

How to Use This Guide

The purpose of the *Guide to Banks* is to provide consumers, businesses, financial institutions, and municipalities with a reliable source of banking industry ratings and analysis on a timely basis. We realize that the financial safety of a bank is an important factor to consider when establishing a relationship. The ratings and analysis in this Guide can make that evaluation easier when you are considering:

- A checking, merchant banking, or other transaction account
- An investment in a certificate of deposit or savings account
- A line of credit or commercial loan
- Counterparty risk

The rating for a particular company indicates our opinion regarding that company's ability to meet its obligations – not only under current economic conditions, but also during a declining economy or in an environment of increased liquidity demands.

To use this Guide most effectively, we recommend you follow the steps outlined below:

Step 1 To ensure you evaluate the correct company, verify the company's exact name as it was given to you. It is also helpful to ascertain the city and state of the company's main office or headquarters since no two banks with the same name can be headquartered in the same city. Many companies have similar names but are not related to one another, so you will want to make sure the company you look up is really the one you are interested in evaluating.

Step 2 Turn to Section I, the Index of Banks, and locate the company you are evaluating. This section contains all federally-insured commercial banks and savings banks. It is sorted alphabetically by the name of the company and shows the main office city and state following the name for additional verification. If you have trouble finding a particular institution or determining which is the right one, consider these possible reasons:

- You may have an incorrect or incomplete institution name. There are often several institutions with the same or very similar names. So, make sure you have the exact name and proper spelling, as well as the city in which it is headquartered.
- You may be looking for a *bank holding company*. If so, try to find the exact name of the main bank in the group and look it up under that name.

Step 3 Once you have located your specific company, the first column after the state shows its current Weiss Safety Rating. Turn to *About Weiss Safety Ratings* for information about what this rating means. If the rating has changed since the last edition of this Guide, a downgrade will be indicated with a down triangle ▼ to the left of the company name; an upgrade will be indicated with an up triangle ▲.

Step 4 Following the current Weiss Safety Rating are two prior ratings for the company based on year-end data from the two previous years. Use this to discern the longer-term direction of the company's overall financial condition.

