

VERIBANC

Beyond 'CAMELS'

BANK STATE RATINGS REPORT

VERIBANC[®], Inc.

Beyond 'CAMELS'

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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 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 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

THE SOUTH DAKOTA BANKS STATE RATINGS REPORT

Data Page: 1

Institution Name	Home Office City	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 Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
1ST FNCL BK USA Phone: (866)524-5891	DAKOTA DUNES	SD	GREEN/***			701,541	17.25	891	2.94	0.61	0.00
	Web URL: www.1fbusa.com										
AMERICAN B&T Phone: (605)539-1222	WESSINGTON SPRI	SD	GREEN/***/BB			417,531	10.16	1,494	14.08	0.00	0.00
	Web URL: www.americanbanktrust.net										
AMERICAN ST BK Phone: (605)482-8293	OLDHAM	SD	GREEN/***			28,933	9.02	74	11.34	0.00	0.00
	Web URL:										
AMERICAN ST BK OF PIERRE Phone: (605)224-9233	PIERRE	SD	GREEN/***/BB			163,541	10.35	396	9.36	0.00	0.00
	Web URL: www.asbpierre.com										
ANDES ST BK Phone: (605)487-7611	LAKE ANDES	SD	GREEN/***			22,783	9.36	11	2.06	0.00	0.00
	Web URL: www.andesstatebank.com										
BANK OF THE WEST Phone: (415)982-1344	SAN FRANCISCO	CA	GREEN/***/B		PR-09/16/13 FDIC	66,467,781	17.62	132,496	4.52	3.48	0.00
	Web URL: www.bankofthewest.com										
BANKSTAR FINANCIAL Phone: (888)826-8069	ELKTON	SD	GREEN/***/BB			72,041	8.14	9	0.61	3.38	0.00
	Web URL: www.ebankstar.com										
BANKWEST Phone: (605)224-7391	PIERRE	SD	GREEN/***			850,750	8.89	2,706	14.31	0.00	0.00
	Web URL: www.bankwest-sd.com										
BLACK HILLS CMNTY BK NA Phone: (605)343-2422	RAPID CITY	SD	GREEN/**			143,079	13.06	293	6.27	0.00	0.17
	Web URL: bhcbank.com										
BRYANT ST BK Phone: (605)628-2171	BRYANT	SD	GREEN/***			29,284	11.34	116	13.97	0.00	0.00
	Web URL: www.bryantstatebank.com										
CAMPBELL COUNTY BK Phone: (605)437-2294	HERREID	SD	GREEN/***			108,341	12.19	338	10.24	0.00	0.00
	Web URL: www.ccbank.org										
CITIBANK NA Phone: (800)627-3999	SIOUX FALLS	SD	GREEN/*		CD-04/05/12 OCC	1,346,747,000	11.01	3,256,000	8.78	3.86	0.00
	Web URL: www.citibank.com										
CITIZENS ST BK OF ARLINGTON Phone: (605)983-5594	ARLINGTON	SD	GREEN/***/B			108,722	11.75	156	4.88	9.81	0.00
	Web URL: www.csbarlington.com										
COMMERCIAL ST BK OF WAGNE Phone: (605)384-3646	WAGNER	SD	GREEN/***/BB			138,665	10.88	741	19.64	0.00	0.00
	Web URL: www.commercialstate.com										
COMMUNITY BK Phone: (605)286-3214	AVON	SD	GREEN/***/B			50,947	15.58	42	2.12	0.00	0.00
	Web URL: commbank@gwtc.net										
CORTRUST BK NA Phone: (605)996-7775	MITCHELL	SD	GREEN/***/B			746,137	10.55	1,683	8.55	0.22	0.00
	Web URL: www.cortrustbank.com										
DACOTAH BK Phone: (605)225-5611	ABERDEEN	SD	GREEN/***/B			2,106,575	9.79	4,324	8.39	7.02	0.00
	Web URL: www.dacotahbank.com										
DAKOTA PRAIRIE BK Phone: (888)573-4339	FORT PIERRE	SD	GREEN/***/BB			70,041	8.91	298	19.09	0.00	0.00
	Web URL: www.dakotaprairibank.com										
DAKOTA ST BK OF BLUNT SD Phone: (605)962-6231	BLUNT	SD	GREEN/***			38,236	7.30	124	17.78	0.00	0.00
	Web URL: www.dakotastatebank.com										
DEPARTMENT STORES NB Phone: (605)331-2871	SIOUX FALLS	SD	GREEN/***			355,386	17.94	1,031	6.47	0.00	0.00
	Web URL:										

THE SOUTH DAKOTA BANKS STATE RATINGS REPORT

Data Page: 2

Institution Name	Home Office City	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 Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
DNB NB Phone: (605)874-2191	CLEAR LAKE	SD	GREEN/**/B			60,990	9.58	38	2.60	3.41	0.00
	Web URL: www.dnbanks.com										
FARMERS & MERCHANTS ST BK Phone: (605)942-7781	PLANKINTON	SD	GREEN/**/			92,548	9.35	474	21.92	0.00	0.00
	Web URL: www.fmsbonline.com										
FARMERS & MERCHANTS ST BK Phone: (605)583-2234	SCOTLAND	SD	YELLOW/**			29,685	8.72	-14	-2.16	0.00	0.00
	Web URL: www.fmsbscotland.com										
FARMERS & MRCH ST BK BLOOM Phone: (402)373-4321	BLOOMFIELD	NE	GREEN/**/BB			130,031	8.41	311	11.37	0.00	0.00
	Web URL: www.fandmstatebank.com										
FARMERS ST BK Phone: (605)283-2201	HOSMER	SD	GREEN/**			19,735	14.10	97	13.94	0.00	0.00
	Web URL:										
FARMERS ST BK Phone: (605)648-3683	MARION	SD	GREEN/**/BB			77,249	10.44	68	3.37	0.00	0.00
	Web URL: www.farmersstatebanksd.com										
FARMERS ST BK Phone: (605)928-7991	PARKSTON	SD	GREEN/**/BB			145,431	10.27	346	9.26	0.00	0.00
	Web URL: www.fsbparkston.com										
FARMERS ST BK Phone: (605)732-4264	STICKNEY	SD	GREEN/**/B			106,200	9.78	222	8.55	0.00	0.00
	Web URL:										
FARMERS ST BK OF CANTON Phone: (605)987-2671	CANTON	SD	GREEN/**/			48,104	10.64	53	4.14	2.15	0.00
	Web URL: www.cantonfarmersstatebank.com										
FARMERS ST BK OF TURTON Phone: (605)897-6532	TURTON	SD	GREEN/**/			27,242	10.90	79	10.64	0.00	0.00
	Web URL:										
FIRST B&T Phone: (800)888-7016	BROOKINGS	SD	GREEN/*		CD-03/26/09 FDIC	925,796	11.26	3,749	14.38	3.02	1.15
	Web URL: www.bankeasy.com/brookings										
FIRST B&T MILBANK Phone: (605)432-5111	MILBANK	SD	GREEN/**/BB			161,646	11.35	345	7.52	0.00	1.16
	Web URL: www.bankeasy.com/milbank/										
FIRST BK & TR Phone: (605)978-9300	SIOUX FALLS	SD	GREEN/**/BB			580,156	11.51	1,714	10.27	0.00	0.23
	Web URL: www.bankeasy.com										
FIRST DAKOTA NB Phone: (605)665-7432	YANKTON	SD	GREEN/**/B			1,011,858	8.95	3,231	14.27	0.00	0.00
	Web URL: www.firstdakota.com										
FIRST FIDELITY BK Phone: (605)775-2641	BURKE	SD	YELLOW/**			338,267	8.20	-3,575	-51.57	1.19	0.00
	Web URL: www.ffb-sd.com										
FIRST INTRST BK Phone: (406)255-5000	BILLINGS	MT	GREEN/**/B			7,537,959	10.51	23,466	11.84	4.18	0.00
	Web URL: www.firstinterstatebank.com										
FIRST NB Phone: (605)223-2521	FORT PIERRE	SD	GREEN/**/BB			722,823	23.40	4,008	9.48	0.00	0.00
	Web URL: www.firstnationalbanks.com										
FIRST NB IN PHILIP Phone: (605)859-2525	PHILIP	SD	GREEN/**/B			224,570	9.92	912	16.38	0.00	0.35
	Web URL: www.fnbphilip.com										
FIRST NB IN SIOUX FALLS Phone: (605)335-2900	SIOUX FALLS	SD	GREEN/**/BB			1,045,519	13.15	3,083	8.97	0.00	0.00
	Web URL: www.fnbsf.com										
FIRST NB OF FREDERICK Phone: (605)329-2455	FREDERICK	SD	GREEN/**/			20,544	12.07	11	1.77	8.10	0.00
	Web URL:										

THE SOUTH DAKOTA BANKS STATE RATINGS REPORT

Data Page: 3

Institution Name	Home Office City	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 Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
FIRST NB OF VOLGA Phone: (605)627-9121	VOLGA	SD	GREEN/***			49,354	13.31	35 †	2.13 †	0.11	0.00
	Web URL: www.fnbvolga.com										
FIRST NB SD Phone: (605)665-9611	YANKTON	SD	GREEN/***B			378,209	10.71	535	5.28	0.00	0.00
	Web URL: www.fnbsd.com										
FIRST PREMIER BK Phone: (605)357-3094	SIOUX FALLS	SD	GREEN/***			1,375,260	14.01	4,841	10.05	0.00	0.00
	Web URL: www.firstpremier.com										
FIRST SAVINGS BANK Phone: (605)763-2009	BERESFORD	SD	GREEN/***			492,215	14.71	1,506	8.32	0.00	0.00
	Web URL: www.firstsavingsbanks.com										
FIRST ST BK Phone: (605)724-2155	ARMOUR	SD	GREEN/***			105,865	6.92	338	18.46	0.00	0.00
	Web URL: www.fsbadgt.com										
FIRST ST BK Phone: (605)397-2711	GROTON	SD	GREEN/***/BB			56,145	12.25	125	7.27	0.00	0.00
	Web URL:										
FIRST ST BK Phone: (605)938-4665	WILMOT	SD	GREEN/***			41,690	9.47	78	7.90	0.00	0.00
	Web URL: www.firststatebanksd.com										
FIRST ST BK OF ROSCOE Phone: (325)766-3311	ROSCOE	SD	GREEN/***/BB			91,664	10.61	451	18.54	0.00	0.00
	Web URL:										
FIRST ST BK OF WARNER Phone: (605)225-9605	WARNER	SD	GREEN/***			54,080	8.86	7	0.58	0.00	0.00
	Web URL: www.fsbwarner.com										
FIRST WESTERN FEDERAL SAVI Phone: (605)341-1203	RAPID CITY	SD	GREEN/***			38,444	17.66	318	18.73	0.00	0.00
	Web URL: myiralender.com										
FRONTIER BANK Phone: (712)472-2537	ROCK RAPIDS	IA	GREEN/***			167,398	9.60	570	14.19	31.30	0.00
	Web URL: www.frontierbk.com										
FULTON ST BK Phone: (605)996-1000	FULTON	SD	GREEN/***/BB			59,417	10.01	128	8.61	0.00	0.00
	Web URL: www.fultonstatebank.com										
GREAT PLAINS BK Phone: (605)486-4831	EUREKA	SD	GREEN/***			101,809	9.84	447	17.85	0.00	0.23
	Web URL: www.greatplainsbank.com										
GREAT WESTERN BK Phone: (605)334-2548	SIOUX FALLS	SD	GREEN/***/B		FN-03/19/13 FDIC	9,269,540	16.12	29,611	7.93	4.20	0.00
	Web URL: greatwesternbank.com										
HEARTLAND ST BK Phone: (605)475-5500	REDFIELD	SD	GREEN/***			78,959	10.53	435	20.93	0.00	1.44
	Web URL: www.hsbsd.com										
HOME FEDERAL BANK Phone: (605)333-7556	SIOUX FALLS	SD	GREEN/***/B			1,251,718	9.49	2,630	8.86	9.90	0.10
	Web URL: www.homefederal.com										
IPSWICH ST BK Phone: (605)426-6031	IPSWICH	SD	GREEN/***/B			57,209	10.94	57	3.64	0.00	0.00
	Web URL: www.isbipswich.com										
LIBERTY NB Phone: (712)224-4425	SIOUX CITY	IA	GREEN/***			281,036	12.18	675	7.89	0.00	0.00
	Web URL: www.libertynationalonline.com										
MENNO ST BK Phone: (605)387-5111	MENNO	SD	GREEN/***			37,107	9.27	35	4.07	3.63	5.49
	Web URL:										
MERCHANTS ST BK Phone: (605)925-4222	FREEMAN	SD	GREEN/***/BB			150,551	7.99	350	11.64	1.82	0.00
	Web URL: www.msb-sd.com										

† - Indicates Estimated Quarterly Income.

THE SOUTH DAKOTA BANKS STATE RATINGS REPORT

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Institution Name	Home Office City	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 Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
METABANK Phone: (712)732-4117	STORM LAKE	IA	GREEN/*		CD-07/15/11 OTS	1,804,174	7.89	4,401	12.36	0.84	14.79
MINER COUNTY BK Phone: (605)772-4561	HOWARD	SD	GREEN/**			45,683	9.37	62	5.79	0.00	0.00
MINNWEST BK SIOUX FALLS Phone: (605)362-7070	SIOUX FALLS	SD	GREEN/**			110,697	9.32	378	14.66	17.29	0.00
ONE AMER BK Phone: (605)563-2207	SIOUX FALLS	SD	YELLOW/**			80,191	16.38	-124	-3.78	0.00	0.00
PEOPLES ST BK Phone: (605)398-6111	SUMMIT	SD	GREEN/**			56,488	11.74	473	28.52	0.00	0.00
PIONEER B&TC Phone: (605)892-2536	BELLE FOURCHE	SD	GREEN/**/BB			584,159	8.63	1,841	14.61	0.00	0.00
PLAINS CMRC BK Phone: (605)948-2216	HOVEN	SD	GREEN/**/B			515,115	13.21	3,395	19.96	0.00	0.00
PREMIER BK Phone: (712)476-9100	ROCK VALLEY	IA	GREEN/**/BB			291,245	11.10	1,897	23.48	0.00	0.00
QUOIN FNCL BK Phone: (800)479-2435	MILLER	SD	GREEN/**/B			140,775	10.67	95	2.53	1.87	0.00
RELIABANK DAKOTA Phone: (800)525-0399	ESTELLINE	SD	GREEN/**/BB			252,497	9.03	1,010	17.71	0.00	0.00
RICHLAND ST BK Phone: (605)627-5671	BRUCE	SD	GREEN/**			42,274	22.96	127	5.23	0.00	0.00
ROBERTS COUNTY NB OF SISSE Phone: (605)698-7621	SISSETON	SD	GREEN/**/BB			57,380	14.63	126	6.00	0.00	0.00
SECURITY FIRST BK Phone: (402)323-8045	LINCOLN	NE	GREEN/**/BB			879,159	9.34	1,402	6.83	0.00	0.00
SECURITY NB OF SD Phone: (605)232-6060	DAKOTA DUNES	SD	GREEN/**			174,264	7.49	422	12.93	0.00	0.00
SECURITY ST BK Phone: (605)239-4306	ALEXANDRIA	SD	GREEN/**/BB			75,043	10.22	153	7.98	0.00	11.02
SECURITY ST BK Phone: (605)449-4261	EMERY	SD	GREEN/**			40,240	13.23	67	5.04	0.00	0.00
SECURITY ST BK Phone: (605)589-3313	TYNDALL	SD	GREEN/**/B			130,929	9.42	409	13.26	0.00	0.00
SECURITY SVG BK Phone: (712)477-2496	LARCHWOOD	IA	GREEN/**/BB			176,389	11.12	655	13.36	0.00	0.00
STATE BK OF ALCESTER Phone: (800)383-8000	ALCESTER	SD	GREEN/**			114,671	8.54	217	8.87	0.00	0.00
STATE BK OF EAGLE BUTTE Phone: (605)964-3411	EAGLE BUTTE	SD	GREEN/**			47,202	10.69	69	5.47	0.00	0.00

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Data Page: 5

Institution Name	Home Office City	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 Qtr. (\$000)	Annualized Net Income (% of Equity)	EPL (% of Equity)	Unrec-ognized Investment Losses (% of Equity)
SUNRISE BK DAKOTA Phone: (605)258-2641	ONIDA	SD	GREEN/***			54,080	10.09	129	9.45	0.00	0.00
	Web URL: www.mysunrisebank.com										
SUNRISE BKS NA Phone: (651)265-5600	SAINT PAUL	MN	GREEN/**			847,415	7.96	2,528	14.98	0.89	0.00
	Web URL: www.sunrisebanks.com										
TCF NB Phone: (612)823-2265	SIOUX FALLS	SD	GREEN/***			18,396,839	10.19	40,918	8.73	33.82	0.01
	Web URL: www.tcfbank.com										
U S BK NA Phone: (800)872-2657	CINCINNATI	OH	GREEN/*		CD-04/13/11 OCC	360,478,278	10.94	1,417,571	14.38	4.34	1.40
	Web URL: www.usbank.com										
VALLEY EXCHANGE BK Phone: (605)647-2261	LENNOX	SD	GREEN/**/B			71,207	9.36	162	9.73	0.00	0.02
	Web URL:										
WELLS FARGO BK NA Phone: (605)575-6900	SIOUX FALLS	SD	GREEN/*		CD-04/13/11 OCC	1,373,600,000	10.04	4,889,000	14.19	12.32	0.07
	Web URL: www.wellsfargo.com										
WESTERN DAKOTA BK Phone: (605)865-3516	TIMBER LAKE	SD	GREEN/***			34,289	7.62	30	4.59	0.00	0.00
	Web URL: westerndakotabank.com										

VERIBANC®, INC.

TERMS AND CONDITIONS

The information contained in the Report (the "Report") has been derived from data released by the federal government bank and/or credit union regulatory agencies, which have, in turn, received their information from the institutions that they regulate. Since VERIBANC has not verified independently the data on which the Report is based, VERIBANC makes no warranty, expressed or implied, or representation as to the accuracy, adequacy or completeness of the information contained in the Report. VERIBANC EXPRESSLY DISCLAIMS ANY WARRANTY OF MERCHANTABILITY OR FITNESS FOR PARTICULAR PURPOSE that may exist with respect to the Report. 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 report be inaccurate to your detriment, is limited to the return of the purchase price paid by you for the Report.

Since the information contained herein is based on federal regulatory agency reports published at substantial intervals and since the financial condition of the institution described herein may be subject to change within short periods of time, please consult the enclosed page(s) for the date when the data upon which the Report is based was released by the appropriate federal agency. Please check with VERIBANC or the management of the institution itself for additional, updated information should you deem that advisable.

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**PLEASE READ CAREFULLY THE ACCOMPANYING EXPLANATORY PAGES
WHICH ARE AN INTEGRAL PART OF THIS REPORT.**

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CHART 1: Number (and Percentage) of FDIC-Insured Banks in each color code and star rating category

GREEN/***	GREEN/**	YELLOW/**	GREEN/*	YELLOW/*	GREEN/U	YELLOW/U	RED/U
5,107 (74.98%)	440 (6.46%)	522 (7.66%)	360 (5.29%)	217 (3.19%)	16 (0.23%)	73 (1.07%)	76 (1.12%)

CHART 1: Number (and Percentage) of Banks that have been consecutively Blue Ribbon

From 1 to 7 quarters (B)	For 8 or more quarters (BB)
1,086 (15.94%)	1,470 (21.58%)

CHART 2: Number (and Percentage) of all FDIC-Insured Banks with various Equity as a Percentage of Asset Levels

Under 3.0 Percent	3.0 to 5.0 Percent	5.0 to 7.0 Percent	7.0 to 10.0 Percent	Over 10.0 Percent
41 (0.60%)	73 (1.07%)	239 (3.51%)	2,676 (39.29%)	3,782 (55.53%)

CHART 3: Number (and Percentage) of all FDIC-Insured Banks with various Profit and Loss Levels

Profitable Banks	Banks with Modest Losses	Banks with Serious Losses
5,958 (87.48%)	800 (11.75%)	53 (0.78%)

CHART 4: Number (and Percentage) of all FDIC-Insured Banks with various levels of excess problem loans, securities and contracts more than ten percent of equity

10 to 25 Percent	25 to 50 Percent	50 to 75 Percent	75 to 100 Percent	Over 100 Percent
967 (58.57%)	428 (25.92%)	106 (6.42%)	43 (2.60%)	107 (6.48%)

VERIBANC[®], Inc.

STATE RATINGS REPORT STATE 50 REPORT

INTRODUCTION

VERIBANC[®] is pleased to present you with the listing of commercial banks, savings banks and savings associations (thrifts)* in this report. The selection of institutions for this report are based on data supplied by the federal regulatory authorities for more than 7,000 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.

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) or a **Savings Association** (regulated by the Office of the Comptroller of the Currency).

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.

(Second Line) main office phone number

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. The Bank and Thrift State Ratings Report also include banks and thrifts that are headquartered out of state. Such institutions are listed with their Home Office City & State office.

(Second Line) main office web address as carried in regulatory records. For space consideration the “www.” has been removed.

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 also include banks and thrifts that are headquartered out of State. Such institutions are listed with their Home Office City & State office.

* As of 7/21/2011 all Savings Associations (Thrifts) are regulated by the OCC and the OTS was absorbed by this regulator. Effective January, 2012 all thrifts will become banks, per the 2010 Dodd-Frank Act.

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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 Regulatory Agencies classify banks and Savings Associations as Well Capitalized, **Adequately Capitalized, Undercapitalized, Significantly Undercapitalized and Critically Undercapitalized.** VERIBANC® replicates the FDIC's algorithms to estimate each bank and thrift's capital classification.

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 listed, along with the date of the action and Federal Regulator (Federal Deposit Insurance Corporation [FDIC], Office of the Comptroller of the Currency [OCC or OTS], Federal Reserve Board [FRB] and National Credit Union Administration [NCUA]). 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 and savings associations income is reported quarterly. For banks, 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.

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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. Negative values of unrecognized investment losses are set to zero. Banks 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 and/or savings associations) 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. 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 was not profitable during the most 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.

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THE VERIBANC[®] COLOR CLASSIFICATION SYSTEM (CONTINUED)

YELLOW The items that result in a yellow classification merit
(con't) 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 (U). 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: equity which exceeds five percent of assets, equity which exceeds four percent of assets after deducting for problem loans, securities and securities-type contracts in excess of loan loss reserves and positive net income of the most recent reporting period. Banks and thrifts must also satisfy all three regulatory capital requirements (see below) and must not have any recent, serious regulatory sanctions against them. In addition, insider lending at an institution must not exceed a significant percentage of equity. If the 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 for the group 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 must meet any two of the three primary conditions for the Three Stars category and has equity which exceeds its unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Banks and thrifts must also satisfy all three federal capital requirements (see below) and must not have any recent serious regulatory sanctions

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THE VERIBANC[®] STAR CLASSIFICATION SYSTEM (CONTINUED)

- ** (con't) against them. Additionally, if the 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 for the group 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 for the Three Stars category, reports equity which exceeds three percent of assets and also exceeds unreserved problem loans, securities and securities-type contracts. If the institution had a net loss during the most recent reporting period, the loss was not significant. Moreover, if the institution is a bank or a thrift, 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 also 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 a No Star 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 (U) The institution does not meet the criteria stated above.

*** All institutions under the control of their Federal Regulator or have been closed are identified with a "FAILED" designation.**

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ENFORCEMENT ACTION CATEGORIES AND CODES

<u>Enforcement Action Type</u>	<u>Description</u>
CC	Prompt Corrective action/Capital directives
CD	Cease and Desist/ Consent Order against an institution.
CP	Cease and Desist order against a Person
DI	Proceeding that threatens or that actually terminates Deposit Insurance
EN	Termination, withdrawal, completion, expiration of ENding of a previous enforcement action
EX	Amendment, modification, EXtension or continuation of a previous enforcement action.
FA	Formal Agreement/supervisory Agreements
FN	Other FiNe against a bank, e.g. – civil money penalty
FP	Fine levied against a Person (rather than an institution), e.g. – civil money penalty
OP	Other actions against an individual Person, e.g. Written Agreement
OT	OTHer – Cross Guarantee Liability, etc.
PR	Personal action involving Removal action against a person, including orders prohibiting individuals from future activity in the banking field.
RP	Restitution by an individual Person (rather than an institution)

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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 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 and State 50 are updated every quarter.

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

- This report is in no way representative of the banking or thrift 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 and thrifts 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

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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, or the Office of the Comptroller of the Currency 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.

SUMMARY NOTE

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

Institution Type

Name

Phone

City

Web Address

Home Office State

VERIBANC® Color Code and Star Rating with suffix "B" if institution is a Blue Ribbon Bank for 1 through 7 quarters, "BB" – for 8 quarters or more

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

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.

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AND WELCOMES YOUR COMMENTS

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