Bank Management Review

First Quarter 2021 Report

Sample Bank
City, ST

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The quality of a financial institution is not fixed over time, but tends to undergo change. For this reason, changes in ranks occur, reflecting changes in the individual financial ratios.

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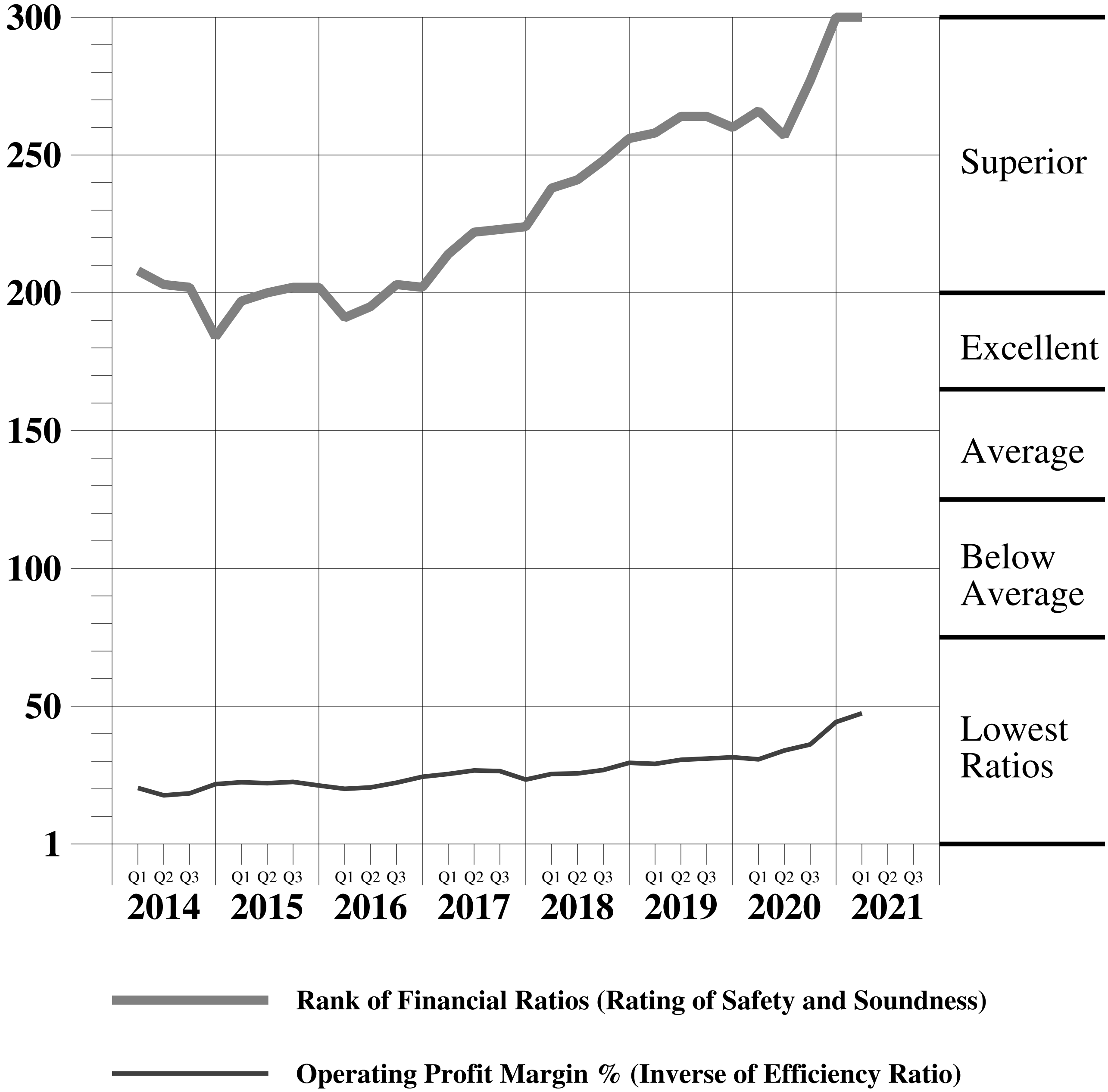


IDC Management Review

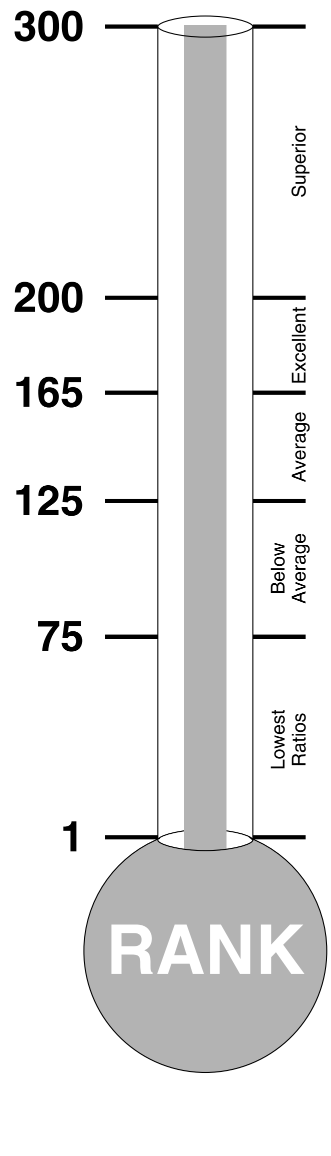
Sample Bank located in City, ST received an IDC rank of 300, which placed it in the "Superior" group.

Information in this report is based on the bank's March 31, 2021 quarterly statement of Conditions & Income as filed to the FDIC.

Superior (200-300): **Banks rated Superior are simply the best by all measures. In addition to favorable capital ratios, most consistently generate a return on equity (ROE) above cost of equity (COE).**

Excellent (165-199): Banks rated Excellent are strong institutions. Their ratios reflect quality management both from a balance sheet and income performance standpoint. Operating expenses and costs of funding are under control, producing a healthy return on equity (ROE).

Average (125-164): Banks rated Average meet industry capital standards. When compared to excellent and superior rated banks, most exhibit lower quality loans and narrower profit margins. The marginal problems of the average bank require shifts in policies and practices to raise asset quality or improve profits.



Below Average (75-124): Banks rated Below Average represent institutions under strain. Average loan delinquency is high. In many, excess nonperforming assets are above the loan loss reserve and threaten equity capital. Return on financial leverage is negligible, on average, due to narrow (or negative) leverage spreads. Banks are also rated Below Average if they are deemed "Adequately Capitalized" per FDIC capital definitions.

Lowest Ratios (2-74): The Lowest Ratios group contains some banks with less than the minimum capital required. In many, increasing loan loss provisions expand net losses on the income statement and, along with the excess of net charge-offs, reduce capital ratios. A high number of failed banks were rated Lowest Ratios prior to failure. Banks are also rated Lowest Ratios if they are deemed "Under Capitalized" or "Significantly Under Capitalized" per FDIC capital definitions. Banks are also rated Lowest Ratios if they are deemed "Adequately Capitalized" and have excess delinquent, nonaccrual, and restructured loans, or repossessed assets significantly greater than loan loss reserve and capital or as a percent of loans.

Rank of One (1): Banks in the Rank of One group have the highest probability of failure. Loans 90-days past due and nonperforming assets, on average, exceed the loan loss reserve and equity capital by a wide margin. Without major balance sheet improvement, these banks will fail. Banks are also rated Rank of One if they are deemed "Critically Under Capitalized" per FDIC capital definitions.

Since 1990, 99 percent of failed financial institutions were ranked below 75 by IDC prior to failure, and the vast majority of these failed banks were ranked one. The remaining 1 percent of financial institutions that failed with a rank of 75 or higher excludes those institutions involved in fraud. Any future capital additions or losses or dramatic reductions or increases in nonperforming assets (delinquent loans) can change the bank's rank.

Fundamentals of IDC's Analysis... IDC's CAMEL

IDC has developed its own version of the commonly cited 'CAMEL' approach to determine the financial ratios that have the greatest impact on the quality of an institution. CAMEL is an acronym that defines a number of areas in which the institution has to perform well in order to be profitable: Capital Sufficiency, Adequacy of Capital, Margins, Earning asset returns, and Leverage and Liquidity.

In the following summary, we quantify the performance of **Sample Bank** in each area and examine those figures in relationship to each other.

"C" - Capital Sufficiency

An institution must have enough capital (its own money, invested in the business) so that there is a solid cushion available in hard times -- for instance, if loan defaults increase. That is why we look at the percent of Equity Capital a bank has, relative to its total assets. Equity capital represents the amount that an institution's assets exceed what it owes to depositors and creditors. Other capital ratios include Tier 1 (Equity Capital) and Tier II (Equity Capital plus secondary capital, like long-term debt) as a percent of risk-adjusted assets. Federal regulations define risk-adjusted assets as a measure of potential safety or risk, and consider these capital ratios important measurements, therefore have set minimum levels that institutions must stay above.

Capital Adequacy ranges from best to worst : Well Capitalized, Adequately Capitalized, Under Capitalized, and Significantly or Critically Under Capitalized.
Sample Bank is deemed to be more than "Well Capitalized". It has a strong Tier I equity capital to assets ratio and total risk-based capital ratio substantially above regulatory requirements. Strong capital is combined with superior earning power to build new equity capital (retained earnings) from operating profit. The bank's strong capital position and current earning power are sufficient to withstand severe economic risks.

"A" - Adequacy of Capital

Adequacy of Capital measures how effective an institution is at lending money to people who are willing and able to pay it back. To see if it is doing this well, we look at the amount of delinquent and **nonaccrual loans** as well as, restructured loans and repossessed assets an institution has on its books, relative to its capital and **loan loss reserve,** which is the fund it has set aside to cover losses from bad loans. Adequacy of Capital measures the institution's asset quality, and consequently, the risk to its capital, if delinquent, nonaccrual, or restructured loans default or repossessed assets are charged off. Seldom do other rating services, relying only on capital adequacy, properly scrutinize this factor.

Loans at risk are delinquent, nonaccrual, and restructured loans and leases, and all other real estate owned, including repossessed assets. That is, they are so troubled that the institution does not expect repayment in full. (IDC is not able to determine the underlying collateral value of nonperforming loans based on regulatory information available.)

Problem loans can have a major impact on both the institution's profitability and its capital adequacy. The regulators require that interest payments no longer can be accrued on nonaccrual loans. Because some of these loans don't pay interest, revenues are reduced. If the full amount of principal on these loans cannot be recovered, the institution must reserve for and charge-off (or expense) these loans, in addition to any legal and collection fees. Any time that too many bad loans force an institution to charge-off more money than it has provided for, it is called a "loan loss provision". Cash net income is reduced, and what looked like a cash profit can turn into a loss.

If problem loans are greater than the loan loss reserve, the institution may have to make up the difference out of its equity capital. If its capital or collateral value is not adequate for this task, the institution may be in danger of failure.

Adequacy of Capital ranges from best to worst: High, Average, Limited, and Poor.
Sample Bank has "High" asset quality. Nonperforming loans present little or no danger to its capital position.

"M" - Margins

An institution must set its rates on loans, services, and investment yields so that there is an adequate difference between earnings and interest payments on deposits or borrowings. There must also be enough total revenues after interest costs to cover operating expenses. The money left over, after tax, should earn a fair rate of return on equity capital.

All of these differences between revenues and expenses are called **Margins,** and management is measured at the margins. They determine the overall profitability of the institution. By looking at each of several margin measurements individually, we can learn a great deal about an institution's operating and financial strategies.

Here, we examine three kinds of margins: Operating Profit Margin, Leverage Spread, and Net Operating Profit After-Tax Return on Equity (NOPAT ROE) as compared to Cost of Equity Capital (COE). Margin classifications range from best to worst: Wide, Average, Narrow, and Negative.

First, we will review the Operating Profit Margin and Leverage Spread of Sample Bank.

Operating Profit Margin is defined as net operating revenue less operating costs (excluding the loan loss provision) divided by net operating revenues (net interest income plus noninterest income). This ratio allows us to focus on how well the institution is controlling its operating costs, which is key to profitability.
Sample Bank has a "Wide" margin between operating profits and net operating revenues, illustrating an efficient operation.

Sample Bank has a "High" standard deviation or volatility in the operating margin, indicating a complex or high risk profit structure.

Leverage Spread is the difference between after-tax operating income relative to the cost of funding. ***Sample Bank has a "Wide" margin between after-tax operating returns and funding costs, indicating that it makes very effective use of leveraged funds.***

Next, we examine **Return on Equity** versus Cost of Equity Capital (NOPAT ROE vs COE). IDC's NOPAT ROE is common stockholder's return on tangible equity. It measures the percent return the institution earns, overall, on its own equity investment; the final measure of profitability. The cost of equity capital is the return a prudent investor would require for investments of comparable risk.

Return on equity can be measured in two ways: First is (traditional) ROE, which simply divides common stockholder's net income by their tangible equity capital. The second way, used by IDC, is NOPAT ROE, which takes the sum of net income available for common shareholders plus loan loss provision minus net charge-offs and divides by common shareholder's tangible equity capital plus the loan loss reserve. This method adjusts ROE for the actual loan loss experience to the money the institution has set aside to cover it. If the provision exceeds actual losses, ROE is increased by that amount and vice versa. This method also excludes nonrecurring (one time) income or loss, whereas traditional ROE ignores these impacts, whether positive or negative.

Return on Equity above Cost of Equity Capital adds value to a financial institution, a ROE below COE destroys value.
Sample Bank has a return on equity capital above estimated cost of equity capital, providing superior growth from operating profit and enhancing shareholder value and safety.

"E" - Earning Asset Returns

An institution must control its operating (noninterest) expenses so as not to lose a disproportionate part of its revenues. We can determine how well an institution is doing this by looking at how much money is left from all revenues (from loans, investments, and services) after both operating expenses and taxes have been paid, and a provision is set aside for loan losses. This ratio measures the institution's "Return on Earning Assets" (ROEA).

Earning asset returns measure the institution's operating strategy. They measure what the bank's performance would have been if all the money lent or used to pay funding costs were its own (i.e., no interest had to be paid on deposits or borrowings). By temporarily ignoring the role that leverage plays, we get a better picture of how well an institution is managing its operating business.

