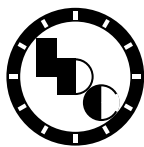


Regional Financial Quarterly

First Quarter 2010 Report

REGION SAMPLE

STATE1 : STATE2
STATE3 : STATE4



**IDC Financial
Publishing, Inc.**



IDC Financial Publishing, Inc.

P.O. Box 140
700 Walnut Ridge Dr., Ste. 201
Hartland, WI 53029
(262) 367-7231 • 1 800 525-5457
FAX: (262) 367-6497
e-mail: info@idcfp.com
www.idcfp.com

Administration

John E. Rickmeier, CFA
President
Kevin M. Rude
Controller
Tom Vandermus
Senior Analyst

Product Development & Subscription Sales

Trish Laskowski
Editor

Software Engineering

Patrick S. Kowalski

Limitations to Use of Financial Ratios and Ranks

Ranks are designed to provide IDC Financial Publishing Inc.'s opinion as to the relative value of financial ratios, and are subject to limitations in their use. The ranks have no value in forecasting the direction of future trends of financial ratios. While in our opinion the selected ratios provide an ample financial picture for evaluating an institution, the quality of individual institutions can also be influenced by factors not taken into account in this analysis. The quality of an institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios.

The data for calculations and ranks and other information found in this publication was obtained from sources believed to be reliable and accurate; however, neither the publisher nor its employees assume responsibility for the correctness or accuracy of data, calculations of ranks, or liability for their use.

Published by IDC Financial Publishing, Inc. All rights reserved. No part of this report may be reprinted, reproduced, or utilized in any form or by any electronic, mechanical, or other means, now known or hereafter invented, including photocopying and recording, or in any information storage and retrieval system, without the express written permission of IDC Financial Publishing, Inc.

Table of Contents

U.S. Banks and Bank Holding Companies Reporting to the FDIC and FRB

Recent Changes	10
Record of Predicting Thrift or Bank Failures	11
Glossary of Financial Ratios	13
<i>Complete description of each ratio</i>	
The Net Operating Profit ROE Equation	21
Instructions for Calculating the Rank	23
<i>Find out how each ratio impacts the rank</i>	
Listing of Financial Ratios and Ranks	40
<i>A one-line analysis and one-number conclusion for each bank sorted alphabetically by state</i>	
State Totals and Averages	44
National Totals and Averages	46
Bank Holding Company Subsidiary Directory	51
Publicly Traded Banks and Bank Holding Companies	53

FDIC Reporting Savings Banks & OTS Reporting Thrifts

Recent Changes	56
Record of Predicting Thrift or Bank Failures	57
Glossary of Financial Ratios	59
<i>Complete description of each ratio</i>	
The Net Operating Profit ROE Equation	67
Instructions for Calculating the Rank	69
<i>Find out how each ratio impacts the rank</i>	
Listing of Financial Ratios and Ranks	76
<i>A one-line analysis and one-number conclusion for each credit union sorted alphabetically by state</i>	
State Totals and Averages	82
National Totals and Averages	84
Thrift Holding Companies	90

NCUA Reporting Credit Unions

Recent Changes	92
Record of Predicting Thrift or Bank Failures	93
Glossary of Financial Ratios	95
<i>Complete description of each ratio</i>	
The Net Operating Profit ROE Equation	103
How to Calculate a Rank	105
<i>Find out how each ratio impacts the credit union's rank</i>	
Listing of Financial Ratios and Ranks	114
<i>One-line analysis and one-number conclusion for each credit union sorted alphabetically by state</i>	
State Totals and Averages	118
National Totals and Averages	120



© Copyright Protected
Material

Introduction

© Copyright Protected
Material

Regional Financial Quarterly is published by IDC Financial Publishing, Inc., of Hartland, Wisconsin. Since 1985, IDC has compiled financial data on all banks, bank holding companies, thrifts, and credit unions reporting to the federal government. Using the quarterly financial statements of condition, IDC is able to calculate over 35 key financial ratios and provide a one-number summary rank of quality for over 17,000 institutions.

John E. Rickmeier, CFA, is President and Editor-in-Chief of IDC. His unique method of evaluating financial institutions is based on the acronym CAMEL — Capital adequacy, Asset quality, Margins, Earning returns, and Leverage/Liquidity. Many analysts ignore the “M” in CAMEL while IDC determines management’s performance based on margins, especially NOPAT return on equity compared to cost of equity capital. One-number summary ranks reflect each institution’s overall quality. Mr. Rickmeier has a BBA and an MBA in Finance from the University of Wisconsin-Madison and has provided consulting services to financial institutions for over 30 years.

The IDC CAMEL Rank: An overall look at the financial condition of your institution

The financial condition of your financial institution depends on a number of factors; from the balance sheet (*How large a capital cushion have you been able to build up over the years? What is the quality of your loan portfolio?*)... and from the income statement (*Was your Return on Equity for the most recent reporting period larger than your Cost of Equity? What percent of your net operating revenues are consumed by operating expenses? And so on*).

The best way to understand the impact of all these factors is to consider them relative to a defining factor for your particular institution...most often, asset size. The result of such an analysis is a series of ratios which tell us something important about how well-managed your financial institution is, and about how well you’re positioned to deal with potentially adverse economic conditions...or to profit from good times.

We’ve also gone a step further. By considering all of these ratios, and weighting them to reflect their

relative importance to the health of your financial institution, we’ve devised a method of producing one overall rank number (on a scale of 1 to 300, with 300 the top rank attainable). We’ve computed an IDC rank for every financial institution in the country that reports to the federal government. This number allows direct comparison of any institution with any (or all) others, in terms of financial soundness.

There’s no mystery; we tell you how we do it.

We’re not the only ranking service that purports to rate financial institutions. But we are the only ones who take the mystery out of the process, and show you exactly how we make our computations. You can compute the IDC rank for your own financial institution, using the step-by-step instructions provided (refer to the *Table of Contents* for “*How to Calculate a Rank*”).

And we have a remarkable track record of being able to identify deteriorating or improving performance many months, and sometimes years, before it becomes apparent to less-sophisticated ranking companies. In consequence, IDC’s ranks are fast becoming the standard for those who need to know about the health of a given institution.

Who uses Regional Financial Quarterly — and why?

Individual financial institutions rely on IDC’s data when evaluating their own performance in relation to their peers. In addition, **Regional Financial Quarterly** assists management in setting goals to improve quality through its supplemental peer group listings and case studies.

Fannie Mae, Freddie Mac, Ginnie Mae, and the Federal Home Loan Banks, along with many states and municipalities use IDC’s ranks to assess potential financial relationships. Private companies, individual investors, and insurance companies, to name a few, also rely on IDC’s timely information.

The IDC rank is important for at-a-glance assessment. But more important is the ability we give you to determine why things are going well...or not so well. And that information is contained in each of the ratios that comprise the overall ranking.

We are continually refining the financial ratios we measure, in order to fine-tune the assessment process still further. Among these unique IDC ratios, two are of particular importance: The Net Operating Profit After-tax Return on Equity (NOPAT ROE) ratio; and the Operating Profit Margin. Let's take a closer look at each of these.

NOPAT ROE: Assessing operating and financial leverage strategies

The **Regional Financial Quarterly** identifies each financial institution's strengths and weaknesses by type of financial ratio and combines the overall view into a summary rank. In addition to performing a CAMEL ratio analysis (see Glossary for definition), IDC calculates the Net Operating Profit (After Tax) Return on Equity (ROE) along with its components. *This NOPAT ROE provides a better measure of each financial institution's performance than does the traditional stockholder ROE.*

The Traditional ROE Equation

The traditional ROE equation simply divides net income by average equity capital. The stockholder ROE, as a bottom-line measure of profitability, fails to reflect the true nature of asset quality in the ROE equation. Banks with loan loss reserves in excess of 10% of equity capital overstate profitability using this ROE calculation. In addition, the traditional components of this ROE ratio - net interest margin, net income return on assets (ROA), and resulting stockholder ROE - confuse the source of net income by subtracting cost of funding so early in the analysis. Managers are unable to separately compare operating and financial returns with their peers. Also, use of the loan loss provision, and not adjusting net income for the increase in the loan loss reserve, fails to reflect the true cash flow to earnings.

The NOPAT ROE Equation

In contrast, the NOPAT ROE equation expresses ROE as a sum of two components (see Glossaries for equation). First is the return on earning assets (ROEA). This equals the return that the financial institution earns before any interest expense on the debt funds it has invested in

loans, securities, cash equivalents, and other earning assets. ROEA focuses on operating strategy, which identifies returns from investments and services provided. The second component is the financial institution's return on financial leverage (ROFL). This reflects both the degree to which the institution uses debt funds to finance its operating strategy and the cost of these debt funds. ROFL focuses on financial strategy, which determines the best mix of equity and debt instruments given their relative costs.

Return on Earning Assets (ROEA)

A financial institution's return on earning assets (ROEA) measures the results of its operations before funding costs; that is, as if the operations were financed entirely by equity funds. Each revenue source is separately analyzed to determine the contribution to overall profit.

Return on Financial Leverage (ROFL)

A financial institution's return on financial leverage (ROFL) measures the efficiency with which the it uses deposits, borrowings, and other forms of debt to leverage its equity capital and reserves.

Conclusion

The NOPAT ROE equation is a tool that helps management understand more clearly the interrelationships between ROE, operating strategy (ROEA), and financial strategy (ROFL). ROEA and ROFL for an individual institution are best analyzed by comparing the it's ratios to those of its peers.

by deposits, borrowings, or other debt.

In striving to generate an ROE above cost of equity capital, the NOPAT ROE equation provides financial institution management with the "big picture." Management is able to determine the best mix of operating effectiveness and financial leverage that will generate a value-adding ROE. Refer to the *Glossaries* for ratio definitions and equation.

This NOPAT ROE ratio analysis is a combination of IDC Financial Publishing's experience and research, diagnostic equations developed by Dr. William Alberts of Marakon Associates, accounting data treatment as noted by G. Bennett Stewart III of Stern, Stewart & Co., and ROE versus cost of equity (COE) relationships from various sources.

The Operating Profit Margin: Monitoring a financial institution's current productivity

Even financial institutions with long track records of good management and growing net worth can very quickly reverse direction, and spin out into a value-destroying mode of operation...especially during times of economic stress.

Too often, much damage is done before management recognizes that it has a problem, is able to diagnose its causes, and take corrective action.

The ability to respond quickly to changing conditions can make all the difference. That's why it's crucial for management and directors to have an accurate and timely means of taking the financial temperature of their institution on a regular basis.

To this end, IDC Financial Publishing uses the Operating Profit Margin, which we believe to be the best measure of productivity in delivery of financial services.

What is the Operating Profit Margin?

The **Operating Profit Margin** is a deceptively simple calculation; the ratio between operating profits (before the loan loss provision and excluding gains/losses from asset sales and amortization expense of intangibles), divided by net operating revenues (interest income less interest expense plus noninterest income). It measures the percent of net operating revenues consumed by operating expenses, providing the remaining operating profit.

Clearly, the higher this margin, the more efficient is your bank. Recent federal legislation referred to complex financial institutions. The standard deviation or volatility in the operating profit margin best illustrates the risk in the operating profit margin. The lower the risk, the less complex and more stable the profit structure.

Bank Financial Quarterly



© Copyright Material - Protected

Recent Changes

To the **Bank Financial Quarterly** and the Banking Industry

IDC Financial Publishing, Inc.
800-525-5457

FDIC Deposit Insurance Coverage Increased to \$250,000

On January 1, 2014, the standard coverage limit will return to \$100,000 for all deposit categories except IRAs and Certain Retirement Accounts, which will continue to be insured up to \$250,000.

The effect of "FDIC loss-sharing indemnification assets" has been removed from the calculation of "Balance Sheet Cash Flow % Tier I Net Worth".

"Gains on bargain purchases" have been removed from "other noninterest income" in calculations for revenue ratios.

The "Net change in the fair value of financial instruments accounted for under a fair value option" has been removed from calculations of noninterest income and NOPAT ROE.

IDC's Record of Predicting Bank or Thrift Failures

Since December 31, 1989, the FDIC and OTS closed 1,200 banks and thrifts that failed.

Fraud was indicated in 9 failed financial institutions

Nine small institutions, that failed, had less than \$5 million in assets

Holding Company failures, NBC Bank in Texas (rank of 1 for 29 months), First City in Texas (rank of 1 for 17 months) and Bank of New England Corp. in Massachusetts (rank of 1 for 12 months) accounted for 31 subsidiary bank failures. These 3 holding companies were ranked 1 (lowest rank) in IDC's Bank Financial Quarterly many months prior to failure.

In 2008, holding companies are again absorbing losses of subsidiaries, resulting in failure. First National Bank of Scottsdale, Arizona with a rank of 1 as of March 21, 2008 and its subsidiaries First National Bank of Arizona (rank of 2), First Heritage Bank of Newport Beach, California (rank of 179), and First National Bank of Nevada (rank of 124) failed on July 25, 2008 with Mutual of Omaha Bank of Omaha, Nebraska acquiring all deposits. A second holding company, Columbian Financial Corporation of Overland Park, Kansas (ranked 2) and its subsidiary banks Columbian B&TC of Topeka, Kansas (rank of 60), and The Bank of Weatherford, Texas (rank of 124) failed on August 22, 2008 with Citizens bank and Trust of Chillicothe, Missouri acquiring the insured deposits.

From the remaining 1,151 bank and thrift failures, ranks prior to failure as follows:

	Lowest Ratios Rating 1 to 74	Below Average Rating 75 to 124	Average Rating 125 to 164	Excellent Rating 165 to 199	Superior Rating 200 to 300
Rank Published Prior to Failure (5 mos*)	1134	14	2	1	0
Rank 1 Year Prior to Published Rank (17 mos*)	924	90	61	30	46
Rank 2 Years Prior to Published Rank (29 mos*)	653	188	95	81	134

* Months prior to failure date

Summary

Since 1989, bank and thrift failures, excluding failed institutions due to fraud, small failed banks under \$5 million in assets, and bank holding company failures, totaled 1,151 financial institutions. Of this total, 98% were ranked less than 75 (Lowest Ratios) up to 5 months prior to failure. Of the 1,151 financial institutions, 88% were ranked less than 125 (Below Average) up to 17 months prior to failure and 73% were ranked less than 125 up to 29 months prior to failure.

© Copyright Protected
Material

Glossary

© Copyright Protected
Material

Glossary

Each bank in the **Bank Financial Quarterly** has a one-line analysis of financial ratios and a one-number summary rank. IDC's unique CAMEL analysis utilizes financial ratios that have a significant impact on the quality of banks:

Capital risk is determined by Tier I capital as a percent of assets and as a percent of risk-based assets. Tier I & II capital as a percent of risk-based assets (risk-based capital ratio) measures credit and interest rate risk as well as estimates risk in the asset base.

Adequacy of Capital and reserves measures the levels of delinquent loans, nonaccrual loans, restructured and foreclosed assets relative to loan loss reserves and capital. Risk-adjusted assets as part of the risk-based capital ratio further define the quality of assets.

Margins are the best measurement of management's financial controls. Margins represent the spreads between 1) operating profit and net operating revenues, 2) after-tax return on earning assets and cost of funding, and 3) the return on equity compared to estimated cost of equity capital.

Earning returns measure the success of the bank's operating strategy. Ratios of revenue yields from investments, loans, and noninterest income with comparison to operating costs, loan loss provision, net loan charge-offs, and net nonoperating income ratios are the major components of the net operating after-tax return on earning assets (ROEA). Earnings from financial leverage measure the level of leverage and after-tax cost of funding compared to the after-tax return on earning assets (ROEA). Leverage returns measure the efficiency of the bank's financial strategy. Operating assets are financed with the leverage of deposits and borrowings to Tier I capital and its comparative cost. The leverage multiplier illustrates the degree of leverage, while the leverage spread measures its cost relative to operating returns (ROEA).

Liquidity measures (1) balance sheet cash flow as a percent of Tier I capital and (2) loans compared to stable deposits and borrowings plus estimated unused lines of credit at the Federal Home Loan Bank.

Asset/Rank Matrix for Banks in 2010 Q1

U.S. Bank Holding Companies and U.S. Commercial Banks Reporting to the FDIC


Range of Rank	Bank Hold Co's	Total Banks	By Asset Size (Dollars in Millions)						
			\$2,000 or More	\$500 to \$2,000	\$200 to \$500	\$100 to \$200	\$50 to \$100	\$30 to \$50	\$30 or Less
200 - 300 Superior	299	2,069	108	253	487	497	402	173	149
165 - 199 Excellent	170	1,252	65	143	275	317	260	111	81
125 - 164 Average	192	1,443	40	150	295	353	329	165	111
75 - 124 Below Average	134	1,021	22	93	197	251	246	123	89
2 - 74 Lowest Ratios	111	581	20	89	148	144	110	44	26
1 Rank of One	137	455	21	74	139	128	69	14	10
NC Not Calculated	0	0	0	0	0	0	0	0	0
Totals:	1,043	6,821	276	802	1,541	1,690	1,416	630	466

RANK

Ranks are the opinion of IDC Financial Publishing, Inc. Ranks range from 1 (the lowest) to 300 (the highest) and fall into one of the following six groups. **Descriptions reflect the average ratios of each group listed at the top of the following two pages.**

Superior (200-300)	Banks rated Superior are simply the best by all measures. In addition to favorable capital ratios, most consistently generate an ROE above COE.
Excellent (165-199)	Banks rated Excellent are strong institutions. Their ratios reflect quality management both from a balance sheet and income performance standpoint. Operating expenses and costs of funding are under control, producing a healthy return on equity (ROE).
Average (125-164)	Banks rated Average meet industry capital standards. When compared to excellent and superior rated banks, most exhibit lower quality loans and narrower profit margins. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. The marginal problems of the average bank require shifts in policies and practices to raise asset quality or improve profits.
Below Average (75-124)	Banks rated Below Average represent institutions under strain. Average loan delinquency is high. In some banks, liquidity ratios demonstrated risk. In many, excess high risk loans or assets are above the loan loss reserve and threaten equity capital. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. Return on financial leverage is negligible, on average, due to narrow (or negative) leverage spreads. Banks are also rated Below Average if they are deemed "Adequately Capitalized" per FDIC capital definitions.
Lowest Ratios (2-74)	This Lowest Ratios group contains some banks with less than minimum capital required. In some banks, liquidity ratios demonstrated risk. In many, increasing loan loss provisions expand net losses on the income statement and, along with the excess of net charge-offs, reduce capital ratios. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. A high number of failed banks were rated Lowest Ratios prior to failure. Banks are also rated Lowest Ratios if they are deemed "Under Capitalized" or "Significantly Under Capitalized" per FDIC capital definitions. Banks may also be rated Below Average if they are deemed "Adequately Capitalized" and have a high volatility in operating profit margins.
Rank of One (1)	Banks in the Rank of One group have the highest probability of failure. Loans 90-days past due, nonaccrual loans, restructured loans, and other real estate owned, on average, exceed the loan loss reserve and equity capital by a wide margin. Liquidity ratios demonstrated risk. Without major balance sheet improvement, these banks will fail. Banks are also rated Rank of One if they are deemed "Critically Under Capitalized" per FDIC capital definitions.

RATIOS

Ratios are defined on the following five pages. Ratios that impact the IDC rank are identified with this symbol: 

BANK FINANCIAL QUARTERLY
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits up to \$250,000 Insured by the FDIC
On Jan. 1, 2014, coverage will return to \$100,000

Glossary

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

	NUMBER OF BANKS	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE				
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
BANKS RANKED > 200	2069	227	6,144,351	9.4	16.1	13.1	28	12	21	4	110	80	0.65	6.1	7.2	7.5	12.2	
BANKS RANKED 165 TO 199	1252	176	4,010,877	7.6	14.8	11.9	22	10	24	-21	88	82	0.17	2.5	8.4	4.1	7.1	
BANKS RANKED 125 TO 164	1443	146	1,030,865	8.1	14.4	11.9	18	2	33	-21	71	83	-0.33	-2.8	7.6	1.0	8.0	
BANKS RANKED 75 TO 124	1021	106	346,762	8.7	13.8	12.0	20	1	43	-29	74	84	-0.99	-9.4	7.9	-2.4	4.9	
BANKS RANKED 2 TO 74	581	59	324,540	8.0	13.6	12.1	27	6	85	-31	78	85	-0.57	-5.8	9.9	1.6	8.6	
BANKS RANKED 1	455	1	249,122	5.0	20.8	19.5	80	7	281	-154	73	89	-4.06	-58.7	10.3	-26.9	0.7	
ALL BANK AVERAGES	6821	191	12,106,517	8.5	15.5	12.7	26	10	31	-18	97	81	0.23	2.0	7.8	4.7	9.0	

SIZE

2. Total Assets

Total assets (in millions of dollars). The banks analyzed in this publication include multi-bank holding companies reporting to the Federal Reserve with the Y-9C and all banks reporting to the FDIC with the Consolidated Reports of Condition and Income. The largest bank holding companies are listed by specific financial ratios in the BHC Special Listings Section.

CAPITAL RATIOS

3. Tier I Capital as % of Assets

The Tier I Capital Ratio is provided by bank and bank holding company call reports.

Computations of Tier I Capital Ratios are based on Tier I capital and average assets as filed by banks on FDIC call reports and by bank holding companies on Y-9C reports. Prior to banks and BHCs reporting Tier I Capital components, total equity capital, including minority interests in the equity of consolidated subsidiaries but excluding noncumulation perpetual preferred stock and related surplus and nonqualifying intangibles, is divided by average assets less all assets deducted from Tier I, as a percentage. Tier I equity capital is used for evaluation and computation of rank rather than primary or secondary capital. Primary capital includes the loan loss reserve in addition to equity capital. The value of adding in the loan loss reserve to compute capital ratios is suspect since, in most cases, loan delinquency exceeds the value of the loan loss reserve.

4. Tier I & II Capital as % of Risk-based Assets

The Risk-based Capital Ratio is provided by bank and bank holding company call reports.

Computations of risk-based capital ratios are based on qualifying capital and risk-adjusted assets as filed by banks on FDIC call reports and by bank holding companies on Y-9C reports (1999 rules).

Capital Category Distribution

Financial institution provides capital ratios in financial report. Capital categories defined below, but can be superseded by higher capital requirements issued in consent orders.

	Column 3 Tier 1 Leverage	Column 4 Total Risk-Based Capital*	Column 5 Tier 1 Risk-Based Capital*	# BHCs	# Banks
Well Capitalized	≥5	≥10	≥6	920	6,443
Adequately Capitalized	≥4	≥8	≥4	42	206
Under-Capitalized	≥3	≥6	≥3	25	77
Significantly Under-Capitalized	<3	<6	<3	22	57
Critically Under-Capitalized	<2	---	---	34	38

* Tier I and II capital percent risk-based assets.

5. Tier I Capital as % of Risk-based Assets

The Tier I Risk-based Capital Ratio is provided by bank and bank holding company call reports.

Tier I capital is divided by risk-based assets (as provided by banks and BHCs), and is shown as a percentage.

LOAN RISK % TIER I

6. Loan Loss Reserve as % of Tier I Capital

The loan loss allowance is divided by Tier I capital (as defined in Column 3), and is shown as a percentage.

7. & 8. Loan Risk as % of Tier I Capital

Loan risk to Tier I capital is defined as the level of loan delinquency not provided for by the loan loss reserve. The two categories of loan delinquency—loans 90-days past due and accruing (Column 7) and nonaccrual, a portion of

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE								
	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 CAPITAL						
1YR 17	18	1YR 19	20	21	1YR 22	1YR 23	1YR 24	5YR 25	1YR 26	5YR 27	1YR 28	5YR 29	1YR 30	5YR 31	1YR 32	5YR 33	1YR 34	5YR 35	1YR 36	1YR 37	1YR 38	1YR 39	5YR 40
3.4	67	5.9	4.8	82.8	18.5	0.50	4.26	5.03	2.70	4.36	3.48	4.41	48.3	5.4	1.69	3.75	0.70	1.94	0.99	5.5	5.9	7.3	5.8
2.6	44	6.0	5.8	38.0	16.3	0.41	3.06	3.25	1.60	1.32	2.95	2.94	37.6	5.0	1.14	2.48	0.78	1.90	0.36	7.0	2.9	0.7	5.0
2.9	65	5.0	4.5	61.0	32.3	0.62	3.18	3.23	1.81	2.09	3.37	3.38	33.0	4.6	0.84	2.37	0.90	1.62	-0.06	7.0	0.1	-0.2	3.2
3.0	74	5.5	5.6	74.3	49.5	0.66	3.31	3.59	0.74	0.87	3.19	3.08	16.9	9.0	0.69	2.15	1.20	1.87	-0.51	7.7	-3.1	-3.2	2.2
2.5	78	5.8	9.8	118.5	40.9	0.77	3.50	3.56	0.65	0.75	2.87	2.69	29.1	8.7	1.25	2.85	1.36	2.31	-0.12	8.2	0.3	-0.3	4.5
2.8	78	5.4	15.9	90.0	61.9	1.50	2.59	3.42	0.47	0.70	3.15	2.89	-6.0	18.8	-1.25	2.11	1.65	2.33	-2.90	11.4	-24.6	-27.6	-1.8
3.0	60	5.8	5.5	66.9	21.3	0.51	3.69	3.98	2.10	2.56	3.26	3.58	40.9	5.8	1.34	2.95	0.79	1.91	0.54	6.4	3.4	3.3	4.6

restructured loans, and other real estate owned (Column 8) less loans and repossessed assets guaranteed by U.S. Government or Rebooked "GNMA Loans" repurchased,— are divided by Tier I capital (as defined in Column 3). An excess of high risk loans or assets over loan loss reserves indicates capital risk, especially if the charge-off rate is significant.

with poor loan quality or risky investments experiences asset write-offs or write-downs, and at the same time, deposits are increased or new borrowings incurred to finance the asset base. Balance sheet cash flow recognizes the shortfall and the risk to net capital of the institution.

LIQUIDITY

9. Balance Sheet Cash Flow % Tier I Net Worth

Balance sheet cash flow measures the profit return on physical assets in computing operating cash flow. Balance sheet cash flow separates cash and equivalents (cash and balances due from depository institutions) from investments and loans when computing financial cash flow. The end result is balance sheet cash flow, which equals operating cash flow less financial cash flow.

Operating cash flow for a financial institution measures the liquidity demand from growth. Operating cash flow equals changes in retained earnings adjusted for changes in goodwill minus the quarterly changes in growth producing assets (property, equipment, other long term assets and other real estate owned). The purpose of operating cash flow is to determine the ability to finance internally the change in growth producing assets.

Financial cash flow isolates the sources and uses of funds, other than the changes in retained earnings, growth producing assets and cash and equivalents. Financial cash flow equals the change in liabilities (excluding retained earnings) less the change in loans and investments and other non-cash and equivalent current assets. Balance sheet cash flow subtracts the financial cash flow from operating cash flow. If a financial institution finances its growth with increases in retained earnings equal to increases in growth producing assets, but the financial cash flow was positive, then the balance sheet cash flow would be negative, reflecting the change in liabilities (excluding retained earnings) is in excess of the change in loans and investments. An institution

10. Illiquid Loans as % of Stable Deposits and Borrowings Plus Excess Liquidity

Another measure of liquidity is the match between illiquid loans and stable deposits and borrowings plus available lines of credit at the Federal Home Loan Bank.

Illiquid loans are defined as loans and leases (net of unearned income allowance, and reserves for loan losses) less loans and leases held for sale. Stable deposits and borrowings are total domestic deposits less total time deposits greater than \$100,000 (less brokered deposits over \$100,000 which are insured) and other borrowed money with remaining maturity of one year or less plus excess of 80% of loans secured by 1-4 family 1st lien mortgages, 5 or more family mortgages and home equity loans, if greater than FHLBank advances. The latter is added to deposits due to the ability to finance 80% of single family first mortgage, 5 or more family mortgages and home equity loans at the Federal Home Loan Bank.

11. Interest-Bearing Liabilities as % of Earning Assets (Burden Ratio)

The latest quarterly average of interest-bearing liabilities is divided by average earning assets, as a percentage. A high level of liabilities requiring interest relative to earning assets paying interest creates a burden to the bank.

RETURN ON ASSETS (ROA)

All financial ratios in this section are four quarter ratios to eliminate seasonal impact.

12. Net Income as % of Average Assets (1 year)

Net income for the last 12 months, as reported, is divided by last year's average assets, as a percentage.

BANK FINANCIAL QUARTERLY
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits up to \$250,000 Insured by the FDIC
On Jan. 1, 2014, coverage will return to \$100,000

Glossary

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

	NUMBER OF BANK HOLDING COS	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
BANK HOLDING COS RANKED > 200	299	243	7,509,644	8.3	15.7	12.2	21	11	21	26	81	81	0.66	7.2	7.1	10.0
BANK HOLDING COS RANKED 165 TO 199	170	190	4,090,303	7.2	15.0	11.9	21	9	22	-18	73	85	0.20	2.6	7.1	5.9
BANK HOLDING COS RANKED 125 TO 164	192	155	2,599,248	6.7	15.1	11.7	34	5	28	6	163	88	-0.11	-0.7	7.4	3.0
BANK HOLDING COS RANKED 75 TO 124	134	121	710,962	6.2	10.6	9.9	6	0	16	-178	486	32	-0.19	-1.9	7.5	0.9
BANK HOLDING COS RANKED 2 TO 74	111	38	324,751	6.0	9.7	8.0	35	3	80	-16	90	88	-1.38	-16.8	9.9	-6.0
BANK HOLDING COS RANKED 1	137	1	1,000,161	0.7	2.1	0.4	43	11	128	70	59	94	-0.55	29.1	9.4	42.5
ALL BANK HOLDING COS	1043	191	16,235,069	7.2	14.2	11.2	25	9	28	5	109	82	0.27	5.3	7.4	9.1

ROE vs. COE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

Banks electing sub chapter S tax status reduce the reports tax rate to zero overstating profitability (ROE) relative to banks not electing sub chapter S tax status. For comparative purposes, IDC restates net operating after-tax ROE (Columns 15 & 16, and the components of ROE, columns 32 through 38) imputing a 34% tax rate. Book return on equity (Column 13) is unadjusted and reflects the reported return in equity with the zero or low tax rate for a bank electing sub chapter S status.

13. Stockholder ROE (1 Year)

The traditional ROE, calculated as return on stockholder's equity, equals net income divided by average total equity capital.

This traditional ROE tends to overstate profitability for banks with loan loss reserves in excess of 10% of equity capital. Therefore, the stockholder's ROE (without the change in the loan loss reserve in the numerator and loan loss reserves in the denominator) is less useful in measuring return on equity and its components than the NOPAT ROE as calculated by the **Bank Financial Quarterly** (Columns 15 & 16).

Net income for NOPAT ROE adds back the loan loss expense, but subtracts the difference between charge-offs and recoveries to reflect cash accounting. In addition, the after-tax effect of unusual, one-time noninterest expense is added to net income, while the after-tax effect of unusual, one-time noninterest income is subtracted from net income. An example of a nonrecurring noninterest expense is downsizing costs if they exceeded 10% of total noninterest expense. A sale of a credit card division is an example of nonrecurring noninterest income if it exceeded 10% of total noninterest income.

14. Estimated Cost of Equity Capital (COE)

The measure of a financial institution's cost of capital is the price at which the institution raises additional

equity capital. In appraising firms that are not public or subsidiaries of publicly-traded holding companies, IDC uses general risk, demonstrated by the 30-year T-Bond yield and the risk premium for financial equities. The risk premium is then adjusted for an institution's specific risk.

The specific COE for an individual financial institution is determined by asset size, loan delinquency risk to capital, and pretax coverage of net loan charge-offs. In order to quantify specific risk, a risk multiplier incorporates the following:

- The risk multiplier is set in a range of 0.8 to 1.2 based on pretax income (adjusted for nonrecurring noninterest income or expense) plus the loan loss provision, together covering net charge-offs.
- The risk multiplier is multiplied by 0.9x for institutions with assets over \$1 billion, 1.0x for assets between \$500 million and \$1 billion, 1.1x for assets \$200 million to \$500 million, 1.2x for assets \$100 to \$200 million, and 1.3x for assets less than \$100 million.
- Financial institutions with loan delinquency (Col.7) plus nonperforming loans (Col. 8) greater than loan loss reserve (Col. 6), all stated as a percent of equity, are evaluated to measure potential loan loss risk to Tier 1 capital. If this risk-adjusted Tier 1 equity ratio is below 5%, the institution is assigned a risk ratio of 2.0. All other institutions with adequate risk-adjusted Tier 1 capital above 5% use a risk ratio of 1.0.

The combined risk multiplier is then multiplied by the financial institution's equity risk premium (2.5%) and the result is added to the yield on 30-year T-Bonds (4.7% as of 3/31/10). As an example, a large institution with low coverage of net charge-offs coupled with moderate loan delinquency above the loan loss reserve would compute as follows: (1.2 x 0.9 x 1.0) which equals 1.08 times the equity premium of 2.5% equals 2.7% added to 4.7% yield on bonds provides an estimate of 7.4% for the cost of equity capital.

CURRENT YIELD ON INVESTMENTS		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS				OP PROFIT MARGIN		PROFIT STRUCTURE				19 GROWTH					
1YR	5YR	1YR	2YR	3YR	4YR	5YR	1YR	2YR	3YR	4YR	5YR	1YR	5YR	1YR	2YR	3YR	4YR	5YR	1YR	5YR			
3.2	2.6	5.2	5.2	26.7	16.9	0.42	3.22	3.02	3.35	2.72	3.68	3.27	44.4	5.9	1.81	2.81	0.76	1.74	1.05	7.6	8.2	8.0	7.3
4.2	4.4	4.0	5.5	8.1	13.6	0.42	2.00	2.73	3.14	2.28	3.39	2.77	33.7	3.9	1.61	2.79	1.05	1.83	0.56	7.4	4.2	3.6	5.9
4.3	3.3	5.7	3.9	-40.8	66.5	0.25	2.88	3.00	4.76	5.65	7.36	7.61	5.3	5.0	0.42	1.11	0.42	0.62	-0.01	13.1	0.5	-0.9	6.2
2.0	19	5.9	12.2	68.5	29.1	0.40	1.39	1.13	1.73	0.65	2.57	1.58	16.9	17.3	0.65	2.43	0.87	2.54	-0.22	60.0	-6.5	36.8	-3.4
3.2	4.6	5.0	5.7	21.7	18.1	0.42	2.72	2.75	3.01	2.38	3.59	3.21	36.8	8.2	1.52	2.62	0.89	1.84	0.63	11.1	4.6	7.0	5.0

15. & 16. NOPAT Return on Equity (1 and 5-Year)

The net operating profit after-tax (NOPAT) return on equity is the sum of return on earning assets (before funding) and return on financial leverage (ROEA + ROFL).

Note: Last 1-year and 5-year periods are calculated for the NOPAT ROE and its components. Banks filing data are included in 5-year analyses from 03/31/05. Banks filing before 03/31/07 have 5-year ratios reflecting data available. Those filing after 03/31/07 have 5-year ratios not calculated (NC).

INVESTMENT YIELD

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

17. Current Yield on Investments (1 Year)

Investment and tax-equivalent income for the last four quarters is divided by the quarterly average book value of investments, as a percentage.

LOAN PERFORMANCE

Yield and expense financial ratios in this section are four quarter totals in order to limit the seasonal impact.

18. Loans as % of Earning Assets

The latest quarterly average of loans and lease finance receivables is divided by the average of earning assets, as a percentage. Institutions with a ratio below 1% are not evaluated by the **Bank Financial Quarterly**.

19. Current Yield on Loans (1 Year)

Loan and tax-equivalent lease income for the last four quarters is divided by the quarterly average of loans and leases, as a percentage.

20. Loans Noncurrent + Restructured + Other Real Estate Owned as a % of Loans

High risk loans and assets, which include loans 90-days past due, nonaccrual and a portion of restructured loans plus other real estate owned are divided by total loans plus other real estate owned.

21. Percent Change in 90 days past due, Nonaccrual Loans, Restructured Loans, and Other Real Estate Owned

High risk loans and assets, as defined in Column 20, are compared to the year-earlier values, as a percentage.

22. Loans to Finance Commercial Real Estate as a % of Loans

Loans to Finance Commercial Real Estate Loans are defined as loans secured by nonfarm real estate less those secured by 1-4 family properties, plus real estate loans not secured by real estate.

23. Increase in the Loan Loss Reserve as % of Earning Assets (1 Year)

The increase in the loan loss reserve equals the amount of the provision for loan loss in excess of net loan charge-offs. The increase in the loan loss reserve can not exceed the provision for loan losses. Other income adjustments include adding back extraordinary losses or subtracting extraordinary gains (after tax).

OPERATING PERFORMANCE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

24. & 25. Net Interest Margin (1 and 5-Year)

Interest income from loans and investments less interest expense is divided by average earning assets, as a percentage.

26. & 27. Noninterest Income (1 and 5-Year)

Noninterest income from foreign currency or security trading, service charges on deposits, credit card fee income, and income from fiduciary activities provides additional revenue sources to a bank. Unusual, one-time noninterest income greater than 10% of total noninterest income is excluded from noninterest income. Gains and losses on financial assets carried at fair value and bargain purchase income are excluded.

28. & 29. Noninterest Expense (1 and 5-Year)

The operating expense measures a bank's operating efficiency, especially in relation to the net adjusted

revenues and noninterest income listed above. Noninterest expense includes salaries and employee benefits, expenses of premises and fixed assets, and other noninterest expenses. Unusual, one-time noninterest expense above 10% of total noninterest expense is excluded from noninterest expense.

OPERATING PROFIT MARGIN

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

30. Operating Profit Margin: ✍

Net operating revenues less salaries, employee benefits, expenses of premises and fixed assets, and other operating expenses (excluding loan loss provision and losses on the sale of nonloan assets and amortization expense of intangible assets) are divided by net operating revenue, as a percentage. Net operating revenue is defined as interest income from loans and investments less interest expense plus noninterest operating income (excluding gains on the sale of nonloan assets, gains and losses on financial assets carried at fair market value, and bargain purchase income).

31. Risk (SD) to the Operating Profit Margin: ✍

One standard deviation of the operating profit margin over five years (but not less than five quarters) measures risk or volatility in profit margins. The risk level is also a measure of a bank's complexity.

PROFIT STRUCTURE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

Return on Equity (ROE) is the sum of return on earning assets (before funding costs) and return on financial leverage. The components of ROE are analyzed separately in order to focus on two individual sets of management decisions: the operating strategy and financial structure.

A bank's return on earning assets (ROEA) measures the results of its operations as if they are financed entirely with equity funds. Pretax ROEA is the sum of revenues from loans and investments, plus the noninterest income, less the loan loss provision and operating expenses. The after-tax ROEA is the product of pretax ROEA and the preinterest tax multiplier, plus the change in the loan loss reserve in order to derive after-tax operating profit returns.

The second component of the NOPAT ROE Equation measures the impact to return on equity from the amount and cost of deposits and debt funds raised to finance earning assets. ROFL is calculated by multiplying the leverage spread by the leverage multiplier.

Banks electing sub chapter S tax status reduce the reports tax rate to zero overstating profitability (ROE) relative to banks not electing sub chapter S tax status. For comparative purposes, IDC restates net operating after-tax ROE (Columns 15 & 16, and the components of ROE, columns 32 through 38) imputing a 34% tax rate. Book return on equity (Column 13) is unadjusted and reflects the reported return in equity with the zero or low tax rate for a bank electing sub chapter S status.

32. & 33. Return on Earning Assets (1 and 5-Year) ✍

The interest income from loans and investments plus noninterest income less operating and loan loss expenses (excluding gain or loss on the sale of nonloan assets) less the applicable tax rate amount is divided by average earning assets, as a percentage. Net income for NOPAT ROE adds back the increase in the loan loss expense, but subtracts the difference between charge-offs and recoveries to reflect cash accounting.

34. & 35. Cost of Adjusted Debt (1 & 5-Year) ✍

The interest expense, when multiplied by the tax multiplier (1.0 minus the marginal federal tax rate), provides the after-tax cost of funds. The tax rate is not applied to nondeductible interest. Adjusted debt, as the denominator, is defined as earning assets less equity capital and the loan loss reserve.

36. Leverage Spread (1 Year) ✍

The leverage spread equals the NOPAT return on earning assets less the cost of adjusted debt, both after tax. The leverage spread is multiplied by leverage to calculate ROFL.

37. Leverage Multiplier (1 Year)

The leverage multiplier is defined as the ratio of adjusted debt to adjusted equity. Adjusted debt equals earning assets (which include the loan loss reserve) less equity capital and the loan loss reserve. Adjusted equity equals equity capital plus the loan loss reserve.

38. Return on Financial Leverage (1 Year)

The second component of ROE is the bank's return on financial leverage (ROFL). It reflects both the degree to which a bank uses debt and deposit funds to finance its operating strategy and the after-tax cost of these debt funds.

GROWTH

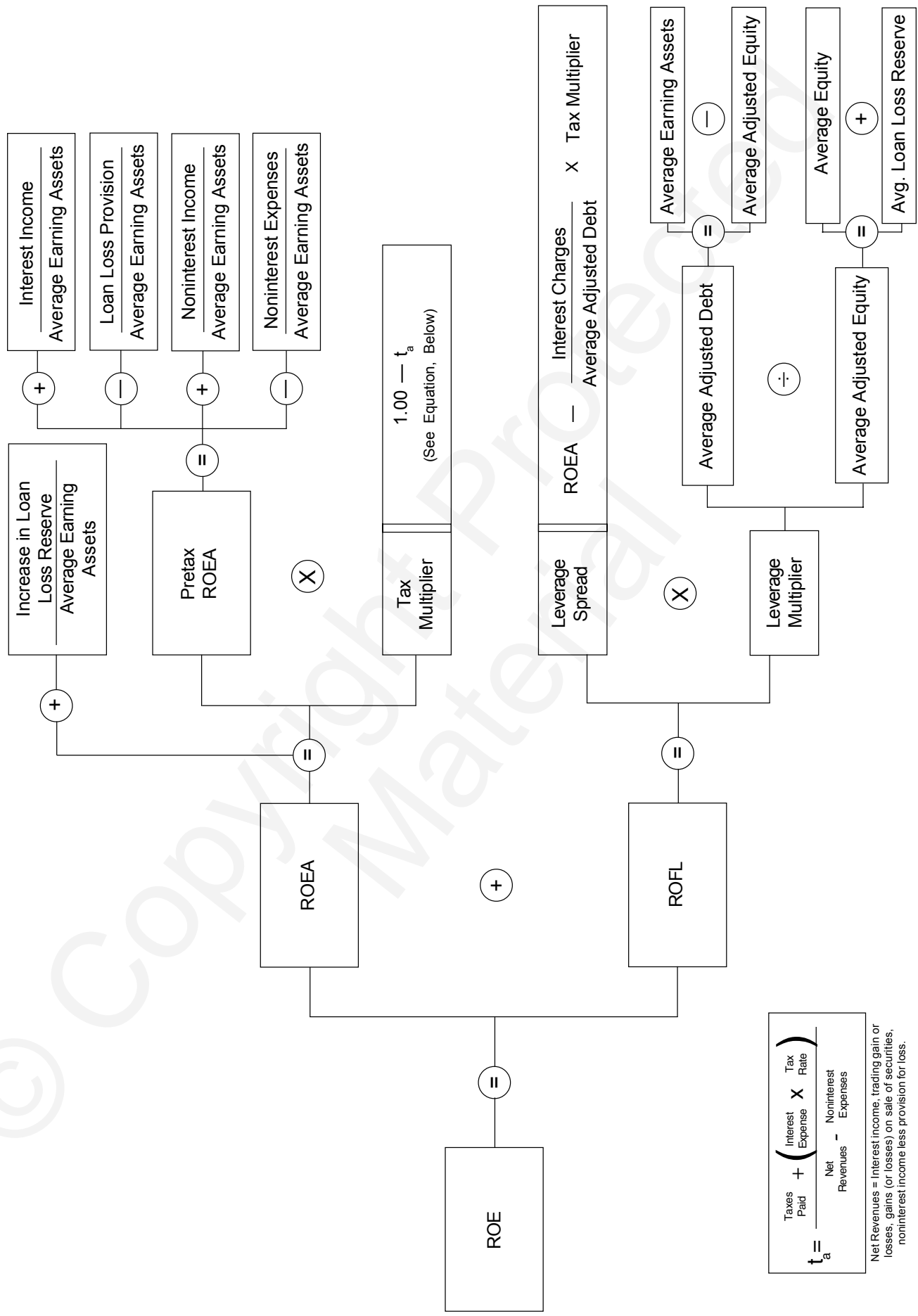
39. & 40. Internal Growth of Equity Capital (1 and 5-Year) ✍

The internal growth of equity capital is the reinvestment rate of retained earnings after dividends plus the change in the loan loss reserve as a percentage of previous period of equity capital and loan loss reserve. The internal growth rate of equity can indicate sustainable future growth.

One-year income ratios — New banks or merged banks within one year have one-year income and expense ratios calculated based on the latest quarter's information.

NC = Not Calculated

The Core Net Operating Profit (After tax) ROE Equation



© Copyright Protected
Material

How to Calculate a Rank



Instructions for Calculating a Rank of a Bank

There are four steps to follow when calculating a rank:

1) In the lower boxes on the following pages, fill-in the calculated value for each ratio (Columns 2 through 40) for the bank or bank holding company you are ranking in the row titled "value". 2) Find the location of the ratio in the column above the chart and select the proper multiplier from the left-hand scale where noted. As an example, a bank with \$140 million in assets (or a bank holding company with \$950 million in assets) (Column 2) uses a level 5 plus multiplier. Write the multipliers in the quality level row of boxes for each calculation. 3) Multiply the weight times the quality level multiplier to determine column score. 4) Add together each column score to derive the rank. *Note: If an institution's value being used to calculate the score does not meet the criteria in the instructions, a score is not calculated and you should proceed to the next column.*

If the Tier I Capital Ratio (Column 3) is greater than 40% after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 300.

If the rank is less than 200 and the Tier I Capital Ratio (Column 3) is greater than 20%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 200.

If the rank is greater than 74, and the reported Tier I Capital Ratio is less than 13% and Tier II Capital Ratio is less than 20%, and the Adjusted Tier I Capital Ratio (Column 3) is less than 4%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 74.

Rank Caps Based on Capital Categories (Cols 3-5): IDC caps rankings under the following conditions:

Category	Tier 1 Capital (Column 3)	Total RB Cap'l (Col. 4)	Tier 1 RB Cap'l (Col. 5)	Rank Cap
Well Capitalized	≥ 5%	& ≥ 10%	& ≥ 6%	None
Adequately Capitalized*	≥ 4%	& ≥ 8%	& ≥ 4%	124
Under Capitalized	≥ 3%	& ≥ 6%	& ≥ 3%	74
Significantly Under Capitalized	< 3%	or < 6%	or < 3%	2
Critically Under Capitalized	< 2%			1

Consent Orders Alter Capital Requirements

* Rank is capped at 74 for banks "Adequately Capitalized" if the standard deviation of operating profit margin (Column 31) is greater than 10.

The rank is also capped at 74, given:

- 1) 90 days past due, nonaccrual loans, restructured loans, and other real estate owned, as a percent of total loans (Column 20), are greater than 6%, and
- 2) 90 days past due, nonaccrual and restructured loans, plus other real estate owned as a percent of earning assets are greater than 3% (Column 20 times Column 18 divided by 100), and
- 3) Risk-based capital percentage (Column 4) is less than 14% and Tier I capital percentage (Column 3) is less than 9%.

Column 2 - Total Assets

Column 2 has a weight of 3 and uses the plus multiplier. An additional point is added to the score for each \$1 billion in assets, up to a maximum of 30 points. Holding companies score an additional 10 points for their relative starting size and access to financial markets.

Column 3 - Tier I Capital as % of Assets

Column 3 is multiplied by 10 with the score capped at +150. The multipliers are not used. In addition, if Column 3 > 15%, add one point for each percent of difference (up to a total of 50 points) to the column score (eg. if Column 3 = 28%, add 13 points). The column score is capped at 200 (150 +50).

Column 4 - Tier I & II Capital as % of Risk-based Assets (Risk-based Capital)

If Column 4 is less than 8%, the score equals 20 times the value of the difference [(Column 4 - 8%) × 20]. The column score is capped at -40. If Column 4 is 8% or more, the column weight is 1 and uses the plus multiplier.

Columns 6, 7, & 8 - Loan Risk % Tier I

If Column 6 is greater than delinquencies (Column 7 + Column 8), the difference [Column 6 - (Column 7 + Column 8)] is added to the rank. The multipliers are not used and the column score is capped at +30.

If Column 6 is less than loan risk, the score equals Column 6 less ½ of (Column 7 + Column 8). The multipliers are not used and the column score is capped at -150 (-90 prior to 1992).

Column 9 - Balance Sheet Cash Flow % Tier I capital

All of the following must be true to calculate a score for column 9; otherwise skip to column 10:

- 1) Column 9 is negative, and
- 2) Column 20 is greater than 4%, and
- 3) [(Column 20 × Column 18) ÷ 100] is greater than 3%, and
- 4) Column 4 is less than 14%, and
- 5) Column 3 is less than 9%.

The value from column 9 is entered as the column score. The column score is capped at -100.

Column 10 - Illiquid Loans as a % of Stable Deposits & Borrowings Plus Excess Liquidity

If Column 10 is greater than 125, subtract Column 10 from 125, multiply the difference by Column 18, then divide by 100. The column score is capped at -25. The multipliers are not used.

Column 11 - Interest-Bearing Liabilities as % of Earning Assets

The value of Column 11 is subtracted from 100.

- 1) A positive result is entered as the column score and capped at +30: **OR**
- 2) A negative result is multiplied by 10 and compared to the value in Column 9. Enter the negative number closest to zero as the column score for Column 11. The negative column score is capped at -100: **OR**
- 3) Column 20 is greater than 4%, **and**
- 4) $[(\text{Column } 20 \times \text{Column } 18) \div 100]$ is greater than 3%, **and**
- 5) If a negative result **and** the value in Column 9 is positive, enter 0 for the column score.

Columns 14 & 15 - Return on Equity (Last 12 Months) vs. Cost of Equity

Compute risk-adjusted capital according to COE definition in the Glossary.

All of the following must be true to calculate a score; otherwise skip to column 17:

- 1) Column 3 is greater than 3%, **and**
 - 2) Column 13 is greater than Column 14, **and**
 - 3) Column 15 is greater than Column 14.
- Step 1 — Calculate the surplus/deficit of the loan loss reserve (LLR) vs. delinquencies.
Col. 6 - [Col. 7 + Col. 8] = Surplus/Deficit. **If surplus, proceed to Step 4.**
 - Step 2 — Multiply Tier I Capital (Column 3) by the result of Step 1 (stated as a percent).
Col. 3 × Deficit divided by 100 = Adjustment
 - Step 3 — **Reduce** Tier I Capital by the Adjustment to compute risk-adjusted capital.
Col. 3 + (- Adjustment) = Risk-adjusted Capital.
If this risk-adjusted capital is greater than 2%, proceed to Step 4.
 - Step 4 — Multiply the difference (NOPAT ROE minus COE) by 5. Cap at +60. The multipliers are not used. (Eg. If NOPAT ROE = 17.5 and COE = 12.6; then the score equals 24.5.)

Column 17 - Current Yield on Investments

Column 17 has a weight of 1 and uses the plus multiplier.

Column 19 - Current Yield on Loans

Column 19 has a weight of 1 and uses the plus multiplier.

Column 21 - Percent Change in 90 days past due, nonaccrual loans, restructured loans, and other real estate owned % total loans

If Column 21 is positive and Column 20 is greater than 2%, then divide Column 21 by 10. Enter the result as a negative value in the column score. The column score is capped at -20.

Column 22 - Loans to Finance Commercial Real Estate as a % of Loans

If Column 22 is greater than 50%, take the value greater than 50 and multiply it by Column 18, then divide by 100. Enter the negative value of the result in the column score. (Eg. If the result = 23.4, the score becomes -23.4.) The column score is capped at -25.

Column 26 - Noninterest Income (Last 12 Months)

Column 26 has a weight of 2 and uses the plus multiplier.

Column 28 - Noninterest Expense (Last 12 Months)

Column 28 has a weight of -2 and uses the contra multiplier.

Column 30 - Operating Profit Margin (Last 12 Months)

Subtract 35 from value in Column 30 and enter the result in the column score. The column score is capped at ±15.

Column 31 - Risk (SD) in Operating Profit Margin

The negative value of Column 31 is entered in the column score. The column score is capped at -25. (Eg. If Column 31 = 1.9, the column score becomes -1.9.)

Column 32 - Return on Earning Assets (Last 12 Months)

Column 32 has a weight of 3 and uses the plus multiplier.

Column 34 - Cost of Adjusted Debt (Last 12 Months)

Column 34 has a weight of -1 and uses the contra multiplier.

Column 36 - Leverage Spread (Last 12 Months)

Column 36 is multiplied by 15, with the column score capped at ±30. The multipliers are not used.

If the leverage spread is negative **and** risk-adjusted capital (as computed in the calculation for Column 14 & 15 above) is greater than 2%, the column score is 0.

Column 39 - Internal Growth in Equity Capital (Last 1 Year or for Period Measured)

Column 39 has a weight of 2 and uses the plus multiplier.

If the rank that you have calculated differs from IDC's published rank

If your score is within a few points, the difference is often due to rounding errors. Check to see that you have chosen the proper PLUS (add to score) or CONTRA (subtract from score) multiplier for the component you are calculating. Verify that you have restricted a scores for those columns that are capped.

If you still have questions, call IDC at 1-800-525-5457 for assistance.

DISTRIBUTION BY PERCENTILE

1,043 Bank Holding Companies

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	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	1YR	5YR
		1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16	
HIGHEST QUALITY		300	2,340,667	71.1	140.2	140.2	0	0	0	999	8	2	16.09	126.2	6.4	137.2	36.0	
9	0	98%	300	112,651	15.6	25.6	24.1	3	0	1	252	47	62	1.93	19.5	6.4	20.1	19.7
		96%	286	23,108	13.7	22.5	21.3	5	0	2	115	54	69	1.60	17.8	6.4	17.8	18.1
		94%	271	11,870	12.5	20.7	19.2	6	0	4	67	58	72	1.47	15.8	6.6	16.1	16.2
		92%	261	9,057	12.1	19.4	18.0	7	0	5	42	61	74	1.32	13.4	6.6	14.6	14.9
		90%	251	6,344	11.8	18.1	16.8	7	0	6	30	63	76	1.20	12.2	6.6	13.5	14.3
8	1	88%	241	4,743	11.5	17.6	16.3	8	0	7	25	65	77	1.12	11.6	6.6	12.5	13.8
		86%	234	3,675	11.1	17.2	15.9	8	0	8	21	67	78	1.02	11.0	6.7	11.9	13.4
		84%	227	3,076	10.9	16.9	15.5	9	0	9	19	69	79	0.98	10.4	6.8	11.4	12.9
		82%	222	2,679	10.7	16.6	15.1	9	0	10	16	70	79	0.94	9.7	6.9	11.0	12.3
		80%	217	2,361	10.5	16.3	14.7	9	0	11	14	71	80	0.89	9.2	7.0	10.5	12.1
7	2	78%	213	2,154	10.3	16.0	14.4	10	0	12	12	72	81	0.84	8.8	7.0	10.2	11.8
		76%	209	1,945	10.1	15.7	14.2	10	0	13	10	73	81	0.80	8.2	7.1	9.8	11.4
		74%	204	1,777	10.0	15.5	13.9	10	0	14	8	74	82	0.77	7.8	7.1	9.5	11.2
		72%	201	1,635	9.8	15.2	13.7	11	0	15	7	75	82	0.74	7.4	7.2	9.2	11.0
		70%	197	1,546	9.7	15.1	13.5	11	0	16	5	76	83	0.70	7.1	7.2	8.9	10.7
6	3	68%	192	1,418	9.6	14.9	13.4	11	0	17	4	76	83	0.65	6.8	7.2	8.5	10.4
		66%	187	1,338	9.4	14.8	13.2	11	0	18	3	77	84	0.60	6.4	7.3	8.1	10.2
		64%	184	1,264	9.4	14.6	13.0	12	0	19	2	78	84	0.55	5.9	7.3	7.7	9.9
		62%	181	1,198	9.3	14.4	12.9	12	0	20	1	79	84	0.51	5.4	7.3	7.4	9.8
		60%	176	1,111	9.2	14.3	12.7	12	0	22	0	79	85	0.49	5.0	7.3	7.0	9.5
5	4	58%	174	1,074	9.1	14.1	12.5	12	0	23	-1	80	85	0.44	4.6	7.3	6.8	9.3
		56%	167	1,026	9.0	14.0	12.3	13	0	24	-3	81	86	0.40	4.1	7.3	6.4	9.1
		54%	161	989	8.9	13.8	12.1	13	0	25	-4	82	86	0.37	3.9	7.3	6.1	8.8
		52%	157	952	8.8	13.7	12.0	14	0	26	-5	83	86	0.32	3.6	7.3	5.8	8.7
		50%	153	918	8.7	13.5	11.8	14	0	27	-6	83	87	0.27	2.9	7.3	5.5	8.5
4	5	48%	149	884	8.7	13.4	11.7	14	0	29	-7	84	87	0.22	2.3	7.4	5.2	8.2
		46%	145	853	8.6	13.2	11.6	15	1	30	-9	85	87	0.17	1.7	7.5	4.9	8.0
		44%	141	824	8.5	13.0	11.4	15	1	31	-10	86	88	0.13	1.3	7.5	4.5	7.6
		42%	135	798	8.4	12.9	11.3	15	1	33	-12	86	88	0.08	0.9	7.6	4.2	7.3
		40%	132	772	8.3	12.8	11.1	16	1	34	-14	87	89	0.02	0.4	7.6	3.7	7.0
3	6	38%	127	747	8.2	12.6	11.0	16	1	36	-15	88	89	-0.02	-0.2	7.6	3.2	6.8
		36%	124	720	8.1	12.5	10.8	17	1	38	-17	89	89	-0.11	-0.9	7.6	2.8	6.5
		34%	121	704	8.0	12.4	10.7	17	1	40	-19	90	90	-0.16	-1.8	7.6	2.3	6.2
		32%	116	677	7.9	12.2	10.5	18	1	43	-21	90	90	-0.28	-2.8	7.6	2.0	6.0
		30%	109	662	7.7	12.1	10.3	19	1	46	-24	91	90	-0.37	-4.2	7.6	1.4	5.8
2	7	28%	100	646	7.6	12.0	10.2	19	2	48	-25	93	91	-0.49	-5.0	7.9	0.9	5.5
		26%	88	624	7.5	11.8	10.0	20	2	52	-28	94	91	-0.58	-6.2	7.9	0.2	5.2
		24%	77	610	7.4	11.7	9.9	21	2	54	-31	95	92	-0.75	-7.5	9.9	-0.5	4.7
		22%	74	598	7.2	11.5	9.8	22	2	59	-34	97	92	-0.87	-9.3	10.0	-1.8	4.5
		20%	70	581	7.1	11.4	9.6	23	2	63	-40	98	93	-1.01	-12.1	10.0	-3.0	4.2
1	8	18%	61	571	6.9	11.2	9.4	24	3	67	-44	99	93	-1.27	-15.2	10.0	-4.3	3.7
		16%	34	557	6.6	10.9	9.1	26	3	73	-49	101	93	-1.59	-18.0	10.0	-6.3	3.2
		14%	17	545	6.3	10.6	8.6	28	4	80	-53	102	94	-1.94	-21.5	10.4	-8.3	2.6
		12%	1	527	5.9	10.2	7.9	29	4	95	-64	104	95	-2.32	-27.6	10.6	-11.4	2.0
		10%	1	509	5.3	9.4	6.9	34	5	108	-76	107	96	-2.74	-36.2	10.6	-16.7	1.4
0	9	8%	1	486	4.5	8.3	6.0	39	6	130	-93	110	97	-3.52	-49.1	10.6	-22.8	0.5
		6%	1	453	3.8	7.0	5.1	52	7	177	-118	114	98	-4.31	-61.8	10.6	-28.9	-2.2
		4%	1	402	2.6	5.4	3.7	63	10	260	-159	122	99	-5.02	-81.7	11.2	-39.5	-3.7
		2%	1	314	-0.2	-0.3	-0.3	111	14	441	-268	139	101	-6.68	-123.4	11.2	-64.3	-7.3
		1%	1	85	-10.9	-14.4	-14.4	999	703	999	-999	589	137	-45.15	-999.9	11.8	-999.9	-27.5

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Value																
Quality Level Multiplier																
Weight		☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA
Cap	☆	☆	+200	☆		☆			-100	-25	☆				+60	
Score																

☆ Refer to Instructions for Calculating Your Rank

BANK FINANCIAL QUARTERLY
FDIC & FRS DATA ENDING 1st QTR, 2010

DISTRIBUTION BY PERCENTILE

6,821 U.S. Commercial Banks with
Assets Greater than \$1 Million

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	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	1YR	5YR
		1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16	
HIGHEST QUALITY		300	1,674,523	99.9	999.9	999.9	0	0	0	999	0	0	82.79	148.4	6.4	108.0	132.2	
9	0	98%	300	5,041	26.9	59.6	59.2	0	0	0	71	27	43	2.44	23.5	6.6	18.7	18.2
		96%	282	2,019	19.2	37.0	35.9	2	0	0	47	35	61	1.99	19.8	6.8	15.8	15.6
		94%	269	1,294	16.7	31.0	30.1	3	0	0	36	40	66	1.80	17.8	6.8	14.3	14.6
		92%	258	949	15.5	28.2	27.1	4	0	0	29	44	68	1.66	16.3	6.8	13.4	13.8
		90%	249	772	14.6	25.9	24.9	4	0	0	24	46	70	1.54	14.9	7.0	12.7	13.3
8	1	88%	243	643	13.8	24.3	23.1	5	0	1	20	48	72	1.45	13.9	7.0	12.2	12.8
		86%	236	561	13.1	23.0	21.8	5	0	1	18	50	73	1.37	13.2	7.0	11.7	12.3
		84%	231	495	12.7	21.9	20.7	6	0	2	16	52	74	1.29	12.6	7.0	11.2	11.9
		82%	226	442	12.3	20.9	19.8	6	0	2	14	53	75	1.23	11.9	7.1	10.8	11.5
		80%	221	396	12.0	20.1	19.0	6	0	3	12	55	76	1.17	11.3	7.2	10.5	11.2
7	2	78%	216	358	11.7	19.4	18.2	7	0	3	11	56	76	1.11	10.7	7.2	10.1	10.9
		76%	212	326	11.4	18.7	17.5	7	0	4	9	57	77	1.06	10.2	7.2	9.8	10.6
		74%	207	302	11.2	18.3	17.1	7	0	5	8	58	78	1.02	9.7	7.2	9.4	10.4
		72%	203	278	10.9	17.8	16.6	7	0	5	7	59	78	0.98	9.3	7.2	9.1	10.1
		70%	200	259	10.7	17.4	16.2	8	0	6	6	60	79	0.94	8.8	7.2	8.9	9.9
6	3	68%	196	244	10.5	17.0	15.8	8	0	7	5	61	79	0.89	8.4	7.2	8.6	9.7
		66%	192	229	10.4	16.7	15.5	8	0	7	4	62	80	0.86	8.1	7.2	8.3	9.4
		64%	188	217	10.2	16.3	15.2	9	0	8	3	63	80	0.82	7.7	7.3	8.0	9.2
		62%	185	202	10.1	16.0	14.8	9	0	9	2	64	80	0.78	7.3	7.3	7.8	9.1
		60%	181	191	10.0	15.8	14.6	9	0	10	0	65	81	0.74	6.9	7.4	7.5	8.8
5	4	58%	177	180	9.8	15.5	14.3	9	0	11	-1	66	81	0.70	6.6	7.5	7.2	8.7
		56%	173	169	9.7	15.2	14.0	10	0	12	-2	67	82	0.66	6.2	7.5	7.0	8.5
		54%	169	160	9.6	15.0	13.8	10	0	13	-3	67	82	0.62	5.8	7.6	6.7	8.2
		52%	166	151	9.5	14.8	13.6	10	0	14	-4	68	83	0.59	5.5	7.6	6.4	8.0
		50%	162	143	9.3	14.5	13.3	10	0	15	-5	69	83	0.54	5.1	7.7	6.1	7.8
4	5	48%	159	135	9.3	14.3	13.1	11	0	16	-6	69	83	0.51	4.7	7.8	5.9	7.6
		46%	155	128	9.2	14.1	12.9	11	0	17	-7	70	84	0.47	4.3	7.8	5.6	7.4
		44%	152	121	9.1	13.9	12.7	11	0	18	-8	71	84	0.43	3.9	7.9	5.3	7.2
		42%	148	114	9.0	13.7	12.5	12	0	20	-10	71	84	0.38	3.5	7.9	5.0	7.0
		40%	144	109	8.9	13.5	12.3	12	1	21	-11	72	85	0.33	3.0	7.9	4.7	6.8
3	6	38%	140	102	8.8	13.4	12.2	12	1	22	-13	73	85	0.27	2.6	8.0	4.3	6.6
		36%	136	97	8.7	13.2	12.0	13	1	24	-14	74	85	0.23	2.1	8.1	4.0	6.3
		34%	132	92	8.6	13.1	11.8	13	1	26	-16	75	86	0.17	1.6	8.2	3.7	6.1
		32%	128	87	8.5	12.9	11.7	13	1	28	-18	75	86	0.11	1.0	8.2	3.3	5.8
		30%	124	82	8.4	12.8	11.5	14	1	30	-20	76	87	0.03	0.3	8.2	2.9	5.6
2	7	28%	120	77	8.3	12.6	11.4	14	1	32	-22	77	87	-0.06	-0.5	8.2	2.5	5.3
		26%	115	72	8.3	12.4	11.2	15	2	34	-25	78	87	-0.15	-1.4	8.3	1.9	5.0
		24%	110	67	8.2	12.3	11.1	15	2	36	-27	79	88	-0.28	-2.6	8.4	1.5	4.7
		22%	104	62	8.1	12.1	10.9	16	2	39	-31	80	88	-0.43	-3.9	8.5	0.8	4.4
		20%	98	58	8.0	12.0	10.7	17	3	43	-35	81	89	-0.57	-5.3	8.5	-0.1	4.0
1	8	18%	90	54	7.8	11.8	10.6	18	3	48	-39	82	89	-0.75	-7.2	8.5	-0.8	3.6
		16%	79	49	7.7	11.7	10.4	19	4	53	-44	83	90	-0.98	-9.2	8.5	-2.0	3.1
		14%	74	45	7.6	11.5	10.2	20	4	59	-51	85	90	-1.22	-11.2	10.0	-3.4	2.6
		12%	65	41	7.4	11.3	10.1	22	5	66	-57	86	91	-1.51	-14.0	10.6	-5.3	2.1
		10%	47	36	7.2	11.1	9.8	24	6	76	-66	88	92	-1.93	-18.3	11.2	-7.6	1.2
0	9	8%	22	32	7.0	10.8	9.5	27	8	91	-78	90	93	-2.41	-23.7	11.2	-10.3	0.2
		6%	1	27	6.6	10.4	9.1	31	10	112	-95	93	94	-3.05	-32.2	11.8	-14.7	-1.6
		4%	1	22	5.9	9.4	8.0	40	13	158	-120	96	96	-3.94	-44.6	11.8	-21.2	-4.1
		2%	1	16	4.3	7.2	5.8	63	19	277	-200	103	98	-5.52	-71.2	12.4	-33.5	-7.5
		1	1	4.2	-7.1	-7.1	999	999	999	-999	999	999	999	-64.63	-323.8	12.4	-175.4	-49.3

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Value																
Quality Level Multiplier																
Weight		☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA
Cap	☆	☆	+200	☆		☆			-100	-25	☆				+60	
Score																

