

## Trend Analysis - Year End Comparisons

|                 |                      | Bank Selected     | acme Bank           | Increase in Debt =>(0 = All) |                     | \$100,000.00         |                     |
|-----------------|----------------------|-------------------|---------------------|------------------------------|---------------------|----------------------|---------------------|
|                 |                      | Change in Risk => |                     | 2                            | Watch List Only     | N                    |                     |
| <u>Year End</u> | <u>Customer Name</u> | <u>Loan Num</u>   | <u>Loan Balance</u> | <u>Officer Cd</u>            | <u>Risk_Code</u>    | <u>Maturity Date</u> | <u>Watch Cd</u>     |
|                 | Beacon Auto          |                   |                     |                              |                     |                      |                     |
| 12/31/2006      |                      | 62296101          | \$123,963.68        | RET                          | 3                   | 05/28/2023           |                     |
| 12/31/2007      |                      | 62296101          | \$324,500.00        | RET                          | 5                   | 05/28/2023           |                     |
|                 |                      | Hi Bal            | <b>\$324,500.00</b> | Low Bal                      | <b>\$123,963.68</b> | Change               | <b>\$200,536.32</b> |
|                 | Minimum Risk         | <b>3</b>          | Maximum Risk        | <b>5</b>                     | Change in Risk      | <b>2</b>             |                     |
|                 | Avery Paper          |                   |                     |                              |                     |                      |                     |
| 12/31/2006      |                      | 62350701          | \$205,510.39        | WED                          | 1                   | 09/25/2023           |                     |
| 12/31/2007      |                      | 62350701          | \$420,000.00        | WED                          | 3                   | 09/25/2023           |                     |
|                 |                      | Hi Bal            | <b>\$420,000.00</b> | Low Bal                      | <b>\$205,510.39</b> | Change               | <b>\$214,489.61</b> |
|                 | Minimum Risk         | <b>1</b>          | Maximum Risk        | <b>3</b>                     | Change in Risk      | <b>2</b>             |                     |
|                 | Bayler Med           |                   |                     |                              |                     |                      |                     |
| 12/31/2006      |                      | 62385202          | \$175,000.00        | ACC                          | 4                   | 10/31/2024           |                     |
| 12/31/2007      |                      | 62385202          | \$0.00              | ACC                          | 6                   | 10/31/2024           |                     |
|                 |                      | Hi Bal            | <b>\$175,000.00</b> | Low Bal                      | <b>\$0.00</b>       | Change               | <b>\$175,000.00</b> |
|                 | Minimum Risk         | <b>4</b>          | Maximum Risk        | <b>6</b>                     | Change in Risk      | <b>2</b>             |                     |