



Quarterly Board Review

Your Community Bank

Your City, USA

What is BankTrends?

A web-based, call report-driven peer analysis solution that provides your bank with:

An Effective Communication Tool: For your Board, Managers and Staff.

A Management Tool: Quantify strengths, identify opportunities, and help focus bank resources.

A Strategic Planning Tool: A valuable tool to assist with short and long-term strategic planning.

A Time-Saver: Easily create summary and drill-down reports to meet different needs within the bank.



Features:

Web-based Platform: Anyone with internet access can use Bank Trends.

Interactive and Flexible: Identify trends from the past 5 quarters, or the past 5 years. Hundreds of peer group possibilities. Compare performance against competitors, or other banks in your holding company.

Export to Excel: Easily export financial statement information to Excel.

“BankTrends is powerful, easy to use, and an incredible value. Every community bank president should have BankTrends!”

– President & CEO, community bank in Indiana

PERFORMANCE SCORECARD

Your Community Bank New Albany, IN

Well-Capitalized

ROE: 11.2%

Efficiency Ratio: 61.5%

Employees: 117

[Map](#)

Assets: \$744.4 mm

ROA: 1.3%

YTD Net Inc: \$9,374.0k

Offices: 20

Website: www.yourcommunitybank.com

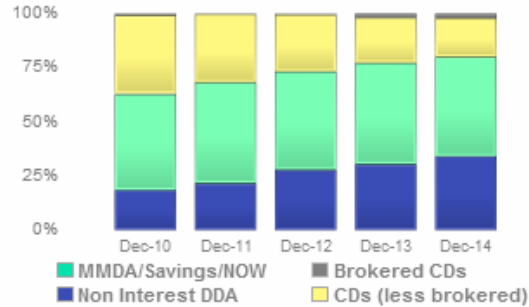
FDIC Cert # **28915**



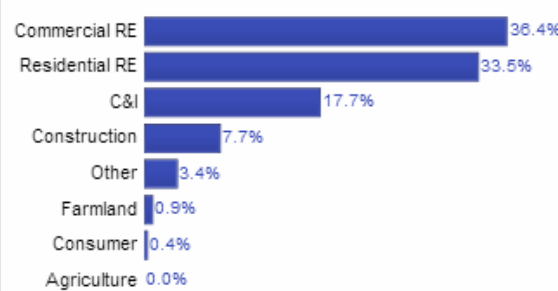
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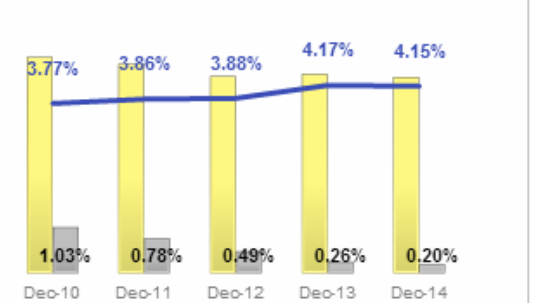
Deposits



Loans



Net Interest Margin



Capital

5 Yr Trend	Dec-14	Metric	Dec-14	Line Item
	12.86%	Core Capital (leverage)	\$94,389	Core Capital
	17.08%	Tier 1 Risk-Based Capital	96,973	Equity Capital
	18.09%	Total Risk-Based Capital	744,388	Total Assets
	170%	Reg. CRE to Total RBC	687,103	Earning Assets
	40%	Construction to Total RBC	552,633	Risk Wtd Assets
	93%	C&I to Total RBC	3,304	OREO

Loan Quality

5 Yr Trend	Dec-14	Metric	Dec-14	Line Item
	1.06%	ALLL / Loans	\$523,250	Loans, gross
	1.10%	NCL / Loans	4,113	30-89 DPD
	1.73%	NPA / Loans	0	90+ DPD
	13.18%	Texas Ratio	5,755	Non-Accrual Loans
	1.10%	Nonaccruals / Loans	3,165	Gross Charge-offs
	0.52%	Charge-offs / Loans	564	Total Recoveries

Profitability

5 Yr Trend	Dec-14	Metric	Dec-14	Line Item
	11.22%	Return on Equity	\$9,374	Net Income
	1.29%	Return on Assets	28,837	Interest Income
	61.48%	Efficiency Ratio	1,315	Interest Expense
	4.15%	Net Interest Margin	20,324	Non-Int Expense
	\$6.36	Assets per FTE (\$mill.)	978	Provision

Liquidity

5 Yr Trend	Dec-14	Metric	Dec-14	Line Item
	94.05%	Loans to Deposits	\$550,417	Deposits
	19.13%	Liquidity Ratio	10,762	Broker Deposits
	7.27%	FHLB Adv / Deps	13,312	Cash
	18.91%	Wholesale Funding	6	Fed Funds Sold
	22.19%	Securities / Assets	165,208	Securities

KEY METRICS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

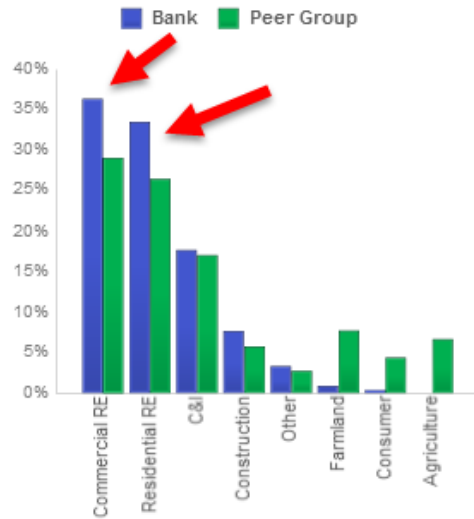
Banks: 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

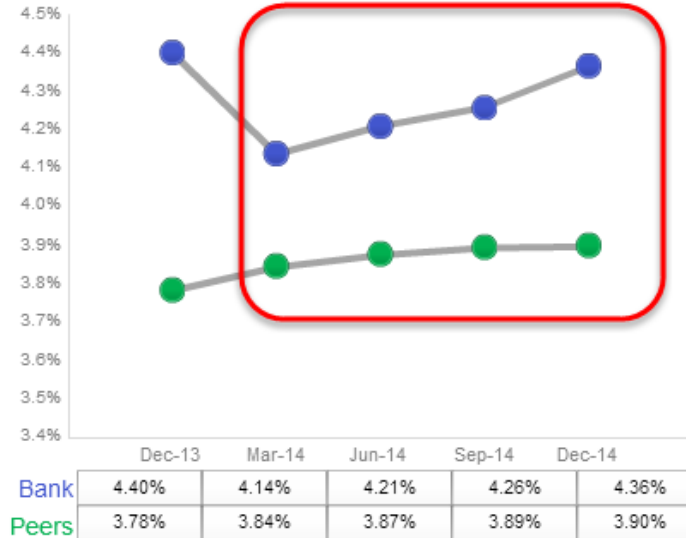


Loan Portfolio

Dec-14

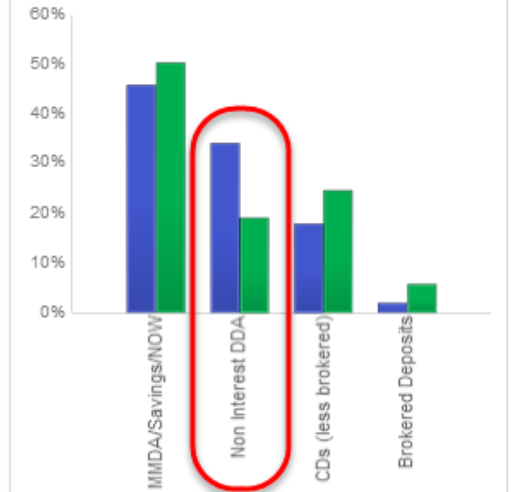


Net Interest Margin



Deposit Portfolio

Dec-13 Mar-14 Jun-14 Sep-14 Dec-14



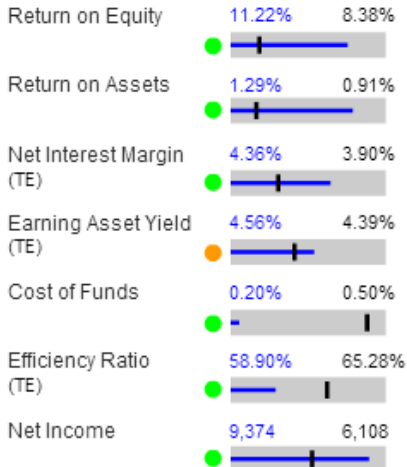
Key Metrics

Rates & Yields

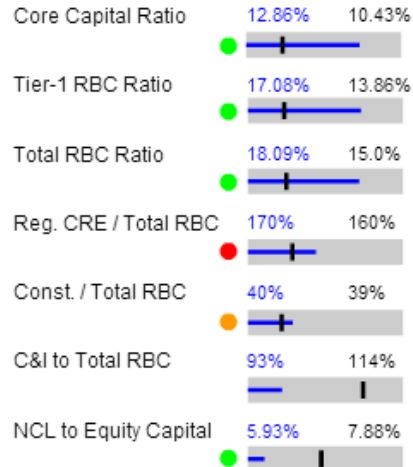
Income & Expense

Growth

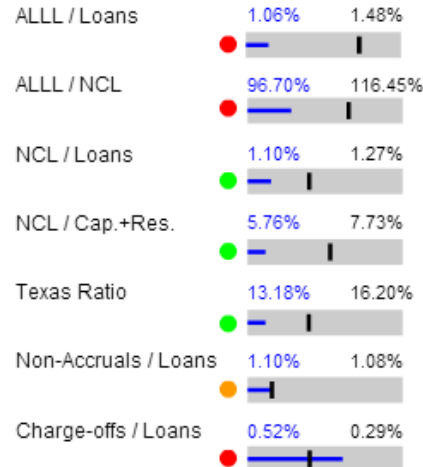
Profitability



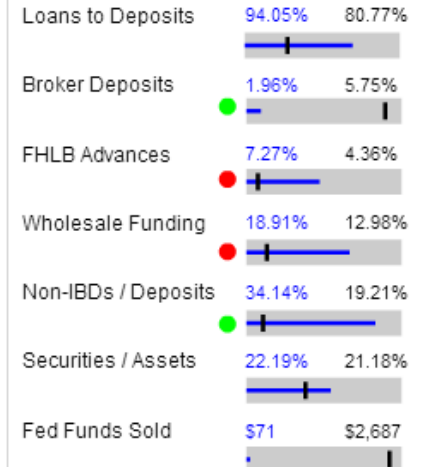
Capital



Loan Quality



Liquidity



180 Banks in Our Peer Group

Your Community Bank

New Albany, IN

AS

[Export List to Excel](#)

First 100 Banks A-Z (excluding Thrifts)

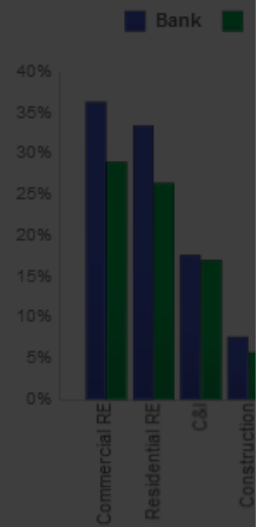
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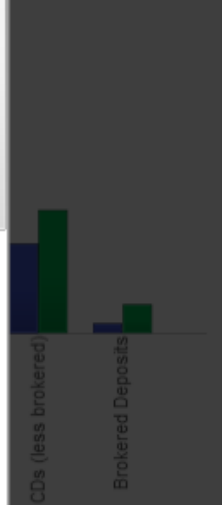


Loan Portfolio



Cert	Bank Name	City	State	#Peers	Assets
1673	1st Financial Bank USA	Dakota Dunes	SD	180	703,205.00
18489	Adams Bank & Trust	Ogallala	NE	180	664,052.00
17230	Albany Bank and Trust Company N.A.	Chicago	IL	180	566,352.00
10973	Alliance Bank	Lake City	MN	180	550,884.00
903	Amalgamated Bank of Chicago	Chicago	IL	180	917,417.00
1117	American Bank & Trust	Wessington Springs	SD	180	607,333.00
5216	American Bank of the North	Nashwauk	MN	180	550,685.00
228	American State Bank	Sioux Center	IA	180	745,810.00
15444	American State Bank & Trust Co.	Williston	ND	180	663,404.00
13150	American Trust & Savings Bank	Dubuque	IA	180	996,226.00
5170	Bank Midwest	Spirit Lake	IA	180	720,415.00
32722	Bank of Blue Valley	Overland Park	KS	180	634,535.00
1635	Bank of Kirksville	Kirksville	MO	180	504,601.00
1874	Bank of Labor	Kansas City	KS	180	536,013.00
19506	Bank of Springfield	Springfield	IL	180	854,981.00
12627	Bank of Washington	Washington	MO	180	641,661.00
17282	Banklwa of Cedar Rapids	Cedar Rapids	IA	180	546,395.00
4009	BankWest, Inc.	Pierre	SD	180	889,163.00
28348	Belmont Savings Bank	Bellaire	OH	180	647,599.00
57701	Beverly Bank & Trust Company, N.A.	Chicago	IL	180	791,541.00
14078	Blackhawk Bank	Beloit	WI	180	581,000.00
58210	Bridgewater Bank	Bloomington	MN	180	699,915.00
11771	Carroll County State Bank	Carroll	IA	180	529,193.00
1068	Cass Commercial Bank	Des Peres	MO	180	755,400.00
57244	Cedar Rapids Bank and Trust Company	Cedar Rapids	IA	180	840,332.00
15555	Central Bank	Storm Lake	IA	180	655,141.00
11000	Central Bank of Lake of the Ozarks	Osage Beach	MO	180	543,220.00

Sep-14 Dec-14



Key Metrics

Profitability

Return on Equity

Return on Assets

Net Interest Margin (TE)

Earning Asset Yield (TE)

Cost of Funds

Efficiency Ratio (TE)

Net Income

Rate

11.1%

1.2%

4.3%

4.5%

0.2%

58.1%

9.3%

Bank vs. Peers

94.05% 80.77%

1.96% 5.75%

7.27% 4.36%

18.91% 12.98%

34.14% 19.21%

22.19% 21.18%

\$71 \$2,687

ASSET GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Balance Sheet Metrics

- Assets
- Liabilities
- Net Loans and Leases
- Deposits
- Number of Employees
- Interest-Bearing Deposits
- Securities
- Equity
- FF Sold and Rev Repo
- Tier-1 Capital
- Risk Weighted Assets

Income Metrics

Expense Metrics

Borrowing Metrics

Credit Metrics

Loan Metrics

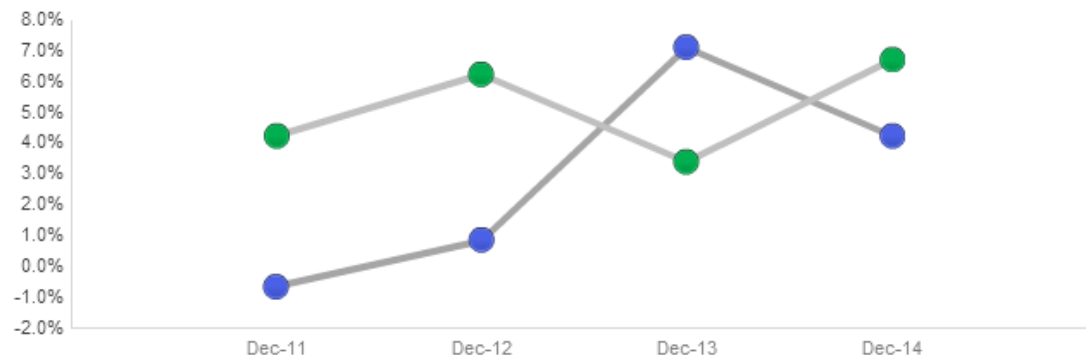
Show Data for Last 5

Quarters (QoQ)

Years (YoY)

% Growth in Assets

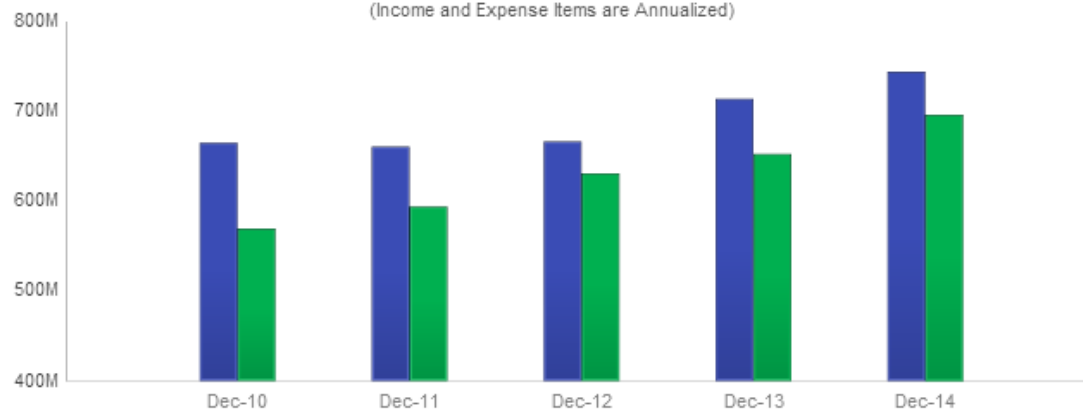
Last 5 Years



	Dec-11	Dec-12	Dec-13	Dec-14
Bank	-0.64%	0.84%	7.12%	4.24%
Peers	4.24%	6.25%	3.41%	6.73%

Dollar Amount of Assets (in 000s)

(Income and Expense Items are Annualized)



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Bank	\$665,330	\$661,056	\$666,597	\$714,082	\$744,388
Peers	\$569,953	\$594,124	\$631,252	\$652,770	\$696,674

ASSET PROFILE vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE % | ROA 1.29% | Efficiency Ratio 61.48%

