

ASSET QUALITY

A BANK TO SURVIVE TODAY HAS TO PROTECT & DO EVERYTHING IT CAN TO HAVE THE HIGHEST ASSET QUALITY RATING POSSIBLE.

There are too many adverse actions caused by poor Asset Quality Ratings. Increased requirements for your Bank's Allowance for Loan Loss, availability of funding sources, and ultimately the survivability of the bank depends on favorable Asset Quality Ratings.

Did you know that as much as 60% of your Bank's Asset Quality Rating is determined by documentation issues?

These issues can be controlled and Datalink provides an affordable solution to assist you with this process.

Why NOW



In today's banking environment, **WHY** should you consider any **Technology Solutions?**

MANAGEMENT REPORTS

Management Reports are necessary in informing your Board of Directors about risks the bank is taking. This is a vital part of the requirements that examiners are requiring banks to do. Generally, the way banks are doing this is with Excel spreadsheets.

There is a better way.

The automation of the bank's management reports is another element of the Datalink solution.



COST CONTROL

You cannot have overhead increasing when earnings are declining or are flat. Any technology that the bank considers has to save money on the processes that it currently does. Most solutions offer future savings or potential benefits.

Datalink delivers improvements and cost savings to your current processes on the day the system is installed.



Visit us on the web at <http://www.banktrack.com>

or give us a call at 866.886.3556.

Email: sales@banktrack.com

1200 E Woodhurst Dr. Suite T 200

Springfield, MO 65806



1200 E Woodhurst Dr. ■ Suite T-200 ■ Springfield MO ■ 65804

Is it important to your bank to have an automated documentation tracking system that provides comprehensive reporting?

- Normal technical exception reports by loan officer
- Exception reports for specific documents
- Exceptions reports by watch list
- Exception reports by past due
- Exception reports by insiders
- Exception reports by large dollar credits

Is it important to your bank to implement an imaging solution without adding personnel?

The basic innovation of the Datalink solution is that that imaging functions of scanning and indexing are incorporated into the processes that automate current document tracking functions with the end result being that there is not a separate imaging department with the added personnel to run it.

Is it important to your bank to know that the correct documentation is in every electronic file?

The Datalink tracking system insures that the required documents are in each file.

If they are not, you receive reports detailing what is missing.

In effect the system creates a SMART file that knows what is in every file and reports on anything that is missing for the life of the loan.

Is it important to your bank to be able to use the reporting tools in the system to automate the processes to create management reports, risk management reports and board reports?

The Datalink system can also be used as an automated report generator. We can take data from your host system, map it into our system and then automate reports that are being generated in excel spread sheets.

