

Bank Profile & Performance

FOR RECIPIENT BANK'S INTERNAL USE ONLY

Bank Profile and Performance



Sample Bank

December 28, 2012

INSTITUTION PROFILE

123 First Street
Anytown, USA 12345
http://www.samplebank.com

FDIC Cert # 99999
Established 01/01/01
Employees 250

States Of Operations (Branches)
N/A

HOLDING COMPANY

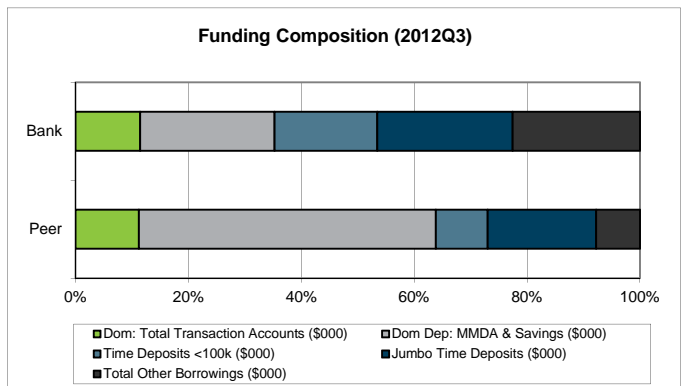
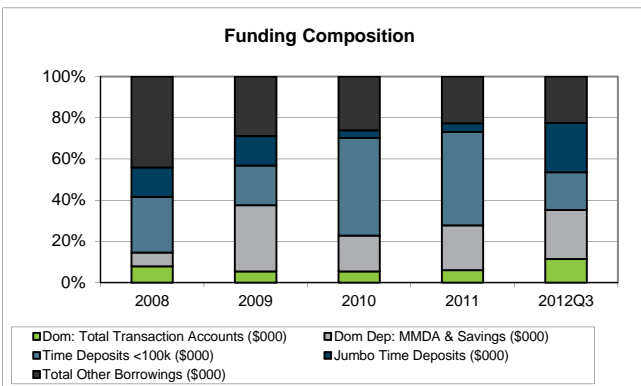
Sample Holding Company
123 First Street
Anytown, USA 12345

Assets \$2,600,000
Ticker XYZ

Peer* Group Metrics

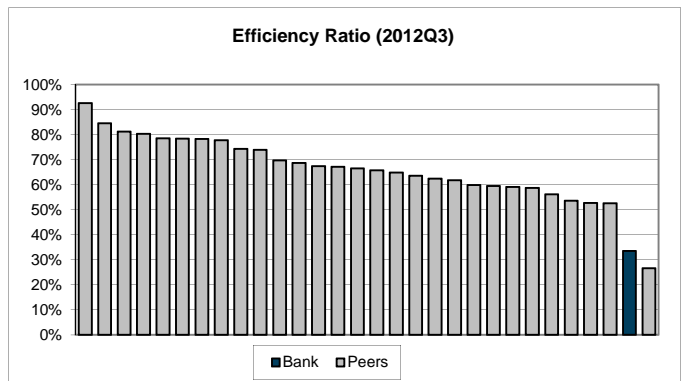
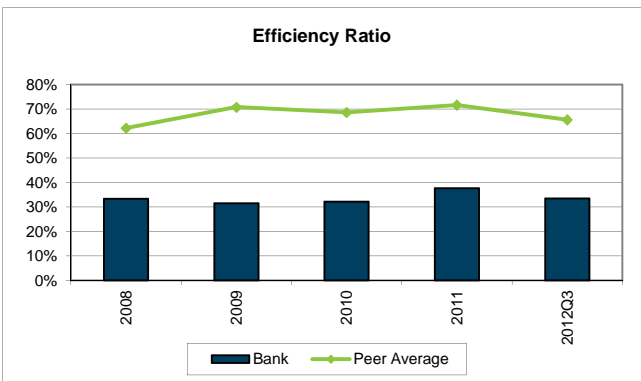
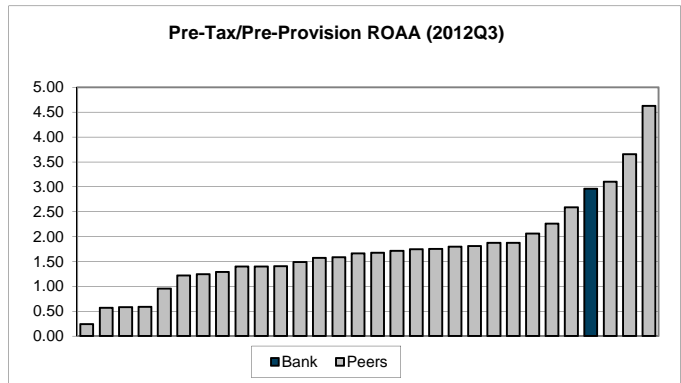
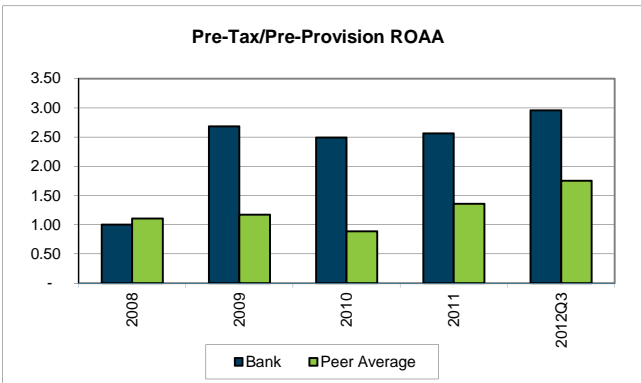
	Bank	Peer
Total Assets (\$000)	\$2,600,000	\$1,634,708
Number of Branches	1	15
Metro / Non-metro Region	Metro WE	NA WE
Commercial Loans / Assets	34%	45%
Consumer Loans / Assets	45%	21%
Agriculture Loans / Assets	0%	1%
Total Deposits / Branch (\$000)	\$1,863,773	\$199,246
Office & Equipment / Branch (\$000)	\$2,811	\$407
Salaries / Employee (\$000)	\$74	\$85

