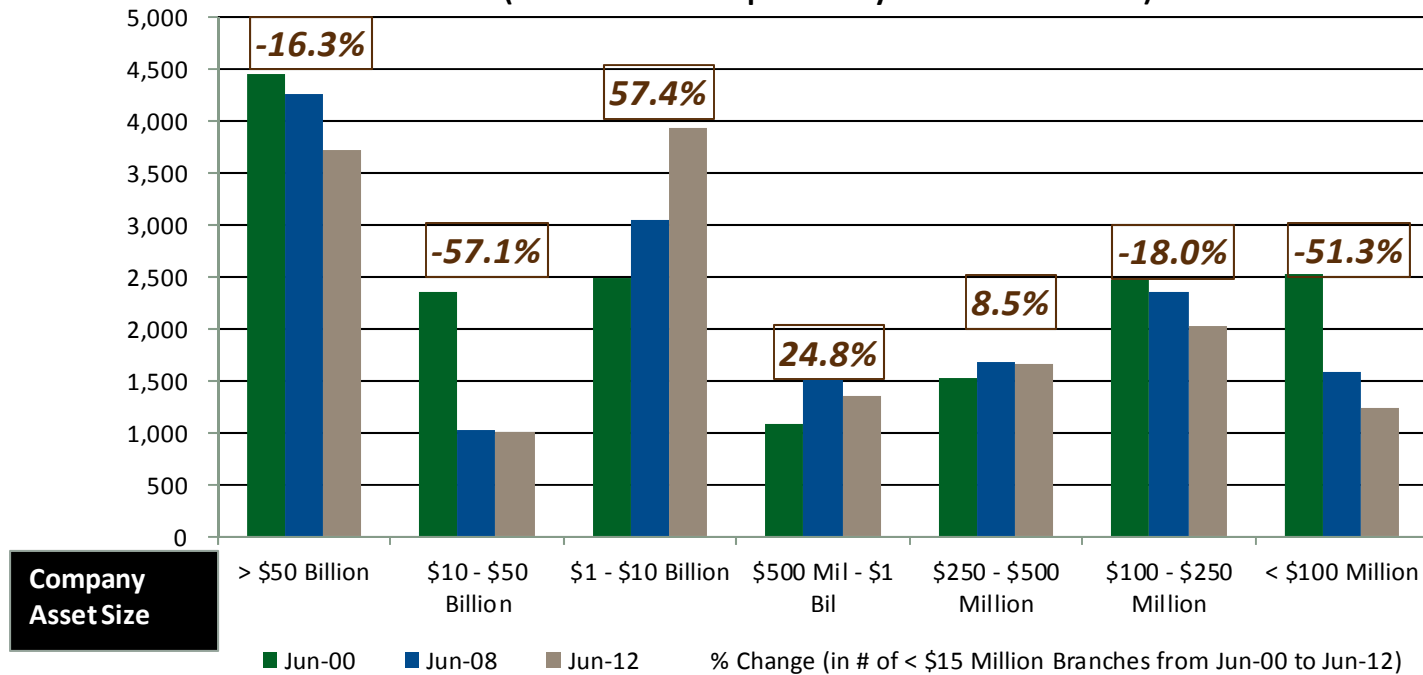


Underperforming Branches

of Branches with Deposits < \$15 Million
(Branch must be open for 3 years to be included)



Note: The total # of branches with < \$15 million in deposits (that were opened for at least 3 years) measured:

June 2000 = 16,895

June 2008 = 15,439

June 2012 = 14,909