



## **Memorandum**

**To:** Users of the UBPR

**Date:** April 19, 2006

**From:** John M. Smullen, UBPR Coordinator

**Subject:** Changes to the UBPR

Several additions were made to the Uniform Bank Performance Report as of March 31, 2006. To the extent possible these changes were made retroactively. Please refer to the attached copies of pages showing new ratios in bolded type. The changes involve a comparing the allowance for loan and lease losses to loans not held for sale, addition of several new concentrations of credit ratios on a separate page and new detail on other real estate owned.

Page 1.

Added: Loan & Lease Loss Allowance to Loans and Leases Not Held For Sale

Page 4.

Added: Loans Held For Sale and Loans Not Held For Sale to the Balance Sheet Assets and Liabilities and Capital (\$000) page.

Page 6.

Added: Loans Held For Sale and Loans Not Held For Sale to the Balance Sheet Percentage Composition of Assets and Liabilities page.

Page 7.

Added: Loan & Lease Loss Allowance to Loans and Leases Not Held For Sale to the Analysis Ratios section.

Page 7a.

Added: Foreclosed GNMA to the analysis of Other Real Estate Owned.

Page 7b.

Added: Page 7b Analysis of Concentrations of Credit. That page contains ratios comparing various types of loans to Tier 1 Capital plus the Allowance for Loan and Lease Losses.

CERT #  
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DIST/RSSD:  
 COUNTY:

