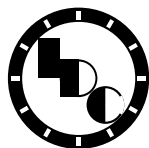


Savings Institution Financial Quarterly

**State and National Totals
Third Quarter 2019 Report**



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SAVINGS INSTITUTIONS
DATA ENDING 3rd QTR, 2019

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STATE TOTALS

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		RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY												
	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS		
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18
ALABAMA	19Q3	267		557	13.9	21.2	20.4	5	1	7	0.04	24	1	67	1	1.1	73	7	82
	18Q4	244		537	13.5	20.5	19.6	5	1	9	0.02	25	0	65	1	1.5	73	13	82
	17Q4	229		528	13.2	20.9	20.0	5	0	11	0.09	26	0	66	1	1.8	69	4	84
	16Q4	229		507	13.1	20.1	19.2	5	0	13	0.13	27	0	65	2	2.3	71	-12	84
ALASKA	19Q3	296		459	20.3	38.4	37.2	3	0	3	0.10	65	0	17	1	1.6	44	13	67
	18Q4	293		431	20.9	38.8	37.6	4	0	4	0.09	65	1	16	3	1.9	46	10	68
	17Q4	300		397	21.2	38.5	37.3	4	0	2	0.09	68	1	17	0	1.2	46	6	67
	16Q4	286		404	18.7	39.0	37.8	4	0	5	0.10	66	1	18	1	2.5	41	-1	68
ARKANSAS	19Q3	269		85	8.9	16.0	14.8	16	0	25	0.08	13	0	81	2	2.4	68	8	85
	18Q4	234		84	8.5	16.0	14.8	16	0	35	0.12	10	1	84	2	3.3	67	7	85
	17Q4	227		82	8.8	16.0	14.7	19	0	44	0.07	9	0	88	3	4.1	66	4	88
	16Q4	254		80	8.4	16.8	15.5	20	0	47	0.09	5	0	92	3	4.4	64	10	88
CALIFORNIA	19Q3	277		21,299	10.4	22.8	22.2	4	0	4	0.09	43	0	48	1	0.6	63	7	76
	18Q4	276		19,851	9.9	22.6	22.0	4	0	4	0.05	39	0	53	1	0.6	61	-6	80
	17Q4	254		18,222	10.6	24.1	23.4	4	0	4	0.00	36	0	55	1	0.7	58	22	81
	16Q4	262		17,056	10.1	23.1	22.4	4	0	5	0.00	34	0	59	1	0.8	55	14	84
COLORADO	19Q3	214		3,135	11.5	19.7	18.8	5	0	4	0.05	49	1	43	0	0.9	48	9	59
	18Q4	232		2,799	11.8	20.4	19.5	6	0	2	0.02	43	0	48	0	0.5	62	5	70
	17Q4	238		2,746	11.5	22.7	21.8	4	2	2	0.05	33	0	60	1	0.9	52	15	71
	16Q4	195		2,755	10.6	24.4	23.7	3	0	3	0.08	21	1	67	1	0.9	44	9	61
CONNECTICUT	19Q3	247		29,440	12.4	17.0	16.1	6	0	5	0.07	40	1	46	1	0.8	73	11	75
	18Q4	237		28,926	11.9	16.7	15.7	6	0	5	0.08	39	0	47	1	0.7	72	10	76
	17Q4	223		27,876	11.4	16.1	15.0	6	0	7	0.09	39	0	48	1	0.9	72	10	76
	16Q4	221		26,665	11.5	16.1	15.1	7	0	8	0.11	38	1	50	1	1.1	72	7	77
DELAWARE	19Q3	279		12,835	11.3	15.0	14.5	4	1	5	0.24	52	1	26	1	0.9	74	-108	73
	18Q4	289		7,753	11.1	15.6	14.9	5	0	6	0.22	56	0	22	1	0.9	76	62	73
	17Q4	252		7,505	10.0	14.0	13.3	6	0	8	0.20	57	0	22	1	1.1	79	26	79
	16Q4	257		7,271	10.0	14.0	13.2	7	0	5	0.21	57	0	23	1	0.8	78	-59	83
FLORIDA	19Q3	174		43,661	7.9	13.6	13.0	5	0	8	0.05	14	1	56	0	0.8	82	10	88
	18Q4	199		39,004	8.7	15.1	14.4	5	1	9	0.04	15	1	58	0	0.9	82	14	89
	17Q4	176		38,951	8.8	15.1	14.3	6	2	2	0.02	18	0	58	0	0.5	76	-106	87
	16Q4	189		32,303	8.5	14.1	13.5	5	0	9	0.08	18	3	56	0	0.9	75	-4	87
GEORGIA	19Q3	246		2,379	13.2	22.9	21.8	8	0	8	0.05	34	1	55	1	1.5	66	2	74
	18Q4	245		2,311	13.3	23.5	22.3	8	0	8	0.07	34	1	57	1	1.6	63	7	75
	17Q4	246		3,901	12.0	19.9	18.8	8	0	6	0.00	46	0	43	1	1.1	66	-9	77
	16Q4	252		3,571	12.1	19.8	18.7	9	0	13	0.03	46	1	45	1	1.6	64	-2	79
HAWAII	19Q3	278		7,135	8.8	14.0	12.8	9	0	6	0.35	18	0	64	1	0.7	59	-4	68
	18Q4	275		7,028	8.7	13.9	12.8	9	0	5	0.28	18	0	64	1	0.7	58	-12	69
	17Q4	266		6,799	8.6	14.2	13.0	9	0	5	0.18	19	0	65	1	0.6	58	-8	69
	16Q4	261		6,421	8.6	13.4	12.2	10	0	6	0.10	20	0	62	1	0.7	61	3	69
IDAHO	19Q3	299		705	12.0	15.5	14.6	6	0	1	0.03	35	0	51	0	0.1	68	17	66
	18Q4	271		648	11.6	16.3	15.4	6	0	1	0.03	33	0	53	0	0.2	67	11	69
	17Q4	250		618	11.2	16.6	15.7	6	0	2	0.01	32	0	54	0	0.2	65	13	72
	16Q4	230		585	11.0	17.3	16.2	6	0	3	-0.03	29	0	58	1	0.4	61	14	72
ILLINOIS	19Q3	211		26,327	13.3	26.0	24.9	6	1	6	0.66	10	2	49	1	1.3	65	8	83
	18Q4	189		27,587	12.6	24.2	23.1	7	1	7	0.59	10	1	47	1	1.4	69	3	84
	17Q4	183		27,420	12.4	24.2	23.1	7	1	8	0.54	10	1	48	2	1.6	68	3	84
	16Q4	177		28,640	12.1	23.0	21.8	8	1	8	0.50	8	2	46	2	1.6	69	2	85
INDIANA	19Q3	218		5,472	10.9	21.8	20.6	6	1	6	0.10	33	1	54	1	1.5	56	-38	78
	18Q4	205		5,008	10.9	22.0	20.8	6	1	7	0.14	31	1	56	1	1.5	58	-5	79
	17Q4	223		5,110	11.2	21.7	20.4	6	0	8	0.16	30	1	57	2	1.7	56	7	81
	16Q4	216		4,793	11.3	21.6	20.3	7	0	9	0.18	29	1	59	1	1.7	56	-13	83
IOWA	19Q3	239		4,041	8.1	14.9	14.7	1	0	2	-0.11	2	1	95	0	0.6	29	3	90
	18Q4	247		3,375	7.9	13.7	13.4	2	0	4	0.01	2	3	95	1	1.0	30	-1	91
	17Q4	246		2,816	8.4	15.0	14.4	4	0	5	0.27	3	0	93	1	1.4	31	26	90
	16Q4	234		2,631	7.7	13.4	12.2	10	0	9	0.57	2	0	93	2	2.1	31	7	90
KANSAS	19Q3	247		12,657	12.1	23.0	22.6	3	0	2	0.01	19	0	76	0	0.3	71	-9	84
	18Q4	242		12,490	12.5	23.9	23.5	2	0	2	0.00	17	0	78	0	0.4	72	-13	85
	17Q4	221		12,030	11.0	25.9	25.5	2	0	3	0.01	15	0	81	0	0.5	70	-6	84
	16Q4	216		11,933	11.2	26.8	26.4	2	0	4	0.02	13	0	83	1	0.8	70	-7	85
KENTUCKY	19Q3	240		1,132	14.5	25.6	24.5	6	1	7	0.05	25	2	68	1	1.5	68	1	80
	18Q4	237		1,119	14.8	25.9	24.7	6	1	7	0.09	24	1	69	1	1.6	67	8	82
	17Q4	215		1,567	13.6	23.9	22.7	7	1	10	0.16	25	1	65	1	1.8	64	-3	82
	16Q4	228		1,545	14.1	24.7	23.7	6	1	9	0.13	25	1	65	2	1.9	65	2	82
LOUISIANA	19Q3	249		4,668	14.6	24.3	23.3	5	1	4	0.07	35	1	55	1	0.8	67	4	80
	18Q4	251		4,905	14.1	23.8	22.8	6	0	4	0.07	36	0	55	1	0.8	68	8	80
	17Q4	237		4,430	14.6	25.0	24.0	6	1	5	0.07	35	0	56	1	1.0	68	8	79
	16Q4	245		4,212	14.6	26.4	25.3	6	1	6	0.06	34	0	58	1	1.3	64	-8	80
MAINE	19Q3	251		16,860	11.6	16.1	15.0	7	0	5	0.04	38	1	49	1	0.7	70	-1	74
	18Q4	232		16,287	11.1	15.6	14.5	7	0	4	0.05	38	0	49	1	0.6	71	-2	81
	17Q4	237		14,827	11.5	16.1	14.9	7	0	5	0.05	37	1	50	1	0.7	72	5	79
	16Q4	237		14,130	11.3	15.9	14.6	7	0	6	0.08	36	0	52	1	0.8	71	5	80
MARYLAND	19Q3	244		4,467	17.8	29.5	28.5	4	0	8	0.07	35	2	61	1	2.3	66	12	79
	18Q4	239		4,506	17.6	29.6	28.5	5	0	12	0.09	35	4	61	2	3.2	65	13	80
	17Q4	229		5,025	15.8	26.9	25.9	5	0	15	0.11	35	3	60	2	3.5	65	13	82
	16Q4	223		4,773	15.2	26.7	25.7	5	1	21	0.12	33	2	62	3	4.4	62	-5	84

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS					ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	COMMON SHAREHOLDER NOPAT RETURN ON TANGIBLE EQUITY				113				
