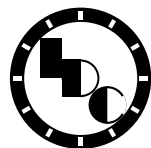


# Bank Financial Quarterly

**State and National Totals  
Fourth Quarter 2022 Report**



**IDC Financial  
Publishing, Inc.**

BANK FINANCIAL QUARTERLY  
DATA ENDING 4th QTR, 2022

## 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 % 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	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	289	216,927	9.3	12.7	11.2	10	1	4	-9	65	64	1.37	22.4	7.5	20.5	16.3
ALASKA	239	9,952	9.4	17.5	16.7	5	0	2	-26	52	58	1.08	14.6	7.8	14.2	11.9
ARIZONA	294	71,651	8.0	12.3	10.2	6	0	2	-14	76	66	1.53	24.5	7.5	24.4	22.2
ARKANSAS	250	158,632	11.2	15.0	12.9	8	0	3	-4	72	75	1.34	14.6	7.9	14.4	13.1
CALIFORNIA	215	2,832,334	8.7	15.9	14.0	8	1	4	-6	60	66	0.78	10.6	8.2	10.7	12.4
COLORADO	257	98,628	9.1	14.7	12.9	8	0	2	-19	63	73	1.07	17.4	8.1	17.0	14.4
CONNECTICUT	281	214,943	11.0	14.4	12.9	42	6	3	13	97	77	1.95	20.6	7.4	17.1	16.8
DELAWARE	294	544,798	9.4	18.5	17.2	8	1	2	22	49	80	1.17	15.8	8.4	14.9	11.1
DISTRICT OF COLUMBIA	181	2,787	15.0	24.4	23.2	5	1	2	-20	62	68	0.42	4.1	9.0	4.7	7.4
FLORIDA	247	317,887	9.7	16.4	15.1	7	1	3	-6	72	73	0.97	13.5	8.6	13.6	12.5
GEORGIA	276	152,259	9.6	14.6	12.8	8	0	3	4	71	67	1.32	17.6	8.0	17.1	15.6
HAWAII	245	68,777	8.0	13.6	12.5	8	0	1	-18	58	66	0.96	17.5	7.8	15.8	14.9
IDAHO	249	10,622	10.4	15.8	14.7	8	0	1	-1	62	58	1.21	13.8	7.7	13.2	12.1
ILLINOIS	234	805,928	9.9	14.9	13.3	12	1	3	-6	80	78	1.33	15.1	7.8	13.6	13.8
INDIANA	272	171,857	9.8	13.6	12.1	8	0	4	-3	69	75	1.31	17.9	7.9	18.2	15.0
IOWA	228	112,539	10.0	13.7	12.5	8	0	3	-8	70	78	1.14	15.4	9.5	14.8	13.0
KANSAS	228	89,717	10.5	15.0	13.8	8	0	2	-6	66	75	1.10	16.4	9.0	15.1	12.4
KENTUCKY	245	73,742	10.8	14.9	13.8	8	0	2	-19	66	71	1.18	15.1	8.6	14.4	12.4
LOUISIANA	240	72,633	10.5	16.1	14.1	8	1	3	-8	71	68	1.11	14.2	8.7	14.2	11.9
MAINE	212	40,739	10.2	13.7	12.6	6	0	2	-11	67	76	0.93	11.8	7.3	11.4	11.6
MARYLAND	253	58,127	10.4	14.8	12.8	8	0	3	2	76	69	1.34	15.4	7.9	15.4	14.9
MASSACHUSETTS	233	676,275	8.6	16.5	15.0	12	0	5	24	57	82	0.93	12.8	7.2	12.7	12.8
MICHIGAN	247	252,948	8.9	12.9	11.4	19	0	10	6	77	93	0.96	14.8	8.3	14.3	12.9
MINNESOTA	283	793,254	8.1	12.6	10.7	13	1	3	-57	61	76	1.02	19.0	7.5	18.7	16.9
MISSISSIPPI	255	165,846	9.3	13.7	11.5	9	0	3	-8	67	69	1.04	17.2	8.3	15.5	12.9
MISSOURI	269	244,886	10.5	15.9	14.6	7	0	2	-4	66	70	1.36	17.3	7.9	16.3	15.6
MONTANA	263	76,638	8.6	13.6	11.9	9	0	2	-4	64	69	0.98	16.5	7.8	15.8	15.7
NEBRASKA	260	108,098	10.1	13.9	12.3	11	0	3	-10	74	71	1.20	13.8	8.1	14.0	13.6
NEVADA	271	33,788	13.4	27.0	24.8	7	0	4	52	66	68	4.17	20.8	7.5	20.1	20.4
NEW HAMPSHIRE	186	16,184	10.5	14.2	13.0	8	0	1	-5	72	77	0.75	8.6	7.4	8.6	8.7
NEW JERSEY	232	138,688	11.0	15.8	14.3	7	0	3	-6	71	76	1.11	12.3	7.7	12.4	11.0
NEW MEXICO	278	14,726	9.7	16.9	15.8	8	0	3	6	57	62	1.65	25.8	11.1	23.9	17.8
NEW YORK	242	10,883,767	7.3	16.8	15.3	7	1	3	-13	67	77	0.86	13.9	8.3	14.2	15.1
NORTH CAROLINA	252	3,765,166	7.3	15.7	14.0	7	0	3	10	56	71	0.92	16.4	7.8	15.5	14.8
NORTH DAKOTA	252	53,009	10.0	13.8	12.2	9	0	3	0	73	74	1.41	18.0	9.0	16.6	17.7
OHIO	286	729,319	9.0	13.5	11.3	11	0	4	-6	67	73	1.14	18.4	7.9	18.0	14.7