Funding Composition



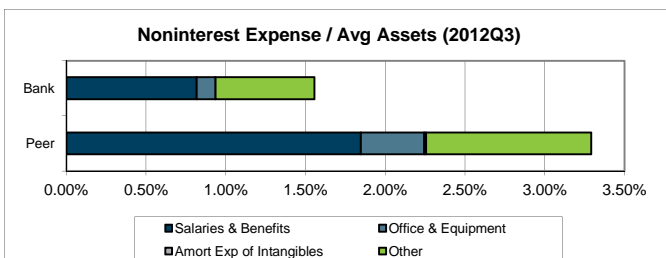
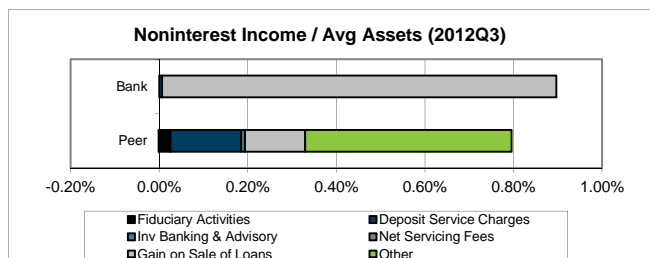
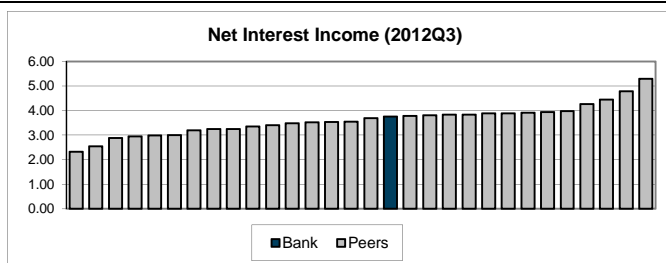
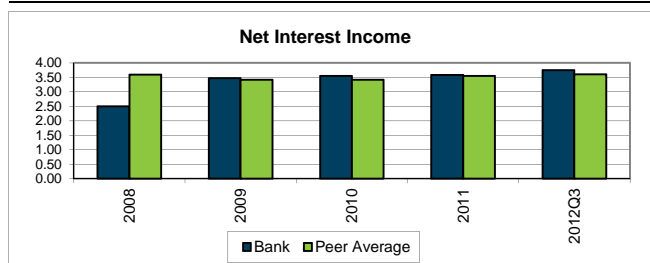
Performance

