

2012 BANK PERFORMANCE SCORECARD

\$5 BILLION UP TO \$50 BILLION

Rank	Company Name	Ticker	State	Total Assets (\$000)	Industry Type	Profitability				Capital Adequacy			Asset Quality				Final Score
						Core ROAA (%)	ROA Rank	Core ROAE (%)	ROE Rank	Tang Common Equity/Tang Assets (%)	TCE Rank	NPA Rank	NPA/Loans & OREO (%)	NCOs/Avg Loans (%)	NCOs Rank		
1	Pacific Capital Bancorp	PCBC	CA	5,850	Bank	1.39	4	11.58	8	11.71	8	1.88	24	0.01	2	33	
2	BankUnited, Inc.	BKU	FL	11,322	Bank	1.23	9	9.24	21	13.03	4	0.20	2	0.36	18	44	
3	First Republic Bank	FRC	CA	27,792	Bank	1.46	3	15.76	3	8.54	40	0.16	1	0.02	3	48	
4	Commerce Bancshares, Inc.	CBSH	MO	20,649	Bank	1.34	5	12.39	5	9.91	15	1.71	19	0.70	36	52.5	
5	Signature Bank	SBNY	NY	14,666	Bank	1.08	19	12.33	7	9.60	18	1.29	11	0.52	27	63	
6	CVB Financial Corp.	CVBF	CA	6,483	Bank	1.30	6	12.37	6	10.19	14	3.55	47	0.57	31	65	
7	BOK Financial Corp.	BOKF	OK	25,494	Bank	1.20	10	11.07	12	9.56	20	2.83	34	0.35	17	67.5	
8	Cullen/Frost Bankers, Inc.	CFR	TX	20,317	Bank	1.16	11	9.95	15	8.82	33	1.51	15	0.54	28	80.5	
9	Westamerica Bancorp.	WABC	CA	5,042	Bank	1.89	1	17.19	1	8.35	43	3.41	42	0.67	35	83.5	
10	Bank of Hawaii Corp.	BOH	HI	13,846	Bank	1.23	8	15.86	2	7.03	59	1.34	12	0.40	20	85	
11	Prosperity Bancshares, Inc.	PB	TX	9,823	Bank	1.53	2	9.72	19	7.00	61	0.46	3	0.14	8	87.5	
12	National Penn Bancshares, Inc.	NPBC	PA	8,486	Bank	1.07	20	7.99	32	11.04	10	1.44	13	0.74	39	88	
13	Community Bank System, Inc.	CBU	NY	6,488	Bank	1.28	7	11.21	9	6.76	65	0.83	6	0.15	9	88.5	
14	Trustmark Corp.	TRMK	MS	9,727	Bank	1.08	17	8.71	24	9.66	17	3.10	40	0.56	29	92.5	
15	Texas Capital Bancshares, Inc.	TCBI	TX	8,138	Bank	1.12	15	13.45	4	7.34	56	1.50	14	0.46	23	93.5	
16	BBCN Bancorp, Inc.	BBCN	CA	5,167	Bank	1.06	21	8.13	31	11.47	9	1.52	16	1.20	53	95.5	
17	First Financial Bancorp.	FFBC	OH	6,672	Bank	1.08	18	9.54	20	9.25	24	2.92	36	0.84	44	102	
18	United Bankshares, Inc.	UBSI	WV	8,451	Bank	1.15	13	10.10	14	7.24	57	1.83	23	0.28	13	102	
