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Bank Data Tools Group
Top Line Advisors
3828 Manchester
Plano, Texas 75023
972-342-1797
info@BankDataTools.com

INSTITUTION PROFILE FINANCIAL TEMPLATE INSTRUCTIONS

A Bank Data Tool from Top Line Advisors

We highly recommend you print these instructions.

If you have not already done so, make an archive copy of this Template and create a shortcut on your desktop for easy future access.

Below are instructions for using this tool geared towards users somewhat comfortable with the FDIC web site. If you are new to the FDIC web site, references are made to places in the TLA User Guide for the FDIC web site that explain fully how to perform certain functions. This guide is available at www.BankDataTools.com.

If you have any questions or trouble with the tool, do not hesitate to contact Top Line Advisors directly:

Bank Data Tools Group
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 3828 Manchester
 Plano, TX 75023
 972.342.1797
info@BankDataTools.com

BELOW IS A SUMMARY OF THE TYPES OF TABS IN FINANCIAL TEMPLATE SPREADSHEETS FROM TOP LINE ADVISORS

In Every Template Spreadsheet are Three Tab Types:

Information (gray tabs) . . . cannot be altered . . . always the first two tabs . . . one tab is the "License" . . . other tab is "Instructions" for how to use this Template

Paste (black tab or tabs) . . . "Paste" first word in tab name . . . where you paste downloaded data the FDIC web site and input descriptions or other data as appropriate for this tab . . .

Results/Reports (yellow tabs) . . . cannot be altered . . . always the far right tabs . . . output of the calculations and analyses . . . number vary depending on template . . . pre-set up for printing

In Some Template Spreadsheets are up to Two Additional Tab Types:

Input (blue tab or tabs) . . . "INPUT" first word in tab name . . . in blue shaded cells add descriptions or "what-if" assumptions . . . instructions in tab . . . optional input does not affect calculations

Your Analysis (orange tab) . . . always only one tab . . . in blue shaded cells you may add comments about the analysis . . . optional and does not affect calculations

ACTION	REFERENCE TO FDIC WEB SITE AND DATABASE USER GUIDE	COMMENTS
1. OPEN/SAVE FILE Open this template file , rename it with a name relevant to you, and save the newly named file		<i>Rename and save template file so you don't accidentally write over it</i>
2. GO TO WEB SITE http://www2.fdic.gov/idasp/index.asp		
3. FIND INSTITUTION Find the institution you are analyzing using search feature of web site or direct input of Cert # if you know it	<i>Part 2 Page 10</i>	<i>The "Information Gateway" screen is displayed</i>
4. SELECT REPORT a. Under "ID Report Selections" use drop down menu to select "All Summary Information" report b. Set the report date for the period you want c. Click "Generate Report" which displays report on the screen	<i>Part 2 Page 27</i>	<i>The default report date is the latest quarter available</i>
5. SAVE REPORT a. Put cursor approximately at the upper middle of the displayed report b. Right click your mouse c. Select "View Source" from drop down list that pops up d. Save file with "Save As", rename it, and replace the ".txt" extension with ".html"	<i>Part 2 Page 39</i>	<i>It is essential you add the ".html" extension to the file name replacing ".txt" You can close the pop up screen after you saved the file</i>
6. OPEN .html FILE JUST SAVED Use Excel to open the .html file saved in step 5		<i>The report will be displayed in Excel</i>
7. PUT DATA INTO TOOL a. Highlight the entire spreadsheet just downloaded and copy it b. Go to the tab labeled "PASTE Profile Data" c. Put you cursor in the yellow cell (upper left) d. Do "Paste Special" and "Values"		<i>Using "Paste Special" and "Values" in Excel will ensure no formatting changes or problems</i>
PROCESS IS COMPLETE AND THE FILE IS READY		
8. INPUT SIMULATION ASSUMPTIONS (OPTIONAL) a. Go to tab "INPUT Simulation" b. Input values for four key profit drivers for "what if" analysis		<i>The results of the simulation is in the "What is Impact" tab</i>
9. ADD COMMENTS (OPTIONAL) In "Your Analysis" tab of the tool, add comments in BLUE shaded cells		<i>Comments are useful if you want to share file with others and want to highlight certain conclusions</i>
10. PRINT (OPTIONAL) You can print selected worksheets in the file		<i>Print ranges and headings are pre-set; use normal Excel print process</i>

