

# First National Test Bank & Trust

## Property Type as a % of Capital

As of Month Ending

6/30/2007

Owner Occupied	Property Categories	Balance as of Month End	% of Risk Based Capital as of Month End	Balance as of Prior Month End	% of Risk Based Capital as Prior Month End
<b>Non Owner Occupied</b>					
	Condominium	\$27,562,121.27	11.81%	\$3,361,763.26	2.73%
	Commercial Construction	\$24,436,658.67	10.47%	\$62,182,984.34	50.56%
	Multi Family	\$10,340,966.86	4.43%	\$4,847,889.88	3.94%
	Non Homestead	\$5,528,708.59	2.37%	\$4,951,037.86	4.03%
	Undeveloped land	\$4,290,719.59	1.84%	\$538,861.18	0.44%
	Nursing Home	\$2,625,837.86	1.12%	\$172,316.24	0.14%
	Mobile Home Park	\$1,706,076.00	.73%	\$1,621,214.76	1.32%
	Warehouse	\$1,539,890.63	.66%	\$1,383,720.38	1.12%
	Other	\$1,473,017.55	.63%	\$2,555,336.49	2.08%
	Service	\$1,034,528.82	.44%	\$6,980,533.99	5.68%
	Hotel	\$920,889.39	.39%	\$0.00	0.00%
	Hotel/Motel	\$770,763.05	.33%	\$578,286.13	0.47%
	Residential Construction	\$300,043.37	.13%	\$578,073.68	0.47%
	Developed Land	\$281,488.29	.12%	\$290,044.57	0.24%
	<b>Subtotal</b>	<b>\$82,811,709.94</b>	<b>35.47%</b>	<b>\$90,042,062.76</b>	<b>73.20%</b>
<b>Owner Occupied</b>					
	1 - 4 Family	\$1,332,048.35	.57%	\$1,738,408.24	1.41%
	<b>Subtotal</b>	<b>\$1,332,048.35</b>	<b>.57%</b>	<b>\$1,738,408.24</b>	<b>1.41%</b>
	<b>Total CRE Portfolio</b>	<b>\$84,143,758.29</b>	<b>36.04%</b>	<b>\$91,780,471.00</b>	<b>74.62%</b>
	<b>Total Risk Based Capital</b>	<b>\$233,450,000.00</b>		<b>\$123,000,000.00</b>	

**First National Bank**

**Loan Summary by Collateral Type**

**As of Month Ending 6/30/2008**

Collateral	Appraised Value	Original Amount (Commitment)	Available Amount	Current Balance (Outstanding)	Loan Count	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	Avg Int Rate	% Total CRE	% of Risk Based Capital
Consumer First Lien	\$1,215,333.00	\$1,240,500.00	\$593,013.59	\$647,486.41	5	80.42%	1.13	10.33%	4.94	6.33%	50.29%	114.26%
Consumer Second Lien	\$300,000.00	\$250,000.00	\$210,000.00	\$40,000.00	1	80.00%	1.20	16.00%	4.00	4.00%	3.11%	7.06%
CRE - Second Lien	\$750,000.00	\$600,000.00		\$600,000.00	1	75.00%	1.50	11.00%	2.00	4.90%	46.60%	105.88%
<b>Total CRE Portfolio:</b>	<b>\$2,265,333.00</b>	<b>\$2,090,500.00</b>	<b>\$803,013.59</b>	<b>\$1,287,486.41</b>	<b>7</b>	<b>77.88%</b>	<b>1.30</b>	<b>10.82%</b>	<b>3.54</b>	<b>5.53%</b>	<b>100.00%</b>	<b>227.21%</b>
	<b>Total Risk Based Capital:</b>	<b>\$566,660.00</b>										

**First National Test Bank & Trust Company**

**Loan Summary by Product Type**

**As of Month Ending 6/30/2007**

Product Description	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
CMARM10/1	\$1,074,836.27	\$535,000.00	\$539,836.27	50.00%	1.30	.07%	3.76	.64%	.23%
CMARM1YEAR	\$6,310,011.55	\$5,238,976.15	\$1,071,035.40	50.00%	1.30	.07%	3.48	1.27%	.46%
CMARM3YEAR	\$714,357.17	\$0.00	\$714,357.17	50.00%	1.30	.06%	3.16	.85%	.31%
CMARM5/1	\$3,487,646.89	\$310,715.90	\$3,176,930.99	50.00%	1.30	.07%	3.01	3.78%	1.36%
CMARM5YEAR	\$21,594,844.47	\$910,347.54	\$20,684,496.93	51.02%	1.31	.06%	3.74	24.58%	8.86%
CMARM7/1	\$25,000.00	\$6,421.65	\$18,578.35	65.00%	1.40	.06%	4.00	.02%	.01%
CMFIXED	\$600,913.87	\$600,000.00	\$913.87	70.00%	1.20	.06%	6.00	.00%	.00%
COMM LINE - R/E	\$92,964.39	\$0.00	\$92,964.39	75.00%	1.20	.06%	3.28	.11%	.04%
COMM NON R/E LINE OF CREDIT	\$920,349.01	\$0.00	\$920,349.01	75.00%	1.10	.05%	3.00	1.09%	.39%
COMM REAL ESTATE LINE OF CREDIT	\$457,031.47	\$450,000.00	\$7,031.47	75.00%	1.10	.06%	3.00	.01%	.00%
COMM. LINE OF CREDIT	\$9,479,785.01	\$969,374.38	\$8,510,410.63	75.72%	1.28	.06%	3.28	10.11%	3.65%
DEMAND LOAN	\$190,980.49	\$0.00	\$190,980.49	80.00%	1.20	.06%	3.15	.23%	.08%

**First National Test Bank & Trust Company**

**Loan Summary by Product Type**

**As of Month Ending 6/30/2007**

Product Description	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
FIXED TERM - R/E	\$595,836.13	\$82,995.48	\$512,840.65	80.00%	1.20	.06%	3.84	.61%	.22%
FIXED TERM LOAN	\$60,601,895.79	\$24,369,227.64	\$36,232,668.15	84.66%	1.25	.06%	4.06	43.06%	15.52%
TERM DEFER - R/E	\$297,574.02	\$0.00	\$297,574.02	68.00%	1.05	.06%	5.00	.35%	.13%
VARIABLE TERM	\$18,494,747.19	\$7,333,937.41	\$11,160,809.78	68.00%	1.05	.06%	5.19	13.26%	4.78%
VARIABLE TERM - R/E	\$11,980.72	\$0.00	\$11,980.72	68.00%	.00	.06%	7.00	.01%	.01%
<b>Total CRE Portfolio:</b>	<b>\$124,950,754.44</b>	<b>\$40,806,996.15</b>	<b>\$84,143,758.29</b>	<b>70.79%</b>	<b>1.27</b>	<b>.06%</b>	<b>3.98</b>	<b>100.00%</b>	<b>36.04%</b>
<b>Total Risk Based Capital:</b>		<b>\$233,450,000.00</b>							
<b>Total # Loans</b>		<b>194</b>							

**First National Test Bank & Trust Company**

**Loan Summary by Project Location Concentration**

**As of Month Ending 6/30/2007**

Project City / State	Project Zip	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
Ardmore	PA 19003	\$993,661.81	\$400,000.00	\$593,661.81	84.88%	1.25	.07%	3.92	.71%	.25%
<b>Subtotal/Avg Ardmore</b>	<b># Loans 6</b>	<b>\$993,661.81</b>	<b>\$400,000.00</b>	<b>\$593,661.81</b>	<b>84.88%</b>	<b>1.25</b>	<b>.07%</b>	<b>3.92</b>	<b>.71%</b>	<b>.25%</b>
Broomall	PA 19008	\$308,449.47	\$0.00	\$308,449.47	69.27%	1.26	.07%	3.00	.37%	.13%
<b>Subtotal/Avg Broomall</b>	<b># Loans 5</b>	<b>\$308,449.47</b>	<b>\$0.00</b>	<b>\$308,449.47</b>	<b>69.27%</b>	<b>1.26</b>	<b>.07%</b>	<b>3.00</b>	<b>.37%</b>	<b>.13%</b>
Conshohocken	PA 19428	\$41,807,424.93	\$22,594,177.37	\$19,213,247.56	83.49%	1.25	.06%	4.62	22.83%	8.23%
<b>Subtotal/Avg Conshohocken</b>	<b># Loans 12</b>	<b>\$41,807,424.93</b>	<b>\$22,594,177.37</b>	<b>\$19,213,247.56</b>	<b>83.49%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.62</b>	<b>22.83%</b>	<b>8.23%</b>
Drexel Hill	PA 19026	\$304,142.92	\$122,010.00	\$182,132.92	71.27%	1.25	.06%	3.33	.22%	.08%
<b>Subtotal/Avg Drexel Hill</b>	<b># Loans 3</b>	<b>\$304,142.92</b>	<b>\$122,010.00</b>	<b>\$182,132.92</b>	<b>71.27%</b>	<b>1.25</b>	<b>.06%</b>	<b>3.33</b>	<b>.22%</b>	<b>.08%</b>
Havertown	PA 19083	\$14,846,298.84	\$3,983,807.00	\$10,862,491.84	72.10%	1.23	.06%	5.20	12.91%	4.65%
<b>Subtotal/Avg Havertown</b>	<b># Loans 9</b>	<b>\$14,846,298.84</b>	<b>\$3,983,807.00</b>	<b>\$10,862,491.84</b>	<b>72.10%</b>	<b>1.23</b>	<b>.06%</b>	<b>5.20</b>	<b>12.91%</b>	<b>4.65%</b>
King of Prussia	PA 19046	\$1,964,895.93	\$145,000.00	\$1,819,895.93	77.95%	1.25	.06%	4.74	2.16%	.78%
<b>Subtotal/Avg King of Prussia</b>	<b># Loans 8</b>	<b>\$1,964,895.93</b>	<b>\$145,000.00</b>	<b>\$1,819,895.93</b>	<b>77.95%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.74</b>	<b>2.16%</b>	<b>.78%</b>
Newtown Square	PA 19073	\$436,378.03	\$5,138.84	\$431,239.19	67.83%	1.28	.06%	3.96	.51%	.18%
<b>Subtotal/Avg Newtown Square</b>	<b># Loans 3</b>	<b>\$436,378.03</b>	<b>\$5,138.84</b>	<b>\$431,239.19</b>	<b>67.83%</b>	<b>1.28</b>	<b>.06%</b>	<b>3.96</b>	<b>.51%</b>	<b>.18%</b>
Philadelphia	PA 19120	\$3,352,270.91	\$100,018.29	\$3,252,252.62	81.92%	1.25	.06%	3.11	3.87%	1.39%
Philadelphia	PA 19122	\$25,564,550.71	\$1,221,063.44	\$24,343,487.27	52.47%	1.30	.06%	3.49	28.93%	10.43%
Philadelphia	PA 19127	\$17,909,954.77	\$1,669,374.38	\$16,240,580.39	78.66%	1.26	.06%	3.20	19.30%	6.96%

