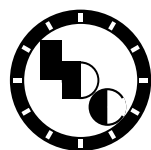


Bank Financial Quarterly

**State and National Totals
Second Quarter 2019 Report**



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 2nd QTR, 2019

STATE AVERAGES

Bank Holding Companies
and Independent Banks

IDC Financial Publishing, Inc.
(800)525-5457

	RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE			
	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	287	169,003	10.1	13.9	12.3	7	0	6	15	73	68	1.26	14.9	5.1	14.2	10.8
ALASKA	271	6,172	12.8	18.7	17.7	6	0	6	4	73	57	1.35	10.9	4.3	10.6	9.0
ARIZONA	288	29,081	10.9	13.5	11.6	6	0	3	24	83	57	1.94	19.2	4.5	18.6	17.1
ARKANSAS	261	111,652	11.4	15.0	13.1	7	0	6	17	81	78	1.42	13.8	4.9	13.5	12.5
CALIFORNIA	288	2,719,228	9.1	17.2	15.1	5	0	4	17	61	73	1.33	16.2	5.3	15.5	13.3
COLORADO	257	50,867	10.0	16.4	15.3	7	0	4	14	62	75	1.32	14.2	5.2	13.7	12.4
CONNECTICUT	251	95,560	8.9	12.6	11.2	7	0	7	2	75	77	1.07	14.3	5.2	13.6	11.3
DELAWARE	260	580,512	9.8	16.6	15.2	6	0	6	13	67	82	1.02	10.8	5.8	10.6	8.3
DISTRICT OF COLUMBIA	148	3,983	11.5	16.6	15.7	6	2	7	1	62	76	0.46	4.2	4.8	4.2	5.6
FLORIDA	247	172,069	11.3	16.9	16.1	5	0	4	12	81	74	1.35	12.0	5.0	11.8	10.6
GEORGIA	288	345,132	9.5	12.9	11.3	8	0	5	-6	80	74	1.28	15.5	5.0	14.7	11.9
HAWAII	260	27,059	8.3	14.5	13.5	8	0	2	3	64	73	1.21	15.9	4.8	14.7	12.7
IDAHO	277	5,237	12.3	16.1	14.9	9	0	4	18	80	59	1.53	13.1	4.8	13.1	9.9
ILLINOIS	271	471,058	9.9	15.0	13.4	10	0	5	9	91	79	1.52	17.0	5.0	16.2	14.8
INDIANA	257	98,723	10.3	14.6	13.2	7	0	5	-3	75	81	1.29	13.5	4.7	13.1	12.2
IOWA	249	91,790	10.8	15.1	13.9	9	1	5	6	80	76	1.25	12.6	5.5	12.5	12.2
KANSAS	239	69,242	11.4	17.8	16.8	7	0	7	2	74	78	1.19	12.0	5.5	12.3	10.9
KENTUCKY	242	58,899	11.6	16.6	15.6	7	0	6	5	73	74	1.25	11.4	5.1	11.1	10.3
LOUISIANA	262	78,107	10.7	14.8	13.7	7	1	8	8	78	71	1.24	12.9	5.5	12.9	10.3
MAINE	220	17,258	9.7	14.8	13.5	6	0	5	-3	70	83	1.06	12.3	4.9	11.9	10.0
MARYLAND	255	39,548	10.9	14.3	12.6	7	0	8	9	87	70	1.29	12.4	4.8	12.4	10.7
MASSACHUSETTS	239	503,821	10.0	16.3	15.3	8	0	5	-37	71	84	0.93	11.7	5.4	11.6	11.9
MICHIGAN	245	267,848	9.1	12.9	11.5	8	0	7	13	94	89	1.02	13.1	7.2	12.4	6.0
MINNESOTA	292	575,191	9.5	15.6	14.2	9	0	4	3	74	76	1.52	18.4	4.9	17.0	15.9
MISSISSIPPI	256	105,606	9.8	13.8	12.5	7	0	8	-9	73	72	1.17	13.6	4.9	12.9	10.9
MISSOURI	260	173,717	10.9	16.1	14.8	7	0	4	-12	71	73	1.38	14.4	5.2	13.8	11.5
MONTANA	275	38,843	10.9	14.8	13.8	8	0	5	-15	76	69	1.49	15.2	4.4	14.2	13.3
NEBRASKA	254	56,063	11.6	15.4	14.0	10	1	4	6	89	79	1.57	13.3	5.0	12.8	13.2
NEVADA	272	6,345	18.1	40.9	39.7	5	0	1	4	60	49	10.21	43.4	5.2	42.7	52.7
NEW HAMPSHIRE	193	6,570	10.8	15.2	14.2	7	0	2	5	75	82	0.88	8.4	4.6	8.4	7.2
NEW JERSEY	221	119,852	11.1	15.8	14.5	7	0	5	-1	75	80	1.08	10.3	4.9	10.2	9.5
NEW MEXICO	271	9,546	10.6	19.0	17.9	8	0	6	9	60	64	1.69	17.3	6.7	16.8	15.0
NEW YORK	267	8,664,533	8.6	17.6	15.7	5	0	3	-1	85	77	1.13	14.4	6.2	13.8	10.6
