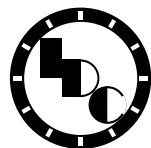


Bank Financial Quarterly

**State and National Totals
First Quarter 2024 Report**



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 1st QTR, 2024

STATE AVERAGES

Bank Holding Companies
and Independent BanksIDC Financial Publishing, Inc.
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	RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE			
	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % TIER 1 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	NET LOANS & LEASES % INS DEPS & AVL FHLB	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF AVG TANGIBLE ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	276	219,459	10.0	13.7	11.9	10	1	8	10	66	70	1.18	17.0	8.9	15.9	16.7
ALASKA	229	9,887	9.8	17.7	16.8	5	0	4	5	62	62	1.05	11.4	7.6	11.4	11.9
ARIZONA	237	80,915	8.6	14.2	12.0	6	0	8	14	68	70	1.00	13.6	11.7	13.4	19.8
ARKANSAS	214	170,706	11.3	15.0	12.8	9	0	4	10	79	79	1.13	10.6	10.1	10.8	12.3
CALIFORNIA	191	2,470,091	8.9	16.6	14.5	9	1	5	15	62	74	0.90	11.3	9.2	11.0	11.0
COLORADO	186	99,119	9.7	15.8	14.0	8	0	4	4	67	76	0.84	12.2	11.1	11.5	14.0
CONNECTICUT	252	236,465	10.8	14.8	12.9	44	9	3	12	94	79	1.79	20.6	9.2	16.9	17.1
DELAWARE	217	568,975	9.3	18.1	16.8	9	1	3	3	59	82	0.62	7.7	11.2	7.3	10.4
DISTRICT OF COLUMBIA	175	3,105	13.9	22.3	21.0	6	1	2	-1	71	72	0.51	3.8	11.1	4.1	5.3
FLORIDA	222	327,897	10.4	17.5	16.0	7	0	3	13	73	75	1.10	12.0	9.4	12.3	14.5
GEORGIA	248	154,310	10.3	15.7	13.9	9	0	4	8	72	70	1.14	12.7	9.1	12.5	14.7
HAWAII	129	68,116	8.4	14.4	13.2	8	0	1	8	61	71	0.73	12.4	9.7	11.6	14.0
IDAHO	210	11,583	11.2	16.5	15.3	8	0	2	16	68	66	1.19	11.9	8.4	11.6	10.9
ILLINOIS	221	933,087	9.5	14.5	12.8	16	2	5	4	82	80	0.89	11.0	10.9	11.3	13.1
INDIANA	214	185,377	10.0	13.7	12.3	8	0	4	8	72	79	1.15	15.1	9.5	14.5	15.0
IOWA	183	118,279	10.2	13.9	12.7	8	0	3	5	75	81	0.88	9.3	10.4	9.1	11.6
KANSAS	196	93,524	10.6	15.2	14.0	8	0	2	2	71	77	0.72	9.3	10.8	8.6	11.4
KENTUCKY	208	77,404	10.7	14.6	13.4	9	0	3	1	69	73	1.04	10.7	9.6	10.6	11.9
LOUISIANA	209	75,493	10.9	16.7	14.7	9	1	5	9	77	72	1.03	10.7	9.7	10.5	11.5
MAINE	171	42,316	10.4	14.3	13.2	7	0	2	6	72	79	0.69	7.9	9.8	7.7	10.5
MARYLAND	166	59,993	10.3	14.7	12.5	9	0	9	2	77	75	0.84	10.1	10.4	10.3	12.4
MASSACHUSETTS	154	721,570	8.2	16.0	14.4	12	0	5	-17	55	85	0.68	9.6	10.3	9.3	12.3
MICHIGAN	200	258,681	8.9	13.0	11.4	18	0	7	13	80	92	0.62	9.9	10.3	8.2	12.3
MINNESOTA	171	810,366	8.3	14.4	12.4	13	1	4	-5	60	82	0.83	17.0	9.1	15.3	16.5
MISSISSIPPI	204	170,608	9.9	14.6	12.4	9	0	4	16	71	74	0.73	9.2	9.2	8.8	12.9
MISSOURI	237	259,118	10.7	16.2	14.9	7	0	2	1	69	73	1.19	13.3	9.1	12.9	14.9
MONTANA	167	76,338	9.0	14.3	12.4	9	0	4	3	72	73	0.89	12.0	9.8	11.2	14.6
NEBRASKA	231	117,464	10.0	13.8	12.3	15	0	3	11	78	77	0.97	10.5	9.7	10.6	12.8
NEVADA	277	38,296	13.9	24.2	22.1	10	2	4	15	75	72	3.88	22.3	8.9	21.2	20.6
NEW HAMPSHIRE	162	16,986	10.7	15.0	13.8	7	0	3	6	75	79	0.53	4.7	8.8	5.0	7.6
NEW JERSEY	158	140,336	10.5	15.5	13.9	8	1	5	1	72	78	0.69	6.8	10.3	7.4	10.4
NEW MEXICO	244	15,293	10.0	17.9	16.8	8	0	6	12	59	64	1.65	17.0	11.2	16.8	17.7
NEW YORK	226	11,560,195	7.3	17.4	15.9	7	1	3	19	70	79	0.85	13.5	11.9	13.3	15.3