OKLAHOMA	256	175,770	9.6	14.9	13.7	7	0	3	-1	68	76	1.35	15.8	8.5	15.2	15.9
OREGON	270	40,620	9.5	14.4	12.0	10	0	1	4	68	62	1.10	13.9	7.5	14.3	13.9
PENNSYLVANIA	261	801,863	8.7	12.9	11.1	10	0	6	-7	67	74	1.10	17.4	8.0	16.0	14.0
RHODE ISLAND	270	238,808	9.4	12.8	11.2	9	0	6	1	70	74	0.92	14.2	7.0	14.1	14.2
SOUTH CAROLINA	259	54,500	9.9	15.5	14.0	8	0	2	-19	64	66	1.07	14.7	8.0	15.0	13.3
SOUTH DAKOTA	254	42,189	14.0	20.2	18.9	12	1	3	-3	77	56	2.57	18.1	8.3	17.4	17.6
TENNESSEE	267	215,700	10.4	13.7	12.2	8	0	3	-2	75	69	1.18	15.1	8.1	14.9	14.3
TEXAS	270	1,309,045	8.8	23.1	22.2	4	0	2	-6	45	73	1.30	33.2	9.4	34.5	18.1
UTAH	298	198,092	10.8	15.0	13.7	19	3	2	-12	78	69	1.59	20.5	7.5	22.1	19.7
VERMONT	199	7,550	10.2	16.8	15.7	7	0	4	-8	57	74	0.77	11.4	8.5	10.5	10.7
VIRGINIA	290	556,802	11.0	15.7	13.7	23	4	3	7	86	81	1.55	19.0	6.8	18.2	16.7
WASHINGTON	253	116,249	9.7	14.0	12.6	9	0	1	-3	66	65	1.13	15.1	7.4	14.5	12.9
WEST VIRGINIA	266	72,148	10.4	14.9	12.8	7	0	3	0	70	67	1.20	14.3	7.2	14.0	14.3
WISCONSIN	230	145,483	10.6	13.8	12.4	9	0	3	1	91	75	1.17	12.9	8.3	12.7	12.4
WYOMING	237	8,750	9.9	21.4	20.2	8	1	2	-2	50	74	1.15	16.9	11.1	15.9	12.9
GUAM	183	2,892	8.8	15.3	14.1	16	0	14	-8	85	62	0.53	10.7	8.6	9.7	9.6
MICRONESIA	261	225	13.3	43.1	41.8	7	0	3	3	29	59	1.08	9.5	6.4	10.4	9.3
PUERTO RICO	300	96,091	8.9	18.1	16.2	13	1	12	19	53	70	1.53	20.6	7.2	19.6	13.7
VIRGIN ISLANDS	300	586	8.5	18.2	17.3	6	0	1	28	24	57	2.44	99.3	16.3	79.3	25.9
TOTALS	249	28,161,437	8.2	16.2	14.6	8	1	3	-6	65	74	1.00	15.7	8.1	15.5	14.7

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		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	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR
1.9	68	4.7	0.7	10.6	31.2	0.03	3.40	3.33	1.40	1.52	2.67	2.82	44.9	1.7	1.76	1.86	0.25	0.37	1.51	12.4	18.7	14.8	10.8												
1.7	45	5.4	0.3	-62.1	67.2	0.03	3.13	3.53	0.75	1.12	2.39	2.88	39.5	2.1	1.35	1.55	0.21	0.20	1.15	11.1	12.8	4.3	3.5												
2.9	82	4.7	0.2	14.1	31.6	0.08	3.61	3.83	0.61	0.71	2.01	2.10	53.5	2.1	2.29	2.39	0.63	0.46	1.66	13.0	22.1	21.7	19.6												
2.1	69	5.2	0.4	-9.7	53.0	0.11	3.66	3.62	1.25	1.56	2.90	3.25	41.7	3.7	2.04	2.05	0.52	0.60	1.52	9.2	12.3	11.1	8.1												
2.0	58	4.2	0.7	3.9	22.3	0.04	2.70	2.65	1.81	2.03	3.13	3.00	29.5	3.7	1.25	1.64	0.45	0.48	0.80	11.5	9.2	7.4	7.9												
1.9	65	4.6	0.3	21.7	42.7	0.10	3.28	3.43	0.77	0.99	2.40	2.73	41.4	2.9	1.50	1.62	0.28	0.33	1.22	13.1	15.5	11.6	9.7												
1.8	78	9.5	1.1	9.0	22.3	0.54	7.13	9.14	0.55	0.47	3.26	3.68	51.5	3.1	3.32	4.07	0.89	1.31	2.42	7.1	13.8	13.6	9.4												
1.9	41	5.1	0.7	-9.7	18.1	0.06	2.47	2.48	1.16	0.98	1.95	1.93	46.3	4.3	1.96	1.76	0.70	0.64	1.26	10.8	13.0	14.0	9.7												
1.9	62	4.6	1.1	-54.6	76.7	0.12	3.21	3.48	0.35	1.26	2.85	3.69	21.1	12.4	0.78	0.96	0.25	0.20	0.52	7.0	4.0	4.3	3.2												
2.2	72	4.2	0.5	-6.8	39.5	0.13	2.91	2.77	4.12	6.49	5.18	7.15	27.0	4.9	1.89	2.26	0.57	0.70	1.32	9.6	11.8	9.6	7.3												
1.8	73	4.9	0.4	-15.4	46.6	0.09	3.47	3.48	0.88	1.08	2.41	2.61	44.8	3.2	1.82	1.95	0.37	0.46	1.45	10.8	15.3	13.4	10.2												
