

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY: EFFINGHAM

THE FIRST NATIONAL BANK OF DIETERICH

DIETERICH, IL

JUNE 30, 2009 UNIFORM BANK PERFORMANCE REPORT

INFORMATION

INTRODUCTION

THIS UNIFORM BANK PERFORMANCE REPORT COVERS THE OPERATIONS OF YOUR BANK AND THAT OF A COMPARABLE GROUP OF PEER BANKS. IT IS PROVIDED FOR YOUR USE AS A MANAGEMENT TOOL BY THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL. DETAILED INFORMATION CONCERNING THIS REPORT IS PROVIDED IN "A USER'S GUIDE FOR THE UNIFORM BANK PERFORMANCE REPORT" FORWARDED TO YOUR BANK UNDER SEPARATE COVER. TO OBTAIN ADDITIONAL USER'S GUIDE OR OTHER UBPR MATERIALS, CALL THE NUMBER INDICATED AT RIGHT FOR ORDERING ASSISTANCE.

AS OF THE DATE OF PREPARATION OF THIS REPORT, YOUR BANK'S FEDERAL REGULATOR WAS THE OFFICE OF THE COMPTROLLER OF THE CURRENCY

YOUR CURRENT PEER GROUP # 5 INCLUDES ALL INSURED COMMERCIAL BANKS HAVING ASSETS ASSETS BETWEEN \$100 MILLION AND \$300 MILLION IN A NON-METRO AREA WITH 3 OR MORE FULL SERVICE OFFICES

PEER GROUPS BY REPORTING PERIOD:
 06/30/2009: 5, 06/30/2008: 5, 12/31/2008: 5, 12/31/2007: 5, 12/31/2006: 5.

FOR THE DEFINITION OF OTHER UBPR PEER GROUPS, REFER TO THE UBPR USER'S GUIDE.

ADDRESSEE CHIEF EXECUTIVE OFFICER
 THE FIRST NATIONAL BANK OF DIETERICH
 P.O. BOX 186
 DIETERICH, IL 62424-0000

NOTE

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 OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY FEDERAL BANK REGULATORS. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL BANK REGULATORS.

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 (IN THE WASHINGTON, DC AREA: (202) 898-7108)
 QUESTIONS CONCERNING CONTENT OF REPORTS CONTACT: 703-516-1071
 OR EMAIL FFIEC-UBPR@fdic.gov

BANK AND BANK HOLDING COMPANY INFORMATION

CERTIFICATE # 3787 CHARTER # 9582
 DIST/RSSD: 08 / 771140
 PRIME BANC CORP.
 (HOLDING CO. # 1842355)
 DIETERICH IL
 (HOLDING COMPANY REFERS TO TOP HOLDER)

THE REPORTS OF CONDITION AND INCOME FOR THIS BANK CONTAIN ADDITIONAL INFORMATION NOT INCLUDED IN THIS PERFORMANCE REPORT, SUCH AS AN OPTIONAL NARRATIVE STATEMENT BY THE BANK.

| CERT # 3787 | DIST/RSSD: 08 / 771140 | | | THE FIRST NATIONAL BANK OF DIETERICH | | | DIETERICH, IL | | | PAGE 01 | | | | | |
|-----------------------------------|------------------------|-------|-----|--------------------------------------|-------|-----|---------------|-------|-----|------------|-------|------------|-------|----------------------|--|
| CHARTER # 9582 | COUNTY: | | | SUMMARY RATIOS | | | | | | | | | | 9/21/2009 3:30:10 PM | |
| | 06/30/2009 | | | 06/30/2008 | | | 12/31/2008 | | | 12/31/2007 | | 12/31/2006 | | | |
| AVERAGE ASSETS (\$000) | 252,297 | | | 196,732 | | | 205,670 | | | 177,549 | | 168,865 | | | |
| NET INCOME (\$000) | 947 | | | 682 | | | 1,229 | | | 1,649 | | 1,744 | | | |
| NUMBER OF BANKS IN PEER GROUP | 848 | | | 840 | | | 846 | | | 847 | | 828 | | | |
| EARNINGS AND PROFITABILITY | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | | | | | | | |
| INTEREST INCOME (TE) | 5.31 | 5.45 | 39 | 6.00 | 6.24 | 31 | 5.78 | 6.09 | 26 | 6.17 | 6.74 | 5.98 | 6.43 | | |
| - INTEREST EXPENSE | 2.38 | 1.73 | 91 | 2.93 | 2.46 | 84 | 2.82 | 2.27 | 88 | 3.05 | 2.87 | 2.78 | 2.49 | | |
| NET INTEREST INCOME (TE) | 2.93 | 3.71 | 7 | 3.07 | 3.79 | 8 | 2.96 | 3.81 | 3 | 3.13 | 3.88 | 3.20 | 3.94 | | |
| + NONINTEREST INCOME | 0.42 | 0.73 | 19 | 0.46 | 0.77 | 18 | 0.44 | 0.76 | 16 | 0.52 | 0.79 | 0.49 | 0.79 | | |
| - NONINTEREST EXPENSE | 2.24 | 3.06 | 9 | 2.41 | 2.96 | 20 | 2.46 | 3.01 | 20 | 2.19 | 2.99 | 2.02 | 2.99 | | |
| - PROVISION: LOAN&LEASE LOSSES | 0.14 | 0.34 | 29 | 0.05 | 0.16 | 28 | 0.07 | 0.30 | 17 | 0.02 | 0.16 | 0.07 | 0.13 | | |
| = PRETAX OPERATING INCOME (TE) | 0.98 | 1.04 | 43 | 1.08 | 1.42 | 28 | 0.88 | 1.27 | 27 | 1.44 | 1.52 | 1.60 | 1.62 | | |
| + REALIZED GAINS/LOSSES SEC | 0.19 | 0.03 | 91 | 0.02 | 0.01 | 76 | 0.07 | 0.00 | 92 | 0.02 | 0.00 | 0.03 | 0.00 | | |
| = PRETAX NET OPERATING INC (TE) | 1.17 | 1.07 | 50 | 1.10 | 1.45 | 27 | 0.95 | 1.22 | 31 | 1.46 | 1.52 | 1.63 | 1.61 | | |
| NET OPERATING INCOME | 0.75 | 0.80 | 42 | 0.69 | 1.09 | 21 | 0.60 | 0.94 | 27 | 0.93 | 1.13 | 1.03 | 1.19 | | |
| ADJUSTED NET OPERATING INCOME | 0.83 | 0.89 | 41 | 0.73 | 1.15 | 22 | 0.65 | 1.03 | 24 | 0.91 | 1.16 | 1.08 | 1.23 | | |
| NET INC ATTRIB TO MIN INTS | 0.00 | N/A | 99 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | | |
| NET INCOME ADJUSTED SUB S | | 0.69 | N/A | | 0.95 | N/A | | 0.80 | N/A | | 0.99 | | 1.06 | | |
| NET INCOME | 0.75 | 0.80 | 42 | 0.69 | 1.09 | 21 | 0.60 | 0.93 | 27 | 0.93 | 1.13 | 1.03 | 1.19 | | |
| MARGIN ANALYSIS: | | | | | | | | | | | | | | | |
| AVG EARNING ASSETS TO AVG ASSETS | 93.48 | 92.78 | 58 | 94.39 | 93.22 | 67 | 93.95 | 93.20 | 61 | 95.69 | 93.47 | 96.19 | 93.52 | | |
| AVG INT-BEARING FUNDS TO AVG AST | 83.09 | 77.13 | 84 | 78.81 | 76.99 | 60 | 81.05 | 76.91 | 75 | 80.31 | 76.89 | 81.56 | 76.68 | | |
| INT INC (TE) TO AVG EARN ASSETS | 5.69 | 5.88 | 35 | 6.36 | 6.70 | 25 | 6.15 | 6.54 | 21 | 6.45 | 7.22 | 6.22 | 6.89 | | |
| INT EXPENSE TO AVG EARN ASSETS | 2.55 | 1.87 | 91 | 3.10 | 2.63 | 82 | 3.00 | 2.43 | 87 | 3.18 | 3.07 | 2.89 | 2.67 | | |
| NET INT INC-TE TO AVG EARN ASSET | 3.13 | 4.01 | 6 | 3.26 | 4.07 | 7 | 3.15 | 4.10 | 3 | 3.27 | 4.16 | 3.33 | 4.23 | | |
| LOAN & LEASE ANALYSIS | | | | | | | | | | | | | | | |
| NET LOSS TO AVERAGE TOTAL LN&LS | 0.11 | 0.38 | 33 | 0.02 | 0.18 | 27 | 0.02 | 0.32 | 11 | 0.06 | 0.19 | 0.03 | 0.15 | | |
| EARNINGS COVERAGE OF NET LOSS(X) | 15.99 | 15.12 | 69 | 87.20 | 33.72 | 86 | 79.63 | 16.25 | 93 | 31.75 | 26.61 | 67.39 | 33.91 | | |
| LN&LS ALLOWANCE TO NET LOSSES(X) | 8.88 | 9.05 | 68 | 57.55 | 16.83 | 89 | 64.84 | 8.74 | 96 | 16.41 | 13.44 | 32.03 | 17.64 | | |
| LN&LS ALLOW TO LN&LS NOT HFS | 0.94 | 1.33 | 14 | 0.98 | 1.22 | 26 | 0.91 | 1.27 | 15 | 0.95 | 1.21 | 1.00 | 1.25 | | |
| LN&LS ALLOWANCE TO TOTAL LN&LS | 0.94 | 1.33 | 15 | 0.98 | 1.22 | 26 | 0.91 | 1.27 | 16 | 0.95 | 1.21 | 1.00 | 1.25 | | |
| NON-CUR LN&LS TO GROSS LN&LS | 0.43 | 1.74 | 18 | 0.64 | 1.13 | 38 | 0.33 | 1.43 | 17 | 0.48 | 0.95 | 0.54 | 0.70 | | |
| LIQUIDITY | | | | | | | | | | | | | | | |
| NET NON CORE FUND DEPENDENCE | 11.43 | 20.09 | 23 | 13.10 | 20.31 | 28 | 11.29 | 21.56 | 21 | 16.05 | 18.48 | 17.77 | 16.98 | | |
| NET LOANS & LEASES TO ASSETS | 54.59 | 66.76 | 17 | 56.48 | 67.24 | 20 | 58.05 | 67.65 | 21 | 62.04 | 67.08 | 65.85 | 66.55 | | |
| CAPITALIZATION | | | | | | | | | | | | | | | |
| TIER ONE LEVERAGE CAPITAL | 7.36 | 9.33 | 8 | 9.08 | 9.39 | 50 | 8.37 | 9.30 | 34 | 9.71 | 9.48 | 9.61 | 9.56 | | |
| CASH DIVIDENDS TO NET INCOME | 31.68 | 39.68 | 47 | 30.06 | 44.57 | 38 | 53.30 | 55.40 | 48 | 22.92 | 53.95 | 12.96 | 51.43 | | |
| RETAIN EARN TO AVG TOTAL EQUITY | 6.72 | 3.40 | 70 | 5.29 | 4.78 | 51 | 3.15 | 3.07 | 47 | 7.53 | 4.44 | 9.90 | 5.13 | | |
| RESTR+NONAC+RE ACQ TO EQCAP+ALLL | 3.58 | 14.12 | 19 | 2.54 | 8.23 | 26 | 2.52 | 11.02 | 20 | 2.08 | 6.30 | 2.46 | 4.44 | | |
| GROWTH RATES | | | | | | | | | | | | | | | |
| ASSETS | 24.86 | 5.56 | 95 | 17.13 | 7.43 | 88 | 24.46 | 6.87 | 94 | 7.76 | 6.34 | 3.89 | 6.47 | | |
| TIER ONE CAPITAL | 4.08 | 5.25 | 45 | 6.22 | 5.29 | 59 | 3.22 | 5.08 | 39 | 7.69 | 5.70 | 10.11 | 6.80 | | |
| NET LOANS & LEASES | 20.67 | 4.56 | 92 | 5.41 | 7.48 | 44 | 16.45 | 7.73 | 82 | 1.52 | 7.51 | 2.04 | 7.68 | | |
| SHORT TERM INVESTMENTS | 21.33 | 63.12 | 50 | -8.66 | 1.85 | 56 | 65.56 | 0.23 | 81 | 97.40 | 16.22 | 26.83 | 53.29 | | |
| SHORT TERM NON CORE FUNDING | 22.15 | 8.60 | 70 | 14.82 | 14.31 | 56 | 2.77 | 12.55 | 40 | 36.95 | 17.31 | -7.85 | 28.81 | | |

CERT # 3787
CHARTER # 9582

DIST/RSSD: 08 / 771140
COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
INCOME STATEMENT - REVENUE AND EXPENSES (\$000)

DIETERICH, IL

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| | <u>06/30/2009</u> | <u>06/30/2008</u> | <u>12/31/2008</u> | <u>12/31/2007</u> | <u>12/31/2006</u> | <u>PERCENT CHANGE 1 YEAR</u> |
|-------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------------------------|
| INTEREST AND FEES ON LOANS | 4,674 | 4,201 | 8,406 | 8,144 | 7,765 | 11.26 |
| INCOME FROM LEASE FINANCING | 1 | 0 | 1 | 0 | 0 | NA |
| TAX-EXEMPT | 12 | 13 | 26 | 29 | 33 | -7.69 |
| ESTIMATED TAX BENEFIT | 6 | 7 | 14 | 15 | 17 | |
| INCOME ON LOANS & LEASES (TE) | 4,681 | 4,208 | 8,421 | 8,159 | 7,782 | 11.25 |
| U S TREAS & AGENCY (EXCL MBS) | 405 | 466 | 876 | 767 | 703 | -13.09 |
| MORTGAGE BACKED SECURITIES | 884 | 385 | 1,087 | 543 | 356 | 129.61 |
| ESTIMATED TAX BENEFIT | 204 | 231 | 420 | 405 | 373 | |
| ALL OTHER SECURITIES | 452 | 444 | 809 | 779 | 718 | 1.80 |
| TAX EXEMPT SECURITIES INCOME | 392 | 444 | 808 | 779 | 717 | -11.71 |
| INVESTMT INTEREST INCOME (TE) | 1,945 | 1,526 | 3,192 | 2,494 | 2,150 | 27.46 |
| INTEREST ON DUE FROM BANKS | 70 | 66 | 138 | 130 | 104 | 6.06 |
| INT ON FED FUNDS SOLD & REALES | 7 | 104 | 141 | 165 | 49 | -93.27 |
| TRADING ACCOUNT INCOME | 0 | 0 | 0 | 0 | 0 | NA |
| OTHER INTEREST INCOME | 1 | 0 | 0 | 12 | 18 | NA |
| TOTAL INTEREST INCOME (TE) | 6,704 | 5,904 | 11,892 | 10,960 | 10,103 | 13.56 |
| INT ON DEPOSITS IN FOREIGN OFF | NA | NA | NA | NA | NA | NA |
| INTEREST ON TIME DEP OVER \$100M | 513 | 555 | 1,051 | 992 | 974 | -7.57 |
| INTEREST ON ALL OTHER DEPOSITS | 2,375 | 2,153 | 4,438 | 4,067 | 3,303 | 10.31 |
| INT ON FED FUNDS PURCH & REPOS | 32 | 33 | 68 | 73 | 96 | -3.03 |
| INT TRAD LIAB & OTH BORROWINGS | 88 | 138 | 239 | 276 | 321 | -36.23 |
| INT ON MORTGAGES & LEASES | NA | NA | NA | NA | NA | NA |
| INT ON SUB NOTES & DEBENTURES | 0 | 0 | 0 | 0 | 0 | NA |
| TOTAL INTEREST EXPENSE | 3,008 | 2,879 | 5,796 | 5,408 | 4,694 | 4.48 |
| NET INTEREST INCOME (TE) | 3,696 | 3,025 | 6,096 | 5,552 | 5,409 | 22.20 |
| NONINTEREST INCOME | 535 | 452 | 910 | 919 | 824 | 18.36 |
| ADJUSTED OPERATING INCOME (TE) | 4,231 | 3,477 | 7,006 | 6,471 | 6,233 | 21.70 |
| NON-INTEREST EXPENSE | 2,822 | 2,367 | 5,059 | 3,892 | 3,417 | 19.22 |
| PROVISION: LOAN & LEASE LOSSES | 175 | 45 | 135 | 30 | 110 | 288.89 |
| PRETAX OPERATING INCOME (TE) | 1,234 | 1,065 | 1,812 | 2,549 | 2,706 | 15.92 |
| REALIZED G/L HLD-TO-MATURITY SEC | 0 | 0 | 0 | 0 | 0 | NA |
| REALIZED G/L AVAIL-FOR SALE SEC | 244 | 22 | 134 | 38 | 45 | 1,009.09 |
| PRETAX NET OPERATING INC (TE) | 1,478 | 1,087 | 1,946 | 2,587 | 2,751 | 36.02 |
| APPLICABLE INCOME TAXES | 321 | 167 | 283 | 518 | 617 | |
| CURRENT TAX EQUIV ADJUSTMENT | 210 | 238 | 434 | 420 | 390 | |
| OTHER TAX EQUIV ADJUSTMENTS | 0 | 0 | 0 | 0 | 0 | |
| APPLICABLE INCOME TAXES(TE) | 531 | 405 | 717 | 938 | 1,007 | |
| NET OPERATING INCOME | 947 | 682 | 1,229 | 1,649 | 1,744 | 38.86 |
| NET EXTRAORDINARY ITEMS | 0 | 0 | 0 | 0 | 0 | |
| NET INC NONCONTROLLING MINORITY INT | 0 | NA | NA | NA | NA | |
| NET INCOME | 947 | 682 | 1,229 | 1,649 | 1,744 | 38.86 |

| | | | | | | |
|--------------------------------|-----|-----|-----|-------|-------|-------|
| CASH DIVIDENDS DECLARED | 300 | 205 | 655 | 378 | 226 | 46.34 |
| RETAINED EARNINGS | 647 | 477 | 574 | 1,271 | 1,518 | 35.64 |
| MEMO: NET INTERNATIONAL INCOME | NA | NA | NA | NA | NA | NA |

