

Tab	Header	Source	Description
City Listing	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
City Listing	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
City Listing	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
City Listing	Total Deposits	UBPR - Uniform Bank Performance Report	Total domestic and foreign deposits.
City Listing	Date Open	FDIC - Federal Deposit Insurance Corporation	The date on which the institution or branch began operations.
City Listing	Charter Type	FDIC - Federal Deposit Insurance Corporation	All Chartering Agencies - State and Federal Comptroller of the Currency - Chartering authority for nationally chartered commercial banks and for federally chartered savings associations (The Office of Thrift Supervision (OTS) before 7/21/11) State (includes U.S. Territories) - Chartering authority for institutions that are not chartered by the OCC or OTS
City Listing	"S" Corp	FFIEC - Federal Financial Institutions Examination Council	Does The Reporting Bank Have A Subchapter S Election In Effect For Federal Income Tax Purposes For The Current Tax Year?
City Listing	Return on Assets	UBPR - Uniform Bank Performance Report	Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, tax-exempt income from other obligations of states and political subdivisions.
City Listing	Return on Equity	UBPR - Uniform Bank Performance Report	Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four. (Non S Corp) Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, tax-exempt income from other obligations of states and political subdivisions. Multiplied by A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged. Divided by Total Equity Capital Calendar Year Average (For S Corps) As to not skew the data, averages & medians ROE < (125%) or >125% are marked as NA.
Ranked by Size	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Size	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Size	Tier 1 Leverage Ratio	UBPR - Uniform Bank Performance Report	Tier One Leverage Ratio from Call Report Schedule RC-R.
Ranked by Size	Equity / Assets	UBPR - Uniform Bank Performance Report	The sum of total bank equity capital and noncontrolling (minority) interests in consolidated subsidiaries from Call Report Schedule RC divided by total assets from Call Report Schedule RC.
Ranked by Size	Offices	UBPR - Uniform Bank Performance Report	The total number of full service domestic branches (including the main office) operated in the U.S. by an institution as of a specific reporting date.
Ranked by Size	Deposits Per Office	UBPR - Uniform Bank Performance Report	Total domestic and foreign deposits Divided by The total number of full service domestic branches (including the main office) operated in the U.S. by an institution as of a specific reporting date.
Ranked by Size	Staff	FFIEC - Federal Financial Institutions Examination Council	Number Of Full Time Equivalent Employees On Payroll At End Of Current Period
Ranked by Size	Assets Per Employee	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	Total Assets from Call Report Schedule RC Divided by Number Of Full Time Equivalent Employees On Payroll At End Of Current Period
Ranked by Size	Cost Per Employee	FFIEC - Federal Financial Institutions Examination Council	Annualized Salaries And Employee Benefits Divided by Number Of Full Time Equivalent Employees On Payroll At End Of Current Period
Ranked by Size	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Net Interest Income	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Net Interest Income	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Net Interest Income	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.

