

Interest Rate TRACKING

PROBLEM

"With a razor thin margin, our bank's concerned about rising interest rates leaving us exposed. We use a relatively inexpensive service to track competitor rates, but the cost increases sharply whenever we want to expand our coverage universe. These reports are also separate from our peer reports, without a connection between pricing and performance. To compensate, some of our employees make "mystery shopper" phone calls to competitors once a week, but we know that's not the best use of their time, and we don't even trust the results."

SNL SOLUTION

NIM - Yield/Cost and Volume Analysis

	Q1-4 (2010/9)			Q2-4 (2010/9)			Change			Estimated Income/Expense Change Due to			Combination of
	Avg Balance (\$000)	Income/Expense (\$000)	Yield/Cost (%)	Avg Balance (\$000)	Income/Expense (\$000)	Yield/Cost (%)	Avg Balance (\$000)	Income/Expense (\$000)	Yield/Cost (%)	Volume Only (\$000)	Yield/Cost Only (\$000)	Volume and Yield/Cost (\$000)	
Assets													
Interest Bearing Due From Dep Inst	7,175	10	0.56	23,262	47	0.81	(16,138)	(37)	(0.25)	(33)	(15)	(15)	10
Fed Funds Sold/Reverse Repo	0	0	NA	11,834	5	0.17	(11,834)	(5)	NA	NA	NA	NA	NA
Trading Assets	0	0	NA	0	0	NA	0	0	NA	NA	NA	NA	NA
Other Interest Income	28			2			(26)						
Liabilities													
Time Deposits	13,900	94	3.14	16,388	117	2.96	(4,423)	(23)	(0.28)	(33)	11	(12)	
Time Deposits (FDIC)	27,895	187	1.77	80,188	(19)	NA	(22,391)	163	NA	NA	NA	NA	NA
All Other Securities	174,420	148	0.08	68,783	483	2.98	(51,337)	68	(0.02)	43	(2)	2	
Total Securities (Cost Basis)	152,201	864	2.97	143,257	564	1.83	(16,586)	220	(0.34)	(74)	337	(43)	
Total Investments (FTE)	1,060	3,41		227	2,31								
1-4 Family RE Loans	138,279	1,765	5.97	117,357	1,411	4.81	21,922	354	0.26	254	76	14	
Other RE Loans	390,695	3,284	4.54	289,772	3,200	5.20	200,923	(215)	(0.61)	(270)	(452)	(26)	
Commercial & Industrial Loans	62,200	889	4.27	62,847	772	4.62	(1,172)	116	(0.11)	(202)	(186)	119	
Credit Card Loans	0	0	NA	0	0	NA	0	0	NA	NA	NA	NA	
Consumer Loans	2,440	28	4.52	0	0	NA	0	0	NA	NA	NA	NA	
All Other Loans	19,211	233	8.13	0	0	NA	0	0	NA	NA	NA	NA	
Agricultural Loans	0	0	NA	0	0	NA	0	0	NA	NA	NA	NA	
Loans in Foreign Offices	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Leases	1,512	31	8.26	0	0	NA	0	0	NA	NA	NA	NA	
Total Loans & Leases	548,626	6,340	4.79	678,866	7,360	4.51							
Total Earning Assets	678,866	7,360	4.51										
Liabilities													
Non Interest Transaction Depos	44,147												
Interest Transaction	31,357	29	0.38										
Time Deposits	397,412	402	0.41										
CDs <= \$100,000	45,200	201	1.78										
CDs > \$100,000	27,666	323	3.47										
Deposits in Foreign Offices	NA	NA	NA										
Total Interest Bearing Depos	581,766	977	0.79										
Fed Funds Purchased/Reverse	23,262	14	0.26										
Other Borrowed Money	23,122	116	2.81										
Subordinated Notes	0	0	NA										
Total Funding	632,094	1,107	0.68										
Net Interest Margin		2,272	3.72										
Net Interest Margin (FTE)		678,866	4.51										

Mid Penn Bank (last to portfolio)

Changes to settings on all Depository Rates pages will be retained for the company in focus. For more information, view SNL Help

Include Average of Selected Markets (Yes) | Exclude Average of Selected Markets (No) | Product: All Savings Products | Period: Most Recent Period (Q1/2014 - Q4/2014) | Compare Period: First Year

Market	Time Deposit	Checking	Money Market	Savings													
3 Mo CD - \$10k	APY Change (Actual)	Diff (Actual)	4 Mo CD - \$10k	APY Change (Actual)	Diff (Actual)	1 Yr CD - \$10k	APY Change (Actual)	Diff (Actual)	18 Mo CD - \$10k	APY Change (Actual)	Diff (Actual)	2 Yr CD - \$10k	APY Change (Actual)	Diff (Actual)	36 Mo CD - \$10k	APY Change (Actual)	Diff (Actual)
Bank	2.84	0.01	2.84	0.01	2.84	0.01	2.84	0.01	2.84	0.01	2.84	0.01	2.84	0.01	2.84	0.01	2.84

Rate is higher than base company | Rate is in line with base company | Rate is lower than base company

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