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 NONINTEREST INCOME AND EXPENSES (\$000) AND YIELDS

DIETERICH, IL

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| | <u>06/30/2009</u> | <u>06/30/2008</u> | <u>12/31/2008</u> | <u>12/31/2007</u> | <u>12/31/2006</u> |
|----------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| NONINTEREST INCOME & EXPENSES | | | | | |
| FIDUCIARY ACTIVITIES | 0 | 0 | 0 | 0 | 0 |
| DEPOSIT SERVICE CHARGES | 236 | 241 | 525 | 558 | 497 |
| TRADING,VENT CAP,SECURTZ 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 GAIN/LOSS | 0 | 0 | 0 | 0 | 0 |
| OTHER NET GAINS/LOSSES | 0 | 0 | -79 | 0 | 0 |
| OTHER NONINTEREST INCOME | 299 | 211 | 464 | 361 | 294 |
| NONINTEREST INCOME | 535 | 452 | 910 | 919 | 824 |
| PERSONNEL EXPENSE | 1,396 | 1,325 | 2,629 | 2,118 | 1,906 |
| OCCUPANCY EXPENSE | 492 | 349 | 857 | 553 | 482 |
| GOODWILL IMPAIRMENT | 0 | 0 | 0 | 0 | 0 |
| OTHER INTANGIBLE AMORTIZ | 0 | 0 | 0 | 0 | 0 |
| OTHER OPER EXP(INCL INTANGIBLES) | 934 | 693 | 1,573 | 1,221 | 1,029 |
| TOTAL OVERHEAD EXPENSE | 2,822 | 2,367 | 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 | 51,525 | 41,267 | 46,472 | 46,674 | 43,313 |

| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
|-----------------------------------|-------|-------|-----|-------|-------|-----|-------|-------|-----|-------|-------|-------|-------|
| PERCENT OF AVERAGE ASSETS | | | | | | | | | | | | | |
| PERSONNEL EXPENSE | 1.11 | 1.60 | 7 | 1.35 | 1.65 | 20 | 1.28 | 1.65 | 14 | 1.19 | 1.66 | 1.13 | 1.66 |
| OCCUPANCY EXPENSE | 0.39 | 0.40 | 52 | 0.35 | 0.41 | 38 | 0.42 | 0.41 | 54 | 0.31 | 0.41 | 0.29 | 0.41 |
| OTHER OPER EXP(INCL INTANGIBLES) | 0.74 | 1.04 | 15 | 0.70 | 0.89 | 27 | 0.76 | 0.93 | 31 | 0.69 | 0.90 | 0.61 | 0.90 |
| TOTAL OVERHEAD EXPENSE | 2.24 | 3.06 | 9 | 2.41 | 2.96 | 20 | 2.46 | 3.01 | 20 | 2.19 | 2.99 | 2.02 | 2.99 |
| OVERHEAD LESS NONINT INC | 1.81 | 2.31 | 18 | 1.95 | 2.16 | 35 | 2.02 | 2.23 | 36 | 1.67 | 2.18 | 1.54 | 2.17 |
| OTHER INCOME & EXPENSE RATIOS: | | | | | | | | | | | | | |
| EFFICIENCY RATIO | 66.70 | 68.66 | 47 | 68.08 | 64.69 | 64 | 72.21 | 65.39 | 74 | 60.14 | 63.82 | 54.82 | 62.81 |
| AVG PERSONNEL EXP PER EMPL(\$000) | 45.03 | 51.71 | 17 | 44.92 | 50.49 | 23 | 43.82 | 51.27 | 15 | 42.36 | 49.33 | 38.90 | 47.74 |
| ASSETS PER EMPLOYEE (\$MILLION) | 4.16 | 3.35 | 81 | 3.50 | 3.21 | 67 | 3.87 | 3.32 | 75 | 3.73 | 3.16 | 3.54 | 3.07 |

| YIELD ON OR COST OF: | | | | | | | | | | | | | |
|-----------------------------------|------|------|-----|------|-------|-----|------|-------|-----|------|-------|------|-------|
| TOTAL LOANS & LEASES (TE) | 6.87 | 6.60 | 71 | 7.35 | 7.47 | 45 | 6.96 | 7.25 | 31 | 7.23 | 8.06 | 6.86 | 7.75 |
| LOANS IN DOMESTIC OFFICES | 6.87 | 6.58 | 72 | 7.34 | 7.45 | 46 | 6.95 | 7.23 | 32 | 7.21 | 8.04 | 6.84 | 7.72 |
| REAL ESTATE | 7.03 | 6.49 | 81 | 7.36 | 7.31 | 58 | 6.93 | 7.10 | 39 | 6.88 | 7.77 | 6.52 | 7.43 |
| SECURED BY 1-4 FAM. RESI PROP | 8.65 | 6.81 | 94 | 7.22 | 7.43 | 42 | 6.64 | 7.27 | 23 | N/A | N/A | N/A | N/A |
| ALL OTHER LOANS SEC. REAL ESTATE | 6.36 | 6.31 | 54 | 7.44 | 7.26 | 64 | 7.08 | 7.03 | 56 | N/A | N/A | N/A | N/A |
| COMMERCIAL & INDUSTRIAL | 6.31 | 6.53 | 44 | 7.14 | 7.51 | 36 | 6.83 | 7.20 | 37 | 7.73 | 8.42 | 7.32 | 8.20 |
| INDIVIDUAL | 7.27 | 8.56 | 16 | 8.07 | 9.12 | 20 | 8.00 | 8.98 | 21 | 8.29 | 9.26 | 8.11 | 8.86 |
| CREDIT CARD | N/A | 9.51 | N/A | N/A | 11.13 | N/A | N/A | 10.89 | N/A | N/A | 12.23 | N/A | 11.38 |
| AGRICULTURAL | 5.80 | 6.29 | 30 | 6.96 | 7.37 | 33 | 6.64 | 7.08 | 30 | 8.20 | 8.43 | 7.61 | 8.12 |
| LOANS IN FOREIGN OFFICES | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| TOTAL INVESTMENT SECURITIES(TE) | 4.65 | 4.64 | 48 | 5.15 | 5.08 | 55 | 5.18 | 5.02 | 63 | 4.98 | 5.01 | 4.80 | 4.62 |
| TOTAL INVESTMENT SECURITIES(BOOK) | 4.16 | 4.21 | 43 | 4.37 | 4.61 | 29 | 4.50 | 4.56 | 44 | 4.17 | 4.56 | 3.97 | 4.16 |
| U S TREAS & AGENCY (EXCL MBS) | 3.83 | 4.02 | 39 | 4.68 | 4.73 | 45 | 4.45 | 4.65 | 37 | 4.32 | 4.67 | 4.13 | 4.10 |
| MORTGAGE BACKED SECURITIES | 4.52 | 4.58 | 41 | 4.94 | 4.85 | 55 | 5.32 | 4.85 | 82 | 4.88 | 4.80 | 4.35 | 4.49 |
| ALL OTHER SECURITIES | 3.86 | 4.03 | 39 | 3.74 | 4.21 | 24 | 3.76 | 4.17 | 25 | 3.68 | 4.19 | 3.66 | 4.14 |
| INTEREST-BEARING BANK BALANCES | 3.30 | 1.21 | 83 | 4.69 | 2.77 | 84 | 4.49 | 2.43 | 85 | 5.38 | 4.26 | 4.62 | 4.12 |
| FEDERAL FUNDS SOLD & REALES | 0.13 | 0.18 | 29 | 2.47 | 2.73 | 21 | 2.02 | 2.23 | 29 | 4.34 | 5.07 | 4.21 | 4.96 |
| TOTAL-INT BEARING DEPOSITS | 2.86 | 2.17 | 90 | 3.63 | 3.13 | 83 | 3.43 | 2.89 | 86 | 3.74 | 3.65 | 3.33 | 3.12 |
| TRANSACTION ACCOUNTS | 3.30 | 0.67 | 99 | 3.89 | 1.07 | 99 | 3.84 | 1.01 | 99 | 2.41 | 1.42 | 0.85 | 1.26 |
| OTHER SAVINGS DEPOSITS | 1.67 | 0.99 | 90 | 2.17 | 1.62 | 83 | 2.10 | 1.50 | 86 | 2.87 | 2.26 | 2.29 | 1.99 |
| TIME DEPS OVER \$100M | 3.21 | 3.05 | 61 | 4.28 | 4.30 | 42 | 3.99 | 3.95 | 50 | 4.19 | 4.78 | 4.45 | 4.24 |

| | | | | | | | | | | | | | |
|---------------------------------|------|------|-----|-------|------|-----|------|------|-----|------|------|------|------|
| ALL OTHER TIME DEPOSITS | 3.32 | 3.05 | 72 | 4.37 | 4.26 | 63 | 4.03 | 3.93 | 60 | 4.45 | 4.66 | 4.09 | 3.97 |
| FOREIGN OFFICE DEPOSITS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| FEDERAL FUNDS PURCHASED & REPOS | 2.83 | 0.81 | 90 | 61.11 | 2.52 | 99 | 6.00 | 2.16 | 94 | 3.55 | 4.45 | 3.88 | 4.83 |
| OTHER BORROWED MONEY | 3.42 | 3.30 | 42 | 4.77 | 4.18 | 71 | 4.28 | 3.91 | 60 | 5.11 | 4.92 | 4.62 | 4.80 |
| SUBORD NOTES & DEBENTURES | N/A | 7.55 | N/A | N/A | 5.30 | N/A | N/A | 4.52 | N/A | N/A | 6.64 | N/A | 8.10 |
| ALL INTEREST-BEARING FUNDS | 2.87 | 2.24 | 88 | 3.71 | 3.18 | 85 | 3.48 | 2.95 | 86 | 3.79 | 3.72 | 3.41 | 3.24 |

CERT # 3787 DIST/RSSD: 08 / 771140 THE FIRST NATIONAL BANK OF DIETERICH DIETERICH, IL PAGE 04
 CHARTER # 9582 COUNTY: BALANCE SHEET - ASSETS, LIABILITIES AND CAPITAL (\$000) 9/21/2009 3:31:33 PM

| | 06/30/2009 | 06/30/2008 | 12/31/2008 | 12/31/2007 | 12/31/2006 | PERCENT CHANGE | |
|---|------------|------------|------------|------------|------------|----------------|--------|
| | | | | | | 1 QTR | 1 YEAR |
| ASSETS: | | | | | | | |
| REAL ESTATE LOANS | 105,481 | 82,668 | 97,973 | 80,311 | 78,817 | 6.10 | 27.60 |
| COMMERCIAL LOANS | 20,104 | 18,186 | 21,656 | 18,431 | 19,191 | 4.30 | 10.55 |
| INDIVIDUAL LOANS | 9,202 | 7,588 | 7,379 | 7,180 | 7,134 | 9.69 | 21.27 |
| AGRICULTURAL LOANS | 7,069 | 9,209 | 8,970 | 10,871 | 10,069 | 0.99 | -23.24 |
| OTHER LN&LS IN DOMESTIC OFFICES | 107 | 37 | 137 | 151 | 33 | -1.83 | 189.19 |
| 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 | 141,963 | 117,688 | 136,115 | 116,944 | 115,244 | 5.80 | 20.63 |
| LN&LS ALLOWANCE | 1,332 | 1,151 | 1,232 | 1,116 | 1,153 | 8.12 | 15.73 |
| NET LOANS & LEASES | 140,631 | 116,537 | 134,883 | 115,828 | 114,091 | 5.77 | 20.67 |
| U S TREASURY & AGENCY SECURITIES | 64,667 | 41,272 | 51,512 | 31,329 | 25,904 | 1.85 | 56.68 |
| MUNICIPAL SECURITIES | 27,226 | 24,500 | 17,979 | 23,243 | 19,444 | 18.96 | 11.13 |
| 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 | 4,759 | 3,367 | 3,268 | 2,775 | 2,278 | 2.12 | 41.34 |
| FEDERAL FUNDS SOLD & REALES | 2,541 | 5,519 | 6,424 | 318 | 390 | | |
| TRADING ACCOUNT ASSETS | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| TOTAL INVESTMENTS | 99,193 | 74,658 | 79,183 | 57,665 | 48,016 | | |
| TOTAL EARNING ASSETS | 239,824 | 191,195 | 214,066 | 173,493 | 162,107 | | |
| NONINT CASH & DUE FROM BANKS | | | | | | | |
| PREMISES, FIX ASSTS, CAP LEASES | 5,230 | 4,311 | 5,911 | 4,105 | 3,847 | 10.41 | 21.32 |
| OTHER REAL ESTATE OWNED | 5,407 | 5,498 | 5,367 | 4,050 | 2,593 | 1.25 | -1.66 |
| DIR & INDIRECT INV RE VENTURES | 300 | 395 | 300 | 361 | 0 | 0.00 | -24.05 |
| INV IN UNCONSOLIDATED SUBS | 0 | 0 | 0 | 0 | 0 | | |
| ACCEPTANCES & OTH ASSETS | 0 | 0 | 0 | 0 | 0 | | |
| TOTAL ASSETS | 6,868 | 4,939 | 6,720 | 4,687 | 4,708 | 4.98 | 39.06 |
| AVERAGE ASSETS DURING QUARTER | 257,629 | 206,338 | 232,364 | 186,696 | 173,255 | 0.85 | 24.86 |
| LIABILITIES | | | | | | | |
| DEMAND DEPOSITS | 258,338 | 201,416 | 219,617 | 183,428 | 172,072 | 4.91 | 28.26 |
| ALL NOW & ATS ACCOUNTS | 18,975 | 17,145 | 20,362 | 17,890 | 17,049 | -3.87 | 10.67 |
| MONEY MARKET DEPOSIT ACCOUNTS | 56,977 | 30,090 | 43,625 | 14,870 | 6,461 | 16.02 | 89.36 |
| OTHER SAVINGS DEPOSITS | 30,170 | 23,755 | 26,056 | 20,473 | 20,489 | 0.59 | 27.00 |
| TIME DEP UNDER \$100M | 25,120 | 23,402 | 22,593 | 21,600 | 23,691 | 3.05 | 7.34 |
| CORE DEPOSITS | 68,010 | 59,420 | 63,876 | 58,328 | 56,207 | -1.53 | 14.46 |
| TIME DEP OF \$100M OR MORE | 199,252 | 153,812 | 176,512 | 133,161 | 123,897 | 3.62 | 29.54 |
| DEPOSITS IN FOREIGN OFFICES | 30,107 | 25,370 | 28,205 | 26,393 | 24,295 | -12.76 | 18.67 |
| TOTAL DEPOSITS | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| FEDERAL FUNDS PURCH & RESALE | 229,359 | 179,182 | 204,717 | 159,554 | 148,192 | 1.13 | 28.00 |
| FED HOME LOAN BOR MAT < 1 YR | 2,184 | 2,168 | 2,039 | 3,005 | 1,839 | | |
| FED HOME LOAN BOR MAT > 1 YR | 4,050 | 4,295 | 3,850 | 4,195 | 3,900 | 0.00 | -5.70 |
| OTH BORROWING MAT < 1 YR | 1,000 | 1,500 | 1,500 | 800 | 1,900 | 0.00 | -33.33 |
| OTH BORROWING MAT > 1 YR | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| ACCEPTANCES & OTHER LIABILITIES | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| TOTAL LIABILITIES (INCL MORTG) | 1,612 | 1,407 | 1,352 | 1,254 | 1,200 | -4.33 | 14.57 |
| SUBORD NOTES AND DEBENTURES | 238,205 | 188,552 | 213,458 | 168,808 | 157,031 | 0.92 | 26.33 |
| ALL COMMON & PREFERRED CAPITAL | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| TOTAL LIBILITIES & CAPITAL | 19,424 | 17,786 | 18,906 | 17,888 | 16,224 | -0.03 | 9.21 |
| MEMORANDA: | 257,629 | 206,338 | 232,364 | 186,696 | 173,255 | 0.85 | 24.86 |
| OFFICER, SHAREHOLDER LOANS (#) | 5 | 4 | 5 | 4 | 3 | | |
| OFFICER, SHAREHOLDER LOANS (\$) | 6,693 | 5,515 | 6,598 | 5,064 | 5,519 | -8.70 | 21.36 |

| | | | | | | | |
|-------------------------------|--------|--------|--------|--------|--------|------|--------|
| NON-INVESTMENT ORE | 300 | 395 | 300 | 361 | 0 | 0.00 | -24.05 |
| HELD-TO-MATURITY SECURITIES | 0 | 0 | 0 | 0 | 0 | N/A | N/A |
| AVAILABLE-FOR-SALE-SECURITIES | 91,893 | 65,772 | 69,491 | 54,572 | 45,348 | 6.38 | 39.71 |
| ALL BROKERED DEPOSITS | 294 | 0 | 288 | 3,208 | 4,904 | 0.00 | N/A |