☆ Refer to Instructions for Calculating Your Rank

© Copyright Protected
Material

Bank Holding Companies

Listed Alphabetically by State



32 STATE

REGIONAL FINANCIAL QUARTERLY
BANK HOLDING COMPANIES
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE

NAME ADDRESS CITY, STATE ZIP	PERIOD ENDING	RANK OF FINANCIAL RATIOS	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA NET INCOME AS A % OF ASSETS	ROE VS COE				
				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		1YR	1YR	1YR	5YR	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	74 NC NC NC	560 NC NC NC	7.7 NC NC NC	11.7 NC NC NC	9.1 NC NC NC	12 NC NC NC	0 NC NC NC	65 NC NC NC	NC NC NC NC	89 NC NC NC	96 NC NC NC	0.85 NC NC NC	16.7 NC NC NC	8.7 NC NC NC	15.5 NC NC NC	NC NC NC NC	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	160 153 219 215	791 773 748 689	8.2 8.1 8.8 9.0	15.0 15.0 15.2 15.7	13.8 13.7 14.2 14.7	10 10 7 7	1 0 0 0	28 27 7 1	28 27 7 1	5 -11 -2 24	71 88 76 69	87 88 86 83	0.48 0.31 0.92 1.06	5.9 3.8 10.6 11.5	7.5 7.2 5.7 6.6	8.4 6.6 10.4 10.8	9.9 10.1 11.3 11.6
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	224 212 166 177	940 957 899 745	10.3 10.1 7.4 7.4	13.7 13.6 10.6 11.8	12.4 12.4 8.5 8.9	11 11 9 9	2 1 0 0	6 6 7 5	6 6 7 2	-14 -16 -48 2	85 96 99 99	95 86 99 99	0.71 0.82 0.94 0.94	8.3 7.7 9.9 12.0	7.1 6.9 5.7 6.6	11.1 10.4 12.0 11.0	11.7 11.5 11.3 11.0
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	74 74 139 133	2,030 1,947 2,091 2,238	9.8 9.7 11.1 8.9	13.4 13.1 14.1 10.9	12.1 11.8 12.9 9.7	25 24 14 14	0 0 0 29	91 87 56 29	91 98 103 100	-26 -38 7 NC	98 88 87 87	88 88 87 87	-5.62 -5.82 0.06 0.30	-53.6 -50.8 0.5 2.7	10.0 9.7 6.3 7.3	-4.0 -1.0 4.4 3.2	NC NC NC NC
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	110 74 178 192	1,308 1,355 1,341 1,306	8.4 7.8 6.5 6.0	16.6 15.8 13.3 13.7	14.8 14.0 10.6 10.6	12 14 9 7	0 0 0 0	64 63 20 12	-11 -25 5 -54	59 59 71 62	99 99 98 98	-0.75 -0.85 0.47 0.78	-9.1 -10.4 7.8 13.6	10.0 9.7 6.3 6.9	1.4 2.5 12.0 14.0	9.4 9.7 12.8 12.8	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	1 1 1 131	950 965 1,062 947	-1.5 -0.7 6.1 8.4	-1.5 -1.1 9.6 10.8	-1.5 -1.1 7.8 9.8	NC NC 23 10	NC NC 0 1	NC NC 138 16	NC NC -312 -28	87 92 112 102	98 97 106 106	-5.81 -5.62 -1.26 0.59	-179.9 -119.2 -16.3 6.7	10.6 10.3 9.1 6.6	-102.6 -75.9 -5.5 6.7	-11.0 -10.0 5.5 9.2	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	192 201 213 218	137,287 142,354 146,254 141,044	8.8 8.9 8.5 6.7	15.8 15.8 14.6 11.2	11.7 11.5 10.4 7.3	27 26 5 16	6 6 5 4	41 39 15 10	-18 -2 -8 -59	76 79 85 96	78 78 85 85	-0.90 -0.70 -3.88 1.00	-7.1 -5.7 -27.9 7.0	7.3 7.0 6.3 6.4	1.7 3.0 7.5 8.8	6.0 6.6 5.8 NC	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	195 152 177 256	1,528 1,573 1,162 838	8.5 7.0 9.0 8.4	11.9 10.5 11.2 11.2	10.3 8.9 10.2 10.1	12 13 11 11	1 0 2 0	17 22 18 8	-7 -15 NC NC	94 91 90 87	91 91 90 92	0.63 0.43 0.70 2.59	8.2 5.5 8.1 30.4	7.2 6.9 6.1 6.7	9.9 8.5 8.1 39.6	NC NC NC NC	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	217 220 211 240	845 818 773 715	9.7 9.8 10.1 9.0	13.8 14.8 14.8 14.4	12.2 12.7 12.8 11.8	6 10 11 10	1 10 1 2	10 10 8 5	-6 -3 17 7	87 93 113 108	87 86 85 83	0.72 0.67 0.45 0.69	7.5 7.1 5.2 7.9	7.6 7.3 6.4 7.1	9.6 9.3 11.7 13.5	10.6 11.1 11.9 12.1	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	59 52 101 115	289 297 310 338	8.4 8.4 10.2 9.4	13.9 13.9 14.8 14.6	12.6 12.6 13.5 13.4	28 9 23 14	1 1 0 34	101 91 49 34	40 5 62 0	61 62 74 72	85 85 88 82	-2.43 -2.25 -0.24 0.39	-25.0 -22.1 -2.3 4.2	11.2 10.9 7.0 10.6	-8.2 -9.0 3.0 9.1	4.1 4.4 7.6 8.3	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	118 NC NC NC	470 NC NC NC	9.1 NC NC NC	14.8 NC NC NC	13.5 NC NC NC	18 NC NC NC	3 NC NC NC	66 NC NC NC	NC NC NC NC	71 73 73 73	0.30 NC NC NC	NC NC NC NC	3.8 NC NC NC	11.2 NC NC NC	3.3 NC NC NC	NC NC NC NC	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	209 179 159 159	674 692 668 660	11.1 10.8 10.9 11.4	17.6 17.0 17.5 17.7	16.4 15.7 16.2 16.4	14 14 12 11	12 9 13 7	52 49 52 35	1 -1 8 -23	78 88 87 86	86 88 87 85	0.95 0.68 0.80 0.05	7.8 5.6 6.7 0.4	7.5 7.3 6.6 7.6	9.5 7.5 6.9 4.5	9.9 9.9 11.5 13.2	
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	96 86 176 212	586 571 555 479	9.4 9.5 9.4 10.2	14.3 14.4 14.0 15.9	12.8 12.8 12.8 14.2	7 7 5 5	0 0 0 0	34 39 16 9	1 -18 -26 14	95 96 107 96	98 100 98 94	0.06 0.06 0.93 1.09	0.6 0.6 9.6 11.3	7.6 7.3 5.9 6.9	3.6 3.6 9.8 11.4	9.4 9.6 11.5 12.1	

STATE

NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	1 1 1 1	433 459 526 590	-1.0 2.0 3.5 7.0	-1.3 5.5 7.9 12.0	-1.3 2.7 4.5 9.1	NC 79 39 25	NC 0 2 8	NC 293 164 80	NC 120 -333 -73	83 83 84 94	99 99 102 94	-0.66 -0.90 -2.89 -1.11	-15.9 -18.0 -39.3 -14.8	11.2 10.9 9.7 10.6	-6.8 -10.1 -29.4 -4.8	-11.6 -11.3 NC NC
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	174 177 219 204	1,596 1,564 1,255 1,233	8.3 8.9 8.0 7.8	12.1 12.0 10.7 10.1	9.5 9.4 8.2 8.3	12 12 10 9	0 21 1 3	20 21 9 12	-26 -30 17 -8	79 82 85 86	81 84 85 85	0.55 0.65 0.93 1.00	5.7 6.8 11.8 12.1	7.2 6.8 5.9 6.4	9.3 10.7 13.3 13.0	11.8 12.2 13.0 13.4
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	117 116 128 128	2,076 2,053 1,911 1,854	8.5 8.5 8.1 7.8	10.9 10.7 10.3 10.4	9.7 9.6 9.1 9.1	13 12 15 14	0 1 2 2	36 30 21 13	-1 -9 30 -18	102 102 104 98	87 86 86 88	0.10 0.09 0.51 0.46	1.2 1.1 6.2 5.6	7.3 7.0 6.2 7.1	2.3 1.9 6.9 7.5	7.3 7.6 10.1 11.5
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	115 110 157 152	601 582 573 549	7.1 7.2 7.3 6.8	11.7 11.4 11.4 11.4	10.2 9.9 10.1 9.6	16 16 9 12	2 0 2 1	39 40 13 19	1 14 -33 NC	81 85 81 86	85 85 87 86	0.01 0.03 0.71 0.83	0.1 0.4 8.9 10.6	1.1 7.3 6.4 7.5	7.6 6.1 8.9 10.6	NC NC NC NC
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	65 66 140 191	906 928 1,010 924	9.5 9.7 12.8 14.6	13.5 12.4 15.4 18.3	12.2 12.4 14.3 17.3	11 11 8 6	3 9 2 4	81 77 48 32	-62 -88 -18 -6	109 113 80 77	93 95 71 64	-0.90 -0.80 1.15 0.80	-8.6 -7.2 1.0 5.3	10.6 10.3 6.3 7.4	-0.3 0.8 2.5 5.8	5.3 5.8 7.6 9.5

		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE						33 GROWTH					
1YR	18	1YR	20	21	1YR	1YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	
																											CURRENT YIELD ON INVESTMENTS
2.6	84	5.9	6.5	NC	56.0	0.09	3.31	NC	2.62	NC	4.55	NC	23.3	NC	2.42	NC	1.44	NC	0.97	13.5	13.1	15.8	NC	NC	NC	NC	
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
4.4	52	5.8	4.7	291.7	53.9	0.27	2.84	2.90	0.85	0.82	2.05	2.01	44.4	1.9	2.28	2.87	1.65	2.10	0.63	9.8	6.1	4.9	7.0	7.0	7.1	7.1	7.1
4.6	53	5.7	4.3	246.4	53.8	0.28	2.79	2.90	0.95	0.84	2.04	2.02	45.5	1.9	2.19	2.90	1.74	2.12	0.45	9.9	4.4	2.9	7.1	7.1	7.1	7.1	
5.2	52	6.7	1.3	785.1	52.1	0.05	3.02	2.89	0.77	0.85	2.03	2.04	46.5	2.6	2.96	3.02	2.15	2.11	0.81	9.2	7.5	7.4	8.8	8.8	8.8	8.8	
5.1	51	8.0	0.2	662.5	48.7	0.00	3.06	2.85	0.70	0.93	2.14	2.12	43.2	3.3	3.40	2.96	2.55	2.02	0.86	8.6	7.4	8.0	9.0	9.0	9.0	9.0	
4.6	91	7.1	1.0	48.0	41.5	0.44	5.45	4.51	1.40	1.33	4.57	4.12	33.3	3.2	2.33	2.55	1.08	1.51	1.25	7.0	8.7	7.4	7.5	7.5	7.5	7.5	
4.6	91	6.8	0.8	16.9	41.6	0.40	5.02	4.39	1.40	1.32	4.38	4.06	31.8	3.1	2.27	2.54	1.17	1.55	1.10	7.4	8.1	6.5	7.2	7.2	7.2	7.2	
4.6	88	7.0	0.7	56.0	46.6	0.26	4.45	4.16	1.35	1.29	4.31	3.96	25.7	3.0	2.53	2.56	1.58	1.62	0.94	10.0	9.5	7.7	7.1	7.1	7.1	7.1	
4.9	80	7.6	0.5	-15.2	44.3	0.28	4.27	4.08	1.39	1.25	3.84	3.82	32.0	3.5	3.12	2.57	1.95	1.61	1.16	9.4	10.9	9.7	7.0	7.0	7.0	7.0	
3.0	82	5.1	11.8	12.2	56.6	6.17	3.12	NC	0.45	NC	3.48	NC	2.8	13.9	0.94	NC	1.21	NC	-0.27	6.0	-1.6	-2.1	NC	NC	NC	NC	
3.2	83	5.1	11.0	35.3	56.3	6.40	2.98	NC	0.37	NC	3.43	NC	-2.2	14.2	0.99	NC	1.35	NC	-0.36	5.6	-2.0	-2.4	NC	NC	NC	NC	
4.9	85	6.2	7.8	143.3	56.8	0.59	3.40	NC	1.11	NC	3.39	NC	24.9	NC	2.35	NC	1.99	NC	0.36	5.7	2.0	1.0	NC	NC	NC	NC	
4.1	84	5.8	3.1	NC	57.1	0.10	2.88	NC	0.79	NC	2.45	NC	33.2	NC	2.18	NC	2.02	NC	0.16	6.5	1.1	0.5	NC	NC	NC	NC	
5.4	52	5.6	10.9	135.3	47.9	0.94	3.53	3.45	0.83	0.89	2.79	2.67	36.0	3.8	1.47	2.66	1.48	2.03	-0.01	9.0	-0.1	0.6	10.2	10.2	10.2	10.2	
5.6	51	5.7	10.4	298.7	48.1	1.15	3.47	3.44	0.70	0.87	2.77	2.67	33.5	4.1	1.67	2.71	1.58	2.07	0.09	9.3	0.8	2.2	10.4	10.4	10.4	10.4	
5.8	56	6.8	2.4	96.6	52.2	0.33	3.50	3.52	0.83	0.93	2.66	2.64	38.5	3.8	2.70	3.04	2.00	2.16	0.70	13.4	9.3	13.5	13.6	13.6	13.6	13.6	
5.6	48	8.4	1.5	149.5	51.0	0.10	3.19	3.61	0.95	0.96	2.57	2.65	38.1	3.3	3.39	3.13	2.62	2.16	0.76	13.9	10.6	14.5	13.2	13.2	13.2	13.2	
2.7	56	4.0	26.8	24.6	67.7	0.59	1.00	2.18	1.04	0.70	3.03	2.49	-49.0	26.7	-3.89	1.35	1.72	2.51	-5.61	17.6	-98.8	-100.0	-12.7	-12.7	-12.7	-12.7	
2.9	57	4.1	21.6	34.1	66.3	0.78	1.01	2.27	1.08	0.66	2.92	2.46	-40.2	22.1	-3.37	1.41	1.85	2.55	-5.22	13.9	-72.6	-76.7	-11.7	-11.7	-11.7	-11.7	
4.9	69	5.4	13.1	601.2	63.9	0.81	1.87	2.73	1.11	0.49	2.71	2.29	8.9	8.5	1.74	2.87	2.46	2.59	-0.72	10.0	-7.2	-6.5	6.6	6.6	6.6	6.6	
5.0	70	8.4	2.0	145.6	68.5	0.05	2.79	3.05	0.42	0.27	2.29	2.16	28.8	3.7	3.67	3.12	3.35	2.48	0.33	9.1	3.0	8.0	11.2	11.2	11.2	11.2	
4.3	74	4.1	6.1	71.5	37.5	1.29	2.69	3.16	2.56	2.41	3.58	3.55	31.8	3.6	1.22	2.49	1.13	1.76	0.09	5.1	0.5	0.5	2.7	2.7	2.7	2.7	
4.4	74	4.1	5.7	128.2	37.8	1.27	2.65	3.19	2.77	2.42	3.44	3.54	36.6	3.4	1.51	2.63	1.23	1.82	0.28	5.3	1.5	1.5	3.1	3.1	3.1	3.1	
5.5	76	5.4	2.3	92.7	37.0	0.85	3.17	NC	2.23	NC	3.56	NC	34.1	4.0	2.78	NC	1.78	NC	1.00	4.7	4.7	4.3	NC	NC	NC	NC	
5.0	82	7.4	1.2	94.0	36.9	0.38	3.81	NC	2.37	NC	3.76	NC	39.2	NC	3.68	NC	2.54	NC	1.14	4.5	5.1	3.9	NC	NC	NC	NC	
2.9	82	5.2	1.9	6.5	45.5	0.23	3.55	NC	0.31	NC	2.08	NC	46.2	3.2	1.66	NC	0.87	NC	0.80	10.4	8.2	11.4	NC	NC	NC	NC	
2.8	75	5.1	2.0	21.9	45.1	0.32	3.32	NC	0.31	NC	2.14	NC	41.1	3.4	1.66	NC	0.99	NC	0.67	10.2	6.8	9.6	NC	NC	NC	NC	
4.2	86	5.6	2.1	NC	51.0	0.08	3.50	NC	0.29	NC	2.11	NC	44.4	NC	2.03	NC	1.36	NC	0.66	9.2	6.1	9.2	NC	NC	NC	NC	
16.6	77	28.1	0.9	NC	55.9	1.14	12.70	NC	0.71	NC	7.26	NC	45.9	NC	12.21	NC	9.27	NC	2.93	9.3	27.4	43.3	NC	NC	NC	NC	
5.2	69	6.5	1.5	65.2	50.8	0.31	3.53	3.75	0.53	0.63	1.95	2.14	51.8	1.6	2.74	3.35	1.90	2.40	0.84	8.1	6.9	7.3	4.9	4.9	4.9	4.9	
5.4	70	6.5	1.5	21.1	50.1	0.32	3.50	3.79	0.50	0.64	1.94	2.17	51.4	1.6	2.78	3.43	1.98	2.42	0.80	8.1	6.5	7.0	5.2	5.2	5.2	5.2	
6.1	70	7.8	1.3	67.2	68.2	0.30	3.66	3.95	0.59	0.69	2.02	2.29	52.5	1.4	3.62	3.58	2.68	2.41	0.94	8.6	8.1	6.2	5.0	5.0	5.0	5.0	
6.1	70	8.5	0.9	-14.2	47.8	0.09	3.77	4.09	0.74	0.72	2.16	2.40	52.0	1.1	4.05	3.51	2.93	2.23	1.12	8.4	9.4	5.1	5.0	5.0	5.0	5.0	
3.0	62	5.8	15.0	21.2	64.2	1.72	3.00	3.79	1.52	1.33	4.48	3.83	0.9	10.9	0.07	2.20	1.34	1.94	-1.27	6.5	-8.2	-8.6	3.2	3.2	3.2	3.2	
3.2	63	5.8	13.7	53.2	63.9	1.39	2.96	3.81	1.54	1.30	4.53	3.80	-0.5	9.3	0.06	2.25	1.47	1.96	-1.42	6.4	-9.0	-9.4	3.5	3.5	3.5	3.5	
4.3	72	6.8	7.6	-30.4	66.8	0.65	3.59	3.87	1.59	1.16	4.07	3.54	21.5	5.3	2.04	2.67	1.90	2.00	0.14	6.8	1.0	2.0	6.6	6.6	6.6	6.6	
5.0	69	8.5	9.9	999.9	57.2	0.58	3.83	3.79	1.22	0.99	3.45	3.31	31.7	5.1	3.24	2.73	2.51	1.99	0.72	8.2	5.9	8.1	7.4	7.4	7.4	7.4	
2.5	67	5.9	10.0	NC	52.1	0.02	3.47	NC	1.00	NC	3.73	NC	16.4	NC	1.22	NC	0.97	NC	0.25	8.3	2.1	2.2	NC	NC	NC	NC	
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
4.3	68	9.3	11.0	0.3	52.3	0.37	5.63	6.48	1.88	1.15	4.50	4.20	40.1	5.2	2.76	3.24	1.57	2.01	1.18	5.7	6.8	6.8	3.8	3.8	3.8	3.8	
4.4	67	9.4	9.8	-11.0	51.6	0.36	5.63	6.57	1.25	1.03	4.33	4.17	37.0	5.1	2.51	3.24	1.65	2.02	0.86	5.8	5.0	3.6	3.4	3.4	3.4	3.4	
4.8	67	10.3	10.9	49.6	47.6	0.12	5.85	6.92	1.04	0.98	4.12	4.11	40.2	3.8	2.82	3.49	2.13	2.00	0.69	5.9	4.1	-0.5	4.7	4.7	4.7	4.7	
5.1	73	11.5	6.9	51.2	42.4	0.65	6.71	7.17	0.90	0.97	4.19	4.10	44.9	2.0	2.80	3.69	2.49	1.91	0.31	5.4	1.7	-3.2	6.7	6.7	6.7	6.7	
4.8	69	6.2	5.1	91.4	61.9	0.34	3.48	3.68	0.76	0.97	3.67	3.10	13.4	10.9	1.92	3.00	1.71	2.21	0.21	8.0	1.7	2.6	7.9	7.9	7.9	7.9	
5.1	70	6.3	5.8	148.8	60.2	0.33	3.56	3.70	0.78	0.97	3.77	3.09	13.0	9.8	1.99	3.04	1.80	2.23	0.20	7.9	1.6	2.6	8.0	8.0	8.0	8.0	
5.3	70	7.5	2.3	83.1	59.4	0.07	3.69	3.76	0.93	1.04	3.02	2.92	34.6	2.3	3.12	3.25	2.28	2.25	0.84	7.9	6.7	8.2	8.9	8.9	8.9	8.9	
5.2	66	8.7	1.5	6.7	55.2	0.08	3.74	3.77	1.07	1.06	2.82	2.88	41.2	2.6	3.70	3.23	2.74	2.16	0.96	8.0	7.7	9.8	6.4	6.4	6.4	6.4	
3.2	70	5.5	9.7																								

34 STATE

REGIONAL FINANCIAL QUARTERLY
BANK HOLDING COMPANIES
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE (CONTINUED)

NAME ADDRESS CITY, STATE ZIP	PERIOD ENDING	RANK OF FINANCIAL RATIOS	RANK	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA NET INCOME AS A % OF ASSETS	ROE VS COE				
					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		1YR	1YR	ESTIMATE OF COST OF EQUITY	1YR	5YR
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	85 105 124 201	1,008 947 816 709	7.3 7.6 6.2 6.3	12.7 12.8 9.9 10.5	10.0 10.1 7.2 7.5	9 10 12 8	1 3 0 2	26 17 12 2	-25 -15 -18 -3	79 77 91 103	95 94 88 89	0.16 0.30 0.58 0.46	2.1 4.0 9.3 5.7	7.3 7.3 5.9 7.3	3.3 5.3 12.7 5.8	6.1 6.5 7.0 6.0		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	213 214 217 250	3,169 3,087 2,955 2,903	10.3 10.4 10.4 10.3	14.3 14.1 14.3 14.5	13.0 12.9 13.1 13.2	11 11 10 10	5 3 4 3	24 22 17 10	-4 -3 12 9	94 96 80 90	79 79 80 80	0.80 0.82 0.79 1.23	7.6 7.9 7.5 12.5	7.1 6.8 6.0 6.5	8.3 7.9 7.8 11.9	10.5 10.7 11.7 12.9		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	139 146 137 183	2,148 2,172 2,202 2,068	8.6 8.1 7.4 8.1	15.5 15.2 12.6 12.6	14.2 13.9 11.3 11.6	13 13 11 9	1 1 3 2	49 48 23 15	-16 27 -43 -32	74 75 79 83	90 89 90 90	-2.05 -1.98 0.21 0.83	-23.6 -22.7 2.6 8.9	7.3 7.0 6.1 6.4	6.5 7.4 5.2 11.7	8.1 8.3 8.7 NC		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	270 248 248 250	656 635 600 593	15.6 16.3 16.8 16.3	35.4 34.8 34.1 31.1	34.1 33.5 32.9 29.9	5 4 4 4	1 1 4 2	12 12 7 8	9 10 5 11	53 54 55 58	75 75 75 76	1.15 0.86 1.00 1.27	7.2 5.3 6.3 6.1	7.3 7.1 6.3 7.0	7.7 6.7 7.2 9.0	8.9 8.9 10.5 12.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	149 153 171 190	1,253 1,210 1,017 873	8.4 8.7 8.1 8.7	11.6 11.4 10.1 10.9	10.3 10.1 8.9 9.8	18 17 17 11	0 0 0 0	35 36 27 11	-15 -16 -17 -18	95 98 101 109	97 98 99 97	-0.58 -0.61 -0.51 1.10	-6.7 -6.8 5.1 12.6	7.2 6.9 5.5 6.6	8.7 9.4 11.7 12.4	11.5 12.0 13.0 13.8		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	192 186 138 183	675 668 751 776	11.4 11.1 9.1 9.0	19.8 18.7 14.1 13.7	18.5 17.5 12.9 12.4	9 9 11 10	1 2 1 3	9 9 13 4	18 26 9 -2	66 79 76 84	79 79 83 115	0.78 0.82 0.33 1.15	7.1 6.3 3.6 12.1	6.6 6.3 6.6 6.6	6.6 7.2 4.8 11.5	10.0 10.0 10.9 11.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	207 205 199 114	1,110 1,105 1,067 1,025	8.5 8.6 7.9 7.9	14.0 13.3 11.6 13.0	12.8 12.1 10.3 10.3	13 13 12 14	1 3 7 1	22 22 11 4	11 13 8 NC	69 71 81 75	90 91 93 90	0.96 1.01 1.07 1.20	11.8 12.6 13.5 2.2	6.9 6.6 5.7 7.3	12.7 12.8 12.4 3.7	9.7 NC NC NC		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	238 229 124 86	956 893 806 659	6.7 6.8 6.7 6.7	10.6 10.4 9.9 10.2	9.4 9.2 8.7 8.6	13 13 12 13	0 0 9 0	5 4 25 5	19 29 89 94	77 90 96 92	90 90 107 92	1.15 1.07 0.75 0.01	17.5 16.4 11.5 0.1	6.6 6.3 5.7 7.4	17.4 16.9 12.7 4.5	9.3 8.6 5.5 4.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	133 169 143 193	742 676 679 631	7.7 8.0 8.3 8.4	12.3 12.6 13.5 13.6	11.1 11.3 12.2 12.4	11 11 10 9	0 5 15 0	40 32 15 14	-15 20 -23 6	70 73 76 74	92 90 92 90	0.71 0.75 0.58 1.04	7.9 8.4 6.4 11.6	7.5 6.8 6.5 6.7	9.5 10.7 11.5 11.7	10.7 11.0 11.5 12.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	125 NC NC NC	574 NC NC NC	8.4 NC NC NC	11.0 NC NC NC	9.9 NC NC NC	11 NC NC NC	5 NC NC NC	34 NC NC NC	NC NC NC NC	96 NC NC NC	95 NC NC NC	0.49 NC NC NC	6.1 NC NC NC	7.6 NC NC NC	7.8 NC NC NC	NC NC NC NC		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	74 167 223 214	1,757 1,835 1,648 1,456	9.2 9.6 10.1 9.1	14.1 13.8 14.1 11.6	12.2 11.9 12.1 10.4	16 16 12 13	4 5 7 2	72 59 11 12	-11 123 115 -25	110 112 88 107	91 89 88 89	0.64 0.65 0.89 1.17	6.6 6.6 10.6 11.5	9.6 9.6 10.9 11.8	11.5 12.0 12.9 13.4			
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	293 253 233 190	3,181 3,919 3,939 3,165	7.7 9.3 8.8 8.8	17.3 15.3 15.5 13.9	17.3 15.4 14.8 13.3	8 8 5 5	0 0 1 0	15 18 6 3	-17 164 -126 -9	79 70 63 90	79 87 101 87	1.04 1.23 1.04 1.80	19.1 13.6 11.0 9.1	6.8 6.8 6.0 6.6	20.1 15.2 12.6 9.4	14.5 12.5 12.4 13.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	243 230 285 278	1,802 1,776 1,629 1,483	10.3 10.2 10.6 9.2	13.7 13.6 13.9 10.9	11.8 11.7 12.1 9.9	12 11 9 10	1 1 0 0	7 7 15 21	0 95 102 102	94 93 84 85	82 93 1.35 1.70	0.94 0.95 1.35 0.57	9.2 9.2 15.5 17.3	7.0 6.7 5.5 6.4	11.2 10.7 15.3 16.8	14.2 14.2 15.1 15.1		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	182 180 156 193	884 914 884 838	10.5 10.3 10.2 10.5	16.5 15.2 14.5 15.0	15.2 13.9 13.3 13.8	10 11 9 9	2 2 2 0	22 18 14 11	25 9 11 1	84 87 95 86	82 83 85 86	0.57 0.49 0.42 0.86	5.5 4.8 4.1 7.7	7.2 7.0 6.5 6.8	6.4 6.2 7.9 8.2	7.0 7.1 9.2 9.2		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	233 238 237 236	999 971 921 828	8.1 8.4 8.3 8.4	11.7 11.3 10.8 10.7	10.4 10.1 9.8 9.8	13 12 9 9	1 2 3 2	13 11 9 3	15 12 17 12	95 97 93 95	92 92 93 93	0.96 0.99 1.22 1.39	11.3 11.8 14.6 17.1	7.3 7.0 6.2 7.0	14.0 14.2 15.1 15.8	15.1 15.3 16.0 16.2		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	157 159 136 203	1,969 1,953 1,808 1,682	8.3 8.6 8.9 9.5	14.5 14.4 13.8 14.4	13.2 13.2 12.6 13.2	13 13 13 12	2 3 2 1	17 17 18 8	2 5 -24 24	75 77 81 84	87 87 87 84	0.40 0.39 0.12 0.94	4.2 6.9 1.1 8.6	7.2 6.9 6.4 6.4	4.8 4.9 1.8 8.4	6.3 6.5 7.3 8.7		

STATE

NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	187 197 228 233	13,243 13,174 13,499 13,204	8.9 8.9 8.6 8.4	12.4 12.4 12.0 12.1	11.1 11.2 10.8 11.0	17 15 12 11	2 3 3 2	24 18 6 3	-6 4 0 -11	85 88 93 91	82 82 85 85	0.47 0.63 0.91 1.07	4.9 6.6 9.8 12.3	7.2 6.9 5.9 6.4	8.5 9.4 10.7 12.5	11.1 11.4 12.1 NC
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 07Q4	178 192 212 207	2,238 2,176 2,152 2,027	10.1 10.3 8.9 9.6	16.5 16.4 12.9 13.7	13.7 13.5 11.9 12.6	9 9 8 8	2 3 2 2	28 27 13 5	-9 -10 -3 -4	89 92 104 103	84 84 87 86	0.70 0.73 1.05 1.10	6.8 7.2 11.4 11.4	6.8 6.8 5.9 6.5	8.5 8.7 11.2 10.9	10.7 10.9 11.7 12.0

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					35 GROWTH				
CURR YIELD ON INVESTMENTS	LOANS AS A % OF EARNING ASSETS	CURR 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 CAPITAL	
							1YR	5YR	1YR	5YR	1YR	5YR			1YR	5YR	1YR	5YR					
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
3.8	73	5.5	2.9	220.0	50.7	0.12	3.31	3.56	1.34	1.49	3.80	4.24	18.1	3.3	1.48	2.31	1.30	1.94	0.17	10.4	1.8	0.7	5.7
4.0	76	5.5	2.1	120.5	50.8	0.14	3.45	3.59	1.38	1.53	3.94	4.30	18.5	3.4	1.62	2.37	1.28	1.97	0.34	10.8	3.6	3.3	6.2
4.8	87	6.3	1.0	245.6	51.9	0.31	3.56	3.66	1.41	1.64	3.96	4.45	20.2	3.3	2.63	2.51	1.83	2.05	0.79	12.7	10.1	12.4	7.3
5.3	86	7.7	0.3	-55.7	50.2	0.04	3.56	3.73	1.62	1.76	4.38	4.63	15.6	3.0	3.03	2.37	2.75	1.97	0.28	9.8	2.8	6.5	6.2
2.8	83	5.9	3.7	39.5	33.1	0.17	3.85	3.86	1.39	1.30	3.24	3.01	38.0	2.6	2.00	2.81	1.13	1.81	0.88	7.2	6.3	3.2	5.4
2.9	84	5.9	3.1	25.0	31.5	0.09	3.71	3.85	1.42	1.30	3.24	3.00	36.8	2.5	2.05	2.84	1.24	1.83	0.81	7.2	5.9	2.8	5.5
3.8	82	6.6	2.6	61.6	32.1	0.12	3.80	3.91	1.32	1.29	2.97	2.97	42.0	1.1	2.49	2.95	1.74	1.84	0.75	7.2	5.4	2.7	6.6
4.4	81	7.8	1.7	120.2	33.1	0.06	3.82	3.90	1.30	1.32	2.93	2.99	42.0	1.0	3.49	2.98	2.41	1.78	1.08	7.7	8.4	6.8	7.9
3.7	65	5.8	7.2	111.0	52.4	3.04	2.80	3.23	1.14	1.29	3.05	3.14	22.8	3.7	2.21	2.69	1.68	2.03	0.53	8.1	4.3	4.0	3.4
3.8	65	5.9	7.0	129.9	50.1	3.06	2.83	3.26	1.21	1.31	3.03	3.15	25.1	3.1	2.37	2.75	1.75	2.07	0.62	8.1	5.0	4.0	3.3
4.9	68	6.7	3.0	47.4	51.5	0.28	3.23	3.41	1.27	1.35	3.04	3.20	32.4	1.8	2.43	2.89	2.13	2.18	0.30	9.3	2.8	-0.1	3.0
5.0	72	7.6	2.1	190.2	51.8	0.38	3.63	NC	1.47	NC	3.34	NC	34.5	1.9	3.53	NC	2.49	NC	1.03	7.9	8.2	6.5	NC
2.4	60	7.4	3.5	5.5	21.7	0.15	4.31	4.24	0.96	1.04	2.96	2.96	43.8	4.2	2.14	2.93	0.94	1.74	1.20	4.7	5.6	7.3	8.4
2.5	62	7.5	3.6	21.7	21.3	0.23	4.25	4.23	0.91	1.04	3.16	2.94	38.8	4.4	2.03	2.96	1.08	1.76	0.95	4.6	4.4	5.9	8.5
3.6	64	8.1	3.0	8.9	20.6	0.21	4.28	4.28	0.85	1.12	3.10	2.88	39.6	3.5	2.73	3.17	1.78	1.78	0.95	4.7	4.5	6.7	10.0
4.9	68	8.3	2.6	346.6	20.3	0.20	4.36	4.30	1.02	1.20	2.95	2.80	45.1	2.0	3.42	3.23	2.29	1.67	1.13	4.9	5.6	8.5	11.6
2.7	85	5.8	3.7	47.1	59.1	1.58	3.50	3.80	0.89	0.99	3.00	3.04	31.6	4.3	2.32	3.07	1.53	2.08	0.78	8.1	6.4	7.7	8.5
4.1	93	5.9	3.6	68.5	59.0	1.69	3.66	3.85	0.91	1.00	3.09	3.05	32.4	4.1	2.44	3.14	1.58	2.11	0.86	8.0	6.9	7.2	8.7
4.9	96	6.8	2.4	148.5	58.5	0.64	3.81	3.89	1.02	1.06	3.24	3.03	33.0	2.5	3.07	3.28	2.10	2.17	0.98	8.8	8.6	8.2	9.3
5.0	94	7.8	1.1	106.9	59.4	0.10	3.87	3.88	1.01	1.10	2.96	2.92	39.4	2.0	3.71	3.30	2.72	2.13	0.99	8.8	8.7	8.6	9.9
2.4	64	6.8	1.9	-11.0	49.4	0.01	4.00	4.24	0.68	0.80	3.40	3.56	27.3	4.6	1.73	2.65	0.99	1.69	0.74	6.5	4.8	6.3	6.6
2.5	67	6.5	1.9	-19.7	50.5	0.01	3.76	4.24	0.50	0.77	3.29	3.56	22.9	4.6	1.87	2.65	1.09	1.70	0.78	6.9	5.3	7.0	6.5
4.5	72	7.0	2.0	109.5	49.5	0.13	3.78	4.28	0.71	0.81	3.38	3.54	24.6	5.0	2.15	2.67	1.82	1.70	0.33	8.0	2.7	4.4	7.0
4.9	69	8.4	1.0	-36.6	50.9	0.00	4.42	4.28	0.95	0.73	3.59	3.54	33.1	10.7	3.27	2.58	2.19	1.60	1.07	7.7	8.3	3.8	7.2
4.6	75	6.6	2.8	21.5	43.5	0.21	4.56	4.10	1.41	1.21	4.00	3.83	33.0	10.2	2.32	2.66	1.20	1.89	1.11	9.3	10.3	10.3	8.6
4.6	79	6.6	2.9	53.7	43.7	0.15	4.42	NC	1.46	NC	3.96	NC	32.7	10.3	2.44	NC	1.35	NC	1.09	9.5	10.3	10.3	NC
4.8	87	7.2	1.7	314.2	45.6	0.04	4.01	NC	1.37	NC	3.63	NC	32.6	8.6	3.03	NC	2.05	NC	0.98	9.5	9.3	10.8	NC
4.9	82	8.0	0.4	NC	46.2	0.18	3.61	NC	0.49	NC	3.86	NC	5.9	NC	2.93	NC	2.84	NC	0.09	8.4	0.7	4.2	NC
5.9	71	6.1	0.5	-23.4	47.5	0.15	4.22	3.71	0.63	0.69	2.76	3.16	43.1	12.2	2.58	2.65	1.34	2.06	1.24	12.0	14.9	20.2	11.7
6.1	74	6.2	0.4	-40.9	47.0	0.18	4.17	3.68	0.62	0.70	2.83	3.21	41.0	11.4	2.61	2.65	1.43	2.12	1.18	12.1	14.3	19.7	10.8
5.7	81	6.8	0.7	47.9	47.3	0.12	3.82	3.51	0.69	0.71	2.92	3.38	35.2	7.8	2.82	2.53	1.99	2.26	0.83	11.8	9.9	16.4	6.5
5.4	83	7.5	0.6	9.6	48.3	0.26	3.31	3.43	0.80	0.70	3.34	3.46	18.8	7.3	2.92	2.44	2.78	2.28	0.14	11.6	1.6	5.3	4.2
3.9	65	5.9	5.0	43.6	44.7	0.25	3.40	3.52	1.35	1.32	3.37	3.12	28.9	5.0	2.24	2.80	1.37	1.90	0.87	8.4	7.3	6.3	6.2
4.1	68	6.0	4.4	108.1	45.3	0.33	3.38	3.53	1.38	1.33	3.33	3.12	30.0	4.8	2.44	2.86	1.47	1.92	0.97	8.5	8.3	7.5	6.5
4.9	68	6.6	2.2	25.4	48.4	0.19	3.54	3.58	1.27	1.32	3.28	3.03	31.7	2.1	2.50	2.91	1.89	1.93	0.61	8.5	5.2	2.8	6.7
5.1	71	7.5	1.8	140.6	44.9	0.11	3.63	3.63	1.37	1.38	3.02	3.03	39.6	2.0	3.35	2.96	2.37	1.87	0.97	8.6	8.4	6.8	7.6
4.2	74	6.2	4.2	NC	31.1	0.22	3.89	NC	0.87	NC	3.35	NC	29.7	NC	1.95	NC	1.33	NC	0.62	9.4	5.9	4.7	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
3.9	80	6.0	8.9	238.6	63.2	0.40	3.39	3.52	0.40	0.46	1.82	1.90	51.8	1.7	2.54	3.42	1.66	2.40	0.88	7.7	6.7	4.8	6.4
4.0	83	6.1	7.3	231.3	64.0	0.44	3.31	3.55	0.40	0.48	1.81	1.92	51.3	1.7	2.73	3.53	1.83	2.45	0.90	7.6	6.9	5.1	6.8
4.2	86	7.0	2.1	69.7	65.3	0.16	3.18	3.66	0.48	0.51	1.81	1.99	50.8	2.5	3.43	3.73	2.59	2.55	0.83	9.0	7.5	6.2	7.5
4.9	89	8.3	1.4	49.6	64.6	0.17	3.65	3.81	0.43	0.53	1.87	2.10	54.1	3.5	4.17	3.76	3.15	2.46	1.01	7.5	7.6	7.9	7.7
1.8	60	7.7	2.2	65.8	31.8	0.22	4.63	4.07	2.68	1.80	3.73	3.26	49.0	4.7	2.80	3.04	0.90	1.80	1.89	9.1	17.3	17.4	12.7
2.3	71	8.1	2.4	184.3	31.8	0.24	4.99	3.88	1.93	1.52	3.70	3.14	46.6	4.5	2.50	2.92	1.09	1.88	1.41	9.0	12.7	12.3	10.6
4.3	69	7.2	0.8	84.3	32.6	0.19	4.17	3.64	1.94	1.37	3.45	2.98	43.5	3.8	2.81	2.99	1.71	1.99	1.10	8.9	9.8	10.7	10.7
5.1	79	7.1	0.4	50.1	34.2	0.07	3.16	3.62	1.26	1.28	2.91	2.92	34.2	3.8	3.21	3.03	2.55	1.98	0.66	9.5	6.2	7.3	11.0
2.9	85	5.5	1.0	88.8	55.6	0.34	3.85	4.09	2.01	2.17	3.50	3.58	40.3	1.8	2.19	3.05	0.98	1.56	1.22	7.4	9.0	7.6	9.9
3.3	85	5.6	1.0	126.8	53.1	0.29	3.89	4.11	1.99	2.19	3.55	3.61	39.5	1.8	2.20	3.08	1.03	1.59	1.17	7.3	8.6	7.0	10.0
4.1	87	6.2	0.5	-10.7	49.1	0.13	3.94	4.19	1.97	2.26	3.35	3.64	43.2	1.1	2.96	3.26	1.51	1.66	1.44	8.6	12.4	9.8	11.0
4.9	88	7.3	0.6	-24.2	49.2	0.11	4.18	4.30	2.40	2.38	3.63	3.79	44.8	1.2	3.81	3.26	2.12	1.60	1.68	7.7	13.0	11.3	11.8
4.1	84	6.4	3.5	100.1	47.0	0.17	4.04	4.02	1.38	1.41	3.95	3.86	27.0	3.0	2.12	2.66	1.50	2.06	0.62	7.0	4.3	7.5	7.8
3.8	84	6.6	2.8	30.8	47.4	0.22	3.93	4.01	1.44	1.41	3.97	3.85	26.0	3.0	2.17	2.67	1.62	2.07	0.56	7.1	4.0	6.7	7.9
4.7	82	7.1	2.1	42.1	46.1	0.09	3.84	4.03	1.18	1.37	3.80	3.77	24.5	2.5	2.39	2.71	2.08	2.04	0.31	7.4	2.3	5.2	8.7
5.6	82	7.9	1.5	30.2	46.2	0.02	4.08	4.08	1.64	1.38	3.95	3.69	30.9	2.1	3.29	2.75	2.58	1.96	0.71	6.8	4.9	8	

REGIONAL FINANCIAL QUARTERLY
BANK HOLDING COMPANIES
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

STATE TOTALS

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

	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	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	1YR 12	1YR 13	14	1YR 15	5YR 16
STATE1	10Q1	187	148,259	8.8	15.5	11.6	26	5	42	-18	77	79	-0.94	-8.3	7.4	1.3	6.1
	09Q4	195	152,304	8.8	15.6	11.5	25	5	39	-9	80	79	-0.76	-6.6	7.1	2.6	6.6
	08Q4	209	155,863	8.5	14.6	10.5	15	4	16	-10	95	85	-3.62	-25.9	6.3	7.5	10.6
	07Q4	215	149,999	6.8	11.4	7.5	15	4	10	-57	95	86	0.99	7.1	6.5	9.0	11.5
STATE2	10Q1	177	28,495	8.7	14.2	12.9	12	2	28	-7	86	86	0.44	4.4	7.5	9.0	9.9
	09Q4	182	28,347	9.1	13.9	12.6	13	2	31	23	86	88	0.40	4.1	7.0	8.7	9.9
	08Q4	185	26,997	9.0	13.4	12.1	11	2	18	-25	87	89	0.65	7.2	6.1	8.5	11.0
	07Q4	189	24,838	9.1	13.2	11.9	10	2	11	-5	90	86	0.88	9.1	6.8	9.9	11.9
STATE3	10Q1	174	50,001	9.1	13.7	12.2	13	2	27	-10	82	85	0.49	4.2	7.4	5.9	10.4
	09Q4	181	49,046	9.4	13.4	12.0	13	2	25	-10	84	85	0.35	2.4	7.1	6.6	10.9
	08Q4	212	47,625	8.9	12.8	11.4	11	2	12	8	92	85	0.82	8.6	6.0	10.1	12.4
	07Q4	212	44,390	8.4	12.0	10.8	10	1	6	-1	92	86	1.06	11.2	6.5	11.3	13.2
STATE4	10Q1	171	59,751	11.2	17.7	14.7	20	3	41	-2	84	83	-0.72	-6.0	7.6	-0.1	6.8
	09Q4	178	59,196	11.3	17.8	14.5	20	4	36	-6	88	83	-0.68	-6.0	7.3	1.2	7.4
	08Q4	198	61,090	10.7	16.5	13.2	17	2	25	-2	104	84	-0.07	-1.4	6.4	8.5	11.4
	07Q4	152	61,335	7.5	12.5	9.2	13	2	14	-15	101	88	0.07	-0.3	7.1	5.4	13.8
TOTALS AND AVERAGES	10Q1	180	286,506	9.3	15.5	12.5	21	4	38	-12	80	82	-0.51	-4.4	7.5	2.6	7.3
	09Q4	188	288,893	9.5	15.5	12.3	21	4	35	-5	83	82	-0.44	-3.9	7.1	3.6	7.8
	08Q4	205	291,576	9.1	14.6	11.3	14	3	18	-7	96	85	-1.76	-12.1	6.3	8.2	11.6
	07Q4	199	280,561	7.4	11.9	8.8	13	3	10	-35	95	86	0.79	6.3	6.7	8.6	13.1



Copyright Material

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					37 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 EQUITY CAPITAL																																					
1YR	17	18	19	20	21	1YR	22	1YR	23	1YR	24	5YR	25	1YR	26	5YR	27	1YR	28	5YR	29	1YR	30	5YR	31	1YR	32	5YR	33	1YR	34	5YR	35	1YR	36	1YR	37	1YR	38	1YR	39	5YR	40																												
4.2	74	4.2	6.3	70.9	38.6	1.31	2.74	3.18	2.44	2.34	3.55	3.52	31.1	3.9	1.22	2.49	1.15	1.77	0.08	5.4	0.1	0.1	2.8	1.49	2.63	1.24	1.83	0.25	5.5	1.1	1.1	1.1	3.2	2.76	3.05	1.79	2.16	0.97	5.0	4.7	4.3	8.2	2.57	2.10	1.12	4.8	5.3	4.2	9.0																						
4.4	73	4.3	5.9	125.5	38.7	1.30	2.70	3.22	2.64	2.35	3.41	3.51	35.6	3.6	1.49	2.63	1.24	1.83	0.25	5.5	1.1	1.1	3.2	3.20	3.85	2.15	0.90	3.52	2.88	34.0	4.0	2.76	3.05	1.79	2.16	0.97	5.0	4.7	4.3	8.2	3.79	3.97	2.28	0.86	3.72	2.85	39.1	3.0	3.69	3.13	2.57	2.10	1.12	4.8	5.3	4.2	9.0														
5.1	82	7.5	1.3	98.0	37.9	0.38	3.85	3.97	2.28	0.86	3.72	2.85	39.1	3.0	3.69	3.13	2.57	2.10	1.12	4.8	5.3	4.2	9.0	3.3	75	6.1	3.9	68.2	46.3	0.53	3.74	3.79	1.31	1.25	3.32	3.25	33.1	5.2	2.12	2.81	1.29	1.94	0.83	8.3	6.9	6.8	7.4	3.5	78	6.3	3.6	91.8	45.8	0.54	3.77	3.77	1.27	1.23	3.34	3.21	32.7	5.1	2.18	2.85	1.39	1.98	0.79	8.3	6.6	6.3	7.3
4.5	79	6.8	2.2	75.2	46.0	0.19	3.71	3.82	1.28	1.25	3.27	3.17	31.8	4.4	2.61	2.99	1.94	2.02	0.67	8.6	5.9	5.9	8.2	5.0	80	7.7	1.6	105.2	46.6	0.15	3.70	3.92	1.21	1.24	3.24	3.17	33.5	3.4	3.40	3.03	2.59	1.94	0.81	8.3	6.5	7.2	9.4	4.1	74	5.7	3.7	95.1	49.1	0.30	3.82	3.88	1.68	1.79	3.69	3.62	31.9	2.8	1.71	2.69	1.09	1.69	0.62	7.1	4.2	2.7	6.2
4.3	75	5.7	3.5	105.1	48.6	0.54	3.79	3.89	1.72	1.83	3.66	3.63	32.7	2.7	1.84	2.75	1.15	1.71	0.69	7.2	4.7	3.4	6.6	4.8	77	6.5	1.8	140.1	48.4	0.26	3.81	3.91	1.92	1.85	3.66	3.58	35.8	2.0	2.69	2.96	1.72	1.79	0.97	7.7	7.4	5.4	7.7	4.9	78	7.7	0.8	83.2	48.3	0.11	3.86	4.06	1.79	1.71	3.57	3.49	36.6	1.8	3.40	2.92	2.39	1.63	1.01	7.8	7.9	6.7	9.0
3.8	78	5.1	6.0	36.4	36.1	0.68	3.35	3.36	2.12	2.51	4.17	4.29	24.3	6.3	0.83	2.60	1.12	2.08	-0.29	6.1	-0.9	-1.5	3.3	4.0	79	5.7	5.6	77.2	36.4	0.89	3.43	3.36	2.46	2.59	4.24	4.33	27.9	6.3	1.45	2.68	1.58	2.10	-0.13	6.1	-0.3	-0.2	3.6	4.9	80	6.1	4.1	168.7	38.2	1.03	3.29	3.40	2.86	2.92	4.23	4.56	31.6	7.1	2.69	3.01	1.94	2.12	0.75	7.9	5.8	6.5	6.0
5.4	80	7.5	1.5	159.6	37.9	0.52	3.20	3.48	1.94	3.37	4.37	4.92	15.9	6.2	3.15	3.08	2.85	2.01	0.30	9.5	2.3	-0.6	7.0	4.0	75	4.8	5.5	66.9	40.7	0.92	3.16	3.40	2.13	2.17	3.68	3.65	30.0	4.4	1.31	2.58	1.14	1.83	0.17	6.1	1.3	0.9	3.9	4.2	75	5.0	5.2	109.3	40.6	1.01	3.14	3.41	2.31	2.20	3.62	3.64	33.2	4.2	1.61	2.68	1.31	1.87	0.30	6.2	2.0	1.7	4.2
5.1	77	5.9	2.7	117.7	40.5	3.22	3.36	3.68	2.18	2.12	3.67	3.86	33.6	4.3	2.72	2.99	1.82	1.99	0.90	6.4	5.5	5.1	7.1	5.1	77	5.9	2.7	117.7	40.5	3.22	3.36	3.68	2.18	2.12	3.67	3.86	33.6	4.3	2.72	2.99	1.82	1.99	0.90	6.4	5.5	5.1	7.1	5.1	80	7.6	1.3	109.1	40.3	0.35	3.70	3.73	2.03	2.43	3.80	4.13	33.2	4.1	3.50	3.03	2.61	1.91	0.90	6.6	5.1	3.8	8.1

© Copyright Protected
Material

Banks

Listed Alphabetically by State



© Copyright Protected
Material



40 STATE

REGIONAL FINANCIAL QUARTERLY
BANKS
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE

	PERIOD ENDING	RANK OF FINANCIAL RATIOS	RANK	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I		LIQUIDITY			ROA	ROE VS COE			
					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	5YR
NAME	10Q1	63	70	6.7	10.1	8.9	40	2	76	19	81	80	-2.65	-32.8	12.4	-3.0	7.8
ADDRESS	09Q4	56	72	6.8	10.4	9.1	34	8	75	-15	97	81	-1.65	-19.9	12.1	2.4	8.7
CITY, STATE ZIP	08Q4	147	81	7.4	10.4	9.1	14	2	15	-68	106	81	0.77	8.5	6.6	9.8	10.4
	07Q4	201	97	11.5	13.3	12.3	9	2	10	21	111	80	0.68	6.2	7.2	8.4	10.6
NAME	10Q1	148	40	12.9	39.2	37.8	10	3	60	-35	73	87	0.33	2.6	7.4	8.6	10.0
ADDRESS	09Q4	125	80	12.7	33.3	32.0	4	0	61	-13	34	91	0.51	4.3	7.6	4.8	9.5
CITY, STATE ZIP	08Q4	169	101	10.0	30.5	29.9	2	0	17	-6	34	91	1.56	13.9	7.0	9.1	10.2
	07Q4	247	77	12.4	28.0	26.7	5	0	4	2	133	81	2.42	16.7	7.2	11.2	9.8
NAME	10Q1	47	1,020	8.5	13.7	12.4	31	0	59	-65	67	78	-2.30	-28.2	7.3	-4.8	5.1
ADDRESS	09Q4	26	981	8.1	13.1	11.8	33	0	58	-74	88	79	-2.46	-31.7	7.3	-5.8	5.4
CITY, STATE ZIP	08Q4	116	971	7.8	11.2	9.9	17	1	36	-3	109	84	-0.16	-1.8	6.7	1.2	8.5
HAS HOLD	07Q4	161	931	9.0	12.6	11.3	13	1	28	3	97	81	1.14	12.4	7.0	9.5	10.5
NAME	10Q1	151	158	10.8	14.9	13.6	11	0	28	18	84	84	0.26	2.4	8.2	4.5	7.5
ADDRESS	09Q4	147	159	10.6	14.5	13.3	10	4	26	13	100	82	0.32	2.9	7.9	4.3	7.6
CITY, STATE ZIP	08Q4	130	172	9.7	13.4	12.3	9	0	22	-29	101	85	0.61	6.5	6.1	6.4	9.0
	07Q4	139	191	8.6	12.4	11.4	9	2	8	23	106	86	0.52	6.0	7.7	7.1	10.4
NAME	10Q1	182	787	7.7	14.3	13.0	11	1	30	4	61	86	0.68	8.9	7.3	10.5	11.4
ADDRESS	09Q4	165	771	7.8	14.5	13.2	10	0	22	-8	75	87	0.50	6.6	7.0	8.6	11.6
CITY, STATE ZIP	08Q4	236	744	8.2	14.4	13.4	7	0	8	-3	76	85	0.99	12.2	5.7	11.9	12.7
HAS HOLD	07Q4	231	684	8.3	14.7	13.7	7	0	1	22	69	82	1.13	13.4	6.6	12.5	12.9
NAME	10Q1	221	937	10.3	13.7	12.4	11	2	6	-12	78	91	0.93	7.4	7.1	9.6	NC
ADDRESS	09Q4	210	955	10.0	13.6	12.4	11	1	6	-13	84	92	0.85	6.9	6.8	8.9	NC
CITY, STATE ZIP	08Q4	161	898	8.3	10.5	9.6	9	0	6	NC	83	96	0.82	6.9	5.7	8.2	NC
HAS HOLD	07Q4	192	743	8.8	11.4	10.6	7	0	3	-6	78	94	1.13	9.4	6.6	10.8	9.7
NAME	10Q1	226	64	17.9	32.9	32.2	2	0	1	15	45	66	0.89	5.2	7.2	4.6	7.1
ADDRESS	09Q4	235	58	18.3	33.3	32.5	2	0	1	12	57	65	0.85	5.1	6.9	5.4	7.2
CITY, STATE ZIP	08Q4	257	63	16.3	33.1	32.3	2	0	2	12	46	70	1.22	7.6	6.3	7.4	7.4
	07Q4	243	61	16.8	31.6	30.7	3	0	3	19	47	70	1.19	7.5	7.2	7.4	6.8
NAME	10Q1	123	52	6.7	10.6	9.7	9	3	22	10	68	80	0.50	7.1	8.5	8.5	10.8
ADDRESS	09Q4	130	50	7.2	11.5	10.6	8	7	21	22	86	77	0.45	6.6	8.2	8.1	11.1
CITY, STATE ZIP	08Q4	181	49	7.1	11.9	10.9	9	3	2	-3	84	80	0.77	10.8	6.5	11.4	12.2
	07Q4	155	41	7.6	12.2	11.2	9	3	9	29	91	78	0.67	9.0	8.5	11.0	12.2
NAME	10Q1	101	99	7.6	16.2	15.7	3	0	32	7	31	91	0.47	6.4	8.3	6.5	6.5
ADDRESS	09Q4	113	100	7.2	15.7	15.2	3	0	30	-14	37	92	0.66	9.0	7.6	8.7	6.7
CITY, STATE ZIP	08Q4	99	96	7.5	16.7	15.7	7	0	25	3	42	90	0.26	3.7	6.3	3.7	6.5
	07Q4	98	89	7.3	15.6	14.6	7	1	26	-63	48	90	0.52	6.7	7.2	6.3	8.1
NAME	10Q1	128	25	13.1	31.7	30.5	5	10	0	8	25	79	0.07	0.6	7.2	0.6	2.8
ADDRESS	09Q4	162	25	13.3	31.3	30.0	5	0	0	0	31	81	0.37	2.7	6.9	2.7	3.2
CITY, STATE ZIP	08Q4	180	24	13.3	33.3	31.9	5	0	0	17	34	78	0.70	5.2	6.3	5.0	3.9
	07Q4	156	22	14.0	31.6	30.3	5	0	0	-1	40	77	-0.20	-1.5	8.5	-1.3	3.9
NAME	10Q1	100	181	10.1	14.0	12.7	32	1	86	-43	90	82	-2.70	-27.8	11.8	-6.6	8.1
ADDRESS	09Q4	68	187	9.0	12.6	11.4	14	14	73	-56	120	83	-0.97	-9.9	11.5	-7.3	9.4
CITY, STATE ZIP	08Q4	195	191	10.5	13.6	12.4	11	3	25	-1	129	84	0.64	6.2	7.3	7.8	14.4
	07Q4	253	190	10.5	13.4	12.1	14	2	15	19	132	84	1.42	13.2	7.3	16.0	16.3
NAME	10Q1	189	83	11.1	17.4	16.1	8	0	24	9	76	79	0.00	0.0	8.3	7.6	5.6
ADDRESS	09Q4	181	81	11.2	16.8	15.6	8	0	26	2	107	79	-0.13	-1.1	8.1	6.4	5.4
CITY, STATE ZIP	08Q4	160	75	11.7	16.5	15.9	4	2	25	7	128	85	0.65	5.4	7.5	6.0	4.7
	07Q4	134	68	12.1	19.2	18.1	6	2	15	23	127	80	0.56	4.2	7.2	5.3	4.4
NAME	10Q1	107	121	8.9	18.3	17.1	9	0	15	-8	44	88	-0.03	-0.3	8.2	-0.2	3.6
ADDRESS	09Q4	111	122	8.9	17.7	16.4	10	0	11	-50	52	89	-0.04	-0.4	7.9	-0.3	3.7
CITY, STATE ZIP	08Q4	107	120	9.2	19.1	17.8	13	2	7	-38	48	85	-1.06	-9.4	7.3	-8.5	5.0
	07Q4	226	128	11.3	22.8	21.6	11	0	16	16	46	86	1.23	10.8	7.1	9.7	6.3
NAME	10Q1	172	81	11.2	25.2	23.9	6	0	1	8	42	74	0.99	8.7	7.2	5.8	5.7
ADDRESS	09Q4	168	78	11.2	26.3	25.1	6	0	2	-7	49	78	1.03	9.0	6.9	5.9	6.0
CITY, STATE ZIP	08Q4	156	72	12.0	27.1	25.9	6	0	4	7	46	77	0.80	6.7	6.3	4.1	6.6
	07Q4	155	70	11.2	28.3	27.0	9	0	3	8	41	77	1.15	10.8	8.5	6.1	7.6
NAME	10Q1	204	233	14.5	18.5	18.1	2	0	21	-1	80	81	0.85	6.0	7.9	5.4	6.8
ADDRESS	09Q4	235	232	14.4	19.0	17.7	7	0	8	2	89	80	1.05	7.5	7.5	6.3	7.0
CITY, STATE ZIP	08Q4	246	233	14.1	18.8	17.5	12	0	0	-40	102	80	1.03	7.4	5.9	6.6	7.3
	07Q4	238	237	13.7	19.4	18.1	12	0	0	4	95	80	1.06	7.7	6.8	6.9	7.4
NAME	10Q1	110	2,026	10.7	14.7	13.4	22	0	83	-19	77	85	-5.45	-48.2	10.0	0.2	NC
ADDRESS	09Q4	107	1,943	10.7	14.4	13.1	22	0	78	-9	98	85	-5.64	-45.7	9.7	0.1	NC
CITY, STATE ZIP	08Q4	141	2,089	10.4	13.2	12.0	15	0	61	NC	101	86	-0.40	-2.7	6.4	5.0	NC
HAS HOLD	07Q4	176	1,947	9.5	12.1	10.9	11	0	22	NC	94	84	0.57	4.6	7.1	4.9	NC
NAME	10Q1	1	91	6.8	11.4	10.1	13	4	102	-39	67	94	-1.64	-19.3	12.4	-14.9	1.2
ADDRESS	09Q4	1	90	7.0	12.0	11.1	8	0	90	-94	88	94	-1.67	-19.0	12.1	-13.4	2.0
CITY, STATE ZIP	08Q4	100	84	9.9	15.3	14.0	10	1	30	-56	95	90	0.05	0.5	7.4	3.2	6.5
	07Q4	157	74	11.5	17.1	15.9	7	3	8	-1	99	85	0.81	6.7	7.2	7.3	6.0
NAME	10Q1	163	529	9.0	12.1	10.9	25	0	22	-59	75	74	-0.19	-2.4	7.6	2.1	14.0
ADDRESS	09Q4	142	511	7.8	10.9	9.6	25	1	23	-71	97	78	-0.04	-0.			