To do this, we calculate the bank's after-tax ROEA by subtracting operating expenses (excluding loan loss provisions) and taxes from all revenues (including noninterest income and gains or losses on investments). This adjusts the after-tax return to reflect the difference between the loan loss provision and the net charge-offs of loans. ROEA consists of operating income less operating expense and income taxes, but excludes the cost of funding liabilities.

Return on earning assets ranges from best to worst: High, Average, and Low.
Sample Bank has a "High" after-tax ROEA.

Now, let's take a look at each of the components of ROEA and how the bank performed.

Current yield on loans. This includes interest income from loans divided by the average book value of loans. ***Sample Bank earned a "Low" yield on loans.***

Loan to Finance Commercial Real Estate are total real estate loans less 1-4 family real estate loans. high percentage of earning assets invested in loans to finance commercial real estate indicates risk in the loan portfolio.
Loans to finance commercial real estate as a percent of earning assets is "Average" for this bank, indicating moderate loan risk.

Noninterest income. This is revenue and income (or loss) from sources other than loans and investments, such as income from fees.
This bank's ratio of noninterest income as a percent of earning assets is "High." It is an important part of its revenue source and profitability.

Noninterest expense. The expense ratio equals operating costs divided by average earning assets. This allows us to focus on how well the bank is controlling its operating costs.
This bank's ratio of noninterest expense to earning assets is "Average."

Adjustment to net income. In this measurement, we focus on how much of the loan loss provision was added to net income.
This bank's adjustment provides a significant addition to net income, as the loan loss provision exceeds net loan charge-offs.

"L" - Leverage and Liquidity

Leverage returns along with liquidity make up the "L" in IDC's CAMEL analysis. First, we will look at the institution's Return on Financial Leverage (ROFL).

Return on Financial Leverage - A Measure of the Financial Strategy. ROFL measures the efficiency with which the institution uses deposits, borrowings, and other forms of debt to leverage its equity capital and reserves. ROFL is the product of **leverage spread** and **leverage multiplier.**

Leverage spread compares the after-tax return on earning assets (the measurement of the operating strategy) to the after-tax cost of funding these earning assets. Leverage multiplier is the amount of earning assets (funded by deposits and borrowings) used in relationship to tangible equity capital and loan loss reserves provided by the institution. Financial strategy determines how much to leverage capital and at what cost.

Ratios of Leverage Spread, Leverage Multiplier, and Return on Financial Leverage range from best to

worst: High, Average, Low, and Negative.
Sample Bank has a "High" return on financial leverage. The cost of funding is "Low," its leverage spread is "High," and its leverage multiplier is "Average."

Liquidity measures (1) balance sheet cash flow as a percent of the Tier I capital and (2) illiquid loans as a percent of stable deposits and borrowings plus excess liquidity. The large potential risk is the transfer of consumer deposits from stable low paying deposits to large deposits or borrowings. This can occur as consumers transfer deposits outside the banking system, requiring banks to attract new funds by increasing deposits over $250,000 or borrowing funds. The loss of stable low-cost deposits or excessive lending is reflected as a lack of liquidity by an increase to over 100% in the percentage of illiquid loans to stable deposits and borrowings plus excess liquidity. Negative balance sheet cash flow indicates the inability of the change in retained earnings to finance the change in growth producing assets (plant and equipment, investments in unconsolidated subsidiaries, and other long term assets) or the change in liabilities (excluding retained earnings) is larger than the change in investments and loans. A negative balance sheet cash flow ratio of -66% to -100%, coupled with a high percentage of loans to earning assets, illustrates a lack of liquidity. A percentage more negative than -100% is a severe illiquid position, especially if nonperforming loans are in excess of 3% of total loans.
Sample Bank has a percentage of balance sheet cash flow to Tier I capital between a negative 66% and positive 66%, illustrating ample liquidity. The percentage of illiquid loans to stable deposits and borrowings plus excess liquidity is low and illustrates excess liquidity.

In summary, Sample Bank received an IDC rank of 300, which placed it in the "Superior" group.

The Federal Deposit Insurance Corporation (FDIC) and US Government insure all deposits up to $250,000.

This report was prepared by IDC Financial Publishing, Inc., of Hartland, Wisconsin. For more information on this or other institutions, contact IDC at 1-800-525-5457 or by e-mail at info @idcfp.com.

Ranks provide IDC's opinion about the relative value of financial ratios, and are subject to limitations in their use. In IDC's opinion, the selected ratios provide an ample financial picture for rating a bank. However, the quality of individual banks can also be influenced by factors not taken into account in this analysis. The quality of a bank is not fixed over time; ranks may change with changes in management, strategy, or external conditions.

The data for calculations and ranks and other information found in this report is obtained from sources believed to be reliable and accurate.

Bank Financial Ratios

Distributions by Percentile of Financial Ratios for

5,023 Banks

IDC Financial Publishing, Inc.
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BankMap®
Rank of Quality

	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 1 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 1YR	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY 1YR	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
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
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
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
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
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
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
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
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
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
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
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
21Q1	**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
20Q4	**300**	5,967	**11.9**	18.8	17.6	**12**	0	5	**21**	67	62	**1.51**	13.0	2.9	**13.7**	8.6
Difference	0	69	0.9	1.0	1.0	0	0	-1	2	0	0	0.18	1.6	1.4	1.3	0.4

** Rounding the numbers to fit the table may cause the 'Difference' to appear off.*

	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY							GROWTH	
CURRENT YIELD ON INVESTMENTS	LOANS AS A % OF EARNING ASSETS	CURRENT YIELD ON LOANS	LOANS NONCURRENT & RESTRUCTURED + REO	% CHG NONCURRENT & RESTRUCTURED + REO	LOANS TO FINANCE COMMERCIAL RE % LOANS	INC IN LOAN LOSS RES % EARNING ASSETS	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
1YR		1YR				1YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	1YR	1YR	1YR	5YR
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
12.4	99	44.6	0.0	-99.9	0.0	-9.99	22.20	22.22	999.99	999.99	-0.99	0.00	421.4	0.3	94.91	99.90	0.00	0.00	64.08	0.0	88.9	119.7	42.7
2.8	91	7.4	0.0	-99.9	0.5	0.00	5.11	5.28	15.36	12.02	1.25	1.40	63.2	1.0	5.33	4.81	0.06	0.10	3.55	1.6	24.8	22.5	14.3
2.5	88	6.9	0.0	-99.9	2.6	0.00	4.66	4.84	3.96	3.27	1.51	1.63	58.3	1.3	3.51	3.24	0.10	0.15	2.67	3.2	19.8	18.0	12.1
2.4	87	6.6	0.0	-96.6	4.2	0.00	4.46	4.65	2.72	2.29	1.64	1.77	55.0	1.4	3.03	2.92	0.12	0.18	2.34	3.8	17.6	16.0	11.0
2.3	85	6.4	0.0	-89.3	5.6	0.00	4.34	4.52	2.11	1.82	1.73	1.88	52.6	1.5	2.83	2.73	0.15	0.21	2.19	4.3	16.6	14.7	10.2
2.2	84	6.2	0.0	-83.0	7.0	0.00	4.23	4.44	1.80	1.56	1.81	1.97	50.8	1.6	2.70	2.60	0.17	0.24	2.06	4.6	15.6	13.7	9.6
2.1	83	6.1	0.0	-77.1	8.2	0.00	4.15	4.36	1.61	1.42	1.88	2.06	49.4	1.7	2.57	2.50	0.19	0.25	1.96	4.9	14.9	12.9	9.1
2.0	82	6.0	0.0	-72.3	9.7	0.00	4.07	4.29	1.48	1.29	1.95	2.12	48.3	1.8	2.48	2.43	0.21	0.28	1.88	5.2	14.4	12.3	8.6
2.0	81	5.9	0.1	-67.7	10.9	0.00	4.01	4.23	1.33	1.21	2.00	2.18	47.2	1.9	2.41	2.36	0.22	0.29	1.81	5.4	13.9	11.8	8.3
1.9	80	5.8	0.1	-63.1	11.9	0.01	3.96	4.17	1.24	1.13	2.06	2.23	46.3	2.0	2.34	2.30	0.24	0.31	1.76	5.6	13.5	11.2	8.0
1.9	79	5.8	0.1	-58.9	13.3	0.01	3.91	4.12	1.16	1.06	2.11	2.28	45.3	2.1	2.27	2.23	0.25	0.32	1.71	5.7	13.0	10.8	7.7
1.8	78	5.7	0.1	-54.6	14.6	0.02	3.86	4.09	1.10	1.00	2.16	2.34	44.6	2.2	2.22	2.17	0.27	0.34	1.66	5.9	12.7	10.4	7.5
1.8	77	5.6	0.1	-51.2	16.0	0.02	3.81	4.04	1.04	0.96	2.20	2.39	43.7	2.3	2.16	2.13	0.28	0.35	1.62	6.0	12.3	10.0	7.2
1.8	76	5.6	0.2	-48.4	17.6	0.03	3.78	4.00	0.99	0.92	2.24	2.44	43.1	2.3	2.11	2.08	0.30	0.37	1.58	6.2	11.9	9.7	7.0
1.7	75	5.6	0.2	-45.6	18.8	0.03	3.74	3.97	0.94	0.88	2.27	2.49	42.4	2.4	2.06	2.04	0.31	0.39	1.55	6.3	11.6	9.4	6.8
1.7	75	5.5	0.2	-43.0	20.0	0.04	3.71	3.94	0.90	0.85	2.31	2.53	41.7	2.5	2.02	1.99	0.32	0.41	1.51	6.4	11.3	9.0	6.6
1.6	74	5.5	0.3	-40.3	21.0	0.05	3.67	3.91	0.87	0.82	2.35	2.57	41.0	2.6	1.99	1.96	0.34	0.42	1.48	6.5	11.1	8.7	6.4
1.6	73	5.4	0.3	-37.8	22.4	0.05	3.64	3.89	0.82	0.79	2.39	2.61	40.2	2.7	1.95	1.92	0.35	0.44	1.43	6.6	10.8	8.4	6.2
1.6	72	5.4	0.3	-35.4	23.9	0.06	3.60	3.85	0.79	0.76	2.43	2.65	39.7	2.8	1.91	1.88	0.37	0.45	1.40	6.8	10.5	8.2	6.0
1.5	71	5.3	0.4	-33.0	25.3	0.06	3.57	3.82	0.75	0.74	2.47	2.70	39.1	2.9	1.87	1.84	0.38	0.46	1.36	6.9	10.2	7.9	5.8
1.5	71	5.3	0.4	-30.7	26.5	0.07	3.55	3.79	0.72	0.71	2.51	2.73	38.5	3.0	1.83	1.80	0.39	0.48	1.33	6.9	10.0	7.6	5.6
1.5	70	5.2	0.4	-28.2	27.7	0.07	3.52	3.76	0.69	0.68	2.54	2.77	37.8	3.0	1.79	1.77	0.40	0.49	1.31	7.0	9.7	7.3	5.5
1.4	69	5.2	0.4	-26.2	29.2	0.08	3.49	3.73	0.66	0.66	2.58	2.81	37.1	3.1	1.76	1.74	0.42	0.51	1.28	7.1	9.5	7.1	5.3
1.4	68	5.2	0.5	-23.9	30.3	0.08	3.45	3.71	0.63	0.63	2.61	2.85	36.5	3.1	1.73	1.72	0.43	0.52	1.25	7.2	9.3	6.9	5.2
1.4	67	5.1	0.5	-21.8	31.7	0.09	3.42	3.67	0.61	0.61	2.64	2.88	35.9	3.3	1.70	1.69	0.44	0.53	1.22	7.3	9.0	6.6	5.0
1.3	67	5.1	0.6	-19.6	32.9	0.10	3.39	3.65	0.58	0.59	2.68	2.92	35.2	3.4	1.67	1.66	0.45	0.54	1.20	7.4	8.7	6.4	4.8
1.3	66	5.0	0.6	-17.5	34.0	0.11	3.35	3.61	0.55	0.56	2.71	2.95	34.5	3.5	1.64	1.63	0.47	0.56	1.17	7.5	8.4	6.1	4.7
1.3	65	5.0	0.6	-14.7	35.4	0.11	3.32	3.58	0.53	0.54	2.75	2.99	33.9	3.6	1.61	1.60	0.48	0.58	1.14	7.6	8.2	5.9	4.5
1.2	64	5.0	0.7	-13.0	36.5	0.12	3.28	3.56	0.51	0.52	2.79	3.02	33.2	3.7	1.58	1.57	0.50	0.59	1.11	7.7	7.9	5.7	4.3
1.2	63	4.9	0.7	-10.8	37.5	0.13	3.25	3.53	0.48	0.50	2.82	3.07	32.5	3.8	1.54	1.55	0.51	0.60	1.08	7.8	7.7	5.5	4.2
1.2	62	4.9	0.8	-8.5	38.6	0.14	3.22	3.50	0.46	0.48	2.86	3.10	31.7	4.0	1.51	1.52	0.53	0.62	1.05	7.8	7.4	5.3	4.0
1.1	61	4.9	0.8	-5.9	39.7	0.14	3.19	3.46	0.44	0.46	2.90	3.15	30.9	4.1	1.48	1.49	0.55	0.63	1.02	7.9	7.1	5.0	3.8
1.1	60	4.8	0.9	-3.6	41.0	0.15	3.15	3.43	0.42	0.44	2.94	3.19	30.2	4.2	1.45	1.46	0.56	0.65	0.99	8.0	6.9	4.8	3.6
1.1	59	4.8	0.9	-1.4	42.1	0.16	3.11	3.39	0.40	0.42	2.99	3.23	29.2	4.4	1.41	1.43	0.57	0.67	0.95	8.1	6.6	4.5	3.4
1.0	58	4.7	1.0	0.8	43.0	0.17	3.09	3.36	0.38	0.40	3.04	3.29	28.5	4.6	1.37	1.39	0.59	0.69	0.92	8.2	6.3	4.3	3.2
1.0	57	4.7	1.0	4.3	44.3	0.18	3.06	3.33	0.36	0.39	3.09	3.33	27.6	4.7	1.34	1.36	0.61	0.70	0.88	8.3	6.0	4.0	3.0
0.9	56	4.6	1.1	8.0	45.5	0.19	3.02	3.30	0.34	0.37	3.13	3.38	26.7	4.9	1.31	1.32	0.63	0.72	0.84	8.4	5.7	3.8	2.9
0.9	54	4.6	1.2	12.6	46.7	0.20	2.98	3.27	0.32	0.35	3.19	3.43	25.7	5.1	1.27	1.30	0.65	0.74	0.81	8.5	5.4	3.5	2.7
0.9	53	4.5	1.3	17.9	47.9	0.21	2.94	3.23	0.30	0.34	3.24	3.48	24.8	5.3	1.23	1.26	0.66	0.76	0.77	8.6	5.1	3.2	2.4
0.8	51	4.5	1.4	24.2	49.1	0.22	2.90	3.19	0.28	0.32	3.31	3.55	23.7	5.6	1.19	1.22	0.69	0.79	0.72	8.7	4.8	2.9	2.2
0.8	50	4.4	1.5	30.8	50.4	0.23	2.85	3.15	0.26	0.29	3.38	3.63	22.8	5.9	1.15	1.17	0.71	0.81	0.67	8.8	4.5	2.7	2.0
0.7	49	4.4	1.6	39.5	51.8	0.25	2.79	3.10	0.25	0.27	3.47	3.71	21.3	6.2	1.10	1.13	0.74	0.84	0.63	8.9	4.0	2.4	1.7
0.7	47	4.3	1.7	50.4	53.1	0.26	2.73	3.05	0.23	0.26	3.56	3.82	19.9	6.5	1.05	1.08	0.77	0.86	0.58	9.1	3.7	2.1	1.4
0.6	45	4.3	1.9	64.3	54.9	0.29	2.67	3.00	0.21	0.24	3.66	3.94	18.0	6.9	0.98	1.02	0.81	0.90	0.52	9.2	3.2	1.7	0.9
0.5	42	4.2	2.1	81.9	56.6	0.31	2.59	2.94	0.19	0.22	3.78	4.06	16.0	7.3	0.91	0.96	0.85	0.94	0.44	9.4	2.7	1.3	0.3
0.5	39	4.1	2.3	107.4	58.7	0.34	2.47	2.84	0.17	0.20	3.99	4.22	13.8	8.1	0.83	0.91	0.90	0.98	0.37	9.5	2.2	0.8	0.0
0.4	36	4.1	2.6	141.7	60.8	0.39	2.36	2.74	0.14	0.18	4.22	4.44	11.3	8.9	0.73	0.83	0.95	1.04	0.28	9.7	1.5	0.4	0.0
0.3	32	3.9	3.1	212.4	64.2	0.43	2.18	2.59	0.12	0.15	4.72	4.86	8.4	10.1	0.59	0.74	1.02	1.10	0.17	10.0	0.9	-0.5	0.0
0.3	25	3.8	3.7	338.1	68.3	0.49	1.91	2.40	0.09	0.11	5.70	5.79	2.2	11.6	0.42	0.59	1.12	1.19	-0.04	10.5	-0.2	-2.6	-0.3
0.2	7	3.5	5.0	888.6	73.3	0.63	1.28	1.99	0.04	0.06	14.29	12.02	-13.3	16.7	-0.01	0.36	1.29	1.36	-0.55	11.4	-2.8	-7.1	-2.7
0.0	0	0.0	26.2	999.9	100.0	4.51	-61.80	-0.61	-0.99	-0.99	999.99	99.99	-767.0	99.9	-53.02	-6.49	11.52	17.14	-53.63	35.6	-85.0	-158.8	-69.2
1.5	79	3.6	0.6	200.2	44.7	0.26	3.07	3.47	2.47	1.79	2.91	3.53	47.4	6.6	2.12	1.56	0.12	0.33	2.00	6.5	12.9	12.7	7.8
1.8	79	3.8	0.7	57.4	42.9	0.27	3.17	3.49	2.21	1.75	3.00	3.58	44.3	5.5	2.02	1.51	0.21	0.33	1.81	6.5	11.7	11.2	7.3
-0.2	0	-0.2	-0.2	142.8	1.8	-0.01	-0.10	-0.02	0.27	0.04	-0.08	-0.05	3.2	1.1	0.10	0.05	-0.09	-0.01	0.19	0.0	1.2	1.4	0.4