NORTH CAROLINA	281	2,695,622	8.6	15.3	13.5	5	0	3	15	67	74	1.25	16.3	7.4	15.4	10.4
NORTH DAKOTA	262	30,305	10.5	14.1	12.8	9	1	8	21	81	75	2.26	24.9	5.8	23.8	18.9
OHIO	284	512,299	9.7	13.9	11.8	7	0	6	-7	75	74	1.31	15.2	5.4	14.3	12.3
OKLAHOMA	256	126,654	9.7	14.5	13.2	7	0	6	-1	74	79	1.34	14.5	5.1	14.1	13.1
OREGON	292	32,574	9.6	14.2	11.7	6	0	2	-1	75	67	1.34	15.3	4.6	14.7	12.1
PENNSYLVANIA	280	586,886	9.6	13.3	11.4	7	0	6	-1	77	78	1.30	14.1	4.5	13.5	11.7
RHODE ISLAND	277	170,425	10.1	13.4	11.4	8	0	6	-13	80	74	1.14	13.1	5.2	12.1	9.2
SOUTH CAROLINA	256	36,788	10.6	15.3	14.5	6	0	5	5	71	74	1.19	12.6	4.6	12.3	9.5
SOUTH DAKOTA	270	41,932	13.8	18.0	16.6	10	0	9	-19	92	68	2.21	15.0	5.7	15.8	15.2
TENNESSEE	267	137,020	9.9	13.5	12.2	6	0	6	9	81	77	1.32	15.5	5.1	15.3	10.7
TEXAS	268	509,926	10.8	15.6	14.0	8	0	5	7	77	67	1.29	13.4	5.1	13.2	11.4
UTAH	296	154,396	11.2	14.8	13.7	11	1	4	31	84	71	2.13	19.4	4.6	18.5	16.9
VERMONT	208	2,681	9.4	14.9	13.7	9	1	5	-4	68	81	1.07	12.0	5.0	11.3	10.9
VIRGINIA	289	448,621	11.3	16.0	13.7	16	0	3	13	89	81	1.49	15.7	4.7	13.4	12.7
WASHINGTON	259	72,978	10.7	14.4	13.3	8	0	3	5	74	67	1.25	12.7	4.3	11.9	9.6
WEST VIRGINIA	281	52,240	10.7	15.9	14.5	5	0	10	-6	73	71	1.30	13.7	4.5	13.3	11.9
WISCONSIN	245	104,181	10.9	15.3	13.9	8	0	7	12	76	76	1.18	12.2	5.0	11.6	10.5
WYOMING	251	7,341	11.0	20.2	19.0	8	0	6	10	60	71	1.29	12.6	6.0	12.1	10.7
GUAM	206	2,256	9.0	20.5	19.2	16	1	18	-22	99	62	0.64	8.1	5.0	11.4	9.4
MICRONESIA	292	180	14.0	37.1	35.9	6	0	3	5	33	61	1.63	12.1	5.2	11.5	9.0
PUERTO RICO	265	73,123	11.6	21.5	19.0	12	1	21	11	64	73	1.40	12.0	6.9	10.7	9.4
VIRGIN ISLANDS	289	235	8.2	21.5	20.2	9	0	31	51	36	57	1.86	25.3	8.4	24.5	11.7
TOTALS	272	21,566,776	9.2	16.4	14.6	6	0	4	4	77	76	1.24	14.8	5.9	14.2	11.3

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY						GROWTH														
	LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL		
	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR
2.5	74	5.0	0.8	1.1	28.5	0.00	3.56	3.39	1.57	1.65	3.08	3.20	40.3	2.6	2.00	1.51	0.67	0.37	1.33	9.2	12.2	9.4	7.3												
2.3	60	5.9	1.1	74.8	64.0	0.05	4.04	3.86	1.18	1.27	3.27	3.29	39.1	3.0	1.76	1.39	0.35	0.16	1.41	6.4	8.8	2.3	3.3												
3.0	80	5.9	0.4	5.6	48.9	0.06	4.55	4.46	0.57	0.61	2.52	2.58	52.8	3.6	2.69	2.15	0.66	0.36	2.04	7.8	15.9	19.2	17.4												
2.7	78	5.7	0.9	17.0	51.3	0.06	4.05	3.98	1.43	1.93	3.27	3.80	43.0	3.1	2.43	1.89	0.93	0.49	1.50	7.7	11.1	9.7	9.4												
2.9	55	4.7	0.2	0.4	18.8	-0.07	3.00	2.90	1.86	1.89	3.01	2.96	38.8	3.4	2.08	1.53	0.78	0.39	1.30	10.5	13.4	10.9	9.4												
2.8	68	5.3	0.6	19.4	38.1	0.06	3.88	3.67	1.02	0.85	3.12	2.82	37.6	3.9	1.93	1.52	0.55	0.28	1.38	8.5	11.8	9.5	7.9												
2.8	79	4.7	0.8	-1.5	36.2	0.00	3.32	3.11	0.86	0.90	2.60	2.59	37.5	3.0	1.93	1.40	0.84	0.49	1.09	10.7	11.6	7.2	5.9												
2.7	51	5.6	1.2	8.0	17.7	0.04	3.01	2.93	1.06	1.05	2.41	2.54	40.2	5.4	2.21	1.52	1.19	0.70	1.02	8.5	8.3	9.7	8.0												
