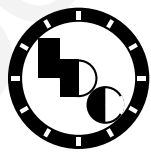


# Peer Group Analysis

First Quarter 2010 Report



**IDC Financial  
Publishing, Inc.**



## **IDC Financial Publishing, Inc.**

P.O. Box 140  
700 Walnut Ridge Dr., Ste. 201  
Hartland, WI 53029  
(262) 367-7231 • 1 800 525-5457  
FAX: (262) 367-6497  
e-mail: info@idcfp.com  
www.idcfp.com

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INVESTMENT PERFORMANCE DIGEST  
FDIC & FRS DATA ENDING 1st QTR, 2010

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	RANK	RISK		REWARD			TOTAL RETURN ALL INVESTMENTS MARKED-TO-MKT				SPREADS			
		RANK OF PERFORMANCE	AVERAGE LIFE FROM SD OF TOTAL RETURN OVER 1 YEAR PERIOD	AVERAGE LIFE FROM SD OF TOTAL RETURN OVER 3 YEAR PERIOD	VALUE-ADDED OVER 1YR TO CONSTANT MATURITY US TREASURY (COL2)	VALUE-ADDED OVER 3YRS TO CONSTANT MATURITY US TREASURY (COL3)	VALUE-ADDED OVER 5YRS TO CONSTANT MATURITY US TREASURY	TOTAL RETURN LATEST YEAR	TOTAL RETURN LAST 3 YEARS	TOTAL RETURN LAST 5 YEARS	REALIZED RETURN LAST 5 YEARS	REALIZATION RATIO	REALIZED RETURN % COST OF FUNDING ADJUSTED DEBT	INVESTMENT SPREAD % OVERALL
	1	2	3	4	5	6	7	8	9	10	11	12	13	
NAME	City, ST	<b>132</b>	3.77	<b>1.28</b>	499	-26	<b>39</b>	6.0	3.8	<b>4.2</b>	4.0	97	<b>0.99</b>	30
NAME	City, ST	<b>149</b>	3.39	<b>1.40</b>	440	-59	<b>8</b>	5.8	3.6	<b>3.9</b>	3.6	93	<b>4.00</b>	98
NAME	City, ST	<b>224</b>	2.48	<b>0.87</b>	506	107	<b>106</b>	6.7	4.4	<b>4.6</b>	4.6	102	<b>2.24</b>	79
NAME	City, ST	<b>204</b>	3.31	<b>1.73</b>	366	138	<b>101</b>	5.1	6.0	<b>5.5</b>	4.9	89	<b>3.01</b>	68
NAME	City, ST	<b>121</b>	2.09	<b>0.91</b>	219	57	<b>-75</b>	3.7	4.0	<b>4.1</b>	3.9	94	<b>1.41</b>	61
NAME	City, ST	<b>150</b>	1.73	<b>0.57</b>	213	93	<b>54</b>	3.4	3.6	<b>3.7</b>	3.5	94	<b>1.27</b>	49
NAME	City, ST	<b>206</b>	4.06	<b>2.87</b>	840	-31	<b>66</b>	9.1	5.5	<b>5.6</b>	5.4	97	<b>3.56</b>	82
NAME	City, ST	<b>264</b>	3.36	<b>2.10</b>	629	78	<b>174</b>	7.7	5.8	<b>6.2</b>	5.9	95	<b>1.48</b>	22
<b>TOTALS AND AVERAGES</b>		<b>144</b>	2.54	<b>1.04</b>	342	44	<b>19</b>	4.7	3.9	<b>4.1</b>	3.9	95	<b>1.44</b>	50



