



**GHIGLIERI & COMPANY**  
A FULL SERVICE CONSULTING FIRM

Catherine A. Ghiglieri, President

**ANALYSIS**

**OF**

**STATE FARM BANK, FSB  
BLOOMINGTON, ILLINOIS**

**BY**

**GHIGLIERI & COMPANY**

**SEPTEMBER 19, 2011**

We have been asked to analyze the publically available financial information of State Farm Bank, FSB (“bank”) in order to draw conclusions regarding its operations. The bank’s Thrift Financial Reports from 2007, 2008, 2009, 2010 and June 20, 2011 were analyzed for this report. This timeframe coincided with a recession and banking crisis in the United States. A peer group of all 1,100 savings institutions in the United States<sup>1</sup> was utilized to draw comparisons with State Farm Bank’s ratios.

**Background:**

State Farm Bank, FSB (“bank”) is a \$15 billion federal savings bank headquartered in Bloomington, Illinois and chartered in March 1999 by the Office of Thrift Supervision (“OTS”). The OTS was merged into the Office of the Comptroller of the Currency (“OCC”) in July 2011 because of the passage of the Dodd-Frank Act. The bank is now regulated by the OCC, as well as the FDIC, by virtue of its federal deposit insurance.

The bank is a wholly-owned subsidiary of State Farm Mutual Auto Insurance Company, a thrift holding company regulated by the Federal Reserve System.

According to the bank’s website, the focus of the bank “is on consumer-oriented financial products, complementing State Farm’s insurance focus on personal lines. State Farm Bank is a nontraditional financial institution and doesn’t have branch offices. The bulk of direct customer interaction and product assistance is provided by State Farm Agents, augmented by a telephone call center, the mail, and the Internet. State Farm Bank offers a wide variety of deposit, loan and financial card accounts to help meet [the] needs” of its customers.<sup>2</sup>

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<sup>1</sup> The Peer Group of all savings institutions nationwide was used instead of the Peer Group of savings institutions over \$5 billion because the comparisons of the former Peer Group were more favorable to State Farm Bank.

<sup>2</sup> State Farm Bank, FSB website.

## Analysis of the Condition of State Farm Bank:

Overall, the bank's condition is improving as noted in the June 20, 2011 Thrift Financial Report filed with the OTS, especially vis-a-vis the last three years. The bank's condition has suffered because of asset quality problems. It has remained well-capitalized, however, because of injections of capital from its parent.

Below is an analysis of the condition of State Farm Bank including a discussion of the last three years, if appropriate.

### *Profitability:*

One of the prime indicators of the condition of a financial institution is profitability. State Farm Bank has returned to profitability after four years of net losses. However, its return on assets ("ROA") of .16% as of June 30, 2011 compares unfavorably with the average ROA for all savings institutions nationwide of .66% indicating that work remains to be done to sustain profitability.<sup>3</sup>

As shown below, the bank moved into the red in 2007 with net losses continuing through 2010:

2007:	\$17.6 million net loss
2008:	\$158.9 million net loss
2009:	\$157.8 million net loss
2010:	\$35.1 million net loss
June 30, 2011 YTD:	\$11.9 million net income <sup>4</sup>

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<sup>3</sup> See Appendix A.

<sup>4</sup> See Appendix B.

Part of the reason that State Farm Bank suffered these losses was because of deterioration in its loan portfolio, necessitating heavy provisions for loan losses.

*Loan Portfolio:*

The condition of the loan portfolio is a principal component of the overall condition of a bank because the loan portfolio is usually such a large segment of a bank's balance sheet and can negatively impact net income if loans begin to sour.

State Farm Bank's loan portfolio consists primarily of loans to individuals (50%) and of 1-4 family residential loans (35%) as of June 30, 2011.<sup>5</sup> These ratios have held steady since 2007, underscoring the bank's consumer focus. When compared to the peer group, the bank had five times the loans to individuals as of June 30, 2011, six times as of year-end 2009, and seven times as of year-end 2008.<sup>6</sup> Of these loans to individuals from 2007 to 2010, approximately one-third were credit cards and two-thirds were "other loans to individuals," most likely automobile loans. It was not until the June 30, 2011 Thrift Financial Report that automobile loans were broken out and were two-thirds of the bank's "loans to individuals," leading to the conclusion that this was probably a large component prior to this date.<sup>7</sup>

The bank appears to be diversifying into commercial real estate, multifamily residential real estate and commercial loans, although these percentages as of June 30, 2011 are, with the exception of commercial real estate, still negligible.<sup>8</sup>

*Loan Loss Provision and Charged-off Loans:*

The loan loss provision is "the amount needed to make the allowance for loan and lease losses adequate to absorb expected loans and lease losses

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<sup>5</sup> See Appendix G.

<sup>6</sup> See Appendix H.

<sup>7</sup> See Appendix H.

<sup>8</sup> See Appendix H.

(based upon management's evaluation of the bank's current loan and lease portfolio)."<sup>9</sup> The loan loss provision is a charge to current earnings, thus acting like a drain on profitability when asset quality problems arise.

State Farm Bank's loan loss provision was 1.09% of assets as of June 30, 2011. This was lower than the previous three years, but still compares unfavorably with the peer group average of .60% and indicates that there may be some more work to be done to improve asset quality.

As noted below, the bank's loan loss provision began to spike in 2008 when \$376 million was added to the Reserve for Loan and Lease Losses. In 2009 and 2010, additional provisions of \$419 million and \$261 million respectively were taken, for a total of \$1 billion in the three-year period 2008-2010.<sup>10</sup> The bank's loan loss provision ratios are higher than and compare unfavorably for all time periods with peer group averages.

<b>Loan Loss Provision</b>	<b>State Farm</b>	<b>State Farm</b>	<b>Peer Group<sup>11</sup></b>
	<b>\$ in millions</b>	<b>% of Assets</b>	<b>% of Assets</b>
<b>2007</b>	\$132	.93%	.65%
<b>2008</b>	\$376	2.32%	1.59%
<b>2009</b>	\$419	2.56%	1.48%
<b>2010</b>	\$261	1.67%	.90%
<b>YTD 6/30/11</b>	\$81	1.09%	.60%

One factor necessitating the increases in loan loss provisions was the increase in charged-off loans. Charged-off loans are removed from the balance sheet because they are uncollectible.<sup>12</sup> As noted below, the bank's net charge-offs, that is charge-offs minus recoveries, increased during the three-year period

<sup>9</sup> FDIC website.

<sup>10</sup> See Appendix C.

<sup>11</sup> See Appendices C and D.

<sup>12</sup> FDIC website.

from 2008 through 2010.<sup>13</sup> The charge-offs as a percentage of assets was double or more for all time periods noted below relative to peer group averages.

<b>Net Charge-offs</b>	<b>State Farm Bank</b>	<b>State Farm Bank</b>	<b>Peer Group</b>
	<b>\$ in millions</b>	<b>% of Assets</b>	<b>% of Assets</b>
<b>2007</b>	\$89	.63%	.33%
<b>2008</b>	\$231	1.42%	.78%
<b>2009</b>	\$372	2.27%	1.17%
<b>2010</b>	\$329	2.11%	.93%
<b>YTD 6/30/11</b>	\$91	1.22%	.70% <sup>14</sup>

The charge-offs have been predominately in the “loans to individuals” category, particularly credit cards and other consumer loans, including automobile loans.

<b>State Farm's Charge-offs by category</b>	<b>1-4 Family Residential RE (\$ millions)</b>	<b>Credit Cards (\$ millions)</b>	<b>Auto Loans (\$ millions)</b>	<b>Other Consumer Loans (\$ millions)</b>	<b>% of Total Charge-offs</b>
<b>2007</b>	\$15	\$51	\$0	\$57	99%
<b>2008</b>	\$94	\$91	\$0	\$83	99%
<b>2009</b>	\$139	\$158	\$0	\$140	95%
<b>2010</b>	\$108	\$177	\$0	\$80	92%
<b>YTD 6/30/11</b>	\$48	\$52	\$15 <sup>15</sup>	\$3	97% <sup>16</sup>

<sup>13</sup> See Appendix C.

<sup>14</sup> See Appendices C and D.

<sup>15</sup> Prior to March 2011, automobile loans were shown in Other Consumer Loans. See Appendix H.

<sup>16</sup> See Appendix E.

Another source of charge-offs has been home equity lines of credit, which are included in the 1-4 family residential real estate loan category, noted above. As shown below, charge-offs of home equity lines of credit jumped in 2008 and again in 2009 and were back to the high 2008 levels in 2010. In 2008, home equity lines of credit charge-offs comprised almost all of the 1-4 family residential loan charge-offs. In 2009 and 2010, home equity lines of credit charge-offs began to decline as a percentage of the 1-4 family residential loan charge-offs with loans secured by first real estate liens charge-offs making up the difference.<sup>17</sup>

<b>Charge-offs of Home Equity Lines of Credit</b>	<b>State Farm Bank by Dollars (millions of \$)</b>	<b>State Farm Bank by % of Charge-offs of 1-4 Family Residential Loans</b>	<b>Peer Group by % of Charge-offs of 1-4 Family Residential Loans</b>
<b>2007</b>	\$14.2	91%	34%
<b>2008</b>	\$89.1	98%	25%
<b>2009</b>	\$123.4	89%	29%
<b>2010</b>	\$87.0	80%	30%
<b>YTD 6/30/11</b>	\$31.5	65%	24%

The still high levels of loan loss provisions and charge-offs indicate that more work may need to be done to improve asset quality and sustain profitability.

*Capital:*

Another indicator of a financial institution's condition is the level of its capital ratios. Regulators view capital in three primary ways: (1) Tier 1 leverage ratio, which is the traditional capital ratio of core capital divided by average assets; (2) total risk-based capital ratio, which is calculated by ranking all assets according to a prescribed risk formula to arrive at a percentage of capital that

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<sup>17</sup> See Appendix E.

must be carried by the bank; and (3) Tier 1 risk-based capital ratio which is Tier 1 capital divided by risk-weighted assets.

The chart below shows how the regulators view each type and level of capital:

<b>Regulatory Category</b>	<b>Tier 1 Leverage</b>	<b>Tier 1 Risk-Based</b>	<b>Total Risk-Based</b>
Well-Capitalized	> 5.0%	> 6.0%	> 10.0%
Adequately Capitalized	> 4.0%	> 4.0%	> 8.0%
Under-Capitalized	< 4.0%	< 4.0%	< 8.0%
Significantly Under-Capitalized	< 3.0%	< 3.0%	< 6.0%

There are penalties for falling below the well-capitalized capital ratios. For banks that become less than well-capitalized, banking regulators will take enforcement actions to require the banks to restore capital to satisfactory levels.<sup>18</sup> These banks are also required to pay higher premiums for FDIC deposit insurance.

As noted below, State Farm Bank's Tier 1 leverage at June 30, 2011 was 9.88%, well above the well-capitalized floor of 5.0%. The peer group average for all savings institutions was 10.57%.<sup>19</sup> The bank's Tier 1 risk-based capital ratio was 12.84% at June 30, 2011, well above the well-capitalized floor of 6%. However, the peer group average of 17.42% was significantly higher than the bank's ratio. The bank's total risk-based capital ratio was 14.11% at June 30,

<sup>18</sup> According to the OTS and OCC websites, no enforcement action has been taken against State Farm Bank for capital or any other reason.

<sup>19</sup> See Appendix A.



2011, also well above the well-capitalized floor of 10%. The peer group average of 18.67%, however, exceeded the bank's ratio by a wide margin.<sup>20</sup>

State Farm Bank was well-capitalized from 2007 through June 20, 2011. The closest it came to falling below the well-capitalized level was in 2008, when total risk-based capital fell to 10.52%, just barely above the 10% floor for well-capitalized banks.

<b>State Farm Bank's Capital Ratios</b>	<b>Tier 1 Leverage Ratio</b>	<b>Tier 1 Risk-based Capital Ratio</b>	<b>Total Risk-Based Capital Ratio</b>	<b>Peer Group % of Risk-Based Capital Ratio</b>
<b>2007</b>	7.35%	9.94%	11.17%	16.79%
<b>2008</b>	7.30%	9.26%	10.52%	13.21%
<b>2009</b>	8.66%	11.17%	12.44%	16.43%
<b>2010</b>	9.56%	12.16%	13.43%	18.26%
<b>YTD 6/30/11</b>	9.88%	12.84%	14.11%	18.67% <sup>21</sup>

*Injections of capital:*

Part of the reason that State Farm Bank has maintained its well-capitalized ratios is because there have been a total of \$700 million in capital injections by the parent, State Farm Mutual Auto Insurance Company. As noted below, in 2008, there was a \$250 million sale of stock. In 2009, there was another \$250 million sale of stock. In 2010, there was \$200 million in "other transactions with parent holding company," which are, according to the definitions given by the FDIC, "capital contributions other than those for stock or dividends to the holding company in the form of property rather than cash."<sup>22</sup>

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<sup>20</sup> See Appendix A.

<sup>21</sup> See Appendix A.

<sup>22</sup> See Appendix B.

	Other transactions with parent	Sale, conversion, retirement of capital stock
2007	\$0	\$0
2008	\$0	\$250,000,000
2009	\$0	\$250,000,000
2010	\$200,000,000	\$0
YTD 6/30/11	\$0	\$0

Support by the parent holding company ensured that the bank maintained its well-capitalized status.

*Summary:*

State Farm Bank's condition is improving over what it was for the last three years. The challenge for the bank will be to continue improve asset quality and thereby sustain profitability.