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Banks 180

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Hide \$ Chart

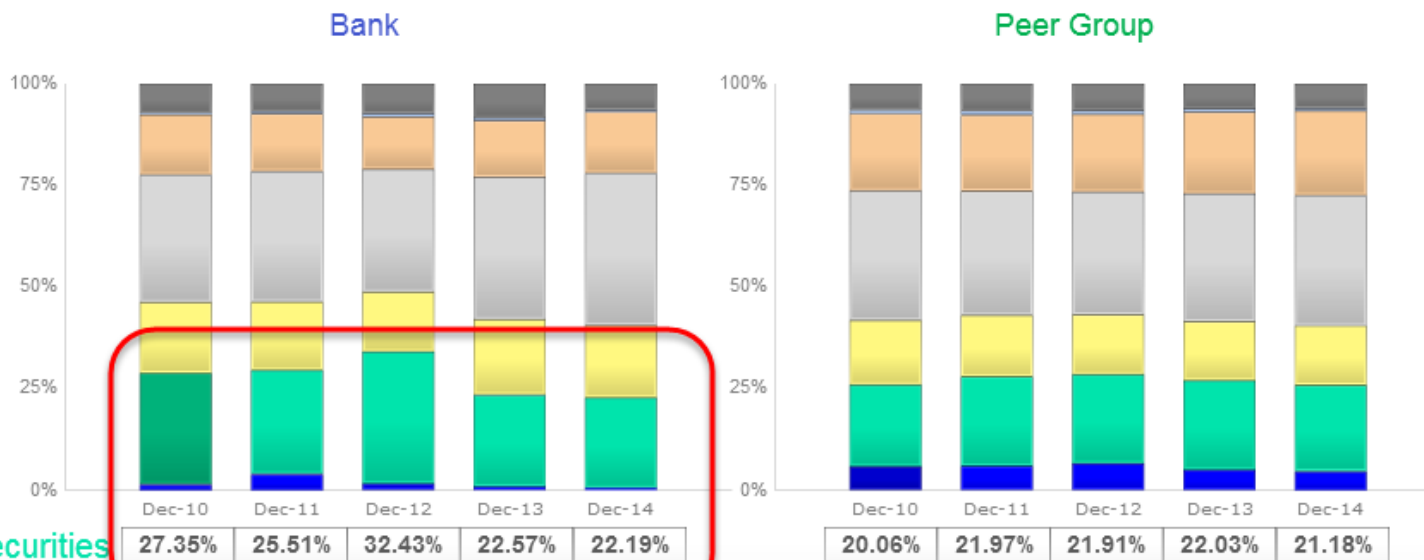
Assets



- Assets**
- Liabilities & Equity
- Loan Types
- Loan Mix
- Loan Repricing
- Funding Sources
- Deposit Mix
- Deposit Repricing
- Securities
- Detail Sec. Repricing
- Total Sec. Repricing

Quarter Year

■ FFS/Repos/IB Bals ■ Securities ■ 1-4 Family Mortgages ■ Other RE Loans ■ All Other Loans ■ OREO ■ Non-Earning ■



Securities



Your Community Bank

Region: MID WEST Asset Band: 500M - 1B [EXPORT](#)

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
FFS/Repos/IB Bals	9,548	26,210	10,662	6,301	4,210	33,008	35,077	41,336	32,162	32,076
Securities	181,954	168,642	216,195	161,154	165,208	114,306	130,535	138,332	143,789	147,575
1-4 Family Mortgages	116,102	110,911	97,847	132,165	132,145	90,565	89,912	93,014	94,538	102,507
Other RE Loans	208,413	212,675	201,285	250,412	278,844	181,762	181,721	190,537	205,431	222,830
All Other Loans	98,719	93,598	86,105	99,264	112,262	108,326	111,300	120,734	131,322	145,206
OREO	2,145	3,380	5,105	4,621	3,304	5,085	5,480	5,263	4,724	3,472
Non-Earning	48,449	45,640	49,398	60,165	48,415	36,902	40,099	42,036	40,803	43,007
Total Assets	\$665,330	\$661,056	\$666,597	\$714,082	\$744,388	\$669,953	\$694,124	\$631,252	\$652,770	\$696,674

LIABILITY PROFILE vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE % | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

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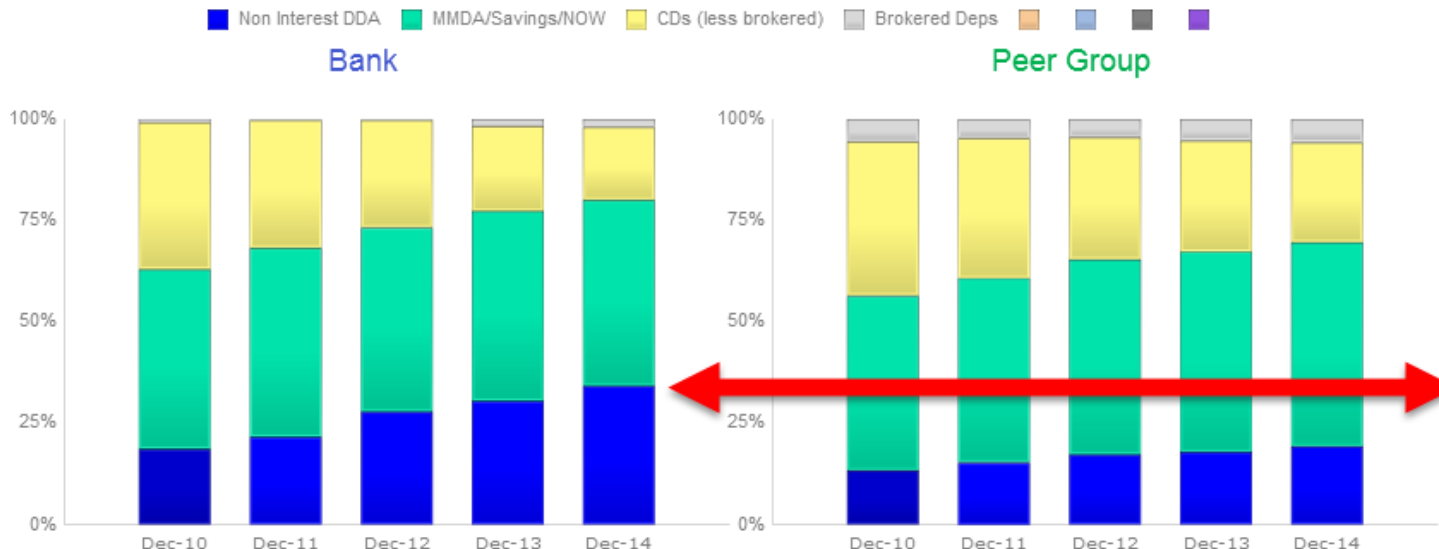
[Click for \\$ Chart](#)

Deposit Mix



- Assets
- Liabilities & Equity
- Loan Types
- Loan Mix
- Loan Repricing
- Funding Sources
- Deposit Mix**
- Deposit Repricing
- Securities
- Detail Sec. Repricing
- Total Sec. Repricing

Quarter Year

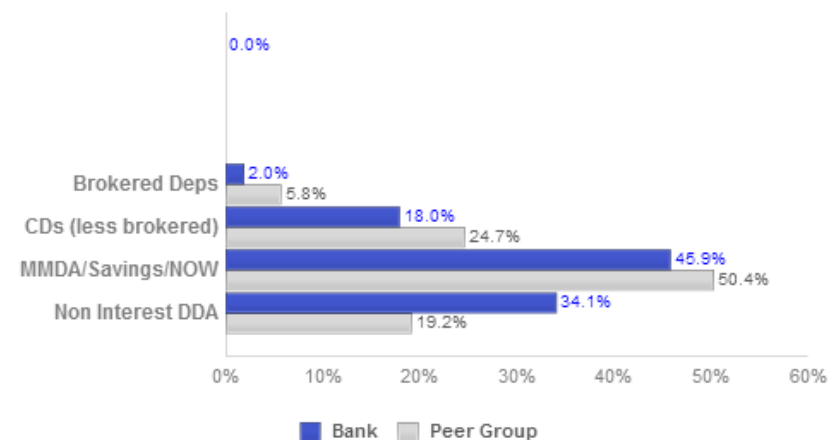


Non Interest DDA 18.58% 21.58% 27.84% 30.41% 34.14%

13.33% 15.28% 17.23% 17.82% 19.21%

Deposit Mix

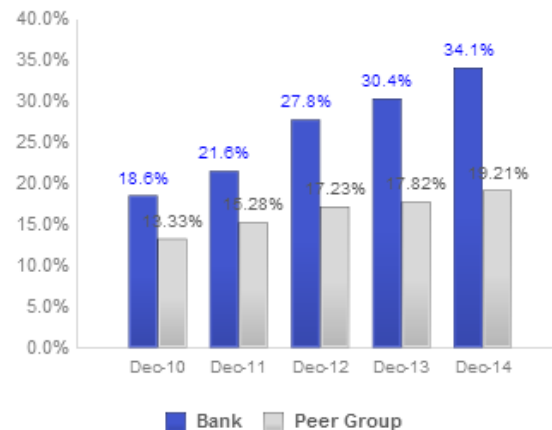
Dec-10 Dec-11 Dec-12 Dec-13 **Dec-14**



Deposit Mix

Non Interest DDA

- Non Interest DDA**
- MMDA/Savings/NOW
- CDs (less brokered)
- Brokered Deps





Capital

CORE CAPITAL vs. Our Peer Group vs. UBPR

Your Community Bank
 New Albany, IN
 Assets \$744.4 mm | ROE 11.22% | ROA 1.29%

Region: MID WEST
 Banks: [2593](#)
 Assets \$2,617.7 mm | ROE 9.56% | ROA 0.96%

UBPR Peer Group 3
 Banks: [1253](#)
 Assets \$522.2 mm | ROE 8.68% | ROA 0.92%



Performance

Capital Metrics

- Equity Capital to Assets
- Core Capital (Leverage) Ratio**
- Tier 1 Risk-Based Capital Ratio
- Total Risk-Based Capital Ratio
- Tier One (Core) Capital
- Total Risk Weighted Assets
- Tier 1 Capital to Risk Weighted Assets
- Con/Dev Loans to Tier-1 Capital
- Con/Dev Loans to Total Risk-Based Assets
- CRE Loans to Tier-1 Capital
- CRE Loans to Total Risk-Based Assets

Asset Quality

Funding & Liquidity

Non-Interest Income

Operating Expense

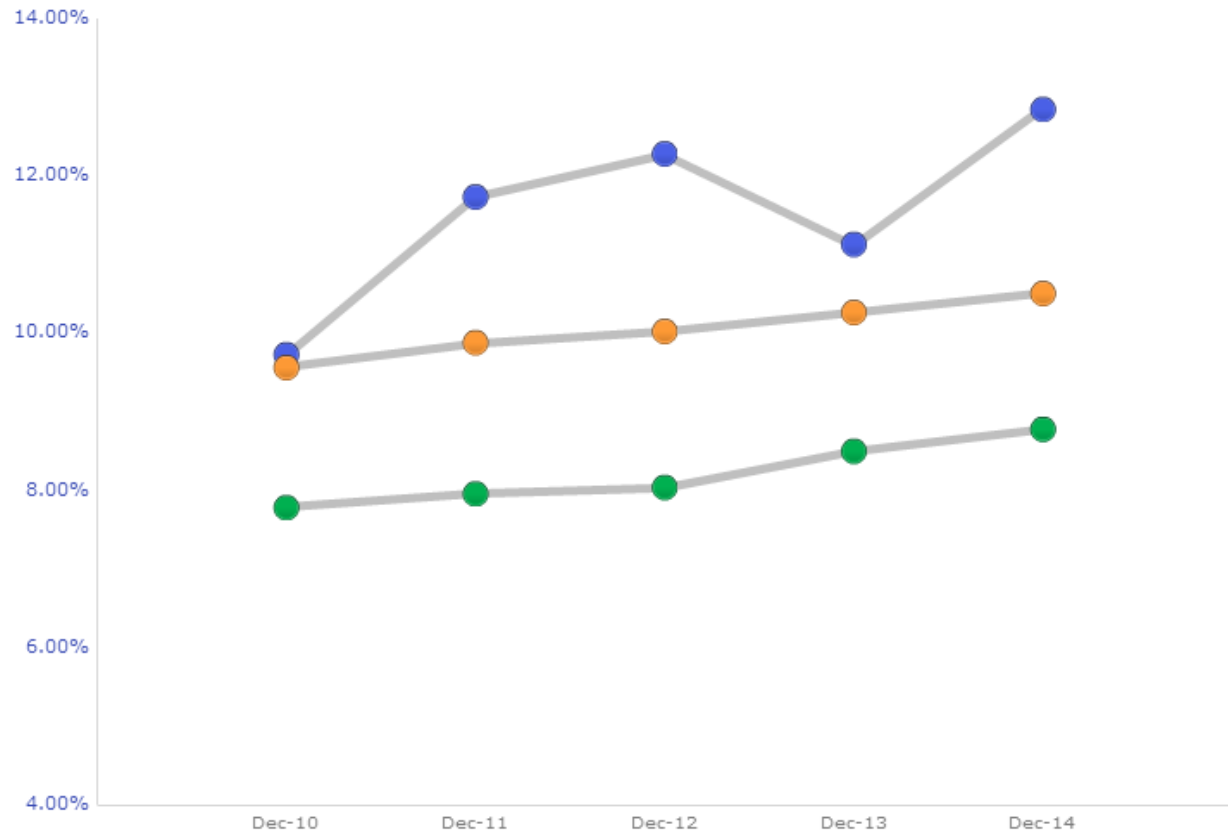
Income & Expense

Balance Sheet

[Ratio Definitions](#)

Quarters Years

Core Capital (Leverage) Ratio



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Hide?
Your Community Bank	9.71%	11.73%	12.27%	11.11%	12.86%	<input type="checkbox"/>
Region: MID WEST	7.79%	7.96%	8.03%	8.50%	8.78%	<input type="checkbox"/>
UBPR Peer Group 3	9.57%	9.87%	10.02%	10.26%	10.51%	<input type="checkbox"/>

TOTAL RISK-BASED CAPITAL vs. Our Peer Group vs. UBPR

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- Con/Dev Loans to Total Risk-Based Capital
- CRE Loans to Tier-1 Capital
- CRE Loans to Total Risk-Based Capital

Asset Quality

Funding & Liquidity

Non-Interest Income

Operating Expense

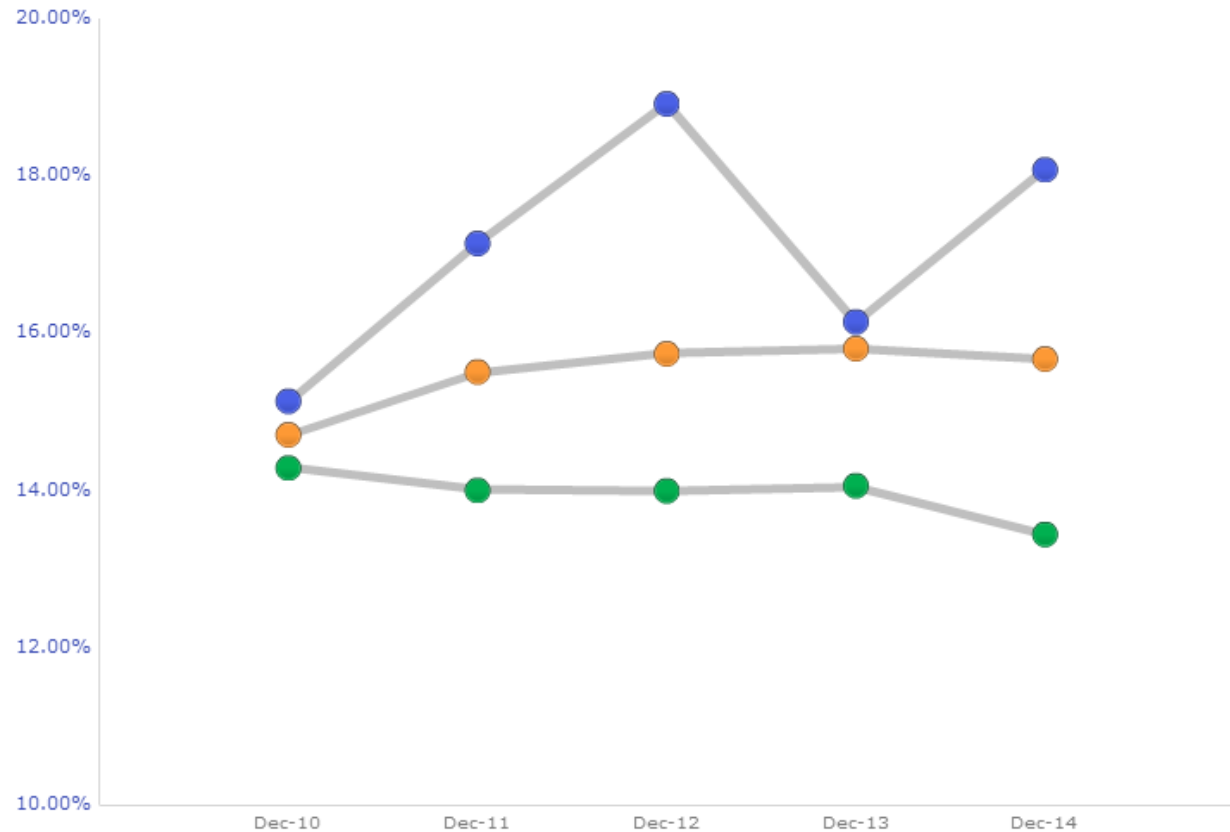
Income & Expense

Balance Sheet

[Ratio Definitions](#)

Quarters Years

Total Risk-Based Capital Ratio



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Hide?
Your Community Bank	15.12%	17.14%	18.92%	16.14%	18.09%	<input type="checkbox"/>
Region: MID WEST	14.29%	14.01%	13.99%	14.04%	13.44%	<input type="checkbox"/>
UBPR Peer Group 3	14.70%	15.49%	15.74%	15.80%	15.67%	<input type="checkbox"/>



Asset Quality

ASSET QUALITY SNAPSHOT: year-over-year comparison

Your Community Bank New Albany, IN



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Efficiency Ratio:

61.5%

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FDIC Cert #

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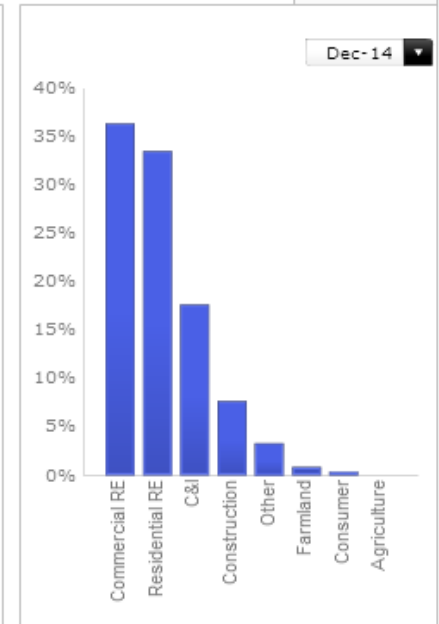
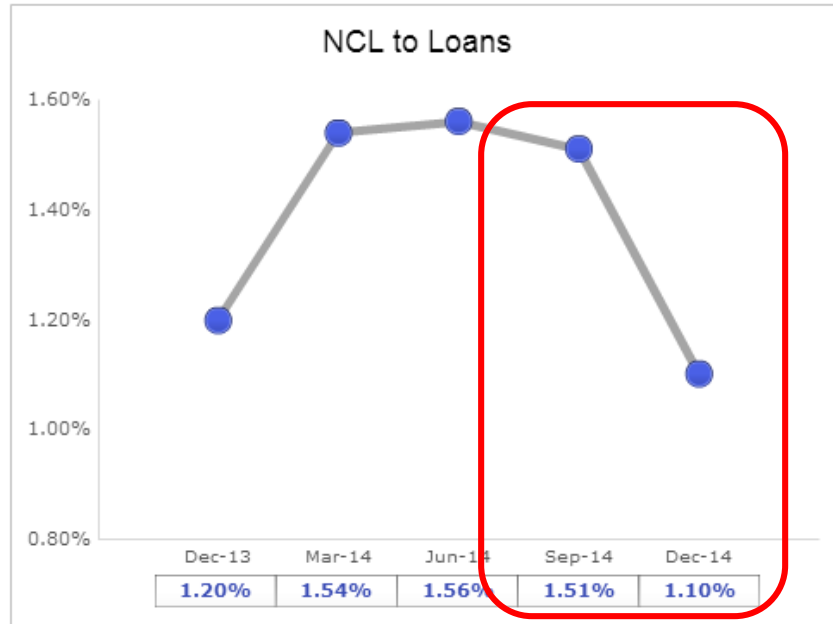
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Website: www.yourcommunitybank.com

