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## Ratio Definitions

## Table of Contents

<b>Competitive .....</b>	<b>4</b>
Overview.....	4
<i>Key Metrics .....</i>	<i>4</i>
<i>Strengths &amp; Opportunities .....</i>	<i>5</i>
<i>Best in Class .....</i>	<i>5</i>
State Ranking Report.....	6
Performance .....	6
<i>Performance .....</i>	<i>6</i>
<i>Balance Sheet – Total Assets .....</i>	<i>9</i>
<i>Balance Sheet –Total Liabilities .....</i>	<i>10</i>
<i>Yields.....</i>	<i>11</i>
Growth.....	13
<i>Growth .....</i>	<i>13</i>
<i>Added Value.....</i>	<i>13</i>
<i>Market Share .....</i>	<i>13</i>
<i>Mix Review.....</i>	<i>13</i>
Risk Tools.....	16
<i>Liquidity Ratios.....</i>	<i>16</i>
<i>Loan Quality.....</i>	<i>17</i>
Reports .....	18
<i>Performance Ratios .....</i>	<i>18</i>
<i>Yields and Costs .....</i>	<i>21</i>
<b>Forecast .....</b>	<b>23</b>
Overview.....	23
Change Analysis .....	23
Executive Summary .....	23
Risk Tools.....	24
<i>Liquidity Ratios.....</i>	<i>24</i>
<i>Loan Stress Testing Scenarios.....</i>	<i>25</i>

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<i>Loan Stress Testing Summary</i> .....	26
<i>Loan Quality</i> .....	26
Risk Based Capital.....	27
Reports .....	27
<i>Performance Ratios</i> .....	27

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# Competitive

## Overview

These metrics offer an executive level overview of the historical results and future trends of a subject bank's performance. Included in the analysis is the historical comparison and projected performance of competitors and peers. Future opportunities and potential challenges can be explored in more depth by drilling down to a deeper level of ratio detail.

## Key Metrics

### Performance

#### *Return on Equity*

Net income (loss) divided by average Tier 1 equity

#### *ROA - S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes divided by average total assets

#### *Net Interest Margin (TE)*

Net interest income plus tax-equivalent (TE) adjusted non-taxable asset income, divided by average earning assets. TE adjusted income is equal to nontaxable income reported multiplied by .515

#### *Net Overhead*

Total noninterest expense less total noninterest income, divided by average total assets

#### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

### Efficiency

#### *Efficiency Ratio*

Total noninterest expense, divided by TE net interest income, plus total noninterest income

#### *Break Even Yield*

Total interest expense, plus provision for loan and lease losses, plus total noninterest expense, less total noninterest income, divided by average earning assets. The breakeven yield ratio tells us the required yield on the next earning asset to breakeven.

#### *Break Even Coverage*

Yield on earning assets divided by breakeven yield. This ratio tells us the relationship between current yields and our breakeven yield.

#### *Loans + Deposits per Employee*

Loans and leases held for sale plus loans and leases, (net of unearned income) plus total deposits divided by number of full-time equivalent employees at end of current period

### Balance Sheet

#### *Avg. Earning Asset Ratio*

Average Interest-bearing balances due from depository institutions, plus average U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities), plus average mortgage-backed securities, plus average all other securities (includes securities issued by states and political subdivisions in the U.S.), plus average federal funds sold and securities purchased under agreements to resell, plus average securities purchased under agreements to resell, plus average current loans & leases, plus average trading assets, divided by total average assets

#### *Loans/Total Assets*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total assets

#### *Deposits/Total Assets*

Total deposits in domestic offices, plus foreign deposits, divided by total assets

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the S-Corp ROA Adj tax rate was changed from 0.34 to 0.21.

## **% Change**

### *Assets*

Current total assets, less previous total assets, divided by previous total assets

### *Total Loans*

Current loans and leases held for sale plus loans and leases net of unearned income, less previous loans and leases held for sale, plus loans and leases net of unearned income, divided by previous loans and leases held for sale, plus loans and leases net of unearned income

### *Deposits*

Current total deposits in domestic offices, plus foreign deposits, less previous total deposits in domestic offices, plus foreign deposits, divided by previous total deposits in domestic offices, plus foreign deposits

### *Income*

Current net income (loss), less previous net income (loss), divided by previous net income (loss)

## **Strengths & Opportunities**

### *Return on Assets*

Net income (loss) divided by average total assets

### *ROA - S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes, divided by average total assets

### *Net Interest Income*

Net interest income divided by average total assets

### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

### *Total Non Interest Income/Avg Assets*

Total noninterest income divided by average total assets

### *Total Non Interest Expense/Avg Assets*

Total noninterest expense divided by average total assets

### *Securities Gains/Losses*

Realized gains (losses) on held-to-maturity securities, plus realized gains (losses) on available-for-sale securities, divided by average total assets

### *Income Taxes*

Applicable income taxes divided by average total assets

## **Best in Class**

### *Total Interest Income*

Total interest income divided by average total assets

### *Total Interest Expense*

Total interest expense divided by average total assets

### *Net Interest Income*

Net interest income divided by average total assets

### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

### *Trust Income*

Income from fiduciary activities divided by average total assets

### *Service Charges on Dep Acts*

Service charges on deposit accounts in domestic offices divided by average total assets

### *Other Non Interest Income*

Total noninterest income, less income from fiduciary activities, less service charges on deposit accounts in domestic offices, divided by average total assets

### *Total Non Interest Income/Avg Assets*

Total noninterest income divided by average total assets

### *Salaries and Employee Expenses*

Salaries and employee benefits divided by average total assets

### *Premises & Fixed Asset Expenses*

Expenses of premises and fixed assets (net of rental income) excluding salaries, employee benefits, and mortgage interest, divided by average total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the S-Corp ROA Adj tax rate was changed from 0.34 to 0.21.

#### *Other Non Interest Expense*

Total noninterest expense, less salaries and employee benefits, less expenses of premises and fixed assets (net of rental income and excluding salaries, employee benefits, and mortgage interest), divided by average total assets

#### *Total Non Interest Expense/Avg Assets*

Total noninterest expense divided by average total assets

#### *Securities Gains/Losses*

Realized gains (losses) on held-to-maturity securities, plus realized gains (losses) on available-for-sale securities, divided by average total assets

#### *Net Operating Income*

Income (loss) before income taxes, extraordinary items and other adjustments, and realized gains (losses) on securities, divided by average total assets

#### *Income Taxes*

Applicable income taxes divided by average total assets

#### *Return on Assets*

Net income (loss) divided by average total assets

#### *ROA - S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes divided by average total assets

### **State Ranking Report**

#### *ROA - S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes, divided by average total assets

#### *Return on Equity*

Net income (loss) divided by average Tier 1 equity

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Net Interest Margin (TE)*

Net interest income plus tax-equivalent (TE) adjusted non-taxable asset income, divided by average earning assets. TE adjusted income is equal to nontaxable income reported multiplied by .515

#### *Efficiency Ratio*

Total noninterest expense, divided by TE net interest income, plus total noninterest income

#### *Loan Loss Allowance/Avg Loans*

Allowance for loan and lease losses, divided by average loans and leases not including nonperforming

#### *Noncurrent Loans + OREO/Tier 1 Cap + LLR (Texas Ratio)*

Loans and leases, plus debt securities and other assets, excluding OREO and other repossessed assets that are past due 90 days or more and still accruing and in nonaccrual, plus OREO, divided by Tier 1 capital plus allowance for loan and lease losses

## **Performance**

### **Performance**

#### *Return on Assets*

Net income (loss) divided by average total assets

#### *ROA - S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes, divided by average total assets

#### *Return on Equity*

Net income (loss) divided by average Tier 1 equity

#### *Net Interest Income*

Net interest income divided by average total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the S-Corp ROA Adj tax rate was changed from 0.34 to 0.21.

*Total Interest Income*

Total interest income divided by average total assets

*Income on FFS, Reverse Repos & Bank Deposits*

Income on fed funds sold plus income on reverse repos plus interest income on balances due from depository institutions, divided by average total assets

*Income on Fed Funds Sold*

Income on fed funds sold divided by average total assets

*Income on Reverse Repos*

Income on reverse repos divided by average total assets

*Inc on Bal due from Dep Inst*

Interest income on balances due from depository institutions divided by average total assets

*Income on Securities*

Interest and dividend income on securities divided by average total assets

*Income on US Treas & Agency Sec*

Interest and dividend income on US Treasury securities and US Government agency obligations [excluding MBS] divided by average total assets

*Income on Mortgage Backed Sec*

Interest and dividend income on mortgage-backed securities divided by average total assets

*Income on All Other Sec*

Interest and dividend income on all other securities (includes securities issued by states and political subdivisions in the U.S.) divided by average total assets

*Inc on Loans*

Total interest and fee income on loans, plus income from lease financing receivables, divided by average total assets

*Inc on Residential RE Loans*

Income on residential real estate loans divided by average total assets

*Inc on Commercial and Development RE Loans*

Income on commercial and development real estate loans divided by average total assets

*Inc on Loans C&I*

Interest and fee income on commercial and industrial loans divided by average total assets

*Inc on Consumer Loans*

Interest and fee income on consumer loans in domestic offices divided by average total assets

*Inc on Leases*

Income from lease financing receivables divided by average total assets

*Inc on Other Loans*

Total interest and fee income on other loans divided by average total assets

*Other Interest Income*

Total other interest income divided by average total assets

*Total Interest Expense*

Total interest expense divided by average total assets

*Exp on Non Maturing Accounts*

Interest on transaction account deposits in domestic offices, plus interest on savings deposits in domestic offices (includes MMDAs), divided by average total assets

*Exp on Int Bearing Trans*

Interest on deposits in domestic offices: transaction accounts (NOW Accounts, ATS accounts, and telephone and pre-authorized transaction accounts) divided by average total assets

*Exp on MMDA & Savings*

Interest on MMDA and savings deposits in domestic offices divided by average total assets

*Exp on Time Deposits<sup>1</sup>*

Interest on Brokered and Other CDs over and under \$250K, plus interest on deposits in foreign offices, Edge and Agreement subsidiaries and IBFs, divided by average total assets

*Exp on Brokered CDs < \$250K<sup>1</sup>*

Expense on Brokered CDs < \$250K divided by average total assets

*Exp on Other CDs < \$250K<sup>1</sup>*

Expense on Other CDs < \$250K divided by average total assets

*Exp on Brokered CDs > \$250K<sup>1</sup>*

Expense on Brokered CDs > \$250K divided by average total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the S-Corp ROA Adj tax rate was changed from 0.34 to 0.21.

