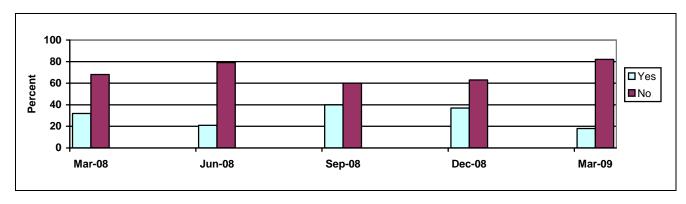
This survey is completed by bank examiners at the conclusion of each examination. First Quarter 2009 results are compiled from 27 responses.

LENDING

1. Since the last examination, has the institution <u>significantly</u> increased lending activity in any particular segment of the portfolio? "Significantly" means growth of 20% or more.



Of yes responses:

Loan Type	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
RE/Const/Land Devel	23%	17%	12%	15%	16%
RE/Agricultural	14%	22%	16%	10%	16%
RE/Commercial/Indust	9%	11%	24%	35%	15%
RE/Residential	14%	17%	12%	10%	23%
Agricultural	17%	11%	12%	10%	15%
Commercial/Industrial	23%	5%	20%	15%	15%
Consumer	0%	17%	4%	5%	0%

2. Is the institution active in making the following types of loans?

	Jun-08		Sep-08		Dec-08		Mar-09	
	Yes 9%	No 91%	Yes 0%	No 100%	Yes 4%	No 96%	Yes 4%	No 96%
Of Yes Responses-Loan type								
Sub-prime/Predatory lending	0%		0%		0%		0%	
Dealer paper	100%		0%		100%		0%	
Low or No-doc bus. lending	0%		0%		0%		0%	
High LTV home eq. lending	0%		0%		0%		100%	

3. Is the bank offering below market interest rates or reduced fees to attract loans?

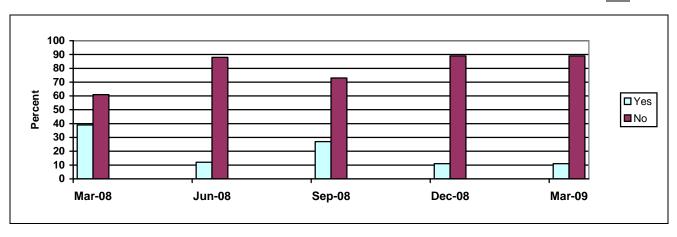
	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Yes	11%	6%	7%	7%	0%
No	89%	94%	93%	93%	100%

Examiner's Banking Practices Survey

4. Does the institution use credit scoring models for loan decisions?

	Jun-08		Sep-08		Dec-08		Mar-09	
	Yes 9%	No 91%	Yes 3%	No 97%	Yes 11%	No 89%	Yes 22%	No 78%
Of Yes Responses - Loan type								
Credit card	0%		0%		0%		0%	
Consumer	50%		50%		44%		45%	
Residential mortgage	33%		50%		28%		36%	
Small business	17%		0%		28%		19%	
Other	0%		0%		0%		0%	

5. Are there indications the bank is incurring "more-than-normal" risk to boost new loans?



Of yes responses:

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Making collateral based loans?	24%	27%	38%	0%	29%
Reduced collateral margins?	16%	19%	5%	17%	0%
Not requiring cash flow projections?	16%	27%	26%	50%	29%
Liberal repayment terms? (reduced debt service ratios; interest only; deferred, extended, balloon or negative amortization payments)	32%	27%	21%	33%	42%
Waiving guarantees or other documentation?	88	0%	5%	0%	0%
Other	4%	0%	5%	0%	0%

6. Describe potential risk in <u>current</u> underwriting practices for:

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Agricultural Loans					
Minimal	75%	88%	87%	93%	82%
Moderate	25%	12%	10%	7%	18%
Substantial	0%	0%	3%	0%	0%
Commercial Loans					
Minimal	43%	49%	57%	52%	48%
Moderate	46%	49%	30%	48%	44%
Substantial	11%	2%	13%	0%	8%
Consumer Loans					
Minimal	68%	79%	80%	82%	63%
Moderate	28%	21%	17%	18%	33%
Substantial	4%	0%	3%	0%	4%
Residential Loans					
Minimal	64%	70%	77%	82%	63%
Moderate	32%	27%	17%	18%	33%
Substantial	4%	3%	6%	0%	4%

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Examiner's Banking Practices Survey

