

BANK AND THRIFT STATE RATINGS REPORT



VERIBANC[®], Inc.
The B.E.S.T. Banking Investment
Post Office Box 1610
Woonsocket, Rhode Island 02895
1-800-442-2657
FAX: 401-766-2777
www.veribanc.com

VERIBANC[®], Inc.

The B.E.S.T. Banking Investment

Post Office Box 1610

Woonsocket, Rhode Island 02895

1-800-442-2657

www.veribanc.com Email: service@veribanc.com

FOREWORD

Since our beginning in 1981 VERIBANC[®] has never been paid by any institution to rate it. Following our standards of independence and zero tolerance for bias, no Bank, Thrift, or Credit Union is paying us to provide this information. You can be assured you are getting the **B.E.S.T.** rating's and financial information with VERIBANC[®]'s guarantee: there is no potential for conflict of interest.

THE B.E.S.T.

Balanced - our rating system blends predictability of bank failure with bank ratings degradation. This balance provides unmatched performance that has actually tracked the condition of the banking industry.

Effective - VERIBANC's ROR (Return On Ratings) is over 99 percent. We are able to detect banking problems with a high degree of reliability.

Seasoned - over the past twenty-four years (through the difficult and the good times of the banking industry) our rating system has produced remarkably consistent results.

Transparent - we are the only bank rating company that has always published our track record. Because of our transparency, several insurance companies have audited and approved its use for insuring deposits in excess of the FDIC's \$100,000 limit.

Thank you for your interest in the information VERIBANC[®] provides. We hope you find this report useful and as always, your thoughts on any improvements are welcome.

Sincerely,
VERIBANC[®], Inc.



Michael M. Heller
President

VERIBANC[®], Inc.

STATE RATINGS REPORT STATE 50 REPORT EVERYTHING REPORT

INTRODUCTION

VERIBANC[®] is pleased to present you with the listing of banks, savings associations (also known as "S&Ls") and/or credit unions in this report. The selection of institutions for this report are based on data supplied by the federal regulatory authorities for more than 17,000 financial institutions in the U.S. and its possessions. Following are the definitions which VERIBANC[®] uses for certain quantities involved in rating the institutions, along with other important information.

DESCRIPTIONS OF THE INFORMATION ON THE DATA PAGES

In the definitions that follow, the bold type corresponds to the headings on the report data page(s) that list the individual institutions. Abbreviations used on the data page(s) are also shown in bold type. For Everything Reports which contain ratings only (i.e., no numerical data), please refer directly to the Estimated Regulatory Capital Classification, Color Classification and Star Classification explanations which follow.

Institution Type indicates if the institution is a **BanK** (regulated by the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency or the Federal Reserve Board), a **Savings Association** (regulated by the Office of Thrift Supervision) or a **Credit Union** (regulated by the National Credit Union Administration). Credit unions which do not have the federal insurance coverage of the National Credit Union Share Insurance Fund have the @ symbol following the institution type code.

Institution Name is as carried in regulatory agency records, including abbreviations, if any. Since the amount of space on the report is limited to 32 characters, if the name exceeds that length, it is trimmed accordingly. Should any of the institution names be unclear, we cordially invite you to write or call VERIBANC[®] for clarification. Our address and phone number are listed on the title page of this report.

City is also given according to regulatory records. For institutions with one or more branch offices, the indicated city represents either the location of the principal office or the office from which the institution reports to its regulatory authorities.

State or (Home Office State) specifies the postal abbreviation for the state associated with the indicated city. For certain variants of the report, this column is blank when the state is given in the title of the report. The Bank and Thrift State Ratings Report and Everything Report with data also include banks and thrifts that are headquartered out of state. Such institutions are listed in the largest city where they operate a branch office. In such instances, their home state is identified with parenthesis around the state abbreviation. For reports on electronic media, two fields are used for this entry. The first is the state associated with the indicated city; the second, if applicable, is the home office state.

VERIBANC®, Inc.

VERIBANC®'s Color Code and Star Rating system is based on a combination of criteria explained in the pages that follow. The number of institutions in each rating category is given in the graphs section of the report. VERIBANC®'s rating accuracy has been proven - - since 1981, more than 99 percent of all failing banks have fallen into VERIBANC®'s lower rating categories. Banks that receive special recognition from VERIBANC® for meeting unusually high standards and exceptional attention to safety and soundness are identified as "Blue Ribbon Banks". These institutions are denoted with the letter "**B**" following the Green/*** rating designation. Banks that have received such recognition for eight or more consecutive quarters have the legend "**BB**". **Since 1982, when we began designating banks for this award, only one* Blue Ribbon Bank has failed.**

Estimated Regulatory Capital Classification if less than "Well" capitalized - - The Federal Deposit Insurance Corporation ("FDIC") and Office of Thrift Supervision ("OTS") classify banks and Savings Associations as Well Capitalized (W), **Adequately** Capitalized (A), **Undercapitalized** (UC), **Significantly Undercapitalized** (SU) and **Critically Undercapitalized** (CU). VERIBANC® replicates the FDIC and OTS's algorithms to estimate each bank and thrift's capital classification. If the institution is in the well-capitalized category or if it is a credit union, this column is left blank. (Estimated capital classification is not available for credit unions.)

Recent Regulatory Enforcement Actions? If the institution has been subject to any enforcement action or sanction made public by the regulatory agencies the most serious and most recent such action is indicated, along with the date of the action. The action is abbreviated by a two letter code, followed by a dash and the date. A table describing the codes and types of enforcement actions follows on page 6.

Total Assets include loans, investments, buildings, equipment and all other resources held by the institution. Amounts are expressed in thousands of dollars.

Equity is given as a percentage of "Total Assets". Equity measures the amount invested by the institution's stockholders and excludes liabilities to its depositors and other creditors. For mutual institutions and for credit unions, equity is defined as assets less liabilities. Industry-wide distribution information for this measure of capital is presented in the graphics section of the report.

Net Income for the Reporting Period is after taxes and extraordinary items. Amounts are expressed in thousands of dollars. For banks, savings associations and credit unions, income is reported quarterly. For banks and credit unions (which report on a year-to-date basis), if net income for the previous period[†] is not available, net income for the quarter and annualized net income, described below, are estimated using the reported year-to-date amount. If such an estimate is used, the entries on the data page(s) are followed with the † symbol. The graphics section of the report contains industry-wide comparison information that indicates the number of profitable and unprofitable institutions.

Annualized Net Income is given as a percentage of equity (i.e., return on equity). Net income for the reporting quarter is multiplied by four. Institutions with negative equity have the entry **insolvent**. Institutions with zero or near-zero equity have the legend **N.A.**

*Fraud committed by the president whereby he was surreptitiously diverting deposits for his personal use.

[†]except for the first reporting period of the year when a prior period's "year-to-date" income is not needed. For banks and credit unions, when needed previous quarter income data is not available, the current reporting quarter's net income for these institutions is estimated by dividing their year-to-date net income by the quarter number.

VERIBANC®, Inc.

Excess Problem Loans, Securities and Contracts - - This entry, given as a percentage of equity, considers problem loans, problem debt securities and delinquent interest rate, foreign exchange and other derivative contracts. Instruments that are less than 90 days in arrears are excluded. Credits that have repayment guaranteed by the U.S. government or its agencies are also excluded (to the extent of the government guarantee) if the guaranteed amounts are stated in the institution's "call report". The loan loss reserve is then subtracted from the sum of the foregoing items. The "excess" amount, which is not allowed to be less than zero, is expressed as a percentage of equity. Institutions with negative equity have the entry "insolvent". Institutions with zero or near-zero equity have the legend N.A. used. Industry-wide comparisons are provided in the graphics section

Unrecognized Investment Losses are stated as a percentage of equity. This information, which is not available for savings associations, consists of the difference between the book (amortized cost) and fair market value of securities which a bank intends to hold until maturity. For credit unions, this entry is the book value less the market value of all investments, less the investment loss reserve, if any. Negative values of unrecognized investment losses are set to zero. Banks and credit unions with negative equity have the entry **insolvent**. Those with zero or near-zero equity have the legend **N.A.**

In addition to the situations noted above, if a data item for a particular institution is not available, not applicable or not meaningful, the notation **N.A.** is also used. The footnotes at the bottom of each data page present the applicable reporting date for each type of institution, as well as the corresponding date when the data were released by federal regulators. When VERIBANC® prepares reports based on the most recently available information, it is possible for one or two segments of the industry (i.e. banks, savings associations and/or credit unions) to have their data as much as one quarter "behind".

