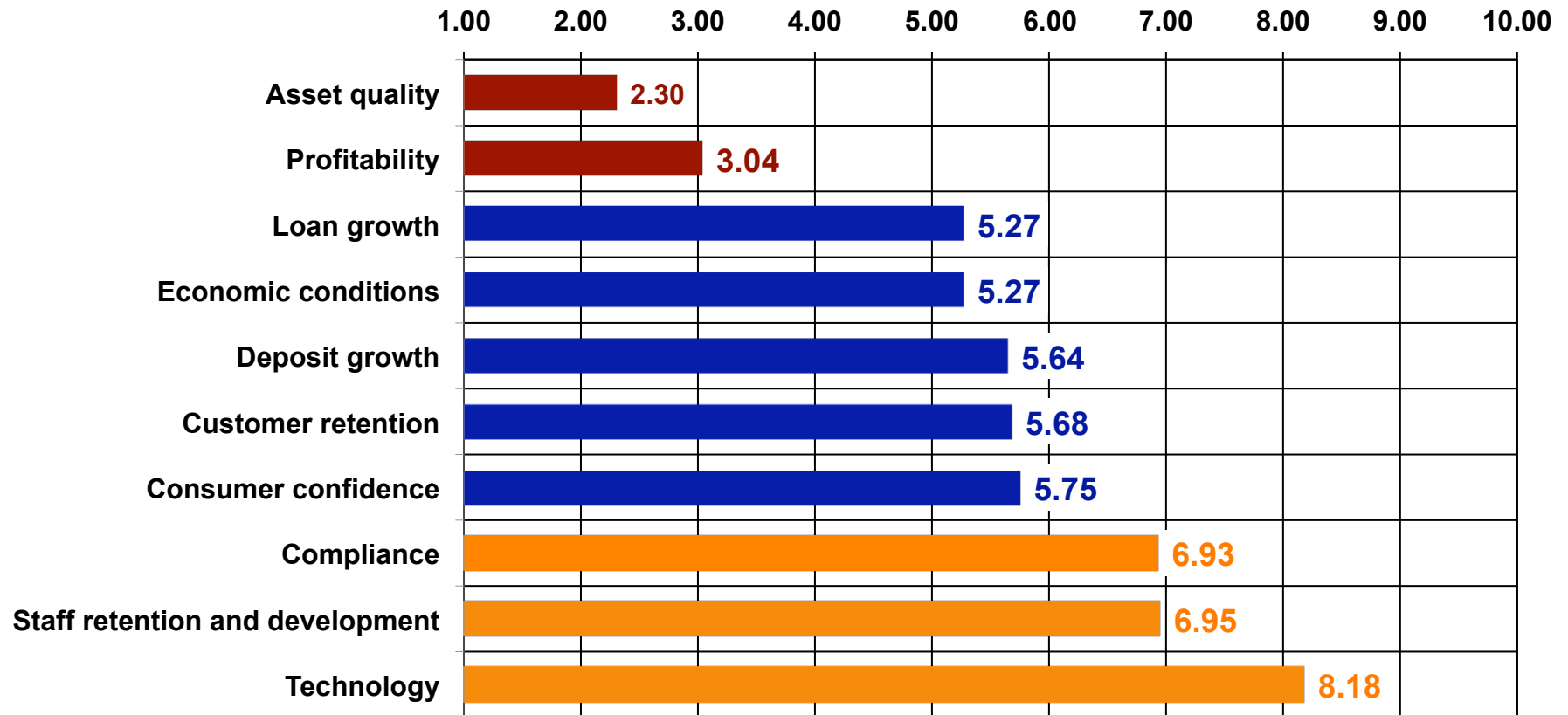


2009 Community Banker Opinion Survey Strategic Challenge/Opportunity Ranking

1 - Highest Rank, 10 - Lowest Rank

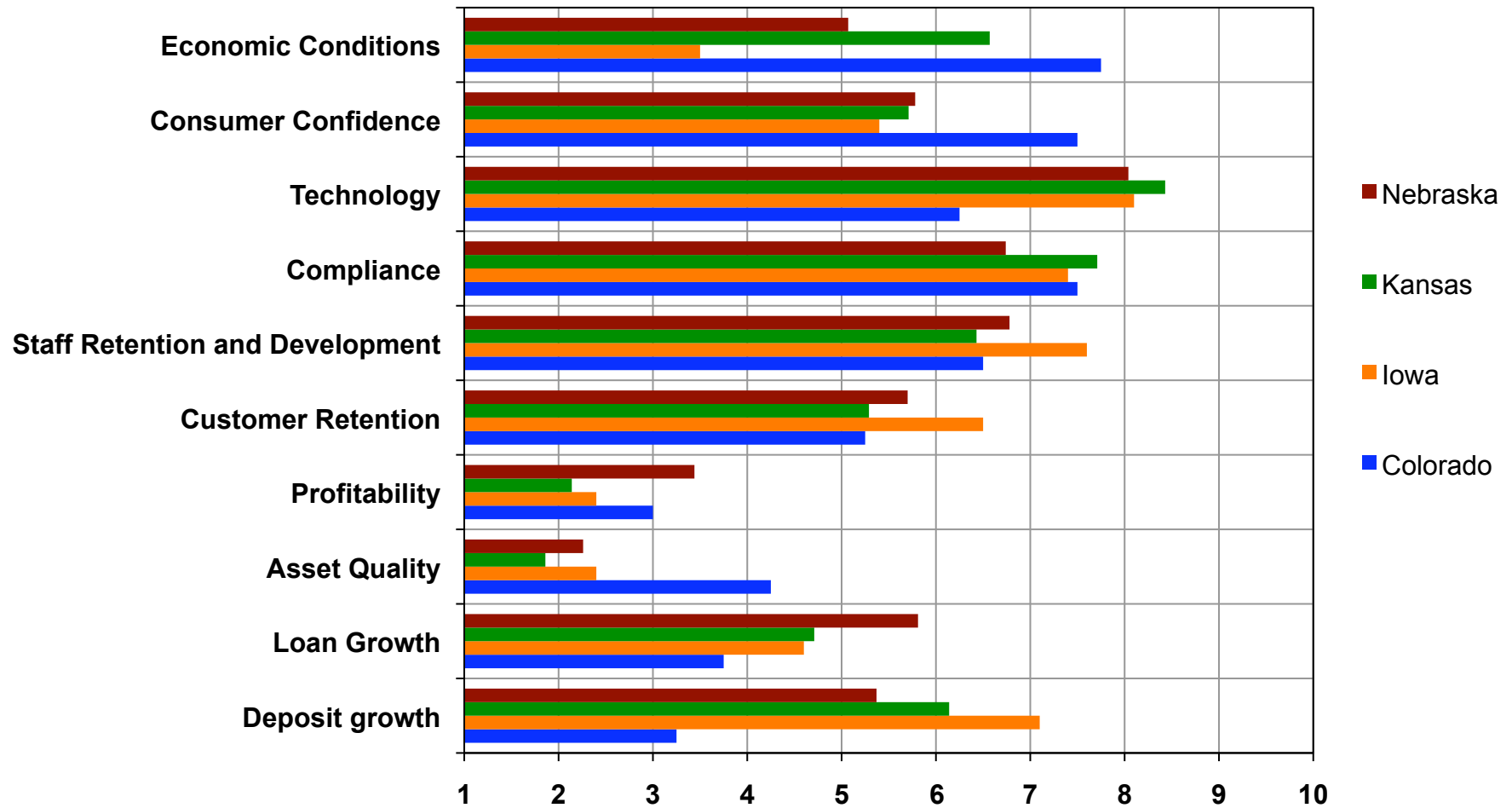
Consider the challenges and opportunities influencing your bank's performance in 2009
and rank the importance of the following items in order from 1 to 10.