*Exp on Other CDs > \$250K<sup>1</sup>*

Expense on Other CDs > \$250K divided by average total assets

*Exp on Foreign Deposits*

Interest on deposits in foreign offices divided by average total assets

*Exp on Borrowings*

Expense on Fed Funds Purchased, plus expense on Repos, plus interest on trading liabilities and other borrowed money, plus interest on subordinated notes and debentures, divided by average total assets

*Exp on Fed Funds Purchased*

Expense on Fed Funds Purchased divided by average total assets

*Exp on Repos*

Expense on Repos divided by average total assets

*Exp on Subordinate Debt*

Interest on subordinated notes and debentures divided by average total assets

*Exp on Other Borrowings*

Interest on trading liabilities and other borrowed money divided by average total assets

*Other Interest Expense*

Total other interest expense divided by average total assets

*Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

*Securities Gains/Losses*

Realized gains (losses) on held-to-maturity securities, plus realized gains (losses) on available-for-sale securities, divided by average total assets

*Net Overhead*

Total noninterest expense, less total noninterest income, divided by average total assets

*Total Non Interest Income*

Total noninterest income divided by average total assets

*Service Charges on Dep Acts*

Service charges on deposit accounts in domestic offices divided by average total assets

*Trust Income*

Income from fiduciary activities divided by average total assets

*Other Non Interest Income*

Total noninterest income, less income from fiduciary activities, less service charges on deposit accounts in domestic offices, divided by average total assets

*Trading Revenue*

Trading revenue divided by average total assets

*Invst Bank/Advis/Brok.*

Investment banking, advisory, brokerage, and underwriting fees and commissions, plus fees and commissions from securities brokerage, plus fees and commissions from annuity sales, plus investment banking, advisory, and underwriting fees and commissions, divided by average total assets

*Venture Cap. Revenue*

Venture capital revenue divided by average total assets

*Net Servicing Fee*

Net servicing fees divided by average total assets

*Net Securitized Income*

Net securitization income divided by average total assets

*Ins-Commissions/Fees*

Underwriting income from insurance and reinsurance activities, plus income from other insurance activities, divided by average total assets

*Net GL – Sales of Loans*

Net gains (losses) on sales of loans and leases divided by average total assets

*Net GL – Oth RE Owned*

Net gains (losses) on sales of other real estate owned divided by average total assets

*Net GL – Oth Assets*

Net gains (losses) on sales of other assets (excluding securities) divided by average total assets

*All Other Non-Int Inc*

Other noninterest income divided by average total assets

*Total Non Interest Expense*

Total noninterest expense divided by average total assets

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*Salaries and Employee Expenses*

Salaries and employee benefits divided by average total assets

*Premises & Fixed Asset Expenses*

Expenses of premises and fixed assets (net of rental income) (excluding salaries and employee benefits and mortgage interest) divided by average total assets

*Other Non Interest Expense*

Total noninterest expense, less salaries and employee benefits, less expenses of premises and fixed assets [net of rental income, excluding salaries and employee benefits and mortgage interest], divided by average total assets

*GW Impairment Losses*

Goodwill impairment losses divided by average total assets

*Amort Exp. Intangible Assets*

Amortization expense and impairment losses for other intangible assets divided by average total assets

*All Other Non-Int Expense*

Other noninterest expense divided by average total assets

***Balance Sheet – Total Assets***

*Total Cash & Due from Banks*

Interest bearing balances due from depository institutions plus Noninterest bearing balances and currency and coin due from depository institutions divided by total assets

*Cash & Due from Banks*

Cash and balances due from depository institutions and currency and coin, divided by total assets

*Interest Bearing Due from Banks*

Interest bearing balances due from depository institutions divided by total assets

*FFS & Rev Repos*

Fed funds sold in domestic offices, plus securities purchased under agreements to resell, divided by total assets

*Fed Funds Sold*

Federal funds sold in domestic offices divided by total assets

*Reverse Repos*

Securities purchased under agreements to resell divided by total assets

*Total Securities*

Held to maturity securities, plus available for sale securities, divided by total assets

*US Treasury Securities*

Held to Maturity U.S. Treasury securities, plus available for sale U.S. Treasury securities, divided by total assets

*US Govt Agency & Corp Sec*

HTM U.S. Government agency obligations (excluding MBS) Issued by U.S. Government agencies, plus HTM U.S. Government agency obligations (excluding MBS) Issued by U.S. Government sponsored agencies, plus AFS U.S. Government agency obligations (excluding MBS) Issued by U.S. Government agencies, plus AFS U.S. Government agency obligations (excluding MBS) Issued by U.S. Government sponsored agencies, divided by total assets

*Municipal Securities*

AFS Securities issued by states and political sub divisions in the U.S., plus HTM Securities issued by states and political sub divisions in the U.S., divided by total assets

*Mortgage Backed Securities*

Total mortgage backed securities divided by total assets

*Asset Backed Securities*

Total asset backed securities divided by total assets

*Other Debt Securities*

AFS other domestic debt securities, plus HTM other domestic debt securities, plus AFS other Foreign debt securities, plus HTM other Foreign debt securities, divided by total assets

*Equity Securities*

Investments in mutual funds and other equity securities with readily determinable fair values divided by total assets

*Net Loans & Leases*

Loans and leases held for sale plus loans and leases, net of unearned income and allowance, divided by total assets

*Residential RE Loans*

Loans secured by residential real estate, less nonaccrual loans, divided by total assets

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*Commercial and Development RE Loans*

Loans secured by commercial and development real estate, less nonaccrual loans, divided by total assets

*Loans-C&I*

Commercial and industrial loans, less nonaccrual loans, divided by total assets

*Consumer Loans*

Consumer Loans, less nonaccrual loans, divided by total assets

*Deposit Inst Loans*

Loans to depository institutions and acceptances of other banks, less nonaccrual loans, divided by total assets

*All Other Loans*

All other loans and leases less nonaccrual loans, divided by total assets

*Leases*

Lease financing receivables (net of unearned income), less nonaccrual balances, divided by total assets

*Allowance for Loan Loss*

Allowance for loan and lease losses divided by total assets

*Non Performing Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total assets

*Other Assets*

Premises and fixed assets, plus other real estate owned, plus investments in subsidiaries, plus all other assets, divided by total assets

*Trading Assets*

Trading assets divided by Total Assets

*Equities w/no FV*

Equities w/no FV divided by Total Assets

*Premises and Fixed Assets*

Premises and fixed assets (including capitalized leases) divided by total assets

*Other Real Estate Owned/Total Assets*

Other real estate owned divided by total assets

*Investment in Subsidiaries*

Investments in unconsolidated subsidiaries and associated companies divided by total assets

*All Other Assets*

All other assets divided by total assets

***Balance Sheet –Total Liabilities***

*Non Maturing Accounts*

Total transaction accounts (including total demand deposits), plus money market deposit accounts, plus other savings deposits, divided by total liabilities, minority interest, and equity capital

*Demand Deposits*

Total demand deposits divided by total liabilities, minority interest, and equity capital

*Interest Bearing Checking*

Total transaction accounts, less total demand deposits, divided by total liabilities, minority interest, and equity capital

*MMDA*

Money market deposit accounts divided by total liabilities, minority interest, and equity capital

*Savings*

Savings deposits (excluding MMDAs) divided by total liabilities, minority interest, and equity capital

*Time Deposits<sup>1</sup>*

Fully insured brokered deposits issued in denominations of less than \$250,000, plus other CDs < \$250K, plus brokered CDs > \$250K, plus other CDs > \$250K, plus foreign deposits, divided by total liabilities, minority interest, and equity capital

*Brokered CDs<\$250K<sup>1</sup>*

Fully insured brokered deposits issued in denominations of less than \$250,000 divided by total liabilities, minority interest, and equity capital

*Other CDs<\$250K<sup>1</sup>*

Other CDs < \$250K divided by total liabilities, minority interest, and equity capital

*Brokered CDs>\$250K<sup>1</sup>*

Brokered CDs > \$250K divided by total liabilities, minority interest, and equity capital

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

*Other CDs > \$250K<sup>1</sup>*

Other CDs > \$250K divided by total liabilities, minority interest, and equity capital

*Foreign Deposits*

Foreign deposits divided by total liabilities, minority interest, and equity capital

*Total Borrowings*

Fed funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus Federal Home Loan Bank advances, plus other borrowings, plus subordinated notes and debentures, divided by total liabilities, minority interest, and equity capital

*Fed Funds Purchased*

Federal funds purchased in domestic offices divided by total liabilities, minority interest, and equity capital

*Repos*

Securities sold under agreements to repurchase in domestic offices divided by total liabilities, minority interest, and equity capital

*FHLB Advances*

FHLB advances divided by total liabilities, minority interest, and equity capital

*All Other Borrowings*

All other borrowings divided by total liabilities, minority interest, and equity capital

*Subordinated Debt*

Subordinated notes and debentures divided by total liabilities, minority interest, and equity capital

*Other Liabilities*

Trading liabilities, plus Bankers Acceptances, plus other liabilities, plus minority interest in consolidated subsidiaries, divided by total liabilities, minority interest, and equity capital

*Trading Liabilities*

Trading liabilities divided by total liabilities, minority interest, and equity capital

*Bankers Acceptances*

Bankers Acceptances divided by total liabilities, minority interest, and equity capital

*All Other Liabilities*

Other liabilities divided by total liabilities, minority interest, and equity capital

*Equity Capital Ratio*

Total equity capital divided by total liabilities, minority interest, and equity capital

*Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total liabilities, minority interest, and equity capital

*Additional Tier 1 Capital*

Additional tier 1 capital divided by Total liabilities, minority interest, and equity capital

*Other Capital (incl Goodwill) Ratio*

Total equity capital, less Tier 1 capital, divided by total liabilities, minority interest, and equity capital

## ***Yields***

*Interest Rate Spread*

Yield on earning assets less yield on interest bearing liabilities

*Yield on Earning Assets*

Total interest income divided by average earning assets

*Yield on Total Securities*

Interest and dividend income on securities, divided by average total securities

*Yield on US Treasury & Agency Securities*

Interest and dividend income on U.S. Treasury securities and U.S. Government agency obligations (excluding MBS), divided by average U.S. Treasury securities and U.S. Government agency obligations (excluding MBS)

*Yield on Mortgage Backed Securities*

Interest and dividend income on MBS, divided by average MBS

*Yield on All Other Securities*

Interest and dividend income on all other securities [including securities issued by states and political subdivisions in the U.S.], divided by average all other securities (including securities issued by states and political subdivisions in the U.S.)

