

Information

Introduction

This uniform bank performance report covers the operations of a bank and that of a comparable group of peer banks. It is provided as a bank management tool by the Federal Financial Institutions Examination Council. Detailed information concerning the content of this report is provided in the Users Guide for the Uniform Bank Performance Report found online at www.ffiec.gov. This report has been produced for the use of the federal regulators of financial institutions in carrying out their supervisory responsibilities. All information contained herein was obtained from sources deemed reliable however no guarantee is given as to the accuracy of the data. The information contained in this report are not to be construed as a rating or other evaluation of a financial institution by a federal banking regulator. The quarterly report of condition and income is the principal source of information for this report. Please refer to that document for additional financial information and an explanation of the accounting standards that underlie data shown herein. For questions regarding content of reports contact:

1-888-237-3111 or email: cdr.help@ffiec.gov

Financial Institution Address:

FIRST NATIONAL BANK OF DIETERICH, THE
 101 SOUTH MAIN STREET
 DIETERICH IL
 62424-

The Current Federal Regulator is:

Office of Comptroller of the Currency

The bank was established on: 1/1/1909

The current peer group for this bank is: 3

[Insured commercial banks having assets between \\$300 million and \\$1 billion](#)

Footnotes:

Financial data in the Uniform Bank Performance Report may have been adjusted as a result of information shown in footnotes below. Please refer to the Uniform Bank Performance Report Users Guide online for details.

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[State Average](#)

Bank Holding Company Information:

FRB District / ID_RSSD 8 / 1842355
 PRIME BANC CORP.
 DIETERICH, IL

	<u>12/31/2010</u>			<u>12/31/2009</u>			<u>12/31/2008</u>			<u>12/31/2007</u>			<u>12/31/2006</u>		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Earnings and Profitability															
Percent of Average Assets:															
Interest Income (TE)	4.69	4.78	42	4.98	5.38	21	5.78	6.09	25	6.17	6.74	17	5.98	6.43	24
- Interest Expense	1.66	1.22	85	2.19	1.62	89	2.82	2.27	88	3.05	2.87	62	2.78	2.49	70
Net Interest Income (TE)	3.03	3.56	18	2.80	3.76	4	2.96	3.82	3	3.12	3.88	8	3.20	3.94	9
+ Noninterest Income	0.65	0.72	48	0.66	0.72	47	0.44	0.76	16	0.52	0.79	23	0.49	0.79	18
- Noninterest Expense	2.12	2.93	12	2.23	3.08	8	2.46	3.02	19	2.19	2.99	9	2.02	2.98	5
- Provision: Loan & Lease	0.13	0.77	8	0.22	0.54	29	0.07	0.30	15	0.02	0.15	18	0.07	0.13	32
Losses															
Pretax Operating Income (TE)	1.42	0.63	72	1.01	0.89	47	0.88	1.27	27	1.43	1.53	43	1.60	1.62	48
+ Realized Gains/Losses Sec	0.07	0.06	67	0.16	0.03	87	0.07	0.00	90	0.02	0.00	95	0.03	0.00	97
Pretax Net Operating Income (TE)	1.49	0.69	73	1.16	0.91	55	0.94	1.22	31	1.45	1.52	45	1.63	1.61	51

Net Operating Income	0.95	0.48	67	0.75	0.70	47	0.60	0.93	27	0.93	1.14	34	1.03	1.19	40
Adjusted Net Operating Income	0.98	0.59	62	0.86	0.83	47	0.65	1.03	24	0.91	1.16	30	1.08	1.22	39
Net Inc Attrib to Min Ints	0.00	0.00	98	0.00	0.00	99	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Net Income Adjusted Sub S	0.95	0.42	71	0.75	0.59	53	0.60	0.80	30	0.93	1.00	42	1.03	1.06	48
Net Income	0.95	0.48	67	0.75	0.70	47	0.60	0.93	27	0.93	1.14	34	1.03	1.19	40
Margin Analysis:															
Avg Earning Assets to Avg Assets	93.77	93.07	58	93.24	92.70	54	93.95	93.16	61	95.69	93.44	85	96.19	93.52	90
Avg Int-Bearing Funds to Avg Assets	82.55	81.05	55	83.23	77.15	85	81.05	76.93	76	80.31	76.91	71	81.56	76.71	79
Int Inc (TE) to Avg Earn Assets	5.00	5.15	38	5.35	5.81	19	6.15	6.54	21	6.45	7.22	10	6.22	6.89	15
Int Expense to Avg Earn Assets	1.77	1.31	84	2.35	1.75	89	3.00	2.43	87	3.18	3.07	55	2.89	2.67	64
Net Int Inc-TE to Avg Earn Assets	3.23	3.84	16	3.00	4.06	3	3.15	4.10	3	3.27	4.16	7	3.33	4.23	7
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.19	0.99	17	0.19	0.59	27	0.02	0.32	9	0.06	0.19	32	0.03	0.15	27
Earnings Coverage of Net Losses (X)	12.76	5.53	84	9.95	8.79	70	79.63	16.33	93	31.75	27.36	70	67.39	34.26	82
LN&SL Allowance to LN&LS Not HFS	0.94	1.95	4	1.00	1.44	17	0.91	1.27	15	0.95	1.21	22	1.00	1.25	23
LN&LS Allowance to Net Losses (X)	5.19	3.74	76	5.57	5.26	68	64.84	8.82	96	16.41	13.77	70	32.03	17.81	81
LN&LS Allowance to Total LN&LS	0.94	1.92	4	1.00	1.44	17	0.91	1.27	15	0.95	1.21	22	1.00	1.25	24
Total LN&LS-90+ Days Past Due	0.14	0.11	68	0.28	0.18	73	0.17	0.19	60	0.45	0.19	80	0.17	0.15	66
-Nonaccrual	0.15	3.04	6	0.22	1.62	15	0.15	1.15	17	0.03	0.66	11	0.37	0.48	52
-Total	0.29	3.22	7	0.50	1.91	18	0.33	1.43	17	0.48	0.94	36	0.54	0.71	48
Liquidity															
Net Non Core Fund Dependence	10.82	21.26	22	12.09	18.81	27	11.29	21.54	21	16.05	18.40	42	17.77	16.96	51
Net Loans & Leases to Assets	53.39	65.78	15	54.08	65.27	18	58.05	67.72	21	62.04	67.12	32	65.85	66.55	45
Capitalization															
Tier One Leverage Capital	8.61	9.07	39	8.77	9.26	43	8.37	9.28	34	9.71	9.47	61	9.61	9.56	58
Cash Dividends to Net Income	52.95	26.27	76	37.24	43.78	43	53.30	55.09	48	22.92	53.77	17	12.96	51.43	13
Retained Earnings to Avg Total Equity	4.86	1.22	62	5.88	2.26	76	3.15	3.04	47	7.53	4.46	76	9.90	5.13	86
Rest+Nonac+RE Acq to Eqcap+ALLL	2.31	35.57	6	2.36	17.21	12	2.52	11.09	20	2.08	6.34	29	2.46	4.70	41
Growth Rates															
Total Assets	13.58	1.83	89	20.39	5.36	94	24.46	6.86	94	7.76	6.30	64	3.89	6.52	38
Tier One Capital	12.49	4.24	84	31.41	5.08	96	3.22	5.07	39	7.69	5.75	66	10.11	6.78	75
Net Loans & Leases	12.13	-1.94	91	12.15	1.96	86	16.45	7.83	82	1.52	7.60	24	2.04	7.75	24
Short Term Investments	41.54	57.78	59	-14.78	99.40	26	65.56	-0.91	81	97.40	14.83	85	26.83	51.71	52
Short Term Non Core Funding	-16.29	-11.91	44	25.96	3.55	78	2.77	12.64	40	36.95	17.18	76	-7.85	28.92	15
Average Total Assets		296,955			260,483			205,670			177,549			168,865	
Total Equity Capital		27,415			25,295			18,906			17,888			16,224	
Net Income		2,833			1,947			1,229			1,649			1,744	
Number of banks in Peer Group		1,166			845			831			837			828	

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL
Income Statement \$--Page 2

Income Statement \$
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	<u>12/31/2010</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>12/31/2006</u>	<u>Percent Change</u> <u>1 Year</u>
Interest and Fees on Loans	9,492	8,822	8,406	8,144	7,765	7.59
Income From Lease Financing	6	4	1	0	0	50.00
Tax-Exempt	120	45	26	29	33	166.67
Estimated Tax Benefit	61	23	13	14	17	
Income on Loans & Leases (TE)	9,559	8,849	8,420	8,158	7,782	8.03
US Treas & Agency (Excl MBS)	824	805	876	767	703	2.36
Mortgage Backed Securities	1,440	1,718	1,087	543	356	-16.18
Estimated Tax Benefit	593	437	416	401	369	
All Other Securities	1,404	1,025	809	779	718	36.98
Tax-Exempt Securities	1,152	850	808	779	717	35.53
Income						
Investment Interest Income (TE)	4,261	3,985	3,188	2,490	2,146	6.91
Interest on Due From Banks	90	135	138	130	104	-33.33
Int on Fed Funds Sold & Resales	11	12	141	165	49	-8.33

Trading Account Income	0	0	0	0	0	N/A
Other Interest Income	3	1	0	12	18	200.00
Total Interest Income (TE)	13,925	12,983	11,887	10,956	10,099	7.26
Int on Deposits in Foreign Off	N/A	N/A	N/A	N/A	N/A	N/A
Interest on Time Dep Over \$100M	750	933	1,051	992	974	-19.61
Interest on All Other Deposits	4,093	4,574	4,438	4,067	3,303	-10.52
Int on Fed Funds Purch & Repos	21	50	68	73	96	-58.00
Int Trad Liab & Oth Borrowings	77	145	239	276	321	-46.90
Int on Sub Notes & Debentures	0	0	0	0	0	N/A
Total Interest Expense	4,941	5,702	5,796	5,408	4,694	-13.35
Net Interest Income (TE)	8,984	7,281	6,091	5,548	5,405	23.39
Non-interest Income	1,924	1,727	910	919	824	11.41
Adjusted Operating Income (TE)	10,908	9,008	7,001	6,467	6,229	21.09
Non-Interest Expense	6,298	5,810	5,059	3,892	3,417	8.40
Provision: Loan & Lease Losses	386	575	135	30	110	-32.87
Pretax Operating Income (TE)	4,224	2,623	1,807	2,545	2,702	61.04
Realized G/L Hld-to-Maturity Sec	0	0	0	0	0	N/A
Realized G/L Avail-for Sale Sec	196	405	134	38	45	-51.60
Pretax Net Operating Inc (TE)	4,420	3,028	1,941	2,583	2,747	45.98
Applicable Income Taxes	932	620	283	518	617	
Current Tax Equiv Adjustment	655	461	429	416	386	
Other Tax Equiv Adjustments	0	0	0	0	0	
Applicable Income Taxes (TE)	1,587	1,081	712	934	1,003	
Net Operating Income	2,833	1,947	1,229	1,649	1,744	45.51
Net Extraordinary Items	0	0	0	0	0	
Net Inc Noncontrolling Minority Interests	0	0	N/A	N/A	N/A	
Net Income	2,833	1,947	1,229	1,649	1,744	45.51
Cash Dividends Declared	1,500	725	655	378	226	106.90
Retained Earnings	1,333	1,222	574	1,271	1,518	9.08
Memo: Net International Income	N/A	N/A	N/A	N/A	N/A	N/A

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL
Noninterest Income, Expenses and Yields--Page 3

