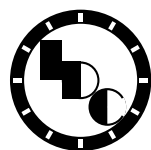


# Components of Rank of Full Financial Ratios

Second Quarter 2015 Report

SAMPLE BANK  
City, ST



**IDC Financial  
Publishing, Inc.**

BANK FINANCIAL QUARTERLY  
DATA ENDING 2nd QTR, 2015

DISTRIBUTIONS BY PERCENTILE  
OF FINANCIAL RATIOS FOR  
5,566 BANKS

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		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	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
		HIGHEST QUALITY	300	1,971.380	99.9	999.9	999.9	0	0	0	999	0	0	69.71	206.8	4.3	143.4	104.7
Plus Multiplier	Contra Multiplier	98%	300	8,356	23.9	59.1	58.4	0	0	0	50	24	38	3.06	24.5	4.6	17.0	16.2
		96%	300	3,277	18.0	39.0	38.0	2	0	0	38	32	53	2.31	20.7	4.8	14.6	14.3
		94%	293	1,866	16.1	33.2	32.2	3	0	0	32	36	57	2.05	18.7	4.8	13.4	13.3
		92%	284	1,323	15.2	29.8	28.6	3	0	0	28	39	60	1.90	17.3	4.9	12.6	12.5
		90%	277	1,049	14.4	27.5	26.4	4	0	0	26	41	62	1.76	16.2	4.9	12.0	11.9
8	1	88%	271	863	13.9	26.0	24.8	4	0	0	24	43	63	1.67	15.4	5.0	11.6	11.4
		86%	266	744	13.5	24.5	23.3	4	0	0	22	45	65	1.59	14.5	5.0	11.1	11.0
		84%	260	643	13.1	23.3	22.2	5	0	1	21	47	66	1.52	13.9	5.1	10.8	10.6
		82%	255	573	12.8	22.4	21.3	5	0	1	20	49	67	1.45	13.3	5.1	10.5	10.3
		80%	250	507	12.4	21.7	20.6	5	0	1	19	50	68	1.40	12.8	5.2	10.2	10.1
7	2	78%	246	460	12.2	21.0	19.9	6	0	1	18	52	68	1.35	12.4	5.2	9.9	9.8
		76%	242	418	12.0	20.6	19.4	6	0	2	17	53	69	1.30	12.0	5.2	9.7	9.6
		74%	238	383	11.8	20.0	18.9	6	0	2	16	54	70	1.26	11.6	5.3	9.5	9.4
		72%	234	355	11.6	19.5	18.4	6	0	2	15	55	70	1.23	11.2	5.3	9.3	9.2
		70%	231	333	11.4	19.1	18.0	6	0	2	15	57	71	1.20	10.9	5.4	9.1	8.9
6	3	68%	227	307	11.3	18.7	17.5	7	0	3	14	58	72	1.16	10.5	5.4	8.9	8.7
		66%	224	287	11.1	18.3	17.2	7	0	3	13	59	72	1.13	10.2	5.4	8.7	8.5
		64%	221	269	11.0	18.0	16.9	7	0	3	12	60	73	1.10	10.0	5.5	8.5	8.3
		62%	218	254	10.9	17.7	16.6	7	0	4	12	60	73	1.07	9.7	5.5	8.3	8.2
		60%	215	236	10.7	17.5	16.3	7	0	4	11	61	74	1.04	9.5	5.5	8.2	8.0
