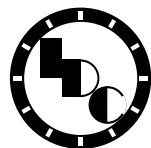


Bank Financial Quarterly

**State and National Totals
First Quarter 2020 Report**



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 1st QTR, 2020

STATE AVERAGES

Bank Holding Companies
and Independent Banks

IDC 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 % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	291	174,313	10.0	13.0	11.2	12	0	6	6	73	66	1.13	12.1	2.7	13.3	11.6
ALASKA	272	6,427	12.5	18.9	17.9	7	0	6	0	73	57	1.34	10.4	2.2	10.2	9.4
ARIZONA	294	32,273	10.3	12.5	10.6	8	0	4	11	85	57	1.74	17.5	2.3	18.5	17.5
ARKANSAS	260	116,578	11.4	15.1	12.8	11	0	6	6	80	77	1.17	11.0	2.7	12.7	12.9
CALIFORNIA	248	2,908,146	8.2	16.0	14.0	7	0	5	-4	58	72	0.85	10.5	3.1	11.7	13.0
COLORADO	257	53,417	9.9	16.2	15.1	7	0	3	5	62	76	1.26	13.1	2.7	13.0	12.6
CONNECTICUT	286	196,003	10.4	14.3	13.0	42	0	4	15	99	78	1.89	19.2	2.3	16.4	17.5
DELAWARE	268	654,975	9.3	16.4	14.9	8	0	5	-16	57	82	0.74	7.9	3.2	9.8	8.3
DISTRICT OF COLUMBIA	154	922	12.0	17.0	15.7	8	0	3	9	59	72	0.36	3.7	2.9	4.7	6.5
FLORIDA	269	178,649	11.1	17.2	16.2	8	0	4	-14	76	76	1.32	11.5	2.5	12.9	11.7
GEORGIA	278	123,619	9.7	14.4	12.4	10	0	6	1	76	71	1.04	11.1	2.8	13.6	11.0
HAWAII	280	48,771	8.3	13.6	12.4	10	0	1	5	68	70	1.12	14.4	2.5	15.2	13.2
IDAHO	267	4,636	12.2	18.9	17.7	10	0	3	14	74	59	1.41	11.4	2.4	11.3	10.5
ILLINOIS	275	513,928	9.5	14.3	12.7	18	0	5	-8	86	78	1.27	14.4	2.6	15.8	15.3
INDIANA	262	100,112	10.2	14.6	13.1	8	0	5	-4	74	80	1.21	12.3	2.5	12.5	12.1
IOWA	262	90,584	10.7	14.0	12.7	9	1	5	1	79	76	1.22	12.0	2.8	12.4	12.3
KANSAS	247	58,860	11.0	14.8	13.6	9	1	7	7	72	76	1.24	12.2	3.1	12.7	12.3
KENTUCKY	245	55,386	11.4	15.5	14.4	8	1	6	0	72	73	1.20	10.7	2.7	11.2	10.6
LOUISIANA	268	76,843	10.7	13.9	12.6	9	1	8	9	78	71	1.05	10.5	2.8	11.6	10.8
MAINE	220	17,595	9.3	14.2	12.8	7	0	4	0	69	81	0.99	11.1	2.7	11.0	10.6
MARYLAND	265	36,766	10.9	14.2	12.0	9	0	8	3	83	70	1.17	10.6	2.5	11.8	11.3
MASSACHUSETTS	241	627,284	8.5	15.0	13.8	11	0	4	57	53	80	0.86	12.5	2.8	13.1	12.8
MICHIGAN	266	295,395	9.1	12.7	11.1	16	0	9	-16	89	88	0.69	8.5	3.6	11.7	6.9
MINNESOTA	294	610,139	9.0	12.9	10.8	14	0	4	19	73	77	1.33	16.3	2.6	16.2	16.1
MISSISSIPPI	264	111,127	9.5	13.5	11.7	11	0	8	-4	72	72	0.89	9.9	2.6	12.2	11.2
MISSOURI	270	167,367	10.6	15.5	14.3	7	0	4	-2	68	73	1.30	12.8	2.7	13.4	11.8
MONTANA	290	41,234	10.8	14.6	13.1	10	0	4	-17	73	68	1.44	14.0	2.3	14.4	13.7
NEBRASKA	276	77,434	10.7	14.2	12.5	13	1	4	11	81	76	1.27	12.4	2.6	12.6	12.9
NEVADA	285	4,728	20.1	105.8	104.4	6	1	1	60	57	41	12.56	49.6	2.6	49.0	57.8
NEW HAMPSHIRE	200	6,812	11.4	16.0	14.9	7	0	2	9	76	81	0.78	7.4	2.3	7.6	7.3
NEW JERSEY	204	164,619	10.0	14.0	12.2	13	0	6	-58	78	87	0.42	4.1	3.4	7.6	7.9
NEW MEXICO	277	8,446	10.5	18.8	17.7	8	0	5	6	58	64	1.71	16.5	3.6	16.3	15.4
NEW YORK	272	9,623,705	8.0	16.6	14.6	9	0	4	-57	78	79	0.91	12.0	3.2	13.6	10.9
NORTH CAROLINA	293	3,197,981	8.1	14.3	12.3	9	0	3	-5	65	73	0.97	12.9	3.4	14.6	11.5