**First National Test Bank & Trust Company**

**Loan Summary by Project Location Concentration**

**As of Month Ending 6/30/2007**

Project City / State	Project Zip	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
Philadelphia	PA 19137	\$6,323,107.82	\$3,711,439.72	\$2,611,668.10	67.59%	1.34	.06%	5.19	3.10%	1.12%
Philadelphia	PA 19151	\$6,096,685.82	\$5,025,856.50	\$1,070,829.32	73.86%	1.21	.06%	3.33	1.27%	.46%
<b>Subtotal/Avg Philadelphia</b>	<b># Loans 130</b>	<b>\$59,246,570.03</b>	<b>\$11,727,752.33</b>	<b>\$47,518,817.70</b>	<b>64.75%</b>	<b>1.28</b>	<b>.06%</b>	<b>3.45</b>	<b>56.47%</b>	<b>20.36%</b>
Rosemont	PA 19010	\$2,191,243.98	\$750,000.00	\$1,441,243.98	74.86%	1.27	.06%	4.00	1.71%	.62%
<b>Subtotal/Avg Rosemont</b>	<b># Loans 5</b>	<b>\$2,191,243.98</b>	<b>\$750,000.00</b>	<b>\$1,441,243.98</b>	<b>74.86%</b>	<b>1.27</b>	<b>.06%</b>	<b>4.00</b>	<b>1.71%</b>	<b>.62%</b>
Stratford	PA 19087	\$2,391,589.85	\$1,079,110.61	\$1,312,479.24	74.27%	1.36	.06%	3.33	1.56%	.56%
<b>Subtotal/Avg Stratford</b>	<b># Loans 6</b>	<b>\$2,391,589.85</b>	<b>\$1,079,110.61</b>	<b>\$1,312,479.24</b>	<b>74.27%</b>	<b>1.36</b>	<b>.06%</b>	<b>3.33</b>	<b>1.56%</b>	<b>.56%</b>
Upper Darby	PA 19082	\$460,098.65	\$0.00	\$460,098.65	67.86%	1.27	.07%	3.27	.55%	.20%
<b>Subtotal/Avg Upper Darby</b>	<b># Loans 7</b>	<b>\$460,098.65</b>	<b>\$0.00</b>	<b>\$460,098.65</b>	<b>67.86%</b>	<b>1.27</b>	<b>.07%</b>	<b>3.27</b>	<b>.55%</b>	<b>.20%</b>
<b>Total CRE Portfolio:</b>		<b>\$124,950,754.44</b>	<b>\$40,806,996.15</b>	<b>\$84,143,758.29</b>	<b>70.79%</b>	<b>1.27</b>	<b>.06%</b>	<b>3.98</b>	<b>100.00%</b>	<b>36.04%</b>
<b>Total Risk Based Capital</b>			<b>\$233,450,000.00</b>							
<b>Total # Loans</b>			<b>194</b>							

**First National Test Bank & Trust Company**

**Loan Summary by Purpose Concentration**

**As of Month Ending**

**6/30/2007**

Purpose Code	Description	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
	No Loan Purpose	\$84,217.44	\$17,893.62	\$66,323.82	82.74%	1.32	.07%	7.00	.08%	.03%
22	BUSINESS	\$36,468,278.77	\$4,357,149.63	\$32,111,129.14	74.65%	1.27	.06%	3.73	38.16%	13.76%
23	PERSONAL	\$0.00	\$0.00	\$0.00	.00%	.00	.00%	.00	.00%	.00%
24	CONVENIENCE STORE	\$150,000.00	\$0.00	\$150,000.00	75.00%	1.10	.07%	7.00	.18%	.06%
25	HOTEL/MOTEL	\$10,155,843.47	\$4,076,910.08	\$6,078,933.39	75.88%	1.21	.06%	3.36	7.22%	2.60%
26	MINI-STORAGE/WAREHOUSE	\$8,497,549.74	\$5,823,564.90	\$2,673,984.84	57.98%	1.31	.07%	3.44	3.18%	1.15%
27	LAND DEVELOPMENT- RESIDENTIAL	\$10,456,683.48	\$629,648.24	\$9,827,035.24	50.00%	1.30	.07%	2.90	11.68%	4.21%
28	LAND DEVELOPMENT- COMMERCIAL	\$7,059,271.20	\$841,415.20	\$6,217,856.00	50.02%	1.30	.06%	2.76	7.39%	2.66%
29	APARTMENTS- 5 OR MORE UNITS	\$14,985.92	\$0.00	\$14,985.92	68.00%	1.05	.06%	7.00	.02%	.01%
30	OIL & GAS LEASES, WELLS, PIPELINES, ETC	\$29,557.15	\$0.00	\$29,557.15	85.00%	1.25	.05%	7.00	.04%	.01%
31	CHURCHES/NON-PROFITS	\$2,078,186.00	\$1,079,110.61	\$999,075.39	78.94%	1.39	.06%	3.31	1.19%	.43%

**First National Test Bank & Trust Company**

**Loan Summary by Purpose Concentration**

**As of Month Ending**

**6/30/2007**

Purpose Code	Description	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
32	1-4 IMPROVEMENT	\$672,021.41	\$0.00	\$672,021.41	68.00%	.00	.06%	3.00	.80%	.29%
33	1-4 PURCHASE	\$1,183.80	\$0.00	\$1,183.80	80.00%	1.20	.07%	7.00	.00%	.00%
34	REFINANCE 1-4	\$1,400,000.00	\$0.00	\$1,400,000.00	65.00%	1.40	.06%	6.00	1.66%	.60%
35	RESIDENTIAL RE CONST BLDR (SPEC)	\$350,000.00	\$350,000.00	\$0.00	.00%	.00	.00%	.00	.00%	.00%
36	RESIDENTIAL RE CONST BLDR (CONTRACT)	\$150,000.00	\$82,995.48	\$67,004.52	80.00%	1.20	.06%	6.00	.08%	.03%
37	RESIDENTIAL RE CONST (HOMEOWNER IS BORROWER)	\$7,031.47	\$0.00	\$7,031.47	75.00%	1.10	.06%	3.00	.01%	.00%
38	FLOOR PLAN LINE OF CREDIT/TOTE THE NOTE	\$1,200,000.00	\$70,000.00	\$1,130,000.00	85.00%	1.25	.06%	5.00	1.34%	.48%
39	NOTES RECEIVABLE LINE OF CREDIT/DEALER	\$35,000,000.00	\$20,175,359.24	\$14,824,640.76	85.00%	1.25	.06%	5.00	17.62%	6.35%
40	NON-RECOURSE LEASES (NO RECOURSE TO LESSOR)	\$10,000,000.00	\$3,227,949.15	\$6,772,050.85	68.00%	.00	.06%	6.00	8.05%	2.90%
41	WAREHOUSED LEASES	\$129,960.16	\$0.00	\$129,960.16	68.00%	.00	.07%	7.00	.15%	.06%
42	RESTAURANT	\$50,635.42	\$0.00	\$50,635.42	85.00%	1.25	.07%	4.00	.06%	.02%

**First National Test Bank & Trust Company**

**Loan Summary by Purpose Concentration**

**As of Month Ending**

**6/30/2007**

Purpose Code	Description	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	% of Total CRE Portfolio	% of Risk Based Capital
43	RETIREMENT HOME/ASSISTED LIVING	\$920,349.01	\$0.00	\$920,349.01	75.00%	1.10	.05%	3.00	1.09%	.39%
44	GOLF COURSE	\$75,000.00	\$75,000.00	\$0.00	.00%	.00	.00%	.00	.00%	.00%
<b>Total CRE Portfolio:</b>		<b>\$124,950,754.44</b>	<b>\$40,806,996.15</b>	<b>\$84,143,758.29</b>	<b>70.79%</b>	<b>1.27</b>	<b>.06%</b>	<b>3.98</b>	<b>100.00%</b>	<b>36.04%</b>
<b>Total Risk Based Capital:</b>			<b>\$233,450,000.00</b>							
<b>Total # Loans</b>			<b>194</b>							

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
<b>Owner Occupied</b>									
Property Type 1 - 4 Family									
Collateral		No Collateral							
	\$436,179.16	\$0.00	\$436,179.16	N	75.00%	1.1	.07%	4	4179074621
	\$400,000.00	\$0.00	\$400,000.00	N	75.00%	1.1	.06%	3	9636433924
	\$1,183.80	\$0.00	\$1,183.80	Y	80.00%	1.2	.07%	7	9961010136
	\$54,861.00	\$0.00	\$54,861.00	N	80.00%	1.2	.06%	6	9128705858
	\$75,746.00	\$0.00	\$75,746.00	N	80.00%	1.2	.07%	6	6763318256
	\$85,866.33	\$0.00	\$85,866.33	N	75.00%	1.1	.06%	2	5302049973
	\$63,777.00	\$0.00	\$63,777.00	N	75.00%	1.1	.07%	4	2352732254
	\$10,700.00	\$0.00	\$10,700.00	N	75.00%	1.1	.06%	3	3868751276
	\$21,374.84	\$0.00	\$21,374.84	N	68.00%	1.05	.06%	3	3011562292
	\$32,360.22	\$0.00	\$32,360.22	N	68.00%	1.05	.06%	3	8009626826
	\$0.00	\$0.00	\$0.00	N	75.00%	1.1	.06%	3	7633072896
	\$150,000.00	\$0.00	\$150,000.00	N	75.00%	1.1	.07%	7	8756146276
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>							
	<b>\$1,332,048.35</b>	<b>\$0.00</b>	<b>\$1,332,048.35</b>		<b>75.21%</b>	<b>1.11</b>	<b>.07%</b>	<b>4.06</b>	<b>%CRE= 1.58% %RBC= .57%</b>
<b>Subtotal/averages for Property Type 1 - 4 Family</b>									
	<b>\$1,332,048.35</b>	<b>\$0.00</b>	<b>\$1,332,048.35</b>		<b>75.21%</b>	<b>1.11</b>	<b>.07%</b>	<b>4.06</b>	<b>%CRE= 1.58% %RBC= .57%</b>
<b>Subtotal/averages for Owner Occupied</b>									
	<b>\$1,332,048.35</b>	<b>\$0.00</b>	<b>\$1,332,048.35</b>		<b>75.21%</b>	<b>1.11</b>	<b>.07%</b>	<b>4.06</b>	<b>%CRE= 1.58% %RBC= .57%</b>

