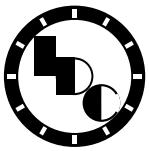
Bank Financial Quarterly

State and National Totals
Fourth Quarter 2018 Report



IDC Financial Publishing, Inc.

BANK FINANCIAL QUARTERLY
DATA ENDING 4th QTR, 2018

STATE AVERAGES
Bank Holding Companies
and Independent Banks

IDC Financial Publishing, Inc.
(800)525-5457

	RANK	SIZE	CAPITAL RATIOS			LOAN RISK %TIER I			LIQUIDITY			ROA	ROE VS COE			
	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
ALABAMA	260	170,012	9.9	13.6	11.9	7	1	6	40	73	68	1.28	10.7	4.9	10.4	8.1
ALASKA	271	6,088	12.4	18.8	17.8	6	0	6	11	72	58	1.37	11.1	4.8	10.5	8.4
ARIZONA	287	26,625	10.9	13.7	11.7	6	0	2	22	86	59	1.89	16.8	5.1	16.3	14.8
ARKANSAS	258	107,830	11.2	15.0	13.0	7	0	6	13	81	78	1.50	10.9	5.0	10.9	9.5
CALIFORNIA	274	2,686,460	9.0	16.8	14.7	5	1	5	21	61	73	1.25	12.3	4.9	12.2	11.4
COLORADO	251	53,324	9.9	15.9	14.8	7	0	4	10	64	76	1.31	13.8	5.1	13.0	10.9
CONNECTICUT	270	198,957	10.7	14.2	12.8	30	9	4	21	108	79	1.99	14.7	4.8	14.6	7.9
DELAWARE	232	572,550	9.3	16.4	15.0	7	1	6	1	64	82	0.95	7.6	5.6	7.8	6.4
DISTRICT OF COLUMBIA	159	3,666	12.7	17.5	16.5	6	3	8	1	63	74	0.43	3.9	5.4	3.8	5.5
FLORIDA	247	176,261	11.0	16.6	15.7	5	0	4	18	82	76	1.38	10.8	5.3	10.7	9.7
GEORGIA	265	325,182	9.5	13.0	11.4	8	0	6	21	77	75	1.34	12.1	4.9	11.4	8.7
HAWAII	260	47,095	8.6	14.2	13.1	8	0	1	8	67	68	1.18	12.8	4.6	12.0	12.1
IDAHO	269	5,962	11.6	16.4	15.2	9	0	5	15	75	60	1.42	12.7	5.3	12.6	8.8
ILLINOIS	263	488,215	9.8	14.8	13.3	10	2	5	15	93	78	1.46	14.3	5.0	13.9	13.0
INDIANA	250	93,950	10.4	14.5	13.2	7	0	5	2	77	79	1.27	11.4	4.8	11.3	10.5
IOWA	243	90,039	10.7	14.9	13.7	9	1	5	4	80	76	1.25	11.7	5.1	10.8	9.8
KANSAS	231	68,667	11.4	17.9	16.9	7	0	5	0	73	78	1.14	11.4	5.2	10.6	9.0
KENTUCKY	237	57,502	11.6	16.7	15.6	7	1	6	5	72	75	1.23	11.0	5.2	10.2	8.8
LOUISIANA	246	76,093	10.6	14.7	13.6	7	1	8	-1	77	71	1.16	10.0	5.3	9.8	8.1
MAINE	211	16,850	9.7	15.0	13.8	6	0	5	-1	69	87	1.07	10.7	4.9	10.5	8.8
MARYLAND	238	38,651	10.6	14.2	12.5	7	0	8	5	87	70	1.21	10.0	5.1	10.4	9.5
MASSACHUSETTS	242	493,552	9.7	16.7	15.6	8	0	5	-24	70	80	1.01	8.8	5.5	9.4	9.6
MICHIGAN	225	261,851	9.1	12.8	11.4	8	0	7	7	99	91	0.90	10.4	6.4	9.8	7.6
MINNESOTA	291	558,718	9.3	15.2	13.8	10	1	5	18	76	75	1.52	14.1	4.8	13.3	12.4
MISSISSIPPI	240	102,290	9.7	13.6	12.3	7	1	8	-4	73	72	1.15	10.2	4.8	10.1	8.4
MISSOURI	258	171,721	10.9	16.2	14.9	7	0	4	6	69	73	1.39	12.4	5.1	11.8	9.2
MONTANA	268	36,855	10.6	14.6	13.6	9	0	5	-11	75	69	1.48	12.4	4.7	12.0	11.2
NEBRASKA	274	74,805	10.7	14.3	12.8	12	1	4	8	82	76	1.41	13.2	5.1	12.3	11.3
NEVADA	271	5,880	18.1	40.6	39.4	4	0	2	19	63	50	9.46	41.9	5.9	39.5	34.7
NEW HAMPSHIRE	188	6,836	10.2	14.9	13.9	7	0	4	4	74	82	0.84	8.1	5.0	8.3	7.0
NEW JERSEY	224	197,393	10.8	15.0	13.4	7	0	6	2	79	83	1.01	8.3	5.5	8.8	8.2
NEW MEXICO	252	10,726	10.6	18.8	17.7	8	0	8	6	58	68	1.53	15.9	5.6	12.8	9.9
NEW YORK	258	8,317,843	8.5	17.5	15.6	5	1	3	20	86	76	1.13	11.0	5.5	10.8	8.3
NORTH CAROLINA	258	2,645,038	8.6	15.0	13.3	5	1	4	16	66	73	1.23	10.7	6.3	10.5	6.8
NORTH DAKOTA	237	29,261	9.8	13.2	12.1	10	0	7	4	78	74	1.37	14.0	5.0	13.2	13.4
OHIO	284	481,609	9.8	14.1	12.0	7	1	5	16	74	73	1.37	12.4	5.2	12.2	9.9
OKLAHOMA	257	117,910	9.7	14.4	13.1	8	0	7	0	76	77	1.39	13.6	4.9	12.8	11.2
OREGON	246	31,362	9.7	14.0	11.5	6	1	3	6	76	66	1.23	8.6	5.3	8.5	7.1
PENNSYLVANIA	269	554,137	9.5	13.4	11.4	7	1	6	15	76	76	1.31	10.8	4.6	10.6	9.2
RHODE ISLAND	251	167,870	10.0	13.3	11.3	8	0	6	-2	81	74	1.12	8.8	5.2	8.4	6.2
SOUTH CAROLINA	232	35,790	10.9	15.5	14.7	6	1	5	15	71	75	1.14	9.3	6.0	9.6	8.8
SOUTH DAKOTA	259	41,125	13.6	17.5	16.2	9	1	9	-17	90	68	2.20	11.9	5.5	12.3	11.5
TENNESSEE	261	134,509	9.9	13.8	12.5	6	1	6	15	78	77	1.31	11.5	4.9	11.6	9.3
TEXAS	264	530,843	10.8	15.8	14.2	7	0	5	9	75	66	1.36	11.8	5.1	11.4	9.4
UTAH	297	148,675	11.5	16.0	14.9	11	1	4	35	85	69	2.13	17.5	5.1	17.1	15.4
VERMONT	204	2,721	9.1	14.6	13.5	9	1	6	3	65	81	1.05	11.4	4.9	10.8	10.2
VIRGINIA	290	445,133	10.7	15.1	12.8	17	5	3	25	88	82	1.56	11.5	5.0	10.7	9.5
WASHINGTON	245	72,377	10.5	14.4	13.3	8	0	3	4	73	67	1.22	10.5	4.8	10.1	8.5
WEST VIRGINIA	257	51,282	10.6	15.8	14.3	5	1	10	-7	73	71	1.25	8.8	4.8	9.0	8.0
WISCONSIN	232	103,822	10.7	15.3	13.9	9	0	6	12	74	76	1.15	10.0	4.9	9.4	7.8
WYOMING	234	7,386	10.7	19.9	18.7	8	0	6	13	59	73	1.20	11.9	5.5	10.3	8.7
GUAM	217	2,206	8.8	19.7	18.4	15	1	10	14	99	64	0.64	8.3	5.0	10.9	9.0
MICRONESIA	287	164	14.8	38.5	37.2	6	0	4	12	37	65	1.53	11.3	6.2	10.8	8.7
PUERTO RICO	283	70,475	12.0	22.5	20.0	13	7	23	12	64	72	1.43	11.0	6.6	10.2	7.6
VIRGIN ISLANDS	240	241	8.0	18.6	17.3	9	0	65	28	36	65	1.37	20.3	8.0	19.1	9.5
TOTALS	261	21,222,385	9.1	16.2	14.4	7	1	4	16	78	75	1.23	11.3	5.4	11.1	8.9

