

FDIC Certificate # 15272  
 OCC Charter # 0  
 Public Report

FRB District/ID\_RSSD 7 / 97943  
 County: MARION

MARION COUNTY STATE BANK; PELLA, IA  
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Summary Ratios  
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	12/31/2023			12/31/2022			12/31/2021			12/31/2020			12/31/2019		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	4.06	4.72	18	3.35	3.68	30	3.29	3.52	34	3.57	3.94	24	4.71	4.46	69
- Interest Expense	1.08	1.39	29	0.29	0.38	38	0.24	0.30	39	0.44	0.56	36	0.93	0.83	62
Net Interest Income (TE)	2.98	3.33	31	3.06	3.30	32	3.05	3.21	37	3.13	3.36	31	3.78	3.62	62
+ Noninterest Income	0.49	0.55	50	0.47	0.56	46	0.59	0.70	48	0.81	0.74	62	0.73	0.71	59
- Noninterest Expense	1.80	2.47	12	1.84	2.40	17	1.81	2.42	15	2.02	2.60	18	2.44	2.80	30
Pre-Provision Net Revenue (TE)	1.67	1.44	67	1.69	1.49	67	1.83	1.53	72	1.92	1.56	78	2.08	1.58	82
- Provision: Loan & Lease Losses	0.17	0.07	84	0.08	0.07	62	0.08	0.07	61	0.09	0.21	22	0.13	0.12	63
- Provision: Credit Loss Oth Assets	0.00	0.00	71	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.50	1.35	61	1.62	1.42	66	1.75	1.45	73	1.83	1.33	83	1.94	1.45	83
+ Realized Gains/Losses Sec	-0.06	-0.01	12	0.00	-0.01	86	0.01	0.01	77	0.00	0.02	47	0.00	0.01	57
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	82	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90	N/A	0.00	N/A
Pretax Net Operating Income (TE)	1.44	1.33	58	1.62	1.41	68	1.76	1.47	72	1.83	1.37	81	1.95	1.47	82
Net Operating Income	1.32	1.11	66	1.45	1.18	75	1.59	1.23	78	1.67	1.15	85	1.70	1.22	84
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	98
Net Income Adjusted Sub S	1.14	1.03	60	1.28	1.09	70	1.39	1.14	74	1.45	1.06	82	1.54	1.15	83
Net Income	1.32	1.11	66	1.45	1.18	75	1.59	1.23	78	1.67	1.14	85	1.70	1.22	84
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	99.59	96.23	91	96.77	95.73	67	92.98	94.90	21	87.81	94.65	2	97.12	94.67	83
Avg Int-Bearing Funds to Avg Assets	72.88	69.49	64	69.90	67.87	59	68.34	68.17	51	68.32	71.26	39	73.47	73.92	48
Int Inc (TE) to Avg Earn Assets	4.08	4.91	13	3.46	3.86	27	3.53	3.73	39	4.07	4.17	43	4.85	4.71	60
Int Expense to Avg Earn Assets	1.09	1.44	27	0.30	0.39	38	0.26	0.32	40	0.50	0.59	40	0.96	0.88	59
Net Int Inc-TE to Avg Earn Assets	2.99	3.47	26	3.16	3.45	30	3.28	3.39	41	3.57	3.56	50	3.89	3.83	54
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.06	0.04	70	0.08	0.02	81	0.34	0.03	95	0.02	0.08	44	0.14	0.10	72
Earnings Coverage of Net Losses (X)	43.03	130.72	47	35.63	226.96	36	8.64	167.88	9	134.30	82.90	80	20.20	57.83	43