Asset Quality Index	Adjusted		Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	Non-Performing Loans as a % of Total Loans	as a % of Capital											
7.9	0.30	na	0.01	5.1	1.6	1.25	14.32	2.85	62.5	4.4	42.7	13.6	5.9
2.3	3.77	na	0.20	1.4	0.0	0.03	0.35	2.72	100.5	5.4	32.4	4.1	2.5
8.1	0.43	2.3	0.06	5.6	12.7	1.41	14.62	3.05	77.5	5.2	25.9	5.8	9.3
7.1	0.35	na	-0.01	8.2	20.1	1.73	15.89	3.75	49.6	1.9	25.8	26.7	7.7
9.9	0.17	na	0.00	2.2	0.3	0.24	1.63	1.95	90.3	4.9	78.5	18.0	7.5
9.3	0.33	na	0.00	3.2	0.8	0.53	3.59	3.12	84.0	2.2	37.4	25.1	7.8
8.6	0.39	na	0.14	0.0	-0.3	-0.57	-5.25	3.30	123.4	3.8	43.5	16.8	3.1
9.2	0.92	1.5	-0.03	4.8	1.8	1.42	14.11	3.28	67.0	6.2	54.9	6.7	5.3
6.8	1.78	4.2	-0.01	5.0	0.9	1.12	9.37	3.96	72.0	4.6	34.9	10.1	7.3
7.7	2.40	na	0.09	6.1	3.0	1.57	10.28	2.90	41.0	3.6	31.6	14.2	8.5
8.6	0.00	0.0	-0.01	9.6	2.0	1.98	19.49	4.11	48.0	3.3	14.6	12.2	8.3
9.1	0.28	na	-0.04	4.8	1.1	1.22	9.87	3.15	61.0	2.5	48.6	32.6	6.9
8.9	0.00	na	0.02	7.3	1.0	1.25	15.32	4.01	65.4	5.0	47.6	11.9	6.4
8.1	1.22	na	0.00	3.1	2.1	0.53	5.93	2.53	83.4	7.1	69.7	4.4	5.8
4.4	1.42	na	0.00	2.7	4.3	0.39	4.58	2.89	89.0	4.3	15.5	7.0	6.0
4.6	3.39	na	0.03	3.0	0.3	0.53	3.83	3.11	82.3	3.2	53.6	24.3	6.7
8.7	0.00	0.3	0.00	9.2	4.0	2.15	19.25	3.49	42.4	3.3	23.4	13.4	8.7
3.8	1.40	15.4	0.07	0.1	-0.2	-0.27	-11.17	2.96	108.8	6.1	55.4	6.4	1.2
5.0	1.00	na	-0.13	4.4	2.4	1.14	11.42	3.33	67.4	5.6	48.8	8.8	4.6
8.9	0.33	0.7	0.00	4.8	4.3	1.06	7.15	3.08	67.8	4.6	55.2	15.7	8.5
5.3	1.89	na	-0.09	0.3	-0.2	-0.44	-5.95	3.29	118.8	4.7	50.2	13.0	2.0
8.6	0.32	na	0.02	3.4	2.1	0.69	8.43	2.50	82.7	6.7	47.6	1.3	4.8
8.0	0.10	na	0.00	4.5	2.0	0.99	10.77	3.27	62.2	1.0	23.9	37.8	5.4
4.4	0.40	na	-0.10	6.3	3.7	1.24	15.29	3.41	54.2	3.9	16.5	9.8	5.1
8.1	0.18	na	0.00	7.2	2.1	1.75	20.14	4.05	56.0	4.2	36.1	11.6	6.3
7.7	0.00	na	0.00	9.8	0.7	2.29	10.81	3.75	19.9	3.7	37.5	15.5	9.3
8.7	1.44	na	-0.01	6.0	1.4	1.46	9.97	2.74	49.1	5.4	62.7	13.6	9.9
7.3	1.11	na	-0.07	3.5	1.1	0.79	8.77	3.41	72.0	6.1	46.8	5.0	5.2
3.8	2.66	na	-0.04	6.7	1.3	1.09	11.99	3.78	50.9	2.9	39.7	20.5	6.5
7.9	0.45	na	0.00	6.6	7.9	1.63	17.08	3.45	53.9	3.1	33.3	17.1	6.7
8.2	0.63	na	-0.03	4.9	1.6	1.06	11.30	2.59	54.7	6.1	54.8	7.8	6.5
8.4	0.11	na	0.00	4.1	0.3	0.76	6.50	2.88	59.4	4.4	55.1	15.5	7.1
8.2	0.30	1.8	0.04	4.7	31.7	1.00	12.43	3.34	65.4	4.1	30.9	14.9	7.0
7.8	0.65	na	-0.01	8.5	0.9	1.68	14.32	4.30	57.0	5.1	37.8	8.0	8.0
8.6	0.00	na	0.09	5.9	1.1	1.30	9.60	3.08	47.2	2.3	47.5	36.0	7.0
6.2	0.52	na	0.03	4.3	0.5	0.89	10.94	2.65	69.7	5.9	50.3	7.7	6.5
7.4	0.71	na	0.01	5.8	3.0	1.44	13.29	3.97	66.3	3.8	7.8	9.1	7.8
5.5	2.01	na	0.05	9.4	6.3	1.77	16.55	3.84	43.6	2.0	35.1	29.8	6.3
9.4	0.00	na	0.00	5.1	1.0	1.11	13.93	2.55	66.8	7.9	76.9	0.0	5.2
9.3	0.00	na	-0.01	8.6	6.2	2.23	33.55	2.68	44.8	6.4	49.5	3.8	5.4
6.2	0.69	na	-0.01	4.8	2.4	0.87	10.42	3.75	67.1	5.8	42.6	5.8	4.6
8.4	0.03	na	0.07	5.5	6.0	1.08	12.43	3.44	55.2	4.7	31.8	8.5	6.1
5.8	0.35	2.4	0.12	6.3	21.4	1.34	12.63	3.43	48.7	4.0	27.3	10.2	8.7
9.5	0.00	na	-0.04	4.4	1.3	0.76	8.67	2.61	63.7	7.3	68.0	2.9	4.9
4.9	1.33	8.4	-0.02	6.6	1.2	1.67	15.36	3.37	59.5	3.0	23.7	15.1	7.4
5.6	0.33	na	-0.07	6.6	1.0	1.32	15.99	4.57	62.0	2.2	27.8	20.0	5.7
9.0	0.00	0.0	0.00	3.7	0.4	0.67	8.28	3.40	71.9	4.0	40.6	13.7	4.9
8.0	0.11	na	0.03	8.0	2.8	1.94	20.23	4.09	55.1	1.5	14.5	16.1	6.0
4.6	0.95	4.1	0.04	5.4	118.4	1.09	9.51	2.86	60.5	6.0	31.2	3.4	10.0
7.7	0.00	na	-0.05	2.7	0.5	0.41	3.60	2.16	89.1	1.7	28.9	13.8	6.8
5.6	0.55	na	0.00	6.0	2.0	1.22	11.60	3.35	54.1	4.0	35.3	13.4	7.6
4.4	3.74	na	-0.01	2.0	0.1	0.20	2.11	1.89	91.5	5.2	57.5	11.7	4.6
6.5	0.90	2.0	0.00	5.6	2.9	1.16	6.98	4.00	60.2	0.6	23.0	74.3	7.2
5.2	0.94	3.7	0.02	2.9	0.9	0.56	5.50	2.41	77.8	5.1	42.6	10.2	4.8
5.1	0.54	5.0	0.00	4.1	4.5	0.96	19.37	2.08	67.4	4.4	44.3	14.0	3.5
6.9	1.21	na	0.00	2.6	0.1	0.35	3.39	2.57	83.9	3.4	43.4	18.5	5.9
4.1	1.02	na	0.35	3.9	9.2	0.86	9.33	2.86	66.9	1.8	22.0	16.4	5.6
8.0	0.13	na	0.00	7.8	2.1	1.58	14.40	4.98	45.5	0.8	20.4	39.6	7.0
6.7	0.36	na	0.00	5.7	5.7	1.45	16.93	3.87	64.5	3.3	29.8	14.9	7.1
8.4	0.01	na	0.06	5.4	1.0	1.20	8.62	3.63	68.7	5.6	53.6	9.3	8.8