NORTH CAROLINA	153	4,082,436	7.6	16.2	14.8	7	1	4	-12	60	76	0.68	12.9	9.6	12.2	15.4
NORTH DAKOTA	192	57,722	9.7	13.6	12.1	9	0	5	11	75	79	0.87	10.7	10.7	10.0	14.1
OHIO	213	754,845	9.3	14.5	12.4	11	0	4	7	66	78	0.86	14.3	11.1	13.0	14.3
OKLAHOMA	219	188,636	9.6	15.4	14.1	8	0	5	9	69	78	1.02	10.7	10.0	10.7	14.7
OREGON	190	8,945	11.5	18.7	17.6	7	0	2	5	67	73	0.79	7.3	9.8	7.0	10.6
PENNSYLVANIA	200	815,294	9.1	13.9	12.0	9	0	6	8	67	78	0.94	14.0	9.5	12.4	13.7
RHODE ISLAND	175	233,903	9.3	13.7	11.8	10	0	9	-5	66	79	0.64	9.8	9.9	8.8	13.1
SOUTH CAROLINA	174	59,011	10.0	15.2	13.7	8	0	3	5	67	72	0.77	8.8	9.2	8.6	12.1
SOUTH DAKOTA	222	45,063	14.1	20.4	19.2	12	1	3	8	83	61	1.98	16.6	10.2	16.2	17.0
TENNESSEE	240	231,826	10.5	14.1	12.6	8	0	4	9	76	75	1.02	11.5	9.4	11.2	14.1
TEXAS	202	1,230,032	9.9	25.1	24.1	5	0	2	2	53	74	0.94	25.1	12.6	24.7	19.0
UTAH	261	201,997	11.2	15.4	14.0	19	3	3	4	78	73	1.88	16.2	8.1	15.1	17.7
VERMONT	170	8,012	9.9	16.0	15.0	6	0	3	1	62	78	0.64	7.0	8.4	7.0	9.7
VIRGINIA	281	587,720	11.1	16.0	14.2	25	6	4	6	84	82	1.03	13.0	8.3	11.8	16.0
WASHINGTON	206	157,527	9.3	13.3	11.6	10	1	3	-2	70	72	0.77	11.3	9.7	11.3	12.1
WEST VIRGINIA	240	76,031	10.6	15.4	13.1	8	0	3	8	71	71	1.08	12.7	8.7	12.2	13.4
WISCONSIN	169	150,033	10.8	13.8	12.3	9	0	4	6	95	78	0.91	8.5	9.9	8.3	11.4
WYOMING	196	8,919	10.4	21.9	20.7	7	0	3	6	55	75	0.95	9.3	10.6	9.1	11.7
GUAM	122	2,734	9.3	16.0	14.8	10	0	6	17	104	61	1.11	12.6	8.6	11.9	10.0
MICRONESIA	292	211	14.4	47.0	45.7	6	0	2	7	33	54	1.75	13.1	9.2	12.8	9.9
PUERTO RICO	241	101,154	9.2	18.4	16.5	12	1	7	6	57	71	0.94	12.2	9.6	11.9	13.7
VIRGIN ISLANDS	290	473	9.7	NC	NC	5	0	3	26	41	59	2.33	24.3	11.6	23.1	23.8
TOTALS	207	29,193,874	8.4	16.7	15.2	9	1	4	9	67	78	0.87	13.3	10.7	12.9	14.7

		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS					OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY							181 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 & OTHER ADJ % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
1YR	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	39	40									
3.1	71	6.1	1.0	79.4	30.4	0.04	3.63	3.38	1.37	1.46	3.00	2.80	40.5	2.7	2.61	2.05	1.39	0.58	1.22	10.8	13.3	9.3	11.1	10.3	11.1										
2.7	50	6.5	1.0	240.7	62.0	0.06	3.35	3.40	0.65	0.98	2.50	2.72	38.5	2.2	2.17	1.67	1.14	0.43	1.03	8.8	9.2	5.7	4.1	10.3	4.1										
4.5	75	6.6	0.9	225.8	34.4	0.05	3.51	3.64	0.72	0.67	2.67	2.19	36.4	7.0	3.18	2.61	2.27	1.05	0.91	10.9	10.3	11.3	16.8	11.3	16.8										
3.1	73	6.8	0.6	72.5	52.1	0.13	3.57	3.55	1.05	1.35	2.81	3.03	38.3	3.9	3.14	2.34	2.01	0.97	1.13	9.1	7.7	7.7	7.7	11.3	7.7										
3.6	56	6.3	1.0	46.3	23.7	0.02	3.05	2.65	2.02	2.20	3.31	3.21	33.5	3.5	2.65	1.86	1.84	0.76	0.81	10.1	8.4	7.7	7.3	11.3	7.3										
3.2	69	5.8	0.5	101.6	42.6	0.02	3.12	3.28	0.68	0.89	2.44	2.56	35.6	4.5	2.37	1.83	1.60	0.66	0.77	12.9	9.1	6.5	9.2	11.3	9.2										
4.0	78	11.9	1.7	67.4	22.0	0.62	7.63	9.26	0.90	0.59	3.12	3.68	54.7	4.1	4.73	4.51	2.58	1.72	2.15	7.1	12.2	14.6	10.3	14.6	10.3										
4.4	44	7.0	0.8	31.0	17.4	0.05	2.81	2.46	0.97	0.95	2.60	2.01	28.6	5.9	2.95	1.98	2.46	1.02	0.48	10.0	4.4	6.0	8.9	6.0	8.9										
