



# Interest Rate Risk Exposure and Management in the Current Environment

presented to

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*Presented by:*  
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## Overview

- Consider the unique nature of each bank and recent performance trends (see handout)
- Modeling considerations
- Developing and implementing written strategies
- Getting the most out of ALCO

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## Unique Nature of Community Banks

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- Each bank has distinct characteristics
  - Core deposit base
  - Balance sheet structure and recent growth
  - Competitive environment (deposits and loans)
  - Local Economy
  - Business model and strategic objectives
- A “one-size-fits-all” approach isn’t reasonable
  - Different banks face different risks depending on characteristics and circumstances

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## Performance and Risk Vary Widely

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- The gap between top and bottom quartile performers is widest in almost thirty years
- Rural banks have recently outperformed banks in MSA’s
- 2003-2007 vintage de novos are struggling
- Small banks have performed as well as larger community banks
- Geographics do matter a great deal (not just the “sand” states)

- Build assumptions that reflect the uniqueness of the bank, the market conditions and trends
  - What is the bank's specific risk profile and trend?
  - Understand the magnitude of risks and trends
  - Non-maturity deposits present a special challenge
  - Remember floors on adjustable rate loan floors, prepay/yield maintenance in fixed loans and nonaccrual loans

Which risk measurement technique is most appropriate?

- EVE risk measurements have become more critical due to increase in price volatility of complex securities and lengthening duration of assets vis a vis liabilities
- How much of IRR exposure is being captured by one and two years of earnings simulations?
- Consider modeling "black swan" events that may be unique to the bank
  - Not *just* extreme (+400bps) rate shocks
  - Model and manage IRR similar to Liquidity Risk (Contingency Funding Plans) using worst case scenarios

- **Use** the output of A/L model and IRR analyses to develop and implement *written* strategies
  - Define, Measure and Manage IRR
- Demonstration – Model (test) alternative and new strategies *before* implementation
- Documentation – For future assessment as well as regulatory compliance

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## Getting the most out of ALCO

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- End every ALCO meeting with a “call to action” (see sample agenda)
- In these volatile times *keep things simple* (spend sufficient time on what’s *really* important)
- Educate and engage – Board, ALCO, Management

**Asset/Liability and Investment Committee**  
**AGENDA -- xx/xx/10**

I. *Review and Approve Minutes of Last Meeting*

II. *Review of Current Environment, Risk Profile, Financial Structure and Trends*

**1. Net Interest Margin**

1. Interest Margin Analysis Report.....
2. Selected Ratios and Financial Highlights -- Actual versus Budgeted .....
3. Interest Income and Expense Analysis (\$ and %) .....
4. Peer Comparisons, Trend analysis and Projections

**2. Interest Rate Sensitivity**

1. Interest Rate Sensitivity – Earnings and Capital at Risk.....
2. Interest Rate Risk Exposure – Trends and Analysis .....
3. Policy Risk Limits and Compliance.....

**3. Investment Portfolio**

1. Market and Sector Analysis -- Performance Trends and Market Values .....
2. Projected Cashflows/Shocks and Maturity Distribution .....
3. Portfolio Duration Analysis and Value at Risk
  1. Total Portfolio.....
  2. Available for Sale (AFS) Portfolio .....
4. Mortgage Related and Callable Security Analysis
5. Purchases and Sales.....
6. Policy Compliance .....

**4. Capital, Liquidity Position and Funding Alternatives**

1. Balance Sheet and Funding Mix – Current and Projected .....
2. Liquidity Analysis, Projections, Ratios and Trends .....
3. Deposit and Loan Maturities -- Growth/Depletion Trends.....
4. Capital Position/Utilization and Leverage Alternatives .....
5. Policy Compliance.....

**5. Loan and Deposit Pricing**

1. Competitive Environment – Loans and Deposits .....
2. Market and Interest Rate Environment.....
3. Repricing Opportunities .....
4. Overall Funding Needs and Alternatives.....

III. *Analysis of External Factors and Strategy Development*

1. Economic and Interest Rate Outlook and Competitive/Peer Analysis
2. Expected Loan Demand, Deposit Growth/Trends, Risk Profile and Capital Needs
3. Assessment of Prior Strategies compared to Expectations
4. Opportunities: Investments, Loan Terms and Pricing, Deposit Pricing and Funding Alternatives
5. Alternative Strategies to be Evaluated and Modeled – Rewards vs Risk
6. Formalize Strategies -- Actions to be Taken

IV. *Meeting Calendar for 2010-2011 and Adjournment*

# Financial Management Processes in Community Banks – Best Practices

1. Have **good, useable reports and analytic tools** that are appropriate for the size and complexity of our institution... and available on a timely basis. Have confidence in the inputs, methodologies, assumptions and outputs of our models.
2. **Use these tools in developing and documenting our financial strategies** including capital planning, noncore funding, asset allocation, investment portfolio management, and more.
3. Let's don't let our **ALCO turn into the "profit prevention committee."** Make balance sheet management an active process in our institution. If necessary, reconstitute or rename our ALCO to remove any stigma ("Strategic Financial Management Committee?"). Make sure our ALCO composition is sufficiently broad to engage all key areas of the organization that are involved in designing and implementing strategies (real estate lending, consumer lending, branch management, marketing). Let's take time to **educate our committee** members and our Board.
4. Have confidence that we are **measuring and managing what's really important** to our bank's success.
5. Spend sufficient time identifying and focusing on our "impact areas" ...**don't be distracted by minutiae.**
6. Periodically back away from the day-to day stuff and ask "**what creates risk in my bank?**" Are my risks changing due to external factors or internal factors or both? Have we looked at trends in our risk positions? Have we established clear risk limits in our policies that effectively address all significant risks we face and do we report policy compliance in timely, clear reports? Have a good understanding of key concepts such as effective duration, convexity, value at risk, etc.
7. Ask "are we in compliance with our policies?" But don't stop there. Also ask "**Do we like how we're positioned today?**"
8. Ask "**What are our current strategies?** Are they working? Have they been documented? What can we do *now* to improve our risk position and our long term performance?"
9. **Run simulations** to model the impact of alternate strategies and large transactions -- understand our risks and quantify our downside. In our simulations and stress tests have we examined possible "black swan" worst case scenarios that could impact our bank?
10. Don't let our committees become stale. Develop a "**call to action**" mindset in our committees.

# Ten Practical and Philosophical Lessons from the Financial Crisis

by Edward A. Krei, The Baker Group

## 1. **If it grows too fast it's probably a weed.**

Remember the concept of "bubbles." Housing bubbles, mortgage bubbles, oil bubbles, grain commodity bubbles... A thirty percent annual increase in home values for four consecutive years is not sustainable. After years of huge appreciation in some housing markets, a correction was inevitable. If we try to stop the correction and influence the markets with government intervention it will likely protract the recession and slow the ultimate recovery in housing and the economy.

## 2. **We must understand our "bets."**

Back away from what you do day-to-day and ask "What creates risk in my bank?" How do changes internally (rapid growth, new lenders, new products) and changes externally (the economy, competition) impact my risk profile? Don't stop with asking "am I in compliance with my policies?" also ask "Do I like how I am positioned *today*?"

## 3. **Compensation plans need to be aligned with the expectations of shareholders.**

Compensation levels in many large companies were undeniably outrageous. One of the problems on Wall Street today has been that assertive, entrenched management teams of Fortune 1000 companies hand select their Boards and their Compensation committees. These Boards are largely overlapping and interlocking and have propagated and prolonged compensation practices that have been short term focused with no downside to the participants. Shareholders have had virtually no input into the compensation of management or Board members. For incentive compensation plans to work, they must be long term focused, must cover *all* the significant responsibilities of each participant and must address the expectations of shareholders. There must be consequences (downside) to non-achievement.

## 4. **We are paying the price today for fifteen years of increasing and almost reckless leverage by consumers, businesses and large banks (commercial and investment).**

The last real economic correction occurred in the early 1980's. We must delever. It's painful but it must happen – we must return to the days of prudent underwriting; appropriate loan structure and terms; and the understanding of a borrower's ability to service debts. The rapid, unsustainable increase in housing values and growth of residential mortgage markets were fueled by the relaxation of mortgage credit standards by government agencies beginning in the late 1990's. The rating agencies failed to adequately assess risk in the non-agency residential mortgage markets. These factors promoted both excessive debt levels that borrowers could not afford and a comfort level by investors that was unwarranted. The implosion of housing values triggered a loss of confidence by consumers, a contraction of consumer spending, the loss of jobs and higher unemployment – ie a recession.

## 5. **"Too big to fail" is a myth. "Too big to close" and "too small to save" are real.**

Several big commercial and investment banks have failed; they were, however, "too big to close" in the eyes of regulators and the Treasury. These banks operated with too little capital relative to the level of

risk they were taking. If a financial institution is “too big to close” or operates with guarantees of the Federal government (eg FNMA and FHLMC) then they should operate with more capital and lower risk compared to other businesses. Shareholders in these enterprises should expect lower returns. Community banks across the country will pay a price for the failures of Lehman, Bear Stearns, WAMU and IndyMac through tighter regulatory oversight, heightened focus on liquidity, construction lending and real estate loan concentrations.

**6. Yield is an opinion; cash flow is a fact.**

Always understand an asset’s cash flows. Don’t be enamored solely with indicated yields.

**7. If you try to catch a falling knife, you might lose your fingers.**

We are treading on new ground. Market volatility has been exacerbated by leverage, derivatives and increased complexity of financial instruments. We must be realistic about the prospects for a quick V shaped recovery. This recession could last for several quarters and the recovery for several years. Just because a market (eg housing) has backed up quite a bit doesn’t mean it can’t drop further.

**8. It’s often best to keep it simple, focusing on the fundamentals (eg blocking and tackling) rather than attempting to run a double reverse, flea flicker, Hail Mary play.**

Keeping things simple may be a good strategy particularly when we are facing uncertain times and new financial products in volatile markets. Wall Street seems to always stay a couple of steps ahead of regulators and analysts. If you don’t have time to really understand the risks and rewards of an investment, a loan participation or a funding product then just say no. Following “the crowd” is not always the best strategy -- the crowd is not always right.

**9. Mark-to-market rules did not cause the problem.**

Banks that acquired these new complex, high risk assets in thin, inefficient markets saw the prices of these assets collapse under the weight of deleveraging and tightening of credit standards. The fair value accounting rules highlighted the concerns about underperforming assets and possible impairment but did not cause the problem.

**10. Hope is not a strategy.**

Develop business and financial strategies that capitalize on your unique strengths and are within your risk tolerances. Communicate these strategies throughout the organization and get every employee and Board member committed to your bank’s success. Clearly communicate expectations and hold yourself and everyone accountable. Employees must think and act like an owner. What happens in the next three years will be significantly impacted by our attitudes and values. If we believe government intervention or another bailout is the solution we’re in trouble. If we continue with an attitude of “it’s not *my* fault” in a society driven by immediate gratification, we have not sufficiently learned the lessons from this financial meltdown. We must restore accountability -- in ourselves, in business and in government.

## The Current Landscape of Community Banking

- 1 Banks in high growth markets (particularly banks in the “sand” states) have been hit the hardest by the economic correction and downturn in housing. Banks in the Northeast and Midwest have performed the best over the last two years.
- 2 Nationally, small community banks have generally outperformed larger banks,
- 3 Rural banks have outperformed banks in MSA’s while many de novo banks are struggling
- 4 The financial markets will likely remain fragile into 2011...and economic recovery will be slow and inconsistent
- 5 The supervisory framework will be broadened to include “shadow banks” and regulatory oversight that may be directed at large “systemic” institutions will be more onerous for community banks
- 6 Each bank must remain focused on its unique strategic “impact areas” that will drive its performance for the next three to five years
- 7 Banks must maintain strong risk management practices and financial strategies
- 8 Banks must avoid problematic investment sectors (in thin, illiquid markets) and must closely manage concentrations in the securities and loan portfolios as well as concentrations in funding products
- 9 Community banks must continue a robust effort to grow core deposits
- 10 Banks must continue to invest in technology based delivery and must closely manage overhead expenses
- 11 The attitudes and expectations of customers and employees will continue to evolve
- 12 Management of community banks must continue to invest in its employees

## WHAT HIGH PERFORMING INSTITUTIONS DO WELL

1. *Clearly define their markets and listen to their customers*
2. *Think, plan and act long term*
3. *Build effective processes*
4. *Understand their “bets”*
5. *Invest in employees and reward high performance*
6. *Know how to sell and ask for business*
7. *Resist complacency and embrace change*

# Strategic Issues – 2010-2012

## 1. “Business Governance” Issues (Board level)

- Ownership succession
- Board succession
- Management succession
- Organization structure including effectiveness of committees
- Board member expectations and “job descriptions”
- Board meeting effectiveness and productivity
- Regulatory environment, compliance and relationship with regulators
- Risk identification, policy limits, measurement and reporting
- Compensation programs and incentive plans
- External factors including the economy and interest rates
- Strategic business units and geographic scope
- Capital formation, leverage and dividends
- Growth and performance expectations
- Tax planning including maximizing the Sub S election
- Core values and code of conduct

## 2. Tactical and Operational Issues (Management level)

- External factors including the economy and interest rates
- Earnings, growth and performance -- measurements and goals
- Risk identification, policy limits, measurement and reporting
- Customer segmentation
- Products
- Marketing plan development
- Image, reputation and competitive assessment
- Branch delivery and geographic footprint
- Non-branch and technology based delivery
- Core systems and technology planning
- People –training, retention, compensation, performance, communication
- Customer service standards
- Processes including approvals and committees
- Financial strategies and financial reporting
- Regulatory change, relationships and compliance

## 3. Implementing the Strategic Plan (Managing Change)

- Keep it simple – and remember, implementation starts at the *top*
- Have confidence you’ve identified your critical “*impact areas*”
- Know what *success* looks like – begin with the end in mind
- Have clear accountability and timelines
- Know when you’re making progress – have clear measurement criteria
- Know how you will report progress and periodically update the plan
- Develop a “bias for action”
- *Communicate* –where we’re headed, what’s changing and how we’re doing

# **Investment Portfolio Management – Six Keys to Success**

## **1. Implement a Written Quarterly Investment and Financial Strategy**

Your road map to success

Keeps you focused on the types and structure you should be buying

Modify the strategy regularly as interest rates change and as your needs change

## **2. Develop Processes and Management/Board Reports Appropriate for Your Portfolio**

Consider the size and complexity of your portfolio

If your portfolio changes or investing style changes assess your reports and policies

When doing a portfolio restructure model it first

Utilize techniques such as duration and convexity to measure portfolio risk

Utilize these same analytics to establish policy risk limits

Pursue training and education opportunities to maintain perspective on the markets

## **3. Manage the Portfolio as Part of Your Entire Balance Sheet**

Use the portfolio as an important tool in your A/L management

Goals for your portfolio change as your balance sheet changes

## **4. Diversify the Portfolio**

Each security type has its strengths and weaknesses –use them

Diversify the portfolio across sectors

Diversify within each sector (coupon, structure, maturities, calls)

Spread purchases over time and through rate cycles

Avoid making big bets on the direction of interest rates

## **5. Build Steady, Consistent Cash Flow**

Provides liquidity for loan funding or deposit outflows'

Provides funds for reinvestment opportunities when rates rise

Helps avoid having excessive funds to invest at one time

## **6. Manage Your Tax Position**

Optimize the tax benefits of municipal bonds – most big banks don't invest here

Spreads have remained generous

Munis have positive convexity or low negative convexity

When the Treasury curve has inverted the muni curve remained positively shaped

Munis have only half to two thirds the duration of comparable taxable bonds

Diversify and carefully manage credit risk in the muni sector

For S corp banks remember built-in-gains/losses

For S corp banks don't forget the muni "cushion" in your "AAA" account

## GETTING THE MOST OUT OF YOUR ASSET/LIABILITY COMMITTEE

by Edward Krei, The Baker Group

As the result of examiner focus on interest rate risk, many financial institutions are placing renewed interest on their asset/liability functions, models and risk management processes. Unfortunately, the focus of these activities all too often stops with policy and regulatory compliance -- if your measures of interest rate risk are within your policy guidelines then all is assumed to be well and you adjourn the meeting. An associate of mine said an A/L committee that acts like this should be renamed the "profit prevention committee!"

Your A/L committee needs to be a profit-oriented and action-biased function. It needs to look well beyond the gap report and focus on performance in the context of risk tolerance. Few institutions have or will fail because of mismanagement of interest rate risk -- but many will seriously under perform their peers and fail to realize their potential. Many times these will be the very institutions whose shareholders are forced to seek return on investment by selling out at the incredible earnings and book multiples we've been seeing recently. Other than for a small number of *very* closely owned banks, community banks should operate under the premise that they earn the privilege of remaining an independent bank.

A/L committees might assess their effectiveness by addressing these questions:

- \* A. How can we be most efficient in our decision making?
- \* B. Have we clearly identified our primary areas of responsibility?
- \* C. Are we measuring and reporting our risk positions using the most appropriate and practical techniques given our capital position, balance sheet structure and asset mix? Don't just ask, "do we comply with our policies," but rather "do we like how we are positioned today?"
- \* D. How can we become action-oriented and become a resource or venue for creating and evaluating the risks and rewards of strategies to improve performance?

**A. Productivity of A/L Committee Meetings.** I would challenge A/L Committee members (along with Board members) to ask themselves: Are we spending

sufficient time on the issues that make the biggest difference to our long term performance? How can we make our meetings more productive in focusing on issues of real significance? If our reporting package looks substantially identical to three years ago then ask why -- haven't our bank, our competition, our balance sheet and our risk profile changed over the last three years?

Many A/L committees distribute ring binders full of detailed financial data the day of (or at) the monthly meeting. It is virtually impossible for a committee member who doesn't use the reports on a daily basis to know how to find what is really critical. Further, many A/L committees spend more time "number crunching" and preparing input into the model than they do analyzing and interpreting the results and developing management action plans and strategies. Your operations and technology staff should create reliable electronic interfaces and downloads from your major systems (general ledger, investment portfolio accounting, and loan and time deposit subsystems.) Management then has confidence in the data and committee time is spent assessing and implementing strategies.

The A/L reports should be succinct and simple to use -- the committee members shouldn't have to labor through hundreds of pages of minutia to find the salient issues. The key points should be summarized with alternative proposed actions recapped to facilitate consideration.

If you looked at each page in your committee reporting package could you answer: Why is the information presented on this page important to our committee's responsibilities? Is this the best way to present the data? Is there anything we can do to make the information more meaningful to the readership eg graphs, peer comparisons, historical trends etc?

***B. Responsibilities of my A/L committee:*** Turn your A/L committee into your financial mission control. Get your senior officers on the committee and involved. Expand your committee membership to include not only your top financial and accounting officers, but also your chief lender, chief credit officer, head of retail banking, marketing manager and head of operations. Ask members to bring ideas to improve long term operating results and model these alternatives. Analyze prior strategies to see what has worked and what didn't work. Make sure the committee spends time looking at long term performance rather than getting mired down in "inconsequential stuff."

Duties are changing to include much more than interest rate risk and liquidity risk management. Let's look at a few of these areas in more detail:

Loan pricing: Do we have a disciplined methodology for pricing credit to ensure that four basic elements are appropriately addressed: cost of funds, administrative expense, credit losses and expected profit. Even though loan-to-deposit and loan-to-asset ratios have increased over the last four years, margins

for many banks have increased very little if at all. If we are taking more risk, how are we measuring and managing these risks?

Can we clearly identify our most profitable relationships and our least profitable relationships? If we have reached the maximum size of our loan portfolio due to capital or policy constraints, are we challenging lenders to improve the profitability of existing customers through improved pricing or cross selling deposit or fee based products? Should we be “walking out” the less profitable relationships and replacing these with more profitable ones?

Deposit pricing and growth: Have we looked at our competitive position in each of our major markets and established a pricing strategy to fit our growth goals and funding needs? Do we establish growth expectations for each branch via a branch performance and profitability measurement system and carefully watch market share and deposit mix trends? Have we evaluated the impact of pricing changes on our performance and our risk position in our A/L model?

Capital planning and utilization: Do we have a dividend policy that is both responsive to the expectations of owners and accommodative to our growth and long term shareholder value creation? Do we have balance sheet and capital projections to support capital planning? Do we regularly evaluate alternatives for creating new capital (eg trust preferred) or restructuring existing capital instruments?

Funding strategies: Opportunities for alternative or nontraditional funding sources should be evaluated on a regular basis not only as a means of accommodating asset growth, but also as vital tools in meeting capital utilization/leverage strategies and in managing interest rate risk as match-funded transactions. These strategies should be assessed on an ongoing basis and not just when deposit growth is outstripped by loan demand.

Overall risk management: Have we conscientiously determined that we are satisfied with our risk position today? Not stopping with asking merely are we in compliance with our policy limits? If we are, for example, asset sensitive and our A/L committee believes the next move in interest rates could be down, have we discussed and evaluated strategies that could improve our performance over the next two years and beyond? Changes in our risk profile and trends should be monitored. If we are taking more risk today than one or two years ago have our risk management practices evolved as well?

Liquidity management: Have we examined our approach to liquidity planning to ensure that our risk management practices are commensurate with the level and nature of the risks we are taking? For example, if we are operating with lower levels of liquid assets today versus three years ago are we now projecting liquidity needs and liquidity availability over the next weeks and months? Are we

confident we have the borrowing or secondary liquidity sources when we think we will need them?

Evaluating New product offerings: Ideas and strategies for new product should be solicited and evaluated. Employees, lending officers and management should be encouraged to offer ideas for new loan and deposit products, terms or structures that customers desire or might present a marketing advantage over competitors.

Peer and performance analysis: This includes not only understanding our "bets" for individual assets and liabilities we have acquired, but also rolling all of these bets together into a risk profile of our institution. Additionally, we should evaluate your balance sheet mix, margins, and performance in the context of your direct competitors and institutions of similar size and structure in our geographic area. This may necessitate going beyond the UBPR and performing customized analysis (often in graph form) to facilitate trend analysis and understanding by management and the Board of Directors.

Annual profit planning and strategic planning: Because many A/L models are based upon simulation or modeling of the institution's balance sheet and performance in varying assumptions and interest rate scenarios, this has evolved into a logical place in the organization for the responsibility for forecasting and budgeting for near term (one year) or longer term (three years) purposes.

***C. Risk measurement and reporting.*** In the area of market (interest rate) risk management, national regulatory agencies have recently placed considerable attention on methods of quantifying risk positions using techniques more advanced than gap. Examiners have been encouraging institutions to look at income simulation and economic value of equity shocks as possible improvements in measuring earnings and capital at risk to changing interest rates. This is a mere microcosm of a bigger issue -- at least annually all committee, board and management reports, and key policies should be assessed to determine if they remain adequate to meet the organization's changing risk profile, competitive position and business strategies. Many organizations formally perform these assessments as part of their strategic planning process as the direction of the organization changes.

***D. Becoming action-oriented and profit focused.*** Every committee should conclude with questions such as: What should we do differently? How can we make a wider margin/more profit commensurate with our risk tolerance? Are we taking too much risk? Are we taking too little risk? What alternative strategies should we model? How will the new strategies change my risk profile? How

much in incremental earnings does the transaction generate in the near term but how much capital or earnings do I place at risk over the long term?

## **Summary and Conclusion**

If our A/L committee meeting serves only to hand out reports, why do we need to meet? Because the regulators say we do? I would rather see a community based institution meet quarterly and really dig into strategy alternatives than meet every month and do nothing. It's all right to outsource the basic recurring A/L reports. However, every institution, regardless of asset size, needs to develop *in house* capabilities and resources to analyze strategies to see what works and what doesn't work. A friend says "outsourcing your A/L function is like hiring someone to exercise for you." Engage your ALCO members to bring fresh ideas to the meetings and be prepared to actively discuss the bank's financial strategy options.

The performance of most financial services companies, banks, thrifts and credit unions, has been very good over the past three to five years. Some bankers have become complacent. Many managers have "selective amnesia" when it comes to remembering the challenges of the 1980's and 1990's. Resist complacency. Become action oriented. Never tolerate indifference.

Institutions that think creatively and keep a long term strategic focus will improve their chances of being among the shrinking number of financial organizations that continue to perform well when the economic conditions aren't so favorable. Your A/L management function should become one of the engines for profit enhancement. Be the one to breathe new life into your A/L committee!

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	45,566	47,217	49,100	52,904	55,694
2 Securities Book Value	12,242	11,612	11,446	11,749	12,126
3 Consol Loans and Leases, net of U/D	27,086	28,575	30,199	33,471	35,061
4 Fed Funds (Net) + Int Bearing Bal.	2,489	3,231	3,448	3,191	4,079
5 Total Deposits	37,997	39,298	40,597	43,547	46,500
6 Total Borrowed Money (Inc FHLB Adv)	1,360	1,237	1,307	1,886	1,737
7 Avg. Total Assets	44,310	45,351	47,236	50,515	54,417
8 Avg. Total Domestic Loans	25,894	27,260	28,753	31,348	33,974
9 Loan / Deposit Ratio	71.29	72.71	74.39	76.86	75.40
10 Loan / Asset Ratio	59.44	60.52	61.51	63.27	62.95
<b>SECURITIES</b>					
11 % AFS	77.21	77.39	79.69	82.38	83.36
12 Sec % TSY	5.04	4.37	3.87	2.69	2.91
13 Sec % AGY	55.45	56.46	52.54	43.93	39.45
14 Sec % MUNI	19.03	19.64	20.52	21.86	25.80
15 Sec % MBS	14.60	13.79	16.38	22.99	22.42
16 Sec % CMO	3.15	3.39	3.95	5.64	5.55
17 Sec % Other	2.73	2.35	2.74	2.89	3.87
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	9.79	9.35	8.93	8.26	8.42
19 Commercial & Ind / Total Loans	13.74	13.83	14.01	13.67	13.18
20 Consumer / Total Loans	9.84	8.97	8.34	7.29	6.96
21 Real Estate / Total Loans	65.56	66.90	67.71	69.76	70.38
22 Other	1.07	0.95	1.01	1.02	1.06
<b>CAPITAL</b>					
23 Total Equity Capital	5,530	5,996	6,473	6,661	6,737
24 Tier 1 Capital	5,477	5,893	6,271	6,414	6,435
25 Total Risk-Based Capital	5,794	6,226	6,620	6,804	6,845
26 Risk Based Capital / RBA	19.94	20.29	20.23	18.96	18.27
27 Leverage Ratio	12.16	12.66	12.99	12.37	11.68
28 Dividends / Net Income Before Extra	49.08	55.10	74.27	485.19	-288.86
<b>PROFITABILITY</b>					
29 Net Income (Loss)	345	301	238	32	-24
30 Return on Average Assets	0.78	0.66	0.50	0.06	-0.06
31 Return on Avg. Equity Capital	6.31	5.15	3.75	0.48	-0.49
32 Yield on Earning Assets (TEY)	6.00	6.68	7.00	6.28	5.67
33 Cost of Funds / Average Earning Assets	1.78	2.46	2.87	2.38	1.82
34 Yield on Loans	7.20	7.82	8.06	7.23	6.61
35 Yield on Investment Securities (TEY)	4.06	4.48	4.92	4.91	4.52
36 Tax-Exempt Interest Income (Sec. & Loans)	93	90	90	97	81
37 Realized Gains (Losses) on Sec Total	-1	-3	-2	-31	14
38 Rates on Interest Bearing Deposits	2.16	3.05	3.61	2.97	2.21
39 Net Interest Margin (TEY)	4.23	4.22	4.13	3.90	3.85
40 Service Charges / Transaction Deposits	1.37	1.42	1.43	1.37	1.31
41 Noninterest Income / Avg. Assets	0.65	0.63	0.61	0.57	0.52
42 Noninterest Expense Total / Avg Assts	3.21	3.33	3.40	3.38	3.27
43 Deposits / FTE Employee	2,235	2,312	2,388	2,562	2,735
44 Loans & Deposits / FTE Employee	3,928	4,069	4,246	4,634	4,926
45 Operating Income (TEY) / FTE employee	122	124	126	127	133
46 Non-Margin Revenue Mix	14.13	13.87	13.75	13.52	12.82
47 Overhead / Oper Income (Efficiency Ratio)	70.23	72.94	76.32	80.76	80.73
48 Op Inc. bef. Tax & Extraordinary Items	487	434	354	85	37
49 Effective Tax Rate	29.36	30.65	32.77	61.18	164.86
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	5.80	5.96	7.51	12.53	16.75
52 LLR / Non-Performing Loans	139.64	129.95	98.68	71.10	62.31
53 Non-Performing loans / Total loans	1.02	1.07	1.38	2.06	2.55
54 Provision for Credit Losses	69	80	99	244	256
55 LLR / Total Loans	1.42	1.39	1.36	1.47	1.59
56 Net Charge Offs / Avg. Loans & Leases	0.22	0.18	0.25	0.50	0.76
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.53	2.31	2.45	3.50	3.18
58 \$100,000 Time Deposits / Domestic Dep.	15.46	18.18	19.29	19.71	20.79
59 Public Funds to Total Deposits	9.21	8.87	8.55	8.31	7.97
60 Time Dep to Total Deposits	46.10	49.69	51.01	51.38	50.95
61 Net Non-Core Funding Dependence	7.91	8.69	10.20	16.23	15.45
62 Reliance on Wholesale Funds	5.81	6.04	6.23	8.37	7.29
63 Liquid Assets / Total Assets	14.43	15.66	15.52	12.92	13.37
64 Long-Term Assets / Total Assets	17.39	16.87	18.06	21.51	22.41
65 Avg Earning assets / Avg Assets	92.79	93.17	93.07	92.83	91.87
66 Avg. Int Earn Assets / Avg. Int Bear Liab	126.43	127.12	129.29	130.06	122.95
67 Non-Interest Bearing Dep / Total Dep	16.84	16.29	16.19	15.69	14.62
68 Pledged Securities / Total Securities	33.13	35.42	35.27	35.13	33.77
69 Sec Fair Market / Sec Amortized Cost	98.65	99.27	100.35	100.91	101.82