RESPECTFULLY SUBMITTED:

  
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**APPENDIX A**

**FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

**STATE FARM BANK, FSB  
AND  
ALL SAVINGS INSTITUTIONS**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Average (W)

1	Number of institutions reporting	1	1100
	<b>Performance and Condition Ratios</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
2	% of unprofitable institutions	N/A	20.55%
3	% of institutions with earnings gains	N/A	54.91%
	<b>Performance Ratios (% , annualized)</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
4	Yield on earning assets	5.32%	4.69%
5	Cost of funding earning assets	1.79%	1.26%
6	Net interest margin	3.54%	3.42%
7	Noninterest income to earning assets	0.43%	1.47%
8	Noninterest expense to earning assets	2.59%	3.21%
9	Net operating income to assets	0.16%	0.61%
10	Return on assets (ROA)	0.16%	0.66%
11	Pretax return on assets	0.24%	1.01%
12	Return on equity (ROE)	1.47%	5.64%
13	Retained earnings to average equity (YTD only)	1.47%	-0.49%
14	Net charge-offs to loans	1.65%	1.14%
15	Credit loss provision to net charge-offs	89.19%	85.32%
16	Earnings coverage of net loan charge-offs (x)	1.09	2.20
17	Efficiency ratio	61.97%	64.51%
18	Assets per employee (\$ millions)	10.98	7.75
19	Cash dividends to net income (YTD only)	0.00%	108.65%
	<b>Condition Ratios (%)</b>		
20	Loss allowance to loans	2.78%	1.65%
21	Loss allowance to noncurrent loans	160.25%	43.60%
22	Noncurrent assets plus other real estate owned to assets	1.44%	2.76%
23	Noncurrent loans to loans	1.74%	3.79%
24	Net loans and leases to deposits	106.06%	81.11%
25	Net loans and leases to core deposits	314.35%	92.67%
26	Equity capital to assets	11.02%	11.83%
27	Core capital (leverage) ratio	9.88%	10.57%
28	Tier 1 risk-based capital ratio	12.84%	17.42%
29	Total risk-based capital ratio	14.11%	18.67%
	<b>Memoranda:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
30	Average assets	14,936,982	1,232,221,865
31	Average earning assets	14,379,963	1,127,895,452
32	Average equity	1,617,033	144,450,222
33	Average loans	11,010,235	755,190,485

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
34617	State Farm Bank, F.S.B.	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
\$ in 000's

All Savings Institutions - National  
12/31/2010  
\$ in 000's  
Average (W)

	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1128
<b>Performance and Condition Ratios</b>		
2 % of unprofitable institutions	N/A	23.85%
3 % of institutions with earnings gains	N/A	69.86%
<b>Performance Ratios (% , annualized)</b>		
4 Yield on earning assets	5.67%	4.90%
5 Cost of funding earning assets	2.26%	1.55%
6 Net interest margin	3.41%	3.35%
7 Noninterest income to earning assets	0.45%	1.69%
8 Noninterest expense to earning assets	2.50%	3.00%
9 Net operating income to assets	-0.23%	0.60%
10 Return on assets (ROA)	-0.22%	0.66%
11 Pretax return on assets	-0.36%	1.04%
12 Return on equity (ROE)	-2.37%	5.78%
13 Retained earnings to average equity (YTD only)	-2.37%	3.87%
14 Net charge-offs to loans	2.86%	1.49%
15 Credit loss provision to net charge-offs	79.17%	96.66%
16 Earnings coverage of net loan charge-offs (x)	0.62	2.00
17 Efficiency ratio	60.67%	58.26%
18 Assets per employee (\$ millions)	11.24	7.51
19 Cash dividends to net income (YTD only)	0.00%	32.98%
<b>Condition Ratios (%)</b>		
20 Loss allowance to loans	2.79%	1.73%
21 Loss allowance to noncurrent loans	157.03%	41.98%
22 Noncurrent assets plus other real estate owned to assets	1.54%	3.04%
23 Noncurrent loans to loans	1.78%	4.12%
24 Net loans and leases to deposits	117.03%	84.40%
25 Net loans and leases to core deposits	363.43%	97.09%
26 Equity capital to assets	10.65%	11.73%
27 Core capital (leverage) ratio	9.56%	10.41%
28 Tier 1 risk-based capital ratio	12.16%	17.00%
29 Total risk-based capital ratio	13.43%	18.26%
<b>Memoranda:</b>		
30 Average assets	15,630,694	1,240,634,485
31 Average earning assets	15,020,676	1,131,378,018
32 Average equity	1,481,289	140,784,749
33 Average loans	11,525,211	772,066,674

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2010

Cert	Name	City	State
34617	State Farm Bank, F.S.B.	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
\$ in 000's

All Savings Institutions - National  
12/31/2009  
\$ in 000's  
Average (W)

	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1172
<b>Performance and Condition Ratios</b>		
2 % of unprofitable institutions	N/A	31.57%
3 % of institutions with earnings gains	N/A	51.88%
<b>Performance Ratios (% annualized)</b>		
4 Yield on earning assets	5.99%	5.26%
5 Cost of funding earning assets	3.00%	2.06%
6 Net interest margin	3.00%	3.20%
7 Noninterest income to earning assets	0.45%	1.60%
8 Noninterest expense to earning assets	2.32%	2.83%
9 Net operating income to assets	-0.94%	0.16%
10 Return on assets (ROA)	-0.96%	0.14%
11 Pretax return on assets	-1.50%	0.27%
12 Return on equity (ROE)	-10.88%	1.31%
13 Retained earnings to average equity (YTD only)	-10.88%	-1.58%
14 Net charge-offs to loans	2.97%	1.82%
15 Credit loss provision to net charge-offs	112.73%	126.94%
16 Earnings coverage of net loan charge-offs (x)	0.48	1.54
17 Efficiency ratio	65.41%	57.59%
18 Assets per employee (\$ millions)	12.75	7.38
19 Cash dividends to net income (YTD only)	0.00%	220.74%
<b>Condition Ratios (%)</b>		
20 Loss allowance to loans	3.04%	1.88%
21 Loss allowance to noncurrent loans	196.19%	45.58%
22 Noncurrent assets plus other real estate owned to assets	1.21%	3.00%
23 Noncurrent loans to loans	1.55%	4.12%
24 Net loans and leases to deposits	112.58%	86.38%
25 Net loans and leases to core deposits	148.09%	99.88%
26 Equity capital to assets	8.87%	10.76%
27 Core capital (leverage) ratio	8.66%	9.50%
28 Tier 1 risk-based capital ratio	11.17%	15.14%
29 Total risk-based capital ratio	12.44%	16.43%
<b>Memoranda:</b>		
30 Average assets	16,372,628	1,230,647,588
31 Average earning assets	15,850,847	1,122,577,319
32 Average equity	1,450,233	127,988,348
33 Average loans	12,512,823	787,550,090

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
34617	State Farm Bank, F.S.B.	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
\$ in 000's

All Savings Institutions - National  
12/31/2008  
\$ in 000's  
Average (W)

1	Number of institutions reporting	1	1218
<b>Performance and Condition Ratios</b>		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
2	% of unprofitable institutions	N/A	33.33%
3	% of institutions with earnings gains	N/A	37.36%
<b>Performance Ratios (% , annualized)</b>		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
4	Yield on earning assets	6.25%	5.34%
5	Cost of funding earning assets	3.79%	2.57%
6	Net interest margin	2.47%	2.77%
7	Noninterest income to earning assets	0.43%	1.00%
8	Noninterest expense to earning assets	2.20%	2.74%
9	Net operating income to assets	-1.02%	-0.65%
10	Return on assets (ROA)	-0.98%	-0.72%
11	Pretax return on assets	-1.58%	-0.72%
12	Return on equity (ROE)	-12.60%	-7.75%
13	Retained earnings to average equity (YTD only)	-12.60%	-13.73%
14	Net charge-offs to loans	1.97%	1.14%
15	Credit loss provision to net charge-offs	163.19%	204.70%
16	Earnings coverage of net loan charge-offs (x)	0.48	1.22
17	Efficiency ratio	75.29%	68.82%
18	Assets per employee (\$ millions)	12.61	7.44
19	Cash dividends to net income (YTD only)	0.00%	-77.07%
<b>Condition Ratios (%)</b>			
20	Loss allowance to loans	2.28%	1.67%
21	Loss allowance to noncurrent loans	238.00%	53.55%
22	Noncurrent assets plus other real estate owned to assets	0.78%	2.40%
23	Noncurrent loans to loans	0.96%	3.11%
24	Net loans and leases to deposits	125.95%	106.75%
25	Net loans and leases to core deposits	176.95%	125.36%
26	Equity capital to assets	7.81%	8.93%
27	Core capital (leverage) ratio	7.30%	8.04%
28	Tier 1 risk-based capital ratio	9.26%	11.99%
29	Total risk-based capital ratio	10.52%	13.21%
<b>Memoranda:</b>		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
30	Average assets	16,189,527	1,490,827,598
31	Average earning assets	15,747,446	1,363,272,225
32	Average equity	1,261,652	138,802,077
33	Average loans	11,697,376	1,018,758,636

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
34617	State Farm Bank, F.S.B.	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
\$ in 000's

All Savings Institutions - National  
12/31/2007  
\$ in 000's  
Average (W)

	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1250
<b>Performance and Condition Ratios</b>		
2 % of unprofitable institutions	N/A	17.20%
3 % of institutions with earnings gains	N/A	30.24%
<b>Performance Ratios (% , annualized)</b>		
4 Yield on earning assets	6.51%	6.75%
5 Cost of funding earning assets	4.22%	3.81%
6 Net interest margin	2.28%	2.94%
7 Noninterest income to earning assets	0.48%	1.31%
8 Noninterest expense to earning assets	2.04%	3.15%
9 Net operating income to assets	-0.14%	0.15%
10 <b>Return on assets (ROA)</b>	-0.12%	0.13%
11 Pretax return on assets	-0.21%	0.33%
12 Return on equity (ROE)	-1.47%	1.08%
13 Retained earnings to average equity (YTD only)	-1.47%	-12.82%
14 Net charge-offs to loans	0.91%	0.47%
15 Credit loss provision to net charge-offs	147.99%	198.54%
16 Earnings coverage of net loan charge-offs (x)	1.12	3.11
17 Efficiency ratio	73.80%	61.48%
18 Assets per employee (\$ millions)	13.01	7.20
19 Cash dividends to net income (YTD only)	0.00%	1,288.70%
<b>Condition Ratios (%)</b>		
20 Loss allowance to loans	1.37%	1.06%
21 Loss allowance to noncurrent loans	230.64%	56.64%
22 Noncurrent assets plus other real estate owned to assets	0.42%	1.46%
23 Noncurrent loans to loans	0.60%	1.87%
24 Net loans and leases to deposits	103.17%	114.57%
25 Net loans and leases to core deposits	146.51%	136.40%
26 Equity capital to assets	7.61%	11.01%
27 <b>Core capital (leverage) ratio</b>	7.35%	9.97%
28 <b>Tier 1 risk-based capital ratio</b>	9.94%	14.96%
29 <b>Total risk-based capital ratio</b>	11.17%	16.79%
<b>Memoranda:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
30 Average assets	14,130,471	1,839,654,575
31 Average earning assets	13,735,620	1,683,096,853
32 Average equity	1,199,371	219,019,313
33 Average loans	9,794,590	1,285,435,070

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
34617	State Farm Bank, F.S.B.	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007



## **APPENDIX B**

### **FDIC - STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

#### **CHANGES IN BANK EQUITY CAPITAL FOR STATE FARM BANK, F.S.B.**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Total (Sum)

<u>1</u>	Number of institutions reporting	1	1100
<b>Changes in Bank Equity Capital</b>			
<u>2</u>	Bank equity capital, balance at previous year-end	1,610,348	144,043,806
<u>3</u>	Restatements from amended reports of income, net	0	-123,719
<u>4</u>	<b>Net income</b>	<b>11,894</b>	<b>4,072,276</b>
<u>5</u>	Sale, conversion, retirement of capital stock, net	0	253,574
<u>6</u>	Treasury stock transactions, net	N/A	2,382
<u>7</u>	Changes incidental to business combinations, net	N/A	237,002
<u>8</u>	Cash dividends declared on preferred stock	0	9,945
<u>9</u>	Cash dividends declared on common stock	0	4,414,420
<u>10</u>	Other comprehensive income	8,800	757,586
<u>11</u>	Other transactions with parent holding company	0	1,059,664
<u>12</u>	Total bank equity capital, balance at end of current period	1,631,042	145,949,598

**Note:** Because of the significant reporting differences between CALL reporters and TFR Filers, this report may not reconcile for TFR Filers.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
 12/31/2010  
 \$ in 000's  
 Total (Sum)

All Savings Institutions - National  
 12/31/2010  
 \$ in 000's  
 Total (Sum)

<u>1</u>	Number of institutions reporting	1	1128
<b>Changes in Bank Equity Capital</b>			
<u>2</u>	Bank equity capital, balance at previous year-end	1,433,698	132,750,509
<u>3</u>	Restatements from amended reports of income, net	0	8,546
<u>4</u>	<b>Net income</b>	<b>-35,155</b>	<b>8,131,954</b>
<u>5</u>	Sale, conversion, retirement of capital stock, net	0	485,880
<u>6</u>	Treasury stock transactions, net	N/A	3,100
<u>7</u>	Changes incidental to business combinations, net	N/A	27,314
<u>8</u>	Cash dividends declared on preferred stock	0	34,742
<u>9</u>	Cash dividends declared on common stock	0	2,647,113
<u>10</u>	Other comprehensive income	11,806	794,072
<u>11</u>	<b>Other transactions with parent holding company</b>	<b>200,000</b>	<b>7,541,732</b>
<u>12</u>	Total bank equity capital, balance at end of current period	1,610,348	147,017,803

**Note:** Because of the significant reporting differences between CALL reporters and TFR Filers, this report may not reconcile for TFR Filers.

### Key for Column Selections:

**Column 1 Selections**  
 State Farm Bank, F.S.B.  
 as of 12/31/2010

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2009  
\$ in 000's  
Total (Sum)

<u>1</u>	Number of institutions reporting	1	1172
<b>Changes in Bank Equity Capital</b>			
<u>2</u>	Bank equity capital, balance at previous year-end	1,302,692	113,736,152
<u>3</u>	Restatements from amended reports of income, net	0	192,640
<u>4</u>	Net income	-157,770	1,676,262
<u>5</u>	Sale, conversion, retirement of capital stock, net	250,000	1,605,813
<u>6</u>	Treasury stock transactions, net	N/A	-153
<u>7</u>	Changes incidental to business combinations, net	N/A	102,275
<u>8</u>	Cash dividends declared on preferred stock	0	17,351
<u>9</u>	Cash dividends declared on common stock	0	3,682,791
<u>10</u>	Other comprehensive income	38,776	8,991,854
<u>11</u>	Other transactions with parent holding company	0	10,884,865
<u>12</u>	Total bank equity capital, balance at end of current period	1,433,698	136,039,185

**Note:** Because of the significant reporting differences between CALL reporters and TFR Filers, this report may not reconcile for TFR Filers.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
 12/31/2008  
 \$ in 000's  
 Total (Sum)

All Savings Institutions - National  
 12/31/2008  
 \$ in 000's  
 Total (Sum)

<u>1</u>	Number of institutions reporting	1	1218
<b>Changes in Bank Equity Capital</b>			
<u>2</u>	Bank equity capital, balance at previous year-end	1,210,554	140,788,899
<u>3</u>	Restatements from amended reports of income, net	0	-258,835
<u>4</u>	Net income	-158,917	-10,759,050
<u>5</u>	Sale, conversion, retirement of capital stock, net	250,000	1,704,969
<u>6</u>	Treasury stock transactions, net	N/A	-93,058
<u>7</u>	Changes incidental to business combinations, net	N/A	328,104
<u>8</u>	Cash dividends declared on preferred stock	0	27,168
<u>9</u>	Cash dividends declared on common stock	0	8,265,269
<u>10</u>	Other comprehensive income	1,053	-9,372,962
<u>11</u>	Other transactions with parent holding company	0	32,748,787
<u>12</u>	Total bank equity capital, balance at end of current period	1,302,692	136,885,221

**Note:** Because of the significant reporting differences between CALL reporters and TFR Filers, this report may not reconcile for TFR Filers.

