

Sample Bank
City - State

LOAN PERFORMANCE ANALYSIS

Asset Peer Group	Current QTR 1B-5B	QTR-1 1B-5B	QTR-2 1B-5B	QTR-3 1B-5B
1-4 Family 1st Mortgage Loans:				
Net charge-offs (Recoveries)/Average loans	0.20%	0.28%	0.31%	0.36%
Percentile ranking	72%	66%	67%	70%
Peer Median Ratio	0.78%	0.67%	0.93%	0.93%
Nonperforming loans/Total loans	1.57%	1.64%	1.71%	1.73%
Percentile ranking	79%	79%	79%	83%
Peer Median Ratio	3.94%	4.14%	4.23%	4.58%
30-89 day delinquencies/Total loans	0.78%	0.85%	0.82%	0.85%
Percentile ranking	69%	76%	72%	75%
Peer Median Ratio	1.33%	1.77%	1.86%	1.77%
1-4 Family 1st mortgage loans/Domestic loans	39.34%	38.95%	37.69%	37.46%
Home Equity Lines of Credit Loans:				
Net charge-offs (Recoveries)/Average loans	0.98%	1.14%	0.95%	0.81%
Percentile ranking	59%	50%	64%	68%
Peer Median Ratio	1.10%	1.13%	1.12%	1.26%
Nonperforming loans/Total loans	1.13%	0.95%	1.03%	1.23%
Percentile ranking	38%	50%	46%	38%
Peer Median Ratio	0.78%	0.91%	1.01%	0.89%
30-89 day delinquencies/Total loans	0.48%	0.51%	0.40%	0.43%
Percentile ranking	67%	66%	72%	70%
Peer Median Ratio	0.60%	0.66%	0.78%	0.72%
Home equity lines of credit/Domestic loans	7.59%	7.72%	7.85%	7.97%

Asset Peer Group	Current QTR 1B-5B	QTR-1 1B-5B	QTR-2 1B-5B	QTR-3 1B-5B
1-4 Family 2nd Mortgage Loans:				
Net charge-offs (Recoveries)/Average loans	4.20%	0.73%	1.19%	1.83%
Percentile ranking	44%	63%	72%	65%
Peer Median Ratio	2.63%	1.98%	3.60%	3.13%
Nonperforming loans/Total loans	14.98%	14.70%	8.76%	5.40%
Percentile ranking	28%	29%	33%	40%
Peer Median Ratio	1.44%	1.72%	2.07%	2.34%
30-89 day delinquencies/Total loans	1.35%	2.42%	2.33%	7.06%
Percentile ranking	62%	21%	41%	3%
Peer Median Ratio	1.61%	2.03%	1.75%	1.82%
1-4 family 2nd mortgage loans/Domestic loans	0.12%	0.13%	0.19%	0.15%
Multifamily Mortgage Loans:				
Net charge-offs (Recoveries)/Average loans	0.62%	0.94%	2.16%	2.39%
Percentile ranking	41%	32%	28%	25%
Peer Median Ratio	0.41%	0.37%	0.75%	0.67%
Nonperforming loans/Total loans	1.61%	1.39%	3.50%	7.85%
Percentile ranking	59%	63%	44%	23%
Peer Median Ratio	1.84%	2.14%	2.45%	2.18%
30-89 day delinquencies/Total loans	1.22%	1.55%	1.28%	1.25%
Percentile ranking	28%	26%	31%	25%
Peer Median Ratio	0.22%	0.77%	0.53%	0.36%
Multifamily mortgage loans/Domestic loans	5.35%	5.32%	5.35%	5.39%
Nonfarm Nonresidential Real Estate Loans:				
Net charge-offs (Recoveries)/Average loans	0.55%	0.62%	1.42%	1.32%
Percentile ranking	56%	42%	31%	40%
Peer Median Ratio	0.57%	0.54%	0.98%	1.00%
Nonperforming loans/Total loans	4.78%	5.08%	5.66%	6.79%
Percentile ranking	36%	32%	54%	65%
Peer Median Ratio	0.48%	0.61%	0.58%	0.62%

