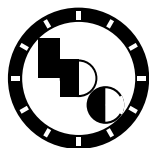


Bank Financial Quarterly

**State and National Totals
Third Quarter 2023 Report**



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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 % TIER I 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	NET LOANS & LEASES % INS DEPS & AVL FHLB	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF AVG TANGIBLE ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY
	1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15 5YR 16
ALABAMA	283	217,006	9.9	13.4	11.8	10	1	4	16	68	68	1.47	22.6	8.7	21.0 16.9
ALASKA	228	10,301	9.8	17.6	16.8	5	0	2	0	58	60	1.06	11.5	7.6	11.7 11.8
ARIZONA	273	74,683	8.7	13.6	11.4	6	0	5	6	73	70	1.19	18.0	10.4	17.2 21.0
ARKANSAS	216	165,925	11.2	14.8	12.7	9	0	3	10	79	78	1.23	11.8	10.1	12.0 12.5
CALIFORNIA	175	2,456,890	8.9	16.5	14.5	9	1	5	15	63	72	0.85	11.5	9.8	11.7 13.3
COLORADO	205	100,193	9.5	15.3	13.6	7	1	3	-1	66	76	1.07	17.7	10.9	16.7 14.6
CONNECTICUT	251	225,074	10.8	14.7	12.7	44	8	3	18	93	78	1.67	19.5	9.2	17.0 17.0
DELAWARE	240	550,401	9.5	18.5	17.3	7	1	2	1	55	82	0.86	11.4	9.9	10.9 11.0
DISTRICT OF COLUMBIA	180	2,942	14.7	22.6	21.4	5	1	2	27	67	71	0.42	3.3	11.2	4.5 5.3
FLORIDA	212	282,364	9.3	15.2	13.8	9	0	4	5	72	75	0.71	10.8	10.3	11.5 12.2
GEORGIA	274	151,231	10.0	15.3	13.4	9	0	3	9	73	70	1.27	15.6	9.1	15.8 15.2
HAWAII	143	69,420	8.1	14.0	12.8	8	0	1	9	61	70	0.88	15.9	9.2	14.9 14.5
IDAHO	241	11,206	11.1	15.8	14.7	8	0	1	12	67	64	1.32	12.0	7.9	12.0 11.7
ILLINOIS	217	904,962	9.5	14.3	12.5	15	2	5	-27	84	79	0.94	10.5	11.0	12.5 13.6
INDIANA	222	180,841	9.8	13.6	12.0	8	0	4	8	71	79	1.28	17.5	9.7	16.9 15.1
IOWA	192	113,707	10.3	14.0	12.8	9	1	4	5	74	81	0.99	10.6	10.1	10.4 12.0
KANSAS	204	91,199	10.5	15.6	14.5	8	1	2	0	70	77	0.85	11.9	10.5	10.9 11.7
KENTUCKY	217	74,447	10.8	14.3	13.4	8	0	3	3	69	72	1.11	11.8	9.3	11.7 12.1
LOUISIANA	224	74,018	10.9	16.5	14.5	9	1	4	-1	77	72	1.17	12.6	9.3	12.5 11.9
MAINE	178	41,735	10.1	14.1	13.0	7	0	2	1	70	78	0.80	9.6	9.7	9.4 10.8
MARYLAND	174	59,192	10.1	14.1	11.9	10	0	7	4	77	74	1.06	13.1	9.3	13.2 13.2
MASSACHUSETTS	176	663,829	8.5	15.7	14.2	13	0	5	-45	60	84	0.81	11.4	9.3	11.4 12.3
MICHIGAN	199	260,096	8.9	13.0	11.3	19	0	8	13	81	92	0.75	11.6	10.0	10.5 12.8
MINNESOTA	187	791,441	8.1	13.9	12.0	13	1	3	-35	61	82	0.91	19.7	9.9	19.2 17.0
MISSISSIPPI	219	170,028	9.6	13.8	11.7	9	0	3	5	70	73	0.98	14.1	9.1	13.1 13.2
MISSOURI	238	251,689	10.7	16.1	14.8	7	0	2	6	70	73	1.28	14.7	9.1	14.5 15.1
MONTANA	174	76,473	8.9	14.0	12.1	9	0	3	8	70	72	1.00	14.2	9.3	13.6 15.1
NEBRASKA	238	112,726	10.1	13.8	12.2	15	0	3	1	78	76	1.04	11.5	9.4	11.8 13.1
NEVADA	277	35,261	13.9	25.4	23.2	8	1	4	23	72	71	3.90	20.8	8.9	19.7 20.4
