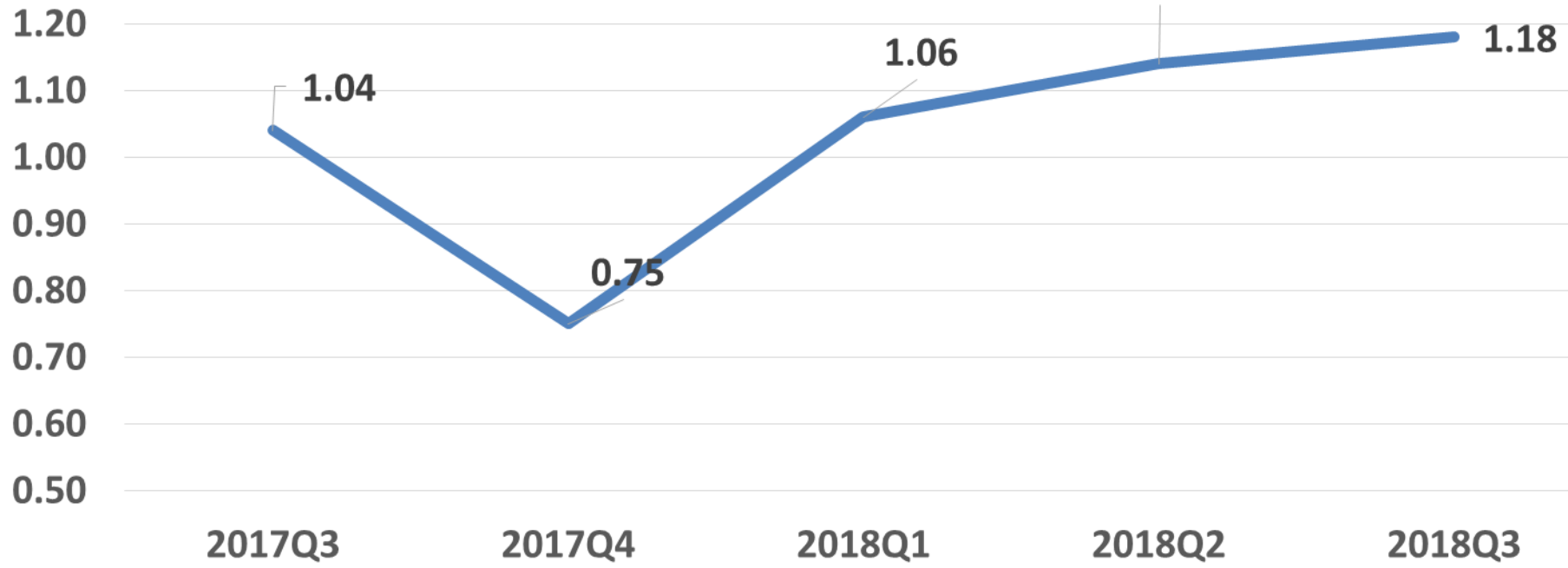


Seifried  
& Brew  
LLC

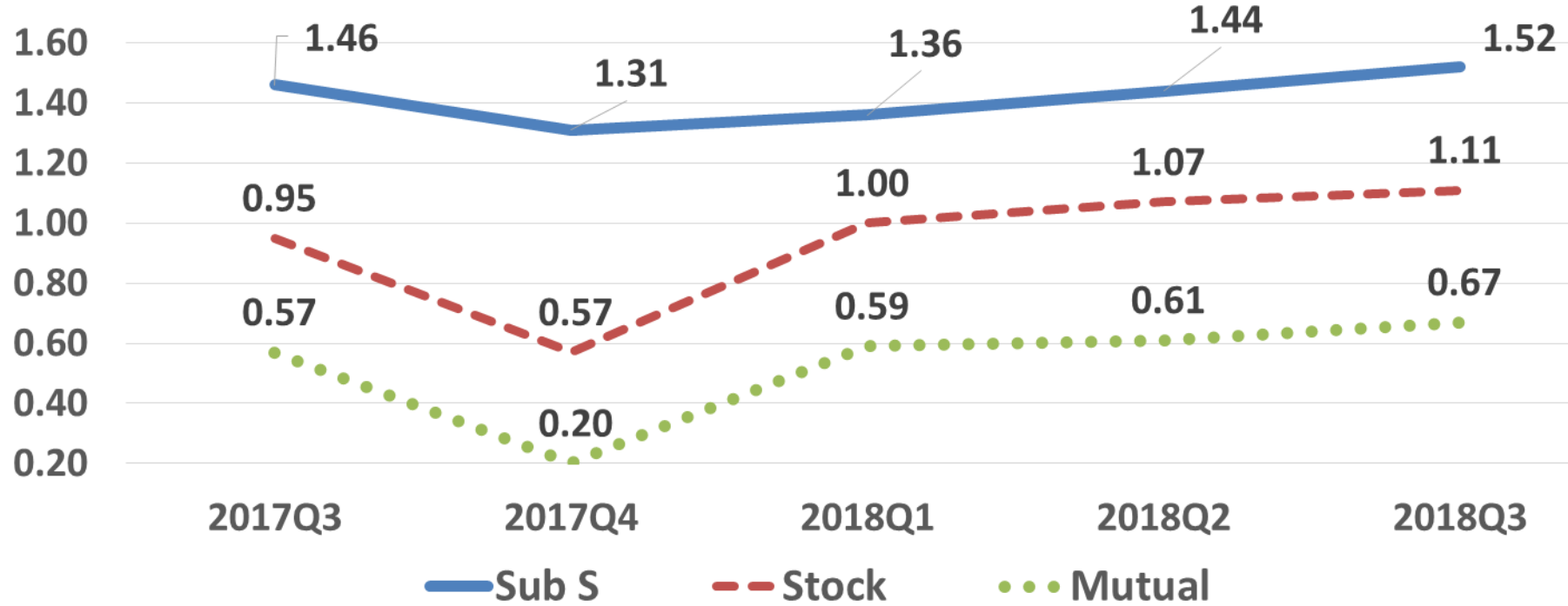
# 2018 Q3 COMMUNITY BANK PERFORMANCE

S&B's Community Bank benchmark includes banks with assets between \$100 million and \$5 billion.