	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE							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 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
2.4	74	4.8	1.0	-12.2	29.2	0.06	3.59	3.41	1.57	1.63	3.15	3.19	39.1	2.2	1.92	1.49	0.54	0.32	1.38	6.1	8.5	7.0	5.6
2.2	57	5.8	1.1	-35.0	64.5	0.04	3.99	3.84	1.18	1.25	3.20	3.26	39.5	3.1	1.67	1.30	0.25	0.12	1.42	6.4	8.9	3.9	3.4
2.9	77	5.8	0.3	-35.9	50.2	0.07	4.56	4.43	0.54	0.60	2.51	2.58	52.7	4.0	2.51	2.04	0.51	0.31	2.00	7.0	13.8	17.0	14.7
2.5	78	5.6	0.9	5.5	51.2	0.12	4.12	4.02	1.41	1.84	3.12	3.69	45.6	3.4	2.40	1.75	0.77	0.40	1.63	5.6	8.5	8.9	7.4
2.7	54	4.5	0.9	-17.0	18.7	0.06	2.99	2.89	1.76	1.95	2.91	2.92	39.0	3.6	1.98	1.61	0.66	0.33	1.32	7.8	10.3	8.2	7.9
2.6	68	5.0	0.6	-13.1	40.3	0.08	3.78	3.66	0.94	0.90	2.91	2.87	39.1	4.0	1.77	1.37	0.42	0.25	1.35	8.3	11.3	9.4	7.2
2.3	81	11.5	1.7	15.0	17.1	0.61	8.40	3.11	0.55	0.93	3.23	2.60	55.8	1.6	3.68	1.37	1.31	0.44	2.37	5.3	10.9	14.3	4.5
2.4	49	5.4	1.3	-5.8	16.9	0.10	2.94	2.96	1.05	1.07	2.36	2.53	39.7	4.9	2.06	1.48	1.09	0.63	0.98	6.0	5.7	7.2	6.1
2.2	74	4.9	1.6	-33.0	50.4	0.02	3.40	3.44	0.93	1.24	3.76	3.86	13.6	5.1	1.09	1.12	0.73	0.48	0.36	7.4	2.7	4.0	4.4
3.0	75	4.8	0.6	-1.2	39.2	0.10	3.45	3.23	5.34	5.72	6.56	6.91	33.3	4.8	2.33	1.89	0.81	0.53	1.52	6.8	8.8	9.4	8.4
2.5	77	4.6	0.8	-16.9	26.4	0.03	3.45	3.20	1.51	1.66	3.06	3.13	38.5	3.4	1.96	1.45	0.57	0.34	1.38	6.9	9.4	7.7	6.1
2.8	69	4.0	0.2	-25.7	24.2	0.01	3.17	3.07	1.05	0.96	2.20	2.44	47.5	2.4	1.67	1.32	0.43	0.24	1.24	8.3	10.3	6.3	6.1
2.2	70	6.0	0.8	-8.8	46.0	0.16	4.50	4.12	0.81	0.88	3.18	3.31	40.4	4.2	1.87	1.37	0.29	0.21	1.59	7.0	10.8	12.4	7.2
2.1	64	6.2	1.0	-1.2	24.1	0.18	4.13	4.18	1.99	2.12	3.34	3.44	41.4	2.7	2.53	2.12	0.98	0.60	1.55	7.4	11.4	11.4	10.1
2.6	75	4.9	0.8	0.0	35.9	0.11	3.59	3.54	1.08	1.13	2.83	2.82	39.7	2.9	2.05	1.67	0.68	0.46	1.37	6.9	9.3	8.5	7.5
2.7	76	5.0	0.8	37.0	31.5	0.11	3.65	3.63	0.78	0.83	2.65	2.70	40.7	2.8	1.96	1.57	0.72	0.48	1.23	7.2	8.8	7.5	6.9
2.5	71	5.0	1.0	19.1	30.2	0.10	3.43	3.28	0.86	0.95	2.72	2.72	38.4	3.3	1.85	1.49	0.73	0.50	1.12	7.7	8.7	5.5	4.6
2.5	75	5.2	1.1	-2.6	39.3	0.07	3.87	3.84	1.34	1.33	3.48	3.32	34.4	3.4	1.81	1.49	0.60	0.40	1.21	7.1	8.4	6.2	5.1
2.4	77	5.5	1.3	-0.8	44.2	0.11	4.10	4.01	0.81	0.95	3.12	3.28	36.7	4.2	1.86	1.41	0.65	0.41	1.21	6.5	7.9	7.0	5.5
2.6	76	4.7	0.7	0.6	40.3	0.05	3.31	3.42	0.99	1.04	2.73	2.91	36.7	3.6	1.91	1.46	0.79	0.48	1.12	7.7	8.6	8.1	6.6
2.4	84	5.1	1.0	5.3	59.7	0.14	3.87	3.98	0.70	0.61	2.68	2.66	41.7	3.9	2.05	1.64	0.76	0.47	1.29	6.7	8.3	9.1	8.3
2.1	44	4.7	1.1	110.8	16.3	0.15	2.88	2.83	3.61	3.41	4.41	3.77	33.1	4.4	1.92	1.76	0.78	0.50	1.13	6.3	7.5	7.0	8.9
2.3	76	5.3	0.9	24.3	13.4	0.03	2.81	2.40	1.65	2.51	2.84	3.48	37.1	6.5	2.36	1.90	1.52	1.23	0.84	9.6	7.5	7.8	4.2
2.2	69	4.9	0.8	-12.0	20.3	0.06	3.30	3.25	2.12	2.26	3.04	3.09	44.1	2.0	2.30	1.96	0.69	0.41	1.61	6.9	11.0	9.0	8.3
2.4	77	4.9	1.1	-6.8	42.1	0.09	3.69	3.71	1.32	1.26	3.27	3.31	34.8	2.7	1.83	1.43	0.57	0.36	1.26	6.7	8.3	6.8	5.4
2.6	67	4.8	0.6	-1.9	34.0	0.09	3.45	3.27	3.21	4.16	4.58	5.59	35.4	3.2	2.05	1.53	0.59	0.36	1.45	7.0	9.8	9.1	7.0
2.6	73	5.2	0.9	17.0	47.5	0.10	4.07	4.09	0.99	0.98	2.94	2.87	42.0	2.3	1.99	1.83	0.38	0.32	1.61	6.3	10.0	6.7	5.6
2.5	78	6.1	0.7	37.6	30.5	0.13	4.54	4.40	1.18	1.35	3.32	3.42	41.8	2.5	2.16	1.78	0.69	0.41	1.47	6.9	10.2	9.5	8.7
2.1	51	5.5	0.8	61.7	52.7	0.46	3.56	2.94	39.40	40.55	29.92	20.64	38.5	10.9	11.25	10.45	0.65	0.50	10.61	4.9	28.3	12.6	10.6
2.4	85	4.6	0.5	25.5	45.1	0.09	3.58	3.55	0.49	0.57	2.83	2.96	30.2	3.5	1.51	1.20	0.62	0.44	0.89	8.1	6.8	8.3	6.6
2.2	77	4.7	0.8	12.5	50.6	0.14	2.91	2.86	1.44	1.49	2.72	2.86	38.9	5.5	2.12	1.81	1.07	0.79	1.05	6.4	6.7	6.6	5.9
2.5	57	5.9	1.6	8.9	50.2	0.10	4.11	3.89	0.81	0.91	3.03	3.12	38.8	4.3	1.69	1.31	0.29	0.22	1.40	7.8	11.1	6.3	5.5
2.6	36	4.6	1.4	-18.9	12.0	0.05	1.99	1.93	2.92	2.79	3.16	3.07	36.5	4.9	2.25	1.49	1.13	0.58	1.12	7.9	8.5	8.3	6.1
2.3	49	4.3	0.9	-20.1	10.9	0.03	2.44	2.32	2.06	2.11	2.62	3.02	41.8	9.8	2.10	1.37	0.81	0.51	1.29	6.6	8.4	7.9	4.7
2.4	80	5.3	1.0	20.4	34.0	0.17	4.09	4.03	1.78	1.95	3.86	3.87	35.9	3.1	1.96	1.72	0.53	0.34	1.43	7.9	11.2	10.6	10.6
2.6	74	4.6	0.8	-0.1	19.7	0.07	3.27	3.15	1.67	1.75	2.89	2.96	41.4	4.5	2.17	1.70	0.71	0.44	1.47	6.9	10.0	8.3	6.8
2.5	71	5.3	1.1	16.4	42.1	0.09	3.69	3.54	1.39	1.56	3.23	3.33	36.7	2.5	2.12	1.66	0.70	0.41	1.42	7.6	10.7	8.4	6.6
2.7	83	5.1	0.5	-0.9	51.8	0.06	4.17	4.29	1.27	1.33	3.30	3.61	39.8	4.6	1.87	1.52	0.52	0.31	1.35	4.9	6.7	4.5	3.7
2.7	71	4.4	1.1	-7.4	26.6	0.05	3.09	2.96	1.90	1.98	3.01	3.04	39.9	2.0	2.19	1.73	0.77	0.43	1.41	6.1	8.4	7.1	6.4
2.5	80	4.4	0.8	-8.5	17.6	0.02	3.18	2.94	1.12	1.18	2.54	2.62	40.9	3.8	1.91	1.33	0.80	0.43	1.12	5.8	6.5	6.0	4.1
2.5	77	5.2	0.9	3.9	48.4	0.17	4.03	3.92	1.08	1.04	3.28	3.43	35.5	7.8	1.82	1.38	0.48	0.39	1.34	6.0	7.8	7.3	6.6
2.4	78	7.6	1.4	26.9	33.4	0.28	5.58	5.53	2.60	2.63	4.13	4.10	44.5	5.0	3.07	2.75	0.71	0.44	2.36	5.6	9.2	9.3	8.4
2.6	78	5.2	0.9	-1.4	41.6	0.13	3.70	3.89	1.13	1.19	3.02	3.37	38.0	3.2	2.26	1.65	0.84	0.56	1.42	6.8	9.4	8.5	6.3
2.5	71	5.2	1.1	4.6	37.7	0.09	3.73	3.46	1.45	1.58	3.14	3.21	41.9	3.2	2.06	1.54	0.64	0.36	1.42	6.5	9.3	8.0	7.3
2.4	74	7.8	0.9	-15.4	27.5	0.22	5.76	5.92	1.38	1.54	3.28	3.45	52.3	3.5	3.24	2.78	0.93	0.58	2.31	6.4	13.9	13.1	11.9
2.6	79	4.8	0.9	25.8	40.5	0.04	3.91	3.86	1.34	1.37	3.79	3.70	28.1	2.5	1.50	1.33	0.38	0.27	1.12	8.4	9.3	5.6	5.2
4.0	73	8.9	1.3	-17.4	20.4	0.10	6.36	6.52	1.55	1.49	4.20	4.23	46.1	1.5	2.74	2.20	1.14	0.67	1.60	5.0	8.0	8.6	8.9
2.6	76	5.0	0.5	-22.9	50.9	0.07	3.89	3.70	0.97	1.29	3.12	3.35	37.5	2.9	1.79	1.47	0.48	0.39	1.31	6.5	8.3	7.1	5.9
2.7	76	4.9	1.3	-4.8	45.1	0.07	3.62	3.61	0.94	0.98	2.63	2.68	43.0	2.6	2.02	1.57	0.68	0.42	1.34	5.4	7.0	5.1	4.0
2.5	77	4.7	0.9	-0.9	42.2	0.08	3.45	3.35	1.10	1.19	2.92	3.02	36.4	2.9	1.85	1.36	0.71	0.41	1.15	6.8	7.6	6.0	4.6
2.3	58	5.4	1.3	-25.7	44.6	0.07	3.68	3.50	0.89	0.96	2.91	2.88	37.7	3.3	1.57	1.25	0.44	0.28	1.14	7.7	8.7	6.8	6.1
1.8	62	6.4	2.0	-2.1	9.8	0.30	4.56	4.33	1.96	1.74	5.05	4.78	22.2	1.8	1.05	0.84	0.10	0.10	0.96	9.9	9.8	12.4	7.8
1.9	30	10.2	1.8	-6.6	48.2	0.02	4.03	4.14	0.39	0.47	2.68	3.08	39.3	5.0	1.70	1.51	0.16	0.13	1.54	5.9	9.1	6.1	5.4
3.0	63	6.0	5.8	0.5	29.0	0.10	4.21	4.19	1.39	1.20	3.25	3.53	42.0	7.1	2.30	2.17	0.82	1.06	1.48	5.5	7.9	8.5	7.1
2.7	43	7.4	11.9	-25.8	45.2	0.06	4.43	3.99	0.15	0.52	2.56	3.04	44.2	8.8	1.86	1.31	0.34	0.36	1.53	11.3	17.2	19.5	10.0
2.6	52	4.9	1.2	-10.1	18.4	0.07	2.81	2.66	2.26	2.30	3.10	3.14	38.9	4.8	2.19	1.58	0.92	0.51	1.27	7.3	8.9	8.3	6.5