NEW HAMPSHIRE	165	16,878	10.5	14.8	13.6	8	0	2	8	74	78	0.70	6.5	8.4	6.7 8.0
NEW JERSEY	169	139,061	10.4	15.5	13.9	8	0	5	-8	72	78	0.82	8.7	9.7	9.4 10.8
NEW MEXICO	250	15,084	10.0	17.4	16.2	8	0	4	13	61	64	1.77	18.9	10.9	18.5 17.6
NEW YORK	234	11,026,691	7.4	17.3	15.8	7	1	3	41	71	78	0.97	15.5	11.6	15.5 15.6
NORTH CAROLINA	180	3,963,552	7.7	16.2	14.8	7	1	3	26	60	75	1.31	20.5	9.8	19.8 16.5
NORTH DAKOTA	201	56,462	9.8	13.4	11.8	9	1	4	4	76	78	0.99	12.3	10.4	11.5 16.2
OHIO	236	743,742	9.3	14.1	12.0	11	0	3	8	67	78	1.06	18.5	10.6	17.8 14.8
OKLAHOMA	238	182,636	9.6	15.2	13.9	8	0	4	10	70	78	1.26	13.3	9.6	13.1 15.3
OREGON	199	8,823	11.4	20.0	18.9	7	0	1	8	65	71	1.00	9.3	9.5	9.1 11.3
PENNSYLVANIA	210	826,704	9.1	13.8	12.0	9	0	5	9	67	77	1.09	17.3	9.7	15.8 14.0
RHODE ISLAND	217	238,321	9.5	13.4	11.5	10	0	7	3	69	79	0.91	14.4	8.5	13.4 13.9
SOUTH CAROLINA	195	57,632	10.0	15.3	13.7	8	0	3	-6	67	70	0.98	11.8	9.0	12.2 12.9
SOUTH DAKOTA	219	44,018	14.2	19.8	18.6	11	1	3	2	85	59	2.14	17.4	10.0	17.4 17.7
TENNESSEE	254	227,732	10.4	13.9	12.4	8	0	3	6	77	74	1.19	13.9	9.3	13.7 14.9
TEXAS	210	1,217,472	9.5	24.4	23.4	5	0	2	9	51	76	1.11	40.7	12.2	40.2 18.7
UTAH	275	198,726	11.2	15.2	13.8	20	3	2	3	77	73	1.86	16.6	7.9	17.2 18.5
VERMONT	180	7,782	10.0	15.7	14.7	7	0	4	4	62	78	0.76	8.4	8.2	8.1 9.9
VIRGINIA	283	575,579	11.0	16.0	14.1	25	6	4	12	86	83	1.11	14.3	8.2	15.8 16.6
WASHINGTON	223	150,364	9.1	13.2	11.6	10	1	2	9	71	69	0.99	14.8	9.4	14.6 12.5
WEST VIRGINIA	240	73,946	10.5	15.1	12.7	8	0	2	6	71	70	1.19	14.1	8.6	14.0 13.8
WISCONSIN	182	149,429	10.7	13.8	12.2	9	0	3	8	103	78	1.10	11.0	9.5	10.7 12.2
WYOMING	203	8,758	10.5	21.0	19.9	7	1	2	4	56	74	1.07	10.8	10.5	10.4 12.0
GUAM	146	2,778	9.8	16.0	14.7	16	0	8	24	99	62	0.91	13.0	7.5	12.6 10.0
MICRONESIA	260	222	13.0	45.9	44.6	7	0	6	27	29	58	1.46	11.3	8.3	11.8 9.4
PUERTO RICO	262	98,689	9.2	19.3	17.5	12	1	8	28	55	72	1.13	15.3	9.0	14.7 13.9
VIRGIN ISLANDS	261	440	9.7	NC	NC	5	0	1	13	39	64	2.33	26.9	12.8	25.9 23.8
TOTALS	216	28,250,796	8.4	16.6	15.0	9	1	3	20	68	77	1.04	16.6	10.6	16.5 15.2

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY								183 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 & OTHER ADJ % 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	5YR 37	1YR 38	1YR 39	5YR 40										
2.9	70	5.8	0.8	36.6	30.4	0.07	3.86	3.39	1.34	1.48	2.83	2.78	46.0	2.3	2.52	1.99	0.92	0.48	1.60	11.3	18.5	15.2	11.4											
2.4	49	6.2	0.4	-17.5	62.9	0.07	3.34	3.44	0.64	1.02	2.48	2.77	38.9	2.1	1.86	1.60	0.77	0.32	1.09	8.9	9.8	5.5	3.8											
4.3	78	6.2	0.6	157.2	34.3	0.01	3.64	3.71	0.44	0.66	2.32	2.13	43.4	4.9	3.00	2.54	1.87	0.84	1.13	12.3	14.2	14.3	18.1											
