

FDIC Certificate # 12441
 OCC Charter # 0
 Public Report

FRB District/ID RSSD 6 / 463735
 County

Summary Ratios--Page 1

	3/31/CY			3/31/PY		
	BANK	PG 2	PCT	BANK	PG 2	PCT
Earnings and Profitability						
Percent of Average Assets:						
Interest Income (TE)	3.63	3.76	36	3.92	4.10	32
- Interest Expense	0.57	0.65	42	0.78	0.79	48
Net Interest Income (TE)	3.06	3.11	42	3.14	3.31	39
+ Noninterest Income	1.01	0.81	69	0.92	0.81	61
- Noninterest Expense	2.80	2.47	75	2.38	2.25	57
- Provision: Loan & Lease	3.00	0.87	96	0.25	0.11	86
Losses						
- Provision: Credit Loss Oth	0.00	0.00	70	N/A	0.00	N/A
Assets						
Pretax Operating Income (TE)	-1.73	0.63	7	1.43	1.80	20
+ Realized Gains/Losses	0.00	0.03	53	0.00	0.00	59
Sec						
+ Unrealized Gains /	0.00	0.00	73	0.00	0.00	47
Losses Equity Sec						
Pretax Net Operating	-1.73	0.68	7	1.43	1.81	20
Income (TE)						
Net Operating Income	-1.42	0.51	7	1.14	1.38	23
Adjusted Net Operating	1.01	1.25	19	1.14	1.39	22
Income						
Net Inc Attrib to Min Ints	0.00	0.00	87	0.00	0.00	86
Net Income Adjusted Sub S	-1.42	0.51	7	1.14	1.38	24
Net Income	-1.42	0.51	7	1.14	1.38	24
Margin Analysis:						
Avg Earning Assets to Avg	91.00	92.17	46	91.57	91.93	52
Assets						
Avg Int-Bearing Funds to Avg	84.57	78.61	83	80.36	78.02	52
Assets						
Int Inc (TE) to Avg Earn	3.99	4.10	40	4.28	4.48	36
Assets						
Int Expense to Avg Earn	0.63	0.70	42	0.86	0.86	50
Assets						
Net Int Inc-TE to Avg Earn	3.36	3.39	46	3.43	3.62	37
Assets						
Loan & Lease Analysis:						
Net Loss to Average Total	0.82	0.21	90	0.35	0.13	88
LN&LS						
Earnings Coverage of Net	2.21	26.45	12	6.52	73.71	12
Losses (X)						
LN&LS Allowance to LN&LS	1.98	1.25	90	0.97	0.81	67
Not HFS						
LN&LS Allowance to Net	2.43	12.57	10	2.72	16.11	16
Losses (X)						
LN&LS Allowance to Total	1.97	1.24	90	0.97	0.80	67
LN&LS						
Total LN&LS-90+ Days Past	0.08	0.06	77	0.12	0.07	78
Due						
-Nonaccrual	1.21	0.51	95	1.04	0.49	90
-Total	1.29	0.60	92	1.16	0.58	90
Liquidity						
Net Non Core Fund Dep New	15.42	11.71	62	14.89	13.08	54
\$250M						
Net Loans & Leases to	66.65	67.49	37	70.05	69.40	47
Assets						
Capitalization						
Tier One Leverage Ratio	8.5502	9.83	16	8.9683	9.98	20
Total Capital Ratio	11.4533	13.72	6	11.7274	13.66	14
Cash Dividends to Net	-32.26	113.25	2	0.00	51.01	15
Income						
Retained Earnings to Avg	-16.43	-3.64	11	10.36	4.89	85
Total Equity						
Rest+Nonac+RE Acq to	8.05	4.07	91	9.82	4.13	93
Eqcap+ALLL						
Growth Rates						
Total Assets	11.49	14.22	57	4.61	10.22	30
Tier One Capital	2.55	8.18	29	7.30	11.16	42
Net Loans & Leases	6.07	11.54	40	5.51	11.09	30
Short Term Investments	321.13	116.43	82	359.35	20.38	96
Short Term Non Core	29.55	27.96	58	41.40	21.42	73
Funding						
Average Total Assets		30,550,337			28,484,233	
Total Equity Capital		3,464,427			3,219,418	
Net Income		-108,505			81,032	
Number of banks in Peer			97			93
Group						

Bank "B"

