



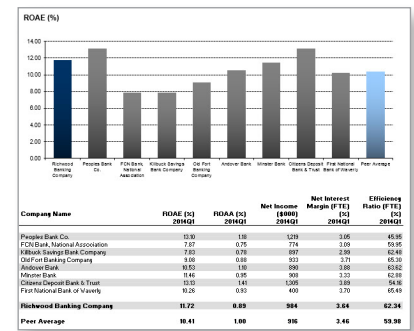
Board & Regulator REPORTING

PROBLEM

"The members of our board of directors are not all bankers, and they often don't understand our bank's competitive advantage in the market. On the other hand, our regulators are bankers, but they tend to have preconceived ideas about our performance. For both groups, we need a way to communicate our strategic decisions effectively, using consistent performance metrics."

SNL SOLUTION

SNL Financial helps you meet the challenge of greater board and regulator scrutiny, and show a compliant, profitable operation with proper risk management controls. Get data and templates like CAMELS indicators, deposit & loan composition and executive compensation, plus trending of key metrics from balance sheet to asset quality. Run hypothetical scenarios to show the impact of strategy on performance metrics such as NIM and ROE.



FIDC Certificate # OCC Charter #/NA	FBI District #/ISSD ID: Philadelphia/796012				Summary Ratios-P1				FD: Commercial Banks \$500k-\$1B (3RD)			
	12/31/2013	12/31/2012	PG	Δ (%)	12/31/2013	12/31/2012	PG	Δ (%)	12/31/2013	12/31/2012	PG	Δ (%)
Earnings and Profitability												
Interest Income (TE)	4.33	4.07	6	4.49	4.28	5	4.49	4.61	2	5.50	4.94	3
- Interest Expense	3.92	3.61	41	3.98	3.68	6	3.98	3.92	11	3.92	4.11	2.08
Net Interest Income (TE)	0.41	0.46	-12	0.30	0.60	-11	0.30	0.70	-9	3.11	3.42	-9
+ Noninterest Income	0.66	1.14	-47	0.68	1.12	-47	0.68	0.97	-10	0.68	0.91	1.17
- Noninterest Expense	2.96	3.02	-13	2.76	3.13	-12	2.61	3.14	-17	2.89	3.14	-25
- Provision: Loan & Lease Losses	0.26	0.19	28	0.18	0.41	-43	0.18	0.71	-75	0.43	1.05	-59
Pre-tax Operating Income (TE)	1.96	1.31	-19	1.84	1.10	-11	0.95	0.62	16	3.66	4.18	-27
- Related Credit Loss Exp.	0.03	0.03	0	0.04	0.08	-50	0.04	0.06	100	0.08	0.00	1.00
Pre-tax Net Operating Income (TE)	1.93	1.33	-19	1.80	1.25	-14	0.95	0.60	9	3.66	4.18	-27
Net Operating Income	0.92	0.97	-26	0.73	0.80	-17	0.60	0.60	17	0.67	0.21	124
Net Non ADRI to Net Ints	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0
Net Income Adjusted Dual S	0.92	0.96	-25	0.73	0.80	-17	0.60	0.60	17	0.67	0.22	114
Net Income	0.92	0.96	-25	0.73	0.80	-17	0.60	0.60	17	0.67	0.22	114
Margin Analysis:												
Avg Earning Assets to Avg Assets	64.93	63.44	2	64.64	63.69	2	65.26	63.65	2	64.86	63.13	2
Avg Interest-Bearing Funds to Avg Assets	69.23	70.99	16	69.98	70.15	16	69.43	70.37	13	69.39	69.84	10
Int/Inc (TE) to Avg Earn Assets	4.68	4.36	5	4.73	4.59	3	4.82	4.96	-1	5.20	5.20	1
Int Expense to Avg Earn Assets	0.96	0.95	-26	0.95	0.73	47	0.96	0.99	47	0.96	1.32	37
Net Int/Inc (TE) to Avg Earn Assets	3.96	3.61	0	3.68	3.87	-6	3.46	3.97	-13	3.46	3.88	-11
Loan & Lease Analysis:												
Net Loss to Average Total LML/S	0.97	0.41	-59	0.48	0.72	-33	0.51	1.12	-72	0.89	1.38	-50
Earnings Coverage of Net Losses (X)	0.88	5.11	64	3.12	2.31	-6	0.27	2.00	100	1.64	1.47	25
LML/S Allowance to LML/S Net PPS	1.16	1.66	-30	1.54	1.90	-40	1.46	2.11	-34	1.52	2.23	-32
LML/S Allowance to Net Losses (X)	7.20	4.21	71	2.49	2.68	-10	4.52	1.89	140	2.17	1.59	37
LML/S Allowance to Total LML/S	0.96	1.64	-40	1.68	1.86	-10	1.68	2.07	-22	1.68	2.26	-31
Total LML/S 90+ Days Past Due	0.00	0.23	-100	0.00	0.19	-100	0.00	0.23	-100	0.00	0.10	-100
- Nonaccrual	1.99	1.66	20	2.44	2.34	-4	2.44	2.28	26	3.68	3.86	-5
- Total	1.99	1.79	11	2.44	2.34	-4	2.44	2.31	10	3.69	4.44	-9
Liability:												
Net Non Core Fund Dep New \$200K	7.72	7.70	0	5.48	5.62	-24	5.21	7.99	-45	-3.25	11.44	-120
Net Loans & Leases to Assets	75.74	63.63	19	67.89	61.94	10	66.53	62.37	7	72.27	64.84	11
Capitalization:												
Tier One Leverage Capital	7.50	10.22	-27	6.84	9.85	-30	7.10	9.72	-27	7.37	9.13	-19
Cash Dividends to Net Income	24.44	49.03	-50	130.17	54.90	137	26.82	50.23	-54	19.94	142.19	-86
Retained Earnings to Avg Total Equity	0.98	4.53	-42	0.98	3.63	-10	0.98	2.34	160	4.66	4.93	-62
Ret-Holding-HE Acq to Equip-ALL	21.43	19.83	8	22.72	26.30	-14	29.18	34.48	-36	36.56	48.15	-9
Growth Rates:												
Total Assets	1.15	0.70	65	1.44	0.52	-373	1.23	2.41	401	5.16	161	7.35
Tier One Capital	3.96	4.74	-60	2.98	1.14	162	7.41	1.52	7.78	7.02	11.55	-39
Net Loss & Losses	12.83	3.33	285	9.58	-8.17	441	3.31	-1.45	327	-2.74	71	16.16



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