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
2.8	5.4	5.0	1.3	3.82	3.02	5.47	0.00	0.06	1.32	1.02	7.6	4.3	4.2	1.3	25.3	2.7	2.14	1.09	5.6	8.3	84	50.4
2.4	5.4	4.8	1.1	3.87	2.50	5.22	0.00	0.05	1.10	0.82	5.8	6.3	2.0	0.6	24.8	3.4	1.71	0.86	5.7	6.3	82	49.6
2.0	5.2	4.5	1.0	3.69	2.90	5.58	0.00	0.01	1.00	0.57	4.1	6.5	4.2	0.1	23.0	4.3	1.26	0.60	5.7	4.6	80	46.6
1.9	5.2	4.5	1.0	3.71	2.74	5.25	0.02	0.07	1.15	0.73	5.5	8.3	5.8	-1.1	24.9	5.9	1.49	0.84	6.0	6.1	80	43.2
3.1	5.9	4.3	0.3	4.04	0.58	3.01	0.00	0.10	1.52	1.10	5.4	3.3	9.0	1.4	34.9	1.1	1.42	1.20	3.4	5.5	41	47.4
3.1	5.7	4.2	0.2	4.09	0.64	3.19	0.12	0.03	1.62	1.14	5.5	4.7	8.6	1.3	32.4	1.2	1.39	1.24	3.3	5.5	43	43.9
3.5	5.3	4.2	0.1	4.14	0.80	3.13	0.06	0.07	1.81	0.97	4.7	4.2	-1.9	1.6	36.7	1.2	1.22	1.13	3.2	4.9	42	39.3
3.1	5.0	3.8	0.1	3.74	0.67	2.90	0.28	0.32	1.47	0.88	4.6	4.7	1.6	1.7	34.2	1.2	1.27	1.20	3.7	5.7	37	42.8
2.5	6.7	6.3	2.4	4.14	4.34	6.34	0.00	0.00	2.14	2.06	23.2	6.2	0.2	0.9	25.3	2.9	4.31	2.39	8.4	24.4	91	43.5
2.0	6.6	6.1	2.2	4.20	3.96	6.66	0.00	0.00	1.51	1.44	16.2	9.3	2.7	0.7	18.5	2.7	3.46	1.73	8.2	17.7	87	45.4
1.2	6.3	5.9	1.8	4.30	3.73	6.55	0.00	0.00	1.48	1.44	16.3	10.0	2.3	0.0	18.4	4.6	3.10	1.90	8.2	18.7	92	58.4
0.6	6.3	5.8	1.8	4.21	3.64	5.76	0.00	0.00	2.09	2.04	25.2	12.4	-2.7	0.6	26.6	6.4	3.67	2.51	9.0	26.3	93	42.5
3.1	5.3	4.4	1.1	3.35	2.68	3.39	0.00	0.15	2.48	1.63	16.0	3.9	8.7	2.9	54.1	3.5	2.72	1.81	8.7	16.5	65	34.5
2.8	5.2	4.4	1.0	3.50	2.41	3.09	-0.01	0.12	2.69	1.82	19.2	5.3	6.7	7.8	57.7	2.7	2.76	1.99	9.6	19.6	64	33.1
2.2	4.9	4.0	0.7	3.33	2.80	3.28	-0.23	0.03	2.59	1.40	12.4	4.9	6.3	1.4	57.1	3.1	1.99	1.52	8.9	12.5	64	54.3
2.2	4.8	3.7	0.6	3.13	2.75	3.15	0.00	0.04	2.68	1.52	15.2	5.8	15.1	3.6	56.4	3.4	2.03	1.61	9.5	14.9	62	40.9
2.2	4.7	3.7	1.1	2.82	-0.01	1.82	0.00	0.11	0.87	0.63	5.5	4.3	13.5	1.5	39.3	6.6	1.45	0.61	7.0	5.8	57	30.0
2.2	4.5	3.5	0.9	2.71	0.30	1.77	-0.06	0.15	1.02	0.79	7.5	6.8	2.0	2.5	45.7	7.0	1.58	0.87	7.4	8.1	60	27.5
1.9	4.4	3.1	0.5	2.64	0.27	1.64	-0.02	0.16	1.08	0.86	8.2	6.3	4.1	2.3	48.4	7.6	1.34	0.99	7.5	9.1	52	25.4
1.5	4.6	2.8	0.5	2.42	0.14	1.74	0.02	0.04	0.80	0.51	5.0	7.2	2.5	0.9	37.5	8.0	0.88	0.58	8.0	5.5	42	27.3
2.9	4.5	4.2	1.1	3.22	0.90	3.00	0.32	0.09	1.34	1.02	8.4	3.9	3.1	2.0	27.2	4.3	1.87	1.02	7.2	8.3	81	48.1
2.8	4.3	4.0	0.8	3.26	0.90	3.03	0.21	0.09	1.25	0.98	8.8	6.1	3.9	1.6	27.5	5.1	1.67	1.01	7.4	8.7	81	48.4
2.4	4.1	3.8	0.6	3.22	0.93	2.97	0.10	0.09	1.17	0.65	5.7	5.6	4.6	1.3	28.6	5.3	1.06	0.65	7.4	5.7	81	47.2
2.4	4.1	3.7	0.6	3.19	0.89	3.04	0.18	0.12	1.08	0.73	7.0	6.4	4.4	1.6	25.6	5.5	1.18	0.80	7.6	7.1	80	46.0
2.8	5.7	5.1	0.9	4.31	1.56	3.97	0.24	0.29	1.78	1.12	10.4	3.4	69.6	-1.1	30.7	2.2	2.04	1.36	6.6	10.7	78	60.8
2.6	5.3	4.7	0.7	4.08	2.16	3.68	0.07	0.19	2.42	1.62	16.3	4.9	3.3	2.0	39.7	1.9	2.39	1.80	7.6	15.5	78	69.5
2.5	4.9	4.4	0.5	3.94	1.91	3.77	0.03	0.17	1.91	0.61	7.0	4.5	3.3	1.4	34.3	2.2	1.06	0.70	7.3	6.8	81	65.2
2.2	5.0	4.4	0.4	4.02	1.88	3.69	0.04	0.23	1.98	1.10	10.6	5.0	6.8	0.3	36.2	2.3	1.58	1.30	7.4	11.0	80	65.4
2.9	4.4	4.2	1.8	2.52	1.12	2.73	0.02	0.09	0.75	0.52	6.5	4.2	19.6	1.6	22.9	2.7	1.92	0.47	10.4	6.6	87	60.3
2.5	4.4	4.2	1.5	2.85	1.32	3.09	0.00	0.07	0.93	0.71	8.4	5.6	6.8	2.9	24.2	2.6	1.85	0.69	9.6	8.4	87	57.2
2.0	3.4	3.3	0.9	2.48	1.32	2.80	0.00	0.41	0.53	0.39	4.5	5.0	5.8	2.8	25.0	3.1	1.33	0.75	8.5	7.7	90	61.3
2.4	4.0	3.9	1.0	2.99	0.76	2.61	0.00	0.16	0.95	0.57	7.0	7.0	5.5	1.9	29.9	5.3	1.26	0.63	10.4	7.7	93	59.2
2.4	5.5	4.9	1.0	4.01	2.50	5.52	0.02	0.06	0.95	0.81	7.5	4.7	4.7	1.0	14.1	4.3	1.61	0.81	6.1	7.5	80	49.0
2.2	5.5	4.7	0.8	4.08	2.37	5.44	0.02	0.05	0.99	0.84	7.5	6.9	3.2	1.2	15.9	4.9	1.47	0.86	6.2	7.4	78	47.7
1.8	5.3	4.5	0.6	3.94	2.15	4.72	0.01	-0.03	1.39	1.01	9.1	6.1	4.9	0.2	23.8	5.9	1.33	0.93	6.7	7.9	77	44.1
1.5	5.3	4.4	0.6	3.83	2.62	4.69	0.00	-0.08	1.81	1.24	11.6	7.2	6.2	5.5	28.5	6.0	1.65	1.25	7.0	10.4	76	39.4
2.3	4.8	4.2	0.3	3.88	0.89	2.84	0.01	0.31	1.63	1.17	14.1	4.4	3.0	1.2	40.4	2.6	1.59	1.34	9.2	13.9	77	41.4
2.3	4.7	4.1	0.3	3.81	0.85	2.77	0.00	0.23	1.67	1.19	15.2	6.1	3.4	1.4	40.7	2.5	1.50	1.29	9.7	14.1	74	41.2
2.0	4.4	3.9	0.2	3.68	0.98	2.87	0.00	0.18	1.61	1.02	12.5	5.3	5.9	1.1	38.4	2.2	1.25	1.10	9.4	11.6	75	40.8
1.8	4.3	3.8	0.2	3.59	1.12	2.92	0.01	0.29	1.51	0.93	11.1	6.0	6.8	1.6	38.0	2.9	1.29	1.12	9.1	11.6	80	39.1
2.3	5.6	5.1	0.3	4.81	1.48	4.54	0.07	0.12	1.71	1.20	10.2	3.7	8.6	2.6	27.9	4.6	1.56	1.30	6.6	10.2	87	40.2
1.9	5.3	4.7	0.3	4.45	1.53	4.48	0.00	0.13	1.36	0.99	8.6	5.1	5.0	2.2	25.0	3.5	1.31	1.08	6.8	8.6	84	34.3
1.4	5.1	4.3	0.3	4.02	1.53	4.39	-0.01	0.03	1.12	0.71	6.4	4.6	5.5	1.5	20.9	2.0	0.94	0.74	7.0	6.2	81	31.6
1.1	4.9	4.1	0.3	3.80	1.64	4.48	0.00	0.00	0.96	0.62	5.6	5.3	2.0	1.3	17.7	2.7	0.83	0.62	7.1	5.3	78	29.6
2.5	5.2	4.3	1.6	2.92	2.69	4.29	0.00	0.40	0.91	0.63	4.6	4.5	-0.1	0.9	26.7	4.5	1.76	0.52	6.6	4.4	64	30.5
2.3	5.0	4.1	1.2	3.00	1.69	3.80	0.00	0.38	0.48	0.35	2.6	6.5	0.8	0.4	22.2	4.4	1.24	0.26	7.0	2.6	65	36.1
2.1	4.7	3.8	1.0	2.89	1.73	3.73	0.00	0.38	0.51	0.13	0.5	6.3	-4.7	-0.1	21.1	5.0	0.77	0.10	6.9	0.8	65	31.4
1.9	4.7	3.7	1.0	2.78	1.52	3.51	0.01	0.19	0.60	0.37	2.7	7.3	6.2	0.4	18.6	5.8	0.98	0.31	6.9	2.6	64	36.6
2.9	5.1	4.3	1.0	3.44	1.77	4.04	0.03	0.09	1.09	0.80	7.5	4.5	7.9	0.5	23.4	5.6	1.63	0.84	7.0	7.6	65	41.3
2.8	5.0	4.2	0.8	3.52	1.58	4.09	0.03	0.10	0.93	0.68	6.8	6.4	6.7	1.3	21.7	5.6	1.33	0.71	7.2	6.9	67	49.8
2.5	4.6	4.0	0.6	3.47	1.77	4.03	0.06	0.09	1.17	0.83	7.6	5.4	2.4	7.4	25.2	4.0	1.20	0.83	6.8	7.0	67	45.2
2.3	4.6	4.0	0.5	3.51	1.72	3.88	0.05	0.10	1.29	0.78	7.0	6.4	5.8	0.9	26.4	4.8	1.19	0.85	6.6	6.8	67	42.7
2.7	3.2	3.0	0.7	2.27	0.48	1.03	-0.09	-0.09	1.72	1.24	15.9	4.8	35.1	1.2	68.9	3.3	1.82	1.24	11.7	15.7	32	18.9
2.8	3.2	3.1	0.6	2.55	0.76	1.08	-0.11	-0.16	2.27	1.64	22.1	7.1	20.0	0.4	73.5	3.8	2.11	1.66	11.9	21.6	35	22.0
2.4	3.4	2.8	0.4	2.52	0.69	1.18	-0.03	-0.39	2.39	1.36	17.4	6.2	7.0	0.2	71.1	4.0	1.61	1.38	10.7	16.2	34	14.1