**Non Owner Occupied**

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
Property Type	Commercial Construction								
Collateral	1 - 4 Family								
	\$50,000.00	\$10,000.00	\$40,000.00	N	50.00%	1.3	.06%	3	9088763207
	\$117,203.48	\$0.00	\$117,203.48	N	50.00%	1.3	.07%	3	2459681701
	\$50,000.00	\$715.90	\$49,284.10	N	50.00%	1.3	.06%	3	4069327059
<b>Subtotal/averages for Collateral</b>	<b>\$217,203.48</b>	<b>\$10,715.90</b>	<b>\$206,487.58</b>		<b>50.00%</b>	<b>1.30</b>	<b>.07%</b>	<b>3.00</b>	<b>%CRE= .25%    %RBC= .09%</b>
Collateral	Condo								
	\$79,027.52	\$0.00	\$79,027.52	N	50.00%	1.3	.06%	3	9502999351
	\$54,828.76	\$0.00	\$54,828.76	N	50.00%	1.3	.06%	3	9148683452
	\$11,578.94	\$0.00	\$11,578.94	N	50.00%	1.3	.06%	4	1939409896
<b>Subtotal/averages for Collateral</b>	<b>\$145,435.22</b>	<b>\$0.00</b>	<b>\$145,435.22</b>		<b>50.00%</b>	<b>1.30</b>	<b>.06%</b>	<b>3.08</b>	<b>%CRE= .17%    %RBC= .06%</b>
Collateral	Hotel/Motel								
	\$6,900,353.39	\$0.00	\$6,900,353.39	N	50.00%	1.3	.06%	5	1994397930
	\$844.12	\$0.00	\$844.12	N	50.00%	1.3	.06%	3	1477684008
	\$1,400,000.00	\$0.00	\$1,400,000.00	N	65.00%	1.4	.06%	6	8223107979
	\$897,872.94	\$0.00	\$897,872.94	N	50.00%	1.3	.06%	3	8287328262
	\$401,250.00	\$0.00	\$401,250.00	N	50.00%	1.3	.06%	3	4697147129
	\$29,760.50	\$0.00	\$29,760.50	N	50.00%	1.3	.06%	4	1115262098
	\$10,569.82	\$0.00	\$10,569.82	N	50.00%	1.3		4	1925687187
	\$82,348.62	\$0.00	\$82,348.62	N	50.00%	1.3	.05%	3	6658455180
	\$159,190.94	\$0.00	\$159,190.94	N	50.00%	1.3	.06%	3	2207897424

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number	
	\$3,307,592.10	\$0.00	\$3,307,592.10	N	50.00%	1.3	.06%	3	7733912721	
	\$25,000.00	\$6,421.65	\$18,578.35	N	65.00%	1.4	.06%	4	2661457613	
	\$200,000.00	\$99,260.32	\$100,739.68	N	50.00%	1.3	.07%	3	2780270619	
	\$1,300,000.00	\$0.00	\$1,300,000.00	N	50.00%	1.3	.05%	2	9746491104	
	\$200,000.00	\$200,000.00	\$0.00	N	50.00%	1.3	.06%	3	4470996584	
	\$250,000.00	\$250,000.00	\$0.00	N	50.00%	1.3	.06%	3	3486716863	
	\$117,105.45	\$0.00	\$117,105.45	N	50.00%	1.3	.06%	4	1127509706	
	\$150,000.00	\$0.00	\$150,000.00	N	50.00%	1.3		2	1431477162	
	\$1,023,754.10	\$0.00	\$1,023,754.10	N	50.00%	1.3	.05%	3	6984529856	
	\$1,383,694.49	\$0.00	\$1,383,694.49	N	50.00%	1.3		3	4228074598	
	\$324,521.88	\$0.00	\$324,521.88	N	50.00%	1.3	.06%	3	7149493336	
	\$184,413.92	\$0.00	\$184,413.92	N	50.00%	1.3	.06%	4	9735909302	
	\$600,000.00	\$250,000.00	\$350,000.00	N	50.00%	1.3	.06%	3	4707836653	
	\$786,991.24	\$0.00	\$786,991.24	N	50.00%	1.3	.07%	2	9223354507	
	\$88,551.54	\$0.00	\$88,551.54	N	50.00%	1.3	.08%	2	2603091072	
	\$928,363.49	\$0.00	\$928,363.49	N	50.00%	1.3	.06%	3	2069635672	
	\$250,000.00	\$90,699.30	\$159,300.70	N	50.00%	1.3	.08%	3	8612736714	
<b>Subtotal/averages for Collateral</b>		<b>Hotel/Motel</b>								
	<b>\$21,002,178.54</b>	<b>\$896,381.27</b>	<b>\$20,105,797.27</b>		<b>51.06%</b>	<b>1.31</b>	<b>.06%</b>	<b>3.80</b>	<b>%CRE= 23.89%</b>	<b>%RBC= 8.61%</b>
Collateral	Multi Family									
	\$1,942,150.46	\$0.00	\$1,942,150.46	N	50.00%	1.3	.08%	3	2509955789	
	\$76,452.58	\$0.00	\$76,452.58	N	50.00%	1.3	.06%	3	4841780580	

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number			
<b>Subtotal/averages for Collateral</b>		<b>Multi Family</b>										
	<b>\$2,018,603.04</b>	<b>\$0.00</b>	<b>\$2,018,603.04</b>		<b>50.00%</b>	<b>1.30</b>	<b>.08%</b>	<b>3.00</b>	<b>%CRE=</b>	<b>2.40%</b>	<b>%RBC=</b>	<b>.86%</b>
Collateral	No Collateral											
	\$350,000.00	\$350,000.00	\$0.00	N	70.00%	1.2	.06%	7	4766822334			
	\$250,000.00	\$250,000.00	\$0.00	N	70.00%	1.2	.07%	7	1942917752			
	\$19,656.88	\$0.00	\$19,656.88	N	50.00%	1.3	.05%	3	2513614042			
	\$7,969.25	\$0.00	\$7,969.25	N	50.00%	1.3	.07%	3	5465850600			
	\$15,701.48	\$0.00	\$15,701.48	N	50.00%	1.3	.06%	3	6202334001			
	\$913.87	\$0.00	\$913.87	N	70.00%	1.2	.06%	6	5005161735			
	\$800,000.00	\$300,000.00	\$500,000.00	N	50.00%	1.3	.06%	3	3444497827			
	\$362,500.00	\$0.00	\$362,500.00	N	50.00%	1.3	.06%	3	2792290887			
	\$42,849.28	\$0.00	\$42,849.28	N	50.00%	1.3	.06%	3	8740242111			
	\$120,354.97	\$0.00	\$120,354.97	N	50.00%	1.3	.07%	3	9806621139			
	\$223,822.31	\$0.00	\$223,822.31	N	50.00%	1.3	.08%	3	3134741084			
	\$124,004.76	\$0.00	\$124,004.76	N	50.00%	1.3	.06%	2	2759926244			
	\$3,570.61	\$0.00	\$3,570.61	N	80.00%	1.2	.08%	7	6461157024			
	\$409,396.30	\$0.00	\$409,396.30	N	50.00%	1.3	.07%	4	5725701712			
	\$600,000.00	\$535,000.00	\$65,000.00	N	50.00%	1.3	.06%	3	3040539303			
	\$64,595.85	\$0.00	\$64,595.85	N	50.00%	1.3	.06%	3	4472870863			
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>										
	<b>\$3,395,335.56</b>	<b>\$1,435,000.00</b>	<b>\$1,960,335.56</b>		<b>50.06%</b>	<b>1.30</b>	<b>.06%</b>	<b>3.15</b>	<b>%CRE=</b>	<b>2.33%</b>	<b>%RBC=</b>	<b>.84%</b>

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
<b>Subtotal/averages for Property Type Commercial Construction</b>									
	<b>\$26,778,755.84</b>	<b>\$2,342,097.17</b>	<b>\$24,436,658.67</b>		<b>50.88%</b>	<b>1.31</b>	<b>.06%</b>	<b>3.67</b>	<b>%CRE= 29.04%    %RBC= 10.47%</b>
Property Type	Condominium								
Collateral	1 - 4 Family								
	\$54,810.00	\$0.00	\$54,810.00	N	85.00%	1.25	.06%	3	6200570823
<b>Subtotal/averages for Collateral 1 - 4 Family</b>									
	<b>\$54,810.00</b>	<b>\$0.00</b>	<b>\$54,810.00</b>		<b>85.00%</b>	<b>1.25</b>	<b>.06%</b>	<b>3.00</b>	<b>%CRE= .07%    %RBC= .02%</b>
Collateral	Multi Family								
	\$76,508.10	\$0.00	\$76,508.10	N	85.00%	1.25	.07%	5	1567802523
	\$250,000.00	\$20,000.00	\$230,000.00	N	85.00%	1.25	.06%	6	9225035831
	\$62,376.99	\$0.00	\$62,376.99	N	85.00%	1.25	.07%	3	7369963083
	\$4,506.10	\$0.00	\$4,506.10	N	85.00%	1.25	.06%	3	2778961245
	\$750,000.00	\$400,000.00	\$350,000.00	N	85.00%	1.25	.07%	4	3301786730
	\$225,000.00	\$122,010.00	\$102,990.00	N	85.00%	1.25	.06%	3	1176514133
	\$35,000,000.00	\$20,175,359.24	\$14,824,640.76	N	85.00%	1.25	.06%	5	8598930346
	\$2,310,623.97	\$0.00	\$2,310,623.97	N	85.00%	1.25	.06%	3	4605766151
	\$586,271.48	\$0.00	\$586,271.48	N	85.00%	1.25	.06%	4	2412820735
	\$73,822.30	\$0.00	\$73,822.30	N	85.00%	1.25	.06%	3	1923801784
<b>Subtotal/averages for Collateral Multi Family</b>									
	<b>\$39,339,108.94</b>	<b>\$20,717,369.24</b>	<b>\$18,621,739.70</b>		<b>85.00%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.69</b>	<b>%CRE= 22.13%    %RBC= 7.98%</b>
Collateral	No Collateral								
	\$0.00	\$0.00	\$0.00	N	68.00%		.06%	3	7050071981

