

# Sample Spreadsheet

(Compressed to fit this page; Only 4 of the 48 banks shown below.)

(Dollar amounts are in thousands.)

## Bank-Owned First-Lien Home Mortgage Loans

(1 of 16 spreadsheets in BCRM package; each actually covers all large banks.)

Loans & total assets show how important this asset class is to the bank

Sort here to rank the banks by their rates of high delinquency

Who's getting worse most rapidly?

Net Chargeoffs are true losses. We show the rates & speed of change

% Bad is the sum of del. + NCO rates: a single measure of trouble

COMPANY	TOTAL ASSETS	TOTAL LOANS, 12/08	TOTAL LOANS, 9/08	% 90 DAYS+ DELINQ., 12/08	% 90 DAYS+ DELINQ., 9/08	Q/Q CHG IN % DEL.	% NCO, 12/08	% NCO, 9/08	Q/Q CHG IN % NCO	% BAD, 12/08	% BAD, 9/08	Q/Q CHG IN % BAD
U.S. BANCORP	267,032,000	34,106,000	26,043,000	6.51	5.06	1.45	0.78	0.77	0.01	7.29	5.83	1.46
SUNTRUST BANKS, INC.	189,137,961	27,303,672	28,142,964	7.10	5.55	1.55	1.41	1.29	0.12	8.51	6.84	1.67
CITIZENS FINANCIAL GROUP, INC.	160,444,183	25,618,349	27,841,442	0.89	0.64	0.25	0.18	0.10	0.08	1.07	0.74	0.33
BB&T CORPORATION	152,015,025	23,702,044	23,667,135	2.73	2.09	0.64	0.41	0.30	0.11	3.14	2.39	0.75

TOTALS												
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Industry totals, not shown here, are included in every BCRM spreadsheet. They show the state - and direction - of the entire banking industry.

# ORDER FORM

"The Bank Credit Risk Monitor" (BCRM) costs **\$1,900** for an annual subscription to four quarterly sets of reports, or **\$625** for a single issue. BCRM includes an analytic report and 16 spreadsheets in four Excel workbooks, as described in this Prospectus. Numbers of banks covered per quarter may vary slightly, depending on how promptly the banks file their federal regulatory financial reports.

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