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	46,882	48,888	47,789	51,715	54,362
2 Securities Book Value	13,057	12,999	13,226	14,202	14,667
3 Consol Loans and Leases, net of U/D	28,356	29,246	28,669	31,757	34,018
4 Fed Funds (Net) + Int Bearing Bal.	1,655	2,869	2,194	1,703	1,760
5 Total Deposits	39,843	41,653	40,662	43,120	45,771
6 Total Borrowed Money (Inc FHLB Adv)	1,353	1,381	1,395	2,246	1,934
7 Avg. Total Assets	47,128	47,782	48,683	49,840	52,982
8 Avg. Total Domestic Loans	28,437	28,794	29,355	29,551	32,338
9 Loan / Deposit Ratio	71.17	70.21	70.51	73.65	74.32
10 Loan / Asset Ratio	60.48	59.82	59.99	61.41	62.58
<b>SECURITIES</b>					
11 % AFS	84.60	83.35	86.22	89.48	90.83
12 Sec % TSY	8.90	7.99	6.97	3.86	3.04
13 Sec % AGY	40.75	39.92	36.60	29.56	22.74
14 Sec % MUNI	25.60	27.10	26.84	28.94	33.29
15 Sec % MBS	16.78	15.94	19.35	26.74	27.85
16 Sec % CMO	6.65	7.91	8.73	9.14	10.86
17 Sec % Other	1.32	1.14	1.51	1.76	2.22
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	14.40	14.45	16.34	15.99	16.80
19 Commercial & Ind / Total Loans	12.65	12.98	13.64	14.07	13.34
20 Consumer / Total Loans	9.89	9.95	10.81	10.16	9.93
21 Real Estate / Total Loans	61.58	61.18	57.74	58.59	58.64
22 Other	1.48	1.44	1.47	1.19	1.29
<b>CAPITAL</b>					
23 Total Equity Capital	4,767	4,969	4,909	5,064	5,621
24 Tier 1 Capital	4,721	4,853	4,762	4,878	5,282
25 Total Risk-Based Capital	5,037	5,196	5,083	5,220	5,630
26 Risk Based Capital / RBA	16.63	16.58	16.70	15.45	15.79
27 Leverage Ratio	10.05	10.02	9.93	9.58	9.88
28 Dividends / Net Income Before Extra	86.48	84.25	51.02	75.34	34.21
<b>PROFITABILITY</b>					
29 Net Income (Loss)	599	481	643	540	607
30 Return on Average Assets	1.27	1.01	1.32	1.08	1.53
31 Return on Avg. Equity Capital	12.26	9.87	12.41	10.78	15.29
32 Yield on Earning Assets (TEY)	6.14	6.73	7.09	6.54	6.10
33 Cost of Funds / Average Earning Assets	1.69	2.34	2.75	2.27	1.63
34 Yield on Loans	7.24	7.82	8.19	7.56	6.97
35 Yield on Investment Securities (TEY)	4.25	4.70	5.08	5.19	5.05
36 Tax-Exempt Interest Income (Sec. & Loans)	125	142	147	161	130
37 Realized Gains (Losses) on Sec Total	-6	-7	-4	-59	23
38 Rates on Interest Bearing Deposits	2.06	2.90	3.46	2.84	1.98
39 Net Interest Margin (TEY)	4.44	4.39	4.33	4.27	4.47
40 Service Charges / Transaction Deposits	1.53	1.55	1.56	1.43	1.40
41 Noninterest Income / Avg. Assets	0.82	0.69	0.87	0.70	0.70
42 Noninterest Expense Total / Avg Assts	3.02	3.03	2.96	2.79	2.62
43 Deposits / FTE Employee	2,490	2,603	2,904	3,080	3,269
44 Loans & Deposits / FTE Employee	4,324	4,444	4,819	5,172	5,546
45 Operating Income (TEY) / FTE employee	148	144	167	163	180
46 Non-Margin Revenue Mix	16.45	14.32	17.55	14.91	14.24
47 Overhead / Oper Income (Efficiency Ratio)	60.83	62.97	59.91	59.10	53.68
48 Op Inc. bef. Tax & Extraordinary Items	784	673	851	750	798
49 Effective Tax Rate	23.47	28.53	24.56	28.00	24.44
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	6.27	5.51	4.54	4.62	5.58
52 LLR / Non-Performing Loans	131.21	157.78	173.75	176.74	136.92
53 Non-Performing loans / Total loans	0.95	0.85	0.73	0.69	0.86
54 Provision for Credit Losses	66	106	42	76	60
55 LLR / Total Loans	1.25	1.34	1.27	1.22	1.18
56 Net Charge Offs / Avg. Loans & Leases	0.37	0.21	0.12	0.18	0.15
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.28	1.29	1.49	1.44	2.05
58 \$100,000 Time Deposits / Domestic Dep.	13.14	14.57	15.96	16.14	17.96
59 Public Funds to Total Deposits	12.73	11.87	12.24	11.39	12.38
60 Time Dep to Total Deposits	42.26	45.46	48.97	47.96	49.47
61 Net Non-Core Funding Dependence	8.20	6.51	10.01	14.77	16.33
62 Reliance on Wholesale Funds	5.92	5.61	5.79	8.14	7.19
63 Liquid Assets / Total Assets	12.35	14.46	13.29	10.56	9.47
64 Long-Term Assets / Total Assets	18.77	17.69	20.75	24.15	26.00
65 Avg Earning assets / Avg Assets	93.37	93.79	93.97	94.02	93.58
66 Avg. Int Earn Assets / Avg. Int Bear Liab	126.45	126.90	129.78	130.29	123.92
67 Non-Interest Bearing Dep / Total Dep	18.61	18.35	18.11	17.94	15.88
68 Pledged Securities / Total Securities	41.13	41.62	38.02	38.20	31.20
69 Sec Fair Market / Sec Amortized Cost	98.56	99.16	100.08	100.01	101.64

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	183,754	194,455	205,699	222,564	233,423
2 Securities Book Value	40,677	39,572	39,644	40,921	44,035
3 Consol Loans and Leases, net of U/D	122,254	132,007	143,334	156,932	159,765
4 Fed Funds (Net) + Int Bearing Bal.	4,162	5,621	3,810	4,845	9,912
5 Total Deposits	150,249	159,176	165,915	178,868	191,645
6 Total Borrowed Money (Inc FHLB Adv)	9,698	9,373	11,451	15,122	12,725
7 Avg. Total Assets	174,202	184,029	195,811	212,492	228,963
8 Avg. Total Domestic Loans	114,339	124,066	134,608	149,047	157,815
9 Loan / Deposit Ratio	81.37	82.93	86.39	87.74	83.37
10 Loan / Asset Ratio	66.53	67.89	69.68	70.51	68.44
<b>SECURITIES</b>					
11 % AFS	80.67	81.99	83.37	85.01	85.96
12 Sec % TSY	2.65	2.02	1.30	1.04	1.54
13 Sec % AGY	43.57	44.29	38.81	30.04	29.34
14 Sec % MUNI	19.65	20.08	21.21	21.47	22.74
15 Sec % MBS	20.37	19.72	22.46	29.39	27.93
16 Sec % CMO	9.22	9.85	11.51	13.43	13.50
17 Sec % Other	4.54	4.04	4.71	4.63	4.95
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	2.88	2.68	2.58	2.49	2.58
19 Commercial & Ind / Total Loans	14.01	13.89	14.05	13.61	13.06
20 Consumer / Total Loans	6.46	5.86	5.38	4.82	4.67
21 Real Estate / Total Loans	75.33	76.37	76.72	77.87	78.43
22 Other	1.32	1.20	1.27	1.21	1.26
<b>CAPITAL</b>					
23 Total Equity Capital	19,079	20,878	22,418	22,912	23,806
24 Tier 1 Capital	18,643	20,191	21,394	21,907	22,387
25 Total Risk-Based Capital	20,082	21,755	23,060	23,805	24,403
26 Risk Based Capital / RBA	15.67	15.67	15.24	14.51	14.54
27 Leverage Ratio	10.35	10.63	10.61	10.02	9.68
28 Dividends / Net Income Before Extra	40.10	43.72	54.24	192.22	3,671.19
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,676	1,668	1,467	343	9
30 Return on Average Assets	0.96	0.91	0.75	0.16	0.00
31 Return on Avg. Equity Capital	9.12	8.38	6.76	1.51	0.05
32 Yield on Earning Assets (TEY)	6.14	6.88	7.17	6.32	5.56
33 Cost of Funds / Average Earning Assets	1.96	2.76	3.20	2.56	1.95
34 Yield on Loans	6.94	7.67	7.87	6.83	6.13
35 Yield on Investment Securities (TEY)	4.27	4.70	5.11	5.15	4.72
36 Tax-Exempt Interest Income (Sec. & Loans)	338	339	351	367	293
37 Realized Gains (Losses) on Sec Total	1	-8	3	-296	38
38 Rates on Interest Bearing Deposits	2.27	3.24	3.78	3.00	2.20
39 Net Interest Margin (TEY)	4.17	4.13	3.96	3.75	3.61
40 Service Charges / Transaction Deposits	1.58	1.74	1.91	1.92	1.76
41 Noninterest Income / Avg. Assets	0.74	0.72	0.70	0.64	0.62
42 Noninterest Expense Total / Avg Assts	2.95	2.96	2.98	3.01	2.95
43 Deposits / FTE Employee	2,732	2,842	2,911	3,138	3,362
44 Loans & Deposits / FTE Employee	4,921	5,204	5,451	5,878	6,216
45 Operating Income (TEY) / FTE employee	146	150	152	154	161
46 Non-Margin Revenue Mix	16.07	15.74	15.98	15.40	15.52
47 Overhead / Oper Income (Efficiency Ratio)	63.63	64.83	67.57	72.73	74.43
48 Op Inc. bef. Tax & Extraordinary Items	2,442	2,448	2,142	570	130
49 Effective Tax Rate	31.37	31.82	31.37	40.18	93.85
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.80	5.28	8.46	18.30	27.61
52 LLR / Non-Performing Loans	189.41	164.73	106.19	62.80	49.46
53 Non-Performing loans / Total loans	0.65	0.73	1.13	2.27	3.40
54 Provision for Credit Losses	328	340	495	1,357	1,507
55 LLR / Total Loans	1.22	1.20	1.20	1.43	1.68
56 Net Charge Offs / Avg. Loans & Leases	0.17	0.15	0.23	0.56	0.91
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	3.06	4.21	4.80	7.06	5.94
58 \$100,000 Time Deposits / Domestic Dep.	18.48	21.36	21.37	21.80	22.68
59 Public Funds to Total Deposits	6.79	6.78	6.83	7.21	6.83
60 Time Dep to Total Deposits	45.34	49.26	50.83	52.37	50.72
61 Net Non-Core Funding Dependence	18.44	20.48	23.35	28.59	25.10
62 Reliance on Wholesale Funds	10.89	11.39	13.05	16.06	13.29
63 Liquid Assets / Total Assets	10.20	10.55	9.06	7.82	9.16
64 Long-Term Assets / Total Assets	19.32	19.45	20.84	23.10	23.50
65 Avg Earning assets / Avg Assets	93.14	93.37	93.44	93.24	92.72
66 Avg. Int Earn Assets / Avg. Int Bear Liab	122.04	121.78	120.93	119.32	116.97
67 Non-Interest Bearing Dep / Total Dep	16.43	15.16	14.10	13.47	13.20
68 Pledged Securities / Total Securities	38.19	40.70	42.07	45.23	42.35
69 Sec Fair Market / Sec Amortized Cost	99.01	99.59	100.43	100.22	101.69

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	205,622	217,350	233,437	256,349	265,572
2 Securities Book Value	77,159	80,796	85,546	92,002	97,164
3 Consol Loans and Leases, net of U/D	105,402	114,525	124,854	137,693	142,738
4 Fed Funds (Net) + Int Bearing Bal.	5,862	4,381	3,183	5,348	5,571
5 Total Deposits	175,106	185,232	197,417	213,552	221,829
6 Total Borrowed Money (Inc FHLB Adv)	7,935	7,299	9,302	13,656	10,336
7 Avg. Total Assets	196,406	210,986	223,521	242,417	260,184
8 Avg. Total Domestic Loans	100,684	108,805	118,166	129,219	137,972
9 Loan / Deposit Ratio	60.19	61.83	63.24	64.48	64.35
10 Loan / Asset Ratio	51.26	52.69	53.49	53.71	53.75
<b>SECURITIES</b>					
11 % AFS	77.45	76.75	74.20	74.63	77.58
12 Sec % TSY	1.41	1.83	1.12	0.49	0.70
13 Sec % AGY	27.99	26.99	21.56	17.05	16.67
14 Sec % MUNI	23.77	23.10	23.58	24.13	27.11
15 Sec % MBS	12.63	13.41	15.31	20.03	18.69
16 Sec % CMO	31.82	32.72	36.42	36.28	34.77
17 Sec % Other	2.38	1.95	2.01	2.02	2.06
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	4.90	4.89	5.20	4.80	5.09
19 Commercial & Ind / Total Loans	13.20	12.78	12.84	12.02	11.44
20 Consumer / Total Loans	9.37	8.61	8.07	7.60	7.84
21 Real Estate / Total Loans	70.05	71.05	70.96	72.41	72.59
22 Other	2.48	2.67	2.93	3.17	3.04
<b>CAPITAL</b>					
23 Total Equity Capital	18,364	19,652	20,865	22,677	26,013
24 Tier 1 Capital	17,835	19,020	19,782	21,746	24,079
25 Total Risk-Based Capital	18,998	20,256	21,090	23,254	25,712
26 Risk Based Capital / RBA	15.68	15.55	14.82	15.00	15.95
27 Leverage Ratio	8.83	8.88	8.65	8.65	9.20
28 Dividends / Net Income Before Extra	66.07	68.12	76.26	55.11	38.15
<b>PROFITABILITY</b>					
29 Net Income (Loss)	3,071	2,994	3,048	3,331	3,073
30 Return on Average Assets	1.56	1.42	1.36	1.37	1.57
31 Return on Avg. Equity Capital	16.89	15.82	15.14	15.29	16.99
32 Yield on Earning Assets (TEY)	6.06	6.58	6.84	6.45	5.87
33 Cost of Funds / Average Earning Assets	1.76	2.52	2.88	2.11	1.41
34 Yield on Loans	6.92	7.53	7.77	7.13	6.52
35 Yield on Investment Securities (TEY)	5.09	5.36	5.59	5.70	5.41
36 Tax-Exempt Interest Income (Sec. & Loans)	897	921	948	1,056	876
37 Realized Gains (Losses) on Sec Total	21	5	-21	-467	113
38 Rates on Interest Bearing Deposits	1.98	2.87	3.30	2.40	1.59
39 Net Interest Margin (TEY)	4.30	4.07	3.96	4.34	4.47
40 Service Charges / Transaction Deposits	2.59	2.84	3.08	3.25	3.34
41 Noninterest Income / Avg. Assets	1.02	1.00	1.01	1.00	1.00
42 Noninterest Expense Total / Avg Assts	2.55	2.52	2.51	2.53	2.56
43 Deposits / FTE Employee	3,127	3,250	3,463	3,682	3,825
44 Loans & Deposits / FTE Employee	5,023	5,303	5,620	6,007	6,240
45 Operating Income (TEY) / FTE employee	177	179	184	210	231
46 Non-Margin Revenue Mix	20.31	20.89	21.39	19.76	19.26
47 Overhead / Oper Income (Efficiency Ratio)	50.58	52.38	53.04	50.03	49.26
48 Op Inc. bef. Tax & Extraordinary Items	4,280	4,200	4,266	4,658	4,353
49 Effective Tax Rate	28.27	28.69	28.55	28.47	29.38
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	3.55	3.40	4.27	5.57	7.52
52 LLR / Non-Performing Loans	226.26	240.08	179.90	166.68	119.18
53 Non-Performing loans / Total loans	0.53	0.48	0.61	0.71	1.07
54 Provision for Credit Losses	185	182	218	492	466
55 LLR / Total Loans	1.20	1.16	1.10	1.18	1.28
56 Net Charge Offs / Avg. Loans & Leases	0.12	0.10	0.15	0.19	0.26
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	0.71	0.85	0.92	1.47	1.72
58 \$100,000 Time Deposits / Domestic Dep.	14.50	15.94	16.70	17.52	18.45
59 Public Funds to Total Deposits	9.72	9.63	10.02	10.55	9.82
60 Time Dep to Total Deposits	34.94	36.93	37.46	37.70	38.73
61 Net Non-Core Funding Dependence	12.13	12.80	16.06	19.25	18.72
62 Reliance on Wholesale Funds	6.54	6.41	7.19	9.31	8.11
63 Liquid Assets / Total Assets	10.76	10.55	9.10	8.33	7.45
64 Long-Term Assets / Total Assets	26.76	28.93	31.75	34.04	32.70
65 Avg Earning assets / Avg Assets	93.39	93.48	93.95	93.66	93.88
66 Avg. Int Earn Assets / Avg. Int Bear Liab	119.43	119.45	118.51	117.39	116.67
67 Non-Interest Bearing Dep / Total Dep	20.14	19.37	18.16	17.48	16.25
68 Pledged Securities / Total Securities	38.37	39.75	41.71	42.45	43.22
69 Sec Fair Market / Sec Amortized Cost	99.95	100.21	100.53	100.02	102.45

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>	
<b>BALANCE SHEET</b>						
1	Total Assets	187,909	198,642	209,695	229,410	243,201
2	Securities Book Value	39,136	37,235	36,709	37,774	41,180
3	Consol Loans and Leases, net of U/D	126,556	137,113	149,654	165,840	169,404
4	Fed Funds (Net) + Int Bearing Bal.	5,403	6,944	4,503	6,027	12,874
5	Total Deposits	152,884	161,626	167,224	183,028	199,927
6	Total Borrowed Money (Inc FHLB Adv)	10,176	9,711	12,610	16,789	13,698
7	Avg. Total Assets	175,244	185,469	197,755	217,147	237,715
8	Avg. Total Domestic Loans	116,112	126,464	138,230	156,182	167,210
9	Loan / Deposit Ratio	82.78	84.83	89.49	90.61	84.73
10	Loan / Asset Ratio	67.35	69.03	71.37	72.29	69.66
<b>SECURITIES</b>						
11	% AFS	76.04	77.68	79.68	81.36	82.82
12	Sec % TSY	3.12	2.39	1.49	1.15	1.69
13	Sec % AGY	42.69	43.65	37.88	29.46	28.85
14	Sec % MUNI	15.72	16.11	16.94	16.52	16.76
15	Sec % MBS	21.39	20.70	23.66	30.66	29.78
16	Sec % CMO	11.95	12.57	14.45	16.42	16.51
17	Sec % Other	5.13	4.58	5.58	5.79	6.41
<b>LOANS &amp; LEASES</b>						
18	Agricultural/ Total Loans	0.88	0.77	0.74	0.71	0.74
19	Commercial & Ind / Total Loans	14.37	14.54	14.83	14.28	13.79
20	Consumer / Total Loans	4.49	4.08	3.74	3.39	3.31
21	Real Estate / Total Loans	78.98	79.47	79.46	80.51	81.04
22	Other	1.28	1.14	1.23	1.11	1.12
<b>CAPITAL</b>						
23	Total Equity Capital	19,653	21,812	23,428	23,684	24,367
24	Tier 1 Capital	19,227	21,096	22,430	22,787	23,065
25	Total Risk-Based Capital	20,718	22,740	24,208	24,858	25,272
26	Risk Based Capital / RBA	15.55	15.70	15.23	14.29	14.16
27	Leverage Ratio	10.50	10.92	10.93	10.12	9.57
28	Dividends / Net Income Before Extra	30.77	36.25	50.47	-125.27	-33.03
<b>PROFITABILITY</b>						
29	Net Income (Loss)	1,534	1,490	1,171	-364	-600
30	Return on Average Assets	0.88	0.80	0.59	-0.17	-0.34
31	Return on Avg. Equity Capital	8.22	7.21	5.16	-1.54	-3.33
32	Yield on Earning Assets (TEY)	6.09	6.92	7.18	6.22	5.40
33	Cost of Funds / Average Earning Assets	1.97	2.82	3.28	2.61	1.99
34	Yield on Loans	6.89	7.70	7.85	6.68	5.96
35	Yield on Investment Securities (TEY)	4.23	4.70	5.14	5.14	4.66
36	Tax-Exempt Interest Income (Sec. & Loans)	253	250	256	262	204
37	Realized Gains (Losses) on Sec Total	0	-7	5	-302	48
38	Rates on Interest Bearing Deposits	2.30	3.34	3.90	3.07	2.25
39	Net Interest Margin (TEY)	4.12	4.10	3.90	3.60	3.41
40	Service Charges / Transaction Deposits	1.44	1.60	1.76	1.78	1.60
41	Noninterest Income / Avg. Assets	0.72	0.68	0.65	0.56	0.54
42	Noninterest Expense Total / Avg Assts	2.99	3.03	3.05	3.10	2.98
43	Deposits / FTE Employee	2,940	3,050	3,155	3,453	3,772
44	Loans & Deposits / FTE Employee	5,361	5,683	5,968	6,530	6,990
45	Operating Income (TEY) / FTE employee	153	159	160	160	167
46	Non-Margin Revenue Mix	15.76	14.96	15.19	14.22	14.53
47	Overhead / Oper Income (Efficiency Ratio)	65.56	67.03	70.79	78.79	80.28
48	Op Inc. bef. Tax & Extraordinary Items	2,287	2,259	1,780	-319	-613
49	Effective Tax Rate	32.88	33.95	33.99	-14.42	1.96
50	Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>						
51	Texas Ratio (NPA / Equity + LLR)	4.31	5.08	9.00	21.23	32.88
52	LLR / Non-Performing Loans	203.91	162.39	98.90	57.51	45.55
53	Non-Performing loans / Total loans	0.57	0.72	1.21	2.61	3.95
54	Provision for Credit Losses	343	375	591	1,701	1,867
55	LLR / Total Loans	1.17	1.16	1.20	1.50	1.80
56	Net Charge Offs / Avg. Loans & Leases	0.12	0.12	0.23	0.63	1.06
<b>LIQUIDITY</b>						
57	Broker Deposits / Total Deposits	3.99	5.51	6.42	9.45	7.68
58	\$100,000 Time Deposits / Domestic Dep.	19.62	22.81	22.22	22.67	23.66
59	Public Funds to Total Deposits	5.04	4.89	5.00	5.45	5.14
60	Time Dep to Total Deposits	44.33	48.78	50.58	53.31	50.85
61	Net Non-Core Funding Dependence	19.24	21.90	25.04	31.32	26.64
62	Reliance on Wholesale Funds	12.13	12.90	15.26	18.84	15.00
63	Liquid Assets / Total Assets	10.82	10.97	9.04	7.97	9.82
64	Long-Term Assets / Total Assets	19.12	19.36	20.70	22.60	22.71
65	Avg Earning assets / Avg Assets	93.34	93.55	93.66	93.54	92.98
66	Avg. Int Earn Assets / Avg. Int Bear Liab	123.03	122.64	121.42	119.45	116.48
67	Non-Interest Bearing Dep / Total Dep	16.87	15.30	13.82	12.95	13.07
68	Pledged Securities / Total Securities	34.13	36.61	38.34	43.38	40.39
69	Sec Fair Market / Sec Amortized Cost	99.11	99.69	100.44	99.91	101.40

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	178,831	189,162	200,361	213,266	220,150
2 Securities Book Value	42,502	42,527	43,564	45,195	47,909
3 Consol Loans and Leases, net of U/D	117,157	125,552	134,891	144,834	146,682
4 Fed Funds (Net) + Int Bearing Bal.	2,690	3,948	2,882	3,238	5,890
5 Total Deposits	147,127	156,078	164,166	173,219	180,402
6 Total Borrowed Money (Inc FHLB Adv)	9,131	8,946	9,903	12,859	11,405
7 Avg. Total Assets	172,968	182,209	193,213	206,169	217,083
8 Avg. Total Domestic Loans	112,239	121,034	129,768	139,356	145,062
9 Loan / Deposit Ratio	79.63	80.44	82.17	83.61	81.31
10 Loan / Asset Ratio	65.51	66.37	67.32	67.91	66.63
<b>SECURITIES</b>					
11 % AFS	85.71	86.76	87.51	89.16	89.63
12 Sec % TSY	2.14	1.62	1.08	0.91	1.35
13 Sec % AGY	44.52	45.00	39.87	30.70	29.93
14 Sec % MUNI	23.91	24.46	26.01	27.10	29.76
15 Sec % MBS	19.26	18.64	21.11	27.95	25.76
16 Sec % CMO	6.25	6.85	8.19	10.02	9.96
17 Sec % Other	3.92	3.43	3.74	3.32	3.24
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	5.45	5.30	5.31	5.25	5.45
19 Commercial & Ind / Total Loans	13.56	13.00	12.89	12.57	11.93
20 Consumer / Total Loans	8.97	8.32	7.82	7.04	6.79
21 Real Estate / Total Loans	70.67	72.08	72.66	73.77	74.34
22 Other	1.35	1.30	1.32	1.37	1.49
<b>CAPITAL</b>					
23 Total Equity Capital	18,400	19,698	21,068	21,863	23,045
24 Tier 1 Capital	17,950	19,047	20,009	20,712	21,467
25 Total Risk-Based Capital	19,327	20,509	21,525	22,374	23,223
26 Risk Based Capital / RBA	15.82	15.63	15.25	14.85	15.16
27 Leverage Ratio	10.17	10.25	10.17	9.88	9.85
28 Dividends / Net Income Before Extra	49.30	51.17	57.41	71.27	49.48
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,844	1,893	1,862	1,303	834
30 Return on Average Assets	1.07	1.04	0.96	0.63	0.51
31 Return on Avg. Equity Capital	10.22	9.99	9.15	6.07	4.98
32 Yield on Earning Assets (TEY)	6.19	6.84	7.14	6.46	5.80
33 Cost of Funds / Average Earning Assets	1.95	2.68	3.09	2.49	1.88
34 Yield on Loans	7.00	7.63	7.89	7.05	6.41
35 Yield on Investment Securities (TEY)	4.31	4.69	5.08	5.16	4.79
36 Tax-Exempt Interest Income (Sec. & Loans)	441	452	479	508	415
37 Realized Gains (Losses) on Sec Total	3	-9	1	-287	24
38 Rates on Interest Bearing Deposits	2.22	3.11	3.62	2.90	2.14
39 Net Interest Margin (TEY)	4.24	4.15	4.05	3.97	3.91
40 Service Charges / Transaction Deposits	1.74	1.89	2.08	2.08	1.95
41 Noninterest Income / Avg. Assets	0.77	0.78	0.77	0.75	0.73
42 Noninterest Expense Total / Avg Assts	2.89	2.88	2.88	2.88	2.91
43 Deposits / FTE Employee	2,494	2,601	2,648	2,794	2,910
44 Loans & Deposits / FTE Employee	4,462	4,676	4,856	5,117	5,315
45 Operating Income (TEY) / FTE employee	138	141	143	147	153
46 Non-Margin Revenue Mix	16.43	16.71	17.00	16.89	16.78
47 Overhead / Oper Income (Efficiency Ratio)	61.38	62.08	63.40	65.04	66.98
48 Op Inc. bef. Tax & Extraordinary Items	2,626	2,687	2,625	1,779	1,139
49 Effective Tax Rate	29.82	29.55	29.07	26.76	26.87
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	5.42	5.57	7.67	13.91	19.83
52 LLR / Non-Performing Loans	174.97	167.81	119.04	75.04	58.99
53 Non-Performing loans / Total loans	0.74	0.75	1.02	1.75	2.54
54 Provision for Credit Losses	310	297	366	890	1,018
55 LLR / Total Loans	1.29	1.26	1.21	1.31	1.50
56 Net Charge Offs / Avg. Loans & Leases	0.22	0.19	0.24	0.45	0.68
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.92	2.51	2.60	3.64	3.33
58 \$100,000 Time Deposits / Domestic Dep.	17.08	19.46	20.22	20.56	21.20
59 Public Funds to Total Deposits	8.95	9.25	9.32	9.73	9.37
60 Time Dep to Total Deposits	46.58	49.90	51.17	51.02	50.52
61 Net Non-Core Funding Dependence	17.45	18.62	20.98	24.61	22.82
62 Reliance on Wholesale Funds	9.36	9.41	9.98	12.01	10.71
63 Liquid Assets / Total Assets	9.44	10.00	9.08	7.60	8.17
64 Long-Term Assets / Total Assets	19.57	19.57	21.04	23.84	24.69
65 Avg Earning assets / Avg Assets	92.90	93.14	93.13	92.81	92.35
66 Avg. Int Earn Assets / Avg. Int Bear Liab	120.87	120.68	120.26	119.13	117.73
67 Non-Interest Bearing Dep / Total Dep	15.89	14.98	14.49	14.23	13.39
68 Pledged Securities / Total Securities	42.62	45.23	46.27	47.34	44.64
69 Sec Fair Market / Sec Amortized Cost	98.90	99.48	100.41	100.56	102.03

