

Ardmore Banking Advisors

Advisors to Financial Institutions

Credit Portfolio Management Best Practices Reporting and Analytics from Credit Insight™

1. Product Concentration Summary

	Commitment	Available Amount	Outstanding Balance	Loan Count	WARR	WAIR	WALTV	WADSC
All Products	\$2,645,680,781.84	\$683,677,963.32	\$3,870,772,458.27	32,526	3.10	5.71%	29.15%	.47
commercial	\$2,118,046,999.58	\$655,686,361.97	\$2,290,139,273.42	22,533	3.09	5.84%	36.38%	.59
Commercial Construction	\$1,966,028.44	\$0.00	\$1,966,028.44	60	3.38	8.18%	0.00%	.00
Commercial Lending	\$374,765,652.90	\$2,689,551.19	\$372,040,449.30	6,219	2.95	6.03%	62.51%	1.02
Commercial Real Estate	\$1,741,280,345.80	\$652,996,810.78	\$1,916,097,823.24	16,253	3.12	5.81%	31.34%	.51
Construction	\$419,423,246.86	\$222,269,341.49	\$197,153,905.37	88	3.60	7.45%	85.63%	1.31
Lending	\$222,922,256.38	\$109,736,713.87	\$113,185,542.51	49	3.44	5.73%	83.88%	1.43
Mortgages	\$186,355,811.66	\$0.00	\$186,355,811.66	123	2.96	6.23%	86.21%	1.40
consumer	\$422,228,335.33	\$13,296,252.96	\$1,484,703,326.01	9,585	3.10	5.50%	15.55%	.24

2. Industry Concentration Analysis

	Outstanding Balance	Available Amount	Commitment	WAIR	WARR	WALTV	Loan Count
All Industries	\$2,290,139,273.42	\$655,686,361.97	\$2,118,046,999.58	5.84%	3.09	36.38%	22,533
Construction - 23	\$66,845,904.44	\$38,138,490.08	\$104,984,394.52	5.96%	3.14	81.28%	52
Manufacturing - 31-33	\$19,736,757.54	\$13,368,668.56	\$33,105,426.10	6.22%	3.89	75.20%	47
Wholesale Trade - 42	\$2,438,320.30	\$990,059.87	\$3,428,380.18	6.84%	3.05	80.29%	22
Retail Trade - 44-45	\$11,616,384.34	\$3,311,060.33	\$14,927,444.67	6.30%	3.19	84.68%	53
Transportation and Warehousing - 48-49	\$4,879,195.06	\$3,214,616.48	\$8,093,811.54	6.36%	3.51	76.31%	42
Information - 51	\$594,147.21	\$1,938.38	\$596,085.59	6.75%	3.94	76.93%	3
Finance and Insurance - 52	\$40,464,923.86	\$99,767,409.50	\$140,232,333.36	4.68%	1.55	70.55%	53
Real Estate and Rental and Leasing - 53	\$606,223,718.64	\$224,817,821.61	\$831,041,540.26	6.59%	3.10	84.28%	399
Professional, Scientific, and Technical Services - 54	\$6,295,041.76	\$1,992,320.52	\$8,287,362.28	6.31%	3.11	87.56%	33
Management of Companies and Enterprises - 55	\$2,726,824.49	\$0.00	\$2,726,824.49	5.86%	3.46	80.18%	4
Administrative and Support and Waste Management and Remediation Services - 56	\$5,155,025.43	\$333,412.24	\$5,488,437.67	6.20%	3.13	85.91%	33
Educational Services - 61	\$1,521,914.49	\$5,468,664.31	\$6,990,578.80	6.34%	4.24	90.70%	10
Health Care and Social Assistance - 62	\$34,014,785.56	\$1,744,733.23	\$35,759,518.79	5.73%	3.03	77.51%	52
Arts, Entertainment, and Recreation - 71	\$403,941.52	\$0.00	\$403,941.52	6.36%	3.16	92.66%	4
Accommodation and Food Services - 72	\$4,291,582.13	\$144,748.25	\$4,436,330.38	7.33%	3.73	79.77%	30
Other Services (except Public Administration) - 81	\$20,878,104.55	\$5,337,824.14	\$26,215,928.69	6.18%	2.65	76.17%	98
Public Administration - 92	\$437,742.28	\$5,804.15	\$443,546.43	7.70%	3.37	82.21%	3
Unknown - 99	\$1,461,614,959.82	\$257,048,790.29	\$890,885,114.29	5.54%	3.12	10.19%	21,595