3.0	68	5.3	1.0	-62.3	75.3	0.09	3.04	3.43	0.63	0.90	2.88	3.53	21.3	12.0	1.81	1.08	1.42	0.53	0.39	5.5	2.3	4.3	2.9	4.3	2.9										
5.0	73	5.9	0.5	46.4	35.1	0.12	3.10	2.96	4.64	6.11	5.81	6.85	30.9	4.1	3.44	2.62	2.25	0.98	1.20	8.8	8.8	9.4	10.2	9.4	10.2										
3.3	74	6.3	0.7	75.7	44.5	0.08	3.53	3.46	0.82	0.99	2.48	2.56	42.4	3.7	2.85	2.14	1.74	0.78	1.11	9.5	9.6	8.8	10.4	10.4	10.4										
2.4	66	4.8	0.2	24.6	30.1	0.02	2.55	2.75	0.80	0.82	2.18	2.14	34.4	2.8	1.94	1.54	1.21	0.47	0.73	13.2	9.7	5.1	7.4	7.4	7.4										
3.1	62	6.8	0.4	119.4	47.9	0.09	3.75	3.89	0.45	0.64	2.44	2.73	40.4	3.7	2.60	1.88	1.45	0.59	1.15	8.8	9.0	10.9	7.0	10.9	7.0										
4.3	61	7.8	1.2	57.4	24.8	0.24	3.87	3.54	1.57	1.68	3.27	3.02	35.0	5.7	3.59	2.56	2.68	1.27	0.91	10.1	7.7	8.7	10.2	8.7	10.2										
3.2	73	6.2	0.6	45.8	44.3	0.03	3.02	3.22	0.93	1.05	2.24	2.34	43.2	4.1	3.09	2.35	2.01	0.99	1.08	10.5	11.4	10.7	7.7	10.7	7.7										
2.9	70	5.4	0.6	187.2	31.4	0.06	2.71	2.99	0.65	0.71	2.17	2.22	35.2	4.8	2.72	2.13	1.95	0.98	0.77	8.7	6.4	7.5	7.3	7.5	7.3										
3.1	69	6.0	0.4	67.1	34.8	0.06	3.03	3.14	0.69	0.92	2.48	2.57	33.7	4.3	2.51	2.04	1.90	0.93	0.61	10.1	6.1	5.4	6.6	6.1	6.6										
2.9	72	5.9	0.5	70.5	40.2	0.11	3.31	3.46	0.85	1.02	2.68	2.84	34.7	4.0	2.59	2.02	1.57	0.74	1.02	8.3	8.0	7.6	7.4	7.6	7.4										
3.1	73	6.7	0.9	105.8	45.8	0.07	3.81	3.90	0.82	0.85	3.03	3.11	33.2	4.4	2.71	2.05	1.76	0.89	0.95	8.2	7.8	6.8	7.6	6.8	7.6										
2.8	78	5.3	0.3	98.2	44.1	0.03	2.76	3.19	0.66	0.84	2.50	2.67	29.9	4.9	2.32	1.87	1.74	0.84	0.59	10.3	5.4	6.5	9.4	6.5	9.4										
3.6	75	6.6	1.4	298.3	60.5	0.13	3.34	3.33	0.47	0.70	2.46	2.33	35.9	5.7	3.02	2.11	2.24	0.89	0.77	9.0	7.3	7.3	6.4	7.3	6.4										
4.2	44	6.2	0.9	104.0	22.1	0.01	2.14	2.26	2.95	2.97	3.76	3.57	25.2	3.1	3.14	1.97	2.58	1.09	0.57	12.3	6.3	2.2	6.6	2.2	6.6										
2.9	73	7.7	0.8	0.1	13.0	0.00	3.05	2.99	1.58	1.74	3.08	3.01	33.3	3.8	3.31	2.61	2.85	1.65	0.46	11.8	4.9	4.9	9.4	4.9	9.4										
3.5	62	6.1	0.7	76.3	19.8	0.06	2.88	2.83	1.61	1.73	2.83	2.72	37.0	2.1	2.80	2.07	1.88	0.82	0.92	13.6	12.5	7.3	9.8	7.3	9.8										
2.6	72	6.2	0.6	35.6	43.6	0.05	3.19	3.31	0.99	1.19	2.72	2.91	34.3	3.2	2.42	1.88	1.75	0.72	0.67	9.7	6.4	4.9	6.1	4.9	6.1										
3.5	67	6.2	0.4	143.4	35.7	0.03	3.31	3.16	2.55	3.20	4.14	4.39	33.2	2.9	2.96	2.28	1.85	0.82	1.12	9.4	9.9	9.0	10.9	9.0	10.9										
2.7	64	5.6	0.6	57.1	55.6	0.03	2.97	3.45	0.55	0.68	2.27	2.33	35.3	3.8	2.24	2.01	1.38	0.57	0.86	10.8	9.0	3.8	4.6	3.8	4.6										
3.3	72	7.0	0.5	76.5	36.6	0.16	3.80	3.93	0.91	1.09	2.86	3.00	37.2	3.9	3.02	2.30	2.08	0.95	0.95	8.3	7.6	8.7	9.8	8.7	9.8										
4.8	73	8.4	0.8	59.2	33.5	0.25	4.75	4.30	9.58	10.67	8.39	9.36	49.5	4.8	6.69	5.75	2.51	1.33	4.18	7.0	14.5	16.6	15.8	16.6	15.8										
2.8	82	4.9	0.4	162.4	42.8	0.04	2.84	3.23	0.48	0.54	2.50	2.67	21.1	4.4	1.92	1.49	1.48	0.71	0.44	8.0	3.1	5.1	7.7	5.1	7.7										
3.7	77	5.4	0.7	80.5	58.5	0.08	2.84	2.84	1.38	1.50	3.09	2.88	30.8	6.7	2.68	1.96	2.04	0.93	0.64	8.8	4.8	4.0	6.1	4.8	6.1										
3.1	55	6.7	1.1	70.9	47.4	0.12	4.00	3.77	0.58	0.68	2.46	2.51	45.9	4.1	2.85	2.29	1.16	0.48	1.69	8.2	14.0	10.3	7.6	10.3	7.6										