Non Int Inc, Exp, Yields
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	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Average Assets	1.07	1.47	16	1.08	1.60	5	1.28	1.65	13	1.19	1.66	8	1.13	1.65	6
Personnel Expense	0.39	0.38	55	0.39	0.40	50	0.42	0.42	52	0.31	0.41	25	0.29	0.42	18
Occupancy Expense	0.66	1.06	8	0.76	1.07	14	0.76	0.93	31	0.69	0.89	23	0.61	0.90	12
Other Oper Exp (Incl Intangibles)	2.12	2.93	12	2.23	3.08	8	2.46	3.02	19	2.19	2.99	9	2.02	2.98	5
Total Overhead Expense	1.47	2.16	13	1.57	2.34	7	2.02	2.23	35	1.67	2.18	14	1.54	2.17	9
Overhead Less Nonint Inc															
Other Income & Expense Ratios:															
Efficiency Ratio	57.74	68.26	25	64.50	68.43	41	72.25	65.47	74	60.18	63.81	34	54.85	62.79	19
Avg Personnel Exp Per Empl(\$000)	45.51	63.40	5	44.05	52.39	13	43.82	51.35	14	42.36	49.41	15	38.90	47.79	9
Assets Per Employee (\$Million)	4.54	4.54	59	4.37	3.47	83	3.87	3.31	75	3.73	3.17	77	3.54	3.08	74
Yield on or Cost of:															
Total Loan & Leases (TE)	5.98	5.97	51	6.21	6.58	25	6.96	7.25	31	7.23	8.06	9	6.86	7.74	8
Loans in Domestic Offices	5.94	5.95	49	6.19	6.56	25	6.95	7.23	32	7.21	8.04	10	6.84	7.72	8
Real Estate	5.98	5.87	58	6.15	6.46	30	6.93	7.11	39	6.88	7.77	11	6.52	7.42	10
Secured by 1-4 Fam Resi Prop	5.66	5.93	39	5.91	6.76	13	6.64	7.26	23	N/A	0.00	N/A	N/A	0.00	N/A
All Other Loans Sec Real Estate	6.11	5.86	66	6.25	6.29	49	7.08	7.04	56	N/A	0.00	N/A	N/A	0.00	N/A
Commercial & Industrial Individual	5.84	6.06	45	6.15	6.59	36	6.83	7.19	36	7.73	8.43	23	7.32	8.20	18
Credit Card	7.00	7.63	36	7.23	8.58	15	8.00	8.98	21	8.30	9.26	24	8.11	8.86	29
Agricultural	N/A	9.01	N/A	N/A	9.52	N/A	N/A	10.40	N/A	N/A	12.28	N/A	N/A	11.43	N/A
Loans in Foreign Offices	N/A	6.20	N/A	5.75	6.31	24	6.64	7.10	29	8.20	8.43	38	7.61	8.12	28
Total Investment Securities (TE)	N/A	6.10	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (Book)	4.14	3.68	67	4.56	4.46	53	5.18	5.01	63	4.97	5.02	48	4.79	4.61	64
US Treas & Agency (Excl MBS)	3.57	3.34	60	4.06	4.03	48	4.50	4.56	44	4.17	4.57	14	3.97	4.16	32
Mortgage Backed Securities	3.47	2.58	77	3.68	3.71	46	4.45	4.65	36	4.32	4.67	22	4.13	4.10	53
All Other Securities	3.31	3.76	32	4.35	4.44	42	5.32	4.85	82	4.88	4.81	56	4.35	4.49	41
	3.95	3.86	52	3.95	3.99	48	3.76	4.17	25	3.68	4.19	19	3.66	4.14	22

Interest-Bearing Bank Balances	1.13	0.40	88	3.14	1.04	87	4.49	2.43	85	5.38	4.25	75	4.62	4.12	51
Federal Funds Sold & Resales	0.16	0.21	34	0.15	0.19	35	2.02	2.23	29	4.34	5.07	4	4.21	4.96	5
Total Interest Bearing Deposits	2.03	1.40	91	2.63	2.01	89	3.43	2.89	86	3.74	3.65	56	3.33	3.12	65
Transaction accounts	2.47	0.54	98	3.03	0.65	99	3.84	1.00	99	2.41	1.42	84	0.85	1.26	36
Other Savings Deposits	1.22	0.70	89	1.59	0.94	89	2.10	1.51	85	2.87	2.27	73	2.29	2.00	64
Time Deps Over \$100M	2.16	2.00	64	2.91	2.81	55	3.99	3.95	50	4.19	4.78	10	4.45	4.24	69
All Other Time Deposits	2.15	2.09	55	3.01	2.85	63	4.03	3.93	59	4.45	4.66	27	4.09	3.97	63
Foreign Office Deposits	N/A	0.51	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	1.19	0.77	76	2.33	0.77	89	6.00	2.16	94	3.55	4.45	20	3.88	4.83	25
Other Borrowed Money	1.71	3.09	17	2.88	3.20	30	4.28	3.89	60	5.11	4.90	61	4.62	4.80	40
Subord Notes & Debentures	N/A	5.22	N/A	N/A	7.44	N/A	N/A	4.52	N/A	N/A	6.64	N/A	N/A	8.10	N/A
All Interest-Bearing Funds	2.02	1.51	85	2.63	2.09	86	3.48	2.94	87	3.79	3.73	53	3.41	3.24	61
Non-interest Income & Expenses															
Fiduciary Activities		0			0			0			0			0	
Deposit Service Charges		557			517			525			558			497	
Trading, Vent Cap, Securitz Inc		0			0			0			0			0	
Inv Banking, Advisory Inc		0			0			0			0			0	
Insurance Comm & Fees		0			0			0			0			33	
Net Servicing Fees		0			0			0			0			0	
Loan & Lse Net Gains/Loss		640			612			0			0			0	
Other Net Gains/Losses		23			0			-79			0			0	
Other Non-interest Income		704			598			464			361			294	
Non-interest Income		1,924			1,727			910			919			824	
Personnel Expense		3,186			2,819			2,629			2,118			1,906	
Occupancy Expense		1,155			1,010			857			553			482	
Goodwill Impairment		0			0			0			0			0	
Other Intangible Amortiz		0			0			0			0			0	
Other Oper Exp(incl Intangibles)		1,957			1,981			1,573			1,221			1,029	
Non-Interest Expense		6,298			5,810			5,059			3,892			3,417	
Domestic Banking Offices(#)		5			5			5			4			4	
Foreign Branches (#)		0			0			0			0			0	
Assets Per Domestic Office		63,543			55,946			46,472			46,674			43,313	

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL
Balance Sheet \$--Page 4

Balance Sheet \$
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	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006	Percent Change	
						1 Quarter	1 Year
Assets:							
Real Estate Loans	118,255	110,349	97,973	80,311	78,817	1.60	7.16
Commercial Loans	31,297	22,980	21,656	18,431	19,191	2.65	36.19
Individual Loans	10,434	9,023	7,379	7,180	7,134	13.81	15.64
Agricultural Loans	11,080	10,284	8,970	10,871	10,069	15.95	7.74
Other LN&LS in Domestic Offices	162	161	137	151	33	10.96	0.62
LN&LS in Foreign Offices	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Loans Held for Sale	0	0	0	0	0	N/A	N/A
Loans not Held for Sale	171,228	152,797	136,115	116,944	115,244	3.30	12.06
LN&LS Allowance	1,608	1,532	1,232	1,116	1,153	-5.47	4.96
Net Loans & Leases	169,620	151,265	134,883	115,828	114,091	3.39	12.13
U.S. Treasury & Agency Securities	72,253	64,863	51,512	31,329	25,904	2.50	11.39
Municipal Securities	41,605	31,089	17,979	23,243	19,444	3.62	33.83
Foreign Debt Securities	0	0	0	0	0	N/A	N/A
All Other Securities	0	0	0	0	0	N/A	N/A
Interest-Bearing Bank Balances	9,632	4,166	3,268	2,775	2,278	-7.61	131.21
Federal Funds Sold & Resales	4,863	5,131	6,424	318	390		
Trading Account Assets	0	0	0	0	0	N/A	N/A
Total Investments	128,353	105,249	79,183	57,665	48,016		
Total Earning Assets	297,973	256,514	214,066	173,493	162,107		
Nonint Cash & Due From Banks	3,947	8,276	5,911	4,105	3,847	86.71	-52.31
Premises, Fix Assts, Cap Leases	6,568	6,376	5,367	4,050	2,593	-2.07	3.01
Other Real Estate Owned	404	300	300	361	0	N/A	34.67
Dir & Indir Inv RE Ventures	0	0	0	0	0		
Inv in Unconsolidated Subs	0	0	0	0	0		
Acceptances & Oth Assets	8,826	8,266	6,720	4,687	4,708	2.06	6.77
Total Assets	317,718	279,732	232,364	186,696	173,255	3.62	13.58
Average Assets During Quarter	315,507	275,240	219,617	183,428	172,072	4.77	14.63
Liabilities:							
Demand Deposits	23,409	20,911	20,362	17,890	17,049	1.76	11.95
All Now & ATS Accounts	88,959	69,551	43,625	14,870	6,461	10.94	27.90
Money Market Deposit Accounts	28,564	27,235	26,056	20,473	20,489	-6.25	4.88
Other savings Deposits	32,222	25,376	22,593	21,600	23,691	6.65	26.98
Time Dep Under \$100M	68,887	68,822	68,876	58,328	56,207	1.58	0.09
Core Deposits	242,041	211,895	176,512	133,161	123,897	4.47	14.23
Time Dep on \$100 or More	40,526	34,387	28,205	26,393	24,295	8.10	17.85

Deposits in Foreign Offices	0	0	0	0	0	N/A	N/A
Total Deposits	282,567	246,282	204,717	159,554	148,192	4.98	14.73
Federal Funds Purch & Resale	1,535	1,625	2,039	3,005	1,839		
Fed Home Loan Bor Mat < 1 Year	400	3,900	3,850	4,195	3,900	0.00	-89.74
Fed Home Loan Bor Mat > 1 Year	4,000	1,000	1,500	800	1,900	0.00	300.00
Oth Borrowing Mat < 1 Year	0	0	0	0	0	N/A	N/A
Oth Borrowing Mat > 1 Year	0	0	0	0	0	N/A	N/A
Acceptances & Other Liabilities	1,801	1,630	1,352	1,254	1,200	-24.39	10.49
Total Liabilities (Incl Mortg)	290,303	254,437	213,458	168,808	157,031	4.56	14.10
Subordinated Notes & Debentures	0	0	0	0	0	N/A	N/A
Total Bank Capital & Min Int	27,415	25,295	18,906	17,888	16,224	-5.35	8.38
Total Liabilities & Capital	317,718	279,732	232,364	186,696	173,255	3.62	13.58
Memoranda:							
Officers, Shareholder Loans (#)	4	4	5	4	3		
Officers, Shareholder Loans (\$)	10,051	6,239	6,598	5,064	5,519	-1.21	61.10
Held-to-Maturity Securities	0	0	0	0	0	N/A	N/A
Available-for-Sale Securities	113,858	95,952	69,491	54,572	45,348	2.91	18.66
All Brokered Deposits	0	737	288	3,208	4,904	N/A	-100.00

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL
Off Balance Sheet Items--Page 5

Off Balance Sheet Items
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	<u>12/31/2010</u>			<u>12/31/2009</u>			<u>12/31/2008</u>			<u>12/31/2007</u>			<u>12/31/2006</u>			<u>Percent Change</u>	
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	<u>1 Quarter</u>	<u>1 Year</u>
Outstanding (% of Total)	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT		
Home Equity (1-4 Family)	0.57	1.57	31	0.55	0.79	53	0.52	0.84	49	0.48	0.93	46	0.28	0.92	39		
Credit Card	0.00	0.19	68	0.00	0.19	72	0.00	0.21	70	0.00	0.23	68	0.00	0.27	66		
Commercial RE Secured by RE	1.07	1.48	44	0.77	1.00	47	0.86	1.40	41	1.14	1.97	39	0.00	1.82	17		
1-4 Family Residential	0.31	0.35	56	0.57	0.30	76	0.22	0.39	42	1.07	0.84	65	N/A	0.00	N/A		
Comml RE, Oth Const & Land	0.76	0.97	47	0.21	0.63	38	0.64	0.93	47	0.07	1.71	14	N/A	0.00	N/A		
Commercial RE Not Secured by RE	0.00	0.01	85	0.00	0.00	91	0.00	0.00	87	0.00	0.00	89	0.00	0.00	90		
All Other	4.45	5.27	47	4.86	5.18	53	6.31	5.66	61	6.38	5.76	62	6.07	5.83	56		
Total LN&LS Commitments	6.09	9.32	28	6.18	7.86	38	7.69	8.93	43	8.00	9.82	39	6.35	9.77	26		
Securities Underwriting	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99		
Standby Letters of Credit	0.19	0.38	36	0.15	0.24	45	0.40	0.27	70	0.25	0.32	51	0.25	0.34	50		
Amount Conveyed to Others	N/A	0.00	N/A	N/A	0.00	N/A	0.00	0.01	97	0.00	0.01	97	0.00	0.01	98		
Commercial Letters of Credit	0.00	0.01	85	0.00	0.01	87	0.00	0.01	86	0.00	0.01	86	0.00	0.01	86		
Assets Securitized or Sold w/Rec	0.00	0.22	82	0.00	0.28	86	0.00	0.22	86	0.00	0.15	87	0.00	0.12	87		
Amount of Recourse Exposure	0.00	0.02	83	0.00	0.01	87	0.00	0.01	86	0.00	0.01	88	0.00	0.01	88		
Credit Derivatives Bank as Guarantor	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99		
Credit Derivatives Bank as Beneficiary	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99		
All Oth Off-Balance Sheet Items	0.00	0.12	86	0.00	0.11	88	0.00	0.11	89	0.00	0.07	91	0.00	0.04	92		
Off-Balance Sheet Items Outstanding (\$000)	6.28	11.13	24	6.34	9.53	31	8.09	10.69	37	8.25	11.42	34	6.61	11.24	23		
Home Equity (1-4 Family)		1,800			1,548			1,206			891			492		8.37	16.28
Credit Card		0			0			0			0			0		N/A	N/A
Commercial RE Secured by RE		3,402			2,162			2,002			2,127			0		-37.41	57.35
1-4 Family Residential		978			1,584			518			2,003			N/A		-29.99	-38.26
Commercial RE, Oth Const & Land		2,424			578			N/A			124			N/A		-39.97	319.38
Commercial RE Not Secured by RE		0			0			0			0			0		N/A	N/A
All Other		14,149			13,588			14,661			11,917			10,518		-9.48	4.13
Securities Underwriting		0			0			0			0			0		N/A	N/A
Memo: Unused Commit w/mat GT 1 YR		7,702			9,591			8,266			8,214			5,570		-22.17	-19.70
Standby Letters of Credit		594			431			919			463			440		29.13	37.82
Amount Conveyed to Others		N/A			N/A			0			0			0		N/A	N/A
Commercial Letters of Credit		0			0			0			0			0		N/A	N/A
Assets Securitized or Sold w/recourse		0			0			0			0			0		N/A	N/A
Amount of Recourse Exposure		0			0			0			0			0		N/A	N/A