1.8	64	3.7	0.2	-26.7	29.3	0.00	2.71	2.89	0.70	0.86	2.05	2.16	39.8	2.3	1.22	1.46	0.20	0.25	1.02	14.1	14.6	8.3	7.8												
1.8	58	5.6	0.3	-19.5	49.6	0.06	3.68	3.93	0.54	0.75	2.47	2.86	41.8	3.1	1.50	1.61	0.22	0.25	1.28	9.4	11.7	11.4	10.4												
1.9	59	5.6	0.7	-2.4	24.5	0.12	3.57	3.44	1.66	1.79	3.02	3.00	36.3	3.0	2.23	2.21	0.83	0.80	1.40	10.0	11.3	10.7	10.6												
2.1	70	4.6	0.5	75.5	43.0	0.11	3.24	3.34	1.13	1.11	2.41	2.49	44.5	3.3	1.96	2.03	0.49	0.57	1.48	11.1	16.2	13.5	7.2												
1.9	66	4.3	0.5	33.2	31.6	0.06	2.98	3.17	0.67	0.74	2.16	2.29	41.7	3.5	1.71	1.96	0.51	0.66	1.20	11.2	13.1	9.9	7.1												
2.0	64	4.7	0.5	-5.0	34.9	0.06	3.09	3.21	0.77	0.94	2.41	2.60	38.5	3.3	1.70	1.90	0.54	0.65	1.16	11.9	13.4	10.4	5.7												
1.9	68	4.8	0.5	-3.7	42.1	0.08	3.38	3.58	0.92	1.09	2.64	2.96	38.8	3.5	1.68	1.87	0.37	0.50	1.31	9.8	12.7	7.9	6.7												
1.8	69	5.7	0.6	-12.1	48.1	0.13	3.91	4.00	0.70	0.87	2.94	3.19	35.8	3.6	1.72	1.83	0.45	0.58	1.27	9.8	12.5	10.5	7.8												
2.0	76	4.4	0.3	-29.6	44.7	0.05	3.30	3.38	0.73	0.94	2.59	2.80	34.5	3.3	1.43	1.74	0.42	0.54	1.01	10.2	10.0	10.0	9.5												
2.0	76	5.3	0.5	-33.0	61.2	0.16	3.72	3.62	0.54	0.82	2.30	2.42	45.8	4.1	2.12	2.20	0.65	0.63	1.48	8.9	13.3	11.3	8.3												
1.7	44	4.4	0.8	6.4	22.6	0.06	2.38	2.49	3.12	3.17	3.65	3.72	33.1	2.1	1.77	1.66	0.67	0.62	1.11	11.2	10.9	4.5	6.4												
1.7	72	6.1	1.2	-1.6	12.7	0.16	3.48	2.89	1.73	1.76	3.15	2.91	39.5	3.4	2.21	2.42	1.14	1.35	1.07	11.4	12.1	11.4	9.9												
2.0	62	4.2	0.5	4.0	20.2	0.14	2.79	2.86	1.54	1.85	2.58	2.74	40.8	1.7	1.71	1.89	0.47	0.49	1.24	13.6	17.0	10.2	10.1												
1.6	69	4.6	0.4	-16.9	44.2	0.04	3.23	3.38	1.05	1.21	2.71	2.97	36.8	3.3	1.56	1.68	0.33	0.45	1.23	11.6	13.9	8.9	5.2												
2.0	65	4.6	0.3	-24.5	35.3	0.04	3.17	3.16	2.82	3.54	4.07	4.62	36.4	2.8	1.90	2.04	0.43	0.47	1.46	10.0	14.0	11.9	11.0												
1.8	61	4.9	0.4	-49.0	55.3	0.12	3.32	3.76	0.59	0.78	2.22	2.48	43.6	2.6	1.52	1.96	0.23	0.28	1.29	11.2	14.3	4.2	4.4												
2.0	71	5.5	0.4	20.4	36.1	0.16	3.93	4.06	0.96	1.17	2.91	3.10	41.1	2.8	1.84	2.07	0.46	0.58	1.38	9.0	12.1	11.4	9.9												
2.2	67	5.7	0.6	-34.3	45.0	0.21	4.07	3.91	10.22	10.98	8.98	9.43	45.0	5.2	5.72	5.24	0.82	0.87	4.90	7.3	14.4	14.5	14.9												
1.8	80	4.2	0.2	-32.6	43.5	0.07	3.34	3.39	0.51	0.59	2.68	2.80	29.1	3.2	1.15	1.35	0.34	0.45	0.82	9.1	7.5	8.8	8.3												
2.0	76	4.4	0.4	-15.1	57.9	0.06	3.29	2.95	1.43	1.57	2.93	2.94	43.2	4.2	1.71	1.78	0.49	0.64	1.22	9.2	10.7	8.7	6.6												
2.1	53	5.6	0.6	-32.8	50.3	0.08	3.72	3.76	0.62	0.73	2.36	2.64	45.5	3.2	2.06	2.06	0.20	0.27	1.86	11.8	21.9	11.7	6.6												
1.7	32	5.0	1.0	-10.1	11.5	0.05	1.70	1.68	2.53	2.84	2.86	2.96	34.3	4.6	1.81	1.87	0.91	0.79	0.90	13.9	12.4	8.7	10.3												
1.7	43	4.1	0.7	6.3	12.1	-0.02	2.07	2.15	1.50	1.75	2.26	2.46	36.3	2.6	1.52	1.58	0.55	0.48	0.97	14.5	13.9	10.2	9.9												
1.9	77	4.7	0.4	-6.5	36.0	0.03	3.41	3.60	1.76	2.28	3.19	3.50	37.9	4.0	1.97	2.34	0.49	0.50	1.49	10.0	14.6	12.4	10.2												