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					41 GROWTH																																				
YR	17	CURRENT YIELD ON INVESTMENTS		LOANS AS A % OF EARNING ASSETS		YR	19	CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		YR	23	INC IN LOAN LOSS RES % EARNING ASSETS		YR	24	NET INTEREST MARGIN		YR	25	NONINTEREST INCOME		YR	28	NONINTEREST EXPENSE		YR	30	RISK (SD) IN OP PROFIT MARGIN		YR	32	RETURN ON EARNING ASSETS (AFTER TAX)		YR	34	COST OF ADJUSTED DEBT (AFTER TAX)		YR	36	LEVERAGE SPREAD		YR	37	RETURN ON FINANCIAL LEVERAGE		YR	39	INTERNAL GROWTH OF EQUITY CAPITAL	
		18	19	20	21			22	23	24	25	26	27	28	29			30	31			32	33			34	35			36	37			38	39			40																	
4.2	86	6.3	6.4	147.0	44.3	1.64	4.27	4.14	0.50	0.69	3.73	3.22	21.7	5.0	0.87	2.55	1.31	1.93	-0.44	8.8	-3.9	-11.2	-4.9																																
4.5	87	6.4	7.2	293.1	43.6	1.47	4.23	4.15	0.54	0.71	3.50	3.18	26.5	4.0	1.51	2.64	1.42	1.93	0.10	8.9	0.9	-2.6	-3.7																																
4.7	80	6.9	1.6	-11.5	45.2	0.21	3.97	4.15	0.62	0.80	3.11	3.14	32.3	3.0	2.66	2.80	1.88	1.91	0.78	9.2	7.2	-36.0	-1.7																																
5.1	82	8.5	1.5	33.2	40.2	0.31	4.18	4.31	0.71	0.93	3.06	3.25	37.4	1.7	3.23	2.77	2.52	1.82	0.71	7.2	5.1	8.3	10.8																																
1.9	31	6.8	25.5	111.6	49.4	0.97	2.25	3.64	0.13	0.28	1.87	1.92	21.3	10.0	1.90	2.76	0.82	1.49	1.09	6.2	6.7	5.6	0.9																																
2.0	30	7.4	24.1	251.9	48.6	0.25	2.34	3.78	0.16	0.30	1.75	1.94	29.9	7.3	1.40	2.71	0.90	1.52	0.50	6.8	3.4	2.3	0.5																																
3.9	25	8.4	6.8	328.0	43.8	-0.03	3.01	4.27	0.24	0.37	1.48	2.09	54.5	3.7	2.59	3.01	1.71	1.62	0.88	7.4	6.5	0.2	0.3																																
4.8	37	9.8	1.4	-32.0	36.6	0.00	4.29	4.67	0.41	0.42	2.06	2.40	56.3	6.0	3.61	3.02	2.21	1.54	1.40	5.4	7.6	0.0	-0.1																																
3.2	71	5.2	7.3	0.2	51.5	1.36	3.17	3.88	0.58	0.82	3.76	3.38	-0.5	12.1	0.52	2.13	1.17	1.78	-0.65	8.1	-5.3	-9.1	0.3																																
3.8	73	5.3	6.7	62.9	51.3	1.46	3.18	3.93	0.59	0.83	3.76	3.38	0.2	10.0	0.58	2.19	1.30	1.81	-0.72	8.8	-6.3	-10.9	0.4																																
4.9	82	6.5	3.7	18.2	57.4	0.27	3.78	4.08	0.88	0.90	3.34	3.25	28.3	2.5	1.70	2.55	1.76	1.83	-0.06	8.3	-0.5	-5.1	4.4																																
4.7	81	8.0	3.4	536.4	59.5	0.21	4.21	4.07	0.92	0.91	3.31	3.19	35.6	1.8	3.16	2.71	2.38	1.78	0.78	8.2	6.4	4.3	7.3																																
4.6	75	6.1	4.3	6.2	53.6	0.30	4.39	4.00	0.43	0.36	3.45	3.04	28.3	5.2	1.47	2.56	1.02	1.96	0.45	6.8	3.1	2.0	4.1																																
4.9	74	6.2	4.5	34.2	52.2	0.20	4.36	3.99	0.44	0.36	3.48	3.02	27.6	5.4	1.51	2.58	1.11	1.98	0.41	6.9	2.8	1.8	4.2																																
5.5	70	7.0	3.3	140.1	54.8	0.05	3.70	3.94	0.42	0.34	3.14	2.89	23.9	5.3	2.54	2.72	2.07	2.00	0.47	8.2	3.9	2.8	5.3																																
5.6	66	8.1	1.3	-8.0	52.0	0.14	3.61	4.04	0.31	0.32	2.83	2.79	27.9	4.6	3.08	2.75	2.65	1.90	0.43	9.2	4.0	3.2	6.6																																
4.4	52	5.8	4.7	297.7	52.8	0.21	2.84	2.90	0.81	0.78	1.96	1.89	46.3	2.3	2.42	2.95	1.64	2.09	0.78	10.4	8.1	5.9	4.6																																
4.6	53	5.7	3.4	176.2	52.8	0.22	2.79	2.90	0.92	0.80	1.95	1.90	47.3	2.4	2.33	2.98	1.73	2.10	0.60	10.5	6.3	4.0	4.7																																
5.2	52	6.7	1.3	785.1	51.1	0.05	3.02	2.90	0.75	0.81	1.91	1.93	49.2	3.3	3.02	3.07	2.13	2.09	0.89	10.0	8.9	7.1	5.8																																
5.1	51	8.0	0.2	662.5	47.6	0.00	3.06	2.86	0.65	0.89	1.99	2.02	46.5	4.4	3.47	3.01	2.52	2.00	0.95	9.6	9.0	4.6	5.9																																
3.3	91	7.1	1.0	49.8	39.5	0.42	5.44	NC	1.34	NC	4.37	NC	35.5	2.3	2.26	NC	0.92	NC	1.33	5.5	7.4	5.4	NC																																
3.2	89	6.8	0.8	23.5	39.6	0.38	5.01	NC	1.32	NC	4.16	NC	34.3	NC	2.18	NC	1.00	NC	1.18	5.7	6.8	4.6	NC																																
5.9	88	6.4	0.6	21.5	44.1	0.25	4.50	NC	1.26	NC	4.11	NC	28.7	NC	2.40	NC	1.43	NC	0.98	5.9	5.8	-10.2	NC																																
5.0	80	7.6	0.4	-10.5	42.0	0.28	4.65	4.19	1.35	1.23	3.85	3.73	35.9	4.6	3.10	2.63	1.80	1.60	1.31	5.9	7.7	3.1	4.6																																
4.8	39	7.9	0.4	276.9	38.5	-0.09	4.77	5.09	0.52	0.63	4.06	3.76	23.1	4.0	1.65	2.26	0.93	1.20	0.72	4.1	2.9	4.0	6.8																																
5.0	37	7.9	0.6	-15.2	41.3	0.07	4.75	5.10	0.51	0.64	3.79	3.75	27.9	3.3	1.84	2.25	1.02	1.20	0.83	4.2	3.5	4.8	6.8																																
5.6	30	8.9	0.9	-45.0	33.9	0.01	5.18	5.13	0.61	0.69	3.61	3.82	37.6	4.6	2.35	2.21	1.24	1.14	1.11	4.6	5.1	7.3	7.1																																
5.6	35	9.8	1.6	94.8	39.5	0.03	5.10	5.16	0.63	0.71	3.64	4.02	36.4	4.7	2.63	2.06	1.61	1.05	1.02	4.7	4.8	7.1	-4.5																																
2.8	73	7.1	2.4	351.5	26.9	0.16	3.57	3.64	1.15	1.08	3.04	3.14	35.6	2.5	2.25	2.76	1.70	2.01	0.56	11.3	6.3	8.1	10.5																																
2.7	72	7.3	2.9	476.5	33.7	0.16	3.36	3.62	1.24	1.09	2.98	3.13	35.2	2.5	2.41	2.78	1.91	2.02	0.50	11.3	5.7	7.6	10.7																																
3.4	72	7.9	0.5	-51.1	33.9	0.12	3.55	3.73	1.14	1.06	3.16	3.21	32.6	2.6	3.00	2.80	2.22	1.93	0.78	10.7	8.4	10.9	11.9																																
4.3	72	8.0	1.2	65.1	31.3	0.26	3.62	3.81	1.05	1.07	3.28	3.27	29.8	2.3	3.17	2.68	2.41	1.80	0.76	10.3	7.8	10.7	11.9																																
4.7	27	6.5	9.3	35.5	53.7	0.03	2.86	2.86	0.35	0.37	2.50	2.42	22.0	6.1	2.05	2.40	1.64	2.00	0.41	10.9	4.5	2.4	2.8																																
4.6	25	6.5	9.0	21.9	55.4	0.00	2.71	2.87	0.32	0.37	2.42	2.41	20.3	6.3	2.31	2.41	1.73	2.00	0.58	10.9	6.3	4.7	3.1																																
4.9	29	7.4	6.8	-2.2	54.8	0.03	2.71	3.04	0.44	0.41	2.59	2.47	17.9	4.8	2.25	2.36	2.11	1.96	0.13	11.0	1.5	1.7	2.7																																
4.8	35	8.3	6.1	48.2	57.7	0.00	2.55	3.16	0.44	0.42	2.15	2.45	28.1	2.0	2.88	2.44	2.55	1.88	0.33	10.3	3.4	2.0	3.9																																
3.6	25	7.7	5.4	378.5	39.5	0.01	2.61	3.00	0.59	0.66	3.59	3.20	-12.2	12.9	1.42	1.90	1.57	1.75	-0.15	5.8	-0.8	-1.6	0.6																																
3.8	25	7.7	0.3	-26.1	40.8	0.01	2.73	3.00	0.66	0.67	3.59	3.16	-6.1	11.8	1.77	1.96	1.61	1.76	0.16	5.7	0.9	0.5	1.0																																
4.2	27	7.6	0.4	76.9	34.1	0.00	2.76	3.15	0.84	0.64	3.29	3.02	8.4	9.0	2.36	2.05	1.91	1.75	0.45	5.8	2.6	2.8	1.7																																
4.5	33	7.4	0.2	-91.9	33.8	0.02	2.89	3.26	0.72	0.60	3.19	2.95	11.5	7.1	1.49	2.04	1.99	1.75	-0.49	5.7	-2.8	-3.7	1.6																																
3.4	85	6.1	11.1	159.8	45.0	2.06	3.20	4.10	0.34	0.67	2.53	2.45	28.4	9.6	0.85	3.04	1.85	2.36	-1.00	7.5	-7.5	-6.5	5.6																																
3.7	86	6.2	10.0	176.9	45.4	0.17	3.24	4.22	0.28	0.67	2.49	2.46	29.3	8.4	0.86	3.22	1.93	2.38	-1.07	7.6	-8.2	-7.3	7.0																																
4.9	87	7.4	3.4	63.3	44.0	0.27	3.73	4.57	0.53	0.76	2.25	2.50	47.2	4.6	3.08	3.77	2.44	2.37	0.64	7.4	4.7	4.9	11.1																																
5.2	84	8.9	2.1	999.9	43.3	0.53	4.49	4.76	0.76	0.80	2.25	2.59	57.1	5.4	4.56	3.84	2.95	2.25	1.61	7.1	11.5	12.6	12.7																																
3.8	73	6.6	3.9	19.7	42.9	1.03	4.04	3.87	0.58	0.56	3.21	3.13	30.5	2.6	2.29	2.58	1.46	2.05	0.83	6.4	5.3	7.6	4.7																																
4.2	85	6.6	4.1	-5.7	42.5	1.01	4.01	3.87	0.48	0.55	3.28	3.13	27.0	2.8	2.25	2.60	1.60	2.08	0.65	6.4	4.1	6.1	4.5																																
4.5	74	7.1	4.3	72.3	39.5	0.11	3.73	3.87	0.77	0.55	3.07	3.17	31.9	6.0	2.61	2.65	2.09	2.20	0.52	6.5	3.4	6.1	3.8																																
4.8	74	8.2	2.8	999.9	39.0	0.19	3.88	3.93	0.60	0.46	3.32	3.22	25.8	6.7	3.05	2.66	2.66	2.25	0.39	5.8	2.3	0.7	3.1																																
3.9	46	7.1	3.3	74.8	26.7	0.00	2.91	2.88	0.60	0.72	3.01	2.70	14.3	14.4	1.62	2.39	1.90	2.21	-0.28	6.7	-1.9	-0.3	1.0																																
3.9	46	7.2	2.2	20.3	26.3	0.00	2.78	2.86	0.60	0.71	2.99	2.65	11.7	14.3	1.68	2.42	1.98	2.24	-0.30	6.6	-2.0	-0.3	1.2																																
3.8	40	8.2	2.1	-59.8	26.2	0.00	2.51	2.78	0.30	0.65	2.71	2.44	3.6	10.7	0.80	2.61	2.27	2.29	-1.47	6.3	-9.3	-11.2	2.6																																
4.9	38	9.0	5.1	-11.9	25.2	0.00	3.38	2.77	1.25	0.64	2.65	2.22	42.8	8.2	3.34	2.78	2.32	2.34	1.02	6.3	6.4	5.2	3.9																																
3.9	35	6.6	0.3	-71.5	35.0	0.05	3.31	2.97	1.09	0.91	3.34	3.23	24.1	15.6	1.76	2.33	1.17	1.84	0.59	6.8	4.0	2.1	3.2																																
4.2	35	6.6	0.5	-56.8	40.0	0.07	3.41	2.98	1.08	0.89	3.38	3.18	24.6	16.5	1.83	2.38	1.22	1.87	0.61	6.7	4.1	2.4	3.5																																
5.1	35	7.2	1.3	18.7	47.1	0.00	3.42	2.95	1.03	0.80	3.72	2.91	16.3</																																										

42 STATE

REGIONAL FINANCIAL QUARTERLY BANKS
FDIC & FRS DATA ENDING 1st QTR, 2010
 Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE (CONTINUED)

	PERIOD ENDING	RANK OF FINANCIAL RATIOS	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN RISK % TIER I LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	LIQUIDITY BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	ROA NET INCOME AS A % OF ASSETS	ROE VS COE 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	1YR 12	1YR 13	14	1YR 15	5YR 16
NAME	10Q1	215	66	14.8	28.4	28.4	7	2	11	-17	45	78	0.22	1.5	8.5	2.0	7.0
ADDRESS	09Q4	212	64	14.7	28.4	27.2	7	10	9	-22	59	76	0.34	2.2	8.2	3.2	7.2
CITY, STATE ZIP	08Q4	278	60	15.8	29.5	28.2	7	4	2	-4	64	73	1.12	6.9	7.1	8.5	8.7
	07Q4	253	59	15.6	28.1	26.8	5	1	5	1	73	73	1.13	7.0	8.4	6.7	8.8
NAME	10Q1	114	841	9.5	13.7	12.5	13	1	32	-54	89	85	-1.14	-12.6	7.6	-2.7	4.4
ADDRESS	09Q4	102	831	9.4	13.5	12.3	13	0	34	-62	102	87	-1.21	-13.7	7.3	-2.5	4.3
CITY, STATE ZIP	08Q4	126	707	8.7	11.1	9.9	11	0	3	-38	97	86	0.04	0.5	6.0	3.9	8.3
	07Q4	206	432	9.7	11.6	10.6	10	0	10	-114	106	83	0.95	8.8	6.8	10.7	NC
NAME	10Q1	178	123	10.6	16.8	15.5	12	4	17	-66	67	86	0.63	5.9	8.0	7.1	11.0
ADDRESS	09Q4	161	122	10.5	15.5	14.3	11	8	19	-45	85	84	0.57	5.3	7.8	6.1	11.1
CITY, STATE ZIP	08Q4	226	113	10.8	16.1	14.9	11	5	7	13	91	80	1.00	9.6	7.1	9.9	12.7
	07Q4	246	114	10.1	15.1	13.9	11	8	3	44	95	79	1.21	12.3	7.6	13.5	13.4
NAME	10Q1	153	314	10.8	14.1	13.0	8	0	12	-40	75	88	0.11	0.8	7.7	2.9	NC
ADDRESS	09Q4	157	299	11.3	14.9	13.8	8	0	5	-42	93	88	0.00	0.0	7.1	2.5	NC
CITY, STATE ZIP	08Q4	180	216	15.5	20.0	19.0	5	0	2	NC	91	83	-0.85	-5.8	7.0	-2.9	NC
	07Q4	256	81	16.1	36.8	36.4	1	1	1	11	36	76	1.26	7.9	7.2	7.8	7.9
NAME	10Q1	115	1,307	8.6	16.4	15.1	12	0	63	-8	54	96	-0.73	-7.8	10.0	1.5	8.0
ADDRESS	09Q4	108	1,354	8.0	15.6	14.3	13	0	62	-22	59	96	-0.80	-8.7	9.7	2.7	8.1
CITY, STATE ZIP	08Q4	184	1,340	7.6	13.2	12.2	8	0	18	3	71	95	0.62	7.1	6.2	10.2	NC
HAS HOLD	07Q4	201	1,304	7.3	13.3	12.6	6	0	9	-55	62	95	0.94	10.4	6.8	10.9	NC
NAME	10Q1	158	328	9.0	11.7	10.4	27	0	13	-18	75	83	-0.18	-2.1	7.9	4.9	11.7
ADDRESS	09Q4	181	295	9.1	12.2	10.9	26	0	22	-5	104	81	0.17	2.0	7.4	10.6	13.1
CITY, STATE ZIP	08Q4	159	304	8.4	10.7	9.4	17	0	20	17	109	92	0.63	7.5	6.7	10.6	14.8
HAS HOLD	07Q4	189	321	8.2	10.1	8.9	15	0	4	-46	108	94	0.78	9.3	7.7	11.5	16.5
NAME	10Q1	212	402	7.9	10.9	9.7	13	0	14	-20	80	79	0.69	8.3	7.6	11.8	12.8
ADDRESS	09Q4	188	369	8.0	10.9	9.8	12	0	15	-13	104	92	0.75	8.8	7.5	11.1	12.9
CITY, STATE ZIP	08Q4	195	348	8.6	11.8	10.7	11	1	16	-1	106	89	0.70	7.3	6.8	10.2	13.4
	07Q4	260	294	10.6	14.3	13.3	7	0	1	-54	102	80	1.97	19.4	6.8	12.9	14.1
NAME	10Q1	208	155	12.6	19.9	18.6	9	0	12	-21	60	77	0.95	7.7	8.1	5.3	8.6
ADDRESS	09Q4	207	154	12.5	19.5	18.3	9	0	7	-36	77	81	0.96	8.0	7.9	5.3	8.7
CITY, STATE ZIP	08Q4	247	162	12.0	18.4	17.1	9	0	3	11	85	80	1.26	10.8	6.1	10.1	9.5
	07Q4	212	170	11.1	16.1	15.2	6	0	5	9	89	81	1.43	13.1	7.1	9.1	9.2
NAME	10Q1	152	172	9.0	14.2	13.3	6	1	22	1	62	93	0.62	7.6	7.9	9.1	10.9
ADDRESS	09Q4	137	166	8.2	13.0	12.1	8	1	29	-21	80	93	0.56	7.0	7.5	8.6	11.3
CITY, STATE ZIP	08Q4	151	166	8.1	12.2	11.4	7	1	35	-3	92	93	0.75	9.3	6.9	10.9	12.7
	07Q4	191	151	8.2	12.1	11.3	7	1	7	-7	96	92	0.91	11.0	7.0	11.0	13.1
NAME	10Q1	161	295	8.9	12.8	11.6	12	3	22	-17	71	85	0.30	3.5	7.7	7.8	10.2
ADDRESS	09Q4	148	283	9.1	12.5	11.2	11	7	20	-18	92	86	0.17	2.0	7.5	6.8	10.1
CITY, STATE ZIP	08Q4	176	243	8.8	11.2	10.3	9	1	11	-10	106	95	0.76	9.1	6.4	10.5	9.7
	07Q4	173	210	7.4	11.5	10.6	9	0	9	-26	88	87	0.82	11.0	6.9	11.1	7.1
NAME	10Q1	133	91	12.1	20.4	19.2	16	0	47	51	59	61	0.04	0.3	8.4	0.6	0.7
ADDRESS	09Q4	136	95	12.2	20.3	19.0	16	0	48	118	56	65	0.09	0.7	7.9	1.0	1.0
CITY, STATE ZIP	08Q4	127	90	14.9	20.1	18.8	15	0	44	-196	66	78	-4.82	-27.9	7.6	-24.8	2.1
	07Q4	257	94	18.0	27.3	26.1	11	12	0	45	66	66	1.63	10.3	7.2	9.6	8.4
NAME	10Q1	283	166	15.6	38.3	37.0	4	0	3	5	35	84	1.27	8.2	7.0	9.1	8.3
ADDRESS	09Q4	278	161	15.4	37.1	35.9	4	0	4	-8	44	82	1.19	7.6	6.7	8.4	8.3
CITY, STATE ZIP	08Q4	278	152	16.0	37.1	35.9	4	1	0	7	50	80	1.23	7.6	6.4	7.4	9.0
	07Q4	265	145	16.5	37.0	35.7	4	1	0	5	50	80	1.20	7.1	7.0	7.0	9.8
NAME	10Q1	231	90	10.5	18.2	17.4	5	14	2	6	60	82	1.37	13.1	7.2	12.6	12.6
ADDRESS	09Q4	250	86	10.2	17.7	16.9	5	3	2	-20	78	77	1.28	12.4	6.9	11.9	12.5
CITY, STATE ZIP	08Q4	239	87	9.6	17.3	16.5	5	2	1	-3	78	81	1.23	12.4	6.3	12.0	13.2
	07Q4	223	81	9.7	16.6	15.8	5	4	2	21	77	82	1.27	12.5	7.2	11.9	13.6
NAME	10Q1	78	118	9.3	14.0	12.8	14	0	44	-17	68	84	-1.07	-11.1	8.2	-2.6	5.3
ADDRESS	09Q4	82	112	9.5	14.5	13.2	13	3	41	-30	79	81	-0.91	-9.3	7.9	-1.8	5.7
CITY, STATE ZIP	08Q4	125	120	10.2	15.3	14.2	8	0	19	-16	80	82	-0.04	-0.4	7.2	2.5	7.8
	07Q4	159	114	10.8	15.5	14.8	5	0	11	-39	90	80	0.91	8.5	7.0	6.3	9.0
NAME	10Q1	224	198	17.8	30.6	29.3	9	1	35	39	59	72	0.88	4.6	8.0	3.0	5.0
ADDRESS	09Q4	245	194	19.6	31.8	30.5	8	1	19	-19	69	75	0.72	3.8	7.7	3.8	5.1
CITY, STATE ZIP	08Q4	234	190	19.4	28.7	27.4	7	5	15	-39	79	69	-1.26	-6.4	7.3	2.6	5.6
	07Q4	248	200	22.1	33.2	31.9	5	2	13	1	85	72	1.91	8.6	7.6	6.4	6.6
NAME	10Q1	269	209	16.5	40.1	38.9	7	0	12	18	25	81	0.98	5.8	7.5	11.1	9.9
ADDRESS	09Q4	300	206	16.8	34.9	33.6	7	1	11	4	33	82	1.36	8.0	6.8	13.3	9.6
CITY, STATE ZIP	08Q4	300	199	16.7	34.0	33.6	1	0	1	13	39	82	1.77	11.5	6.1	12.0	8.8
	07Q4	261	204	14.9	30.9	30.6	1	2	1	4	35	83	1.08	7.2	6.8	7.1	8.3
NAME	10Q1	119	26	12.9	20.8	20.4	2	38	2	-12	65	75	1.15	1.1	8.4	1.5	-1.4
ADDRESS	09Q4	148	25	13.0	20.7	20.4	2	18	5	4	68	72	0.10	0.7	8.2	1.2	-1.4
CITY, STATE ZIP	08Q4	139	23	13.5	22.7	22.4	1	9	9	-42	66	74	-1.36	-8.7	7.6	-8.6	-1.5
	07Q4	175	21	16.3	29.3	28.9	1	8	0	-36	64	67	0.00	0.0	8.5	0.0	0.2
NAME	10Q1	128	92	10.0	16.2	15.0	13	1	36	-16	95	86	-0.30	-2.6	7.3	6.2	7.0
ADDRESS	09Q4	133	92	11.7	16.3	15.0	9	1	17								

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					43 GROWTH																
YR	17	CURRENT YIELD ON INVESTMENTS		LOANS AS A % OF EARNING ASSETS		1YR	20	21	1YR	22	1YR	23	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		1YR	30	RISK (SD) IN OP PROFIT MARGIN	1YR	32	5YR	33	COST OF ADJUSTED DEBT (AFTER TAX)		1YR	36	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	1YR	39	5YR	40
		18	19	20	21								22	23	24	25	26	27								28	29								
5.0	49	6.8	4.7	67.6	29.5	0.12	4.50	4.25	0.79	0.81	2.97	2.52	43.9	2.6	1.34	2.67	1.19	1.69	0.16	4.2	0.7	0.0	2.2												
5.2	49	7.1	7.0	218.4	30.7	0.22	4.62	4.26	0.92	0.82	2.96	2.50	46.6	2.1	1.63	2.72	1.26	1.70	0.38	4.1	1.6	0.2	2.2												
5.0	51	8.1	2.2	3.6	28.5	0.37	4.35	4.25	0.82	0.78	2.57	2.39	50.3	1.3	3.07	2.94	1.82	1.65	1.24	4.4	5.5	3.7	3.1												
5.1	51	9.0	1.9	-49.5	15.4	0.02	4.12	4.27	0.84	0.76	2.27	2.39	54.2	1.8	3.05	2.85	2.24	1.54	0.81	4.5	3.7	1.0	3.2												
2.8	73	4.4	4.4	70.8	52.1	0.52	2.96	3.24	0.39	0.84	2.50	2.90	25.1	14.7	0.43	1.79	0.81	1.43	-0.39	8.0	-3.1	-6.1	4.1												
2.5	76	4.3	4.6	999.9	53.8	0.59	2.70	3.22	0.68	0.92	2.55	2.95	24.7	14.9	0.55	1.86	0.92	1.52	-0.37	8.3	-3.1	-6.3	3.8												
3.8	82	5.3	0.3	-55.7	53.2	0.42	2.75	3.60	0.88	1.09	3.04	3.24	16.3	14.2	1.94	2.82	1.69	1.98	0.25	8.0	2.0	4.1	10.1												
5.2	80	8.2	1.3	999.9	54.3	0.64	4.29	NC	0.81	NC	3.40	NC	33.4	10.5	3.56	NC	2.54	NC	1.02	7.0	7.1	13.0	NC												
2.9	75	7.6	3.3	21.9	37.8	0.23	4.49	4.70	0.73	0.83	3.35	3.17	35.8	3.5	2.17	3.07	1.44	1.98	0.73	6.8	5.0	3.5	8.0												
3.1	75	7.7	3.9	122.7	38.6	0.18	4.46	4.71	0.66	0.82	3.35	3.17	34.6	3.1	2.15	3.08	1.57	1.99	0.58	6.8	4.0	2.5	8.0												
4.1	76	8.5	1.8	13.4	31.7	0.15	4.65	4.79	0.83	0.84	3.07	3.15	44.0	1.8	3.04	3.25	2.09	1.99	0.95	7.2	6.9	5.4	10.2												
5.0	73	9.1	1.5	-3.6	32.1	0.27	4.65	4.84	0.78	0.79	2.93	3.12	46.0	2.5	3.75	3.25	2.48	1.90	1.26	7.8	9.8	10.1	11.9												
2.9	83	5.9	1.6	999.9	40.3	0.34	3.54	NC	0.89	NC	4.02	NC	9.1	NC	1.65	NC	1.41	NC	0.24	5.3	1.3	3.0	NC												
2.8	83	5.8	0.8	175.6	38.5	0.42	3.39	NC	0.92	NC	4.07	NC	5.6	NC	1.67	NC	1.50	NC	0.17	5.0	0.8	2.5	NC												
3.3	73	3.2	0.4	187.6	39.0	0.46	2.04	NC	0.47	NC	3.46	NC	-37.8	NC	0.27	NC	0.96	NC	-0.69	4.7	-3.2	-2.4	NC												
5.5	25	10.0	1.1	123.7	10.6	0.01	4.03	4.29	1.14	1.05	3.18	3.29	38.4	1.4	3.05	2.79	2.06	1.71	1.00	4.8	4.8	4.6	5.9												
5.4	52	5.6	10.9	135.3	44.7	0.94	3.58	3.55	0.83	0.82	2.82	2.64	36.1	3.3	1.46	2.62	1.46	2.00	0.00	8.0	0.0	1.2	3.6												
5.6	51	5.7	10.4	276.2	45.4	1.15	3.54	3.54	0.70	0.79	2.79	2.63	34.1	3.3	1.68	2.68	1.55	2.05	0.12	8.2	1.0	2.9	3.4												
5.8	56	6.8	2.6	108.4	48.6	0.34	3.64	NC	0.82	NC	2.68	NC	39.9	1.6	2.76	NC	1.96	NC	0.80	9.3	7.5	8.8	NC												
5.6	48	8.4	1.5	149.5	46.6	0.10	3.43	NC	0.82	NC	2.45	NC	42.4	1.6	3.40	NC	2.55	NC	0.85	8.8	7.5	6.6	NC												
3.6	89	5.6	1.5	-43.4	57.9	0.76	4.18	4.15	0.51	0.86	2.96	2.75	37.0	7.0	1.35	2.89	0.89	1.85	0.46	7.7	3.6	2.5	6.1												
3.9	87	5.6	2.5	21.9	57.4	0.99	4.10	4.14	0.59	0.89	2.91	2.74	38.0	6.8	2.05	3.05	0.99	1.88	1.06	8.0	8.5	8.0	7.1												
4.8	90	6.6	2.0	432.0	59.1	0.41	3.76	4.24	0.82	1.03	2.81	2.72	38.5	4.8	2.86	3.22	1.97	1.91	0.89	8.7	7.7	5.6	8.0												
4.6	89	8.1	0.4	52.4	60.1	0.34	4.10	4.48	1.00	1.14	2.75	2.75	46.2	2.7	3.57	3.22	2.67	1.75	0.90	8.8	8.0	2.9	8.5												
3.7	88	6.4	1.3	11.1	34.3	0.63	4.04	4.15	0.44	0.57	2.56	2.59	42.7	4.1	2.49	3.18	1.49	2.05	0.99	9.4	9.3	7.7	5.5												
3.8	86	6.4	1.4	-14.1	33.5	0.53	3.83	4.14	0.42	0.57	2.52	2.58	40.8	4.1	2.56	3.22	1.65	2.08	0.92	9.3	8.5	5.3	5.3												
4.6	87	7.2	1.8	999.9	34.4	0.60	3.88	4.18	0.59	0.62	2.54	2.57	43.3	3.1	3.08	3.32	2.19	2.12	0.89	8.0	7.2	2.7	5.5												
5.0	84	8.4	0.1	-10.0	37.9	0.03	4.22	4.16	0.71	0.65	2.80	2.52	43.2	2.0	3.89	3.30	2.71	2.06	1.19	7.6	9.0	6.5	6.4												
4.4	64	7.4	2.7	56.5	59.3	0.08	4.82	5.06	1.03	0.83	3.76	3.68	35.8	1.5	1.81	2.82	1.19	1.91	0.62	5.6	3.5	4.4	4.6												
4.5	63	7.5	1.6	61.3	62.4	0.04	4.69	5.06	1.01	0.83	3.67	3.67	35.5	1.5	1.92	2.87	1.34	1.94	0.59	5.8	3.4	3.9	5.0												
5.1	66	8.6	0.6	-35.0	66.1	0.39	4.83	5.21	1.06	0.79	3.58	3.72	39.3	1.5	3.08	3.01	1.96	1.98	1.12	6.3	7.0	5.0	6.1												
5.7	66	9.4	0.8	457.6	63.8	0.05	5.01	5.40	0.72	0.70	3.51	3.83	38.7	1.5	3.32	2.93	2.47	1.94	0.85	6.8	5.8	6.0	6.7												
4.8	66	7.0	3.5	4.4	41.3	0.19	3.85	3.64	0.58	0.40	3.12	2.39	29.6	9.2	2.46	3.24	1.75	2.44	0.71	9.4	6.6	7.4	7.8												
4.9	65	7.1	3.9	-15.3	40.6	0.19	3.70	3.62	0.40	0.37	2.95	2.35	28.0	8.8	2.52	3.29	1.90	2.46	0.63	9.7	6.1	6.6	8.1												
5.5	67	7.7	4.7	363.2	44.6	0.20	3.47	3.62	0.27	0.34	2.33	2.15	37.7	4.9	3.36	3.43	2.60	2.48	0.77	9.8	7.5	7.5	9.5												
5.4	68	8.6	1.1	403.9	43.4	0.07	3.35	3.65	0.55	0.35	2.19	2.10	43.8	4.4	3.84	3.34	3.10	2.35	0.75	9.6	7.2	7.3	10.4												
4.0	75	6.5	3.1	156.1	38.8	0.48	3.96	3.88	0.63	0.82	2.97	3.14	35.4	4.8	2.15	2.90	1.50	2.11	0.65	8.6	5.6	7.5	9.8												
4.4	80	6.5	3.2	181.5	39.2	0.51	3.94	3.88	0.60	0.80	3.01	3.17	33.7	6.6	2.14	2.94	1.60	2.16	0.53	8.8	4.7	6.5	9.7												
4.6	82	7.4	1.3	56.9	44.9	0.21	3.83	3.86	0.96	0.87	3.32	3.35	30.7	13.9	2.99	3.07	2.17	2.30	0.81	9.2	7.5	8.8	9.4												
5.0	66	8.7	1.1	275.4	42.2	0.10	3.48	3.84	0.95	0.82	2.96	3.51	33.0	15.0	3.59	2.87	2.85	2.31	0.74	10.2	7.5	11.1	7.3												
3.9	76	4.6	9.7	0.6	42.9	0.07	3.59	4.53	2.04	1.42	5.37	5.94	4.7	99.9	0.67	1.01	0.69	1.09	-0.02	4.0	-0.1	0.6	-0.6												
4.3	78	4.5	10.0	6.3	42.1	0.07	3.60	4.54	2.36	1.40	5.48	5.82	8.1	99.9	0.79	1.08	0.74	1.09	0.04	3.9	0.2	1.0	-0.2												
4.6	77	5.6	9.3	154.2	39.7	0.00	4.10	4.49	1.46	1.14	14.73	5.34	9.0	99.9	-4.48	1.25	1.05	1.06	-5.53	3.7	-20.3	-26.3	0.4												
5.2	67	7.8	3.7	356.4	42.1	0.07	5.20	4.39	1.29	1.00	3.70	3.29	42.9	7.1	2.99	2.30	1.39	1.04	1.60	4.2	6.6	6.2	6.7												
5.6	35	7.4	1.6	50.8	9.4	0.20	3.58	3.46	0.48	0.45	1.40	1.36	65.4	2.4	3.29	3.46	2.11	2.41	1.18	4.9	5.8	3.2	4.6												
5.6	36	7.4	1.8	354.7	8.8	0.17	3.43	3.48	0.48	0.45	1.37	1.37	64.9	2.5	3.31	3.46	2.27	2.41	1.04	4.9	5.1	2.5	4.6												
5.8	37	7.8	0.4	-27.9	8.6	0.01	3.16	3.71	0.43	0.43	1.32	1.42	63.1	2.7	3.55	3.45	2.74	2.24	0.81	4.8	3.8	4.1	5.9												
5.7	38	8.3	0.6	16.5	8.4	0.01	3.08	3.91	0.37	0.43	1.32	1.46	61.8	2.1	3.62	3.38	2.89	2.00	0.73	4.6	3.3	3.9	6.7												
4.9	56	6.4	3.3	216.8	17.2	0.02	3.88	3.81	0.41	0.39	1.91	1.86	55.4	1.1	2.75	3.14	1.39	1.88	1.37	7.2	9.9	5.9	4.3												
4.9	56	6.5	1.0	53.9	16.1	0.02	3.82	3.83	0.40	0.38	1.92	1.87	54.5	1.2	2.72	3.14	1.47	1.90	1.25	7.4	9.2	5.2	4.2												
5.0	52	7.3	0.7	-39.7	15.0	0.02	3.58	3.98	0.35	0.39	1.75	1.90	55.3	1.4	3.12	3.21	1.99	1.87	1.12	7.9	8.9	5.5	4.1												
5.5	57	8.1	1.1	-48.6	15.0	0.00	3.64	4.12	0.38	0.41	1.80	1.96	55.2	1.3	3.55	3.18	2.45	1.76	1.10	7.6	8.4	2.6	3.9												
3.9	75	6.3	5.9	68.7	42.8	0.50	3.84	3.93	-0.12	0.52	3.68	3.24	1.2	14.5	0.89	2.28	1.37	1.88	-0.48	7.3	-3.5	-6.1	3.0												
4.1	75	6.3	6.2	111.5	41.3	0.47	3.80	3.93	-0.08	0.54	3.65	3.20	2.0	13.3	1.07	2.36	1.47	1.91	-0.40	7.2	-2.9	-4.9	2.0												
4.5	71	7.1	2.9	67.8	44.2	0.35	4.04	3.86	0.52	0.72	3.50	3.01	23.2	6.9	1.88	2.63	1.78	1.93	0.10	7.0	0.7	1.0	4.7												
4.8	70	8.4	1.8	170.3	50.1	0.07	3.91	3.76	0.78	0.83	3.42	2.90	27.1	5.1	2.90	2.77	2.43	1.93																	

REGIONAL FINANCIAL QUARTERLY
BANKS
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

STATE TOTALS

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

	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	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	1YR
		1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
STATE1	10Q1	170	235,685	8.4	14.3	11.3	27	5	49	-24	73	80	-0.49	-4.9	7.5	2.2	6.8
	09Q4	188	239,739	8.2	13.8	10.9	27	5	46	1	83	80	-3.71	-20.8	7.2	2.7	7.2
	08Q4	165	266,224	7.1	11.7	8.8	19	4	26	-18	96	85	-3.30	-22.1	6.6	5.5	9.6
	07Q4	217	242,954	7.7	11.6	8.9	15	3	10	-71	96	85	0.96	7.0	6.6	8.5	12.3
STATE2	10Q1	177	50,547	9.3	15.4	14.0	12	2	26	-6	71	83	0.65	6.6	7.6	8.6	9.7
	09Q4	177	50,714	9.4	14.9	13.5	12	2	25	4	83	84	0.61	6.3	7.4	8.3	9.7
	08Q4	194	48,191	9.5	14.7	13.4	10	2	13	-15	84	85	0.82	8.5	6.3	8.6	10.8
	07Q4	197	45,516	9.6	14.7	13.6	10	2	9	-1	85	83	1.03	10.2	7.0	9.7	11.3
STATE3	10Q1	165	58,542	8.9	13.7	12.3	13	2	27	-6	71	84	0.50	4.3	7.5	6.2	10.0
	09Q4	173	57,812	9.2	13.4	12.1	13	3	27	-7	84	84	0.59	5.1	7.1	5.6	10.2
	08Q4	203	56,329	9.0	13.2	11.9	11	2	12	2	90	84	0.88	8.9	6.1	9.5	12.1
	07Q4	211	53,607	8.6	12.7	11.5	10	2	6	-10	90	84	1.15	11.7	6.7	11.3	12.9
STATE4	10Q1	158	83,805	10.6	16.1	13.8	18	3	36	2	75	83	-0.44	-3.6	7.8	1.4	7.1
	09Q4	158	83,287	10.5	16.1	13.6	19	3	33	-2	89	83	-0.51	-4.0	7.5	1.7	7.5
	08Q4	197	92,872	10.6	15.8	13.4	15	2	23	5	101	84	-1.50	-4.7	6.4	8.1	10.5
	07Q4	167	88,951	8.9	13.4	11.0	12	2	11	1	100	85	0.34	3.2	7.2	6.3	12.4
TOTALS AND AVERAGES	10Q1	168	428,579	9.0	14.7	12.2	22	4	40	-13	73	81	-0.21	-2.0	7.6	3.4	7.7
	09Q4	179	431,551	8.9	14.3	11.9	22	4	39	0	84	81	-2.01	-10.9	7.2	3.5	8.0
	08Q4	179	463,616	8.3	13.0	10.6	16	3	23	-10	95	85	-2.00	-11.7	6.5	6.8	10.7
	07Q4	204	431,028	8.2	12.4	10.1	13	2	10	-39	95	84	0.87	7.1	6.7	8.5	12.2



Copyright Material

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					45 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 EQUITY CAPITAL																																																													
1YR	18	1YR	20	21	1YR	1YR	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																																																															
3.6	76	5.0	6.1	77.7	39.7	0.97	3.45	3.49	1.50	1.47	3.09	2.86	37.3	3.6	1.24	2.53	0.99	1.73	0.25	5.1	1.0	1.8	2.3	4.0	77	5.1	5.7	126.1	40.0	3.57	3.44	3.52	1.64	1.48	3.00	2.84	40.4	3.1	1.32	2.65	1.09	1.78	0.23	5.3	1.4	3.4	2.4	4.8	79	5.9	2.9	152.7	41.0	5.04	3.48	3.81	1.33	0.89	2.99	2.70	37.4	3.0	2.49	2.94	1.80	2.10	0.69	4.8	3.0	2.9	1.9	5.2	80	7.6	1.3	160.4	41.8	0.42	3.94	4.21	1.50	0.95	3.04	2.91	44.0	3.5	3.63	3.07	2.60	1.89	1.02	4.8	4.9	-1.2	7.3
3.5	73	6.3	3.4	77.5	38.3	0.38	3.89	3.96	1.10	1.07	3.30	3.21	32.8	4.5	2.11	2.72	1.28	1.84	0.83	7.8	6.5	4.7	5.0	3.7	75	6.3	3.2	107.8	37.9	0.38	3.87	3.96	1.05	1.08	3.27	3.21	32.6	4.4	2.16	2.74	1.38	1.87	0.78	7.8	6.1	4.0	4.9	4.7	77	7.0	1.9	84.5	38.0	0.18	3.88	4.01	1.11	1.11	3.22	3.19	34.3	4.0	2.64	2.86	1.90	1.88	0.74	7.8	6.0	4.1	5.6	5.1	76	7.8	1.4	106.8	38.1	0.12	3.89	4.06	1.10	1.10	3.19	3.16	35.8	3.4	3.27	2.86	2.43	1.81	0.83	7.8	6.4	4.2	6.1
4.0	73	5.9	3.6	100.8	44.4	0.28	3.89	4.02	1.55	1.55	3.66	3.50	31.8	3.4	1.75	2.66	1.10	1.68	0.66	7.0	4.4	2.6	4.3	4.2	74	5.9	3.7	104.6	44.1	0.48	3.88	4.02	1.61	1.56	3.73	3.49	31.3	3.0	1.75	2.71	1.16	1.71	0.59	7.0	3.8	4.8	4.4	4.9	76	6.7	1.8	151.1	44.2	0.22	3.95	4.05	1.77	1.67	3.65	3.51	35.9	2.4	2.65	2.92	1.73	1.75	0.92	7.3	6.8	4.2	5.1	5.0	76	7.8	0.9	77.1	44.0	0.12	4.01	4.24	1.65	1.51	3.50	3.45	38.3	2.0	3.37	2.87	2.32	1.61	1.05	7.5	8.0	2.3	6.2
3.8	78	5.4	5.3	53.5	38.0	0.59	3.54	3.61	1.68	1.96	3.86	3.93	25.5	6.5	1.09	2.61	1.15	2.04	-0.06	6.4	0.3	0.2	3.4	4.0	78	5.4	4.9	94.9	38.3	0.73	3.47	3.61	1.88	2.01	3.88	3.94	26.4	6.3	1.23	2.67	1.25	2.06	-0.02	6.5	0.5	0.4	3.7	4.6	80	6.8	3.7	208.8	40.0	1.64	3.85	3.66	2.16	2.30	3.79	4.10	34.3	6.4	2.88	2.98	1.96	2.09	0.92	6.9	5.3	6.2	5.5	5.4	79	7.7	1.4	150.1	39.2	0.42	3.50	3.72	1.61	2.73	3.95	4.42	22.7	5.6	3.13	3.03	2.75	1.97	0.37	8.0	3.2	1.3	5.6
3.7	76	5.4	5.3	75.5	39.9	0.73	3.58	3.66	1.49	1.53	3.34	3.23	33.7	4.3	1.38	2.59	1.07	1.80	0.31	5.9	2.0	1.9	3.2	4.0	76	5.4	5.0	113.3	40.0	2.24	3.55	3.67	1.61	1.55	3.30	3.22	35.6	4.0	1.46	2.67	1.16	1.84	0.29	6.1	2.1	3.1	3.3	4.7	78	6.3	2.8	156.5	40.8	3.27	3.65	3.85	1.53	1.58	3.25	3.45	36.3	3.8	2.61	2.93	1.83	1.98	0.77	5.8	4.2	3.8	4.5	5.2	79	7.7	1.3	140.1	41.1	0.35	3.85	3.97	1.50	1.86	3.30	3.73	38.0	4.0	3.45	2.97	2.58	1.85	0.87	6.1	5.1	0.3	6.1

REGIONAL FINANCIAL QUARTERLY BANKS
 FDIC & FRS DATA ENDING 1st QTR, 2010
 Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

TOTALS BY QUARTER

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

	NUMBER OF BANKS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS TIER I CAPITAL AS A % OF ASSETS	CAPITAL RATIOS TIER I & II CAPITAL % RISK-BASED ASSETS	CAPITAL RATIOS TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN RISK % TIER I	LOAN RISK LOANS 90 DAYS OR MORE PAST DUE	LOAN RISK LOANS NONACCRUAL & RESTRUCTURED + REO	LIQUIDITY BALANCE SHEET CASH FLOW % TIER I CAPITAL	LIQUIDITY ILLIQUID LOANS AS A % OF STABLE DEP & BOR	LIQUIDITY INT-BEARING LIAB AS A % OF EARNING ASSETS	ROA NET INCOME AS A % OF ASSETS	ROE VS COE STOCKHOLDER RETURN ON EQUITY	ROE VS COE ESTIMATE OF COST OF EQUITY	ROE VS COE NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	1YR	5YR
			1	2	3	4	5	6	7	8	9	10	11	1YR	1YR	14	15	16	16
TOTALS AND AVERAGES	590	10Q1	168	428,579	9.0	14.7	12.2	22	4	40	-13	73	81	-0.21	-2.0	7.6	3.4	7.7	
TOTALS AND AVERAGES	592	09Q4	179	431,551	8.9	14.3	11.9	22	4	39	0	84	81	-2.01	-10.9	7.2	3.5	8.0	
TOTALS AND AVERAGES	593	09Q3	189	427,980	9.3	14.5	12.0	17	4	32	6	89	81	-1.45	-13.1	7.2	5.4	9.5	
TOTALS AND AVERAGES	599	09Q2	176	454,508	8.3	13.3	10.9	21	4	39	1	90	82	-1.80	-15.6	7.1	4.4	9.2	
TOTALS AND AVERAGES	599	09Q1	182	462,563	8.5	13.4	10.9	17	5	28	0	92	83	-1.42	-10.8	6.3	6.2	10.2	
TOTALS AND AVERAGES	599	08Q4	179	463,616	8.3	13.0	10.6	16	3	23	-10	95	85	-2.00	-11.7	6.5	6.8	10.7	
TOTALS AND AVERAGES	606	08Q3	178	458,141	8.4	12.8	10.4	15	3	20	-18	98	84	0.58	4.3	7.0	7.6	11.2	
TOTALS AND AVERAGES	610	08Q2	190	458,596	8.7	12.8	10.4	13	3	17	-31	97	85	0.72	5.7	7.0	8.1	11.6	
TOTALS AND AVERAGES	612	08Q1	200	456,319	8.3	12.6	10.3	13	3	13	-46	95	84	0.84	6.7	6.6	8.5	12.0	
TOTALS AND AVERAGES	612	07Q4	204	431,028	8.2	12.4	10.1	13	2	10	-39	95	84	0.87	7.1	6.7	8.5	12.2	
TOTALS AND AVERAGES	622	07Q3	205	420,454	8.6	12.8	10.6	10	2	6	-5	95	83	0.95	8.4	7.0	8.6	12.6	
TOTALS AND AVERAGES	624	07Q2	224	408,582	8.8	12.9	10.9	10	1	6	-10	93	82	1.15	10.4	7.0	10.2	13.6	
TOTALS AND AVERAGES	628	07Q1	231	406,133	8.6	12.9	10.9	10	1	4	-4	91	82	1.21	11.1	6.8	10.9	13.8	
TOTALS AND AVERAGES	622	06Q4	228	404,753	9.3	12.9	10.9	10	1	4	-15	91	82	1.16	10.7	6.7	10.3	13.5	
TOTALS AND AVERAGES	629	06Q3	236	401,975	8.6	12.8	10.8	10	1	4	-13	93	84	1.27	13.1	7.0	12.5	14.5	
TOTALS AND AVERAGES	630	06Q2	237	403,210	8.4	12.7	10.6	11	1	4	-5	91	84	1.27	13.4	7.1	13.0	14.6	
TOTALS AND AVERAGES	634	06Q1	240	397,042	8.4	12.9	10.8	11	1	5	-3	88	83	1.24	13.3	6.6	12.8	14.6	
TOTALS AND AVERAGES	635	05Q4	243	390,981	8.5	12.9	10.9	11	2	5	-15	89	83	1.24	13.3	6.7	13.0	14.7	
TOTALS AND AVERAGES	631	05Q3	250	387,002	8.5	12.9	10.9	11	1	5	-12	88	83	1.24	13.4	6.5	13.5	15.0	
TOTALS AND AVERAGES	634	05Q2	244	380,783	9.3	12.9	10.8	11	1	5	-17	88	83	1.17	12.4	6.5	12.0	15.0	
TOTALS AND AVERAGES	640	05Q1	238	405,488	8.1	12.8	10.7	11	1	5	-12	87	84	1.21	13.1	6.7	12.8	15.1	
TOTALS AND AVERAGES	650	04Q4	234	452,761	8.0	12.4	10.3	12	1	6	-89	89	84	1.18	13.0	6.9	12.5	14.6	
TOTALS AND AVERAGES	651	04Q3	239	435,102	8.0	12.5	10.5	12	1	6	7	89	84	1.25	14.3	7.2	13.5	14.7	
TOTALS AND AVERAGES	653	04Q2	239	424,200	7.9	12.6	10.5	12	2	6	16	87	84	1.28	14.8	7.5	14.2	14.8	
TOTALS AND AVERAGES	654	04Q1	242	416,581	8.0	12.7	10.6	12	2	6	5	86	84	1.31	15.0	7.1	14.3	14.9	
TOTALS AND AVERAGES	653	03Q4	241	409,403	8.0	13.1	10.9	12	2	7	0	87	84	1.33	15.1	7.3	14.4	15.0	
TOTALS AND AVERAGES	657	03Q3	243	408,691	8.0	13.2	11.0	12	2	7	-4	87	84	1.37	15.4	7.3	14.8	15.3	
TOTALS AND AVERAGES	658	03Q2	250	414,978	8.0	13.1	11.0	12	2	8	-20	84	83	1.39	15.5	6.8	15.1	15.5	
TOTALS AND AVERAGES	661	03Q1	248	409,310	8.1	13.2	11.0	12	3	8	-17	84	84	1.39	15.3	7.1	15.0	15.4	
TOTALS AND AVERAGES	663	02Q4	249	401,054	8.1	12.8	10.9	13	3	8	6	86	84	1.39	15.3	7.2	15.1	15.5	
TOTALS AND AVERAGES	664	02Q3	251	394,014	8.3	13.0	11.0	12	3	8	1	88	85	1.37	15.2	7.3	15.3	15.3	
TOTALS AND AVERAGES	668	02Q2	244	384,873	8.3	12.9	10.9	13	3	8	-3	88	85	1.32	14.8	7.9	14.8	15.2	
TOTALS AND AVERAGES	675	02Q1	243	378,071	8.1	12.9	10.8	13	3	8	1	87	85	1.28	14.6	7.8	14.7	15.4	
TOTALS AND AVERAGES	676	01Q4	240	380,975	8.0	12.7	10.6	13	3	7	-23	87	85	1.25	14.3	7.6	14.6	15.5	
TOTALS AND AVERAGES	678	01Q3	238	362,751	8.1	12.8	10.7	12	3	7	-18	90	85	1.21	14.2	7.8	14.3	15.5	
TOTALS AND AVERAGES	683	01Q2	230	360,844	7.9	12.6	10.6	13	3	7	-15	90	86	1.13	13.4	7.9	14.1	15.6	
TOTALS AND AVERAGES	684	01Q1	228	359,897	7.9	12.5	10.5	13	3	6	-3	89	87	1.11	13.4	7.6	14.2	15.5	
TOTALS AND AVERAGES	687	00Q4	230	353,931	7.9	12.5	10.6	13	2	7	4	91	87	1.12	13.4	7.8	14.4	15.6	
TOTALS AND AVERAGES	692	00Q3	228	350,460	7.8	12.5	10.6	13	2	6	11	92	88	1.03	12.3	8.0	14.1	15.8	
TOTALS AND AVERAGES	699	00Q2	236	349,363	7.7	12.5	10.5	13	2	6	6	91	88	1.21	14.7	8.1	15.4	15.9	
TOTALS AND AVERAGES	704	00Q1	248	345,119	7.8	12.6	10.6	12	2	6	-1	89	87	1.27	15.5	8.3	16.3	16.1	
TOTALS AND AVERAGES	704	99Q4	227	349,073	7.7	12.5	10.5	13	2	5	4	90	88	1.09	12.8	8.5	14.6	16.1	
TOTALS AND AVERAGES	712	99Q3	237	344,404	7.8	12.6	10.7	12	2	5	-9	88	87	1.24	14.8	8.1	15.7	16.1	
TOTALS AND AVERAGES	716	99Q2	246	334,242	7.9	12.9	11.0	12	2	5	-4	85	86	1.29	15.5	7.9	16.3	16.0	
TOTALS AND AVERAGES	721	99Q1	250	327,831	7.9	13.1	11.1	12	2	5	-15	82	85	1.30	15.8	7.4	16.5	16.0	
TOTALS AND AVERAGES	721	98Q4	230	322,505	7.9	13.1	11.1	12	2	5	-17	79	85	1.15	13.8	7.2	15.1	16.1	
TOTALS AND AVERAGES	744	98Q3	226	296,481	8.2	13.3	11.4	13	2	5	-30	82	85	1.13	13.2	7.6	13.8	15.8	
TOTALS AND AVERAGES	754	98Q2	243	287,334	8.3	13.6	11.6	13	2	5	-31	81	85	1.34	15.9	7.9	16.2	15.7	
TOTALS AND AVERAGES	753	98Q1	241	276,965	8.3	13.8	11.8	13	2	5	-18	80	84	1.36	15.6	8.0	15.6	15.6	
TOTALS AND AVERAGES	785	97Q4	235	261,537	8.3	13.4	11.7	13	2	5	-9	81	84	1.33	15.7	8.3	15.7	15.5	
TOTALS AND AVERAGES	787	97Q3	230	255,741	8.3	13.4	11.9	13	2	5	-6	82	84	1.30	15.3	8.7	15.3	15.1	
TOTALS AND AVERAGES	792	97Q2	234	249,156	8.3	13.5	11.9	13	2	5	-7	81	84	1.32	15.3	9.1	15.5	15.1	
TOTALS AND AVERAGES	799	97Q1	233	222,431	8.5	13.8	12.3	13	2	4	0	81	83	1.34	16.1	9.0	15.9	14.7	
TOTALS AND AVERAGES	808	96Q4	226	220,338	8.4	13.7	12.1	13	6	4	1	80	84	1.32	15.8	9.1	16.7	14.8	
TOTALS AND AVERAGES	807	96Q3	230	210,069	8.6	14.0	12.5	13	2	4	-5	79	84	1.32	15.7	9.1	15.6	14.6	
TOTALS AND AVERAGES	806	96Q2	223	205,827	8.5	13.9	12.4	13	2	4	-1	78	84	1.30	15.2	9.2	14.8	14.4	
TOTALS AND AVERAGES	805	96Q1	230	203,673	8.5	13.9	12.4	13	2	5	0	76	83	1.31	15.5	8.8	15.3	14.2	

CURRENT YIELD ON INVESTMENTS		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE					47 GROWTH			
1YR	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 CAPITAL	1YR	5YR	
17	18	19	20	21	22	23	24	5YR 25	1YR 26	5YR 27	1YR 28	5YR 29	1YR 30	5YR 31	1YR 32	5YR 33	1YR 34	5YR 35	1YR 36	1YR 37	1YR 38	1YR 39	5YR 40
3.7	76	5.4	5.3	75.5	39.9	0.73	3.58	3.66	1.49	1.53	3.34	3.23	33.7	4.3	1.38	2.59	1.07	1.80	0.31	5.9	2.0	1.9	3.2
4.0	76	5.4	5.0	113.3	40.0	2.24	3.55	3.67	1.61	1.55	3.30	3.22	35.6	4.0	1.46	2.67	1.16	1.84	0.29	6.1	2.1	3.1	3.3
4.1	78	5.4	4.4	118.0	40.5	2.44	3.45	3.85	1.61	1.55	3.21	3.51	36.1	3.9	1.85	2.78	1.29	1.93	0.56	6.1	3.6	3.8	4.7
4.3	76	5.8	4.4	133.3	40.9	2.87	3.49	3.80	1.59	1.51	3.19	3.42	35.8	4.2	2.04	2.77	1.52	1.97	0.52	6.1	2.4	2.2	3.6
4.5	77	5.9	3.7	147.5	41.1	2.67	3.50	3.82	1.60	1.55	3.20	3.43	36.8	4.0	2.36	2.89	1.67	1.98	0.69	6.0	3.8	3.2	4.5
4.7	78	6.3	2.8	156.5	40.8	3.27	3.65	3.85	1.53	1.58	3.25	3.45	36.3	3.8	2.61	2.93	1.83	1.98	0.77	5.8	4.2	3.8	4.5
5.0	80	6.9	2.5	210.3	41.2	0.65	3.98	3.88	1.58	1.58	3.30	3.44	37.8	3.6	3.02	2.98	2.04	1.97	0.98	5.8	4.6	2.5	4.8
5.0	79	7.0	2.1	212.2	41.3	0.48	3.79	3.89	1.60	1.63	3.33	3.48	38.0	3.6	3.12	3.01	2.23	1.96	0.89	5.8	4.9	1.9	5.1
5.1	79	7.4	1.7	196.2	41.1	0.40	3.80	3.90	1.55	1.69	3.31	3.52	38.0	3.4	3.38	3.03	2.46	1.95	0.92	5.9	5.2	2.4	5.1
5.2	79	7.7	1.3	140.1	41.1	0.35	3.85	3.97	1.50	1.86	3.30	3.73	38.0	4.0	3.45	2.97	2.58	1.85	0.87	6.1	5.1	0.3	6.1
4.8	79	7.2	1.0	121.3	41.2	0.17	3.58	3.99	1.39	1.97	3.06	3.79	39.2	3.7	3.23	2.96	2.37	1.80	0.86	6.3	5.4	2.1	6.6
5.1	79	7.7	0.8	81.3	39.9	0.13	3.87	3.94	1.65	2.08	3.25	3.73	41.1	3.2	3.50	2.96	2.48	1.72	1.02	6.7	6.7	3.2	7.0
5.0	78	7.7	0.7	50.7	40.0	0.12	3.94	3.97	1.63	2.13	3.26	3.76	41.5	3.1	3.52	2.94	2.42	1.66	1.10	6.7	7.3	3.8	7.0
4.5	78	7.0	0.7	32.7	39.0	0.09	3.69	4.05	1.47	2.16	3.07	3.90	41.2	3.5	3.11	2.89	2.07	1.63	1.04	6.7	7.1	3.6	7.0
4.7	77	7.2	0.6	8.0	38.5	0.09	3.91	3.98	1.69	2.21	3.28	3.76	41.7	4.1	3.24	2.91	2.04	1.57	1.20	7.7	9.2	3.8	6.2
4.6	77	6.9	0.6	8.0	37.4	0.12	3.89	3.96	1.74	2.19	3.27	3.71	42.2	4.2	3.12	2.89	1.87	1.55	1.25	7.8	9.9	3.5	5.8
4.5	76	6.8	0.7	8.7	36.8	0.11	3.89	3.97	1.71	2.23	3.29	3.74	41.8	3.3	2.97	2.90	1.74	1.56	1.23	7.8	9.8	3.2	5.7
4.3	76	6.5	0.7	16.4	35.3	0.12	3.88	3.98	1.76	2.26	3.32	3.77	41.4	3.3	2.85	2.95	1.60	1.60	1.25	7.8	10.2	6.4	6.2
4.2	76	6.3	0.7	2.2	35.3	0.17	3.84	3.98	1.87	2.31	3.36	3.76	41.4	3.2	2.78	2.97	1.46	1.61	1.32	7.9	10.7	8.5	6.4
3.7	75	5.4	0.7	-0.8	34.9	0.11	3.37	4.00	1.56	2.34	2.88	3.81	44.4	3.3	2.41	3.02	1.22	1.66	1.19	7.6	9.6	7.3	6.1
4.1	74	5.8	0.8	0.4	34.4	0.13	3.78	3.99	1.84	2.18	3.32	3.68	41.2	3.5	2.50	3.10	1.23	1.76	1.27	7.9	10.3	6.2	5.8
4.2	75	5.6	0.8	-8.7	35.3	0.11	3.76	3.93	1.79	1.96	3.29	3.45	41.1	3.1	2.38	3.21	1.12	1.91	1.25	7.8	10.1	5.8	5.1
4.2	74	5.6	0.8	-8.8	35.2	0.10	3.78	3.96	1.68	1.96	3.16	3.47	42.1	3.5	2.38	3.28	1.05	2.00	1.33	8.3	11.1	5.2	5.0
4.2	74	5.6	0.9	-8.2	35.1	0.11	3.78	3.99	1.89	1.93	3.23	3.43	43.0	3.3	2.43	3.37	1.06	2.07	1.38	8.5	11.7	3.6	4.8
4.2	73	5.8	1.0	-2.9	35.3	0.10	3.82	4.01	1.95	1.92	3.30	3.43	42.9	3.3	2.51	3.45	1.13	2.16	1.39	8.5	11.8	3.7	5.1
4.3	73	5.9	1.1	6.4	35.1	0.11	3.86	4.02	2.27	1.90	3.60	3.41	43.1	3.3	2.61	3.53	1.20	2.24	1.41	8.5	11.8	3.4	5.1
4.6	74	6.1	1.1	10.1	35.2	0.12	3.94	4.05	2.44	1.95	3.78	3.47	42.9	3.4	2.76	3.63	1.30	2.32	1.46	8.4	12.0	4.2	5.6
4.9	73	6.4	1.1	11.0	34.2	0.14	4.05	4.06	2.50	1.99	3.90	3.51	43.1	3.4	2.91	3.74	1.41	2.42	1.49	8.4	12.2	5.5	5.8
5.2	74	6.6	1.3	12.9	34.6	0.15	4.14	4.07	2.49	1.93	3.93	3.47	43.4	3.5	3.02	3.80	1.53	2.51	1.49	8.3	12.0	5.7	5.9
5.4	75	6.8	1.2	32.9	33.9	0.16	4.21	4.08	2.38	1.90	3.86	3.45	43.9	3.5	3.12	3.88	1.64	2.60	1.48	8.4	11.9	6.6	6.0
5.6	75	7.1	1.2	41.7	33.9	0.19	4.24	4.10	2.35	1.91	3.83	3.49	44.3	3.6	3.27	3.96	1.78	2.70	1.48	8.4	12.0	6.3	6.7
5.8	74	7.3	1.2	45.5	34.3	0.18	4.19	4.08	2.15	1.79	3.68	3.44	44.4	3.6	3.38	4.02	2.00	2.81	1.38	8.5	11.4	5.7	7.2
5.9	74	7.7	1.2	59.2	34.2	0.19	4.13	4.09	2.11	1.76	3.64	3.42	43.9	3.6	3.61	4.09	2.28	2.89	1.32	8.7	11.1	6.6	7.3
6.2	74	8.2	1.1	30.5	33.0	0.20	4.08	4.10	2.10	1.77	3.63	3.41	43.4	3.5	3.90	4.17	2.64	2.96	1.26	8.8	10.7	4.5	7.3
6.4	74	8.6	1.0	34.9	32.5	0.18	3.95	4.11	2.05	1.75	3.57	3.40	42.6	3.8	4.14	4.22	2.99	3.02	1.16	9.0	10.2	4.8	7.5
6.5	74	8.8	1.0	37.0	32.0	0.22	3.90	4.13	1.95	1.71	3.49	3.39	41.9	3.8	4.27	4.25	3.18	3.03	1.09	9.1	9.8	4.4	7.8
6.7	73	9.0	0.9	28.1	31.4	0.23	3.91	4.17	1.88	1.74	3.45	3.43	42.0	3.8	4.35	4.25	3.27	3.03	1.08	9.1	9.8	3.6	7.9
6.7	74	9.0	1.0	36.6	30.8	0.25	3.95	4.19	1.93	2.21	3.46	3.78	42.8	3.9	4.35	4.32	3.24	3.01	1.12	9.1	10.1	4.9	8.2
6.7	74	8.9	0.9	39.8	30.1	0.31	3.96	4.22	1.79	2.10	3.34	3.71	43.2	3.0	4.27	4.30	3.17	2.98	1.10	9.2	9.9	3.7	8.4
6.7	73	8.8	0.9	31.2	29.4	0.22	4.04	4.23	1.86	2.04	3.42	3.66	43.2	3.3	4.27	4.27	3.06	2.95	1.21	9.2	11.1	3.5	8.6
6.5	72	8.6	0.9	18.5	29.0	0.24	4.08	4.42	1.95	2.34	3.38	4.02	45.1	3.2	4.22	4.30	2.91	2.90	1.31	9.2	12.0	8.5	8.7
6.4	73	8.4	0.8	25.7	28.2	0.31	4.09	4.42	1.85	2.29	3.57	3.97	41.1	3.2	3.96	4.28	2.76	2.87	1.20	8.9	10.6	5.6	8.4
6.2	72	8.2	0.8	8.1	27.5	0.24	4.01	4.43	1.86	2.27	3.33	3.96	44.5	3.2	3.97	4.26	2.67	2.86	1.30	9.0	11.7	6.5	8.6
6.3	72	8.5	0.8	11.6	26.7	0.24	4.15	4.44	1.92	2.19	3.48	3.91	43.6	3.3	4.08	4.26	2.73	2.86	1.35	9.0	12.3	7.3	9.1
6.4	72	8.6	0.9	15.7	26.0	0.23	4.19	4.47	1.85	2.12	3.44	3.88	43.9	3.0	4.14	4.24	2.79	2.84	1.36	9.1	12.4	10.0	9.0
6.4	72	8.7	0.8	11.8	25.4	0.27	4.15	4.48	1.88	2.11	3.54	3.88	42.2	3.0	4.07	4.23	2.85	2.83	1.22	9.1	11.1	7.4	8.9
5.9	73	8.4	0.8	12.2	24.5	0.21	3.90	4.52	1.74	2.01	3.33	3.85	37.0	3.1	3.94	4.18	2.82	2.80	1.12	8.7	9.8	6.0	9.0
6.6	73	9.0	0.8	20.4	24.1	0.21	4.35	4.56	1.92	1.94	3.57	3.82	43.7	3.2	4.30	4.15	2.95	2.77	1.35	8.9	11.9	8.6	8.9
6.7	74	9.0	0.8	17.7	23.7	0.18	4.38	4.58	1.79	1.90	3.47	3.81	44.3	3.6	4.28	4.11	2.95	2.74	1.33	8.7	11.4	5.8	8.8
6.7	74	9.1	0.8	23.0	23.0																		

REGIONAL FINANCIAL QUARTERLY
BANKS
FDIC & FRS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

TOTALS BY QUARTER

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

	NUMBER OF BANKS	PERIOD ENDING	RANK		SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA NET INCOME AS A % OF ASSETS	ROE VS COE			
			RANK OF FINANCIAL RATIOS	RANK OF FINANCIAL RATIOS		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		1YR OF ASSETS	1YR STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	1YR NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
TOTALS AND AVERAGES	814	95Q4	220		199,727	8.5	13.9	12.7	13	2	5	13	77	83	1.23	14.2	8.2	13.8	14.0
TOTALS AND AVERAGES	820	95Q3	225		195,966	8.6	14.1	12.9	13	2	5	6	77	83	1.23	14.5	8.7	14.4	13.8
TOTALS AND AVERAGES	823	95Q2	221		192,059	8.6	14.1	12.9	13	2	5	1	76	83	1.19	14.1	8.7	14.0	13.7
TOTALS AND AVERAGES	829	95Q1	217		186,920	8.6	14.2	13.0	13	2	5	9	74	83	1.20	14.2	9.6	14.1	13.6
TOTALS AND AVERAGES	858	94Q4	207		186,792	8.5	14.2	13.0	13	2	5	-4	73	83	1.13	13.2	10.1	13.2	13.6
TOTALS AND AVERAGES	871	94Q3	216		182,413	8.6	14.6	13.4	14	2	6	13	72	83	1.18	14.0	9.9	14.3	13.6
TOTALS AND AVERAGES	878	94Q2	220		178,940	8.5	14.7	13.5	13	2	6	8	70	83	1.27	15.1	9.6	14.8	13.6
TOTALS AND AVERAGES	884	94Q1	223		177,113	8.4	14.7	13.5	14	2	7	1	69	82	1.28	15.4	9.1	15.1	13.5
TOTALS AND AVERAGES	893	93Q4	229		173,944	8.4	14.7	13.4	14	2	7	14	68	82	1.29	15.8	8.5	15.7	13.1
TOTALS AND AVERAGES	891	93Q3	216		170,518	8.4	14.7	13.5	14	2	9	1	68	83	1.22	15.1	8.3	15.2	13.1
TOTALS AND AVERAGES	893	93Q2	216		168,333	8.3	14.7	13.5	15	2	10	12	67	83	1.16	14.3	9.2	14.9	12.9
TOTALS AND AVERAGES	897	93Q1	215		166,199	8.2	14.5	13.3	15	2	11	22	67	83	1.17	14.7	9.3	15.7	12.7
TOTALS AND AVERAGES	902	92Q4	203		164,607	8.1	14.2	13.0	15	2	13	18	66	83	1.10	13.8	10.0	14.4	12.7
TOTALS AND AVERAGES	901	92Q3	202		160,341	8.1	14.2	13.0	15	3	14	20	68	84	1.06	13.6	10.0	14.8	12.8
TOTALS AND AVERAGES	907	92Q2	195		158,838	7.9	14.0	12.8	15	3	16	5	67	84	1.06	13.9	10.6	15.1	12.7
TOTALS AND AVERAGES	911	92Q1	182		159,277	7.7	13.6	12.4	15	3	18	-5	66	85	0.97	12.5	10.8	13.5	12.8
TOTALS AND AVERAGES	904	91Q4	168		156,865	7.7	13.3	12.1	15	3	18	11	68	85	0.92	12.1	10.6	12.8	12.8
TOTALS AND AVERAGES	902	91Q3	165		152,854	7.8	13.4	12.2	16	4	19	-1	69	86	0.83	10.3	10.9	12.0	12.8
TOTALS AND AVERAGES	909	91Q2	166		150,601	7.7	13.4	12.2	16	5	21	11	71	85	0.80	10.0	11.4	12.1	13.0
TOTALS AND AVERAGES	916	91Q1	165		149,842	7.6	13.2	12.0	15	4	21	5	72	86	0.81	10.1	11.3	12.0	13.0
TOTALS AND AVERAGES	923	90Q4	155		151,190	7.5	12.9	11.8	16	5	20	-7	72	86	0.72	8.7	13.5	11.4	13.1
TOTALS AND AVERAGES	934	90Q3	160		146,956	7.8	13.3	12.1	14	4	18	0	75	86	0.82	10.2	14.0	12.0	13.4
TOTALS AND AVERAGES	937	90Q2	163		146,048	7.8	13.3	12.0	14	4	18	0	75	86	0.85	11.0	13.2	13.0	13.5
TOTALS AND AVERAGES	940	90Q1	161		144,326	7.7	13.2	12.1	14	4	16	4	76	85	0.75	8.5	13.3	11.8	13.5
TOTALS AND AVERAGES	948	89Q4	161		143,782	7.8	13.2	12.0	13	4	14	110	77	85	0.84	10.4	12.5	12.6	13.6
TOTALS AND AVERAGES	948	89Q3	165		140,344	7.9	13.3	12.1	12	5	14	104	79	85	0.91	11.6	12.6	13.0	13.8
TOTALS AND AVERAGES	948	89Q2	165		139,010	7.9	13.3	12.1	12	5	13	92	79	85	0.95	12.2	12.6	13.7	13.9
TOTALS AND AVERAGES	947	89Q1	160		137,187	7.9	13.3	12.1	12	4	11	98	77	85	0.98	12.8	13.4	13.4	13.9
TOTALS AND AVERAGES	950	88Q4	158		136,548	7.8	13.2	12.0	12	4	11	-14	77	84	0.97	12.7	13.4	13.3	14.0
TOTALS AND AVERAGES	950	88Q3	156		132,807	7.9	13.4	12.2	12	4	12	-6	79	85	0.95	12.2	13.5	12.9	14.2
TOTALS AND AVERAGES	961	88Q2	160		130,309	7.9	13.5	12.3	12	4	12	3	78	84	0.98	12.7	13.5	13.6	14.5
TOTALS AND AVERAGES	962	88Q1	163		128,430	7.9	13.6	12.4	12	4	12	9	78	84	0.95	11.9	13.1	13.2	14.5
TOTALS AND AVERAGES	965	87Q4	161		127,854	7.8	13.4	12.2	14	5	13	15	78	83	1.23	15.4	13.5	13.7	14.5
TOTALS AND AVERAGES	971	87Q3	162		123,098	8.0	13.8	12.6	11	4	13	2	79	83	0.98	12.5	14.1	13.3	14.8
TOTALS AND AVERAGES	975	87Q2	168		121,800	7.9	13.8	12.7	11	4	13	5	77	83	0.98	12.5	13.0	13.9	14.9
TOTALS AND AVERAGES	981	87Q1	169		120,460	7.8	13.7	12.7	11	5	12	-9	75	83	1.04	13.4	12.0	14.1	14.9
TOTALS AND AVERAGES	981	86Q4	163		121,836	7.7	13.6	12.6	11	5	12	-9	74	82	1.03	13.3	10.7	14.0	NC
TOTALS AND AVERAGES	992	86Q3	175		115,900	7.9	14.1	13.1	10	6	13	-1	75	82	1.09	14.0	11.0	14.8	NC
TOTALS AND AVERAGES	998	86Q2	173		114,432	7.9	14.1	13.1	10	6	13	1	73	82	1.09	14.2	11.0	14.9	NC
TOTALS AND AVERAGES	1010	86Q1	172		112,032	7.8	14.0	13.0	10	6	13	-22	73	82	1.09	13.6	11.5	14.7	NC
TOTALS AND AVERAGES	1010	85Q4	163		111,654	7.7	13.7	12.7	10	6	13	-10	73	82	1.05	13.2	13.1	14.4	NC
TOTALS AND AVERAGES	1024	85Q3	163		106,639	7.9	14.2	13.2	10	6	13	-5	72	82	1.05	13.2	14.2	14.3	NC
TOTALS AND AVERAGES	1029	85Q2	162		105,237	7.7	14.2	13.2	10	6	14	-3	72	83	1.02	13.2	14.0	14.5	NC
TOTALS AND AVERAGES	1047	85Q1	147		102,626	7.5	14.1	13.1	10	7	15	-2	72	82	1.02	13.3	15.5	14.3	NC
TOTALS AND AVERAGES	1052	84Q4	136		104,103	7.4	13.6	12.7	10	7	15	NC	70	82	0.78	10.0	15.5	12.4	NC
TOTALS AND AVERAGES	1060	84Q3	145		99,077	7.6	14.1	13.1	10	7	16	NC	71	82	0.99	12.0	16.1	13.3	NC
TOTALS AND AVERAGES	1076	84Q2	145		97,986	7.6	14.3	13.3	10	8	17	NC	69	82	1.09	14.0	17.1	14.3	NC
TOTALS AND AVERAGES	1089	84Q1	171		96,383	7.5	14.5	13.5	11	9	20	NC	67	82	1.00	23.0	16.2	24.5	NC