SPECIAL TREATMENT OF STATES WITH FEWER THAN FIFTY INSTITUTIONS

If fewer than fifty banks and thrifts are headquartered in a given state, then the Bank and Thrift State 50 Report contains all of the banks and savings associations in that state. Similarly, if a state has fewer than 50 credit unions, the Credit Union State 50 Report contains all of the credit unions in the state. Please be aware that there are several states having fewer than fifty institutions of a type. The State Ratings Report includes all of the institutions in these states if their call report data were part of their regulator's most recent releases.

THE VERIBANC® COLOR CLASSIFICATION SYSTEM

The VERIBANC® color code is a quick-look measure of an institution's condition based on its equity strength and profitability. Three color categories are used - - green, yellow and red. The criteria applied by VERIBANC® to determine the color category assigned to an institution are as follows:

GREEN The institution's equity exceeds five percent of its assets and it was profitable during the most recent reporting quarter. Of the three color categories, this is the highest based on the criteria described.

YELLOW The institution's equity is between three and five percent of its assets or it incurred a net loss during the most

VERIBANC[®], Inc.

YELLOW (con't) recent reporting quarter. Both of these conditions may apply. If there was a net loss, the loss was not sufficient to erode a significant[†] portion of the institution's equity. The items that result in a yellow classification merit your attention.

RED The institution's equity is less than three percent of its assets or it incurred a significant net loss during the most recent reporting quarter (or both). The item or items that result in a red classification deserve your close attention.

THE VERIBANC[®] STAR CLASSIFICATION SYSTEM

In addition to the color code, VERIBANC[®] assigns each institution Three Stars (***), Two Stars (**), One Star (*) or No Stars (none). The star rating considers future trends and contingencies not accounted for in the color classification. The criteria used by VERIBANC[®] to determine the number of stars assigned to an institution are as follows:

*** The institution must meet the following primary conditions: (1) equity which exceeds five percent of assets, (2) equity which exceeds four percent of assets after deducting problem loans, investments and derivatives contracts in excess of its loan loss reserves, (3) positive net income for the indicated reporting quarter. Banks and S&Ls must also satisfy all three regulatory capital requirements (see following), and must not have any recent, serious regulatory sanctions against them. In addition, insider lending at an institution must not exceed 35 percent of equity. If a bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary to receive at least a Two Stars rating. An institution may only have two or fewer volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions, problem investments also include investments that, if sold, would realize less than their cost plus specific investment reserves.

** The institution meets any two of the three primary conditions for the Three Stars category and has equity that exceeds its unreserved problem loans, investments and derivatives contracts. If the institution had a net

[†] A quarterly loss is considered significant when it exceeds 18.75 percent of an institution's equity. If a bank, S&L or credit union's loss continues to exceed 18.75 percent of its equity every quarter, the institution could become insolvent within one year of publication of this report. Of course, VERIBANC[®] has no way of knowing whether or not losses at an institution will continue.

VERIBANC®, Inc.

**
(con't) loss during the most recent reporting quarter, the loss was not significant. Banks and S&Ls must also satisfy all three regulatory capital requirements (see below), and must not have any recent, serious regulatory sanctions against them. Additionally, if a bank is owned by a holding company, all of the holding company's banks, taken together as if they were a single bank, must meet the criteria necessary to receive at least a Two Stars rating. A Two Stars rating is applied to an institution that has three volatile periods of asset growth/shrinkage over the past ten quarters. For banks and credit unions that have investments with a current market value that is less than their cost, that difference must not exceed equity plus specific investment reserves.

* The institution meets at least one of the primary conditions required for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and derivatives contracts. If the institution had a net loss during the most recent reporting quarter, the loss was not significant. Moreover, if the institution is a bank or S&L, it meets at least two of the three federal capital requirements for tier one (core) capital and total capital as a percentage of risk-weighted assets and tier one capital as a percentage of average assets. A bank may receive no higher than a One Star rating if it has been subject to a serious regulatory sanction, or if all of the banks in its holding company, taken together as if they were a single bank, receive a One Star or No Stars rating. A One Star rating is assigned if an institution has four or more volatile periods of asset growth/shrinkage over the past ten quarters. Also, a bank or credit union may receive a One Star rating if, absent other reasons for downrating as stated above, the difference between the cost and current market value of its investments exceeds the institution's equity plus specific investment reserves.

NO STARS The institution does not meet the criteria stated above.

VERIBANC®, Inc.

ENFORCEMENT ACTION CATEGORIES AND CODES

<u>Enforcement Action Type</u>	<u>Description</u>
CC	Prompt Corrective action/Capital directives
CD	Cease and Desist orders, either against an institution or one or more of its employees. This is one of the most serious forms of regulatory discipline. When a cease and desist order is indicated, you should check with personnel at the institution to determine whether the order is against the institution itself or against individual employee(s).
CF	Penalties, usually Fines, for infractions associated with filing Call reports
CP	Cease and Desist order against an affiliated Person or entity
DI	Proceedings that threaten termination or that actually terminate Deposit Insurance
EN	Termination, withdrawal, completion, expiration or otherwise Ending of a previous enforcement action
EX	Amendment, modification, EXtension or continuation of a previous enforcement action. Also this action may include cancellation of an enforcement action if the cancellation occurs after an institution has been closed, i.e. if the action represents only "regulatory bookkeeping". If the continuing action is a "cease and desist" order, then category CD is automatically activated as well.
FA	Formal Agreements/supervisory agreements, consent orders
FN	Other FiNes
FP	Fine levied against a Person (rather than an institution)
HM	Sanctions associated with violations of the Home Mortgage Disclosure Act
MO	Formal MemOrandum of understanding

VERIBANC®, Inc.

ENFORCEMENT ACTION CATEGORIES AND CODES (CONTINUED)

<u>Enforcement Action Type</u>	<u>Description</u>
OP	O ther actions against an individual P erson (rather than an institution)
OT	O ther (e.g., hearing notices) - - if there are multiple "other actions for an institution effective on the same day, the most severe enforcement action designation is entered.
PR	Removal, dismissal, suspension actions or other Sanctions against the institution's PeR sonnel, including Orders prohibiting individuals from future activity in the Banking field.
RP	R estitution by an individual P erson (rather than an institution)
RS	Order requiring an institution (prior to 1998 may include individuals associated with it) to make ReSt itution to the institution, to regulatory authorities or to customers.

OTHER IMPORTANT INFORMATION

VERIBANC® emphasizes that it does not express an opinion, or give advice or a warranty, as to the strength of the institutions listed in this report. Our clients are cautioned that other criteria, objective and subjective, which state and federal bank regulators do not release to the public as a matter of course, may be important in assessing the strength of the financial firms on the list. The list of institutions herein is intended only as a brief guide for our clients and the information contained in them should not be considered or relied upon as representing the complete financial picture of any of the listed institutions.

This report (unless specific to credit unions) considers savings banks as well as commercial banks if the area to which it applies contains savings banks or if savings banks have been specified for inclusion. Note that savings banks, which formerly were clustered in the Northeast, now are found in many parts of the United States.

VERIBANC® has extensive additional data for each of the banks listed on the page(s) which follow(s), including data on cash flow, balance sheets, past due and problem loans, repossessed real estate and all of the items released in the regulatory call reports. If you believe that additional information is necessary, VERIBANC® invites you to contact us for a quotation on your additional data needs. The State Ratings, State 50 and Everything Reports are updated every quarter.

VERIBANC[®], Inc.

Other special factors that apply to this list are described below:

- This report is in no way representative of the banking, thrift or credit union industry as a whole, or of any institutions other than those named.
- The information contained in this report has been derived from data released by the Federal Regulators that in turn have received their information from the banks, thrifts and credit unions themselves. Since VERIBANC[®] has not independently verified the data on which this report is based, it makes no warranty or representation as to its accuracy, adequacy or completeness.
- The data upon which this report is based is considered by the regulatory agencies to be preliminary. As such, it is subject to revision, amendment, rounding, forced balancing, correction of transcription errors and other adjustments.
- The information provided in this report is for the fiscal period stated on the data page(s) of the report. The date these data were released by the regulatory agencies to VERIBANC[®] is also indicated on the report data page(s). Other data exist, not available to VERIBANC[®] which provide similar, more current information about the institutions named in the report. This other data, when available, may materially change the amounts and indicators herein.
- VERIBANC[®] does not give warranty or advice, nor does it express an opinion, as to the financial condition of any financial institution. Accordingly, the report should not be taken to mean that VERIBANC[®] or the federal regulatory authorities consider any of the institutions mentioned herein to be either financially strong or in difficulty. The assessments of the Federal Reserve Board, the Federal Deposit Insurance Corporation, the Office of the Comptroller of the Currency, the Office of Thrift Supervision or the National Credit Union Administration on the financial viability of any one financial institution are not known to VERIBANC[®]. A review of the other data and criteria considered by federal regulators in assessing the financial condition of banks may be important in determining the condition of the institutions described in this report.