Institution Profile - Short Instructions

QUICK INSTRUCTIONS FOR THE MORE EXPERIENCED USER	
Action	Comments
Open this file, rename it for the institution you're analyzing, and go to FDIC web site at: http://www2.fdic.gov/idasp/index.asp	
Find the institution you are profiling	
Generate the report "All Summary Information" for viewing on the screen, then save using the "right click" method.	The "right click" method - cursor placed in report, right click, "View Source" then save the file adding the ".html" extension.
Open the file you just saved with Excel	It is critical that you open the file with Excel.
Highlight the entire spreadsheet, and copy it	
Go to the institution profile spreadsheet, and paste what you just copied into the tab "PASTE Profile Data."	Place cursor in upper left hand corner (YELLOW CELL) to paste. <u>Don't forget to use "Paste Special" then select "Values" before pasting what you just copied.</u>
Add comments in the "Analysis" tab if desired.	Optional
Simulate impact of changing key profit drivers in the "INPUT Simulation" tab if you want to.	Optional



Bremen Bank and Trust Company
 3529 North Broadway
 Saint Louis, MO 63147
 FDIC Certificate #: 1067 Bank Charter Class: NM

Definition	Dollar figures in thousands	Bremen Bank and Trust Company Saint Louis, MO	Bremen Bank and Trust Company Saint Louis, MO
		39447	39082
All Summary Information			
Assets and Liabilities			
1 Total employees (full-time equivalent)		63	59
2 Total assets		254713	245282
3 Cash and due from depository institutions		6099	5027
4 Interest-bearing balances		0	0
5 Securities		54931	53789
6 Federal funds sold & reverse repurchase agreeer		0	0
7 Net loans & leases		182304	176072
8 Loan loss allowance		2576	2364
9 Trading account assets		0	0
10 Bank premises and fixed assets		1559	1446
11 Other real estate owned		1960	1637
12 Goodwill and other intangibles		0	0
13 All other assets		7860	7311
14 Life insurance assets		5101	4928
15 Total liabilities and capital		254713	245282
16 Total liabilities		232355	224307
17 Total deposits		207460	204821
18 Interest-bearing deposits		176014	173012
19 Deposits held in domestic offices		207460	204821
20 % insured (estimated)		0.6575	0.8274
21 Federal funds purchased & repurchase agreem		11173	10271
22 Trading liabilities		0	0
23 Other borrowed funds		12625	8093
24 Subordinated debt		0	0
25 All other liabilities		1097	1122
26 Equity capital		22358	20975
27 Perpetual preferred stock		0	0
28 Common stock		1260	1260
29 Surplus		1400	1400
30 Undivided profits		19698	18315
Memoranda:			
31 Noncurrent loans and leases		4363	5074
32 Income earned, not collected on loans		1238	1429
33 Earning assets		237235	229861
34 Long-term assets (5+ years)		46330	40773
35 Average Assets, year-to-date		252017	238111
36 Average Assets, quarterly		253235	244934
37 Volatile liabilities		83636	73747
38 Insider loans		14460	10389
39 FHLB advances		12100	7100
40 Loans and leases held for sale		0	0
41 Unused loan commitments		49766	40504
42 Tier 1 (core) capital		22105	20345
43 Total risk weighted assets		208406	200307
44 Total unused commitments		49766	40504
45 Restructured Loans and leases		0	0
46 Derivatives		0	0
Past due and nonaccrual assets			
Fiduciary and related services			
Income and Expense		(Year-to-date)	(Year-to-date)
47 Number of institutions reporting		1	1
48 Total interest income		16423	15199
49 Total interest expense		8668	7263
50 Net interest income		7755	7936
51 Provision for loan and lease losses		730	610
52 Total noninterest income		1351	1043
53 Fiduciary activities		863	519
54 Service charges on deposit accounts		197	189
55 Trading account gains & fees		0	0
56 Additional noninterest income		291	335
57 Total noninterest expense		5762	5282
58 Salaries and employee benefits		3223	2983
59 Premises and equipment expense		731	674
60 Additional noninterest expense		1808	1625
61 Pre-tax net operating income		2614	3087