### Key for Column Selections:

**Column 1 Selections**  
 State Farm Bank, F.S.B.  
 as of 12/31/2008

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
 12/31/2007  
 \$ in 000's  
 Total (Sum)

All Savings Institutions - National  
 12/31/2007  
 \$ in 000's  
 Total (Sum)

<u>1</u>	Number of institutions reporting	1	1250
<b>Changes in Bank Equity Capital</b>			
<u>2</u>	Bank equity capital, balance at previous year-end	1,186,690	217,741,427
<u>3</u>	Restatements from amended reports of income, net	-210	-82,883
<u>4</u>	<b>Net income</b>	<b>-17,608</b>	<b>2,361,499</b>
<u>5</u>	Sale, conversion, retirement of capital stock, net	0	3,250,594
<u>6</u>	Treasury stock transactions, net	N/A	2,080
<u>7</u>	Changes incidental to business combinations, net	N/A	949,991
<u>8</u>	Cash dividends declared on preferred stock	0	55,829
<u>9</u>	Cash dividends declared on common stock	0	30,376,795
<u>10</u>	Other comprehensive income	41,682	-1,848,421
<u>11</u>	Other transactions with parent holding company	0	11,949,463
<u>12</u>	Total bank equity capital, balance at end of current period	1,210,554	204,497,240

**Note:** Because of the significant reporting differences between CALL reporters and TFR Filers, this report may not reconcile for TFR Filers.

### Key for Column Selections:

**Column 1 Selections**  
 State Farm Bank, F.S.B.  
 as of 12/31/2007

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2007

## Statistics on Depository Institutions Help

### Other transactions with parent holding company

Other transactions involving the institution's parent holding company which affect equity capital directly such as capital contributions other than those for stock or dividends to the holding company in the form of property rather than cash. Institutions with total assets of less than \$100 million file these data only on the December Call Report.

Prior to 2004, this item is not available for TFR reporters.

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## Statistics on Depository Institutions Help

### Other comprehensive income

#### Other comprehensive income

The bank's other comprehensive income for the calendar year-to-date. Other comprehensive income includes:

1. The change during the calendar year-to-date in net unrealized holding gains (losses) on the bank's available-for-sale securities.
2. The change during the calendar year-to-date in the bank's accumulated net gains (losses) on cash flow hedges.
3. On the FFIEC 031 only, the increase or decrease during the calendar year-to-date in the bank's cumulative foreign currency translation adjustments and qualifying foreign currency transaction gains and losses, net of applicable income taxes, if any.
4. The change during the calendar year-to-date in any minimum pension liability adjustment recognized in accordance with FASB Statement No. 87, *Employers' Accounting for Pensions*.

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## **APPENDIX C**

### **FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

#### **INCOME AND EXPENSE BY DOLLAR AMOUNT**

#### **FOR STATE FARM BANK, F.S.B.**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1100
<b>Income and Expense</b>			
		<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
2	<a href="#">Total interest income</a>	382,593	26,422,200
3	<a href="#">Total interest expense</a>	128,376	7,126,077
4	Net interest income	254,217	19,296,123
5	<a href="#">Provision for loan and lease losses</a>	81,048	3,682,641
6	Total noninterest income	30,900	8,302,770
7	Fiduciary activities	N/A	37,928
8	Service charges on deposit accounts	1,540	760,899
9	<a href="#">Trading account gains &amp; fees</a>	-1,554	253,109
10	<a href="#">Additional noninterest income</a>	30,914	7,250,834
11	Total noninterest expense	186,186	18,083,643
12	Salaries and employee benefits	48,576	6,290,088
13	Premises and equipment expense	20,793	2,074,046
14	<a href="#">Additional noninterest expense</a>	116,817	9,719,509
15	Pre-tax net operating income	17,883	5,832,610
16	Securities gains (losses)	7	328,817
17	Applicable income taxes	5,996	2,175,823
18	Income before extraordinary items	11,894	3,985,604
19	Extraordinary gains - net	0	100,286
20	<b>Net income attributable to bank</b>	<b>11,894</b>	<b>4,072,276</b>
21	Net income attributable to noncontrolling interests	0	13,614
22	Net income attributable to bank and noncontrolling interests	11,894	4,085,890
23	<a href="#">Net charge-offs</a>	90,868	4,316,213
24	<a href="#">Cash dividends</a>	0	4,424,365
25	Sale, conversion, retirement of capital stock, net	0	253,574
26	Net operating income	11,889	3,773,600
<b>Memo:</b>		<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
	<a href="#">Interest income and expense in foreign offices</a>		
	<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2010  
\$ in 000's  
Total (Sum)

	1	1128
<b>1</b> Number of institutions reporting		
<b>Income and Expense</b>	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<b>2</b> <a href="#">Total interest income</a>	851,987	55,385,203
<b>3</b> <a href="#">Total interest expense</a>	339,045	17,489,858
<b>4</b> Net interest income	512,942	37,895,345
<b>5</b> <a href="#">Provision for loan and lease losses</a>	260,901	11,115,164
<b>6</b> Total noninterest income	68,290	19,095,545
<b>7</b> Fiduciary activities	N/A	76,124
<b>8</b> Service charges on deposit accounts	N/A	571,634
<b>9</b> <a href="#">Trading account gains &amp; fees</a>	-1,280	904,443
<b>10</b> <a href="#">Additional noninterest income</a>	69,570	17,543,344
<b>11</b> Total noninterest expense	376,263	33,966,038
<b>12</b> Salaries and employee benefits	89,783	12,612,807
<b>13</b> Premises and equipment expense	47,310	4,203,796
<b>14</b> <a href="#">Additional noninterest expense</a>	239,170	17,149,435
<b>15</b> Pre-tax net operating income	-55,932	11,909,688
<b>16</b> Securities gains (losses)	96	838,387
<b>17</b> Applicable income taxes	-20,681	4,714,177
<b>18</b> Income before extraordinary items	-35,155	8,033,898
<b>19</b> Extraordinary gains - net	0	115,750
<b>20</b> <b>Net income attributable to bank</b>	<b>-35,155</b>	<b>8,131,954</b>
<b>21</b> Net income attributable to noncontrolling interests	0	17,694
<b>22</b> Net income attributable to bank and noncontrolling interests	-35,155	8,149,648
<b>23</b> <a href="#">Net charge-offs</a>	329,528	11,498,779
<b>24</b> <a href="#">Cash dividends</a>	0	2,681,855
<b>25</b> Sale, conversion, retirement of capital stock, net	0	485,880
<b>26</b> Net operating income	-35,216	7,413,582
<b>Memo:</b>	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2010

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2009  
\$ in 000's  
Total (Sum)

	1	1172
	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1172
<b>Income and Expense</b>		
2 <a href="#">Total interest income</a>	950,086	59,008,177
3 <a href="#">Total interest expense</a>	475,050	23,097,109
4 Net interest income	475,036	35,911,068
5 <a href="#">Provision for loan and lease losses</a>	419,021	18,200,517
6 Total noninterest income	70,720	17,908,935
7 Fiduciary activities	N/A	66,277
8 Service charges on deposit accounts	N/A	599,904
9 <a href="#">Trading account gains &amp; fees</a>	0	1,612,630
10 <a href="#">Additional noninterest income</a>	70,720	15,630,124
11 Total noninterest expense	367,433	31,755,250
12 Salaries and employee benefits	84,645	12,260,084
13 Premises and equipment expense	49,585	4,213,832
14 <a href="#">Additional noninterest expense</a>	233,203	15,281,334
15 Pre-tax net operating income	-240,698	3,864,235
16 Securities gains (losses)	-5,463	-624,921
17 Applicable income taxes	-88,391	1,599,192
18 Income before extraordinary items	-157,770	1,640,122
19 Extraordinary gains - net	0	53,905
20 <b>Net income attributable to bank</b>	<b>-157,770</b>	<b>1,676,262</b>
21 Net income attributable to noncontrolling interests	0	17,765
22 Net income attributable to bank and noncontrolling interests	-157,770	1,694,027
23 <a href="#">Net charge-offs</a>	371,692	14,337,360
24 <a href="#">Cash dividends</a>	0	3,700,142
25 Sale, conversion, retirement of capital stock, net	250,000	1,605,813
26 Net operating income	-154,274	1,984,613
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2008  
\$ in 000's  
Total (Sum)

	1	1218
	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1218
<b>Income and Expense</b>		
2 <a href="#">Total interest income</a>	984,758	72,838,423
3 <a href="#">Total interest expense</a>	596,286	35,023,024
4 Net interest income	388,472	37,815,399
5 <a href="#">Provision for loan and lease losses</a>	376,371	23,680,387
6 Total noninterest income	68,017	13,605,835
7 Fiduciary activities	N/A	70,576
8 Service charges on deposit accounts	N/A	589,312
9 <a href="#">Trading account gains &amp; fees</a>	0	-760,903
10 <a href="#">Additional noninterest income</a>	68,017	13,706,850
11 Total noninterest expense	346,650	37,321,761
12 Salaries and employee benefits	86,953	14,041,311
13 Premises and equipment expense	48,346	4,841,237
14 <a href="#">Additional noninterest expense</a>	211,351	18,439,213
15 Pre-tax net operating income	-266,532	-9,580,913
16 Securities gains (losses)	10,273	-1,081,223
17 Applicable income taxes	-97,342	10,597
18 Income before extraordinary items	-158,917	-10,672,731
19 Extraordinary gains - net	0	-86,319
20 <b>Net income attributable to bank</b>	<b>-158,917</b>	<b>-10,759,050</b>
21 Net income attributable to noncontrolling interests	N/A	N/A
22 Net income attributable to bank and noncontrolling interests	N/A	N/A
23 <a href="#">Net charge-offs</a>	230,636	11,568,147
24 <a href="#">Cash dividends</a>	0	8,292,437
25 Sale, conversion, retirement of capital stock, net	250,000	1,704,969
26 Net operating income	-165,492	-9,727,270
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2007  
\$ in 000's  
Total (Sum)

	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1250
<b>Income and Expense</b>		
2 <a href="#">Total interest income</a>	893,703	113,670,782
3 <a href="#">Total interest expense</a>	580,011	64,180,645
4 Net interest income	313,692	49,490,137
5 <a href="#">Provision for loan and lease losses</a>	131,774	11,883,289
6 Total noninterest income	66,430	22,100,082
7 Fiduciary activities	N/A	78,185
8 Service charges on deposit accounts	N/A	580,070
9 <a href="#">Trading account gains &amp; fees</a>	0	-976,590
10 <a href="#">Additional noninterest income</a>	66,430	22,418,417
11 Total noninterest expense	280,610	52,956,631
12 Salaries and employee benefits	67,263	18,662,834
13 Premises and equipment expense	18,265	6,154,194
14 <a href="#">Additional noninterest expense</a>	195,082	28,139,605
15 Pre-tax net operating income	-32,262	6,750,301
16 Securities gains (losses)	3,086	-730,142
17 Applicable income taxes	-11,568	3,664,868
18 Income before extraordinary items	-17,608	2,355,288
19 Extraordinary gains - net	0	6,211
20 <b>Net income attributable to bank</b>	<b>-17,608</b>	<b>2,361,499</b>
21 Net income attributable to noncontrolling interests	N/A	N/A
22 Net income attributable to bank and noncontrolling interests	N/A	N/A
23 <a href="#">Net charge-offs</a>	89,044	5,985,329
24 <a href="#">Cash dividends</a>	0	30,432,624
25 Sale, conversion, retirement of capital stock, net	0	3,250,594
26 Net operating income	-19,583	2,726,050
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007

**APPENDIX D**

**FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

**INCOME AND EXPENSE BY PERCENTAGE OF ASSETS  
FOR STATE FARM BANK, FSB**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
% of Assets

All Savings Institutions - National  
6/30/2011  
% of Assets  
Average (W)

	1	1100
	(Year-to-date)	(Year-to-date)
1 Number of institutions reporting	1	1100
<b>Income and Expense</b>		
2 <a href="#">Total interest income</a>	5.12%	4.29%
3 <a href="#">Total interest expense</a>	1.72%	1.16%
4 Net interest income	3.40%	3.13%
5 <a href="#">Provision for loan and lease losses</a>	1.09%	0.60%
6 Total noninterest income	0.41%	1.35%
7 Fiduciary activities	N/A	0.01%
8 Service charges on deposit accounts	0.02%	0.12%
9 <a href="#">Trading account gains &amp; fees</a>	-0.02%	0.04%
10 <a href="#">Additional noninterest income</a>	0.41%	1.18%
11 Total noninterest expense	2.49%	2.94%
12 Salaries and employee benefits	0.65%	1.02%
13 Premises and equipment expense	0.28%	0.34%
14 <a href="#">Additional noninterest expense</a>	1.56%	1.58%
15 Pre-tax net operating income	0.24%	0.95%
16 Securities gains (losses)	0.00%	0.05%
17 Applicable income taxes	0.08%	0.35%
18 Income before extraordinary items	0.16%	0.65%
19 Extraordinary gains - net	0.00%	0.02%
20 <b>Net income attributable to bank</b>	<b>0.16%</b>	<b>0.66%</b>
21 Net income attributable to noncontrolling interests	0.00%	0.00%
22 Net income attributable to bank and noncontrolling interests	0.16%	0.66%
23 <a href="#">Net charge-offs</a>	1.22%	0.70%
24 <a href="#">Cash dividends</a>	0.00%	0.72%
25 Sale, conversion, retirement of capital stock, net	0.00%	0.04%
26 Net operating income	0.16%	0.61%
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011



# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
% of Assets

All Savings Institutions - National  
12/31/2010  
% of Assets  
Average (W)

	1	1128
<b>Income and Expense</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
1 Number of institutions reporting	1	1128
2 <a href="#">Total interest income</a>	5.45%	4.46%
3 <a href="#">Total interest expense</a>	2.17%	1.41%
4 Net interest income	3.28%	3.05%
5 <a href="#">Provision for loan and lease losses</a>	1.67%	0.90%
6 Total noninterest income	0.44%	1.54%
7 Fiduciary activities	N/A	0.01%
8 Service charges on deposit accounts	N/A	0.05%
9 <a href="#">Trading account gains &amp; fees</a>	-0.01%	0.07%
10 <a href="#">Additional noninterest income</a>	0.45%	1.41%
11 Total noninterest expense	2.41%	2.74%
12 Salaries and employee benefits	0.57%	1.02%
13 Premises and equipment expense	0.30%	0.34%
14 <a href="#">Additional noninterest expense</a>	1.53%	1.38%
15 Pre-tax net operating income	-0.36%	0.96%
16 Securities gains (losses)	0.00%	0.07%
17 Applicable income taxes	-0.13%	0.38%
18 Income before extraordinary items	-0.22%	0.65%
19 Extraordinary gains - net	0.00%	0.01%
20 <b>Net income attributable to bank</b>	<b>-0.22%</b>	<b>0.66%</b>
21 Net income attributable to noncontrolling interests	0.00%	0.00%
22 Net income attributable to bank and noncontrolling interests	-0.22%	0.66%
23 <a href="#">Net charge-offs</a>	2.11%	0.93%
24 <a href="#">Cash dividends</a>	0.00%	0.22%
25 Sale, conversion, retirement of capital stock, net	0.00%	0.04%
26 Net operating income	-0.23%	0.60%
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2010

