



HUB



TAYLOR
ADVISORS

TAYLOR ADVISORS' CLIENT CONFERENCE

CALL TO POST

Todd Taylor, CFA, CPA

CALL TO POST



KENTUCKY DERBY MUSEUM VISIT



MEET YOUR SESSION SPEAKERS



Todd Taylor, CFA, CPA

Founder, Managing Partner



Sasha Antskaitis, CFA

Managing Partner



Omar Hinojosa, CFA

Managing Partner



Brandon Bullock

Portfolio Strategist



John Ruhl, CFA

Consultant



Tom Evans, CFA

Consultant



Will Craycraft, CPA

Consultant

MEET THE TAYLOR ADVISORS TEAM



Emily Stevens

Executive Assistant



Sean Wisdom

System Analyst



Wes Taylor

Business
Development
Analyst



Logan Kramer

Investment Analyst



Will Hisle

Financial Analyst



Austin Taasaas

Financial Analyst

THINGS TO KNOW



 **Registration: Back of your Name Tag – QR Code with Agenda**

ABOUT YOUR BADGE




The badge features the HUB and Taylor Advisors logos at the top. Below them is a blue banner with the event title. The name 'Todd' is prominently displayed in large blue font, followed by 'Todd Taylor' and 'HUB | Taylor Advisors' in smaller blue font. A green banner at the bottom identifies the role as 'PRESENTER'.

HUB | **TAYLOR**
ADVISORS

**2023 EXECUTIVE CLIENT BALANCE SHEET
MANAGEMENT CONFERENCE**


Todd
Todd Taylor
HUB | Taylor Advisors

PRESENTER



A blue banner at the top contains the text 'SCAN THE CODE TO SEE OUR SCHEDULE'. Below the banner is a large QR code with a silhouette of a dinosaur in the center.

**SCAN THE CODE TO
SEE OUR SCHEDULE**



THINGS TO KNOW



➤ Registration: Back of your Name Tag – QR Code with Agenda

➤ **Questions for our panelist on day two: Fill Out Cards**

PANELIST QUESTION CARD



Any Questions?

Write a question for our Q&A panel!

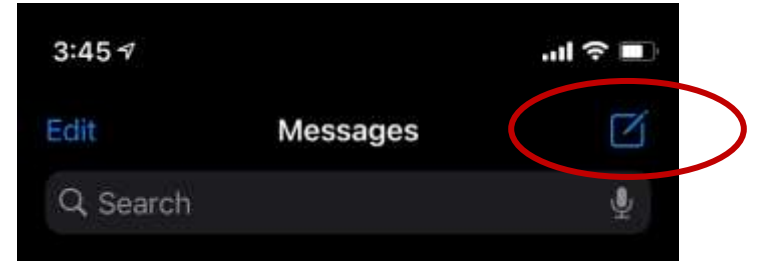
THINGS TO KNOW



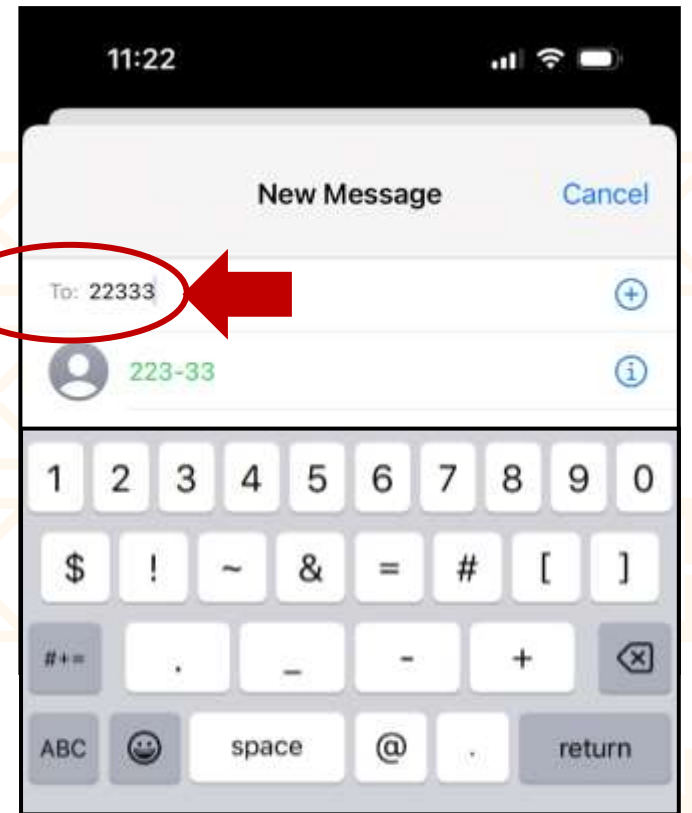
- Registration: Back of your Name Tag – QR Code with Agenda
- Questions for our panelist on day two: Fill Out Cards
- **Polling: No clickers on your table – PLEASE PULL OUT YOUR CELL PHONE**

HOW TO PARTICIPATE IN POLLING – CELL PHONES

1. Text **SW370** to **22333** once to join



2.

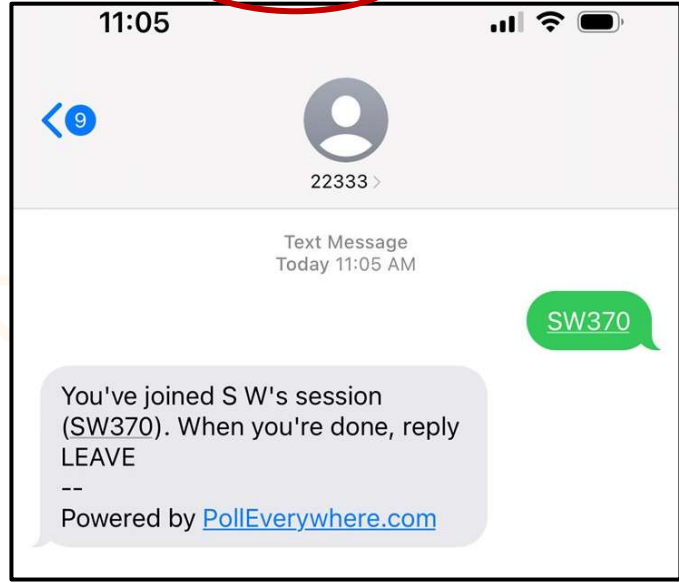


3.



Text – SW370 and press send

4.



*No need to follow the link provided. Responses will be recorded via SMS.

HOW TO PARTICIPATE IN POLLING – CELL PHONES



What is the Triple Crown?