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 1 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 1YR	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY 1YR	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
Sample Bank	2021Q1	**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
	2020Q4	**300**	5,967	**11.9**	18.8	17.6	**12**	0	5	**21**	67	62	**1.51**	13.0	2.9	**13.7**	8.6
	2020Q3	**277**	6,078	**11.1**	17.0	15.7	**11**	0	5	**12**	72	61	**1.08**	9.1	2.4	**9.7**	7.6
	2020Q2	**257**	6,209	**10.9**	16.9	15.6	**10**	0	3	**10**	71	62	**1.15**	9.4	2.3	**8.6**	7.1
	2020Q1	**266**	5,516	**12.5**	16.6	15.3	**10**	0	1	**10**	70	67	**1.09**	8.6	2.2	**7.9**	6.7
	2019Q4	**260**	5,210	**12.3**	16.5	15.2	**9**	0	3	**16**	74	66	**1.16**	9.2	3.9	**8.3**	6.6
	2019Q3	**264**	5,257	**12.4**	16.4	15.1	**9**	0	3	**13**	72	64	**1.22**	9.7	3.4	**8.8**	6.5
	2019Q2	**264**	5,082	**12.2**	16.0	14.8	**11**	0	3	**16**	74	66	**1.21**	9.8	4.0	**8.8**	6.3
	2019Q1	**258**	4,965	**12.3**	16.1	14.9	**11**	0	4	**19**	76	66	**1.16**	9.4	4.5	**8.4**	6.1
	2018Q4	**256**	4,984	**12.0**	15.9	14.6	**11**	0	3	**18**	75	65	**1.19**	9.6	4.8	**8.7**	5.9
	2018Q3	**248**	4,950	**12.0**	15.5	14.2	**12**	0	3	**15**	78	65	**1.09**	8.9	5.0	**8.0**	8.8
	2018Q2	**241**	4,800	**11.9**	15.5	14.2	**12**	0	4	**15**	76	64	**1.00**	8.1	4.6	**7.3**	8.7
	2018Q1	**238**	4,716	**11.8**	15.4	14.1	**11**	0	4	**18**	76	65	**0.94**	7.7	4.6	**6.9**	8.9
	2017Q4	**224**	4,720	**11.5**	15.1	13.7	**12**	0	4	**18**	75	64	**0.81**	6.6	4.2	**5.9**	8.9
	2017Q3	**223**	4,709	**11.7**	14.9	13.6	**13**	0	6	**9**	77	65	**0.78**	6.4	4.5	**5.7**	9.0
	2017Q2	**222**	4,525	**11.7**	15.0	13.7	**13**	0	6	**11**	78	65	**0.78**	6.4	4.4	**5.8**	9.1
	2017Q1	**214**	4,412	**11.5**	15.0	13.7	**13**	0	7	**7**	76	65	**0.73**	6.1	4.7	**5.4**	9.0
	2016Q4	**202**	4,454	**11.0**	14.6	13.3	**13**	0	8	**3**	74	66	**0.69**	5.8	4.9	**5.2**	8.9
	2016Q3	**203**	4,542	**10.9**	14.2	12.7	**13**	0	7	**9**	74	65	**0.66**	5.5	3.8	**4.8**	8.6
	2016Q2	**195**	4,372	**11.1**	14.2	12.7	**13**	0	7	**11**	76	65	**0.61**	5.0	3.8	**4.4**	7.6
	2016Q1	**191**	4,261	**11.0**	14.1	12.6	**13**	0	7	**7**	76	69	**0.60**	4.9	4.3	**4.2**	7.2
	2015Q4	**202**	4,174	**11.2**	14.2	12.6	**18**	0	9	**12**	76	67	**0.64**	5.2	5.1	**4.5**	7.8
	2015Q3	**202**	4,092	**11.1**	14.2	12.6	**19**	0	9	**14**	75	66	**0.67**	5.4	5.0	**4.6**	4.0
	2015Q2	**200**	4,019	**11.2**	14.7	13.1	**19**	0	8	**13**	74	67	**0.67**	5.4	5.7	**4.6**	3.2
	2015Q1	**197**	3,932	**10.9**	14.9	13.3	**19**	0	9	**23**	74	69	**0.71**	5.8	5.2	**4.9**	3.3
	2014Q4	**184**	3,918	**10.6**	15.3	13.5	**20**	0	11	**-22**	73	69	**0.70**	5.6	5.9	**4.8**	3.5
	2014Q3	**202**	3,763	**10.5**	15.3	13.5	**21**	0	13	**-20**	73	68	**3.16**	25.1	7.1	**6.6**	3.8
	2014Q2	**203**	3,903	**10.3**	15.0	13.2	**22**	0	11	**-15**	70	70	**3.24**	26.0	7.3	**6.4**	3.9
	2014Q1	**208**	3,895	**10.0**	15.2	13.4	**23**	0	13	**-26**	69	73	**3.50**	28.3	6.7	**7.3**	4.3
	2013Q4	**239**	3,914	**12.1**	17.6	15.8	**20**	0	11	**16**	69	70	**3.70**	30.9	7.9	**8.1**	4.4
	2013Q3	**234**	3,671	**11.8**	17.9	16.1	**21**	0	12	**14**	69	68	**1.21**	10.7	8.3	**8.8**	0.4
	2013Q2	**250**	3,641	**11.7**	17.7	15.9	**21**	0	15	**8**	69	70	**1.26**	11.5	8.1	**9.4**	0.1
	2013Q1	**213**	3,630	**11.1**	17.2	15.3	**22**	0	19	**12**	69	71	**0.93**	8.9	7.2	**7.1**	0.0
	2012Q4	**183**	3,766	**10.2**	16.2	14.4	**23**	0	26	**15**	67	70	**0.63**	6.7	6.9	**5.2**	-0.1
	2012Q3	**162**	3,758	**10.1**	16.2	14.3	**27**	0	31	**11**	67	71	**0.20**	2.5	7.3	**1.8**	0.0
	2012Q2	**139**	3,821	**9.6**	15.6	13.8	**30**	0	37	**-3**	67	72	**-0.53**	-7.7	7.9	**-5.1**	-0.1
	2012Q1	**127**	3,993	**9.0**	15.1	13.3	**32**	0	46	**-21**	65	72	**-0.75**	-12.6	10.3	**-6.4**	0.2
	2011Q4	**1**	4,145	**4.9**	9.5	7.3	**59**	0	102	**-86**	64	75	**-0.39**	-7.0	11.0	**-4.5**	0.4
	2011Q3	**1**	4,142	**5.1**	9.5	7.3	**60**	0	111	**-120**	71	78	**-2.54**	-41.7	10.4	**-13.4**	1.2
	2011Q2	**1**	4,228	**5.3**	9.6	7.5	**58**	0	95	**-118**	74	79	**-2.82**	-41.8	14.4	**-17.2**	2.6
	2011Q1	**7**	4,524	**5.8**	10.2	8.2	**50**	0	82	**-85**	75	80	**-2.46**	-33.7	13.3	**-12.7**	3.5
	2010Q4	**44**	4,935	**5.8**	10.1	8.1	**49**	0	95	**-48**	76	80	**-2.60**	-33.6	12.8	**-11.2**	3.2
	2010Q3	**74**	5,215	**7.0**	11.2	9.3	**35**	0	80	**-23**	79	80	**-0.53**	-6.7	10.8	**2.0**	8.4
	2010Q2	**138**	5,142	**8.0**	11.8	9.9	**25**	0	52	**-28**	92	81	**0.06**	0.8	8.8	**8.3**	10.2
	2010Q1	**137**	5,299	**7.5**	11.3	9.3	**25**	0	51	**-18**	94	83	**0.05**	0.7	10.4	**10.0**	10.7
	2009Q4	**128**	5,573	**7.1**	11.2	9.1	**24**	0	50	**-24**	84	83	**0.07**	1.0	10.8	**9.7**	10.9
	2009Q3	**148**	5,619	**7.1**	11.0	9.0	**20**	0	46	**24**	84	84	**0.11**	1.7	9.9	**8.4**	11.0
	2009Q2	**139**	5,710	**7.3**	10.9	9.1	**16**	0	38	**7**	82	84	**0.23**	3.5	10.6	**7.4**	11.6
	2009Q1	**126**	5,685	**6.2**	10.9	7.5	**16**	0	28	**1**	83	86	**0.33**	5.1	8.7	**6.8**	11.6
	2008Q4	**124**	5,386	**6.3**	10.7	7.4	**16**	0	30	**2**	91	86	**0.39**	5.9	6.4	**7.8**	11.9
	2008Q3	**141**	5,429	**6.4**	10.7	7.4	**15**	0	25	**-41**	91	88	**0.55**	8.0	9.3	**9.1**	12.3
	2008Q2	**175**	5,091	**6.8**	10.8	7.7	**15**	0	12	**-8**	93	86	**0.79**	11.3	9.1	**11.5**	13.3
	2008Q1	**186**	4,851	**6.8**	10.6	7.8	**15**	0	9	**-9**	95	86	**0.79**	11.1	8.2	**11.0**	13.6
	2007Q4	**183**	4,678	**7.0**	10.7	7.9	**14**	1	4	**-8**	92	85	**0.77**	10.6	8.5	**10.2**	13.7
	2007Q3	**179**	4,393	**7.2**	10.5	8.1	**14**	0	5	**-11**	88	84	**0.80**	10.8	9.3	**10.0**	14.2
	2007Q2	**186**	4,172	**7.2**	10.8	8.3	**14**	0	5	**1**	86	83	**0.83**	11.2	10.1	**10.5**	14.6
	2007Q1	**191**	4,099	**7.5**	11.1	8.5	**14**	0	7	**13**	90	83	**0.92**	12.3	9.7	**11.7**	14.9
	2006Q4	**196**	4,011	**7.5**	11.4	8.7	**14**	0	2	**5**	84	82	**0.95**	13.2	9.7	**13.0**	15.4
	2006Q3	**200**	3,803	**7.5**	11.4	8.7	**15**	0	2	**5**	88	81	**0.95**	14.0	10.2	**14.2**	15.7
	2006Q2	**192**	3,764	**7.5**	11.4	8.6	**15**	0	2	**8**	85	95	**1.00**	15.4	11.1	**16.2**	16.1
	2006Q1	**191**	3,010	**7.5**	11.6	8.5	**15**	0	2	**6**	84	94	**0.85**	11.5	10.2	**12.6**	11.9
	2005Q4	**194**	2,879	**7.4**	11.2	8.2	**15**	0	2	**8**	86	95	**0.93**	12.6	10.3	**12.9**	12.0
	2005Q3	**193**	2,802	**7.3**	11.2	8.3	**15**	0	2	**6**	84	95	**0.95**	12.9	9.3	**13.0**	11.7
	2005Q2	**165**	2,769	**7.3**	11.0	8.1	**14**	0	2	**-1**	84	92	**0.91**	12.2	8.8	**12.1**	11.4
	2005Q1	**166**	2,620	**7.3**	11.3	8.3	**14**	0	2	**0**	82	91	**0.91**	12.2	9.3	**11.9**	11.3
	2004Q4	**158**	2,563	**7.3**	11.3	8.2	**14**	0	2	**14**	82	94	**0.88**	11.6	8.3	**11.8**	11.4
	2004Q3	**148**	2,449	**7.4**	11.1	8.3	**15**	0	3	**18**	81	92	**0.79**	10.4	8.2	**11.2**	11.3
	2004Q2	**151**	2,379	**7.4**	11.3	8.4	**14**	0	3	**26**	80	92	**0.83**	10.9	9.2	**12.0**	11.4
	2004Q1	**157**	2,321	**7.4**	11.2	8.3	**14**	0	3	**22**	79	91	**0.83**	11.0	8.0	**12.2**	11.4

