

PERFORMANCE RANKING OF THE 100 LARGEST US BANKS AND THRIFTS – 2001

RANK	TOTAL ASSETS 2001 (\$BIL.)	ROAE AVERAGE 1997-2000 (%)	ROAE 2001 (%)	ROAE 2001 RANK	ROAE SCORE	ROAE CHANGE* (%)	ROAE CHANGE* RANK	ROAE CHANGE* SCORE	STOCK PRICE 12.31.01 (\$)	STOCK PRICE 12.29.00 (\$)	STOCK PRICE CHANGE 2001 (%)	STOCK PRICE CHANGE RANK	STOCK PRICE CHANGE SCORE	AVERAGE EPS† '97-00 (\$)	EPS† 2001 (\$)	CHANGE IN EPS† FROM 4-YR AVG (%)	CHANGE IN EPS† FROM 4-YR AVG RANK	CHANGE IN EPS† FROM 4-YR AVG SCORE	CAPITAL RATIO 2001 (%)	CAPITAL RATIO 2001 RANK	CAPITAL RATIO 2001 SCORE	TOTAL SCORE	
1	Doral Financial	6.7	19.91	21.76	6	30	9.3	33	16.50	31.21	24.19	29.0%	22	22	1.37	2.82	106.6	6	9.0	9.71	35	70	147.5
2	NY Community Bancorp	9.2	16.63	18.16	23	115	9.2	34	17.00	22.87	16.33	40.0%	11	11	0.59	1.34	127.1	3	4.5	11.12	13	26	173.5
3	North Fork Bancorp	17.2	19.36	23.39	4	20	20.8	16	8.00	31.99	24.56	30.2%	20	20	1.34	2.05	53.0	24	36.0	8.94	48	96	180.0
4	Hudson United Bancorp	7.0	10.10	24.95	2	10	147.0	2	1.00	28.70	20.94	37.1%	16	16	0.99	2.00	102.5	8	12.0	6.49	89	178	217.0
5	Synovus Financial	16.7	19.67	20.13	10	50	2.4	46	23.00	25.05	26.94	-7.0%	78	78	0.76	1.05	37.7	38	57.0	11.20	12	24	232.0
6	First Tennessee National	20.6	21.07	23.52	3	15	11.6	31	15.50	36.26	28.94	25.3%	26	26	1.71	2.51	46.8	29	43.5	7.92	70	140	240.0
7	Flagstar Bancorp	6.7	21.58	30.83	1	5	42.9	8	4.00	20.13	16.67	20.8%	36	36	1.61	3.78	134.4	1	1.5	4.97	99	198	244.5
8	TCF Financial	11.4	19.94	23.06	5	25	15.6	28	14.00	47.98	44.56	7.7%	52	52	1.95	2.70	38.5	36	54.0	8.73	53	106	251.0
9	Sky Financial Group	9.2	13.74	19.11	16	80	39.1	9	4.50	20.34	16.75	21.4%	32	32	0.96	1.45	51.0	25	37.5	8.16	67	134	288.0
10	GreenPoint Financial	20.2	10.58	18.84	18	90	78.1	4	2.00	35.75	40.94	-12.7%	82	82	2.05	4.50	119.5	4	6.0	8.61	56	112	292.0
11	Golden West Financial	58.6	15.10	20.38	9	45	35.0	11	5.50	58.85	67.50	-12.8%	83	83	2.73	5.11	87.5	10	15.0	7.76	73	146	294.5
12	United Bankshares	5.6	13.96	17.07	33	165	22.3	15	7.50	28.86	21.25	35.8%	18	18	1.31	1.90	44.8	31	46.5	9.84	33	66	303.0
13	AmSouth Bancorp	38.6	13.40	18.56	21	105	38.5	10	5.00	18.90	15.25	23.9%	30	30	1.03	1.45	41.5	33	49.5	8.60	57	114	303.5
14	Citigroup	1,051.5	18.49	19.62	13	65	6.1	41	20.50	50.48	51.06	-1.1%	70	70	1.87	2.75	46.9	28	42.0	8.54	59	118	315.5
