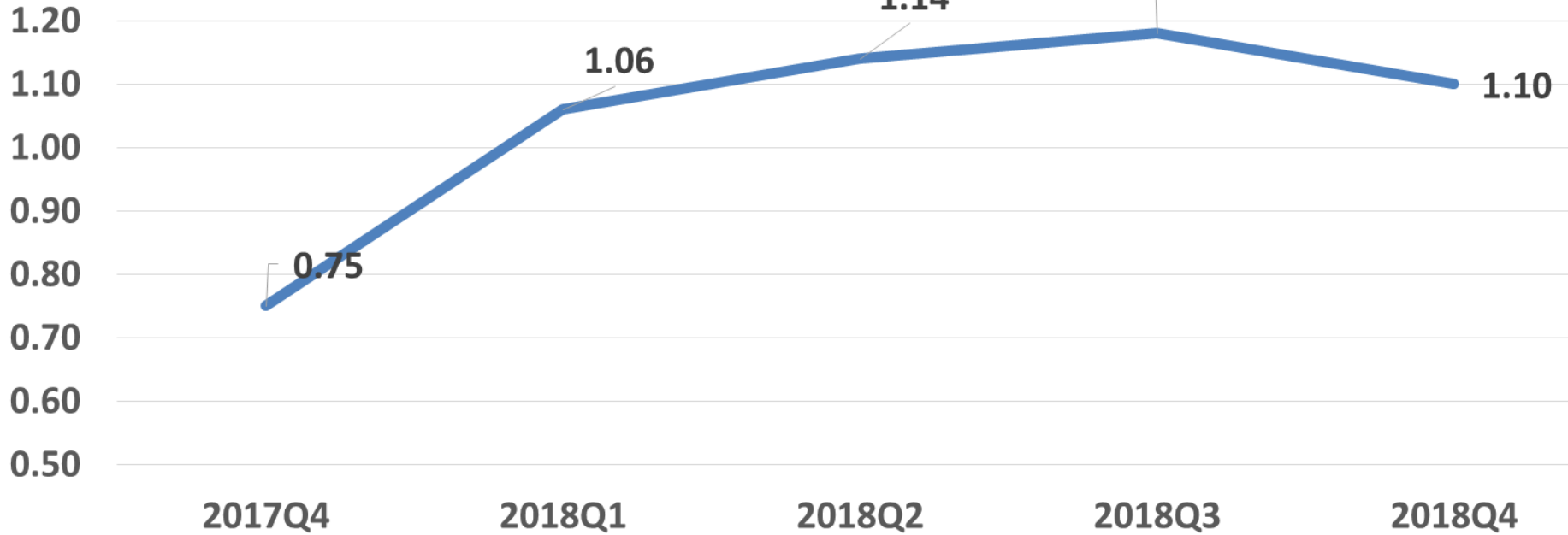




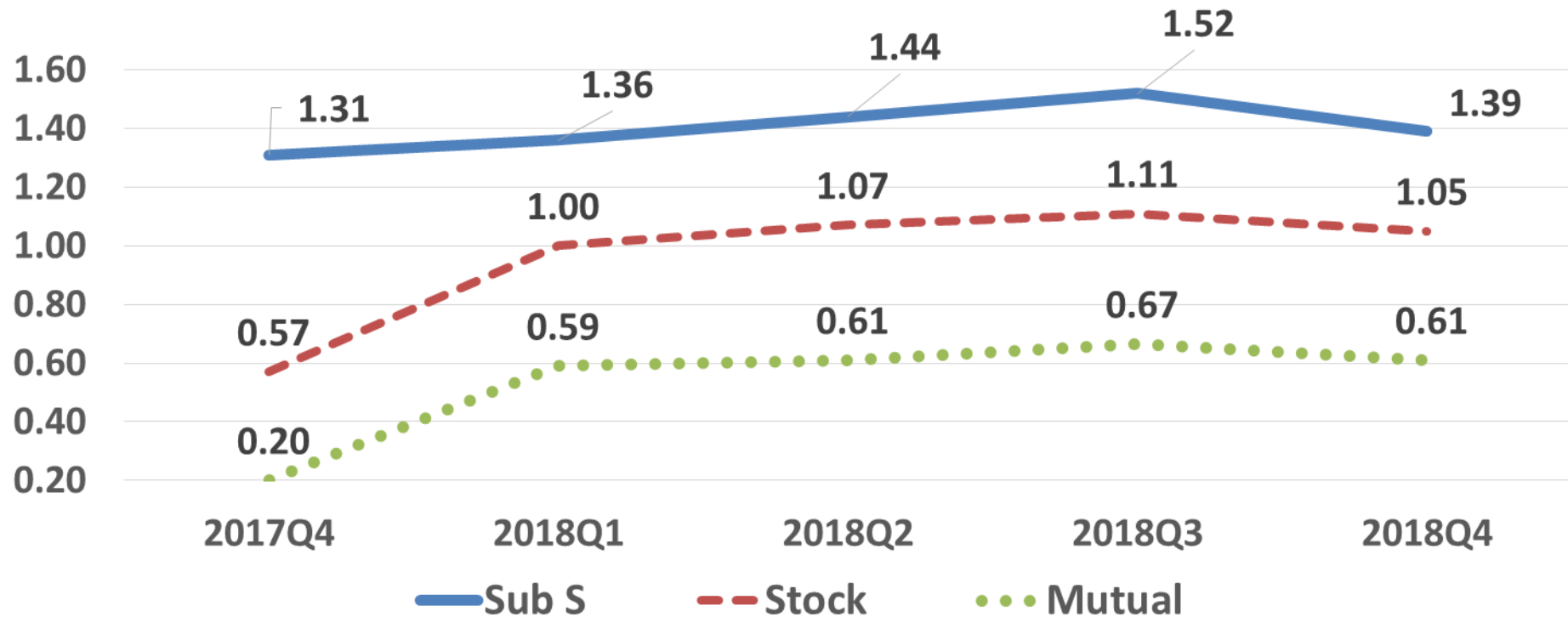
# 2018 Q4 COMMUNITY BANK PERFORMANCE

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

