





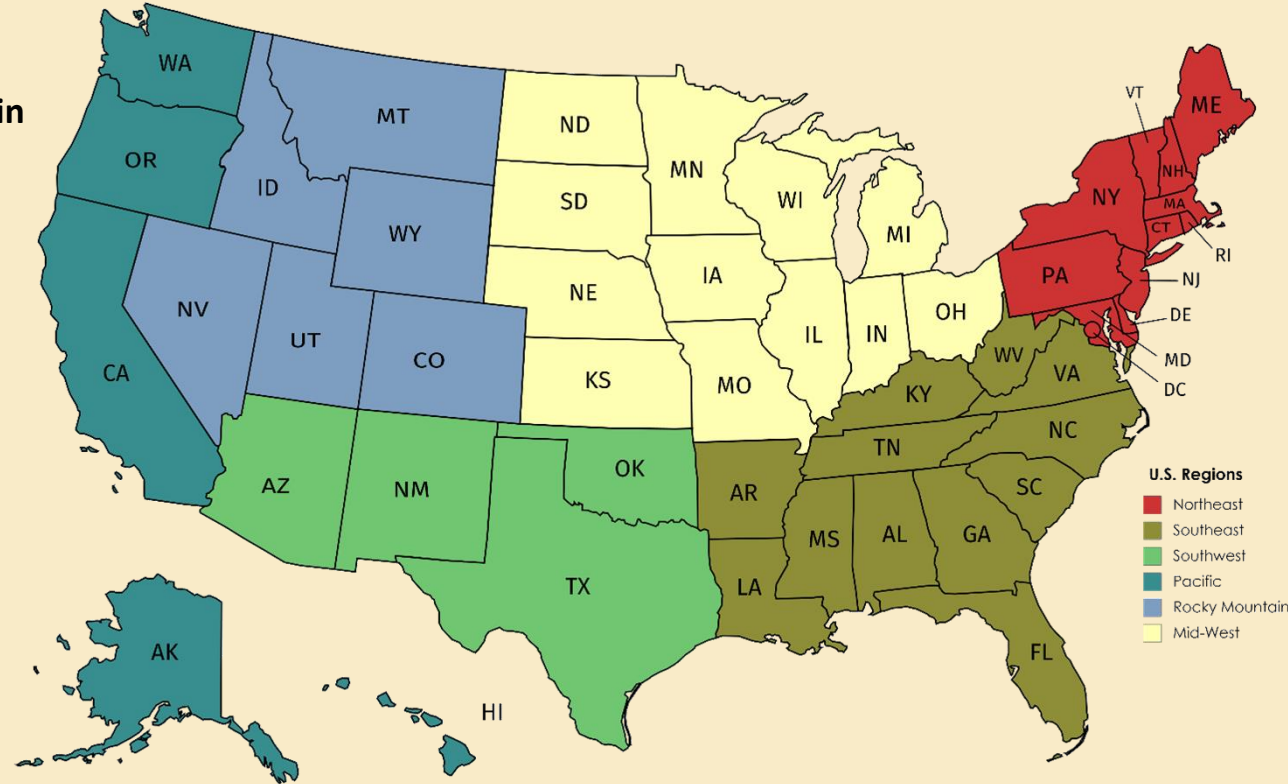
# What is the Top 15<sup>th</sup> Group?

- A group of banks that have consistently performed well in the S&B Composite Index over the past year.
- These banks have been able to optimally balance their Risk and Return throughout 2018.
- The pool of banks range in assets from \$10 million to \$30 billion.
- The Top 15<sup>th</sup> represent those banks than had an S&B Composite score in the top 15<sup>th</sup> percentile.
- Of the 5,213 banks in the benchmark, 782 made it into the Top 15<sup>th</sup> ranking.