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
\$10,000,000.00	\$3,227,949.15	\$6,772,050.85	N	68.00%		.06%	6	4720844313
\$8,020.14	\$0.00	\$8,020.14	N	68.00%		.06%	5	5862610840
\$182,764.92	\$0.00	\$182,764.92	N	68.00%		.06%	5	4223459360
\$500,000.00	\$500,000.00	\$0.00	N	68.00%		.06%	3	4809798339
\$140,000.00	\$49,588.75	\$90,411.25	N	78.00%	1.4	.08%	3	2053148945
\$32,210.10	\$0.00	\$32,210.10	N	80.00%	1.2	.06%	3	9440000623
\$60,817.08	\$0.00	\$60,817.08	N	68.00%		.06%	3	2803459558
\$672,021.41	\$0.00	\$672,021.41	N	68.00%		.06%	3	7330825123
\$144,067.64	\$0.00	\$144,067.64	N	78.00%	1.4	.06%	3	5848005344
\$386,458.14	\$0.00	\$386,458.14	N	68.00%		.06%	7	9474362207
\$264,310.69	\$0.00	\$264,310.69	N	80.00%	1.2	.06%	3	9699721235
\$272,439.35	\$0.00	\$272,439.35	N	78.00%	1.4	.06%	4	5212338164
<b>Subtotal/averages for Collateral</b>	<b>No Collateral</b>							
<b>\$12,663,109.47</b>	<b>\$3,777,537.90</b>	<b>\$8,885,571.57</b>		<b>68.97%</b>	<b>1.33</b>	<b>.06%</b>	<b>5.53</b>	<b>%CRE= 10.56% %RBC= 3.81%</b>
<b>Subtotal/averages for Property Type Condominium</b>								
<b>\$52,057,028.41</b>	<b>\$24,494,907.14</b>	<b>\$27,562,121.27</b>		<b>79.83%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.96</b>	<b>%CRE= 32.76% %RBC= 11.81%</b>
Property Type	Developed Land							
Collateral	No Collateral							
\$250,000.00	\$200,000.00	\$50,000.00	N	75.00%	1.4	.07%	3	4237480922
\$14,985.92	\$0.00	\$14,985.92	N	68.00%	1.05	.06%	7	3313184761
\$192,957.87	\$0.00	\$192,957.87	N	75.00%	1.4	.06%	3	8710226390
\$23,544.50	\$0.00	\$23,544.50	N	85.00%	1.25	.05%	4	8112664487

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number			
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>										
	<b>\$481,488.29</b>	<b>\$200,000.00</b>	<b>\$281,488.29</b>		<b>75.46%</b>	<b>1.37</b>	<b>.06%</b>	<b>3.30</b>	<b>%CRE=</b>	<b>.33%</b>	<b>%RBC=</b>	<b>.12%</b>
<b>Subtotal/averages for Property Type</b>		<b>Developed Land</b>										
	<b>\$481,488.29</b>	<b>\$200,000.00</b>	<b>\$281,488.29</b>		<b>75.46%</b>	<b>1.37</b>	<b>.06%</b>	<b>3.30</b>	<b>%CRE=</b>	<b>.33%</b>	<b>%RBC=</b>	<b>.12%</b>
Property Type	Hotel											
Collateral	1 - 4 Family											
	\$2,000,000.00	\$1,079,110.61	\$920,889.39	N	78.00%	1.4	.06%	3	360331216			
<b>Subtotal/averages for Collateral</b>		<b>1 - 4 Family</b>										
	<b>\$2,000,000.00</b>	<b>\$1,079,110.61</b>	<b>\$920,889.39</b>		<b>78.00%</b>	<b>1.40</b>	<b>.06%</b>	<b>3.00</b>	<b>%CRE=</b>	<b>1.09%</b>	<b>%RBC=</b>	<b>.39%</b>
<b>Subtotal/averages for Property Type</b>		<b>Hotel</b>										
	<b>\$2,000,000.00</b>	<b>\$1,079,110.61</b>	<b>\$920,889.39</b>		<b>78.00%</b>	<b>1.40</b>	<b>.06%</b>	<b>3.00</b>	<b>%CRE=</b>	<b>1.09%</b>	<b>%RBC=</b>	<b>.39%</b>
Property Type	Hotel/Motel											
Collateral	No Collateral											
	\$50,911.32	\$0.00	\$50,911.32	N	80.00%	1.25	.07%	3	8520120211			
	\$23,850.40	\$0.00	\$23,850.40	N	80.00%	1.25	.06%	3	8803826627			
	\$136,119.49	\$0.00	\$136,119.49	N	80.00%	1.2	.06%	2	6911443094			
	\$44,504.72	\$0.00	\$44,504.72	N	75.00%	1.1	.06%	4	7272351023			
	\$75,000.00	\$22,884.36	\$52,115.64	N	75.00%	1.1	.07%	4	4017621297			
	\$0.00	\$0.00	\$0.00	N	68.00%	1.05	.06%	3	2102000024			
	\$460,005.00	\$0.00	\$460,005.00	N	75.00%	1.1	.07%	3	6317804157			
	\$3,256.48	\$0.00	\$3,256.48	N	68.00%	1.05	.06%	3	3901610288			

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number			
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>										
	<b>\$793,647.41</b>	<b>\$22,884.36</b>	<b>\$770,763.05</b>		<b>76.34%</b>	<b>1.13</b>	<b>.07%</b>	<b>2.95</b>	<b>%CRE=</b>	<b>.92%</b>	<b>%RBC=</b>	<b>.33%</b>
<b>Subtotal/averages for Property Type Hotel/Motel</b>												
	<b>\$793,647.41</b>	<b>\$22,884.36</b>	<b>\$770,763.05</b>		<b>76.34%</b>	<b>1.13</b>	<b>.07%</b>	<b>2.95</b>	<b>%CRE=</b>	<b>.92%</b>	<b>%RBC=</b>	<b>.33%</b>
Property Type	Mobile Home Park											
Collateral	No Collateral											
	\$34,217.44	\$0.00	\$34,217.44	N	90.00%	1.25	.07%	7	7550805604			
	\$185,000.00	\$5,138.84	\$179,861.16	N	90.00%	1.25	.07%	4	1086562431			
	\$188,991.58	\$0.00	\$188,991.58	N	78.00%	1.4	.06%	3	7815258602			
	\$200,000.00	\$200,000.00	\$0.00	N	90.00%	1.25	.07%	4	8139293335			
	\$22,543.22	\$0.00	\$22,543.22	N	90.00%	1.25	.06%	4	5472508145			
	\$5,288.74	\$0.00	\$5,288.74	N	90.00%	1.25	.06%	4	8128923609			
	\$154,253.91	\$0.00	\$154,253.91	N	68.00%		.07%	3	2894116949			
	\$14,999.69	\$0.00	\$14,999.69	N	90.00%	1.25	.08%	4	8823184060			
	\$4,666.32	\$0.00	\$4,666.32	N	78.00%	1.4	.05%	3	5245234308			
	\$48,000.00	\$0.00	\$48,000.00	N	78.00%	1.4	.08%	3	9197340638			
	\$244,893.53	\$0.00	\$244,893.53	N	68.00%	1.05	.06%	3	8953076160			
	\$3,607.50	\$0.00	\$3,607.50	N	90.00%	1.25	.06%	4	4038713417			
	\$0.00	\$0.00	\$0.00	N	75.00%	1.1	.06%	3	9669046560			
	\$804,752.91	\$0.00	\$804,752.91	N	90.00%	1.25	.08%	3	7498472550			
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>										
	<b>\$1,911,214.84</b>	<b>\$205,138.84</b>	<b>\$1,706,076.00</b>		<b>83.15%</b>	<b>1.24</b>	<b>.07%</b>	<b>3.21</b>	<b>%CRE=</b>	<b>2.03%</b>	<b>%RBC=</b>	<b>.73%</b>

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
<b>Subtotal/averages for Property Type Mobile Home Park</b>									
	<b>\$1,911,214.84</b>	<b>\$205,138.84</b>	<b>\$1,706,076.00</b>		<b>83.15%</b>	<b>1.24</b>	<b>.07%</b>	<b>3.21</b>	<b>%CRE= 2.03% %RBC= .73%</b>
Property Type	Multi Family								
Collateral	No Collateral								
	\$40,105.90	\$0.00	\$40,105.90	N	82.00%	1.25	.07%	3	1475804870
	\$19,713.35	\$0.00	\$19,713.35	N	75.00%	1.4	.06%	3	1941158233
	\$225,423.01	\$0.00	\$225,423.01	N	82.00%	1.25	.06%	4	3931835520
	\$1,192,529.11	\$0.00	\$1,192,529.11	N	75.00%	1.4	.05%	3	7693120112
	\$5,000,000.00	\$1,718,818.13	\$3,281,181.87	N	82.00%	1.25	.06%	3	3361558502
	\$108,039.47	\$0.00	\$108,039.47	N	82.00%	1.25	.06%	4	2144469220
	\$67,601.60	\$0.00	\$67,601.60	N	82.00%	1.25	.06%	4	2853783005
	\$1,153,500.12	\$0.00	\$1,153,500.12	N	82.00%	1.25	.06%	3	6159962589
	\$75,000.00	\$75,000.00	\$0.00	N	82.00%	1.25	.05%	7	6808387702
	\$7,458.41	\$0.00	\$7,458.41	N	75.00%	1.4	.06%	3	4512548079
	\$1,359,022.51	\$0.00	\$1,359,022.51	N	75.00%	1.1	.05%	3	6613600170
	\$50,000.00	\$17,893.62	\$32,106.38	N	75.00%	1.4	.06%	7	7776224611
	\$29,557.15	\$0.00	\$29,557.15	N	85.00%	1.25	.05%	7	5178918349
	\$89,426.37	\$0.00	\$89,426.37	N	82.00%	1.25	.08%	3	1539381983
	\$79,012.00	\$0.00	\$79,012.00	N	82.00%	1.25	.05%	3	4500240221
	\$73,569.34	\$0.00	\$73,569.34	N	80.00%	1.2	.07%	3	9028295311
	\$92,385.00	\$0.00	\$92,385.00	N	82.00%	1.25	.07%	3	6413380448
	\$3,000,000.00	\$2,800,018.07	\$199,981.93	Y	68.00%	1.05	.07%	7	7227457911
	\$231,379.46	\$0.00	\$231,379.46	N	75.00%	1.1	.07%	4	5852870465

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number	
	\$1,000,000.00	\$256,200.01	\$743,799.99	N	75.00%	1.4	.05%	3	9808215362	
	\$11,980.72	\$0.00	\$11,980.72	N	68.00%		.06%	7	3902010517	
	\$476,074.99	\$0.00	\$476,074.99	N	75.00%	1.4	.08%	3	1813396666	
	\$400,000.00	\$200,000.00	\$200,000.00	N	75.00%	1.4	.07%	3	9044223518	
	\$21,027.00	\$0.00	\$21,027.00	N	75.00%	1.4	.05%	3	4531040987	
	\$19,581.44	\$0.00	\$19,581.44	N	75.00%	1.4	.07%	3	7181427392	
	\$58,333.28	\$0.00	\$58,333.28	N	85.00%	1.25	.06%	5	8357169695	
	\$297,574.02	\$0.00	\$297,574.02	N	68.00%	1.05	.06%	5	7951802082	
	\$8,845.70	\$0.00	\$8,845.70	N	82.00%	1.25	.07%	3	1415522794	
	\$15,491.66	\$0.00	\$15,491.66	N	82.00%	1.25	.06%	3	5693883615	
	\$206,265.08	\$0.00	\$206,265.08	N	75.00%	1.4	.07%	3	8129009203	
<b>Subtotal/averages for Collateral</b>		<b>No Collateral</b>								
	<b>\$15,408,896.69</b>	<b>\$5,067,929.83</b>	<b>\$10,340,966.86</b>		<b>78.27%</b>	<b>1.26</b>	<b>.06%</b>	<b>3.24</b>	<b>%CRE= 12.29%</b>	<b>%RBC= 4.43%</b>
<b>Subtotal/averages for Property Type Multi Family</b>										
	<b>\$15,408,896.69</b>	<b>\$5,067,929.83</b>	<b>\$10,340,966.86</b>		<b>78.27%</b>	<b>1.26</b>	<b>.06%</b>	<b>3.24</b>	<b>%CRE= 12.29%</b>	<b>%RBC= 4.43%</b>
Property Type Non Homestead										
Collateral Multi Family										
	\$5,261,482.91	\$0.00	\$5,261,482.91	N	85.00%	1.25	.05%	3	3587249344	
	\$10,782.41	\$0.00	\$10,782.41	N	85.00%	1.25	.07%	3	6941590126	
<b>Subtotal/averages for Collateral Multi Family</b>		<b>\$0.00</b>								
	<b>\$5,272,265.32</b>	<b>\$0.00</b>	<b>\$5,272,265.32</b>		<b>85.00%</b>	<b>1.25</b>	<b>.05%</b>	<b>3.00</b>	<b>%CRE= 6.27%</b>	<b>%RBC= 2.26%</b>
Collateral No Collateral										

