

Bank Profile & Financial Highlights

FOR RECIPIENT BANK'S INTERNAL USE ONLY

Bank Profile and Financial Highlights



Sample Bank

INSTITUTION PROFILE

123 Main Street
 Town, State 12345
<http://www.sample.bank.com>

Branches 2
 Established 02/06/42
 FDIC Cert # 99999

Officers Name **Title**
 John Sample CEO
 Mary Sample CFO

States Of Operations (Branches)
 IL(2)

HOLDING COMPANY

Sample Holding Company Assets NA
 123 Main Street Ticker NA
 Town, State 12345

FIRST QUARTER 2010 SUMMARY

Total Asset Size: *Relatively small asset base*

Asset Allocation: *Mix of residential and commercial assets*

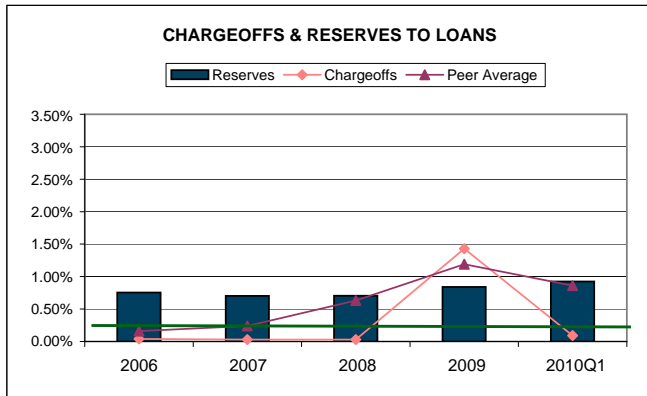
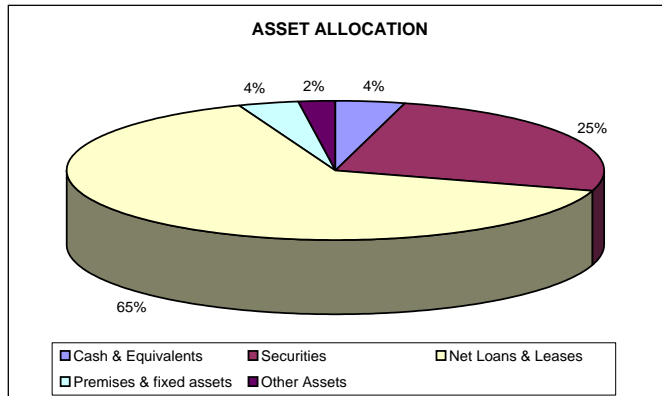
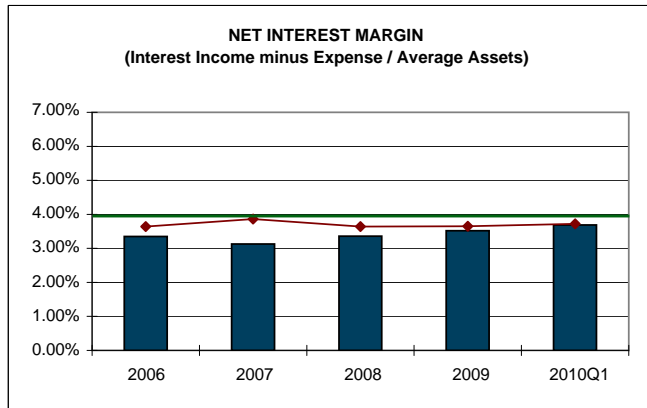
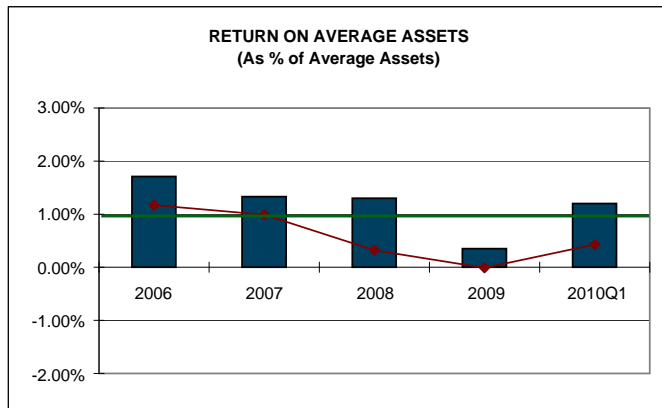
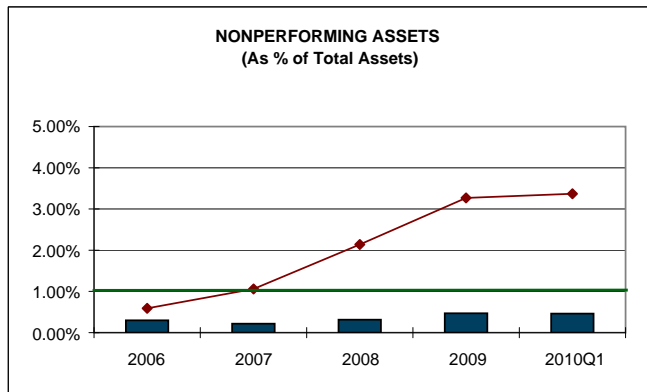
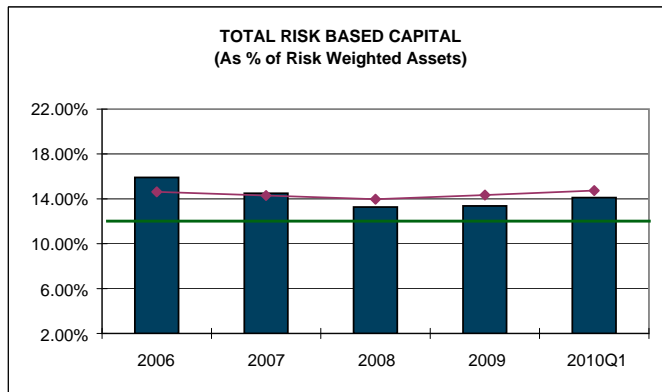
Capital Adequacy: *Satisfactory capitalization exceeds regulators' minimum 'Well-Capitalized' level*