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	531,435	573,148	615,507	665,173	690,710
2 Securities Book Value	119,530	116,560	114,154	116,897	125,779
3 Consol Loans and Leases, net of U/D	359,371	398,611	440,366	480,056	478,887
4 Fed Funds (Net) + Int Bearing Bal.	-802	1,245	-3,797	-889	18,558
5 Total Deposits	423,263	457,190	481,009	518,683	552,325
6 Total Borrowed Money (Inc FHLB Adv)	37,689	37,809	46,065	57,158	47,007
7 Avg. Total Assets	500,889	546,721	589,017	637,967	682,000
8 Avg. Total Domestic Loans	335,622	376,050	415,278	458,848	479,045
9 Loan / Deposit Ratio	84.90	87.19	91.55	92.55	86.70
10 Loan / Asset Ratio	67.62	69.55	71.55	72.17	69.33
<b>SECURITIES</b>					
11 % AFS	83.88	85.13	86.03	85.73	87.20
12 Sec % TSY	4.45	2.93	2.17	1.61	2.48
13 Sec % AGY	38.68	38.20	31.98	23.95	25.17
14 Sec % MUNI	15.08	16.41	18.00	18.40	18.73
15 Sec % MBS	25.28	24.70	27.41	33.76	31.03
16 Sec % CMO	9.46	10.39	11.64	14.48	14.80
17 Sec % Other	7.05	7.37	8.80	7.80	7.79
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	1.52	1.48	1.40	1.36	1.46
19 Commercial & Ind / Total Loans	13.87	13.61	13.78	13.56	13.03
20 Consumer / Total Loans	5.33	4.67	4.26	3.85	3.81
21 Real Estate / Total Loans	77.64	78.60	78.92	79.54	79.98
22 Other	1.64	1.64	1.64	1.69	1.72
<b>CAPITAL</b>					
23 Total Equity Capital	50,976	56,704	62,609	63,142	67,138
24 Tier 1 Capital	48,774	53,579	57,321	58,744	61,597
25 Total Risk-Based Capital	53,323	58,591	62,727	64,842	68,061
26 Risk Based Capital / RBA	13.94	13.80	13.40	12.85	13.42
27 Leverage Ratio	9.40	9.56	9.54	9.01	9.02
28 Dividends / Net Income Before Extra	35.36	37.60	55.24	375.26	-123.72
<b>PROFITABILITY</b>					
29 Net Income (Loss)	5,230	5,659	5,032	602	-826
30 Return on Average Assets	1.04	1.04	0.85	0.09	-0.16
31 Return on Avg. Equity Capital	10.79	10.57	8.40	0.96	-1.67
32 Yield on Earning Assets (TEY)	6.08	6.87	7.13	6.24	5.39
33 Cost of Funds / Average Earning Assets	2.06	2.89	3.30	2.60	1.94
34 Yield on Loans	6.79	7.58	7.72	6.62	5.86
35 Yield on Investment Securities (TEY)	4.18	4.67	5.12	5.13	4.65
36 Tax-Exempt Interest Income (Sec. & Loans)	783	845	910	957	766
37 Realized Gains (Losses) on Sec Total	46	23	26	-1,399	-148
38 Rates on Interest Bearing Deposits	2.24	3.23	3.71	2.89	2.10
39 Net Interest Margin (TEY)	4.02	3.98	3.83	3.64	3.45
40 Service Charges / Transaction Deposits	2.19	2.62	3.04	3.09	2.89
41 Noninterest Income / Avg. Assets	0.80	0.79	0.75	0.70	0.70
42 Noninterest Expense Total / Avg Assts	2.78	2.77	2.78	2.89	2.81
43 Deposits / FTE Employee	2,981	3,089	3,165	3,368	3,610
44 Loans and Deposits / FTE Employee	5,507	5,783	6,047	6,506	6,738
45 Operating Income (TEY) / FTE employee	160	166	167	170	174
46 Non-Margin Revenue Mix	17.57	17.44	17.43	17.14	17.89
47 Overhead / Oper Income (Efficiency Ratio)	61.16	61.60	64.33	70.76	72.13
48 Op Inc. bef. Tax & Extraordinary Items	7,677	8,287	7,312	1,029	-754
49 Effective Tax Rate	31.90	31.74	31.32	41.21	-9.02
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.33	4.90	8.87	20.42	31.33
52 LLR / Non-Performing Loans	221.26	183.17	102.14	60.50	46.51
53 Non-Performing loans / Total loans	0.54	0.64	1.16	2.36	3.85
54 Provision for Credit Losses	835	801	1,380	4,736	5,793
55 LLR / Total Loans	1.21	1.17	1.18	1.43	1.79
56 Net Charge Offs / Avg. Loans & Leases	0.14	0.12	0.21	0.68	1.12
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.49	5.39	5.57	8.73	8.26
58 \$100,000 Time Deposits / Domestic Dep.	19.27	21.53	20.26	20.81	21.28
59 Public Funds to Total Deposits	6.25	6.05	6.20	6.59	6.48
60 Time Dep to Total Deposits	44.99	48.30	49.43	51.33	49.18
61 Net Non-Core Funding Dependence	23.35	25.51	27.19	32.40	28.03
62 Reliance on Wholesale Funds	15.21	15.46	17.03	20.59	17.97
63 Liquid Assets / Total Assets	8.85	8.55	7.43	6.38	8.63
64 Long-Term Assets / Total Assets	20.87	21.17	22.70	24.47	24.29
65 Avg Earning assets / Avg Assets	93.25	93.47	93.33	93.09	92.81
66 Avg. Int Earn Assets / Avg. Int Bear Liab	117.68	117.13	116.15	114.47	113.73
67 Non-Interest Bearing Dep / Total Dep	15.13	14.00	12.66	12.50	12.66
68 Pledged Securities / Total Securities	42.96	45.49	49.29	55.20	51.09
69 Sec Fair Market / Sec Amortized Cost	99.10	99.60	100.43	99.38	101.20

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	517,311	547,164	563,489	615,916	643,605
2 Securities Book Value	206,207	198,279	202,472	217,399	214,496
3 Consol Loans and Leases, net of U/D	253,623	275,822	295,560	319,672	332,440
4 Fed Funds (Net) + Int Bearing Bal.	670	15,017	4,045	-6,315	35,856
5 Total Deposits	412,011	434,734	441,910	475,468	522,506
6 Total Borrowed Money (Inc FHLB Adv)	33,154	31,642	31,668	34,396	21,586
7 Avg. Total Assets	487,598	523,980	542,822	573,401	622,403
8 Avg. Total Domestic Loans	244,470	263,837	286,789	305,206	324,092
9 Loan / Deposit Ratio	61.56	63.45	66.88	67.23	63.62
10 Loan / Asset Ratio	49.03	50.41	52.45	51.90	51.65
<b>SECURITIES</b>					
11 % AFS	85.41	83.75	81.12	79.88	79.26
12 Sec % TSY	3.63	3.59	3.31	2.63	2.07
13 Sec % AGY	21.54	20.71	15.56	16.69	14.92
14 Sec % MUNI	22.56	23.67	27.13	28.21	31.57
15 Sec % MBS	31.73	31.85	30.91	32.89	28.66
16 Sec % CMO	16.15	15.95	18.65	16.93	17.92
17 Sec % Other	4.39	4.23	4.44	2.65	4.86
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	4.35	3.87	4.09	4.29	4.34
19 Commercial & Ind / Total Loans	13.59	13.04	13.13	12.48	11.49
20 Consumer / Total Loans	8.96	8.28	8.06	7.49	7.10
21 Real Estate / Total Loans	70.22	71.91	71.91	72.93	74.08
22 Other	2.88	2.90	2.81	2.81	2.99
<b>CAPITAL</b>					
23 Total Equity Capital	46,774	48,260	53,024	57,262	63,885
24 Tier 1 Capital	44,300	45,908	49,850	54,253	58,604
25 Total Risk-Based Capital	47,427	49,236	53,348	58,158	62,807
26 Risk Based Capital / RBA	16.07	15.36	15.65	15.90	16.43
27 Leverage Ratio	8.91	8.71	9.07	9.19	9.43
28 Dividends / Net Income Before Extra	60.10	75.13	62.95	48.86	43.15
<b>PROFITABILITY</b>					
29 Net Income (Loss)	7,225	7,198	7,542	7,681	7,303
30 Return on Average Assets	1.48	1.37	1.39	1.34	1.56
31 Return on Avg. Equity Capital	15.51	15.20	14.85	13.87	16.34
32 Yield on Earning Assets (TEY)	5.98	6.45	6.66	6.14	5.49
33 Cost of Funds / Average Earning Assets	1.78	2.47	2.78	1.95	1.32
34 Yield on Loans	6.98	7.45	7.59	6.87	6.33
35 Yield on Investment Securities (TEY)	4.81	5.19	5.39	5.39	5.17
36 Tax-Exempt Interest Income (Sec. & Loans)	2,195	2,262	2,454	2,738	2,206
37 Realized Gains (Losses) on Sec Total	54	33	-96	-1,703	337
38 Rates on Interest Bearing Deposits	1.91	2.70	3.15	2.30	1.58
39 Net Interest Margin (TEY)	4.20	3.98	3.88	4.19	4.17
40 Service Charges / Transaction Deposits	3.67	5.81	5.86	5.42	4.78
41 Noninterest Income / Avg. Assets	1.23	1.10	1.16	1.13	1.16
42 Noninterest Expense Total / Avg Assts	2.78	2.65	2.58	2.54	2.49
43 Deposits / FTE Employee	3,007	3,173	3,273	3,548	3,842
44 Loans & Deposits / FTE Employee	4,852	5,202	5,452	5,931	6,308
45 Operating Income (TEY) / FTE employee	183	185	192	216	234
46 Non-Margin Revenue Mix	23.86	22.90	24.21	22.33	22.86
47 Overhead / Oper Income (Efficiency Ratio)	54.10	55.12	53.82	50.33	48.84
48 Op Inc. bef. Tax & Extraordinary Items	10,082	9,944	10,412	10,433	10,307
49 Effective Tax Rate	28.33	27.61	27.55	26.38	29.15
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	2.56	1.66	3.05	3.55	6.25
52 LLR / Non-Performing Loans	307.05	463.98	220.24	220.38	122.62
53 Non-Performing loans / Total loans	0.42	0.27	0.55	0.58	1.07
54 Provision for Credit Losses	396	328	349	924	1,092
55 LLR / Total Loans	1.30	1.24	1.21	1.28	1.32
56 Net Charge Offs / Avg. Loans & Leases	0.09	0.07	0.07	0.14	0.33
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	0.49	1.20	1.08	0.91	0.64
58 \$100,000 Time Deposits / Domestic Dep.	14.86	17.49	16.33	18.33	18.69
59 Public Funds to Total Deposits	10.38	13.10	12.11	14.34	15.69
60 Time Dep to Total Deposits	35.30	38.73	38.24	39.12	38.27
61 Net Non-Core Funding Dependence	15.97	16.83	18.88	22.48	13.97
62 Reliance on Wholesale Funds	11.43	11.39	11.34	14.68	8.85
63 Liquid Assets / Total Assets	11.81	12.50	9.77	11.06	12.99
64 Long-Term Assets / Total Assets	29.92	26.45	28.34	30.13	30.55
65 Avg Earning assets / Avg Assets	93.09	93.22	93.58	93.79	94.27
66 Avg. Int Eam Assets / Avg. Int Bear Liab	118.68	119.22	120.26	121.23	120.52
67 Non-Interest Bearing Dep / Total Dep	20.25	17.81	17.71	16.75	16.18
68 Pledged Securities / Total Securities	46.44	50.39	54.04	54.69	52.74
69 Sec Fair Market / Sec Amortized Cost	99.55	99.71	100.34	100.48	102.95

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	1,590,118	1,724,433	1,832,927	1,960,491	1,989,208
2 Securities Book Value	341,534	320,974	322,018	329,385	346,043
3 Consol Loans and Leases, net of U/D	1,083,504	1,211,883	1,312,344	1,415,580	1,384,241
4 Fed Funds (Net) + Int Bearing Bal.	-20,284	-8,008	-34,167	-11,983	50,650
5 Total Deposits	1,235,445	1,342,464	1,388,010	1,494,486	1,559,776
6 Total Borrowed Money (Inc FHLB Adv)	115,222	115,557	147,486	178,355	147,025
7 Avg. Total Assets	1,506,743	1,648,996	1,753,568	1,885,751	1,983,711
8 Avg. Total Domestic Loans	1,009,063	1,139,253	1,239,960	1,356,094	1,397,014
9 Loan / Deposit Ratio	87.70	90.27	94.55	94.72	88.75
10 Loan / Asset Ratio	68.14	70.28	71.60	72.21	69.59
<b>SECURITIES</b>					
11 % AFS	84.02	85.44	87.06	86.50	86.86
12 Sec % TSY	4.03	2.68	2.31	1.70	3.07
13 Sec % AGY	32.99	32.51	26.68	18.89	18.22
14 Sec % MUNI	13.18	14.46	14.91	15.45	15.75
15 Sec % MBS	27.08	26.64	28.96	34.75	32.68
16 Sec % CMO	14.99	15.80	18.08	21.53	22.59
17 Sec % Other	7.73	7.91	9.06	7.68	7.69
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.98	0.91	0.87	0.84	0.91
19 Commercial & Ind / Total Loans	15.48	15.39	15.40	15.55	14.71
20 Consumer / Total Loans	6.11	5.48	4.98	4.62	4.48
21 Real Estate / Total Loans	75.03	75.65	76.14	76.37	77.09
22 Other	2.40	2.57	2.61	2.62	2.81
<b>CAPITAL</b>					
23 Total Equity Capital	155,834	174,791	190,323	193,661	196,603
24 Tier 1 Capital	141,193	154,713	163,207	170,393	169,886
25 Total Risk-Based Capital	156,098	171,214	181,173	190,766	190,213
26 Risk Based Capital / RBA	13.04	12.84	12.51	12.49	12.73
27 Leverage Ratio	9.12	9.23	9.19	8.91	8.67
28 Dividends / Net Income Before Extra	46.84	45.80	63.52	-218.61	-37.88
<b>PROFITABILITY</b>					
29 Net Income (Loss)	17,885	19,845	16,324	-3,170	-8,629
30 Return on Average Assets	1.19	1.20	0.93	-0.17	-0.58
31 Return on Avg. Equity Capital	12.02	12.08	8.97	-1.66	-5.91
32 Yield on Earning Assets (TEY)	6.05	6.87	7.08	6.06	5.17
33 Cost of Funds / Average Earning Assets	2.00	2.88	3.27	2.47	1.81
34 Yield on Loans	6.71	7.53	7.63	6.38	5.57
35 Yield on Investment Securities (TEY)	4.23	4.72	5.13	5.11	4.62
36 Tax-Exempt Interest Income (Sec. & Loans)	2,097	2,241	2,363	2,508	2,007
37 Realized Gains (Losses) on Sec Total	14	-138	32	-5,089	49
38 Rates on Interest Bearing Deposits	2.12	3.11	3.58	2.67	1.91
39 Net Interest Margin (TEY)	4.05	3.99	3.82	3.59	3.36
40 Service Charges / Transaction Deposits	3.00	3.57	4.19	4.45	4.20
41 Noninterest Income / Avg. Assets	0.94	0.91	0.91	0.83	0.85
42 Noninterest Expense Total / Avg Assts	2.69	2.63	2.70	2.97	2.79
43 Deposits / FTE Employee	3,251	3,399	3,470	3,755	3,999
44 Loans & Deposits / FTE Employee	6,108	6,470	6,756	7,306	7,543
45 Operating Income (TEY) / FTE employee	187	193	195	197	201
46 Non-Margin Revenue Mix	20.08	19.63	20.38	19.99	21.42
47 Overhead / Oper Income (Efficiency Ratio)	57.28	56.85	60.60	71.43	70.34
48 Op Inc. bef. Tax & Extraordinary Items	26,440	29,453	24,248	-2,693	-9,868
49 Effective Tax Rate	32.71	32.62	32.68	-17.64	11.53
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	3.89	4.17	8.09	21.47	34.47
52 LLR / Non-Performing Loans	236.55	206.49	111.91	59.22	47.84
53 Non-Performing loans / Total loans	0.53	0.57	1.11	2.79	4.58
54 Provision for Credit Losses	2,840	2,255	5,464	18,822	26,433
55 LLR / Total Loans	1.26	1.17	1.24	1.65	2.19
56 Net Charge Offs / Avg. Loans & Leases	0.18	0.14	0.27	0.87	1.85
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.41	5.17	5.44	9.74	7.80
58 \$100,000 Time Deposits / Domestic Dep.	19.97	22.27	20.59	20.15	20.21
59 Public Funds to Total Deposits	6.29	6.61	6.80	7.00	7.01
60 Time Dep to Total Deposits	41.20	44.56	45.25	48.26	45.32
61 Net Non-Core Funding Dependence	25.99	27.38	29.79	34.92	28.47
62 Reliance on Wholesale Funds	17.28	17.26	19.66	23.61	19.36
63 Liquid Assets / Total Assets	8.47	8.52	7.52	6.95	8.61
64 Long-Term Assets / Total Assets	20.01	20.12	21.36	22.80	22.63
65 Avg Earning assets / Avg Assets	92.85	93.00	92.87	92.57	92.69
66 Avg. Int Earn Assets / Avg. Int Bear Liab	116.06	115.04	114.19	112.75	112.65
67 Non-Interest Bearing Dep / Total Dep	16.76	15.40	14.24	13.54	13.94
68 Pledged Securities / Total Securities	50.31	55.36	58.08	63.80	58.97
69 Sec Fair Market / Sec Amortized Cost	98.96	99.42	100.12	98.98	100.95

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	1,854,616	1,898,480	1,989,883	2,124,459	2,258,976
2 Securities Book Value	553,057	534,815	513,742	562,608	611,452
3 Consol Loans and Leases, net of U/D	1,122,917	1,188,004	1,260,289	1,331,525	1,419,286
4 Fed Funds (Net) + Int Bearing Bal.	-97,291	-113,959	-105,115	-94,899	-58,102
5 Total Deposits	1,404,098	1,442,808	1,468,004	1,569,354	1,719,109
6 Total Borrowed Money (Inc FHLB Adv)	150,171	137,635	175,866	211,020	192,981
7 Avg. Total Assets	1,787,015	1,871,922	1,913,947	2,010,162	2,196,876
8 Avg. Total Domestic Loans	1,068,430	1,151,311	1,208,470	1,284,017	1,392,350
9 Loan / Deposit Ratio	79.97	82.34	85.85	84.85	82.56
10 Loan / Asset Ratio	60.55	62.58	63.33	62.68	62.83
<b>SECURITIES</b>					
11 % AFS	66.05	68.18	70.24	74.06	76.81
12 Sec % TSY	1.01	0.72	0.40	0.32	0.36
13 Sec % AGY	27.57	27.52	21.93	16.99	14.09
14 Sec % MUNI	19.49	20.56	21.71	24.10	27.75
15 Sec % MBS	18.02	16.85	21.73	23.21	22.61
16 Sec % CMO	29.51	29.76	30.26	32.60	32.37
17 Sec % Other	4.40	4.59	3.97	2.78	2.82
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.92	0.82	0.78	0.83	1.24
19 Commercial & Ind / Total Loans	12.44	12.18	13.21	13.18	13.33
20 Consumer / Total Loans	11.20	10.09	9.81	9.57	9.04
21 Real Estate / Total Loans	70.96	72.33	71.78	72.44	72.45
22 Other	4.48	4.58	4.42	3.98	3.94
<b>CAPITAL</b>					
23 Total Equity Capital	157,468	162,645	171,214	178,856	205,065
24 Tier 1 Capital	139,440	147,385	152,535	161,999	180,549
25 Total Risk-Based Capital	154,047	162,268	167,502	179,968	200,370
26 Risk Based Capital / RBA	12.54	12.59	12.27	12.49	13.40
27 Leverage Ratio	7.71	7.91	7.95	7.96	8.23
28 Dividends / Net Income Before Extra	75.95	82.74	80.86	70.38	58.55
<b>PROFITABILITY</b>					
29 Net Income (Loss)	27,228	27,225	26,683	26,934	27,728
30 Return on Average Assets	1.52	1.45	1.39	1.34	1.68
31 Return on Avg. Equity Capital	17.66	16.94	16.18	15.40	19.23
32 Yield on Earning Assets (TEY)	5.85	6.40	6.64	6.19	5.69
33 Cost of Funds / Average Earning Assets	1.76	2.49	2.84	2.04	1.37
34 Yield on Loans	6.42	7.02	7.20	6.58	6.07
35 Yield on Investment Securities (TEY)	4.67	4.94	5.21	5.30	5.17
36 Tax-Exempt Interest Income (Sec. & Loans)	5,867	5,938	6,142	6,449	6,007
37 Realized Gains (Losses) on Sec Total	-147	-320	128	-6,075	711
38 Rates on Interest Bearing Deposits	1.78	2.59	2.99	2.16	1.38
39 Net Interest Margin (TEY)	4.10	3.91	3.80	4.15	4.32
40 Service Charges / Transaction Deposits	4.09	5.33	5.91	6.42	6.09
41 Noninterest Income / Avg. Assets	1.19	1.21	1.30	1.33	1.44
42 Noninterest Expense Total / Avg Assts	2.47	2.51	2.59	2.56	2.66
43 Deposits / FTE Employee	3,086	3,076	3,226	3,434	3,642
44 Loans & Deposits / FTE Employee	5,553	5,613	6,002	6,345	6,655
45 Operating Income (TEY) / FTE employee	195	192	203	227	254
46 Non-Margin Revenue Mix	23.88	25.12	27.01	25.73	26.37
47 Overhead / Oper Income (Efficiency Ratio)	49.67	52.04	53.86	49.54	48.92
48 Op Inc. bef. Tax & Extraordinary Items	39,407	39,237	37,930	37,667	36,702
49 Effective Tax Rate	30.91	30.62	29.65	28.49	28.59
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	2.25	1.96	3.57	6.55	13.78
52 LLR / Non-Performing Loans	421.62	488.48	270.39	156.06	70.83
53 Non-Performing loans / Total loans	0.30	0.24	0.40	0.73	1.72
54 Provision for Credit Losses	2,190	820	1,711	5,438	6,803
55 LLR / Total Loans	1.26	1.15	1.08	1.15	1.22
56 Net Charge Offs / Avg. Loans & Leases	0.13	0.11	0.15	0.30	0.46
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.54	2.33	2.89	6.84	3.10
58 \$100,000 Time Deposits / Domestic Dep.	13.55	15.31	15.67	14.27	15.95
59 Public Funds to Total Deposits	7.01	7.52	7.64	8.40	10.32
60 Time Dep to Total Deposits	32.77	35.70	35.61	37.27	34.62
61 Net Non-Core Funding Dependence	25.06	26.61	27.81	31.27	26.70
62 Reliance on Wholesale Funds	17.60	17.76	20.57	23.70	17.62
63 Liquid Assets / Total Assets	6.76	6.48	8.09	8.28	5.43
64 Long-Term Assets / Total Assets	28.30	28.62	28.74	29.88	31.57
65 Avg Earning assets / Avg Assets	92.28	92.29	92.37	92.39	92.91
66 Avg. Int Earn Assets / Avg. Int Bear Liab	121.04	118.68	116.16	114.69	115.16
67 Non-Interest Bearing Dep / Total Dep	19.34	17.64	16.05	15.92	15.37
68 Pledged Securities / Total Securities	50.86	60.63	62.21	70.80	67.67
69 Sec Fair Market / Sec Amortized Cost	98.98	99.27	100.22	100.09	102.73

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	48,413	50,502	52,480	55,166	56,046
2 Securities Book Value	12,112	12,007	11,995	12,561	12,536
3 Consol Loans and Leases, net of U/D	30,074	31,775	33,269	34,996	35,505
4 Fed Funds (Net) + Int Bearing Bal.	2,380	2,768	3,008	3,059	3,584
5 Total Deposits	40,769	42,560	44,121	45,996	46,932
6 Total Borrowed Money (Inc FHLB Adv)	1,835	1,791	1,747	2,325	2,119
7 Avg. Total Assets	47,124	48,860	50,772	53,561	55,735
8 Avg. Total Domestic Loans	28,899	30,686	32,040	33,632	34,763
9 Loan / Deposit Ratio	73.77	74.66	75.40	76.08	75.65
10 Loan / Asset Ratio	62.12	62.92	63.39	63.44	63.35
<b>SECURITIES</b>					
11 % AFS	84.81	85.88	87.24	88.36	88.58
12 Sec % TSY	3.84	2.93	2.32	1.86	2.03
13 Sec % AGY	55.78	57.13	53.29	42.68	38.75
14 Sec % MUNI	18.56	18.48	19.20	20.08	23.29
15 Sec % MBS	14.86	15.03	17.83	25.34	25.60
16 Sec % CMO	4.60	4.54	5.60	7.86	7.73
17 Sec % Other	2.36	1.89	1.76	2.18	2.60
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	14.77	14.51	14.30	14.14	14.29
19 Commercial & Ind / Total Loans	15.21	15.30	15.54	14.82	14.42
20 Consumer / Total Loans	9.71	9.15	8.76	8.17	8.15
21 Real Estate / Total Loans	58.92	59.68	59.93	61.39	61.71
22 Other	1.39	1.36	1.47	1.48	1.43
<b>CAPITAL</b>					
23 Total Equity Capital	5,147	5,453	5,882	6,052	6,272
24 Tier 1 Capital	5,165	5,406	5,673	5,770	5,903
25 Total Risk-Based Capital	5,517	5,775	6,052	6,176	6,324
26 Risk Based Capital / RBA	17.01	16.85	16.81	16.32	16.48
27 Leverage Ratio	10.78	10.86	10.97	10.62	10.58
28 Dividends / Net Income Before Extra	73.90	75.61	77.63	102.90	86.39
<b>PROFITABILITY</b>					
29 Net Income (Loss)	649	668	656	517	316
30 Return on Average Assets	1.38	1.37	1.29	0.97	0.76
31 Return on Avg. Equity Capital	12.67	12.63	11.56	8.67	6.88
32 Yield on Earning Assets (TEY)	6.16	6.88	7.17	6.47	5.82
33 Cost of Funds / Average Earning Assets	1.79	2.52	2.91	2.33	1.72
34 Yield on Loans	7.27	7.94	8.18	7.41	6.76
35 Yield on Investment Securities (TEY)	4.06	4.51	4.92	4.94	4.54
36 Tax-Exempt Interest Income (Sec. & Loans)	94	94	95	100	81
37 Realized Gains (Losses) on Sec Total	-4	-6	-4	-14	10
38 Rates on Interest Bearing Deposits	2.13	3.05	3.57	2.85	2.05
39 Net Interest Margin (TEY)	4.37	4.36	4.26	4.14	4.10
40 Service Charges / Transaction Deposits	1.45	1.51	1.49	1.42	1.41
41 Noninterest Income / Avg. Assets	0.68	0.67	0.67	0.64	0.59
42 Noninterest Expense Total / Avg Assts	3.02	3.05	3.03	3.01	3.03
43 Deposits / FTE Employee	2,398	2,504	2,595	2,706	2,761
44 Loans & Deposits / FTE Employee	4,283	4,461	4,634	4,859	4,959
45 Operating Income (TEY) / FTE employee	135	139	141	144	147
46 Non-Margin Revenue Mix	14.33	14.06	14.38	14.25	13.50
47 Overhead / Oper Income (Efficiency Ratio)	63.52	64.24	65.28	67.02	69.22
48 Op Inc. bef. Tax & Extraordinary Items	695	705	682	533	324
49 Effective Tax Rate	6.62	5.25	3.67	3.00	2.78
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	6.03	6.47	7.70	12.61	16.32
52 LLR / Non-Performing Loans	149.89	135.94	114.86	79.48	68.50
53 Non-Performing loans / Total loans	0.93	1.00	1.15	1.75	2.20
54 Provision for Credit Losses	71	72	87	198	209
55 LLR / Total Loans	1.39	1.37	1.32	1.39	1.50
56 Net Charge Offs / Avg. Loans & Leases	0.19	0.18	0.24	0.43	0.62
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.64	2.09	1.99	2.38	2.34
58 \$100,000 Time Deposits / Domestic Dep.	15.27	17.15	17.87	18.12	19.34
59 Public Funds to Total Deposits	10.68	10.70	10.65	10.63	10.24
60 Time Dep to Total Deposits	46.39	49.11	49.90	48.82	49.42
61 Net Non-Core Funding Dependence	9.72	10.80	11.16	15.02	14.91
62 Reliance on Wholesale Funds	6.74	6.80	6.47	7.97	7.30
63 Liquid Assets / Total Assets	13.65	14.14	14.33	12.36	12.44
64 Long-Term Assets / Total Assets	13.95	13.50	14.99	18.40	19.76
65 Avg Earning assets / Avg Assets	93.18	93.51	93.42	93.08	92.27
66 Avg. Int Earn Assets / Avg. Int Bear Liab	125.17	125.47	128.03	129.41	122.98
67 Non-Interest Bearing Dep / Total Dep	17.70	17.18	17.02	16.92	15.88
68 Pledged Securities / Total Securities	43.55	45.73	45.30	44.20	42.82
69 Sec Fair Market / Sec Amortized Cost	98.64	99.13	100.42	100.98	101.87