Credit Derivatives Bank as Guarantor	0	0	0	0	0	N/A	N/A
Credit Derivatives Bank as Beneficiary	0	0	0	0	0	N/A	N/A
All Oth Off-Balance Sheet Items	0	0	0	0	0	N/A	N/A
Off-Balance Sheet Items	19,945	17,729	18,788	15,398	11,450	-13.98	12.50

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Derivative Instruments
OCC Charter # 9582 County: EFFINGHAM Derivative Instruments--Page 5A 3/29/2011 10:19:15 AM
Public Report

	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006
Notional Amount (\$000)					
Derivative Contracts	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Derivatives Position					
Future and Forwards	0	0	0	0	0
Written Options	0	0	0	0	0
Exchange Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Purchased Options	0	0	0	0	0
Exchange Traded	0	0	0	0	0
Over-the-Counter	0	0	0	0	0
Swaps	0	0	0	0	0
Held-for-Trading	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Non-Traded	0	0	0	0	0
Interest Rate Contracts	0	0	0	0	0
Foreign Exchange Contracts	0	0	0	0	0
Equity, Comm & Oth Contracts	0	0	0	0	0
Memo: Marked-to-Market	0	0	0	0	0
Derivative Contracts (RBC Def)	0	0	0	0	0
One Year or Less	0	0	0	0	0
Over 1 Year to 5 Years	0	0	0	0	0
Over 5 Years	0	0	0	0	0
Gross Negative Fair Value	0	0	0	0	0
Gross Positive Fair Value	0	0	0	0	0
Held-for-Trading	0	0	0	0	0
Non-Traded	0	0	0	0	0
Memo: Marked-to-Market	0	0	0	0	0
Curr Credit Exp on RBC	0	0	0	0	0
Derivatives Contr					
Credit Losses Off_BS Derivatives	N/A	N/A	N/A	N/A	N/A
Past Due Derivatives Instruments:					
Fair Value Carried as Assets	N/A	N/A	N/A	N/A	N/A
Impact Nontraded Derivatives Contracts:					
Increase (Decr) in Interest Inc	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Interest Exp	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Nonint ALLOC	N/A	N/A	N/A	N/A	N/A
Increase (Decr) in Net Income	N/A	N/A	N/A	N/A	N/A

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Derivative Analysis
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Public Report

	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
Percent of Notional Amounts	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Interest Rate Contracts	N/A	97.17	N/A	N/A	11.51	N/A	N/A	2.43	N/A	N/A	8.52	N/A	N/A	11.20	N/A
Foreign Exchange Contracts	N/A	0.64	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth Contracts	N/A	2.19	N/A	N/A	1.38	N/A	N/A	1.09	N/A	N/A	2.29	N/A	N/A	2.65	N/A
Derivatives Position															
Futures and Forwards	N/A	23.76	N/A	N/A	20.71	N/A	N/A	13.42	N/A	N/A	15.75	N/A	N/A	15.67	N/A

Written Options	N/A	23.61	N/A	N/A	22.82	N/A	N/A	22.18	N/A	N/A	20.95	N/A	N/A	25.16	N/A
Exchange Traded	N/A	0.29	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Over-the-Counter	N/A	23.52	N/A	N/A	22.82	N/A	N/A	22.18	N/A	N/A	20.95	N/A	N/A	25.16	N/A
Purchased Options	N/A	0.28	N/A	N/A	3.37	N/A	N/A	2.05	N/A	N/A	4.00	N/A	N/A	4.62	N/A
Exchange Traded	N/A	0.59	N/A	N/A	1.09	N/A	N/A	0.00	N/A	N/A	1.93	N/A	N/A	2.07	N/A
Over-the-Counter	N/A	0.07	N/A	N/A	2.22	N/A	N/A	2.05	N/A	N/A	3.22	N/A	N/A	3.75	N/A
Swaps	N/A	6.54	N/A	N/A	2.30	N/A	N/A	5.48	N/A	N/A	4.01	N/A	N/A	4.07	N/A
Held-for-Trading	N/A	1.24	N/A	N/A	0.84	N/A	N/A	1.06	N/A	N/A	0.68	N/A	N/A	0.00	N/A
Interest Rate Contracts	N/A	1.24	N/A	N/A	0.84	N/A	N/A	1.06	N/A	N/A	0.68	N/A	N/A	0.00	N/A
Foreign Exchange Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Contracts	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Non-Traded	N/A	6.40	N/A	N/A	4.93	N/A	N/A	3.34	N/A	N/A	7.14	N/A	N/A	0.00	N/A
Interest Rate Contracts	N/A	15.63	N/A	N/A	8.44	N/A	N/A	2.80	N/A	N/A	8.13	N/A	N/A	9.12	N/A
Foreign Exchange Contracts	N/A	0.64	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Equity, Comm & Oth	N/A	2.19	N/A	N/A	1.38	N/A	N/A	1.09	N/A	N/A	2.29	N/A	N/A	2.65	N/A
Contracts	N/A	2.19	N/A	N/A	1.38	N/A	N/A	1.09	N/A	N/A	2.29	N/A	N/A	2.65	N/A
Memo: Marked-to-Market	N/A	6.40	N/A	N/A	4.93	N/A	N/A	3.34	N/A	N/A	7.14	N/A	N/A	0.00	N/A
Derivative Contracts (RBC Def)	N/A	36.26	N/A	N/A	27.74	N/A	N/A	25.85	N/A	N/A	26.79	N/A	N/A	31.23	N/A
One Year or Less	N/A	23.54	N/A	N/A	19.58	N/A	N/A	16.06	N/A	N/A	15.93	N/A	N/A	17.89	N/A
Over 1 Year to 5 Years	N/A	5.87	N/A	N/A	3.00	N/A	N/A	5.76	N/A	N/A	6.45	N/A	N/A	10.96	N/A
Over 5 Years	N/A	5.59	N/A	N/A	1.74	N/A	N/A	0.35	N/A	N/A	0.00	N/A	N/A	1.93	N/A
Gross Negative Fair Value	N/A	0.60	N/A	N/A	0.13	N/A	N/A	0.28	N/A	N/A	0.42	N/A	N/A	1.03	N/A
Gross Positive Fair Value	N/A	0.59	N/A	N/A	0.49	N/A	N/A	1.22	N/A	N/A	3.32	N/A	N/A	2.60	N/A
By Tier One Capital:															
Gross Negative Fair Value (x)	0.00	0.00	86	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97	0.00	0.00	97
Gross Positive Fair Value (x)	0.00	0.00	83	0.00	0.00	95	0.00	0.00	95	0.00	0.00	95	0.00	0.00	95
Held-for-Trading (x)	0.00	0.01	97	0.00	0.00	99	0.00	0.00	98	0.00	0.00	99	0.00	0.00	99
Non-Traded (x)	0.00	0.03	73	0.00	0.00	90	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91
Non-Traded Marked-to-Mkt(x)	0.00	0.03	73	0.00	0.00	90	0.00	0.00	91	0.00	0.00	91	0.00	0.00	91
Current Credit Exposure (x)	0.00	0.00	92	0.00	0.00	97	0.00	0.00	97	0.00	0.00	96	0.00	0.00	97
Credit Losses on Derivatives	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Past Due Derivative Instruments:															
Fair Value Carried as Assets	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Ratios:															
Cur Credit Exposure/Risk WT AST	0.00	0.00	92	0.00	0.00	97	0.00	0.00	97	0.00	0.00	96	0.00	0.00	97
Credit Losses on Derivatives/CR Allow	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Impact Nontraded Derivatives Contracts:															
Incr(Dec) Interest Inc/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Interest Exp/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Nonint ALLOC/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Incr(Dec) Net Income/Net Inc	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL
Balance Sheet Percentage Composition--Page 6

Balance Sheet %
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	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Average Assets															
Loans Held For Sale	0.00	0.21	44	0.00	0.05	68	0.00	0.04	70	0.00	0.05	69	0.00	0.04	69
Loans Not Held For Sale	54.09	67.52	14	55.27	67.22	18	58.92	68.10	21	63.80	67.72	35	67.19	67.47	46
Less: LN&LS Allowance	0.55	1.24	5	0.52	0.90	8	0.56	0.83	13	0.64	0.83	22	0.66	0.85	22
Net Loans & Leases	53.54	66.81	14	54.75	66.42	18	58.36	67.33	21	63.15	66.97	35	66.54	66.73	47
Interest-Bearing Bank Balances	2.47	4.26	42	1.64	1.90	57	1.49	0.83	77	1.39	0.44	85	1.31	0.42	86
Federal Funds Sold & Resales	1.75	0.87	75	2.24	1.70	65	2.49	2.09	63	1.48	2.47	38	0.31	2.09	17
Trading Account Assets	0.00	0.02	97	0.00	0.01	98	0.00	0.02	97	0.00	0.03	98	0.00	0.00	99
Held-to-Maturity Securities	0.00	0.78	58	0.00	0.96	57	0.00	0.99	58	0.00	1.08	56	0.00	1.11	54
Available-for-Sale Securities	35.43	16.55	90	33.81	18.27	87	30.45	18.30	85	27.77	18.63	80	26.12	19.45	72
Total Earning Assets	93.18	91.64	71	92.44	91.46	64	92.79	91.46	71	93.80	91.63	86	94.28	91.60	90
Nonint Cash & Due From Banks	1.65	1.78	49	2.51	2.73	48	2.11	2.91	18	1.65	2.86	4	1.70	3.01	5
Premises, Fix Assts & Cap Leases	2.23	1.82	65	2.19	2.09	57	2.43	2.13	63	1.71	2.09	37	1.27	2.01	23
Other Real Estate Owned	0.05	0.76	13	0.12	0.34	35	0.18	0.17	64	0.17	0.10	73	0.00	0.09	20
Dir & Indir Inv RE Ventures	0.00	0.01	95	0.00	0.00	96	0.00	0.00	96	0.00	0.01	95	0.00	0.00	96
Inv in Unconsolidated Subs	0.00	0.00	86	0.00	0.00	89	0.00	0.00	89	0.00	0.00	88	0.00	0.00	88
Acceptances & Other Assets	2.90	3.48	38	2.75	3.03	44	2.49	3.06	37	2.67	3.09	42	2.75	3.08	44
Total Non-Earning Assets	6.82	8.36	28	7.56	8.54	35	7.21	8.54	28	6.21	8.37	13	5.72	8.40	9