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
	\$1,204.23	\$0.00	\$1,204.23	N	75.00%	1.1	.05%	7	1254933728
	\$20,959.00	\$0.00	\$20,959.00	N	68.00%		.06%	3	3849581183
	\$15,304.00	\$0.00	\$15,304.00	N	85.00%	1.25	.06%	3	5732589432
	\$168,340.62	\$0.00	\$168,340.62	N	85.00%	1.25	.06%	3	6118575861
	\$75,000.00	\$75,000.00	\$0.00	N	75.00%	1.4	.07%	2	3047789488
	\$50,635.42	\$0.00	\$50,635.42	N	85.00%	1.25	.07%	4	9744601830
<b>Subtotal/averages for Collateral</b>	<b>\$331,443.27</b>	<b>No Collateral \$75,000.00</b>	<b>\$256,443.27</b>		<b>83.56%</b>	<b>1.25</b>	<b>.06%</b>	<b>3.22</b>	<b>%CRE= .30% %RBC= .11%</b>
<b>Subtotal/averages for Property Type Non Homestead</b>	<b>\$5,603,708.59</b>	<b>\$75,000.00</b>	<b>\$5,528,708.59</b>		<b>84.93%</b>	<b>1.25</b>	<b>.05%</b>	<b>3.01</b>	<b>%CRE= 6.57% %RBC= 2.37%</b>
Property Type	Nursing Home								
Collateral	No Collateral								
	\$1,000,000.00	\$450,112.34	\$549,887.66	N	68.00%		.06%	3	9584040040
	\$26,416.40	\$0.00	\$26,416.40	N	75.00%	1.2	.06%	4	8782165369
	\$1,200,000.00	\$255,857.85	\$944,142.15	N	68.00%		.05%	3	6243355585
	\$41,849.44	\$0.00	\$41,849.44	N	78.00%	1.4	.06%	3	4252971190
	\$400,000.00	\$100,000.00	\$300,000.00	N	68.00%		.08%	3	3905166561
	\$32,939.20	\$0.00	\$32,939.20	N	90.00%	1.25	.06%	4	6115118275
	\$703,509.28	\$0.00	\$703,509.28	N	90.00%	1.25	.06%	4	9418657336
	\$27,093.73	\$0.00	\$27,093.73	N	90.00%	1.25	.06%	3	9913148415
<b>Subtotal/averages for Collateral</b>	<b>\$3,431,808.05</b>	<b>No Collateral \$805,970.19</b>	<b>\$2,625,837.86</b>		<b>74.63%</b>	<b>1.26</b>	<b>.06%</b>	<b>3.29</b>	<b>%CRE= 3.12% %RBC= 1.12%</b>

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number			
<b>Subtotal/averages for Property Type Nursing Home</b>												
	<b>\$3,431,808.05</b>	<b>\$805,970.19</b>	<b>\$2,625,837.86</b>		<b>74.63%</b>	<b>1.26</b>	<b>.06%</b>	<b>3.29</b>	<b>%CRE=</b>	<b>3.12%</b>	<b>%RBC=</b>	<b>1.12%</b>
Property Type	Other											
Collateral	Hotel/Motel											
	\$94,582.94	\$0.00	\$94,582.94	N	50.00%	1.3	.07%	2	7354314347			
	\$3,422.52	\$0.00	\$3,422.52	N	50.00%	1.3	.06%	3	8540146106			
	\$9,456.37	\$0.00	\$9,456.37	N	50.00%	1.3	.06%	3	6731654314			
	\$300,000.00	\$20,387.92	\$279,612.08	N	50.00%	1.3	.06%	2	6262701336			
	\$240,808.72	\$0.00	\$240,808.72	N	50.00%	1.3	.08%	2	2197225228			
<b>Subtotal/averages for Collateral Hotel/Motel</b>												
	<b>\$648,270.55</b>	<b>\$20,387.92</b>	<b>\$627,882.63</b>		<b>50.00%</b>	<b>1.30</b>	<b>.07%</b>	<b>2.02</b>	<b>%CRE=</b>	<b>.75%</b>	<b>%RBC=</b>	<b>.27%</b>
Collateral	Multi Family											
	\$4,500,000.00	\$4,488,957.86	\$11,042.14	N	50.00%	1.3	.05%	4	5525842161			
<b>Subtotal/averages for Collateral Multi Family</b>												
	<b>\$4,500,000.00</b>	<b>\$4,488,957.86</b>	<b>\$11,042.14</b>		<b>50.00%</b>	<b>1.30</b>	<b>.05%</b>	<b>4.00</b>	<b>%CRE=</b>	<b>.01%</b>	<b>%RBC=</b>	<b>.00%</b>
Collateral	No Collateral											
	\$100,000.00	\$18.29	\$99,981.71	N	50.00%	1.3	.07%	3	2098545862			
	\$1,250,000.00	\$750,000.00	\$500,000.00	N	50.00%	1.3	.07%	4	9144322200			
	\$234,111.07	\$0.00	\$234,111.07	N	50.00%	1.3	.06%	3	2067711451			
<b>Subtotal/averages for Collateral No Collateral</b>												
	<b>\$1,584,111.07</b>	<b>\$750,018.29</b>	<b>\$834,092.78</b>		<b>50.00%</b>	<b>1.30</b>	<b>.07%</b>	<b>3.60</b>	<b>%CRE=</b>	<b>.99%</b>	<b>%RBC=</b>	<b>.36%</b>

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number			
<b>Subtotal/averages for Property Type Other</b>												
	<b>\$6,732,381.62</b>	<b>\$5,259,364.07</b>	<b>\$1,473,017.55</b>		<b>50.00%</b>	<b>1.30</b>	<b>.07%</b>	<b>2.93</b>	<b>%CRE=</b>	<b>1.75%</b>	<b>%RBC=</b>	<b>.63%</b>
Property Type	Residential Construction											
Collateral	Hotel/Motel											
	\$64,157.00	\$0.00	\$64,157.00	N	50.00%	1.3	.05%	3	8293665073			
<b>Subtotal/averages for Collateral Hotel/Motel</b>												
	<b>\$64,157.00</b>	<b>\$0.00</b>	<b>\$64,157.00</b>		<b>50.00%</b>	<b>1.30</b>	<b>.05%</b>	<b>3.00</b>	<b>%CRE=</b>	<b>.08%</b>	<b>%RBC=</b>	<b>.03%</b>
Collateral	No Collateral											
	\$235,886.37	\$0.00	\$235,886.37	N	50.00%	1.3	.06%	4	7701974338			
<b>Subtotal/averages for Collateral No Collateral</b>												
	<b>\$235,886.37</b>	<b>\$0.00</b>	<b>\$235,886.37</b>		<b>50.00%</b>	<b>1.30</b>	<b>.06%</b>	<b>4.00</b>	<b>%CRE=</b>	<b>.28%</b>	<b>%RBC=</b>	<b>.10%</b>
<b>Subtotal/averages for Property Type Residential Construction</b>												
	<b>\$300,043.37</b>	<b>\$0.00</b>	<b>\$300,043.37</b>		<b>50.00%</b>	<b>1.30</b>	<b>.06%</b>	<b>3.79</b>	<b>%CRE=</b>	<b>.36%</b>	<b>%RBC=</b>	<b>.13%</b>
Property Type	Service											
Collateral	Condo											
	\$91,310.00	\$0.00	\$91,310.00	N	90.00%	1.25	.06%	3	8676243660			
<b>Subtotal/averages for Collateral Condo</b>												
	<b>\$91,310.00</b>	<b>\$0.00</b>	<b>\$91,310.00</b>		<b>90.00%</b>	<b>1.25</b>	<b>.06%</b>	<b>3.00</b>	<b>%CRE=</b>	<b>.11%</b>	<b>%RBC=</b>	<b>.04%</b>
Collateral	No Collateral											
	\$920,349.01	\$0.00	\$920,349.01	N	75.00%	1.1	.05%	3	1186893338			
	\$15,838.34	\$0.00	\$15,838.34	N	68.00%	1.05	.06%	5	7075893716			

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number				
	\$7,031.47	\$0.00	\$7,031.47	N	75.00%	1.1	.06%	3	7956522792				
	\$450,000.00	\$450,000.00	\$0.00	N	75.00%	1.1	.06%	3	5731787036				
<b>Subtotal/averages for Collateral</b>	<b>\$1,393,218.82</b>	<b>No Collateral</b> <b>\$450,000.00</b>	<b>\$943,218.82</b>		<b>74.88%</b>	<b>1.10</b>	<b>.05%</b>	<b>3.03</b>	<b>%CRE=</b>	<b>1.12%</b>	<b>%RBC=</b>	<b>.40%</b>	
<b>Subtotal/averages for Property Type Service</b>	<b>\$1,484,528.82</b>	<b>\$450,000.00</b>	<b>\$1,034,528.82</b>		<b>76.22%</b>	<b>1.11</b>	<b>.05%</b>	<b>3.03</b>	<b>%CRE=</b>	<b>1.23%</b>	<b>%RBC=</b>	<b>.44%</b>	
Property Type Undeveloped land													
Collateral No Collateral													
	\$129,960.16	\$0.00	\$129,960.16	N	68.00%		.07%	7	4569357156				
	\$75,000.00	\$3,790.82	\$71,209.18	N	85.00%	1.25	.08%	4	9913778752				
	\$347,803.26	\$0.00	\$347,803.26	N	68.00%		.07%	5	1874881874				
	\$3,000,000.00	\$500,000.00	\$2,500,000.00	N	85.00%	1.25	.06%	4	4972407636				
	\$66,547.99	\$0.00	\$66,547.99	N	75.00%	1.2	.06%	3	3413364428				
	\$1,200,000.00	\$70,000.00	\$1,130,000.00	N	85.00%	1.25	.06%	5	2757962150				
	\$45,199.00	\$0.00	\$45,199.00	N	85.00%	1.25	.06%	3	4497864949				
<b>Subtotal/averages for Collateral</b>	<b>\$4,864,510.41</b>	<b>No Collateral</b> <b>\$573,790.82</b>	<b>\$4,290,719.59</b>		<b>82.95%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.41</b>	<b>%CRE=</b>	<b>5.10%</b>	<b>%RBC=</b>	<b>1.84%</b>	
<b>Subtotal/averages for Property Type Undeveloped land</b>	<b>\$4,864,510.41</b>	<b>\$573,790.82</b>	<b>\$4,290,719.59</b>		<b>82.95%</b>	<b>1.25</b>	<b>.06%</b>	<b>4.41</b>	<b>%CRE=</b>	<b>5.10%</b>	<b>%RBC=</b>	<b>1.84%</b>	
Property Type Warehouse													
Collateral 1 - 4 Family													