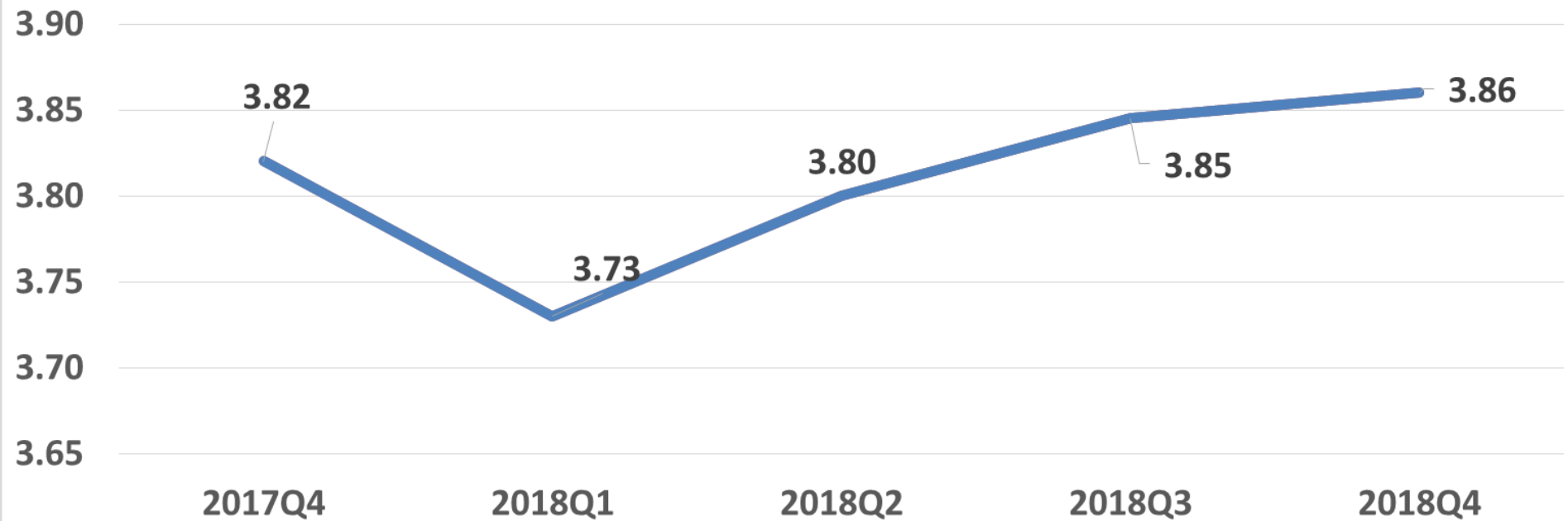
## Return on Average Assets

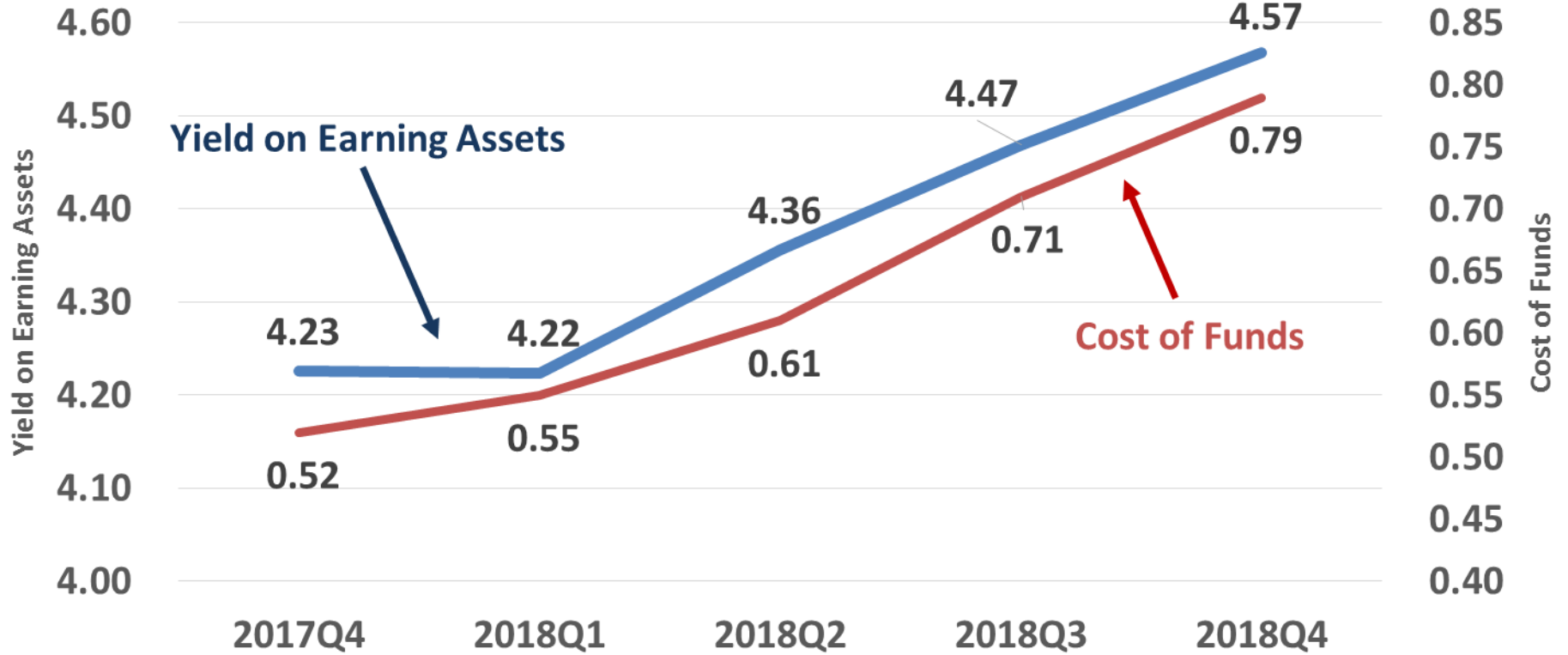


## Return on Average Assets

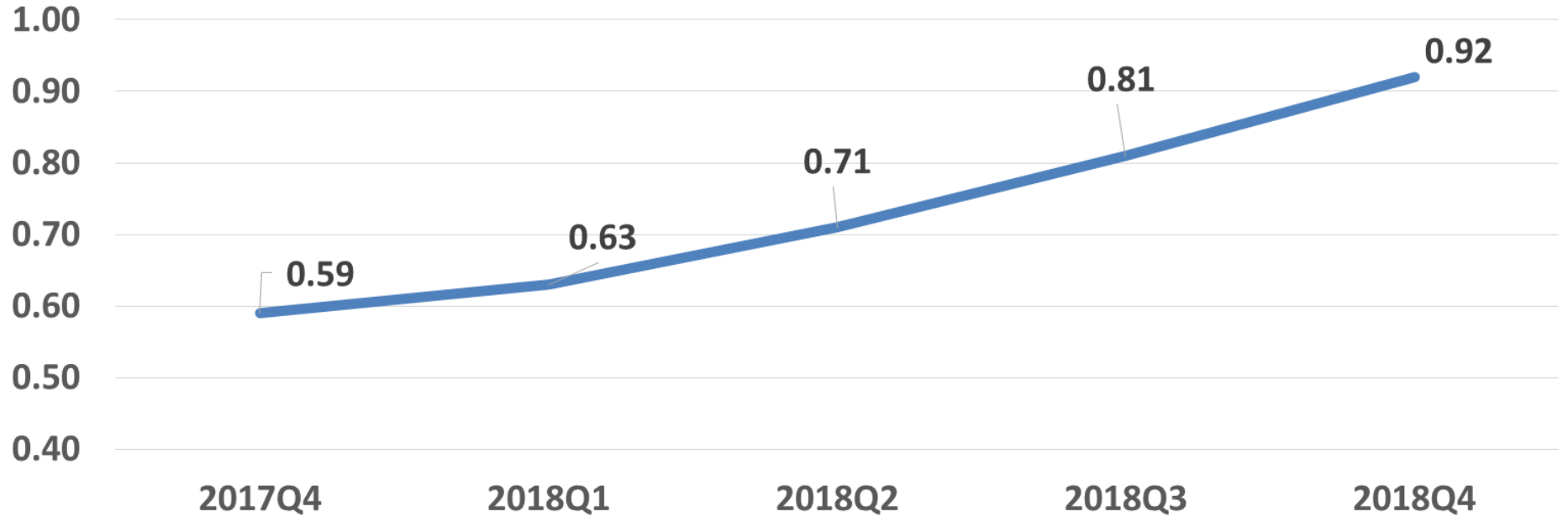