28915

Metric	Dec-14
ALLL to Loans	1.06%
ALLL to NCL	96.70%
NCL to Loans	1.10%
NCL to Loans+OREO	1.09%
NCL to Capital+Reserves	5.76%
Texas Ratio	13.18%
Loans to Deposits	94.05%
Loans to Core Deposits	98.38%
Con/Dev to Tier-1 Capital	43%
CRE to Tier-1 Capital	202%
Tier-1 RBC Ratio	17.08%
Total RBC Ratio	18.09%

[View More Ratios](#)



	%	\$	Loans 30-89 DPD		Loans 90+ DPD		Nonaccrual Loans		Loans Charged-off	
			Dec-14 vs. Dec-13	Dec-14 vs. Dec-13	Dec-14 vs. Dec-13	Dec-14 vs. Dec-13	Dec-14 vs. Dec-13	Dec-14 vs. Dec-13		
Gross Loans	100.0	523,250	0.79%	0.00%	1.10%	0.52%				
Total RE Loans	78.5	410,989	0.96%	0.00%	0.48%	0.45%				
Construction	7.7	40,286	0.15%	0.00%	3.42%	2.21%				
CRE	36.4	190,529	0.00%	0.00%	0.05%	0.28%				
Multi-Family RE	8.3	43,289	0.61%	0.00%	0.00%	-0.19%				
1-4 Family	25.3	132,145	2.73%	0.00%	0.40%	0.38%				
Farmland	0.9	4,740	0.00%	0.00%	0.00%	0.00%				
C&I	17.7	92,628	0.19%	0.00%	4.02%	0.72%				
Agriculture	0.0	0	0.00%	0.00%	0.00%	0.00%				
Consumer	0.4	2,034	0.29%	0.00%	2.06%	4.42%				
Other	3.4	17,600	0.00%	0.00%	0.00%	0.00%				

ALLL to LOANS vs. Our Peer Group

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Region: MID WEST Asset Band: 500M - 1B

Banks 180

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ALLL to Loans

● Bank ● Peer Group



Peer Group's asset quality is worse than our bank, but improving...

Capital Metrics

Asset Quality

- ALLL to Loans**
- ALLL to Noncurrent Loans
- ALLL to Nonaccrual Loans
- ALLL to Net Charge-offs
- 30-89 DPD to Loans
- 30-89 DPD to Assets
- 90+ DPD to Loans
- 90+ DPD to Assets
- Nonaccrual Loans to Loans
- Nonaccrual Loans to Assets
- Noncurrent Loans to Loans
- Nonperforming Assets to Loans

Funding & Liquidity

Non-Interest Income

Operating Expense

Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	2.28%	2.17%	1.93%	1.49%	1.06%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	1.83%	1.94%	1.89%	1.68%	1.48%

NONCURRENT LOANS vs. Our Peer Group

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Capital Metrics

Asset Quality

- ALLL to Loans
- ALLL to Noncurrent Loans
- ALLL to Nonaccrual Loans
- ALLL to Net Charge-offs
- 30-89 DPD to Loans
- 30-89 DPD to Assets
- 90+ DPD to Loans
- 90+ DPD to Assets
- Nonaccrual Loans to Loans
- Nonaccrual Loans to Assets
- Noncurrent Loans to Loans**
- Nonperforming Assets to Loans

Funding & Liquidity

Non-Interest Income

Operating Expense

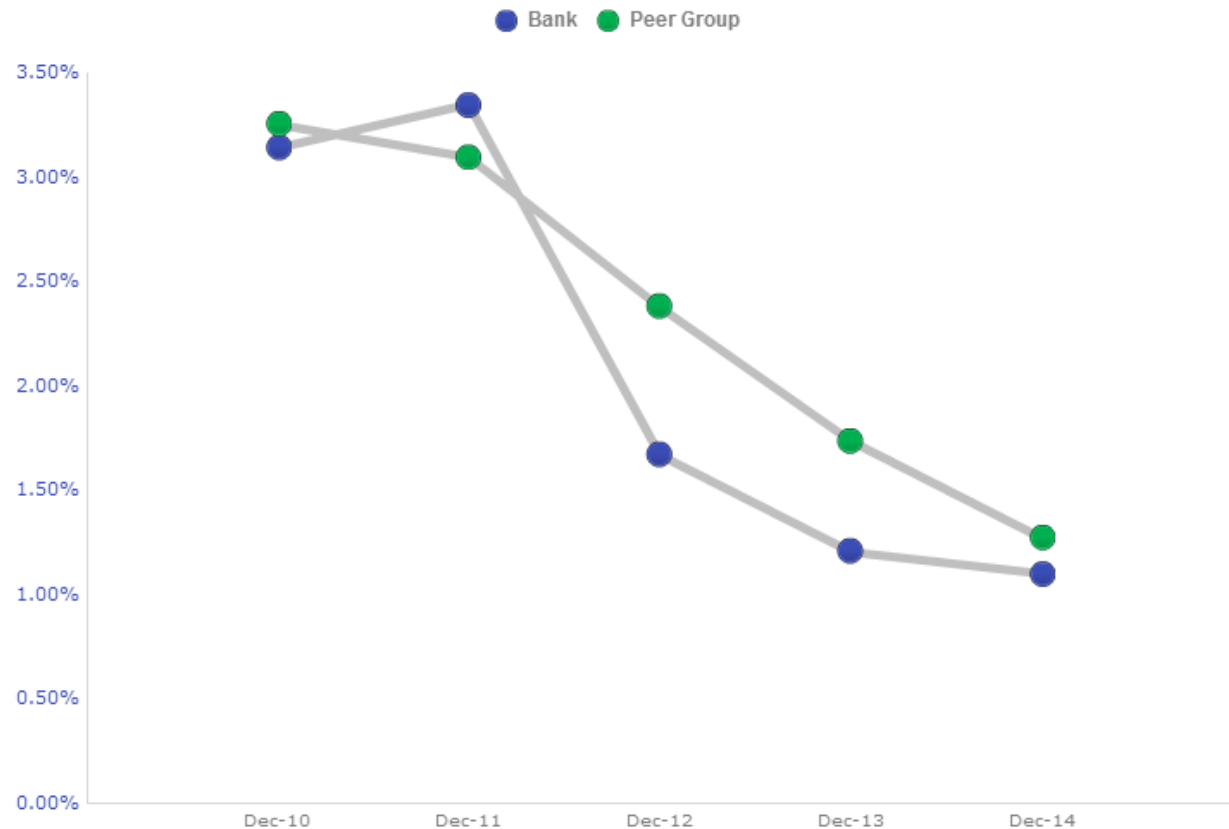
Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Noncurrent Loans to Loans



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	3.14%	3.35%	1.67%	1.20%	1.10%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	3.25%	3.09%	2.38%	1.73%	1.27%

TEXAS RATIO vs. Our Peer Group

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Capital Metrics

Asset Quality

- NCL to Capital+Reserves
- NPA to Capital+Reserves
- Texas Ratio**
- Net Charge-offs to Loans
- Recoveries to Chargeoffs
- Earnings Coverage of Net Losses (C)
- Noncurrent Loans to Assets
- Nonperforming Assets to Assets
- OREO to Assets
- OREO+Nonaccruals to Capital+Rese
- NPA + Restructured Loans to Asset
- NCL to Tier-1 Capital

Funding & Liquidity

Non-Interest Income

Operating Expense

Income & Expense

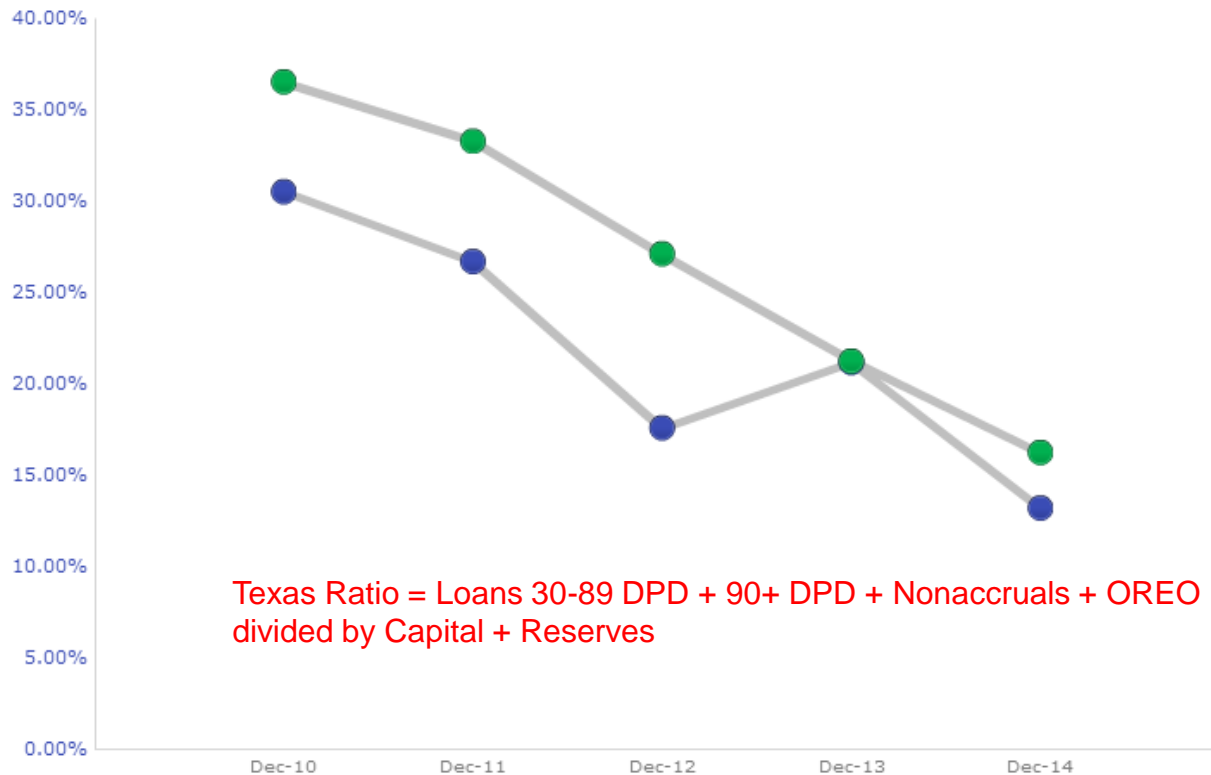
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Texas Ratio

● Bank ● Peer Group



Texas Ratio = Loans 30-89 DPD + 90+ DPD + Nonaccruals + OREO divided by Capital + Reserves

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	30.51%	26.68%	17.55%	21.16%	13.18%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	36.48%	33.29%	27.08%	21.28%	16.20%

NET CHARGE-OFFS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Capital Metrics	
Asset Quality	
NCL to Capital+Reserves	
NPA to Capital+Reserves	
Texas Ratio	
Net Charge-offs to Loans	
Recoveries to Chargeoffs	
Earnings Coverage of Net Losses (C	
Noncurrent Loans to Assets	
Nonperforming Assets to Assets	
OREO to Assets	
OREO+Nonaccruals to Capital+Rese	
NPA + Restructured Loans to Asset	
NCL to Tier-1 Capital	
Funding & Liquidity	
Non-Interest Income	
Operating Expense	
Income & Expense	
Balance Sheet	

Quarters Years

[Ratio Definitions](#)

Net Charge-offs to Loans



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Net Charge-offs to Loans	1.62%	1.13%	1.32%	0.83%	0.52%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Net Charge-offs to Loans	1.15%	0.89%	0.65%	0.44%	0.30%

OREO GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

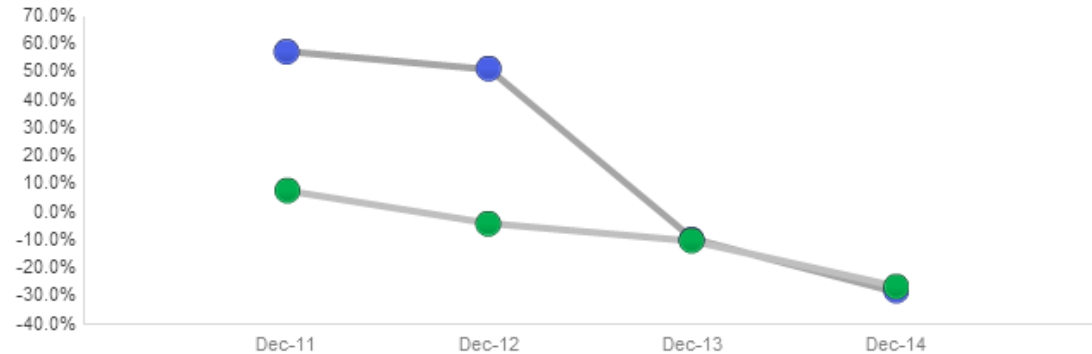
Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



% Growth in Other Real Estate Owned

Last 5 Years



Bank	57.58%	51.04%	-9.48%	-28.50%
Peers	7.77%	-3.96%	-10.24%	-26.50%

Borrowing Metrics

Credit Metrics

Other Real Estate Owned

Loan Metrics

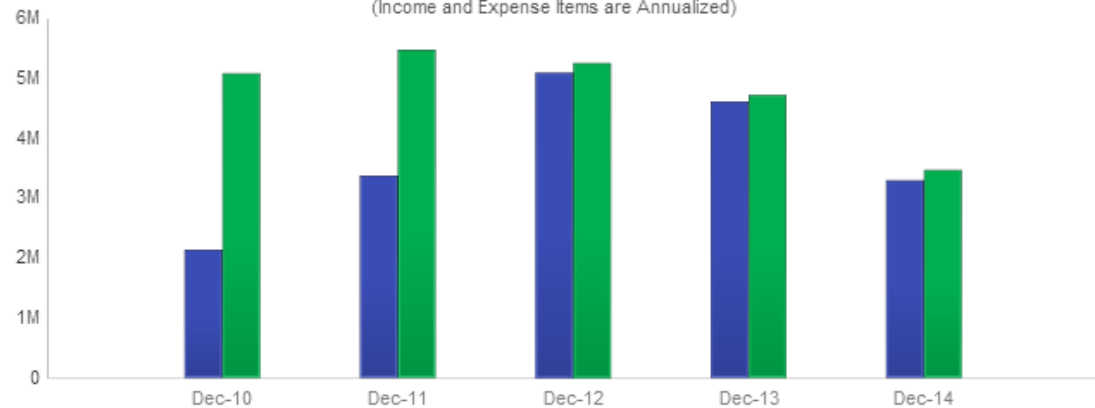
- Net Loans and Leases
- Reserves (ALLL)
- 30-89 Days Past Due
- 90 Days Past Due
- Noncurrent Loans
- Non-Accrual Loans
- Net Charge-offs
- Other Real Estate Owned**
- Total Charge-offs
- Total Recoveries

Show Data for Last 5

- Quarters (QoQ)
- Years (YoY)

Dollar Amount of Other Real Estate Owned (in 000s)

(Income and Expense Items are Annualized)



Bank	\$2,145	\$3,380	\$5,105	\$4,621	\$3,304
Peers	\$5,085	\$5,480	\$5,263	\$4,724	\$3,472



Earnings

PRETAX ROE vs. Our Peer Group vs. UBPR

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29%

Region: MID WEST

Banks: [2593](#)

Assets \$2,617.7 mm | ROE 9.56% | ROA 0.96%

UBPR Peer Group 3

Banks: [1253](#)

Assets \$522.2 mm | ROE 8.68% | ROA 0.92%



Performance

- Loans to Core Deps
- Loans to Assets
- Equity to Assets
- Earning Assets to Total Assets
- Avg. Earning Assets to Avg. Total A
- Pretax ROE**
- Pretax ROA
- Pretax Pre-Provision ROE
- Pretax Pre-Provision ROA
- Dividends to Net Income
- Dividends to Pretax Net Income