3. Officer Pricing/Risk Analysis

	Outstanding Balance	Available Amount	Commitment	Loan Count	WAIR	WARR	WALTV	WADSC
CANDLES	\$71,032,672.61	\$0.00	\$71,032,672.61	28	5.88%	2.81	86.22%	1.37
COURTNEY	\$41,188,136.65	\$14,340.41	\$41,202,477.06	96	6.66%	3.38	85.12%	1.34
LOGUE	\$269,838.11	\$0.00	\$269,838.11	1	6.50%	3.00	84.00%	1.23
SHEA	\$16,866,493.56	\$10,238,963.65	\$27,105,457.21	738	7.53%	3.22	83.07%	1.33
WADE	\$83,898,884.78	\$2,563,680.00	\$83,606,398.98	36	6.28%	3.37	78.42%	1.32
BEARD	\$162,272,950.29	\$0.00	\$162,272,950.29	82	5.90%	2.96	82.86%	1.28
CLARKE	\$78,315,197.97	\$0.00	\$78,315,197.97	102	6.54%	2.89	86.13%	1.34
EASTWOOD	\$164,597,629.34	\$168,540,375.43	\$333,138,004.76	59	6.34%	3.39	84.74%	1.32
SYBILLA	\$34,163,500.73	\$3,744,643.94	\$37,908,144.67	16	6.36%	3.33	94.28%	1.45
DRABBLE	\$31,580,959.33	\$16,128,000.00	\$47,708,959.33	17	5.74%	3.22	92.13%	1.50
QUINN	\$42,107,213.86	\$37,733,137.01	\$79,840,350.87	129	6.56%	3.26	85.97%	1.41
SANFORTH	\$101,023,242.95	\$9,505,793.05	\$110,529,035.99	74	5.66%	3.01	77.33%	1.31
HAYNES	\$69,703,551.14	\$0.00	\$69,703,551.14	36	6.19%	2.82	77.60%	1.44
YATES	\$3,439,124.33	\$832,726.70	\$4,297,877.75	31	7.61%	6.08	87.84%	1.44
GARLAND	\$72,261,738.71	\$105,673,027.90	\$177,934,766.61	33	8.52%	3.61	82.55%	1.42
PIERCE	\$189,729,176.27	\$10,939,581.61	\$199,423,119.15	92	6.33%	3.40	81.83%	1.26
HARDING	\$85,400,949.26	\$89,934,630.43	\$175,335,579.69	131	5.70%	2.73	73.94%	1.36
YESKEY	\$12,801,242.51	\$1,816,079.24	\$14,617,321.75	154	7.05%	3.37	82.92%	1.34
PULLMAN	\$57,545,803.81	\$13,409,966.26	\$70,955,770.07	189	6.40%	3.16	81.94%	1.39
TIREMAN	\$51,255,258.16	\$12,842,109.41	\$64,097,367.58	164	6.70%	3.52	68.85%	1.19

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4. Risk Rating Concentrations

	Commitment	Available Amount	Outstanding Balance	Loan Count	WAIR	WALTV	WADSC
All Risk Ratings	\$2,645,680,781.84	\$683,677,963.32	\$3,870,772,458.27	32,526	5.71%	29.15%	.47
No Risk Rating - 0							
Minimal Risk - 1	\$60,287,274.47	\$21,109,944.31	\$39,177,330.16	16	4.55%	64.70%	1.39
Moderate Risk - 2	\$172,780,351.26	\$60,888,939.25	\$112,038,525.51	75	5.74%	79.02%	1.43
Average Risk - 3	\$1,918,040,544.69	\$472,902,002.46	\$3,320,056,789.27	31,155	5.58%	21.66%	.35
Acceptable Risk - 4	\$439,249,188.49	\$124,686,379.43	\$318,710,113.87	345	6.94%	82.10%	1.29
Questionable Quality - 5	\$22,241,579.21	\$1,731,956.73	\$21,353,809.57	409	7.47%	70.49%	1.12
Special Mention - 6	\$12,091,505.89	\$163,684.29	\$34,800,528.19	307	5.97%	15.20%	.32
Substandard - 7	\$20,942,354.57	\$2,195,056.84	\$24,587,378.45	217	7.33%	56.61%	.76
Doubtful - 8	\$47,983.25	\$0.00	\$47,983.25	2	9.16%	92.74%	1.36
Loss - 9							

5. Watch List by Borrower Size

	Outstanding Balance	Commitment	Loan Count	WAIR	WALTV	WADSC
ENDERLY, MORDECAI	\$4,919,704.54	\$4,919,704.54	1	7.50%	89.60%	1.34
FLANDERS, JUDY	\$2,042,524.55	\$2,042,524.55	1	8.25%	95.20%	1.40
SULLIVAN, FLORENCE	\$1,449,393.50	\$1,449,393.50	1	6.75%	56.00%	1.46
STRAUB, ELSPETH	\$1,185,580.40	\$1,185,580.40	1	7.50%	56.00%	1.46
HOFFHANTS, BRENNAN	\$1,122,238.22	\$1,122,238.22	1	7.25%	89.60%	1.34
JOGHS, NEELY	\$1,103,177.97	\$1,904,000.00	1	6.75%	100.80%	1.40
LEVETT, IRENE INC.	\$976,941.56	\$976,941.56	1	7.50%	95.20%	1.40
MOBERLY, LATONYA	\$689,491.15	\$689,491.15	1	7.50%	95.20%	1.40
PAUL, CHANTELLE	\$639,783.74	\$639,783.74	1	7.25%	76.16%	.00
JOWERS, MORTY	\$327,810.12	\$327,810.12	1	7.00%	56.00%	1.46
FONBLANQUE, ROXANA	\$308,899.79	\$0.00	1	5.75%	0.00%	.00
ELDER, RYLAN	\$302,400.00	\$392,000.00	1	8.00%	95.20%	1.40
SANDERS, JANNA INC.	\$263,408.67	\$263,408.67	1	7.75%	87.36%	1.57
WILLIAMS, LINNIE	\$251,163.77	\$251,163.77	1	8.75%	78.40%	1.34
WALLACE, AUSTYN	\$239,833.47	\$239,833.47	1	7.50%	95.20%	1.40
SUSQUEHANNA AVENUE REALTY	\$176,945.26	\$0.00	1	5.50%	0.00%	.00
KIGHT, LOURDES	\$153,478.10	\$153,478.10	1	9.75%	89.60%	1.40
DRUMM, JOBY INC.	\$146,870.88	\$146,870.88	1	7.50%	84.00%	1.57
SHAFFER, SCOTTY	\$139,459.52	\$0.00	1	5.87%	0.00%	.00
MEMPHIS STREET	\$132,333.48	\$132,333.48	1	7.75%	91.84%	1.40
HATFIELD, KRISTLE INC.	\$130,151.99	\$130,151.99	1	7.26%	0.00%	.00
STIFFEY, CLEVELAND	\$116,107.76	\$116,107.76	1	5.75%	78.40%	1.34
FAAST, AFRICA	\$113,886.08	\$0.00	1	7.37%	0.00%	.00
AUMAN, ELSPET	\$107,423.55	\$107,423.55	1	4.87%	0.00%	.00
HIL, LEANORA	\$107,267.03	\$107,267.03	1	7.00%	84.00%	1.57
LUDWIG, BLYTHE	\$104,943.25	\$104,943.25	1	7.00%	56.00%	1.46
JEROME, NICHOLE	\$102,306.24	\$102,306.24	1	8.39%	0.00%	.00
ALTMANN, MAYBELLE	\$80,180.65	\$80,180.65	1	6.75%	72.80%	1.57
WHITEHEAD, AMY	\$77,468.72	\$77,468.72	1	7.13%	0.00%	.00
REED, KRISTINA	\$74,206.59	\$74,206.59	1	7.25%	91.84%	1.40
WATSON, DAREN	\$66,888.85	\$66,888.85	1	8.25%	76.16%	1.18
YOUNG, TRISTA INC.	\$66,638.07	\$66,638.07	1	5.62%	0.00%	.00
ASHMORE, JACKSON	\$65,040.17	\$65,040.17	1	5.75%	0.00%	.00
SOAMES, JARRED INC.	\$64,585.60	\$0.00	1	7.12%	0.00%	.00
LAUREL STREET INC.	\$60,902.33	\$60,942.60	2	6.35%	55.52%	1.44