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
% of Assets

All Savings Institutions - National  
12/31/2009  
% of Assets  
Average (W)

		1	1172
		(Year-to-date)	(Year-to-date)
1	Number of institutions reporting		
	<b>Income and Expense</b>		
2	<a href="#">Total interest income</a>	5.80%	4.79%
3	<a href="#">Total interest expense</a>	2.90%	1.88%
4	Net interest income	2.90%	2.92%
5	<a href="#">Provision for loan and lease losses</a>	2.56%	1.48%
6	Total noninterest income	0.43%	1.46%
7	Fiduciary activities	N/A	0.01%
8	Service charges on deposit accounts	N/A	0.05%
9	<a href="#">Trading account gains &amp; fees</a>	0.00%	0.13%
10	<a href="#">Additional noninterest income</a>	0.43%	1.27%
11	Total noninterest expense	2.24%	2.58%
12	Salaries and employee benefits	0.52%	1.00%
13	Premises and equipment expense	0.30%	0.34%
14	<a href="#">Additional noninterest expense</a>	1.42%	1.24%
15	Pre-tax net operating income	-1.47%	0.31%
16	Securities gains (losses)	-0.03%	-0.05%
17	Applicable income taxes	-0.54%	0.13%
18	Income before extraordinary items	-0.96%	0.13%
19	Extraordinary gains - net	0.00%	0.00%
20	<b>Net income attributable to bank</b>	<b>-0.96%</b>	<b>0.14%</b>
21	Net income attributable to noncontrolling interests	0.00%	0.00%
22	Net income attributable to bank and noncontrolling interests	-0.96%	0.14%
23	<a href="#">Net charge-offs</a>	2.27%	1.17%
24	<a href="#">Cash dividends</a>	0.00%	0.30%
25	Sale, conversion, retirement of capital stock, net	1.53%	0.13%
26	Net operating income	-0.94%	0.16%
	<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
	<a href="#">Interest income and expense in foreign offices</a>		
	<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
% of Assets

All Savings Institutions - National  
12/31/2008  
% of Assets  
Average (W)

1	Number of institutions reporting	1	1218
<b>Income and Expense</b>		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
2	<a href="#">Total interest income</a>	6.08%	4.89%
3	<a href="#">Total interest expense</a>	3.68%	2.35%
4	Net interest income	2.40%	2.54%
5	Provision for loan and lease losses	2.32%	1.59%
6	Total noninterest income	0.42%	0.91%
7	Fiduciary activities	N/A	0.00%
8	Service charges on deposit accounts	N/A	0.04%
9	<a href="#">Trading account gains &amp; fees</a>	0.00%	-0.05%
10	<a href="#">Additional noninterest income</a>	0.42%	0.92%
11	Total noninterest expense	2.14%	2.50%
12	Salaries and employee benefits	0.54%	0.94%
13	Premises and equipment expense	0.30%	0.32%
14	<a href="#">Additional noninterest expense</a>	1.31%	1.24%
15	Pre-tax net operating income	-1.65%	-0.64%
16	Securities gains (losses)	0.06%	-0.07%
17	Applicable income taxes	-0.60%	0.00%
18	Income before extraordinary items	-0.98%	-0.72%
19	Extraordinary gains - net	0.00%	-0.01%
20	<b>Net income attributable to bank</b>	<b>-0.98%</b>	<b>-0.72%</b>
21	Net income attributable to noncontrolling interests	N/A	N/A
22	Net income attributable to bank and noncontrolling interests	N/A	N/A
23	<a href="#">Net charge-offs</a>	1.42%	0.78%
24	<a href="#">Cash dividends</a>	0.00%	0.56%
25	Sale, conversion, retirement of capital stock, net	1.54%	0.11%
26	Net operating income	-1.02%	-0.65%
<b>Memo:</b>		<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>			
<a href="#">Gross fiduciary and related services income</a>			

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
% of Assets

All Savings Institutions - National  
12/31/2007  
% of Assets  
Average (W)

	1	1250
<b>Income and Expense</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
1 Number of institutions reporting	1	1250
2 <a href="#">Total interest income</a>	6.32%	6.18%
3 <a href="#">Total interest expense</a>	4.10%	3.49%
4 Net interest income	2.22%	2.69%
5 <a href="#">Provision for loan and lease losses</a>	0.93%	0.65%
6 Total noninterest income	0.47%	1.20%
7 Fiduciary activities	N/A	0.00%
8 Service charges on deposit accounts	N/A	0.03%
9 <a href="#">Trading account gains &amp; fees</a>	0.00%	-0.05%
10 <a href="#">Additional noninterest income</a>	0.47%	1.22%
11 Total noninterest expense	1.99%	2.88%
12 Salaries and employee benefits	0.48%	1.01%
13 Premises and equipment expense	0.13%	0.33%
14 <a href="#">Additional noninterest expense</a>	1.38%	1.53%
15 Pre-tax net operating income	-0.23%	0.37%
16 Securities gains (losses)	0.02%	-0.04%
17 Applicable income taxes	-0.08%	0.20%
18 Income before extraordinary items	-0.12%	0.13%
19 Extraordinary gains - net	0.00%	0.00%
20 <b>Net income attributable to bank</b>	<b>-0.12%</b>	<b>0.13%</b>
21 Net income attributable to noncontrolling interests	N/A	N/A
22 Net income attributable to bank and noncontrolling interests	N/A	N/A
23 <a href="#">Net charge-offs</a>	0.63%	0.33%
24 <a href="#">Cash dividends</a>	0.00%	1.65%
25 Sale, conversion, retirement of capital stock, net	0.00%	0.18%
26 Net operating income	-0.14%	0.15%
<b>Memo:</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">Interest income and expense in foreign offices</a>		
<a href="#">Gross fiduciary and related services income</a>		

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007

**APPENDIX E**

**FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

**LOAN CHARGE-OFFS AND RECOVERIES**

**BY DOLLAR AMOUNT**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Total (Sum)

	1	1100
<b>Loan Charge-Offs and Recoveries</b>		
	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<u>2</u> <b>Total charge-offs</b>	<b>120,692</b>	<b>4,905,769</b>
<u>3</u> Loans secured by real estate, total	46,911	2,698,231
<u>4</u> To non-U.S. addressees	N/A	32
<u>5</u> Real estate loans in domestic offices	46,911	2,698,231
<u>6</u> Construction and land development	-617	366,868
<u>7</u> Secured by farmland	N/A	118
<u>8</u> <u>Secured by 1-4 family residential properties</u>	<b>48,212</b>	<b>1,692,327</b>
<u>9</u> Secured by multifamily residential properties	-6,751	163,040
<u>10</u> Secured by nonfarm nonresidential properties	6,067	475,878
<u>11</u> Real estate loans in foreign offices	N/A	0
<u>12</u> Loans to depository institutions	N/A	900
<u>13</u> To foreign banks	N/A	0
<u>14</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>15</u> Commercial and industrial loans	3,560	780,589
<u>16</u> Loans to individuals	70,221	1,420,528
<u>17</u> <u>Credit cards</u>	<b>52,465</b>	<b>1,168,507</b>
<u>18</u> <u>Automobile loans</u>	<b>15,114</b>	<b>91,523</b>
<u>19</u> Other consumer loans	2,642	160,498
<u>20</u> Loans to foreign governments and official institutions	N/A	0
<u>21</u> Other loans	N/A	4,469
<u>22</u> Lease financing receivables	N/A	1,052
<b>Memoranda:</b>		
<u>23</u> Loans to finance agricultural prod and other loans to farmers (included above)	N/A	75
<u>24</u> <b>Total Recoveries</b>	<b>29,824</b>	<b>589,556</b>
<u>25</u> Loans secured by real estate, total	2,747	151,703
<u>26</u> To non-U.S. addressees	N/A	0
<u>27</u> Real estate loans in domestic offices	2,747	151,703
<u>28</u> Construction and land development	0	34,370
<u>29</u> Secured by farmland	N/A	10
<u>30</u> <u>Secured by 1-4 family residential properties</u>	2,693	83,816
<u>31</u> Secured by multifamily residential properties	0	7,255
<u>32</u> Secured by nonfarm nonresidential properties	54	26,252
<u>33</u> Real estate loans in foreign offices	N/A	0
<u>34</u> Loans to depository institutions	N/A	0
<u>35</u> To foreign banks	N/A	0
<u>36</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>37</u> Commercial and industrial loans	235	127,185
<u>38</u> Loans to individuals	26,842	309,151
<u>39</u> Credit cards	8,060	215,476
<u>40</u> Automobile loans	16,229	48,995
<u>41</u> Other consumer loans	2,553	44,680
<u>42</u> Loans to foreign governments and official institutions	N/A	0

<a href="#">43</a>	Other loans	N/A	1,458
<a href="#">44</a>	Lease financing receivables	N/A	59
<b>Memoranda:</b>			
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	3
<a href="#">46</a>	<b>Net charge-offs</b>	<b>90,868</b>	<b>4,316,213</b>
<a href="#">47</a>	Loans secured by real estate, total	44,164	2,546,528
<a href="#">48</a>	To non-U.S. addressees	N/A	32
<a href="#">49</a>	Real estate loans in domestic offices	44,164	2,546,528
<a href="#">50</a>	Construction and land development	-617	332,498
<a href="#">51</a>	Secured by farmland	N/A	108
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	45,519	1,608,511
<a href="#">53</a>	Secured by multifamily residential properties	-6,751	155,785
<a href="#">54</a>	Secured by nonfarm nonresidential properties	6,013	449,626
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0
<a href="#">56</a>	Loans to depository institutions	N/A	900
<a href="#">57</a>	To foreign banks	N/A	0
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0
<a href="#">59</a>	Commercial and industrial loans	3,325	653,404
<a href="#">60</a>	To non-U.S. addressees	N/A	-3
<a href="#">61</a>	Loans to individuals	43,379	1,111,377
<a href="#">62</a>	Credit cards	44,405	953,031
<a href="#">63</a>	Automobile loans	-1,115	42,528
<a href="#">64</a>	Other consumer loans	89	115,818
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0
<a href="#">66</a>	Other loans	N/A	3,011
<a href="#">67</a>	Lease financing receivables	N/A	993
<b>Memoranda:</b>			
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	72

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting		1		1100
	<b>Total Charge-offs 1-4 Family Residential</b>	<i>(Year-to-date)</i>		<i>(Year-to-date)</i>	
2	Secured by 1-4 family residential properties		48,212		1,692,327
3	Secured by first liens		14,170		1,086,756
4	Secured by junior liens		2,516		193,424
5	Home equity lines of credit		31,526	6570	412,147 2470

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011



# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2010  
\$ in 000's  
Total (Sum)

	1	1128
<b>Loan Charge-Offs and Recoveries</b>		
	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<u>2</u> <b>Total charge-offs</b>	<b>396,108</b>	<b>12,651,714</b>
<u>3</u> Loans secured by real estate, total	133,109	6,745,256
<u>4</u> To non-U.S. addressees	N/A	0
<u>5</u> Real estate loans in domestic offices	133,109	6,745,256
<u>6</u> Construction and land development	1,117	1,420,722
<u>7</u> Secured by farmland	N/A	263
<u>8</u> <u>Secured by 1-4 family residential properties</u>	<u>108,443</u>	<u>3,895,153</u>
<u>9</u> Secured by multifamily residential properties	13,113	353,584
<u>10</u> Secured by nonfarm nonresidential properties	10,436	1,075,534
<u>11</u> Real estate loans in foreign offices	N/A	0
<u>12</u> Loans to depository institutions	N/A	1,000
<u>13</u> To foreign banks	N/A	0
<u>14</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>15</u> Commercial and industrial loans	6,533	1,996,915
<u>16</u> Loans to individuals	256,466	3,878,907
<u>17</u> <u>Credit cards</u>	<u>176,941</u>	<u>3,107,825</u>
<u>18</u> Automobile loans	N/A	N/A
<u>19</u> <u>Other consumer loans</u>	<u>79,525</u>	<u>771,082</u>
<u>20</u> Loans to foreign governments and official institutions	N/A	0
<u>21</u> Other loans	N/A	27,306
<u>22</u> Lease financing receivables	N/A	2,330
<b>Memoranda:</b>		
<u>23</u> Loans to finance agricultural prod and other loans to farmers (included above)	N/A	141
<u>24</u> <b>Total Recoveries</b>	<b>66,580</b>	<b>1,152,935</b>
<u>25</u> Loans secured by real estate, total	5,030	300,453
<u>26</u> To non-U.S. addressees	N/A	0
<u>27</u> Real estate loans in domestic offices	5,030	300,453
<u>28</u> Construction and land development	0	87,994
<u>29</u> Secured by farmland	N/A	2
<u>30</u> <u>Secured by 1-4 family residential properties</u>	<u>4,918</u>	<u>155,922</u>
<u>31</u> Secured by multifamily residential properties	28	17,809
<u>32</u> Secured by nonfarm nonresidential properties	84	38,726
<u>33</u> Real estate loans in foreign offices	N/A	0
<u>34</u> Loans to depository institutions	N/A	0
<u>35</u> To foreign banks	N/A	0
<u>36</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>37</u> Commercial and industrial loans	392	271,082
<u>38</u> Loans to individuals	61,158	575,094
<u>39</u> Credit cards	11,970	344,531
<u>40</u> Automobile loans	N/A	N/A
<u>41</u> Other consumer loans	49,188	230,563
<u>42</u> Loans to foreign governments and official institutions	N/A	0

<a href="#">43</a>	Other loans	N/A	6,104
<a href="#">44</a>	Lease financing receivables	N/A	202
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	117
<a href="#">46</a>	<b>Net charge-offs</b>	<b>329,528</b>	<b>11,498,779</b>
<a href="#">47</a>	Loans secured by real estate, total	128,079	6,444,803
<a href="#">48</a>	To non-U.S. addressees	N/A	0
<a href="#">49</a>	Real estate loans in domestic offices	128,079	6,444,803
<a href="#">50</a>	Construction and land development	1,117	1,332,728
<a href="#">51</a>	Secured by farmland	N/A	261
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	103,525	3,739,231
<a href="#">53</a>	Secured by multifamily residential properties	13,085	335,775
<a href="#">54</a>	Secured by nonfarm nonresidential properties	10,352	1,036,808
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0
<a href="#">56</a>	Loans to depository institutions	N/A	1,000
<a href="#">57</a>	To foreign banks	N/A	0
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0
<a href="#">59</a>	Commercial and industrial loans	6,141	1,725,833
<a href="#">60</a>	To non-U.S. addressees	N/A	-7
<a href="#">61</a>	Loans to individuals	195,308	3,303,813
<a href="#">62</a>	Credit cards	164,971	2,763,294
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	30,337	540,519
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0
<a href="#">66</a>	Other loans	N/A	21,202
<a href="#">67</a>	Lease financing receivables	N/A	2,128
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	24