CERT # 3787
CHARTER # 9582

DIST/RSSD: 08 / 771140
COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

DIETERICH, IL

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| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | | <u>12/31/2006</u> | | <u>PERCENT CHANGE</u> | | |
|-----------------------------------|-------------------|-------|--------|-------------------|-------|--------|-------------------|-------|--------|-------------------|-------|--------|-------------------|---------------|-----------------------|--------|--------|
| | | | | | | | | | | | | | <u>1 QTR</u> | <u>1 YEAR</u> | | | |
| OUTSTANDING (\$000) | | | | | | | | | | | | | | | | | |
| HOME EQUITY (1-4 FAMILY) | | | 1,403 | | | 1,070 | | | 1,206 | | | 891 | | | 492 | -11.03 | 31.12 |
| CREDIT CARD | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| COMMERCIAL RE SECURED BY RE | | | 2,000 | | | 3,663 | | | 2,002 | | | 2,127 | | | 0 | -24.67 | -45.4 |
| 1-4 FAMILY RESIDENTIAL | | | 743 | | | 1,164 | | | 518 | | | 2,003 | | | N/A | 37.59 | -36.17 |
| COMML RE, OTH CONST & LAND | | | 1,257 | | | 2,499 | | | 1,484 | | | 124 | | | N/A | -40.57 | -49.7 |
| COMMERCIAL RE NOT SECURED BY RE | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| ALL OTHER | | | 20,582 | | | 17,514 | | | 14,661 | | | 11,917 | | | 10,518 | 14.73 | 17.52 |
| SECURITIES UNDERWRITING | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| MEMO: UNUSED COMMIT W/MAT GT 1 YR | | | 10,774 | | | 9,428 | | | 8,266 | | | 8,214 | | | 5,570 | 9.04 | 14.28 |
| STANDBY LETTERS OF CREDIT | | | 435 | | | 602 | | | 919 | | | 463 | | | 440 | 20.17 | -27.74 |
| AMOUNT CONVEYED TO OTHERS | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| COMMERCIAL LETTERS OF CREDIT | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| ASSETS SECURITIZED OR SOLD W REC | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| AMOUNT OF RECOURSE EXPOSURE | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| CREDIT DERIVS BANK AS GTR | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| CREDIT DERIVS BANK AS BENEF | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| ALL OTH OFF-BALANCE SHEET ITEMS | | | 0 | | | 0 | | | 0 | | | 0 | | | 0 | | |
| OFF-BALANCE SHEET ITEMS | | | 24,420 | | | 22,849 | | | 18,788 | | | 15,398 | | | 11,450 | 8.37 | 6.88 |
| OUTSTANDING (% OF TOTAL) | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | | |
| HOME EQUITY (1-4 FAMILY) | 0.54 | 0.82 | 51 | 0.52 | 0.88 | 49 | 0.52 | 0.83 | 49 | 0.48 | 0.93 | 0.28 | 0.28 | 0.92 | | | |
| CREDIT CARD | 0.00 | 0.19 | 72 | 0.00 | 0.22 | 69 | 0.00 | 0.21 | 70 | 0.00 | 0.23 | 0.00 | 0.00 | 0.27 | | | |
| COMMERCIAL RE SECURED BY RE | 0.78 | 1.18 | 43 | 1.78 | 1.78 | 56 | 0.86 | 1.39 | 42 | 1.14 | 1.96 | 0.00 | 1.81 | | | | |
| 1-4 FAMILY RESIDENTIAL | 0.29 | 0.34 | 54 | 0.56 | 0.55 | 58 | 0.22 | 0.39 | 42 | 1.07 | 0.47 | N/A | N/A | | | | |
| COMML RE, OTH CONST & LAND | 0.49 | 0.76 | 47 | 1.21 | 1.13 | 60 | 0.64 | 0.91 | 48 | 0.07 | 0.96 | N/A | N/A | | | | |
| COMMERCIAL RE NOT SECURED BY RE | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 89 | 0.00 | 0.00 | 0.00 | 0.00 | | | | |
| ALL OTHER | 7.99 | 5.75 | 72 | 8.49 | 5.81 | 77 | 6.31 | 5.62 | 61 | 6.38 | 5.72 | 6.07 | 5.80 | | | | |
| TOTAL LN&LS COMMITMENTS | 9.31 | 8.72 | 58 | 10.78 | 9.63 | 62 | 7.69 | 8.90 | 43 | 8.00 | 9.77 | 6.35 | 9.74 | | | | |
| SECURITIES UNDERWRITING | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | | | | |
| STANDBY LETTERS OF CREDIT | 0.17 | 0.26 | 47 | 0.29 | 0.30 | 59 | 0.40 | 0.27 | 71 | 0.25 | 0.32 | 0.25 | 0.34 | | | | |
| AMOUNT CONVEYED TO OTHERS | 0.00 | N/A | 99 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A | | | | |
| COMMERCIAL LETTERS OF CREDIT | 0.00 | 0.01 | 87 | 0.00 | 0.01 | 86 | 0.00 | 0.01 | 86 | 0.00 | 0.01 | 0.00 | 0.01 | | | | |
| ASSETS SECURITIZED OR SOLD W REC | 0.00 | 0.24 | 86 | 0.00 | 0.17 | 86 | 0.00 | 0.20 | 86 | 0.00 | 0.13 | 0.00 | 0.11 | | | | |
| AMOUNT OF RECOURSE EXPOSURE | 0.00 | 0.01 | 87 | 0.00 | 0.01 | 87 | 0.00 | 0.01 | 87 | 0.00 | 0.01 | 0.00 | 0.01 | | | | |
| CREDIT DERIVS BANK AS GTR | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | | | | |
| CREDIT DERIVS BANK AS BENEF | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | | | | |
| ALL OTH OFF-BALANCE SHEET ITEMS | 0.00 | 0.09 | 89 | 0.00 | 0.08 | 90 | 0.00 | 0.11 | 89 | 0.00 | 0.07 | 0.00 | 0.04 | | | | |
| OFF-BALANCE SHEET ITEMS | 9.48 | 10.41 | 50 | 11.07 | 11.29 | 54 | 8.09 | 10.65 | 37 | 8.25 | 11.37 | 6.61 | 11.20 | | | | |

CERT # 3787
CHARTER # 9582

DIST/RSSD: 08 / 771140
COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

DIETERICH, IL

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| | <u>06/30/2009</u> | <u>06/30/2008</u> | <u>12/31/2008</u> | <u>12/31/2007</u> | <u>12/31/2006</u> |
|------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| 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 | | | | | |
| FUTURES 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 DERIV CONTR | 0 | 0 | 0 | 0 | 0 |
| CREDIT LOSSES OFF-BS DERIVS | N/A | N/A | N/A | N/A | N/A |
| PAST DUE DERIV INSTRUMENTS: | | | | | |
| FAIR VALUE CARRIED AS ASSETS | N/A | N/A | N/A | N/A | N/A |
| IMPACT NONTRADED DERIV 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 |

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 OFF BALANCE SHEET ITEMS & DERIVATIVES ANALYSIS

DIETERICH, IL

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| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | |
|--------------------------------------|-------------------|-------|-----|-------------------|-------|-----|-------------------|-------|-----|-------------------|-------|-------------------|-------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| PERCENT OF NOTIONAL AMOUNT | | | | | | | | | | | | | |
| INTEREST RATE CONTRACTS | N/A | 5.77 | N/A | N/A | 7.86 | N/A | N/A | 2.25 | N/A | N/A | 8.07 | N/A | 11.73 |
| FOREIGN EXCHANGE CONTRACTS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| EQUITY, COMM, & OTHER CONTR | N/A | 1.75 | N/A | N/A | 0.95 | N/A | N/A | 1.07 | N/A | N/A | 2.29 | N/A | 2.65 |
| FUTURES AND FORWARDS | N/A | 21.08 | N/A | N/A | 15.40 | N/A | N/A | 13.82 | N/A | N/A | 15.50 | N/A | 15.36 |
| WRITTEN OPTIONS | N/A | 21.78 | N/A | N/A | 21.46 | N/A | N/A | 23.19 | N/A | N/A | 20.57 | N/A | 23.72 |
| EXCHANGE TRADED | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| OVER-THE-COUNTER | N/A | 21.78 | N/A | N/A | 20.03 | N/A | N/A | 23.19 | N/A | N/A | 20.57 | N/A | 23.72 |
| PURCHASED OPTIONS | N/A | 2.26 | N/A | N/A | 3.45 | N/A | N/A | 2.00 | N/A | N/A | 4.00 | N/A | 3.97 |
| EXCHANGE TRADED | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| OVER-THE-COUNTER | N/A | 2.26 | N/A | N/A | 3.37 | N/A | N/A | 2.00 | N/A | N/A | 3.22 | N/A | 3.09 |
| SWAPS | N/A | 2.97 | N/A | N/A | 5.09 | N/A | N/A | 6.02 | N/A | N/A | 3.95 | N/A | 4.13 |
| HELD-FOR-TRADING | N/A | 0.77 | N/A | N/A | 0.96 | N/A | N/A | 1.03 | N/A | N/A | 0.68 | N/A | 0.00 |
| INTEREST RATE CONTRACTS | N/A | 0.77 | N/A | N/A | 0.96 | N/A | N/A | 1.03 | N/A | N/A | 0.68 | N/A | 0.00 |
| FOREIGN EXCHANGE CONTRACTS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| EQUITY, COMM & OTH CONTRACTS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| NON-TRADED | N/A | 4.75 | N/A | N/A | 2.69 | N/A | N/A | 3.34 | N/A | N/A | 7.14 | N/A | 0.00 |
| INTEREST RATE CONTRACTS | N/A | 5.34 | N/A | N/A | 5.95 | N/A | N/A | 2.66 | N/A | N/A | 7.82 | N/A | 9.12 |
| FOREIGN EXCHANGE CONTRACTS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| EQUITY, COMM & OTH CONTRACTS | N/A | 1.75 | N/A | N/A | 0.95 | N/A | N/A | 1.07 | N/A | N/A | 2.29 | N/A | 2.65 |
| MEMO: MARKED-TO-MARKET | N/A | 4.75 | N/A | N/A | 2.69 | N/A | N/A | 3.34 | N/A | N/A | 7.14 | N/A | 0.00 |
| DERIVATIVE CONTRACTS (RBC DEF) | N/A | 29.79 | N/A | N/A | 26.21 | N/A | N/A | 26.77 | N/A | N/A | 26.79 | N/A | 30.02 |
| ONE YEAR OR LESS | N/A | 19.59 | N/A | N/A | 16.14 | N/A | N/A | 17.17 | N/A | N/A | 15.93 | N/A | 16.79 |
| OVER 1 YEAR TO 5 YEARS | N/A | 4.01 | N/A | N/A | 6.39 | N/A | N/A | 5.61 | N/A | N/A | 6.37 | N/A | 10.93 |
| OVER 5 YEARS | N/A | 1.99 | N/A | N/A | 0.87 | N/A | N/A | 0.34 | N/A | N/A | 0.00 | N/A | 0.00 |
| GROSS NEGATIVE FAIR VALUE | N/A | 0.08 | N/A | N/A | 0.25 | N/A | N/A | 0.27 | N/A | N/A | 0.41 | N/A | 0.89 |
| GROSS POSTIVE FAIR VALUE | N/A | 0.59 | N/A | N/A | 2.05 | N/A | N/A | 1.38 | N/A | N/A | 3.27 | N/A | 2.47 |
| BY TIER ONE CAPITAL: | | | | | | | | | | | | | |
| GROSS NEGATIVE FAIR VALUE (X) | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| GROSS POSTIVE FAIR VALUE (X) | 0.00 | N/A | 98 | 0.00 | N/A | 98 | 0.00 | N/A | 98 | 0.00 | N/A | 0.00 | N/A |
| HELD-FOR-TRADING (X) | 0.00 | N/A | 99 | 0.00 | N/A | 98 | 0.00 | N/A | 98 | 0.00 | N/A | 0.00 | N/A |
| NON-TRADED (X) | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 0.00 | 0.00 |
| NON-TRADED MARKED-TO-MKT(X) | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 0.00 | 0.00 |
| CURR CREDIT EXPOSURE (X) | 0.00 | N/A | 99 | 0.00 | N/A | 98 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| 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 | 0.00 |
| 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 | 0.00 |
| OTHER RATIOS: | | | | | | | | | | | | | |
| CUR CREDIT EXPOSURE/ RISK WT AST | 0.00 | N/A | 98 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| CREDIT LOSSES ON DERIVS /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 | 0.00 |
| IMPACT OF NONTRADED DERIV CONTRACTS: | | | | | | | | | | | | | |
| INCR(DEC) INTEREST INC/NET INC | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| INCR(DEC) INTEREST EXP/NET INC | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| INCR(DEC) NONINT ALLOC/NET INC | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| INCR(DEC) NET INCOME/NET INC | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |

CERT # 3787 DIST/RSSD: 08 / 771140

THE FIRST NATIONAL BANK OF DIETERICH

DIETERICH, IL

PAGE 06

CHARTER # 9582 COUNTY:

BALANCE SHEET - PERCENTAGE COMPOSITION OF ASSETS AND LIABILITIES

9/21/2009 3:32:48 PM

| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | |
|----------------------------------|-------------------|--------|-----|-------------------|--------|-----|-------------------|--------|-----|-------------------|--------|-------------------|--------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| ASSETS, PERCENT OF AVG ASSETS | | | | | | | | | | | | | |
| LOANS HELD FOR SALE | 0.00 | 0.06 | 71 | 0.00 | 0.04 | 71 | 0.00 | 0.04 | 70 | 0.00 | 0.04 | 0.00 | 0.04 |
| LOANS NOT HELD FOR SALE | 55.30 | 67.61 | 18 | 58.99 | 67.44 | 24 | 58.92 | 68.06 | 21 | 63.80 | 67.69 | 67.19 | 67.48 |
| LESS: LN&LS ALLOWANCE | 0.51 | 0.87 | 9 | 0.58 | 0.81 | 17 | 0.56 | 0.83 | 14 | 0.64 | 0.83 | 0.66 | 0.84 |
| NET LOANS & LEASES | 54.79 | 66.86 | 17 | 58.41 | 66.69 | 23 | 58.36 | 67.29 | 22 | 63.15 | 66.93 | 66.54 | 66.74 |
| INTEREST-BEARING BANK BALANCES | 1.70 | 1.53 | 66 | 1.51 | 0.65 | 81 | 1.49 | 0.81 | 77 | 1.39 | 0.42 | 1.31 | 0.42 |
| FEDERAL FUNDS SOLD & RESALES | 3.15 | 1.81 | 74 | 2.54 | 2.43 | 58 | 2.49 | 2.11 | 62 | 1.48 | 2.45 | 0.31 | 2.10 |
| TRADING ACCOUNT ASSETS | 0.00 | N/A | 98 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| HELD-TO-MATURITY SECURITIES | 0.00 | 0.95 | 60 | 0.00 | 0.98 | 59 | 0.00 | 0.99 | 59 | 0.00 | 1.08 | 0.00 | 1.11 |
| AVAILABLE-FOR-SALE SECURITIES | 33.24 | 18.30 | 87 | 30.56 | 18.69 | 84 | 30.45 | 18.39 | 85 | 27.77 | 18.69 | 26.12 | 19.44 |
| TOTAL EARNING ASSETS | 92.88 | 91.59 | 68 | 93.02 | 91.52 | 74 | 92.79 | 91.51 | 71 | 93.79 | 91.66 | 94.28 | 91.60 |
| NONINT CASH & DUE FROM BANKS | 2.13 | 2.75 | 34 | 1.99 | 2.99 | 12 | 2.11 | 2.91 | 18 | 1.65 | 2.85 | 1.70 | 3.01 |
| PREMISES, FIX ASSTS & CAP LEASES | 2.16 | 2.09 | 55 | 2.42 | 2.09 | 64 | 2.43 | 2.10 | 64 | 1.71 | 2.08 | 1.27 | 2.01 |
| OTHER REAL ESTATE OWNED | 0.12 | 0.28 | 44 | 0.19 | 0.14 | 70 | 0.18 | 0.17 | 65 | 0.17 | 0.10 | 0.00 | 0.09 |
| DIR & INDIRECT INV RE VENTURES | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| INV IN UNCONSOLIDATED SUBS | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 0.00 | 0.00 |
| ACCEPTANCES & OTHER ASSETS | 2.70 | 2.94 | 45 | 2.37 | 3.00 | 37 | 2.49 | 3.03 | 38 | 2.67 | 3.08 | 2.75 | 3.08 |
| SUBTOTAL | 7.11 | 8.41 | 31 | 6.98 | 8.48 | 25 | 7.21 | 8.49 | 29 | 6.21 | 8.34 | 5.72 | 8.40 |
| TOTAL ASSETS | 99.99 | 100.00 | | 100.00 | 100.00 | | 100.00 | 100.00 | | 100.00 | 100.00 | 100.00 | 100.00 |
| STANDBY LETTERS OF CREDIT | 0.23 | 0.27 | 54 | 0.29 | 0.31 | 57 | 0.36 | 0.29 | 65 | 0.26 | 0.33 | 0.27 | 0.33 |
| LIABILITIES, PERCENT OF AVG ASST | | | | | | | | | | | | | |
| DEMAND DEPOSITS | 7.92 | 11.30 | 21 | 8.90 | 11.52 | 29 | 8.74 | 11.51 | 27 | 9.46 | 11.64 | 9.26 | 12.21 |
| ALL NOW & ATS ACCOUNTS | 20.08 | 11.23 | 91 | 11.19 | 10.71 | 54 | 14.00 | 10.73 | 72 | 5.20 | 10.70 | 3.71 | 11.43 |
| MONEY MARKET DEPOSIT ACCOUNTS | 11.57 | 8.88 | 69 | 11.19 | 9.06 | 65 | 11.25 | 8.92 | 67 | 11.56 | 9.03 | 11.01 | 8.94 |
| OTHER SAVINGS DEPOSITS | 9.67 | 8.26 | 70 | 11.41 | 8.19 | 77 | 10.89 | 8.20 | 75 | 13.15 | 8.13 | 16.79 | 8.47 |
| TIME DEP LESS THAN \$100M | 26.96 | 24.64 | 62 | 30.25 | 25.40 | 73 | 29.25 | 25.25 | 69 | 32.62 | 26.01 | 31.00 | 25.13 |
| CORE DEPOSITS | 76.20 | 66.91 | 89 | 72.93 | 67.48 | 75 | 74.12 | 67.19 | 81 | 71.99 | 68.00 | 71.77 | 68.67 |
| TIME DEP OF \$100M OR MORE | 12.45 | 16.20 | 29 | 13.19 | 15.76 | 37 | 12.70 | 15.76 | 34 | 13.52 | 15.54 | 12.61 | 14.36 |
| DEPOSITS IN FOREIGN OFFICES | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| TOTAL DEPOSITS | 88.65 | 83.54 | 83 | 86.12 | 83.73 | 63 | 86.83 | 83.41 | 72 | 85.51 | 84.03 | 84.37 | 83.53 |
| FEDERAL FUNDS PURCH & REPOS | 0.90 | 0.89 | 65 | 1.19 | 0.95 | 69 | 1.05 | 1.01 | 65 | 1.25 | 0.94 | 1.68 | 1.00 |
| TOTAL FED HOME LOAN BORROWINGS | 2.07 | 3.88 | 39 | 2.81 | 3.54 | 49 | 2.64 | 3.86 | 43 | 3.05 | 3.25 | 4.18 | 3.82 |
| TOTAL OTH BORROWINGS | 0.00 | 0.03 | 78 | 0.00 | 0.04 | 76 | 0.00 | 0.05 | 73 | 0.00 | 0.04 | 0.00 | 0.05 |
| MEMO: SHT TER N CORE FUNDING | 13.22 | 16.13 | 34 | 13.23 | 16.04 | 35 | 12.86 | 16.20 | 33 | 12.67 | 15.64 | 11.47 | 14.18 |
| ACCEPTANCES & OTHER LIABILITIES | 0.62 | 0.67 | 53 | 0.70 | 0.72 | 54 | 0.68 | 0.71 | 54 | 0.73 | 0.73 | 0.70 | 0.65 |
| TOTAL LIABILITIES (INCL MORTG) | 92.25 | 90.17 | 88 | 90.83 | 90.14 | 58 | 91.19 | 90.21 | 65 | 90.54 | 90.16 | 90.93 | 90.25 |
| SUBORDINATED NOTES & DEBENTURES | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| ALL COMMON & PREFERRED CAPITAL | 7.75 | 9.82 | 11 | 9.17 | 9.83 | 42 | 8.81 | 9.78 | 34 | 9.46 | 9.82 | 9.07 | 9.75 |
| TOTAL LIABILITIES & CAPITAL | 99.99 | 100.00 | | 99.99 | 100.00 | | 100.01 | 100.00 | | 100.00 | 100.00 | 100.00 | 100.00 |
| MEMO: ALL BROKERED DEPOSITS | 0.12 | 1.39 | 57 | 0.58 | 0.97 | 68 | 0.38 | 1.13 | 61 | 2.00 | 1.13 | 2.01 | 1.00 |
| INSURED BROKERED DEP | 0.12 | 1.04 | 59 | 0.58 | 0.82 | 70 | 0.38 | 0.94 | 63 | 2.00 | 0.93 | 2.01 | 0.77 |
| DIRECT & INDIRECT INV IN RE | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| LOANS HFS AS A % LOANS | 0.00 | 0.08 | 71 | 0.00 | 0.05 | 71 | 0.00 | 0.05 | 70 | 0.00 | 0.07 | 0.00 | 0.07 |

