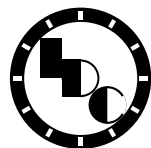


Bank Financial Quarterly

**State and National Totals
Second Quarter 2018 Report**



**IDC Financial
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**BANK FINANCIAL QUARTERLY
DATA ENDING 2nd QTR, 2018**

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	RANK	SIZE	CAPITAL RATIOS			LOAN RISK % TIER I			LIQUIDITY			ROA	ROE VS COE				
	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % OF ASSETS	TIER I & II CAPITAL % RISK-BASED ASSETS	TIER I CAPITAL AS A % OF RISK-BASED ASSETS	LOAN LOSS RESERVE	LOANS 90 DAYS OR MORE PAST DUE	LOANS NONACCRUAL & RESTRUCTURED + REO	BALANCE SHEET CASH FLOW % TIER I CAPITAL	ILLIQUID LOANS AS A % OF STABLE DEP & BOR	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF ASSETS	STOCKHOLDER RETURN ON EQUITY	ESTIMATE OF COST OF EQUITY	1YR	5YR	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY
	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
ALABAMA	260	263,898	10.5	14.5	12.8	8	1	7	17	73	66	1.05	8.1	4.9	8.0	6.7	
ALASKA	256	5,949	12.9	18.3	17.3	6	0	7	-4	70	58	1.09	8.7	4.7	8.3	8.0	
ARIZONA	285	25,589	10.7	13.2	11.7	7	0	3	10	83	54	1.77	15.6	4.8	15.4	14.9	
ARKANSAS	265	106,442	11.2	14.2	13.0	7	0	7	2	80	78	1.57	11.0	4.9	11.3	4.0	
CALIFORNIA	255	761,770	11.0	17.9	16.7	6	0	4	3	72	61	1.03	8.3	4.8	8.9	7.3	
COLORADO	248	60,672	9.5	14.8	13.7	8	0	5	6	65	74	1.24	13.1	5.0	11.9	9.5	
CONNECTICUT	247	80,901	8.8	12.9	11.3	8	0	8	2	74	76	1.01	9.0	4.5	9.0	7.8	
DELAWARE	251	1,043,869	10.9	15.2	13.7	11	1	6	4	163	76	1.02	8.3	5.1	8.5	8.7	
DISTRICT OF COLUMBIA	125	1,159	9.6	16.8	15.6	8	3	17	-12	59	73	0.25	2.6	6.1	2.6	5.8	
FLORIDA	253	156,642	10.0	14.3	13.5	7	0	8	5	78	76	1.30	12.6	5.2	11.2	8.4	
GEORGIA	275	312,368	10.4	13.5	12.3	8	0	7	9	74	71	1.27	10.9	5.2	10.5	7.7	
HAWAII	261	46,639	8.4	14.2	13.1	8	0	1	-7	66	68	1.05	11.5	4.4	10.8	10.5	
IDAHO	240	5,668	11.5	15.8	14.7	9	0	5	8	76	61	1.02	9.1	5.2	8.8	8.1	
ILLINOIS	238	472,860	9.6	14.4	13.2	5	1	6	-19	78	73	0.94	9.4	4.8	9.4	7.8	
INDIANA	247	87,517	10.1	13.7	12.8	7	0	5	12	77	79	1.16	10.2	4.7	10.2	6.3	
IOWA	240	81,480	10.8	15.0	13.9	9	1	5	7	80	77	1.22	11.2	5.1	9.8	8.3	
KANSAS	222	58,910	10.8	16.2	15.1	8	1	6	4	72	76	1.11	10.4	5.2	9.2	7.4	
KENTUCKY	234	58,893	11.1	16.3	15.2	8	1	7	6	72	74	1.15	10.5	5.1	9.1	8.2	
LOUISIANA	219	74,331	10.4	14.3	13.5	7	1	9	2	76	70	0.88	7.8	5.1	7.4	4.3	
MAINE	230	12,151	9.8	14.8	14.0	6	0	7	3	72	85	1.06	9.8	5.0	9.9	3.5	
MARYLAND	232	40,173	10.6	13.2	12.3	7	0	8	10	86	69	1.03	7.7	5.1	8.1	4.7	
MASSACHUSETTS	254	321,989	8.3	17.3	16.5	2	0	1	-18	44	77	1.11	10.4	4.5	11.1	10.0	
MICHIGAN	234	59,855	9.8	14.0	13.1	7	1	6	10	78	74	1.14	10.0	5.2	9.9	6.4	
MINNESOTA	233	69,204	10.7	15.3	14.1	9	1	7	6	75	72	1.29	12.1	5.1	10.0	9.1	
MISSISSIPPI	244	98,233	9.8	13.5	12.6	7	1	8	8	73	71	1.06	9.5	4.7	9.3	5.7	
MISSOURI	253	155,301	10.1	14.5	13.5	8	0	5	13	70	72	1.23	12.5	4.9	11.7	10.1	
MONTANA	277	35,674	10.3	14.2	13.1	9	1	7	-2	73	70	1.45	12.4	4.7	11.4	7.4	
NEBRASKA	261	65,631	10.6	13.8	12.6	13	1	4	18	83	76	1.20	11.4	5.1	10.2	9.3	
NEVADA	283	19,899	20.6	41.0	40.3	3	0	13	-41	56	70	4.37	18.7	5.8	16.9	19.8	
NEW HAMPSHIRE	192	4,406	10.5	14.7	13.6	8	0	2	13	75	79	0.75	7.2	5.0	7.1	7.0	
NEW JERSEY	214	86,329	9.7	13.5	12.4	7	0	8	3	77	76	0.90	8.2	5.4	8.7	4.3	
NEW MEXICO	243	12,254	10.4	18.1	17.0	8	0	8	5	60	68	1.39	14.1	5.4	10.9	9.3	
NEW YORK	266	902,382	11.0	22.6	21.5	3	0	3	16	52	72	1.04	9.3	5.0	9.5	6.9	
NORTH CAROLINA	285	2,039,398	8.8	15.0	14.4	7	0	6	2	62	66	1.37	11.5	5.4	11.1	9.7	
NORTH DAKOTA	247	26,666	9.8	13.4	12.3	10	1	8	7	77	75	1.34	13.4	4.9	11.6	11.7	
OHIO	261	3,069,772	8.9	15.5	14.7	6	1	5	-10	60	73	1.17	11.5	4.9	11.0	8.8	
OKLAHOMA	244	100,286	9.8	14.0	13.1	8	0	7	-3	71	77	1.32	12.7	4.9	10.8	9.1	
OREGON	251	31,047	10.6	13.5	12.8	6	1	3	5	74	64	1.18	7.6	5.2	7.6	6.6	
PENNSYLVANIA	221	171,447	9.5	14.9	13.7	6	1	5	5	80	80	0.97	7.9	5.2	8.2	6.2	
RHODE ISLAND	276	132,739	10.1	13.1	11.1	9	0	7	10	86	72	1.23	9.1	5.0	8.9	6.1	
SOUTH CAROLINA	241	35,233	10.6	15.3	14.6	6	1	6	2	70	75	1.04	8.0	4.9	8.4	3.2	
SOUTH DAKOTA	252	3,128,917	9.0	14.6	13.3	7	1	5	27	86	73	0.79	8.1	5.0	8.2	10.2	
TENNESSEE	235	129,594	9.9	13.3	12.4	6	1	6	4	76	76	1.05	8.6	4.8	8.5	3.3	
TEXAS	268	396,825	10.7	16.2	15.1	7	0	4	5	71	64	1.30	11.6	4.8	10.5	9.1	
UTAH	296	597,694	11.3	20.4	19.5	8	0	3	-1	86	83	2.75	24.5	5.2	23.7	9.1	
VERMONT	215	2,553	9.4	14.8	13.7	9	1	6	5	68	85	1.05	11.5	4.8	10.9	10.0	
VIRGINIA	235	676,034	10.9	16.7	14.9	11	0	3	11	109	79	0.64	4.8	5.0	5.0	7.0	