LN&LS Allowance to LN&LS Not HFS	0.60	1.28	2	0.46	1.31	1	0.43	1.42	0	0.65	1.38	3	0.64	1.25	4
LN&LS Allowance to Net Losses (X)	11.33	80.66	25	6.37	122.38	12	1.31	89.69	1	32.79	47.74	65	5.04	32.18	21
LN&LS Allowance to Nonaccrual LN&LS (X)	0.78	12.16	6	4.85	13.54	46	1.35	9.70	19	1.49	6.27	29	0.84	4.64	16
30-89 Days Past Due	0.05	0.38	19	0.46	0.31	71	0.18	0.28	49	0.28	0.38	50	0.28	0.51	38
Total LN&LS-90+ Days PD & Nonaccrual	0.78	0.37	80	0.10	0.34	34	0.32	0.46	51	1.69	0.63	86	1.13	0.66	76
Non-Curr Lns+OREO to Lns+OREO	0.85	0.42	78	0.10	0.40	30	0.32	0.54	45	1.69	0.76	84	1.55	0.83	79
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	3.89	7.24	38	1.19	2.61	42	-0.62	-7.91	63	-1.80	-3.83	51	-2.16	3.22	30
Net Loans & Leases to Assets	67.58	66.20	49	62.43	64.01	44	58.79	58.91	49	62.24	64.51	41	65.13	69.34	33
Net Loans & Leases to Deposits	77.64	78.05	46	68.85	73.79	40	65.60	67.94	45	70.86	75.84	38	74.92	82.43	30
<b>Capitalization</b>															
Leverage Ratio	9.3174	10.51	29	9.2232	10.20	32	8.4006	9.81	19	8.4642	9.99	17	10.0388	10.76	39
Total Capital Ratio	13.6296	15.55	34	14.2022	15.49	44	13.8042	16.09	27	12.9073	15.84	16	12.7140	15.85	16
Cash Dividends to Net Income	67.16	38.87	80	61.76	33.96	82	58.41	34.85	77	65.98	35.93	81	219.96	39.65	99
Non-Curr Lns+OREO to T1 Capital+Allowance	6.20	2.42	85	0.65	2.19	33	2.27	2.90	52	12.34	4.46	89	11.66	4.90	87
<b>Growth Rates</b>															
Total Assets	5.59	4.90	58	-1.73	3.95	24	9.33	12.26	37	24.89	19.34	74	52.02	6.97	98
Tier 1 Capital	5.28	6.79	40	7.23	9.40	41	9.29	10.42	55	21.83	8.67	90	17.89	8.13	90
Net Loans & Leases	14.29	8.88	78	4.36	13.01	17	3.27	3.18	52	19.34	11.70	77	38.51	6.07	97
Short Term Investments	121.80	44.49	80	30.76	-38.88	90	-55.71	25.50	7	-23.84	109.39	8	286.55	51.21	92
Short Term Non Core Funding	129.17	104.56	69	870.02	69.06	97	-50.73	-2.88	10	13.97	6.48	62	-35.54	11.69	14
Average Total Assets	636,875			633,117			618,901			535,626			404,748		
Net Income	8,426			9,180			9,854			8,969			6,884		
Number of banks in Peer Group	1,271			1,293			1,309			1,274			1,183		

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	09/30/2023			09/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
Percent of Average Assets:															
Interest Income (TE)	3.94	4.62	17	3.23	3.51	33	3.35	3.68	30	3.29	3.52	34	3.57	3.94	24
- Interest Expense	0.98	1.26	31	0.23	0.29	40	0.29	0.38	38	0.24	0.30	39	0.44	0.56	36
Net Interest Income (TE)	2.96	3.35	28	3.00	3.21	35	3.06	3.30	32	3.05	3.21	37	3.13	3.36	31
+ Noninterest Income	0.53	0.55	55	0.50	0.57	49	0.47	0.56	46	0.59	0.70	48	0.81	0.74	62
- Noninterest Expense	1.78	2.45	12	1.81	2.36	17	1.84	2.40	17	1.81	2.42	15	2.02	2.60	18