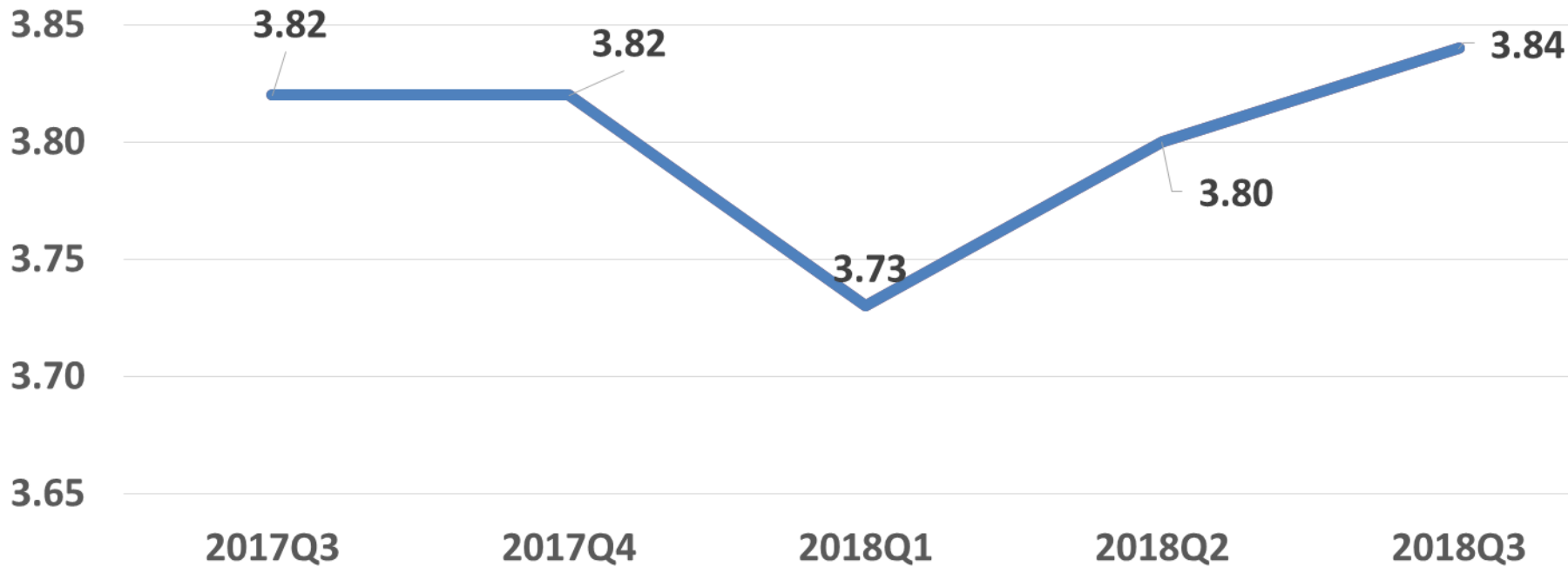
## Return on Average Assets

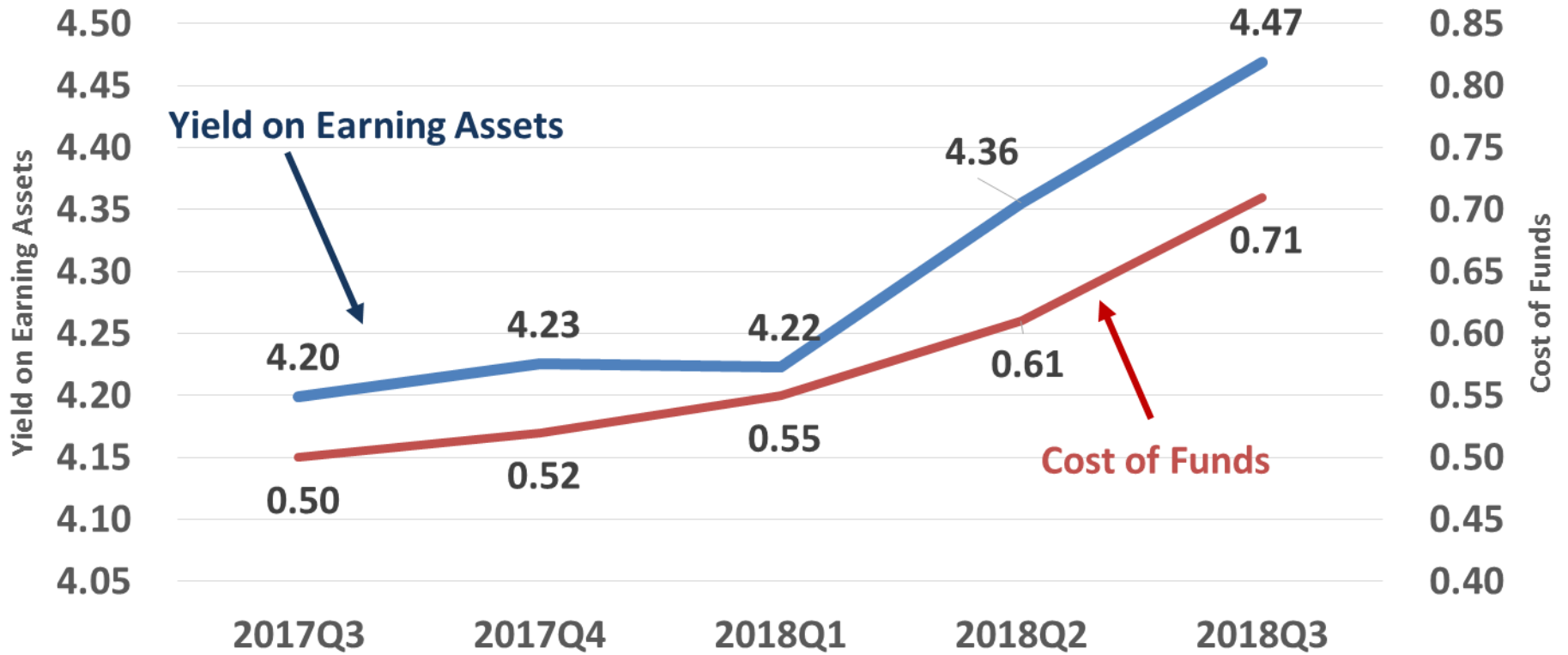