2.4	73	5.1	1.4	-28.8	50.5	0.02	3.36	3.41	0.91	1.24	3.65	3.81	14.9	3.9	1.29	1.18	0.91	0.55	0.38	7.6	2.9	4.5	4.6												
3.2	74	4.9	0.4	0.5	39.3	0.07	3.44	3.21	5.46	6.08	6.77	7.27	30.9	3.8	2.43	1.98	0.94	0.59	1.49	7.5	9.7	10.0	8.9												
2.7	78	4.8	0.3	-66.2	27.3	0.01	3.43	3.16	1.51	1.74	3.05	3.14	38.7	2.5	2.07	1.52	0.75	0.38	1.32	9.6	12.6	10.4	8.3												
2.9	69	4.1	0.2	16.1	22.2	0.01	3.17	3.08	0.91	0.95	2.38	2.43	41.9	2.0	1.71	1.37	0.47	0.27	1.24	10.3	13.0	8.1	6.4												
2.4	74	6.2	0.6	-25.8	42.6	0.18	4.74	4.30	0.75	0.83	3.20	3.27	42.2	4.0	2.09	1.54	0.40	0.26	1.69	6.7	11.0	12.0	7.6												
2.4	64	6.6	0.8	2.0	24.6	0.13	4.20	4.26	1.93	2.01	3.31	3.38	41.5	2.9	2.74	2.23	1.15	0.69	1.59	8.9	13.5	13.3	11.6												
2.8	75	5.1	0.7	4.0	35.8	0.05	3.57	3.51	1.06	1.17	2.80	2.90	39.9	3.0	2.17	1.73	0.83	0.52	1.34	8.3	11.0	9.6	8.4												
2.7	76	5.1	0.9	40.6	32.1	0.08	3.57	3.59	0.79	0.83	2.65	2.74	39.6	2.9	2.28	1.89	0.96	0.62	1.32	7.9	10.2	7.5	7.5												
2.7	71	5.2	1.1	66.5	30.5	0.11	3.46	3.25	0.92	0.98	2.79	2.75	38.2	3.3	2.19	1.76	0.93	0.62	1.26	7.9	10.1	5.9	5.0												
2.6	75	5.3	1.0	-1.2	39.6	0.07	3.85	3.80	1.32	1.27	3.52	3.31	33.8	3.5	2.07	1.71	0.79	0.50	1.28	7.3	9.1	6.9	5.6												
2.6	77	5.7	1.2	3.7	44.8	0.07	4.08	3.99	0.82	0.93	3.05	3.25	38.2	4.5	2.13	1.56	0.82	0.50	1.31	8.1	10.8	9.5	6.8												
2.8	76	4.8	0.7	-9.2	40.1	0.04	3.27	3.41	0.98	1.04	2.74	2.91	35.7	3.5	2.03	1.52	0.94	0.54	1.09	9.2	9.9	9.1	7.5												
2.6	86	5.3	1.0	48.1	60.5	0.09	3.86	4.03	0.66	0.74	2.59	2.81	43.3	3.9	2.24	1.76	0.91	0.54	1.33	7.8	10.1	10.4	9.4												
2.3	45	4.9	1.0	-8.1	17.2	-0.09	2.96	2.88	3.47	3.22	4.50	3.95	30.5	4.1	1.74	1.46	0.88	0.53	0.86	10.2	9.8	7.6	10.0												
2.4	76	5.5	0.8	11.9	13.4	0.03	2.82	2.52	1.62	2.38	2.83	3.38	37.3	5.9	2.62	1.76	1.67	1.28	0.96	10.4	9.8	10.3	5.1												
2.4	70	5.0	0.2	4.1	20.1	-0.03	3.30	3.22	2.09	2.21	3.03	3.11	43.7	1.9	2.39	1.93	0.84	0.46	1.55	9.4	14.6	11.4	10.7												
2.5	77	5.1	1.0	-2.3	42.6	0.03	3.73	3.68	1.30	1.25	3.32	3.33	34.2	2.7	1.95	1.50	0.70	0.42	1.25	8.8	10.9	8.2	6.9												
2.7	67	5.0	0.6	8.9	34.2	0.03	3.49	3.32	3.13	3.85	4.58	5.34	34.5	3.4	2.19	1.66	0.75	0.43	1.44	8.3	11.6	10.4	8.4												
2.7	74	5.4	0.9	0.8	47.5	0.04	4.15	4.11	0.98	0.94	3.05	2.85	40.5	2.0	2.06	1.96	0.47	0.36	1.59	7.8	12.2	7.8	6.2												
3.1	77	5.3	0.7	26.5	33.5	0.04	3.71	3.62	2.45	1.80	3.42	3.12	40.7	2.8	3.26	2.48	0.92	0.55	1.38	7.4	10.5	5.7	7.7												
2.4	52	5.8	0.7	26.9	52.6	0.58	4.08	3.16	41.80	45.03	31.85	23.43	38.1	10.1	13.19	13.43	0.79	0.56	12.40	4.7	29.5	12.3	51.4												
2.5	85	4.7	0.3	-25.7	46.4	0.05	3.62	3.59	0.51	0.57	2.89	3.00	29.8	3.2	1.58	1.22	0.69	0.46	0.89	8.0	6.9	8.8	7.0												
2.7	80	4.6	0.7	10.0	61.6	0.04	3.11	3.17	0.92	1.00	2.44	2.53	41.2	4.5	2.10	1.70	1.05	0.68	1.06	7.6	8.1	6.6	6.4												
