

Loyd & Mike's Bank & Grille

Peer Group Methodology and Comparison

In order to make the TRUSTCOMPARE report meaningful, your data is compared to your peer group, comprised of subscribers with similar characteristics or size. The calculation of the peer group range is based on identifying subscribers with revenue both lower and higher than Loyd & Mike's Bank & Grille. Our goal is to group your organization in the middle of the range of values for the peer group, as close to the mean as possible. If your data is at the extreme ends of the spectrum of revenue or assets, your values might not be as close to the mean, but we believe the comparison to your peer group is still a valuable tool for analysis.

The peer group calculation is an average of the results provided by all members of the peer group, and only includes those data points that have non-zero values. If, for example, a member of your peer group did not enter prior year information, then the calculation for a growth chart in the report has been adjusted to take into account only those who entered a non-zero value for that data element. In this manner, the average is truly the average of those who entered data rather than the total amount divided by the total number in the peer group.

The information presented below shows basic revenue and asset data for the peer group, including a calculation of standard deviation. Standard deviation measures how far from the mean the data points tend to be--a relatively small standard deviation shows that the revenues and assets of each member of the peer group is close to the mean. With a normal distribution, 68% of the data falls within one standard deviation, 95% falls within two standard deviations, and 98% falls within three standard deviations.

Peer Group

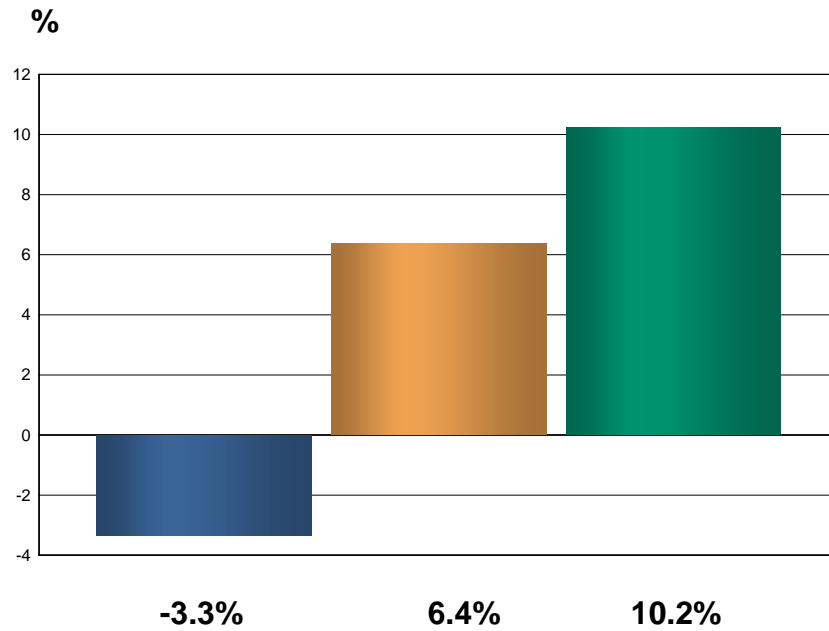
Your peer group is comprised of nine similar-sized organizations and is based on total revenue. We believe that our grouping calculation results in a strong measure of where you stand versus your peers. The following data defines your peer group in terms of the average, minimums, and maximums for both revenue and assets.

| | Revenue | Assets |
|-----------------------------|----------------|---------------|
| Loyd & Mike's Bank & Grille | \$1,392,000 | \$237,126,000 |
| Peer Group | | |
| Minimum | \$789,000 | \$150,107,000 |
| Mean (Average) | \$1,392,889 | \$242,069,444 |
| Maximum | \$1,919,000 | \$363,756,000 |
| Standard Deviation | \$360,718 | \$75,912,483 |