BankTrack.Net

The Innovative Documentation Solution

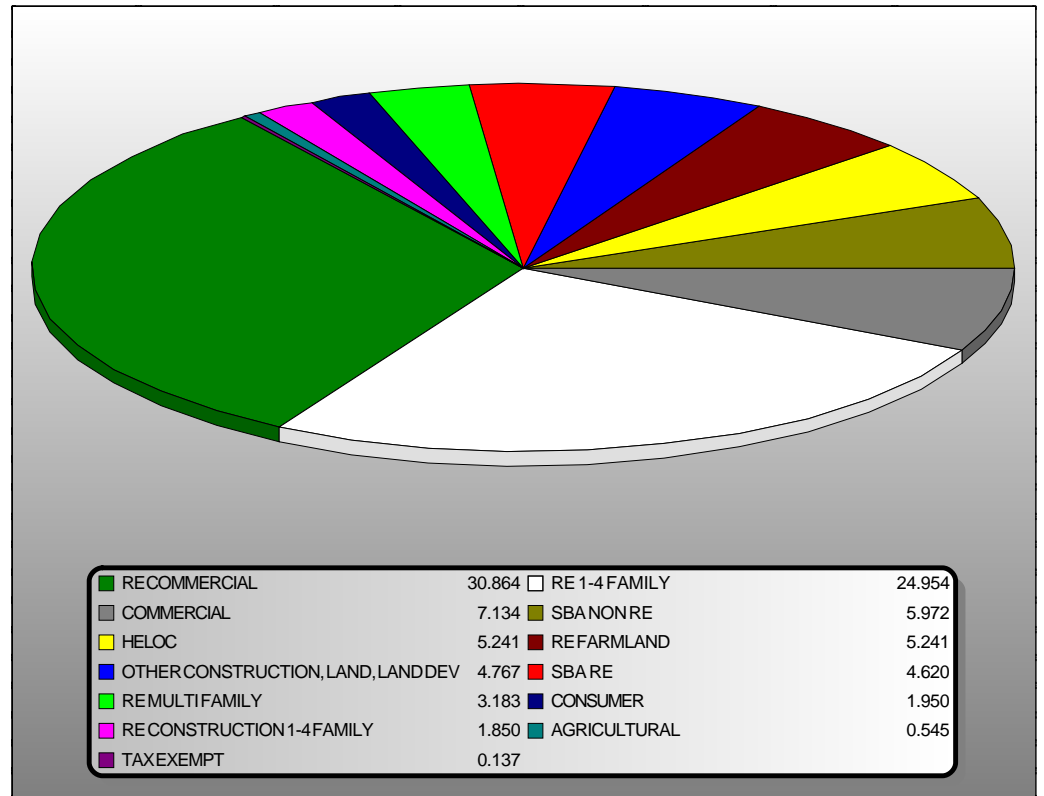
Phone: 1.866.886.3556

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<http://www.banktrack.com>

Portfolio Composition

	Mar 2009	Jun 2009	Sep 2009
RE CONSTRUCTION 1-4 FAMILY	3.0%	2.3%	1.8%
OTHER CONSTRUCTION, LAND, LAND	5.0%	4.9%	4.8%
RE FARMLAND	5.4%	5.3%	5.2%
RE 1-4 FAMILY	22.4%	24.4%	25.0%
HELOC	5.4%	5.3%	5.2%
RE MULTI FAMILY	3.3%	3.2%	3.2%
RE COMMERCIAL	31.0%	30.4%	30.9%
SBA RE	3.9%	4.1%	4.6%
AGRICULTURAL	0.5%	0.5%	0.5%
COMMERCIAL	7.5%	7.3%	7.1%
SBA NON RE	5.8%	5.8%	6.0%
CONSUMER	2.1%	2.0%	2.0%
TAXEXEMPT	0.1%	0.1%	0.1%