WASHINGTON	242	70,877	10.3	14.2	13.1	8	0	4	7	72	67	1.10	9.0	4.7	8.7	4.8	
WEST VIRGINIA	244	29,114	10.0	15.5	14.6	6	0	10	6	68	75	1.04	8.9	5.0	9.4	4.7	
WISCONSIN	230	102,368	10.4	14.7	13.6	9	0	8	5	75	76	1.07	9.6	4.9	8.8	6.7	
WYOMING	220	7,906	10.6	18.8	17.6	9	0	7	8	63	74	1.16	11.4	5.4	9.0	8.1	
GUAM	180	2,238	8.4	17.9	16.6	12	1	9	11	102	64	0.50	7.0	5.0	7.1	8.7	
MICRONESIA	277	174	14.6	40.9	39.6	7	0	4	6	31	65	1.36	9.6	5.7	9.3	8.1	
PUERTO RICO	292	65,949	12.4	22.9	21.6	16	9	30	-12	58	69	0.93	8.2	5.6	10.2	7.0	
VIRGIN ISLANDS	123	209	7.5	16.5	15.2	9	0	77	-16	40	69	0.65	8.9	9.9	8.3	7.3	
TOTALS	259	16,406,081	9.7	15.8	14.7	7	1	5	6	78	72	1.13	10.3	5.0	10.1	8.6	

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE						GROWTH					
	LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO	% CHG NONCURRENT & RESTRUCTURED + REO	LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % 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		
2.3	76	4.5	1.1	-23.8	26.6	0.07	3.51	3.21	1.35	1.30	2.92	2.83	39.9	2.5	1.57	1.31	0.42	0.30	1.15	5.5	6.4	3.5	2.8			
2.0	59	5.6	1.3	-24.1	63.5	0.05	3.92	3.81	1.17	1.22	3.19	3.26	38.6	2.9	1.30	1.23	0.15	0.10	1.14	6.3	7.0	2.1	3.4			
2.7	77	5.6	0.4	-7.1	51.6	0.09	4.59	4.61	0.63	0.65	2.52	2.71	54.2	3.3	2.24	1.99	0.31	0.22	1.93	6.9	13.2	13.7	11.0			
2.6	77	5.6	0.9	-10.2	51.4	0.18	4.32	1.73	1.38	0.92	3.06	1.81	47.8	3.2	2.33	0.67	0.56	0.15	1.77	5.6	8.9	8.0	2.6			
2.3	73	4.4	0.6	-1.8	35.0	0.17	3.35	2.70	3.13	2.86	3.90	2.83	41.8	3.3	1.56	1.70	0.42	0.22	1.06	6.9	7.4	6.3	5.8			
2.5	70	4.9	0.7	-1.2	42.0	0.08	3.92	3.11	0.96	0.92	2.93	2.53	40.6	3.4	1.50	1.12	0.24	0.15	1.26	8.2	10.4	5.7	4.2			
2.7	78	4.2	0.9	6.4	36.2	0.07	3.25	3.17	0.97	1.01	2.56	2.66	39.5	2.0	1.58	1.30	0.49	0.34	1.10	6.7	7.4	3.1	3.4			
2.1	69	6.6	1.0	-25.3	15.3	0.19	4.63	4.50	1.71	1.53	3.49	3.40	42.0	3.1	2.03	1.77	0.80	0.49	1.12	5.6	6.5	4.2	4.3			
2.1	65	4.9	2.9	-12.2	56.3	0.03	3.54	3.67	0.89	0.97	3.85	3.74	13.6	5.7	0.51	0.85	0.25	0.19	0.26	8.2	2.1	0.3	1.7			
2.5	75	4.7	0.8	-16.0	39.0	0.07	3.50	2.79	0.66	0.53	2.41	1.98	44.0	4.5	1.81	1.24	0.57	0.32	1.24	7.7	9.4	9.5	6.6			
2.3	78	4.4	0.9	-17.4	27.2	0.07	3.49	2.99	1.63	1.64	3.06	2.89	40.9	4.9	1.77	1.26	0.36	0.23	1.36	6.5	8.8	4.5	2.9			
2.2	68	4.1	0.2	-20.2	25.3	0.02	3.09	3.00	0.99	1.07	2.17	2.21	46.6	1.4	1.40	1.37	0.28	0.18	1.12	8.3	9.4	1.6	0.6			
2.0	70	5.7	0.8	-11.9	45.0	0.08	4.30	4.04	0.81	0.89	3.25	3.35	36.9	3.8	1.31	1.27	0.22	0.21	1.10	7.0	7.5	7.9	6.0			
1.9	61	4.1	1.0	-10.8	26.1	0.11	2.77	2.30	1.81	1.71	2.96	2.68	36.3	3.1	1.45	1.08	0.42	0.23	1.03	7.4	7.9	5.0	4.3			
2.6	76	4.7	0.8	6.9	35.2	0.11	3.67	2.15	1.05	0.66	2.80	1.68	40.9	2.6	1.74	0.93	0.47	0.21	1.28	6.7	8.5	6.5	4.0			
2.6	76	4.7	0.9	44.2	29.7	0.11	3.55	3.13	0.76	0.72	2.52	2.28	42.0	2.8	1.72	1.35	0.57	0.39	1.14	7.1	8.0	6.2	5.4			
2.5	67	5.1	1.2	23.0	34.1	0.12	3.66	2.96	0.99	0.96	3.01	2.58	36.2	3.4	1.57	1.19	0.51	0.32	1.06	7.3	7.6	4.9	4.5			
2.5	74	5.1	1.2	-6.6	39.1	0.08	3.89	3.61	1.30	1.17	3.51	3.10	34.4	3.3	1.51	1.33	0.43	0.34	1.08	7.1	7.5	5.9	4.4			
2.3	77	5.4	1.4	-3.7	44.0	0.11	4.13	2.11	0.75	0.43	3.23	1.69	33.5	3.2	1.39	0.67	0.49	0.18	0.90	6.6	6.0	3.4	2.9			
2.7	76	4.7	1.0	76.8	40.6	0.07	3.44	1.43	0.82	0.27	2.37	1.06	44.6	4.2	1.77	0.60	0.64	0.21	1.14	7.2	8.1	6.0	2.2			
2.3	85	4.9	1.0	-3.5	58.3	0.12	3.88	2.13	0.75	0.37	2.76	1.47	40.8	3.9	1.68	0.81	0.56	0.20	1.12	6.4	7.0	7.0	3.5			
2.0	30	3.0	0.2	317.6	10.3	0.11	2.07	1.67	4.39	3.80	4.54	3.59	32.4	1.8	1.73	1.34	0.31	0.16	1.42	6.8	9.4	5.6	5.2			
2.4	79	5.0	0.9	-8.9	40.5	0.10	3.92	2.49	2.40	2.06	4.42	2.49	38.3	4.6	1.68	1.06	0.47	0.22	1.21	6.9	8.2	6.8	4.2			
2.4	74	5.2	1.1	7.8	39.4	0.09	3.97	3.78	0.89	0.89	3.05	2.91	37.9	3.1	1.60	1.39	0.41	0.31	1.17	7.4	8.5	6.4	5.5			
2.4	76	4.8	1.2	-13.5	41.6	0.09	3.71	2.36	1.28	0.78	3.18	2.09	36.3	2.6	1.56	0.88	0.39	0.20	1.17	6.8	7.8	4.7	3.6			
2.5	69	4.6	0.8	-12.0	34.9	0.07	3.54	3.02	1.24	1.14	2.82	2.56	43.0	3.1	1.63	1.27	0.38	0.23	1.25	7.9	10.1	7.3	6.1			
2.4	72	5.1	1.1	5.1	45.7	0.10	4.05	2.75	1.12	0.66	2.86	1.94	44.9	2.3	1.81	1.12	0.28	0.18	1.54	6.3	9.6	3.9	3.1			
2.5	78	5.9	0.7	30.2	28.4	0.17	4.59	4.02	1.15	1.19	3.31	3.11	42.1	2.7	1.73	1.43	0.51	0.33	1.22	7.0	8.5	8.3	6.4			
4.1	59	5.1	6.8	27.1	17.3	0.10	3.64	6.97	13.61	10.53	10.23	6.19	57.0	7.4	4.97	5.16	0.74	0.42	4.23	4.5	11.9	-6.2	-2.1			
2.3	84	4.5	0.3	-37.2	52.2	0.05	3.53	3.39	0.44	0.50	2.72	2.73	30.9	3.8	1.30	1.17	0.52	0.41	0.77	8.0	5.8	6.6	6.2			
2.4	80	4.4	1.1	6.2	58.4	0.15	3.34	1.73	0.77	0.52	2.49	1.44	39.4	5.4	1.62	0.73	0.62	0.24	1.01	7.2	7.1	5.7	3.4			
