

**Sample Bank
City - State**

FIS RATINGS

	Current QTR	QTR-1	QTR-2	QTR-3
Ratios:				
Liquidity:				
Quick ratio	268.23%	255.87%	299.88%	277.33%
Unpledged securities/Total assets	5.07%	6.10%	8.92%	5.65%
Core deposits/Total assets	72.06%	71.84%	70.87%	67.88%
Asset Quality:				
High risk loans/Total loans	60.35%	60.66%	60.28%	60.20%
Loan loss allowance/Total nonperforming loans plus restructured loans	52.85%	47.42%	50.44%	50.54%
Non-performing assets/Total assets	3.60%	3.73%	3.56%	3.21%
Non-performing loans plus restructured loans/Total loans	4.03%	4.51%	4.14%	4.21%
Capital Adequacy:				
Nonperforming loans plus restructured loans/Core capital plus loan loss allowance	30.05%	34.05%	31.55%	32.43%
Tangible equity capital/Tangible assets	8.29%	7.89%	7.94%	8.07%
Tangible equity capital/Tangible assets adjusted for loss allowance deficiency	9.16%	8.67%	8.74%	8.93%
Profitability:				
Core return on average equity (Sub S adjusted)	1.66%	0.57%	2.26%	1.21%
Efficiency ratio	71.93%	69.38%	66.01%	66.88%

Rating Score:**Liquidity:**

Quick ratio	1	1	1	1
Unpledged securities/Total assets	5	4	4	5
Core deposits/Total assets	1	1	1	1
FIS liquidity rating	2.6	2.2	2.2	2.6

Asset Quality:

High risk loans/Total loans	4	4	4	4
Loan loss allowance/Total nonperforming loans plus restructured loans	5	5	5	5
Non-performing assets/Total assets	5	5	5	5
Non-performing loans plus restructured loans/Total loans	5	5	5	5
FIS asset quality rating	4.85	4.85	4.85	4.85

Capital Adequacy:

Nonperforming loans plus restructured loans/Core capital plus loan loss allowance	5	5	5	5
Tangible equity capital/Tangible assets	2	3	3	2
Tangible equity capital/Tangible assets adjusted for loss allowance deficiency	2	2	2	2
FIS capital adequacy rating	2.9	3.25	3.25	2.9

Profitability:

Core return on average equity	5	5	5	5
Efficiency ratio	4	3	3	3
FIS profitability rating	4.8	4.6	4.6	4.6

FIS Rating:

4.02	4.03	4.03	3.96
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Rating scale 1.00-5.00 1 is good 5 is bad

Percentile ranking	9	10	12	15
10th Percentile	4	4.02	4.07	4.06
25th Percentile	3.71	3.72	3.78	3.77
50th Percentile	3.13	3.15	3.19	3.16
75th Percentile	2.48	2.51	2.53	2.5
90th Percentile	2	2.05	2.08	2.04