2.8	72	6.3	0.5	69.2	53.1	0.14	3.71	3.57	1.09	1.43	2.87	3.11	39.4	3.8	2.75	2.20	1.44	0.80	1.31	9.2	9.2	9.1	8.0											
3.2	57	5.8	0.9	17.0	24.2	0.09	3.17	2.67	1.86	2.14	3.30	3.13	33.4	4.5	2.44	1.79	1.36	0.64	1.08	10.3	9.6	7.4	6.9											
2.9	67	5.4	0.4	62.8	42.4	0.06	3.29	3.35	0.65	0.91	2.40	2.61	39.3	3.6	2.20	1.76	1.10	0.51	1.10	14.1	14.5	10.8	9.8											
3.4	79	11.1	1.4	38.8	22.1	0.66	7.50	9.26	0.43	0.44	3.10	3.68	54.3	3.9	4.20	4.33	2.06	1.54	2.15	7.2	12.8	13.4	9.2											
3.9	42	6.4	0.8	22.0	17.7	0.07	2.89	2.47	0.81	0.95	2.26	1.95	37.1	4.6	2.75	1.91	1.92	0.85	0.82	10.6	8.1	9.6	9.5											
2.8	68	5.1	1.1	-63.9	74.5	0.24	3.31	3.43	0.47	0.98	2.88	3.61	23.7	12.1	1.46	0.91	0.92	0.40	0.54	5.4	3.0	4.8	3.0											
3.3	71	5.4	0.5	36.1	38.6	0.17	3.14	2.89	0.50	0.68	2.17	2.15	36.4	10.9	2.33	1.81	1.46	0.74	0.87	10.2	9.2	7.8	7.7											
3.0	74	5.9	0.5	51.2	44.8	0.14	3.63	3.47	0.77	1.01	2.41	2.57	45.3	3.4	2.64	2.06	1.28	0.64	1.36	10.1	13.1	12.6	10.0											
2.2	64	4.5	0.1	-15.5	29.9	0.03	2.71	2.82	0.76	0.84	2.10	2.14	39.1	2.1	1.76	1.51	0.83	0.37	0.93	13.8	13.1	7.4	7.6											
2.8	61	6.5	0.3	31.7	46.2	0.11	3.97	3.87	0.47	0.67	2.46	2.73	43.6	3.3	2.29	1.75	0.93	0.42	1.36	7.6	9.7	12.3	10.6											
3.6	62	7.3	1.0	82.0	24.8	0.39	3.85	3.49	1.51	1.68	3.19	2.97	33.5	5.5	3.26	2.42	2.10	1.06	1.15	10.4	9.2	10.1	10.6											
2.9	72	5.7	0.5	41.5	43.5	0.05	3.21	3.27	0.95	1.05	2.24	2.38	46.0	4.0	2.79	2.22	1.50	0.82	1.29	10.8	14.1	12.8	7.5											
2.7	69	5.0	0.5	85.2	31.2	0.06	2.86	3.07	0.66	0.73	2.18	2.26	38.2	4.1	2.37	2.03	1.42	0.82	0.95	8.8	8.1	9.4	7.2											
2.8	67	5.6	0.5	41.7	34.3	0.07	3.09	3.16	0.72	0.93	2.47	2.57	35.6	3.8	2.23	1.96	1.42	0.80	0.81	10.6	8.6	8.9	5.8											
2.6	71	5.5	0.4	23.7	40.0	0.11	3.46	3.52	0.85	1.05	2.68	2.88	37.1	3.7	2.23	1.95	1.06	0.62	1.17	8.3	9.5	8.5	6.9											
2.8	72	6.3	0.8	55.5	45.6	0.11	3.97	3.97	0.81	0.88	3.02	3.15	36.1	3.8	2.47	1.98	1.26	0.75	1.21	8.3	10.1	9.7	8.0											
2.6	78	5.0	0.2	35.3	44.1	0.05	2.96	3.27	0.64	0.87	2.49	2.71	29.3	4.0	2.07	1.80	1.29	0.71	0.77	10.6	7.3	8.1	9.4											
3.3	76	6.4	0.9	226.6	60.8	0.15	3.57	3.40	0.52	0.73	2.41	2.35	41.1	4.2	2.88	2.07	1.79	0.76	1.08	9.1	10.4	10.6	6.4											
3.6	47	5.7	0.9	19.9	23.2	0.07	2.38	2.44	2.92	2.94	3.62	3.60	30.8	2.1	2.81	1.84	1.98	0.90	0.84	11.5	8.8	4.3	5.7											
2.5	72	7.3	0.9	6.2	12.6	0.06	3.19	2.96	1.62	1.74	3.13	2.96	34.8	3.4	3.04	2.54	2.38	1.52	0.66	11.8	7.5	7.3	9.8											
3.1	62	5.6	0.5	45.3	20.1	0.16	3.02	2.86	1.50	1.77	2.69	2.71	40.7	1.3	2.56	2.01	1.41	0.68	1.15	14.5	16.7	7.8	9.5											