NORTH DAKOTA	263	32,558	10.3	13.9	12.3	10	1	6	7	77	76	1.36	14.0	3.0	14.3	18.2
OHIO	288	550,478	9.6	13.4	11.2	12	0	6	1	75	74	1.03	11.2	2.9	13.2	13.0
OKLAHOMA	272	137,837	9.3	14.1	12.7	8	0	7	-21	73	81	1.23	13.7	2.7	14.3	13.8
OREGON	154	31,837	8.7	14.1	11.2	12	0	2	-18	73	67	-4.57	-48.7	4.6	-37.6	-1.3
PENNSYLVANIA	283	637,495	9.5	12.9	10.8	10	0	7	-3	78	77	1.15	12.5	2.5	13.5	12.4
RHODE ISLAND	293	184,607	9.6	12.5	10.5	14	0	6	6	80	73	0.86	9.6	2.8	12.0	10.2
SOUTH CAROLINA	270	39,733	10.4	15.2	14.2	8	0	5	-1	70	75	1.09	11.5	2.5	12.6	9.9
SOUTH DAKOTA	223	42,713	13.6	19.1	17.5	13	1	11	-5	89	67	0.49	-3.3	3.3	0.3	10.9
TENNESSEE	277	146,367	9.9	12.9	11.2	9	0	6	-3	82	77	1.05	11.7	2.7	13.9	11.1
TEXAS	250	570,861	10.3	14.7	13.0	10	0	6	2	74	67	0.58	5.6	3.2	8.1	10.3
UTAH	299	139,087	10.5	14.2	12.5	22	1	4	4	81	69	1.78	16.8	2.5	18.2	16.0
VERMONT	244	2,954	9.5	15.0	13.8	9	1	5	9	69	80	1.18	12.8	2.6	12.5	11.3
VIRGINIA	291	545,289	10.4	18.3	16.2	26	0	3	13	80	79	0.84	9.3	2.7	14.6	13.3
WASHINGTON	266	76,763	10.4	14.0	12.8	10	0	3	2	73	66	1.14	11.2	2.3	11.7	10.1
WEST VIRGINIA	284	56,078	10.4	14.9	13.1	9	3	9	-4	75	70	1.20	12.3	2.3	13.3	11.7
WISCONSIN	250	99,827	10.6	14.5	12.9	10	0	6	0	75	76	1.10	11.1	2.8	11.1	10.8
WYOMING	255	7,920	10.8	20.9	19.7	8	0	5	9	56	71	1.31	12.1	3.1	12.0	10.9
GUAM	222	1,986	8.7	13.8	12.6	17	2	13	16	116	64	0.84	10.2	2.4	10.3	10.4
MICRONESIA	297	165	15.2	43.0	41.8	5	0	2	12	39	56	1.56	10.4	2.7	10.0	9.5
PUERTO RICO	288	65,852	10.3	19.8	17.1	19	0	25	8	60	74	1.04	9.5	2.8	10.9	9.7
VIRGIN ISLANDS	287	296	7.7	21.8	20.6	6	0	17	34	31	39	1.85	21.3	4.6	20.8	13.7
TOTALS	272	23,755,777	8.6	15.5	13.7	10	0	4	-23	72	76	0.95	11.6	3.1	13.2	11.7

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		LOANS NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		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	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				
2.5	75	4.9	0.8	15.4	29.5	0.16	3.51	3.40	1.68	1.71	3.05	3.17	41.4	2.9	2.02	1.62	0.67	0.42	1.34	8.4	11.2	10.3	8.2						
2.3	60	5.8	1.1	87.6	63.1	0.05	4.04	3.91	1.16	1.28	3.35	3.32	37.7	2.7	1.76	1.46	0.36	0.20	1.40	6.1	8.4	2.7	3.0						
2.9	80	5.6	0.4	30.4	43.2	0.24	4.35	4.45	0.67	0.65	2.45	2.56	54.0	3.2	2.67	2.29	0.65	0.43	2.02	7.8	15.9	18.4	17.9						
2.6	77	5.6	0.8	7.1	50.9	0.30	3.93	4.11	1.44	1.59	3.36	3.35	40.2	3.2	2.41	2.23	0.95	0.65	1.46	7.6	10.3	11.1	10.6						
2.7	53	4.3	0.2	-5.3	17.9	0.07	2.75	2.84	1.69	1.83	3.01	2.95	32.6	3.9	1.65	1.54	0.74	0.46	0.91	10.9	10.0	8.2	9.3						
2.5	68	5.1	0.4	-17.7	37.9	0.08	3.71	3.66	1.04	0.95	3.01	2.87	37.9	3.4	1.89	1.59	0.54	0.33	1.35	8.3	11.1	8.0	8.1						
2.3	80	10.7	0.5	-20.0	18.3	0.30	7.58	10.01	0.62	0.51	3.26	3.64	53.1	1.0	3.42	3.94	1.41	1.30	2.01	7.7	12.9	12.9	17.8						
2.4	48	5.0	1.0	-6.7	18.2	0.26	2.48	2.43	1.03	1.07	2.06	2.26	41.4	6.0	2.01	1.52	1.06	0.75	0.94	8.3	7.8	11.5	8.8						
2.0	58	5.0	0.6	-35.3	57.6	0.10	3.07	3.16	0.41	0.72	2.85	3.07	18.2	4.5	0.91	1.00	0.50	0.30	0.45	8.2	3.8	4.8	3.2						