15	Trustmark	7.2	14.30	16.98	34	170	18.8	22	11.00	24.23	21.00	15.4%	43	43	1.25	1.72	37.3	39	58.5	10.60	20	40	322.5
16	City National	10.2	18.43	17.71	28	140	-3.9	61	30.50	46.85	38.81	20.7%	38	38	2.18	2.96	36.1	42	63.0	10.16	26	52	323.5
17	First Midwest Bancorp	5.7	15.38	17.89	24	120	16.4	27	13.50	29.19	23.00	26.9%	23	23	1.20	1.63	36.1	41	61.5	8.73	54	108	326.0
18	W Holding Company	5.9	19.99	19.47	14	70	-2.6	58	29.00	16.20	11.63	39.4%	13	13	0.73	1.25	71.8	14	21.0	4.17	100	200	333.0
19	Washington Mutual	242.5	17.29	20.69	8	40	19.7	19	9.50	32.70	35.38	-7.6%	79	79	1.80	3.15	75.2	13	19.5	6.38	93	186	334.0
20	Wilmington Trust	7.5	21.70	19.36	15	75	-10.8	74	37.00	63.31	62.06	2.0%	61	61	3.33	3.77	13.1	73	109.5	10.15	27	54	336.5
21	Roslyn Bancorp	8.7	8.90	19.11	16	80	114.8	3	1.50	17.50	18.21	-3.9%	77	77	0.68	1.34	98.0	9	13.5	6.98	83	166	338.0
22	Charter One Financial	38.2	14.08	18.17	22	110	29.0	14	7.00	27.15	27.50	-1.3%	71	71	1.40	2.21	57.6	23	34.5	8.34	62	124	346.5
23	Valley National Bancorp	8.6	18.54	19.70	12	60	6.3	40	20.00	32.95	31.73	3.9%	57	57	1.48	1.73	17.1	68	102.0	8.65	55	110	349.0
24	Associated Banc-Corp	13.6	15.22	17.31	30	150	13.8	30	15.00	35.29	30.38	16.2%	42	42	1.95	2.70	38.6	35	52.5	8.81	51	102	361.5
25	Banknorth Group	21.1	14.27	16.76	38	190	17.4	25	12.50	22.52	19.94	13.0%	46	46	1.15	1.71	49.0	27	40.5	9.39	42	84	373.0
26	National City	105.8	19.34	19.86	11	55	2.7	45	22.50	29.24	28.75	1.7%	62	62	1.92	2.27	18.4	64	96.0	7.92	71	142	377.5
27	Community First Bankshares	5.8	17.13	18.66	19	95	8.9	36	18.00	25.69	18.88	36.1%	17	17	1.31	1.57	19.6	63	94.5	7.13	78	156	380.5
28	First Virginia Banks	10.6	13.73	15.18	43	215	10.6	32	16.00	50.76	48.00	5.8%	56	56	2.75	3.48	26.7	51	76.5	11.52	9	18	381.5
29	Citizens Banking	7.7	11.53	14.90	47	235	29.2	13	6.50	32.88	29.06	13.1%	45	45	1.55	2.25	45.6	30	45.0	10.13	29	58	389.5
30	BB&T	70.9	16.18	16.78	37	185	3.7	44	22.00	36.10	37.31	-3.3%	74	74	1.54	2.12	37.9	37	55.5	9.59	37	74	410.5
31	Bank of New York	81.0	26.55	21.54	7	35	-18.9	81	40.50	40.80	55.19	-26.1%	96	96	1.77	1.81	2.3	84	126.0	8.56	58	116	413.5
32	R & G Financial	4.7	17.67	17.27	32	160	-2.3	57	28.50	17.14	14.25	20.3%	40	40	1.13	1.85	64.1	18	27.0	7.11	79	158	413.5
33	FirstFed Financial	4.7	14.10	16.93	36	180	20.0	17	8.50	25.63	32.31	-20.7%	90	90	1.68	2.85	70.1	15	22.5	8.47	60	120	421.0