*Yield on Total Loans & Leases*

Total interest and fee income on loans, plus Income from lease financing receivables, divided by Average Loans, less nonaccrual loans plus Average Lease financing receivables

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*Yield on Residential RE Loans*

Income on Residential RE Loans divided by Average residential RE Loans less nonaccrual loans

*Yield on Commercial and Development RE Loans*

Income on Commercial and Development RE Loans divided by Average Loans: Commercial and Development RE Loans less nonaccrual loans

*Yield on Loans - C&I*

Interest and fee income commercial and industrial loans in domestic offices, divided by Average commercial and industrial loans in domestic offices less nonaccrual loans

*Yield on Consumer Loans*

Interest and fee income on loans to individuals for household, family, and other personal expenditures in domestic offices divided by Average Loans to individuals for household, family, and other personal expenditures in domestic offices less nonaccrual balances

*Yield on Leases*

Income from lease financing receivables divided by average lease financing receivables (net of unearned income) less nonaccrual loans

*Yield on Agri. and All Other Loans*

Total interest and fee income on agricultural and all other loans, divided by average agricultural and all other loans less nonaccrual loans

*Yield on FFS & Bank Dep*

Income on fed funds sold, plus income on reverse repos, plus interest income on balances due from depository institutions, divided by average interest-bearing balances due from depository institutions, plus average federal funds sold and securities purchased under agreements to resell, plus average securities purchased under agreements to resell

*Yield on Fed Funds Sold*

Income on Fed Funds Sold, divided by Average Federal funds sold and securities purchased under agreements to resell

*Yield on Reverse Repos*

Income on Reverse Repos, divided by Average Securities purchased under agreements to resell

*Yield on Bal Due from Dep Inst*

Interest income on balances due from depository institutions, divided by average interest-bearing balances due from depository institutions

*Yield on Other Interest Income*

Total other interest income, divided by total average other earning assets

*Yield on Interest Bearing Liabilities*

Total interest expense, divided by average interest bearing liability balances including average subordinated notes and debentures plus average trading liabilities

*Yield on Non Maturing Accounts*

Interest on non-maturing deposits in domestic offices, divided by total average non-maturing balances in domestic offices (excluding demand deposits)

*Yield on Int Bearing Transaction Accounts*

Interest on interest bearing transaction deposits in domestic offices, divided by total average interest bearing transaction balances in domestic offices (excluding demand deposits)

*Yield on MMDA & Savings Accounts*

Interest on MMDA and savings account deposits in domestic offices, divided by total average savings and MMDA balances in domestic offices

*Yield on Time Deposits*

Expense on brokered CDs and other CDs, plus interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs, divided by average time deposits in domestic offices plus average interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs

*Yield on Brokered CDs < \$250K<sup>1</sup>*

Expense on Brokered CDs < \$250K, divided by average brokered time deposit balances of less than \$250,000 in domestic offices

*Yield on Other CDs < \$250K<sup>1</sup>*

Expense on other CDs < \$250K, divided by average other time deposit balances of less than \$250,000 in domestic offices

*Yield on Brokered CDs > \$250K<sup>1</sup>*

Expense on brokered CDs > \$250K, divided by average brokered time deposit balances of \$250,000 or more in domestic offices

*Yield on Other CDs > \$250K<sup>1</sup>*

Interest expense on other CDs > \$250K, divided by average other time deposit balances of \$250,000 or more in domestic offices

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

#### *Yield on Foreign Deposits*

Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs, divided by average interest-bearing deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs

#### *Yield on Total Borrowings*

Expense on fed funds purchased, plus expense on repos, plus interest on trading liabilities and other borrowed money, plus interest on subordinated notes and debentures, divided by average federal funds purchased and securities sold under agreements to repurchase, plus average Fed Funds Purchased and securities sold under agreements to repurchase, plus average subordinated notes and debentures, plus average other borrowed money (includes mortgage indebtedness and obligations undercapitalized leases)

#### *Yield on Fed Funds Purchased*

Expense on fed funds purchased, divided by average federal funds purchased and securities sold under agreements to repurchase

#### *Yield on Repos*

Expense on repos, divided by average federal funds purchased and securities sold under agreements to repurchase

#### *Yield on Subordinate Debt*

Interest on subordinated notes and debentures, divided by total average subordinated debt

#### *Yield on Other Borrowings*

Interest on trading liabilities and other borrowed money, divided by total average other borrowed money

#### *Yield on Other Interest Expenses*

Total other interest expense, divided by average other liabilities

## **Growth**

### ***Growth***

#### ***General Rule***

Current value of asset or liability account balance minus previous value, divided by previous value

## ***Added Value***

#### *Core Deposits*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000

*Note: Prior to March 2011, core deposits included time deposits less than \$100,000*

#### *Rate of Core Deposits*

Interest on core deposits divided by total core deposits

#### *Growth in Core Deposits*

Current core deposits minus previous core deposits, divided by previous core deposits

#### *Total Loans*

Loans and leases held for sale plus loans and leases (net of unearned income)

#### *Rate of Total Loans*

Total interest and fee income on loans, plus income from lease financing receivables, divided by total average loan balances, plus average lease financing receivables, less nonaccrual loans

#### *Total Loan Growth*

Current loans and leases held for sale, plus loans and leases (net of unearned income), minus previous loans and leases held for sale, plus loans and leases (net of unearned income), divided by previous loans and leases held for sale, plus loans and leases (net of unearned income)

## ***Market Share***

#### ***General Rule***

Current value of asset or liability account balance divided by total market

### ***Mix Review***

#### ***Total Assets (% of Total Assets)***

#### *Cash & Due from Banks*

Noninterest bearing balances and currency and coin due from depository institutions, divided by total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

*Interest Bearing Due from Banks*

Interest bearing balances due from depository institutions, divided by total assets

*Fed Funds Sold*

Federal funds sold in domestic offices, divided by total assets

*Reverse Repos*

Securities purchased under agreements to resell, divided by total assets

*Total Securities*

Held to Maturity Securities, plus available for sale securities, divided by total assets

*US Treasury Securities*

HTM U.S. Treasury securities, plus AFS U.S. Treasury securities, divided by total assets

*US Govt Agency & Corp Sec*

HTM U.S. Government agency obligations (excluding MBS) issued by U.S. Government agencies, plus HTM U.S. Government agency obligations (excluding MBS) issued by U.S. Government sponsored agencies, plus AFS U.S. Government agency obligations (excluding MBS) issued by U.S. Government agencies, plus AFS U.S. Government agency obligations (excluding MBS) issued by U.S. Government sponsored agencies, divided by total assets

*Municipal Securities*

AFS Securities issued by states and political sub divisions in the U.S., plus HTM Securities issued by states and political sub divisions in the U.S., divided by total assets

*Mortgage Backed Securities*

Total mortgage backed securities divided by total assets

*Asset Backed Securities*

Total asset backed securities divided by total assets

*Other Debt Securities*

AFS other domestic debt securities, plus HTM other domestic debt securities, plus AFS other foreign debt securities, plus HTM other foreign debt securities, divided by total assets

*Equity Securities*

Investments in mutual funds and other equity securities with readily determinable fair values, divided by total assets

*Net Loans & Leases*

Loans and leases held for sale, plus loans and leases (net of unearned income and allowance), divided by total assets

*Residential RE Loans*

Loans secured by residential real estate, less non-accrual loans, divided by total assets

*Commercial and Development RE Loans*

Loans secured by commercial and development real estate, less nonaccrual loans, divided by total assets

*Loans-C&I*

Commercial and industrial loans, less nonaccrual loans, divided by total assets

*Consumer Loans*

Consumer loans, less nonaccrual loans, divided by total assets

*Deposit Inst Loans*

Loans to depository institutions and acceptances of other banks, less nonaccrual balances, divided by total assets

*All Other Loans*

All other Loans and leases less nonaccrual loans, divided by total assets

*Leases*

Lease financing receivables (net of unearned income), less nonaccrual balances, divided by total assets

*Allowance for Loan Loss*

Allowance for loan and lease losses divided by total assets

*Non Performing Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total assets

*Other Assets*

Premises and fixed assets, plus other real estate owned, plus investment in subsidiaries, plus all other assets, divided by total assets

*Trading Assets*

Trading assets divided by Total Assets

*Equities w/no FV*

Equities w/no FV divided by Total Assets

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*Premises and Fixed Assets*

Premises and fixed assets (including capitalized leases) divided by total assets

*Other Real Estate Owned/Total Assets*

Other real estate owned divided by total assets

*Investment in Subsidiaries*

Investments in unconsolidated subsidiaries and associated companies divided by total assets

*All Other Assets*

All other assets divided by total assets

**Total Liabilities & Equity**

*Non Maturing Accounts*

Total transaction accounts [including total demand deposits], plus money market deposit accounts, plus other savings deposits, divided by total assets

*Demand Deposits*

Total demand deposits divided by total assets

*Interest Bearing Checking*

Total transaction accounts, less total demand deposits, divided by total assets

*MMDA*

Money market deposit accounts divided by total assets

*Savings*

Savings deposits [excluding MMDAs] divided by total assets

*Time Deposits<sup>1</sup>*

Fully insured brokered deposits issued in denominations of less than \$250,000 plus other CDs < \$250K, plus brokered CDs > \$250K, plus other CDs > \$250K, plus foreign deposits, divided by total liabilities, minority interest, and equity capital

*Brokered CDs<\$250K<sup>1</sup>*

Fully insured brokered deposits issued in denominations of less than \$250,000 divided by total liabilities, minority interest, and equity capital