2.1	68	4.1	0.6	-10.3	20.2	0.08	2.97	2.94	1.33	1.65	2.54	2.77	40.9	2.9	1.69	1.84	0.41	0.50	1.28	12.7	16.3	11.5	6.8												
2.0	68	4.8	0.6	10.0	40.1	0.06	3.30	3.39	1.22	1.51	2.78	3.00	39.7	3.9	1.92	2.15	0.48	0.59	1.44	9.4	13.3	9.7	10.6												
1.9	80	4.6	0.2	34.9	53.3	0.16	3.64	3.63	0.72	1.19	2.50	2.88	42.6	2.7	1.55	1.81	0.21	0.36	1.34	9.6	12.7	7.9	-12.3												
1.9	67	4.0	0.8	-12.0	25.4	0.01	2.81	2.78	1.50	1.66	2.67	2.73	38.9	3.2	1.62	1.70	0.42	0.51	1.18	12.3	14.4	10.2	5.9												
2.2	77	3.9	0.8	16.1	23.5	0.07	2.98	2.92	0.98	1.10	2.42	2.41	38.8	1.4	1.51	1.68	0.45	0.57	1.05	11.9	12.6	8.5	7.4												
1.8	67	4.8	0.3	18.8	49.5	0.14	3.42	3.56	0.62	0.86	2.31	2.68	42.8	3.3	1.57	1.69	0.26	0.36	1.31	10.3	13.5	9.9	9.1												
1.7	69	8.4	0.9	9.3	28.3	0.15	5.90	6.32	3.00	3.59	4.70	5.08	39.8	3.3	3.05	3.73	0.37	0.55	2.68	8.7	14.3	14.3	10.9												
1.8	74	4.6	0.5	5.2	44.3	0.08	3.27	3.41	0.93	1.05	2.47	2.58	41.2	3.7	1.77	2.10	0.45	0.66	1.31	10.1	13.1	10.9	5.4												
1.9	41	4.8	0.7	-8.0	23.7	-0.01	2.69	2.76	1.95	1.89	2.80	2.91	41.6	4.3	1.70	1.62	0.35	0.33	1.36	28.2	31.3	28.4	12.2												
2.0	66	8.0	0.8	0.6	31.0	0.72	5.69	5.62	1.63	1.56	3.53	3.48	52.3	2.8	2.93	3.09	0.66	0.74	2.27	11.4	19.1	15.6	12.3												
1.9	69	4.2	0.6	-16.1	34.9	0.03	3.16	3.34	0.77	1.03	2.87	3.10	25.6	3.8	1.05	1.42	0.25	0.37	0.81	10.5	9.5	7.9	8.0												
2.0	73	8.9	1.2	41.7	23.2	0.36	6.02	5.99	1.62	1.51	4.32	4.15	43.0	1.4	2.75	2.80	0.80	0.83	1.95	8.1	15.5	16.6	14.2												
2.2	71	4.6	0.2	-0.9	55.1	0.08	3.51	3.54	0.61	0.78	2.47	2.68	40.0	2.7	1.57	1.68	0.29	0.38	1.28	10.1	13.0	10.5	8.7												
2.0	74	4.5	0.4	-23.9	48.9	0.07	3.41	3.37	0.73	0.94	2.35	2.46	43.2	2.2	1.69	1.88	0.33	0.45	1.36	9.1	12.3	8.7	6.7												
1.8	73	4.4	0.4	-15.4	45.5	0.08	3.19	3.22	2.08	2.32	3.55	3.06	38.6	3.6	1.71	1.91	0.44	0.54	1.27	9.6	11.0	8.5	7.1												
1.9	49	5.2	0.4	-13.3	42.0	0.06	3.07	3.23	0.89	1.11	2.54	2.79	37.7	3.9	1.62	1.81	0.39	0.48	1.23	11.6	14.3	10.3	7.3												
1.5	55	5.7	3.5	23.0	1.2	0.07	3.63	3.92	1.71	1.71	4.38	4.49	15.5	3.1	0.65	0.85	0.01	0.05	0.65	12.4	9.0	7.2	7.4												
1.5	29	8.9	1.5	-0.6	42.6	0.20	3.48	3.62	0.44	0.43	2.44	2.55	37.9	2.6	1.44	1.48	0.13	0.12	1.31	6.9	9.0	6.7	5.1												
1.5	52	6.4	2.3	-18.9	30.5	0.06	3.51	3.69	1.23	1.11	2.63	2.82	44.5	2.6	2.13	1.98	0.44	0.56	1.69	10.3	17.5	22.0	11.6												
2.7																																			

BANK FINANCIAL QUARTERLY  
DATA ENDING 4th QTR, 2022NATIONAL AVERAGES  
U.S. Commercial Banks  
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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	4753	22Q4	261	23,611,279	9.0	16.8	15.8	9	0	3	-6	60	72	1.18	15.9	8.3	15.6	13.9
Totals and Averages	4793	22Q3	252	23,642,801	8.9	16.8	15.8	9	0	3	-4	62	71	1.12	14.3	8.8	13.7	13.4
Totals and Averages	4818	22Q2	254	23,729,477	8.8	16.8	15.8	8	0	3	-10	61	70	1.11	13.6	6.6	12.9	13.2
Totals and Averages	4841	22Q1	252	23,984,270	8.7	17.0	16.0	8	0	4	-8	58	69	1.13	13.6	6.4	12.8	13.1
Totals and Averages	4884	21Q4	264	23,729,036	8.8	17.6	16.6	8	0	4	2	57	69	1.23	14.6	4.8	13.4	13.1
