South Carolina Bankers Association

JULY 13-14, 2026

Understanding CAMELS and Working with the Regulators

BART SMITH, MANAGING DIRECTOR AND PARTNER
PERFORMANCE TRUST CAPITAL PARTNERS, LLC

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Important Information:

All charts / graphs are shown for illustrative purposes only. Past performance does not guarantee any results or that any trend will continue.

Certain assumptions have been made in connection with analysis presented and changes in market conditions or assumptions may have had a material impact on results. There is no guarantee that any strategy will be successful.

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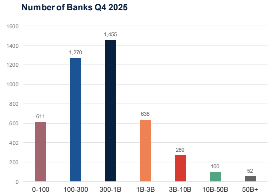
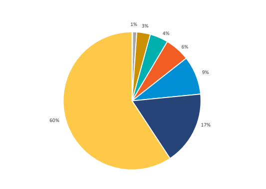
Understanding CAMELS Ratings / Working with the Regulators

Consolidation Impact on Market Share

Number of Banks Q4 2025



Market Share Q4 2025



Source: FDIC

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Understanding CAMELS Ratings / Working with the Regulators

1. Understanding CAMELS Ratings?
2. Working with Regulators?

4

Understanding CAMELS Ratings / Working with the Regulators

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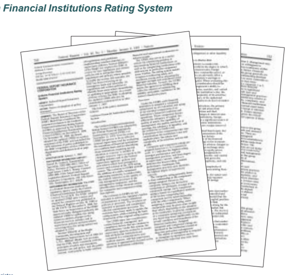
Understanding CAMELS Ratings / Working with the Regulators

Uniform Financial Institutions Rating System



3-Failure appears unlikely given the overall strength and financial capacity of these institutions.

4-Failure is a distinct possibility if the problems and weaknesses are not satisfactorily addressed and resolved.

5-Institutions in this group pose a significant risk to the deposit insurance fund and failure is highly probable.

Source: Federal Register

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What is a Bank and How does it Fail?

What is a Bank?

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What is a Bank?

Assets	Liabilities & Capital
Cash – 10,000	Capital – 10,000

Base Case

Income Statement		
Interest Inc		
Interest Exp		
NIM		
Non-Int Inc		
Pre-Exp Inc		
Non-Int Exp		
Pre-Tax Net Inc		
Tax	21%	
Net Inc		
ROA		
ROE		
Capital to Assets		

For illustrative purposes only

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What is a Bank?

Assets	Liabilities & Capital
Cash – 30,000	Wholesale Funding – 20,000
	Capital – 10,000

Base Case

Income Statement		
Interest Inc		
Interest Exp		
NIM		
Non-Int Inc		
Pre-Exp Inc		
Non-Int Exp		
Pre-Tax Net Inc		
Tax	21%	
Net Inc		
ROA		
ROE		
Capital to Assets		

