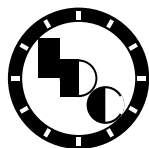


Bank Financial Quarterly

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



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 4th QTR, 2020

STATE AVERAGES

Bank Holding Companies
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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 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	1YR	5YR
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
ALABAMA	288	200,003	9.0	13.8	11.8	15	0	6	13	60	60	0.93	10.0	3.3	14.7	12.5	
ALASKA	276	8,423	11.0	19.3	18.2	7	0	5	6	65	55	1.38	12.0	2.7	11.9	9.7	
ARIZONA	294	40,308	9.2	12.7	10.5	9	0	4	19	78	55	1.69	18.1	3.0	20.9	18.5	
ARKANSAS	269	134,465	10.7	16.1	13.6	11	0	6	9	73	74	1.17	10.7	3.3	13.0	13.4	
CALIFORNIA	213	3,192,458	8.2	17.5	15.6	9	0	5	-28	51	67	0.50	5.4	4.4	9.6	12.9	
COLORADO	262	65,378	9.0	16.8	15.3	9	0	3	3	58	72	1.16	12.8	3.3	14.0	12.7	
CONNECTICUT	275	226,445	11.2	15.6	14.3	38	0	5	10	88	73	1.09	12.4	2.9	13.6	14.6	
DELAWARE	280	725,832	8.8	17.5	16.1	10	0	4	6	51	80	0.86	8.8	3.8	11.5	9.0	
DISTRICT OF COLUMBIA	172	1,693	9.8	14.7	13.5	10	9	8	22	61	68	0.26	6.3	4.4	8.4	5.7	
FLORIDA	248	266,416	9.8	17.0	15.5	9	0	6	-29	75	73	0.73	10.0	3.4	10.2	10.8	
GEORGIA	275	152,683	9.4	15.6	13.4	11	0	5	4	67	67	1.04	11.4	3.4	14.2	12.0	
HAWAII	277	61,937	7.9	14.4	13.1	14	0	2	4	60	65	0.80	10.3	3.1	14.3	13.6	
IDAHO	255	8,772	10.2	17.0	15.8	10	0	3	14	81	60	1.12	11.0	3.3	11.7	10.2	
ILLINOIS	258	582,592	9.4	15.7	14.0	18	0	5	10	76	73	0.91	10.6	3.3	13.8	14.1	
INDIANA	269	124,240	9.7	15.0	13.5	9	0	5	13	70	77	1.26	13.7	3.1	14.8	13.2	
IOWA	252	116,826	9.8	14.5	12.8	9	0	5	5	69	73	1.10	11.3	3.5	12.3	12.3	
KANSAS	237	83,166	10.7	16.1	14.7	9	0	6	5	66	75	1.09	11.5	3.9	12.5	11.8	
KENTUCKY	253	68,179	10.7	16.0	14.9	9	0	6	5	67	70	1.23	11.7	3.4	12.7	11.4	
LOUISIANA	241	61,474	10.4	16.7	15.0	10	1	7	7	71	69	0.93	9.1	3.4	11.4	10.4	
MAINE	245	33,890	10.3	15.9	14.4	8	0	4	3	66	74	1.00	10.1	3.0	11.6	9.8	
MARYLAND	269	49,843	10.3	15.4	13.0	11	0	9	4	78	67	0.97	11.1	3.1	13.9	10.8	
MASSACHUSETTS	247	661,618	9.4	17.1	15.9	11	0	4	6	52	80	0.50	10.7	3.3	11.7	11.0	
MICHIGAN	259	318,378	9.2	14.2	12.4	16	0	11	1	76	84	0.85	10.7	3.6	13.7	11.1	
MINNESOTA	292	651,493	8.5	13.6	11.6	15	0	4	7	61	72	1.00	12.8	3.5	14.8	15.7	
MISSISSIPPI	249	127,731	8.9	14.6	12.1	12	0	6	-4	67	67	0.68	7.6	3.3	10.9	11.0	
MISSOURI	278	216,736	10.3	16.7	15.0	8	0	4	8	65	69	1.38	14.0	3.3	15.5	13.1	
MONTANA	274	50,937	8.2	16.8	15.0	9	0	3	4	64	65	1.49	14.8	2.9	15.5	14.0	
NEBRASKA	277	91,352	10.3	14.8	13.1	13	0	4	16	73	73	1.31	12.9	3.1	14.0	12.8	
NEVADA	284	30,235	15.8	26.1	23.9	9	0	18	1	66	69	2.97	16.5	3.9	18.1	19.6	
NEW HAMPSHIRE	216	13,519	10.4	16.6	15.4	8	0	3	13	69	76	0.75	7.5	3.0	9.0	7.3	
NEW JERSEY	209	211,908	10.1	15.8	13.9	12	0	7	-21	81	82	0.34	6.3	3.7	8.0	9.1	
NEW MEXICO	258	12,913	9.9	18.1	16.9	9	0	5	9	60	63	1.44	14.2	4.3	15.0	15.0	
NEW YORK	271	10,131,078	7.9	17.9	16.0	10	0	5	-5	68	76	0.80	11.3	3.5	14.8	11.8	
NORTH CAROLINA	261	3,420,752	7.7	16.2	14.2	10	0	4	3	53	68	0.74	10.1	4.0	12.8	11.7	
NORTH DAKOTA	267	42,587	9.7	14.8	13.2	11	0	5	11	71	73	1.45	15.3	3.8	16.9	17.1	