PAGE 01

SUMMARY RATIOS

	3/31/2006			3/31/2005			12/31/2005			12/31/2004		12/31/2003	
AVERAGE ASSETS (\$000)	504,084			448,444			460,986			399,251		366,929	
NET INCOME (\$000)	2,548			2,547			4,970			3,914		4,401	
NUMBER OF BANKS IN PEER GROUP	1,040			986			1,014			957		882	
	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	BANK	PG 3
<b>EARNINGS AND PROFITABILITY</b>													
<b>PERCENT OF AVERAGE ASSETS:</b>													
INTEREST INCOME (TE)	5.02	5.59	15	4.89	5.17	32	4.91	5.25	27	5.20	5.42	5.90	6.16
- INTEREST EXPENSE	1.69	1.68	49	1.27	1.34	43	1.33	1.38	43	1.49	1.54	1.93	2.06
NET INTEREST INCOME (TE)	3.32	3.92	16	3.62	3.81	38	3.58	3.86	32	3.71	3.86	3.97	4.08
+ NONINTEREST INCOME	1.01	0.89	64	1.20	0.97	72	1.17	0.95	72	1.33	1.07	1.48	1.04
- NONINTEREST EXPENSE	2.94	2.86	58	3.19	2.90	66	3.18	2.90	66	3.47	2.98	3.59	3.03
- PROVISION: LOAN&LEASE LOSSES	-0.09	0.16	1	0.06	0.17	23	0.03	0.17	15	0.11	0.21	0.10	0.26
= PRETAX OPERATING INCOME (TE)	1.47	1.81	29	1.57	1.73	40	1.54	1.75	37	1.46	1.77	1.76	1.86
+ REALIZED GAINS/LOSSES SEC	0.00	0.00	77	0.11	0.02	89	0.05	0.01	85	0.04	0.04	0.01	0.03
= PRETAX NET OPERATING INC (TE)	1.47	1.83	28	1.67	1.76	45	1.59	1.77	38	1.50	1.82	1.77	1.90
NET OPERATING INCOME	1.01	1.25	31	1.14	1.20	48	1.08	1.21	41	0.98	1.23	1.20	1.27
ADJUSTED NET OPERATING INCOME	0.91	1.34	19	1.18	1.27	44	1.10	1.27	36	1.15	1.30	1.26	1.38
NET INCOME ADJUSTED SUB S		1.18	N/A		1.14	N/A		1.14	N/A		1.18		1.22
NET INCOME	1.01	1.25	31	1.14	1.20	48	1.08	1.21	41	0.98	1.23	1.20	1.27
<b>MARGIN ANALYSIS:</b>													
AVG EARNING ASSETS TO AVG ASSETS	94.36	93.68	58	93.53	93.52	47	93.54	93.57	47	93.42	93.38	91.92	93.53
AVG INT-BEARING FUNDS TO AVG AST	81.69	78.70	64	80.69	78.92	58	80.46	78.65	59	79.29	79.31	79.76	79.60
INT INC (TE) TO AVG EARN ASSETS	5.32	5.98	13	5.23	5.54	30	5.25	5.63	26	5.57	5.82	6.41	6.59