2.3	3.5	2.8	0.4	2.48	0.84	1.22	-0.02	-0.22	2.29	1.39	17.2	6.4	6.6	-1.5	70.8	3.6	1.65	1.40	10.0	15.6	34	14.5
2.7	4.2	3.9	1.5	2.57	0.47	1.71	0.00	0.04	1.27	0.95	7.9	3.4	-0.1	-0.1	46.1	2.5	2.10	0.88	6.8	8.0	81	45.5
2.3	4.1	3.6	1.4	2.44	0.43	1.62	0.00	-0.01	1.25	0.91	8.0	5.0	0.4	-0.3	46.8	2.2	1.90	0.82	7.2	7.9	81	47.8
1.8	3.9	3.1	1.2	2.13	0.37	1.29	0.00	0.01														

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	RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY												
PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
MASSACHUSETTS	19Q3	238	84,471	11.1	15.5	14.6	6	0	3	0.04	41	0	46	1	0.5	75	3	80
	18Q4	224	80,528	10.7	15.0	14.0	7	0	4	0.03	41	0	47	1	0.5	75	6	81
	17Q4	223	74,885	10.7	15.2	14.1	7	0	4	0.04	40	0	48	1	0.6	74	5	81
	16Q4	216	68,876	10.8	15.4	14.4	7	0	5	0.04	39	0	49	1	0.7	72	6	81
MICHIGAN	19Q3	277	27,158	8.9	13.6	12.8	6	0	4	0.11	16	0	57	0	0.4	58	-8	69
	18Q4	263	23,390	9.2	15.4	14.3	8	0	4	0.08	16	0	64	0	0.4	54	-12	79
	17Q4	230	21,803	9.4	16.5	15.2	9	0	3	0.14	16	0	68	0	0.4	55	28	82
	16Q4	241	18,018	10.8	19.6	18.4	9	0	5	0.23	15	0	68	1	0.7	50	6	80
MINNESOTA	19Q3	257	7,383	11.3	19.8	19.3	3	0	3	0.12	20	0	29	1	0.7	44	4	82
	18Q4	240	4,493	13.5	22.0	21.3	5	0	7	0.04	32	1	47	1	1.0	68	7	79
	17Q4	240	4,480	13.2	21.9	20.9	7	0	7	0.07	31	1	47	1	1.1	67	3	79
	16Q4	241	4,261	13.3	21.9	20.9	7	0	7	0.08	28	1	50	1	1.1	66	3	79
MISSISSIPPI	19Q3	167	522	11.2	24.9	24.0	4	2	6	0.12	2	0	98	0	1.1	64	7	88
	18Q4	166	509	11.1	24.3	23.5	4	2	9	0.14	2	0	97	0	1.4	64	6	86
	17Q4	175	494	11.1	24.1	23.2	4	2	10	0.14	2	0	97	1	1.7	64	12	87
	16Q4	182	492	10.9	23.7	22.8	4	2	10	0.23	2	0	97	0	1.7	63	1	89
MISSOURI	19Q3	263	4,090	14.2	27.6	26.5	7	0	6	-0.01	17	0	83	1	0.8	58	1	86
	18Q4	258	3,677	15.1	28.9	27.9	6	0	6	0.00	20	0	81	1	0.9	63	-3	86
	17Q4	265	3,364	15.9	30.7	29.7	6	0	6	-0.03	20	0	80	1	1.0	64	9	85
	16Q4	184	24,679	9.6	26.1	25.5	3	0	2	0.03	9	0	79	0	0.5	34	3	91
MONTANA	19Q3	220	100	24.1	49.2	48.0	6	0	0	0.01	10	0	82	0	0.1	55	2	69
	18Q4	244	98	23.3	50.5	49.4	6	0	0	0.00	8	0	83	0	0.0	56	6	73
	17Q4	236	103	20.6	46.2	45.0	6	0	1	0.00	8	0	83	0	0.3	53	-3	76
	16Q4	242	104	20.1	44.4	43.2	7	0	0	0.00	9	0	84	0	0.0	53	6	77
NEBRASKA	19Q3	266	9,498	10.3	13.6	12.7	8	0	11	0.11	38	0	39	0	1.4	66	5	80
	18Q4	241	9,184	9.6	13.5	12.6	8	0	8	0.14	42	1	35	0	1.1	68	3	81
	17Q4	235	8,828	9.4	12.7	11.7	8	0	14	0.11	43	1	32	0	1.6	74	17	80
	16Q4	186	8,274	9.1	12.1	11.2	9	0	12	0.07	41	1	33	0	1.3	73	-4	80
NEVADA	19Q3	255	227,765	7.6	24.0	24.0	0	0	0	-0.01	0	0	69	0	0.1	9	1	92
	18Q4	256	250,424	7.3	21.4	21.4	0	0	0	0.00	0	0	71	0	0.2	8	26	93
	17Q4	234	199,374	7.1	20.1	20.1	0	0	0	0.00	0	0	72	0	0.2	9	19	93
	16Q4	220	176,846	7.1	19.9	19.8	0	0	0	0.01	0	0	74	0	0.3	9	20	93
NEW HAMPSHIRE	19Q3	221	7,018	10.9	16.9	15.9	7	0	4	0.03	32	1	56	0	0.5	71	10	81
	18Q4	212	6,736	10.6	16.6	15.5	7	0	3	0.05	31	0	57	0	0.5	70	15	82
	17Q4	201	6,402	10.5	16.5	15.5	6	0	4	0.07	31	0	58	0	0.6	68	7	83
	16Q4	198	7,569	10.4	16.4	15.5	6	0	4	0.12	29	0	60	1	0.6	66	8	85
NEW JERSEY	19Q3	216	73,472	10.8	17.3	16.3	7	0	4	0.06	58	0	36	1	0.5	71	-14	81
	18Q4	222	71,899	11.3	17.7	16.7	7	0	4	0.06	57	0	37	1	0.5	71	2	81
	17Q4	215	69,580	11.3	17.7	16.7	7	0	5	0.06	57	0	37	1	0.7	69	2	81
	16Q4	230	65,275	11.8	18.4	17.4	7	0	5	0.08	55	0	39	1	0.8	68	7	80
NEW MEXICO	19Q3	207	1,239	10.0	18.3	17.3	6	0	2	0.12	52	1	38	1	0.5	64	-2	78
	18Q4	190	1,236	9.8	18.6	17.6	6	0	2	0.11	45	1	45	1	0.3	62	-4	80
	17Q4	215	1,186	10.1	20.5	19.3	6	0	1	0.08	43	1	49	1	0.3	59	7	79
	16Q4	211	1,126	10.1	21.1	20.0	5	0	2	0.09	40	1	54	0	0.4	55	-3	79
NEW YORK	19Q3	217	105,203	10.9	16.0	15.4	4	0	3	0.05	67	0	17	1	0.6	72	-3	85
	18Q4	224	103,480	10.9	16.2	15.5	4	0	3	0.04	66	0	18	1	0.7	73	6	85
	17Q4	226	94,448	11.1	16.6	16.0	4	0	4	0.03	65	0	20	1	0.8	73	-24	85
	16Q4	204	93,821	10.1	15.4	14.7	5	1	5	0.03	62	0	23	1	0.9	73	-10	87
NORTH CAROLINA	19Q3	238	2,813	19.3	41.7	40.9	4	0	3	-0.01	23	0	74	1	0.7	61	6	78
	18Q4	228	2,809	19.1	41.4	40.6	4	0	3	0.02	24	0	74	1	0.7	61	5	79
	17Q4	226	2,749	18.8	41.0	40.2	4	0	4	0.04	23	0	75	1	0.9	60	7	80
	16Q4	224	2,721	18.7	41.3	40.5	4	0	5	0.05	21	1	76	1	1.3	58	2	81
NORTH DAKOTA	19Q3	249	2,960	10.9	15.6	14.8	6	0	2	0.09	15	0	50	0	0.3	77	3	80
	18Q4	223	2,824	10.5	15.6	14.8	6	0	1	0.06	13	0	53	0	0.2	74	1	80
	17Q4	229	2,609	10.7	16.2	15.3	7	1	1	0.04	12	0	53	0	0.2	73	6	80
	16Q4	236	2,489	11.0	16.6	15.7	7	0	1	0.03	12	0	55	0	0.1	71	7	81
OHIO	19Q3	219	31,639	11.2	19.6	18.9	5	0	6	-0.02	15	0	79	1	0.8	67	-1	85
	18Q4	215	30,685	11.4	19.6	18.8	5	0	7	-0.01	15	0	79	1	1.0	68	4	86
	17Q4	212	37,575	10.7	18.5	17.7	5	0	7	0.12	15	0	75	1	0.9	68	4	86
	16Q4	208	36,022	10.8	18.7	17.8	6	0	8	0.16	14	0	75	1	1.0	66	-2	86
OKLAHOMA	19Q3	299	21,658	8.8	15.0	14.1	7	0	3	0.01	39	0	49	0	0.4	80	32	80
	18Q4	300	17,278	9.3	14.2	13.3	8	0	10	0.02	44	1	43	0	1.1	83	-10	77
	17Q4	280	14,849	9.1	15.1	14.3	7	0	10	0.13	46	1	41	0	1.2	84	16	76
	16Q4	298	13,377	9.8	14.9	14.0	8	1	7	0.00	43	1	47	0	1.0	92	20	77
OREGON	19Q3	256	929	13.5	23.4	22.1	7	0	1	0.02	44	0	54	0	0.1	60	15	80
	18Q4	245	880	13.3	21.9	20.6	8	0	2	0.02	44	0	53	0	0.3	62	15	81
	17Q4	223	874	12.6	20.6	19.3	9	0	4	0.02	46	0	51	1	0.7	59	2	82
	16Q4	223	864	12.6	22.2	20.9	8	0	3	0.04	45	0	52	1	0.7	54	1	82
PENNSYLVANIA	19Q3	248	42,956	12.5	20.3	19.5	5	0	5	0.12	27	1	58	1	0.8	68	-3	77
	18Q4	243	80,758	11.0	17.6	16.7	6	0	5	0.18	26	1	46	1	0.9	62	-10	77
	17Q4	213	80,860	10.8	17.5	16.6	6	0	6	0.21	24	0	47	1	1.0	61	23	76
	16Q4	189	80,748	10.8	17.4	16.5	7	0	7	0.20	22	1	48	1	1.1	62	-1	79
RHODE ISLAND	19Q3	272	1,603	21.0	24.9	24.1	5	0	3	0.09	31	0	60	0	0.4	62	37	75
	18Q4	225	1,519	18.2	27.2	23.6	5	0	4	0.07	30	0	63	1	0.6	62	161	76
	17Q4	247	1,446	19.2	29.3	24.6	4	0	3	0.05	22	0	71	0	0.6	55	3	73
	16Q4	238	1,394	19.3	31.4	26.8	3	0	4	0.11	14	2	80	0	0.7	51	1	75

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS					ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		COMMON SHAREHOLDER NOPAT RETURN ON TANGIBLE EQUITY				115		