		LOAN PERFORMANCE					OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		PROFIT STRUCTURE					49 GROWTH							
YR	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 EQUITY CAPITAL	YR	5YR
		17	18						19	20	21	22	23	24			5YR 25	26	5YR 27	28						
6.2	70	8.7	0.8	17.1	20.0	0.13	4.16	4.60	1.58	1.41	3.37	3.67	42.7	3.8	3.95	3.87	2.79	2.72	1.17	8.6	9.9	6.0	8.1			
6.5	70	9.1	0.8	8.9	19.9	0.16	4.42	4.60	1.55	1.38	3.53	3.66	41.3	3.7	4.05	3.88	2.86	2.76	1.19	8.6	10.3	8.0	8.2			
6.3	70	8.9	0.8	3.1	19.9	0.15	4.43	4.59	1.55	1.35	3.64	3.64	39.8	4.0	3.87	3.90	2.71	2.81	1.16	8.7	10.1	7.1	7.9			
6.3	69	8.7	0.9	0.2	20.2	0.15	4.47	4.59	1.51	1.33	3.66	3.64	39.6	4.1	3.73	3.93	2.55	2.86	1.18	8.7	10.3	7.3	7.9			
5.9	68	8.3	0.9	-4.0	20.2	0.16	4.36	4.60	1.61	1.25	3.73	3.58	37.0	3.8	3.40	4.00	2.30	2.95	1.10	8.8	9.8	7.3	7.7			
6.0	67	8.3	1.0	-9.6	20.2	0.19	4.47	4.58	1.53	1.24	3.70	3.55	39.2	3.8	3.46	4.07	2.22	3.04	1.24	8.8	10.8	5.4	8.0			
5.9	66	8.2	1.0	-19.4	20.1	0.16	4.48	4.57	1.50	1.21	3.64	3.51	39.6	3.8	3.42	4.15	2.11	3.13	1.31	8.8	11.4	8.7	8.1			
6.0	65	8.2	1.1	-22.1	20.4	0.17	4.56	4.55	1.47	1.20	3.65	3.51	39.7	3.8	3.43	4.23	2.09	3.24	1.33	8.9	11.7	9.0	8.0			
5.8	65	8.1	1.2	-23.2	20.0	0.19	4.47	4.57	1.43	1.04	3.51	3.40	41.0	3.6	3.45	4.36	2.07	3.41	1.39	9.0	12.3	9.1	7.4			
6.3	64	8.4	1.4	-23.7	19.9	0.20	4.65	4.51	1.44	1.09	3.65	3.38	40.2	3.6	3.50	4.46	2.20	3.53	1.30	9.1	11.7	9.6	7.4			
6.4	63	8.4	1.6	-18.7	20.3	0.24	4.61	4.51	1.43	1.07	3.60	3.39	40.5	3.6	3.52	4.53	2.25	3.64	1.27	9.1	11.4	9.1	7.3			
6.8	63	8.7	1.8	-15.4	20.5	0.26	4.71	4.50	1.41	1.07	3.66	3.39	40.3	3.6	3.72	4.63	2.43	3.77	1.29	9.3	11.9	10.4	7.1			
6.9	63	8.9	2.0	-7.6	20.2	0.22	4.64	4.50	1.41	0.97	3.64	3.32	40.1	3.6	3.70	4.79	2.54	3.93	1.14	9.4	10.7	9.5	7.2			
7.4	63	9.3	2.2	-3.6	20.2	0.26	4.65	4.48	1.37	0.99	3.65	3.31	39.5	3.6	4.01	4.86	2.88	4.02	1.13	9.5	10.8	9.6	7.3			
7.6	63	9.7	2.4	0.4	20.2	0.26	4.54	4.47	1.35	1.01	3.57	3.32	39.4	3.6	4.28	4.92	3.17	4.10	1.11	9.7	10.8	9.6	7.1			
8.0	63	10.0	2.5	4.4	19.9	0.23	4.51	4.41	1.37	1.07	3.62	3.29	38.5	3.6	4.42	4.98	3.47	4.16	0.95	9.7	9.1	7.9	7.2			
8.3	64	10.3	2.5	10.5	20.2	0.20	4.42	4.42	1.37	1.06	3.61	3.28	37.6	3.8	4.58	4.99	3.75	4.18	0.83	9.8	8.2	6.2	7.2			
8.5	64	10.6	2.7	21.6	20.3	0.23	4.37	4.44	1.32	1.05	3.52	3.26	37.9	3.8	4.73	4.99	3.97	4.17	0.75	9.8	7.3	6.2	7.3			
8.7	65	10.8	2.7	21.0	21.0	0.26	4.34	4.46	1.30	1.16	3.48	3.36	38.3	3.8	4.91	4.97	4.18	4.14	0.73	9.9	7.2	6.3	7.3			
9.0	65	11.1	2.8	39.4	20.1	0.25	4.33	4.48	1.29	1.14	3.43	3.35	38.8	3.7	5.09	4.96	4.38	4.13	0.71	9.9	6.9	5.1	7.3			
9.1	66	11.2	2.7	42.1	18.6	0.29	4.31	4.51	1.28	1.15	3.44	3.36	38.6	3.8	5.14	4.96	4.49	4.12	0.64	9.9	6.4	5.4	7.4			
9.2	66	11.2	2.5	30.1	19.1	0.24	4.28	4.56	1.26	1.20	3.39	3.39	39.0	3.8	5.24	4.95	4.54	4.08	0.70	9.8	6.8	5.6	7.7			
9.2	66	11.3	2.5	32.6	19.1	0.28	4.26	4.60	1.32	1.16	3.35	3.38	39.8	3.9	5.38	4.92	4.60	4.03	0.78	9.9	7.6	7.3	7.9			
9.2	66	11.5	2.3	39.2	19.2	0.32	4.28	4.64	1.22	1.17	3.34	3.40	39.3	4.0	5.36	4.89	4.68	4.00	0.68	9.8	6.4	5.9	8.0			
9.1	66	11.4	2.0	38.5	19.1	0.27	4.25	4.68	1.22	1.14	3.33	3.40	39.1	3.8	5.40	4.87	4.66	3.96	0.75	9.9	7.2	6.8	8.1			
9.1	66	11.5	2.2	36.2	18.8	0.23	4.30	4.72	1.23	1.14	3.36	3.40	39.5	3.9	5.41	4.86	4.63	3.93	0.78	9.9	7.6	7.0	8.6			
9.1	66	11.4	2.1	33.6	18.6	0.24	4.40	4.76	1.23	1.14	3.40	3.41	39.8	4.4	5.40	4.83	4.56	3.90	0.84	9.8	8.3	7.6	8.7			
8.9	65	11.2	1.9	6.9	18.4	0.18	4.41	4.79	1.22	1.14	3.43	3.42	39.2	4.5	5.19	4.80	4.35	3.86	0.84	9.9	8.3	7.7	8.7			
8.6	66	10.7	1.7	8.1	18.1	0.17	4.34	4.85	1.22	1.12	3.36	3.44	39.6	4.6	4.96	4.77	4.11	3.82	0.84	9.9	8.3	6.8	8.7			
8.6	66	10.6	1.9	8.2	18.0	0.17	4.38	4.88	1.20	1.12	3.40	3.44	39.3	4.6	4.85	4.77	4.01	3.80	0.83	9.8	8.1	7.4	9.4			
8.5	65	10.4	1.9	6.0	17.7	0.18	4.42	4.87	1.25	1.14	3.44	3.44	39.4	4.1	4.74	4.74	3.85	3.76	0.89	10.0	8.9	7.3	9.2			
8.7	64	10.5	2.0	16.1	17.7	0.20	4.55	4.92	1.28	1.14	3.52	3.46	39.7	4.1	4.60	4.74	3.71	3.76	0.89	9.9	8.6	8.0	9.2			
8.7	64	10.1	1.9	11.8	17.2	-0.09	4.57	4.95	1.25	1.14	3.44	3.47	40.9	4.2	4.34	4.73	3.37	3.75	0.96	10.0	9.4	8.4	9.0			
8.9	65	10.4	2.1	10.4	17.0	0.18	4.71	5.00	1.25	1.15	3.54	3.48	40.6	4.5	4.29	4.74	3.35	3.73	0.94	9.9	9.2	7.0	9.7			
9.2	64	10.4	2.1	11.1	16.5	0.23	4.87	5.04	1.25	1.04	3.55	3.38	42.0	4.4	4.07	4.77	3.05	3.75	1.02	9.9	9.9	8.4	9.9			
9.5	63	10.6	2.1	11.4	16.2	0.17	4.93	5.05	1.31	1.05	3.64	3.38	42.0	4.4	4.16	4.83	3.14	3.81	1.02	9.9	10.0	8.9	9.8			
9.7	63	10.7	2.0	16.6	15.9	0.17	4.91	NC	1.30	NC	3.58	NC	42.6	4.2	4.23	NC	3.22	NC	1.01	9.9	9.8	7.5	NC			
10.2	63	11.4	2.3	22.1	15.5	0.18	5.13	NC	1.35	NC	3.71	NC	43.1	4.2	4.54	NC	3.48	NC	1.06	10.0	10.3	9.7	NC			
10.4	62	11.7	2.4	25.1	15.2	0.18	5.18	NC	1.32	NC	3.70	NC	43.3	4.2	4.64	NC	3.58	NC	1.05	10.1	10.2	10.0	NC			
10.7	62	12.0	2.4	20.2	15.2	0.19	5.24	NC	1.35	NC	3.78	NC	42.9	4.2	4.77	NC	3.73	NC	1.04	10.2	10.5	9.8	NC			
10.7	62	12.1	2.2	14.5	14.5	0.18	5.17	NC	1.34	NC	3.77	NC	42.5	4.4	4.79	NC	3.79	NC	1.00	10.2	10.0	9.4	NC			
11.0	62	12.5	2.4	12.2	14.3	0.18	5.14	NC	1.26	NC	3.69	NC	42.6	4.5	4.98	NC	4.02	NC	0.97	10.1	9.7	9.9	NC			
11.1	61	12.7	2.5	12.1	14.2	0.19	5.04	NC	1.34	NC	3.72	NC	42.3	4.6	5.12	NC	4.18	NC	0.95	10.3	9.6	10.0	NC			
11.3	60	13.0	2.6	10.8	13.9	0.17	5.02	NC	1.27	NC	3.69	NC	41.8	4.7	5.24	NC	4.33	NC	0.91	10.3	9.1	9.8	NC			
11.2	60	13.1	2.5	NC	14.0	0.26	4.91	NC	1.39	NC	3.83	NC	38.6	NC	5.14	NC	4.43	NC	0.71	10.4	7.5	4.4	NC			
11.7	60	13.5	2.8	NC	14.1	0.17	5.04	NC	1.23	NC	3.69	NC	41.0	NC	5.45	NC	4.61	NC	0.84	10.3	8.3	10.6	NC			
11.3	59	13.0	2.9	NC	13.7	0.14	5.00	NC	1.24	NC	3.65	NC	41.4	NC	5.26	NC	4.33	NC	0.94	10.4	9.6	11.5	NC			
11.2	57	12.8	3.1	NC	13.7	0.14	4.88	NC	1.22	NC	3.70	NC	39.1	NC	5.14	NC	4.09	NC	1.05	20.1	19.8	10.2	NC			

© Copyright Protected
Material

Bank Holding Company Subsidiary Directory

Subsidiaries of Bank Holding Companies

Bank Name	City	St	Holding Company	City	St
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST
BANK NAME	BANK CITY	ST	HOLD NAME	HOLD CITY	ST



© Copyright Protected Material

Public Banks and Bank Holding Companies Directory

S&L- Savings Bank Financial Quarterly



Recent Changes

To the S&L-Savings Bank Financial Quarterly and the Thrift industry

IDC Financial Publishing, Inc.
800-525-5457

FDIC Deposit Insurance Coverage Increased to \$250,000

On January 1, 2014, the standard coverage limit will return to \$100,000 for all deposit categories except IRAs and Certain Retirement Accounts, which will continue to be insured up to \$250,000.

Changes to Savings Banks

The effects of "FDIC loss-sharing indemnification assets" along with the "Net change in the fair value of financial instruments accounted for under a fair value option" have been removed from the calculation of "Balance Sheet Cash Flow % Tier 1 Net Worth".

"Gains on bargain purchases" have been removed from "other noninterest income" in calculations for revenue ratios.

The "Net change in the fair value of financial instruments accounted for under a fair value option" has been removed from calculations of noninterest income and NOPAT ROE.

Savings Institution Failures

As of May 28, 2010, savings institution failures in 2010 totaled eleven; CF Bancorp, Port Huron, MI had a rank of 1 prior to failure, Lincoln Park Savings Bank, Chicago, IL had a rank of 1 prior to failure, Tamalpais Bank, San Rafael, CA had a rank of 1 prior to failure, Butler Bank, Lowell, MA had a rank of 1 prior to failure, First Federal Bank of North Florida, Palatka, FL had a rank of 1 prior to failure, Key West Bank, Key West, FL had a rank of 1 prior to failure, Waterfield Bank, Germantown, MD had a rank of 1 prior to failure, Rainier Pacific Bank, Tacoma WA had a rank of 1 prior to failure, George Washington Savings Bank, Orlando Park, IL had a rank of 1 prior to failure, La Jolla Bank, FSB, La Jolla, CA had a rank of 54 prior to failure, Charter Bank, Santa Fe, NM had a rank of 1 prior to failure. There were 22 savings institution failures in 2009. Since 1992, 96% of failed savings institutions were ranked below 75 by IDC prior to failure. The remaining 4% of savings institutions that failed with a rank of 75 or higher excludes those institutions involved in fraud.

FDIC Takeovers and OTS Assisted Savings Institutions

Rank	Year 2010		Year 2009		Year 2008		Year 2007		Year 2006		Year 2005		Year 2004		Year 2003	
	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%	Total	%
One (1)	10	90%	19	86%	4	70%	1	50%	0	0%	0	0%	0	0%	2	100%
2-74	1	10%	2	9%	1	15%	0	0%	0	0%	0	0%	0	0%	0	0%
75+	0	0%	1	5%	1	15%	1	50%	0	0%	0	100%	1	100%	0	0%
Total	11	100%	22	100%	6	100%	2	100%	0	100%	0	100%	1	100%	2	100%

*Institutions ranked by IDC prior to failure.
A complete listing of savings institution failures and IDC rank prior to failure is available upon request.*

IDC's Record of Predicting Bank or Thrift Failures

Since December 31, 1989, the FDIC and OTS closed 1,200 banks and thrifts that failed.

Fraud was indicated in 9 failed financial institutions

Nine small institutions, that failed, had less than \$5 million in assets

Holding Company failures, NBC Bank in Texas (rank of 1 for 29 months), First City in Texas (rank of 1 for 17 months) and Bank of New England Corp. in Massachusetts (rank of 1 for 12 months) accounted for 31 subsidiary bank failures. These 3 holding companies were ranked 1 (lowest rank) in IDC's Bank Financial Quarterly many months prior to failure.

In 2008, holding companies are again absorbing losses of subsidiaries, resulting in failure. First National Bank of Scottsdale, Arizona with a rank of 1 as of March 21, 2008 and its subsidiaries First National Bank of Arizona (rank of 2), First Heritage Bank of Newport Beach, California (rank of 179), and First National Bank of Nevada (rank of 124) failed on July 25, 2008 with Mutual of Omaha Bank of Omaha, Nebraska acquiring all deposits. A second holding company, Columbian Financial Corporation of Overland Park, Kansas (ranked 2) and its subsidiary banks Columbian B&TC of Topeka, Kansas (rank of 60), and The Bank of Weatherford, Texas (rank of 124) failed on August 22, 2008 with Citizens bank and Trust of Chillicothe, Missouri acquiring the insured deposits.

From the remaining 1,151 bank and thrift failures, ranks prior to failure as follows:

	Lowest Ratios Rating 1 to 74	Below Average Rating 75 to 124	Average Rating 125 to 164	Excellent Rating 165 to 199	Superior Rating 200 to 300
Rank Published Prior to Failure (5 mos*)	1134	14	2	1	0
Rank 1 Year Prior to Published Rank (17 mos*)	924	90	61	30	46
Rank 2 Years Prior to Published Rank (29 mos*)	653	188	95	81	134

* Months prior to failure date

Summary

Since 1989, bank and thrift failures, excluding failed institutions due to fraud, small failed banks under \$5 million in assets, and bank holding company failures, totaled 1,151 financial institutions. Of this total, 98% were ranked less than 75 (Lowest Ratios) up to 5 months prior to failure. Of the 1,151 financial institutions, 88% were ranked less than 125 (Below Average) up to 17 months prior to failure and 73% were ranked less than 125 up to 29 months prior to failure.

© Copyright Protected
Material

Glossary

© Copyright Protected
Material

Glossary

Each savings institution in the **S&L-Savings Bank Financial Quarterly** has a one-line analysis of financial ratios using GAAP accounting data and a one-number summary rank. IDC's unique CAMEL analysis utilizes financial ratios that have a significant impact on the quality of savings institutions:

Capital risk is determined by Tier I capital as a percent of assets and as a percent of risk-based assets. Tier I and II capital as a percent of risk-based assets (risk-based capital ratio) measures credit and interest rate risk as well as estimates risk in the asset base.

Adequacy of Capital and reserves measures the levels of delinquent loans, nonaccrual loans, restructured and foreclosed assets relative to loan loss reserves and capital. Risk-adjusted assets as part of the risk-based capital ratio further define the quality of assets.

Margins are the best measurement of management's financial controls. Margins represent the spreads between 1) interest income and expense, 2) operating profits and net operating revenues, 3) the leverage spreads of after-tax return from operations (ROEA) less the costs of funding.

Earning returns measure the success of the bank's operating strategy. Ratios of revenue yields from investments, loans, and noninterest income with comparison to operating costs, loan loss provision, net loan charge-offs, and net nonoperating income ratios are the major components of the net operating after-tax return on earning assets (ROEA). Earnings from financial leverage measure the level of leverage and after-tax cost of funding compared to the after-tax return on earning assets (ROEA). Leverage returns measure the efficiency of the bank's financial strategy. Operating assets are financed with the leverage of deposits and borrowings to Tier I capital and its comparative cost. The leverage multiplier illustrates the degree of leverage, while the leverage spread measures its cost relative to operating returns (ROEA).

Liquidity measures (1) balance sheet cash flow as a percent of Tier I capital and (2) loans compared to stable deposits and borrowings plus estimated unused lines of credit at the Federal Home Loan Bank.

Asset/Rank Matrix for Savings Institutions in 2010 Q1

Savings & Loans and Savings Banks Reporting to the OTS and FDIC

Range of Rank	Total	By Asset Size (Dollars in Millions)				
		\$2,000 or More	\$500 to \$2,000	\$200 to \$500	\$100 to \$200	\$100 to or Less
200 - 300 Superior	415	37	86	100	79	113
165 - 199 Excellent	253	15	62	77	41	58
125 - 164 Average	234	14	37	59	58	66
75 - 124 Below Average	128	2	17	29	40	40
2 - 74 Lowest Ratios	88	5	28	16	22	17
1 Rank of One	64	4	15	17	10	18
NC Not Calculated	0	0	0	0	0	0
Totals:	1,182	77	245	298	250	312

RANK OF FINANCIAL RATIOS

Ranks are the opinion of IDC Financial Publishing, Inc. Ranks range from 1 (the lowest) to 300 (the highest) and fall into one of the following six peer groups. **Descriptions reflect average ratios of each group listed on the following two pages.**

Superior (200-300)

Savings institutions rated Superior are simply the best by all measures. They are well capitalized with minimal loan delinquency. Operating expenses and costs of funding are under control, producing a healthy return on assets (ROA). A number of them enhance value by earning an ROE above COE.

Excellent (165-199)

Savings institutions ranked Excellent are strong financial institutions. Excellent management of asset quality over time has maintained a favorable ratio of interest-bearing liabilities to earning assets (burden ratio). Strong capital ratios and operating cost controls increase profitability.

Average (125-164)

Savings institutions rated Average meet industry capital standards, yet begin to demonstrate some of the industry's problems. On average, loan delinquency is sufficiently high to place one-third of capital at risk and loan loss provisions reduce profitability to minimum levels. Another problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. The marginal problems of the average savings institution require shifts in policies and practices to raise asset quality or stabilize profitability.

Below Average (75-124)

Savings institutions rated Below Average represent institutions under strain. While capital ratios are adequate, high loan delinquency threatens quality, on average. In many of these savings institutions, nonperforming real estate loans limit net interest spreads and margins thereby increasing loan losses. A large portion of this group has negative leverage spreads. In some thrifts, liquidity ratios demonstrated risk. Another problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. Thrifts are also rated Below Average if they are deemed "Adequately Capitalized" per OTS and FDIC capital definitions.


Lowest Ratios (2-74)

The Lowest Ratios group contains some savings institutions with less than the minimum capital required. Extremely high levels of delinquent nonresidential real estate and commercial loans, coupled with a high percentage of 1-4 family nonaccrual loans destroy profitability and threaten remaining equity capital, on average. Another problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. In some thrifts, liquidity ratios demonstrated risk. Thrifts are also rated Lowest Ratios if they are deemed "Under Capitalized" or "Significantly Under Capitalized" per OTS and FDIC capital definitions. Thrifts may also be rated Below Average if they are deemed "Adequately Capitalized" and have a high volatility in operating profit margins.

Rank of One (1)

Savings institutions in the Rank of One group have the highest probability of failure. On average, these savings institutions have low Tier I capital ratios. Excessive loan delinquency in excess of loan loss reserves is a severe burden to these institutions, both as a risk to capital and as a reduction to profitability. Liquidity ratios demonstrated risk. Thrifts are also rated Rank of One if they are deemed "Critically Under Capitalized" per OTS and FDIC capital definitions.

RATIOS

Ratios are defined on the following five pages. Ratios that impact the IDC rank are identified with this symbol:  Instructions for calculating the rank follow the Glossary.

Co-operative banks and savings banks chartered in Massachusetts - Deposits in excess of the federal limits are separately insured by the Co-operative Central Bank or by the Deposit Insurance Fund.

SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits up to \$250,000 Insured by the US Government
On Jan. 1, 2014, coverage will return to \$100,000

Glossary

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

	NUMBER OF INSTITUTIONS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
SAVINGS INSTITUTIONS RANKED > 200	415	10Q1	246		562808	11.3	22.9	22.0	9	1	15	1.20	21/ 4	58/ 2	2.9	66	0	89
SAVINGS INSTITUTIONS RANKED 165 TO 199	253	10Q1	179		250348	9.2	16.0	14.3	11	1	25	0.98	34/ 5	49/ 2	3.3	66	15	87
SAVINGS INSTITUTIONS RANKED 125 TO 164	234	10Q1	151		233138	8.2	14.2	13.0	20	1	37	1.97	21/ 4	60/ 4	4.8	62	-16	92
SAVINGS INSTITUTIONS RANKED 75 TO 124	128	10Q1	90		127356	9.2	22.9	22.0	5	0	29	2.23	10/ 2	87/ 4	5.6	43	-3	93
SAVINGS INSTITUTIONS RANKED 2 TO 74	88	10Q1	52		70288	8.1	14.5	13.2	21	2	100	1.70	34/ 15	55/ 5	12.6	62	-27	95
SAVINGS INSTITUTIONS RANKED 1	64	10Q1	1		32586	4.6	7.8	6.6	54	3	274	2.38	48/ 17	42/ 5	15.6	65	-119	97

TYPE AND SIZE

Each savings institution has been categorized by operating strategy in Column 2. Column 3 states the asset size.

Type Definition (4th Line)

Institution Type - FDIC or OTS (4th Line)

2. Operating Strategies:

(sorted by the following order)

Symbol- Type - Description

RES - 1-4 Family Residential Mortgages

For thrifts, 50% or more of assets in permanent mortgages on 1-4 dwelling units. For Savings Banks, 0.1% or more in mortgage servicing assets as a % of total assets and 1% or more noninterest income as % of earning assets.

INV - Investor in Mortgage-backed and Investment Securities

50% or more of assets in mortgage-backed and other investment securities.

HYB - Hybrid 1-4 Family Mortgages plus Mortgage-backed Securities

50% or more of assets in residential loans (1-4 family) and mortgage-backed securities (MBS) with MBS at least 10% of earning assets.

MSV - Mortgage Servicing

Mortgages serviced for others total 50% or more of assets.

DEV - Real Estate Developer

25% or more of total assets in construction loans and mortgages on nonresidential property and land plus real estate held for investment, development, or resale.

ECL - Eclectic - Diversified

Well diversified product mix of income sources without undue concentration in any one classification.

3. Total Net Assets in Millions of Dollars:

Total assets are stated in millions of dollars. The FDIC insured savings banks, thrift & loans in California, and OTS thrifts analyzed in this publication have a minimum asset size of \$3 million.

CAPITAL RATIOS


Capital adequacy is heavily weighted in the overall rank. If the total risk-based capital ratio (Column 5) is less than required capital of 10%, there could be a negative impact on the rank.

4. Tier I Capital as a % of Assets (Leverage Ratio):

Since March 1996, Tier I capital is the reported amount used in calculating regulatory capital ratios as determined by the institution for its own internal regulatory capital analysis.

In prior periods, Tier I capital including minority interest in consolidated subsidiaries less net worth certificates (net worth certificates are included for co-op savings banks in Massachusetts) but excluding noncumulative preferred stock and related surplus (1992 only) and nonqualifying intangibles. This total for Tier I capital is divided by quarter-average assets less nonqualifying intangibles. Nonqualifying intangibles include goodwill, other intangibles, mortgage servicing rights in excess of 25% of tangible equity capital and mortgage servicing rights plus credit card intangibles in excess of 50% of tangible equity capital. Prior to 1992, goodwill acquired in connection with supervisory mergers with troubled or failed depository institutions (supervisory goodwill) may be included in Tier I capital if made part of an agreement with the regulators to acquire such institutions.

5. Tier I & II Capital % Risk-based Assets

(Risk-based Capital Ratio): 

Tier I & II capital divided by risk-based gross assets.

6. Tier I Capital % Risk-based Assets:

Tier I equity capital divided by risk-based gross assets less loan loss reserve.

Balance Sheet Items

Ratios reflect quarter-end information.

Income Statement Ratios

Ratios reflect four-quarter average.

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS						ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN	CORE NOPAT ROE						
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
3.2	6.4	5.5	2.0	3.78	2.55	3.14	0.01	1.31	1.84	1.25	11.2	6.8	12.4	28.2	52.4	4.3	3.23	1.90	7.6	14.4	65	5.9
3.0	5.4	4.8	2.1	2.93	0.83	2.67	0.00	0.40	0.64	0.72	6.1	7.2	3.8	11.6	30.2	11.2	2.33	0.93	6.8	8.2	72	5.2
2.9	5.6	5.0	2.3	2.95	1.09	2.75	-0.01	1.76	-0.55	-0.25	-2.3	8.1	-2.5	17.8	34.6	6.7	2.30	0.89	7.8	9.6	69	8.1
2.4	5.0	3.8	2.1	1.92	-0.49	1.33	-0.03	0.90	-0.86	-0.49	-5.4	7.6	-0.5	12.5	-2.0	17.7	1.33	-0.04	8.0	1.0	52	1.5
3.2	5.5	4.9	2.5	2.67	1.39	3.65	-0.11	2.29	-2.05	-1.33	-16.8	10.2	-9.5	11.1	10.3	12.5	2.65	1.00	9.1	11.6	74	4.3
2.1	5.4	4.8	2.6	2.41	0.73	3.39	-0.12	3.90	-4.36	-3.45	-71.0	10.6	-6.8	-39.0	-14.8	18.3	0.60	-1.11	11.0	-13.9	76	4.6

Capital Category Distribution

Financial institution provides capital ratios in financial report. Capital categories defined below, but can be superseded by higher capital requirements issued in consent orders.

	Column 4 Tier 1 Leverage	and	Column 5 Total Risk-Based Capital*	and	Column 6 Tier 1 Risk-Based Capital*	# Savings Institutions
Well Capitalized	≥5	and	≥10	and	≥6	1,133
Adequately Capitalized	≥4	and	≥8	and	≥4	26
Under-Capitalized	≥3	and	≥6	and	≥3	9
Significantly Under-Capitalized	<3	or	<6	or	<3	7
Critically Under-Capitalized	<2	—	—	—	—	7

* Tier I and II capital as a percent of risk-based assets.

LOAN RISK % TIER I CAPITAL

The rank of financial ratios is reduced to reflect capital risk if the values of Columns 7 and 8 (loan delinquency as a percent of equity capital) exceed Column 6 (loan loss reserve as a percent of equity capital).

7. Loan Loss Reserve as % of Tier I Equity Capital: ↗

The loan loss reserve is divided by total Tier I equity capital as an indication of additional reserves to offset loan delinquency.

8. Loans Past Due 90+ Days as % of Tier I Equity Capital: ↗

Loans past due 90 days or more and still accruing (less loans guaranteed by US Government or Rebooked "GNMA Loans" repurchased) are divided by Tier I equity capital.

9. Loans Nonaccrual & Restructured + Real Estate Owned as a % of Tier I Equity Capital: ↗

Loans and leases classified as nonaccrual, repossessed assets, and an expected delinquency of modified loans (less loans and repossessed assets guaranteed by US Government or Rebooked "GNMA Loans" repurchased) are divided by Tier I equity capital. Repossessed assets are part of other real estate assets owned.

10. Net Charge-Offs as % of Loans: ↗

Charge-offs of loans less recoveries for the current year-to-date annualized and the prior two years are divided by total gross loans for the same periods, at an annual percentage rate.

LOAN MIX

Loan mix and delinquency ratios reflect the quality of the loan portfolio. High nonaccrual ratios and/or concentration in nonresidential and commercial loans could indicate potential threats to capital.

11. Loans to Finance Commercial Real Estate Loans as a % of Total Loans:

Loans to Finance Commercial Real Estate Loans are defined as loans secured by nonfarm real estate less those secured by 1-4 family properties, plus real estate loans not secured by real estate.

12. Nonaccrual Commercial Real Estate as a % of Loans to Finance Commercial Real Estate:

Nonaccrual status indicates that loans are placed on a cash-basis accounting, which means that interest is booked only when it is received and not accrued into income.

13. Residential Real Estate Loans Secured by 1-4 Family Properties as a % of Total Loans

14. Nonaccrual 1-4 Family Residential Loans as a % of Residential Loans Secured by 1-4 Family Properties:

Nonaccrual status indicates that loans are placed on a cash-basis accounting, which means that interest is booked only when it is received and not accrued into income.

SAVINGS INSTITUTIONS

FDIC OR OTS DATA ENDING 1st QTR, 2010

Deposits up to \$250,000 Insured by the US Government
On Jan. 1, 2014, coverage will return to \$100,000

Glossary

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

	RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY
1	1	RANK OF FINANCIAL RATIOS				
2	2	OPERATING STRATEGY				
3	3	TOTAL ASSETS DOLLARS IN MILLIONS				
4	4	TIER I CAPITAL AS % OF ASSETS				
5	5	TIER I & II CAPITAL RISK-BASED ASSETS				
6	6	TIER I CAPITAL RISK-BASED ASSETS				
7	7	LOAN LOSS RESERVE				
8	8	LOANS 90 DAYS OR MORE PAST DUE				
9	9	LOANS NONACCRUAL & RESTRUCTURED + REO				
10	10	NET CHARGE-OFFS AS % OF LOANS				
11	11	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL				
12	12	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL				
13	13	LOANS NONCURRENT & RESTRUCTURED + REO				
14	14	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ				
15	15	BALANCE SHEET CASH FLOW % TIER I CAPITAL				
16	16	INTEREST-BEAR LIAB % EARNING ASSETS				

15. Loans Noncurrent & Restructured + Real Estate Owned as a % of Total Loans:

Loans past due 90 days or more and still accruing plus nonaccrual loans, repossessed assets, and an expected delinquency of modified loans (less loans and repossessed assets guaranteed by the government) divided by total loans plus repossessed assets as a percentage.

LIQUIDITY

Liquidity is measured by the level of illiquid loans as a percentage of stable deposits and FHLB Advances, as well as, the level of large deposits and borrowings as a percentage of fixed-income investments and excess liquidity. A level greater than 100% in these measures illustrates a lack of liquidity.

16. Illiquid Loans as % of Stable Deposits and Borrowings and Excess Liquidity

A measure of liquidity is the match between illiquid loans and stable deposits and borrowings plus available lines of credit at the Federal Home Loan Bank.

Savings Banks reporting to FDIC:

Illiquid loans are defined as loans and leases (net of unearned income allowance, and reserves for loan losses) less loans and leases held for sale. Stable deposits and borrowings are total domestic deposits less certain deposits over \$100,000 and certain retirement accounts over \$250,000 and other short-term borrowings plus 80% of loans secured by 1-to-4 family 1st lien mortgages, 5 or more family mortgage loans and home equity loans, if greater than FHLBank advances. The latter is added to deposits due to the ability to finance 80% of mortgage loans at the Federal Home Loan Bank.

Thriffs reporting to OTS:

Illiquid loans are total net loans. Stable deposits and borrowings are total deposits less deposits over \$100,000 and certain retirement accounts over \$250,000 plus FHLBank Advances and 80% of first mortgages on 1-4 family dwellings, 5 or more family mortgage loans and home equity loans, if balance exceeds advances from FHLB.

17. Balance Sheet Cash Flow % Tier I Equity Capital

Balance sheet cash flow measures the profit return on physical assets in computing operating cash flow. Balance sheet cash flow separates cash and equivalents (cash and balances due from depository institutions) from investments and loans when computing financial cash flow. The end result is balance sheet cash flow, which equals operating cash flow less financial cash flow.

Operating cash flow for a financial institution measures the liquidity demand from growth. Operating cash flow equals changes in retained earnings adjusted for changes in goodwill minus the quarterly changes in growth producing assets (property, equipment, and other long term assets). The purpose of operating cash flow is to determine the ability to finance internally the change in growth producing assets.

Financial cash flow isolates the sources and uses of funds, other than the changes in retained earnings, growth producing assets and cash and equivalents. Financial cash flow equals the change in liabilities (excluding retained earnings) less the change in loans and investments and other non-cash and equivalent current assets. Balance sheet cash flow subtracts the financial cash flow from operating cash flow. If a financial institution finances its growth with increases in retained earnings equal to increases in growth producing assets, but the financial cash flow was positive, then the balance sheet cash flow would be negative, reflecting the change in liabilities (excluding retained earnings) is in excess of the change in loans and investments. An institution with poor loan quality or risky investments experiences asset write-offs or write-downs, and at the same time, deposits are increased or new borrowings incurred to finance the asset base. Balance sheet cash flow recognizes the shortfall and the risk to net capital of the institution.

18. Interest-Bearing Liabilities as % of Earning Assets:

Quarterly average interest-bearing liabilities excluding demand deposits are divided by earning assets less valuation allowances. Interest-bearing liabilities include interest-bearing deposits, Federal Funds purchased or securities sold under agreements to repurchase, demand notes issued to the U.S. Treasury, other borrowed money, mortgage indebtedness and obligations under capitalized leases, and other notes and debentures.

YIELD SPREADS

Yield spreads are the difference between the interest a savings institution's earning assets have returned and what interest was paid. The Cost of Funding Net Adjusted Debt represents the pure spread. Note: For Columns 19—31 and 35—39: Yield, cost of funds, and return on asset calculations used as a denominator are the average value for the period. Mergers are reflected in appropriate ratios. Income and expenses are four-quarter totals in order to limit the seasonal impact. One-quarter ratios, annualized, are used if four-quarter ratios are unavailable.

YIELD SPREADS		PROFITABILITY AS % AVERAGE EARNING ASSETS		ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	CORE NOPAT ROE		
CURRENT YIELD ON INVESTMENTS	19	NET INTEREST MARGIN INCL FEES	23	NET INCOME % AVG ASSETS	29	RETURN ON BOOK VALUE	30	OPERATING PROFIT MARGIN	34	AFTER-TAX RETURN ON EARNING ASSETS	36
CURRENT YIELD ON LOANS	20	NONINTEREST INCOME	24	LOAN LOSS EXPENSE	27	ESTIMATE OF COST OF EQUITY	31	RISK (SD) IN OP PROFIT MARGIN	35	LEVERAGE SPREAD	37
CURRENT YIELD ON EARNING ASSETS	21	OPERATING EXPENSE	25	INCOME BEFORE TAXES	28	TOTAL ASSETS	32	LOANS % EARNING ASSETS	40	LEVERAGE MULTIPLIER	38
COST OF FUNDING NET ADJUSTED DEBT	22	NET NONOPERATING INCOME (EXPENSE)	26	NET INCOME % AVG ASSETS	29	EQUITY CAPITAL	33	LARGE DEP & BORROWINGS % INT-BEARING LIAB	41	NET OPERATING AFTER-TAX ROE	39

19. Tax-Equiv. Current Yield on Investments:

Interest and dividend income from depository institutions or securities (tax-exempt fixed-income security yields on a tax-equivalent basis if report to FDIC) is divided by the average of the book value of investment securities and deposits, as an annual percentage rate.

20. Tax-Equivalent Current Yield on Loans:

Interest on loans and leases (tax-exempt loan and lease yields on a tax-equivalent basis if report to FDIC) is divided by the averages of loans and leases net of unearned income, as an annual percentage rate.

21. Tax-Equiv. Curr. Yld on Earning Assets:

Interest and dividend income (fixed-income tax-exempt security yields on a tax-equivalent basis if reported to FDIC) is divided by the quarterly average of earning assets net of unearned income, as an annual percentage rate.

22. Cost of Funding Net Adjusted Debt:

Interest expense is divided by the average of net adjusted debt (investments and loans minus equity capital and loan loss reserves), as an annual percentage rate.

PROFITABILITY

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

This category breaks down the earnings stream. Each ratio is reflected as a percentage of average earning assets (net of unearned income) in order to give a better representation of the efficiency of the assets generating income. These ratios relate to operating decisions. Income before taxes is the bottom-line profit and is weighted heavily into the rank.

23. Net Interest Margin (Tax-Equivalent):

Interest income (tax-exempt fixed-income security yields on a tax-equivalent basis if report to FDIC), origination fees, and other service charges are divided by average earning assets, as an annual percentage rate.

24. Noninterest Income:

Noninterest operating income less gains and losses on financial assets carried at fair value and less bargain purchase income is divided by average earning assets, as an annual percentage rate.

25. Operating Expense:

Salaries, employee benefits, expenses of premises and fixed assets, and other operating expenses excluding goodwill and amortization expense are divided by average earning assets, as an annual percentage rate.

26. Net Nonoperating Income (Expenses):

The last four-quarter nonoperating income equals the net gain or loss on the sale of securities held to maturity and available for sale divided by average earning assets, as an annual percentage rate.

27. Loan Loss Expense:

Provision expenses for loan losses and transfer risk are divided by average earning assets, as an annual percentage rate.

28. Income Before Taxes:

Pretax income or loss (tax-exempt income on a tax-equivalent basis if report to FDIC and excluding gains and losses on financial assets carried at fair value) is divided by average earning assets, as an annual percentage rate.

ROA, ROE & COE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

29. Net Income as % of Average Assets:

Net income or loss, including capital gains but before extraordinary items, is divided by average assets, as an annual percentage rate.

30. Return on Book Value:

Net income including net realized gain (or loss) on securities, all net of taxes but before extraordinary items and dividends, is divided by average equity capital including preferred stock, as annual percentage rate.

31. Estimated Cost of Equity Capital:

The measure of a financial institution's cost of capital is the price at which the institution raises additional equity capital. In appraising firms that are not public or subsidiaries of publicly-traded holding companies, IDC uses general risk, demonstrated by the 30-year T-Bond yield and the risk premium for financial equities. The risk premium is then adjusted for institutional specific risk.

The specific COE for an individual financial institution is determined by asset size, loan delinquency risk to capital, and pretax coverage of net loan charge-offs. In order to quantify specific risk, a risk multiplier incorporates the following:

- a) The risk multiplier is set in a range of 0.8 to 1.2 based on pretax income (adjusted for nonrecurring loan loss provision, together covering net charge-offs).
- b) The risk multiplier is multiplied by 0.9x for institutions with assets over \$1 billion, 1.0x for assets between \$500 million and \$1 billion, 1.1x for assets \$200 million to \$500 million, 1.2x for assets \$100 to \$200 million, and 1.3x for assets less than \$100 million.
- c) Financial institutions with loan delinquency (Col. 8) plus nonperforming loans (Col. 9) greater than loan loss reserve (Col. 7), all stated as a percent of equity, are evaluated to measure potential loan loss risk to Tier 1 capital. If this risk-adjusted Tier 1 equity ratio is below 5%, the institution is assigned a risk ratio of 2.0. All other institutions with adequate risk-adjusted Tier 1 capital above 5% use a risk ratio of 1.0.

The combined risk multiplier is then multiplied by the financial institution's equity risk premium (2.5%) and the result is added to the yield on 30-year T-Bonds (4.7% as of 3/31/10). As an example, a large institution with low coverage of net charge-offs coupled with moderate loan delinquency above the loan loss reserve would compute as follows: $(1.2 \times 0.9 \times 1.0)$ which equals 1.08 times the equity premium of 2.5% equals 2.7% added to 4.7% yield on bonds provides an estimate of 7.4% for the cost of equity capital.

ANNUAL GROWTH

32. - 33. Year-to-Year Growth, in Total Assets and Equity Capital:

Year-earlier period values (reflecting mergers or absorptions) are compared to the current quarter's, providing an annual growth rate as a percentage.

Note: *Growth calculations for equity capital were estimated for firms with capital additions or mergers as determined by year-to-year equity capital growth substantially exceeding net income after dividends. In such cases, equity growth was estimated by determining year-earlier equity as current net worth less net income after dividends for the past year or the latest fiscal period at an annual rate.*

OPERATING PROFIT MARGIN

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

34. Operating Profit Margin:

Net operating revenues less salaries, employee benefits, expenses of premises and fixed assets, and other operating expenses (excluding loan loss provision and losses on the sale of nonloan assets and amortization expense of intangible assets) are divided by net operating revenue, as a percentage. Net operating revenue is defined as interest income from loans and investments less interest expense plus noninterest operating income (excluding gains on the sale of nonloan assets, gains and losses on financial assets carried at fair value, and bargain purchase income).

35. Risk (SD) to the Operating Profit Margin:

The standard deviation of the operating profit margin over five years (but not less than five quarters) measures risk or volatility in profit margins. The risk level is also a measure of a savings institution's complexity.

CORE NOPAT ROE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

Thriffs and savings banks electing sub chapter S tax status reduce the reports tax rate to zero overstating profitability (ROE) relative to savings institutions not electing sub chapter S tax status. For comparative purposes, IDC restates after tax return on earning assets, leverage spread and net operating after-tax ROE (Columns 36, 37 and 39) imputing a 34% tax rate. Book return on equity (Column 31) is unadjusted and reflects the reported return in equity with the zero or low tax rate for a savings institution electing sub chapter S status.

36. After-tax Return on Earning Assets:

The interest income from loans and investments plus noninterest income less operating and loan loss expenses less the applicable tax rate amount is divided by average earning assets, as a percentage. Net income for NOPAT ROE adds back the increase in the loan loss expense, but subtracts the difference between charge-offs and recoveries to reflect cash accounting.

37. Leverage Spread:

Leverage spread is the difference between ROEA and cost of adjusted debt. The after-tax cost of adjusted debt is the interest expense after deducting the applicable tax rate amount) is divided by earning assets less Tier I capital (including the loan loss reserve), or net adjusted debt required to fund earning assets.

38. Leverage Multiplier:

Leverage multiplier is the leverage ratio calculated by dividing net adjusted debt by Tier I capital and the loan loss reserve.

39. Net Operating Profit (After Tax) ROE:

Core NOPAT ROE equals core ROEA plus return on financial leverage (core ROFL). ROFL is the product of the leverage spread times the leverage multiplier.

LOANS & LARGE LIABILITIES

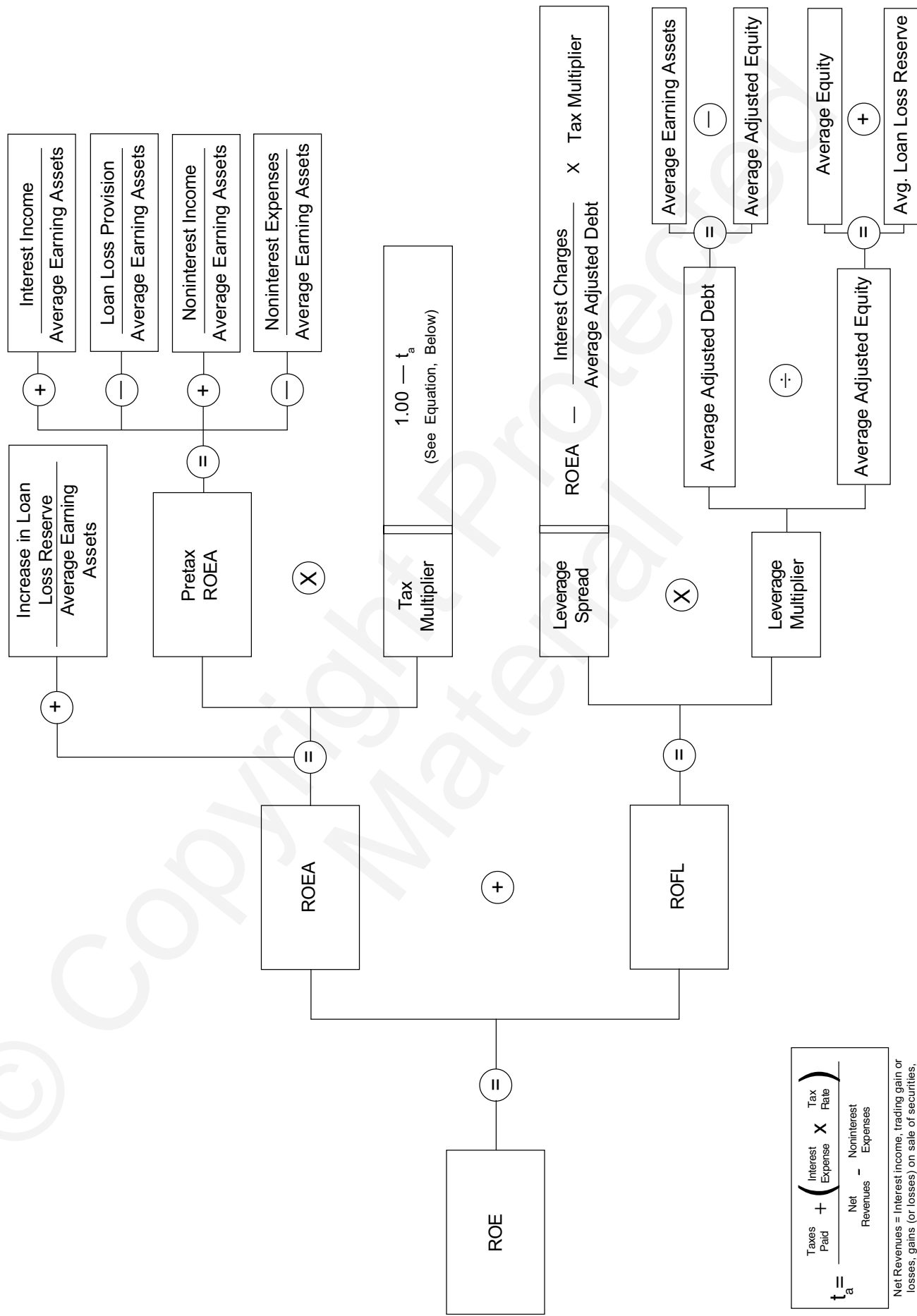
40. Loans as a % of Earning Assets:

Loans and leases are divided by earning assets.

41. Large Deposits and Short-Term Borrowings as a % of Interest-Bearing Liabilities:

Large deposits (each \$100,000 or more), brokered deposits less than \$100,000 and short-term borrowings (all interest-bearing nondeposit liabilities, net Federal Funds purchased, notes and debentures subordinated to deposits and limited-life preferred stock maturing in one year) are divided by total interest-bearing liabilities, as a percentage. This ratio is a test of liquidity and interest rate risk.

The Core Net Operating Profit (After tax) ROE Equation



© Copyright Protected
Material

How to Calculate a Rank



Instructions for Calculating a Rank

There are four steps to follow when calculating your rank:

1) In the table at the bottom of the following pages, copy the calculated value for each ratio (Columns 3 through 41) for the savings institution you are evaluating in the non-shaded boxes in the row titled "value." 2) Locate the ratio in the column above the table and select the proper multiplier from the left-hand scale where noted. As an example, a savings institution with \$225 million in assets (Column 3) uses a level 5 plus multiplier. Write the multipliers in the quality level row of non-shaded boxes. 3) Multiply the weight times the quality level multiplier to determine each column's score. 4) Add together the result of each individual column score to derive the rank. *Note: If an institution's value being used to calculate the score does not meet the criteria in the instructions, a score is not calculated and you should proceed to the next column.*

If the Tier I Capital Ratio (Column 4) is greater than 40%, (after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve), the rank is set to 300.

If the rank is less than 200 and the Tier I Capital Ratio (Column 4) is greater than 20%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 200.

If the rank is greater than 74, and the reported Tier I Capital Ratio is less than 13% and the Total Risk Based Capital Ratio is less than 20%, and the Adjusted Tier I Capital Ratio (Column 4) is less than 4%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 74.

Rank Caps Based on Capital Categories (Columns 4, 5, & 6):

Beginning with third quarter 1999 financials, IDC capped institution quality rankings under the following conditions:

Category	Tier 1 Capital (Column 4)	Total RB Cap'l (Col. 5)	Tier 1 RB Cap'l (Col. 6)	Rank Cap
Well Capitalized	≥ 5%	& ≥ 10%	& ≥ 6%	None
Adequately Capitalized*	≥ 4%	& ≥ 8%	& ≥ 4%	124
Under Capitalized	≥ 3%	& ≥ 6%	& ≥ 3%	74
Significantly Under Capitalized	< 3%	or < 6%	or < 3%	2
Critically Under Capitalized	< 2%			1

Consent Orders Alter Capital Requirements

*Rank is capped at 74 for savings institutions "Adequately Capitalized" if the standard deviation of operating profit margin (Column 35) is greater than 10.

The rank is also capped at 74, given:

- 1) Nonperforming loans as a percent of total loans (Column 15) are greater than 6%, and
- 2) Nonperforming loans as a percent of earning assets are greater than 3% (Column 15 times Column 40 divided by 100), and
- 3) Risk-based capital percentage (Column 5) is less than 14% and Tier I capital percentage (Column 4) is less than 9%.

Column 3 - Total Assets

Column 3 has a weight of 3 and uses the plus multiplier.

Column 4 - Tier I Capital as % of Assets

Column 4 is multiplied by 10 with the column score capped at +150. The multipliers are not used.

In addition, if Column 4 > 15%, add one point for each percent of difference (up to a total of 50 points) to the calculated column score (eg. if Column 4 = 28%, add 13 points). The calculated column score is capped at 200 (150 + 50).

Column 5 - Tier I & II Capital as % Risk-based Assets (Risk-based Capital)

If Column 5 is greater than 8% (the required risk-based capital ratio in 1992), the plus multiplier is used and there is a weight of 1 to calculate the column score.

If Column 5 is less than 8%, multiply the deficit (Column 5 - 8%) by 20 to calculate the column score (eg. If Col. 5 = 6.4, then the score is -32). In the case of a deficit, the column score is capped at -40.

Columns 7, 8, 9 - Loan Risk as a % of Tier I Capital

Compare the Loan Loss Reserve (Column 7) to Delinquencies (Columns 8 & 9) to compute the column score:

- 1) If Column 7 is greater than total delinquencies, the column score equals [Col. 7 - (Col. 8 + Col 9)]. Cap at +30: **OR**
- 2) If Column 7 is less than half of delinquencies, the column score equals [Col. 7 - 1/2 (Col. 8 + Col 9)]. Cap at -150: **OR**
- 3) If Column 7 is less than total delinquencies but greater than half of delinquencies the column score is equal to 0.

Column 10 - Net Charge-offs as % of Loans

If the sum of Column 8 + Column 9 exceeds Column 7 by more than 20, the rank is **reduced** by the amount equal to 10 times Column 10 multiplied by Column 40. The multipliers are not used. The score is capped at -20 (eg. If result exceeds Col. 7 by more than 20; Col. 10 = .18; Col. 40 = 74%, then the score equals -1.3).

Column 11 - Loans to Finance Commercial Loans as a % of Loans

If Column 11 is greater than 50%, take the value greater than 50 and multiply it by Column 40, then divide by 100. Enter the negative value of the result in the column score. (eg. If the result = 14.4, the column score becomes -14.4.) Score is capped at -25.

Column 16 - Illiquid Loans as a % of Stable Deposits and Borrowings Plus Excess Liquidity

If Column 16 is greater than 125, take the value greater than 125 and multiply it by Column 40, then divide by 100. Enter the negative value of the result in the column score. (Eg. If the result = 4.0, the column score becomes -4.0.) Score is capped at -25.

Column 17 - Balance Sheet Cash Flow % Tier I capital

All of the following must be true to calculate a score for column 17; otherwise skip to column 18:

- 1) Column 17 must be negative, **and**
- 2) Column 15 is greater than 4%, **and**
- 3) $[(\text{Column 15} \times \text{Column 40}) \div 100]$ is greater than 3%, **and**
- 4) Column 5 is less than 14%, **and**
- 5) Column 4 is less than 9%.

The value from column 17 is entered as the column score. The column score is capped at -100.

Column 18 - Interest-Bearing Liabilities as % of Earning Assets

The value of Column 18 is subtracted from 100.

- 1) A positive result is entered as the column score and capped at +30: **OR**
- 2) A negative result is multiplied by 10 and compared to the value in Column 17. Enter the negative number closest to zero as the column score for Column 18. The negative column score is capped at -100: **OR**
- 3) Column 15 is greater than 4%, **and**
- 4) $[(\text{Column 15} \times \text{Column 40}) \div 100]$ is greater than 3%, **and**
- 5) If a negative result and the value in Column 17 is positive, enter 0 for the column score.

Column 21 - Current Yield on Earning Assets

Column 21 (on a tax-equivalent basis if reported to FDIC) has a weight of 2 and uses the plus multiplier.

Column 22 - Cost of Funding Net Adjusted Debt

Column 22 has a weight of -1 and uses the contra multiplier to calculate the column score.

Column 23 - Net Interest Margin Including Fees

Column 23 (the value), on a tax-equivalent basis, is multiplied by 10. The column score is capped at +60. The multipliers are not used.

Column 24 - Noninterest Income

Column 24 (the value) is multiplied by 10. The column score is capped at +60. The multipliers are not used.

Column 25 - Operating Expense

Column 25 has a weight of -1 and uses the contra multiplier.

Column 27 - Loan Loss Expense

Column 27 has a weight of -1 and uses the contra multiplier.

Column 28 - Income Before Taxes

Column 28 (the value) is multiplied by 10. The column score is capped at ± 20 . The multipliers are not used.

Columns 31 & 39 - Core Return on Equity (Last 12 Months) vs Cost of Equity

Compute risk-adjusted capital according to COE definition in the Glossary.

All of the following must be true to calculate a score; otherwise skip to column 33:

- 1) Column 4 must be greater than 3%, **and**
 - 2) Column 30 must be greater than Column 31, **and**
 - 3) Column 39 must be greater than Column 31.
- Step 1 — Calculate the surplus/deficit of the loan loss reserve (LLR) vs. delinquencies.
Col. 7 — [Col. 8 + Col. 9] = Surplus/Deficit. If surplus, proceed to Step 4.
 - Step 2 — Multiply Column 4 by the result of Step 1 (stated as a percent).
Col. 4 \times Deficit divided by 100 = Adjustment
 - Step 3 — Reduce Column 4 by the Adjustment to compute risk-adjusted capital.
Col. 4 + (— Adjustment) = Risk-adjusted Capital. If Risk-adjusted capital is $> 2\%$, proceed to Step 4.
 - Step 4 — If Column 39 is greater than Column 31, multiply the difference by 5. Cap at +60. The multipliers are not used. (Eg: Column 39 = 17.5; Column 31 = 12.6; then the column score equals 24.5.)

Column 33 - Annual Growth in Equity Capital

Column 33 has a weight of 2 and uses the plus multiplier. If no prior period data is available, or growth is not calculated (NC), a mean score of 10 points is allotted.

Column 34 - Operating Profit Margin

Subtract the value 35 (the average operating profit margin for all savings institutions) from Column 34. The column score is capped at ± 15 .

Column 35 - Risk (SD) in the Operating Profit Margin

The negative value of Column 35 is entered as the column score. The column score is capped at -25. (Eg. If Column 35 = 7.1, the column score becomes -7.1)

Column 36 - Core Return on Earning Assets (ROEA)

Column 36 has a weight of 2 and uses the plus multiplier.

If the rank that you have calculated differs from IDC's published rank: If your score is within a few points, the difference is often due to rounding errors. Check to see that you have chosen the proper PLUS (add to score) or CONTRA (subtract from score) multiplier for the component you are calculating. Verify that you have restricted a score that has a CAP to its weighting. If you still have questions, call IDC at 1-800-525-5457 for assistance.

