



PERFORMANCE RISK ESSENTIALS

WITH COMPETITOR WATCH



5,897
4,648
4,780
1,435
9,564
4,654
6,098
2,456
2,546
3,000
3,656
4,643
7,809

Sample Bank

Quarter Analyzed
2021Q3



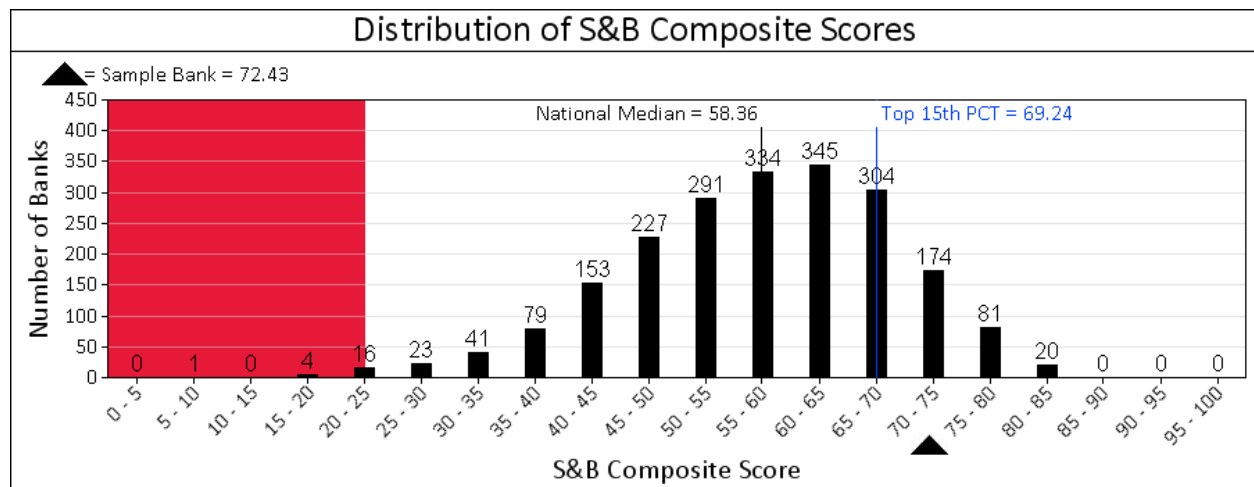
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2021Q3-Risk Versus Reward

There are numerous methods to gauge your community bank’s performance. At S&B, we believe that risk must be measured and quantified as the core of performance. Strategically, every board should set its comfort level of risk. Then, based on circumstances, the level of reward can be set as a strategic goal. However, it is also important the board monitor the relationship between risk and reward in light of the overall banking industry. To do this, the board can utilize the proprietary S&B Risk Versus Reward Composite Index. This index measures a bank’s ability to balance risk and reward. The higher the score, the better balanced the trade-off is between risk and reward.

The S&B Composite Rank for Sample Bank (referred to herein as the “Bank”) can be found on page 3. The Bank’s S&B Composite Score of 72.43 ranks it in the 92nd percentile of the community bank national benchmark.¹ Therefore, only 8 percent of the banks have a higher composite score than the Bank. At this percentile ranking, the Bank’s risk and reward trade-off is optimally balanced compared to the benchmark group. Outlined in the chart below is a distribution of S&B Composite Scores for the benchmark group. Additionally, the national median score is highlighted along with the Bank’s score and the top 15th percentile score. Many directors and management teams want to know where their bank lies in the distribution of the S&B Composite Scores and how their bank compares to the national median score. Please refer to page 10 where this data is presented in tabular format. As demonstrated in the table below, only 167 banks have a higher composite score of the 2,093 banks in the benchmark group. Furthermore, the median S&B Composite Score for the state of Pennsylvania is 56.58.



On the following pages, the Bank’s S&B Composite Score is further analyzed based on its two components: Risk and Reward.

¹ The community bank national benchmark includes stock banks with assets between \$100 million and \$5 billion.

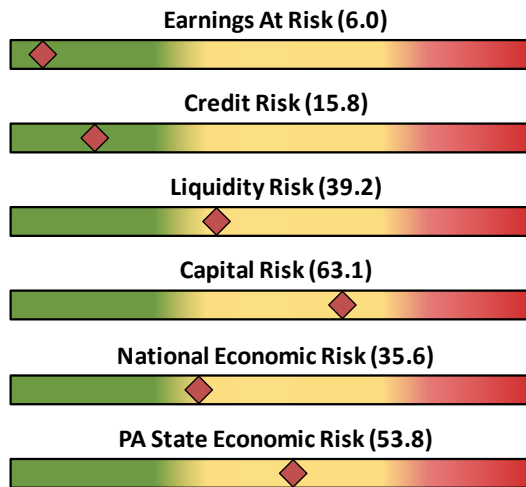
Risk vs. Reward

Composite Percentile Rank: 92.0

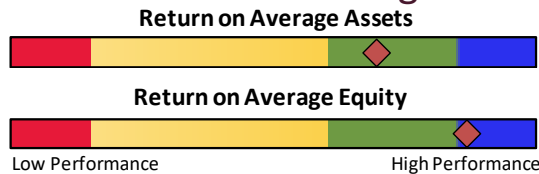
Based upon the combined levels of risk and reward, the Bank's composite ranked in the 92nd percentile of all banks in the national benchmark group. At this ranking, the Bank's relationship between risk and reward has achieved an optimal level of performance. Below, we breakout the Bank's risk and reward scores for the 2021Q3 along with trending over the past five quarters.