## Net Interest Margin (FTE)

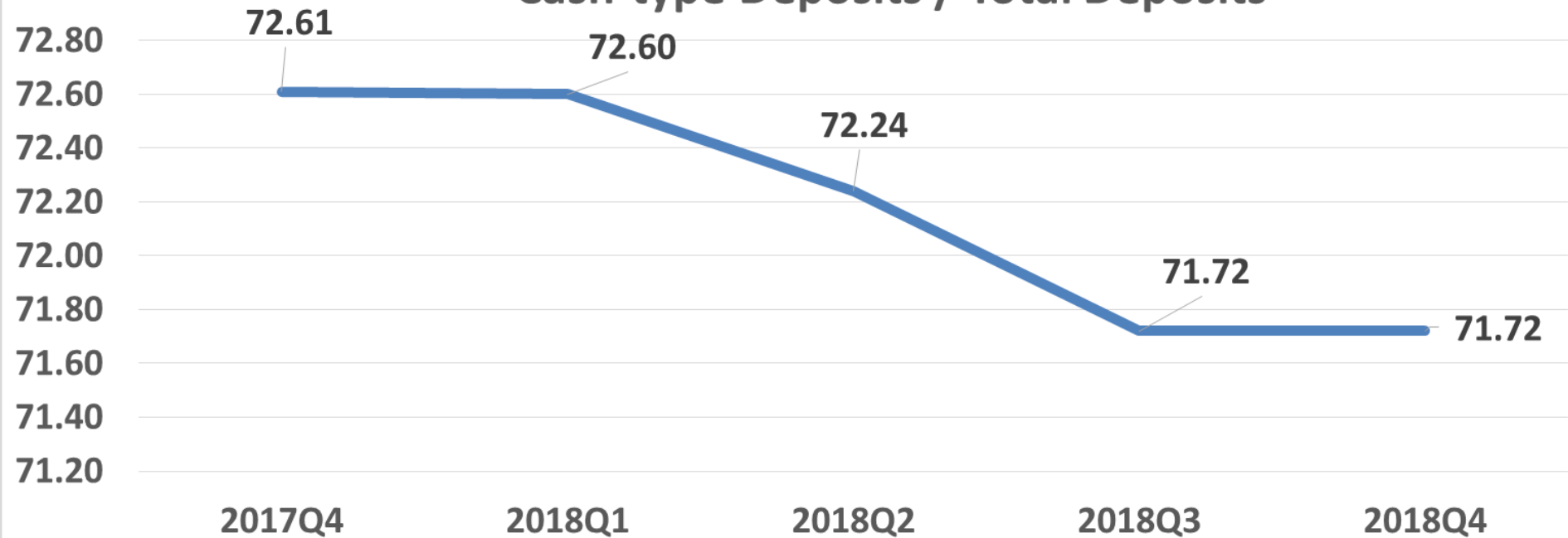




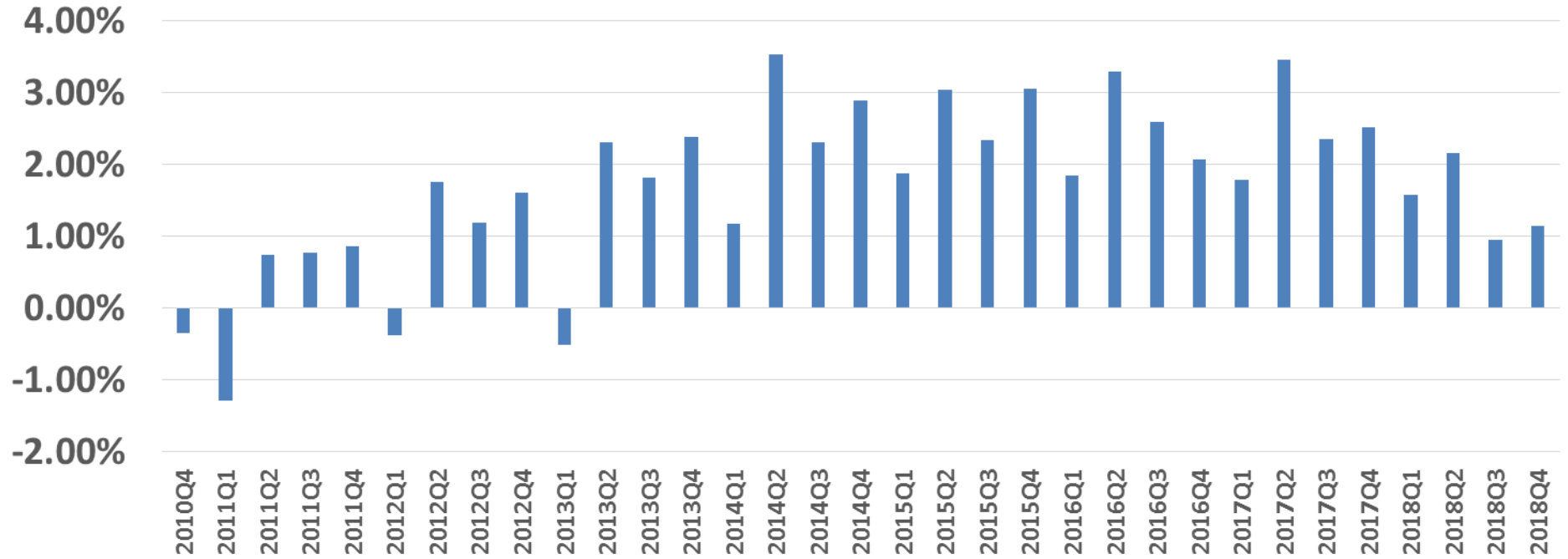
## Cost of Int-bearing Deposits