2.4	59	5.6	1.5	58.1	50.4	0.08	3.97	3.73	0.82	0.90	2.89	3.02	39.3	4.4	1.42	1.20	0.21	0.20	1.21	7.7	9.5	5.6	4.9			
1.9	47	3.7	0.6	-0.6	27.1	0.07	2.21	1.37	1.69	1.41	2.18	1.65	46.8	4.0	1.64	1.01	0.54	0.26	1.10	7.0	7.8	6.2	6.2			
2.1	60	4.3	0.9	-13.6	12.8	0.03	3.10	3.04	1.68	1.81	2.44	2.70	49.1	5.8	1.77	1.51	0.27	0.16	1.50	6.3	9.4	0.9	1.6			
2.3	78	5.1	1.2	9.9	33.3	0.15	4.05	4.03	1.46	1.54	3.44	3.52	38.5	2.8	1.67	1.56	0.37	0.28	1.30	7.7	9.9	8.3	8.9			
1.9	51	4.2	1.1	-10.0	16.7	0.03	2.54	2.12	2.17	1.98	2.78	2.54	40.8	4.0	1.65	1.21	0.40	0.22	1.25	7.6	9.4	2.5	3.9			
2.2	68	5.1	1.2	15.1	41.6	0.08	3.72	3.21	1.42	1.34	3.24	2.94	37.5	2.7	1.71	1.29	0.45	0.27	1.25	7.4	9.1	5.7	5.3			
2.1	83	4.9	0.5	22.1	51.1	0.07	4.11	4.29	1.87	1.82	3.73	3.58	39.2	4.9	1.61	1.48	0.30	0.22	1.31	4.6	6.0	3.6	2.6			
2.4	79	4.3	0.7	-18.6	37.5	0.09	3.16	2.11	1.92	1.57	3.26	2.11	38.3	4.6	1.64	1.10	0.61	0.30	1.02	6.7	6.5	5.2	3.7			
2.4	85	4.2	0.9	-13.8	16.7	0.05	3.20	3.03	1.12	1.25	2.50	2.68	42.0	3.1	1.91	1.33	0.60	0.36	1.31	5.4	7.0	3.0	3.6			
2.4	77	5.1	1.0	-7.7	48.4	0.14	4.04	1.64	1.13	0.39	3.34	1.44	35.2	3.3	1.62	0.48	0.38	0.13	1.24	5.9	6.7	6.7	2.2			
2.2	55	5.3	0.9	-24.2	12.2	0.08	3.18	3.15	1.40	1.49	2.66	2.62	42.1	3.0	1.38	1.48	0.53	0.34	0.85	7.7	6.8	1.7	2.2			
2.6	78	5.1	0.9	-2.9	41.8	0.09	3.86	1.46	1.15	0.37	3.15	1.19	37.6	3.0	1.75	0.55	0.62	0.16	1.13	6.2	6.7	4.4	2.2			
2.2	69	5.0	0.8	12.7	40.2	0.07	3.68	3.22	1.36	1.39	3.00	2.85	43.1	2.8	1.67	1.32	0.35	0.21	1.31	6.9	8.9	6.0	5.5			
2.2	70	7.1	0.5	8.3	13.3	0.22	4.83	2.23	4.83	1.15	4.91	1.36	60.5	4.2	3.85	1.56	0.93	0.38	2.91	6.9	19.9	-0.9	5.4			
2.6	79	4.7	0.8	-16.8	40.7	0.04	3.93	3.85	1.36	1.39	3.61	3.71	31.8	2.1	1.39	1.30	0.27	0.25	1.13	8.3	9.5	5.9	5.1			
2.4	60	7.0	0.8	-41.6	21.5	0.14	4.56	4.30	1.92	1.74	3.86	3.62	32.6	2.0	1.63	1.53	0.94	0.54	0.69	5.6	3.4	3.9	5.5			
2.4	77	4.8	0.5	-19.5	50.1	0.06	3.86	1.98	1.08	0.36	3.16	1.41	38.3	3.0	1.54	0.83	0.35	0.22	1.18	6.2	7.1	4.1	2.0			
2.7	74	4.7	1.4	-10.3	41.0	0.13	3.65	1.90	1.04	0.68	2.73	1.69	42.7	3.3	1.66	0.74	0.47	0.20	1.18	6.6	7.7	5.0	2.4			
2.5	77	4.6	1.1	5.4	40.8	0.06	3.49	2.88	1.16	1.04	2.96	2.52	37.0	2.7	1.59	1.12	0.50	0.26	1.05	6.9	7.2	4.0	3.1			
2.1	62	5.3	1.4	64.0	42.5	0.06	3.67	3.26	0.88	0.86	2.92	2.65	37.3	3.5	1.34	1.13	0.33	0.23	1.01	7.6	7.6	5.2	5.4			
1.6	62	6.3	1.2	-11.3	7.2	0.07	4.29	4.32	1.84	1.70	4.76	4.74	22.0	2.2	0.68	0.82	0.09	0.11	0.59	10.5	6.5	5.8	6.8			
1.5	32	10.3	2.1	-4.4	45.1	0.05	4.12	4.21	0.44	0.51	2.91	3.26	36.2	4.4	1.58	1.46	0.13	0.13	1.45	5.3	7.7	5.2	4.7			
1.9	59	6.6	8.1	15.8	25.1	0.62	4.36	4.58	1.11	0.98	3.20	3.51	41.4	3.8	2.05	1.71	0.57	0.67	1.48	5.4	8.1	6.9	5.3			
2.5	45	7.1	12.8	-21.5	47.3	0.03	4.40	3.85	-0.01	0.54	2.84	3.17	35.3	8.3	1.05	1.14	0.34	0.37	0.71	10.1	7.2	5.2				

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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	1YR	5YR	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY
			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	
AVERAGES	4920	18Q2	259	16,406,081	9.7	15.8	14.7	7	1	5	6	78	72	1.13	10.3	5.0	10.1	8.6	
AVERAGES	4973	18Q1	255	16,367,838	9.6	15.7	14.6	7	1	5	8	77	72	1.04	9.4	5.0	9.3	8.7	
AVERAGES	5031	17Q4	252	16,266,294	9.6	15.7	14.6	7	1	5	4	78	72	0.97	8.8	4.6	8.7	8.7	
AVERAGES	5093	17Q3	261	16,122,322	9.7	15.7	14.6	7	1	6	4	76	71	1.09	9.9	4.8	9.8	8.9	
AVERAGES	5139	17Q2	261	15,955,915	9.7	15.6	14.5	7	1	6	4	76	71	1.09	9.9	4.8	9.7	8.8	
AVERAGES	5207	17Q1	256	15,861,248	9.5	15.4	14.3	8	1	7	1	74	72	1.07	9.7	5.1	9.5	8.7	
AVERAGES	5261	16Q4	255	15,701,930	9.5	15.2	14.1	8	1	7	0	75	72	1.04	9.5	5.2	9.4	8.7	
AVERAGES	5323	16Q3	259	15,711,912	9.5	15.1	13.9	8	1	7	3	75	72	1.04	9.4	3.9	9.3	8.6	
AVERAGES	5393	16Q2	257	15,505,009	9.5	15.0	13.8	8	1	8	3	75	72	1.03	9.3	3.9	9.2	8.7	
AVERAGES	5447	16Q1	255	15,280,321	9.6	16.2	15.0	8	1	8	4	74	72	1.03	9.4	4.5	9.2	8.6	
AVERAGES	5502	15Q4	252	14,976,810	9.5	14.9	13.7	8	1	7	5	75	72	1.06	9.6	5.1	9.3	8.6	
AVERAGES	5578	15Q3	251	14,809,384	9.6	14.9	13.6	8	1	8	2	74	72	1.05	9.6	4.9	9.2	8.4	
AVERAGES	5647	15Q2	248	14,763,884	9.5	14.8	13.5	8	1	8	4	74	72	1.05	9.5	5.4	9.2	8.4	
AVERAGES	5711	15Q1	250	14,801,244	9.4	14.7	13.3	8	1	8	4	73	72	1.05	9.6	4.4	9.2	8.3	
AVERAGES	5790	14Q4	247	14,595,661	9.4	14.8	13.4	9	2	9	5	76	73	1.05	9.5	4.8	9.2	8.2	
AVERAGES	5860	14Q3	242	14,402,483	9.4	14.8	13.4	9	2	10	6	73	73	1.06	9.6	5.7	9.1	7.8	
AVERAGES	5922	14Q2	238	14,228,865	9.5	14.9	13.4	9	2	10	7	73	73	1.03	9.3	6.1	8.9	7.7	