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	47,584	50,344	52,542	56,505	57,758
2 Securities Book Value	10,484	10,530	10,132	11,406	11,186
3 Consol Loans and Leases, net of U/D	31,862	34,500	36,600	39,001	40,362
4 Fed Funds (Net) + Int Bearing Bal.	1,940	1,485	1,929	2,043	2,365
5 Total Deposits	40,669	43,140	45,076	48,119	49,052
6 Total Borrowed Money (Inc FHLB Adv)	1,923	1,634	1,750	2,387	2,094
7 Avg. Total Assets	45,536	48,193	50,672	54,087	56,990
8 Avg. Total Domestic Loans	30,082	32,855	35,248	37,198	39,106
9 Loan / Deposit Ratio	78.34	79.97	81.20	81.05	82.28
10 Loan / Asset Ratio	66.96	68.53	69.66	69.02	69.88
<b>SECURITIES</b>					
11 % AFS	88.49	90.79	90.83	90.40	90.15
12 Sec % TSY	1.92	0.38	0.23	0.33	0.57
13 Sec % AGY	50.10	50.17	45.47	37.15	35.24
14 Sec % MUNI	17.48	17.72	18.78	18.34	21.75
15 Sec % MBS	19.58	21.21	24.42	28.89	27.12
16 Sec % CMO	8.80	9.25	9.69	11.50	11.71
17 Sec % Other	2.12	1.27	1.41	3.79	3.61
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	19.43	18.97	18.67	18.32	17.92
19 Commercial & Ind / Total Loans	13.73	14.33	14.05	13.30	13.59
20 Consumer / Total Loans	10.81	10.08	9.81	9.40	9.43
21 Real Estate / Total Loans	54.64	55.16	55.97	57.56	57.64
22 Other	1.39	1.46	1.50	1.42	1.42
<b>CAPITAL</b>					
23 Total Equity Capital	4,475	4,685	5,002	5,337	5,865
24 Tier 1 Capital	4,567	4,667	4,870	5,085	5,522
25 Total Risk-Based Capital	4,912	5,036	5,249	5,515	5,970
26 Risk Based Capital / RBA	14.81	14.05	13.95	13.62	14.37
27 Leverage Ratio	9.71	9.49	9.44	9.15	9.62
28 Dividends / Net Income Before Extra	83.00	90.59	84.82	84.00	62.64
<b>PROFITABILITY</b>					
29 Net Income (Loss)	969	1,046	1,102	1,169	1,054
30 Return on Average Assets	2.13	2.17	2.17	2.16	2.47
31 Return on Avg. Equity Capital	21.81	22.95	23.05	22.88	25.36
32 Yield on Earning Assets (TEY)	6.40	7.13	7.53	6.91	6.34
33 Cost of Funds / Average Earning Assets	2.67	2.45	2.87	2.21	1.54
34 Yield on Loans	7.39	8.07	8.39	7.72	7.08
35 Yield on Investment Securities (TEY)	4.08	4.49	4.92	5.06	4.83
36 Tax-Exempt Interest Income (Sec. & Loans)	80	85	88	90	75
37 Realized Gains (Losses) on Sec Total	-6	-7	-6	3	30
38 Rates on Interest Bearing Deposits	2.06	3.03	3.58	2.75	1.89
39 Net Interest Margin (TEY)	4.73	4.68	4.66	4.70	4.80
40 Service Charges / Transaction Deposits	1.46	1.54	1.58	1.45	1.45
41 Noninterest Income / Avg. Assets	0.73	0.73	0.76	0.69	0.75
42 Noninterest Expense Total / Avg Assts	2.80	2.76	2.73	2.65	2.62
43 Deposits / FTE Employee	2,711	2,876	3,005	3,208	3,066
44 Loans & Deposits / FTE Employee	4,970	5,219	5,491	5,802	5,734
45 Operating Income (TEY) / FTE employee	161	167	175	183	191
46 Non-Margin Revenue Mix	14.09	14.13	14.78	13.49	14.34
47 Overhead / Oper Income (Efficiency Ratio)	54.04	53.64	53.15	52.11	50.00
48 Op Inc. bef. Tax & Extraordinary Items	997	1,060	1,114	1,176	1,052
49 Effective Tax Rate	2.71	1.32	1.08	0.68	0.67
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.31	4.66	5.03	7.12	8.37
52 LLR / Non-Performing Loans	239.89	223.25	219.72	153.34	140.33
53 Non-Performing loans / Total loans	0.58	0.58	0.56	0.83	0.92
54 Provision for Credit Losses	40	40	57	100	59
55 LLR / Total Loans	1.40	1.30	1.22	1.28	1.29
56 Net Charge Offs / Avg. Loans & Leases	0.09	0.11	0.17	0.13	0.12
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.85	2.87	2.52	2.23	3.20
58 \$100,000 Time Deposits / Domestic Dep.	14.84	17.29	18.28	18.33	19.77
59 Public Funds to Total Deposits	10.05	9.92	10.06	10.47	9.64
60 Time Dep to Total Deposits	44.11	47.32	48.83	46.30	47.78
61 Net Non-Core Funding Dependence	11.53	14.16	15.43	17.47	17.61
62 Reliance on Wholesale Funds	6.92	7.48	6.98	7.52	7.93
63 Liquid Assets / Total Assets	11.84	10.95	10.79	9.46	9.35
64 Long-Term Assets / Total Assets	12.28	11.96	14.09	18.24	19.77
65 Avg Earning assets / Avg Assets	94.02	94.27	94.07	93.66	93.43
66 Avg. Int Earn Assets / Avg. Int Bear Liab	129.09	128.24	129.87	131.93	126.17
67 Non-Interest Bearing Dep / Total Dep	20.98	19.82	19.64	19.49	17.98
68 Pledged Securities / Total Securities	42.86	44.29	42.47	46.59	46.10
69 Sec Fair Market / Sec Amortized Cost	98.45	99.06	100.27	101.33	102.39

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	164,305	175,012	186,694	199,004	204,630
2 Securities Book Value	35,125	36,139	37,895	39,580	40,812
3 Consol Loans and Leases, net of U/D	110,448	118,486	127,796	137,698	139,117
4 Fed Funds (Net) + Int Bearing Bal.	4,348	5,042	4,488	4,516	7,929
5 Total Deposits	137,175	146,605	155,295	163,391	169,791
6 Total Borrowed Money (Inc FHLB Adv)	7,609	7,466	8,662	12,002	10,617
7 Avg. Total Assets	156,702	167,753	179,102	192,377	202,481
8 Avg. Total Domestic Loans	104,563	113,626	122,217	132,145	137,826
9 Loan / Deposit Ratio	80.52	80.82	82.29	84.28	81.93
10 Loan / Asset Ratio	67.22	67.70	68.45	69.19	67.98
<b>SECURITIES</b>					
11 % AFS	89.70	90.29	91.15	91.38	91.81
12 Sec % TSY	3.28	2.58	1.97	1.90	2.24
13 Sec % AGY	45.85	47.18	42.20	32.56	30.88
14 Sec % MUNI	21.97	21.98	22.66	22.46	24.49
15 Sec % MBS	18.30	17.69	20.77	27.42	26.60
16 Sec % CMO	7.91	8.34	9.76	12.24	12.26
17 Sec % Other	2.69	2.23	2.64	3.42	3.53
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	6.65	6.49	6.50	6.27	6.47
19 Commercial & Ind / Total Loans	15.24	15.42	15.42	15.19	14.38
20 Consumer / Total Loans	7.77	6.71	6.32	5.78	5.62
21 Real Estate / Total Loans	68.88	69.85	70.26	71.24	71.93
22 Other	1.46	1.53	1.50	1.52	1.60
<b>CAPITAL</b>					
23 Total Equity Capital	16,178	17,140	18,567	19,347	20,243
24 Tier 1 Capital	16,010	16,731	17,670	18,261	18,780
25 Total Risk-Based Capital	17,281	18,073	19,098	19,847	20,461
26 Risk Based Capital / RBA	14.60	14.28	13.93	13.57	13.80
27 Leverage Ratio	9.92	9.73	9.64	9.31	9.23
28 Dividends / Net Income Before Extra	63.85	85.56	73.78	90.90	94.31
<b>PROFITABILITY</b>					
29 Net Income (Loss)	2,570	2,692	2,578	1,879	990
30 Return on Average Assets	1.64	1.60	1.44	0.98	0.65
31 Return on Avg. Equity Capital	16.30	16.32	14.56	9.94	6.72
32 Yield on Earning Assets (TEY)	6.40	7.14	7.37	6.49	5.77
33 Cost of Funds / Average Earning Assets	1.93	2.73	3.14	2.45	1.81
34 Yield on Loans	7.26	7.99	8.15	7.09	6.39
35 Yield on Investment Securities (TEY)	4.23	4.69	5.09	5.09	4.72
36 Tax-Exempt Interest Income (Sec. & Loans)	335	350	369	390	309
37 Realized Gains (Losses) on Sec Total	-4	-14	-4	-53	56
38 Rates on Interest Bearing Deposits	2.25	3.23	3.73	2.88	2.06
39 Net Interest Margin (TEY)	4.48	4.41	4.23	4.04	3.96
40 Service Charges / Transaction Deposits	1.81	1.94	2.06	1.97	1.89
41 Noninterest Income / Avg. Assets	1.27	1.15	0.99	1.11	1.02
42 Noninterest Expense Total / Avg Assts	3.38	3.26	3.11	3.25	3.24
43 Deposits / FTE Employee	2,540	2,666	2,773	2,918	3,032
44 Loans & Deposits / FTE Employee	4,623	4,840	5,060	5,367	5,540
45 Operating Income (TEY) / FTE employee	159	161	158	167	170
46 Non-Margin Revenue Mix	23.38	21.92	20.10	22.73	21.70
47 Overhead / Oper Income (Efficiency Ratio)	62.18	61.84	62.87	66.74	69.04
48 Op Inc. bef. Tax & Extraordinary Items	2,776	2,857	2,700	1,935	1,009
49 Effective Tax Rate	7.42	5.99	4.52	2.89	1.98
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	5.42	6.12	9.57	17.49	24.70
52 LLR / Non-Performing Loans	190.56	155.21	100.50	66.72	54.90
53 Non-Performing loans / Total loans	0.69	0.78	1.19	1.96	2.79
54 Provision for Credit Losses	279	331	404	935	1,104
55 LLR / Total Loans	1.31	1.21	1.20	1.31	1.53
56 Net Charge Offs / Avg. Loans & Leases	0.25	0.18	0.25	0.50	0.76
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	3.37	4.09	3.91	5.30	4.76
58 \$100,000 Time Deposits / Domestic Dep.	17.53	19.27	19.23	19.60	20.90
59 Public Funds to Total Deposits	8.66	8.64	8.81	8.90	8.68
60 Time Dep to Total Deposits	44.35	46.84	47.72	47.93	47.69
61 Net Non-Core Funding Dependence	16.72	18.13	19.60	24.38	22.52
62 Reliance on Wholesale Funds	9.84	10.21	10.53	13.25	11.67
63 Liquid Assets / Total Assets	10.63	10.96	9.97	8.24	9.07
64 Long-Term Assets / Total Assets	14.67	14.70	16.16	18.97	19.71
65 Avg Earning assets / Avg Assets	93.07	93.28	93.39	93.13	92.74
66 Avg. Int Earn Assets / Avg. Int Bear Liab	123.05	122.43	121.65	120.63	118.60
67 Non-Interest Bearing Dep / Total Dep	17.25	16.51	15.68	15.50	14.66
68 Pledged Securities / Total Securities	46.36	48.14	48.96	49.25	46.99
69 Sec Fair Market / Sec Amortized Cost	98.71	99.24	100.37	100.62	101.77

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	163,793	174,701	188,682	202,642	215,069
2 Securities Book Value	38,298	39,902	45,017	50,832	50,351
3 Consol Loans and Leases, net of U/D	104,388	112,508	120,307	130,659	140,708
4 Fed Funds (Net) + Int Bearing Bal.	4,867	6,992	8,314	4,533	9,020
5 Total Deposits	135,469	147,375	159,881	169,646	179,463
6 Total Borrowed Money (Inc FHLB Adv)	7,357	6,170	6,504	9,510	10,449
7 Avg. Total Assets	155,920	168,136	179,622	195,412	209,208
8 Avg. Total Domestic Loans	99,248	107,552	115,241	123,594	133,126
9 Loan / Deposit Ratio	77.06	76.34	75.25	77.02	78.40
10 Loan / Asset Ratio	63.73	64.40	63.76	64.48	65.42
<b>SECURITIES</b>					
11 % AFS	80.56	82.85	84.69	85.34	85.43
12 Sec % TSY	1.66	1.95	1.88	0.28	0.21
13 Sec % AGY	43.01	43.64	39.61	29.39	28.24
14 Sec % MUNI	18.60	18.83	18.09	18.26	20.66
15 Sec % MBS	23.11	23.02	27.06	34.29	33.21
16 Sec % CMO	11.48	10.80	11.56	14.91	14.69
17 Sec % Other	2.14	1.76	1.80	2.87	2.99
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	6.18	5.97	5.99	6.23	6.13
19 Commercial & Ind / Total Loans	15.17	15.27	14.35	14.38	13.74
20 Consumer / Total Loans	10.26	9.82	9.46	8.95	8.45
21 Real Estate / Total Loans	65.80	66.33	67.68	67.96	69.16
22 Other	2.59	2.61	2.52	2.48	2.52
<b>CAPITAL</b>					
23 Total Equity Capital	16,125	17,092	18,725	18,938	21,442
24 Tier 1 Capital	16,130	16,953	18,144	18,260	20,166
25 Total Risk-Based Capital	17,224	18,116	19,369	19,596	21,654
26 Risk Based Capital / RBA	15.51	15.36	15.25	14.32	14.47
27 Leverage Ratio	10.01	9.87	9.85	9.09	9.44
28 Dividends / Net Income Before Extra	76.33	79.49	80.38	98.97	54.75
<b>PROFITABILITY</b>					
29 Net Income (Loss)	3,437	3,927	4,004	4,283	3,993
30 Return on Average Assets	2.20	2.34	2.23	2.19	2.54
31 Return on Avg. Equity Capital	21.94	23.87	22.80	22.40	26.71
32 Yield on Earning Assets (TEY)	6.35	7.14	7.45	6.69	6.15
33 Cost of Funds / Average Earning Assets	1.78	2.53	2.87	2.11	1.46
34 Yield on Loans	7.27	8.09	8.45	7.58	6.86
35 Yield on Investment Securities (TEY)	4.20	4.75	5.09	5.07	5.06
36 Tax-Exempt Interest Income (Sec. & Loans)	348	371	408	453	376
37 Realized Gains (Losses) on Sec Total	6	0	17	19	73
38 Rates on Interest Bearing Deposits	2.05	3.00	3.46	2.53	1.69
39 Net Interest Margin (TEY)	4.57	4.61	4.58	4.58	4.70
40 Service Charges / Transaction Deposits	2.00	2.18	2.58	2.56	2.57
41 Noninterest Income / Avg. Assets	4.75	4.31	2.76	2.44	2.57
42 Noninterest Expense Total / Avg Assts	6.33	5.81	4.48	4.14	4.07
43 Deposits / FTE Employee	2,509	2,680	2,855	2,976	3,042
44 Loans & Deposits / FTE Employee	4,471	4,748	4,964	5,264	5,445
45 Operating Income (TEY) / FTE employee	260	263	224	230	247
46 Non-Margin Revenue Mix	53.04	50.27	39.15	36.34	37.08
47 Overhead / Oper Income (Efficiency Ratio)	70.77	67.74	63.58	61.60	58.63
48 Op Inc. bef. Tax & Extraordinary Items	3,726	4,247	4,211	4,350	3,979
49 Effective Tax Rate	7.76	7.53	4.92	1.54	0.65
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.49	4.27	5.76	6.73	9.74
52 LLR / Non-Performing Loans	195.72	196.74	141.77	142.87	92.05
53 Non-Performing loans / Total loans	0.59	0.57	0.76	0.78	1.28
54 Provision for Credit Losses	184	218	212	488	411
55 LLR / Total Loans	1.15	1.12	1.08	1.12	1.18
56 Net Charge Offs / Avg. Loans & Leases	0.13	0.15	0.14	0.26	0.19
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.90	2.54	2.41	3.39	3.68
58 \$100,000 Time Deposits / Domestic Dep.	16.04	16.64	17.51	18.04	20.75
59 Public Funds to Total Deposits	9.91	9.77	10.27	9.83	10.35
60 Time Dep to Total Deposits	38.37	39.12	40.47	40.33	41.78
61 Net Non-Core Funding Dependence	13.70	13.56	14.49	21.11	21.47
62 Reliance on Wholesale Funds	8.69	7.93	7.45	10.16	10.03
63 Liquid Assets / Total Assets	11.92	11.92	12.03	8.31	8.63
64 Long-Term Assets / Total Assets	15.93	16.19	17.92	23.63	25.08
65 Avg Earning assets / Avg Assets	92.02	92.51	93.48	93.52	93.02
66 Avg. Int Earn Assets / Avg. Int Bear Liab	124.71	124.25	123.87	123.17	119.89
67 Non-Interest Bearing Dep / Total Dep	19.14	19.23	17.24	16.81	15.27
68 Pledged Securities / Total Securities	50.66	48.57	48.32	46.84	45.96
69 Sec Fair Market / Sec Amortized Cost	98.78	99.29	100.31	100.35	101.91

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	510,867	562,766	609,166	661,072	686,165
2 Securities Book Value	101,190	108,680	109,738	115,790	119,462
3 Consol Loans and Leases, net of U/D	360,355	399,120	439,514	486,638	493,322
4 Fed Funds (Net) + Int Bearing Bal.	-1,372	639	-2,555	-2,153	13,982
5 Total Deposits	415,263	460,342	492,469	529,950	561,221
6 Total Borrowed Money (Inc FHLB Adv)	31,172	30,560	35,469	50,026	41,883
7 Avg. Total Assets	485,483	532,393	578,045	630,833	672,678
8 Avg. Total Domestic Loans	337,156	374,387	411,616	457,735	482,486
9 Loan / Deposit Ratio	86.78	86.70	89.25	91.83	87.90
10 Loan / Asset Ratio	70.54	70.92	72.15	73.61	71.90
<b>SECURITIES</b>					
11 % AFS	87.28	87.51	88.95	87.39	88.88
12 Sec % TSY	2.73	3.13	1.54	1.41	1.78
13 Sec % AGY	36.82	37.53	34.47	26.22	25.26
14 Sec % MUNI	23.68	23.33	25.12	25.04	25.95
15 Sec % MBS	18.47	18.14	20.20	25.97	25.72
16 Sec % CMO	14.49	14.29	15.08	17.45	17.26
17 Sec % Other	3.81	3.58	3.59	3.91	4.03
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	4.47	4.27	4.12	4.00	4.05
19 Commercial & Ind / Total Loans	16.30	16.26	16.68	16.12	15.57
20 Consumer / Total Loans	4.70	4.23	3.97	3.69	3.73
21 Real Estate / Total Loans	71.85	72.32	72.41	73.51	73.90
22 Other	2.68	2.92	2.82	2.68	2.75
<b>CAPITAL</b>					
23 Total Equity Capital	48,278	52,622	57,692	59,802	64,751
24 Tier 1 Capital	46,435	50,376	53,948	56,522	60,046
25 Total Risk-Based Capital	50,925	55,239	59,157	62,454	66,479
26 Risk Based Capital / RBA	13.21	12.91	12.47	11.98	12.63
27 Leverage Ratio	9.29	9.16	9.09	8.70	8.86
28 Dividends / Net Income Before Extra	58.50	65.50	67.67	88.66	75.31
<b>PROFITABILITY</b>					
29 Net Income (Loss)	8,063	8,675	8,615	5,739	3,596
30 Return on Average Assets	1.66	1.63	1.49	0.91	0.71
31 Return on Avg. Equity Capital	17.41	17.38	15.82	9.76	7.76
32 Yield on Earning Assets (TEY)	6.37	7.21	7.40	6.48	5.72
33 Cost of Funds / Average Earning Assets	2.02	2.88	3.26	2.50	1.83
34 Yield on Loans	6.96	7.88	8.01	6.81	6.05
35 Yield on Investment Securities (TEY)	4.46	4.90	5.22	5.36	5.08
36 Tax-Exempt Interest Income (Sec. & Loans)	1,093	1,167	1,279	1,380	1,069
37 Realized Gains (Losses) on Sec Total	-18	9	-42	-577	128
38 Rates on Interest Bearing Deposits	2.22	3.24	3.70	2.82	1.96
39 Net Interest Margin (TEY)	4.34	4.32	4.13	3.97	3.89
40 Service Charges / Transaction Deposits	2.33	3.05	3.40	3.29	3.24
41 Noninterest Income / Avg. Assets	1.03	0.97	0.94	0.91	0.90
42 Noninterest Expense Total / Avg Assts	2.97	2.99	2.95	2.91	2.92
43 Deposits / FTE Employee	2,628	2,773	2,830	3,046	3,225
44 Loans & Deposits / FTE Employee	4,903	5,163	5,360	5,831	6,052
45 Operating Income (TEY) / FTE employee	156	160	160	167	175
46 Non-Margin Revenue Mix	20.35	19.38	19.56	19.64	19.92
47 Overhead / Oper Income (Efficiency Ratio)	58.65	59.70	61.36	62.89	64.44
48 Op Inc. bef. Tax & Extraordinary Items	8,699	9,243	8,941	5,885	3,677
49 Effective Tax Rate	7.41	5.73	3.65	2.48	2.15
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	5.50	5.59	9.16	18.89	28.66
52 LLR / Non-Performing Loans	180.65	177.67	108.88	63.49	49.81
53 Non-Performing loans / Total loans	0.66	0.65	1.04	2.08	3.12
54 Provision for Credit Losses	919	946	1,145	3,689	4,048
55 LLR / Total Loans	1.20	1.16	1.13	1.32	1.55
56 Net Charge Offs / Avg. Loans & Leases	0.15	0.17	0.18	0.48	0.78
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.13	5.26	5.68	8.94	8.15
58 \$100,000 Time Deposits / Domestic Dep.	19.03	21.41	20.33	19.75	20.68
59 Public Funds to Total Deposits	8.18	8.03	8.46	8.96	8.61
60 Time Dep to Total Deposits	43.69	47.08	47.62	48.30	46.76
61 Net Non-Core Funding Dependence	23.22	24.68	26.16	31.16	27.64
62 Reliance on Wholesale Funds	13.21	13.65	14.90	19.01	16.35
63 Liquid Assets / Total Assets	7.73	7.89	7.64	5.99	7.11
64 Long-Term Assets / Total Assets	15.81	15.69	16.45	18.16	18.92
65 Avg Earning assets / Avg Assets	92.95	93.48	93.60	93.50	93.15
66 Avg. Int Earn Assets / Avg. Int Bear Liab	118.14	117.64	116.39	115.33	113.42
67 Non-Interest Bearing Dep / Total Dep	17.12	15.05	15.06	14.27	14.01
68 Pledged Securities / Total Securities	53.72	54.56	56.63	59.79	53.33
69 Sec Fair Market / Sec Amortized Cost	98.92	99.35	100.20	99.45	101.00

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	517,311	547,164	563,489	615,916	643,605
2 Securities Book Value	206,207	198,279	202,472	217,399	214,496
3 Consol Loans and Leases, net of U/D	253,623	275,822	295,560	319,672	332,440
4 Fed Funds (Net) + Int Bearing Bal.	670	15,017	4,045	-6,315	35,856
5 Total Deposits	412,011	434,734	441,910	475,468	522,506
6 Total Borrowed Money (Inc FHLB Adv)	33,154	31,642	31,668	34,396	21,586
7 Avg. Total Assets	487,598	523,980	542,822	573,401	622,403
8 Avg. Total Domestic Loans	244,470	263,837	286,789	305,206	324,092
9 Loan / Deposit Ratio	61.56	63.45	66.88	67.23	63.62
10 Loan / Asset Ratio	49.03	50.41	52.45	51.90	51.65
<b>SECURITIES</b>					
11 % AFS	85.41	83.75	81.12	79.88	79.26
12 Sec % TSY	3.63	3.59	3.31	2.63	2.07
13 Sec % AGY	21.54	20.71	15.56	16.69	14.92
14 Sec % MUNI	22.56	23.67	27.13	28.21	31.57
15 Sec % MBS	31.73	31.85	30.91	32.89	28.66
16 Sec % CMO	16.15	15.95	18.65	16.93	17.92
17 Sec % Other	4.39	4.23	4.44	2.65	4.86
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	4.35	3.87	4.09	4.29	4.34
19 Commercial & Ind / Total Loans	13.59	13.04	13.13	12.48	11.49
20 Consumer / Total Loans	8.96	8.28	8.06	7.49	7.10
21 Real Estate / Total Loans	70.22	71.91	71.91	72.93	74.08
22 Other	2.88	2.90	2.81	2.81	2.99
<b>CAPITAL</b>					
23 Total Equity Capital	46,774	48,260	53,024	57,262	63,885
24 Tier 1 Capital	44,300	45,908	49,850	54,253	58,604
25 Total Risk-Based Capital	47,427	49,236	53,348	58,158	62,807
26 Risk Based Capital / RBA	16.07	15.36	15.65	15.90	16.43
27 Leverage Ratio	8.91	8.71	9.07	9.19	9.43
28 Dividends / Net Income Before Extra	60.10	75.13	62.95	48.86	43.15
<b>PROFITABILITY</b>					
29 Net Income (Loss)	7,225	7,198	7,542	7,681	7,303
30 Return on Average Assets	1.48	1.37	1.39	1.34	1.56
31 Return on Avg. Equity Capital	15.51	15.20	14.85	13.87	16.34
32 Yield on Earning Assets (TEY)	5.98	6.45	6.66	6.14	5.49
33 Cost of Funds / Average Earning Assets	1.78	2.47	2.78	1.95	1.32
34 Yield on Loans	6.98	7.45	7.59	6.87	6.33
35 Yield on Investment Securities (TEY)	4.81	5.19	5.39	5.39	5.17
36 Tax-Exempt Interest Income (Sec. & Loans)	2,195	2,262	2,454	2,738	2,206
37 Realized Gains (Losses) on Sec Total	54	33	-96	-1,703	337
38 Rates on Interest Bearing Deposits	1.91	2.70	3.15	2.30	1.58
39 Net Interest Margin (TEY)	4.20	3.98	3.88	4.19	4.17
40 Service Charges / Transaction Deposits	3.67	5.81	5.86	5.42	4.78
41 Noninterest Income / Avg. Assets	1.23	1.10	1.16	1.13	1.16
42 Noninterest Expense Total / Avg Assts	2.78	2.65	2.58	2.54	2.49
43 Deposits / FTE Employee	3,007	3,173	3,273	3,548	3,842
44 Loans & Deposits / FTE Employee	4,852	5,202	5,452	5,931	6,308
45 Operating Income (TEY) / FTE employee	183	185	192	216	234
46 Non-Margin Revenue Mix	23.86	22.90	24.21	22.33	22.86
47 Overhead / Oper Income (Efficiency Ratio)	54.10	55.12	53.82	50.33	48.84
48 Op Inc. bef. Tax & Extraordinary Items	10,082	9,944	10,412	10,433	10,307
49 Effective Tax Rate	28.33	27.61	27.55	26.38	29.15
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	2.56	1.66	3.05	3.55	6.25
52 LLR / Non-Performing Loans	307.05	463.98	220.24	220.38	122.62
53 Non-Performing loans / Total loans	0.42	0.27	0.55	0.58	1.07
54 Provision for Credit Losses	396	328	349	924	1,092
55 LLR / Total Loans	1.30	1.24	1.21	1.28	1.32
56 Net Charge Offs / Avg. Loans & Leases	0.09	0.07	0.07	0.14	0.33
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	0.49	1.20	1.08	0.91	0.64
58 \$100,000 Time Deposits / Domestic Dep.	14.86	17.49	16.33	18.33	18.69
59 Public Funds to Total Deposits	10.38	13.10	12.11	14.34	15.69
60 Time Dep to Total Deposits	35.30	38.73	38.24	39.12	38.27
61 Net Non-Core Funding Dependence	15.97	16.83	18.88	22.48	13.97
62 Reliance on Wholesale Funds	11.43	11.39	11.34	14.68	8.85
63 Liquid Assets / Total Assets	11.81	12.50	9.77	11.06	12.99
64 Long-Term Assets / Total Assets	29.92	26.45	28.34	30.13	30.55
65 Avg Earning assets / Avg Assets	93.09	93.22	93.58	93.79	94.27
66 Avg. Int Earn Assets / Avg. Int Bear Liab	118.68	119.22	120.26	121.23	120.52
67 Non-Interest Bearing Dep / Total Dep	20.25	17.81	17.71	16.75	16.18
68 Pledged Securities / Total Securities	46.44	50.39	54.04	54.69	52.74
69 Sec Fair Market / Sec Amortized Cost	99.55	99.71	100.34	100.48	102.95