BANK FINANCIAL QUARTERLY
DATA ENDING 4th QTR, 2018

NATIONAL AVERAGES
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By Quarter

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			RANK	SIZE	CAPITAL RATIOS			LOAN RISK %TIER I			LIQUIDITY			ROA	ROE VS COE			
	NUMBER OF INSTITUTIONS	PERIOD ENDING	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 ASSETS	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY	
			1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15	5YR 16
Totals and Averages	5155	18Q4	**261**	21,222,385	**9.1**	16.2	14.4	**7**	1	4	**16**	78	75	**1.23**	11.3	5.4	**11.1**	8.9
Totals and Averages	5221	18Q3	**260**	21,209,131	**9.1**	16.2	14.4	**7**	1	4	**16**	78	75	**1.22**	11.2	5.4	**11.0**	8.9
Totals and Averages	5283	18Q2	**260**	21,208,300	**9.1**	16.2	14.5	**7**	1	4	**16**	77	75	**1.21**	11.1	5.4	**10.9**	8.9
Totals and Averages	5335	18Q1	**259**	21,208,847	**9.1**	16.2	14.5	**7**	1	4	**16**	77	75	**1.21**	11.1	5.4	**10.9**	8.9
Totals and Averages	5393	17Q4	**259**	21,218,050	**9.1**	16.2	14.4	**7**	1	5	**16**	77	75	**1.20**	11.0	5.3	**10.8**	8.9
Totals and Averages	5455	17Q3	**259**	21,239,842	**9.1**	16.2	14.5	**7**	1	5	**16**	77	75	**1.21**	11.1	5.4	**10.9**	8.9
Totals and Averages	5501	17Q2	**259**	21,241,512	**9.1**	16.2	14.4	**7**	1	5	**16**	77	75	**1.21**	11.1	5.4	**10.9**	8.9
Totals and Averages	5569	17Q1	**259**	21,257,404	**9.1**	16.2	14.5	**7**	1	5	**16**	77	75	**1.20**	11.1	5.4	**10.9**	8.9
Totals and Averages	5623	16Q4	**259**	21,255,511	**9.1**	16.2	14.4	**7**	1	5	**15**	77	75	**1.20**	11.0	5.4	**10.9**	8.9
Totals and Averages	5685	16Q3	**259**	21,276,689	**9.1**	16.2	14.4	**7**	1	5	**15**	77	75	**1.20**	11.0	5.3	**10.8**	8.8
Totals and Averages	5755	16Q2	**259**	21,286,043	**9.1**	16.1	14.4	**7**	1	5	**15**	77	75	**1.20**	11.0	5.3	**10.8**	8.8
Totals and Averages	5809	16Q1	**259**	21,295,171	**9.1**	17.1	15.3	**7**	1	5	**15**	77	75	**1.20**	11.0	5.3	**10.8**	8.8
Totals and Averages	5864	15Q4	**259**	21,277,138	**9.1**	16.2	14.4	**7**	1	5	**16**	77	75	**1.21**	11.1	5.4	**10.9**	8.8
Totals and Averages	5940	15Q3	**259**	21,258,140	**9.1**	16.2	14.4	**7**	1	5	**16**	77	75	**1.20**	11.0	5.4	**10.8**	8.8
Totals and Averages	6009	15Q2	**258**	21,300,032	**9.1**	16.2	14.4	**7**	1	5	**16**	77	76	**1.20**	11.0	5.4	**10.8**	8.8
Totals and Averages	6073	15Q1	**259**	21,296,892	**9.1**	16.2	14.4	**7**	1	5	**15**	77	76	**1.20**	11.0	5.3	**10.8**	8.8
Totals and Averages	6152	14Q4	**258**	21,286,143	**9.1**	16.2	14.4	**7**	1	5	**15**	77	76	**1.20**	11.0	5.4	**10.8**	8.8
Totals and Averages	6222	14Q3	**258**	21,383,716	**9.1**	16.2	14.4	**7**	1	5	**16**	77	76	**1.20**	11.0	5.5	**10.9**	8.8
Totals and Averages	6284	14Q2	**258**	21,409,820	**9.1**	16.2	14.4	**7**	1	5	**16**	77	76	**1.21**	11.1	5.5	**10.9**	8.8
Totals and Averages	6340	14Q1	**258**	21,429,373	**9.1**	16.2	14.5	**7**	1	5	**16**	77	76	**1.21**	11.1	5.6	**10.8**	8.7
Totals and Averages	6416	13Q4	**257**	21,422,792	**9.1**	16.2	14.4	**7**	1	6	**16**	77	76	**1.21**	11.0	5.6	**10.8**	8.7
Totals and Averages	6481	13Q3	**257**	21,427,776	**9.1**	16.2	14.4	**7**	1	6	**15**	78	76	**1.21**	11.0	5.6	**10.8**	8.7
Totals and Averages	6528	13Q2	**257**	21,419,816	**9.1**	16.2	14.5	**7**	1	6	**15**	78	76	**1.20**	11.0	5.6	**10.8**	8.7
Totals and Averages	6598	13Q1	**257**	21,477,269	**9.1**	16.3	14.5	**7**	1	6	**15**	78	76	**1.20**	11.0	5.5	**10.8**	8.7
Totals and Averages	6655	12Q4	**257**	21,497,916	**9.1**	16.3	14.6	**7**	1	6	**13**	78	76	**1.21**	11.0	5.5	**10.8**	8.7
Totals and Averages	6735	12Q3	**257**	21,479,120	**9.1**	16.4	14.6	**7**	1	7	**14**	78	76	**1.20**	10.9	5.5	**10.8**	8.7
Totals and Averages	6791	12Q2	**257**	21,461,452	**9.1**	16.4	14.6	**7**	1	7	**14**	78	76	**1.20**	10.8	5.5	**10.7**	8.7
Totals and Averages	6844	12Q1	**256**	21,477,298	**9.1**	16.2	14.5	**7**	1	7	**13**	78	76	**1.19**	10.7	5.6	**10.7**	8.7
Totals and Averages	6883	11Q4	**256**	21,504,077	**9.1**	16.2	14.4	**7**	1	7	**16**	78	76	**1.18**	10.7	5.5	**10.6**	8.6
Totals and Averages	6948	11Q3	**256**	21,515,146	**9.1**	16.2	14.5	**7**	1	7	**16**	78	76	**1.22**	10.9	5.5	**10.6**	8.7
Totals and Averages	7015	11Q2	**255**	21,693,259	**9.2**	16.5	14.7	**8**	1	8	**16**	84	76	**1.17**	10.4	5.9	**10.5**	8.7
Totals and Averages	7063	11Q1	**255**	21,722,279	**9.1**	16.4	14.6	**8**	1	8	**15**	80	76	**1.14**	10.2	5.9	**10.4**	8.6
Totals and Averages	7140	10Q4	**254**	21,752,169	**9.1**	16.5	14.7	**9**	2	8	**14**	80	76	**1.12**	10.1	5.9	**10.4**	8.7
Totals and Averages	7237	10Q3	**254**	21,779,851	**9.1**	16.5	14.7	**9**	2	8	**12**	80	76	**1.05**	9.7	5.7	**10.3**	8.8
Totals and Averages	7292	10Q2	**253**	21,780,879	**9.1**	16.3	14.5	**9**	2	9	**13**	80	76	**1.08**	9.7	5.8	**10.2**	8.8
Totals and Averages	7385	10Q1	**251**	21,855,327	**9.1**	16.1	14.4	**9**	2	10	**12**	81	76	**1.04**	9.3	6.0	**10.1**	8.9
Totals and Averages	7451	09Q4	**252**	22,255,820	**9.1**	15.9	14.1	**8**	2	10	**11**	80	76	**1.02**	9.3	6.0	**10.3**	8.9
Totals and Averages	7524	09Q3	**252**	22,441,417	**9.1**	15.9	14.0	**9**	2	10	**12**	80	76	**1.01**	9.3	5.9	**10.3**	8.9
Totals and Averages	7606	09Q2	**251**	22,659,943	**9.1**	15.8	14.0	**8**	2	9	**12**	86	77	**0.99**	9.0	6.0	**10.2**	8.9
Totals and Averages	7650	09Q1	**253**	22,692,022	**9.0**	15.8	13.9	**8**	2	8	**11**	86	77	**1.06**	9.8	5.7	**10.7**	9.0
Totals and Averages	7699	08Q4	**252**	22,740,697	**9.0**	15.8	13.9	**8**	2	7	**12**	87	77	**1.00**	9.1	5.4	**10.0**	9.0
Totals and Averages	7763	08Q3	**250**	22,814,954	**9.0**	15.7	13.8	**8**	2	7	**8**	87	77	**1.06**	9.6	5.9	**10.5**	9.2
Totals and Averages	7821	08Q2	**251**	22,845,740	**9.0**	15.7	13.8	**8**	2	6	**11**	88	77	**1.12**	10.1	5.9	**10.7**	9.2
Totals and Averages	7860	08Q1	**252**	22,867,729	**9.0**	15.7	13.8	**7**	2	6	**9**	87	77	**1.16**	10.6	5.8	**10.8**	9.3
Totals and Averages	7903	07Q4	**254**	22,864,510	**9.0**	15.7	13.8	**7**	1	5	**11**	87	77	**1.20**	10.9	5.8	**11.0**	9.3
Totals and Averages	7920	07Q3	**256**	22,701,503	**9.1**	15.7	13.9	**7**	1	5	**14**	87	77	**1.25**	11.3	5.9	**11.2**	9.4
Totals and Averages	7965	07Q2	**257**	22,815,405	**9.0**	15.7	13.9	**7**	1	5	**14**	87	77	**1.23**	11.3	6.0	**11.2**	9.4
Totals and Averages	7995	07Q1	**257**	22,781,852	**9.0**	15.8	13.9	**7**	1	4	**13**	87	77	**1.24**	11.4	5.9	**11.2**	9.4
Totals and Averages	7937	06Q4	**258**	22,866,676	**9.0**	15.7	13.9	**7**	1	4	**12**	87	77	**1.32**	11.7	5.9	**11.6**	9.5
Totals and Averages	7985	06Q3	**258**	22,891,230	**9.1**	15.8	13.9	**7**	1	4	**13**	88	77	**1.26**	11.6	5.9	**11.4**	9.6
Totals and Averages	8012	06Q2	**258**	22,873,193	**9.0**	15.8	13.9	**7**	1	4	**14**	85	77	**1.25**	11.5	6.0	**11.4**	9.6
Totals and Averages	8022	06Q1	**258**	22,809,688	**9.0**	15.8	13.9	**7**	1	4	**16**	85	77	**1.25**	11.5	5.9	**11.4**	9.6
Totals and Averages	8057	05Q4	**258**	22,718,682	**9.0**	15.8	13.9	**7**	1	4	**15**	84	77	**1.24**	11.5	5.9	**11.4**	9.6
Totals and Averages	8070	05Q3	**260**	22,696,538	**9.0**	15.8	14.0	**7**	1	4	**14**	84	77	**1.25**	11.6	5.7	**11.5**	9.6
Totals and Averages	8079	05Q2	**260**	22,613,005	**9.0**	15.8	14.0	**7**	1	4	**14**	84	76	**1.25**	11.6	5.7	**11.5**	9.6
Totals and Averages	8129	05Q1	**259**	22,835,248	**9.0**	15.8	13.9	**7**	1	4	**13**	84	77	**1.25**	11.6	5.8	**11.4**	9.5
Totals and Averages	8162	04Q4	**258**	22,770,759	**9.0**	15.8	13.9	**7**	1	4	**15**	84	77	**1.25**	11.6	5.7	**11.4**	9.6
Totals and Averages	8190	04Q3	**257**	23,075,279	**8.9**	15.8	13.9	**7**	1	4	**15**	86	77	**1.24**	11.5	5.8	**11.4**	9.5
Totals and Averages	8223	04Q2	**257**	22,974,021	**8.9**	15.8	13.9	**7**	1	4	**15**	84	77	**1.25**	11.7	5.9	**11.5**	9.6
Totals and Averages	8242	04Q1	**259**	22,928,178	**8.9**	15.8	13.9	**7**	1	5	**14**	84	77	**1.25**	11.7	5.7	**11.6**	9.6