INT EXPENSE TO AVG EARN ASSETS	1.80	1.80	48	1.36	1.43	43	1.42	1.47	43	1.60	1.65	2.09	2.21
NET INT INC-TE TO AVG EARN ASSET	3.52	4.19	16	3.87	4.10	37	3.82	4.14	31	3.97	4.15	4.32	4.37
<b>LOAN &amp; LEASE ANALYSIS</b>													
NET LOSS TO AVERAGE TOTAL LN&LS	0.03	0.10	42	0.02	0.14	28	0.02	0.17	21	-0.10	0.23	0.06	0.24
EARNINGS COVERAGE OF NET LOSS(X)	81.31	41.52	78	146.38	28.05	91	128.17	28.50	90	N/A	23.66	48.83	25.20
LN&LS ALLOWANCE TO NET LOSSES(X)	44.32	18.46	82	92.60	13.13	94	77.70	13.34	92	N/A	10.80	27.46	10.59
<b>LN&amp;LS ALLOW TO LN&amp;LS NOT HFS</b>													
LN&LS ALLOWANCE TO TOTAL LN&LS	1.09	1.24	34	1.49	1.32	72	1.35	1.27	65	1.51	1.35	1.59	1.38
NON-CUR LN&LS TO GROSS LN&LS	0.65	0.50	67	0.41	0.63	41	0.47	0.53	52	0.61	0.69	0.81	0.75
<b>LIQUIDITY</b>													
NET NON CORE FUND DEPENDENCE	42.04	22.92	89	36.55	21.13	86	32.89	21.28	79	29.54	19.89	19.81	18.36
NET LOANS & LEASES TO ASSETS	65.32	69.38	33	62.83	67.27	34	63.61	68.29	33	62.05	65.89	61.34	65.54
<b>CAPITALIZATION</b>													
TIER ONE LEVERAGE CAPITAL	6.80	8.83	4	7.47	8.63	19	7.09	8.70	11	7.49	8.55	7.66	8.44
CASH DIVIDENDS TO NET INCOME	36.19	31.00	56	40.05	34.18	56	65.77	38.13	76	38.40	41.35	31.08	38.24
RETAIN EARNS TO AVG TOTAL EQUITY	9.50	8.43	57	8.89	7.79	57	4.91	7.40	30	7.37	7.08	10.44	7.49
RESTR+NONAC+RE ACQ TO EQCAP+ALL	5.12	3.79	67	3.70	4.48	49	3.68	3.94	54	5.72	5.02	4.19	5.37
<b>GROWTH RATES</b>													
ASSETS	11.18	12.34	55	18.12	10.12	78	5.51	11.52	31	22.69	9.46	4.96	11.99
TIER ONE CAPITAL	2.59	13.11	12	12.14	11.79	62	3.03	12.62	15	11.17	11.06	11.48	12.65
NET LOANS & LEASES	15.58	15.15	59	19.39	12.29	77	8.15	14.25	35	24.11	9.54	8.05	10.95
SHORT TERM INVESTMENTS	-10.48	85.84	34	-24.32	-7.17	52	-45.17	40.28	23	78.11	5.47	-10.16	64.97
SHORT TERM NON CORE FUNDING	38.05	23.94	69	97.29	21.26	92	2.91	19.83	37	167.45	13.41	-21.04	3.63