For illustrative purposes only

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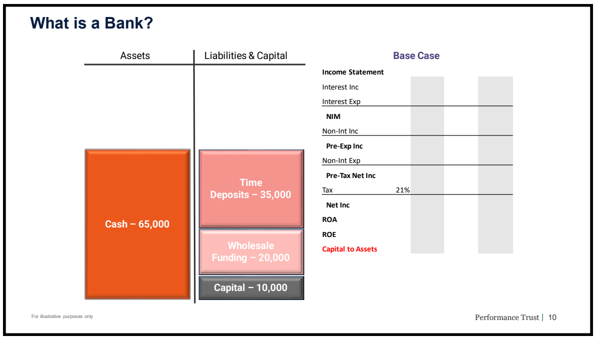
What is a Bank?
Assets
Liabilities & Capital
Cash – 65,000
Time Deposits – 35,000
Wholesale Funding – 20,000
Capital – 10,000
Base Case
Income Statement
Interest Inc
Interest Exp
NIM
Non-Int Inc
Pre-Exp Inc
Non-Int Exp
Pre-Tax Net Inc
Tax 21%
Net Inc
ROA
ROE
Capital to Assets
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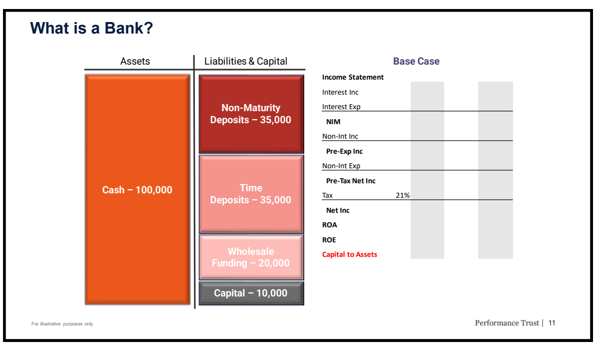
What is a Bank?
Assets
Liabilities & Capital
Cash – 100,000
Non-Maturity Deposits – 35,000
Time Deposits – 35,000
Wholesale Funding – 20,000
Capital – 10,000
Base Case
Income Statement
Interest Inc
Interest Exp
NIM
Non-Int Inc
Pre-Exp Inc
Non-Int Exp
Pre-Tax Net Inc
Tax 21%
Net Inc
ROA
ROE
Capital to Assets
For illustrative purposes only
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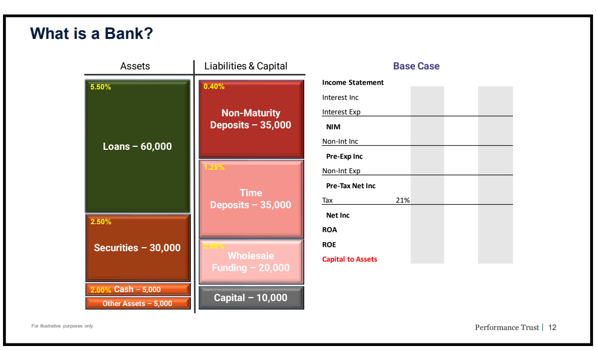
What is a Bank?
Assets
Liabilities & Capital
5.50%
Loans – 60,000
2.50%
Securities – 30,000
2.00% Cash – 5,000
Other Assets – 5,000
0.40%
Non-Maturity Deposits – 35,000
1.25%
Time Deposits – 35,000
2.00%
Wholesale Funding – 20,000
Capital – 10,000
Base Case
Income Statement
Interest Inc
Interest Exp
NIM
Non-Int Inc
Pre-Exp Inc
Non-Int Exp
Pre-Tax Net Inc
Tax 21%
Net Inc
ROA
ROE
Capital to Assets
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What is a Bank?

Base Case

Income Statement				
Interest Inc	4,150			
Interest Exp	978			
NIM	**3,173**		**3.17%**	
Non-Int Inc	600			
Pre-Exp Inc	**3,773**			
Non-Int Exp	2,500		**2.50%**	
Pre-Tax Net Inc	**1,273**			
Tax	21%			
Net Inc	**1,005**			
ROA			**1.01%**	
ROE			**10.05%**	
Capital to Assets			**10.00%**	

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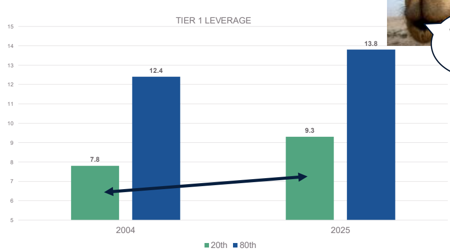
What is a Bank?



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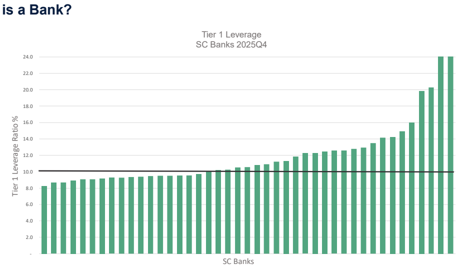
What is a Bank?



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What is a Bank and How does it Fail?

What is a Bank?

Bill Nygren – Oakmark Capital

https://open.spotify.com/episode/2vZpl3JgzR64ioqQOkbkeZ

Start at 2:45

Pause at 4:39

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What is a Bank and How does it Fail?

How do Banks Fail?

Credit Events

Interest Rate Events

Liquidity Events

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 1 – Credit Event

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What is a Bank and How does it Fail?