4.3	32	8.2	1.1	30.7	11.1	0.02	1.97	1.69	2.68	2.86	3.14	3.02	33.0	6.0	3.72	2.31	2.97	1.29	0.74	13.1	9.6	8.6	10.4	8.6	10.4										
3.8	42	6.1	0.8	53.0	12.5	-0.03	2.16	2.11	1.47	1.74	2.43	2.41	36.4	3.7	2.95	2.00	2.25	0.91	0.71	13.4	9.3	7.5	11.1	7.5	11.1										
3.5	78	5.6	0.6	255.5	36.2	0.04	2.80	3.34	1.26	1.67	2.87	3.20	29.0	5.8	2.83	2.33	2.11	0.95	0.72	9.3	7.2	6.4	8.4	6.4	8.4										
3.4	66	5.8	0.7	44.9	20.4	-0.01	2.78	2.84	1.25	1.51	2.64	2.69	33.8	4.5	2.68	1.99	1.89	0.82	0.80	13.4	10.3	5.2	6.2	5.2	6.2										
3.8	69	6.4	0.8	102.6	39.4	0.06	3.16	3.29	1.11	1.37	2.84	2.88	33.2	5.1	3.00	2.35	2.08	0.94	0.92	8.6	7.8	6.9	10.2	6.9	10.2										
3.0	66	6.0	0.3	33.3	57.8	0.03	3.65	3.69	0.65	1.19	2.94	3.15	30.0	5.7	1.91	1.70	1.20	0.45	0.71	7.0	5.1	5.7	8.6	5.7	8.6										
3.3	67	5.9	1.0	28.6	25.1	-0.05	2.84	2.74	1.41	1.60	2.82	2.68	34.5	3.2	2.71	1.89	1.87	0.79	0.82	11.9	9.8	6.0	7.4	6.0	7.4										
3.7	73	5.7	1.3	65.7	25.0	-0.04	2.97	2.91	0.97	1.08	2.74	2.49	30.5	3.1	2.41	1.82	1.88	0.83	0.53	12.1	6.4	2.9	6.7	2.9	6.7										
3.3	71	5.9	0.5	34.5	46.9	0.05	3.23	3.40	0.57	0.77	2.41	2.53	35.8	4.4	2.35	1.87	1.63	0.71	0.72	8.9	6.3	5.9	9.1	5.9	9.1										
2.8	72	9.0	0.8	71.5	27.8	0.15	5.70	5.90	3.00	3.22	4.78	4.82	35.7	4.3	3.59	3.54	1.60	0.80	1.99	8.2	12.7	14.5	13.1	14.5	13.1										
3.4	76	6.2	0.7	93.3	42.9	0.04	3.20	3.10	0.95	1.14	2.55	2.53	38.3	4.1	3.01	2.21	2.09	0.93	0.92	8.9	8.2	7.7	10.1	7.7	10.1										
3.0	46	6.7	0.6	58.8	24.7	0.00	2.79	2.71	1.86	1.85	3.17	2.96	33.2	5.2	2.46	1.77	1.55	0.63	0.92	25.6	22.2	12.1	12.2	12.1	12.2										
3.7	68	9.8	1.0	126.4	29.6	0.23	5.62	5.58	1.64	1.87	3.52	3.73	48.8	3.4	4.00	3.31	2.18	1.07	1.82	7.5	11.1	7.1	11.6	7.1	11.6										
2.7	71	4.9	0.5	38.6	33.9	0.07	2.93	3.19	0.78	0.97	2.91	2.97	20.4	4.5	1.81	1.51	1.21	0.55	0.60	8.3	5.2	5.7	7.9	5.7	7.9										
3.5	71	11.1	1.8	58.3	22.1	0.21	5.98	5.90	1.58	1.51	4.26	4.15	42.4	1.4	3.59	3.03	2.56	1.23	1.03	8.0	8.2	9.5	13.9	8.2	13.9										
3.9	76	5.8	0.4	132.8	53.6	0.10	3.44	3.37	0.59	0.74	2.51	2.54	34.8	3.8	2.49	1.86	1.64	0.74	0.85	10.4	8.8	6.2	5.6	6.2	5.6										
3.4	77	5.8	0.4	33.1	48.7	0.05	3.41	3.33	0.72	0.88	2.48	2.42	39.3	2.7	2.69	2.03	1.60	0.69	1.08	8.8	9.5	6.9	6.8	6.9	6.8										
2.9	76	5.8	0.6	89.5	43.7	0.05	3.02	3.12	1.98	2.38	3.58	2.95	32.4	4.7	2.72	2.13	1.90	0.88	0.82	8.8	5.6	4.7	6.8	4.7	6.8										
2.9	52	6.1	0.6	308.9	39.2	0.04	3.02	3.12	0.77	1.03	2.62	2.67	32.2	4.3	2.42	1.95	1.58	0.73	0.84	8.0	6.7														

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BANK FINANCIAL QUARTERLY
DATA ENDING 1st QTR, 2024

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		RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE				
		RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % TIER 1 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	NET LOANS & LEASES % INS DEPS & AVL FHLB	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF AVG TANGIBLE ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY		
		1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16	
Totals and Averages	4620	24Q1	231	23,970,430	9.2	17.2	16.2	10	0	4	-5	62	76	1.03	11.9	9.2	11.7	13.0