62 Securities gains (losses)	568	-119
63 Applicable income taxes	936	844
64 Income before extraordinary items	2246	2124
65 Extraordinary gains - net	0	0
66 Net income	2246	2124
67 Net charge-offs	518	270
68 Cash dividends	485	485
69 Sale, conversion, retirement of capital stock, net	0	0
70 Net operating income	1843	2210

Memo:

Performance and Condition Ratios

71 % of unprofitable institutions	N/A	N/A
72 % of institutions with earnings gains	N/A	N/A
Performance Ratios (% , annualized)	(Year-to-date)	(Year-to-date)
73 Yield on earning assets	0.0698	0.0677
74 Cost of funding earning assets	0.0369	0.0324
75 Net interest margin	0.033	0.0354
76 Noninterest income to earning assets	0.0057	0.0046
77 Noninterest expense to earning assets	0.0245	0.0235
78 Net operating income to assets	0.0073	0.0093
79 Return on assets (ROA)	0.0089	0.0089
80 Pretax return on assets	0.0126	0.0125
81 Return on equity (ROE)	0.1035	0.1077
82 Retained earnings to average equity (YTD only)	0.0811	0.0831
83 Net charge-offs to loans	0.0029	0.0015
84 Credit loss provision to net charge-offs	1.4093	2.2593
85 Earnings coverage of net loan charge-offs (x)	6.46	13.69
86 Efficiency ratio	0.6328	0.5883
87 Assets per employee (\$ millions)	4.04	4.16
88 Cash dividends to net income (YTD only)	0.2159	0.2283
Condition Ratios (%)		
89 Loss allowance to loans	0.0139	0.0132
90 Loss allowance to noncurrent loans	0.5904	0.4659
91 Noncurrent assets plus other real estate owned	0.0248	0.0274
92 Noncurrent loans to loans	0.0236	0.0284
93 Net loans and leases to deposits	0.8787	0.8596
94 Net loans and leases to core deposits	1.3163	1.237
95 Equity capital to assets	0.0878	0.0855
96 Core capital (leverage) ratio	0.0877	0.0835
97 Tier 1 risk-based capital ratio	0.1061	0.1016
98 Total risk-based capital ratio	0.1185	0.1154
Memoranda:		
99 Average assets	252017	238111
100 Average earning assets	235194	224364
101 Average equity	21702	19728
102 Average loans	181488	174463

Definition

Demographic Information	39506	39447	39082
1 Status	Active	Active	Active
2 Bank Holding Company (Regulatory Top Holder See Note!)		BREMEN BANCORP, INC.	BREMEN BANCORP, INC.
3 Certificate#	1067	1067	1067
4 Federal Reserve ID Number	534653	534653	534653
5 Institution Name	Bremen Bank and Trust (Bremen Bank and Trust Comp	Bremen Bank and Trust Company	Bremen Bank and Trust Company
6 City,State,Zip	Saint Louis, MO, 63147	Saint Louis, MO, 63147	Saint Louis, MO, 63147
7 Number of Domestic Offices		7	7
8 Number of Foreign Offices	N/A	N/A	
9 Interstate Offices	No	No	
10 Summary Of Deposits		39263	38898
11 Current List of Total Offices	Offices		
12 Asset Concentration Hierarchy	Commercial Lending Spe	Commercial Lending Specializ	Commercial Lending Specialization
13 Subchapter S Corporation	No	No	No
14 County	Saint Louis (City)	Saint Louis City	Saint Louis City
15 Metropolitan Statistical Area	St. Louis, MO-IL	St. Louis, MO-IL	St. Louis, MO-IL
16 Established Date	January 1, 1868	January 1, 1868	January 1, 1868
17 Date of Deposit Insurance	12420	12420	12420
18 Last Structure Change Process Date	39024		
19 Last Structure Change Effective Date	38807		
20 Ownership Type		Stock	Stock
21 Directly Owned by Another Bank?(CERT)		No	No
22 Trust Powers Granted	N/A	N/A	N/A
23 Bank Charter Class	Federal Reserve Non-member	Federal Reserve Non-member	Federal Reserve Non-member
24 Regulator	FDIC	FDIC	FDIC
25 Insurance fund membership	DIF	DIF	DIF
26 FDIC Quarterly Banking Profile Region	Kansas City	Kansas City	Kansas City
27 FDIC Geographic Region	Kansas City	Kansas City	Kansas City