*Other CDs<\$250K<sup>1</sup>*

Other CDs < \$250K divided by total liabilities, minority interest, and equity capital

*Brokered CDs>\$250K<sup>1</sup>*

Brokered CDs > \$250K divided by total liabilities, minority interest, and equity capital

*Other CDs>\$250K<sup>1</sup>*

Other CDs>\$250K divided by total liabilities, minority interest, and equity capital

*Foreign Deposits*

Foreign deposits divided by total assets

*Total Borrowings*

Fed funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus FHLB advances, plus other borrowings, plus subordinated notes and debentures, divided by total assets

*Fed Funds Purchased*

Federal funds purchased in domestic offices, divided by total liabilities, minority interest, and equity capital

*Repos*

Securities sold under agreements to repurchase in domestic offices, divided by total liabilities, minority interest, and equity capital

*FHLB Advances*

FHLB advances divided by total assets

*All Other Borrowings*

All other borrowings divided by total assets

*Subordinated Debt*

Subordinated notes and debentures divided by total assets

*Other Liabilities*

Trading liabilities, plus Bankers Acceptances, plus other liabilities, plus minority interest in consolidated subsidiaries, divided by total assets

*Trading Liabilities*

Trading liabilities divided by total assets

*Bankers Acceptances*

Bankers Acceptances divided by total assets

*All Other Liabilities*

Other liabilities divided by total assets

*Minority Int in Subs*

Minority interest in consolidated subsidiaries divided by total assets

*Equity Capital Ratio*

Total equity capital divided by total liabilities, minority interest, and equity capital

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#### *Common Equity Tier 1 Capital (CET1)*

Common equity tier 1 capital divided by Total liabilities, minority interest, and equity capital

#### *Additional Tier 1 Capital*

Additional tier 1 capital divided by Total liabilities, minority interest, and equity capital

#### *Other Capital (incl Goodwill) Ratio*

Total equity capital less Tier 1 capital divided by total liabilities, minority interest, and equity capital

## **Risk Tools**

### ***Liquidity Ratios***

#### *Non-Core Fund Dependence*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus total other borrowings, plus brokered deposits of less than \$250,000 and certain brokered retirement deposit accounts, plus total time deposits of more than \$250,000, plus foreign deposits, less federal funds sold in domestic offices, plus securities purchased under agreements to resell, plus debt securities with a REMAINING MATURITY of one year or less, plus cash and due from depository institutions interest-bearing balances, divided by loans and leases held for sale plus loans and leases, net of unearned income and allowance plus held to maturity securities, plus available for sale securities less debt securities with a REMAINING MATURITY of one year or less, plus other real estate owned

#### *ST Non-Core Funding/Assets*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus brokered deposits of less than \$250,000 with a remaining maturity of one year or less, plus time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less, plus Federal Home Loan Bank advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, divided by total assets

#### *ST Invest/ST Non Core Funding*

Federal funds sold in domestic offices, plus securities purchased under agreements to resell, plus debt securities with a REMAINING MATURITY of one year or less, plus cash and balances due from depository institutions interest-bearing balances, divided by federal funds purchased in domestic offices, plus securities sold under agreements to repurchase,

plus brokered deposits of less than \$250,000 with a remaining maturity of one year or less, plus time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less, plus Federal Home Loan Bank advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less

#### *ST Assets/ST Liabilities*

Interest bearing bank balances, plus fed funds sold, plus securities AFS (purchased under agreements to resell), plus debt securities with a remaining maturity of one year or less, plus loans and leases with a remaining maturity of one year or less (excluding those in nonaccrual status), divided by time deposits with a remaining maturity of one year or less, plus securities sold under agreements to repurchase, plus fed funds purchased, plus advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, plus foreign time deposits with a remaining maturity of one year or less

#### *ST Liabilities/Assets*

Time deposits with a remaining maturity of one year or less, plus securities sold under agreements to repurchase, plus fed funds purchased, plus advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, plus foreign time deposits with a remaining maturity of one year or less, divided by total assets

#### *Liquid Assets/Total Assets*

(Cash and balances due from depository institutions: Noninterest-bearing balances and currency and coin plus Interest-bearing balances) plus Federal funds sold in domestic offices plus Securities purchased under agreements to resell plus Total Securities less Pledged Securities divided by Total Assets

#### *Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

#### *Pledged Securities/Securities*

Pledged securities divided by total securities

#### *Net Loans & Leases/Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total transaction accounts (including total demand deposits), plus money market deposit accounts (MMDAs), plus

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other savings deposits, plus total time deposits, plus foreign deposits

*Net Loans & Leases/Core Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000

*Net Loans & Leases/Total Assets*

Loans and leases held for sale plus Loans and leases, net of unearned income and allowance, divided by Total Assets

*Wholesale Funding/Total Assets<sup>1</sup>*

Fully insured brokered deposits Issued in denominations of less than \$250,000 plus Brokered CDs more than \$250K plus Foreign Deposits plus Federal funds purchased in domestic offices plus Securities sold under agreements to repurchase plus Total Other Borrowings plus Subordinated notes and debentures plus Other CDs more than 250K plus deposits obtained through deposit listing services that not brokered deposits divided by Total Assets

## **Loan Quality**

*Noncurrent Loans/Gross Loans*

Loans and leases plus debt securities and other assets (excluding OREO and other repossessed assets) that are past due 90 days or more and still accruing, plus Loans and leases plus debt securities and other assets (excluding OREO and other repossessed assets) that are in nonaccrual, divided by loans and leases held for sale, plus loans and leases including any unearned income on loans

*Non Performing Loans/Gross Loans*

Total non-accruing loans and leases plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by loans and leases held for sale, plus loans and leases including any unearned income on loans

*Past Due>90 Days/Gross Loans*

Loans and leases plus debt securities and other assets (excluding OREO and other repossessed assets) that are past due 90 days or more and still accruing, divided by loans and leases held for sale, plus loans and leases including any unearned income on loans

*Net Charge Offs/Non Performing Loans*

Charge offs on loans and leases, less recoveries on loans and leases, divided by Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets)

*Past Due<89 Days/Gross Loans*

Loans and leases, plus debt securities and other assets, excluding OREO and other repossessed assets that are past due 30 days through 89 days and still accruing, divided by loans and leases held for sale, plus loans and leases including any unearned income on loans

*Noncurrent Loans + OREO/Tier 1 Cap + LLR (Texas Ratio)*

Loans and leases, plus debt securities and other assets, excluding OREO and other repossessed assets that are past due 90 days or more and still accruing and in nonaccrual, plus OREO, divided by Tier 1 capital, plus allowance for loan and lease losses

*Noncurrent Loans + OREO/Gross Loans + OREO*

Loans and leases, plus debt securities and other assets, excluding OREO and other repossessed assets that are past due 90 days or more and still accruing and in nonaccrual, plus OREO, divided by loans and leases held for sale, plus loans and leases including any unearned income on loans, plus OREO

*Loan Loss Reserve/Gross Loans*

Allowance for loan and lease losses, divided by loans and leases held for sale, plus loans and leases including any unearned income on loans

*Noncurrent Loans/Loan Loss Reserve*

Loans and leases, plus debt securities and other assets, excluding OREO and other repossessed assets that are past due 90 days or more and still accruing and in nonaccrual, divided by allowance for loan and lease losses

*Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

## **Key Risk Indicators**

**See KEY RISK INDICATOR (KRI)  
EXECUTIVE SUMMARY REPORT**

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# Reports

## Performance Ratios

### Capital

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

#### *Tier 1 Capital Ratio*

Tier 1 capital divided by total risk weighted assets

#### *Total Capital Ratio*

Tier 1 Capital plus Tier 2 Capital, divided by total risk weighted assets

### Capital Conservation Buffer

#### *CET1 Capital Ratio Less CET1 Minimum*

Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent

#### *Tier 1 Capital Ratio Less Tier 1 Minimum*

Tier 1 Capital ratio (in percent) minus 6 percent

#### *Total Capital Ratio Less Total Capital Minimum*

Total Capital ratio (in percent) minus 8 percent

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

### Other Capital Ratios

#### *Tier 1 Equity/Asset Ratio*

Tier 1 capital divided by Total Assets

#### *Tier 1 Equity Growth less Asset Growth*

Current Tier 1 capital less previous Tier 1 capital divided by previous Tier 1 capital, minus current Total Assets less previous Total Assets divided by previous Total Assets

#### *Cash Dividends/Net Income (trailing 4 quarters)*

Cash Dividends divided by Net income (loss)

### Asset Quality

#### *Noncurrent Loans+OREO/Tier 1 Cap+LLR (Texas Ratio)*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other repossessed assets), plus OREO, divided by Tier 1 capital plus allowance for loan and lease losses

#### *Non Performing Loans/All Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *ALLL/Nonperforming Loans*

Allowance for loan and lease losses divided by total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets)

#### *Net Charge Offs/All Loans*

Charge-offs on loans and leases less recoveries on loans and leases, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Total Loans – (% Change)*

Total current loans and leases less previous total loans and leases divided by previous loans and leases

#### *Const, Land Dev, Other/Total RBC*

Construction, land development and other land loans-1-4 residential construction loans in domestic offices plus other construction loans in domestic offices divided by Tier 1 Capital plus Tier 2 Capital

#### *Total Comm RE/Total RBC*

Construction, land development and other land loans-1-4 residential construction loans in domestic offices plus other construction loans in domestic offices plus

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Loans secured by multifamily (5 or more) residential properties in domestic offices plus Loans secured by other nonfarm nonresidential properties in domestic offices plus Loans to finance commercial real estate, construction, and land development activities divided by Tier 1 Capital plus Tier 2 Capital

*Allowance/All Loans*

Allowance for loan and lease losses, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

*Other Real Estate Owned/Total Assets*

Other real estate owned divided by Total Assets

***Earnings as a % of Average Assets***

*Net Interest Income*

Net interest income divided by average total assets

*Total Interest Income*

Total interest income divided by average total assets

*Total Interest Expense*

Total interest expense divided by average total assets

*Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

*Total Non Interest Income*

Total noninterest income divided by average total assets

*Trust Income*

Income from fiduciary activities divided by average total assets

*Service Charges on Dep Acts*

Service charges on deposit accounts in domestic offices divided by average total assets