19	NBT Bancorp Inc.	NBTB	NY	5,598	Bank	1.11	16	11.18	10	7.14	58	1.06	8	0.56	30	103	
20	Hudson City Bancorp, Inc.	HCBK	NJ	45,356	Thrift	0.82	39	8.72	23	9.75	16	3.47	43	0.27	11	105	
21	International Bancshares Corp.	IBOC	TX	11,740	Bank	1.02	24	8.22	30	9.57	19	3.99	52	0.33	15	106.5	
22	New York Community Bancorp, Inc.	NYB	NY	42,024	Thrift	1.16	12	8.70	25	7.78	50	1.78	21	0.40	19	107	
23	East West Bancorp, Inc.	EWBC	CA	21,969	Bank	1.14	14	11.01	13	8.46	41	2.60	31	1.16	50	108.5	
24	BancFirst Corp.	BANF	OK	5,609	Bank	0.87	33	9.87	16	7.66	53	1.28	10	0.09	6	110	
25	First Niagara Financial Group, Inc.	FNFG	NY	32,811	Bank	0.99	25	7.50	38	8.57	39	0.85	7	0.20	10	110.5	
26	Old National Bancorp	ONB	IN	8,610	Bank	1.03	23	8.62	26	8.97	29	2.98	39	0.52	26	110.5	
27	People's United Financial, Inc.	PBCT	CT	27,568	Thrift	0.91	28	4.51	55	12.01	7	2.85	35	0.28	12	113.5	
28	Capitol Federal Financial, Inc.	CFFN	KS	9,421	Thrift	0.69	45	3.70	58	20.52	1	1.57	18	0.07	5	115.5	
29	PacWest Bancorp	PACW	CA	5,528	Bank	1.03	22	11.07	11	8.95	30	7.58	66	0.82	42	117	
30	UMB Financial Corp.	UMBF	MO	13,541	Bank	0.90	32	9.79	18	6.76	64	0.70	5	0.51	24	128.5	
31	Hancock Holding Co.	HBHC	MS	19,774	Bank	0.98	26	7.99	33	7.96	47	2.00	26	0.44	21	129.5	
32	IBERIABANK Corp.	IBKC	LA	11,758	Bank	0.63	50	4.81	52	9.52	21	1.22	9	0.14	7	131	
33	Investors Bancorp, Inc. (MHC)	ISBC	NJ	10,702	Thrift	0.79	43	8.56	27	8.80	35	1.74	20	0.57	32	131	
34	Northwest Bancshares, Inc.	NWBI	PA	7,958	Thrift	0.82	40	5.37	48	12.60	5	3.55	45	0.72	37	134	
35	Valley National Bancorp	VLY	NJ	14,245	Bank	0.91	30	9.86	17	6.74	67	2.80	33	0.31	14	137.5	
36	Fulton Financial Corp.	FULT	PA	16,371	Bank	0.90	31	7.44	39	9.15	25	2.93	37	1.27	54	140.5	
37	City National Corp.	CYN	CA	23,666	Bank	0.75	44	8.22	29	7.01	60	1.54	17	0.05	4	143.5	
38	Provident Financial Services, Inc.	PFS	NJ	7,097	Thrift	0.86	34	6.31	41	8.80	34	3.73	49	0.52	25	146	