CURRENT YIELD ON INVESTMENTS	LOANS AS A % OF EARNING ASSETS	CURRENT YIELD ON LOANS	LOANS NONCURRENT & RESTRUCTURED + REO	% CHG NONCURRENT & RESTRUCTURED + REO	LOANS TO FINANCE COMMERCIAL RE % LOANS	INC IN LOAN LOSS RES % EARNING ASSETS	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY							GROWTH	
1YR		1YR				1YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	5YR	1YR	1YR	1YR	1YR	5YR
17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1.5	79	3.6	0.6	200.2	44.7	0.26	3.07	3.47	2.47	1.79	2.91	3.53	47.4	6.6	2.12	1.56	0.12	0.33	2.00	6.5	12.9	12.7	7.8
1.8	79	3.8	0.7	57.4	42.9	0.27	3.17	3.49	2.21	1.75	3.00	3.58	44.3	5.5	2.02	1.51	0.21	0.33	1.81	6.5	11.7	11.2	7.3
2.1	82	3.9	0.7	48.7	40.5	0.18	3.24	3.51	1.52	1.59	3.04	3.62	36.1	4.3	1.59	1.37	0.32	0.34	1.27	6.4	8.1	7.0	6.2
2.4	80	4.3	0.5	13.9	38.3	0.00	3.46	3.53	1.37	1.57	3.19	3.69	33.9	3.9	1.59	1.32	0.46	0.35	1.14	6.2	7.0	5.9	5.7
2.8	84	4.6	0.2	-64.6	40.9	0.00	3.67	3.56	1.37	1.59	3.49	3.79	30.7	3.6	1.65	1.27	0.59	0.35	1.06	5.9	6.2	5.8	5.9
2.8	84	4.7	0.5	7.5	41.7	0.00	3.73	3.56	1.45	1.63	3.55	3.82	31.5	3.5	1.76	1.25	0.64	0.34	1.12	5.9	6.6	6.3	5.9
2.8	85	4.8	0.5	6.6	41.4	0.00	3.79	3.56	1.38	1.65	3.57	3.84	31.0	3.3	1.83	1.22	0.64	0.32	1.18	5.9	7.0	6.7	5.8
2.7	85	4.7	0.5	-8.1	41.1	0.00	3.78	3.54	1.44	1.67	3.63	3.89	30.5	3.2	1.78	1.17	0.60	0.29	1.19	5.9	7.0	6.7	5.5
2.6	85	4.6	0.5	-2.4	41.4	0.00	3.78	3.52	1.48	1.69	3.73	3.92	29.1	3.2	1.66	1.12	0.52	0.26	1.14	5.9	6.8	7.0	5.8
2.5	84	4.5	0.5	-19.9	41.5	0.00	3.74	3.50	1.60	1.70	3.77	3.94	29.4	3.0	1.61	1.07	0.43	0.24	1.18	6.0	7.1	7.2	2.9
2.3	85	4.4	0.5	-32.8	41.3	0.00	3.69	3.47	1.68	1.72	3.93	3.97	26.8	2.7	1.45	1.49	0.35	0.22	1.10	6.0	6.6	6.5	5.8
2.3	85	4.3	0.5	-35.3	41.1	0.00	3.63	3.45	1.70	1.73	3.97	4.00	25.6	2.5	1.30	1.46	0.29	0.20	1.01	5.9	6.0	5.8	5.6
2.3	86	4.1	0.6	-37.3	41.4	0.00	3.56	3.44	1.71	1.76	3.93	4.01	25.4	2.5	1.20	1.49	0.24	0.19	0.96	5.9	5.7	7.0	6.2
2.2	84	4.1	0.6	-35.7	41.2	0.00	3.52	3.43	1.65	1.78	3.97	4.04	23.4	2.6	1.04	1.49	0.21	0.19	0.83	5.9	4.9	6.0	6.1
2.1	86	4.0	0.8	-12.4	39.8	0.00	3.48	3.41	1.77	1.79	3.86	4.02	26.4	2.9	0.99	1.51	0.19	0.20	0.80	5.9	4.7	5.8	6.2
2.0	86	3.9	0.9	0.5	40.9	0.00	3.41	3.40	1.78	1.80	3.81	4.02	26.7	2.9	0.98	1.53	0.18	0.21	0.80	6.0	4.8	5.8	6.3
1.9	86	3.9	1.0	6.4	41.1	0.00	3.38	3.40	1.75	1.81	3.83	4.01	25.4	2.7	0.92	1.52	0.17	0.22	0.75	6.0	4.5	5.5	6.2
1.9	85	3.9	1.0	-4.8	40.6	0.00	3.36	3.38	1.71	1.82	3.83	3.99	24.4	3.2	0.88	1.50	0.17	0.24	0.71	6.0	4.3	5.2	6.0
1.9	84	3.9	0.9	-16.8	39.8	0.00	3.35	3.36	1.65	1.78	3.89	3.98	22.2	3.9	0.84	1.45	0.16	0.27	0.68	5.9	4.0	4.9	5.5
1.9	84	3.9	0.9	-6.4	39.3	0.00	3.37	3.35	1.64	1.71	3.98	3.97	20.5	4.2	0.79	1.32	0.16	0.30	0.63	5.8	3.6	4.4	4.5
1.9	85	3.9	1.0	-16.1	39.8	0.00	3.37	3.36	1.72	1.66	4.07	3.97	20.0	4.2	0.78	1.28	0.16	0.33	0.61	5.7	3.5	4.3	4.1
1.8	86	3.9	1.1	-12.9	38.8	0.00	3.36	3.34	1.78	1.65	4.05	3.95	21.2	4.7	0.82	1.36	0.16	0.37	0.65	5.6	3.6	4.5	4.6
1.8	86	4.0	1.2	-21.3	38.6	0.00	3.40	3.33	1.80	1.60	4.03	3.90	22.5	5.5	0.85	0.88	0.17	0.41	0.68	5.5	3.8	4.7	0.8
1.8	84	4.0	1.1	-21.2	38.3	0.00	3.43	3.33	1.86	1.58	4.12	3.81	22.1	6.6	0.86	0.80	0.17	0.45	0.68	5.5	3.8	4.7	-0.1
1.8	83	4.1	1.3	-17.3	39.0	0.00	3.45	3.35	1.82	1.53	4.09	3.73	22.4	7.0	0.91	0.84	0.18	0.50	0.73	5.5	4.0	5.0	0.0
1.8	84	4.1	1.4	-9.9	39.9	0.00	3.46	3.35	1.81	1.49	4.13	3.68	21.7	7.3	0.90	0.91	0.18	0.55	0.72	5.4	3.9	-9.4	0.2
1.7	84	4.1	1.7	-3.5	40.8	0.00	3.42	3.33	1.71	1.43	4.19	3.58	18.4	7.6	1.19	0.99	0.19	0.61	1.00	5.4	5.4	7.2	0.6
1.7	83	4.1	1.4	-30.8	40.8	0.00	3.41	3.30	1.67	1.38	4.19	3.49	17.6	7.5	1.16	1.05	0.19	0.67	0.97	5.4	5.2	7.6	0.6
1.6	81	4.2	1.7	-38.1	40.5	0.00	3.42	3.28	1.82	1.36	4.17	3.43	20.3	7.4	1.32	1.14	0.22	0.75	1.11	5.4	6.0	9.2	0.9
1.6	79	4.3	1.7	-51.0	41.1	0.00	3.43	3.26	1.99	1.32	4.29	3.37	20.8	7.4	1.43	1.20	0.25	0.81	1.18	5.6	6.7	26.6	4.4
1.5	80	4.4	1.9	-54.9	40.7	0.00	3.41	3.25	2.04	1.27	4.16	3.28	23.6	7.3	1.52	0.85	0.29	0.89	1.23	5.9	7.3	8.9	0.4
1.4	82	4.5	2.2	-54.4	41.3	0.00	3.38	3.23	2.06	1.23	4.02	3.21	26.2	7.2	1.61	0.89	0.34	0.97	1.27	6.1	7.8	9.5	0.1
1.5	80	4.6	2.8	-54.0	42.2	0.00	3.37	3.21	1.97	1.18	3.92	3.16	26.6	7.2	1.30	0.94	0.38	1.05	0.92	6.3	5.8	7.2	0.0
1.4	77	4.7	3.5	-52.3	42.0	0.00	3.30	3.20	1.84	1.13	3.70	3.11	27.9	7.2	1.05	1.02	0.44	1.14	0.61	6.9	4.2	5.0	-0.1
1.4	77	4.8	4.2	-50.8	44.3	0.00	3.24	3.21	1.73	1.10	3.67	3.07	26.3	7.2	0.66	1.12	0.51	1.23	0.15	7.7	1.2	1.7	0.0
1.3	76	4.9	4.9	-38.1	44.3	0.00	3.19	3.21	1.37	1.06	3.59	3.04	21.5	7.2	0.00	1.20	0.59	1.33	-0.59	8.7	-5.1	-5.1	-0.1
1.3	73	5.0	6.0	-23.7	46.1	0.00	3.20	3.20	1.05	1.02	3.63	3.02	14.4	7.1	0.00	1.30	0.66	1.42	-0.66	9.6	-6.4	-7.9	0.2
1.2	74	5.1	7.2	-25.0	46.5	0.00	3.20	3.21	0.93	0.98	3.66	3.01	11.5	6.3	0.24	1.40	0.72	1.50	-0.48	10.0	-4.8	-4.6	0.4
1.1	77	5.1	7.8	-17.4	47.4	0.40	3.23	3.22	0.87	0.96	3.54	2.98	13.7	4.9	-0.57	1.55	0.77	1.58	-1.34	9.6	-12.8	-23.5	1.2
1.1	79	5.1	6.9	3.0	48.6	0.89	3.26	3.24	1.09	0.98	3.30	2.96	24.1	3.2	-0.98	1.74	0.81	1.65	-1.79	9.1	-16.2	-20.5	2.6
1.3	80	5.1	6.5	9.4	50.0	0.91	3.32	3.28	1.16	1.00	3.09	2.95	31.0	2.9	-0.52	1.88	0.86	1.72	-1.38	8.8	-12.1	-16.0	3.6
1.8	82	5.2	7.3	39.1	48.9	1.02	3.37	3.29	1.11	0.98	2.93	2.93	34.5	2.9	-0.32	1.90	0.94	1.78	-1.26	8.6	-10.8	-16.0	3.2
2.4	84	5.2	7.1	56.0	50.0	0.94	3.36	3.32	1.08	0.97	2.72	2.91	38.8	2.8	1.13	2.40	1.03	1.83	0.10	8.8	0.9	3.8	8.3
2.8	86	5.2	5.2	34.1	51.9	0.74	3.26	3.34	0.98	0.94	2.78	2.94	34.5	2.2	1.83	2.58	1.14	1.87	0.69	9.3	6.4	8.3	10.0
3.2	85	5.2	4.7	110.2	51.9	0.87	3.14	3.34	1.05	0.94	2.77	2.95	34.0	2.0	2.07	2.64	1.26	1.91	0.80	9.9	7.9	10.0	10.4
3.6	81	5.2	4.6	105.4	51.5	0.76	3.07	3.36	1.01	0.93	2.71	2.95	33.3	1.9	2.08	2.67	1.36	1.93	0.72	10.6	7.7	9.7	10.6
4.1	80	5.3	4.2	124.7	51.9	0.57	3.04	3.40	0.94	0.94	2.76	3.00	30.9	1.8	2.08	2.69	1.51	1.95	0.57	11.2	6.3	8.3	10.6
4.7	87	5.5	3.5	290.3	50.1	0.35	3.08	3.44	0.93	0.95	2.72	3.02	32.3	1.9	2.10	2.73	1.64	1.96	0.46	11.6	5.3	7.3	11.0
4.7	87	5.7	2.1	226.1	50.0	0.18	3.09	3.48	0.90	0.94	2.74	3.05	31.3	1.9	2.14	2.72	1.74	1.96	0.39	11.8	4.6	6.8	11.0
4.8	86	6.0	2.2	569.0	51.0	0.21	3.12	3.52	0.91	0.94	2.80	3.09	30.6	2.0	2.41	2.75	1.95	1.96	0.46	11.6	5.4	7.9	11.2
11.7	85	5.2	1.9	411.0	52.6	0.17	3.17	3.56	0.99	0.99	2.89	3.15	30.6	2.0	2.71	2.76	2.15	1.93	0.56	11.4	6.4	9.2	11.5
18.4	86	4.3	1.0	165.4	51.3	0.13	3.23	3.60	1.02	1.07	2.98	3.24	29.7	2.0	3.11	2.82	2.35	1.91	0.76	11.1	8.4	11.7	12.3
25.0	84	3.3	0.8	39.3	51.9	0.11	3.28	3.65	0.96	1.10	3.03	3.29	28.7	2.0	3.26	2.81	2.55	1.88	0.71	10.9	7.8	11.2	12.4
32.2	83	2.1	0.4	130.0	51.5	0.08	3.31	3.69	0.91	1.13	3.07	3.34	27.3	2.1	3.28	2.77	2.63	1.82	0.65	10.6	6.9	10.3	12.4
32.3	84	2.1	0.5	137.5	51.6	0.04	3.33	3.81	0.89	1.18	3.09	3.45	26.7	2.2	3.26	2.75	2.62	1.77	0.64	10.5	6.7	10.1	12.7
32.4	84	2.1	0.5	237.5	50.9	0.06	3.39	3.85	0.88	1.21	3.11	3.50	27.2	2.5	3.25	2.70	2.56	1.69	0.69	10.4	7.2	10.6	12.8
33.9	84	2.1	0.6	379.5	48.2	0.09	3.65	3.89	0.89	1.24	3.25	3.54	28.5	2.7	3.33	2.65	2.51	1.63	0.82	10.3	8.4	11.9	12.9
32.4	84	2.3	0.2	78.4	3.0	0.11	3.75	3.93	0.90	1.28	3.27	3.59	29.6	2.8	3.27	2.62	2.37	1.57	0.90	10.7	9.7	12.5	13.2
30.2	84	2.6	0.2	62.6	2.8	0.15	3.85	3.97	0.89	1.31	3.28	3.62	30.9	2.9	3.16	2.57	2.18	1.50	0.98	11.3	11.1	13.1	13.2
27.5	85	2.8	0.2	-7.8	2.7	0.19	3.97	4.00	0.88	1.34	3.27	3.66	32.5	2.9	3.06	2.51	1.96	1.43	1.10	11.9	13.1	14.1	13.3
27.4	85	2.0	0.2	-7.5	3.5	0.23	3.57	3.61	0.97	1.60	3.19	3.73	29.7	3.4	2.79	2.46	1.84	1.56	0.95	10.3	9.8	12.8	11.7
25.2	84	2.0	0.2	-21.5	3.2	0.16	3.65	3.62	1.00	1.63	3.14	3.75	32.3	3.9	2.63	2.48	1.64	1.58	0.99	10.4	10.3	13.1	11.7
23.4	83	1.9	0.2	-11.3	2.9	0.15	3.71	3.62	1.09	1.66	3.22	3.82	33.0	4.1	2.46	2.48	1.44	1.62	1.02	10.3	10.5	13.2	11.4
21.6	83	1.8	0.2	2.1	1.9	0.12	3.69	3.62	1.17	1.69	3.31	3.86	32.0	3.8	2.23	2.51	1.27	1.68	0.97	10.2	9.9	12.3	11.1
20.6	82	1.8	0.2	8.0	2.0	0.11	3.70	3.63	1.29	1.71	3.41	3.91	31.7	3.6	2.09	2.54	1.12	1.73	0.97	10.1	9.8	12.1	10.9
20.1	82	1.7	0.2	-42.3	2.3	0.15	3.68	3.63	1.35	1.73	3.51	3.96	30.3	3.3	2.02	2.61	1.04	1.80	0.98	10.0	9.8	12.0	10.9
16.6	81	2.3	0.2	-45.8	2.4	0.19	3.61	3.63	1.50	1.73	3.68	3.98	27.9	3.0	1.96	2.67	1.02	1.88	0.93	9.9	9.3	11.4	10.8
14.1	82	3.0	0.3	-48.8	2.5	0.22	3.56	3.64	1.99	1.75	4.04	4.00	27.2	2.9	2.05	2.74	1.05	1.96	1.00	10.0	10.0	12.2	10.7
11.9	82	3.7	0.2	-36.8	2.1	0.22	3.59	3.66	2.20	1.75	4.22	4.04	27.1	2.9	2.11	2.81	1.11	2.05	1.00	10.1	10.1	12.4	10.6