Total Assets	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99	100.00	100.00	99
Standby Letters of Credit	0.16	0.41	28	0.20	0.26	50	0.36	0.29	64	0.26	0.33	50	0.27	0.33	51
Liabilities															
Demand Deposits	7.31	6.86	60	7.82	11.34	20	8.74	11.50	28	9.46	11.64	33	9.26	12.19	27
All NOW & ATS Accounts	26.32	5.04	99	21.55	11.40	93	14.00	10.75	72	5.20	10.70	13	3.71	11.42	5
Money Market Deposit Accounts	9.56	16.37	30	11.12	9.22	65	11.25	9.01	67	11.56	9.07	68	11.01	8.99	66
Other Savings Deposits	9.81	13.04	50	9.45	8.31	68	10.89	8.21	75	13.16	8.21	83	16.79	8.49	89
Time Dep Less Than \$100M	23.11	20.15	62	26.17	24.29	60	29.25	25.26	68	32.62	26.00	80	31.00	25.12	78
Core Deposits	76.11	65.30	90	76.10	67.16	88	74.12	67.28	81	71.99	68.08	69	71.77	68.69	63
Time Deposits of \$100M or More	11.92	17.10	27	12.33	16.29	28	12.70	15.71	34	13.52	15.47	41	12.61	14.35	42
Deposits in Foreign Offices	0.00	0.11	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Deposits	88.03	83.09	80	88.43	83.89	79	86.83	83.46	71	85.51	84.03	56	84.37	83.54	52
Federal Funds Purch & Repos	0.57	1.35	51	0.95	0.80	70	1.05	1.00	65	1.25	0.93	70	1.68	1.00	73
Total Fed Home Loan Borrowings	1.52	3.88	33	1.95	3.69	39	2.64	3.85	43	3.05	3.27	54	4.18	3.82	56
Total Other Borrowings	0.00	0.07	63	0.00	0.03	75	0.00	0.05	72	0.00	0.04	74	0.00	0.05	69
Memo: Sht Ter N Core Funding	10.20	17.57	15	13.06	15.97	34	12.86	16.15	33	12.67	15.60	33	11.47	14.18	36
Acceptances & Other Liabilities	0.64	0.63	56	0.64	0.66	56	0.68	0.71	53	0.73	0.73	55	0.70	0.66	62
Total Liabilities (Incl Mortg)	90.76	90.26	55	91.97	90.16	84	91.19	90.22	66	90.54	90.17	51	90.93	90.25	57
Subordinated Notes & Debentures	0.00	0.00	94	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99	0.00	0.01	99
Total Bank Capital & Min Int	9.24	9.68	45	8.03	9.83	15	8.81	9.78	33	9.46	9.82	48	9.07	9.74	42
Total Liabilities & Capital	100.00	100.00	96	100.00	100.00	93	100.00	100.00	93	100.00	100.00	5	100.00	100.00	95
Memo: All Brokered Deposits	0.15	3.67	34	0.18	1.34	57	0.38	1.12	61	2.00	1.12	76	2.01	1.01	77
Insured Brokered Deposits	0.13	3.36	35	0.12	0.94	59	0.38	0.94	63	2.00	0.94	78	2.01	0.77	81
Loans HFS as a % Loans	0.00	0.31	44	0.00	0.08	68	0.00	0.05	70	0.00	0.07	69	0.00	0.07	69

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Analysis of Credit Allowance and Loan Mix--Page 7

Allowance & Loan Mix-a
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	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Analysis Ratios															
Loss Provision to Average Assets	0.13	0.77	8	0.22	0.54	29	0.07	0.30	15	0.02	0.15	18	0.07	0.13	32
Recoveries to Prior Credit Loss	2.49	10.80	16	27.27	24.24	65	3.66	36.34	7	29.79	42.79	49	13.92	38.72	22
Net Loss to Average Total LN&LS	0.19	0.99	17	0.19	0.59	27	0.02	0.32	9	0.06	0.19	32	0.03	0.15	27
Gross Loss to Average Total LN&LS	0.20	1.09	12	0.20	0.67	21	0.02	0.39	3	0.07	0.27	20	0.04	0.22	15
Recoveries to Average Total LN&LS	0.00	0.08	8	0.00	0.07	7	0.00	0.06	4	0.01	0.07	18	0.01	0.06	13
LN&LS Allowance to LN&LS Not HFS	0.94	1.95	4	1.00	1.44	17	0.91	1.27	15	0.95	1.21	22	1.00	1.25	23
LN&LS Allowance to Total LN&LS	0.94	1.92	4	1.00	1.44	17	0.91	1.27	15	0.95	1.21	22	1.00	1.25	24
LN&LS Allowance to Net Losses (X)	5.19	3.74	76	5.57	5.26	68	64.84	8.82	96	16.41	13.77	70	32.03	17.81	81
LN&LS Allowance to Nonaccrual LN&LS (X)	6.07	1.22	93	4.59	1.98	85	5.92	2.75	84	31.89	4.77	93	2.69	7.07	44
Earnings Coverage of Net Losses (X)	12.76	5.53	84	9.95	8.79	70	79.63	16.33	93	31.75	27.36	70	67.39	34.26	82
Net Losses by Type of LN&LS															
Real Estate Loans	0.13	0.90	17	0.07	0.42	30	0.01	0.18	27	0.10	0.07	72	0.00	0.05	14
Loans to Finance Comm'l Real Estate	N/A	0.73	N/A	N/A	6.58	N/A	N/A	3.15	N/A	N/A	-0.68	N/A	N/A	0.02	N/A
Construction & Land Development	0.00	2.53	28	0.00	1.00	60	0.00	0.36	68	0.00	0.03	85	0.00	0.01	90
1-4 Family Construction	0.00	1.63	54	0.00	0.48	77	0.00	0.18	80	0.00	0.03	88	N/A	0.00	N/A
Other Construction & Land Secured by Farmland	0.00	2.40	37	0.00	1.05	67	0.00	0.26	78	0.00	0.02	88	N/A	0.00	N/A
Secured by Farmland	0.00	0.06	80	0.00	0.00	90	0.00	0.00	94	0.00	-0.01	96	0.00	0.01	95
Single & Multifamily Mortgage	0.18	0.67	32	-0.01	0.26	4	0.00	0.13	7	0.05	0.07	59	-0.01	0.05	9
Home Equity Loans	0.00	0.43	47	0.00	0.09	79	0.00	0.03	85	0.00	0.01	89	0.00	0.00	90
1-4 Family Non-Revolver	0.19	0.68	36	-0.01	0.26	4	0.00	0.13	7	0.05	0.07	61	-0.01	0.05	10
Multifamily Loans	0.00	0.39	74	0.00	0.00	94	0.00	0.41	96	0.00	0.09	97	0.00	0.12	98
Non-Farm Non-Residential Mtg	0.16	0.48	43	0.15	0.32	60	0.02	0.12	65	0.18	0.05	85	0.00	0.04	75
Owner Occupied Nonfarm Nonresidential	0.57	0.39	73	0.00	0.23	63	0.00	0.07	75	0.00	0.03	82	N/A	0.00	N/A
Other Nonfarm Nonresidential	0.00	0.46	46	0.15	0.24	74	0.02	0.09	79	0.19	0.03	89	N/A	0.00	N/A
RE Loans in Foreign Offices	N/A	-85.35	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Agricultural Loans	N/A	0.06	N/A	0.00	0.09	73	0.05	0.05	79	0.00	0.02	79	0.00	0.02	80

Commercial and Industrial Loans	0.59	1.15	46	0.88	0.99	63	0.00	0.52	30	0.00	0.35	39	0.00	0.29	41
Lease Financing	0.00	0.11	84	0.00	0.09	90	0.00	0.00	94	N/A	0.03	N/A	N/A	-0.04	N/A
Loans to Individuals	0.16	0.96	23	0.19	0.80	20	0.11	0.65	19	-0.10	0.53	4	0.47	0.46	58
Credit Card Plans	N/A	2.59	N/A	N/A	2.05	N/A	N/A	1.62	N/A	N/A	1.28	N/A	N/A	1.05	N/A
All Other Loans & Leases	0.00	0.27	62	0.00	0.22	63	0.05	0.17	70	0.00	0.15	70	0.04	0.09	77
Loans to Foreign Governments	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Change: Credit Allowance (\$000)															
Beginning Balance		1,532			1,232			1,116			1,154			1,080	
Gross Credit Losses		317			281			22			82			47	
Memo: Loans HFS Write-down		0			0			0			0			0	
Recoveries		7			6			3			14			11	
Net Credit Losses		310			275			19			68			36	
Provision: Loan & Lease Losses		386			575			135			30			110	
Other Adjustments		0			0			0			0			0	
LN&LS Allowance		1,608			1,532			1,232			1,116			1,153	
Average Total Loans & Leases		159,839			142,607			120,911			112,888			113,443	

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	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
Loan Mix, % Average Gross LN&LS	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Construction & Development	3.08	9.68	16	4.44	6.26	46	4.46	6.96	44	4.21	7.03	43	4.99	6.21	52
1-4 Family Construction	1.53	2.02	47	1.29	1.91	46	2.21	2.45	56	2.53	3.56	45	N/A	0.00	N/A
Other Const & Land Development	1.55	7.32	14	3.14	3.90	51	2.25	4.07	43	1.42	5.40	21	N/A	0.00	N/A
1-4 Family Residential	19.38	24.08	36	21.16	28.66	29	22.00	27.49	34	22.28	27.61	36	21.52	28.59	31
Home Equity Loans	1.18	3.47	28	0.87	1.63	47	0.75	1.54	45	0.65	1.57	42	0.70	1.59	42
Other Real Estate Loans	48.77	40.44	76	47.51	33.00	92	43.69	32.08	86	41.95	31.85	84	41.85	31.27	84
Farmland	14.85	3.08	92	13.25	8.57	71	12.02	7.95	71	11.91	7.33	73	11.65	6.96	74
Multifamily	0.22	2.77	8	0.08	1.04	20	0.04	0.95	20	0.08	0.92	23	0.08	0.89	25
Non-Farm Non-Residential	33.70	32.74	53	34.17	21.93	85	31.63	21.80	81	29.95	22.27	75	30.11	22.00	75
Owner Occupied Non-Farm Non-Residential	9.74	16.34	18	0.08	11.07	9	0.04	10.77	9	0.24	12.56	12	N/A	0.00	N/A
Other Non-Farm Non-Residential	23.96	15.68	80	34.09	9.60	97	31.58	9.79	97	29.61	12.69	91	N/A	0.00	N/A
Total Real Estate	71.22	77.21	30	73.10	70.02	53	70.15	68.81	48	68.44	68.77	45	68.36	68.26	44
Financial Institution Loans	0.00	0.00	93	0.00	0.02	95	0.00	0.02	96	0.00	0.01	97	0.00	0.03	95
Agricultural Loans	6.26	1.79	84	5.82	6.69	60	7.63	6.59	64	8.58	6.09	69	8.24	5.92	68
Commercial & Industrial Loans	14.90	13.31	61	14.25	12.67	63	15.53	13.44	65	16.01	13.62	66	16.19	13.79	67
Loans to Individuals	5.86	3.73	77	6.08	7.14	48	6.07	7.59	44	6.27	7.93	43	6.32	8.30	41
Credit Card Loans	0.00	0.07	67	0.00	0.07	69	0.00	0.08	67	0.00	0.09	65	0.00	0.10	63
Municipal Loans	1.66	0.54	84	0.64	0.64	60	0.50	0.62	55	0.64	0.64	61	0.85	0.66	67
Foreign Office Loans & Leases	0.00	0.05	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
All Other Loans	0.03	0.29	29	0.05	0.19	32	0.10	0.20	44	0.05	0.20	31	0.04	0.18	29
Lease Financing Receivables	0.06	0.05	84	0.06	0.05	83	0.02	0.06	80	0.00	0.06	76	0.00	0.05	77
Supplemental:															
Loans to Foreign Governments	0.00	0.00	99	0.00	0.00	99	0.00	0.00	98	0.00	0.00	98	0.00	0.00	99
Loans to Finance Comm'l Real Est	0.00	0.13	69	0.00	0.05	79	0.00	0.06	78	0.00	0.05	81	0.00	0.04	82
Memorandum (% of Avg Tot Loans):															
Loans & Lease Commitments	11.64	14.33	38	11.43	12.14	48	13.39	13.38	54	13.15	14.73	44	9.55	14.73	24
Officer, Shareholder Loans	6.05	1.61	95	4.12	1.84	85	4.94	1.81	91	4.46	1.90	87	4.79	1.95	89
Officer, Shareholder Loans to Assets	3.16	1.06	90	2.23	1.20	79	2.84	1.21	86	2.71	1.26	84	3.19	1.29	88
Other Real Estate Owned % Assets															
Construction & Land Development	0.00	0.34	25	0.00	0.08	53	0.00	0.03	68	0.00	0.00	77	0.00	0.00	79
Farmland	0.00	0.00	81	0.00	0.00	86	0.00	0.00	92	0.00	0.00	92	0.00	0.00	91
1-4 Family	0.00	0.13	15	0.00	0.10	20	0.00	0.05	29	0.00	0.03	37	0.00	0.03	34
Multifamily	0.00	0.01	73	0.00	0.00	91	0.00	0.00	93	0.00	0.00	95	0.00	0.00	95
Non-Farm Non-Residential	0.05	0.18	38	0.12	0.09	67	0.18	0.06	83	0.17	0.04	87	0.00	0.04	51
Foreclosed GNMA	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Subtotal	0.05	0.76	13	0.12	0.34	35	0.18	0.17	64	0.17	0.10	73	0.00	0.09	20
Direct and Indirect Inv	0.00	0.01	95	0.00	0.00	96	0.00	0.00	96	0.00	0.01	95	0.00	0.00	96
Total	0.05	0.77	13	0.12	0.34	35	0.18	0.18	64	0.17	0.11	72	0.00	0.09	18
Asset Servicing % Assets															
Mortgage Servicing w/ Recourse	0.00	0.04	89	0.00	0.18	89	0.00	0.14	90	0.00	0.08	90	0.00	0.07	90