You score three goals in Hockey

Eat a Kentucky Fried Chicken Leg, Drink a Bourbon, and Eat a piece of Derby Pie

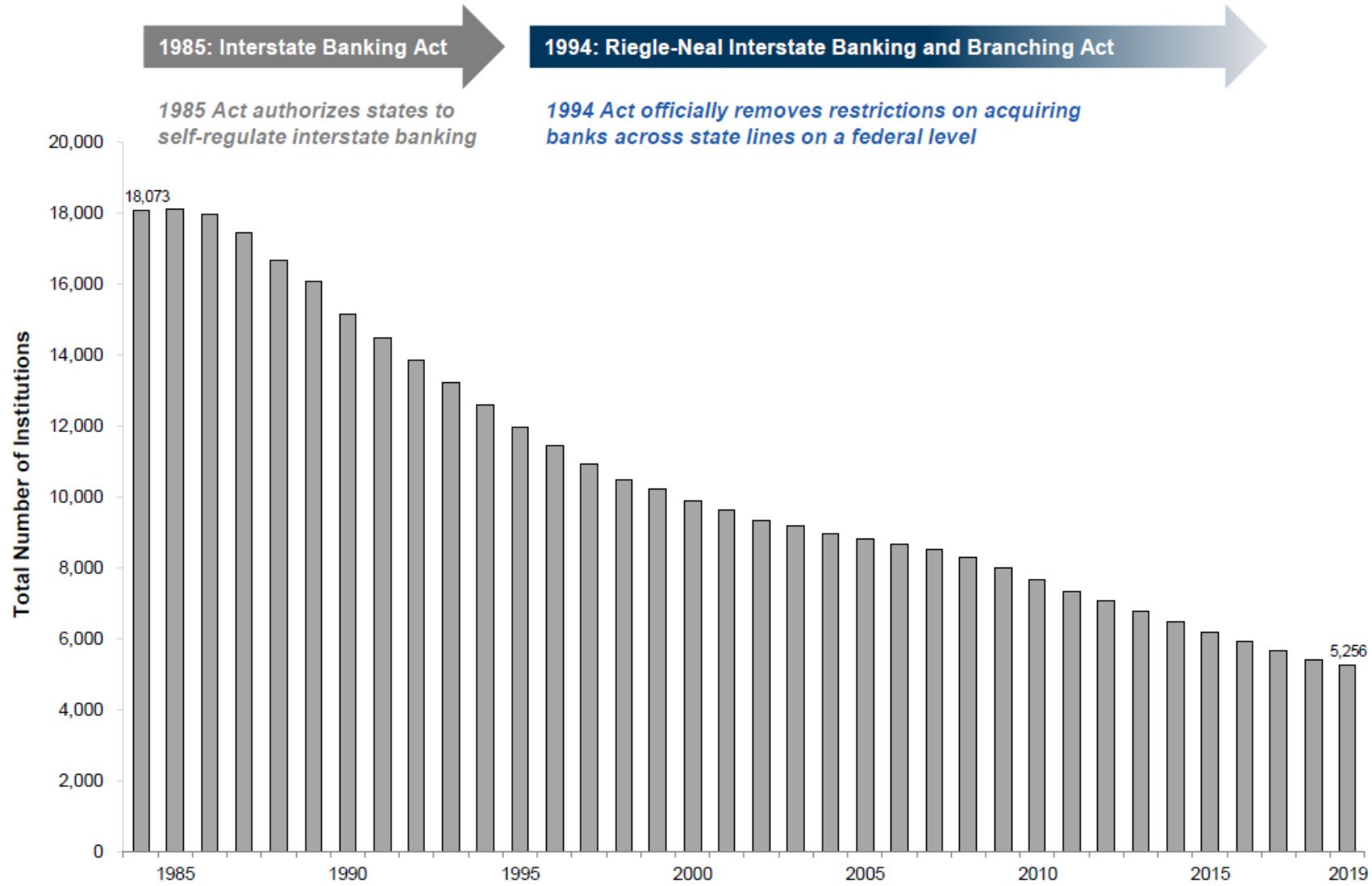
Winning the Kentucky Derby, Preakness Stakes, and Belmont Stakes

THINGS TO KNOW



- Registration: Back of your Name Tag – QR Code with Agenda
- Questions for our panelist on day two: Fill Out Cards
- Polling: Look at the clickers on your table
- **Day 1: 4 Sessions end today by 5:00 - Reception at 6:00 and Dinner at 7:00**
- **Day 2: Breakfast, 3 Sessions end tomorrow by 12:00 – Box Lunch Afterwards**

35 Years of Bank Consolidation



Source: FDIC; Data as of 9/30/2019

BANK HEADLINES/HEAD WINDS



WASHINGTON TRUST®



Washington Trust Bancorp (WASH): Underweight

- Lowering Our Rating to Underweight: 1Q23 Results **About 20% Below Expectations**



Bank of Hawai'i



Bank of Hawaii (BOH): Neutral

- 1Q23 First Look: **EPS Fall Short on Margin Pressure; Deposits Decline Less than 1%**



Chemung Canal
Trust Company



Chemung Financial Corporation (CHMG): Neutral

- 1Q23 EPS Review - Beat with Solid Loan Growth, but **NIM Pressure is Mounting**



National Bankshares



National Bankshares Inc. (NKSH): Overweight

- 1Q23 Earnings Review: Reducing Estimates on **Thinner NIM; Reit. OW**



KeyCorp (KEY): Neutral

- KEY 1Q23 First Look: **Core EPS Misses; Lower NII to Pressure Expectations**



OceanFirst Financial Corp. (OCFC): Neutral

- 1Q23 First Look: **Earnings Miss on NII/NIM Shortfall**



“What if we don’t change at all ...
and something magical just happens?”

TAYLOR ADVISORS PROVIDING INDUSTRY EDUCATION



SHESHUNOFF CEO AFFILIATION



CHIEF EXECUTIVE OFFICER AFFILIATION PROGRAM

Breakout Sessions



Todd Taylor, CFA, CPA

Founder & Managing Partner, HUB | Taylor Advisors

Todd Taylor is the Founder and Managing Partner of HUB | Taylor Advisors, a Certified Public Accountant, and a Chartered Financial Analyst charter holder. Todd has spoken at numerous state and national conferences on balance sheet management, bank investments, and risk management, including the AICPA National Conference on Banking and Credit Unions in Washington, D.C. He has written several articles for banking magazines and Sheshunoff publications on capital, liquidity, investments and more.

[Read More](#)

Breakout Session: Balance Sheet Optimization: Driving Profitability

Facilitated by Todd Taylor, CFA, CPA, Founder & Managing Partner, HUB| Taylor Advisors and Omar Hinojosa, CFA, Managing Partner, HUB|Taylor Advisors

Improving profitability while balancing risk is a goal all top performing institutions have in common. In a competitive market environment, outperforming your peers is a challenge! Evaluating how your institution ranks versus peers today is a key step in achieving long-term outperformance...

🌐 When poll is active, respond at pollev.com/sw370

📱 Text **SW370** to **22333** once to join

What is your biggest concern regarding your bank's profitability?

Asset Quality

NIM Compression

Non Interest Income

Non Interest Expense

SHESHUNOFF CEO PRE-MEETING SURVEY 4/4/23:

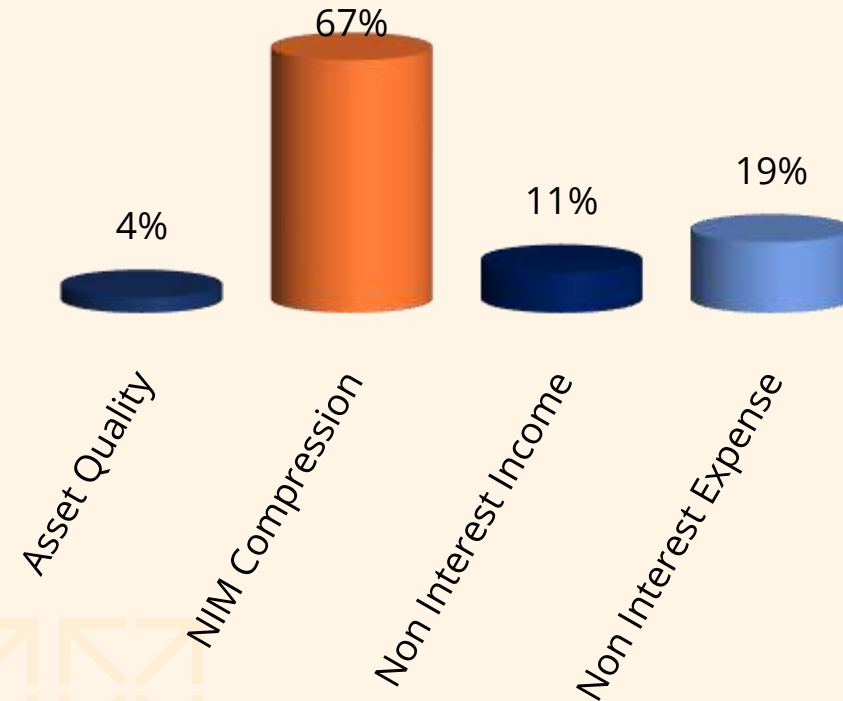
WHAT IS YOUR BIGGEST CONCERN REGARDING YOUR BANK'S PROFITABILITY?