34	Downey Financial	11.1	13.41	17.80	26	130	32.7	12	6.00	41.25	55.00	-25.0%	95	95	2.36	4.25	80.3	12	18.0	6.93	86	172	421.0
35	Mercantile Bankshares	9.9	15.74	15.15	45	225	-3.7	60	30.00	43.04	43.19	-0.3%	67	67	2.16	2.55	18.1	65	97.5	13.82	1	2	421.5
36	SunTrust Banks	104.7	14.34	16.96	35	175	18.2	24	12.00	62.70	63.00	-0.5%	68	68	3.47	4.70	35.4	43	64.5	8.81	52	104	423.5
37	Union Planters	33.2	12.09	14.30	56	280	18.3	23	11.50	45.13	35.75	26.2%	25	25	2.48	3.20	29.3	49	73.5	10.69	19	38	428.0
38	Independence Community	7.6	3.57	10.32	80	400	188.9	1	0.50	22.76	15.94	42.8%	9	9	0.78	1.58	102.6	7	10.5	12.57	5	10	430.0
39	Fifth Third Bancorp	71.0	17.19	15.16	44	220	-11.8	75	37.50	61.33	59.75	2.6%	59	59	1.61	1.87	16.3	69	103.5	11.62	7	14	434.0
40	Hibernia	16.6	12.94	14.10	59	295	9.0	35	17.50	17.79	12.75	39.5%	12	12	1.02	1.35	32.4	45	67.5	10.56	21	42	434.0
41	Commerce Bancorp	11.4	17.72	17.64	29	145	-0.5	51	25.50	39.34	34.19	15.1%	44	44	0.96	1.51	57.7	22	33.0	6.19	94	188	435.5
42	Greater Bay Bancorp	7.9	17.86	17.77	27	135	-0.5	52	26.00	28.58	41.00	-30.3%	100	100	0.96	1.57	63.1	19	28.5	7.47	76	152	441.5
43	Republic Bancorp	4.7	13.26	15.76	42	210	18.9	20	10.00	13.85	9.83	40.9%	10	10	0.61	0.87	43.8	32	48.0	7.05	82	164	442.0
44	SouthTrust	48.8	15.42	15.10	46	230	-2.0	56	28.00	24.67	20.34	21.3%	33	33	1.22	1.61	32.0	46	69.0	9.12	47	94	454.0
45	BOK Financial	11.1	16.52	14.90	47	235	-9.8	71	35.50	31.51	20.63	52.7%	4	4	1.47	2.00	36.3	40	60.0	8.22	65	130	464.5
46	Commerce Bancshares	12.9	15.07	14.88	49	245	-1.3	53	26.50	38.99	40.48	-3.7%	76	76	2.23	2.73	22.6	57	85.5	10.87	16	32	465.0
47	UnionBanCal	36.0	15.31	13.88	63	315	-9.3	70	35.00	38.00	24.06	57.9%	3	3	2.58	3.04	17.9	66	99.0	11.60	8	16	468.0
48	Northern Trust	39.7	19.82	18.61	20	100	-6.1	65	32.50	60.22	81.56	-26.2%	98	98	1.67	2.11	26.5	52	78.0	7.10	80	160	468.5
49	Staten Island Bancorp	6.0	8.06	12.27	73	365	52.3	7	3.50	16.31	10.69	52.6%	5	5	0.68	1.15	70.0	16	24.0	9.55	38	76	473.5
50	Webster Financial	11.9	13.37	14.26	58	290	6.7	38	19.00	31.53	28.31	11.4%	49	49	1.85	2.75	49.1	26	39.0	9.31	43	86	483.0

*Change from 4-year average, 1997-2000 †Fully diluted per-share earnings before extraordinary items

Source: Raw data supplied by Keefe, Bruyette & Woods, Inc., New York