Mortgage Servicing w/o Recourse	0.00	2.45	72	0.00	1.76	81	0.00	1.44	81	0.00	1.87	80	0.00	2.18	79
Other Financial Assets	0.00	0.30	86	0.00	1.05	96	0.00	0.65	97	0.00	0.61	97	0.00	0.57	97
Total	0.00	4.21	63	0.00	3.23	74	0.00	2.81	73	0.00	3.10	73	0.00	3.26	72

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	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Loan & Leases as a % of Total Capital															
Construction & Development	18.93	60.07	18	18.85	39.35	35	35.31	48.62	50	22.29	51.74	35	33.77	45.42	51
1-4 Family Construction	8.73	11.29	49	9.87	10.59	56	12.87	14.99	55	14.16	25.69	39	N/A	0.00	N/A
Other Const & Land Development	10.20	46.10	16	8.98	25.46	35	22.43	29.48	53	8.13	42.30	18	N/A	0.00	N/A
1-4 Family Residential	105.82	167.11	30	122.88	192.14	27	151.14	193.21	38	137.63	184.51	35	143.15	185.27	36
Home Equity Loans	7.73	25.00	29	6.27	11.87	48	5.79	11.85	47	4.11	11.35	40	4.37	10.93	42
Other Real Estate Loans	286.25	280.67	54	287.96	228.04	73	313.18	227.75	79	264.58	218.85	68	268.73	211.37	71
Farmland	91.12	20.72	91	83.09	58.69	69	83.80	55.69	72	74.87	47.47	71	72.86	44.35	72
Multifamily	0.86	20.06	7	0.56	7.68	22	0.57	7.19	24	0.45	6.66	26	0.52	6.27	25
Non-Farm Non-Residential	194.28	226.81	41	204.31	150.73	74	228.81	154.14	80	189.25	151.91	68	195.35	148.12	72
Owner Occupied Non-Farm Non-Residential	93.40	112.91	40	0.78	77.83	9	0.00	77.53	11	1.42	89.08	14	N/A	0.00	N/A
Other Non-Farm Non-Residential	100.88	110.12	50	203.53	64.84	95	228.81	68.34	97	187.83	93.12	89	N/A	0.00	N/A
Total Real Estate	411.01	521.64	27	429.69	470.26	41	499.63	484.68	53	424.50	470.52	38	445.65	457.33	47
Financial Institution Loans	0.00	0.00	94	0.00	0.16	97	0.00	0.15	97	0.00	0.12	97	0.00	0.07	97
Agricultural Loans	38.51	11.27	85	40.05	44.79	61	45.74	44.69	64	57.46	40.22	70	56.93	38.15	71
Commercial & Industrial Loans	99.18	89.95	61	79.76	84.20	53	107.56	91.96	65	93.58	91.98	55	103.85	92.66	61
Loans to Individuals	36.26	23.01	76	35.13	44.81	41	37.63	48.37	42	37.95	50.75	40	40.34	51.69	44
Credit Card Loans	0.00	0.46	69	0.00	0.43	71	0.00	0.50	69	0.00	0.59	67	0.00	0.65	65
Municipal Loans	9.60	3.57	82	9.72	4.37	79	2.88	4.29	52	3.84	4.15	59	4.66	4.17	62
Foreign Office Loans & Leases	0.00	0.24	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
All Other Loans	0.20	1.98	32	0.23	1.13	31	0.36	1.26	35	0.80	1.32	55	0.19	1.20	28
Lease Financing Receivables	0.36	0.29	84	0.40	0.31	83	0.34	0.36	83	0.00	0.40	79	0.00	0.30	79
Supplemental:															
Loans to Foreign Governments	0.00	0.01	99	0.00	0.00	99	0.00	0.01	99	0.00	0.01	99	0.00	0.03	99
Loans to Finance Commercial Real Estate	0.00	0.78	72	0.00	0.23	84	0.00	0.40	81	0.00	0.24	83	0.00	0.18	86
Commercial Real Estate Loans as a % of Total Capital:															
Non-owner OCC Commercial Real Estate	120.66	201.20	26	222.94	119.99	85	264.68	133.93	86	210.57	185.87	63	N/A	0.00	N/A
Total Commercial Real Estate	214.06	319.06	26	223.72	205.62	57	264.68	220.57	65	211.99	219.75	51	229.64	208.80	60
Commercial Real Estate Loans as a % of Total LN&LS:															
Construction & Development	3.18	8.80	18	3.17	5.80	38	5.09	6.78	49	3.61	7.37	37	5.18	6.59	52
Non-owner OCC Commercial Real Estate	20.28	29.50	27	37.47	17.71	91	38.13	18.94	89	34.07	25.48	74	N/A	0.00	N/A
Total Commercial Real Estate	35.97	47.32	27	37.60	30.55	66	38.13	31.38	65	34.30	32.07	55	35.24	31.05	60

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	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
% of Non-Current LN&LS by Loan Type															
Real Estate LNS-90+ Days P/D	0.15	0.11	71	0.37	0.17	78	0.18	0.19	65	0.65	0.18	86	0.24	0.13	74
-Nonaccrual	0.19	3.41	7	0.26	1.76	18	0.15	1.21	20	0.04	0.68	18	0.54	0.45	65
-Total	0.34	3.60	8	0.63	2.16	23	0.34	1.57	21	0.69	0.92	50	0.78	0.64	64
-30-89 DAYS P/D	0.48	1.21	29	1.17	1.58	42	0.63	1.51	26	1.00	1.42	42	0.45	1.23	24
LNS Fin Coml RE-90+ Days P/D	N/A	0.02	N/A	N/A	0.00	N/A	N/A	0.06	N/A	N/A	0.00	N/A	N/A	0.02	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.09	N/A	N/A	0.79	N/A	N/A	0.00	N/A	N/A	0.09	N/A
-Total	N/A	0.00	N/A	N/A	0.09	N/A	N/A	0.00	N/A	N/A	0.02	N/A	N/A	0.11	N/A
-30-89 DAYS P/D	N/A	0.17	N/A	N/A	0.12	N/A	N/A	0.00	N/A	N/A	0.03	N/A	N/A	0.00	N/A
Const & Land Dev-90+ Days P/D	0.00	0.06	82	0.00	0.05	88	0.69	0.05	91	2.13	0.04	95	0.00	0.01	90
-Nonaccrual	0.00	8.63	23	0.00	4.25	52	0.00	2.11	57	0.00	0.53	74	0.00	0.09	84
-Total	0.00	8.91	21	0.00	4.65	49	0.69	2.44	60	2.13	0.81	82	0.00	0.20	77
-30-89 DAYS P/D	0.00	0.93	44	0.00	0.84	58	1.16	1.06	71	0.19	0.87	59	0.03	0.55	65
1-4 Fam Cons & L Dev-90+ Days P/D	0.00	0.00	93	0.00	0.32	96	0.00	0.00	94	3.36	0.02	96	N/A	0.00	N/A
-Nonaccrual	0.00	6.31	56	0.00	1.69	79	0.00	0.89	80	0.00	0.34	83	N/A	0.00	N/A
-Total	0.00	6.60	54	0.00	1.99	77	0.00	1.13	76	3.36	0.62	87	N/A	0.00	N/A
-30-89 DAYS P/D	0.00	0.58	76	0.00	0.46	82	3.17	0.96	84	0.30	0.79	70	N/A	0.00	N/A

Other Const & Land Dev-90+ Days P/D	0.00	0.03	86	0.00	0.03	89	1.09	0.02	94	0.00	0.01	91	N/A	0.00	N/A
-Nonaccrual	0.00	8.39	28	0.00	5.01	54	0.00	2.20	64	0.00	0.77	73	N/A	0.00	N/A
-Total	0.00	8.68	27	0.00	5.49	50	1.09	2.54	69	0.00	0.97	70	N/A	0.00	N/A
-30-89 DAYS P/D	0.00	0.79	51	0.00	0.71	63	0.00	0.65	67	0.00	0.67	60	N/A	0.00	N/A
Single & Multi Mtg-90+ Days P/D	0.56	0.11	89	0.00	0.18	54	0.00	0.17	51	0.88	0.15	92	0.73	0.14	90
-Nonaccrual	0.50	2.08	25	0.62	1.08	43	0.18	0.70	36	0.13	0.50	37	0.00	0.38	31
-Total	1.06	2.27	37	0.62	1.35	33	0.18	0.96	25	1.01	0.72	69	0.73	0.59	64
-30-89 DAYS P/D	1.41	1.30	59	1.69	1.86	48	1.31	1.74	41	1.21	1.66	41	0.56	1.52	22
Non-Farm Res Mtg-90+ Days P/D	0.00	0.05	77	0.79	0.08	91	0.13	0.12	80	0.56	0.11	87	0.00	0.06	78
-Nonaccrual	0.13	2.43	18	0.17	1.75	36	0.21	1.16	44	0.00	0.66	45	1.24	0.52	79
-Total	0.13	2.57	15	0.96	2.03	45	0.34	1.43	41	0.56	0.90	56	1.24	0.69	75
-30-89 DAYS P/D	0.24	0.87	37	1.38	1.08	66	0.34	0.97	44	1.33	0.95	69	0.47	0.82	50
Own Occ Non-Farm Non-Res-90+ Days P/D	0.00	0.04	83	0.00	0.04	84	N/A	0.08	N/A	0.00	0.06	84	N/A	0.00	N/A
-Nonaccrual	0.27	2.09	32	0.00	1.53	46	N/A	0.94	N/A	0.00	0.55	60	N/A	0.00	N/A
-Total	0.27	2.24	29	0.00	1.78	41	N/A	1.20	N/A	0.00	0.79	54	N/A	0.00	N/A
-30-89 DAYS P/D	0.51	0.81	55	0.00	1.09	40	N/A	0.97	N/A	99.63	0.78	99	N/A	0.00	N/A
Other Non-Farm Non-Res-90+ Days P/D	0.00	0.02	88	0.79	0.04	92	0.13	0.05	88	0.57	0.04	91	N/A	0.00	N/A
-Nonaccrual	0.00	2.34	33	0.17	1.63	59	0.21	1.01	65	0.00	0.53	64	N/A	0.00	N/A
-Total	0.00	2.46	31	0.96	1.92	62	0.34	1.29	62	0.57	0.70	69	N/A	0.00	N/A
-30-89 DAYS P/D	0.00	0.72	48	1.39	0.83	75	0.34	0.73	65	0.59	0.80	65	N/A	0.00	N/A
Non-Current LN&LS (\$000)															
90 Days and Over Past Due			234			428			237			526			196
Total Nonaccrual LN&LS			265			334			208			35			428
Total Non-Current LN&LS			499			762			445			561			624
LN&LS 30-89 Days Past Due			646			1,604			931			1,564			520
Gtyd LN&LS 90+ Days P/D			0			0			0			0			0
Gtyd LN&LS on Nonaccrual			0			0			0			0			0
Gtyd LN&LS 30-89 Days P/D			0			0			0			0			0
Restructured LN&LS 90+ Days P/D			0			0			0			0			0
Restructured LN&LS Nonaccrual			0			0			0			0			0
Restructured LN&LS 30-89 Days P/D			0			0			0			0			0
Current 1-4 Family Restru LN&LS			0			0			0			N/A			N/A
Current Other Restructured LN&LS			0			0			0			0			0
Loans Secured 1-4 RE in Foreclosure			0			0			0			N/A			N/A
Other Real Estate Owned			404			300			300			361			0