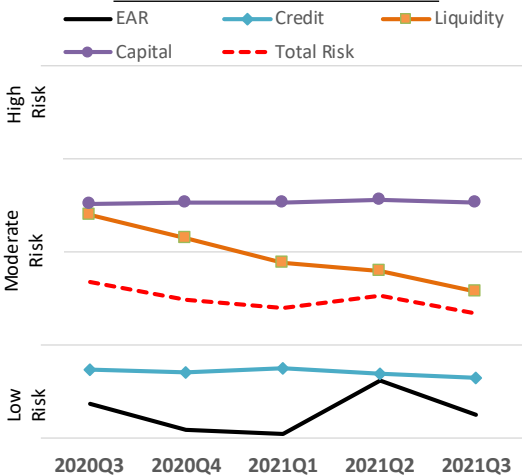
Risk Ranking



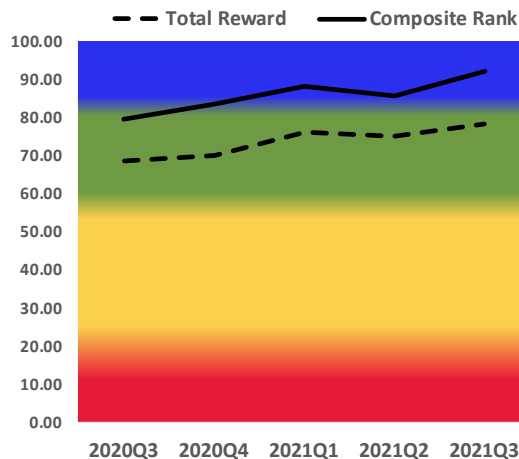
Reward Ranking



Trend in Risk Indicators



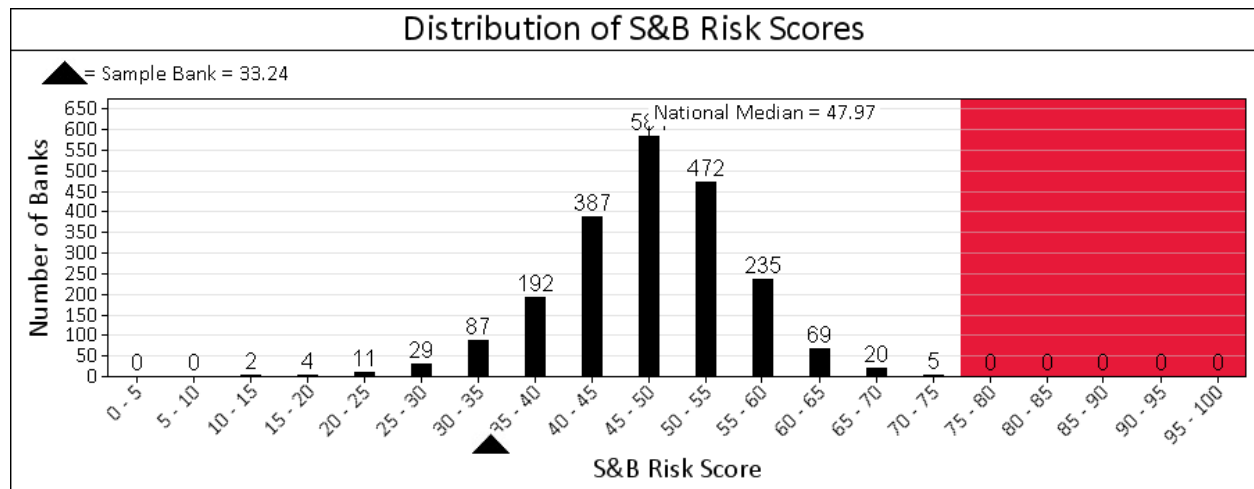
Trend in Reward and Composite Rank



2021Q3-Risk

S&B’s proprietary risk model can be used as confirmation of a community bank’s risk, a method to monitor risk trends or a red flag for directors and senior management. The S&B Total Risk Index compares your Bank’s risk to all community banks in the U.S. The S&B Total Risk Index and its components should not be viewed as positive or negative. The model’s results should be used to promote assessment of risk, discussion, and possible action. For example, if a bank is showing moderate to high risk, the risk may be mitigated based on the bank’s actual performance. In the extreme, the S&B Total Risk Index predicted 99% of the banks that ultimately failed during the Financial Crisis years before they failed.

