

## CLIENT RESULTS

13

BRANCHES

\$673

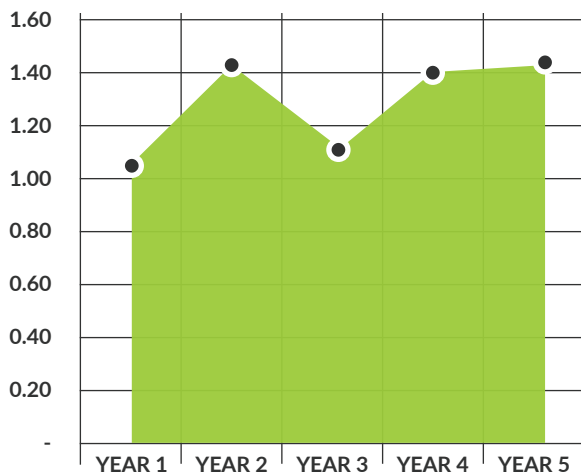
MILLION

**Haberfeld** helps focus your marketing and your sales efforts in a very specific direction. If you want to increase the number of accounts, have more relationships, more fee income and add deposits – then this works. I am convinced we have better products, better training, a better customer experience inside the branch, and more effective marketing than anybody in any of our markets.

PRESIDENT/CEO

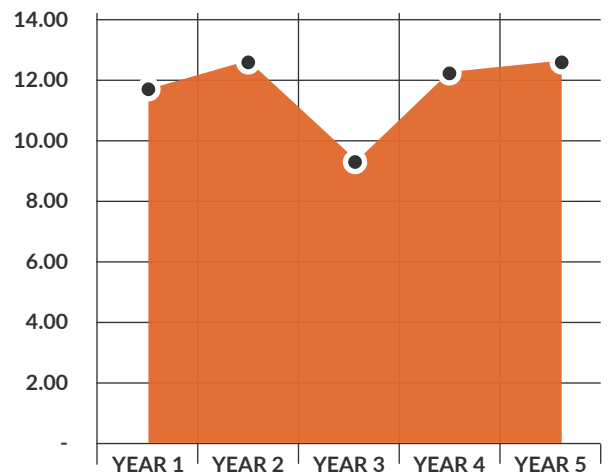
## HIGH PERFORMANCE GROWTH STRATEGY RESULTS

## RETURN ON ASSETS (ROA)



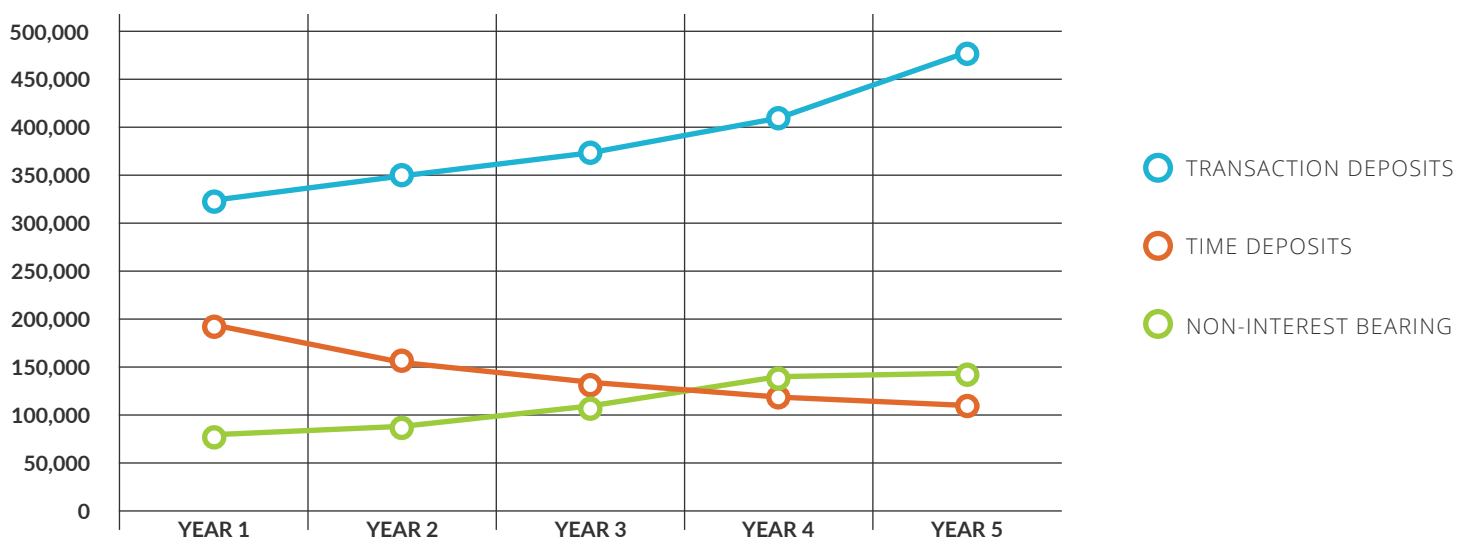
○ RETURN ON ASSETS (ROA)