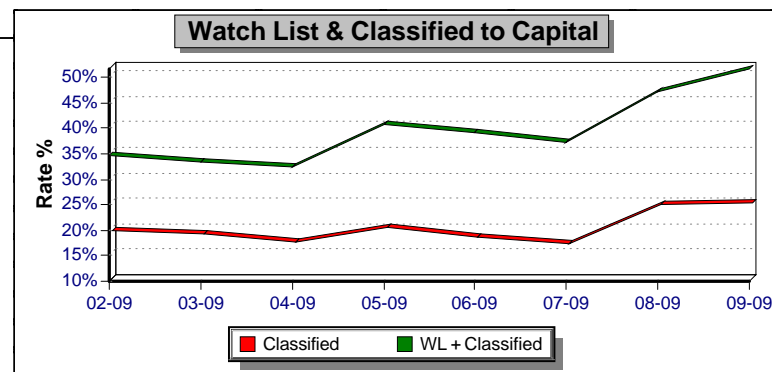


Watch List & Classified - Trend

	10-08	11-08	12-08	01-09	02-09	03-09	04-09	05-09	06-09	07-09	08-09	09-09
Rated 4	5,156,395	7,717,830	6,842,608	5,698,041	6,578,735	6,476,699	6,457,196	10,959,980	10,980,579	9,855,565	14,561,133	16,469,923
Rated 5	4,946,002	7,971,505	7,767,713	8,545,560	8,103,568	7,625,054	8,239,429	9,231,995	9,283,539	9,969,556	7,764,201	10,012,922
Rated 6	10,879,228	14,223,621	13,806,737	12,888,992	14,244,732	13,180,999	11,229,648	14,402,988	13,160,152	12,558,428	19,680,372	20,499,289
Rated 7	722,991	265,598	188,761	213,844	101,955	82,231	65,255	153,921	246,356	162,098	149,381	42,786
Rated 8	0	1,953	1,953	4,930	1,873	1,873	1,748	0	1,321	0	0	0
WL Loans	27,804,616	30,180,507	28,607,772	28,351,368	29,030,863	27,366,857	25,993,277	34,748,885	33,671,947	32,545,648	42,155,087	47,024,921
Total Rated 6-7-8	12,702,219	14,491,172	13,997,451	14,107,766	14,348,560	13,265,104	11,296,651	14,556,909	13,407,829	12,720,527	19,829,753	20,542,076
Other Real Estat	3,203,395	3,381,307	3,921,404	3,706,708	3,692,690	4,499,890	4,827,864	4,540,370	4,165,537	3,511,338	3,983,320	3,926,316
Repossessions	126,430	119,483	37,407	25,294	640,101	360,148	352,020	30,317	46,709	37,285	30,308	64,749
Total Classified	16,032,044	17,991,962	17,956,262	17,839,768	18,681,351	18,125,141	16,476,536	19,127,596	17,620,075	16,269,149	23,843,381	24,533,141
Total Classified/Cap+ALLL	21.95%	24.47%	24.18%	24.08%	19.44%	18.77%	17.18%	19.83%	18.16%	16.77%	24.37%	24.85%
Total WL+Classified/Cap+ALLL	42.62%	45.80%	43.85%	43.31%	34.71%	33.37%	32.50%	40.76%	39.05%	37.19%	47.19%	51.68%

Watch List Composition

Loan Type	% of		% Location	
	% of WL	Loan Type	Location	% of WL Portfolio
RE CONSTRUCTION 1-4 FAMILY	2.3%	7.2%	South Branch	39.3% 8.5%
OTHER CONSTRUCTION, LAND, LAND	13.0%	12.4%	East Branch	6.0% 9.5%
RE FARMLAND	6.2%	4.8%	West Branch	0.4% 1.6%
RE 1-4 FAMILY	25.2%	5.8%	North Branch	0.7% 6.1%
HELOC	2.0%	2.2%	Branch 1	3.4% 3.8%
RE MULTI FAMILY	0.3%	0.5%	Branch 2	0.9% 2.4%
RE COMMERCIAL	33.3%	6.2%	Branch 3	12.8% 0.0%
SBA RE	2.3%	2.9%	Branch 4	3.7% 5.2%
AGRICULTURAL	0.0%	0.0%	Branch 5	1.8% 3.9%
COMMERCIAL	11.3%	9.2%	Branch 6	12.8% 0.0%
SBA NON RE	3.1%	3.0%	Branch 7	18.2% 12.3%
CONSUMER	1.0%	2.8%		100.0%
TAXEXEMPT	0.0%	0.0%		
	100.0%			



RE Supervisory LTV

	12/31/2007	03/01/2008	06/01/2008	09/01/2008	12/31/2008	3/31/2009	6/30/2009
	14.0%	13.2%	8.4%	8.0%	8.4%	8.7%	11.9%