Assets	Liabilities & Capital
5.50% Loans – 60,000	0.40% Non-Maturity Deposits – 35,000
2.50% Securities – 30,000	1.25% Time Deposits – 35,000
2.00% Cash – 5,000	2.00% Wholesale Funding – 20,000
Other Assets – 5,000	Capital – 10,000

Scenario 1 – Credit Event

Income Statement		
Interest Inc	4,150	
Interest Exp	978	
NIM	**3,173**	**3.17%**
Non-Int Inc	600	
Pre-Exp Inc	**3,773**	
Non-Int Exp	2,500	**2.50%**
Pre-Tax Net Inc	**1,273**	
Tax	21%	
Net Inc	**1,005**	
ROA		**1.01%**
ROE		**10.05%**
Capital to Assets		10.00%

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What is a Bank and How does it Fail?

Assets	Liabilities & Capital
5.50% Loans – 60,000	0.40% Non-Maturity Deposits – 35,000
Bad Loans – 12,000	1.25% Time Deposits – 35,000
2.50% Securities – 30,000	2.00% Wholesale Funding – 20,000
2.00% Cash – 5,000	Capital – 10,000
Other Assets – 5,000	

Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	**3.17%**	**2.51%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,113**		
Non-Int Exp	2,500	2,750	**2.50%**	**2.75%**
Pre-Tax Net Inc	**1,273**	**363**		
Tax	21%	21%		
Net Inc	**1,005**	**286**		
ROA			**1.01%**	**0.29%**
ROE			**10.05%**	**2.86%**
Capital to Assets			10.00%	10.00%

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What is a Bank and How does it Fail?

Assets	Liabilities & Capital
5.50% Loans – 52,000	0.40% Non-Maturity Deposits – 35,000
Bad Loans – 12,000 Loan Losses – 8,000	1.25% Time Deposits – 35,000
2.50% Securities – 30,000	2.00% Wholesale Funding – 20,000
2.00% Cash – 5,000	Capital – 3,800
Other Assets – 5,000	

Scenario 1 – Credit

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	[illegible]	[illegible]
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	[illegible]		
Non-Int Exp	2,500	11,000	[illegible]	[illegible]
Pre-Tax Net Inc	**1,273**	**-7,888**		
Tax	21%	21%		
Net Inc	**1,005**	**-6,231**		
ROA			**1.01%**	**-6.64%**
ROE			**10.05%**	**-163.98%**
Capital to Assets			10.00%	4.05%

What level of capital is considered Critically Undercapitalized?

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 2 – Credit Event
Higher Loan to Asset Ratio

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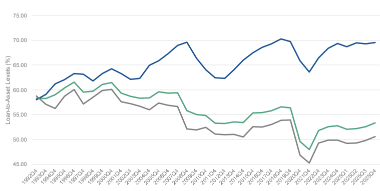
What is a Bank and How does it Fail?

Loan-to-Asset Levels and Bank Size



Source: Federal Deposit Insurance Corporation ("FDIC")

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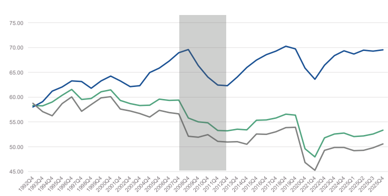
What is a Bank and How does it Fail?

Loan-to-Asset Levels and Bank Size



Source: Federal Deposit Insurance Corporation ("FDIC")

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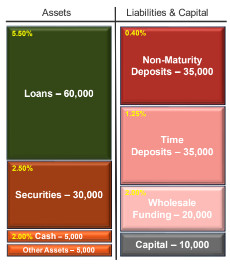
What is a Bank and How does it Fail?



Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150			
Interest Exp	978			
NIM	**3,173**		**3.17%**	
Non-Int Inc	600			
Pre-Exp Inc	**3,773**			
Non-Int Exp	2,500		**2.50%**	
Pre-Tax Net Inc	**1,273**			
Tax	21%			
Net Inc	**1,005**			
ROA			**1.01%**	
ROE			**10.05%**	
Capital to Assets			**10.00%**	

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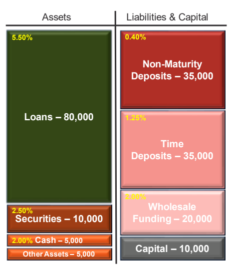
What is a Bank and How does it Fail?



