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If errors are found, or if Licensee has comments, suggestions, improvement ideas, contact by phone, mail, or e-mail:

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Plano, Texas 75023
866.930.8770
info@BankDataTools.com

BHC TREND 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:

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 Top Line Advisors
 3828 Manchester
 Plano, TX 75023
 866.930.8770
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 TLA USER GUIDE FOR FDIC WEB SITE	COMMENTS
1. OPEN/SAVE FILE Open "template" file for tool, rename with to 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 Go to http://www2.fdic.gov/sdl/main.asp		<i>Leave reporting periods as "4" and type of report is "Dollar/Percent of Asset"</i>
3. FIND BHC Find the BHC you are analyzing using search feature of web site or direct input of BHC ID # if you know it	Part 2 Page 14	<i>Duplicate BHC across four periods</i>
4. SET UP FOUR COLUMNS a. Duplicate BHC across all four columns b. Set the reporting dates that you want	Part 3 Page 49	<i>Usually latest quarter and previous three Y/E periods are best for reporting periods</i>
5. SET UP REPORT Create "New Custom Report" - selecting all of categories "Assets and Liabilities", "Net Loans & Leases", "Total Deposits", "Fiduciary and Related Services", "Income and Expenses", "Additional Noninterest Income", and "Performance and Condition Ratios" Or, if you have previously created this custom report, click on "Retrieve Reports" and select the report under the name you used to save it	Part 2 Pages 28 - 33 Part 2 Page 34	<i>Remember to "Select All" for each of the seven categories of financial data; do not click "Next" until you have done all seven categories</i> <i>It is worthwhile to learn how to save and retrieve custom reports to reduce time for future reports</i>
6. DOWNLOAD DATA a. Click the "Download" radio button and click "Next" b. At Report Confirmation screen click "Next" again c. At View Custom Report Selections for Download screen, click "Next" d. At Download Existing Column Selections screen, click "Next" e. When prompted, click on "Open" file	Part 2 Page 36	<i>The data 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 BHC Data" c. Put you cursor in the yellow cell (upper left) d. Do "Paste Special" then select "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. ADD COMMENTS (OPTIONAL) In "Your Analysis" tab, 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>
9. PRINT (OPTIONAL) You can print selected worksheets in the file		<i>Print ranges and headings are pre-set; use normal Excel print process</i>

BHC TREND REPORT

QUICK INSTRUCTIONS FOR THE MORE EXPERIENCED USER	
Action	Comments
Open this file, rename it for the BHC you're analyzing, and go to FDIC web site at: Go to http://www2.fdic.gov/sdi/main.asp	Default # of reporting periods is 4, and default type of report is "Dollar/Percent of Assets" - leave these as is.
Find the BHC you are analyzing, then duplicate across all four time periods.	
Set up the 4 reporting periods	Usually latest quarter or year end, and previous three Y/E periods
Create "New Custom Report" - selecting all of categories "Assets and Liabilities" and "Net Loans & Leases" and "Total Deposits" and "Fiduciary and Related Services" and "Income and Expenses" and "Additional Noninterest Income" and "Performance and Condition Ratios"	Remember to "Select All" for each of the seven categories of financial data . . . and to select the "Download" option. If you have previously saved this report, retrieve it with the "Retrieve Reports" selection in the menu bar.
Download report and open it - will be displayed in Excel.	
Highlight the entire spreadsheet and copy it.	
Go to BHC Trend spreadsheet and paste into the tab "PASTE BHC Data."	Make sure cursor is in the YELLOW cell of spreadsheet when you paste.
Add comments in the "Analysis" tab if desired.	Optional

OBSERVATIONS AND ANALYSIS OF BHC's TREND
FIRST TEXAS BANCORP, INC. Georgetown, TX
General Observations
Size and Growth
Profitability
Operations
Business Mix
Capital and Risk

BHC Name	FIRST TEXAS BANCORP, INC.
BHC ID Number	1100813
Location of HQ	Georgetown, TX

TREND REPORT FOR: FIRST TEXAS BANCORP, INC.

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	12/31/05	12/31/04
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HIGH LEVEL VIEW	12/31/07	12/31/06	12/31/05	12/31/04
Total Employees	273	290	294	301
<i>Change from Previous Period</i>	(5.9%)	(1.4%)	(2.3%)	-
Total Assets	\$767,077	\$745,123	\$718,926	\$687,466
<i>Change from Previous Period</i>	+2.9%	+3.6%	+4.6%	-
Net Loans and Leases	\$341,780	\$321,223	\$328,375	\$297,330
<i>Change from Previous Period</i>	+6.4%	(2.2%)	+10.4%	-
Total Deposits	\$686,390	\$668,634	\$641,564	\$616,172
<i>Change from Previous Period</i>	+2.7%	+4.2%	+4.1%	-
Equity Capital	\$75,213	\$71,256	\$69,042	\$66,331
<i>Change from Previous Period</i>	+5.6%	+3.2%	+4.1%	-
Pre-Tax Return on Average Assets*	2.23%	2.02%	2.09%	2.09%
<i>Change from Previous Period</i>	+21 BP	(7) BP	+1 BP	-
Net Operating Income to Average Assets*	1.49%	1.35%	1.40%	1.40%
<i>Change from Previous Period</i>	+14 BP	(5) BP	+ BP	-
Return on Assets*	1.49%	1.35%	1.40%	1.40%
<i>Change from Previous Period</i>	+14 BP	(5) BP	+ BP	-
Return on Equity*	15.34%	14.19%	14.70%	14.56%
<i>Change from Previous Period</i>	+115 BP	(51) BP	+14 BP	-
Net Interest Margin*	4.76%	4.68%	4.70%	4.85%
<i>Change from Previous Period</i>	+8 BP	(2) BP	(15) BP	-
Provision for Loan Loss to Average Loans*	-0.05%	0.06%	0.13%	0.12%
<i>Change from Previous Period</i>	(11) BP	(7) BP	+1 BP	-
Noninterest Income Efficiency*	16.07%	16.64%	19.75%	19.75%
<i>Change from Previous Period</i>	(56) BP	(311) BP	() BP	-
Efficiency Ratio*	57.0%	59.7%	59.3%	60.7%
<i>Change from Previous Period</i>	(274) BP	+40 BP	(137) BP	-

