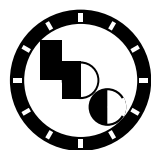


Components of Rank of Full Financial Ratios

Third Quarter 2015 Report

SAMPLE BANK
City, ST



**IDC Financial
Publishing, Inc.**

BANK FINANCIAL QUARTERLY
DATA ENDING 3rd QTR, 2015

DISTRIBUTIONS BY PERCENTILE
OF FINANCIAL RATIOS FOR
5,502 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	12	13	14	15	16	
		HIGHEST QUALITY	300	1,954.125	99.9	999.9	999.9	0	0	0	517	0	68.56	167.7	4.0	136.4	102.5	
Plus Multiplier	Contra Multiplier	98%	300	8,348	23.7	57.1	56.0	1	0	0	50	24	38	2.94	24.1	4.3	16.5	16.2
		96%	300	3,408	18.2	38.5	37.3	2	0	0	35	32	53	2.29	20.5	4.4	14.5	14.3
		94%	294	1,951	16.4	33.0	31.8	3	0	0	30	36	56	2.06	18.6	4.5	13.3	13.3
		92%	286	1,361	15.3	29.4	28.4	3	0	0	27	39	59	1.88	17.1	4.5	12.5	12.4
		90%	280	1,072	14.6	27.4	26.4	4	0	0	24	42	61	1.77	16.1	4.5	12.0	11.9
8	1	88%	274	882	14.0	25.9	24.8	4	0	0	22	44	63	1.66	15.1	4.6	11.5	11.4
		86%	268	758	13.6	24.4	23.3	4	0	0	21	46	64	1.58	14.3	4.6	11.1	11.0
		84%	263	656	13.2	23.4	22.3	5	0	0	20	48	65	1.51	13.8	4.7	10.7	10.6
		82%	258	577	12.8	22.5	21.4	5	0	1	18	50	66	1.45	13.2	4.7	10.4	10.3
		80%	254	512	12.5	21.7	20.7	5	0	1	17	51	67	1.39	12.8	4.7	10.2	10.0
7	2	78%	250	467	12.3	21.2	20.1	6	0	1	16	53	68	1.35	12.3	4.8	9.9	9.8
		76%	245	427	12.1	20.6	19.5	6	0	2	15	54	69	1.30	11.9	4.8	9.7	9.5
		74%	242	389	11.9	20.1	18.9	6	0	2	15	55	69	1.25	11.5	4.9	9.5	9.3
		72%	238	358	11.7	19.5	18.4	6	0	2	14	56	70	1.22	11.2	4.9	9.3	9.2
		70%	234	337	11.5	19.1	17.9	6	0	2	13	57	70	1.19	10.9	4.9	9.1	9.0
6	3	68%	231	314	11.4	18.6	17.5	7	0	3	12	58	71	1.16	10.6	5.0	8.9	8.8
		66%	228	293	11.2	18.3	17.2	7	0	3	12	59	72	1.13	10.3	5.0	8.7	8.6
		64%	225	274	11.1	18.0	16.8	7	0	3	11	60	72	1.10	10.1	5.0	8.5	8.4
		62%	221	258	11.0	17.7	16.5	7	0	4	10	61	73	1.07	9.7	5.1	8.3	8.2
		60%	219	241	10.9	17.4	16.3	7	0	4	10	62	73	1.05	9.5	5.1	8.2	8.0
5	4	58%	215	227	10.8	17.1	16.0	8	0	4	9	63	74	1.02	9.3	5.1	8.0	7.8
		56%	212	212	10.6	16.9	15.8	8	0	5	9	64	74	1.00	9.0	5.2	7.8	7.6
		54%	208	201	10.5	16.6	15.5	8	0	5	8	65	74	0.98	8.8	5.2	7.7	7.5
		52%	205	190	10.4	16.4	15.2	8	0	5	7	65	75	0.95	8.6	5.3	7.5	7.3