	3/31/2006	3/31/2005	12/31/2005	12/31/2004	12/31/2003	PERCENT CHANGE	
						1 QTR	1 YEAR
<b>ASSETS:</b>							
REAL ESTATE LOANS	296,995	262,614	278,764	254,120	197,338	3.97	13.09
COMMERCIAL LOANS	27,862	18,008	15,881	18,263	18,613	11.45	54.72
INDIVIDUAL LOANS	10,971	10,549	9,525	8,739	10,144	-2.92	4.00
AGRICULTURAL LOANS	6,636	6,413	6,028	6,150	5,553	9.63	3.48
OTHER LN&LS IN DOMESTIC OFFICES	275	172	141	140	110	-18.88	59.88
LN&LS IN FOREIGN OFFICES	N/A	N/A	N/A	N/A	N/A	N/A	N/A
<b>LOANS HELD FOR SALE</b>							
<b>LOANS NOT HELD FOR SALE</b>							
LESS: LN&LS ALLOWANCE	3,723	4,445	4,196	4,339	3,679	-5.96	-16.24
NET LOANS & LEASES	339,016	293,311	306,142	283,073	228,079	4.51	15.58
MEMO: UNEARNED INCOME	0	0	0	0	0		
U S TREASURY & AGENCY SECURITIES	105,042	106,056	111,665	105,718	78,351	-7.22	-0.96
MUNICIPAL SECURITIES	24,563	15,050	14,661	15,450	15,732	0.05	63.21
FOREIGN DEBT SECURITIES	0	0	0	0	0	N/A	N/A
ALL OTHER SECURITIES	8,747	12,303	10,419	11,628	10,272	-3.04	-28.90
INTEREST-BEARING BANK BALANCES	576	677	637	1,711	4,324	188.00	-14.92
FEDERAL FUNDS SOLD & REALES	0	0	0	0	2,200		
TRADING ACCOUNT ASSETS	0	0	0	0	0	N/A	N/A
TOTAL INVESTMENTS	138,928	134,086	137,382	134,507	110,879		
TOTAL EARNING ASSETS	477,944	427,397	443,524	417,580	338,958		
NONINT CASH & DUE FROM BANKS	8,805	10,202	9,470	12,991	10,123	25.48	-13.69
PREMISES, FIX ASSTS, CAP LEASES	5,865	5,840	5,451	5,819	6,129	7.54	0.43
OTHER REAL ESTATE OWNED	0	0	0	0	0	N/A	N/A
INV IN UNCONSOLIDATED SUBS	0	0	0	0	0		
ACCEPTANCES & OTH ASSETS	26,376	23,368	22,865	19,804	16,602	4.66	12.87
TOTAL ASSETS	518,990	466,807	481,310	456,194	371,812	1.95	11.18
AVERAGE ASSETS DURING QUARTER	514,500	456,249	473,533	434,712	382,572	4.22	12.77
<b>LIABILITIES</b>							
DEMAND DEPOSITS	15,566	19,319	24,746	20,427	15,782	-21.12	-19.43
ALL NOW & ATS ACCOUNTS	8,283	14,159	18,560	20,259	15,046	-46.78	-41.50
MONEY MARKET DEPOSIT ACCOUNTS	108,296	103,215	101,137	104,709	23,089	13.94	4.92
OTHER SAVINGS DEPOSITS	65,138	53,954	70,918	55,393	123,005	-5.26	20.73
TIME DEP UNDER \$100M	89,472	75,946	71,402	78,893	82,127	22.96	17.81
CORE DEPOSITS	286,755	266,593	286,763	279,681	259,049	5.48	7.56
TIME DEP OF \$100M OR MORE	20,233	18,075	18,567	18,933	16,862	8.78	11.94
DEPOSITS IN FOREIGN OFFICES	0	0	0	0	0	N/A	N/A
TOTAL DEPOSITS	306,989	284,669	305,330	298,613	275,911	5.69	7.84
FEDERAL FUNDS PURCH & RESALE	0	0	0	0	0		
FED HOME LOAN BOR MAT < 1 YR	89,055	71,100	57,000	55,150	6,000	-2.59	25.25
FED HOME LOAN BOR MAT > 1 YR	69,968	63,563	63,161	49,877	39,959	-3.81	10.08
OTH BORROWING MAT < 1 YR	9,077	8,036	14,024	12,456	13,064	-26.83	12.95
OTH BORROWING MAT > 1 YR	223	239	231	246	260	-1.76	-6.69
ACCEPTANCES & OTHER LIABILITIES	9,068	5,911	7,211	5,688	5,171	12.28	53.41
TOTAL LIABILITIES (INCL MORTG)	484,380	433,518	446,957	422,030	340,365	1.90	11.73
SUBORD NOTES AND DEBENTURES	0	0	0	0	0	N/A	N/A
ALL COMMON & PREFERRED CAPITAL	34,610	33,289	34,353	34,164	31,447	2.63	3.97
TOTAL LIABILITIES & CAPITAL	518,990	466,807	481,310	456,194	371,812	1.95	11.18
<b>MEMORANDA:</b>							
OFFICER, SHAREHOLDER LOANS (#)	2	3	3	3	2		
OFFICER, SHAREHOLDER LOANS (\$)	4,031	4,994	5,156	4,979	4,522	11.88	-19.28
NON-INVESTMENT ORE	0	0	0	0	0	N/A	N/A
HELD-TO-MATURITY SECURITIES	2,252	2,864	2,255	2,870	3,317	-0.04	-21.37
AVAILABLE-FOR-SALE-SECURITIES	136,100	130,545	134,490	129,926	101,038	-5.84	4.26
ALL BROKERED DEPOSITS	16,926	776	256	780	0	15,572.22	2,081.19