Concentration of Credit

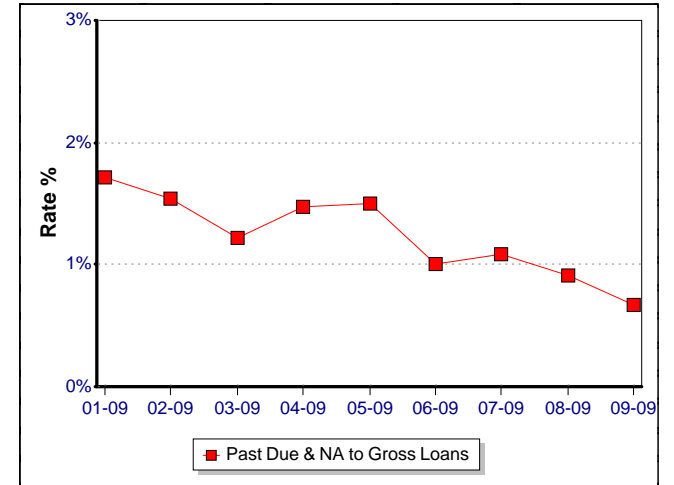
CRE - 100%	172.2%	160.4%	146.1%	144.0%	114.1%	81.7%	75.1%
CRE, Multi-fam, owner occupied - 300%	298.2%	291.6%	318.3%	314.5%	303.9%	231.1%	221.2%

Past Due Trend

	10-08	11-08	12-08	01-09	02-09	03-09	04-09	05-09	06-09	07-09	08-09	09-09
30-59 Days	5,244,837	8,635,893	4,134,673	7528,514	4,342,198	2,302,684	6,800,070	5,472,554	2,034,345	5,824,289	3,750,689	3,031,327
60-89 Days	3,253,138	2,539,282	3,478,978	737,126	1,398,777	2,667,090	540,124	2,858,509	2,574,252	662,608	2,044,429	1,700,139
90 Days +	393,555	1,943,570	1,420,953	2,861,875	2,449,873	1,777,234	2,745,901	973,003	2,050,024	966,557	581,522	312,186
Total	6,862,530	13,118,745	9,034,603	11,127,515	8,190,848	6,747,008	10,086,095	9,304,066	6,658,621	7,453,454	6,376,640	5,043,651
Past Due Loans/Loans	0.9%	1.7%	1.1%	1.4%	1.0%	0.8%	1.3%	1.2%	0.8%	0.9%	0.8%	0.6%

Past Due Composition

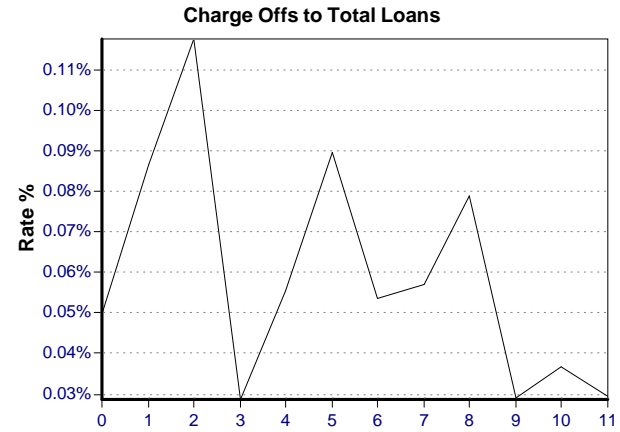
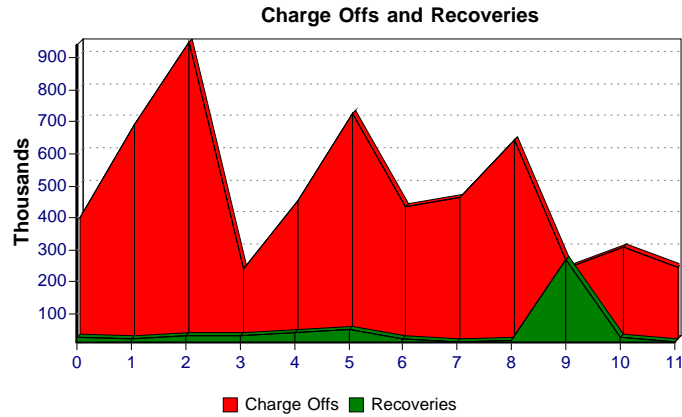
Loan Type	% of Past Due % of Loan Type		% of Location Portfolio	
	% of Past Due	% of Loan Type	Location	% of Past Due
RE CONSTRUCTION 1-4 FAMILY	0.0%	0.0%	South Branch	43.6%
OTHER CONSTRUCTION, LAND, LAND	3.9%	0.5%	East Branch	7.4%
RE FARMLAND	20.9%	1.7%	West Branch	2.8%
RE 1-4 FAMILY	27.1%	0.7%	North Branch	0.5%
HELOC	5.3%	0.6%	Branch 1	18.5%
RE MULTI FAMILY	2.4%	0.5%	Branch 2	1.4%
RE COMMERCIAL	6.8%	0.1%	Branch 3	0.1%
SBA RE	8.0%	1.1%	Branch 4	8.5%
AGRICULTURAL	0.0%	0.0%	Branch 5	1.2%
COMMERCIAL	0.9%	0.1%	Branch 6	7.4%
SBA NON RE	21.1%	2.2%	Branch 7	8.6%
CONSUMER	3.7%	1.2%		
TAXEXEMPT	0.0%	0.0%		100.0%
	100.0%			



