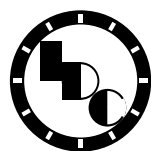


# Components of Rank of Full Financial Ratios

First Quarter 2021 Report

Sample Bank  
City, ST



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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	1YR 14	5YR 15	5YR 16	
HIGHEST QUALITY		300	3,207.521	99.9	999.9	999.9	0	0	0	317	0	0	117.16	201.3	3.3	104.1	99.5	
Plus Multiplier	Contra Multiplier	98%	300	19.535	32.4	109.3	109.3	0	0	0	47	20	27	4.19	30.4	3.6	29.3	22.2
		96%	300	7.037	20.9	47.8	47.3	1	0	0	37	30	46	2.58	23.6	3.7	23.0	19.4
		94%	300	3.969	18.1	38.1	37.3	2	0	0	32	34	50	2.20	21.3	3.8	20.8	17.8
		92%	300	2.713	16.3	32.5	31.5	3	0	0	29	37	53	2.01	19.5	3.8	19.3	16.7
		90%	300	2.100	15.1	28.9	27.8	3	0	0	27	39	55	1.88	18.2	3.9	18.2	16.0
9	0	88%	300	1.740	14.5	26.6	25.5	4	0	0	25	42	57	1.79	17.3	4.0	17.4	15.4
		86%	297	1.467	14.0	25.1	23.9	4	0	0	23	43	58	1.70	16.5	4.0	16.7	14.8
		84%	293	1.242	13.4	23.8	22.7	4	0	0	22	45	59	1.65	15.8	4.1	16.2	14.3
		82%	289	1.083	12.9	22.9	21.7	5	0	0	21	46	60	1.60	15.3	4.1	15.7	13.9
		80%	285	948	12.6	22.0	20.9	5	0	0	20	48	61	1.54	14.8	4.2	15.2	13.5
8	1	78%	281	844	12.3	21.3	20.2	5	0	0	19	49	62	1.49	14.3	4.2	14.8	13.2
		76%	277	771	12.0	20.7	19.6	5	0	0	18	50	63	1.45	13.9	4.3	14.4	12.8
		74%	273	698	11.8	20.1	19.0	6	0	1	17	51	64	1.41	13.5	4.3	14.0	12.5
		72%	269	634	11.6	19.6	18.5	6	0	1	16	52	64	1.37	13.2	4.4	13.6	12.2
		70%	265	583	11.4	19.2	18.0	6	0	1	15	53	65	1.33	12.8	4.5	13.3	11.9
7	2	68%	261	542	11.2	18.8	17.6	6	0	1	15	54	66	1.30	12.5	4.5	13.0	11.7
		66%	259	506	11.1	18.3	17.2	6	0	1	14	55	66	1.26	12.2	4.6	12.7	11.4
		64%	255	469	10.9	17.9	16.8	7	0	1	13	56	67	1.23	12.0	4.7	12.4	11.2
		62%	251	436	10.8	17.6	16.5	7	0	2	12	56	67	1.21	11.7	4.7	12.2	10.9
		60%	248	405	10.7	17.4	16.2	7	0	2	12	57	68	1.18	11.4	4.8	11.9	10.7
6	3	58%	244	376	10.5	17.1	16.0	7	0	2	11	58	68	1.16	11.1	4.9	11.6	10.5
		56%	240	353	10.4	16.9	15.7	7	0	2	11	59	69	1.13	10.9	5.0	11.3	10.3
		54%	237	332	10.3	16.7	15.5	8	0	2	10	60	69	1.10	10.5	5.0	11.1	10.0
		52%	233	312	10.2	16.4	15.2	8	0	3	9	60	70	1.08	10.3	5.1	10.7	9.8
		50%	229	291	10.1	16.2	15.0	8	0	3	9	61	70	1.06	10.0	5.2	10.4	9.5
5	4	48%	225	274	10.0	16.0	14.8	8	0	3	8	62	71	1.03	9.7	5.3	10.2	9.3