INDICATOR
Generally Positive
Generally Negative
Generally Positive
Generally Negative
Generally Positive
Generally Positive
Generally Positive
Generally Positive
Indeterminate
Generally Positive
Generally Negative
Generally Negative

BALANCE SHEET

	12/31/07	12/31/06	12/31/05	12/31/04
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Assets				
Cash & Due From Other Fis	\$37,497	\$38,864	\$36,271	\$32,277
Securities	\$298,783	\$283,187	\$292,790	\$302,286
Fed Funds Sold	\$54,575	\$67,750	\$29,966	\$22,965
Net Loans & Leases	\$341,780	\$321,223	\$328,375	\$297,330
Trading Account Assets	\$0	\$0	\$0	\$0
Bank Premise & Equipment	\$12,044	\$12,676	\$10,874	\$13,000
Other Real Estate Owned	\$263	\$208	\$0	\$60
Goodwill & Other Intangible Assets	\$0	\$0	\$0	\$0
All Other Assets	\$22,135	\$21,215	\$20,650	\$19,548
Total Assets	\$767,077	\$745,123	\$718,926	\$687,466

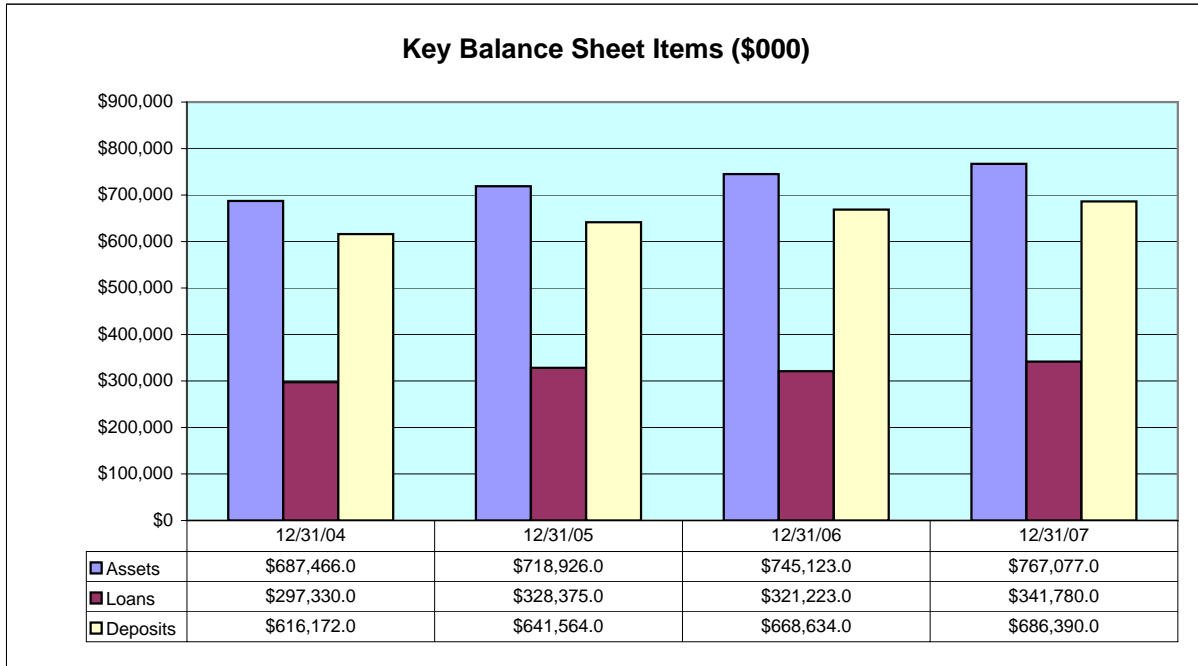
Liabilities				
Total Deposits	\$686,390	\$668,634	\$641,564	\$616,172
Fed Funds Purchased	\$675	\$725	\$4,525	\$2,150
Trading Liabilities	\$0	\$0	\$0	\$0
Other Borrowed Funds	\$207	\$346	\$230	\$237
Subordinated Debt	\$0	\$0	\$0	\$0
All Other Liabilities	\$4,592	\$4,161	\$3,564	\$2,576
Total Liabilities	\$691,864	\$673,866	\$649,883	\$621,135