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DIST/RSSD:  
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BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES

	3/31/2006			3/31/2005			12/31/2005			12/31/2004		12/31/2003	
	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	BANK	PG 3
ASSETS, PERCENT OF AVG ASSETS													
<b>LOANS HELD FOR SALE</b>													
<b>LOANS NOT HELD FOR SALE</b>													
LESS: LN&LS ALLOWANCE	0.79	0.87	40	0.97	0.89	64	0.94	0.88	61	1.00	0.90	0.99	0.89
NET LOANS & LEASES	64.24	68.93	32	62.76	66.67	35	62.94	67.49	33	62.20	65.69	60.50	65.83
INTEREST-BEARING BANK BALANCES	0.09	0.33	52	0.22	0.40	62	0.19	0.38	59	0.33	0.46	1.18	0.42
FEDERAL FUNDS SOLD & RESALES	0.00	1.61	19	0.00	1.60	20	0.00	1.61	16	0.11	2.09	0.62	2.28
TRADING ACCOUNT ASSETS	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
HELD-TO-MATURITY SECURITIES	0.45	1.57	63	0.63	1.73	64	0.58	1.69	63	0.76	1.76	0.96	2.07
AVAILABLE-FOR-SALE SECURITIES	27.50	17.07	80	28.27	18.82	77	28.22	18.30	78	28.04	19.08	27.49	18.49
TOTAL EARNING ASSETS	92.28	92.03	52	91.88	91.88	47	91.93	91.96	47	91.44	91.67	90.75	91.70
NONINT CASH & DUE FROM BANKS	1.68	2.79	13	2.16	3.11	22	2.21	2.98	26	2.70	3.49	2.91	3.50
PREMISES, FIX ASSTS & CAP LEASES	1.11	1.77	26	1.29	1.72	33	1.24	1.73	31	1.48	1.69	1.71	1.71
OTHER REAL ESTATE OWNED	0.00	0.07	34	0.00	0.08	31	0.00	0.08	28	0.00	0.09	0.00	0.09
ACCEPTANCES & OTHER ASSETS	4.93	3.05	86	4.66	2.91	86	4.63	2.96	85	4.38	2.80	4.63	2.74
SUBTOTAL	7.72	7.95	47	8.11	8.11	52	8.08	8.04	52	8.56	8.34	9.24	8.29
TOTAL ASSETS	100.00	100.00		99.99	100.00		100.01	100.00		100.00	100.00	99.99	100.00
STANDBY LETTERS OF CREDIT	0.06	0.68	11	0.11	0.65	15	0.11	0.65	15	0.09	0.61	0.05	0.58
LIABILITIES, PERCENT OF AVG ASST													
DEMAND DEPOSITS	3.98	9.87	10	4.03	10.11	10	4.36	10.05	13	4.22	10.02	4.35	9.77
ALL NOW & ATS ACCOUNTS	2.81	6.01	28	3.48	6.43	34	3.49	6.33	33	3.91	6.33	3.89	6.15
MONEY MARKET DEPOSIT ACCOUNTS	20.17	15.97	69	23.13	16.87	73	22.62	16.59	72	21.12	17.06	5.43	16.72
OTHER SAVINGS DEPOSITS	13.57	11.79	63	11.88	11.36	59	13.14	11.69	61	16.59	10.66	32.47	10.05
TIME DEP LESS THAN \$100M	15.48	18.68	36	17.17	19.30	41	16.31	18.96	38	20.15	20.28	22.86	21.90
CORE DEPOSITS	56.01	66.34	17	59.68	68.05	20	59.92	67.54	23	65.99	68.28	69.00	68.30
TIME DEP OF \$100M OR MORE	3.80	14.01	4	4.07	12.38	6	3.95	12.72	6	4.71	12.35	4.73	12.56
DEPOSITS IN FOREIGN OFFICES	0.00	0.00	98	0.00	0.00	98	0.00	0.00	98	0.00	0.00	0.00	0.00
TOTAL DEPOSITS	59.81	81.29	2	63.75	81.28	4	63.87	81.17	4	70.70	81.46	73.72	81.79
FEDERAL FUNDS PURCH & REPOS	0.00	2.03	23	0.00	2.18	22	0.00	2.14	20	0.00	2.10	0.00	2.17
TOTAL FED HOME LOAN BORROWINGS	29.37	5.03	99	25.09	4.88	98	24.73	5.00	98	16.58	4.75	13.83	4.30
TOTAL OTH BORROWINGS	2.40	0.06	97	2.26	0.06	97	2.60	0.07	97	3.20	0.09	3.07	0.12
MEMO: SHT TER N CORE FUNDING	21.75	14.78	80	17.49	13.64	73	16.90	13.99	69	12.33	13.69	9.25	14.41
ACCEPTANCES & OTHER LIABILITIES	1.61	0.64	95	1.30	0.67	91	1.33	0.66	92	1.42	0.75	1.40	0.80
TOTAL LIABILITIES (INCL MORTG)	93.20	90.69	96	92.40	90.80	83	92.52	90.69	87	91.90	90.80	92.02	90.91
SUBORDINATED NOTES & DEBENTURES	0.00	0.00	94	0.00	0.01	92	0.00	0.01	92	0.00	0.01	0.00	0.00
ALL COMMON & PREFERRED CAPITAL	6.80	9.24	4	7.60	9.09	18	7.48	9.21	14	8.10	9.10	7.98	9.02
TOTAL LIABILITIES & CAPITAL	99.99	100.00		100.00	100.00		100.00	100.00		100.00	100.00	100.00	100.00
MEMO: ALL BROKERED DEPOSITS	1.15	2.13	64	0.16	1.28	63	0.13	1.47	59	0.09	1.09	0.00	0.93
INSURED BROKERED DEP	1.15	1.88	67	0.16	1.13	67	0.13	1.30	62	0.09	0.97	0.00	0.78
DIRECT & INDIRECT INV IN RE	0.00	0.00	93	0.00	0.00	92	0.00	0.00	92	0.00	0.00	0.00	0.00
LOANS HELD FOR SALE	0.05	0.32	53	0.16	0.35	59	0.12	0.32	57	0.97	0.73	0.90	0.69

CERT #  
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DIST/RSSD:  
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ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX

	3/31/2006			3/31/2005			12/31/2005			12/31/2004		12/31/2003	
CHANGE: CREDIT ALLOWANCE (\$000)													
BEGINNING BALANCE	4,196			4,339			4,031			3,679		3,453	
GROSS CREDIT LOSSES	128			161			272			188		279	
MEMO: LOANS HFS WRITEDOWN	0			0			0			0		0	
RECOVERIES	86			137			218			428		145	
NET CREDIT LOSSES	42			24			54			-240		134	
PROVISION FOR CREDIT LOSS	-215			130			143			420		360	
OTHER ADJUSTMENTS	-216			0			76			0		0	
ENDING BALANCE	3,723			4,445			4,196			4,339		3,679	
AVERAGE TOTAL LOANS & LEASES	324,716			285,659			293,259			250,459		222,048	
ANALYSIS RATIOS	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	BANK	PG 3
LOSS PROVISION TO AVERAGE ASSETS	-0.09	0.16	1	0.06	0.17	23	0.03	0.17	15	0.11	0.21	0.10	0.26
RECOVERIES TO PRIOR CREDIT LOSS	63.24	27.74	86	145.74	25.64	95	115.96	28.26	94	153.41	27.85	35.02	28.44
NET LOSS TO AVERAGE TOTAL LN&LS	0.03	0.10	42	0.02	0.14	28	0.02	0.17	21	-0.10	0.23	0.06	0.24
GROSS LOSS TO AVERAGE TOT LN&LS	0.08	0.15	43	0.11	0.20	43	0.09	0.23	32	0.08	0.30	0.13	0.31
RECOVERIES TO AVERAGE TOT LN&LS	0.05	0.05	64	0.10	0.06	77	0.07	0.06	69	0.17	0.06	0.07	0.06
<b>LN&amp;LS ALLOW TO LN&amp;LS NOT HFS</b>													
LN&LS ALLOWANCE TO TOTAL LN&LS	1.09	1.24	34	1.49	1.32	72	1.35	1.27	65	1.51	1.35	1.59	1.38
LN&LS ALLOWANCE TO NET LOSSES (X)	44.32	18.46	82	92.60	13.13	94	77.70	13.34	92	N/A	10.80	27.46	10.59
LN&LS ALL TO NONACCURAL LN&LS (X)	1.98	5.30		4.08	5.23		3.67	5.28		3.13	5.22	2.50	4.91
EARN COVER OF NET LN&LS LOSS (X)	81.31	41.52	78	146.38	28.05	91	128.17	28.50	90	N/A	23.66	48.83	25.20
NET LOSSES BY TYPE OF LN&LS													
REAL ESTATE LOANS	0.02	0.02	71	0.00	0.03	56	0.00	0.04	44	-0.12	0.06	0.05	0.05
LOANS TO FINANCE COMM L REAL EST	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	0.00	0.00
CONSTRUCTION & LAND DEV	0.00	0.00	92	0.00	0.00	90	0.00	0.01	85	0.00	0.02	0.00	0.01
SECURED BY FARMLAND	0.00	0.00	97	0.00	0.00	96	0.00	0.00	95	0.00	0.00	0.00	0.00
SINGLE & MULTI FAMILY MORTGAGE	0.03	0.03	71	-0.01	0.03	13	0.01	0.05	53	-0.04	0.06	0.07	0.05
HOME EQUITY LOANS	0.00	0.01	89	0.00	0.00	89	0.00	0.01	84	0.00	0.02	0.24	0.02
1-4 FAMILY NON-REVOLVING	0.03	0.03	73	-0.01	0.03	14	0.01	0.05	56	-0.02	0.06	0.06	0.05
MULTIFAMILY LOANS	0.00	0.00	97	0.00	0.00	98	0.00	0.00	96	-9.80	0.00	N/A	0.00
NON-FARM NON-RESIDENTIAL MTG	0.00	0.01	84	0.00	0.01	80	0.00	0.03	71	-0.38	0.05	0.02	0.04
RE LOANS IN FOREIGN OFFICES	N/A	0.00	99	N/A	0.00	99	N/A	0.00	99	N/A	0.00	N/A	0.00
AGRICULTURAL LOANS	0.00	0.00	94	0.00	0.00	93	0.00	0.00	90	0.00	0.01	0.00	0.02
COMMERCIAL AND INDUSTRIAL LOANS	-0.38	0.21	4	0.12	0.28	57	-0.03	0.38	13	-0.10	0.51	-0.29	0.55
LEASE FINANCING	N/A	0.00	96	N/A	0.00	95	N/A	0.00	94	N/A	0.00	N/A	0.02
LOANS TO INDIVIDUALS	0.88	0.50	76	0.47	0.57	54	0.50	0.67	48	0.27	0.74	0.86	0.77
CREDIT CARD PLANS	-10.00	0.43	0	-3,600.00	0.63	0	-2,200.00	0.70	0	3.93	0.92	1.04	1.01
ALL OTHER LOANS & LEASES	0.00	0.07	81	-0.02	0.07	8	-0.01	0.12	9	0.00	0.10	0.00	0.12
LOANS TO FOREIGN GOVERNMENTS	N/A	0.00	99	N/A	0.00	99	N/A	0.00	99	N/A	0.00	N/A	0.00

