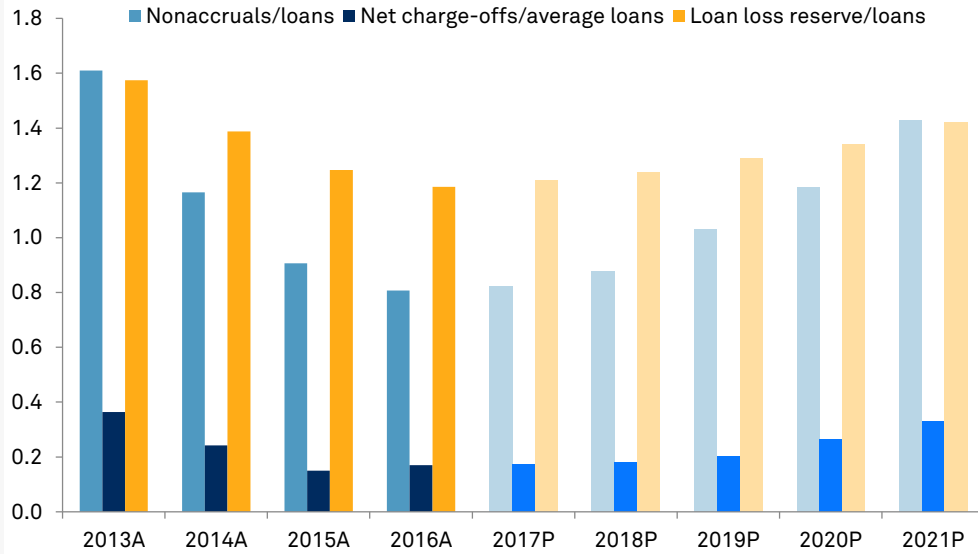


### Credit quality will remain strong for community banks, at least in the near term (%)



©2017. S&P Global Market Intelligence. All rights reserved.  
Sources: SNL Financial, an offering of S&P Global Market Intelligence; proprietary estimates