VERIBANC®, Inc.

SUMMARY NOTE

The following information (described previously) is generally provided on data page(s) of State Ratings, State 50 and Everything Reports:

Institution Type

Name

City

Home Office State (if out of state) -- in reports on electronic media, there are two fields:

"state" and "home office state"

VERIBANC® Color Code and Star Rating with suffix "B" if institution is a Blue Ribbon Bank

Estimated Regulatory Capital Classification

Recent Regulatory Enforcement Actions

Total Assets

Equity as a Percentage of Assets

Net Income for the Reporting Period

Annualized Net Income As a Percentage of Equity (Return on Equity)

Excess Problem Loans, Securities and Contracts as a Percentage of Equity

Unrecognized Investment Losses as a Percentage of Equity

The Everything Reports which contain ratings only, present the following:

Institution Type

Institution's Regulatory Identification Number

Name

Address

City

State

Estimated Regulatory Capital Classification (W, A, UC, SU or CU)

VERIBANC® Color Code and Star Ratings (current and previous reporting period)

Indicator to identify institutions which are savings banks and those credit unions which are not federally insured

VERIBANC® invites you to recheck the ratings of your banks, thrifts, and credit unions when the next set of data is released by the government regulatory agencies. The approximate dates when new information is expected to replace VERIBANC®'s current data on banks, savings banks, thrifts and credit unions are:

First Quarter (ending March 31) data are usually released by May 31,

Second Quarter (ending June 30) data are usually released by August 31,

Third Quarter (ending September 30) data are usually released by November 30,

Fourth Quarter (ending December 31) data are usually released by February 28.

VERIBANC® HOPES YOU FIND THIS REPORT USEFUL
AND WELCOMES YOUR COMMENTS

THE MICHIGAN BANK AND THRIFT STATE RATINGS REPORT

Inst. Type	Institution Name	City	State or Office (Home State)	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income For Reporting Quarter (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
SA	FIRST FEDERAL BANK OF THE MIDW	ADRIAN	(OH)	GREEN/***			2,051,368	12.91	1,720	2.60	1.51	N.A.
SA	HOMESTEAD SAVINGS BANK	ALBION	MI	YELLOW/*			82,714	7.26	-86	-5.73	48.78	N.A.
BK	ALDEN ST BK	ALDEN	MI	GREEN/***			164,837	10.20	122	2.90	32.44	0.00
BK	COMMERCIAL BK	ALMA	MI	GREEN/***			361,154	7.36	432	6.50	14.31	0.00
BK	FIRSTBANK ALMA	ALMA	MI	GREEN/**			272,343	7.73	231	4.39	22.35	0.00
BK	BANK OF ALPENA	ALPENA	MI	GREEN/*		CD-04/19/10	76,109	9.27	32	1.81	47.36	0.00
SA	FIRST FEDERAL OF NORTHERN MICH	ALPENA	MI	GREEN/***			229,342	9.74	238	4.26	42.34	N.A.
BK	ANN ARBOR ST BK	ANN ARBOR	MI	GREEN/***			79,669	12.75	159	6.26	0.00	0.00
BK	BANK ANN ARBOR	ANN ARBOR	MI	GREEN/**			547,651	7.63	584	5.59	0.00	0.00
BK	COMERICA B&T NA	ANN ARBOR	MI	GREEN/***			20,146	89.21	2,069	46.05	0.00	0.00
BK	KEYBANK NA	ANN ARBOR	(OH)	YELLOW/**			91,953,232	10.34	-34,258	-1.44	3.29	0.00
BK	MICHIGAN COMMERCE BK	ANN ARBOR	MI	RED/NONE	Significantly Un.	CD-04/05/10	1,207,076	2.96	-27,235	-304.97	194.04	0.00
BK	TCF NB	ANN ARBOR	(SD)	GREEN/***			18,198,488	8.01	36,392	9.99	26.61	0.00
BK	UNITED BK & TR WASHTENAW	ANN ARBOR	MI	GREEN/***			389,400	8.82	645	7.51	5.91	0.00
BK	UNIVERSITY BK	ANN ARBOR	MI	GREEN/**			138,491	8.11	145	5.16	23.47	0.00
BK	NORTHSTAR BK	BAD AXE	MI	GREEN/***			244,583	9.85	361	6.00	9.90	0.00
BK	SIGNATURE BK	BAD AXE	MI	GREEN/***			269,570	8.58	112	1.94	28.10	0.00
BK	LAKE OSCEOLA ST BK	BALDWIN	MI	GREEN/***			166,239	10.14	392	9.30	13.59	0.00
BK	WEST MI SVG BK	BANGOR	MI	YELLOW/**			35,628	11.77	-14	-1.33	7.25	0.00
BK	BAY PORT ST BK	BAY PORT	MI	YELLOW/**			78,012	7.76	-12	-0.79	0.00	0.00
BK	HORIZON BK NA	BENTON HARBOR	(IN)	GREEN/***/BB			1,297,732	9.95	1,974	6.11	0.21	0.00
BK	GOGEBIC RANGE BK	BESSEMER	MI	GREEN/***/B			63,525	9.82	199	12.76	15.72	9.19
BK	CENTRAL ST BK	BEULAH	MI	GREEN/**			62,516	12.89	85	4.22	36.93	0.00
BK	NSTAR CMNTY BK	BINGHAM FARMS	MI	GREEN/*			57,911	10.11	41	2.80	1.69	0.00
BK	BANK BIRMINGHAM	BIRMINGHAM	MI	GREEN/*			98,811	8.75	68	3.14	0.00	0.00
BK	BLISSFIELD ST BK	BLISSFIELD	MI	GREEN/***/BB			85,537	11.19	194	8.11	0.00	0.00
SA	NORTHERN TRUST BANK FSB	BLOOMFIELD HILLS	MI	GREEN/*			1,352,119	10.98	2,238	6.03	1.57	N.A.
BK	PRIVATEBANK & TC	BLOOMFIELD HILLS	(IL)	YELLOW/**		FN-09/11/09	12,640,063	9.45	-11,947	-4.00	12.09	0.00
BK	OSB CMNTY BK	BROOKLYN	MI	YELLOW/**			69,490	8.38	-242	-16.63	11.16	0.00
BK	TRI-CTY BK	BROWN CITY	MI	GREEN/***			196,778	9.38	416	9.01	0.00	0.37
BK	BYRON BK	BYRON CENTER	MI	GREEN/***			811,638	8.53	322	1.86	0.00	0.00
BK	CSB BK	CAPAC	MI	GREEN/***			217,568	8.56	47	1.01	17.11	0.00
BK	EXCHANGE ST BK	CARSONVILLE	MI	GREEN/***/B			114,474	10.16	280	9.63	11.20	0.00
BK	CHARLEVOIX ST BK	CHARLEVOIX	MI	GREEN/***			142,145	8.87	161	5.11	9.39	0.00
SA	EATON FEDERAL SAVINGS BANK	CHARLOTTE	MI	GREEN/***			319,836	13.32	433	4.06	17.89	N.A.
BK	CITIZENS NB CHEBOYGAN	CHEBOYGAN	MI	GREEN/***			249,751	8.19	226	4.42	25.11	0.00
BK	CHELSEA ST BK	CHELSEA	MI	GREEN/***			221,431	10.26	574	10.11	9.97	0.00
BK	CLARKSTON ST BK	CLARKSTON	MI	RED/NONE	Significantly Un.	CD-06/16/08	110,372	2.72	-66	-8.81	267.33	0.00
BK	CENTURY B&TC	COLDWATER	MI	GREEN/***			241,569	11.68	335	4.75	0.00	0.23
BK	MONARCH CMNTY BK	COLDWATER	MI	YELLOW/NONE			286,283	7.51	-1,208	-22.47	117.18	0.00
BK	SOUTHERN MI B&TC	COLDWATER	MI	GREEN/***			463,232	11.60	766	5.70	1.76	0.00
BK	EASTERN MI BK	CROSWELL	MI	GREEN/***			248,393	9.40	577	9.89	6.68	0.00
BK	FIRST NB OF CRYSTAL FALLS	CRYSTAL FALLS	MI	GREEN/***/B			67,518	13.19	68	3.05	0.00	0.00
BK	DAVISON ST BK	DAVISON	MI	GREEN/***			37,608	7.40	47	6.76	20.38	0.00
SA	AUTO CLUB TRUST FSB	DEARBORN	MI	GREEN/***			6,468	91.84	27	1.82	0.00	N.A.
BK	CRESCENT B&TC	DEARBORN	(LA)	GREEN/***			618,839	10.08	1,142	7.32	0.00	0.00
SA	DEARBORN FSB	DEARBORN	MI	GREEN/***			272,899	24.37	90	0.54	7.72	N.A.
BK	FIDELITY BK	DEARBORN	MI	GREEN/NONE	Under-Capitalized	CD-02/12/10	968,752	5.31	1,295	10.07	164.81	0.00
BK	JPMORGAN CHASE BK DEARBORN	DEARBORN	MI	GREEN/***			65,109	79.64	38	0.29	0.00	0.00
BK	FIRST ST BK DECATUR	DECATUR	MI	GREEN/***			54,808	17.50	143	5.96	11.99	0.00