Asset Quality: *Outstanding asset quality*

Profitability: *Very good earnings are maintained*

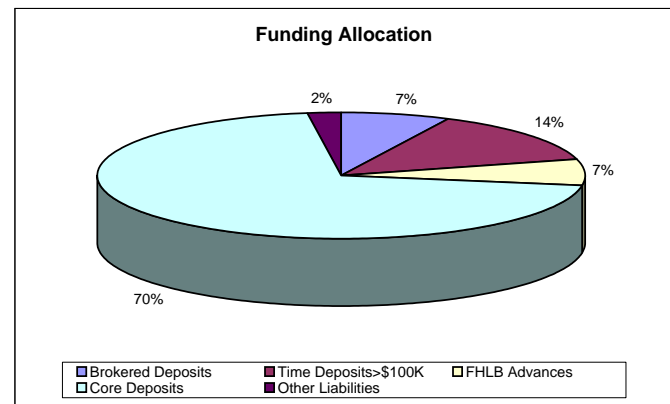
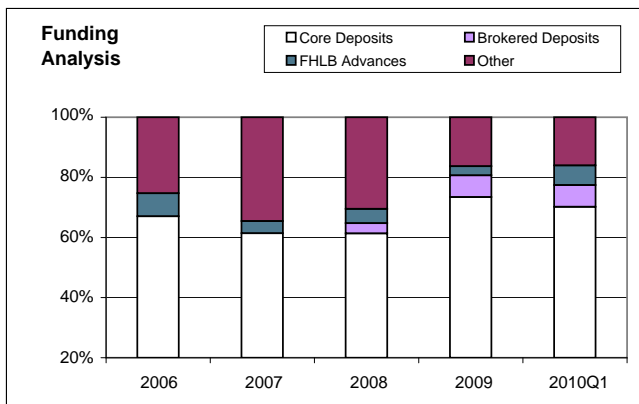
Liquidity *Acceptable liquidity is maintained*

All Ratios are Year-To-Date



— Benchmark — Peer Average

Sample Bank



Certain ratios including those highlighted in bold serve as Contingency Funding Triggers*

Financial Highlights

Period Ending.....	2006Y	2007Y	2008Y	2009Q1	2009Q2	2009Q3	2009Q4	2010Q1
Total Assets (\$Million)	\$170	\$197	\$213	\$198	\$205	\$206	\$211	\$210
Core Capital	9.71%	8.99%	8.56%	8.69%	9.06%	8.89%	8.95%	8.10%
Tier 1 Capital / RWA	15.19%	13.84%	12.59%	13.41%	13.58%	13.40%	12.56%	9.81%
Total Risk Based Capital	15.90%	14.50%	13.27%	14.18%	14.37%	14.17%	13.37%	11.04%
Nonperforming Assets	0.30%	0.22%	0.31%	1.19%	0.62%	0.42%	0.47%	0.46%
Net Chargeoffs / Loans	0.04%	0.03%	0.03%	4.89%	2.52%	1.76%	1.43%	0.09%
Reserves / Loans	0.76%	0.70%	0.71%	0.80%	0.83%	0.79%	0.84%	0.92%
Net Interest Income	3.35%	3.13%	3.36%	3.44%	3.48%	3.46%	3.52%	3.69%
Return on Average Assets (ROAA)	1.71%	1.33%	1.30%	-1.54%	-0.17%	0.18%	0.35%	1.20%

Balance Sheet Data

Short-term Assets / Assets	6%	6%	5%	4%	11%	5%	5%	5%
Total Liquid Assets/ Assets	25%	26%	16%	17%	19%	15%	14%	17%
Securities / Assets	32%	32%	27%	27%	23%	25%	24%	25%
Non-pledge Securities/Assets	19%	20%	11%	12%	8%	10%	9%	11%
Loans / Assets	59%	58%	64%	64%	62%	65%	66%	65%
Net NonCore Funding Dependency	30%	36%	37%	29%	23%	26%	25%	28%