Charge Offs & Recoveries

Monthly Trend

	Oct 2008	Nov 2008	Dec 2008	Jan 2009	Feb 2009	Mar 2009	Apr 2009	May 2009	Jun 2009	Jul 2009	Aug 2009	Sep 2009
Charge Offs	388,793	681,915	939,936	228,800	442,561	717,905	426,509	455,299	636,159	234,599	298,164	237,820
Recoveries	27,293	23,458	29,845	29,875	42,970	49,312	23,465	14,245	14,948	267,985	27,439	12,281
Charge Offs to Total Loans	0.050%	0.087%	0.117%	0.029%	0.055%	0.090%	0.053%	0.057%	0.079%	0.029%	0.037%	0.029%



Gross Charge Offs by Loan Type

Loan Type	Sep 2009	% of Total	Running	
			12 Mo Period	% of Total
RE Undv Land C/O	20,000	8.4%	629,636	11.1%
RE Farmland C/O	56,962	24.0%	194,179	3.4%
RE 1-4 Fam 1 C/O	30,300	12.7%	692,297	12.2%
RE 1-4 Fam 2 C/O	0	0.0%	131,828	2.3%
RE HELOC C/O	0	0.0%	441,203	7.8%
RE Multi Fam C/O	0	0.0%	0	0.0%
RE Nonfarm C/O	17,918	7.5%	546,333	9.6%
RE SBA C/O	47,736	20.1%	267,998	4.7%
Ag Non-RE C/O	0	0.0%	4,941	0.1%
C & I Non-RE C/O	5,981	2.5%	919,905	16.2%
SBA Non-RE C/O	29,020	12.2%	379,042	6.7%
Consumer C/O	4,903	2.1%	270,722	4.8%
RE Const 1-4 C/O	25,000	10.5%	903,395	15.9%
RE Land Dev C/O	0	0.0%	306,648	5.4%
RE Other Con C/O	0	0.0%	333	0.0%
Total	237,820	100.0%	5,688,460	100.0%

Net Charge Offs by Location

Location	Month-to-Date		% of Total	Year-to-Date	
	Sep 2009	Sep 2009		Sep 2008	% of Total
South Branch	-7,879	379,282	11.9%	504,300	22.7%
East Branch	9,776	259,307	8.1%	351,785	15.8%
West Branch	12,938	20,294	0.6%	3,194	0.1%
North Branch	-973	30	0.0%	88,993	4.0%
Branch 1	75,188	121,590	3.8%	40,469	1.8%
Branch 2	0	-452	0.0%	3,628	0.2%
Branch 3	0	-932	0.0%	6,453	0.3%
Branch 4	0	0	0.0%	0	0.0%
Branch 5	-125	-10,930	-0.3%	-9,328	-0.4%
Branch 6	62,677	267,812	8.4%	7,701	0.3%
Branch 7	-201	71,442	2.2%	29,660	1.3%
Total	159,272,121	3,195,296	100.0%	2,222,586	100.0%