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SECURITY PORTFOLIO RISK			SECURITY PORTFOLIO REWARD			SECURITY PORTFOLIO TOT RETURN			TAX-EX INCOME % TOTAL			PORTFOLIO SIZE		% INVESTMENTS DISTRIBUTION					% MATURITY DISTRIBUTION BY TYPE				5			
AVERAGE LIFE OVER 1 YEAR PERIOD	AVERAGE LIFE OVER 3 YEAR PERIOD	AVERAGE LIFE OVER 5 YEAR PERIOD	VALUE ADDED OVER 1 YEAR PERIOD	VALUE ADDED OVER 3 YEAR PERIOD	VALUE ADDED OVER 5 YEAR PERIOD	TOTAL RETURN LATEST YEAR	TOTAL RETURN LAST 3 YEARS	TOTAL RETURN LAST 5 YEARS	TAX-EXEMPT INCOME % TOT INC (1 YEAR)	TAX-EXEMPT INCOME % TOT INC (3 YEAR)	TAX-EXEMPT INCOME % TOT INC (5 YEAR)	INVESTMENTS QTRLY AVERAGE IN MILLIONS \$	INVESTMENTS % EARNING ASSETS	FIXED INCOME SEC AVAIL FOR SALE % TOTAL SEC	FED FUNDS & INT-BEARING DEP	US TREASURY SECURITIES	MORTGAGE-BACKED SECURITIES	STATE & LOCAL TAX-EXEMPT SECURITIES	OTHER US GOVT AGENCY SECURITIES	ALL OTHER SECURITIES	INVESTMENTS (EX CMO) LESS THAN 1 YEAR	SECURITIES (EX CMO) 1 - 5 YEARS	SECURITIES (EX MBS) OVER 5 YEARS	MBS (EX CMO) OVER 5 YEARS	CMOs LESS THAN 3 YEARS AVERAGE LIFE	CMOs GREATER THAN 3 YEARS AVERAGE LIFE
14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
7.12	3.05	<b>2.85</b>	1363	-111	-1	10.9	4.9	<b>4.9</b>	11	12	12	<b>568,435</b>	65	82	41	<b>7</b>	11	<b>3</b>	7	31	<b>51</b>	26	11	<b>4</b>	0	7
3.42	1.47	<b>1.41</b>	453	-67	<b>4</b>	5.9	3.6	<b>3.9</b>	0	0	0	<b>1,033</b>	100	71	1	<b>40</b>	6	<b>0</b>	2	50	<b>18</b>	47	29	<b>0</b>	0	5
2.57	0.89	<b>0.95</b>	530	111	<b>110</b>	6.9	4.5	<b>4.6</b>	0	0	0	<b>4,409</b>	49	91	4	<b>0</b>	89	<b>0</b>	1	7	<b>7</b>	6	3	<b>11</b>	33	39
3.32	1.75	<b>2.12</b>	375	139	<b>104</b>	5.2	6.0	<b>5.5</b>	11	6	6	<b>747</b>	39	55	5	<b>0</b>	30	<b>12</b>	36	17	<b>22</b>	25	32	<b>13</b>	0	7
3.40	1.99	<b>4.22</b>	567	93	<b>8</b>	7.0	5.9	<b>5.4</b>	5	4	4	<b>588,803</b>	45	98	43	<b>7</b>	42	<b>2</b>	1	5	<b>39</b>	3	13	<b>32</b>	1	13
2.68	1.16	<b>1.62</b>	393	124	<b>100</b>	5.6	5.1	<b>5.1</b>	2	1	1	<b>931,190</b>	64	98	46	<b>1</b>	29	<b>1</b>	3	20	<b>50</b>	14	6	<b>23</b>	0	6
4.60	3.66	<b>3.63</b>	1137	17	<b>125</b>	11.6	6.5	<b>6.4</b>	2	3	3	<b>198,027</b>	21	93	20	<b>0</b>	57	<b>4</b>	0	18	<b>29</b>	6	13	<b>36</b>	5	12
3.69	3.13	<b>3.11</b>	994	217	<b>297</b>	11.0	8.2	<b>8.0</b>	0	0	0	<b>14,858</b>	22	99	36	<b>1</b>	50	<b>0</b>	1	12	<b>41</b>	2	1	<b>21</b>	1	33
4.13	2.06	<b>2.77</b>	744	50	<b>55</b>	7.8	5.4	<b>5.2</b>	5	5	5	<b>2,307,502</b>	56	93	42	<b>4</b>	31	<b>2</b>	3	18	<b>46</b>	13	10	<b>21</b>	1	9



BANK FINANCIAL QUARTERLY  
FDIC & FRS DATA ENDING 1st QTR, 2010

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		RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE				
		RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	1YR	5YR
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
NAME	City, ST	184	1,171,094	8.5	15.5	13.6	23	3	28	-10	139	83	-0.17	-1.6	7.3	1.6	6.6	
NAME	City, ST	300	1,877	61.4	90.8	90.8	0	0	0	18	0	4	-3.14	-4.4	6.4	5.3	44.2	
NAME	City, ST	235	9,738	9.1	14.6	13.7	7	1	6	-21	50	76	0.82	8.7	6.8	10.6	9.2	
NAME	City, ST	204	2,157	8.8	13.0	11.8	11	2	11	78	69	62	0.57	7.7	7.3	9.3	14.6	
NAME	City, ST	208	1,496,322	7.5	14.0	10.5	23	14	32	NC	65	81	0.38	3.5	7.3	5.5	NC	
NAME	City, ST	168	1,674,523	6.0	14.1	10.0	25	20	22	-46	67	83	0.52	6.7	9.9	7.1	NC	
NAME	City, ST	214	1,065,890	8.8	13.3	10.2	23	22	29	NC	72	79	0.78	6.9	7.3	5.8	NC	
NAME	City, ST	279	73,205	6.5	28.2	14.1	105	36	0	-25	199	90	2.99	29.3	7.3	19.1	30.3	
<b>TOTALS AND AVERAGES</b>		<b>193</b>	<b>5,494,806</b>	<b>7.5</b>	<b>14.4</b>	<b>11.0</b>	<b>24</b>	<b>15</b>	<b>27</b>	<b>-31</b>	<b>84</b>	<b>81</b>	<b>0.42</b>	<b>4.4</b>	<b>8.1</b>	<b>5.4</b>	<b>8.1</b>	