Totals and Averages	4638	23Q4	243	23,679,293	9.2	17.0	16.0	10	0	4	0	63	76	1.11	12.9	8.6	12.8	13.1
Totals and Averages	4666	23Q3	250	23,420,829	9.3	17.2	16.2	10	0	3	2	63	75	1.28	14.6	8.8	14.6	13.6
Totals and Averages	4694	23Q2	257	23,476,678	9.1	17.0	16.0	10	0	3	23	62	75	1.27	14.7	8.1	14.8	13.7
Totals and Averages	4722	23Q1	259	23,732,254	9.2	16.9	15.8	9	0	3	13	61	74	1.27	14.6	6.9	14.8	13.6
Totals and Averages	4753	22Q4	237	23,611,306	9.0	16.8	15.8	9	0	3	-8	60	72	1.18	13.7	6.9	13.7	13.5
Totals and Averages	4794	22Q3	229	23,705,710	8.9	16.8	15.8	9	0	3	-3	62	71	1.12	13.1	7.3	12.7	13.2
Totals and Averages	4819	22Q2	242	23,792,523	8.8	16.8	15.8	8	0	3	-12	61	70	1.11	12.9	5.6	12.3	13.0
Totals and Averages	4842	22Q1	250	24,045,231	8.7	17.0	16.0	8	0	4	-10	58	69	1.13	13.2	5.4	12.4	13.0
Totals and Averages	4885	21Q4	266	23,788,518	8.8	17.6	16.6	8	0	4	0	57	69	1.22	14.3	4.1	13.1	13.1
Totals and Averages	4960	21Q3	268	23,318,249	8.9	17.5	16.5	9	0	4	-1	56	68	1.23	14.3	3.5	13.1	13.0
Totals and Averages	4997	21Q2	265	22,854,972	8.9	17.5	16.4	9	0	4	3	57	69	1.16	13.6	3.6	12.6	13.0
Totals and Averages	5023	21Q1	263	22,629,935	8.9	17.4	16.2	10	0	5	12	58	69	0.97	11.6	4.4	12.8	12.7
Totals and Averages	5047	20Q4	267	21,947,551	8.8	16.9	15.7	12	0	5	1	60	70	0.73	9.2	3.1	12.6	12.5
Totals and Averages	5079	20Q3	270	21,282,701	8.8	16.8	15.6	13	0	5	8	62	70	0.75	9.2	2.7	12.9	12.4
Totals and Averages	5111	20Q2	274	21,200,254	8.8	16.3	15.1	13	0	5	9	63	71	0.79	9.5	2.6	13.3	12.4
Totals and Averages	5162	20Q1	279	20,315,565	9.4	15.8	14.6	11	0	4	-27	69	74	1.06	12.0	2.5	13.5	12.3
Totals and Averages	5224	19Q4	275	18,707,158	9.7	16.0	15.1	7	1	4	3	72	74	1.30	14.0	4.3	13.4	12.2
Totals and Averages	5305	19Q3	278	18,542,623	9.7	16.0	15.1	7	1	4	1	73	74	1.34	14.6	3.9	13.9	12.2
Totals and Averages	5349	19Q2	279	18,328,274	9.8	16.2	15.3	7	1	4	-3	73	74	1.38	15.0	4.6	14.3	12.1
Totals and Averages	5408	19Q1	274	18,150,282	9.8	16.1	15.2	7	1	5	-6	78	75	1.38	14.8	5.1	14.1	11.7
Totals and Averages	5453	18Q4	272	18,003,307	9.7	16.0	15.1	7	1	5	5	78	74	1.36	14.7	5.5	14.0	11.6
Totals and Averages	5524	18Q3	258	17,729,109	9.8	16.0	15.1	7	1	5	4	79	74	1.19	12.9	5.9	12.3	11.4
Totals and Averages	5589	18Q2	260	17,588,480	9.8	16.0	15.0	7	1	5	6	77	73	1.13	12.2	5.5	11.8	11.2
Totals and Averages	5654	18Q1	256	17,585,010	9.7	15.9	14.9	7	1	5	8	76	73	1.05	11.4	5.5	11.0	11.3
Totals and Averages	5717	17Q4	255	17,467,991	9.7	15.8	14.9	7	1	5	5	77	73	0.98	10.6	5.0	10.4	11.2
Totals and Averages	5786	17Q3	262	17,294,519	9.7	15.8	14.8	7	1	6	4	75	72	1.09	11.9	5.3	11.5	11.4
Totals and Averages	5836	17Q2	262	17,118,383	9.7	15.7	14.7	7	1	6	5	75	72	1.09	11.9	5.2	11.5	11.4
Totals and Averages	5905	17Q1	258	17,018,217	9.6	15.6	14.6	8	1	6	2	73	73	1.07	11.7	5.6	11.3	11.4
Totals and Averages	5963	16Q4	256	16,832,741	9.5	15.3	14.3	8	1	7	0	74	73	1.06	11.5	5.7	11.2	11.4
Totals and Averages	6031	16Q3	260	16,819,451	9.6	15.2	14.2	8	1	7	3	74	72	1.04	11.3	4.3	11.2	11.2
Totals and Averages	6109	16Q2	258	16,586,332	9.6	15.1	14.1	8	1	7	0	74	73	1.03	11.2	4.3	11.0	11.2