# Regional Distribution

	Banks in Region	# of Banks in Top 15th
Northeast	609	39
Southeast	1,171	181
Southwest	682	175
Mid-west	2,345	288
Pacific	208	39
Rocky Mountain	198	60



# COMPOSITE SCORE

UNDERPERFORMING

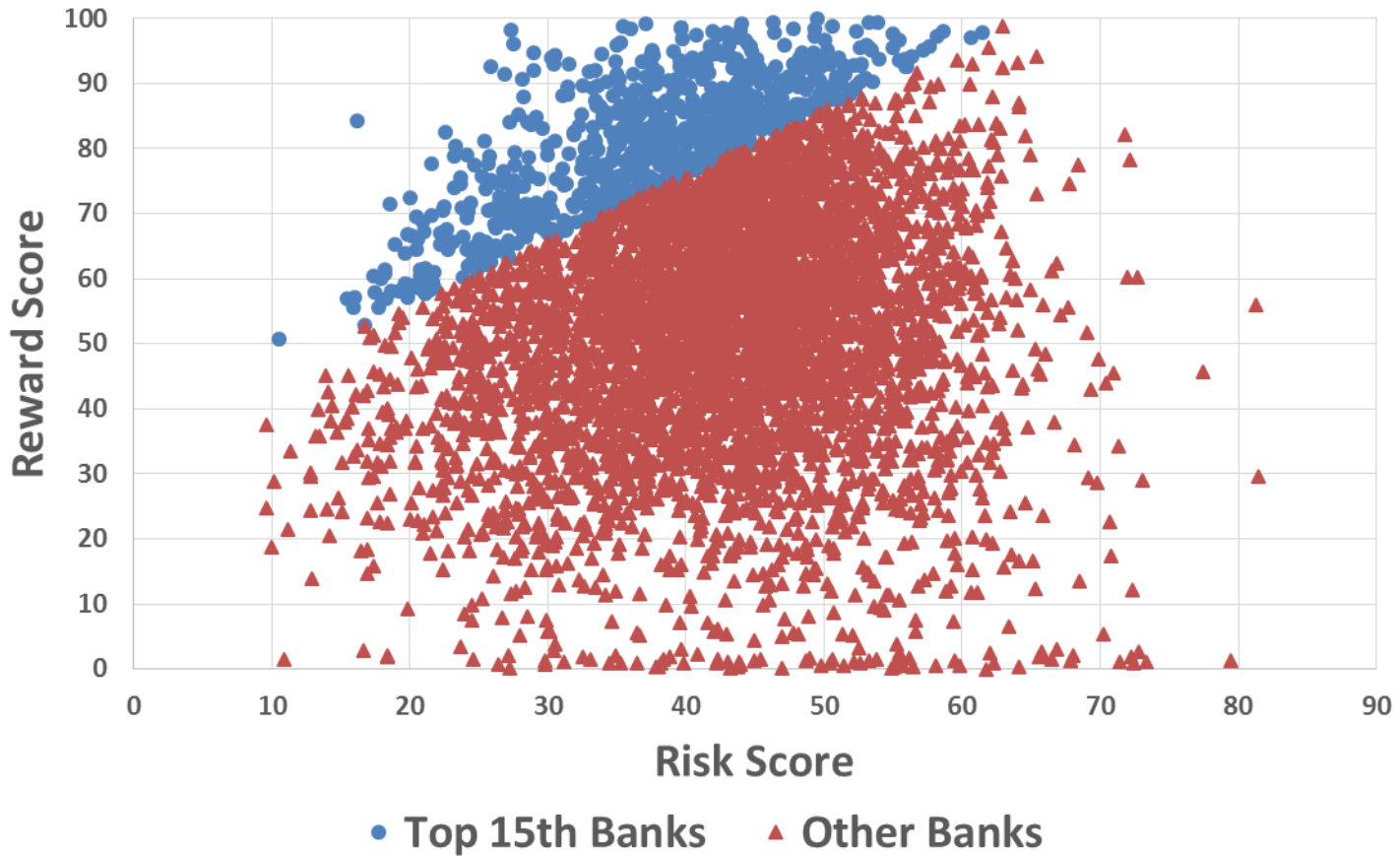