	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE							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 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
2.6	52	4.9	1.2	-10.1	18.4	0.07	2.81	2.66	2.26	2.30	3.10	3.14	38.9	4.8	2.19	1.58	0.92	0.51	1.27	7.3	8.9	8.3	6.5
2.5	52	4.9	1.2	-10.5	18.4	0.07	2.81	2.65	2.26	2.31	3.11	3.15	38.9	4.8	2.17	1.58	0.91	0.51	1.26	7.3	8.8	8.2	6.5
2.5	52	4.9	1.2	-10.4	18.4	0.07	2.81	2.65	2.26	2.31	3.10	3.15	38.9	4.8	2.16	1.57	0.91	0.51	1.25	7.3	8.8	8.1	6.5
2.5	52	4.9	1.2	-10.9	18.4	0.07	2.81	2.65	2.26	2.30	3.10	3.14	38.9	4.8	2.15	1.57	0.90	0.51	1.25	7.3	8.7	8.1	6.5
2.5	52	4.9	1.2	-10.7	18.4	0.07	2.81	2.65	2.26	2.30	3.10	3.15	38.9	4.8	2.14	1.57	0.90	0.51	1.24	7.3	8.7	8.1	6.5
2.5	52	4.9	1.2	-10.4	18.4	0.07	2.80	2.65	2.26	2.30	3.10	3.15	38.8	4.8	2.15	1.57	0.90	0.51	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-10.4	18.4	0.07	2.80	2.65	2.26	2.30	3.10	3.15	38.8	4.8	2.14	1.57	0.89	0.51	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-9.7	18.4	0.07	2.80	2.65	2.26	2.30	3.10	3.15	38.7	4.8	2.14	1.57	0.89	0.51	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-9.7	18.4	0.07	2.80	2.65	2.26	2.30	3.11	3.15	38.7	4.8	2.14	1.57	0.89	0.51	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-9.8	18.4	0.07	2.80	2.65	2.26	2.30	3.11	3.15	38.6	4.8	2.14	1.57	0.89	0.51	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-9.6	18.4	0.07	2.80	2.65	2.26	2.30	3.11	3.15	38.6	4.9	2.14	1.57	0.89	0.51	1.24	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-9.7	18.3	0.07	2.79	2.65	2.26	2.30	3.11	3.15	38.6	4.9	2.13	1.57	0.89	0.52	1.24	7.2	8.7	8.1	6.4
2.5	52	4.9	1.2	-10.3	18.3	0.07	2.81	2.65	2.26	2.30	3.12	3.15	38.6	4.9	2.14	1.57	0.89	0.52	1.25	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-11.1	18.3	0.07	2.79	2.65	2.26	2.30	3.11	3.15	38.5	4.9	2.14	1.57	0.89	0.52	1.24	7.2	8.7	8.1	6.4
2.5	52	4.8	1.2	-11.7	18.2	0.07	2.79	2.65	2.27	2.30	3.12	3.15	38.5	4.9	2.13	1.57	0.89	0.52	1.24	7.2	8.7	8.0	6.4
2.5	52	4.9	1.2	-11.9	18.3	0.07	2.79	2.65	2.27	2.30	3.12	3.15	38.5	4.9	2.14	1.57	0.89	0.52	1.24	7.2	8.7	8.0	6.3
2.5	52	4.9	1.2	-12.0	18.2	0.08	2.80	2.65	2.27	2.30	3.13	3.15	38.4	4.9	2.14	1.57	0.90	0.53	1.24	7.2	8.7	8.0	6.4
2.5	52	4.9	1.3	-12.4	18.1	0.08	2.82	2.69	2.26	2.30	3.12	3.15	38.6	4.9	2.14	1.58	0.89	0.53	1.25	7.2	8.7	8.1	6.3
2.5	52	4.9	1.3	-12.1	18.1	0.07	2.82	2.69	2.26	2.30	3.12	3.15	38.6	4.9	2.14	1.58	0.89	0.53	1.25	7.2	8.7	8.1	6.3
2.5	52	4.9	1.3	-11.7	18.1	0.07	2.83	2.69	2.26	2.30	3.12	3.15	38.6	5.0	2.15	1.59	0.89	0.54	1.25	7.2	8.7	8.0	6.3
2.5	52	4.9	1.3	-11.9	18.1	0.07	2.83	2.70	2.26	2.30	3.12	3.16	38.6	5.0	2.15	1.59	0.90	0.54	1.25	7.2	8.7	8.0	6.3
2.5	52	4.9	1.3	-11.9	18.1	0.07	2.83	2.70	2.26	2.31	3.12	3.16	38.6	5.0	2.15	1.59	0.90	0.55	1.25	7.2	8.7	8.0	6.3
2.5	52	4.9	1.3	-11.8	18.1	0.07	2.84	2.70	2.26	2.31	3.12	3.16	38.6	5.1	2.15	1.60	0.90	0.55	1.25	7.2	8.6	8.0	6.3
2.5	52	4.9	1.4	-12.0	18.1	0.08	2.84	2.70	2.26	2.31	3.12	3.16	38.6	5.1	2.15	1.60	0.90	0.56	1.25	7.2	8.6	7.9	6.3
2.5	52	5.0	1.4	-9.7	18.1	0.08	2.85	2.71	2.27	2.32	3.13	3.16	38.6	5.1	2.16	1.61	0.91	0.57	1.25	7.2	8.6	7.9	6.4
2.5	52	5.0	1.4	-8.8	18.1	0.08	2.85	2.70	2.27	2.32	3.13	3.16	38.6	5.1	2.16	1.62	0.91	0.58	1.25	7.2	8.6	8.0	6.4
2.5	52	5.0	1.4	-8.5	18.1	0.08	2.85	2.70	2.27	2.33	3.13	3.16	38.7	5.1	2.17	1.63	0.92	0.59	1.25	7.2	8.6	7.9	6.4
2.5	52	5.0	1.5	-8.3	18.2	0.08	2.85	2.70	2.26	2.33	3.13	3.16	38.6	5.1	2.16	1.64	0.92	0.60	1.24	7.2	8.5	7.9	6.5
2.5	52	5.0	1.5	-10.8	18.1	0.08	2.86	2.70	2.25	2.34	3.13	3.17	38.5	5.1	2.16	1.64	0.92	0.61	1.23	7.2	8.5	8.0	6.7