OHIO	279	619,116	9.2	14.9	12.4	13	0	6	3	64	67	0.86	9.3	3.7	12.7	12.9	
OKLAHOMA	276	154,655	9.0	15.2	13.6	10	1	7	21	68	76	1.26	14.5	3.7	17.1	14.0	
OREGON	288	36,778	9.3	16.3	13.2	12	0	2	6	69	61	-3.89	9.5	3.0	15.0	2.5	
PENNSYLVANIA	277	717,622	9.5	15.4	13.2	12	0	7	46	65	70	0.73	8.0	3.1	12.2	12.3	
RHODE ISLAND	276	193,836	9.5	13.4	11.4	14	0	8	5	70	67	0.68	7.5	3.6	11.7	11.2	
SOUTH CAROLINA	242	23,580	10.3	18.3	17.1	9	0	4	12	62	70	0.96	9.5	3.2	11.2	9.3	
SOUTH DAKOTA	260	50,424	12.6	19.7	18.1	18	0	12	-4	74	60	1.19	16.9	3.9	18.3	13.3	
TENNESSEE	269	204,756	9.3	14.0	12.0	11	0	5	2	71	71	1.18	13.7	3.3	13.7	13.4	
TEXAS	243	783,633	9.3	15.9	14.1	11	0	6	9	63	65	0.47	9.1	3.7	13.4	11.1	
UTAH	291	181,494	11.3	16.2	14.6	19	2	4	10	90	67	1.47	16.1	3.0	17.7	16.6	
VERMONT	239	6,603	9.2	16.0	14.7	10	0	4	14	61	69	1.04	11.2	3.1	12.3	9.6	
VIRGINIA	294	514,733	11.0	17.3	15.0	30	0	3	18	75	78	0.73	7.0	2.8	15.7	12.9	
WASHINGTON	262	101,349	9.7	14.8	13.3	11	0	4	10	66	63	0.97	10.1	3.0	12.4	11.2	
WEST VIRGINIA	284	66,855	10.5	16.4	14.4	9	0	6	5	69	65	1.14	11.9	2.9	14.6	13.6	
WISCONSIN	266	129,030	10.9	15.3	13.8	10	0	6	10	90	72	1.37	12.5	3.5	13.4	11.2	
WYOMING	249	9,893	9.9	21.4	20.1	9	0	4	5	52	71	1.25	11.9	3.8	12.5	11.0	
GUAM	191	2,926	8.4	14.0	12.8	17	1	11	11	89	59	0.36	5.0	3.3	7.0	8.5	
MICRONESIA	273	206	14.1	42.4	41.1	6	0	4	19	29	47	1.18	8.0	2.8	8.1	9.5	
PUERTO RICO	261	94,545	8.7	18.8	16.4	18	0	21	13	52	71	0.82	9.3	3.7	10.7	8.6	
VIRGIN ISLANDS	300	289	9.6	NC	NC	8	0	6	30	44	49	1.68	16.8	5.1	18.3	15.7	
TOTALS	261	26,078,582	8.5	16.9	15.0	11	0	5	-2	64	72	0.78	10.1	3.7	13.3	12.1	

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY								GROWTH											
	LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % EARNING ASSETS		NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN		RISK (SD.) IN OP PROFIT MARGIN		RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD		LEVERAGE MULTIPLIER		RETURN ON FINANCIAL LEVERAGE		INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
	1YR 17	18	1YR 19	20	21	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	1YR 39	5YR 40	1YR 39	5YR 40	1YR 39	5YR 40	1YR 39	5YR 40		
1.7	67	4.4	0.9	19.4	28.8	0.55	3.28	3.40	1.60	1.66	2.84	3.09	42.0	2.9	1.84	1.71	0.34	0.43	1.50	8.5	12.8	9.4	7.8											
1.8	58	5.2	0.9	24.2	55.8	0.09	3.63	3.87	1.45	1.28	3.10	3.26	40.3	1.9	1.67	1.52	0.17	0.20	1.50	6.6	10.2	3.8	2.8											
2.1	77	4.8	0.5	66.2	39.8	0.45	3.92	4.35	0.82	0.70	2.14	2.47	58.3	2.5	2.46	2.37	0.29	0.41	2.17	8.6	18.4	17.7	17.4											
1.7	71	5.1	0.8	10.3	51.1	0.41	3.59	3.94	1.63	1.56	3.17	3.27	42.2	3.2	2.17	2.21	0.60	0.67	1.56	7.4	10.8	9.3	9.3											
1.7	49	3.5	0.4	155.4	17.6	0.36	2.29	2.72	1.96	2.15	3.05	2.99	27.3	5.2	1.24	1.64	0.32	0.44	0.79	11.0	8.4	5.4	7.9											
1.5	65	4.7	0.4	65.4	35.4	0.21	3.30	3.61	1.16	0.97	2.73	2.87	39.8	3.3	1.68	1.61	0.30	0.34	1.39	8.9	12.3	9.3	7.6											
1.4	77	8.7	0.6	-4.7	20.8	0.82	6.19	8.53	0.65	0.60	2.95	3.51	49.2	1.7	2.76	3.41	0.92	1.15	1.84	7.2	10.8	8.4	8.5											
1.2	43	4.6	1.0	-1.8	18.2	0.37	2.39	2.64	1.09	1.05	1.89	2.24	45.3	5.4	1.64	1.62	0.42	0.71	1.22	8.3	9.8	10.7	8.1											