Totals and Averages	4959	21Q3	267	23,260,404	8.9	17.5	16.5	9	0	4	-2	56	68	1.23	14.6	4.1	13.3	13.1
Totals and Averages	4996	21Q2	263	22,797,527	8.9	17.5	16.4	9	0	4	3	57	69	1.16	13.8	4.1	12.8	13.0
Totals and Averages	5023	21Q1	261	22,572,569	8.9	17.4	16.2	10	0	5	12	58	69	0.97	11.8	5.1	12.9	12.7
Totals and Averages	5047	20Q4	266	21,891,491	8.8	16.9	15.7	12	0	5	4	60	70	0.73	9.3	3.5	12.7	12.5
Totals and Averages	5079	20Q3	270	21,228,021	8.8	16.8	15.6	13	0	5	7	62	70	0.75	9.3	3.1	13.0	12.5
Totals and Averages	5111	20Q2	273	21,146,301	8.8	16.3	15.1	13	0	5	4	63	71	0.79	9.6	2.9	13.4	12.5
Totals and Averages	5162	20Q1	279	20,261,493	9.4	15.8	14.6	11	0	4	-6	69	74	1.06	12.2	2.7	13.6	12.4
Totals and Averages	5224	19Q4	274	18,653,683	9.7	16.0	15.1	7	1	4	1	72	74	1.31	14.2	4.8	13.5	12.2
Totals and Averages	5305	19Q3	277	18,490,249	9.7	16.0	15.1	7	1	4	-1	73	74	1.34	14.7	4.3	14.1	12.2
Totals and Averages	5349	19Q2	279	18,275,660	9.8	16.2	15.3	7	1	4	-3	73	74	1.38	15.2	5.2	14.5	12.1
Totals and Averages	5408	19Q1	273	18,098,288	9.8	16.1	15.2	7	1	5	-4	78	75	1.38	15.0	5.7	14.4	11.7
Totals and Averages	5453	18Q4	272	17,951,569	9.7	16.0	15.1	7	1	5	5	78	74	1.36	14.9	6.2	14.3	11.6
Totals and Averages	5524	18Q3	261	17,681,453	9.8	16.0	15.1	7	1	5	3	79	73	1.19	13.0	6.6	12.5	11.4
Totals and Averages	5589	18Q2	259	17,541,525	9.8	16.0	15.0	7	1	5	6	77	73	1.13	12.3	6.1	11.8	11.2
Totals and Averages	5654	18Q1	255	17,538,874	9.7	15.9	14.9	7	1	5	8	76	73	1.05	11.4	6.0	11.0	11.3
Totals and Averages	5717	17Q4	253	17,422,595	9.7	15.8	14.9	7	1	5	5	77	73	0.98	10.7	5.6	10.5	11.2
Totals and Averages	5786	17Q3	260	17,249,647	9.7	15.9	14.8	7	1	6	4	75	72	1.09	11.9	5.8	11.5	11.4
Totals and Averages	5836	17Q2	260	17,073,672	9.7	15.7	14.7	7	1	6	5	75	72	1.10	11.9	5.8	11.4	11.3
Totals and Averages	5905	17Q1	256	16,972,801	9.6	15.6	14.6	8	1	6	2	73	73	1.07	11.6	6.2	11.3	11.3
Totals and Averages	5963	16Q4	254	16,787,260	9.5	15.3	14.3	8	1	7	0	74	73	1.06	11.4	6.4	11.1	11.2
Totals and Averages	6031	16Q3	259	16,773,597	9.6	15.2	14.2	8	1	7	3	74	72	1.05	11.2	4.8	11.1	11.1
Totals and Averages	6109	16Q2	257	16,540,954	9.6	15.2	14.1	8	1	7	4	74	73	1.04	11.2	4.8	11.0	11.1
Totals and Averages	6173	16Q1	254	16,300,317	9.6	16.3	15.2	8	1	8	4	74	73	1.04	11.3	5.4	11.0	11.0
Totals and Averages	6235	15Q4	252	15,974,979	9.6	15.0	14.0	8	1	7	6	74	73	1.06	11.5	6.3	11.1	11.1
Totals and Averages	6325	15Q3	251	15,807,379	9.6	15.1	14.0	8	1	8	3	74	73	1.06	11.5	6.0	10.9	11.0
Totals and Averages	6405	15Q2	247	15,760,662	9.6	15.1	13.9	8	1	8	4	73	73	1.06	11.6	6.6	10.9	10.9
Totals and Averages	6475	15Q1	251	15,785,165	9.5	15.0	13.8	8	1	9	5	72	73	1.05	11.6	5.4	10.8	10.7
Totals and Averages	6566	14Q4	247	15,560,901	9.5	15.1	13.8	9	2	9	6	75	73	1.05	11.6	6.0	10.9	10.6
Totals and Averages	6648	14Q3	242	15,356,497	9.5	15.1	13.8	9	2	10	6	72	73	1.06	11.6	7.0	10.7	10.1
Totals and Averages	6717	14Q2	237	15,171,944	9.6	15.1	13.8	9	2	11	8	73	73	1.03	11.5	7.5	10.5	9.9
Totals and Averages	6788	14Q1	236	14,908,160	9.6	15.7	14.0	10	2	12	3	73	74	1.05	11.7	8.3	10.7	9.7
