SNLFinancial FOCUS ON SOLUTIONS



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.

tit Base Company: Bank of American Fork Peer Group: Default Peer Group Data Set: Regulated Depositories											FDIC Certificate #	FR8 District / R55D D: Philadelphi/ 788612										00.000			_
lank	ank Highlights Report 🕱 SNL Bank Operating Performance Rpt 🕱 SNL Bank Deposit & Loan Comp 🛞 SNL Bank Canary Report 🛞 SNL Bank No								OCC Charter # NA	County, State: Dauphin, PA				Summary RatiosP1					PG: Commercial Banks \$500M-\$18 (\$MI)						
							-1		Net			12(31/2013) ΒΑΠΚ PG Δ (%)		A (%)	12/31/3 BANK		A (%) 8	ANK F	5 A (%)	BANK 1	2/31/2010 PG	A (%)	5ANK	1/2009 PG	
				End of Period					Interest Margin	Efficie		4.33	4.07	6 41	4.49	4.28	5	4.69 4.1	1 2	5.00	4.84	3	5.40	5.12	
												0.72	0.51		1.01	0.55	49	1.22 0.1		1.72	1.22	41	2.29	1.70	
				Date	Total Assets	ROAA	ROAE	ROATCE	(FTE)	Ratio (F		3.61	3.56	1	3.47	3.60		3.30 3.1		3.29	3.62	-9	3.11	3.42	
	Rank	Cana	Company Name +	MstRctQtr (M/d/yyyy)	MstRctQtr (\$000)	LTM (%)	LTM (%)	LTM (%)	LTM (%)		Noninterest Income Noninterest Expense	0.49	1.14	-57	0.48	1.12	-57	2.61 3		2.09	0.98	-48	2.62	1.17	
1	Ralik	Score	Company Name +		(\$000)	(90)	(90)				- Noninserveit Expense - Provision: Loan & Lease Losses	2.00	0.19	-13	0.15	0.41		0.58 0		0.43	1.05	-14	1.64	1.48	
	1	0.48	Central Bank	3/31/2014	756,472	1.40	8.85	8.90	4.49	55	Pretax Operating Income (TE)	1.05	1.31	-12	1.04	1.18		0.95 0.		0.65	0.40	72	-0.75	-0.27	
	2	0.51	State Bank of Southern Utah	3/31/2014	766,821	1.39	11.67	11.67	3.59	5	+ Realized Gains Losses Sec	0.03	0.03	0	0.04	0.00	-50	0.00			0.05	-100	0.00	0.01	
	3			3/31/2014	777,227	1.45	13.05	16.40	4.52		Pretax Net Operating Income (TE)	1.09	1.33	-19	1.08	1.25		0.95 0.1		0.68	0.45	50	-0.75	-0.26	
	3		Cache Valley Bank							51	Net Operating Income Adjusted Net Operating Income	0.72	0.97	-26	0.73	0.05		0.65 03		0.47	0.21	124	-0.38	-0.27	
	4	1.41	Bank of Utah	3/31/2014	823,599	1.55	11.43	12.08	3.92	6:	Net inc Attrib to Min Inte	0.00	0.00		0.00	0.00		0.00 0.		0.96	0.94		0.00	0.00	
	5	1.98	Rock Canyon Bank	3/31/2014	195,585	1.28	11.51	11.51	5.30	65	Net Income Adjusted Sub S	0.72	0.96	-25	0.73	0.00	-17	0.65 0.5	5 17	0.47	0.22	114	-0.38	-0.27	
	6	2.16	First Utah Bank	3/31/2014	279,390	0.89	12.58	12.58	3.89		Net income	0.72	0.96	-25	0.73	0.88	-17	0.68 0.1	8 17	0.47	0.22	114	-4.38	-0.27	
										0.	Margin Analysis:														
	7	2.30	Brighton Bank	3/31/2014	180,266	1.15	9.48	9.48	3.74	7:		94.93	93.44	2	94.84	93.09		5.28 93.)		94.88	93.13	2	95.02	93.47	
	8	2.55	Grand Valley Bank	3/31/2014	320,878	0.63	6.88	7.18	3.64	73	Avg Int-Bearing Funds to Avg Assets Int Inc (TE) to Avg Earn Assets	66.23 4.56	76.99	15	90.05 4.73	78.15		9.43 79: 4.92 4.1		89.09 5.28	80.94 5.29	10	55.11	81.56 5.48	