A. Asset Quality

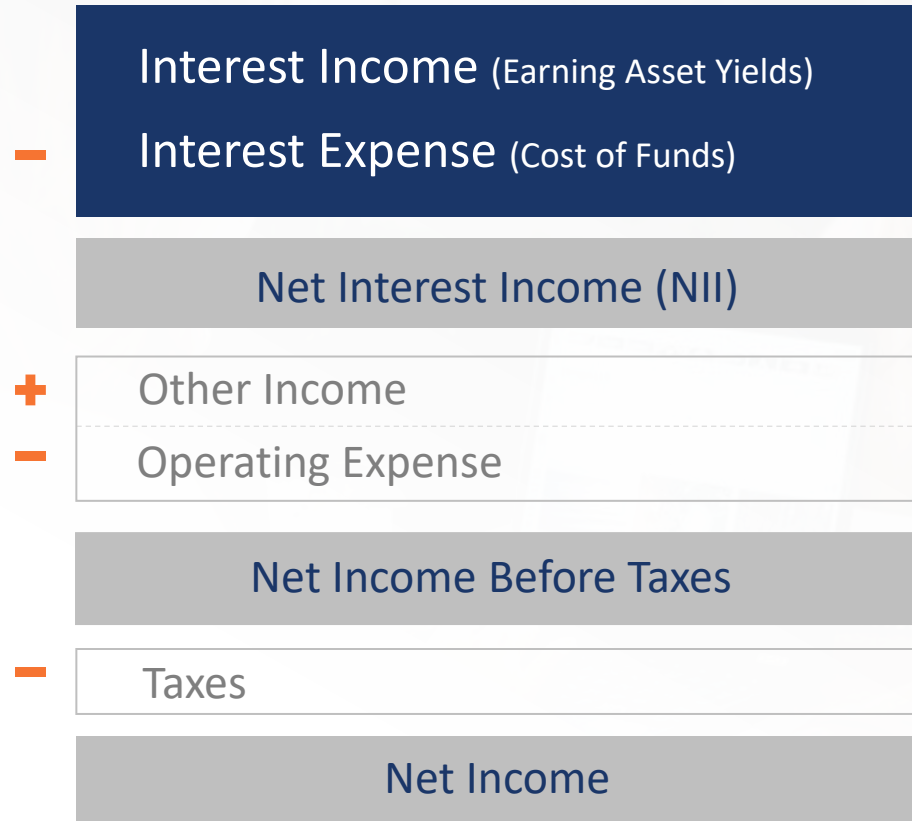
B. NIM Compression

C. Non Interest Income

D. Non Interest Expense



BASIC INCOME STATEMENT



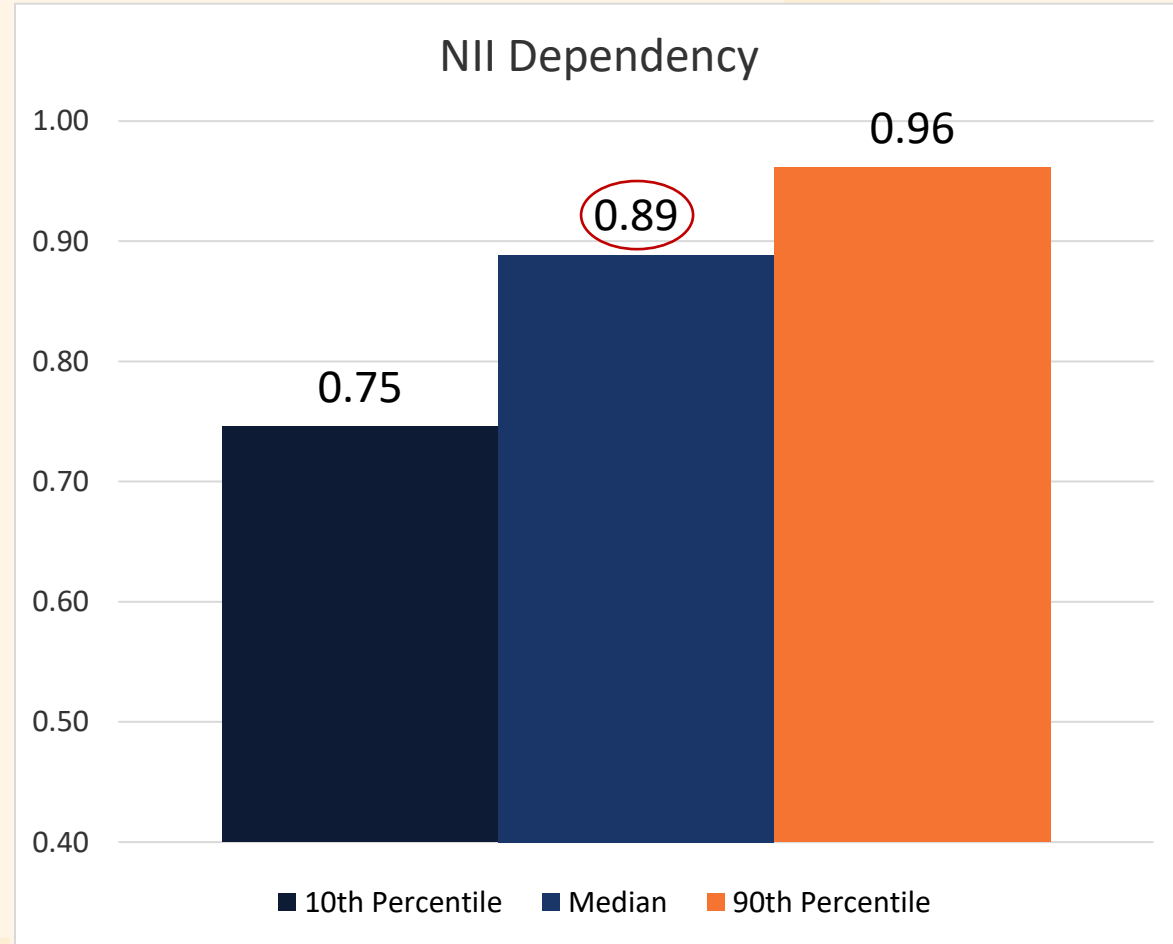
Balance Sheet Management: Primary Focus

ROE vs. ROA Focus

NII DEPENDENCY AMONG ALL BANKS NATIONALLY

Net Interest Income (NII)

$$\text{Net Interest Income (NII)} + \text{Non-Interest Income}$$



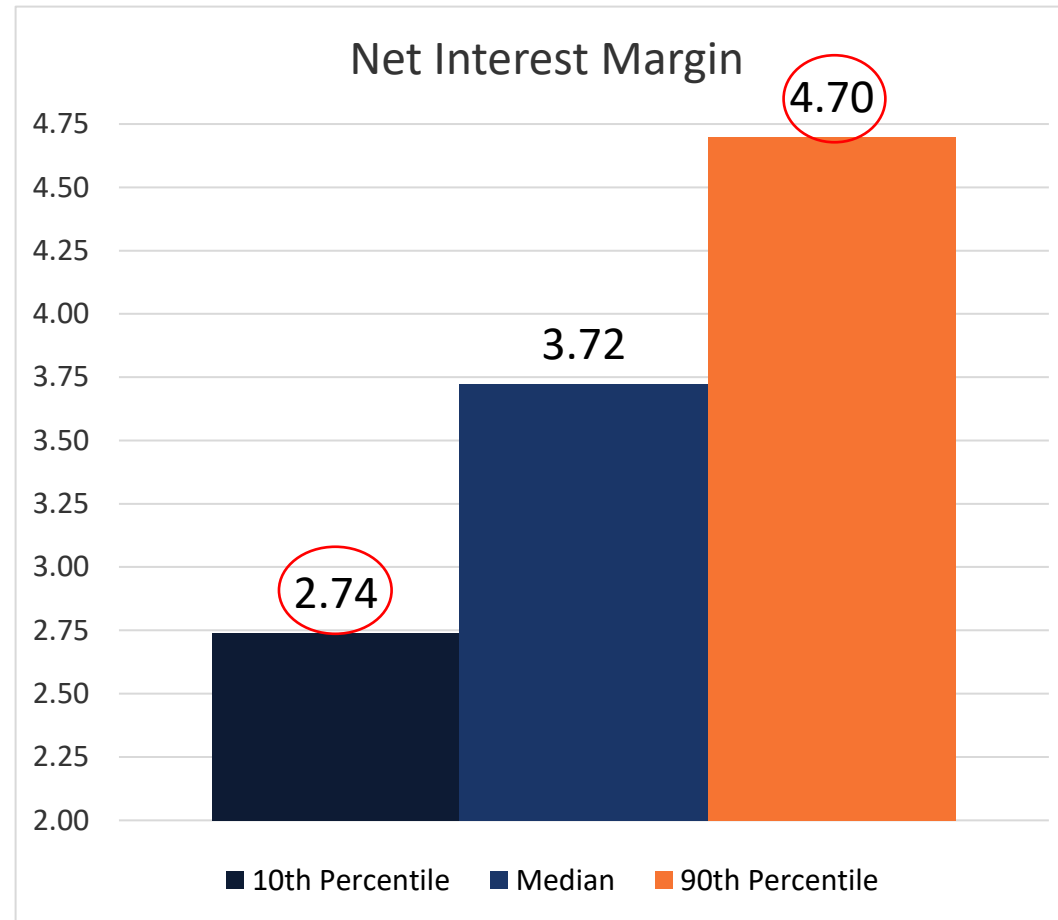
Source: S&P Global Market Intelligence, Data for all Banks Nationally <\$15B as of 12/31/22