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

Average Challenge and Opportunity Rating
1-Most Important, 10-Least Important



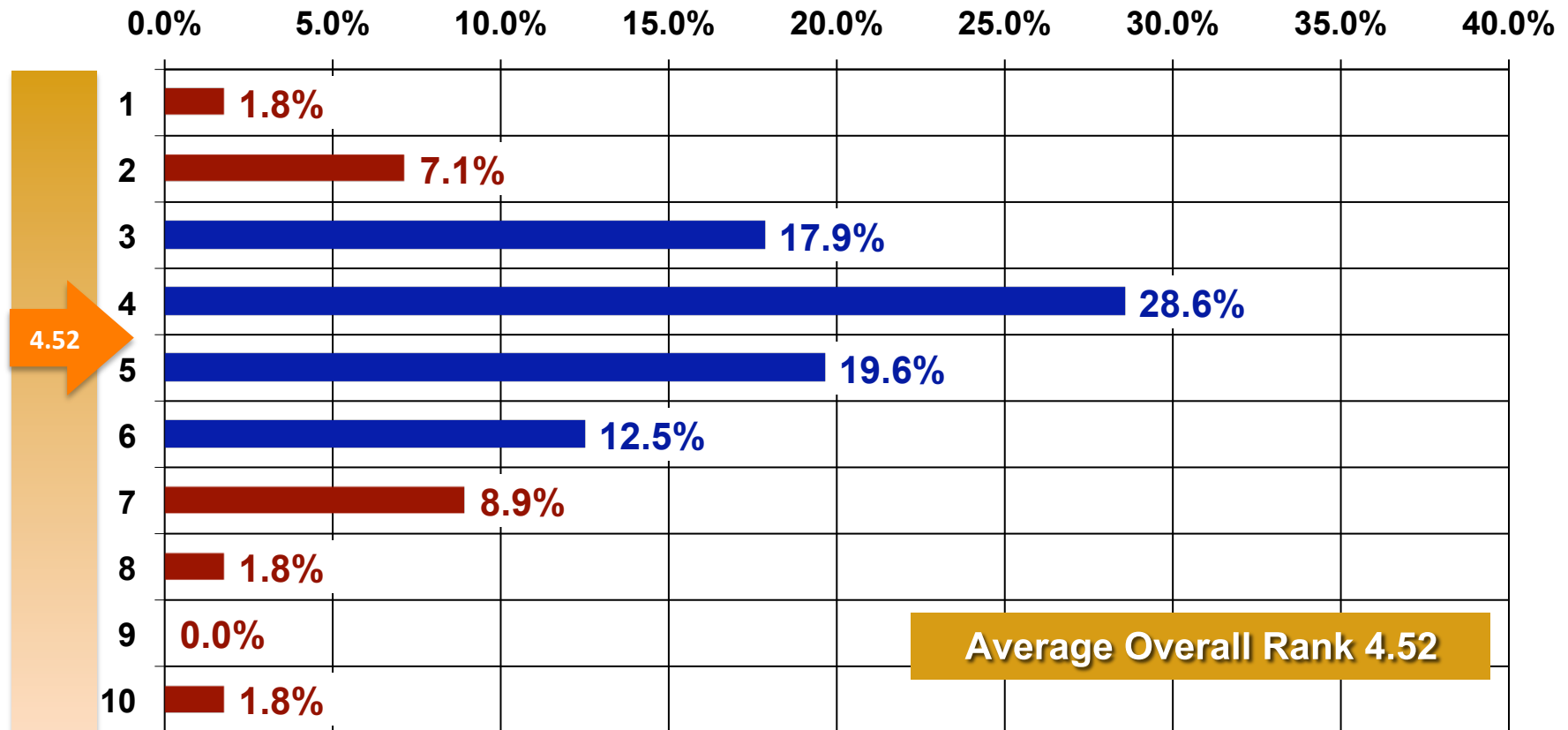
Source: Cross Financial Group
First Quarter 2009

2009 Community Banker Opinion Survey

Bank Performance Optimism Ranking

Percent of Total Responses by Rank

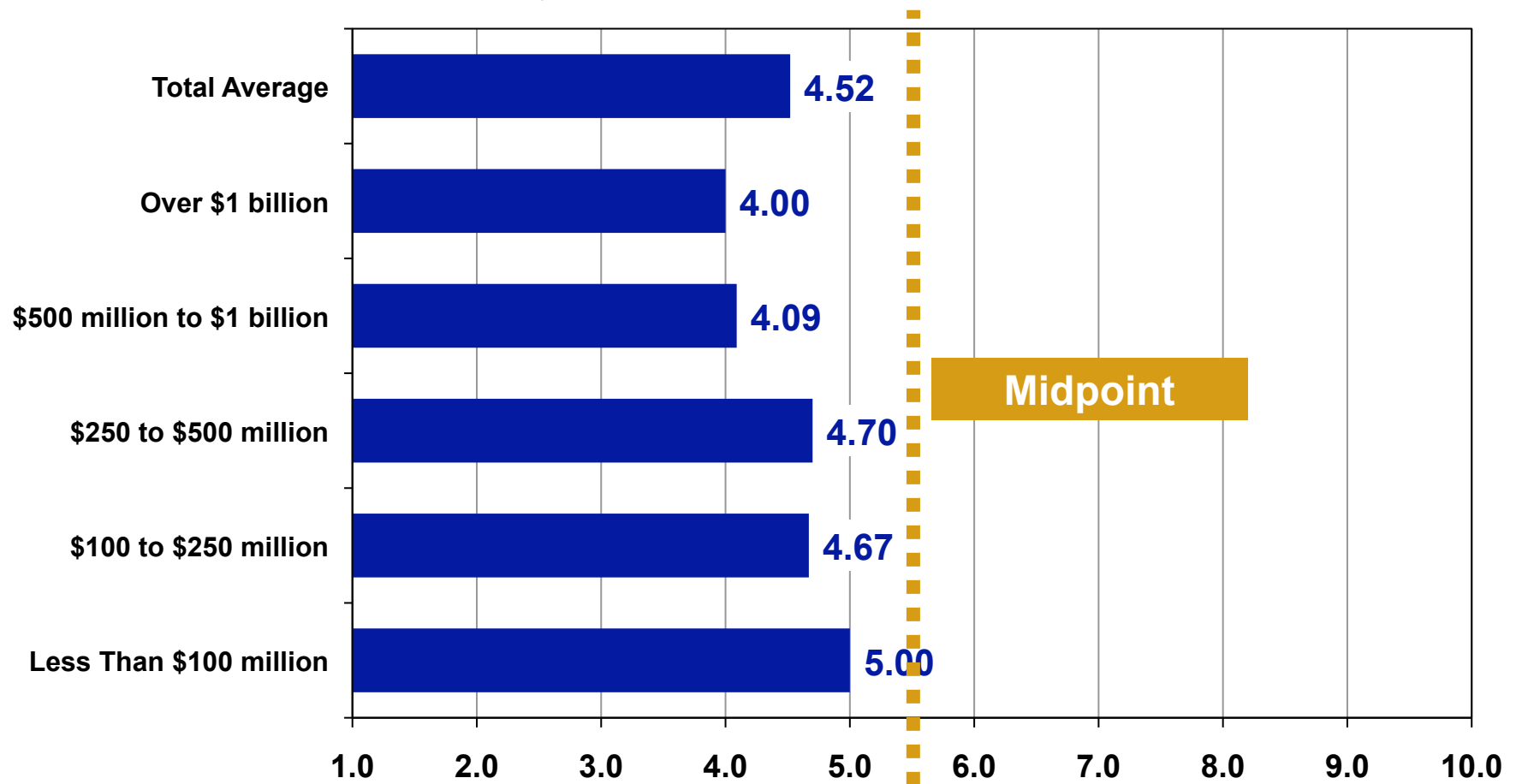
On a scale of 1 to 10, where would you place your optimism for bank performance this year in your trade area, with 1 being Very Optimistic and 10 being