Asset Peer Group	Current QTR 1B-5B	QTR-1 1B-5B	QTR-2 1B-5B	QTR-3 1B-5B
30-89 day delinquencies/Total loans	0.69%	1.11%	0.54%	0.43%
Percentile ranking	87%	79%	62%	83%
Peer Median Ratio	0.48%	0.48%	0.59%	0.69%
Nonfarm nonresidential real estate loans/Domestic loans	13.09%	13.62%	13.98%	14.60%
Domestic Commercial & Industrial Loans:				
Net charge-offs (Recoveries)/Average loans	0.16%	0.10%	0.77%	1.11%
Percentile ranking	79%	79%	74%	63%
Peer Median Ratio	0.80%	0.87%	1.15%	1.40%
Nonperforming loans/Total loans	1.01%	1.15%	1.31%	1.90%
Percentile ranking	74%	74%	69%	63%
Peer Median Ratio	1.44%	1.72%	2.07%	2.34%
30-89 day delinquencies/Total loans	0.12%	0.18%	0.50%	0.12%
Percentile ranking	87%	79%	62%	83%
Peer Median Ratio	0.48%	0.48%	0.59%	0.69%
Domestic commercial & industrial loans/Domestic loans	26.65%	25.96%	26.34%	25.27%
Domestic Agricultural Business Loans:				
Net charge-offs (Recoveries)/Average loans	-0.05%	-0.02%	0.16%	0.22%
Percentile ranking	90%	89%	44%	43%
Peer Median Ratio	0.00%	0.00%	0.00%	0.00%
Nonperforming loans/Total loans	2.36%	2.41%	0.00%	0.01%
Percentile ranking	31%	32%	92%	60%
Peer Median Ratio	0.26%	0.60%	0.25%	0.89%
30-89 day delinquencies/Total loans	0.80%	0.06%	0.96%	0.30%
Percentile ranking	21%	55%	18%	40%
Peer Median Ratio	0.00%	0.08%	0.05%	0.00%
Domestic agricultural business loans/Domestic loans	0.50%	0.45%	0.47%	0.49%

Asset Peer Group	Current QTR 1B-5B	QTR-1 1B-5B	QTR-2 1B-5B	QTR-3 1B-5B
Agricultural Real Estate Loans:				
Net charge-offs (Recoveries)/Average loans	0.00%	0.00%	0.00%	0.00%
Percentile ranking	87%	87%	90%	90%
Peer Median Ratio	0.00%	0.00%	0.00%	0.00%
Nonperforming loans/Total loans	11.44%	11.68%	10.21%	12.44%
Percentile ranking	15%	16%	15%	8%
Peer Median Ratio	2.03%	2.52%	1.82%	2.73%
30-89 day delinquencies/Total loans	0.64%	0.36%	2.20%	0.19%
Percentile ranking	28%	42%	8%	38%
Peer Median Ratio	0.04%	0.00%	0.00%	0.04%
Agricultural real estate loans/Domestic loans	0.12%	0.12%	0.12%	0.10%
Construction Loans:				
Net charge-offs (Recoveries)/Average loans	1.21%	0.03%	1.05%	0.84%
Percentile ranking	56%	71%	67%	70%
Peer Median Ratio	1.40%	1.59%	2.97%	3.29%
Nonperforming loans/Total loans	13.02%	17.25%	18.38%	19.94%
Percentile ranking	51%	37%	33%	30%
Peer Median Ratio	13.02%	14.34%	14.04%	15.65%
30-89 day delinquencies/Total loans	0.95%	0.25%	1.60%	3.69%
Percentile ranking	49%	68%	38%	20%
Peer Median Ratio	0.95%	1.60%	1.11%	1.46%
Construction loans/Domestic loans	2.31%	2.56%	3.11%	3.83%
Credit cards:				
Net charge-offs (Recoveries)/Average loans	0.00%	0.00%	0.00%	0.00%
Percentile ranking	90%	89%	82%	80%
Peer Median Ratio	2.70%	1.75%	0.00%	2.04%
Nonperforming loans/Total loans	0.00%	100.00%	99.96%	100.00%
Percentile ranking	87%	3%	3%	3%
Peer Median Ratio	0.45%	0.79%	0.84%	1.33%

Asset Peer Group	Current QTR 1B-5B	QTR-1 1B-5B	QTR-2 1B-5B	QTR-3 1B-5B
30-89 day delinquencies/Total loans	0.00%	0.00%	0.00%	0.00%
Percentile ranking	92%	87%	85%	85%
Peer Median Ratio	1.03%	0.40%	0.85%	1.37%
Credit card loans/Domestic loans	0.00%	0.01%	0.01%	0.01%
Other consumer loans:				
Net charge-offs (Recoveries)/Average loans	2.84%	3.93%	4.18%	4.43%
Percentile ranking	18%	13%	18%	23%
Peer Median Ratio	0.96%	0.97%	1.31%	1.36%
Nonperforming loans/Total loans	1.52%	0.73%	0.86%	1.42%
Percentile ranking	28%	53%	49%	35%
Peer Median Ratio	0.66%	0.75%	0.85%	0.61%
30-89 day delinquencies/Total loans	1.12%	1.27%	1.10%	0.99%
Percentile ranking	54%	61%	69%	75%
Peer Median Ratio	1.17%	1.44%	1.50%	1.60%
Other consumer loans/Domestic loans	0.34%	0.36%	0.38%	0.40%
Total Loans:				
Net charge-offs (Recoveries)/Average loans	0.39%	0.44%	0.77%	0.86%
Percentile ranking	85%	87%	74%	78%
Peer Median Ratio	1.29%	1.33%	1.98%	2.19%
Nonperforming loans/Total loans	2.01%	2.25%	2.67%	3.47%
Percentile ranking	64%	63%	64%	53%
Peer Median Ratio	2.57%	2.84%	3.06%	3.53%
30-89 day delinquencies/Total loans	0.55%	0.75%	0.67%	0.70%
Percentile ranking	85%	79%	82%	88%
Peer Median Ratio	1.01%	1.22%	1.18%	1.33%