

Top Listee Rates:

30 Day Top Rates

	Stars	Rate%
Sample Bank, ST	***½	0.600
Sample Bank, ST	****	0.500
Sample Bank, ST	S.U.	0.500
Sample Bank, ST	****	0.450
Sample Bank, ST	****	0.450
Sample Bank, ST	****	0.450
Sample Bank, ST	S.U.	0.450
Sample Bank, ST	****	0.370

90 Day Top Rates

Sample Bank, ST	****	1.000
Sample Bank, ST	S.U.	1.000
Sample Bank, ST	***½	0.900
Sample Bank, ST	*****	0.800
Sample Bank, ST	*****	0.790
Sample Bank, ST	***½	0.650
Sample Bank, ST	S.U.	0.650
Sample Bank, ST	****	0.620

180 Day Top Rates

Sample Bank, ST	****	1.250
Sample Bank, ST	***½	1.250
Sample Bank, ST	S.U.	1.240
Sample Bank, ST	*****	1.100
Sample Bank, ST	***½	1.040
Sample Bank, ST	****	1.020
Sample Bank, ST	***½	1.000
Sample Bank, ST	****	0.850

1 Year Top Rates

Sample Bank, ST	*****	1.600
Sample Bank, ST	****	1.550
Sample Bank, ST	S.U.	1.490
Sample Bank, ST	****	1.400
Sample Bank, ST	***½	1.400
Sample Bank, ST	S.U.	1.300
Sample Bank, ST	***½	1.250
Sample Bank, ST	***½	1.250

18 Month Top Rates

Sample Bank, ST	***½	2.130
Sample Bank, ST	*****	1.800
Sample Bank, ST	****	1.730
Sample Bank, ST	S.U.	1.730
Sample Bank, ST	***½	1.500
Sample Bank, ST	***½	1.500
Sample Bank, ST	****	1.400
Sample Bank, ST	S.U.	1.400

2 Year Top Rates

Sample Bank, ST	S.U.	2.320
Sample Bank, ST	****	2.130
Sample Bank, ST	***½	2.130
Sample Bank, ST	*****	2.100
Sample Bank, ST	*****	2.000
Sample Bank, ST	****	1.920
Sample Bank, ST	****	1.880
Sample Bank, ST	***½	1.850

5 Year Top Rates

Sample Bank, ST	****	3.200
Sample Bank, ST	***½	3.200
Sample Bank, ST	*****	3.150
Sample Bank, ST	*****	3.150
Sample Bank, ST	S.U.	3.150
Sample Bank, ST	****	3.100
Sample Bank, ST	S.U.	3.100
Sample Bank, ST	****	3.000

Issue #1,232

Since 1983

JRN 27:06 Top Rates 2/8/2010

30 Day	Up	10.0 bps	0.600%
90 Day	Unchanged		1.000%
180 Day	Unchanged		1.250%
1 Year	Down	10.0 bps	1.600%
18 Month	Unchanged		2.130%
2 Year	Unchanged		2.320%
5 Year	Unchanged		3.200%

FDIC Resolution Strategies

As we reported last week (and countless times before), when the FDIC closes a bank, it is required to do so in the least costly manner available (unless the bank is deemed "systematically important" ...i.e. too big to fail), but that's another story. How exactly it determines least costly has become a matter of contention.

In some instances, like **zero-star Rockbridge Commercial Bank, Atlanta, GA** which failed on December 18, 2009, there is no option. After two dozen other banks had already failed in the state last year, the FDIC could not muster any bidders. It had no alternative but to close the critically-undercapitalized bank before 90 days expired. Insured depositors received an immediate payout and the FDIC estimated the cost to the Deposit Insurance Fund (DIF) to be \$124.2 million.

In most cases, however, there are options and with a little creativity, those options have

broadened. Case in point, the new "shelf charter". The shelf charter expands the potential list of buyers for troubled banks by granting a preliminary approval to investors for a national bank charter. The charter remains inactive (or on the shelf) until a bid is accepted. **Bond Street Bank, NA** was granted a shelf charter under this provisional preliminary name last October. On January 22, 2010, when it acquired **zero-star Premier American Bank, Miami, FL** it took the name of the failed bank and just added N.A. to the end. Customers may not have even realized their bank had failed. That worked out so nicely that when Premier American acquired **zero-star Florida Community Bank, Immokalee, FL** the following Friday, it continued to operate it under the old name as well. There is no mention of any change in ownership on their web site. It will only be mentioned if you ask. This is a proven method for minimizing depositor defections. (Cont. pg 2.)