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

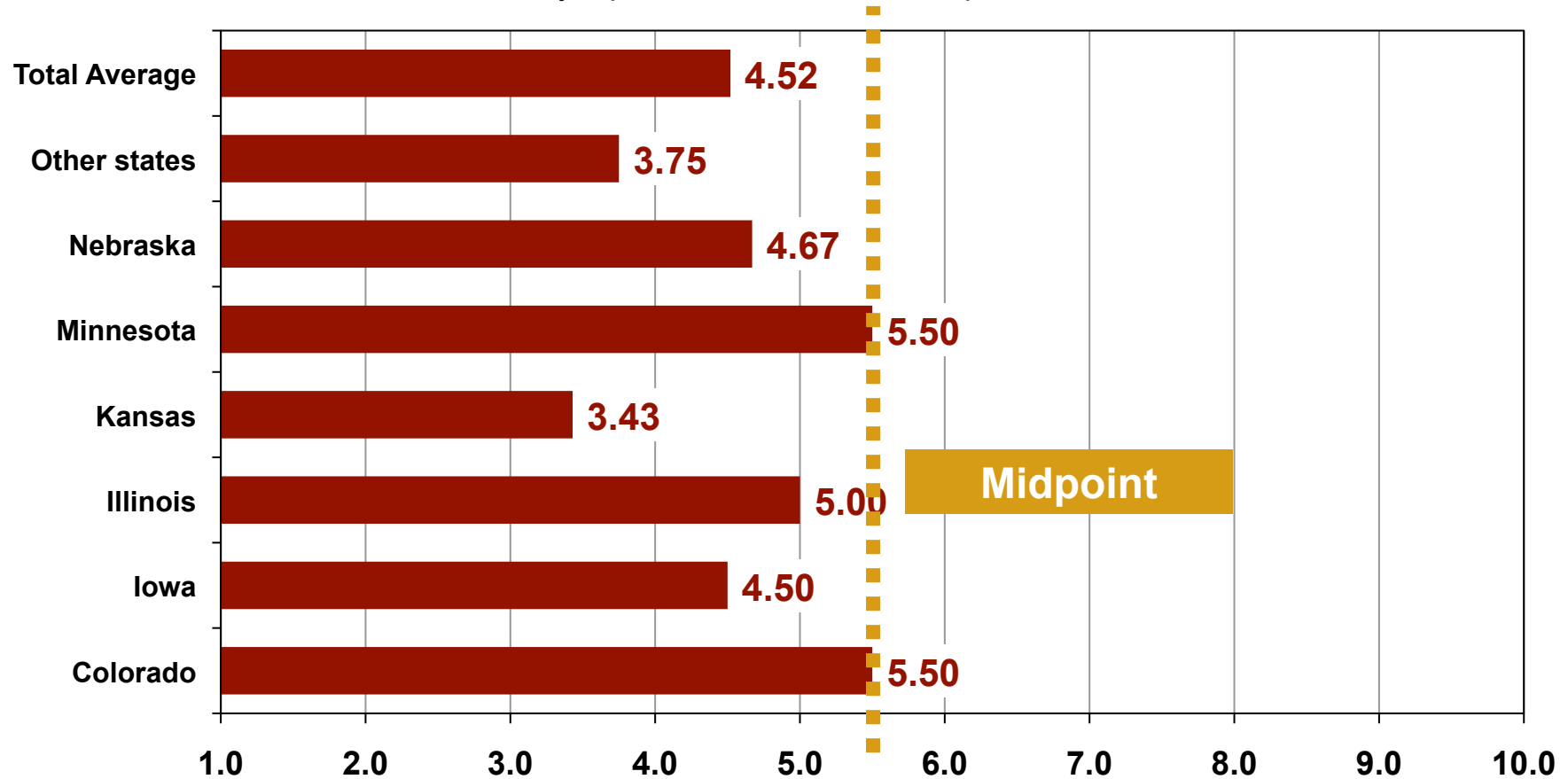
Average Optimism Rating by Asset Size
1-Very Optimistic, 10-Not At All Optimistic