2.5	52	5.0	1.5	-10.3	18.2	0.04	2.86	2.71	2.26	2.34	3.12	3.17	38.6	5.1	2.16	1.66	0.93	0.62	1.23	7.2	8.5	8.1	6.7
2.5	52	5.0	1.5	-10.2	18.1	0.09	2.90	2.75	2.71	2.37	3.58	3.19	38.7	5.2	2.16	1.68	0.94	0.64	1.22	7.2	8.4	8.0	6.7
2.5	52	5.0	1.6	-9.8	18.2	0.10	2.91	2.76	2.62	2.38	3.49	3.20	38.8	5.2	2.15	1.68	0.94	0.65	1.20	7.2	8.3	8.0	6.8
2.5	53	5.0	1.6	-6.5	18.1	0.10	2.91	2.76	2.64	2.39	3.51	3.20	38.8	5.2	2.14	1.70	0.95	0.65	1.19	7.2	8.2	8.1	6.8
2.6	53	5.0	1.6	-5.3	18.2	0.17	2.91	2.77	2.70	2.40	3.56	3.20	38.8	5.1	2.13	1.72	0.96	0.66	1.18	7.2	8.2	8.2	6.9
2.6	53	5.0	1.6	-2.9	18.3	0.13	2.91	2.77	2.72	2.41	3.58	3.21	38.6	5.1	2.13	1.73	0.96	0.67	1.16	7.2	8.1	8.2	7.0
2.7	53	5.0	1.6	1.4	18.4	0.15	2.89	2.78	2.58	2.43	3.44	3.22	38.3	5.2	2.14	1.76	0.98	0.69	1.14	7.2	8.0	8.1	7.1
2.7	53	5.0	1.7	6.2	18.6	0.19	2.86	2.73	2.57	2.39	3.41	3.20	38.4	5.1	2.15	1.74	0.98	0.68	1.17	7.2	8.1	8.6	7.2
2.7	53	5.0	1.7	7.9	18.7	0.21	2.84	2.65	2.53	2.32	3.36	3.16	38.6	5.0	2.17	1.69	0.99	0.66	1.18	7.2	8.1	8.9	7.3
2.8	54	5.0	1.7	11.2	18.8	0.24	2.87	2.66	2.59	2.31	3.46	3.15	38.4	5.0	2.18	1.70	1.01	0.66	1.17	7.2	8.1	9.0	7.4
2.8	54	5.0	1.6	12.2	18.9	0.22	2.87	2.67	2.29	2.31	3.12	3.15	39.1	4.9	2.26	1.71	1.03	0.66	1.22	7.2	8.4	9.4	7.6
2.7	54	4.9	1.5	13.1	18.8	0.21	2.77	2.67	2.25	2.32	3.05	3.15	38.8	4.9	2.19	1.71	1.04	0.67	1.16	7.3	7.8	8.9	7.6
2.9	54	5.2	1.4	31.9	18.9	0.21	2.87	2.69	2.31	2.30	3.14	3.14	38.9	4.9	2.34	1.76	1.14	0.70	1.19	7.2	8.2	9.1	7.7
2.9	54	5.2	1.4	34.5	18.9	0.17	2.87	2.70	2.34	2.31	3.16	3.15	39.0	4.8	2.40	1.76	1.17	0.70	1.22	7.2	8.3	9.1	7.7
3.0	54	5.3	1.3	26.4	18.9	0.14	2.88	2.70	2.34	2.32	3.16	3.15	38.1	4.8	2.43	1.77	1.20	0.69	1.22	7.3	8.4	8.8	7.7
3.0	54	5.3	1.2	18.0	18.9	0.12	2.89	2.70	2.36	2.32	3.17	3.15	39.2	4.8	2.46	1.77	1.22	0.69	1.23	7.3	8.5	8.7	7.8
3.0	54	5.4	1.2	5.4	19.0	0.10	2.94	2.70	2.42	2.32	3.20	3.15	39.4	4.8	2.50	1.76	1.23	0.68	1.27	7.3	8.7	8.3	7.9
3.0	54	5.3	1.2	2.9	19.0	0.10	2.90	2.71	2.40	2.32	3.18	3.15	39.4	4.8	2.47	1.76	1.21	0.69	1.25	7.3	8.8	8.5	7.9
3.0	54	5.3	1.1	0.3	19.0	0.09	2.90	2.71	2.38	2.32	3.17	3.15	39.5	4.8	2.45	1.76	1.19	0.67	1.25	7.3	8.7	8.7	8.1
3.0	54	5.5	1.1	-1.9	18.8	0.09	3.09	2.71	2.49	2.32	3.24	3.15	39.9	4.8	2.59	1.76	1.25	0.67	1.34	7.3	9.0	8.5	8.1
3.0	54	5.3	1.1	-4.0	18.8	0.10	2.93	2.75	2.40	2.36	3.19	3.17	39.8	4.8	2.47	1.79	1.20	0.68	1.26	7.3	8.9	9.3	8.3
2.9	53	5.2	1.1	-4.4	18.6	0.10	2.91	2.75	2.38	2.36	3.16	3.17	39.9	4.8	2.43	1.79	1.15	0.67	1.27	7.3	8.9	9.6	8.3
2.9	53	5.2	1.1	-5.4	18.6	0.10	2.91	2.75	2.39	2.36	3.17	3.17	39.9	4.8	2.41	1.78	1.12	0.67	1.27	7.3	9.0	9.6	8.3
2.8	53	5.1	1.1	-5.4	18.5	0.09	2.90	2.74	2.37	2.41	3.17	3.20	39.8	4.9	2.35	1.79	1.06	0.67	1.28	7.3	9.0	9.7	8.3
2.8	53	5.1	1.1	-7.0	18.4	0.09	2.91	2.74	2.39	2.42	3.18	3.21	39.8	4.9	2.35	1.80	1.04	0.68	1.30	7.3	9.1	9.8	8.3
2.8	53	5.1	1.1	-8.1	18.2	0.09	2.90	2.74	2.39	2.42	3.18	3.21	39.8	4.9	2.32	1.80	1.02	0.68	1.30	7.3	9.2	9.9	8.3
2.8	53	5.1	1.1	-9.2	18.1	0.09	2.91	2.72	2.37	2.43	3.17	3.21	39.8	4.8	2.31	1.78	1.00	0.67	1.31	7.3	9.1	9.7	8.3
2.7	53	5.1	1.1	-9.6	18.0	0.09	2.91	2.73	2.38	2.42	3.17	3.20	39.8	4.9	2.30	1.79	0.98	0.68	1.32	7.3	9.1	9.7	8.3
2.7	53	5.1	1.1	-9.0	17.8	0.12	2.93	2.72	2.42	2.42	3.19	3.20	39.9	4.8	2.31	1.79	0.98	0.69	1.32	7.3	9.1	9.7	8.2
2.7	53	5.0	1.2	-9.1	17.8	0.09	2.91	2.73	2.41	2.45	3.18	3.23	39.8	4.9	2.30	1.81	0.98	0.71	1.32	7.4	9.2	9.2	8.2
2.7	53	5.0	1.2	-8.4	17.8	0.09	2.90	2.75	2.41	2.46	3.18	3.24	39.7	4.9	2.30	1.84	0.99	0.72	1.31	7.4	9.3	9.1	8.2