Asset Quality Index	Adjusted		Net Charge-Offs Avg Loans	Profitability Index	Net Income (\$Mil)	Return on Assets (R.O.A.)	Return on Equity (R.O.E.)	Net Interest Spread	Overhead Efficiency Ratio	Liquidity Index	Liquidity Ratio	Hot Money Ratio	Stability Index
	Non-Performing Loans as a % of Total Loans	as a % of Capital											
6.3	0.47	3.1	0.06	5.5	74.0	1.21	12.88	3.36	52.7	2.0	10.9	9.6	7.2
8.3	0.37	na	-0.10	7.8	5.2	1.83	22.56	4.12	60.8	5.0	30.3	5.9	6.9
6.9	4.96	na	-0.02	1.8	0.1	0.14	1.84	2.82	97.2	6.0	49.4	5.8	3.5
3.6	2.80	na	0.28	7.2	3.3	1.80	18.45	5.19	68.0	2.8	19.4	15.4	6.1
6.7	0.04	na	0.00	6.3	2.5	1.46	9.86	3.53	63.9	3.6	21.3	11.6	9.1
7.4	0.14	0.3	0.00	5.1	2.0	1.15	9.76	4.08	71.8	4.3	19.7	7.4	8.0
6.3	1.21	na	0.00	5.4	5.1	1.17	12.17	3.61	63.4	3.8	11.9	6.6	7.1
6.4	1.90	na	-0.01	4.6	1.8	0.97	10.52	3.42	66.6	2.2	24.0	19.1	4.6
8.1	0.14	2.0	0.00	3.1	2.5	0.60	6.87	2.74	77.9	5.5	35.1	4.9	4.8
6.1	1.02	na	0.31	5.6	1.1	1.46	15.72	4.00	59.1	5.5	50.2	10.0	4.6
9.2	0.26	na	0.07	6.8	5.2	1.53	14.21	3.27	47.7	3.5	33.5	10.2	7.0
5.9	1.72	na	-0.04	10.0	6.0	3.16	23.97	4.21	42.0	4.4	50.8	15.5	9.4
8.5	1.07	na	0.19	10.0	10.0	2.78	18.50	4.47	41.2	3.6	28.2	13.1	9.0
9.2	2.28	na	0.00	5.0	0.7	1.11	4.36	2.70	58.7	4.8	32.0	7.8	8.3
5.0	1.05	na	0.12	6.8	8.1	1.81	17.90	4.30	62.6	3.8	24.5	11.1	7.4
6.1	0.99	na	-0.01	4.0	3.9	0.80	8.67	2.86	76.4	6.6	48.9	2.1	6.6
9.5	0.17	na	0.06	4.3	3.6	0.81	9.06	1.99	75.4	7.0	68.9	5.1	7.3
7.1	1.16	na	-0.03	6.7	17.1	1.51	14.59	3.56	51.8	4.5	18.6	4.3	8.3
8.9	0.05	na	-0.02	3.7	0.7	0.91	12.27	4.01	75.2	6.2	47.3	4.2	3.5
6.9	0.26	na	0.00	6.7	10.0	1.66	14.94	3.63	62.7	1.8	12.5	18.3	8.2
8.1	0.31	1.0	0.01	3.6	7.4	0.67	5.98	3.25	78.4	5.8	34.6	6.1	9.3
7.8	0.18	na	1.76	1.3	0.0	-0.05	-0.39	2.24	102.7	5.5	56.3	10.2	5.8
4.7	3.57	na	0.00	7.3	4.1	1.84	17.95	3.79	53.6	1.4	26.8	28.4	8.0
5.5	0.59	4.8	0.00	4.8	2.6	1.13	15.20	3.98	71.3	4.5	21.0	5.9	5.4
6.8	0.40	na	0.04	2.4	0.3	0.36	4.20	3.32	89.6	6.0	53.8	7.9	4.1
7.2	0.27	1.9	-0.01	5.7	2.6	1.17	11.90	3.56	61.5	4.6	22.9	5.9	5.9
6.1	1.02	na	0.17	8.1	6.7	1.66	16.68	3.94	54.5	5.4	33.9	4.7	6.6