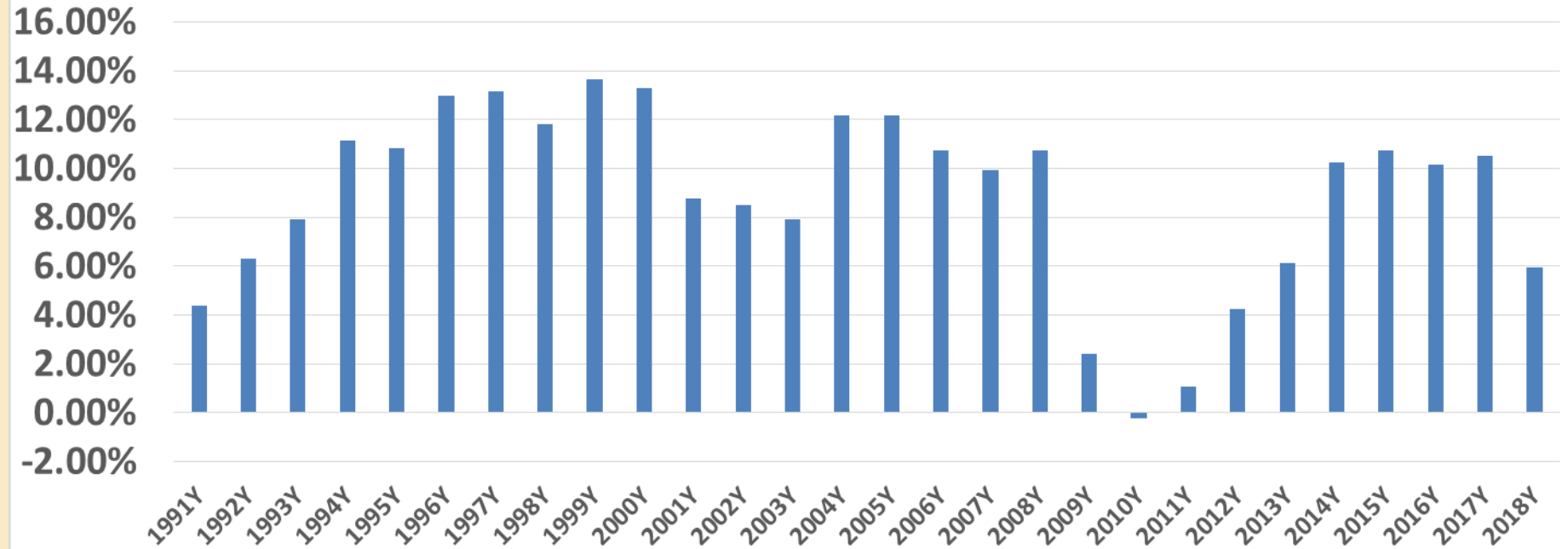
## Cash-type Deposits / Total Deposits



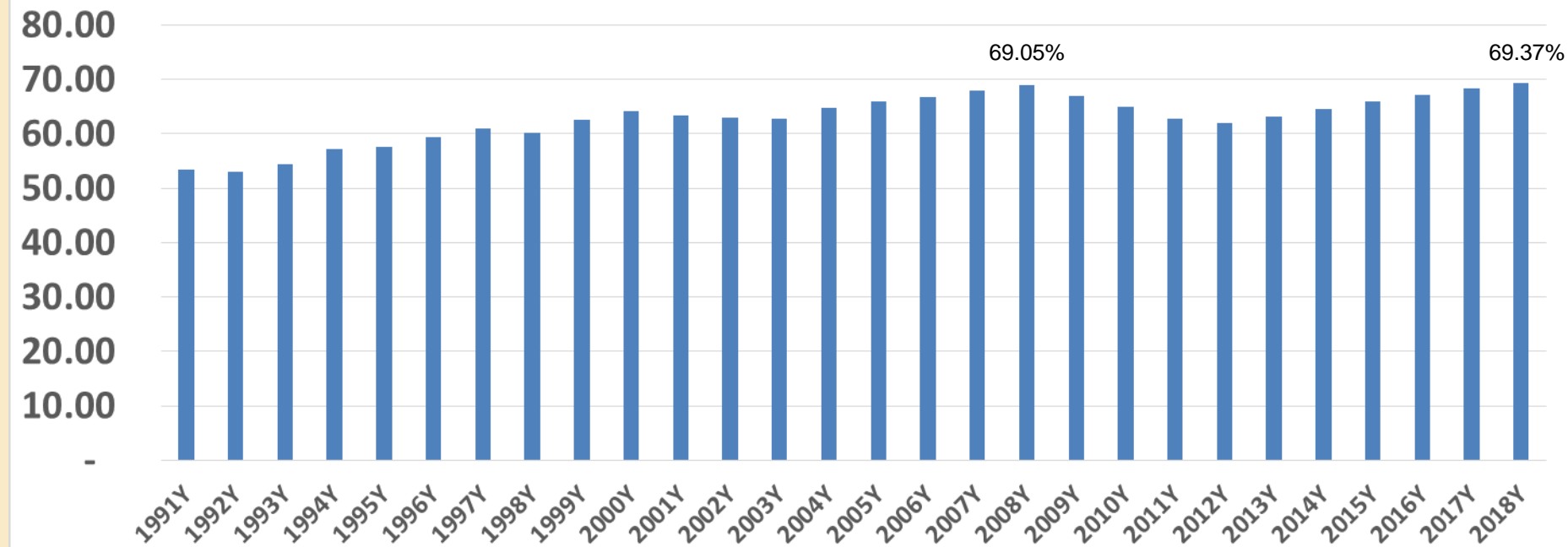
# Aggregate Quarterly Loan Growth



