

## Comparison Ratings Report - Highline Financial <sup>(1)</sup>

	Bank	City	State	Highline Financial Bank's Rating in Nation	Highline Financial Bank's Rating % Rank Nation	Highline Financial Ratio Measures		
				Mar-11	Mar-11	Core Capital Mar-11	Non-Performing Loans Mar-11	Liquid Assets/Total Liabilities Mar-11
1	California Republic Bank	Newport Beach	CA	70	86%	15.08	0.00	43.76
2	California Bank & Trust	San Diego	CA	68	84%	10.41	2.73	14.48
3	Union Bank NA	San Francisco	CA	65	77%	9.97	1.96	13.76
4	American Business Bank	Los Angeles	CA	64	75%	6.66	0.05	21.28
5	US Bank NA	Cincinnati	OH	58	60%	7.62	2.56	8.31
6	Citibank NA	Las Vegas	NV	56	56%	9.12	3.04	42.05
7	Comerica Bank	Dallas	TX	55	53%	11.49	2.90	11.70
8	Farmers & Merchants Bank	Long Beach	CA	54	52%	14.52	6.13	9.48
9	City National Bank	Beverly Hills	CA	50	45%	8.62	3.16	6.26
10	Wells Fargo Bank NA	Sioux Falls	SD	47	39%	8.79	5.24	16.82
11	Bank of America NA	Charlotte	NC	37	27%	8.19	5.14	14.95
12	JPMorgan Chase Bank NA	Columbus	OH	37	27%	5.71	5.46	47.58

### 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: <sup>(1)</sup> Highline Financial (formerly Sheshunoff) - Independent Deposit Rating Agency

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

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