

BANK A – POST G.R.

	6/30/2011			12/31/2010			12/31/2009		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT
Earnings and Profitability									
Percent of Average Assets:									
Interest Income (TE)	4.52	4.37	59	5.12	4.52	88	5.81	4.87	96
- Interest Expense	2.11	0.84	99	2.25	1.08	98	2.51	1.57	93
Net Interest Income (TE)	2.41	3.50	7	2.87	3.42	20	3.30	3.26	50
+ Noninterest Income	-0.18	0.91	2	0.17	0.95	9	0.31	0.93	17
- Noninterest Expense	3.27	2.98	67	2.18	2.95	15	2.19	3.12	14
- Provision: Loan & Lease Losses	5.25	0.55	98	4.30	0.97	97	4.76	1.50	93
- Provision: Credit Loss Oth Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	-6.30	0.95	1	-3.44	0.50	5	-3.34	-0.34	15
+ Realized Gains/Losses Sec	0.00	0.03	37	0.00	0.06	33	0.00	0.03	42
+ Unrealized Gains / Losses Equity Sec	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	-6.30	1.00	1	-3.44	0.56	5	-3.33	-0.37	16
Net Operating Income	-6.25	0.70	0	-4.13	0.33	3	-2.18	-0.38	18
Adjusted Net Operating Income	-9.96	0.66	0	-1.40	0.46	11	-0.89	0.00	23
Net Inc Attrib to Min Ints	0.00	0.00	96	0.00	0.00	95	0.00	0.00	95
Net Income Adjusted Sub S	-6.25	0.66	0	-4.13	0.29	3	-2.19	-0.40	18
Net Income	-6.25	0.70	0	-4.13	0.33	3	-2.19	-0.37	18
Margin Analysis:									
Avg Earning Assets to Avg Assets	97.93	92.96	96	96.01	92.90	88	96.10	93.37	84
Avg Int-Bearing Funds to Avg Assets	91.08	81.61	95	87.83	82.25	86	84.83	82.90	57
Int Inc (TE) to Avg Earn Assets	4.61	4.70	43	5.33	4.88	78	6.05	5.23	93
Int Expense to Avg Earn Assets	2.16	0.91	98	2.34	1.16	98	2.61	1.69	91
Net Int Inc-TE to Avg Earn Assets	2.46	3.78	6	2.99	3.69	15	3.43	3.50	43
Loan & Lease Analysis:									
Net Loss to Average Total LN&LS	10.31	0.92	98	1.94	1.27	74	3.74	1.54	87
Earnings Coverage of Net Losses (X)	-0.12	5.86	5	0.55	4.00	19	0.41	3.15	25
LN&LS Allowance to LN&LS Not HFS	7.10	2.15	99	8.32	2.20	99	4.44	2.08	95
LN&LS Allowance to Net Losses (X)	0.64	4.11	4	4.11	2.73	78	1.17	2.31	31
LN&LS Allowance to Total LN&LS	7.10	2.13	99	8.31	2.16	99	4.44	2.07	95
Total LN&LS-90+ Days Past Due	1.02	0.12	93	0.56	0.09	90	0.43	0.12	87
-Nonaccrual	16.85	3.01	98	13.12	3.30	95	7.08	3.52	84
-Total	17.87	3.49	97	13.68	3.70	94	7.51	3.74	85
Liquidity									
Net Non Core Fund Dep New \$250M	39.25	9.72	97	42.50	10.87	97	57.38	27.70	94
Net Loans & Leases to Assets	79.18	62.64	95	79.54	63.76	92	77.23	67.51	80
Capitalization									
Tier One Leverage Capital	1.6058	9.28	0	4.2053	8.86	2	8.3734	8.31	49
Cash Dividends to Net Income	0.00	19.22	55	0.00	22.07	52	0.00	25.08	52
Retained Earnings to Avg Total Equity	-182.70	4.06	0	-58.52	0.18	3	-22.69	-8.06	19
Rest+Nonac+RE Acq to Eqcap+ALLL	377.75	30.27	99	199.59	34.11	97	107.60	36.06	90
Growth Rates									
Total Assets	-19.35	3.87	2	-14.03	3.07	6	17.63	5.39	85
Tier One Capital	-80.35	8.60	0	-50.81	7.18	2	-5.47	5.13	23
Net Loans & Leases	-14.26	-0.45	13	-11.47	-1.93	20	-0.61	-0.69	56
Short Term Investments	-58.34	16.98	11	-35.18	59.42	22	24013.20	322.43	99
Short Term Non Core Funding	-58.73	-40.20	27	-31.14	-10.57	20	-31.11	-5.36	19
Average Total Assets									
Total Equity Capital		1,047,549			1,220,766			1,133,878	
Net Income		16,459			48,858			99,413	
		-32,752			-50,410			-24,794	
Number of banks in Peer Group			330			322			331