8.6	0.08	na	0.00	3.8	6.6	0.84	9.50	2.84	59.7	6.7	36.3	0.8	6.3
4.0	1.77	na	0.13	4.6	3.9	0.94	9.59	3.12	67.8	1.8	15.1	19.7	7.5
3.4	0.06	na	-0.09	7.1	2.9	1.49	18.39	3.88	66.9	1.0	13.1	24.7	4.3
5.7	0.46	na	0.02	5.5	6.8	1.17	11.30	3.85	64.6	4.8	29.9	6.5	7.1
4.9	1.67	na	0.25	3.3	0.8	0.64	6.62	3.07	65.5	1.3	19.2	28.3	5.6
9.4	0.00	na	0.00	0.0	-2.2	-2.74	-11.92	2.02	213.5	4.8	44.2	12.0	0.8
3.9	1.86	na	0.08	6.1	5.5	1.61	15.03	3.47	53.7	4.0	32.0	12.5	8.5
7.4	0.42	na	0.36	0.6	-0.3	-0.09	-1.03	4.19	99.8	2.8	22.2	9.8	1.6
8.5	0.21	na	-0.23	5.5	1.0	1.21	9.23	2.76	48.4	2.8	51.3	30.9	8.1
8.0	0.55	na	0.11	5.0	1.7	1.09	8.31	3.43	68.1	6.7	53.5	3.1	8.5
7.3	0.22	na	1.10	0.2	-0.1	-0.24	-2.56	1.66	124.3	5.1	67.1	13.8	3.9
9.0	0.62	na	-0.01	4.2	2.9	0.99	6.53	2.83	68.8	4.4	37.0	11.6	7.6
10.0	0.00	na	0.00	3.3	0.8	0.53	3.48	2.39	76.4	5.2	50.5	11.4	7.6
7.1	0.28	1.8	-0.01	7.6	31.8	1.65	14.64	3.61	59.0	5.6	24.8	2.4	10.0
8.2	0.66	na	0.15	2.1	0.3	0.15	1.71	2.53	89.5	5.6	39.7	5.9	4.2
8.4	0.10	na	0.13	6.6	6.9	1.37	12.01	3.37	52.5	3.8	23.7	11.0	7.7
8.3	0.72	na	-0.02	5.3	4.1	1.06	4.99	4.28	72.5	4.4	24.4	7.0	8.4
7.5	0.61	na	0.00	4.1	4.4	0.89	9.75	3.21	69.5	3.5	29.7	11.6	5.7
7.3	2.12	na	0.01	5.9	0.3	1.22	8.25	3.40	53.9	4.9	47.1	11.8	7.4
7.6	0.54	3.0	0.04	8.2	3.6	2.36	27.23	3.75	48.8	2.3	36.8	26.9	5.0
5.7	1.39	na	0.00	1.6	0.9	0.36	4.03	3.05	86.1	1.4	19.0	16.9	3.3
5.5	2.86	na	0.08	5.3	0.8	1.10	7.39	3.81	66.3	5.5	36.2	4.8	8.0
5.9	0.59	na	0.01	8.8	8.5	2.12	20.40	2.72	40.6	3.6	25.3	12.3	9.5
8.7	0.00	na	0.00	3.6	0.9	0.61	5.94	3.03	77.4	5.7	31.5	1.8	5.4
5.2	1.09	na	-0.01	7.8	1.1	1.23	14.31	4.48	62.0	2.8	34.9	19.3	7.0
4.3	0.78	na	0.00	5.9	5.1	1.16	12.16	3.70	54.0	1.3	13.1	26.2	7.0
7.1	0.00	0.0	0.00	7.3	1.8	3.08	26.75	4.48	47.7	2.1	36.3	29.1	6.2
7.3	0.81	na	0.03	6.2	6.2	1.51	14.51	3.50	56.5	2.9	33.3	18.3	7.5
5.3	1.82	na	0.04	4.4	1.1	0.70	7.36	3.60	72.5	5.2	38.9	7.9	4.9
7.6	0.00	na	-0.02	3.8	1.4	0.82	9.53	2.47	62.6	1.2	27.8	16.8	4.5
1.2	3.67	na	0.11	3.1	0.8	0.23	2.06	3.25	61.2	4.7	32.9	8.3	7.4
9.4	0.06	0.1	0.00	2.2	0.6	0.28	2.16	2.10	81.0	2.1	30.4	23.7	6.5
9.6	7.63	na	-0.50	0.4	-0.1	-0.31	-2.01	1.49	128.8	7.7	108.3	5.1	6.8