### Key for Column Selections:

**Column 1 Selections**  
**State Farm Bank, F.S.B.**  
as of 12/31/2010

<b>Cert</b>	<b>Name</b>	<b>City</b>	<b>State</b>
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
**Standard Peer Group: All Savings Institutions - National**  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617	All Savings Institutions - National
12/31/2010	12/31/2010
\$ in 000's	\$ in 000's
Total (Sum)	Total (Sum)

<u>1</u>	Number of institutions reporting		1		1128
	<b>Total Charge-offs 1-4 Family Residential</b>	<i>(Year-to-date)</i>		<i>(Year-to-date)</i>	
<u>2</u>	Secured by 1-4 family residential properties		108,443		3,895,153
<u>3</u>	Secured by first liens		14,379		2,242,352
<u>4</u>	Secured by junior liens		7,056		499,592
<u>5</u>	Home equity lines of credit		87,008		1,153,209

80%

30%

### Key for Column Selections:

Column 1 Selections  
 State Farm Bank, F.S.B.  
 as of 12/31/2010

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2009  
\$ in 000's  
Total (Sum)

	1	1172
<b>Loan Charge-Offs and Recoveries</b>		
	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<u>2</u> <b>Total charge-offs</b>	<b>458,757</b>	<b>15,247,254</b>
<u>3</u> Loans secured by real estate, total	143,789	7,963,843
<u>4</u> To non-U.S. addressees	N/A	73
<u>5</u> Real estate loans in domestic offices	143,789	7,963,843
<u>6</u> Construction and land development	0	2,033,604
<u>7</u> Secured by farmland	N/A	3,858
<u>8</u> <u>Secured by 1-4 family residential properties</u>	139,230	4,583,852
<u>9</u> Secured by multifamily residential properties	3,837	387,001
<u>10</u> Secured by nonfarm nonresidential properties	722	955,528
<u>11</u> Real estate loans in foreign offices	N/A	0
<u>12</u> Loans to depository institutions	N/A	0
<u>13</u> To foreign banks	N/A	0
<u>14</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>15</u> Commercial and industrial loans	16,408	2,937,165
<u>16</u> Loans to individuals	298,560	4,276,552
<u>17</u> Credit cards	158,172	3,069,110
<u>18</u> Automobile loans	N/A	N/A
<u>19</u> Other consumer loans	140,388	1,207,442
<u>20</u> Loans to foreign governments and official institutions	N/A	4
<u>21</u> Other loans	N/A	65,181
<u>22</u> Lease financing receivables	N/A	4,509
<b>Memoranda:</b>		
<u>23</u> Loans to finance agricultural prod and other loans to farmers (included above)	N/A	1,528
<u>24</u> <b>Total Recoveries</b>	<b>87,065</b>	<b>909,894</b>
<u>25</u> Loans secured by real estate, total	23,708	158,406
<u>26</u> To non-U.S. addressees	N/A	0
<u>27</u> Real estate loans in domestic offices	23,708	158,406
<u>28</u> Construction and land development	0	21,147
<u>29</u> Secured by farmland	N/A	0
<u>30</u> <u>Secured by 1-4 family residential properties</u>	23,461	113,660
<u>31</u> Secured by multifamily residential properties	0	3,693
<u>32</u> Secured by nonfarm nonresidential properties	247	19,906
<u>33</u> Real estate loans in foreign offices	N/A	0
<u>34</u> Loans to depository institutions	N/A	0
<u>35</u> To foreign banks	N/A	0
<u>36</u> Loans to finance agricultural production and other loans to farmers	N/A	0
<u>37</u> Commercial and industrial loans	179	278,335
<u>38</u> Loans to individuals	63,178	470,251
<u>39</u> Credit cards	9,604	195,602
<u>40</u> Automobile loans	N/A	N/A
<u>41</u> Other consumer loans	53,574	274,649
<u>42</u> Loans to foreign governments and official institutions	N/A	0

<a href="#">43</a>	Other loans	N/A	2,789
<a href="#">44</a>	Lease financing receivables	N/A	113
<b>Memoranda:</b>			
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	305
<a href="#">46</a>	<b>Net charge-offs</b>	<b>371,692</b>	<b>14,337,360</b>
<a href="#">47</a>	Loans secured by real estate, total	120,081	7,805,437
<a href="#">48</a>	To non-U.S. addressees	N/A	73
<a href="#">49</a>	Real estate loans in domestic offices	120,081	7,805,437
<a href="#">50</a>	Construction and land development	0	2,012,457
<a href="#">51</a>	Secured by farmland	N/A	3,858
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	115,769	4,470,192
<a href="#">53</a>	Secured by multifamily residential properties	3,837	383,308
<a href="#">54</a>	Secured by nonfarm nonresidential properties	475	935,622
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0
<a href="#">56</a>	Loans to depository institutions	N/A	0
<a href="#">57</a>	To foreign banks	N/A	0
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0
<a href="#">59</a>	Commercial and industrial loans	16,229	2,658,830
<a href="#">60</a>	To non-U.S. addressees	N/A	-7
<a href="#">61</a>	Loans to individuals	235,382	3,806,301
<a href="#">62</a>	Credit cards	148,568	2,873,508
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	86,814	932,793
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	4
<a href="#">66</a>	Other loans	N/A	62,392
<a href="#">67</a>	Lease financing receivables	N/A	4,396
<b>Memoranda:</b>			
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	1,223

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617	All Savings Institutions - National
12/31/2009	12/31/2009
\$ in 000's	\$ in 000's
Total (Sum)	Total (Sum)

<u>1</u>	Number of institutions reporting		1		1172
	<b>Total Charge-offs 1-4 Family Residential</b>	<b>(Year-to-date)</b>		<b>(Year-to-date)</b>	
<u>2</u>	Secured by 1-4 family residential properties		139,230		4,583,852
<u>3</u>	Secured by first liens		9,781		2,507,219
<u>4</u>	Secured by junior liens		6,030		751,837
<u>5</u>	Home equity lines of credit		123,419		1,324,796

**Key for Column Selections:** 892 2970

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2008  
\$ in 000's  
Total (Sum)

	1	1218
<b>Loan Charge-Offs and Recoveries</b>		
	<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<b>Total charge-offs</b>	<b>270,056</b>	<b>12,326,223</b>
Loans secured by real estate, total	94,592	7,078,977
To non-U.S. addressees	N/A	0
Real estate loans in domestic offices	94,592	7,078,977
Construction and land development	0	1,748,245
Secured by farmland	N/A	676
<u>Secured by 1-4 family residential properties</u>	94,197	4,903,939
Secured by multifamily residential properties	0	113,833
Secured by nonfarm nonresidential properties	395	312,284
Real estate loans in foreign offices	N/A	0
Loans to depository institutions	N/A	0
To foreign banks	N/A	0
Loans to finance agricultural production and other loans to farmers	N/A	0
Commercial and industrial loans	648	1,740,109
Loans to individuals	174,816	3,489,672
Credit cards	91,470	2,342,248
Automobile loans	N/A	N/A
Other consumer loans	83,346	1,147,424
Loans to foreign governments and official institutions	N/A	0
Other loans	N/A	14,250
Lease financing receivables	N/A	3,215
<b>Memoranda:</b>		
Loans to finance agricultural prod and other loans to farmers (included above)	N/A	1,109
<b>Total Recoveries</b>	<b>39,420</b>	<b>758,076</b>
Loans secured by real estate, total	1,250	173,341
To non-U.S. addressees	N/A	0
Real estate loans in domestic offices	1,250	173,341
Construction and land development	0	9,643
Secured by farmland	N/A	0
<u>Secured by 1-4 family residential properties</u>	1,250	151,422
Secured by multifamily residential properties	0	1,669
Secured by nonfarm nonresidential properties	0	10,607
Real estate loans in foreign offices	N/A	0
Loans to depository institutions	N/A	0
To foreign banks	N/A	0
Loans to finance agricultural production and other loans to farmers	N/A	0
Commercial and industrial loans	26	113,822
Loans to individuals	38,144	467,373
Credit cards	7,982	213,484
Automobile loans	N/A	N/A
Other consumer loans	30,162	253,889
Loans to foreign governments and official institutions	N/A	0

<a href="#">43</a>	Other loans	N/A	3,239
<a href="#">44</a>	Lease financing receivables	N/A	301
<b>Memoranda:</b>			
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	28
<a href="#">46</a>	<b>Net charge-offs</b>	<b>230,636</b>	<b>11,568,147</b>
<a href="#">47</a>	Loans secured by real estate, total	93,342	6,905,636
<a href="#">48</a>	To non-U.S. addressees	N/A	0
<a href="#">49</a>	Real estate loans in domestic offices	93,342	6,905,636
<a href="#">50</a>	Construction and land development	0	1,738,602
<a href="#">51</a>	Secured by farmland	N/A	676
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	92,947	4,752,517
<a href="#">53</a>	Secured by multifamily residential properties	0	112,164
<a href="#">54</a>	Secured by nonfarm nonresidential properties	395	301,677
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0
<a href="#">56</a>	Loans to depository institutions	N/A	0
<a href="#">57</a>	To foreign banks	N/A	0
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0
<a href="#">59</a>	Commercial and industrial loans	622	1,626,287
<a href="#">60</a>	To non-U.S. addressees	N/A	0
<a href="#">61</a>	Loans to individuals	136,672	3,022,299
<a href="#">62</a>	Credit cards	83,488	2,128,764
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	53,184	893,535
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0
<a href="#">66</a>	Other loans	N/A	11,011
<a href="#">67</a>	Lease financing receivables	N/A	2,914
<b>Memoranda:</b>			
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	1,081

### Key for Column Selections:

**Column 1 Selections**  
**State Farm Bank, F.S.B.**  
as of 12/31/2008

<b>Cert</b>	<b>Name</b>	<b>City</b>	<b>State</b>
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
**Standard Peer Group: All Savings Institutions - National**  
as of 12/31/2008



# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
 12/31/2008  
 \$ in 000's  
 Total (Sum)

All Savings Institutions - National  
 12/31/2008  
 \$ in 000's  
 Total (Sum)

<a href="#">1</a>	Number of institutions reporting		1	1218
	<b>Total Charge-offs 1-4 Family Residential</b>	<i>(Year-to-date)</i>		<i>(Year-to-date)</i>
<a href="#">2</a>	Secured by 1-4 family residential properties		94,197	4,903,939
<a href="#">3</a>	Secured by first liens		2,777	3,001,083
<a href="#">4</a>	Secured by junior liens		2,268	678,145
<a href="#">5</a>	Home equity lines of credit		89,152	1,224,711

9870

257

### Key for Column Selections:

Column 1 Selections  
 State Farm Bank, F.S.B.  
 as of 12/31/2008

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2007  
\$ in 000's  
Total (Sum)

		1	1250
<b>Loan Charge-Offs and Recoveries</b>			
	<i>(Year-to-date)</i>		<i>(Year-to-date)</i>
<u>2</u>	<b>Total charge-offs</b>	<b>123,465</b>	<b>6,838,531</b>
<u>3</u>	Loans secured by real estate, total	15,541	2,858,805
<u>4</u>	To non-U.S. addressees	N/A	0
<u>5</u>	Real estate loans in domestic offices	15,541	2,858,805
<u>6</u>	Construction and land development	0	379,343
<u>7</u>	Secured by farmland	N/A	440
<u>8</u>	<u>Secured by 1-4 family residential properties</u>	15,541	2,371,128
<u>9</u>	Secured by multifamily residential properties	0	21,927
<u>10</u>	Secured by nonfarm nonresidential properties	0	85,967
<u>11</u>	Real estate loans in foreign offices	N/A	0
<u>12</u>	Loans to depository institutions	N/A	10
<u>13</u>	To foreign banks	N/A	0
<u>14</u>	Loans to finance agricultural production and other loans to farmers	N/A	0
<u>15</u>	Commercial and industrial loans	130	760,891
<u>16</u>	Loans to individuals	107,794	3,201,400
<u>17</u>	Credit cards	51,153	2,534,309
<u>18</u>	Automobile loans	N/A	N/A
<u>19</u>	Other consumer loans	56,641	667,091
<u>20</u>	Loans to foreign governments and official institutions	N/A	4
<u>21</u>	Other loans	N/A	15,463
<u>22</u>	Lease financing receivables	N/A	1,958
<b>Memoranda:</b>			
<u>23</u>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	124
<u>24</u>	<b>Total Recoveries</b>	<b>34,421</b>	<b>853,202</b>
<u>25</u>	Loans secured by real estate, total	601	148,742
<u>26</u>	To non-U.S. addressees	N/A	0
<u>27</u>	Real estate loans in domestic offices	601	148,742
<u>28</u>	Construction and land development	0	8,387
<u>29</u>	Secured by farmland	N/A	119
<u>30</u>	<u>Secured by 1-4 family residential properties</u>	601	120,451
<u>31</u>	Secured by multifamily residential properties	0	1,304
<u>32</u>	Secured by nonfarm nonresidential properties	0	18,481
<u>33</u>	Real estate loans in foreign offices	N/A	0
<u>34</u>	Loans to depository institutions	N/A	0
<u>35</u>	To foreign banks	N/A	0
<u>36</u>	Loans to finance agricultural production and other loans to farmers	N/A	0
<u>37</u>	Commercial and industrial loans	9	114,695
<u>38</u>	Loans to individuals	33,811	577,866
<u>39</u>	Credit cards	5,777	377,217
<u>40</u>	Automobile loans	N/A	N/A
<u>41</u>	Other consumer loans	28,034	200,649
<u>42</u>	Loans to foreign governments and official institutions	N/A	2

<a href="#">43</a>	Other loans	N/A	5,171
<a href="#">44</a>	Lease financing receivables	N/A	3,843
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	58
<a href="#">46</a>	<b>Net charge-offs</b>	<b>89,044</b>	<b>5,985,329</b>
<a href="#">47</a>	Loans secured by real estate, total	14,940	2,710,063
<a href="#">48</a>	To non-U.S. addressees	N/A	0
<a href="#">49</a>	Real estate loans in domestic offices	14,940	2,710,063
<a href="#">50</a>	Construction and land development	0	370,956
<a href="#">51</a>	Secured by farmland	N/A	321
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	14,940	2,250,677
<a href="#">53</a>	Secured by multifamily residential properties	0	20,623
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0	67,486
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0
<a href="#">56</a>	Loans to depository institutions	N/A	10
<a href="#">57</a>	To foreign banks	N/A	0
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0
<a href="#">59</a>	Commercial and industrial loans	121	646,196
<a href="#">60</a>	To non-U.S. addressees	N/A	816
<a href="#">61</a>	Loans to individuals	73,983	2,623,534
<a href="#">62</a>	Credit cards	45,376	2,157,092
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	28,607	466,442
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	2
<a href="#">66</a>	Other loans	N/A	10,292
<a href="#">67</a>	Lease financing receivables	N/A	-1,885
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	66

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
 12/31/2007  
 \$ in 000's  
 Total (Sum)

All Savings Institutions - National  
 12/31/2007  
 \$ in 000's  
 Total (Sum)

