

# YOUR BANK

## Multiple Bank Comparison UBPR



	Quarter End Date 06/30/2012					Quarter End Date 06/30/2011				
	YOUR BANK	Sample Bk A	Sample Bk B	Sample Bk C	Sample Bk D	YOUR BANK	Sample Bk A	Sample Bk B	Sample Bk C	Sample Bk D
<b>Earnings and Profitability (% Average Assets)</b>										
Interest Income	3.64	4.27	3.90	4.01	4.67	3.88	4.73	3.95	---	4.97
Interest Expense	0.33	1.48	0.71	0.79	1.11	0.53	1.78	1.04	---	1.38
Net Interest Income (TE)	3.31	2.79	3.20	3.22	3.56	3.36	2.95	2.90	---	3.59
Non-Interest Income	0.15	0.89	0.27	(0.14)	0.66	0.19	0.63	0.42	---	0.40
Non-Interest Expense	2.24	2.20	4.19	3.76	2.45	2.46	2.27	3.86	---	2.32
Provision: Loan & Lease Losses	0.13	0.14	0.03	0.00	0.38	0.08	0.12	2.65	---	0.60
Pretax Operating Income (TE)	1.08	1.34	(0.75)	(0.68)	1.39	1.01	1.20	(3.19)	---	1.07
Realized Gains/Losses Sec	0.00	0.13	0.26	0.00	0.04	0.00	0.03	0.03	---	0.00
Pretax Net Operating Income (TE)	1.08	1.47	(0.49)	(0.68)	1.43	1.01	1.23	(3.16)	---	1.07
Net Operating Income	0.71	0.89	(0.49)	(0.68)	1.23	0.72	0.74	(3.16)	---	0.86
Return on Average Assets	0.71	0.89	(0.49)	(0.68)	1.23	0.72	0.74	(3.16)	---	0.86
<b>Efficiency Memo</b>										
Efficiency Ratio	64.89	59.93	120.75	122.22	58.14	69.43	63.33	116.19	---	58.25
Avg Personnel Expense Per Emp (\$000)	53.40	59.41	71.53	70.20	57.60	45.64	54.64	76.22	---	49.73
Assets Per Employee (\$Million)	4.82	4.98	6.46	3.74	4.90	4.05	4.68	7.20	---	4.96
<b>Overhead Detail (% Average Assets)</b>										
Personnel Expense	1.05	1.21	1.08	1.82	1.16	1.08	1.18	1.00	---	1.02
Occupancy Expense	0.20	0.44	0.36	0.50	0.33	0.19	0.46	0.34	---	0.34
Other Oper Expense (Incl Intangibles)	0.99	0.55	2.75	1.44	0.95	1.19	0.63	2.52	---	0.97
Overhead Less Nonint Income	2.10	1.32	3.92	3.90	1.79	2.27	1.64	3.44	---	1.92
<b>Growth Rates</b>										
Total Assets	8.16	2.58	(15.24)	0.00	(1.18)	1.99	2.44	(7.94)	---	2.58
Net Loans & Leases	(8.03)	(8.14)	(12.60)	0.00	(6.45)	(2.37)	(6.37)	(9.01)	---	2.84
<b>Credit Quality (% Loans)</b>										
30-89 Days Past Due	0.50	0.70	0.51	2.64	0.92	1.84	0.84	0.12	---	2.54
90+ Days Past Due	0.00	0.03	0.00	0.00	0.15	0.00	0.94	0.06	---	1.53
Nonaccrual	0.39	4.02	3.34	11.22	1.67	0.00	4.03	7.44	---	1.79
Loan Loss Reserves/Loans	1.28	1.74	3.72	3.43	2.32	1.07	1.74	4.11	---	1.79
<b>Capitalization Ratios</b>										
Tier1 Leverage Capital	8.78	9.45	7.99	16.71	11.88	8.71	8.89	8.18	---	11.27
Tier1 to Risk-Weight Assets	15.27	14.70	11.08	23.49	16.67	13.64	12.28	11.23	---	15.16
Total RBC to Risk-Weight Assets	16.53	15.96	12.36	24.77	17.79	14.74	13.54	12.50	---	16.26
<b>Liquidity (% Average Assets)</b>										
Short Term Investments	32.35	4.54	14.05	14.38	6.23	25.41	2.53	4.87	---	2.72
Core Deposits	69.49	83.40	86.60	78.34	83.26	67.53	83.97	73.34	---	81.88
Short Term Non-Core Funding	16.72	2.70	4.47	0.73	0.00	18.09	0.88	1.79	---	2.55
Net Non Core Funding Depend Orig \$100M	(18.74)	14.34	14.47	1.42	6.01	(2.92)	16.77	30.45	---	12.85
Net Non Core Funding Depend New \$250M	(26.57)	1.87	(11.20)	(12.69)	(2.87)	(11.36)	4.43	13.76	---	3.83
Net Loans & Leases to Deposits	62.43	65.65	69.57	83.98	76.50	73.92	72.30	78.21	---	81.17