P.O. Box 143520, Coral Gables, FL 33114-3520
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All banks listed in *Jumbo Rate News* are insured by the FDIC (Federal Deposit Insurance Corp.) www.fdic.gov.

STATUS CODE— ex. 5m

The two-character STATUS CODE is deciphered as follows:

#1(number)-denotes the basis of computing interest. “0” represents a 360 day year. “5”=365 days. “/”=Actual (365/366) days.

#2(l.c.letter)-denotes the frequency of interest payments - “m”=monthly, “q”=quarterly, “s”=semi-annually, “t”=term.

Miscellaneous Rate Page Codes:

P/L denotes profit or loss in quarter noted.

Min(000) denotes minimum deposit requirement (in thousands).

Wire I/O=incoming/outgoing wire transfer fees.

indicates the listee requires personal information (or has other unusual requirements).

#ca—denotes rates are not good in the state of California.

#fi-denotes CDs only accepted from other financial institutions.

FORMULA FOR BAUER'S ADJUSTED CAPITAL RATIO:

Tier 1 capital minus nonperforming assets (excluding government guaranteed non performing assets) as a percent of tangible assets minus nonperforming assets (excluding government guaranteed non performing assets).

Bauer's adjusted capital ratio takes delinquent loans out of the leverage capital ratio equation. This has proven to be a valuable tool in predicting future troubles with nonperforming loans.

All other things equal, the closer Bauer's adjusted capital ratio is to the leverage ratio, the better.

FDIC Resolution Strategies—continued

Estimated cost to the DIF for these two failures:\$437.5 million, combined.

Another trick the FDIC has in its bag is Loss Sharing Agreements. These agreements typically run for eight or ten years at an 80/20 split, whereby the FDIC reimburses 80% of losses incurred by the acquirer on covered assets up to an agreed upon threshold with the assuming bank picking up the other 20%. Losses above the predetermined threshold are reimbursed at 95% percent of the losses booked by the acquirer.

Since January 2009, assets subject to loss share agreements have ballooned to nearly \$100 billion and while potential

losses are already factored into the DIF cost estimate, it is still rather daunting. The up side of this is that if losses are lower than anticipated, the acquiring bank will reimburse the FDIC for the difference at the same 80% or 95% rate. This is particularly important now as portfolio values are rising.

Options that do not seem to be available for community banks: a) injection of TARP money. (See last week's article on FBOP's nine-bank failure for more details.) b) giving struggling community banks more time to raise capital. (This may have to be decided in the courts.) Either, or both, of these untapped strategies could help reduce DIF costs.

Other Top Rates From JRN Listees

Cert#	Institution-State	Stars	Contact	Phone	Assets (\$mils)	P/ L	Minimum Rate (000)
Business Money Market Account Rates							
11111	Sample Bank, City, ST	*****	ContactPerson	800-555-1212	3029	P	1.500
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	334	L	1.010
Business Savings Account Rates							
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	89	P	1.000
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	18035	P	0.900
60-Day Jumbo CD Rates							
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	172	P	25 0.700
11111	Sample Bank, City, ST	*****	ContactPerson	800-555-1212	1340	P	100 0.590
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	20416	P	100 0.500
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	32	L	1 0.500
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	39406	P	95 0.450
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	18035	P	50 0.450
270-Day Jumbo CD Rates							
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	20416	P	100 1.500
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	172	P	25 1.300
11111	Sample Bank, City, ST	*****	ContactPerson	800-555-1212	3029	P	100 1.200
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	334	L	10 1.090
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	18035	P	50 1.050
30-Month Jumbo CD Rates							
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	341	P	100 2.000
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	706	P	10 1.980
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	172	P	25 1.950
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	445	P	99 1.910
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	39406	P	95 1.850
3-Year Jumbo CD Rates							
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	706	P	10 2.710
11111	Sample Bank, City, ST	*****	ContactPerson	800-555-1212	3029	P	100 2.600
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	32	L	1 2.570
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	521	L	1 2.450
11111	Sample Bank, City, ST	***½	ContactPerson	800-555-1212	116	L	100 2.450
4-Year Jumbo CD Rates							
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	706	P	10 2.960
11111	Sample Bank, City, ST	*****	ContactPerson	800-555-1212	3029	P	100 2.850
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	32	L	1 2.760
11111	Sample Bank, City, ST	S.U.	ContactPerson	800-555-1212	18035	P	50 2.750
11111	Sample Bank, City, ST	****	ContactPerson	800-555-1212	521	L	1 2.700