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

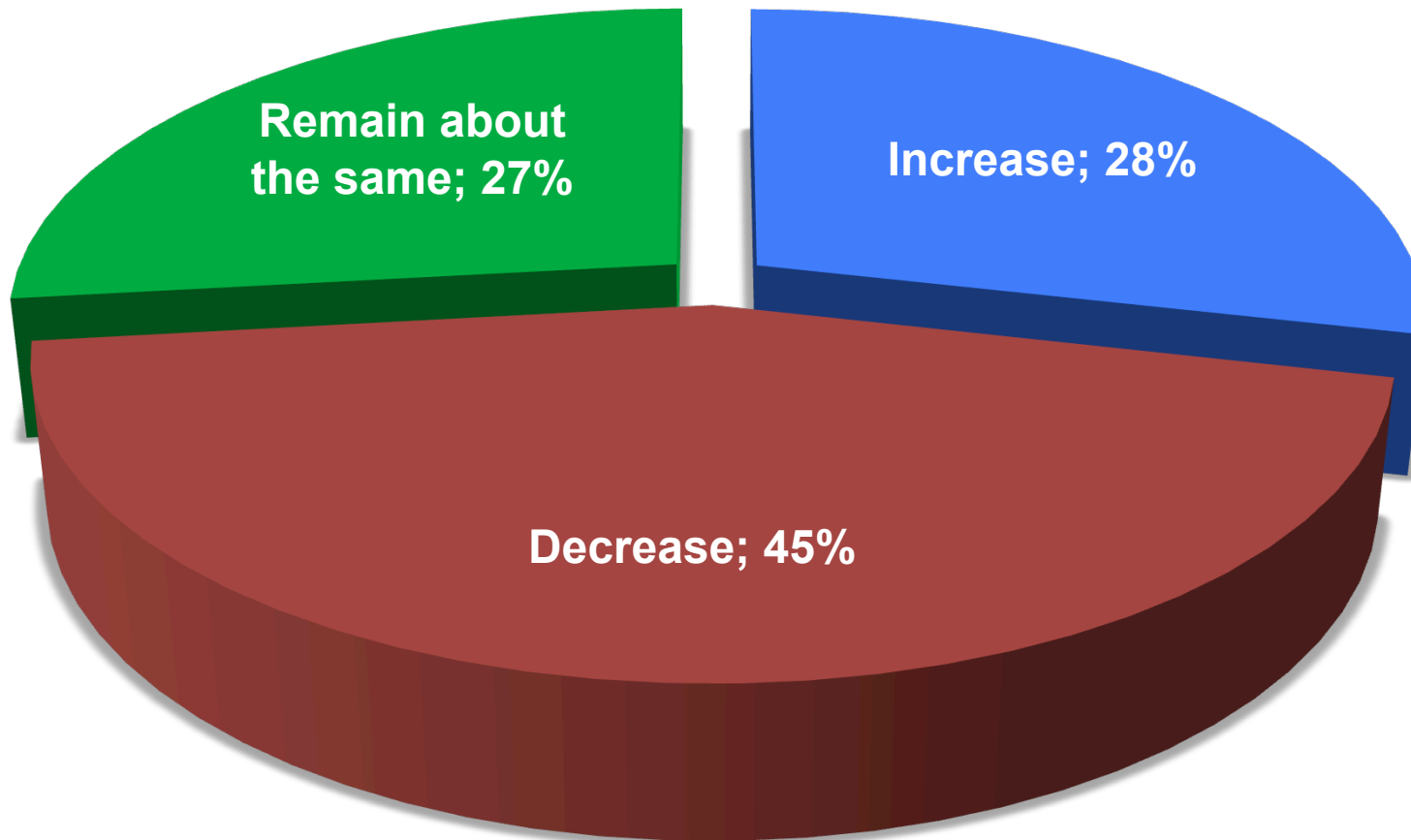
Average Optimism Rating by State
1-Very Optimistic, 10-Not At All Optimistic



Source: Cross Financial Group
First Quarter 2009

2009 Community Banker Opinion Survey

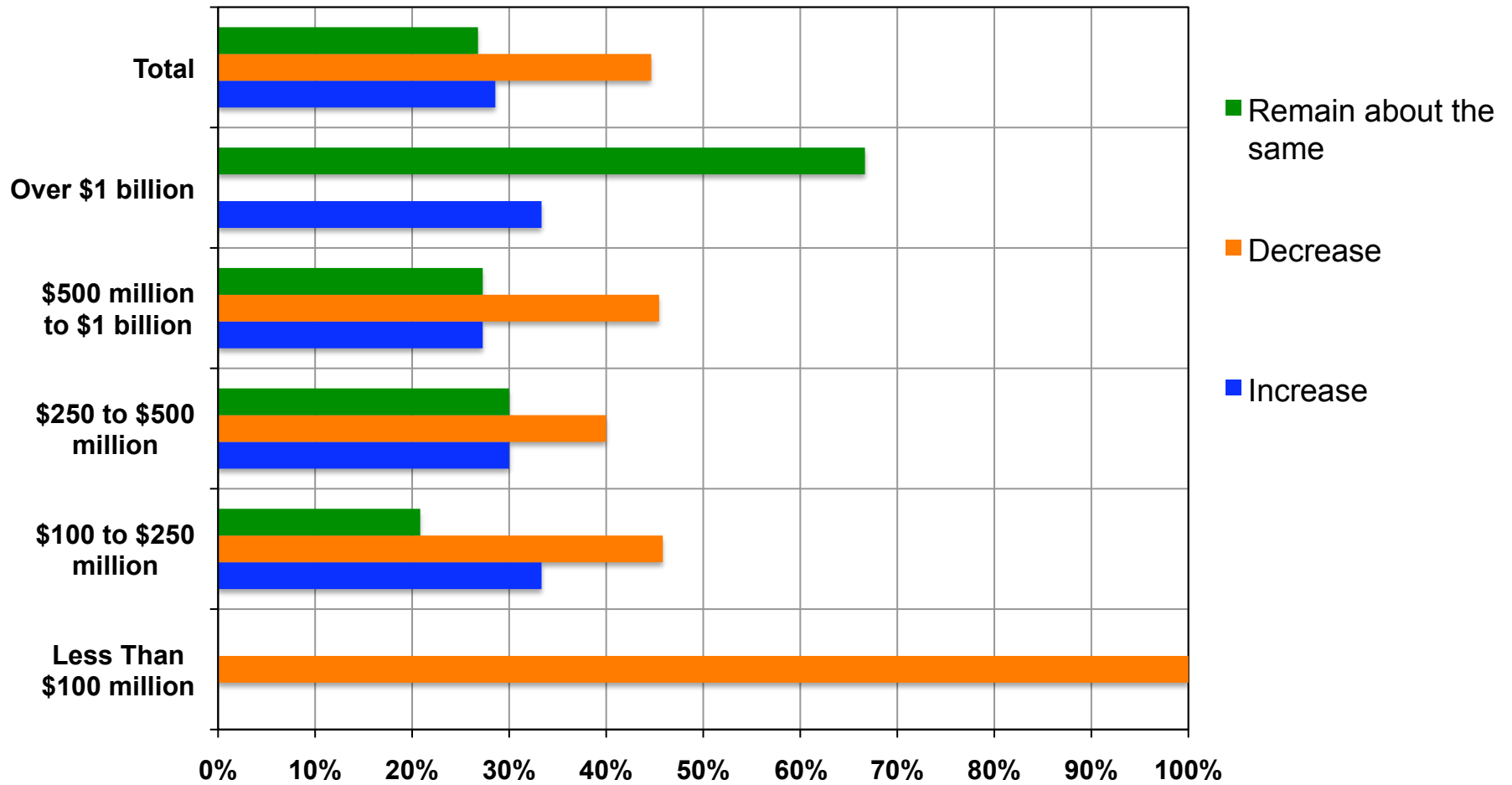
Do you think your bank's profit level will increase, decrease or remain about the same in 2009?