5	4	58%	211	222	10.6	17.2	16.0	8	0	5	11	62	74	1.02	9.3	5.6	8.0	7.8
		56%	208	209	10.5	16.9	15.8	8	0	5	10	63	74	0.99	9.1	5.6	7.8	7.6
		54%	204	198	10.4	16.7	15.5	8	0	5	9	64	75	0.97	8.8	5.7	7.7	7.4
		52%	201	187	10.3	16.4	15.3	8	0	6	9	65	75	0.95	8.6	5.7	7.5	7.2
		50%	198	177	10.2	16.2	15.1	8	0	6	8	65	76	0.93	8.4	5.8	7.3	7.1
4	5	48%	195	168	10.1	16.0	14.9	8	0	7	7	66	76	0.90	8.1	5.8	7.2	6.9
		46%	192	158	10.0	15.7	14.6	9	0	7	7	67	77	0.87	7.9	5.9	7.0	6.7
		44%	189	149	9.9	15.5	14.4	9	0	7	6	68	77	0.85	7.7	5.9	6.8	6.5
		42%	185	141	9.9	15.3	14.2	9	0	8	5	69	77	0.82	7.5	6.0	6.6	6.3
		40%	182	134	9.8	15.1	14.0	9	0	8	5	70	78	0.80	7.2	6.1	6.5	6.1
3	6	38%	179	128	9.7	14.9	13.7	9	0	9	4	71	78	0.78	7.0	6.1	6.3	6.0
		36%	175	121	9.6	14.7	13.6	10	0	10	3	71	79	0.75	6.8	6.2	6.1	5.7
		34%	172	114	9.5	14.5	13.3	10	0	10	2	72	79	0.72	6.6	6.3	5.9	5.6
		32%	169	108	9.4	14.2	13.1	10	0	11	2	73	79	0.70	6.4	6.4	5.7	5.4
		30%	165	102	9.3	14.0	12.9	10	0	11	1	74	80	0.67	6.1	6.5	5.5	5.2
2	7	28%	162	96	9.2	13.8	12.7	11	0	12	0	75	80	0.64	5.8	6.6	5.3	4.9
		26%	158	90	9.1	13.6	12.5	11	1	13	-1	76	81	0.61	5.5	6.7	5.1	4.7
		24%	154	84	9.1	13.4	12.3	11	1	14	-2	77	81	0.58	5.2	6.8	4.8	4.4
		22%	149	78	9.0	13.2	12.1	11	1	15	-4	78	82	0.55	4.9	6.9	4.6	4.2
		20%	145	73	8.9	13.1	12.0	12	1	16	-5	79	82	0.51	4.6	7.1	4.3	3.8
1	8	18%	141	67	8.8	12.9	11.8	12	1	17	-7	80	83	0.48	4.2	7.2	4.1	3.5
		16%	135	62	8.6	12.7	11.6	12	1	19	-9	82	83	0.43	3.8	7.5	3.7	3.2
		14%	131	57	8.6	12.5	11.4	13	2	21	-12	83	84	0.38	3.4	7.7	3.3	2.8
		12%	126	52	8.4	12.2	11.2	13	2	23	-15	85	85	0.33	3.0	7.9	2.9	2.3
		10%	120	46	8.3	12.0	10.9	14	2	25	-19	87	86	0.27	2.4	8.3	2.4	1.6
0	9	8%	114	41	8.1	11.7	10.6	15	3	29	-23	90	87	0.19	1.7	8.6	1.9	0.8
		6%	103	35	7.9	11.4	10.3	16	4	35	-31	92	88	0.08	0.7	9.3	1.1	-0.4
		4%	86	28	7.5	11.0	9.9	18	5	45	-42	95	90	-0.11	-1.0	10.4	-0.1	-2.3
		2%	53	19	6.7	10.3	9.3	23	9	70	-73	102	92	-0.81	-7.8	12.3	-3.7	-7.7
		LOWEST QUALITY	1	3	1.0	3.0	1.6	269	42	999	-999	999	999	-32.70	-193.4	15.2	-132.7	-85.5