| CERT # 3787 | | DIST/RSSD: 08 / 771140 | | THE FIRST NATIONAL BANK OF DIETERICH | | | DIETERICH, IL | | | PAGE 07 | | | | | |
|-----------------------------------|---------|------------------------|---------|---|-------|---------|---------------|-------|---------|------------|---------|------------|-------|----------------------|--|
| CHARTER # 9582 | | COUNTY: | | ANALYSIS OF CREDIT ALLOWANCE AND LOAN MIX | | | | | | | | | | 9/21/2009 3:33:58 PM | |
| | | 06/30/2009 | | 06/30/2008 | | | 12/31/2008 | | | 12/31/2007 | | 12/31/2006 | | | |
| CHANGE: CREDIT ALLOWANCE (\$000) | | | | | | | | | | | | | | | |
| BEGINNING BALANCE | 1,232 | | 1,116 | | | 1,116 | | | 1,154 | | 1,080 | | | | |
| GROSS CREDIT LOSSES | 79 | | 12 | | | 22 | | | 82 | | 47 | | | | |
| MEMO: LOANS HFS WRITEDOWN | 0 | | 0 | | | 0 | | | 0 | | 0 | | | | |
| RECOVERIES | 4 | | 2 | | | 3 | | | 14 | | 11 | | | | |
| NET CREDIT LOSSES | 75 | | 10 | | | 19 | | | 68 | | 36 | | | | |
| PROVISION FOR CREDIT LOSS | 175 | | 45 | | | 135 | | | 30 | | 110 | | | | |
| OTHER ADJUSTMENTS | 0 | | 0 | | | 0 | | | 0 | | 0 | | | | |
| ENDING BALANCE | 1,332 | | 1,151 | | | 1,232 | | | 1,116 | | 1,153 | | | | |
| AVERAGE TOTAL LOANS & LEASES | 136,227 | | 114,539 | | | 120,911 | | | 112,888 | | 113,443 | | | | |
| ANALYSIS RATIOS | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 | | |
| LOSS PROVISION TO AVERAGE ASSETS | 0.14 | 0.34 | 29 | 0.05 | 0.16 | 28 | 0.07 | 0.30 | 17 | 0.02 | 0.16 | 0.07 | 0.13 | | |
| RECOVERIES TO PRIOR CREDIT LOSS | 36.36 | 21.75 | 78 | 4.88 | 33.47 | 14 | 3.66 | 35.97 | 7 | 29.79 | 42.29 | 13.92 | 38.76 | | |
| NET LOSS TO AVERAGE TOTAL LN&LS | 0.11 | 0.38 | 33 | 0.02 | 0.18 | 27 | 0.02 | 0.32 | 11 | 0.06 | 0.19 | 0.03 | 0.15 | | |
| GROSS LOSS TO AVERAGE TOT LN&LS | 0.12 | 0.45 | 24 | 0.02 | 0.24 | 12 | 0.02 | 0.39 | 4 | 0.07 | 0.26 | 0.04 | 0.22 | | |
| RECOVERIES TO AVERAGE TOT LN&LS | 0.01 | 0.06 | 26 | 0.00 | 0.06 | 11 | 0.00 | 0.06 | 8 | 0.01 | 0.06 | 0.01 | 0.06 | | |
| LN&LS ALLOW TO LN&LS NOT HFS | 0.94 | 1.33 | 14 | 0.98 | 1.22 | 26 | 0.91 | 1.27 | 15 | 0.95 | 1.21 | 1.00 | 1.25 | | |
| LN&LS ALLOWANCE TO TOTAL LN&LS | 0.94 | 1.33 | 15 | 0.98 | 1.22 | 26 | 0.91 | 1.27 | 16 | 0.95 | 1.21 | 1.00 | 1.25 | | |
| LN&LS ALLOWANCE TO NET LOSSES (X) | 8.88 | 9.05 | 68 | 57.55 | 16.83 | 89 | 64.84 | 8.74 | 96 | 16.41 | 13.44 | 32.03 | 17.64 | | |
| LN&LS ALL TO NONACCURAL LN&LS (X) | 3.01 | 1.85 | | 13.38 | 3.60 | | 5.92 | 2.76 | | 31.89 | 4.78 | 2.69 | 7.08 | | |
| EARN COVER OF NET LN&LS LOSS (X) | 15.99 | 15.12 | 69 | 87.20 | 33.72 | 86 | 79.63 | 16.25 | 93 | 31.75 | 26.61 | 67.39 | 33.91 | | |
| NET LOSSES BY TYPE OF LN&LS | | | | | | | | | | | | | | | |
| REAL ESTATE LOANS | 0.14 | 0.25 | 56 | 0.02 | 0.08 | 55 | 0.01 | 0.18 | 30 | 0.10 | 0.08 | 0.00 | 0.05 | | |
| LOANS TO FINANCE COMM REAL EST | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | | |
| CONSTRUCTION & LAND DEV | 0.00 | 0.49 | 73 | 0.00 | 0.08 | 83 | 0.00 | 0.36 | 68 | 0.00 | 0.03 | 0.00 | 0.01 | | |
| 1-4 FAMILY CONSTRUCTION | 0.00 | 0.14 | 86 | 0.00 | 0.03 | 89 | 0.00 | 0.18 | 80 | 0.00 | 0.03 | N/A | N/A | | |
| OTHER CONST & LAND | 0.00 | 0.48 | 79 | 0.00 | 0.03 | 89 | 0.00 | 0.27 | 78 | 0.00 | 0.02 | N/A | N/A | | |
| SECURED BY FARMLAND | 0.00 | N/A | 96 | 0.00 | N/A | 97 | 0.00 | 0.00 | 94 | 0.00 | -0.01 | 0.00 | N/A | | |
| SINGLE & MULTI FAMILY MORTGAGE | -0.01 | 0.15 | 9 | 0.00 | 0.07 | 59 | 0.00 | 0.13 | 37 | 0.05 | 0.07 | -0.01 | 0.05 | | |
| HOME EQUITY LOANS | 0.00 | 0.03 | 89 | 0.00 | 0.01 | 92 | 0.00 | 0.03 | 85 | 0.00 | 0.01 | 0.00 | 0.00 | | |
| 1-4 FAMILY NON-REVOLVING | -0.01 | 0.15 | 9 | 0.00 | 0.07 | 61 | 0.00 | 0.12 | 40 | 0.05 | 0.07 | -0.01 | 0.05 | | |
| MULTIFAMILY LOANS | 0.00 | N/A | 97 | 0.00 | N/A | 98 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A | | |
| NON-FARM NON-RESIDENTIAL MTG | 0.32 | 0.16 | 81 | 0.04 | 0.04 | 81 | 0.02 | 0.12 | 66 | 0.18 | 0.06 | 0.00 | 0.04 | | |
| OWNER OCCUPIED NONFARM NONRESI | 0.00 | 0.10 | 78 | 0.00 | 0.02 | 87 | 0.00 | 0.07 | 75 | 0.00 | 0.03 | N/A | N/A | | |
| OTHER NONFARM NONRESIDENTIAL | 0.32 | 0.09 | 87 | 0.04 | 0.02 | 88 | 0.02 | 0.09 | 79 | 0.19 | 0.03 | N/A | N/A | | |
| RE LOANS IN FOREIGN OFFICES | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | | |
| AGRICULTURAL LOANS | 0.00 | 0.02 | 85 | 0.00 | 0.02 | 86 | 0.05 | 0.05 | 82 | 0.00 | 0.02 | 0.00 | 0.02 | | |
| COMMERCIAL AND INDUSTRIAL LOANS | 0.00 | 0.52 | 44 | 0.00 | 0.24 | 54 | 0.00 | 0.53 | 31 | 0.00 | 0.36 | 0.00 | 0.29 | | |
| LEASE FINANCING | 0.00 | 0.00 | 94 | N/A | N/A | N/A | 0.00 | N/A | 95 | N/A | N/A | N/A | N/A | | |
| LOANS TO INDIVIDUALS | 0.10 | 0.67 | 24 | 0.05 | 0.47 | 26 | 0.11 | 0.66 | 19 | -0.10 | 0.54 | 0.47 | 0.46 | | |
| CREDIT CARD PLANS | N/A | 1.84 | N/A | N/A | 1.15 | N/A | N/A | 1.62 | N/A | N/A | 1.25 | N/A | 1.05 | | |
| ALL OTHER LOANS & LEASES | 0.00 | 0.11 | 74 | 0.00 | 0.09 | 78 | 0.04 | 0.17 | 70 | 0.00 | 0.14 | 0.04 | 0.09 | | |
| 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 | 0.00 | | |

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 ANALYSIS OF LOAN AND LEASE ALLOWANCE AND LOAN MIX

DIETERICH, IL

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| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | |
|----------------------------------|-------------------|-------|-----|-------------------|-------|-----|-------------------|-------|-----|-------------------|-------|-------------------|-------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| LOAN MIX, % AVERAGE GROSS LN&LS | | | | | | | | | | | | | |
| CONSTRUCTION & DEVELOPMENT | 5.47 | 6.44 | 53 | 3.91 | 7.16 | 40 | 4.46 | 6.90 | 44 | 4.21 | 6.99 | 4.99 | 6.22 |
| 1-4 FAMILY CONSTRUCTION | 1.21 | 2.03 | 41 | 2.20 | 2.36 | 58 | 2.21 | 2.31 | 58 | 2.53 | 1.96 | N/A | N/A |
| OTHER CONST & LAND DEVEL | 4.27 | 3.92 | 60 | 1.71 | 3.81 | 42 | 2.25 | 3.83 | 47 | 1.42 | 3.08 | N/A | N/A |
| 1 - 4 FAMILY RESIDENTIAL | 21.52 | 28.58 | 30 | 22.35 | 27.59 | 35 | 22.00 | 27.63 | 34 | 22.28 | 27.81 | 21.52 | 28.64 |
| HOME EQUITY LOANS | 0.80 | 1.61 | 45 | 0.67 | 1.55 | 42 | 0.75 | 1.52 | 45 | 0.65 | 1.55 | 0.70 | 1.59 |
| OTHER REAL ESTATE LOANS | 46.47 | 32.80 | 91 | 43.22 | 31.87 | 86 | 43.69 | 31.97 | 87 | 41.95 | 31.64 | 41.85 | 31.21 |
| FARMLAND | 12.66 | 8.22 | 71 | 12.23 | 7.57 | 73 | 12.02 | 7.83 | 71 | 11.91 | 6.86 | 11.65 | 6.57 |
| MULTIFAMILY | 0.08 | 1.04 | 21 | 0.05 | 0.93 | 22 | 0.04 | 0.95 | 20 | 0.08 | 0.91 | 0.08 | 0.89 |
| NON-FARM NON-RESIDENTIAL | 33.72 | 22.07 | 83 | 30.94 | 21.93 | 80 | 31.63 | 21.76 | 81 | 29.95 | 22.14 | 30.11 | 21.94 |
| OWNER OCCUPIED NFARM NRESID | 0.05 | 10.89 | 11 | 0.08 | 9.59 | 12 | 0.04 | 10.14 | 10 | 0.24 | 7.45 | N/A | N/A |
| OTHER NONFARM NONRESIDENTIAL | 33.68 | 9.79 | 96 | 30.86 | 8.95 | 96 | 31.58 | 9.18 | 97 | 29.61 | 7.07 | N/A | N/A |
| TOTAL REAL ESTATE | 73.46 | 69.96 | 55 | 69.48 | 68.92 | 46 | 70.15 | 68.80 | 48 | 68.44 | 68.71 | 68.36 | 68.28 |
| FINANCIAL INSTITUTION LOANS | 0.00 | N/A | 95 | 0.00 | N/A | 97 | 0.00 | N/A | 96 | 0.00 | N/A | 0.00 | N/A |
| AGRICULTURAL LOANS | 5.59 | 6.46 | 59 | 8.24 | 6.15 | 68 | 7.63 | 6.53 | 65 | 8.58 | 6.04 | 8.24 | 5.89 |
| COMMERCIAL & INDUSTRIAL LOANS | 14.42 | 12.82 | 63 | 15.30 | 13.53 | 65 | 15.53 | 13.42 | 65 | 16.01 | 13.61 | 16.19 | 13.76 |
| LOANS TO INDIVIDUALS | 6.06 | 7.21 | 48 | 6.38 | 7.77 | 45 | 6.07 | 7.65 | 44 | 6.27 | 8.01 | 6.32 | 8.33 |
| CREDIT CARD LOANS | 0.00 | 0.07 | 71 | 0.00 | 0.08 | 69 | 0.00 | 0.08 | 69 | 0.00 | 0.09 | 0.00 | 0.10 |
| MUNICIPAL LOANS | 0.38 | 0.64 | 51 | 0.53 | 0.61 | 58 | 0.50 | 0.62 | 56 | 0.64 | 0.62 | 0.85 | 0.65 |
| FOREIGN OFFICE LOANS & LEASES | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| ALL OTHER LOANS | 0.04 | 0.19 | 30 | 0.07 | 0.20 | 38 | 0.10 | 0.20 | 46 | 0.05 | 0.19 | 0.04 | 0.19 |
| LEASE FINANCING RECEIVABLES | 0.05 | 0.05 | 83 | 0.00 | 0.05 | 80 | 0.02 | 0.06 | 80 | 0.00 | 0.06 | 0.00 | 0.05 |
| SUPPLEMENTAL: | | | | | | | | | | | | | |
| LOANS TO FOREIGN GOVERNMENTS | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 98 | 0.00 | N/A | 0.00 | N/A |
| LOANS TO FINANCE COMM L REAL EST | 0.00 | 0.05 | 80 | 0.00 | 0.05 | 80 | 0.00 | 0.06 | 79 | 0.00 | 0.05 | 0.00 | 0.04 |
| MEMORANDUM (% OF AVG TOT LOANS): | | | | | | | | | | | | | |
| LOAN & LEASE COMMITMENTS | 17.35 | 13.28 | 73 | 19.38 | 14.57 | 76 | 13.39 | 13.35 | 54 | 13.15 | 14.67 | 9.55 | 14.68 |
| OFFICER, SHAREHOLDER LOANS | 4.84 | 1.81 | 91 | 4.80 | 1.85 | 89 | 4.94 | 1.80 | 91 | 4.46 | 1.88 | 4.79 | 1.94 |
| OFFICER, SHAREH LOANS TO ASSETS | 2.60 | 1.19 | 84 | 2.67 | 1.23 | 84 | 2.84 | 1.20 | 86 | 2.71 | 1.25 | 3.19 | 1.28 |
| OTHER REAL ESTATE OWNED % ASSETS | | | | | | | | | | | | | |
| CONSTRUCTION & LAND DEVELOPMENT | 0.00 | 0.06 | 64 | 0.00 | 0.02 | 79 | 0.00 | 0.03 | 72 | 0.00 | 0.00 | 0.00 | 0.00 |
| FARMLAND | 0.00 | 0.00 | 91 | 0.00 | 0.00 | 94 | 0.00 | 0.00 | 92 | 0.00 | 0.00 | 0.00 | 0.00 |
| 1-4 FAMILY | 0.00 | 0.08 | 30 | 0.00 | 0.04 | 44 | 0.00 | 0.05 | 36 | 0.00 | 0.03 | 0.00 | 0.03 |
| MULTIFAMILY | 0.00 | 0.00 | 93 | 0.00 | N/A | 95 | 0.00 | 0.00 | 93 | 0.00 | N/A | 0.00 | N/A |
| NON-FARM-NON-RESID | 0.12 | 0.07 | 73 | 0.19 | 0.05 | 85 | 0.18 | 0.05 | 84 | 0.17 | 0.04 | 0.00 | 0.03 |
| FORECLOSED GNMA | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A |
| FOREIGN OFFICES | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| SUBTOTAL | 0.12 | 0.28 | 44 | 0.19 | 0.14 | 70 | 0.18 | 0.17 | 65 | 0.17 | 0.10 | 0.00 | 0.09 |
| DIRECT AND INDIRECT INV | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| TOTAL | 0.12 | 0.28 | 43 | 0.19 | 0.15 | 70 | 0.18 | 0.18 | 64 | 0.17 | 0.11 | 0.00 | 0.09 |
| ASSET SERVICING % ASSETS | | | | | | | | | | | | | |
| MORTG SERV W RECOURSE | 0.00 | 0.17 | 89 | 0.00 | 0.09 | 90 | 0.00 | 0.12 | 90 | 0.00 | 0.07 | 0.00 | 0.06 |
| MORTG SERV WO RECOURSE | 0.00 | 1.70 | 81 | 0.00 | 1.52 | 80 | 0.00 | 1.41 | 80 | 0.00 | 1.75 | 0.00 | 2.11 |
| OTHER FINANCIAL ASSETS | 0.00 | N/A | 96 | 0.00 | N/A | 96 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A |
| TOTAL | 0.00 | 3.14 | 73 | 0.00 | 2.76 | 72 | 0.00 | 2.73 | 73 | 0.00 | 2.97 | 0.00 | 3.17 |

