

FDIC Certificate # 3510 FRB District/ID\_RSSD 5 / 480228  
 OCC Charter # 13044  
 Public Report

Summary Ratios--Page 1

Bank A

	3/31/CY			3/31/PY		
	BANK	PG 1	PCT	BANK	PG 1	PCT
<b>Earnings and Profitability</b>						
<b>Percent of Average Assets:</b>						
Interest Income (TE)	2.99	3.10	37	3.46	3.57	34
- Interest Expense	0.34	0.67	11	0.52	0.93	7
Net Interest Income (TE)	2.65	2.43	55	2.94	2.61	57
+ Noninterest Income	1.28	1.41	40	1.41	1.61	50
- Noninterest Expense	2.07	2.40	33	2.03	2.47	23
- Provision: Loan & Lease	0.98	0.93	55	0.23	0.21	57
<b>Losses</b>						
- Provision: Credit Loss	0.01	0.00	72	N/A	0.00	N/A
<b>Other Assets</b>						
Pretax Operating	0.88	0.60	62	2.09	1.56	84
Income (TE)						
+ Realized Gains/Losses	0.07	0.03	77	0.00	0.01	46
Sec						
+ Unrealized Gains /	0.00	-0.01	25	0.00	0.01	50
Losses Equity Sec						
Pretax Net Operating	0.94	0.63	62	2.09	1.57	84
Income (TE)						
Net Operating Income	0.76	0.49	66	1.65	1.24	84
Adjusted Net Operating	1.50	1.23	77	1.66	1.29	84
Income						
Net Inc Attrib to Min Ints	0.00	0.00	62	0.00	0.00	57
Net Income Adjusted Sub	0.76	0.49	66	1.65	1.24	84
S						
Net Income	0.76	0.49	66	1.65	1.24	84
<b>Margin Analysis:</b>						
Avg Earning Assets to Avg	91.31	92.11	44	91.09	91.48	38
Assets						
Avg Int-Bearing Funds to	77.74	79.53	33	77.56	79.22	34
Avg Assets						
Int Inc (TE) to Avg Earn	3.27	3.37	40	3.79	3.90	34
Assets						
Int Expense to Avg Earn	0.37	0.72	11	0.57	1.01	3
Assets						
Net Int Inc-TE to Avg Earn	2.90	2.65	55	3.23	2.86	57
Assets						
<b>Loan &amp; Lease Analysis:</b>						
Net Loss to Average Total	0.45	0.39	62	0.42	0.30	76
LN&LS						
Earnings Coverage of Net	7.59	47.41	64	10.26	14.86	47
Losses (X)						
LN&LS Allowance to LN&LS	1.52	1.42	59	1.02	0.96	57
Not HFS						
LN&LS Allowance to Net	3.50	6.19	36	2.39	3.84	21
Losses (X)						
LN&LS Allowance to Total	1.51	1.40	59	1.02	0.95	57
LN&LS						
Total LN&LS-90+ Days Past	0.22	0.18	66	0.31	0.23	69
Due						
-Nonaccrual	0.39	0.57	29	0.55	0.61	38
-Total	0.61	0.76	25	0.86	0.86	57
<b>Liquidity</b>						
Net Non Core Fund Dep	-5.54	11.09	18	0.88	17.27	11
New \$250M						
Net Loans & Leases to	50.67	51.44	44	52.13	53.99	42
Assets						
<b>Capitalization</b>						
Tier One Leverage Ratio	8.5200	9.16	29	8.9515	9.58	30
Total Capital Ratio	13.0351	14.08	40	13.6299	14.27	50
Cash Dividends to Net	294.17	111.03	81	0.00	62.57	15
Income						
Retained Earnings to Avg	-12.95	0.31	7	13.92	3.17	92
Total Equity						
Rest+Nonac+RE Acq to	4.65	4.66	51	5.86	5.61	50
Eqcap+ALLL						
<b>Growth Rates</b>						
Total Assets	14.45	18.27	51	0.57	3.54	23
Tier One Capital	0.60	4.39	14	3.07	2.87	50
Net Loans & Leases	11.24	15.36	40	1.57	3.53	30
Short Term Investments	65.50	58.25	55	-7.15	9.77	42
Short Term Non Core	28.47	25.52	55	-14.00	25.72	11
Funding						
Average Total Assets	1,846,598,000			1,761,985,000		
Total Equity Capital	207,462,000			210,085,000		
Net Income	3,498,000			7,269,000		
Number of banks in Peer		26			25	
Group						

