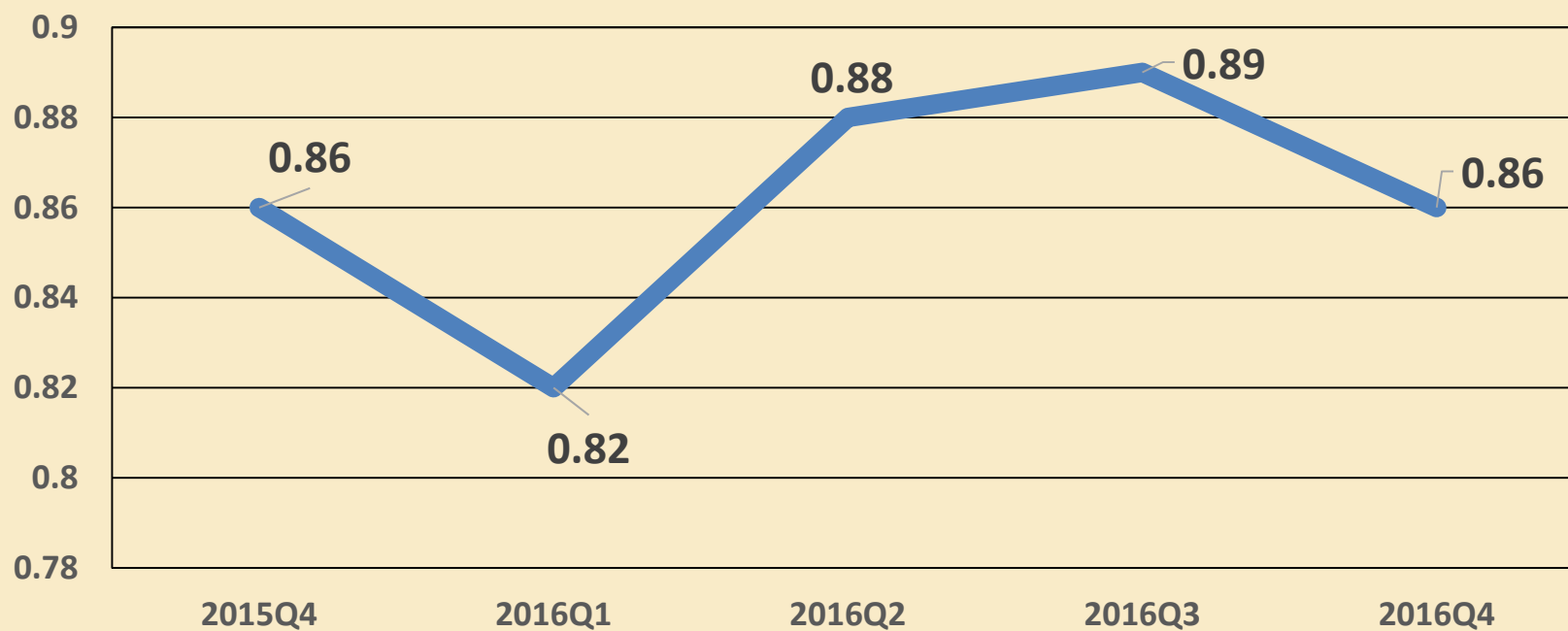


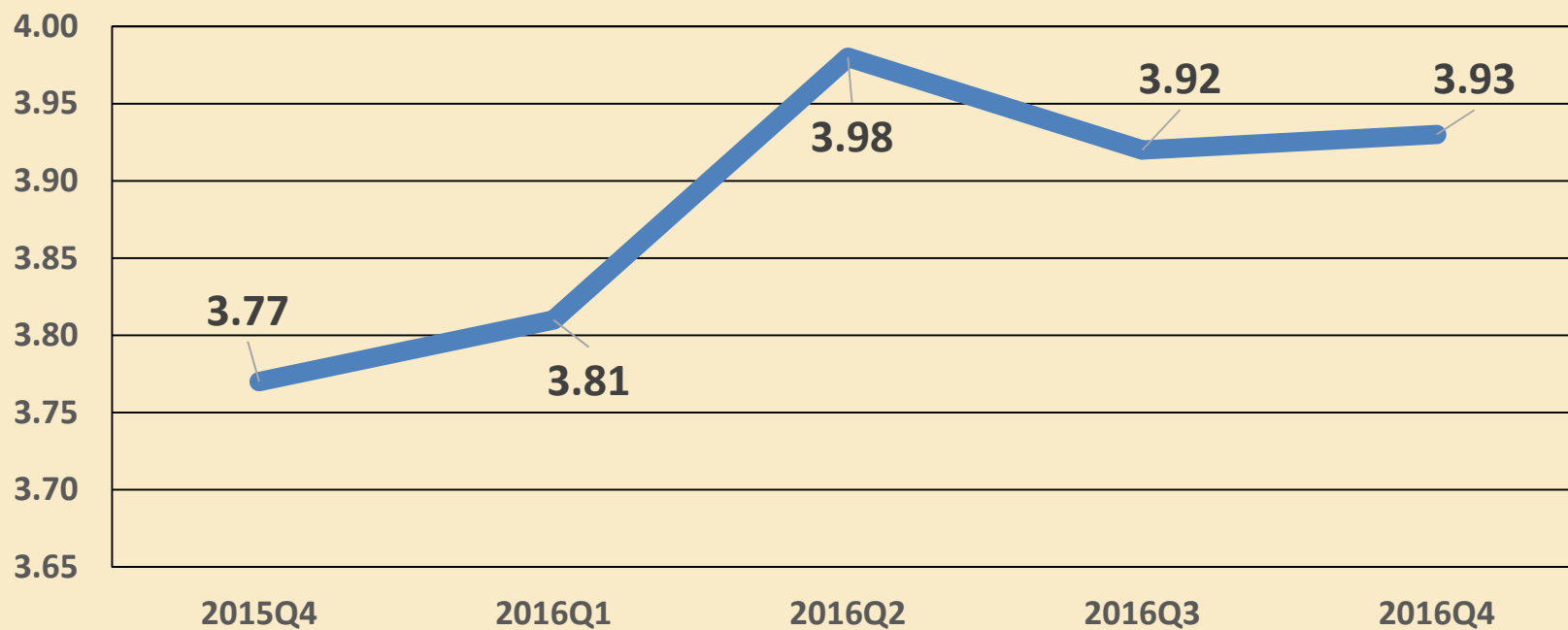
Seifried  
& Brew  