2.6	57	6.2	1.2	16.9	48.8	0.11	4.22	3.92	0.81	0.91	3.05	3.06	39.9	4.1	2.28	1.95	0.43	0.31	1.85	7.7	14.6	6.5	5.8												
2.9	36	4.8	0.9	5.3	12.3	-0.04	2.01	1.94	2.85	2.77	3.12	3.07	36.9	4.5	2.37	1.52	1.31	0.66	1.06	10.9	11.4	10.8	8.0												
2.5	49	4.6	0.5	-18.2	10.9	-0.06	2.47	2.34	2.01	2.08	2.60	2.90	42.0	9.5	2.15	1.42	0.89	0.53	1.26	10.6	13.3	12.0	7.8												
2.5	80	5.3	1.1	41.9	34.2	0.12	4.04	3.99	2.91	2.34	3.71	3.93	42.4	4.5	3.12	2.19	0.68	0.42	2.43	8.5	20.7	20.0	14.9												
2.8	74	4.8	0.7	5.0	19.8	-0.03	3.29	3.14	1.65	1.81	2.94	2.98	40.3	4.5	2.15	1.76	0.83	0.49	1.32	9.2	12.2	9.2	8.8												
2.8	71	5.6	0.8	24.7	40.7	0.05	3.74	3.49	1.57	1.54	3.46	3.32	35.6	2.6	2.38	1.88	0.96	0.53	1.42	8.5	11.7	9.2	7.2												
3.0	83	5.2	0.3	-26.1	50.2	0.04	4.14	4.23	1.00	1.31	3.14	3.54	39.3	2.7	2.09	1.61	0.62	0.33	1.48	8.5	12.6	7.9	6.0												
2.9	72	4.6	0.8	2.4	25.4	-0.02	3.08	2.94	1.90	2.00	3.03	3.05	39.4	2.3	2.26	1.73	0.92	0.49	1.33	8.5	11.3	9.4	8.4												
2.5	81	4.7	0.6	-25.3	17.6	-0.03	3.18	2.97	1.18	1.14	2.57	2.58	41.0	3.8	2.04	1.42	0.92	0.49	1.12	9.0	10.0	8.2	6.5												
2.7	77	5.3	0.8	0.0	48.6	0.06	3.97	3.96	1.03	1.08	3.25	3.51	35.1	3.0	1.90	1.47	0.60	0.44	1.30	7.9	10.4	9.7	7.1												
2.5	79	7.8	1.3	45.6	33.2	0.26	5.69	5.61	2.46	2.67	4.18	4.19	43.6	4.5	3.28	2.93	0.89	0.53	2.39	7.6	12.5	12.6	11.2												
2.7	79	5.3	0.8	13.5	41.1	0.05	3.64	3.90	1.18	1.20	3.03	3.41	37.4	3.3	2.41	1.83	1.02	0.66	1.40	9.1	12.9	12.0	6.6												
2.6	74	5.4	0.9	12.7	38.2	0.08	3.75	3.45	1.39	1.63	3.16	3.30	41.0	3.7	2.20	1.64	0.82	0.44	1.38	8.0	11.0	9.6	8.5												
2.6	75	8.0	0.7	-17.3	27.7	0.14	5.81	5.98	1.39	1.53	3.40	3.52	52.0	2.8	3.34	2.85	1.12	0.69	2.21	7.6	15.1	14.2	12.7												
2.8	82	4.9	0.7	2.0	41.3	0.03	3.95	3.87	1.33	1.38	3.79	3.72	28.3	2.9	1.60	1.36	0.47	0.29	1.12	8.6	9.7	5.9	5.6												
4.1	73	9.1	0.5	2.1	20.3	-0.03	6.37	6.53	1.47	1.49	4.35	4.33	43.8	2.1	2.69	2.12	1.24	0.72	1.45	7.4	10.7	10.9	12.4												
2.7	78	5.1	0.4	-14.7	50.5	0.03	3.90	3.71	0.81	1.21	2.97	3.31	37.6	2.6	1.89	1.52	0.58	0.43	1.31	7.7	10.0	8.1	6.7												
2.8	77	5.0	1.2	-5.2	44.1	0.02	3.64	3.61	0.94	0.97	2.67	2.69	42.3	2.4	2.15	1.64	0.77	0.45	1.38	8.2	11.2	7.2	5.8												
2.6	78	4.9	0.9	7.2	42.6	0.03	3.43	3.34	1.11	1.20	2.91	3.02	36.3	3.0	2.08	1.58	0.88	0.51	1.20	8.3	9.6	7.0	5.9												
2.5	59	5.6	1.3	98.6	43.9	0.06	3.69	3.49	0.91	0.92	2.88	2.89	38.3	3.8	1.97	1.57	0.63	0.39	1.34	7.5	10.2	6.8	6.0												
2.1	63	6.6	2.9	205.9	10.6	0.38	4.77	4.39	1.99	1.78	5.24	4.84	22.3	1.7	1.14	0.87	0.09	0.09	1.04	9.5	10.3	14.0	8.8												
2.1	30	10.1	1.2	-42.7	45.2	0.02	4.07	4.13	0.39	0.47	2.62	3.02	41.4	5.2	1.84	1.55	0.19	0.14	1.64	5.9	9.6	6.0	5.2												
3.5	62	6.0	3.1	22.8	28.5	0.01	4.35	4.30	1.22	1.20	3.23	3.55	41.9	10.8	2.28	2.09	0.89	0.84	1.38	6.5	8.5	6.1	8.3												
2.9	37	8.0	7.0	-47.9	46.6	0.12	4.54	4.17	0.																										