CERT # 3787 DIST/RSSD: 08 / 771140
 CHARTER # 9582 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

DIETERICH, IL

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| | 06/30/2009 | | | 06/30/2008 | | | 12/31/2008 | | | 12/31/2007 | | 12/31/2006 | |
|-------------------------------------|------------|--|--|------------|--|--|------------|--|--|------------|--|------------|--|
| NON-CURRENT LN&LS (\$000) | | | | | | | | | | | | | |
| 90 DAYS AND OVER PAST DUE | 168 | | | 665 | | | 237 | | | 526 | | 196 | |
| TOTAL NONACCRUAL LN&LS | 443 | | | 86 | | | 208 | | | 35 | | 628 | |
| TOTAL NON-CURRENT LN&LS | 611 | | | 751 | | | 445 | | | 561 | | 624 | |
| LN&LS 30-89 DAYS PAST DUE | 965 | | | 809 | | | 931 | | | 1,564 | | 520 | |
| RESTRUCTURED LN&LS 90+ DAYS P/D | 0 | | | 0 | | | 0 | | | 0 | | 0 | |
| RESTRUCTURED LN&LS NONACCR | 0 | | | 0 | | | 0 | | | 0 | | 0 | |
| RESTRUCTURED LN&LS 30-89 DAYS PD | 0 | | | 0 | | | 0 | | | 0 | | 0 | |
| CURRENT 1-4 FAMILY RESTRUC 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 | |
| ALL OTHER REAL ESTATE OWNED | 300 | | | 395 | | | 300 | | | 361 | | 0 | |

| % OF NON-CURR LN&LS BY LN TYPE | BANK | | | PG 5 | | | PCT | | | BANK | | | PG 5 | | PCT | |
|----------------------------------|------|------|-----|------|------|-----|------|------|-----|------|------|------|------|--|-----|--|
| REAL ESTATE LNS-90+ DAYS P/D | 0.16 | 0.22 | 63 | 0.76 | 0.16 | 90 | 0.18 | 0.19 | 65 | 0.65 | 0.18 | 0.24 | 0.13 | | | |
| -NONACCRUAL | 0.19 | 1.50 | 17 | 0.10 | 0.87 | 22 | 0.15 | 1.20 | 20 | 0.04 | 0.68 | 0.54 | 0.64 | | | |
| -TOTAL | 0.35 | 1.94 | 16 | 0.86 | 1.13 | 52 | 0.34 | 1.49 | 21 | 0.69 | 0.93 | 0.78 | 0.64 | | | |
| -30-89 DAYS P/D | 0.41 | 1.39 | 18 | 0.42 | 1.29 | 23 | 0.63 | 1.52 | 26 | 1.00 | 1.45 | 0.45 | 1.23 | | | |
| LNS FIN COML RE-90+ DAYS P/D | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.00 | N/A | N/A | | | |
| -NONACCRUAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.00 | N/A | N/A | | | |
| -TOTAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | 0.00 | N/A | N/A | 0.02 | N/A | N/A | | | |
| -30-89 DAYS P/D | N/A | N/A | N/A | N/A | 0.02 | N/A | N/A | 0.00 | N/A | N/A | 0.03 | N/A | 0.00 | | | |
| CONST & LAND DEV-90+ DAYS P/D | 0.00 | 0.06 | 87 | 0.00 | 0.06 | 87 | 0.69 | 0.05 | 91 | 2.13 | 0.05 | 0.00 | 0.01 | | | |
| -NONACCRUAL | 0.00 | 3.10 | 55 | 0.00 | 1.17 | 66 | 0.00 | 2.13 | 57 | 0.00 | 0.52 | 0.00 | 0.09 | | | |
| -TOTAL | 0.00 | 3.61 | 51 | 0.00 | 1.54 | 60 | 0.69 | 2.46 | 60 | 2.13 | 0.80 | 0.00 | 0.20 | | | |
| -30-89 DAYS P/D | 0.00 | 1.01 | 56 | 0.00 | 0.90 | 58 | 1.16 | 1.08 | 71 | 0.19 | 0.91 | 0.03 | 0.55 | | | |
| 1-4 FAM CONS & L DEV-90+ DAYS | 0.00 | 0.00 | 94 | 0.00 | 0.02 | 92 | 0.00 | 0.01 | 94 | 3.36 | 0.02 | N/A | N/A | | | |
| -NONACCRUAL | 0.00 | 1.36 | 78 | 0.00 | 0.41 | 83 | 0.00 | 0.92 | 80 | 0.00 | 0.35 | N/A | N/A | | | |
| -TOTAL | 0.00 | 1.79 | 76 | 0.00 | 0.76 | 78 | 0.00 | 1.18 | 76 | 3.36 | 0.63 | N/A | N/A | | | |
| -30-89 DAYS P/D | 0.00 | 0.90 | 77 | 0.00 | 0.72 | 75 | 3.17 | 0.99 | 84 | 0.30 | 0.87 | N/A | N/A | | | |
| OTHER CONST & LAND DEV-90+ DAYS | 0.00 | 0.03 | 89 | 0.00 | 1.55 | N/A | 1.09 | 2.53 | N/A | 0.00 | 0.94 | N/A | N/A | | | |
| -NONACCRUAL | 0.00 | 3.38 | 58 | 0.00 | 0.58 | 71 | 0.00 | 0.64 | 64 | 0.00 | 0.68 | N/A | N/A | | | |
| -TOTAL | 0.00 | 3.89 | 54 | 0.00 | 0.11 | 68 | 1.09 | 0.17 | 68 | 0.00 | N/A | N/A | N/A | | | |
| -30-89 DAYS P/D | 0.00 | 0.69 | 65 | 0.00 | N/A | 68 | 0.00 | N/A | 67 | 0.00 | N/A | N/A | N/A | | | |
| SINGLE & MULTI MTG-90+ DAYS P/D | 0.05 | 0.19 | 56 | 0.89 | 0.16 | 91 | 0.00 | 0.17 | 51 | 0.88 | 0.16 | 0.73 | 0.14 | | | |
| -NONACCRUAL | 0.67 | 0.85 | 53 | 0.00 | 0.55 | 28 | 0.18 | 0.70 | 36 | 0.13 | 0.50 | 0.00 | 0.38 | | | |
| -TOTAL | 0.72 | 1.14 | 43 | 0.89 | 0.80 | 63 | 0.18 | 0.95 | 24 | 1.01 | 0.72 | 0.73 | 0.59 | | | |
| -30-89 DAYS P/D | 0.84 | 1.56 | 32 | 0.57 | 1.51 | 25 | 1.31 | 1.76 | 41 | 1.21 | 1.68 | 0.56 | 1.52 | | | |
| NON-FARM/RESI MTG-90+ DAYS P/D | 0.31 | 0.09 | 85 | 0.87 | 0.07 | 93 | 0.13 | 0.12 | 80 | 0.56 | 0.11 | 0.00 | 0.06 | | | |
| -NONACCRUAL | 0.00 | 1.57 | 32 | 0.22 | 0.83 | 50 | 0.21 | 1.14 | 44 | 0.00 | 0.66 | 1.24 | 0.52 | | | |
| -TOTAL | 0.31 | 1.80 | 35 | 1.09 | 1.04 | 64 | 0.34 | 1.41 | 41 | 0.56 | 0.91 | 1.24 | 0.68 | | | |
| -30-89 DAYS P/D | 0.30 | 0.98 | 42 | 0.46 | 0.87 | 51 | 0.34 | 0.97 | 44 | 1.33 | 0.97 | 0.47 | 0.81 | | | |
| OWN OCC NFARM NONRE-90+ DAYS P/D | 0.00 | 0.07 | 84 | N/A | 0.04 | N/A | N/A | 0.08 | N/A | 0.00 | 0.06 | N/A | N/A | | | |
| -NONACCRUAL | 0.00 | 1.37 | 46 | N/A | 0.64 | N/A | N/A | 0.93 | N/A | 0.00 | 0.54 | N/A | N/A | | | |
| -TOTAL | 0.00 | 1.60 | 41 | N/A | 0.86 | N/A | N/A | 1.20 | N/A | 0.00 | 0.79 | N/A | N/A | | | |

| | | | | | | | | | | | | | |
|---------------------------------|------|------|----|------|------|-----|------|------|-----|-------|------|-----|-----|
| -30-89 DAYS P/D | 0.00 | 0.98 | 41 | N/A | 0.76 | N/A | N/A | 0.96 | N/A | 99.63 | 0.80 | N/A | N/A |
| OTH NONFARM NONRES-90+ DAYS P/D | 0.31 | 0.03 | 91 | 0.87 | 0.03 | 94 | 0.13 | 0.05 | 88 | 0.57 | 0.05 | N/A | N/A |
| -NONACCRUAL | 0.00 | 1.31 | 56 | 0.22 | 0.69 | 69 | 0.21 | 0.99 | 65 | 0.00 | 0.53 | N/A | N/A |
| -TOTAL | 0.31 | 1.52 | 57 | 1.09 | 0.84 | 73 | 0.34 | 1.27 | 62 | 0.57 | 0.70 | N/A | N/A |
| -30-89 DAYS P/D | 0.30 | 0.64 | 67 | 0.46 | 0.67 | 67 | 0.34 | 0.71 | 65 | 0.59 | 0.81 | N/A | N/A |

CERT # 3787 DIST/RSSD: 08 / 771140
 CHARTER # 9582 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 ANALYSIS OF PAST DUE, NONACCRUAL & RESTRUCTURED LOANS & LEASES

DIETERICH, IL

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| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | |
|------------------------------------|-------------------|--------|-----|-------------------|-------|-----|-------------------|--------|-----|-------------------|-------|-------------------|-------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| % OF NON-CURR LN&LS BY LN TYPE | | | | | | | | | | | | | |
| COML & INDUST LNS-90+ DAYS P/D | 0.00 | 0.15 | 65 | 0.06 | 0.15 | 70 | 0.20 | 0.12 | 77 | 0.01 | 0.13 | 0.00 | 0.10 |
| -NONACCRUAL | 1.23 | 1.04 | 66 | 0.00 | 0.63 | 37 | 0.26 | 0.86 | 49 | 0.00 | 0.57 | 0.00 | 0.52 |
| -TOTAL | 1.23 | 1.32 | 60 | 0.06 | 0.92 | 30 | 0.46 | 1.08 | 49 | 0.01 | 0.83 | 0.00 | 0.75 |
| -30-89 DAYS P/D | 2.21 | 1.32 | 73 | 2.19 | 1.16 | 78 | 0.97 | 1.22 | 54 | 3.41 | 1.21 | 0.53 | 1.00 |
| LOANS TO INDIVIDLS-90+ DAYS P/D | 0.03 | 0.15 | 54 | 0.30 | 0.16 | 75 | 0.16 | 0.16 | 65 | 0.06 | 0.18 | 0.14 | 0.17 |
| -NONACCRUAL | 0.00 | 0.34 | 34 | 0.00 | 0.29 | 36 | 0.07 | 0.30 | 42 | 0.00 | 0.25 | 0.00 | 0.25 |
| -TOTAL | 0.03 | 0.56 | 23 | 0.30 | 0.51 | 45 | 0.23 | 0.53 | 38 | 0.06 | 0.49 | 0.14 | 0.49 |
| -30-89 DAYS P/D | 0.88 | 1.88 | 28 | 0.95 | 1.77 | 30 | 1.25 | 2.15 | 35 | 2.19 | 2.07 | 0.84 | 1.96 |
| CREDIT CARD PLANS-90+ DAYS P/D | N/A | 0.53 | N/A | N/A | 0.45 | N/A | N/A | 0.55 | N/A | N/A | 0.34 | N/A | 0.38 |
| -NONACCRUAL | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| -TOTAL | N/A | 0.60 | N/A | N/A | 0.49 | N/A | N/A | 0.61 | N/A | N/A | 0.37 | N/A | 0.43 |
| -30-89 DAYS P/D | N/A | 1.19 | N/A | N/A | 1.16 | N/A | N/A | 1.37 | N/A | N/A | 1.16 | N/A | 1.16 |
| LEASE FINANCING-90+ DAYS P/D | 0.00 | N/A | 95 | N/A | N/A | N/A | 0.00 | N/A | 97 | N/A | N/A | N/A | N/A |
| -NONACCRUAL | 0.00 | 0.00 | 94 | N/A | N/A | N/A | 0.00 | N/A | 95 | N/A | N/A | N/A | N/A |
| -TOTAL | 0.00 | 0.06 | 91 | N/A | 0.01 | N/A | 0.00 | 0.03 | 92 | N/A | 0.02 | N/A | 0.00 |
| -30-89 DAYS P/D | 0.00 | 0.03 | 91 | N/A | 0.00 | N/A | 0.00 | 0.04 | 89 | N/A | 0.01 | N/A | 0.04 |
| AGRICULTURAL LNS-90+ DAYS P/D | 0.00 | 0.00 | 90 | 0.00 | 0.00 | 91 | 0.01 | 0.00 | 92 | 0.00 | 0.00 | 0.00 | 0.00 |
| -NONACCRUAL | 0.00 | 0.05 | 84 | 0.05 | 0.03 | 87 | 0.00 | 0.02 | 86 | 0.00 | 0.03 | 0.00 | 0.02 |
| -TOTAL | 0.00 | 0.09 | 80 | 0.05 | 0.05 | 84 | 0.01 | 0.05 | 82 | 0.00 | 0.05 | 0.00 | 0.05 |
| -30-89 DAYS P/D | 0.21 | 0.10 | 82 | 0.01 | 0.07 | 77 | 0.16 | 0.08 | 83 | 0.02 | 0.09 | 0.00 | 0.07 |
| OTHER LN&LS-90+ DAYS P/D | 0.00 | 0.03 | 82 | 0.00 | 0.04 | 82 | 0.01 | 0.02 | 84 | 0.00 | 0.02 | 0.00 | 0.02 |
| -NONACCRUAL | 0.00 | 0.12 | 75 | 0.05 | 0.07 | 80 | 0.00 | 0.09 | 77 | 0.00 | 0.07 | 0.00 | 0.07 |
| -TOTAL | 0.00 | 0.23 | 65 | 0.05 | 0.16 | 72 | 0.01 | 0.19 | 68 | 0.00 | 0.16 | 0.00 | 0.15 |
| -30-89 DAYS P/D | 0.20 | 0.35 | 64 | 0.01 | 0.33 | 52 | 0.15 | 0.39 | 60 | 0.02 | 0.37 | 0.06 | 0.31 |
| GROSS LN&LS-90+ DAYS P/D | 0.12 | 0.22 | 55 | 0.57 | 0.18 | 85 | 0.17 | 0.19 | 61 | 0.45 | 0.19 | 0.17 | 0.15 |
| -NONACCRUAL | 0.31 | 1.34 | 19 | 0.07 | 0.81 | 14 | 0.15 | 1.09 | 17 | 0.03 | 0.65 | 0.37 | 0.47 |
| -TOTAL | 0.43 | 1.74 | 18 | 0.64 | 1.13 | 38 | 0.33 | 1.43 | 17 | 0.48 | 0.95 | 0.54 | 0.70 |
| -30-89 DAYS P/D | 0.68 | 1.46 | 25 | 0.69 | 1.33 | 30 | 0.68 | 1.55 | 24 | 1.34 | 1.47 | 0.45 | 1.26 |
| OTHER PERTINENT RATIOS: | | | | | | | | | | | | | |
| NON-CUR LN&LS TO-LN&LS ALLOWANCE | 45.87 | 130.38 | 21 | 65.25 | 92.57 | 45 | 36.12 | 111.92 | 22 | 50.27 | 79.43 | 54.12 | 56.82 |
| -EQUITY CAPITAL | 3.15 | 12.32 | 20 | 4.22 | 8.04 | 38 | 2.35 | 10.40 | 19 | 3.14 | 6.67 | 3.85 | 4.95 |
| %TOTAL P/D LN&LS-INCL NONACCRUAL | 1.11 | 3.31 | 12 | 1.33 | 2.55 | 25 | 1.01 | 3.06 | 13 | 1.82 | 2.49 | 0.99 | 2.03 |
| IENC-LOANS TO TOTAL LOANS | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| NON CURR LNS+OREO TO LNS+OREO | 0.64 | 2.32 | 16 | 0.97 | 1.44 | 46 | 0.55 | 1.82 | 21 | 0.79 | 1.18 | 0.54 | 0.88 |
| NON-CURR RESTRUCT DEBT/GR LN&LS | 0.00 | 0.00 | 92 | 0.00 | N/A | 95 | 0.00 | 0.00 | 94 | 0.00 | N/A | 0.00 | N/A |
| CURR+NON-CURR RESTRUCT/GR LN&LS | 0.00 | 0.08 | 73 | 0.00 | 0.02 | 81 | 0.00 | 0.05 | 77 | 0.00 | 0.02 | 0.00 | 0.01 |
| CURRENT RESTRUCT LN&LS | 0.00 | 0.08 | 73 | 0.00 | 0.02 | 82 | 0.00 | 0.04 | 78 | 0.00 | 0.01 | 0.00 | 0.01 |
| LOANS SEC 1-4 FAM RE IN FORCLOSURE | | | | | | | | | | | | | |
| AS % TOTAL LOANS SEC 1-4 FAM RE | 0.00 | 0.21 | 62 | 0.00 | 0.01 | 91 | 0.00 | 0.01 | 95 | N/A | 0.01 | N/A | N/A |