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

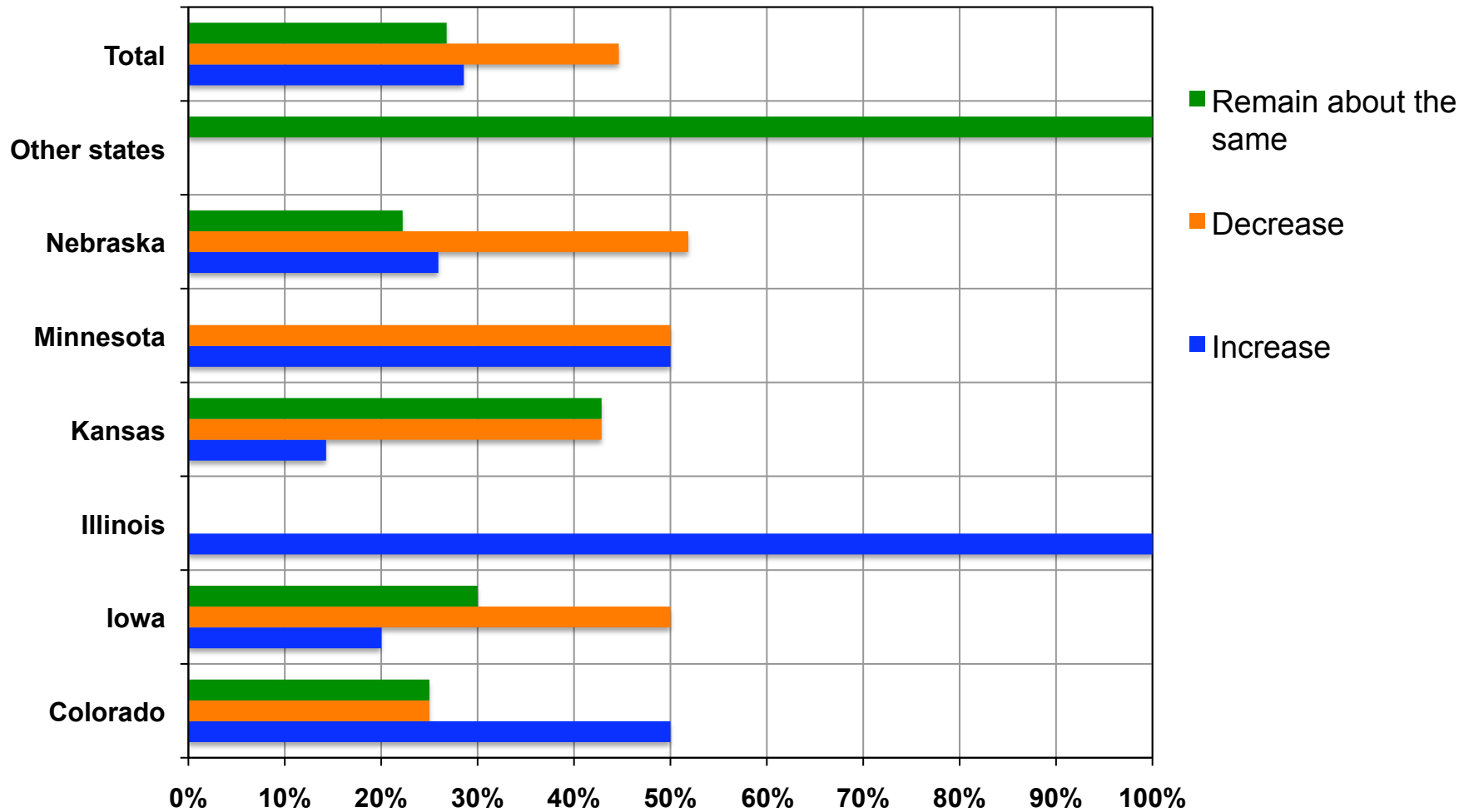
Profitability Outlook



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

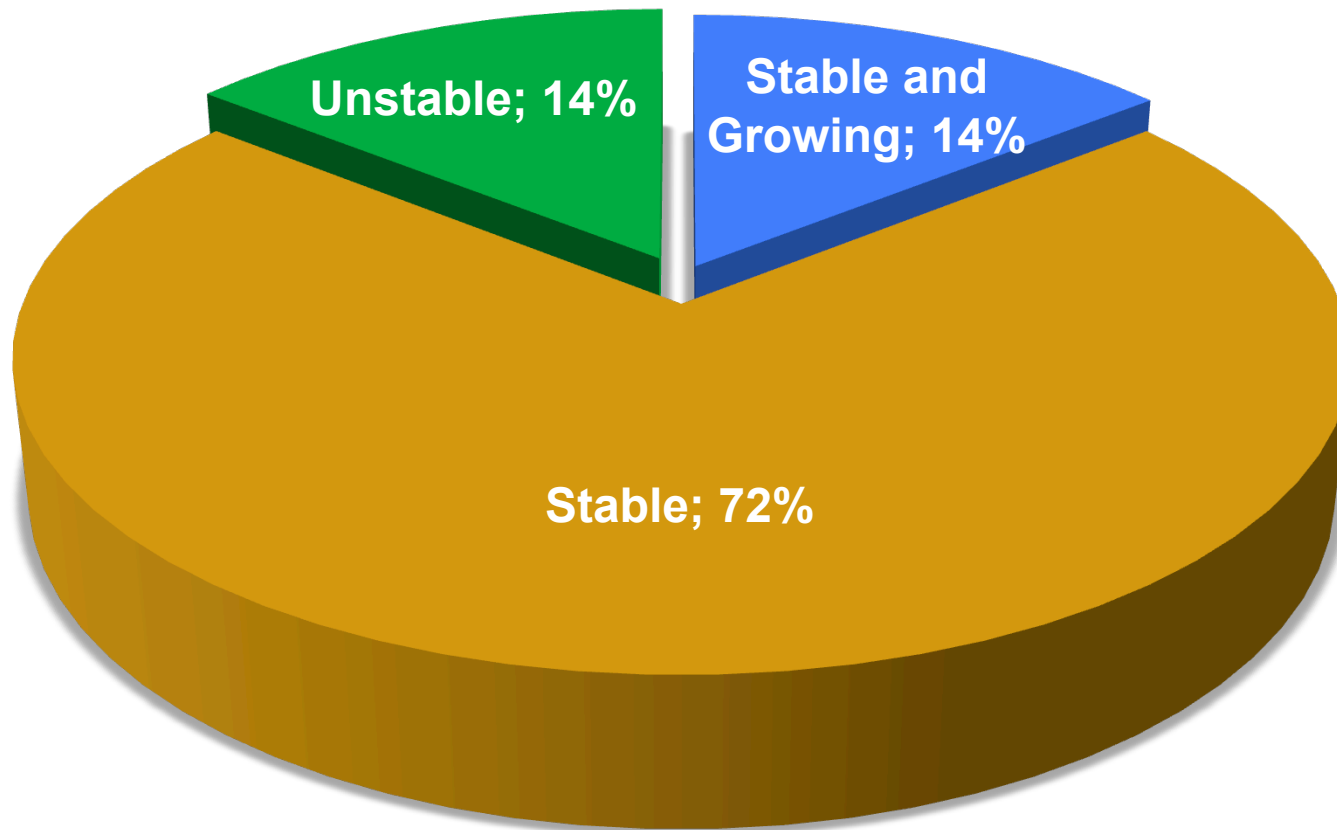