Scenario 2 – High Loan to Asset

Income Statement				
Interest Inc	4,750			
Interest Exp	978			
NIM	**3,773**		**3.77%**	
Non-Int Inc	600			
Pre-Exp Inc	**4,373**			
Non-Int Exp	2,700		**2.70%**	
Pre-Tax Net Inc	**1,673**			
Tax	21%			
Net Inc	**1,321**			
ROA			**1.32%**	
ROE			**13.21%**	
Capital to Assets			**10.00%**	

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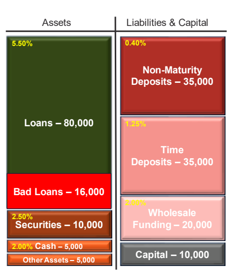
What is a Bank and How does it Fail?



Scenario 2 – High Loan to Asset

Income Statement				
Interest Inc	4,750	3,870		
Interest Exp	978	978		
NIM	**3,773**	**2,893**	**3.77%**	**2.89%**
Non-Int Inc	600	600		
Pre-Exp Inc	**4,373**	**3,493**		
Non-Int Exp	2,700	3,000	**2.70%**	**3.00%**
Pre-Tax Net Inc	**1,673**	**493**		
Tax	21%	21%		
Net Inc	**1,321**	**389**		
ROA			**1.32%**	**0.39%**
ROE			**13.21%**	**3.89%**
Capital to Assets			**10.00%**	**10.00%**

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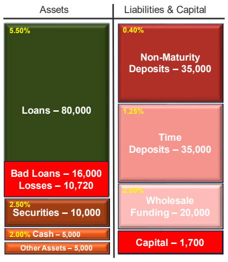
What is a Bank and How does it Fail?



Scenario 2 – High Loan to Asset

Income Statement				
Interest Inc	4,750	3,870		
Interest Exp	978	978		
NIM	**3,773**	**2,893**	**3.77%**	**2.89%**
Non-Int Inc	600	600		
Pre-Exp Inc	**4,373**	**3,493**		
Non-Int Exp	2,700	14,000	2.70%	15.27%
Pre-Tax Net Inc	**1,673**	**-10,508**		
Tax	21%	21%		
Net Inc	**1,321**	**-8,301**		
ROA			**1.32%**	**-9.05%**
ROE			**13.21%**	**-488.29%**
Capital to Assets			**10.00%**	**1.85%**

For illustrative purposes only

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 3 – Interest Rate Events
Rates Up 200

For illustrative purposes only

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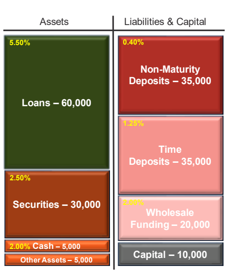
What is a Bank and How does it Fail?



Scenario 3 – Interest Rates Up 200 bp

Income Statement				
Interest Inc	4,150			
Interest Exp	978			
NIM	**3,173**		**3.17%**	
Non-Int Inc	600			
Pre-Exp Inc	**3,773**			
Non-Int Exp	2,500		**2.50%**	
Pre-Tax Net Inc	**1,273**			
Tax	21%			
Net Inc	**1,005**			
ROA			**1.01%**	
ROE			**10.05%**	
Capital to Assets			**10.00%**	

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 3 – Interest Rates Up 200 bp

Income Statement				
Interest Inc	4,150			
Interest Exp	978			
NIM	3,173		3.17%	
Non-Int Inc	600			
Pre-Exp Inc	3,773			
Non-Int Exp	2,500		2.50%	
Pre-Tax Net Inc	1,273			
Tax	21%			
Net Inc	1,005			
ROA			1.01%	
ROE			10.05%	
Capital to Assets			10.00%	

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 3 – Interest Rates Up 200 bp

Income Statement				
Interest Inc	4,150	4,250		
Interest Exp	978	1,763		
NIM	3,173	2,488	3.17%	2.49%
Non-Int Inc	600	600		
Pre-Exp Inc	3,773	3,088		
Non-Int Exp	2,500	2,500	2.50%	2.50%
Pre-Tax Net Inc	1,273	588		
Tax	21%	21%		
Net Inc	1,005	464		
ROA			1.01%	0.46%
ROE			10.05%	4.64%
Capital to Assets			10.00%	10.00%

For illustrative purposes only

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 3 – Interest Rate Events
Rates Up 400

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 3 – Interest Rates Up 200 bp