1.4	65	4.7	2.2	118.5	54.2	0.29	3.10	3.14	1.23	0.64	3.66	3.04	-13.9	8.1	0.84	0.91	0.32	0.32	0.52	8.9	7.6	7.6	2.2											
1.6	72	3.9	0.6	27.7	32.3	0.40	2.64	2.94	5.09	5.95	5.91	6.92	31.3	3.7	1.92	2.11	0.59	0.73	1.33	8.1	8.3	3.7	6.3											
1.7	75	4.7	0.8	30.5	44.1	0.38	3.43	3.79	1.19	1.05	2.78	3.04	39.9	3.8	1.91	1.80	0.48	0.48	1.43	8.5	12.3	9.2	3.8											
2.1	67	3.6	0.3	21.8	25.7	0.46	2.90	3.17	0.91	0.93	2.18	2.45	43.0	1.9	1.51	1.46	0.23	0.28	1.28	9.8	12.8	8.1	4.7											
1.4	70	5.2	0.5	-15.0	38.0	0.17	3.84	4.19	0.75	0.86	2.84	3.27	38.9	4.3	1.59	1.56	0.29	0.30	1.31	8.5	10.1	10.2	8.0											
1.4	58	5.2	0.8	59.1	24.8	0.57	3.43	3.72	2.12	2.19	3.23	3.37	38.6	2.8	2.08	2.24	0.63	0.80	1.44	9.0	11.7	9.5	9.7											
2.1	73	4.4	0.7	68.4	35.7	0.22	3.22	3.43	1.34	1.22	2.65	2.79	42.6	3.7	1.98	1.90	0.49	0.58	1.49	8.5	12.9	11.1	8.8											
1.9	68	4.6	0.9	68.5	32.3	0.21	3.27	3.49	0.78	0.82	2.40	2.59	41.6	2.7	1.94	1.96	0.64	0.68	1.30	8.0	10.4	7.4	6.6											
1.9	67	4.8	1.1	56.7	30.9	0.23	3.19	3.27	1.23	1.05	2.68	2.72	39.0	3.6	2.09	1.94	0.65	0.71	1.43	7.9	10.4	4.9	4.2											
1.7	72	5.1	0.9	8.4	38.1	0.23	3.60	3.74	1.31	1.19	3.16	3.25	35.7	3.0	2.02	1.88	0.55	0.58	1.47	7.4	10.7	7.3	6.2											
1.5	73	5.5	1.1	-4.5	43.2	0.36	3.89	4.11	0.95	0.91	3.23	3.41	33.3	3.5	1.88	1.78	0.61	0.63	1.28	7.4	9.5	8.0	6.3											
2.1	78	4.4	0.7	16.1	40.4	0.25	3.38	3.44	1.03	0.93	2.86	2.96	34.9	3.2	1.78	1.63	0.51	0.60	1.26	7.9	9.8	9.7	7.8											
1.4	80	4.7	1.2	40.3	55.7	0.42	3.44	3.88	1.00	0.93	2.52	2.87	44.2	3.4	2.08	1.94	0.59	0.67	1.49	7.8	11.8	7.3	5.8											
1.3	44	3.9	0.7	17.3	19.7	0.23	2.33	2.64	3.07	3.22	3.80	3.92	30.5	2.8	1.50	1.50	0.49	0.59	0.99	10.3	10.2	4.2	6.4											
1.6	71	5.0	1.5	93.2	14.5	0.43	2.78	2.69	2.14	2.19	3.21	3.19	34.0	3.6	2.36	2.29	1.14	1.34	1.23	9.2	11.3	11.1	7.7											
1.6	62	4.1	0.2	-86.2	18.6	0.30	2.78	3.07	1.90	2.09	2.78	2.97	40.7	1.9	1.70	1.96	0.38	0.53	1.32	10.0	13.1	8.5	9.4											
1.9	74	4.6	0.8	-18.3	42.0	0.43	3.39	3.58	1.42	1.25	3.14	3.20	34.7	2.8	1.53	1.60	0.46	0.50	1.07	8.7	9.3	6.9	4.9											
1.8	66	4.4	0.6	25.5	33.6	0.25	3.16	3.32	3.45	3.38	4.54	4.74	36.0	3.4	2.10	1.88	0.43	0.49	1.67	8.0	13.4	11.6	8.9											
1.9	65	5.0	0.6	-14.9	47.6	0.24	3.82	3.99	1.14	1.05	2.73	2.90	44.8	2.5	2.05	1.94	0.25	0.33	1.80	7.7	13.5	7.8	6.6											
1.9	72	5.6	0.6	33.2	32.5	0.29	4.01	4.30	1.24	1.28	3.06	3.32	41.6	2.4	2.18	2.06	0.58	0.62	1.59	7.5	11.8	11.3	8.6											
2.5	71	5.7	7.4	213.5	34.4	0.52	4.28	4.63	8.25	10.44	8.12	8.06	47.1	8.7	4.32	5.27	0.75	1.02	3.57	6.4	13.8	15.3	13.1											
1.7	81	4.4	0.4	-12.4	39.5	0.22	3.39	3.47	0.64	0.63	2.84	3.02	28.6	3.3	1.43	1.29	0.50	0.52	0.94	7.7	7.5	8.5	6.9											
1.4	72	4.2	1.0	53.5	46.9	0.40	2.54	2.74	1.62	1.74	2.85	3.00	34.1	5.1	1.53	1.81	0.82	0.91	0.71	8.8	6.5	2.3	4.4											
1.7	60	5.6	1.0	97.4	46.4	0.21	3.75	3.88	0.80	0.96	2.82	3.04	38.1	4.1	1.98	2.04	0.30	0.36	1.69	7.6	13.0	6.6	5.5											
1.4	32	3.7	1.3	65.7	11.9	0.32	1.64	1.86	2.79	2.83	2.88	3.03	36.4	2.3	1.62	1.72	0.50	0.78	1.12	11.6	13.2	10.5	8.0											