The more net interest income
dependent your institution, the more
NIM will drive earnings



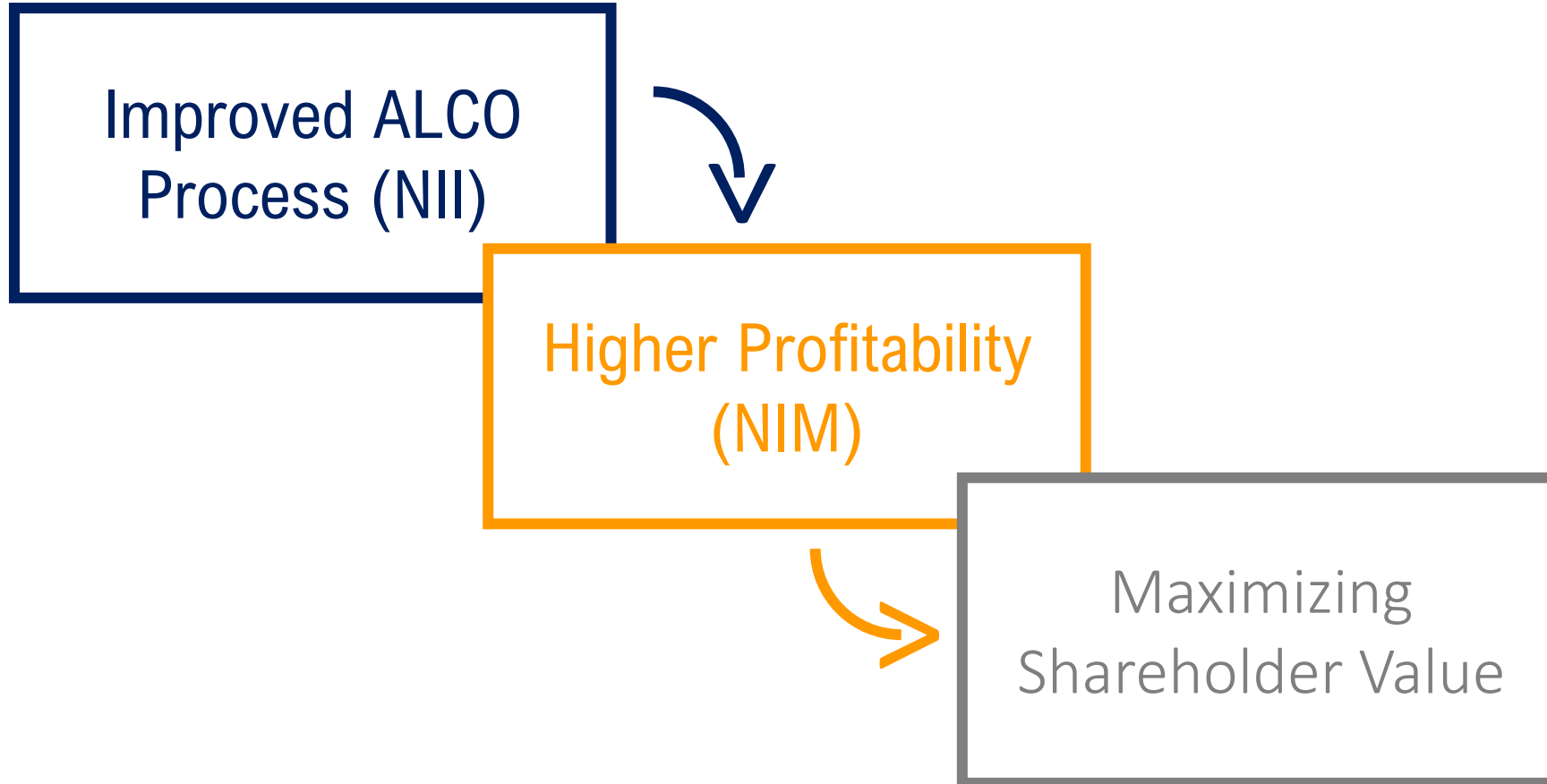
NET INTEREST MARGIN AMONG ALL BANKS NATIONALLY



Source: S&P Global Market Intelligence,
Data for all banks Nationally <\$15B as of 12/31/22

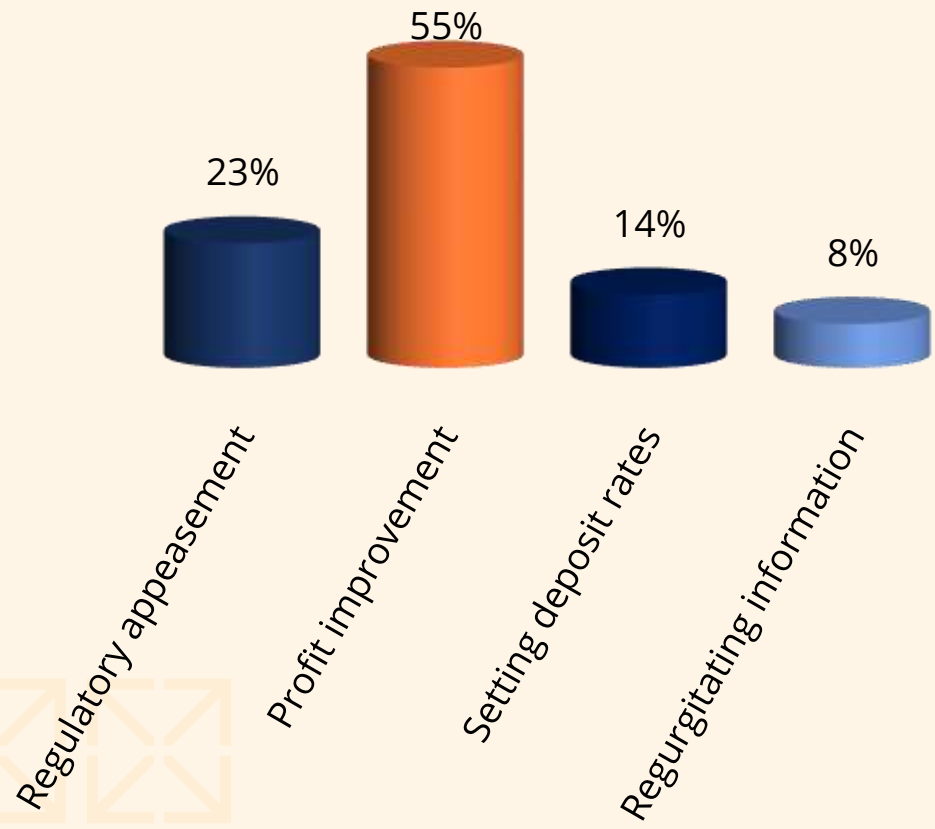
The more net interest income dependent your institution, the more NIM will drive earnings

BENEFITS OF A STRONG ALCO PROCESS



SHESHUNOFF CEO PRE-MEETING SURVEY 4/4/23: WHAT IS THE PRIMARY OBJECTIVE OF YOUR ALCO MEETING?

- A. Regulatory Appeasement
- B. Profit Improvement
- C. Setting Deposit Rates
- D. Regurgitating Information



KENTUCKY DERBY RACE





KENTUCKY DERBY 147 POST POSITIONS

1  KNOWN AGENDA 6-1

2  LIKE THE KING 50-1

3  BROOKLYN STRONG 50-1

4  KEEPMEINMIND 50-1

5  SAINTHOOD 50-1

6  0 BESOS 20-1

7  MANDALOUN 15-1

8  MEDINA SPIRIT 15-1


9  HOT ROD CHARLIE 8-1

10  MIDNIGHT BOURBON 20-1

11  DYNAMIC ONE 20-1

12  HELIUM 50-1

13  HIDDEN STASH 50-1

14  ESSENTIAL QUALITY 2-1

15  ROCK YOUR WORLD 5-1

16  KING FURY 20-1

17  HIGHLY MOTIVATED 10-1

18  SUPER STOCK 30-1

19  SOUP AND SANDWICH 30-1

20  BOURBONIC 30-1

HOW TO READ THE PROGRAM

or HOW
Has he won at t
Learn how the e

HORSE & RIDER

THE DETAILS

MORNING LINE ODDS AS DETERMINED BY ODDSMAKER (11-2-1)

PROGRAM # (11)

TRA Saddle Cloth Color (Grey)