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
2.9	4.5	4.2	1.2	3.15	0.72	2.70	0.15	0.08	1.23	0.89	8.1	3.9	6.0	2.6	29.9	3.7	1.87	0.88	7.7	8.2	83	50.8
2.6	4.4	4.1	1.0	3.20	0.73	2.74	0.10	0.10	1.18	0.84	7.8	5.7	6.3	-0.1	30.2	3.9	1.65	0.86	7.9	8.0	83	50.7
2.4	4.1	3.8	0.7	3.16	0.85	2.76	0.18	0.09	1.32	0.75	6.5	5.2	7.9	2.0	30.2	4.1	1.32	0.83	7.7	6.8	82	50.2
2.2	4.0	3.7	0.7	3.10	0.95	2.88	0.08	0.10	1.14	0.72	6.3	5.7	8.1	2.1	28.1	3.8	1.26	0.82	7.6	6.7	81	49.5
2.8	4.8	4.5	1.2	3.41	2.54	4.13	0.02	0.06	1.71	1.23	14.5	4.7	15.5	3.2	29.9	4.7	2.18	1.24	9.0	13.5	83	67.6
2.7	4.7	4.3	1.1	3.33	2.19	3.80	-0.01	-0.02	1.71	1.23	14.4	6.3	8.6	2.8	30.8	5.2	2.12	1.25	8.8	13.4	81	58.7
2.4	4.3	3.9	0.9	3.13	2.38	3.93	0.02	0.04	1.55	1.08	11.0	5.5	21.6	0.9	28.7	5.8	1.54	0.95	7.4	8.9	79	76.0
2.4	3.9	3.6	0.8	2.97	3.17	3.96	0.03	-0.05	2.25	1.32	11.7	7.7	6.8	0.4	35.4	57.6	1.91	1.41	6.2	10.8	77	72.3
2.4	6.3	3.6	0.5	3.16	0.82	2.47	0.00	0.05	1.42	1.05	10.5	3.8	2.5	7.5	39.6	3.7	1.52	1.09	8.2	10.8	49	20.2
1.9	4.1	3.6	0.5	3.20	1.24	3.18	0.00	0.04	1.20	0.91	7.4	6.0	1.3	2.2	29.9	4.6	1.35	0.96	6.6	7.4	76	27.1
1.7	4.6	3.9	0.4	3.53	1.74	3.88	-0.01	0.08	1.29	0.73	6.2	5.6	7.9	0.9	27.6	5.0	1.07	0.78	6.3	6.2	76	27.7
1.5	4.6	3.8	0.4	3.48	1.86	4.10	-0.01	0.07	1.14	0.73	5.8	6.4	3.9	1.1	25.7	5.0	1.06	0.80	6.1	5.9	76	25.4
2.7	5.5	5.0	1.9	3.40	0.24	3.22	0.03	0.09	0.36	0.29	2.7	5.1	3.5	0.7	10.6	4.4	1.67	0.20	7.5	3.2	83	39.0
2.4	5.3	4.9	1.6	3.55	0.36	3.38	0.00	0.15	0.39	0.34	3.2	7.7	3.3	0.4	14.9	3.5	1.51	0.28	7.6	3.6	85	37.2
2.0	5.2	4.8	1.3	3.61	0.35	3.21	0.00	0.09	0.67	0.48	4.2	6.3	0.7	0.6	19.0	3.5	1.33	0.46	7.7	4.4	85	37.4
2.0	5.5	4.9	1.2	3.82	0.44	3.34	0.01	0.09	0.84	0.62	5.5	7.4	-0.5	1.0	21.0	4.1	1.46	0.64	7.7	5.7	84	34.9
3.4	5.0	4.8	1.9	3.28	3.19	4.45	0.05	0.07	1.99	1.46	11.6	4.2	18.0	2.3	27.8	4.9	2.73	1.25	6.7	11.2	87	33.2
3.3	4.8	4.6	1.3	3.48	2.78	4.34	0.00	0.13	1.79	1.33	8.8	5.6	9.4	1.0	26.8	5.0	2.30	1.24	6.0	8.7	86	27.6
2.5	4.7	4.3	1.0	3.48	3.49	4.96	0.03	0.07	1.96	1.14	7.7	4.9	5.4	2.0	24.6	4.7	1.80	1.11	5.8	7.6	82	32.6
1.9	3.2	2.5	0.8	1.83	1.30	2.03	-0.06	0.09	0.95	0.80	9.1	10.1	11.1	1.3	53.2	8.0	1.52	1.02	9.7	12.0	41	27.9
2.2	5.0	4.1	0.4	3.70	10.83	12.96	0.00	0.00	1.58	0.88	1.4	5.8	-0.2	1.4	1.4	6.3	1.43	1.08	3.5	1.3	63	16.5
2.0	5.0	3.9	0.3	3.59	9.79	11.49	0.00	0.00	1.90	1.27	4.4	5.3	-7.1	1.6	22.3	2.3	1.72	1.45	3.9	4.2	65	18.1
1.7	5.0	3.7	0.3	3.46	8.09	10.25	0.00	0.00	1.31	0.62	2.5	5.3	-1.2	0.9	21.2	3.9	0.87	0.66	4.2	2.4	60	21.1
1.7	5.1	3.8	0.3	3.51	6.47	8.77	0.00	0.00	1.21	0.75	3.5	6.0	2.5	1.0	23.3	4.4	0.97	0.76	4.4	3.3	61	21.8
2.9	5.1	4.6	0.9	3.81	2.33	4.64	0.00	0.06	1.40	1.01	10.6	4.2	5.3	2.7	23.7	4.8	1.75	1.05	8.2	10.4	78	44.7
2.7	4.6	4.2	0.7	3.61	0.88	3.06	0.00	0.13	1.29	0.95	10.9	6.5	4.1	2.6	31.4	5.0	1.55	1.03	9.0	10.9	77	43.6
2.3	4.3	3.9	0.5	3.45	0.40	2.47	-0.02	0.14	1.18	0.82	9.3	5.6	6.7	2.3	34.5	4.1	1.22	0.92	8.9	9.5	80	44.2
2.1	4.0	3.6	0.4	3.23	0.44	2.72	0.01	0.05	0.86	0.55	6.3	6.3	8.0	1.2	24.9	4.0	0.88	0.63	9.0	6.6	80	43.3
2.7	3.5	2.7	0.4	2.38	0.09	0.29	0.00	0.00	2.19	1.64	22.7	4.8	-4.2	-1.5	89.0	3.3	1.96	1.66	12.4	22.6	8	28.0
2.5	3.4	2.5	0.3	2.25	0.06	0.28	0.00	0.00	2.03	1.53	22.4	6.6	17.8	5.6	88.1	2.9	1.77	1.52	13.4	22.4	7	32.1
2.0	3.0	2.1	0.1	1.98	0.07	0.31	0.01	0.00	1.74	1.07	15.4	6.0	12.9	2.8	85.3	2.5	1.15	1.08	13.2	15.4	9	46.8
1.7	2.7	1.8	0.0	1.77	0.40	0.44	0.00	0.00	1.73	1.07	14.9	6.4	26.2	3.5	82.7	1.8	1.14	1.12	13.4	14.8	9	43.8
2.7	4.5	4.2	0.9	3.39	0.65	3.06	0.02	0.09	0.90	0.66	6.7	4.0	4.8	1.9	23.4	3.7	1.40	0.68	7.7	6.9	84	38.0
2.6	4.4	4.1	0.7	3.45	0.67	3.10	0.02	0.09	0.93	0.68	7.1	5.8	5.3	1.8	23.9	3.4	1.26	0.72	8.1	7.3	84	37.0
2.4	4.2	3.9	0.5	3.46	0.70	3.23	0.06	0.10	0.87	0.49	5.0	5.4	6.5	1.5	21.7	4.0	0.86	0.54	7.9	5.3	81	37.5
2.2	4.2	3.8	0.5	3.37	0.84	3.27	0.08	0.08	0.89	0.56	5.8	6.2	5.0	1.3	21.0	3.9	0.92	0.61	7.9	5.8	81	36.8
3.0	4.2	4.0	1.4	2.69	0.90	2.40	-0.05	0.04	1.08	0.77	7.5	3.8	3.5	-0.3	37.6	3.6	1.85	0.71	7.5	7.3	78	63.2
2.8	4.1	3.8	1.2	2.80	0.88	2.41	-0.05	0.08	1.13	0.80	7.7	5.4	3.7	0.7	40.4	3.5	1.70	0.77	7.4	7.5	78	59.8
2.5	4.0	3.6	0.9	2.83	0.85	2.45	0.00	0.07	1.15	0.56	5.4	4.8	6.8	0.9	38.1	3.6	1.16	0.56	7.2	5.4	77	58.6
2.3	4.0	3.6	0.8	2.85	0.77	2.32	0.02	0.07	1.23	0.77	7.3	5.7	8.6	1.5	39.6	5.5	1.35	0.79	7.0	7.1	76	58.1
2.2	5.4	4.1	1.1	3.13	1.26	3.41	0.00	0.12	0.85	0.74	8.0	5.4	2.6	0.4	22.8	3.8	1.71	0.85	8.2	8.9	60	59.5
2.1	5.2	4.0	0.9	3.16	2.36	4.68	0.00	0.09	0.75	0.65	7.5	7.9	4.5	-0.3	18.2	3.8	1.45	0.73	8.4	8.2	59	69.2
1.8	4.9	3.7	0.6	3.16	2.11	4.22	-0.02	0.11	0.92	0.70	8.0	7.5	5.4	1.0	21.7	3.7	1.27	0.89	8.2	9.2	57	67.1
1.8	4.9	3.7	0.4	3.30	2.17	4.44	0.00	0.15	0.87	0.79	8.5	8.5	7.9	1.2	20.7	4.2	1.24	0.95	8.1	9.2	55	62.7
3.2	4.3	4.1	1.6	2.67	0.30	1.75	0.03	0.05	1.20	0.85	8.9	4.0	5.1	1.1	43.8	3.5	2.04	0.79	8.4	8.8	81	49.4
3.0	4.3	4.0	1.3	2.88	0.35	1.85	0.01	0.07	1.33	0.96	9.9	5.8	5.7	1.3	44.7	3.3	1.97	0.94	8.8	10.0	81	51.2
2.5	3.9	3.6	0.9	2.85	0.51	1.93	0.05	0.00	1.47	0.89	9.2	5.5	1.0	1.0	44.2	5.1	1.50	0.91	8.4	9.0	82	48.7
2.7	3.9	3.6	0.8	2.89	0.41	1.89	0.01	0.03	1.40	0.81	9.7	6.7	0.3	0.0	44.2	5.5	1.37	0.85	9.3	9.4	83	48.2
2.4	4.9	4.2	1.2	3.25	0.29	2.65	0.03	0.01	0.90	0.66	4.5	4.1	1.3	1.0	23.6	4.4	1.46	0.52	4.5	4.3	72	28.3
2.2	4.8	4.0	0.9	3.29	0.25	2.68	-0.01	0.00	0.85	0.59	4.2	5.9	2.4	0.5	23.4	4.3	1.22	0.49	4.7	4.0	71	29.3
1.9	4.7	3.8	0.8	3.21	0.25	2.64	0.00	0.00	0.82	0.41	2.8	5.2	1.1	0.6	22.8	4.1	0.85	0.34	4.5	2.6	69	27.0
1.6	4.8	3.8	0.8	3.16	0.34	2.69	0.02	0.03	0.80	0.50	3.3	5.9	2.2	0.7	22.9	4.7	0.95	0.44	4.5	3.2	68	25.8
2.2	4.2	4.1	0.7	3.45	1.88	4.01	0.01	0.17	1.16	0.91	8.8	3.9	5.4	1.7	25.0	2.5	1.57	1.01	7.5	9.3	93	30.8
2.0	4.0	3.8	0.5	3.36	1.75	4.01	0.00	0.04	1.06	0.86	8.3	5.6	8.2	0.9	21.6	3.0	1.35	0.93	7.4	8.3	92	29.3
1.6	3.8	3.6	0.4	3.30	1.74	3.82	0.00	0.08	1.13	0.80	7.5	5.5	4.8	1.0	24.2	3.9	1.13	0.89	7.2	7.6	92	25.3