Jumbo Rate News

The Weekly Commentary, Record & Analysis of the Jumbo CD Market

P.O. Box 143520, Coral Gables, Florida 33114

VOLUME 27, NO. 06

FEBRUARY 8, 2010

FDIC Insured Banks & Thrifts

Cert#	Institution-State	Contact	Phone	Assets (\$mls)	Bauer's Adj.CR	Leverage CR	Total RbCR	P/L	Min. L	Wire I/O	1Mo	3Mo	6Mo	1Yr	18Mo	2Yr	5Yr	Status
11111	SampleBank-City,ST	Press 4	800-555-1212	277	26.23	26.24	0.00	P	95	0/20	-----	0.050	0.150	0.250	0.250	0.300	0.300	5m
11111	SampleBank-City,ST	Diane/Kristin	800-555-1212	295	9.55	11.35	13.92	P	100	0/0	-----	0.050	0.300	0.450	0.750	1.150	-----	0m
11111	SampleBank-City,ST	JanineLipft	800-555-1212	518	8.80	9.81	16.14	P	85	0/15	0.130	0.170	0.240	0.370	0.660	1.100	-----	5m
11111	SampleBank-City,ST	BeverlyRussl	800-555-1212	240	13.44	13.44	28.19	P	100	25/25	-----	0.100	0.250	0.650	-----	1.450	2.350	/m
11111	SampleBank-City,ST	Pinky	800-555-1212	2544	6.08	9.02	12.54	P	90	0/0	-----	-----	0.400	0.850	0.850	1.200	-----	5m
11111	SampleBank-City,ST	CustService	800-555-1212	1340	10.53	11.44	21.17	P	100	0/10	-----	0.790	0.790	1.000	-----	1.000	-----	5m
11111	SampleBank-City,ST	JumboCDDept	800-555-1212	1010	14.57	15.17	31.00	P	100	0/15	-----	0.500	0.600	0.750	-----	1.750	3.150	5m
11111	SampleBank-City,ST	CarolynSobrl	800-555-1212	311	14.12	14.47	16.78	P	90	0/0	0.100	0.400	0.450	0.850	0.950	-----	-----	5m
11111	SampleBank-City,ST	EmmaLutskvch	800-555-1212	286	7.50	9.00	12.36	P	100	5/20	-----	-----	0.550	0.700	-----	-----	-----	5m
11111	SampleBank-City,ST	CD Dept.	800-555-1212	3029	7.94	8.06	19.71	P	100	0/15	-----	0.800	1.100	1.600	1.800	2.100	3.150	/m
11111	SampleBank-City,ST	Mr.Guglielmo	800-555-1212	118	8.48	9.99	14.81	P	1	0/0	-----	-----	-----	1.050	-----	2.000	-----	/m
11111	SampleBank-City,ST	Jay/Najja	800-555-1212	358	10.87	10.93	17.94	P	95	0/0	-----	0.250	0.250	0.250	0.500	0.500	0.500	5m
11111	SampleBank-City,ST	Press 2	800-555-1212	185	10.86	10.86	34.46	P	100	0/5	-----	-----	0.420	0.870	0.950	1.590	2.590	5m