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	1,279,682	1,399,020	1,522,656	1,624,030	1,680,221
2 Securities Book Value	241,390	250,819	269,106	290,854	334,101
3 Consol Loans and Leases, net of U/D	906,904	1,011,965	1,113,955	1,192,998	1,165,119
4 Fed Funds (Net) + Int Bearing Bal.	-12,178	-18,493	-43,460	-35,714	10,946
5 Total Deposits	1,033,996	1,129,486	1,200,725	1,272,208	1,352,778
6 Total Borrowed Money (Inc FHLB Adv)	71,535	69,141	90,601	113,223	92,696
7 Avg. Total Assets	1,195,487	1,328,954	1,447,110	1,561,009	1,652,975
8 Avg. Total Domestic Loans	841,292	946,040	1,046,609	1,134,388	1,167,583
9 Loan / Deposit Ratio	87.71	89.60	92.77	93.77	86.13
10 Loan / Asset Ratio	70.87	72.33	73.16	73.46	69.34
<b>SECURITIES</b>					
11 % AFS	87.96	88.16	89.33	89.76	92.40
12 Sec % TSY	8.28	7.13	4.21	2.12	2.01
13 Sec % AGY	35.99	38.00	31.65	23.79	26.57
14 Sec % MUNI	15.38	15.14	15.27	14.31	13.82
15 Sec % MBS	23.56	21.56	28.09	32.89	26.65
16 Sec % CMO	11.74	13.27	15.98	20.43	24.78
17 Sec % Other	5.05	4.90	4.80	6.46	6.17
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	3.91	3.83	3.61	3.48	3.57
19 Commercial & Ind / Total Loans	17.88	18.83	19.41	18.61	17.62
20 Consumer / Total Loans	7.31	6.80	6.68	6.53	6.38
21 Real Estate / Total Loans	68.11	66.99	66.82	67.91	69.04
22 Other	2.79	3.55	3.48	3.47	3.39
<b>CAPITAL</b>					
23 Total Equity Capital	118,937	133,939	148,551	154,074	160,447
24 Tier 1 Capital	110,938	122,355	133,661	140,314	145,386
25 Total Risk-Based Capital	122,861	135,846	147,758	155,894	161,913
26 Risk Based Capital / RBA	12.19	12.09	11.88	11.82	12.44
27 Leverage Ratio	8.98	8.93	9.05	8.83	8.77
28 Dividends / Net Income Before Extra	56.21	59.42	62.52	97.17	82.63
<b>PROFITABILITY</b>					
29 Net Income (Loss)	20,590	24,127	24,555	13,927	8,587
30 Return on Average Assets	1.72	1.82	1.70	0.89	0.69
31 Return on Avg. Equity Capital	18.18	19.20	17.50	9.16	7.37
32 Yield on Earning Assets (TEY)	6.33	7.21	7.40	6.31	5.40
33 Cost of Funds / Average Earning Assets	1.96	2.81	3.20	2.34	1.64
34 Yield on Loans	7.01	7.92	7.98	6.66	5.78
35 Yield on Investment Securities (TEY)	4.08	4.65	5.13	5.14	4.59
36 Tax-Exempt Interest Income (Sec. & Loans)	1,570	1,724	1,868	2,068	1,691
37 Realized Gains (Losses) on Sec Total	-16	-70	-141	-515	563
38 Rates on Interest Bearing Deposits	2.11	3.11	3.58	2.59	1.78
39 Net Interest Margin (TEY)	4.38	4.40	4.21	3.97	3.75
40 Service Charges / Transaction Deposits	3.66	3.80	4.06	3.88	3.66
41 Noninterest Income / Avg. Assets	1.21	1.05	1.06	1.02	1.09
42 Noninterest Expense Total / Avg Assts	3.07	2.95	2.92	2.97	2.86
43 Deposits / FTE Employee	2,946	3,137	3,202	3,330	3,560
44 Loans & Deposits / FTE Employee	5,529	5,948	6,170	6,451	6,627
45 Operating Income (TEY) / FTE employee	180	191	194	194	200
46 Non-Margin Revenue Mix	22.88	20.38	21.14	21.59	23.65
47 Overhead / Oper Income (Efficiency Ratio)	57.94	56.93	58.25	62.55	62.16
48 Op Inc. bef. Tax & Extraordinary Items	22,931	25,976	25,597	14,235	8,854
49 Effective Tax Rate	10.22	6.89	4.07	2.17	2.26
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.95	5.63	13.03	18.22	29.39
52 LLR / Non-Performing Loans	212.87	184.88	81.16	72.73	53.63
53 Non-Performing loans / Total loans	0.65	0.73	1.61	2.03	3.45
54 Provision for Credit Losses	2,878	2,744	3,690	11,955	12,478
55 LLR / Total Loans	1.37	1.34	1.30	1.47	1.85
56 Net Charge Offs / Avg. Loans & Leases	0.21	0.18	0.27	0.76	0.98
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	6.88	8.65	8.16	10.68	10.43
58 \$100,000 Time Deposits / Domestic Dep.	18.24	20.84	15.93	15.85	17.07
59 Public Funds to Total Deposits	6.51	7.03	6.96	7.26	7.39
60 Time Dep to Total Deposits	37.76	41.03	41.62	43.24	42.83
61 Net Non-Core Funding Dependence	21.75	24.59	26.31	31.08	27.94
62 Reliance on Wholesale Funds	16.23	17.48	18.92	21.95	19.53
63 Liquid Assets / Total Assets	9.60	8.83	7.80	5.85	7.57
64 Long-Term Assets / Total Assets	13.98	14.27	17.45	18.89	20.00
65 Avg Earning assets / Avg Assets	93.25	93.68	94.11	93.67	93.65
66 Avg. Int Earn Assets / Avg. Int Bear Liab	116.76	115.46	115.34	113.71	113.16
67 Non-Interest Bearing Dep / Total Dep	16.81	16.31	15.28	14.93	15.42
68 Pledged Securities / Total Securities	57.19	60.81	64.70	64.49	62.08
69 Sec Fair Market / Sec Amortized Cost	99.33	99.89	100.58	99.79	101.25



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	2005	2006	2007	2008	Sep 2009(YTD)
<b>BALANCE SHEET</b>					
1 Total Assets	146,639,182	165,403,514	186,895,333	208,621,431	198,150,900
2 Securities Book Value	23,351,569	25,614,298	24,095,936	27,338,555	34,331,715
3 Consol Loans and Leases, net of U/D	83,558,709	92,919,684	104,519,355	106,112,556	100,317,155
4 Fed Funds (Net) + Int Bearing Bal.	-1,556,675	-490,081	3,105,721	16,067,525	11,387,313
5 Total Deposits	94,090,091	105,004,324	117,235,044	131,354,486	131,926,635
6 Total Borrowed Money (Inc FHLB Adv)	12,563,548	15,096,253	19,730,838	22,843,729	15,287,685
7 Avg. Total Assets	142,408,193	156,597,070	174,452,590	194,872,594	202,077,984
8 Avg. Total Domestic Loans	70,266,301	76,936,515	85,141,213	91,471,832	93,032,234
9 Loan / Deposit Ratio	88.81	88.49	89.15	80.78	76.04
10 Loan / Asset Ratio	56.98	56.18	55.92	50.86	50.63
<b>SECURITIES</b>					
11 % AFS	95.23	96.45	97.20	92.77	93.62
12 Sec % TSY	3.32	2.39	1.65	1.62	4.50
13 Sec % AGY	8.33	6.34	4.18	3.76	6.23
14 Sec % MUNI	4.27	4.74	5.35	4.99	3.88
15 Sec % MBS	45.33	47.84	42.57	42.61	35.59
16 Sec % CMO	20.51	19.31	27.30	24.10	19.03
17 Sec % Other	18.24	19.38	18.95	22.92	30.77
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.37	0.34	0.30	0.32	0.32
19 Commercial & Ind / Total Loans	20.19	20.34	22.25	22.36	19.63
20 Consumer / Total Loans	18.89	17.42	17.38	17.77	17.74
21 Real Estate / Total Loans	48.87	51.22	49.22	49.85	52.30
22 Other	11.68	10.68	10.85	9.70	10.01
<b>CAPITAL</b>					
23 Total Equity Capital	14,934,060	16,870,238	18,868,139	19,040,748	22,019,481
24 Tier 1 Capital	10,438,140	11,483,745	12,478,121	13,711,484	15,707,796
25 Total Risk-Based Capital	13,734,673	15,351,731	17,144,564	19,007,670	20,494,200
26 Risk Based Capital / RBA	11.91	11.97	11.89	12.58	14.05
27 Leverage Ratio	7.41	7.30	7.04	6.84	8.20
28 Dividends / Net Income Before Extra	56.30	67.13	82.92	382.29	138.28
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,874,289	2,237,628	1,596,884	286,421	274,368
30 Return on Average Assets	1.32	1.43	0.92	0.15	0.18
31 Return on Avg. Equity Capital	13.06	14.04	9.16	1.51	1.77
32 Yield on Earning Assets (TEY)	5.51	6.49	6.43	4.88	4.22
33 Cost of Funds / Average Earning Assets	2.17	3.21	3.34	1.93	1.01
34 Yield on Loans	6.48	7.69	7.40	5.74	5.33
35 Yield on Investment Securities (TEY)	4.55	5.07	5.28	4.73	4.56
36 Tax-Exempt Interest Income (Sec. & Loans)	60,630	71,235	84,063	84,712	67,366
37 Realized Gains (Losses) on Sec Total	-1,045	-22,252	-7,757	-220,588	-36,546
38 Rates on Interest Bearing Deposits	2.01	2.99	3.29	1.87	0.94
39 Net Interest Margin (TEY)	3.34	3.28	3.09	2.94	3.21
40 Service Charges / Transaction Deposits	6.41	7.04	7.40	5.47	6.84
41 Noninterest Income / Avg. Assets	2.62	2.67	2.25	1.83	2.31
42 Noninterest Expense Total / Avg Assts	3.23	3.13	3.02	2.78	2.83
43 Deposits / FTE Employee	3,444	3,696	4,086	4,588	4,747
44 Loans & Deposits / FTE Employee	6,503	6,966	7,730	8,294	8,357
45 Operating Income (TEY) / FTE employee	290	307	303	302	377
46 Non-Margin Revenue Mix	47.10	47.93	45.10	41.30	44.51
47 Overhead / Oper Income (Efficiency Ratio)	58.21	56.17	60.56	62.66	54.64
48 Op Inc. bef. Tax & Extraordinary Items	2,799,321	3,253,784	2,327,192	227,157	405,100
49 Effective Tax Rate	33.21	33.07	30.63	27.35	8.72
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.42	4.52	7.28	16.04	22.54
52 LLR / Non-Performing Loans	160.15	140.01	103.99	84.91	65.81
53 Non-Performing loans / Total loans	0.80	0.80	1.31	3.00	5.41
54 Provision for Credit Losses	477,193	511,373	1,054,955	2,738,983	3,090,887
55 LLR / Total Loans	1.28	1.13	1.36	2.54	3.56
56 Net Charge Offs / Avg. Loans & Leases	0.69	0.58	0.72	1.47	2.82
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	6.38	5.51	5.55	6.82	5.74
58 \$100,000 Time Deposits / Domestic Dep.	15.71	16.54	16.93	15.11	11.80
59 Public Funds to Total Deposits	4.44	4.69	5.08	4.67	4.93
60 Time Dep to Total Deposits	26.68	28.73	30.81	30.50	25.19
61 Net Non-Core Funding Dependence	43.65	47.02	62.05	45.53	39.93
62 Reliance on Wholesale Funds	42.54	44.95	48.05	47.34	43.45
63 Liquid Assets / Total Assets	18.80	19.65	22.45	27.56	23.62
64 Long-Term Assets / Total Assets	22.90	24.46	22.06	19.28	20.48
65 Avg Earning assets / Avg Assets	88.04	88.24	88.65	88.41	89.55
66 Avg. Int Earn Assets / Avg. Int Bear Liab	109.24	109.10	108.34	107.88	109.45
67 Non-Interest Bearing Dep / Total Dep	20.94	18.93	16.67	18.82	19.11
68 Pledged Securities / Total Securities	55.95	52.18	54.62	50.87	44.11
69 Sec Fair Market / Sec Amortized Cost	98.95	99.23	99.21	95.43	100.29

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	113,988	147,725	177,658	202,023	221,898
2 Securities Book Value	13,188	14,935	17,610	19,639	24,757
3 Consol Loans and Leases, net of U/D	81,607	108,728	135,493	158,490	161,389
4 Fed Funds (Net) + Int Bearing Bal.	11,173	13,580	9,183	8,245	18,070
5 Total Deposits	96,568	125,375	144,509	165,549	185,067
6 Total Borrowed Money (Inc FHLB Adv)	2,239	3,009	9,822	13,085	11,613
7 Avg. Total Assets	92,821	128,948	161,481	188,601	213,203
8 Avg. Total Domestic Loans	65,213	95,315	122,085	146,968	160,201
9 Loan / Deposit Ratio	84.51	86.72	93.76	95.74	87.21
10 Loan / Asset Ratio	71.59	73.60	76.27	78.45	72.73
<b>SECURITIES</b>					
11 % AFS	88.55	92.02	93.76	95.70	97.90
12 Sec % TSY	1.60	0.52	1.63	1.19	1.52
13 Sec % AGY	45.96	51.44	45.77	31.98	32.92
14 Sec % MUNI	0.53	4.22	10.84	11.08	10.15
15 Sec % MBS	40.81	32.54	30.57	44.23	36.92
16 Sec % CMO	7.28	5.84	3.48	5.42	11.76
17 Sec % Other	3.82	5.44	7.71	6.10	6.73
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.90	0.40	0.40	0.32	0.29
19 Commercial & Ind / Total Loans	22.21	20.00	19.58	17.99	17.25
20 Consumer / Total Loans	4.00	3.79	3.49	3.40	3.27
21 Real Estate / Total Loans	72.75	75.43	76.04	77.75	78.60
22 Other	0.14	0.38	0.49	0.54	0.59
<b>CAPITAL</b>					
23 Total Equity Capital	13,542	16,492	18,023	19,197	20,598
24 Tier 1 Capital	13,576	16,337	17,678	18,642	19,513
25 Total Risk-Based Capital	14,545	18,026	19,980	21,257	22,292
26 Risk Based Capital / RBA	16.15	15.13	13.31	12.59	12.97
27 Leverage Ratio	12.56	11.45	10.15	9.39	8.87
28 Dividends / Net Income Before Extra	8.02	5.10	11.91	-13.25	-6.70
<b>PROFITABILITY</b>					
29 Net Income (Loss)	495	843	726	-977	-1,183
30 Return on Average Assets	0.53	0.65	0.45	-0.52	-0.74
31 Return on Avg. Equity Capital	4.25	5.71	4.22	-5.27	-7.87
32 Yield on Earning Assets (TEY)	6.35	7.58	7.76	6.33	5.36
33 Cost of Funds / Average Earning Assets	2.06	3.15	3.61	2.76	2.05
34 Yield on Loans	7.31	8.40	8.38	6.75	5.93
35 Yield on Investment Securities (TEY)	3.61	4.27	5.08	5.05	4.48
36 Tax-Exempt Interest Income (Sec. & Loans)	4	9	34	48	56
37 Realized Gains (Losses) on Sec Total	-4	-38	-9	-576	64
38 Rates on Interest Bearing Deposits	2.62	3.88	4.33	3.26	2.35
39 Net Interest Margin (TEY)	4.29	4.43	4.15	3.57	3.31
40 Service Charges / Transaction Deposits	0.62	0.77	1.01	1.23	1.21
41 Noninterest Income / Avg. Assets	0.57	0.62	0.44	0.36	0.32
42 Noninterest Expense Total / Avg Assts	3.49	3.48	3.16	3.05	2.99
43 Deposits / FTE Employee	3,219	3,688	3,705	4,139	4,627
44 Loans & Deposits / FTE Employee	6,027	6,882	7,235	8,085	8,638
45 Operating Income (TEY) / FTE employee	145	182	182	175	181
46 Non-Margin Revenue Mix	12.36	12.89	10.09	9.74	9.29
47 Overhead / Oper Income (Efficiency Ratio)	75.76	72.46	72.56	82.20	87.63
48 Op Inc. bef. Tax & Extraordinary Items	651	1,200	1,089	-1,346	-1,661
49 Effective Tax Rate	23.81	29.67	33.33	27.41	28.78
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	0.65	3.04	8.00	25.06	35.60
52 LLR / Non-Performing Loans	1,496.76	280.03	147.33	64.53	53.55
53 Non-Performing loans / Total loans	0.08	0.42	0.86	2.56	3.56
54 Provision for Credit Losses	381	466	814	1,995	2,371
55 LLR / Total Loans	1.20	1.18	1.27	1.65	1.91
56 Net Charge Offs / Avg. Loans & Leases	0.04	0.16	0.31	0.74	1.59
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	6.14	8.53	8.22	11.81	9.57
58 \$100,000 Time Deposits / Domestic Dep.	21.99	26.64	25.87	25.81	27.43
59 Public Funds to Total Deposits	2.34	2.33	3.43	3.69	3.47
60 Time Dep to Total Deposits	38.44	45.71	48.17	52.50	49.63
61 Net Non-Core Funding Dependence	12.58	20.04	27.16	33.96	28.97
62 Reliance on Wholesale Funds	9.34	11.77	16.06	19.37	16.12
63 Liquid Assets / Total Assets	15.46	14.41	11.35	8.08	12.17
64 Long-Term Assets / Total Assets	9.85	10.88	13.23	16.72	16.88
65 Avg Earning assets / Avg Assets	94.24	94.57	94.31	93.83	93.38
66 Avg. Int Earn Assets / Avg. Int Bear Liab	128.65	124.70	121.17	118.26	114.90
67 Non-Interest Bearing Dep / Total Dep	19.20	15.41	14.02	13.61	13.93
68 Pledged Securities / Total Securities	47.28	46.04	43.58	46.08	42.09
69 Sec Fair Market / Sec Amortized Cost	97.91	98.96	99.67	99.99	101.21

# 3 The Baker Group Financial Highlights

Denovo in 2007 C corp 137 bks

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	0	0	39,698	90,733	122,285
2 Securities Book Value	0	0	6,325	14,256	19,092
3 Consol Loans and Leases, net of U/D	0	0	19,776	61,917	83,266
4 Fed Funds (Net) + Int Bearing Bal.	0	0	10,546	8,304	13,355
5 Total Deposits	0	0	22,228	69,096	100,552
6 Total Borrowed Money (Inc FHLB Adv)	0	0	416	3,622	4,152
7 Avg. Total Assets	0	0	25,579	63,636	106,808
8 Avg. Total Domestic Loans	0	0	8,734	41,150	72,489
9 Loan / Deposit Ratio	0.00	0.00	88.97	89.61	82.81
10 Loan / Asset Ratio	#DIV/0!	#DIV/0!	49.82	68.24	68.09
<b>SECURITIES</b>					
11 % AFS	#DIV/0!	#DIV/0!	92.89	96.04	95.61
12 Sec % TSY	0.00	0.00	7.07	0.17	0.28
13 Sec % AGY	0.00	0.00	42.94	31.47	27.66
14 Sec % MUNI	0.00	0.00	0.41	2.07	4.72
15 Sec % MBS	0.00	0.00	37.00	50.03	47.30
16 Sec % CMO	0.00	0.00	6.01	9.79	14.20
17 Sec % Other	100.00	100.00	6.57	6.47	5.84
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.00	0.00	0.73	0.54	0.57
19 Commercial & Ind / Total Loans	0.00	0.00	21.97	21.11	18.84
20 Consumer / Total Loans	0.00	0.00	3.39	2.39	2.37
21 Real Estate / Total Loans	0.00	0.00	71.33	75.14	77.54
22 Other	100.00	100.00	2.58	0.82	0.68
<b>CAPITAL</b>					
23 Total Equity Capital	0	0	16,353	16,083	16,257
24 Tier 1 Capital	0	0	16,247	15,794	15,854
25 Total Risk-Based Capital	0	0	16,476	16,534	16,892
26 Risk Based Capital / RBA	0.00	0.00	63.86	24.01	18.56
27 Leverage Ratio	0.00	0.00	48.43	18.98	13.53
28 Dividends / Net Income Before Extra	0.00	0.00	0.00	0.00	-0.29
<b>PROFITABILITY</b>					
29 Net Income (Loss)	0	0	-1,400	-1,570	-883
30 Return on Average Assets	0.00	0.00	-5.47	-2.47	-1.10
31 Return on Avg. Equity Capital	0.00	0.00	-8.56	-9.72	-7.32
32 Yield on Earning Assets (TEY)	0.00	0.00	4.81	5.67	5.16
33 Cost of Funds / Average Earning Assets	0.00	0.00	1.58	2.33	2.04
34 Yield on Loans	0.00	0.00	6.78	6.51	5.93
35 Yield on Investment Securities (TEY)	0.00	0.00	4.08	4.95	4.39
36 Tax-Exempt Interest Income (Sec. & Loans)	0	0	0	2	9
37 Realized Gains (Losses) on Sec Total	0	0	1	-15	84
38 Rates on Interest Bearing Deposits	0.00	0.00	3.69	3.38	2.54
39 Net Interest Margin (TEY)	0.00	0.00	3.23	3.34	3.12
40 Service Charges / Transaction Deposits	#DIV/0!	#DIV/0!	0.14	0.47	0.68
41 Noninterest Income / Avg. Assets	0.00	0.00	0.17	0.22	0.37
42 Noninterest Expense Total / Avg Assts	0.00	0.00	8.06	4.92	3.60
43 Deposits / FTE Employee	#DIV/0!	#DIV/0!	1,389	3,290	3,867
44 Loans & Deposits / FTE Employee	0	0	2,594	6,221	7,068
45 Operating Income (TEY) / FTE employee	0	0	49	102	136
46 Non-Margin Revenue Mix	#DIV/0!	#DIV/0!	5.50	6.66	11.23
47 Overhead / Oper Income (Efficiency Ratio)	0.00	0.00	257.78	145.79	109.11
48 Op Inc. bef. Tax & Extraordinary Items	0	0	-1,491	-1,701	-944
49 Effective Tax Rate	#DIV/0!	#DIV/0!	6.37	7.70	6.78
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	0.00	0.00	0.02	2.65	14.55
52 LLR / Non-Performing Loans	0.00	0.00	6,955.48	218.62	60.00
53 Non-Performing loans / Total loans	0.00	0.00	0.02	0.62	2.73
54 Provision for Credit Losses	0	0	231	702	783
55 LLR / Total Loans	0.00	0.00	1.19	1.36	1.64
56 Net Charge Offs / Avg. Loans & Leases	0.00	0.00	0.01	0.23	0.48
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	#DIV/0!	#DIV/0!	5.00	10.98	7.80
58 \$100,000 Time Deposits / Domestic Dep.	0.00	0.00	21.99	25.51	26.52
59 Public Funds to Total Deposits	0.00	0.00	0.97	5.72	5.84
60 Time Dep to Total Deposits	#DIV/0!	#DIV/0!	43.63	53.62	49.72
61 Net Non-Core Funding Dependence	0.00	0.00	-23.02	23.36	21.86
62 Reliance on Wholesale Funds	0.00	0.00	8.41	17.09	11.97
63 Liquid Assets / Total Assets	0.00	0.00	32.35	13.90	13.88
64 Long-Term Assets / Total Assets	#DIV/0!	#DIV/0!	12.88	19.34	21.10
65 Avg Earning assets / Avg Assets	0.00	0.00	91.37	94.22	94.01
66 Avg. Int Earn Assets / Avg. Int Bear Liab	0.00	0.00	236.36	146.30	123.55
67 Non-Interest Bearing Dep / Total Dep	0.00	0.00	12.88	10.70	10.82
68 Pledged Securities / Total Securities	0.00	0.00	8.19	36.62	33.42
69 Sec Fair Market / Sec Amortized Cost	0.00	0.00	100.58	101.10	101.43