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% of Non-Current LN&LS by Loan Type	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Coml & Indust LNS-90+ Days P/D	0.21	0.06	86	0.00	0.10	69	0.20	0.12	77	0.01	0.13	64	0.00	0.10	66
-Nonaccrual	0.14	1.72	24	0.24	1.08	42	0.26	0.86	49	0.00	0.57	40	0.00	0.51	41
-Total	0.35	1.90	30	0.24	1.33	35	0.46	1.08	49	0.01	0.82	28	0.00	0.75	30
-30-89 DAYS P/D	0.05	0.81	21	0.48	1.20	40	0.97	1.20	55	3.41	1.19	86	0.53	1.01	44
Loans to Individuals-90+ Days P/D	0.00	0.06	64	0.17	0.16	67	0.16	0.16	65	0.06	0.18	53	0.14	0.17	62
-Nonaccrual	0.00	0.35	39	0.00	0.38	33	0.07	0.31	40	0.00	0.26	36	0.00	0.25	37
-Total	0.00	0.48	30	0.17	0.60	32	0.23	0.53	37	0.06	0.50	24	0.14	0.49	32
-30-89 DAYS P/D	0.60	1.16	39	1.54	2.03	42	1.25	2.14	34	2.19	2.05	60	0.84	1.97	24
Credit Card Plans-90+ Days P/D	N/A	0.38	N/A	N/A	0.59	N/A	N/A	0.55	N/A	N/A	0.34	N/A	N/A	0.39	N/A
-Nonaccrual	N/A	0.00	N/A	N/A	0.04	N/A	N/A	0.06	N/A	N/A	0.04	N/A	N/A	0.04	N/A
-Total	N/A	0.47	N/A	N/A	0.62	N/A	N/A	0.61	N/A	N/A	0.37	N/A	N/A	0.43	N/A
-30-89 DAYS P/D	N/A	1.13	N/A	N/A	1.15	N/A	N/A	1.35	N/A	N/A	1.17	N/A	N/A	1.16	N/A
Lease Financing-90+ Days P/D	0.00	0.17	95	0.00	0.00	94	0.00	0.91	97	N/A	0.11	N/A	N/A	0.04	N/A
-Nonaccrual	0.00	0.10	84	0.00	0.01	92	0.00	0.55	95	N/A	0.85	N/A	N/A	0.50	N/A
-Total	0.00	0.15	83	0.00	0.07	90	0.00	0.03	92	N/A	0.02	N/A	N/A	0.00	N/A
-30-89 DAYS P/D	0.00	0.13	82	0.00	0.12	89	0.00	0.04	89	N/A	0.02	N/A	N/A	0.04	N/A
Agricultural LNS-90+ Days P/D	N/A	0.00	N/A	0.00	0.01	84	0.01	0.02	84	0.00	0.03	81	0.00	0.03	81
-Nonaccrual	N/A	0.12	N/A	0.00	0.23	69	0.00	0.13	72	0.00	0.14	70	0.00	0.14	71
-Total	N/A	0.15	N/A	0.00	0.32	62	0.01	0.19	64	0.00	0.23	62	0.00	0.22	62

-30-89 DAYS P/D	N/A	0.11	N/A	0.71	0.29	81	0.16	0.25	65	0.02	0.31	50	0.00	0.26	47
Other LN&LS-90+ Days P/D	0.00	0.00	88	0.00	0.02	84	0.01	0.02	84	0.00	0.02	83	0.00	0.02	84
-Nonaccrual	0.00	0.13	77	0.00	0.18	73	0.00	0.09	77	0.00	0.07	78	0.00	0.07	80
-Total	0.00	0.19	72	0.00	0.32	64	0.01	0.18	68	0.00	0.16	69	0.00	0.15	71
-30-89 DAYS P/D	0.00	0.19	60	0.57	0.38	74	0.15	0.39	60	0.02	0.36	53	0.06	0.31	58
Total LN&LS-90+ Days Past Due	0.14	0.11	68	0.28	0.18	73	0.17	0.19	60	0.45	0.19	80	0.17	0.15	66
-Nonaccrual	0.15	3.04	6	0.22	1.62	15	0.15	1.15	17	0.03	0.66	11	0.37	0.48	52
-Total	0.29	3.22	7	0.50	1.91	18	0.33	1.43	17	0.48	0.94	36	0.54	0.71	48
-30-89 DAYS P/D	0.38	1.19	22	1.05	1.58	38	0.68	1.53	25	1.34	1.45	52	0.45	1.26	20
Other Pertinent Ratios:															
Non-Cur LN&LS to-LN&LS Allowance	31.03	155.66	10	49.74	130.86	23	36.12	111.87	22	50.27	79.38	43	54.12	57.02	56
-Equity Capital	1.82	23.46	8	3.01	13.26	19	2.35	10.43	19	3.14	6.66	36	3.85	4.97	51
% Total P/D LN&LS-Incl Nonaccrual	0.67	4.52	6	1.55	3.60	20	1.01	3.04	13	1.82	2.47	39	0.99	2.04	24
Non Curr LNS+OREO to LNS+OREO	0.53	4.61	7	0.69	2.65	17	0.55	1.82	21	0.79	1.17	44	0.54	0.89	40
Non-Curr Restruct Debt/Gr LN&LS	0.00	0.40	51	0.00	0.02	85	0.00	0.00	92	0.00	0.01	95	0.00	0.00	94
Curr+Non-Curr Restruct/GR LN&LS	0.00	1.15	26	0.00	0.24	64	0.00	0.05	77	0.00	0.02	81	0.00	0.02	81
Current Restruct LN&LS	0.00	0.82	30	0.00	0.21	65	0.00	0.05	78	0.00	0.01	83	0.00	0.01	83
Loans Sec 1-4 Fam RE in Forclosure as % Total Loans Sec 1-4 Fam RE	0.00	0.46	43	0.00	0.18	63	0.00	0.17	62	N/A	0.00	N/A	N/A	0.00	N/A
Gtyd LN&LS 90+ P/D / LN&LS 90+ P/D	0.00	0.06	93	0.00	0.00	94	0.00	1.75	95	0.00	1.66	95	0.00	1.56	95
Gtyd Nonaccrual LN&LS / Nonaccrual LN&LS	0.00	0.68	76	0.00	0.60	85	0.00	0.27	88	0.00	0.37	88	0.00	0.45	89
Gtyd LN&LS 30-89 P/D / LN&LS 30-89 P/D	0.00	0.44	82	0.00	0.05	91	0.00	0.10	90	0.00	0.06	91	0.00	0.13	89

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	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Long Assets Insts w/Options Mortgage Loans & Pass Thrus	18.25	16.55	58	21.29	21.10	52	21.95	21.73	51	17.41	19.91	41	17.72	19.84	42
Loans & Securities Over 15 Years	2.92	2.76	62	6.01	2.79	78	5.33	2.83	76	3.83	2.07	76	3.09	1.62	76
Loans & Securities 5-15 Years	8.68	3.77	84	6.98	4.19	75	7.73	4.17	79	3.36	3.40	60	3.32	3.50	60
Other Loans and Securities	66.60	63.75	58	64.09	61.97	55	63.33	64.07	48	73.10	66.22	73	73.82	66.65	75
Loans & Securities Over 15 Years	1.60	2.26	50	2.13	1.82	64	1.27	1.41	58	1.04	1.06	61	0.89	1.08	58
Loans & Securities 5-15 Years	18.07	9.79	87	16.87	9.50	87	12.92	8.88	77	12.61	8.25	79	12.90	7.76	81
Total Loans & Securities Over 15 Years	4.52	5.75	52	8.15	5.18	74	6.60	4.74	71	4.88	3.52	71	3.99	3.09	71
CMO'S Total	4.80	2.22	77	3.43	1.26	80	3.12	1.18	81	1.34	0.97	72	0.91	0.86	70
Avg Life Over 3 Years	2.05	0.93	79	1.31	0.34	85	2.41	0.41	89	1.22	0.51	79	0.57	0.37	75
Structured Notes	1.09	0.68	73	0.43	0.69	58	0.35	0.17	78	0.69	0.42	75	0.48	0.72	61
Mortgage Servicing (FV)	0.00	0.02	79	0.00	0.01	88	0.00	0.00	88	0.00	0.01	87	0.00	0.01	87
Total	1.09	0.73	72	0.43	0.72	57	0.35	0.19	76	0.69	0.45	74	0.48	0.75	58
Overall Risk Indicators															
Available for Sale	35.84	17.37	89	34.30	18.29	87	29.91	18.16	84	29.23	18.44	81	26.17	19.12	73
Held to Maturity	0.00	0.71	61	0.00	0.93	61	0.00	0.92	61	0.00	1.00	59	0.00	1.03	56
Off Balance Sheet	6.28	11.13	24	6.34	9.53	31	8.09	10.69	37	8.25	11.42	34	6.61	11.24	23
Unrealized Appreciation/Depreciation	0.00	0.00	77	0.00	0.01	70	0.00	0.01	74	0.00	0.01	72	0.00	0.00	81
Unrealized App/Dep % Tier One Cap	0.00	0.05	77	0.00	0.14	70	0.00	0.06	74	0.00	0.05	72	0.00	-0.01	81
Contractual Mat/Reprice Data															
Loans/Securities Over 3 Year Liabilities Over 3 Year	55.98	35.44	89	61.35	37.12	95	56.64	36.19	92	42.16	31.35	80	45.96	30.68	85
Net Over 3 Year Position	1.94	3.51	40	2.35	2.92	51	0.99	3.11	27	0.91	2.49	31	6.22	2.85	84
Loans/Securities Over 1 Year Liabilities Over 1 Year	75.58	56.23	93	74.48	57.99	94	71.37	56.97	90	67.11	52.46	89	73.59	53.32	95
Net Over 1 Year Position	8.76	13.36	32	5.73	11.57	20	5.36	11.83	18	13.73	9.92	72	20.24	11.08	89
Non-Maturity Deposits	54.50	46.16	73	51.15	43.89	75	48.47	41.59	74	40.08	41.36	47	39.07	42.24	39
Non-Maturity Deps % Long Assets	97.36	148.21	26	83.37	132.13	18	85.58	127.00	21	95.08	149.01	21	85.00	158.82	14
Net Over 3 Year Position	1.48	-10.32	73	10.21	-7.01	84	8.17	-5.63	80	2.07	-10.25	78	6.89	-11.77	86

As % Tier 1 Capital															
Structured Notes	12.72	7.81	74	4.97	7.57	60	4.45	1.91	79	7.24	4.43	74	5.08	7.60	60
Mortgage Servicing (FV)	0.00	0.19	79	0.00	0.07	88	0.00	0.05	88	0.00	0.08	87	0.00	0.08	87
Total	12.72	8.49	72	4.97	7.89	58	4.45	2.18	77	7.24	4.76	73	5.08	7.97	58