3.1	74	4.6	0.4	86.7	37.6	0.29	3.19	3.12	6.65	7.38	7.55	8.25	32.6	3.3	2.60	2.23	0.90	0.67	1.70	7.2	10.3	12.9	10.3						
2.6	77	5.3	0.8	8.4	45.1	0.30	3.77	3.78	0.93	0.91	2.85	3.02	39.5	3.6	2.11	1.64	0.78	0.45	1.33	8.7	11.5	13.1	7.5						
2.8	71	4.0	0.2	-1.8	25.6	0.18	3.13	3.08	0.99	0.94	2.25	2.41	45.3	1.7	1.84	1.43	0.48	0.31	1.36	9.8	13.4	9.9	7.3						
2.4	68	6.0	0.6	-29.8	42.8	0.14	4.58	4.31	0.79	0.88	3.26	3.25	40.1	3.8	1.92	1.59	0.36	0.22	1.56	6.3	9.4	9.2	8.2						
2.2	62	6.3	0.7	-8.3	23.2	0.36	3.98	4.06	2.17	2.16	3.41	3.40	40.2	2.7	2.66	2.27	1.09	0.74	1.57	8.7	13.1	14.4	12.5						
2.6	74	5.0	0.7	23.1	36.8	0.11	3.42	3.48	1.08	1.14	2.73	2.82	39.7	3.4	2.18	1.85	0.87	0.60	1.31	7.9	10.3	8.8	8.2						
2.6	75	5.1	0.9	48.4	33.5	0.13	3.49	3.57	0.78	0.82	2.63	2.71	39.3	2.7	2.33	1.98	1.01	0.70	1.32	7.7	10.1	8.2	7.9						
2.6	69	5.4	1.3	41.9	34.7	0.14	3.60	3.50	1.15	1.06	3.01	2.96	37.5	3.4	2.32	1.93	0.96	0.68	1.36	7.8	10.3	6.9	6.5						
2.5	75	5.4	1.1	10.2	39.8	0.15	3.80	3.81	1.32	1.34	3.42	3.35	34.0	3.4	2.15	1.80	0.82	0.55	1.30	7.1	9.0	7.2	6.2						
2.4	79	5.5	1.2	17.2	44.7	0.18	3.89	3.94	0.85	0.94	3.01	3.17	37.1	4.3	2.11	1.72	0.91	0.60	1.20	7.9	9.5	9.4	7.6						
2.8	76	4.8	0.6	-11.1	41.3	0.07	3.26	3.26	1.07	1.02	2.87	2.79	33.6	3.7	2.00	1.66	0.96	0.68	1.04	8.8	9.0	8.4	7.8						
2.4	84	5.2	1.0	37.0	60.1	0.22	3.76	4.12	0.73	0.74	2.59	2.73	43.7	3.7	2.27	2.00	0.94	0.64	1.33	7.3	9.5	8.7	9.9						
2.0	39	4.3	0.7	8.9	14.9	0.03	2.53	2.56	3.77	3.54	4.51	4.09	29.3	3.0	1.71	1.47	0.79	0.55	0.92	11.3	11.4	9.7	9.9						
2.4	76	5.5	1.1	26.2	13.9	0.37	2.89	2.59	1.70	2.17	3.04	3.18	34.3	4.8	2.52	1.91	1.58	1.37	0.94	10.0	9.2	13.1	6.5						
2.3	68	4.8	0.1	-48.7	20.4	0.09	3.09	3.13	2.10	2.19	2.95	3.02	43.1	1.7	2.29	2.01	0.84	0.54	1.45	9.6	13.9	11.7	11.0						
2.4	76	5.1	1.1	14.7	43.1	0.31	3.68	3.66	1.37	1.27	3.41	3.31	32.7	2.7	1.94	1.59	0.73	0.49	1.21	8.5	10.3	10.7	8.0						
2.6	66	4.9	0.6	2.3	34.4	0.13	3.44	3.30	3.61	3.89	5.02	5.34	33.5	3.6	2.20	1.74	0.72	0.47	1.48	7.7	11.2	10.9	8.9						
2.6	73	5.4	0.7	-10.8	49.6	0.18	4.19	4.16	1.01	0.93	3.08	2.88	41.0	2.1	2.16	2.04	0.46	0.38	1.70	7.3	12.3	8.1	6.7						
2.6	77	6.2	0.7	19.1	32.0	0.16	4.43	4.42	1.19	1.31	3.36	3.42	40.4	2.3	2.33	2.03	0.93	0.60	1.40	7.4	10.3	8.5	9.1						
2.0	44	7.3	1.1	92.5	59.7	1.03	5.32	4.11	53.18	64.13	40.53	34.69	33.7	4.5	15.74	17.93	0.74	0.53	14.99	4.3	33.3	16.5	20.2						
2.4	86	4.7	0.3	-16.2	47.0	0.07	3.59	3.60	0.54	0.56	2.99	2.98	25.7	2.6	1.52	1.30	0.74	0.53	0.78	7.5	6.1	7.8	7.3						
2.1	77	5.0	0.8	119.0	49.4	0.40	2.78	2.76	1.28	1.44	2.83	2.87	31.1	7.9	2.00	1.84	1.29	1.01	0.71	8.1	5.6	8.3	6.9						
2.5	55	6.2	1.1	31.9	49.0	0.11	4.14	3.91	0.86	0.88	3.09	3.00	39.1	4.4	2.33	2.02	0.45	0.33	1.88	7.2	14.0	5.7	5.7						
2.6	35	4.6	1.0	13.4	11.8	0.14	1.91	1.91	2.86	2.83	3.14	3.11	34.4	3.5	2.21	1.69	1.20	0.82	1.01	11.1	11.4	12.2	8.7						
2.3	51	4.4	0.4	8.7	11.2	0.16	2.49	2.26	1.81	1.99	2.61	2.68	39.3	5.2	1.95	1.56	0.77	0.60	1.17	10.8	12.6	13.5	9.4						
