



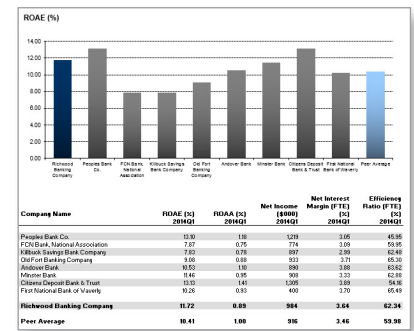
Board & Regulatory REPORTING

PROBLEM

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

SNL SOLUTION

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



FDC Certificate # OCC Charter #/NA	FBI District #10202 D: Philadelphia 798012				Summary Ratios-P1				FD: Commercial Banks \$500k-\$1B (386)				
	3/23/2013	3/23/2012	PG	Δ (%)	3/23/2011	PG	Δ (%)	3/23/2010	PG	Δ (%)	3/23/2009	PG	Δ (%)
Earnings and Profitability													
Interest Income (TE)	4.33	4.07	6	4.43	4.28	5	4.49	4.61	2	5.50	4.84	3	5.40
- Interest Expense	3.92	3.51	41	3.98	3.60	6	3.98	3.92	11	3.92	3.22	41	3.98
Net Interest Income (TE)	0.41	0.56	-31	0.45	0.68	-33	0.63	0.69	-10	0.58	0.62	-6	0.42
+ Noninterest Income	0.66	1.14	-47	0.68	1.12	-37	0.64	0.97	-35	0.61	0.90	-40	0.61
- Noninterest Expense	2.96	3.20	-13	2.76	3.13	-12	2.61	3.14	-17	2.89	3.14	-7	2.82
- Provision: Loan & Lease Losses	0.26	0.19	28	0.35	0.41	-13	0.36	0.71	-75	0.43	1.05	-59	1.44
Pre-tax Operating Income (TE)	1.96	1.31	-19	1.84	1.10	-11	0.95	0.62	16	0.66	0.88	-12	0.66
- Related Credit Losses Sec	0.03	0.03	0	0.04	0.08	-50	0.06	0.06	0.00	0.00	0.00	0.00	0.01
Pre-tax Net Operating Income (TE)	1.93	1.33	-19	1.80	1.25	-14	0.95	0.60	9	0.66	0.84	-10	0.70
Net Operating Income	0.92	0.97	-6	0.73	0.80	-17	0.60	0.60	17	0.67	0.71	-6	0.67
Net Non ADRI to Net Ints	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00	0.00	0	0.00
Net Income Adjusted Dual S	0.92	0.96	-5	0.73	0.80	-17	0.60	0.60	17	0.67	0.71	-6	0.67
Net Income	0.92	0.96	-5	0.73	0.80	-17	0.60	0.60	17	0.67	0.71	-6	0.67
Margin Analysis:													
Avg Earning Assets to Avg Assets	94.93	93.44	2	94.84	93.09	2	95.26	93.05	2	94.86	93.13	2	95.02
Avg Interest-Bearing Funds to Avg Assets	93.23	79.89	16	90.98	79.15	16	89.43	79.37	13	89.39	89.84	10	88.11
Int/Inc (TE) to Avg Earn Assets	4.58	4.36	5	4.73	4.59	3	4.82	4.96	-1	5.23	5.26	1	5.69
Int Expense to Avg Earn Assets	0.96	0.95	-1	0.95	0.73	27	0.96	0.99	47	0.98	1.32	37	0.98
Net Int/Inc (TE) to Avg Earn Assets	3.60	3.41	6	3.68	3.87	-5	3.46	3.97	-13	3.46	3.88	-11	3.77
Loan & Lease Analysis:													
Net Loss to Average Total LML&S	0.97	0.41	-59	0.48	0.72	-33	0.31	1.12	-72	0.89	1.38	-50	1.58
Earnings Coverage of Net Losses (X)	0.88	5.11	54	3.12	2.31	-6	0.27	2.00	100	1.64	1.47	25	0.81
LML&S Allowance to LML&S Net PFS	1.16	1.66	-30	1.54	1.90	-10	1.40	2.11	-34	1.52	2.23	-32	1.61
LML&S Allowance to Net Losses (X)	7.20	4.21	71	2.40	2.68	-10	4.52	1.89	140	2.17	1.59	37	1.95
LML&S Allowance to Avg Total LML&S	0.96	1.64	-42	0.94	1.86	-10	0.80	2.07	-102	0.88	2.28	-131	0.88
Total LML&S-90+ Days Past Due	0.90	0.23	-100	0.80	0.19	-100	0.90	0.23	-100	0.90	0.10	-100	0.90
-Nonaccrual	1.99	1.66	20	2.44	2.34	4	2.44	2.28	26	3.68	3.86	-5	3.11
-Total	1.99	1.79	11	2.44	2.34	4	2.44	2.31	10	3.69	4.44	-9	3.88
Liability:													
Net Non Core Fund Dep New \$200K	7.72	7.70	0	5.48	5.62	-24	5.21	7.99	-45	-3.25	11.44	-120	24.07
Net Loans & Leases to Assets	75.74	63.63	19	67.89	61.94	10	66.53	62.37	7	72.27	64.84	11	78.51
Capitalization:													
Tier One Leverage Capital	7.50	10.22	-27	6.84	9.85	-30	7.10	9.72	-27	7.37	9.13	-19	7.43
Common Dividends to Net Income	24.44	49.03	-50	130.17	54.90	137	26.82	56.23	-54	19.94	142.19	-86	-111.55
Return on Assets to Avg Total Equity	0.98	4.53	-42	0.98	3.43	-10	0.80	2.34	-160	4.66	4.93	-622	0.88
Return-on-ROE Accr to Equip-ALLL	21.43	19.83	8	22.72	26.30	-14	29.18	34.48	-36	36.56	48.15	-9	29.37
Growth Rates:													
Total Assets	1.15	0.70	65	1.44	0.52	-373	1.23	2.41	401	5.16	-5.61	163	7.55
Tier One Capital	3.96	4.74	-60	2.98	1.14	362	7.41	1.55	352	0.78	762	11.55	55.60
Net Loss & Losses	12.83	3.33	285	9.58	-8.17	441	3.31	-1.45	327	-2.74	-5.41	73	16.16



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