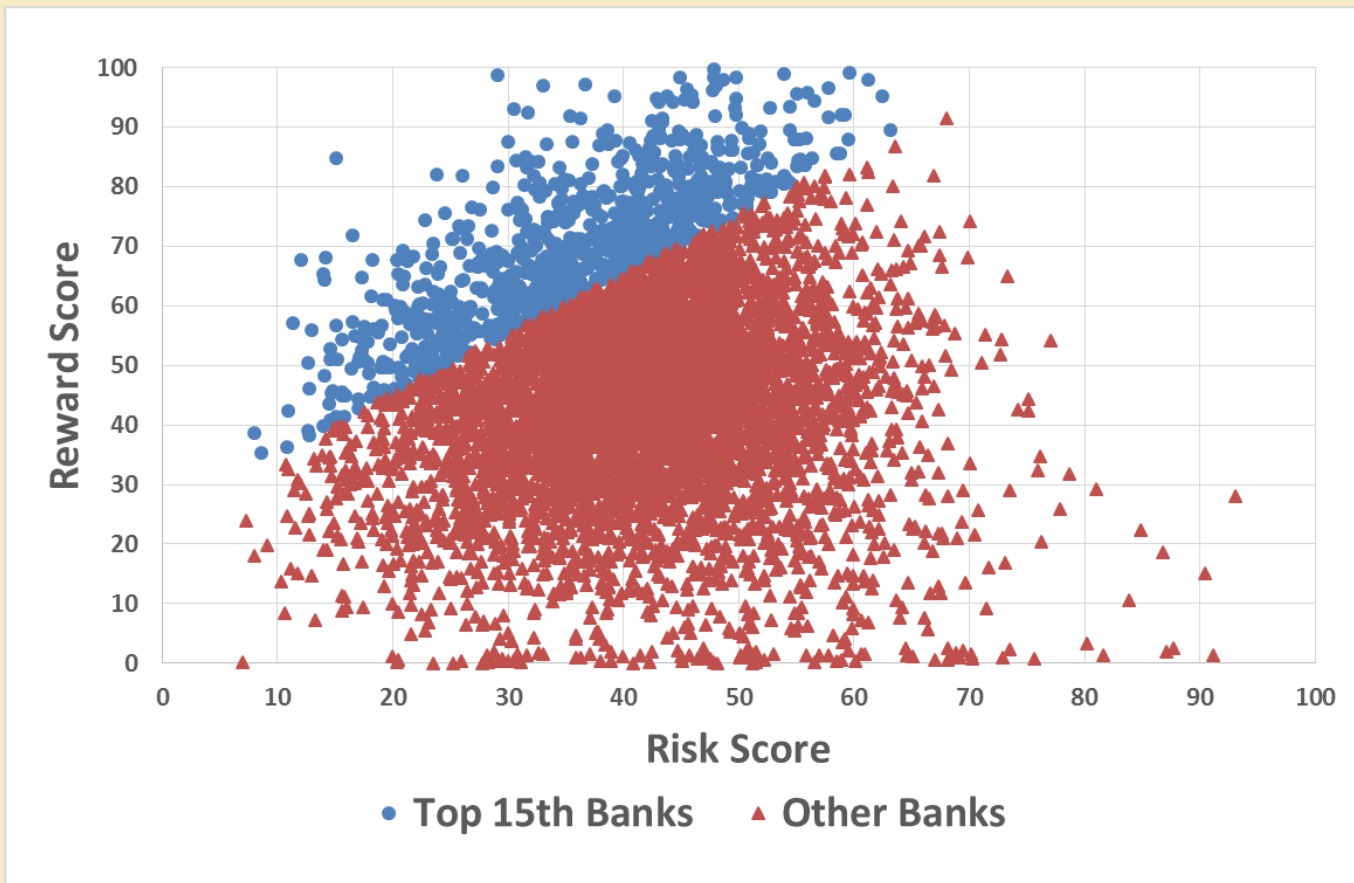


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BALANCING RISK AND REWARD



2016 SUMMARY STATISTICS

	Top 15th Percentile Stats		National Benchmark Stats (excl. the Top 15th)	
Risk and Reward	Average	Median	Average	Median
4Qtr Average Composite Score	67.15	66.22	50.04	51.35
Composite PCT Rank				
4Qtr Average Risk Score	34.98	35.13	42.17	42.45
4Qtr Average Reward Score	69.28	68.73	42.25	43.37

2016 SUMMARY STATISTICS

Overall Performance (%)	Top 15th Percentile Stats		National Benchmark Stats (excl. the Top 15th)	
	Average	Median	Average	Median
ROAA (nonSub S Banks)	1.38	1.27	0.62	0.62
ROAA (Sub S Banks)	2.07	1.98	1.09	1.13
ROAE (nonSub S Banks)	11.49	10.84	5.42	6.19
ROAE (Sub S Banks)	17.92	17.76	9.90	10.36

2016 SUMMARY STATISTICS

Drivers of Performance (%)	Top 15th Percentile Stats		National Benchmark Stats (excl. the Top 15th)	
	Average	Median	Average	Median
Net Interest Margin (FTE)	4.01	3.93	3.70	3.68
Level of Earning Assets	94.51	94.91	93.34	93.83
Provisioning	0.10	0.06	0.13	0.07
Net Overhead	1.58	1.67	2.32	2.26
Tax Burden (nonSub S Banks)	28.21	29.60	29.34	30.70
Equity/Assets	12.23	11.39	11.22	10.54

2016 SUMMARY STATISTICS

	Top 15th Percentile Stats		National Benchmark Stats (excl. the Top 15th)	
Overhead (%)	Average	Median	Average	Median
Net Overhead	1.58	1.67	2.32	2.26
Efficiency Ratio	53.70	54.14	72.85	70.91
Noninterest Income	1.28	0.61	0.77	0.53
Noninterest Expense	2.86	2.42	3.09	2.89

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