Ranked by Net Interest Income	Yield on Loans	UBPR - Uniform Bank Performance Report	Interest and fees on loans held in domestic offices divided by average domestic office loans.
Ranked by Net Interest Income	Loan Growth Rate	UBPR - Uniform Bank Performance Report	Net Loans and Leases 12-month growth rate. The percentage is determined by subtracting the account balance as of the corresponding reporting period in the previous year from the current period account balance and dividing the result by the previous year balance.
Ranked by Net Interest Income	Cost of Funds	UBPR - Uniform Bank Performance Report	One quarter annualized interest expense to average earning assets. Total interest expense divided by the average of the respective asset accounts involved in generating interest income. The following rules apply to income, expense, asset and liability balances in One Quarter Annualized Income Analysis: For the second, third and fourth quarters the current income/expense item is subtracted from the prior quarter item then multiplied by 4. For the first quarter, no subtraction is done, but the income/expense item is multiplied by 4. For the second, third and fourth quarters when push-down accounting is indicated for the first time that year, no subtraction is performed. The reported value is multiplied by 4. The appropriate asset or liability, i.e. loans will generally come from Call Report Schedule RC-K averages for the current quarter. In the few instances where banks do not report sufficient detail on Call Report Schedule RC-K, end-of-period balances are used.
Ranked by Net Interest Income	Deposit Growth Rate	UBPR - Uniform Bank Performance Report	The annual change in total deposits. The annual change is the percent change from the prior year comparable quarter to the current quarter.
Ranked by Net Interest Income	Loans / Deposits	UBPR - Uniform Bank Performance Report	Net loans, plus lease-financing receivables, divided by total deposits.
Ranked by Net Interest Income	Yield on Investments (TE)	UBPR - Uniform Bank Performance Report	Income on securities not held in trading accounts, plus the estimated tax benefit on tax-exempt municipal securities income, divided by average U.S. Treasury and U.S. government agency securities, state and political subdivisions, and other debt and equity securities.
Ranked by Net Interest Income	Net Interest Income (TE)	UBPR - Uniform Bank Performance Report	Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.
Ranked by Non-Interest Income	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Non-Interest Income	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Non-Interest Income	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Non-Interest Income	Dividend Payout	UBPR - Uniform Bank Performance Report	Total of all cash dividends declared year-to-date divided by net income year-to-date. If net income is less than or equal to zero, NA is shown at this caption.
Ranked by Non-Interest Income	Debt / Assets	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	The sum of Federal Funds Purchased In Domestic Offices, Securities Sold Under Agreements To Repurchase, Trading Liabilities; Total, Subordinated Notes And Debentures, Other Borrowed Money Divided by Total Assets
Ranked by Non-Interest Income	Brokered Deposits / Deposits	UBPR - Uniform Bank Performance Report	Total brokered deposits divided by total deposits
Ranked by Non-Interest Income	Non-Int Deposits / Deposits	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	Deposits: Noninterest-Bearing Divided by Total domestic and foreign deposits.
Ranked by Non-Interest Income	Service Charges / Deposits	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	Service Charges On Deposit Accounts In Domestic Offices Divided by Total Deposits
Ranked by Non-Interest Income	Non-Interest Income	UBPR - Uniform Bank Performance Report	Income derived from bank services and sources other than interest-bearing assets, divided by average assets.
Ranked by Efficiency	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Efficiency	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Efficiency	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Efficiency	Revenue Per Employee YTD	FFIEC - Federal Financial Institutions Examination Council	Sum of Net Interest Income and Total Noninterest Income Divided by Number Of Full Time Equivalent Employees On Payroll At End Of Current Period
Ranked by Efficiency	Personnel Expense	UBPR - Uniform Bank Performance Report	Personnel expense divided by average assets. Personnel expense includes salaries and employee benefits.
Ranked by Efficiency	Occupancy Expense	UBPR - Uniform Bank Performance Report	Occupancy expense divided by average assets. Occupancy expense includes expenses of premises and fixed assets (net of rental income).
Ranked by Efficiency	Other Expense	UBPR - Uniform Bank Performance Report	Other operating expense (including intangibles) divided by average assets.
Ranked by Efficiency	Total Overhead	UBPR - Uniform Bank Performance Report	Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.
Ranked by Efficiency	Efficiency Ratio	UBPR - Uniform Bank Performance Report	Total Overhead Expense expressed as a percentage of Net Interest Income (TE) plus Noninterest Income.
Ranked by Asset Quality	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Asset Quality	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Asset Quality	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Asset Quality	OREO	UBPR - Uniform Bank Performance Report	Includes investment and non-investment other real estate owned.

Ranked by Asset Quality	Reserve / Loans	UBPR - Uniform Bank Performance Report	Ending balance of the allowance for possible loan and lease losses divided by total loans and lease-financing receivables.
Ranked by Asset Quality	Provision Expense	UBPR - Uniform Bank Performance Report	Provision for loan and lease receivables losses divided by average assets.
Ranked by Asset Quality	Past Due 30-89 Days	UBPR - Uniform Bank Performance Report	Total loans and leases 30-89 days past due divided by total loans and leases.
Ranked by Asset Quality	NPA's + 90 Day PDs	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	Sum of Total Loans And Lease Financing Receivables: Past Due 90 Days Or More And Still Accruing, Total Loans And Lease Finance Receivables: Nonaccrual, Debt Securities And Other Assets - Past Due 90 Days Or More And Still Accruing, Debt Securities And Other Assets - Nonaccrual, Includes investment and non-investment other real estate owned Divided by Total Assets from Call Report Schedule RC.
Ranked by Asset Quality	Net Charge Offs	UBPR - Uniform Bank Performance Report	Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.
Ranked by Asset Quality	NPA's / Equity + Reserves	UBPR - Uniform Bank Performance Report	The sum of loans and leases which are on nonaccrual + restructured but 30-89 days past due + restructured but over 90 days past due + restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.
Ranked by Asset Quality	Asset Quality Index	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	The Sum of Total loans and leases 30-89 days past due divided by total loans and leases, Sum of Total Loans And Lease Financing Receivables: Past Due 90 Days Or More And Still Accruing, Total Loans And Lease Finance Receivables: Nonaccrual, Debt Securities And Other Assets - Past Due 90 Days Or More And Still Accruing, Debt Securities And Other Assets - Nonaccrual, Includes investment and non-investment other real estate owned Divided by Total Assets from Call Report Schedule RC., Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.
Ranked by Return on Equity	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Return on Equity	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Return on Equity	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Return on Equity	Net Income Current Quarter Per Employee	FFIEC - Federal Financial Institutions Examination Council	Current Quarter's Net Income (Loss) divided by Number Of Full Time Equivalent Employees On Payroll At End Of Current Period
Ranked by Return on Equity	Net Income Current Quarter	FFIEC - Federal Financial Institutions Examination Council	Current Quarter's Net Income (Loss)
Ranked by Return on Equity	Net Income Prior Year Quarter	FFIEC - Federal Financial Institutions Examination Council	Prior Year, Same Quarter's Net Income (Loss)
Ranked by Return on Equity	Net Income Prior Quarter	FFIEC - Federal Financial Institutions Examination Council	Prior Quarter's Net Income (Loss)
Ranked by Return on Equity	Net Income 2 years ago	FFIEC - Federal Financial Institutions Examination Council	Two Year's Ago Net Income (Loss)
Ranked by Return on Equity	Net Income Prior Year	FFIEC - Federal Financial Institutions Examination Council	Prior Year's Net Income (Loss)
Ranked by Return on Equity	Net Income Current Year	FFIEC - Federal Financial Institutions Examination Council	Current Year's Net Income (Loss)
Ranked by Return on Equity	Return on Assets	UBPR - Uniform Bank Performance Report	Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from other obligations of states and political subdivisions.