1.3	44	3.5	0.6	16.5	11.7	0.24	2.05	2.19	1.74	1.93	2.48	2.59	34.5	3.9	1.32	1.53	0.30	0.55	1.03	11.3	11.4	8.0	7.3											
1.4	77	5.2	0.7	1.8	32.8	0.34	3.89	3.85	2.09	2.54	3.75	4.04	37.4	4.9	2.36	2.25	0.55	0.48	1.81	8.1	14.5	12.5	10.6											
1.8	68	4.0	0.8	19.1	19.1	0.40	2.87	3.09	1.59	1.71	2.72	2.93	39.1	4.2	1.69	1.81	0.42	0.55	1.26	8.8	11.0	7.2	7.6											
1.9	69	4.7	0.9	109.5	37.8	0.37	3.33	3.46	1.72	1.47	3.05	3.18	40.1	3.5	2.23	2.04	0.56	0.65	1.67	9.0	14.9	13.0	8.4											
1.3	79	4.4	0.2	21.4	47.3	0.50	3.38	3.91	1.61	1.38	3.01	3.31	39.5	2.6	2.18	0.68	0.39	0.41	1.79	7.3	12.8	-67.8	-15.0											
1.7	66	3.7	1.0	55.7	25.2	0.49	2.67	2.91	1.53	1.87	2.65	2.92	37.2	2.3	1.65	1.84	0.39	0.57	1.23	8.7	10.5	7.2	7.5											
1.6	77	3.8	0.2	-71.8	17.4	0.44	2.83	3.00	1.43	1.22	2.58	2.56	39.5	2.6	1.53	1.63	0.43	0.57	1.10	9.3	10.1	6.7	7.5											
1.5	68	5.2	0.8	-4.2	43.5	0.29	3.59	3.85	1.06	0.96	3.08	3.32	33.2	3.5	1.66	1.49	0.43	0.45	1.24	7.5	9.6	9.1	6.2											
1.8	74	7.9	1.7	49.9	31.9	0.52	5.64	5.73	3.34	3.14	4.73	4.52	40.9	3.5	3.68	3.07	0.55	0.61	3.12	6.8	13.6	-10.0	2.8											
1.3	75	4.3	0.7	13.3	40.3	0.14	3.07	3.56	1.37	1.05	2.68	2.74	39.8	2.9	1.83	2.07	0.48	0.75	1.34	9.0	11.9	9.2	4.1											
1.6	63	4.9	0.9	45.5	32.4	0.42	3.29	3.62	1.52	1.80	3.23	3.61	35.6	4.4	1.65	1.60	0.38	0.44	1.26	10.4	11.7	4.2	5.1											
1.5	71	6.6	0.8	22.3	27.9	0.68	4.67	5.25	1.35	1.40	3.00	3.09	51.4	3.1	2.78	2.85	0.71	0.76	2.07	7.7	15.3	11.9	11.1											
1.6	75	4.4	0.6	-2.8	31.5	0.22	3.32	3.55	1.31	1.16	3.13	3.41	31.8	3.4	1.71	1.42	0.44	0.44	1.27	8.2	10.6	10.1	6.8											
2.5	66	8.1	0.5	11.3	21.0	1.36	5.53	6.32	1.31	1.40	3.78	4.17	44.2	1.6	2.75	2.34	0.71	0.85	2.04	6.5	13.0	14.1	9.9											
1.8	71	4.6	0.4	15.0	48.8	0.36	3.39	3.69	0.82	0.92	2.61	2.95	38.0	3.5	1.71	1.65	0.39	0.42	1.32	8.2	10.6	8.5	7.0											
1.9	76	4.4	0.8	-8.0	44.2	0.40	3.29	3.54	1.27	1.08	2.57	2.65	43.3	2.5	2.02	1.90	0.45	0.56	1.57	8.0	12.6	7.9	4.7											
1.7	74	4.4	0.8	21.7	43.0	0.20	3.19	3.37	2.71	2.51	3.80	3.36	40.7	3.4	2.11	1.89	0.55	0.61	1.56	8.1	11.2	8.9	5.8											
1.6	55	5.4	0.8	-37.6	41.6	0.19	3.32	3.47	1.15	0.99	2.79	2.90	38.7	4.1	1.92	1.70	0.48	0.46	1.43	7.4	10.6	7.2	6.0											
0.9	59	5.7	1.9	-23.3	10.6	0.26	3.69	4.28	1.53	1.81	4.29	4.85	14.6	2.5	0.69	0.82	0.06	0.08	0.63	8.8	6.3	5.2	6.3											
1.3	30	9.0	1.8	36.8	48.7	0.09	3.59	4.04	0.45	0.44	2.59	2.82	36.1	3.0	1.42	1.61	0.08	0.13	1.33	5.0	6.7	3.5	5.3											
2.0	53	5.5	1.3	-30.5	28.2	0.36	3.60	4.08	0.93	1.06	2.82	3.19	37.7	4.1	1.71	1.82	0.55	0.77	1.16	8.0														

BANK FINANCIAL QUARTERLY
DATA ENDING 4th QTR, 2020NATIONAL AVERAGES
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	NUMBER OF INSTITUTIONS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	SIZE TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE			
			1	2	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 12	1YR 13	ESTIMATE OF COST OF EQUITY	1YR 15	5YR 16
Totals and Averages	5046	20Q4	266	21,892,108	8.8	16.9	15.8	12	0	5	7	60	70	0.76	9.2	3.4	12.5	12.4
Totals and Averages	5079	20Q3	269	21,228,021	8.8	16.8	15.6	13	0	5	11	62	70	0.77	9.1	3.4	12.8	12.3