2.3	79	5.3	0.9	-9.2	35.5	0.17	3.95	3.98	1.64	2.46	3.65	4.05	35.6	5.4	2.30	2.24	0.78	0.48	1.52	7.9	12.0	9.8	14.3						
2.7	75	4.7	0.7	33.6	19.3	0.24	3.22	3.15	1.64	1.76	2.92	3.01	39.8	4.3	2.11	1.82	0.83	0.58	1.28	8.8	11.1	11.0	9.6						
2.5	69	5.3	0.9	43.4	40.5	0.16	3.45	3.47	1.33	1.50	3.00	3.22	37.6	2.6	2.40	2.01	1.00	0.64	1.39	8.7	11.9	10.5	8.4						
2.1	82	5.1	0.2	-40.0	50.2	0.36	3.76	4.10	1.14	1.32	9.29	4.82	-96.1	29.6	-3.65	0.26	0.72	0.42	-4.38	7.6	-33.9	-42.7	-6.6						
2.8	72	4.4	0.8	18.0	24.8	0.15	2.97	2.96	1.96	1.95	3.01	2.99	39.4	2.5	2.24	1.85	0.89	0.58	1.34	8.5	11.3	10.9	9.1						
2.3	81	4.5	0.6	-6.7	17.0	0.28	3.08	3.01	1.29	1.16	2.59	2.56	40.8	3.6	2.00	1.58	0.88	0.57	1.12	8.9	10.0	10.9	8.1						
2.6	76	5.2	0.8	38.0	49.8	0.19	3.84	3.95	1.08	1.05	3.18	3.39	35.4	3.0	1.98	1.61	0.66	0.51	1.32	7.9	10.6	10.7	7.7						
2.5	78	8.0	1.6	63.5	33.5	0.44	5.79	5.73	2.45	2.77	6.03	4.78	-3.1	12.7	1.66	2.64	0.91	0.62	0.74	6.9	-1.4	-1.6	7.3						
2.4	78	5.2	0.8	3.6	40.7	0.27	3.49	3.89	1.34	1.25	3.02	3.38	38.0	3.5	2.32	1.98	1.01	0.75	1.31	8.8	11.6	12.7	7.3						
2.5	70	5.3	1.1	37.5	38.6	0.21	3.60	3.48	1.35	1.57	3.64	3.39	26.9	6.4	1.59	1.57	0.80	0.50	0.79	8.2	6.5	5.1	7.5						
2.4	76	7.4	0.9	-5.3	26.2	0.41	4.94	5.22	1.42	1.37	2.83	3.05	53.6	2.7	3.24	2.76	1.11	0.77	2.12	7.8	14.9	12.1	10.7						
2.6	81	4.9	0.7	-1.8	40.1	0.08	3.87	3.86	1.41	1.39	3.59	3.69	32.1	3.1	1.83	1.45	0.54	0.34	1.29	8.2	10.7	8.1	6.1						
3.7	68	8.5	0.7	8.1	18.4	0.74	5.86	6.04	1.50	1.47	4.11	4.11	43.3	3.7	2.64	2.14	1.11	0.76	1.52	8.0	12.0	18.6	14.0						
2.6	76	5.1	0.4	27.7	52.2	0.16	3.78	3.71	0.80	1.09	2.88	3.17	37.5	2.6	1.94	1.62	0.62	0.48	1.32	7.5	9.8	8.5	7.5						
2.8	78	4.9	1.0	-3.4	45.1	0.15	3.54	3.62	1.01	1.01	2.68	2.69	41.5	2.1	2.19	1.78	0.80	0.54	1.39	8.1	11.1	8.1	5.5						
2.5	76	4.8	0.9	26.6	43.0	0.08	3.35	3.32	1.09	1.12	2.85	2.92	36.1	2.8	2.02	1.64	0.85	0.57	1.16	8.2	9.1	6.8	6.4						
2.4	56	5.7	1.1	3.5	43.9	0.09	3.60	3.49	0.97	0.92	2.90	2.87	38.0	4.0	2.06	1.66	0.69	0.44	1.37	7.2	9.9	6.8	6.2						
1.9	69	6.3	1.9	51.8	1.7	0.14	4.84	4.64	2.13	1.95	5.36	5.10	23.2	0.9	1.12	0.97	0.09	0.09	1.02	9.0	9.2	9.8	9.9						
2.1	32	9.7	1.0	-49.3	47.5	0.02	4.32	4.15	0.44	0.45	2.88	2.94	39.6	4.8	1.85	1.62	0.18	0.14	1.67	4.9	8.1	5.0	5.8						
3.5	60	5.7	3.1	34.7	30.0	0.31	4.12	4.15	1.15	1.16	3.21	3.36	39.1	4.1	2.20	2.04	0.91	0.82	1.29	6.7	8.7	10.0	8.5						
2.8	31	7.8	4.3	-54.9	47.4	0.08	4.23	4.14	0.42	0.42	2.06	2.67	55.7	12.3	2.27														

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			RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY		ROA	ROE VS COE				
			RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP. & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	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	4129	20Q1	281	18,666,500	9.3	15.5	14.4	11	0	4	-6	70	73	1.06	11.6	2.7	13.2	12.2
Totals and Averages	4606	19Q4	274	17,539,168	9.7	15.8	14.8	7	0	4	1	73	74	1.31	14.0	4.7	13.4	12.1