2.3	72	5.8	0.5	51.1	43.4	0.05	3.31	3.35	1.07	1.20	2.78	2.93	36.1	3.2	2.32	1.81	1.25	0.60	1.07	10.2	10.7	8.2	6.0											
3.2	67	5.8	0.3	92.1	34.8	0.05	3.40	3.17	2.51	3.32	4.06	4.47	35.5	2.8	2.63	2.17	1.35	0.66	1.28	9.6	11.8	10.6	11.0											
2.5	64	5.4	0.6	50.8	55.1	0.06	3.19	3.57	0.55	0.72	2.26	2.38	39.7	2.8	2.00	1.97	0.94	0.43	1.07	11.1	11.6	5.7	4.3											
3.0	73	6.6	0.4	50.2	35.6	0.20	4.01	4.01	0.90	1.13	2.96	3.06	38.8	3.4	2.60	2.18	1.47	0.77	1.13	8.5	9.2	10.0	9.9											
4.3	72	7.2	0.7	-6.0	43.5	0.16	4.58	4.19	9.74	10.84	8.61	9.55	45.2	4.4	6.23	5.55	2.00	1.12	4.23	7.2	13.4	15.3	15.3											
2.6	81	4.6	0.2	52.2	42.3	0.07	3.07	3.30	0.49	0.55	2.57	2.72	24.6	3.7	1.71	1.42	1.05	0.59	0.66	8.0	5.0	7.4	8.1											
3.3	77	5.1	0.6	45.0	58.9	0.11	3.03	2.90	1.37	1.53	3.04	2.90	34.9	5.0	2.38	1.89	1.51	0.79	0.87	9.0	7.0	5.5	6.1											
2.9	56	6.3	0.8	146.6	47.4	0.12	4.03	3.78	0.62	0.70	2.47	2.57	46.7	3.9	2.63	2.19	0.75	0.38	1.88	8.3	15.9	12.5	7.4											
3.7	33	7.5	1.0	8.9	11.3	0.05	1.96	1.68	2.66	2.88	3.01	3.00	36.2	5.5	3.35	2.14	2.43	1.08	0.92	13.3	12.1	10.1	10.4											
3.2	44	5.7	0.7	6.7	12.2	0.02	2.27	2.15	1.91	1.82	2.39	2.43	39.2	3.4	3.07	1.92	1.75	0.72	1.32	13.9	16.7	14.9	11.7											
3.1	78	5.3	0.5	118.4	35.8	0.03	3.03	3.43	1.24	2.07	2.95	3.32	30.9	5.0	2.46	2.42	1.56	0.74	0.90	9.3	9.0	7.6	9.4											
3.0	68	5.4	0.5	1.1	20.1	0.07	2.98	2.88	1.28	1.57	2.55	2.69	39.6	3.8	2.50	1.94	1.38	0.68	1.13	13.9	15.3	10.1	6.5											
3.4	69	5.9	0.6	32.2	39.4	0.06	3.33	3.34	1.12	1.41	2.79	2.91	37.9	4.1	2.78	2.27	1.54	0.79	1.23	8.5	10.3	9.9	10.4											
2.7	64	5.8	0.3	7.2	57.9	0.05	3.78	3.72	0.69	1.32	2.91	3.23	33.9	5.2	1.72	1.69	0.72	0.34	1.01	7.2	7.4	9.1	7.9											
3.0	67	5.4	0.8	26.9	25.3	-0.02	2.94	2.75	1.39	1.56	2.67	2.64	39.2	3.2	2.52	1.83	1.44	0.68	1.07	12.7	13.3	9.3	6.1											
3.2	76	5.3	1.0	31.1	24.5	0.00	3.16	2.93	0.95	1.09	2.53	2.44	38.5	1.6	2.33	1.78	1.43	0.71	0.90	12.2	11.0	7.4	7.3											
2.9	70	5.5	0.4	77.3	47.0	0.11	3.44	3.47	0.56	0.80	2.35	2.57	40.9	3.9	2.19	1.80	1.09	0.55	1.10	9.1	10.0	8.4	9.2											
2.4	73	8.8	0.9	19.2	27.3	0.22	5.91	6.22	3.03	3.50	4.91	5.08	36.7	3.9	3.34	3.68	1.10	0.67	2.24	8.1	14.0	16.1	11.9											
3.0	75	5.8	0.5	39.0	42.6	0.07	3.41	3.10	0.96	1.19	2.51	2.52	42.5	3.8	2.72	2.10	1.53	0.73	1.19	9.2	11.0	10.1	10.4											
2.8	44	6.4	0.7	25.6	24.1	0.01	2.88	2.72	1.79	1.88	3.00	2.93	38.2	4.6	2.32	1.75	1.17	0.52	1.15	34.1	37.9	26.3	12.4											
3.3	68	9.3	0.9	102.4	29.0	0.47	5.71	5.56	1.66	1.65	3.42	3.51	52.4	2.9	3.83	3.25	1.67	0.92	2.16	7.8	13.4	12.9	11.8											
2.5	71	4.6	0.6	15.4	33.2	0.04	3.15	3.26	0.78	0.99	2.94	3.02	23.9	4.1	1.52	1.44	0.76	0.45	0.76	8.														

