

When It Comes To ALL Calculations,
Sageworks **"SURETY"** Is Right on The Money



Introducing **"SURETY"**

The **NEW** Allowance for Loan and Lease Loss Calculation Tool from Sageworks

Bring Surety To Your Bottom Line With Sageworks

Impress Examiners And Shareholders At The Same Time

Introducing Surety™, the Allowance for Loan and Lease Loss Tool from Sageworks

Impress Three Audiences at Once

As a banker, you have three critical audiences... the board, examiners and auditors. You can meet these critical audiences with confidence when you use Surety™.

"Surety" is the Allowance for Lease and Loan Loss product from Sageworks. It was specifically designed to positively impact both your bottom line and impress your examiners by empowering you with confident and consistent ALLL justifications.

Surety's calculations are based upon your particular bank methodologies and policies. Add to that Sageworks unique "whole-portfolio" approach and you can be confident in your ALLL calculations. When you need to be positive, you need "Surety."

Accurate, sound, and appropriate ALLL calculations.

Reconciliation of Allowance for Loan and Lease Losses			
Period Ending Date:	12/31/2009		Comments
Prior Period Balance:	\$3,315,000		
Recoveries:	\$760,045		Recovery from Inventory
Less: Charge-offs:	\$2,290,000		Charges related to
Less: Write downs from held-for-sale loans:	\$0		
Provision for loan and lease losses:	\$5,294,001		
ALLL Adjustments:	\$0		
Current Period Ending Balance:	\$7,079,046		
ALLL Range: (update from saved scenarios)	\$6,598,123	\$7,489,102	

Allowance for Loan and Lease Losses Balances and Reserves			
	Balances	Reserves	Comments
General Reserves (FAS 5 / Pooled Loans):	\$470,210,000	\$4,111,270	
Specific Reserves (FAS 114 / Individual Loans):	\$19,085,276	\$2,940,276	
Unallocated Reserves:		\$27,500	
Total ALLL Reserve:		\$7,079,046	
Allocated Transfer Risk Reserve:	\$50,000,000	\$555,000	

Allowance for Loan and Lease Losses Performance Ratios							
	Current	Year to Date Data		Quarterly Data			
		9/30/2009	Peer Group	9/30/2009	6/30/2009	3/31/2009	12/31/2008
Allowance to Total Loans:	1.45%	1.17%	1.79%	1.17%	1.23%	1.25%	1.23%
Allowance to Net Losses:	462.70%	388.63%	305.30%	631.43%	1309.68%	4130.67%	961.64%
Allowance to Non Accruals:	56.63%	96.82%	94.84%	96.82%	71.39%	52.31%	59.82%
Recoveries to Total Loans:	0.16%	0.09%	0.02%	0.01%	0.02%	0.07%	0.01%
Net Losses Earnings Coverage Ratio:	78.70%	16.27%	163.94%	27.01%	14.98%	4.66%	26.99%
Nonaccrual Loans to Total Loans:	2.55%	1.20%	2.93%	1.20%	1.72%	2.39%	2.06%
Loans 30 Days Past Due to Total Loans:	0.00%	0.79%	1.42%	0.79%	1.17%	1.77%	3.01%

Bankers Who Have Surety™ Enjoy

- ◆ Confident justification to their board, auditors, and examiners regarding ALLL
- ◆ Accurate, sound, and appropriate ALLL calculations
- ◆ Consistent and efficient application of their own particular methodology while complying with FASB 5 & 114 issues

Surety™ Comes from Sageworks

sageworks[®]

The Leader in the Financial Analysis of Privately-Held Companies

5565 Centerview Drive

Raleigh, NC 27606

Phone: 919.851.7474

Toll Free: 866.603.7029

Fax: 866.625.8361

www.runabetterbank.com

© Sageworks, Inc.

Go to www.runabetterbank.com to request a live demonstration of Surety™, the NEW Allowance for Loan and Lease Loss Tool from Sageworks.