Totals and Averages	6173	16Q1	255	16,345,072	9.6	16.3	15.2	8	1	8	1	74	73	1.04	11.3	4.9	11.0	11.2
Totals and Averages	6235	15Q4	253	16,021,409	9.6	15.0	14.0	8	1	7	8	74	73	1.06	11.5	5.7	11.1	11.6
Totals and Averages	6325	15Q3	253	15,852,277	9.6	15.1	13.9	8	1	8	3	74	73	1.06	11.6	5.5	10.9	11.9
Totals and Averages	6405	15Q2	248	15,805,145	9.6	15.1	13.9	8	1	8	4	73	73	1.06	11.6	6.0	10.9	12.3
Totals and Averages	6475	15Q1	252	15,829,097	9.5	15.0	13.7	8	1	9	4	72	73	1.05	11.6	4.9	10.9	12.7
Totals and Averages	6566	14Q4	249	15,605,148	9.5	15.0	13.8	9	2	9	5	75	73	1.05	11.6	5.4	10.9	13.2
Totals and Averages	6648	14Q3	243	15,401,083	9.5	15.1	13.8	9	2	10	7	72	73	1.06	11.6	6.3	10.8	13.2
Totals and Averages	6717	14Q2	239	15,216,751	9.6	15.1	13.8	9	2	11	7	73	74	1.03	11.5	6.7	10.6	13.6
Totals and Averages	6788	14Q1	238	14,952,021	9.6	15.7	14.0	10	2	12	1	73	74	1.05	11.8	7.4	10.8	14.1
Totals and Averages	6871	13Q4	238	14,773,021	9.4	15.5	13.7	10	2	13	7	74	74	1.09	12.3	8.3	11.1	15.1
Totals and Averages	6950	13Q3	233	14,646,059	9.4	15.6	13.7	11	2	14	5	75	74	1.06	12.1	8.0	10.9	15.7
Totals and Averages	6999	13Q2	236	14,458,560	9.4	15.4	13.5	12	3	15	1	75	75	1.11	12.5	7.8	11.3	17.0
Totals and Averages	7079	13Q1	233	14,474,441	9.3	15.6	13.7	12	3	17	10	75	75	1.06	11.7	7.1	10.7	18.0
Totals and Averages	7144	12Q4	229	14,499,068	9.2	16.0	14.0	13	3	18	6	77	75	1.04	11.5	6.8	10.4	19.9
Totals and Averages	7244	12Q3	229	14,266,729	9.3	16.3	14.3	14	4	19	13	80	75	0.98	11.0	6.5	10.0	22.0
Totals and Averages	7310	12Q2	230	14,084,649	9.3	16.3	14.3	15	4	19	10	80	75	1.01	11.3	6.4	10.1	25.3
Totals and Averages	7371	12Q1	223	13,979,162	9.2	16.4	14.2	16	4	21	6	79	76	0.97	11.0	7.8	10.0	29.9
Totals and Averages	6786	11Q4	231	13,059,865	9.0	15.9	13.5	17	5	21	17	81	75	0.93	14.1	7.4	12.3	37.8
Totals and Averages	6816	11Q3	236	12,937,108	9.1	16.0	13.6	17	5	22	4	82	76	0.99	20.3	9.0	16.5	46.6
Totals and Averages	6871	11Q2	224	12,745,356	9.2	16.4	13.9	18	6	24	3	92	78	0.82	35.7	17.0	23.9	62.6
Totals and Averages	6916	11Q1	203	12,547,397	9.1	16.3	13.8	19	6	25	16	87	79	0.76	17.7	17.7	99.4	130.7
Totals and Averages	6993	10Q4	192	12,454,188	8.9	16.4	13.7	21	12	29	-1	89	79	0.68	17.5	96.7	134.7	
Totals and Averages	7088	10Q3	195	12,522,094	9.0	16.6	13.9	22	11	30	0	92	80	0.47	15.0	97.9	141.1	
Totals and Averages	7146	10Q2	181	12,356,672	8.8	16.0	13.3	24	12	31	-11	93	81	0.37	16.6	81.5	148.2	
Totals and Averages	7243	10Q1	169	12,471,916	8.6	15.5	12.8	26	13	33	-18	96	81	0.20	20.7	77.7	153.4	

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY								GROWTH					
	LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS	LOANS NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS	INC IN LOAN LOSS RES & OTHER ADJ % EARNING ASSETS	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE	OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY	CAPITAL
	1YR	18		1YR	20			21	23	1YR	5YR		1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR		
3.7	56	6.8	0.7	55.8	21.6	0.09	3.18	2.85	1.49	1.60	2.77	2.59	41.0	5.4	3.08	2.11	2.06	0.84	1.01	8.8	8.6	3.0	5.1					
3.5	56	6.6	0.7	32.9	21.6	0.13	3.22	2.86	1.54	1.58	2.76	2.59	41.9	5.3	3.01	2.05	1.84	0.75	1.16	8.8	9.8	3.9	5.1					