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number	
	\$78,186.00	\$0.00	\$78,186.00	N	90.00%	1.25	.06%	7	3007514204	
	\$0.00	\$0.00	\$0.00	N	90.00%	1.25	.06%	7	4998778726	
	\$11,876.15	\$0.00	\$11,876.15	N	90.00%	1.25	.07%	4	6148781052	
	\$7,805.59	\$0.00	\$7,805.59	N	90.00%	1.25	.06%	4	7138056973	
	\$12,321.15	\$0.00	\$12,321.15	N	90.00%	1.25	.07%	3	2523354433	
<b>Subtotal/averages for Collateral</b>	<b>\$110,188.89</b>	<b>\$0.00</b>	<b>\$110,188.89</b>		<b>90.00%</b>	<b>1.25</b>	<b>.06%</b>	<b>6.02</b>	<b>%CRE= .13%</b>	<b>%RBC= .05%</b>
<b>1 - 4 Family</b>										
Collateral										
No Collateral										
	\$29,995.20	\$0.00	\$29,995.20	N	78.00%	1.4	.07%	4	2931372599	
	\$350,000.00	\$147,807.64	\$202,192.36	N	78.00%	1.4	.06%	4	6582284403	
	\$650,000.00	\$0.00	\$650,000.00	N	78.00%	1.4	.06%	3	7772358301	
	\$381,529.82	\$0.00	\$381,529.82	N	78.00%	1.4	.06%	4	2711031677	
	\$98,979.84	\$0.00	\$98,979.84	N	68.00%		.06%	4	6153582211	
	\$150,000.00	\$82,995.48	\$67,004.52	N	80.00%	1.2	.06%	6	5193563033	
	\$0.00	\$0.00	\$0.00	N	78.00%	1.4	.06%	4	1122363093	
<b>Subtotal/averages for Collateral</b>	<b>\$1,660,504.86</b>	<b>\$230,803.12</b>	<b>\$1,429,701.74</b>		<b>77.40%</b>	<b>1.39</b>	<b>.06%</b>	<b>3.64</b>	<b>%CRE= 1.70%</b>	<b>%RBC= .61%</b>
<b>No Collateral</b>										
<b>Subtotal/averages for Property Type Warehouse</b>	<b>\$1,770,693.75</b>	<b>\$230,803.12</b>	<b>\$1,539,890.63</b>		<b>78.30%</b>	<b>1.38</b>	<b>.06%</b>	<b>3.81</b>	<b>%CRE= 1.83%</b>	<b>%RBC= .66%</b>
<b>Subtotal/averages fo Non Owner Occupied</b>	<b>\$123,618,706.09</b>	<b>\$40,806,996.15</b>	<b>\$82,811,709.94</b>		<b>70.72%</b>	<b>1.27</b>	<b>.06%</b>	<b>3.98</b>	<b>%CRE= 98.42%</b>	<b>%RBC= 35.47%</b>

**First National Test Bank & Trust Company**

**Loan Detail by Collateral**

**As of Month Ending 6/30/2007**

	Original Amount (Commitment)	Available	Current Balance (Outstanding)	Partic	LTV	DSC	Cap	Risk Rating	Loan Number
<b>Report Totals</b>									
<b>Total CRE Portfolio:</b>	<b>\$124,950,754.44</b>	<b>\$40,806,996.15</b>	<b>\$84,143,758.29</b>		<b>70.79%</b>	<b>1.27</b>	<b>.06%</b>	<b>3.98</b>	<b>%CRE= 100.00% %RBC= 36.04%</b>
		<b>Total Risk Based Capital:</b>	<b>\$233,450,000.00</b>						
		<b>Total # Loans</b>	<b>194</b>						

**First National Bank**

**CRE Loan Detail by Loan Number**

**As of Month Ending 6/30/2008**

Borrower Name	Relationship	Product	Call Code	Loan #	Original Amount	Unadvanced	Outstanding	Days Past Due	Officer Code	Participated?	
Loan Structure	Occupied Status	Risk	Int.	LTV	DSC	Cap. Rate	City and State	Collateral	Appraised Amount	NOI/Cash Flow	Ann. Debt Serv.
Aaron Rowand Surgery	Pitchers	CML Mortgage	Investment	2352732254	\$100,000.00	\$18.29	\$99,981.71	30	PLC	Y	
Fixed	Owner Occupied	4	90.00%	1.10	10.00%	Chicago	Consumer First Lien		\$12,574.53	\$14,504.97	
Carlos Ruiz	No Relationship	Resi RE	Multi family	4179074621	\$50,000.00	\$12,123.94	\$37,876.06	31	PLC	N	
Revolving	Not Applicable	4	5.00%	75.00%	1.25	10.00%	Baltimore PA	Consumer First Lien	\$50,333.00	\$6,472.88	\$38,898.19
Chase Utley Lumber Co	Infielders	Resi RE	1 - 4 Family	5221341716	\$250,000.00	\$210,000.00	\$40,000.00	20	PLC	N	
Fixed	Owner Occupied	4	4.00%	80.00%	1.20	16.00%	Philadelphia PA	Consumer Second Lien	\$300,000.00	\$8,972.00	\$49,264.80
Victorino Fielding	Outfielders	Construction Loan	Investment	5302049973	\$600,000.00		\$600,000.00	31	TSS	N	
Floating	Non Owner Occupied	2	4.90%	75.00%	1.50	11.00%	Ardmore	CRE - Second Lien	\$750,000.00	\$73,470.92	\$284,898.06
Cole Hamels	Pitchers	Mini Perm	Investment	6266902005	\$340,000.00	\$80,000.00	\$260,000.00	22	PLC	N	
Fixed	Not Applicable	5	6.10%	85.00%	1.20	11.00%	Ardmore PA	Consumer First Lien	\$380,000.00	\$45,985.24	\$89,932.35
Rollins MVP Inc.	Infielders	Construction Loan	Investment	763308882896	\$600,000.00	\$500,371.36	\$99,628.64	31	TAS	N	
Floating	Owner Occupied	3	4.90%	76.60%	1.10	8.00%	Philadelphia County	Consumer First Lien	\$610,000.00	\$82,220.00	\$33,333.00
Charlie Manual Labor LLC	No Relationship	Construction Loan	Non Farm, Non Residential	8756146276	\$150,500.00	\$500.00	\$150,000.00	668	TSS	Y	
None Provided	Owner Occupied	7	8.00%	70.00%	1.00	11.00%	Philadelphia County PA	Consumer First Lien	\$175,000.00	\$231,976.67	\$148,798.44
<b>Grand Total</b>	<b>Total # Loans</b>	<b>7</b>					<b>\$2,090,500.00</b>	<b>\$803,013.59</b>	<b>\$1,287,486.41</b>		
	<b>%CRE=</b>	<b>100.00%</b>	<b>%RBC=</b>	<b>227.21%</b>							
	<b>Risk Based Capital</b>	<b>\$566,660.00</b>									

**First National Bank**

**Loan Detail by Non-Owner Occupied Property Type**

**As of Month Ending 6/30/2008**

Property Category Product Type	Borrower Name	Loan Number	Original Amount (Commitment)	Available Amount	Current Balance (Outstanding)	Part. Due	Days Past Due	Risk Rating	Interest Rate	NOI / Cash Flow	Ann. Debt Service	Appraised Value
Commercial Construction												
Resi RE	Chase Utley Lumber Co	5221341716	\$250,000.00	\$210,000.00	\$40,000.00	N	20	4	4.00%	\$8,972.00	\$49,264.80	\$300,000.00
	<b>Subtotal</b>	<b># Loans</b>	<b>1</b>	<b>\$250,000.00</b>	<b>\$210,000.00</b>			<b>4.00</b>	<b>4.00%</b>			
Hotel												
Construction Loan	Victorino Fielding	5302049973	\$600,000.00		\$600,000.00	N	31	2	4.90%	\$73,470.92	\$284,898.06	\$750,000.00
	<b>Subtotal</b>	<b># Loans</b>	<b>1</b>	<b>\$600,000.00</b>	<b>\$600,000.00</b>			<b>2.00</b>	<b>4.90%</b>			
	<b>Grand Total</b>	<b># Loans</b>	<b>2</b>	<b>\$850,000.00</b>	<b>\$210,000.00</b>			<b>2.13</b>	<b>4.84%</b>			

**First National Bank**

**Loan Summary by Call Code**

**As of Month Ending 6/30/2008**

Call Code	Original Amount (Commitment)	Available Amount	Current Balance (Outstanding)	Loan Count	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	Avg Int Rate	% Total CRE	% of Risk Based Capital
1 - 4 Family	\$250,000.00	\$210,000.00	\$40,000.00	1	80.00%	1.20	16.00%	4.00	4.00%	3.11%	7.06%
Investment	\$1,640,000.00	\$580,389.65	\$1,059,610.35	4	79.02%	1.35	10.62%	3.02	5.23%	82.30%	186.99%
Multi family	\$50,000.00	\$12,123.94	\$37,876.06	1	75.00%	1.25	10.00%	4.00	5.00%	2.94%	6.68%
Non Farm, Non Residential	\$150,500.00	\$500.00	\$150,000.00	1	70.00%	1.00	11.00%	7.00	8.00%	11.65%	26.47%
<b>Total CRE Portfolio:</b>	<b>\$2,090,500.00</b>	<b>\$803,013.59</b>	<b>\$1,287,486.41</b>	<b>7</b>	<b>77.88%</b>	<b>1.30</b>	<b>10.82%</b>	<b>3.54</b>	<b>5.53%</b>	<b>100.00%</b>	<b>227.21%</b>
	<b>Total Risk Based Capital:</b>	<b>\$566,660.00</b>									