BANK A - DETAIL

	6/30/2011			12/31/2010			12/31/2009			12/31/2008			12/31/2007		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 5	PCT
Loan Mix, % Average Gross LN&LS															
Real Estate Loans	92.34	75.96	94	91.87	76.20	94	91.52	75.70	92	89.84	75.93	90	89.32	76.97	85
Construction & Development	11.10	8.92	68	17.82	10.73	86	26.23	14.56	85	27.77	18.01	77	27.72	16.30	80
1-4 Family Construction	0.87	1.42	35	2.75	1.97	71	5.85	3.15	83	7.62	4.61	78	10.45	5.40	82
Other Const & Land Development	10.23	7.22	74	15.07	8.55	85	20.38	11.07	86	20.15	12.86	77	18.04	10.76	78
Secured by Farmland	0.00	1.77	17	0.00	1.59	18	0.00	1.43	18	0.00	1.38	19	0.00	2.08	19
1-4 Family Residential	25.91	22.99	60	20.40	22.68	44	16.24	21.50	36	15.87	19.90	42	14.96	22.11	31
Home Equity Loans	8.31	4.83	78	4.02	4.80	43	1.34	4.32	20	1.38	3.71	23	1.30	3.05	30
1-4 Family 1st Lien Loans	16.35	15.69	57	15.21	15.26	53	13.64	14.50	51	13.06	13.52	52	12.15	16.45	41
1-4 Family Jr Lien Loans	1.26	1.44	48	1.17	1.54	43	1.25	1.66	43	1.43	1.72	47	1.51	1.75	52
Multifamily	3.52	3.38	62	3.01	3.17	56	2.45	2.83	50	2.58	2.57	60	3.29	2.19	75
Non-Farm Non-Residential	51.80	35.03	91	50.65	34.22	90	46.61	31.24	92	43.62	29.20	89	43.34	28.97	87
Owner Occupied Non-Farm Non-Residential	9.51	16.16	15	8.46	15.70	12	8.02	14.31	15	8.03	13.05	19	19.18	13.47	74
Other Non-Farm Non-Residential	42.29	18.39	97	42.19	17.98	97	38.59	16.43	97	35.60	15.70	95	24.76	14.57	85
RE Loans in Foreign Offices	N/A	0.67	N/A	N/A	0.53	N/A	N/A	0.43	N/A	N/A	0.20	N/A	N/A	0.19	N/A
Financial Institution Loans	0.00	0.02	87	0.00	0.02	85	0.00	0.02	85	0.00	0.01	84	0.00	0.00	93
Agricultural Loans	0.00	0.86	32	0.00	0.80	35	0.00	0.75	30	0.02	0.76	41	0.04	1.30	44
Commercial & Industrial Loans	6.78	15.09	13	7.11	14.81	14	7.27	14.90	16	8.56	14.95	21	8.63	13.87	28
Loans to Individuals	0.87	3.50	24	0.99	3.53	28	1.16	3.71	32	1.50	3.88	36	1.88	4.22	35
Credit Card Loans	0.00	0.06	67	0.00	0.05	68	0.00	0.06	65	0.00	0.06	62	0.00	0.08	61