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	173,914	186,293	194,948	203,306	208,204
2 Securities Book Value	46,293	46,215	44,419	45,184	43,778
3 Consol Loans and Leases, net of U/D	106,434	118,306	126,770	131,946	135,574
4 Fed Funds (Net) + Int Bearing Bal.	3,420	2,492	1,586	3,930	9,558
5 Total Deposits	142,033	152,825	157,341	162,712	167,996
6 Total Borrowed Money (Inc FHLB Adv)	9,411	9,222	9,821	12,918	14,398
7 Avg. Total Assets	168,152	179,894	190,599	202,209	207,030
8 Avg. Total Domestic Loans	100,947	113,335	124,409	131,134	131,399
9 Loan / Deposit Ratio	74.94	77.41	80.57	81.09	80.70
10 Loan / Asset Ratio	61.20	63.51	65.03	64.90	65.12
<b>SECURITIES</b>					
11 % AFS	81.38	81.43	79.33	79.71	74.59
12 Sec % TSY	0.55	0.31	0.33	0.28	0.20
13 Sec % AGY	54.14	52.73	47.00	38.70	36.75
14 Sec % MUNI	23.23	23.01	25.00	25.34	29.85
15 Sec % MBS	12.98	13.21	16.00	19.68	18.79
16 Sec % CMO	7.80	9.32	10.18	12.98	12.52
17 Sec % Other	1.30	1.42	1.49	3.02	1.89
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	5.89	4.83	4.70	5.37	8.27
19 Commercial & Ind / Total Loans	15.93	14.38	14.47	13.92	12.88
20 Consumer / Total Loans	9.27	9.07	9.61	9.27	8.30
21 Real Estate / Total Loans	67.96	70.67	70.28	70.78	69.73
22 Other	0.95	1.05	0.94	0.66	0.82
<b>CAPITAL</b>					
23 Total Equity Capital	18,948	20,024	21,301	22,090	22,833
24 Tier 1 Capital	17,698	18,674	19,633	20,472	20,907
25 Total Risk-Based Capital	19,032	20,145	21,239	22,141	22,635
26 Risk Based Capital / RBA	16.53	15.65	15.33	15.38	15.38
27 Leverage Ratio	10.27	10.18	10.15	9.95	10.26
28 Dividends / Net Income Before Extra	66.45	62.32	52.01	91.00	71.50
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,476	1,704	1,616	1,326	789
30 Return on Average Assets	0.88	0.95	0.85	0.66	0.51
31 Return on Avg. Equity Capital	8.00	8.80	7.85	6.13	4.68
32 Yield on Earning Assets (TEY)	6.00	6.76	7.21	6.35	5.68
33 Cost of Funds / Average Earning Assets	1.97	2.85	3.31	2.50	1.78
34 Yield on Loans	7.00	7.72	8.05	7.10	6.44
35 Yield on Investment Securities (TEY)	4.16	4.56	5.10	5.02	4.77
36 Tax-Exempt Interest Income (Sec. & Loans)	414	428	440	460	380
37 Realized Gains (Losses) on Sec Total	-10	-58	-35	-6	9
38 Rates on Interest Bearing Deposits	2.26	3.32	3.84	2.96	2.03
39 Net Interest Margin (TEY)	4.03	3.91	3.89	3.85	3.90
40 Service Charges / Transaction Deposits	2.27	2.38	2.65	2.29	2.16
41 Noninterest Income / Avg. Assets	0.97	0.93	0.90	0.78	0.82
42 Noninterest Expense Total / Avg Assts	2.98	2.91	2.86	2.76	2.88
43 Deposits / FTE Employee	2,407	2,505	2,579	2,712	2,847
44 Loans & Deposits / FTE Employee	4,190	4,479	4,668	4,906	5,116
45 Operating Income (TEY) / FTE employee	133	134	140	145	153
46 Non-Margin Revenue Mix	20.84	20.58	20.18	18.00	18.69
47 Overhead / Oper Income (Efficiency Ratio)	63.61	64.30	63.94	63.83	65.70
48 Op Inc. bef. Tax & Extraordinary Items	2,151	2,400	2,216	1,858	1,135
49 Effective Tax Rate	31.38	29.00	27.08	28.63	30.40
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	6.62	6.44	12.65	17.25	19.38
52 LLR / Non-Performing Loans	155.86	160.03	86.77	77.57	94.10
53 Non-Performing loans / Total loans	1.02	0.92	1.78	1.99	1.91
54 Provision for Credit Losses	503	247	629	1,077	1,023
55 LLR / Total Loans	1.59	1.48	1.54	1.54	1.80
56 Net Charge Offs / Avg. Loans & Leases	0.41	0.20	0.34	0.75	0.67
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.13	6.08	5.97	5.40	4.43
58 \$100,000 Time Deposits / Domestic Dep.	24.87	27.46	28.19	25.91	27.35
59 Public Funds to Total Deposits	13.09	12.73	12.46	12.53	12.26
60 Time Dep to Total Deposits	52.09	55.59	56.46	53.15	52.33
61 Net Non-Core Funding Dependence	26.33	28.61	30.79	31.47	29.46
62 Reliance on Wholesale Funds	11.51	12.98	14.12	14.42	12.72
63 Liquid Assets / Total Assets	9.93	9.76	9.68	7.66	8.53
64 Long-Term Assets / Total Assets	14.61	15.89	17.88	19.82	18.01
65 Avg Earning assets / Avg Assets	91.80	91.83	91.87	91.92	91.27
66 Avg. Int Earn Assets / Avg. Int Bear Liab	120.85	120.52	119.00	119.49	119.64
67 Non-Interest Bearing Dep / Total Dep	14.55	14.53	14.63	14.18	13.16
68 Pledged Securities / Total Securities	56.85	56.66	61.23	61.79	61.11
69 Sec Fair Market / Sec Amortized Cost	98.42	98.97	100.17	99.96	101.25

# 3 The Baker Group Financial Highlights

AZ 100-500 C corp comm 18 bks

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	148,882	177,404	177,696	194,390	200,204
2 Securities Book Value	9,421	13,351	13,338	15,510	18,308
3 Consol Loans and Leases, net of U/D	115,802	147,301	146,719	152,551	143,294
4 Fed Funds (Net) + Int Bearing Bal.	12,944	2,038	-512	3,524	15,721
5 Total Deposits	126,313	147,181	138,942	152,126	168,053
6 Total Borrowed Money (Inc FHLB Adv)	3,203	5,703	10,198	16,738	9,630
7 Avg. Total Assets	129,996	165,665	167,291	186,954	200,014
8 Avg. Total Domestic Loans	100,515	132,274	136,932	151,302	147,958
9 Loan / Deposit Ratio	91.68	100.08	105.60	100.28	85.27
10 Loan / Asset Ratio	77.78	83.03	82.57	78.48	71.57
<b>SECURITIES</b>					
11 % AFS	83.36	90.44	94.38	88.94	84.91
12 Sec % TSY	0.00	0.00	0.00	0.00	0.61
13 Sec % AGY	55.73	52.98	51.48	38.02	30.93
14 Sec % MUNI	16.79	18.40	17.65	14.59	12.74
15 Sec % MBS	15.78	16.66	11.84	16.66	20.20
16 Sec % CMO	5.22	7.60	8.84	26.05	32.31
17 Sec % Other	6.48	4.36	10.19	4.68	3.21
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.34	0.19	0.21	0.15	0.18
19 Commercial & Ind / Total Loans	15.61	14.13	13.38	12.10	11.79
20 Consumer / Total Loans	1.79	1.56	1.24	1.42	2.03
21 Real Estate / Total Loans	82.22	84.08	84.68	86.06	85.77
22 Other	0.04	0.04	0.49	0.27	0.23
<b>CAPITAL</b>					
23 Total Equity Capital	17,163	20,517	21,418	19,636	18,814
24 Tier 1 Capital	16,804	19,706	20,371	18,964	17,279
25 Total Risk-Based Capital	18,105	21,355	22,072	21,011	19,217
26 Risk Based Capital / RBA	14.57	13.61	13.69	12.37	11.80
27 Leverage Ratio	11.71	11.20	11.76	9.79	8.72
28 Dividends / Net Income Before Extra	35.80	32.10	54.76	-17.95	-0.21
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,636	1,616	1,270	-2,726	-3,148
30 Return on Average Assets	1.26	0.98	0.76	-1.46	-2.10
31 Return on Avg. Equity Capital	11.11	8.64	6.11	-12.81	-21.70
32 Yield on Earning Assets (TEY)	7.28	8.36	8.40	6.67	5.24
33 Cost of Funds / Average Earning Assets	1.74	2.78	3.32	2.60	2.03
34 Yield on Loans	8.05	8.96	8.85	6.97	5.76
35 Yield on Investment Securities (TEY)	3.81	4.88	5.08	5.17	4.74
36 Tax-Exempt Interest Income (Sec. & Loans)	59	128	109	99	75
37 Realized Gains (Losses) on Sec Total	-1	0	0	-665	23
38 Rates on Interest Bearing Deposits	2.39	3.73	4.23	3.16	2.31
39 Net Interest Margin (TEY)	5.53	5.59	5.08	4.07	3.21
40 Service Charges / Transaction Deposits	0.49	0.61	0.70	1.11	1.25
41 Noninterest Income / Avg. Assets	0.89	1.07	0.46	0.41	0.16
42 Noninterest Expense Total / Avg Assts	3.94	4.31	3.60	3.37	3.25
43 Deposits / FTE Employee	2,807	3,345	3,158	3,538	4,001
44 Loans & Deposits / FTE Employee	5,325	6,693	6,427	7,122	7,335
45 Operating Income (TEY) / FTE employee	174	238	196	182	144
46 Non-Margin Revenue Mix	14.67	16.88	8.77	9.88	5.16
47 Overhead / Oper Income (Efficiency Ratio)	64.80	68.17	69.08	80.86	106.21
48 Op Inc. bef. Tax & Extraordinary Items	2,378	2,539	2,085	-3,351	-3,557
49 Effective Tax Rate	31.20	36.35	39.14	18.62	11.50
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	0.70	6.34	10.52	47.44	75.91
52 LLR / Non-Performing Loans	1,071.64	134.80	89.53	42.44	39.53
53 Non-Performing loans / Total loans	0.10	0.81	1.39	4.84	6.14
54 Provision for Credit Losses	371	730	555	4,128	3,256
55 LLR / Total Loans	1.08	1.09	1.24	2.05	2.43
56 Net Charge Offs / Avg. Loans & Leases	0.03	0.28	0.11	1.86	2.64
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.83	11.95	17.68	28.88	20.15
58 \$100,000 Time Deposits / Domestic Dep.	17.29	25.00	27.15	26.07	32.38
59 Public Funds to Total Deposits	1.14	0.50	1.04	2.44	1.67
60 Time Dep to Total Deposits	28.45	38.12	44.49	54.38	52.48
61 Net Non-Core Funding Dependence	9.26	25.46	32.64	45.53	35.22
62 Reliance on Wholesale Funds	8.18	16.74	26.40	37.77	25.66
63 Liquid Assets / Total Assets	14.65	7.82	7.73	7.87	11.65
64 Long-Term Assets / Total Assets	8.17	10.35	9.07	13.81	13.55
65 Avg Earning assets / Avg Assets	93.71	94.13	93.52	92.45	90.56
66 Avg. Int Earn Assets / Avg. Int Bear Liab	138.97	135.49	128.61	121.87	115.41
67 Non-Interest Bearing Dep / Total Dep	24.10	19.52	16.97	13.63	12.99
68 Pledged Securities / Total Securities	47.91	33.29	41.55	45.34	49.07
69 Sec Fair Market / Sec Amortized Cost	98.55	99.53	100.85	98.41	100.38

Baltimore metro C corp com 17 bk

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	367,878	402,125	415,899	430,832	448,381
2 Securities Book Value	62,516	61,482	59,618	54,650	63,559
3 Consol Loans and Leases, net of U/D	270,330	288,223	299,746	323,257	324,025
4 Fed Funds (Net) + Int Bearing Bal.	-649	2,390	3,360	4,751	15,351
5 Total Deposits	288,570	308,294	317,104	333,823	364,819
6 Total Borrowed Money (Inc FHLB Adv)	32,445	29,191	36,367	42,369	29,281
7 Avg. Total Assets	348,944	390,716	405,802	423,512	447,555
8 Avg. Total Domestic Loans	254,029	278,852	289,461	308,654	323,190
9 Loan / Deposit Ratio	93.68	93.49	94.53	96.84	88.82
10 Loan / Asset Ratio	73.48	71.67	72.07	75.03	72.27
<b>SECURITIES</b>					
11 % AFS	79.53	90.30	90.40	90.26	92.82
12 Sec % TSY	2.25	1.25	1.09	0.52	0.43
13 Sec % AGY	39.43	33.56	26.56	17.98	16.03
14 Sec % MUNI	9.38	10.27	9.89	11.33	9.53
15 Sec % MBS	31.69	32.03	35.36	37.56	38.13
16 Sec % CMO	10.24	15.44	19.66	23.54	27.37
17 Sec % Other	7.01	7.45	7.44	9.07	8.51
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.01	0.01	0.01	0.01	0.01
19 Commercial & Ind / Total Loans	15.46	15.33	15.22	14.89	14.87
20 Consumer / Total Loans	4.13	3.75	3.35	2.88	2.73
21 Real Estate / Total Loans	79.67	79.99	80.67	80.83	81.09
22 Other	0.73	0.92	0.75	1.39	1.30
<b>CAPITAL</b>					
23 Total Equity Capital	31,142	47,829	48,205	40,888	43,350
24 Tier 1 Capital	31,300	35,371	35,492	32,988	34,993
25 Total Risk-Based Capital	34,773	39,184	39,426	37,405	39,445
26 Risk Based Capital / RBA	12.50	12.98	12.53	11.18	11.57
27 Leverage Ratio	8.59	9.06	8.92	7.80	7.83
28 Dividends / Net Income Before Extra	44.42	34.84	131.56	-28.82	-10.56
<b>PROFITABILITY</b>					
29 Net Income (Loss)	3,438	3,420	1,912	-7,177	-3,503
30 Return on Average Assets	0.99	0.88	0.47	-1.69	-1.04
31 Return on Avg. Equity Capital	11.59	7.77	3.98	-15.39	-11.28
32 Yield on Earning Assets (TEY)	6.42	7.19	7.34	6.18	5.13
33 Cost of Funds / Average Earning Assets	2.05	2.78	3.21	2.62	2.07
34 Yield on Loans	7.07	7.84	7.91	6.55	5.55
35 Yield on Investment Securities (TEY)	4.15	4.66	5.10	5.17	4.67
36 Tax-Exempt Interest Income (Sec. & Loans)	324	348	347	326	209
37 Realized Gains (Losses) on Sec Total	14	-169	10	-417	113
38 Rates on Interest Bearing Deposits	2.26	3.04	3.65	3.04	2.33
39 Net Interest Margin (TEY)	4.36	4.41	4.14	3.57	3.05
40 Service Charges / Transaction Deposits	1.93	2.10	2.36	2.67	2.26
41 Noninterest Income / Avg. Assets	1.02	0.86	0.66	0.64	0.71
42 Noninterest Expense Total / Avg Assts	3.44	3.41	3.37	4.60	3.24
43 Deposits / FTE Employee	2,309	2,284	2,497	2,608	2,850
44 Loans & Deposits / FTE Employee	4,465	4,407	4,859	5,148	5,369
45 Operating Income (TEY) / FTE employee	143	142	141	129	123
46 Non-Margin Revenue Mix	19.87	17.62	14.99	16.46	20.13
47 Overhead / Oper Income (Efficiency Ratio)	66.83	69.52	76.21	118.37	92.10
48 Op Inc. bef. Tax & Extraordinary Items	5,205	5,160	2,525	-8,753	-4,883
49 Effective Tax Rate	33.95	33.72	24.28	18.01	28.26
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.13	8.22	15.67	32.61	41.44
52 LLR / Non-Performing Loans	241.93	89.76	61.60	47.25	44.36
53 Non-Performing loans / Total loans	0.51	1.34	2.03	3.76	5.19
54 Provision for Credit Losses	603	339	1,591	5,151	5,829
55 LLR / Total Loans	1.22	1.20	1.25	1.78	2.30
56 Net Charge Offs / Avg. Loans & Leases	0.08	0.07	0.44	1.02	1.64
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	2.45	3.17	4.59	7.55	5.13
58 \$100,000 Time Deposits / Domestic Dep.	12.94	15.54	16.68	18.24	24.84
59 Public Funds to Total Deposits	1.47	1.27	1.80	1.95	2.13
60 Time Dep to Total Deposits	41.94	45.73	46.50	53.49	58.64
61 Net Non-Core Funding Dependence	22.12	22.00	25.26	30.72	30.44
62 Reliance on Wholesale Funds	15.67	14.93	16.90	19.97	13.81
63 Liquid Assets / Total Assets	7.42	7.72	7.43	6.35	7.47
64 Long-Term Assets / Total Assets	18.94	19.02	22.07	23.79	24.28
65 Avg Earning assets / Avg Assets	94.49	91.61	90.79	91.03	92.02
66 Avg. Int Earn Assets / Avg. Int Bear Liab	122.34	118.90	117.32	115.18	112.20
67 Non-Interest Bearing Dep / Total Dep	16.98	14.86	12.18	12.66	14.43
68 Pledged Securities / Total Securities	51.89	33.97	26.31	51.67	39.67
69 Sec Fair Market / Sec Amortized Cost	98.16	98.87	99.65	98.58	100.37

Dallas C corp comm 34 bk

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	406,278	453,221	441,582	463,879	526,998
2 Securities Book Value	66,212	58,787	61,757	57,682	59,410
3 Consol Loans and Leases, net of U/D	249,997	298,613	311,658	353,701	363,921
4 Fed Funds (Net) + Int Bearing Bal.	40,531	39,727	9,519	-5,879	42,842
5 Total Deposits	342,011	383,241	348,251	351,439	407,591
6 Total Borrowed Money (Inc FHLB Adv)	5,632	2,114	15,216	32,796	32,917
7 Avg. Total Assets	363,016	410,434	404,218	431,402	495,663
8 Avg. Total Domestic Loans	218,587	267,233	279,946	317,962	359,529
9 Loan / Deposit Ratio	73.10	77.92	89.49	100.64	89.29
10 Loan / Asset Ratio	61.53	65.89	70.58	76.25	69.06
<b>SECURITIES</b>					
11 % AFS	74.27	74.25	81.33	81.85	79.71
12 Sec % TSY	28.02	28.64	23.32	21.34	20.46
13 Sec % AGY	19.67	20.18	10.30	7.87	7.08
14 Sec % MUNI	7.72	9.19	8.67	9.47	10.62
15 Sec % MBS	37.26	34.60	31.47	38.91	32.10
16 Sec % CMO	3.20	3.60	23.75	19.82	25.38
17 Sec % Other	4.13	3.79	2.49	2.59	4.36
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.16	0.10	0.09	0.05	0.09
19 Commercial & Ind / Total Loans	39.27	39.46	38.76	37.22	35.59
20 Consumer / Total Loans	3.61	3.14	2.98	3.24	2.92
21 Real Estate / Total Loans	55.32	55.65	53.95	55.24	56.62
22 Other	1.64	1.65	4.22	4.25	4.78
<b>CAPITAL</b>					
23 Total Equity Capital	41,622	47,546	54,542	55,328	58,146
24 Tier 1 Capital	34,549	40,606	43,939	45,716	48,120
25 Total Risk-Based Capital	37,181	43,540	47,212	50,000	53,113
26 Risk Based Capital / RBA	12.67	12.60	12.99	12.76	12.88
27 Leverage Ratio	9.20	9.48	10.52	10.31	9.54
28 Dividends / Net Income Before Extra	7.60	23.66	7.38	50.82	29.74
<b>PROFITABILITY</b>					
29 Net Income (Loss)	3,512	4,178	3,558	1,295	225
30 Return on Average Assets	0.97	1.02	0.88	0.30	0.06
31 Return on Avg. Equity Capital	9.07	9.82	7.28	2.40	0.53
32 Yield on Earning Assets (TEY)	6.03	7.21	7.33	5.82	4.70
33 Cost of Funds / Average Earning Assets	1.95	2.96	3.20	2.11	1.28
34 Yield on Loans	7.08	8.32	8.15	6.19	5.16
35 Yield on Investment Securities (TEY)	3.87	3.70	4.55	4.90	4.70
36 Tax-Exempt Interest Income (Sec. & Loans)	166	191	189	194	171
37 Realized Gains (Losses) on Sec Total	9	-3	8	76	117
38 Rates on Interest Bearing Deposits	2.39	3.58	3.80	2.50	1.55
39 Net Interest Margin (TEY)	4.08	4.25	4.13	3.72	3.42
40 Service Charges / Transaction Deposits	1.32	1.38	1.67	2.78	2.83
41 Noninterest Income / Avg. Assets	0.97	0.81	0.60	0.55	0.54
42 Noninterest Expense Total / Avg Assts	3.10	3.00	2.75	2.85	2.86
43 Deposits / FTE Employee	3,758	4,355	4,582	4,814	5,363
44 Loans & Deposits / FTE Employee	6,530	7,742	8,676	9,663	10,120
45 Operating Income (TEY) / FTE employee	189	220	234	235	242
46 Non-Margin Revenue Mix	20.62	17.11	13.62	13.80	14.62
47 Overhead / Oper Income (Efficiency Ratio)	65.69	63.68	62.61	71.79	76.91
48 Op Inc. bef. Tax & Extraordinary Items	5,242	6,120	5,430	2,127	462
49 Effective Tax Rate	33.00	31.75	34.14	38.46	48.27
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	3.04	3.37	6.14	12.13	17.14
52 LLR / Non-Performing Loans	248.16	227.03	114.57	100.49	85.58
53 Non-Performing loans / Total loans	0.44	0.43	0.92	1.32	1.95
54 Provision for Credit Losses	572	809	1,135	2,684	2,763
55 LLR / Total Loans	1.08	0.99	1.06	1.33	1.67
56 Net Charge Offs / Avg. Loans & Leases	0.15	0.16	0.12	0.33	0.50
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.34	3.17	3.34	11.11	6.80
58 \$100,000 Time Deposits / Domestic Dep.	22.68	23.24	21.80	21.27	26.01
59 Public Funds to Total Deposits	3.25	2.86	2.77	2.90	2.81
60 Time Dep to Total Deposits	31.90	32.68	32.23	39.42	36.12
61 Net Non-Core Funding Dependence	16.66	19.45	27.35	36.25	24.30
62 Reliance on Wholesale Funds	15.45	15.98	20.23	26.68	21.05
63 Liquid Assets / Total Assets	19.63	18.51	11.94	7.32	15.59
64 Long-Term Assets / Total Assets	9.31	8.16	10.67	10.23	10.25
65 Avg Earning assets / Avg Assets	91.95	91.95	91.99	92.11	92.72
66 Avg. Int Earn Assets / Avg. Int Bear Liab	126.01	123.44	120.82	116.80	112.32
67 Non-Interest Bearing Dep / Total Dep	22.46	20.17	15.76	15.12	14.68
68 Pledged Securities / Total Securities	35.32	39.42	25.36	41.89	43.40
69 Sec Fair Market / Sec Amortized Cost	98.41	98.82	100.54	98.65	100.06

DC metro C corp comm 27 bks

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	443,163	499,799	483,468	547,659	591,926
2 Securities Book Value	90,434	93,085	78,145	80,509	106,805
3 Consol Loans and Leases, net of U/D	310,398	358,075	358,437	419,016	431,419
4 Fed Funds (Net) + Int Bearing Bal.	-7,530	-4,473	-15,967	-10,770	-1,266
5 Total Deposits	343,777	394,242	362,905	411,931	461,855
6 Total Borrowed Money (Inc FHLB Adv)	22,242	24,930	35,398	45,945	41,856
7 Avg. Total Assets	403,833	452,008	456,124	508,405	569,518
8 Avg. Total Domestic Loans	275,803	319,684	329,014	384,273	425,018
9 Loan / Deposit Ratio	90.29	90.83	98.77	101.72	93.41
10 Loan / Asset Ratio	70.04	71.64	74.14	76.51	72.88
<b>SECURITIES</b>					
11 % AFS	73.89	77.72	79.50	82.21	87.54
12 Sec % TSY	1.17	1.60	1.40	0.69	0.39
13 Sec % AGY	48.43	48.18	42.27	30.40	30.07
14 Sec % MUNI	16.75	16.84	17.95	15.93	15.61
15 Sec % MBS	18.68	19.68	26.06	38.50	35.40
16 Sec % CMO	12.38	11.50	9.00	11.09	15.05
17 Sec % Other	2.59	2.20	3.32	3.39	3.48
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.01	0.00	0.00	0.00	0.00
19 Commercial & Ind / Total Loans	11.99	13.48	14.44	15.15	14.04
20 Consumer / Total Loans	2.45	2.06	1.71	1.80	1.87
21 Real Estate / Total Loans	85.14	83.97	83.30	82.58	83.70
22 Other	0.41	0.49	0.55	0.47	0.39
<b>CAPITAL</b>					
23 Total Equity Capital	42,993	47,667	49,054	59,487	60,124
24 Tier 1 Capital	41,695	45,486	44,023	55,099	55,182
25 Total Risk-Based Capital	48,277	52,603	50,896	61,641	62,254
26 Risk Based Capital / RBA	14.69	13.78	12.98	13.74	13.17
27 Leverage Ratio	9.71	9.52	9.42	10.39	9.52
28 Dividends / Net Income Before Extra	10.86	20.13	113.24	305.09	-32.40
<b>PROFITABILITY</b>					
29 Net Income (Loss)	3,833	4,016	2,159	363	-1,474
30 Return on Average Assets	0.95	0.89	0.47	0.07	-0.35
31 Return on Avg. Equity Capital	9.85	9.08	4.62	0.70	-3.27
32 Yield on Earning Assets (TEY)	5.89	6.85	6.98	6.08	5.27
33 Cost of Funds / Average Earning Assets	1.83	2.83	3.28	2.55	1.88
34 Yield on Loans	6.52	7.48	7.51	6.38	5.65
35 Yield on Investment Securities (TEY)	4.35	4.81	5.12	5.15	4.49
36 Tax-Exempt Interest Income (Sec. & Loans)	718	699	654	583	401
37 Realized Gains (Losses) on Sec Total	44	-24	-66	19	173
38 Rates on Interest Bearing Deposits	2.14	3.30	3.78	2.97	2.18
39 Net Interest Margin (TEY)	4.06	4.01	3.69	3.53	3.40
40 Service Charges / Transaction Deposits	1.13	1.34	1.95	1.95	1.67
41 Noninterest Income / Avg. Assets	1.43	1.00	0.77	0.66	0.61
42 Noninterest Expense Total / Avg Assts	3.57	3.19	3.11	3.00	2.85
43 Deposits / FTE Employee	3,042	3,341	3,593	4,039	4,528
44 Loans & Deposits / FTE Employee	5,769	6,394	7,145	8,158	8,745
45 Operating Income (TEY) / FTE employee	188	184	191	199	214
46 Non-Margin Revenue Mix	27.19	20.74	18.09	16.60	16.04
47 Overhead / Oper Income (Efficiency Ratio)	67.76	66.53	73.41	75.42	74.46
48 Op Inc. bef. Tax & Extraordinary Items	5,732	6,196	3,740	781	-2,283
49 Effective Tax Rate	33.15	33.18	33.90	78.75	33.99
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	0.96	2.30	8.59	18.90	24.78
52 LLR / Non-Performing Loans	743.55	338.07	98.58	60.98	61.70
53 Non-Performing loans / Total loans	0.14	0.32	1.15	2.58	3.29
54 Provision for Credit Losses	827	721	1,050	3,946	6,452
55 LLR / Total Loans	1.06	1.08	1.14	1.57	2.03
56 Net Charge Offs / Avg. Loans & Leases	0.03	0.02	0.12	0.41	1.34
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	3.23	4.75	7.14	15.24	11.42
58 \$100,000 Time Deposits / Domestic Dep.	20.28	21.92	21.62	21.73	23.75
59 Public Funds to Total Deposits	1.19	1.46	2.46	2.61	2.89
60 Time Dep to Total Deposits	40.79	45.51	46.12	52.54	46.60
61 Net Non-Core Funding Dependence	24.77	27.33	33.53	39.58	34.14
62 Reliance on Wholesale Funds	14.83	15.10	21.12	27.59	22.36
63 Liquid Assets / Total Assets	8.48	8.09	7.14	5.53	5.70
64 Long-Term Assets / Total Assets	18.01	19.21	21.15	24.54	23.99
65 Avg Earning assets / Avg Assets	94.62	94.75	93.99	94.05	94.78
66 Avg. Int Earn Assets / Avg. Int Bear Liab	125.67	122.84	118.39	117.55	119.55
67 Non-Interest Bearing Dep / Total Dep	16.33	14.45	12.86	11.43	12.30
68 Pledged Securities / Total Securities	58.45	64.92	69.62	72.50	56.13
69 Sec Fair Market / Sec Amortized Cost	98.87	99.36	100.45	99.12	100.83