Bank ("BK") Reporting Date: 03/31/2010
Savings Association ("SA") Reporting Date: 03/31/2010

Federal Regulators' Release Date: 05/28/2010
Federal Regulators' Release Date: 05/21/2010

Latest Ratings Updated Through 05/28/2010
Latest Ratings Updated Through 05/28/2010

For explanations of symbols and abbreviations: B, BB, BK, EPL, SA, regulatory enforcement action codes and capital categories, please see explanatory pages of this report.

IMPORTANT - FOR YOUR OWN PROTECTION, PLEASE READ THE REVERSE SIDE OF THIS PAGE AND THE EXPLANATORY PAGES OF THIS REPORT

THE MICHIGAN BANK AND THRIFT STATE RATINGS REPORT

Inst. Type	Institution Name	City	State or Office (Home State)	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income For Reporting Quarter (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
BK	FIRST INDEPENDENCE BK	DETROIT	MI	GREEN/***			208,091	7.29	140	3.69	15.27	0.00
SA	GUARANTY BANK	DETROIT	(WI)	YELLOW/*		CD-03/11/09	1,343,803	6.42	-11,449	-53.07	69.35	N.A.
BK	LIBERTY B&TC	DETROIT	(LA)	GREEN/***B			413,543	8.50	641	7.30	5.96	0.00
BK	RBS CITIZENS NA	DETROIT	(RI)	YELLOW/**			114,492,129	14.56	-61,680	-1.48	0.87	0.00
BK	SHOREBANK	DETROIT	(IL)	RED/NONE	Critically Under	CD-03/22/10	2,277,061	1.05	-17,338	-291.21	>1,000.00	0.00
BK	FIRST NB AMER	EAST LANSING	MI	GREEN/***			461,297	15.03	1,208	6.97	26.94	0.00
BK	SUMMIT CMNTY BK	EAST LANSING	MI	GREEN/***			158,339	8.36	90	2.72	20.15	0.00
BK	HURON CMNTY BK	EAST TAWAS	MI	GREEN/***			187,220	10.75	465	9.24	13.09	0.00
BK	FIRST ST BK EAST DETROIT	EASTPOINTE	MI	YELLOW/**			608,886	9.61	-1,460	-9.98	28.49	0.00
BK	NORTHERN MICHIGAN B&T	ESCANABA	MI	GREEN/***B			212,991	8.90	468	9.87	3.74	0.00
BK	UPPER PENINSULA ST BK	ESCANABA	MI	GREEN/***BB			179,691	14.42	543	8.38	1.21	0.00
BK	STATE BK OF EWEN	EWEN	MI	GREEN/***			49,118	17.55	111	5.15	8.47	0.00
SA	E*TRADE SAVINGS BANK	FARMINGTON	(VA)	GREEN/*			1,019,121	9.40	2,601	10.86	39.19	N.A.
BK	BANK OF MI	FARMINGTON HILLS	MI	YELLOW/*			110,994	6.35	-175	-9.94	35.30	0.00
BK	LEVEL ONE BK	FARMINGTON HILLS	MI	GREEN/***B			178,231	10.16	1,939	42.82	0.00	0.00
BK	PARAMOUNT BK	FARMINGTON HILLS	MI	RED/NONE	Under-Capitalized	FA-10/23/08	282,699	3.74	-2,120	-80.23	69.61	0.00
BK	STATE BK	FENTON	MI	YELLOW/*	Adequately	CD-12/29/09	322,445	6.27	-414	-8.19	32.23	0.00
BK	CITIZENS BK	FLINT	MI	YELLOW/**			11,049,897	8.39	-74,712	-32.22	17.19	0.00
BK	STATE SVG BK	FRANKFORT	MI	GREEN/***B			81,380	15.04	174	5.69	1.41	0.00
BK	WEST MI B&TC	FRANKFORT	MI	GREEN/***			35,690	22.25	53	2.67	0.19	0.00
BK	FREELAND ST BK	FREELAND	MI	YELLOW/**			54,786	17.11	-4	-0.17	13.61	0.00
BK	BAYBANK	GLADSTONE	MI	GREEN/***B			77,076	11.17	138	6.41	0.00	0.00
BK	FIRST BK UPPER MICHIGAN	GLADSTONE	MI	GREEN/***			165,174	15.78	961	14.74	4.47	0.00
BK	BANK OF AMER NA	GRAND RAPIDS	(NC)	GREEN/***		FP-01/20/10	1496,322,329	11.24	1,506,804	3.58	15.43	0.00
BK	COMERICA BK	GRAND RAPIDS	(TX)	GREEN/***			56,965,482	10.09	72,666	5.06	4.39	0.00
BK	EVOLVE B&TC	GRAND RAPIDS	(AR)	GREEN/*			143,263	10.38	259	6.97	0.00	0.00
BK	FIFTH THIRD BK	GRAND RAPIDS	(OH)	GREEN/***			110,801,047	14.74	47,593	1.17	6.18	0.00
BK	FOUNDERS B&TC	GRAND RAPIDS	MI	GREEN/***			389,405	8.64	789	9.38	0.00	0.00
BK	HUNTINGTON NB	GRAND RAPIDS	(OH)	GREEN/***			51,418,039	7.35	44,029	4.66	17.90	0.00
BK	JPMORGAN CHASE BK NA	GRAND RAPIDS	(OH)	GREEN/***		PR-12/01/09	1674,523,000	7.62	2,747,000	8.62	16.21	0.00
BK	MERCANTILE BK MI	GRAND RAPIDS	MI	YELLOW/**			1,901,470	8.87	-1,924	-4.56	26.10	0.00
BK	NORTHPOINTE BK	GRAND RAPIDS	MI	YELLOW/NONE	Adequately	CD-10/01/08	266,669	4.70	-475	-15.17	230.96	0.64
BK	PNC BK NA	GRAND RAPIDS	(DE)	GREEN/***			254,518,132	12.94	561,123	6.81	12.77	0.00
BK	SELECT BK	GRAND RAPIDS	MI	YELLOW/*		CD-08/28/08	89,188	8.12	-1,093	-60.39	63.12	0.00
BK	UNITED BK MI	GRAND RAPIDS	MI	GREEN/***			429,402	8.96	446	6.64	0.00	0.00
BK	WELLS FARGO BK NA	GRAND RAPIDS	(SD)	GREEN/***		PR-09/10/09	1065,890,000	11.89	2,103,000	6.64	20.85	0.00
BK	GRAND RIVER BK	GRANDVILLE	MI	YELLOW/**			32,752	34.20	-398	-14.21	0.00	0.00
BK	PEOPLES ST BK	HAMTRAMCK	MI	YELLOW/NONE	Under-Capitalized	CD-09/18/09	458,163	3.83	-23	-0.52	364.78	0.00
BK	SUPERIOR NB&TC	HANCOCK	MI	GREEN/***BB			432,171	11.33	1,256	10.26	4.59	0.00
BK	FIRST CMNTY BK	HARBOR SPRINGS	MI	GREEN/***			202,140	10.49	433	8.17	26.60	0.00
BK	HASTINGS CITY BK	HASTINGS	MI	GREEN/***B			236,106	9.83	373	6.43	7.31	0.00
SA	MAINSTREET SAVINGS BANK FSB	HASTINGS	MI	RED/NONE	Critically Under	CC-12/31/09	97,406	2.35	-1,333	-233.14	383.30	N.A.
BK	HILLSDALE CTY NB	HILLSDALE	MI	GREEN/***			325,812	9.56	851	10.93	17.73	0.15
BK	BANK HOLLAND	HOLLAND	MI	GREEN/**			586,047	9.65	1,522	10.77	1.72	0.00
BK	MACATAWA BK	HOLLAND	MI	RED/NONE	Adequately	CD-02/22/10	1,715,055	6.20	-20,456	-76.90	59.00	0.00
BK	HONOR ST BK	HONOR	MI	YELLOW/**			200,240	8.53	-609	-14.25	24.52	0.00
BK	FIRST NB IN HOWELL	HOWELL	MI	YELLOW/NONE	Under-Capitalized	CD-09/24/09	313,629	4.43	-606	-17.44	191.67	0.00
BK	WEST MI CMNTY BK	HUDSONVILLE	MI	YELLOW/*	Adequately	CD-02/19/09	148,138	6.67	-655	-26.52	53.37	0.00
BK	FIRSTBANK W MI	IONIA	MI	GREEN/***		PR-04/27/10	215,979	15.35	41	0.49	0.41	0.00
BK	INDEPENDENT BK	IONIA	MI	YELLOW/*			2,898,716	6.45	-11,376	-24.35	58.56	0.00