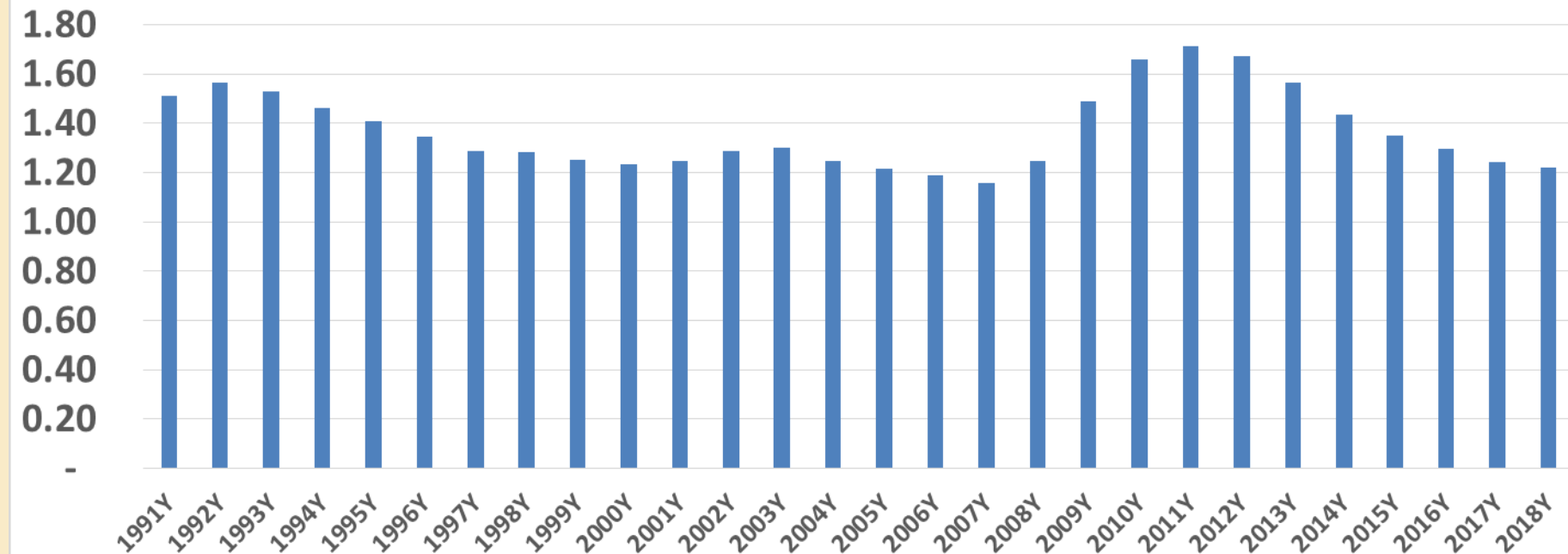
# Aggregate Annual Loan Growth



# Annual Gross Loans/ Assets (%)

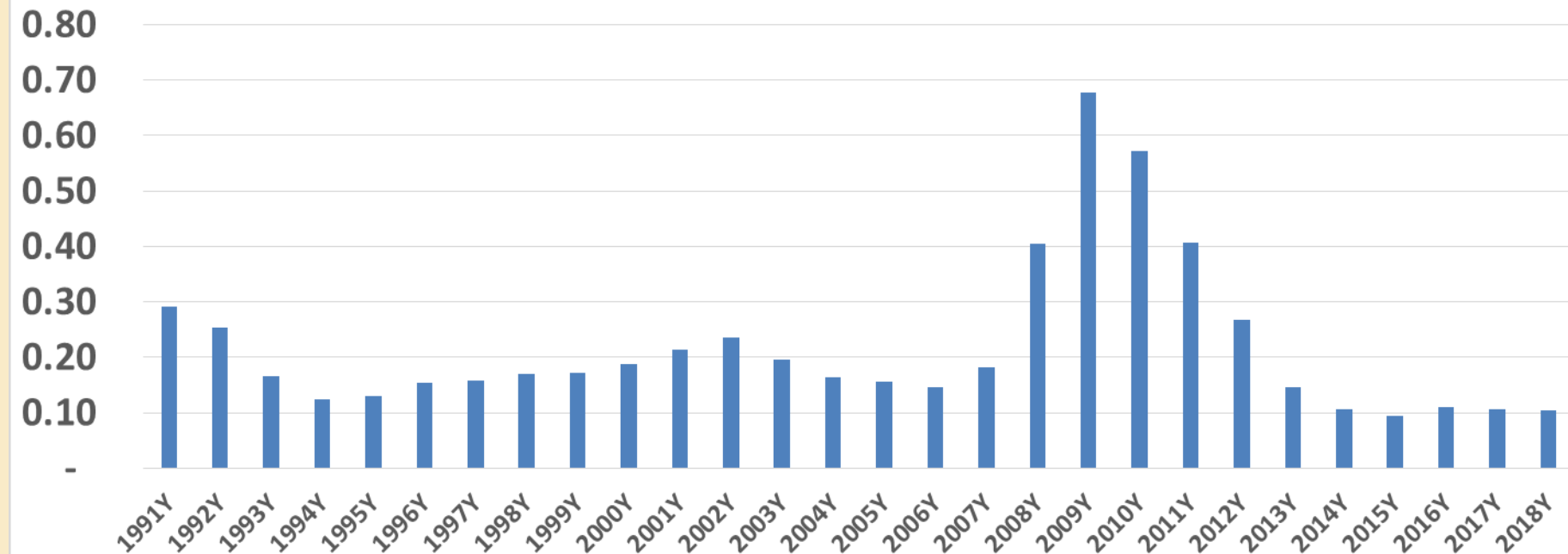