Loan Composition (Percent Total Risk Based Capital)

Residential Real Estate	205%	227%	270%	267%	267%	281%	285%	273%
Construction	32%	48%	51%	51%	52%	48%	52%	39%
Commercial Real Estate	119%	136%	152%	99%	100%	107%	110%	116%
Commercial & Industrial	59%	57%	74%	69%	73%	67%	66%	60%
Consumer	72%	60%	50%	48%	45%	45%	44%	43%

Funding Composition (Percent Total Liabilities)

Transaction Deposits	28%	28%	29%	33%	33%	36%	38%	34%
Savings Deposits & MMDA's	9%	8%	8%	10%	11%	11%	11%	11%
Time Deposits < \$100K	30%	26%	27%	30%	34%	34%	32%	33%
Time Deposits > \$100K	22%	28%	27%	18%	17%	14%	13%	14%
Total Brokered Deposits	0%	0%	3%	4%	8%	8%	7%	7%
Reciprocal Brokered Deposits	N/A	N/A	N/A	N/A	0%	0%	0%	0%
FHLB Advances	8%	4%	5%	8%	4%	4%	3%	7%
Other Borrowings	0%	0%	0%	0%	0%	0%	0%	0%
Fed Funds Purchased	2%	6%	3%	0%	0%	0%	1%	0%

Maturity

Total Time Deposits > \$100K (Percent Total Liabilities)

1 month to 12 months	21%	27%	26%	16%	15%	12%	11%	12%
Over 1 Year	1%	1%	1%	2%	2%	2%	2%	2%

Total Time Deposits < \$100K

1 month to 12 months	27%	23%	23%	21%	19%	20%	19%	20%
Over 1 year	3%	3%	4%	9%	15%	14%	13%	13%

Brokered Deposits < 1yr	0%	0%	3%	2%	0%	0%	0%	0%
Brokered Deposits > 1yr	0%	0%	0%	3%	8%	8%	7%	7%

Earn. Assets / Int. Bear. Liabs. < 1yr.	56.24%	53.66%	52.38%	59.90%	78.04%	68.44%	71.25%	58.80%
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* See disclosure for additional information.

WHAT ARE CONTINGENCY FUNDING TRIGGERS?

Contingency Funding Triggers (“Triggers”) are based on a combination of regulatory guidance and typical industry benchmarks. Triggers serve as early warning indicators and are intended to assist management in identifying how financial trends may affect the bank’s funding availability. Ratios highlighted in burgundy generally exceed these Triggers. Ratios highlighted in blue indicate that a ratio may be approaching these levels.

TABLE 1

RATIO	EXCEEDING	APPROACHING	RATIO	EXCEEDING	APPROACHING
Annual Asset Growth	> 30%	> 20%	Net Noncore Funding Dependence	> 20%	> 15%
Core Capital	< 5%	< 8%	Construction/TRBC	> 100%	> 50%
Tier 1 Capital/RWA	< 6%	< 8%	Commercial RE/TRBC	> 300%	> 200%
Total Risk-Based Capital	< 10%	< 12%	Commercial & Industrial/ TRBC	> 150%	> 100%
Nonperforming Assets	> 3%	> 2%	Consumer/TRBC	> 100%	> 50%
Net Chargeoffs/Loans	> 1%	> 0.5%	Time Deposits > \$100k	> 30%	> 20%
Reserves/Loans	< 0.5%	< 1%	Brokered Deposits	> 10%	> 7%
Net Interest Income	< 3%	< 3.5%	Reciprocal Deposits	> 10%	> 7%
Return on Average Assets	< 0.10%	< 0.5%	Listing Service Deposits	> 10%	> 7%
Short-Term Assets/Liabilities	< 3%	< 5%	FHLB Advances	> 20%	> 15%
Total Liquid Asets/Liabilities	< 10%	< 15%	Other Borrowings	> 10%	> 7%
Loan/Assets	> 85%	> 80%	Fed Funds Purchased	> 10%	> 7%

HOW DO I DETERMINE MY FUNDING CONDITION?

Data provided by this report, including the Contingency Funding Triggers, serve as a starting point for determining a bank’s Funding Condition. Users of this profile should be aware that determining the Funding Condition of any bank requires a comprehensive knowledge of the bank and the Bank Profile does not attempt to make such a determination.

TABLE 2

DIVERSIFIED FUNDING - LOW/NORMAL STRESS	PRE-EMPTIVE FUNDING - MODERATE STRESS	CONTINGENCY FUNDING - HIGH STRESS
Well capitalized	Well capitalized to moderate capital	Below well capitalized
Good earnings	Declining earnings	Negative earnings
Good asset quality	Deteriorating asset quality	High loan losses
Diversified balance sheet	Loan or asset concentrations	Loan or asset concentrations
Funding sources widely available	Funding available and generally unrestricted	Funding restrictions exist

Changing the Way You View Funding.™

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