HORSE'S NAME (Good Magic)

Horse's owner (e Five Racing Thoroughbreds (Robert J. Edwards, Jr.) and Stonestreet Stables, LLC (Barbara Banke))

SILK COLORS (Lime, lime 'e' on purple ball, lime dots on purple sleeves, lime 'e' on purple ball on lime cap)

Trainer with Meet Stats (Chad C. Brown (0-0-0-0) 0.00%)

Horse's color, gender and age (Grey (L))

Pedigree (Ch.c.3|Curlin - Glinda the Good by Hard Spun - Bred in Kentucky by Stonestreet Thoroughbred Holdings LLC (Mar 01, 2015))

Keeneland Sales Grad (Kentucky Bred)

Race day medication (State or Country where bred and breeder)

Triple Crown Eligible (Date when horse was born (foaled))

Weight carried by horse including jockey/equipment (123)

JOCKEY WITH MEET STATS (Jose L. Ortiz (0-0-0-0) 0.00%)

Equibase® Class Rating (101.4)

THE STABLE

LIFETIME RECORD

CURRENT YEAR RECORD

PREVIOUS YEAR RECORD

RECORD AT KEENELAND

OR HOW TO PICK YOUR HORSE

Has he won at this distance? Who is his jockey? What is a speed figure? Learn how the experts make their picks with past performances.

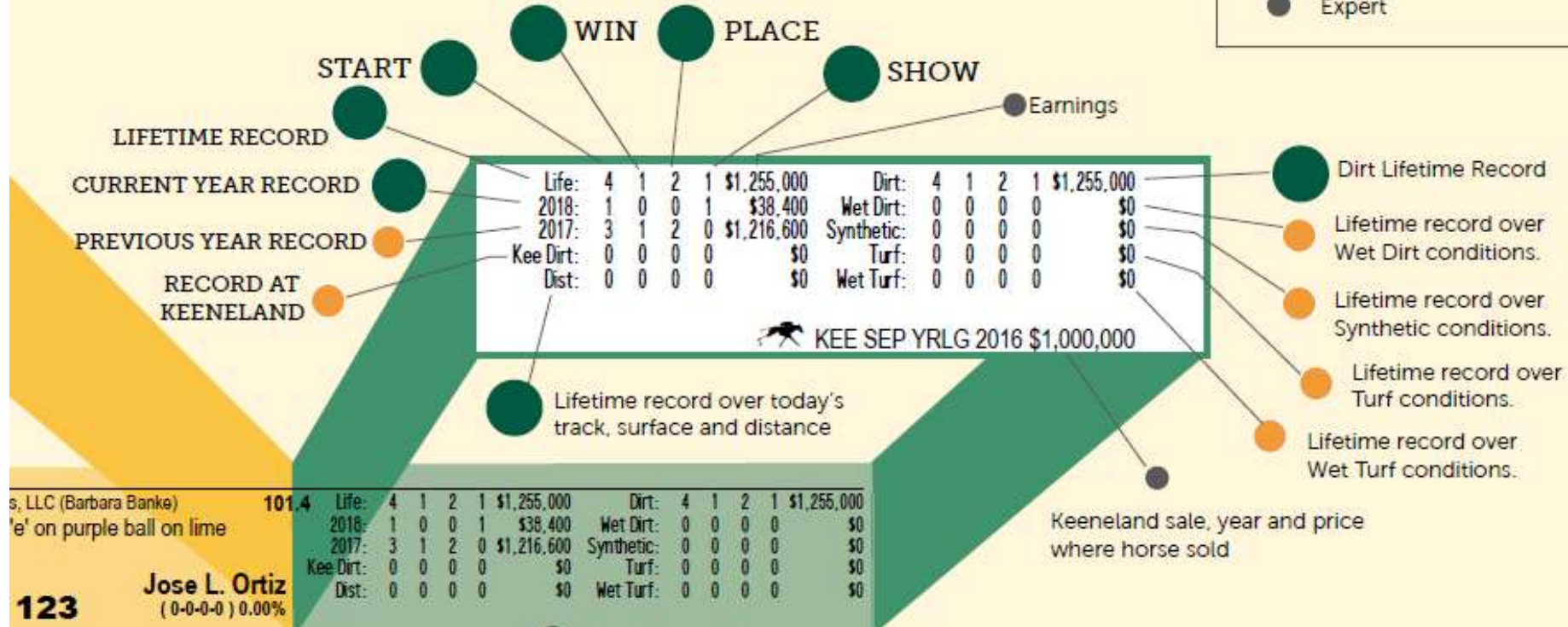
THE RECORD

THE STATS

LEGEND

The program is broken down into three levels based on your racing knowledge.

- BEGINNER
- INTERMEDIATE
- Expert



PAST PERFORMANCE

THE DATA

Ch.c.3 Curtin - Glinda the Good by Hard Spun - Bred in Kentucky by Stonestreet Thoroughbred Holdings LLC (Mar 01, 2015) KEE SEP YRLG 2016 \$1,000,000

03Mar18 14 GP	ft	1%	:48 ³⁹	1:12 ⁶⁰	1:44 ¹⁷	3	Stk - FntnOYthG2 - 400k	96	108	5	42	32	31 ¹	33 ¹	34 ¹	Ortiz J.L	122	L	*.70	Promiss Fulfilled	116 ²	Strike Power	122 ²	Good Magic	122 ²	in aim	3w, 5/16p, kpt on	9
04Nov17 10 Dmr	ft	1%	:46 ⁷⁵	1:12 ⁰⁴	1:43 ³⁴	2	Stk - BCJvnIG1 - 2000k	85	109	6	32 ¹	43	42	1 ¹	14 ¹	Ortiz J.L	122	L	11.50	Good Magic	122 ⁴	Solomini	122 ¹	Bo't d'Oro	122 ⁸	split horses, cleared	12	
07Oct17 8 Bel	ft	1m	:45 ⁹⁴	1:10 ³⁷	1:35 ⁹¹	2	Stk - ChmpagnG1 - 500k	80	93	6	62 ¹	42 ¹	52 ¹	1hd	2 ¹	Ortiz J.L	122	L	4.30	Firenze Fire	122 ⁴	Good Magic	122 ³	Enticed	22 ^{nk}	3w, bid 4w upr, led, deny	12	
26Aug17 1 Sar	ft	6 ¹ / ₂	:23 ¹⁸	:46 ⁹¹	1:16 ⁴⁰	2	Msw 83000		49	88	5	3	2 ¹	2 ¹	2 ¹	Castellano J	119	L	*.75	Hazit	119 ¹	Good Magic	119 ⁴	Road to Meath	119 ³	3w pursuit, repelled	5	

Workout(s): •31 Mar 18 Pmm 4F ft :48b 1/54 24 Mar 18 Pmm 5F ft 1:01.45b 5/37 17 Mar 18 Pmm 4F ft :48.90b 14/81 24 Feb 18 Pmm 4F ft :48.30b 5/56

COURSE SYMBOLS

- ⊙ - main turf
- ⊙ - inner turf
- ⊙ - inner dirt
- ⊙ - downhill turf
- ⊙ - steeplechase
- ⊙ - hurdle
- ⊙ - training track
- ⊙ - all weather track
- ⊙ - off turf

COURSE CONDITIONS

- ft - fast
- wf - wet fast
- ty - sloppy
- my - muddy
- yl - yielding
- hd - hard
- gd - good
- hy - heavy
- sl - slow
- gd - good
- fz - frozen
- fm - firm
- of - soft

MORNING WORKOUTS

- B - Bullet Work
- D - Driving
- (d) - Dogs up
- E - Easy
- g - Gate work
- H - Handily
- tt - Training Track
- TR - Training Race
- (W) - Wood Chips
- 1/25 - Workout
- Ranking
- All Weather Track

1/54 = 1st fastest workout of 54 workouts

Final time of race (in 100ths of second)

Fractional times of race (in 100ths of second)

Distance of Race

Racetrack abbreviation and race number

Race Dates

Race restrictions

- ⊙ = restricted;
- ⊙ = state bred,
- 3† = 3 years old & up
- Age group of race
- ⊙ = fillies and/or mares

COMMON RACE TYPE CODES

- Mdn-Msw - Maiden Special weight (non-winner)
- Mcl - Maiden Claiming (non-winner)
- Clm - Claiming (c-claimed)
- Ocl/Acc - Allowance Optional Claiming
- Alw - Allowance
- Hcp - Handicap
- Stk - Stakes (Name of Stakes with Purse Money)
- Gr - Graded Stakes, GI the best

ORDER OF CALLS

Positions at call with distance behind leader

MEDICATION/EQUIPMENT

- L - Lasix
- B - Bute
- b - blinkers
- f - front bandages

FINISH POSITION

With distance behind winner

JOCKEY'S NAME

Equivalent Odds (*-betting favorite)(e-part of entry)

First three finishing horses, weight they carried and their margins (Italics = won their next race; Bold = also entered in today's race)

Weight carried by horse including jockey/equipment

Comments regarding race

Number of horses in race



CHURCHILL DOWNS TRACK MAP



Who would you bet on to win the Kentucky Derby?