# YOUR BANK

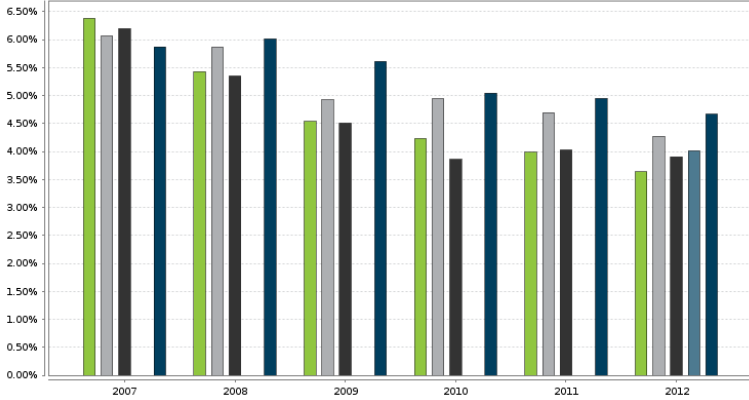
## Multiple Bank Comparison UBPR



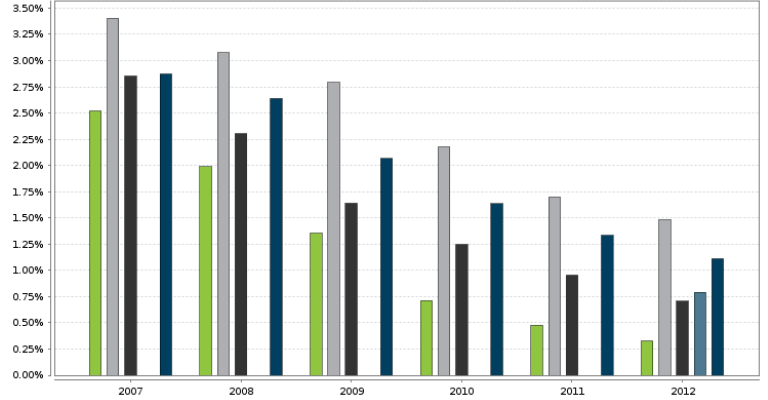
	Quarter End Date 06/30/2012					Quarter End Date 06/30/2011				
	YOUR BANK	Sample Bk A	Sample Bk B	Sample Bk C	Sample Bk D	YOUR BANK	Sample Bk A	Sample Bk B	Sample Bk C	Sample Bk D
<b>Asset Mix (% Average Assets)</b>										
Net Loans & Leases	53.82	56.44	63.62	69.41	63.70	63.30	63.02	61.70	---	67.28
Average Earning Assets	92.82	88.93	95.79	97.99	93.75	91.62	92.06	95.60	---	95.67
<b>Loan Mix (%Loans)</b>										
Construction	3.53	9.41	9.20	0.00	4.90	3.82	9.89	15.13	---	4.08
1-4 Family	22.76	50.13	34.66	43.92	49.92	26.37	47.92	33.73	---	50.16
Home Equity Loans	0.00	2.78	19.77	0.04	4.16	0.00	2.44	19.29	---	3.67
Farmland	10.81	11.39	2.63	0.00	7.56	9.67	10.94	0.00	---	8.04
Multifamily	2.57	3.21	0.05	36.03	3.01	2.56	3.30	0.01	---	3.11
Owner Occupied Non-Farm Non-Residential	15.38	9.25	0.00	7.75	0.90	13.62	8.49	0.00	---	0.88
Other Non-Farm Non-Residential	13.14	9.23	26.89	8.36	13.06	9.77	13.26	24.37	---	12.13
Total Real Estate	68.18	92.63	73.42	96.06	79.36	65.80	93.79	73.24	---	78.40
Commercial & Industrial	4.37	3.79	14.44	3.73	11.43	4.27	3.38	12.54	---	12.96
Loans To Individuals	17.17	2.49	12.09	0.20	3.71	17.37	2.22	14.22	---	3.73
<b>Deposit Mix (% Average Assets)</b>										
Demand Deposits	27.53	7.98	10.41	2.34	8.05	19.48	7.97	9.36	---	8.09
All NOW & ATS Accounts	12.38	12.50	6.58	0.00	14.11	12.91	11.73	3.37	---	12.44
Money Market Deposit Accounts	0.62	5.63	33.35	6.45	8.59	1.43	6.30	31.16	---	7.08
Other Savings Deposits	14.03	9.47	2.05	30.27	9.86	13.87	8.36	1.26	---	8.55
Time Deps At or Below Insurance Limit	32.02	47.81	37.05	39.34	41.42	38.31	50.01	31.40	---	45.89
Core Deposits Less Brokered	69.42	83.39	85.39	78.40	82.03	66.99	84.37	71.62	---	82.04
Memo: All Brokered Deposits	17.16	0.00	4.04	0.00	0.00	19.00	0.00	4.93	---	0.00
<b>Yield / Cost Analysis (% Average Assets)</b>										
Total Loan & Leases (TE)	6.39	5.58	5.12	5.41	5.72	6.49	5.60	4.88	---	5.94
Secured by 1-4 Fam Residential Prop	7.97	5.93	3.86	4.73	5.69	7.26	6.05	3.52	---	5.90
All Other Loans Sec Real Estate	5.21	4.91	5.70	5.89	4.66	5.42	4.86	5.27	---	5.11
Commercial & Industrial Loans	6.88	2.53	5.49	7.95	5.91	7.02	2.63	5.29	---	5.81
Individual	7.24	13.40	5.86	5.06	6.27	7.37	14.38	6.12	---	5.51
Total Investment Securities	1.93	3.86	2.39	1.65	3.80	2.32	4.45	2.95	---	3.86
Total Interest Bearing Deposits	0.55	1.72	0.83	0.95	1.51	0.79	2.05	1.04	---	1.87
Transaction Accounts	0.16	0.99	0.11	0.08	0.39	0.20	1.54	0.17	---	0.53
Other Savings Deposits/Yield On	0.24	0.38	0.48	0.31	0.49	0.26	0.58	0.63	---	0.67
Time Deps Over \$100M	0.71	2.14	1.54	1.84	4.33	1.19	2.32	1.96	---	4.62
All Other Time Deposits	1.17	2.36	1.16	1.42	1.97	1.25	2.66	1.41	---	2.22
All Interest Bearing Funds	0.55	1.81	0.87	0.95	1.58	0.79	2.14	1.28	---	1.93