BANK FINANCIAL QUARTERLY
DATA ENDING 4th QTR, 2018

NATIONAL AVERAGES
U.S. Commercial Banks
By Quarter

IDC Financial Publishing, Inc.
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	NUMBER OF INSTITUTIONS	PERIOD ENDING	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 ASSETS 1YR	ROE VS COE: STOCKHOLDER RETURN ON EQUITY 1YR	ROE VS COE: ESTIMATE OF COST OF EQUITY	ROE VS COE: NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY 1YR	ROE VS COE: NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY 5YR
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Totals and Averages	8296	03Q4	**258**	22,965,689	**8.9**	15.8	13.9	**7**	1	5	**14**	84	77	**1.25**	11.7	5.8	**11.6**	9.7
Totals and Averages	8340	03Q3	**258**	22,927,035	**8.9**	15.8	13.9	**7**	1	5	**14**	83	77	**1.25**	11.8	5.9	**11.6**	9.6
Totals and Averages	8360	03Q2	**259**	22,933,094	**8.9**	15.8	13.9	**7**	1	5	**14**	83	77	**1.25**	11.8	5.7	**11.7**	9.6
Totals and Averages	8391	03Q1	**259**	22,893,044	**8.9**	15.8	13.9	**7**	1	5	**13**	83	77	**1.25**	11.8	5.8	**11.7**	9.6
Totals and Averages	8414	02Q4	**258**	22,819,827	**8.9**	15.8	13.9	**7**	1	5	**14**	83	77	**1.25**	11.7	5.9	**11.6**	9.6
Totals and Averages	8457	02Q3	**258**	22,769,024	**8.9**	15.8	13.9	**7**	1	5	**14**	83	77	**1.25**	11.7	5.9	**11.7**	9.6
Totals and Averages	8492	02Q2	**258**	22,671,818	**8.9**	15.8	13.9	**7**	1	5	**14**	84	77	**1.24**	11.7	6.1	**11.7**	9.5
Totals and Averages	8529	02Q1	**257**	22,574,687	**8.9**	15.8	13.9	**7**	1	5	**16**	84	77	**1.23**	11.6	6.2	**11.6**	9.5
Totals and Averages	8602	01Q4	**257**	22,614,513	**8.9**	15.7	13.8	**8**	1	5	**13**	83	77	**1.22**	11.6	6.2	**11.7**	9.6
Totals and Averages	8669	01Q3	**255**	22,754,028	**8.9**	15.7	13.8	**7**	1	5	**10**	90	77	**1.21**	11.5	6.2	**11.5**	9.5
Totals and Averages	8697	01Q2	**256**	22,753,216	**8.9**	15.7	13.8	**7**	1	5	**13**	91	77	**1.22**	11.6	6.2	**11.6**	9.6
Totals and Averages	8758	01Q1	**255**	22,752,339	**8.8**	15.6	13.7	**7**	1	5	**13**	90	77	**1.20**	11.4	6.2	**11.4**	9.6
Totals and Averages	8835	00Q4	**256**	22,707,656	**8.8**	15.6	13.7	**7**	1	5	**13**	81	77	**1.21**	11.5	6.2	**11.6**	9.5
Totals and Averages	8893	00Q3	**256**	22,631,466	**8.9**	15.6	13.7	**7**	1	5	**13**	82	77	**1.22**	11.6	6.2	**11.6**	9.5
Totals and Averages	8996	00Q2	**256**	22,626,143	**8.8**	15.6	13.7	**7**	1	4	**13**	82	77	**1.22**	11.6	6.2	**11.6**	9.5
Totals and Averages	9037	00Q1	**257**	22,578,418	**8.8**	15.6	13.7	**7**	1	4	**12**	81	77	**1.24**	11.9	6.2	**11.8**	9.4
Totals and Averages	9099	99Q4	**256**	22,569,983	**8.8**	15.6	13.8	**7**	1	4	**13**	86	77	**1.23**	11.8	6.4	**11.7**	9.4
Totals and Averages	9136	99Q3	**257**	22,519,401	**8.9**	15.7	13.8	**7**	1	4	**13**	86	77	**1.24**	11.8	6.2	**11.7**	9.4
Totals and Averages	9188	99Q2	**256**	22,761,611	**8.8**	15.6	13.7	**7**	1	4	**13**	85	77	**1.23**	11.7	6.3	**11.6**	9.4
Totals and Averages	9235	99Q1	**256**	22,743,697	**8.8**	15.7	13.7	**7**	1	4	**14**	83	77	**1.22**	11.6	6.1	**11.6**	9.4
Totals and Averages	9283	98Q4	**256**	22,771,463	**8.8**	15.7	13.7	**7**	1	4	**13**	82	77	**1.23**	11.7	6.0	**11.6**	9.4
Totals and Averages	9413	98Q3	**257**	22,710,263	**8.8**	15.7	13.8	**7**	1	4	**13**	83	77	**1.23**	11.7	5.9	**11.6**	9.4
Totals and Averages	9488	98Q2	**256**	22,673,181	**8.8**	15.7	13.8	**7**	1	4	**13**	82	77	**1.22**	11.7	6.1	**11.6**	9.4
Totals and Averages	9528	98Q1	**256**	22,664,259	**8.8**	15.7	13.8	**7**	1	5	**13**	87	77	**1.23**	11.8	6.2	**11.7**	9.5
Totals and Averages	9643	97Q4	**256**	22,616,878	**8.8**	15.6	13.7	**7**	1	4	**15**	84	77	**1.23**	11.9	6.2	**11.8**	9.5
Totals and Averages	9716	97Q3	**256**	22,537,048	**8.8**	15.7	13.8	**7**	1	4	**17**	85	77	**1.23**	11.9	6.3	**11.8**	9.5
Totals and Averages	9808	97Q2	**257**	22,497,384	**8.8**	15.7	13.8	**8**	1	4	**16**	82	77	**1.24**	11.9	6.4	**11.9**	9.6
Totals and Averages	9951	97Q1	**256**	22,541,857	**8.8**	15.7	13.8	**8**	1	5	**15**	81	77	**1.22**	11.8	6.5	**11.7**	9.7
Totals and Averages	10031	96Q4	**255**	22,508,537	**8.8**	15.7	13.8	**8**	1	5	**14**	80	77	**1.22**	11.8	6.4	**11.7**	9.7
Totals and Averages	10085	96Q3	**255**	22,456,455	**8.8**	15.7	13.8	**8**	1	5	**13**	81	77	**1.22**	11.7	6.4	**11.6**	9.6
Totals and Averages	10185	96Q2	**255**	22,544,631	**8.8**	15.7	13.8	**8**	1	5	**14**	81	77	**1.22**	11.7	6.5	**11.7**	9.5
Totals and Averages	10337	96Q1	**254**	22,550,056	**8.8**	15.7	13.8	**8**	1	5	**14**	81	77	**1.21**	11.7	6.4	**11.5**	9.5
Totals and Averages	10436	95Q4	**255**	22,553,586	**8.8**	17.1	13.8	**8**	1	5	**14**	80	77	**1.22**	11.7	6.2	**11.6**	9.5
Totals and Averages	10545	95Q3	**255**	22,483,211	**8.8**	17.1	13.9	**8**	1	5	**14**	81	77	**1.21**	11.6	6.3	**11.5**	9.5
Totals and Averages	10662	95Q2	**254**	22,472,903	**8.8**	17.1	13.9	**8**	1	5	**13**	80	77	**1.21**	11.6	6.4	**11.5**	9.5
Totals and Averages	10736	95Q1	**254**	22,422,741	**8.8**	17.2	13.9	**8**	1	5	**15**	81	77	**1.21**	11.6	6.6	**11.4**	9.4
Totals and Averages	10944	94Q4	**253**	22,372,362	**8.8**	15.7	13.9	**8**	1	5	**13**	80	77	**1.22**	11.8	6.7	**11.6**	9.4
Totals and Averages	11085	94Q3	**254**	22,310,263	**8.8**	15.8	13.9	**8**	1	5	**16**	80	77	**1.22**	11.8	6.6	**11.6**	9.4
Totals and Averages	11209	94Q2	**254**	22,286,374	**8.8**	15.8	14.0	**8**	1	5	**16**	80	77	**1.22**	11.7	6.6	**11.5**	9.3
Totals and Averages	11329	94Q1	**254**	22,261,656	**8.8**	15.8	14.0	**8**	1	6	**14**	79	77	**1.22**	11.7	6.5	**11.5**	9.3
Totals and Averages	11456	93Q4	**255**	22,182,565	**8.8**	15.8	14.0	**8**	1	6	**15**	78	76	**1.22**	11.7	6.3	**11.5**	9.3
Totals and Averages	11569	93Q3	**255**	22,130,510	**8.8**	15.8	14.0	**8**	1	6	**14**	78	76	**1.21**	11.6	6.3	**11.5**	9.3
Totals and Averages	11687	93Q2	**254**	22,088,418	**8.8**	15.8	14.0	**8**	1	7	**14**	78	76	**1.20**	11.5	6.4	**11.4**	9.3
Totals and Averages	11811	93Q1	**253**	22,048,339	**8.8**	15.8	14.0	**8**	1	7	**14**	78	76	**1.19**	11.4	6.5	**11.4**	9.2
Totals and Averages	11942	92Q4	**251**	22,051,797	**8.8**	15.7	13.9	**8**	1	7	**16**	78	76	**1.19**	11.5	6.7	**11.3**	9.2
Totals and Averages	12062	92Q3	**250**	22,027,922	**8.8**	15.7	13.9	**9**	2	8	**17**	78	76	**1.18**	11.3	6.7	**11.3**	9.2
Totals and Averages	12157	92Q2	**249**	22,009,563	**8.7**	15.7	13.9	**9**	2	9	**16**	78	76	**1.17**	11.1	6.9	**11.2**	9.2
Totals and Averages	12271	92Q1	**247**	22,075,173	**8.7**	15.6	13.8	**9**	2	9	**15**	79	76	**1.15**	10.9	7.0	**11.1**	9.3
Totals and Averages	12245	91Q4	**246**	22,073,251	**8.7**	15.6	13.8	**9**	2	9	**16**	79	77	**1.14**	10.8	6.9	**11.0**	9.3
Totals and Averages	12408	91Q3	**246**	22,079,634	**8.7**	15.6	13.8	**9**	2	10	**14**	79	77	**1.13**	10.6	7.0	**11.0**	9.3
Totals and Averages	12507	91Q2	**245**	22,043,026	**8.7**	15.5	13.7	**9**	2	10	**16**	80	77	**1.13**	10.5	7.1	**11.0**	9.3
Totals and Averages	12624	91Q1	**245**	22,036,157	**8.7**	15.5	13.7	**9**	2	10	**15**	80	77	**1.13**	10.5	7.1	**11.0**	9.3
Totals and Averages	12730	90Q4	**244**	22,075,566	**8.6**	15.5	13.7	**9**	2	10	**12**	80	77	**1.12**	10.2	7.1	**11.0**	9.3
Totals and Averages	12828	90Q3	**246**	22,066,289	**8.6**	15.6	13.7	**10**	2	10	**12**	81	77	**1.13**	10.5	7.3	**11.1**	9.4
Totals and Averages	12946	90Q2	**246**	22,052,513	**8.7**	15.6	13.7	**9**	2	9	**11**	81	77	**1.12**	10.2	7.1	**11.2**	9.4
Totals and Averages	13057	90Q1	**245**	22,002,288	**8.7**	15.5	13.7	**10**	2	9	**13**	81	77	**1.13**	10.3	7.1	**11.2**	9.4
Totals and Averages	13169	89Q4	**247**	21,999,362	**8.6**	15.6	13.6	**10**	2	9	**25**	81	77	**1.13**	10.5	6.9	**11.2**	9.4
Totals and Averages	13277	89Q3	**248**	21,955,654	**8.7**	15.6	13.7	**10**	2	8	**25**	81	77	**1.15**	10.8	6.9	**11.3**	9.4
Totals and Averages	13394	89Q2	**248**	21,954,187	**8.7**	15.7	13.7	**9**	2	8	**24**	81	77	**1.17**	11.4	6.8	**11.3**	9.4
Totals and Averages	13457	89Q1	**249**	21,897,183	**8.7**	15.7	13.7	**9**	2	8	**24**	81	77	**1.18**	11.4	7.1	**11.3**	9.4