Bank ("BK") Reporting Date: 03/31/2010
 Savings Association ("SA") Reporting Date: 03/31/2010
 For explanations of symbols and abbreviations: B, BB, BK, EPL, SA, regulatory enforcement action codes and capital categories, please see explanatory pages of this report.

Federal Regulators' Release Date: 05/28/2010
 Federal Regulators' Release Date: 05/21/2010

Latest Ratings Updated Through 05/28/2010
 Latest Ratings Updated Through 05/28/2010

IMPORTANT - FOR YOUR OWN PROTECTION, PLEASE READ THE REVERSE SIDE OF THIS PAGE AND THE EXPLANATORY PAGES OF THIS REPORT

THE MICHIGAN BANK AND THRIFT STATE RATINGS REPORT

Inst. Type	Institution Name	City	State or Office (Home State)	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income For Reporting Quarter (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
BK	FIRST NB&TC IRON MOUNTAIN	IRON MOUNTAIN	MI	GREEN/***			277,004	8.83	553	9.05	0.00	0.00
BK	MINERS ST BK	IRON RIVER	MI	GREEN/**			135,446	7.91	160	5.97	0.00	0.00
BK	PENINSULA BK	ISHPEMING	MI	GREEN/***/B			140,589	11.49	236	5.84	0.00	0.00
BK	1ST SOURCE BK	KALAMAZOO	(IN)	GREEN/***/B			4,425,047	14.18	10,507	6.70	0.00	0.00
BK	FIRST FNCL BK NA	KALAMAZOO	(OH)	GREEN/***/B			6,560,891	9.46	13,031	8.40	10.65	0.00
BK	FIRST NB MI	KALAMAZOO	MI	GREEN/*			143,646	12.96	492	10.77	0.00	0.00
BK	KEYSTONE CMNTY BK	KALAMAZOO	MI	YELLOW/**			257,759	15.21	-506	-5.16	4.19	0.00
BK	UNION BK	LAKE ODESSA	MI	YELLOW/**			181,222	8.89	-18	-0.45	22.43	0.00
SA	CITIZENS COMMUNITY FEDERAL	LAKE ORION	(WI)	YELLOW/**			576,754	9.49	-30	-0.22	13.02	N.A.
BK	CAPITOL NB	LANSING	MI	YELLOW/*	Adequately	CD-12/22/09	194,817	6.46	-642	-20.40	95.08	0.00
BK	LAPEER CTY B&TC	LAPEER	MI	GREEN/***			290,866	9.05	191	2.90	41.86	0.00
BK	WEST SHORE BK	LUDINGTON	MI	GREEN/***			335,495	8.70	464	6.36	18.46	0.00
BK	MBANK	MANISTIQUE	MI	GREEN/***			502,522	10.34	3,802	29.26	10.00	0.00
BK	STATE SVG BK OF MANISTIQUE	MANISTIQUE	MI	GREEN/***/B			118,134	10.63	286	9.11	4.18	0.00
BK	G W JONES EXCHANGE BK	MARCELLUS	MI	GREEN/***			58,274	9.58	13	0.93	10.75	0.73
BK	RIVER VALLEY BK	MARQUETTE	(WI)	GREEN/***			949,396	10.92	1,721	6.64	8.05	0.00
BK	DART BK	MASON	MI	GREEN/***			286,740	8.39	207	3.44	17.14	0.00
BK	MASON ST BK	MASON	MI	GREEN/***			131,256	9.91	95	2.92	16.07	0.00
BK	MAYVILLE ST BK	MAYVILLE	MI	GREEN/***			86,939	10.02	123	5.65	7.38	0.16
BK	NICOLET NB	MENOMINEE	(WI)	GREEN/**			578,828	10.90	267	1.69	0.81	0.00
BK	STEPHENSON NB&TC	MENOMINEE	(WI)	GREEN/***			262,697	10.35	516	7.59	8.39	0.00
BK	CHEMICAL BK	MIDLAND	MI	GREEN/***			4,284,802	10.71	3,386	2.95	9.84	1.10
SA	WOLVERINE BANK FEDERAL SAVINGS	MIDLAND	MI	GREEN/***			319,236	14.21	96	0.85	34.49	N.A.
BK	HURON VALLEY ST BK	MILFORD	MI	GREEN/*			53,466	10.17	26	1.91	4.43	0.00
BK	MONROE BK & TR	MONROE	MI	GREEN/**		FN-07/22/09	1,381,050	6.02	489	2.35	78.32	1.16
BK	COMMUNITY CENTRAL BK	MOUNT CLEMENS	MI	RED/NONE	Under-Capitalized	FN-09/09/09	558,201	4.70	-8,762	-133.55	150.68	0.00
BK	FIRSTBANK	MOUNT PLEASANT	MI	GREEN/**			379,565	9.95	540	5.72	10.41	0.00
BK	ISABELLA BK	MOUNT PLEASANT	MI	GREEN/***/B			1,099,930	8.18	2,623	11.66	0.00	0.00
BK	PEOPLES ST BK OF MUNISING	MUNISING	MI	GREEN/***			113,330	12.26	247	7.11	9.70	0.00
BK	FARMERS ST BK MUNITH	MUNITH	MI	YELLOW/**			63,308	8.09	-207	-16.16	34.14	0.00
BK	COMMUNITY SHORES BK	MUSKEGON	MI	YELLOW/**			253,761	7.26	-251	-5.45	40.75	0.00
BK	RANGE BK NA	NEGAUNEE	MI	GREEN/***/BB			261,469	9.18	498	8.30	2.82	0.00
SA	NEW BUFFALO SAVINGS BANK A FSB	NEW BUFFALO	MI	GREEN/*		CD-06/26/07	99,111	16.52	20	0.49	49.11	N.A.
BK	FIRST NB OF NORWAY	NORWAY	MI	GREEN/***/B			85,054	11.35	164	6.79	4.21	0.00
BK	LOTUS BK	NOVI	MI	GREEN/*			66,713	11.37	105	5.54	0.00	0.00
BK	CITIZENS ST BK OF ONTONAGON	ONTONAGON	MI	GREEN/***			55,633	15.83	79	3.59	8.80	0.00
BK	OXFORD BK	OXFORD	MI	YELLOW/NONE	Under-Capitalized	CD-05/15/08	317,498	3.95	-851	-27.18	218.92	0.00
BK	BANK OF NORTHERN MI	PETOSKEY	MI	GREEN/**			333,949	8.92	374	5.02	13.19	0.00
BK	THUMB NB&TC	PIGEON	MI	GREEN/***			212,306	7.76	235	5.71	17.67	0.00
BK	NEW LIBERTY BK	PLYMOUTH	MI	RED/NONE	Critically Under	CD-06/17/09	111,239	0.11	-1,855	N.A.	>1,000.00	0.00
BK	PORT AUSTIN ST BK	PORT AUSTIN	MI	GREEN/***			40,600	17.55	138	7.75	4.36	0.00
BK	CF BC	PORT HURON	MI	RED/NONE	Critically Under	CD-02/24/10	1,599,122	-6.48	-88,566	Insolvent	Insolvent	Insolvent
BK	HURON NB	ROGERS CITY	MI	GREEN/***/B			51,061	13.20	130	7.71	9.21	0.00
BK	RUTH ST BK	RUTH	MI	GREEN/***			30,808	10.09	4	0.51	0.00	0.00
BK	1ST ST BK	SAGINAW	MI	GREEN/**		FN-08/05/09	159,927	9.58	127	3.32	12.21	0.00
BK	COMMUNITY ST BK	SAINT CHARLES	MI	GREEN/***		FN-02/12/10	184,668	9.31	31	0.72	21.38	0.00
BK	SEAWAY CMNTY BK	SAINT CLAIR	MI	YELLOW/*			161,788	9.54	-940	-24.36	62.00	0.00
BK	FIRST NB OF SAINT IGNACE	SAINT IGNACE	MI	GREEN/***			203,585	10.49	373	6.98	11.22	0.00
BK	FIRSTBANK ST JOHNS	SAINT JOHNS	MI	GREEN/**			99,899	8.01	39	1.95	4.02	0.00
BK	CENTRAL SVG BK	SAULT SAINTE MAR	MI	GREEN/***			232,520	9.59	365	6.55	36.78	0.00