Ranked by Return on Equity	Return on Equity	UBPR - Uniform Bank Performance Report	Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four. (Non S Corp) Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, tax-exempt income from other obligations of states and political subdivisions. Multiplied by A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged. Divided by Total Equity Capital Calendar Year Average (For S Corps)
Ranked by Overall Performance	Company Name	FDIC - Federal Deposit Insurance Corporation	The legal title or name of the institution.
Ranked by Overall Performance	City	FDIC - Federal Deposit Insurance Corporation	The city in which an institution or branch office is physically located.
Ranked by Overall Performance	Total Assets	UBPR - Uniform Bank Performance Report	Total Assets from Call Report Schedule RC.
Ranked by Overall Performance	Net Interest Rank	UBPR - Uniform Bank Performance Report	Rank of Total interest income, plus the tax benefit on tax-exempt income, less total interest expense, divided by average assets.
Ranked by Overall Performance	Non-Int Income Rank	UBPR - Uniform Bank Performance Report	Rank of income derived from bank services and sources other than interest-bearing assets, divided by average assets.
Ranked by Overall Performance	Non-Int Expense Rank	UBPR - Uniform Bank Performance Report	Rank of Salaries and employee benefits, expenses of premises and fixed assets and other noninterest expense divided by average assets.
Ranked by Overall Performance	Efficiency Rank	UBPR - Uniform Bank Performance Report	Rank of Total Overhead Expense expressed as a percentage of Net Interest Income (TE) plus Noninterest income.
Ranked by Overall Performance	NPA's Rank	UBPR - Uniform Bank Performance Report	Rank of The sum of loans and leases which are on nonaccrual + restructured but 30-89 days past due + restructured but over 90 days past due + restructured and in compliance with modified terms and non-investment other real estate owned divided by the sum of total equity capital plus the allowance for possible loan and lease losses.
Ranked by Overall Performance	Asset Quality Rank	UBPR - Uniform Bank Performance Report & FFIEC - Federal Financial Institutions Examination Council	Rank of The Sum of Total loans and leases 30-89 days past due divided by total loans and leases, Sum of Total Loans And Lease Financing Receivables: Past Due 90 Days Or More And Still Accruing, Total Loans And Lease Finance Receivables: Nonaccrual, Debt Securities And Other Assets - Past Due 90 Days Or More And Still Accruing, Debt Securities And Other Assets - Nonaccrual, Includes investment and non-investment other real estate owned Divided by Total Assets from Call Report Schedule RC., Gross loan and lease charge-off, less gross recoveries (includes allocated transfer risk reserve charge-off and recoveries), divided by average total loans and leases.
Ranked by Overall Performance	ROA Rank	UBPR - Uniform Bank Performance Report	Rank of Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, tax-exempt income from other obligations of states and political subdivisions.

Ranked by Overall Performance	ROE Rank	UBPR - Uniform Bank Performance Report	Rank of Net income from Call Report Schedule RI divided by average of total bank equity capital from Call Report Schedule RC. The average is derived from end-of period balance for the prior year end and current year's end-of-period balances. For example, for the third quarter, sum the four prior quarter balances for total bank equity capital and divide by four. (Non S Corp) Net income after securities gains or losses, extraordinary gains or losses, and applicable taxes, adjusted for sub chapter S status divided by average assets. Estimated income taxes is substituted for any reported applicable income taxes for banks that indicate sub chapter S status. Estimated income taxes: Federal income tax rates are applied to net income before extraordinary items and taxes + non-deductible interest expense to carry tax-exempt securities - tax-exempt income from securities issued by states and political subdivisions, - tax-exempt income from leases, tax-exempt income from other obligations of states and political subdivisions. Multiplied by A year-to-date average of the average assets reported in the Call Report Schedule RC-K. Thus for the first quarter of the year the average assets from Call Report Schedule RC-K quarter-1 will appear, while at the end of-year, assets for all four quarters would be averaged. Divided by Total Equity Capital Calendar Year Average (For S Corps)
Ranked by Overall Performance	Average of Rankings		Average of the above 8 Rankings