Income Statement				
Interest Inc	4,150	4,250		
Interest Exp	978	1,763		
NIM	**3,173**	**2,488**	**3.17%**	**2.49%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,088**		
Non-Int Exp	2,500	2,500	**2.50%**	**2.50%**
Pre-Tax Net Inc	**1,273**	**588**		
Tax	21%	21%		
Net Inc	**1,005**	**464**		
ROA			**1.01%**	**0.46%**
ROE			**10.05%**	**4.64%**
Capital to Assets			**10.00%**	**10.00%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 4 – Interest Rates Up 400 bp

Income Statement				
Interest Inc	4,150	4,350		
Interest Exp	978	2,548		
NIM	**3,173**	**1,803**	**3.17%**	**1.80%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**2,403**		
Non-Int Exp	2,500	2,500	2.50%	2.50%
Pre-Tax Net Inc	**1,273**	**-98**		
Tax	21%	21%		
Net Inc	**1,005**	**-77**		
ROA			**1.01%**	**-0.08%**
ROE			**10.05%**	**-0.78%**
Capital to Assets			**10.00%**	**9.91%**

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 5 – Rates up 400
Change in Funding Composition

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What is a Bank and How does it Fail?

Scenario 4 – Interest Rates Up 400 bp

Income Statement				
Interest Inc	4,150	4,350		
Interest Exp	978	2,548		
NIM	**3,173**	**1,803**	**3.17%**	**1.80%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**2,403**		
Non-Int Exp	2,500	2,500	2.50%	2.50%
Pre-Tax Net Inc	**1,273**	**-98**		
Tax	21%	21%		
Net Inc	**1,005**	**-77**		
ROA			**1.01%**	**-0.08%**
ROE			**10.05%**	**-0.78%**
Capital to Assets			**10.00%**	**9.91%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 5 – Interest Rates Up 400 bp

Income Statement				
Interest Inc	4,150	4,350		
Interest Exp	978	3,628		
NIM	**3,173**	**723**	**3.17%**	**0.72%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**1,323**		
Non-Int Exp	2,500	2,500	2.50%	2.53%
Pre-Tax Net Inc	**1,273**	**-1,178**		
Tax	21%	21%		
Net Inc	**1,005**	**-930**		
ROA			**1.01%**	**-0.94%**
ROE			**10.05%**	**-10.34%**
Capital to Assets			**10.00%**	**9.09%**

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What is a Bank and How does it Fail?

Asset Sensitive + Rates Up =

Asset Sensitive + Rates Down =

Liability Sensitive + Rates Up =

Liability Sensitive + Rates Down =

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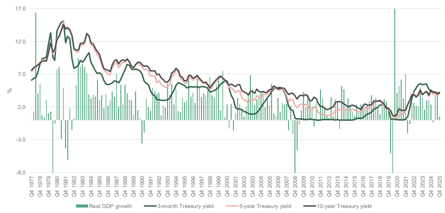
What is a Bank and How does it Fail?

GDP and Interest Rates



Source: Federal Reserve, Performance Trust Analytics

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What is a Bank and How does it Fail?

How does a Bank Fail?

Scenario 6 – Liquidity Event

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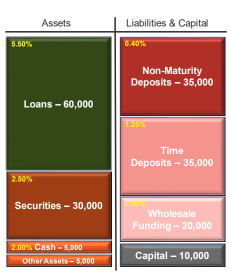
What is a Bank and How does it Fail?



Scenario 1 – Credit Event

Income Statement			
Interest Inc	4,150		
Interest Exp	978		
NIM	**3,173**		**3.17%**
Non-Int Inc	600		
Pre-Exp Inc	**3,773**		
Non-Int Exp	2,500		**2.50%**
Pre-Tax Net Inc	**1,273**		
Tax	21%		
Net Inc	**1,005**		
ROA			**1.01%**
ROE			**10.05%**
Capital to Assets			**10.00%**

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What is a Bank and How does it Fail?

Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	**3.17%**	**2.51%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,113**		
Non-Int Exp	2,500	11,000	**2.50%**	**11.73%**
Pre-Tax Net Inc	**1,273**	**-7,888**		
Tax	21%	21%		
Net Inc	**1,005**	**-6,231**		
ROA			**1.01%**	**-6.64%**
ROE			**10.05%**	**-163.98%**
Capital to Assets			**10.00%**	**4.05%**

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What is a Bank and How does it Fail?

Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	**3.17%**	**2.51%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,113**		
Non-Int Exp	2,500	11,000	**2.50%**	**11.73%**
Pre-Tax Net Inc	**1,273**	**-7,888**		
Tax	21%	21%		
Net Inc	**1,005**	**-6,231**		
ROA			**1.01%**	**-6.64%**
ROE			**10.05%**	**-163.98%**
Capital to Assets			**10.00%**	**4.05%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	**3.17%**	**2.51%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,113**		
Non-Int Exp	2,500	11,000	**2.50%**	**11.73%**
Pre-Tax Net Inc	**1,273**	**-7,888**		
Tax	21%	21%		
Net Inc	**1,005**	**-6,231**		
ROA			**1.01%**	**-6.64%**
ROE			**10.05%**	**-163.98%**
Capital to Assets			**10.00%**	**4.05%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 1 – Credit Event

Income Statement				
Interest Inc	4,150	3,490		
Interest Exp	978	978		
NIM	**3,173**	**2,513**	**3.17%**	**2.51%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**3,113**		
Non-Int Exp	2,500	11,000	**2.50%**	**11.73%**
Pre-Tax Net Inc	**1,273**	**-7,888**		
Tax	21%	21%		
Net Inc	**1,005**	**-6,231**		
ROA			**1.01%**	**-6.64%**
ROE			**10.05%**	**-163.98%**
Capital to Assets			**10.00%**	**4.05%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 6 – Liquidity Event

Income Statement				
Interest Inc	4,150	2,940		
Interest Exp	978	1,230		
NIM	**3,173**	**1,710**	**3.17%**	**1.71%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**2,310**		
Non-Int Exp	2,500	12,000	2.50%	16.60%
Pre-Tax Net Inc	**1,273**	**-9,690**		
Tax	21%	21%		
Net Inc	**1,005**	**-7,655**		
ROA			**1.01%**	**-10.59%**
ROE			**10.05%**	**-332.83%**
Capital to Assets			**10.00%**	**3.18%**

For illustrative purposes only

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What is a Bank and How does it Fail?

Scenario 6 – Liquidity Event

Income Statement				
Interest Inc	4,150	2,940		
Interest Exp	978	1,230		
NIM	**3,173**	**1,710**	**3.17%**	**1.71%**
Non-Int Inc	600	600		
Pre-Exp Inc	**3,773**	**2,310**		
Non-Int Exp	2,500	13,000	2.50%	18.16%
Pre-Tax Net Inc	**1,273**	**-10,690**		
Tax	21%	21%		
Net Inc	**1,005**	**-8,445**		
ROA			**1.01%**	**-11.79%**
ROE			**10.05%**	**-527.82%**
Capital to Assets			**10.00%**	**2.23%**

For illustrative purposes only

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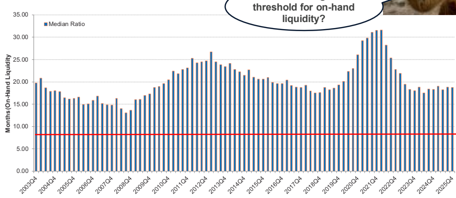
What is a Bank and How does it Fail?

On-Hand Liquidity

What is the high-risk threshold for on-hand liquidity?



Source: FDIC

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Understanding CAMELS Ratings

What do the examiners do if you start t

Board Resolution

Informal Enforcement Action (MO

Formal Enforcement Action (C&D

Removal of Insurance

Charter Revoked

Civil Money Penalties

Removal Actions

What is considered a Formal Enforcement Program

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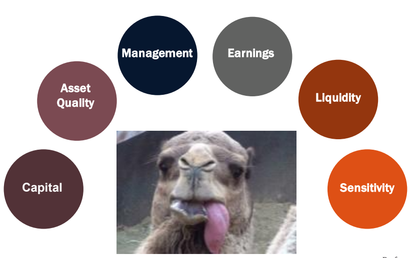
Understanding CAMELS Ratings / CLASS EXERCISE



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Understanding CAMELS Ratings / CLASS EXERCISE

Base Case

Income Statement				
Interest Inc	4,150			
Interest Exp	978			
NIM	**3,173**		**3.17%**	
Non-Int Inc	600			
Pre-Exp Inc	**3,773**			
Non-Int Exp	2,500		**2.50%**	
Pre-Tax Net Inc	**1,273**			
Tax	21%			
Net Inc	**1,005**			
ROA			**1.01%**	
ROE			**10.05%**	
Capital to Assets			**10.00%**	