LLC

# ROAA

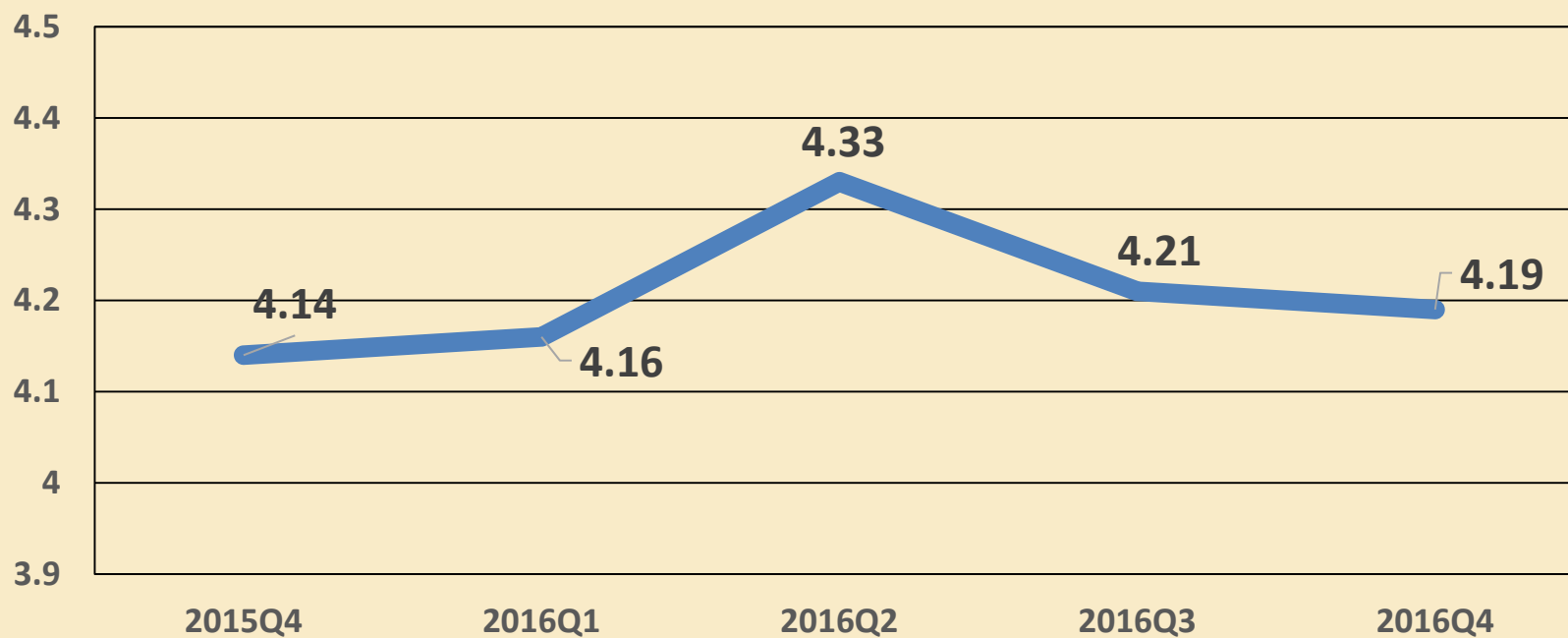


S&B Stock Community Bank Benchmark  
