

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		
				Dec-09	Dec-09	Core Capital Dec-09	Non-Performing Loans Dec-09	Liquid Assets/Total Liabilities Dec-09
1	California Republic Bank	Newport Beach	CA	48	64%	18.09	0.00	55.96
2	Farmers & Merchants Bank	Long Beach	CA	47	62%	14.29	4.46	7.49
3	Citizen's Business Bank	Ontario	CA	45	59%	9.60	1.95	1.92
4	Wells Fargo Bank NA	Sioux Falls	SD	42	55%	7.48	4.80	11.78
5	California Bank & Trust	San Diego	CA	42	55%	8.68	4.35	8.63
6	US Bank NA	Cincinnati	OH	34	43%	6.15	3.19	5.78
7	Union Bank NA	San Francisco	CA	26	33%	8.68	2.88	18.86
8	Comerica Bank	Dallas	TX	25	32%	9.96	3.24	13.63
9	City National Bank	Beverly Hills	CA	22	29%	8.67	4.83	6.17
10	JPMorgan Chase Bank NA	Columbus	OH	18	26%	5.99	6.64	42.15
11	Bank of America NA	Charlotte	NC	17	24%	7.36	5.78	19.75
12	Citibank NA	Las Vegas	NV	13	21%	7.91	5.82	38.75
13	Pacific Mercantile Bank	Costa Mesa	CA	3	12%	7.58	7.29	15.94

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/>

T: 877.305.6656