Totals and Averages	4680	19Q3	278	17,383,016	9.7	15.9	14.8	7	0	4	-1	74	74	1.34	14.5	4.2	13.9	12.1
Totals and Averages	4723	19Q2	280	17,179,926	9.8	16.1	15.0	7	0	4	-4	74	74	1.38	15.1	5.0	14.4	12.0
Totals and Averages	4782	19Q1	275	17,001,731	9.8	16.0	14.9	7	0	5	-5	79	74	1.38	15.0	5.6	14.3	11.6
Totals and Averages	4819	18Q4	272	16,823,461	9.7	15.9	14.8	7	1	5	4	79	73	1.37	15.0	6.1	14.3	11.4
Totals and Averages	4884	18Q3	262	16,580,043	9.8	15.9	14.8	7	1	5	3	80	73	1.19	13.1	6.5	12.5	11.3
Totals and Averages	4946	18Q2	260	16,466,143	9.7	15.8	14.7	7	1	5	6	78	72	1.13	12.4	6.0	11.8	11.0
Totals and Averages	4998	18Q1	255	16,427,184	9.6	15.7	14.6	7	1	5	8	77	72	1.04	11.4	6.0	10.9	11.0
Totals and Averages	5056	17Q4	251	16,325,265	9.6	15.7	14.6	7	1	5	4	78	72	0.97	10.6	5.5	10.2	11.0
Totals and Averages	5118	17Q3	260	16,180,215	9.7	15.7	14.6	7	1	6	4	76	72	1.09	11.9	5.8	11.4	11.1
Totals and Averages	5164	17Q2	260	16,012,956	9.7	15.6	14.5	7	1	6	5	76	71	1.09	11.9	5.7	11.4	11.1
Totals and Averages	5232	17Q1	255	15,917,250	9.5	15.4	14.3	8	1	6	1	74	72	1.06	11.7	6.2	11.1	10.9
Totals and Averages	5286	16Q4	252	15,756,051	9.5	15.2	14.1	8	1	7	0	75	72	1.04	11.4	6.3	11.0	10.9
Totals and Averages	5348	16Q3	259	15,764,886	9.5	15.1	13.9	8	1	7	3	75	72	1.04	11.3	4.7	10.9	10.7
Totals and Averages	5418	16Q2	257	15,556,430	9.5	15.0	13.8	8	1	8	3	75	72	1.02	11.1	4.7	10.7	10.7
Totals and Averages	5472	16Q1	253	15,330,616	9.6	16.2	15.0	8	1	8	4	74	72	1.03	11.3	5.4	10.7	10.6
Totals and Averages	5527	15Q4	251	15,025,579	9.5	14.9	13.7	8	1	7	5	75	72	1.06	11.6	6.2	10.8	10.6
Totals and Averages	5603	15Q3	249	14,856,573	9.6	14.9	13.6	8	1	8	2	75	72	1.05	11.5	5.9	10.6	10.6
Totals and Averages	5672	15Q2	246	14,809,982	9.5	14.8	13.5	8	1	8	4	74	72	1.05	11.6	6.4	10.7	10.4
Totals and Averages	5736	15Q1	248	14,845,988	9.4	14.7	13.3	8	1	8	4	73	72	1.05	11.6	5.3	10.6	10.2
Totals and Averages	5815	14Q4	245	14,639,392	9.4	14.8	13.4	9	2	9	5	76	73	1.04	11.6	5.9	10.6	10.2
Totals and Averages	5885	14Q3	240	14,445,096	9.4	14.8	13.4	9	2	10	6	73	73	1.05	11.5	6.8	10.5	9.6
Totals and Averages	5947	14Q2	234	14,270,716	9.5	14.9	13.4	9	2	10	7	74	73	1.02	11.3	7.4	10.2	9.4
Totals and Averages	6003	14Q1	234	14,016,226	9.5	15.3	13.6	10	2	11	1	73	73	1.05	11.7	8.1	10.5	9.3
Totals and Averages	6079	13Q4	233	13,854,615	9.3	15.2	13.4	10	2	12	4	75	74	1.09	12.2	9.2	10.8	9.3
Totals and Averages	6144	13Q3	228	13,725,245	9.3	15.3	13.4	11	2	13	3	76	74	1.06	11.9	8.9	10.4	8.9
Totals and Averages	6191	13Q2	230	13,550,192	9.3	15.1	13.1	12	3	14	2	76	74	1.11	12.5	8.7	10.8	9.1
Totals and Averages	6262	13Q1	223	13,562,089	9.2	15.3	13.3	13	3	16	8	76	74	1.05	11.6	7.9	10.0	8.9
Totals and Averages	6319	12Q4	219	13,595,286	9.1	15.7	13.7	13	4	17	3	78	74	1.03	11.4	7.5	9.7	9.2
Totals and Averages	6399	12Q3	218	13,272,931	9.2	15.9	13.9	14	4	18	12	81	74	0.98	10.8	7.3	9.2	9.2
Totals and Averages	6455	12Q2	222	13,102,162	9.2	15.9	13.8	15	4	18	8	82	75	1.00	11.1	7.2	9.6	9.5