1.4	3.8	3.6	0.3	3.28	1.78	3.76	0.03	0.16	1.17	0.80	7.6	6.4	2.9	1.7	25.9	4.7	1.20	0.98	7.3	8.4	91	23.5
2.7	4.1	3.9	1.5	2.58	5.01	3.99	0.00	-0.03	3.62	2.88	14.8	4.0	4.4	0.8	32.7	3.2	4.01	2.81	7.5	14.8	87	37.0
2.5	3.9	3.7	1.2	2.66	6.21	3.01	0.00	-0.03	5.88	4.87	16.1	5.5	2.8	3.5	33.7	2.9	5.54	4.60	7.4	16.0	87	35.9
2.1	3.7	3.4	1.0	2.55	5.15	3.38	0.00	0.03	4.28	2.60	13.4	5.8	3.9	2.3								

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	RANK	TYPE & SIZE	CAPITAL RATIOS	LOAN RISK % TIER I	LOAN MIX % LOANS	LIQUIDITY												
PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS		
1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
SOUTH CAROLINA																		
19Q3	243		1,734	19.6	37.3	36.4	3	0	3	0.04	23	1	72	1	0.8	59	8	72
18Q4	239		1,670	19.5	36.1	35.3	3	0	4	0.04	24	1	71	1	1.1	60	3	73
17Q4	254		1,607	19.8	38.9	38.1	4	0	5	0.06	25	2	70	1	1.5	58	4	74
16Q4	257		1,568	19.6	38.7	37.8	4	0	6	0.08	26	2	70	1	1.7	57	13	75
SOUTH DAKOTA																		
19Q3	297		7,316	10.3	14.0	13.3	9	2	7	1.39	32	0	8	0	1.4	75	-11	54
18Q4	298		7,228	9.7	13.4	12.8	8	1	7	1.16	33	0	9	0	1.3	66	-99	50
17Q4	297		6,384	10.3	17.4	16.9	6	7	2	0.85	51	0	14	0	2.2	39	24	45
16Q4	269		5,159	10.5	19.0	18.5	6	1	2	0.70	51	0	16	0	0.5	38	-66	39
TENNESSEE																		
19Q3	254		4,028	18.3	35.9	35.0	4	0	3	0.02	35	1	53	1	0.9	53	7	74
18Q4	257		3,903	18.3	37.0	36.0	4	0	3	0.02	36	0	54	1	1.0	53	4	75
17Q4	256		3,764	17.8	38.0	37.0	4	1	4	0.03	34	0	55	1	1.4	49	5	75
16Q4	254		3,739	17.6	37.7	36.8	4	0	3	0.05	34	1	55	1	1.2	48	5	76
TEXAS																		
19Q3	274		117,947	10.1	16.4	15.3	8	0	5	1.08	8	0	20	1	1.0	59	-4	87
18Q4	286		107,580	10.3	17.0	15.9	9	0	6	1.08	8	0	17	1	1.3	63	18	86
17Q4	266		105,160	9.6	15.6	14.4	10	0	6	1.01	7	0	19	1	1.2	63	6	85
16Q4	264		97,224	10.0	16.0	14.8	11	0	7	0.97	6	0	21	2	1.2	64	-2	86
UTAH																		
19Q3	300		91,937	12.7	15.9	14.6	45	16	1	5.35	0	0	0	0	2.4	111	10	79
18Q4	300		91,787	12.4	15.4	14.1	51	17	1	4.77	0	0	0	0	2.6	126	29	79
17Q4	300		134,610	12.4	15.4	14.1	34	11	1	3.13	0	0	0	0	1.7	111	8	81
16Q4	300		121,059	13.5	17.1	15.8	26	9	1	2.85	0	0	0	0	1.5	111	21	81
VERMONT																		
19Q3	225		2,560	11.0	16.9	15.8	7	0	6	0.08	25	2	62	1	0.9	66	11	62
18Q4	201		2,489	10.7	16.3	15.1	8	0	6	0.08	26	2	61	1	0.9	68	9	62
17Q4	201		2,367	10.5	16.6	15.4	8	0	6	0.12	25	2	62	1	0.8	67	2	62
16Q4	203		2,303	10.5	16.9	15.7	8	0	7	0.14	25	1	63	1	0.9	67	10	62
VIRGINIA																		
19Q3	245		49,760	10.1	51.0	50.7	1	0	7	-1.39	0	0	81	11	13.7	5	31	91
18Q4	234		56,126	9.1	48.8	48.5	1	0	8	-0.90	0	0	82	10	12.9	5	-1	95
17Q4	207		53,198	9.1	42.5	41.8	2	0	11	-0.23	0	0	86	11	13.9	8	35	91
16Q4	235		37,796	9.0	41.0	39.8	7	0	15	0.16	0	0	89	10	12.5	11	-3	93
WASHINGTON																		
19Q3	280		8,796	14.8	28.4	27.5	5	0	3	0.02	39	0	48	1	0.4	67	8	78
18Q4	270		8,676	14.3	27.5	26.6	6	0	3	-0.01	40	0	48	0	0.4	67	7	77
17Q4	260		7,777	14.8	27.7	26.7	6	0	3	-0.01	40	0	49	1	0.6	64	12	76
16Q4	250		7,133	15.1	28.6	27.7	6	0	4	0.03	39	0	52	1	0.7	61	2	77
WEST VIRGINIA																		
19Q3	222		936	17.3	44.1	43.1	3	0	2	0.03	9	0	89	1	0.9	48	4	82
18Q4	228		924	17.2	43.3	42.3	3	0	2	0.05	9	0	89	1	0.8	47	6	82
17Q4	231		966	16.1	41.9	40.8	3	0	4	0.05	9	1	88	1	1.4	44	6	83
16Q4	238		954	16.0	42.5	41.4	3	0	4	0.08	10	2	87	1	1.6	42	12	84
WISCONSIN																		
19Q3	257		13,169	15.7	25.0	24.2	5	0	3	0.38	27	0	34	1	0.5	351	4	81
18Q4	245		11,899	15.8	27.4	26.4	5	0	4	0.35	29	0	36	1	0.7	308	7	80
17Q4	236		14,172	14.9	25.2	24.2	6	0	5	0.30	34	0	37	1	0.8	257	8	80
16Q4	232		13,434	14.8	24.1	23.1	7	0	7	0.28	33	0	40	1	1.1	243	-1	81
WYOMING																		
19Q3	231		587	13.5	20.8	19.6	8	0	12	0.11	38	5	37	0	2.7	55	7	80
18Q4	219		562	13.4	21.3	20.1	7	1	12	0.19	40	4	35	1	2.9	55	1	83
17Q4	202		530	13.4	21.8	20.5	7	2	14	0.28	41	5	33	1	3.6	57	8	82
16Q4	198		499	13.3	23.3	22.0	6	0	7	0.16	41	3	35	1	2.0	53	-8	82
GUAM																		
19Q3	215		145	11.9	17.3	16.9	2	1	17	0.14	5	8	46	3	2.4	85	9	72
18Q4	208		145	11.8	17.8	17.4	2	0	18	0.13	6	2	49	4	2.6	79	11	72
17Q4	215		145	11.4	19.4	18.9	3	0	9	0.09	6	0	54	2	1.3	74	9	73
16Q4	208		142	11.1	19.8	19.3	3	6	13	0.08	6	0	55	3	2.9	74	4	71
TOTALS																		
19Q3	249		1,148,706	10.5	20.3	19.6	8	1	4	0.55	23	0	45	1	1.3	61	1	84
18Q4	248		1,170,047	10.3	19.9	19.2	8	1	4	0.50	22	0	46	1	1.4	60	11	85
17Q4	237		1,137,441	10.3	19.1	18.3	9	2	4	0.52	22	0	45	1	1.5	62	5	84
16Q4	230		1,068,245	10.5	19.1	18.3	8	1	5	0.49	21	1	46	1	1.3	62	5	84

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS					ROA	ROE	COE	ANNUAL GROWTH	OP PROFIT MARGIN	COMMON SHAREHOLDER NOPAT RETURN ON TANGIBLE EQUITY					117			
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB
2.5	5.2	4.3	0.9	3.66	0.54	2.91	0.01	0.02	1.27	0.86	4.5	4.4	4.9	1.0	28.7	5.7	1.51	0.83	4.1	4.5	70	25.8
2.2	5.2	4.2	0.6	3.75	0.62	3.14	-0.02	0.00	1.21	0.85	4.7	6.3	4.1	0.7	26.3	5.3	1.33	0.85	4.1	4.3	70	25.8
1.9	5.1	4.1	0.5	3.69	0.64	2.94	0.01	0.03	1.36	0.78	5.0	5.6	2.6	0.9	30.0	4.1	1.16	0.86	4.2	4.9	68	20.0
1.6	5.3	4.1	0.4	3.76	0.76	3.03	0.04	0.04	1.48	0.92	5.4	6.2	2.5	0.8	30.9	3.8	1.29	1.00	4.2	5.4	67	19.1
3.1	8.3	6.6	1.1	5.63	3.85	5.78	0.01	1.33	2.10	1.72	18.5	4.5	5.4	3.5	35.1	3.0	3.30	2.42	8.1	22.9	72	45.3
3.1	8.2	6.4	1.1	5.42	2.82	5.30	0.00	1.08	1.57	1.28	14.2	5.6	-5.3	4.4	34.1	3.2	2.75	1.91	9.0	19.7	63	26.9
2.9	5.6	4.3	0.4	4.01	4.51	4.90	0.00	0.80	2.30	1.25	13.4	6.1	24.6	4.9	34.8	4.8	1.89	1.64	8.5	15.6	43	69.0
2.8	5.8	4.5	0.2	4.28	3.47	4.81	-0.03	0.80	1.97	1.12	11.1	6.7	36.9	3.3	32.8	5.3	1.56	1.41	8.1	11.7	39	66.1
2.2	4.8	3.6	0.8	2.95	0.50	2.37	0.00	0.03	1.03	0.81	5.3	3.7	3.6	0.9	30.1	3.0	1.46	0.82	4.6	5.6	53	32.6
2.1	4.7	3.5	0.5	3.06	0.50	2.45	-0.01	0.04	1.05	0.83	5.6	5.1	-0.8	1.4	30.2	2.3	1.30	0.87	4.7	5.9	53	32.6
1.9	4.6	3.3	0.4	2.92	0.49	2.34	0.02	-0.01	1.09	0.64	4.4	4.5	0.9	0.6	31.5	1.7	0.95	0.67	4.7	4.5	49	32.8
1.8	4.7	3.2	0.4	2.89	0.59	2.38	0.01	0.01	1.10	0.73	4.8	5.2	1.6	0.8	32.2	2.1	1.04	0.77	4.7	4.8	48	30.7