CERT # 3787
CHARTER # 9582

DIST/RSSD: 08 / 771140
COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
INTEREST RATE RISK ANALYSIS AS A PERCENT OF ASSETS

DIETERICH, IL

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| | <u>06/30/2009</u> | | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | |
|---------------------------------|-------------------|--------|-----|-------------------|--------|-----|-------------------|--------|-----|-------------------|--------|-------------------|--------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| LONG ASSETS INSTS W/ OPTIONS | | | | | | | | | | | | | |
| MORTGAGE LOANS & PASS THRU | 23.17 | 21.76 | 55 | 18.82 | 21.31 | 41 | 21.95 | 21.78 | 51 | 17.41 | 20.05 | 17.72 | 19.90 |
| LOANS & SECURITIES OVER 15 YRS | 6.84 | 2.84 | 81 | 4.44 | 2.64 | 74 | 5.33 | 2.84 | 76 | 3.83 | 2.09 | 3.09 | 1.65 |
| LOANS & SECURITIES 5-15 YRS | 7.87 | 4.36 | 77 | 5.04 | 3.97 | 67 | 7.73 | 4.21 | 79 | 3.36 | 3.42 | 3.32 | 3.52 |
| OTHER LOANS AND SECURITIES | 64.20 | 62.80 | 55 | 67.35 | 64.70 | 59 | 63.33 | 63.98 | 48 | 73.10 | 66.07 | 73.82 | 66.58 |
| LOANS & SECURITIES OVER 15 YRS | 1.62 | 1.71 | 57 | 1.54 | 1.26 | 67 | 1.27 | 1.42 | 58 | 1.04 | 1.06 | 0.89 | 1.09 |
| LOANS & SECURITIES 5-15 YRS | 15.13 | 9.22 | 82 | 15.79 | 8.92 | 87 | 12.92 | 8.97 | 76 | 12.61 | 8.27 | 12.90 | 7.78 |
| TOTAL LOANS & SECURITIES OVR 15 | 8.46 | 5.10 | 76 | 5.98 | 4.34 | 70 | 6.60 | 4.74 | 71 | 4.88 | 3.54 | 3.99 | 3.12 |
| CMO'S TOTAL | 3.23 | 1.24 | 79 | 2.70 | 1.13 | 79 | 3.12 | 1.21 | 80 | 1.34 | 0.98 | 0.91 | 0.86 |
| AVG LIFE OVER 3 YEARS | 0.98 | 0.40 | 82 | 1.83 | 0.62 | 83 | 2.41 | 0.42 | 89 | 1.22 | 0.52 | 0.57 | 0.36 |
| STRUCTURED NOTES | 0.49 | 0.27 | 76 | 0.66 | 0.20 | 83 | 0.35 | 0.17 | 78 | 0.69 | 0.42 | 0.48 | 0.72 |
| MORTGAGE SERVICING | 0.00 | 0.01 | 89 | 0.00 | 0.01 | 88 | 0.00 | 0.00 | 89 | 0.00 | 0.01 | 0.00 | 0.01 |
| TOTAL | 0.49 | 0.30 | 75 | 0.66 | 0.22 | 82 | 0.35 | 0.20 | 76 | 0.69 | 0.45 | 0.48 | 0.76 |
| OVERALL RISK INDICATORS | | | | | | | | | | | | | |
| AVAILABLE FOR SALE | 35.67 | 18.29 | 89 | 31.88 | 18.65 | 85 | 29.91 | 18.25 | 84 | 29.23 | 18.52 | 26.17 | 19.12 |
| HELD TO MATURITY | 0.00 | 0.95 | 61 | 0.00 | 0.94 | 60 | 0.00 | 0.92 | 62 | 0.00 | 1.01 | 0.00 | 1.03 |
| OFF BALANCE SHEET | 9.48 | 10.41 | 50 | 11.07 | 11.29 | 54 | 8.09 | 10.65 | 37 | 8.25 | 11.37 | 6.61 | 11.20 |
| UNREALIZED APPN/DEPN | 0.00 | 0.01 | 80 | 0.00 | 0.00 | 84 | 0.00 | 0.01 | 80 | 0.00 | 0.01 | 0.00 | 0.00 |
| UNREAL APP/DEP % TIER ONE CAP | 0.00 | 0.06 | 75 | 0.00 | 0.01 | 77 | 0.00 | 0.06 | 74 | 0.00 | 0.05 | 0.00 | -0.02 |
| CONTRACTUAL MAT/REPRICE DATA | | | | | | | | | | | | | |
| LOANS/SECURITIES OVER 3 YEARS | 60.91 | 37.20 | 94 | 51.99 | 35.13 | 90 | 56.64 | 36.34 | 92 | 42.16 | 31.45 | 45.96 | 30.79 |
| LIABILITIES OVER 3 YEARS | 2.11 | 3.10 | 45 | 1.18 | 2.91 | 32 | 0.99 | 3.09 | 27 | 0.91 | 2.49 | 6.22 | 2.85 |
| NET 3 YEAR POSITION | 58.80 | 33.68 | 95 | 50.81 | 31.86 | 91 | 55.65 | 32.87 | 94 | 41.24 | 28.61 | 39.74 | 27.54 |
| LOANS/SECURITIES OVER 1 YEAR | 75.72 | 58.12 | 94 | 72.26 | 55.17 | 94 | 71.37 | 57.13 | 90 | 67.11 | 52.54 | 73.59 | 53.35 |
| LIABILITIES OVER 1 YEAR | 4.96 | 11.71 | 16 | 9.66 | 10.72 | 48 | 5.36 | 11.85 | 18 | 13.73 | 9.90 | 20.24 | 11.08 |
| NET OVER 1 YEAR POSITION | 70.76 | 45.96 | 98 | 62.61 | 44.07 | 94 | 66.01 | 44.91 | 97 | 53.37 | 42.27 | 53.36 | 41.79 |
| NON-MATURITY DEPOSITS | 50.94 | 42.06 | 81 | 45.75 | 41.78 | 65 | 48.47 | 41.52 | 74 | 40.08 | 41.27 | 39.07 | 42.20 |
| NON-MATURITY DEPS % LONG ASSETS | 83.64 | 125.71 | 23 | 87.98 | 130.99 | 22 | 85.58 | 126.38 | 22 | 95.08 | 148.29 | 85.00 | 158.15 |
| NET OVER 3 YEAR POSITION | 9.97 | -5.06 | 80 | 6.25 | -6.86 | 79 | 8.17 | -5.42 | 79 | 2.07 | -10.06 | 6.89 | -11.64 |
| AS % TIER 1 CAPITAL | | | | | | | | | | | | | |
| STRUCTURED NOTES | 6.64 | 2.94 | 79 | 7.40 | 2.08 | 84 | 4.45 | 1.94 | 79 | 7.24 | 4.46 | 5.08 | 7.66 |
| MORTGAGE SERVICING (FV) | 0.00 | 0.06 | 89 | 0.00 | 0.06 | 88 | 0.00 | 0.05 | 89 | 0.00 | 0.07 | 0.00 | 0.08 |
| TOTAL | 6.64 | 3.24 | 77 | 7.40 | 2.36 | 83 | 4.45 | 2.21 | 77 | 7.24 | 4.80 | 5.08 | 8.02 |

| CERT # 3787 | | DIST/RSSD: 08 / 771140 | | THE FIRST NATIONAL BANK OF DIETERICH | | | DIETERICH, IL | | | PAGE 10 | | | | | |
|----------------------------------|--|------------------------|--------|--------------------------------------|------------|--------|---------------|------------|--------|---------|------------|--------|------------|----------------------|--|
| CHARTER # 9582 | | COUNTY: | | LIQUIDITY AND INVESTMENT PORTFOLIO | | | | | | | | | | 9/21/2009 3:37:13 PM | |
| | | 06/30/2009 | | | 06/30/2008 | | | 12/31/2008 | | | 12/31/2007 | | 12/31/2006 | | |
| SHORT TERM INVESTMENTS | | 11,500 | | | 9,478 | | | 13,177 | | | 7,959 | | 4,032 | | |
| SHORT TERM ASSETS | | 42,648 | | | 40,004 | | | 46,528 | | | 43,375 | | 35,208 | | |
| SHORT TERM NON CORE FUNDING | | 32,633 | | | 26,716 | | | 27,428 | | | 26,690 | | 19,489 | | |
| NON CORE LIABILITIES | | 37,635 | | | 33,333 | | | 35,882 | | | 34,589 | | 32,124 | | |
| FED HOME LOAN BOR MAT < 1 YR | | 4,050 | | | 4,295 | | | 3,850 | | | 4,195 | | 3,900 | | |
| FED HOME LOAN BOR MAT > 1 YR | | 1,000 | | | 1,500 | | | 1,500 | | | 800 | | 1,900 | | |
| OTH BORROWING MAT < 1 YR | | 0 | | | 0 | | | 0 | | | 0 | | 0 | | |
| OTH BORROWING MAT > 1 YR | | 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 | | 1,277 | | | 1,342 | | | 814 | | | 1,295 | | 826 | | |
| | | 0 | | | 0 | | | 0 | | | 0 | | 0 | | |
| PERCENT OF TOTAL ASSETS | | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 | |
| SHORT TERM INVESTMENTS | | 4.46 | 5.47 | 48 | 4.59 | 4.82 | 57 | 5.67 | 4.68 | 65 | 4.26 | 6.02 | 2.33 | 6.60 | |
| MARKETABLE EQUITY SEC (MES) | | 0.00 | 0.01 | 87 | 0.00 | 0.02 | 84 | 0.00 | 0.01 | 87 | 0.00 | 0.02 | 0.00 | 0.02 | |
| CORE DEPOSITS | | 77.34 | 67.00 | 92 | 74.54 | 67.29 | 81 | 75.96 | 66.70 | 88 | 71.33 | 67.56 | 71.51 | 68.25 | |
| S T NON CORE FUNDING | | 12.67 | 16.05 | 34 | 12.95 | 16.08 | 34 | 11.80 | 16.32 | 27 | 14.30 | 16.13 | 11.25 | 14.96 | |
| LIQUIDITY RATIOS | | | | | | | | | | | | | | | |
| NET S T NONCORE FUND DEPENDENCE | | 9.24 | 11.81 | 38 | 9.47 | 12.58 | 36 | 7.08 | 13.05 | 26 | 11.29 | 11.41 | 9.78 | 9.48 | |
| NET NON CORE FUND DEPENDENCE | | 11.43 | 20.09 | 23 | 13.10 | 20.31 | 28 | 11.29 | 21.56 | 21 | 16.05 | 18.48 | 17.77 | 16.98 | |
| BROKERED DEPOSITS TO DEPOSITS | | 0.13 | 1.64 | 59 | 0.00 | 1.18 | 62 | 0.14 | 1.76 | 59 | 2.01 | 1.28 | 3.31 | 1.36 | |
| BROKER DEP MAT < 1YR TO BKR DEPS | | 100.00 | 57.69 | 99 | N/A | 56.08 | N/A | 100.00 | 59.49 | 99 | 100.00 | 54.18 | 96.13 | 51.52 | |
| SHORT TRM INV TO S T NCORE FUND | | 35.24 | 40.24 | 56 | 35.48 | 36.00 | 61 | 48.04 | 33.94 | 72 | 29.82 | 44.57 | 20.69 | 53.16 | |
| SHORT TERM ASSET TO S T LIABS | | 49.25 | 78.47 | 18 | 56.10 | 79.13 | 24 | 56.66 | 78.47 | 26 | 69.16 | 81.99 | 67.28 | 84.20 | |
| NET S T LIAB TO ASSETS | | 17.06 | 7.94 | 78 | 15.17 | 7.91 | 72 | 15.32 | 8.06 | 72 | 10.36 | 7.29 | 9.88 | 6.25 | |
| NET LOANS & LEASES TO DEPOSITS | | 61.31 | 80.07 | 13 | 65.04 | 81.16 | 16 | 65.89 | 81.95 | 16 | 72.59 | 80.58 | 76.99 | 79.76 | |
| NET LN&LS TO CORE DEPOSITS | | 70.58 | 100.65 | 10 | 75.77 | 101.04 | 14 | 76.42 | 102.60 | 13 | 86.98 | 100.38 | 92.09 | 98.62 | |
| NET LN&LS & SBLC TO ASSETS | | 54.76 | 67.14 | 17 | 56.77 | 67.64 | 19 | 58.44 | 68.04 | 21 | 62.29 | 67.49 | 66.11 | 66.99 | |
| SECURITIES MIX | | | | | | | | | | | | | | | |
| HELD-TO-MATURITY % TOTAL SECS | | | | | | | | | | | | | | | |
| US TREAS & GOVT AGENCIES | | 0.00 | 0.42 | 89 | 0.00 | 0.45 | 88 | 0.00 | 0.42 | 89 | 0.00 | 0.57 | 0.00 | 0.74 | |
| MUNICIPAL SECURITIES | | 0.00 | 3.28 | 66 | 0.00 | 3.05 | 65 | 0.00 | 3.02 | 66 | 0.00 | 3.14 | 0.00 | 3.08 | |
| PASS-THROUGH MTG BACKED SECS | | 0.00 | 0.03 | 87 | 0.00 | 0.03 | 87 | 0.00 | 0.02 | 87 | 0.00 | 0.02 | 0.00 | 0.02 | |
| CMO & REMIC MTG BACKED SECS | | 0.00 | N/A | 95 | 0.00 | N/A | 95 | 0.00 | N/A | 96 | 0.00 | N/A | 0.00 | N/A | |
| COMMERCIAL MTG BACK SECS | | 0.00 | 0.00 | 99 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| ASSET BACKED SECURITIES | | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| STRUCTURED FINANCIAL PRODUCTS | | 0.00 | N/A | 98 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| OTHER DOMESTIC DEBT SECS | | 0.00 | N/A | 96 | 0.00 | N/A | 96 | 0.00 | N/A | 95 | 0.00 | N/A | 0.00 | N/A | |
| FOREIGN DEBT SECURITIES | | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| TOTAL HELD-TO-MATURITY | | 0.00 | 5.95 | 60 | 0.00 | 5.50 | 60 | 0.00 | 5.53 | 61 | 0.00 | 5.63 | 0.00 | 5.55 | |
| AVAILABLE-FOR-SALE % TOTAL SECS | | | | | | | | | | | | | | | |
| US TREASURY & GOVT AGENCIES | | 25.21 | 29.32 | 47 | 30.33 | 32.38 | 49 | 28.14 | 31.10 | 48 | 35.80 | 39.06 | 36.91 | 46.01 | |
| MUNICIPAL SECURITIES | | 29.63 | 20.62 | 65 | 37.25 | 19.26 | 76 | 25.87 | 19.44 | 61 | 42.59 | 18.91 | 42.88 | 18.34 | |
| PASS-THROUGH MTG BACKED SECS | | 36.12 | 20.41 | 72 | 23.94 | 20.01 | 58 | 35.57 | 20.80 | 70 | 17.04 | 15.17 | 16.73 | 12.64 | |
| CMO & REMIC MTG BACKED SECS | | 9.05 | 5.49 | 73 | 8.48 | 4.96 | 73 | 10.42 | 5.35 | 75 | 4.57 | 4.41 | 3.48 | 3.82 | |
| COMMERCIAL MTG BACK SECS | | 0.00 | N/A | 99 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| ASSET BACKED SECURITIES | | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 97 | 0.00 | N/A | 0.00 | N/A | |
| STRUCTURED FINANCIAL PRODUCTS | | 0.00 | N/A | 96 | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |
| OTHER DOMESTIC DEBT SECS | | 0.00 | 0.74 | 72 | 0.00 | 0.95 | 72 | 0.00 | 0.85 | 72 | 0.00 | 0.64 | 0.00 | 0.70 | |
| FOREIGN DEBT SECURITIES | | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| INV MUT FND & OTH MKTBL | | 0.00 | 0.03 | 86 | 0.00 | 0.14 | 83 | 0.00 | 0.03 | 86 | 0.00 | 0.12 | 0.00 | 0.09 | |
| OTHER EQUITY SECURITIES | | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | |

| | | | | | | | | | | | | | |
|---------------------------------|--------|-------|-----|--------|-------|-----|--------|-------|-----|--------|-------|--------|-------|
| TOTAL AVAILABLE-FOR-SALE | 100.00 | 83.53 | 99 | 100.00 | 84.97 | 99 | 100.00 | 84.19 | 99 | 100.00 | 85.00 | 100.00 | 86.12 |
| OTHER SECURITIES RATIOS: | | | | | | | | | | | | | |
| APP (DEP) HI RISK & STRUC/TICAP | 0.07 | -0.01 | 92 | -0.05 | -0.01 | 12 | -0.02 | 0.01 | 5 | 0.03 | 0.01 | -0.08 | -0.18 |
| APP (DEP) IN HTM SEC TO HTM SEC | N/A | 0.92 | N/A | N/A | 0.48 | N/A | N/A | 0.80 | N/A | N/A | 0.67 | N/A | 0.18 |
| APP (DEP) IN HTM SEC TO EQY CAP | 0.00 | 0.06 | 75 | 0.00 | 0.01 | 77 | 0.00 | 0.06 | 74 | 0.00 | 0.05 | 0.00 | -0.01 |
| PLEDGED SECURITIES TO TOT SEC | 27.22 | 48.13 | 25 | 35.59 | 49.64 | 30 | 33.84 | 50.50 | 29 | 41.56 | 50.34 | 49.39 | 48.83 |