SAVINGS INSTITUTIONS
 FDIC OR OTS DATA ENDING 1st QTR, 2010
 Deposits up to \$250,000 Insured by the US Government
 On Jan. 1, 2014, coverage will return to \$100,000

DISTRIBUTION BY PERCENTILE

1182 Savings Institutions

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

		RANK	TYPE & SIZE	CAPITAL RATIOS			LOAN RISK %TIER I				LOAN MIX % LOANS				LIQUIDITY				
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
		RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB EARNING ASSETS		
HIGHEST QUALITY		300		91272	98.2	999.9	999.9	0	0	0	-0.10	100/0	100/0	0.0	2	999	1		
9	0	98%	300	8504	31.5	83.9	83.0	0	0	0	0.00	75/0	99/0	0.0	25	68	60		
		96%	300	3502	24.9	58.7	58.4	0	0	0	0.00	64/0	97/0	0.0	35	41	72		
		94%	278	2235	20.7	47.0	45.7	1	0	0	0.00	60/0	96/0	0.2	39	27	77		
		92%	264	1657	18.9	40.7	40.5	1	0	0	0.00	56/0	94/0	0.3	42	19	78		
		90%	255	1343	17.5	37.6	37.0	2	0	0	0.00	54/0	93/0	0.4	43	17	80		
8	1	88%	247	1090	16.5	35.3	34.4	2	0	1	0.00	51/0	91/0	0.5	45	13	81		
		86%	241	964	15.9	32.1	31.3	2	0	1	0.01	49/0	90/0	0.5	47	11	82		
		84%	236	876	15.3	30.5	29.8	2	0	2	0.02	48/0	88/0	0.7	49	10	83		
		82%	230	761	14.8	28.5	27.5	2	0	2	0.02	46/0	87/0	0.7	49	8	83		
		80%	225	691	14.3	27.3	26.4	3	0	3	0.03	44/0	85/0	0.8	50	7	84		
7	2	78%	222	607	13.8	26.0	25.3	3	0	3	0.03	43/0	84/0	0.9	51	6	85		
		76%	217	565	13.3	25.0	24.3	3	0	4	0.04	41/0	83/0	1.0	52	5	85		
		74%	213	530	12.7	24.0	23.1	3	0	4	0.05	40/0	81/0	1.1	52	5	86		
		72%	209	488	12.3	23.1	22.1	4	0	5	0.06	38/0	79/0	1.2	53	4	86		
		70%	205	444	12.0	22.2	21.3	4	0	6	0.07	37/0	78/0	1.3	54	3	86		
6	3	68%	203	403	11.6	21.4	20.5	4	0	6	0.08	36/0	77/0	1.4	55	2	86		
		66%	200	375	11.3	20.8	19.9	4	0	7	0.09	35/1	75/0	1.4	56	1	87		
		64%	198	348	11.1	20.1	19.2	5	0	7	0.11	33/1	74/0	1.6	56	1	87		
		62%	195	325	10.9	19.7	18.8	5	0	8	0.12	32/1	72/0	1.7	57	0	87		
		60%	191	303	10.5	19.2	18.2	5	0	9	0.13	31/1	71/0	1.8	57	-1	88		
5	4	58%	189	283	10.4	18.7	17.7	5	0	10	0.15	30/2	69/0	1.9	58	-2	88		
		56%	186	264	10.2	18.1	17.1	6	0	11	0.16	29/2	68/0	2.0	59	-2	88		
		54%	183	246	10.1	17.8	16.8	6	0	12	0.18	27/2	66/0	2.2	59	-3	89		
		52%	178	227	10.0	17.4	16.4	6	0	12	0.19	26/2	65/0	2.3	60	-4	89		
		50%	174	214	9.8	17.0	16.0	6	0	13	0.21	25/3	64/0	2.4	61	-5	89		
4	5	48%	171	200	9.6	16.6	15.7	7	0	15	0.23	24/3	62/0	2.5	61	-6	89		
		46%	168	190	9.5	16.4	15.3	7	0	16	0.25	23/3	61/0	2.7	62	-6	90		
		44%	165	177	9.4	16.0	14.9	7	0	17	0.27	22/3	59/1	2.8	62	-7	90		
		42%	162	168	9.2	15.6	14.6	8	0	18	0.29	21/4	57/1	3.0	63	-8	90		
		40%	157	161	9.1	15.2	14.3	8	0	19	0.32	20/4	56/1	3.1	64	-9	90		
3	6	38%	151	151	9.0	14.9	13.9	8	0	20	0.36	19/4	55/1	3.3	64	-10	91		
		36%	148	142	8.9	14.6	13.5	9	0	22	0.39	18/4	53/1	3.5	65	-12	91		
		34%	145	131	8.8	14.4	13.3	9	0	23	0.44	16/5	52/1	3.7	66	-13	91		
		32%	141	122	8.6	14.1	13.1	9	0	24	0.47	15/5	50/1	4.0	66	-15	91		
		30%	138	113	8.5	13.9	12.9	10	0	26	0.52	14/5	49/1	4.2	67	-17	92		
2	7	28%	134	103	8.4	13.6	12.6	10	1	28	0.56	13/6	47/2	4.4	67	-18	92		
		26%	130	98	8.3	13.5	12.3	10	1	30	0.61	12/6	45/2	4.6	68	-20	92		
		24%	125	91	8.2	13.3	12.1	11	1	33	0.67	11/7	44/2	5.0	69	-21	93		
		22%	119	84	8.0	13.0	11.9	11	2	35	0.75	10/7	42/2	5.4	70	-26	93		
		20%	113	76	7.9	12.8	11.7	12	2	38	0.82	9/8	40/2	5.7	71	-28	93		
1	8	18%	106	69	7.8	12.6	11.5	13	2	43	0.94	8/8	38/3	6.2	72	-32	94		
		16%	96	62	7.7	12.4	11.3	13	3	48	1.08	7/9	36/3	6.7	73	-36	94		
		14%	84	56	7.6	12.2	11.0	14	4	53	1.18	6/10	34/3	7.4	74	-40	95		
		12%	74	48	7.4	11.9	10.8	16	4	59	1.35	5/11	31/4	8.0	75	-47	95		
		10%	71	41	7.2	11.6	10.6	17	6	66	1.52	4/12	28/4	8.9	76	-55	96		
0	9	8%	54	38	7.0	11.3	10.2	20	7	79	1.79	3/14	25/5	10.0	78	-62	97		
		6%	22	33	6.7	10.9	9.8	22	8	92	2.32	2/17	21/6	11.7	81	-84	98		
		4%	1	25	6.1	10.4	9.2	26	11	123	2.97	1/23	16/8	15.5	85	-116	99		
		2%	1	14	5.1	8.0	6.7	41	17	204	3.97	0/29	8/10	19.0	88	-173	102		
			1	3	-6.4	-11.5	-11.5	170	107	999	28.68	0/99	0/62	70.2	330	-898	204		

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
Value																		
Quality Level Multiplier																		
Weight		NA	3	☆	1	NA	☆	NA	NA	☆	☆	NA	NA	NA	NA	☆	☆	☆
Cap	☆			☆	☆		☆			-20	-25					-25	-100	☆
Score																		

☆ Refer to Instructions for Calculating Your Rank

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS										ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		CORE NOPAT ROE			73
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB		
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41		
9.4	41.2	17.5	0.2	16.25	793.82	0.21	0.71	-0.91	385.67	140.10	435.6	6.4	381.6	779.4	85.1	0.8	140.10	140.10	0.1	432.2	100	0.0		
5.1	8.1	7.0	0.9	5.03	11.18	1.14	0.25	0.00	2.96	2.32	19.4	6.4	39.3	48.6	60.9	1.7	4.17	2.75	1.6	24.3	96	0.0		
4.7	7.5	6.6	1.2	4.70	3.47	1.41	0.18	0.00	2.08	1.55	14.1	6.6	23.5	32.3	51.2	2.0	3.27	1.93	2.5	18.5	94	0.0		
4.5	7.2	6.3	1.3	4.39	2.49	1.61	0.12	0.00	1.67	1.19	11.1	6.6	17.6	23.3	48.7	2.3	3.01	1.52	3.2	15.0	93	0.0		
4.3	6.9	6.1	1.4	4.28	1.88	1.75	0.08	0.01	1.54	1.02	9.4	6.7	15.7	19.7	45.6	2.5	2.80	1.36	3.6	13.6	91	0.0		
4.2	6.8	6.0	1.5	4.14	1.57	1.87	0.05	0.02	1.40	0.94	8.7	6.8	14.2	16.8	43.6	2.7	2.68	1.17	4.0	12.1	91	0.0		
4.1	6.7	5.9	1.6	4.08	1.34	1.98	0.03	0.03	1.27	0.85	7.9	6.8	12.5	13.7	41.2	2.9	2.59	1.10	4.4	11.0	89	0.3		
4.0	6.6	5.9	1.6	3.99	1.26	2.05	0.02	0.04	1.18	0.80	7.3	6.8	11.3	12.6	39.4	3.1	2.54	1.04	4.6	10.2	89	0.6		
4.0	6.6	5.8	1.7	3.91	1.15	2.12	0.01	0.05	1.13	0.74	6.8	6.8	10.3	11.3	37.8	3.2	2.48	0.99	4.8	9.7	88	0.8		
3.9	6.5	5.7	1.7	3.86	1.06	2.19	0.00	0.06	1.07	0.71	6.6	6.9	9.7	10.2	36.8	3.5	2.42	0.91	5.0	9.2	87	1.0		
3.8	6.4	5.7	1.8	3.80	0.98	2.27	0.00	0.07	1.04	0.68	6.2	7.0	9.1	9.3	35.8	3.6	2.37	0.86	5.2	8.7	86	1.1		
3.7	6.4	5.6	1.8	3.75	0.92	2.34	0.00	0.09	0.98	0.65	5.9	7.0	8.5	8.4	34.7	3.8	2.32	0.82	5.3	8.4	86	1.3		
3.7	6.3	5.6	1.9	3.69	0.87	2.40	0.00	0.10	0.94	0.63	5.6	7.0	7.8	7.8	33.7	4.0	2.29	0.78	5.5	8.0	85	1.4		
3.6	6.3	5.6	1.9	3.65	0.82	2.44	0.00	0.11	0.89	0.59	5.3	7.0	7.4	7.2	32.9	4.2	2.26	0.75	5.7	7.7	85	1.6		
3.5	6.2	5.5	1.9	3.61	0.76	2.47	0.00	0.13	0.84	0.56	5.1	7.1	7.0	6.8	31.8	4.3	2.23	0.72	5.9	7.3	84	1.7		
3.5	6.2	5.5	2.0	3.56	0.73	2.51	0.00	0.14	0.81	0.54	4.8	7.2	6.6	6.4	30.6	4.4	2.20	0.68	6.0	7.1	83	1.9		
3.4	6.2	5.5	2.0	3.52	0.69	2.56	0.00	0.15	0.78	0.51	4.5	7.2	6.2	6.1	29.8	4.6	2.16	0.65	6.2	6.9	83	2.0		
3.4	6.1	5.4	2.0	3.49	0.66	2.60	0.00	0.17	0.74	0.49	4.4	7.2	5.5	5.6	29.0	4.7	2.13	0.63	6.3	6.6	82	2.1		
3.3	6.1	5.4	2.1	3.45	0.63	2.64	0.00	0.18	0.71	0.47	4.1	7.2	5.1	5.4	28.2	4.9	2.11	0.61	6.6	6.4	81	2.3		
3.3	6.1	5.4	2.1	3.43	0.61	2.69	0.00	0.20	0.68	0.45	3.9	7.2	4.8	5.1	27.4	5.0	2.06	0.58	6.7	6.2	80	2.4		
3.2	6.0	5.3	2.1	3.40	0.58	2.74	0.00	0.23	0.65	0.43	3.8	7.2	4.4	4.9	26.6	5.2	2.03	0.55	6.9	5.9	79	2.5		
3.1	6.0	5.3	2.1	3.37	0.55	2.79	0.00	0.25	0.62	0.41	3.5	7.2	3.9	4.6	25.9	5.3	2.00	0.53	7.0	5.7	78	2.6		
3.1	6.0	5.3	2.2	3.35	0.53	2.83	0.00	0.27	0.58	0.38	3.3	7.3	3.6	4.3	25.1	5.5	1.97	0.50	7.1	5.5	78	2.8		
3.0	6.0	5.3	2.2	3.30	0.50	2.88	0.00	0.29	0.55	0.36	3.0	7.3	3.1	4.0	24.5	5.7	1.94	0.46	7.3	5.3	77	2.9		
2.9	5.9	5.2	2.2	3.28	0.48	2.94	0.00	0.31	0.50	0.33	2.7	7.3	2.7	3.8	23.8	5.9	1.90	0.44	7.5	5.1	77	3.1		
2.9	5.9	5.2	2.3	3.25	0.45	2.98	0.00	0.34	0.46	0.30	2.5	7.4	2.5	3.5	22.8	6.0	1.88	0.41	7.6	4.8	76	3.3		
2.8	5.9	5.2	2.3	3.22	0.42	3.03	0.00	0.36	0.41	0.28	2.4	7.5	2.3	3.3	21.9	6.2	1.85	0.39	7.7	4.6	75	3.4		
2.8	5.8	5.2	2.3	3.17	0.39	3.06	0.00	0.39	0.38	0.25	2.2	7.6	2.0	3.0	21.1	6.4	1.83	0.36	7.8	4.3	74	3.6		
2.7	5.8	5.1	2.3	3.15	0.37	3.10	0.00	0.42	0.34	0.23	1.9	7.6	1.7	2.7	20.3	6.6	1.80	0.34	8.0	4.2	74	3.9		
2.6	5.8	5.1	2.4	3.12	0.35	3.14	0.00	0.46	0.29	0.21	1.7	7.7	1.4	2.3	19.6	6.8	1.77	0.32	8.1	3.9	73	4.1		
2.6	5.8	5.1	2.4	3.08	0.32	3.18	0.00	0.49	0.24	0.17	1.5	7.8	1.0	2.0	18.8	7.0	1.75	0.28	8.3	3.6	71	4.3		
2.5	5.7	5.1	2.4	3.05	0.30	3.23	0.00	0.51	0.20	0.14	1.3	7.9	0.6	1.7	18.0	7.3	1.73	0.25	8.4	3.4	71	4.5		
2.4	5.7	5.0	2.5	3.01	0.28	3.30	0.00	0.53	0.17	0.12	1.0	7.9	0.2	1.4	16.6	7.7	1.70	0.22	8.5	3.2	70	4.7		
2.3	5.7	5.0	2.5	2.98	0.27	3.35	0.00	0.57	0.11	0.08	0.7	7.9	-0.2	1.2	15.7	7.9	1.67	0.18	8.6	3.0	69	4.9		
2.2	5.7	5.0	2.5	2.96	0.25	3.42	0.00	0.62	0.05	0.03	0.3	8.0	-0.5	0.8	14.8	8.2	1.64	0.16	8.8	2.7	67	5.1		
2.1	5.7	4.9	2.5	2.92	0.23	3.46	0.00	0.66	-0.07	-0.02	-0.2	8.1	-1.0	0.6	13.5	8.6	1.61	0.13	8.9	2.4	66	5.4		
2.0	5.6	4.9	2.6	2.89	0.21	3.53	0.00	0.73	-0.15	-0.07	-0.6	8.2	-1.3	0.3	12.3	9.1	1.56	0.09	9.0	2.2	65	5.8		
1.9	5.6	4.8	2.6	2.86	0.19	3.61	0.00	0.79	-0.27	-0.14	-1.1	8.2	-1.7	-0.2	11.0	9.6	1.53	0.05	9.1	1.9	64	6.0		
1.8	5.6	4.8	2.6	2.82	0.17	3.67	0.00	0.86	-0.39	-0.21	-1.9	8.2	-2.3	-0.7	9.9	10.1	1.47	0.01	9.3	1.6	63	6.3		
1.7	5.5	4.8	2.7	2.78	0.15	3.75	0.00	0.96	-0.50	-0.29	-2.8	8.5	-2.8	-1.5	8.5	10.6	1.41	-0.02	9.4	1.3	61	6.7		
1.6	5.5	4.7	2.7	2.72	0.13	3.84	0.00	1.06	-0.65	-0.40	-3.9	8.5	-3.3	-2.2	7.1	11.3	1.35	-0.07	9.5	1.1	59	7.2		
1.4	5.5	4.7	2.7	2.66	0.12	3.92	0.00	1.18	-0.78	-0.51	-4.6	8.5	-3.9	-2.9	6.1	11.7	1.28	-0.12	9.8	0.6	58	7.5		
1.3	5.4	4.6	2.8	2.61	0.10	4.06	0.00	1.29	-0.92	-0.61	-6.0	8.5	-4.8	-4.3	4.2	12.3	1.19	-0.18	10.1	-0.3	55	8.1		
1.1	5.4	4.5	2.8	2.55	0.08	4.18	0.00	1.45	-1.12	-0.79	-7.9	9.8	-5.8	-5.9	2.1	13.3	1.09	-0.32	10.3	-0.9	54	8.5		
1.0	5.4	4.4	2.9	2.42	0.06	4.37	0.00	1.62	-1.38	-0.95	-9.5	10.0	-6.5	-7.6	-0.5	14.7	1.02	-0.40	10.5	-1.6	51	9.0		
0.9	5.3	4.3	2.9	2.32	0.04	4.56	-0.01	1.87	-1.67	-1.21	-11.9	10.6	-7.8	-9.8	-5.1	15.7	0.93	-0.54	10.8	-2.7	47	9.7		
0.7	5.3	4.2	3.0	2.23	0.02	4.88	-0.02	2.19	-2.07	-1.58	-14.2	11.1	-8.9	-13.5	-11.2	18.7	0.78	-0.71	11.2	-4.3	42	10.8		
0.5	5.2	4.0	3.2	2.14	-0.01	5.32	-0.05	2.70	-2.94	-2.14	-22.8	11.2	-10.9	-18.6	-16.3	22.2	0.43	-0.95	11.5	-6.2	36	12.1		
0.3	5.0	3.7	3.3	1.98	-0.18	6.95	-0.17	3.25	-4.01	-2.97	-32.5	11.8	-14.5	-28.9	-32.8	29.0	0.02	-1.41	12.2	-10.5	25	14.0		
0.2	4.6	3.1	3.5	1.60	-0.62	13.03	-0.39	4.83	-6.54	-4.96	-49.6	12.4	-18.8	-46.8	-99.9	38.4	-1.33	-2.85	13.1	-19.2	3	16.7		
0.0	0.0	0.1	15.1	-2.12	-39.77	409.74	-2.07	11.61	-38.90	-19.77	-508.5	12.4	-64.7	-100.0	-99.9	69.3	-23.81	-25.69	24.9	-142.1	0	58.0		

19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
NA	NA	2	-1	☆	☆	-1	NA	-1	☆	NA	NA	☆	NA	2	☆	☆	2	NA	NA	NA	NA	NA
				+60	+60				±20			+60		☆	±15	-25						

☆ Refer to Instructions for Calculating Your Rank

© Copyright Protected
Material

Savings Institutions

Listed Alphabetically by State

76 STATE

REGIONAL FINANCIAL QUARTERLY SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE

NAME ADDRESS CITY, STATE ZIP	PERIOD ENDING	RANK OF FINANCIAL RATIOS	RANK	TYPE & SIZE	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I				LOAN MIX % LOANS				LIQUIDITY		
							TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS	
NAME	10Q1	258	DEV	220	14.8	21.8	21.3	2	0	6	0.27	41/0	52/1	1.2	86	8	87			
ADDRESS	09Q4	256	DEV	214	15.0	22.0	21.5	2	0	3	0.28	42/0	51/0	0.5	94	4	87			
CITY, STATE ZIP	08Q4	204	DEV	216	12.3	17.3	17.0	2	0	4	0.27	40/0	53/0	0.6	103	-17	92			
	OTS 07Q4	181	DEV	203	12.9	18.8	18.5	2	0	6	0.01	40/2	53/0	1.0	102	3	89			
NAME	10Q1	86	ECL	91	7.5	16.2	15.2	7	10	18	0.14	23/4	51/0	4.4	44	-39	96			
ADDRESS	09Q4	96	ECL	87	7.7	17.0	15.8	8	5	19	0.15	24/4	53/1	3.8	49	-62	97			
CITY, STATE ZIP	08Q4	149	ECL	79	9.0	19.6	18.3	10	3	1	0.03	23/0	53/0	0.6	62	-25	93			
	OTS 07Q4	162	ECL	76	9.0	19.6	18.4	10	0	0	0.06	21/0	48/0	0.1	62	5	92			
NAME	10Q1	74	RES	161	7.6	11.7	10.7	9	0	59	1.35	15/1	84/3	4.9	63	-28	98			
ADDRESS	09Q4	161	RES	157	8.1	12.5	11.5	9	0	59	0.61	16/1	83/4	5.2	66	-5	96			
CITY, STATE ZIP	08Q4	170	RES	139	8.8	12.8	12.1	5	0	35	0.34	22/1	76/2	3.4	77	-27	96			
	OTS 07Q4	197	RES	139	8.9	13.1	12.6	3	0	20	0.16	24/2	73/1	2.0	79	16	93			
NAME	10Q1	135	ECL	70	10.5	18.4	17.7	4	0	9	0.04	10/0	83/0	1.4	53	-60	106			
ADDRESS	09Q4	133	RES	70	10.5	18.4	17.7	4	0	10	0.05	10/0	84/0	1.5	56	-62	105			
CITY, STATE ZIP	08Q4	158	RES	65	11.1	18.8	18.0	5	0	10	0.14	10/0	84/0	1.5	67	-85	99			
	OTS 07Q4	178	RES	57	12.6	20.4	20.8	5	0	12	0.15	14/0	79/0	2.0	67	5	95			
NAME	10Q1	119	INV	38	9.4	22.2	21.4	4	4	3	1.19	1/0	35/0	1.6	39	-11	90			
ADDRESS	09Q4	124	INV	38	9.6	22.5	21.5	4	2	3	0.84	1/0	36/0	1.2	44	-9	90			
CITY, STATE ZIP	08Q4	132	INV	40	9.1	23.8	23.2	3	0	2	0.35	0/0	44/0	0.5	51	-70	91			
	OTS 07Q4	174	INV	41	12.4	34.2	33.8	1	0	0	-0.15	0/0	43/0	0.1	47	6	86			
NAME	10Q1	53	DEV	272	9.9	14.4	13.3	12	0	82	0.29	73/6	21/4	13.3	57	-36	91			
ADDRESS	09Q4	49	DEV	261	10.5	14.5	13.4	11	0	92	0.38	75/9	19/5	15.5	69	-34	91			
CITY, STATE ZIP	08Q4	96	DEV	287	11.1	16.1	15.1	8	3	51	0.23	80/4	14/6	10.7	80	19	87			
	OTS 07Q4	244	DEV	322	11.0	17.3	16.5	6	0	5	0.22	81/1	14/2	1.3	84	14	85			
NAME	10Q1	95	DEV	134	8.6	12.3	11.6	7	0	37	1.44	34/1	58/0	4.0	70	-56	95			
ADDRESS	09Q4	62	DEV	130	9.0	13.2	12.2	9	1	41	0.82	36/1	57/1	4.7	73	-43	94			
CITY, STATE ZIP	08Q4	66	DEV	134	7.6	11.2	10.7	5	3	37	0.44	36/0	57/1	4.1	81	-6	96			
	OTS 07Q4	130	DEV	137	8.1	12.7	11.7	8	1	25	0.29	37/0	56/2	2.9	82	-2	95			
NAME	10Q1	42	DEV	3341	7.2	10.1	8.9	9	4	93	0.84	60/8	30/6	8.9	75	-16	91			
ADDRESS	09Q4	48	DEV	3222	7.8	10.7	9.3	11	2	81	0.51	59/7	30/6	8.0	100	-34	92			
CITY, STATE ZIP	08Q4	154	DEV	3193	9.0	12.1	10.8	9	3	28	0.39	59/2	29/3	3.5	132	-22	91			
	OTS 07Q4	176	DEV	2861	7.6	10.4	9.4	11	1	13	0.16	59/1	29/1	1.4	117	-56	91			
NAME	10Q1	119	DEV	154	8.3	13.0	12.0	8	7	24	0.73	50/3	41/0	3.5	69	-83	93			
ADDRESS	09Q4	127	DEV	173	7.3	13.7	12.8	7	3	30	0.69	46/3	45/1	3.7	87	-102	74			
CITY, STATE ZIP	08Q4	163	DEV	120	9.9	14.2	13.4	6	0	18	0.07	49/3	46/1	2.0	119	-59	91			
	OTS 07Q4	198	RES	80	16.2	23.9	23.5	2	0	1	0.04	32/0	65/0	0.1	95	-13	83			

STATE

NAME	10Q1	245	RES	40	26.2	42.3	41.5	2	3	8	0.19	11/4	82/1	3.0	68	5	77
ADDRESS	09Q4	243	RES	40	26.0	40.5	39.7	2	7	8	0.06	11/4	83/1	4.3	70	4	78
CITY, STATE ZIP	08Q4	240	RES	40	25.7	41.8	40.9	2	7	0	0.04	11/0	82/0	2.1	83	4	77
	OTS 07Q4	242	RES	36	27.6	43.8	43.0	2	3	0	0.06	11/0	77/0	1.0	83	-19	76
NAME	10Q1	164	HYB	35	10.9	20.6	19.0	7	8	10	0.12	26/0	67/2	2.8	60	0	91
ADDRESS	09Q4	168	HYB	35	11.1	20.8	19.2	7	3	14	0.08	28/3	65/2	2.7	63	-14	92
CITY, STATE ZIP	08Q4	120	HYB	34	11.1	21.6	20.0	6	1	7	0.16	26/0	66/1	1.3	68	1	93
	OTS 07Q4	115	ECL	31	12.4	25.9	24.1	6	0	2	0.27	19/0	74/0	0.4	62	-26	92
NAME	10Q1	182	DEV	169	10.2	13.0	11.8	13	0	60	1.15	46/3	34/8	6.7	87	5	77
ADDRESS	09Q4	182	DEV	176	9.8	12.9	11.7	13	9	50	0.65	45/2	36/7	6.6	107	1	76
CITY, STATE ZIP	08Q4	255	DEV	176	8.7	12.1	10.8	16	6	18	0.34	47/0	34/2	2.5	128	17	79
	OTS 07Q4	264	DEV	167	8.5	12.4	11.1	16	1	23	0.27	47/2	32/2	2.6	135	3	74
NAME	10Q1	115	RES	131	9.3	16.9	15.7	11	7	42	0.52	18/5	77/2	5.3	65	-6	92
ADDRESS	09Q4	113	RES	131	9.4	17.0	15.8	10	24	35	0.43	18/7	78/1	6.3	66	-5	92
CITY, STATE ZIP	08Q4	66	RES	141	8.4	15.4	14.2	11	12	36	0.24	20/1	76/2	4.7	77	-33	93
	OTS 07Q4	172	RES	150	9.9	16.2	15.7	4	13	13	0.14	24/1	72/0	2.9	82	-2	92
NAME	10Q1	269	RES	30	28.7	59.4	58.4	2	0	0	0.20	4/0	96/0	0.0	58	5	71
ADDRESS	09Q4	259	RES	30	28.3	58.5	57.6	1	0	0	0.26	4/0	96/0	0.0	58	3	72
CITY, STATE ZIP	08Q4	250	RES	30	27.8	57.5	57.0	1	0	1	0.21	4/0	96/0	0.3	64	5	72
	OTS 07Q4	213	RES	29	28.1	54.3	54.2	0	1	0	0.06	4/0	96/0	0.5	64	4	72
NAME	10Q1	142	RES	21	11.4	17.0	16.6	3	5	10	0.24	2/0	90/0	2.0	64	-16	92
ADDRESS	09Q4	146	RES	21	11.4	16.8	16.4	3	15	6	0.18	2/0	89/0	3.0	64	-44	91
CITY, STATE ZIP	08Q4	154	RES	21	11.5	17.1	16.8	2	1	6	0.14	6/0	85/0	1.0	76	-79	90
	OTS 07Q4	159	RES	19	13.1	18.9	18.8	1	3	6	0.05	9/0	84/0	1.2	77	6	83
NAME	10Q1	169	ECL	112	8.6	18.9	17.6	10	0	9	0.18	15/0	78/0	1.1	52	16	86
ADDRESS	09Q4	179	ECL	115	8.9	19.3	18.0	10	2	8	0.17	15/0	77/0	1.3	55	4	88
CITY, STATE ZIP	08Q4	164	ECL	117	8.2	18.6	17.3	10	0	11	0.07	18/0	75/1	1.5	63	-14	88
	OTS 07Q4	150	ECL	113	7.9	17.5	16.3	11	0	14	0.05	20/2	74/1	1.7	63	10	88
NAME	10Q1	163	DEV	143	15.6	20.6	19.8	4	0	44	0.09	49/12	44/4	8.4	72	-14	87
ADDRESS	09Q4	161	DEV	143	15.6	19.9	19.2	4	0	45	0.11	49/12	44/4	8.2	78	-17	88
CITY, STATE ZIP	08Q4	193	DEV	138	17.1	23.0	22.4	3	0	18	0.03	46/2	49/3	3.6	91	-39	87
	OTS 07Q4	206	DEV	127	19.0	26.7	25.8	2	1	9	0.06	41/2	57/1	2.3	89	-31	80

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS								ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	CORE NOPAT ROE				77	
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN % OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
3.6	6.4	6.0	2.9	3.53	0.43	2.70	0.00	0.16	1.10	0.66	4.9	6.8	3.1	23.1	31.8	7.2	2.49	0.59	5.8	5.9	85	9.3
3.8	6.4	6.1	3.1	3.37	0.48	2.70	0.00	0.19	0.96	0.57	4.4	6.5	-1.2	21.2	29.9	7.1	2.58	0.52	6.1	5.7	88	14.9
4.3	6.7	6.3	3.9	2.92	0.52	2.23	0.00	0.65	0.55	0.16	1.3	6.9	6.6	1.6	35.0	6.2	2.49	-0.06	6.4	2.1	83	28.1
5.0	6.4	6.1	4.4	2.33	0.28	2.16	0.00	0.00	0.44	0.28	2.1	6.8	7.0	2.8	17.3	6.2	2.82	-0.11	6.1	2.1	86	26.5
2.8	6.1	4.6	1.8	2.92	0.33	3.24	0.00	0.01	-0.01	-0.03	-0.4	8.5	8.7	-2.5	0.0	10.3	1.06	-0.14	9.6	-0.3	51	6.4
3.2	6.2	4.8	2.0	3.03	0.36	3.24	0.00	0.02	0.13	0.03	0.4	8.2	11.1	-4.5	4.5	9.2	1.23	-0.07	9.3	0.5	53	15.9
4.1	6.5	5.6	2.6	3.22	0.29	3.01	0.00	0.00	0.51	0.34	3.8	6.3	3.4	3.9	14.5	6.3	1.91	0.18	8.6	3.5	62	28.1
4.8	7.1	6.1	2.8	3.56	0.29	2.96	0.00	0.01	0.88	0.52	5.8	7.2	3.2	3.1	23.2	4.2	2.23	0.36	8.4	5.3	59	26.9
0.5	5.1	5.0	1.9	3.26	6.78	8.16	0.00	1.54	0.34	0.30	3.7	11.8	1.9	-0.2	18.7	3.5	2.30	1.04	10.0	12.6	98	1.3
0.5	5.2	5.2	2.1	3.22	6.78	8.18	0.00	1.13	0.69	0.59	7.5	11.3	13.4	4.3	18.2	3.5	2.68	1.27	10.1	15.6	98	5.0
4.4	6.3	6.2	3.8	2.79	5.63	7.47	0.01	0.73	0.23	0.20	2.2	7.2	0.2	-1.3	11.2	3.2	2.99	0.48	9.1	7.4	97	15.9
6.4	7.3	7.3	5.0	2.70	5.81	7.30	0.00	0.37	0.83	0.73	8.7	8.0	-4.3	4.7	14.1	5.4	3.76	0.45	9.9	8.2	96	21.8
1.1	6.1	5.1	2.2	3.13	0.61	3.53	0.00	0.00	0.21	0.17	1.6	8.4	5.2	1.1	5.6	7.8	1.47	0.01	6.9	1.5	80	13.6
1.2	6.1	5.1	2.4	3.06	0.57	3.43	0.00	0.00	0.20	0.15	1.4	8.2	7.5	1.2	5.5	7.8	1.53	-0.03	6.9	1.3	80	21.5
3.1	6.2	5.6	2.9	3.04	0.62	2.93	0.00	0.00	0.73	0.50	4.4	6.3	13.9	2.2	19.9	6.1	2.23	0.30	6.6	4.2	82	36.6
4.6	6.5	6.0	3.1	3.32	0.68	3.23	0.00	0.00	0.77	0.51	4.3	7.2	-2.2	4.7	19.3	6.1	2.30	0.28	6.2	4.0	80	32.1
2.8	9.5	5.4	2.1	3.52	0.56	3.43	0.00	0.86	-0.22	-0.22	-2.3	8.5	-3.2	-2.0	15.8	25.5	1.88	0.49	9.1	6.3	40	4.2
3.2	9.6	5.7	2.4	3.49	0.57	3.31	0.00	0.77	-0.02	-0.02	-0.2	8.2	-4.9	0.2	18.4	25.6	2.01	0.42	9.2	5.9	41	9.2
4.5	10.1	6.7	3.2	3.79	0.53	3.34	0.00	0.49	0.49	0.45	4.8	7.4	-2.8	-32.4	22.7	25.2	2.52	0.43	9.3	6.5	36	34.3
5.4	9.6	6.6	3.8	3.19	0.48	2.85	0.00	0.00	0.81	0.65	6.0	7.2	-1.4	-1.1	22.2	25.6	2.89	0.38	7.9	5.9	33	29.2
3.8	5.4	4.8	1.9	3.08	0.47	4.71	0.00	0.58	-1.74	-1.62	-14.9	11.2	-1.8	-13.3	-32.5	17.5	0.62	-0.66	6.8	-3.9	60	2.5
4.1	5.3	4.8	2.1	2.98	0.59	4.67	0.00	0.76	-1.86	-1.72	-15.5	10.9	-9.2	-17.5	-31.0	16.5	0.63	-0.77	6.7	-4.5	62	18.1
4.9	6.2	5.6	3.0	2.95	0.94	4.42	0.00	0.62	-1.14	-1.15	-9.9	7.0	-11.0	-10.8	-13.3	10.3	1.56	-0.42	6.8	-1.3	57	24.3
5.1	8.2	6.6	4.0	3.01	6.23	7.88	0.00	0.19	1.17	1.12	11.6	7.0	-5.9	12.5	14.7	7.3	3.30	0.64	8.4	8.7	50	38.8
3.1	6.1	5.6	3.1	2.89	1.33	4.48	0.00	0.69	-0.95	-0.54	-5.8	8.2	3.1	12.1	-6.0	11.4	1.67	-0.35	8.5	-1.3	86	8.5
3.3	6.2	5.7	3.3	2.68	1.30	4.28	0.00	0.66	-0.95	-0.54	-6.0	7.9	-2.5	9.5	-7.3	11.2	1.82	-0.36	8.8	-1.3	85	8.9
4.8	6.8	6.4	4.1	2.63	1.11	4.19	0.00	0.71	-1.23	-0.70	-8.7	10.9	-2.7	-7.3	-12.4	8.5	1.96	-0.76	10.0	-5.6	79	25.8
4.8	7.4	6.9	4.6	2.76	2.49	4.87	0.00	0.40	-0.01	-0.01	-0.1	8.2	-2.3	-6.1	7.4	3.4	3.08	0.06	9.0	3.6	77	28.6
3.8	5.8	5.6	2.4	3.43	0.14	3.38	0.00	1.12	-1.08	-0.61	-6.7	10.0	7.2	-8.5	5.2	7.0	1.74	0.17	8.4	3.2	85	7.3
4.4	5.9	5.7	2.6	3.38	0.19	3.32	0.00	0.94	-0.84	-0.45	-4.5	9.7	0.9	-39.6	7.1	5.9	2.04	0.33	7.5	4.5	88	35.8
5.0	6.6	6.4	3.7	3.34	0.84	3.33	0.00	0.88	-0.19	-0.09	-0.6	6.4	11.6	15.5	20.3	2.6	2.78	0.36	5.1	4.7	86	48.6
5.3	7.9	7.5	4.8	3.45	0.83	3.13	0.00	0.20	0.88	0.49	3.7	6.8	18.5	27.5	27.0	2.6	3.47	0.31	5.3	5.1	83	45.7
0.5	6.3	4.8	2.7	2.34	2.52	4.88	0.61	1.48	-0.92	-0.48	-4.9	8.2	16.9	10.6	-0.5	NC	2.15	0.36	8.6	5.2	78	5.8
0.5	6.2	4.8	2.9	2.21	2.60	4.83	0.63	1.49	-0.93	-0.48	-4.9	7.9	44.2	5.2	-0.4	NC	2.32	0.40	8.5	5.7	67	25.1
3.2	7.3	6.7	3.7	3.63	1.94	5.66	0.00	0.27	-0.42	-0.32	-2.1	7.3	50.1	-3.4	-1.6	NC	2.08	-0.34	5.5	0.2	91	49.4
4.5	5.5	5.3	4.2	1.97	2.61	5.87	0.00	0.03	-1.39	-1.44	-7.5	8.5	49.9	132.9	-28.1	NC	1.45	-1.30	4.3	-4.2	89	28.6
2.9	6.6	6.3	2.9	4.20	0.06	3.13	0.00	0.19	0.95	0.58	2.2	7.7	1.7	2.3	26.7	10.8	2.03	0.10	2.5	2.3	93	3.2
3.0	6.6	6.3	3.1	4.08	0.07	3.05	0.00	0.04	1.06	0.64	2.5	6.9	1.2	2.5	26.5	11.1	2.16	0.10	2.5	2.4	93	3.2
3.5	6.9	6.5	4.0	3.68	0.06	2.90	0.00	0.00	0.83	0.61	2.3	6.3	10.3	2.4	22.3	11.7	2.53	-0.11	2.5	2.3	91	21.7
5.1	6.8	6.6	4.6	3.46	0.08	2.62	0.00	0.00	0.92	0.60	2.1	7.7	5.7	2.2	26.1	8.9	2.71	-0.29	2.3	2.0	90	26.3
4.0	6.3	5.7	2.6	3.36	0.68	3.67	0.03	0.15	0.24	0.19	1.8	7.9	2.7	2.1	9.0	NC	1.83	0.08	7.1	2.4	75	0.0
4.2	6.3	5.8	2.8	3.33	0.66	3.71	0.01	0.05	0.24	0.18	1.7	6.9	1.2	3.6	7.1	NC	1.87	0.02	7.0	2.0	76	4.4
4.4	6.6	5.8	3.3	2.94	0.56	3.73	0.00	0.07	-0.31	-0.24	-2.3	7.6	9.3	-4.8	-6.8	19.7	1.69	-0.48	7.2	-1.7	69	15.7
4.9	6.5	6.0	3.8	2.75	0.52	4.35	-0.58	-0.12	-1.54	-0.97	-7.6	8.5	7.2	-7.8	-32.9	28.1	1.09	-1.43	5.7	-7.1	70	20.1
0.9	5.3	5.0	1.7	3.48	1.65	3.25	0.00	1.18	0.70	0.47	4.8	8.2	-2.9	4.9	36.7	7.2	2.24	1.13	7.7	11.0	94	19.0
1.0	5.4	5.0	1.8	3.39	1.56	3.26	0.00	0.93	0.76	0.51	5.4	7.9	0.1	12.2	34.2	6.9	2.39	1.22	7.9	12.0	91	42.4
3.1	6.5	6.0	2.4	3.81	1.29	3.01	0.00	0.53	1.56	0.99	11.3	6.8	5.3	7.4	40.9	5.3	2.91	1.31	8.7	14.3	88	51.0
4.4	8.2	7.4	3.7	4.07	1.20	2.82	0.00	0.57	1.88	1.16	14.0	7.0	-12.2	-5.4	46.4	7.6	3.95	1.51	9.2	17.8	81	67.4
3.5	6.0	5.7	2.7	3.32	0.02	2.51	0.00	0.50	0.33	0.21	2.1	8.2	-5.2	1.4	24.9	26.6	2.11	0.33	7.9	4.7	88	1.0
3.7	6.2	5.9	3.0	3.25	0.01	2.48	0.00	0.41	0.36	0.23	2.4	11.5	-7.1	3.0	23.7	27.1	2.28	0.33	8.0	5.0	88	2.0
3.8	6.7	6.4	4.0	2.81	-1.06	2.19	0.00	0.46	-0.89	-0.56	-5.5	7.3	-6.0	-16.6	-24.7	19.9	2.17	-0.49	7.7	-1.6	88	17.2
4.9	7.1	6.9	4.5	2.89	0.29	1.89	0.00	0.23	1.07	0.67	6.7	8.0	-5.8	-3.3	40.7	4.5	3.38	0.40	8.2	6.6	93	18.8
3.2	6.4	5.5	2.6	3.65	0.16	2.41	0.00	0.33	1.07	0.72	2.6	7.2	-1.0	2.6	36.8	8.1	2.30	0.56	2.5	3.7	73	7.2
3.1	6.4	5.5	2.9	3.45	0.16	2.36	0.00	0.31	0.94	0.63	2.3	6.9	0.4	2.3	34.7	8.2	2.33	0.41	2.5	3.3	73	9.6
4.1	6.6	6.0	3.9	3.22	0.16	2.19	0.00	0.47	0.72	0.51	1.9	7.3	3.0	1.9	35.3	9.4	2.78	0.24	2.6	3.4	75	25.2
4.3	6.5	6.1	4.4	2.97	0.21	2.59	0.00	0.11	0.48	0.37	1.3	8.2	-0.2	1.3	18.4	9.9	2.53	-0.36	2.5	1.6	81	19.3
1.2	6.1	5.8	2.6	3.53	1.58	5.28	0.00	0.31	-0.48	-0.42	-3.6	8.5	0.5	-2.6	-3.4	12.1	1.14	-0.57	6.4	-2.5	95	3.3
1.3	6.1	5.9	2.8	3.44	1.77	5.21	0.00	0.23	-0.23	-0.20	-1.8	8.2	-0.2	-1.4	0.0	12.1	1.48	-0.36	6.4	-0.8	92	3.2
1.4	6.5	6.1	3.1	3.46	1.01	4.44	0.00	0.16	-0.14	-0.13	-1.0	7.6	12.2	-1.0	0.6	11.5	1.63	-0.43				

78 STATE

REGIONAL FINANCIAL QUARTERLY SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE (CONTINUED)

NAME ADDRESS CITY, STATE ZIP	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	CAPITAL RATIOS			LOAN RISK % TIER I				LOAN MIX % LOANS				LIQUIDITY				
				TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS		
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	237 235 238 206	RES RES RES INV	107 105 113 122	17.3 17.2 19.7 21.1	36.1 35.5 42.0 60.8	35.2 34.6 41.0 59.5	3 3 2 2	1 2 5 1	8 2 1 3	0.05 0.08 0.08 0.31	12/ 11/ 11/ 6/	4 0 0 0	86/ 86/ 85/ 88/	2 2 0 1	2.2 2.7 1.5 1.7	60 61 69 52	-51 -53 -37 -11	83 83 80 79
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	221 219 229 232	RES RES RES RES	38 38 39 40	24.0 24.1 23.1 22.4	42.2 41.6 39.7 37.4	41.3 40.5 39.0 36.5	2 3 2 2	11 12 10 13	1 3 3 4	0.18 0.24 0.17 0.07	2/ 22/ 22/ 22/	0 0 0 0	76/ 75/ 74/ 76/	0 4 3 4	3.4 4.1 3.2 4.6	69 70 76 73	5 -5 6 11	78 79 79 77
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	204 201 232 189	RES RES MSV RES	137 136 131 145	14.5 14.4 15.1 12.9	26.5 26.3 27.9 24.2	26.2 26.0 27.7 24.0	1 1 1 1	1 1 5 0	7 6 0 1	0.00 0.00 0.00 0.00	10/ 10/ 12/ 11/	0 2 0 0	90/ 90/ 88/ 89/	1 1 1 0	1.2 1.1 1.0 0.2	68 73 83 87	-7 -8 10 3	89 89 88 90
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	179 180 214 189	DEV DEV DEV DEV	1047 1025 960 806	8.0 8.1 7.8 7.0	13.2 13.3 12.6 10.5	12.2 12.2 11.7 9.6	8 9 8 9	1 19 0 2	20 19 11 2	0.30 0.17 0.14 0.13	53/ 37/ 51/ 44/	3 3 2 0	36/ 37/ 35/ 38/	1 1 1 0	2.6 2.4 1.3 0.2	68 75 91 94	-5 -15 15 0	90 91 90 92
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	165 155 156 136	RES RES HYB INV	279 272 235 205	9.3 9.3 10.3 11.3	19.0 18.8 22.5 26.6	18.5 18.3 22.2 26.4	3 3 1 1	0 5 0 3	3 0 2 0	0.05 0.07 0.19 0.32	6/ 6/ 8/ 8/	0 0 0 0	88/ 88/ 88/ 87/	0 0 0 1	0.5 0.7 0.3 0.7	52 54 56 44	15 -13 6 -27	94 96 94 94
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	115 113 137 121	ECL RES RES RES	37 37 39 38	12.1 12.1 12.1 12.1	24.5 24.0 23.6 24.5	23.6 23.1 23.0 23.8	4 4 3 3	0 0 0 0	14 14 15 2	0.44 0.43 0.03 0.15	14/ 14/ 14/ 13/	0 0 15 0	86/ 86/ 86/ 87/	0 0 0 0	2.7 2.6 2.6 0.3	53 56 70 69	-12 -13 -3 33	93 93 91 90
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	162 170 206 226	ECL ECL ECL ECL	48 48 45 43	11.2 11.2 12.5 13.2	24.6 24.5 25.2 27.6	23.3 23.2 24.0 26.4	6 6 5 5	1 1 12 14	7 7 3 1	0.12 0.16 0.07 0.12	16/ 16/ 19/ 19/	0 0 0 0	69/ 68/ 67/ 64/	0 1 0 0	1.8 1.7 3.3 3.5	43 49 63 62	3 -45 -59 -7	89 84 80 75
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	105 108 91 78	RES RES RES RES	38 37 37 38	8.2 8.4 8.3 8.2	18.5 18.1 17.6 16.7	17.9 17.5 17.0 16.1	4 4 3 3	0 17 9 5	17 0 7 6	0.06 0.04 0.07 0.08	3/ 5/ 4/ 5/	0 0 0 0	96/ 94/ 95/ 95/	1 1 0 0	1.9 1.8 1.6 1.1	53 55 65 65	-18 -8 -29 -6	93 93 94 92
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	214 217 257 229	ECL ECL ECL ECL	200 193 189 171	7.8 8.0 7.6 7.7	14.9 14.1 14.6 14.6	13.9 13.1 13.4 13.4	7 8 10 9	0 1 0 0	7 7 3 1	0.03 0.04 0.03 0.06	32/ 32/ 33/ 34/	1 1 0 0	49/ 49/ 47/ 46/	0 0 0 0	0.9 0.9 0.4 0.1	55 65 76 75	-7 -8 14 5	92 91 88 89
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	270 274 226 208	RES RES RES RES	146 144 141 129	9.8 9.5 8.3 8.1	16.2 16.0 13.9 13.8	15.7 15.1 13.2 13.1	4 6 5 5	0 0 2 4	20 19 9 1	0.13 0.04 0.02 0.00	16/ 15/ 16/ 16/	0 0 0 0	84/ 84/ 84/ 84/	2 2 1 0	2.3 2.1 1.1 0.5	59 64 75 74	13 24 34 -22	89 89 90 90
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	157 180 183 181	RES RES RES RES	168 172 171 180	9.3 9.2 9.0 8.5	16.4 16.5 15.6 14.5	15.1 15.2 14.4 13.2	9 2 10 11	7 17 2 3	31 17 10 0	0.18 0.15 0.05 0.03	30/ 30/ 33/ 35/	3 3 2 0	69/ 69/ 66/ 64/	2 3 0 0	4.1 2.1 1.2 0.3	77 82 102 107	-5 0 12 13	91 91 90 91
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	125 125 140 141	RES RES RES RES	74 74 66 63	10.8 10.8 11.8 12.1	22.8 21.2 24.9 25.5	22.2 20.7 24.3 25.0	2 2 2 2	10 5 12 6	26 31 20 12	0.00 0.00 0.00 0.00	3/ 3/ 3/ 3/	0 0 0 0	95/ 96/ 96/ 95/	2 3 2 2	4.7 4.9 4.5 2.7	56 69 67 69	-5 -7 5 5	91 91 90 89
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	243 242 211 207	RES RES RES RES	28 28 24 23	19.7 19.9 21.9 22.1	53.5 53.5 56.0 55.7	52.5 52.5 54.9 54.6	2 2 2 2	0 0 0 1	0 0 0 0	0.00 0.00 0.00 0.00	3/ 3/ 4/ 3/	0 0 0 0	93/ 94/ 94/ 93/	0 0 0 0	0.1 0.1 0.0 0.5	46 46 -17 59	-34 -32 83 19	90 91 83 77
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	133 136 118 134	RES RES RES RES	270 272 280 270	7.6 7.4 6.8 7.3	15.2 14.9 13.2 14.6	14.9 14.6 12.7 14.2	2 2 4 3	0 0 12 1	15 13 0 4	0.23 0.13 0.09 0.08	2/ 2/ 3/ 3/	0 0 0 0	97/ 97/ 97/ 96/	1 1 1 0	1.5 1.2 1.1 0.5	65 67 77 73	-8 -12 6 17	96 96 95 95
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	204 193 194 263	RES RES RES DEV	137 140 133 101	10.1 9.7 8.4 10.0	17.6 16.9 14.6 16.7	16.6 15.8 14.3 16.2	6 7 2 3	8 7 2 1	28 35 26 8	0.29 0.18 0.08 0.08	24/ 24/ 29/ 33/	3 3 1 0	67/ 68/ 63/ 57/	2 2 1 1	4.2 4.5 2.6 1.0	71 81 80 103	-8 32 -22 6	91 91 97 90
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	240 197 190 199	ECL ECL ECL DEV	275 276 251 230	13.1 9.1 9.4 9.8	21.1 15.3 14.0 14.8	19.9 12.8 13.5	6 10 13 11	0 0 19 2	6 11 0 2	0.60 0.26 0.18 0.18	41/ 39/ 41/ 40/	0 1 4 0	48/ 49/ 45/ 47/	1 2 1 0	1.2 1.4 2.2 0.2	62 72 95 89	7 18 5 -5	87 92 92 92
NAME ADDRESS CITY, STATE ZIP	10Q1 09Q4 08Q4 OTS 07Q4	300 299 300 300	ECL ECL ECL ECL	331 333 334 347	27.9 27.5 26.4 24.4	55.9 54.0 50.3 47.5	54.7 52.8 49.1 46.0	3 3 3 3	3 5 3 1	7 5 1 0	0.08 0.07 0.02 0.01	29/ 29/ 31/ 30/	0 0 0 0	68/ 68/ 66/ 66/	0 0 0 0	4.1 4.2 1.4 0.4	59 60 69 66	6 6 8 10	76 76 76 78

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS								ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	CORE NOPAT ROE				79	
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN % OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
3.3	5.9	5.3	2.8	3.08	0.03	1.70	0.00	0.58	0.82	0.53	2.8	7.0	-6.8	-18.6	45.2	7.6	2.58	0.72	4.1	5.5	78	4.9
3.5	5.9	5.4	2.9	3.03	0.03	1.63	0.00	0.51	0.92	0.60	3.0	6.7	-6.7	-18.4	46.7	7.5	2.63	0.69	3.9	5.3	80	6.1
3.9	5.8	5.2	3.5	2.39	0.05	1.36	0.00	0.02	1.06	0.69	3.6	6.1	-7.2	-12.7	44.3	7.1	2.55	0.26	4.0	3.6	78	20.7
3.9	6.2	4.9	3.9	1.80	0.04	1.27	0.00	0.00	0.56	0.37	1.8	7.0	1.0	-3.6	30.7	7.9	2.39	-0.18	3.6	1.7	46	19.7
2.8	6.3	5.9	2.5	4.05	0.02	3.19	0.00	0.41	0.48	0.30	1.3	8.1	-3.3	1.3	21.7	10.1	1.84	0.20	3.0	2.4	89	2.4
2.9	6.4	6.1	2.7	4.01	0.02	3.15	0.00	0.40	0.47	0.30	1.3	7.9	-2.6	1.5	21.8	9.8	1.97	0.16	3.0	2.5	91	2.5
4.0	6.9	6.5	3.6	3.75	0.07	2.83	0.00	0.13	0.85	0.60	2.7	7.2	-2.5	-5.2	25.8	9.4	2.52	0.13	3.3	2.9	91	10.2
4.6	6.6	6.3	3.6	3.44	0.50	2.73	0.00	0.05	1.16	0.92	4.8	7.6	2.0	-3.7	30.7	9.1	2.85	0.47	3.9	4.7	85	8.2
3.0	5.4	5.3	3.7	2.63	0.27	2.07	0.00	0.44	0.28	0.18	0.7	7.0	9.2	-0.8	28.7	6.2	2.51	0.06	2.5	2.7	95	1.0
3.0	5.5	5.4	4.0	2.60	0.27	2.07	0.00	0.44	0.23	0.15	0.6	6.7	3.8	-0.9	27.7	6.0	2.59	-0.03	2.4	2.5	94	8.3
4.1	5.9	5.8	4.4	2.64	0.19	1.83	0.00	0.01	0.88	0.50	2.2	6.1	-9.3	2.2	35.3	6.0	2.81	-0.08	2.6	2.6	94	13.3
6.0	5.9	5.9	4.8	2.37	0.16	1.74	0.00	0.00	0.68	0.40	1.8	7.0	-1.6	0.1	31.1	7.5	2.94	-0.25	2.9	2.2	96	9.2
4.6	6.0	5.6	2.8	2.99	1.03	2.60	0.00	0.39	0.45	0.32	4.1	6.7	6.4	4.8	35.3	4.4	2.95	1.08	10.1	13.9	66	14.3
4.7	6.1	5.6	3.0	2.93	1.05	2.58	0.00	0.44	0.36	0.26	3.3	6.3	6.7	5.3	35.2	4.9	3.06	1.09	10.0	14.0	69	22.5
4.3	6.8	6.2	3.6	3.00	1.01	2.64	0.00	0.30	0.96	0.64	7.8	5.8	19.1	30.9	34.1	6.0	3.16	0.81	9.9	11.2	70	32.0
4.7	7.5	6.8	4.3	2.92	0.96	2.65	0.00	0.14	0.96	0.62	7.5	6.6	4.9	6.0	31.7	7.1	3.49	0.65	9.5	9.7	78	30.7
4.1	6.2	5.5	2.7	3.04	0.26	2.43	0.00	0.22	0.65	0.42	4.6	6.8	10.9	5.6	26.3	10.9	2.25	0.47	9.2	6.6	67	2.5
4.3	6.2	5.5	2.9	2.89	0.26	2.41	0.00	0.17	0.57	0.38	4.0	6.5	16.0	5.5	23.7	11.0	2.29	0.38	9.0	5.7	68	4.4
4.8	6.6	5.7	3.8	2.32	0.22	2.15	0.27	0.09	0.57	0.53	5.2	5.9	14.7	4.6	15.2	12.7	2.85	0.36	8.0	5.8	58	23.9
4.9	7.3	5.8	4.5	1.85	0.20	2.03	0.00	0.11	-0.09	0.11	1.0	7.9	2.0	0.7	1.0	13.8	2.81	-0.16	7.4	1.6	42	28.6
4.0	6.4	5.6	3.1	2.91	0.12	2.94	0.00	0.95	-0.86	-0.55	-4.7	8.5	-5.2	-4.5	3.0	22.5	1.31	-0.72	6.7	-3.5	64	0.0
4.1	6.4	5.6	3.2	2.80	0.12	2.88	0.00	0.93	-0.88	-0.58	-4.9	8.2	-5.4	-4.8	1.6	22.9	1.38	-0.77	6.8	-3.8	67	1.6
4.6	6.3	5.8	3.8	2.53	0.17	2.70	0.00	0.01	-0.01	0.19	1.5	7.6	2.3	2.4	0.0	24.0	2.37	-0.13	6.8	1.5	70	19.9
5.1	6.4	6.1	4.5	2.10	0.00	2.88	0.54	0.00	-0.23	-0.25	-2.3	8.5	-13.1	-2.3	-36.6	21.5	2.35	-0.61	7.6	-2.3	74	14.0
3.7	7.4	5.9	2.2	4.09	0.74	4.75	0.00	0.16	-0.08	0.06	0.6	8.5	1.6	-2.3	1.6	8.6	1.47	0.04	6.0	1.7	59	6.5
3.8	7.3	6.0	2.2	4.14	0.75	4.82	0.00	0.16	-0.09	0.05	0.5	8.2	6.7	-3.8	1.5	7.9	1.48	0.01	5.9	1.6	58	19.6
4.1	7.7	6.3	2.4	4.22	0.72	4.25	0.00	0.10	0.59	0.47	3.8	7.1	5.1	3.1	14.0	5.3	1.98	0.40	5.9	4.3	64	38.4
5.0	7.8	6.5	2.8	4.16	0.72	3.76	0.00	0.04	1.09	0.79	6.2	7.2	-4.8	4.8	23.0	5.3	2.46	0.63	5.8	6.1	58	37.1
2.3	6.0	5.3	2.2	3.24	0.53	3.76	0.00	0.11	-0.10	0.00	0.0	8.5	1.5	0.0	0.4	11.1	1.45	-0.03	10.2	1.2	77	4.4
2.6	6.1	5.4	2.5	3.17	0.55	3.64	0.00	0.14	-0.05	0.05	0.7	8.2	1.3	2.4	2.4	11.7	1.65	0.02	10.2	1.8	80	3.7
3.5	6.1	5.8	3.5	2.60	0.24	3.23	0.00	0.00	-0.39	-0.22	-2.7	7.6	-3.6	-2.6	-13.7	13.6	1.87	-0.44	10.3	-2.6	88	18.0
5.1	5.8	5.7	3.7	2.37	0.31	3.13	0.00	0.11	-0.55	-0.56	-6.1	8.5	8.0	-5.8	-16.5	11.7	1.80	-0.65	10.0	-4.7	90	15.7
4.2	5.5	5.1	2.0	3.25	0.77	2.54	0.00	0.15	1.31	0.89	12.0	6.8	2.6	9.3	36.7	2.2	2.34	1.00	10.7	13.0	67	5.1
4.4	5.6	5.2	2.1	3.23	0.75	2.52	0.00	0.16	1.29	0.88	12.2	6.7	2.4	7.6	36.8	2.2	2.40	0.99	10.9	13.2	71	18.7
4.7	6.7	6.0	2.8	3.46	0.77	2.48	0.01	0.15	1.61	1.12	15.2	6.1	10.8	13.7	41.3	2.2	2.99	1.17	10.8	15.6	64	41.9
4.8	7.7	6.7	3.8	3.25	0.77	2.52	-0.02	0.03	1.44	1.11	14.3	7.0	1.1	5.6	37.1	3.7	3.46	0.99	10.1	13.5	65	40.5
0.6	6.1	5.5	2.6	3.14	1.17	2.11	0.00	0.14	2.06	2.01	21.3	7.0	2.9	17.2	51.0	3.9	3.06	1.32	8.9	14.8	85	2.5
0.6	6.2	5.6	2.9	3.05	1.29	2.09	0.00	0.27	1.98	1.93	21.2	6.7	2.2	16.7	51.8	3.9	3.28	1.39	9.2	16.1	88	7.6
1.9	6.5	6.2	3.8	2.74	0.61	1.77	0.00	0.05	1.53	1.54	17.4	6.1	9.6	11.5	47.1	3.9	3.30	0.81	9.9	11.3	91	22.5
2.6	6.7	6.5	4.6	2.43	0.54	1.35	0.00	0.11	1.51	1.58	15.9	7.0	27.4	6.2	54.6	6.5	3.82	0.81	9.0	11.1	91	23.1
2.2	5.9	5.5	3.5	2.31	0.10	1.43	0.00	0.29	0.69	0.68	7.4	7.9	-1.7	0.5	40.7	6.5	2.78	0.46	8.8	6.9	87	2.9
2.4	6.0	5.6	3.6	2.39	0.12	1.46	0.00	0.21	0.84	0.83	9.1	7.6	0.8	3.6	41.8	6.7	2.83	0.47	8.9	7.0	86	9.4
4.2	6.3	6.1	4.4	2.12	0.08	1.24	0.09	0.08	0.96	0.94	11.1	6.1	-5.0	1.0	43.5	6.6	3.32	0.42	9.5	7.3	93	16.7
4.6	6.6	6.5	4.8	2.14	0.04	1.13	0.00	0.01	1.04	1.02	12.2	7.0	-2.3	3.5	48.1	5.8	3.54	0.39	9.6	7.3	92	18.9
1.7	6.0	5.2	3.1	2.47	-0.18	1.74	0.00	0.02	0.54	0.19	1.7	7.2	10.3	1.7	24.2	17.1	1.99	-0.02	7.8	1.8	84	6.3
1.9	6.1	5.3	3.2	2.39	-0.14	1.67	0.00	0.03	0.55	0.20	1.8	6.9	11.6	1.8	25.8	17.6	2.12	-0.02	7.7	2.0	81	36.8
3.1	6.4	5.8	4.4	1.97	0.00	1.56	0.00	0.02	0.39	0.30	2.6	6.3	5.0	2.1	20.8	18.4	2.88	-0.02	7.3	2.7	84	30.8
3.5	6.5	6.2	4.7	2.06	0.06	1.81	0.00	0.02	0.29	0.02	0.2	7.2	16.0	-0.3	15.1	12.2	2.76	-0.36	6.5	0.4	86	32.8
3.9	6.3	5.4	2.7	3.33	0.09	1.96	0.00	0.00	1.46	0.85	4.1	7.2	15.4	4.2	42.6	15.6	2.31	0.51	3.4	4.0	63	0.0
4.0	6.3	5.5	2.9	3.25	0.10	1.91	0.00	0.00	1.44	0.86	4.1	6.9	14.4	4.4	43.1	15.8	2.40	0.48	3.4	4.0	65	0.0
4.6	6.5	5.9	4.0	2.83	0.09	2.26	0.00	0.00	0.66	0.45	2.1	6.3	4.4	-0.8	22.7	16.6	2.49	-0.13	3.3	2.0	68	23.6
4.4	6.6	5.9	4.4	2.49	1.34	3.17	0.00	0.00	0.65	0.45	2.1	7.2	0.9	-0.8	17.1	13.7	2.69	-0.18	3.4	2.1	64	20.2
2.8	6.2	5.7	3.2	2.76	0.34	2.60	0.00	0.13	0.38	0.25	3.1	7.8	-5.7	3.5	16.4	4.9	2.26	0.13	10.3	3.6	86	10.4
2.9	6.3	5.8	3.3	2.73	0.32	2.51	0.00	0.05	0.49	0.38	4.8	7.4	-3.0	5.2	17.8	4.9	2.45	0.26	10.4	5.1	86	12.5
4.4	6.4	6.1	3.8	2.58	0.40	2.46	0.00	0.19	0.33	0.24	3.3	6.7	3.8	-2.5	17.5	5.1	2.67	0.15	11.3	4.3	87	25.6
5.2	6.5	6.2	4.1	2.48	0.37	2.46	0.00	-0.06	0.45	0.40	5.4	6.9	5.5	6.7	13.8	4.9	2.89	0.21	11.2	5.2	83	26.2
0.2	8.2	7.3	2.8	4.77	2.97	6.63	0.00	0.52	0.58	0.55	6.1	8.0	4.4	23.3	14.3	3.0	2.50	0.67	9.0	8.5	90	6.2
0.2	8.3	7.4	3.2	4.56	2.96	6.42	0.00	0.78	0.31	0.30	3.4	7.6	5.1	21.6	14.6	3.0	2.87	0.78	9.5	10.3	92	15.5
2.4	8.3	8.1	3.9	4.63	3.20	6.78	0.00	0.05	1.00	0.95	10.2	6.1	31.9	10.8	13.5	2.6						

80 STATE
REGIONAL FINANCIAL QUARTERLY
SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
 Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

Definitions, see Glossary

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

STATE (CONTINUED)

	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS
					1	2	3	4	5	6	7	8	9	10	11	12	13
NAME	10Q1	296	DEV	314	14.4	17.1	15.9	14	0	2	0.32	48/ 0	43/ 0	0.3	85	10	84
ADDRESS	09Q4	267	DEV	331	13.3	16.5	15.2	15	0	6	0.33	50/ 0	42/ 1	0.8	91	5	86
CITY, STATE ZIP	08Q4	203	DEV	343	12.3	14.7	13.6	14	0	9	0.25	52/ 0	40/ 0	1.1	134	5	87
	OTS 07Q4	289	DEV	320	12.9	14.6	13.3	14	0	4	0.03	55/ 1	38/ 0	0.6	110	4	85
NAME	10Q1	194	ECL	445	8.0	14.4	13.2	11	0	41	1.63	33/ 2	47/ 1	5.0	58	10	92
ADDRESS	09Q4	254	ECL	445	7.7	14.0	12.2	10	0	40	1.38	33/ 1	47/ 1	4.6	64	2	92
CITY, STATE ZIP	08Q4	239	ECL	485	6.6	11.6	10.3	10	0	41	0.77	36/ 1	43/ 2	4.0	79	8	91
	OTS 07Q4	281	DEV	475	6.7	11.2	10.0	10	0	12	0.33	39/ 1	39/ 0	1.2	80	17	89



© Copyright Protected Material

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS								ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		CORE NOPAT ROE			81
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
2.2	4.6	4.6	1.5	3.28	0.85	2.09	0.00	0.61	1.43	1.32	9.6	6.9	-4.9	5.5	49.4	5.8	2.40	1.40	5.5	10.1	96	6.3
2.6	4.6	4.5	1.8	3.05	0.95	2.07	0.00	0.69	1.24	1.13	8.5	7.0	-3.6	4.4	48.1	5.8	2.42	1.25	5.6	9.5	96	6.6
3.3	5.4	5.4	3.7	2.25	0.81	1.86	0.17	0.70	0.67	0.61	4.7	6.9	7.3	2.6	39.1	4.6	3.10	0.68	5.9	7.1	98	43.7
6.5	7.2	7.2	5.0	2.91	1.72	2.18	0.00	0.81	1.63	1.51	10.7	6.8	8.9	-3.5	52.8	1.6	4.68	1.37	5.6	12.4	98	20.5
4.3	7.1	6.3	2.2	4.31	1.36	2.56	-0.50	1.81	0.74	0.60	7.1	7.9	-7.1	-0.9	54.8	1.6	3.25	1.77	8.8	18.9	70	6.3
4.7	7.1	6.5	2.5	4.23	1.35	2.55	-0.49	1.59	0.88	0.73	9.0	7.6	-8.1	2.9	54.3	1.7	3.36	1.73	9.2	19.3	72	14.8
5.3	7.3	6.8	3.3	3.82	1.04	2.27	0.00	1.13	1.40	1.21	16.0	10.1	2.0	-3.2	53.3	2.3	3.82	1.66	10.4	21.2	73	28.2
5.3	7.8	7.1	3.7	3.79	1.17	2.33	0.00	0.36	2.22	1.93	25.2	7.1	12.4	12.5	53.1	2.4	4.06	1.63	10.0	20.4	74	30.6

REGIONAL FINANCIAL QUARTERLY
SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

STATE TOTALS

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

	RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY										
PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS/ % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS
1	2	3	4	5	6	7	8	9	10	11/12	13/14	15	16	17	18	
STATE1	10Q1 62		4481	7.9	11.5	10.4	9	4	79	0.79	55/ 6	35/ 5	8.0	72	-21	92
	09Q4 69		4353	8.4	12.1	10.9	10	1	71	0.50	54/ 6	35/ 5	7.5	93	-35	92
	08Q4 113		6187	8.4	12.3	11.1	12	2	67	0.51	46/ 8	40/ 3	6.2	109	-25	92
	07Q4 191		5986	8.4	12.4	11.4	10	1	17	0.24	47/ 1	38/ 2	1.7	103	-21	91
STATE2	10Q1 182		2927	10.3	18.2	17.2	7	1	20	0.25	33/ 2	59/ 1	2.8	65	-3	89
	09Q4 184		2899	10.3	18.0	17.1	7	2	18	0.17	32/ 3	59/ 1	2.7	71	-11	89
	08Q4 201		2797	10.4	18.4	17.5	7	2	10	0.12	33/ 1	58/ 1	1.6	84	3	89
	07Q4 186		2670	10.3	19.0	18.2	7	2	5	0.12	29/ 0	61/ 0	0.9	84	-3	88
STATE3	10Q1 157		509	9.4	19.1	18.5	3	4	19	0.20	8/ 1	89/ 1	2.6	64	-9	94
	09Q4 156		513	9.2	18.4	17.8	4	3	21	0.12	8/ 1	89/ 2	2.6	70	0	94
	08Q4 145		503	8.6	17.1	16.7	3	2	16	0.07	10/ 0	87/ 1	1.9	76	-2	94
	07Q4 165		479	9.3	18.6	18.1	5	2	6	0.07	9/ 0	86/ 1	1.0	78	13	92
STATE4	10Q1 225		5706	13.5	22.6	21.6	6	1	17	0.51	42/ 3	48/ 1	3.1	62	11	86
	09Q4 227		5674	13.2	21.9	20.9	6	1	16	0.45	42/ 3	48/ 1	2.9	68	9	86
	08Q4 210		5671	12.6	20.8	19.8	7	2	9	0.40	42/ 1	47/ 1	1.5	84	-9	88
	07Q4 234		5392	13.8	23.1	22.1	6	1	3	0.09	42/ 0	46/ 0	0.6	82	1	85
TOTALS AND AVERAGES	10Q1 160		13623	10.8	17.9	16.9	7	2	38	0.53	43/ 4	47/ 2	4.6	66	-3	89
	09Q4 164		13439	10.9	17.8	16.7	8	2	34	0.39	42/ 4	48/ 2	4.3	77	-10	89
	08Q4 167		15159	10.3	16.8	15.7	9	2	33	0.38	41/ 4	48/ 2	3.4	94	-14	90
	07Q4 205		14526	10.8	17.8	16.8	8	1	9	0.16	40/ 1	47/ 1	1.1	91	-8	88

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS						ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	CORE NOPAT ROE				83			
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
3.5	5.9	5.5	2.4	3.34	0.54	3.68	0.02	1.01	-0.90	-0.54	-5.9	9.8	6.4	-5.4	4.2	7.9	1.72	0.16	8.3	3.1	82	6.9
3.9	5.9	5.6	2.6	3.27	0.61	3.64	0.03	0.88	-0.72	-0.42	-4.1	9.5	2.5	-28.7	5.6	7.0	1.98	0.28	7.6	4.2	85	30.5
4.8	6.8	6.5	3.7	3.21	1.16	3.50	0.03	1.24	-0.44	-0.39	-5.0	7.4	7.0	1.6	19.8	4.0	3.00	0.53	7.6	8.2	83	35.3
5.2	7.9	7.4	4.6	3.32	1.33	3.47	0.00	0.31	0.82	0.59	6.3	7.0	11.8	16.9	25.9	4.3	3.51	0.45	7.4	7.5	82	32.8
3.5	6.0	5.5	2.7	3.11	0.73	2.68	0.00	0.39	0.56	0.42	4.9	7.3	3.3	3.2	30.4	7.1	2.45	0.68	8.3	9.0	75	7.9
3.7	6.0	5.6	2.9	3.06	0.73	2.67	0.00	0.38	0.53	0.41	4.7	7.1	4.0	4.1	30.0	7.3	2.55	0.67	8.3	9.1	77	15.1
4.0	6.6	6.0	3.5	2.96	0.58	2.53	0.04	0.21	0.80	0.61	6.8	6.2	9.0	11.9	27.2	7.6	2.83	0.50	8.3	7.9	77	27.5
4.6	7.1	6.5	4.2	2.81	0.61	2.46	0.00	0.11	0.80	0.60	6.5	7.3	1.8	1.8	27.1	7.9	3.12	0.36	8.3	6.8	77	27.7
2.0	6.7	6.0	3.1	3.29	0.96	3.52	0.00	0.21	0.52	0.35	3.8	7.7	0.5	8.6	18.4	6.8	2.29	0.27	9.2	4.7	85	8.1
2.0	6.8	6.1	3.2	3.21	0.96	3.42	0.00	0.25	0.50	0.36	3.9	7.3	2.2	9.1	19.5	6.8	2.51	0.37	9.4	6.0	86	16.1
3.7	6.9	6.6	3.9	3.05	1.07	3.47	0.00	0.12	0.53	0.45	5.0	6.4	11.4	1.7	17.1	6.7	2.77	0.19	9.8	4.7	88	23.5
5.4	7.0	6.7	4.3	2.87	1.19	3.42	0.03	-0.02	0.68	0.59	6.8	7.0	7.2	6.1	14.2	6.8	3.04	0.21	9.4	5.4	85	26.0
3.4	6.0	5.3	2.2	3.44	0.93	3.01	0.00	0.43	0.91	0.58	4.3	7.5	0.9	5.6	31.6	4.1	2.10	0.68	5.9	6.4	68	6.2
3.7	6.0	5.4	2.3	3.41	0.95	2.99	-0.03	0.38	0.94	0.59	4.5	6.8	0.5	4.0	31.6	4.4	2.22	0.67	6.0	6.5	70	14.8
4.2	6.2	5.7	3.0	3.11	0.82	2.73	0.01	0.65	0.55	0.39	3.2	6.3	7.7	3.2	31.0	4.4	2.39	0.39	6.4	5.4	72	32.2
5.0	7.2	6.6	3.8	3.35	0.93	3.02	0.00	0.10	1.15	0.80	6.6	7.0	8.3	6.5	29.3	5.4	2.99	0.49	6.3	6.3	71	30.0
3.4	6.0	5.4	2.4	3.33	0.76	3.18	0.01	0.60	0.22	0.17	1.1	8.2	3.2	1.6	21.8	6.1	2.06	0.49	7.3	5.8	75	6.9
3.7	6.0	5.5	2.6	3.28	0.79	3.15	0.00	0.54	0.30	0.22	1.7	7.8	2.0	-6.4	22.4	6.0	2.22	0.53	7.2	6.3	77	20.0
4.4	6.5	6.1	3.4	3.12	0.92	3.03	0.02	0.79	0.19	0.11	0.6	6.7	7.8	4.1	25.2	4.9	2.73	0.46	7.4	7.0	78	32.3
5.0	7.5	6.9	4.2	3.22	1.04	3.12	0.00	0.19	0.94	0.67	6.5	7.1	8.5	9.9	27.0	5.5	3.23	0.44	7.2	6.9	77	30.6

REGIONAL FINANCIAL QUARTERLY
SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