Totals and Averages	6508	12Q1	214	12,998,031	9.2	16.1	13.8	16	4	20	6	81	75	0.97	10.9	8.7	9.4	9.8
Totals and Averages	6430	11Q4	216	12,744,695	9.0	15.8	13.4	17	5	20	10	82	75	0.94	10.6	7.6	9.3	10.0
Totals and Averages	6481	11Q3	213	12,628,688	9.1	16.0	13.5	18	5	21	0	82	76	0.99	11.2	8.2	9.9	10.4
Totals and Averages	6539	11Q2	202	12,441,528	9.1	16.3	13.8	18	6	23	1	92	77	0.82	9.3	12.2	8.2	10.2
Totals and Averages	6582	11Q1	202	12,230,070	9.1	16.3	13.7	20	6	24	4	87	79	0.77	9.0	12.5	7.9	10.3
Totals and Averages	6659	10Q4	194	12,140,790	8.8	16.3	13.7	21	12	28	-1	90	79	0.68	8.2	12.1	7.6	11.2
Totals and Averages	6754	10Q3	198	12,204,855	8.9	16.6	13.9	22	12	29	-5	92	80	0.46	5.9	10.7	6.6	11.5
Totals and Averages	6808	10Q2	192	12,043,392	8.7	16.0	13.2	24	12	31	-15	94	81	0.37	4.2	11.3	5.7	12.4
Totals and Averages	6900	10Q1	176	12,157,251	8.5	15.5	12.7	26	13	33	-22	96	81	0.19	2.2	15.2	5.8	13.0
Totals and Averages	6966	09Q4	173	11,907,001	8.7	14.6	11.8	22	12	33	-16	77	81	0.10	1.6	14.6	7.3	13.6
Totals and Averages	7039	09Q3	174	11,883,822	8.5	14.4	11.6	22	10	32	10	80	82	-0.08	-0.9	13.2	6.7	14.5
Totals and Averages	7121	09Q2	192	11,917,184	8.2	14.1	11.2	21	9	27	-15	92	82	0.02	0.9	13.3	9.2	15.4
Totals and Averages	7163	09Q1	198	12,024,379	8.0	13.8	10.9	19	8	23	-8	93	83	0.21	3.7	11.0	11.4	15.9
Totals and Averages	7211	08Q4	194	12,338,620	7.6	13.2	10.2	18	7	19	-26	96	85	0.15	2.7	8.3	10.2	16.1
Totals and Averages	7275	08Q3	194	12,072,616	7.8	12.7	9.8	16	3	16	-63	101	86	0.46	6.8	12.7	13.0	16.8
Totals and Averages	7333	08Q2	199	11,450,431	7.7	12.7	9.8	14	3	13	-22	106	85	0.65	9.1	12.9	13.8	17.0
Totals and Averages	7372	08Q1	207	11,517,555	7.6	12.5	9.7	12	3	11	-37	106	85	0.82	11.9	11.6	14.9	16.4
Totals and Averages	7415	07Q4	216	11,200,764	7.7	12.5	9.8	11	2	8	-24	106	85	0.97	14.0	11.3	15.4	16.5
Totals and Averages	7435	07Q3	230	10,802,709	7.9	12.5	9.9	9	2	6	-12	107	85	1.29	18.4	11.6	18.1	17.9
Totals and Averages	7482	07Q2	231	10,421,278	7.8	12.5	9.9	9	2	5	-9	105	84	1.27	18.3	12.1	17.7	18.1
Totals and Averages	7513	07Q1	233	10,144,685	7.9	12.7	10.1	9	2	4	-5	102	84	1.28	18.4	11.4	17.4	18.2
Totals and Averages	7455	06Q4	240	10,098,249	7.9	12.7	10.1	9	2	3	-10	102	83	1.48	20.1	11.3	18.9	18.1
Totals and Averages	7505	06Q3	241	9,768,588	8.1	12.8	10.3	9	1	3	-18	113	84	1.34	19.2	11.4	17.9	18.4
Totals and Averages	7533	06Q2	240	9,616,327	8.0	12.8	10.3	9	1	3	-129	106	83	1.32	19.2	12.3	17.9	18.5
Totals and Averages	7543	06Q1	239	9,348,051	8.0	12.7	10.3	10	1	3	-2	104	83	1.32	18.9	12.0	17.7	18.5

		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY						169 GROWTH													
CURRENT YIELD ON INVESTMENTS		LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
1YR		18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40											
2.3	59	5.2	0.8	4.3	20.3	0.26	3.18	3.08	1.80	1.78	2.95	2.80	41.3	3.5	2.12	1.76	0.79	0.51	1.32	8.5	11.1	5.5	4.4												
2.5	61	5.3	0.7	0.0	21.4	0.04	3.29	3.14	1.81	1.77	2.96	2.82	42.7	3.4	2.22	1.75	0.86	0.49	1.35	8.4	11.1	3.3	4.1												
