

Company BURKE & HERBERT BK & TRUST CO
Group Affiliation Not Applicable
Financial Strength Rating A- (Excellent Financial Strength)
Address 100 South Fairfax Street, Alexandria, VA 22314
Date Reviewed July 16, 2010 (No Change) based on data through March 31, 2010
Next Review Date September 2010

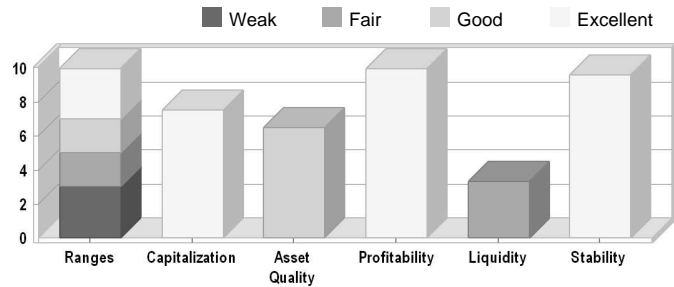
Major Rating Factors: Operating profits as a percentage of assets at 2.8%, coupled with a return on assets of 1.9 has resulted in Excellent (10.0 on a scale of 0 to 10) profitability. A five year analysis of stability tests including evaluations of capital adequacy, asset growth, and profitability lead to an Excellent overall stability index (9.6).

Other Rating Factors: Excellent current capitalization (7.6 on a scale of 0 to 10) based on a risk-based capital ratio of 13.0 and a capital leverage ratio of 10.0. A current level of 3.2 percent of nonperforming loans to core capital combined with 4.0 percent from a year earlier contributes to the Good asset quality (6.6).

Historical Highlights

Data Date	Safety Rating	RBCR	Lvrg. Ratio	Return On Assets	Total Assets (\$ mil)	Total Capital (\$ mil)	Total Dep. (\$ mil)	Net Income (\$ mil)
03-10	A-	13.0	10.0	1.86	2,088.1	206.3	1,633.9	9.4
03-09	A	13.3	10.5	1.62	1,807.9	161.7	1,416.3	7.0
2009	A-	12.5	9.9	1.75	2,012.6	197.5	1,572.0	32.7
2008	A	13.9	10.8	1.58	1,699.5	163.1	1,302.8	25.2
2007	A	14.6	10.9	1.23	1,529.4	161.6	1,203.4	18.5
2006	A+	14.1	10.5	1.40	1,477.4	147.3	1,163.9	20.6
2005	A+	13.9	10.4	1.64	1,434.2	137.7	1,143.8	22.2

Rating Indexes



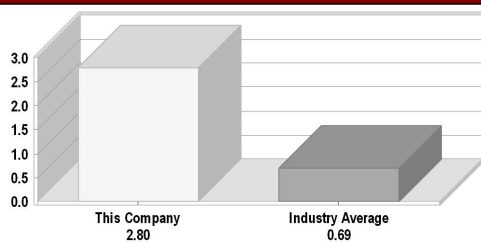
Company Information

Non-performing Loans: As a % of total loans (0.55), as a % of capital (3.2)

Asset Mix: Comm re (34%), securities (26%), home mtgs (16%), cash (8%), home eq lns (4%), comm loans (1%), consumer loans (1%), other (10%)

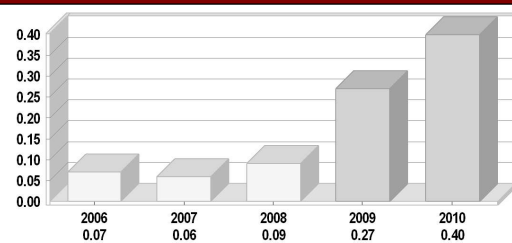
States with branches: VA

% of Operating Profits to Average Assets



Rating	Range
Very Weak	<= -.21
Weak	-.20 to .39
Fair	.40 to 1.19
Good	1.2 to 1.69
Excellent	>= 1.7

% of Net Charge-offs to Average Loans



Rating Definitions

A- - Excellent Financial Strength. The A- rating means that, in our opinion, this institution offers excellent financial security. It has maintained a conservative stance in its business operations and underwriting practices as evidenced by its strong equity base, top-notch asset quality, steady earnings, and high liquidity. While the financial position of any institution is subject to change, we believe this institution has the resources necessary to deal with severe economic conditions. The A- rating places this company on Weiss Recommended List of companies, an elite group of 538 banks representing the top 6.9% of the industry.

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