Pole 5: Sainthood (50-1) **A**

Pole 9: Hot Rod Charlie (8-1) **B**

Pole 8: Medina Spirit (15-1) **C**

Pole 14: Essential Quality (2-1) **D**

Pole 15: Rock Your World (5-1) **E**

KENTUCKY DERBY 2021



2021 KENTUCKY DERBY ORDER OF FINISH

12th-\$3,000,000, Stakes, 3-Year-Olds,
1 1/4 Miles, Dirt, Clear

Finish	Horse	PP	1/4	1/2	3/4	1M	Fin	Jockey	Win	Place	Show	Odds
1	Medina Spirit	8	1-1/2	1-1	1-1/2	1-hd	1-1/2	J. Velazquez	26.2	12	7.6	12.1
2	Mandaloun	7	4-1	3-1/2	3-1/2	2-1/2	2-1/2	F. Geroux		23	13.4	26.9
3	Hot Rod Charlie	9	5-hd	5-1/2	5-hd	3-hd	3-hd	F. Prat			5.2	5.6
4	Essential Quality	14	6-hd	7-2	6-1	4-2	4-9/2	L. Saez				2.9
5	O Besos	6	12-1	11-1	9-hd	7-3/2	5-11/4	M. Pedroza				41.7
6	Midnight Bourbon	10	11-1/2	12-1	14-hd	11-hd	6-nk	M. Smith				13.2
7	Keepmeinmind	4	19	19	19	13-1/2	7-2	D. Cohen				49
8	Helium	12	3-1	4-2	4-1	6-1	8-nk	J. Leparoux				38.1
9	Known Agenda	1	17-1/2	16-hd	13-1/2	15-hd	9-no	I. Ortiz, Jr.				9.9
10	Highly Motivated	16	9-1	8-1/2	8-1	5-hd	10-7/4	J. Castellano				10.7
11	Sainthood	5	8-1	6-hd	7-1/2	8-1/2	11-hd	C. Lanerie				43.4
12	Like the King	2	14-1/2	13-1/2	12-1/2	9-hd	12-13/4	D. Van Dyke				49.9
13	Bourbonic	19	18-1/2	18-5/2	17-1/2	18-hd	13-3/4	K. Carmouche				30.4
14	Hidden Stash	13	16-3/2	16-3/2	15-1/2	14-hd	14-3/2	R. Bejarano				39.4
15	Brooklyn Strong	3	15-1/2	15-1/2	16-1/2	17-3/2	15-3/2	U. Rispoli				43.5
16	Super Stock	17	7-1	7-1	11-1	10-hd	16-9/2	R. Santana, Jr.				33.9
17	Rock Your World	15	10-1/2	10-1/2	10-hd	12-hd	17-8	J. Rosario				4.7
18	Dynamic One	11	13-1	13-1	18-1	19	18-33	J. Ortiz				45.3
19	Soup and Sandwich	18	2-1	2-1	2-1	16-1	19	T. Gaffalione				26.9

Finishing
Order

Pole
Position

Odds

Daily Racing Form 5 Church 1/ Mile 4

Daily Racing Form 6 Churchill 1/ Mile 4

Daily Racing Form 7 Church 1/ Mile 4

Daily Racing Form 8 Church 1/ Mile 4

Daily Racing Form 9 Churchill 1/ Mile 4

Daily Racing Form 10 Church 1/ Mile 4

Daily Racing Form 11 Churchill Downs 1/ Mile 4

Daily Racing Form 12 Church 1/ Mile 4

Daily Racing Form 13 Churchill Downs 1/ Mile 4

Daily Racing Form 14 Churchill Downs 1/ Mile 4

Daily Racing Form 15 Churchill Downs 1/ Mile 4

Daily Racing Form 16 Churchill Downs 1/ Mile 4

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Daily Racing Form 39 Churchill Downs 1/ Mile 4

Daily Racing Form 40 Churchill Downs 1/ Mile 4

Daily Racing Form 41 Churchill Downs 1/ Mile 4

Daily Racing Form 42 Churchill Downs 1/ Mile 4

Daily Racing Form 43 Churchill Downs 1/ Mile 4

Daily Racing Form 44 Churchill Downs 1/ Mile 4

Daily Racing Form 45 Churchill Downs 1/ Mile 4

Daily Racing Form 46 Churchill Downs 1/ Mile 4

14 Races 6-20 Horses per race

NOMINATE NOW \$300,000 TRUE NORTH STAKES (G2) FRIDAY, JUNE 4

CURLIN'S FINEST VINO POSSO

14 Churchill Downs

SO WHAT THE “HECK” DOES HORSE RACING AND BANKING HAVE IN COMMON?

- Nothing? - Betting on horses is gambling & Banking is balance sheet mgmt.?
- Horse Racing and Banking DO have in common?
 - Making Money – Trying to profit on making “good” decisions
 - Relying on data to make the “best” decision at that time
 - Horse racing (handicapping) – Racing Forum, Tip Sheets, Programs, etc.
 - Balance Sheet Management - Financials, Tools, Models, Reports, Peer info., etc.
 - Risk vs Reward – The favorite does not always win
- How can “We” get better at Balance Sheet Management decision Making?
 - HUB | TA balance sheet Management conference

Todd Taylor, CFA, CPA
Founder, Managing Partner

Economic Backdrop

Economic Backdrop

Balance Sheet Profile and Loan Discussion

Balance Sheet Profile and Loan Discussion

- A. ****Trends in Community Bank Balance Sheets**
- B. Review balance sheet profile elements:

Loan Pricing Matrix and Risk Premium Discussion

Loan Pricing Matrix and Risk Premium Discussion

Capital Adequacy & Stress Testing

Capital Adequacy & Stress Testing

- A. Loan Capital Concentration Analysis
- B. ****Capital Stress Testing – Growth and Credit Stress Tests**

Liquidity Management

Liquidity Management

- A. Liquidity and Stressed Liquidity Tools
- B. Comparative Peer Funding Cost Analysis