NATIONAL AVERAGES
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184				RANK	SIZE	CAPITAL RATIOS			LOAN RISK %TIER I			LIQUIDITY			ROA	ROE VS COE		
BANK FINANCIAL QUARTERLY DATA ENDING 3rd QTR, 2023																		
NATIONAL AVERAGES																		
U.S. Commercial Banks																		
By Quarter																		
	NUMBER OF INSTITUTIONS	PERIOD ENDING	RANK OF FINANCIAL RATIOS	TOTAL ASSETS DOLLARS IN MILLIONS	TIER I CAPITAL AS A % TIER I 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	NET LOANS & LEASES % INS DEPS & AVL FHLB	INT-BEARING LIAB AS A % OF EARNING ASSETS	NET INCOME AS A % OF AVG TANGIBLE ASSETS	COMMON STOCKHOLDER RETURN ON TANGIBLE EQUITY	ESTIMATE OF COST OF EQUITY	COMMON STOCKHOLDER NET OPERATING PROFIT AFTER-TAX RETURN ON TANGIBLE EQUITY	
			1	2	3	4	5	6	7	8	9	10	11	1YR 12	1YR 13	14	1YR 15 5YR 16	
Totals and Averages	4666	23Q3	250	23,420,857	9.3	17.2	16.2	10	0	3	2	63	75	1.28	14.6	8.8	14.6	13.6
Totals and Averages	4694	23Q2	257	23,476,678	9.1	17.0	16.0	10	0	3	23	62	75	1.27	14.7	8.1	14.8	13.7
Totals and Averages	4722	23Q1	259	23,732,254	9.2	16.9	15.8	9	0	3	13	61	74	1.27	14.6	6.9	14.8	13.6
Totals and Averages	4753	22Q4	237	23,611,306	9.0	16.8	15.8	9	0	3	-8	60	72	1.18	13.7	6.9	13.7	13.5
Totals and Averages	4794	22Q3	228	23,705,710	8.9	16.8	15.8	9	0	3	-3	62	71	1.12	13.1	7.3	12.7	13.2
Totals and Averages	4819	22Q2	241	23,792,523	8.8	16.8	15.8	8	0	3	-12	61	70	1.11	12.9	5.6	12.3	13.0
Totals and Averages	4842	22Q1	250	24,045,231	8.7	17.0	16.0	8	0	4	-10	58	69	1.13	13.2	5.4	12.4	13.0
Totals and Averages	4885	21Q4	266	23,788,518	8.8	17.6	16.6	8	0	4	0	57	69	1.22	14.3	4.1	13.1	13.1
Totals and Averages	4960	21Q3	268	23,318,249	8.9	17.5	16.5	9	0	4	-1	56	68	1.23	14.3	3.5	13.1	13.0
Totals and Averages	4997	21Q2	265	22,854,972	8.9	17.5	16.4	9	0	4	3	57	69	1.16	13.6	3.6	12.6	13.0
Totals and Averages	5023	21Q1	263	22,629,935	8.9	17.4	16.2	10	0	5	12	58	69	0.97	11.6	4.4	12.8	12.7
Totals and Averages	5047	20Q4	267	21,947,551	8.8	16.9	15.7	12	0	5	1	60	70	0.73	9.2	3.1	12.6	12.5
Totals and Averages	5079	20Q3	270	21,282,701	8.8	16.8	15.6	13	0	5	8	62	70	0.75	9.2	2.7	12.9	12.4
Totals and Averages	5111	20Q2	273	21,200,254	8.8	16.3	15.1	13	0	5	9	63	71	0.79	9.5	2.6	13.3	12.4
Totals and Averages	5162	20Q1	279	20,315,565	9.4	15.8	14.6	11	0	4	-27	69	74	1.06	12.0	2.5	13.5	12.3
Totals and Averages	5224	19Q4	275	18,707,158	9.7	16.0	15.1	7	1	4	3	72	74	1.30	14.0	4.3	13.4	12.2
Totals and Averages	5305	19Q3	278	18,542,623	9.7	16.0	15.1	7	1	4	1	73	74	1.34	14.6	3.9	13.9	12.2
Totals and Averages	5349	19Q2	279	18,328,274	9.8	16.2	15.3	7	1	4	-3	73	74	1.38	15.0	4.6	14.3	12.1
Totals and Averages	5408	19Q1	274	18,150,282	9.8	16.1	15.2	7	1	5	-6	78	75	1.38	14.8	5.1	14.1	11.7
Totals and Averages	5453	18Q4	272	18,003,307	9.7	16.0	15.1	7	1	5	5	78	74	1.36	14.7	5.5	14.0	11.6
Totals and Averages	5524	18Q3	258	17,729,109	9.8	16.0	15.1	7	1	5	4	79	74	1.19	12.9	5.9	12.3	11.4
Totals and Averages	5589	18Q2	260	17,588,480	9.8	16.0	15.0	7	1	5	6	77	73	1.13	12.2	5.5	11.8	11.2
Totals and Averages	5654	18Q1	256	17,585,010	9.7	15.9	14.9	7	1	5	8	76	73	1.05	11.4	5.5	11.0	11.3