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Value</b>	226	27,043	9.0	13.1	11.9	11	0	8	5	71	78	0.82	7.1	4.7	6.8	6.0
<b>Quality Level Multiplier</b>		9		2												
<b>Weight</b>	☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA	
<b>Cap</b>	☆	☆	+200	☆		☆			-100	-25	☆				+60	
<b>Score</b>		54.0	90.3	2.0		2.7			NC	NC	21.9				10.4	
<b>Summation</b>		54.0	144	146.3		149					171				181.4	

☆ Refer to Instructions for Calculating Your Rank

**SAMPLE BANK**  
City, ST

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE						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 EQUITY OF CAPITAL	
	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40										
13.6	99	41.6	0.0	-99.9	0.0	-2.15	24.29	24.36	999.99	999.99	-0.99	-0.24	583.3	0.5	98.32	99.90	0.00	0.00	78.85	0.0	81.0	143.2	47.5											
4.2	93	7.7	0.0	-99.9	0.7	0.00	5.51	5.48	9.22	8.37	1.47	1.54	61.4	1.0	3.05	3.12	0.06	0.12	2.12	2.5	14.3	17.7	13.8											
3.6	91	7.0	0.0	-99.4	2.8	0.00	5.07	5.08	2.99	3.10	1.68	1.78	56.2	1.2	2.25	2.41	0.08	0.17	1.79	3.7	12.6	14.0	11.8											
3.4	89	6.7	0.0	-89.3	4.8	0.00	4.88	4.88	2.21	2.18	1.85	1.93	53.2	1.4	2.06	2.20	0.10	0.20	1.63	4.2	11.5	12.4	10.7											
3.2	88	6.5	0.0	-80.6	5.7	0.00	4.75	4.74	1.78	1.78	1.97	2.05	50.6	1.5	1.94	2.08	0.12	0.22	1.52	4.5	10.8	11.3	9.9											
3.1	87	6.4	0.1	-72.9	6.9	0.00	4.64	4.63	1.55	1.57	2.05	2.14	49.0	1.7	1.85	1.99	0.13	0.24	1.46	4.8	10.3	10.6	9.2											
3.0	85	6.3	0.1	-67.1	8.3	0.00	4.53	4.55	1.41	1.41	2.13	2.21	47.5	1.8	1.79	1.92	0.14	0.26	1.40	5.0	9.9	10.0	8.8											
2.9	85	6.1	0.2	-62.5	9.4	0.00	4.44	4.48	1.29	1.30	2.21	2.28	46.0	1.9	1.75	1.86	0.15	0.28	1.36	5.2	9.5	9.4	8.4											
2.8	84	6.1	0.2	-59.1	10.9	0.00	4.38	4.42	1.21	1.22	2.27	2.34	44.7	2.0	1.70	1.82	0.16	0.29	1.31	5.4	9.2	9.0	8.1											
2.7	83	6.0	0.3	-55.7	12.3	0.00	4.30	4.37	1.14	1.15	2.33	2.41	43.7	2.1	1.65	1.78	0.17	0.31	1.28	5.5	8.9	8.6	7.8											
2.6	82	5.9	0.3	-52.4	13.5	0.00	4.26	4.32	1.08	1.09	2.39	2.47	42.7	2.2	1.61	1.74	0.18	0.32	1.24	5.6	8.7	8.2	7.4											
2.6	81	5.8	0.4	-49.5	14.9	0.00	4.21	4.27	1.02	1.04	2.43	2.52	41.9	2.3	1.57	1.70	0.19	0.34	1.21	5.8	8.4	7.8	7.2											
2.5	80	5.8	0.4	-47.0	16.1	0.00	4.16	4.23	0.97	0.98	2.49	2.57	41.0	2.4	1.54	1.67	0.19	0.35	1.18	5.9	8.2	7.5	6.9											
2.5	79	5.7	0.5	-44.3	17.4	0.00	4.13	4.20	0.93	0.94	2.53	2.62	40.2	2.5	1.51	1.64	0.20	0.36	1.16	6.0	8.0	7.2	6.7											