Glossary of Financial Ratios

Each bank in the **Bank Financial Quarterly** has a one-line analysis of financial ratios and a one-number summary rank. IDC's unique CAMEL analysis utilizes financial ratios that have a significant impact on the quality of banks:

Capital risk is determined by Tier I capital as a percent of assets and as a percent of risk-based assets. Tier I & II capital as a percent of risk-based assets (risk-based capital ratio) measures credit and interest rate risk as well as estimates risk in the asset base.

Adequacy of Capital and reserves measures the levels of delinquent loans, nonaccrual loans, restructured and foreclosed assets relative to loan loss reserves and capital.

Margins are the best measurement of management. Margins represent the spreads between 1) operating profit and net operating revenues, 2) after-tax return on earning assets less after-tax cost of funding, and 3) the return on equity (ROE) compared to estimated cost of equity capital (COE)

Earning returns measure the success of the bank's operating and financial strategies. Returns on earning assets (ROEA) before funding costs measures a bank's management of operations. Returns on financial leverage (ROFL) measures financial management and the degree to which a bank uses deposits, borrowing and debt to fund earning assets not funded by adjusted tangible equity.

Liquidity measures 1) balance sheet cash flow as a percent of Tier I capital and 2) loans compared to stable deposits and borrowings plus estimated unused lines of credit at the Federal Home Loan Bank.

Financial ratios, which illustrate IDCFP's CAMEL, represent most of the components of the RANK, but not all the financial ratios used in the RANK process.

Asset/Rank Matrix for Banks in 2021Q1

U.S. Bank Holding Companies and U.S.Commercial Banks

				By Asset Size (Dollars in Millions)						
Range of Rank		**Bank Hold Co's**	**Total Banks**	**$2,000 or More**	**$500 to $2,000**	**$200 to $500**	**$100 to $200**	**$50 to $100**	**$30 to $50**	**$30 or Less**
200 - 300	Superior	297	3,369	481	974	981	539	263	77	54
165 - 199	Excellent	28	710	33	131	200	192	109	29	16
125 - 164	Average	5	611	10	70	162	161	130	54	24
75 - 124	Below Average	4	293	1	20	51	72	81	31	37
2 - 74	Lowest Ratios	1	33	0	2	9	4	11	6	1
1	Rank of One	0	7	0	0	0	1	1	0	5
NC	Not Calculated	0	0	0	0	0	0	0	0	0
Totals:		335	5,023	525	1,197	1,403	969	595	197	137

1. Rank of Financial Ratios

Ranks are the opinion of IDC Financial Publishing, Inc. Ranks range from 1 (the lowest) to 300 (the highest) and fall into one of the following six groups. ***Descriptions reflect the average ratios of each group listed at the top of the following two pages.***

Superior (200-300)	Banks rated Superior are simply the best by all measures. In addition to favorable capital ratios, most consistently generate an ROE above COE.
Excellent (165-199)	Banks rated Excellent are strong institutions. Their ratios reflect quality management both from a balance sheet and income performance standpoint. Operating expenses and costs of funding are under control, producing a healthy return on equity (ROE).
Average (125-164)	Banks rated Average meet industry capital standards. When compared to excellent and superior rated banks, most exhibit lower quality loans and narrower profit margins. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. The marginal problems of the average bank require shifts in policies and practices to raise asset quality or improve profits.
Below Average (75-124)	Banks rated Below Average represent institutions under strain. Average loan delinquency is high. In some banks, liquidity ratios demonstrated risk. In many, excess high risk loans or assets are above the loan loss reserve and threaten equity capital. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. Return on financial leverage is negligible, on average, due to narrow (or negative) leverage spreads. Banks are also rated Below Average if they are deemed "Adequately Capitalized" per FDIC capital definitions.
Lowest Ratios (2-74)	This Lowest Ratios group contains some banks with less than minimum capital required. In some banks, liquidity ratios demonstrated risk. In many, increasing loan loss provisions expand net losses on the income statement and, along with the excess of net charge-offs, reduce capital ratios. A specific problem is a low operating profit margin, and/or a large standard deviation in the operating profit margin. A high number of failed banks were rated Lowest Ratios prior to failure. Banks are also rated Lowest Ratios if they are deemed "Under Capitalized" or "Significantly Under Capitalized" per FDIC capital definitions. Banks may also be rated Below Average if they are deemed "Adequately Capitalized" and have a high volatility in operating profit margins.
Rank of One (1)	Banks in the Rank of One group have the highest probability of failure. Loans 90-days past due, nonaccrual loans, restructured loans, and other real estate owned, on average, exceed the loan loss reserve and equity capital by a wide margin. Liquidity ratios demonstrated risk. Without major balance sheet improvement, these banks will fail. Banks are also rated Rank of One if they are deemed "Critically Under Capitalized" per FDIC capital definitions.

Ratios are defined on the following five pages. Ratios that impact the IDC rank are identified with this symbol: ✍

Glossary

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		RANK	SIZE	CAPITAL RATIOS			LOAN RISK %TIER I			LIQUIDITY			ROA	ROE VS COE			
	NUMBER OF INSTITUTIONS	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 1YR	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY 1YR	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
BANKS RANKED RANKED > 199	3369	**273**	19,403,098	**8.9**	17.4	16.2	**11**	0	5	**16**	59	70	**1.10**	12.7	4.8	**13.6**	13.0
BANKS RANKED RANKED 165 to 199	710	**195**	2,753,033	**8.7**	17.5	16.1	**9**	0	6	**1**	47	66	**0.42**	5.4	5.7	**8.5**	11.2
BANKS RANKED RANKED 125 to 164	611	**153**	345,158	**9.3**	18.0	16.9	**9**	0	6	**3**	52	78	**0.01**	0.3	6.5	**2.3**	6.7
BANKS RANKED RANKED 75 to 124	293	**111**	65,399	**8.5**	15.3	14.3	**8**	1	11	**-10**	62	78	**0.10**	1.5	7.0	**3.1**	4.7
BANKS RANKED RANKED 2 to 74	33	**60**	5,560	**7.3**	13.7	12.3	**13**	1	27	**-19**	64	81	**-0.49**	-4.4	10.8	**-1.7**	-2.6
BANKS RANKED WITH RANK OF 1	7	**1**	327	**4.8**	9.8	8.7	**20**	23	73	**-76**	46	81	**-1.50**	-29.4	19.5	**-14.7**	-5.3
ALL BANKS RANKED	5023	**261**	22,572,575	**8.9**	17.4	16.2	**10**	0	5	**14**	58	69	**0.99**	11.6	5.0	**12.8**	12.7

SIZE

2. Total Assets ✍
Total assets (in millions of dollars). The banks analyzed in this publication include multi-bank holding companies reporting to the Federal Reserve with the Y-9C and all banks reporting to the FDIC with the Consolidated Reports of Condition and Income. The largest bank holding companies are listed by specific financial ratios in the BHC Special Listings Section.

CAPITAL RATIOS

3. Tier I Capital as a % of Assets ✍
The Tier I Capital Ratio is provided by bank and bank holding company call reports.
Computations of Tier I Capital Ratios are based on Tier I capital and average assets as filed by banks on FDIC call reports and by bank holding companies on Y-9C reports. Prior to banks and BHCs reporting Tier I Capital components, total equity capital, including minority interests in the equity of consolidated subsidiaries but excluding non-cumulative perpetual preferred stock and related surplus and non-qualifying intangibles, is divided by average assets less all assets deducted from Tier I, as a percentage. Tier I equity capital is used for evaluation and computation of rank rather than primary or secondary capital. Primary capital includes the loan loss reserve in addition to equity capital. The value of adding in the loan loss reserve to compute capital ratios is suspect since, in most cases, loan delinquency exceeds the value of the loan loss reserve.

4. Tier I & II Capital as a % of Risk-based Assets ✍
The Risk-based Capital Ratio is provided by bank and bank holding company call reports.
Computations of risk-based capital ratios are based on qualifying capital and risk-adjusted assets as filed by banks on FDIC call reports and by bank holding companies on Y-9C reports.

Capital Category Distribution

Financial institution provides capital ratios in financial report. Capital categories defined below, but can be superseded by higher capital requirements issued in consent orders.

	Column 3 Tier 1 Leverage		Column 4 Total Risk-Based Capital*		Column 5 Tier 1 Risk-Based Capital*	# BHCs	# Banks
Well Capitalized	≥ 5	*and*	≥ 10	*and*	≥ 6	334	4,989
Adequately Capitalized	≥ 4	*and*	≥ 8	*and*	≥ 4	1	30
Under-Capitalized	≥ 3	*and*	≥ 6	*and*	≥ 3	0	0
Significantly Under-Capitalized	< 3	*or*	< 6	*or*	< 3	0	3
Critically Under-Capitalized	< 2		---		---	0	0

* Tier I and II capital percent risk-based assets.

5. Tier I Capital as a % of Risk-based Assets
The Tier I Risk-based Capital Ratio is provided by bank and bank holding company call reports.
Tier I capital is divided by risk-based assets (as provided by banks and BHCs), and is shown as a percentage.

LOAN RISK % TIER I

6. Loan Loss Reserve as a % of Tier I Capital ✍
The loan loss allowance is divided by Tier I capital (as defined in Column 3), and is shown as a percentage.