	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE							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 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
2.7	53	**5.1**	1.2	**-7.3**	17.7	0.09	**2.91**	2.75	2.45	2.46	3.21	3.24	**39.8**	4.9	**2.32**	1.85	1.00	0.74	**1.32**	7.4	9.3	**9.0**	8.1
2.8	53	**5.1**	1.2	**-7.7**	17.6	0.09	**2.90**	2.74	2.43	2.45	3.20	3.24	**39.8**	4.9	**2.33**	1.84	1.01	0.74	**1.31**	7.4	9.3	**9.2**	8.1
2.8	53	**5.1**	1.2	**-6.5**	17.6	0.09	**2.91**	2.74	2.43	2.45	3.21	3.25	**39.8**	4.9	**2.35**	1.85	1.03	0.75	**1.32**	7.4	9.3	**9.5**	8.0
2.8	53	**5.2**	1.2	**-6.2**	17.5	0.09	**2.93**	2.74	2.43	2.45	3.21	3.25	**39.8**	4.9	**2.36**	1.85	1.05	0.75	**1.31**	7.4	9.3	**9.7**	8.1
2.9	53	**5.2**	1.2	**-2.7**	17.4	0.10	**2.93**	2.73	2.43	2.45	3.22	3.25	**39.8**	4.9	**2.37**	1.85	1.06	0.75	**1.31**	7.4	9.3	**9.6**	8.1
2.9	53	**5.2**	1.2	**0.1**	17.4	0.11	**2.94**	2.73	2.45	2.45	3.24	3.25	**39.7**	4.9	**2.41**	1.84	1.08	0.75	**1.32**	7.4	9.3	**9.9**	8.1
2.9	53	**5.3**	1.2	**0.7**	17.4	0.11	**2.95**	2.72	2.44	2.44	3.24	3.24	**39.8**	4.9	**2.42**	1.84	1.11	0.75	**1.31**	7.4	9.3	**9.7**	8.0
3.0	53	**5.3**	1.2	**1.0**	17.3	0.11	**2.92**	2.73	2.44	2.44	3.23	3.25	**39.7**	4.9	**2.44**	1.86	1.14	0.77	**1.30**	7.4	9.2	**9.7**	8.0
3.0	53	**5.4**	1.2	**-4.3**	17.2	0.12	**2.94**	2.74	2.45	2.46	3.25	3.27	**39.5**	5.0	**2.51**	1.88	1.22	0.79	**1.29**	7.5	9.2	**9.8**	8.1
3.1	52	**5.4**	1.2	**-2.4**	17.1	0.11	**2.89**	2.71	2.43	2.45	3.22	3.25	**39.4**	5.0	**2.52**	1.88	1.26	0.80	**1.26**	7.5	9.0	**9.4**	6.9
3.1	53	**5.4**	1.2	**-2.9**	17.0	0.10	**2.89**	2.73	2.44	2.45	3.22	3.25	**39.6**	4.9	**2.55**	1.90	1.28	0.81	**1.27**	7.5	9.0	**9.4**	6.9
3.1	53	**5.5**	1.2	**-3.2**	17.0	0.10	**2.89**	2.72	2.44	2.45	3.25	3.24	**39.2**	4.9	**2.55**	1.88	1.30	0.79	**1.24**	7.5	8.9	**9.3**	6.9
3.2	53	**5.5**	1.2	**0.2**	16.9	0.11	**2.91**	2.72	2.45	2.45	3.26	3.24	**39.2**	5.0	**2.56**	1.87	1.30	0.79	**1.26**	7.6	9.0	**9.4**	6.9
3.1	53	**5.5**	1.2	**-4.1**	16.9	0.10	**2.93**	2.71	2.45	2.44	3.26	3.24	**39.3**	4.9	**2.55**	1.86	1.28	0.77	**1.27**	7.5	9.1	**9.3**	6.9
3.1	53	**5.4**	1.1	**-5.0**	16.9	0.10	**2.91**	2.72	2.46	2.43	3.27	3.24	**39.3**	4.9	**2.51**	1.85	1.25	0.77	**1.27**	7.5	9.1	**9.3**	6.9
3.1	52	**5.4**	1.1	**-6.9**	16.8	0.09	**2.91**	2.68	2.45	2.41	3.24	3.21	**39.5**	4.9	**2.50**	1.81	1.22	0.74	**1.28**	7.5	9.3	**9.3**	6.8
3.1	52	**5.4**	1.1	**-7.8**	16.8	0.10	**2.92**	2.69	2.46	2.41	3.28	3.22	**39.2**	4.9	**2.49**	1.81	1.21	0.74	**1.28**	7.5	9.2	**9.3**	6.8
3.1	52	**5.4**	1.2	**-6.3**	16.7	0.10	**2.92**	2.68	2.49	2.40	3.29	3.21	**39.1**	4.9	**2.50**	1.80	1.21	0.73	**1.29**	7.5	9.2	**8.8**	6.8
3.1	53	**5.4**	1.2	**-7.3**	16.6	0.10	**2.92**	2.68	2.44	2.41	3.26	3.21	**38.9**	4.9	**2.50**	1.80	1.22	0.73	**1.27**	7.5	9.1	**9.4**	6.8
3.1	52	**5.4**	1.2	**-6.9**	16.6	0.10	**2.91**	2.68	2.42	2.40	3.25	3.21	**38.9**	4.8	**2.49**	1.81	1.23	0.74	**1.26**	7.5	9.1	**9.5**	6.8
3.1	52	**5.5**	1.2	**-6.5**	16.5	0.10	**2.94**	2.68	2.43	2.40	3.29	3.21	**38.7**	4.8	**2.53**	1.81	1.26	0.74	**1.27**	7.5	9.1	**8.2**	6.8
3.1	52	**5.5**	1.2	**-1.8**	16.5	0.09	**2.92**	2.68	2.39	2.39	3.23	3.21	**39.1**	4.8	**2.52**	1.81	1.25	0.74	**1.27**	7.5	9.1	**9.0**	7.5
3.1	52	**5.5**	1.2	**-3.1**	16.4	0.09	**2.93**	2.68	2.40	2.39	3.25	3.21	**39.0**	4.8	**2.50**	1.80	1.25	0.74	**1.26**	7.5	9.1	**8.9**	7.5
3.1	52	**5.4**	1.2	**-2.8**	16.4	0.09	**2.93**	2.68	2.39	2.40	3.23	3.22	**39.1**	4.8	**2.50**	1.81	1.24	0.74	**1.27**	7.6	9.2	**8.8**	7.5
3.1	52	**5.5**	1.2	**-3.8**	16.4	0.09	**2.95**	2.69	2.39	2.40	3.24	3.22	**39.2**	4.8	**2.52**	1.81	1.24	0.74	**1.27**	7.5	9.3	**8.7**	6.9
3.1	52	**5.5**	1.1	**-9.5**	16.4	0.09	**2.96**	2.69	2.38	2.40	3.24	3.22	**39.3**	4.8	**2.52**	1.80	1.24	0.73	**1.28**	7.5	9.2	**8.3**	6.9
3.1	52	**5.5**	1.2	**-9.4**	16.3	0.09	**2.96**	2.71	2.37	2.40	3.23	3.23	**39.3**	4.8	**2.52**	1.83	1.23	0.75	**1.28**	7.5	9.3	**8.6**	6.9
3.1	52	**5.4**	1.2	**-9.2**	16.4	0.09	**2.93**	2.75	2.36	2.40	3.21	3.25	**39.3**	4.9	**2.49**	1.87	1.22	0.79	**1.27**	7.5	9.2	**8.5**	6.9
3.1	53	**5.4**	1.2	**-8.2**	16.3	0.09	**2.94**	2.75	2.36	2.39	3.22	3.25	**39.1**	4.9	**2.49**	1.87	1.22	0.79	**1.27**	7.5	9.2	**8.5**	6.9
