

HISTORICAL FINANCIAL PERFORMANCE RATIOS

		2007	2006	2005	2004	2003
EFFICIENCY						
	Efficiency Ratio without Provision	51.11%	54.97%	54.90%	62.99%	55.35%
	Efficiency Ratio with Provision	52.46%	56.31%	56.70%	67.64%	68.15%
	Net Income per Staff	\$99,460	\$86,962	\$78,884	\$58,677	\$51,472
PROFITABILITY						
	ROE	17.98%	21.94%	20.42%	15.41%	14.41%
	ROA	2.47%	2.42%	2.29%	1.76%	1.62%
	Dividend Payout	53.55%	42.01%	39.78%	43.16%	44.41%
PORTFOLIO QUALITY						
	Non-performing loans as a % of Total Loans	7.03%	10.22%	16.93%	20.83%	23.42%
	Provision as a % of non-performing loans	33.83%	33.17%	34.54%	34.30%	32.67%
CAPITALIZATION						
	Tier 1 Capital/Deposits and Borrowings	20.56%	13.30%	12.75%	13.29%	13.41%
	Tier 1 Capital/Deposits	22.49%	14.89%	14.53%	16.03%	16.78%
	Capital Adequacy	19.33%	17.54%	15.70%	18.20%	16.36%
	Largest Loan as % of Capital	15.10%	20.27%	16.07%	21.07%	15.29%
OTHER RISK MANAGEMENT						
	Largest Loan/Total Loans	4.24%	3.79%	3.22%	3.97%	2.74%
	Three Largest Loans/Total Loans	9.84%	9.05%	6.38%	7.44%	6.00%
	Ten Largest Loans/Total Loans	18.76%	16.51%	12.32%	12.45%	13.58%
	Largest Deposit/Total Deposits	1.97%	2.33%	0.70%	0.40%	0.81%
	Three Largest Deposit/Total Deposits	3.02%	3.80%	1.62%	1.11%	2.42%
	Ten Largest Deposits/Total Deposits	4.83%	6.27%	3.44%	2.53%	4.83%