28 FDIC Supervisory Region	Kansas City	KANSAS CITY	KANSAS CITY
29 FDIC Field Office	St. Louis	St. Louis	St. Louis
30 Federal Reserve District	St. Louis	St. Louis	St. Louis
31 Office of the Comptroller of the Currency District	Midwest	Midwest	Midwest
32 Office of Thrift Supervision Region	Midwest	Midwest	Midwest
33 Primary Web Address	http://www.bremenbank.com	N/A	N/A

COMMENTS AND INSTRUCTIONS
 This is a simple model that simulates what the financial results would have been with different values for the key profit drivers. It is intended only to identify what the potential payoff might look like for small improvements in one or more of the drivers.
 This simulation can be used to gauge the impact of different strategies or solutions that impact one or more of the key profit drivers. It is not a replacement for a detailed cost/benefit analysis, but simply a way to get an indication of potential payoff.
The only input needed is in the blue shaded area. You can enter new values playing "what if" then seeing the impact on key financial variables in the tab labeled "WHAT IS IMPACT."
HINT - Make the changes small, as they have a magnifying impact on ROA and ROE.

Institution Name Bremen Bank and Trust Company
Address 3529 North Broadway
City, State, Zip Saint Louis, MO 63147

Input for Simulation of Impact for *Bremen Bank and Trust Company*

All \$ in 000s unless otherwise noted.

SIMULATED CHANGES	Annualized from YTD	Simulated Annualized	Difference
	12/31/07	12/31/07	
Net Interest Margin	3.30%	3.50%	+20 BP
Noninterest Income Efficiency	14.84%	16.00%	+116 BP
Efficiency Ratio	63.28%	60.00%	(328) BP
Provision for Loan Loss to Average Loans	0.40%	0.40%	No Change

**NOTE: SIMULATION DEFAULT SETTING IS "NO SIMULATION"
 THESE VALUES ONLY CHANGE IF YOU INPUT THEM**

OBSERVATIONS AND ANALYSIS OF INSTITUTION'S PROFILE
Bremen Bank and Trust Company Saint Louis, MO, 63147
General Observations
Size and Growth
Profitability
Operations
Business Mix
Capital and Risk

Institution Name	Bremen Bank and Trust Company
Certificate Number	1067
City, State, Zip	Saint Louis, MO, 63147
County	Saint Louis (City)
Holding Company (if any)	BREMEN BANCORP, INC.
Date Established	January 1, 1868
Number of Domestic Branches	7
Owned by Another Bank?	No
Trust Powers?	N/A

PROFILE OF: Bremen Bank and Trust Company

All \$ in 000s unless otherwise noted.
 Ratios with a "*" are annualized so that partial year time periods can be compared.
 Figures are "end of period" unless otherwise noted

	12/31/07	12/31/06	Change
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SUMMARY	12/31/07	12/31/06	Change
Total Employees	63	59	+6.8%
Total Assets	\$254,713	\$245,282	+3.8%
Net Loans and Leases	\$182,304	\$176,072	+3.5%
Total Deposits	\$207,460	\$204,821	+1.3%
Equity Capital	\$22,358	\$20,975	+6.6%
Net Operating Income to Average Assets*	0.73%	0.93%	(20) BP
Return on Assets*	0.89%	0.89%	No Change
Return on Equity*	10.35%	10.77%	(42) BP