Profitability Outlook



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

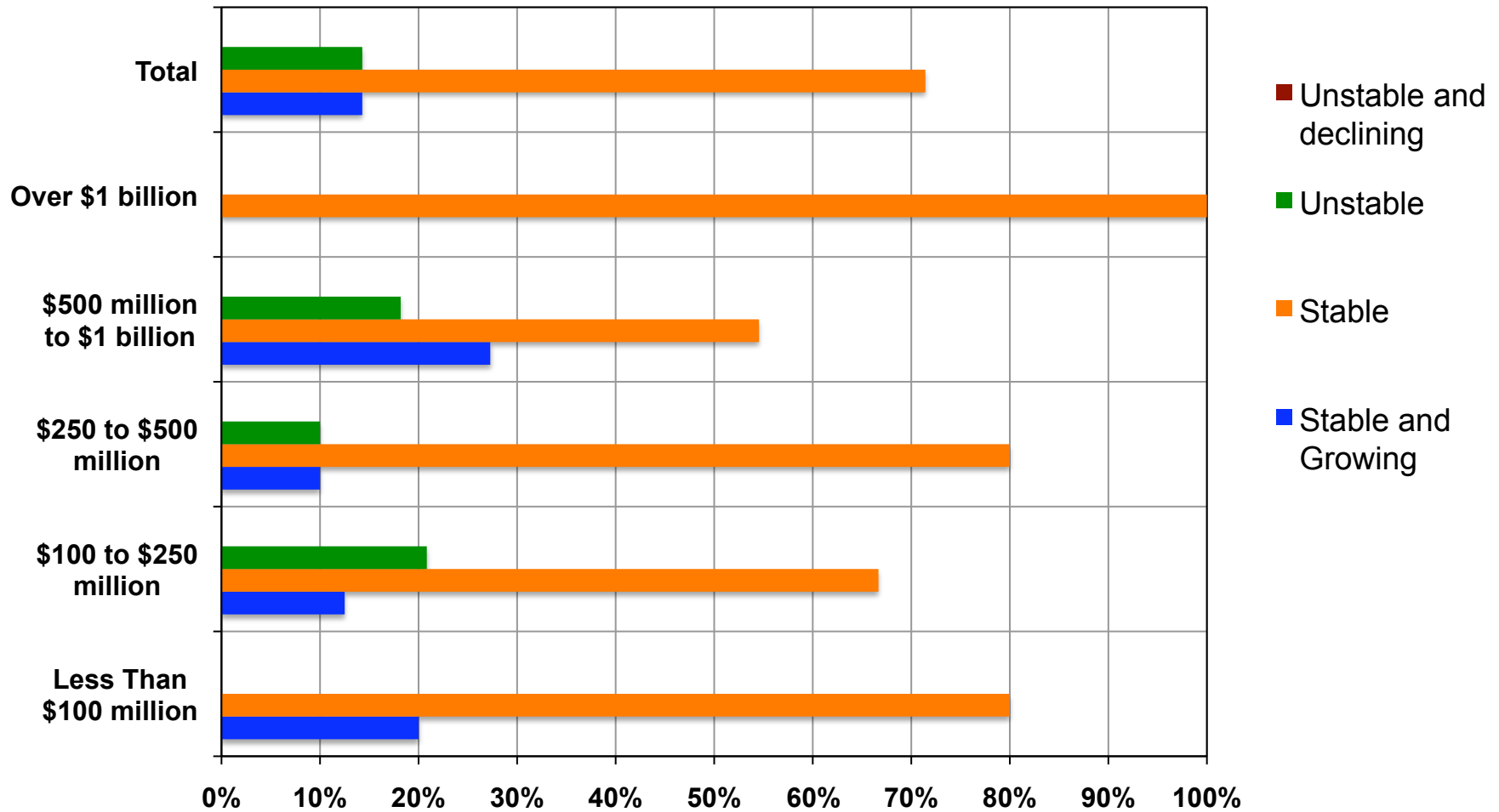
Which statement best describes your opinion of the banking industry in your trade area?



