



Effective Peer Comparisons

PROBLEM

"To assess our bank's standing in the market, we need a more precise way to pinpoint similar peers and compare their performance against ours. The call report and UBPR peer groups are the most common yardsticks available, but the statistics they provide are too vague to be relevant, and too time-consuming to compile. We need a reliable source of peer information that will save us time we can instead spend on customer service or increasing revenue."

SNL SOLUTION

SNL Financial's **peer analytics** help you optimize your bank's performance against peers based on specific metrics. Create and save unlimited custom peer groups and reports. Directional shading allows you to identify strengths and weaknesses against a custom, state or asset-based peer group.

SNL Bank Highlights Report		SNL Bank Operating Performance Rpt		SNL Bank Deposit & Loan Comp		SNL Bank Canary Report		SNL Bank H1		
Rank	Score	Company Name	End of Period Date	Total Assets	ROAA	ROAE	ROATCE	Net Interest Margin (TE) (%)	Efficient Ratio (%)	
1	8.48	Central Bank	3/31/2014	756,472	1.40	8.85	8.90	4.49	55	
2	0.51	State Bank of Southern Utah	3/31/2014	766,821	1.39	11.67	11.67	3.59	51	
3	1.16	Catch Valley Bank	3/31/2014	777,227	1.45	13.05	16.40	4.52	56	
4	1.41	Utah Valley Bank	3/31/2014	823,599	1.55	11.43	12.08	3.92	61	
5	1.98	Rock Canyon Bank	3/31/2014	195,585	1.28	11.51	11.51	5.30	66	
6	2.16	First Utah Bank	3/31/2014	279,390	0.89	12.58	12.58	3.89	89	
7	2.30	Brinkton Bank	3/31/2014	180,266	1.15	9.48	9.48	3.74	71	
8	2.55	Grand Valley Bank	3/31/2014	320,878	0.63	6.88	7.18	3.64	74	
9	2.85	Capital Community Bank	3/31/2014	151,114	0.99	8.65	8.65	5.00	70	
10	3.37	First National Bank of Layton	3/31/2014	270,079	0.71	5.14	5.14	4.00	94	
				Minimum	0.63	5.14	5.14	3.59	51	
				Median	1.22	10.46	10.50	3.96	69	
				Average	1.14	9.92	10.36	4.21	69	
				Maximum	1.55	13.05	16.40	5.30	94	
				Bank of American Fork	1,048,546	1.20	10.31	10.31	4.33	67
				Utah Commercial Banks (Aggregate)	385,676,335	1.70	12.74	12.92	2.83	44
				US CNBC 1B-3B (\$M) (Aggregate)	331,674	1.20	10.49	11.85	3.94	64

➔ **LEARN MORE** about how a better understanding of your competition will improve your strategic decisions. Contact an SNL expert today: SNLInfo@SNL.com; [866-296-3743](tel:866-296-3743); SNL.com/BankTools