<u>1</u>	Number of institutions reporting		1		1250
	<b>Total Charge-offs 1-4 Family Residential</b>	<i>(Year-to-date)</i>		<i>(Year-to-date)</i>	
<u>2</u>	Secured by 1-4 family residential properties		15,541		2,371,128
<u>3</u>	Secured by first liens		747		1,087,387
<u>4</u>	Secured by junior liens		579		469,822
<u>5</u>	Home equity lines of credit		14,215		813,919

91%

34%

### Key for Column Selections:

Column 1 Selections  
 State Farm Bank, F.S.B.  
 as of 12/31/2007

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
 Standard Peer Group: All Savings Institutions - National  
 as of 12/31/2007

## Statistics on Depository Institutions Help

### Other Consumer Loan Charge-Offs

Charged-off loans to individuals for household, family, and other personal expenditures: all other loans debited to the allowance for loan and lease losses. Note: Prior to March 2011, excludes automobile loans. Beginning March 2001, includes revolving credit plans other than credit cards. Quarterly Variable: DRCONOTQ

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## **APPENDIX F**

### **FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT LOAN CHARGE-OFFS AND RECOVERIES BY PERCENTAGE OF ASSETS**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
% of Assets

All Savings Institutions - National  
6/30/2011  
% of Assets  
Average (W)

		1	1100
		(Year-to-date)	(Year-to-date)
<u>1</u>	Number of institutions reporting		
	<b>Loan Charge-Offs and Recoveries</b>		
<u>2</u>	<b>Total charge-offs</b>	<b>1.62%</b>	<b>0.80%</b>
<u>3</u>	Loans secured by real estate, total	0.63%	0.44%
<u>4</u>	To non-U.S. addressees	N/A	0.00%
<u>5</u>	Real estate loans in domestic offices	0.63%	0.44%
<u>6</u>	Construction and land development	-0.01%	0.06%
<u>7</u>	Secured by farmland	N/A	0.00%
<u>8</u>	<a href="#">Secured by 1-4 family residential properties</a>	0.65%	0.27%
<u>9</u>	Secured by multifamily residential properties	-0.09%	0.03%
<u>10</u>	Secured by nonfarm nonresidential properties	0.08%	0.08%
<u>11</u>	Real estate loans in foreign offices	N/A	0.00%
<u>12</u>	Loans to depository institutions	N/A	0.00%
<u>13</u>	To foreign banks	N/A	0.00%
<u>14</u>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<u>15</u>	Commercial and industrial loans	0.05%	0.13%
<u>16</u>	Loans to individuals	0.94%	0.23%
<u>17</u>	Credit cards	0.70%	0.19%
<u>18</u>	Automobile loans	0.20%	0.01%
<u>19</u>	Other consumer loans	0.04%	0.03%
<u>20</u>	Loans to foreign governments and official institutions	N/A	0.00%
<u>21</u>	Other loans	N/A	0.00%
<u>22</u>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<u>23</u>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<u>24</u>	<b>Total Recoveries</b>	<b>0.40%</b>	<b>0.10%</b>
<u>25</u>	Loans secured by real estate, total	0.04%	0.02%
<u>26</u>	To non-U.S. addressees	N/A	0.00%
<u>27</u>	Real estate loans in domestic offices	0.04%	0.02%
<u>28</u>	Construction and land development	0.00%	0.01%
<u>29</u>	Secured by farmland	N/A	0.00%
<u>30</u>	<a href="#">Secured by 1-4 family residential properties</a>	0.04%	0.01%
<u>31</u>	Secured by multifamily residential properties	0.00%	0.00%
<u>32</u>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<u>33</u>	Real estate loans in foreign offices	N/A	0.00%
<u>34</u>	Loans to depository institutions	N/A	0.00%
<u>35</u>	To foreign banks	N/A	0.00%
<u>36</u>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<u>37</u>	Commercial and industrial loans	0.00%	0.02%
<u>38</u>	Loans to individuals	0.36%	0.05%
<u>39</u>	Credit cards	0.11%	0.03%
<u>40</u>	Automobile loans	0.22%	0.01%
<u>41</u>	Other consumer loans	0.03%	0.01%
<u>42</u>	Loans to foreign governments and official institutions	N/A	0.00%

<a href="#">43</a>	Other loans	N/A	0.00%
<a href="#">44</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">46</a>	<b>Net charge-offs</b>	<b>1.22%</b>	<b>0.70%</b>
<a href="#">47</a>	Loans secured by real estate, total	0.59%	0.41%
<a href="#">48</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">49</a>	Real estate loans in domestic offices	0.59%	0.41%
<a href="#">50</a>	Construction and land development	-0.01%	0.05%
<a href="#">51</a>	Secured by farmland	N/A	0.00%
<a href="#">52</a>	<u>Secured by 1-4 family residential properties</u>	0.61%	0.26%
<a href="#">53</a>	Secured by multifamily residential properties	-0.09%	0.03%
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0.08%	0.07%
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">56</a>	Loans to depository institutions	N/A	0.00%
<a href="#">57</a>	To foreign banks	N/A	0.00%
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">59</a>	Commercial and industrial loans	0.04%	0.11%
<a href="#">60</a>	To non-U.S. addressees	N/A	-0.00%
<a href="#">61</a>	Loans to individuals	0.58%	0.18%
<a href="#">62</a>	Credit cards	0.59%	0.15%
<a href="#">63</a>	Automobile loans	-0.01%	0.01%
<a href="#">64</a>	Other consumer loans	0.00%	0.02%
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">66</a>	Other loans	N/A	0.00%
<a href="#">67</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%

### Key for Column Selections:

**Column 1 Selections**  
**State Farm Bank, F.S.B.**  
as of 6/30/2011

<b>Cert</b>	<b>Name</b>	<b>City</b>	<b>State</b>
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
**Standard Peer Group: All Savings Institutions - National**  
as of 6/30/2011



# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
% of Assets

All Savings Institutions - National  
12/31/2010  
% of Assets  
Average (W)

<a href="#">1</a>	Number of institutions reporting	1	1128
	<b>Loan Charge-Offs and Recoveries</b>	<b>(Year-to-date)</b>	<b>(Year-to-date)</b>
<a href="#">2</a>	<b>Total charge-offs</b>	<b>2.53%</b>	<b>1.02%</b>
<a href="#">3</a>	Loans secured by real estate, total	0.85%	0.54%
<a href="#">4</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">5</a>	Real estate loans in domestic offices	0.85%	0.54%
<a href="#">6</a>	Construction and land development	0.01%	0.11%
<a href="#">7</a>	Secured by farmland	N/A	0.00%
<a href="#">8</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.69%	0.31%
<a href="#">9</a>	Secured by multifamily residential properties	0.08%	0.03%
<a href="#">10</a>	Secured by nonfarm nonresidential properties	0.07%	0.09%
<a href="#">11</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">12</a>	Loans to depository institutions	N/A	0.00%
<a href="#">13</a>	To foreign banks	N/A	0.00%
<a href="#">14</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">15</a>	Commercial and industrial loans	0.04%	0.16%
<a href="#">16</a>	Loans to individuals	1.64%	0.31%
<a href="#">17</a>	Credit cards	1.13%	0.25%
<a href="#">18</a>	Automobile loans	N/A	N/A
<a href="#">19</a>	Other consumer loans	0.51%	0.06%
<a href="#">20</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">21</a>	Other loans	N/A	0.00%
<a href="#">22</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">23</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">24</a>	<b>Total Recoveries</b>	<b>0.43%</b>	<b>0.09%</b>
<a href="#">25</a>	Loans secured by real estate, total	0.03%	0.02%
<a href="#">26</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">27</a>	Real estate loans in domestic offices	0.03%	0.02%
<a href="#">28</a>	Construction and land development	0.00%	0.01%
<a href="#">29</a>	Secured by farmland	N/A	0.00%
<a href="#">30</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.03%	0.01%
<a href="#">31</a>	Secured by multifamily residential properties	0.00%	0.00%
<a href="#">32</a>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<a href="#">33</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">34</a>	Loans to depository institutions	N/A	0.00%
<a href="#">35</a>	To foreign banks	N/A	0.00%
<a href="#">36</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">37</a>	Commercial and industrial loans	0.00%	0.02%
<a href="#">38</a>	Loans to individuals	0.39%	0.05%
<a href="#">39</a>	Credit cards	0.08%	0.03%
<a href="#">40</a>	Automobile loans	N/A	N/A
<a href="#">41</a>	Other consumer loans	0.31%	0.02%
<a href="#">42</a>	Loans to foreign governments and official institutions	N/A	0.00%

<a href="#">43</a>	Other loans	N/A	0.00%
<a href="#">44</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">46</a>	<b>Net charge-offs</b>	<b>2.11%</b>	<b>0.93%</b>
<a href="#">47</a>	Loans secured by real estate, total	0.82%	0.52%
<a href="#">48</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">49</a>	Real estate loans in domestic offices	0.82%	0.52%
<a href="#">50</a>	Construction and land development	0.01%	0.11%
<a href="#">51</a>	Secured by farmland	N/A	0.00%
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.66%	0.30%
<a href="#">53</a>	Secured by multifamily residential properties	0.08%	0.03%
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0.07%	0.08%
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">56</a>	Loans to depository institutions	N/A	0.00%
<a href="#">57</a>	To foreign banks	N/A	0.00%
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">59</a>	Commercial and industrial loans	0.04%	0.14%
<a href="#">60</a>	To non-U.S. addressees	N/A	-0.00%
<a href="#">61</a>	Loans to individuals	1.25%	0.27%
<a href="#">62</a>	Credit cards	1.06%	0.22%
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	0.19%	0.04%
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">66</a>	Other loans	N/A	0.00%
<a href="#">67</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%

### Key for Column Selections:

**Column 1 Selections**  
**State Farm Bank, F.S.B.**  
as of 12/31/2010

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
**Standard Peer Group: All Savings Institutions - National**  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
% of Assets

All Savings Institutions - National  
12/31/2009  
% of Assets  
Average (W)

		1	1172
	(Year-to-date)	(Year-to-date)	
<u>1</u> Number of institutions reporting			
<b>Loan Charge-Offs and Recoveries</b>			
<u>2</u> <b>Total charge-offs</b>	<b>2.80%</b>	<b>1.24%</b>	
<u>3</u> Loans secured by real estate, total	0.88%	0.65%	
<u>4</u> To non-U.S. addressees	N/A	0.00%	
<u>5</u> Real estate loans in domestic offices	0.88%	0.65%	
<u>6</u> Construction and land development	0.00%	0.17%	
<u>7</u> Secured by farmland	N/A	0.00%	
<u>8</u> <a href="#">Secured by 1-4 family residential properties</a>	0.85%	0.37%	
<u>9</u> Secured by multifamily residential properties	0.02%	0.03%	
<u>10</u> Secured by nonfarm nonresidential properties	0.00%	0.08%	
<u>11</u> Real estate loans in foreign offices	N/A	0.00%	
<u>12</u> Loans to depository institutions	N/A	0.00%	
<u>13</u> To foreign banks	N/A	0.00%	
<u>14</u> Loans to finance agricultural production and other loans to farmers	N/A	0.00%	
<u>15</u> Commercial and industrial loans	0.10%	0.24%	
<u>16</u> Loans to individuals	1.82%	0.35%	
<u>17</u> Credit cards	0.97%	0.25%	
<u>18</u> Automobile loans	N/A	N/A	
<u>19</u> Other consumer loans	0.86%	0.10%	
<u>20</u> Loans to foreign governments and official institutions	N/A	0.00%	
<u>21</u> Other loans	N/A	0.01%	
<u>22</u> Lease financing receivables	N/A	0.00%	
<b>Memoranda:</b>			
<u>23</u> Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%	
<u>24</u> <b>Total Recoveries</b>	<b>0.53%</b>	<b>0.07%</b>	
<u>25</u> Loans secured by real estate, total	0.14%	0.01%	
<u>26</u> To non-U.S. addressees	N/A	0.00%	
<u>27</u> Real estate loans in domestic offices	0.14%	0.01%	
<u>28</u> Construction and land development	0.00%	0.00%	
<u>29</u> Secured by farmland	N/A	0.00%	
<u>30</u> <a href="#">Secured by 1-4 family residential properties</a>	0.14%	0.01%	
<u>31</u> Secured by multifamily residential properties	0.00%	0.00%	
<u>32</u> Secured by nonfarm nonresidential properties	0.00%	0.00%	
<u>33</u> Real estate loans in foreign offices	N/A	0.00%	
<u>34</u> Loans to depository institutions	N/A	0.00%	
<u>35</u> To foreign banks	N/A	0.00%	
<u>36</u> Loans to finance agricultural production and other loans to farmers	N/A	0.00%	
<u>37</u> Commercial and industrial loans	0.00%	0.02%	
<u>38</u> Loans to individuals	0.39%	0.04%	
<u>39</u> Credit cards	0.06%	0.02%	
<u>40</u> Automobile loans	N/A	N/A	
<u>41</u> Other consumer loans	0.33%	0.02%	
<u>42</u> Loans to foreign governments and official institutions	N/A	0.00%	

<a href="#">43</a>	Other loans	N/A	0.00%
<a href="#">44</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">46</a>	<b>Net charge-offs</b>	<b>2.27%</b>	<b>1.17%</b>
<a href="#">47</a>	Loans secured by real estate, total	0.73%	0.63%
<a href="#">48</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">49</a>	Real estate loans in domestic offices	0.73%	0.63%
<a href="#">50</a>	Construction and land development	0.00%	0.16%
<a href="#">51</a>	Secured by farmland	N/A	0.00%
<a href="#">52</a>	<u>Secured by 1-4 family residential properties</u>	0.71%	0.36%
<a href="#">53</a>	Secured by multifamily residential properties	0.02%	0.03%
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0.00%	0.08%
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">56</a>	Loans to depository institutions	N/A	0.00%
<a href="#">57</a>	To foreign banks	N/A	0.00%
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">59</a>	Commercial and industrial loans	0.10%	0.22%
<a href="#">60</a>	To non-U.S. addressees	N/A	-0.00%
<a href="#">61</a>	Loans to individuals	1.44%	0.31%
<a href="#">62</a>	Credit cards	0.91%	0.23%
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	0.53%	0.08%
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">66</a>	Other loans	N/A	0.01%
<a href="#">67</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%

### Key for Column Selections:

**Column 1 Selections**  
**State Farm Bank, F.S.B.**  
as of 12/31/2009

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

**Column 2 Selections**  
**Standard Peer Group: All Savings Institutions - National**  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
% of Assets

All Savings Institutions - National  
12/31/2008  
% of Assets  
Average (W)