7. & 8. Loan Risk as a % of Tier I Capital ✍
Loan risk to Tier I capital is defined as the level of loan delinquency not provided for by the loan loss reserve. The two categories of loan delinquency—loans 90-days

CURRENT YIELD ON INVESTMENTS 1YR 17	LOANS AS A % OF EARNING ASSETS 18	CURRENT YIELD ON LOANS 1YR 19	LOANS NONCURRENT & RESTRUCTURED + REO 20	% CHG NONCURRENT & RESTRUCTURED + REO 21	LOANS TO FINANCE COMMERCIAL RE % LOANS 22	INC IN LOAN LOSS RES % EARNING ASSETS 1YR 23	NET INTEREST MARGIN 1YR 24	NET INTEREST MARGIN 5YR 25	NONINTEREST INCOME 1YR 26	NONINTEREST INCOME 5YR 27	NONINTEREST EXPENSE 1YR 28	NONINTEREST EXPENSE 5YR 29	OPERATING PROFIT MARGIN 1YR 30	RISK (SD) IN OP PROFIT MARGIN 5YR 31	RETURN ON EARNING ASSETS (AFTER TAX) 1YR 32	RETURN ON EARNING ASSETS (AFTER TAX) 5YR 33	COST OF ADJUSTED DEBT (AFTER TAX) 1YR 34	COST OF ADJUSTED DEBT (AFTER TAX) 5YR 35	LEVERAGE SPREAD 1YR 36	LEVERAGE MULTIPLIER 1YR 37	RETURN ON FINANCIAL LEVERAGE 1YR 38	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL 1YR 39	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL 5YR 40
	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY							GROWTH	
1.2	52	**4.3**	0.9	**27.5**	21.1	0.25	**2.65**	3.05	1.55	1.62	2.43	2.59	**42.7**	3.2	**1.63**	1.83	0.25	0.49	**1.38**	9.1	12.0	**9.8**	4.9
1.2	50	**3.4**	1.2	**37.6**	18.9	0.36	**2.18**	2.68	2.32	1.96	3.53	3.13	**23.7**	7.6	**1.06**	1.52	0.19	0.43	**0.81**	9.1	7.5	**4.3**	2.9
1.2	57	**5.2**	1.1	**27.4**	22.7	0.20	**3.07**	3.66	1.20	1.62	4.02	4.08	**9.1**	7.4	**0.58**	1.14	0.40	0.47	**0.18**	8.5	1.7	**1.2**	3.5
1.3	67	**4.4**	1.7	**277.7**	41.3	0.16	**2.74**	3.06	0.37	0.40	2.82	2.90	**9.3**	9.4	**0.82**	1.04	0.61	0.68	**0.21**	9.4	2.3	**2.2**	3.2
0.9	69	**4.8**	3.0	**4.7**	47.4	0.09	**2.74**	3.19	0.69	0.52	3.69	3.80	**-10.3**	20.9	**0.52**	0.58	0.88	0.94	**-0.36**	11.2	-2.2	**-3.6**	-3.5
0.7	55	**5.5**	8.8	**-27.6**	22.7	0.45	**2.99**	3.90	0.56	0.67	4.35	4.38	**-21.3**	14.6	**-0.36**	0.25	0.66	0.65	**-1.03**	17.4	-14.3	**-18.1**	-6.5
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**	9.1	11.3	**9.0**	4.6

past due and accruing (Column 7) and nonaccrual, a portion of restructured loans, and other real estate owned (Column 8) less loans and repossessed assets guaranteed by U.S. Government or Rebooked "GNMA Loans" repurchased,— are divided by Tier I capital (as defined in Column 3). An excess of high risk loans or assets over loan loss reserves indicates capital risk, especially if the charge-off rate is significant.

LIQUIDITY

9. Balance Sheet Cash Flow as a % of Tier I Net Worth

Balance sheet cash flow measures the profit return on physical assets in computing operating cash flow. Balance sheet cash flow separates cash and equivalents (cash and balances due from depository institutions) from investments and loans when computing financial cash flow. The end result is balance sheet cash flow, which equals operating cash flow less financial cash flow.

Operating cash flow for a financial institution measures the liquidity demand from growth. Operating cash flow equals changes in retained earnings adjusted for changes in goodwill minus the quarterly changes in growth producing assets (property, equipment, other long term assets and other real estate owned). The purpose of operating cash flow is to determine the ability to finance internally the change in growth producing assets.

Financial cash flow isolates the sources and uses of funds, other than the changes in retained earnings, growth producing assets and cash and equivalents. Financial cash flow equals the change in liabilities (excluding retained earnings) less the change in loans and investments and other non-cash and equivalent current assets. Balance sheet cash flow subtracts the financial cash flow from operating cash flow. If a financial institution finances its growth with increases in retained earnings equal to increases in growth producing assets, but the financial cash flow was positive, then the balance sheet cash flow would be negative, reflecting the change in liabilities (excluding retained earnings) is in excess of the change in loans and investments. An institution with poor loan quality or risky investments experiences asset write-offs or write-downs, and at the same time, deposits are increased or new borrowings incurred to finance the asset base. Balance sheet cash flow recognizes the shortfall and the risk to net capital of the institution.

10. Illiquid Loans as a % of Stable Deposits and Borrowings Plus Excess Liquidity

Another measure of liquidity is the match between illiquid loans and stable deposits and borrowings plus available lines of credit at the Federal Home Loan Bank (FHLB).

Illiquid loans are defined as loans and leases (net of unearned income allowance, and reserves for loan losses) less loans and leases held for sale. Stable deposits and borrowings are total domestic deposits less total time deposits greater than $250,000 and other borrowed money with remaining maturity of one year or less plus excess of 80% of loans secured by 1-4 family 1st lien mortgages, 5 or more family mortgages and home equity loans, if greater than FHLB advances. The latter is added to deposits due to the ability to finance 80% of single family first mortgage, 5 or more family mortgages and home equity loans at the FHLB.

11. Interest-Bearing Liabilities as a % of Earning Assets (*Burden Ratio*)

The latest quarterly interest-bearing liabilities are divided by earning assets, as a percentage. A high level of liabilities requiring interest relative to earning assets paying interest creates a burden to the bank.

RETURN ON ASSETS (ROA)

All financial ratios in this section are four quarter ratios to eliminate seasonal impact.

12. Net Income as a % of Average Tangible Assets (1 year)

Net income for the last 12 months, less impairment costs , is divided by last year's average tangible assets, as a percentage.

BANK FINANCIAL QUARTERLY
DATA ENDING 1st QTR, 2021
Deposits up to $250,000 Insured by the U.S. Government

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	NUMBER OF INSTITUTIONS	RANK: RANK OF FINANCIAL RATIOS	SIZE: TOTAL ASSETS DOLLARS IN MILLIONS	CAPITAL RATIOS: TIER I CAPITAL AS A % OF ASSETS	CAPITAL RATIOS: TIER I & II CAPITAL % RISK-BASED ASSETS	CAPITAL RATIOS: TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN RISK %TIER I: LOAN LOSS RESERVE	LOAN RISK %TIER I: LOANS 90 DAYS OR MORE PAST DUE	LOAN RISK %TIER I: LOANS NONACCRUAL & RESTRUCTURED + REO	LIQUIDITY: BALANCE SHEET CASH FLOW % TIER 1 CAPITAL	LIQUIDITY: ILLIQUID LOANS AS A % OF STABLE DEP & BOR	LIQUIDITY: INT-BEARING LIAB AS A % OF EARNING ASSETS	ROA: NET INCOME AS A % OF AVG TANGIBLE ASSETS 1YR	ROE VS COE: COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY 1YR	ROE VS COE: ESTIMATE OF COST OF EQUITY	ROE VS COE: COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY 1YR	ROE VS COE: COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY 5YR
		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
BANK HOLDING COs RANKED > 199	297	**273**	21,676,614	**8.1**	16.9	15.1	**10**	0	4	**20**	62	73	**1.09**	14.7	4.2	**15.5**	13.0
BANK HOLDING COs RANKED 165 to 199	28	**188**	2,163,252	**8.4**	16.8	14.3	**10**	0	7	**28**	53	68	**0.40**	4.8	5.4	**8.4**	11.5
BANK HOLDING COs RANKED 125 to 164	5	**155**	328,682	**8.6**	19.5	16.0	**7**	0	10	**33**	49	80	**0.21**	2.5	4.9	**3.6**	0.9
BANK HOLDING COs RANKED 75 to 124	4	**115**	31,526	**6.5**	14.1	12.6	**11**	0	9	**-6**	57	62	**0.58**	8.7	6.1	**11.8**	12.9
BANK HOLDING COs RANKED 2 to 74	1	**74**	677	**10.3**	16.2	15.1	**7**	0	18	**38**	70	74	**-0.58**	-18.2	14.7	**-13.2**	-17.1
BANK HOLDING COs WITH RANK OF 1	0		0														
ALL BANK HOLDING COs	335	**264**	24,200,751	**8.1**	16.9	15.0	**10**	0	5	**20**	61	72	**1.02**	13.6	4.3	**14.7**	12.7

ROE vs. COE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

Banks electing sub chapter S tax status reduce the reports tax rate to zero, calculating pretax profitability (ROE) relative to the after tax ROE for banks not electing sub chapter S tax status.

13. Stockholder ROE (1 Year)

The traditional ROE, calculated as return on stockholder's equity, equals net income less impairment costs divided by average tangible equity capital.

This traditional ROE tends to overstate profitability for banks with loan loss reserves in excess of 10% of equity capital. Therefore, the stockholder's ROE (without the increase in the loan loss reserve in the numerator and loan loss reserves in the denominator) is less useful in measuring return on equity and its components than the NOPAT ROE as calculated by the **Bank Financial Quarterly** (Columns 15 & 16).

14. Estimated Cost of Equity Capital: ✍

The measure of a financial institution's cost of capital is the estimated cost of which the institution can raise additional equity capital. In appraising firms that are not public or subsidiaries of publicly traded or bank holding companies, IDC uses general risk, demonstrated by the 30-year T-Bond yield and the risk premium for financial equities. The risk premium is 50% of the T-Bond yield adjusted by a risk multiplier for an institution's specific financial risk.

The specific COE for an individual financial institution is determined by asset size, pretax coverage of net loan charge-offs, loan delinquency risk to capital adjusted for variations in operating profit margins, and the level of financial leverage. In order to quantify specific risk, a risk multiplier incorporates the following:

a) Size Risk - The risk multiplier is multiplied by 0.9x for institutions with assets over $1 billion, 1.0x for assets between $500 million and $1 billion, 1.1x for assets $200 million to $500 million, 1.2x for assets $100 to $200 million, and 1.3x for assets less than $100 million.

b) Financial Risk - The risk multiplier is set in a range of 0.8 to 1.2 based on pretax income (adjusted for nonrecurring noninterest income or expense) plus the loan loss provision, together covering net charge-offs.

c) Loan Risk to Capital - Financial institutions with loan delinquency plus nonperforming loans greater than loan loss reserve, all stated as a percent of equity, are evaluated to measure potential loan loss risk to Tier 1 capital. If this risk-adjusted Tier 1 equity ratio is below 5%, the institution is assigned a loan risk ratio of 2.0. All other institutions with adequate risk-adjusted Tier 1 capital above 5% use a loan risk ratio of 1.0. The equity risk is adjusted by the loan risk ratio.

d) Variability of the Operating Profit Margin – Operating profit risk, which is 20% of the 5-Year standard deviation of the operating profit margin, is added to the equity risk which is then used to adjust the risk multiplier.

e) Finally, the risk multiplier is adjusted to reflect the use of financial leverage or the level of the leverage multiplier. A leverage multiplier of 7.0 or less uses a factor of 1.0 times the risk multiplier, while an increase in a leverage multiplier to 12.0 or higher requires as much as 2.2 times the risk multiplier.

As an example, a large institution with low coverage of net charge-offs coupled with moderate loan delinquency above the loan loss reserve and a risk in operating profit margin of 3.6 times 20% and leverage of 7 would compute as follows: (.9 x .8 x (1.0 + (.2 x 3.6)) x 1) or (.9 x .8 x 1.7 x 1), or 1.24 times equity risk premium of 50% of the long bond yield of 2.35%, on May 14, 2021, equals a

	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY							GROWTH	
CURRENT YIELD ON INVESTMENTS	LOANS AS A % OF EARNING ASSETS	CURRENT YIELD ON LOANS	LOANS NONCURRENT & RESTRUCTURED + REO	% CHG NONCURRENT & RESTRUCTURED + REO	LOANS TO FINANCE COMMERCIAL RE % LOANS	INC IN LOAN LOSS RES % EARNING ASSETS	NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	INTERNAL GROWTH OF TANGIBLE EQUITY CAPITAL	
1YR 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
1.2	42	**3.8**	0.9	**50.2**	15.5	0.17	**2.10**	2.41	2.37	2.44	2.80	3.01	**38.1**	2.4	**1.61**	1.79	0.31	0.66	**1.30**	11.1	13.9	**11.2**	8.6
1.4	52	**3.4**	0.6	**111.4**	18.1	0.34	**2.15**	2.70	1.86	1.90	3.29	3.14	**18.9**	6.4	**0.99**	1.52	0.30	0.55	**0.69**	10.7	7.4	**6.0**	6.4
0.8	37	**3.2**	2.7	**113.6**	22.8	0.07	**1.17**	1.25	1.13	1.24	1.89	2.08	**16.6**	18.8	**0.82**	1.12	0.54	1.08	**0.28**	11.0	2.8	**1.7**	-3.0
1.5	60	**4.3**	1.0	**552.1**	39.0	0.25	**2.54**	2.86	1.23	1.48	2.69	2.99	**23.7**	7.2	**1.28**	1.58	0.43	0.62	**0.85**	13.2	10.6	**10.7**	12.1
1.0	69	**4.2**	2.5	**64.2**	69.5	0.00	**2.60**	2.99	0.77	1.00	4.20	4.45	**-24.7**	20.8	**0.00**	0.25	0.59	0.66	**-0.58**	22.6	-13.2	**-14.2**	-17.9
1.3	43	**3.7**	0.9	**57.3**	15.8	0.18	**2.09**	2.42	2.31	2.37	2.83	3.01	**36.1**	3.0	**1.55**	1.75	0.32	0.66	**1.23**	11.1	13.2	**10.6**	8.3

risk premium of 1.46% which is then added to the 2.35% yield on bonds to provide an estimate of 3.81% for the cost of equity capital.

A smaller institution with a lower coverage ratio, modest loan delinquency, but larger variations in the operating profit margin of 5.0 and higher leverage multiplier of 9 would compute as follows: (1.1 x 1.0 x (1.0 + (.2 x 5.0)) x 1.4) or (1.1 x 1 x 2 x 1.4), or 3.1 times 50% of the long bond yield of 2.35%, on May 14, 2021, for a risk premium of 3.62% added to the 1.65% long bond yield for an estimate of 5.97% for the cost of capital.

15. & 16. Common Stockholder's NOPAT Return on Tangible Equity (1 and 5-Year) ✍

Net operating profit after tax (NOPAT) return on tangible equity is also defined as the sum of return on earning assets (before funding) and return on financial leverage (ROEA + ROFL).

Note: Last 1-year and 5-year periods are calculated for the NOPAT ROE and its components. Banks filing before 3/31/16 have 5-year ratios reflecting data available. Those starting to file after 3/31/16 have 5-year ratios not calculated (NC).