Totals and Averages	5717	17Q4	255	17,467,991	9.7	15.8	14.9	7	1	5	5	77	73	0.98	10.6	5.0	10.4	11.2
Totals and Averages	5786	17Q3	262	17,294,519	9.7	15.8	14.8	7	1	6	4	75	72	1.09	11.9	5.3	11.5	11.4
Totals and Averages	5836	17Q2	262	17,118,383	9.7	15.7	14.7	7	1	6	5	75	72	1.09	11.9	5.2	11.5	11.4
Totals and Averages	5905	17Q1	258	17,018,217	9.6	15.6	14.6	8	1	6	2	73	73	1.07	11.7	5.6	11.3	11.4
Totals and Averages	5963	16Q4	256	16,832,741	9.5	15.3	14.3	8	1	7	0	74	73	1.06	11.5	5.7	11.2	11.4
Totals and Averages	6031	16Q3	260	16,819,451	9.6	15.2	14.2	8	1	7	3	74	72	1.04	11.3	4.3	11.2	11.2
Totals and Averages	6109	16Q2	258	16,586,332	9.6	15.1	14.1	8	1	7	0	74	73	1.03	11.2	4.3	11.0	11.2
Totals and Averages	6173	16Q1	255	16,345,072	9.6	16.3	15.2	8	1	8	1	74	73	1.04	11.3	4.9	11.0	11.2
Totals and Averages	6235	15Q4	253	16,021,409	9.6	15.0	14.0	8	1	7	8	74	73	1.06	11.5	5.7	11.1	11.6
Totals and Averages	6325	15Q3	253	15,852,277	9.6	15.1	13.9	8	1	8	3	74	73	1.06	11.6	5.5	10.9	11.9
Totals and Averages	6405	15Q2	248	15,805,145	9.6	15.1	13.9	8	1	8	4	73	73	1.06	11.6	6.0	10.9	12.3
Totals and Averages	6475	15Q1	252	15,829,097	9.5	15.0	13.7	8	1	9	4	72	73	1.05	11.6	4.9	10.9	12.7
Totals and Averages	6566	14Q4	249	15,605,148	9.5	15.0	13.8	9	2	9	5	75	73	1.05	11.6	5.4	10.9	13.2
Totals and Averages	6648	14Q3	243	15,401,083	9.5	15.1	13.8	9	2	10	7	72	73	1.06	11.6	6.3	10.8	13.2
Totals and Averages	6717	14Q2	239	15,216,751	9.6	15.1	13.8	9	2	11	7	73	74	1.03	11.5	6.7	10.6	13.6
Totals and Averages	6788	14Q1	237	14,952,021	9.6	15.7	14.0	10	2	12	1	73	74	1.05	11.8	7.4	10.8	14.1
Totals and Averages	6871	13Q4	238	14,773,021	9.4	15.5	13.7	10	2	13	7	74	74	1.09	12.3	8.3	11.1	15.1
Totals and Averages	6950	13Q3	233	14,646,059	9.4	15.6	13.7	11	2	14	5	75	74	1.06	12.1	8.0	10.9	15.7
Totals and Averages	6999	13Q2	236	14,458,560	9.4	15.4	13.5	12	3	15	1	75	75	1.11	12.5	7.8	11.3	17.0
Totals and Averages	7079	13Q1	233	14,474,441	9.3	15.6	13.7	12	3	17	10	75	75	1.06	11.7	7.1	10.7	18.0
Totals and Averages	7144	12Q4	229	14,499,068	9.2	16.0	14.0	13	3	18	6	77	75	1.04	11.5	6.8	10.4	19.9
Totals and Averages	7244	12Q3	228	14,266,729	9.3	16.3	14.3	14	4	19	13	80	75	0.98	11.0	6.5	10.0	22.0
Totals and Averages	7310	12Q2	230	14,084,649	9.3	16.3	14.3	15	4	19	10	80	75	1.01	11.3	6.4	10.1	25.3
Totals and Averages	7371	12Q1	223	13,979,162	9.2	16.4	14.2	16	4	21	6	79	76	0.97	11.0	7.8	10.0	29.9
Totals and Averages	6786	11Q4	231	13,059,865	9.0	15.9	13.5	17	5	21	17	81	75	0.93	14.1	7.4	12.3	37.8
Totals and Averages	6816	11Q3	236	12,937,108	9.1	16.0	13.6	17	5	22	4	82	76	0.99	20.3	9.0	16.5	46.6
Totals and Averages	6871	11Q2	224	12,745,356	9.2	16.4	13.9	18	6	24	3	92	78	0.82	35.7	17.0	23.9	62.6
Totals and Averages	6916	11Q1	203	12,547,397	9.1	16.3	13.8	19	6	25	16	87	79	0.76		17.7	99.4	130.7
Totals and Averages	6993	10Q4	192	12,454,188	8.9	16.4	13.7	21	12	29	-1	89	79	0.68		17.5	96.7	134.7
Totals and Averages	7088	10Q3	195	12,522,094	9.0	16.6	13.9	22	11	30	0	92	80	0.47		15.0	97.9	141.1
Totals and Averages	7146	10Q2	181	12,356,672	8.8	16.0	13.3	24	12	31	-11	93	81	0.37		16.6	81.5	148.2