OPTIMAL



|———|  
Range of Scores

■ National Median

◆ Top 15<sup>th</sup> Group Median



# TOTAL RISK SCORE



|-----|  
Range of Scores


█ National Median

◆ Top 15<sup>th</sup> Group Median

# REWARD SCORE



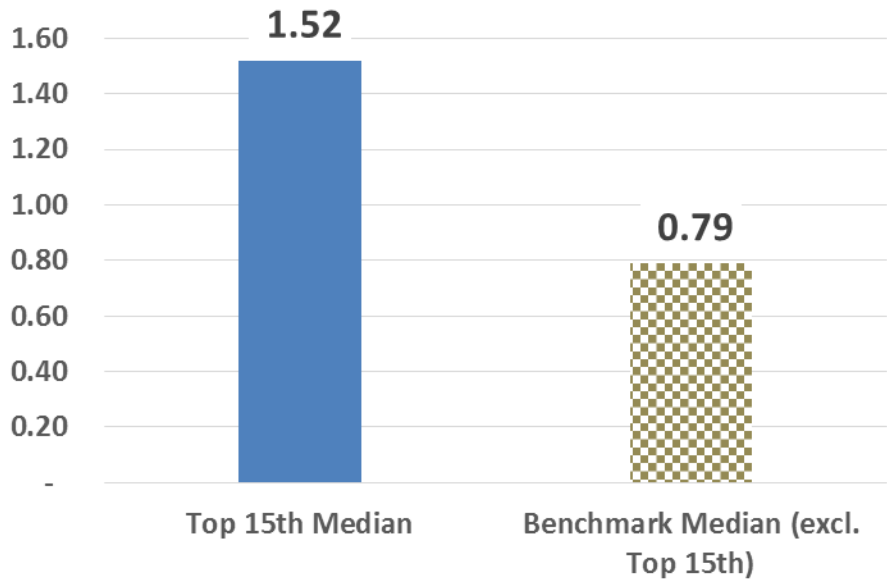