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	206,879	218,274	228,484	244,660	264,093
2 Securities Book Value	33,921	33,673	34,165	34,235	41,848
3 Consol Loans and Leases, net of U/D	147,902	157,199	170,395	180,247	186,265
4 Fed Funds (Net) + Int Bearing Bal.	5,763	7,969	2,019	8,315	11,295
5 Total Deposits	171,538	177,288	179,700	197,148	218,387
6 Total Borrowed Money (Inc FHLB Adv)	7,427	9,243	14,237	15,753	14,082
7 Avg. Total Assets	188,437	201,377	218,194	234,078	257,944
8 Avg. Total Domestic Loans	130,785	142,546	158,507	173,609	183,051
9 Loan / Deposit Ratio	86.22	88.67	94.82	91.43	85.29
10 Loan / Asset Ratio	71.49	72.02	74.58	73.67	70.53
<b>SECURITIES</b>					
11 % AFS	86.24	86.78	86.16	82.28	87.14
12 Sec % TSY	3.66	1.48	0.43	1.03	1.84
13 Sec % AGY	44.18	44.80	40.55	31.04	36.24
14 Sec % MUNI	7.12	9.32	11.46	10.47	8.67
15 Sec % MBS	26.46	26.48	27.63	36.07	36.13
16 Sec % CMO	13.43	13.28	15.27	16.81	12.32
17 Sec % Other	5.15	4.64	4.66	4.58	4.80
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.26	0.13	0.13	0.17	0.15
19 Commercial & Ind / Total Loans	12.14	11.72	11.83	11.55	10.56
20 Consumer / Total Loans	3.11	2.78	2.45	2.18	2.77
21 Real Estate / Total Loans	82.64	83.96	84.47	85.01	85.47
22 Other	1.85	1.41	1.12	1.09	1.05
<b>CAPITAL</b>					
23 Total Equity Capital	19,842	24,101	25,893	25,288	24,847
24 Tier 1 Capital	19,733	23,342	24,535	24,151	22,915
25 Total Risk-Based Capital	21,739	25,565	26,890	26,806	25,582
26 Risk Based Capital / RBA	14.03	15.29	14.82	14.01	12.80
27 Leverage Ratio	9.82	11.02	10.96	10.12	8.75
28 Dividends / Net Income Before Extra	12.52	17.71	36.54	-13.87	-2.32
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,782	1,692	1,008	-1,517	-2,619
30 Return on Average Assets	0.95	0.84	0.46	-0.65	-1.35
31 Return on Avg. Equity Capital	9.72	7.59	4.02	-5.87	-13.91
32 Yield on Earning Assets (TEY)	6.15	7.09	7.33	6.24	5.18
33 Cost of Funds / Average Earning Assets	1.92	2.89	3.46	2.80	2.18
34 Yield on Loans	6.99	7.91	7.98	6.69	5.76
35 Yield on Investment Securities (TEY)	3.74	4.37	4.96	5.09	4.30
36 Tax-Exempt Interest Income (Sec. & Loans)	77	101	158	169	127
37 Realized Gains (Losses) on Sec Total	-10	-1	12	-286	38
38 Rates on Interest Bearing Deposits	2.38	3.55	4.15	3.29	2.45
39 Net Interest Margin (TEY)	4.23	4.20	3.87	3.44	3.00
40 Service Charges / Transaction Deposits	1.25	1.68	1.96	1.87	1.52
41 Noninterest Income / Avg. Assets	0.70	0.59	0.52	0.45	0.38
42 Noninterest Expense Total / Avg Assts	2.96	3.05	3.07	3.28	3.05
43 Deposits / FTE Employee	3,063	3,166	3,153	3,585	4,044
44 Loans & Deposits / FTE Employee	5,714	5,989	6,145	6,842	7,529
45 Operating Income (TEY) / FTE employee	157	164	159	155	151
46 Non-Margin Revenue Mix	15.03	13.09	12.47	12.24	12.03
47 Overhead / Oper Income (Efficiency Ratio)	63.52	67.03	74.05	89.79	96.91
48 Op Inc. bef. Tax & Extraordinary Items	2,710	2,569	1,552	-1,934	-3,617
49 Effective Tax Rate	34.28	34.14	35.05	21.30	27.59
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	2.80	4.13	10.62	31.13	51.74
52 LLR / Non-Performing Loans	310.42	201.63	82.85	42.28	34.63
53 Non-Performing loans / Total loans	0.39	0.60	1.52	4.07	6.55
54 Provision for Credit Losses	452	401	742	2,446	3,785
55 LLR / Total Loans	1.21	1.22	1.26	1.72	2.27
56 Net Charge Offs / Avg. Loans & Leases	0.07	0.07	0.26	0.82	1.99
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.37	5.74	6.90	10.87	8.30
58 \$100,000 Time Deposits / Domestic Dep.	22.94	25.76	27.22	26.78	27.23
59 Public Funds to Total Deposits	1.62	1.84	2.42	3.72	3.07
60 Time Dep to Total Deposits	42.91	47.92	52.49	57.48	53.22
61 Net Non-Core Funding Dependence	22.12	25.65	32.98	36.62	32.16
62 Reliance on Wholesale Funds	12.18	13.62	17.17	19.89	16.26
63 Liquid Assets / Total Assets	11.02	10.75	7.47	8.20	9.41
64 Long-Term Assets / Total Assets	13.09	13.81	16.17	19.24	20.61
65 Avg Earning assets / Avg Assets	93.79	93.99	93.94	93.20	92.48
66 Avg. Int Earn Assets / Avg. Int Bear Liab	128.24	125.89	121.65	118.88	114.31
67 Non-Interest Bearing Dep / Total Dep	19.47	16.50	12.67	11.69	13.46
68 Pledged Securities / Total Securities	33.07	33.33	36.27	41.50	37.05
69 Sec Fair Market / Sec Amortized Cost	98.14	98.98	99.60	98.95	100.21

# 3 The Baker Group Financial Highlights

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	161,334	170,142	180,218	189,461	193,287
2 Securities Book Value	37,691	36,851	36,860	40,842	44,095
3 Consol Loans and Leases, net of U/D	108,265	116,256	123,608	128,158	125,699
4 Fed Funds (Net) + Int Bearing Bal.	-1,181	250	1,087	957	5,241
5 Total Deposits	129,588	138,039	146,281	151,271	156,030
6 Total Borrowed Money (Inc FHLB Adv)	10,168	9,630	10,030	12,814	11,484
7 Avg. Total Assets	157,047	164,228	173,257	182,954	190,375
8 Avg. Total Domestic Loans	103,005	111,859	119,246	124,179	125,407
9 Loan / Deposit Ratio	83.55	84.22	84.50	84.72	80.56
10 Loan / Asset Ratio	67.11	68.33	68.59	67.64	65.03
<b>SECURITIES</b>					
11 % AFS	93.15	95.93	96.22	96.29	96.03
12 Sec % TSY	5.41	5.82	3.83	2.75	2.44
13 Sec % AGY	37.67	37.61	36.25	27.38	26.98
14 Sec % MUNI	33.28	34.04	35.31	36.63	40.35
15 Sec % MBS	11.01	10.02	9.50	14.83	12.52
16 Sec % CMO	8.90	8.87	10.98	14.78	15.63
17 Sec % Other	3.73	3.64	4.13	3.63	2.08
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	14.56	14.67	15.24	15.82	15.48
19 Commercial & Ind / Total Loans	16.00	16.29	16.25	15.71	15.69
20 Consumer / Total Loans	5.36	4.92	4.39	4.03	3.95
21 Real Estate / Total Loans	61.85	62.12	62.11	62.31	62.90
22 Other	2.23	2.00	2.01	2.13	1.98
<b>CAPITAL</b>					
23 Total Equity Capital	16,020	16,932	17,978	18,698	19,820
24 Tier 1 Capital	15,143	15,967	16,721	17,222	17,879
25 Total Risk-Based Capital	16,381	17,270	18,012	18,670	19,396
26 Risk Based Capital / RBA	13.85	13.68	13.34	13.40	13.97
27 Leverage Ratio	9.53	9.60	9.46	9.33	9.42
28 Dividends / Net Income Before Extra	66.66	61.30	68.35	67.27	48.08
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,483	1,490	1,478	1,351	927
30 Return on Average Assets	0.94	0.91	0.85	0.74	0.65
31 Return on Avg. Equity Capital	9.37	9.07	8.48	7.36	6.46
32 Yield on Earning Assets (TEY)	5.94	6.54	6.90	6.27	5.67
33 Cost of Funds / Average Earning Assets	2.21	2.97	3.33	2.56	1.89
34 Yield on Loans	6.60	7.15	7.44	6.75	6.23
35 Yield on Investment Securities (TEY)	4.34	4.76	5.23	5.28	5.00
36 Tax-Exempt Interest Income (Sec. & Loans)	560	560	567	609	508
37 Realized Gains (Losses) on Sec Total	-35	-48	-12	-152	73
38 Rates on Interest Bearing Deposits	2.39	3.30	3.79	2.88	2.05
39 Net Interest Margin (TEY)	3.73	3.57	3.56	3.71	3.78
40 Service Charges / Transaction Deposits	1.43	1.51	1.48	1.39	1.30
41 Noninterest Income / Avg. Assets	0.67	0.69	0.70	0.71	0.68
42 Noninterest Expense Total / Avg Assts	2.53	2.49	2.51	2.52	2.59
43 Deposits / FTE Employee	2,945	3,068	3,251	3,289	3,467
44 Loans & Deposits / FTE Employee	5,356	5,711	5,977	6,106	6,265
45 Operating Income (TEY) / FTE employee	146	149	154	166	178
46 Non-Margin Revenue Mix	16.14	17.14	17.48	17.09	16.12
47 Overhead / Oper Income (Efficiency Ratio)	61.15	61.85	62.27	60.51	61.64
48 Op Inc. bef. Tax & Extraordinary Items	2,039	2,059	2,064	1,836	1,213
49 Effective Tax Rate	27.27	27.68	28.44	26.47	23.66
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.37	4.82	7.44	13.60	17.51
52 LLR / Non-Performing Loans	218.78	193.58	117.35	73.38	61.79
53 Non-Performing loans / Total loans	0.55	0.59	0.91	1.68	2.33
54 Provision for Credit Losses	182	156	293	730	924
55 LLR / Total Loans	1.20	1.15	1.06	1.23	1.44
56 Net Charge Offs / Avg. Loans & Leases	0.15	0.11	0.25	0.38	0.74
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	0.94	1.52	1.05	1.23	1.63
58 \$100,000 Time Deposits / Domestic Dep.	13.33	15.28	16.00	16.60	16.46
59 Public Funds to Total Deposits	9.79	10.54	10.09	10.14	11.09
60 Time Dep to Total Deposits	47.35	50.33	50.41	49.29	47.74
61 Net Non-Core Funding Dependence	16.76	17.17	17.79	20.80	17.60
62 Reliance on Wholesale Funds	11.05	10.57	10.00	11.83	10.84
63 Liquid Assets / Total Assets	9.10	9.61	9.92	8.62	9.82
64 Long-Term Assets / Total Assets	17.03	16.14	16.54	18.64	18.86
65 Avg Earning assets / Avg Assets	93.14	93.51	93.30	92.99	93.12
66 Avg. Int Earn Assets / Avg. Int Bear Liab	116.78	116.51	117.45	117.26	116.32
67 Non-Interest Bearing Dep / Total Dep	12.95	12.87	13.33	13.24	11.88
68 Pledged Securities / Total Securities	36.19	38.36	38.52	37.03	33.16
69 Sec Fair Market / Sec Amortized Cost	99.05	99.54	100.49	100.62	102.26

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	148,740	158,681	168,115	176,648	180,890
2 Securities Book Value	32,250	31,564	32,648	34,745	37,591
3 Consol Loans and Leases, net of U/D	103,664	112,738	120,319	126,087	124,382
4 Fed Funds (Net) + Int Bearing Bal.	948	1,830	726	1,415	4,832
5 Total Deposits	120,670	129,552	136,098	142,110	146,648
6 Total Borrowed Money (Inc FHLB Adv)	10,922	10,693	11,689	13,859	12,575
7 Avg. Total Assets	143,494	152,465	162,094	172,321	179,141
8 Avg. Total Domestic Loans	98,280	108,216	116,194	122,404	124,095
9 Loan / Deposit Ratio	85.91	87.02	88.41	88.72	84.82
10 Loan / Asset Ratio	69.69	71.05	71.57	71.38	68.76
<b>SECURITIES</b>					
11 % AFS	96.69	97.28	97.27	97.51	97.70
12 Sec % TSY	1.67	1.29	1.08	0.91	1.48
13 Sec % AGY	38.61	41.39	38.21	31.45	29.96
14 Sec % MUNI	36.17	36.61	37.42	37.74	40.65
15 Sec % MBS	12.87	11.50	12.27	15.99	14.38
16 Sec % CMO	6.30	5.82	7.97	9.69	9.34
17 Sec % Other	4.38	3.39	3.05	4.22	4.19
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	16.48	16.79	17.63	17.60	17.99
19 Commercial & Ind / Total Loans	16.88	17.22	16.87	16.79	16.29
20 Consumer / Total Loans	5.57	5.16	4.87	4.49	4.37
21 Real Estate / Total Loans	59.74	59.31	59.12	59.60	59.78
22 Other	1.33	1.52	1.51	1.52	1.57
<b>CAPITAL</b>					
23 Total Equity Capital	14,143	15,131	16,098	16,578	17,899
24 Tier 1 Capital	13,814	14,636	15,177	15,712	16,385
25 Total Risk-Based Capital	14,991	15,904	16,509	17,147	17,894
26 Risk Based Capital / RBA	13.53	13.24	12.80	12.59	13.09
27 Leverage Ratio	9.44	9.36	9.18	9.02	9.12
28 Dividends / Net Income Before Extra	71.25	70.82	73.33	75.82	66.08
<b>PROFITABILITY</b>					
29 Net Income (Loss)	2,004	1,933	1,942	1,858	1,125
30 Return on Average Assets	1.40	1.27	1.20	1.08	0.84
31 Return on Avg. Equity Capital	14.30	13.32	12.58	11.42	8.80
32 Yield on Earning Assets (TEY)	6.08	6.68	6.97	6.39	5.78
33 Cost of Funds / Average Earning Assets	2.19	2.98	3.36	2.68	2.04
34 Yield on Loans	6.63	7.19	7.44	6.79	6.26
35 Yield on Investment Securities (TEY)	4.59	4.97	5.29	5.37	5.04
36 Tax-Exempt Interest Income (Sec. & Loans)	481	511	516	557	452
37 Realized Gains (Losses) on Sec Total	-3	-20	-10	-52	31
38 Rates on Interest Bearing Deposits	2.39	3.32	3.82	3.01	2.21
39 Net Interest Margin (TEY)	3.88	3.70	3.61	3.70	3.74
40 Service Charges / Transaction Deposits	1.35	1.50	1.48	1.32	1.27
41 Noninterest Income / Avg. Assets	0.67	0.69	0.69	0.69	0.67
42 Noninterest Expense Total / Avg Assts	2.50	2.48	2.46	2.47	2.56
43 Deposits / FTE Employee	3,017	3,160	3,240	3,384	3,492
44 Loans & Deposits / FTE Employee	5,561	5,936	6,107	6,364	6,404
45 Operating Income (TEY) / FTE employee	153	156	158	170	176
46 Non-Margin Revenue Mix	15.57	16.53	16.97	16.62	16.08
47 Overhead / Oper Income (Efficiency Ratio)	58.00	59.42	60.09	59.25	61.30
48 Op Inc. bef. Tax & Extraordinary Items	2,179	2,075	2,075	1,965	1,190
49 Effective Tax Rate	8.03	6.84	6.41	5.34	5.38
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	4.56	5.23	7.59	13.38	18.58
52 LLR / Non-Performing Loans	215.95	184.88	127.75	78.67	68.07
53 Non-Performing loans / Total loans	0.56	0.64	0.92	1.55	2.12
54 Provision for Credit Losses	174	228	302	630	785
55 LLR / Total Loans	1.20	1.18	1.17	1.22	1.44
56 Net Charge Offs / Avg. Loans & Leases	0.11	0.13	0.20	0.41	0.57
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	2.33	3.47	3.42	3.14	3.02
58 \$100,000 Time Deposits / Domestic Dep.	13.39	15.85	15.68	15.76	15.73
59 Public Funds to Total Deposits	9.05	9.02	8.61	9.21	9.74
60 Time Dep to Total Deposits	49.17	52.13	52.33	50.34	48.72
61 Net Non-Core Funding Dependence	18.16	19.43	20.90	22.35	19.06
62 Reliance on Wholesale Funds	11.85	12.19	12.80	13.40	12.13
63 Liquid Assets / Total Assets	7.19	7.46	7.09	6.48	7.94
64 Long-Term Assets / Total Assets	18.06	17.08	17.93	19.09	19.83
65 Avg Earning assets / Avg Assets	93.77	93.99	94.08	93.76	93.49
66 Avg. Int Earn Assets / Avg. Int Bear Liab	116.81	116.23	117.23	117.50	115.84
67 Non-Interest Bearing Dep / Total Dep	12.91	12.44	13.16	13.36	12.43
68 Pledged Securities / Total Securities	28.99	31.06	29.68	27.84	26.67
69 Sec Fair Market / Sec Amortized Cost	98.86	99.39	100.40	100.02	101.88

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	218,587	219,745	228,631	254,268	269,561
2 Securities Book Value	42,238	37,234	33,448	31,160	35,015
3 Consol Loans and Leases, net of U/D	152,612	157,966	173,819	196,755	197,774
4 Fed Funds (Net) + Int Bearing Bal.	2,948	6,517	1,812	2,249	11,682
5 Total Deposits	183,650	185,552	191,365	215,125	231,255
6 Total Borrowed Money (Inc FHLB Adv)	7,294	5,484	6,202	8,267	6,231
7 Avg. Total Assets	205,108	207,541	217,584	242,718	263,916
8 Avg. Total Domestic Loans	139,447	146,982	158,529	186,160	199,586
9 Loan / Deposit Ratio	83.10	85.13	90.83	91.46	85.52
10 Loan / Asset Ratio	69.82	71.89	76.03	77.38	73.37
<b>SECURITIES</b>					
11 % AFS	74.66	77.48	82.51	87.60	87.89
12 Sec % TSY	3.51	2.50	1.39	1.03	4.16
13 Sec % AGY	51.16	52.31	51.23	47.51	45.35
14 Sec % MUNI	18.15	19.30	21.80	20.63	17.67
15 Sec % MBS	19.06	17.85	16.94	18.59	17.54
16 Sec % CMO	3.72	3.92	4.76	5.36	7.17
17 Sec % Other	4.40	4.12	3.88	6.88	8.11
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.01	0.00	0.00	0.01	0.00
19 Commercial & Ind / Total Loans	14.07	14.46	15.37	15.35	15.11
20 Consumer / Total Loans	2.31	2.77	3.46	3.34	3.24
21 Real Estate / Total Loans	82.23	81.66	80.02	80.12	80.53
22 Other	1.38	1.11	1.15	1.18	1.12
<b>CAPITAL</b>					
23 Total Equity Capital	21,480	23,537	24,619	24,369	24,479
24 Tier 1 Capital	20,545	22,343	23,229	23,063	22,770
25 Total Risk-Based Capital	22,159	24,047	25,096	25,609	25,730
26 Risk Based Capital / RBA	13.78	14.28	13.63	12.49	12.50
27 Leverage Ratio	9.59	10.38	10.31	9.20	8.50
28 Dividends / Net Income Before Extra	29.79	32.06	68.17	-828.11	-9.58
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,889	1,802	1,380	-77	-1,203
30 Return on Average Assets	0.92	0.87	0.63	-0.03	-0.61
31 Return on Avg. Equity Capital	9.12	8.15	5.75	-0.31	-6.61
32 Yield on Earning Assets (TEY)	6.26	7.02	7.21	6.19	5.38
33 Cost of Funds / Average Earning Assets	2.13	3.01	3.42	2.77	2.14
34 Yield on Loans	6.96	7.72	7.77	6.53	5.76
35 Yield on Investment Securities (TEY)	4.22	4.67	5.19	5.17	4.59
36 Tax-Exempt Interest Income (Sec. & Loans)	333	299	300	280	183
37 Realized Gains (Losses) on Sec Total	-1	-45	-30	-74	61
38 Rates on Interest Bearing Deposits	2.45	3.53	3.98	3.18	2.38
39 Net Interest Margin (TEY)	4.13	4.01	3.79	3.43	3.24
40 Service Charges / Transaction Deposits	1.26	1.49	1.51	1.56	1.40
41 Noninterest Income / Avg. Assets	0.51	0.52	0.60	0.44	0.39
42 Noninterest Expense Total / Avg Assts	2.73	2.71	2.77	2.64	2.64
43 Deposits / FTE Employee	3,601	3,787	3,827	4,218	4,625
44 Loans & Deposits / FTE Employee	6,653	6,966	7,323	8,044	8,661
45 Operating Income (TEY) / FTE employee	177	180	181	173	181
46 Non-Margin Revenue Mix	11.78	12.26	14.43	11.95	11.60
47 Overhead / Oper Income (Efficiency Ratio)	62.79	63.41	66.88	72.33	77.62
48 Op Inc. bef. Tax & Extraordinary Items	2,839	2,788	2,184	97	-1,440
49 Effective Tax Rate	33.46	35.37	36.81	179.38	16.46
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	3.85	7.83	14.75	34.11	66.72
52 LLR / Non-Performing Loans	209.31	91.28	55.42	35.34	26.79
53 Non-Performing loans / Total loans	0.50	1.18	2.05	4.04	8.47
54 Provision for Credit Losses	324	277	638	2,154	2,920
55 LLR / Total Loans	1.05	1.07	1.13	1.43	2.27
56 Net Charge Offs / Avg. Loans & Leases	0.09	0.05	0.18	0.70	1.18
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	4.24	4.55	6.63	11.18	8.54
58 \$100,000 Time Deposits / Domestic Dep.	21.49	22.85	21.82	22.93	24.46
59 Public Funds to Total Deposits	2.56	2.87	2.86	4.16	3.87
60 Time Dep to Total Deposits	50.87	53.17	55.59	60.13	57.76
61 Net Non-Core Funding Dependence	21.38	20.26	22.89	31.95	27.29
62 Reliance on Wholesale Funds	10.05	8.92	11.59	16.16	12.88
63 Liquid Assets / Total Assets	8.53	9.42	6.79	6.45	10.18
64 Long-Term Assets / Total Assets	18.51	18.14	17.70	18.27	18.11
65 Avg Earning assets / Avg Assets	92.91	93.48	93.61	93.80	92.74
66 Avg. Int Earn Assets / Avg. Int Bear Liab	118.17	118.76	117.59	115.92	112.20
67 Non-Interest Bearing Dep / Total Dep	13.59	11.74	10.84	10.84	10.88
68 Pledged Securities / Total Securities	32.51	37.43	38.75	51.61	47.57
69 Sec Fair Market / Sec Amortized Cost	99.12	99.71	100.53	99.58	100.83

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	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	389,377	381,614	399,433	429,004	424,496
2 Securities Book Value	76,006	72,538	67,208	67,150	69,504
3 Consol Loans and Leases, net of U/D	272,442	271,320	294,910	322,778	295,189
4 Fed Funds (Net) + Int Bearing Bal.	3,228	1,694	-5,759	353	24,458
5 Total Deposits	308,353	303,842	310,061	336,477	342,384
6 Total Borrowed Money (Inc FHLB Adv)	26,873	22,276	29,372	32,403	28,174
7 Avg. Total Assets	374,219	364,235	381,995	416,624	430,085
8 Avg. Total Domestic Loans	266,183	258,396	269,574	312,108	310,182
9 Loan / Deposit Ratio	88.35	89.30	95.11	95.93	86.22
10 Loan / Asset Ratio	69.97	71.10	73.83	75.24	69.54
<b>SECURITIES</b>					
11 % AFS	79.57	79.16	80.19	81.01	82.91
12 Sec % TSY	1.63	0.45	0.32	0.21	0.10
13 Sec % AGY	51.39	51.68	41.50	36.83	34.98
14 Sec % MUNI	13.83	14.23	14.86	15.46	15.32
15 Sec % MBS	22.05	20.80	25.99	29.07	23.55
16 Sec % CMO	10.35	11.86	16.40	18.13	25.15
17 Sec % Other	0.75	0.98	0.93	0.30	0.90
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.53	0.51	0.42	0.51	0.47
19 Commercial & Ind / Total Loans	21.96	19.90	19.15	19.93	17.93
20 Consumer / Total Loans	6.41	4.17	3.66	3.81	4.29
21 Real Estate / Total Loans	66.05	69.39	71.81	71.64	74.39
22 Other	5.05	6.03	4.96	4.11	2.92
<b>CAPITAL</b>					
23 Total Equity Capital	38,406	39,387	41,872	44,052	39,739
24 Tier 1 Capital	37,196	37,905	37,985	40,029	34,930
25 Total Risk-Based Capital	42,112	42,693	43,482	45,526	40,169
26 Risk Based Capital / RBA	13.65	13.72	12.79	12.75	12.17
27 Leverage Ratio	9.64	10.10	9.77	9.49	8.23
28 Dividends / Net Income Before Extra	26.41	49.37	62.24	119.81	-5.98
<b>PROFITABILITY</b>					
29 Net Income (Loss)	4,660	5,238	4,399	635	-5,903
30 Return on Average Assets	1.25	1.44	1.15	0.15	-1.83
31 Return on Avg. Equity Capital	12.70	13.76	11.04	1.47	-18.53
32 Yield on Earning Assets (TEY)	6.45	7.45	7.57	6.31	5.22
33 Cost of Funds / Average Earning Assets	2.24	3.05	3.41	2.68	2.13
34 Yield on Loans	7.03	8.27	8.30	6.67	5.67
35 Yield on Investment Securities (TEY)	4.12	4.62	5.10	5.22	4.94
36 Tax-Exempt Interest Income (Sec. & Loans)	545	558	534	509	383
37 Realized Gains (Losses) on Sec Total	-75	-10	-21	114	360
38 Rates on Interest Bearing Deposits	2.44	3.45	3.91	3.06	2.37
39 Net Interest Margin (TEY)	4.21	4.41	4.16	3.63	3.09
40 Service Charges / Transaction Deposits	2.74	3.01	2.84	2.15	1.92
41 Noninterest Income / Avg. Assets	0.65	0.73	0.75	0.66	0.56
42 Noninterest Expense Total / Avg Assts	2.52	2.45	2.45	2.49	2.73
43 Deposits / FTE Employee	3,084	3,376	3,484	3,781	4,028
44 Loans & Deposits / FTE Employee	5,836	6,366	6,826	7,418	7,530
45 Operating Income (TEY) / FTE employee	176	199	204	193	176
46 Non-Margin Revenue Mix	13.98	14.70	15.98	16.14	16.02
47 Overhead / Oper Income (Efficiency Ratio)	53.81	49.55	51.88	60.60	78.67
48 Op Inc. bef. Tax & Extraordinary Items	7,081	8,075	6,757	854	-7,430
49 Effective Tax Rate	34.19	35.13	34.91	26.93	20.55
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	6.98	7.27	20.68	29.98	62.81
52 LLR / Non-Performing Loans	229.92	162.79	48.17	48.61	39.27
53 Non-Performing loans / Total loans	0.60	0.84	2.78	3.55	7.99
54 Provision for Credit Losses	672	751	1,666	5,773	9,998
55 LLR / Total Loans	1.38	1.37	1.34	1.72	3.14
56 Net Charge Offs / Avg. Loans & Leases	0.34	0.18	0.47	1.35	2.68
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	5.10	8.46	10.41	16.58	12.00
58 \$100,000 Time Deposits / Domestic Dep.	18.28	20.99	15.99	17.48	21.27
59 Public Funds to Total Deposits	5.01	5.72	5.09	4.57	4.38
60 Time Dep to Total Deposits	44.64	46.46	46.38	55.18	55.84
61 Net Non-Core Funding Dependence	22.82	24.63	30.64	36.51	29.88
62 Reliance on Wholesale Funds	15.67	17.54	21.29	26.44	20.96
63 Liquid Assets / Total Assets	9.68	9.63	7.65	6.11	10.62
64 Long-Term Assets / Total Assets	11.10	11.76	13.83	13.38	14.03
65 Avg Earning assets / Avg Assets	95.53	95.67	95.37	94.76	94.23
66 Avg. Int Earn Assets / Avg. Int Bear Liab	116.67	117.64	117.18	116.32	114.35
67 Non-Interest Bearing Dep / Total Dep	14.53	13.42	13.55	12.08	11.89
68 Pledged Securities / Total Securities	54.96	52.88	53.75	55.31	52.02
69 Sec Fair Market / Sec Amortized Cost	98.80	99.29	100.78	101.52	102.11