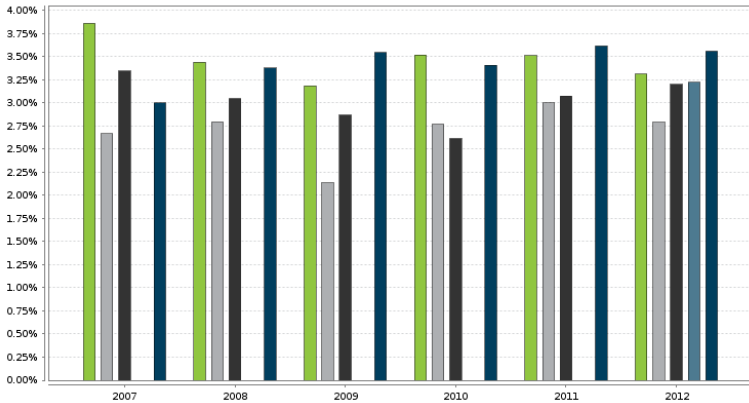
**Interest Income**  
(% Of Average Assets)



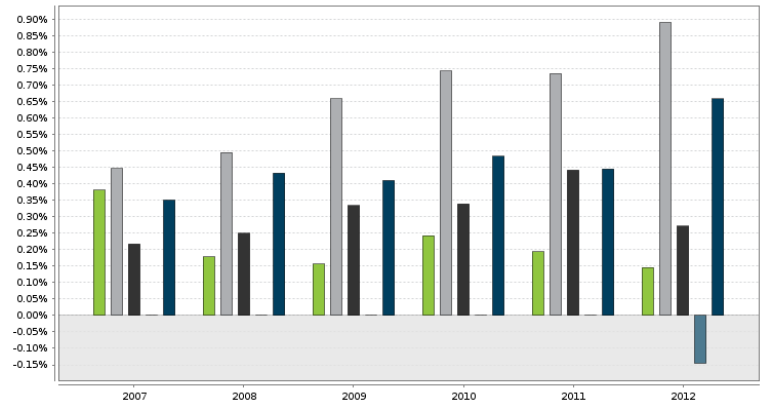
**Interest Expense**  
(% Of Average Assets)