| Range of Scores |

 National Median

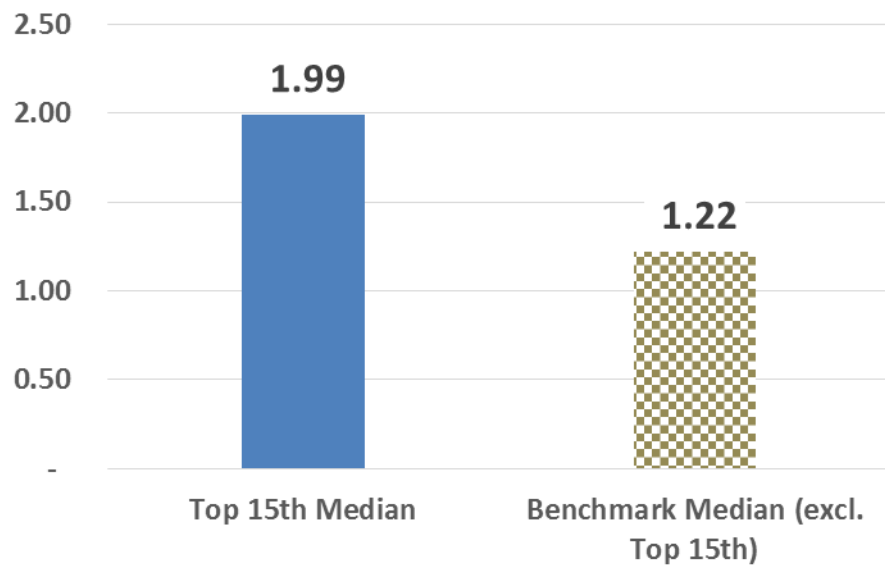
 Top 15<sup>th</sup> Group Median

# Top 15<sup>th</sup> to Benchmark Comparison

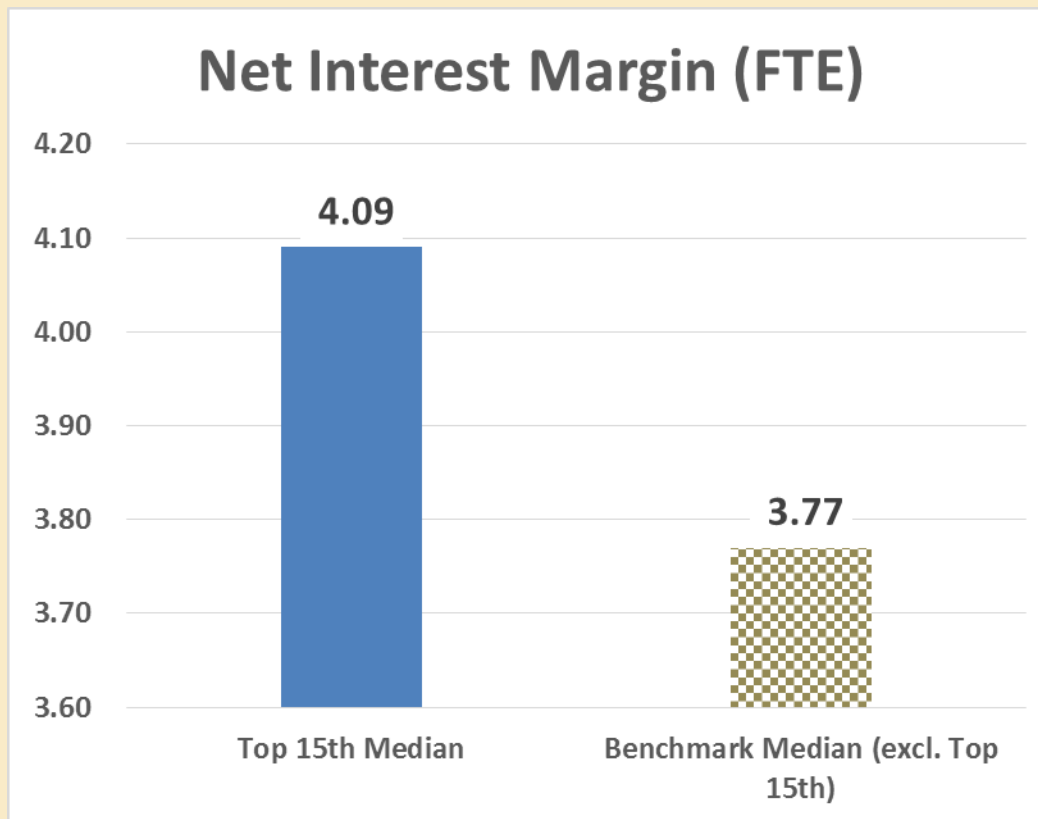
## ROAA (nonSub S Banks)



