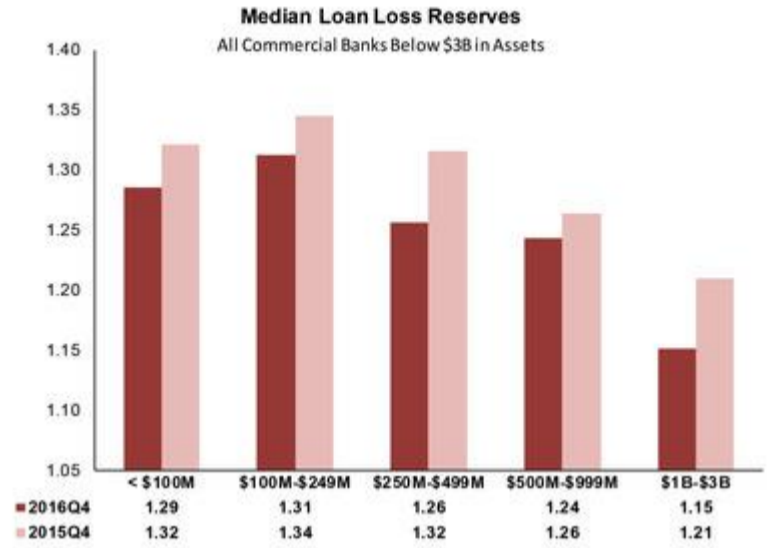


MONDAY, APRIL 10, 2017

CHART OF THE WEEK: Loan Loss Reserve Levels Continue to Drop

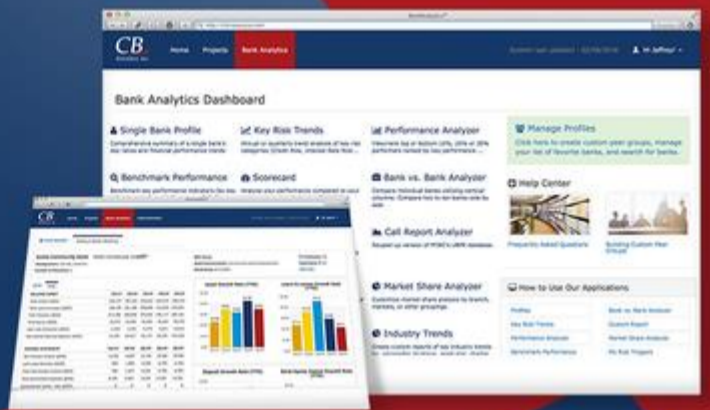
With asset quality trends continuing to reflect improvement, Loan Loss Reserve levels continue to drop. When reviewing 2016 vs. 2015 community banks' year-over-year median loan loss reserves as a percentage of Total Loans and Leases, levels have dropped for the second year in a row. Median Loan Loss Reserves for community banks between \$0M - \$99M at 1.29% were down from 1.32% in 2015 and 1.39% in 2014, \$100M - \$249M at 1.31% were down from 1.34% in 2015 and 1.41% in 2014, \$250M - \$499M at 1.26% were down from 1.32% in 2015 and 1.40% in 2014, \$500M - \$999M at 1.24% were down from 1.26% in 2015 and 1.35% in 2014, and \$1B - \$3B at 1.15% were down from 1.21% in 2015 and 1.31% in 2014.



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