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	3/31/CY			3/31/PY		
	BANK	PG 2	PCT	BANK	PG 2	PCT
Percent of Total Deposits	86.12	90.99	21	85.31	91.65	14
Individ, Partnerships, and Corp.						
U.S. Govt, States & Political Sub in U.S.	13.82	6.95	83	14.64	6.58	88
Comm Bank & Other Dep Inst. in U.S.	0.06	0.48	34	0.04	0.47	35
Banks in Foreign Countries	0.00	0.01	82	0.00	0.01	82
Foreign Govts and Official Inst.	0.00	0.00	91	0.00	0.00	91
Total deposits	100.00	100.00	94	100.00	100.00	88
Domestic Demand Deposits	4.26	9.34	23	9.81	8.62	64
Domestic Other Transaction Accts	2.84	2.25	64	4.13	2.09	80
Domestic Nontransaction Accts	92.90	87.62	75	86.06	88.49	31
Total Domestic Deposits	100.00	98.71	98	100.00	98.67	98
Deposits in Foreign Offices	0.00	0.07	89	0.00	0.09	88
Total Deposits	100.00	100.00	98	100.00	100.00	98
Liquidity/Funding Ratios						
Net Non Core Fund Dep \$250M	15.42	11.71	62	14.89	13.08	54
Core Deposits	71.56	70.17	53	73.98	70.48	63
Short Term Non Core Funding	11.09	11.75	53	9.54	11.16	44
S.T Inv to S.T. Ncore Fund	25.02	76.06	40	7.70	55.57	20
S.T. Asset to S.T. Liabilities	86.72	168.32	30	83.45	145.99	36
Net S.T. Liabilities to Assets	2.07	-4.06	70	2.39	-2.03	63
Net Loans & Leases to Deposits	84.33	86.20	34	84.98	88.22	29
Net LN&LS to Core Deposits	93.13	98.32	36	94.68	100.00	35
Brkr Dep Mat < 1 Yr to Brkr Deps	95.16	83.68	40	100.00	84.03	98
Brokered Deposits to Deposits	4.46	5.14	48	5.33	5.30	53
Listing Service Dep to Deposits	0.00	0.14	59	0.00	0.10	60
List Service and Brkrd Dep to Deps	4.46	5.46	48	5.33	5.53	53
Sec Bor + sec FFP to Tot Bor + FFP	3.48	2.76	72	18.44	11.69	81
Recip Brkrd Dep to Tot Brkrd Dep	0.00	0.20	87	0.00	1.04	82
Total Deposits						
Individ, Partnerships, and Corp.		21,606,364			20,023,472	
U.S. Govt, States & Political Sub in U.S.		3,468,237			3,436,751	
Comm Bank & Other Dep Inst. in U.S.		14,803			10,165	
Banks in Foreign Countries		0			511	
Foreign Govts and Official Inst.		85			43	
Total Deposits		25,089,489			23,470,942	
Domestic Demand Deposits		1,068,238			2,302,592	
Domestic Other Transaction Accts		712,449			968,214	
Domestic Nontransaction Accts		23,308,802			20,200,136	
Total Domestic Deposits		25,089,489			23,470,942	
Deposits in Foreign Offices		N/A			N/A	
Total Deposits		25,089,489			23,470,942	
Other Liquidity/Funding Data						
Non Core Liabilities \$250M		5,124,922			4,000,882	
Short Term Non Core Funding		3,520,864			2,717,835	
Core Deposits		22,717,840			21,066,210	
Time Deps \$250M & Under Mat < 1 Yr		2,495,191			2,645,776	
Time Deps \$250M & Under Mat > 1 Yr		330,644			423,962	
Time Deps over \$250M Mat < 1 Yr		1,139,883			988,209	
Time Deps over \$250M Mat > 1 Yr		113,042			166,569	
Fed Home Loan Bor Mat < 1 Yr		500,000			0	

Bank "B"

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	3/31/CY			3/31/PY		
	BANK	PG 2	PCT	BANK	PG 2	PCT
Capital Ratios						
Percent of Bank Equity:						
Net Loans & Leases (x)	6.11	5.68	64	6.20	5.53	70
Subord Notes & Debentures	0.00	1.10	70	0.00	0.89	71
Com RE & Related Ventures	193.99	181.93	54	187.50	174.15	57
Percent of Average Bank Equity:						
Net Income	-12.42	4.03	7	10.36	11.03	53
Dividends	4.01	5.87	38	0.00	5.42	15
Retained Earnings	-16.43	-3.64	11	10.36	4.89	85
Other Capital Ratios:						
Dividends to Net Operating Income	N/A	127.59	N/A	0.00	51.53	15
Bank Eq Cap + Min Int to Assets	10.91	12.31	37	11.31	13.03	34
Growth Rates:						
Total Equity Capital	7.61	9.05	56	9.04	13.37	50
Equity Growth Less Asst Growth	-3.88	-5.33	48	4.44	3.23	64
Intang Assets % Bank Equity						
Mortgage Servicing Rights	0.00	0.41	35	0.00	0.52	36
Goodwill	24.69	18.62	58	24.60	20.88	53
Purch Credit Card Relations	N/A	0.00	N/A	N/A	0.00	N/A
All Other Intangibles	N/A	0.00	N/A	N/A	0.00	N/A
Total Intangibles	27.62	20.69	57	27.43	23.20	51
Tier One Leverage Ratio	8.5502	9.83	16	8.9683	9.98	20
Standardized Capital Ratios						
Com Equity Tier 1 Cap Ratio	10.2014	12.55	10	10.8758	12.61	18
Tier One Capital Ratio	10.2014	12.63	6	10.8758	12.71	14
Total Capital Ratio	11.4533	13.72	6	11.7274	13.66	14
Adv App Cap Ratios						
Com Equity Tier 1 Cap Ratio	N/A	44.88	N/A	N/A	41.55	N/A
Tier 1 Capital Ratio	N/A	44.88	N/A	N/A	41.55	N/A
Total Capital Ratio	N/A	45.66	N/A	N/A	42.17	N/A
End of Period Capital (\$000)						
Perpetual Preferred		0			0	
+ Common Stock		11,866			11,866	
+ Surplus		2,850,408			2,639,511	
+ Retained Earnings		528,887			700,549	
+ Accum Other Comp Income		73,266			-132,508	
+ Other Equity Capital Comp		0			0	
Total Bank Equity Capital		3,464,427			3,219,418	
Minority Interest		0			0	
Cons Subs		0			0	
Total Bank Capital & Min Int		3,464,427			3,219,418	
Subordinated Notes & Debentures		0			0	
Changes in Bank Equity (\$000)						
Balance at Beginning of Period		3,524,029			3,040,186	
+ Net Income		-108,505			81,032	
+ Sales or Purchase of Capital		0			0	
+ Merger & Absorptions		0			0	
+ Restate due to Acctg Error&Chg		-44,087			0	
+ Trans with Parent		0			50,000	
- Dividends		35,000			0	
+ Other Comprehensive Income		127,990			48,200	