<a href="#">1</a>	Number of institutions reporting	1	1218
	<b>Loan Charge-Offs and Recoveries</b>		
		<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<a href="#">2</a>	<b>Total charge-offs</b>	<b>1.67%</b>	<b>0.83%</b>
<a href="#">3</a>	Loans secured by real estate, total	0.58%	0.47%
<a href="#">4</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">5</a>	Real estate loans in domestic offices	0.58%	0.47%
<a href="#">6</a>	Construction and land development	0.00%	0.12%
<a href="#">7</a>	Secured by farmland	N/A	0.00%
<a href="#">8</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.58%	0.33%
<a href="#">9</a>	Secured by multifamily residential properties	0.00%	0.01%
<a href="#">10</a>	Secured by nonfarm nonresidential properties	0.00%	0.02%
<a href="#">11</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">12</a>	Loans to depository institutions	N/A	0.00%
<a href="#">13</a>	To foreign banks	N/A	0.00%
<a href="#">14</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">15</a>	Commercial and industrial loans	0.00%	0.12%
<a href="#">16</a>	Loans to individuals	1.08%	0.23%
<a href="#">17</a>	Credit cards	0.56%	0.16%
<a href="#">18</a>	Automobile loans	N/A	N/A
<a href="#">19</a>	Other consumer loans	0.51%	0.08%
<a href="#">20</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">21</a>	Other loans	N/A	0.00%
<a href="#">22</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">23</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">24</a>	<b>Total Recoveries</b>	<b>0.24%</b>	<b>0.05%</b>
<a href="#">25</a>	Loans secured by real estate, total	0.01%	0.01%
<a href="#">26</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">27</a>	Real estate loans in domestic offices	0.01%	0.01%
<a href="#">28</a>	Construction and land development	0.00%	0.00%
<a href="#">29</a>	Secured by farmland	N/A	0.00%
<a href="#">30</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.01%	0.01%
<a href="#">31</a>	Secured by multifamily residential properties	0.00%	0.00%
<a href="#">32</a>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<a href="#">33</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">34</a>	Loans to depository institutions	N/A	0.00%
<a href="#">35</a>	To foreign banks	N/A	0.00%
<a href="#">36</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">37</a>	Commercial and industrial loans	0.00%	0.01%
<a href="#">38</a>	Loans to individuals	0.24%	0.03%
<a href="#">39</a>	Credit cards	0.05%	0.01%
<a href="#">40</a>	Automobile loans	N/A	N/A
<a href="#">41</a>	Other consumer loans	0.19%	0.02%
<a href="#">42</a>	Loans to foreign governments and official institutions	N/A	0.00%

<a href="#">43</a>	Other loans	N/A	0.00%
<a href="#">44</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">46</a>	<b>Net charge-offs</b>	<b>1.42%</b>	<b>0.78%</b>
<a href="#">47</a>	Loans secured by real estate, total	0.58%	0.46%
<a href="#">48</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">49</a>	Real estate loans in domestic offices	0.58%	0.46%
<a href="#">50</a>	Construction and land development	0.00%	0.12%
<a href="#">51</a>	Secured by farmland	N/A	0.00%
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.57%	0.32%
<a href="#">53</a>	Secured by multifamily residential properties	0.00%	0.01%
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0.00%	0.02%
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">56</a>	Loans to depository institutions	N/A	0.00%
<a href="#">57</a>	To foreign banks	N/A	0.00%
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">59</a>	Commercial and industrial loans	0.00%	0.11%
<a href="#">60</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">61</a>	Loans to individuals	0.84%	0.20%
<a href="#">62</a>	Credit cards	0.52%	0.14%
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	0.33%	0.06%
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">66</a>	Other loans	N/A	0.00%
<a href="#">67</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
% of Assets

All Savings Institutions - National  
12/31/2007  
% of Assets  
Average (W)

<a href="#">1</a>	Number of institutions reporting	1	1250
	<b>Loan Charge-Offs and Recoveries</b>		
		<i>(Year-to-date)</i>	<i>(Year-to-date)</i>
<a href="#">2</a>	<b>Total charge-offs</b>	<b>0.87%</b>	<b>0.37%</b>
<a href="#">3</a>	Loans secured by real estate, total	0.11%	0.16%
<a href="#">4</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">5</a>	Real estate loans in domestic offices	0.11%	0.16%
<a href="#">6</a>	Construction and land development	0.00%	0.02%
<a href="#">7</a>	Secured by farmland	N/A	0.00%
<a href="#">8</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.11%	0.13%
<a href="#">9</a>	Secured by multifamily residential properties	0.00%	0.00%
<a href="#">10</a>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<a href="#">11</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">12</a>	Loans to depository institutions	N/A	0.00%
<a href="#">13</a>	To foreign banks	N/A	0.00%
<a href="#">14</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">15</a>	Commercial and industrial loans	0.00%	0.04%
<a href="#">16</a>	Loans to individuals	0.76%	0.17%
<a href="#">17</a>	Credit cards	0.36%	0.14%
<a href="#">18</a>	Automobile loans	N/A	N/A
<a href="#">19</a>	Other consumer loans	0.40%	0.04%
<a href="#">20</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">21</a>	Other loans	N/A	0.00%
<a href="#">22</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">23</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">24</a>	<b>Total Recoveries</b>	<b>0.24%</b>	<b>0.05%</b>
<a href="#">25</a>	Loans secured by real estate, total	0.00%	0.01%
<a href="#">26</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">27</a>	Real estate loans in domestic offices	0.00%	0.01%
<a href="#">28</a>	Construction and land development	0.00%	0.00%
<a href="#">29</a>	Secured by farmland	N/A	0.00%
<a href="#">30</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.00%	0.01%
<a href="#">31</a>	Secured by multifamily residential properties	0.00%	0.00%
<a href="#">32</a>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<a href="#">33</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">34</a>	Loans to depository institutions	N/A	0.00%
<a href="#">35</a>	To foreign banks	N/A	0.00%
<a href="#">36</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">37</a>	Commercial and industrial loans	0.00%	0.01%
<a href="#">38</a>	Loans to individuals	0.24%	0.03%
<a href="#">39</a>	Credit cards	0.04%	0.02%
<a href="#">40</a>	Automobile loans	N/A	N/A
<a href="#">41</a>	Other consumer loans	0.20%	0.01%
<a href="#">42</a>	Loans to foreign governments and official institutions	N/A	0.00%

<a href="#">43</a>	Other loans	N/A	0.00%
<a href="#">44</a>	Lease financing receivables	N/A	0.00%
	<b>Memoranda:</b>		
<a href="#">45</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%
<a href="#">46</a>	<b>Net charge-offs</b>	<b>0.63%</b>	<b>0.33%</b>
<a href="#">47</a>	Loans secured by real estate, total	0.11%	0.15%
<a href="#">48</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">49</a>	Real estate loans in domestic offices	0.11%	0.15%
<a href="#">50</a>	Construction and land development	0.00%	0.02%
<a href="#">51</a>	Secured by farmland	N/A	0.00%
<a href="#">52</a>	<a href="#">Secured by 1-4 family residential properties</a>	0.11%	0.12%
<a href="#">53</a>	Secured by multifamily residential properties	0.00%	0.00%
<a href="#">54</a>	Secured by nonfarm nonresidential properties	0.00%	0.00%
<a href="#">55</a>	Real estate loans in foreign offices	N/A	0.00%
<a href="#">56</a>	Loans to depository institutions	N/A	0.00%
<a href="#">57</a>	To foreign banks	N/A	0.00%
<a href="#">58</a>	Loans to finance agricultural production and other loans to farmers	N/A	0.00%
<a href="#">59</a>	Commercial and industrial loans	0.00%	0.04%
<a href="#">60</a>	To non-U.S. addressees	N/A	0.00%
<a href="#">61</a>	Loans to individuals	0.52%	0.14%
<a href="#">62</a>	Credit cards	0.32%	0.12%
<a href="#">63</a>	Automobile loans	N/A	N/A
<a href="#">64</a>	Other consumer loans	0.20%	0.03%
<a href="#">65</a>	Loans to foreign governments and official institutions	N/A	0.00%
<a href="#">66</a>	Other loans	N/A	0.00%
<a href="#">67</a>	Lease financing receivables	N/A	-0.00%
	<b>Memoranda:</b>		
<a href="#">68</a>	Loans to finance agricultural prod and other loans to farmers (included above)	N/A	0.00%

### Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
<a href="#">34617</a>	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007



**APPENDIX G**

**FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS**

**NET LOANS AND LEASES**

**BY DOLLAR AMOUNT**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
6/30/2011  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1100
<b>Net Loans and Leases</b>			
2	<b>Net loans and leases</b>	10,451,956	738,466,008
3	Plus: Loan Loss Allowance	299,356	12,420,411
4	Total loans & leases	10,751,312	750,886,419
5	Plus: Unearned income	N/A	67,584
6	Loans and leases, gross	10,751,312	750,954,003
7	<b>All real estate loans</b>	<b>5,165,550</b>	<b>591,799,188</b>
8	Real estate loans in domestic offices:	5,165,550	591,799,188
9	Construction and land development	98,052	20,810,605
10	Commercial real estate	1,023,151	107,988,774
11	Multifamily residential real estate	239,402	58,381,839
12	<u>1-4 family residential</u>	3,804,945	404,139,792
13	Farmland	N/A	478,178
14	Real estate loans in foreign offices:	N/A	0
15	<b>Farm loans</b>	<b>N/A</b>	<b>261,915</b>
16	<b>Commercial and industrial loans</b>	<b>113,473</b>	<b>64,048,730</b>
17	To non-U.S. addressees	N/A	810,669
18	<b>Loans to individuals</b>	<b>5,472,009</b>	<b>90,413,202</b>
19	Credit cards	1,400,028	50,526,034
20	Other revolving credit plans	N/A	255,710
21	<u>Automobile loans</u>	3,753,160	17,482,489
22	Other loans to individuals	318,821	22,148,969
23	<b>Total other loans and leases *</b>	<b>280</b>	<b>4,430,967</b>
24	Loans to foreign governments & official institutions	N/A	20,000
25	Obligations of states & political subdivisions in the U.S.	N/A	690,580
26	Other loans	280	1,504,793
27	Lease financing receivables	0	2,103,656
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	111,938
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	789,620
30	Loans secured by real estate to non-U.S. addressees	N/A	83,064
31	<u>Restructured loans and leases in compliance</u>	147,177	11,699,919
32	Secured by all other loans	59,650	3,644,785
33	Construction and land development real estate loans	98,052	20,810,605
34	1-4 family residential construction	0	5,614,521
35	Other construction, all land development and other land	98,052	15,196,084
36	Loan loss allowance included in tier 2 capital	141,615	7,982,870
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2010  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1128
<b>Net Loans and Leases</b>			
2	Net loans and leases	10,978,397	766,883,322
3	Plus: Loan Loss Allowance	315,569	13,481,817
4	Total loans & leases	11,293,966	780,365,139
5	Plus: Unearned income	N/A	74,804
6	Loans and leases, gross	11,293,966	780,439,943
7	<b>All real estate loans</b>	<b>5,501,438</b>	<b>616,108,477</b>
8	Real estate loans in domestic offices:	5,501,438	616,108,477
9	Construction and land development	103,762	25,750,659
10	Commercial real estate	1,105,416	112,297,461
11	Multifamily residential real estate	298,000	57,865,978
12	<u>1-4 family residential</u>	3,994,260	419,742,745
13	Farmland	N/A	451,634
14	Real estate loans in foreign offices:	N/A	0
15	<b>Farm loans</b>	<b>N/A</b>	<b>256,676</b>
16	<b>Commercial and industrial loans</b>	<b>111,519</b>	<b>63,245,326</b>
17	To non-U.S. addressees	N/A	629,931
18	<b>Loans to individuals</b>	<b>5,681,009</b>	<b>89,767,781</b>
19	<u>Credit cards</u>	1,438,547	49,302,375
20	Other revolving credit plans	N/A	285,248
21	Automobile loans	N/A	N/A
22	<u>Other loans to individuals</u>	4,242,462	40,180,158
23	<b>Total other loans and leases *</b>	<b>0</b>	<b>11,061,678</b>
24	Loans to foreign governments & official institutions	N/A	20,000
25	Obligations of states & political subdivisions in the U.S.	N/A	596,475
26	Other loans	0	1,276,330
27	Lease financing receivables	0	2,125,359
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	7,043,514
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	852,724
30	Loans secured by real estate to non-U.S. addressees	N/A	85,021
31	<u>Restructured loans and leases in compliance</u>	126,672	11,202,330
32	Secured by all other loans	126,672	10,483,497
33	Construction and land development real estate loans	103,762	25,750,659
34	1-4 family residential construction	0	6,720,879
35	Other construction, all land development and other land	103,762	19,029,780
36	Loan loss allowance included in tier 2 capital	148,214	8,257,844
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2010

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2009  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1172
<b>Net Loans and Leases</b>			
2	Net loans and leases	11,771,454	771,851,146
3	Plus: Loan Loss Allowance	368,904	14,774,522
4	Total loans & leases	12,140,358	786,625,668
5	Plus: Unearned income	N/A	77,231
6	Loans and leases, gross	12,140,358	786,702,899
7	<b>All real estate loans</b>	<b>6,107,073</b>	<b>637,981,456</b>
8	Real estate loans in domestic offices:	6,107,073	637,981,456
9	Construction and land development	72,009	36,719,053
10	Commercial real estate	1,277,803	109,402,854
11	Multifamily residential real estate	317,237	55,456,026
12	<u>1-4 family residential</u>	4,440,024	435,980,720
13	Farmland	N/A	422,803
14	Real estate loans in foreign offices:	N/A	0
15	<b>Farm loans</b>	<b>N/A</b>	<b>251,124</b>
16	<b>Commercial and industrial loans</b>	<b>226,551</b>	<b>64,364,910</b>
17	To non-U.S. addressees	N/A	443,488
18	<b>Loans to individuals</b>	<b>5,806,734</b>	<b>80,496,246</b>
19	Credit cards	1,524,997	37,788,346
20	Other revolving credit plans	N/A	265,083
21	Automobile loans	N/A	N/A
22	Other loans to individuals	4,281,737	42,442,817
23	<b>Total other loans and leases *</b>	<b>0</b>	<b>3,609,167</b>
24	Loans to foreign governments & official institutions	N/A	0
25	Obligations of states & political subdivisions in the U.S.	N/A	487,943
26	Other loans	0	1,247,619
27	Lease financing receivables	0	1,860,151
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	13,454
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	759,513
30	Loans secured by real estate to non-U.S. addressees	N/A	89,714
31	<u>Restructured loans and leases in compliance</u>	75,451	8,993,717
32	Secured by all other loans	75,451	8,553,752
33	Construction and land development real estate loans	72,009	36,719,053
34	1-4 family residential construction	0	9,248,982
35	Other construction, all land development and other land	72,009	27,470,071
36	Loan loss allowance included in tier 2 capital	158,600	8,135,291
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2008  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1218
<b>Net Loans and Leases</b>			
2	<b>Net loans and leases</b>	12,587,895	1,017,820,355
3	Plus: Loan Loss Allowance	294,234	17,236,136
4	Total loans & leases	12,882,129	1,035,056,491
5	Plus: Unearned income	N/A	77,594
6	Loans and leases, gross	12,882,129	1,035,134,085
7	<b>All real estate loans</b>	<b>6,433,643</b>	<b>863,426,333</b>
8	Real estate loans in domestic offices:	6,433,643	863,426,333
9	Construction and land development	86,397	58,307,257
10	Commercial real estate	1,257,823	110,671,857
11	Multifamily residential real estate	313,376	56,413,452
12	<u>1-4 family residential</u>	4,776,047	637,618,437
13	Farmland	N/A	415,330
14	Real estate loans in foreign offices:	N/A	0
15	<b>Farm loans</b>	<b>N/A</b>	<b>223,513</b>
16	<b>Commercial and industrial loans</b>	<b>194,758</b>	<b>77,907,122</b>
17	To non-U.S. addressees	N/A	80,935
18	<b>Loans to individuals</b>	<b>6,253,728</b>	<b>89,545,983</b>
19	<b>Credit cards</b>	<b>1,603,487</b>	<b>39,268,350</b>
20	Other revolving credit plans	N/A	282,056
21	Automobile loans	N/A	N/A
22	Other loans to individuals	4,650,241	49,995,577
23	<b>Total other loans and leases *</b>	<b>0</b>	<b>4,031,127</b>
24	Loans to foreign governments & official institutions	N/A	0
25	Obligations of states & political subdivisions in the U.S.	N/A	449,739
26	Other loans	0	1,488,289
27	Lease financing receivables	0	2,078,610
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	14,489
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	823,132
30	Loans secured by real estate to non-U.S. addressees	N/A	69,333
31	<u>Restructured loans and leases in compliance</u>	28,807	8,254,386
32	Secured by all other loans	28,807	8,162,042
33	Construction and land development real estate loans	86,397	58,307,257
34	1-4 family residential construction	0	17,780,092
35	Other construction, all land development and other land	86,397	40,527,165
36	Loan loss allowance included in tier 2 capital	165,134	10,265,698
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
\$ in 000's  
Total (Sum)