INVESTMENT YIELD

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

17. Current Yield on Investments (1 Year) ✍

Investment and tax-equivalent income for the last four quarters is divided by the quarterly average book value of investments, as a percentage.

LOAN PERFORMANCE

Yield and expense financial ratios in this section are four quarter totals in order to limit the seasonal impact.

18. Loans as a % of Earning Assets

The latest quarterly average of loans and lease finance receivables is divided by the average of earning assets, as a percentage. Institutions with a ratio below 1% are not evaluated by the **Bank Financial Quarterly**.

19. Current Yield on Loans (1 Year) ✍

Loan and tax-equivalent lease income for the last four quarters is divided by the quarterly average of loans and leases, as a percentage.

20. Loans Noncurrent + Restructured + Other Real Estate Owned as a % of Loans

High risk loans and assets, which include loans 90-days past due, nonaccrual and a portion of restructured loans plus other real estate owned are divided by total loans plus other real estate owned.

21. Percent Change in 90 days past due, Nonaccrual Loans, Restructured Loans, and Other Real Estate Owned ✍

High risk loans and assets, as defined in Column 20, are compared to the year-prior values, as a percentage.

22. Loans to Finance Commercial Real Estate as a % of Loans ✍

Loans to Finance Commercial Real Estate Loans are defined as loans secured by nonfarm real estate less those secured by 1-4 family properties, plus real estate loans not secured by real estate.

23. Increase in the Loan Loss Reserve as a % of Earning Assets (1 Year)

The increase in the loan loss reserve equals the amount of the provision for loan loss in excess of net loan charge-offs. The increase in the loan loss reserve cannot exceed the provision for loan losses. Other income adjustments include adding back extraordinary losses or subtracting extraordinary gains (after tax).

OPERATING PERFORMANCE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

24. & 25. Net Interest Margin (1 and 5-Year)

Interest income from loans and investments less interest expense is divided by average earning assets, as a percentage.

26. & 27. Noninterest Income (1 and 5-Year)

Noninterest income from foreign currency or security trading, service charges on deposits, credit card fee income, and income from fiduciary activities provides additional revenue sources to a bank. Unusual, one-time noninterest income greater than 10% of total noninterest income is excluded from noninterest income. Gains and losses on financial assets carried at fair value and bargain purchase income are excluded.

28. & 29. Noninterest Expense (1 and 5-Year)

The operating expense measures a bank's operating efficiency, especially in relation to the net adjusted revenues and noninterest income listed above. Noninterest expense includes salaries and employee benefits, expenses of premises and fixed assets, and other noninterest expenses. Unusual, one-time noninterest expense above 10% of total noninterest expense is excluded from noninterest expense.

OPERATING PROFIT MARGIN

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

30. Operating Profit Margin:

Net operating revenues less salaries, employee benefits, expenses of premises and fixed assets, and other operating expenses (excluding loan loss provision and losses on the sale of non-loan assets and amortization expense of intangible assets) are divided by net operating revenue, as a percentage. Net operating revenue is defined as interest income from loans and investments less interest expense plus noninterest operating income (excluding gains on the sale of non-loan assets, gains and losses on financial assets carried at fair market value, and bargain purchase income).

31. Risk to the Operating Profit Margin:

One standard deviation of the operating profit margin over five years (but not less than five quarters) measures risk or volatility in profit margins. The risk level is also a measure of a bank's complexity.

PROFIT STRUCTURE

All financial ratios in this section are four quarter totals in order to limit the seasonal impact.

Net Operating Profit After-Tax Return on Equity (NOPAT ROE) is the sum of return on earning assets (before funding costs) and return on financial leverage. The components of ROE are analyzed separately in order to focus on two individual sets of management decisions: the operating strategy and financial structure.

A bank's return on earning assets (ROEA) measures the results of its operations as if they are financed entirely with equity funds. Pretax ROEA is the sum of revenues from loans and investments, plus the noninterest income, less the loan loss provision and operating expenses. The after-tax ROEA is the product of pretax ROEA and the preint NET OF IPARMENT COSTSerest tax multiplier, plus the increase in the loan loss reserve in order to derive after-tax operating profit returns.

The other component of the NOPAT ROE Equation measures the impact to return on equity from the amount and cost of deposits and debt funds raised to finance earning assets. ROFL is calculated by multiplying the leverage spread by the leverage multiplier.

32. & 33. Return on Earning Assets (1 and 5-Year)

The interest income from loans and investments plus noninterest income less operating and loan loss expenses (excluding gain or loss on the sale of non-loan assets and impairment costs) less the applicable tax rate amount, but including the change in loan loss reserve, is divided by average earning assets, as a percentage. Net income for NOPAT ROE adds back the increase in the loan loss expense, but subtracts the difference between charge-offs and recoveries to reflect cash accounting.

34. & 35. Cost of Adjusted Debt (1 & 5-Year)

The interest expense, when multiplied by the tax multiplier (1.0 minus the marginal federal tax rate), provides the after-tax cost of funds. The tax rate is not applied to nondeductible interest. Adjusted debt, as the denominator, is defined as earning assets less equity capital and the loan loss reserve.

36. Leverage Spread (1 Year)

The leverage spread equals the return on earning assets less the cost of adjusted debt, both after tax. The leverage spread is multiplied by leverage to calculate ROFL.

37. Leverage Multiplier (1 Year)

The leverage multiplier is defined as the ratio of adjusted debt to adjusted equity. Adjusted debt equals earning assets (which include the loan loss reserve) less common stockholder's tangible equity capital and the loan loss reserve. Adjusted equity equals tangible equity capital plus the loan loss reserve.

38. Return on Financial Leverage (1 Year)

ROFL reflects both the degree to which a bank uses debt and deposit funds to finance its operating strategy and the after-tax cost of these debt funds.

GROWTH

39. & 40. Internal Growth of Equity Capital (1 and 5-Year) ✍

The internal growth of equity capital is the reinvestment rate of retained earnings after dividends plus the increase in the loan loss reserve as a percentage of the previous periods equity capital and loan loss reserve. The internal growth rate of equity can indicate sustainable future growth.

One-year income ratios — New banks or merged banks within one year have one-year income and expense ratios calculated based on the latest quarter's information.

NC = Not Calculated. There are several reasons why an "NC" may appear. Some of these are: 1) If the data required to compute a ratio is unavailable under the Freedom of Information Act. 2) If a financial ratio's denominator is negative.

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			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	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
9	0	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
8	1	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
7	2	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
6	3	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
5	4	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
4	5	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
3	6	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
2	7	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
1	8	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
0	9	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

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Value	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
Quality Level Multiplier		9		7												
Weight		☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA
Cap	☆	☆	+200	☆		☆			-100	-25	☆				+60	
Score		33.0	127.9	7.0		8.0			NC	NC	30.0				53.8	
Summation		33.0	161	167.9		176					206				259.7	

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CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE: 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	OPERATING PERFORMANCE % EARNING ASSETS: NET INTEREST MARGIN		NONINTEREST INCOME		NONINTEREST EXPENSE		OP PROFIT MARGIN: OPERATING PROFIT MARGIN	RISK (SD) IN OP PROFIT MARGIN	COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY: RETURN ON EARNING ASSETS (AFTER TAX)		COST OF ADJUSTED DEBT (AFTER TAX)		LEVERAGE SPREAD	LEVERAGE MULTIPLIER	RETURN ON FINANCIAL LEVERAGE	GROWTH: 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
12.4	99	44.6	0.0	-99.9	0.0	-9.99	22.20	22.22	999.99	999.99	-0.99	0.00	421.4	0.3	94.91	99.90	0.00	0.00	64.08	0.0	88.9	119.7	42.7
2.8	91	7.4	0.0	-99.9	0.5	0.00	5.11	5.28	15.36	12.02	1.25	1.40	63.2	1.0	5.33	4.81	0.06	0.10	3.55	1.6	24.8	22.5	14.3
2.5	88	6.9	0.0	-99.9	2.6	0.00	4.66	4.84	3.96	3.27	1.51	1.63	58.3	1.3	3.51	3.24	0.10	0.15	2.67	3.2	19.8	18.0	12.1
2.4	87	6.6	0.0	-96.6	4.2	0.00	4.46	4.65	2.72	2.29	1.64	1.77	55.0	1.4	3.03	2.92	0.12	0.18	2.34	3.8	17.6	16.0	11.0
2.3	85	6.4	0.0	-89.3	5.6	0.00	4.34	4.52	2.11	1.82	1.73	1.88	52.6	1.5	2.83	2.73	0.15	0.21	2.19	4.3	16.6	14.7	10.2
2.2	84	6.2	0.0	-83.0	7.0	0.00	4.23	4.44	1.80	1.56	1.81	1.97	50.8	1.6	2.70	2.60	0.17	0.24	2.06	4.6	15.6	13.7	9.6
2.1	83	6.1	0.0	-77.1	8.2	0.00	4.15	4.36	1.61	1.42	1.88	2.06	49.4	1.7	2.57	2.50	0.19	0.25	1.96	4.9	14.9	12.9	9.1
2.0	82	6.0	0.0	-72.3	9.7	0.00	4.07	4.29	1.48	1.29	1.95	2.12	48.3	1.8	2.48	2.43	0.21	0.28	1.88	5.2	14.4	12.3	8.6
2.0	81	5.9	0.1	-67.7	10.9	0.00	4.01	4.23	1.33	1.21	2.00	2.18	47.2	1.9	2.41	2.36	0.22	0.29	1.81	5.4	13.9	11.8	8.3
1.9	80	5.8	0.1	-63.1	11.9	0.01	3.96	4.17	1.24	1.13	2.06	2.23	46.3	2.0	2.34	2.30	0.24	0.31	1.76	5.6	13.5	11.2	8.0
1.9	79	5.8	0.1	-58.9	13.3	0.01	3.91	4.12	1.16	1.06	2.11	2.28	45.3	2.1	2.27	2.23	0.25	0.32	1.71	5.7	13.0	10.8	7.7
1.8	78	5.7	0.1	-54.6	14.6	0.02	3.86	4.09	1.10	1.00	2.16	2.34	44.6	2.2	2.22	2.17	0.27	0.34	1.66	5.9	12.7	10.4	7.5
1.8	77	5.6	0.1	-51.2	16.0	0.02	3.81	4.04	1.04	0.96	2.20	2.39	43.7	2.3	2.16	2.13	0.28	0.35	1.62	6.0	12.3	10.0	7.2
1.8	76	5.6	0.2	-48.4	17.6	0.03	3.78	4.00	0.99	0.92	2.24	2.44	43.1	2.3	2.11	2.08	0.30	0.37	1.58	6.2	11.9	9.7	7.0
1.7	75	5.6	0.2	-45.6	18.8	0.03	3.74	3.97	0.94	0.88	2.27	2.49	42.4	2.4	2.06	2.04	0.31	0.39	1.55	6.3	11.6	9.4	6.8
1.7	75	5.5	0.2	-43.0	20.0	0.04	3.71	3.94	0.90	0.85	2.31	2.53	41.7	2.5	2.02	1.99	0.32	0.41	1.51	6.4	11.3	9.0	6.6
1.6	74	5.5	0.3	-40.3	21.0	0.05	3.67	3.91	0.87	0.82	2.35	2.57	41.0	2.6	1.99	1.96	0.34	0.42	1.48	6.5	11.1	8.7	6.4
1.6	73	5.4	0.3	-37.8	22.4	0.05	3.64	3.89	0.82	0.79	2.39	2.61	40.2	2.7	1.95	1.92	0.35	0.44	1.43	6.6	10.8	8.4	6.2
1.6	72	5.4	0.3	-35.4	23.9	0.06	3.60	3.85	0.79	0.76	2.43	2.65	39.7	2.8	1.91	1.88	0.37	0.45	1.40	6.8	10.5	8.2	6.0
1.5	71	5.3	0.4	-33.0	25.3	0.06	3.57	3.82	0.75	0.74	2.47	2.70	39.1	2.9	1.87	1.84	0.38	0.46	1.36	6.9	10.2	7.9	5.8
1.5	71	5.3	0.4	-30.7	26.5	0.07	3.55	3.79	0.72	0.71	2.51	2.73	38.5	3.0	1.83	1.80	0.39	0.48	1.33	6.9	10.0	7.6	5.6
1.5	70	5.2	0.4	-28.2	27.7	0.07	3.52	3.76	0.69	0.68	2.54	2.77	37.8	3.0	1.79	1.77	0.40	0.49	1.31	7.0	9.7	7.3	5.5
1.4	69	5.2	0.4	-26.2	29.2	0.08	3.49	3.73	0.66	0.66	2.58	2.81	37.1	3.1	1.76	1.74	0.42	0.51	1.28	7.1	9.5	7.1	5.3
1.4	68	5.2	0.5	-23.9	30.3	0.08	3.45	3.71	0.63	0.63	2.61	2.85	36.5	3.1	1.73	1.72	0.43	0.52	1.25	7.2	9.3	6.9	5.2
1.4	67	5.1	0.5	-21.8	31.7	0.09	3.42	3.67	0.61	0.61	2.64	2.88	35.9	3.3	1.70	1.69	0.44	0.53	1.22	7.3	9.0	6.6	5.0
1.3	67	5.1	0.6	-19.6	32.9	0.10	3.39	3.65	0.58	0.59	2.68	2.92	35.2	3.4	1.67	1.66	0.45	0.54	1.20	7.4	8.7	6.4	4.8
1.3	66	5.0	0.6	-17.5	34.0	0.11	3.35	3.61	0.55	0.56	2.71	2.95	34.5	3.5	1.64	1.63	0.47	0.56	1.17	7.5	8.4	6.1	4.7
1.3	65	5.0	0.6	-14.7	35.4	0.11	3.32	3.58	0.53	0.54	2.75	2.99	33.9	3.6	1.61	1.60	0.48	0.58	1.14	7.6	8.2	5.9	4.5
1.2	64	5.0	0.7	-13.0	36.5	0.12	3.28	3.56	0.51	0.52	2.79	3.02	33.2	3.7	1.58	1.57	0.50	0.59	1.11	7.7	7.9	5.7	4.3
1.2	63	4.9	0.7	-10.8	37.5	0.13	3.25	3.53	0.48	0.50	2.82	3.07	32.5	3.8	1.54	1.55	0.51	0.60	1.08	7.8	7.7	5.5	4.2
1.2	62	4.9	0.8	-8.5	38.6	0.14	3.22	3.50	0.46	0.48	2.86	3.10	31.7	4.0	1.51	1.52	0.53	0.62	1.05	7.8	7.4	5.3	4.0
1.1	61	4.9	0.8	-5.9	39.7	0.14	3.19	3.46	0.44	0.46	2.90	3.15	30.9	4.1	1.48	1.49	0.55	0.63	1.02	7.9	7.1	5.0	3.8
1.1	60	4.8	0.9	-3.6	41.0	0.15	3.15	3.43	0.42	0.44	2.94	3.19	30.2	4.2	1.45	1.46	0.56	0.65	0.99	8.0	6.9	4.8	3.6
1.1	59	4.8	0.9	-1.4	42.1	0.16	3.11	3.39	0.40	0.42	2.99	3.23	29.2	4.4	1.41	1.43	0.57	0.67	0.95	8.1	6.6	4.5	3.4
1.0	58	4.7	1.0	0.8	43.0	0.17	3.09	3.36	0.38	0.40	3.04	3.29	28.5	4.6	1.37	1.39	0.59	0.69	0.92	8.2	6.3	4.3	3.2
1.0	57	4.7	1.0	4.3	44.3	0.18	3.06	3.33	0.36	0.39	3.09	3.33	27.6	4.7	1.34	1.36	0.61	0.70	0.88	8.3	6.0	4.0	3.0
0.9	56	4.6	1.1	8.0	45.5	0.19	3.02	3.30	0.34	0.37	3.13	3.38	26.7	4.9	1.31	1.32	0.63	0.72	0.84	8.4	5.7	3.8	2.9
0.9	54	4.6	1.2	12.6	46.7	0.20	2.98	3.27	0.32	0.35	3.19	3.43	25.7	5.1	1.27	1.30	0.65	0.74	0.81	8.5	5.4	3.5	2.7
0.9	53	4.5	1.3	17.9	47.9	0.21	2.94	3.23	0.30	0.34	3.24	3.48	24.8	5.3	1.23	1.26	0.66	0.76	0.77	8.6	5.1	3.2	2.4
0.8	51	4.5	1.4	24.2	49.1	0.22	2.90	3.19	0.28	0.32	3.31	3.55	23.7	5.6	1.19	1.22	0.69	0.79	0.72	8.7	4.8	2.9	2.2
0.8	50	4.4	1.5	30.8	50.4	0.23	2.85	3.15	0.26	0.29	3.38	3.63	22.8	5.9	1.15	1.17	0.71	0.81	0.67	8.8	4.5	2.7	2.0
0.7	49	4.4	1.6	39.5	51.8	0.25	2.79	3.10	0.25	0.27	3.47	3.71	21.3	6.2	1.10	1.13	0.74	0.84	0.63	8.9	4.0	2.4	1.7
0.7	47	4.3	1.7	50.4	53.1	0.26	2.73	3.05	0.23	0.26	3.56	3.82	19.9	6.5	1.05	1.08	0.77	0.86	0.58	9.1	3.7	2.1	1.4
0.6	45	4.3	1.9	64.3	54.9	0.29	2.67	3.00	0.21	0.24	3.66	3.94	18.0	6.9	0.98	1.02	0.81	0.90	0.52	9.2	3.2	1.7	0.9
0.5	42	4.2	2.1	81.9	56.6	0.31	2.59	2.94	0.19	0.22	3.78	4.06	16.0	7.3	0.91	0.96	0.85	0.94	0.44	9.4	2.7	1.3	0.3
0.5	39	4.1	2.3	107.4	58.7	0.34	2.47	2.84	0.17	0.20	3.99	4.22	13.8	8.1	0.83	0.91	0.90	0.98	0.37	9.5	2.2	0.8	0.0
0.4	36	4.1	2.6	141.7	60.8	0.39	2.36	2.74	0.14	0.18	4.22	4.44	11.3	8.9	0.73	0.83	0.95	1.04	0.28	9.7	1.5	0.4	0.0
0.3	32	3.9	3.1	212.4	64.2	0.43	2.18	2.59	0.12	0.15	4.72	4.86	8.4	10.1	0.59	0.74	1.02	1.10	0.17	10.0	0.9	-0.5	0.0
0.3	25	3.8	3.7	338.1	68.3	0.49	1.91	2.40	0.09	0.11	5.70	5.79	2.2	11.6	0.42	0.59	1.12	1.19	-0.04	10.5	-0.2	-2.6	-0.3
0.2	7	3.5	5.0	888.6	73.3	0.63	1.28	1.99	0.04	0.06	14.29	12.02	-13.3	16.7	-0.01	0.36	1.29	1.36	-0.55	11.4	-2.8	-7.1	-2.7
0.0	0	0.0	26.2	999.9	100.0	4.51	-61.80	-0.61	-0.99	-0.99	999.99	99.99	-767.0	99.9	-53.02	-6.49	11.52	17.14	-53.63	35.6	-85.0	-158.8	-69.2