Source: SNL Financial LP

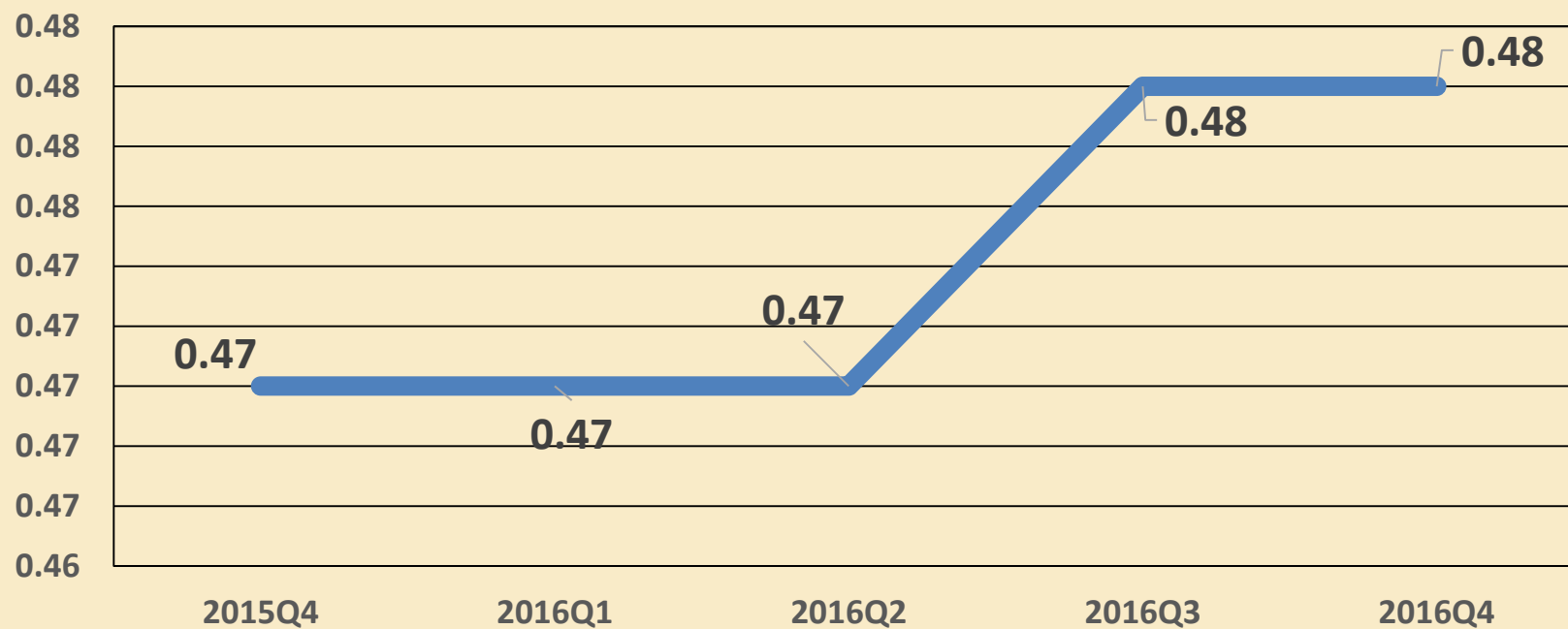
## Net Interest Margin