Bank ("BK") Reporting Date: 03/31/2010
 Savings Association ("SA") Reporting Date: 03/31/2010
 For explanations of symbols and abbreviations: B, BB, BK, EPL, SA, regulatory enforcement action codes and capital categories, please see explanatory pages of this report.

Federal Regulators' Release Date: 05/28/2010
 Federal Regulators' Release Date: 05/21/2010

Latest Ratings Updated Through 05/28/2010
 Latest Ratings Updated Through 05/28/2010

IMPORTANT - FOR YOUR OWN PROTECTION, PLEASE READ THE REVERSE SIDE OF THIS PAGE AND THE EXPLANATORY PAGES OF THIS REPORT

THE MICHIGAN BANK AND THRIFT STATE RATINGS REPORT

Inst. Type	Institution Name	City	State or (Home Office State)	Color Code and Star Rating	Estimated Regulatory Capital Classification if less than "Well"	Recent Regulatory Enforcement Actions?	Total Assets (\$000)	Equity (% of Assets)	Net Income For Reporting Quarter (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
BK	OLD MISSION BK	SAULT SAINTE MAR	MI	GREEN/**			94,292	9.83	222	9.58	16.87	0.00
BK	KALAMAZOO CITY ST BK	SCHOOLCRAFT	MI	GREEN/***			81,210	13.22	85	3.17	11.89	0.00
BK	SHELBY ST BK	SHELBY	MI	GREEN/***/B			180,470	10.41	364	7.75	1.26	0.00
BK	SIDNEY ST BK	SIDNEY	MI	GREEN/***			55,372	9.83	8	0.59	33.30	0.00
SA	STERLING BANK AND TRUST FSB	SOUTHFIELD	MI	GREEN/*		CD-08/04/09	740,982	10.34	582	3.04	67.36	N.A.
BK	CHOICEONE BK	SPARTA	MI	GREEN/***			457,962	11.59	663	5.00	13.99	0.00
SA	EDGEWATER BANK	ST. JOSEPH	MI	GREEN/*		CD-10/20/09	162,778	8.43	68	1.98	40.43	N.A.
BK	LAKESIDE CMNTY BK	STERLING HEIGHTS	MI	RED/NONE	Critically Under	CD-11/18/09	49,173	0.87	-173	-161.31	>1,000.00	0.00
BK	SSBBANK	STOCKBRIDGE	MI	GREEN/***			78,337	9.11	87	4.88	44.68	0.00
BK	FARMERS ST BK	STURGIS	(IN)	GREEN/***/B			458,179	9.67	1,001	9.04	0.00	0.00
BK	STURGIS B&TC	STURGIS	MI	GREEN/***			382,283	8.02	328	4.28	12.97	0.00
BK	UNITED B&T	TECUMSEH	MI	YELLOW/**			512,214	8.28	-1,245	-11.74	21.70	0.00
SA	PEOPLES FSB OF DEKALB COUNTY	THREE RIVERS	(IN)	GREEN/***			471,847	11.59	784	5.73	26.67	N.A.
BK	NORTHWESTERN BK	TRAVERSE CITY	MI	GREEN/***			926,648	8.09	507	2.71	6.44	0.00
BK	TRAVERSE CITY ST BK	TRAVERSE CITY	MI	GREEN/**			180,083	8.37	15	0.40	48.19	0.00
BK	CRESTMARK BK	TROY	MI	GREEN/***/B			217,031	12.53	1,094	16.09	0.39	0.00
BK	FIRST MI BK	TROY	MI	GREEN/*			100,318	17.22	99	2.29	0.00	0.00
SA	FIRST PLACE BANK	TROY	(OH)	YELLOW/**			3,219,236	9.00	-13,381	-18.48	39.53	N.A.
SA	FLAGSTAR BANK FSB	TROY	MI	YELLOW/NONE		FA-01/27/10	14,323,245	9.48	-71,658	-21.10	101.16	N.A.
BK	FIRST NB OF WAKEFIELD	WAKEFIELD	MI	GREEN/***			49,145	9.45	134	11.55	21.61	0.00
BK	FIRSTBANK W BR	WEST BRANCH	MI	GREEN/**			256,387	8.23	496	9.40	15.64	0.00

Bank ("BK") Reporting Date: 03/31/2010

Savings Association ("SA") Reporting Date: 03/31/2010

For explanations of symbols and abbreviations: B, BB, BK, EPL, SA, regulatory enforcement action codes and capital categories, please see explanatory pages of this report.

Federal Regulators' Release Date: 05/28/2010

Federal Regulators' Release Date: 05/21/2010

Latest Ratings Updated Through 05/28/2010

Latest Ratings Updated Through 05/28/2010

IMPORTANT - FOR YOUR OWN PROTECTION, PLEASE READ THE REVERSE SIDE OF THIS PAGE AND THE EXPLANATORY PAGES OF THIS REPORT

Copyright © 2010 by VERIBANC, Inc., Woonsocket, RI

TERMS AND CONDITIONS

The information contained in this electronic information storage file (the "data set") has been derived from data released by federal government bank, savings and loan association and/or credit union regulatory agencies, which have, in turn, received their information from the institutions which they regulate. Since VERIBANC, Inc. ("VERIBANC") has not verified independently the data on which the data set is based, VERIBANC makes no warranty, expressed or implied, or representation as to the accuracy, adequacy or completeness of the information contained in the data set. VERIBANC EXPRESSLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE which may exist with respect to the data set. VERIBANC further disclaims any and all liability for incidental or consequential damages. Your sole and exclusive remedy against VERIBANC, should any information contained in this data set be inaccurate to your detriment, is limited to the return of the purchase price paid by you for the data set.

Since the information contained herein is based on federal regulatory agency reports released at substantial intervals, and since the financial condition of the institution(s) described herein may be subject to change within short periods of time, please consult the appropriate portions of the data set and/or ancillary VERIBANC-supplied documentation for the date when the data was last released by the appropriate federal agency. Please check with VERIBANC or the management of the institution(s) for additional, updated information should you deem that advisable.

The data set was prepared by VERIBANC at your specific request and for your own purposes. The data set is copyrighted and the ratings terminology is protected by trademark. You are cautioned that copying, or displaying, selling, distributing or otherwise transferring the data set, or any part of it, to any person, without the written consent of VERIBANC, is prohibited by law. Due to the sensitive nature of the information contained in the data set, VERIBANC urges you not to disclose the information to any person. In receiving the data set, you agree to indemnify VERIBANC, and to hold VERIBANC harmless, including all attorney's fees, from and against any claim or cause of action asserted against VERIBANC by any person to whom the data set or the information contained therein is distributed or made known by you.

PLEASE READ CAREFULLY THE ACCOMPANYING EXPLANATORY PAGES
WHICH ARE AN INTEGRAL PART OF THIS DATA SET.

VERIBANC, Inc.