5-STAR FDIC INSURED BANK & THRIFT LISTEES

^new or returning listees. Unless otherwise noted, Financial Data Current as of September 30, 2009.
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Cert#	Institution-State	Contact	Phone	Assets (\$mils)	Bauer's Adj,CR	Lever-ageCR	Total RbCR	P/ L	Min. (000)	Wire I/O	1Mo	3Mo	6Mo	1Yr	18Mo	2Yr	5Yr	Status	
4-STAR FDIC INSURED BANK & THRIFT LISTEES																			
11111	SampleBank-City,ST	Operations	800-555-1212	706	7.11	9.18	13.47	P	10	0/20	0.500	-----	0.800	0.990	1.730	1.880	3.200	0m	
11111	SampleBank-City,ST	CustomerServ	800-555-1212	20416	4.57	6.72	12.77	P	100	15/25	0.450	1.000	1.250	1.550	-----	-----	-----	5m	
11111	SampleBank-City,ST	JumboCDs	800-555-1212	1317	6.29	7.20	16.37	P	1	0/20	-----	-----	-----	1.400	-----	1.920	2.850	5m	
11111	SampleBank-City,ST	Operations	800-555-1212	82	23.84	27.60	36.27	P	100	15/25	-----	-----	0.250	0.250	-----	0.250	0.250	5t	
11111	SampleBank-City,ST	CD Dept	800-555-1212	40594	11.23	12.50	23.38	P	100	0/20	-----	-----	-----	0.500	0.910	1.240	2.960	0m	
11111	SampleBank-City,ST	BelkysBarkin	800-555-1212	243	7.46	9.84	15.62	L	100	0/0	0.370	0.620	1.020	1.120	-----	1.370	2.320	0m	
11111	SampleBank-City,ST	Stacey	800-555-1212	374	7.75	7.96	10.78	P	98	0/15	-----	-----	-----	-----	-----	1.000	2.800	5m	
11111	SampleBank-City,ST	WhisIDeposits	800-555-1212	39406	15.26	16.73	14.41	P	95	0/0	0.450	0.450	0.700	0.850	1.400	1.700	3.000	/m	
11111	SampleBank-City,ST	JumboCDs	800-555-1212	1856	7.23	7.50	14.71	P	80	20/20	0.200	0.200	0.300	0.300	0.750	1.150	2.900	5m	
11111	SampleBank-City,ST	JohnBessling	800-555-1212	1954	8.70	10.60	12.76	P	99	0/15	-----	-----	-----	-----	-----	1.050	-----	5m	
11111	SampleBank-City,ST	DonnaLong	800-555-1212	341	7.09	8.86	12.70	P	100	15/20	-----	0.500	0.700	1.000	1.250	1.500	2.700	/m	
11111	SampleBank-City,ST	ext.1009	800-555-1212	521	6.63	7.97	11.34	L	1	0/10	-----	-----	-----	-----	-----	2.130	3.100	5m	
11111	SampleBank-City,ST	Cristina	800-555-1212	367	8.15	10.15	12.12	P	100	0/0	0.300	0.550	0.850	1.200	-----	1.700	-----	5m	
11111	SampleBank-City,ST	SavingsDept	800-555-1212	567	13.13	16.15	28.24	P	99	0/12	-----	0.150	0.250	0.400	-----	1.100	2.800	5m	
11111	SampleBank-City,ST	MelissaDichr	800-555-1212	998	18.43	18.85	16.58	L	90	0/15	-----	0.250	0.250	0.740	1.000	1.000	1.900	0m	
11111	SampleBank-City,ST	BrandonAdams	800-555-1212	296	13.95	14.49	15.98	P	90	0/0	-----	-----	0.300	0.450	0.500	0.700	1.000	/m	
11111	SampleBank-City,ST	Cassandra	800-555-1212	126	11.21	12.36	19.39	P	99	0/0	-----	-----	-----	0.750	-----	1.000	-----	5m	
11111	SampleBank-City,ST	JumboCDDept	800-555-1212	445	8.29	8.45	11.63	P	99	5/15	-----	-----	-----	-----	-----	1.610	2.970	5m	