**First National Bank**

**Loan Summary by Property Type**

**As of Month Ending 6/30/2008**

Property Type	Appraised Value	Original Amount (Commitment)	Available Amount	Current Balance (Outstanding)	Loan Count	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	Avg Int Rate	% Total CRE	% of Risk Based Capital	
<b>Owner Occupied</b>													
Condominium	\$175,000.00	\$150,500.00	\$500.00	\$150,000.00	1	70.00%	1.00	11.00%	7.00	8.00%	11.65%	26.47%	
MultiFamily	\$610,000.00	\$600,000.00	\$500,371.36	\$99,628.64	1	76.60%	1.10	8.00%	3.00	4.90%	7.74%	17.58%	
<b>Subtotal/averages</b>	<b>Owner Occupied</b>	<b>\$785,000.00</b>	<b>\$750,500.00</b>	<b>\$500,871.36</b>	<b>\$249,628.64</b>	<b>2</b>	<b>72.63%</b>	<b>1.04</b>	<b>9.80%</b>	<b>5.40</b>	<b>6.76%</b>	<b>19.39%</b>	<b>44.05%</b>
<b>Not Applicable</b>													
No Property Type		\$490,000.00	\$92,142.23	\$397,857.77	3	85.30%	1.18	10.65%	4.65	5.96%	30.90%	70.21%	
<b>Subtotal/averages</b>	<b>Not Applicable</b>	<b>\$430,333.00</b>	<b>\$490,000.00</b>	<b>\$92,142.23</b>	<b>\$397,857.77</b>	<b>3</b>	<b>85.30%</b>	<b>1.18</b>	<b>10.65%</b>	<b>4.65</b>	<b>5.96%</b>	<b>30.90%</b>	<b>70.21%</b>
<b>Non Owner Occupied</b>													
Commercial Construction	\$300,000.00	\$250,000.00	\$210,000.00	\$40,000.00	1	80.00%	1.20	16.00%	4.00	4.00%	3.11%	7.06%	
Hotel	\$750,000.00	\$600,000.00		\$600,000.00	1	75.00%	1.50	11.00%	2.00	4.90%	46.60%	105.88%	
<b>Subtotal/averages</b>	<b>Non Owner Occupied</b>	<b>\$1,050,000.00</b>	<b>\$850,000.00</b>	<b>\$210,000.00</b>	<b>\$640,000.00</b>	<b>2</b>	<b>75.31%</b>	<b>1.48</b>	<b>11.31%</b>	<b>2.13</b>	<b>4.84%</b>	<b>49.71%</b>	<b>112.94%</b>
<b>Total CRE Portfolio:</b>		<b>\$2,265,333.00</b>	<b>\$2,090,500.00</b>	<b>\$803,013.59</b>	<b>\$1,287,486.41</b>	<b>7</b>	<b>77.88%</b>	<b>1.30</b>	<b>10.82%</b>	<b>3.54</b>	<b>5.53%</b>	<b>100.00%</b>	<b>227.21%</b>
<b>Total Risk Based Capital:</b>			<b>\$566,660.00</b>										

**First National Bank**

**Loan Summary by Relationship**

**As of Month Ending 6/30/2008**

Relationship	Original Amount (Commitment)	Available Amount	Current Balance (Outstanding)	Loan Count	Avg LTV	Avg DSC	Avg Cap Rate	Avg Risk Rating	Avg Int Rate	% Total CRE	% of Risk Based Capital
No Relationship	\$200,500.00	\$12,623.94	\$187,876.06	2	71.01%	1.05	10.80%	6.40	7.40%	14.59%	33.15%
Infielders	\$850,000.00	\$710,371.36	\$139,628.64	2	77.57%	1.13	10.29%	3.29	4.64%	10.85%	24.64%
Outfielders	\$600,000.00		\$600,000.00	1	75.00%	1.50	11.00%	2.00	4.90%	46.60%	105.88%
Pitchers	\$440,000.00	\$80,018.29	\$359,981.71	2	86.39%	1.17	10.72%	4.72	6.10%	27.96%	63.53%
<b>Total CRE Portfolio:</b>	<b>\$2,090,500.00</b>	<b>\$803,013.59</b>	<b>\$1,287,486.41</b>	<b>7</b>	<b>77.88%</b>	<b>1.30</b>	<b>10.82%</b>	<b>3.54</b>	<b>5.53%</b>	<b>100.00%</b>	<b>227.21%</b>
	<b>Total Risk Based Capital:</b>	<b>\$566,660.00</b>									

**First National Bank**

**Loan Trend by Collateral Type - Last Four Quarters**

**As of Month Ending 6/30/2008**

Collateral	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	Rate	Rating	CRE	Based Capital				
							Change	Change						
Comm RE – Owner Occ														
3/31/2008	\$1,020,905.68	\$0.00	\$2,939,960.73	24	80.83%	80.83%	1.38	1.38	8.30%	8.30%	2.9	2.9	.61%	2.64%
6/30/2008														
Consumer First Lien														
3/31/2008	\$243,297,039.95	\$99,701,707.10	\$103,367,427.65	172	72.86%	72.86%	1.24	1.24	8.68%	8.68%	2.5	2.5	21.57%	92.65%
6/30/2008	\$3,861,000.00	\$1,870,646.42	\$1,990,353.58	15	81.22%	6.95%	1.15	-.08	10.37%	1.60%	4.8	2.1	154.59%	351.24%
Consumer Second Lien														
3/31/2008	\$225,271,134.66	\$238,648,064.84	\$53,307,613.10	139	73.80%	73.80%	1.45	1.45	9.35%	9.35%	3.3	3.3	11.12%	47.78%
6/30/2008	\$500,000.00	\$420,000.00	\$80,000.00	2	80.00%	6.19%	1.20	-.25	16.00%	6.65%	4.0	.7	6.21%	14.12%
CRE - First Lien														
3/31/2008	\$103,642,298.72	\$0.00	\$82,506,840.50	99	64.71%	64.71%	1.50	1.50	10.81%	10.81%	3.0	3.0	17.21%	73.95%
6/30/2008														
CRE - Second Lien														
6/30/2008	\$2,400,000.00		\$2,400,000.00	4	75.00%	-.60%	1.50	.02	11.00%	.52%	2.0	-.1	186.41%	423.53%
Loans to finance CRE														
3/31/2008	\$1,588,360.60	\$0.00	\$25,077,880.33	48	81.10%	81.10%	1.38	1.38	10.99%	10.99%	3.3	3.3	5.23%	22.48%
6/30/2008														
No Collateral														
3/31/2008	\$135,638,431.68	\$22,740,839.72	\$176,895,435.50	349	73.47%	73.47%	.82	.82	8.99%	8.99%	3.5	3.5	36.91%	158.56%
6/30/2008														
Other														
3/31/2008	\$8,909,855.57	\$0.00	\$7,676,857.56	40	74.18%	74.18%	1.38	1.38	9.05%	9.05%	3.2	3.2	1.60%	6.88%
6/30/2008														
Raw Land														
3/31/2008	\$7,704,536.78	\$0.00	\$13,500,761.49	46	84.85%	84.85%	1.27	1.27	8.81%	8.81%	3.6	3.6	2.82%	12.10%
6/30/2008														

**First National Bank**

**Loan Trend by Collateral Type - Last Four Quarters**

**As of Month Ending 6/30/2008**

Collateral	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	DSC	Rate	Rating	CRE	Based Capital
					Change	Change	Change	Change		
Secured by Multi Family										
3/31/2008	\$3,831,531.51	\$0.00	\$14,030,238.71	37	94.41%	94.41%	1.31	3.1	2.93%	12.58%
6/30/2008										
<b>Report Summary</b>										
<b>3/31/2008</b>	<b>\$730,904,095.15</b>	<b>\$361,090,611.66</b>	<b>\$479,303,015.57</b>	<b>954</b>	<b>73.26%</b>	<b>73.26%</b>	<b>1.17</b>	<b>3.1</b>	<b>100.00%</b>	<b>429.62%</b>
				<b>Total Risk Based Capital</b>			<b>\$111,565,433.00</b>			
<b>6/30/2008</b>	<b>\$6,761,000.00</b>	<b>\$2,290,646.42</b>	<b>\$4,470,353.58</b>	<b>21</b>	<b>77.86%</b>	<b>7.57%</b>	<b>1.34</b>	<b>3.3</b>	<b>347.22%</b>	<b>788.90%</b>
				<b>Total Risk Based Capital</b>			<b>\$111,565,433.00</b>			

**First National Bank**

**Loan Trend by Collateral Type - Last Three Months**

**As of Month Ending 6/30/2008**

Collateral	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	Rate	Rating	CRE	Based Capital				
							Change	Change						
Consumer First Lien														
4/30/2008	\$1,090,500.00	\$580,871.36	\$509,628.64	3	82.67%	82.67%	1.17	1.17	11.00%	11.00%	5.2	5.2	39.58%	9.34%
5/31/2008	\$1,019,326.36	\$509,871.36	\$509,455.00	3	68.34%	-14.33%	1.17		10.27%	-.73%	5.2		33.25%	15.28%
6/30/2008	\$1,240,500.00	\$593,013.59	\$647,486.41	5	80.42%	11.54%	1.13	-.05	10.33%	.08%	4.9	-.2	50.29%	114.26%
Consumer Second Lien														
4/30/2008	\$300,000.00	\$222,123.94	\$77,876.06	2	75.00%	75.00%	1.22	1.22	10.00%	10.00%	4.0	4.0	6.05%	1.43%
5/31/2008	\$656,568.60	\$12,123.94	\$644,444.66	2	75.00%		1.48	.26	10.93%	1.82%	2.1	-.1	42.06%	19.33%
6/30/2008	\$250,000.00	\$210,000.00	\$40,000.00	1	80.00%	80.00%	1.20	1.20	16.00%	16.00%	4.0	4.0	3.11%	7.06%
CRE - First Lien														
5/31/2008	\$280,046.44	\$0.00	\$280,046.44	1	75.00%	75.00%			11.00%	11.00%	3.0	3.0	18.28%	8.40%
6/30/2008														
CRE - Second Lien														
4/30/2008	\$700,000.00	\$18.29	\$699,981.71	2	77.14%	77.14%	1.10	1.10	9.14%	9.14%	2.3	2.3	54.37%	12.83%
5/31/2008														
6/30/2008	\$600,000.00		\$600,000.00	1	75.00%		1.50		11.00%		2.0		46.60%	105.88%
No Collateral														
5/31/2008	\$118,211.25	\$20,000.00	\$98,211.25	2	76.19%	76.19%	1.13	1.13	8.92%	8.92%	3.1	3.1	6.41%	2.95%
6/30/2008														