For illustrative purposes only

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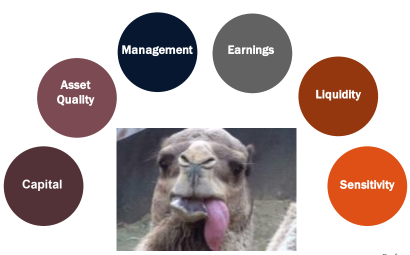
Understanding CAMELS Ratings / CLASS EXERCISE



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Understanding CAMELS Ratings / Working with the Regulators

1. Understanding CAMELS Ratings?
2. **Working with Regulators?**

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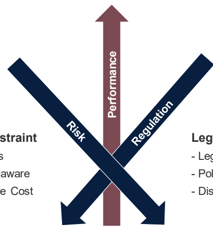
Working with the Regulators

Managing the Intersection of Risk, Regulation, & Reward



Managed Constraint
- Regulatory Bias
- Imputed vs. Unaware
- Disproportionate Cost

Legal Constraint
- Legislative
- Political Bias
- Disproportionate Impact

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Working with the Regulators

Managing the Intersection of Risk, Regulation, & Reward

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Working with the Regulators

Managing the Intersection of Risk, Regulation, & Reward

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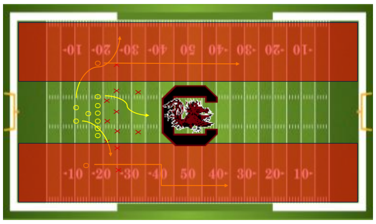
Working with the Regulators

Managing the Intersection of Risk, Regulation, & Reward



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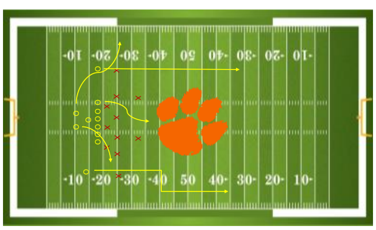
Working with the Regulators

Managing the Intersection of Risk, Regulation, & Reward



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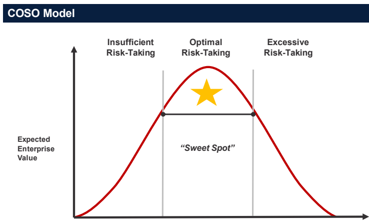
Capital & Strategy

Taking the Right Kind of Risk

COSO Model



Source: Committee of Sponsoring Organizations of the Treadway Commission (COSO)

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Taking the Right Kinds of Risk with PT Score®
PT Score is a **Strategic Risk Management System** that helps financial institutions optimize performance through more effective management of risk and regulatory positions. Initially created in a regulatory setting to monitor banking conditions, the PT Score platform has evolved into a comprehensive system that delivers critical insights on the important risk and regulatory issues.
Nationwide, financial institutions, regulators, institutional investors, trade associations, and banking professionals rely on PT Score analytics to assess risk conditions across the industry.
MODERATE
LOW
ELEVATED
HIGH
VERY LOW
209
61
74
21
49
4
500+
Institutions subscribe to PT Score
$1.04 TR
Total Assets of all PT Score Institutions
1600+
Individual users, including FHLB Banks, State Regulators, Investors, etc.
20
Institution Members of Bank and CU Advisory Committees
Source: PT Score®
Data as of July 10, 2025
For illustrative purposes and intended to represent concepts/strategy only
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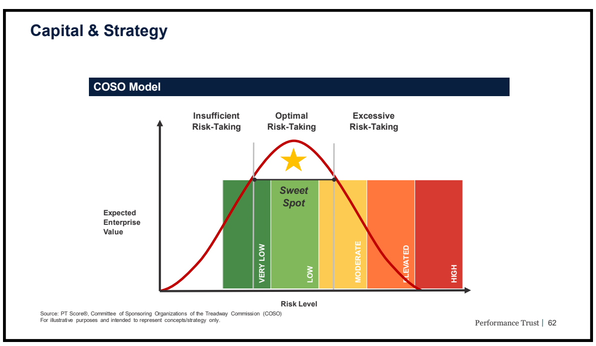