^new or returning listees. Unless otherwise noted, Financial Data Current as of September 30, 2009.
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Cert#	Institution-State	Contact	Phone	Assets (\$mls)	Bauer's AdjCR	Lever-ageCR	Total RbCR	P/ L	Min. (000)	Wire I/O	1Mo	3Mo	6Mo	1Yr	18Mo	2Yr	5Yr	Status	
4-STAR FDIC INSURED BANK & THRIFT LISTEES—continued																			
11111	SampleBank-City,ST	CustomerServ	800-555-1212	862	7.30	8.02	13.59	P	1	0/20	-----	0.350	0.500	0.850	-----	-----	2.710	5m	
11111	SampleBank-City,ST	ext.231or232	800-555-1212	823	7.89	11.05	15.78	P	99	0/0	-----	0.500	0.750	0.900	0.900	1.000	2.000	5m	
11111	SampleBank-City,ST	EllenSchable	800-555-1212	823	7.46	8.00	11.26	P	99	0/0	-----	0.200	-----	-----	-----	-----	-----	5t	
11111	SampleBank-City,ST	HelgaHogan	800-555-1212	990	6.84	7.98	11.66	P	95	10/10	0.450	0.600	0.750	1.150	-----	1.700	2.000	/m	
11111	SampleBank-City,ST	CD Dept.	800-555-1212	830	19.48	19.58	24.45	P	100	0/20	-----	-----	-----	0.750	0.900	1.100	1.600	5m	
11111	SampleBank-City,ST	Diane/Kristin	800-555-1212	16291	4.42	6.43	13.23	P	100	0/0	-----	0.050	0.300	0.450	0.750	1.150	-----	0m	
3½-STAR FDIC INSURED BANK & THRIFT LISTEES																			
11111	SampleBank-City,ST	MollyFlowers	800-555-1212	172	6.70	10.15	11.88	P	25	0/0	0.600	0.900	1.250	1.400	1.500	1.600	2.300	5m	
11111	SampleBank-City,ST	PenJaudon	800-555-1212	3469	4.86	7.67	11.03	L	100	0/12	0.100	0.400	0.400	0.600	1.100	1.400	-----	/m	
11111	SampleBank-City,ST	MoneyMktDsk	800-555-1212	40851	6.39	8.15	13.20	L	100	0/0	0.150	0.180	0.200	0.250	-----	-----	-----	0s	
11111	SampleBank-City,ST	ext.241	800-555-1212	503	6.25	7.92	10.57	P	95	0/0	-----	-----	-----	-----	1.190	-----	2.730	5m	
11111	SampleBank-City,ST	CD Dept	800-555-1212	334	7.30	12.01	14.86	L	10	5/20	-----	0.350	1.040	1.240	-----	-----	-----	5m	
11111	SampleBank-City,ST	Takisha x11	800-555-1212	260	7.65	11.67	14.28	P	95	0/0	0.300	0.650	0.800	1.140	1.140	1.240	1.830	5q	
11111	SampleBank-City,ST	ReneAdams	800-555-1212	552	5.71	7.82	11.36	P	99	0/0	-----	-----	-----	0.604	-----	1.254	2.354	5m	
11111	SampleBank-City,ST	Estrella/Bud	800-555-1212	192	13.61	15.68	23.01	P	90	0/15	-----	-----	-----	1.250	-----	-----	-----	5m	
11111	SampleBank-City,ST	Press 2	800-555-1212	11217	5.91	7.31	12.70	P	5	10/20	-----	0.150	0.200	0.500	2.130	2.130	2.860	5t	
11111	SampleBank-City,ST	JohnAdams	800-555-1212	116	8.43	9.59	14.40	L	100	0/10	-----	-----	1.000	1.250	1.500	1.850	3.200	/m	
11111	SampleBank-City,ST	JulieHestrmn	800-555-1212	1272	10.66	15.20	24.80	P	90	0/0	-----	-----	-----	0.600	1.050	1.450	-----	5m	
11111	SampleBank-City,ST	PersonalBnkr	800-555-1212	643	6.38	8.50	10.49	L	99	15/15	-----	-----	0.310	0.800	-----	-----	-----	/m	