3.1	52	**5.4**	1.2	**-8.1**	16.3	0.09	**2.93**	2.74	2.35	2.39	3.22	3.25	**39.1**	4.9	**2.49**	1.86	1.22	0.78	**1.26**	7.5	9.2	**8.5**	6.9
3.1	52	**5.5**	1.2	**-8.4**	16.2	0.09	**2.94**	2.74	2.36	2.38	3.23	3.25	**39.0**	4.9	**2.50**	1.86	1.24	0.79	**1.26**	7.5	9.2	**8.3**	6.9
3.1	52	**5.4**	1.2	**-8.3**	16.2	0.09	**2.92**	2.75	2.33	2.37	3.21	3.25	**38.8**	4.9	**2.48**	1.87	1.23	0.80	**1.25**	7.5	9.1	**8.3**	6.9
3.1	52	**5.5**	1.2	**-8.9**	16.2	0.09	**2.95**	2.75	2.34	2.37	3.23	3.26	**38.7**	4.9	**2.50**	1.88	1.24	0.81	**1.26**	7.5	9.1	**8.6**	6.9
3.1	52	**5.4**	1.2	**-9.2**	16.2	0.09	**2.93**	2.75	2.33	2.37	3.23	3.25	**38.7**	4.9	**2.47**	1.88	1.21	0.81	**1.26**	7.5	9.1	**8.3**	6.9
3.1	52	**5.4**	1.2	**-9.8**	16.2	0.08	**2.93**	2.75	2.32	2.37	3.23	3.25	**38.6**	4.9	**2.44**	1.88	1.19	0.82	**1.25**	7.5	9.1	**8.5**	6.8
3.0	52	**5.3**	1.2	**-10.9**	16.3	0.08	**2.92**	2.72	2.33	2.36	3.23	3.24	**38.6**	4.9	**2.41**	1.87	1.16	0.82	**1.25**	7.5	9.0	**8.4**	6.8
3.0	52	**5.3**	1.2	**-11.5**	16.3	0.08	**2.94**	2.73	2.34	2.35	3.24	3.24	**38.7**	4.9	**2.40**	1.88	1.13	0.83	**1.27**	7.5	9.2	**8.2**	6.9
3.0	52	**5.3**	1.2	**-13.3**	16.3	0.08	**2.93**	2.72	2.34	2.35	3.23	3.23	**38.7**	4.9	**2.39**	1.88	1.12	0.84	**1.27**	7.5	9.2	**8.3**	6.9
3.0	52	**5.3**	1.3	**-13.7**	16.3	0.08	**2.92**	2.71	2.35	2.34	3.24	3.22	**38.7**	4.9	**2.38**	1.89	1.12	0.85	**1.26**	7.5	9.1	**8.5**	6.9
3.0	52	**5.3**	1.3	**-13.7**	16.3	0.08	**2.92**	2.71	2.35	2.34	3.24	3.22	**38.6**	4.9	**2.38**	1.90	1.12	0.87	**1.26**	7.5	9.1	**8.4**	6.9
3.0	52	**5.3**	1.3	**-13.4**	16.4	0.08	**2.93**	2.72	2.36	2.34	3.26	3.22	**38.6**	4.9	**2.39**	1.90	1.13	0.87	**1.26**	7.5	9.1	**8.4**	6.9
3.0	52	**5.3**	1.4	**-12.8**	16.4	0.08	**2.93**	2.71	2.34	2.34	3.25	3.22	**38.5**	5.0	**2.39**	1.91	1.13	0.88	**1.26**	7.5	9.1	**8.5**	6.9
3.0	52	**5.3**	1.4	**-12.5**	16.4	0.09	**2.93**	2.71	2.33	2.34	3.24	3.22	**38.5**	5.0	**2.39**	1.91	1.14	0.89	**1.25**	7.5	9.0	**8.6**	6.9
3.1	52	**5.3**	1.5	**-12.4**	16.5	0.09	**2.91**	2.71	2.32	2.33	3.23	3.21	**38.4**	5.0	**2.39**	1.92	1.15	0.89	**1.24**	7.5	9.0	**8.6**	6.9
3.1	52	**5.4**	1.5	**-11.4**	16.5	0.09	**2.93**	2.71	2.32	2.33	3.23	3.21	**38.4**	5.0	**2.41**	1.92	1.18	0.90	**1.23**	7.6	8.9	**8.5**	6.9
3.1	52	**5.4**	1.5	**-10.5**	16.5	0.09	**2.90**	2.71	2.32	2.33	3.22	3.21	**38.4**	5.0	**2.44**	1.93	1.21	0.92	**1.22**	7.6	8.9	**8.5**	6.9
3.2	52	**5.4**	1.6	**-9.3**	16.5	0.09	**2.89**	2.71	2.31	2.32	3.22	3.21	**38.1**	5.0	**2.45**	1.94	1.25	0.93	**1.21**	7.6	8.7	**8.4**	6.9
3.2	52	**5.5**	1.6	**-8.3**	16.5	0.10	**2.88**	2.73	2.31	2.32	3.21	3.22	**38.2**	5.0	**2.48**	1.98	1.29	0.97	**1.19**	7.6	8.6	**8.3**	7.1
3.3	52	**5.5**	1.6	**-6.8**	16.5	0.10	**2.88**	2.73	2.30	2.32	3.21	3.21	**38.2**	5.0	**2.51**	1.98	1.34	0.97	**1.18**	7.6	8.5	**8.2**	7.0
3.3	52	**5.6**	1.6	**-4.4**	16.5	0.11	**2.88**	2.73	2.30	2.31	3.20	3.21	**38.2**	5.0	**2.55**	1.98	1.38	0.96	**1.17**	7.7	8.5	**8.3**	7.0
3.3	52	**5.6**	1.6	**-3.1**	16.6	0.11	**2.86**	2.73	2.29	2.31	3.19	3.21	**38.2**	5.0	**2.56**	1.97	1.39	0.96	**1.17**	7.7	8.4	**8.5**	7.0
3.3	52	**5.6**	1.6	**-1.6**	16.6	0.11	**2.86**	2.73	2.29	2.31	3.18	3.21	**38.2**	5.0	**2.58**	1.97	1.41	0.96	**1.17**	7.7	8.4	**8.3**	7.2
3.4	52	**5.6**	1.6	**-1.2**	16.4	0.11	**2.87**	2.74	2.29	2.31	3.18	3.21	**38.3**	5.0	**2.60**	1.97	1.44	0.96	**1.16**	7.7	8.4	**8.4**	7.1
3.4	52	**5.6**	1.5	**-3.7**	16.3	0.10	**2.86**	2.74	2.29	2.31	3.17	3.21	**38.3**	5.0	**2.61**	1.98	1.44	0.96	**1.17**	7.7	8.5	**8.1**	7.1
3.4	52	**5.6**	1.5	**-4.0**	16.4	0.13	**2.86**	2.74	2.29	2.30	3.17	3.21	**38.4**	4.9	**2.63**	1.97	1.45	0.95	**1.18**	7.7	8.5	**8.4**	7.2
3.4	52	**5.7**	1.5	**-4.1**	16.4	0.12	**2.86**	2.75	2.28	2.30	3.17	3.21	**38.5**	4.9	**2.63**	1.97	1.45	0.94	**1.18**	7.7	8.6	**8.5**	7.2
3.4	52	**5.7**	1.5	**-5.5**	16.3	0.12	**2.88**	2.75	2.30	2.30	3.18	3.21	**38.5**	4.9	**2.64**	1.96	1.46	0.94	**1.19**	7.7	8.6	**8.7**	7.2
3.4	52	**5.7**	1.5	**-6.3**	16.3	0.12	**2.88**	2.75	2.29	2.30	3.18	3.21	**38.6**	4.9	**2.63**	1.95	1.43	0.93	**1.19**	7.7	8.7	**8.8**	7.3
3.4	52	**5.6**	1.4	**-7.0**	16.3	0.08	**2.88**	2.75	2.28	2.30	3.17	3.21	**38.7**	4.9	**2.61**	1.95	1.41	0.93	**1.20**	7.7	8.7	**8.3**	7.2
3.3	52	**5.6**	1.4	**-8.5**	16.3	0.08	**2.87**	2.74	2.28	2.30	3.17	3.20	**38.7**	4.9	**2.57**	1.94	1.37	0.91	**1.20**	7.7	8.8	**8.3**	7.2