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

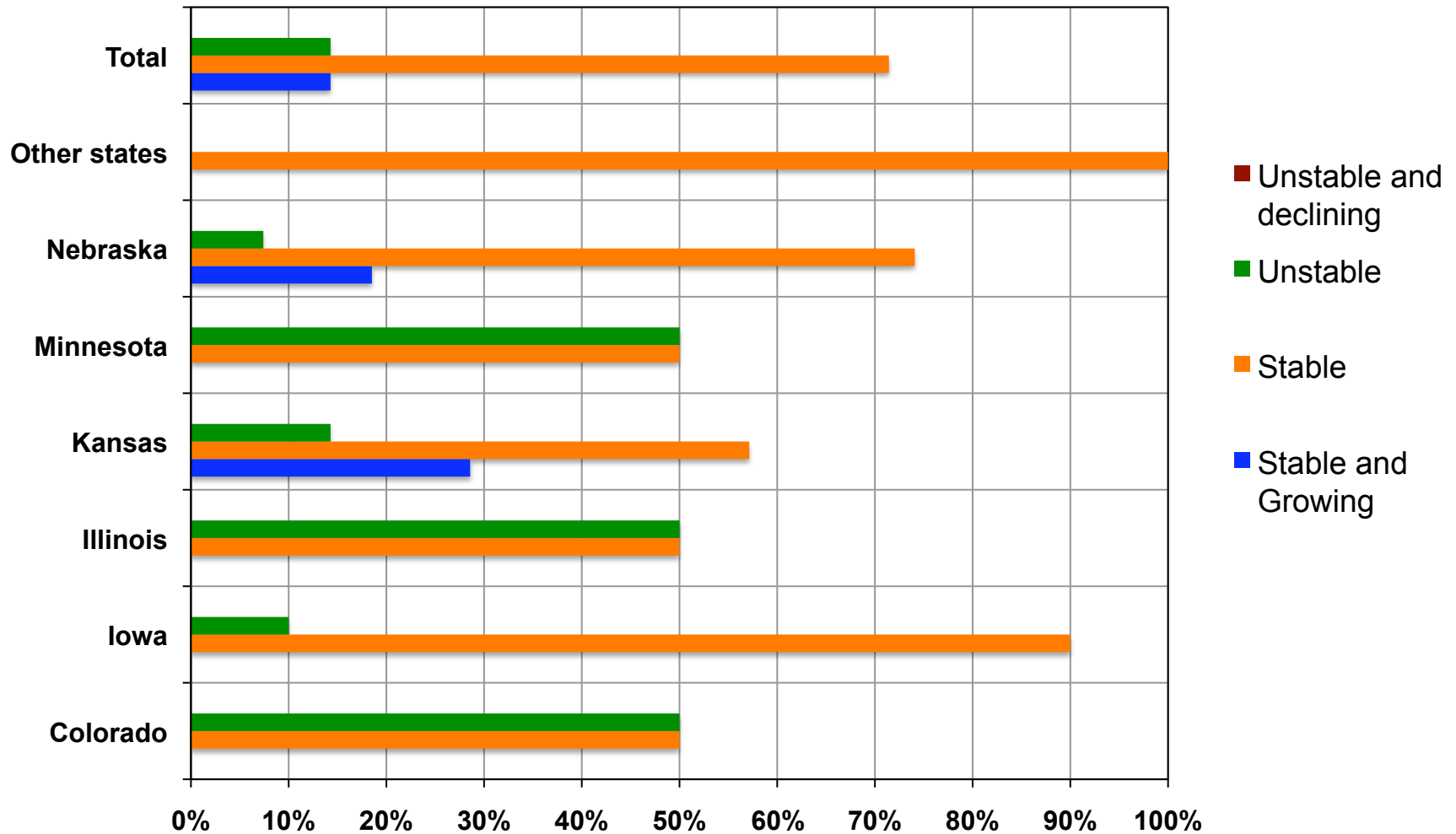
Stability of Banking Industry



Source: Cross Financial Group
First Quarter 2009

2009 Community Bank Opinion Survey

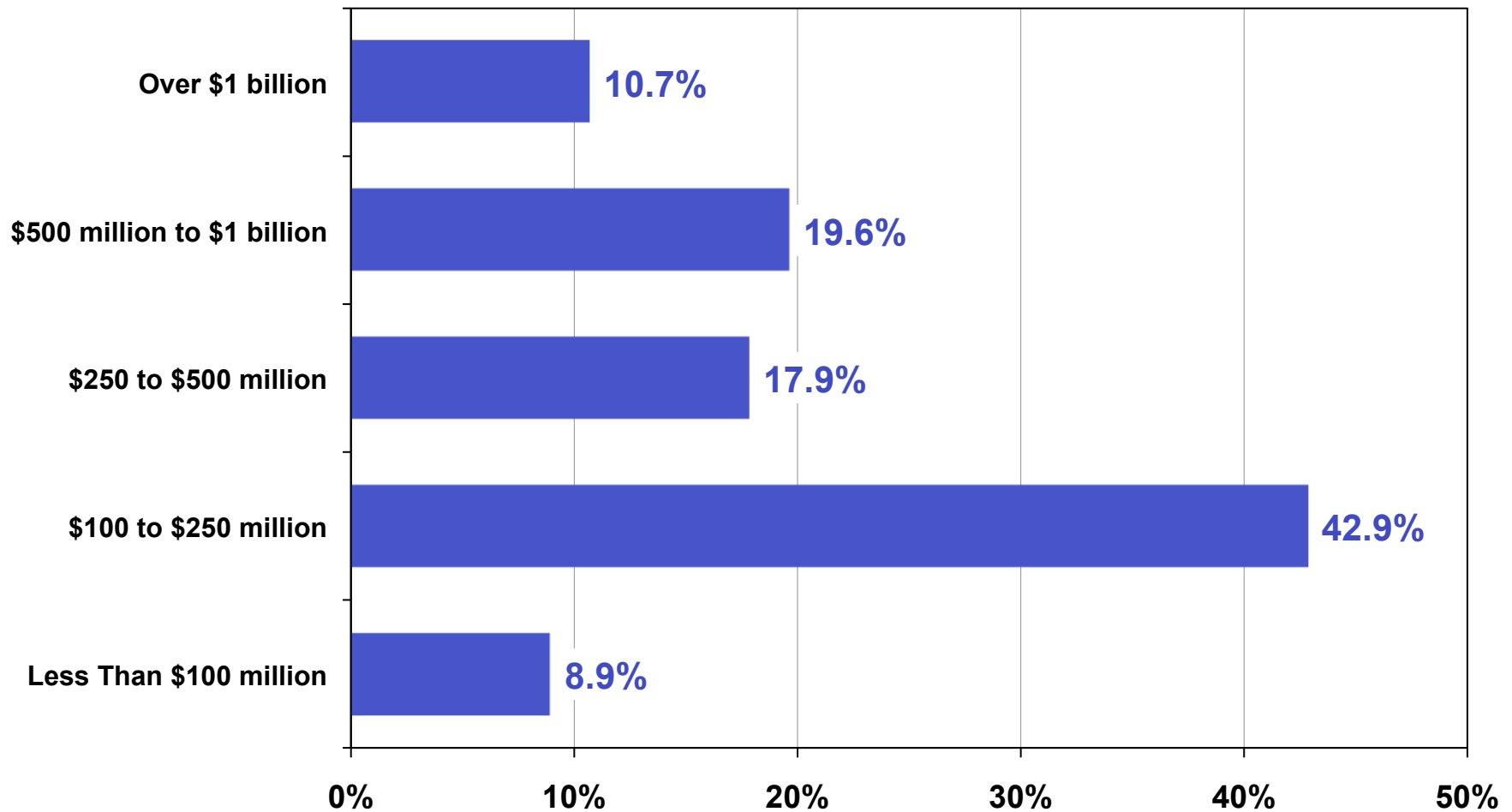
Stability of Banking Industry



Source: Cross Financial Group
First Quarter 2009

2009 Community Banker Opinion Survey

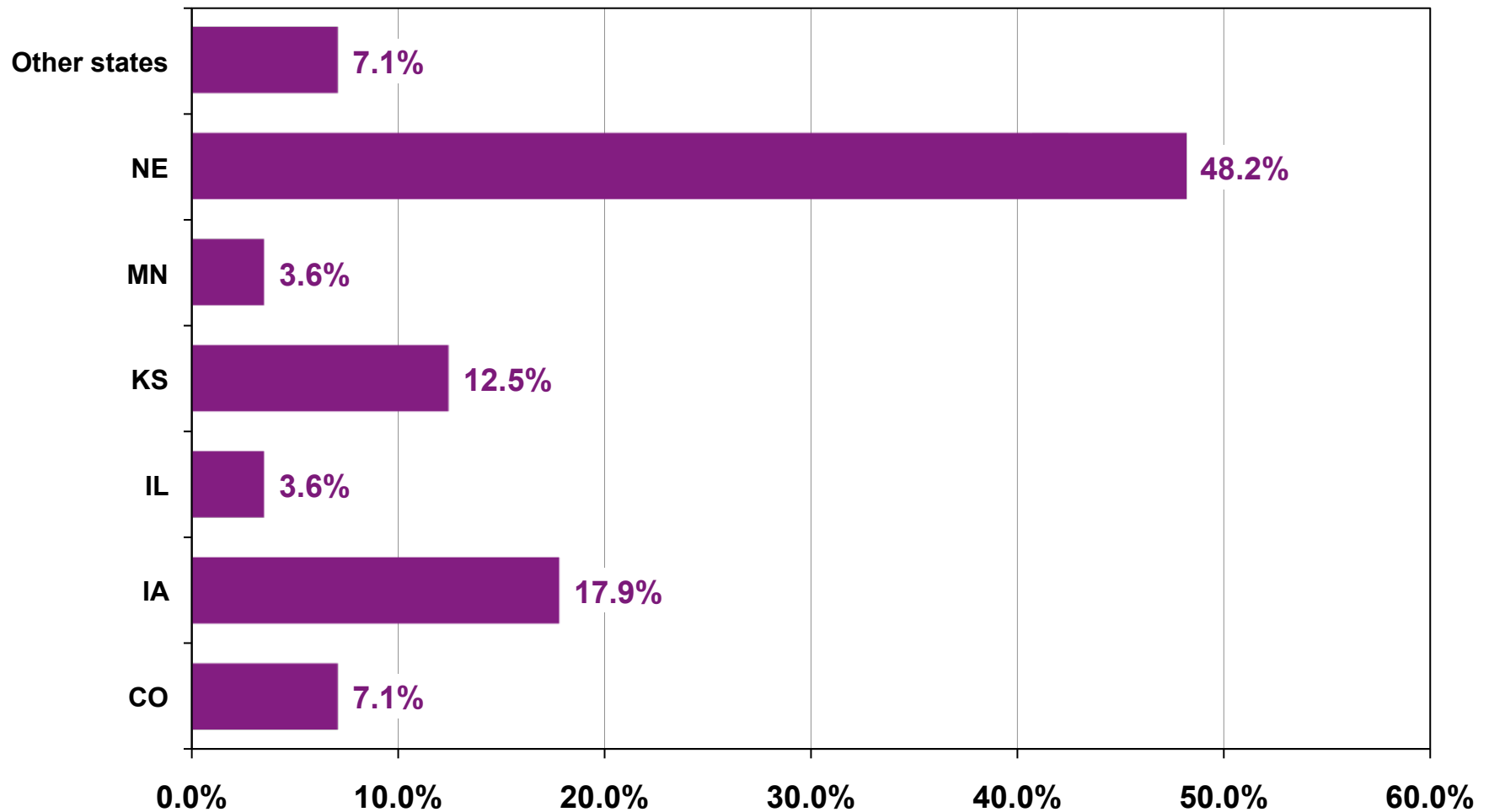