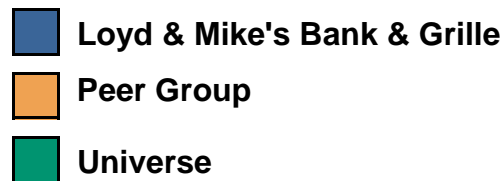
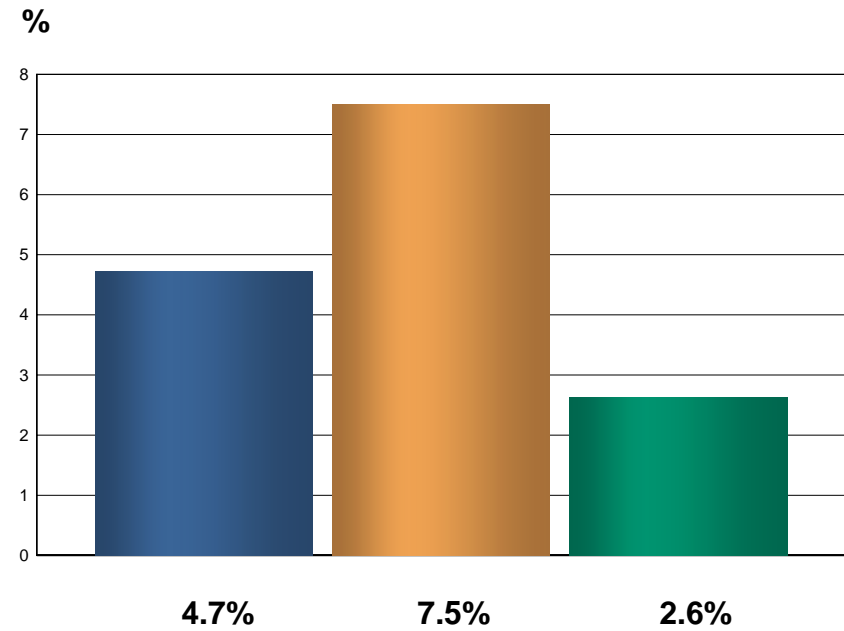
Based on the data, Loyd & Mike's Bank & Grille is within one standard deviation of the mean for revenue, and within one standard deviation of the mean for assets. These results show that your results are statistically significant with respect to the composition of your peer group.

Loyd & Mike's Bank & Grille

Revenue Growth (2006 - 2007)

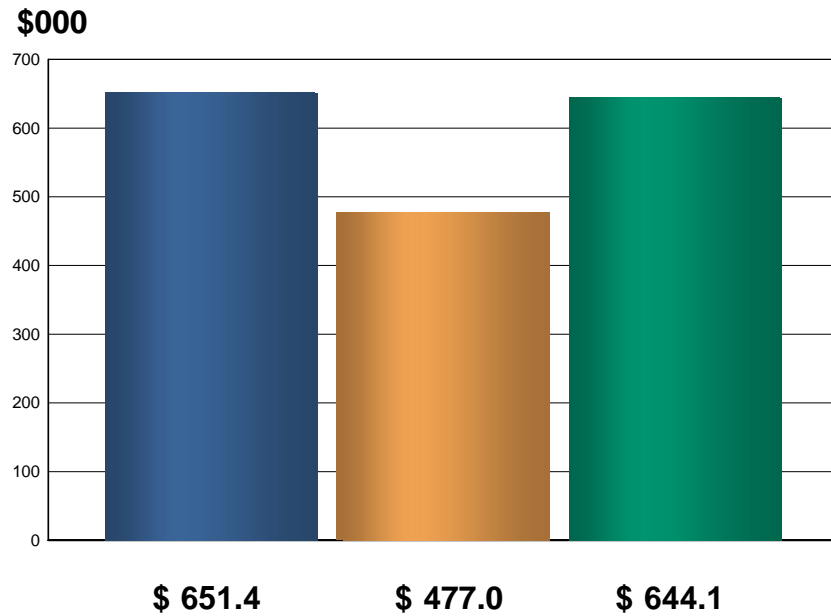


Expense Growth (2006 - 2007)