*Other Non Interest Income*

Total noninterest income, less income from fiduciary activities, less service charges on deposit accounts in domestic offices, divided by average total assets

*Total Non Interest Expense*

Total noninterest expense divided by average total assets

*Salaries and Employee Expenses*

Salaries and employee benefits divided by average total assets

*Premises & Fixed Asset Expenses*

Expense of premises & fixed assets, net of rental income (excluding salaries and employee benefits and mortgage interest), divided by average total assets

*Other Non Interest Expense*

Total noninterest expense, less salaries & employee benefits, less expense of premises & fixed assets, net of rental income excluding salaries and employee benefits and mortgage interest, divided by average total assets

*Core Earnings*

Total revenue less total noninterest expense divided by Average Total assets

*Net Operating Income*

Income (loss) before income taxes, extraordinary items and other adjustments, and realized gains (losses) on securities, divided by average total assets

*Securities Gains/Losses & Extraordinary Items*

Extraordinary items and other adjustments, net of income taxes plus Realized gains [losses] on held-to-maturity securities plus Realized gains [losses] on available-for-sale securities, divided by Average Total assets

*Income Taxes*

Applicable income taxes divided by average total assets

*Return on Assets*

Net income (loss) divided by average total assets

*Return on Equity*

Net income [loss] divided by average Tier 1 Equity

***Liquidity***

*Liquid Assets/Total Assets*

Noninterest-bearing balances and currency and coin plus Interest-bearing balances, plus Federal funds sold in domestic offices plus Securities purchased under agreements to resell, plus Total Securities less Pledged Securities, divided by Total Assets

*Non-Core Fund Dependence*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus total other borrowings, plus brokered deposits of less than \$250,000 and certain brokered retirement deposit accounts, plus total time deposits of more than \$250,000, plus foreign deposits, less federal funds sold in domestic offices, plus securities purchased under agreements to resell, plus debt securities with a

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REMAINING MATURITY of one year or less, plus cash and due from depository institutions interest-bearing balances, divided by loans and leases held for sale, plus loans and leases, net of unearned income and allowance, plus held to maturity securities, plus available for sale securities, less debt securities with a REMAINING MATURITY of one year or less, plus other real estate owned

*Wholesale Funding/Total Assets<sup>1</sup>*

Fully insured brokered deposits Issued in denominations of less than \$250,000, plus Brokered CDs more than \$250K, plus Foreign Deposits, plus Federal funds purchased in domestic offices, plus Securities sold under agreements to repurchase, plus Total Other Borrowings, plus Subordinated notes and debentures, plus Other CDs more than 250K, plus deposits obtained through deposit listing services that not brokered deposits, divided by Total Assets

*Net Loans & Leases/Total Assets*

Loans and leases held for sale, plus Loans and leases net of unearned income and allowance, divided by Total Assets

*Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

*Net Loans & Leases/Total Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total deposits

*Core Deposits/Total Deposits*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total deposits

**Revenue Productivity**

*Total Revenue/Avg Assets*

Net interest income plus Total noninterest income divided by Average Total assets

*Net Interest Income/Revenue*

Net interest income divided by (Net interest income plus Total noninterest income)

*Non Interest Income/Revenue*

Total noninterest income divided by Net interest income plus Total noninterest income

*Non Interest Expense/Revenue*

Total noninterest expense divided by Net interest income plus Total noninterest income

*Revenue/Compensation Dollar*

Net interest income plus Total noninterest income, divided by Salaries and employee benefits

*Revenue/Employee (\$000's)*

Net interest income plus Total noninterest income, divided by Number of full-time equivalent employees at end of current period

*Personnel Expense/Employee*

Salaries and employee benefits divided by Number of full-time equivalent employees at end of current period

**Expense Control**

*Loans + Deposits per Employee*

Loans and leases held for sale plus loans and leases, (net of unearned income) plus total deposits divided by number of full-time equivalent employees at end of current period

*Net Overhead*

Total noninterest expense less total noninterest income, divided by average total assets

*Efficiency Ratio*

Total noninterest expense divided by TE net interest income, plus total noninterest income

*Break Even Yield*

Total interest expense, plus provision for loan and lease losses, plus total noninterest expense, less total noninterest income, divided by average earning assets. The breakeven yield ratio tells us the required yield on the next earning asset to breakeven

*Break Even Coverage*

Yield on earning assets divided by breakeven yield. This ratio tells us the relationship between current yields and our breakeven yield.

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## ***Yield Analysis***

### ***Yield on Earning Assets***

Total interest income divided by average earning assets

### ***Yield on Total Securities***

Interest and dividend income on U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) plus Interest and dividend income on Mortgage-backed securities plus Interest and dividend income on All other securities (includes securities issued by states and political subdivisions in the U.S. divided by Average U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) plus Average Mortgage-backed securities plus Average All other securities (includes securities issued by states and political subdivisions in the U.S.))

### ***Yield on Loans***

Total interest and fee income on loans divided by Average loans less nonaccrual balances

### ***Yield on Interest Bearing Liabilities***

Total interest expense divided by average interest-bearing liabilities

### ***Yield on Total Deposits***

Interest on transaction accounts in domestic offices [NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts] plus interest on non-transaction accounts in domestic offices [Savings, MMDAs, CDs, and other time deposits] plus Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs, divided by average transaction account balances in domestic offices [NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts] plus average non-transaction account balances in domestic offices [Savings, MMDAs, CDs, and other time deposits] plus average deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs

### ***Yield on Borrowings***

Exp on Fed Funds Purchased plus Exp on Repos plus Interest on trading liabilities and other borrowed money plus Interest on subordinated notes and debentures, divided by Average Federal funds purchased and securities sold under agreements to repurchase plus average Subordinated notes and debentures plus Average Other borrowed money [includes mortgage indebtedness and obligations undercapitalized leases

### ***Interest Rate Spread***

Yield on earning assets - Yield on Interest bearing liabilities

## ***Balances as a % of Total Assets***

### ***Earning Asset Ratio***

Interest-bearing balances due from depository institutions plus Federal funds sold in domestic offices plus Securities purchased under agreements to resell plus Total Securities plus total loans and leases plus Trading assets plus Equities with no FV, divided by Total Assets

### ***Cash Equivalent Assets***

Interest-bearing balances plus Noninterest-bearing balances and currency and coin due from depository institutions, plus Federal funds sold in domestic offices, plus Securities purchased under agreements to resell, divided by Total Assets

### ***Total Securities***

Total Securities divided by Total Assets

### ***Net Loans & Leases/Total Assets***

Loans and leases held for sale plus Loans and leases, net of unearned income and allowance, divided by Total Assets

### ***Interest Bearing Liabilities Ratio***

Interest bearing Checking plus Money market deposit accounts [MMDAs] plus Other savings deposits plus total CDs plus Foreign Deposits plus Total Borrowings plus Trading liabilities, divided by Total Assets

### ***Demand Deposits***

Total demand deposits divided by Total Assets

### ***MMDA***

Savings deposits..Money market deposit accounts [MMDAs] divided by Total Assets

### ***Savings***

Savings deposits...Other savings deposits [excludes MMDAs] divided by Total Assets

### ***Time Deposits<sup>1</sup>***

Fully insured brokered deposits Issued in denominations of less than \$250,000 plus Other CDs < \$250K plus Brokered CDs > \$250K plus Other CDs > \$250K plus Foreign Deposits, divided by Total Assets

### ***Total Borrowings***

Total Borrowings divided by Total Assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

## ***% Change***

### *Assets*

Current total assets, less previous total assets, divided by previous total assets

### *Tier 1 Equity*

Current Tier 1 capital less previous Tier 1 Capital, divided by previous Tier 1 Capital

### *Income*

Current net income (loss), less previous net income (loss), divided by previous net income (loss)

### *Total Loans*

Current loans and leases held for sale plus loans and leases net of unearned income, less previous loans and leases held for sale, plus loans and leases net of unearned income, divided by previous loans and leases held for sale, plus loans and leases net of unearned income

### *Deposits*

Current total deposits in domestic offices, plus foreign deposits, less previous total deposits in domestic offices, plus foreign deposits, divided by previous total deposits in domestic offices, plus foreign deposits

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

# Forecast

## Overview

These metrics highlight the change in historical performance for comparable time periods for the subject bank. The analysis offers an executive overview of the change in the subject bank's performance from the most current period compared to last quarter or last year-to-date. The analysis also provides a forward-looking perspective to evaluate the expected change in future periods.

## Change Analysis

See Competitive Section – Overview Key Metrics

## Executive Summary

### Performance

#### *Return on Equity*

Net income (loss) divided by average Tier 1 equity

#### *ROA- S-Corp Adj<sup>2</sup>*

Income (loss) before income taxes and extraordinary items and other adjustments, less income on tax-exempt loans and leases to states and political subdivisions in the U.S., less income on tax-exempt securities issued by states and political subdivisions in the U.S., plus interest expense incurred to carry tax-exempt securities, loans, and leases acquired after August 7, 1986, that is not deductible for federal income tax purposes multiplied by .21, plus applicable income taxes divided by average total assets

#### *Assets – (% Change)*

Current total assets, less previous total assets, divided by previous total assets

#### *Tier 1 Equity – (% Change)*

Current Tier 1 Equity Capital less previous Tier 1 Equity Capital, divided by previous Tier 1 Equity Capital

### Profitability (as a % of Average Assets)

#### *Net Interest Income*

Net interest income divided by average total assets

#### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

#### *Net Overhead*

Total noninterest expense less total noninterest income, divided by average total assets

## Capital

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

#### *Tier 1 Capital Ratio*

Tier 1 Capital divided by risk weighted assets

#### *Total Capital Ratio*

Tier 1 Capital plus Tier 2 Capital divided by risk weighted assets

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

## Loan Quality

#### *Non Performing Loans/All Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

#### *Allowance/All Loans*

Allowance for loan and lease losses, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Noncurrent Loans + OREO/Tier 1 Cap + LLR (Texas Ratio)*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), plus OREO, divided by Tier 1 capital plus allowance for loan and lease losses

## **Liquidity**

#### *Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

#### *Brokered Deposits / Total Deposits*

Total brokered deposits, divided by total deposits in domestic offices plus foreign deposits

