

Comparison Ratings Report - Highline Financial ⁽¹⁾

	Bank	City	State	Highline Financial Bank's Rating in Nation	Highline Financial Bank's Rating % Rank Nation	Highline Financial Ratio Measures		
				Sep-10	Sep-10	Core Capital Sep-10	Non-Performing Loans Sep-10	Liquid Assets/Total Liabilities Sep-10
1	California Republic Bank	Newport Beach	CA	76	95%	15.11	0.00	56.92
2	American Business Bank	Los Angeles	CA	59	73%	6.71	0.05	22.41
3	US Bank NA	Cincinnati	OH	46	47%	6.94	2.86	5.69
4	Farmers & Merchants Bank	Long Beach	CA	44	44%	14.34	6.40	9.01
5	Comerica Bank	Dallas	TX	42	42%	11.05	3.41	11.00
6	Citibank NA	Las Vegas	NV	42	42%	8.83	4.33	38.96
7	California Bank & Trust	San Diego	CA	40	38%	9.54	3.98	14.59
8	Union Bank NA	San Francisco	CA	38	35%	9.00	3.85	12.02
9	City National Bank	Beverly Hills	CA	37	35%	8.15	3.63	7.00
10	Wells Fargo Bank NA	Sioux Falls	SD	37	35%	8.71	5.91	12.55
11	JPMorgan Chase Bank NA	Columbus	OH	29	27%	6.26	6.05	42.83
12	Bank of America NA	Charlotte	NC	29	27%	8.02	5.79	20.21

Highline Rating Scale

From 0 - 99 which 0 being the lowest and 99 being the highest.

Ratios Used in Rating Calculations for Banks

- Capital Adequacy
- Asset Quality
- Earnings
- Liquidity

Source: ⁽¹⁾ Highline Financial (formerly Sheshunoff) - Independent Deposit Rating Agency

<http://www.highlinefi.com/>

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