Equity				
Equity Capital	\$75,213	\$71,256	\$69,042	\$66,331

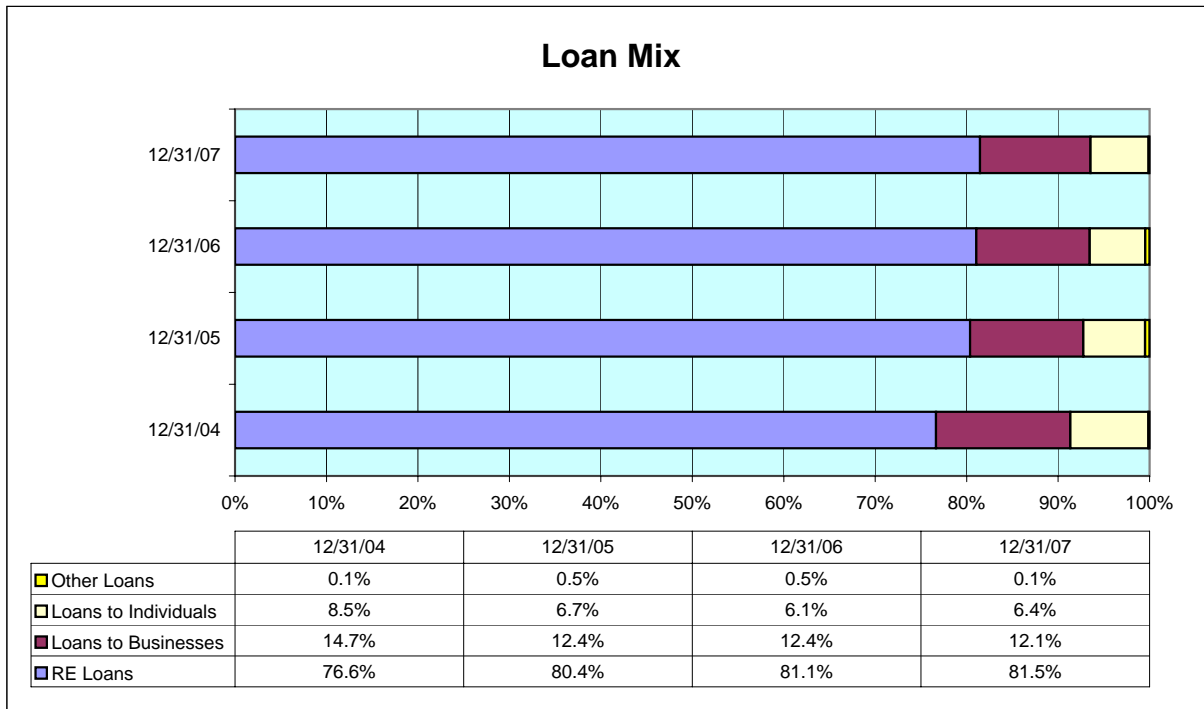
TREND REPORT FOR: FIRST TEXAS BANCORP, INC.					
All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted					
		12/31/07	12/31/06	12/31/05	12/31/04

INCOME STATEMENT (Year to Date)	12/31/07	12/31/06	12/31/05	12/31/04
Total Interest Income	\$43,107	\$40,480	\$35,864	\$33,397
Total Interest Expense	\$10,866	\$9,307	\$5,852	\$3,497
Net Interest Income	\$32,241	\$31,173	\$30,012	\$29,900
Provision for Loan & Lease Loss	(\$164)	\$216	\$408	\$352
Noninterest Income	\$6,175	\$6,222	\$7,386	\$7,360
<i>Memo -Total Income</i>	\$38,416	\$37,395	\$37,398	\$37,260
Salaries & Benefits	\$12,957	\$13,097	\$12,948	\$13,033
Premises & Equipment Expenses	\$2,526	\$2,798	\$2,699	\$2,709
Other Noninterest Expenses	\$6,402	\$6,434	\$6,535	\$6,870
Total Noninterest Expenses	\$21,885	\$22,329	\$22,182	\$22,612
Pre-Tax Net Operating Income	\$16,695	\$14,850	\$14,808	\$14,296
Security Gains (Losses)	\$0	\$0	\$0	\$0
Taxes	\$5,521	\$4,903	\$4,894	\$4,715
Income Before Extraordinary Items	\$11,174	\$9,947	\$9,914	\$9,581
Extraordinary Items	\$0	\$0	\$0	\$0
Net Income	\$11,174	\$9,947	\$9,914	\$9,581
<i>Memo -Net Operating Income</i>	\$11,174	\$9,947	\$9,914	\$9,581

