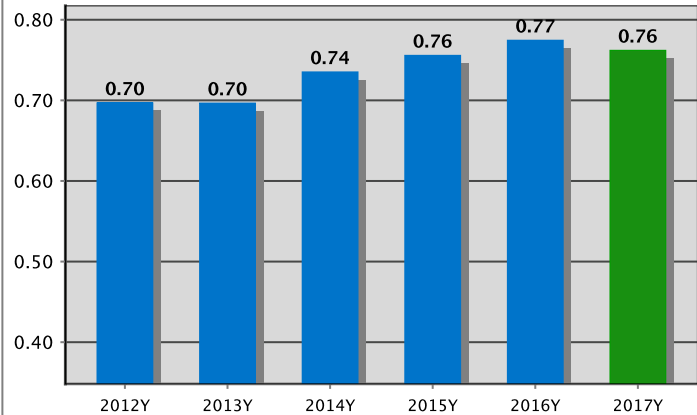


QwickAnalytics National Performance Trends

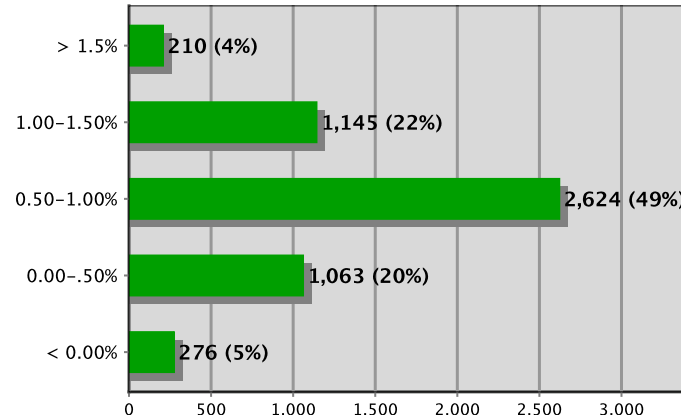
Profitability Trends

U.S.
Banks
December 31, 2017

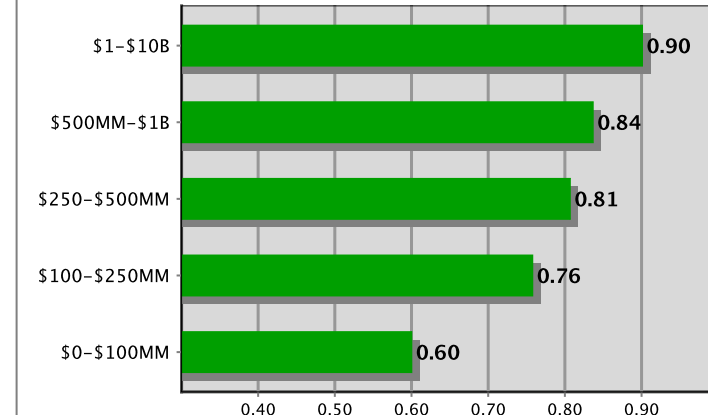
Median ROAA (%)



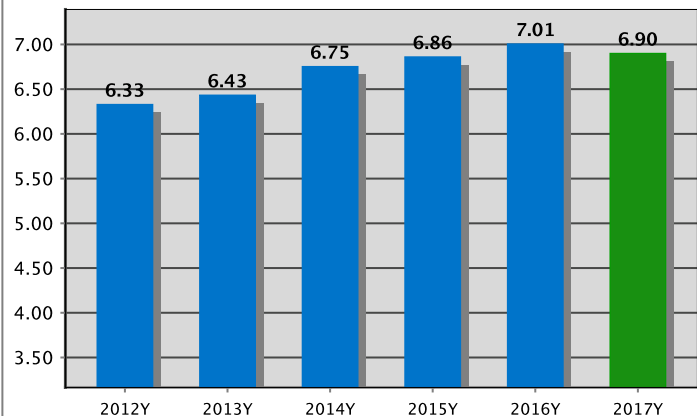
QCBI Banks by ROAA



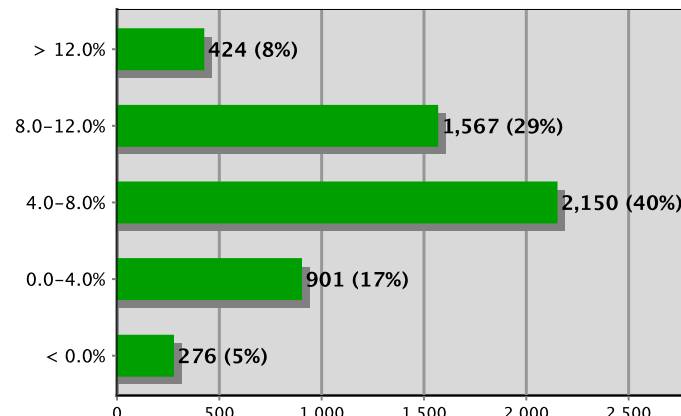
Median ROAA by Asset Size (%)



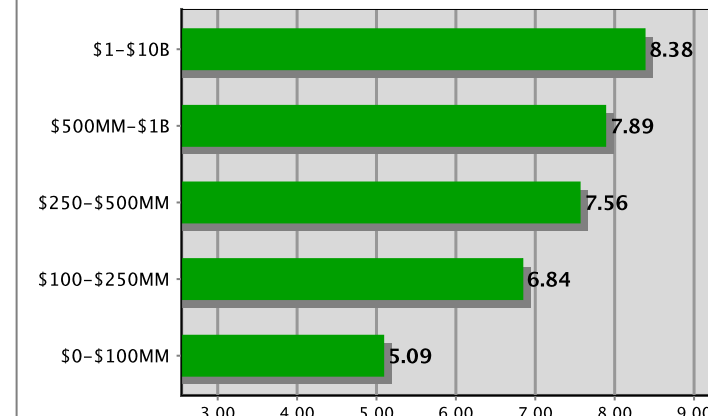
Median ROAE (%)



QCBI Banks by ROAE



Median ROAE by Asset Size (%)



* ROAA & ROAE have been tax-affected for all S-Corp status institutions at an assumed tax rate of 35%; current period data (green bars) are for the full year 2017