## Return on Average Assets

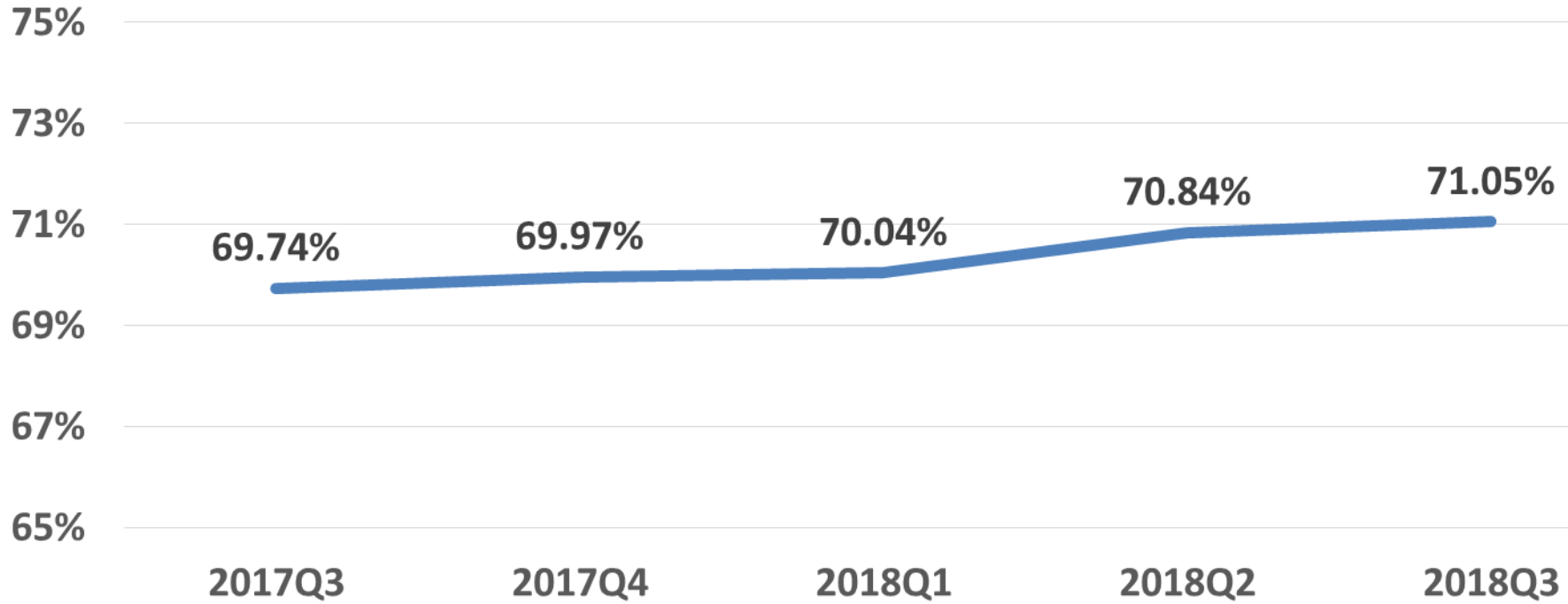


## Net Interest Margin (FTE)