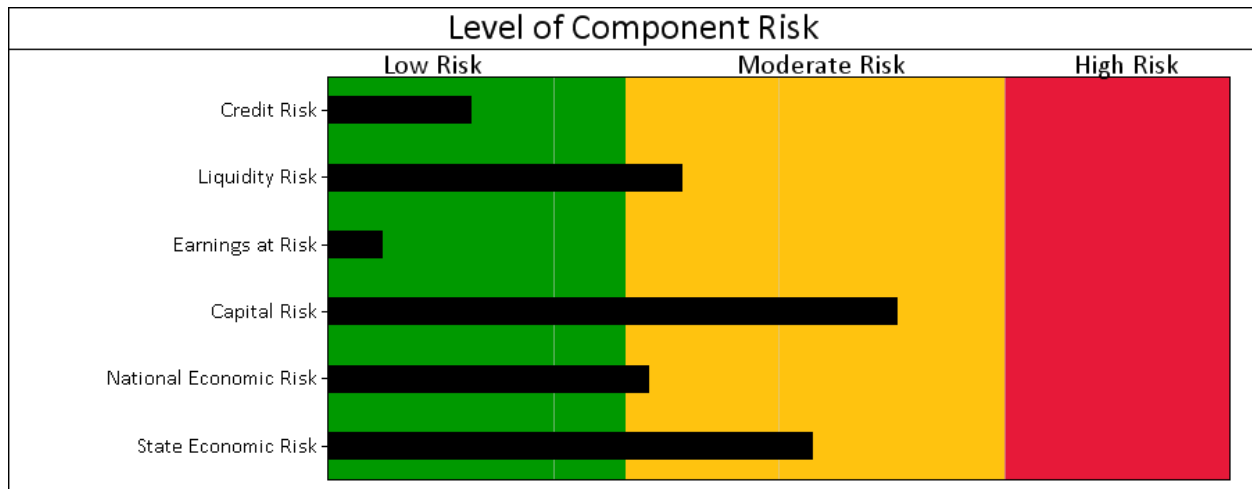
The Bank’s S&B Total Risk Index score is 33.24. This risk score suggests that the Bank is taking a low/moderate level of risk. The chart below presents the distribution of the S&B Total Risk Index scores for the community bank benchmark group along with the Bank’s score and the benchmark’s median score. The area above 75 is highlighted in red as it indicates a high level of overall risk.



S&B believes that every community bank board should understand its overall risk profile and the S&B Total Risk Index can help achieve that goal. The S&B Total Risk Index is founded on the regulatory CAMELS and has Jay Brew’s weightings of capital risk, credit risk, earnings at risk, and liquidity risk. Dr. Ed Seifried has added the vital components of national and regional economic risks. The S&B Total Risk Index can then be used to compare your Bank’s index to your state’s median and the national benchmark’s median. This information is provided on page 10, which shows the national median is 47.97 and the median risk score of Pennsylvania banks is 47.92. Comparing these scores to the Bank’s score of 33.24, shows that the Bank has taken less risk than the median national benchmark and state peers.

In addition to knowing the overall risk score, it is also important to review each of the components of the index. The S&B Risk Components are indicators of risk that align with the regulatory CAMELS. These indicators provide the Bank with a “red flag” to then analyze the risk further. In many cases, the risk may be mitigated in another part of the balance sheet or an underlining process or procedure. We have found that if directors and management teams recognized the warnings of risk, many of the issues affecting community banks during the Financial Crisis and the ensuing Great Recession might have been reduced or entirely averted. As part of their due diligence, it is also important for your directors to monitor the Bank’s risk trends, which can be found on page 4 and further discussed on page 9.