Pre-Provision Net Revenue (TE)	1.70	1.48	66	1.70	1.44	71	1.69	1.49	67	1.83	1.53	72	1.92	1.56	76
- Provision: Loan & Lease Losses	0.08	0.06	67	0.08	0.06	67	0.08	0.07	62	0.08	0.07	61	0.09	0.21	22
- Provision: Credit Loss Oth Assets	0.00	0.00	76	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.63	1.40	66	1.62	1.38	69	1.62	1.42	66	1.75	1.45	73	1.83	1.33	83
+ Realized Gains/Losses Sec	-0.08	-0.01	5	0.00	0.00	83	0.00	-0.01	86	0.01	0.01	77	0.00	0.02	47
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	85	0.00	0.00	96	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90
Pretax Net Operating Income (TE)	1.55	1.39	61	1.62	1.38	70	1.62	1.41	68	1.76	1.47	72	1.83	1.37	81
Net Operating Income	1.43	1.16	69	1.46	1.15	77	1.45	1.18	75	1.59	1.23	78	1.67	1.15	85
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99
Net Income Adjusted Sub S	1.22	1.08	63	1.28	1.07	72	1.28	1.09	70	1.39	1.14	74	1.45	1.06	82
Net Income	1.43	1.16	69	1.46	1.15	77	1.45	1.18	75	1.59	1.23	78	1.67	1.14	85
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	99.44	96.21	91	95.81	95.59	52	96.77	95.73	67	92.98	94.90	21	87.81	94.65	2
Avg Int-Bearing Funds to Avg Assets	72.42	69.22	63	69.47	67.86	57	69.90	67.87	59	68.34	68.17	51	68.32	71.26	39
Int Inc (TE) to Avg Earn Assets	3.96	4.81	12	3.38	3.68	32	3.46	3.86	27	3.53	3.73	39	4.07	4.17	43
Int Expense to Avg Earn Assets	0.99	1.31	28	0.24	0.30	40	0.30	0.39	38	0.26	0.32	40	0.50	0.59	40
Net Int Inc-TE to Avg Earn Assets	2.97	3.49	23	3.14	3.37	34	3.16	3.45	30	3.28	3.39	41	3.57	3.56	50
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.08	0.03	80	0.10	0.01	87	0.08	0.02	81	0.34	0.03	95	0.02	0.08	44
Earnings Coverage of Net Losses (X)	32.66	152.81	34	27.37	222.60	28	35.63	226.96	36	8.64	167.88	9	134.30	82.90	80
LN&LS Allowance to LN&LS Not HFS	0.45	1.29	0	0.45	1.34	1	0.46	1.31	1	0.43	1.42	0	0.65	1.38	3
LN&LS Allowance to Net Losses (X)	6.13	91.61	12	4.54	122.14	7	6.37	122.38	12	1.31	89.69	1	32.79	47.74	65
LN&LS Allowance to Nonaccrual LN&LS (X)	0.29	12.80	0	1.60	12.12	17	4.85	13.54	46	1.35	9.70	19	1.49	6.27	29
30-89 Days Past Due	0.16	0.33	41	0.09	0.26	36	0.46	0.31	71	0.18	0.28	49	0.28	0.38	50
Total LN&LS-90+ Days PD & Nonaccrual	1.57	0.39	91	0.29	0.36	55	0.10	0.34	34	0.32	0.46	51	1.69	0.63	86
Non-Curr Lns+OREO to Lns+OREO	1.64	0.43	91	0.38	0.42	57	0.10	0.40	30	0.32	0.54	45	1.69	0.76	84
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	12.20	6.73	66	0.98	-0.88	51	1.19	2.60	42	-0.62	-7.91	63	-1.80	-3.83	51
Net Loans & Leases to Assets	67.63	66.31	49	61.64	62.51	46	62.43	64.01	44	58.79	58.91	49	62.24	64.51	41