Totals and Averages	5111	20Q2	273	21,146,301	8.8	16.3	15.1	13	0	5	8	63	71	0.82	9.4	2.9	13.2	12.4
Totals and Averages	5162	20Q1	279	20,261,493	9.4	15.8	14.6	11	0	4	-4	69	74	1.09	11.9	2.7	13.4	12.3
Totals and Averages	5224	19Q4	274	18,653,683	9.7	16.2	15.1	7	1	4	1	72	74	1.35	14.0	4.7	13.3	12.2
Totals and Averages	5305	19Q3	277	18,490,249	9.7	16.2	15.1	7	1	4	0	73	74	1.38	14.5	4.2	13.8	12.1
Totals and Averages	5349	19Q2	279	18,275,660	9.8	16.4	15.3	7	1	4	-3	73	74	1.42	15.0	5.0	14.3	12.0
Totals and Averages	5408	19Q1	273	18,098,288	9.8	16.3	15.2	7	1	5	-4	78	75	1.42	14.9	5.6	14.2	11.7
Totals and Averages	5453	18Q4	272	17,951,569	9.7	16.1	15.1	7	1	5	5	78	74	1.40	14.8	6.1	14.1	11.5
Totals and Averages	5524	18Q3	262	17,681,453	9.8	16.2	15.1	7	1	5	3	79	73	1.23	13.0	6.4	12.4	10.6
Totals and Averages	5589	18Q2	260	17,541,525	9.8	16.1	15.0	7	1	5	6	77	73	1.17	12.3	6.0	11.8	11.5
Totals and Averages	5654	18Q1	256	17,538,874	9.7	16.0	14.9	7	1	5	8	76	73	1.09	11.4	5.9	11.0	11.3
Totals and Averages	5717	17Q4	254	17,422,595	9.7	15.9	14.9	7	1	5	5	77	73	1.01	10.7	5.5	10.4	11.2
Totals and Averages	5786	17Q3	261	17,249,647	9.7	15.9	14.8	7	1	6	5	75	72	1.13	11.9	5.7	11.5	11.3
Totals and Averages	5836	17Q2	261	17,073,672	9.7	15.8	14.7	7	1	6	5	75	72	1.13	11.9	5.6	11.4	11.3
Totals and Averages	5905	17Q1	257	16,972,801	9.6	15.7	14.6	8	1	6	2	73	73	1.11	11.6	6.0	11.3	11.2
Totals and Averages	5963	16Q4	255	16,787,260	9.5	15.4	14.3	8	1	7	1	74	73	1.09	11.4	6.1	11.1	11.2
Totals and Averages	6031	16Q3	260	16,773,597	9.6	15.3	14.2	8	1	7	4	74	72	1.08	11.2	4.6	11.1	11.0
Totals and Averages	6109	16Q2	258	16,540,954	9.6	15.2	14.1	8	1	7	4	74	73	1.07	11.2	4.6	11.0	11.0
Totals and Averages	6173	16Q1	255	16,300,317	9.6	16.4	15.2	8	1	8	5	74	73	1.07	11.3	5.2	11.0	11.0
Totals and Averages	6235	15Q4	253	15,974,979	9.6	15.1	14.0	8	1	7	6	74	73	1.10	11.5	6.0	11.1	11.0
Totals and Averages	6325	15Q3	253	15,807,379	9.6	15.2	14.0	8	1	8	3	74	73	1.09	11.5	5.8	10.9	10.8
Totals and Averages	6405	15Q2	249	15,760,662	9.6	15.2	13.9	8	1	8	5	73	73	1.09	11.6	6.3	10.9	10.8
Totals and Averages	6475	15Q1	252	15,785,165	9.5	15.1	13.8	8	1	8	5	72	73	1.09	11.6	5.2	10.9	10.6
Totals and Averages	6566	14Q4	248	15,560,901	9.5	15.2	13.8	9	2	9	6	75	73	1.09	11.6	5.8	10.9	10.5
Totals and Averages	6648	14Q3	242	15,356,497	9.5	15.2	13.8	9	2	10	6	72	73	1.10	11.6	6.7	10.7	10.1
Totals and Averages	6717	14Q2	238	15,171,944	9.6	15.2	13.8	9	2	10	8	73	73	1.06	11.5	7.2	10.5	9.9
Totals and Averages	6788	14Q1	237	14,908,160	9.6	15.7	14.0	10	2	11	3	73	74	1.09	11.7	7.8	10.7	9.7
Totals and Averages	6871	13Q4	237	14,730,006	9.4	15.5	13.7	10	2	12	5	74	74	1.12	12.1	8.9	10.9	9.8
Totals and Averages	6950	13Q3	233	14,603,459	9.4	15.6	13.7	11	2	13	5	75	74	1.09	11.7	8.5	10.6	9.0
Totals and Averages	6999	13Q2	235	14,417,469	9.4	15.5	13.5	12	3	14	3	75	75	1.15	12.1	8.3	10.9	9.4
Totals and Averages	7079	13Q1	231	14,432,960	9.3	15.6	13.7	12	3	16	9	75	75	1.09	11.3	7.5	10.3	9.4
Totals and Averages	7144	12Q4	227	14,457,785	9.2	16.0	14.0	13	3	17	4	77	74	1.08	11.2	7.2	10.2	9.4
Totals and Averages	7244	12Q3	227	14,225,484	9.3	16.3	14.3	14	4	18	14	80	75	1.03	10.7	6.9	9.8	9.3