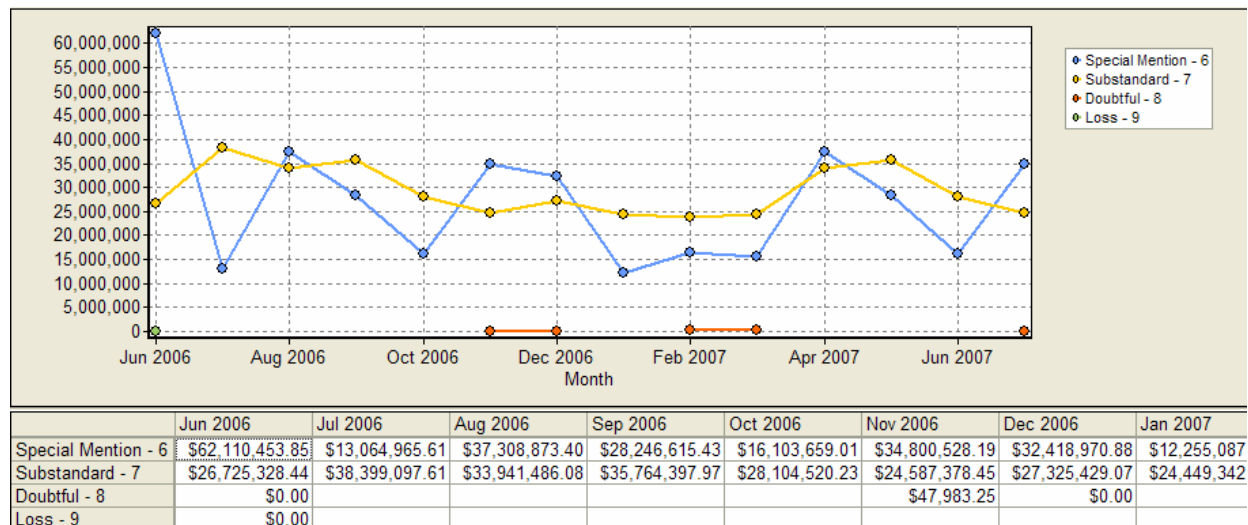
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6. Criticized and Classified Loans by Borrower Size