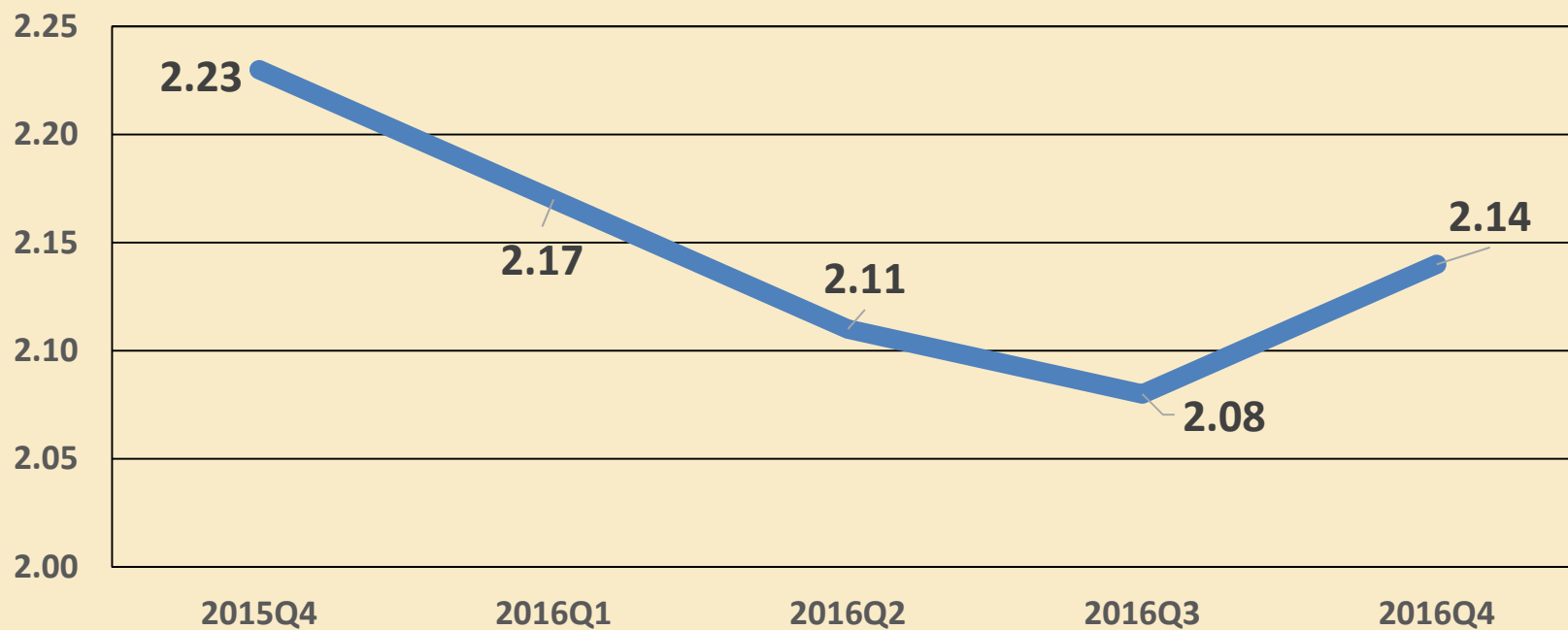
## Yield on Earning Assets



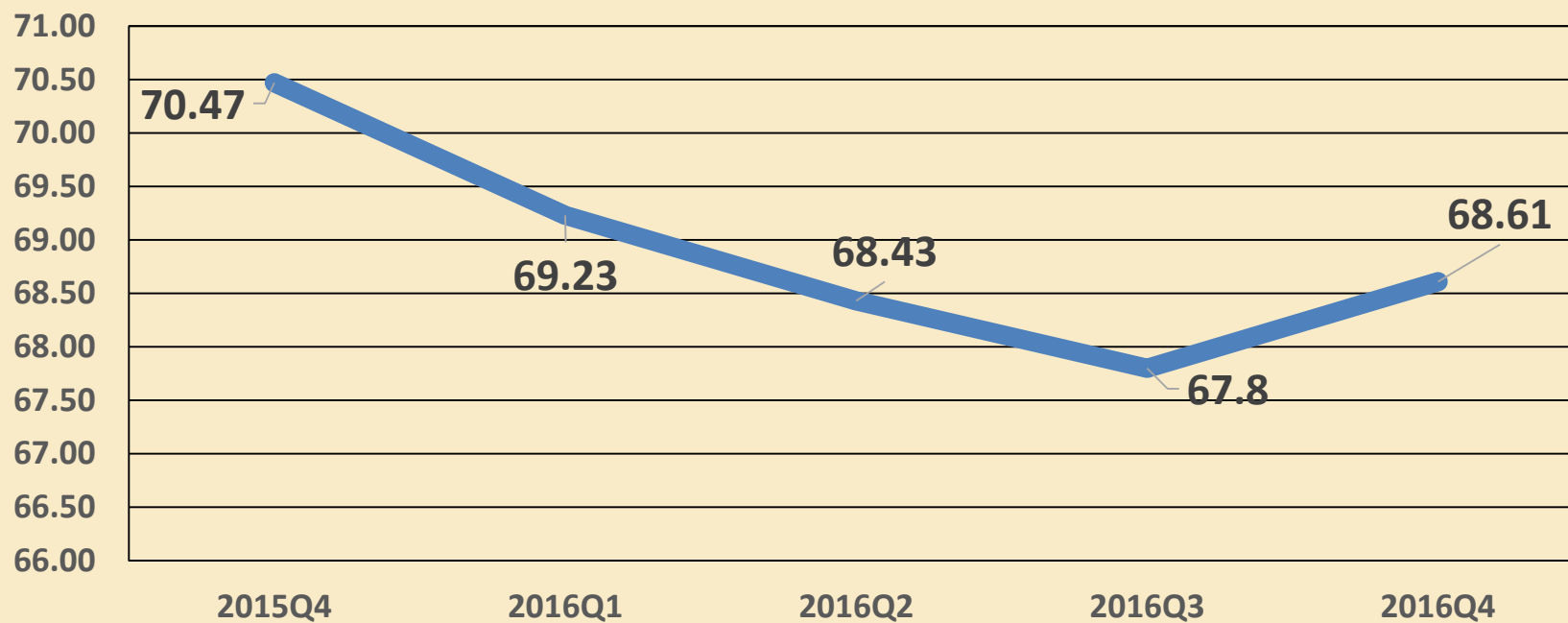