Totals and Averages	7310	12Q2	229	14,043,868	9.3	16.3	14.3	15	4	18	10	81	75	1.12	10.8	6.8	9.8	9.6
Totals and Averages	7371	12Q1	221	13,938,927	9.2	16.5	14.2	16	4	20	7	79	76	1.08	11.1	8.4	10.0	10.0
Totals and Averages	6786	11Q4	222	13,020,426	9.0	15.9	13.5	17	5	20	12	81	75	1.05	10.4	7.2	9.4	9.2
Totals and Averages	6816	11Q3	218	12,897,673	9.1	16.1	13.6	17	5	21	3	82	76	1.11	10.2	7.7	9.4	10.4
Totals and Averages	6871	11Q2	207	12,707,332	9.2	16.4	13.9	18	6	23	3	82	78	0.91	9.0	11.7	8.3	10.0
Totals and Averages	6916	11Q1	208	12,508,902	9.1	16.4	13.8	19	6	24	7	87	79	0.85	8.7	11.9	8.2	9.6
Totals and Averages	6993	10Q4	200	12,415,354	8.9	16.4	13.7	21	12	28	1	89	79	0.77	7.9	11.4	7.9	11.9
Totals and Averages	7088	10Q3	204	12,482,617	9.0	16.6	13.9	22	11	29	-2	92	80	0.52	6.5	10.0	7.7	11.9
Totals and Averages	7146	10Q2	196	12,316,916	8.8	16.0	13.3	24	12	31	-11	93	81	0.43	4.2	10.9	6.5	12.3
Totals and Averages	7243	10Q1	180	12,432,060	8.6	15.5	12.8	26	13	33	-17	96	81	0.25	2.3	14.4	6.5	13.0
Totals and Averages	7312	09Q4	176	12,183,127	8.7	14.6	11.9	22	12	33	-8	77	81	0.11	2.8	14.2	8.8	13.0
Totals and Averages	7386	09Q3	177	12,153,721	8.5	14.5	11.7	22	10	32	17	80	82	-0.09	1.1	12.6	8.3	14.0
Totals and Averages	7469	09Q2	194	12,186,054	8.3	14.1	11.3	21	9	27	-8	91	82	0.01	2.8	12.7	10.4	14.7
Totals and Averages	7512	09Q1	200	12,295,460	8.0	13.8	11.0	19	8	23	-2	92	83	0.21	5.4	10.3	12.3	15.1
Totals and Averages	7560	08Q4	194	12,603,972	7.6	13.3	10.3	18	7	19	-20	95	85	0.17	3.9	7.8	10.7	15.2
Totals and Averages	7632	08Q3	193	12,341,233	7.8	12.7	9.9	16	3	16	-56	100	86	0.49	6.7	12.2	12.8	15.9
Totals and Averages	7690	08Q2	196	11,721,013	7.7	12.7	9.9	14	3	13	-17	105	85	0.69	8.7	12.7	13.2	16.2
Totals and Averages	7731	08Q1	205	11,786,491	7.6	12.6	9.8	12	3	11	-33	105	85	0.87	11.1	11.5	14.1	15.6
Totals and Averages	7776	07Q4	213	11,468,543	7.7	12.6	9.9	11	2	8	-22	105	85	1.02	13.1	11.2	14.6	15.7
Totals and Averages	7796	07Q3	226	11,064,298	7.9	12.6	10.0	9	2	6	-11	106	85	1.35	17.2	11.6	17.1	16.9
Totals and Averages	7846	07Q2	229	10,690,866	7.9	12.6	10.1	9	2	5	-9	104	84	1.32	17.3	12.1	16.7	17.2
Totals and Averages	7878	07Q1	231	10,410,614	7.9	12.8	10.3	9	2	4	-5	101	84	1.34	17.3	11.4	16.5	17.2
Totals and Averages	7822	06Q4	239	10,366,184	8.0	12.8	10.3	9	1	3	-9	101	84	1.54	18.9	11.3	17.8	17.1
Totals and Averages	7877	06Q3	239	10,036,057	8.1	12.9	10.5	9	1	3	-17	112	84	1.39	18.1	11.2	17.0	17.5
Totals and Averages	7907	06Q2	238	9,902,126	8.0	12.9	10.5	9	1	3	-125	104	84	1.37	17.9	12.3	16.9	17.6
Totals and Averages	7916	06Q1	239	9,628,651	8.0	12.8	10.4	10	1	3	-2	103	83	1.37	17.8	11.8	16.7	17.5

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								195 GROWTH		
	LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS	LOANS NONCURRENT & RESTRUCTURED + REO	% CHG NONCURRENT & RESTRUCTURED + REO	LOANS TO FINANCE COMMERCIAL RE % LOANS	INC IN LOAN LOSS RES % EARNING ASSETS	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN	RISK (SD.) IN OP PROFIT MARGIN	RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	1YR 39	5YR 40
	1YR 17	18						1YR 19	20	21	22	1YR 23	1YR 24			5YR 25	1YR 26	5YR 27	1YR 28						