BANK FINANCIAL QUARTERLY
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	NUMBER OF INSTITUTIONS	PERIOD ENDING	RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE			
			RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Totals and Averages	4713	19Q2	280	17,137,183	9.8	16.1	15.0	7	0	4	-3	74	74	1.38	15.1	5.0	14.4	12.0
Totals and Averages	4772	19Q1	275	16,959,551	9.8	16.0	14.9	7	0	5	-5	79	74	1.38	15.0	5.6	14.3	11.6
Totals and Averages	4809	18Q4	273	16,781,697	9.7	15.9	14.8	7	1	5	4	79	73	1.37	15.0	6.1	14.3	11.5
Totals and Averages	4874	18Q3	262	16,539,270	9.8	15.9	14.8	7	1	5	3	80	73	1.19	13.1	6.5	12.5	11.3
Totals and Averages	4936	18Q2	260	16,425,863	9.7	15.8	14.7	7	1	5	6	78	72	1.13	12.4	6.0	11.8	11.1
Totals and Averages	4988	18Q1	255	16,387,100	9.6	15.7	14.6	7	1	5	8	77	72	1.04	11.4	6.0	10.9	11.0
Totals and Averages	5046	17Q4	251	16,285,357	9.6	15.7	14.6	7	1	5	4	78	72	0.97	10.6	5.5	10.2	11.0
Totals and Averages	5108	17Q3	260	16,140,965	9.7	15.7	14.6	7	1	6	4	76	71	1.09	11.9	5.8	11.4	11.1
Totals and Averages	5154	17Q2	260	15,974,175	9.7	15.6	14.5	7	1	6	4	76	71	1.09	11.9	5.7	11.4	11.1
Totals and Averages	5222	17Q1	255	15,879,061	9.5	15.4	14.3	8	1	7	1	74	72	1.06	11.7	6.2	11.1	10.9
Totals and Averages	5276	16Q4	252	15,719,231	9.5	15.2	14.1	8	1	7	0	75	72	1.04	11.4	6.3	11.0	10.9
Totals and Averages	5338	16Q3	259	15,728,768	9.5	15.1	13.9	8	1	7	3	75	72	1.04	11.3	4.7	10.9	10.7
Totals and Averages	5408	16Q2	257	15,521,331	9.5	15.0	13.8	8	1	8	3	75	72	1.03	11.1	4.7	10.7	10.7
Totals and Averages	5462	16Q1	253	15,296,280	9.6	16.2	15.0	8	1	8	4	74	72	1.03	11.3	5.4	10.7	10.6
Totals and Averages	5517	15Q4	251	14,992,050	9.5	14.9	13.7	8	1	7	5	75	72	1.06	11.6	6.2	10.8	10.6
Totals and Averages	5593	15Q3	249	14,823,849	9.6	14.9	13.6	8	1	8	2	75	72	1.05	11.5	5.9	10.7	10.6
Totals and Averages	5662	15Q2	246	14,777,777	9.5	14.8	13.5	8	1	8	4	74	72	1.05	11.6	6.4	10.7	10.4
Totals and Averages	5726	15Q1	248	14,814,567	9.4	14.7	13.3	8	1	8	4	73	72	1.05	11.6	5.3	10.6	10.2
Totals and Averages	5805	14Q4	245	14,608,723	9.4	14.8	13.4	9	2	9	5	76	73	1.05	11.6	5.9	10.6	10.2
Totals and Averages	5875	14Q3	240	14,415,169	9.4	14.8	13.4	9	2	10	6	73	73	1.06	11.6	6.8	10.5	9.6
Totals and Averages	5937	14Q2	234	14,241,299	9.5	14.9	13.4	9	2	10	7	74	73	1.03	11.3	7.4	10.2	9.4
Totals and Averages	5993	14Q1	234	13,988,082	9.5	15.4	13.6	10	2	11	1	73	73	1.05	11.7	8.1	10.5	9.3
Totals and Averages	6069	13Q4	234	13,827,437	9.3	15.2	13.4	10	2	12	4	75	74	1.09	12.2	9.2	10.8	9.3
Totals and Averages	6134	13Q3	228	13,699,888	9.3	15.3	13.4	11	2	13	3	76	74	1.06	11.9	8.9	10.4	8.9
Totals and Averages	6181	13Q2	233	13,525,757	9.3	15.1	13.1	12	3	14	2	76	74	1.11	12.5	8.7	10.8	9.1
Totals and Averages	6252	13Q1	220	13,538,275	9.2	15.3	13.3	13	3	16	8	76	74	1.05	11.6	7.9	10.0	8.9
Totals and Averages	6309	12Q4	219	13,571,523	9.1	15.8	13.7	13	4	17	3	78	74	1.03	11.4	7.5	9.7	9.2
Totals and Averages	6389	12Q3	218	13,250,588	9.2	15.9	13.9	14	4	18	12	81	74	0.98	10.8	7.3	9.2	9.2
Totals and Averages	6445	12Q2	222	13,079,667	9.2	15.9	13.8	15	4	18	9	82	75	1.00	11.1	7.2	9.6	9.5
Totals and Averages	6498	12Q1	215	12,975,728	9.2	16.1	13.8	16	4	20	6	81	75	0.97	10.9	8.7	9.4	9.8