TOTALS BY QUARTER

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

			RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY										
	NUMBER OF SAVINGS BANKS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS
TOTALS AND AVERAGES	48	10Q1	160	NC	13623	10.8	17.9	16.9	7	2	38	0.53	43/ 4	47/ 2	4.6	66	-3	89
TOTALS AND AVERAGES	48	09Q4	164	NC	13439	10.9	17.8	16.7	8	2	34	0.39	42/ 4	48/ 2	4.3	77	-10	89
TOTALS AND AVERAGES	49	09Q3	155	NC	14818	10.0	16.3	15.3	99	2	124	0.52	41/ 8	50/ 2	5.5	77	-102	91
TOTALS AND AVERAGES	49	09Q2	155	NC	15082	10.0	16.4	15.3	13	3	79	0.49	40/ 7	50/ 2	5.1	91	-90	91
TOTALS AND AVERAGES	49	09Q1	156	NC	15148	10.2	16.9	15.8	9	1	41	0.47	41/ 5	49/ 2	3.9	92	-36	91
TOTALS AND AVERAGES	49	08Q4	167	NC	15159	10.3	16.8	15.7	9	2	33	0.38	41/ 4	48/ 2	3.4	94	-14	90
TOTALS AND AVERAGES	52	08Q3	172	NC	14962	10.2	16.7	15.6	9	2	28	0.38	40/ 3	48/ 1	2.9	93	-28	90
TOTALS AND AVERAGES	53	08Q2	182	NC	15021	10.5	16.9	16.0	8	1	18	0.22	40/ 2	47/ 1	2.1	94	-20	89
TOTALS AND AVERAGES	53	08Q1	200	NC	14855	10.6	17.5	16.5	8	1	15	0.20	40/ 2	47/ 1	1.8	93	-14	88
TOTALS AND AVERAGES	54	07Q4	205	NC	14526	10.8	17.8	16.8	8	1	9	0.16	40/ 1	47/ 1	1.1	91	-8	88
TOTALS AND AVERAGES	53	07Q3	205	NC	14371	10.7	17.6	16.7	8	1	8	0.15	41/ 1	46/ 1	1.0	91	-24	88
TOTALS AND AVERAGES	55	07Q2	209	NC	13826	10.9	18.4	17.4	7	1	7	0.14	40/ 1	48/ 1	0.9	89	-21	88
TOTALS AND AVERAGES	55	07Q1	212	NC	13715	10.9	18.6	17.6	7	1	6	0.14	40/ 0	48/ 1	0.9	89	-32	88
TOTALS AND AVERAGES	54	06Q4	210	NC	13529	10.9	18.7	17.7	7	1	6	0.16	39/ 1	48/ 1	1.0	89	6	88
TOTALS AND AVERAGES	55	06Q3	211	NC	12833	11.1	19.3	18.4	7	1	6	0.17	39/ 0	48/ 1	1.0	89	-9	88
TOTALS AND AVERAGES	55	06Q2	218	NC	12423	11.1	19.5	18.6	7	1	7	0.16	37/ 0	49/ 1	1.0	89	-9	88
TOTALS AND AVERAGES	55	06Q1	223	NC	12205	11.3	20.0	19.1	7	1	7	0.17	38/ 0	49/ 1	1.0	93	4	87
TOTALS AND AVERAGES	56	05Q4	224	NC	12168	11.2	20.0	19.0	7	1	7	0.19	36/ 1	50/ 1	1.2	92	-6	88
TOTALS AND AVERAGES	55	05Q3	234	NC	10646	11.5	21.4	20.4	7	1	6	0.20	33/ 0	54/ 1	1.0	79	5	87
TOTALS AND AVERAGES	56	05Q2	230	NC	10499	11.6	22.2	21.2	7	1	6	0.21	32/ 0	54/ 1	1.0	77	9	87
TOTALS AND AVERAGES	58	05Q1	220	NC	10492	11.5	22.5	21.4	7	1	6	0.21	31/ 0	55/ 1	1.1	76	-1	87
TOTALS AND AVERAGES	58	04Q4	220	NC	10236	11.7	22.8	21.8	6	2	7	0.25	31/ 1	55/ 1	1.3	75	21	87
TOTALS AND AVERAGES	59	04Q3	223	NC	10205	11.6	22.8	21.8	6	2	7	0.25	31/ 0	56/ 1	1.3	75	29	87
TOTALS AND AVERAGES	61	04Q2	221	NC	10409	11.5	22.6	21.6	6	3	8	0.24	31/ 0	56/ 1	1.5	75	21	88
TOTALS AND AVERAGES	62	04Q1	228	NC	10258	11.7	23.1	22.1	6	2	8	0.26	31/ 0	56/ 1	1.5	73	29	87
TOTALS AND AVERAGES	61	03Q4	232	NC	10155	11.6	22.9	22.0	6	2	8	0.26	31/ 1	53/ 1	1.6	75	8	90
TOTALS AND AVERAGES	62	03Q3	234	NC	10231	11.4	22.5	21.5	6	2	9	0.25	29/ 1	55/ 1	1.6	72	2	89
TOTALS AND AVERAGES	62	03Q2	235	NC	10385	10.8	21.4	20.4	6	2	9	0.24	28/ 1	55/ 1	1.6	73	1	88
TOTALS AND AVERAGES	63	03Q1	229	NC	10176	10.8	21.3	20.3	6	2	9	0.23	26/ 1	56/ 1	1.6	72	-5	89
TOTALS AND AVERAGES	65	02Q4	235	NC	10662	10.7	20.9	19.9	6	2	10	0.21	26/ 1	56/ 1	1.6	74	5	89
TOTALS AND AVERAGES	64	02Q3	230	NC	10722	10.4	20.0	19.0	6	2	10	0.20	26/ 1	56/ 1	1.5	75	4	89
TOTALS AND AVERAGES	65	02Q2	225	NC	10797	11.1	22.1	21.1	6	2	9	0.21	25/ 1	55/ 1	1.5	73	7	89
TOTALS AND AVERAGES	66	02Q1	224	NC	10705	11.0	21.9	20.9	6	3	8	0.23	25/ 1	56/ 1	1.6	72	6	89
TOTALS AND AVERAGES	68	01Q4	218	NC	11076	11.0	21.3	20.4	6	3	8	0.17	25/ 1	56/ 1	1.6	74	-4	90
TOTALS AND AVERAGES	71	01Q3	213	NC	11289	11.2	21.8	20.9	6	3	8	0.17	24/ 1	57/ 1	1.5	72	-4	89
TOTALS AND AVERAGES	72	01Q2	211	NC	11113	11.2	22.0	21.2	6	3	8	0.19	24/ 1	58/ 1	1.4	73	-4	89
TOTALS AND AVERAGES	74	01Q1	216	NC	10966	11.0	20.9	20.0	6	3	7	0.14	24/ 1	59/ 1	1.3	72	-4	89
TOTALS AND AVERAGES	74	00Q4	212	NC	10849	11.1	20.7	19.9	6	3	8	0.13	23/ 1	60/ 1	1.4	73	0	90
TOTALS AND AVERAGES	76	00Q3	212	NC	10958	11.1	20.5	19.6	6	3	6	0.13	23/ 1	60/ 1	1.2	76	-10	89
TOTALS AND AVERAGES	76	00Q2	219	NC	10733	11.2	20.8	20.0	6	3	6	0.13	22/ 1	60/ 1	1.2	75	-10	90
TOTALS AND AVERAGES	79	00Q1	226	NC	11690	10.9	20.3	19.4	7	2	5	0.14	21/ 1	59/ 1	1.0	73	-12	90
TOTALS AND AVERAGES	80	99Q4	233	NC	12006	11.1	21.0	20.2	7	2	5	0.16	20/ 1	57/ 1	1.0	74	-5	91
TOTALS AND AVERAGES	81	99Q3	232	NC	12147	11.2	21.7	20.9	7	2	5	0.15	20/ 0	58/ 0	0.9	74	-1	90
TOTALS AND AVERAGES	82	99Q2	233	NC	11971	11.4	22.2	21.4	7	2	4	0.14	19/ 0	59/ 0	0.9	72	0	89
TOTALS AND AVERAGES	82	99Q1	239	NC	12059	11.2	22.0	21.1	7	2	5	0.15	19/ 0	60/ 0	1.0	70	2	89
TOTALS AND AVERAGES	87	98Q4	237	NC	12327	10.9	22.3	21.5	7	3	5	0.13	19/ 0	61/ 0	1.0	70	-4	89
TOTALS AND AVERAGES	87	98Q3	236	NC	11891	11.2	22.8	21.9	7	2	5	0.12	18/ 0	61/ 0	1.0	70	-8	89
TOTALS AND AVERAGES	87	98Q2	229	NC	11753	11.3	22.2	21.4	6	2	5	0.13	18/ 0	62/ 0	0.9	69	-13	89
TOTALS AND AVERAGES	88	98Q1	227	NC	11629	11.0	22.1	21.2	6	2	5	0.12	17/ 1	62/ 0	0.8	68	-10	89
TOTALS AND AVERAGES	88	97Q4	216	NC	14388	10.1	21.1	20.2	7	2	4	0.10	18/ 0	63/ 0	0.8	69	-5	92
TOTALS AND AVERAGES	90	97Q3	232	NC	15066	10.3	21.5	20.6	6	2	6	0.11	17/ 1	65/ 1	1.0	68	3	90
TOTALS AND AVERAGES	93	97Q2	220	NC	15648	9.8	19.4	18.5	7	2	5	0.11	17/ 0	65/ 0	0.9	68	-7	91
TOTALS AND AVERAGES	94	97Q1	216	NC	15382	9.8	19.7	18.9	6	2	6	0.11	17/ 1	66/ 1	1.0	67	-18	92
TOTALS AND AVERAGES	97	96Q4	218	NC	15554	10.1	21.9	21.1	6	2	6	1.63	19/ 1	66/ 1	1.1	64	-21	92
TOTALS AND AVERAGES	102	96Q3	212	NC	19377	9.1	20.0	19.2	8	3	7	1.43	18/ 0	70/ 1	1.1	66	-35	92
TOTALS AND AVERAGES	107	96Q2	213	NC	19358	9.4	20.9	20.1	7	3	7	1.47	17/ 1	70/ 1	1.1	63	-21	92
TOTALS AND AVERAGES	109	96Q1	215	NC	19772	9.5	22.1	21.3	7	3	6	5.04	16/ 1	68/ 0	1.0	60	-10	91

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS							ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		CORE NOPAT ROE				85
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN % OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
3.4	6.0	5.4	2.4	3.33	0.76	3.18	0.01	0.60	0.22	0.17	1.1	8.2	3.2	1.6	21.8	6.1	2.06	0.49	7.3	5.8	75	6.9
3.7	6.0	5.5	2.6	3.28	0.79	3.15	0.00	0.54	0.30	0.22	1.7	7.8	2.0	-6.4	22.4	6.0	2.22	0.53	7.2	6.3	77	20.0
4.0	6.2	5.7	2.9	3.19	0.76	3.15	0.00	1.12	-0.40	-0.41	-12.6	7.9	1.2	-9.3	19.9	6.3	2.50	0.59	8.0	8.5	77	19.0
4.4	6.3	5.9	3.1	3.21	0.81	3.14	0.02	1.15	-0.30	-0.33	-7.3	7.9	2.8	-8.9	21.6	5.6	2.53	0.49	7.6	7.3	78	35.1
4.5	6.4	6.0	3.3	3.20	0.89	3.07	0.02	0.92	0.07	0.00	-1.3	6.4	4.4	-5.6	25.1	5.1	2.63	0.48	7.4	7.1	78	33.8
4.4	6.5	6.1	3.4	3.12	0.92	3.03	0.02	0.79	0.19	0.11	0.6	6.7	7.8	4.1	25.2	4.9	2.73	0.46	7.4	7.0	78	32.3
4.7	6.9	6.5	3.8	3.19	0.95	3.12	-0.08	0.67	0.22	0.17	1.2	7.5	6.4	-0.7	23.4	5.7	2.81	0.32	7.3	5.6	78	30.3
4.8	7.1	6.6	4.0	3.16	1.05	3.10	0.01	0.35	0.72	0.52	4.9	7.4	11.0	8.4	26.1	5.5	3.09	0.45	7.2	6.9	77	31.3
4.9	7.3	6.8	4.2	3.17	1.06	3.10	0.01	0.22	0.89	0.65	6.3	7.3	10.4	10.1	26.3	5.5	3.18	0.43	7.2	6.8	76	30.9
5.0	7.5	6.9	4.2	3.22	1.04	3.12	0.00	0.19	0.94	0.67	6.5	7.1	8.5	9.9	27.0	5.5	3.23	0.44	7.2	6.9	77	30.6
4.9	7.4	6.8	4.1	3.22	1.04	3.10	0.00	0.15	0.98	0.70	6.6	7.3	15.8	22.1	27.8	5.4	3.20	0.46	7.3	6.9	76	30.7
4.9	7.4	6.7	4.1	3.22	1.11	3.15	0.00	0.15	1.00	0.72	6.9	7.4	14.8	29.0	27.9	5.4	3.16	0.49	7.3	7.2	75	30.7
4.7	7.3	6.6	3.9	3.22	1.15	3.17	0.00	0.15	1.03	0.75	7.2	7.2	17.0	29.2	28.5	5.3	3.09	0.52	7.3	7.4	74	31.3
4.5	7.2	6.5	3.7	3.22	1.16	3.15	0.01	0.17	1.04	0.76	7.4	7.1	5.5	4.3	29.7	5.4	3.01	0.56	7.5	7.6	74	31.4
4.4	7.1	6.3	3.5	3.21	1.25	3.20	0.01	0.18	1.07	0.80	7.8	7.4	5.8	7.2	29.9	5.0	2.94	0.59	7.5	7.7	73	32.6
4.2	6.9	6.1	3.3	3.27	1.33	3.22	0.01	0.19	1.20	0.89	8.7	7.4	6.5	7.7	32.3	4.7	2.86	0.70	7.6	8.5	73	31.7
4.1	6.7	6.0	3.0	3.30	1.54	3.31	0.05	0.20	1.36	0.99	9.7	7.0	6.0	8.7	33.5	4.5	2.83	0.82	7.6	9.2	71	34.9
4.0	6.6	5.8	2.8	3.31	1.57	3.35	0.04	0.22	1.34	0.97	10.2	7.0	7.0	8.7	33.3	4.5	2.69	0.84	8.6	9.7	71	34.7
3.8	6.4	5.5	2.6	3.30	1.66	3.37	0.05	0.19	1.42	1.03	10.2	6.8	7.2	7.6	34.2	4.6	2.60	0.91	7.8	9.8	70	29.3
3.6	6.3	5.4	2.4	3.30	1.71	3.46	0.04	0.22	1.36	0.96	9.4	6.8	6.9	7.6	33.7	5.4	2.50	0.90	7.8	9.5	70	27.8
3.4	6.3	5.3	2.3	3.29	1.52	3.44	-0.01	0.20	1.15	0.81	7.8	7.1	7.7	5.8	31.5	5.6	2.28	0.74	7.8	8.0	68	26.7
3.4	6.3	5.3	2.3	3.28	1.52	3.44	0.00	0.19	1.17	0.82	7.8	7.3	5.8	5.8	31.7	5.9	2.25	0.74	7.7	7.8	68	26.7
3.3	6.3	5.3	2.3	3.29	1.53	3.43	0.00	0.19	1.18	0.82	8.0	7.5	4.5	7.0	32.3	5.9	2.26	0.74	7.7	8.0	68	26.5
3.3	6.4	5.4	2.4	3.26	1.64	3.47	0.01	0.21	1.22	0.85	8.4	7.8	2.7	8.7	32.5	6.1	2.36	0.77	7.9	8.5	69	26.3
3.2	6.6	5.4	2.5	3.22	1.78	3.48	0.01	0.23	1.29	0.89	9.2	7.4	3.9	12.6	34.2	6.0	2.48	0.83	8.0	9.3	68	26.4
3.5	6.7	5.7	2.7	3.28	2.36	3.81	0.01	0.25	1.59	1.01	10.5	7.6	5.5	12.6	35.3	5.9	2.71	0.95	8.2	10.7	68	33.2
3.6	6.9	5.8	2.9	3.28	2.11	3.66	0.01	0.25	1.48	1.03	11.4	7.6	4.8	11.6	36.1	6.1	2.85	0.97	8.5	11.3	68	33.1
3.9	7.0	6.0	3.0	3.32	2.08	3.62	0.01	0.24	1.55	1.07	12.0	7.0	11.4	10.9	37.1	6.1	2.99	0.99	8.6	11.7	69	33.4
4.3	7.2	6.2	3.2	3.39	1.90	3.53	0.00	0.24	1.51	1.01	11.0	7.3	8.8	9.1	37.2	6.1	3.05	0.94	8.6	11.1	70	31.7
4.2	7.4	6.4	3.4	3.42	1.72	3.36	0.00	0.22	1.55	1.04	11.3	7.4	7.8	8.7	38.2	6.0	3.21	0.96	8.6	11.4	72	31.6
4.7	7.5	6.6	3.7	3.38	1.67	3.30	0.00	0.25	1.50	1.01	10.7	7.6	10.9	7.2	38.0	6.0	3.36	0.94	8.6	11.4	72	30.8
5.3	7.6	6.9	4.1	3.28	1.62	3.19	0.00	0.21	1.48	1.00	10.3	8.1	8.5	6.1	38.6	6.7	3.54	0.86	8.3	10.7	69	31.2
5.7	7.9	7.1	4.5	3.16	1.77	3.25	0.00	0.20	1.43	0.98	10.1	8.0	10.9	8.6	37.5	7.2	3.78	0.82	8.2	10.6	69	30.9
6.1	8.2	7.5	4.9	3.17	1.83	3.36	0.00	0.25	1.33	0.89	9.2	7.7	10.6	8.7	36.3	7.2	3.98	0.74	8.1	10.1	72	30.2
6.2	8.3	7.7	5.3	3.10	1.67	3.24	0.03	0.22	1.28	0.85	8.7	7.9	10.6	11.6	35.0	6.8	4.12	0.65	8.0	9.3	71	29.6
6.4	8.4	7.9	5.4	3.11	1.61	3.23	0.06	0.23	1.29	0.84	8.3	8.2	10.6	11.4	34.4	6.7	4.19	0.61	7.9	8.9	73	29.3
6.7	8.4	8.0	5.5	3.18	1.49	3.21	0.08	0.22	1.31	0.85	8.2	7.9	10.6	8.4	33.3	6.3	4.19	0.59	7.9	8.8	74	29.3
6.7	8.3	7.9	5.3	3.22	1.49	3.28	0.11	0.18	1.34	0.86	7.9	8.2	12.4	7.3	31.3	6.2	4.12	0.59	7.8	8.5	75	26.7
6.7	8.3	7.8	5.2	3.33	1.57	3.40	0.08	0.18	1.37	0.84	8.0	8.2	11.4	4.6	33.7	5.7	4.00	0.59	7.6	8.7	75	29.0
6.9	8.2	7.7	4.9	3.39	1.81	3.55	0.06	0.16	1.52	0.93	8.7	8.4	12.3	4.8	35.1	5.6	3.95	0.69	7.5	9.2	75	28.5
7.4	8.3	7.7	4.8	3.46	1.73	3.47	0.04	0.17	1.56	0.94	9.1	8.7	6.8	3.3	36.6	5.6	3.93	0.71	7.7	9.8	73	27.1
6.9	8.3	7.7	4.8	3.48	1.77	3.41	0.03	0.18	1.66	0.99	9.9	8.6	6.8	7.2	38.4	5.5	3.98	0.82	7.9	10.8	73	27.8
6.8	8.3	7.6	4.8	3.43	1.71	3.28	0.04	0.19	1.68	1.03	10.2	8.4	8.9	7.3	39.7	5.5	4.02	0.86	8.1	11.0	72	27.6
6.8	8.4	7.7	4.9	3.42	1.66	3.20	0.04	0.20	1.70	1.02	10.2	8.1	8.6	8.1	40.0	5.5	4.08	0.87	8.1	11.3	71	26.3
7.0	8.5	7.8	4.9	3.42	1.69	3.19	0.03	0.21	1.71	1.03	10.3	7.7	10.3	11.5	40.6	5.5	4.15	0.89	8.3	11.6	71	25.9
7.1	8.5	7.8	5.0	3.44	1.58	3.12	0.04	0.21	1.69	1.06	10.9	7.5	12.4	17.6	40.2	5.8	4.23	0.93	8.5	12.2	72	26.5
7.1	8.6	7.9	5.1	3.46	1.55	3.08	0.04	0.21	1.70	1.06	10.8	7.9	12.1	17.1	40.6	5.9	4.28	0.95	8.5	12.5	72	26.6
6.9	8.6	7.9	5.1	3.43	1.33	2.96	0.03	0.18	1.60	1.01	10.3	8.4	13.5	17.8	39.8	6.0	4.22	0.89	8.6	11.8	72	25.5
6.6	8.6	7.9	5.0	3.46	1.10	2.80	0.03	0.17	1.55	0.99	10.2	8.4	15.1	18.5	39.7	6.1	4.19	0.86	8.8	11.7	71	25.2
6.4	8.5	7.8	5.2	3.22	1.17	2.65	0.03	0.19	1.53	0.91	9.7	8.6	12.8	11.0	40.6	5.9	4.21	0.81	8.9	11.4	72	24.4
6.5	8.6	8.0	5.1	3.43	1.36	2.80	0.02	0.18	1.78	1.04	11.2	8.8	8.6	14.1	42.2	5.6	4.33	0.94	8.7	12.6	74	23.3
6.6	8.6	8.0	5.2	3.44	1.30	2.84	0.02	0.17	1.71	0.75	8.2	9.2	10.0	8.3	40.6	5.7	4.46	1.05	8.9	13.8	74	23.0
6.4	8.5	7.9	5.1	3.41	1.33	2.90	0.03	0.17	1.67	0.72	7.8	9.1	10.8	9.3	39.4	5.7	4.37	1.00	8.7	13.2	73	22.0
6.4	2206.5	7.9	5.2	3.30	1.25	2.77	0.01	0.16	1.59	0.68	7.6	9.2	5.9	5.7	38.7	6.2	4.35	0.93	8.7	12.7	72	24.3
6.7	8.5	8.0	5.2	3.31	1.14	2.69	0.04	0.23	1.52	0.55	7.1	9.3	10.4	5.8	39.8	7.1	4.48	1.05	9.5	14.9	72	22.6
6.5	8.4	7.8	5.1	3.24	1.06	2.51	0.05	0.14	1.64	0.99	12.1	9.3	11.7	11.1	41.9	7.2	4.22	0.83	9.3	12.4	70	21.4
6.4	??????	7.8	5.2	3.14	0.95	2.46	0.04	0.16	1.46	0.88	11.1	8.9	24.4	15.9	41.7	6.7	4.12	0.72	9.2	11.3	68	24.8

REGIONAL FINANCIAL QUARTERLY
SAVINGS INSTITUTIONS
FDIC OR OTS DATA ENDING 1st QTR, 2010
Deposits insured up to \$100,000 by FDIC

REGION SAMPLE

TOTALS BY QUARTER

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

	NUMBER OF SAVINGS BANKS	PERIOD ENDING	RANK		TYPE & SIZE	CAPITAL RATIOS			LOAN RISK % TIER I				LOAN MIX % LOANS				LIQUIDITY		
			FINANCIAL RATIOS	OPERATING STRATEGY		TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL % RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS
TOTALS AND AVERAGES	108	95Q4	214	NC	19570	9.3	22.1	21.3	7	3	5	0.21	16/1	69/0	1.0	60	-6	91	
TOTALS AND AVERAGES	111	95Q3	218	NC	18807	9.8	23.4	22.4	7	3	5	0.14	16/1	73/0	0.9	60	-10	91	
TOTALS AND AVERAGES	111	95Q2	217	NC	18281	9.6	23.2	22.2	7	3	5	0.14	15/1	73/0	0.9	60	-5	90	
TOTALS AND AVERAGES	116	95Q1	217	NC	18064	9.6	23.5	22.4	8	3	6	0.12	16/1	73/0	1.1	58	-2	91	
TOTALS AND AVERAGES	117	94Q4	214	NC	17667	9.6	23.1	22.3	8	3	6	0.20	16/1	74/0	1.0	59	-8	91	
TOTALS AND AVERAGES	120	94Q3	213	NC	19448	9.4	22.8	22.1	8	2	7	0.24	17/1	73/0	1.1	58	-2	91	
TOTALS AND AVERAGES	123	94Q2	216	NC	19553	9.3	21.9	21.2	8	2	8	0.24	17/1	74/0	1.2	56	2	91	
TOTALS AND AVERAGES	127	94Q1	209	NC	20287	7.9	19.6	18.7	8	2	8	0.37	17/1	74/1	1.6	54	-6	92	
TOTALS AND AVERAGES	125	93Q4	201	NC	20704	7.2	17.5	16.6	9	3	10	0.50	16/1	75/1	1.7	55	-15	93	
TOTALS AND AVERAGES	129	93Q3	203	NC	21395	7.0	17.2	16.4	8	3	10	0.47	16/2	75/1	1.9	54	-3	92	
TOTALS AND AVERAGES	133	93Q2	182	NC	21396	6.6	16.2	15.3	10	6	16	0.46	17/3	74/1	2.6	53	2	93	
TOTALS AND AVERAGES	138	93Q1	168	NC	22366	6.6	17.1	15.6	9	7	17	0.55	17/3	74/1	3.0	52	14	94	
TOTALS AND AVERAGES	143	92Q4	168	NC	24065	6.6	16.8	15.4	10	11	20	0.72	17/0	73/1	3.4	52	23	95	
TOTALS AND AVERAGES	145	92Q3	155	NC	24546	6.4	16.1	14.6	11	11	24	0.78	18/0	72/1	3.8	52	29	96	
TOTALS AND AVERAGES	148	92Q2	137	NC	24822	6.3	15.7	14.2	11	11	31	0.77	18/0	73/1	3.9	51	24	96	
TOTALS AND AVERAGES	148	92Q1	123	NC	24954	6.2	15.4	13.9	12	13	37	0.75	17/0	73/1	4.1	51	9	96	
TOTALS AND AVERAGES	147	91Q4	123	NC	23760	6.7	16.2	14.8	14	16	44	0.74	17/0	74/1	3.9	51	9	96	
TOTALS AND AVERAGES	152	91Q3	118	NC	23867	6.6	15.9	14.5	13	15	49	0.71	18/0	73/1	4.3	52	4	96	
TOTALS AND AVERAGES	159	91Q2	108	NC	24583	6.2	15.0	13.6	11	14	45	0.76	18/0	72/0	4.3	52	22	97	
TOTALS AND AVERAGES	167	91Q1	88	NC	27801	5.4	12.8	11.6	10	16	47	1.04	18/0	69/1	5.6	53	84	99	
TOTALS AND AVERAGES	166	90Q4	72	NC	28461	5.3	12.5	11.3	15	17	79	0.75	19/0	69/1	5.7	55	-762	99	
TOTALS AND AVERAGES	169	90Q3	74	NC	28871	5.3	12.7	11.3	17	21	111	0.75	20/0	68/1	5.7	55	-877	99	
TOTALS AND AVERAGES	178	90Q2	77	NC	29910	4.9	12.7	10.5	12	17	79	1.05	20/0	67/1	5.4	55	-846	99	
TOTALS AND AVERAGES	189	90Q1	78	NC	31797	5.0	9.7	7.4	15	18	68	1.09	21/0	66/1	5.3	55	-793	103	
TOTALS AND AVERAGES	192	89Q4	81	NC	32293	3.4	10.6	7.0	16	16	38	0.85	0/NC	65/0	3.7	56	-99	104	
TOTALS AND AVERAGES	192	89Q3	84	NC	32155	4.1	10.5	8.0	13	17	32	0.67	0/NC	65/0	3.4	57	-54	102	
TOTALS AND AVERAGES	195	89Q2	82	NC	33276	3.9	10.3	7.7	14	16	32	0.87	0/NC	65/0	3.5	57	7	103	
TOTALS AND AVERAGES	195	89Q1	76	NC	33951	3.9	10.1	7.7	14	17	30	1.00	0/NC	64/0	3.4	58	120	103	
TOTALS AND AVERAGES	195	88Q4	91	NC	33313	4.7	11.3	9.7	20	0	49	0.62	0/NC	65/0	2.8	58	145	102	
TOTALS AND AVERAGES	198	88Q3	92	NC	33579	4.8	11.4	10.0	18	0	42	0.60	0/NC	65/0	2.8	58	140	103	
TOTALS AND AVERAGES	199	88Q2	93	NC	33601	4.9	11.5	10.2	16	0	36	0.65	0/NC	65/0	2.6	57	207	102	
TOTALS AND AVERAGES	201	88Q1	98	NC	32794	5.0	11.8	10.6	17	0	43	0.58	0/NC	64/0	2.5	57	186	102	
TOTALS AND AVERAGES	202	87Q4	111	NC	31275	5.3	12.1	11.1	9	0	33	0.43	0/NC	65/0	1.9	58	178	102	
TOTALS AND AVERAGES	203	87Q3	128	NC	27386	5.9	17.3	16.2	9	0	39	0.42	0/NC	64/0	2.0	58	127	101	
TOTALS AND AVERAGES	205	87Q2	135	NC	26799	6.0	19.7	18.9	13	0	37	0.41	0/NC	65/0	2.0	57	151	102	
TOTALS AND AVERAGES	207	87Q1	134	NC	26361	6.0	16.9	16.2	15	0	33	0.40	0/NC	66/0	1.8	57	147	102	
TOTALS AND AVERAGES	207	86Q4	119	NC	29269	5.1	12.1	11.5	22	0	33	0.38	0/NC	70/0	1.4	140	143	102	
TOTALS AND AVERAGES	207	86Q3	113	NC	29166	4.6	10.9	10.3	28	0	44	0.36	0/NC	70/0	1.3	140	140	102	
TOTALS AND AVERAGES	207	86Q2	112	NC	28619	4.5	10.5	10.0	26	0	31	0.32	0/NC	71/0	1.1	140	161	102	
TOTALS AND AVERAGES	206	86Q1	107	NC	27814	4.4	10.3	9.8	28	0	41	0.28	0/NC	71/0	1.1	140	140	102	
TOTALS AND AVERAGES	205	85Q4	99	NC	27522	4.3	10.1	9.6	20	0	33	0.29	0/NC	72/0	1.0	139	153	103	
TOTALS AND AVERAGES	203	85Q3	89	NC	25903	4.2	9.4	9.1	20	0	43	0.26	0/NC	72/0	0.9	138	169	102	
TOTALS AND AVERAGES	203	85Q2	90	NC	25481	4.1	9.4	9.2	11	0	45	0.22	0/NC	73/0	0.9	136	125	103	
TOTALS AND AVERAGES	204	85Q1	78	NC	25968	4.0	9.1	8.8	7	0	23	0.17	0/NC	74/0	0.8	132	NC	103	
TOTALS AND AVERAGES	200	84Q4	80	NC	24365	4.0	9.2	8.9	6	0	21	0.20	0/NC	76/0	0.8	131	NC	103	

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS						ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN		CORE NOPAT ROE				87		
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	RETURN ON BOOK VALUE	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN % OF PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
6.4	8.0	7.7	5.1	3.16	0.94	2.38	0.02	0.11	1.59	0.99	11.8	8.3	15.8	18.9	43.2	7.3	4.11	0.77	9.0	11.4	67	23.7
6.5	8.3	7.7	5.0	3.32	0.91	2.47	0.02	0.11	1.62	0.99	11.3	8.8	14.0	16.2	41.6	7.2	4.05	0.78	8.8	11.2	71	20.6
6.4	8.2	7.6	4.7	3.40	0.85	2.52	0.15	0.12	1.71	1.08	12.1	8.8	13.6	14.0	40.5	7.2	4.01	0.89	8.8	12.1	71	20.2
6.1	8.1	7.5	4.4	3.52	0.85	2.59	0.05	0.11	1.67	1.02	11.3	9.7	9.9	12.2	41.3	7.2	3.78	0.84	8.7	11.3	69	19.8
5.8	8.1	7.3	4.2	3.59	0.77	2.64	0.05	0.11	1.63	1.01	11.4	10.2	6.9	16.8	40.6	7.3	3.60	0.83	8.8	11.1	69	20.0
5.6	8.0	7.2	4.1	3.60	0.74	2.61	0.05	0.13	1.59	1.02	11.8	10.1	0.9	17.7	39.9	7.3	3.53	0.85	9.3	11.4	68	21.3
5.5	8.1	7.3	4.1	3.62	0.83	2.72	0.03	0.14	1.57	0.95	11.7	9.8	0.4	27.1	39.6	7.3	3.57	0.89	9.8	12.1	69	19.6
5.6	8.3	7.4	4.2	3.52	0.79	3.02	0.04	0.24	1.05	0.67	13.6	9.3	0.5	20.3	36.2	7.8	3.33	0.56	10.3	12.6	67	19.8
5.8	8.4	7.5	4.4	3.49	0.84	2.96	0.02	0.20	1.14	0.75	14.7	8.8	3.0	21.4	38.5	7.7	3.42	0.56	12.5	10.4	68	20.3
6.1	8.5	7.7	4.6	3.47	0.72	2.75	0.03	0.20	1.22	0.61	11.5	8.6	2.0	18.1	34.7	7.7	3.84	0.85	13.3	8.9	68	19.8
6.2	8.6	7.8	4.8	3.35	0.78	2.68	0.07	0.23	1.23	0.75	16.5	9.6	2.1	12.2	35.5	8.0	3.95	0.80	12.4	13.3	68	20.1
6.3	8.9	8.1	5.2	3.28	0.70	2.60	0.07	0.22	1.16	0.68	12.5	10.2	1.3	13.7	38.2	8.1	4.08	0.69	12.8	7.7	66	19.1
6.8	9.2	8.3	5.5	3.23	0.75	2.55	0.13	0.32	1.18	0.68	10.8	11.0	2.5	13.0	34.3	8.3	4.42	0.78	12.2	14.8	66	19.2
6.8	9.4	8.6	5.9	3.03	0.80	2.53	0.15	0.47	0.93	0.66	8.3	11.2	2.8	9.5	38.1	9.0	4.52	0.60	12.5	14.9	67	18.7
7.3	9.6	8.9	6.3	2.93	0.68	2.39	0.17	0.33	0.97	0.62	8.6	11.7	1.2	7.7	37.1	9.1	4.94	0.74	12.9	15.0	67	18.2
7.5	9.9	9.1	6.8	2.77	0.89	2.36	0.18	0.52	0.88	0.57	7.2	11.9	1.7	6.2	35.6	9.5	5.16	0.68	13.1	14.0	67	18.2
8.0	10.2	9.6	7.3	2.78	0.83	2.35	0.14	0.54	0.79	0.50	6.0	11.8	0.6	6.0	34.9	9.6	5.39	0.59	13.5	13.2	67	17.1
8.3	10.4	9.8	7.7	2.70	0.81	2.33	0.14	0.58	0.64	0.39	4.1	12.0	0.3	12.4	34.4	10.0	5.60	0.59	13.9	13.5	68	17.1
8.4	10.4	9.8	7.8	2.53	0.79	2.29	0.07	0.63	0.41	0.24	18.2	12.7	0.9	4.6	31.8	10.5	4.67	0.34	16.1	10.6	68	16.4
8.7	10.5	9.9	8.2	2.27	0.67	2.25	0.07	0.71	0.00	-0.08	-4.9	12.9	-1.0	1.2	22.6	15.5	5.44	0.09	16.9	7.2	67	16.1
8.7	10.5	9.9	8.3	2.17	0.68	2.26	0.06	0.79	-0.20	-0.25	-8.5	15.6	-1.0	-4.1	17.2	16.2	5.43	-0.01	17.0	5.2	68	15.6
8.8	10.5	10.0	8.4	2.11	0.85	2.20	0.08	0.72	0.06	-0.19	-4.2	16.6	-1.0	-4.1	20.6	16.3	5.56	-0.01	16.8	6.3	68	15.9
8.9	10.5	10.0	8.6	1.98	0.82	2.17	0.13	0.71	0.02	-0.18	9.3	16.2	-2.2	-1.3	22.3	17.5	5.51	-0.09	18.1	5.3	69	16.2
9.0	10.5	10.0	8.6	1.75	0.48	2.10	0.23	0.72	-0.47	-0.47	7.6	16.3	-3.7	0.2	19.3	18.6	5.18	-0.34	16.8	7.1	69	16.1
9.1	10.6	10.1	8.7	1.75	0.50	2.07	0.27	1.32	-0.98	-1.05	18.1	15.6	-2.9	8.5	24.0	19.0	4.57	-1.34	17.5	3.8	69	8.5
8.8	10.2	9.8	8.5	1.82	0.23	2.04	0.34	0.53	-0.16	-0.08	-22.9	15.6	-1.2	15.1	15.8	18.4	5.03	-0.54	17.5	6.7	70	8.7
8.8	10.1	9.7	8.3	1.84	0.00	2.08	0.35	0.77	-0.58	-0.25	23.1	15.5	0.2	9.8	16.6	18.1	4.44	-0.85	20.4	-39.3	69	8.1
8.5	10.0	9.5	8.0	1.96	-0.11	2.04	0.29	0.69	-0.53	-0.16	-1.3	16.4	4.3	8.7	17.7	18.0	4.26	-0.81	18.5	-13.2	68	8.3
8.3	9.8	9.3	7.8	2.03	-0.45	1.97	0.28	0.67	-0.65	-0.03	20.8	15.8	6.5	29.8	32.2	19.1	3.91	-1.78	20.1	-5.3	68	8.5
8.3	9.7	9.3	7.8	2.07	-0.13	2.00	0.25	0.56	-0.40	-0.06	11.1	15.9	20.6	31.1	30.3	18.8	4.18	-1.25	18.7	-15.5	68	8.3
8.1	9.8	9.2	7.7	2.14	0.10	2.02	0.24	0.51	-0.11	0.08	7.1	15.8	27.2	19.3	12.3	18.5	4.38	-0.77	20.9	-6.6	67	8.1
8.0	9.8	9.2	7.6	2.23	0.29	2.05	0.26	0.38	0.30	0.21	7.8	15.4	26.3	22.2	22.1	15.1	4.53	-0.54	33.6	-45.1	66	8.1
8.0	9.8	9.2	7.6	2.35	-0.01	2.09	0.33	0.32	0.40	0.16	22.0	15.6	8.1	12.9	26.8	13.9	4.25	-0.29	22.5	-18.3	67	8.0
8.1	10.5	9.7	7.6	2.74	0.45	2.14	0.39	0.21	1.17	0.21	-11.8	16.1	-3.7	23.2	30.2	12.1	4.76	0.37	21.4	4.6	68	8.3
8.1	11.0	10.0	7.8	3.01	0.52	2.11	0.51	0.12	1.75	0.46	99.0	15.1	-2.6	29.4	38.8	10.8	5.13	0.92	21.0	23.1	69	8.5
8.9	11.5	10.5	8.0	3.25	0.50	2.09	0.59	0.05	2.15	0.61	-1.3	14.1	-2.8	25.2	42.8	10.4	5.63	1.28	37.8	23.7	70	9.1
8.5	12.2	11.0	8.3	3.46	0.53	2.04	0.61	0.00	2.51	0.65	20.0	12.6	10.4	30.0	45.9	10.3	6.17	1.67	23.4	46.6	70	8.7
8.8	12.4	11.3	8.6	3.39	0.50	2.00	0.61	0.00	2.45	0.62	10.7	12.9	11.7	62.2	46.0	10.8	6.35	1.65	24.8	49.8	71	9.2
9.3	12.5	11.5	8.9	3.32	0.46	1.93	0.55	0.00	2.33	0.60	19.7	12.8	8.7	26.7	46.5	10.6	6.43	1.57	26.1	49.0	73	9.1
9.7	12.8	11.7	9.1	3.24	0.44	1.86	0.52	0.00	2.29	0.58	15.8	13.4	8.9	21.0	45.2	10.2	6.56	1.70	30.4	54.2	73	8.8
10.6	12.7	11.8	9.3	3.14	0.43	1.82	0.40	0.00	2.09	0.48	35.8	15.0	8.6	17.6	45.3	9.5	6.52	1.37	27.3	45.8	75	8.6
12.5	12.8	11.9	9.6	2.89	0.47	1.71	0.39	0.00	1.99	0.53	9.0	16.2	10.9	16.2	46.7	8.7	6.60	1.32	31.6	40.9	74	8.7
11.2	12.8	12.0	9.9	2.75	0.46	1.65	0.36	0.00	1.86	0.48	11.7	16.1	9.5	8.4	45.4	8.4	6.65	1.22	28.5	40.9	75	7.9
10.9	12.8	12.0	10.0	2.59	0.46	1.62	0.25	0.00	1.62	0.34	5.7	17.5	NC	12.9	41.1	NC	6.52	0.99	28.6	35.0	74	8.3
10.4	12.9	12.1	10.5	2.42	0.70	1.61	0.43	0.00	1.88	0.43	25.2	17.1	NC	6.1	43.3	NC	6.91	1.26	30.8	45.7	74	7.8

© Copyright Protected
Material

Publicly Traded Thrifts and Thrift Holding Companies

Thrift Holding Companies

Thrift Name	City	St	Rank	Holding Company	City	St
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST
SL NAME	SL CITY	ST	150	HOLD NAME	HOLD CITY	ST

© Copyright Protected Material

Credit Union Financial Profiles



Recent Changes

*To Credit Union Financial Profiles and
the Credit Union Industry*

Share accounts in federally insured credit unions are insured up to the Standard Maximum Share Insurance Amount of \$250,000 as of October 3, 2008. The Emergency Economic Stabilization Act of 2008 increased the insurance coverage on all accounts up to \$250,000 until December 31, 2013. On January 1, 2014, the standard coverage limit will return to \$100,000 for all share accounts.

On January 28, 2009, the National Credit Union Administration Board declared a premium assessment to restore the National Credit Union Share Insurance Fund (NCUSIF). This NCUSIF stabilization expense has been added back to Income where applicable for the purpose of calculating ranks.

Expected delinquency on modified loans replaces total modified loans less delinquent modified loans in both Column 7 (problem loans % Tier I capital) and Column 33 (nonperforming loans % total loans). Expected delinquency of modified loans equals modified loans less delinquent modified loans times the ratio of delinquent modified loans to total modified loans.

IDC's Record of Predicting Bank or Thrift Failures

Since December 31, 1989, the FDIC and OTS closed 1,200 banks and thrifts that failed.

Fraud was indicated in 9 failed financial institutions

Nine small institutions, that failed, had less than \$5 million in assets

Holding Company failures, NBC Bank in Texas (rank of 1 for 29 months), First City in Texas (rank of 1 for 17 months) and Bank of New England Corp. in Massachusetts (rank of 1 for 12 months) accounted for 31 subsidiary bank failures. These 3 holding companies were ranked 1 (lowest rank) in IDC's Bank Financial Quarterly many months prior to failure.

In 2008, holding companies are again absorbing losses of subsidiaries, resulting in failure. First National Bank of Scottsdale, Arizona with a rank of 1 as of March 21, 2008 and its subsidiaries First National Bank of Arizona (rank of 2), First Heritage Bank of Newport Beach, California (rank of 179), and First National Bank of Nevada (rank of 124) failed on July 25, 2008 with Mutual of Omaha Bank of Omaha, Nebraska acquiring all deposits. A second holding company, Columbian Financial Corporation of Overland Park, Kansas (ranked 2) and its subsidiary banks Columbian B&TC of Topeka, Kansas (rank of 60), and The Bank of Weatherford, Texas (rank of 124) failed on August 22, 2008 with Citizens bank and Trust of Chillicothe, Missouri acquiring the insured deposits.

From the remaining 1,151 bank and thrift failures, ranks prior to failure as follows:

	Lowest Ratios Rating 1 to 74	Below Average Rating 75 to 124	Average Rating 125 to 164	Excellent Rating 165 to 199	Superior Rating 200 to 300
Rank Published Prior to Failure (5 mos*)	1134	14	2	1	0
Rank 1 Year Prior to Published Rank (17 mos*)	924	90	61	30	46
Rank 2 Years Prior to Published Rank (29 mos*)	653	188	95	81	134

* Months prior to failure date

Summary

Since 1989, bank and thrift failures, excluding failed institutions due to fraud, small failed banks under \$5 million in assets, and bank holding company failures, totaled 1,151 financial institutions. Of this total, 98% were ranked less than 75 (Lowest Ratios) up to 5 months prior to failure. Of the 1,151 financial institutions, 88% were ranked less than 125 (Below Average) up to 17 months prior to failure and 73% were ranked less than 125 up to 29 months prior to failure.

© Copyright Protected
Material

Glossary

© Copyright Protected
Material

CAMEL

Each credit union in **Credit Union Financial Profiles** has a one-line analysis of financial ratios and a one-number summary rank. IDC's unique CAMEL analysis utilizes financial ratios that have a significant impact on the quality of credit unions:

Capital ratios are determined by the size of retained earnings, accumulated unrealized gains (losses) on available-for-sale securities, and statutory reserves as a percent of assets. The Tier I net worth ratio measures retained earnings, accumulated unrealized losses on available-for-sale securities and statutory reserves as a percent of assets risk adjusted for off-balance sheet positions.

Adequacy of capital is measured by the level of loan delinquencies and other real estate owned relative to loan loss reserves and Tier 1 net worth. A longer-term measure is the net charge-off experience. Interest-bearing liabilities as a percent of earning assets and nonearning asset ratios further define the nature of the asset base.

Margins provide the best measurements of management's financial controls. Margins represent the spreads between 1) current operating expense and net operating revenue (the operating profit margin), 2) the leverage spreads of return from operations (ROEA) less the costs of funding, and 3) net operating return on net worth (ROE) compared to the cost of net worth (COE).

Earnings and costs from operations, as a percentage of earning assets, best describe a credit union's operating strategy and the fairness of rates charged for services to members compared to the delivery cost of these services.

Liquidity measures (1) balance sheet cash flow as a percent of Tier I net worth and (2) loans as a percent of member shares and excess liquidity. Leverage of capital and leverage spreads measure a credit union's financial strategy and the competitiveness of interest rates and dividends paid to members.

Asset/Rank Matrix for Credit Unions in 2010 Q1

Credit Unions Reporting to the NCUA

Range of Rank		Total	By Asset Size (Dollars in Millions)								
			\$100 or More	\$50 to \$100	\$20 to \$50	\$10 to \$20	\$4 to \$10	\$2 to \$4	\$1 to \$2	\$0.5 to \$1	\$0.5 or Less
200 - 300	Superior	2,265	385	199	434	352	372	205	159	82	77
165 - 199	Excellent	1,748	383	169	356	279	304	113	92	31	21
125 - 164	Average	1,829	387	244	340	277	278	154	86	39	24
75 - 124	Below Average	1,211	150	140	181	166	207	104	60	78	125
2 - 74	Lowest Ratios	492	83	36	57	52	100	57	40	30	37
1	Rank of One	93	13	3	10	3	16	12	14	13	9
NC	Not Calculated	0	0	0	0	0	0	0	0	0	0
Totals:		7,638	1,401	791	1,378	1,129	1,277	645	451	273	293

RANK

Ranks are the opinion of IDC Financial Publishing, Inc. They range from 1 (the lowest) to 300 (the highest) and fall into one of the following groups. **Descriptions reflect average ratios of each group.**

Superior (200-300)

Credit unions rated Superior are simply the best by all measures. On average, they have the strongest capital ratios, the best asset quality, and are the most profitable. Many of these institutions demonstrate an ability to generate a core return on net worth (ROE) above cost of net worth (COE).

Excellent (165-199)

Credit unions rated Excellent are strong institutions. The average ratios are reflective of quality management with problem loans at a minimum, costs well under control, and favorable profit levels.

Average (125-164)

Credit unions rated Average meet industry capital standards. When compared to excellent and superior rated credit unions, most exhibit lower quality loans and narrower profit margins. The marginal problems of the average credit union require shifts in policies and practices to raise asset quality or improve efficiency and ROE.

Below Average (75-124)

Credit unions rated Below Average represent institutions under strain. Limited levels of Tier I net worth or the threat to Tier I net worth from delinquent loans, when combined with higher costs, reduce profitability. Economic shocks, such as a sudden rise in interest rates or a continuing recession, could further deteriorate loan quality, contract profits, and reduce remaining capital. In some credit unions, liquidity ratios demonstrated risk. Credit Unions are also rated Below Average if they are deemed "Adequately Capitalized" per NCUA capital definitions.

Lowest Ratios (2-74)

Credit unions rated Lowest Ratios, on average, have Tier I net worth at risk or below adequate levels. Many of these credit unions have severe loan delinquency and high levels of nonperforming assets. Increasing levels of loan losses (as bad loans are recognized) threaten to reduce capital below regulatory standards. Another reason for a Lowest Ratio rating reflects a low level in the operating profit margin. Special risks in the volatility of the profit structure indicate the inability to forecast profit margins. In some credit unions, liquidity ratios demonstrated risk. A substantial number of failed credit unions were rated Lowest Ratios prior to failure. Credit Unions are also rated Lowest Ratios if they are deemed "Under Capitalized" or "Significantly Under Capitalized" per NCUA capital definitions.

Rank of One (1)

Credit unions in the Rank of One group have the highest probability of failure. On average, Tier I net worth is below regulatory standards (and in many cases is negative) or nonperforming assets are so large relative to remaining capital and loan loss reserves that the credit union's solvency is in question. Liquidity ratios demonstrate risk. Losses on the income statement in most of these credit unions grow as loan loss provisions increase and costs of operations and funding rise. Credit Unions are also rated Rank of One if they are deemed "Critically Under Capitalized" per NCUA capital definitions.

RATIOS

Ratios are defined on the following five pages. The ratios impacting the IDC rank are identified with this symbol: ✎ Instructions for calculating the rank follow the Glossary.

Glossary

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

	NUMBER OF CREDIT UNIONS	SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	TIER ONE NET WORTH RATIO	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW %	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	TOTAL ASSETS	TOTAL LOANS	NET WORTH	ESTIMATED COST OF NET WORTH	CORE RETURN ON NET WORTH
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
CREDIT UNIONS RANKED > 200	2265	234	301,954.8	6.2	11.5	8	5	4	0.8	6	60	9	4	13	7.1	10.7
CREDIT UNIONS RANKED 165 TO 199	1748	183	289,127.4	6.2	10.0	9	6	6	0.8	2	54	6	2	5	7.1	7.0
CREDIT UNIONS RANKED 125 TO 164	1829	147	189,030.6	6.1	9.1	12	8	8	1.1	-18	56	5	0	0	7.4	3.4
CREDIT UNIONS RANKED 75 TO 124	1211	108	59,627.1	6.1	7.9	14	10	11	1.1	-44	55	2	-2	-7	7.6	-1.4
CREDIT UNIONS RANKED 2 TO 74	492	62	63,649.1	6.1	6.9	43	32	42	2.3	-44	60	-4	-9	-11	9.2	-0.8
CREDIT UNIONS RANKED 1	93	1	5,855.7	6.1	4.1	102	91	155	2.9	-167	59	-7	-11	-44	10.1	-9.6
ALL CREDIT UNIONS	7638	178	909,244.7	6.2	9.9	13	9	10	1.0	-8	57	6	1	5	7.3	6.3

ASSETS

2. Total Assets in Millions of Dollars

Total assets equal the sum of all assets less investment and loan valuation reserves (net of reverse repurchase agreements placed into investments).

CAPITAL RATIOS

3. Risk-Based Net Worth Requirement

A risk based net worth (RBNW) minimum requirement for credit unions with assets greater than \$1 million is 6%. This risk-based ratio multiplies the risk weighting times the asset concentration percentage for each type of asset, providing for some credit unions an RBNW requirement calculation greater than 6%. For credit unions with less than \$1 million in assets, the RBNW requirement is a minimum 7%.

4. Tier I Net Worth Ratio (Including Off-Balance Sheet Positions)

The Tier I net worth ratio is Tier I net worth divided by adjusted assets including off-balance sheet positions, as a percentage. Tier I net worth includes the sum of regular reserves, appropriation for non-conforming investments (SCU only), accumulated losses on available-for-sale securities and other reserves plus undivided profits, but excludes accumulated unrealized gains on available-for-sale securities. Assets include reported assets less financial repos and accumulated unrealized gains on available-for-sale securities. Risk-adjusted off-balance sheet positions are added to assets and include unused commitments for outstanding letters of credit, commercial real estate, construction and land development, and other unused commitments plus loans sold or swapped with recourse. These off-balance sheet positions are multiplied by 20% to reflect risk adjustment.

LOAN RISK AS A % TIER 1

The cancer in a financial institution is loan delinquency. With loans as a percent of earning assets greater than 58% for most credit unions, a loss of interest and/or principal in a loan default creates a loss of income and earning assets. Loan loss expense rises as the potential loan charge-off is reserved (see Column 22).

5., 6., 7. Loan Risk

The allowance for loan losses as a percent of Tier I net worth, as defined in Column 4, is compared to loan delinquencies (2 - 6 months and 6 months or greater plus other real estate owned and expected delinquency from modified loans), both as a percentage of Tier I net worth.

Loan delinquencies and repossessed assets in excess of loan loss reserves provide potential risk to Tier I net worth.

NET CHARGE-OFFS

8. Net Charge-Off Rate % Loans

Net charge-offs (loan charge-offs less recoveries) as a percent of loans for up to the last two years demonstrate the historic cost of loan delinquency.

LIQUIDITY

9. Balance Sheet Cash Flow % Tier I Net Worth

Balance sheet cash flow measures the profit return on physical assets in computing operating cash flow. Balance sheet cash flow separates cash and equivalents (cash and balances due from depository institutions and federal funds) from investments and loans when computing financial cash flow. The end result is balance sheet cash flow, which equals operating cash flow less

ROE = ROEA + ROFL		COMPONENTS OF ROEA										OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE		SIZE EFFICIENCY			LOAN TYPE % TOTAL				99
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS /LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	
3.04	7.63	2.3	6.3	5.2	-0.08	1.16	1.44	2.97	0.19	40.5	4.9	2.05	0.99	7.4	4.80	0.72	1.5	11	29	54	89	1.29	
2.34	4.65	2.1	6.1	4.7	-0.09	1.28	1.19	2.97	0.24	32.7	5.3	1.83	0.51	8.3	5.56	0.67	1.7	10	29	57	92	0.78	
1.80	1.56	2.0	6.2	4.9	-0.11	1.65	1.41	3.68	0.31	24.1	5.0	1.65	0.15	8.4	6.03	0.81	2.1	11	31	53	94	0.35	
1.20	-2.58	1.9	6.3	4.9	-0.23	1.67	1.42	4.28	0.33	12.8	6.4	1.55	-0.35	9.4	6.78	1.09	2.5	11	32	51	97	-0.32	
1.41	-2.23	1.9	6.1	5.2	-0.14	3.37	1.94	3.78	0.71	31.8	6.1	1.79	-0.39	9.4	5.10	0.68	6.6	9	29	57	93	-0.60	
-0.42	-9.17	1.8	6.2	5.5	-0.29	4.99	1.65	4.70	1.32	14.1	8.2	1.79	-2.21	11.4	5.66	0.71	11.9	7	28	60	101	-3.08	
2.30	3.95	2.1	6.2	5.0	-0.11	1.51	1.39	3.27	0.28	32.0	5.2	1.84	0.46	8.2	5.45	0.74	2.2	11	30	55	92	0.67	

financial cash flow.

Operating cash flow for a credit union measures the liquidity demand from growth. Operating cash flow equals quarterly changes in Tier I net worth minus the quarterly changes in growth producing assets (property, equipment, and other long term assets). The purpose of operating cash flow is to determine the ability to finance internally the change in growth producing assets.

Financial cash flow isolates the sources and uses of funds, other than the changes in Tier I net worth, growth producing assets and cash and equivalents. Financial cash flow equals the change in shares, borrowings or capital (excluding Tier I net worth) less the change in loans and investments and other non-cash and equivalent current assets. Balance sheet cash flow subtracts the financial cash flow from operating cash flow. If a credit union finances its growth with increases in Tier I net worth equal to increases in growth producing assets, but the financial cash flow was positive, then the balance sheet cash flow would be negative, reflecting the change in liabilities or shares in excess of the change in loans and investments. A credit union with poor loan quality or risky investments experiences asset write-offs or write-downs, and at the same time, shares are increased or new borrowings incurred to finance the asset base. Balance sheet cash flow recognizes the shortfall and the risk to net capital of the institution.

10. Net Loans as a % of Member Shares and Excess Liquidity

A second liquidity ratio measures net loans as a percent of member shares plus excess liquidity. Net loans are defined as total loans less the reserve for loan losses, excluding loans held for sale. Excess liquidity equals the excess of 80% of loans secured by 1-4 family 1st lien mortgages and home equity loans over the amount of promissory notes to non members.

ANNUAL GROWTH

11., 12., 13. Growth at an Annual Rate

Assets, loans, and Tier I net worth (as defined in Column 4) are compared to respective values in the year-earlier report.

ROE VS. COE

The best measure of cost of net worth and reserves is the return that other credit unions earn. Net Operating Income adjusted for increases in the loan loss reserve for the past 12-month period are used in computing ROE.

14. Estimated Cost of Net Worth (COE)

The best measure of a credit union's cost of Tier I net worth is the risk-adjusted return on equity (ROE) of a similar credit union. IDC estimates COE equal to the yield on 30-year U.S. T-Bonds plus a real net worth return of 2.5%. For the quarter ending March 31, 2010, the T-Bond yield was 4.7% and the net worth premium was 2.5% for a normal COE of 7.2%.

The specific COE for an individual credit union varies around the average COE as a function of asset size, risk of delinquency to capital income, and coverage of net loan charge-offs. In order to quantify individual credit union risk, a risk multiplier incorporates specific risk for size, coverage of charge-offs, and delinquency risk to capital. The risk multiplier is set in a range from 0.8 to 1.2 based on the income coverage of charge-offs. The risk multiplier is then multiplied by 0.9 for credit unions over \$200 million in assets, 1.0 for credit unions \$100 to \$200 million in assets, 1.1 for assets between \$50 and \$100 million, 1.2 for assets between \$20 and \$50 million, and 1.3 for assets under \$20 million to adjust for size.

Credit unions with loans 2-6 months delinquent (Col. 6) and 6 months or more delinquent plus other REO (Col. 7) greater than the loan loss reserve (Col. 5), all stated as a percent of Tier I net worth, are evaluated to measure any risk to Tier 1 net worth. If this risk-adjusted Tier 1 net worth ratio is below 5%, the credit union is assigned a risk ratio of 2.0. All other CUs with adequate risk-adjusted Tier 1 net worth above 5% use a risk ratio of 1.0.

Glossary

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

	RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % TIER ONE	LIQUIDITY	ANNUAL GROWTH	ROE VS COE
NUMBER OF CREDIT UNIONS							
SUMMARY RANK OF FINANCIAL RATIOS	1						
TOTAL ASSETS IN MILLIONS \$		2					
RISK BASED NET WORTH REQUIREMENT			3				
TIER ONE NET WORTH RATIO				4			
LOAN LOSS RESERVE				5			
2-6 MONTHS DELINQUENT				6			
6 MONTHS OR MORE DELINQ & OTHER REO				7			
NET CHARGE-OFFS % LOANS LAST 2 YRS				8			
BALANCE SHEET CASH FLOW %					9		
TIER ONE NET WORTH					10		
NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY						11	
TOTAL ASSETS						12	
TOTAL LOANS						13	
NET WORTH							14
ESTIMATED COST OF NET WORTH							15
CORE RETURN ON NET WORTH							

15. Core Return on Net Worth

The core net operating profit return on net worth (ROE) is the sum of core return on earning assets before funding costs (ROEA) and return on financial leverage (ROFL). Core net operating profit equals net income before gains or losses on the sale of securities or other assets, and before other operating income (expense), and then is adjusted by adding back the increase in the loan loss reserve. **A return equal to or above the cost of net worth is necessary to provide a sufficient return to the credit union's capital employed and provide for the future strength of the credit union.**

ROE = ROEA + ROFL

16. Core Return on Earning Assets (ROEA)

ROEA represents operating return as if the credit union's only liabilities were Tier I net worth and reserves. The return includes interest income from cash equivalents, investments and loans, noninterest income less the current operating expenses, and excludes gains or losses on the sale of securities or other assets and other operating income (expense). The increase in the loan loss reserve is added to reflect the operating profit excess of the loan loss provision relative to net loan charge-offs. ROEA is simply the core rate (before interest charges or dividends on shares and deposits) the credit union returns on earning assets. **ROEA evaluates the fairness of the rate charged to members on loans as compared to the cost of delivery of these services, or the success of the operating strategy.**

17. Return on Financial Leverage (ROFL)

The second component of ROE is the credit union's return on financial leverage (ROFL). It reflects both the degree to which a credit union uses shares, deposits, and borrowings to finance its operating strategy and the weighted average cost of these funds. **ROFL evaluates the competitiveness of the rates paid on shares and deposits to members and the success of the financial strategy.**

COMPONENTS OF ROEA

A credit union's core return on earning assets (ROEA) measures the results of its operations (before funding costs), calculated as if the operations are financed

entirely with Tier I net worth and reserve funds.

Income components which exclude nonrecurring gains or losses (see Column 21 below) are for the previous 12 months.

18. Current Yield on Cash Equivalents and Investments

Income from cash equivalents and investments and total return from trading securities are divided by the average book value of cash equivalent investment, and trading securities before valuation allowances, as a percentage. Investments include U.S. Government obligations, federal agency securities, mutual funds, corporate central deposits, and all interest-bearing balances at financial institutions, less reverse repurchase agreements held in investments.

19. Current Yield on Loans

Interest income from loans and leases is divided by the average book value of loans and leases, before an allowance for loan losses, as a percentage.

20. Current Yield on Earning Assets

Income from cash equivalents and investments (Column 18) and loans (Column 19) are divided by the book value of cash equivalents, investments and loans less reverse repurchase agreements held in investments and before valuation allowances, as a percentage.

21. Asset Gains/Losses as a % of Earning Assets

Gains (losses) on investments and on disposition of other assets, excluding gains (losses) on trading securities, less the provision for investment losses plus other nonoperating income (expense) are divided by average earning assets, as a percentage. The numerator for this ratio is not included in ROEA.

22. Loan Loss Expense as a % of Loans

Loan loss expense (revenue set aside as an addition to the loan loss reserve to cover future loan losses or charge-offs) is divided by the average book value of loans, before allowances, as a percentage.

23. Noninterest Income as a % of Earning Assets

Noninterest income, which includes fee income (fees charged to members for services or membership), and other operating income is divided by earning assets, as a percentage.

ROE = ROEA + ROFL	COMPONENTS OF ROEA	OPERATING PROFIT MARGIN	RETURN ON FINANCIAL LEVERAGE	SIZE EFFICIENCY	LOAN TYPE % TOTAL	101 ROA
CORE RETURN ON EARNING ASSETS 16	CURRENT YIELD ON INVESTMENTS 18	OPERATING PROFIT MARGIN 26	COST OF ADJUSTED DEBT 28	NONPERFORMING LOANS % TOTAL LOANS 33	UNSECURED AND OTHER LOANS 34	
RETURN ON FINANCIAL LEVERAGE 17	CURRENT YIELD ON LOANS 19	RISK (SD) IN OPERATING MARGIN 27	LEVERAGE SPREAD 29	EMPLOYEES PER \$ MIL NET REVENUE 31	NEW AND USED AUTO LOANS 35	SHARES & BORROWINGS % EARNING ASSETS 37
	CURRENT YIELD ON EARNING ASSETS 20		LEVERAGE MULTIPLIER 30	PART TIME EMPLOYEES PER \$ MIL NET REVENUE 32	REAL ESTATE MORTGAGE LOANS 36	NET INCOME % AVERAGE ASSETS 38
	ASSET GAINS / LOSSES % EARNING ASSETS 21					
	LOAN LOSS EXPENSE % LOANS 22					
	NONINTEREST INCOME % EARNING ASSETS 23					
	OPERATING COSTS % EARNING ASSETS 24					
	EARNINGS ADJUSTMENT % EARNING ASSETS 25					

24. Operating Costs as a % of Earning Assets

Operating expense measures a credit union's operating efficiency. Noninterest expense including salaries and employee benefits, expenses of premises and fixed assets, as well as other noninterest expenses (excluding provision for loan losses), are divided by earning assets, as a percentage.

25. Earning Adjustment as a % of Earning Assets

The period increase in the loan loss reserve is divided by earning assets, as a percentage. The earnings adjustment reflects the excess of the loan loss expense or provision relative to the loan charge-offs net of recoveries.

OPERATING PROFIT MARGIN

The operating profit margin measures the profit after current noninterest expense as a percent of operating revenues less cost of funding.

26. Operating Profit Margin

Total operating expenses less provision for loan losses is subtracted from operating revenue and divided by operating revenue less cost of funding, as a percentage. The operating profit margin equals 100 less the efficiency ratio. The efficiency ratio, presented in prior quarters, measured current operating costs divided by operating revenues less cost of funding, as a percentage.

27. Risk to the Operating Profit Margin

The standard deviation of the operating profit margin over five years (but not less than five quarters) measures the risk or volatility in profit margins. This risk level is also a measure of a credit union's complexity.

COMPONENTS OF ROFL

ROFL is the second component of the ROE equation and measures the impact to core return on net worth from the amount and cost of shares, deposits, and borrowings raised to finance earning assets. Financing and leverage costs are for the previous 12 months.

28. Cost of Adjusted Debt

The interest expense, when divided by adjusted debt, provides the cost of funds. Adjusted debt, as the denominator, is defined as average earning assets less average Tier I net worth including the loan loss reserve.

29. Leverage Spread

The leverage spread is the return on earning assets (ROEA) less the cost of adjusted debt. The leverage spread times the leverage multiplier equals ROFL.

30. Leverage Multiplier

The leverage multiplier is the ratio of adjusted debt to adjusted Tier I net worth. Adjusted debt is equal to average earning assets less average Tier I net worth including the investment and loan loss reserve.

SIZE EFFICIENCY

Ratios of employees to revenues indicate the personnel required to generate revenue and services.

31. Full-time Employees per \$1 Million of Revenues

The number of full-time employees is divided by net operating revenues (in millions of dollars). A low number indicates employee efficiency in providing services.

32. Part-time Employees per \$1 Million of Revenues

The number of part-time employees is divided by net operating revenues (in millions of dollars).

NONPERFORMING LOANS

33. Nonperforming Loans % Total Loans

Loan delinquencies 2 - 6 months and 6 months or longer, plus other real estate owned and expected delinquency from modified loans, divided by total loans, as a percentage.

Glossary, Continued

LOAN TYPE AS A PERCENT OF TOTAL LOANS

34., 35., 36. Loan Mix as a % of Total Loans

The major categories of loans — unsecured loans, other member and nonmember loans; new and used auto loans; and, all real estate loans — are divided by total loans, as a percentage.

ROA

37. Shares & Deposits as a % of Earning Assets

Total shares, deposits, and borrowings are divided by earning assets in order to compare interest-bearing liabilities to assets earning interest — a low value maximizes interest rate spreads. Earning assets include cash, investments, and loans. Investments are adjusted to exclude reverse repurchase transactions placed in investments for purposes of positive arbitrage.

38. Net Income as a % of Average Assets

Net income for the past four quarters is divided by average assets, as a percentage.

NC = Not Calculated

Why an "NC" may appear where a financial ratio would normally be:

- Unavailable data or ratio not calculated.
- IDC establishes filters to preserve the integrity of the analysis. An institution that reported a figure which was erroneous (eg. large negative assets) will not show a value in that column, and may not be ranked if that figure impacts the rank.

Capital Category Distribution

Each credit union's capital category or Tier I Net Worth Ratio is calculated from its financial report. Capital categories are determined by Credit Union Membership Access Act of 1999 and updated in 2001.

Capital Category	Column 4 Tier I Equity Capital	Number of Credit Unions
Well Capitalized*	≥6	7,448
Adequately Capitalized**	≥5	93
Under-Capitalized	≥4	50
Significantly Under-Capitalized	≥3	23
Critically Under-Capitalized	<3	24

*If the risk-based net worth requirement (Col. 3) is over 6% the reported Tier I capital ratio (Col. 4) must exceed this requirement in order for the credit union to be deemed "Well capitalized."

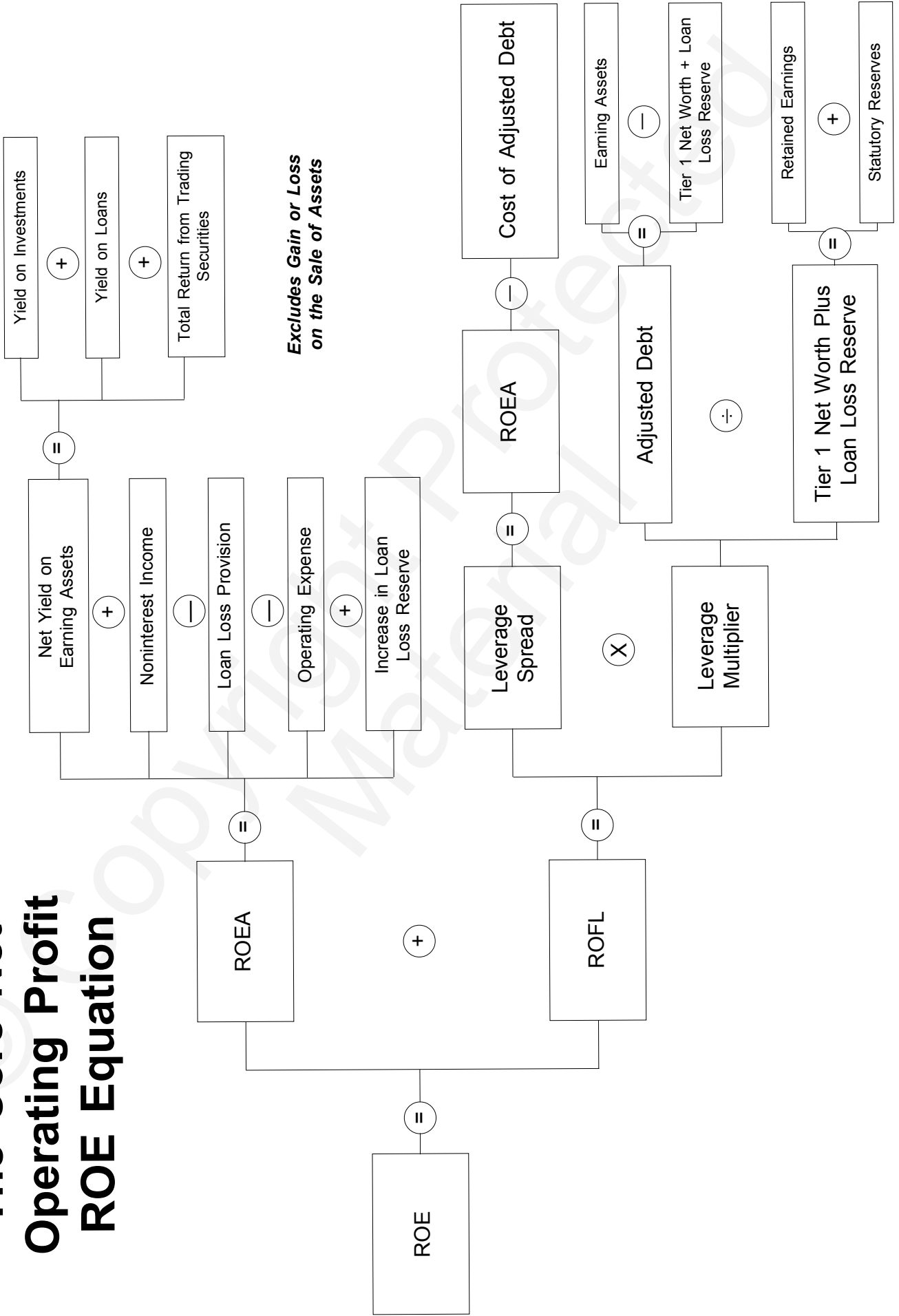
** If the Tier I net worth ratio (Col. 4) is greater than 6% and the reported risk-based net worth requirement (Col. 3) is less than column 4, the rank is capped at 124.