		Outstanding Balance	Commitment	WAIR	WALTV	WADSC
CRAWFORD, RONNY	Special Mention - 6	\$5,040,000.00	\$5,040,000.00	6.75%	56.00%	1.46
DUNKLE, TIMMY	Substandard - 7	\$2,800,000.00	\$2,800,000.00	8.00%	95.20%	1.40
GIESLER, BAILEY	Substandard - 7	\$2,666,923.69	\$2,666,923.69	7.50%	106.40%	1.57
STEWART, EPPIE	Substandard - 7	\$2,321,232.18	\$2,321,232.18	7.50%	76.16%	.00
ELSAS, SKY INC.	Substandard - 7	\$1,788,231.67	\$3,920,000.00	7.25%	78.40%	1.34
COLUMBIA AVENUE CORP	Substandard - 7	\$1,784,976.27	\$1,784,976.27	7.50%	78.40%	1.57
BODINE STREET INC	Substandard - 7	\$1,242,476.76	\$1,242,476.76	7.75%	76.16%	1.18
WEINSTEIN, DESDEMONA	Special Mention - 6	\$1,237,134.88	\$0.00	5.12%	0.00%	.00
HALL, CADEN	Special Mention - 6	\$973,117.02	\$1,120,000.00	6.50%	0.00%	.00
HOUSTON, GARFIELD	Substandard - 7	\$851,958.25	\$851,958.25	9.25%	76.16%	.00
CABLE, ROSANNE	Special Mention - 6	\$784,000.00	\$784,000.00	4.00%	0.00%	.00
BROOKE STREET LP	Substandard - 7	\$652,271.57	\$0.00	4.87%	0.00%	.00
ROBINSON, CANDIS	Special Mention - 6	\$645,792.00	\$645,792.00	6.00%	106.40%	1.57
RUCH, EDWENA INC.	Special Mention - 6	\$629,052.86	\$0.00	4.25%	0.00%	.00
OMARA, CARITA	Substandard - 7	\$596,047.05	\$596,047.05	9.87%	72.80%	1.57
BUCK, HORATIO	Special Mention - 6	\$555,632.99	\$0.00	4.62%	0.00%	.00
BURKETT, TONIA INC.	Special Mention - 6	\$537,271.65	\$537,271.65	7.50%	0.00%	.00
GIESEN, JEANNIE INC.	Special Mention - 6	\$506,261.12	\$506,261.12	7.00%	76.16%	1.18
TANNER, SAM	Special Mention - 6	\$495,036.08	\$0.00	5.37%	0.00%	.00
DILLER, KAT	Special Mention - 6	\$485,595.82	\$0.00	5.25%	0.00%	.00
AULTMAN, ULYSSA	Special Mention - 6	\$431,083.48	\$0.00	4.62%	0.00%	.00
MCCUNE, SIGMUND INC.	Substandard - 7	\$427,366.07	\$427,366.07	7.99%	0.00%	.00
OTIS, ALLISON INC.	Special Mention - 6	\$420,315.87	\$0.00	7.00%	0.00%	.00
HAWKINS, SHERISSE INC.	Special Mention - 6	\$418,974.34	\$418,974.34	6.00%	106.40%	1.57
RADER, ETTIE	Substandard - 7	\$406,000.00	\$406,000.00	7.25%	95.20%	1.40
ORBELL, KELLEY	Special Mention - 6	\$405,674.68	\$0.00	6.25%	0.00%	.00
CHILDREN, HERB INC.	Substandard - 7	\$374,070.21	\$0.00	5.37%	0.00%	.00
HUJSAK, LILIA	Special Mention - 6	\$367,833.72	\$0.00	5.50%	0.00%	.00
EHRET, PHYLLIDA	Special Mention - 6	\$352,663.61	\$0.00	3.87%	0.00%	.00
CALLISON, LEESA	Special Mention - 6	\$346,341.05	\$0.00	4.87%	0.00%	.00
SYBILLA, WALTON INC.	Special Mention - 6	\$344,625.72	\$0.00	5.75%	0.00%	.00
OVERSTREET, TAD	Special Mention - 6	\$338,668.85	\$0.00	5.87%	0.00%	.00
REAMER, TEMPEST	Special Mention - 6	\$333,722.58	\$0.00	6.87%	0.00%	.00
CHRISTOPHER WII BUR	Special Mention - 6	\$325,714.75	\$0.00	7.50%	0.00%	.00

7. Criticized and Classified Loan Trending Chart



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8. Delinquency Analysis

	Commitment	Available Amount	Outstanding Balance	Loan Count	WAIR	WARR	WALTV
Not Delinquent	\$2,616,021,628.17	\$682,560,239.56	\$3,812,674,053.96	31,664	5.71%	3.06	29.16%
16-29	\$4,220,573.87	\$763,599.93	\$4,301,161.03	356	7.47%	4.88	15.23%
30-59	\$22,051,690.65	\$299,293.61	\$44,625,103.63	311	5.74%	5.04	34.76%
60-89	\$1,610,979.15	\$4,237.24	\$2,996,485.64	59	6.99%	7.00	14.70%
90+	\$1,775,910.00	\$50,592.98	\$6,175,654.00	136	6.28%	7.01	3.37%

9. Delinquency by Officer Analysis

	Not Delinquent	16-29	30-59	60-89	90+	Subtotal
HAYNES	\$66,581,312.92 98%		\$1,122,238.22 2%			\$69,703,551.14
YATES	\$2,251,281.89 65%		\$449,822.54 13%	\$469,179.51 14%	\$268,840.38 8%	\$3,439,124.33
EASTWOOD	\$164,597,629.34 100%					\$164,597,629.34
BEARD	\$162,190,946.88 100%		\$82,003.41 0%			\$162,272,950.29
CLARKE	\$78,315,197.97 100%					\$78,315,197.97
SYBILLA	\$34,163,500.73 100%					\$34,163,500.73
WADE	\$82,218,884.82 98%		\$1,679,999.96 2%			\$83,898,884.78
CANDLES	\$71,032,672.61 100%					\$71,032,672.61
COURTNEY	\$40,698,526.70 99%		\$489,609.95 1%			\$41,188,136.65
SHEA	\$16,465,360.43 98%	\$311,463.67 2%	\$89,669.46 1%			\$16,866,493.56
LOGUE	\$269,838.11 100%					\$269,838.11
PIERCE	\$186,463,459.45 98%		\$3,265,716.82 2%			\$189,729,176.27
GARLAND	\$63,440,319.84 88%		\$8,821,418.87 12%			\$72,261,738.71
HARDING	\$83,789,953.55 98%	\$1,517.60 0%	\$1,609,478.10 2%			\$85,400,949.26
YESKEY	\$12,522,407.79 98%	\$278,834.72 2%			\$0.00	\$12,801,242.51
PULLMAN	\$56,507,527.59 98%	\$169,768.40 0%	\$868,507.82 2%			\$57,545,803.81
TIREMAN	\$51,255,258.16 100%					\$51,255,258.16
SANFORTH	\$101,023,242.95 100%					\$101,023,242.95
QUINN	\$42,107,213.86 100%				\$0.00	\$42,107,213.86
DRABBLE	\$31,580,959.33 100%					\$31,580,959.33