## ROAA (Sub S Banks)

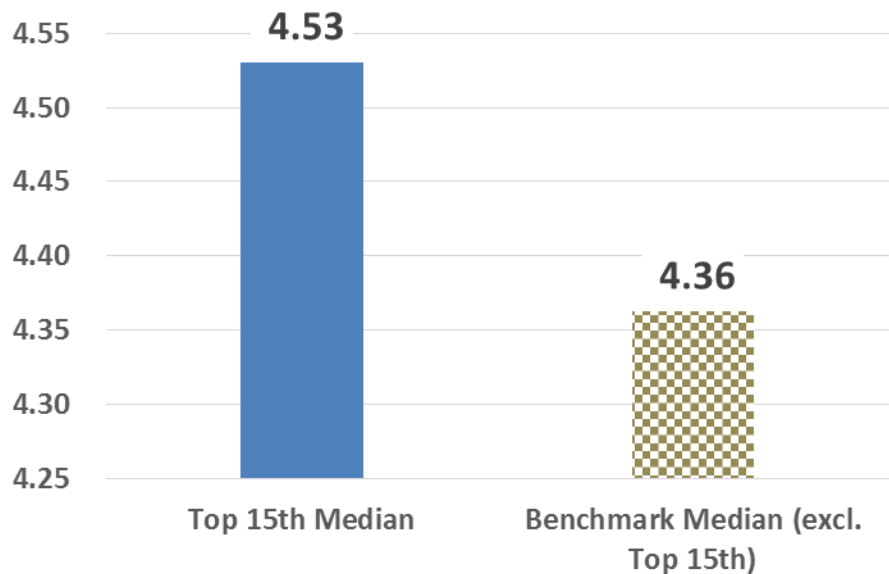


# Top 15<sup>th</sup> to Benchmark Comparison

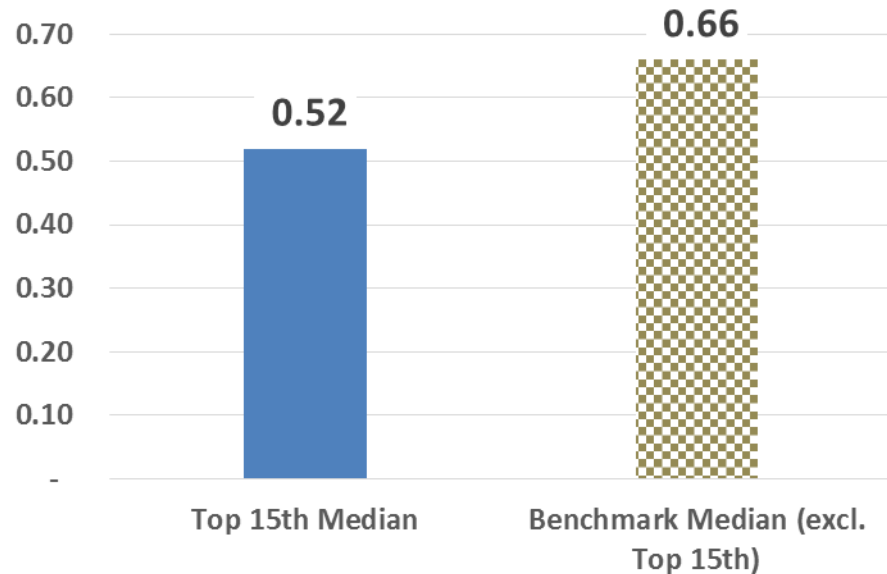


# Top 15<sup>th</sup> to Benchmark Comparison

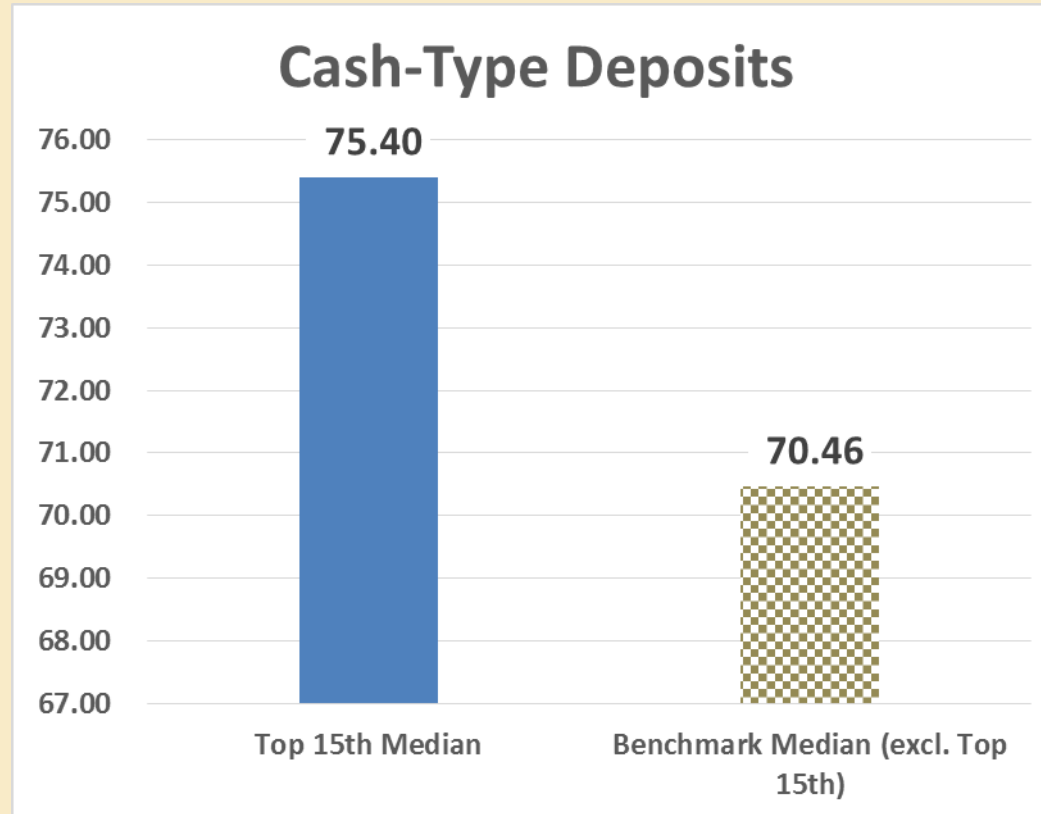