LOAN PERFORMANCE										OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE				7 GROWTH																																																																																																																																																																																																		
CURRENT YIELD ON INVESTMENTS		LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF EQUITY CAPITAL																																																																																																																																																																																						
1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR																																																																																																																																																																																							
2.4	35	8.5	5.9	7.8	3.6	0.48	3.47	3.21	1.24	1.43	2.94	3.04	37.6	7.9	1.15	2.52	1.07	2.01	0.09	5.2	0.5	0.5	1.7	5.3	2.1	46	NC	NC	NC	NC	6.89	1.01	1.49	28.30	81.16	27.18	40.45	7.3	17.3	3.78	29.74	0.08	0.18	3.69	0.4	1.5	5.4	7.1	4.5	51	5.4	1.3	27.6	64.1	0.25	3.47	3.16	0.28	0.45	1.90	2.00	49.3	6.9	2.10	2.32	1.11	1.57	0.99	8.6	8.5	11.1	9.8	4.7	61	6.0	1.9	20.5	14.1	0.21	4.64	4.58	2.12	1.96	4.51	4.23	33.3	3.8	1.39	2.35	0.61	1.24	0.78	10.1	7.9	9.8	6.3	2.4	55	4.3	6.9	66.8	13.6	0.44	2.82	NC	2.20	NC	2.67	NC	46.9	NC	1.27	NC	0.51	NC	0.76	5.6	4.2	6.2	NC	2.3	36	4.9	7.1	37.8	12.8	0.28	2.63	NC	2.25	NC	3.02	NC	38.1	3.2	1.13	NC	0.46	NC	0.68	8.8	5.9	-1.6	NC	4.8	79	4.9	6.4	126.1	18.8	0.34	4.33	NC	2.54	NC	3.74	NC	45.5	NC	1.25	NC	0.42	NC	0.82	5.5	4.5	8.0	NC	3.9	78	15.1	3.1	163.4	0.0	0.00	9.17	7.62	9.17	16.89	8.49	13.38	53.7	5.3	5.20	7.66	2.11	2.91	3.09	4.5	13.9	13.3	10.5	2.9	50	5.7	6.6	58.1	12.1	0.38	3.28	3.47	2.18	2.44	3.13	3.69	42.0	5.2	1.25	2.85	0.62	2.05	0.64	6.4	4.1	3.3	5.7