Capital & Strategy
COSO Model
Insufficient Risk-Taking
Optimal Risk-Taking
Excessive Risk-Taking
Sweet Spot
Expected Enterprise Value
VERY LOW
LOW
MODERATE
ELEVATED
HIGH
Risk Level
Source: PT Score®, Committee of Sponsoring Organizations of the Treadway Commission (COSO)
For illustrative purposes and intended to represent concepts/strategy only.
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Capital & Strategy
191
48
59
12
20
52
8.69%
Structural Risk Positions
Environmental Risk Adjustments
Strategic Risk Decisions
Industry/Peer Positions
Source: PT Score® For illustrative purposes only
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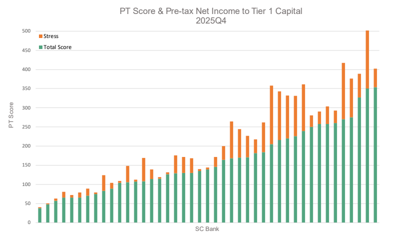
Capital & Strategy

South Carolina Banks Pre-Tax ROE and Stress Adjusted Score



Source: PT Score® For illustrative purposes only

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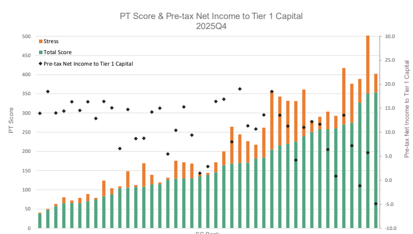
Capital & Strategy

South Carolina Banks Pre-Tax ROE and Stress Adjusted Score



Source: PT Score® For illustrative purposes only

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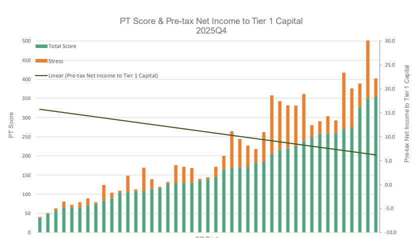
Capital & Strategy

South Carolina Banks Pre-Tax ROE and Stress Adjusted Score



Source: PT Score® For illustrative purposes only

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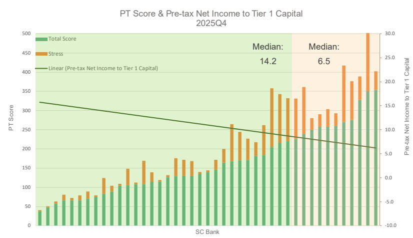
Capital & Strategy

South Carolina Banks Pre-Tax ROE and Stress Adjusted Score



Source: PT Score® For illustrative purposes only

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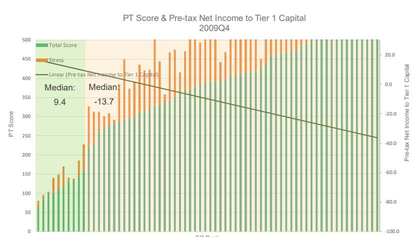
Capital & Strategy

South Carolina Banks Pre-Tax ROE and Stress Adjusted Score



Source: PT Score® For illustrative purposes only

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Drawing on his 25 years of experience with the Federal Deposit Insurance Corporation (FDIC), Bart serves as an expert resource in bank policy and regulatory matters.

Prior to joining Performance Trust, Bart began his career in 1985 as an Assistant Examiner in the FDIC's Houston, Texas Field Office. He received his Commission as an Examiner in 1989 and was promoted to Senior Examiner in 1991. During his tenure in Texas, Bart was instrumental in the examination and resolution of several large banks and savings and loans. In 1992, Bart accepted a Review Examiner position in the New York Regional Office, where he worked primarily with large multinational institutions. In 1997, he was promoted to the Field Supervisor position in the Baltimore, MD where he had coverage of all field examination activities in Maryland and the District of Columbia. In 2002, Bart became the Territory Supervisor for the FDIC's Charlotte, NC office, which covers all supervisory activities in North and South Carolina, including several of the nation's largest banks. Bart held his position in Charlotte until joining Performance Trust in 2012.

Bart holds an MBA from Wake Forest University in Winston-Salem, NC and a bachelor's degree from the Citadel in Charleston, SC. He is also a graduate of The Stonier Graduate School of Banking.

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Managing Director
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