10. Vintage Analysis (As of date booked)

	Commitment	Available Amount	Outstanding Balance	Loan Count	WARR	WAIR	WALTV	WADSC
All Vintages	\$2,645,680,781.84	\$683,677,963.32	\$3,870,772,458.27	32,526	3.10	5.71%	29.15%	.47
No Contract Date	\$56,000.00	\$56,000.00	\$0.00	1				
Last 3 Months	\$232,108,088.07	\$114,369,978.72	\$154,078,272.95	1,561	3.08	7.32%	38.71%	.59
4 - 6 Months Ago	\$242,834,265.55	\$94,289,955.97	\$196,071,674.41	1,378	3.14	5.58%	47.94%	.75
7 - 12 Months Ago	\$333,221,884.03	\$64,875,287.03	\$675,944,327.69	5,880	3.13	5.30%	14.60%	.23
1+ - 2 Years Ago	\$784,785,664.32	\$147,233,573.22	\$1,364,268,944.02	9,494	3.11	5.37%	26.93%	.45
2+ - 5 Years Ago	\$691,340,991.70	\$184,605,656.32	\$939,795,658.74	7,138	3.11	6.09%	33.92%	.54
Over 5 Years Ago	\$361,333,888.17	\$78,247,512.04	\$540,613,580.46	7,074	2.97	6.03%	35.17%	.58

11. CRE Portfolio Property Type by Occupancy Status Analysis

	Commitment	Available Amount	Outstanding Balance	Loan Count	WAIR	WARR	WALTV	WADSC
All Property Types	\$1,741,280,345.80	\$652,996,810.78	\$1,916,097,823.24	16,253	5.81%	3.12	31.34%	.51
Non-Owner Occupied	\$91,456,190.59	\$53,572,981.46	\$41,541,683.08	1,151	14.75%	3.45	61.81%	.95
Multifamily Residential - NOO	\$15,755,159.18	\$85,966.20	\$18,270,230.80	529	8.53%	3.18	54.98%	.82
1-4 Family Residential - NOO	\$7,396,552.91	\$2,882,634.07	\$5,119,886.63	467	9.54%	3.75	48.34%	.83
Retail Shopping Centers - NOO	\$187,506.61	\$0.00	\$482,860.78	59	10.70%	4.11	0.42%	.01
Apartment Buildings - NOO	\$992,013.19	\$190,179.15	\$957,948.20	54	12.72%	3.94	1.41%	.02
Warehouse - NOO	\$180,326.43	\$0.00	\$180,326.43	18	14.70%	4.27	0.00%	.00
Office Buildings - NOO	\$66,944,632.27	\$50,414,202.04	\$16,530,430.24	24	23.47%	3.61	79.50%	1.21
Owner Occupied	\$1,649,824,155.20	\$599,423,829.32	\$1,874,556,140.16	15,102	5.61%	3.11	30.66%	.50
Mixed Use - OO	\$17,161,323.40	\$16,802,867.95	\$358,455.45	8	2.87%	3.88	66.78%	1.03
Apartment Buildings - OO	\$49,267,331.08	\$23,958,006.13	\$42,854,884.89	203	3.91%	2.14	31.68%	.77
Residential Condominiums - OO	\$136,294,415.48	\$42,913,189.45	\$430,899,082.41	2,058	4.72%	2.99	14.32%	.23
Improved Land - Residential - OO	\$850,972,053.10	\$323,017,633.13	\$923,571,662.44	7,943	5.54%	3.08	23.07%	.37
Multifamily Residential - OO	\$449,465,028.57	\$128,920,509.77	\$384,418,290.12	3,237	6.52%	3.31	60.58%	.97
1-4 Family Residential - OO	\$118,597,983.37	\$37,003,698.45	\$91,195,517.88	1,554	7.53%	3.69	56.80%	.98

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12. Maturity Analysis

	Commitment		Available Amount		Outstanding Balance		Loan Count		WARR		WAIR		WALTV	
No Maturity Date	\$33,202,024.77	1%	\$22,048,860.48	3%	\$11,154,838.69	0%	3,911	12%	3.12	15%	8.26%	25%	14.60%	6%
Previous Months	\$2,503,317.23	0%	\$473,633.64	0%	\$2,030,194.34	0%	48	0%	6.09	30%	6.08%	18%	45.03%	18%
Current Month	\$10,951,779.83	0%	\$250,159.80	0%	\$10,701,620.04	0%	27	0%	5.25	26%	7.27%	22%	89.87%	35%
Next 12 Months	\$404,274,447.75	15%	\$183,790,858.09	27%	\$220,617,642.11	6%	975	3%	3.02	15%	5.93%	18%	80.13%	31%
> 12 Months	\$2,194,749,212.26	83%	\$477,114,451.31	70%	\$3,626,268,163.09	94%	27,565	85%	3.09	15%	5.69%	17%	25.93%	10%
Subtotal	\$2,645,680,781.84	100%	\$683,677,963.32	100%	\$3,870,772,458.27	100%	32,526	100%		100%		100%		100%