2.4	78	5.7	0.5	-41.8	18.7	0.00	4.09	4.15	0.89	0.89	2.58	2.67	39.4	2.6	1.48	1.62	0.21	0.37	1.13	6.1	7.8	6.9	6.5											
2.4	77	5.6	0.6	-39.5	20.0	0.01	4.06	4.12	0.86	0.86	2.62	2.71	38.7	2.6	1.45	1.59	0.22	0.38	1.11	6.2	7.6	6.7	6.3											
2.3	76	5.6	0.6	-37.7	21.5	0.01	4.02	4.09	0.83	0.83	2.67	2.76	38.0	2.7	1.42	1.56	0.23	0.39	1.08	6.3	7.5	6.5	6.0											
2.3	76	5.5	0.7	-35.6	22.7	0.01	3.99	4.06	0.80	0.80	2.71	2.81	37.2	2.8	1.40	1.53	0.24	0.41	1.06	6.4	7.3	6.2	5.8											
2.2	75	5.5	0.7	-33.4	24.5	0.02	3.95	4.02	0.77	0.77	2.75	2.85	36.5	2.9	1.37	1.51	0.24	0.42	1.04	6.4	7.1	6.0	5.6											
2.2	74	5.4	0.8	-31.5	25.8	0.02	3.93	3.99	0.74	0.75	2.80	2.89	35.9	3.0	1.35	1.47	0.25	0.43	1.01	6.5	7.0	5.8	5.4											
2.2	73	5.4	0.9	-29.9	27.0	0.02	3.90	3.96	0.71	0.72	2.84	2.93	35.2	3.0	1.32	1.45	0.26	0.44	0.99	6.6	6.8	5.6	5.2											
2.1	72	5.4	0.9	-27.8	28.2	0.03	3.86	3.93	0.69	0.70	2.88	2.97	34.6	3.0	1.30	1.43	0.27	0.45	0.97	6.7	6.7	5.4	5.0											
2.1	71	5.3	1.0	-26.1	29.4	0.03	3.83	3.90	0.67	0.67	2.92	3.01	33.9	3.2	1.27	1.41	0.28	0.46	0.95	6.8	6.5	5.2	4.8											
2.0	71	5.3	1.0	-24.5	30.6	0.03	3.80	3.87	0.64	0.65	2.95	3.05	33.2	3.3	1.25	1.38	0.28	0.47	0.93	6.9	6.4	5.0	4.7											
2.0	70	5.3	1.1	-22.5	31.7	0.04	3.77	3.84	0.62	0.63	3.00	3.09	32.5	3.4	1.23	1.36	0.29	0.48	0.90	7.0	6.2	4.8	4.5											
1.9	69	5.2	1.2	-20.8	32.9	0.04	3.74	3.81	0.59	0.61	3.05	3.12	31.9	3.5	1.20	1.33	0.30	0.49	0.88	7.1	6.1	4.6	4.3											
1.9	68	5.2	1.2	-19.1	34.2	0.05	3.71	3.78	0.57	0.59	3.09	3.17	31.1	3.6	1.18	1.31	0.31	0.50	0.86	7.2	5.9	4.4	4.1											
1.8	67	5.2	1.3	-17.3	35.3	0.05	3.67	3.75	0.55	0.56	3.13	3.21	30.4	3.8	1.16	1.28	0.32	0.51	0.84	7.2	5.8	4.2	4.0											
1.8	66	5.1	1.4	-15.7	36.4	0.05	3.64	3.73	0.53	0.54	3.18	3.25	29.7	3.9	1.14	1.26	0.33	0.52	0.82	7.3	5.6	4.0	3.8											
1.7	65	5.1	1.5	-13.7	37.8	0.06	3.61	3.70	0.51	0.53	3.23	3.30	28.9	4.1	1.11	1.23	0.34	0.54	0.80	7.4	5.5	3.8	3.6											
1.7	64	5.1	1.6	-12.1	39.0	0.06	3.58	3.68	0.49	0.51	3.27	3.35	28.2	4.2	1.09	1.20	0.34	0.55	0.78	7.5	5.3	3.6	3.4											
1.6	63	5.0	1.7	-9.9	40.4	0.07	3.55	3.65	0.47	0.49	3.32	3.40	27.3	4.4	1.06	1.18	0.35	0.56	0.75	7.6	5.1	3.4	3.3											
1.6	62	5.0	1.8	-7.8	41.8	0.08	3.52	3.62	0.45	0.47	3.37	3.44	26.4	4.6	1.04	1.15	0.36	0.57	0.73	7.6	5.0	3.2	3.1											
1.5	60	5.0	1.9	-5.4	43.2	0.08	3.49	3.59	0.43	0.45	3.42	3.49	25.6	4.8	1.01	1.13	0.37	0.58	0.71	7.7	4.8	3.0	3.0											
