

CRE and AD&C Trends as of 12/31/10

(In Thousands)	Bank A	Bank B	Bank C	Bank D
1-4 Family Construction Speculative	\$ 11,516	\$ 16,963	\$ 62,158	\$ 45,816
1-4 Family Construction Sold	\$ 32,551	\$ 6,456	\$ 43,481	\$ 19,483
Resi Acquisition & Development	\$ 24,581	\$ 18,843	\$ 60,458	\$ 47,156
Multifamily Permanent	\$ 45,000	\$ 21,456	\$ 7,156	\$ 11,456
Residential Lot Loans	\$ 25,237	\$ 14,893	\$ 34,856	\$ 30,189
Commercial Lots	\$ 2,670	\$ 7,156	\$ 39,456	\$ 17,894
Raw Land	\$ 20,496	\$ 27,456	\$ 55,156	\$ 43,156
Commercial Construction	\$ 18,493	\$ 7,618	\$ 43,156	\$ 21,905
Other CRE Income Property	\$ 99,456	\$ 54,159	\$ 4,123	\$ 37,945
Total CRE (Excluding O/O CRE)	\$ 280,000	\$ 175,000	\$ 350,000	\$ 275,000
Total Risk-Based Capital	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000
CRE as % of Total Capital	280%	175%	350%	275%
Total Gross Loans (GL)	\$ 650,000	\$ 650,000	\$ 650,000	\$ 650,000
CRE as % of Total Portfolio	43%	54%	27%	42%
CRE Owner Occupied	\$ 50,000	\$ 75,000	\$ 120,000	\$ 70,000
CRE OO as % of Total Capital	50%	75%	120%	70%

Acquisition, Development & Construction Trends - Total Bank

(In Thousands)	Bank A	Bank B	Bank C	Bank D
AD&C	\$ 135,544	\$ 99,385	\$ 338,721	\$ 225,599
AD&C as % of Total Capital	136%	99%	339%	226%
AD&C as % of Total Portfolio	21%	15%	52%	12%

ABC Bank
CRE and AD&C Trends, as

(In Thousands)	12/31/2007	12/31/2008
1-4 Family Construction Speculative	\$ 45,691	\$ 42,903
1-4 Family Construction Sold	\$ 32,551	\$ 25,324
Resi Acquisition & Development	\$ 35,996	\$ 50,072
Multifamily Permanent	\$ 11,516	\$ 13,583
Residential Lot Loans	\$ 25,237	\$ 26,255
Commercial Lots	\$ 1,224	\$ 14,966
Raw Land	\$ 30,609	\$ 37,955
Commercial Construction	\$ 27,622	\$ 28,171
Other CRE Income Property	\$ 63,914	\$ 79,387
Total CRE (Excluding O/O CRE)	\$ 279,456	\$ 318,616
Total Risk-Based Capital	\$ 79,034	\$ 110,242
CRE as % of Total Capital	354%	289%
Total Gross Loans (GL)	\$ 675,310	\$ 968,553
CRE as % of Total Portfolio	41%	33%
CRE Owner Occupied	\$ 83,201	\$ 162,735
CRE OO as % of Total Capital	105%	148%

Acquisition, Development & Constr

(In Thousands)	12/31/2007	12/31/2008
AD&C	\$ 204,026	\$ 225,646
AD&C as % of Total Capital	258%	205%
AD&C as % of Total Portfolio	30%	23%

s of 12/31/10

12/31/2009	12/31/2010	
\$ 40,301	\$ 39,845	
\$ 16,025	\$ 16,297	
\$ 45,733	\$ 37,889	
\$ 15,876	\$ 31,005	
\$ 23,468	\$ 26,699	
\$ 14,229	\$ 15,491	
\$ 41,459	\$ 29,349	
\$ 20,240	\$ 8,083	
\$ 107,117	\$ 117,391	
\$ 324,448	\$ 322,051	\$ 322,051
\$ 132,051	\$ 167,099	
246%	193%	#DIV/0!
\$ 1,204,256	\$ 1,392,548	
27%	23%	#DIV/0!
\$ 205,518	\$ 271,631	
156%	163%	#DIV/0!

ction Trends - Total Bank

12/31/2009	12/31/2010	
\$ 201,455	\$ 173,654	\$ 322,051
153%	104%	#DIV/0!
17%	12%	#DIV/0!