Totals and Averages	7243	10Q1	169	12,471,916	8.6	15.5	12.8	26	13	33	-18	96	81	0.20		20.7	77.7	153.4
Totals and Averages	7312	09Q4	178	12,223,245	8.7	14.6	11.9	22	12	33	-6	77	81	0.10		19.2	95.8	165.2
Totals and Averages	7386	09Q3	183	12,184,538	8.5	14.5	11.7	22	10	32	28	80	82	-0.08		16.6	86.4	171.6
Totals and Averages	7469	09Q2	185	12,216,836	8.3	14.1	11.3	21	9	27	-6	91	82	0.02		16.5	109.6	184.7
Totals and Averages	7512	09Q1	184	12,325,588	8.0	13.8	11.0	19	8	23	-8	92	83	0.21		13.2	132.1	198.6

CURRENT YIELD ON INVESTMENTS	LOAN PERFORMANCE						OPERATING PERFORMANCE % EARNING ASSETS						OP PROFIT MARGIN		COMPONENTS OF COMMON STOCKHOLDER NET OPERATING PROFIT (AFTER-TAX) RETURN ON TANGIBLE EQUITY										185 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 & OTHER ADJ % 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	5YR 37	1YR 38	1YR 39	5YR 40										
3.3	56	6.4	0.7	22.1	21.7	0.14	3.29	2.87	1.56	1.59	2.65	2.57	45.2	5.2	2.94	2.01	1.56	0.68	1.37	8.9	11.7	6.1	5.1											
2.9	55	5.9	0.6	1.3	21.7	0.15	3.20	2.86	1.64	1.61	2.67	2.57	49.0	5.1	2.61	1.95	1.21	0.60	1.40	9.0	12.2	6.8	5.0											
2.4	55	5.3	0.6	-9.5	21.5	0.17	3.11	2.86	1.67	1.61	2.66	2.57	44.9	4.2	2.28	1.88	0.83	0.53	1.45	9.1	12.5	8.3	5.1											
1.9	55	5.1	0.6	-7.9	21.3	0.14	3.13	2.85	1.51	1.59	2.65	2.56	43.4	3.9	1.88	1.82	0.51	0.47	1.37	9.3	11.8	7.2	5.2											
1.5	54	4.4	0.6	-12.3	21.4	0.07	2.74	2.88	1.58	1.63	2.59	2.61	41.4	4.0	1.53	1.78	0.27	0.45	1.25	9.4	11.2	7.1	5.2											
1.2	52	4.1	0.7	-16.3	21.3	0.05	2.59	2.87	1.57	1.63	2.54	2.61	40.0	4.0	1.39	1.75	0.17	0.44	1.22	9.5	10.9	5.9	4.9											
1.1	50	4.0	0.7	-18.2	21.4	0.04	2.48	2.87	1.57	1.63	2.52	2.61	39.3	4.0	1.39	1.75	0.15	0.44	1.24	9.5	11.0	5.3	4.8											
1.0	50	4.1	0.7	-19.3	21.3	0.02	2.49	2.92	1.68	1.69	2.58	2.67	39.5	4.1	1.51	1.78	0.16	0.46	1.31	9.5	11.7	6.4	4.7											
1.0	51	4.1	0.8	-10.3	21.4	0.02	2.51	2.95	1.66	1.71	2.56	2.69	39.6	4.1	1.52	1.79	0.18	0.47	1.31	9.3	11.6	7.2	4.8											
1.1	51	4.1	0.9	0.9	21.2	0.05	2.52	2.99	1.65	1.73	2.52	2.72	39.3	4.0	1.47	1.80	0.20	0.48	1.27	9.3	11.2	8.2	4.8											
1.2	52	4.2	1.0	29.2	20.6	0.26	2.60	3.01	1.63	1.65	2.59	2.68	39.8	3.9	1.54	1.78	0.25	0.49	1.28	9.2	11.3	9.1	4.7											
1.4	54	4.4	1.0	47.3	20.6	0.46	2.74	3.05	1.62	1.67	2.63	2.71	40.1	3.9	1.65	1.77	0.36	0.50	1.28	9.0	11.0	7.4	4.3											
1.7	55	4.6	1.0	35.3	20.4	0.49	2.89	3.09	1.64	1.68	2.70	2.72	40.9	4.0	1.82	1.78	0.49	0.51	1.31	8.8	11.1	6.0	4.1											
2.0	57	4.9	1.0	30.2	20.2	0.50	3.05	3.13	1.70	1.70	2.78	2.76	41.8	4.0	2.00	1.79	0.64	0.52	1.34	8.7	11.3	4.4	3.9											
2.4	59	5.2	0.8	4.1	20.3	0.25	3.22	3.14	1.75	1.74	2.88	2.78	41.7	4.0	2.17	1.78	0.80	0.52	1.36	8.5	11.3	2.7	3.5											
2.5	61	5.3	0.8	0.0	21.1	0.03	3.32	3.19	1.77	1.74	2.93	2.80	43.5	3.9	2.23	1.76	0.86	0.50	1.35	8.4	11.2	2.9	3.6											
2.6	61	5.4	0.8	3.8	21.0	0.04	3.37	3.20	1.77	1.74	2.94	2.82	43.7	4.0	2.29	1.73	0.87	0.47	1.41	8.4	11.6	3.2	3.9											
2.5	61	5.4	0.8	0.7	20.9	0.04	3.39	3.20	1.77	1.76	2.94	2.84	44.0	4.1	2.29	1.69	0.83	0.44	1.45	8.5	12.0	3.8	4.0											
