

Q2'09 FDIC Data	Mystery Bank	Wells Fargo (WFC)	US Bank (USB)	JP Morgan (JPM)
Income and Expense Data (% of average assets)				
Total Interest Income	4.39%	4.20%	4.26%	3.40%
Total interest expense	1.17%	0.56%	1.1%	0.61%
Net interest income	3.22%	3.64%	3.16%	2.79%
Provision for loan and lease losses	0.63%	1.54%	2.05%	1.79%
Total noninterest income	1.39%	2.78%	3.12%	2.26%
Total noninterest expense	3.21%	3.25%	3.27%	2.92%
Net income attributable to bank	0.49%	0.95%	0.73%	0.32%
Performance Ratios (% , annualized)				
Yield on earning assets	4.9%	4.87%	4.97%	4.07%
Cost of funding earning assets	1.31%	0.7%	1.28%	0.73%
Net interest margin	3.59%	4.16%	3.69%	3.34%
Noninterest income to earning assets	1.55%	3.1%	3.64%	2.71%
Noninterest expense to earning assets	3.59%	3.62%	3.81%	3.49%
Net operating income to assets	0.49%	1.11%	0.75%	0.22%
Return on assets (ROA)	0.49%	1.03%	0.73%	0.32%
Pretax return on assets	0.76%	1.59%	0.93%	0.47%
Return on equity (ROE)	5.15%	10.86%	8.38%	3.64%
Retained earnings to average equity (YTD only)	N/A	9.87%	N/A	N/A
Net charge-offs to loans	0.57%	1.65%	1.97%	3.48%
Credit loss provision to net charge-offs	163.29%	128.07%	146.22%	132.63%
Earnings coverage of net loan charge-offs (x)	3.58	2.84	2.15	1.58
Efficiency ratio	67.53%	46.88%	49.14%	56.66%
Assets per employee (\$ millions)	3.95	5.48	4.97	9.56
Cash dividends to net income (YTD only)	N/A	9.09%	N/A	N/A
Condition Ratios (%)				
Loss allowance to loans	1.61%	2.55%	2.31%	4.29%
Loss allowance to noncurrent loans	81.73%	48.78%	61.57%	75.64%
Noncurrent assets plus other real estate owned to assets	1.49%	3.7%	3.01%	2.3%
Noncurrent loans to loans	1.97%	5.22%	3.75%	5.67%
Net loans and leases to deposits	81.02%	95.04%	106.06%	64.75%
Net loans and leases to core deposits	90.18%	117.15%	138%	120.43%
Equity capital to assets	9.63%	10.47%	8.81%	8.83%
Core capital (leverage) ratio	7.53%	7.28%	6.38%	6.57%
Tier 1 risk-based capital ratio	11.16%	8.91%	7.14%	9.4%
Total risk-based capital ratio	12.48%	13.12%	11.21%	13.03%
Memoranda:				
Average assets	-	1,284,860,207	264,551,321	1,776,403,134
Average earning assets	-	1,088,932,291	226,894,295	1,486,028,670
Average equity	-	121,586,142	22,914,613	155,533,547
Average loans	-	846,586,522	189,146,694	689,253,497
Net Loans and Leases (% of assets)				
Net loans and leases	67.64%	65.62%	69.68%	36.52%
Plus: Loan Loss Allowance	1.1%	1.71%	1.65%	1.64%
Total loans & leases	68.74%	67.34%	71.33%	38.16%
Plus: Unearned income	0	0%	0	0
Loans and leases, gross	68.74%	67.34%	71.33%	38.16%
All real estate loans	52.02%	40.49%	33.85%	19.87%
Real estate loans in domestic offices:	52.02%	40.27%	33.85%	19.81%
Construction and land development	6.63%	3.08%	3.79%	0.51%
Commercial real estate	13.87%	7%	7.42%	1.29%
Multifamily residential real estate	0.43%	0.73%	0.88%	1.84%
1-4 family residential	30.66%	29.21%	21.48%	16.17%
Farmland	0.43%	0.25%	0.28%	0.01%
Real estate loans in foreign offices:	N/A	0.22%	0	0.05%
Farm loans	0.21%	0.5%	0.37%	0.02%
Commercial and industrial loans	4.82%	12.39%	14.67%	7.26%
To non-U.S. addressees	0	0.67%	0.23%	2.04%
Loans to individuals	7.98%	8.87%	14.14%	7.61%
Credit cards	0.75%	2.09%	5.61%	4.23%
Related Plans	0.22%	0.61%	1.26%	0.12%
Other loans to individuals	7.01%	6.17%	7.27%	3.26%
Total other loans and leases *	3.72%	5.09%	8.3%	3.4%
Loans to foreign governments & official institutions	0	0.02%	0	0.02%
Obligations of states & political subdivisions in the U.S.	0.84%	0.35%	1.37%	0.19%

Q2'09 FDIC Data	Mystery Bank	Wells Fargo (WFC)	US Bank (USB)	JP Morgan (JPM)
Other loans	1.95%	1.68%	2.26%	2.66%
Lease financing receivables	0.93%	1.12%	4.37%	0.13%
Loans to depository institutions and acceptances of other banks	0%	1.92%	0.29%	0.4%
Financial Data				
Total Assets	-	1,284,177	265,560	2,026,642
Goodwill	-	24,619	8,451	48,288
Intangibles	-	30,980	2,961	19,682
Total Liabilities	-	1,162,794	241,389	1,871,876
Tangible Book Value	-	65,784	12,759	86,796
Shares outstanding	-	4,668.15	1,911.88	3,924.13
Tangible book / share	-	14.09	6.67	22.12
Share price	-	28.49	22.76	44.95
Price / tangible book	1.01	2.02	3.41	2.03

Quotes may be delayed up to 20 minutes. Information is provided 'as is' and solely for informational purposes, not for trading purposes or advice. Disclaimer: http://www.google.com/intl/en/help/stock_disclaimer.html