Auto Loans	0.10	1.08	31	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Municipal Loans	0.00	0.59	30	0.01	0.54	33	0.03	0.53	37	0.05	0.45	43	0.10	0.42	50
Non-Depository and Other	0.01	0.49	10	0.01	0.51	10	0.02	0.47	12	0.03	0.43	12	0.03	0.31	20
Loans to Foreign Governments	0.00	0.00	98	0.00	0.00	99	0.00	0.01	98	0.00	0.00	99	0.00	0.00	99
Lease Financing Receivables	0.00	0.14	66	0.00	0.17	62	0.00	0.20	61	0.00	0.20	59	0.00	0.07	74
Leases to Individuals	0.00	0.00	93	0.00	0.00	91	0.00	0.00	90	0.00	0.00	87	0.00	0.00	93
All Other Leases	0.00	0.12	69	0.00	0.15	66	0.00	0.16	66	0.00	0.16	66	0.00	0.06	77
Liquidity/Funding Ratios															
Net Non Core Fund Dep \$250M	39.25	9.72	97	42.50	10.87	97	57.38	27.70	94	66.30	36.39	93	50.59	27.89	90
Core Deposits	56.09	73.11	9	48.73	72.24	4	32.16	59.60	5	27.89	53.41	8	38.16	59.96	8
Short Term Non Core Funding	12.00	9.60	66	18.91	16.35	67	23.61	19.70	70	40.31	24.16	91	24.85	19.61	74
S.T Inv to S.T. Ncore Fund	69.64	95.07	51	56.52	45.16	69	60.05	31.43	80	0.17	14.75	1	2.86	25.17	14
S.T. Asset to S.T. Liabilities	47.47	103.71	10	63.58	98.27	24	107.23	87.95	69	48.90	76.80	21	85.27	85.05	56
Net S.T. Liabilities to Assets	19.25	0.52	95	12.38	1.37	82	-2.54	4.90	29	25.45	8.92	88	5.91	6.67	45
Net Loans & Leases to Deposits	86.49	76.40	78	90.76	78.10	83	91.12	83.57	71	126.51	93.54	97	130.06	89.44	98
Net LN&LS to Core Deposits	141.18	86.70	95	163.21	89.25	97	240.15	115.90	96	327.71	142.92	94	241.70	123.06	95
Brkr Dep Mat < 1 Yr to Brkr Deps	28.03	68.34	10	19.56	67.95	7	35.96	71.28	12	64.18	75.99	24	36.37	56.60	18
Brokered Deposits to Deposits	36.63	3.93	97	41.02	4.45	97	45.53	6.62	96	46.88	10.27	93	26.87	4.18	94
Listing Service Dep to Deposits	15.64	0.44	96	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
List Service and Brkrd Dep to Deps	52.27	4.81	97	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Sec Bor + sec FFP to Tot Bor + FFP	0.00	1.55	70	0.00	2.93	65	0.00	1.56	65	9.16	3.47	85	0.26	0.93	80
Recip Brkrd Dep to Tot Brkrd Dep	0.00	20.37	36	0.00	21.68	39	0.00	19.71	44	N/A	0.00	N/A	N/A	0.00	N/A

BANK B – POST G.R.