Bank A

FDIC Certificate # 3510 FRB District/ID\_RSSD 5 / 48022E  
 OCC Charter # 13044 RG Liquidity & Funding-  
 Public Report

	3/31/CY			3/31/PY		
	BANK	PG 1	PCT	BANK	PG 1	PCT
Percent of Total Deposits	96.31	93.91	62	96.25	94.18	69
Individ, Partnerships, and Corp.						
U.S. Govt, States & Political Sub in U.S.	1.41	2.60	37	1.38	3.16	30
Comm Bank & Other Dep Inst. in U.S.	0.46	0.27	74	0.43	0.27	73
Banks in Foreign Countries	1.64	1.53	74	1.20	1.02	73
Foreign Govts and Official Inst.	0.18	0.69	70	0.74	0.66	73
Total deposits	100.00	100.00	96	100.00	100.00	96
Domestic Demand Deposits	18.16	13.83	74	12.27	11.53	61
Domestic Other Transaction Accts	5.01	1.63	88	5.85	1.30	96
Domestic Nontransaction Accts	71.27	76.15	25	76.35	78.21	26
Total Domestic Deposits	94.44	87.32	29	94.46	86.25	26
Deposits in Foreign Offices	5.56	7.17	68	5.54	8.13	70
Total Deposits	100.00	100.00	96	100.00	100.00	96
Liquidity/Funding Ratios						
Net Non Core Fund Dep \$250M	-5.54	11.09	18	0.88	17.27	-11
Core Deposits	74.58	62.33	74	73.75	60.39	76
Short Term Non Core Funding	6.81	12.29	25	6.07	12.14	15
S.T Inv to S.T. Ncore Fund	222.88	132.90	77	173.01	90.62	80
S.T. Asset to S.T. Liabilities	353.42	222.56	76	317.79	192.13	84
Net S.T. Liabilities to Assets	-16.95	-12.18	37	-13.08	-9.41	38
Net Loans & Leases to Deposits	61.64	66.65	44	64.28	70.10	42
Net LN&LS to Core Deposits	67.94	82.84	22	70.69	88.36	23
Brkr Dep Mat < 1 Yr to Brkr Deps	99.74	81.48	53	99.06	80.49	60
Brokered Deposits to Deposits	6.60	7.51	66	7.35	7.72	65
Listing Service Dep to Deposits	0.00	0.42	62	0.00	0.40	73
List Service and Brkrd Dep to Deps	6.60	8.14	62	7.35	8.21	61
Sec Bor + sec FFP to Tot Bor + FFP	15.13	9.61	69	36.71	9.84	92
Recip Brkrd Dep to Tot Brkrd Dep	0.54	0.00	96	0.58	0.00	96
Total Deposits						
Individ, Partnerships, and Corp.	1,608,649,000			1,385,778,000		
U.S. Govt, States & Political Sub in U.S.	23,609,000			19,832,000		
Comm Bank & Other Dep Inst. in U.S.	7,697,000			6,173,000		
Banks in Foreign Countries	27,366,000			17,346,000		
Foreign Govts and Official Inst.	3,011,000			10,712,000		
Total Deposits	1,670,332,000			1,439,841,000		
Domestic Demand Deposits	303,380,000			176,627,000		
Domestic Other Transaction Accts	83,700,000			84,162,000		
Domestic Nontransaction Accts	1,190,364,000			1,099,320,000		
Total Domestic Deposits	1,577,444,000			1,360,109,000		
Deposits in Foreign Offices	92,888,000			79,732,000		
Total Deposits	1,670,332,000			1,439,841,000		
Other Liquidity/Funding Data						
Non Core Liabilities \$250M	227,943,000			198,137,000		
Short Term Non Core Funding	138,427,000			107,751,000		
Core Deposits	1,515,481,000			1,309,301,000		
Time Deps \$250M & Under Mat < 1 Yr	31,984,000			26,136,000		
Time Deps \$250M & Under Mat > 1 Yr	3,783,000			5,104,000		
Time Deps over \$250M Mat < 1 Yr	26,530,000			21,617,000		
Time Deps over \$250M Mat > 1 Yr	677,000			1,041,000		
Fed Home Loan Bor Mat < 1 Yr	19,010,000			8,758,000		

