Memorandum

To: All UBPR Users  
From: David E. Vallee, UBPR Coordinator  
Date: April 6, 2012  
Subject: March 2012 UBPR Changes

Several additions and revisions were made to the Uniform Bank Performance Report (UBPR). These changes were implemented on March 19, 2012. MDRM numbers contained on the Call Report of Condition and Income are used to identify the specific elements used in each formula. To the extent possible these changes were made retroactively. Below is an index of pages with the changes with details provided on following pages.

Index

Summary Ratios – Page 1

Income statement $ - Page 2

Balance Sheet $ – Page 4

Analysis of Past Due, Nonaccrual & Restructured – Page 8A
Rest+Nonac+RE Acq to Eqcap+ALLL – was amended to include RCONC979, Foreclosed properties from “GNMA loans. See change (in bold red) in formula below.

<table>
<thead>
<tr>
<th>UBPRE026</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rest+Nonac+RE Acq to Eqcap+ALLL (Revised – no affect)</td>
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<tr>
<td>-----------</td>
</tr>
<tr>
<td>B = From March 31, 2011 forward: RCON/RCFD 3210 + 3123</td>
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<tr>
<td>Prior to March 31, 2011: RCON/RCFD 3210 + 3123</td>
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</tbody>
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Income statement $ - Page 2

Ratios are now calculated in the “1 Year Percent Change column” for the following UBPR Line Items.

UBPRE030 Estimated Tax Benefit
UBPRE032 Estimated Tax Benefit
RIAD4302 Applicable Income Taxes
UBPRE040 Current Tax Equiv Adjustment
UBPRE041 Other Tax Equiv Adjustments
UBPRE042 Applicable Income Taxes (TE)
RIAD4320 Net Extraordinary Items
RIADG103 Net Inc Noncontrolling Minority Interests

Balance Sheet $ - Page 4

Ratios are now calculated in the “1 Quarter Percent Change column” and “1 Year Percent Change column” for the following UBPR Line Items.

UBPRD493 Federal Funds Sold & Resales
UBPRE122 Total Investments
UBPRE123 Total Earning Assets
Non Curr LNS+OREO to LNS+OREO (Revised – no affect) was amended to include RCONC979, Foreclosed properties from “GNMA loans. See change (in bold red) in formula below.

<table>
<thead>
<tr>
<th>UBPRE549</th>
<th>A / B</th>
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