# The Baker Group Financial Highlights

KS 100-500 C corp comm 40 bks

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	161,407	169,638	182,209	197,899	212,061
2 Securities Book Value	41,328	39,798	41,041	45,145	53,054
3 Consol Loans and Leases, net of U/D	106,564	113,233	121,556	131,662	136,636
4 Fed Funds (Net) + Int Bearing Bal.	489	2,610	3,457	4,117	4,271
5 Total Deposits	130,722	138,168	147,622	159,134	170,384
6 Total Borrowed Money (Inc FHLB Adv)	9,019	8,541	9,212	11,969	12,073
7 Avg. Total Assets	155,568	162,036	172,139	189,915	208,135
8 Avg. Total Domestic Loans	99,699	106,607	114,270	125,946	134,682
9 Loan / Deposit Ratio	81.52	81.95	82.34	82.74	80.19
10 Loan / Asset Ratio	66.02	66.75	66.71	66.53	64.43
<b>SECURITIES</b>					
11 % AFS	90.14	89.42	90.16	90.06	91.34
12 Sec % TSY	4.78	2.69	1.37	1.09	1.14
13 Sec % AGY	44.21	45.31	42.38	36.90	33.66
14 Sec % MUNI	22.47	24.48	26.24	24.98	23.56
15 Sec % MBS	19.49	17.88	19.28	22.08	24.06
16 Sec % CMO	6.87	7.59	8.86	13.99	16.27
17 Sec % Other	2.18	2.05	1.87	0.96	1.31
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	13.11	12.37	12.03	11.27	10.66
19 Commercial & Ind / Total Loans	18.13	19.01	18.55	18.92	17.40
20 Consumer / Total Loans	8.26	7.60	6.74	6.19	5.94
21 Real Estate / Total Loans	58.93	59.60	61.22	62.13	64.41
22 Other	1.57	1.42	1.46	1.49	1.59
<b>CAPITAL</b>					
23 Total Equity Capital	17,691	18,979	20,576	21,556	22,939
24 Tier 1 Capital	16,948	17,901	18,900	19,183	20,427
25 Total Risk-Based Capital	18,511	19,385	20,449	20,998	22,401
26 Risk Based Capital / RBA	15.92	15.61	15.31	14.62	14.89
27 Leverage Ratio	10.74	10.81	10.69	10.00	9.69
28 Dividends / Net Income Before Extra	45.44	51.77	48.95	82.90	49.19
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,632	1,693	1,604	1,034	745
30 Return on Average Assets	1.05	1.04	0.93	0.54	0.48
31 Return on Avg. Equity Capital	9.46	9.28	8.22	4.96	4.51
32 Yield on Earning Assets (TEY)	6.10	6.90	7.22	6.44	5.52
33 Cost of Funds / Average Earning Assets	2.03	2.79	3.20	2.53	1.83
34 Yield on Loans	7.01	7.84	8.10	7.16	6.34
35 Yield on Investment Securities (TEY)	4.08	4.57	4.99	4.97	4.42
36 Tax-Exempt Interest Income (Sec. & Loans)	388	398	420	442	346
37 Realized Gains (Losses) on Sec Total	-11	-5	-3	-17	115
38 Rates on Interest Bearing Deposits	2.35	3.31	3.71	3.00	2.10
39 Net Interest Margin (TEY)	4.07	4.11	4.02	3.91	3.69
40 Service Charges / Transaction Deposits	1.63	1.66	1.67	1.65	1.68
41 Noninterest Income / Avg. Assets	0.72	0.71	0.77	0.73	0.70
42 Noninterest Expense Total / Avg Assts	2.82	2.85	2.92	2.89	2.81
43 Deposits / FTE Employee	2,614	2,607	2,785	2,947	3,098
44 Loans & Deposits / FTE Employee	4,721	4,732	5,046	5,343	5,575
45 Operating Income (TEY) / FTE employee	140	140	147	153	158
46 Non-Margin Revenue Mix	15.88	15.48	17.01	16.58	16.78
47 Overhead / Oper Income (Efficiency Ratio)	62.09	62.26	64.19	65.67	67.26
48 Op Inc. bef. Tax & Extraordinary Items	2,280	2,397	2,288	1,342	1,061
49 Effective Tax Rate	28.42	29.37	29.90	23.40	29.78
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	5.21	4.73	7.47	10.45	18.96
52 LLR / Non-Performing Loans	204.04	243.90	122.48	109.69	63.43
53 Non-Performing loans / Total loans	0.68	0.53	1.03	1.33	2.54
54 Provision for Credit Losses	194	204	317	1,294	1,024
55 LLR / Total Loans	1.39	1.30	1.27	1.46	1.61
56 Net Charge Offs / Avg. Loans & Leases	0.15	0.17	0.18	0.73	0.73
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	2.55	3.76	4.70	4.28	3.64
58 \$100,000 Time Deposits / Domestic Dep.	19.61	21.81	21.85	22.82	23.48
59 Public Funds to Total Deposits	14.48	13.05	13.64	13.17	11.68
60 Time Dep to Total Deposits	52.39	55.24	55.48	53.78	53.43
61 Net Non-Core Funding Dependence	20.09	21.19	22.21	25.08	25.22
62 Reliance on Wholesale Funds	10.65	10.89	12.08	12.88	12.36
63 Liquid Assets / Total Assets	8.79	9.26	10.36	9.06	8.54
64 Long-Term Assets / Total Assets	14.48	15.40	17.06	20.26	23.79
65 Avg Earning assets / Avg Assets	93.85	94.07	93.99	93.74	94.31
66 Avg. Int Earn Assets / Avg. Int Bear Liab	123.03	122.73	119.08	121.75	120.21
67 Non-Interest Bearing Dep / Total Dep	14.60	13.64	12.87	12.15	11.93
68 Pledged Securities / Total Securities	61.92	64.15	65.46	65.66	55.37
69 Sec Fair Market / Sec Amortized Cost	98.83	99.41	100.63	101.14	101.86

# 3 The Baker Group Financial Highlights

NM 100-500 S corp 21 bks

	2005	2006	2007	2008	Sep 2009(YTD)
<b>BALANCE SHEET</b>					
1 Total Assets	141,050	148,902	171,444	183,943	193,021
2 Securities Book Value	42,047	41,869	50,887	52,081	57,618
3 Consol Loans and Leases, net of U/D	76,570	82,274	95,953	105,734	109,229
4 Fed Funds (Net) + Int Bearing Bal.	7,040	9,539	8,610	8,316	7,632
5 Total Deposits	121,022	127,380	145,322	151,650	162,257
6 Total Borrowed Money (Inc FHLB Adv)	3,944	3,664	5,322	9,933	6,140
7 Avg. Total Assets	136,268	145,147	164,807	177,280	188,652
8 Avg. Total Domestic Loans	72,686	79,352	92,079	99,799	106,939
9 Loan / Deposit Ratio	63.27	64.59	66.03	69.72	67.32
10 Loan / Asset Ratio	54.29	55.25	55.97	57.48	56.59
<b>SECURITIES</b>					
11 % AFS	78.02	78.52	82.61	82.46	82.85
12 Sec % TSY	3.70	3.94	2.64	1.14	0.86
13 Sec % AGY	28.68	29.17	30.32	28.09	28.40
14 Sec % MUNI	20.97	22.27	21.59	22.79	22.72
15 Sec % MBS	32.11	27.46	26.48	28.87	27.63
16 Sec % CMO	12.34	15.19	17.13	17.11	18.36
17 Sec % Other	2.20	1.97	1.84	2.00	2.03
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	5.19	5.27	4.01	3.55	3.51
19 Commercial & Ind / Total Loans	21.47	20.79	18.66	19.43	17.59
20 Consumer / Total Loans	9.14	8.90	7.33	6.23	5.68
21 Real Estate / Total Loans	62.72	63.39	68.43	69.48	72.36
22 Other	1.48	1.65	1.57	1.31	0.86
<b>CAPITAL</b>					
23 Total Equity Capital	12,646	13,595	16,215	17,123	19,048
24 Tier 1 Capital	13,053	13,821	15,857	16,437	17,829
25 Total Risk-Based Capital	13,949	14,812	17,045	17,732	19,228
26 Risk Based Capital / RBA	15.72	15.55	15.30	14.69	15.25
27 Leverage Ratio	9.31	9.37	9.44	9.10	9.32
28 Dividends / Net Income Before Extra	71.21	75.77	82.09	85.49	62.79
<b>PROFITABILITY</b>					
29 Net Income (Loss)	2,591	3,182	3,437	3,268	2,283
30 Return on Average Assets	1.90	2.19	2.09	1.84	1.61
31 Return on Avg. Equity Capital	21.03	24.53	22.26	19.85	16.98
32 Yield on Earning Assets (TEY)	6.37	7.14	7.30	6.43	5.86
33 Cost of Funds / Average Earning Assets	1.31	1.78	2.07	1.56	1.09
34 Yield on Loans	8.02	8.76	8.79	7.59	6.95
35 Yield on Investment Securities (TEY)	4.12	4.66	4.90	5.07	4.82
36 Tax-Exempt Interest Income (Sec. & Loans)	343	406	433	484	388
37 Realized Gains (Losses) on Sec Total	-26	-8	8	39	150
38 Rates on Interest Bearing Deposits	1.60	2.30	2.65	1.91	1.29
39 Net Interest Margin (TEY)	5.05	5.36	5.23	4.87	4.77
40 Service Charges / Transaction Deposits	1.27	1.21	1.83	1.92	1.93
41 Noninterest Income / Avg. Assets	0.92	0.94	0.97	0.95	0.93
42 Noninterest Expense Total / Avg Assts	3.31	3.42	3.51	3.37	3.41
43 Deposits / FTE Employee	2,161	2,159	2,236	2,298	2,496
44 Loans & Deposits / FTE Employee	3,516	3,581	3,701	3,914	4,195
45 Operating Income (TEY) / FTE employee	134	146	147	148	156
46 Non-Margin Revenue Mix	16.64	15.99	16.58	17.38	17.45
47 Overhead / Oper Income (Efficiency Ratio)	59.79	58.17	60.23	61.57	63.71
48 Op Inc. bef. Tax & Extraordinary Items	2,654	3,202	3,456	3,270	2,283
49 Effective Tax Rate	2.34	0.66	0.55	0.06	0.00
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	3.48	3.15	2.30	7.66	13.54
52 LLR / Non-Performing Loans	277.85	278.04	376.65	116.04	77.73
53 Non-Performing loans / Total loans	0.46	0.48	0.37	1.17	1.93
54 Provision for Credit Losses	183	156	158	252	420
55 LLR / Total Loans	1.28	1.33	1.38	1.36	1.50
56 Net Charge Offs / Avg. Loans & Leases	0.12	0.06	0.07	0.14	0.27
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	0.00	0.40	0.89	0.55	1.61
58 \$100,000 Time Deposits / Domestic Dep.	14.98	13.63	15.88	16.08	17.90
59 Public Funds to Total Deposits	14.93	14.25	14.39	14.78	15.59
60 Time Dep to Total Deposits	29.65	28.37	30.52	29.87	30.93
61 Net Non-Core Funding Dependence	9.13	5.53	10.44	14.74	15.01
62 Reliance on Wholesale Funds	5.13	4.82	6.41	8.90	7.55
63 Liquid Assets / Total Assets	15.70	16.70	14.49	12.50	11.48
64 Long-Term Assets / Total Assets	20.93	19.52	22.65	24.85	25.14
65 Avg Earning assets / Avg Assets	91.39	92.09	93.03	92.78	92.56
66 Avg. Int Earn Assets / Avg. Int Bear Liab	132.96	137.27	133.86	128.13	127.07
67 Non-Interest Bearing Dep / Total Dep	27.56	29.39	25.25	24.20	23.15
68 Pledged Securities / Total Securities	39.89	42.88	36.17	40.45	41.50
69 Sec Fair Market / Sec Amortized Cost	98.65	99.15	100.46	100.36	101.31



OH 100-500 C corp comm 71 bks

	2005	2006	2007	2008	Sep 2009(YTD)
<b>BALANCE SHEET</b>					
1 Total Assets	192,763	199,957	203,817	213,993	224,288
2 Securities Book Value	42,176	41,096	41,435	43,171	46,773
3 Consol Loans and Leases, net of U/D	133,067	137,864	141,335	148,877	151,783
4 Fed Funds (Net) + Int Bearing Bal.	2,244	5,325	4,465	5,263	8,959
5 Total Deposits	153,230	161,192	163,219	171,990	181,633
6 Total Borrowed Money (Inc FHLB Adv)	17,086	15,280	15,692	16,997	16,260
7 Avg. Total Assets	188,676	193,877	198,575	207,724	219,929
8 Avg. Total Domestic Loans	128,924	134,812	137,213	144,006	149,492
9 Loan / Deposit Ratio	86.84	85.53	86.59	86.56	83.57
10 Loan / Asset Ratio	69.03	68.95	69.34	69.57	67.67
<b>SECURITIES</b>					
11 % AFS	80.98	81.92	83.68	86.34	87.88
12 Sec % TSY	2.01	1.56	0.98	0.76	0.90
13 Sec % AGY	37.35	39.32	36.64	28.16	27.28
14 Sec % MUNI	23.99	25.22	25.15	24.46	27.51
15 Sec % MBS	27.74	25.54	27.08	35.78	34.44
16 Sec % CMO	5.14	4.54	5.61	7.49	6.83
17 Sec % Other	3.77	3.82	4.54	3.35	3.04
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	1.38	1.40	1.32	1.29	1.39
19 Commercial & Ind / Total Loans	12.04	11.42	11.09	11.58	10.79
20 Consumer / Total Loans	8.92	8.28	7.91	6.82	6.95
21 Real Estate / Total Loans	76.89	78.11	78.76	79.29	79.67
22 Other	0.77	0.79	0.92	1.02	1.20
<b>CAPITAL</b>					
23 Total Equity Capital	19,072	20,018	20,659	21,095	22,443
24 Tier 1 Capital	18,917	19,431	19,872	20,191	21,084
25 Total Risk-Based Capital	20,528	21,121	21,657	22,034	22,948
26 Risk Based Capital / RBA	15.98	15.89	15.71	15.16	15.14
27 Leverage Ratio	9.87	9.86	9.85	9.56	9.47
28 Dividends / Net Income Before Extra	59.00	68.67	81.70	70.90	33.36
<b>PROFITABILITY</b>					
29 Net Income (Loss)	1,665	1,569	1,402	1,122	851
30 Return on Average Assets	0.88	0.81	0.71	0.54	0.52
31 Return on Avg. Equity Capital	8.80	8.00	6.87	5.35	5.23
32 Yield on Earning Assets (TEY)	6.04	6.56	6.89	6.34	5.69
33 Cost of Funds / Average Earning Assets	2.06	2.79	3.20	2.56	1.94
34 Yield on Loans	6.61	7.08	7.40	6.81	6.27
35 Yield on Investment Securities (TEY)	4.48	4.86	5.29	5.27	4.82
36 Tax-Exempt Interest Income (Sec. & Loans)	414	415	443	452	370
37 Realized Gains (Losses) on Sec Total	-9	-56	-6	-159	-83
38 Rates on Interest Bearing Deposits	2.24	3.10	3.62	2.85	2.12
39 Net Interest Margin (TEY)	3.98	3.77	3.68	3.79	3.76
40 Service Charges / Transaction Deposits	1.46	1.54	1.65	1.70	1.50
41 Noninterest Income / Avg. Assets	0.56	0.58	0.65	0.61	0.61
42 Noninterest Expense Total / Avg Assts	2.77	2.75	2.80	2.81	2.87
43 Deposits / FTE Employee	2,512	2,642	2,720	2,867	3,027
44 Loans & Deposits / FTE Employee	4,676	4,879	5,114	5,357	5,528
45 Operating Income (TEY) / FTE employee	132	130	137	143	150
46 Non-Margin Revenue Mix	13.07	14.02	15.90	14.71	14.90
47 Overhead / Oper Income (Efficiency Ratio)	64.70	66.93	68.40	67.88	69.78
48 Op Inc. bef. Tax & Extraordinary Items	2,291	2,114	1,888	1,562	1,080
49 Effective Tax Rate	27.28	25.78	25.74	28.17	21.20
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	6.94	7.99	9.86	13.24	15.92
52 LLR / Non-Performing Loans	122.25	104.77	82.42	71.86	62.29
53 Non-Performing loans / Total loans	0.96	1.10	1.41	1.77	2.15
54 Provision for Credit Losses	349	258	460	818	703
55 LLR / Total Loans	1.17	1.15	1.16	1.27	1.34
56 Net Charge Offs / Avg. Loans & Leases	0.24	0.18	0.26	0.39	0.49
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	3.26	3.59	3.60	4.50	3.11
58 \$100,000 Time Deposits / Domestic Dep.	16.04	16.15	16.57	17.50	18.83
59 Public Funds to Total Deposits	7.53	8.18	8.77	9.30	10.49
60 Time Dep to Total Deposits	49.29	51.40	51.64	51.88	50.13
61 Net Non-Core Funding Dependence	21.51	20.41	22.05	24.18	21.95
62 Reliance on Wholesale Funds	14.01	12.88	13.28	14.10	12.05
63 Liquid Assets / Total Assets	7.14	8.44	8.10	7.28	8.30
64 Long-Term Assets / Total Assets	25.91	26.45	27.88	29.98	31.91
65 Avg Earning assets / Avg Assets	93.47	93.59	93.46	93.13	93.10
66 Avg. Int Earn Assets / Avg. Int Bear Liab	118.19	117.59	117.25	116.27	115.30
67 Non-Interest Bearing Dep / Total Dep	13.33	12.76	12.34	13.03	11.40
68 Pledged Securities / Total Securities	51.59	52.20	53.13	56.98	55.64
69 Sec Fair Market / Sec Amortized Cost	99.00	99.50	100.37	100.22	101.95

OK 100-500 S corp 81 banks

	2005	2006	2007	2008	Sep 2009(YTD)
<b>BALANCE SHEET</b>					
1 Total Assets	159,879	173,712	188,256	202,897	204,601
2 Securities Book Value	36,751	41,236	44,542	46,619	45,273
3 Consol Loans and Leases, net of U/D	105,004	113,149	122,995	136,060	137,542
4 Fed Funds (Net) + Int Bearing Bal.	3,238	3,547	3,761	2,635	6,756
5 Total Deposits	133,721	145,746	158,201	167,236	170,243
6 Total Borrowed Money (Inc FHLB Adv)	7,978	7,774	8,150	11,408	10,595
7 Avg. Total Assets	151,494	166,337	179,688	195,862	205,283
8 Avg. Total Domestic Loans	98,548	107,866	116,908	128,453	136,379
9 Loan / Deposit Ratio	78.53	77.63	77.75	81.36	80.79
10 Loan / Asset Ratio	65.68	65.14	65.33	67.06	67.22
<b>SECURITIES</b>					
11 % AFS	89.79	86.65	87.19	86.13	90.20
12 Sec % TSY	3.04	2.54	1.30	0.22	0.27
13 Sec % AGY	38.00	38.43	34.22	27.08	22.38
14 Sec % MUNI	15.84	15.47	15.39	15.93	19.38
15 Sec % MBS	28.86	25.82	31.58	36.67	39.98
16 Sec % CMO	12.97	16.03	16.73	19.01	16.71
17 Sec % Other	1.29	1.71	0.78	1.09	1.28
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	9.39	8.60	8.36	7.39	6.97
19 Commercial & Ind / Total Loans	17.84	18.49	18.52	17.88	16.21
20 Consumer / Total Loans	9.61	9.20	8.63	7.85	7.56
21 Real Estate / Total Loans	61.69	62.12	63.18	65.66	67.33
22 Other	1.47	1.59	1.31	1.22	1.93
<b>CAPITAL</b>					
23 Total Equity Capital	14,752	16,219	17,841	19,433	20,468
24 Tier 1 Capital	14,999	16,103	17,177	18,264	19,052
25 Total Risk-Based Capital	16,074	17,255	18,358	19,634	20,523
26 Risk Based Capital / RBA	14.34	14.16	13.78	13.67	13.89
27 Leverage Ratio	9.59	9.42	9.36	9.14	9.33
28 Dividends / Net Income Before Extra	75.46	70.20	70.68	68.63	66.67
<b>PROFITABILITY</b>					
29 Net Income (Loss)	2,471	2,629	2,762	2,773	1,898
30 Return on Average Assets	1.63	1.58	1.54	1.42	1.23
31 Return on Avg. Equity Capital	17.12	17.19	16.36	14.93	12.88
32 Yield on Earning Assets (TEY)	6.47	7.30	7.56	6.62	5.92
33 Cost of Funds / Average Earning Assets	1.91	2.77	3.16	2.31	1.60
34 Yield on Loans	7.39	8.34	8.59	7.34	6.45
35 Yield on Investment Securities (TEY)	4.30	4.74	5.03	5.18	5.20
36 Tax-Exempt Interest Income (Sec. & Loans)	255	266	289	311	256
37 Realized Gains (Losses) on Sec Total	-4	-27	-11	44	57
38 Rates on Interest Bearing Deposits	2.23	3.27	3.71	2.71	1.85
39 Net Interest Margin (TEY)	4.56	4.52	4.40	4.31	4.32
40 Service Charges / Transaction Deposits	2.12	2.44	2.44	2.33	2.19
41 Noninterest Income / Avg. Assets	0.93	0.86	0.88	0.84	0.76
42 Noninterest Expense Total / Avg Assts	3.16	3.10	3.01	3.03	3.02
43 Deposits / FTE Employee	2,346	2,470	2,593	2,742	2,791
44 Loans & Deposits / FTE Employee	4,185	4,362	4,643	4,960	5,039
45 Operating Income (TEY) / FTE employee	137	142	148	155	161
46 Non-Margin Revenue Mix	18.00	16.92	17.63	17.32	15.86
47 Overhead / Oper Income (Efficiency Ratio)	61.32	61.25	60.52	62.37	63.07
48 Op Inc. bef. Tax & Extraordinary Items	2,597	2,738	2,838	2,781	1,912
49 Effective Tax Rate	4.81	4.02	2.68	0.29	0.05
50 Subchapter S Election	Yes	Yes	Yes	Yes	Yes
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	7.80	7.17	9.40	10.65	15.79
52 LLR / Non-Performing Loans	130.36	117.28	84.41	83.39	62.67
53 Non-Performing loans / Total loans	0.81	0.90	1.20	1.27	1.94
54 Provision for Credit Losses	292	368	540	690	737
55 LLR / Total Loans	1.06	1.06	1.02	1.06	1.22
56 Net Charge Offs / Avg. Loans & Leases	0.20	0.26	0.41	0.39	0.48
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	1.40	2.12	2.20	4.65	4.99
58 \$100,000 Time Deposits / Domestic Dep.	19.09	20.10	21.10	20.70	23.24
59 Public Funds to Total Deposits	10.00	9.72	10.07	10.12	9.69
60 Time Dep to Total Deposits	43.26	45.01	45.65	45.00	45.09
61 Net Non-Core Funding Dependence	20.48	21.07	22.59	26.35	25.08
62 Reliance on Wholesale Funds	8.70	8.89	8.68	12.60	11.65
63 Liquid Assets / Total Assets	8.92	9.65	8.96	7.18	7.82
64 Long-Term Assets / Total Assets	14.37	13.74	15.65	19.63	21.54
65 Avg Earning assets / Avg Assets	92.64	92.97	93.27	93.13	93.22
66 Avg. Int Earn Assets / Avg. Int Bear Liab	123.77	122.28	120.76	120.46	119.84
67 Non-Interest Bearing Dep / Total Dep	18.18	16.68	16.13	16.57	15.34
68 Pledged Securities / Total Securities	49.93	49.06	49.32	53.51	47.27
69 Sec Fair Market / Sec Amortized Cost	98.41	99.03	100.27	101.02	102.38


**The Baker Group Financial Highlights**

Seattle area C corp 40 bks

	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>Sep 2009(YTD)</u>
<b>BALANCE SHEET</b>					
1 Total Assets	518,023	504,841	550,336	592,642	595,129
2 Securities Book Value	74,199	60,358	53,134	44,882	66,002
3 Consol Loans and Leases, net of U/D	400,342	400,755	458,885	492,308	447,506
4 Fed Funds (Net) + Int Bearing Bal.	505	3,131	-4,042	9,476	37,318
5 Total Deposits	389,635	372,548	399,085	449,551	472,379
6 Total Borrowed Money (Inc FHLB Adv)	55,471	59,966	69,502	65,773	60,789
7 Avg. Total Assets	478,446	471,103	508,817	573,088	601,471
8 Avg. Total Domestic Loans	366,280	369,599	415,667	480,462	466,721
9 Loan / Deposit Ratio	102.75	107.57	114.98	109.51	94.73
10 Loan / Asset Ratio	77.28	79.38	83.38	83.07	75.19
<b>SECURITIES</b>					
11 % AFS	84.66	85.84	84.00	86.28	95.14
12 Sec % TSY	0.62	0.53	0.40	0.44	18.36
13 Sec % AGY	39.83	36.45	35.57	27.47	20.67
14 Sec % MUNI	15.53	17.89	18.90	17.48	12.13
15 Sec % MBS	20.88	19.39	18.57	25.25	18.57
16 Sec % CMO	14.08	15.74	15.48	20.54	23.68
17 Sec % Other	9.06	10.00	11.08	8.82	6.59
<b>LOANS &amp; LEASES</b>					
18 Agricultural/ Total Loans	0.45	0.45	0.44	0.41	0.58
19 Commercial & Ind / Total Loans	13.55	13.54	13.82	14.04	13.55
20 Consumer / Total Loans	2.88	2.46	2.09	1.91	1.94
21 Real Estate / Total Loans	81.96	82.75	82.80	82.34	82.74
22 Other	1.16	0.80	0.85	1.30	1.19
<b>CAPITAL</b>					
23 Total Equity Capital	54,799	55,651	62,438	59,286	48,647
24 Tier 1 Capital	53,429	53,154	57,309	55,946	44,979
25 Total Risk-Based Capital	58,726	58,139	63,076	62,601	50,843
26 Risk Based Capital / RBA	13.72	13.82	13.14	12.42	11.02
27 Leverage Ratio	10.66	10.84	10.85	9.67	7.57
28 Dividends / Net Income Before Extra	44.37	33.70	55.64	-35.58	-1.66
<b>PROFITABILITY</b>					
29 Net Income (Loss)	7,816	6,935	9,209	-4,454	-15,559
30 Return on Average Assets	1.63	1.47	1.81	-0.78	-3.45
31 Return on Avg. Equity Capital	15.12	13.34	16.05	-7.16	-37.65
32 Yield on Earning Assets (TEY)	6.88	7.72	8.12	6.63	4.95
33 Cost of Funds / Average Earning Assets	2.18	3.06	3.52	2.83	2.29
34 Yield on Loans	7.51	8.32	8.57	6.84	5.35
35 Yield on Investment Securities (TEY)	4.20	4.74	5.16	5.11	4.16
36 Tax-Exempt Interest Income (Sec. & Loans)	508	516	495	420	312
37 Realized Gains (Losses) on Sec Total	-2	1	-34	-1,714	-674
38 Rates on Interest Bearing Deposits	2.36	3.43	4.00	3.14	2.35
39 Net Interest Margin (TEY)	4.70	4.66	4.60	3.80	2.66
40 Service Charges / Transaction Deposits	1.13	1.24	1.78	2.08	2.12
41 Noninterest Income / Avg. Assets	1.15	1.04	1.37	0.84	0.95
42 Noninterest Expense Total / Avg Assts	3.20	3.00	2.91	2.98	3.11
43 Deposits / FTE Employee	2,865	2,911	3,326	3,685	4,037
44 Loans & Deposits / FTE Employee	5,809	6,036	7,180	7,742	7,886
45 Operating Income (TEY) / FTE employee	196	200	244	209	177
46 Non-Margin Revenue Mix	20.56	19.15	23.95	18.92	27.76
47 Overhead / Oper Income (Efficiency Ratio)	57.46	55.05	50.83	67.22	90.65
48 Op Inc. bef. Tax & Extraordinary Items	10,277	10,406	12,611	-5,872	-18,839
49 Effective Tax Rate	32.54	33.36	26.97	26.81	17.41
50 Subchapter S Election	No	No	No	No	No
<b>ASSET QUALITY</b>					
51 Texas Ratio (NPA / Equity + LLR)	1.92	1.72	6.11	60.26	127.01
52 LLR / Non-Performing Loans	521.06	546.85	145.85	30.06	22.36
53 Non-Performing loans / Total loans	0.24	0.22	0.87	7.71	15.56
54 Provision for Credit Losses	822	890	1,460	12,297	19,459
55 LLR / Total Loans	1.24	1.19	1.27	2.32	3.48
56 Net Charge Offs / Avg. Loans & Leases	0.09	0.08	0.04	1.39	4.36
<b>LIQUIDITY</b>					
57 Broker Deposits / Total Deposits	6.69	8.32	10.69	18.21	14.64
58 \$100,000 Time Deposits / Domestic Dep.	28.47	27.68	27.40	25.94	24.13
59 Public Funds to Total Deposits	7.24	6.43	7.84	6.73	3.32
60 Time Dep to Total Deposits	48.20	50.68	54.61	61.51	58.73
61 Net Non-Core Funding Dependence	34.93	36.49	38.61	45.72	37.36
62 Reliance on Wholesale Funds	20.40	22.91	25.95	30.27	25.59
63 Liquid Assets / Total Assets	5.91	6.16	4.57	5.57	10.78
64 Long-Term Assets / Total Assets	18.93	18.31	16.33	16.28	16.04
65 Avg Earning assets / Avg Assets	94.28	94.62	94.69	94.81	93.12
66 Avg. Int Earn Assets / Avg. Int Bear Liab	117.99	117.47	116.50	113.85	108.26
67 Non-Interest Bearing Dep / Total Dep	14.11	12.46	9.48	10.16	10.67
68 Pledged Securities / Total Securities	64.68	62.12	57.72	64.78	43.31
69 Sec Fair Market / Sec Amortized Cost	98.65	98.72	99.47	95.96	99.28