Funding Costs and Deposit Pricing

Funding Costs and Deposit Pricing

Interest Rate Risk Management

Interest Rate Risk Management

- A. Interest Rate Risk Report
 - 1. NII and EVE simulations

Investment Report

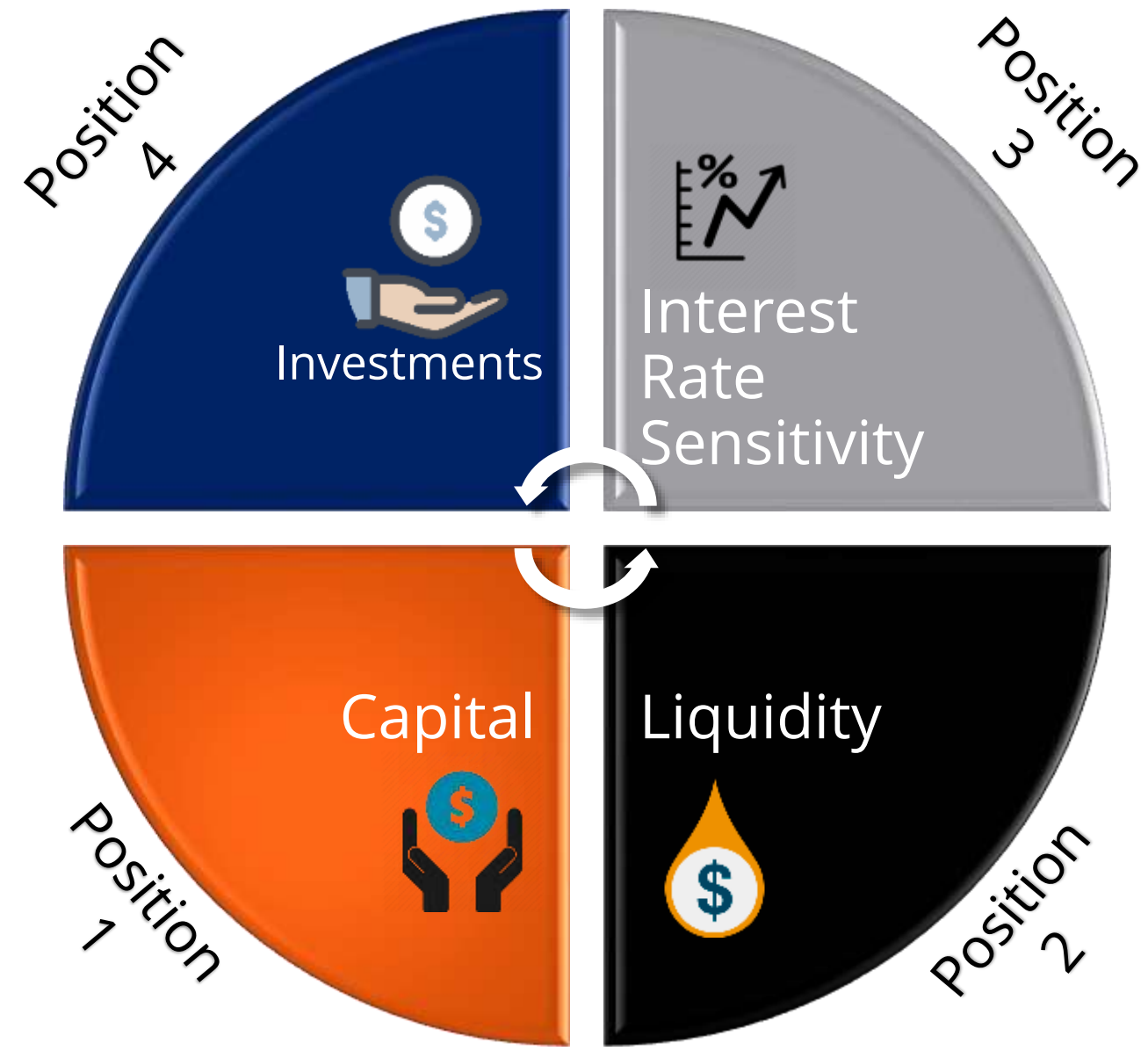
Investment Report

- A. Policy Benchmark Compliance Test
- B. Sector Analysis, cash flow profile, portfolio risk comments
- C. Municipal Credit Quality Review



- Todd was the Founder and President of Taylor Advisors, which started in 2002
- Todd previously worked at Bank of Louisville as a Senior Vice President and President of MAB Advisors.
- Todd speaks at various programs throughout the country on Investments, ALCO, and Risk Management

ALCO BEST PRACTICES



Economic Backdrop

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Omar Hinojosa, CFA Managing Partner

- As Managing Partner at HUB | Taylor Advisors, Omar works with financial institutions across the country providing balance sheet and risk management solutions to improve profitability.
- Omar has experience in banking, investments, and private equity and is a frequent thought leader for various financial institution programs.



SHESHUNOFF CEO PRE-MEETING SURVEY: THREE AREAS THAT ARE MOST IMPORTANT FOR DISCUSSION

Answer Choices	Responses
Non-Interest Income and Expense Opportunities	53.73%
 Enhanced Pricing Strategies	47.76%
Competitive Innovation	41.79%
Investment Portfolio and Liquidity Management	41.79%
Business Development Approaches	35.82%
Fintech Opportunities (Vendors/Alliances)	20.90%
Employee and Board Engagement	19.40%
Risk / Legal / Regulatory	17.91%
Lending Portfolio Management	11.94%
Other (please identify)	10.45%

Economic Backdrop

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Funding Costs and Deposit Pricing

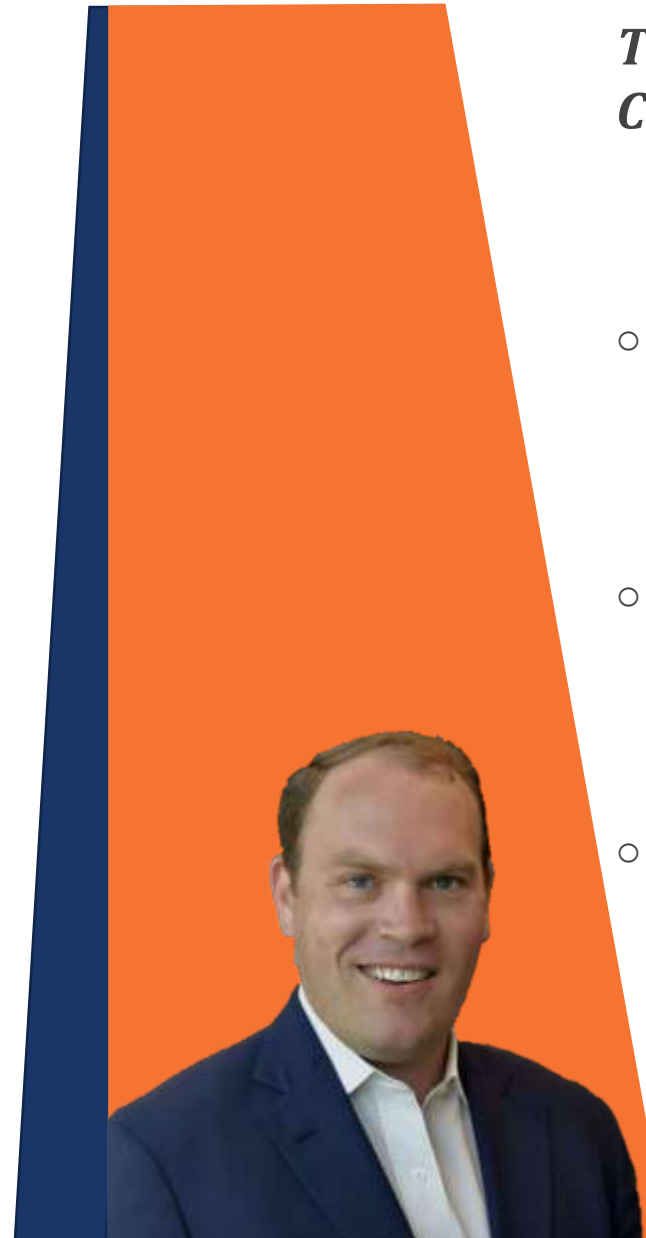
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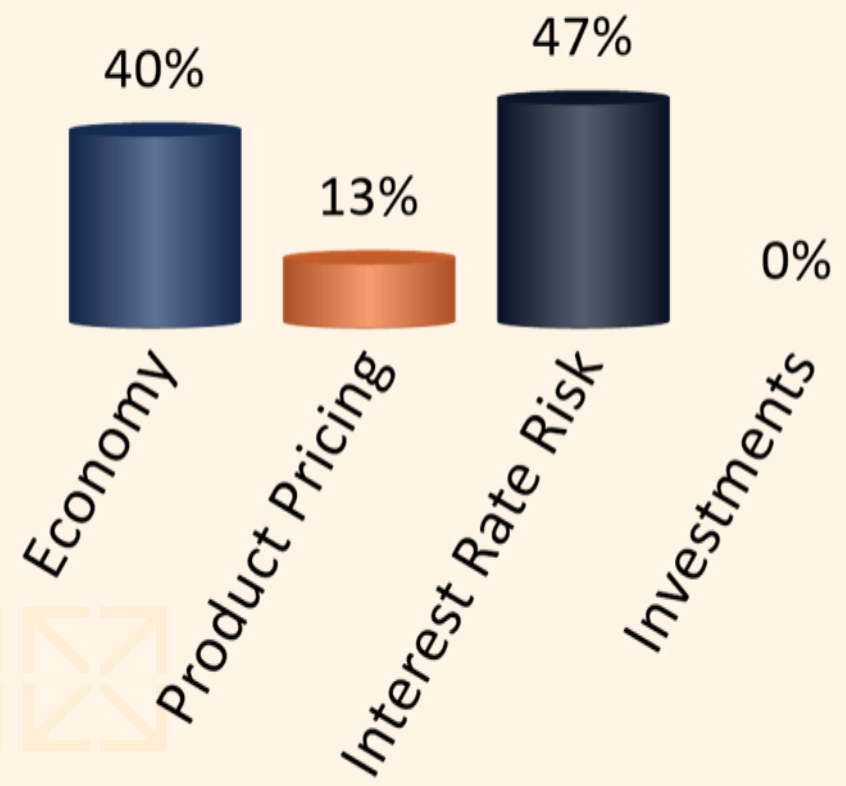
Tom Evans, CFA Consultant



- Consultant at HUB | Taylor Advisors, Tom works with institutions across the Midwest, Southeast and Southwest regions.
- Tom began his career as a Financial Institution Examiner with the FDIC where he worked with banks in the Southeast Region.
- Tom has experience as an instructor in areas regarding ALCO for new FDIC hires and has worked for a life insurance asset manager where he covered commercial mortgage and asset backed securities.