Capital Metrics

Asset Quality

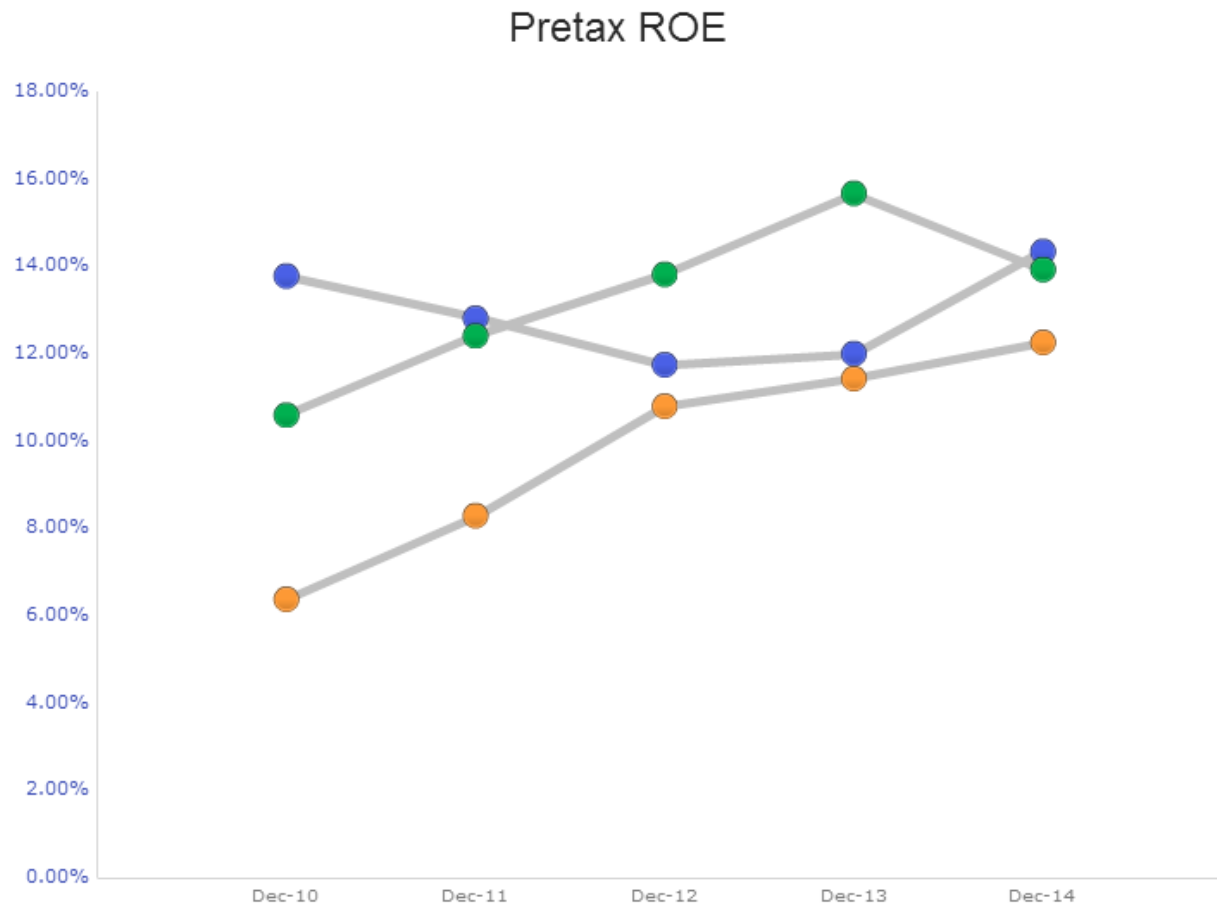
Funding & Liquidity

Non-Interest Income

Operating Expense

Income & Expense

Balance Sheet



[Ratio Definitions](#)
 Quarters Years

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Hide?
Your Community Bank	13.76%	12.83%	11.74%	11.98%	14.35%	<input type="checkbox"/>
Region: MID WEST	10.60%	12.42%	13.81%	15.65%	13.91%	<input type="checkbox"/>
UBPR Peer Group 3	6.36%	8.26%	10.78%	11.43%	12.25%	<input type="checkbox"/>

PRETAX ROA vs. Our Peer Group vs. UBPR

Your Community Bank
 New Albany, IN
 Assets \$744.4 mm | ROE 11.22% | ROA 1.29%

Region: MID WEST
 Banks: [2593](#)
 Assets \$2,617.7 mm | ROE 9.56% | ROA 0.96%

UBPR Peer Group 3
 Banks: [1253](#)
 Assets \$522.2 mm | ROE 8.68% | ROA 0.92%



Performance

- Loans to Core Deps
- Loans to Assets
- Equity to Assets
- Earning Assets to Total Assets
- Avg. Earning Assets to Avg. Total A
- Pretax ROE
- Pretax ROA**
- Pretax Pre-Provision ROE
- Pretax Pre-Provision ROA
- Dividends to Net Income
- Dividends to Pretax Net Income

Capital Metrics

Asset Quality

Funding & Liquidity

Non-Interest Income

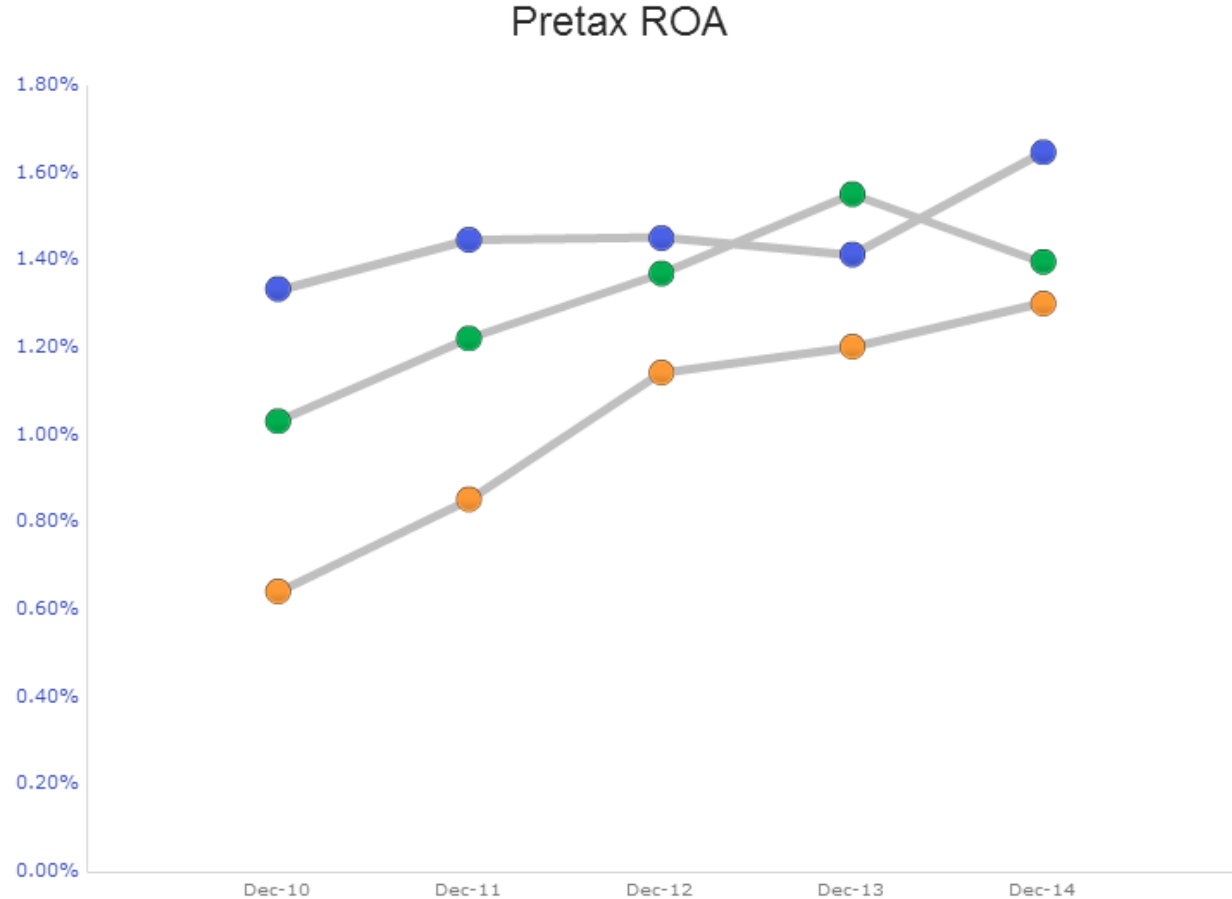
Operating Expense

Income & Expense

Balance Sheet

[Ratio Definitions](#)

Quarters Years



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Hide?
Your Community Bank	1.33%	1.45%	1.45%	1.41%	1.65%	<input type="checkbox"/>
Region: MID WEST	1.03%	1.22%	1.37%	1.55%	1.39%	<input type="checkbox"/>
UBPR Peer Group 3	0.64%	0.85%	1.14%	1.20%	1.30%	<input type="checkbox"/>

PRE-PRE ROA vs. Our Peer Group vs. UBPR

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29%

Region: MID WEST

Banks: [2593](#)

Assets \$2,617.7 mm | ROE 9.56% | ROA 0.96%

UBPR Peer Group 3

Banks: [1253](#)

Assets \$522.2 mm | ROE 8.68% | ROA 0.92%



Performance

- Loans to Core Deps
- Loans to Assets
- Equity to Assets
- Earning Assets to Total Assets
- Avg. Earning Assets to Avg. Total A
- Pretax ROE
- Pretax ROA
- Pretax Pre-Provision ROE
- Pretax Pre-Provision ROA**
- Dividends to Net Income
- Dividends to Pretax Net Income

Capital Metrics

Asset Quality

Funding & Liquidity

Non-Interest Income

Operating Expense

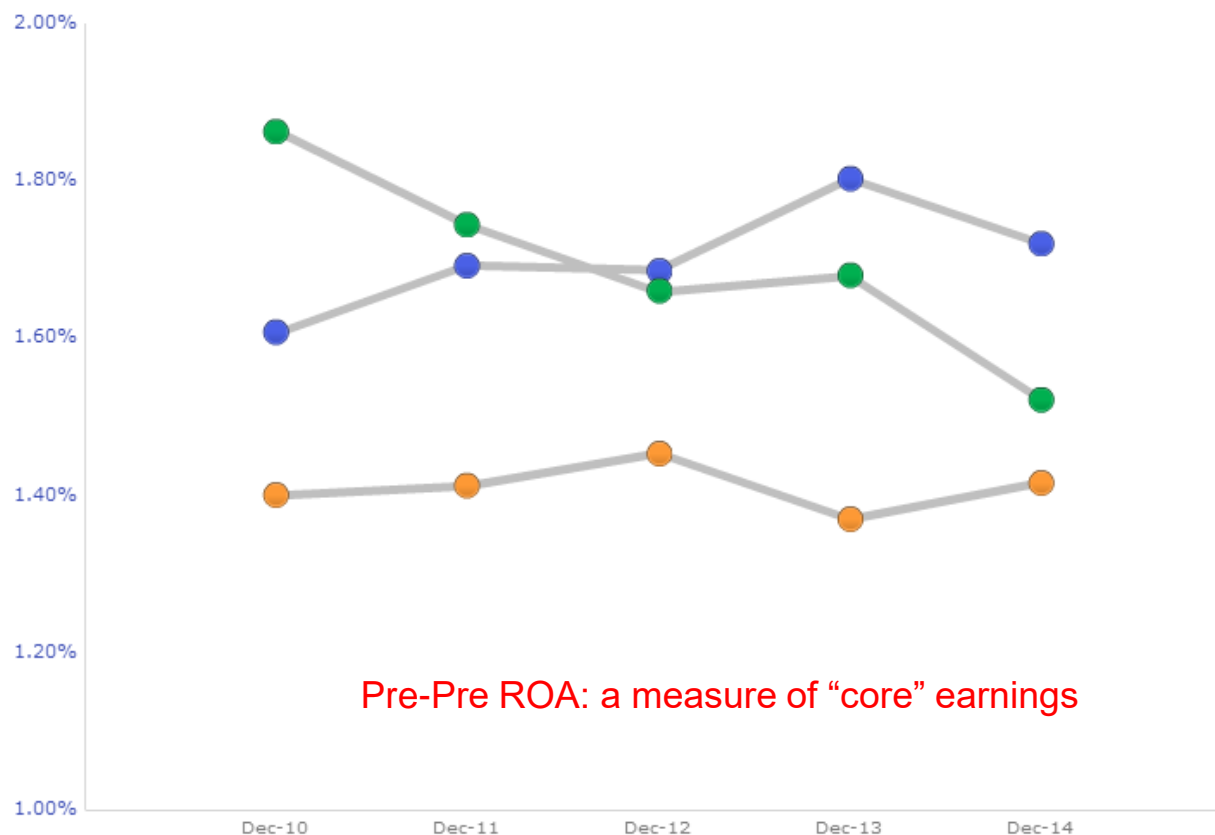
Income & Expense

Balance Sheet

[Ratio Definitions](#)

Quarters Years

Pretax Pre-Provision ROA



Pre-Pre ROA: a measure of "core" earnings

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Hide?
Your Community Bank	1.61%	1.69%	1.69%	1.80%	1.72%	<input type="checkbox"/>
Region: MID WEST	1.86%	1.74%	1.66%	1.68%	1.52%	<input type="checkbox"/>
UBPR Peer Group 3	1.40%	1.41%	1.45%	1.37%	1.42%	<input type="checkbox"/>

NET INCOME GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Balance Sheet Metrics

Income Metrics

- Interest Income
- Non-Interest Income
- Additional Non-Interest Income
- Net Interest Income
- Pre-tax Net Operating Income
- Net Income**
- Fiduciary Activities
- Service Charges
- Trading account gains and fees
- Securities gains (losses)
- Gains (Losses) on OREO

Expense Metrics

Borrowing Metrics

Credit Metrics

Loan Metrics

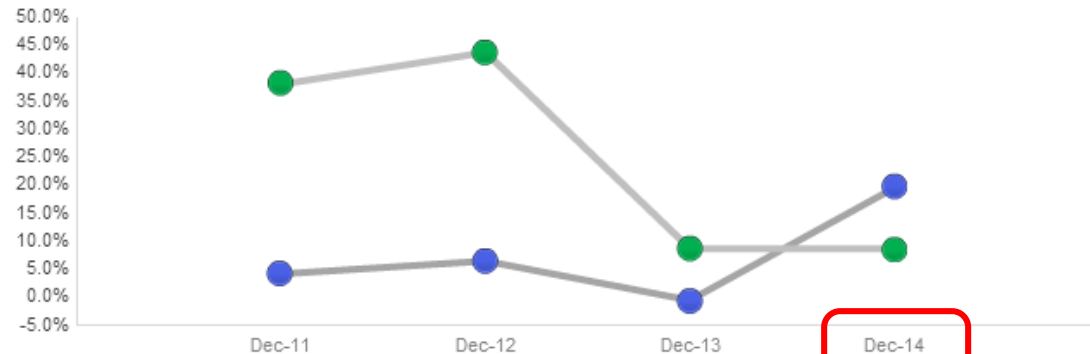
Show Data for Last 5

○ Quarters (QoQ)

● Years (YoY)

% Growth in Net Income

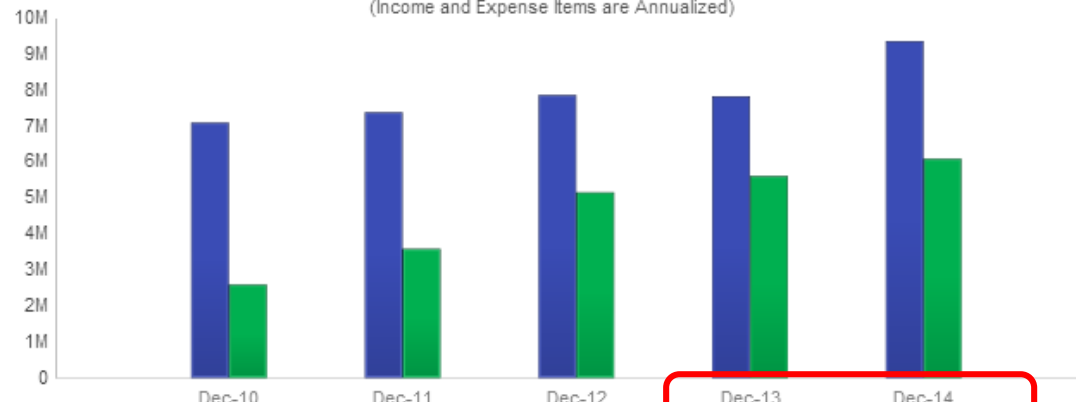
Last 5 Years



Bank	Dec-11	Dec-12	Dec-13	Dec-14
Bank	4.16%	6.44%	-0.52%	19.57%
Peers	38.03%	43.79%	8.68%	8.66%

Dollar Amount of Net Income (in 000s)

(Income and Expense Items are Annualized)



Bank	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Bank	\$7,108	\$7,404	\$7,881	\$7,840	\$9,374
Peers	\$2,606	\$3,597	\$5,172	\$5,621	\$6,108

INTEREST INCOME (TE) vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Operating Expense
Income & Expense
Interest Income to Earning Assets
Interest Income to Earning Assets (TE)
Net Interest Income to Earning Assets
Non-Interest Income to Earning Assets
Additional Non-Interest Income to Earning Assets
Net Income to Earning Assets
Income Tax to Earning Assets
Interest Expense to Earning Assets
Loan Loss Provisions to Earning Assets
Securities Gains (Losses) to Earning Assets
Trading Account Gains (Losses) to Earning Assets
Total Non-Interest Expense to Earning Assets
Advertising and Marketing Expense to Earning Assets
ATM and Interchange Expense to Earning Assets
Accounting and Auditing Expense to Earning Assets
Consulting and Advisory Expense to Earning Assets
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Interest Income to Earning Assets (TE)



Down 41 bps for our bank
Down 89 bps for peers

Your Community Bank

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	4.97%	4.85%	4.61%	4.65%	4.56%
Region: MID WEST Asset Band: 500M - 1B	5.28%	5.03%	4.68%	4.36%	4.39%

NON-INTEREST INCOME vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Operating Expense

Income & Expense

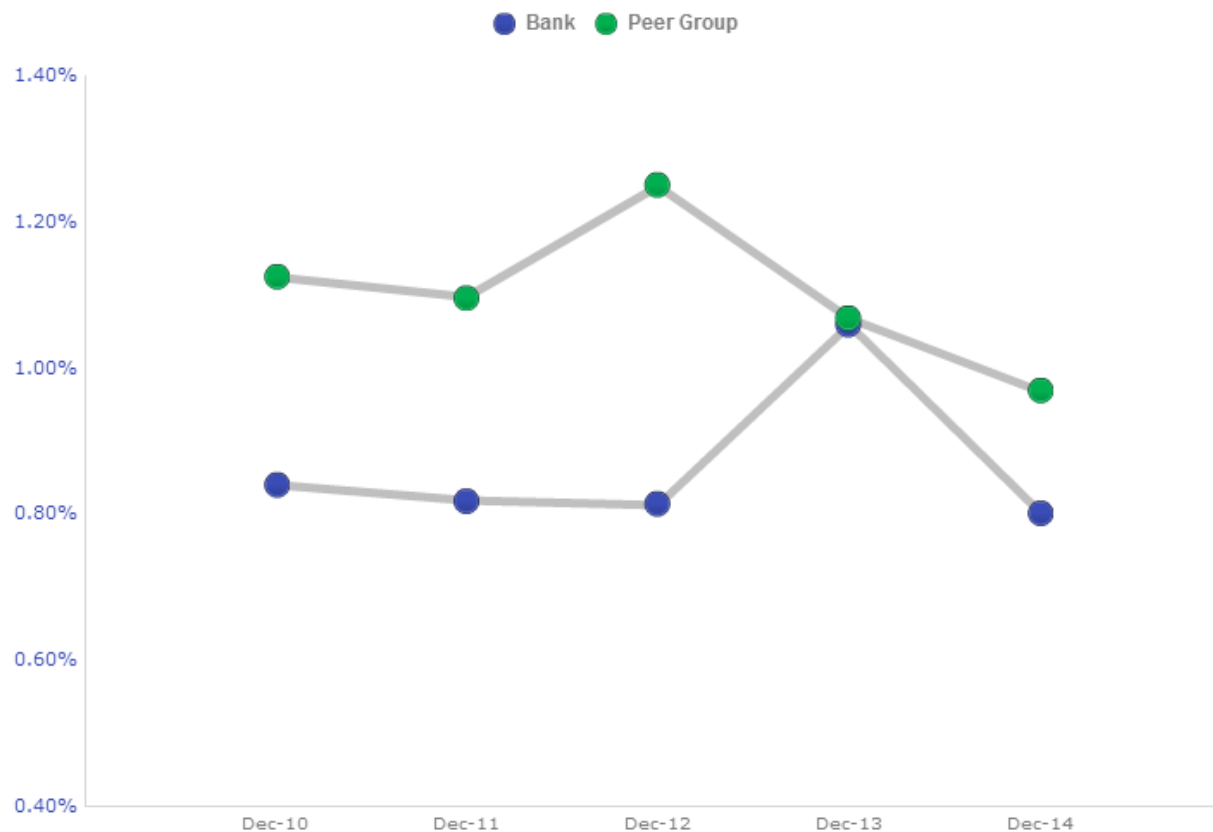
- Interest Income to Earning Assets
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- Net Interest Income to Earning Asse
- Non-Interest Income to Earning Assi**
- Additional Non-Interest Income to Ea
- Net Income to Earning Assets
- Income Tax to Earning Assets
- Interest Expense to Earning Assets
- Loan Loss Provisions to Earning As
- Securities Gains (Losses) to Earnin
- Trading Account Gains (Losses) to
- Total Non-Interest Expense to Earnir
- Advertising and Marketing Expense
- ATM and Interchange Expense to T
- Accounting and Auditing Expense to
- Consulting and Advisory Expense to