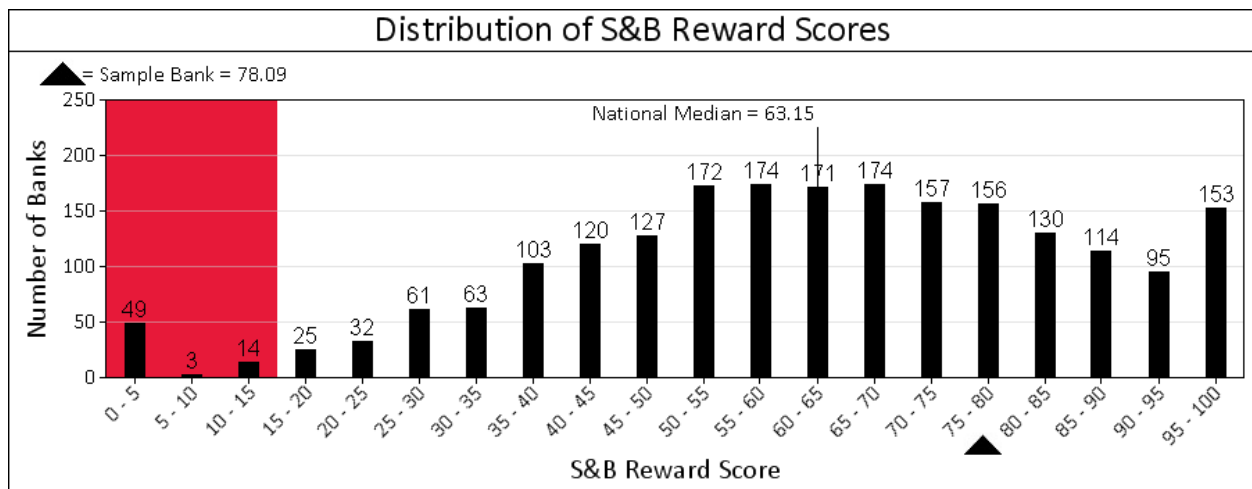
Below, each risk component is identified along with the calculated risk levels for the Bank.



2021Q3-Reward

S&B believes that a community bank’s reward is a balance between return on average assets and return on average equity. A bank’s return on average assets is an indicator of the quality of the bank’s earnings, whereas the return on average equity is dependent on the bank’s strategic goals of maintaining capital safety while providing stable returns to shareholders/stakeholders.

The Bank scored 78.09 within the S&B Reward Scoring System. With that score, the Bank has a high performance based on S&B’s Reward Scoring System. The median score of the banks in the national benchmark group was 63.15, 14.94 points below the Bank’s score. The chart below presents the distribution of the S&B Reward Scores of the banks in the benchmark group. This chart also indicates where the Bank’s benchmark median and the S&B Reward Score fall within the distribution.



Another way to analyze the Bank’s S&B Reward Score is its percentile ranking among the benchmark group. In the 2021Q3, the Bank’s S&B Reward Score ranked in the 73rd percentile within the benchmark. Therefore, only 27 percent of the banks in the benchmark group had a higher S&B Reward Score.

In addition to our scoring system, S&B believes it is important to also follow the three key drivers of a community bank’s earnings performance relative to the benchmark group. These key drivers include net interest margin, net overhead, and tax efficiency. On page 11 of this report, the Performance Dashboard indicates the Bank’s performance in return and the components of the key drivers relative to the national benchmark group. By analyzing the key drivers of earnings, the Bank can determine areas for improvement.



Performance Risk Essentials

In the table below, the underlying drivers of ROAA are identified. Additionally, the table demonstrates the increase in income and the impact to ROAA and ROAE if the Bank were to match the national benchmark's level for those ratios that the Bank is underperforming compared to the national benchmark. Most banks will find that they are doing better than the benchmark in some areas and worse in other areas. By necessity, improvements to one ratio assume that the other ratios remain constant.

Targeted Areas for Improvement

The table below indicates the impact on Net Income, ROAA and ROAE, if the Bank can achieve benchmark performance.

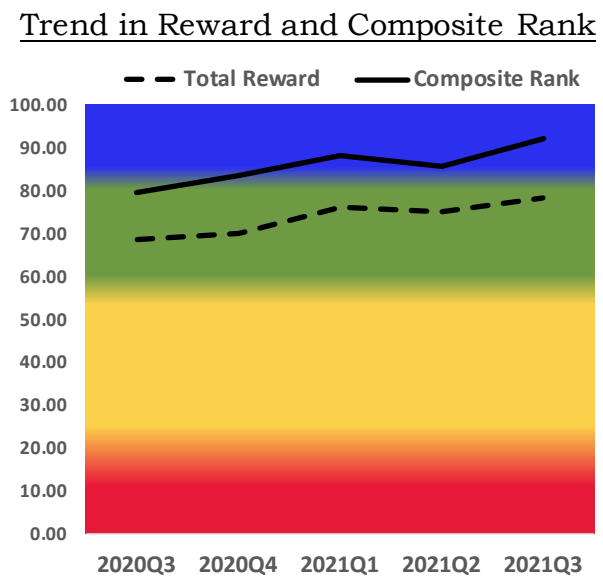
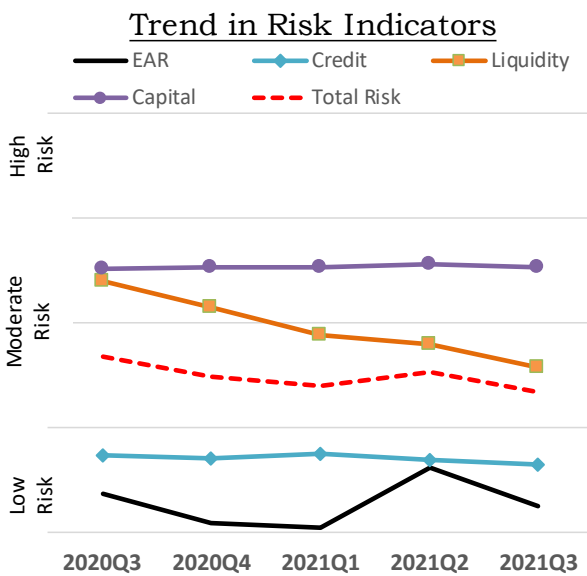
Focus Area	Bank	Benchmark	Improvement in:		
			Net Income (\$000)*	ROAA (bp)	ROAE (bp)
Yield on Loans	3.90	5.16	11,352.8	73	966
Yield on Investments	1.80	1.65	-	-	-
Yield on Earning Assets	3.28	3.69	4,843.1	31	412
Cost of Funds	0.27	0.33	-	-	-
Net Interest Margin	3.06	3.41	4,179.9	27	356
Earning Assets/Total Assets	96.56	94.65	-	-	-
Noninterest Income	0.13	0.88	9,117.5	59	776
Noninterest Expense	1.56	2.58	-	-	-
Net Overhead	1.43	1.70	-	-	-
Tax Burden	19.75	21.59	-	-	-