AVERAGES	5978	14Q1	237	13,976,146	9.5	15.4	13.6	10	2	11	1	73	73	1.05	9.5	6.6	9.1	7.5	
AVERAGES	6054	13Q4	237	13,816,171	9.3	15.2	13.4	10	2	12	4	74	74	1.09	9.9	7.5	9.3	7.6	
AVERAGES	6119	13Q3	232	13,688,949	9.3	15.3	13.4	11	2	13	3	76	74	1.06	9.6	7.2	9.0	7.4	
AVERAGES	6166	13Q2	235	13,515,159	9.3	15.1	13.1	12	3	14	2	76	74	1.11	10.0	7.1	9.2	7.4	
AVERAGES	6236	13Q1	228	13,527,734	9.2	15.3	13.3	13	3	16	8	75	74	1.05	9.4	6.4	8.5	7.3	
AVERAGES	6293	12Q4	223	13,561,053	9.1	15.8	13.7	13	4	17	-9	78	74	1.03	9.1	6.1	8.3	6.5	
AVERAGES	6373	12Q3	222	13,240,208	9.2	15.9	13.9	14	4	18	-1	81	74	0.98	8.7	5.9	8.0	6.4	
AVERAGES	6429	12Q2	226	13,069,597	9.2	15.9	13.8	15	4	18	-5	82	75	1.01	8.8	5.8	8.3	6.4	
AVERAGES	6482	12Q1	220	12,965,653	9.2	16.1	13.8	16	4	20	-7	81	75	0.99	8.5	7.1	8.1	6.6	
AVERAGES	6521	11Q4	217	12,931,913	8.9	15.8	13.4	17	5	20	10	80	74	0.96	8.3	6.1	7.9	6.6	
AVERAGES	6586	11Q3	215	12,852,708	8.9	15.9	13.5	17	5	21	0	81	75	0.99	8.6	6.3	8.0	6.8	
AVERAGES	6653	11Q2	201	12,663,968	9.0	16.2	13.7	18	6	22	1	90	76	0.84	7.0	9.6	6.9	5.3	
AVERAGES	6701	11Q1	202	12,458,927	8.9	16.2	13.6	19	6	24	4	86	77	0.76	6.7	9.8	6.7	5.2	
AVERAGES	6778	10Q4	201	12,367,121	8.7	16.2	13.6	21	7	26	-2	88	78	0.67	6.2	9.4	6.5	4.7	
AVERAGES	6875	10Q3	203	12,433,105	8.8	16.5	13.8	22	8	27	-9	90	78	0.60	4.7	7.7	6.2	4.9	
AVERAGES	6930	10Q2	195	12,270,192	8.6	15.9	13.2	24	8	29	-21	92	79	0.45	3.4	8.2	5.3	4.9	
AVERAGES	7023	10Q1	178	12,386,282	8.4	15.4	12.6	26	10	30	-38	94	80	0.20	2.0	10.2	5.5	5.1	
AVERAGES	7089	09Q4	182	12,129,555	8.5	14.5	11.8	22	8	31	-36	90	80	0.12	1.9	9.8	7.6	5.0	
AVERAGES	7162	09Q3	180	12,102,762	8.4	14.4	11.6	22	8	30	-4	94	80	-0.08	-0.2	8.6	7.5	6.4	
AVERAGES	7245	09Q2	196	12,133,641	8.1	14.0	11.2	21	7	26	-25	106	80	0.02	0.5	8.8	8.9	6.9	
AVERAGES	7289	09Q1	207	12,245,836	7.9	13.7	10.8	19	7	22	-10	108	82	0.21	2.4	7.1	10.4	6.5	
AVERAGES	7338	08Q4	201	12,569,544	7.5	13.1	10.1	18	6	18	-26	113	83	0.13	1.5	5.4	7.5	6.1	
AVERAGES	7402	08Q3	190	12,304,870	7.6	12.6	9.7	16	2	16	-47	122	84	0.47	3.6	8.5	9.6	7.9	
AVERAGES	7460	08Q2	192	11,684,030	7.5	12.6	9.7	14	2	13	-21	128	83	0.66	5.6	8.9	10.1	9.4	
AVERAGES	7499	08Q1	201	11,756,420	7.4	12.5	9.7	12	2	11	-35	127	84	0.83	7.7	8.1	10.8	7.7	
AVERAGES	7542	07Q4	207	11,430,928	7.5	12.4	9.7	11	2	8	-25	128	83	0.95	9.3	8.0	11.3	7.7	
AVERAGES	7559	07Q3	222	11,034,749	7.7	12.4	9.8	9	2	6	0	128	83	1.26	12.4	8.3	12.9	6.7	
AVERAGES	7604	07Q2	225	10,644,677	7.7	12.4	9.9	9	1	5	-33	130	82	1.25	13.2	8.7	13.5	7.2	
AVERAGES	7634	07Q1	225	10,362,650	7.7	12.6	10.1	9	1	4	-28	130	82	1.27	13.1	8.2	13.1	7.3	
AVERAGES	7576	06Q4	231	10,319,423	7.8	12.6	10.1	9	1	4	-31	129	82	1.47	14.2	8.2	14.1	6.9	
AVERAGES	7624	06Q3	229	9,985,543	7.9	12.7	10.3	9	1	4	-16	145	82	1.31	13.8	8.2	13.6	9.0	
AVERAGES	7651	06Q2	229	9,806,198	7.8	12.7	10.3	9	1	4	-125	134	82	1.30	13.7	8.9	13.5	9.3	
AVERAGES	7661	06Q1	229	9,532,383	7.8	12.6	10.2	10	1	4	1	131	81	1.29	13.5	8.5	13.4	9.2	
AVERAGES	7696	05Q4	229	9,229,987	7.8	12.5	10.2	10	1	4	-4	128	81	1.28	13.5	8.4	13.3	9.3	
AVERAGES	7709	05Q3	234	9,088,721	7.8	12.6	10.2	10	1	4	-4	128	81	1.30	13.7	7.4	13.7	9.5	
AVERAGES	7718	05Q2	236	8,908,134	7.9	12.7	10.3	11	1	4	-4	125	81	<					

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	5YR	1YR	5YR	1YR	5YR			1YR	5YR	1YR	5YR				1YR	5YR
2.1	61	4.9	0.9	-2.9	21.1	0.09	3.28	2.81	1.89	1.66	2.99	2.60	42.6	3.7	1.72	1.37	0.49	0.28	1.21	7.0	8.4	3.3	3.7
2.1	60	4.7	1.0	-13.6	21.0	0.09	3.22	2.85	1.79	1.74	2.89	2.67	42.3	3.6	1.57	1.37	0.41	0.27	1.13	7.0	8.4	3.4	3.8
2.0	60	4.7	1.0	-13.2	20.9	0.09	3.21	2.87	1.79	1.76	2.91	2.70	41.9	3.5	1.42	1.36	0.35	0.26	1.06	7.0	7.3	3.0	3.8
1.9	60	4.6	1.1	-11.2	20.9	0.09	3.16	2.89	1.77	1.75	2.84	2.71	42.6	3.5	1.55	1.38	0.32	0.26	1.20	7.0	8.2	4.2	3.9
1.9	60	4.5	1.1	2.1	20.9	0.09	3.13	2.89	1.79	1.76	2.85	2.73	42.3	3.5	1.52	1.37	0.30	0.25	1.20	7.0	8.2	4.4	3.9
1.8	59	4.4	1.2	7.5	20.8	0.09	3.08	2.88	1.77	1.76	2.84	2.74	41.8	3.6	1.48	1.36	0.28	0.25	1.18	7.0	8.1	4.5	3.8
1.8	60	4.4	1.3	19.4	20.5	0.11	3.08	2.90	1.77	1.78	2.85	2.77	41.4	3.7	1.46	1.37	0.27	0.26	1.17	6.9	8.0	4.8	3.8
1.8	59	4.4	1.3	14.3	20.3	0.11	3.06	2.91	1.81	1.80	2.88	2.81	40.8	3.7	1.42	1.36	0.25	0.26	1.16	6.9	7.9	4.8	3.6
1.7	59	4.3	1.4	16.0	20.0	0.11	3.03	2.98	1.83	1.83	2.90	2.87	40.3	3.7	1.39	1.39	0.25	0.27	1.14	6.9	7.8	4.8	3.7
1.7	59	4.3	1.5	12.8	20.0	0.11	3.04	3.00	1.81	1.83	2.91	2.89	40.0	3.8	1.41	1.40	0.24	0.29	1.15	7.0	7.8	4.4	3.5
1.7	59	4.4	1.4	0.3	19.9	0.10	3.06	3.04	1.85	1.86	2.96	2.93	39.7	3.8	1.42	1.42	0.23	0.30	1.16	7.0	7.9	4.2	3.4