CERT #  
 CHARTER #

COUNTY:

ANALYSIS OF LOAN AND LEASE ALLOWANCE AND LOAN MIX

	3/31/2006			3/31/2005			12/31/2005			12/31/2004		12/31/2003	
	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	PCT	BANK	PG 1	BANK	PG 1
LOAN MIX, % AVERAGE GROSS LN&LS													
CONSTRUCTION & DEVELOPMENT	3.76	6.36	40	3.11	5.55	37	3.35	5.50	37	3.44	5.37	2.98	4.46
1 - 4 FAMILY RESIDENTIAL	44.30	27.10	81	42.98	25.83	79	34.18	25.92	73	32.06	25.63	34.37	24.20
HOME EQUITY LOANS	7.50	5.38	66	6.60	4.58	67	7.04	3.96	77	6.15	3.38	5.16	2.98
OTHER REAL ESTATE LOANS	9.18	19.87	23	9.52	17.67	25	10.36	16.91	26	9.28	16.01	8.46	15.68
FARMLAND	0.29	0.35	66	0.30	0.38	65	0.36	0.38	66	0.33	0.38	0.31	0.32
MULTIFAMILY	0.65	1.95	32	0.82	1.68	37	0.90	1.45	43	1.03	1.36	1.23	1.30
NON-FARM NON-RESIDENTIAL	8.24	16.86	25	8.40	15.18	26	9.10	14.64	28	7.91	13.67	6.93	12.78
TOTAL REAL ESTATE	57.25	59.22	39	55.61	55.79	43	47.88	52.95	38	44.78	50.71	45.81	47.08
FINANCIAL INSTITUTION LOANS	8.20	0.29	97	7.10	0.75	92	6.22	0.77	91	4.32	0.69	2.78	0.42
AGRICULTURAL LOANS	0.39	0.30	73	0.19	0.39	62	0.34	0.47	62	0.52	0.51	0.49	0.48
COMMERCIAL & INDUSTRIAL LOANS	14.70	19.24	39	17.70	19.55	50	23.25	21.17	61	26.27	22.83	27.50	25.04
LOANS TO INDIVIDUALS	9.97	8.37	59	10.24	10.04	59	10.40	10.72	53	8.67	11.12	7.12	12.31
CREDIT CARD LOANS	0.01	0.52	59	0.01	0.51	59	0.01	0.41	58	0.10	0.66	0.46	1.15
MUNICIPAL LOANS	1.33	0.41	85	0.97	0.43	78	0.83	0.50	76	1.03	0.52	0.89	0.50
ACCEPTANCES OF OTHER BANKS	N/A	0.00	99	N/A	0.00	99	N/A	0.00	99	0.02	0.00	0.03	0.00
FOREIGN OFFICE LOANS & LEASES	4.17	0.58	88	4.71	0.73	88	6.02	0.73	88	7.25	0.83	7.78	0.96
ALL OTHER LOANS	1.41	1.43	67	0.10	1.53	20	0.23	1.65	24	1.60	1.75	1.95	2.09
LEASE FINANCING RECEIVABLES	2.57	1.72	72	3.39	2.00	74	4.83	2.23	80	5.54	2.43	5.64	2.78
SUPPLEMENTAL:													
LOANS TO FOREIGN GOVERNMENTS	0.07	0.01	90	0.07	0.01	90	0.14	0.01	91	0.11	0.02	0.16	0.03
LOANS TO FINANCE COMMML REAL EST	0.79	0.36	76	0.85	0.44	73	1.48	0.62	79	3.22	0.69	1.66	0.62
MEMORANDUM (% OF AVG TOT LOANS):													
LOAN & LEASE COMMITMENTS	67.65	47.59	77	62.13	44.01	77	70.06	41.24	85	69.77	42.11	66.14	46.47
OFFICER, SHAREHOLDER LOANS	0.01	0.57	20	0.06	0.58	34	0.08	0.59	37	0.08	0.60	0.08	0.65
OFFICER, SHAREH LOANS TO ASSETS	0.00	0.33	20	0.03	0.33	34	0.04	0.34	38	0.05	0.36	0.05	0.39
OTHER REAL ESTATE OWNED % ASSETS													
CONSTRUCTION & LAND DEVELOPMENT	0.00	0.00	77	0.00	0.00	76	0.00	0.00	79	0.00	0.00	0.00	0.00
FARMLAND	0.00	0.00	97	0.00	0.00	96	0.00	0.00	95	0.00	0.00	0.00	0.00
1-4 FAMILY	0.01	0.01	64	0.01	0.02	59	0.00	0.02	36	0.01	0.02	0.01	0.01
MULTIFAMILY	0.00	0.00	94	0.00	0.00	96	0.00	0.00	96	0.00	0.00	0.00	0.00
NON-FARM-NON-RESID	0.01	0.01	65	0.03	0.01	79	0.06	0.02	91	0.05	0.01	0.03	0.01
FOREIGN OFFICES	0.00	0.00	97	0.00	0.00	96	0.00	0.00	97	0.00	0.00	0.00	0.00
FORECLOSED GNMA	0.00	0	0	0	0	0	0	0	0	0	0	0	0
SUBTOTAL	0.02	0.04	48	0.04	0.04	60	0.06	0.04	67	0.07	0.04	0.04	0.03
DIRECT AND INDIRECT INV	0.01	0.00	90	0.00	0.00	93	0.00	0.00	91	0.00	0.00	0.00	0.00
TOTAL	0.03	0.05	50	0.04	0.05	56	0.06	0.05	62	0.07	0.04	0.04	0.03
ASSET SERVICING % ASSETS													
MORTG SERV W RECOURSE	1.14	0.08	94	2.17	0.19	93	4.90	0.21	96	4.80	0.22	N/A	0.00
MORTG SERV WO RECOURSE	24.60	7.74	81	27.74	8.52	81	30.24	8.88	83	39.94	7.22	N/A	0.00
OTHER FINANCIAL ASSETS	4.49	0.89	88	3.08	0.75	87	2.00	0.90	84	0.74	1.09	N/A	0.00
TOTAL	30.23	11.66	80	32.99	11.73	79	37.14	11.99	83	45.48	10.89	N/A	0.00