Accounts by Relationship Summary Report

01/01/2009

Officer: David Smith

1 BUSH RELATIONSHIP

Customer: Bush, Charles **CIF:123456789** Primary Exposure: \$108,820.88

Account#	Original Date	Maturity Date	Current Balance	UnAdv LOC	Total Liab	Rate, %	Term	Adj Var %	Description
59423	07/20/2007	07/20/2008	\$6,025.00	\$0.00	\$6,025.00	8.250	0	0.00	
60130	06/10/2008	06/10/2011	\$73,373.11	\$0.00	\$73,373.11	7.250	0	0.00	2007 CHEV SUBURBAN VIN#1111
Total for Bush, Charles			\$79,398.11	\$0.00	\$79,398.11				

Customer: Bush Tool Works, LLC **CIF:98765432** Primary Exposure: \$1,225,399.70

Account#	Original Date	Maturity Date	Current Balance	UnAdv LOC	Total Liab	Rate, %	Term	Adj Var %	Description
2695	02/20/2008	02/20/2010	\$658,261.99	\$0.00	\$658,261.99	8.500	36	2.00	912 MAIN ST & ALL EQUIP
59887	02/20/2008	02/20/2012	\$418,110.43	\$0.00	\$418,110.43	8.000	12	2.00	ALL EQ FIX & 912 Main North Building Annex
72695	02/20/2008	02/20/2015	\$149,027.28	\$0.00	\$149,027.28	8.500	36	2.00	912 MAIN ST & ALL EQUIP
Total for Bush Tool Works, LLC.			\$1,225,399.70	\$0.00	\$1,225,399.70				

Total for BUSH RELATIONSHIP **\$1,304,797.81** \$0.00 \$1,304,797.81

2 PRICE RELATIONSHIP

Customer: Price, Jay S. 01234567 Primary Exposure: \$614,988.44

Account#	Original Date	Maturity Date	Current Balance	UnAdv LOC	Total Liab	Rate, %	Term	Adj Var %	Description
2686	01/16/2008	01/16/2009	\$517,006.09	\$502,778.83	\$1,019,784.92	6.000	0	0.00	17021 STAR CANYON RD WOODWAY TEXAS
Total for Patel, Jay S.			\$517,006.09	\$502,778.83	\$1,019,784.92				

Total for PRICE RELATIONSHIP **\$517,006.09** \$502,778.83 \$1,019,784.92

Exceptions LTV

Loan Type: 1-4 Family Non-Owner Occupied Rentals > 0.80

Loan#	Current Balance	Unused LOC	Total Exposure	Name	Date Opened	Appraisal Amount	Officer	LTV Ratio	Type Code	Coll Code	Call Code	Purpose Code
7135555	156,055.45	0.00	156,055.45	A K Smith	01/24/2008		JAA	0.83	RC	026	C2A	
1133333	20,819.53	0.00	20,819.53	Alton L Smith	09/20/2004		JAB	0.83	RC	026	C2A	
7159999	18,315.40	0.00	18,315.40	Bill Smith	04/29/2008		JAA	0.85	RC	026	C2A	
7158888	22,391.16	0.00	22,391.16	Bill Smith	04/29/2008		JAB	0.85	RC	026	C2A	
1189999	136,601.74	0.00	136,601.74	Billy W Smith	08/21/2007		JAA	1.01	RC	026	C2A	
1189999	98,324.85	0.00	98,324.85	Bryan C Smith	09/04/2007		JAB	1.64	RC	026	C2A	
1167777	41,794.96	0.00	41,794.96	Carol J Smith	07/19/2006		JAA	0.85	RC	026	C2A	
1196666	12,983.48	0.00	12,983.48	Carl E Smith	01/07/2008		JAB	0.89	RC	026	C2A	
389999	81,460.00	40,025.00	121,485.00	Carl E Smith	07/29/2008		JAA	0.89	RC	026	C2A	
383333	23,114.15	0.00	23,114.15	Carol J. Smith	06/12/2007		JAB	0.84	RC	026	C2A	
1139999	40,361.41	0.00	40,361.41	David F Smith	01/07/2005		JAA	0.82	RC	026	C2A	