13. Current Month Maturities by Officer and Origination Vintage

			Commitment	Available Amount	Outstanding Balance	Loan Count	WARR	WAIR
Current Month	SHEA	2+ - 5 Years Ago	\$28,000.00	\$1,129.48	\$26,870.52	1	3.00	8.00%
	EASTWOOD	2+ - 5 Years Ago	\$268,800.00	\$0.00	\$268,800.00	1	3.00	6.25%
	QUINN	Over 5 Years Ago	\$89,158.33	\$0.00	\$89,158.33	1	3.00	6.25%
	SANFORTH	2+ - 5 Years Ago	\$801,170.57	\$0.00	\$801,170.57	2	3.07	6.44%
		Over 5 Years Ago	\$224,000.00	\$0.00	\$224,000.00	1	4.00	6.25%
	CONSUMER	Over 5 Years Ago	\$28,000.00	\$28,000.00	\$0.00	1		
	CONSUMER	4 - 6 Months Ago	\$499.43	\$0.00	\$499.43	3	5.21	
		2+ - 5 Years Ago	\$819.00	\$0.00	\$819.00	3	4.09	17.47%
		Over 5 Years Ago	\$5,920.79	\$0.00	\$5,920.79	2	3.00	12.85%
	YATES	2+ - 5 Years Ago	\$56,000.00	\$528.16	\$55,471.84	1	3.00	8.00%
	HARDING	7 - 12 Months Ago	\$2,800,000.00	\$0.00	\$2,800,000.00	1	7.00	8.00%
		1+ - 2 Years Ago	\$672,000.00	\$0.00	\$672,000.00	1	4.00	7.25%
		2+ - 5 Years Ago	\$2,666,923.69	\$0.00	\$2,666,923.69	1	7.00	7.50%
		Over 5 Years Ago	\$1,231,979.76	\$0.00	\$1,231,979.76	2	3.82	5.61%
	YESKEY	Over 5 Years Ago	\$240,753.17	\$0.00	\$240,753.17	1	3.00	7.25%
	PULLMAN	1+ - 2 Years Ago	\$1,399,275.08	\$0.00	\$1,399,275.08	3	3.00	7.65%
	TIREMAN	2+ - 5 Years Ago	\$438,480.00	\$220,502.16	\$217,977.84	2	4.00	7.50%

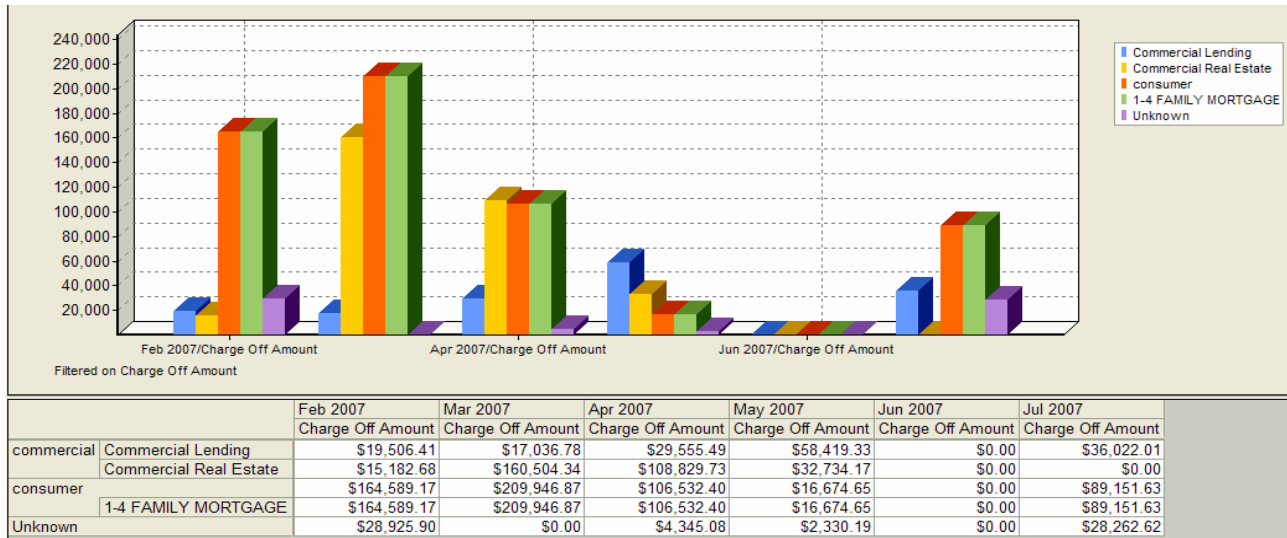
14. Charge offs Last Three Months By Officer and Product

			May 2007	Jun 2007	Jul 2007
			Charge Off Amount	Charge Off Amount	Charge Off Amount
CONSUMER	commercial	Commercial Lending	\$58,419.33	\$0.00	\$36,022.01
		Commercial Real Estate	\$32,734.17	\$0.00	\$0.00
	consumer		\$16,674.65	\$0.00	\$81,777.90
		1-4 FAMILY MORTGAGE	\$16,674.65	\$0.00	\$81,777.90
	Unknown	\$2,330.19	\$0.00	\$2,235.89	
YATES	commercial	Commercial Real Estate	\$0.00	\$0.00	\$0.00
	Unknown		\$0.00	\$0.00	\$26,026.73

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15. Charge Off Trend Chart, Last 6 Months



16. Risk Migration – Portfolio Migration by Historical Risk Classification to Next Year End Risk Classification

	Subtotal	No Risk Rating - 0	Minimal Risk - 1	Moderate Risk - 2	Average Risk - 3	Acceptable Risk - 4	Questionable Quality - 5	Special Mention - 6	Substandard
No Risk Rating - 0									
Minimal Risk - 1	\$36,428,647.33 100%	\$1,593,522.84 4%	\$34,835,124.49 96%						
Moderate Risk - 2	\$90,270,097.30 100%			\$90,245,869.71 100%	\$24,227.59 0%				
Average Risk - 3	\$3,268,760,902.71 100%	\$125,668,897.42 4%	\$303,352.00 0%	\$10,589,942.94 0%	\$3,097,159,479.46 95%	\$12,094,070.93 0%	\$5,286,742.60 0%	\$16,294,370.87 0%	\$1,364,046.4
Acceptable Risk - 4	\$442,235,730.62 100%	\$22,454,515.96 5%		\$416,046.27 0%	\$113,527,616.74 26%	\$291,747,198.44 66%	\$14,055,033.07 3%		\$35,320.1
Questionable Quality - 5	\$14,035,673.12 100%	\$2,978,915.88 21%			\$4,236,692.53 30%	\$643,457.11 5%	\$4,941,217.42 35%	\$338,111.55 2%	\$897,278.6
Special Mention - 6	\$62,110,453.85 100%	\$1,493,907.40 2%			\$25,425,124.55 41%	\$2,503.20 0%	\$1,212,577.99 2%	\$18,816,747.75 30%	\$15,159,592.9
Substandard - 7	\$26,725,328.44 100%	\$1,828,403.80 7%			\$4,203,863.31 16%	\$1,328,973.82 5%	\$17,480.76 0%	\$1,950,684.02 7%	\$17,395,922.7
Doubtful - 8	\$0.00	\$0.00							
Loss - 9	\$0.00	\$0.00							