CERT #  
CHARTER # 0

DIST/RSSD:  
COUNTY:

ANALYSIS OF CONCENTRATIONS OF CREDIT

	<u>3/31/2006</u>			<u>3/31/2005</u>			<u>12/31/2005</u>			<u>12/31/2004</u>		<u>12/31/2003</u>	
	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	PCT	BANK	PG 3	BANK	PG 3
<b>LOANS &amp; LSE % T1 CAP + ALLOW LL</b>													
<b>CONTRUCTION &amp; DEVELOPMENT</b>													
<b>1 – 4 FAMILY RESIDENTIAL</b>													
<b>HOME EQUITY LOANS</b>													
<b>OTHER REAL ESTATE LOANS</b>													
<b>FARMLAND</b>													
<b>MULTIFAMILY</b>													
<b>NON-FARM NON-RESIDENTIAL</b>													
<b>TOTAL REAL ESTATE</b>													
<b>FINANCIAL INSTITUTION LOANS</b>													
<b>AGRICULTURAL LOANS</b>													
<b>COMMERCIAL &amp; INDUSTRIAL LOANS</b>													
<b>LOANS TO INDIVIDUALS</b>													
<b>CREDIT CARD LOANS</b>													
<b>MUNICIPAL LOANS</b>													
<b>ACCEPTANCES OF OTHER BANKS</b>													
<b>FOREIGN OFFICE LOANS &amp; LEASES</b>													
<b>ALL OTHER LOANS</b>													
<b>LEASE FINANCING RECEIVABLES</b>													
<b>SUPPLEMENTAL:</b>													
<b>LOANS TO FOREIGN GOVERNMENTS</b>													
<b>LOANS TO FINANCE COMML REAL EST</b>													