

VERIBANC, Inc.

NUMBER OF FDIC-INSURED BANKS IN EACH COLOR CODE AND STAR RATING CATEGORY

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

STAR RATINGS

| | | THREE STARS | TWO STARS | ONE STAR | NO STARS |
|---------------|--------|----------------|--------------|-------------|-------------|
| COLOR CODE | GREEN | 5781 | 766 | 680 | 1 |
| | YELLOW | N.A* | 590 | 139 | 0 |
| | RED | N.A* | N.A* | N.A* | 12 |

HOW TO USE THE GRAPH

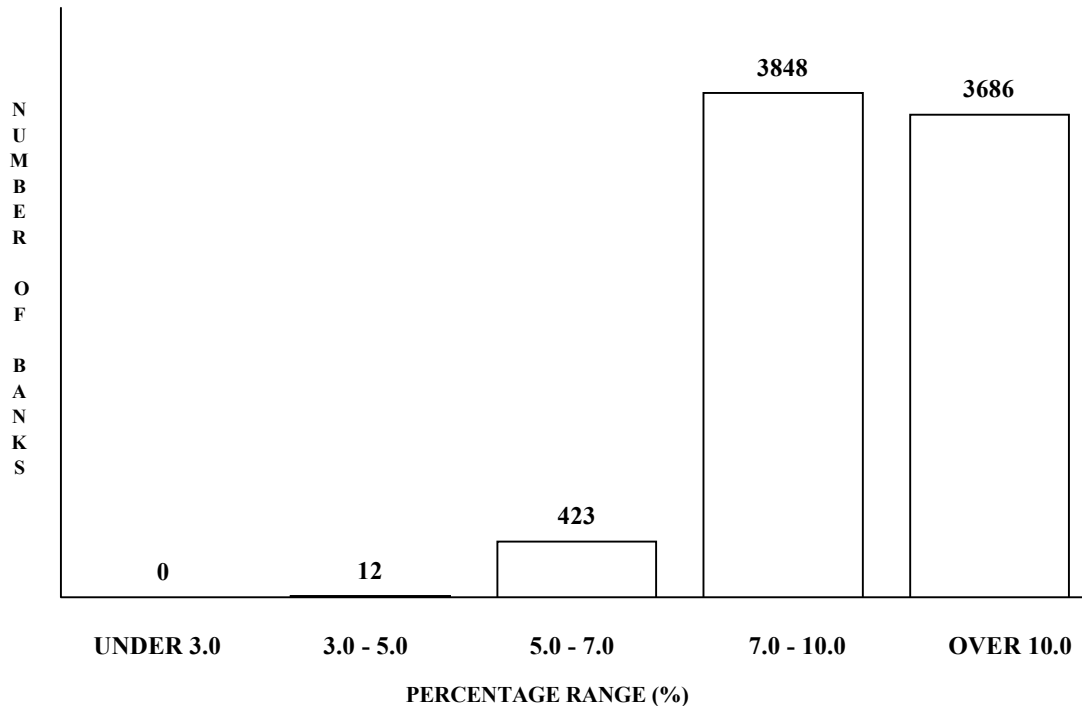
Each entry in the table indicates how many banks are in the color category given at the left of the row and the star category stated at the top of the column. Note most of the banks are classified with ratings of Green with three-stars (72.54 percent of reporting banks). At the opposite extreme, 0.15 percent of all institutions receive VERIBANC's lowest Red, no-stars ratings.

* These ratings do not apply to banks.

VERIBANC, Inc.

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

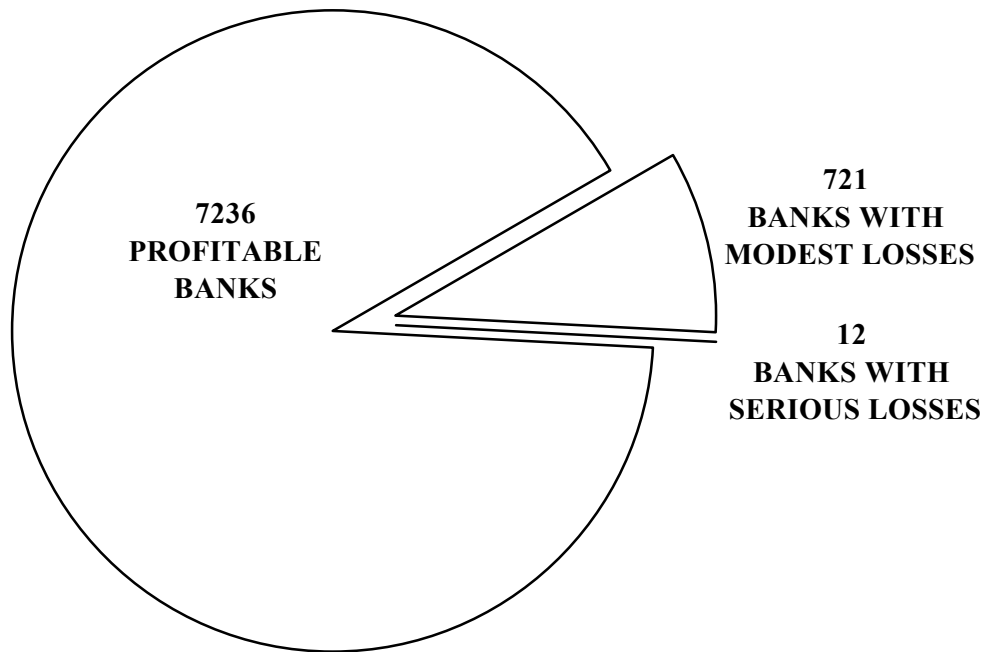
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VERIBANC, Inc.

