

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

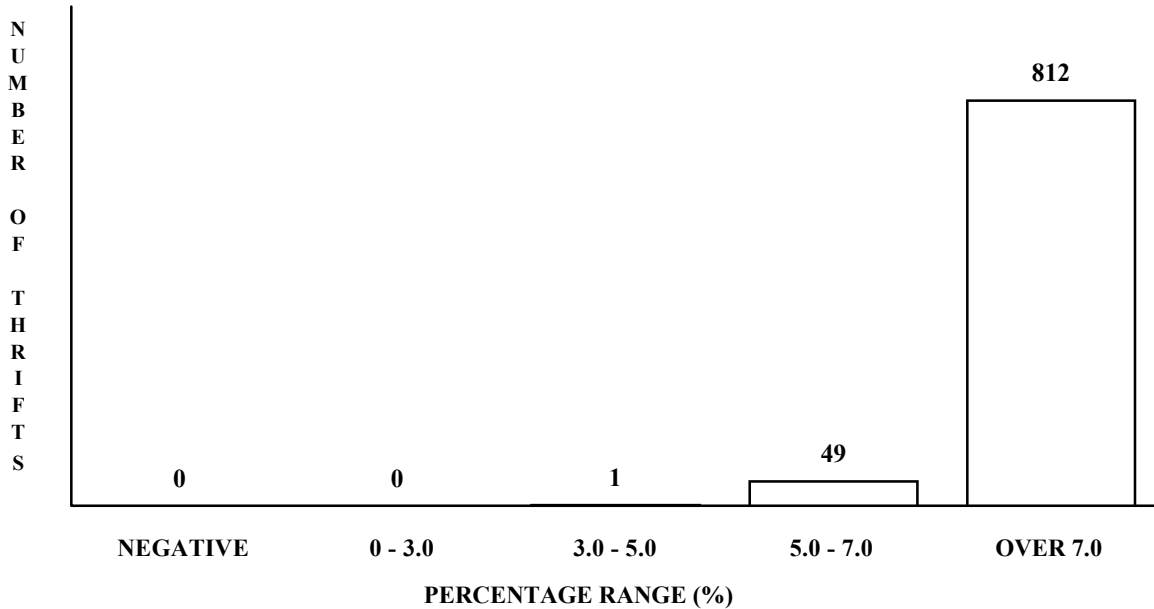
Each entry in the table indicates how many savings associations are in the color category given at the left of the row and the star category stated at the top of the column. Note that a majority of the associations are classified with ratings of Green with three-stars (82.6 percent of all reporting thrifts). 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.



HOW TO USE THE GRAPH

The bar graph indicates how many savings associations were in various equity-to-assets percentage ranges at the end of the most recent reporting quarter for which data are available from the The Federal Regulators. Each bar illustrates how many savings associations 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, 812 federally-insured savings associations had percentages which were over seven percent and, according to this criterion, were doing quite well. On the other hand, no savings associations were below three percent.

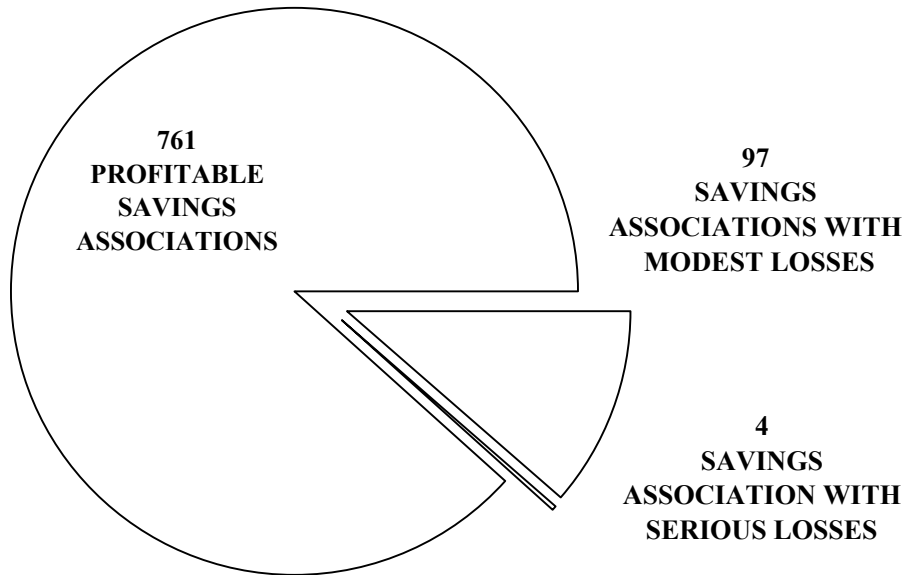
To see how your savings association compares with others, use the "equity as a percentage of assets" number given on the colored page of your report. This allows you to find the bar which corresponds to your institution and to observe how your savings association's equity-to-assets percentage compares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

* 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.



HOW TO USE THE GRAPH

The chart illustrates how many savings associations were in various profit and loss categories during the most recent reporting quarter for which data are available from The Federal Regulators. For example, 4 savings association was operating at a serious loss rate during the quarter - serious to the extent the thrift's net loss exceeded 18.75 percent of equity. On the other hand, 761 savings associations (i.e., most thrifts) were operating profitably during the recent reporting quarter.

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