## Cost of Funds



## Net Overhead



## Efficiency Ratio



# LTM Growth Rates

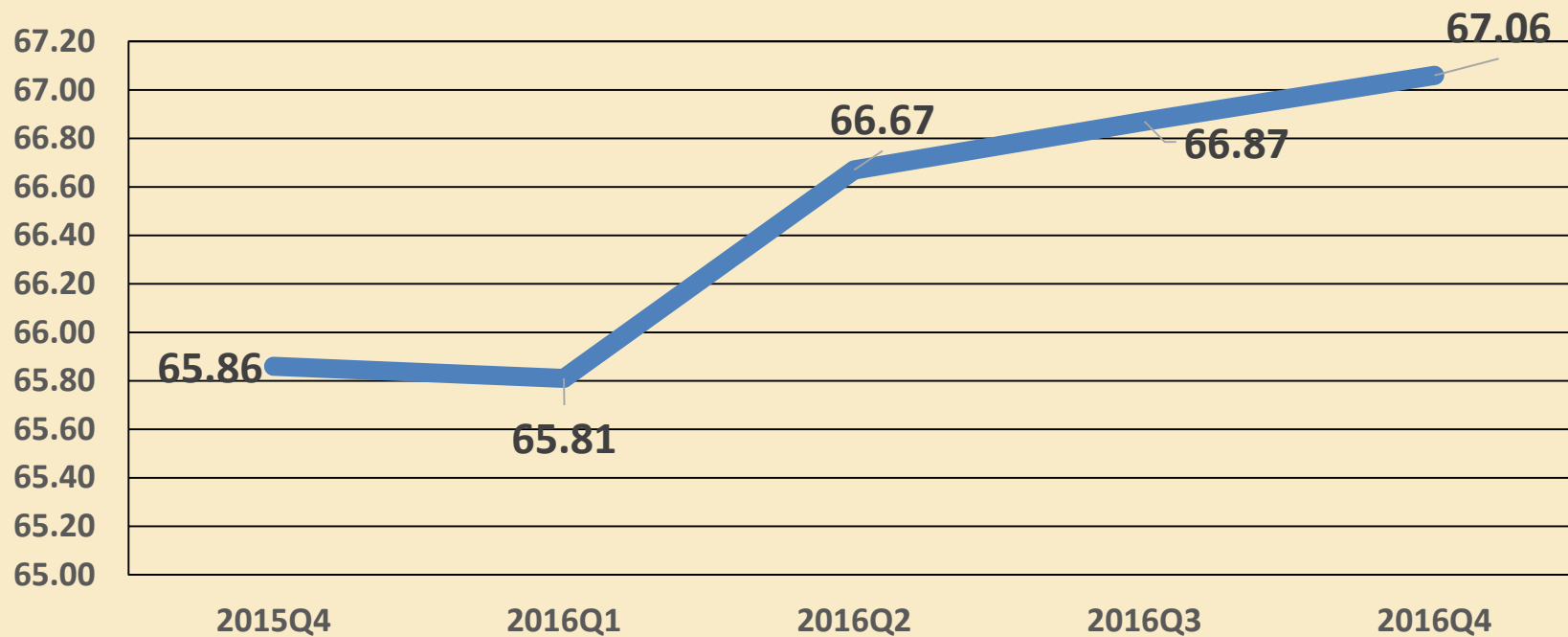