**PROFITS AND LOSSES AT
ALL FDIC-INSURED BANKS**

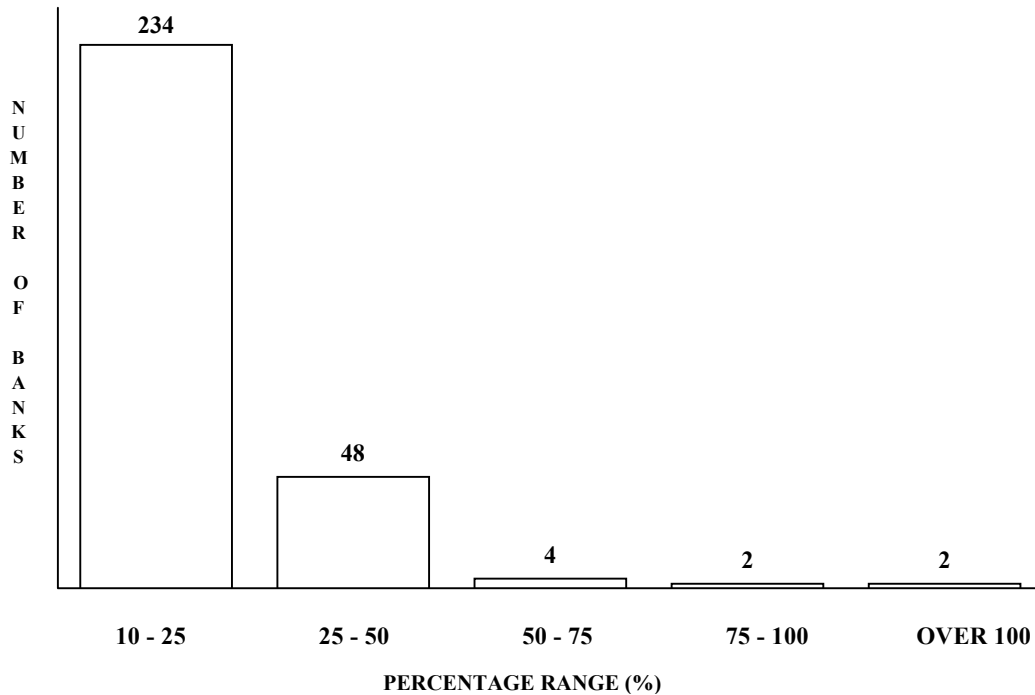
Data are for the reporting quarter ending December 31, 2005
The Federal Regulators' released the data in March, 2006.



VERIBANC, Inc.

**FDIC-INSURED BANKS WITH EXCESS PROBLEM LOANS
SECURITIES AND CONTRACTS* MORE THAN
TEN PERCENT OF EQUITY**

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



* Excess problems loans, securities and contracts are defined as items 90 days or more past due, in nonaccrual status or renegotiated/restructured, less the loan loss reserve balance and amounts guaranteed by the U.S. government. Note the graph excludes banks that do not have excess problem loans, securities and contracts or for which these items comprise less than 10% of equity.

VERIBANC, Inc.