Bank A

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Capital Analysis--Page

	3/31/CY			3/31/PY		
	BANK	PG 1	PCT	BANK	PG 1	PCT
Capital Ratios						
Percent of Bank Equity:						
Net Loans & Leases (x)	4.96	4.76	55	4.41	4.63	42
Subord Notes & Debentures	0.95	4.61	33	0.79	4.79	26
Com RE & Related Ventures	45.85	65.62	37	41.26	67.89	30
Percent of Average Bank Equity:						
Net Income	6.67	4.73	62	13.92	11.04	73
Dividends	19.62	3.49	96	0.00	7.07	15
Retained Earnings	-12.95	0.31	7	13.92	3.17	92
Other Capital Ratios:						
Dividends to Net Operating Income	294.17	121.05	79	0.00	62.43	15
Bank Eq Cap + Min Int to Assets	10.21	10.40	48	11.83	11.62	53
Growth Rates:						
Total Equity Capital	-1.25	6.64	11	2.13	3.69	30
Equity Growth Less Asst Growth	-15.70	-9.66	22	1.56	-0.29	65
Intang Assets % Bank Equity						
Mortgage Servicing Rights	0.43	1.13	48	0.71	1.96	46
Goodwill	27.58	16.36	74	27.24	18.05	73
Purch Credit Card	N/A	0.00	N/A	N/A	0.00	N/A
Relations						
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A
Total Intangibles	28.07	18.62	74	28.06	21.41	65
Tier One Leverage Ratio	8.5200	9.16	29	8.9515	9.58	30
Standardized Capital Ratios						
Com Equity Tier 1 Cap Ratio	11.8827	12.40	48	12.6356	12.64	57
Tier One Capital Ratio	11.8827	12.59	44	12.6356	12.79	53
Total Capital Ratio	13.0351	14.08	40	13.6299	14.27	50
Adv App Cap Ratios						
Com Equity Tier 1 Cap Ratio	14.6920	16.11	40	15.7216	16.28	66
Tier 1 Capital Ratio	14.6920	16.13	40	15.7216	16.50	58
Total Capital Ratio	15.3211	17.26	40	16.1528	17.80	58
End of Period Capital (\$000)						
Perpetual Preferred		0			0	
+ Common Stock		3,020,000			3,020,000	
+ Surplus		166,233,000			167,108,000	
+ Retained Earnings		37,188,000			47,355,000	
+ Accum Other Comp		1,021,000			-7,398,000	
Income						
+ Other Equity Capital		0			0	
Comp						
Total Bank Equity Capital		207,462,000			210,085,000	
Minority Interest Cons		10,000			10,000	
Subs						
Total Bank Capital & Min Int		207,472,000			210,095,000	
Subordinated Notes & Debentures		1,977,000			1,663,000	
Changes in Bank Equity (\$000)						
Balance at Beginning of Period		212,148,000			207,718,000	
+ Net Income		3,498,000			7,269,000	
+ Sales or Purchase of Capital		0			0	
+ Merger & Absorptions		0			0	
+ Restate due to Acctg Error&Chg		-2,407,000			81,000	
+ Trans with Parent		0			-7,125,000	
- Dividends		10,290,000			0	
+ Other Comprehensive Income		4,513,000			2,142,000	
Balance at End of Period		207,462,000			210,085,000	
Intangible Assets						
Mortgage Servicing Rights		882,000			1,488,000	
+ Purch Credit Card		N/A			N/A	
Relations						
+ Other Intangibles		N/A			N/A	