1.4	54	4.4	1.0	47.6	20.9	0.46	2.74	3.05	1.62	1.67	2.64	2.71	40.1	3.3	1.64	1.76	0.35	0.50	1.26	8.9	10.9	7.4	4.3		
1.7	55	4.6	1.0	35.4	20.8	0.49	2.89	3.09	1.65	1.68	2.70	2.73	40.9	3.2	1.82	1.77	0.49	0.51	1.30	8.7	11.0	6.0	4.1		
2.0	57	4.9	1.0	30.3	20.6	0.50	3.05	3.13	1.70	1.70	2.79	2.76	41.8	3.3	2.00	1.78	0.64	0.51	1.34	8.6	11.2	4.4	3.9		
2.4	59	5.2	0.8	4.2	20.7	0.26	3.22	3.14	1.76	1.75	2.89	2.79	42.9	3.3	2.17	1.77	0.80	0.51	1.36	8.4	11.2	2.7	3.5		
2.5	61	5.3	0.8	0.0	21.5	0.03	3.32	3.19	1.77	1.74	2.94	2.81	43.4	3.4	2.23	1.76	0.86	0.50	1.36	8.3	11.1	2.9	3.6		
2.6	61	5.4	0.8	3.1	21.5	0.04	3.37	3.20	1.77	1.74	2.94	2.83	43.8	3.4	2.27	1.73	0.87	0.47	1.39	8.4	11.6	3.2	3.9		
2.5	61	5.4	0.8	0.1	21.3	0.04	3.40	3.20	1.77	1.76	2.94	2.85	44.1	3.5	2.27	1.68	0.83	0.44	1.43	8.5	12.1	3.7	4.0		
2.4	61	5.2	0.9	8.0	21.4	0.04	3.39	3.18	1.79	1.76	2.96	2.85	43.7	3.7	2.19	1.63	0.76	0.40	1.44	8.5	12.0	4.2	4.1		
2.3	61	5.1	0.9	-6.2	21.2	0.04	3.36	3.17	1.80	1.77	2.97	2.86	43.5	3.7	2.12	1.58	0.67	0.37	1.43	8.5	12.0	4.5	4.1		
2.2	61	5.0	0.9	-4.1	21.4	0.04	3.33	3.16	1.81	1.80	2.97	2.88	42.7	3.7	1.83	1.47	0.57	0.35	1.25	8.5	10.6	4.0	4.2		
2.1	61	4.9	1.0	-6.2	21.3	0.05	3.31	3.14	1.85	1.81	3.00	2.90	42.4	3.7	1.71	1.54	0.49	0.32	1.21	8.5	10.1	3.6	4.1		
2.1	60	4.8	1.0	-13.0	21.2	0.05	3.25	3.16	1.80	1.93	2.95	2.98	42.0	3.6	1.58	1.52	0.41	0.30	1.14	8.5	9.5	3.7	4.2		
2.0	60	4.7	1.1	-12.3	21.1	0.06	3.25	3.17	1.80	1.95	2.96	3.00	41.7	3.5	1.43	1.50	0.36	0.29	1.07	8.5	8.9	3.1	4.3		
1.9	60	4.6	1.1	-10.7	21.0	0.06	3.19	3.16	1.78	1.94	2.90	3.00	42.2	3.4	1.55	1.50	0.33	0.29	1.20	8.5	9.9	4.4	4.4		
1.9	60	4.5	1.2	2.0	21.0	0.05	3.16	3.16	1.80	1.96	2.91	3.02	41.4	3.4	1.51	1.50	0.30	0.29	1.20	8.5	9.9	4.6	4.5		
1.8	60	4.5	1.2	6.8	20.9	0.05	3.12	3.16	1.80	1.97	2.89	3.04	41.5	3.4	1.49	1.49	0.29	0.29	1.18	8.5	9.8	4.7	4.4		
1.8	60	4.5	1.3	18.2	20.6	0.06	3.12	3.19	1.80	2.00	2.91	3.08	41.1	3.5	1.47	1.50	0.28	0.29	1.17	8.5	9.7	5.0	4.4		
1.8	60	4.4	1.3	13.6	20.4	0.07	3.09	3.18	1.84	2.02	2.94	3.11	40.6	3.4	1.46	1.49	0.26	0.30	1.17	8.5	9.6	5.0	4.3		
1.7	60	4.4	1.4	15.6	20.2	0.06	3.07	3.22	1.87	2.03	2.96	3.14	40.1	3.5	1.42	1.50	0.26	0.31	1.16	8.5	9.5	4.9	4.4		
1.7	60	4.4	1.5	12.7	20.1	0.06	3.07	3.24	1.85	2.04	2.97	3.17	39.7	3.5	1.43	1.51	0.25	0.32	1.16	8.5	9.5	4.6	4.3		
1.7	60	4.4	1.4	-0.1	20.0	0.04	3.09	3.28	1.89	2.07	3.02	3.22	39.4	3.5	1.43	1.53	0.25	0.33	1.17	8.6	9.6	4.4	4.3		
1.7	59	4.5	1.5	-5.5	19.8	0.03	3.11	3.27	1.88	2.07	3.05	3.21	38.4	3.6	1.43	1.52	0.25	0.35	1.15	8.6	9.5	4.5	4.3		
1.7	58	4.5	1.5	-13.2	19.3	0.03	3.12	3.29	1.96	2.10	3.15	3.23	37.9	3.6	1.41	1.53	0.25	0.36	1.14	8.6	9.5	4.5	4.0		
1.7	58	4.6	1.6	-13.2	19.2	0.03	3.13	3.30	1.97	2.10	3.16	3.24	37.5	3.8	1.43	1.53	0.26	0.38	1.15	8.6	9.5	4.8	4.1		
1.7	58	4.6	1.7	-8.1	19.1	0.03	3.18	3.32	1.97	2.11	3.21	3.26	37.1	4.0	1.44	1.51	0.26	0.39	1.15	8.6	9.5	4.9	3.8		
1.8	58	4.5	1.9	-7.8	19.0	0.03	3.14	3.34	1.97	2.14	3.19	3.30	37.1	4.2	1.42	1.52	0.27	0.42	1.15	8.5	9.3	4.6	3.5		
1.8	58	4.6	2.0	-13.7	18.9	0.02	3.16	3.36	1.99	2.15	3.24	3.29	36.3	4.6	1.44	1.52	0.28	0.44	1.13	8.6	9.1	4.2	3.2		
