

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

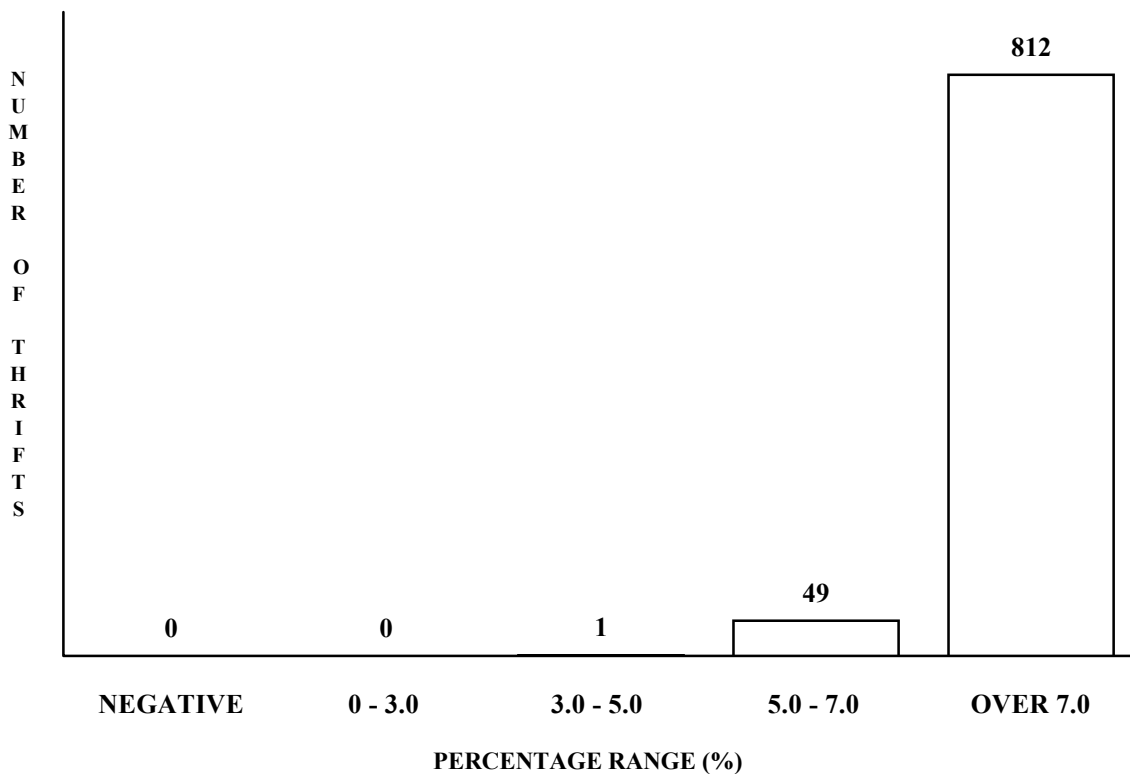
Each entry in the table indicates how many savings associations are in the color category given at the left of the row and the star category stated at the top of the column. Note that a majority of the associations are classified with ratings of Green with three-stars (82.6 percent of all reporting thrifts).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

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The Federal Regulators released the data in February, 2006.