# First National Bank

## Loan Trend by Product - Last Four Quarters

As of Month Ending 6/30/2008

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	Rate	Rating	CRE	Based Capital				
							Change	Change						
CML Mortgage														
3/31/2008	\$99,301,109.57	\$0.00	\$80,558,102.79	89	64.31%	64.31%	1.49	1.49	10.83%	10.83%	3.0	3.0	16.81%	72.21%
6/30/2008	\$200,000.00	\$36.58	\$199,963.42	2	90.00%	31.08%	1.10	-.36	10.00%	-.74%	4.0	1.6	15.53%	35.29%
COMM LINE - R/E														
6/30/2008														
COMM. LINE OF CREDIT														
6/30/2008														
COMMERCIAL & INDUSTRIAL LOANS														
3/31/2008	\$188,714,702.03	\$134,211,784.19	\$16,196,815.03	29	88.41%	88.41%	1.08	1.08	8.95%	8.95%	3.9	3.9	3.38%	14.52%
6/30/2008														
Construction Loan														
3/31/2008	\$62,666,724.81	\$91,099,933.82	\$96,435,701.27	127	69.61%	69.61%	1.36	1.36	8.94%	8.94%	2.4	2.4	20.12%	86.44%
6/30/2008	\$4,501,000.00	\$1,502,114.08	\$2,998,885.92	9	74.66%	5.92%	1.41	.04	10.70%	1.80%	2.6	.0	232.93%	529.22%
Construction Non-Revolving														
6/30/2008														
Construction Revolving														
6/30/2008														
FOREIGN LOANS-RE SECURED NON FARM														
3/31/2008	\$3,837,877.55	\$65,488,917.67	\$2,256,783.92	19	70.73%	70.73%	1.20	1.20	11.00%	11.00%	3.6	3.6	.47%	2.02%
6/30/2008														
Letter Of Credit														
6/30/2008														
LOC/Revolving Variable														
6/30/2008														
Mini Perm														
3/31/2008	\$1,000,000.00	\$0.00	\$3,041,381.32	5	58.50%	58.50%	1.61	1.61	11.00%	11.00%	2.0	2.0	.63%	2.73%

**First National Bank**

**Loan Trend by Product - Last Four Quarters**

**As of Month Ending 6/30/2008**

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	DSC	Change	Rate	Change	Rating	Change	CRE	Based Capital
6/30/2008	\$1,360,000.00	\$320,000.00	\$1,040,000.00	4	85.00%	20.37%	1.20	-.35	11.00%		5.0	2.9	80.78%	183.53%
Mortgage Fixed														
6/30/2008														
Mortgage Variable														
6/30/2008														
No Product														
3/31/2008	\$15,711,219.59	\$0.00	\$29,185,796.00	91	93.91%	93.91%	1.13	1.13	9.77%	9.77%	2.8	2.8	6.09%	26.16%
6/30/2008														
Product														
6/30/2008														
Product Type Code														
6/30/2008														
R/E CONSTRUCTION														
3/31/2008	\$0.00	\$0.00	\$117,058.66	2	81.00%	81.00%	1.26	1.26	11.00%	11.00%	3.0	3.0	.02%	.10%
6/30/2008														
R/E CONSTRUCTION RESIDENTIAL														
3/31/2008	\$38,565,201.00	\$18,892,261.40	\$469,917.53	11	90.00%	90.00%	.99	.99	8.00%	8.00%	3.0	3.0	.10%	.42%
6/30/2008														
R/E OWNER OCCUPIED NON-FARM NONRES														
3/31/2008	\$72,844,907.92	\$0.00	\$87,055,231.29	96	65.15%	65.15%	.37	.37	8.75%	8.75%	3.8	3.8	18.16%	78.03%
6/30/2008														
R/E SECURED BY 1-4 FAMILY RESIDENCE														
3/31/2008	\$0.00	\$0.00	\$424,617.23	6	81.00%	81.00%	1.26	1.26	11.00%	11.00%	3.1	3.1	.09%	.38%
6/30/2008														
R/E SECURED BY MULTI-FAMILY RES														
3/31/2008	\$76,815,635.16	\$0.00	\$21,618,796.76	82	79.89%	79.89%	1.35	1.35	9.41%	9.41%	3.5	3.5	4.51%	19.38%

**First National Bank**

**Loan Trend by Product - Last Four Quarters**

**As of Month Ending 6/30/2008**

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	DSC	Change	Rate	Change	Rating	Change	CRE	Based Capital
6/30/2008														
R/E SECURED BY NON-FARM, NON-RES														
3/31/2008	\$1,650,294.64	\$0.00	\$1,139,632.73	1	58.50%	58.50%	1.26	1.26	9.00%	9.00%	3.0	3.0	.24%	1.02%
6/30/2008														
Resi RE														
3/31/2008	\$14,766,228.88	\$6,215,026.56	\$19,722,869.47	25	66.09%	66.09%	1.30	1.30	9.14%	9.14%	3.4	3.4	4.11%	17.68%
6/30/2008	\$700,000.00	\$468,495.76	\$231,504.24	6	76.73%	10.63%	1.23	-.07	12.07%	2.93%	4.0	.5	17.98%	40.85%
SBA R/E SECURED BY NON-FARM NON-RES														
3/31/2008	\$50,784,395.07	\$0.00	\$113,061,259.13	339	80.77%	80.77%	1.34	1.34	9.46%	9.46%	3.3	3.3	23.59%	101.34%
6/30/2008														
Single Payment NR PARAMOUNT														
6/30/2008														
Term Fixed														
6/30/2008														
Term Variable														
6/30/2008														
Unknown														
3/31/2008	\$103,209,679.67	\$45,182,687.97	\$7,983,052.20	30	89.99%	89.99%	.99	.99	8.00%	8.00%	3.0	3.0	1.67%	7.16%
6/30/2008														
WHOLESALE REAL ESTATE FUNDING														
3/31/2008	\$1,036,119.26	\$0.05	\$36,000.24	2	63.00%	63.00%	1.38	1.38	11.00%	11.00%	3.4	3.4	.01%	.03%
6/30/2008														

**First National Bank**

**Loan Trend by Product - Last Four Quarters**

**As of Month Ending 6/30/2008**

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	DSC	Rate	Rating	CRE	Based Capital				
					Change	Change	Change	Change						
<b>Report Summary</b>														
<b>3/31/2008</b>	<b>\$730,904,095.15</b>	<b>\$361,090,611.66</b>	<b>\$479,303,015.57</b>	<b>954</b>	<b>73.26%</b>	<b>73.26%</b>	<b>1.17</b>	<b>1.17</b>	<b>9.44%</b>	<b>9.44%</b>	<b>3.1</b>	<b>3.1</b>	<b>100.00%</b>	<b>429.62%</b>
					<b>Total Risk Based Capital</b>		<b>\$111,565,433.00</b>							
<b>6/30/2008</b>	<b>\$6,761,000.00</b>	<b>\$2,290,646.42</b>	<b>\$4,470,353.58</b>	<b>21</b>	<b>77.86%</b>	<b>7.57%</b>	<b>1.34</b>	<b>.20</b>	<b>10.81%</b>	<b>1.45%</b>	<b>3.3</b>	<b>-1</b>	<b>347.22%</b>	<b>788.90%</b>
					<b>Total Risk Based Capital</b>		<b>\$111,565,433.00</b>							

**First National Bank**

**Loan Trend by Product - Last Three Months**

**As of Month Ending**

**6/30/2008**

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk				
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	DSC	Change	Rate	Change	Rating	Change	CRE	Based Capital
<b>CML Mortgage</b>														
4/30/2008	\$100,000.00	\$18.29	\$99,981.71	1	90.00%	90.00%	1.10	1.10	10.00%	10.00%	4.0	4.0	7.77%	1.83%
5/31/2008	\$280,046.44	\$0.00	\$280,046.44	1	75.00%	-15.00%			11.00%	1.00%	3.0	-1.0	18.28%	8.40%
6/30/2008	\$100,000.00	\$18.29	\$99,981.71	1	90.00%	15.00%	1.10	1.10	10.00%	-1.00%	4.0	1.0	7.77%	17.64%
<b>Construction Loan</b>														
4/30/2008	\$1,350,500.00	\$500,871.36	\$849,628.64	3	75.23%	75.23%	1.10	1.10	9.00%	9.00%	3.0	3.0	65.99%	15.58%
5/31/2008	\$1,350,326.36	\$500,871.36	\$849,455.00	3	67.95%	-7.28%	1.44	.34	10.60%	1.60%	3.0		55.44%	25.48%
6/30/2008	\$1,350,500.00	\$500,871.36	\$849,628.64	3	74.30%	6.36%	1.36	-.08	10.65%		3.0		65.99%	149.94%
<b>Mini Perm</b>														
4/30/2008	\$390,000.00	\$92,123.94	\$297,876.06	2	83.73%	83.73%	1.21	1.21	10.87%	10.87%	4.9	4.9	23.14%	5.46%
5/31/2008	\$325,568.60	\$21,123.94	\$304,444.66	2	83.54%	-.19%	1.21		10.85%		4.9	.0	19.87%	9.13%
6/30/2008	\$340,000.00	\$80,000.00	\$260,000.00	1	85.00%		1.20		11.00%		5.0		20.19%	45.88%
<b>Resi RE</b>														
4/30/2008	\$250,000.00	\$210,000.00	\$40,000.00	1			1.20	1.20	10.00%	10.00%	4.0	4.0	3.11%	.73%
5/31/2008	\$90,411.25		\$90,411.25	1	75.00%	75.00%	1.10	-.10	9.00%	-1.00%	3.0	-1.0	5.90%	2.71%
6/30/2008	\$300,000.00	\$222,123.94	\$77,876.06	2	77.57%	2.57%	1.22	.07	13.08%	3.75%	4.0	.7	6.05%	13.74%
<b>WHOLESALE REAL ESTATE FUNDING</b>														
5/31/2008	\$27,800.00	\$20,000.00	\$7,800.00	1	90.00%	90.00%	1.50	1.50	8.00%	8.00%	4.0	4.0	.51%	.23%
6/30/2008														

**First National Bank**

**Loan Trend by Product - Last Three Months**

**As of Month Ending 6/30/2008**

Product Description	Original Amount	Available	Current Balance	# Loans	Avg	Avg	Avg Cap	Avg Risk	% Total	% of Risk					
Month Ending	(Commitment)	Amount	(Outstanding)		LTV	Change	DSC	Change	Rate	Change	Rating	Change	CRE	Based Capital	
<b>Report Summary</b>															
4/30/2008	\$2,090,500.00	\$803,013.59	\$1,287,486.41	7	78.88%	78.88%	1.17	1.17	9.67%	9.67%	3.5	3.5	100.00%	23.60%	
					<b>Total Risk Based Capital</b>									<b>\$5,454,550.00</b>	
5/31/2008	\$2,074,152.65	\$541,995.30	\$1,532,157.35	8	72.86%	-6.02%	1.35	.18	10.62%	.94%	3.4	-.2	100.00%	45.96%	
					<b>Total Risk Based Capital</b>									<b>\$5,454,550.00</b>	
6/30/2008	\$2,090,500.00	\$803,013.59	\$1,287,486.41	7	77.88%	5.02%	1.30	-.05	10.82%	.20%	3.5	.2	100.00%	227.21%	
					<b>Total Risk Based Capital</b>									<b>\$566,660.00</b>	