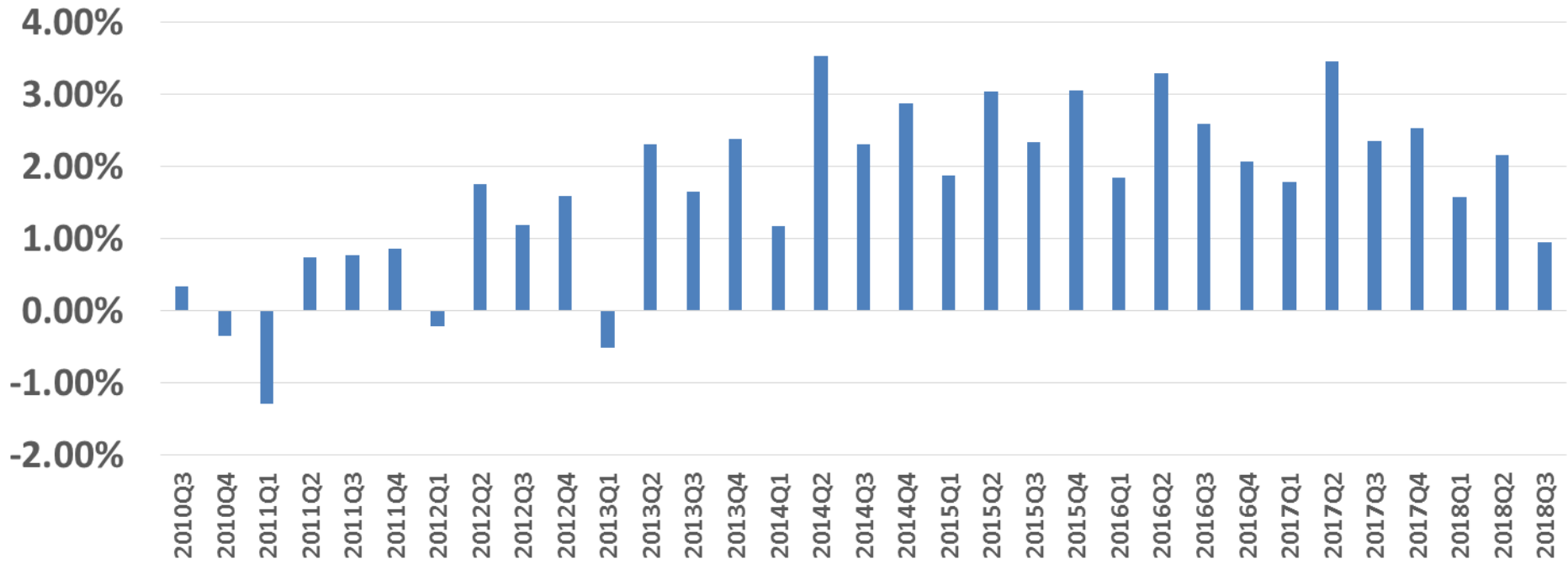




## Loans to Assets

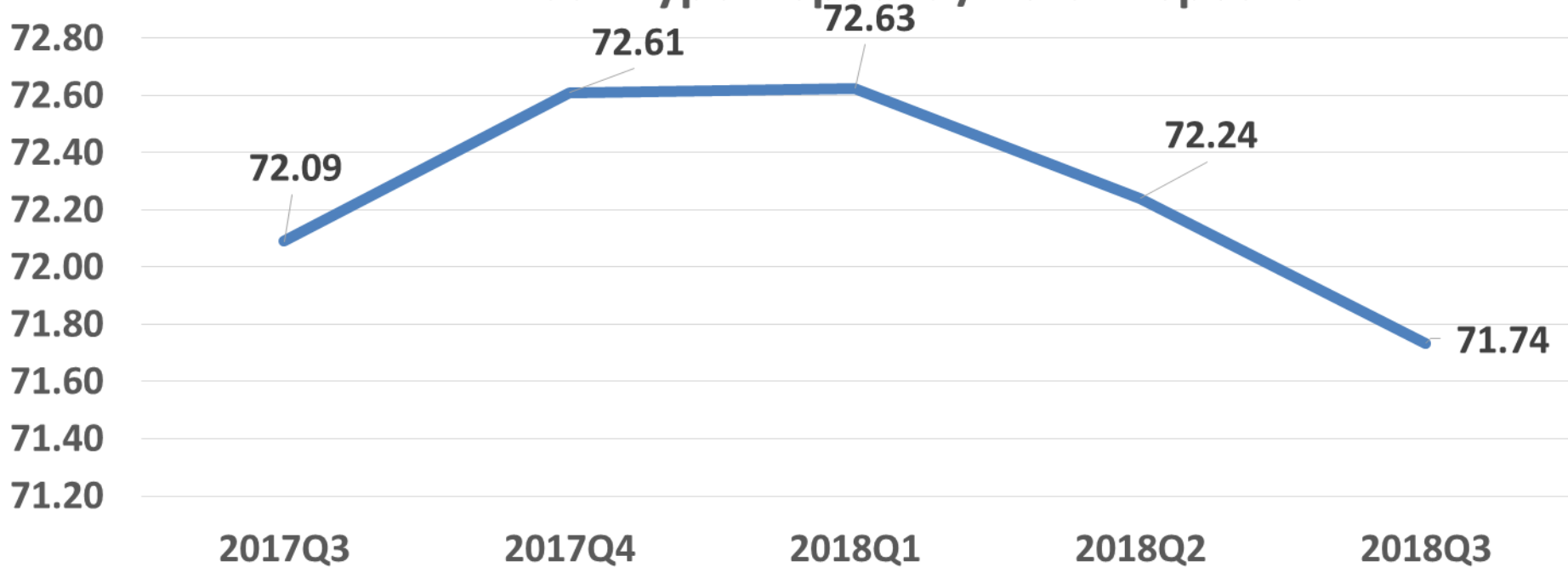


# Aggregate Quarterly