1.7	59	4.5	1.5	-5.5	19.7	0.09	3.09	3.02	1.84	1.85	2.99	2.91	38.8	3.8	1.41	1.40	0.24	0.31	1.15	7.0	7.8	4.0	3.1
1.7	58	4.5	1.5	-13.5	19.2	0.09	3.10	3.05	1.92	1.88	3.07	2.94	38.3	3.9	1.38	1.42	0.24	0.33	1.14	7.0	7.8	4.0	3.0
1.7	57	4.5	1.6	-13.3	19.1	0.09	3.11	3.08	1.92	1.89	3.10	2.97	37.9	4.0	1.42	1.42	0.24	0.34	1.15	7.0	7.8	4.3	3.0
1.7	58	4.6	1.8	-8.8	19.0	0.09	3.16	3.14	1.93	1.92	3.15	3.01	37.6	4.2	1.43	1.43	0.25	0.37	1.15	7.0	7.8	4.1	3.1
1.8	58	4.5	1.9	-7.5	18.8	0.09	3.12	3.12	1.93	1.93	3.13	3.02	37.5	4.5	1.41	1.42	0.26	0.39	1.15	6.9	7.7	3.9	3.1
1.8	58	4.5	2.0	-13.8	18.7	0.11	3.15	3.12	1.94	1.92	3.18	2.99	36.7	4.9	1.44	1.42	0.27	0.41	1.14	6.9	7.5	3.6	3.0
1.8	58	4.6	2.2	-13.8	18.9	0.11	3.17	3.12	1.98	1.92	3.20	2.97	37.3	5.1	1.47	1.42	0.28	0.44	1.16	6.9	7.6	3.6	3.1
1.8	58	4.7	2.3	-17.1	18.7	0.12	3.22	3.14	2.06	1.94	3.22	2.98	37.9	5.3	1.50	1.46	0.30	0.47	1.20	6.8	7.8	4.1	3.5
1.9	58	4.7	2.5	-14.4	18.6	0.12	3.23	3.15	2.08	1.94	3.30	2.98	37.0	5.8	1.51	1.47	0.32	0.52	1.17	6.8	7.5	3.4	3.8
1.9	59	4.8	2.7	-8.6	18.3	0.10	3.27	3.14	2.12	1.96	3.31	2.97	37.8	6.1	1.54	1.50	0.33	0.56	1.18	6.7	7.7	3.7	4.2
1.9	58	4.9	3.0	-10.4	18.4	0.11	3.31	3.13	2.03	1.95	3.34	2.97	36.4	6.3	1.49	1.52	0.35	0.61	1.12	6.7	7.1	3.2	4.3
2.1	58	5.0	3.0	7.2	18.4	0.12	3.39	2.77	2.02	1.79	3.41	2.64	35.5	6.3	1.51	1.45	0.39	0.64	1.09	6.6	6.9	2.5	4.4
2.1	59	5.1	3.3	8.7	18.6	0.14	3.43	2.71	1.96	1.66	3.41	2.57	35.4	6.5	1.49	1.44	0.41	0.70	1.06	6.6	6.6	2.8	4.7
2.2	59	5.2	3.2	2.7	18.8	0.15	3.51	2.69	2.39	1.66	3.60	2.55	36.2	6.4	1.55	1.50	0.44	0.76	1.10	6.6	6.7	2.8	5.0
2.3	59	5.3	3.5	8.2	19.2	0.15	3.53	2.68	2.39	1.67	3.63	2.54	36.2	6.3	1.55	1.55	0.48	0.81	1.06	6.6	6.6	2.5	5.4
2.3	59	5.3	3.5	-17.2	18.5	0.16	3.55	2.69	2.31	1.73	3.57	2.57	36.5	6.2	1.67	1.60	0.51	0.87	1.04	6.6	6.4	3.6	6.6
2.3	59	5.4	3.8	-18.3	18.7	0.08	3.56	2.70	2.38	1.77	3.59	2.58	37.4	6.2	1.58	1.68	0.54	0.93	1.04	6.7	6.5	3.2	7.0
2.4	59	5.2	4.0	-16.5	19.1	0.17	3.52	2.39	3.16	1.46	4.34	2.17	36.7	6.6	1.51	1.54	0.58	0.93	0.92	6.5	5.4	3.2	6.7
2.5	60	5.3	4.3	-14.7	19.7	0.19	3.56	2.40	2.98	1.48	4.15	2.15	37.7	6.4	1.60	1.57	0.61	0.98	0.87	6.5	5.2	3.6	7.1
2.5	61	5.4	4.7	-0.1	19.8	0.22	3.61	2.09	3.22	1.29	4.24	1.85	39.3	6.3	1.47	1.44	0.65	0.90	0.81	6.5	5.0	4.4	6.3
2.6	61	5.4	5.0	10.0	20.1	0.42	3.62	2.11	3.20	1.33	4.20	1.88	40.3	6.0	1.47	1.50	0.70	0.94	0.76	6.6	4.8	6.0	6.7
2.8	61	5.5	5.1	27.7	20.6	0.40	3.62	2.04	3.10	1.33	4.18	1.83	40.3	5.8	1.45	1.49	0.74	0.94	0.62	6.6	3.9	5.4	6.8
3.0	62	5.5	5.3	62.8	20.9	0.56	3.58	2.06	3.00	1.38	3.93	1.88	40.9	5.7	1.57	1.57	0.80	0.99	0.62	6.8	4.1	8.2	7.1
3.1	62	5.7	5.3	107.3	21.5	0.86	3.58	1.93	2.99	1.24	3.91	1.78	41.3	5.4	1.81	1.53	0.92	0.99	0.83	7.3	5.9	12.7	7.6
3.3	62	5.6	5.0	151.5	21.8	1.07	3.42	1.89	2.64	1.29	3.65	1.80	40.4	5.6	1.86	1.61	1.06	1.01	0.78	7.7	5.5	14.4	8.0
3.5	63	5.7	4.4	208.8	21.7	1.11	3.39	1.91	2.81	1.32	3.84	1.83	35.6	5.5	2.13	1.67	1.22	1.02	0.89	7.9	6.8	16.9	7.5
3.6	63	5.8	3.7	210.1	21.9	1.03	3.37	1.90	2.21	1.33	3.13	1.83	41.9	4.9	2.38	1.67	1.29	1.02	1.07	8.1	8.0	16.4	7.2
3.8	63	5.8	2.9	191.1	21.4	0.92	3.18	1.89	1.97	1.36	2.97	1.85	37.3	4.9	2.38	1.65	1.52	1.03	0.85	8.4	6.3	15.6	6.9
4.3	64	6.3	2.1	225.9	21.0	0.80	3.26	2.03	2.26	1.52	3.28	2.02	38.2	4.6	2.90	1.90	1.91	1.13	0.97	7.9	6.7	15.5	7.9
4.7	66	6.9	1.7	208.3	21.1	0.62	3.35	2.35	2.33	1.83	3.35	2.41	37.8	5.1	3.25	2.29	2.23	1.39	0.99	8.1	6.9	15.5	10.8
4.8	66	7.2	1.4	181.2	20.8	0.49	3.28	1.99	2.38	1.58	3.34	2.08	36.4	4.7	3.46	1.87	2.42	1.11	1.02	8.2	7.3	15.2	11.6
5.0	67	7.3	1.2	135.8	21.1	0.37	3.32	2.00	2.51	1.60	3.46	2.09	38.9	4.1	3.63	1.85	2.56	1.09	1.05	8.2	7.6	13.6	11.3
5.1	67	7.8	0.9	77.7	21.4	0.22	3.53	1.75	2.83	1.20	3.59	1.67	42.3	3.6	3.96	1.48	2.72	0.81	1.23	8.2	9.0	14.4	7.6
4.9	67	7.3	0.7	48.7	22.0	0.18	3.30	1.86	2.88	1.26	3.50	1.78	43.4	3.6	3.77	1.54	2.53	0.84	1.22	8.3	9.5	10.0	7.7
4.8	67	7.3	0.7	36.9	22.1	0.15	3.33	1.89	2.73	1.25	3.46	1.78	42.6	3.6	3.72	1.53	2.49	0.81	1.21	8.4	9.3	10.5	8.2
4.8	67	7.9	0.7	27.5	21.6	0.17	3.82	1.74	2.98	1.14	3.64	1.62	43.6	3.6	3.99	1.42	2.56	0.75	1.41	8.4	10.2	8.1	8.1
4.6	67	7.1	0.6	16.8	21.5	0.17	3.47	2.28	2.80	1.58	3.54	2.13	43.4	3.7	3.60	1.84	2.30	0.93	1.26	8.2	10.0	13.3	9.4
4.3	66	6.9	0.6	11.8	21.3	0.18	3.46	2.35	2.76	1.59	3.49	2.16	43.6	3.8	3.39	1.87	2.06	0.94	1.31	8.1	10.1	13.7	11.6
4.1	67	6.7	0.6	2.4	21.3	0.20	3.50	2.34	2.76	1.57	3.57	2.15	42.9	4.1	3.26	1.85	1.89	0.93	1.34	8.0	10.2	14.4	11.9
3.9	67	6.4	0.6	1.2	21.3	0.15	3.50	2.35	2.69	1.70	3.55	2.25	42.9	4.2	3.05	1.90	1.67	0.96	1.35	8.0	10.3	13.8	12.0
