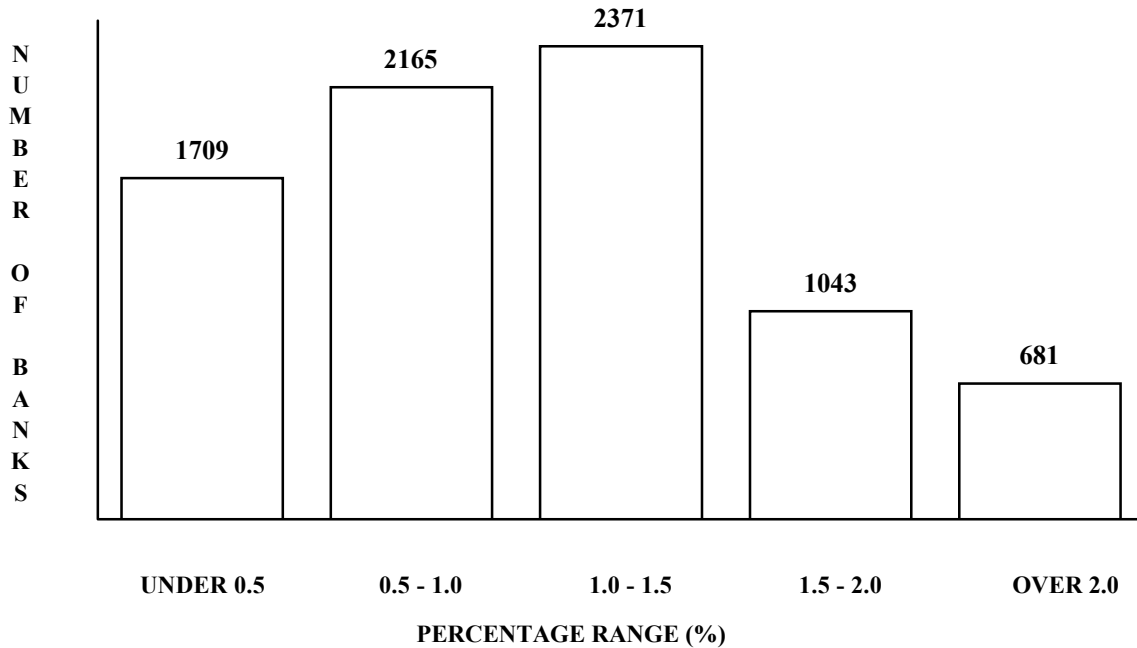


VERIBANC, Inc.

PROFITABILITY FOR ALL FDIC-INSURED BANKS

Data are for the reporting quarter ending December 31, 2005
The Federal Regulators' released the data in March, 2006.



HOW TO USE THE GRAPH

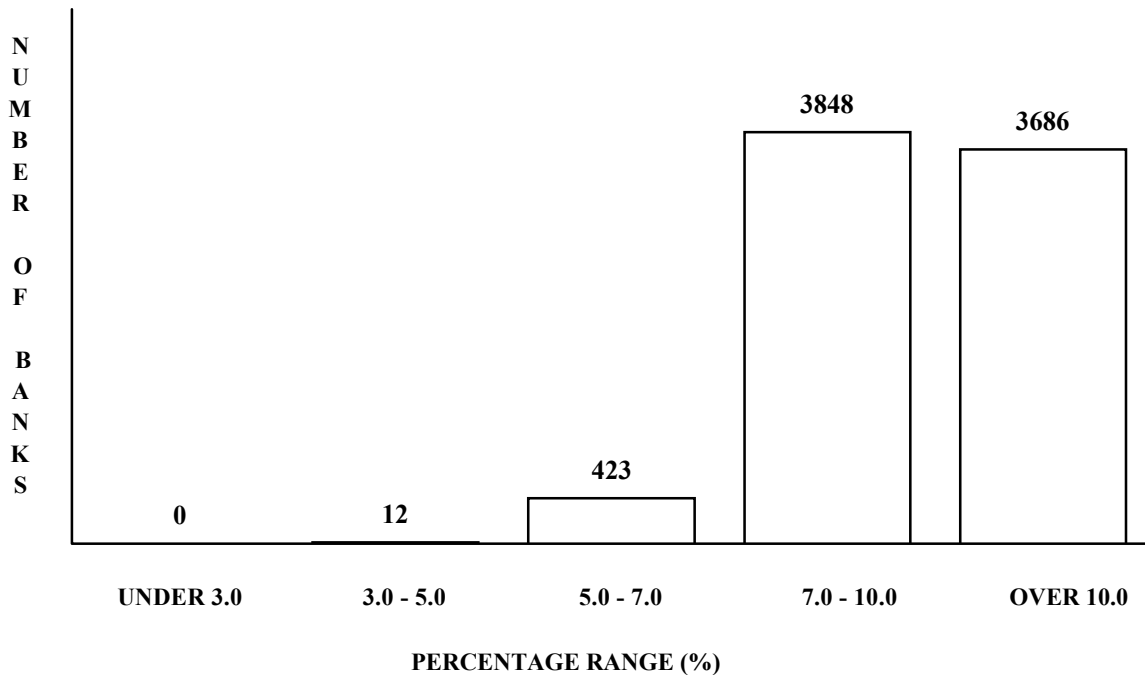
The graph illustrates how many banks were in various profitability percentage ranges at the end of the most recent reporting quarter for which data are available from the Federal Regulators. Each bar shows how many banks' profitability percentages were in each of the ranges shown at the bottom of the graph. Higher profitability percentages are considered to be more favorable. For example, during the reporting quarter, 1724 federally-insured banks (the total of the two right bars) had profitability percentages which were over 1.5% and were performing well, according to this criterion. On the other hand, 1709 banks were operating at comparatively low profitability levels of less than 0.5%.