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39	Washington Federal, Inc.	WAFD	WA	13,650	Thrift	0.79	42	5.74	45	12.52	6	8.36	68	1.20	52	153	
40	Chemical Financial Corp.	CHFC	MI	5,339	Bank	0.83	37	7.77	35	8.63	37	3.90	51	0.73	38	153.5	
41	Cathay General Bancorp	CATY	CA	10,645	Bank	0.85	36	6.11	42	9.01	28	5.80	59	0.95	45	158	
42	FirstMerit Corp.	FMER	OH	14,442	Bank	0.81	41	7.55	37	7.86	49	1.82	22	0.82	43	159.5	
43	F.N.B. Corp.	FNB	PA	9,786	Bank	0.94	27	7.85	34	6.66	69	2.38	28	0.58	33	160.5	
44	Park National Corp.	PRK	OH	6,972	Bank	0.91	29	8.83	22	8.25	45	6.10	61	2.65	69	161	
45	First Citizens BancShares, Inc.	FCNCA	NC	20,881	Bank	0.47	56	5.54	46	8.43	42	1.94	25	0.46	22	167.5	
46	Umpqua Holdings Corp.	UMPQ	OR	11,563	Bank	0.63	49	4.38	56	9.14	26	3.24	41	0.95	46	174.5	
47	Boston Private Financial Holdings	BPFH	MA	6,048	Bank	0.67	46	7.61	36	6.14	71	2.16	27	0.35	16	174.5	
48	Webster Financial Corp.	WBS	CT	18,714	Bank	0.86	35	8.47	28	7.00	62	4.96	56	1.00	47	176.5	
49	Glacier Bancorp, Inc.	GBCI	MT	7,188	Bank	0.65	48	5.24	51	10.40	12	8.56	69	1.77	64	177.5	
50	Associated Banc-Corp	ASBC	WI	21,924	Bank	0.66	47	4.79	53	8.84	31	3.57	48	1.13	49	179.5	
51	SVB Financial Group	SIVB	CA	19,969	Bank	0.24	67	3.13	66	7.86	48	0.53	4	-0.02	1	183.5	
52	TFS Financial Corp. (MHC)	TFSL	OH	11,058	Thrift	0.08	69	0.49	69	16.21	3	3.78	50	0.76	40	186	
53	First Horizon National Corp.	FHN	TN	24,789	Bank	0.53	54	5.39	47	9.05	27	4.66	54	1.97	67	188.5	
54	WesBanco, Inc.	WSBC	WV	5,536	Bank	0.82	38	7.16	40	6.68	68	2.75	32	1.30	55	189.5	
55	TCF Financial Corp.	TCB	MN	18,979	Bank	0.55	52	6.01	43	8.72	36	6.65	65	1.45	59	193	
56	Susquehanna Bancshares, Inc.	SUSQ	PA	14,975	Bank	0.54	53	3.75	57	8.20	46	2.58	30	1.16	51	196.5	
57	First Commonwealth Financial Corp.	FCF	PA	5,841	Bank	0.25	66	1.85	67	10.48	11	3.48	44	1.62	62	197	
58	Sterling Financial Corp.	STSA	WA	9,193	Bank	0.40	59	4.56	54	9.44	22	6.28	62	1.64	63	197.5	
59	Oriental Financial Group Inc.	OFG	PR	6,694	Bank	0.37	61	3.63	60	9.32	23	15.51	73	0.81	41	201	
60	First Midwest Bancorp, Inc.	FMBI	IL	7,974	Bank	0.45	57	3.29	63	8.83	32	4.67	55	1.84	66	212.5	
61	First Interstate BancSystem, Inc.	FIBK	MT	7,326	Bank	0.61	51	5.91	44	7.43	55	6.50	64	1.54	61	212.5	
62	CapitalSource Inc.	CSE	MD	8,300	Bank	-1.01	73	-4.57	72	17.25	2	8.08	67	4.68	74	217.5	
63	Wintrust Financial Corp.	WTFC	IL	15,894	Bank	0.36	62	3.63	59	7.49	54	2.94	38	1.02	48	218	
64	Astoria Financial Corp.	AF	NY	17,022	Thrift	0.39	60	5.32	50	6.33	70	3.55	46	0.59	34	220	
65	Western Alliance Bancorp.	WAL	AZ	6,845	Bank	0.52	55	5.36	49	6.76	66	6.00	60	1.32	56	228	
66	MB Financial, Inc.	MBFI	IL	9,833	Bank	0.43	58	3.17	65	8.28	44	4.58	53	3.31	72	229.5	
67	First BanCorp.	FBP	PR	13,127	Bank	-0.79	72	-10.09	73	10.25	13	16.61	74	2.68	70	230	
68	Popular, Inc.	BPOP	PR	37,348	Bank	0.33	64	3.36	61	8.62	38	12.30	72	2.54	68	233	
69	PrivateBancorp, Inc.	PVTB	IL	12,417	Bank	0.34	63	3.30	62	7.69	51	5.31	57	1.81	65	237	
70	BancorpSouth, Inc.	BXS	MS	12,996	Bank	0.30	65	3.24	64	7.67	52	5.40	58	1.43	58	239	
71	Citizens Republic Bancorp, Inc.	CRBC	MI	9,463	Bank	0.10	68	0.96	68	4.47	75	2.41	29	4.54	73	262	
72	Synovus Financial Corp.	SNV	GA	27,163	Bank	-0.29	70	-2.82	70	6.81	63	8.72	70	2.81	71	273.5	
73	Doral Financial Corp.	DRL	PR	7,975	Bank	-0.33	71	-3.16	71	6.06	72	23.40	75	1.48	60	281.5	
74	Flagstar Bancorp, Inc.	FBC	MI	13,637	Thrift	-1.35	74	-15.18	74	5.81	73	10.31	71	1.34	57	285	
75	United Community Banks, Inc.	UCBI	GA	6,983	Bank	-3.13	75	-40.44	75	5.35	74	6.39	63	7.33	75	293	
					Median		0.82		7.50			8.62			2.94	0.73	
					Mean		0.68		5.94			8.90			4.10	1.08	

Source: Sandler O'Neill, SNL Financial, company reports and regulatory filings *Data includes only companies which had reported 2011 earnings as of April 4, 2012. Capital adequacy and asset quality figurers are as of 12/31/2011. Profitability figures are for the year ending 12/31/2011 and are based on core income as defined by SNL Financial. Asset Quality figures are as of 12/31/2011. NPA levels and average loans in the NCO calculation are net of guaranteed loans. NPA calculation includes accruing TDRs if disclosure is available through company filings.