| CERT # 3787 | DIST/RSSD: 08 / 771140 | | THE FIRST NATIONAL BANK OF DIETERICH | | | DIETERICH, IL | | | PAGE 11 | | | | | |
|--------------------------------------|------------------------|--------|--------------------------------------|------------|--------|---------------|------------|--------|---------|------------|--------|------------|--------|----------------------|
| CHARTER # 9582 | COUNTY: | | CAPITAL ANALYSIS | | | | | | | | | | | 9/21/2009 3:37:28 PM |
| | 06/30/2009 | | | 06/30/2008 | | | 12/31/2008 | | | 12/31/2007 | | 12/31/2006 | | |
| END OF PERIOD CAPITAL (\$000) | | | | | | | | | | | | | | |
| PERPETUAL PREFERRED | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| + COMMON STOCK | 200 | | | 200 | | | 200 | | | 200 | | | 200 | |
| + SURPLUS | 300 | | | 300 | | | 300 | | | 300 | | | 300 | |
| + UNDIVIDED PROFITS | 18,525 | | | 17,780 | | | 17,877 | | | 17,303 | | | 16,032 | |
| + ACCUM OTHER COMP INCOME | 399 | | | -494 | | | 529 | | | 85 | | | -308 | |
| + OTHER EQUITY CAPITAL COMP | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| TOTAL BANK EQUITY CAPITAL | 19,424 | | | 17,786 | | | 18,906 | | | 17,888 | | | 16,224 | |
| + MINORITY INTEREST CONS SUBS | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| TOTAL BANK CAPITAL + MINORITY INT | 19,424 | | | 17,786 | | | 18,906 | | | 17,888 | | | 16,224 | |
| SUBORD NOTES & DEBENTURES | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| CHANGES IN TOTAL BANK EQUITY (\$000) | | | | | | | | | | | | | | |
| BALANCE AT BEGINNING OF PERIOD | 18,906 | | | 17,888 | | | 17,888 | | | 16,224 | | | 14,674 | |
| + NET INCOME | 947 | | | 682 | | | 1,229 | | | 1,649 | | | 1,744 | |
| + SALE 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 | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| - DIVIDENDS | 300 | | | 205 | | | 655 | | | 378 | | | 226 | |
| + OTHER COMPREHENSIVE INCOME | -129 | | | -579 | | | 444 | | | 393 | | | 32 | |
| BALANCE AT END OF PERIOD | 19,424 | | | 17,786 | | | 18,906 | | | 17,888 | | | 16,224 | |
| INTANGIBLE ASSETS | | | | | | | | | | | | | | |
| MORTGAGE SERVICING RIGHTS | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| + PURCH CRED CARD RELATION | 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 | |
| MEMO: GRANDFATHERED INTANG | 0 | | | 0 | | | 0 | | | 0 | | | 0 | |
| CAPITAL RATIOS | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 | |
| PERCENT OF BANK EQUITY: | | | | | | | | | | | | | | |
| NET LOANS & LEASES (X) | 7.24 | 6.99 | 54 | 6.55 | 7.14 | 38 | 7.13 | 7.17 | 48 | 6.48 | 7.00 | 7.03 | 7.01 | |
| SUBORD NOTES & DEBENTURES | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| LONG TERM DEBT | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| COM RE & RELATED VENTURES | 290.69 | 212.74 | 72 | 241.15 | 220.37 | 59 | 275.52 | 220.69 | 66 | 225.75 | 218.35 | 249.77 | 211.38 | |
| PERCENT OF AVERAGE BANK EQUITY: | | | | | | | | | | | | | | |
| NET INCOME | 9.84 | 8.08 | 60 | 7.56 | 11.08 | 25 | 6.74 | 9.44 | 31 | 9.77 | 11.50 | 11.38 | 12.19 | |
| DIVIDENDS | 3.12 | 3.88 | 50 | 2.27 | 5.47 | 32 | 3.59 | 5.59 | 37 | 2.24 | 6.58 | 1.47 | 6.49 | |
| RETAINED EARNINGS | 6.72 | 3.40 | 70 | 5.29 | 4.78 | 51 | 3.15 | 3.07 | 47 | 7.53 | 4.44 | 9.90 | 5.13 | |
| OTHER CAPITAL RATIOS: | | | | | | | | | | | | | | |
| DIVIDENDS TO NET OPER INCOME | 31.68 | 44.63 | 39 | 30.06 | 45.99 | 35 | 53.30 | 58.05 | 43 | 22.92 | 54.71 | 12.96 | 51.74 | |
| BANK EQUITY CAPITAL TO ASSETS | 7.54 | 9.82 | 10 | 8.62 | 9.71 | 32 | 8.14 | 9.74 | 23 | 9.58 | 9.89 | 9.36 | 9.80 | |
| BANK EQ CAP + MIN INT TO ASSETS | 7.54 | 9.82 | 10 | 8.62 | 9.71 | 32 | 8.14 | 9.74 | 23 | 9.58 | 9.89 | 9.36 | 9.80 | |
| GROWTH RATES: | | | | | | | | | | | | | | |
| TOTAL EQUITY CAPITAL | 9.21 | 6.80 | 66 | 8.40 | 6.96 | 61 | 5.69 | 5.52 | 51 | 10.26 | 7.57 | 10.56 | 7.47 | |
| EQUITY GROWTH LESS ASST GROWTH | -15.65 | 1.12 | 5 | -8.73 | -0.46 | 15 | -18.77 | -1.36 | 5 | 2.50 | 1.29 | 6.67 | 1.11 | |
| INTANG ASSETS % BANK EQUITY | | | | | | | | | | | | | | |
| MORTGAGE SERVICING RIGHTS | 0.00 | 0.05 | 89 | 0.00 | 0.05 | 88 | 0.00 | 0.04 | 89 | 0.00 | 0.06 | 0.00 | 0.07 | |
| GOODWILL | 0.00 | 1.90 | 66 | 0.00 | 2.06 | 66 | 0.00 | 2.02 | 65 | 0.00 | 2.10 | 0.00 | 2.08 | |
| PURCH CREDIT CARD RELATION | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 99 | 0.00 | N/A | 0.00 | N/A | |
| ALL OTHER INTANGIBLES | 0.00 | 0.34 | 75 | 0.00 | 0.38 | 75 | 0.00 | 0.40 | 75 | 0.00 | 0.35 | 0.00 | 0.33 | |

TOTAL INTANGIBLES

| | | | | | | | | | | | | |
|------|------|----|------|------|----|------|------|----|------|------|------|------|
| 0.00 | 2.77 | 51 | 0.00 | 2.96 | 51 | 0.00 | 2.91 | 51 | 0.00 | 2.92 | 0.00 | 2.93 |
|------|------|----|------|------|----|------|------|----|------|------|------|------|

| | | | | | | | | | | | | | |
|------------------------------------|------------------------|-------|--------------------------------------|-------|-------|-------------------|-------|-------|-------------------|----------------------|-------------------|-------|-------|
| CERT # 3787 | DIST/RSSD: 08 / 771140 | | THE FIRST NATIONAL BANK OF DIETERICH | | | DIETERICH, IL | | | PAGE 11A | | | | |
| CHARTER # 9582 | COUNTY: | | CAPITAL ANALYSIS | | | | | | | 9/21/2009 3:37:44 PM | | | |
| | <u>06/30/2009</u> | | <u>06/30/2008</u> | | | <u>12/31/2008</u> | | | <u>12/31/2007</u> | | <u>12/31/2006</u> | | |
| RISK BASED CAPITAL (\$000) | | | | | | | | | | | | | |
| TIER ONE CAPITAL | | | | | | | | | | | | | |
| TOTAL EQUITY CAPITAL ADJUSTED | 19,025 | | 18,280 | | | 18,377 | | | 17,803 | | 16,532 | | |
| - INELIGIBLE DEF TAX ASSETS | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - INELIGIBLE INTANGIBLES | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - CUMUL CHANGE F.V. FINANCIAL LIAB | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| NET TIER ONE | 19,025 | | 18,280 | | | 18,377 | | | 17,803 | | 16,532 | | |
| TIER TWO CAPITAL | | | | | | | | | | | | | |
| + QUALIF DEBT AND REDEEM PFD | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| + CUMULATIVE PREFERRED STOCK | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| + ALLOWABLE LN&LS LOSS ALLOW | 1,332 | | 1,151 | | | 1,232 | | | 1,116 | | 1,154 | | |
| + UNRL GAIN MKTBL EQY SEC (45%) | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| + OTHER TIER 2 CAPITAL COMP | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| NET ELIGIBLE TIER TWO | 1,332 | | 1,151 | | | 1,232 | | | 1,116 | | 1,154 | | |
| TOTAL RBC BEFORE DEDUCTIONS | | | | | | | | | | | | | |
| TIER ONE & TIER TWO | 20,357 | | 19,431 | | | 19,609 | | | 18,919 | | 17,686 | | |
| TIER THREE & FIN SUB ADJ | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - RECRIPROCAL CAPITAL HOLDINGS | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - DEDUCTIONS FOR TOTAL RBC | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| TOTAL RISK-BASED-CAPITAL | 20,357 | | 19,431 | | | 19,609 | | | 18,919 | | 17,686 | | |
| RISK-WEIGHTED ASSETS | | | | | | | | | | | | | |
| ON-BALANCE SHEET | | | | | | | | | | | | | |
| CATEGORY TWO - 20% | 19,076 | | 14,841 | | | 15,905 | | | 11,254 | | 9,565 | | |
| CATEGORY THREE - 50% | 16,123 | | 13,089 | | | 14,229 | | | 13,452 | | 13,309 | | |
| CATEGORY FOUR - 100% | 125,650 | | 102,747 | | | 119,927 | | | 100,013 | | 97,481 | | |
| TOTAL ON-BALANCE SHEET | 160,849 | | 130,678 | | | 150,062 | | | 124,719 | | 120,355 | | |
| MEMO: CATEGORY ONE - 0% | 5,078 | | 5,102 | | | 4,881 | | | 4,496 | | 2,950 | | |
| OFF- BALANCE SHEET | | | | | | | | | | | | | |
| CATEGORY TWO - 20% | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| CATEGORY THREE - 50% | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| CATEGORY FOUR - 100% | 5,822 | | 5,316 | | | 5,052 | | | 4,570 | | 3,225 | | |
| TOTAL OFF-BALANCE SHEET | 5,822 | | 5,316 | | | 5,052 | | | 4,570 | | 3,225 | | |
| MEMO: CATEGORY ONE - 0% | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| ADJUSTMENTS TO RISK-WGT ASSETS | | | | | | | | | | | | | |
| RISK-WEIGHTED ASSET BEFORE DED | 166,671 | | 135,994 | | | 155,114 | | | 129,289 | | 123,580 | | |
| - INELIGIBLE DEF TAX ASSETS | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - INELIGIBLE INTANGIBLES | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - RECRIPROCAL CAPITAL HOLDINGS | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - EXCESS ALLOWABLE LN&LS LOSS AL | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| - ALLOCATED TRANSFER RISK RESERV | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| + MKT RISK ASSETS & FIN SUB ADJ | 0 | | 0 | | | 0 | | | 0 | | 0 | | |
| TOTAL RISK-WEIGHTED ASSETS | 166,672 | | 135,995 | | | 155,115 | | | 129,290 | | 123,581 | | |
| RISK-BASED CAPITAL | | | | | | | | | | | | | |
| TIER ONE RBC TO RISK-WGT ASSETS | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| TOTAL RBC TO RISK-WEIGHT ASSETS | 11.41 | 13.30 | 35 | 13.44 | 13.16 | 61 | 11.85 | 13.01 | 44 | 13.77 | 13.27 | 13.38 | 13.61 |
| TIER ONE LEVERAGE CAPITAL | 12.21 | 14.39 | 30 | 14.29 | 14.24 | 59 | 12.64 | 14.09 | 41 | 14.63 | 14.32 | 14.31 | 14.68 |
| | 7.36 | 9.33 | 8 | 9.08 | 9.39 | 50 | 8.37 | 9.30 | 34 | 9.71 | 9.48 | 9.61 | 9.56 |
| OTHER CAPITAL RATIO: | | | | | | | | | | | | | |
| DEF TAX ASSET TO T1 CAP | 0.49 | 1.03 | 59 | 2.53 | 1.26 | 74 | 0.15 | 0.97 | 56 | 0.93 | 0.93 | 2.01 | 1.38 |

NOTE: FROM MARCH 31, 2001 FORWARD RISK BASED CAPITAL RATIOS AND DATA DO INCLUDE ADJUSTMENT FOR FINANCIAL SUBSIDIARIES.

FOR BANKS WITH FINANCIAL SUBSIDIARIES PLEASE REFER TO CALL REPORT FOR INFORMATION ON THE ADJUSTMENT.

CERT # 3787

DIST/RSSD: 08 / 771140

THE FIRST NATIONAL BANK OF DIETERICH

DIETERICH, IL

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CHARTER # 9582

COUNTY:

ONE QUARTER ANNUALIZED INCOME ANALYSIS

9/21/2009 3:37:59 PM

| | 06/30/2009 | | | 3/31/2009 | | | 12/31/2008 | | | 9/30/2008 | | 6/30/2008 | |
|-----------------------------------|------------|-------|-----|-----------|-------|-----|------------|-------|-----|-----------|-------|-----------|-------|
| | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | PCT | BANK | PG 5 | BANK | PG 5 |
| EARNINGS AND PROFITABILITY | | | | | | | | | | | | | |
| PERCENT OF AVERAGE ASSETS: | | | | | | | | | | | | | |
| INTEREST INCOME (TE) | 5.27 | 5.41 | 40 | 5.36 | 5.49 | 39 | 5.54 | 5.83 | 29 | 5.62 | 6.05 | 5.93 | 6.10 |
| - INTEREST EXPENSE | 2.27 | 1.68 | 89 | 2.51 | 1.80 | 93 | 2.67 | 2.02 | 91 | 2.77 | 2.15 | 2.81 | 2.29 |
| NET INTEREST INCOME (TE) | 3.00 | 3.73 | 10 | 2.85 | 3.69 | 5 | 2.87 | 3.81 | 4 | 2.85 | 3.89 | 3.12 | 3.80 |
| + NONINTEREST INCOME | 0.43 | 0.75 | 19 | 0.42 | 0.72 | 19 | 0.33 | 0.74 | 10 | 0.53 | 0.77 | 0.46 | 0.78 |
| - NON-INTEREST EXPENSE | 2.30 | 3.14 | 10 | 2.17 | 2.97 | 10 | 2.59 | 3.10 | 25 | 2.43 | 2.99 | 2.37 | 2.96 |
| - PROVISION: LOAN&LEASE LOSSES | 0.15 | 0.34 | 33 | 0.12 | 0.29 | 32 | 0.11 | 0.50 | 23 | 0.06 | 0.23 | 0.06 | 0.18 |
| PRETAX OPERATING INCOME (TE) | 0.98 | 0.98 | 44 | 0.97 | 1.15 | 38 | 0.51 | 0.92 | 27 | 0.89 | 1.43 | 1.15 | 1.41 |
| + REALIZED GAINS/LOSSES SECS | 0.09 | 0.02 | 85 | 0.31 | 0.02 | 94 | 0.15 | 0.00 | 95 | 0.06 | -0.03 | 0.02 | 0.01 |
| PRETAX NET OPERATING INC (TE) | 1.07 | 0.99 | 47 | 1.28 | 1.20 | 51 | 0.65 | 0.89 | 33 | 0.95 | 1.31 | 1.16 | 1.43 |
| NET OPERATING INCOME | 0.69 | 0.75 | 41 | 0.82 | 0.91 | 42 | 0.42 | 0.69 | 31 | 0.60 | 0.99 | 0.73 | 1.08 |
| ADJUSTED NET OPERATING INCOME | 0.84 | 0.82 | 45 | 0.82 | 1.03 | 34 | 0.52 | 0.87 | 27 | 0.65 | 1.06 | 0.77 | 1.15 |
| NET INC ATTRIB TO MIN INTS | 0.00 | N/A | 99 | 0.00 | N/A | 99 | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| NET INCOME ADJUSTED SUB S | | 0.64 | N/A | | 0.79 | N/A | | 0.60 | N/A | | 0.85 | | 0.93 |
| NET INCOME | 0.69 | 0.75 | 41 | 0.82 | 0.92 | 42 | 0.42 | 0.69 | 31 | 0.60 | 0.99 | 0.73 | 1.08 |
| MARGIN ANALYSIS: | | | | | | | | | | | | | |
| INT INC (TE) TO AVG EARN ASSETS | 5.63 | 5.84 | 34 | 5.74 | 5.92 | 36 | 5.99 | 6.26 | 29 | 5.94 | 6.48 | 6.30 | 6.54 |
| INT EXPENSE TO AVG EARN ASSETS | 2.42 | 1.81 | 89 | 2.69 | 1.94 | 93 | 2.88 | 2.17 | 91 | 2.93 | 2.30 | 2.98 | 2.46 |
| NET INT INC-TE TO AVG EARN ASST | 3.21 | 4.03 | 9 | 3.05 | 3.98 | 5 | 3.10 | 4.10 | 4 | 3.01 | 4.17 | 3.31 | 4.07 |
| LOAN & LEASE ANALYSIS | | | | | | | | | | | | | |
| NET LOSS TO AVERAGE TOTAL LN&LS | 0.00 | 0.43 | 15 | 0.22 | 0.28 | 60 | 0.01 | 0.51 | 13 | 0.02 | 0.26 | 0.03 | 0.20 |
| EARNINGS COVERAGE OF NET LOSS(X) | N/A | 11.38 | N/A | 7.72 | 12.63 | 55 | 82.67 | 11.80 | 93 | 65.50 | 17.02 | 48.60 | 10.04 |
| LN&LS ALLOWANCE TO NET LOSSES(X) | N/A | 7.53 | N/A | 4.11 | 7.69 | 49 | 102.67 | 6.95 | 96 | 48.96 | 7.86 | 28.78 | 4.23 |
| CAPITALIZATION | | | | | | | | | | | | | |
| CASH DIVIDENDS TO NET INCOME | 47.40 | 39.12 | 59 | 17.86 | 31.05 | 53 | 60.61 | 61.06 | 58 | 98.10 | 30.13 | 35.23 | 42.10 |
| RETAIN EARNS TO AVG TOT EQUITY | 4.80 | 2.31 | 59 | 8.52 | 4.98 | 70 | 1.97 | -0.64 | 54 | 0.13 | 5.26 | 5.28 | 4.72 |
| YIELD ON OR COST OF: | | | | | | | | | | | | | |
| TOTAL LOANS & LEASES (TE) | 6.76 | 6.59 | 64 | 6.99 | 6.61 | 75 | 6.49 | 6.92 | 21 | 6.76 | 7.16 | 7.40 | 7.28 |
| LOANS IN DOMESTIC OFFICES | 6.76 | 6.57 | 65 | 6.98 | 6.59 | 76 | 6.49 | 6.90 | 22 | 6.74 | 7.13 | 7.39 | 7.25 |
| REAL ESTATE | 6.91 | 6.47 | 76 | 7.16 | 6.51 | 85 | 6.43 | 6.82 | 25 | 6.69 | 7.03 | 7.55 | 7.15 |
| SECURED BY 1-4 FAM. RESI PROP | 8.35 | 6.82 | 90 | 8.95 | 6.81 | 95 | 5.22 | 7.05 | 6 | 6.94 | 7.20 | 7.02 | 7.34 |
| ALL OTHER LOANS SEC. REAL EST | 6.33 | 6.28 | 54 | 6.40 | 6.33 | 54 | 6.96 | 6.69 | 65 | 6.56 | 6.97 | 7.84 | 7.06 |
| COMMERCIAL & INDUSTRIAL | 6.27 | 6.62 | 42 | 6.34 | 6.45 | 48 | 6.34 | 6.72 | 38 | 6.78 | 7.05 | 6.96 | 7.22 |
| INDIVIDUAL | 6.99 | 8.62 | 11 | 7.59 | 8.53 | 23 | 8.07 | 8.80 | 31 | 7.81 | 8.97 | 7.94 | 9.03 |
| CREDIT CARD PLANS | N/A | 9.64 | N/A | N/A | 9.66 | N/A | N/A | 9.98 | N/A | N/A | 9.91 | N/A | 10.12 |
| AGRICULTURAL | 5.75 | 6.25 | 28 | 5.84 | 6.29 | 30 | 6.20 | 6.71 | 31 | 6.41 | 6.95 | 6.45 | 7.02 |
| LOANS IN FOREIGN OFFICES | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| TOTAL INVESTMENT SECURITIES(TE) | 4.52 | 4.53 | 46 | 4.80 | 4.79 | 47 | 5.50 | 4.95 | 81 | 4.95 | 4.97 | 5.02 | 5.02 |
| TOTAL INVESTMENT SECURITIES(BOOK) | 4.03 | 4.09 | 43 | 4.32 | 4.33 | 45 | 4.91 | 4.51 | 76 | 4.36 | 4.53 | 4.26 | 4.55 |
| U S TREAS & AGENCY (EXCL MBS) | 3.78 | 3.81 | 45 | 3.90 | 4.22 | 32 | 4.32 | 4.51 | 38 | 4.12 | 4.58 | 4.22 | 4.65 |
| MORTGAGE BACKED SECURITIES | 4.21 | 4.50 | 30 | 4.86 | 4.63 | 59 | 6.29 | 4.83 | 95 | 4.93 | 4.83 | 4.92 | 4.80 |
| ALL OTHER SECURITIES | 3.94 | 4.02 | 47 | 3.75 | 4.05 | 30 | 3.77 | 4.16 | 26 | 3.82 | 4.13 | 3.79 | 4.18 |
| INTEREST-BEARING BANK BALANCES | 3.12 | 1.14 | 82 | 3.53 | 1.32 | 82 | 4.28 | 1.95 | 82 | 4.35 | 2.21 | 4.42 | 2.40 |
| FEDERAL FUNDS SOLD & REALES | 0.11 | 0.17 | 36 | 0.14 | 0.17 | 34 | 0.53 | 0.78 | 22 | 2.06 | 1.88 | 2.07 | 2.12 |
| TOTAL INT-BEARING DEPOSITS | 2.70 | 2.09 | 86 | 3.02 | 2.25 | 92 | 3.18 | 2.55 | 88 | 3.33 | 2.73 | 3.52 | 2.93 |
| TRANSACTION ACCOUNTS | 3.12 | 0.65 | 98 | 3.50 | 0.69 | 99 | 3.59 | 0.88 | 98 | 4.07 | 0.97 | 3.97 | 0.96 |
| OTHER SAVINGS DEPOSITS | 1.58 | 0.94 | 88 | 1.78 | 1.04 | 90 | 2.04 | 1.31 | 89 | 2.04 | 1.43 | 2.02 | 1.43 |
| TIME DEPS OVER \$100M | 2.97 | 2.94 | 51 | 3.44 | 3.16 | 68 | 3.59 | 3.50 | 56 | 3.83 | 3.75 | 4.02 | 4.08 |
| ALL OTHER TIME DEPOSITS | 3.16 | 2.95 | 66 | 3.49 | 3.16 | 76 | 3.66 | 3.50 | 64 | 3.74 | 3.72 | 4.32 | 4.05 |
| DEPOSITS IN FOREIGN OFFICES | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| FEDERAL FUNDS PURCHASED & REPOS | 2.74 | 0.80 | 91 | 2.93 | 0.89 | 90 | 3.51 | 1.41 | 89 | 3.03 | 2.09 | N/A | 1.93 |