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Liquidity & Inv Portfolio
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	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Percent of Total Assets															
Short Term Investments	5.00	6.88	43	4.01	6.17	37	5.67	4.66	65	4.26	6.04	43	2.33	6.60	21
Marketable Equity Sec (MES)	0.00	0.02	72	0.00	0.00	86	0.00	0.01	86	0.00	0.02	84	0.00	0.02	84
Core Deposits	76.18	66.33	87	75.75	67.67	84	75.96	66.79	87	71.33	67.65	68	71.51	68.27	63
Short Term Non Core Funding	9.10	16.04	15	12.35	15.56	34	11.80	16.29	27	14.30	16.10	39	11.25	14.94	30
Liquidity Ratios															
Net S.T. Non Core Fund Dependence	4.61	10.31	28	9.50	10.55	44	7.08	13.02	26	11.29	11.35	46	9.78	9.45	52
Net Non Core Fund Dependence	10.82	21.26	22	12.09	18.81	27	11.29	21.54	21	16.05	18.40	42	17.77	16.96	51
Brokered Deposits to Deposits	0.00	3.79	35	0.30	1.46	60	0.14	1.75	59	2.01	1.28	75	3.31	1.38	79
Broker Dep Mat < 1 Yr to Broker Deps	N/A	63.55	N/A	100.00	56.54	99	100.00	60.16	99	100.00	55.09	99	96.13	51.42	57
Short Term Inv to S.T. Ncore Fund	54.95	49.89	63	32.50	47.04	46	48.04	34.05	72	29.82	45.00	46	20.69	53.31	29
Short Term Asset to S.T. Liabilities	73.65	97.38	37	55.77	82.15	22	56.66	78.97	25	69.16	82.66	35	67.28	84.48	32
Net S.T. Liabilities to Assets	6.55	2.54	59	13.75	6.44	73	15.32	7.88	72	10.36	7.03	59	9.88	6.14	61
Net Loans & Leases to Deposits	60.03	78.92	11	61.42	77.60	15	65.89	81.99	16	72.59	80.61	29	76.99	79.76	40
Net LN&LS to Core Deposits	70.08	100.33	10	71.39	97.38	11	76.42	102.60	13	86.98	100.29	28	92.09	98.60	38
Net LN&LS & SBLC to Assets	53.57	66.27	15	54.23	65.60	18	58.44	68.11	21	62.29	67.54	31	66.11	66.99	45
Securities Mix															
Held-to-Maturity % Total Secs															
US Treas & Govt Agencies	0.00	0.14	89	0.00	0.33	90	0.00	0.45	89	0.00	0.61	87	0.00	0.74	86
Municipal Securities	0.00	1.69	72	0.00	3.28	66	0.00	3.04	66	0.00	3.15	64	0.00	3.08	62
Pass-Through Mtg Backed Secs	0.00	0.10	85	0.00	0.04	86	0.00	0.03	86	0.00	0.03	85	0.00	0.02	84
CMO & REMIC Mtg Backed Secs	0.00	0.01	92	0.00	0.45	95	0.00	0.37	96	0.00	0.23	95	0.00	0.20	95
Commercial Mtg Back Secs	0.00	0.03	99	0.00	0.00	99	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Asset Backed Securities	0.00	0.04	99	0.00	0.00	99	0.00	0.02	99	0.00	0.00	99	0.00	0.00	99
Structured Financial Products	0.00	0.04	99	0.00	0.07	99	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Domestic Debt Secs	0.00	0.38	95	0.00	0.18	96	0.00	0.23	95	0.00	0.19	96	0.00	0.16	96
Foreign Debt Securities	0.00	0.03	98	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
Total Held-to-Maturity	0.00	4.39	60	0.00	6.08	60	0.00	5.63	61	0.00	5.71	58	0.00	5.54	56
Available-for-Sale % Total Secs															
US Treas & Govt Agencies	21.93	26.67	48	24.13	30.70	44	28.14	31.03	48	35.80	39.08	45	36.91	45.93	38
Municipal Securities	36.54	16.96	79	32.40	21.05	67	25.87	19.59	61	42.59	19.17	82	42.88	18.47	84
Pass-Through Mtg Backed Secs	28.13	19.78	66	33.47	18.47	72	35.57	20.75	70	17.04	15.00	59	16.73	12.59	65
CMO & REMIC Mtg Backed Secs	13.39	11.39	65	10.00	5.62	74	10.42	5.28	76	4.57	4.36	68	3.48	3.81	67
Commercial Mtg Back Secs	0.00	0.02	90	0.00	0.00	94	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Asset Backed Securities	0.00	0.17	96	0.00	0.03	98	0.00	0.04	97	0.00	0.09	97	0.00	0.04	97
Structured Financial Products	0.00	0.01	91	0.00	0.10	97	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Other Domestic Debt Secs	0.00	0.85	70	0.00	0.60	75	0.00	0.84	72	0.00	0.63	75	0.00	0.70	75
Foreign Debt Securities	0.00	0.06	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.02	99
Inv Mut Fnd & Oth Mktbl	0.00	0.15	72	0.00	0.03	86	0.00	0.03	85	0.00	0.12	83	0.00	0.09	84
Total Available-for-Sale	100.00	87.77	99	100.00	82.99	99	100.00	84.20	99	100.00	85.02	99	100.00	86.31	99
Other Securities Ratios:															
App (Dep) Hi Risk & Struct/T1 Cap	0.19	-0.05	95	0.11	-0.03	91	-0.02	0.01	5	0.03	0.01	87	-0.08	-0.18	26
App (Dep) in HTM Sec to HTM Sec	N/A	1.08	N/A	N/A	1.65	N/A	N/A	0.80	N/A	N/A	0.66	N/A	N/A	0.18	N/A
App (Dep) in HTM Sec to Eqy Cap	0.00	0.05	77	0.00	0.13	70	0.00	0.06	74	0.00	0.05	72	0.00	-0.01	81
Pledged Securities to Tot Sec	19.05	48.79	16	24.21	47.88	23	33.84	50.63	28	41.56	50.24	39	49.39	48.69	50
Short Term Investments		15,893			11,229			13,177			7,959			4,032	
Short Term Assets		58,148			48,476			46,528			43,375			35,208	
Short Term Non Core Funding		28,921			34,548			27,428			26,690			19,489	
Non Core Liabilities		46,461			40,912			35,882			34,589			32,124	
Fed Home Loan Bor Mat < 1 Year		400			3,900			3,850			4,195			3,900	
Fed Home Loan Bor Mat > 1 Year		4,000			1,000			1,500			800			1,900	
Other Borrowing Mat < 1 Year		0			0			0			0			0	
Other Borrowing Mat > 1 Year		0			0			0			0			0	
Debt Securities 90+ Days P/D		0			0			0			0			0	
Total Non-Current Debt Sec		0			0			0			0			0	
Fair Value Structured Notes		3,507			1,225			814			1,295			826	

	12/31/2010			12/31/2009			12/31/2008			12/31/2007			12/31/2006		
	BANK	PG 3	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT	BANK	PG 5	PCT
Capital Ratios															
Percent of Bank Equity:															
Net Loans & Leases (x)	6.19	7.00	36	5.98	6.85	32	7.13	7.17	48	6.48	7.00	39	7.03	7.01	49
Subord Notes & Debentures	0.00	0.71	95	0.00	0.12	99	0.00	0.05	99	0.00	0.09	99	0.00	0.05	99
Long Term Debt	0.00	0.71	95	0.00	0.12	99	0.00	0.05	99	0.00	0.09	99	0.00	0.05	99
Com RE & Related Ventures	225.23	322.66	30	227.75	207.47	59	275.52	221.57	66	225.75	219.67	56	249.77	211.53	65
Percent of Average Bank Equity:															
Net Income	10.34	4.41	70	9.37	6.90	61	6.74	9.41	31	9.77	11.54	39	11.38	12.19	48
Dividends	5.47	2.49	79	3.49	4.03	51	3.59	5.58	37	2.24	6.60	18	1.47	6.49	13
Retained Earnings	4.86	1.22	62	5.88	2.26	76	3.15	3.04	47	7.53	4.46	76	9.90	5.13	86
Other Capital Ratios:															
Dividends to Net Operating Income	52.95	33.54	69	37.24	50.33	33	53.30	57.70	44	22.92	54.52	15	12.96	51.74	12
Bank Eq Cap + Min Int to Assets	8.63	9.66	30	9.04	9.79	38	8.14	9.74	22	9.58	9.88	49	9.36	9.80	47
Growth Rates:															
Total Equity Capital	8.38	3.27	77	33.79	5.77	96	5.69	5.51	51	10.26	7.60	73	10.56	7.47	75
Equity Growth Less Asst Growth	-5.20	0.90	22	13.41	-0.03	92	-18.77	-1.38	5	2.50	1.32	57	6.67	1.06	80
Intang Assets % Bank Equity															
Mortgage Servicing Rights	0.00	0.16	79	0.00	0.06	88	0.00	0.05	88	0.00	0.06	87	0.00	0.07	87
Goodwill	0.00	2.20	63	0.00	1.84	66	0.00	2.13	65	0.00	2.17	64	0.00	2.10	64
Purch Credit Card Relations	0.00	0.02	97	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99	0.00	0.00	99
All Other Intangibles	0.00	0.37	64	0.00	0.36	74	0.00	0.42	74	0.00	0.37	74	0.00	0.33	74
Total Intangibles	0.00	3.38	40	0.00	2.76	51	0.00	3.04	50	0.00	3.02	50	0.00	2.96	48
Risk-Based Capital															
Tier One RBC to Risk-Wgt Assets	13.46	13.05	62	13.40	13.29	59	11.85	12.95	44	13.77	13.21	64	13.38	13.58	55
Total RBC to Risk-Weight Assets	14.26	14.32	56	14.25	14.43	55	12.64	14.03	40	14.63	14.28	62	14.31	14.68	54
Tier One Leverage Capital	8.61	9.07	39	8.77	9.26	43	8.37	9.28	34	9.71	9.47	61	9.61	9.56	58
Other Capital Ratio:															
Def Tax Asset to T1 Cap	0.69	2.42	45	0.00	1.01	54	0.15	0.99	56	0.93	0.94	62	2.01	1.37	65
End of Period Capital (\$000)															
Perpetual Preferred		0			0			0			0			0	
+ Common Stock		200			200			200			200			200	
+ Surplus		6,533			4,850			300			300			300	
+ Undivided Profits		20,431			19,099			17,877			17,303			16,032	
+ Accum Other Comp		251			1,146			529			85			-308	
Income															
+ Other Equity Capital Comp		0			0			0			0			0	
Total Bqnk Equity Capital		27,415			25,295			18,906			17,888			16,224	
Minority Interest Cons		0			0			0			0			0	
Subs															
Total Bank Capital & Min Int		27,415			25,295			18,906			17,888			16,224	
Subordinated Notes & Debentures			0		0			0			0			0	
Changes in Bank Equity (\$000)															
Balance at Beginning of Period		25,295			18,906			17,888			16,224			14,674	
+ Net Income		2,833			1,947			1,229			1,649			1,744	
+ Sales or Purchase of Capital		0			0			0			0			0	
+ Merger & Absorptions		0			0			0			0			0	
+ Restate due to Acctg Error&Chg		0			0			0			0			0	
+ Trans with Parent		1,683			4,550			0			0			0	
- Dividends		1,500			725			655			378			226	
+ Other Comprehensive Income		-896			617			444			393			32	
Balance at End of Period		27,415			25,295			18,906			17,888			16,224	
Intangible Assets															
Mortgage Servicing Rights		0			0			0			0			0	
+ Purch Credit Card Relations		0			0			0			0			0	
+ Other Intangibles		0			0			0			0			0	
+ Goodwill		0			0			0			0			0	
Total Intangibles		0			0			0			0			0	

Assets	3.31	3.84	21	3.36	3.87	22	3.06	4.12	3	3.15	4.07	5	2.44	4.12	0
Loan & Lease Analysis:															
Net Loss to Average Total LN&LS	0.40	1.20	33	0.02	0.96	10	0.34	0.49	57	-0.01	0.34	13	0.35	0.85	43
Earnings Coverage of Net Loss (X)	6.88	5.49	75	121.56	7.84	96	6.02	11.17	55	-295.33	8.01	2	5.53	7.94	62
LN&LS Allowance to Net Losses (X)	2.39	3.73	56	47.25	5.10	95	3.03	6.19	48	-135.00	4.77	3	2.92	5.09	56
Capitalization															
Cash Dividends to Net Income	101.98	28.55	88	26.08	18.01	66	48.70	29.39	68	27.30	25.81	60	39.92	49.37	57
Retain Earns to Avg Total Equity	-0.23	-1.83	36	7.98	2.77	71	4.57	4.63	47	6.77	4.96	61	5.22	-0.84	70
Yield on or Cost of:															
Total Loan & Leases (TE)	6.08	5.96	59	6.14	5.98	62	5.68	6.39	7	6.03	6.35	29	4.80	6.51	0
Loans in Domestic Offices	6.04	5.94	57	6.10	5.96	60	5.64	6.37	7	5.99	6.33	27	4.77	6.49	0
Real Estate	6.05	5.86	63	6.01	5.89	59	5.88	6.28	24	6.00	6.22	35	4.25	6.38	0
Secured by 1-4 Fam Resi Prop	5.59	5.89	40	5.72	5.92	44	5.66	6.53	15	5.67	6.47	13	-0.44	6.64	0
All Other Loans Sec Real Estate	6.21	5.85	70	6.12	5.88	63	5.96	6.14	42	6.13	6.10	54	6.12	6.23	45
Commercial & Industrial	5.82	6.06	46	6.32	6.12	62	5.45	6.51	16	5.73	6.42	26	5.83	6.62	25
Individual	7.22	7.58	40	7.02	7.77	34	6.79	8.38	11	6.97	8.33	12	7.33	8.55	19
Credit Card	N/A	8.97	N/A	N/A	8.98	N/A	N/A	9.60	N/A	N/A	9.44	N/A	N/A	9.42	N/A
Agricultural	N/A	5.41	N/A	N/A	5.43	N/A	N/A	6.14	N/A	N/A	6.16	N/A	5.68	6.34	21
Loans in Foreign Offices	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Total Investment Securities (TE)	3.95	3.36	70	4.23	3.63	71	4.15	3.88	62	4.28	4.09	57	4.48	4.21	60
Total Investment Securities (Book)	3.34	3.03	64	3.64	3.30	64	3.58	3.45	56	3.74	3.63	55	3.95	3.80	56
US Treas & Agency (Excl MBS)	3.38	2.22	84	3.77	2.48	85	3.37	2.87	69	3.34	3.10	59	3.47	3.29	54
Mortgage Backed Securities	2.83	3.39	34	3.31	3.73	32	3.38	3.88	29	3.78	3.79	37	4.18	3.97	44
All Other Securities	3.91	3.77	56	3.94	3.90	52	3.97	3.88	56	3.98	3.92	54	4.02	3.95	55
Interest-Bearing Bank Balances	0.86	0.39	84	0.99	0.38	85	1.01	0.72	69	2.31	0.80	84	2.82	0.90	85
Federal Funds Sold & Resales	0.11	0.21	27	0.15	0.23	33	0.21	0.18	56	0.17	0.15	51	0.20	0.16	61
Total Interest Bearing Deposits	1.85	1.26	91	2.00	1.35	91	2.09	1.53	91	2.18	1.60	91	2.33	1.79	87
Transaction accounts	2.21	0.48	97	2.44	0.52	97	2.60	0.54	99	2.69	0.56	99	2.81	0.60	99
Other Savings Deposits	1.09	0.62	88	1.21	0.68	90	1.27	0.75	88	1.34	0.78	89	1.46	0.86	89
Time Deps Over \$100M	2.03	1.84	65	2.14	1.94	65	2.18	2.14	55	2.32	2.25	55	2.48	2.49	48
All Other Time Deposits	2.00	1.91	59	2.12	2.03	59	2.18	2.17	52	2.27	2.28	50	2.53	2.53	50
Foreign Office Deposits	N/A	0.31	N/A	N/A	0.31	N/A	N/A	0.00	N/A	N/A	0.00	N/A	N/A	0.00	N/A
Federal Funds Purchased & Repos	1.08	0.75	74	1.02	0.80	69	1.41	0.68	79	1.27	0.70	76	1.43	0.74	77
Other Borrowed Money	1.73	2.94	17	1.73	2.98	16	1.55	3.19	13	1.82	3.16	16	1.96	3.19	17
Subord Notes & Debentures	N/A	5.30	N/A	N/A	4.73	N/A	N/A	7.73	N/A	N/A	6.89	N/A	N/A	6.96	N/A
All Interest-Bearing Funds	1.84	1.36	85	1.99	1.46	85	2.08	1.61	86	2.17	1.69	86	2.32	1.88	81