Loan Growth

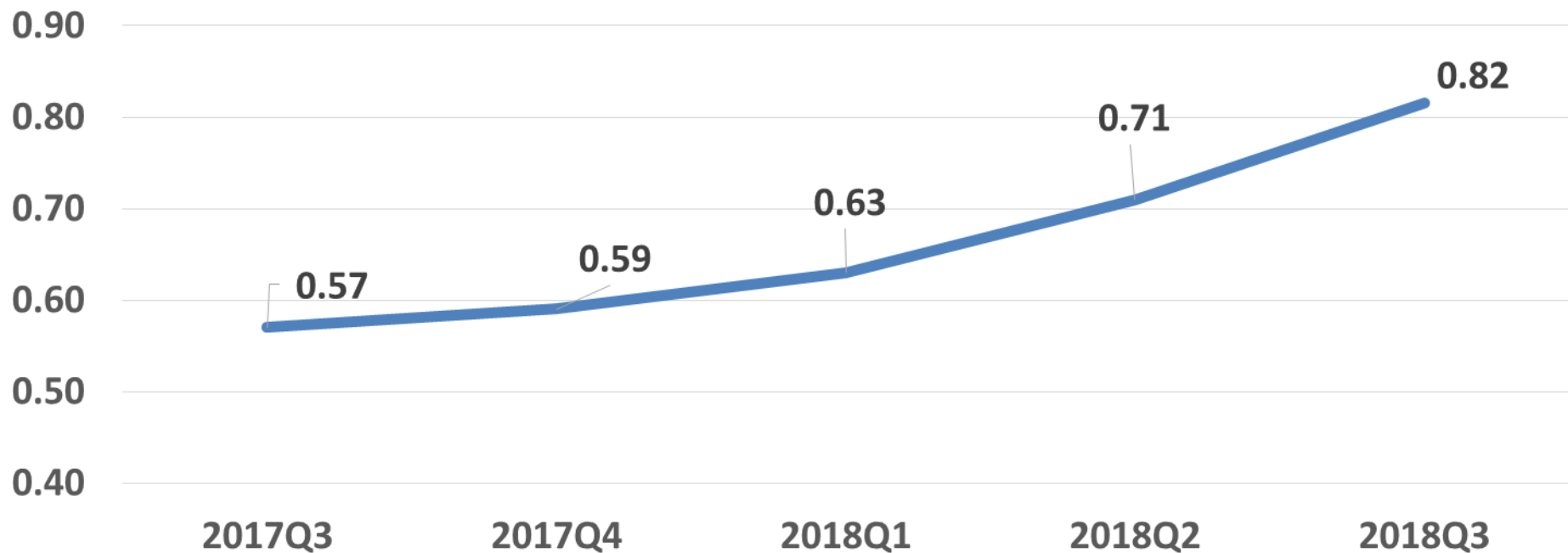




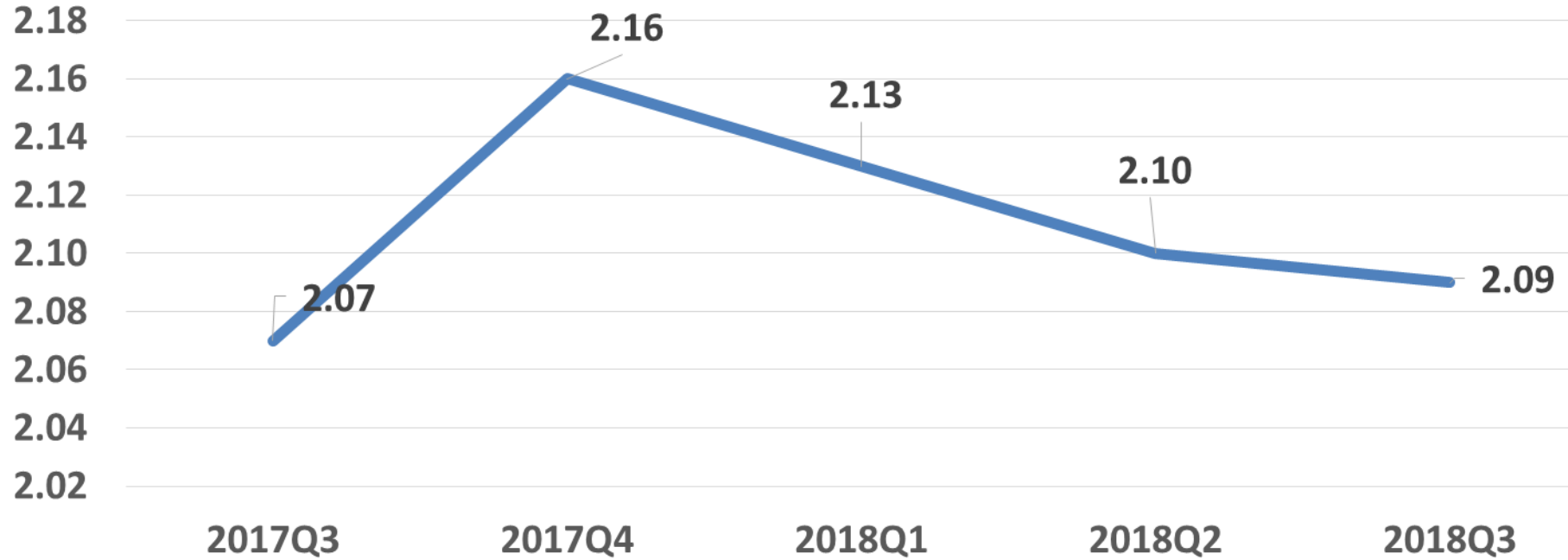
## Cash-type Deposits / Total Deposits

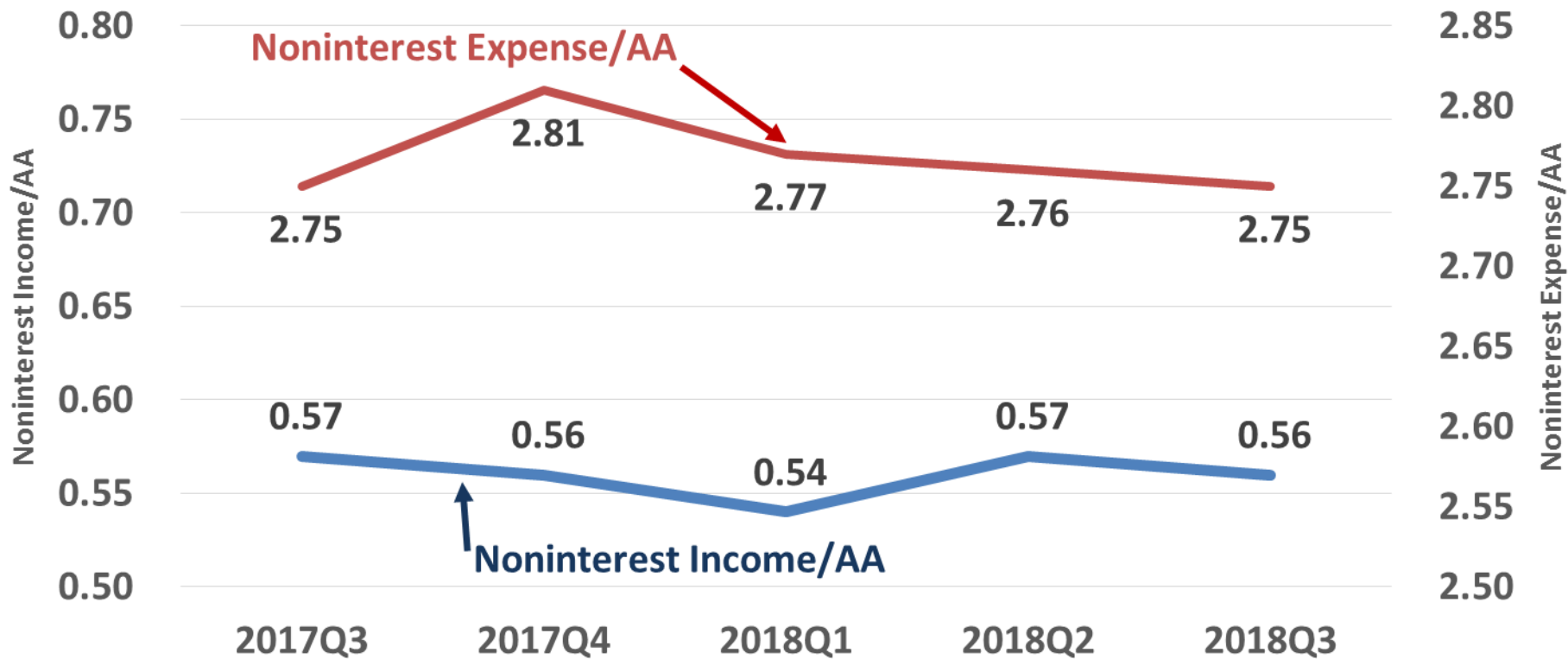


## Cost of Int-bearing Deposits