## Yield on Earning Assets



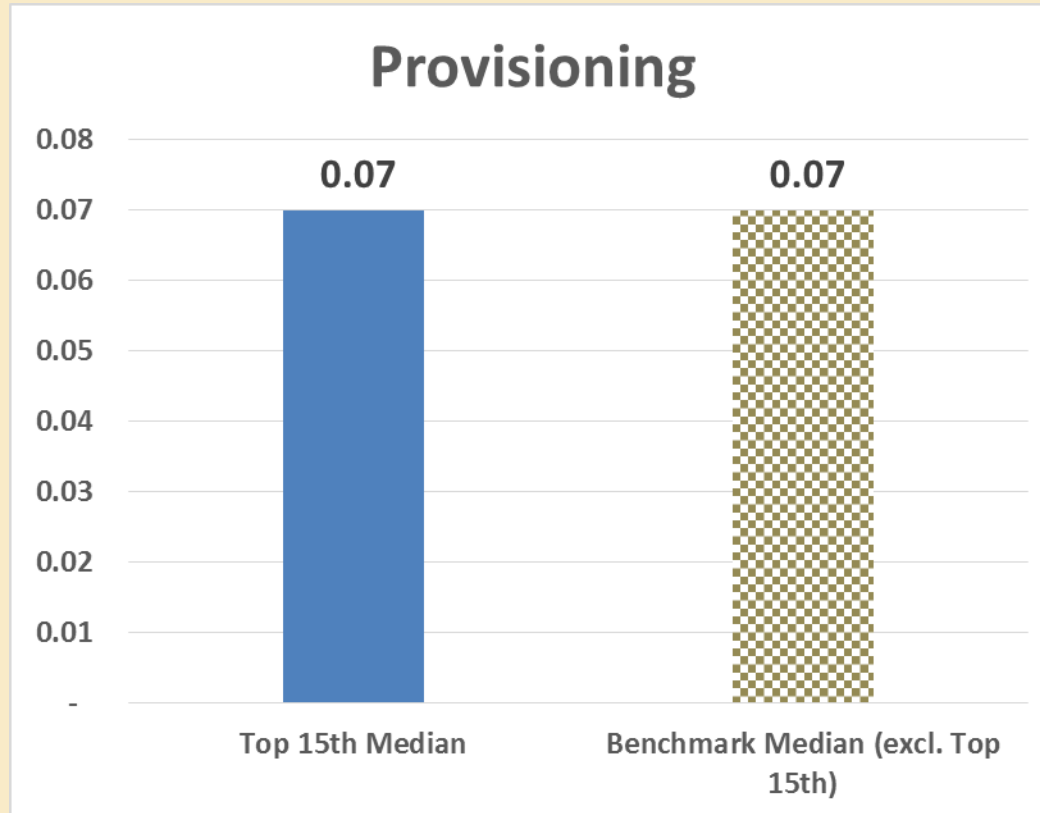
## Cost of Funds



# Top 15<sup>th</sup> to Benchmark Comparison

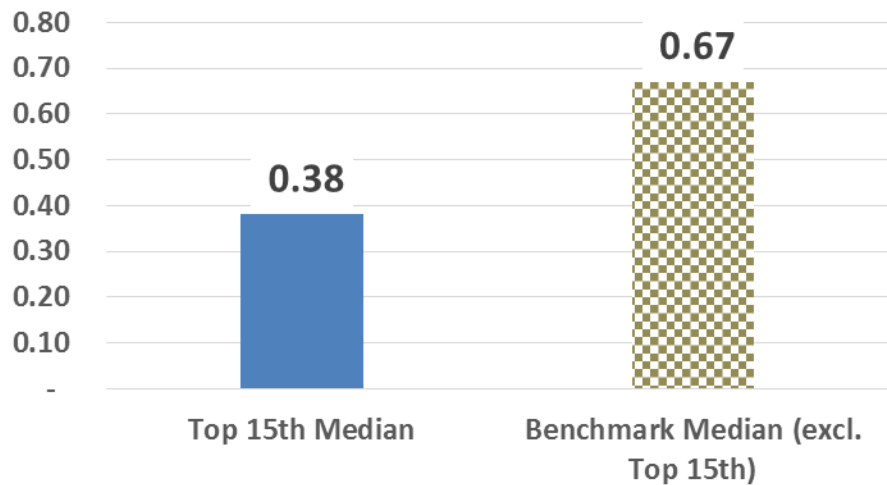


# Top 15<sup>th</sup> to Benchmark Comparison