		50%	202	180	10.3	16.2	15.0	8	0	6	7	66	75	0.93	8.3	5.3	7.3	7.1
4	5	48%	199	171	10.2	15.9	14.8	8	0	6	6	67	76	0.91	8.1	5.3	7.2	6.9
		46%	196	161	10.1	15.7	14.6	9	0	7	5	68	76	0.88	7.9	5.4	7.0	6.7
		44%	193	151	10.0	15.5	14.4	9	0	7	5	69	77	0.86	7.7	5.4	6.8	6.5
		42%	189	144	9.9	15.3	14.1	9	0	8	4	70	77	0.83	7.5	5.5	6.7	6.4
		40%	186	137	9.8	15.1	13.9	9	0	8	4	71	77	0.80	7.3	5.5	6.5	6.2
3	6	38%	183	130	9.7	14.8	13.7	9	0	9	3	71	78	0.78	7.1	5.6	6.3	6.0
		36%	179	123	9.6	14.6	13.5	9	0	9	2	72	78	0.76	6.8	5.7	6.1	5.8
		34%	176	116	9.6	14.4	13.3	10	0	10	1	73	79	0.73	6.6	5.7	6.0	5.6
		32%	172	109	9.5	14.2	13.1	10	0	10	1	74	79	0.70	6.4	5.8	5.8	5.4
		30%	168	103	9.4	14.0	12.9	10	0	11	0	75	79	0.67	6.1	5.9	5.5	5.2
2	7	28%	164	97	9.3	13.8	12.7	10	0	11	-1	76	80	0.64	5.9	6.0	5.3	5.0
		26%	160	91	9.2	13.6	12.5	11	1	12	-2	77	80	0.62	5.6	6.1	5.1	4.8
		24%	156	84	9.1	13.5	12.3	11	1	13	-4	78	81	0.59	5.3	6.2	4.9	4.5
		22%	152	79	9.1	13.3	12.2	11	1	14	-5	79	81	0.55	4.9	6.3	4.6	4.2
		20%	148	73	8.9	13.1	12.0	11	1	15	-7	80	82	0.52	4.6	6.5	4.3	3.9
1	8	18%	143	67	8.9	12.9	11.8	12	1	17	-8	81	83	0.48	4.3	6.6	4.0	3.6
		16%	139	62	8.8	12.7	11.6	12	1	18	-10	83	83	0.44	3.9	6.8	3.8	3.3
		14%	134	57	8.6	12.4	11.4	13	2	20	-13	84	84	0.39	3.5	7.0	3.4	2.9
		12%	129	52	8.5	12.2	11.2	13	2	22	-16	86	84	0.34	3.0	7.2	3.0	2.4
		10%	122	47	8.4	12.1	10.9	14	2	24	-20	88	85	0.29	2.6	7.5	2.5	1.9
0	9	8%	115	41	8.2	11.8	10.7	14	3	27	-25	90	86	0.22	1.9	7.9	2.0	1.2
		6%	105	35	8.0	11.5	10.4	16	4	33	-33	93	88	0.12	1.1	8.4	1.3	0.0
		4%	89	28	7.6	11.2	10.0	17	5	42	-43	96	89	-0.07	-0.8	9.1	0.0	-1.5
		2%	61	19	6.9	10.6	9.5	22	8	63	-70	103	92	-0.60	-6.8	10.9	-3.2	-6.0
		LOWEST QUALITY	1	3	0.1	0.2	0.2	198	58	999	-999	999	999	-40.51	-240.4	14.1	-169.0	-87.4

	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16
Value	269	135	11.8	13.4	12.2	10	0	6	4	103	65	2.42	21.1	4.9	13.0	12.5
Quality Level Multiplier		3		2												
Weight	☆3	☆	☆1	NA	☆	NA	NA	☆	☆	☆	NA	NA	NA	☆	NA	
Cap	☆	☆	+200	☆		☆			-100	-25	☆				+60	
Score		9.1	118	2.0		4.2			NC	NC	30.0				40.6	
Summation		9.1	127	129.2		133					163				204.0	

☆ Refer to Instructions for Calculating Your Rank

SAMPLE BANK
City, ST