Totals and Averages	6871	13Q4	236	14,730,006	9.4	15.5	13.7	10	2	13	6	74	74	1.09	12.1	9.3	10.9	9.9
Totals and Averages	6950	13Q3	232	14,603,459	9.4	15.6	13.7	11	2	14	5	75	74	1.06	11.7	9.0	10.6	9.7
Totals and Averages	6999	13Q2	234	14,417,469	9.4	15.5	13.5	12	3	15	3	75	75	1.11	12.1	8.7	10.9	9.7
Totals and Averages	7079	13Q1	230	14,432,960	9.3	15.6	13.7	12	3	17	9	75	75	1.06	11.3	7.9	10.3	9.6
Totals and Averages	7144	12Q4	227	14,457,785	9.2	16.0	14.0	13	3	18	4	77	74	1.04	11.2	7.5	10.2	9.5
Totals and Averages	7244	12Q3	226	14,225,484	9.3	16.3	14.3	14	4	19	13	80	75	0.98	10.7	7.2	9.8	9.5
Totals and Averages	7310	12Q2	228	14,043,868	9.3	16.3	14.3	15	4	19	9	81	75	1.01	10.8	7.1	9.8	9.8
Totals and Averages	7371	12Q1	221	13,938,927	9.2	16.5	14.2	16	4	21	7	79	76	0.97	11.1	8.7	10.0	10.1
Totals and Averages	6786	11Q4	221	13,020,426	9.0	15.9	13.5	17	5	21	12	81	75	0.93	10.4	7.5	9.4	10.3
Totals and Averages	6816	11Q3	218	12,897,673	9.1	16.1	13.6	17	5	22	2	82	76	0.98	10.2	8.0	9.4	10.7
Totals and Averages	6871	11Q2	206	12,707,332	9.2	16.4	13.9	18	6	24	3	92	78	0.82	9.0	12.0	8.4	10.4
Totals and Averages	6916	11Q1	208	12,508,902	9.1	16.4	13.8	19	6	25	7	87	79	0.76	8.7	12.2	8.3	11.0
Totals and Averages	6993	10Q4	199	12,415,354	8.9	16.4	13.7	21	12	29	1	89	79	0.68	7.9	11.8	8.0	11.4
Totals and Averages	7088	10Q3	203	12,482,617	9.0	16.6	13.9	22	11	30	-3	92	80	0.47	6.5	10.2	7.7	11.8
Totals and Averages	7146	10Q2	196	12,316,916	8.8	16.0	13.3	24	12	31	-12	93	81	0.37	4.2	11.6	6.5	12.3
Totals and Averages	7243	10Q1	179	12,432,060	8.6	15.5	12.8	26	13	33	-20	96	81	0.20	2.3	14.6	6.5	12.8
Totals and Averages	7312	09Q4	174	12,183,127	8.7	14.6	11.9	22	12	33	-13	77	81	0.10	2.8	14.2	8.9	13.6
Totals and Averages	7386	09Q3	175	12,153,721	8.5	14.5	11.7	22	10	32	11	80	82	-0.08	1.1	12.7	8.4	14.1
Totals and Averages	7469	09Q2	194	12,186,054	8.3	14.1	11.3	21	9	27	-14	91	82	0.01	2.8	12.7	10.7	14.8
Totals and Averages	7512	09Q1	199	12,295,460	8.0	13.8	11.0	19	8	23	-7	92	83	0.21	5.4	10.4	12.4	15.2
Totals and Averages	7560	08Q4	193	12,603,972	7.6	13.3	10.3	18	7	19	-25	95	85	0.15	3.9	7.8	10.9	15.3
Totals and Averages	7632	08Q3	193	12,341,233	7.8	12.7	9.9	16	3	17	-61	100	86	0.46	6.7	12.3	12.8	15.9
Totals and Averages	7690	08Q2	196	11,721,013	7.7	12.7	9.9	14	3	13	-21	105	85	0.65	8.7	12.7	13.3	16.2
Totals and Averages	7731	08Q1	204	11,786,491	7.6	12.6	9.8	12	3	11	-36	105	85	0.82	11.1	11.5	14.1	15.6

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						187 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 & 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	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										
1.9	55	5.1	0.6	-8.0	21.9	0.14	3.13	2.85	1.52	1.59	2.65	2.56	43.4	3.9	1.87	1.82	0.50	0.47	1.36	10.6	13.6	7.2	5.2											
1.5	54	4.4	0.6	-12.4	21.9	0.07	2.74	2.88	1.59	1.63	2.60	2.62	41.3	3.9	1.53	1.78	0.27	0.45	1.25	10.3	12.2	7.1	5.2											
1.2	52	4.1	0.7	-16.4	21.8	0.05	2.59	2.87	1.57	1.64	2.54	2.61	39.9	3.9	1.39	1.75	0.16	0.44	1.22	10.0	11.5	5.9	4.9											
1.1	50	4.0	0.7	-18.4	21.8	0.04	2.48	2.88	1.57	1.64	2.52	2.62	39.3	3.9	1.39	1.75	0.15	0.44	1.23	9.7	11.4	5.3	4.8											
