

# What's the difference between us and other banks?

**Quite a bit,  
according  
to the  
numbers!**

With roots dating back 90 years, North Shore Trust has stood strong through both prosperous and challenging times. Today, our conservative management philosophy has us in a stronger financial position than the average for our national peer group or banks of comparable size. You can have confidence in our financial stability.

Below, we let the numbers representing our financial strength speak for themselves, as we compare North Shore Trust to our national peer group.\*

	North Shore Trust	National Peer Group
<b>Borrowed Funds</b> LOWER PERCENTAGE BETTER	<b>0%</b>	<b>5.59%</b>
<b>Credit Quality</b> LOWER PERCENTAGE BETTER	<b>.97%*</b> A percentage of nonperforming loans to total assets	<b>1.16%*</b>
<b>Core Capital</b> HIGHER PERCENTAGE BETTER	<b>16.11%</b> A true measure of financial strength, safety and soundness	<b>9.50%</b>
<b>Risk-Based Capital</b> HIGHER PERCENTAGE BETTER	<b>42.94%</b> A measure of financial strength based on risk assigned by regulators	<b>17.47%</b>

Source: December 31, 2010 Uniform Thrift Performance Report (UTPR) provided by the FFIEC. National Peer Group includes all Thrifts having assets between \$100 and \$300 million.

\*UTPR adjusted for loans subject to loss share agreement with the FDIC.