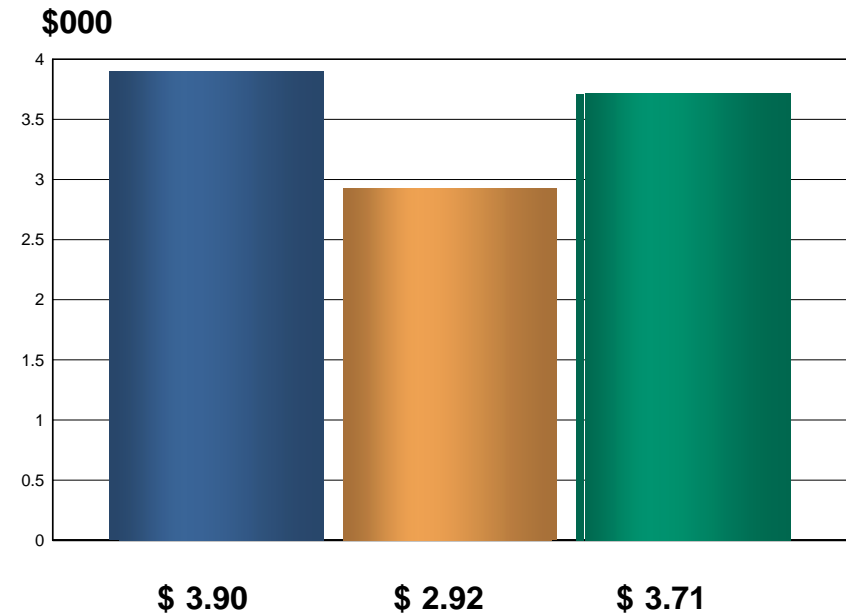


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Average Account Size

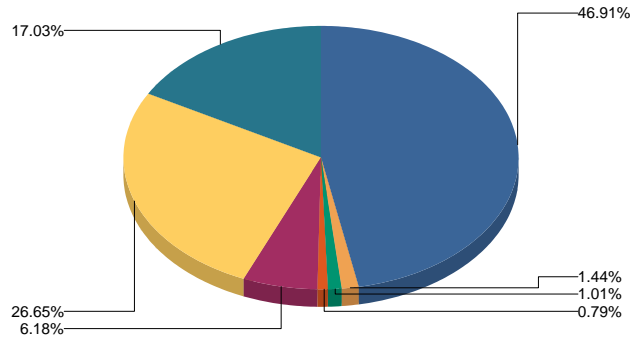


Fees per Account

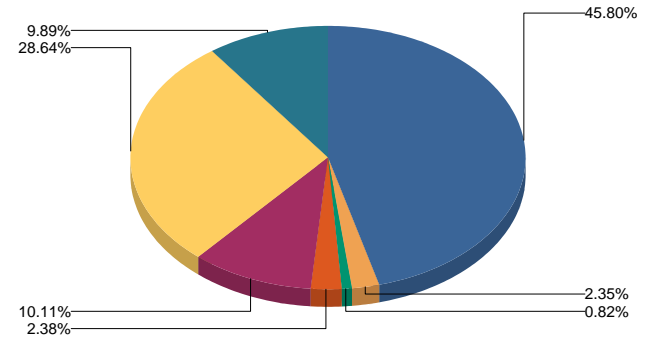


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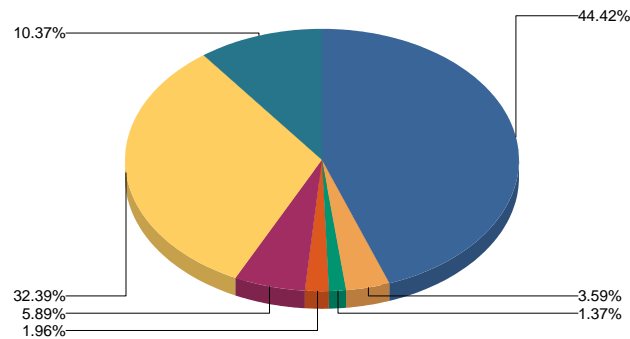
Allocation of Total Revenue