1.0	50	4.1	0.7	-19.3	21.8	0.02	2.49	2.92	1.68	1.69	2.58	2.67	39.4	4.1	1.50	1.78	0.16	0.45	1.31	9.6	11.9	6.4	4.7											
1.0	50	4.1	0.8	-10.3	21.9	0.02	2.51	2.95	1.66	1.71	2.56	2.69	39.5	4.0	1.52	1.79	0.17	0.47	1.32	9.4	11.8	7.2	4.8											
1.1	51	4.1	0.9	1.0	21.6	0.05	2.52	2.99	1.65	1.73	2.52	2.72	39.2	3.9	1.47	1.80	0.20	0.48	1.27	9.3	11.3	8.2	4.8											
1.2	52	4.2	1.0	29.3	21.0	0.26	2.60	3.01	1.64	1.66	2.59	2.68	39.8	3.8	1.54	1.77	0.24	0.48	1.29	9.2	11.4	9.1	4.7											
1.4	54	4.4	1.0	47.5	20.9	0.46	2.74	3.05	1.63	1.67	2.64	2.71	40.1	3.8	1.63	1.77	0.35	0.50	1.26	9.0	11.0	7.4	4.3											
1.7	55	4.6	1.0	35.4	20.8	0.49	2.89	3.09	1.66	1.68	2.71	2.73	40.9	3.9	1.80	1.78	0.49	0.51	1.30	8.8	11.2	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	41.7	3.9	2.00	1.79	0.64	0.51	1.34	8.7	11.4	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	41.6	3.9	2.17	1.78	0.80	0.51	1.36	8.5	11.4	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	43.5	3.8	2.23	1.76	0.86	0.50	1.36	8.4	11.3	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	43.7	3.9	2.29	1.73	0.87	0.47	1.41	8.5	11.7	3.2	3.9											
2.5	61	5.4	0.9	0.1	21.3	0.04	3.40	3.20	1.77	1.76	2.94	2.85	44.0	4.0	2.29	1.69	0.82	0.44	1.45	8.6	12.2	3.8	4.0											
2.4	61	5.2	0.9	7.6	21.4	0.04	3.39	3.18	1.79	1.76	2.97	2.85	43.6	4.2	2.21	1.64	0.75	0.40	1.46	8.6	12.2	4.2	4.1											
2.3	61	5.1	0.9	-6.6	21.2	0.04	3.36	3.17	1.80	1.77	2.97	2.86	43.7	4.2	2.12	1.59	0.67	0.37	1.45	8.6	12.1	4.6	4.1											
2.2	61	5.0	0.9	-4.4	21.4	0.04	3.33	3.16	1.81	1.80	2.97	2.88	43.0	4.3	1.83	1.55	0.57	0.35	1.25	8.6	10.6	4.0	4.2											
2.1	61	4.9	1.0	-6.6	21.3	0.05	3.31	3.14	1.85	1.81	3.00	2.90	43.0	4.3	1.71	1.51	0.49	0.32	1.21	8.5	10.1	3.6	4.1											
2.1	60	4.8	1.0	-13.1	21.2	0.05	3.25	3.16	1.80	1.93	2.95	2.98	42.6	4.3	1.58	1.51	0.41	0.30	1.14	8.5	9.5	3.7	4.2											
2.0	60	4.7	1.1	-12.4	21.1	0.06	3.25	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	3.1	4.3											
1.9	60	4.6	1.1	-10.9	21.0	0.06	3.19	3.16	1.78	1.94	2.90	3.00	42.6	4.2	1.55	1.51	0.33	0.29	1.20	8.5	9.9	4.4	4.4											
1.9	60	4.5	1.2	1.5	21.0	0.05	3.16	3.16	1.80	1.96	2.91	3.02	42.2	4.3	1.51	1.50	0.30	0.29	1.20	8.5	9.9	4.6	4.5											
1.8	60	4.5	1.3	6.3	20.9	0.05	3.12	3.16	1.80	1.97	2.89	3.04	41.8	4.4	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	17.5	20.6	0.06	3.12	3.19	1.80	2.00	2.91	3.08	41.8	4.5	1.47	1.51	0.28	0.29	1.17	8.5	9.7	5.0	4.4											
1.8	60	4.4	1.3	12.9	20.4	0.07	3.09	3.18	1.84	2.02	2.94	3.11	41.1	4.5	1.46	1.50	0.26	0.30	1.17	8.5	9.6	5.0	4.3											
1.7	60	4.4	1.4	15.1	20.2	0.06	3.07	3.22	1.87	2.03	2.96	3.14	40.7	4.7	1.42	1.51	0.26	0.31	1.16	8.5	9.5	4.9	4.4											
1.7	60	4.4	1.5	12.0	20.1	0.06	3.07	3.24	1.85	2.04	2.97	3.17	40.3	4.8	1.43	1.52	0.25	0.32	1.16	8.5	9.5	4.6	4.3											
1.7	60	4.4	1.4	-1.3	20.0	0.04	3.09	3.28	1.89	2.07	3.02	3.22	40.2	4.7	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	-7.1	19.8	0.03	3.11	3.27	1.88	2.07	3.05	3.21	38.7	4.7	1.43	1.54	0.25	0.35	1.15	8.6	9.5	4.5	4.3											
