



Performance Review

03/03
 OHPRO
 PROVIDENT BK
 CINCINNATI, OH

Insurance Certificate #: B00744
 Insurance: FDIC - BIF

(All Dollars in 000's)

Category	03/03	12/02	09/02	06/02
Average Total Assets:	17,496,103	16,255,079	15,414,939	15,346,832
Quarterly Profit/Loss:	34,419	29,359	30,563	30,659
Tier One Capital:	1,172,644	1,265,816	1,253,084	1,192,992
Tier One Capital as % of Assets:	6.74	7.84	8.18	7.83
Total Capital as % of Risk WTD Assets	11.6	12.07	12.32	12.56

As of:03/03

Category	
Tangible Net Worth as % of Assets	4.54
Qtrly Return on Assets-Annualized	0.77
Qtrly Net Interest Margin-Annualized	1.93
Tier One Capital Net of Problem Loans	6.6
Total Delinquent Loans	220,829
Repossessed & Forclosed Loans	17,850
Reserve for Problem Loans	201,020
Total Loans	9,460,894
Tier One Capital as % of Risk WTD Assets	8.53

VeriBanc Estimated CAMELS Rating: 2
 VeriBanc Color and Star Rating: GREEN***

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