2.7	7.1	5.5	0.7	4.89	2.50	5.08	0.10	0.73	1.55	1.14	11.9	4.3	9.0	2.7	30.7	3.6	1.73	1.22	8.0	11.5	63	29.9
2.4	6.8	5.2	0.4	4.85	2.64	4.93	0.00	0.63	1.81	1.31	14.1	6.1	2.2	2.3	34.7	2.7	1.72	1.38	8.3	13.2	65	27.8
2.0	6.4	4.9	0.4	4.55	2.76	4.66	0.01	0.77	1.78	1.08	11.8	6.3	11.6	2.2	36.9	3.7	1.45	1.20	8.7	11.7	66	22.7
1.6	6.3	4.8	0.4	4.54	2.92	4.79	0.02	0.87	1.74	1.15	11.9	7.4	13.6	2.9	35.7	4.9	1.55	1.31	8.4	12.0	68	23.3
2.4	17.1	14.6	2.4	12.62	0.90	4.24	0.00	4.44	4.66	3.64	29.8	3.7	1.9	1.8	67.3	2.2	5.27	3.34	4.6	20.8	84	31.9
2.0	17.6	14.7	2.1	13.04	0.92	4.47	-0.01	5.75	3.55	2.80	22.9	5.4	15.9	5.6	66.7	2.6	5.06	3.42	4.6	20.6	82	33.7
1.3	13.9	11.5	1.4	10.32	6.96	8.11	0.00	4.36	4.71	2.87	23.3	5.0	11.2	3.5	55.0	3.3	4.77	3.82	5.3	25.4	81	37.9
0.7	13.6	10.9	1.3	9.86	7.98	7.94	0.00	3.49	6.31	3.97	29.6	5.7	5.7	4.6	57.1	4.1	5.54	4.69	5.1	30.0	80	38.0
2.0	4.5	4.0	0.9	3.21	0.74	3.06	0.13	0.08	0.93	0.78	7.4	3.9	4.4	1.8	22.7	2.9	1.46	0.73	7.6	7.2	86	39.2
1.9	4.4	3.9	0.7	3.23	0.71	3.17	0.06	0.08	0.74	0.62	5.9	5.5	5.3	1.2	19.8	2.6	1.17	0.61	7.7	5.8	74	42.2
2.1	4.2	3.9	0.6	3.34	0.77	3.35	0.07	0.09	0.73	0.39	3.9	5.1	2.9	1.1	18.9	2.9	0.84	0.45	7.2	4.2	84	39.5
2.1	4.2	3.8	0.6	3.30	0.82	3.33	0.10	0.16	0.71	0.50	4.8	6.0	4.7	1.3	19.4	3.1	1.00	0.59	7.2	5.3	82	40.8
3.0	5.4	3.1	0.4	2.76	0.24	1.50	-0.11	-0.09	1.44	1.02	14.3	5.1	-8.2	1.7	49.5	4.5	1.36	1.03	11.8	14.2	5	25.7
2.7	5.0	2.8	0.2	2.65	0.21	1.50	0.04	-0.16	1.55	1.10	15.9	7.9	3.9	3.0	47.5	5.9	1.27	1.12	12.3	15.7	5	21.4
2.4	4.7	2.6	0.0	2.52	-0.02	1.25	0.08	-0.36	1.69	0.80	10.4	7.6	44.2	1.7	49.8	7.7	0.85	0.82	10.5	9.9	8	16.0
2.3	4.2	2.6	0.0	2.58	0.03	1.18	0.16	-0.42	2.01	1.19	13.6	7.8	6.8	2.2	55.2	8.5	1.26	1.25	8.9	12.4	12	19.0
2.6	5.3	4.7	1.0	3.80	0.82	2.74	0.00	0.06	1.81	1.37	10.9	3.9	3.0	4.2	40.8	5.2	2.20	1.38	5.9	10.6	74	41.1
2.4	5.1	4.5	0.8	3.74	1.00	2.79	0.00	0.04	1.91	1.48	12.6	5.4	12.4	6.2	40.4	4.9	2.18	1.51	6.2	12.3	73	46.8
2.0	4.9	4.1	0.6	3.61	0.84	2.87	0.01	0.02	1.56	0.83	7.0	4.9	7.4	1.5	36.6	4.6	1.29	0.89	5.6	6.9	70	42.0
1.7	4.9	3.9	0.6	3.41	0.83	2.94	0.00	0.06	1.23	1.04	7.4	5.5	9.3	1.7	32.3	4.3	1.23	0.82	5.4	6.2	69	38.4
2.6	4.3	3.6	1.1	2.72	0.16	2.20	0.00	0.00	0.67	0.51	3.0	3.9	1.7	0.8	20.9	5.1	1.24	0.36	4.7	2.9	60	18.1
2.3	4.3	3.5	0.9	2.81	0.18	2.14	0.00	0.01	0.82	0.62	3.7	5.1	0.7	0.8	27.5	3.4	1.21	0.51	4.8	3.6	59	19.1
2.1	4.3	3.4	0.7	2.79	0.18	2.11	0.00	0.01	0.84	0.39	2.2	5.0	1.3	0.6	27.9	4.0	0.80	0.34	5.1	2.2	55	18.2
2.0	4.4	3.5	0.7	2.89	0.17	2.14	0.05	-0.02	0.98	0.61	3.8	5.7	-0.5	0.8	30.2	6.0	1.00	0.56	5.1	3.7	54	17.4
2.7	5.7	5.4	1.9	3.97	11.59	12.14	0.00	0.35	3.07	2.18	10.8	3.9	3.2	2.1	35.8	3.8	3.53	2.03	5.4	10.4	85	28.4
2.5	5.4	5.1	1.6	3.93	10.01	10.97	0.00	0.29	2.67	1.87	9.4	6.0	3.2	-0.6	32.7	4.2	2.89	1.63	5.6	9.1	84	28.5
2.2	5.0	4.6	1.0	3.79	8.75	9.90	0.00	0.23	2.40	1.33	7.4	5.6	5.2	1.6	32.1	4.4	1.92	1.24	6.0	7.0	82	30.4
2.1	4.9	4.5	0.9	3.76	6.57	7.86	0.04	0.30	2.20	1.32	7.2	6.4	6.5	1.1	30.3	5.0	1.92	1.32	5.9	7.3	82	29.1
2.5	5.4	4.1	1.0	3.28	0.92	3.16	0.01	0.07	0.97	0.78	6.0	3.7	6.5	1.6	24.7	3.4	1.47	0.70	6.1	5.8	61	38.3
2.1	5.3	3.9	0.7	3.28	0.98	3.27	0.00	0.05	0.94	0.74	5.9	5.3	6.1	1.2	23.3	3.0	1.29	0.73	6.2	5.9	57	39.9
1.8	5.2	3.7	0.4	3.32	1.01	3.41	-0.01	0.34	0.56	0.27	2.4	5.4	6.2	1.0	21.3	2.9	0.73	0.45	6.0	3.5	59	39.2
1.5	5.3	3.4	0.3	3.19	1.04	3.49	0.00	0.15	0.59	0.39	3.2	6.1	2.4	0.8	17.5	3.4	0.64	0.45	6.1	3.4	55	35.0
2.1	5.9	5.6	0.2	5.42	1.42	5.72	0.00	0.21	0.72	0.54	4.6	3.6	5.1	1.0	13.6	1.2	0.80	0.64	6.7	5.1	92	58.0
1.8	6.0	5.4	0.2	5.30	1.46	5.86	0.00	0.11	0.61	0.44	3.8	5.3	0.3	1.0	10.7	0.9	0.65	0.52	6.8	4.2	89	64.6
1.3	6.1	5.3	0.2	5.15	1.71	5.97	0.00	0.08	0.61	0.41	3.6	4.9	1.8	1.1	10.1	3.3	0.58	0.46	6.9	3.7	82	62.1
0.9	6.1	5.1	0.2	4.98	1.93	5.96	0.00	0.05	0.69	0.44	3.9	6.5	8.7	1.0	10.8	5.3	0.61	0.49	6.9	4.0	79	62.4
2.8	5.8	4.9	1.1	3.89	1.23	2.76	0.03	0.49	1.86	1.39	14.1	4.3	4.9	1.1	48.0	3.5	2.27	1.38	8.6	13.4	61	40.7
2.5	5.6	4.6	0.9	3.87	1.15	2.60	0.01	0.55	1.84	1.38	14.3	6.1	8.0	2.8	49.6	3.4	2.14	1.44	9.1	14.0	59	41.2
2.1	5.3	4.4	0.7	3.83	1.95	3.20	0.03	0.64	1.95	1.16	11.4	5.8	9.4	1.9	46.6	5.0	1.77	1.33	8.6	11.7	61	44.0
1.9	5.2	4.2	0.6	3.70	2.09	3.18	0.02	0.52	2.08	1.30	12.1	6.7	10.1	2.1	45.8	6.4	1.86	1.46	8.6	12.2	62	42.8

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SAVINGS INSTITUTIONS
DATA ENDING 3rd QTR, 2019

NATIONAL TOTALS
By Quarter

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		RANK	TYPE & SIZE	CAPITAL RATIOS			LOAN RISK % TIER I				LOAN MIX % LOANS				LIQUIDITY				
	NUMBER OF INSTITUTIONS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	OPERATING STRATEGY	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS % OF ASSETS	TIER I & II CAPITAL RISK-BASED ASSETS	TIER I CAPITAL RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	NET CHARGE-OFFS AS % OF LOANS	COMMERCIAL REAL ESTATE % LOANS / % NONACCRUAL	RESIDENTIAL 1-4 FAMILY % TOTAL LOANS / % NONACCRUAL	LOANS NONCURRENT & RESTRUCTURED + REO	ILLIQUID LOANS AS A % OF STABLE DEP & EX LIQ	BALANCE SHEET CASH FLOW % TIER I CAPITAL	INTEREST-BEAR LIAB % EARNING ASSETS	
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	
Totals and Averages	634	19Q3	249	1,148,706	10.5	20.3	19.6	8	1	4	0.55	23	0	45	1	1.3	61	1	84
Totals and Averages	637	19Q2	249	1,138,603	10.4	20.6	19.9	8	1	4	0.56	23	0	45	1	1.3	60	0	84
Totals and Averages	637	19Q1	248	1,138,872	10.3	20.3	19.6	8	1	4	0.55	23	0	46	1	1.5	59	0	85
Totals and Averages	645	18Q4	248	1,170,047	10.3	19.9	19.2	8	1	4	0.50	22	0	46	1	1.4	60	11	85
Totals and Averages	651	18Q3	243	1,142,299	10.3	20.1	19.4	8	1	4	0.51	22	0	46	1	1.4	61	10	84
Totals and Averages	654	18Q2	242	1,115,815	10.3	19.9	19.2	8	1	4	0.52	23	0	46	1	1.5	59	11	84
Totals and Averages	667	18Q1	239	1,151,922	10.5	19.8	19.0	8	1	4	0.57	22	0	44	1	1.5	61	6	84
Totals and Averages	672	17Q4	237	1,137,441	10.3	19.1	18.3	9	2	4	0.52	22	0	45	1	1.5	62	5	84