Net Loans & Leases to Deposits	82.69	77.56	58	67.57	71.21	43	68.85	73.79	40	65.60	67.94	45	70.86	75.84	38
<b>Capitalization</b>															
Leverage Ratio	9.4206	10.51	30	8.8607	10.12	23	9.2232	10.20	32	8.4006	9.81	19	8.4642	9.99	17
Total Capital Ratio	14.2302	15.56	44	15.1551	15.69	51	14.2022	15.49	44	13.8042	16.09	27	12.9073	15.84	16
Cash Dividends to Net Income	62.38	32.75	79	60.87	28.64	82	61.76	33.96	82	58.41	34.85	77	65.98	35.93	81
Non-Curr Lns+OREO to T1 Capital+Allowance	11.81	2.46	94	2.53	2.27	63	0.65	2.19	33	2.27	2.90	52	12.34	4.46	89
<b>Growth Rates</b>															
Total Assets	4.39	4.01	55	-0.17	5.16	22	-1.73	3.95	24	9.33	12.26	37	24.89	19.34	74
Tier 1 Capital	6.42	7.65	44	7.02	9.33	44	7.23	9.40	41	9.29	10.42	55	21.83	8.67	90
Net Loans & Leases	14.54	10.28	74	4.91	10.80	29	4.36	13.01	17	3.27	3.18	52	19.34	11.70	77
Short Term Investments	97.59	22.01	81	5.64	-31.80	80	30.76	-38.88	90	-55.71	25.50	7	-23.84	109.39	8
Short Term Non Core Funding	510.56	139.29	91	55.67	25.04	75	870.02	68.91	97	-50.73	-2.88	10	13.97	6.48	62
Average Total Assets	633,793			637,268			633,117			618,901			535,626		
Net Income	6,803			6,990			9,180			9,854			8,969		
Number of banks in Peer Group	1,268			1,299			1,293			1,309			1,274		

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	06/30/2023			06/30/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
<b>Percent of Average Assets:</b>															
Interest Income (TE)	3.90	4.50	20	3.18	3.35	40	3.35	3.68	30	3.29	3.52	34	3.57	3.94	24
- Interest Expense	0.86	1.12	32	0.19	0.24	37	0.29	0.38	38	0.24	0.30	39	0.44	0.56	36
Net Interest Income (TE)	3.04	3.37	32	3.00	3.09	44	3.06	3.30	32	3.05	3.21	37	3.13	3.36	31
+ Noninterest Income	0.60	0.52	65	0.57	0.58	56	0.47	0.56	46	0.59	0.70	48	0.81	0.74	62
- Noninterest Expense	1.82	2.44	14	1.81	2.34	18	1.84	2.40	17	1.81	2.42	15	2.02	2.60	18
Pre-Provision Net Revenue (TE)	1.81	1.48	70	1.75	1.36	78	1.69	1.49	67	1.83	1.53	72	1.92	1.56	76
- Provision: Loan & Lease Losses	0.08	0.05	69	0.08	0.05	70	0.08	0.07	62	0.08	0.07	61	0.09	0.21	22
- Provision: Credit Loss Oth Assets	0.00	0.00	80	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.74	1.41	70	1.68	1.31	77	1.62	1.42	66	1.75	1.45	73	1.83	1.33	83
+ Realized Gains/Losses Sec	-0.12	-0.01	4	0.00	0.00	86	0.00	-0.01	86	0.01	0.01	77	0.00	0.02	47
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	85	0.00	-0.01	96	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90
Pretax Net Operating Income (TE)	1.62	1.39	64	1.68	1.31	77	1.62	1.41	68	1.76	1.47	72	1.83	1.37	81
Net Operating Income	1.51	1.16	73	1.52	1.09	82	1.45	1.18	75	1.59	1.23	78	1.67	1.15	85