	9	2.85	Capital Community Bank	3/31/2014	151.114	0.99	8.65	8.65	5.00	70	Int Expense to Avg Earn Assets	0.76	0.55		1.07	0.73	47	1.48 0.1		1.81	1.32	37	2.41	1.82	
											Net Int Inc-TE to Avg Earn Assets	3.50	3.61		3.66	3.87	-5	3.46 3.1		3.46	3.65	-11	3.27	3.66	
	10	3.37	First National Bank of Layton	3/31/2014	270,079	0.71	5.14	5.14	4.00	94	Loan & Lease Analysis:														
			Add Company								Net Loss to Average Total LN&LS	0.17	0.41	-59	0.40	0.72		0.01 1.		0.69	1.38	-50	1.58	1.58	
			Minimum		151.114	0.63	5.14	5.14	3.59	51	Earnings Coverage of Net Losses (X) LN&SL Allowance to LN&LS Not HTS	8.66	5.41	64	3.12	3.31		4.77 2/		1.84	1.47	25	0.71	1.08	
					(2)						LN&LS Allowance to Net Losses (X)	7.20	4.21	-36	2.40	2.66		4.53 1.		2.17	1.58	-34	1.05	1.30	
			Median		300,134	1.22	10.46	10.50	3.96	69	LN&LS Allowance to Total LN&LS	1.16	1.64	-29	1.14	1.88	-39	1.40 2.		1.51	2.20	-31	1.60	2.07	
			Average		452,143	1.14	9.92	10.36	4.21	69		0.00	0.23	-100	0.00	0.19		0.00 0.0			0.15	-100	0.15	0.24	
			Maximum		823,599	1.55	13.05	16.40	5.30	94	-Nonaccrual	1.99	1.56	28	2.44	2.34		2.44 3.		3.68	3.86	-5	3.11	3.85	
			Hoxingin		023,333	1.55	10100	10.40	5150		-Total	1.99	1.79	11	2.44	2.54	-4	2.44 3.	1 -30	3.69	4.04	-9	3.26	4.10	
			and the second					0.000			Liquidity Net Non Core Fund Dep New \$2500	7.72	7.70		1.45	5.62	-74	1.21 7.		-3.21	11.44	-125	24.07	25.45	
			Bank of American Fork	3/31/2014	1,048,546	1.20	10.31	10.31	4.33	63	Net Loans & Leases to Assets	75.74	63.63	19	67.09	61.94		6.53 62		72.27	64.84	11	78.01	67.56	
											Capitalization														
			Utah Commercial Banks (Aggregate)	12/31/2013	385,676,335	1.70	12.74	12.92	2.83	44	Tier One Leverage Capital	7.50	10.22	-27	6.94	9.85	-30	7.10 9.1	2 -27	7.37	9.13	-19	7.43	8.74	
									3.94		Cash Dividends to Net Income	24.44	49.03	-50	130.17	54.90		6.62 58.		19.94	142.19	-55	-111.50	-128.22	
			US CmBk 1B-3B (\$M) (Aggregate)	12/31/2013	531,674	1.20	10.49	11.85	3.94	64	Retained Earnings to Aug Total Equity	7.33	4.53	62	-2.02	3.63		6.70 2.		4.05	-0.93	622	-9.67	-6.28	
_				4						_	Rest+Nonac+RE Acq to Eqcap+ALLL	21.43	19.83	8	22.72	28.30	-14 2	2.14 34.	8 -36	38.58	40.15	-9	29.37	38.19	
											Growth Rates Total Asseta		0.58			0.52	-373	2 23 2		5.19	-5.61	193	2.65	-0.45	
											Total Assets Tier One Capital	1.13	4.74	50	-1.42	0.52		2.23 2. 7.41 7.		5.19	-5.61	782	7.50	0.02	
											Net Loans & Leases	12.83	3.33	285	0.58	-0.17		3.31 -1.			-9.41	73	10.15	-4.52	
											Short Term Investments	-69.00	-17.01	-306	-25.98	5.92		7.74 9/ 4.47 -46/			8.07	-205	-24.52	38.23	
											Short Term Non Core Funding		2.30				479 .5	4.47 .46.1		-61.34					

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; SNL.com/BankTools