3.3	56	6.4	0.7	22.2	21.7	0.14	3.29	2.87	1.56	1.59	2.65	2.57	45.2	5.2	2.94	2.01	1.56	0.68	1.37	8.9	11.7	6.5	5.4					
2.9	55	5.9	0.6	1.3	21.7	0.15	3.20	2.86	1.64	1.61	2.67	2.57	49.0	5.1	2.61	1.95	1.21	0.60	1.40	9.0	12.2	7.3	5.4					
2.4	55	5.3	0.6	-9.5	21.5	0.17	3.11	2.86	1.67	1.61	2.66	2.57	44.9	4.2	2.28	1.88	0.83	0.53	1.45	9.1	12.5	8.8	5.5					
1.9	55	5.1	0.6	-7.9	21.3	0.14	3.13	2.85	1.51	1.59	2.65	2.56	43.4	3.9	1.88	1.82	0.51	0.47	1.37	9.3	11.8	7.5	5.6					
1.5	54	4.4	0.6	-12.3	21.4	0.07	2.74	2.88	1.58	1.63	2.59	2.61	41.4	4.0	1.53	1.78	0.27	0.45	1.25	9.4	11.2	7.3	5.4					
1.2	52	4.1	0.7	-16.3	21.3	0.05	2.59	2.87	1.57	1.63	2.54	2.61	40.0	4.0	1.39	1.75	0.17	0.44	1.22	9.5	10.9	6.1	5.1					
1.1	50	4.0	0.7	-18.2	21.4	0.04	2.48	2.87	1.57	1.63	2.52	2.61	39.3	4.0	1.39	1.75	0.15	0.44	1.24	9.5	11.0	5.5	5.0					
1.0	50	4.1	0.7	-19.3	21.3	0.02	2.49	2.92	1.68	1.69	2.58	2.67	39.5	4.1	1.51	1.78	0.16	0.46	1.31	9.5	11.7	6.6	5.0					
1.0	51	4.1	0.8	-10.3	21.4	0.02	2.51	2.95	1.66	1.71	2.56	2.69	39.6	4.1	1.52	1.79	0.18	0.47	1.31	9.3	11.6	7.4	5.0					
1.1	51	4.1	0.9	0.9	21.2	0.05	2.52	2.99	1.65	1.73	2.52	2.72	39.3	4.0	1.47	1.80	0.20	0.48	1.27	9.3	11.2	8.5	5.0					
1.2	52	4.2	1.0	29.2	20.6	0.26	2.60	3.01	1.63	1.65	2.59	2.68	39.8	3.9	1.54	1.78	0.25	0.49	1.28	9.2	11.3	9.5	4.9					
1.4	54	4.4	1.0	47.3	20.6	0.46	2.74	3.05	1.62	1.67	2.63	2.71	40.1	3.9	1.65	1.77	0.36	0.50	1.28	9.0	11.0	8.6	4.6					
1.7	55	4.6	1.0	35.3	20.4	0.49	2.89	3.09	1.64	1.68	2.70	2.72	40.9	4.0	1.82	1.78	0.49	0.51	1.31	8.8	11.1	7.2	4.4					
2.0	57	4.9	1.0	30.2	20.2	0.50	3.05	3.13	1.70	1.70	2.78	2.76	41.8	4.0	2.00	1.79	0.64	0.52	1.34	8.7	11.3	5.6	4.1					
2.4	59	5.2	0.8	4.1	20.3	0.25	3.22	3.14	1.75	1.74	2.88	2.78	41.7	4.0	2.17	1.78	0.80	0.52	1.36	8.5	11.3	3.6	3.7					
2.5	61	5.3	0.8	0.0	21.1	0.03	3.32	3.19	1.77	1.74	2.93	2.80	43.5	3.9	2.23	1.76	0.86	0.50	1.35	8.4	11.2	3.2	3.6					
2.6	61	5.4	0.8	3.8	21.0	0.04	3.37	3.20	1.77	1.74	2.94	2.82	43.7	4.0	2.29	1.73	0.87	0.47	1.41	8.4	11.6	3.3	3.9					
2.5	61	5.4	0.8	0.7	20.9	0.04	3.39	3.20	1.77	1.76	2.94	2.84	44.0	4.1	2.29	1.69	0.83	0.44	1.45	8.5	12.0	3.8	4.0					
2.5	61	5.2	0.9	7.8	21.0	0.04	3.38	3.18	1.79	1.76	2.96	2.84	43.6	4.3	2.19	1.64	0.76	0.41	1.44	8.4	11.9	4.3	4.1					
2.3	61	5.1	0.9	-6.3	20.8	0.04	3.36	3.17	1.80	1.77	2.97	2.86	43.7	4.3	2.12	1.59	0.67	0.37	1.43	8.5	11.9	4.6	4.2					
2.2	61	5.0	0.9	-4.5	20.9	0.04	3.33	3.16	1.80	1.80	2.97	2.87	43.1	4.4	1.83	1.56	0.57	0.36	1.25	8.5	10.5	4.1	4.3					
2.1	61	4.9	1.0	-6.8	20.9	0.05	3.31	3.14	1.84	1.81	3.00	2.89	43.4	4.4	1.71	1.51	0.49	0.32	1.21	8.5	10.1	3.7	4.3					
2.1	60	4.8	1.0	-13.2	20.8	0.05	3.25	3.15	1.80	1.92	2.94	2.97	43.0	4.3	1.58	1.51	0.42	0.31	1.14	8.5	9.5	3.8	4.3					
2.0	60	4.7	1.1	-12.5	20.7	0.06	3.24	3.17	1.80	1.95	2.96	3.00	42.1	4.1	1.46	1.50	0.36	0.29	1.08	8.5	9.0	3.2	4.4					
1.9	60	4.6	1.1	-11.0	20.6	0.06	3.19	3.16	1.78	1.94	2.89	3.00	42.6	4.2	1.55	1.51	0.33	0.29	1.20	8.5	9.9	4.4	4.5					
1.9	60	4.5	1.2	1.5	20.6	0.05	3.16	3.16	1.79	1.95	2.90	3.02	42.3	4.3	1.51	1.50	0.30	0.29	1.20	8.6	10.0	4.7	4.6					
1.8	60	4.5	1.2	6.2	20.5	0.05	3.12	3.16	1.79	1.96	2.89	3.04	41.9	4.4	1.49	1.50	0.29	0.29	1.18	8.6	9.9	4.8	4.6					