## Annual Loan Loss Reserves/ Gross Loans (%)



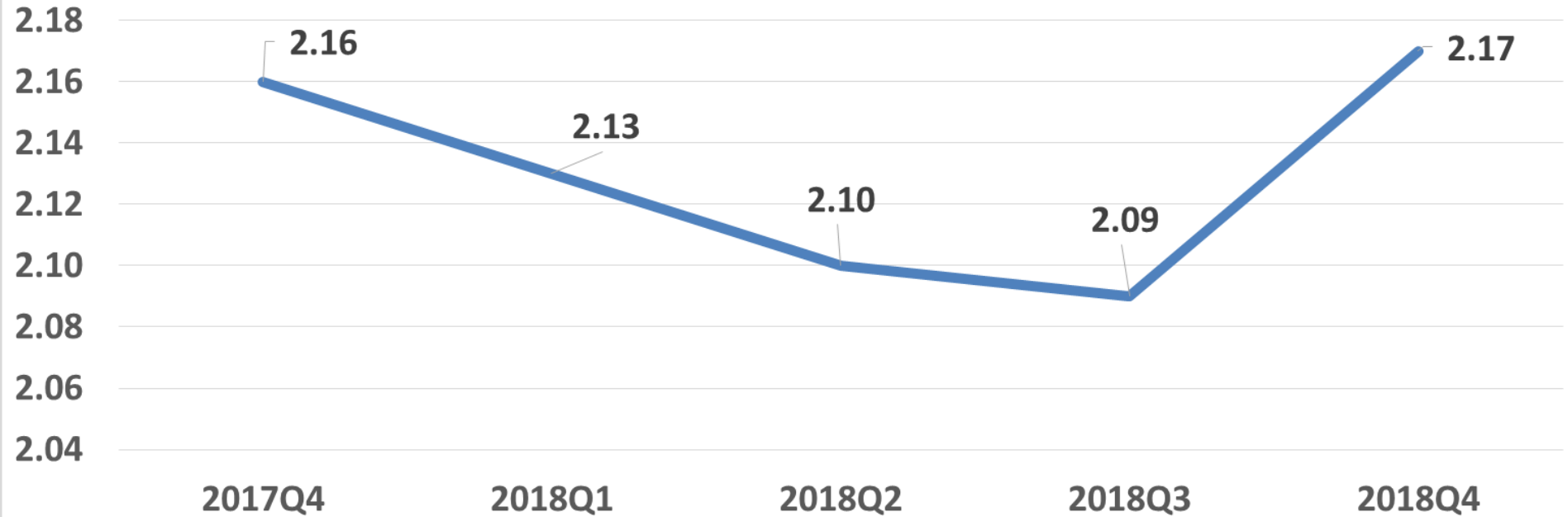
5% Trimmed Mean

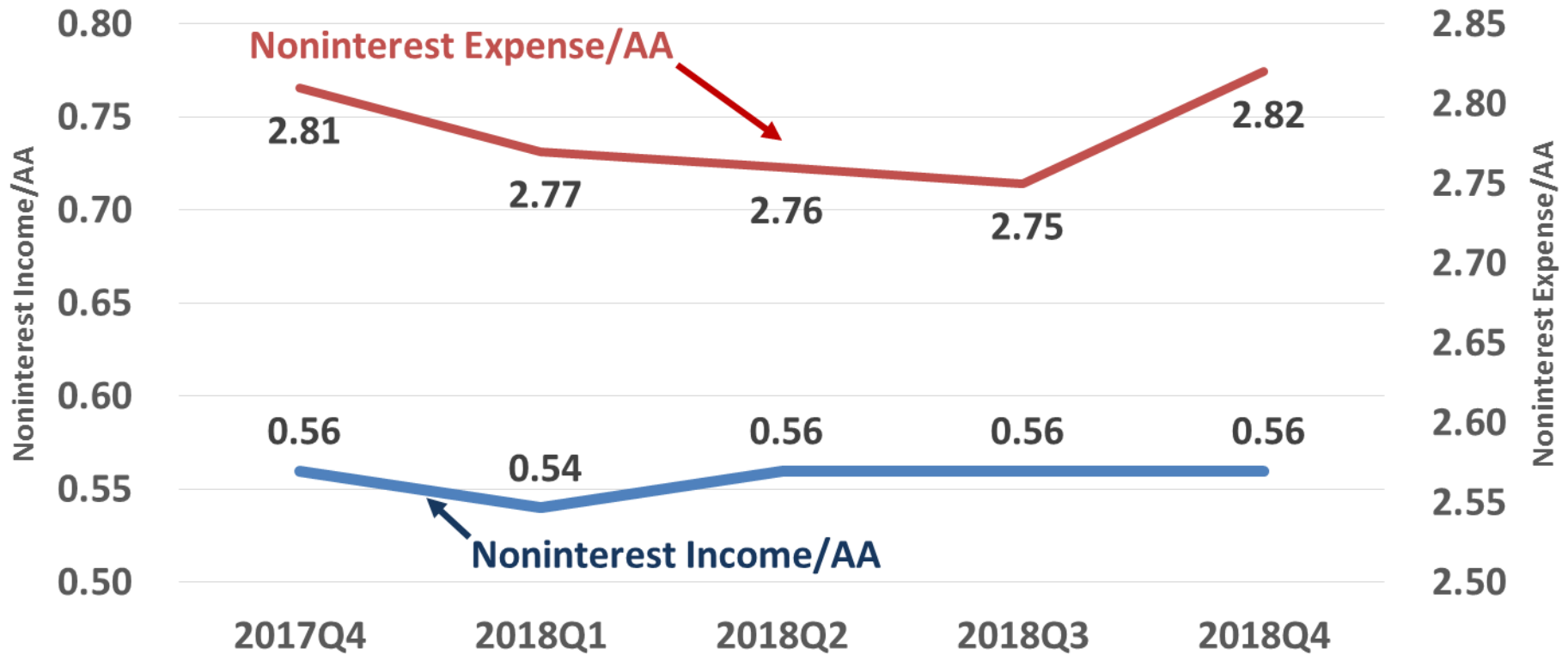
## Annual Provision Expense/ Avg Assets (%)