1.8	58	4.6	2.2	-13.8	19.0	0.02	3.19	3.38	2.02	2.16	3.26	3.30	36.8	4.8	1.47	1.53	0.30	0.48	1.16	8.5	9.2	4.5	3.1		
1.8	58	4.7	2.3	-17.1	18.9	0.03	3.23	3.41	2.11	2.19	3.28	3.31	37.5	4.9	1.51	1.56	0.31	0.51	1.19	8.5	9.4	5.1	3.1		
1.8	59	4.8	2.5	-14.4	18.8	0.03	3.24	3.43	2.13	2.19	3.36	3.33	36.6	5.2	1.52	1.51	0.33	0.56	1.16	8.4	9.1	4.2	2.7		
1.9	59	4.8	2.7	-8.6	18.5	0.04	3.27	3.44	2.20	2.23	3.37	3.34	37.5	5.5	1.57	1.59	0.35	0.61	1.19	8.4	9.4	5.2	2.9		
1.9	59	4.9	2.9	-9.9	18.6	0.04	3.31	3.44	2.14	2.24	3.40	3.35	36.5	5.7	1.53	1.64	0.37	0.67	1.14	8.3	8.8	4.8	2.8		
2.0	59	5.0	3.0	-9.4	18.6	0.04	3.40	3.40	2.13	2.23	3.48	3.32	35.5	5.9	1.55	1.74	0.41	0.79	1.12	8.3	8.6	3.9	2.6		
2.1	59	5.1	3.3	-8.7	18.6	0.05	3.42	3.38	2.08	2.10	3.45	3.27	35.5	5.8	1.53	1.77	0.42	0.89	1.10	8.2	8.2	4.0	3.0		
2.1	59	5.3	3.2	-15.0	18.9	0.04	3.50	3.38	2.43	2.12	3.63	3.27	36.2	5.7	1.56	1.88	0.46	1.00	1.10	8.2	8.3	4.0	2.9		
2.2	59	5.3	3.5	-10.5	19.2	0.04	3.51	3.37	2.42	2.14	3.65	3.27	36.2	5.6	1.55	1.99	0.49	1.09	1.06	8.7	8.5	3.5	2.9		
2.3	59	5.4	3.6	-9.2	19.3	0.05	3.55	3.36	2.36	2.21	3.64	3.29	36.0	5.7	1.66	1.98	0.51	1.18	1.04	8.3	7.9	3.8	3.1		
2.3	58	5.4	3.8	-9.8	19.5	0.06	3.56	3.38	2.41	2.26	3.67	3.31	37.0	5.6	1.56	2.19	0.54	1.29	1.02	8.4	7.8	4.2	3.0		
2.4	59	5.3	4.1	-7.8	19.9	0.07	3.51	3.37	3.21	2.25	4.41	3.29	36.0	5.9	1.49	2.26	0.58	1.38	0.90	8.2	6.8	2.8	3.1		
2.5	60	5.3	4.4	-14.0	20.5	0.08	3.55	3.40	3.05	2.30	4.22	3.29	37.4	5.7	1.59	2.28	0.61	1.48	0.86	8.2	6.7	3.0	3.3		
2.6	60	5.4	5.6	3.3	20.6	0.12	3.60	3.43	3.29	2.36	4.32	3.31	38.8	5.8	1.46	2.55	0.65	1.57	0.81	8.2	6.4	3.2	3.4		
2.7	60	5.5	5.9	17.0	20.9	0.20	3.61	3.42	3.29	2.42	4.28	3.32	39.8	5.8	1.47	2.58	0.70	1.62	0.77	8.3	6.2	2.8	3.5		
2.8	61	5.5	5.9	38.5	21.5	0.28	3.60	3.42	3.20	2.50	4.25	3.35	40.1	5.8	1.45	2.70	0.75	1.68	0.63	8.4	5.1	1.7	3.9		
3.0	62	5.5	6.1	73.0	21.8	0.42	3.56	3.42	3.07	2.57	4.01	3.40	40.4	6.2	1.53	2.80	0.81	1.75	0.58	8.7	5.1	2.9	4.0		
3.2	61	5.7	6.0	123.8	22.4	0.64	3.55	3.38	3.07	2.51	4.00	3.39	40.5	6.1	1.73	2.79	0.92	1.77	0.77	9.3	7.2	2.3	4.4		
3.3	62	5.6	5.4	177.9	22.7	0.75	3.38	3.22	2.67	2.36	3.71	3.32	39.4	6.0	1.73	2.83	1.04	1.79	0.69	10.0	6.4	1.6	4.9		
3.5	62	5.7	4.6	237.1	22.6	0.78	3.35	3.22	2.82	2.37	3.90	3.34	39.2	5.9	2.02	2.92	1.19	1.84	0.83	10.3	8.5	4.5	5.7		
3.7	62	5.9	3.9	238.9	22.7	0.71	3.34	3.22	2.18	2.39	3.22	3.35	40.3	5.7	2.34	2.99	1.35	1.87	0.98	10.7	9.9	5.3	5.7		
3.9	63	5.9	3.0	218.1	22.2	0.67	3.13	3.21	2.03	2.44	3.09	3.40	38.3	5.5	2.39	3.03	1.56	1.91	0.84	11.1	8.9	4.2	5.7		
5.8	64	5.9	2.2	234.9	21.9	0.59	3.24	3.17	2.34	2.52	3.37	3.41	37.3	5.2	2.88	3.09	1.91	1.92	0.96	11.1	9.9	6.9	6.7		
7.8	66	5.8	1.8	220.3	22.0	0.47	3.35	3.26	2.32	2.44	3.43	3.40	35.4	5.0	3.20	3.13	2.17	1.93	1.01	11.1	10.1	6.3	6.3		
9.1	65	5.6	1.5	189.6	21.7	0.35	3.28	3.38	2.39	2.57	3.43	3.57	36.9	4.3	3.43	3.14	2.36	1.92	1.05	11.3	10.7	6.7	5.7		
10.9	66	5.1	1.2	208.8	21.4	0.24	3.31	3.42	2.52	2.62	3.55	3.61	38.0	4.0	3.59	3.14	2.48	1.89	1.09	11.2	11.0	5.8	5.5		
11.6	66	5.3	0.9	143.9	21.7	0.12	3.53	3.70	2.83	2.53	3.68	3.62	41.3	3.7	3.93	3.19	2.63	1.80	1.28	11.2	13.2	5.3	4.5		
10.8	66	5.1	0.8	107.6	22.3	0.10	3.31	3.73	2.83	2.53	3.60	3.63	41.5	3.8	3.76	3.13</									