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Peer Group

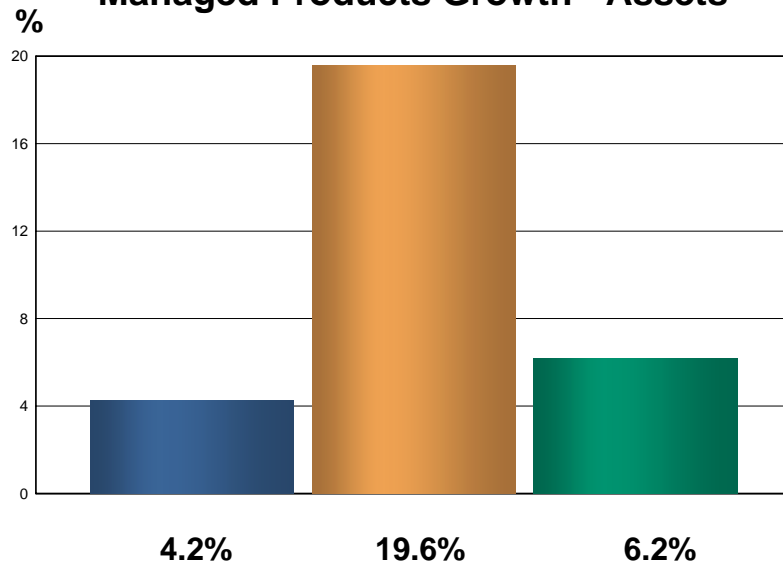


Universe

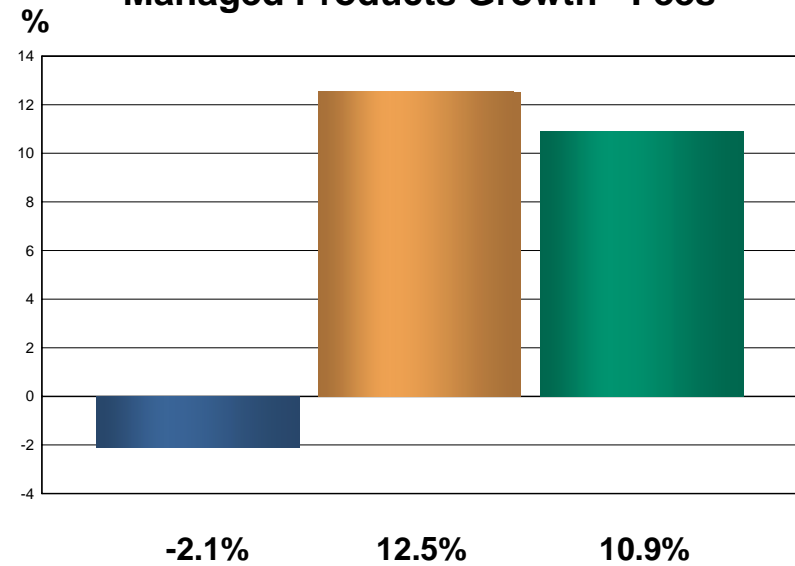
- Personnel
- Occupancy
- Equipment
- Administration
- Data Processing
- Profit
- Other