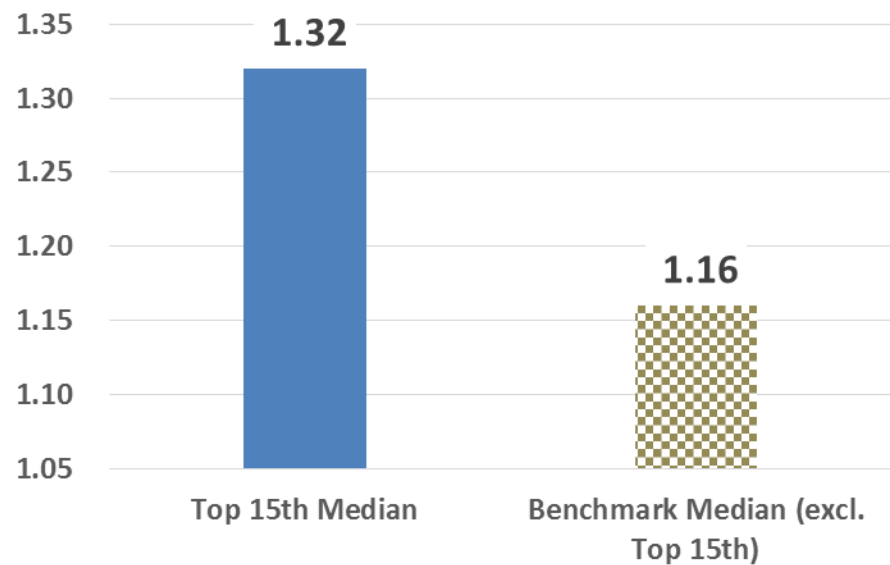


# Top 15<sup>th</sup> to Benchmark Comparison

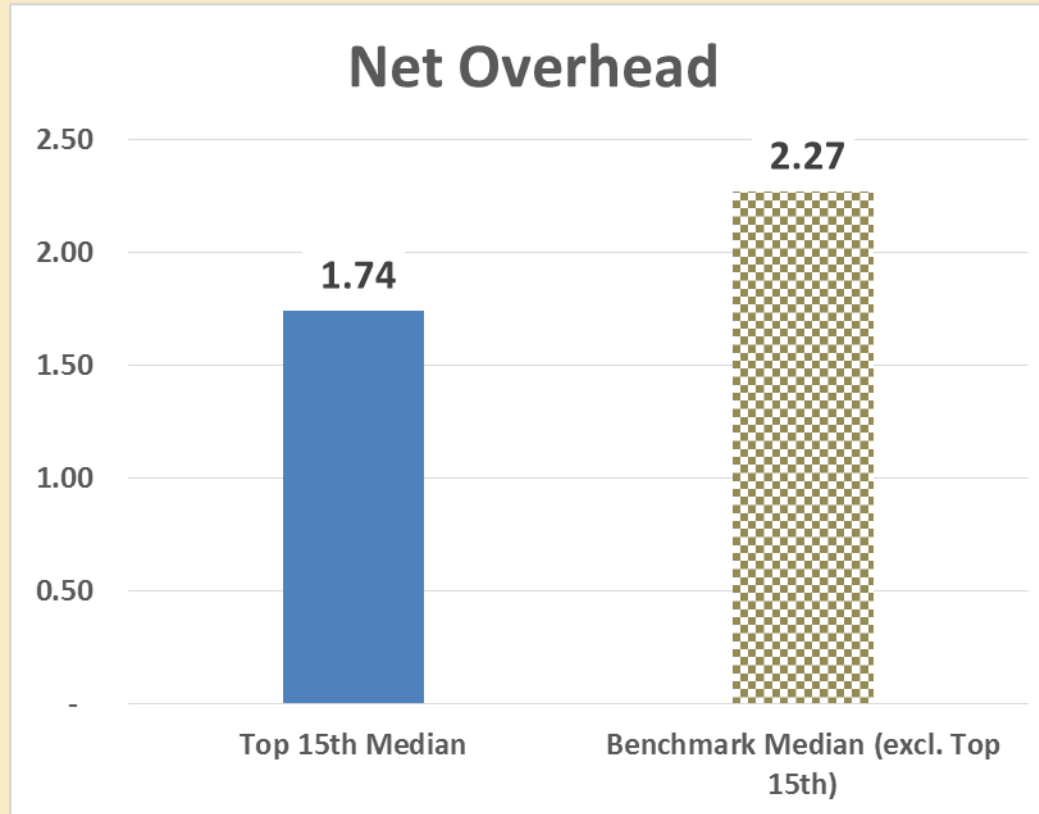
## Nonperforming Assets to Total Assets



## Reserves to Total Loans

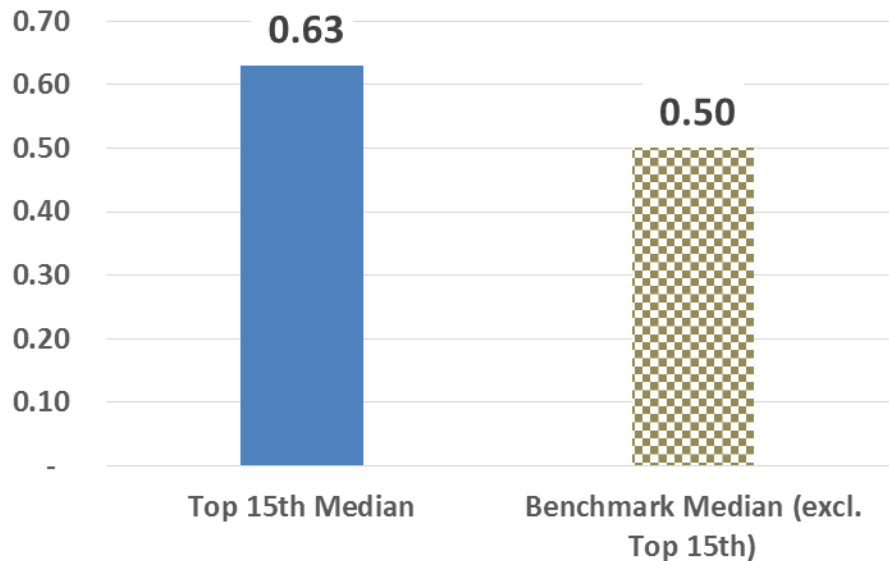