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Non-Interest Income to Earning Assets



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	0.84%	0.82%	0.81%	1.06%	0.80%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	1.12%	1.10%	1.25%	1.07%	0.97%

INTEREST EXPENSE vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Operating Expense	
Income & Expense	
Interest Income to Earning Assets	
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Net Interest Income to Earning Asse	
Non-Interest Income to Earning Assi	
Additional Non-Interest Income to Ea	
Net Income to Earning Assets	
Income Tax to Earning Assets	
Interest Expense to Earning Assets	
Loan Loss Provisions to Earning As	
Securities Gains (Losses) to Earnin	
Trading Account Gains (Losses) to	
Total Non-Interest Expense to Earnir	
Advertising and Marketing Expense	
ATM and Interchange Expense to T	
Accounting and Auditing Expense to	
Consulting and Advisory Expense to	
Balance Sheet	

Quarters Years

[Ratio Definitions](#)

Interest Expense to Earning Assets



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	1.03%	0.78%	0.49%	0.26%	0.20%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	1.39%	1.05%	0.77%	0.58%	0.50%

NON-INTEREST EXPENSE vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Operating Expense

Income & Expense

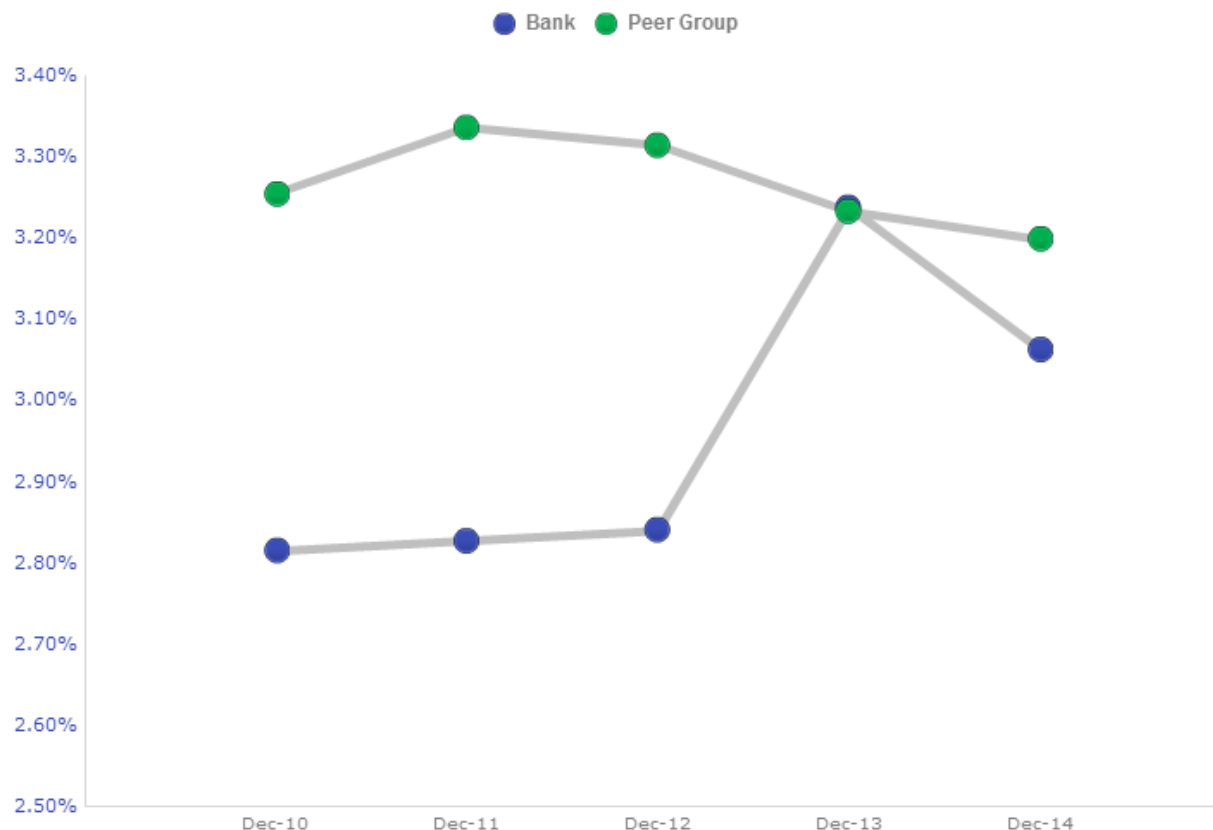
- Interest Income to Earning Assets
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- Net Interest Income to Earning Asse
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- Additional Non-Interest Income to Ea
- Net Income to Earning Assets
- Income Tax to Earning Assets
- Interest Expense to Earning Assets
- Loan Loss Provisions to Earning As
- Securities Gains (Losses) to Earnin
- Trading Account Gains (Losses) to
- Total Non-Interest Expense to Earnin**
- Advertising and Marketing Expense
- ATM and Interchange Expense to T
- Accounting and Auditing Expense to
- Consulting and Advisory Expense to

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Total Non-Interest Expense to Earning Assets



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	2.81%	2.83%	2.84%	3.24%	3.06%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	3.25%	3.34%	3.31%	3.23%	3.20%

EFFICIENCY RATIO vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Non-Interest Income

Operating Expense

Non-Interest Expense to Earning As

Additional Non-Interest Expense to E

Net Overhead to Earning Assets

Efficiency Ratio

Efficiency Ratio (TE)

Salaries to Full-Time Employees

Premises and Equipment to FTE

Number of Full Time Employees

Net Income per Employee (\$ 000s)

Revenue to Full-Time Employees (\$

Pretax Net Income per Employee (\$

Deposits per Employee (\$ 000s)

Salaries & Benefits to Net Income

Salaries & Benefits to Total Revenue

Salaries & Benefits to Total Revenue

Income & Expense

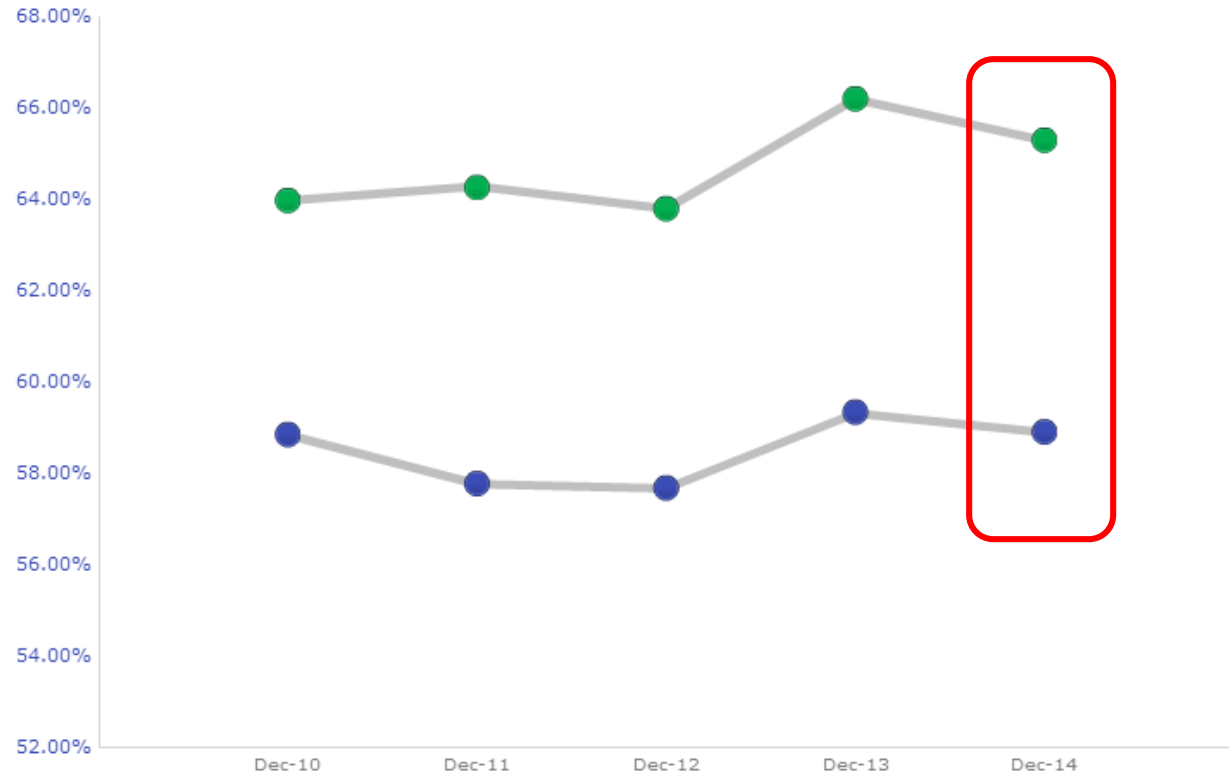
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Efficiency Ratio (TE)

● Bank ● Peer Group



Your Community Bank

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	58.84%	57.76%	57.67%	59.31%	58.90%
Region: MID WEST Asset Band: 500M - 1B	63.97%	64.28%	63.79%	66.18%	65.28%

NUMBER FTEs vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

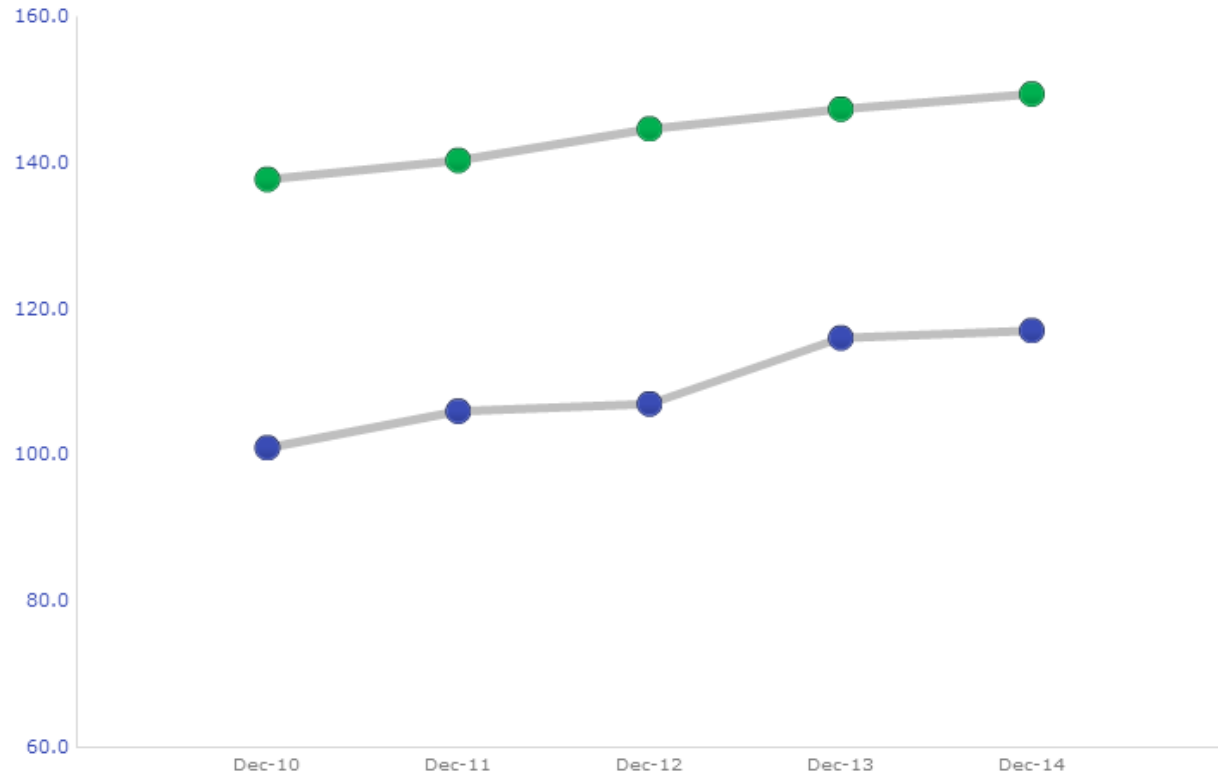
Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Number of Full Time Employees

● Bank ● Peer Group



Non-Interest Income

Operating Expense

Non-Interest Expense to Earning As

Additional Non-Interest Expense to E

Net Overhead to Earning Assets

Efficiency Ratio

Efficiency Ratio (TE)

Salaries to Full-Time Employees

Premises and Equipment to FTE

Number of Full Time Employees

Net Income per Employee (\$ 000s)

Revenue to Full-Time Employees (\$

Pretax Net Income per Employee (\$

Deposits per Employee (\$ 000s)

Salaries & Benefits to Net Income

Salaries & Benefits to Total Revenue

Salaries & Benefits to Total Revenue

Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	101	106	107	116	117

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	138	140	145	147	149

ASSETS PER FTE (\$ millions) vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

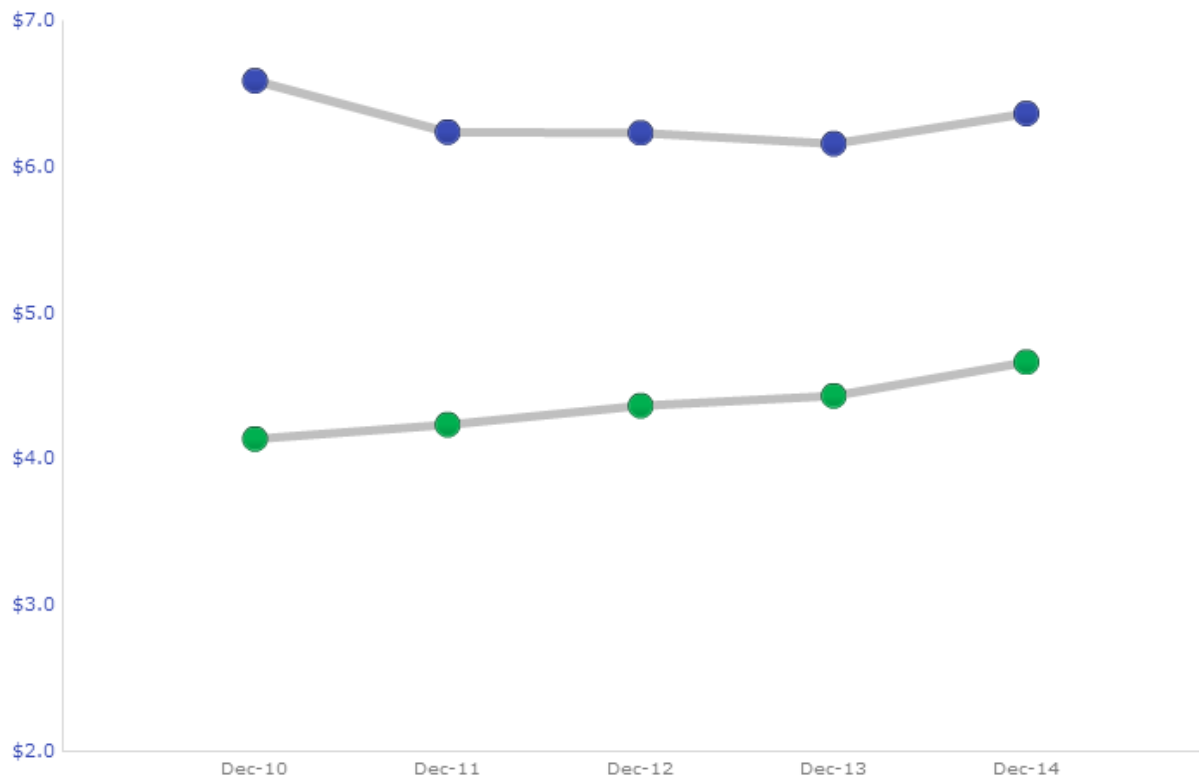
Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Assets per Employee (\$ millions)

● Bank ● Peer Group



Non-Interest Income

Operating Expense

- Salaries to Full-Time Employees
- Premises and Equipment to FTE
- Number of Full Time Employees
- Net Income per Employee (\$ 000s)
- Revenue to Full-Time Employees (\$
- Pretax Net Income per Employee (\$
- Deposits per Employee (\$ 000s)
- Salaries & Benefits to Net Income
- Salaries & Benefits to Total Revenue
- Salaries & Benefits to Total Revenue
- Salaries & Benefits to Net Revenue
- Salaries & Benefits to Avg. Assets
- Assets per Employee (\$ millions)**
- Number of Locations
- Deposits per Location (\$ 000s)

Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	\$6.6	\$6.2	\$6.2	\$6.2	\$6.4

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	\$4.1	\$4.2	\$4.4	\$4.4	\$4.7

NET INTEREST INCOME GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Balance Sheet Metrics

Income Metrics

- Interest Income
- Non-Interest Income
- Additional Non-Interest Income
- Net Interest Income**
- Pre-tax Net Operating Income
- Net Income
- Fiduciary Activities
- Service Charges
- Trading account gains and fees
- Securities gains (losses)
- Gains (Losses) on OREO