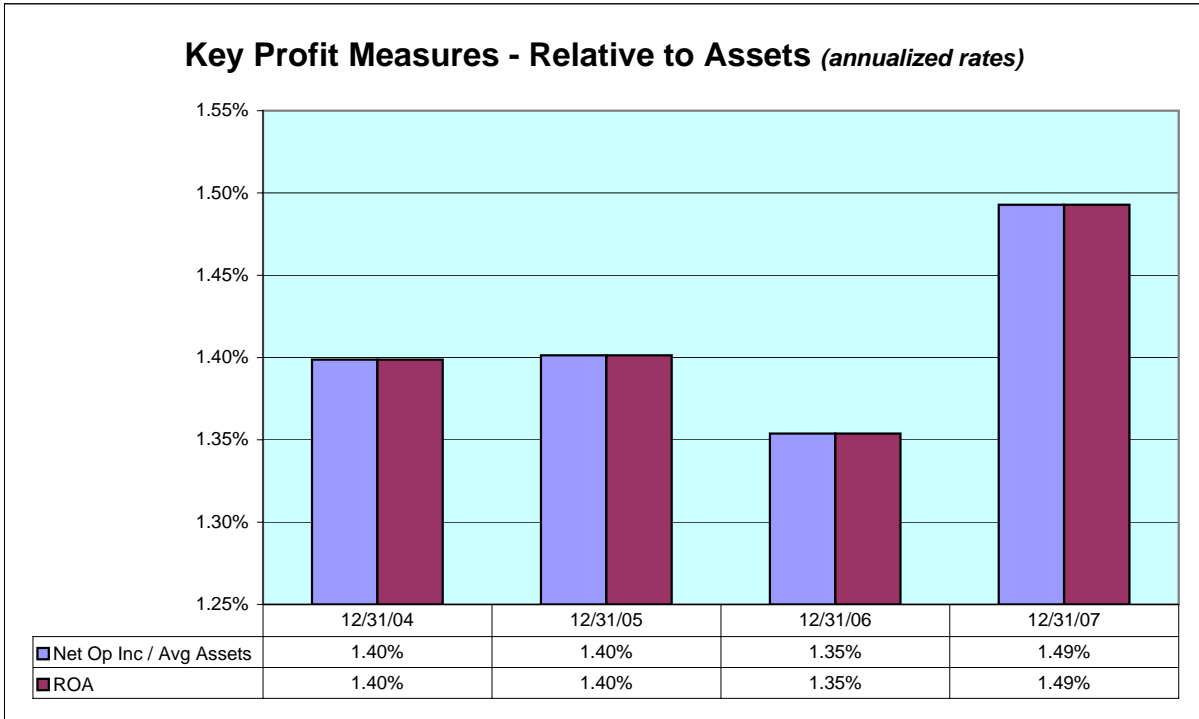
TREND REPORT FOR: FIRST TEXAS BANCORP, INC.					
All \$ in 000s unless otherwise noted. Ratios with a "*" are annualized so that partial year time periods can be compared. Figures are "end of period" unless otherwise noted		12/31/07	12/31/06	12/31/05	12/31/04
NONINTEREST INCOME					
Composition of Noninterest Income					
Fiduciary Income to Total Noninterest Income	0.0%	0.0%	0.0%	0.0%	
Deposit Acct Service Charges to Total Noninterest Income	48.9%	54.2%	51.5%	57.3%	
Trading Account Gains & Fees to Total Noninterest Income	0.0%	0.0%	0.0%	0.0%	
Other Noninterest Income to Total Noninterest Income	51.1%	45.8%	48.5%	42.7%	
FIDUCIARY ACTIVITIES					
NO TRUST POWERS					
Number of Trust Accounts	No Powers	No Powers	No Powers	No Powers	
Average Size of Trust Account (millions)	No Powers	No Powers	No Powers	No Powers	
% of Trust Accounts Managed	No Powers	No Powers	No Powers	No Powers	
Total Fiduciary Assets	No Powers	No Powers	No Powers	No Powers	
% of Fiduciary Assets in Managed Accounts	No Powers	No Powers	No Powers	No Powers	
LOAN MIX					
Real Estate Loans					
Construction & Land Dev't Loans to Gross Loans	30.0%	23.0%	19.8%	17.5%	
<i>As % of Real Estate Loans</i>	81.5%	81.1%	80.4%	76.6%	
Commercial RE Loans to Gross Loans	36.5%	39.2%	39.1%	35.4%	
<i>As % of Real Estate Loans</i>	30.0%	23.0%	19.8%	17.5%	
Multifamily Residential RE Loans to Gross Loans	0.5%	0.7%	1.3%	1.1%	
<i>As % of Real Estate Loans</i>	36.5%	39.2%	39.1%	35.4%	
1-4 Family Residential RE Loans to Gross Loans	13.0%	17.1%	18.7%	20.9%	
<i>As % of Real Estate Loans</i>	0.5%	0.7%	1.3%	1.1%	
Farmland Loans to Gross Loans	1.5%	1.1%	1.5%	1.8%	
<i>As % of Real Estate Loans</i>	13.0%	17.1%	18.7%	20.9%	
Foreign RE to Gross Loans	0.0%	0.0%	0.0%	0.0%	
<i>As % of Real Estate Loans</i>	1.5%	1.1%	1.5%	1.8%	
Total RE Loans to Gross Loans	81.5%	81.1%	80.4%	76.6%	
<i>As % of Real Estate Loans</i>	100.0%	100.0%	100.0%	100.0%	
Business Loans					
Farm Loans to Gross Loans	0.5%	0.5%	0.6%	0.8%	
Commercial Loans to Gross Loans	11.6%	11.9%	11.8%	13.9%	
Total Non-RE Business Loans to Gross Loans	12.1%	12.4%	12.4%	14.7%	
Loans to Individuals					
Credit Card Loans to Gross Loans	0.0%	0.0%	0.0%	0.0%	
Revolving Credit Loans to Gross Loans	0.2%	0.2%	0.2%	0.3%	
Consumer Loans to Gross Loans	6.2%	5.9%	6.5%	8.3%	
Total Loans to Individuals to Gross Loans	6.4%	6.1%	6.7%	8.5%	
Other Loans					
Foreign Gov't Loans to Gross Loans	0.0%	0.0%	0.0%	0.0%	
Loans to Domestic Gov't Agencies to Gross Loans	0.1%	0.4%	0.4%	0.1%	
Leases to Gross Loans	0.0%	0.0%	0.0%	0.0%	
Other Loans to Gross Loans	0.0%	0.0%	0.0%	0.1%	



Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX

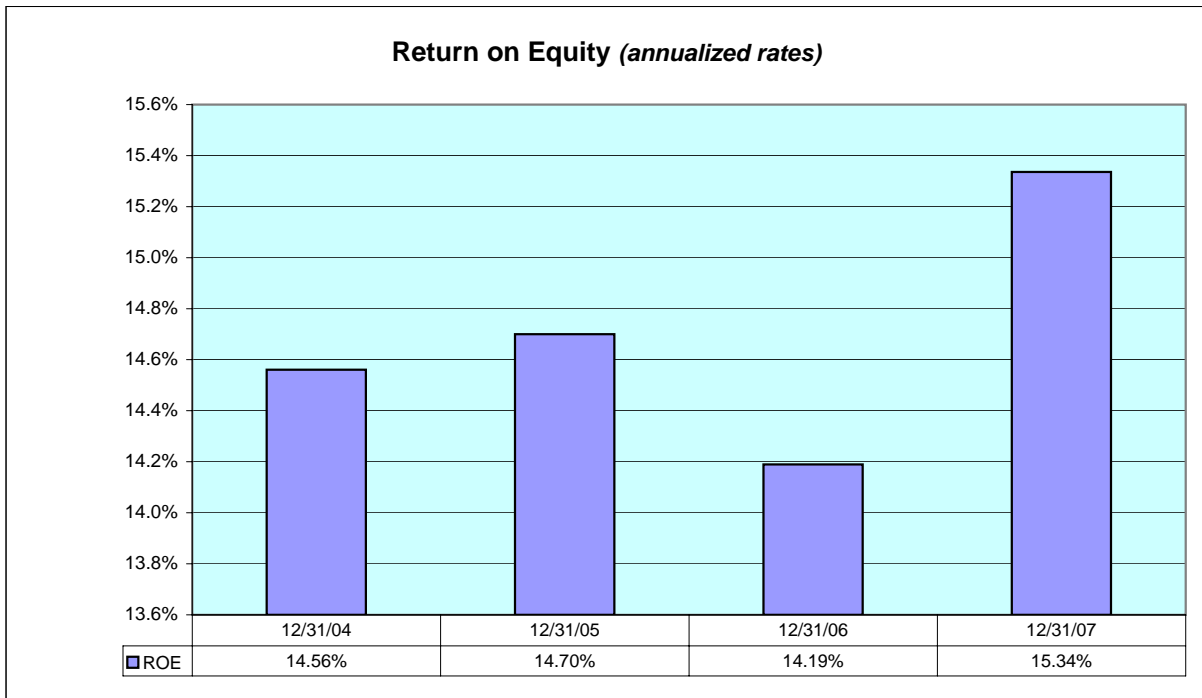


Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX

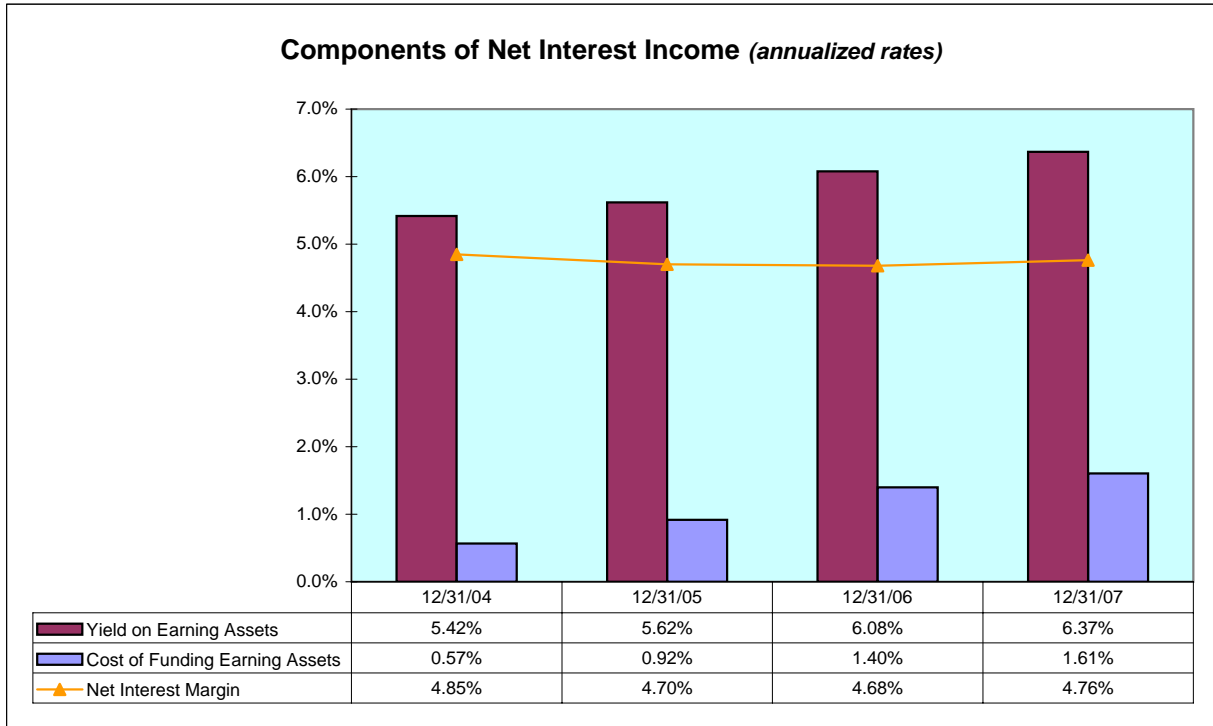


Trend Analysis for F FIRST TEXAS BANCORP, INC.