# Top 15<sup>th</sup> to Benchmark Comparison

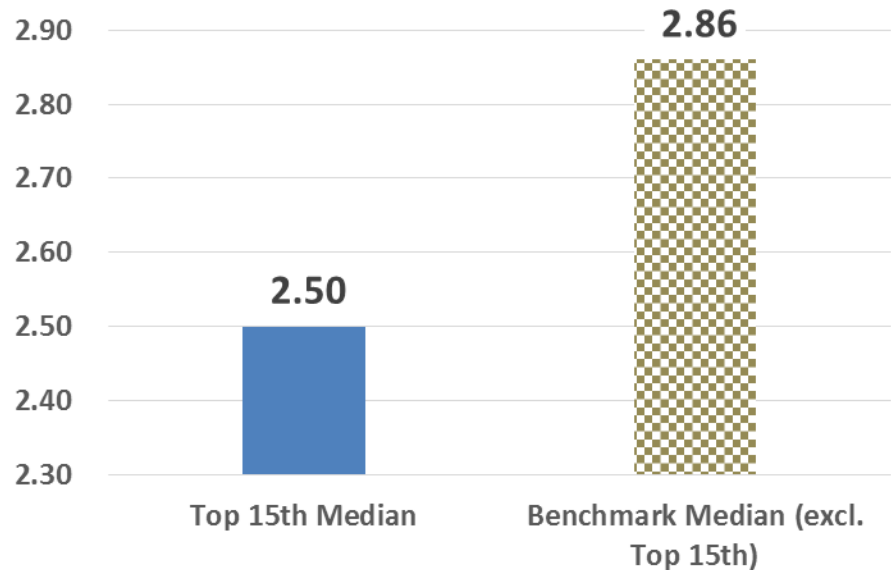


# Top 15<sup>th</sup> to Benchmark Comparison

## Noninterest Income



## Noninterest Expense



# Top 15<sup>th</sup> to Benchmark Comparison