#### *Net Loans & Leases/Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total deposits in domestic offices plus foreign deposits

## **Risk Tools**

### ***Liquidity Ratios***

#### *Non-Core Fund Dependence*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus total other borrowings, plus brokered deposits of less than \$250,000 and certain brokered retirement deposit accounts, plus total time deposits of more than \$250,000, plus foreign deposits, less federal funds sold in domestic offices, plus securities purchased under agreements to resell, plus debt securities with a REMAINING MATURITY of one year or less, plus cash and due from depository institutions interest-bearing balances, divided by loans and leases held for sale plus loans and leases, net of unearned income and allowance plus held to maturity securities, plus available for sale securities less debt securities with a

REMAINING MATURITY of one year or less, plus other real estate owned

#### *ST Non-Core Funding/Assets*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus brokered deposits of less than \$250,000 with a remaining maturity of one year or less, plus time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less, plus Federal Home Loan Bank advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, divided by total assets

#### *ST Invest/ST Non Core Funding*

Federal funds sold in domestic offices, plus securities purchased under agreements to resell, plus debt securities with a REMAINING MATURITY of one year or less, plus cash and balances due from depository institutions interest-bearing balances, divided by federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus brokered deposits of less than \$250,000 with a remaining maturity of one year or less, plus time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less, plus Federal Home Loan Bank advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less

#### *ST Assets/ST Liabilities*

Interest bearing bank balances, plus fed funds sold, plus securities AFS (purchased under agreements to resell), plus debt securities with a remaining maturity of one year or less, plus loans and leases with a remaining maturity of one year or less (excluding those in nonaccrual status), divided by time deposits with a remaining maturity of one year or less, plus securities sold under agreements to repurchase, plus fed funds purchased, plus advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, plus foreign time deposits with a remaining maturity of one year or less

#### *ST Liabilities/Assets*

Time deposits with a remaining maturity of one year or less, plus securities sold under agreements to repurchase, plus fed funds purchased, plus advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less, plus foreign time deposits with a remaining maturity of one year or less, divided by total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.



#### *Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

#### *Pledged Securities/Securities*

Pledged securities divided by total securities

#### *Net Loans & Leases/Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total transaction accounts (including total demand deposits), plus money market deposit accounts (MMDAs), plus other savings deposits, plus total time deposits, plus foreign deposits

#### *Net Loans & Leases/Core Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000

#### *Net Loans & Leases/Total Assets*

Loans and leases held for sale plus Loans and leases, net of unearned income and allowance, divided by Total Assets

#### *Liquid Assets/Total Assets*

Noninterest-bearing balances and currency and coin, plus Interest-bearing balances plus Federal funds sold in domestic offices, plus Securities purchased under agreements to resell, plus Total Securities, less Pledged Securities, divided by Total Assets

#### *Wholesale Funding/Total Assets<sup>1</sup>*

Fully insured brokered deposits Issued in denominations of less than \$250,000, plus Brokered CDs more than \$250K, plus Foreign Deposits, plus Federal funds purchased in domestic offices, plus Securities sold under agreements to repurchase, plus Total Other Borrowings, plus Subordinated notes and debentures, plus Other CDs more than 250K, plus deposits obtained through deposit listing services that not brokered deposits, divided by Total Assets

#### *Net Liquid Assets/Total Liabilities*

Noninterest-bearing balances and currency and coin, plus Interest-bearing balances plus Federal funds sold in domestic offices, plus Securities purchased under agreements to resell, plus Available for Sale Securities

plus Held to Maturity Securities, less Federal funds purchased in domestic offices, less Securities sold under agreements to repurchase, less Pledged Securities, divided by Total Liabilities

### ***Ratio Components***

#### *Short Term Non-Core Funding*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus brokered deposits of less than \$250,000 with a remaining maturity of one year or less, plus time deposits of more than \$250,000 with a REMAINING MATURITY of one year or less, plus Federal Home Loan Bank advances with a remaining maturity of one year or less, plus other borrowings with a remaining maturity of one year or less

#### *Net Loans and Leases*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance

#### *Total Deposits*

Total deposits in domestic offices plus foreign deposits

#### *Core Deposits*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000

#### *Non-Core Liabilities*

Federal funds purchased in domestic offices, plus securities sold under agreements to repurchase, plus total other borrowings, plus brokered deposits less than \$250,000, plus total time deposits of more than \$250,000, plus foreign deposits

#### *Pledged Securities*

Securities pledged as collateral

## **Loan Stress Testing Scenarios**

#### *Allowance as % of All Loans*

Allowance for loan and lease losses divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Non Performing Loans/All Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real

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estate owned and other repossessed assets), divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Net Charge Offs/All Loans*

Charge offs on loans and leases, less recoveries on loans and leases, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Return on Assets*

Net income (loss) divided by average total assets

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

#### *Tier 1 Capital Ratio*

Tier 1 capital divided by total risk weighted assets

#### *Total Capital Ratio*

Tier 1 capital plus Tier 2 Capital, divided by total risk weighted assets

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

## **Loan Stress Testing Summary**

### ***Performance***

#### *Return on Equity*

Net income (loss) divided by current Tier 1 equity

#### *Return on Assets*

Net income (loss) divided by average total assets

#### *Net Operating Income*

Income (loss) before income taxes, extraordinary items and other adjustments, and realized gains (losses) on securities, divided by average total assets

## ***Capital***

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

#### *Tier 1 Capital Ratio*

Tier 1 capital divided by total risk weighted assets

#### *Total Capital Ratio*

Tier 1 capital plus Tier 2 Capital, divided by total risk weighted assets

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

## ***Loan Quality***

#### *Non Performing Loans/All Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Net Charge Offs/All Loans*

Charge-offs on loans and leases less recoveries on loans and leases, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

#### *Net Charge Offs/Non Perf Loans*

Charge-offs on loans and leases less recoveries on loans and leases, divided by total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets)

### ***Allowance for Loan Loss***

#### *Allowance/All Loans*

Allowance for loan and lease losses divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Non Perf Loans/Allowance*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets) divided by allowance for loan and lease losses

#### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

#### *Allowance/Net Charge Offs*

Allowance for loan and lease losses, divided by Charge-offs on Loans and Leases less Recoveries on Loans and Leases

#### *Earnings Coverage of Net Charge Offs*

Income (loss) before income taxes and extraordinary items and other adjustments less Realized gains (losses) on held-to-maturity securities plus Realized gains (losses) on available-for-sale securities, divided by Charge-offs on Loans and Leases less Recoveries on Loans and Leases

### ***Risk Based Capital***

#### *Excess Allowance for Loan Losses*

Lesser of Allowance for loan and lease losses or 1.25 multiplied by Risk Weighted Assets

#### *Average Total Assets for Leverage Ratio*

Average total assets minus disallowed goodwill and other disallowed tangible assets plus disallowed servicing assets and purchased credit card relationships plus disallowed deferred tax assets plus other deductions from assets for leverage capital purposes

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

#### *Tier 1 Capital Ratio*

Tier 1 Capital divided by risk weighted assets

#### *Total Capital Ratio*

Tier 1 Capital plus Tier 2 Capital divided by risk weighted assets

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

### ***Key Risk Indicators***

### ***See KEY RISK INDICATOR (KRI) EXECUTIVE SUMMARY REPORT***

## ***Reports***

## ***Performance Ratios***

### ***Capital***

#### *Tier 1 Leverage Ratio*

Tier 1 Capital divided by average total assets for the leverage ratio

#### *Common Equity Tier 1 Capital Ratio (CET1)*

Common equity tier 1 capital divided by Total risk weighted assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

#### *Tier 1 Capital Ratio*

Tier 1 capital divided by total risk weighted assets

#### *Total Capital Ratio*

Tier 1 Capital plus Tier 2 Capital, divided by total risk weighted assets

### **Capital Conservation Buffer**

#### *CET1 Capital Ratio Less CET1 Minimum*

Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent

#### *Tier1 Capital Ratio Less Tier 1 Minimum*

Tier 1 Capital ratio (in percent) minus 6 percent

#### *Total Capital Ratio Less Total Capital Minimum*

Total Capital ratio (in percent) minus 8 percent

#### *Capital Conservation Buffer*

A bank's capital conservation buffer is the lowest of the following ratios:

- Common Equity Tier 1 Capital Ratio (in percent) minus 4.5 percent; or
- Tier 1 Capital Ratio (in percent) minus 6 percent; or
- Total Capital Ratio (in percent) minus 8 percent

If the bank's CET1, Tier 1 or Total Capital Ratio is less than or equal to its minimum CET1, Tier 1 or Total Capital Ratio, respectively, the bank's capital conservation buffer is zero.

### **Other Capital Ratios**

#### *Tier 1 Equity/Asset Ratio*

Tier 1 capital divided by Total Assets

#### *Tier 1 Equity Growth less Asset Growth*

Current Tier 1 capital, less previous Tier 1 capital, divided by previous Tier 1 capital, less current Total Assets, less previous Total Assets, divided by previous Total Assets

#### *Cash Dividends/Net Income (trailing 4 quarters)*

Cash Dividends divided by Net income (loss)

### **Asset Quality**

#### *Noncurrent Loans+OREO/Tier 1 Cap+LLR (Texas Ratio)*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other repossessed assets), plus OREO, divided by Tier 1 capital plus allowance for loan and lease losses

#### *Non Performing Loans/All Loans*

Total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets), divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *ALLL/Nonperforming Loans*

Allowance for loan and lease losses divided by total non-accruing loans and leases, plus non-accruing debt securities and other assets (excluding other real estate owned and other repossessed assets)

#### *Net Charge Offs/All Loans*

Charge-offs on loans and leases less recoveries on loans and leases, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Total Loans – (% Change)*

Total current loans and leases less previous total loans and leases divided by previous loans and leases

#### *Allowance/All Loans*

Allowance for loan and lease losses, divided by total loans and leases, including held for sale and nonperforming loans, net of unearned income

#### *Other Real Estate Owned/Total Assets*

Other real estate owned divided by Total Assets

### **Earnings as a % of Average Assets**

#### *Net Interest Income*

Net interest income divided by average total assets

#### *Total Interest Income*

Total interest income divided by average total assets

#### *Total Interest Expense*

Total interest expense divided by average total assets

#### *Loan Loss Provision*

Provision for loan and lease losses divided by average total assets

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the S-Corp ROA Adj tax rate was changed from 0.34 to 0.21.