Expense Metrics

Borrowing Metrics

Credit Metrics

Loan Metrics

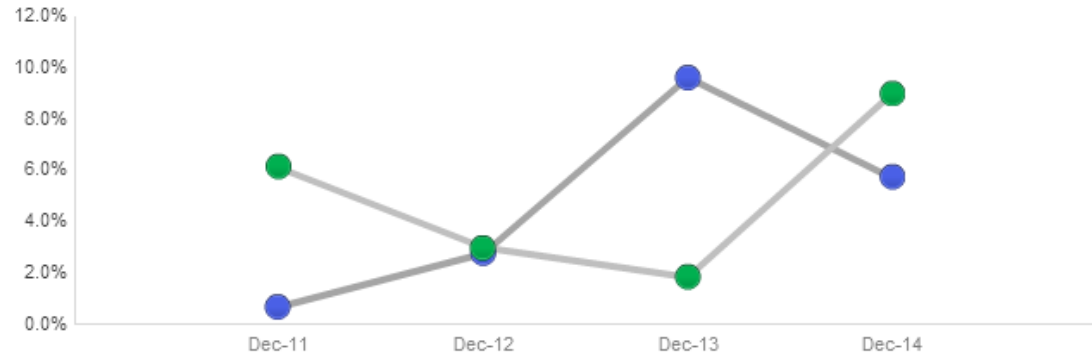
Show Data for Last 5

Quarters (QoQ)

Years (YoY)

% Growth in Net Interest Income

Last 5 Years



Bank	0.67%	2.76%	9.62%	5.70%
Peers	6.10%	2.99%	1.83%	9.0%

Dollar Amount of Net Interest Income (in 000s)

(Income and Expense Items are Annualized)



Bank	\$22,963	\$23,116	\$23,753	\$26,037	\$27,522
Peers	\$19,489	\$20,677	\$21,295	\$21,684	\$23,636

NET INTEREST MARGIN vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Performance

- Return on Equity
- Return on Assets
- Net Interest Margin
- Net Interest Margin (TE)**
- Yield on Earning Assets
- Yield on Earning Assets (TE)
- Cost of Funding Earning Assets
- Loans to Deposits
- Loans to Core Deps
- Loans to Assets
- Equity to Assets

Capital Metrics

Asset Quality

Funding & Liquidity

Non-Interest Income

Operating Expense

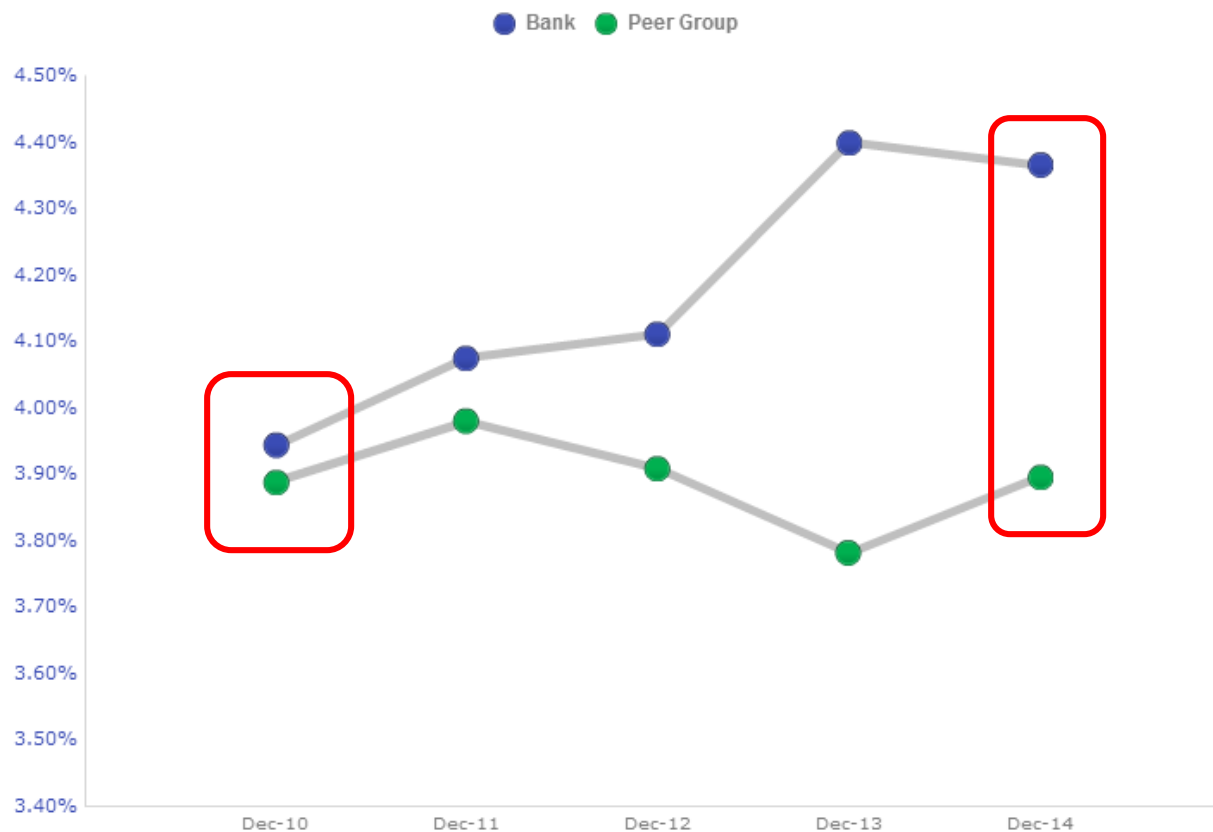
Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Net Interest Margin (TE)



Your Community Bank

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	3.94%	4.07%	4.11%	4.40%	4.36%
Region: MID WEST Asset Band: 500M - 1B	3.89%	3.98%	3.91%	3.78%	3.90%

LOAN PORTFOLIO vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE % | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Hide \$ Chart

Loan Types



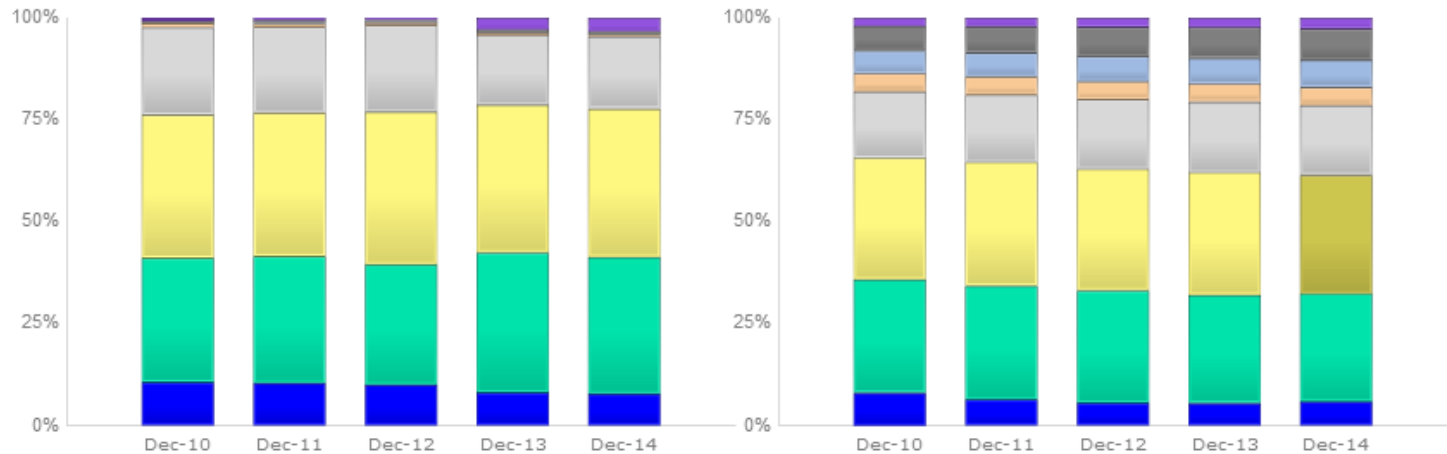
- Assets
- Liabilities & Equity
- Loan Types**
- Loan Mix
- Loan Repricing
- Funding Sources
- Deposit Mix
- Deposit Repricing
- Securities
- Detail Sec. Repricing
- Total Sec. Repricing

Quarter Year

■ Construction
 ■ Residential RE
 ■ Commercial RE
 ■ C&I
 ■ Consumer
 ■ Agriculture
 ■ Farmland
 ■ Other

Bank

Peer Group



Commercial RE

35.11%	35.23%	37.43%	36.12%	36.41%
--------	--------	--------	--------	--------

29.90%	30.31%	29.80%	30.10%	29.10%
--------	--------	--------	--------	--------



Your Community Bank

Region: MID WEST Asset Band: 500M - 1B

[EXPORT](#)

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Construction	44,784	43,145	38,194	38,849	40,286	30,383	24,287	22,280	23,470	27,208
Residential RE	128,795	129,624	113,665	165,252	175,434	105,426	106,664	111,320	114,017	124,688
Commercial RE	148,618	146,981	144,211	174,040	190,529	113,817	116,058	120,477	129,836	136,948
C&I	90,931	87,907	81,995	82,636	92,628	61,820	63,498	69,027	74,880	80,318
Consumer	4,114	2,842	1,964	2,128	2,034	17,293	16,848	17,709	18,985	20,711
Agriculture	0	0	0	0	0	21,149	22,388	24,653	27,040	31,314
Farmland	2,318	3,836	3,062	4,436	4,740	22,701	24,623	29,474	32,646	36,493
Other	3,674	2,849	2,146	14,500	17,600	8,064	8,566	9,345	10,417	12,863
Total Loan Types	\$423,234	\$417,184	\$385,237	\$481,841	\$523,251	\$380,653	\$382,933	\$404,285	\$431,292	\$470,543

LOAN YIELDS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

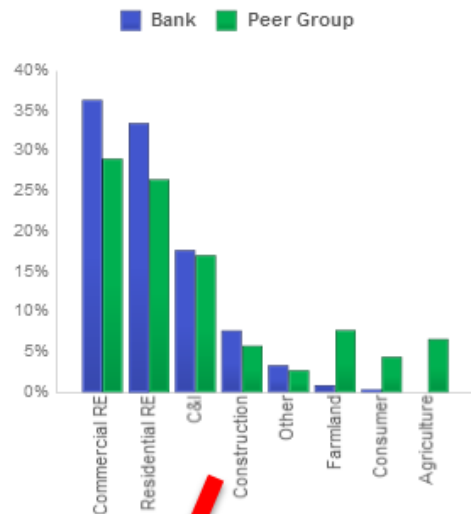
Banks: 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

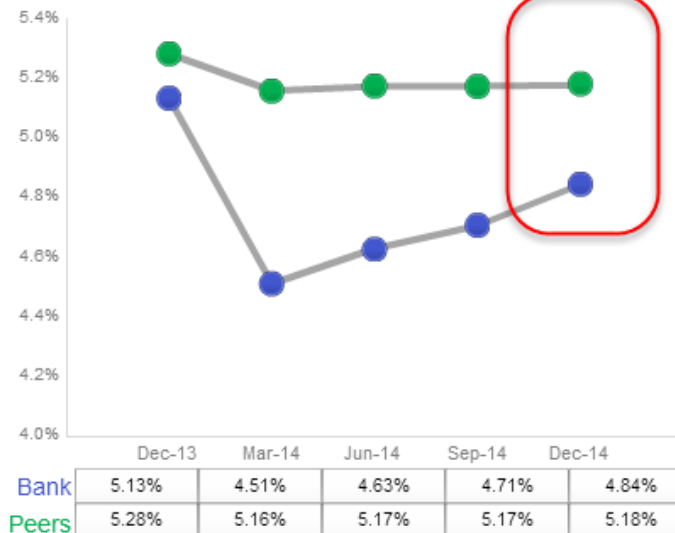


Loan Portfolio

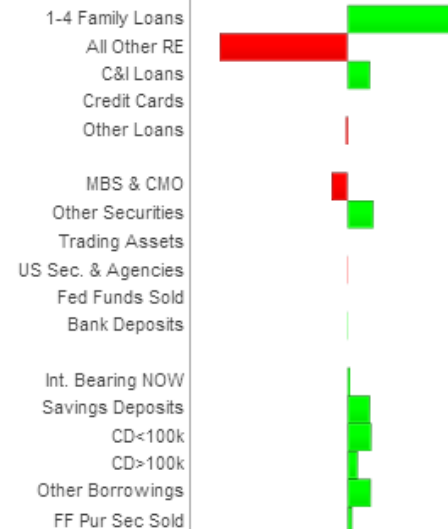
Dec-14



Total Loans (TE)



Rate/Yield Impact



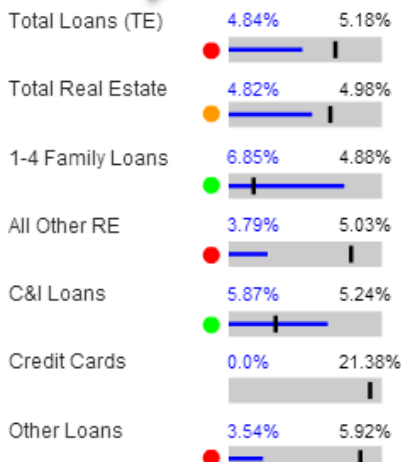
Key Metrics

Rates & Yields

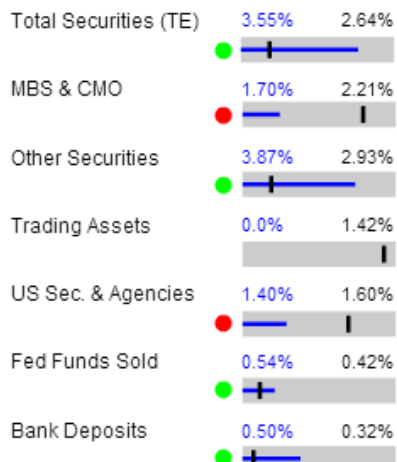
Income & Expense

Growth

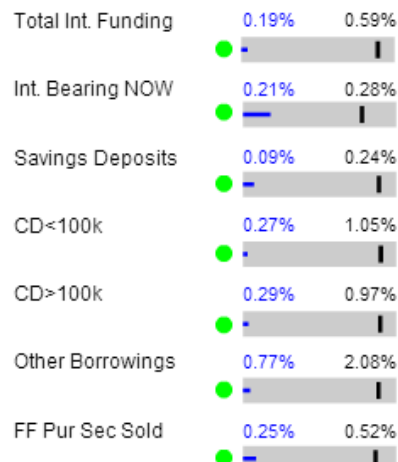
Loan Yields



Investment Yields



Funding Rates



Impact to Income

Total Loans (TE) -\$1,623,816

Rates that were worse than your peers on Total Loans (TE) had an annual impact on net interest margin of -\$1,623,816 based on the most recent quarter's results. Impacts are computed by taking the variance in rates multiplied by your YTD Total Loans (TE) average balance of \$488,531,250.

NET LOAN GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks [180](#)

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Balance Sheet Metrics

- Assets
- Liabilities
- Net Loans and Leases**
- Deposits
- Number of Employees
- Interest-Bearing Deposits
- Securities
- Equity
- FF Sold and Rev Repo
- Tier-1 Capital
- Risk Weighted Assets

Income Metrics

Expense Metrics

Borrowing Metrics

Credit Metrics

Loan Metrics

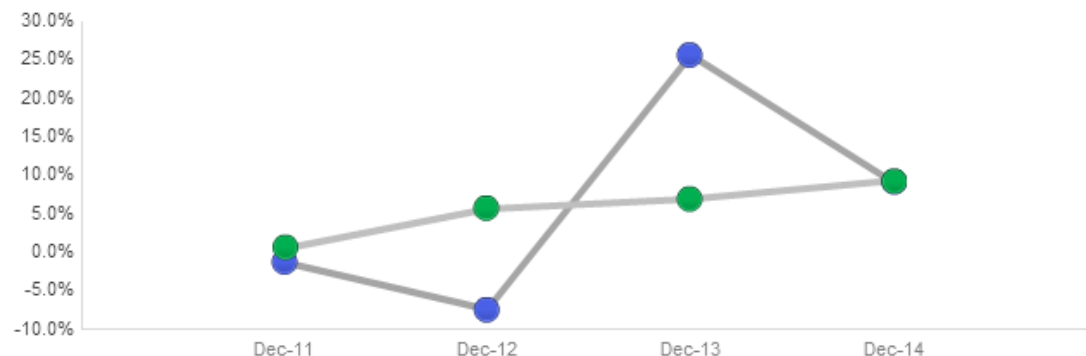
Show Data for Last 5

Quarters (QoQ)

Years (YoY)

% Growth in Net Loans and Leases

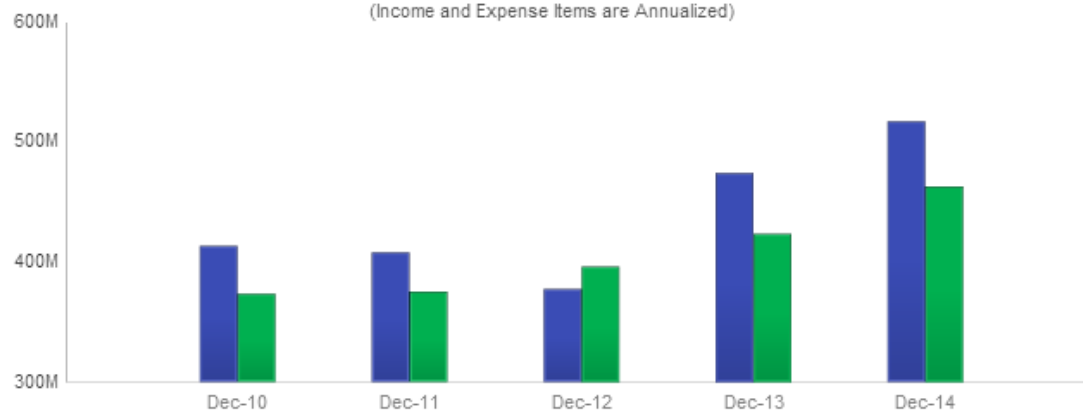
Last 5 Years



	Dec-11	Dec-12	Dec-13	Dec-14
Bank	-1.32%	-7.43%	25.63%	9.07%
Peers	0.48%	5.63%	6.90%	9.33%

Dollar Amount of Net Loans and Leases (in 000s)

(Income and Expense Items are Annualized)



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Bank	\$413,601	\$408,149	\$377,814	\$474,652	\$517,685
Peers	\$373,644	\$375,441	\$396,588	\$423,948	\$463,496

SECURITIES PORTFOLIO vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE % | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



