

SAMPLE BANK
City - State

FINANCIAL PROFILE REPORT

	Current QTR	QTR-1	QTR-2	QTR-3
Balance Sheet items:				
Total assets	79,615,114	80,190,346	78,674,854	79,356,333
Percent change in total assets	-5.04%	-5.72%	-7.65%	2.09%
Held-to-maturity securities (Amort. cost)	1,331,603	1,339,213	1,323,046	1,286,767
Available-for-sale securities (Fair value)	18,087,575	20,280,669	20,760,029	18,309,446
Total securities	19,419,178	21,619,882	22,083,075	19,596,213
Total loans & leases	48,587,504	47,739,778	47,761,646	47,463,009
Allowance for loan & lease losses	810,466	975,883	1,159,389	1,250,732
Noninterest-bearing deposits	17,730,474	18,085,279	16,346,817	15,434,116
Noninterest-bearing deposits/Total deposits	30.84%	30.65%	27.11%	24.94%
Interest-bearing deposits	39,770,168	40,924,733	43,947,808	46,452,743
Interest-bearing deposits/Total deposits	69.16%	69.35%	72.89%	75.06%
Total deposits	57,500,642	59,010,012	60,294,625	61,886,859
Total other borrowings	9,552,801	8,943,036	6,520,261	5,039,417
Total liabilities	68,977,224	69,866,562	68,604,749	69,271,468
Total loans/Deposits	84.50%	80.90%	79.21%	76.69%
Capital:				
Equity capital	10,368,178	10,051,214	9,804,006	9,812,247
GAAP tangible capital	7,514,427	7,172,266	6,891,595	6,893,975
Core capital	8,268,299	8,007,624	7,376,733	7,253,252
Risk-based capital	9,630,684	9,498,603	8,865,753	8,737,089
Equity capital/Total assets	13.02%	12.53%	12.46%	12.36%
GAAP tangible capital/Total assets	9.44%	8.94%	8.76%	8.69%
GAAP tangible capital/Tangible assets	9.79%	9.28%	9.10%	9.02%
Tangible common equity/Tangible assets	9.79%	9.28%	9.10%	9.02%
Tier 1 common capital/Avg assets	10.63%	10.31%	9.55%	9.14%

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Tier 1 common capital/Risk-weighted assets	12.71%	12.46%	11.53%	11.41%
Core capital/Average assets	10.63%	10.31%	9.55%	9.14%
Core capital/Risk-weighted assets	12.71%	12.46%	11.53%	11.41%
Risk-based capital/Risk-weighted assets	14.81%	14.78%	13.85%	13.75%
Risk-weighted assets/Total assets	81.70%	80.14%	81.34%	80.09%
Cash dividends declared on common stock	0	0	0	0
Dividend payout ratio	0.00%	0.00%	0.00%	0.00%
Capital formation ratio	10.03%	10.15%	5.72%	5.29%
Profitability:				
Income (loss) before extraordinary items	491,876	248,858	531,044	368,482
Subchapter S tax adjustment	0	0	0	0
Income (Loss) before extraordinary items (Sub S adjusted)	491,876	248,858	531,044	368,482
Return on average assets	1.24%	1.25%	0.64%	0.59%
Return on average assets (Sub S adjusted)	1.24%	1.25%	0.64%	0.59%
Return on average equity	9.76%	10.03%	5.54%	5.16%
Return on average equity (Sub S adjusted)	9.76%	10.03%	5.54%	5.16%
Yield on average earning assets (tax adjusted)	3.97%	3.95%	3.81%	3.74%
Cost of funds	0.68%	0.65%	0.71%	0.73%
Net interest margin	3.49%	3.49%	3.28%	3.19%
Noninterest income/Average assets	1.02%	1.06%	0.95%	0.92%
Overhead expense/Average assets	2.97%	3.04%	2.86%	2.66%
Efficiency ratio	71.78%	72.71%	73.42%	70.14%
Number of full-time equivalent employees	10,732	10,751	10,686	9,827

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Asset Quality:				
Provision for loan & lease losses	-251,660	-129,537	158,860	209,432
Loan loss allowance/Total loans	1.67%	2.04%	2.43%	2.64%
Loan loss allowance/Nonperforming loans	82.81%	90.68%	90.93%	75.93%
90 day past due loans & leases/Total loans	0.52%	0.59%	0.66%	0.72%
Nonaccruing loans & leases/Total loans	1.49%	1.66%	2.01%	2.75%
Nonperforming assets/Total assets	1.41%	1.54%	1.85%	2.32%
Net charge-offs (Recoveries)/Average loans	0.39%	0.44%	0.77%	0.86%
Nonperforming loans & debt sec./Equity capital & loan loss allowance	8.76%	9.76%	11.63%	14.89%
Earnings coverage of net charge-offs	556.92%	477.86%	262.03%	254.43%
Liquidity:				
Brokered deposits	3,785,898	3,448,529	3,571,123	3,896,642
Brokered deposits/Total deposits	6.58%	5.84%	5.92%	6.30%
Brokered deposits/Total assets	4.76%	4.30%	4.54%	4.91%
\$100000+ time deposits/Total assets	8.51%	8.88%	8.81%	9.39%
Pledged securities/Total securities	27.27%	24.13%	24.40%	26.48%
Interest-earning assets/Interest-bearing liabilities	143.53%	143.38%	139.26%	136.55%
FIS Rating scale: 1.00 - 5.00 (1.00 is best)	2.56	2.68	3.25	3.66