

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		
				Jun-11	Jun-11	Core Capital Jun-11	Non-Performing Loans Jun-11	Liquid Assets/Total Liabilities Jun-11
1	California Republic Bank	Newport Beach	CA	68	83%	15.19	0.00	43.77
2	Union Bank NA	San Francisco	CA	67	80%	10.38	1.76	15.54
3	American Business Bank	Los Angeles	CA	64	74%	6.95	0.05	22.74
4	US Bank NA	Cincinnati	OH	61	66%	8.10	2.36	6.98
5	Citibank NA	Las Vegas	NV	56	55%	8.58	2.36	39.21
6	Comerica Bank	Dallas	TX	56	55%	11.40	2.73	9.40
7	City National Bank	Beverly Hills	CA	52	47%	8.55	2.77	6.26
8	Wells Fargo Bank NA	Sioux Falls	SD	50	44%	8.64	4.74	17.11
9	Plaza Bank	Irvine	CA	47	38%	12.45	3.57	7.93
10	Farmers & Merchants Bank	Long Beach	CA	42	32%	14.69	8.23	6.95
11	JPMorgan Chase Bank NA	Columbus	OH	40	29%	5.49	4.87	49.52
12	Bank of America NA	Charlotte	NC	37	27%	8.46	4.81	15.96

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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