1.5	59	4.9	2.0	-3.0	44.3	0.09	3.46	3.56	0.42	0.43	3.46	3.55	24.8	5.0	0.99	1.10	0.38	0.59	0.68	7.8	4.6	2.8	2.8											
1.4	58	4.9	2.1	-0.3	45.4	0.09	3.42	3.52	0.40	0.41	3.52	3.60	23.8	5.3	0.96	1.07	0.40	0.61	0.66	7.9	4.5	2.6	2.6											
1.4	57	4.9	2.3	1.9	46.9	0.10	3.39	3.49	0.38	0.39	3.58	3.65	22.9	5.5	0.93	1.04	0.41	0.62	0.64	8.0	4.3	2.3	2.4											
1.3	55	4.8	2.4	5.2	48.4	0.11	3.35	3.45	0.36	0.37	3.65	3.72	21.9	5.8	0.90	1.01	0.42	0.64	0.61	8.1	4.1	2.1	2.2											
1.3	54	4.8	2.6	8.6	49.7	0.12	3.31	3.42	0.35	0.36	3.70	3.79	20.7	6.1	0.87	0.97	0.43	0.65	0.58	8.2	3.9	1.9	2.0											
1.2	52	4.8	2.8	13.3	51.2	0.12	3.27	3.37	0.33	0.34	3.77	3.86	19.8	6.4	0.84	0.93	0.44	0.67	0.55	8.3	3.6	1.6	1.8											
1.2	51	4.7	3.0	19.5	52.9	0.13	3.22	3.33	0.31	0.32	3.87	3.95	18.8	6.8	0.80	0.89	0.46	0.68	0.51	8.4	3.4	1.4	1.5											
1.1	49	4.7	3.3	25.8	54.5	0.14	3.18	3.28	0.29	0.30	3.96	4.04	17.3	7.1	0.76	0.84	0.47	0.70	0.48	8.5	3.2	1.1	1.3											
1.0	47	4.6	3.6	33.6	56.3	0.16	3.12	3.22	0.27	0.28	4.06	4.16	15.9	7.6	0.72	0.80	0.49	0.72	0.43	8.7	2.9	0.8	1.0											
1.0	45	4.6	3.9	42.9	58.1	0.17	3.06	3.17	0.26	0.26	4.16	4.28	14.6	8.1	0.66	0.75	0.50	0.74	0.39	8.8	2.5	0.4	0.7											
0.9	42	4.5	4.2	55.4	60.5	0.19	2.98	3.11	0.23	0.24	4.30	4.41	12.5	8.7	0.60	0.68	0.53	0.76	0.34	9.0	2.2	0.0	0.1											
0.8	40	4.5	4.6	72.7	62.9	0.21	2.89	3.03	0.20	0.21	4.49	4.59	10.4	9.5	0.54	0.61	0.55	0.79	0.28	9.2	1.8	-0.6	-0.5											
0.7	37	4.4	5.3	102.6	65.5	0.24	2.79	2.92	0.18	0.18	4.77	4.80	7.8	10.5	0.46	0.53	0.58	0.82	0.21	9.4	1.3	-1.3	-1.5											
0.6	33	4.3	6.1	145.0	68.2	0.28	2.64	2.76	0.15	0.15	5.15	5.18	4.6	11.9	0.36	0.39	0.62	0.86	0.10	9.8	0.6	-2.7	-2.9											
0.5	27	4.1	7.5	237.6	72.5	0.35	2.40	2.52	0.11	0.10	5.95	5.94	-0.9	14.3	0.21	0.18	0.66	0.93	-0.06	10.3	-0.4	-5.1	-5.1											
0.3	15	3.8	10.9	575.1	78.9	0.48	1.77	2.01	0.05	0.03	10.88	10.17	-13.6	19.9	-0.24	-0.28	0.76	1.02	-0.53	11.3	-3.5	-11.4	-11.9											
0.0	0	0.0	39.6	999.9	99.8	9.99	-0.03	-83.93	-0.99	-0.77	999.99	99.99	-943.4	99.9	-28.92	-99.90	2.59	45.52	-29.00	23.8	-90.8	-131.4	-70.4											

17	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	75	3.5	1.1	-15.6	28.1	0.03	3.09	3.27	1.24	1.41	2.87	3.13	33.6	2.0	1.03	1.14	0.11	0.23	0.91	6.3	5.7	3.1	1.4
7		0							8		4				3		0					3	
1	NA	1	NA	☆	☆	NA	NA	NA	2	NA	-2	NA	☆	☆	3	NA	-1	NA	☆	NA	NA	2	NA
				-20	-25				☆				±15	-25					☆				
7.0		0.0		NC	NC				16.0		-8.0		-1.4	-2.0	9.0		0.0		18.3			6.0	
188																							