All Ratios are Annualized Year-to-Date

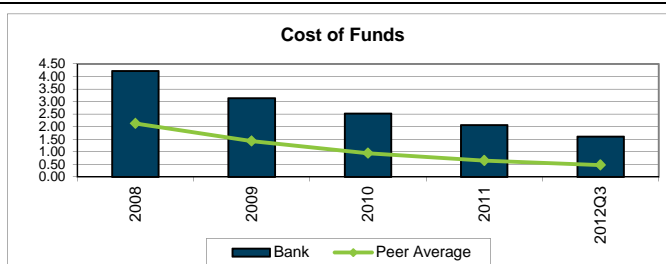
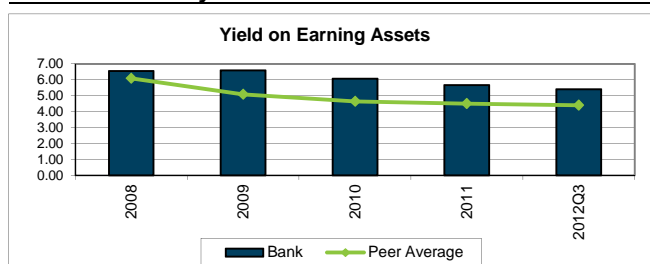


*A unique peer group was created by PMA Financial Network, Inc. based on the institution's geographic region, asset size, branch network and loan portfolio.
Sources: SNL Financial LC¹ and PMA Financial Network, Inc.

Performance (cont.)



Yield / Cost Analysis



Financial Highlights

	2008	2009	2010	2011Q3	2011Q4	2012Q1	2012Q2	2012Q3
Total Assets (\$ millions)	\$1,200	\$1,400	\$1,700	\$2,100	\$2,200	\$2,300	\$2,400	\$2,600
Performance (% of Average Assets)								
Interest Income	6.34%	6.34%	5.84%	5.54%	5.47%	5.30%	5.31%	5.21%
Interest Expense	3.90%	2.88%	2.29%	1.94%	1.89%	1.61%	1.53%	1.46%
Net Interest Income	2.50%	3.47%	3.55%	3.60%	3.58%	3.69%	3.78%	3.75%
Provision for Loan Loss	0.31%	0.52%	0.37%	0.34%	0.34%	0.36%	0.36%	0.38%
Noninterest Income	-0.01%	-0.07%	0.12%	0.41%	0.45%	0.86%	0.78%	0.90%
Noninterest Expense	0.83%	1.07%	1.18%	1.53%	1.52%	1.49%	1.49%	1.56%
Income Taxes	0.22%	0.77%	0.86%	0.66%	0.90%	0.25%	0.52%	1.05%
ROAA	0.48%	1.39%	1.27%	1.33%	1.33%	1.48%	1.53%	1.53%
Pre-tax / Pre-provision ROAA	1.00%	2.68%	2.49%	2.55%	2.56%	2.85%	2.94%	2.96%
Efficiency Ratio	33%	32%	32%	38%	38%	33%	33%	33%
Funding Composition (% of Liabilities)								
Transaction Deposits	8%	5%	5%	5%	6%	7%	11%	11%
Savings Deposits & MMDA's	7%	32%	17%	16%	22%	22%	21%	24%
Time Deposits <\$100K	27%	19%	47%	51%	45%	21%	20%	18%
Time Deposits >\$100K	14%	14%	4%	5%	4%	26%	23%	24%
Total Brokered Deposits	6%	4%	9%	11%	12%	12%	17%	16%
Reciprocal Brokered Deposits	NA	NA	NA	NA	NA	0%	0%	0%
Listing Service Deposits	NA	NA	NA	0%	0%	1%	1%	3%
FHLB Advances	28%	18%	17%	15%	16%	17%	19%	17%
Other Borrowings	4%	0%	0%	0%	0%	0%	0%	0%
Fed Funds Purchased & Repos	11%	11%	9%	7%	6%	6%	5%	5%
Yield / Cost Analysis								
Yield on Earning Assets	6.55%	6.60%	6.07%	5.73%	5.66%	5.47%	5.49%	5.41%
Cost of Funds	4.22%	3.13%	2.52%	2.12%	2.06%	1.75%	1.66%	1.60%
Yield / Cost Spread	2.33%	3.47%	3.55%	3.61%	3.60%	3.72%	3.83%	3.81%
Cost of Int-bearing Trans Accts	N/A	N/A	N/A	N/A	N/A	0.96%	1.16%	1.25%
Cost of Savings Deposits & MMDA's	N/A	N/A	N/A	N/A	N/A	0.88%	0.82%	0.86%
Cost of Time Deposits >\$100K	N/A	N/A	N/A	N/A	N/A	1.96%	1.92%	1.83%
Cost of All Other Time Deposits	N/A	N/A	N/A	N/A	N/A	2.14%	2.03%	1.91%
Cost of Borrowings (Non Deposits)	3.86%	3.17%	3.66%	3.02%	2.93%	N/A	N/A	N/A

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Sources: SNL Financial LC¹ and PMA Financial Network, Inc.

Changing the Way You View Funding.™

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