17. Risk Migration – Portfolio Migration by Historical Risk Classification 5, 6, 7 to Next Year End Risk Classification by Origination Vintage

	Subtotal	No Risk Rating - 0	Average Risk - 3	Acceptable Risk - 4	Questionable Quality - 5	Special Mention - 6	Substandard - 7	Doubtful - 8
Questionable Quality - 5	All Vintages \$14,035,673.12 100%	\$2,978,915.88 21%	\$4,236,692.53 30%	\$643,457.11 5%	\$4,941,217.42 35%	\$338,111.55 2%	\$897,278.63 6%	
	Last 3 Months \$222,022.71 100%	\$12,427.25 6%	\$166,026.68 75%		\$41,428.80 19%		\$2,139.97 1%	
	4 - 6 Months Ago \$158,618.24 100%	\$128.81 0%	\$151,437.46 95%		\$521.71 0%		\$6,530.26 4%	
	7 - 12 Months Ago \$1,709,325.63 100%	\$27,494.03 2%	\$1,416,118.75 83%	\$0.00	\$218,721.68 13%	\$37,584.30 2%	\$9,406.88 1%	
	1+ - 2 Years Ago \$2,870,052.86 100%	\$672,171.62 23%	\$749,800.74 26%	\$588,290.18 20%	\$424,036.69 15%	\$178,434.02 6%	\$257,319.61 9%	
	2+ - 5 Years Ago \$5,281,105.70 100%	\$2,005,392.89 38%	\$1,175,834.23 22%	\$55,166.93 1%	\$1,373,202.89 26%	\$122,093.23 2%	\$549,415.53 10%	
	Over 5 Years Ago \$3,794,547.97 100%	\$261,301.28 7%	\$577,474.67 15%		\$2,883,305.66 76%		\$72,466.37 2%	
Special Mention - 6	All Vintages \$62,110,453.85 100%	\$1,493,907.40 2%	\$25,425,124.55 41%	\$2,503.20 0%	\$1,212,577.99 2%	\$18,816,747.75 30%	\$15,159,592.97 24%	
	Last 3 Months \$3,037,021.38 100%		\$2,630,091.03 87%			\$406,100.02 13%	\$830.33 0%	
	4 - 6 Months Ago \$5,773,272.31 100%		\$4,038,258.37 70%		\$26,853.16 0%	\$1,124,816.12 19%	\$583,344.65 10%	
	7 - 12 Months Ago \$9,877,343.15 100%	\$437,060.56 4%	\$3,415,423.40 35%		\$1,001,795.91 10%	\$1,227,272.17 12%	\$3,795,791.12 38%	
	1+ - 2 Years Ago \$18,451,139.64 100%	\$261,404.75 1%	\$7,007,653.40 38%		\$21,294.57 0%	\$9,980,490.84 54%	\$1,180,296.07 6%	
	2+ - 5 Years Ago \$16,624,221.41 100%	\$260,418.91 2%	\$4,098,462.56 25%	\$2,503.20 0%	\$160,178.86 1%	\$3,773,568.59 23%	\$8,329,089.29 50%	
	Over 5 Years Ago \$8,347,455.97 100%	\$535,023.18 6%	\$4,235,235.79 51%		\$2,455.49 0%	\$2,304,500.00 28%	\$1,270,241.50 15%	
Substandard - 7	All Vintages \$26,725,328.44 100%	\$1,828,403.80 7%	\$4,203,863.31 16%	\$1,328,973.82 5%	\$17,480.76 0%	\$1,950,684.02 7%	\$17,395,922.73 65%	
	Last 3 Months \$974.87 100%						\$974.87 100%	
	4 - 6 Months Ago \$2,175,335.37 100%	\$1,012,907.01 47%	\$758,508.89 35%				\$403,919.47 19%	
	7 - 12 Months Ago \$1,548,008.18 100%	\$72,557.92 5%	\$4,912.29 0%		\$12,721.89 1%	\$8,583.64 1%	\$1,449,232.44 94%	
	1+ - 2 Years Ago \$5,280,333.50 100%	\$347,959.45 7%	\$2,260,704.32 43%		\$4,758.87 0%	\$557,759.91 11%	\$2,109,150.95 40%	
	2+ - 5 Years Ago \$11,131,004.70 100%	\$301,341.90 3%	\$488,670.49 4%			\$1,000,168.50 9%	\$9,340,823.80 84%	
	Over 5 Years Ago \$6,589,671.83 100%	\$93,637.51 1%	\$691,067.32 10%	\$1,328,973.82 20%		\$384,171.97 6%	\$4,091,821.20 62%	

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18. 25 Largest Relationships by Outstanding Amount

