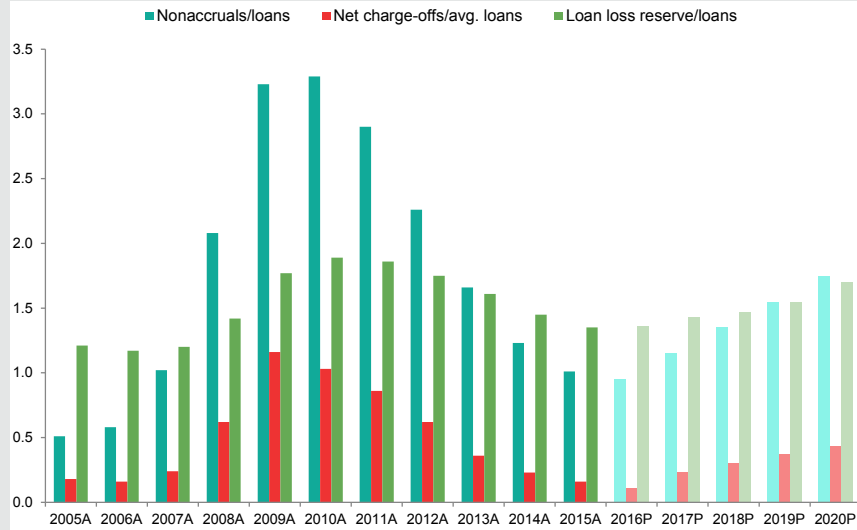
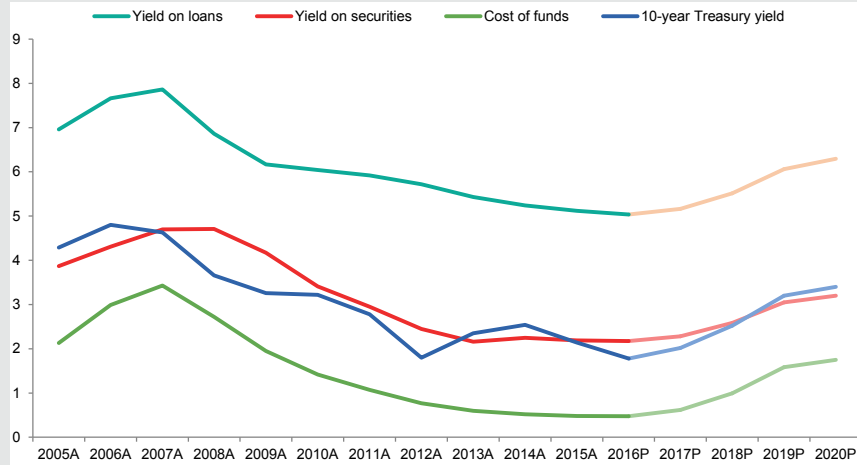


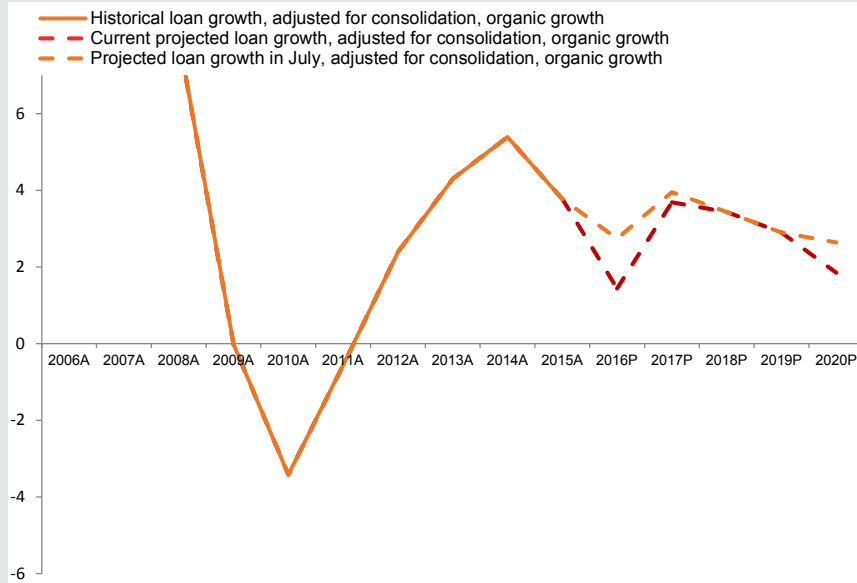
Small banks' credit quality will remain strong in the near term (%)



Yields will finally bottom (%)



Small bank loan growth now expected to be weaker (%)



Small banks increase munis; bonds repricing, maturing soon (%)



Source: SNL Financial, an offering of S&P Global Market Intelligence