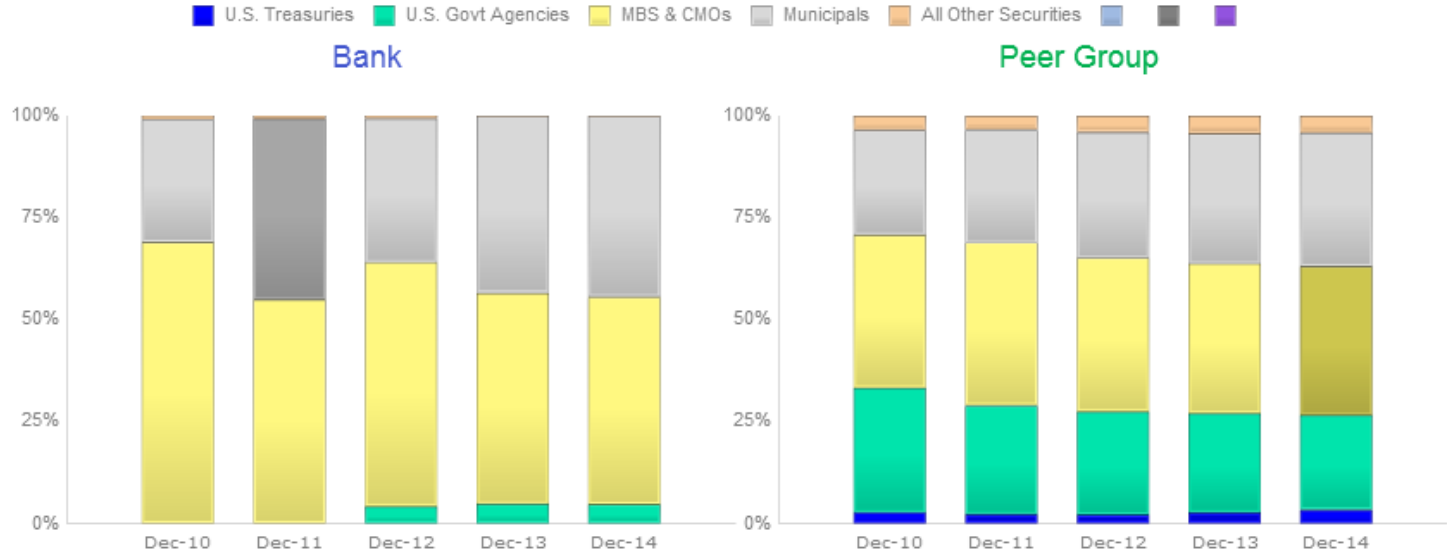
Hide \$ Chart

Securities



- Assets
- Liabilities & Equity
- Loan Types
- Loan Mix
- Loan Repricing
- Funding Sources
- Deposit Mix
- Deposit Repricing
- Securities**
- Detail Sec. Repricing
- Total Sec. Repricing

Quarter Year



MBS & CMOs 68.96% 54.89% 59.98% 51.72% 50.88%

37.48% 39.92% 37.71% 36.78% 36.48%



Your Community Bank

Region: MID WEST Asset Band: 500M - 1B [EXPORT](#)

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
U.S. Treasuries	0	0	0	0	0	3,171	2,929	2,922	3,755	4,902
U.S. Govt Agencies	0	0	8,865	7,718	7,709	34,872	34,797	34,906	34,922	34,202
MBS & CMOs	125,482	92,564	129,676	83,343	84,064	42,840	52,110	52,159	52,880	53,834
Municipals	54,866	74,886	76,221	69,851	73,187	29,422	36,233	42,735	45,887	48,426
All Other Securities	1,606	1,192	1,433	242	248	4,002	4,466	5,611	6,344	6,211
	0	0	0	0	0					
Total Securities	\$181,954	\$168,642	\$216,195	\$161,154	\$165,208	\$114,306	\$130,535	\$138,332	\$143,789	\$147,575

SECURITIES YIELDS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

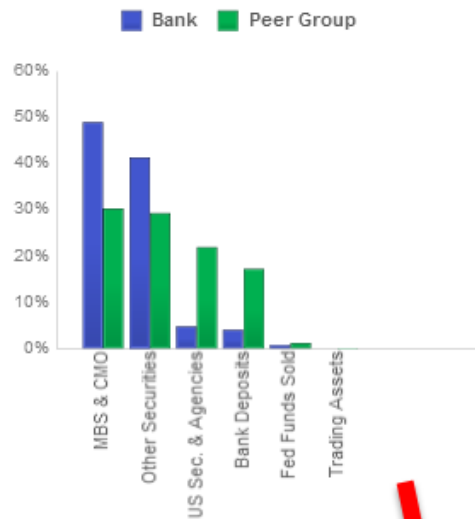
Banks: 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

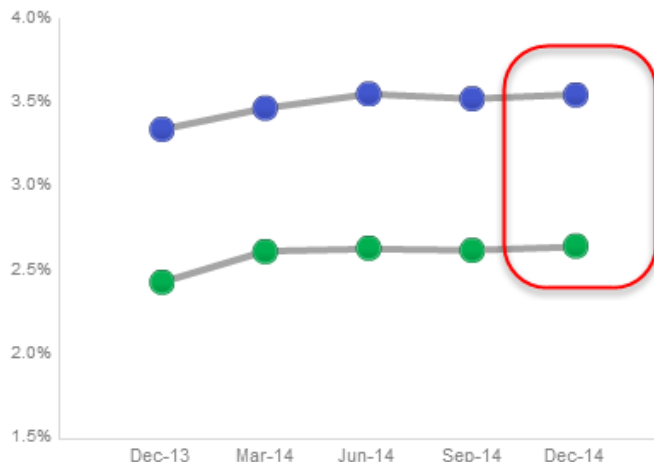


Loan Portfolio

Dec-14

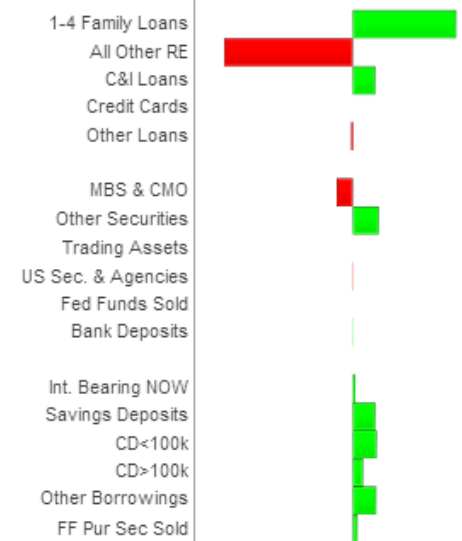


Total Securities (TE)



	Dec-13	Mar-14	Jun-14	Sep-14	Dec-14
Bank	3.34%	3.47%	3.55%	3.52%	3.55%
Peers	2.43%	2.62%	2.63%	2.62%	2.64%

Rate/Yield Impact



Key Metrics

Rates & Yields

Income & Expense

Growth

Loan Yields

Category	Bank vs. Peers
Total Loans (TE)	4.84% vs 5.18%
Total Real Estate	4.82% vs 4.98%
1-4 Family Loans	6.85% vs 4.88%
All Other RE	3.79% vs 5.03%
C&I Loans	5.87% vs 5.24%
Credit Cards	0.0% vs 21.38%
Other Loans	3.54% vs 5.92%

Investment Yields

Category	Bank vs. Peers
Total Securities (TE)	3.55% vs 2.64%
MBS & CMO	1.70% vs 2.21%
Other Securities	3.87% vs 2.93%
Trading Assets	0.0% vs 1.42%
US Sec. & Agencies	1.40% vs 1.60%
Fed Funds Sold	0.54% vs 0.42%
Bank Deposits	0.50% vs 0.32%

Funding Rates

Category	Bank vs. Peers
Total Int. Funding	0.19% vs 0.59%
Int. Bearing NOW	0.21% vs 0.28%
Savings Deposits	0.09% vs 0.24%
CD<100k	0.27% vs 1.05%
CD>100k	0.29% vs 0.97%
Other Borrowings	0.77% vs 2.08%
FF Pur Sec Sold	0.25% vs 0.52%

Impact to Income

Total Securities (TE) \$1,434,331

Rates that were better than your peers on Total Securities (TE) had an annual impact on net interest margin of \$1,434,331 based on the most recent quarter's results. Impacts are computed by taking the variance in rates multiplied by your YTD Total Securities (TE) average balance of \$158,198,000.

DEPOSIT PORTFOLIO vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE % | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

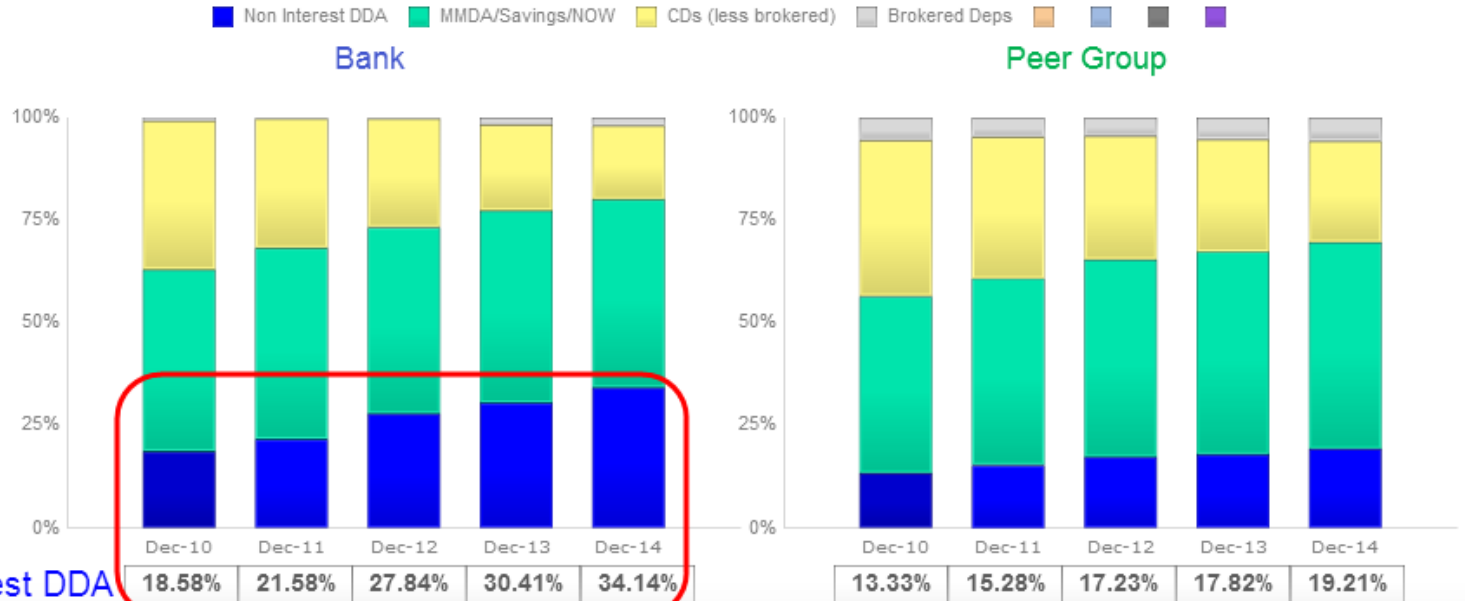
Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Deposit Mix



- Assets
 - Liabilities & Equity
 - Loan Types
 - Loan Mix
 - Loan Repricing
 - Funding Sources
 - Deposit Mix**
 - Deposit Repricing
 - Securities
 - Detail Sec. Repricing
 - Total Sec. Repricing
- Quarter Year



Non Interest DDA

Your Community Bank

Region: MID WEST Asset Band: 500M - 1B [EXPORT](#)

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Non Interest DDA	94,844	102,681	137,933	162,412	187,938	62,247	74,883	90,105	96,283	110,216
MMDA/Savings/NOW	226,147	221,629	224,839	249,909	252,703	201,106	222,766	251,452	267,400	288,993
CDs (less brokered)	185,047	150,010	130,984	111,851	99,014	177,339	169,152	157,706	147,660	141,598
Brokered Deps	4,351	1,389	1,672	9,845	10,762	26,371	23,178	23,676	28,834	33,020
Total Deposit Mix	\$510,389	\$475,709	\$495,428	\$534,017	\$550,417	\$467,063	\$489,979	\$522,938	\$540,177	\$573,827

DEPOSIT RATES vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

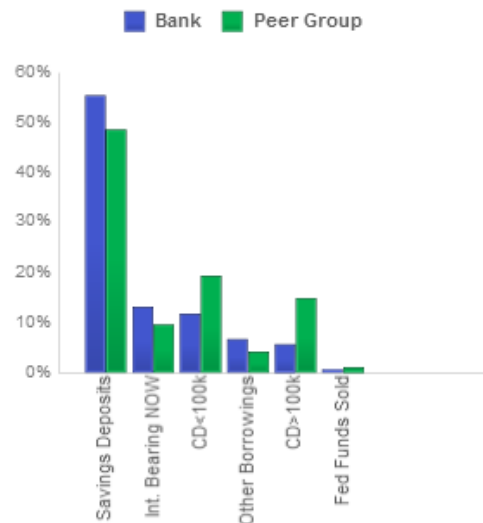
Banks: 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

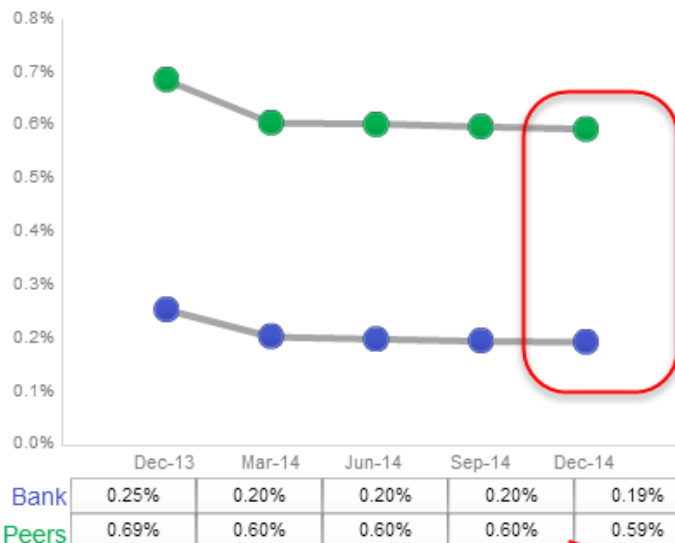


Loan Portfolio

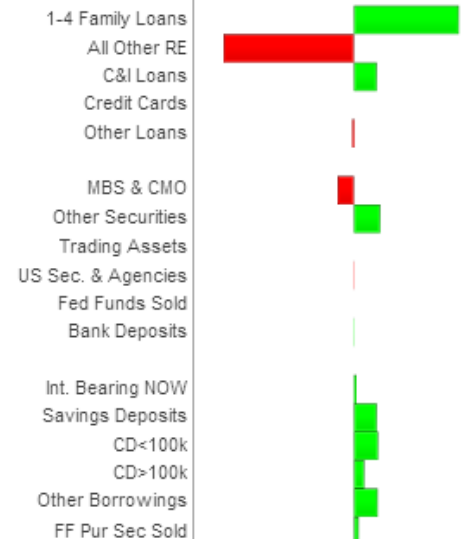
Dec-14



Total Int. Funding



Rate/Yield Impact



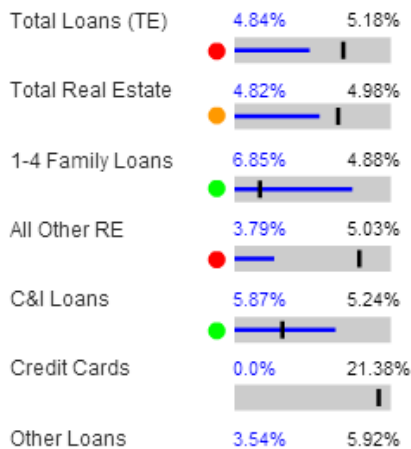
Key Metrics

Rates & Yields

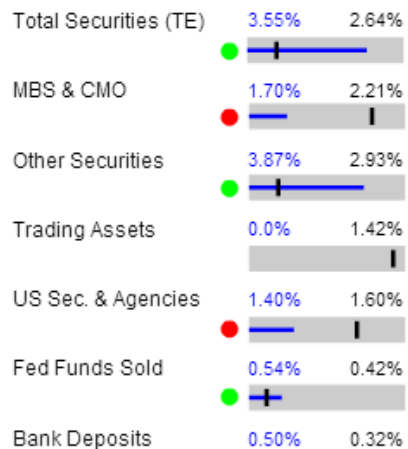
Income & Expense

Growth

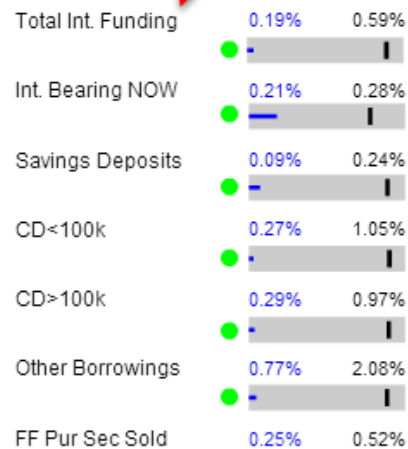
Loan Yields



Investment Yields



Funding Rates



Impact to Income

Total Int. Funding \$2,715,831

Rates that were better than your peers on Total Int. Funding had an annual impact on net interest margin of \$2,715,831 based on the most recent quarter's results. Impacts are computed by taking the variance in rates multiplied by your YTD Total Int. Funding average balance of \$679,097,750.