Totals and Averages	6424	11Q4	216	12,725,988	9.0	15.8	13.4	17	5	20	10	82	75	0.94	10.6	7.6	9.3	10.0
Totals and Averages	6477	11Q3	213	12,617,288	9.1	16.0	13.5	18	5	21	0	82	76	0.99	11.2	8.2	9.9	10.4
Totals and Averages	6535	11Q2	202	12,430,459	9.1	16.3	13.8	18	6	23	1	92	77	0.82	9.3	12.2	8.2	10.2
Totals and Averages	6578	11Q1	202	12,219,404	9.1	16.3	13.7	20	6	24	4	87	79	0.77	9.0	12.5	7.9	10.3
Totals and Averages	6655	10Q4	194	12,130,362	8.8	16.3	13.7	21	12	28	-1	90	79	0.68	8.2	12.1	7.6	11.3
Totals and Averages	6750	10Q3	198	12,195,090	8.9	16.6	13.9	22	12	29	-5	92	80	0.46	5.9	10.7	6.6	11.5
Totals and Averages	6804	10Q2	192	12,033,725	8.7	16.0	13.2	24	12	31	-15	94	81	0.37	4.2	11.3	5.7	12.4
Totals and Averages	6896	10Q1	176	12,147,666	8.5	15.5	12.7	26	13	33	-23	97	81	0.19	2.2	15.2	5.8	13.0
Totals and Averages	6962	09Q4	173	11,897,818	8.7	14.6	11.8	22	12	33	-16	77	81	0.10	1.6	14.6	7.3	13.7
Totals and Averages	7035	09Q3	174	11,874,796	8.5	14.4	11.6	22	10	32	10	80	82	-0.08	-0.9	13.1	6.7	14.5
Totals and Averages	7117	09Q2	192	11,908,211	8.2	14.1	11.2	21	9	27	-15	92	82	0.02	0.9	13.3	9.3	15.4
Totals and Averages	7159	09Q1	198	12,016,139	8.0	13.8	10.9	19	8	23	-8	93	83	0.21	3.7	11.0	11.4	15.9
Totals and Averages	7207	08Q4	194	12,330,532	7.6	13.2	10.2	18	7	19	-26	96	85	0.15	2.7	8.3	10.3	16.1
Totals and Averages	7271	08Q3	194	12,064,702	7.8	12.7	9.8	16	3	16	-63	101	86	0.46	6.8	12.7	13.0	16.8
Totals and Averages	7329	08Q2	199	11,443,155	7.7	12.7	9.8	14	3	13	-22	106	85	0.65	9.1	12.9	13.8	17.1
Totals and Averages	7368	08Q1	207	11,510,757	7.6	12.5	9.7	12	3	11	-37	106	85	0.82	11.9	11.6	14.9	16.4
Totals and Averages	7411	07Q4	216	11,194,006	7.7	12.5	9.8	11	2	8	-24	106	85	0.97	14.0	11.3	15.4	16.6
Totals and Averages	7431	07Q3	230	10,795,944	7.9	12.5	9.9	9	2	6	-12	107	85	1.29	18.4	11.6	18.1	17.9
Totals and Averages	7478	07Q2	231	10,414,744	7.8	12.5	9.9	9	2	5	-9	105	84	1.27	18.3	12.1	17.8	18.2
Totals and Averages	7509	07Q1	233	10,138,257	7.9	12.7	10.1	9	2	4	-5	102	84	1.28	18.4	11.4	17.4	18.2
Totals and Averages	7451	06Q4	240	10,091,901	7.9	12.7	10.1	9	2	3	-10	102	83	1.48	20.1	11.3	18.9	18.1
Totals and Averages	7501	06Q3	241	9,762,038	8.1	12.8	10.3	9	1	3	-18	113	84	1.34	19.2	11.4	17.9	18.4
Totals and Averages	7529	06Q2	240	9,609,927	8.0	12.8	10.3	9	1	3	-129	106	83	1.32	19.2	12.3	17.9	18.5
Totals and Averages	7539	06Q1	239	9,341,909	8.0	12.7	10.3	10	1	3	-2	104	83	1.32	18.9	12.0	17.8	18.5
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		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY								GROWTH											
CURRENT YIELD ON INVESTMENTS		LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
1YR	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40												
2.5	61	5.4	0.8	0.6	21.1	0.04	3.36	3.16	1.81	1.79	2.96	2.86	43.7	3.6	2.27	1.66	0.82	0.43	1.44	8.6	12.2	3.9	4.3												
2.4	61	5.2	0.9	0.1	21.2	0.04	3.35	3.14	1.84	1.79	2.98	2.87	43.3	3.7	2.19	1.61	0.75	0.40	1.44	8.5	12.1	4.3	4.4												
2.3	61	5.1	0.8	-6.2	21.0	0.04	3.33	3.13	1.86	1.80	3.00	2.89	43.0	3.8	2.13	1.56	0.67	0.36	1.44	8.6	12.2	4.5	4.3												
2.2	61	5.0	0.9	-4.0	21.2	0.03	3.30	3.11	1.86	1.83	3.00	2.90	42.2	3.8	1.82	1.53	0.56	0.34	1.25	8.6	10.7	3.8	4.4												
