

# Performance Review

06/03  
**OHPRO**  
 PROVIDENT BK  
 CINCINNATI, OH

**Insurance Certificate #:** B00744  
**Insurance:** FDIC - BIF

(All Dollars in 000's)

Category	06/03	03/03	12/02	09/02
<b>Average Total Assets:</b>	17,859,540	17,496,103	16,255,079	15,414,939
<b>Quarterly Profit/Loss:</b>	15,961	34,419	29,359	30,563
<b>Tier One Capital:</b>	1,179,507	1,172,644	1,265,816	1,253,084
<b>Tier One Capital as % of Assets:</b>	6.64	6.74	7.84	8.18
<b>Total Capital as % of Risk WTD Assets</b>	11.68	11.6	12.07	12.32

As of:06/03

Category	
<b>Tangible Net Worth as % of Assets</b>	4.51
<b>Qtrly Return on Assets-Annualized</b>	0.36
<b>Qtrly Net Interest Margin-Annualized</b>	1.92
<b>Tier One Capital Net of Problem Loans</b>	6.6
<b>Total Delinquent Loans</b>	149,053
<b>Repossessed &amp; Forclosed Loans</b>	7,068
<b>Reserve for Problem Loans</b>	185,019
<b>Total Loans</b>	9,344,498
<b>Tier One Capital as % of Risk WTD Assets</b>	8.61

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

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