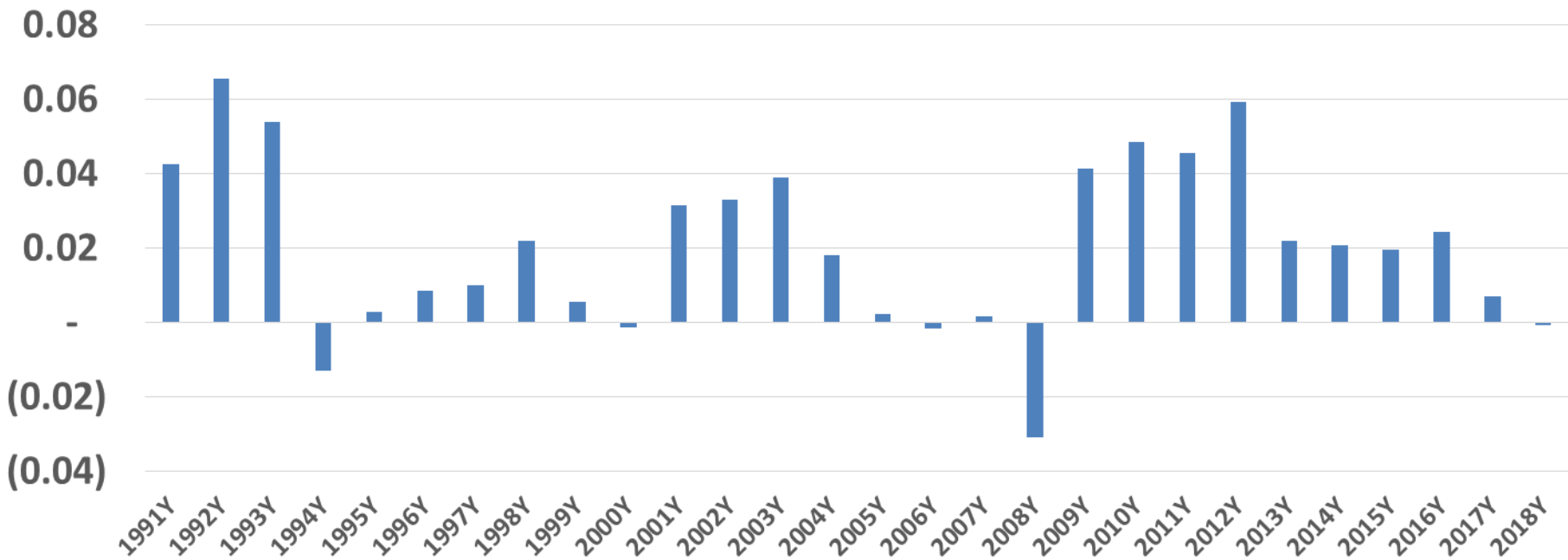
5% Trimmed Mean

## Net Overhead

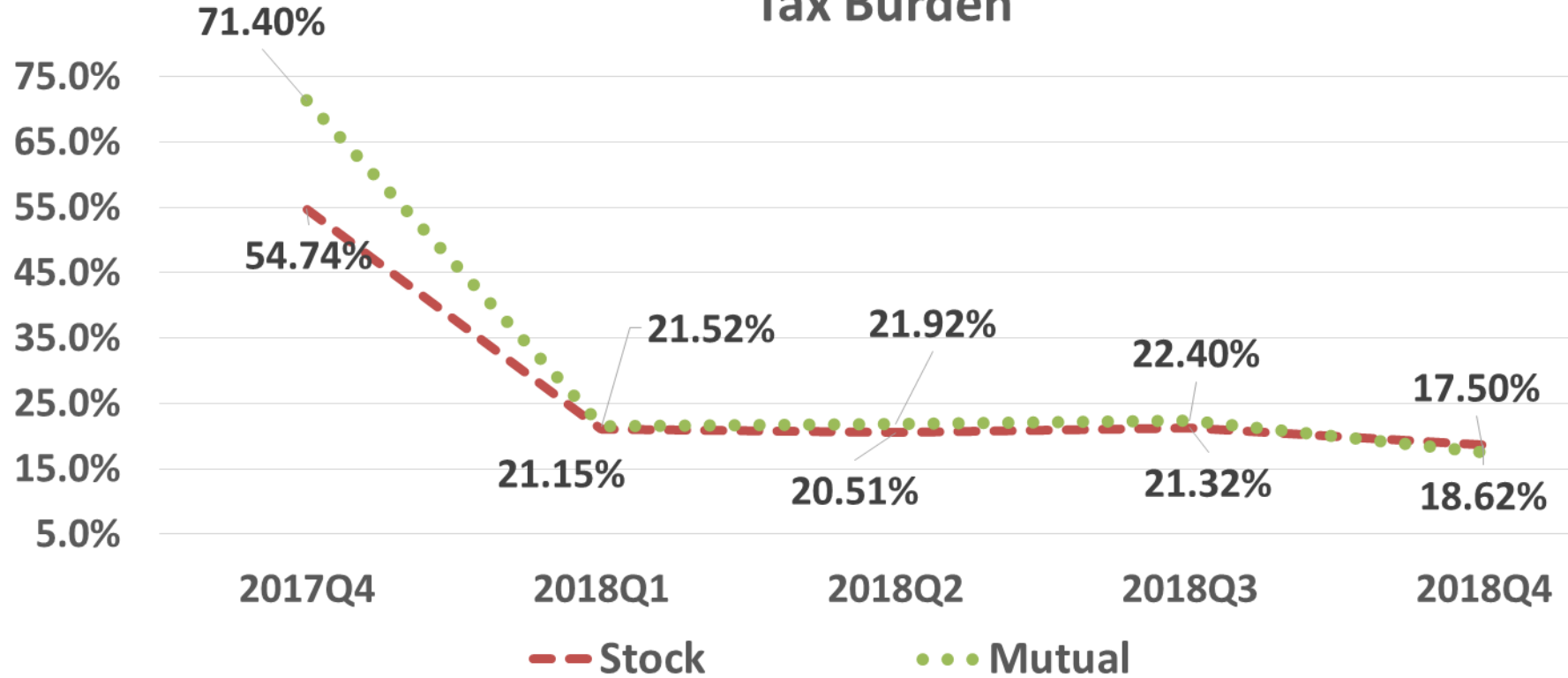