Totals and Averages	679	17Q3	239	1,108,825	10.4	19.2	18.4	8	1	4	0.51	22	0	45	1	1.5	62	0	83
Totals and Averages	683	17Q2	239	1,099,645	10.8	19.2	18.3	8	1	4	0.52	21	0	46	1	1.4	61	11	84
Totals and Averages	684	17Q1	233	1,093,884	10.3	19.1	18.2	8	1	5	0.52	21	0	46	1	1.4	60	12	84
Totals and Averages	688	16Q4	230	1,068,245	10.5	19.1	18.3	8	1	5	0.49	21	1	46	1	1.3	62	5	84
Totals and Averages	694	16Q3	233	1,045,009	10.5	19.0	18.2	8	1	5	0.49	21	1	47	1	1.4	62	9	84
Totals and Averages	702	16Q2	231	1,019,835	10.6	19.3	18.3	8	1	5	0.50	21	1	47	1	1.4	62	5	84
Totals and Averages	712	16Q1	229	1,004,221	10.6	19.1	18.1	8	1	6	0.49	21	1	47	1	1.4	61	2	84
Totals and Averages	718	15Q4	227	983,162	10.7	19.0	18.1	8	1	6	0.53	21	1	47	1	1.4	62	5	84
Totals and Averages	733	15Q3	226	983,712	10.8	20.1	19.1	8	1	7	0.52	20	1	49	1	1.6	64	7	84
Totals and Averages	744	15Q2	225	983,073	10.9	21.1	20.1	8	1	7	0.51	20	1	48	2	1.5	64	7	84
Totals and Averages	750	15Q1	227	970,767	10.9	21.0	20.0	8	1	8	0.51	20	1	49	2	1.6	62	4	84
Totals and Averages	762	14Q4	227	952,396	11.0	20.6	19.6	8	1	8	0.66	20	1	49	2	1.6	64	9	84
Totals and Averages	774	14Q3	224	941,493	11.0	20.7	19.7	8	1	9	0.66	20	1	50	2	1.7	64	5	84
Totals and Averages	781	14Q2	220	930,817	11.0	20.6	19.6	8	1	9	0.66	20	1	51	2	1.8	63	5	85
Totals and Averages	796	14Q1	219	920,238	10.9	20.6	19.6	8	1	11	0.67	21	1	51	2	2.2	62	12	84
Totals and Averages	803	13Q4	216	902,768	10.9	20.3	19.3	8	1	12	0.76	21	1	52	2	2.2	63	8	85
Totals and Averages	817	13Q3	215	903,704	11.0	20.5	19.5	8	0	13	0.77	21	1	53	2	2.4	62	9	85
Totals and Averages	818	13Q2	217	891,803	11.0	20.5	19.5	9	0	14	0.80	21	2	53	2	2.5	62	-1	85
Totals and Averages	828	13Q1	219	894,832	10.9	20.8	19.7	9	1	16	0.83	21	2	53	2	2.8	60	1	85
Totals and Averages	836	12Q4	215	886,452	10.8	20.5	19.5	9	1	17	0.97	21	2	53	3	2.8	62	-4	85
Totals and Averages	856	12Q3	210	975,058	10.7	21.6	20.7	9	1	17	0.95	18	2	58	3	2.9	59	2	86
Totals and Averages	866	12Q2	215	964,344	10.7	21.3	20.3	9	1	19	1.01	19	2	59	3	3.1	59	0	86
Totals and Averages	874	12Q1	210	963,338	10.4	21.2	20.3	9	1	20	1.34	19	3	59	2	3.2	59	1	86
Totals and Averages	362	11Q4	200	294,437	10.5	18.3	17.2	9	1	21	0.58	39	3	47	2	3.3	62	39	85
Totals and Averages	339	11Q3	199	280,385	10.5	18.4	17.3	9	1	22	0.58	38	4	48	2	3.5	62	36	86
Totals and Averages	336	11Q2	194	276,873	10.4	18.4	17.2	9	1	23	0.58	38	4	48	3	3.6	61	39	86
Totals and Averages	338	11Q1	191	289,498	10.2	18.2	17.1	9	1	24	0.56	37	4	47	3	3.6	63	38	87
Totals and Averages	338	10Q4	190	284,992	9.9	17.8	16.7	9	2	24	0.49	37	4	48	2	3.8	64	9	87
Totals and Averages	338	10Q3	188	287,527	9.9	17.6	16.5	9	2	24	0.47	37	4	49	2	3.7	64	-6	87
Totals and Averages	342	10Q2	185	283,191	9.7	17.4	16.3	9	2	24	0.46	37	4	50	2	3.7	62	10	87
Totals and Averages	347	10Q1	176	284,394	9.5	17.2	16.1	9	1	26	0.49	37	4	50	3	3.7	62	11	88
Totals and Averages	350	09Q4	169	285,309	9.4	16.5	15.4	16	1	34	0.34	38	4	50	2	3.4	60	-6	88
Totals and Averages	351	09Q3	153	278,925	8.9	15.7	14.6	11	1	31	0.36	39	4	48	3	3.5	62	-6	88
Totals and Averages	352	09Q2	150	277,844	8.9	15.4	14.3	10	1	28	0.34	39	3	48	2	3.2	63	-27	90
Totals and Averages	353	09Q1	153	279,320	8.9	15.2	14.2	9	1	22	0.28	38	3	49	2	2.6	64	-21	90
Totals and Averages	353	08Q4	166	273,440	9.0	15.4	14.4	8	1	15	0.18	38	2	49	2	1.9	66	-23	91
Totals and Averages	361	08Q3	176	276,531	9.2	15.5	14.6	9	1	22	0.18	37	2	49	1	1.8	66	-20	90
Totals and Averages	362	08Q2	172	283,516	9.1	15.4	14.6	7	3	12	0.16	38	2	48	2	1.8	64	-3	89
Totals and Averages	364	08Q1	173	281,781	9.1	15.7	14.9	6	4	10	0.13	37	1	49	1	1.6	63	-30	90
Totals and Averages	365	07Q4	177	282,150	9.2	15.9	15.0	6	1	7	0.10	36	1	49	1	0.9	64	-25	90
Totals and Averages	366	07Q3	177	277,081	9.4	16.2	15.3	6	1	7	0.09	36	1	49	2	0.9	63	-32	89
Totals and Averages	369	07Q2	181	286,889	9.2	15.9	15.0	6	1	8	0.09	35	1	49	2	0.9	61	-28	89
Totals and Averages	370	07Q1	185	285,850	9.3	16.1	15.2	7	0	6	0.08	34	1	51	1	0.8	63	-8	89
Totals and Averages	373	06Q4	202	380,035	8.9	15.4	14.5	5	0	4	0.07	9	0	63	1	0.5	64	2	89
Totals and Averages	378	06Q3	200	379,909	8.8	15.2	14.4	5	0	3	0.07	9	0	64	1	0.4	64	11	89
Totals and Averages	380	06Q2	199	393,806	8.7	15.1	14.2	6	0	3	0.06	11	0	61	0	0.3	64	7	89
Totals and Averages	379	06Q1	206	379,478	8.9	15.7	14.8	6	0	2	0.07	11	0	61	0	0.3	64	5	89
Totals and Averages	379	05Q4	207	367,860	8.9	16.0	15.0	6	0	2	0.08	11	0	61	0	0.3	64	0	89
Totals and Averages	387	05Q3	211	361,462	8.9	15.7	14.7	6	0	2	0.07	11	0	61	0	0.3	63	2	89
Totals and Averages	382	05Q2	203	349,960	8.6	15.4	14.4	6	0	2	0.07	11	0	60	0	0.3	63	4	89
Totals and Averages	386	05Q1	217	328,315	8.9	16.1	15.0	6	0	2	0.07	11	0	60	0	0.3	62	-4	88

YIELD SPREADS				PROFITABILITY AS % AVERAGE EARNING ASSETS								ROA	ROE	COE	ANNUAL GROWTH		OP PROFIT MARGIN		COMMON SHAREHOLDER NOPAT RETURN ON TANGIBLE EQUITY				119
19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40	41	
CURRENT YIELD ON INVESTMENTS	CURRENT YIELD ON LOANS	CURRENT YIELD ON EARNING ASSETS	COST OF FUNDING NET ADJUSTED DEBT	NET INTEREST MARGIN INCL FEES	NONINTEREST INCOME	OPERATING EXPENSE	NET NONOPERATING INCOME (EXPENSE)	LOAN LOSS EXPENSE	INCOME BEFORE TAXES	NET INCOME % AVG ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	TOTAL ASSETS	EQUITY CAPITAL	OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	AFTER-TAX RETURN ON EARNING ASSETS	LEVERAGE SPREAD	LEVERAGE MULTIPLIER	NET OPERATING AFTER-TAX ROE	LOANS % EARNING ASSETS	LARGE DEP & BORROWINGS % INT-BEARING LIAB	
2.8	5.8	4.9	1.1	3.89	1.23	2.76	0.03	0.49	1.86	1.39	14.1	4.3	4.9	1.1	48.0	3.5	2.27	1.38	8.6	13.4	61	40.7	
2.8	5.7	4.9	1.1	3.92	1.18	2.74	0.02	0.52	1.82	1.35	14.0	5.1	6.2	2.3	48.4	3.4	2.23	1.38	8.8	13.5	60	40.3	
2.7	5.7	4.8	1.0	3.93	1.15	2.69	0.03	0.54	1.83	1.36	14.3	5.7	8.4	2.7	49.2	3.4	2.19	1.42	8.9	14.0	59	40.3	
2.5	5.6	4.6	0.9	3.87	1.15	2.60	0.01	0.55	1.84	1.38	14.3	6.1	8.0	2.8	49.6	3.4	2.14	1.44	9.1	14.0	59	41.2	