PROFIT DRIVER METRICS	12/31/07	12/31/06	Change
Net Interest Margin*	3.30%	3.54%	(24) BP
Provision for Loan Loss to Average Loans*	0.40%	0.35%	+5 BP
Noninterest Income Efficiency*	14.84%	11.62%	+322 BP
Efficiency Ratio*	63.3%	58.8%	+445 BP

TREND INDICATOR Indeterminate if (+ / -)

Not a Good Indicator	N/A
Positive Trend	3.00%
Positive Trend	3.00%
Indeterminate	3.00%
Positive Trend	3.00%
Negative Trend	10 BP
Indeterminate	10 BP
Negative Trend	25 BP

Negative Trend	10 BP
Negative Trend	5 BP
Positive Trend	25 BP
Negative Trend	50 BP

PROFILE OF: Bremen Bank and Trust Company			
<i>All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted</i>			
	12/31/07	12/31/06	Change
BALANCE SHEET			
Assets			
Cash & Due From Other Fis	\$6,099	\$5,027	+21.3%
Securities	\$54,931	\$53,789	+2.1%
Fed Funds Sold	\$0	\$0	No Change
Net Loans & Leases	\$182,304	\$176,072	+3.5%
Trading Account Assets	\$0	\$0	No Change
Bank Premise & Equipment	\$1,559	\$1,446	+7.8%
Other Real Estate Owned	\$1,960	\$1,637	+19.7%
Goodwill & Other Intangible Assets	\$0	\$0	No Change
All Other Assets	\$7,860	\$7,311	+7.5%
Total Assets	\$254,713	\$245,282	+3.8%
Liabilities			
Total Deposits	\$207,460	\$204,821	+1.3%
Fed Funds Purchased	\$11,173	\$10,271	+8.8%
Trading Liabilities	\$0	\$0	No Change
Other Borrowed Funds	\$12,625	\$8,093	+56.0%
Subordinated Debt	\$0	\$0	No Change
All Other Liabilities	\$1,097	\$1,122	(2.2%)
Total Liabilities	\$232,355	\$224,307	+3.6%
Equity			
Equity Capital	\$22,358	\$20,975	+6.6%
INCOME STATEMENT (Year to Date)			
Total Interest Income	\$16,423	\$15,199	+8.1%
Total Interest Expense	(\$8,668)	(\$7,263)	+19.3%
Net Interest Income	\$7,755	\$7,936	(2.3%)
Provision for Loan & Lease Loss	(\$730)	(\$610)	+19.7%
Noninterest Income	\$1,351	\$1,043	+29.5%
<i>Memo -Total Income</i>	<i>\$9,106</i>	<i>\$8,979</i>	<i>+1.4%</i>
Salaries & Benefits	(\$3,223)	(\$2,983)	+8.0%
Premises & Equipment Expenses	(\$731)	(\$674)	+8.5%
Other Noninterest Expenses	(\$1,808)	(\$1,625)	+11.3%
Total Noninterest Expenses	(\$5,762)	(\$5,282)	+9.1%
Pre-Tax Net Operating Income	\$2,614	\$3,087	(15.3%)
Security Gains (Losses)	\$568	(\$119)	(577.3%)
Taxes	(\$936)	(\$844)	+10.9%
Income Before Extraordinary Items	\$2,246	\$2,124	+5.7%
Extraordinary Items	\$0	\$0	No Change
Net Income	\$2,246	\$2,124	+5.7%
<i>Memo -Net Operating Income</i>	<i>\$1,843</i>	<i>\$2,210</i>	<i>(16.6%)</i>

TREND INDICATOR Indeterminate if (+ / -)