**8**  
**SAVINGS INSTITUTIONS**  
**FDIC OR OTS DATA ENDING 1st QTR, 2010**

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		<b>RANK</b>	<b>TYPE &amp; SIZE</b>	<b>CAPITAL RATIOS</b>	<b>LOAN RISK % TIER 1</b>	<b>LOAN MIX % LOANS</b>	<b>LIQUIDITY</b>												
		<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>	<b>9</b>	<b>10</b>	<b>11</b>	<b>12</b>	<b>13</b>	<b>14</b>	<b>15</b>	<b>16</b>	<b>17</b>	<b>18</b>
		<b>RANK OF FINANCIAL RATIOS</b>	<b>OPERATING STRATEGY</b>	<b>TOTAL ASSETS DOLLARS IN MILLIONS</b>	<b>TIER I CAPITAL AS % OF ASSETS</b>	<b>TIER I &amp; II CAPITAL % RISK-BASED ASSETS</b>	<b>TIER I CAPITAL % RISK-BASED ASSETS</b>	<b>LOAN LOSS RESERVE</b>	<b>LOANS 90 DAYS OR MORE PAST DUE</b>	<b>LOANS NONACCRUAL &amp; RESTRUCTURED + REO</b>	<b>NET CHARGE-OFFS AS % OF LOANS</b>	<b>COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL</b>	<b>RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL</b>	<b>LOANS NONCURRENT &amp; RESTRUCTURED + REO</b>	<b>ILLIQUID LOANS AS A % OF STABLE DEP &amp; EX LIQ</b>	<b>BALANCE SHEET CASH FLOW % TIER 1 CAPITAL</b>	<b>INTEREST-BEAR LIAB % EARNING ASSETS</b>		
NAME	City, ST	<b>215</b>	RES	75	<b>14.3</b>	19.5	18.2	<b>8</b>	2	<b>13</b>	0.38	<b>10</b> / 0	80/ 2	<b>2.3</b>	62	-7	<b>88</b>		
NAME	City, ST	<b>149</b>	RES	196	<b>8.3</b>	14.4	13.2	<b>9</b>	0	<b>32</b>	0.01	<b>21</b> / 2	78/ 1	<b>3.1</b>	64	-5	<b>94</b>		
NAME	City, ST	<b>168</b>	ECL	287	<b>9.0</b>	15.5	14.3	<b>12</b>	1	<b>33</b>	-0.03	<b>36</b> / 11	55/ 0	<b>4.3</b>	64	35	<b>83</b>		
NAME	City, ST	<b>1</b>	DEV	61	<b>7.7</b>	11.4	10.6	<b>6</b>	33	<b>133</b>	0.00	<b>72</b> / 16	8/ 0	<b>19.8</b>	59	-287	<b>91</b>		
NAME	City, ST	<b>168</b>	ECL	39	<b>10.1</b>	23.8	22.5	<b>7</b>	0	<b>5</b>	0.21	<b>9</b> / 0	75/ 1	<b>1.0</b>	44	-19	<b>81</b>		
NAME	City, ST	<b>192</b>	RES	252	<b>9.4</b>	16.4	15.2	<b>8</b>	4	<b>2</b>	0.04	<b>12</b> / 0	81/ 0	<b>0.7</b>	58	1	<b>86</b>		
NAME	City, ST	<b>249</b>	MSV	220	<b>16.4</b>	30.4	29.5	<b>3</b>	0	<b>20</b>	1.20	<b>44</b> / 5	45/ 4	<b>6.9</b>	55	-11	<b>83</b>		
<b>TOTALS AND AVERAGES</b>		<b>180</b>	NC	1129	<b>10.7</b>	18.8	17.6	<b>8</b>	3	<b>26</b>	0.27	<b>29</b> / 5	62/ 1	<b>4.4</b>	60	-10	<b>86</b>		



YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS						ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		CORE NOPAT ROE			9		
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK ( SD ) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
1.5	6.0	5.8	<b>2.3</b>	3.90	0.72	<b>3.47</b>	0.00	0.53	0.62	0.32	<b>2.2</b>	8.3	9.1	2.3	<b>24.9</b>	8.3	2.01	0.52	5.0	<b>4.6</b>	97	1.7
1.6	6.1	5.6	<b>2.9</b>	2.98	0.22	<b>2.38</b>	-0.02	0.22	0.56	0.33	<b>4.0</b>	7.0	6.7	11.3	<b>25.5</b>	7.4	2.33	0.39	9.8	<b>6.2</b>	88	4.8
3.2	5.9	5.3	<b>1.8</b>	3.64	0.58	<b>3.36</b>	-0.15	0.38	0.33	0.18	<b>2.0</b>	6.8	-4.8	14.3	<b>20.3</b>	2.6	1.63	0.43	8.8	<b>5.4</b>	76	4.4
3.9	7.0	6.0	<b>2.8</b>	3.50	0.29	<b>2.95</b>	0.00	1.44	-0.60	-0.69	<b>-7.6</b>	9.8	-19.8	-12.7	<b>22.2</b>	4.5	2.35	0.53	9.2	<b>7.2</b>	66	0.0
3.1	6.8	5.2	<b>1.3</b>	4.09	1.73	<b>5.50</b>	0.00	0.16	0.16	0.10	<b>1.1</b>	8.4	7.9	-10.4	<b>5.5</b>	6.0	0.95	0.10	8.0	<b>1.7</b>	54	0.0
2.7	6.0	5.4	<b>2.2</b>	3.42	0.63	<b>2.92</b>	0.00	0.16	0.97	0.59	<b>6.1</b>	6.8	10.4	7.0	<b>27.9</b>	8.2	2.03	0.58	8.2	<b>6.8</b>	80	7.0
2.6	6.4	4.5	<b>1.8</b>	3.09	1.73	<b>3.06</b>	0.00	0.84	0.92	0.54	<b>3.4</b>	7.9	-2.4	3.4	<b>36.6</b>	3.8	2.18	1.01	4.7	<b>7.0</b>	50	7.5
2.6	6.2	5.3	<b>2.2</b>	3.40	0.79	<b>3.09</b>	-0.04	0.45	0.59	0.33	<b>3.0</b>	7.4	1.6	6.9	<b>26.0</b>	5.5	1.99	0.57	7.8	<b>6.1</b>	74	5.1