#### *Total Non Interest Income*

Total noninterest income divided by average total assets

#### *Trust Income*

Income from fiduciary activities divided by average total assets

#### *Service Charges on Dep Acts*

Service charges on deposit accounts in domestic offices divided by average total assets

#### *Other Non Interest Income*

Total noninterest income, less income from fiduciary activities, less service charges on deposit accounts in domestic offices, divided by average total assets

#### *Total Non Interest Expense*

Total noninterest expense divided by average total assets

#### *Salaries and Employee Expenses*

Salaries and employee benefits divided by average total assets

#### *Premises & Fixed Asset Expenses*

Expense of premises & fixed assets, net of rental income (excluding salaries and employee benefits and mortgage interest), divided by average total assets

#### *Other Non Interest Expense*

Total noninterest expense, less salaries & employee benefits, less expense of premises & fixed assets, net of rental income excluding salaries and employee benefits and mortgage interest, divided by average total assets

#### *Core Earnings*

Total Revenue less Total noninterest expense divided by Average Total assets

#### *Net Operating Income*

Income (loss) before income taxes, extraordinary items and other adjustments, and realized gains (losses) on securities, divided by average total assets

#### *Securities Gains/Losses & Extraordinary Items*

Extraordinary items and other adjustments, net of income taxes plus Realized gains [losses] on held-to-maturity securities plus Realized gains [losses] on available-for-sale securities, divided by Average Total assets

#### *Income Taxes*

Applicable income taxes divided by average total assets

#### *Return on Assets*

Net income (loss) divided by average total assets

#### *Return on Equity*

Net income [loss] divided by average Tier 1 Equity

### ***Liquidity***

#### *Net Loans & Leases/Total Assets*

Loans and leases held for sale plus Loans and leases, net of unearned income and allowance, divided by Total Assets

#### *Core Deposits/Assets*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total assets

#### *Net Loans & Leases/Deposits*

Loans and leases held for sale, plus loans and leases, net of unearned income and allowance, divided by total deposits

#### *Core Deposits/Total Deposits*

Total transaction accounts (including total demand deposits), plus MMDAs, plus other savings, plus total time deposits of less than \$250,000, less fully insured brokered deposits issued in denominations of less than \$250,000, divided by total deposits

### ***Revenue Productivity***

#### *Total Revenue/Avg Assets*

Net interest income plus Total noninterest income divided by Average Total assets

#### *Net Interest Income/Revenue*

Net interest income divided by (Net interest income plus Total noninterest income)

#### *Non Interest Income/Revenue*

Total noninterest income divided by Net interest income plus Total noninterest income

#### *Non Interest Expense/Revenue*

Total noninterest expense divided by Net interest income plus Total noninterest income

<sup>1</sup> Through the end of 2016, CDs were reported over and under \$100K. Effective Q1 2017, BankersGPS displays CDs <\$250K and >\$250K to allow for the revised FFIEC reporting requirements. <sup>2</sup> Effective Q1 2018, the *S-Corp ROA Adj* tax rate was changed from 0.34 to 0.21.

#### *Revenue/Compensation Dollar*

Net interest income plus Total noninterest income, divided by Salaries and employee benefits

#### *Revenue/Employee (\$000's)*

Net interest income plus Total noninterest income, divided by Number of full-time equivalent employees at end of current period

#### *Personnel Expense/Employee*

Salaries and employee benefits divided by Number of full-time equivalent employees at end of current period

### **Expense Control**

#### *Loans + Deposits per Employee*

Loans and leases held for sale plus loans and leases, (net of unearned income) plus total deposits, divided by number of full-time equivalent employees at end of current period

#### *Net Overhead*

Total noninterest expense less total noninterest income, divided by average total assets

#### *Efficiency Ratio*

Total noninterest expense divided by TE net interest income, plus total noninterest income

#### *Break Even Yield*

Total interest expense, plus provision for loan and lease losses, plus total noninterest expense, less total noninterest income, divided by average earning assets. The breakeven yield ratio tells us the required yield on the next earning asset to breakeven.

#### *Break Even Coverage*

Yield on earning assets divided by breakeven yield. This ratio tells us the relationship between current yields and our breakeven yield.

### **Yield Analysis**

#### *Yield on Earning Assets*

Total interest income divided by average earning assets

#### *Yield on Total Securities*

Interest and dividend income on U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) plus Interest and dividend income on Mortgage-backed securities plus Interest and dividend income on All other

securities (includes securities issued by states and political subdivisions in the U.S., divided by Average U.S. Treasury securities and U.S. Government agency obligations (excluding mortgage-backed securities) plus Average Mortgage-backed securities plus Average All other securities (includes securities issued by states and political subdivisions in the U.S.)

#### *Yield on Loans*

Total interest and fee income on loans divided by Average loans less nonaccrual balances

#### *Yield on Interest Bearing Liabilities*

Total interest expense divided by average interest-bearing liabilities

#### *Yield on Total Deposits*

Interest on transaction accounts in domestic offices [NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts] plus interest on non-transaction accounts in domestic offices [Savings, MMDAs, CDs, and other time deposits] plus Interest on deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs, divided by average transaction account balances in domestic offices [NOW accounts, ATS accounts, and telephone and preauthorized transfer accounts] plus average non-transaction account balances in domestic offices [Savings, MMDAs, CDs, and other time deposits] plus average deposits in foreign offices, Edge and Agreement subsidiaries, and IBFs

#### *Yield on Borrowings*

Exp on Fed Funds Purchased plus Exp on Repos plus Interest on trading liabilities and other borrowed money plus Interest on subordinated notes and debentures, divided by Average Federal funds purchased and securities sold under agreements to repurchase plus average Subordinated notes and debentures plus Average Other borrowed money [includes mortgage indebtedness and obligations undercapitalized leases

#### *Interest Rate Spread*

Yield on earning assets - Yield on Interest bearing liabilities

### **Balances as a % of Total Assets**

#### *Earning Asset Ratio*

Interest-bearing balances due from depository institutions plus Federal funds sold in domestic offices plus Securities purchased under agreements to resell plus Total Securities plus total loans and leases plus

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Trading assets plus Equities with no FV, divided by Total Assets

*Cash Equivalent Assets*

Interest-bearing balances plus Noninterest-bearing balances and currency and coin due from depository institutions plus Federal funds sold in domestic offices plus Securities purchased under agreements to resell, divided by Total Assets

*Total Securities*

Total Securities divided by Total Assets

*Net Loans & Leases/Total Assets*

Loans and leases held for sale plus Loans and leases, net of unearned income and allowance, divided by Total Assets

*Interest Bearing Liabilities Ratio*

Interest bearing Checking plus Money market deposit accounts [MMDAs] plus Other savings deposits plus total CDs plus Foreign Deposits plus Total Borrowings plus Trading liabilities, divided by Total Assets

*Demand Deposits*

Total demand deposits divided by Total Assets

*MMDA*

Savings deposits..Money market deposit accounts [MMDAs] divided by Total Assets

*Savings*

Savings deposits...Other savings deposits [excludes MMDAs] divided by Total Assets

*Time Deposits<sup>1</sup>*

Fully insured brokered deposits Issued in denominations of less than \$250,000 plus Other CDs <\$250K plus Brokered CDs > \$250K plus Other CDs > \$250K plus Foreign Deposits, divided by Total Assets

*Total Borrowings*

Total Borrowings divided by Total Assets

***% Change***

*Assets*

Current total assets, less previous total assets, divided by previous total assets

*Tier 1 Equity*

Current Tier 1 capital less previous Tier 1 Capital, divided by previous Tier 1 Capital

*Income*

Current net income (loss), less previous net income (loss), divided by previous net income (loss)

*Total Loans*

Current loans and leases held for sale plus loans and leases net of unearned income, less previous loans and leases held for sale, plus loans and leases net of unearned income, divided by previous loans and leases held for sale, plus loans and leases net of unearned income

*Deposits*

Current total deposits in domestic offices, plus foreign deposits, less previous total deposits in domestic offices, plus foreign deposits, divided by previous total deposits in domestic offices, plus foreign deposits

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<b>A</b>	
Additional Tier 1 Capital .....	12, 17
All Other Assets.....	11, 16
All Other Borrowings .....	12, 17
All Other Liabilities.....	12, 17
All Other Loans .....	10, 15
All Other Non Int Inc .....	9
All Other Non-Int Expense .....	9
ALLL/Nonperforming Loans ...	20, 31
Allowance as % of All Loans .....	28
Allowance for Loan Loss .....	10, 16
Allowance/All Loans... ..	20, 26, 29, 31
Allowance/Net Charge Offs .....	29
Amort Exp Intangible Assets .....	9
Asset Backed Securities .....	10, 15
Assets.....	5, 24, 25, 34
Average Total Assets for Leverage Ratio .....	29
Avg. Earning Asset Ratio .....	4
<b>B</b>	
Bankers Acceptances .....	12, 17
Break Even Coverage .....	4, 23, 33
Break Even Yield .....	4, 23, 33
Brokered CDs < \$250K .....	11, 16
Brokered CDs > \$250K .....	11, 16
Brokered Deposits / Total Deposits .....	26
<b>C</b>	
Capital Conservation Buffer ..	20, 25, 28, 29, 30
Cash & Due from Banks .....	9, 15
Cash Dividends/Net Income ..	20, 31
Cash Equivalent Assets .....	23, 34
CET1 Capital Ratio Less CET1 Minimum .....	19, 30
Commercial and Development RE Loans.....	10, 15
Common Equity Tier 1 Capital Ratio (CET1).....	12, 17, 19, 25, 28, 30
Const, Land Dev, Other/Total RBC .....	20
Consumer Loans .....	10, 15
Core Deposits.....	14, 28
Core Deposits/Assets ..	4, 18, 22, 26, 27, 32

Core Deposits/Total Deposits.	22, 32
Core Earnings .....	21, 32

<b>D</b>	
Demand Deposits.....	11, 16, 24, 34
Deposit Inst Loans .....	10, 15
Deposits .....	5, 24, 34
Deposits/Total Assets.....	4