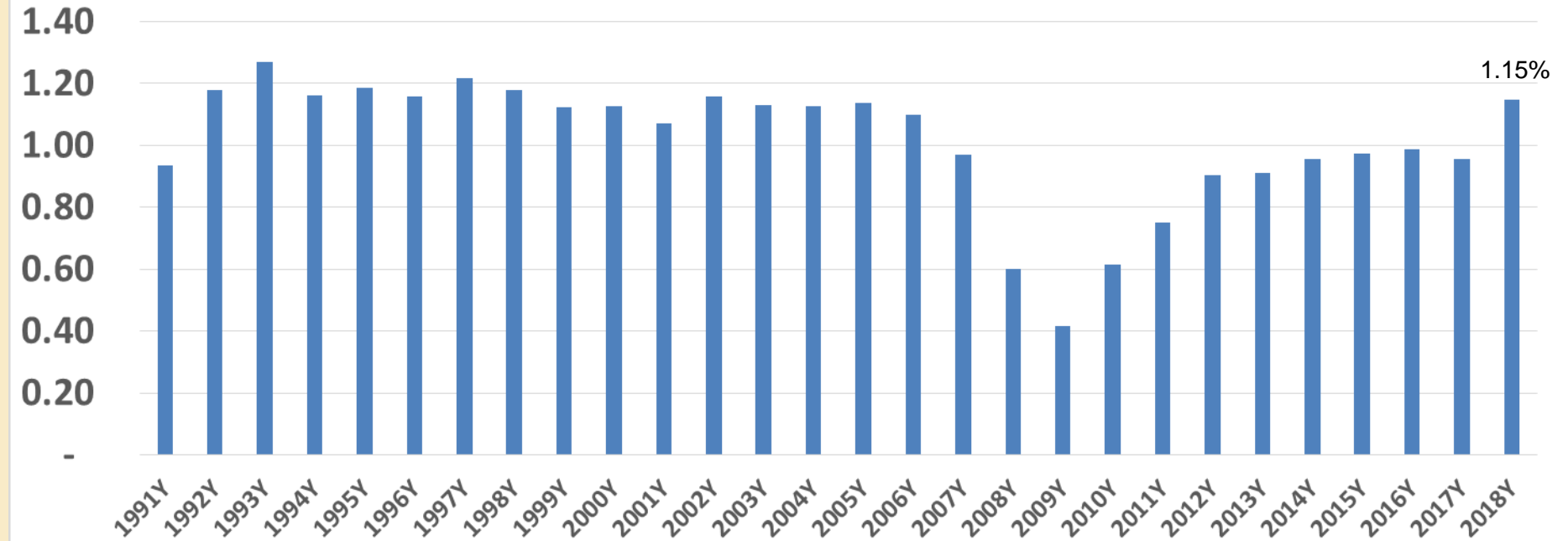
## Annual Gain on Securities/ Avg Assets (%)



## Tax Burden



# Annual ROAA (%)



5% Trimmed Mean