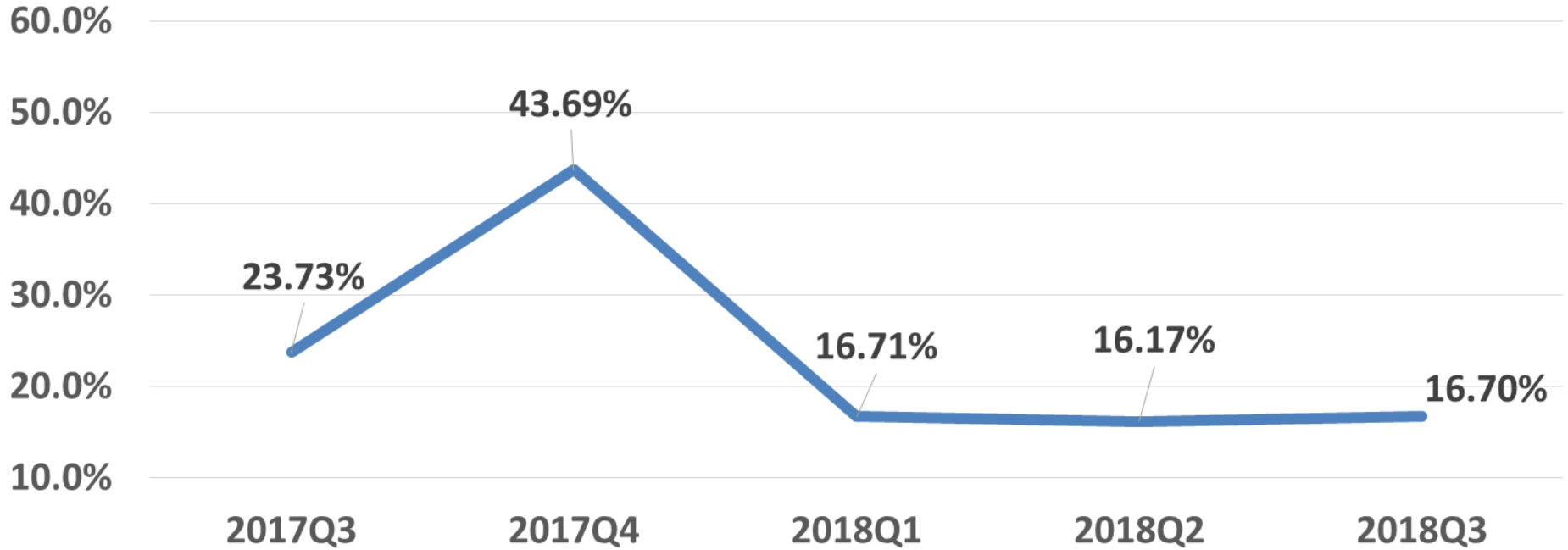


## Net Overhead

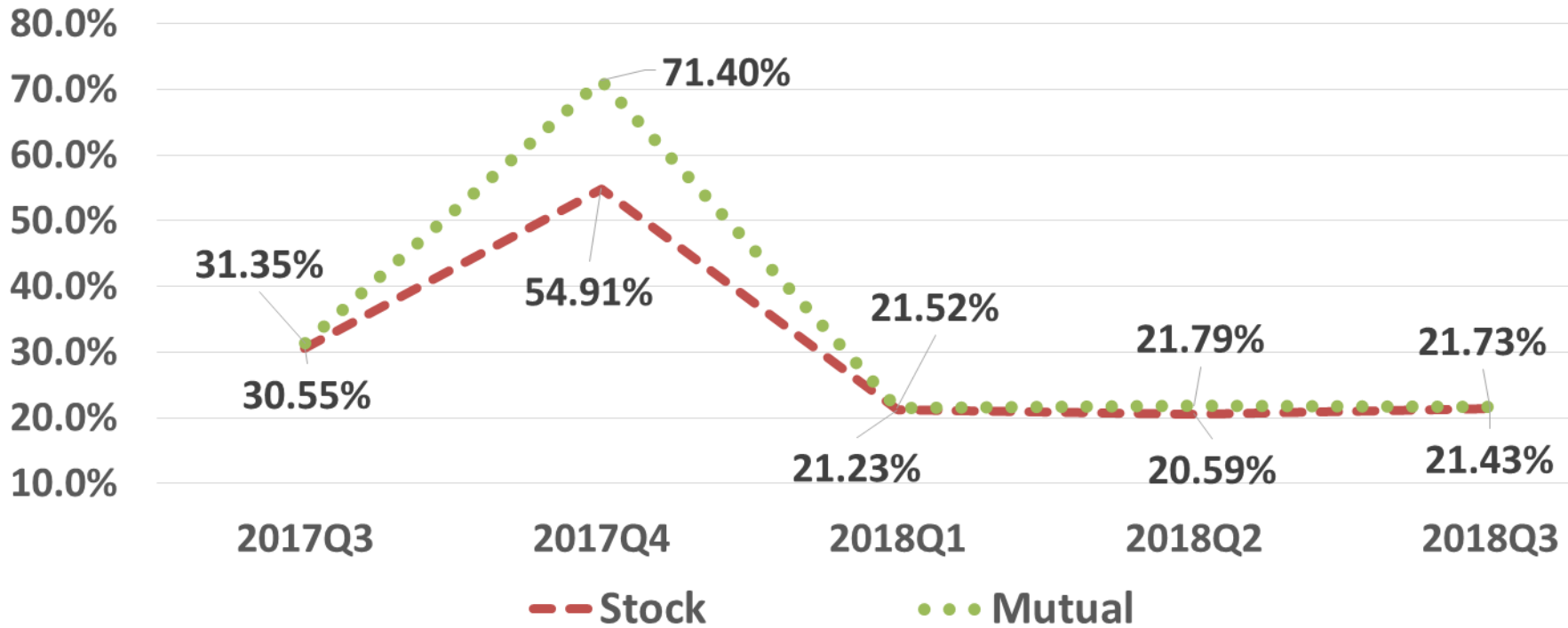




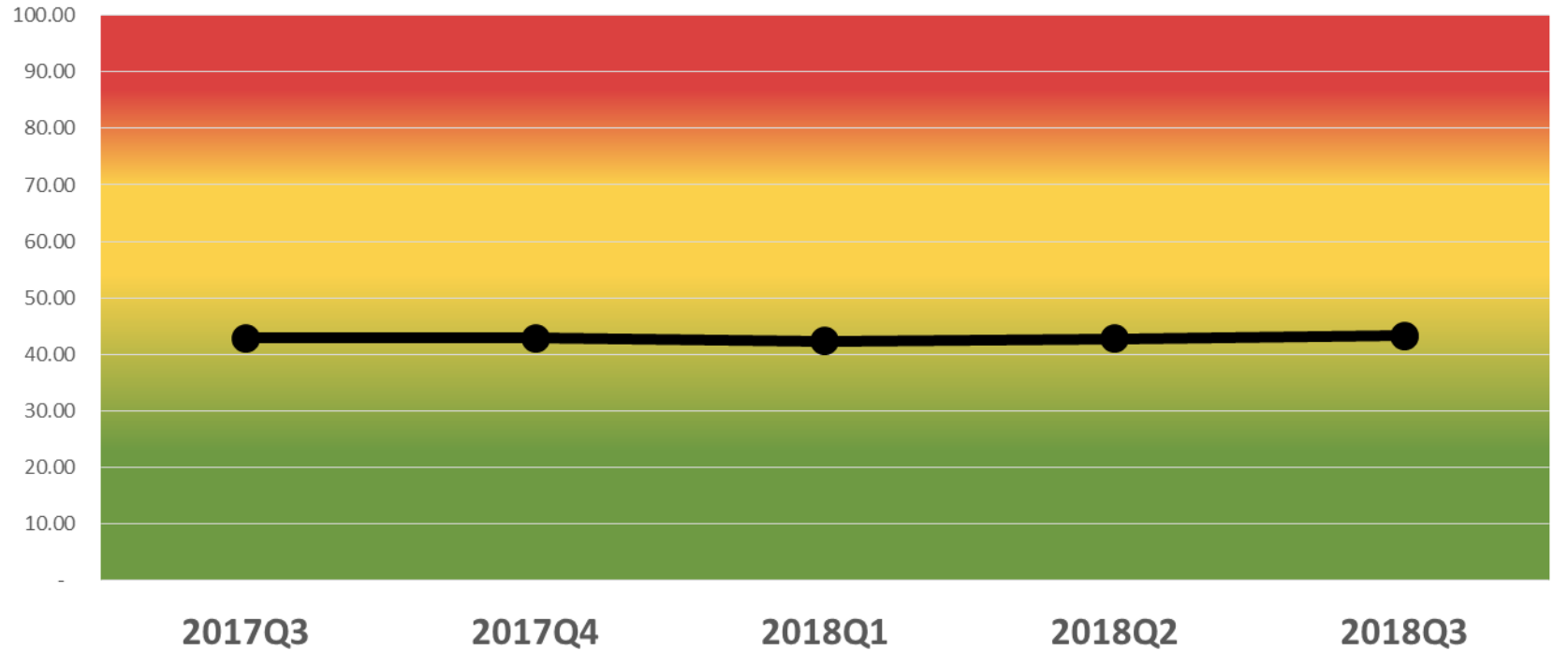
## Tax Burden



## Tax Burden



## Total Risk



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