7. Differences between actual lending practices and written policies are:

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Agricultural Loans					
Minimal	89%	91%	87%	93%	93%
Moderate	7%	9%	13%	7%	7%
Substantial	4%	0%	0%	0%	0%
Commercial Loans					
Minimal	54%	79%	73%	74%	74%
Moderate	39%	18%	24%	26%	19%
Substantial	7%	3%	3%	0%	7%
Consumer Loans					
Minimal	78%	94%	90%	92%	89%
Moderate	18%	6%	10%	4%	7%
Substantial	4%	0%	0%	4%	4%
Residential Loans					
Minimal	75%	85%	80%	89%	78%
Moderate	21%	15%	20%	11%	18%
Substantial	4%	0%	0%	0%	4%

8. With regard to agricultural loans, describe the potential risk the bank faces from:

Γ	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Carryover Debt					
Minimal	79%	88%	87%	96%	81%
Moderate	21%	12%	13%	4%	15%
Substantial	0%	0%	0%	0%	4%
Phase-out of Farm Subsidies					
Minimal	93%	94%	93%	92%	89%
Moderate	7%	6%	7%	4%	11%
Substantial	0%	0%	0%	4%	0%
Drop in Land Values					
Minimal	86%	73%	84%	89%	67%
Moderate	14%	24%	13%	7%	26%
Substantial	0%	3%	3%	4%	7%

9. Has the ratio of Total Adversely Classified Items/Tier 1 Capital & ALLL increased (+) or decreased (-) since the prior examination?

	Jun-08		Sep	Sep-08		-08	Mar-09	
No. Banks with Inc/(Dec) in ratio (%)	+ 84%	- 16%	+ 73%	- 27%	+ 73%	- 27%	+ 85%	- 15%
Average Inc/(Dec)in Ratio	17.1	(11.8)	20.5	(7.7)	12.0	(9.7)	24.2	(2.1)
Cause of Increase								
Eased underwriting standards	4%		6%		3%		2%	
Deterioration in new loans	6%		16%		6%		4%	
Deterioration in older loans	46%		33%		41%		39%	
Participations or out-of-territory	4%		88		12%		11%	
Economic conditions	33%		27%		32%		33%	
Changes in lending personnel	. 2%		2%		0%		2%	
New types of lending activity	2%		4%		0%		2%	
Other	3%		4%		6%		7%	

10. Estimate loan classifications at this examination into the following types:

Loan Type	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
RE/Const/Land Development	43%	36%	36%	60%	36%
RE/Agriculture	3%	2%	4%	1%	1%
RE/Commercial/Industrial	31%	28%	33%	16%	34%
RE/Residential	10%	9%	12%	7%	6%
Agricultural	1%	1%	1%	1%	1%
Commercial/Industrial	7%	21%	11%	14%	20%
Consumer	5%	3%	3%	1%	2%

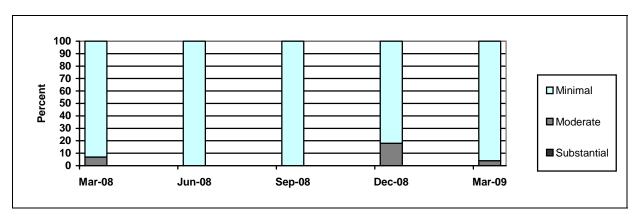
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INVESTMENTS

11. Since the last examination, has the institution purchased securities without understanding the characteristics of the issue?

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Yes	4%	0%	0%	4%	4%
No	96%	100%	100%	96%	96%

12. Differences between actual investment practices and written policies are:



OTHER

13. Has the bank established a borrowing line with FHLB?

		Mar-08	Jun-08	Sep-08	Dec-08	Mar-09		
Yes		86%	91%	90%	74%	74%		
No		14%	9%	10%	26%	26%		
	If yes, does the bank actively borrow from the FHLB?							
Yes		67%	80%	82%	80%	80%		
No		33%	20%	18%	20%	20%		

14. Does the bank hold off-balance sheet derivatives?

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09
Yes	4%	9%	0%	4%	4%
No	96%	91%	100%	96%	96%

15. List nontraditional activity the institution is engaged in.

	Mar-08	Jun-08	Sep-08	Dec-08	Mar-09	
Yes	79%	888	87%	89%	78%	
No	21%	12%	13%	11%	22%	
Of those that do:						
Nondeposit Investment Sales	19%	12%	16%	20%	25%	
Insurance Sales	6%	9%	6%	8%	6%	
Real Estate Loan Secondary Market Sales	24%	24%	23%	24%	29%	
Non-transactional Web Site	6%	12%	12%	10%	4%	
Transactional Web Site	43%	41%	39%	36%	34%	
Other	2%	2%	4%	2%	2%	

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