*Assumes a marginal tax rate of 21%

Having a firm grasp of the Bank's strengths and weaknesses is extremely important for deciding where management needs to focus resources to build ROAA and ROAE going forward. The table above illuminates the degree of impact that each area offers. Seeing the impact on the Bank's ROAA and ROAE from matching the benchmark in various areas should help management prioritize and decide what level of commitment in resources is justified for the pursuit of various goals.

Trends in Risk and Reward

S&B, along with the regulators, believes that every director should be aware of trends in risk and reward over time. With failed banks, we had seen disturbing trends in risk years before the banks failed. Trends, both positive and negative, should provide boards and management teams with information for discussion and possible deeper investigation as part of the oversight process. Below, the trends in the Bank’s S&B Composite Rank, S&B Reward Score and S&B Risk Score covering five quarters are presented.



The charts above demonstrate that the Bank’s S&B Composite Rank has declined slightly over the past five quarters. This decline in the S&B Composite Rank was the result of an increase in the S&B Reward Score, which was supported by an improvement in the S&B Risk Score over the past five quarters. Furthermore, there has been some volatility in the overall S&B Composite Rank as it has moved within a range of 12.5 points during this period.

	2021Q3	2021Q2	2021Q1	2020Q4	2020Q3
Composite Score	Optimal	Optimal	Optimal	Well-Balanced	Well-Balanced
Bank Composite Rank	92.00	85.70	88.20	83.40	79.50
Bank Composite Score	72.43	68.64	70.57	66.57	63.32
Banks with Higher Score	167	300	246	347	429
Banks with Lower Score	1,925	1,796	1,850	1,749	1,664
National Median	58.36	57.34	57.40	54.79	53.35
15th PCT	69.24	68.40	69.18	67.08	65.95
State Median	56.58	55.09	56.01	55.51	51.53
Reward Score	High Performance	High Performance	High Performance	High Performance	High Performance
Bank	78.09	75.20	75.99	69.97	68.56
Banks with Higher Score	558	606	604	612	593
Banks with Lower Score	1,534	1,490	1,492	1,484	1,501
National Median	63.15	62.14	62.48	56.59	55.64
State Median	60.03	56.96	59.96	58.18	52.67
Total Risk Score	Low/Moderate	Low/Moderate	Low/Moderate	Low/Moderate	Low/Moderate
Bank	33.24	37.92	34.86	36.82	41.92
Banks with Higher Risk	2,012	1,888	1,974	1,875	1,687
Banks with Lower Risk	85	209	123	222	410
National Median	47.97	48.40	48.39	48.87	51.02
State Median	47.92	48.99	47.58	47.95	49.94
Credit Risk Score	Low	Low	Low	Low	Low
Bank	15.85	17.19	18.61	17.44	18.31
Banks with Higher Risk	2,077	2,074	2,066	2,075	2,074
Banks with Lower Risk	20	22	30	21	22
National Median	37.25	37.44	38.03	39.13	39.00
State Median	35.41	35.92	36.06	36.96	35.36
Earnings At Risk Score	Low	Low	Low	Low	Low
Bank	5.96	15.37	1.00	2.15	9.11
Banks with Higher Risk	2,076	2,046	2,077	2,066	2,030
Banks with Lower Risk	12	44	0	16	52
National Median	64.93	64.66	62.98	59.14	57.21
State Median	55.37	54.06	48.86	45.61	47.36
Liquidity Risk Score	Low/Moderate	Low/Moderate	Low/Moderate	Moderate	Moderate
Bank	39.21	44.74	46.79	53.35	59.92
Banks with Higher Risk	580	468	446	390	343
Banks with Lower Risk	1,516	1,628	1,650	1,706	1,753
National Median	26.05	28.69	30.01	34.56	39.73
State Median	36.45	36.65	40.20	41.69	45.25
Capital Risk Score	Moderate/High	Moderate/High	Moderate/High	Moderate/High	Moderate/High
Bank	63.09	63.99	62.97	63.25	62.76
Banks with Higher Risk	167	133	261	167	217
Banks with Lower Risk	1,930	1,963	1,835	1,929	1,879
National Median	51.14	51.59	52.50	51.25	50.90
State Median	55.23	55.08	56.29	54.68	55.42