2.4	5.5	4.5	0.8	3.85	1.18	2.67	0.02	0.58	1.76	1.21	12.8	6.4	8.1	2.4	48.7	3.5	1.91	1.30	9.0	12.6	59	41.0	
2.3	5.4	4.4	0.7	3.80	1.21	2.67	0.02	0.56	1.76	1.15	11.9	6.1	8.6	2.4	48.1	3.6	1.80	1.26	8.9	11.8	59	41.0	
2.2	5.4	4.5	0.7	3.84	1.91	3.20	0.02	0.63	1.92	1.21	12.1	6.1	7.6	2.0	46.7	4.9	1.86	1.36	8.6	12.3	61	41.4	
2.1	5.3	4.4	0.7	3.83	1.95	3.20	0.03	0.64	1.95	1.16	11.4	5.8	9.4	1.9	46.6	5.0	1.77	1.33	8.6	11.7	61	44.0	
2.0	5.3	4.3	0.6	3.79	1.94	3.20	0.03	0.60	1.92	1.20	11.8	6.1	8.9	1.9	46.5	5.1	1.81	1.39	8.6	12.2	62	42.9	
2.0	5.2	4.3	0.6	3.72	1.91	3.14	0.03	0.56	1.92	1.21	11.7	6.2	8.6	2.2	46.2	5.3	1.79	1.38	8.6	12.0	62	42.0	
1.9	5.1	4.2	0.6	3.69	1.98	3.15	0.03	0.55	1.98	1.24	11.9	6.6	10.4	2.1	46.0	6.3	1.81	1.40	8.6	12.1	62	42.7	
1.9	5.2	4.2	0.6	3.70	2.09	3.18	0.02	0.52	2.08	1.30	12.1	6.7	10.1	2.1	45.8	6.4	1.86	1.46	8.6	12.2	62	42.8	
1.9	5.2	4.2	0.6	3.70	2.03	3.20	0.03	0.51	2.03	1.22	11.2	5.1	11.8	1.9	44.8	6.4	1.87	1.46	8.5	12.4	63	42.3	
1.9	5.1	4.2	0.6	3.67	2.17	3.29	0.03	0.49	2.07	1.24	11.1	5.0	9.3	2.0	44.0	6.3	1.89	1.47	8.4	12.3	63	41.5	
1.8	5.1	4.2	0.6	3.65	2.13	3.33	0.02	0.46	1.99	1.20	10.9	5.7	9.0	1.9	43.4	6.3	1.84	1.41	8.4	11.9	63	40.7	
1.8	5.1	4.2	0.7	3.67	2.24	3.40	0.03	0.46	2.05	1.24	10.7	6.5	10.3	1.8	42.9	6.2	1.84	1.40	8.3	11.3	64	41.5	
1.7	5.1	4.2	0.7	3.54	2.18	3.35	0.05	0.43	1.96	1.25	11.0	6.2	7.9	1.6	40.0	6.5	1.80	1.32	8.2	10.7	64	42.4	
1.8	5.1	4.2	0.7	3.52	2.18	3.34	0.05	0.43	1.96	1.26	10.9	6.8	8.1	1.6	40.3	6.4	1.79	1.32	8.1	10.6	64	41.8	
1.8	5.1	4.1	0.7	3.52	2.15	3.33	0.04	0.43	1.91	1.23	10.6	5.5	7.9	1.6	39.5	6.3	1.77	1.29	8.1	10.3	63	40.7	
1.8	5.1	4.2	0.7	3.54	2.21	3.34	0.04	0.46	1.97	1.27	10.8	6.0	7.3	1.5	38.9	6.1	1.83	1.34	8.1	10.5	64	39.5	
1.8	5.1	4.2	0.8	3.52	2.15	3.38	0.03	0.44	1.85	1.22	10.5	7.0	5.9	1.3	38.3	6.0	1.81	1.31	8.1	10.3	64	38.8	
1.8	5.1	4.2	0.8	3.50	2.17	3.38	0.03	0.45	1.73	1.14	9.7	7.3	6.1	1.3	35.2	5.8	1.74	1.22	8.2	9.6	63	37.8	
1.8	5.1	4.1	0.8	3.44	2.24	3.35	0.04	0.44	1.79	1.17	9.9	7.8	4.5	1.4	36.8	5.5	1.76	1.23	8.3	9.7	62	37.0	
1.7	5.1	4.1	0.8	3.41	2.36	3.39	0.04	0.46	1.83	1.18	9.8	8.6	3.9	1.4	36.9	5.2	1.79	1.24	8.2	9.6	62	36.6	
1.7	5.1	4.1	0.9	3.35	2.33	3.38	0.07	0.51	1.71	1.11	9.3	8.0	5.5	1.6	35.7	5.3	1.77	1.20	8.1	9.5	62	36.3	
1.8	5.2	4.2	0.9	3.38	2.45	3.41	0.07	0.57	1.89	1.23	10.1	7.6	5.8	2.1	38.6	5.2	1.89	1.29	8.0	9.8	63	35.1	
1.9	5.3	4.3	1.0	3.45	2.32	3.42	0.07	0.62	1.77	1.17	9.9	6.7	7.5	1.6	38.6	4.4	1.86	1.22	7.9	9.5	62	34.7	
2.0	5.4	4.4	1.0	3.52	2.32	3.42	0.07	0.61	1.85	1.23	10.2	6.6	4.3	5.8	39.0	4.7	1.93	1.25	7.9	9.6	64	35.3	
2.0	5.2	4.3	1.0	3.35	1.95	3.21	0.03	0.63	1.46	1.07	9.0	5.6	4.1	6.3	40.3	4.6	1.61	0.91	7.9	7.0	61	32.9	
2.0	5.2	4.3	1.1	3.33	1.98	3.06	0.06	0.51	1.76	1.12	8.8	5.6	4.8	6.0	42.5	4.7	1.87	1.14	8.0	9.2	62	32.0	
2.0	5.2	4.2	1.1	3.28	1.82	2.97	0.06	0.54	1.62	0.99	8.5	6.8	2.6	1.2	39.9	4.7	1.74	1.00	8.0	6.5	62	31.9	
3.1	6.0	5.1	1.5	3.82	0.87	3.07	0.07	0.46	1.19	0.75	7.7	7.5	2.3	2.5	33.6	8.7	1.82	0.84	7.8	8.4	70	38.2	
2.8	5.4	4.7	1.4	3.41	0.91	2.68	0.07	0.46	1.22	0.73	6.9	7.8	0.8	2.2	32.7	9.0	1.77	0.82	8.0	8.0	69	39.6	
2.8	5.3	4.5	1.5	3.22	0.70	2.55	0.11	0.44	0.99	0.58	5.9	12.0	1.4	1.4	33.1	9.4	1.66	0.68	8.1	7.2	69	37.8	
2.8	5.3	4.6	1.6	3.18	0.72	2.52	0.08	0.45	0.96	0.56	5.9	12.5	3.5	1.5	33.7	9.3	1.69	0.66	8.4	7.4	71	37.7	
3.0	5.4	4.7	1.7	3.21	0.72	2.52	0.07	0.47	0.97	0.57	6.0	12.2	0.6	2.2	34.2	9.0	1.77	0.67	8.4	7.3	71	36.9	
3.0	5.4	4.7	1.8	3.13	0.73	2.49	0.03	0.49	0.87	0.50	5.6	10.6	5.6	1.8	33.6	9.2	1.77	0.59	8.5	6.9	69	37.5	
3.2	5.5	4.8	1.9	3.09	0.69	2.44	-0.04	0.51	0.75	0.46	4.9	11.5	5.1	1.7	33.3	9.1	1.82	0.55	8.7	6.4	70	35.5	
3.4	5.5	4.9	2.1	3.02	0.69	2.44	-0.08	0.62	0.53	0.30	13.8	14.6	4.9	1.7	31.4	9.4	1.82	0.45	9.2	4.5	70	35.4	
3.6	5.6	4.9	2.3	2.88	0.67	2.40	-0.16	0.63	0.27	0.11	-1.6	14.8	7.9	0.9	28.2	9.6	1.78	0.27	9.6	3.5	68	37.4	
3.8	5.6	5.1	2.5	2.82	0.56	2.40	-0.35	0.67	-0.28	-0.25	-5.1	13.3	4.7	0.6	19.1	9.6	1.55	-0.09	9.8	-0.3	68	38.7	
4.0	5.7	5.2	2.7	2.84	0.58	2.36	-0.55	0.58	-0.32	-0.28	-5.3	14.6	4.0	0.9	22.3	9.0	1.60	-0.16	9.9	-0.9	69	54.7	
4.2	5.9	5.4	2.8	2.84	0.58	2.28	-0.51	0.48	-0.11	-0.13	-2.7	11.7	5.0	1.2	25.5	8.4	1.84	-0.03	10.0	1.1	70	54.7	
4.5	6.1	5.6	3.1	2.83	0.57	2.26	-0.44	0.40	0.11	0.04	0.3	8.3	5.0	1.5	28.4	7.5	2.11	0.08	9.9	3.0	71	54.6	
4.9	6.1	5.7	3.3	2.76	0.60	2.20	-0.20	0.35	0.49	0.25	2.8	12.4	5.3	1.5	27.2	7.8	2.51	0.33	9.9	6.2	70	54.4	
5.2	6.1	5.9	3.6	2.68	0.60	2.21	0.00	0.22	0.74	0.45	5.4	12.8	7.3	1.3	26.9	7.8	2.79	0.44	9.9	7.4	68	56.2	
5.5	6.2	6.0	3.7	2.71	0.68	2.22	-0.01	0.16	0.91	0.56	6.7	12.2	7.3	1.3	30.9	7.1	2.98	0.53	9.8	8.3	68	54.2	
5.9	6.1	6.1	3.7	2.76	0.74	2.24	-0.01	0.12	1.04	0.65	8.0	12.3	4.8	0.8	33.3	7.0	3.08	0.60	9.7	9.2	68	52.5	
5.9	6.3	6.2	3.8	2.82	0.70	2.29	-0.01	0.10	1.07	0.68	8.1	13.2	2.7	0.8	31.4	7.1	3.10	0.60	9.5	9.1	69	51.1	
5.7	6.2	6.1	3.7	2.83	0.73	2.22	0.00	0.10	1.21	0.76	9.3	14.0	1.8	0.9	32.8	7.1	3.12	0.70	9.6	10.2	70	50.4	
5.5	6.2	6.1	3.5	2.87	0.61	2.22	0.03	0.10	1.15	0.73	9.1	12.9	3.4	1.2	36.0	7.0	3.01	0.67	9.6	9.9	70	50.8	
5.4	6.2	6.1	3.7	2.76	0.68	1.88	0.03	0.11	1.45	0.90	12.0	13.6	11.3	2.5	45.7	7.7	3.31	0.86	10.5	12.9	75	60.3	
5.6	5.9	5.9	3.5	2.80	0.69	1.86	0.02	0.10	1.51	0.93	12.4	14.1	13.0	2.8	47.4	8.3	3.16	0.88	10.6	13.0	75	60.9	
5.2	5.6	5.6	3.1	2.77	0.69	1.83	0.02	0.11	1.49	0.92	11.9	14.8	13.8	3.5	48.5	7.8	2.93	0.89	10.7	12.7	74	61.4	
5.1	5.7	5.6	2.9	2.95	0.73	1.92	0.03	0.09	1.65	1.01	13.1	13.9	18.7	3.1	48.7	7.5	2.90	0.98	10.6	13.5	73	24.9	
4.9	5.6	5.4	2.7	3.01	0.74	1.95	0.03	0.09	1.69	1.03	13.4	13.5	22.8	3.1	48.3	7.4	2.77	1.02	10.6	13.7	72	25.6	
4.2	5.7	5.3	2.4	3.07	0.72	1.95	0.03	0.10	1.73	1.04	13.4	12.0	29.0	3.1	49.0	7.3	2.66	1.05	10.4	13.7	72	24.6	
4.1	5.7	5.2	2.3	3.17	0.68	1.99	0.04	0.08	1.77	1.08	13.8	11.3	33.5	3.1	48.8	7.2	2.59	1.10	10.4	13.9	71	26.1	
3.9	5.6	5.1	2.1	3.24	0.75	2.05	-0.02	0.07	1.80	1.10	1												