10
Cost of Funds	0.59	0.46	0.42	0.46	0.43
Cost of Int. Deposits	0.64	0.52	0.49	0.52	0.49
Cost of Borrowings	3.93	1.60	1.22	1.44	1.13
Overhead (%)	Bank	Average	Median	Average	Median
Net Overhead	2.10	2.28	2.26	2.09	2.08
Efficiency Ratio	58.95	69.90	68.66	66.85	66.29
Noninterest Income	0.40	0.62	0.46	0.80	0.59
Noninterest Expense	2.50	2.92	2.82	2.91	2.80
Capital (%)	Bank	Average	Median	Average	Median
Equity to Assets	14.67	11.76	11.17	11.25	10.78
Leverage Ratio	14.11	11.24	10.67	10.71	10.23
Tier 1 Com. Capital RB Ratio	30.36	17.94	16.07	15.81	14.14
Tier 1 Risk-based Ratio	30.36	17.98	16.08	15.85	14.17
Total RB Capital Ratio	31.61	19.09	17.20	16.96	15.28
Asset Quality (%)	Bank	Average	Median	Average	Median
Nonperforming Assets to Total Assets	4.69	1.44	0.85	1.33	0.92
Noncurrent Loans to Total Loans	5.97	1.18	0.70	1.03	0.67
Net Charge-offs / Avg Loans	0.09	0.12	0.00	0.11	0.11
Reserves to Total Loans	1.17	1.45	1.32	1.36	1.27
Level of Earning Assets (%)	Bank	Average	Median	Average	Median
Level of Earning Assets	94.01	93.18	93.83	93.86	94.19
Loans to Assets	54.51	66.41	69.10	70.44	73.57
Investments to Assets	25.62	24.16	21.31	22.21	19.51
Tax Management (%)	Bank	Average	Median	Average	Median
Tax Burden	32.03	24.36	28.00	26.88	30.36
Productivity (\$000)	Bank	Average	Median	Average	Median
Assets Per Employee	5,204	4,644	4,320	5,125	4,593
Loans Per Employee	2,705	2,846	2,654	3,382	3,018
Deposits Per Employee	4,279	3,898	3,646	4,253	3,852
Branch Productivity	119,697	54,270	43,570	74,481	57,415
Revenue Per Employee	53.9	45.8	42.9	51.6	47.5

## 2Q 2016 Summary Statistics

Loan Composition (% of Loans)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Residential Real Estate	66.97	29.01	26.64	28.64	25.92
Commercial Real Estate	9.53	22.11	19.20	28.32	27.01
Multi-Family Real Estate	5.30	2.21	1.03	3.43	2.32
Construction	6.21	5.06	3.27	6.53	5.33
Farm	1.26	11.20	7.48	6.95	2.60
Total Real Estate	89.25	70.52	73.66	74.89	77.47
Commercial and Industrial	2.83	12.42	10.97	13.02	11.35
Consumer	7.71	5.40	4.00	4.22	2.50
Leases	0.00	0.21	0.00	0.23	0.00
Agricultural Loans	0.08	9.85	3.63	5.38	0.64
Other	0.13	0.99	0.22	1.44	0.48

Security Composition (% of Securities)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
U.S. Treasury	0.00	3.25	0.00	2.83	0.00
U.S. Agency	13.51	26.69	18.14	22.89	15.18
Municipal	39.29	36.34	34.49	31.79	29.99
Mortgage-Backed	30.00	21.81	14.55	24.68	19.53
CMO & REMIC	17.20	6.35	0.00	9.39	2.32
CMBS	0.00	0.88	0.00	1.84	0.00
Structured Product	0.00	0.01	0.00	0.07	0.00
Asset-Backed	0.00	0.06	0.00	0.19	0.00
Other Debt	0.00	2.07	0.00	2.90	0.00
Equity	0.00	0.14	0.00	0.62	0.00

Deposit Composition (% of Deposits)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Cash-Type Deposits	43.10	66.13	67.33	69.41	71.02
NOW	15.53	20.94	19.70	21.09	19.88
Savings & MMDAs	18.83	28.80	28.20	38.75	34.55
Total CDs	56.90	33.56	31.07	30.28	27.76
Retail CDs	45.44	28.40	27.13	24.91	23.58
Jumbo CDs	11.46	5.15	3.94	5.36	4.18
Foreign Deposits	NA	NA	NA	6.71	0.43

Funding Methods (% of Assets)	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Non-brokered Deposits	82.22	82.80	84.71	80.74	82.62
Brokered Deposits	0.00	0.02	0.00	0.03	0.00
Fed Funds	0.00	0.17	0.00	0.14	0.00
Repos	0.00	0.31	0.00	0.70	0.00
Other borrowings	1.22	2.49	0.15	3.47	1.72

LTM Growth Rates	Bank	Peer Group		National Benchmark Stats	
		Average	Median	Average	Median
Assets	-0.49	3.97	2.78	6.62	4.67
Loans	0.62	6.55	5.00	9.05	7.31
Deposits	-1.13	3.48	1.99	6.37	4.13