2021Q3 Financial Comparisons - Sample Bank

Overall Performance (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
ROAA	1.17	1.14	1.00	2.5%	16.8%
Pre-tax ROAA	1.46	1.46	1.22	0.2%	20.1%
ROAE	15.45	10.55	10.47	46.4%	47.6%
Pre-tax ROAE	19.28	13.97	12.27	38.0%	57.1%

Drivers of Performance (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Net Interest Margin (FTE)	3.06	3.41	3.15	-10.4%	-2.9%
Level of Earning Assets	96.56	94.65	94.66	2.0%	2.0%
Provisioning	0.04	0.06	0.05	-37.2%	-23.3%
Net Overhead	1.43	1.70	1.68	-15.9%	-15.0%
Tax Burden	19.75	21.59	17.74	-8.5%	11.3%
Leverage	7.71	10.50	10.03	-26.6%	-23.1%

Net Interest Income (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Net Interest Margin	3.03	3.38	3.11	-10.3%	-2.6%
Net Interest Margin (FTE)	3.06	3.41	3.15	-10.4%	-2.9%
Yield on Earning Assets	3.28	3.69	3.48	-11.1%	-5.6%
Yield on Loans	3.90	5.16	4.42	-24.4%	-11.7%
Yield on Investments	1.80	1.65	1.88	8.8%	-4.3%
Cost of Funds	0.27	0.33	0.38	-18.5%	-29.5%
Cost of Int. Deposits	0.34	0.42	0.43	-18.9%	-21.0%
Cost of Borrowings	0.41	1.33	1.67	-69.2%	-75.5%

Overhead (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Net Overhead	1.43	1.70	1.68	-15.9%	-15.0%
Efficiency Ratio	50.58	63.02	64.31	-19.7%	-21.4%
Noninterest Income	0.13	0.88	0.51	-85.2%	-74.3%
Noninterest Expense	1.56	2.58	2.32	-39.6%	-32.8%

Capital (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Leverage Ratio	7.71	10.50	10.03	-26.6%	-23.1%
Equity to Assets	7.61	10.79	10.31	-29.5%	-26.2%
Total Risk-Based Ratio	13.49	17.22	15.00	-21.7%	-10.1%

Asset Quality (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Nonperforming Assets to Total Assets	0.18	0.58	0.55	-68.8%	-67.3%
Noncurrent Loans to Total Loans	0.07	0.63	0.51	-88.9%	-86.3%
Net Charge-offs/ Avg loans (LTM)	0.00	0.04	0.03	NA	NA

Level of Earning Assets (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Level of Earning Assets	96.56	94.65	94.66	2.0%	2.0%
Loans to Assets	72.43	60.09	64.46	20.5%	12.4%
Investments to Assets	16.87	20.95	17.67	-19.5%	-4.5%

Tax Management (%)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Tax Burden	19.75	21.59	17.74	-8.5%	11.3%

Productivity (\$000)	Sample Bank	Nat'l Benchmark	PA Peers	Bmk Var.	Peer Var.
Assets Per Employee	15,664	7,122	7,231	119.9%	116.6%
Loans Per Employee	11,345	4,249	4,576	167.0%	147.9%
Deposits Per Employee	14,010	6,076	6,011	130.6%	133.1%
Branch Productivity	156,641	119,166	77,521	31.4%	102.1%
Revenue Per Employee	118.34	68.5	62.6	72.8%	89.0%

2021Q3 Financial Comparisons - Sample Bank

Loan Composition (% of Loans)	Sample Bank	Nat'l Benchmark	PA Peers
Residential Real Estate	64.04	25.22	37.97
Commercial Real Estate	22.73	30.49	30.02
Multi-Family Real Estate	6.69	4.36	4.76
Construction	1.04	7.47	4.62
Farm	0.01	6.32	3.07
Total Real Estate	94.50	74.94	82.73
Commercial and Industrial	5.28	14.95	11.42
Consumer	0.07	4.14	2.05
Leases	0.00	0.17	0.03
Other	0.15	5.79	3.76

Bmk Var.	Peer Var.
153.9%	68.6%
-25.5%	-24.3%
53.4%	40.5%
-86.1%	-77.5%
-99.8%	-99.7%
26.1%	14.2%
-64.7%	-53.8%
-98.3%	-96.6%
NA	NA
-97.4%	-96.0%