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

Data are for the reporting quarter ending March 31, 2010
The Federal Regulators' released the data in May, 2010

STAR RATINGS

		THREE STARS	TWO STARS	ONE STAR	NO STARS
COLOR CODE	GREEN	4650	574	586	31
	YELLOW	N.A.*	521	523	141
	RED	N.A.*	N.A.*	N.A.*	150

HOW TO USE THE GRAPH

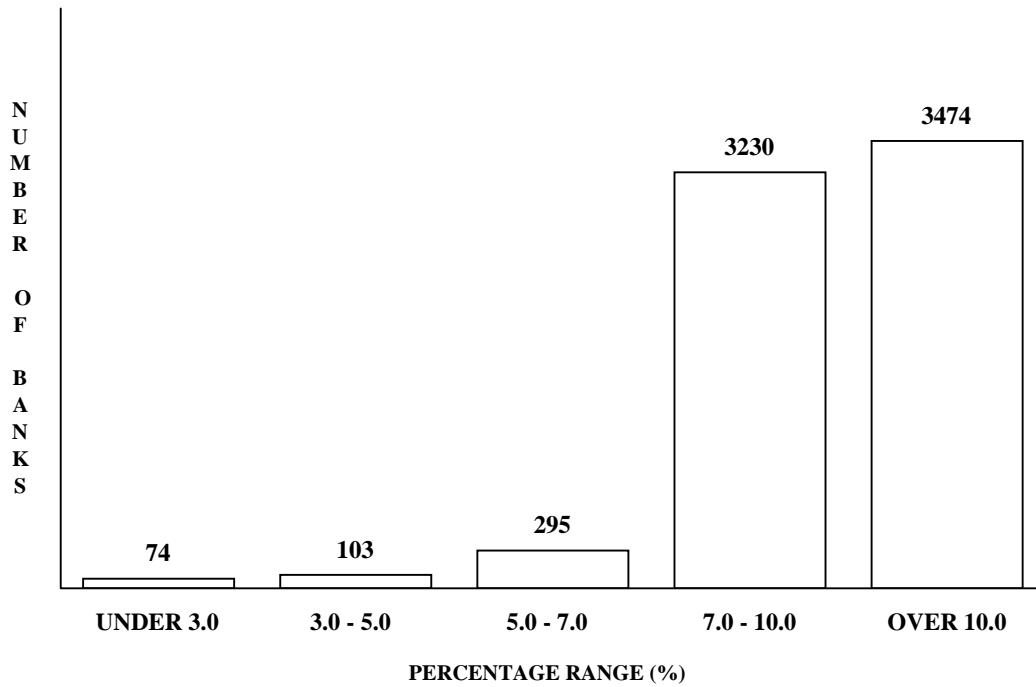
Each entry in the table indicates how many banks are in the color category given at the left of the row and the star category stated at the top of the column. Note most of the banks are classified with ratings of Green with three-stars (64.8 percent of reporting banks). At the opposite extreme, 2.09 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**

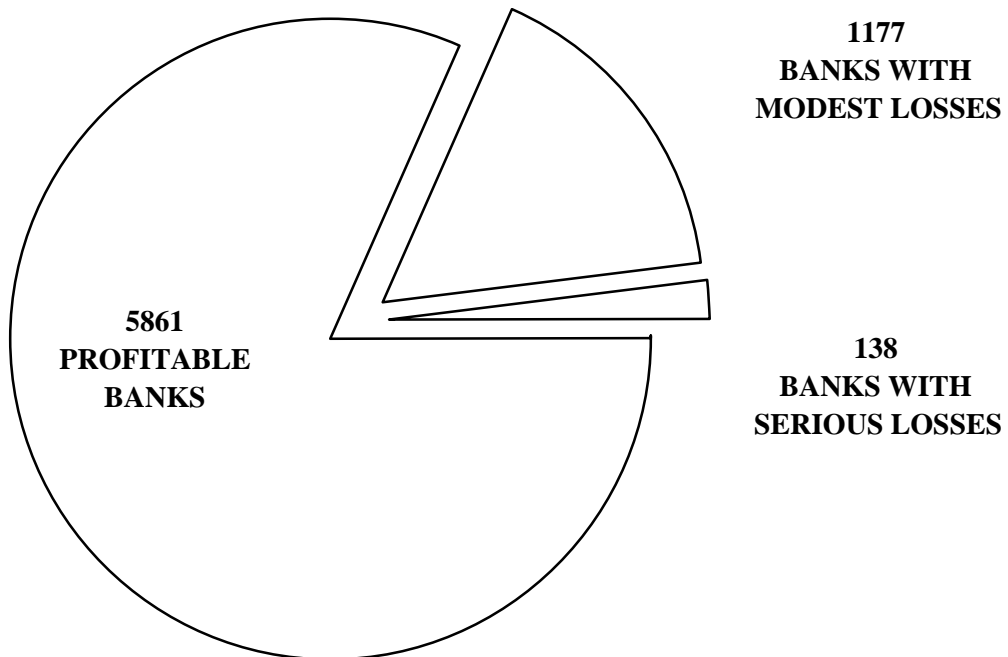
Data are for the reporting quarter ending March 31, 2010
The Federal Regulators' released the data in May, 2010



VERIBANC, Inc.

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

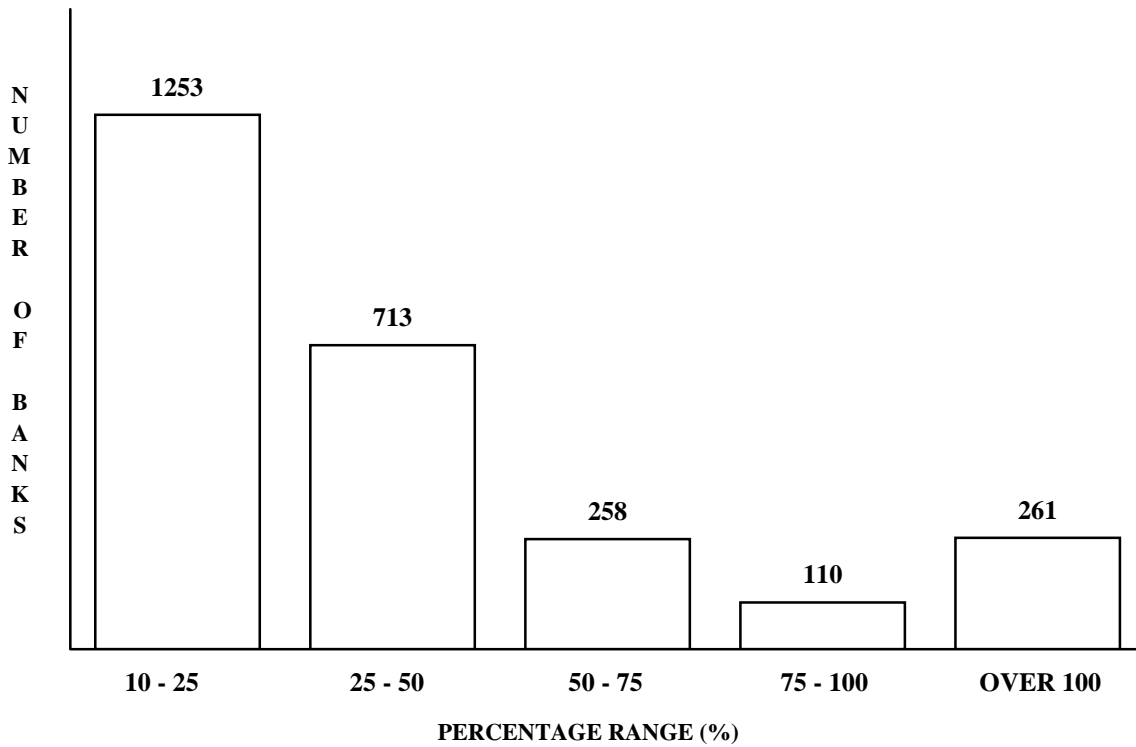
Data are for the reporting quarter ending March 31, 2010
The Federal Regulators' released the data in May, 2010



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 March 31, 2010
The Federal Regulators' released the data in May, 2010



* 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 March 31, 2010
The Federal Regulators released the data in May, 2010