1.7	58	4.5	1.6	-15.4	19.3	0.03	3.12	3.29	1.96	2.10	3.15	3.23	38.4	4.9	1.41	1.54	0.25	0.36	1.14	8.6	9.5	4.5	4.0											
1.7	58	4.6	1.7	-15.1	19.2	0.03	3.13	3.30	1.97	2.10	3.16	3.24	37.9	4.9	1.43	1.54	0.26	0.38	1.15	8.6	9.5	4.8	4.1											
1.7	58	4.6	1.8	-9.4	19.1	0.03	3.18	3.32	1.97	2.11	3.21	3.26	38.6	5.2	1.44	1.52	0.26	0.39	1.15	8.7	9.5	4.9	3.8											
1.8	58	4.5	2.0	-8.4	19.0	0.03	3.14	3.34	1.97	2.14	3.19	3.30	38.4	5.3	1.42	1.51	0.27	0.42	1.15	8.6	9.3	4.6	3.5											
1.8	58	4.6	2.1	-12.9	18.9	0.02	3.16	3.36	1.99	2.15	3.24	3.29	37.3	5.7	1.44	1.52	0.28	0.44	1.13	8.6	9.1	4.2	3.2											
1.8	58	4.6	2.3	-13.1	19.0	0.02	3.19	3.38	2.02	2.16	3.26	3.30	38.4	5.9	1.47	1.53	0.30	0.48	1.15	8.6	9.2	4.5	3.1											
1.8	58	4.7	2.4	-16.5	18.9	0.03	3.23	3.41	2.11	2.19	3.28	3.31	38.6	6.0	1.50	1.57	0.31	0.51	1.19	8.5	9.4	5.1	3.1											
1.8	59	4.8	2.6	-14.0	18.8	0.03	3.24	3.43	2.13	2.19	3.36	3.33	38.6	6.9	1.52	1.59	0.33	0.56	1.16	8.5	9.1	4.2	2.7											
1.9	59	4.8	2.8	-8.3	18.5	0.04	3.27	3.44	2.20	2.23	3.37	3.34	39.2	7.3	1.57	1.64	0.35	0.61	1.19	8.4	9.4	5.2	2.9											
1.9	59	4.9	3.1	-9.4	18.6	0.04	3.31	3.44	2.14	2.24	3.40	3.35	38.4	7.5	1.53	1.67	0.37	0.67	1.14	8.3	8.8	4.8	2.8											
2.0	59	5.0	3.2	-8.6	18.6	0.04	3.40	3.40	2.13	2.23	3.48	3.32	37.9	7.6	1.55	1.76	0.41	0.79	1.12	8.3	8.6	3.9	2.6											
2.1	59	5.1	3.4	-8.5	18.6	0.05	3.42	3.38	2.08	2.10	3.45	3.27	37.7	7.5	1.53	1.80	0.42	0.89	1.09	8.2	8.3	4.0	3.0											
2.1	59	5.3	3.3	-15.2	18.9	0.04	3.50	3.38	2.43	2.12	3.63	3.27	38.2	7.3	1.56	1.90	0.46	1.00	1.10	8.2	8.3	4.0	2.9											
2.2	59	5.3	3.6	-10.2	19.2	0.04	3.51	3.37	2.42	2.14	3.65	3.27	39.2	7.1	1.55	2.00	0.49	1.09	1.06	8.7	8.5	3.5	2.9											
2.3	59	5.4	3.7	-8.8	19.3	0.05	3.55	3.36	2.36	2.21	3.64	3.29	37.4	7.2	1.66	2.09	0.51	1.18	1.03	8.4	7.9	3.8	3.1											
2.3	58	5.4	4.0	-8.9	19.5	0.06	3.56	3.38	2.41	2.26	3.67	3.31	39.4	7.1	1.55	2.21	0.54	1.29	1.01	8.4	7.8	4.2	3.0											
2.4	59	5.3	4.2	-6.9	19.9	0.07	3.51	3.37	3.21	2.25	4.41	3.29	38.3	7.2	1.49	2.29	0.58	1.38	0.91	8.2	6.9	2.8	3.1											
2.5	60	5.3	4.5	-12.8	20.5	0.08	3.55	3.40	3.05	2.30	4.22	3.29	40.3	6.9	1.59	2.41	0.61	1.48	0.87	8.2	6.8	3.0	3.3											
2.6	60	5.4	5.7	4.2	20.6	0.12	3.60	3.43	3.29	2.36	4.32	3.31	39.6	6.8	1.46	2.51	0.65	1.57	0.81	8.2	6.4	3.2	3.4											
2.7	60	5.5	6.0	17.9	20.9	0.20	3.61	3.42	3.29	2.42	4.28	3.32	40.5	6.7	1.46	2.60	0.70	1.62	0.77	8.3	6.2	2.8	3.5											
2.8	61	5.5	6.0	39.2	21.5	0.28	3.60	3.42	3.20	2.50	4.25	3.35	41.4	6.7	1.45	2.70	0.74	1.68	0.63	8.4	5.1	1.7	3.9											
3.0	62	5.5	6.1	72.2	21.8	0.42	3.56	3.42	3.07	2.57	4.01	3.40	42.6	7.0	1.53	2.80	0.81	1.75	0.59	8.7	5.1	2.9	4.0											
3.2	61	5.7	6.0	122.5	22.4	0.64	3.55	3.38	3.07	2.51	4.00	3.39	41.5	6.8	1.74	2.84	0.92	1.77	0.78	9.3	7.2	2.3	4.4											
3.3	62	5.6	5.4	175.8	22.7	0.75	3.38	3.22	2.67	2.36	3.71	3.32	40.9	6.8	1.74	2.84	1.04	1.79	0.70	10.0	6.5	1.6	4.9											
3.5	62	5.7	4.6	232.3	22.6	0.78	3.35	3.22	2.82	2.37	3.90	3.34	40.3	6.8	2.03	2.93	1.19	1.83	0.84	10.3	8.7	4												