Loyd & Mike's Bank & Grille

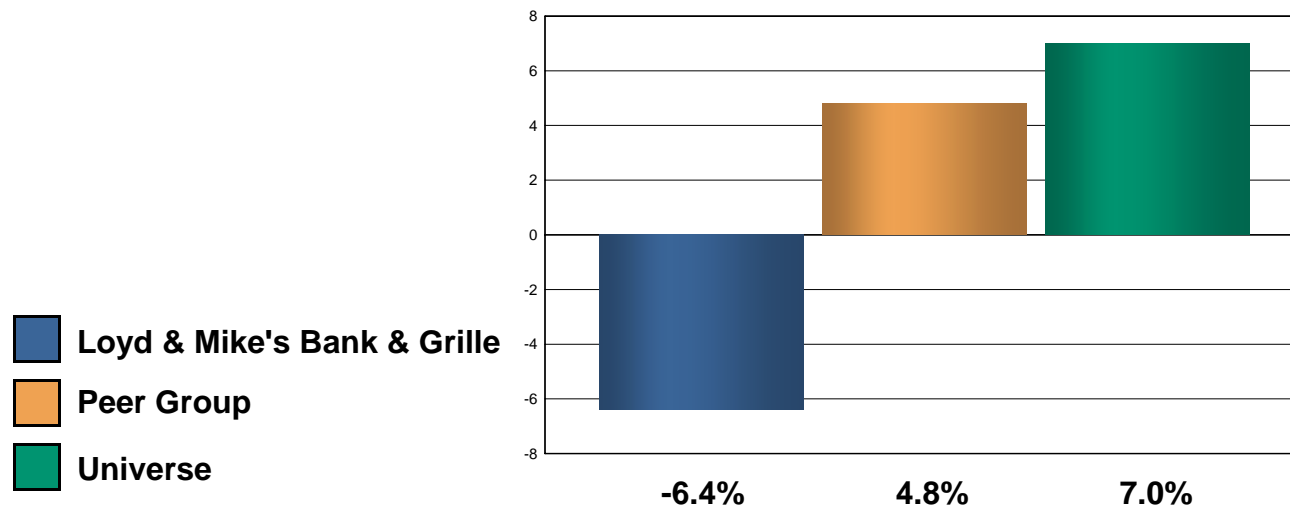
Managed Products Growth - Assets



Managed Products Growth - Fees

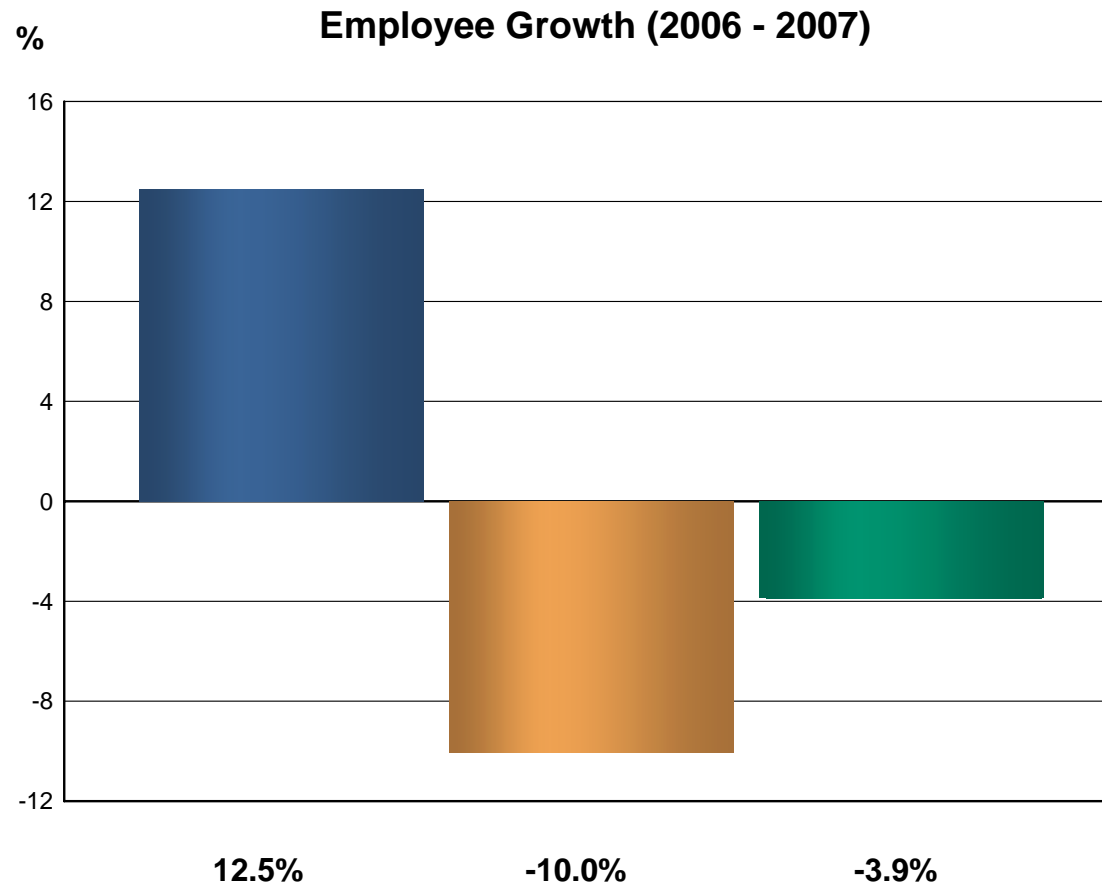


Managed Products Growth - Accounts



- Loyd & Mike's Bank & Grille
- Peer Group
- Universe

Loyd & Mike's Bank & Grille



- Loyd & Mike's Bank & Grille
- Peer Group
- Universe