

Financial Highlights

HIGHLIGHTS

Net income YTD 03/31/2020 - \$3.5 million
Loan funding and purchases YTD 03/31/2020 - \$47.4 million
Loan loss reserve of 2.09%, double the industry average
Nationally ranked 18th in S&P Global's top 100 community banks¹
Awarded a 5-Star rating by BauerFinancial, Inc.²

CAPITAL STRENGTH

Capital ratios remained strong during 2019 and YTD 03/31/2020 and exceeded regulatory thresholds to be considered "well-capitalized"

REGULATORY CAPITAL RATIOS

	12/31/2019	3/31/2020
Leverage	13.18%	13.04%
Tier 1 Risk-Based Capital	12.89	12.98
Total Risk-Based Capital	14.14	14.24

BALANCE SHEET INFORMATION *(Dollars in Thousands)*

Cash and Cash Equivalents & Investments	\$ 187,671	\$ 210,114
Loans, Net	1,182,288	1,173,417
Total Assets	1,435,430	1,448,725
Deposits	1,057,649	1,005,302
Stockholders' Equity	181,294	185,848
Non-Performing Assets/Total Assets	0.68%	1.18%
Allowance for Loan and Lease Losses/Total Loans	2.07%	2.09%

RESULTS OF OPERATIONS *(Dollars in Thousands)*

	2019	YTD 3/31/2020
Net Interest Income	\$ 57,490	\$ 14,009
Loan Loss Provision	-	1,135
Non-Interest Income	5,773	1,256
Non-Interest Expense	32,545	9,246
Net Income	21,962	3,540

PERFORMANCE RATIOS

Return on Average Assets	1.64%	1.01%
Return on Average Equity	13.07	7.71
Net Interest Margin	4.44	4.15
Yield on Interest Earning Assets	5.15	4.69
Cost of Funds	0.79	0.61
Efficiency Ratio	51.39%	60.41%

¹ Source: S&P Global Market Intelligence, March 9, 2018. Ranking included Banks with \$1 Billion - \$10 Billion in assets based on 2017 regulatory filings.

² Star rating current as of September 20, 2018. Based on June, 30, 2018, financial data.



STRENGTH // SECURITY // SOLUTIONS

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