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99
Net Income Adjusted Sub S	1.28	1.08	66	1.33	1.01	79	1.28	1.09	70	1.39	1.14	74	1.45	1.06	82
Net Income	1.51	1.16	73	1.52	1.08	82	1.45	1.18	75	1.59	1.23	78	1.67	1.14	85
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	99.36	96.20	91	94.93	95.42	39	96.77	95.73	67	92.98	94.90	21	87.81	94.65	2
Avg Int-Bearing Funds to Avg Assets	72.04	68.86	63	69.24	68.00	56	69.90	67.87	59	68.34	68.17	51	68.32	71.26	39
Int Inc (TE) to Avg Earn Assets	3.92	4.68	14	3.35	3.52	40	3.46	3.86	27	3.53	3.73	39	4.07	4.17	43
Int Expense to Avg Earn Assets	0.87	1.16	29	0.20	0.26	38	0.30	0.39	38	0.26	0.32	40	0.50	0.59	40
Net Int Inc-TE to Avg Earn Assets	3.06	3.51	27	3.16	3.25	44	3.16	3.45	30	3.28	3.39	41	3.57	3.56	50
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.08	0.03	83	0.07	0.01	85	0.08	0.02	81	0.34	0.03	95	0.02	0.08	44
Earnings Coverage of Net Losses (X)	33.01	195.72	32	38.64	213.59	33	35.63	226.96	36	8.64	167.88	9	134.30	82.90	80
LN&LS Allowance to LN&LS Not HFS	0.44	1.31	0	0.45	1.38	1	0.46	1.31	1	0.43	1.42	0	0.65	1.38	3
LN&LS Allowance to Net Losses (X)	5.67	110.84	12	6.27	130.40	12	6.37	122.38	12	1.31	89.69	1	32.79	47.74	65
LN&LS Allowance to Nonaccrual LN&LS (X)	17.88	13.28	76	0.87	11.45	8	4.85	13.54	46	1.35	9.70	19	1.49	6.27	29
30-89 Days Past Due	1.00	0.31	88	0.04	0.28	23	0.46	0.31	71	0.18	0.28	49	0.28	0.38	50
Total LN&LS-90+ Days PD & Nonaccrual	0.93	0.35	84	0.75	0.39	78	0.10	0.34	34	0.32	0.46	51	1.69	0.63	86
Non-Curr Lns+OREO to Lns+OREO	1.01	0.40	83	0.84	0.46	77	0.10	0.40	30	0.32	0.54	45	1.69	0.76	84
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	8.55	5.98	56	-0.97	-3.53	51	1.19	2.60	42	-0.62	-7.91	63	-1.80	-3.83	51
Net Loans & Leases to Assets	66.94	65.35	50	59.27	60.81	45	62.43	64.01	44	58.79	58.91	49	62.24	64.51	41
Net Loans & Leases to Deposits	77.92	76.57	51	64.12	69.24	40	68.85	73.79	40	65.60	67.94	45	70.86	75.84	38
<b>Capitalization</b>															
Leverage Ratio	9.2901	10.43	28	8.7332	9.98	23	9.2232	10.20	32	8.4006	9.81	19	8.4642	9.99	17
Total Capital Ratio	14.0026	15.62	40	13.8277	15.79	34	14.2022	15.49	44	13.8042	16.09	27	12.9073	15.84	16
Cash Dividends to Net Income	59.40	33.69	76	58.70	31.71	75	61.76	33.96	82	58.41	34.85	77	65.98	35.93	81
Non-Curr Lns+OREO to T1 Capital+Allowance	7.17	2.24	89	5.79	2.43	84	0.65	2.19	33	2.27	2.90	52	12.34	4.46	89
<b>Growth Rates</b>															
Total Assets	-2.29	4.06	22	6.38	6.58	55	-1.73	3.95	24	9.33	12.26	37	24.89	19.34	74
Tier 1 Capital	6.76	8.37	42	7.94	9.59	51	7.23	9.40	41	9.29	10.42	55	21.83	8.67	90