DEPOSIT GROWTH vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Balance Sheet Metrics

- Assets
- Liabilities
- Net Loans and Leases
- Deposits**
- Number of Employees
- Interest-Bearing Deposits
- Securities
- Equity
- FF Sold and Rev Repo
- Tier-1 Capital
- Risk Weighted Assets

Income Metrics

Expense Metrics

Borrowing Metrics

Credit Metrics

Loan Metrics

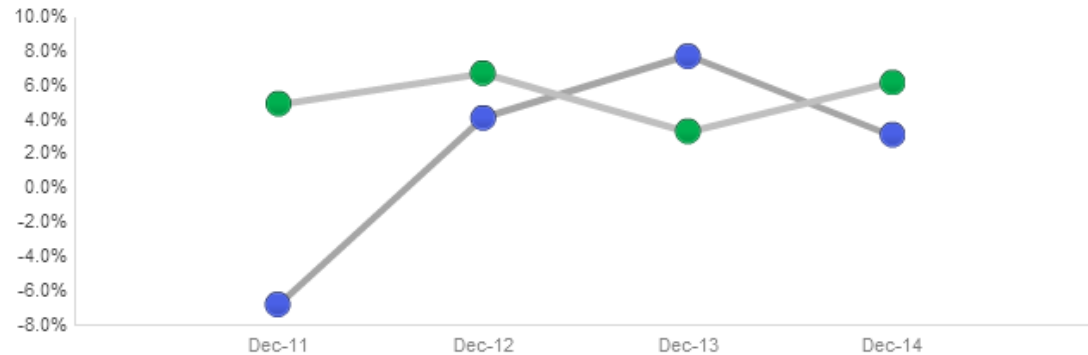
Show Data for Last 5

Quarters (QoQ)

Years (YoY)

% Growth in Deposits

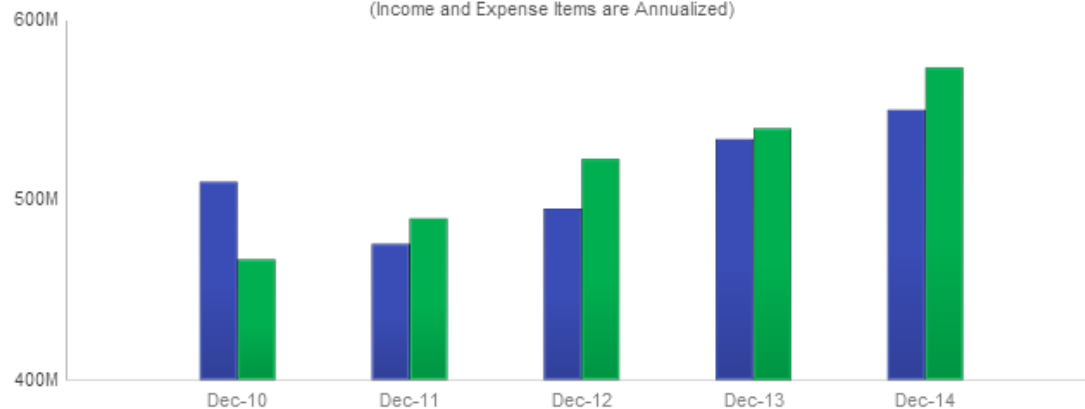
Last 5 Years



	Dec-11	Dec-12	Dec-13	Dec-14
Bank	-6.79%	4.15%	7.79%	3.07%
Peers	4.91%	6.73%	3.30%	6.23%

Dollar Amount of Deposits (in 000s)

(Income and Expense Items are Annualized)



	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Bank	\$510,389	\$475,709	\$495,428	\$534,018	\$550,417
Peers	\$467,063	\$489,979	\$522,938	\$540,177	\$573,827



Liquidity

LIQUIDITY RATIO vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

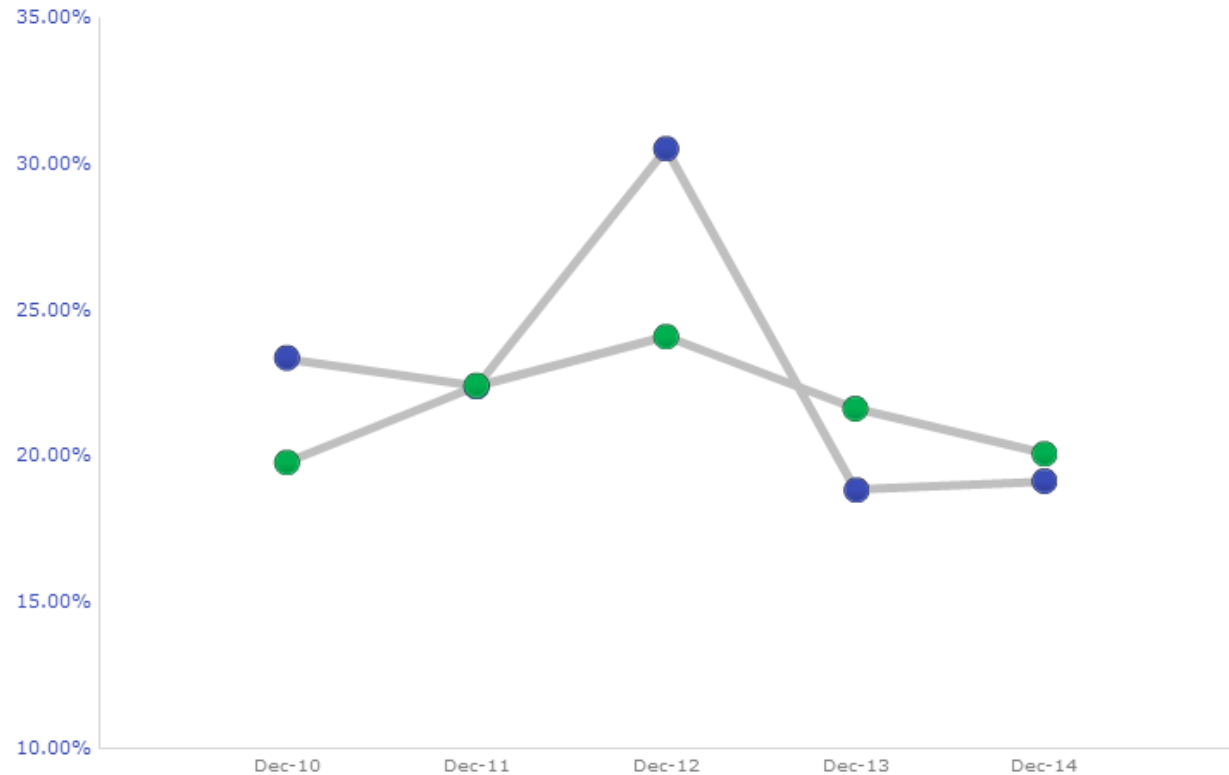
Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Liquidity Ratio

● Bank ● Peer Group



Asset Quality
Funding & Liquidity
Liquidity Ratio
Net Non-Core Funding Dependence
ST Investments to Total Assets
Transaction to Non-Transaction Deposits
Brokered Deposits to Deposits
Core Deposits to Deposits
IBD to Total Deposits
FHLB Advances to Deposits
Fed Funds Purchased to Deposits
Wholesale Funding (Bro+FHLB+FF) to Total Deposits
Wholesale Funding (Bro+FHLB+FF) to Total Assets
Available-for-Sale Securities (FMV) to Total Assets
Available-for-Sale Securities (FMV) to Total Equity
Non-Interest Income
Operating Expense
Income & Expense
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	23.31%	22.39%	30.50%	18.85%	19.13%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	19.81%	22.40%	24.09%	21.63%	20.10%

SHORT-TERM INVESTMENTS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

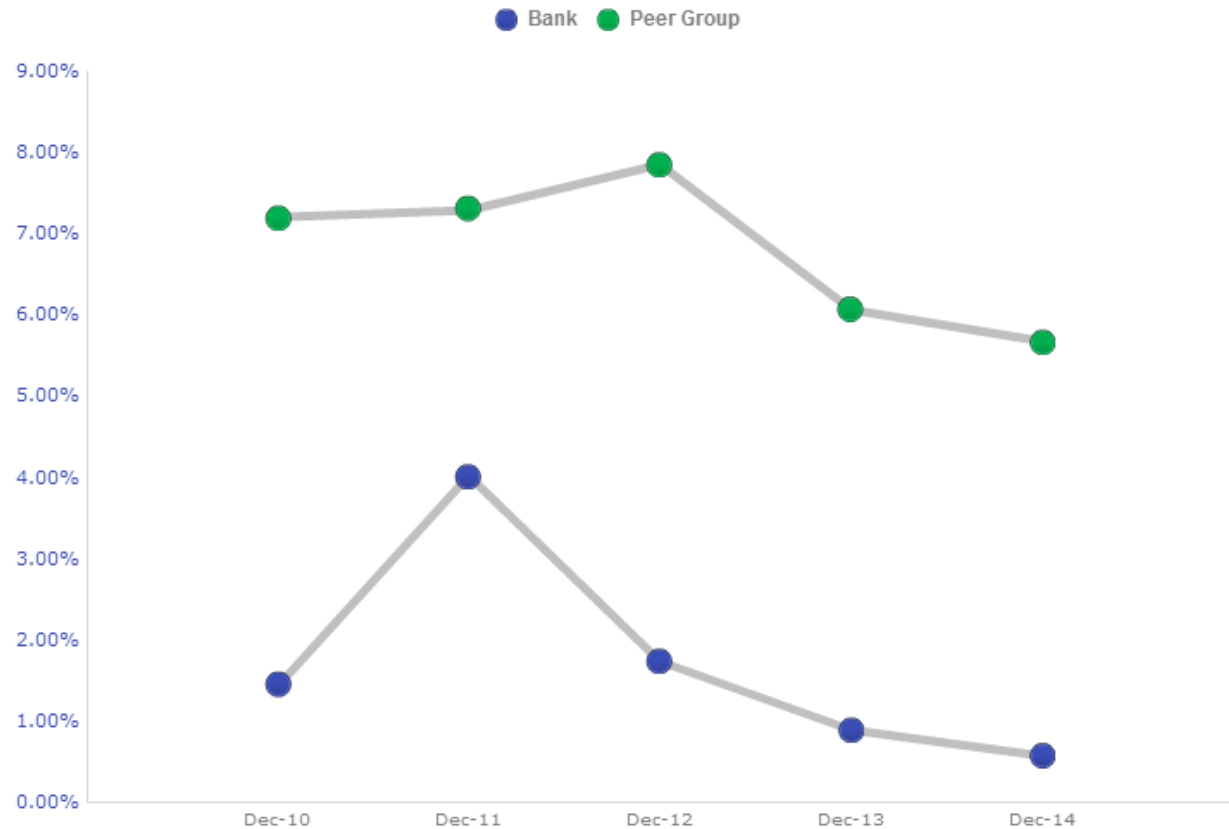


Asset Quality
Funding & Liquidity
Liquidity Ratio
Net Non-Core Funding Dependence
ST Investments to Total Assets
Transaction to Non-Transaction Deposits
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Non-Interest Income
Operating Expense
Income & Expense
Balance Sheet

Quarters Years

[Ratio Definitions](#)

ST Investments to Total Assets



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	1.44%	4.02%	1.73%	0.89%	0.57%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	7.20%	7.29%	7.86%	6.07%	5.68%

CORE DEPOSITS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%

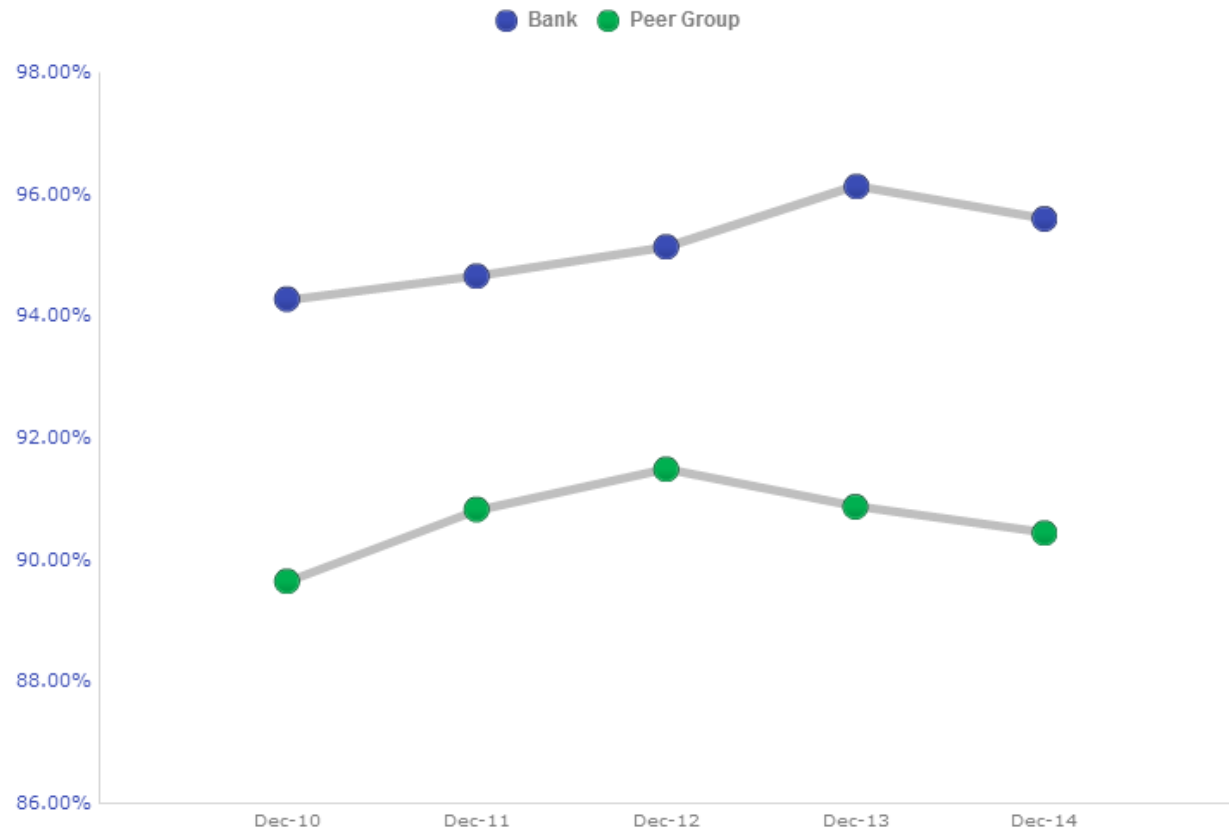


Asset Quality
Funding & Liquidity
Liquidity Ratio
Net Non-Core Funding Dependence
ST Investments to Total Assets
Transaction to Non-Transaction Deposits
Brokered Deposits to Deposits
Core Deposits to Deposits
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Available-for-Sale Securities (FMV) to Total Deposits
Non-Interest Income
Operating Expense
Income & Expense
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Core Deposits to Deposits



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	94.26%	94.66%	95.13%	96.14%	95.60%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	89.64%	90.81%	91.49%	90.88%	90.45%

BROKERED DEPOSITS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Asset Quality
Funding & Liquidity
Liquidity Ratio
Net Non-Core Funding Dependence
ST Investments to Total Assets
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Available-for-Sale Securities (FMV) to Total Deposits
Non-Interest Income
Operating Expense
Income & Expense
Balance Sheet

Quarters Years

[Ratio Definitions](#)

Brokered Deposits to Deposits



Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	0.85%	0.29%	0.34%	1.84%	1.96%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	5.65%	4.73%	4.53%	5.34%	5.75%

LOANS TO ASSETS vs. Our Peer Group

Your Community Bank

New Albany, IN

Assets \$744.4 mm | ROE 11.22% | ROA 1.29% | Efficiency Ratio 61.48%

Region: MID WEST Asset Band: 500M - 1B

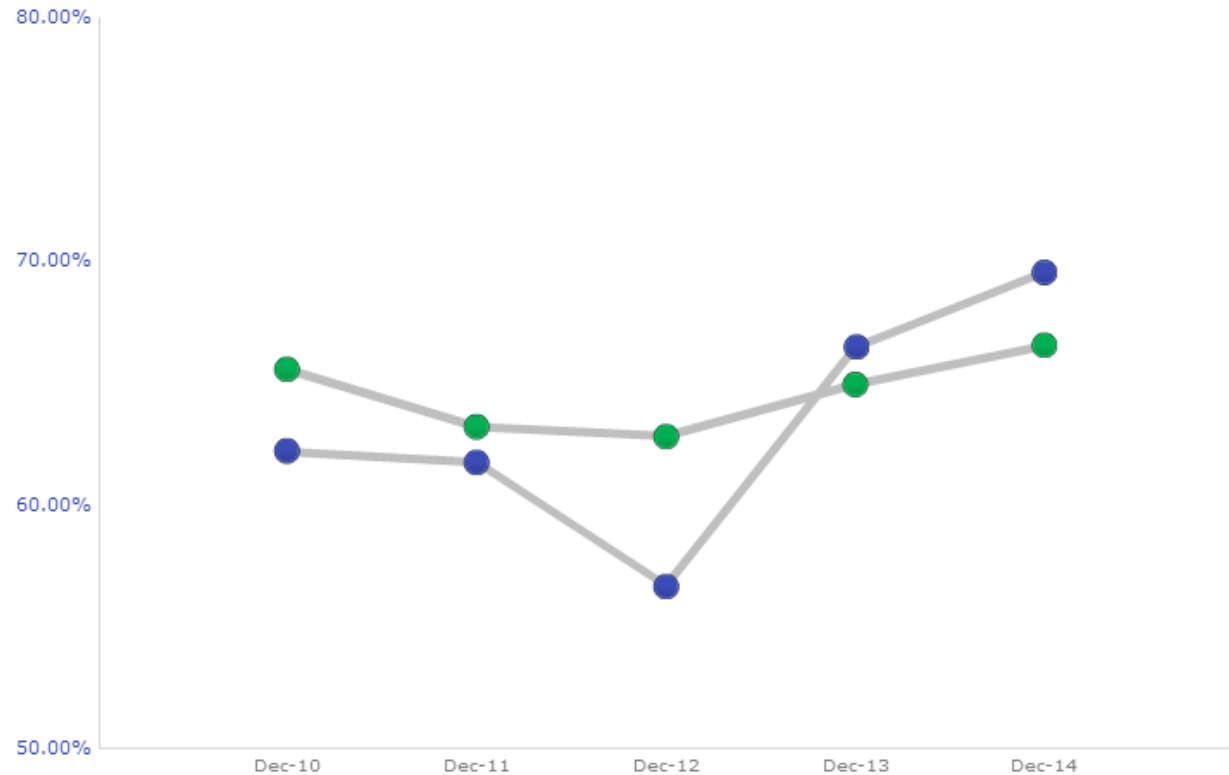
Banks 180

Assets \$696.7 mm | ROE 8.38% | ROA 0.91% | Efficiency Ratio 66.54%



Loans to Assets

● Bank ● Peer Group



Performance

- Return on Equity
- Return on Assets
- Net Interest Margin
- Net Interest Margin (TE)
- Yield on Earning Assets
- Yield on Earning Assets (TE)
- Cost of Funding Earning Assets
- Loans to Deposits
- Loans to Core Deps
- Loans to Assets**
- Equity to Assets

Capital Metrics

Asset Quality

Funding & Liquidity

Non-Interest Income

Operating Expense

Income & Expense

Balance Sheet

Quarters Years

[Ratio Definitions](#)

Your Community Bank

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Your Community Bank	62.16%	61.74%	56.68%	66.47%	69.55%

Region: MID WEST Asset Band: 500M - 1B

	Dec-10	Dec-11	Dec-12	Dec-13	Dec-14
Region: MID WEST Asset Band: 500M - 1B	65.56%	63.19%	62.83%	64.95%	66.53%

BankTrends provides in-depth peer group and Call Report analysis.

- 25+ easy-to-use reports analyze all areas of your bank
- Flexible, customized peer groups provide actionable insight
- Great for strategic planning, board reports, peer benchmarking and more!



“Every community bank manager should have BankTrends!”

- CEO, \$174m bank

“My board won’t let me use anything else!”

-President, \$210m bank

“BankTrends allows us to easily quantify strengths and identify opportunities.”

-President, \$535m bank

“A ‘power tool’ for bank managers.”

-CEO, \$277m bank

“For me, BankTrends is a must-have!”

-CFO, \$3.3B bank

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