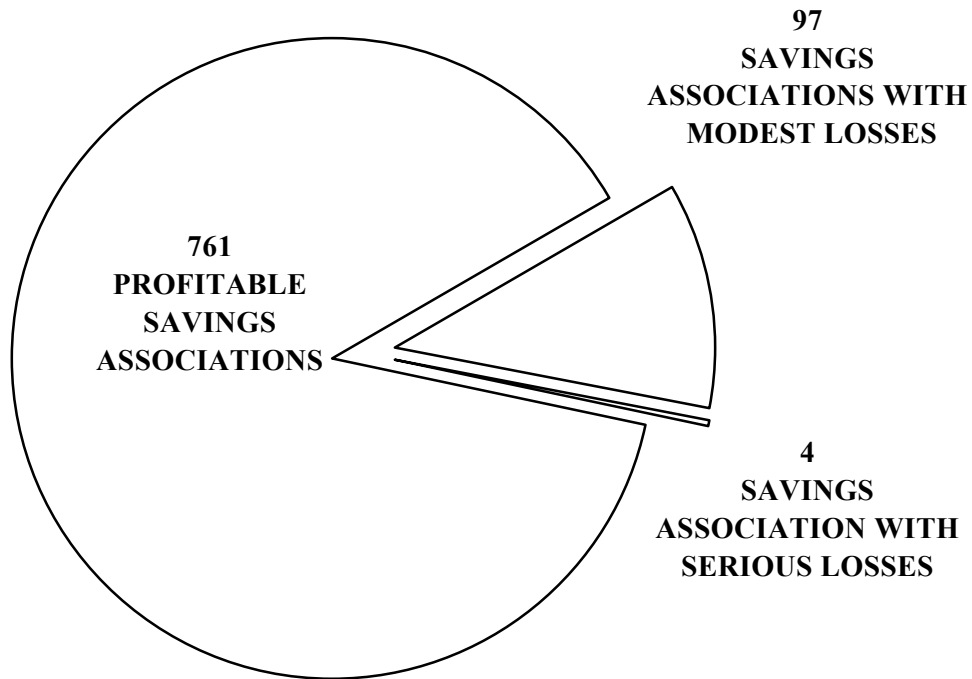


* Includes savings associations which file call reports with the Office of Thrift Supervision but are insured as banks.

VERIBANC, Inc.

PROFITS AND LOSSES AT ALL FEDERALLY-INSURED* SAVINGS ASSOCIATIONS

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The Federal Regulators released the data in February, 2006.

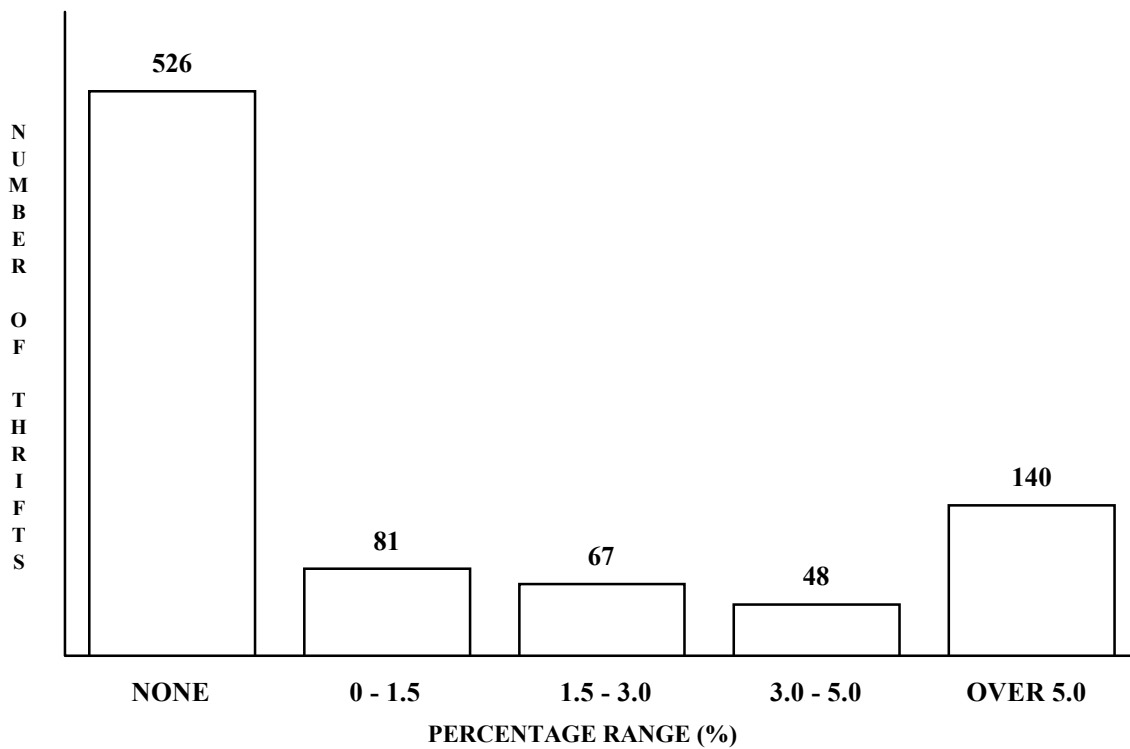


* Includes savings associations which file call reports with the Office of Thrift Supervision but are insured as banks.

VERIBANC, Inc.

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

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



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