3.8	66	6.3	0.7	-3.6	21.0	0.18	3.56	2.38	2.77	1.74	3.64	2.28	42.5	3.8	2.96	1.94	1.51	0.99	1.42	8.1	10.7	13.3	13.9
3.6	66	6.3	0.7	-7.2	20.6	0.16	3.60	2.41	2.75	1.75	3.69	2.31	41.0	3.8	2.86	1.98	1.40	1.02	1.46	8.1	11.0	13.1	13.8
3.5	65	6.0	0.8	-8.8	20.3	0.15	3.59	2.56	2.72	1.87	3.60	2.47	42.8	3.7	2.73	2.16	1.22	1.14	1.50	8.4	11.8	14.0	13.5
3.4	66	6.2	0.8	-11.3	20.0	0.24	3.79	2.65	2.84	1.89	3.84	2.49	41.5	3.8	2.70	2.27	1.14	1.21	1.56	8.3	11.7	15.0	13.5
3.3	66	5.8	0.9	-8.4	19.7	0.23	3.68	2.62	2.81	1.92	3.72	2.49	41.5										

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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	1YR	5YR	NET OPERATING PROFIT (AFTER-TAX) RETURN ON EQUITY
			1	2	3	4	5	6	7	8	9	10	11	1YR	1YR	14	15	16	
AVERAGES	7935	03Q4	233	7,760,895	7.8	13.1	10.5	14	2	8	-8	123	82	1.41	15.7	8.0	15.2	11.0	
AVERAGES	7979	03Q3	226	7,630,388	7.8	13.3	10.7	13	2	9	-24	117	82	1.35	15.1	8.6	14.7	10.8	
AVERAGES	7999	03Q2	232	7,640,500	7.7	13.2	10.6	14	2	9	-31	115	81	1.35	15.0	6.9	14.8	10.7	
AVERAGES	8030	03Q1	232	7,349,438	7.7	13.3	10.7	14	2	10	-10	117	81	1.35	14.9	7.9	14.9	10.7	
AVERAGES	8053	02Q4	226	7,224,861	7.7	13.2	10.5	14	2	10	6	118	82	1.34	14.6	8.5	14.7	10.3	
AVERAGES	8096	02Q3	229	7,079,289	7.9	13.3	10.7	14	2	11	5	121	81	1.35	14.8	8.5	15.5	10.1	
AVERAGES	8131	02Q2	227	6,874,004	7.9	13.2	10.6	14	2	10	-3	126	82	1.34	15.0	9.5	15.7	8.7	
AVERAGES	8168	02Q1	218	6,625,266	7.9	13.3	10.6	15	2	10	4	125	82	1.24	14.0	10.2	14.8	9.1	
AVERAGES	8241	01Q4	221	6,689,401	7.7	13.1	10.4	14	2	8	-21	121	82	1.20	13.7	10.2	15.2	9.4	
AVERAGES	8308	01Q3	219	6,688,735	7.7	12.7	10.1	14	2	8	-43	147	83	1.19	14.1	10.0	15.2	10.2	
AVERAGES	8336	01Q2	221	6,491,166	7.6	12.7	10.1	14	2	7	-19	151	83	1.25	14.9	10.5	15.3	10.4	
AVERAGES	8397	01Q1	218	6,443,633	7.6	12.5	10.0	14	2	7	-18	151	84	1.19	14.2	10.0	14.7	10.1	
AVERAGES	8474	00Q4	223	6,368,786	7.6	12.4	9.9	14	2	8	-13	120	83	1.23	14.9	10.0	15.6	9.9	
AVERAGES	8532	00Q3	225	6,191,267	7.7	12.5	10.0	14	2	7	-9	126	84	1.27	15.5	10.7	15.9	9.9	
AVERAGES	8635	00Q2	227	6,103,965	7.6	12.4	9.9	14	2	7	-5	126	84	1.29	15.9	10.7	16.2	9.7	
AVERAGES	8676	00Q1	231	5,962,796	7.7	12.5	10.0	14	2	6	-10	120	84	1.34	16.5	10.4	16.4	8.8	
AVERAGES	8738	99Q4	221	5,847,714	7.8	12.5	10.0	14	2	6	-6	135	84	1.31	15.9	11.7	15.9	8.9	
AVERAGES	8775	99Q3	228	5,624,492	7.7	12.6	10.0	14	2	6	-7	137	83	1.44	17.4	10.8	17.5	8.7	
AVERAGES	8827	99Q2	222	5,584,819	7.6	12.7	10.1	14	2	6	-4	131	83	1.26	14.8	10.8	15.2	7.6	
AVERAGES	8874	99Q1	220	5,523,059	7.6	12.8	10.2	14	2	6	-3	125	83	1.22	14.5	10.1	14.9	7.4	
AVERAGES	8922	98Q4	221	5,549,411	7.5	12.8	10.1	15	2	6	-6	117	82	1.29	15.1	9.2	15.5	7.5	
AVERAGES	9052	98Q3	225	5,363,531	7.6	13.0	10.3	15	2	6	-4	124	83	1.25	14.9	8.9	15.1	7.8	
AVERAGES	9127	98Q2	219	5,272,795	7.5	13.0	10.3	15	2	6	-10	118	82	1.24	15.0	9.9	15.0	8.0	
AVERAGES	9167	98Q1	218	5,200,044	7.4	12.9	10.3	15	2	7	-6	140	82	1.26	15.5	10.4	15.4	8.2	
AVERAGES	9282	97Q4	218	5,097,118	7.5	12.7	10.1	15	2	6	7	124	82	1.27	15.7	10.5	15.8	8.4	
AVERAGES	9355	97Q3	217	4,945,025	7.7	12.8	10.4	15	2	6	16	130	83	1.29	15.8	11.3	15.8	8.6	
AVERAGES	9447	97Q2	223	4,842,765	7.6	12.9	10.4	15	2	7	7	119	82	1.32	16.6	11.9	16.7	9.6	
AVERAGES	9590	97Q1	214	4,716,393	7.6	13.0	10.6	16	2	7	1	112	82	1.24	15.7	12.6	15.8	11.1	
AVERAGES	9670	96Q4	210	4,656,241	7.6	13.0	10.5	16	3	7	-2	112	82	1.20	15.3	11.9	15.5	11.1	
AVERAGES	9724	96Q3	211	4,530,773	7.7	13.1	10.8	17	2	8	-7	113	82	1.23	15.4	12.5	15.6	10.8	
AVERAGES	9824	96Q2	207	4,468,248	7.7	13.2	10.8	17	2	8	-4	113	82	1.21	15.3	12.6	15.4	11.0	
AVERAGES	9976	96Q1	200	4,377,759	7.6	13.3	10.9	17	2	9	1	114	82	1.17	14.9	12.3	14.6	11.4	
AVERAGES	10075	95Q4	211	4,380,834	7.6	27.0	10.9	17	2	9	-2	111	82	1.21	15.4	10.9	15.1	11.4	
AVERAGES	10184	95Q3	209	4,295,073	7.7	27.3	11.1	17	2	10	-3	113	83	1.18	15.3	11.8	15.1	11.3	
AVERAGES	10301	95Q2	203	4,237,305	7.6	27.3	11.1	18	2	10	-4	110	83	1.14	14.6	12.1	14.4	10.8	
AVERAGES	10375	95Q1	198	4,180,738	7.6	28.4	11.2	18	2	11	3	112	83	1.12	14.4	13.5	14.1	9.8	
AVERAGES	10583	94Q4	195	4,073,355	7.6	13.5	11.3	18	2	11	1	104	83	1.19	15.4	14.4	15.0	10.1	
AVERAGES	10724	94Q3	197	3,982,995	7.7	13.7	11.5	18	2	13	15	105	83	1.21	15.4	14.6	14.9	9.8	
AVERAGES	10848	94Q2	197	3,949,557	7.6	13.7	11.5	19	2	15	8	104	82	1.20	15.4	14.4	14.7	9.5	
AVERAGES	10968	94Q1	194	3,896,428	7.6	13.9	11.6	19	2	18	2	98	82	1.19	15.5	13.6	14.8	9.5	