17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	32	33	34	35	36	37	38	39	40
1.5	79	3.6	0.6	200.2	44.7	0.26	3.07	3.47	2.47	1.79	2.91	3.53	47.4	6.6	2.12	1.56	0.12	0.33	2.00	6.5	12.9	12.7	7.8
6		0							9		6				7		0					8	
1	NA	1	NA	☆	☆	NA	NA	NA	2	NA	-2	NA	☆	☆	3	NA	-1	NA	☆	NA	NA	2	NA
				-20	-25				☆				+/-15	-25					☆				
6.0		0		NC	NC				18.0		-12.0		12.4	-6.6	21.0		0		40.0			16.0	
265.7		265.7							283.7		271.7		284.1	277.5	298.5		298.5		338.5			354.5	

☆ Refer to Instructions for Calculating Your Rank

Sample Bank
City, ST

Instructions for Calculating a Rank of a Bank

There are four steps to follow when calculating a rank:

1) In the lower boxes on the following pages, fill-in the calculated value for each ratio (Columns 2 through 40) for the bank or bank holding company you are ranking in the row titled "value". **2)** Find the location of the ratio in the column above the chart and select the proper multiplier from the left-hand scale where noted. As an example, a bank with $250 million in assets (or a bank holding company with $7.0 billion in assets) (Column 2) uses a level 5 plus multiplier. Write the multipliers in the quality level row of boxes for each calculation. **3)** Multiply the weight times the quality level multiplier to determine column score. **4)** Add together each column score to derive the rank. ***Note: If an institution's value being used to calculate the score does not meet the criteria in the instructions, a score is not calculated and you should proceed to the next column.***

If the Tier I Capital Ratio (Column 3) is greater than 40% after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 300.

If the rank is less than 200 and the Tier I Capital Ratio (Column 3) is greater than 20%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 200.

If the rank is greater than 74, and the reported Tier I Capital Ratio is less than 8% and Tier II Capital Ratio is less than 12%, and the Adjusted Tier I Capital Ratio (Column 3) is less than 4%, after adjusting for 90 day loan delinquencies, nonaccrual loans, restructured loans, and other real estate owned in excess of the loan loss reserve, the rank is set to 74.

Rank Caps Based on Capital Categories (Cols 3-5): IDC caps rankings under the following conditions:

Category	Tier 1 Capital (Column 3)		Total RB Cap'l (Col. 4)		Tier 1 RB Cap'l (Col. 5)	Rank Cap
Well Capitalized	≥ 5%	&	≥ 10%	&	≥ 6%	None
Adequately Capitalized*	≥ 4%	&	≥ 8%	&	≥ 4%	124
Under Capitalized	≥ 3%	&	≥ 6%	&	≥ 3%	74
Significantly Under Capitalized	< 3%	or	< 6%	or	< 3%	2
Critically Under Capitalized	< 2%					1

Consent Orders Alter Capital Requirements

* **Rank is capped at 74 for banks "Adequately Capitalized"** if the standard deviation of operating profit margin (Column 31) is greater than 10.

Column 2 - Total Assets
Column 2 has a weight of 3 and uses the plus multiplier. An additional point is added to the score for each $1 billion in assets, up to a maximum of 30 points. Holding companies score an additional 10 points for their relative starting size and access to financial markets.

Column 3 - Tier I Capital as % of Assets
Column 3 is multiplied by 10 with the score capped at +150. The multipliers are not used.
In addition, if Column 3 > 15%, add one point for each percent of difference (up to a total of 50 points) to the column score (e.g. if Column 3 = 28%, add 13 points). The column score is capped at 200 (150 +50).

Column 4 - Tier I & II Capital as % of Risk-based Assets (Risk-based Capital)
If Column 4 is less than 8%, the score equals 20 times the value of the difference [(Column 4 - 8%) × 20].
The column score is capped at -40. If Column 4 is 8% or more, the column weight is 1 and uses the plus multiplier.
Banks that are exempt from reporting Risk-based Assets are indicated with an NC and this column is not included in the rank calculation.

Columns 6, 7, & 8 - Loan Risk as a % of Tier I Capital
Compare the Loan Loss Reserve (Column 6) to Delinquencies (Columns 7 & 8) to compute the column score:
1) If Column 6 is greater than total delinquencies, the column score equals [Col. 6 - (Col. 7 + Col 8)]. Cap at +30: **OR**
2) If Column 6 is less than half of delinquencies, the column score equals [Col. 6 - 1/2 (Col. 7 + Col 8)]. Cap at -150: **OR**
3) If Column 6 is less than total delinquencies but greater than half of delinquencies the column score is equal to 0.

Column 9 - Balance Sheet Cash Flow % Tier I capital
All of the following must be true to calculate a score for column 9; otherwise skip to column 10:
1) Column 9 is negative, **and**
2) Column 20 is greater than 4%, **and**
3) [(Column 20 × Column 18) ÷ 100] is greater than 3%, **and**
4) Column 4 is less than 14%, **and**
5) Column 3 is less than 9%.
The value from column 9 is entered as the column score. The column score is capped at **-**100.

Column 10 - Illiquid Loans as a % of Stable Deposits & Borrowings Plus Excess Liquidity
If Column 10 is greater than 125, subtract Column 10 from 125, multiply the difference by Column 18, then divide by 100. The column score is capped at -25. The multipliers are not used.

Column 11 - Interest-Bearing Liabilities as % of Earning Assets
The value of Column 11 is subtracted from 100.
1) A positive result is entered as the column score and capped at +30: **OR**
2) A negative result is multiplied by 10 and compared to the value in Column 9. Enter the negative number closest to zero as the column score for Column 11. The negative column score is capped at -100: **OR**
3) Column 20 is greater than 4%, **and**
4) [(Column 20 × Column 18) ÷ 100] is greater than 3%, **and**
5) If a negative result and the value in Column 9 is positive, enter 0 for the column score.

Columns 14 & 15 - Return on Tangible Equity (Last 12 Months) vs. Cost of Equity
Compute risk-adjusted capital according to COE definition in the Glossary.
All of the following must be true to calculate a score; otherwise skip to column 17:
1) Column 3 is greater than 3%, **and**
2) Column 13 is greater than Column 14, **and**
3) Column 15 is greater than Column 14.

- Step 1 — Calculate the surplus/deficit of the loan loss reserve (LLR) vs. delinquencies.
  Col. 6 - [Col. 7 + Col. 8] = Surplus/Deficit. **If surplus, proceed to Step 4.**
- Step 2 — Multiply Tier I Capital (Column 3) by the result of Step 1 (stated as a percent).
  Col. 3 × Deficit divided by 100 = Adjustment
- Step 3 — Reduce Tier I Capital by the Adjustment to compute risk-adjusted capital.
  Col. 3 + (- Adjustment) = Risk-adjusted Capital.
  If this risk-adjusted capital is greater than 2%, proceed to Step 4.
- Step 4 — Multiply the difference (NOPAT ROE minus COE) by 5. Cap at +60. The multipliers are not used. (E.g. If NOPAT ROE = 17.5 and COE = 12.6; then the score equals 24.5.)

Column 17 - Current Yield on Investments
Column 17 has a weight of 1 and uses the plus multiplier.

Column 19 - Current Yield on Loans
Column 19 has a weight of 1 and uses the plus multiplier.

Column 21 - Percent Change in 90 days past due, nonaccrual loans, restructured loans, and other real estate owned % total loans
If Column 21 is positive and Column 20 is greater than 2%, then divide Column 21 by 10. Enter the result as a negative value in the column score. The column score is capped at -20.

Column 22 - Loans to Finance Commercial Real Estate as a % of Loans
If Column 22 is greater than 50%, take the value greater than 50 and multiply it by Column 18, then divide by 100. Enter the negative value of the result in the column score. (E.g. If the result = 23.4, the score becomes -23.4.) The column score is capped at -25.

Column 26 - Noninterest Income (Last 12 Months)
Column 26 has a weight of 2 and uses the plus multiplier.

Column 28 - Noninterest Expense (Last 12 Months)
Column 28 has a weight of -2 and uses the contra multiplier.

Column 30 - Operating Profit Margin (Last 12 Months)
Subtract 35 from value in Column 30 and enter the result in the column score. The column score is capped at ±15.

Column 31 - Risk (SD) in Operating Profit Margin
The negative value of Column 31 is entered in the column score. The column score is capped at -25. (E.g. If Column 31 = 1.9, the column score becomes -1.9.)

Column 32 - Return on Earning Assets (Last 12 Months)
Column 32 has a weight of 3 and uses the plus multiplier.

Column 34 - Cost of Adjusted Debt (Last 12 Months)
Column 34 has a weight of -1 and uses the contra multiplier.

Column 36 - Leverage Spread (Last 12 Months)
Column 36 is multiplied by 20, with the column score capped at +40. The multipliers are not used.

Column 39 - Internal Growth in Equity Capital (Last 1 Year or for Period Measured)
Column 39 has a weight of 2 and uses the plus multiplier.

If the rank that you have calculated differs from IDC's published rank:

If your score is within a few points, the difference is often due to rounding errors. Check to see that you have chosen the proper PLUS (add to score) or CONTRA (subtract from score) multiplier for the component you are calculating. Verify that you have restricted scores for those columns that are capped.

If you still have questions, call IDC at 1-800-525-5457 for assistance.