## RETURN ON EQUITY (ROE)



○ RETURN ON EQUITY (ROE)

## DEPOSIT MIX

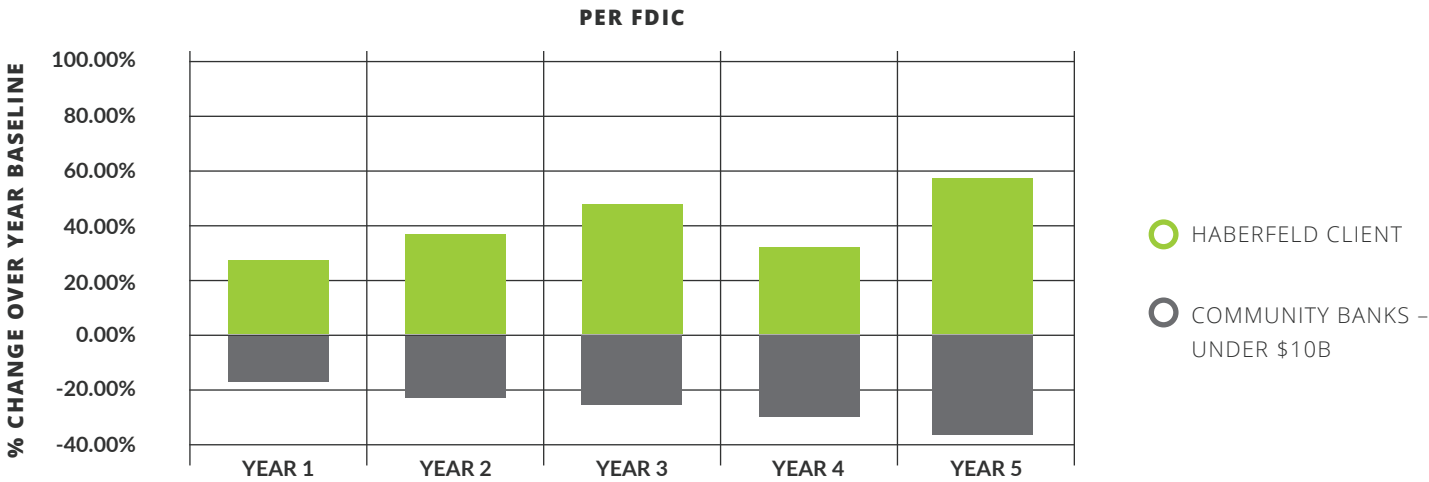


○ TRANSACTION DEPOSITS

○ TIME DEPOSITS

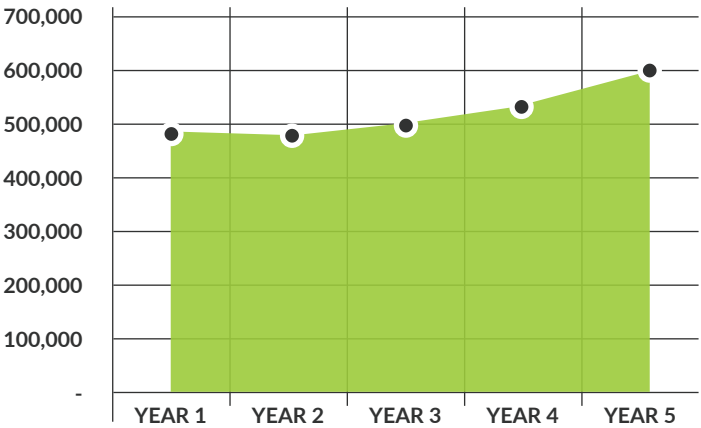
○ NON-INTEREST BEARING

# SERVICE CHARGES ON DEPOSIT ACCOUNTS



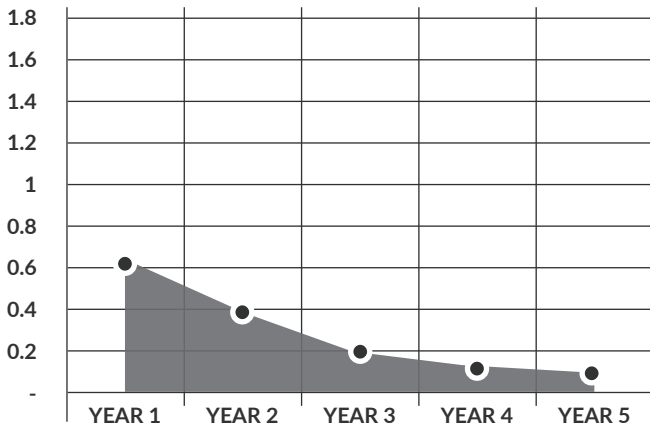
## CORE DEPOSITS

— CORE DESPOSITS