Security Composition (% of Securities)	Sample Bank	Nat'l Benchmark	PA Peers
U.S. Treasury	0.00	7.45	3.65
U.S. Agency	11.03	15.15	12.06
Municipal	22.10	29.86	30.47
Mortgage-Backed	66.68	25.23	24.09
CMO	0.00	8.56	8.98
CMBS	0.19	4.61	2.85
Structured Product	0.00	0.08	0.01
Asset-Backed	0.00	0.84	0.55
Other Debt	0.00	4.60	8.56
Equity	0.00	0.46	0.17

Bmk Var.	Peer Var.
NA	NA
-27.2%	-8.6%
-26.0%	-27.5%
164.3%	176.8%
NA	NA
-95.8%	-93.2%
NA	NA
NA	NA
NA	NA
NA	NA

Deposit Composition (% of Deposits)	Sample Bank	Nat'l Benchmark	PA Peers
Cash-Type Deposits	88.04	78.42	74.39
DDA	25.31	27.45	21.23
NOW	9.84	12.30	4.31
Savings & MMDAs	52.89	38.68	48.85
Total CDs	11.95	20.78	19.74
Retail CDs	7.68	15.85	16.25
Jumbo CDs	4.27	4.94	3.49
Foreign Deposits	NA	NA	NA

Bmk Var.	Peer Var.
12.3%	18.4%
-7.8%	19.2%
-20.0%	128.3%
36.8%	8.3%
-42.5%	-39.5%
-51.5%	-52.7%
-13.5%	22.5%
NA	NA

Funding Methods (% of Assets)	Sample Bank	Nat'l Benchmark	PA Peers
Deposits	89.44	85.66	84.65
Fed Funds Purchased	0.00	0.02	0.00
Repos	0.82	0.43	0.42
Other Borrowings	0.94	2.11	3.11

Bmk Var.	Peer Var.
4.4%	5.7%
NA	NA
89.0%	94.1%
-55.4%	-69.8%

LTM Growth Rates (%)	Sample Bank	Nat'l Benchmark	PA Peers
Assets	14.74	13.42	10.68
Loans	0.79	1.38	1.32
Deposits	21.86	16.76	14.25

Bmk Var.	Peer Var.
9.8%	38.0%
-42.9%	-40.0%
30.4%	53.4%

S&B



COMPETITOR
WATCH

Seifried & Brew

As of 2021Q3	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Composite Score	Optimal	Balanced	Well-Balanced	Underperforming
Bank Composite Rank	92.00	34.80	65.10	7.80
Bank Composite Score	72.43	53.37	62.72	40.00
Banks with Higher Score	167	1,362	531	1,800
Banks with Lower Score	1,925	730	1,565	293
National Median	58.36	58.36	58.36	58.36
Top 15th PCT	69.24			
Pennsylvania State Median	56.58			
Reward Score	High Performance	Moderate Performance	High Performance	Low Performance
Bank	78.09	49.50	73.93	27.91
Banks with Higher Score	558	1,508	680	1,936
Banks with Lower Score	1,534	584	1,412	156
National Median	63.15			
Pennsylvania State Median	60.03			
Total Risk Score	Low/Moderate	Low/Moderate	Low/Moderate	Low/Moderate
Bank	33.24	42.77	48.49	47.90
Banks with Higher Risk	2,012	1,579	978	1,061
Banks with Lower Risk	85	517	1,118	1,035
National Median	47.97			
Pennsylvania State Median	47.92			
Credit Risk Score	Low	Low/Moderate	Low/Moderate	Moderate/High
Bank	15.85	33.69	43.01	60.07
Banks with Higher Risk	2,077	1,426	542	32
Banks with Lower Risk	20	670	1,554	2,064
National Median	37.25			
Pennsylvania State Median	35.41			
Earnings At Risk Score	Low	Low	Low/Moderate	Moderate/High
Bank	5.96	26.58	35.65	65.53
Banks with Higher Risk	2,076	1,983	1,869	1,014
Banks with Lower Risk	12	105	219	1,074
National Median	64.93			
Pennsylvania State Median	55.37			
Liquidity Risk Score	Low/Moderate	Low/Moderate	Low/Moderate	Low
Bank	39.21	45.03	34.58	12.21
Banks with Higher Risk	580	413	733	1,711
Banks with Lower Risk	1,516	1,682	1,362	384
National Median	26.05			
Pennsylvania State Median	36.45			
Capital Risk Score	Moderate/High	Moderate	Moderate/High	Low/Moderate
Bank	63.09	54.39	66.32	39.31
Banks with Higher Risk	167	793	44	1,639
Banks with Lower Risk	1,930	1,303	2,052	457
National Median	51.14			
Pennsylvania State Median	55.23			

2021Q3 Competitor Watch

	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Total Assets (\$000)	1,566,405	886,777	1,856,987	695,431
Branches	10	6	44	14
Primary Regulator	FDIC	FDIC	FDIC	FDIC