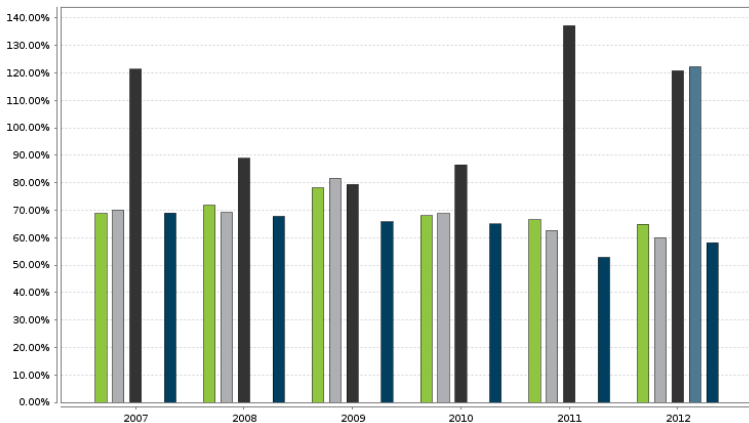
**Net Interest Income (TE)**  
(% Of Average Assets)



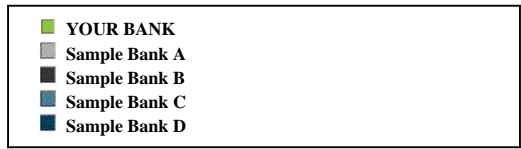
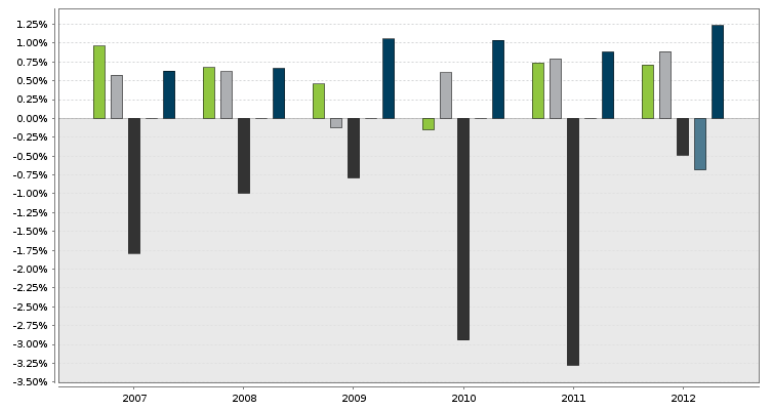
**Non-Interest Income**  
(% Of Average Assets)