2.5	61	5.4	0.8	3.3	21.4	0.04	3.34	3.16	1.81	1.77	2.96	2.84	43.3	3.4	2.27	1.71	0.87	0.46	1.39	8.5	11.6	3.4	4.2												
2.5	61	5.4	0.8	0.1	21.2	0.04	3.36	3.16	1.81	1.78	2.95	2.86	43.7	3.6	2.27	1.66	0.82	0.43	1.43	8.6	12.2	3.9	4.3												
2.4	61	5.2	0.9	8.6	21.3	0.04	3.35	3.14	1.83	1.78	2.98	2.87	43.3	3.7	2.19	1.61	0.75	0.40	1.44	8.5	12.1	4.3	4.4												
2.3	61	5.1	0.8	-6.2	21.1	0.04	3.33	3.13	1.85	1.80	3.00	2.88	43.0	3.8	2.13	1.56	0.67	0.36	1.44	8.6	12.2	4.4	4.3												
2.2	61	5.0	0.9	-4.1	21.3	0.03	3.29	3.11	1.85	1.82	3.00	2.89	42.2	3.8	1.82	1.53	0.56	0.34	1.25	8.6	10.7	3.8	4.4												
2.1	61	4.9	0.9	-6.0	21.3	0.04	3.28	3.10	1.89	1.83	3.02	2.92	41.8	3.8	1.70	1.47	0.49	0.31	1.20	8.6	10.1	3.6	4.3												
2.1	60	4.7	1.0	-13.6	21.2	0.04	3.21	3.11	1.79	1.89	2.93	2.96	41.4	4.0	1.55	1.46	0.41	0.29	1.11	8.5	9.4	3.6	4.4												
2.0	60	4.7	1.0	-13.1	21.1	0.05	3.21	3.13	1.79	1.91	2.95	2.99	41.0	3.9	1.40	1.45	0.35	0.28	1.04	8.5	8.8	3.2	4.4												
1.9	60	4.6	1.1	-11.2	21.0	0.05	3.15	3.12	1.77	1.89	2.88	2.99	41.7	3.9	1.53	1.45	0.32	0.28	1.18	8.6	9.9	4.5	4.4												
1.9	60	4.5	1.1	2.2	21.0	0.04	3.12	3.12	1.78	1.90	2.89	3.01	41.4	4.0	1.49	1.44	0.29	0.27	1.18	8.6	9.9	4.7	4.5												
1.8	60	4.4	1.2	7.5	21.0	0.05	3.08	3.13	1.77	1.91	2.88	3.03	40.8	4.0	1.45	1.43	0.28	0.27	1.15	8.6	9.7	4.9	4.3												
1.8	60	4.4	1.3	19.5	20.6	0.06	3.08	3.15	1.77	1.93	2.89	3.07	40.4	4.1	1.43	1.44	0.27	0.28	1.14	8.5	9.6	5.3	4.3												
1.7	59	4.4	1.3	14.5	20.4	0.07	3.05	3.15	1.80	1.95	2.93	3.11	40.0	4.1	1.41	1.42	0.25	0.28	1.14	8.5	9.5	5.3	4.0												
1.7	60	4.3	1.4	16.1	20.2	0.06	3.03	3.18	1.83	1.95	2.94	3.14	39.3	4.3	1.37	1.43	0.25	0.29	1.12	8.5	9.3	5.2	4.0												
1.7	60	4.3	1.5	12.9	20.1	0.05	3.04	3.21	1.81	1.96	2.96	3.17	38.9	4.4	1.38	1.44	0.24	0.31	1.12	8.5	9.3	4.8	3.7												
1.7	59	4.4	1.4	0.2	20.0	0.04	3.06	3.25	1.84	1.99	3.00	3.21	38.6	4.4	1.38	1.45	0.23	0.32	1.13	8.6	9.5	4.5	3.6												
1.7	59	4.5	1.5	-5.6	19.9	0.03	3.09	3.25	1.83	1.99	3.04	3.19	37.6	4.4	1.38	1.46	0.24	0.33	1.11	8.6	9.3	4.3	3.3												
1.7	58	4.5	1.5	-13.6	19.3	0.03	3.09	3.26	1.91	2.01	3.15	3.23	37.1	4.4	1.36	1.46	0.24	0.35	1.11	8.7	9.3	4.2	3.1												
1.7	57	4.5	1.6	-13.4	19.3	0.02	3.10	3.28	1.92	2.01	3.16	3.25	36.1	4.5	1.37	1.45	0.24	0.37	1.11	8.6	9.3	4.4	3.1												
1.7	58	4.6	1.8	-8.8	19.1	0.02	3.16	3.33	1.93	2.06	3.21	3.30	36.3	4.7	1.39	1.45	0.25	0.39	1.11	8.7	9.3	4.3	3.1												
1.8	58	4.5	1.9	-7.6	19.0	0.02	3.12	3.34	1.93	2.09	3.19	3.34	36.2	5.0	1.37	1.44	0.26	0.41	1.11	8.6	9.1	4.0	3.1												
1.8	58	4.5	2.0	-13.9	18.9	0.02	3.14	3.36	1.93	2.10	3.27	3.33	34.8	5.4	1.36	1.45	0.27	0.44	1.07	8.6	8.8	3.5	3.0												
1.8	58	4.6	2.2	-13.9	19.0	0.02	3.17	3.39	1.98	2.10	3.28	3.34	35.5	5.6	1.40	1.45	0.28	0.47	1.10	8.7	9.1	3.6	3.1												
1.8	58	4.7	2.3	-17.5	18.8	0.02	3.21	3.41	2.06	2.13	3.31	3.36	36.1	5.8	1.43	1.48	0.30	0.50	1.13	8.7	9.3	4.1	3.5												