<b>E</b>	
Earning Asset Ratio .....	23, 34
Earnings Coverage of Net Charge Offs.....	29
Efficiency Ratio.....	4, 6, 22, 33
Equities w/no FV .....	11, 16
Equity Capital Ratio .....	12, 17
Equity Securities.....	10, 15
Excess Allowance for Loan Losses	29
Exp on Borrowings .....	8
Exp on Brokered CDs < \$250K .....	8
Exp on Brokered CDs > \$250K .....	8
Exp on Fed Funds Purchased.....	8
Exp on Foreign Deposits.....	8
Exp on Int Bearing Trans .....	8
Exp on MMDA & Savings.....	8
Exp on Non Maturing Accounts.....	8
Exp on Other Borrowings .....	8
Exp on Other CDs < \$250K .....	8
Exp on Other CDs > \$250K .....	8
Exp on Repos.....	8
Exp on Subordinate Debt .....	8
Exp on Time Deposits.....	8

<b>F</b>	
Fed Funds Purchased .....	11, 16
Fed Funds Sold .....	10, 15
FFS & Rev Repos.....	10
FHLB Advances .....	11, 17
Foreign Deposits .....	11, 16

<b>G</b>	
Growth in Core Deposits .....	14
GW Impairment Losses .....	9

<b>I</b>	
Inc on Bal due from Dep Inst.....	7

Inc on Commercial and Development RE Loans.....	7
Inc on Consumer Loans .....	7
Inc on Leases .....	7
Inc on Loans.....	7
Inc on Loans C&I.....	7
Inc on Other Loans .....	7
Inc on Residential RE Loans .....	7
Income.....	5, 24, 34
Income on All Other Sec .....	7
Income on Fed Funds Sold.....	7
Income on FFS, Reverse Repos & Bank Deposits .....	7
Income on Mortgage Backed Sec ..	7
Income on Reverse Repos .....	7
Income on Securities .....	7
Income on US Treas & Agency Sec	7
Income Taxes.....	5, 6, 21, 32
Ins-Commissions/Fees.....	9
Interest Bearing Checking.....	11, 16
Interest Bearing Due from Banks .	9, 15
Interest Bearing Liabilities Ratio .	24, 34
Interest Rate Spread.....	12, 23, 33
Investment in Subsidiaries.....	11, 16
Invst Bank/Advis/Brok. ....	9

<b>L</b>	
Leases .....	10, 16
Liquid Assets/Total Assets	18, 21, 27
Loan Loss Allowance/Avg Loans ....	6
Loan Loss Provision ...	4, 5, 8, 21, 25, 29, 31
Loan Loss Reserve/Gross Loans ...	19
Loans + Deposits per Employee....	4, 22, 33
Loans/Total Assets.....	4
Loans-C&I .....	10, 15

<b>M</b>	
Minority Int in Subs .....	17
MMDA .....	11, 16, 24, 34
Mortgage Backed Securities ..	10, 15
Municipal Securities .....	10, 15

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## N

Net Charge Offs/All Loans.....	20, 28, 29, 31
Net Charge Offs/Non Performing Loans.....	19, 29
Net GL – Oth Assets .....	9
Net GL – Oth RE Owned.....	9
Net GL – Sales of Loans.....	9
Net Interest Income .	5, 7, 21, 25, 31
Net Interest Income/Revenue	22, 32
Net Interest Margin (TE) .....	4, 6
<b>Net Liquid Assets/Total Liabilities</b> .....	27
Net Loans & Leases .....	10, 15, 27
Net Loans & Leases/Core Deposits .....	18, 27
Net Loans & Leases/Total Assets	18, 22, 24, 27, 32, 34
Net Loans & Leases/Total Deposits .....	18, 22, 26, 27, 32
Net Operating Income .	6, 21, 28, 32
Net Overhead .....	4, 8, 22, 25, 33
Net Securitized Income.....	9
Net Servicing Fee .....	9
Non Interest Expense/Revenue ..	22, 32
Non Interest Income/Revenue ...	22, 32
Non Maturing Accounts.....	11, 16
Non Perf Loans/Allowance.....	29
Non Performing Loans .....	10, 16
Non Performing Loans/All Loans	20, 25, 28, 29, 31
Non Performing Loans/Gross Loans .....	18
Non-Core Fund Dependence	17, 21, 26
Non-Core Liabilities.....	28
Noncurrent Loans + OREO/Gross Loans + OREO .....	19
Noncurrent Loans + OREO/Tier 1 Cap + LLR (Texas Ratio)	6, 19, 20, 26, 31
Noncurrent Loans/Gross Loans....	18
Noncurrent Loans/Loan Loss Reserve .....	19
<b>O</b>	
Other Assets.....	10, 16

Other Capital (incl Goodwill) Ratio .....	12, 17
Other CDs < \$250K .....	11, 16
Other CDs > \$250K .....	11, 16
Other Debt Securities.....	10, 15
Other Interest Expense .....	8
Other Interest Income.....	7
Other Liabilities .....	12, 17
Other Non Interest Expense	6, 9, 21, 32
Other Non Interest Income .	5, 9, 21, 31
Other Real Estate Owned/Total Assets .....	11, 16, 20, 31

## P

Past Due<89 Days/Gross Loans ...	19
Past Due>90 Days/Gross Loans ...	18
Personnel Expense/Employee	22, 33
Pledged Securities .....	28
Pledged Securities/Securities.	18, 27
Premises & Fixed Asset Expenses.	6, 9, 21, 32
Premises and Fixed Assets .....	11, 16

## R

Rate of Core Deposits.....	14
Rate of Total Loans.....	14
Rate on Interest Bearing Liabilities .....	23, 33
Repos .....	11, 16
Residential RE Loans .....	10, 15
Return on Assets ..	5, 6, 7, 21, 28, 32
Return on Equity .	4, 6, 7, 21, 25, 28, 32
Revenue/Compensation Dollar ..	22, 32
Revenue/Employee .....	33
Revenue/Employee (\$000's) .....	22
Reverse Repos.....	10, 15
ROA - S-Corp Adj <sup>2</sup> .....	4, 5, 6, 7, 25

## S

Salaries and Employee Expenses..	6, 9, 21, 31
Savings .....	11, 16, 24, 34
Securities Gains/Losses .....	5, 6, 8

Securities Gains/Losses & Extraordinary Items .....	21, 32
Service Charges on Dep Acts ....	5, 8, 21, 31
Short Term Non-Core Funding.....	27
ST Assets/ST Liabilities.....	18, 26
ST Invest/ST Non Core Funding ..	17, 26
ST Liabilities/Assets .....	18, 27
ST Non-Core Funding/Assets .	17, 26
Subordinated Debt .....	12, 17

## T

Tier 1 Capital Ratio	19, 25, 28, 29, 30
Tier 1 Capital Ratio Less Tier 1 Minimum .....	19
Tier 1 Equity.....	24, 25, 34
Tier 1 Equity Growth less Asset Growth.....	20, 31
Tier 1 Equity/Asset Ratio .....	20, 30
Tier 1 Leverage Ratio ....	4, 6, 19, 25, 28, 29, 30
Tier 1 Risk Based Capital.....	28, 30
Tier1 Capital Ratio Less Tier 1 Minimum .....	30
Time Deposits.....	11, 16, 24, 34
Total Borrowings .....	11, 16, 24, 34
Total Capital Ratio	19, 25, 28, 29, 30
Total Capital Ratio Less Total Capital Minimum .....	19, 30
Total Cash & Due from Banks .....	9
Total Comm'l RE/Total RBC .....	20
Total Deposits.....	27
Total Interest Expense ....	5, 7, 21, 31
Total Interest Income .....	5, 7, 21, 31
Total Loan Growth.....	14
Total Loans .....	5, 14, 24, 31, 34
Total Loans (% Change) .....	20
Total Non Interest Expense	9, 21, 31
Total Non Interest Expense/Avg Assets.....	5, 6
Total Non Interest Income .	8, 21, 31
Total Non Interest Income/Avg Assets.....	5, 6
Total Revenue/Avg Assets .....	22, 32
Total Risk Based Capital.....	30
Total Securities .....	10, 15, 23, 34
Trading Assets .....	11, 16
Trading Liabilities.....	12, 17
Trading Revenue.....	9

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Trust Income..... 5, 8, 21, 31

## U

US Govt Agency & Corp Sec ... 10, 15

US Treasury Securities ..... 10, 15

## V

Venture Cap Revenue ..... 9

## W

Wholesale Funding/Total Assets. 18,  
22, 27

## Y

Yield on Agri and All Other Loans. 13

Yield on All Other Securities ..... 12

Yield on Bal Due from Dep Inst .... 13

Yield on Borrowings ..... 23, 33

Yield on Brokered CDs < \$250K ... 13

Yield on Brokered CDs > \$250K ... 13

Yield on Commercial and

Development RE Loans..... 12

Yield on Consumer Loans ..... 13

Yield on Earning Assets .... 12, 23, 33

Yield on Fed Funds Purchased ..... 14

Yield on Fed Funds Sold ..... 13

Yield on FFS & Bank Dep ..... 13

Yield on Foreign Deposits ..... 14

Yield on Int Bearing Transaction

Accounts ..... 13

Yield on Interest Bearing Liabilities

..... 13

Yield on Leases ..... 13

Yield on Loans ..... 23, 33

Yield on Loans - C&I ..... 12

Yield on MMDA & Savings Accounts

..... 13

Yield on Mortgage Backed

Securities ..... 12

Yield on Non Maturing Accounts. 13

Yield on Other Borrowings ..... 14

Yield on Other CDs < \$250K ..... 13

Yield on Other CDs > \$250K ..... 14

Yield on Other Interest Expenses 14

Yield on Other Interest Income ... 13

Yield on Repos ..... 14

Yield on Residential RE Loans ..... 12

Yield on Reverse Repos ..... 13

Yield on Subordinate Debt ..... 14

Yield on Time Deposits ..... 13

Yield on Total Borrowings ..... 14

Yield on Total Deposits ..... 23, 33

Yield on Total Loans & Leases ..... 12

Yield on Total Securities .. 12, 23, 33

Yield on US Treasury & Agency

Securities ..... 12

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