STAR RATINGS

		THREE STARS	TWO STARS	ONE STAR	NO STARS
COLOR CODE	GREEN	472	37	61	3
	YELLOW	N.A.*	85	60	25
	RED	N.A.*	N.A.*	N.A.*	14

HOW TO USE THE GRAPH

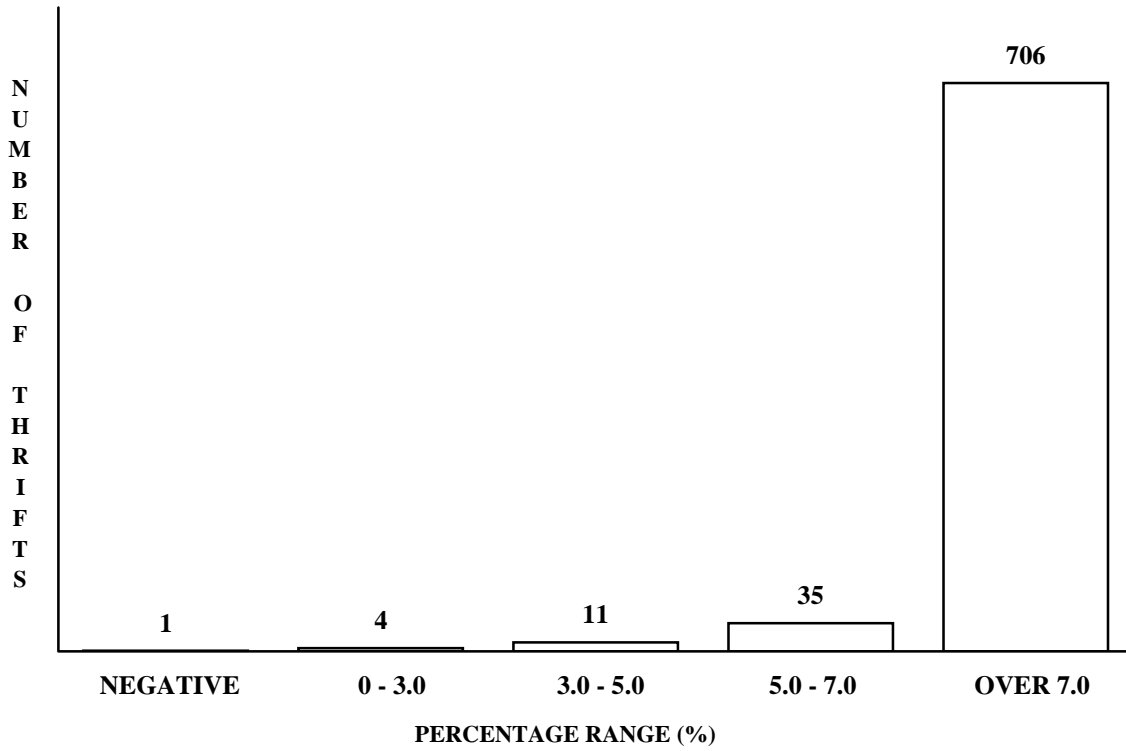
Each entry in the table indicates how many savings associations are in the color category given at the left of the row and the star category stated at the top of the column. Note that a majority of the associations are classified with ratings of Green with Three-Stars (62.35 percent of all reporting thrifts). At the opposite extreme, 1.85 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 March 31, 2010
The Federal Regulators released the data in May, 2010

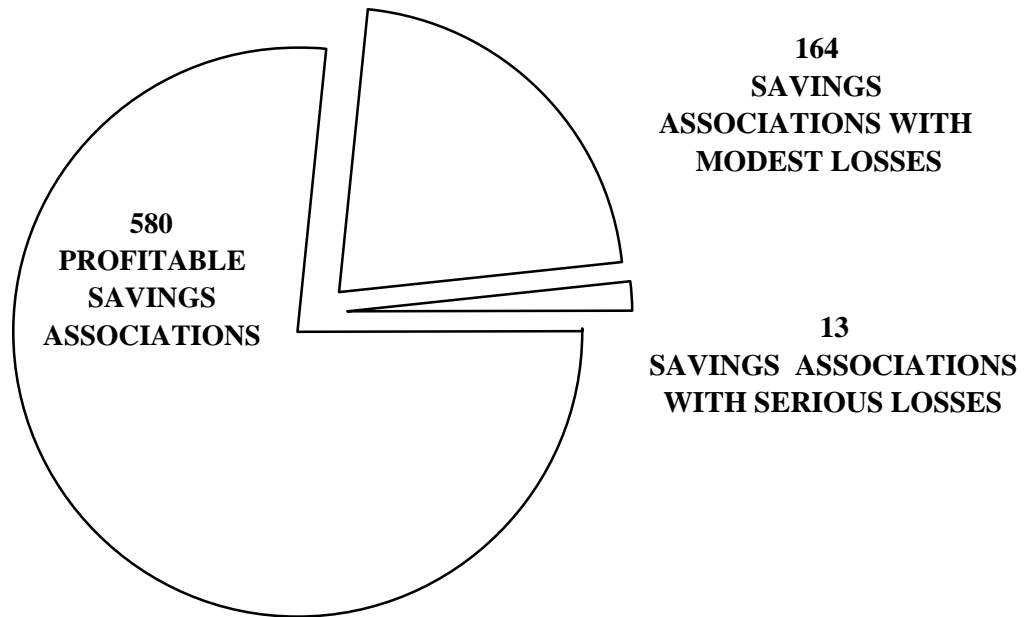


* Savings Associations which file call reports with the Office of Thrift Supervision.

VERIBANC, Inc.

**PROFITS AND LOSSES AT ALL FEDERALLY-
INSURED* SAVINGS ASSOCIATIONS**

Data are for the reporting quarter ending March 31, 2010
The Federal Regulators released the data in May, 2010

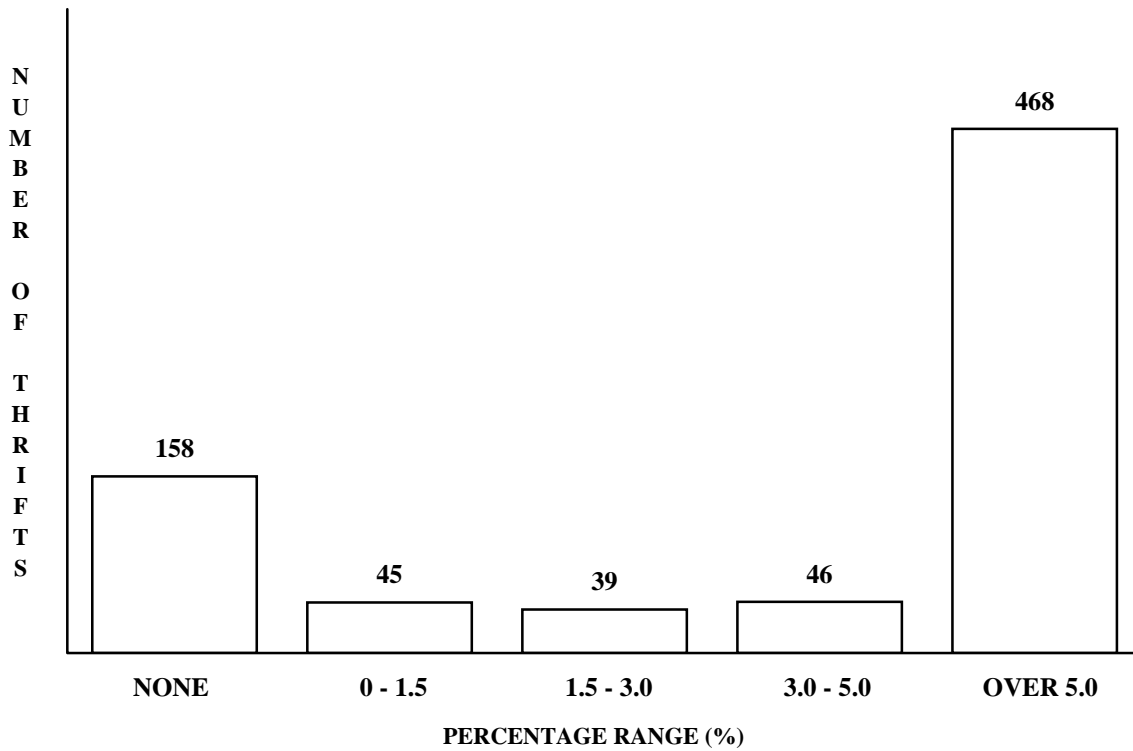


* Savings Associations which file call reports with the Office of Thrift Supervision.

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 March 31, 2010
The Federal Regulators released the data in May, 2010



* Savings Associations which file call reports with the Office of Thrift Supervision.