2.1	61	4.9	0.9	-6.0	21.2	0.04	3.28	3.10	1.89	1.83	3.03	2.92	41.8	3.8	1.70	1.47	0.49	0.31	1.20	8.6	10.2	3.6	4.3												
2.1	60	4.7	1.0	-13.7	21.1	0.04	3.21	3.11	1.79	1.89	2.93	2.97	41.4	4.0	1.55	1.46	0.41	0.29	1.11	8.6	9.4	3.7	4.4												
2.0	60	4.7	1.0	-13.2	21.0	0.05	3.21	3.13	1.79	1.92	2.95	2.99	41.0	3.9	1.40	1.45	0.35	0.28	1.04	8.5	8.8	3.2	4.4												
1.9	60	4.6	1.1	-11.3	20.9	0.05	3.15	3.12	1.77	1.90	2.88	2.99	41.7	3.9	1.53	1.45	0.32	0.28	1.18	8.6	9.9	4.5	4.4												
1.9	60	4.5	1.1	2.1	21.0	0.04	3.12	3.12	1.79	1.91	2.89	3.01	41.4	4.0	1.49	1.44	0.29	0.27	1.18	8.6	9.9	4.7	4.4												
1.8	60	4.4	1.2	7.5	20.9	0.05	3.08	3.13	1.77	1.91	2.88	3.04	40.8	4.0	1.45	1.43	0.28	0.27	1.15	8.6	9.7	4.9	4.3												
1.8	60	4.4	1.3	19.5	20.6	0.06	3.08	3.15	1.77	1.94	2.90	3.07	40.4	4.1	1.43	1.44	0.27	0.28	1.14	8.5	9.6	5.3	4.3												
1.7	59	4.4	1.3	14.5	20.3	0.07	3.05	3.15	1.80	1.95	2.93	3.11	40.0	4.1	1.41	1.42	0.25	0.28	1.14	8.5	9.5	5.3	4.0												
1.7	59	4.4	1.4	16.2	20.1	0.06	3.03	3.18	1.83	1.95	2.94	3.14	39.3	4.3	1.37	1.43	0.25	0.29	1.12	8.5	9.3	5.2	4.0												
1.7	59	4.3	1.5	12.9	20.1	0.05	3.04	3.21	1.81	1.96	2.96	3.17	38.9	4.4	1.38	1.44	0.24	0.31	1.12	8.5	9.4	4.8	3.7												
1.7	59	4.4	1.4	0.3	20.0	0.04	3.06	3.25	1.85	1.99	3.00	3.21	38.6	4.4	1.38	1.45	0.23	0.32	1.13	8.6	9.5	4.5	3.6												
1.7	59	4.5	1.5	-5.6	19.8	0.03	3.09	3.25	1.83	1.99	3.04	3.19	37.6	4.4	1.38	1.46	0.24	0.33	1.11	8.6	9.3	4.3	3.3												
1.7	58	4.5	1.5	-13.6	19.3	0.03	3.09	3.26	1.92	2.02	3.15	3.23	37.1	4.4	1.36	1.46	0.24	0.35	1.11	8.7	9.3	4.2	3.1												
1.7	57	4.5	1.6	-13.4	19.2	0.02	3.10	3.28	1.92	2.01	3.16	3.25	36.6	4.5	1.37	1.45	0.24	0.37	1.11	8.6	9.3	4.4	3.1												
1.7	58	4.6	1.8	-8.8	19.0	0.02	3.16	3.33	1.93	2.06	3.21	3.30	36.3	4.7	1.39	1.45	0.25	0.39	1.11	8.7	9.3	4.3	3.1												
1.8	58	4.5	1.9	-7.6	18.9	0.02	3.12	3.34	1.93	2.09	3.19	3.34	36.2	5.0	1.37	1.44	0.26	0.41	1.11	8.6	9.1	4.0	3.1												
1.8	58	4.5	2.0	-13.9	18.8	0.02	3.14	3.36	1.94	2.10	3.27	3.33	34.8	5.4	1.36	1.45	0.27	0.44	1.07	8.6	8.8	3.5	3.0												
1.8	58	4.6	2.2	-13.9	18.9	0.02	3.17	3.39	1.98	2.10	3.28	3.34	35.4	5.7	1.40	1.45	0.28	0.47	1.10	8.7	9.1	3.6	3.1												
1.8	58	4.7	2.3	-17.4	18.8	0.02	3.21	3.41	2.06	2.13	3.31	3.36	36.1	5.8	1.43	1.48	0.30	0.50	1.13	8.7	9.3	4.1	3.5												
1.9	59	4.7	2.5	-14.8	18.6	0.02	3.23	3.44	2.07	2.13	3.39	3.40	35.1	6.3	1.43	1.48	0.32	0.55	1.10	8.6	9.0	3.3	3.6												
1.9	59	4.8	2.7	-8.7	18.4	0.03	3.26	3.45	2.12	2.17	3.37	3.40	36.6	6.9	1.49	1.53	0.33	0.60	1.14	8.6	9.3	3.9	4.2												
1.9	58	4.9	3.0	-10.6	18.5	0.03	3.30	3.45	2.03	2.18	3.40	3.42	35.2	7.2	1.44	1.56	0.35	0.66	1.07	8.5	8.6	3.2	4.3												
2.0	58	5.0	3.1	-9.4	18.5	0.03	3.39	3.41	2.02	2.23	3.49	3.40	34.2	7.2	1.45	1.68	0.39	0.78	1.04	8.4	8.2	2.3	5.1												
2.1	59	5.1	3.3	-8.7	18.6	0.04	3.42	3.39	1.99	2.10	3.50	3.33	33.6	7.3	1.43	1.73	0.40	0.88	1.03	8.4	7.8	2.5	5.9												
2.1	59	5.3	3.2	-15.2	18.9	0.04	3.51	3.39	2.32	2.13	3.67	3.34	34.3	7.2	1.47	1.84	0.44	0.99	1.03	8.4	8.0	2.5	6.1												
2.2	59	5.3	3.5	-10.6	19.2	0.04	3.53	3.38	2.33	2.15	3.70	3.34	34.5	7.1	1.47	1.94	0.47	1.08	0.99	8.5	7.8	2.1	6.4												