AVERAGES FOR 2010 — The average of March 2010 and March 2009 values.

PREVIOUS 12-MONTH INCOME & COST DATA — The sum of the last three quarters of 2009 and the first quarter of 2010.

DATABASE - Financial and statistical data is prepared by the National Credit Union Administration and is provided under the Freedom of Information Act. The accounting data array relates to various line items of the NCUA Financial and Statistical Reports (Form 5300).

The Core Net Operating Profit ROE Equation



© Copyright Protected
Material

How to Calculate a Rank



Instructions for Calculating A Rank

There are four steps necessary to calculate your rank. Based on the credit union's asset size, select the appropriate form following these instructions (refer to title in upper left corner):

1) In the table at the bottom of the following pages, copy the calculated value for each ratio (Columns 2 through 38) for the credit union you are evaluating in the non-shaded boxes in the row titled "value". **2)** Locate the ratio in the column above the table and select the proper multiplier from the left-hand scale where noted. As an example, a credit union with 12% annual growth in Tier I net worth (Column 13) uses a level 8 plus multiplier. Write the multipliers in the quality level row of non-shaded boxes. **3)** Multiply the weight times the quality level multiplier to determine each column's score. **4)** Add together the result of each individual column score to derive the rank. *Note: If an institution's value being used to calculate the score does not meet the criteria in the instructions, a score is not calculated and you should proceed to the next column.*

The rank is set to 200 if any of the following conditions are true:

- 1.) If the rank is less than 200, and Column 4 is greater than 20% and Column 5 is equal to or greater than [Column 6 + Column 7]
- 2.) If the rank is less than 200, and Column 4 is greater than 20% and Columns 5, 6, and 7 are each less than 6%
- 3.) If the rank is less than 200, Column 4 is greater than 15% and Column 10 is less than 20%

The rank is set to 73 if the following conditions are true:

- 1.) If the rank is greater than 73, **and**
- 2.) Column 3 is greater than 7%, **and**
- 3.) Column 27 is greater than 20.

The rank is set to 123 if the following conditions are true:

- 1.) If the rank is greater than 123, **and**
- 2.) Column 3 is greater than 6 and less than 7.1, **and**
- 3.) Column 27 is greater than 20.

The rank is set to 72 if the following conditions are true:

- 1.) If the rank is greater than 72, **and**
- 2.) Tier I Capital Ratio (Column 4) is less than 5%, after adjusting for the 2-6 month delinquencies (Column 6), 6 months or more delinquencies and other real estate owned (Column 7) in excess of the loan loss reserve (Column 5).

Rank Caps Based on Level of Tier I Equity Capital Ratio -- Column 4:
Tier 1 Capital

<u>Category</u>	<u>(Column 4)</u>	<u>Rank Cap</u>
Well Capitalized*	> 6%	None
Adequately Capitalized**	> 5%	124
Under Capitalized***	> 4%	74
Significantly Under Capitalized	> 3%	2
Critically Under Capitalized	< 3%	1

*Column 4 must exceed 6% in order for a credit union to be deemed "Well Capitalized."

** If Column 4 is greater than 6% and Column 3 is less than Column 4, the rank is capped at 124.

***If Column 4 is greater than 4% and less than 5% and the rank is greater than 74.5, the rank is capped at 74.

The rank is also capped at 74 given:

- 1) Column 33 is greater than 6% **and**,
- 2) Column 4 is less than 12% **and**,
- 3) Column 10 is greater than 50%.

Column 2 - Total Assets:

CUs > \$50 million in assets: CUs with over \$50 million in assets score 27. The multipliers are not used.

CUs < \$50 million in assets: A weight of 3 is used along with the plus multiplier.

Column 4 - Tier I Net Worth Ratio:

Column 4 is multiplied by 10, with the score capped at +150. The multipliers are not used. Credit unions with less than 3% in Column 4 have their rank automatically set to 1 (one). In addition, if Column 4 > 15%, add one point to the score for each one percent of difference up to an additional +50 points (eg. if Column 4 = 20%, add 5 points).

Columns 5, 6, 7 - Loan Risk % Tier 1:

If Column 5 is less than (Column 6 + Column 7), the score equals Column 5 less ½ of (Column 6 + Column 7) but not more than zero. The multipliers are not used and the score is capped at -150 (-90 prior to 1992).

If Column 5 is greater than (Column 6 + Column 7), the score equals [Column 5 — (Column 6 + Column 7)]. The multipliers are not used and the score is capped at +30.

Column 8 - Net Charge-Offs % Loans:

Column 8 is multiplied by Column 10. The result is divided by -10. The score is capped at -15 and the multipliers are not used (eg. if Column 8 = .6 and Column 10 = 80, then the score equals -4.8).

Column 9 - Balance Sheet Cash Flow % Tier One Net Worth:

All of the following must be true to calculate a score for column 9; otherwise skip to column 10:

- 1) Column 9 is negative, **and**
- 2) Column 33 is greater than 3%, **and**
- 3) Column 10 is greater than 60%, **and**
- 4) Column 4 is less than 12%.

The value from column 9 is entered as the column score. The column score is capped at -100.

Column 10 - Net Loans % Member Shares and Excess Liquidity:

All of the following must be true to calculate a score for column 10; otherwise skip to column 13:

- 1) Column 10 is greater than 100, **and**
- 2) Column 4 is less than 15.0%, **and**
- 3) Column 28 is greater than 4%.

Subtract the column score from 100 and multiply the difference by 5. Score is capped at -100.

The multipliers are not used.

Column 13 - Growth in Net Worth:

A weight of 2 is used along with the plus multiplier to calculate the column score.

Columns 14 & 15 - Cost of Net Worth vs. Core Return on Net Worth (Period end):

Compute risk-adjusted capital according to COE definition in the Glossary.

Column 4 must be greater than 3% to compute a score.

- Step 1 — Calculate the surplus/deficit of the loan loss reserve (LLR) vs. delinquencies.
Col. 5 — [Col. 6 + Col. 7] = Surplus/Deficit. If surplus, proceed to Step 4.
- Step 2 — Multiply Column 4 by the result of Step 1 (stated as a percent).
Col. 4 × Deficit % = Adjustment
- Step 3 — Reduce Column 4 by the Adjustment to compute risk-adjusted capital.
Col. 4 + (— Adjustment) = Risk-adjusted Capital.
If this risk-adjusted capital is greater than 2%, proceed to Step 4.
- Step 4 — If Column 15 is greater than Column 14, multiply the difference by 5. Cap at +60. The multipliers are not used. (eg: If Col. 15 = 14.2; Col. 14 = 12.6; then the column score equals 8.)

Step 4 must be reached in order to enter a column score.

Column 16 - Core Return on Earning Assets:

A weight of 3 is used along with the plus multiplier to calculate the column score.

Column 20 - Current Yield on Earning Assets:

A weight of 2 is used along with the plus multiplier to calculate the column score.

Column 23 - Noninterest Income % Earning Assets:

Column 23 is multiplied by 10. The score is capped at ±60 and the multipliers are not used.

Column 24 - Operating Costs % Earning Assets:

A weight of -1 is used along with the contra multiplier to calculate the column score.

Column 26 - Operating Profit Margin:

25 is subtracted from the value in Column 26 with the column score capped at ±15.

Column 27 - Risk (SD) in Operating Profit Margin:

The column score equals the negative value of Column 27 (eg: If Column 27 = 1.9, the column score becomes -1.9).

Column 28 - Cost of Adjusted Debt:

A weight of -1 is used along with the contra multiplier to calculate the column score.

Column 29 - Leverage Spread:

Column 29 is multiplied by 10, with the score capped at ±30. The multipliers are not used. If Column 29 is negative **and** risk-adjusted capital (as computed in the calculation for Columns 14 & 15 above) is greater than 2%, the column score is 0.

Column 37 - Shares & Deposits % Earning Assets:

The value in Column 37 is subtracted from 100 with the column score capped at ±30. The multipliers are not used.

If the rank that you have manually calculated differs from IDC's published rank;

- There are a number of possibilities - if your estimation is within a few points, the difference is often due to rounding errors. IDC calculates the rank using raw (unrounded) figures.
- Check to see that you have chosen the proper PLUS (add to score) or CONTRA (subtract from score) multiplier for the component you are calculating. A ratio that appears to be borderline between two multipliers may cause a slight difference between your calculation and IDC's.
- Verify that you have restricted scores for those columns that are capped.
- If you still have questions, or the difference between your calculation and IDC's appears too large for rounding errors, call IDC Financial Publishing, Inc., for assistance at 1-800-525-5457.

CREDIT UNION FINANCIAL PROFILES
NCUA DATA ENDING 1st QTR, 2010

DISTRIBUTION BY PERCENTILE

2,191 Credit Unions
WITH ASSETS > \$50 MILLION

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

		RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % TIER ONE				LIQUIDITY			ANNUAL GROWTH			ROE VS COE		
		SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	TIER ONE NET WORTH RATIO	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW %	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	TOTAL ASSETS	TOTAL LOANS	NET WORTH	ESTIMATED COST OF NET WORTH	CORE RETURN ON NET WORTH	
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	
HIGHEST QUALITY		300	40,700.1	10.1	31.9	0	0	0	-0.1	725	4	476	103	999	6.4	55.5	
9	0	98%	274	2,245.2	7.8	19.6	1	0	0	0.1	129	27	25	25	23	6.4	17.4
		96%	260	1,517.2	7.2	16.8	1	0	0	0.1	93	33	21	20	18	6.6	14.3
		94%	249	1,179.8	6.9	15.7	1	1	0	0.1	73	36	18	17	16	6.6	13.1
		92%	243	938.1	6.6	14.9	2	1	0	0.2	58	38	17	14	14	6.7	12.2
		90%	236	791.8	6.5	14.3	2	1	0	0.2	50	40	15	13	13	6.8	11.2
8	1	88%	231	698.2	6.3	13.7	2	1	1	0.2	42	42	15	12	12	6.8	10.6
		86%	225	612.0	6.2	13.3	2	1	1	0.2	38	43	14	11	11	6.8	10.1
		84%	221	526.8	6.1	12.9	2	1	1	0.3	34	44	13	10	10	6.9	9.8
		82%	217	471.0	6.0	12.6	3	2	1	0.3	30	45	13	9	10	6.9	9.3
		80%	211	427.1	6.0	12.3	3	2	1	0.3	26	46	12	8	9	7.0	8.9
7	2	78%	207	379.8	6.0	12.0	3	2	1	0.3	24	47	12	8	8	7.0	8.6
		76%	204	341.0	6.0	11.8	3	2	1	0.3	22	48	11	7	8	7.1	8.3
		74%	200	320.6	6.0	11.6	3	2	2	0.4	19	49	11	7	7	7.1	8.0
		72%	197	292.4	6.0	11.4	3	2	2	0.4	17	50	10	6	7	7.1	7.7
		70%	193	270.6	6.0	11.2	4	3	2	0.4	14	50	10	6	6	7.1	7.3
6	3	68%	189	247.6	6.0	11.0	4	3	2	0.5	12	51	10	5	6	7.2	7.1
		66%	187	230.8	6.0	10.9	4	3	2	0.5	10	52	9	5	6	7.2	6.8
		64%	186	214.4	6.0	10.7	4	3	2	0.5	8	52	9	4	5	7.2	6.5
		62%	182	200.8	6.0	10.5	4	3	3	0.5	6	53	8	4	5	7.2	6.3
		60%	180	185.4	6.0	10.4	5	3	3	0.5	4	54	8	4	4	7.3	6.1
5	4	58%	178	176.7	6.0	10.2	5	4	3	0.6	2	54	7	3	4	7.3	5.8
		56%	175	163.4	6.0	10.1	5	4	3	0.6	0	55	7	3	4	7.3	5.6
		54%	172	154.6	6.0	10.0	5	4	3	0.6	-2	55	7	2	3	7.3	5.4
		52%	170	146.8	6.0	9.9	6	4	3	0.6	-5	56	6	2	3	7.3	5.2
		50%	167	140.6	6.0	9.7	6	4	4	0.6	-7	56	6	1	2	7.3	4.9
4	5	48%	164	132.3	6.0	9.6	6	5	4	0.7	-11	57	6	1	2	7.3	4.7
		46%	162	126.6	6.0	9.5	6	5	4	0.7	-14	57	5	1	1	7.3	4.3
		44%	159	119.0	6.0	9.4	7	5	5	0.7	-17	58	5	0	1	7.4	4.1
		42%	156	114.8	6.0	9.3	7	5	5	0.8	-20	58	5	0	1	7.4	3.8
		40%	154	109.7	6.0	9.2	7	5	5	0.8	-23	59	4	-1	0	7.5	3.6
3	6	38%	151	105.3	6.0	9.1	8	6	5	0.8	-25	59	4	-1	0	7.5	3.3
		36%	149	99.6	6.0	8.9	8	6	6	0.9	-27	60	4	-1	0	7.5	3.0
		34%	146	94.6	6.0	8.8	8	6	6	0.9	-32	60	3	-2	-1	7.6	2.8
		32%	144	90.8	6.0	8.7	9	7	7	0.9	-35	61	3	-3	-2	7.6	2.6
		30%	142	86.2	6.0	8.6	9	7	7	1.0	-38	62	2	-3	-2	7.6	2.2
2	7	28%	138	82.8	6.0	8.5	9	8	8	1.0	-42	63	2	-4	-3	7.6	2.0
		26%	135	79.9	6.0	8.3	10	8	8	1.1	-46	63	1	-4	-3	7.6	1.7
		24%	131	76.8	6.0	8.2	11	8	9	1.1	-51	64	1	-5	-4	7.6	1.4
		22%	128	73.4	6.0	8.1	12	9	10	1.2	-57	65	0	-5	-5	7.7	1.1
		20%	125	70.9	6.0	7.9	12	9	11	1.3	-62	66	0	-6	-5	7.8	0.7
1	8	18%	123	68.8	6.0	7.8	13	10	12	1.3	-67	67	-1	-6	-6	7.8	0.2
		16%	119	66.2	6.0	7.7	15	11	12	1.4	-73	67	-1	-7	-7	7.8	-0.2
		14%	114	63.6	6.0	7.6	16	12	14	1.5	-81	68	-2	-8	-8	7.9	-0.7
		12%	109	61.6	6.0	7.5	17	13	15	1.6	-87	69	-3	-9	-9	7.9	-1.6
		10%	102	60.1	6.0	7.3	20	15	18	1.8	-94	71	-5	-10	-11	7.9	-2.4
0	9	8%	94	57.7	6.0	7.1	23	17	21	2.0	-111	72	-6	-11	-13	7.9	-3.8
		6%	74	55.7	6.0	7.0	28	20	25	2.3	-127	74	-8	-13	-16	7.9	-5.1
		4%	72	54.0	6.0	6.4	34	24	32	2.5	-153	77	-10	-15	-19	7.9	-7.2
		2%	51	51.6	6.0	5.4	52	36	48	3.2	-206	80	-16	-19	-29	10.2	-9.9
			1	50.0	6.0	1.4	781	279	404	9.3	-1000	154	-29	-33	-88	11.2	-20.0

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Value															
Quality Level Multiplier															
Weight		☆	NA	☆	☆	NA	NA	☆	☆	☆	NA	NA	2	NA	☆
Cap	☆			☆	+30			-15	-100	-100					+60
Score		27													

☆ Refer to Instructions for Calculating Your Rank

ROE = ROEA + ROFL		COMPONENTS OF ROEA										OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL				109 ROA	
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS			
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38			
6.37	50.65	8.9	11.1	8.7	1.06	-0.99	6.67	-0.03	9.36	99.9	0.9	0.35	3.51	1.8	0.97	0.00	0.0	88	93	98	48	7.34			
3.74	13.73	4.0	8.4	6.8	0.24	0.05	3.71	1.38	1.39	53.4	1.6	0.76	1.59	3.7	2.85	0.00	0.2	28	73	89	81	1.94			
3.43	11.14	3.7	8.0	6.5	0.14	0.12	3.10	1.71	0.99	46.5	1.9	0.90	1.38	4.4	3.33	0.00	0.3	24	67	83	84	1.69			
3.26	10.02	3.5	7.7	6.2	0.09	0.17	2.81	1.95	0.80	43.1	2.1	0.99	1.28	4.7	3.65	0.00	0.3	22	64	79	86	1.59			
3.16	9.21	3.4	7.5	6.1	0.06	0.23	2.65	2.17	0.67	40.7	2.2	1.06	1.19	5.0	3.99	0.00	0.4	20	61	77	87	1.49			
3.05	8.34	3.3	7.4	6.0	0.03	0.27	2.49	2.35	0.57	38.9	2.4	1.12	1.09	5.2	4.17	0.00	0.4	19	58	74	88	1.40			
2.98	7.82	3.2	7.3	5.9	0.02	0.31	2.37	2.47	0.53	37.2	2.5	1.16	1.03	5.4	4.35	0.00	0.5	18	56	73	88	1.35			
2.89	7.37	3.1	7.2	5.8	0.01	0.35	2.28	2.60	0.48	35.9	2.6	1.19	0.97	5.6	4.56	0.05	0.6	17	54	71	89	1.30			
2.83	7.03	3.0	7.1	5.8	0.00	0.39	2.21	2.71	0.43	34.6	2.8	1.24	0.93	5.7	4.71	0.08	0.6	16	52	70	89	1.25			
2.76	6.74	3.0	7.0	5.7	0.00	0.41	2.13	2.78	0.40	33.8	2.8	1.27	0.88	5.9	4.85	0.12	0.6	16	49	68	90	1.20			
2.71	6.35	2.9	7.0	5.6	0.00	0.45	2.06	2.85	0.36	33.1	3.0	1.30	0.83	6.1	4.97	0.16	0.7	15	48	67	90	1.14			
2.66	6.06	2.8	6.9	5.6	0.00	0.47	1.99	2.95	0.34	32.2	3.1	1.34	0.79	6.2	5.07	0.19	0.7	14	47	66	91	1.10			
2.62	5.83	2.8	6.9	5.5	0.00	0.50	1.95	3.05	0.31	31.4	3.2	1.36	0.76	6.4	5.16	0.22	0.8	14	45	65	91	1.04			
2.57	5.55	2.7	6.8	5.5	0.00	0.54	1.87	3.12	0.29	30.6	3.3	1.39	0.72	6.5	5.27	0.24	0.8	13	44	63	91	1.01			
2.52	5.24	2.6	6.8	5.4	0.00	0.57	1.82	3.20	0.27	29.7	3.4	1.42	0.69	6.6	5.36	0.27	0.9	13	43	62	91	0.97			
2.48	4.89	2.6	6.7	5.4	0.00	0.60	1.78	3.26	0.25	28.9	3.5	1.45	0.65	6.7	5.48	0.31	0.9	12	42	61	92	0.93			
2.43	4.67	2.5	6.7	5.4	0.00	0.63	1.74	3.33	0.22	28.4	3.6	1.48	0.63	6.8	5.59	0.33	1.0	12	41	60	92	0.90			
2.38	4.49	2.5	6.7	5.3	0.00	0.65	1.71	3.39	0.21	27.7	3.7	1.50	0.60	6.9	5.69	0.36	1.0	12	39	58	92	0.86			
2.34	4.26	2.4	6.6	5.3	0.00	0.68	1.66	3.45	0.20	27.1	3.8	1.52	0.57	7.0	5.79	0.39	1.1	11	39	57	93	0.83			
2.29	4.02	2.4	6.6	5.2	0.00	0.72	1.62	3.51	0.19	26.4	3.9	1.54	0.54	7.1	5.88	0.41	1.1	11	37	56	93	0.80			
2.25	3.80	2.3	6.5	5.2	-0.01	0.77	1.59	3.57	0.17	25.8	4.0	1.56	0.51	7.3	6.00	0.45	1.2	11	36	56	93	0.77			
2.20	3.55	2.3	6.5	5.2	-0.02	0.80	1.54	3.62	0.16	25.4	4.0	1.59	0.48	7.3	6.10	0.49	1.2	10	36	55	93	0.74			
2.17	3.39	2.2	6.5	5.1	-0.03	0.85	1.51	3.69	0.15	24.8	4.2	1.62	0.45	7.4	6.22	0.53	1.3	10	35	54	93	0.70			
2.12	3.21	2.2	6.4	5.1	-0.04	0.89	1.47	3.76	0.14	24.4	4.2	1.64	0.43	7.5	6.29	0.56	1.3	10	34	53	94	0.67			
2.09	3.02	2.1	6.4	5.1	-0.06	0.92	1.44	3.81	0.13	23.9	4.4	1.67	0.41	7.6	6.40	0.59	1.4	9	33	52	94	0.64			
2.06	2.83	2.1	6.4	5.0	-0.07	0.96	1.40	3.88	0.12	23.4	4.5	1.69	0.37	7.7	6.50	0.63	1.4	9	32	51	94	0.61			
2.02	2.57	2.0	6.3	5.0	-0.09	1.01	1.36	3.93	0.12	22.8	4.6	1.72	0.35	7.8	6.57	0.67	1.5	9	31	50	94	0.57			
1.98	2.33	2.0	6.3	5.0	-0.11	1.05	1.32	3.98	0.11	22.3	4.7	1.74	0.33	8.0	6.67	0.71	1.5	8	30	48	94	0.52			
1.93	2.13	1.9	6.3	4.9	-0.13	1.09	1.29	4.03	0.10	21.7	4.8	1.76	0.29	8.1	6.77	0.75	1.6	8	29	47	95	0.50			
1.90	1.87	1.9	6.2	4.9	-0.14	1.13	1.25	4.10	0.09	21.1	5.0	1.78	0.26	8.2	6.86	0.80	1.7	8	28	46	95	0.47			
1.86	1.63	1.8	6.2	4.9	-0.16	1.17	1.21	4.16	0.08	20.4	5.1	1.80	0.23	8.3	6.96	0.85	1.7	8	28	45	95	0.42			
1.81	1.45	1.8	6.2	4.8	-0.18	1.22	1.18	4.21	0.07	19.7	5.3	1.83	0.20	8.4	7.02	0.90	1.8	7	27	44	95	0.39			
1.76	1.21	1.7	6.2	4.8	-0.19	1.28	1.13	4.26	0.07	19.0	5.4	1.85	0.17	8.5	7.08	0.94	1.9	7	26	44	95	0.35			
1.72	1.05	1.7	6.1	4.8	-0.22	1.33	1.07	4.31	0.06	18.5	5.6	1.88	0.14	8.6	7.19	1.00	2.0	7	25	42	96	0.29			
1.68	0.84	1.6	6.1	4.7	-0.24	1.41	1.03	4.38	0.06	17.8	5.7	1.90	0.12	8.7	7.27	1.07	2.1	6	24	41	96	0.23			
1.63	0.64	1.6	6.0	4.7	-0.26	1.47	0.98	4.44	0.05	17.2	5.8	1.92	0.09	8.8	7.37	1.13	2.2	6	23	39	96	0.19			
1.58	0.34	1.5	6.0	4.6	-0.29	1.54	0.95	4.50	0.04	16.6	6.0	1.95	0.05	9.0	7.51	1.21	2.3	6	22	38	96	0.14			
1.54	0.06	1.5	6.0	4.6	-0.32	1.62	0.91	4.57	0.04	15.9	6.2	1.97	0.01	9.1	7.64	1.27	2.4	5	21	37	97	0.09			
1.49	-0.23	1.4	5.9	4.5	-0.36	1.71	0.86	4.65	0.03	15.3	6.5	2.00	-0.03	9.2	7.77	1.35	2.5	5	21	35	97	0.05			
1.42	-0.47	1.3	5.9	4.5	-0.41	1.80	0.82	4.74	0.02	14.8	6.6	2.04	-0.07	9.3	7.91	1.42	2.7	5	20	34	97	-0.02			
1.37	-0.84	1.3	5.8	4.4	-0.46	1.91	0.77	4.83	0.01	13.7	6.8	2.06	-0.11	9.5	8.04	1.51	2.9	4	18	33	97	-0.10			
1.30	-1.22	1.2	5.8	4.4	-0.51	2.03	0.72	4.92	0.00	13.0	7.2	2.10	-0.17	9.6	8.16	1.61	3.0	4	17	31	98	-0.19			
1.24	-1.68	1.1	5.8	4.3	-0.56	2.16	0.67	5.01	0.00	12.1	7.5	2.14	-0.23	9.7	8.30	1.70	3.2	4	17	29	98	-0.29			
1.15	-2.08	1.0	5.7	4.3	-0.60	2.33	0.62	5.15	0.00	11.3	7.8	2.18	-0.29	9.9	8.41	1.87	3.4	3	15	27	98	-0.41			
1.07	-2.80	1.0	5.7	4.2	-0.65	2.52	0.57	5.27	0.00	10.3	8.4	2.22	-0.36	10.1	8.67	2.06	3.7	3	14	25	99	-0.54			
0.97	-3.50	1.0	5.6	4.1	-0.68	2.74	0.51	5.44	0.00	8.9	9.0	2.27	-0.47	10.3	8.90	2.23	4.1	3	13	24	99	-0.64			
0.81	-4.62	1.0	5.5	4.1	-0.75	3.05	0.43	5.62	0.00	7.5	9.5	2.34	-0.59	10.5	9.16	2.49	4.6	2	11	21	99	-0.85			
0.63	-5.97	1.0	5.5	3.9	-0.84	3.38	0.33	5.83	0.00	5.6	10.4	2.42	-0.74	10.9	9.48	2.77	5.2	2	10	18	100	-1.11			
0.35	-7.93	1.0	5.3	3.7	-0.93	3.78	0.25	6.12	0.00	2.3	11.6	2.53	-1.04	11.5	9.94	3.16	6.1	1	7	15	101	-1.41			
-0.10	-9.99	1.0	5.1	3.5	-1.14	4.61	0.15	6.60	0.00	-3.3	14.1	2.69	-1.70	12.3	10.67	3.80	7.9	1	4	11	103	-1.93			
-0.99	-9.99	1.0	4.0	1.4	-2.48	13.47	0.00	23.80	0.00	-99.9	48.9	4.85	-9.99	18.5	17.16	8.36	21.1	0	0	0	123	-9.31			

3	NA	NA	NA	2	NA	NA	☆	-1	NA	☆	☆	-1	☆	NA	NA	NA	NA	NA	NA	NA	☆	NA	
							±60			±15			±30								±30		

☆ Refer to Instructions for Calculating Your Rank

CREDIT UNION FINANCIAL PROFILES
NCUA DATA ENDING 1st QTR, 2010

DISTRIBUTION BY PERCENTILE

5,447 Credit Unions
WITH ASSETS < \$50 MILLION

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

		RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % TIER ONE			LIQUIDITY			ANNUAL GROWTH			ROE VS COE				
		SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	TIER ONE NET WORTH RATIO	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	BALANCE SHEET CASH FLOW %	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	TOTAL ASSETS	TOTAL LOANS	NET WORTH	ESTIMATED COST OF NET WORTH	CORE RETURN ON NET WORTH		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15		
HIGHEST QUALITY		300	50.0	10.1	93.6	0	0	0	-9.9	999	-3	763	999	999	7.0	727.3		
9	0	98%	270	46.7	7.0	35.5	0	0	0	-0.2	193	10	30	38	16	7.0	15.6	
		96%	254	43.5	7.0	30.9	1	0	0	0.0	127	17	23	27	12	5	7.0	12.5
		94%	245	40.4	7.0	27.7	1	0	0	0.0	100	22	20	22	9	7	7.2	10.6
		92%	237	36.6	7.0	25.4	1	0	0	0.0	79	26	18	18	8	7	7.2	9.6
		90%	230	34.1	7.0	23.9	1	0	0	0.0	64	29	16	15	7	7	7.2	8.7
8	1	88%	225	31.6	7.0	22.6	1	0	0	0.0	54	32	15	14	6	7.2	7.8	
		86%	219	29.6	6.4	21.5	1	0	0	0.0	45	35	14	12	5	7.2	7.2	
		84%	215	27.6	6.0	20.6	1	0	0	0.0	38	36	13	11	5	7.2	6.7	
		82%	210	25.7	6.0	19.8	1	0	0	0.1	32	38	12	10	4	7.2	6.3	
		80%	207	24.0	6.0	19.1	2	0	0	0.1	27	39	12	9	3	7.2	5.9	
7	2	78%	203	22.5	6.0	18.5	2	1	0	0.1	22	41	11	8	3	7.2	5.4	
		76%	200	21.2	6.0	18.0	2	1	0	0.1	18	42	10	7	3	7.3	5.1	
		74%	200	19.6	6.0	17.4	2	1	0	0.2	14	43	10	6	2	7.5	4.8	
		72%	200	18.1	6.0	16.9	2	1	0	0.2	10	44	9	6	2	7.6	4.4	
		70%	200	17.0	6.0	16.4	2	1	0	0.2	7	45	9	5	2	7.7	4.1	
6	3	68%	197	15.9	6.0	16.0	2	1	0	0.2	4	46	8	4	1	7.8	3.8	
		66%	193	14.9	6.0	15.6	3	1	0	0.2	1	47	8	4	1	7.9	3.5	
		64%	190	13.9	6.0	15.1	3	1	1	0.3	-2	48	7	3	1	7.9	3.3	
		62%	187	13.0	6.0	14.8	3	2	1	0.3	-5	49	7	2	0	8.0	3.1	
		60%	184	12.1	6.0	14.5	3	2	1	0.3	-7	50	7	2	0	8.0	2.8	
5	4	58%	180	11.4	6.0	14.2	3	2	1	0.3	-10	51	6	1	0	8.1	2.5	
		56%	177	10.6	6.0	13.9	3	2	1	0.4	-13	52	6	1	0	8.1	2.3	
		54%	174	10.0	6.0	13.6	3	2	1	0.4	-16	53	5	0	-1	8.2	2.1	
		52%	172	9.3	6.0	13.2	4	3	1	0.4	-19	54	5	0	-1	8.2	1.8	
		50%	169	8.6	6.0	12.9	4	3	1	0.5	-22	54	5	-1	-1	8.2	1.6	
4	5	48%	166	8.1	6.0	12.7	4	3	2	0.5	-25	55	4	-1	-1	8.2	1.4	
		46%	163	7.6	6.0	12.4	4	3	2	0.5	-29	56	4	-2	-2	8.2	1.2	
		44%	160	7.0	6.0	12.2	4	3	2	0.5	-32	57	4	-2	-2	8.2	1.0	
		42%	157	6.6	6.0	11.9	5	4	2	0.6	-36	58	3	-3	-2	8.3	0.7	
		40%	153	6.0	6.0	11.6	5	4	2	0.6	-39	59	3	-3	-3	8.4	0.5	
3	6	38%	150	5.6	6.0	11.4	5	4	3	0.7	-42	60	2	-4	-3	8.4	0.2	
		36%	146	5.1	6.0	11.1	5	5	3	0.7	-45	61	2	-5	-4	8.5	-0.1	
		34%	143	4.7	6.0	10.8	6	5	3	0.7	-49	62	2	-5	-4	8.5	-0.4	
		32%	139	4.2	6.0	10.6	6	5	4	0.8	-54	63	1	-6	-4	8.5	-0.7	
		30%	135	3.8	6.0	10.4	6	6	4	0.8	-58	64	1	-6	-5	8.5	-1.1	
2	7	28%	130	3.5	6.0	10.1	7	6	4	0.9	-64	65	0	-7	-5	8.5	-1.4	
		26%	126	3.2	6.0	9.9	7	7	5	1.0	-69	66	0	-7	-6	8.5	-1.8	
		24%	123	2.8	6.0	9.7	8	8	6	1.0	-74	67	-1	-8	-7	8.5	-2.2	
		22%	123	2.5	6.0	9.4	8	8	6	1.1	-81	68	-1	-9	-7	8.5	-2.6	
		20%	119	2.1	6.0	9.2	9	9	7	1.2	-86	70	-2	-10	-8	8.5	-3.1	
1	8	18%	114	1.9	6.0	8.9	10	10	8	1.3	-93	71	-2	-11	-9	8.5	-3.7	
		16%	109	1.6	6.0	8.7	11	11	9	1.4	-102	73	-3	-12	-10	8.5	-4.4	
		14%	102	1.3	6.0	8.4	12	12	10	1.5	-113	75	-4	-13	-11	8.5	-5.2	
		12%	95	1.1	6.0	8.1	13	14	11	1.7	-126	77	-5	-14	-12	8.5	-6.3	
		10%	86	0.9	6.0	7.8	15	16	13	1.9	-139	79	-6	-15	-14	8.5	-7.4	
0	9	8%	74	0.7	6.0	7.5	17	19	16	2.2	-161	82	-7	-17	-16	8.5	-9.0	
		6%	72	0.5	6.0	7.2	20	22	19	2.7	-188	86	-8	-19	-19	8.5	-10.1	
		4%	58	0.3	6.0	6.8	25	28	26	3.3	-225	91	-11	-22	-23	8.5	-10.9	
		2%	18	0.2	6.0	5.8	37	40	40	4.6	-295	102	-16	-29	-32	12.4	-12.1	
		1%	1	0.1	6.0	-74.7	999	692	999	9.9	-1000	594	-54	-99	-99	12.4	-20.0	

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
Value															
Quality Level Multiplier															
Weight		3	NA	☆	☆	NA	NA	☆	☆	☆	NA	NA	2	☆	NA
Cap	☆			☆	+30			-15	-100	-100				+60	
Score															

☆ Refer to Instructions for Calculating Your Rank

ROE = ROEA + ROFL		COMPONENTS OF ROEA										OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL				111 ROA	
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS			
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38			
111.13	616.14	19.9	21.2	115.7	3.46	-0.99	42.70	-9.99	8.42	99.9	0.7	0.00	110.67	0.1	0.00	0.00	0.0	99	99	99	6	109.14			
3.97	12.35	3.7	12.6	8.1	0.19	-0.59	3.41	1.18	1.40	52.9	2.1	0.08	1.93	1.6	0.00	0.00	0.0	99	90	80	64	2.25			
3.34	9.48	3.5	11.5	7.4	0.01	-0.15	2.71	1.49	0.93	44.2	2.5	0.25	1.46	2.0	0.00	0.00	0.0	85	87	74	69	1.77			
3.08	7.89	3.3	10.7	7.0	0.00	0.00	2.40	1.69	0.70	39.2	2.8	0.36	1.27	2.3	0.00	0.00	0.0	63	84	68	73	1.57			
2.91	6.94	3.2	10.1	6.7	0.00	0.00	2.16	1.92	0.57	36.3	3.0	0.45	1.12	2.6	0.00	0.00	0.0	52	82	65	75	1.42			
2.76	6.03	3.0	9.7	6.5	0.00	0.00	1.97	2.10	0.49	33.6	3.2	0.51	1.01	2.8	0.00	0.00	0.1	46	80	63	77	1.31			
2.63	5.43	2.9	9.4	6.4	0.00	0.00	1.83	2.26	0.40	31.8	3.5	0.57	0.92	3.1	0.00	0.00	0.2	41	78	60	78	1.22			
2.53	4.85	2.8	9.1	6.2	0.00	0.00	1.71	2.37	0.34	30.1	3.7	0.63	0.84	3.2	0.00	0.00	0.2	37	77	58	79	1.13			
2.42	4.41	2.7	8.9	6.1	0.00	0.00	1.60	2.50	0.30	28.5	3.9	0.67	0.76	3.4	0.00	0.00	0.3	34	76	56	80	1.06			
2.34	4.02	2.7	8.7	6.0	0.00	0.00	1.50	2.60	0.26	27.1	4.0	0.72	0.70	3.6	0.00	0.00	0.3	31	74	54	81	1.00			
2.26	3.69	2.6	8.6	5.9	0.00	0.00	1.41	2.71	0.23	25.8	4.2	0.77	0.64	3.7	1.75	0.00	0.4	29	73	52	82	0.94			
2.19	3.35	2.5	8.4	5.8	0.00	0.00	1.32	2.82	0.20	24.6	4.4	0.82	0.58	3.9	3.53	0.00	0.4	28	72	51	83	0.89			
2.13	3.02	2.5	8.3	5.7	0.00	0.02	1.25	2.91	0.18	23.5	4.6	0.87	0.54	4.0	4.17	0.00	0.5	26	70	49	83	0.84			
2.06	2.72	2.4	8.2	5.6	0.00	0.06	1.19	2.99	0.16	22.4	4.8	0.91	0.50	4.1	4.67	0.00	0.6	25	69	47	84	0.79			
2.00	2.47	2.3	8.1	5.5	0.00	0.09	1.13	3.09	0.14	21.4	5.0	0.94	0.45	4.3	5.04	0.00	0.6	24	68	46	84	0.75			
1.93	2.22	2.3	8.0	5.4	0.00	0.13	1.08	3.19	0.12	20.6	5.2	0.97	0.41	4.4	5.37	0.00	0.7	23	66	44	85	0.70			
1.88	2.00	2.2	7.9	5.4	0.00	0.16	1.00	3.27	0.11	19.6	5.3	1.01	0.37	4.6	5.61	0.00	0.7	22	65	43	85	0.65			
1.82	1.79	2.2	7.8	5.3	0.00	0.18	0.95	3.36	0.10	18.7	5.5	1.04	0.33	4.7	5.82	0.00	0.8	21	64	41	86	0.61			
1.76	1.59	2.1	7.7	5.2	0.00	0.22	0.91	3.43	0.08	17.7	5.7	1.08	0.30	4.8	6.06	0.00	0.9	20	62	40	86	0.56			
1.69	1.37	2.0	7.6	5.2	0.00	0.25	0.85	3.52	0.07	16.9	5.9	1.11	0.26	5.0	6.27	0.00	1.0	19	61	38	87	0.52			
1.64	1.18	2.0	7.5	5.1	0.00	0.29	0.80	3.58	0.06	16.2	6.1	1.14	0.23	5.1	6.45	0.00	1.1	19	60	37	87	0.48			
1.58	0.98	2.0	7.5	5.0	0.00	0.32	0.76	3.65	0.05	15.4	6.3	1.18	0.19	5.2	6.65	0.00	1.1	18	58	36	88	0.44			
1.53	0.78	1.9	7.4	5.0	0.00	0.36	0.71	3.73	0.04	14.7	6.5	1.21	0.15	5.3	6.89	0.55	1.2	17	57	35	88	0.39			
1.47	0.60	1.8	7.4	4.9	0.00	0.41	0.66	3.83	0.03	13.9	6.7	1.24	0.12	5.5	7.06	0.73	1.3	16	56	34	88	0.35			
1.41	0.40	1.8	7.3	4.9	0.00	0.44	0.61	3.93	0.02	13.2	6.9	1.27	0.08	5.6	7.25	0.93	1.4	16	54	32	89	0.30			
1.36	0.20	1.8	7.2	4.8	-0.04	0.48	0.58	4.01	0.01	12.3	7.1	1.31	0.04	5.7	7.40	1.12	1.5	15	53	31	89	0.25			
1.31	0.04	1.7	7.2	4.8	-0.07	0.52	0.53	4.09	0.01	11.5	7.4	1.34	0.01	5.9	7.55	1.30	1.6	15	51	30	89	0.21			
1.26	-0.15	1.7	7.1	4.7	-0.11	0.57	0.49	4.16	0.00	10.7	7.6	1.37	-0.03	6.0	7.72	1.50	1.7	14	50	29	90	0.16			
1.19	-0.31	1.6	7.1	4.7	-0.15	0.61	0.45	4.25	0.00	9.8	7.8	1.39	-0.06	6.1	7.87	1.67	1.8	13	49	28	90	0.12			
1.14	-0.48	1.5	7.0	4.6	-0.18	0.66	0.41	4.32	0.00	9.0	8.1	1.44	-0.10	6.2	8.05	1.85	1.9	13	48	26	90	0.08			
1.08	-0.67	1.5	6.9	4.6	-0.20	0.71	0.37	4.40	0.00	8.1	8.4	1.47	-0.14	6.4	8.21	2.06	2.0	12	46	25	91	0.03			
1.02	-0.90	1.4	6.9	4.5	-0.22	0.77	0.33	4.49	0.00	7.3	8.7	1.50	-0.18	6.5	8.38	2.22	2.1	12	45	24	91	-0.02			
0.96	-1.10	1.4	6.8	4.5	-0.24	0.82	0.29	4.57	0.00	6.4	9.0	1.53	-0.22	6.6	8.55	2.44	2.3	11	44	23	91	-0.07			
0.89	-1.37	1.3	6.8	4.4	-0.27	0.89	0.25	4.66	0.00	5.5	9.4	1.57	-0.27	6.8	8.74	2.67	2.4	11	42	22	92	-0.12			
0.82	-1.62	1.3	6.7	4.4	-0.30	0.95	0.22	4.75	0.00	4.7	9.7	1.60	-0.32	7.0	8.93	3.01	2.6	10	41	20	92	-0.19			
0.74	-1.87	1.2	6.7	4.3	-0.35	1.03	0.19	4.83	0.00	3.6	10.1	1.63	-0.37	7.1	9.13	3.25	2.8	10	40	19	93	-0.26			
0.67	-2.15	1.1	6.6	4.2	-0.42	1.10	0.16	4.93	0.00	2.4	10.5	1.67	-0.42	7.3	9.35	3.53	3.0	9	38	18	93	-0.34			
0.60	-2.47	1.1	6.5	4.2	-0.51	1.19	0.14	5.03	0.00	1.2	11.0	1.71	-0.48	7.5	9.58	3.93	3.2	9	37	17	93	-0.42			
0.51	-2.78	1.0	6.5	4.1	-0.56	1.28	0.11	5.13	0.00	-0.1	11.5	1.75	-0.56	7.6	9.86	4.25	3.4	8	35	15	94	-0.50			
0.43	-3.11	1.0	6.4	4.0	-0.60	1.39	0.09	5.26	0.00	-1.3	12.0	1.80	-0.64	7.8	10.12	4.70	3.7	8	34	14	94	-0.57			
0.33	-3.59	1.0	6.4	4.0	-0.62	1.52	0.08	5.38	0.00	-3.2	12.7	1.85	-0.72	8.0	10.50	5.22	4.0	7	32	12	94	-0.68			
0.21	-4.10	1.0	6.3	3.9	-0.64	1.66	0.06	5.52	0.00	-5.0	13.5	1.91	-0.82	8.2	10.81	5.74	4.3	7	31	11	95	-0.79			
0.09	-4.70	1.0	6.2	3.8	-0.66	1.82	0.05	5.69	0.00	-7.3	14.4	1.96	-0.92	8.5	11.20	6.34	4.8	6	29	9	95	-0.89			
-0.04	-5.39	1.0	6.2	3.7	-0.69	2.00	0.03	5.90	0.00	-9.6	15.6	2.02	-1.04	8.8	11.64	7.12	5.3	6	27	8	96	-1.04			
-0.18	-6.25	1.0	6.1	3.6	-0.71	2.24	0.02	6.12	0.00	-13.0	16.9	2.09	-1.20	9.0	12.09	7.85	6.0	5	25	7	96	-1.22			
-0.36	-7.32	1.0	6.0	3.5	-0.74	2.54	0.01	6.30	0.00	-16.3	18.5	2.17	-1.38	9.4	12.63	8.95	6.7	4	23	5	97	-1.42			
-0.61	-8.80	1.0	5.9	3.3	-0.79	2.94	0.01	6.62	0.00	-21.4	20.6	2.28	-1.60	9.8	13.35	10.66	7.6	4	21	4	98	-1.70			
-0.97	-9.99	1.0	5.7	3.1	-0.88	3.57	0.00	6.99	0.00	-28.3	24.6	2.44	-2.00	10.3	14.31	12.09	9.4	3	17	3	99	-2.09			
-1.62	-9.99	1.0	5.5	2.8	-0.99	4.73	0.00	7.50	0.00	-42.7	29.5	2.64	-2.49	10.9	15.51	14.28	12.1	2	14	2	100	-2.63			
-2.53	-9.99	1.0	5.2	2.2	-1.13	6.65	0.00	8.53	0.00	-73.5	40.5	2.95	-3.58	11.8	17.32	17.01	17.8	1	9	1	103	-3.71			
-9.99	-9.99	1.0	1.0	-1.6	-6.07	57.07	-6.01	53.09	0.00	-99.9	95.9	19.09	-9.99	181.3	19.97	19.94	100.0	0	0	0	160	-19.54			

3	NA	NA	NA	2	NA	NA	☆	-1	NA	☆	☆	-1	☆	NA	NA	NA	NA	NA	NA	☆	NA		
							±60			±15			±30								±30		

☆ Refer to Instructions for Calculating Your Rank

© Copyright Protected
Material

Credit Unions

Listed Alphabetically by State

© Copyright Protected
Material



114 STATE

REGIONAL FINANCIAL QUARTERLY CREDIT UNIONS

NCUA DATA ENDING 1st QTR, 2010

Accounts insured to \$100,000 by NCUA

REGION SAMPLE

Definitions, see Glossary
* = Not Federally Insured

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

STATE

	PERIOD ENDING	SUMMARY RANK OF FINANCIAL RATIOS	RANK	ASSETS 2 IN MILLIONS \$	CAPITAL RATIOS 3 RISK BASED NET WORTH REQUIREMENT	LOAN RISK % TIER ONE 4 TIER ONE NET WORTH RATIO	5 LOAN LOSS RESERVE	6 2-6 MONTHS DELINQUENT	7 6 MONTHS OR MORE DELINQ & OTHER REO	8 NET CHARGE-OFFS % LOANS LAST 2 YRS	LIQUIDITY 9 BALANCE SHEET CASH FLOW % TIER ONE NET WORTH	10 NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	ANNUAL GROWTH 11 TOTAL ASSETS	12 TOTAL LOANS	13 NET WORTH	ROE VS COE 14 ESTIMATED COST OF NET WORTH	15 CORE RETURN ON NET WORTH
NAME	10Q1	1	0.8	7.0	-5.6	NC	NC	NC	4.5	NC	74	-22	-19	NC	12.4	NC	
ADDRESS	09Q4	1	0.8	7.0	-1.7	NC	NC	NC	4.4	NC	80	-17	-11	NC	12.1	NC	
CITY, STATE ZIP	08Q4	245	1.0	6.0	19.8	12	64	20	0.4	-76	107	2	-12	16	7.6	11.5	
SIC:54	07Q4	257	1.0	7.0	17.3	14	30	3	0.2	44	123	-4	4	13	7.2	10.4	
NAME	10Q1	177	127.8	6.0	9.7	3	1	3	0.2	23	56	5	-1	14	7.3	5.3	
ADDRESS	09Q4	168	125.6	6.0	9.3	4	1	1	0.1	6	57	8	0	14	7.0	4.7	
CITY, STATE ZIP	08Q4	145	115.7	6.0	9.0	4	1	1	0.2	-5	60	4	7	-6	6.2	4.2	
SIC:12	07Q4	145	111.4	6.0	9.7	4	1	1	0.2	-67	60	5	4	4	7.5	2.4	
NAME	10Q1	263	359.2	7.0	9.5	2	1	2	0.2	13	44	12	8	17	6.4	16.2	
ADDRESS	09Q4	249	349.1	7.6	9.4	2	2	3	0.2	7	45	15	7	19	6.1	14.6	
CITY, STATE ZIP	08Q4	189	301.7	7.0	9.5	2	2	2	0.3	-11	48	13	6	8	5.5	8.2	
SIC:99	07Q4	168	266.6	6.2	10.4	2	2	1	0.3	3	52	12	-2	9	6.9	6.8	
NAME	10Q1	193	128.4	6.0	8.3	17	9	42	2.7	123	72	-7	-1	6	7.6	14.4	
ADDRESS	09Q4	74	125.9	6.0	8.9	16	12	42	2.7	-4	71	-8	-9	11	7.3	7.5	
CITY, STATE ZIP	08Q4	74	137.0	6.0	7.6	31	20	43	2.2	53	66	-18	-22	-24	6.7	-8.7	
SIC:99	07Q4	114	167.0	6.0	7.3	39	8	6	1.5	-84	67	-17	-8	-31	7.6	-8.3	
NAME	10Q1	187	569.0	6.0	10.2	8	11	8	0.6	22	50	5	5	7	6.9	6.6	
ADDRESS	09Q4	185	571.8	6.0	10.1	8	9	3	0.4	22	50	11	14	8	6.5	6.7	
CITY, STATE ZIP	08Q4	195	477.5	6.0	10.6	4	4	2	0.3	43	51	11	16	2	6.1	7.4	
SIC:99	07Q4	240	428.1	6.0	11.8	5	3	2	0.3	0	52	19	3	12	6.6	10.1	
NAME	10Q1	267	5.8	6.0	27.9	16	7	6	1.5	13	95	21	5	8	8.3	8.5	
ADDRESS	09Q4	256	5.5	6.0	30.1	16	9	6	1.4	-4	101	19	6	8	8.1	7.1	
CITY, STATE ZIP	08Q4	269	4.7	6.0	33.2	18	7	6	1.1	45	117	2	1	18	7.1	7.8	
SIC:99	07Q4	253	4.6	6.0	28.9	20	13	10	1.2	22	117	6	1	10	8.3	8.3	
NAME	10Q1	195	12.2	6.0	16.2	8	1	0	0.5	-22	45	8	4	-3	8.1	1.8	
ADDRESS	09Q4	191	11.9	6.0	16.3	9	3	0	0.5	-44	48	9	2	-3	7.9	0.9	
CITY, STATE ZIP	08Q4	200	10.9	6.0	18.6	1	1	0	0.2	-5	54	11	-17	0	7.2	2.6	
SIC:99	07Q4	250	9.8	6.0	20.7	1	2	0	0.4	30	74	1	-4	8	8.1	7.9	
NAME	10Q1	163	26.3	6.0	11.6	4	4	0	0.4	-38	55	8	8	4	7.4	0.6	
ADDRESS	09Q4	159	25.9	6.0	11.9	4	5	0	0.0	-55	57	17	6	4	6.7	0.2	
CITY, STATE ZIP	08Q4	175	22.2	6.0	13.4	4	1	1	0.1	-54	64	7	-7	-1	6.1	3.6	
SIC:23	07Q4	177	20.8	6.0	14.4	5	2	0	0.1	3	74	4	1	5	8.2	0.2	
NAME	10Q1	214	179.2	6.0	10.6	9	3	2	1.9	10	46	11	-8	11	7.5	8.8	
ADDRESS	09Q4	193	174.7	6.0	10.5	10	8	3	1.7	-7	48	15	-10	13	7.3	5.2	
CITY, STATE ZIP	08Q4	223	151.4	6.0	11.7	10	7	4	1.0	42	61	9	-3	5	6.6	8.5	
SIC:99	07Q4	215	138.8	6.0	12.5	4	8	2	0.7	-23	69	11	23	7	7.5	8.4	
NAME	10Q1	218	184.0	6.0	11.0	5	6	2	0.5	52	58	16	12	10	7.3	9.1	
ADDRESS	09Q4	215	179.1	6.0	11.1	5	6	2	0.4	23	59	20	10	13	7.1	8.2	
CITY, STATE ZIP	08Q4	241	149.2	6.0	12.5	3	5	3	0.3	-19	64	12	8	1	6.3	9.6	
SIC:99	07Q4	281	132.9	6.0	13.6	3	3	3	0.2	9	67	16	18	13	6.9	11.7	
NAME	10Q1	210	484.1	6.0	10.9	4	3	4	0.5	-99	63	16	13	11	7.1	8.6	
ADDRESS	09Q4	189	457.9	6.0	11.3	3	4	3	0.4	-64	66	18	16	0	6.8	7.0	
CITY, STATE ZIP	08Q4	213	387.6	6.0	12.8	3	3	1	0.3	-58	68	13	16	6	6.1	6.6	
SIC:99	07Q4	207	341.5	6.0	13.6	2	3	1	0.4	-11	66	3	7	5	7.0	6.4	
NAME	10Q1	116	1.6	6.0	13.6	7	51	4	1.2	-45	72	-5	-13	-9	8.5	-8.9	
ADDRESS	09Q4	125	1.6	6.0	13.8	6	17	5	1.3	-118	76	-4	-14	-14	8.2	-11.1	
CITY, STATE ZIP	08Q4	165	1.6	6.0	16.1	2	12	0	0.0	85	84	-2	-1	1	7.3	1.0	
SIC:01	07Q4	188	1.7	6.0	15.6	2	6	0	0.4	83	81	-16	1	2	7.2	5.7	
NAME	10Q1	231	13.5	6.0	21.2	7	0	0	1.0	155	46	8	7	2	7.2	3.3	
ADDRESS	09Q4	226	12.7	6.0	22.4	7	2	0	1.4	138	48	4	3	3	8.1	2.6	
CITY, STATE ZIP	08Q4	227	12.3	6.0	22.7	7	2	2	1.4	-186	50	-2	-19	0	7.6	2.0	
SIC:99	07Q4	222	12.5	6.0	22.3	5	14	2	0.8	7	60	4	-12	3	8.4	3.1	
NAME	10Q1	180	1,034.1	6.0	9.9	4	3	6	0.4	22	56	9	4	6	7.0	7.5	
ADDRESS	09Q4	193	996.0	6.0	10.2	4	3	6	0.3	-10	58	12	5	11	6.6	7.7	
CITY, STATE ZIP	08Q4	196	891.0	6.0	10.8	4	3	4	0.3	-21	61	10	6	9	6.0	6.9	
SIC:00	07Q4	187	805.9	6.0	11.0	4	2	2	0.3	19	64	9	10	8	6.9	7.1	
NAME	10Q1	200	2.5	6.0	26.2	2	3	2	1.6	-5	66	2	9	-3	8.5	-2.2	
ADDRESS	09Q4	200	2.4	6.0	27.6	2	1	1	0.8	-4	65	3	-1	-3	8.2	-1.7	
CITY, STATE ZIP	08Q4	200	2.4	6.0	29.1	1	3	1	1.0	-9	69	-3	-16	-5	7.6	-3.9	
SIC:15	07Q4	249	2.4	6.0	29.5	1	4	0	0.6	-1	81	6	0	6	7.3	5.8	
NAME	10Q1	106	18.2	6.0	8.1	13	1	8	1.7	7	48	8	-5	-4	8.5	-0.7	
ADDRESS	09Q4	98	18.4	6.0	7.9	13	3	9	1.7	64	48	10	-8	-5	8.2	-0.9	
CITY, STATE ZIP	08Q4	92	16.8	6.0	9.1	9	9	12	1.2	-294	57	9	-10	-14	7.6	-9.1	
SIC:35	07Q4	146	15.4	6.0	11.5	5	11	11	1.0	2	69	1	-7	0	8.5	5.2	
NAME	10Q1	248	205.5	6.0	13.6	2	1	2	0.4	-16	74	18	24	8	6.8	8.3	
ADDRESS	09Q4	252	194.0	6.0	14.2	2	2	2	0.3	-30	78	18	33	13	6.7	7.9	
CITY, STATE ZIP	08Q4	279	163.8	6.0	15.6	2	1	1	0.3	13	68	12	27	11	6.1	9.1	
SIC:98	07Q4	282	141.3	6.0	15.9	2	1	0	0.3	26	62	2	1	14	6.7	10.4	
NAME	10Q1	182	1,881.4	7.6	10.0	0	1	2	0.3	-37	22	8	4	10	6.4	6.1	
ADDRESS	09Q4	180	1,809.5	8.1	10.2	1	1	2	0.2	-75	23	8	3	9	6.1	5.7	
CITY, STATE ZIP	08Q4	215	1,663.7	7.7	10.1	1	1	1	0.2	-26	24	10	7	6	5.5	10.2	
SIC:99	07Q4	221	1,513.7	7.2	10.6	1	1	1	0.2	-29	25	10	12	18	6.4	10.5	

ROE= ROEA + ROFL		COMPONENTS OF ROEA													OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL				115 ROA	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38						
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS						
-9.99	-9.99	1.0	9.9	7.7	0.00	18.32	0.82	12.92	8.42	-67.9	28.9	0.93	-9.99	6.3	13.74	NC	22.6	3	14	NC	99	-19.54						
-9.99	-9.99	1.0	9.6	7.5	0.00	25.06	1.27	9.40	8.67	-26.8	19.8	1.63	-9.99	5.1	13.72	0.00	9.4	11	69	NC	91	-21.35						
3.45	8.09	1.1	8.9	7.6	0.00	0.00	0.39	4.59	0.04	33.6	5.2	1.36	2.09	3.9	13.95	13.95	21.5	33	53	NC	80	2.90						
4.21	6.18	4.0	8.4	7.6	0.00	0.00	0.70	4.11	0.00	31.4	6.4	2.84	1.37	4.5	0.00	NC	6.4	9	69	NC	80	1.90						
3.42	1.92	1.9	5.5	4.8	0.00	0.21	0.52	1.73	0.02	28.5	6.5	3.20	0.22	8.8	5.13	0.34	0.5	6	15	75	93	0.52						
3.53	1.20	2.0	5.6	4.9	0.01	0.21	0.53	1.76	0.04	25.4	6.7	3.40	0.13	9.0	5.34	0.36	0.3	6	15	75	93	0.43						
4.04	0.16	1.8	6.0	5.3	0.01	0.09	0.58	1.75	0.00	22.7	7.4	4.02	0.02	8.6	5.90	0.39	0.2	6	16	75	93	0.43						
4.01	-1.61	3.2	5.8	5.3	0.00	0.18	0.56	1.76	0.00	18.7	6.6	4.20	-0.19	8.4	6.46	0.43	0.2	6	19	72	93	0.25						
3.48	12.78	3.6	6.2	5.1	0.00	0.30	2.64	4.04	0.00	33.1	3.9	1.86	1.62	7.9	6.06	0.91	0.7	8	28	61	98	1.67						
3.46	11.19	3.7	6.2	5.1	0.00	0.29	2.66	4.17	0.00	30.2	2.8	2.05	1.41	7.9	6.32	0.90	0.9	8	28	61	98	1.50						
3.32	4.91	4.0	6.4	5.5	0.00	0.16	2.28	4.37	0.00	19.1	1.5	2.69	0.63	7.8	7.87	1.06	0.7	8	32	60	98	0.93						
3.36	3.46	3.9	6.4	5.7	0.00	0.24	2.36	4.49	0.00	17.7	1.8	2.90	0.46	7.6	8.00	0.95	0.6	8	37	54	98	0.75						
2.70	11.69	1.3	7.0	6.0	0.09	0.07	3.46	6.66	0.00	18.6	8.5	1.38	1.32	8.8	6.39	NC	5.4	10	48	35	101	1.42						
2.19	5.34	1.3	7.0	6.0	0.00	1.17	3.60	6.45	0.00	21.0	8.9	1.59	0.60	8.9	6.09	0.00	6.1	10	46	37	98	0.70						
1.29	-9.99	2.3	7.2	6.5	0.24	1.95	2.25	5.75	0.00	11.2	10.4	2.49	-1.20	8.5	6.59	0.00	6.2	10	41	42	100	-0.66						
1.66	-9.99	4.1	7.2	6.6	-0.27	3.64	2.00	5.51	1.53	0.3	8.6	3.51	-1.84	8.3	8.14	0.42	1.2	8	43	42	97	-3.05						
3.11	3.53	2.6	6.1	4.8	0.00	1.23	1.21	2.56	0.45	29.7	2.6	2.66	0.45	7.8	6.51	0.88	3.2	5	25	62	94	0.92						
3.24	3.45	2.7	6.1	4.9	-0.01	1.15	1.26	2.64	0.49	27.3	2.6	2.80	0.44	7.8	6.99	0.85	2.0	5	26	61	94	0.89						
4.10	3.32	3.7	7.0	5.7	0.04	0.28	1.40	2.81	0.00	27.5	2.1	3.64	0.46	7.2	6.62	1.36	1.1	5	31	56	94	0.88						
4.56	5.57	4.2	7.5	6.3	-0.04	0.50	1.44	3.03	0.14	33.6	1.7	3.70	0.85	6.5	6.45	1.31	1.0	7	38	44	95	1.09						
4.70	3.75	1.0	11.7	8.9	0.00	1.83	0.20	3.15	0.09	56.9	14.1	2.76	1.93	1.9	2.51	2.51	5.0	31	66	NC	69	2.89						
4.39	2.68	1.0	11.6	9.0	0.00	1.48	0.18	3.68	0.00	49.7	14.1	2.93	1.46	1.8	2.60	5.21	6.1	31	64	NC	67	2.59						
5.35	2.49	1.5	11.9	9.8	0.00	1.55	0.14	3.80	0.43	48.5	13.7	3.99	1.36	1.8	2.80	8.40	5.0	33	63	NC	64	2.45						
5.48	2.86	2.1	12.0	10.4	0.00	1.66	0.00	3.62	0.08	53.0	13.7	4.06	1.42	2.0	2.78	5.56	7.9	31	64	NC	65	2.81						
1.58	0.23	2.2	6.7	4.1	0.00	0.24	1.39	3.75	0.00	10.2	10.0	1.54	0.05	4.5	10.24	NC	0.2	16	74	NC	84	0.85						
1.56	-0.70	2.3	6.9	4.2	0.00	0.24	1.32	3.87	0.00	6.2	9.7	1.72	-0.16	4.5	10.59	0.00	1.0	17	73	NC	84	0.69						
2.34	0.27	3.4	7.3	5.3	-0.01	0.33	1.38	4.21	0.00	14.1	5.2	2.28	0.07	4.0	9.82	0.00	0.3	21	65	NC	82	0.51						
3.38	4.54	4.7	7.0	6.0	0.00	0.10	1.49	4.09	0.00	28.8	4.5	2.23	1.15	4.0	8.77	0.00	0.9	18	69	NC	80	1.58						
2.03	-1.42	2.1	7.1	4.6	0.00	0.25	0.86	3.33	0.04	4.7	12.8	2.24	-0.20	6.9	4.52	2.26	1.0	21	65	0	89	0.53						
2.15	-1.91	2.2	7.1	4.7	0.00	0.11	0.85	3.38	0.02	1.8	13.9	2.43	-0.28	6.7	5.93	1.19	1.1	21	63	0	90	0.51						
3.07	0.57	3.7	7.1	5.7	0.00	0.12	0.96	3.57	0.07	12.9	16.7	2.98	0.10	5.9	6.68	0.00	0.6	22	66	0	88	0.45						
2.60	-2.43	4.3	6.9	6.0	0.00	0.00	0.30	3.73	0.01	0.5	10.3	3.03	-0.43	5.6	6.57	1.31	0.6	19	68	1	87	0.69						
2.75	6.09	3.4	8.1	5.9	0.02	1.88	2.04	4.18	0.00	34.3	9.2	1.81	0.94	6.5	7.07	0.30	1.2	17	49	27	94	1.61						
2.42	2.78	3.6	8.1	6.2	0.02	2.56	2.08	4.36	0.00	33.1	9.1	1.98	0.44	6.4	7.14	0.51	2.5	18	50	26	96	1.19						
3.35	5.20	3.8	8.4	7.0	0.00	2.68	2.35	4.98	0.84	30.3	7.2	2.52	0.83	6.3	7.69	0.73	2.3	16	52	24	95	0.31						
3.40	5.00	3.8	8.3	6.9	-0.01	1.35	2.46	5.24	0.24	25.9	6.4	2.61	0.79	6.3	8.08	0.81	1.8	16	53	23	95	0.83						
2.98	6.11	1.8	6.3	5.3	0.11	0.86	1.55	3.43	0.19	32.1	3.9	2.11	0.87	7.0	6.12	0.24	1.1	6	22	65	93	1.40						
3.05	5.19	1.6	6.4	5.5	0.11	0.93	1.59	3.50	0.24	30.9	3.8	2.29	0.76	6.9	6.24	0.25	1.2	6	23	64	93	1.35						
3.90	5.69	1.1	7.1	6.3	0.00	0.39	1.79	3.84	0.00	30.5	3.2	2.96	0.94	6.1	5.86	0.40	1.2	7	25	62	92	1.27						
4.43	7.25	1.6	7.4	6.8	-0.05	0.21	1.88	4.05	0.00	32.2	2.6	3.17	1.26	5.7	5.93	0.56	0.8	7	27	59	92	1.57						
2.83	5.75	2.7	6.8	5.8	0.01	0.80	1.93	4.46	0.20	23.9	2.1	2.07	0.76	7.5	5.74	0.69	1.2	9	52	36	94	0.80						
2.81	4.15	2.9	6.8	5.9	0.01	0.73	1.96	4.63	0.16	21.2	2.2	2.24	0.57	7.3	6.16	0.85	1.1	9	52	35	95	0.77						
3.23	3.32	3.9	6.9	6.2	0.03	0.49	2.19	4.83	0.08	19.7	3.2	2.71	0.53	6.3	6.89	0.96	0.8	10	48	37	93	0.83						
3.40	3.01	4.3	6.8	6.1	-0.02	0.26	2.08	4.60	0.00	18.7	3.0	2.92	0.48	6.3	7.46	0.98	0.7	12	43	41	91	0.78						
-0.17	-8.69	1.3	6.2	5.0	0.00	2.60	0.17	3.36	0.00	14.7	6.7	1.40	-1.57	5.5	0.00	NC	11.0	5	65	15	87	-0.75						
-1.15	-9.99	1.4	6.0	5.0	0.00	4.50	0.17	3.33	0.51	14.4	6.7	1.47	-2.62	5.4	0.00	NC	4.1	5	65	15	86	-2.28						
2.06	-1.08	2.1	6.2	5.4	0.00	0.11	0.20	3.45	0.02	6.3	5.6	2.27	-0.21	5.1	0.00	NC	2.4	3	64	20	84	0.14						
3.20	2.46	5.6	6.2	6.1	0.00	0.00	0.28	3.17	0.00	21.2	4.4	2.76	0.44	5.6	0.00	NC	1.1	3	63	22	85	0.84						
1.82	1.53	1.5	7.7	4.3	0.00	0.60	0.51	2.96	0.22	22.4	5.7	1.34	0.48	3.2	6.12	0.00	0.1	10	31	43	78	0.58						
1.77	0.84	2.0	7.7	4.7	0.00	0.93	0.54	3.02	0.03	25.5	5.8	1.51	0.27	3.1	7.84	0.00	1.2	10	32	43	77	0.61						
2.16	-0.13	3.6	8.3	6.0	0.00	2.89	0.83	3.59	0.42	29.7	6.0	2.20	-0.04	3.2	7.73	0.00	1.9	11	38	38	77	0.06						
3.02	0.08	4.3	8.4	6.8	0.00	1.11	0.69	3.78	0.00	27.3	7.5	3.00	0.02	3.3	7.79	0.00	5.9	10	41	35	78	0.73						
2.70	4.79	1.8	5.7	4.6	-0.12	0.48	1.36	2.99	0.04	28.2	1.4	2.08	0.63	7.7	6.37	0.92	1.4	6	33	58	94	1.02						
2.89	4.78	2.0	5.7	4.8	-0.12	0.43	1.37	2.99	0.05	28.3	1.4	2.26	0.64	7.5	6.24	1.06	1.3	6	34	57	94	1.09						
3.47	3.46	3.4	6.0	5.4	-0.01	0.28	1.48	3.19	0.00	24.5	1.5	3.00	0.46	7.5	6.67	1.16	0.9	6	35	56	93	0.84						
3.82	3.26	4.5	6.1	5.8	0.01	0.31	1.52	3.27	0.05	24.0	2.0	3.38	0.44	7.4	6.87	1.31	0.6	7	38	52	92	0.76						
0.47	-2.68	1.0	9.4	4.8	0.00	1.29	0.68	4.53	0.13	-3.4	16.1	1.46	-0.99	2.7	17.95	0.00	2.5	41	50	NC	74	-0.72						
0.77	-2.51	1.3	9.2	4.8	0.00	0.85	0.73	4.64	0.24	-7.9	15.6	1.72	-0.95	2.6	18.58	0.00	1.4	46	44	NC	72	-0.71						
0.94	-4.81	2.9	8.6	5.8	0.00	2.06	0.74	4.73	0.20	-5.7	9.6	2.79	-1.85	2.6	17.55	0.00	1.9	35	50	NC	71	-1.26						
3.66	2.13	4.7	8.7	7.0	0.00	-0.																						