Cert#	Institution-State	Contact	Phone	Assets (\$mils)	Bauer's Adj.CR	Lever-ageCR	Total RbCR	P/ L	Min. (000)	Wire I/O	1Mo	3Mo	6Mo	1Yr	18Mo	2Yr	5Yr	Status	
UNRATED START-UP FDIC INSURED BANK & THRIFT LISTEES																			
11111	SampleBank-City,ST	LindaParsons	800-555-1212	32	35.57	35.57	42.17	L	1	10/20	0.500	1.000	1.240	1.490	1.730	2.320	3.100	/m	
11111	SampleBank-City,ST	GulnaraMakle	800-555-1212	173	8.38	8.52	13.41	L	1	0/0	0.200	0.400	0.800	1.200	1.400	1.700	2.600	/m	
11111	SampleBank-City,ST	CorpCDs	800-555-1212	18035	3.91	13.17	42.51	P	50	0/30	0.450	0.650	0.800	1.300	1.250	1.600	3.150	5m	
3½-STAR RATED NON-QUALIFYING FDIC INSURED BANKS & THRIFTS																			
(These institutions do not meet the criteria to be JRN Listees—see page 7.)																			
11111	SampleBank-City,ST	MoneyDesk	800-555-1212	8911	6.83	8.03	12.26	L	99	0/0	0.050	0.150	0.150	0.300	0.800	0.900	1.150	0m	
11111	SampleBank-City,ST	Press 4	800-555-1212	843	6.32	9.40	11.88	L	99	0/25	-----	-----	-----	1.450	-----	1.900	2.850	/m	
11111	SampleBank-City,ST	x119,136,135	800-555-1212	167	3.30	7.88	11.38	L	95	0/0	-----	-----	0.500	1.200	-----	-----	-----	5m	
3-STAR NON-QUALIFYING FDIC INSURED BANKS & THRIFTS																			
(These institutions do not meet the criteria to be JRN Listees—see page 7.)																			
11111	SampleBank-City,ST	Press 1-2	800-555-1212	1215	8.76	8.82	17.40	P	10	0/15	0.500	0.750	0.900	1.300	-----	1.440	2.380	5t	
11111	SampleBank-City,ST	CustomerServ	800-555-1212	0	4.55	7.36	13.74	P	10	0/15	-----	-----	-----	0.400	0.640	1.140	1.090	5m	
11111	SampleBank-City,ST	Philiping	800-555-1212	659	13.44	15.75	17.92	P	99	0/0	-----	-----	-----	1.250	-----	-----	-----	5m	
11111	SampleBank-City,ST	Press 2	800-555-1212	5609	21.26	30.96	34.78	P	10	0/15	0.760	0.760	0.760	1.250	1.250	1.250	1.250	/m	
11111	SampleBank-City,ST	KristenWilli	800-555-1212	153	4.96	10.13	12.68	L	100	15/20	-----	1.000	1.100	1.350	-----	1.450	-----	5m	
11111	SampleBank-City,ST	Press 2	800-555-1212	4537	2.40	6.56	11.56	L	90	0/0	-----	0.750	0.750	1.000	1.450	1.800	-----	5m	
11111	SampleBank-City,ST	Judy/Ena	800-555-1212	677	5.66	8.74	12.25	P	95	0/15	-----	0.370	0.430	0.700	1.030	1.350	2.840	5m	
11111	SampleBank-City,ST	MariaPetersn	800-555-1212	20100	-0.36	8.49	13.08	L	50	0/0	0.300	0.400	0.450	0.600	1.000	1.400	2.900	/m	
11111	SampleBank-City,ST	PersonalBnkg	800-555-1212	209	4.74	7.50	14.81	P	100	2/10	-----	0.500	0.900	1.190	1.390	1.490	2.330	5m	

[^]new or returning listees. Unless otherwise noted, Financial Data Current as of September 30, 2009.
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Cert#	Institution-State	Contact	Phone	Assets (\$mil)	Bauer's AdjCR	Leverage CR	Total RbCR	P/L	Min. (000)	Wire I/O	1Mo	3Mo	6Mo	1Yr	18Mo	2Yr	5Yr	Status
11111	SampleBank-City,ST	Carrie	800-555-1212	166	4.63	8.88	11.80	P	99	0/0					1.100	1.550	2.700	5m
11111	SampleBank-City,ST	MarkFritz	800-555-1212	146	5.01	7.58	11.33	L	99	0/15	0.300	0.600	0.600	0.800	1.300	1.600	3.000	5m
11111	SampleBank-City,ST	BusinessCDs	800-555-1212	90567	7.25	9.33	23.78	L	1	0/0			1.000	1.500	1.489	1.489	1.736	/t
11111	SampleBank-City,ST	Press 3	800-555-1212	93156	5.47	8.67	13.47	L	99	0/20		0.100	0.150	0.250	0.250	0.740	1.980	/m
11111	SampleBank-City,ST	PersonalBnkr	800-555-1212	1074	4.57	6.97	10.27	L	99	0/15			0.500	1.000	1.200	1.500	2.600	5m
11111	SampleBank-City,ST	SherriJohnsn	800-555-1212	323	5.38	8.15	11.33	P	100	12/22		0.250	0.300	0.550	0.850	1.250	2.700	5m
11111	SampleBank-City,ST	Daren	800-555-1212	2029	4.31	9.48	11.69	L	50	0/0	0.400	0.400	0.450	0.850	1.250	1.700	2.750	5m
11111	SampleBank-City,ST	Mary ext.303	800-555-1212	104	3.40	10.19	16.24	L	1	5/20			0.750	1.240	1.440	1.740	2.720	5m
11111	SampleBank-City,ST	ext.4450	800-555-1212	894	4.55	9.27	13.13	P	95	0/15			0.500	1.000	1.250	1.500	2.250	5m
11111	SampleBank-City,ST	NewAccounts	800-555-1212	655	10.30	15.10	16.23	P	100	0/20	0.100	0.500	0.750	1.250				5t
11111	SampleBank-City,ST	BusinessArea	800-555-1212	16017	7.97	8.92	12.70	L	100	0/10						1.390	2.730	/m
11111	SampleBank-City,ST	CustomerServ	800-555-1212	473	2.35	8.12	12.31	L	1	0/15		1.200	1.500	1.600	1.900	3.100		/m