**Efficiency Ratio**

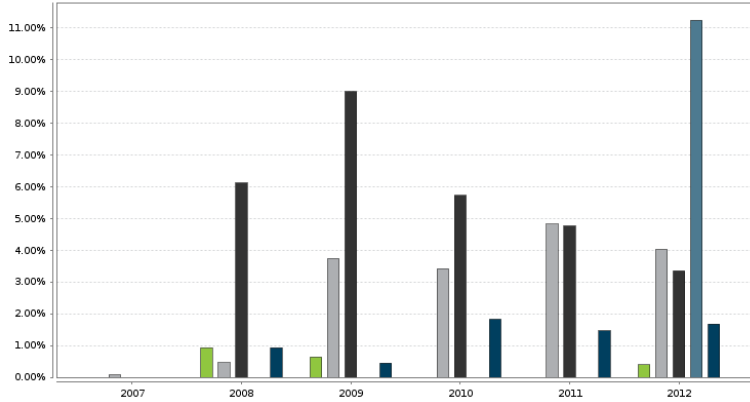


**Net Operating Income**  
(% Of Average Assets)

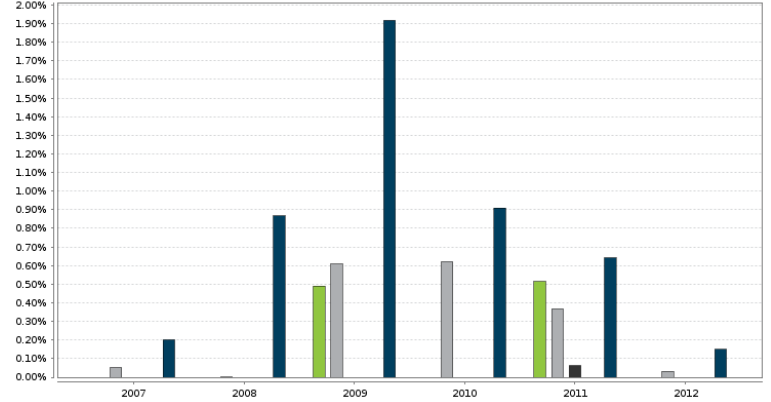




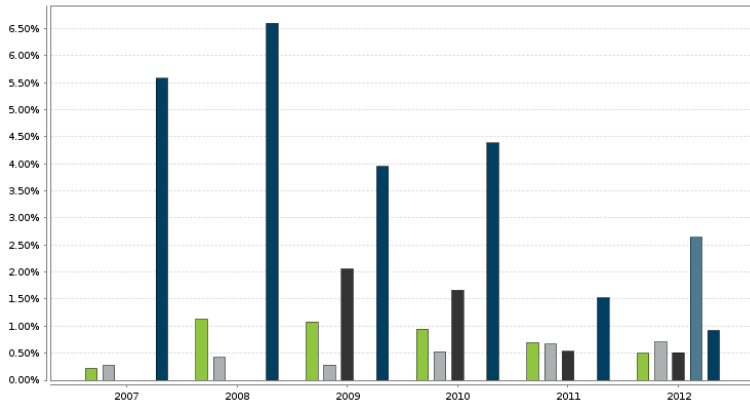
**Nonaccrual**  
(% Of Non-Current Loans & Leases By Loan Type)



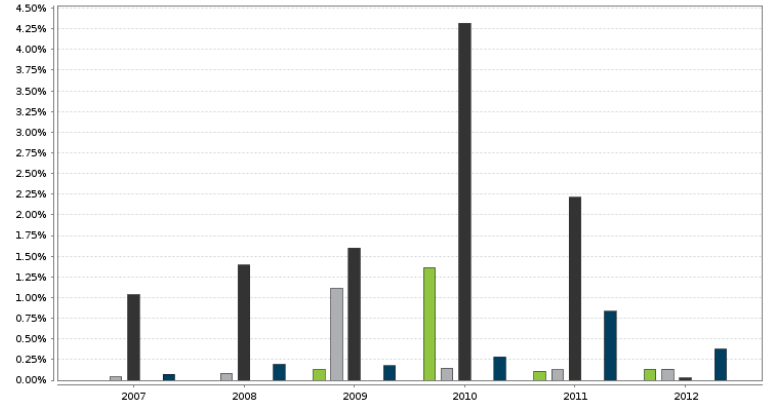
**90+ Days Past Due**  
(% Of Non-Current Loans & Leases By Loan Type)



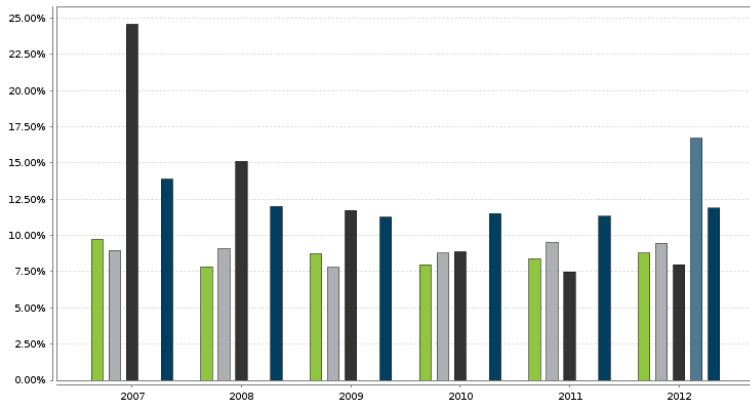
**30-89 Days Past Due**  
(% Of Non-Current Loans & Leases By Loan Type)



**Provision: Loan & Lease Losses**  
(% Of Average Assets)



**Tier1 Leverage Capital**  
(% Of Adjusted Average Assets)



**Total RBC to Risk-Weight Assets**  
(% Of Adjusted Risk Weighted Assets)