NUMBER OF SAVINGS ASSOCIATIONS IN EACH COLOR CODE AND STAR RATING CATEGORY

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

STAR RATINGS

| | | THREE STARS | TWO STARS | ONE STAR | NO STARS |
|---------------|--------|----------------|--------------|-------------|-------------|
| COLOR CODE | GREEN | 712 | 13 | 34 | 1 |
| | YELLOW | N.A.* | 93 | 5 | 0 |
| | RED | N.A.* | N.A.* | N.A.* | 4 |

HOW TO USE THE GRAPH

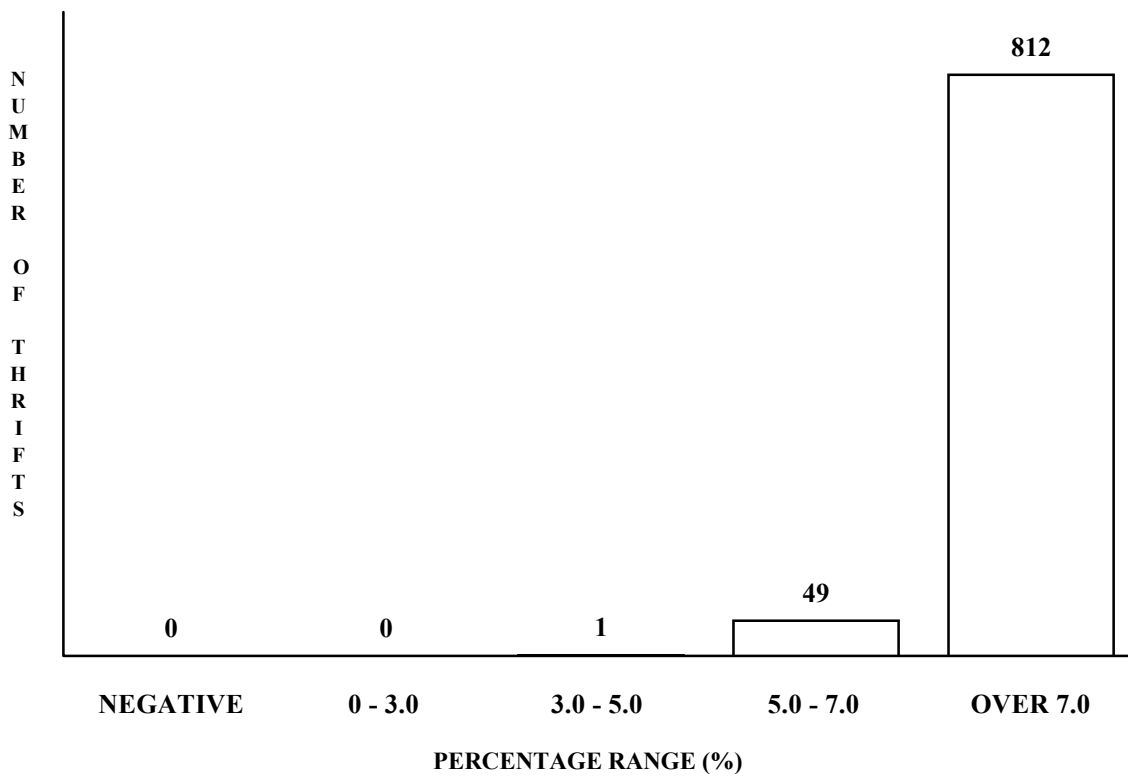
Each entry in the table indicates how many savings associations are in the color category given at the left of the row and the star category stated at the top of the column. Note that a majority of the associations are classified with ratings of Green with three-stars (82.6 percent of all reporting thrifts). At the opposite extreme, 0.5 percent of all institutions receive VERIBANC's lowest Red, no-stars rating.

* These ratings do not apply to savings associations.

VERIBANC, Inc.