FHLB INDIANAPOLIS SURVEY 4/15/22: WHICH AREA IN YOUR ALCO MEETINGS DO YOU OVERWEIGHT?

- A. Economy
- B. Loan/Deposit Pricing
- C. Interest Rate Risk
- D. Investments



Economic Backdrop

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- A. **Trends in Community Bank Balance Sheets
- B. Review balance sheet profile elements

Loan Pricing Matrix and Risk Premium Discussion

Capital Adequacy & Stress Testing

- A. Loan Capital Concentration Analysis
- B. **Capital Stress Testing – Growth and Credit Stress Tests

Liquidity Management

- A. Liquidity and Stressed Liquidity Tools
- B. Comparative Peer Funding Cost Analysis

Funding Costs and Deposit Pricing

Interest Rate Risk Management

- A. Interest Rate Risk Report
 - 1. NII and EVE simulations

Investment Report

- A. Policy Benchmark Compliance Test
- B. Sector Analysis, cash flow profile, portfolio risk comments
- C. Municipal Credit Quality Review

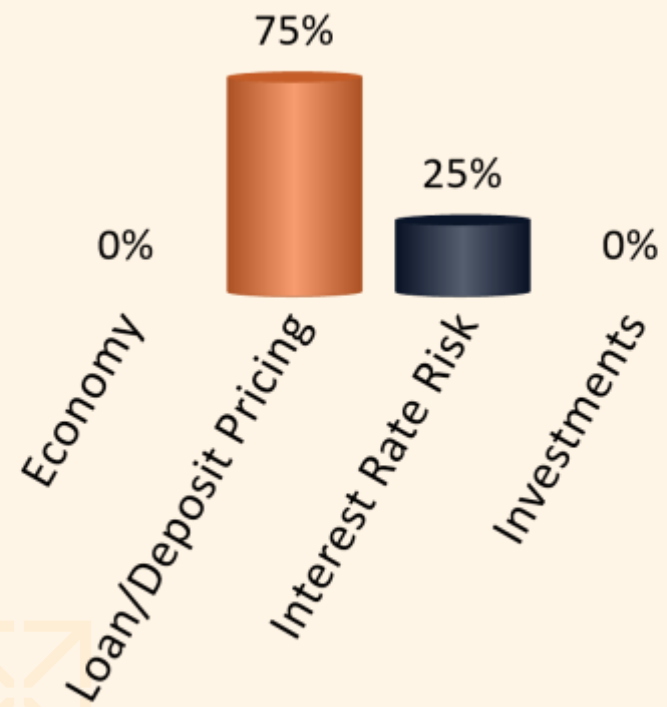


John Ruhl, CFA Consultant

- John began his career at HUB | Taylor Advisors after graduating from the University of Louisville with a BSBA in Finance and is involved in asset/liability, interest rate risk, and liquidity management.
- In this role, he helps institutions strengthen their asset/liability management process through enhancing policies and procedures and developing custom model assumptions.
- John is a graduate of the Graduate School of Bank Investments (University of South Carolina) and holds the Chartered Financial Analyst (CFA) designation.

SHESHUNOFF CEO SCOTTSDALE SURVEY 3/21/23: WHICH AREA IN YOUR ALCO MEETINGS DO YOU OVERWEIGHT?

- A. Economy
- B. Loan/Deposit Pricing
- C. Interest Rate Risk
- D. Investments



Economic Backdrop

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Will Craycraft, CPA Consultant

- Will Craycraft is a Consultant with HUB | Taylor Advisors specializing in Balance Sheet Management.
- Will is a Certified Public Accountant with experience working primarily as an auditor of public and private Financial Institutions. Will gained experience working with Banks and Credit Unions ranging in asset size from \$100 Million to \$5 Billion.
- Will received his Bachelor of Science in Business Accounting and a Master of Science in Accounting from the University of Kentucky.

SHESHUNOFF CEO PRE-MEETING SURVEY 3/8/23: THREE AREAS THAT ARE MOST IMPORTANT FOR DISCUSSION

Answer Choices	Responses
Non-Interest Income and Expense Opportunities	53.73%
Enhanced Pricing Strategies	47.76%
Competitive Innovation	41.79%
Investment Portfolio and Liquidity Management	41.79%
Business Development Approaches	35.82%
Fintech Opportunities (Vendors/Alliances)	20.90%
Employee and Board Engagement	19.40%
Risk / Legal / Regulatory	17.91%
Lending Portfolio Management	11.94%
Other (please identify)	10.45%



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Sasha Antskaitis, CFA ***Managing Partner***

- Sasha serves as the Managing Partner of HUB | Taylor Advisors, and he started his career as an asset/liability analyst and a junior portfolio manager for MidAmerica Bancorp and Bank of Louisville.
- He has formerly been in charge of investment portfolio management and interest rate risk modeling for the firm's bank clients for MAB Investment Group.
- Sasha is a Chartered Financial Analyst (CFA) charterholder and received his BSBA in Finance at the University of Louisville.

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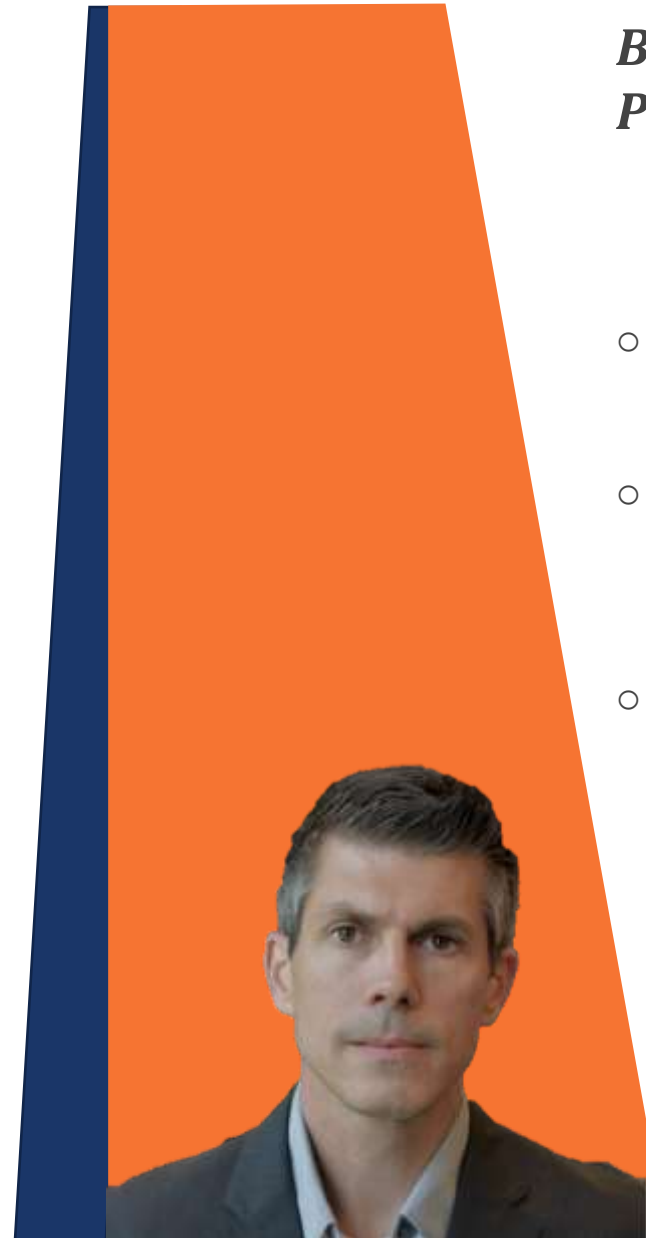
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Brandon Bullock
Portfolio Strategist

- Brandon Bullock, Portfolio Strategist, joined HUB | Taylor Advisors in 2005.
- Brandon received a Bachelor’s of Science degree in Finance from the University of Louisville in 2005.
- Brandon works with clients in the area of investment management specializing in the municipal debt sector.