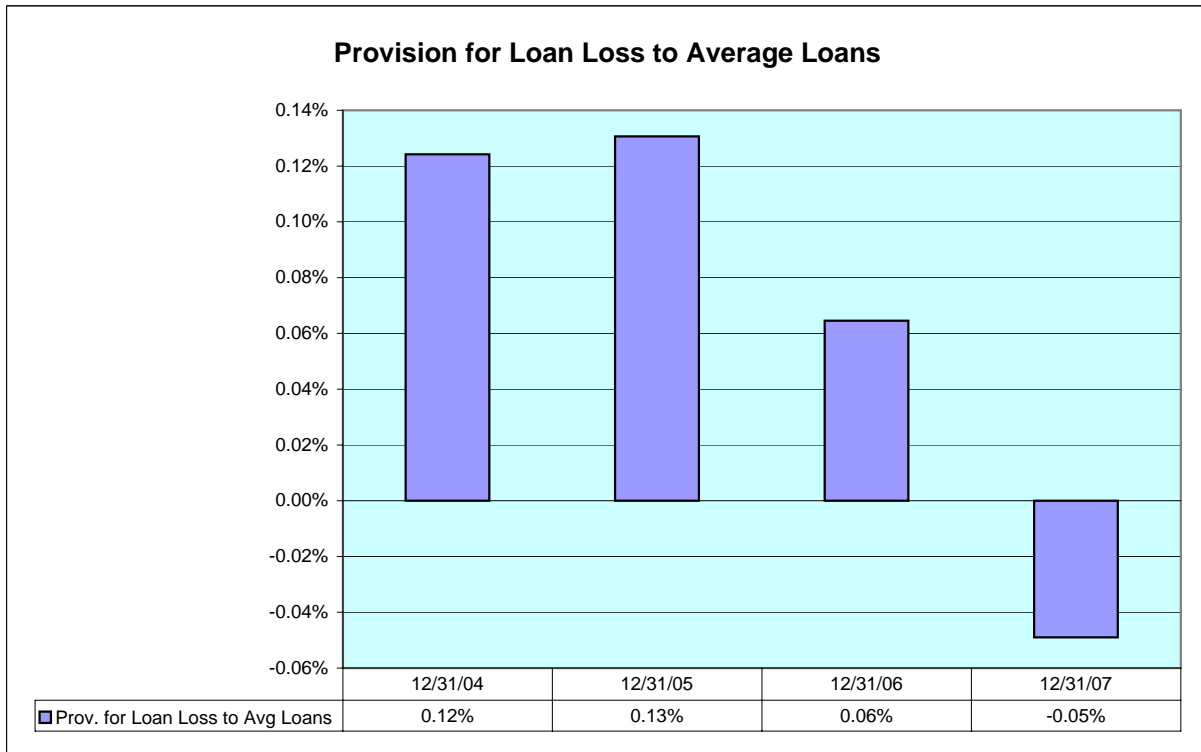
Georgetown, TX



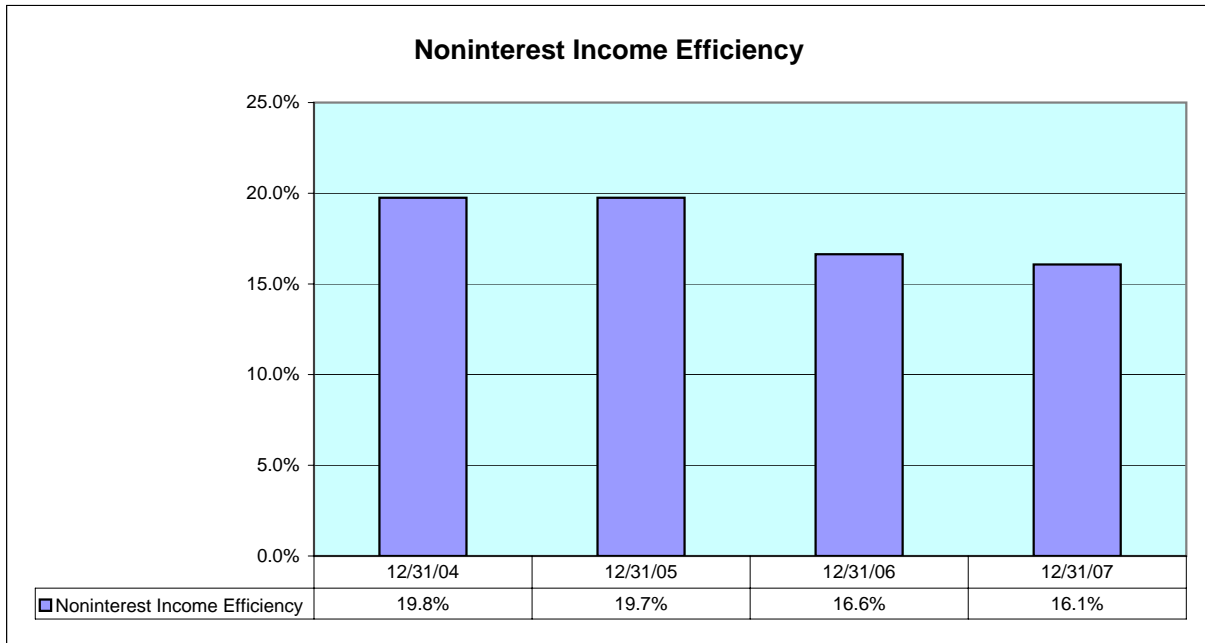
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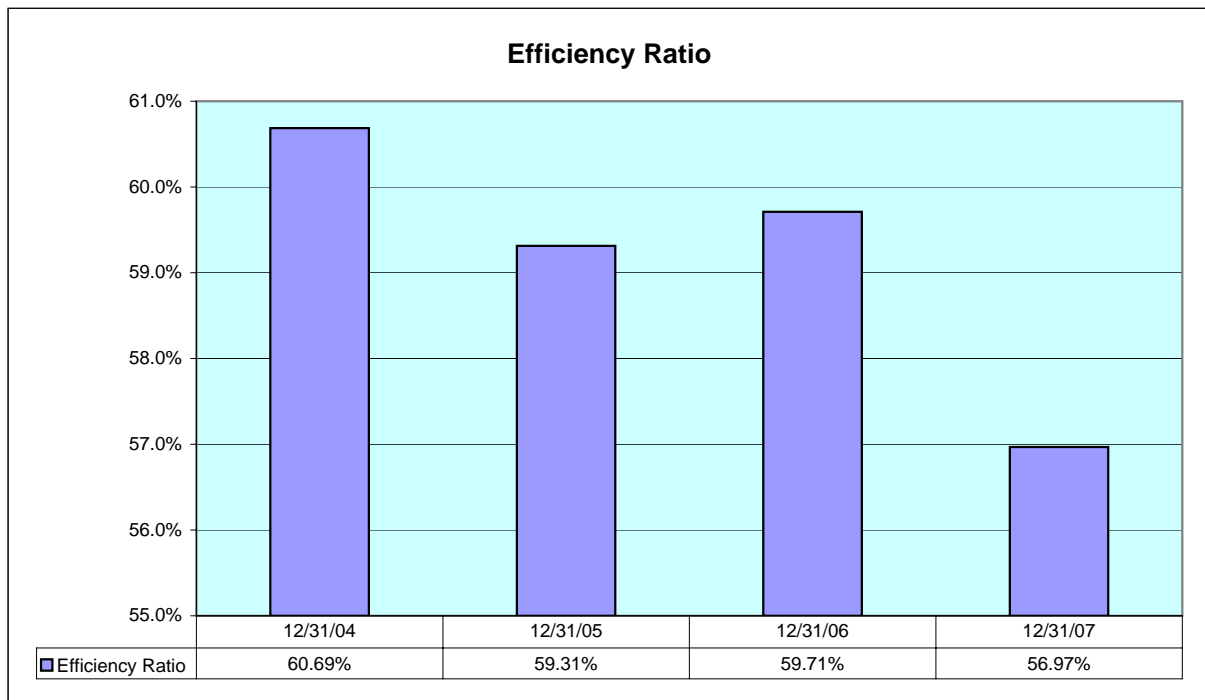
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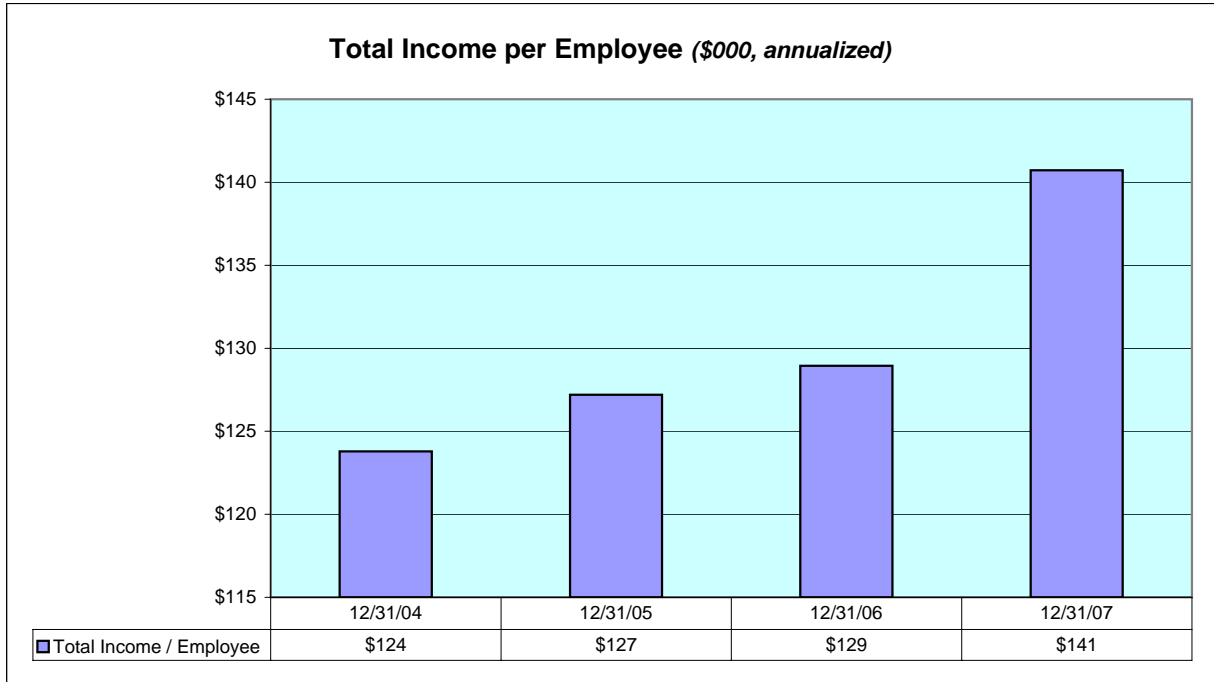
Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX



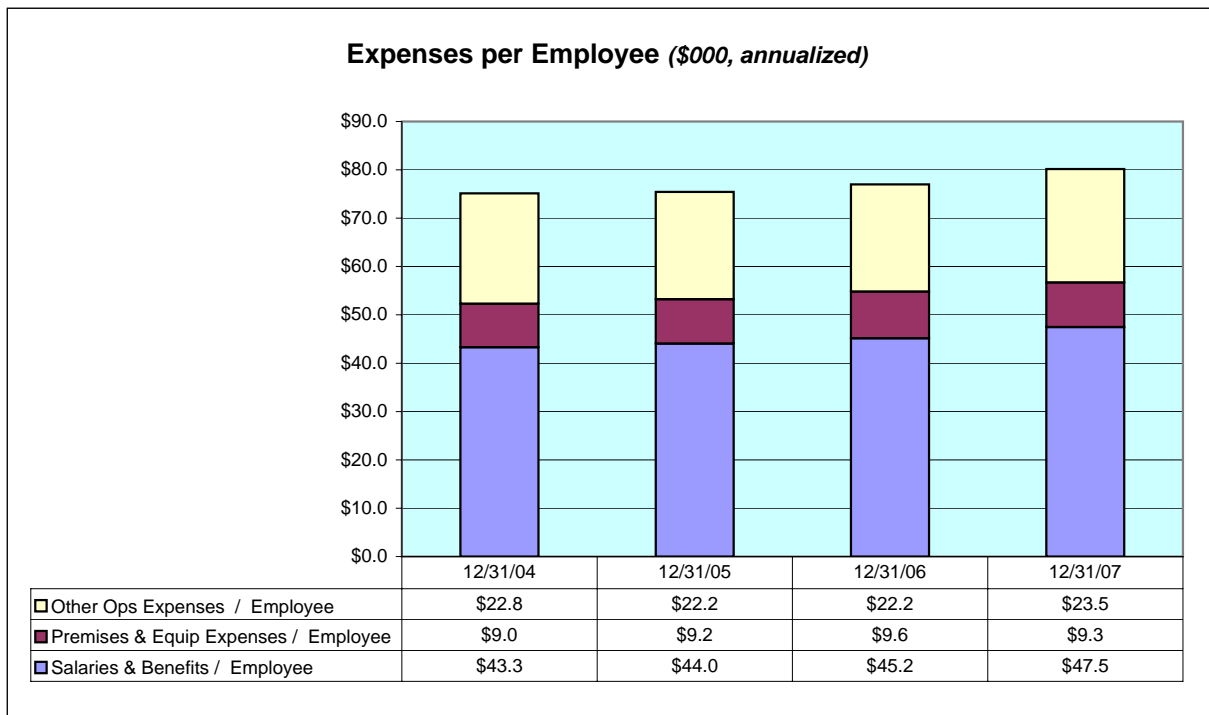
Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX



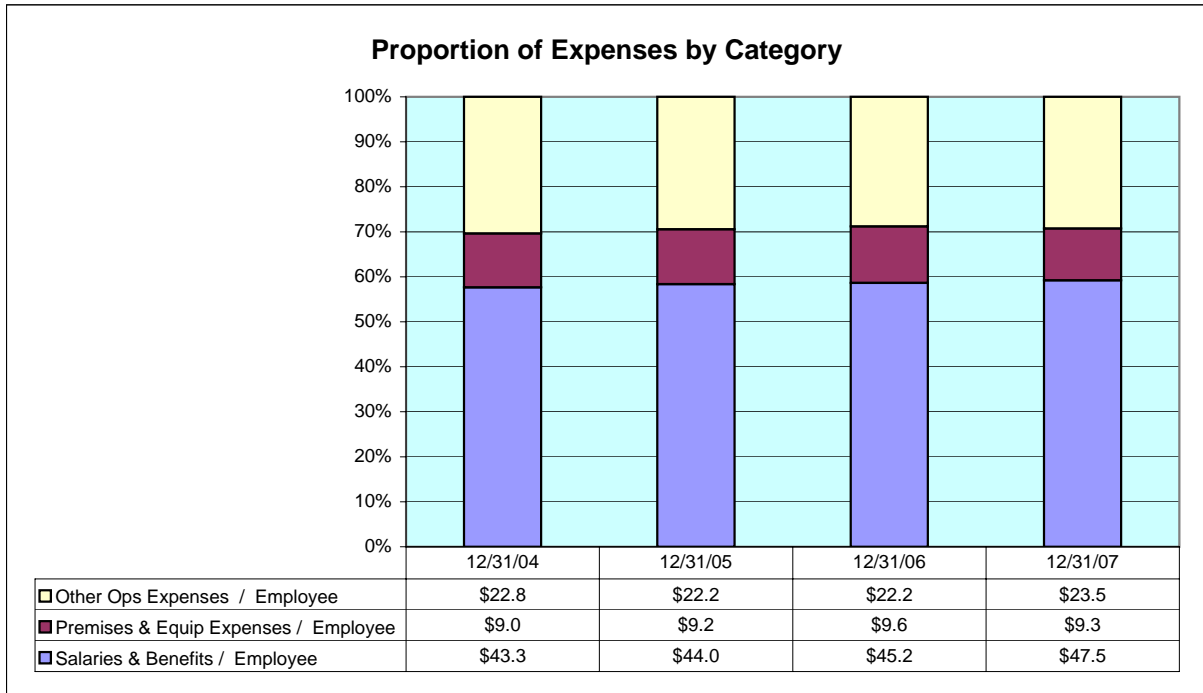
Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX



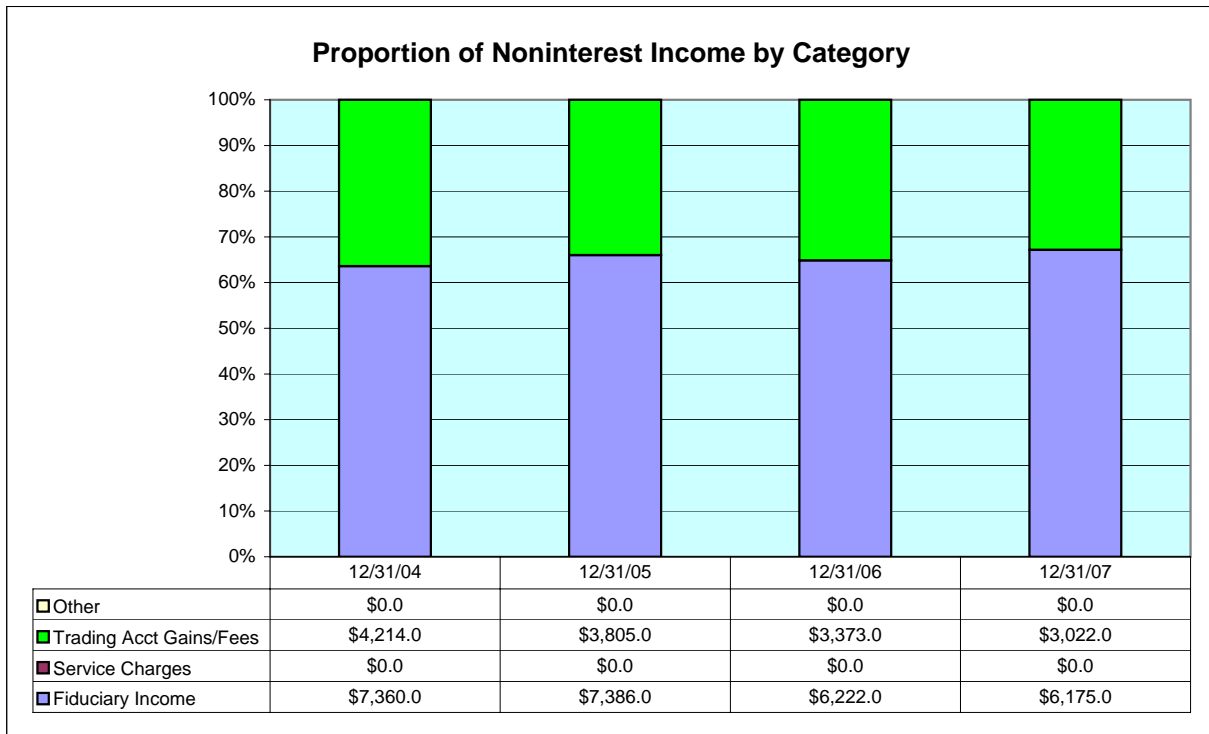
Trend Analysis for FIRST TEXAS BANCORP, INC., Georgetown, TX



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