2.5	61	5.2	0.9	7.8	21.0	0.04	3.38	3.18	1.79	1.76	2.96	2.84	43.6	4.3	2.19	1.64	0.76	0.41	1.44	8.4	11.9	4.3	4.1											
2.3	61	5.1	0.9	-6.3	20.8	0.04	3.36	3.17	1.80	1.77	2.97	2.86	43.7	4.3	2.12	1.59	0.67	0.37	1.43	8.5	11.9	4.6	4.1											
2.2	61	5.0	0.9	-4.5	20.9	0.04	3.33	3.16	1.80	1.80	2.97	2.87	43.1	4.4	1.83	1.56	0.57	0.36	1.25	8.5	10.5	4.0	4.2											
2.1	61	4.9	1.0	-6.8	20.9	0.05	3.31	3.14	1.84	1.81	3.00	2.89	43.4	4.4	1.71	1.51	0.49	0.32	1.21	8.5	10.1	3.6	4.1											
2.1	60	4.8	1.0	-13.2	20.8	0.05	3.25	3.15	1.80	1.92	2.94	2.97	43.0	4.3	1.58	1.51	0.42	0.31	1.14	8.5	9.5	3.7	4.2											
2.0	60	4.7	1.1	-12.5	20.7	0.06	3.24	3.17	1.80	1.95	2.96	3.00	42.1	4.1	1.46	1.50	0.36	0.29	1.08	8.5	9.0	3.1	4.2											
1.9	60	4.6	1.1	-11.0	20.6	0.06	3.19	3.16	1.78	1.94	2.89	3.00	42.6	4.2	1.55	1.51	0.33	0.29	1.20	8.5	9.9	4.4	4.3											
1.9	60	4.5	1.2	1.5	20.6	0.05	3.16	3.16	1.79	1.95	2.90	3.02	42.3	4.3	1.51	1.50	0.30	0.29	1.20	8.6	10.0	4.6	4.5											
1.8	60	4.5	1.2	6.2	20.5	0.05	3.12	3.16	1.79	1.96	2.89	3.04	41.9	4.4	1.49	1.50	0.29	0.29	1.18	8.6	9.9	4.7	4.4											
1.8	60	4.5	1.3	17.4	20.2	0.06	3.12	3.19	1.80	2.00	2.90	3.08	41.9	4.5	1.47	1.51	0.28	0.29	1.17	8.6	9.8	5.0	4.4											
1.8	60	4.4	1.3	12.7	19.9	0.07	3.09	3.18	1.83	2.01	2.94	3.11	41.2	4.5	1.46	1.50	0.26	0.30	1.18	8.6	9.8	4.9	4.3											
1.7	60	4.4	1.4	14.9	19.8	0.06	3.07	3.21	1.86	2.02	2.96	3.13	40.9	4.7	1.42	1.51	0.26	0.31	1.16	8.6	9.6	4.9	4.4											
1.7	60	4.4	1.5	11.8	19.7	0.06	3.07	3.24	1.85	2.03	2.97	3.17	40.5	4.8	1.43	1.52	0.25	0.32	1.16	8.6	9.6	4.5	4.2											
1.7	60	4.4	1.4	-1.5	19.6	0.04	3.09	3.28	1.88	2.07	3.01	3.21	40.3	4.7	1.44	1.54	0.25	0.33	1.17	8.6	9.7	4.4	4.3											
1.7	59	4.5	1.5	-7.1	19.5	0.03	3.11	3.27	1.88	2.07	3.05	3.20	38.8	4.7	1.43	1.54	0.25	0.34	1.15	8.6	9.5	4.5	4.3											
1.7	59	4.5	1.6	-15.5	19.0	0.03	3.12	3.29	1.95	2.09	3.14	3.22	38.6	4.9	1.41	1.55	0.25	0.36	1.14	8.7	9.5	4.5	4.0											
1.7	58	4.6	1.7	-15.2	18.9	0.03	3.13	3.30	1.96	2.10	3.16	3.24	38.0	4.9	1.43	1.54	0.26	0.37	1.14	8.7	9.5	4.9	4.1											
1.7	58	4.6	1.8	-9.5	18.8	0.03	3.18	3.32	1.97	2.10	3.20	3.26	38.8	5.2	1.44	1.52	0.27	0.38	1.15	8.7	9.5	4.8	3.8											
1.8	58	4.5	2.0	-8.5	18.7	0.03	3.14	3.34	1.97	2.13	3.18	3.29	38.5	5.4	1.43	1.52	0.27	0.41	1.15	8.6	9.3	4.6	3.5											
1.8	58	4.6	2.1	-12.9	18.6	0.02	3.16	3.36	1.98	2.14	3.23	3.29	37.5	5.7	1.44	1.53	0.29	0.43	1.13	8.6	9.1	4.2	3.2											
1.8	58	4.6	2.3	-13.1	18.7	0.02	3.19	3.38	2.02	2.15	3.25	3.30	38.6	5.9	1.47	1.54	0.30	0.46	1.15	8.6	9.3	4.5	3.1											
1.8	58	4.7	2.4	-16.6	18.6	0.03	3.23	3.41	2.10	2.18	3.28	3.31	38.8	6.0	1.51	1.57	0.32	0.49	1.19	8.7	9.6	5.1	3.1											
1.8	59	4.8	2.6	-14.1	18.5	0.03	3.24	3.43	2.13	2.19	3.35	3.33	38.8	7.0	1.52	1.59	0.34	0.54	1.16	8.7	9.4	4.2	2.7											
1.9	59	4.8	2.8	-8.4	18.2	0.04	3.27	3.44	2.20	2.22	3.37	3.33	39.4	7.4	1.57	1.64	0.35	0.58	1.20	8.7	9.7	5.2	2.9											
1.9	59	4.9	3.1	-9.4	18.3	0.04	3.31	3.44	2.13	2.24	3.40	3.35	38.6	7.7	1.53	1.67	0.37	0.63	1.14	8.6	9.2	4.8	2.8											
2.0	59	5.0	3.2	-8.7	18.3	0.04	3.40	3.40	2.13	2.22	3.47	3.31</																						