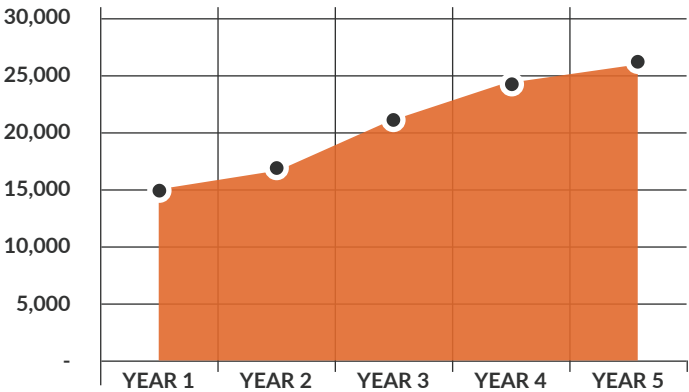
## COF

— COF



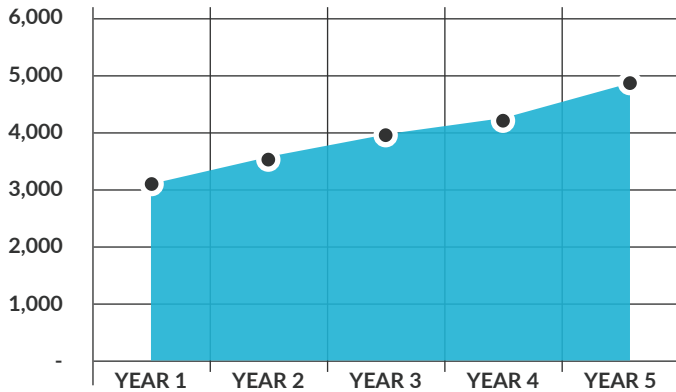
## GROWTH IN RETAIL CORE RELATIONSHIPS

— RETAIL CORE RELATIONSHIPS



## GROWTH IN BUSINESS CORE RELATIONSHIPS

— BUSINESS CORE RELATIONSHIPS



YOUR BANK CAN ACHIEVE THESE RESULTS.  
**WE CAN SHOW YOU HOW.**