EQUITY AS A PERCENTAGE OF ASSETS FOR ALL FEDERALLY-INSURED* SAVINGS ASSOCIATIONS

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

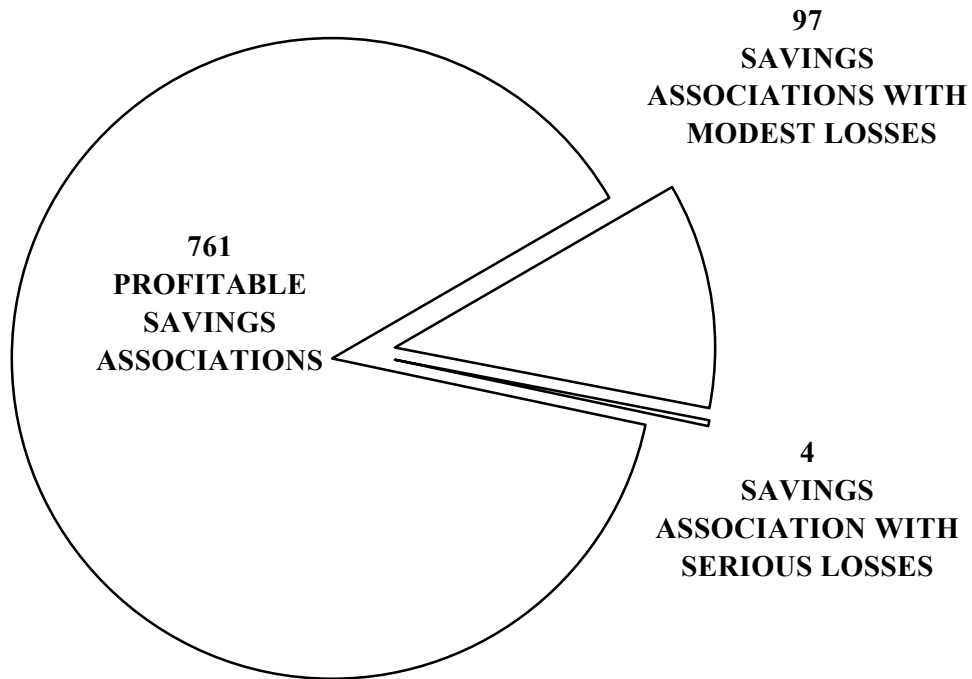


* Includes savings associations which file call reports with the Office of Thrift Supervision but are insured as banks.

VERIBANC, Inc.

PROFITS AND LOSSES AT ALL FEDERALLY-INSURED* SAVINGS ASSOCIATIONS

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

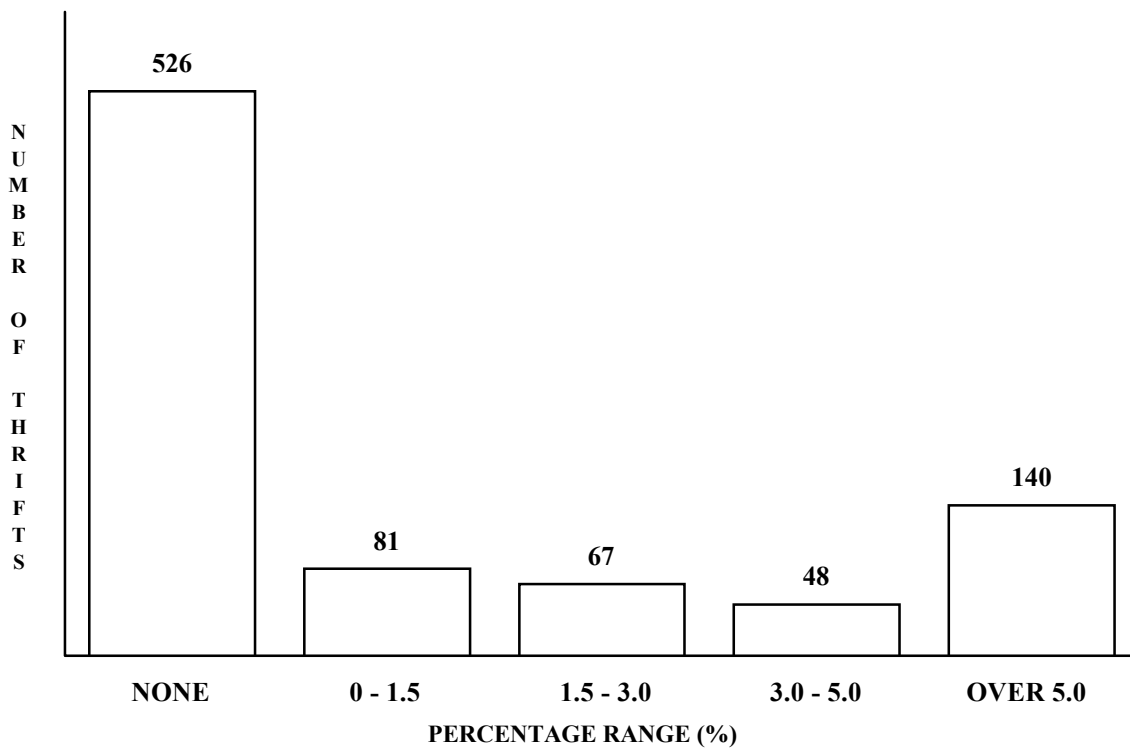


* Includes savings associations which file call reports with the Office of Thrift Supervision but are insured as banks.

VERIBANC, Inc.

EXCESS PAST DUE AND PROBLEM LOANS AS A PERCENTAGE OF EQUITY FOR ALL FEDERALLY-INSURED* SAVINGS ASSOCIATIONS

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



* Includes savings associations which file call reports with the Office of Thrift Supervision but are insured as banks.