AVERAGES	11095	93Q4	200	3,760,618	7.7	13.8	11.6	20	2	19	1	88	76	1.18	15.3	12.3	15.0	9.5	
AVERAGES	11208	93Q3	197	3,680,896	7.6	13.8	11.6	20	3	24	-3	90	77	1.13	14.8	12.1	14.7	9.5	
AVERAGES	11326	93Q2	190	3,621,318	7.6	13.7	11.5	21	3	27	-5	89	78	1.04	13.8	13.7	14.0	9.5	
AVERAGES	11450	93Q1	178	3,563,958	7.4	13.5	11.4	22	3	31	-1	88	79	0.98	13.2	14.5	13.6	9.3	
AVERAGES	11581	92Q4	164	3,554,772	7.2	13.1	11.0	23	4	36	11	88	79	0.95	13.6	15.9	13.3	9.4	
AVERAGES	11701	92Q3	156	3,529,351	7.1	12.8	10.7	25	5	43	18	93	79	0.88	11.9	16.1	13.0	9.6	
AVERAGES	11796	92Q2	146	3,486,060	6.9	12.5	10.5	26	5	46	11	93	80	0.72	9.6	17.4	11.5	9.9	
AVERAGES	11910	92Q1	132	3,482,995	6.7	12.2	10.3	28	5	49	1	94	81	0.61	8.1	18.3	10.9	11.0	
AVERAGES	11884	91Q4	125	3,457,125	6.6	11.9	10.1	29	5	51	11	97	82	0.55	7.2	17.2	10.4	11.0	
AVERAGES	12047	91Q3	121	3,462,662	6.6	11.7	9.9	29	6	53	-5	98	82	0.49	5.8	18.1	10.4	11.0	
AVERAGES	12146	91Q2	118	3,407,675	6.5	11.5	9.6	29	6	56	13	102	82	0.47	5.6	19.4	10.5	11.1	
AVERAGES	12263	91Q1	115	3,385,418	6.4	11.3	9.5	30	6	55	5	106	82	0.49	5.8	19.1	10.7	11.2	
AVERAGES	12369	90Q4	113	3,427,880	6.3	11.0	9.3	31	6	50	-16	102	82	0.45	4.1	19.0	10.6	11.4	
AVERAGES	12467	90Q3	124	3,425,093	6.3	12.4	9.3	33	6	49	-25	108	82	0.54	6.2	20.3	11.1	11.7	
AVERAGES	12585	90Q2	126	3,404,291	6.4	12.3	9.2	30	6	44	-26	108	82	0.43	4.1	18.8	11.8	11.8	
AVERAGES	12696	90Q1	111	3,355,180	6.3	10.9	9.2	33	5	43	-17	108	82	0.48	4.5	18.9	12.1	12.1	
AVERAGES	12808	89Q4	136	3,339,215	6.3	12.2	9.1	35	5	41	76	109	82	0.52	6.0	17.3	12.5	12.2	
AVERAGES	12916	89Q3	136	3,261,525	6.3	12.4	9.2	33	6	38	82	112	82	0.66	9.0	17.6	13.7	12.3	
AVERAGES	13033	89Q2	143	3,242,585	6.5	12.8	9.4	26	5	35	75	112	81	0.86	13.5	17.4	13.3	12.3	
AVERAGES	13096	89Q1	138	3,186,202	6.4	12.7	9.2	27	5	35	75	111	82	0.87	13.8	19.6	13.5	11.9	

CURRENT YIELD ON INVESTMENTS		LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		PROFIT STRUCTURE						GROWTH											
LOANS AS A % OF EARNING ASSETS		CURRENT YIELD ON LOANS		LOANS NONCURRENT & RESTRUCTURED + REO		% CHG NONCURRENT & RESTRUCTURED + REO		LOANS TO FINANCE COMMERCIAL RE % LOANS		INC IN LOAN LOSS RES % 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										
3.6	66	6.1	1.3	1.3	19.7	0.17	3.83	2.79	3.06	2.08	3.91	2.70	42.7	4.4	2.76	2.55	1.15	1.49	1.61	8.5	12.4	11.4	13.2										
3.5	66	6.2	1.4	1.4	19.6	0.18	3.78	2.79	2.93	2.09	3.80	2.75	42.5	4.4	2.77	2.56	1.23	1.53	1.54	8.5	11.9	13.3	11.5										
3.8	66	6.4	1.5	11.2	19.4	0.21	3.87	2.78	2.94	2.08	3.84	2.74	42.5	4.4	2.91	2.59	1.35	1.58	1.56	8.5	11.9	16.1	11.2										
4.1	66	6.6	1.5	25.2	19.6	0.22	3.95	2.79	2.94	2.06	3.87	2.75	43.0	4.4	3.02	2.65	1.46	1.65	1.56	8.4	11.9	16.7	11.8										
4.3	67	6.8	1.6	48.3	19.2	0.23	4.01	2.69	2.97	2.02	3.93	2.67	42.8	4.4	3.08	2.60	1.55	1.64	1.53	8.4	11.6	15.4	11.5										
4.6	67	7.0	1.7	66.9	19.4	0.31	4.09	2.63	3.08	1.97	4.00	2.62	43.1	4.2	3.35	2.59	1.73	1.66	1.62	8.4	12.1	16.5	11.4										
4.8	67	7.3	1.6	60.3	19.4	0.30	4.11	2.30	3.02	1.72	3.99	2.30	43.5	4.2	3.46	2.29	1.89	1.49	1.57	8.5	12.2	15.8	11.1										
4.9	68	7.4	1.6	65.0	19.5	0.30	4.00	2.43	2.95	1.80	3.94	2.45	42.7	4.2	3.54	2.45	2.08	1.63	1.45	8.6	11.2	15.3	11.4										
5.7	68	8.2	1.4	35.0	19.3	0.38	4.05	2.50	3.13	1.91	4.21	2.56	41.4	4.2	4.09	2.57	2.67	1.72	1.42	8.8	11.2	15.5	11.6										
5.8	68	8.6	1.3	38.8	19.0	0.36	3.94	2.58	3.02	2.04	4.04	2.73	41.7	4.4	4.29	2.79	2.93	1.92	1.36	8.9	11.0	14.4	8.1										
6.0	69	8.7	1.1	34.4	18.6	0.27	3.83	2.70	3.00	2.09	3.94	2.82	42.4	4.4	4.41	2.89	3.09	1.99	1.32	9.0	10.8	13.6	8.1										
6.1	69	8.9	1.1	34.4	18.0	0.27	3.83	2.58	2.99	1.99	4.03	2.67	41.2	4.4	4.44	2.77	3.19	1.90	1.24	9.2	10.3	12.8	7.9										
6.2	70	9.0	1.1	51.3	17.6	0.29	3.94	2.55	3.04	1.97	4.08	2.65	41.5	4.5	4.52	2.72	3.23	1.87	1.29	9.3	11.1	12.5	6.8										
6.1	70	9.0	1.0	35.3	17.7	0.27	4.01	2.55	3.05	1.91	4.11	2.61	42.1	4.4	4.45	2.68	3.12	1.84	1.34	9.3	11.4	13.4	6.9										
6.0	69	8.8	1.0	28.4	17.7	0.28	4.04	2.54	3.12	1.86	4.17	2.59	42.4	4.4	4.34	2.63	2.96	1.80	1.38	9.3	11.9	14.1	6.9										
5.7	68	8.4	1.0	17.3	17.7	0.24	3.94	2.28	3.06	1.67	4.01	2.36	43.3	4.3	4.19	2.38	2.77	1.65	1.42	9.2	12.2	14.4	6.3										
5.8	68	8.7	1.0	14.6	17.4	0.24	4.08	2.37	3.10	1.69	4.23	2.43	41.5	4.2	4.18	2.45	2.81	1.69	1.38	9.1	11.7	13.9	6.2										
6.1	68	9.3	1.1	20.2	17.3	0.28	4.41	2.32	3.29	1.57	4.54	2.34	40.9	4.2	4.47	2.38	2.90	1.65	1.57	9.2	13.0	14.6	5.5										
5.9	68	8.6	1.0	16.5	17.0	0.26	4.08	2.11	2.90	1.42	4.19	2.12	39.0	4.3	4.13	2.13	2.77	1.47	1.36	9.1	11.1	14.5	5.1										