2.3	58	5.4	3.6	-9.5	18.9	0.05	3.56	3.37	2.35	2.22	3.71	3.37	34.7	7.1	1.48	2.02	0.50	1.17	0.98	8.5	7.7	2.2	6.6												
2.3	58	5.4	3.9	-10.1	19.1	0.06	3.56	3.39	2.46	2.28	3.67	3.38	36.4	7.0	1.59	2.15	0.53	1.27	1.06	8.6	8.1	1.8	6.6												
2.4	59	5.3	4.1	-8.3	19.5	0.07	3.51	3.38	3.20	2.27	4.47	3.36	34.9	7.4	1.42	2.22	0.57	1.37	0.86	8.4	6.7	1.2	6.9												
2.4	59	5.3	4.4	-15.1	20.1	0.08	3.56	3.42	3.02	2.32	4.28	3.36	35.9	7.3	1.52	2.32	0.60	1.46	0.92	8.4	6.4	1.5	7.5												
2.5	60	5.4	5.7	2.6	20.2	0.11	3.61	3.44	3.08	2.39	4.28	3.38	37.4	7.3	1.49	2.45	0.63	1.54	0.86	8.4	6.0	2.4	7.9												
2.7	60	5.5	5.9	16.2	20.6	0.20	3.62	3.44	3.12	2.44	4.40	3.44	37.3	7.3	1.34	2.50	0.68	1.60	0.66	8.5	5.3	3.6	8.4												
2.8	61	5.5	6.0	37.7	21.1	0.28	3.61	3.44	3.13	2.53	4.32	3.42	38.4	7.2	1.33	2.65	0.73	1.67	0.60	8.6	4.5	3.2	9.0												
3.0	62	5.5	6.2	71.9	21.4	0.42	3.57	3.44	3.01	2.60	4.08	3.47	38.6	7.7	1.41	2.76	0.79	1.74	0.58	8.9	4.5	6.8	9.3												
3.1	61	5.7	6.0	122.6	22.0	0.65	3.56	3.39	3.02	2.53	4.18	3.47	37.2	7.6	1.53	2.78	0.90	1.76	0.63	9.5	5.8	9.3	9.8												
3.3	62	5.6	5.4	176.8	22.3	0.76	3.40	3.23	2.66	2.38	3.92	3.36	35.3	7.6	1.54	2.81	1.02	1.78	0.52	10.3	5.1	11.0	10.3												
3.5	62	5.7	4.6	235.7	22.2	0.80	3.37	3.23	2.82	2.41	4.11	3.39	30.6	7.5	1.84	2.91	1.17	1.82	0.67	10.8	7.5	15.0	11.3												
3.7	62	5.9	3.9	237.2	22.4	0.72	3.36	3.23	2.21	2.44	3.42	3.40	36.3	6.7	2.19	3.00	1.34	1.86	0.85	11.2	9.3	15.3	10.9												
3.9	63	5.9	3.1	217.4	21.8	0.68	3.14	3.22	2.07	2.49	3.27	3.44	34.6	6.1	2.25	3.04	1.54	1.90	0.70	11.7	8.1	13.8	10.3												
5.9	64	5.9	2.2	235.5	21.5	0.60	3.25	3.18	2.36	2.56	3.46	3.44	36.3	5.2	2.82	3.10	1.90	1.91	0.93	11.8	10.4	14.9	10.4												
7.9	66	5.8	1.8	221.7	21.6	0.48	3.36	3.27	2.35	2.49	3.49	3.43	36.3	4.8	3.18	3.14	2.16	1.92	1.02	11.7	10.7	12.9	9.5												
9.2	65	5.6	1.5	191.1	21.3	0.36	3.29	3.39	2.43	2.62	3.47	3.61	35.1	4.4	3.41	3.15	2.35	1.91	1.06	11.9	11.5	11.7	9.6												
11.0	66	5.0	1.2	208.9	21.1	0.24	3.33	3.43	2.57	2.68	3.60	3.66	37.8	4.0	3.59	3.15	2.47	1.88	1.11	11.7	11.7	8.9	8.9												
11.8	66	5.3	0.9	143.0	21.4	0.13	3.54	3.73	2.88	2.60	3.72	3.67	41.3	3.7	3.95	3.20	2.62	1.79	1.32	11.7	14.1	6.6	8.2												
11.0	66	5.1	0.8	106.3	22.0	0.10	3.33	3.75	2.87	2.60	3.63	3.69	41.6	3.8	3.80	3.15	2.49	1.72	1.30	11.6	14.0	7.2	8.0												
10.9	66	5.1	0.7	82.4	22.1	0.06	3.35	3.79	2.77	2.59	3.59	3.70	41.4	3.7	3.72	3.11	2.42	1.67	1.29	11.5	13.6	7.7	8.1												
10.7	66	5.7	0.6	32.2	2.4	0.06	3.86	3.78	3.04	2.55	3.81	3.63	42.4	3.8	3.98	3.09	2.45	1.64	1.53	11.4	14.9	6.8	8.1												
10.0	66	5.1	0.5	17.9	2.4	0.07	3.49	3.95	2.84	2.72	3.69	3.75	42.0	3.8	3.54	3.12	2.16	1.58	1.37	11.4	14.4	9.1	8.5												
10.2	66	4.9	0.5	14.9	2.5	0.08	3.47	3.96	2.80	2.69	3.64	3.75	42.2	3.9	3.33	3.09	1.95	1.55	1.39	11.4	14.6	8.8	8.5												
9.8	66	4.8	0.5	14.1	2.6	0.09	3.51	3.99	2.79	2.70	3.71	3.77	41.4	4.1	3.19	3.09	1.77	1.56	1.42	11.2	14.6	8.5	8.5												
9.4	66	4.6	0.6	14.2	2.6	0.05	3.51	3.97	2.72	2.91	3.68	3.92	41.4	4.2	2.99	3.15	1.63	1.60	1.36	11.2	14.4	8.0	8.5												
9.1	66	4.6	0.6																																