116 STATE
REGIONAL FINANCIAL QUARTERLY
CREDIT UNIONS
NCUA DATA ENDING 1st QTR, 2010
Accounts insured to \$100,000 by NCUA

REGION SAMPLE

Definitions, see Glossary
* = Not Federally Insured

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

STATE (CONTINUED)

	PERIOD ENDING	SUMMARY RANK OF FINANCIAL RATIOS	ASSETS 2 TOTAL ASSETS IN MILLIONS \$	CAPITAL RATIOS 3 RISK BASED NET WORTH REQUIREMENT	LOAN RISK % TIER ONE 4 TIER ONE NET WORTH RATIO	5 LOAN LOSS RESERVE	6 2-6 MONTHS DELINQUENT	7 6 MONTHS OR MORE DELINQ & OTHER REO	LIQUIDITY 8 NET CHARGE-OFFS % LOANS LAST 2 YRS	9 BALANCE SHEET CASH FLOW % TIER ONE NET WORTH	10 NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	ANNUAL GROWTH 11 TOTAL ASSETS	12 TOTAL LOANS	13 NET WORTH	ROE VS COE 14 ESTIMATED COST OF NET WORTH	15 CORE RETURN ON NET WORTH
NAME	10Q1	227	900.1	6.1	10.7	2	1	1	0.7	25	44	18	4	10	7.0	10.4
ADDRESS	09Q4	233	832.2	6.0	11.3	3	1	1	0.7	33	47	16	7	13	6.7	9.9
CITY, STATE ZIP	08Q4	230	716.5	6.3	12.0	3	2	1	0.5	-11	52	7	0	13	6.1	8.6
SIC:98	07Q4	229	663.7	6.3	11.7	2	1	1	0.5	9	56	7	3	14	6.9	9.5
NAME	10Q1	197	119.5	6.0	12.9	3	4	0	0.6	9	45	9	3	7	7.2	5.1
ADDRESS	09Q4	199	116.1	6.0	13.2	3	3	0	0.5	2	47	10	8	9	7.0	5.1
CITY, STATE ZIP	08Q4	207	105.6	6.0	13.4	2	4	1	0.3	-51	49	7	3	6	6.4	5.5
SIC:34	07Q4	218	98.7	6.0	13.9	2	3	0	0.3	-18	51	2	-1	12	7.1	6.6
NAME	10Q1	225	18.9	6.0	14.6	6	18	11	0.6	-37	58	20	2	8	7.8	5.2
ADDRESS	09Q4	236	18.3	6.0	15.0	6	6	11	0.9	-46	59	20	0	9	7.8	5.7
CITY, STATE ZIP	08Q4	214	15.2	6.0	16.6	5	5	2	1.2	3	71	2	12	-2	7.6	3.1
SIC:99	07Q4	236	14.9	6.0	17.2	5	6	4	0.8	-18	67	3	-1	6	8.1	6.9
NAME	10Q1	180	18.2	6.0	12.3	2	0	8	0.2	46	51	5	-3	-2	8.3	4.0
ADDRESS	09Q4	183	17.6	6.0	12.5	2	3	0	0.4	56	55	10	5	-2	7.9	4.3
CITY, STATE ZIP	08Q4	209	16.0	6.0	13.2	1	2	0	0.3	-2	61	0	-2	5	7.0	6.1
SIC:00	07Q4	197	15.9	6.0	12.7	1	1	0	0.2	-106	64	15	-5	4	8.2	6.4
NAME	10Q1	123	0.9	7.0	33.5	21	35	7	4.1	61	144	10	17	24	8.5	-7.0
ADDRESS	09Q4	123	0.8	7.0	26.0	63	51	4	8.6	-26	113	-2	29	-23	8.2	-7.5
CITY, STATE ZIP	08Q4	123	0.8	7.0	33.0	24	25	25	8.8	-160	108	-10	-41	-30	7.6	-19.7
SIC:06	07Q4	178	0.9	7.0	42.7	23	37	4	3.3	-88	323	-7	-10	-25	8.5	-13.9
NAME	10Q1	232	3.8	6.0	25.2	10	2	0	2.4	8	83	-2	20	2	8.5	3.0
ADDRESS	09Q4	207	3.8	6.0	24.6	10	4	1	2.8	-32	84	-5	19	-5	8.2	-2.0
CITY, STATE ZIP	08Q4	206	4.0	6.0	24.5	7	6	5	1.7	-7	79	4	-13	-3	7.6	-0.3
SIC:99	07Q4	227	3.8	6.0	26.3	4	8	1	0.8	14	101	3	-1	1	8.5	2.7
NAME	10Q1	210	3.1	6.0	12.8	7	7	1	0.3	66	98	18	33	10	7.7	11.2
ADDRESS	09Q4	205	2.9	6.0	12.9	9	11	1	0.0	60	98	17	32	15	8.2	10.4
CITY, STATE ZIP	08Q4	157	2.5	6.0	13.9	8	21	5	0.6	15	87	9	11	-9	7.6	5.8
SIC:99	07Q4	252	2.3	6.0	16.7	10	15	3	0.7	-9	87	-5	-7	15	7.7	14.5
NAME	10Q1	196	8.1	6.0	13.9	3	5	3	0.1	-70	46	-10	2	9	8.5	5.9
ADDRESS	09Q4	193	8.2	6.0	13.5	2	5	4	0.2	-101	45	-10	-2	13	7.8	5.3
CITY, STATE ZIP	08Q4	171	9.1	6.0	11.2	3	5	5	0.0	56	40	11	-3	5	6.3	6.6
SIC:99	07Q4	184	8.2	6.0	11.8	3	8	5	0.2	11	46	23	-3	8	8.5	8.5
NAME	10Q1	167	8.7	6.0	10.9	5	13	2	0.3	-10	53	6	-3	6	8.0	5.2
ADDRESS	09Q4	156	8.7	6.0	10.9	5	13	2	0.3	-10	53	8	-5	3	7.4	5.0
CITY, STATE ZIP	08Q4	159	8.1	6.0	11.6	3	9	1	0.3	5	58	8	0	0	7.3	4.6
SIC:99	07Q4	139	7.5	6.0	12.0	1	7	1	0.2	31	62	-2	91	-3	8.3	4.2
NAME	10Q1	201	19.2	6.0	9.9	12	23	9	1.4	19	97	14	14	9	8.4	13.5
ADDRESS	09Q4	201	19.0	6.0	9.3	15	14	1	1.0	-5	102	21	26	10	8.0	13.0
CITY, STATE ZIP	08Q4	143	15.8	6.0	10.9	6	20	10	0.8	234	90	-9	14	-5	7.6	3.9
SIC:98	07Q4	78	17.3	6.0	10.4	5	22	4	0.5	-197	71	39	16	-5	8.4	3.3
NAME	10Q1	191	41.4	6.0	13.0	1	6	0	0.1	25	60	9	5	3	7.0	4.0
ADDRESS	09Q4	187	40.0	6.0	13.2	1	3	1	0.1	30	62	8	11	6	6.7	2.7
CITY, STATE ZIP	08Q4	191	36.9	6.0	14.1	1	7	0	0.1	-4	64	9	2	3	6.2	3.0
SIC:99	07Q4	204	33.8	6.0	15.0	1	4	1	0.1	3	69	2	2	3	7.8	3.2
NAME	10Q1	159	14.2	6.0	12.6	7	3	6	2.4	117	65	-9	7	0	8.5	4.2
ADDRESS	09Q4	146	14.3	6.0	12.2	11	4	6	2.5	68	64	-11	2	3	8.2	0.5
CITY, STATE ZIP	08Q4	115	16.1	6.0	11.2	17	12	7	2.7	-126	54	0	-8	-17	7.6	-9.6
SIC:49	07Q4	165	16.1	6.0	13.5	10	9	8	2.4	36	61	-3	-3	2	8.5	1.9
NAME	10Q1	182	5.8	6.0	17.1	2	0	0	0.0	-4	32	6	-6	1	7.2	0.8
ADDRESS	09Q4	191	5.7	6.0	16.8	2	0	0	0.0	-29	33	5	-11	2	6.9	1.9
CITY, STATE ZIP	08Q4	195	5.4	6.0	17.2	2	0	0	0.0	-17	38	3	-1	2	6.3	2.1
SIC:99	07Q4	201	5.2	6.0	17.4	2	0	0	0.0	-48	38	1	-7	4	8.5	3.4
NAME	10Q1	184	4.6	6.0	14.9	2	0	0	0.3	-64	62	20	12	1	8.5	1.3
ADDRESS	09Q4	175	4.4	6.0	15.2	4	7	1	0.3	-104	63	23	6	1	8.2	0.5
CITY, STATE ZIP	08Q4	211	3.6	6.0	18.6	5	5	0	0.0	-20	76	-1	-10	5	6.3	5.8
SIC:99	07Q4	193	3.6	6.0	17.6	5	0	0	0.0	-83	82	4	-6	5	7.2	4.8
NAME	10Q1	221	13.4	6.0	27.0	4	2	1	0.7	-2	76	3	-2	2	8.5	0.1
ADDRESS	09Q4	212	13.2	6.0	27.2	4	4	1	1.1	-42	78	5	-2	2	8.2	-0.3
CITY, STATE ZIP	08Q4	212	12.6	6.0	28.0	3	4	0	0.9	7	84	5	-8	1	7.5	1.9
SIC:99	07Q4	215	12.0	6.0	29.1	4	1	1	1.0	34	95	-11	2	4	8.5	2.4
NAME	10Q1	216	5.1	6.0	12.0	7	9	1	0.0	60	75	20	16	7	7.2	11.3
ADDRESS	09Q4	172	4.9	6.0	11.9	6	1	3	0.1	2	78	22	16	4	7.0	6.3
CITY, STATE ZIP	08Q4	172	4.0	6.0	14.0	4	3	2	0.0	-83	81	11	12	1	7.6	0.5
SIC:99	07Q4	183	3.6	6.0	15.4	5	4	1	0.0	24	78	-3	-1	3	7.4	2.8
NAME	10Q1	262	2.5	6.0	26.5	5	7	9	0.3	1	104	7	9	9	8.5	8.9
ADDRESS	09Q4	267	2.4	6.0	26.8	5	1	0	0.8	2	111	4	4	8	6.9	8.7
CITY, STATE ZIP	08Q4	227	2.3	6.0	25.7	6	0	1	1.3	2	125	7	1	1	7.6	3.1

ROE= ROEA + ROFL	COMPONENTS OF ROEA															OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY		LOAN TYPE % TOTAL				117 ROA
	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38				
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS					
3.01	7.37	3.6	6.2	4.8	-0.14	0.58	1.91	3.45	0.00	32.9	4.1	1.84	1.17	6.3	7.93	0.05	0.5	13	52	25	93	1.18					
3.15	6.70	3.9	6.2	5.0	-0.10	0.70	1.99	3.53	0.00	32.8	4.3	2.06	1.09	6.1	7.92	0.11	0.5	13	52	25	94	1.18					
3.72	4.93	4.4	6.3	5.4	0.00	1.00	2.27	3.62	0.15	30.1	3.8	2.94	0.78	6.3	9.17	0.15	0.7	12	61	24	95	1.09					
4.11	5.42	5.2	6.2	5.8	0.00	0.58	2.42	3.80	0.05	28.0	3.3	3.33	0.78	6.9	9.26	0.32	0.5	12	62	23	94	1.09					
2.22	2.89	3.0	6.4	4.7	-0.05	0.77	0.69	2.91	0.10	27.2	4.2	1.70	0.52	5.5	5.02	1.43	1.1	15	46	37	94	1.06					
2.34	2.71	3.2	6.4	4.9	-0.03	0.77	0.69	2.93	0.07	27.6	4.6	1.85	0.49	5.5	5.08	1.69	0.9	15	45	38	94	1.11					
3.36	2.15	4.1	6.8	5.5	0.16	0.49	0.67	2.55	0.00	30.0	5.5	2.98	0.39	5.6	5.96	1.99	1.3	15	51	31	94	0.95					
3.87	2.75	4.2	6.9	5.6	0.00	0.17	0.64	2.31	0.00	30.9	5.1	3.42	0.45	6.0	6.35	1.27	1.0	15	52	31	90	0.93					
2.62	2.62	1.7	8.3	6.1	0.00	0.92	2.51	5.69	0.31	17.8	2.0	2.05	0.57	4.6	12.68	NC	7.7	5	55	26	94	1.18					
2.82	2.87	1.9	8.5	6.4	0.00	1.12	2.59	5.72	0.26	21.2	1.7	2.18	0.64	4.5	10.74	0.00	4.6	6	54	27	93	1.35					
2.56	0.51	3.6	9.0	7.4	0.00	1.45	1.79	5.61	0.00	22.0	2.3	2.45	0.12	4.3	8.63	1.92	1.8	7	53	28	88	0.55					
3.34	3.57	4.3	8.9	7.5	0.00	0.89	1.70	5.43	0.21	23.7	2.5	2.52	0.82	4.4	9.08	1.01	2.7	7	56	22	87	1.02					
1.72	2.23	1.9	8.0	5.6	0.00	0.40	1.79	5.48	0.01	12.2	2.8	1.38	0.34	6.5	8.81	0.00	1.9	11	40	40	94	0.48					
2.01	2.30	1.9	8.1	5.8	0.00	0.31	1.83	5.41	0.00	12.6	2.6	1.65	0.36	6.4	9.11	0.00	0.7	11	40	41	93	0.55					
3.09	3.05	2.3	8.2	6.1	0.00	0.27	1.75	4.56	0.00	18.0	2.9	2.62	0.47	6.4	10.38	0.00	0.5	11	47	32	92	0.78					
3.31	3.13	3.2	7.9	6.6	0.00	0.27	1.67	4.76	0.00	18.6	3.4	2.80	0.51	6.2	8.43	0.00	0.3	11	54	27	92	0.84					
-0.41	-6.57	1.0	10.5	6.4	-0.04	0.00	0.34	7.17	0.00	-62.2	49.7	3.86	-4.27	1.5	NC	0.00	21.3	19	81	NC	61	-2.68					
-1.25	-6.28	1.0	10.8	6.4	-0.04	0.78	0.26	7.89	4.60	-60.1	49.4	2.81	-4.07	1.5	NC	0.00	19.7	20	80	NC	64	-8.17					
-9.69	-9.99	1.0	9.7	6.0	0.00	13.01	0.07	8.18	0.00	-86.2	28.0	3.04	-9.99	1.3	0.00	NC	31.1	26	71	NC	61	-12.27					
-6.19	-7.66	4.2	10.4	8.9	0.00	17.77	0.34	7.80	5.82	5.0	11.6	2.17	-8.36	0.9	0.00	11.71	21.3	27	73	NC	52	-13.50					
1.22	1.78	1.0	8.1	5.7	0.00	2.32	0.29	3.55	0.34	36.4	10.4	0.56	0.65	2.7	14.03	0.00	0.7	23	45	21	74	0.47					
-0.08	-1.87	1.0	8.1	5.6	0.00	4.96	0.31	3.38	0.65	38.0	10.2	0.60	-0.68	2.8	9.50	0.00	1.4	30	45	21	75	-1.17					
1.16	-1.41	2.0	8.7	6.4	0.00	4.27	0.21	3.23	0.58	40.1	10.9	1.67	-0.51	2.7	9.29	0.00	4.6	36	62	NC	75	-0.65					
3.58	-0.90	3.8	8.9	7.6	0.00	1.94	0.26	3.28	0.45	35.2	8.9	3.94	-0.36	2.5	10.56	0.00	3.5	39	57	NC	71	0.31					
3.25	7.94	1.0	10.6	9.0	0.00	0.00	0.38	6.13	0.00	21.3	12.0	1.86	1.38	5.7	9.26	4.63	1.2	19	77	NC	88	2.18					
3.21	7.18	1.0	10.4	8.6	0.00	0.00	0.36	5.88	0.12	19.8	11.9	1.93	1.28	5.6	10.23	5.12	1.8	20	75	NC	88	1.99					
2.80	2.99	1.3	10.1	8.3	0.00	0.00	0.24	5.92	0.17	12.0	13.7	2.19	0.61	4.9	13.06	6.53	4.9	17	77	NC	86	0.78					
4.91	9.62	1.0	16.8	13.1	0.00	0.00	0.12	8.28	0.00	23.7	15.1	2.85	2.06	4.7	7.96	0.00	3.9	18	70	NC	86	2.51					
1.87	3.99	2.5	8.1	4.8	0.00	0.29	0.49	3.41	0.12	18.9	8.4	1.24	0.62	6.4	8.52	5.68	2.6	10	55	23	87	1.05					
1.84	3.42	2.5	8.3	4.8	0.00	0.58	0.48	3.22	0.00	22.2	8.6	1.33	0.51	6.7	5.64	5.64	2.9	11	59	18	88	1.06					
3.10	3.52	3.2	8.5	5.5	0.00	0.58	0.51	2.88	0.23	22.5	7.6	2.60	0.50	7.0	3.31	6.63	3.1	9	62	20	90	0.58					
3.74	4.74	4.0	8.4	6.2	0.00	0.22	0.56	3.02	0.11	27.3	9.9	3.01	0.73	6.5	3.39	6.77	3.4	9	68	15	91	1.00					
2.34	2.89	1.8	6.6	4.7	0.00	0.42	0.01	2.24	0.10	25.6	7.9	1.96	0.39	7.5	7.80	0.00	2.8	8	41	47	89	0.51					
2.33	2.71	2.0	6.6	4.9	0.00	0.44	0.02	2.48	0.18	22.0	7.9	1.96	0.37	7.4	7.53	0.00	2.8	8	40	47	89	0.42					
2.94	1.66	3.0	6.6	5.5	0.00	0.71	0.08	2.37	0.26	25.0	8.3	2.71	0.23	7.2	8.18	0.00	1.7	7	35	48	89	0.32					
2.44	1.79	3.5	6.6	5.2	-0.81	0.25	0.00	2.59	0.00	20.5	9.1	2.18	0.26	6.9	8.05	0.00	1.4	7	35	51	88	-0.27					
3.75	9.72	1.0	8.3	7.4	0.00	2.07	0.92	3.31	0.60	46.1	17.6	2.45	1.30	7.5	6.52	1.86	3.9	8	75	3	97	1.34					
3.86	9.13	1.0	8.1	7.3	0.00	2.29	0.97	3.34	1.02	43.6	17.6	2.62	1.24	7.4	6.04	2.01	1.6	8	76	3	97	0.93					
3.78	0.08	2.7	8.2	7.0	0.00	1.46	1.01	3.19	0.12	31.3	17.3	3.77	0.01	7.8	7.99	2.66	3.9	13	68	5	99	0.29					
3.64	-0.37	1.9	7.9	7.0	-0.01	1.35	0.92	3.76	0.65	20.4	18.5	3.71	-0.06	5.8	8.12	3.25	4.1	16	65	8	97	-0.17					
2.20	1.76	1.0	6.5	5.0	-0.05	0.12	0.77	3.45	0.01	15.6	9.6	1.91	0.29	6.1	6.32	0.63	1.2	9	34	50	89	0.98					
2.16	0.52	1.0	6.4	5.0	0.00	0.17	0.78	3.51	0.03	12.1	10.1	2.07	0.09	5.9	6.62	0.66	0.7	9	34	51	88	0.85					
2.85	0.18	2.1	6.9	5.5	0.00	0.11	0.87	3.49	0.02	12.6	11.9	2.82	0.03	5.7	7.16	0.72	1.5	10	34	47	88	0.41					
3.29	-0.07	3.2	7.0	6.1	-0.03	0.17	0.82	3.52	0.00	15.1	6.9	3.30	-0.01	5.5	7.33	0.73	1.1	10	36	46	88	0.45					
1.77	2.43	2.8	8.2	5.9	-0.50	-0.18	1.31	5.52	0.00	8.5	7.5	1.35	0.42	5.8	10.69	NC	1.9	17	62	15	94	0.75					
1.38	-0.93	3.1	8.1	5.9	-0.35	0.68	1.21	5.36	0.00	7.7	8.7	1.54	-0.16	5.9	12.02	0.00	2.2	17	64	13	93	0.36					
0.42	-9.99	4.1	8.6	6.6	0.00	5.19	1.46	5.42	0.62	7.7	10.0	2.52	-2.10	5.8	11.02	1.10	4.4	17	67	10	94	-2.19					
2.75	-0.83	5.2	9.3	7.4	0.00	0.96	1.68	5.84	0.00	12.2	10.0	2.89	-0.15	5.7	9.40	0.94	4.2	17	72	7	93	0.27					
2.79	-2.03	3.2	5.7	4.1	0.00	0.00	0.01	1.32	0.00	9.3	16.0	3.23	-0.44	4.6	0.00	12.26	0.0	2	14	80	83	0.13					
3.03	-1.10	3.5	5.7	4.3	0.00	0.00	0.01	1.31	0.00	20.8	15.3	3.27	-0.24	4.6	0.00	10.91	0.0	2	15	78	84	0.34					
3.87	-1.80	4.4	5.9	5.1	0.00	0.00	0.02	1.21	0.00	23.9	15.6	4.27	-0.40	4.5	0.00	11.99	0.0	1	12	81	83	0.38					
4.20	-0.78	4.7	6.2	5.4	0.00	0.00	0.02	1.23	0.03	32.0	16.8	4.37	-0.17	4.6	0.00	10.66	0.1	1	12	81	83	0.58					
1.84	-0.57	1.1	7.1	4.5	0.00	0.80	0.25	2.44	0.00	21.5	14.6	1.96	-0.12	5.0	7.73	7.73	0.0	29	54	4	85	0.22					
1.80	-1.27	1.3	7.1	4.7	0.00	0.82	0.14	2.55	0.00	18.3	15.0	2.07	-0.27	4.7	8.08	8.08	2.2	30	53	4	85	0.09					
2.90	2.90	2.6	7.6	5.9	0.00	0.07	0.07	3.08	0.05	25.6	16.3	2.26	0.65	4.5	6.62	6.62	1.3	28	58	5	81	1.01					
3.20	1.64	2.7	7.1	6.1	0.00	0.25	0.05	2.94	0.19	23.0	20.5	2.83	0.36	4.5	7.37	7.37	0.0	18	63	6	83	0.79					
0.98	-0.85	1.8	7.8	6.1	0.00	1.94	0.74	4.83	0.37	17.8	4.2	1.34	-0.35	2.4	8.06	4.03	1.2	17	52	25	77	0.42					
0.89	-1.21	2.1	7.8	6.2	0.00	1.92	0.68	4.89	0.30	17.0	4.2	1.40	-0.51	2.4	8.14	4.07	1.7	17	51	26	77	0.44					
1.72	0.23	2.4	7.4	6.3	0.00	0.40	0.50	4.78	0.00	16.0	4.2	1.62	0.10	2.3	8.75	4.38	1.4	16	51	27	76	0.86					
1.77	0.6																										

REGIONAL FINANCIAL QUARTERLY
CREDIT UNIONS
NCUA DATA ENDING 1st QTR, 2010
Accounts insured to \$100,000 by NCUA

REGION SAMPLE

STATE TOTALS

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

	PERIOD ENDING	RANK	ASSETS	CAPITAL RATIOS	LOAN RISK % TIER ONE	LIQUIDITY	ANNUAL GROWTH	ROE VS COE
		SUMMARY RANK OF FINANCIAL RATIOS	TOTAL ASSETS IN MILLIONS \$	RISK BASED NET WORTH REQUIREMENT	TIER ONE NET WORTH RATIO	LOAN LOSS RESERVE	NET CHARGE-OFFS % LOANS LAST 2 YRS	ESTIMATED COST OF NET WORTH
		1	2	3	4	5	8	14
						2-6 MONTHS DELINQUENT	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	CORE RETURN ON NET WORTH
						6 MONTHS OR MORE DELINQ & OTHER REO	9	15
							10	
							11	
							12	
							13	
							14	
							15	
STATE1	10Q1	197	14,892.6	6.3	11.2	6	0.8	7
	09Q4	193	14,454.8	6.3	11.3	5	0.7	8
	08Q4	206	13,027.6	6.3	11.9	5	0.5	5
	07Q4	209	12,112.0	6.2	12.3	4	0.5	9
STATE2	10Q1	208	5,846.9	6.0	12.3	6	0.7	5
	09Q4	207	5,794.8	6.0	12.2	6	0.6	7
	08Q4	211	5,213.7	6.0	13.1	4	0.5	3
	07Q4	223	4,718.3	6.1	13.9	4	0.5	7
STATE3	10Q1	212	3,933.9	6.1	11.9	7	0.9	9
	09Q4	228	3,809.7	6.1	12.3	6	0.7	16
	08Q4	219	3,485.4	6.0	12.5	4	0.5	1
	07Q4	231	3,270.9	6.0	13.1	3	0.4	11
STATE4	10Q1	200	15,335.8	6.1	12.2	6	0.7	6
	09Q4	195	15,487.0	6.1	11.9	6	0.6	8
	08Q4	201	13,793.7	6.1	12.8	5	0.5	7
	07Q4	205	12,894.8	6.2	13.5	3	0.4	7
TOTALS AND AVERAGES	10Q1	201	40,009.2	6.1	11.8	6	0.8	7
	09Q4	199	39,546.2	6.1	11.8	6	0.6	8
	08Q4	206	35,520.4	6.1	12.5	5	0.5	3
	07Q4	212	32,996.1	6.1	13.0	3	0.4	8



© Copyright Material

ROE= ROEA + ROFL		COMPONENTS OF ROEA													OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY				LOAN TYPE % TOTAL			119 ROA
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS					
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38					
2.55	4.23	2.4	6.4	4.8	-0.05	1.07	1.74	3.46	0.16	31.0	4.0	1.95	0.60	7.2	6.04	0.63	1.7	12	40	43	94	0.95					
2.64	3.67	2.6	6.5	4.9	-0.05	1.07	1.78	3.54	0.16	29.8	3.9	2.13	0.52	7.1	6.21	0.65	1.9	12	40	42	93	0.91					
3.40	3.60	3.6	6.8	5.6	0.03	0.81	1.85	3.65	0.13	30.1	3.6	2.88	0.51	6.9	6.62	0.72	1.5	12	42	40	93	0.77					
3.90	3.70	4.4	7.0	6.1	-0.01	0.57	1.80	3.68	0.09	29.4	3.5	3.36	0.54	6.9	6.83	0.77	1.1	13	44	38	92	0.82					
2.47	4.35	2.1	6.5	5.0	-0.18	1.09	1.48	3.47	0.22	28.3	4.2	1.85	0.62	6.9	6.50	0.84	1.0	11	33	53	92	0.91					
2.61	3.80	2.3	6.6	5.1	-0.20	1.09	1.49	3.49	0.22	27.7	4.0	2.07	0.54	6.8	6.74	0.84	1.1	11	33	52	92	0.85					
3.43	2.91	3.6	7.0	5.9	0.00	0.67	1.63	3.74	0.09	25.9	3.5	2.95	0.48	6.4	7.30	1.02	1.2	12	34	51	91	0.78					
3.94	3.37	4.6	7.1	6.4	0.00	0.45	1.74	3.95	0.05	26.1	3.7	3.35	0.60	6.2	7.57	1.02	0.9	12	37	48	90	0.99					
2.61	4.76	2.1	6.8	4.9	-0.08	1.22	1.95	3.71	0.20	31.0	4.1	1.91	0.70	7.1	6.67	0.42	1.5	13	45	35	93	1.11					
2.83	5.47	2.3	6.9	5.1	-0.05	1.08	1.97	3.77	0.19	30.8	3.9	2.08	0.75	7.1	6.66	0.50	1.5	13	45	35	92	1.23					
3.60	4.89	3.8	7.1	5.8	-0.08	0.87	2.05	3.89	0.18	28.4	3.4	2.95	0.65	7.0	7.05	0.62	1.2	13	48	32	92	0.74					
4.07	5.46	4.8	6.9	6.1	0.01	0.52	1.94	3.77	0.07	29.4	3.5	3.32	0.75	7.3	7.50	0.68	1.0	13	51	29	92	1.13					
2.34	3.73	2.2	6.4	4.9	-0.03	1.02	1.43	3.51	0.15	27.9	4.6	1.79	0.55	6.9	6.62	0.79	1.4	9	36	52	92	1.00					
2.46	3.31	2.4	6.4	5.1	-0.05	1.08	1.45	3.54	0.20	27.5	4.6	1.97	0.50	6.8	6.80	0.79	1.3	9	36	51	92	0.91					
3.16	2.25	3.6	6.8	5.8	-0.02	0.92	1.61	3.79	0.20	24.5	4.4	2.83	0.33	6.4	7.45	0.89	1.1	9	38	49	91	0.52					
3.69	2.81	4.5	6.8	6.2	0.00	0.51	1.60	3.79	0.07	25.0	4.4	3.22	0.47	6.3	7.46	1.00	0.9	10	41	46	91	0.86					
2.47	4.11	2.2	6.5	4.9	-0.07	1.07	1.60	3.50	0.17	29.4	4.3	1.87	0.59	7.0	6.39	0.70	1.5	11	38	47	93	0.98					
2.59	3.72	2.4	6.5	5.0	-0.07	1.08	1.63	3.55	0.19	28.7	4.2	2.05	0.54	7.0	6.56	0.72	1.5	11	38	46	92	0.93					
3.33	3.10	3.6	6.8	5.7	0.00	0.84	1.75	3.74	0.15	27.1	3.9	2.88	0.45	6.7	7.08	0.82	1.3	11	40	44	92	0.67					
3.84	3.48	4.5	6.9	6.2	0.00	0.53	1.73	3.77	0.08	27.2	3.9	3.30	0.54	6.6	7.25	0.89	1.0	12	42	42	91	0.89					

REGIONAL FINANCIAL QUARTERLY
CREDIT UNIONS
NCUA DATA ENDING 1st QTR, 2010
Accounts insured to \$100,000 by NCUA

REGION SAMPLE

TOTALS BY QUARTER

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

	NUMBER OF CREDIT UNIONS	PERIOD ENDING	RANK	ASSETS 1 TOTAL ASSETS 2 IN MILLIONS \$	CAPITAL RATIOS	LOAN RISK % TIER ONE	LIQUIDITY			ANNUAL GROWTH	ROE VS COE						
							3 RISK BASED NET WORTH REQUIREMENT	4 TIER ONE NET WORTH RATIO	5 LOAN LOSS RESERVE		6 2-6 MONTHS DELINQUENT	7 6 MONTHS OR MORE DELINQ & OTHER REO	8 NET CHARGE-OFFS % LOANS LAST 2 YRS	9 BALANCE SHEET CASH FLOW % TIER ONE NET WORTH	10 NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	11 TOTAL ASSETS	12 TOTAL LOANS
TOTALS AND AVERAGES	502	10Q1	201	40,009.2	6.1	11.8	6	4	4	0.8	2	53	6	3	7	7.2	6.6
TOTALS AND AVERAGES	506	09Q4	199	39,546.2	6.1	11.8	6	5	4	0.6	-14	55	12	5	8	6.9	6.3
TOTALS AND AVERAGES	510	09Q3	198	39,006.4	5.2	11.8	5	5	3	0.6	-21	56	12	6	7	6.9	5.9
TOTALS AND AVERAGES	513	09Q2	196	38,546.2	6.1	11.9	5	4	3	0.6	-17	56	10	7	5	6.8	5.7
TOTALS AND AVERAGES	516	09Q1	195	37,814.8	6.1	11.5	5	4	3	0.6	-12	56	10	7	1	6.1	6.0
TOTALS AND AVERAGES	519	08Q4	206	35,520.4	6.1	12.5	5	4	3	0.5	-10	59	8	7	3	6.3	6.5
TOTALS AND AVERAGES	527	08Q3	210	35,095.1	6.2	12.9	4	4	2	0.5	-4	59	8	7	6	7.0	6.7
TOTALS AND AVERAGES	528	08Q2	208	35,171.8	6.2	12.6	4	3	2	0.4	-8	57	9	8	7	7.1	6.8
TOTALS AND AVERAGES	528	08Q1	209	34,663.5	6.1	12.6	4	3	2	0.5	-14	57	9	7	8	6.9	7.1
TOTALS AND AVERAGES	533	07Q4	212	32,996.1	6.1	13.0	3	3	2	0.4	1	60	7	7	8	7.1	7.3
TOTALS AND AVERAGES	542	07Q3	210	32,634.4	6.2	13.0	3	3	2	0.4	-1	60	7	7	9	7.4	7.3
TOTALS AND AVERAGES	546	07Q2	211	32,320.0	6.2	12.9	3	3	2	0.4	-2	59	7	7	10	7.5	7.6
TOTALS AND AVERAGES	550	07Q1	212	32,058.6	6.1	12.8	3	2	2	0.4	-5	58	6	8	11	7.3	7.9
TOTALS AND AVERAGES	555	06Q4	215	30,908.4	6.1	13.0	3	3	2	0.4	4	60	5	8	9	7.2	8.1
TOTALS AND AVERAGES	562	06Q3	215	30,552.3	6.1	13.0	3	3	2	0.4	9	60	5	8	8	7.5	8.1
TOTALS AND AVERAGES	568	06Q2	211	30,388.0	6.1	12.8	3	2	2	0.5	12	59	6	9	7	7.7	8.0
TOTALS AND AVERAGES	575	06Q1	210	30,406.2	6.1	12.5	3	2	2	0.5	15	58	7	11	8	7.2	7.8
TOTALS AND AVERAGES	578	05Q4	208	29,551.2	6.1	12.7	4	3	2	0.5	5	59	7	11	7	7.2	7.8
TOTALS AND AVERAGES	582	05Q3	210	29,229.3	6.1	12.6	3	3	2	0.5	6	59	7	11	7	7.0	7.9
TOTALS AND AVERAGES	585	05Q2	212	28,743.5	6.1	12.6	3	2	2	0.5	3	58	6	9	10	7.0	8.2
TOTALS AND AVERAGES	590	05Q1	208	28,569.7	6.1	12.4	3	2	2	0.5	0	56	6	8	6	7.3	8.1
TOTALS AND AVERAGES	596	04Q4	207	27,783.1	6.2	12.5	3	3	2	0.5	-2	57	6	7	8	7.4	8.0
TOTALS AND AVERAGES	603	04Q3	205	27,623.9	6.2	12.4	3	3	2	0.5	5	56	6	6	8	7.6	7.9
TOTALS AND AVERAGES	605	04Q2	201	27,354.1	6.3	12.2	4	3	2	0.5	15	56	6	6	5	7.9	7.7
TOTALS AND AVERAGES	609	04Q1	202	27,193.4	6.2	12.0	4	2	2	0.5	6	55	7	7	8	7.5	7.8
TOTALS AND AVERAGES	613	03Q4	202	26,404.0	6.3	12.2	4	3	2	0.5	12	56	9	7	8	7.7	8.0
TOTALS AND AVERAGES	626	03Q3	201	26,237.1	6.2	12.1	4	3	2	0.5	-1	56	10	6	8	7.7	8.2
TOTALS AND AVERAGES	632	03Q2	203	26,008.7	6.1	11.9	4	3	2	0.5	-15	55	10	5	9	7.2	8.4
TOTALS AND AVERAGES	639	03Q1	204	25,476.9	6.1	11.9	4	3	2	0.5	-20	55	12	2	11	7.4	8.6
TOTALS AND AVERAGES	640	02Q4	204	24,124.2	6.1	12.3	4	3	2	0.4	-7	57	9	3	10	7.5	8.4
TOTALS AND AVERAGES	648	02Q3	203	24,146.7	6.1	12.1	4	3	2	0.5	-1	57	9	4	10	7.7	8.6
TOTALS AND AVERAGES	654	02Q2	196	23,868.4	6.1	12.0	4	3	2	0.5	-11	57	11	3	9	8.3	7.9
TOTALS AND AVERAGES	120	02Q1	195	18,081.0	6.1	11.6	4	2	1	0.4	4	56	13	5	8	8.0	7.7
TOTALS AND AVERAGES	670	01Q4	194	22,421.4	6.1	12.2	5	3	2	0.4	-22	60	13	3	8	8.0	7.1
TOTALS AND AVERAGES	84	01Q3	194	16,429.3	6.1	11.8	4	2	2	0.4	-10	59	13	4	11	8.0	7.3
TOTALS AND AVERAGES	682	01Q2	194	21,510.9	6.1	12.4	5	3	2	0.4	5	62	10	4	10	8.4	7.3
TOTALS AND AVERAGES	84	01Q1	201	15,573.9	6.1	12.0	4	2	1	0.4	2	60	9	6	12	7.8	8.2
TOTALS AND AVERAGES	695	00Q4	199	19,975.2	6.0	12.8	5	3	2	0.5	31	67	5	8	10	8.3	7.9
TOTALS AND AVERAGES	79	00Q3	196	14,281.5	6.0	12.2	4	2	1	0.4	-2	64	5	9	9	8.2	8.6
TOTALS AND AVERAGES	704	00Q2	191	19,665.2	6.0	12.5	5	3	2	0.5	-16	65	4	10	7	8.6	8.4
TOTALS AND AVERAGES	79	00Q1	188	14,128.3	6.0	11.8	4	2	2	0.5	-19	61	6	9	7	8.7	8.6
TOTALS AND AVERAGES	709	99Q4	187	19,020.9	6.0	12.4	5	3	2	0.5	-23	65	5	8	6	8.9	8.0
TOTALS AND AVERAGES	76	99Q3	193	13,453.6	6.0	11.8	4	2	2	0.5	0	62	9	8	7	8.5	8.6
TOTALS AND AVERAGES	720	99Q2	192	18,971.3	6.0	12.1	5	3	2	0.5	4	62	9	6	7	8.5	8.0
TOTALS AND AVERAGES	76	99Q1	196	13,185.2	6.0	11.5	5	2	2	0.5	4	60	10	6	9	7.8	8.6
TOTALS AND AVERAGES	724	98Q4	193	18,104.2	6.0	12.1	5	4	2	0.5	0	64	9	5	9	7.8	8.2
TOTALS AND AVERAGES	69	98Q3	200	11,838.0	6.0	11.8	5	3	2	0.5	6	63	7	6	10	8.0	9.0
TOTALS AND AVERAGES	725	98Q2	195	17,252.5	6.0	12.1	5	4	2	0.5	10	65	6	6	10	8.6	8.8
TOTALS AND AVERAGES	69	98Q1	201	11,531.8	6.0	11.6	5	3	2	0.5	13	63	6	7	12	8.4	9.6
TOTALS AND AVERAGES	737	97Q4	198	16,397.4	6.0	12.3	5	4	2	0.4	15	67	6	6	10	8.9	9.4
TOTALS AND AVERAGES	68	97Q3	203	11,140.2	6.0	11.5	5	3	2	0.4	14	65	5	8	13	9.0	10.7
TOTALS AND AVERAGES	743	97Q2	199	16,485.7	6.0	11.8	5	4	2	0.4	18	65	6	8	12	9.6	10.5
TOTALS AND AVERAGES	68	97Q1	202	10,975.9	6.0	11.1	5	3	2	0.4	18	63	6	10	12	9.2	11.4
TOTALS AND AVERAGES	751	96Q4	201	15,721.9	6.0	11.8	5	4	3	0.3	15	67	6	9	12	9.5	11.1
TOTALS AND AVERAGES	62	96Q3	202	10,234.1	6.0	10.9	5	3	2	0.3	14	64	7	10	13	9.4	12.0
TOTALS AND AVERAGES	759	96Q2	196	15,659.5	6.0	11.2	5	4	2	0.3	7	64	7	8	12	9.7	11.4
TOTALS AND AVERAGES	62	96Q1	201	10,115.2	6.0	10.5	5	3	2	0.3	4	61	10	8	16	8.9	12.2

ROE= ROEA + ROFL	COMPONENTS OF ROEA										OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL				121 ROA
	16 CORE RETURN ON EARNING ASSETS	17 RETURN ON FINANCIAL LEVERAGE	18 CURRENT YIELD ON INVESTMENTS	19 CURRENT YIELD ON LOANS	20 CURRENT YIELD ON EARNING ASSETS	21 ASSET GAINS / LOSSES % EARNING ASSETS	22 LOAN LOSS EXPENSE % LOANS	23 NONINTEREST INCOME % EARNING ASSETS	24 OPERATING COSTS % EARNING ASSETS	25 EARNINGS ADJUSTMENT % EARNING ASSETS	26 OPERATING PROFIT MARGIN	27 RISK (SD) IN OPERATING MARGIN	28 COST OF ADJUSTED DEBT	29 LEVERAGE SPREAD	30 LEVERAGE MULTIPLIER	31 FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	32 PART TIME EMPLOYEES PER \$ MIL NET REVENUE	33 NONPERFORMING LOANS % TOTAL LOANS	34 UNSECURED AND OTHER LOANS	35 NEW AND USED AUTO LOANS	36 REAL ESTATE MORTGAGE LOANS	37 SHARES & BORROWINGS % EARNING ASSETS	38 NET INCOME % AVERAGE ASSETS
2.47	4.11	2.2	6.5	4.9	-0.07	1.07	1.60	3.50	0.17	29.4	4.3	1.87	0.59	7.0	6.39	0.70	1.5	11	38	47	93	0.98	
2.59	3.72	2.4	6.5	5.0	-0.07	1.08	1.63	3.55	0.19	28.7	4.2	2.05	0.54	7.0	6.56	0.72	1.5	11	38	46	92	0.93	
2.71	3.19	2.7	6.6	5.2	-0.06	1.11	1.66	3.61	0.21	28.0	4.1	2.25	0.46	6.9	6.71	0.78	1.4	11	39	46	92	0.89	
2.86	2.87	2.9	6.7	5.3	-0.03	1.04	1.73	3.70	0.19	27.1	4.0	2.44	0.42	6.9	6.89	0.83	1.3	11	39	45	92	0.86	
3.05	2.99	3.2	6.8	5.5	-0.03	0.93	1.70	3.70	0.17	26.8	3.9	2.63	0.42	6.8	7.18	0.88	1.2	11	40	45	92	0.56	
3.33	3.10	3.6	6.8	5.7	0.00	0.84	1.75	3.74	0.15	27.1	3.9	2.88	0.45	6.7	7.08	0.82	1.3	11	40	44	92	0.67	
3.54	3.11	3.9	6.9	5.9	0.02	0.70	1.76	3.74	0.11	27.0	3.9	3.07	0.47	6.6	7.32	0.85	1.1	11	41	44	91	0.79	
3.69	3.09	4.1	7.0	6.0	0.02	0.61	1.75	3.75	0.10	26.6	3.9	3.22	0.48	6.6	7.39	0.89	1.0	11	41	43	91	0.82	
3.81	3.30	4.3	7.0	6.1	0.01	0.56	1.74	3.76	0.09	27.0	3.9	3.30	0.51	6.6	7.48	0.90	0.9	11	42	42	91	0.87	
3.84	3.48	4.5	6.9	6.2	0.00	0.53	1.73	3.77	0.08	27.2	3.9	3.30	0.54	6.6	7.25	0.89	1.0	12	42	42	91	0.89	
3.78	3.53	4.4	6.9	6.1	0.00	0.47	1.70	3.75	0.05	27.1	3.9	3.22	0.56	6.6	7.42	0.97	0.9	11	43	41	91	0.91	
3.70	3.92	4.2	6.8	6.0	0.00	0.44	1.68	3.70	0.05	27.6	3.9	3.09	0.61	6.7	7.60	1.03	0.8	11	43	41	91	0.95	
3.59	4.30	4.0	6.8	5.8	0.00	0.43	1.66	3.65	0.05	28.0	3.9	2.93	0.66	6.8	7.76	1.07	0.8	11	44	40	91	0.96	
3.48	4.62	3.8	6.7	5.7	0.00	0.44	1.64	3.63	0.05	28.5	4.0	2.78	0.70	6.8	7.45	0.95	0.9	11	44	40	91	0.98	
3.30	4.80	3.6	6.6	5.6	0.00	0.49	1.60	3.60	0.06	29.0	4.0	2.57	0.73	6.9	7.49	1.00	0.8	11	44	40	91	0.97	
3.12	4.84	3.4	6.5	5.4	0.00	0.53	1.57	3.59	0.06	28.9	4.1	2.39	0.73	6.9	7.62	0.95	0.7	11	45	40	91	0.95	
2.96	4.86	3.1	6.5	5.3	0.00	0.57	1.53	3.57	0.07	28.5	4.1	2.23	0.73	6.9	7.72	1.01	0.7	11	45	39	91	0.93	
2.84	4.97	3.0	6.4	5.2	0.00	0.57	1.50	3.56	0.07	28.8	4.1	2.09	0.75	6.9	7.56	0.99	0.9	12	45	39	91	0.93	
2.75	5.19	2.8	6.4	5.1	0.00	0.53	1.47	3.55	0.06	28.7	4.1	1.96	0.78	6.9	7.71	1.02	0.9	11	45	39	91	0.96	
2.67	5.50	2.7	6.5	5.0	0.00	0.52	1.42	3.52	0.05	29.1	4.1	1.85	0.82	6.9	7.78	1.05	0.8	12	44	39	91	0.98	
2.57	5.49	2.5	6.5	5.0	0.01	0.51	1.36	3.52	0.05	28.7	4.1	1.77	0.80	7.0	7.91	1.07	0.8	12	44	40	91	0.96	
2.54	5.44	2.4	6.6	5.0	0.02	0.50	1.32	3.52	0.05	28.4	4.2	1.75	0.80	6.9	7.83	1.05	0.9	12	44	40	92	0.96	
2.52	5.37	2.4	6.7	5.0	0.02	0.48	1.26	3.50	0.04	28.3	4.1	1.74	0.78	7.0	7.93	1.09	0.9	12	44	40	92	0.96	
2.53	5.19	2.3	6.8	5.0	0.02	0.46	1.21	3.47	0.04	27.9	4.1	1.79	0.74	7.0	8.20	1.15	0.8	12	44	40	92	0.95	
2.63	5.16	2.3	7.0	5.2	0.01	0.46	1.17	3.44	0.03	28.4	4.0	1.89	0.74	7.0	8.51	1.22	0.8	12	44	40	92	0.96	
2.78	5.18	2.4	7.2	5.3	0.02	0.47	1.16	3.44	0.03	29.0	4.0	2.03	0.75	6.9	8.14	1.12	0.9	13	43	40	92	1.00	
2.95	5.23	2.6	7.4	5.5	0.01	0.48	1.15	3.43	0.04	29.5	4.0	2.19	0.76	6.9	8.18	1.13	0.9	13	44	40	92	1.02	
3.15	5.28	2.8	7.6	5.7	0.02	0.49	1.12	3.42	0.04	30.1	4.1	2.38	0.77	6.9	8.21	1.13	0.9	13	43	39	92	1.03	
3.28	5.36	2.9	7.7	5.9	0.02	0.48	1.08	3.43	0.05	30.3	4.1	2.49	0.79	6.9	8.05	1.10	0.9	13	43	39	92	1.06	
3.51	4.93	3.3	7.8	6.2	0.01	0.52	1.08	3.46	0.05	30.4	4.1	2.78	0.72	6.8	8.19	1.14	0.9	14	43	39	92	1.03	
3.70	4.89	3.4	8.0	6.4	0.01	0.52	1.06	3.43	0.05	30.7	4.2	2.98	0.72	6.9	8.39	1.17	0.9	14	44	38	91	1.03	
3.92	3.92	3.7	8.2	6.6	0.00	0.53	1.05	3.43	0.06	29.3	4.2	3.36	0.56	6.9	8.70	1.29	0.9	14	44	38	92	0.92	
4.29	3.42	4.2	8.2	6.8	0.01	0.52	1.08	3.32	0.05	29.8	3.8	3.78	0.50	7.0	8.85	1.30	0.7	14	41	41	92	0.91	
4.55	2.56	4.7	8.5	7.3	0.01	0.54	1.09	3.52	0.07	27.8	4.3	4.18	0.37	6.7	9.02	1.24	1.0	15	44	37	91	0.86	
4.92	2.34	5.3	8.4	7.5	0.02	0.51	1.11	3.41	0.06	28.5	3.8	4.58	0.35	6.8	8.80	1.27	0.7	14	42	40	92	0.89	
5.01	2.28	5.8	8.6	7.8	0.01	0.52	1.10	3.63	0.10	27.5	4.3	4.67	0.34	6.6	9.38	1.42	0.9	15	45	36	91	0.87	
5.21	3.04	6.3	8.5	7.9	0.00	0.45	1.12	3.48	0.04	30.0	3.8	4.75	0.46	6.7	8.86	1.34	0.6	15	42	39	92	1.00	
5.15	2.72	7.2	8.6	8.1	0.00	0.49	1.09	3.75	0.08	28.4	4.3	4.74	0.42	6.4	9.14	1.41	1.0	16	45	35	91	0.94	
5.17	3.41	7.4	8.3	7.9	-0.01	0.47	1.11	3.57	0.07	30.4	3.8	4.65	0.52	6.7	9.02	1.29	0.6	15	43	38	96	1.00	
4.96	3.39	6.5	8.5	7.9	0.00	0.47	1.05	3.69	0.08	29.1	4.4	4.45	0.51	6.7	9.41	1.56	0.8	15	46	35	97	0.99	
4.92	3.71	6.0	8.3	7.6	0.00	0.46	1.04	3.45	0.06	30.5	4.1	4.36	0.55	6.9	9.31	1.32	0.6	15	43	38	98	1.03	
4.84	3.21	6.0	8.5	7.7	0.00	0.48	1.00	3.61	0.07	29.0	4.6	4.37	0.47	6.8	9.54	1.40	1.0	16	45	34	98	0.96	
4.84	3.77	5.5	8.4	7.5	0.01	0.50	0.99	3.32	0.05	31.3	4.1	4.29	0.55	7.1	9.02	1.39	0.7	16	42	37	95	1.03	
4.77	3.26	5.3	8.7	7.6	0.01	0.53	0.93	3.46	0.07	29.4	4.6	4.31	0.47	7.0	9.65	1.62	1.0	17	45	34	92	0.95	
4.92	3.73	5.4	8.6	7.6	0.01	0.56	0.95	3.27	0.05	31.9	4.2	4.39	0.53	7.1	9.38	1.46	0.8	16	42	37	92	1.00	
4.94	3.29	5.6	8.8	7.9	0.01	0.57	0.92	3.50	0.07	30.1	4.8	4.46	0.48	6.9	9.68	1.45	1.1	17	45	33	92	0.98	
5.07	3.97	5.7	8.7	7.8	0.00	0.60	0.94	3.30	0.06	32.6	4.2	4.50	0.56	7.1	9.57	1.40	0.8	17	43	36	92	1.04	
5.00	3.79	5.5	8.9	7.9	0.01	0.58	0.89	3.46	0.07	31.2	4.8	4.46	0.54	7.1	9.93	1.57	1.0	18	46	32	91	1.03	
5.10	4.53	5.6	8.8	7.8	0.01	0.62	0.91	3.27	0.06	33.5	4.2	4.48	0.62	7.3	9.77	1.41	0.9	17	43	34	92	1.09	
5.09	4.27	5.8	8.9	8.0	0.01	0.57	0.88	3.47	0.06	32.1	4.9	4.49	0.60	7.1	9.85	1.51	1.1	19	46	31	91	1.09	
5.16	5.51	5.6	8.8	7.9	0.00	0.59	0.91	3.26	0.06	34.9	4.3	4.42	0.74	7.6	9.65	1.33	0.8	18	44	33	92	1.18	
5.10	5.40	5.4	9.0	7.9	0.00	0.53	0.85	3.40	0.07	33.1	4.9	4.37	0.73	7.5	10.13	1.62	1.0	19	46	30	92	1.16	
5.16	6.28	5.3	8.9	7.8	0.00	0.53	0.90	3.21	0.07	35.2	4.4	4.35	0.81	7.9	9.80	1.46	1.0	19	44	32	93	1.21	
5.20	5.89	5.6	9.0	8.0	0.00	0.46	0.84	3.39	0.07	33.4	5.1	4.41	0.79	7.6	10.11	1.50	1.2	20	46	29	92	1.23	
5.33	6.64	5.5	9.1	7.9	0.01	0.46	0.90	3.25	0.06	34.3	4.5	4.49	0.83	8.1	10.01	1.34	0.8	19	44	31	92	1.24	
5.20	6.22	5.4	9.1	7.9	0.01	0.36	0.80	3.31	0.06	32.9	5.2	4.39	0.81	7.9	10.52	1.64	1.0	19	47	29	92	1.24	
5.26	6.90	5.3	9.0	7.8	0.01	0.34	0.86	3.16	0.04	34.2	4.6	4.40	0.86	8.4	10.54	1.31	0.8	20	44	30	93	1.27	

REGIONAL FINANCIAL QUARTERLY
CREDIT UNIONS
NCUA DATA ENDING 1st QTR, 2010
Accounts insured to \$100,000 by NCUA

REGION SAMPLE

TOTALS BY QUARTER

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

	NUMBER OF CREDIT UNIONS	PERIOD ENDING	SUMMARY RANK OF FINANCIAL RATIOS	ASSETS TOTAL ASSETS IN MILLIONS \$	CAPITAL RATIOS RISK BASED NET WORTH REQUIREMENT	LOAN RISK % TIER ONE TIER ONE NET WORTH RATIO	LOAN LOSS RESERVE	2-6 MONTHS DELINQUENT	6 MONTHS OR MORE DELINQ & OTHER REO	NET CHARGE-OFFS % LOANS LAST 2 YRS	LIQUIDITY BALANCE SHEET CASH FLOW % TIER ONE NET WORTH	NET LOANS AS A % OF MEMBER SHARES & EXCESS LIQUIDITY	ANNUAL GROWTH TOTAL ASSETS	TOTAL LOANS	NET WORTH	ROE VS COE ESTIMATED COST OF NET WORTH	CORE RETURN ON NET WORTH
TOTALS AND AVERAGES	768	95Q4	203	14,898.3	6.0	11.2	6	4	2	0.3	18	65	7	9	16	8.6	11.9
TOTALS AND AVERAGES	61	95Q3	205	9,521.9	6.0	10.4	6	3	2	0.3	20	63	7	12	16	8.8	12.8
TOTALS AND AVERAGES	775	95Q2	206	14,606.1	6.0	10.8	6	3	3	0.3	39	64	4	14	15	9.1	13.3
TOTALS AND AVERAGES	61	95Q1	210	9,204.9	6.0	10.1	6	3	2	0.3	31	61	5	18	14	9.6	14.6
TOTALS AND AVERAGES	782	94Q4	205	13,979.0	6.0	10.4	7	4	2	0.4	-31	63	5	17	13	10.4	14.6
TOTALS AND AVERAGES	55	94Q3	211	8,595.0	6.0	9.5	7	3	2	0.3	-5	60	7	18	14	9.9	16.1
TOTALS AND AVERAGES	790	94Q2	203	14,000.8	6.0	9.8	8	3	2	0.4	-51	58	7	14	15	9.9	15.6
TOTALS AND AVERAGES	56	94Q1	210	8,499.9	6.0	9.1	8	2	2	0.3	-19	54	8	12	19	9.0	17.2
TOTALS AND AVERAGES	810	93Q4	208	13,445.8	6.0	9.6	9	4	3	0.5	28	56	7	11	19	8.8	17.3
TOTALS AND AVERAGES	49	93Q3	219	7,760.4	6.0	8.9	8	3	2	0.4	27	53	8	12	23	8.1	19.1
TOTALS AND AVERAGES	821	93Q2	205	13,106.5	6.0	9.1	10	4	3	0.5	33	54	8	7	21	9.4	18.6
TOTALS AND AVERAGES	50	93Q1	206	7,578.7	6.0	8.3	15	5	6	0.5	47	50	10	4	23	9.1	19.6
TOTALS AND AVERAGES	835	92Q4	190	12,626.0	6.0	8.7	10	5	4	0.6	28	53	11	4	20	10.2	18.1
TOTALS AND AVERAGES	24	92Q3	180	5,408.5	6.0	7.9	9	3	3	0.5	23	51	8	6	22	9.7	18.7
TOTALS AND AVERAGES	857	92Q2	167	12,185.5	6.0	8.3	10	5	5	0.6	24	53	9	3	14	10.9	16.0
TOTALS AND AVERAGES	24	92Q1	167	5,161.0	6.0	7.5	9	4	4	0.5	12	51	17	-5	22	10.2	17.2
TOTALS AND AVERAGES	876	91Q4	150	11,456.9	6.0	8.2	14	10	7	0.6	7	56	9	3	11	11.0	13.0
TOTALS AND AVERAGES	0	91Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	894	91Q2	140	11,268.7	6.0	8.0	10	8	6	0.6	5	56	9	2	10	11.9	13.5
TOTALS AND AVERAGES	0	91Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	905	90Q4	139	10,557.8	6.0	8.1	10	9	7	0.6	7	60	7	3	11	13.8	14.4
TOTALS AND AVERAGES	0	90Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	927	90Q2	137	10,414.8	6.0	7.9	6	10	8	0.6	14	60	9	3	15	14.1	14.9
TOTALS AND AVERAGES	0	90Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	748	89Q4	138	8,232.8	6.0	8.0	6	11	7	0.6	15	63	5	7	15	13.8	15.6
TOTALS AND AVERAGES	0	89Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	756	89Q2	132	8,048.1	6.0	7.7	6	10	8	0.6	27	65	3	11	17	14.3	16.8
TOTALS AND AVERAGES	0	89Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	762	88Q4	124	7,881.3	6.0	7.4	6	13	9	0.6	6	64	8	13	15	15.4	16.5
TOTALS AND AVERAGES	0	88Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	772	88Q2	121	7,858.3	6.0	7.0	9	14	12	0.6	-6	61	8	16	17	15.5	18.9
TOTALS AND AVERAGES	0	88Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	777	87Q4	119	7,390.3	6.0	7.0	6	12	11	0.4	10	62	10	17	21	15.7	19.6
TOTALS AND AVERAGES	0	87Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	787	87Q2	107	7,302.9	6.0	6.6	6	13	11	0.4	9	58	19	17	18	15.2	20.6
TOTALS AND AVERAGES	0	87Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	794	86Q4	120	6,703.4	6.0	6.9	6	15	12	0.2	25	60	24	16	21	12.3	21.5
TOTALS AND AVERAGES	0	86Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	804	86Q2	121	6,155.3	6.0	6.8	5	13	13	0.2	-18	60	25	13	26	12.1	23.0
TOTALS AND AVERAGES	0	86Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	823	85Q4	126	5,416.8	6.0	7.2	6	17	14	0.0	-13	66	25	15	34	13.4	25.3
TOTALS AND AVERAGES	0	85Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	837	85Q2	123	5,007.0	6.0	7.1	6	15	13	0.0	2	67	20	20	34	16.2	28.1
TOTALS AND AVERAGES	0	85Q1	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	850	84Q4	124	4,417.9	6.0	7.4	7	23	15	0.0	NC	72	10	24	28	15.7	27.9
TOTALS AND AVERAGES	0	84Q3	NC	0.0	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC
TOTALS AND AVERAGES	866	84Q2	0	4,222.2	6.0	7.0	6	12	13	0.2	NC	68	NC	NC	34	18.4	21.4

ROE = ROEA + ROFL		COMPONENTS OF ROEA													OPERATING PROFIT MARGIN		RETURN ON FINANCIAL LEVERAGE			SIZE EFFICIENCY			LOAN TYPE % TOTAL				123 ROA	
16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38						
CORE RETURN ON EARNING ASSETS	RETURN ON FINANCIAL LEVERAGE	CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	ASSET GAINS / LOSSES % EARNING ASSETS	LOAN LOSS EXPENSE % LOANS	NONINTEREST INCOME % EARNING ASSETS	OPERATING COSTS % EARNING ASSETS	EARNINGS ADJUSTMENT % EARNING ASSETS	OPERATING PROFIT MARGIN	RISK (SD) IN OPERATING MARGIN	COST OF ADJUSTED DEBT	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	FULL TIME EMPLOYEES PER \$ MIL NET REVENUE	PART TIME EMPLOYEES PER \$ MIL NET REVENUE	NONPERFORMING LOANS % TOTAL LOANS	UNSECURED AND OTHER LOANS	NEW AND USED AUTO LOANS	REAL ESTATE MORTGAGE LOANS	SHARES & BORROWINGS % EARNING ASSETS	NET INCOME % AVERAGE ASSETS						
5.21	6.71	5.4	9.1	7.9	0.00	0.30	0.79	3.31	0.05	32.8	5.3	4.35	0.86	8.0	10.59	1.41	1.0	20	46	28	92	1.29						
5.02	7.78	5.0	8.7	7.5	0.00	0.29	0.83	3.09	0.03	34.6	4.7	4.08	0.95	8.6	11.38	1.36	0.8	20	44	30	93	1.31						
4.97	8.33	4.9	9.0	7.6	0.00	0.28	0.76	3.23	0.04	33.9	5.4	3.96	1.02	8.4	10.87	1.53	0.9	20	46	29	92	1.33						
4.88	9.73	4.8	8.8	7.3	-0.01	0.32	0.82	3.10	0.04	35.9	4.6	3.76	1.12	9.0	10.97	1.15	0.6	20	44	31	93	1.41						
4.75	9.88	4.7	8.9	7.4	-0.01	0.29	0.74	3.22	0.06	35.4	5.4	3.58	1.17	8.7	10.64	1.36	1.0	20	45	30	92	1.44						
4.77	11.28	4.6	8.9	7.2	-0.01	0.28	0.82	3.13	0.04	36.7	4.7	3.50	1.27	9.3	10.23	1.12	0.7	20	43	31	93	1.47						
4.66	10.89	4.4	9.2	7.3	-0.01	0.32	0.73	3.22	0.06	35.7	5.4	3.42	1.24	9.1	10.74	1.43	0.9	20	43	31	93	1.48						
4.82	12.40	4.5	9.2	7.2	0.01	0.31	0.81	3.10	0.04	37.8	4.6	3.48	1.35	9.7	10.34	1.16	0.8	21	41	32	94	1.53						
4.92	12.33	4.5	9.7	7.6	0.01	0.39	0.72	3.20	0.07	37.6	5.5	3.59	1.33	9.5	10.49	1.30	1.0	21	41	32	94	1.55						
5.12	13.99	4.9	9.5	7.5	0.01	0.39	0.79	3.03	0.07	40.0	4.6	3.67	1.45	10.2	10.48	1.10	0.7	20	39	33	94	1.66						
5.23	13.33	4.7	10.1	7.9	0.02	0.49	0.70	3.17	0.10	38.9	5.6	3.88	1.36	10.1	10.66	1.50	1.0	21	40	33	94	1.58						
5.38	14.19	5.0	10.0	7.8	0.03	0.47	0.77	3.04	0.08	39.9	4.7	4.01	1.38	10.8	10.83	1.20	0.8	21	37	35	95	1.60						
5.70	12.42	5.3	10.6	8.5	0.03	0.57	0.71	3.26	0.11	37.7	5.4	4.49	1.21	10.5	10.62	1.34	1.1	21	39	34	95	1.48						
5.87	12.85	5.9	10.1	8.4	0.02	0.52	0.74	2.99	0.07	39.3	4.2	4.66	1.21	11.2	11.08	1.11	0.8	20	36	37	96	1.48						
6.16	9.77	5.8	11.1	9.0	0.00	0.59	0.69	3.27	0.11	34.4	5.6	5.27	0.89	11.1	11.37	1.58	1.2	21	38	35	95	1.22						
6.05	11.12	5.9	10.4	8.6	0.00	0.49	0.73	3.02	0.09	36.6	4.3	5.01	1.03	11.6	11.54	1.19	0.9	19	35	38	96	1.34						
6.74	6.28	6.9	11.3	9.7	-0.02	0.61	0.70	3.36	0.07	31.3	5.9	6.19	0.56	11.2	12.17	1.57	1.5	21	38	35	95	1.01						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.10	6.54	7.1	11.6	10.0	0.00	0.62	0.68	3.30	0.13	31.2	6.0	6.55	0.55	12.0	12.79	1.87	1.5	20	37	35	96	0.97						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.50	6.90	8.1	11.6	10.5	-0.01	0.56	0.68	3.37	0.08	31.9	6.1	6.94	0.57	12.0	12.91	1.58	1.6	21	37	35	95	1.05						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.53	7.43	7.8	11.7	10.5	-0.01	0.53	0.66	3.34	0.10	31.2	6.4	6.94	0.59	12.6	13.26	1.91	1.7	20	37	35	96	1.02						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.64	8.01	8.4	11.6	10.7	-0.01	0.57	0.69	3.39	0.07	32.2	6.7	7.04	0.60	13.0	13.66	1.90	1.8	20	38	33	96	1.06						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.50	9.24	8.2	11.5	10.5	-0.03	0.53	0.64	3.35	0.08	31.8	6.6	6.83	0.67	13.5	13.68	2.03	1.6	19	27	32	97	1.04						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.37	9.14	8.3	11.4	10.4	-0.03	0.55	0.61	3.34	0.09	31.9	6.6	6.71	0.67	13.9	13.73	1.82	1.9	21	26	32	97	1.03						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.20	11.74	7.3	11.5	10.0	-0.04	0.59	0.63	3.21	0.10	33.0	6.6	6.44	0.76	15.1	13.36	2.05	1.9	21	25	30	98	1.05						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.36	12.17	8.0	11.6	10.3	-0.07	0.52	0.64	3.35	0.08	32.0	6.4	6.60	0.76	15.3	13.87	1.83	2.1	19	25	28	97	1.07						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
7.44	13.10	7.1	12.3	10.4	0.01	0.52	0.60	3.33	0.09	30.1	6.1	6.78	0.66	17.5	14.54	2.16	2.2	25	26	25	98	1.05						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
8.11	13.53	8.3	12.7	11.1	0.11	0.43	0.62	3.41	0.06	31.6	NC	7.36	0.75	17.3	14.31	1.96	2.4	25	26	22	98	1.27						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
8.70	13.83	8.3	13.3	11.6	0.10	0.37	0.59	3.46	0.13	32.4	NC	7.75	0.95	15.2	13.54	2.90	2.3	25	28	20	100	1.39						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
9.32	15.45	9.7	13.4	12.4	0.02	0.33	0.56	3.61	0.24	32.5	NC	8.29	1.03	15.7	14.46	1.91	2.5	0	NC	13	98	1.39						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
9.26	18.23	8.8	13.7	12.3	0.00	0.26	0.49	3.55	0.22	31.4	NC	8.20	1.06	20.2	14.50	1.26	2.3	1	NC	14	97	1.41						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
9.25	17.98	9.9	13.6	12.4	0.00	0.24	0.43	3.61	0.18	31.0	NC	8.19	1.06	21.3	14.02	2.19	2.4	2	NC	13	96	1.47						
NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC	NC					
8.55	12.63	9.8	12.7	11.7	0.00	0.25	0.41	3.52	0.10	30.0	NC	7.54	1.00	14.6	14.13	2.31	2.3	2	NC	14	96	1.43						