5.8	67	8.7	1.1	25.1	16.9	0.26	4.06	1.99	2.81	1.32	4.16	2.00	39.0	4.1	4.14	2.05	2.83	1.43	1.30	9.2	10.8	15.6	5.2										
6.2	67	9.3	1.1	22.3	16.4	0.27	4.29	2.02	2.91	1.32	4.38	2.03	37.8	4.1	4.38	2.07	3.02	1.44	1.36	9.2	11.1	9.6	5.3										
6.1	67	8.9	1.1	38.7	16.4	0.25	4.06	2.09	2.64	1.34	3.97	2.09	39.5	4.0	4.27	2.15	2.97	1.50	1.30	9.2	10.8	12.7	8.0										
6.1	67	9.0	1.1	31.7	16.0	0.22	4.16	2.13	2.68	1.36	4.11	2.12	39.3	4.0	4.23	2.17	2.96	1.51	1.27	9.3	10.7	13.8	8.1										
6.1	66	8.9	1.1	33.2	15.9	0.21	4.15	2.16	2.57	1.39	3.99	2.16	40.0	4.0	4.23	2.19	2.93	1.51	1.30	9.4	11.2	11.4	8.2										
6.3	67	9.0	1.1	28.1	16.1	0.23	4.25	2.22	2.57	1.41	4.05	2.20	40.5	4.2	4.28	2.22	2.95	1.53	1.33	9.3	11.5	9.9	7.0										
6.3	67	9.2	1.0	2.0	16.0	0.23	4.37	2.29	2.58	1.43	4.09	2.26	40.7	4.2	4.30	2.27	2.96	1.56	1.34	9.2	11.5	10.0	7.4										
6.5	67	9.5	1.1	3.2	15.7	0.26	4.55	2.54	2.59	1.58	4.21	2.51	40.7	4.0	4.44	2.48	3.03	1.69	1.41	9.2	12.3	10.2	6.6										
6.1	67	8.8	1.1	2.7	15.9	0.25	4.21	2.96	2.47	1.76	3.97	2.86	40.4	4.2	4.15	2.85	2.83	1.95	1.32	9.3	11.6	10.2	7.1										
6.2	69	9.0	1.1	8.4	15.7	0.25	4.30	3.02	2.49	1.75	4.12	2.90	39.2	4.3	4.19	2.89	2.91	1.98	1.28	9.2	11.3	9.4	7.3										
6.4	68	9.6	1.2	9.5	15.8	0.26	4.49	3.01	2.58	1.72	4.35	2.88	38.6	4.4	4.37	2.88	3.07	2.00	1.30	9.2	11.2	9.1	7.4										
6.2	67	9.2	1.2	8.2	15.8	0.25	4.31	3.15	2.42	1.79	4.07	3.07	39.0	4.6	4.25	3.05	2.97	2.18	1.28	9.2	11.1	9.7	7.7										
6.1	67	9.1	1.3	10.5	15.9	0.21	4.18	3.38	2.26	1.85	3.96	3.27	37.8	4.7	4.13	3.20	2.93	2.30	1.19	9.3	10.5	9.2	7.8										
6.3	67	9.3	1.3	6.5	15.8	0.22	4.32	3.40	2.30	1.86	4.04	3.28	37.9	4.6	4.25	3.25	3.00	2.34	1.25	9.3	10.9	10.5	7.9										
6.1	66	9.2	1.4	3.4	15.9	0.22	4.30	3.40	2.27	1.85	4.08	3.30	37.4	4.5	4.14	3.29	2.89	2.41	1.25	9.4	11.0	9.3	8.0										
5.9	66	8.9	1.5	-1.1	15.9	0.21	4.26	3.35	2.21	1.81	4.06	3.26	36.5	4.4	3.89	3.27	2.69	2.44	1.20	9.4	10.5	10.3	7.9										
5.7	65	8.7	1.6	-8.4	16.1	0.21	4.24	3.03	2.20	1.60	4.06	2.94	36.2	4.3	3.73	3.09	2.54	2.36	1.19	9.4	10.4	9.8	7.3										
5.6	64	8.7	1.6	-12.8	16.3	0.21	4.39	3.12	2.29	1.60	4.19	2.99	36.7	4.3	3.69	3.23	2.41	2.50	1.28	9.4	11.3	8.7	7.7										
5.6	64	8.5	1.9	-22.9	16.6	0.19	4.36	3.08	2.30	1.54	4.15	2.94	37.1	4.3	3.64	3.29	2.35	2.60	1.29	9.3	11.2	9.2	7.6										
5.7	63	8.6	2.1	-24.8	16.7	0.19	4.35	3.07	2.34	1.53	4.19	2.94	36.8	4.4	3.67	3.38	2.40	2.74	1.27	9.2	11.1	10.7	7.7										
5.9	63	8.4	2.4	-24.1	16.9	0.19	4.33	3.08	2.39	1.52	4.23	2.95	36.8	4.5	3.66	3.48	2.39	2.85	1.27	9.2	11.1	9.8	8.6										
6.2	64	8.7	2.5	-22.9	17.3	0.23	4.49	3.14	2.45	1.50	4.39	2.96	36.4	4.6	3.76	3.56	2.47	2.93	1.29	9.2	11.2	10.1	8.7										
6.4	64	8.7	3.1	-17.8	17.7	0.23	4.54	3.14	2.36	1.48	4.36	2.95	36.0	4.8	3.77	3.64	2.53	3.04	1.23	9.3	10.9	10.8	8.8										
6.5	64	8.8	3.4	-14.9	17.9	0.25	4.52	3.16	2.28	1.47	4.33	2.96	35.6	4.8	3.74	3.72	2.59	3.13	1.15	9.4	10.3	11.3	8.9										
6.7	65	8.9	3.8	-12.5	18.2	0.26	4.45	3.14	2.20	1.43	4.26	2.92	35.0	4.9	3.80	3.76	2.72	3.19	1.07	9.6	9.8	11.7	9.1										
7.0	65	9.1	4.2	-4.4	18.4	0.25	4.53	3.16	2.15	1.40	4.25	2.90	35.5	4.9	3.92	3.83	2.89	3.28	1.03	9.9	9.5	11.1	9.0										
7.3	65	9.5	4.6	1.9	18.5	0.27	4.42	3.22	2.18	1.45	4.24	2.97	34.7	5.0	4.15	4.00	3.21	3.45	0.94	10.0	8.9	11.3	9.1										
7.6	66	9.8	4.7	11.1	18.8	0.30	4.35	3.30	2.13	1.44	4.26	3.02	32.6	5.0	4.28	4.14	3.51	3.58	0.77	10.2	7.3	9.5	9.1										
7.7	66	10.0	4.9	17.1	18.9	0.34	4.21	3.63	2.04	1.61	4.12	3.35	33.1	5.3	4.41	4.56	3.74	3.95	0.67	10.3	6.5	8.2	10.7										
8.1	67	10.4	4.8	29.7	18.9	0.35	4.19	3.65	2.01	1.58	4.13	3.34	32.7	5.4	4.65	4.57	4.10	3.96	0.60	10.4	5.8	7.6	10.5										
8.5	68	10.8	5.0	47.1	19.1	0.41	4.14	3.60	1.98	1.53	4.05	3.26	32.9	5.3	4.94	4.50	4.41	3.89	0.53	10.6	5.5	9.2	10.3										
8.7	69	10.9	5.1	57.4	19.4	0.42	4.05	3.62	1.91	1.50	3.92	3.24	33.2	5.3	5.11	4.49	4.59	3.87	0.51	10.7	5.4	11.1	10.6										
8.9	69	11.1	5.0	69.6	19.2	0.41	4.01	3.65	1.90	1.50	3.88	3.25	33.3	5.2	5.29	4.48	4.76	3.86	0.53	10.8	5.5	10.4	11.3										
9.2	70	11.5	4.5	69.8	17.6	0.44	4.06	3.66	1.85	1.47	3.87	3.23	33.4	5.1	5.50	4.46	5.00	3.83	0.50	10.8	5.1	9.8	10.8										
9.3	69	11.7	4.1	53.5	17.6	0.36	4.00	3.70	1.85	1.47	3.81	3.24	33.7	5.0	5.64	4.50	5.12	3.84	0.52	10.9	5.5	7.7	11.0										
9.5	70	11.8	3.8	50.8	17.8	0.56	4.03	3.71	1.86	1.45	3.80	3.22	34.6	4.9	5.81	4.																	