Net Loans & Leases	10.36	12.01	43	9.40	6.67	83	4.36	13.01	17	3.27	3.18	52	19.34	11.70	77
Short Term Investments	22.59	-2.37	70	-29.26	-17.02	45	30.76	-38.88	90	-55.71	25.50	7	-23.84	109.39	8
Short Term Non Core Funding	1,927.02	144.11	98	-20.26	7.57	28	870.02	68.91	97	-50.73	-2.88	10	13.97	6.48	62
Average Total Assets	632,412			637,807			633,117			618,901			535,626		
Net Income	4,764			4,838			9,180			9,854			8,969		
Number of banks in Peer Group	1,291			1,308			1,293			1,309			1,274		

FDIC Certificate # 15272  
OCC Charter # 0  
Public Report

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Summary Ratios  
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	03/31/2023			03/31/2022			12/31/2022			12/31/2021			12/31/2020		
	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
<b>Earnings and Profitability</b>															
Percent of Average Assets:															
Interest Income (TE)	3.79	4.36	21	3.19	3.24	48	3.35	3.68	30	3.29	3.52	34	3.57	3.94	24
- Interest Expense	0.73	0.95	35	0.18	0.23	38	0.29	0.38	38	0.24	0.30	39	0.44	0.56	36
Net Interest Income (TE)	3.06	3.40	31	3.02	3.00	52	3.06	3.30	32	3.05	3.21	37	3.13	3.36	31
+ Noninterest Income	0.45	0.51	49	0.60	0.58	60	0.47	0.56	46	0.59	0.70	48	0.81	0.74	62
- Noninterest Expense	1.77	2.44	12	1.80	2.32	19	1.84	2.40	17	1.81	2.42	15	2.02	2.60	18
Pre-Provision Net Revenue (TE)	1.73	1.50	65	1.82	1.28	83	1.69	1.49	67	1.83	1.53	72	1.92	1.56	76
- Provision: Loan & Lease Losses	0.08	0.05	69	0.08	0.04	74	0.08	0.07	62	0.08	0.07	61	0.09	0.21	22
- Provision: Credit Loss Oth Assets	0.00	0.00	86	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Pretax Operating Income (TE)	1.66	1.43	65	1.74	1.24	82	1.62	1.42	66	1.75	1.45	73	1.83	1.33	83
+ Realized Gains/Losses Sec	-0.24	0.00	2	0.00	0.00	88	0.00	-0.01	86	0.01	0.01	77	0.00	0.02	47
+ Unrealized Gains / Losses Equity Sec	0.00	0.00	84	0.00	0.00	95	0.00	0.00	94	0.00	0.00	87	0.00	0.00	90
Pretax Net Operating Income (TE)	1.42	1.42	52	1.74	1.24	82	1.62	1.41	68	1.76	1.47	72	1.83	1.37	81
Net Operating Income	1.28	1.19	59	1.58	1.03	85	1.45	1.18	75	1.59	1.23	78	1.67	1.15	85
Net Inc Attrib to Min Ints	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99
Net Income Adjusted Sub S	1.12	1.10	54	1.37	0.96	84	1.28	1.09	70	1.39	1.14	74	1.45	1.06	82
Net Income	1.28	1.19	59	1.58	1.03	85	1.45	1.18	75	1.59	1.23	78	1.67	1.14	85
<b>Margin Analysis:</b>															
Avg Earning Assets to Avg Assets	99.35	96.14	90	92.93	95.14	18	96.77	95.73	67	92.98	94.90	21	87.81	94.65	2
Avg Int-Bearing Funds to Avg Assets	71.74	68.47	64	68.40	67.73	53	69.90	67.87	59	68.34	68.17	51	68.32	71.26	39