Loans 9.57%

Assets 7.39%

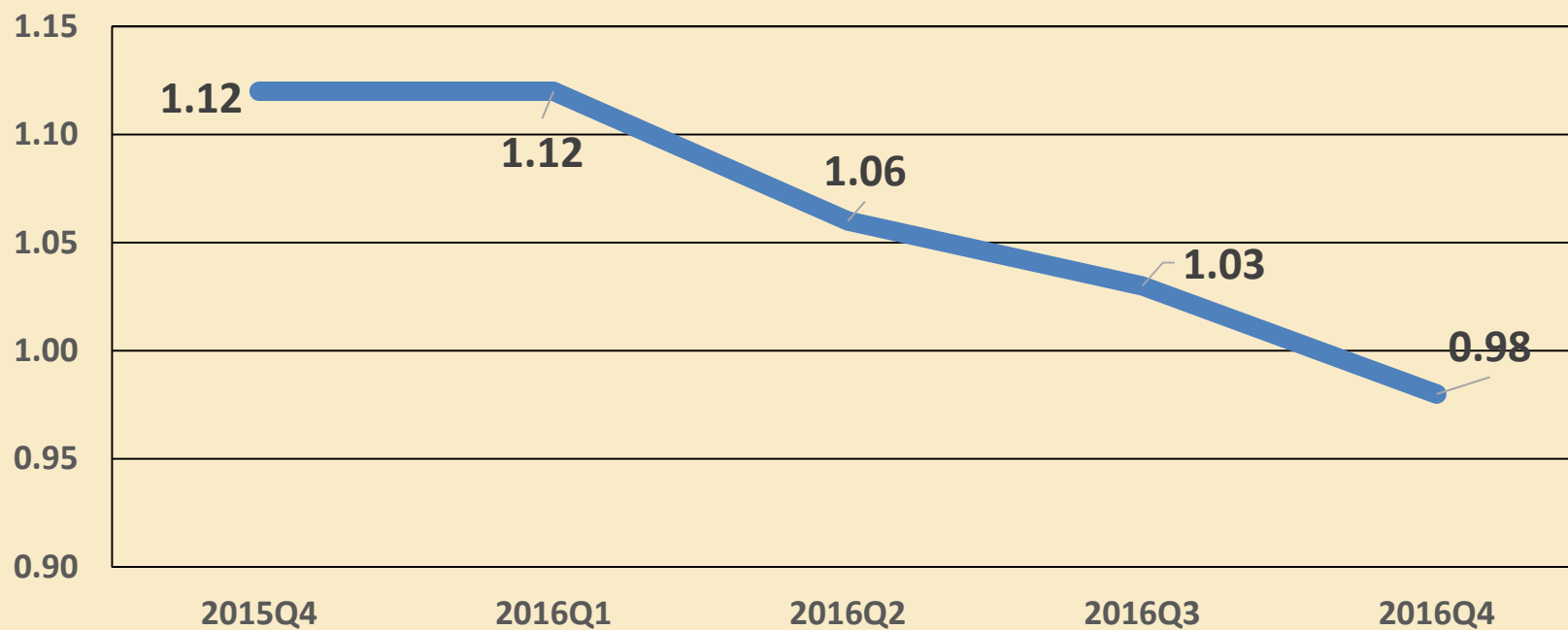
Deposits 7.75%