To see how your bank compares with others, use the "profitability ratio (%)" number given for the institution on the colored page(s) of your report. This allows you to find the bar which corresponds to your institution and to observe how its profitability compares with the rest of the industry.

VERIBANC, Inc.

EQUITY AS A PERCENTAGE OF ASSETS FOR ALL FDIC-INSURED BANKS

Data are for the reporting quarter ending December 31, 2005
The Federal Regulators' released the data in March, 2006.



HOW TO USE THE GRAPH

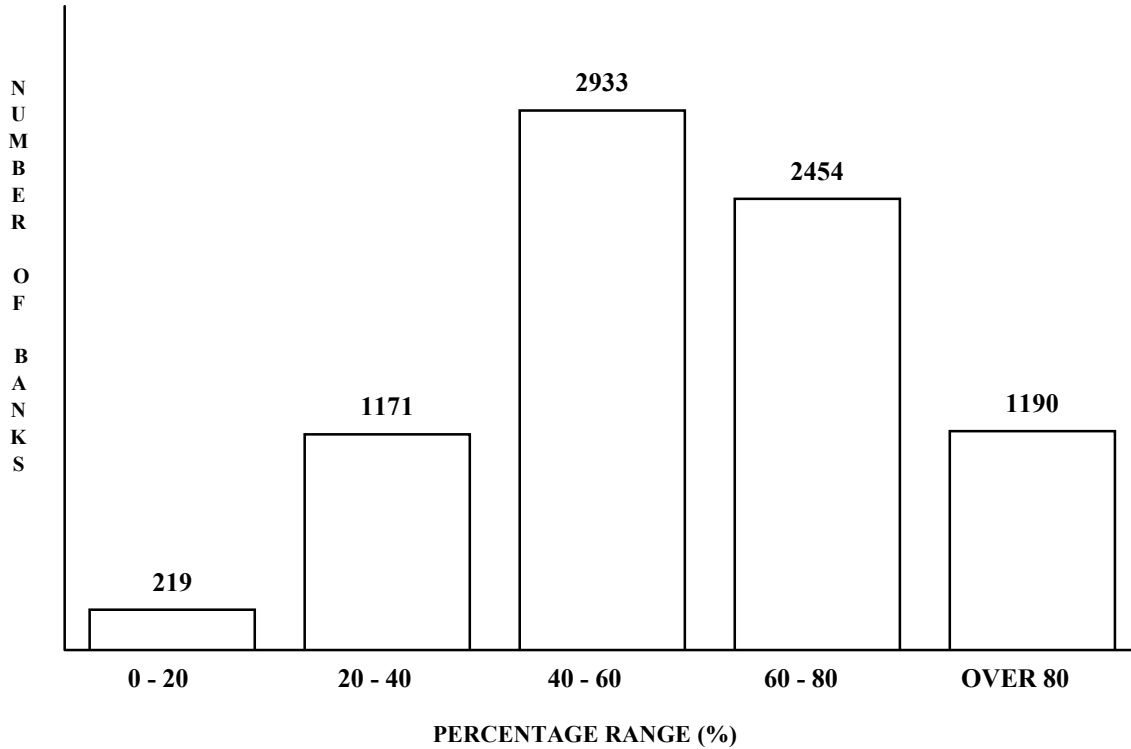
The bar graph indicates how many banks were in various equity-to-assets percentage ranges at the end of the most recent reporting quarter for which data are available from the Federal Regulators. Each bar illustrates how many banks had equity-to-assets percentages in each of the ranges shown at the bottom of the graph. In general, the higher the equity percentage the better. For example, 3686 federally-insured banks had percentages which were over ten percent and, according to this criterion, were doing quite well. On the other hand, 12 were below the norm of five percent.

To see how your bank compares with others, use the "equity as a percentage of assets" number given on the colored page(s) of your report. This allows you to find the bar which corresponds to your institution and to observe how your bank's equity-to-assets percentage compares with the rest of the industry.

VERIBANC, Inc.

LIQUID ASSETS AS A PERCENTAGE OF DEPOSITS FOR ALL FDIC-INSURED BANKS

Data are for the reporting quarter ending December 31, 2005
The Federal Regulators' released the data in March, 2006.



HOW TO USE THE GRAPH

The bar graph indicates how many banks were in various liquidity percentage ranges at the end of the most recent reporting quarter for which data are available from the Federal Regulators. Each bar shows how many banks' liquid assets-to-deposits percentages were in each of the ranges shown at the bottom of the graph. Higher liquidity percentages are considered to be more favorable. For example, during the reporting quarter, 3644 federally-insured banks (the total of the two right bars) had liquidity percentages which were over 60% and were performing well, according to this criterion. On the other hand, 219 banks were operating at comparatively low liquidity levels of less than 20%.

To see how your bank compares with others, use the "liquidity ratio (%)" number given for the institution on the colored page(s) of your report. This allows you to find the bar which corresponds to your institution and to observe how its liquidity compares with the rest of the industry.