3-STAR NON-QUALIFYING FDIC INSURED BANKS & THRIFTS—continued
(These institutions do not meet the criteria to be JRN Listees—see side bar.)

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Each listee in this issue of *Jumbo Rate News* meets or exceeds our minimum qualifications for listing which include, but are not limited to:

- ▶ Leverage Capital Ratio Exceeding 5.0%.

- ▶ Risk-based Capital Ratio Exceeding 10.0%.

- ▶ BAUERFINANCIAL'S Adjusted Capital Ratio Exceeding 2.0%.

- ▶ No 3½-Star rated institution with an annualized loss exceeding 10% of capital in the period noted.

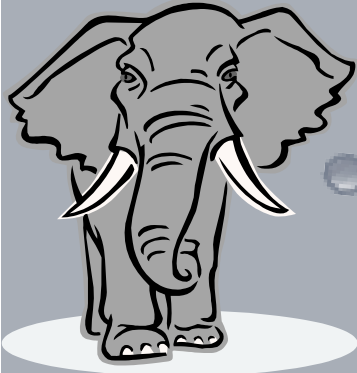
- ▶ Classified as "well-capitalized" by Federal Regulators.

- ▶ Rated 3½-Stars or better by BAUERFINANCIAL Inc. OR rated S.U. if it is a start-up institution.

- ▶ NOT presently under government control nor known to be operating under any formal supervisory agreement(s).

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 Dec. 27th.

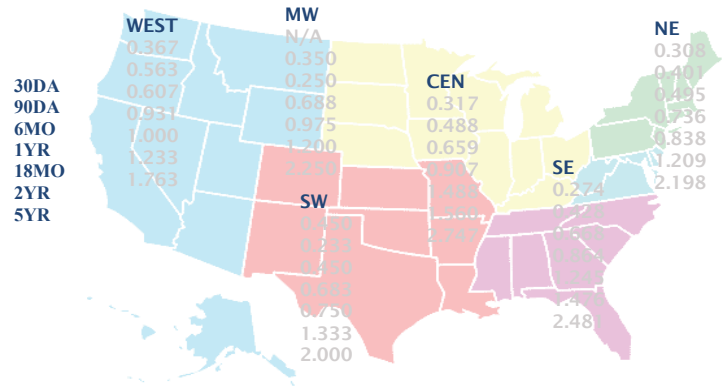
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Reports based on December 31, 2009 financial data for all federally insured U.S. banks and credit unions will be available in mid-March.

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 P.O. Box 143520
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JUMBO RATE NEWS

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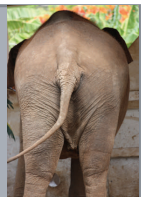
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	01/29	01/22	Change
90 Day "T" Bills (resale)	0.07	0.06	Up 01
90 Day DLR Commercial Paper	0.20	0.17	Up 03
90 Day CDs (resale)	0.20	0.20	Unch
180 Day CDs (resale)	0.29	0.29	Unch
1 Year "T" Bills	0.31	0.31	Unch
2 Year "T" Notes	0.86	0.89	Dn 03

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