Not a Good Indicator	N/A
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Positive Trend	3.00%
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Negative Trend	5.00%
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Positive Trend	3.00%
Indeterminate	3.00%
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Positive Trend	3.00%
Positive Trend	3.00%
Negative Trend	3.00%
Indeterminate	3.00%
Negative Trend	3.00%
Negative Trend	3.00%
Negative Trend	3.00%
Negative Trend	3.00%
Positive Trend	3.00%
Negative Trend	3.00%
Not a Good Indicator	N/A
Not a Good Indicator	N/A
Positive Trend	3.00%
Not a Good Indicator	N/A
Positive Trend	3.00%
Negative Trend	3.00%

PROFILE OF: Bremen Bank and Trust Company			
All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted	12/31/07	12/31/06	Change
	PERFORMANCE METRICS		
Profitability Overall			
Net Operating Income to Average Assets*	0.73%	0.93%	(20) BP
Pre-Tax ROA*	1.26%	1.25%	+1 BP
Return on Assets (ROA) *	0.89%	0.89%	No Change
Return on Equity (ROE) *	10.35%	10.77%	(42) BP
Income			
Yield on Earning Assets*	6.98%	6.77%	+21 BP
Cost of Funding Earning Assets*	3.69%	3.24%	+45 BP
Net Interest Margin *	3.30%	3.54%	(24) BP
Total Income* (\$ Annualized)	\$9,106	\$8,979	+1.4%
Total Income per Employee* (\$ Annualized)	\$145	\$152	(5.0%)
Noninterest Income Efficiency*	14.8%	11.6%	+322 BP
Net Noninterest Margin (\$ Annualized)	(\$4,411)	(\$4,239)	+4.1%
Noninterest Income Coverage Ratio*	23.4%	19.7%	+370 BP
Operations			
Efficiency Ratio *	63.3%	58.8%	+445 BP
Assets per Employee (\$ millions)	\$4.04	\$4.16	(2.9%)
Salary & Benefits Exp. / Employee* (\$ Annualized)	\$51.2	\$50.6	+1.2%
Premises & Equip. Exp. / Employee* (\$ Annualized)	\$11.6	\$11.4	+1.6%
Other Operating Exp. / Employee* (\$ Annualized)	\$28.7	\$27.5	+4.2%
Total Operating Exp. / Employee* (\$ Annualized)	\$91.5	\$89.5	+2.2%
Loans			
Net Loans to Total Deposits	87.9%	86.0%	+191 BP
Net Loans as % of Total Assets	71.6%	71.8%	(21) BP
Asset Quality			
Provision for Loan Loss to Average Loans*	0.40%	0.35%	+5 BP
Net Charge Offs to Average Loans*	0.29%	0.15%	+14 BP
Noncurrent Loans to Total Loans	2.36%	2.84%	(48) BP
Noncurrent Loans + OREO to Total Assets	2.48%	2.74%	(26) BP
Funding Sources			
Deposits to Total Funding Alternatives	89.7%	91.8%	(206) BP
Noninterest Bearing Deposits to Total Deposits	15.2%	15.5%	(37) BP
Capital Strength			
Equity Capital to Assets	8.78%	8.55%	+23 BP
Core Capital (Leverage) Ratio	8.77%	8.35%	+42 BP
Tier 1 Risk Based Capital Ratio	10.61%	10.16%	+45 BP

TREND INDICATOR	Indeterminate if (+ / -)
Negative Trend	10 BP
Indeterminate	10 BP
Indeterminate	10 BP
Negative Trend	25 BP
Positive Trend	10 BP
Negative Trend	10 BP
Negative Trend	10 BP
Indeterminate	3.00%
Negative Trend	3.00%
Positive Trend	25 BP
Positive Trend	3.00%
Positive Trend	0.03 BP
Negative Trend	50 BP
Indeterminate	3.00%
Indeterminate	3.00%
Indeterminate	3.00%
Negative Trend	3.00%
Indeterminate	3.00%
Positive Trend	50 BP
Indeterminate	50 BP
Negative Trend	5 BP
Negative Trend	5 BP
Positive Trend	15 BP
Positive Trend	15 BP
Not a Good Indicator	N/A
Negative Trend	25 BP
Indeterminate	25 BP
Positive Trend	25 BP
Positive Trend	25 BP