Public Report

	12/31/2014			12/31/2012			12/31/2010		
	BANK	PG 4	PCT	BANK	PG 4	PCT	BANK	PG 5	PCT
Earnings and Profitability									
Percent of Average Assets:									
Interest Income (TE)	4.32	3.76	88	4.58	4.05	85	5.07	4.78	70
- Interest Expense	0.33	0.35	48	0.53	0.54	50	1.07	1.22	37
Net Interest Income (TE)	3.99	3.40	90	4.05	3.48	84	4.00	3.56	78
+ Noninterest Income	6.74	0.90	98	8.80	1.06	97	6.91	0.72	99
- Noninterest Expense	8.88	2.92	97	10.23	3.05	98	8.47	2.94	99
- Provision: Loan & Lease Losses	0.00	0.09	23	0.48	0.31	73	1.12	0.80	74
- Provision: Credit Loss Oth Assets	N/A	0.00	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Pretax Operating Income (TE)	1.84	1.38	81	2.15	1.24	90	1.32	0.59	67
+ Realized Gains/Losses Sec	0.00	0.02	30	0.00	0.06	25	0.00	0.06	35
+ Unrealized Gains / Losses Equity Sec	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.84	1.41	79	2.15	1.30	90	1.32	0.65	66
Net Operating Income	1.19	0.99	72	1.42	0.94	83	0.87	0.44	62
Adjusted Net Operating Income	1.18	0.99	70	1.51	0.90	84	0.83	0.56	53
Net Inc Attrib to Min Ints	0.02	0.00	98	0.10	0.00	98	0.03	0.00	93
Net Income Adjusted Sub S	1.17	0.92	76	1.32	0.87	84	0.83	0.38	63
Net Income	1.17	0.99	69	1.32	0.94	77	0.83	0.44	60
Margin Analysis:									
Avg Earning Assets to Avg Assets	93.45	93.57	49	94.82	92.89	71	92.96	93.08	45
Avg Int-Bearing Funds to Avg Assets	64.33	77.79	10	73.33	79.74	19	77.01	81.05	25
Int Inc (TE) to Avg Earn Assets	4.62	4.03	87	4.83	4.37	80	5.45	5.15	70
Int Expense to Avg Earn Assets	0.35	0.38	48	0.56	0.58	48	1.15	1.31	37
Net Int Inc-TE to Avg Earn Assets	4.27	3.64	89	4.27	3.75	82	4.30	3.84	77
Loan & Lease Analysis:									
Net Loss to Average Total LN&LS	0.01	0.14	22	0.42	0.58	51	1.30	1.02	69
Earnings Coverage of Net Losses (X)	163.79	26.29	94	6.92	9.59	57	2.12	5.56	43
LN&LS Allowance to LN&LS Not HFS	1.16	1.38	32	1.68	1.86	47	1.62	1.97	41
LN&LS Allowance to Net Losses (X)	79.90	17.02	93	2.83	6.31	35	1.02	3.72	15
LN&LS Allowance to Total LN&LS	0.97	1.37	18	1.01	1.82	10	1.23	1.94	16
Total LN&LS-90+ Days Past Due	0.02	0.04	60	0.01	0.08	50	0.15	0.11	70
-Nonaccrual	0.29	0.83	19	0.31	1.70	6	1.08	3.06	28
-Total	0.31	0.94	17	0.33	2.05	5	1.23	3.24	29
Liquidity									
Net Non Core Fund Dep New \$250M	10.32	8.58	54	30.75	5.75	96	15.97	9.11	71
Net Loans & Leases to Assets	85.46	65.65	98	88.04	61.59	99	87.80	65.77	98
Capitalization									
Tier One Leverage Capital	11.4509	9.81	84	8.8127	9.51	36	8.8900	9.02	48
Cash Dividends to Net Income	31.91	36.60	45	22.92	34.36	43	44.64	26.27	69
Retained Earnings to Avg Total Equity	7.03	5.20	68	11.06	4.20	89	5.05	0.69	64
Rest+Nonac+RE Acq to Eqcap+ALLL	3.48	10.86	17	3.08	20.46	6	11.15	35.71	24
Growth Rates									
Total Assets	4.97	8.52	43	33.59	6.58	95	19.78	1.78	94
Tier One Capital	8.93	8.95	62	25.30	7.13	92	31.50	3.63	95
Net Loans & Leases	13.44	12.05	61	32.13	6.38	93	19.42	-2.00	95
Short Term Investments	-56.26	16.24	9	78.28	31.17	75	19.19	58.11	49
Short Term Non Core Funding	16.64	21.11	53	85.89	1.46	92	7.84	-11.93	80
Average Total Assets		995,814			1,015,142			774,642	
Total Equity Capital		117,445			102,116			77,830	
Net Income		11,628			13,404			6,442	
Number of banks in Peer Group			322			324			322