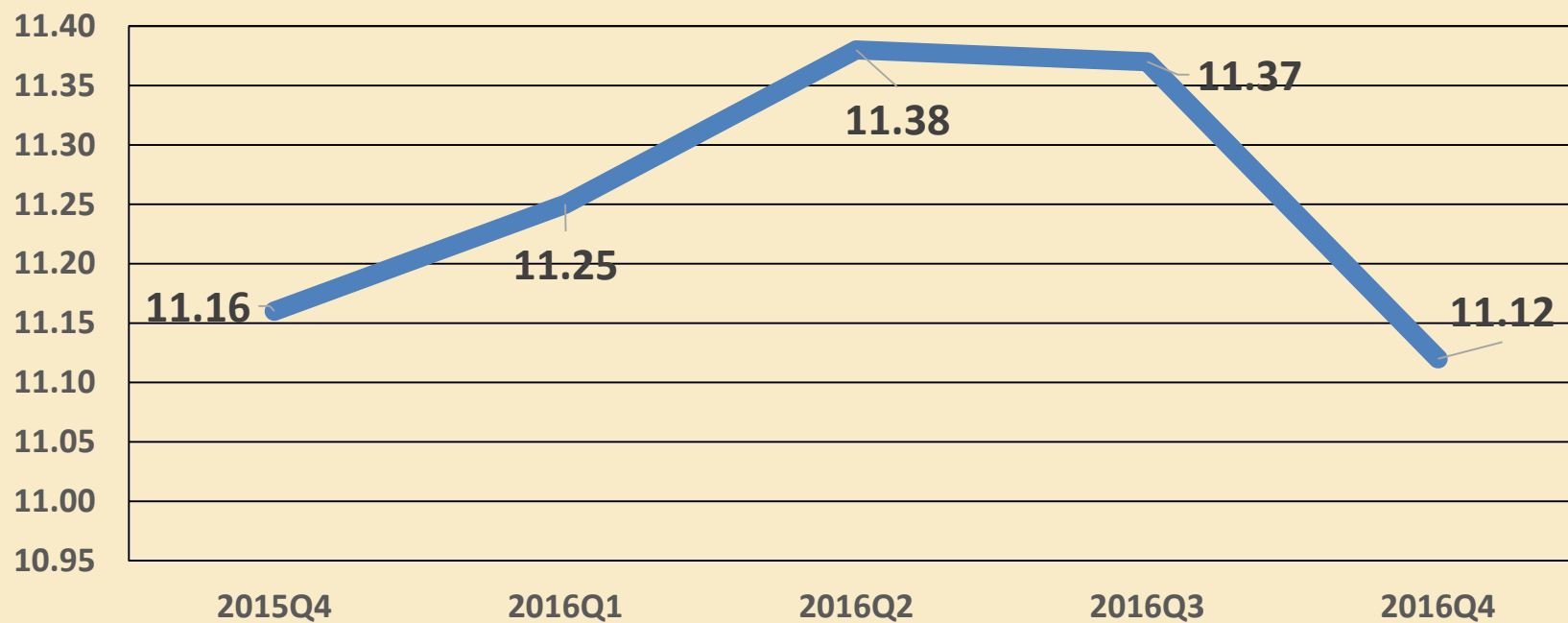
## Loans to Assets



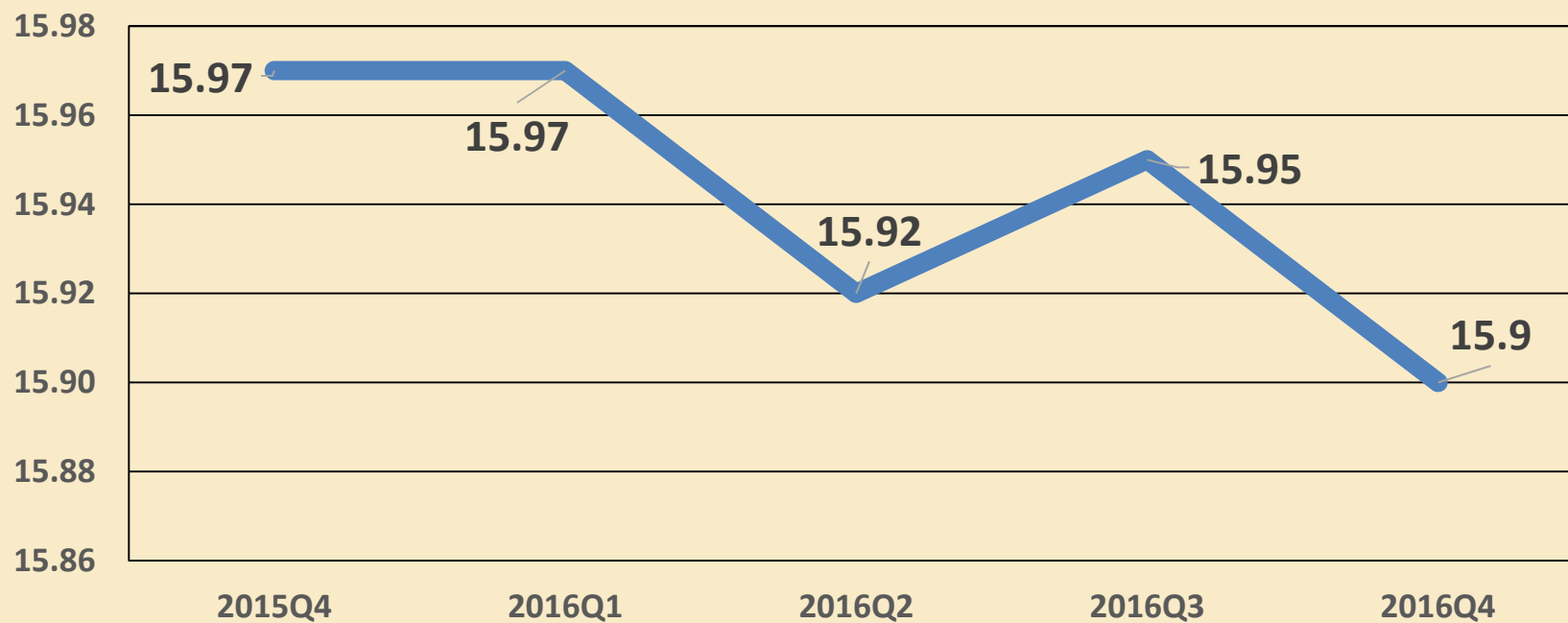
## Noncurrent Loans



## Equity to Assets



## Tier 1 Risk-Based Capital Ratio



Seifried  
& Brew  
LLC