	Commitment	Available Amount	Outstanding Balance	Loan Count	WARR	WAIR	WALTV	WADSC
MERRYMAN, HOMER INC.	\$168,000.00	\$455.84	\$167,544.16	1	3.00	7.00%	95.20%	1.40
JESSE, GERTRUDE	\$168,000.00	\$2,095.37	\$165,904.63	1	3.00	7.00%	87.36%	1.57
BAER, DEFORREST	\$168,000.00	\$8,109.43	\$159,890.57	1	3.00	7.00%	72.80%	1.57
MCMULLEN, TISHA	\$168,000.00	\$15,125.02	\$152,874.98	1	3.00	7.00%	76.16%	.00
OXFORD STREET STEEL	\$159,134.07	\$19,819.77	\$139,314.30	4	3.26	7.75%	69.44%	1.44
FAUST, ZAVANNA	\$168,000.00	\$32,945.09	\$135,054.91	1	3.00	7.00%	77.28%	1.34
WHEELER, AUSTYN INC.	\$168,000.00	\$50,108.93	\$117,891.07	1	3.00	7.50%	76.16%	1.18
LOSEY, CONNIE INC.	\$168,000.00	\$51,473.45	\$116,526.55	1	3.00	7.00%	100.80%	1.40
ARMSTRONG, GEMMA	\$112,000.00	\$0.00	\$112,000.00	1	3.00	7.25%	95.20%	1.40
ELLIOTT, FRANKIE	\$112,000.00	\$0.00	\$112,000.00	1	4.00	7.00%	76.16%	1.18
MAYS, LAVONE	\$112,000.00	\$0.00	\$112,000.00	1	3.00	7.50%	89.60%	1.34
RICE, KESHIA	\$112,000.00	\$0.00	\$112,000.00	1	3.00	6.75%	56.00%	1.46
ZEAL, LINETTE	\$112,000.00	\$0.00	\$112,000.00	1	3.00	6.75%	76.16%	1.18
WORTMAN, CLITUS	\$112,000.00	\$386.53	\$111,613.47	1	3.00	7.25%	76.16%	1.18
SAYLOR, BRITTANY	\$112,000.00	\$581.01	\$111,418.99	1	3.00	6.75%	84.00%	1.57
BARNES, WINSTON	\$168,000.00	\$56,620.55	\$111,379.45	1	3.00	7.00%	84.00%	1.23
WHEELER, JOANN	\$112,000.00	\$808.02	\$111,191.98	1	3.00	7.00%	56.00%	1.46
WENTZEL, MADISON	\$112,000.00	\$944.94	\$111,055.06	1	3.00	7.25%	84.00%	1.57
BONNER, DARREL INC.	\$112,000.00	\$1,323.67	\$110,676.33	1	3.00	6.75%	56.00%	1.46

19. HELOC's by Loan Size

	All Loan Sizes						
	Less than \$50,000	\$50,001 - \$100,000	\$100,001 - \$250,000	\$250,000 - \$500,000	\$500,001 - \$1,000,000	\$1,000,001 - \$2,000,000	
HELOC - 10 YEAR PRIME - C	\$172,133.83	\$172,133.83					
HELOC - 10 YEAR PRIME - D	\$297,338.03			\$297,338.03			
HELOC - 20 YEAR PRIME - G	\$223,991,189.52	\$473,293.11	\$4,792,266.35	\$83,782,110.32	\$96,535,971.49	\$35,402,939.92	\$3,004,608.33
HELOC - PAYBACK STATUS	\$795,305.43	\$424,465.55	\$211,819.94	\$159,019.93			
HELOC REG INS - K	\$210,945.88		\$210,945.88				
HELOC REG INS - L	\$131,834,784.26	\$451,513.04	\$4,086,180.34	\$45,596,036.12	\$57,415,233.01	\$22,858,792.02	\$1,427,029.73
HOME EQ LINE OF CREDIT - M	\$197,814,880.37	\$890,984.29	\$11,170,437.24	\$96,721,919.85	\$66,574,690.32	\$15,918,148.08	\$6,538,700.58
HOME EQ LINE OF CREDIT - N	\$120,028.09	\$24,721.38	\$95,306.71				
HOME EQ. BALLOON - DIRECT	\$292,392,070.03	\$21,190,388.61	\$62,745,343.06	\$128,793,594.41	\$47,695,865.78	\$25,654,884.34	\$6,311,993.83
Subtotal	\$847,628,675.43	\$23,627,499.81	\$83,312,299.53	\$355,052,680.63	\$268,519,098.64	\$99,834,764.36	\$17,282,332.48

20. HELOC's by Product

	Outstanding Balance		Loan Count		WARR		WAIR	
HELOC - 10 YEAR PRIME - C	\$172,133.83	0%	9	0%	3.00	8%	5.78%	11%
HELOC - 10 YEAR PRIME - D	\$297,338.03	0%	1	0%	7.00	18%	7.12%	13%
HELOC - 20 YEAR PRIME - G	\$223,991,189.52	26%	789	17%	3.03	8%	4.89%	9%
HELOC - 20 YEAR PRIME - H								
HELOC - PAYBACK STATUS	\$795,305.43	0%	21	0%	3.00	8%	6.14%	11%
HELOC 10Y W/INS - I								
HELOC 10Y W/INS - J								
HELOC REG INS - K	\$210,945.88	0%	2	0%	7.00	18%	4.88%	9%
HELOC REG INS - L	\$131,834,784.26	16%	476	10%	3.02	8%	5.23%	10%
HELOC-3 MTH INTRO								
HOME EQ LINE OF CREDIT - M	\$197,814,880.37	23%	876	19%	3.00	8%	5.26%	10%
HOME EQ LINE OF CREDIT - N	\$120,028.09	0%	2	0%	7.00	18%	8.54%	16%
HOME EQ. BALLOON - DIRECT	\$292,392,070.03	34%	2,373	52%	3.02	8%	5.53%	10%
Subtotal	\$847,628,675.43	100%	4,549	100%		100%		100%

Measure Definitions:

WARR = Weighted Average Risk Rating, WAIR = Weighted Average Interest Rate, WALTV = Weighted Average Loan to Value, WADSC = Weighted Average Debt Service Coverage