Connecticut

Name	Telephone	Name	Telephone
Rating: A+			
Stafford Savings Bank	(860) 684-4261		
Rating: A			
Bessemer Trust Co., N.A.	(212) 708-9100		
Rating: A-			
Chelsea Groton Bank	(860) 823-4800		
Rating: B+			
Bank of America, N.A.	(704) 386-5681		
KeyBank N.A.	(216) 689-3000		
NBT Bank, N.A.	(607) 337-6416		
Salisbury Bank and Trust Co.	(860) 435-9801		
Signature Bank	(646) 822-1500		
The Northern Trust Co.	(312) 630-6000		
The Washington Trust Co. of Westerly	(401) 348-1210		
Webster Bank, N.A.	(203) 328-8110		

Oregon

Name	Telephone	Name	Telephone
Rating: A+			
Pioneer Trust Bank, N.A.	(503) 363-3136		
Rating: A			
Willamette Valley Bank	(503) 485-2222		
Rating: A-			
Bank of the Pacific	(360) 537-4052		
Clackamas County Bank	(503) 668-5501		
Columbia State Bank	(253) 305-1900		
Pacific Premier Bank	(949) 864-8000		
Riverview Community Bank	(360) 693-6650		
Rating: B+			
Bank of America, N.A.	(704) 386-5681		
Banner Bank	(509) 527-3636		
Citizens Bank	(541) 766-2299		
First Interstate Bank	(406) 255-5000		
First-Citizens Bank & Trust Co.	(919) 716-7050		
KeyBank N.A.	(216) 689-3000		
Lewis & Clark Bank	(503) 212-3200		
Northwest Bank	(208) 332-0700		
Oregon Coast Bank	(541) 265-9000		
Oregon Pacific Banking Co.	(541) 997-7121		
People's Bank of Commerce	(541) 776-5350		
U.S. Bank N.A.	(651) 466-3000		
Umpqua Bank	(541) 440-3961		
Washington Federal Bank, N.A.	(206) 204-3446		
Washington Trust Bank	(509) 353-4204		
Zions BanCorp., N.A.	(801) 844-7637		