1.8	60	4.5	1.3	17.4	20.2	0.06	3.12	3.19	1.80	2.00	2.90	3.08	41.9	4.5	1.47	1.51	0.28	0.29	1.17	8.6	9.8	5.1	4.6					
1.8	60	4.4	1.3	12.7	19.9	0.07	3.09	3.18	1.83	2.01	2.94	3.11	41.2	4.5	1.46	1.50	0.26	0.30	1.18	8.6	9.8	4.9	4.5					
1.7	60	4.4	1.4	14.9	19.8	0.06	3.07	3.21	1.86	2.02	2.96	3.13	40.9	4.7	1.42	1.51	0.26	0.31	1.16	8.6	9.6	4.9	4.6					
1.7	60	4.4	1.5	11.8	19.7	0.06	3.07	3.24	1.85	2.03	2.97	3.17	40.5	4.8	1.43	1.52	0.25	0.32	1.16	8.6	9.6	4.6	4.5					
1.7	60	4.4	1.4	-1.5	19.6	0.04	3.09	3.28	1.88	2.07	3.01	3.21	40.3	4.7	1.44	1.54	0.25	0.33	1.17	8.6	9.7	4.5	4.6					
1.7	59	4.5	1.5	-7.1	19.5	0.03	3.11	3.27	1.88	2.07	3.05	3.20	38.8	4.7	1.43	1.54	0.25	0.34	1.15	8.6	9.5	4.6	4.3					
1.7	59	4.5	1.6	-15.5	19.0	0.03	3.12	3.29	1.95	2.09	3.14	3.22	38.6	4.9	1.41	1.55	0.25	0.36	1.14	8.7	9.5	4.6	4.3					
1.7	58	4.6	1.7	-15.2	18.9	0.03	3.13	3.30	1.96	2.10	3.16	3.24	38.0	4.9	1.43	1.54	0.26	0.37	1.14	8.7	9.5	5.0	4.4					
1.7	58	4.6	1.8	-9.5	18.8	0.03	3.18	3.32	1.97	2.10	3.20	3.26	38.8	5.2	1.44	1.52	0.27	0.38	1.15	8.7	9.5	5.0	4.1					
1.8	58	4.5	2.0	-8.5	18.7	0.03	3.14	3.34	1.97	2.13	3.18	3.29	38.5	5.4	1.43	1.52	0.27	0.41	1.15	8.6	9.3	4.9	3.9					
1.8	58	4.6	2.1	-12.9	18.6	0.02	3.16	3.36	1.98	2.14	3.23	3.29	37.5	5.7	1.44	1.53	0.29	0.43	1.13	8.6	9.1	4.8	3.6					
1.8	58	4.6	2.3	-13.1	18.7	0.02	3.19	3.38	2.02	2.15	3.25	3.30	38.6	5.9	1.47	1.54	0.30	0.46	1.15	8.6	9.3	5.0	3.5					
1.8	58	4.7	2.4	-16.6	18.6	0.03	3.23	3.41	2.10	2.18	3.28	3.31	38.8	6.0	1.51	1.57	0.32	0.49	1.19	8.7	9.6	5.6	3.6					
1.8	59	4.8	2.6	-14.1	18.5	0.03	3.24	3.43	2.13	2.19	3.35	3.33	38.8	7.0	1.52	1.59	0.34	0.54	1.16	8.7	9.4	4.7	3.5					
1.9	59	4.8	2.8	-8.4	18.2	0.04	3.27	3.44	2.20	2.22	3.37	3.33	39.4	7.4	1.57	1.64	0.35	0.58	1.20	8.7	9.7	5.2	3.6					
1.9	59	4.9	3.1	-9.4	18.3	0.04	3.31	3.44	2.13	2.24	3.40	3.35	38.6	7.7	1.53	1.67	0.37	0.63	1.14	8.6	9.2	4.8	3.5					
2.0	59	5.0	3.2	-8.7	18.3	0.04	3.40	3.40	2.13	2.22	3.47	3.31	38.1	7.7	1.55	1.76	0.41	0.75	1.13	8.6	8.9	4.0	3.4					
2.1	59	5.1	3.4	-8.6	18.3	0.05	3.42	3.38	2.07	2.09	3.45	3.26	37.9	7.7	1.53	1.80	0.43	0.84	1.10	8.5	8.5	4.4	3.6					
2.1	59	5.3	3.3	-15.2	18.5	0.05	3.49	3.38	2.42	2.11	3.62	3.26	38.4	7.4	1.56	1.91	0.46	0.93	1.11	8.5	8.5	4.4	3.5					
2.2	59	5.3	3.6	-10.3	18.9	0.04	3.51	3.37	2.35	2.14	3.61	3.26	39.3	7.2	1.56	2.00	0.49	1.01	1.06	8.5	8.3	3.9	3.6					
2.3	59	5.4	3.7	-8.8	19.0	0.05	3.55	3.36	2.37	2.20	3.65	3.28	37.5	7.4	1.55	2.09	0.50	1.09	1.05	11.0	10.7	4.2	3.9					
2.3	58	5.4	4.0	-8.9	19.2	0.06	3.56	3.37	2.46	2.25	3.69	3.30	39.5	7.2	1.56	2.22	0.52	1.18	1.04	15.4	14.7	3.5	3.8					
2.4	59	5.3	4.2	-6.9	19.5	0.07	3.51	3.37	3.22	2.25	4.41	3.28	38.5	7.4	1.50	2.29	0.53	1.26	0.96	25.0	21.8	3.0	3.9					
2.5	60	5.3	4.5	-12.8	20.0	0.08	3.55	3.40	3.04	2.30	4.21	3.28	40.5	7.1	1.60	2.42	0.55	1.34	1.05	61.6	44.9	3.3	4.1					
2.6	60	5.4	5.7	4.2	20.0	0.12	3.61	3.43	3.28	2.36	4.31	3.30	39.6	7.0	1.47	2.52	0.58	1.41	0.88	60.3	40.6	3.5	4.2					
2.7	60	5.5	6.0	17.9	20.3	0.19	3.61	3.42	3.28	2.41	4.27	3.31	40.6	6.8	1.47	2.60	0.63	1.47	0.84	60.1	37.4	4.1	4.6					
2.8	61																											