

Comparison Ratings Report - Highline Financial ⁽¹⁾

Bank	City	State	Highline Financial Bank's Rating in Nation Jun-09	Highline Financial Bank's Rating % Rank Nation Jun-09	Highline Financial Ratio Measures			
					Core Capital Jun-09	Non-Performing Loans Jun-09	Liquid Assets/Total Liabilities Jun-09	
1	California Republic Bank	Newport Beach	CA	52	70%	26.78	0.00	52.25
2	Wells Fargo Bank NA	Sioux Falls	SD	51	68%	6.80	2.64	5.16
3	Farmers & Merchants Bank	Long Beach	CA	48	63%	14.37	4.10	7.57
4	Citizen's Business Bank	Ontario	CA	43	54%	10.10	1.53	4.02
5	California Bank & Trust	San Diego	CA	42	53%	9.15	3.02	6.06
6	US Bank NA	Cincinnati	OH	35	41%	5.92	2.63	5.79
7	City National Bank	Beverly Hills	CA	28	33%	8.37	3.18	5.48
8	Union Bank NA	San Francisco	CA	23	27%	7.09	2.36	19.17
9	Plaza Bank	Irvine	CA	25	30%	8.14	2.12	42.14
10	JPMorgan Chase Bank NA	Columbus	OH	22	26%	6.14	5.34	40.84
11	Bank of America NA	Charlotte	NC	20	24%	6.46	5.12	25.53
12	SunWest Bank	Tustin	CA	18	23%	9.18	5.29	34.11
13	Citibank NA	Las Vegas	NV	15	20%	7.65	4.85	37.78

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

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

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

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