1.9	59	4.7	2.5	-14.8	18.7	0.02	3.23	3.44	2.07	2.13	3.39	3.40	35.2	6.3	1.44	1.48	0.32	0.55	1.10	8.6	9.0	3.3	3.7												
1.9	59	4.8	2.7	-8.7	18.4	0.03	3.27	3.45	2.11	2.17	3.37	3.40	36.6	6.9	1.50	1.53	0.33	0.60	1.14	8.6	9.3	3.9	4.2												
1.9	59	4.9	3.0	-10.7	18.5	0.03	3.31	3.45	2.03	2.17	3.40	3.42	35.2	7.2	1.44	1.56	0.35	0.66	1.07	8.5	8.6	3.2	4.3												
2.0	58	5.0	3.0	-9.5	18.5	0.03	3.39	3.41	2.02	2.23	3.49	3.40	34.2	7.2	1.45	1.68	0.39	0.78	1.04	8.4	8.2	2.3	5.1												
2.1	59	5.1	3.3	-8.7	18.7	0.04	3.42	3.39	1.99	2.10	3.50	3.33	33.6	7.3	1.44	1.74	0.40	0.88	1.03	8.4	7.8	2.5	5.9												
2.1	59	5.3	3.2	-15.2	18.9	0.04	3.51	3.39	2.32	2.12	3.67	3.34	34.3	7.2	1.47	1.84	0.44	0.99	1.03	8.4	8.0	2.5	6.1												
2.2	59	5.3	3.5	-10.5	19.3	0.04	3.53	3.38	2.32	2.15	3.69	3.34	34.6	7.1	1.47	1.94	0.47	1.08	1.09	8.5	7.8	2.1	6.4												
2.3	59	5.4	3.6	-9.5	18.9	0.05	3.56	3.37	2.34	2.22	3.70	3.36	34.7	7.1	1.48	2.02	0.50	1.17	0.98	8.5	7.7	2.2	6.6												
2.3	58	5.4	3.9	-10.1	19.1	0.06	3.56	3.39	2.46	2.28	3.67	3.38	36.4	7.0	1.59	2.15	0.53	1.27	1.06	8.6	8.1	1.8	6.6												
2.4	59	5.3	4.1	-8.3	19.5	0.07	3.51	3.38	3.19	2.27	4.47	3.36	34.9	7.4	1.43	2.22	0.57	1.37	0.86	8.4	6.7	1.2	6.9												
2.5	59	5.3	4.4	-15.0	20.1	0.08	3.56	3.42	3.02	2.32	4.28	3.36	35.9	7.3	1.52	2.32	0.60	1.46	0.92	8.4	6.4	1.6	7.5												
2.5	60	5.4	5.7	2.6	20.2	0.12	3.61	3.44	3.08	2.38	4.28	3.38	37.4	7.3	1.49	2.45	0.63	1.54	0.86	8.4	6.0	2.4	7.9												
2.7	60	5.5	5.9	16.2	20.6	0.20	3.62	3.44	3.11	2.44	4.40	3.44	37.3	7.3	1.34	2.50	0.68	1.60	0.66	8.5	5.3	3.6	8.4												
2.8	61	5.5	6.0	37.7	21.1	0.28	3.61	3.43	3.13	2.53	4.31	3.41	38.4	7.2	1.33	2.65	0.73	1.67	0.60	8.6	4.5	3.2	9.0												
3.0	62	5.5	6.2	71.9	21.4	0.42	3.57	3.44	3.01	2.60	4.08	3.47	38.6	7.7	1.41	2.76	0.79	1.74	0.58	8.9	4.5	6.8	9.3												
3.1	61	5.7	6.0	122.6	22.0	0.65	3.56	3.39	3.02	2.52	4.17	3.46	37.2	7.6	1.53	2.78	0.90	1.76	0.63	9.5	5.8	9.3	9.8												
3.3	62	5.6	5.4	176.8	22.3	0.76	3.40	3.23	2.65	2.38	3.91	3.36	35.3	7.6	1.54	2.81	1.02	1.78	0.52	10.3	5.1	11.0	10.3												
3.5	62	5.7	4.6	235.9	22.2	0.80	3.37	3.23	2.82	2.41	4.11	3.39	36.6	7.5	1.84	2.91	1.17	1.82	0.67	10.8	7.5	15.0	11.2												
3.7	62	5.9	3.9	237.7	22.4	0.72	3.35	3.23	2.21	2.44	3.42	3.40	30.3	6.7	2.19	2.99	1.34	1.86	0.85	11.2	9.3	15.3	10.9												
3.9	63	5.9	3.1	217.8	21.8	0.68	3.14	3.22	2.07	2.49	3.26	3.43	34.6	6.1	2.25	3.04	1.54	1.90	0.70	11.7	8.1	13.8	10.3												
5.9	64	5.9	2.2	235.9	21.5	0.59	3.25	3.18	2.36	2.56	3.45	3.44	36.3	5.2	2.82	3.10	1.90	1.91	0.93	11.8	10.4	14.9	10.4												
7.9	66	5.8	1.8	221.7	21.6	0.48	3.36	3.27	2.35	2.49	3.49	3.43	36.3	4.8	3.18	3.14	2.16	1.92	1.02	11.7	10.7	12.9	9.5												
9.2	65	5.6	1.5	191.0	21.3	0.36	3.29	3.39	2.43	2.62	3.47	3.61	35.1	4.4	3.41	3.15	2.35	1.91	1.05	11.9	11.5	11.7	9.5												
11.0	66	5.0	1.2	208.8	21.1	0.24																													