FDIC Certificate # 3787
OCC Charter # 9582
Public Report

FRB District/ID_RSSD 8 / 771140
County: EFFINGHAM

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Securitization & Asset Sale Activities--Page 13

Securitization & Asset Sale-a
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	12/31/2010	12/31/2009	12/31/2008	12/31/2007	12/31/2006	Percent Change	
						1 Quarter	1 Year
Securitization Activities	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial & Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Interest-Only Strips	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial & Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A
Retained Credit Enhancements	0	0	0	0	0	N/A	N/A
1-4 Family Residential Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Auto Loans	0	0	0	0	0	N/A	N/A
Commercial & Industrial Loans	0	0	0	0	0	N/A	N/A
All Other Loans and Leases	0	0	0	0	0	N/A	N/A

Unused Liquidity Commitments	0	0	0	0	0	N/A	N/A
Sellers Interest in Secs & Loans	0	0	0	0	0	N/A	N/A
Home Equity Lines	0	0	0	0	0	N/A	N/A
Credit Card Receivables	0	0	0	0	0	N/A	N/A
Commercial & Industrial Loans	0	0	0	0	0	N/A	N/A
Total Retained Credit Exposure	0	0	0	0	0	N/A	N/A
Asset Backed Comm Paper Conduits	0	0	0	0	0	N/A	N/A
CR Exp Spons by Bank & Other	0	0	0	0	0	N/A	N/A
Liquid Comm by Bank & Other	0	0	0	0	0	N/A	N/A
Activity % Total Assets							
Securitization Activities	0.00	0.00	0.00	0.00	0.00	0.00	0.00
1-4 Family Residential Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Home Equity Lines	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Credit Card Receivables	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Auto Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Commercial & Industrial Loans	0.00	0.00	0.00	0.00	0.00	0.00	0.00
All Other Loans and Leases	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Asset Backed Comm Paper Conduits	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Cr Exp Spons by Bank & Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Liquid Comm by Bank & Other	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Percent of Tot Managed Assets on							
Balance Sheet & Sec Assets							
1-4 Family Residential Loans	16.48	19.60	20.94	21.60	21.30		
Home Equity Lines	1.30	1.05	0.83	0.67	0.67		
Credit Card Receivables	0.00	0.00	0.00	0.00	0.00		
Auto Loans	6.09	5.91	5.42	6.14	6.19		
Commercial & Industrial Loans	16.66	13.41	15.50	15.14	15.94		
All Other Loans and Leases	59.46	60.04	57.31	56.45	55.90		

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Securitization & Asset Sale-b
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Public Report

	<u>12/31/2010</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>12/31/2006</u>
% Tot Securitization Act by Type					
Retained Int Only Strips	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Retained Credit Enhancement	N/A	N/A	N/A	N/A	N/A
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Unused Comm to Provide Liquidity	N/A	N/A	N/A	N/A	N/A
Sellers Int in Secs & LNS % Trust	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A
Percent of Tier 1 Capital					
Total Retained Credit Exposure	0.00	0.00	0.00	0.00	0.00
Retained Interest-Only Strips	0.00	0.00	0.00	0.00	0.00
Retained Credit Enhancements	0.00	0.00	0.00	0.00	0.00
30-89 Day PD Securitized Assets					
1-4 Family Residential Loans	0	0	0	0	0
Home Equity Lines	0	0	0	0	0

Credit Card Receivables	0	0	0	0	0
Auto Loans	0	0	0	0	0
Commercial & Industrial	0	0	0	0	0
Loans	0	0	0	0	0
All Other Loans and Leases	0	0	0	0	0
Total 30-89 Day PD Secur	0	0	0	0	0
Assets					
90+ Days PD Securitized					
Assets					
1-4 Family Residential Loans	0	0	0	0	0
Home Equity Lines	0	0	0	0	0
Credit Card Receivables	0	0	0	0	0
Auto Loans	0	0	0	0	0
Commercial & Industrial	0	0	0	0	0
Loans	0	0	0	0	0
All Other Loans and Leases	0	0	0	0	0
Total 90+ Days PD Secur	0	0	0	0	0
Assets					
Total Past Due Securitized	0	0	0	0	0
Assets					
Net Losses Securitized Assets					
1-4 Family Residential Loans	0	0	0	0	0
Home Equity Lines	0	0	0	0	0
Credit Card Receivables	0	0	0	0	0
Auto Loans	0	0	0	0	0
Commercial & Industrial	0	0	0	0	0
Loans	0	0	0	0	0
All Other Loans and Leases	0	0	0	0	0
Total Net Charge Off Secur	0	0	0	0	0
Asset					

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Securitization & Asset Sale-c
OCC Charter # 9582 County: EFFINGHAM Securitization & Asset Sale Activities--Page 13B 3/29/2011 10:19:18 AM
Public Report

	<u>12/31/2010</u>	<u>12/31/2009</u>	<u>12/31/2008</u>	<u>12/31/2007</u>	<u>12/31/2006</u>
30-89 Day PD Securitized					
Assets %					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Days PD Secur	N/A	N/A	N/A	N/A	N/A
Asset					
90+ Day PD Securitized Assets					
%					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Secur	N/A	N/A	N/A	N/A	N/A
Asset					
Total PD Securitized Assets %	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized					
Assets%					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Auto Loans	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Net Losses on Securitized	N/A	N/A	N/A	N/A	N/A
Assets					
30-89 DAY PD managed assets					
%					
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial	N/A	N/A	N/A	N/A	N/A
Loans	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A
Total 30-89 Day PD	N/A	N/A	N/A	N/A	N/A
Manage Asset					

90+ DAY PD MANAGED ASSETS %								
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total 90+ Day PD Manage Asset	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Past Due Managed Assets %	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets %								
1-4 Family Residential Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Home Equity Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Credit Card Receivables	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Commercial & Industrial Loans	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
All Other Loans and Leases	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Net Losses on Managed Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Fiduciary Services-a
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Public Report

	12/31/2010			9/30/2010			6/30/2010			12/31/2010
	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	(\$000)	%Total	%MGD	%Change
Total Fiduciary and Related Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Retirement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment Management Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Fiduciary Assets	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A			N/A			N/A			N/A
Memo: Accts in Foreign Offices	N/A		N/A	N/A		N/A	N/A		N/A	N/A
Total Fiduciary and Related Accounts	(#)	%Total	%MGD	(#)	%Total	%MGD	(#)	%Total	%MGD	%Change
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Retirement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investment Management Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Total Number of Accounts	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Custody and Safekeeping	N/A			N/A			N/A			N/A
Memo: Accts in Foreign Offices	N/A		N/A	N/A		N/A	N/A		N/A	N/A
Corporate Trust and Agency	(\$000)	%FIDIN	%Change	(\$000)	%FIDIN	%Change	(\$000)	%FIDIN	%Change	
Corporate and Muni Trusteeships	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
All Other Corporate		N/A	N/A		N/A	N/A		N/A	N/A	
Fiduciary and Related Services Income	(\$000)	#ISS	%Change	(\$000)	#ISS	%Change	(\$000)	#ISS	%Change	
Personal Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DC	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Employee Benefit DB	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Retirement	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Corporate Trust and Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Investment Management Agency	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Fiduciary	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Custody and Safekeeping	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Other Related Services	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less: Expenses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Less: Net Losses	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Plus: Intra-company Credits	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Net Fiduciary and Related Income	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Memo: Fiduciary Income - Foreign	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	
Gross Fiduciary Income % Nonint Inc		N/A			N/A			N/A		

FDIC Certificate # 3787 FRB District/ID_RSSD 8 / 771140 FIRST NATIONAL BANK OF DIETERICH, THE ; DIETERICH , IL Fiduciary Services-b
OCC Charter # 9582 County: EFFINGHAM Fiduciary & Related Services--Page 1A 3/29/2011 10:19:18 AM
Public Report

	12/31/2010			9/30/2010			6/30/2010		
	Bank	PG 3	PCT	Bank	PG 3	PCT	Bank	PG 5	PCT
Fiduciary Income % Fiduciary Assets	N/A	0.67	N/A	N/A	0.62	N/A	N/A	0.80	N/A
Personal Trust and Agency	N/A			N/A			N/A		

Employee Benefit DC	N/A	0.36	N/A	N/A	0.37	N/A	N/A	N/A	0.29	N/A		
Employee Benefit DB	N/A	0.37	N/A	N/A	0.34	N/A	N/A	N/A	0.23	N/A		
Other Retirement	N/A	0.49	N/A	N/A	0.55	N/A	N/A	N/A	0.66	N/A		
Corporate Trust and Agency	N/A	1.52	N/A	N/A	0.93	N/A	N/A	N/A	0.67	N/A		
Investment Management Agency	N/A	0.51	N/A	N/A	0.55	N/A	N/A	N/A	0.53	N/A		
Other Fiduciary	N/A	0.54	N/A	N/A	0.52	N/A	N/A	N/A	0.51	N/A		
Total Fiduciary Assets	N/A	0.52	N/A	N/A	0.55	N/A	N/A	N/A	0.60	N/A		
Custody and Safekeeping	N/A	0.15	N/A	N/A	0.12	N/A	N/A	N/A	0.20	N/A		
Memo: Fiduciary Income Foreign	N/A	0.29	N/A	N/A	0.29	N/A	N/A	N/A	0.00	N/A		
Gross Fiduciary Losses - Managed	(\$000)	%Rev	PG 3	PCT	(\$000)	%Rev	PG 3	PCT	(\$000)	%Rev	PG 5	PCT
Personal Trust and Agency	N/A	N/A	0.03	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Retirement Trust and Agency	N/A	N/A	0.01	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Investment Management Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Other Fiduciary	N/A	N/A	0.42	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Total Gross Managed Losses	N/A	N/A	0.04	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Gross Fiduciary Losses - Non Managed												
Personal Trust and Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Retirement Trust and Agency	N/A	N/A	0.08	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Investment Management Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Other Fiduciary	N/A	N/A	0.07	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Total Gross Non Managed Losses	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Net Fiduciary Losses - ALL												
Personal Trust and Agency	N/A	N/A	0.02	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Retirement Trust and Agency	N/A	N/A	0.08	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Investment Management Agency	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Other Fiduciary	N/A	N/A	0.48	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Total Net Losses	N/A	N/A	0.05	N/A	N/A	N/A	0.00	N/A	N/A	N/A	0.00	N/A
Collective/Common Trust Funds	(\$000)	%Total	%Change		(\$000)	%Total	%Change		(\$000)	%Total	%Change	
Domestic Equity	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
International/Global Equity	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Stock/Bond Blend	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Taxable Bond	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Municipal Bond	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Short Term/Money Market	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Specialty/Other	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	
Total Trust Funds	N/A	N/A	N/A		N/A	N/A	N/A		N/A	N/A	N/A	

Peer Group Descriptions for Fiduciary & Related Services: Peer Number

Trust Assets in excess of \$100 billion	TRST301
Trust Assets between \$10 billion and \$100 billion	TRST302
Trust Assets between \$1 billion and \$10 billion	TRST303
Trust Assets between \$500 million and \$1 billion	TRST304
Trust Assets between \$100 million and \$500 million	TRST305
Trust Assets less than \$100 million	TRST306