| | | | | | | | | | | | | | |
|----------------------------|------|------|-----|------|------|-----|------|------|-----|------|------|------|------|
| OTHER BORROWED MONEY | 3.41 | 3.36 | 39 | 3.43 | 3.30 | 42 | 3.51 | 3.69 | 40 | 3.99 | 3.89 | 4.76 | 4.02 |
| SUBORD NOTES & DEBENTURES | N/A | 8.47 | N/A | N/A | 5.77 | N/A | N/A | 5.76 | N/A | N/A | 5.07 | N/A | 3.09 |
| ALL INTEREST-BEARING FUNDS | 2.72 | 2.17 | 85 | 3.03 | 2.32 | 90 | 3.20 | 2.62 | 87 | 3.35 | 2.80 | 3.61 | 2.98 |

| CERT # 3787 | DIST/RSSD: 08 / 771140 | THE FIRST NATIONAL BANK OF DIETERICH | | DIETERICH, IL | | PAGE 13 | |
|--|------------------------|--|-------------------|-------------------|-------------------|-----------------------|---------------|
| CHARTER # 9582 | COUNTY: | SECURITIZATION AND ASSET SALE ACTIVITIES | | | | 9/21/2009 3:38:13 PM | |
| | | | | | | <u>PERCENT CHANGE</u> | |
| | | | | | | <u>1 QTR</u> | <u>1 YEAR</u> |
| | <u>06/30/2009</u> | <u>06/30/2008</u> | <u>12/31/2008</u> | <u>12/31/2007</u> | <u>12/31/2006</u> | | |
| SECURITIZATION ACTIVITIES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| 1-4 FAMILY RESIDENTIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| HOME EQUITY LINES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| CREDIT CARD RECEIVABLES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| AUTO LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| COMMERCIAL & INDUSTRIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| RETAINED INTEREST-ONLY STRIPS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| 1-4 FAMILY RESIDENTIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| HOME EQUITY LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| CREDIT CARD RECEIVABLES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| AUTO LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| COMMERCIAL & INDUSTRIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| RETAINED CREDIT ENHANCEMENTS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| 1-4 FAMILY RESIDENTIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| HOME EQUITY LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| CREDIT CARD RECEIVABLES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| AUTO LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| COMMERCIAL & INDUSTRIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| UNUSED LIQUIDITY COMMITMENTS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| SELLERS INTEREST IN SECS & LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| HOME EQUITY LINES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| CREDIT CARD RECEIVABLES | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| COMMERCIAL & INDUSTRIAL LOANS | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| TOTAL RETAINED CREDIT EXPOSURE | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| ASSET BACKED COMML PAPER COND | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| CR EXP SPONS BY BANK & OTHER | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| LIQUID COMM BY BANK & OTHER | 0 | 0 | 0 | 0 | 0 | 0 | N/A |
| ACTIVITY % TOTAL ASSETS | | | | | | | |
| SECURITIZATION ACTIVITIES | 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 | |
| HOME EQUITY LINES | 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 | |
| AUTO LOANS | 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 | |
| ALL OTHER LOANS AND LEASES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| ASSET BACKED COMML PAPER COND | 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 | |
| LIQUID COMM BY BANK & OTHER | 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 | 20.35 | 21.43 | 20.94 | 21.60 | 21.30 | | |
| HOME EQUITY LINES | 0.79 | 0.67 | 0.83 | 0.67 | 0.67 | | |
| CREDIT CARD RECEIVABLES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | | |

| | | | | | |
|-------------------------------|-------|-------|-------|-------|-------|
| AUTO LOANS | 6.48 | 6.45 | 5.42 | 6.14 | 6.19 |
| COMMERCIAL & INDUSTRIAL LOANS | 13.81 | 15.02 | 15.50 | 15.14 | 15.94 |
| ALL OTHER LOANS AND LEASES | 58.57 | 56.44 | 57.31 | 56.45 | 55.90 |

CERT # 3787
CHARTER # 9582DIST/RSSD: 08 / 771140
COUNTY:THE FIRST NATIONAL BANK OF DIETERICH
SECURITIZATION AND ASSET SALE ACTIVITIES

DIETERICH, IL

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| | <u>06/30/2009</u> | <u>06/30/2008</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 AND 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 LOANS | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 |
| TOTAL 30-89 DAY PD SECUR ASSET | 0 | 0 | 0 | 0 | 0 |
| 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 LOANS | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 |
| TOTAL 90 + DAY PD SECUR ASSET | 0 | 0 | 0 | 0 | 0 |
| TOTAL PAST DUE SECURITIZED ASSETS | 0 | 0 | 0 | 0 | 0 |
| 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 LOANS | 0 | 0 | 0 | 0 | 0 |
| ALL OTHER LOANS AND LEASES | 0 | 0 | 0 | 0 | 0 |
| TOTAL NET CHARGE OFF SECUR ASSET | N/A | N/A | N/A | N/A | N/A |

CERT # 3787
CHARTER # 9582DIST/RSSD: 08 / 771140
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| | <u>06/30/2009</u> | <u>06/30/2008</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 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 SECUR ASSET | N/A | N/A | N/A | N/A | N/A |
| 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 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 ASSET | N/A | N/A | N/A | N/A | N/A |
| 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 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 SECUR ASSETS | N/A | N/A | N/A | N/A | N/A |
| 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 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 MANAGE ASSET | N/A | N/A | N/A | N/A | N/A |
| 90+ 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 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 MANAGE ASSET | 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 |
| NET LOSSES ON 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 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 MANAGE ASSETS | N/A | N/A | N/A | N/A | N/A |

0.00

0.00

0.00

0.00

0.00

CERT # 3787
CHARTER # 9582

DIST/RSSD: 08 / 771140
COUNTY: EFFINGHAM

THE FIRST NATIONAL BANK OF DIETERICH

DIETERICH, IL

JUNE 30, 2009 UNIFORM BANK PERFORMANCE REPORT

INFORMATION

INTRODUCTION

THIS UNIFORM BANK PERFORMANCE REPORT COVERS THE OPERATIONS OF YOUR BANK AND THAT OF A COMPARABLE GROUP OF PEER BANKS. IT IS PROVIDED FOR YOUR USE AS A MANAGEMENT TOOL BY THE FEDERAL FINANCIAL INSTITUTIONS EXAMINATION COUNCIL. DETAILED INFORMATION CONCERNING THIS REPORT IS PROVIDED IN "A USER'S GUIDE FOR THE UNIFORM BANK PERFORMANCE REPORT" FORWARDED TO YOUR BANK UNDER SEPARATE COVER. TO OBTAIN ADDITIONAL USER'S GUIDE OR OTHER UBPR MATERIALS, CALL THE NUMBER INDICATED AT RIGHT FOR ORDERING ASSISTANCE. UBPRS ARE

AS OF THE DATE OF PREPARATION OF THIS REPORT, YOUR BANK'S FEDERAL REGULATOR WAS THE OFFICE OF THE COMPTROLLER OF THE CURRENCY

YOUR CURRENT PEER GROUP # 5
INCLUDES ALL INSURED COMMERCIAL BANKS HAVING TRUST ASSETS

QUESTIONS CONCERNING CONTENT OF REPORTS CONTACT:
703-516-1071 OR EMAIL FFIEC-UBPR@fdic.gov

FOR THE DEFINITION OF OTHER UBPR PEER GROUPS, REFER TO THE
UBPR USER'S GUIDE.

ADDRESSEE CHIEF EXECUTIVE OFFICER
THE FIRST NATIONAL BANK OF DIETERICH
P.O. BOX 186
DIETERICH, IL 62424-0000

NOTE

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 OR OF THE CALCULATIONS DERIVED THEREFROM. THE DATA AND CALCULATIONS IN THIS REPORT DO NOT INDICATE APPROVAL OR DISAPPROVAL OF ANY PARTICULAR INSTITUTION'S PERFORMANCE AND ARE NOT TO BE CONSTRUED AS A RATING OF ANY INSTITUTION BY FEDERAL BANK REGULATORS. USERS ARE CAUTIONED THAT ANY CONCLUSIONS DRAWN FROM THIS REPORT ARE THEIR OWN AND ARE NOT TO BE ATTRIBUTED TO THE FEDERAL BANK REGULATORS.

THE REPORTS OF CONDITION AND INCOME FOR THIS BANK CONTAIN ADDITIONAL INFORMATION NOT INCLUDED IN THIS PERFORMANCE REPORT, SUCH AS AN OPTIONAL NARRATIVE STATEMENT BY THE BANK.

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FOR ORDERING ASSISTANCE CONTACT THE FDIC PUBLIC INFORMATION
CENTER: 877 275-3343

* NEW: UBPR NOW AVAILABLE ONLINE AT NO CHARGE: *

* WWW.FFIEC.GOV *

BANK AND BANK HOLDING COMPANY INFORMATION

CERTIFICATE # 3787 CHARTER # 9582

DIST/RSSD: 08 / 771140

PRIME BANC CORP.

(HOLDING CO. # 1842355)

DIETERICH IL

(HOLDING COMPANY REFERS TO TOP HOLDER)

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 DIETERICH, IL
 FIDUCIARY AND RELATED SERVICES

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| | 06/30/2009 | | | 03/31/2009 | | | 12/31/2008 | | | % CHG |
|----------------------------------|------------|--------|-------|------------|--------|-------|------------|--------|-------|-------|
| | (\$000) | %TOTAL | %MGD | (\$000) | %TOTAL | %MGD | (\$000) | %TOTAL | %MGD | |
| TOTAL FIDUCIARY AND REL ASSETS | | | | | | | | | | |
| PERSONAL TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DC | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DB | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER RETIREMENT | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CORPORATE TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| TOTAL FIDUCIARY ASSETS | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CUSTODY AND SAFEKEEPING | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| MEMO: ACCTS IN FOREIGN OFFICES | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| TOTAL FIDUCIARY AND REL ACCOUNTS | (#) | %TOTAL | %MGD | (#) | %TOTAL | %MGD | (#) | %TOTAL | %MGD | % CHG |
| PERSONAL TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DC | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DB | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER RETIREMENT | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CORPORATE TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| TOTAL NUMBER OF ACCOUNTS | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CUSTODY AND SAFEKEEPING | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| MEMO: ACCTS IN FOREIGN OFFICES | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| FIDUCIARY AND RELATED SVCS INC | (\$000) | %FIDIN | % CHG | (\$000) | %FIDIN | % CHG | (\$000) | %FIDIN | % CHG | |
| PERSONAL TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DC | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DB | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER RETIREMENT | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CORP TRUST AND AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CUSTODY AND SAFEKEEPING | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| OTHER RELATED SERVICES | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| GROSS FIDUCIARY AND REL INCOME | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| LESS: EXPENSES | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| LESS: NET LOSSES | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| PLUS: INTRACOMPANY CREDITS | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| NET FIDUCIARY AND RELATED INC | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| MEMO: FIDUCIARY INCOME - FOREIGN | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| GROSS FIDUCIARY INC % NONINT INC | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | N/A | 0.00 | 0.00 | 0.00 |
| CORPORATE TRUST AND AGENCY | (\$000) | #ISS | % CHG | (\$000) | #ISS | % CHG | (\$000) | #ISS | % CHG | |
| CORPORATE AND MUNI TRUSTEESHIPS | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | 0.00 |
| ALL OTHER CORPORATE | N/A | N/A | 0.00 | N/A | N/A | 0.00 | N/A | N/A | 0.00 | 0.00 |

CERT # 3787
 CHARTER # 9582

DIST/RSSD: 08 / 771140
 COUNTY:

THE FIRST NATIONAL BANK OF DIETERICH
 DIETERICH, IL
 FIDUCIARY AND RELATED SERVICES

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| | BANK | 06/30/2009 | | | BANK | 03/31/2009 | | | BANK | 12/31/2008 | | |
|----------------------------------|---------|------------|------|------|---------|------------|------|------|---------|------------|------|------|
| | | PEER | PCT | | | PEER | PCT | | | PEER | PCT | |
| FIDUCIARY INCOME % FID ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| PERSONAL TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DC | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| EMPLOYEE BENEFIT DB | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER RETIREMENT | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CORPORATE TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL FIDUCIARY ASSETS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| CUSTODY AND SAFEKEEPING | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| MEMO: FIDUCIARY INCOME FOREIGN | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| GROSS FIDUCIARY LOSSES - MANAGED | (\$000) | %REV | PEER | PCT | (\$000) | %REV | PEER | PCT | (\$000) | %REV | PEER | PCT |
| PERSONAL TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RETIREMENT TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL GROSS MANAGED LOSSES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| GROSS FIDUCIARY LOSSES - NON MGD | | | | | | | | | | | | |
| PERSONAL TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RETIREMENT TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL GROSS NON MANAGED LOSSES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| NET FIDUCIARY LOSSES - ALL | | | | | | | | | | | | |
| PERSONAL TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| RETIREMENT TRUST AND AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INVESTMENT MANAGEMENT AGENCY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| OTHER FIDUCIARY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL NET LOSSES | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| COLLECTIVE/Common TRUST FUNDS | \$(000) | %TOTAL | %CHG | | \$(000) | %TOTAL | %CHG | | \$(000) | %TOTAL | %CHG | |
| DOMESTIC EQUITY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| INTERNATION/GLOBAL EQUITY | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| STOCK/BOND BLEND | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TAXABLE BOND | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| MUNICIPAL BOND | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| SHORT TERM/MONEY MARKET | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| SPECIALITY/OTHER | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| TOTAL TRUST FUNDS | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |