

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

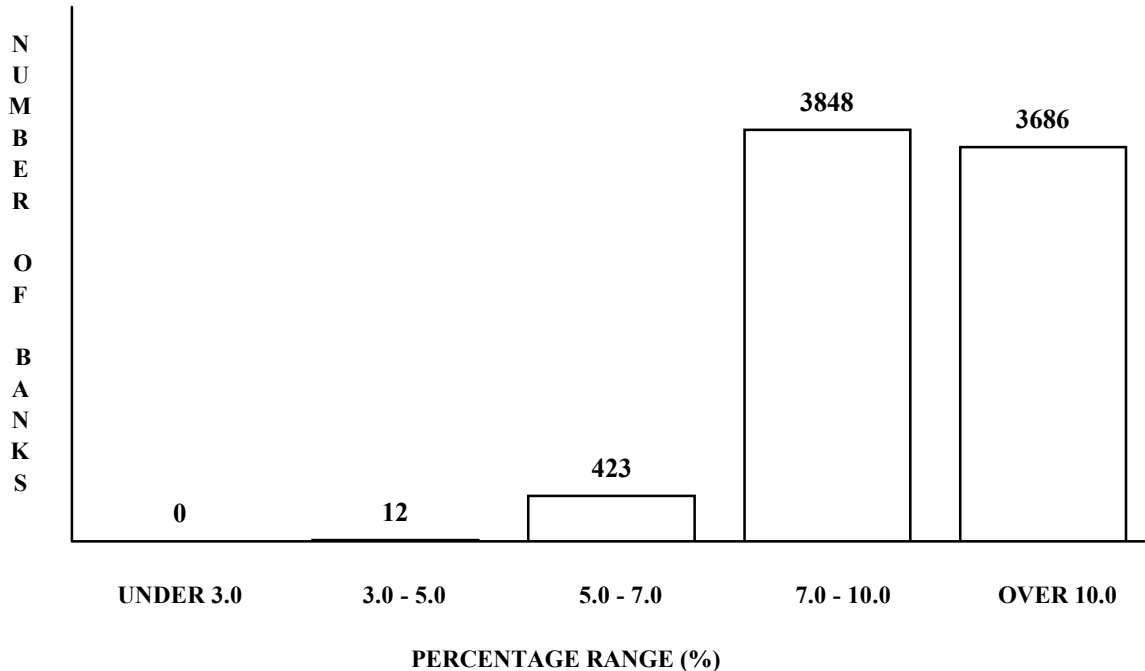
Each entry in the table indicates how many banks are in the color category given at the left of the row and the star category stated at the top of the column. Note most of the banks are classified with ratings of Green with three-stars (72.54 percent of reporting banks). At the opposite extreme, 0.15 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

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



HOW TO USE THE GRAPH

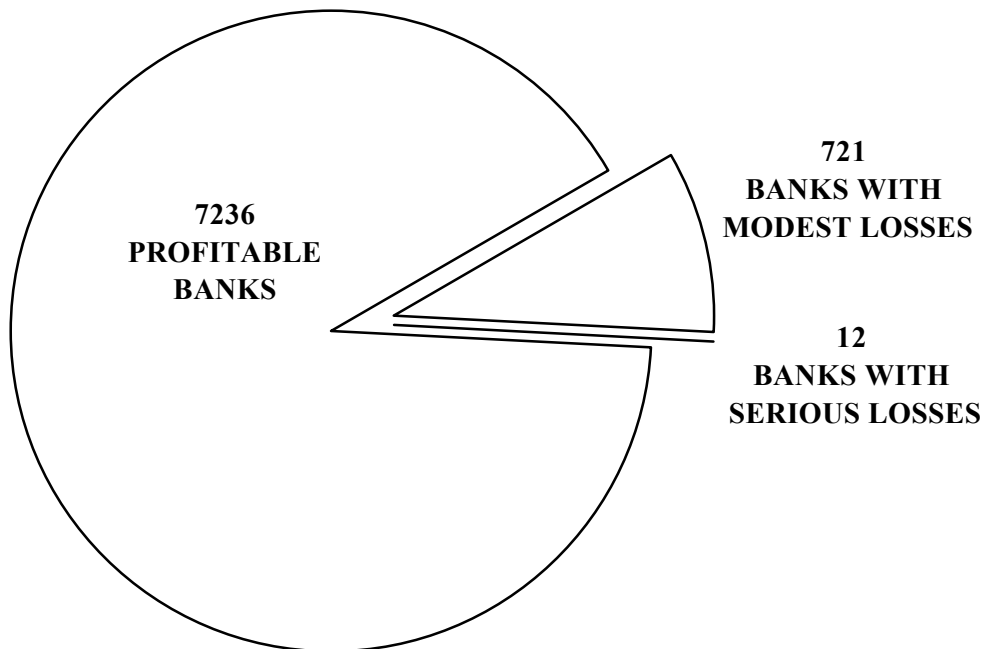
The bar graph indicates how many banks were in various equity-to-assets percentage ranges at the end of the most recent reporting quarter for which data are available from the Federal Regulators. Each bar illustrates how many banks had equity-to-assets percentages in each range shown at the bottom of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

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

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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.



HOW TO USE THE GRAPH

The chart illustrates how many banks were in various profit and loss categories during the most recent reporting quarter for which data are available from the Federal Regulators. For example, 12 banks were operating at serious loss rates during the quarter - serious to the extent each bank's net loss exceeded 18.75 percent of equity. On the other hand, 7236 banks (i.e., most banks) were operating profitably during the recent reporting quarter.