Int Inc (TE) to Avg Earn Assets	3.81	4.54	14	3.44	3.42	51	3.46	3.86	27	3.53	3.73	39	4.07	4.17	43
Int Expense to Avg Earn Assets	0.73	0.99	32	0.19	0.25	40	0.30	0.39	38	0.26	0.32	40	0.50	0.59	40
Net Int Inc-TE to Avg Earn Assets	3.08	3.54	25	3.25	3.16	56	3.16	3.45	30	3.28	3.39	41	3.57	3.56	50
<b>Loan &amp; Lease Analysis:</b>															
Net Loss to Average Total LN&LS	0.05	0.02	81	0.08	0.01	88	0.08	0.02	81	0.34	0.03	95	0.02	0.08	44
Earnings Coverage of Net Losses (X)	55.36	190.40	41	39.03	190.00	37	35.63	226.96	36	8.64	167.88	9	134.30	82.90	80
LN&LS Allowance to LN&LS Not HFS	0.45	1.33	0	0.45	1.42	0	0.46	1.31	1	0.43	1.42	0	0.65	1.38	3
LN&LS Allowance to Net Losses (X)	10.09	107.89	21	5.90	122.04	12	6.37	122.38	12	1.31	89.69	1	32.79	47.74	65
LN&LS Allowance to Nonaccrual LN&LS (X)	17.89	13.39	76	1.78	11.20	24	4.85	13.54	46	1.35	9.70	19	1.49	6.27	29
30-89 Days Past Due	0.99	0.34	87	0.14	0.33	38	0.46	0.31	71	0.18	0.28	49	0.28	0.38	50
Total LN&LS-90+ Days PD & Nonaccrual	0.04	0.34	24	0.90	0.43	79	0.10	0.34	34	0.32	0.46	51	1.69	0.63	86
Non-Curr Lns+OREO to Lns+OREO	0.04	0.39	20	0.90	0.51	76	0.10	0.40	30	0.32	0.54	45	1.69	0.76	84
<b>Liquidity</b>															
Net Non Core Fund Dep New \$250M	6.27	3.59	56	-0.68	-7.73	64	1.19	2.60	42	-0.62	-7.91	63	-1.80	-3.83	51
Net Loans & Leases to Assets	65.67	64.27	50	58.89	58.29	50	62.43	64.01	44	58.79	58.91	49	62.24	64.51	41
Net Loans & Leases to Deposits	75.05	74.45	50	64.62	66.49	47	68.85	73.79	40	65.60	67.94	45	70.86	75.84	38
<b>Capitalization</b>															
Leverage Ratio	9.2373	10.32	28	8.5323	9.80	22	9.2232	10.20	32	8.4006	9.81	19	8.4642	9.99	17
Total Capital Ratio	14.6629	15.70	47	14.7865	15.97	45	14.2022	15.49	44	13.8042	16.09	27	12.9073	15.84	16
Cash Dividends to Net Income	70.57	28.16	83	56.63	27.62	75	61.76	33.96	82	58.41	34.85	77	65.98	35.93	81
Non-Curr Lns+OREO to T1 Capital+Allowance	0.31	2.18	23	6.10	2.67	82	0.65	2.19	33	2.27	2.90	52	12.34	4.46	89
<b>Growth Rates</b>															
Total Assets	0.06	3.35	39	4.87	8.56	32	-1.73	3.95	24	9.33	12.26	37	24.89	19.34	74
Tier 1 Capital	6.10	9.31	31	9.03	9.64	57	7.23	9.40	41	9.29	10.42	55	21.83	8.67	90
Net Loans & Leases	11.58	13.63	43	-0.56	2.57	39	4.36	13.01	17	3.27	3.18	52	19.34	11.70	77
Short Term Investments	34.96	-29.57	87	-43.64	1.77	17	30.76	-38.88	90	-55.71	25.50	7	-23.84	109.39	8
Short Term Non Core Funding	1,711.92	106.94	98	-32.22	-0.43	19	870.02	68.91	97	-50.73	-2.88	10	13.97	6.48	62
Average Total Assets		626,680			639,478			633,117			618,901			535,626	
Net Income		2,005			2,518			9,180			9,854			8,969	
Number of banks in Peer Group			1,291		1,317			1,293			1,309				1,274