		46%	221	258	9.9	15.8	14.6	8	0	3	7	63	71	1.00	9.4	5.3	9.9	9.1
		44%	218	242	9.8	15.6	14.4	8	0	3	6	63	72	0.98	9.1	5.4	9.6	8.9
		42%	215	227	9.6	15.4	14.2	9	0	4	5	64	72	0.95	8.9	5.5	9.3	8.7
		40%	211	214	9.6	15.3	14.1	9	0	4	5	65	73	0.92	8.6	5.6	9.0	8.4
4	5	38%	207	201	9.5	15.0	13.9	9	0	4	4	66	73	0.89	8.3	5.6	8.8	8.2
		36%	203	187	9.4	14.8	13.7	9	0	4	3	66	74	0.87	8.0	5.7	8.5	7.9
		34%	200	177	9.3	14.6	13.5	9	0	5	2	67	74	0.84	7.7	5.8	8.2	7.6
		32%	198	165	9.2	14.5	13.4	10	0	5	1	68	75	0.81	7.4	5.9	7.9	7.4
		30%	193	154	9.1	14.3	13.2	10	0	5	0	69	75	0.78	7.1	6.0	7.6	7.1
3	6	28%	188	144	9.0	14.2	13.1	10	0	6	0	70	76	0.74	6.7	6.1	7.2	6.8
		26%	183	135	8.9	14.1	12.9	10	0	6	0	71	76	0.71	6.4	6.2	6.8	6.5
		24%	177	126	8.8	13.9	12.8	10	0	7	-2	72	77	0.67	6.0	6.3	6.5	6.3
		22%	173	117	8.7	13.8	12.6	11	0	7	-3	73	78	0.63	5.7	6.4	6.1	5.9
		20%	168	107	8.6	13.6	12.4	11	0	8	-5	75	78	0.59	5.3	6.6	5.7	5.6
2	7	18%	162	98	8.5	13.4	12.3	11	1	8	-7	76	79	0.55	4.8	6.7	5.4	5.2
		16%	157	89	8.4	13.2	12.1	11	1	9	-9	77	80	0.50	4.4	6.9	4.9	4.8
		14%	151	81	8.3	13.1	11.9	12	1	10	-12	79	81	0.45	3.9	7.1	4.3	4.4
		12%	144	74	8.2	12.9	11.7	12	1	11	-15	81	82	0.39	3.3	7.3	3.8	4.0
		10%	138	65	8.1	12.7	11.5	13	1	12	-19	83	83	0.34	2.7	7.5	3.2	3.4
1	8	8%	131	56	8.0	12.4	11.3	13	2	14	-26	85	84	0.25	2.0	7.9	2.5	2.9
		6%	121	47	7.8	12.2	11.1	14	2	16	-33	88	86	0.15	1.2	8.4	1.7	2.2
		4%	111	38	7.5	11.9	10.8	15	4	19	-51	93	88	-0.04	-0.1	9.2	0.5	1.4
		2%	96	25	7.1	11.5	10.4	18	6	26	-78	102	91	-0.60	-4.6	10.7	-2.9	-0.6
		LOWEST QUALITY	1	3	2.1	5.5	4.3	74	171	194	-412	999	999	-47.83	-207.9	43.9	-200.6	-84.3

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	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
<b>Value</b>	300	6,036	12.8	19.8	18.6	11	0	3	23	67	62	1.69	14.5	4.3	15.1	9.0
<b>Quality Level Multiplier</b>		9		7												
<b>Weight</b>		☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA
<b>Cap</b>	☆	☆	+200	☆		☆			-100	-25	☆				+60	
<b>Score</b>		33.0	127.9	7.0		8.0			NC	NC	30.0				53.8	
<b>Summation</b>		33.0	161	167.9		176					206				259.7	

☆ Refer to Instructions for Calculating Your Rank

**Sample Bank**  
City, ST