Percent of Response by Asset Size



Source: Cross Financial Group
First Quarter 2009

2009 Community Banker Opinion Survey

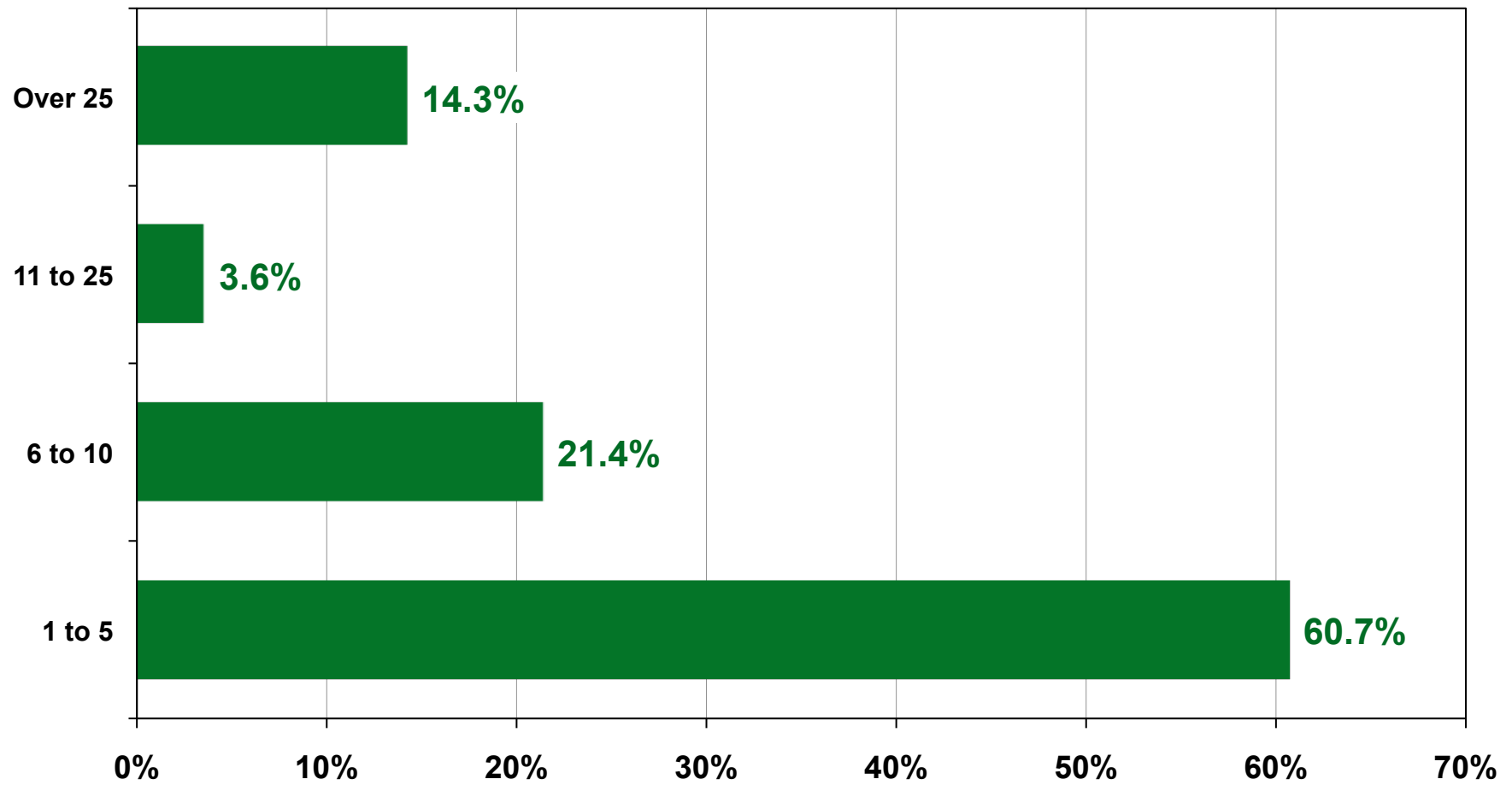
Percent of Response by State



Source: Cross Financial Group
First Quarter 2009

2009 Community Banker Opinion Survey

Percent of Response by Number of Branches



Source: Cross Financial Group
First Quarter 2009