Overall Performance (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
ROAA	1.17	0.82	1.09	0.39
Pre-tax ROAA	1.46	1.03	1.25	0.51
ROAE	15.45	8.15	14.30	3.55
Pre-tax ROAE	19.28	10.24	16.40	4.64

Drivers of Performance (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Net Interest Margin (FTE)	3.06	3.16	4.15	2.90
Level of Earning Assets	96.48	92.16	93.31	90.96
Provisioning	0.04	0.00	0.15	0.73
Net Overhead	1.43	1.85	2.35	1.34
Tax Burden	19.75	20.66	13.47	22.05
Leverage	7.71	10.44	7.57	10.88

Net Interest Income (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Net Interest Margin	3.03	3.12	4.02	2.86
Net Interest Margin (FTE)	3.06	3.16	4.15	2.90
Yield on Earning Assets	3.28	3.64	4.44	3.18
Yield on Loans	3.90	4.84	5.61	5.24
Yield on Investments	1.80	1.48	2.41	1.95
Cost of Funds	0.27	0.54	0.36	0.35
Cost of Int. Deposits	0.34	0.53	0.43	0.38
Cost of Borrowings	0.41	1.57	1.73	0.09

Overhead (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Net Overhead	1.43	1.85	2.35	1.34
Efficiency Ratio	50.58	65.47	68.40	71.26
Noninterest Income	0.13	0.17	0.97	1.86
Noninterest Expense	1.56	2.02	3.32	3.20

Capital (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Leverage Ratio	7.71	10.44	7.57	10.88
Equity to Assets	7.61	9.75	7.50	11.45
Total Risk-Based Ratio	13.49	NA	12.12	19.78

Asset Quality (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Nonperforming Assets to Total Assets	0.18	0.00	0.77	0.75
Noncurrent Loans to Total Loans	0.07	0.00	0.88	1.36
Reserves to Total Loans	1.00	1.34	1.69	1.06

Level of Earning Assets (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Level of Earning Assets	96.48	92.16	93.31	90.96
Loans to Assets	72.43	60.51	60.63	49.08
Investments to Assets	16.87	24.44	25.84	14.09

Tax Management (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Tax Burden	19.75	20.66	13.47	22.05

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Productivity (\$000)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Assets Per Employee	15,664	8,366	4,173	4,667
Loans Per Employee	11,345	5,062	2,530	2,291
Deposits Per Employee	14,010	6,898	3,529	4,051
Branch Productivity	156,641	147,796	42,204	49,674
Revenue Per Employee	118.34	61.5	48.0	53.6

Loan Composition (% of Loans)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Residential Real Estate	64.04	15.11	22.62	23.29
Commercial Real Estate	22.73	39.46	27.78	40.20
Multi-Family Real Estate	6.69	4.31	2.23	0.88
Construction	1.04	5.07	3.44	13.12
Farm	0.01	8.80	2.50	1.43
Total Real Estate	94.50	72.75	58.57	78.91
Commercial and Industrial	5.28	17.62	31.44	15.84
Consumer	0.07	0.78	4.97	4.34
Leases	0.00	0.00	0.00	0.00
Other	0.15	8.85	5.02	0.91

Security Composition (% of Securities)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
U.S. Treasury	0.00	46.81	0.00	0.00
U.S. Agency	NA	NA	NA	NA
Municipal	22.10	33.55	70.08	56.27
Mortgage-Backed	66.68	19.60	25.03	0.00
CMO	0.00	0.00	0.00	0.00
CMBS	0.00	0.00	0.00	0.16
Structured Product	0.00	0.00	0.00	0.00
Asset-Backed	0.00	0.00	0.00	0.00
Other Debt	0.00	0.00	4.89	0.00
Equity	NA	NA	NA	NA

Deposit Composition (% of Deposits)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Cash-Type Deposits	88.04	81.13	82.89	86.27
DDA	25.31	15.38	5.48	4.68
NOW	9.84	33.37	4.12	0.00
Savings & MMDAs	52.89	32.38	73.29	81.59
Total CDs	11.95	18.87	17.11	13.74
Retail CDs	7.68	14.49	14.79	10.61
Jumbo CDs	4.27	4.38	2.32	3.13
Foreign Deposits	NA	0.00	0.00	0.00

Funding Methods (% of Assets)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Deposits	89.44	82.45	84.56	86.79
Fed Funds Purchased	0.00	0.00	0.00	0.00
Repos	0.82	4.35	1.25	0.49
Other Borrowings	0.94	2.82	5.53	0.00

LTM Growth Rates (%)	Sample Bank	Competitor 1	Competitor 2	Competitor 3
Assets	14.74	2.14	16.32	10.01
Loans	0.79	4.32	-1.21	-2.10
Deposits	21.86	4.29	20.04	12.38