All Savings Institutions - National  
12/31/2007  
\$ in 000's  
Total (Sum)

1	Number of institutions reporting	1	1250
<b>Net Loans and Leases</b>			
2	Net loans and leases	10,353,639	1,266,539,433
3	Plus: Loan Loss Allowance	144,141	13,547,651
4	Total loans & leases	10,497,780	1,280,087,084
5	Plus: Unearned income	N/A	99,918
6	Loans and leases, gross	10,497,780	1,280,187,002
7	<b>All real estate loans</b>	<b>5,352,535</b>	<b>1,106,146,776</b>
8	Real estate loans in domestic offices:	5,352,535	1,106,146,776
9	Construction and land development	66,744	69,569,417
10	Commercial real estate	926,964	103,836,285
11	Multifamily residential real estate	277,116	92,109,197
12	<u>1-4 family residential</u>	4,081,711	840,228,887
13	Farmland	N/A	402,990
14	Real estate loans in foreign offices:	N/A	0
15	<b>Farm loans</b>	<b>N/A</b>	<b>216,730</b>
16	<b>Commercial and industrial loans</b>	<b>95,333</b>	<b>70,388,432</b>
17	To non-U.S. addressees	N/A	59,545
18	<b>Loans to individuals</b>	<b>5,049,912</b>	<b>99,408,851</b>
19	<u>Credit cards</u>	1,310,751	46,126,950
20	Other revolving credit plans	N/A	269,765
21	Automobile loans	N/A	N/A
22	Other loans to individuals	3,739,161	53,012,136
23	<b>Total other loans and leases *</b>	<b>0</b>	<b>4,026,215</b>
24	Loans to foreign governments & official institutions	N/A	0
25	Obligations of states & political subdivisions in the U.S.	N/A	419,803
26	Other loans	0	1,406,763
27	Lease financing receivables	0	2,037,620
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	162,029
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	980,573
30	Loans secured by real estate to non-U.S. addressees	N/A	54,565
31	<u>Restructured loans and leases in compliance</u>	17,148	4,265,633
32	Secured by all other loans	17,148	4,265,633
33	Construction and land development real estate loans	66,744	69,569,417
34	1-4 family residential construction	0	25,647,330
35	Other construction, all land development and other land	66,744	43,297,166
36	Loan loss allowance included in tier 2 capital	144,141	11,250,926
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007

## **APPENDIX H**

### **FDIC – STATISTICS ON DEPOSITORY INSTITUTIONS REPORT**

#### **NET LOANS AND LEASES**

#### **BY PERCENTAGE OF ASSETS**

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
6/30/2011  
% of Assets

All Savings Institutions - National  
6/30/2011  
% of Assets  
Average (W)

1	Number of institutions reporting	1	1100
<b>Net Loans and Leases</b>			
2	Net loans and leases	70.64%	59.84%
3	Plus: Loan Loss Allowance	2.02%	1.01%
4	Total loans & leases	72.66%	60.85%
5	Plus: Unearned income	N/A	0.01%
6	Loans and leases, gross	72.66%	60.85%
7	<b>All real estate loans</b>	<b>34.91%</b>	<b>47.96%</b>
8	Real estate loans in domestic offices:	34.91%	47.96%
9	Construction and land development	0.66%	1.69%
10	Commercial real estate	6.91%	8.75%
11	Multifamily residential real estate	1.62%	4.73%
12	<u>1-4 family residential</u>	25.72%	32.75%
13	Farmland	N/A	0.04%
14	Real estate loans in foreign offices:	N/A	0.00%
15	<b>Farm loans</b>	<b>N/A</b>	<b>0.02%</b>
16	<b>Commercial and industrial loans</b>	<b>0.77%</b>	<b>5.19%</b>
17	To non-U.S. addressees	N/A	0.07%
18	<b>Loans to individuals</b>	<b>36.98%</b>	<b>7.33%</b>
19	Credit cards	9.46%	4.09%
20	Other revolving credit plans	N/A	0.02%
21	Automobile loans	25.37%	1.42%
22	Other loans to individuals	2.15%	1.79%
23	<b>Total other loans and leases *</b>	<b>0.00%</b>	<b>0.36%</b>
24	Loans to foreign governments & official institutions	N/A	0.00%
25	Obligations of states & political subdivisions in the U.S.	N/A	0.06%
26	Other loans	0.00%	0.12%
27	Lease financing receivables	0.00%	0.17%
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	0.01%
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	0.06%
30	Loans secured by real estate to non-U.S. addressees	N/A	0.01%
31	<u>Restructured loans and leases in compliance</u>	0.99%	0.95%
32	Secured by all other loans	0.40%	0.30%
33	Construction and land development real estate loans	0.66%	1.69%
34	1-4 family residential construction	0.00%	0.45%
35	Other construction, all land development and other land	0.66%	1.23%
36	Loan loss allowance included in tier 2 capital	0.96%	0.65%
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0.00%
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 6/30/2011

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 6/30/2011



# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2010  
% of Assets

All Savings Institutions - National  
12/31/2010  
% of Assets  
Average (V)

1	Number of institutions reporting	1	1128
	<b>Net Loans and Leases</b>		
2	<b>Net loans and leases</b>	72.62%	61.18%
3	Plus: Loan Loss Allowance	2.09%	1.08%
4	Total loans & leases	74.71%	62.26%
5	Plus: Unearned income	N/A	0.01%
6	Loans and leases, gross	74.71%	62.26%
7	<b>All real estate loans</b>	<b>36.39%</b>	<b>49.15%</b>
8	Real estate loans in domestic offices:	36.39%	49.15%
9	Construction and land development	0.69%	2.05%
10	Commercial real estate	7.31%	8.96%
11	Multifamily residential real estate	1.97%	4.62%
12	<u>1-4 family residential</u>	26.42%	33.49%
13	Farmland	N/A	0.04%
14	Real estate loans in foreign offices:	N/A	0.00%
15	<b>Farm loans</b>	<b>N/A</b>	<b>0.02%</b>
16	<b>Commercial and industrial loans</b>	<b>0.74%</b>	<b>5.05%</b>
17	To non-U.S. addressees	N/A	0.05%
18	<b>Loans to individuals</b>	<b>37.58%</b>	<b>7.16%</b>
19	Credit cards	9.52%	3.93%
20	Other revolving credit plans	N/A	0.02%
21	Automobile loans	N/A	N/A
22	Other loans to individuals	28.06%	3.21%
23	<b>Total other loans and leases *</b>	<b>0.00%</b>	<b>0.88%</b>
24	Loans to foreign governments & official institutions	N/A	0.00%
25	Obligations of states & political subdivisions in the U.S.	N/A	0.05%
26	Other loans	0.00%	0.10%
27	Lease financing receivables	0.00%	0.17%
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	0.56%
	<b>Memoranda:</b>		
29	Commercial real estate loans not secured by real estate	N/A	0.07%
30	Loans secured by real estate to non-U.S. addressees	N/A	0.01%
31	<u>Restructured loans and leases in compliance</u>	0.84%	0.89%
32	Secured by all other loans	0.84%	0.84%
33	Construction and land development real estate loans	0.69%	2.05%
34	1-4 family residential construction	0.00%	0.54%
35	Other construction, all land development and other land	0.69%	1.52%
36	Loan loss allowance included in tier 2 capital	0.98%	0.66%
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0.00%
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2010

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2010

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2009  
% of Assets

All Savings Institutions - National  
12/31/2009  
% of Assets  
Average (W)

1	Number of institutions reporting	1	1172
<b>Net Loans and Leases</b>			
2	<b>Net loans and leases</b>	72.85%	61.06%
3	Plus: Loan Loss Allowance	2.28%	1.17%
4	Total loans & leases	75.14%	62.23%
5	Plus: Unearned income	N/A	0.01%
6	Loans and leases, gross	75.14%	62.24%
7	<b>All real estate loans</b>	<b>37.80%</b>	<b>50.47%</b>
8	Real estate loans in domestic offices:	37.80%	50.47%
9	Construction and land development	0.45%	2.90%
10	Commercial real estate	7.91%	8.65%
11	Multifamily residential real estate	1.96%	4.39%
12	<u>1-4 family residential</u>	27.48%	34.49%
13	Farmland	N/A	0.03%
14	Real estate loans in foreign offices:	N/A	0.00%
15	<b>Farm loans</b>	<b>N/A</b>	<b>0.02%</b>
16	<b>Commercial and industrial loans</b>	<b>1.40%</b>	<b>5.09%</b>
17	To non-U.S. addressees	N/A	0.04%
18	<b>Loans to individuals</b>	<b>35.94%</b>	<b>6.37%</b>
19	Credit cards	9.44%	2.99%
20	Other revolving credit plans	N/A	0.02%
21	Automobile loans	N/A	N/A
22	Other loans to individuals	26.50%	3.36%
23	<b>Total other loans and leases *</b>	<b>0.00%</b>	<b>0.29%</b>
24	Loans to foreign governments & official institutions	N/A	0.00%
25	Obligations of states & political subdivisions in the U.S.	N/A	0.04%
26	Other loans	0.00%	0.10%
27	Lease financing receivables	0.00%	0.15%
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	0.00%
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	0.06%
30	Loans secured by real estate to non-U.S. addressees	N/A	0.01%
31	<u>Restructured loans and leases in compliance</u>	0.47%	0.71%
32	Secured by all other loans	0.47%	0.68%
33	Construction and land development real estate loans	0.45%	2.90%
34	1-4 family residential construction	0.00%	0.73%
35	Other construction, all land development and other land	0.45%	2.17%
36	Loan loss allowance included in tier 2 capital	0.98%	0.64%
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0.00%
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2009

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2009

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2008  
% of Assets

All Savings Institutions - National  
12/31/2008  
% of Assets  
Average (W)

1	Number of institutions reporting	1	1218
<b>Net Loans and Leases</b>			
2	Net loans and leases	75.52%	66.43%
3	Plus: Loan Loss Allowance	1.77%	1.12%
4	Total loans & leases	77.28%	67.55%
5	Plus: Unearned income	N/A	0.01%
6	Loans and leases, gross	77.28%	67.56%
7	<b>All real estate loans</b>	<b>38.60%</b>	<b>56.35%</b>
8	Real estate loans in domestic offices:	38.60%	56.35%
9	Construction and land development	0.52%	3.81%
10	Commercial real estate	7.55%	7.22%
11	Multifamily residential real estate	1.88%	3.68%
12	<u>1-4 family residential</u>	28.65%	41.61%
13	Farmland	N/A	0.03%
14	Real estate loans in foreign offices:	N/A	0.00%
15	<b>Farm loans</b>	<b>N/A</b>	<b>0.01%</b>
16	<b>Commercial and industrial loans</b>	<b>1.17%</b>	<b>5.08%</b>
17	To non-U.S. addressees	N/A	0.01%
18	<b>Loans to individuals</b>	<b>37.52%</b>	<b>5.84%</b>
19	Credit cards	9.62%	2.56%
20	Other revolving credit plans	N/A	0.02%
21	Automobile loans	N/A	N/A
22	Other loans to individuals	27.90%	3.26%
23	<b>Total other loans and leases *</b>	<b>0.00%</b>	<b>0.26%</b>
24	Loans to foreign governments & official institutions	N/A	0.00%
25	Obligations of states & political subdivisions in the U.S.	N/A	0.03%
26	Other loans	0.00%	0.10%
27	Lease financing receivables	0.00%	0.14%
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	0.00%
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	0.05%
30	Loans secured by real estate to non-U.S. addressees	N/A	0.00%
31	<u>Restructured loans and leases in compliance</u>	0.17%	0.54%
32	Secured by all other loans	0.17%	0.53%
33	Construction and land development real estate loans	0.52%	3.81%
34	1-4 family residential construction	0.00%	1.16%
35	Other construction, all land development and other land	0.52%	2.64%
36	Loan loss allowance included in tier 2 capital	0.99%	0.67%
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0.00%
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2008

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2008

# FDIC - Statistics on Depository Institutions Report

Cert - 34617  
12/31/2007  
% of Assets

All Savings Institutions - National  
12/31/2007  
% of Assets  
Average (W)

1	Number of institutions reporting	1	1250
<b>Net Loans and Leases</b>			
2	Net loans and leases	65.13%	68.17%
3	Plus: Loan Loss Allowance	0.91%	0.73%
4	Total loans & leases	66.03%	68.90%
5	Plus: Unearned income	N/A	0.01%
6	Loans and leases, gross	66.03%	68.91%
7	<b>All real estate loans</b>	<b>33.67%</b>	<b>59.54%</b>
8	Real estate loans in domestic offices:	33.67%	59.54%
9	Construction and land development	0.42%	3.74%
10	Commercial real estate	5.83%	5.59%
11	Multifamily residential real estate	1.74%	4.96%
12	<u>1-4 family residential</u>	25.67%	45.22%
13	Farmland	N/A	0.02%
14	Real estate loans in foreign offices:	N/A	0.00%
15	<b>Farm loans</b>	<b>N/A</b>	<b>0.01%</b>
16	<b>Commercial and industrial loans</b>	<b>0.60%</b>	<b>3.79%</b>
17	To non-U.S. addressees	N/A	0.00%
18	<b>Loans to individuals</b>	<b>31.76%</b>	<b>5.35%</b>
19	Credit cards	8.24%	2.48%
20	Other revolving credit plans	N/A	0.01%
21	Automobile loans	N/A	N/A
22	Other loans to individuals	23.52%	2.85%
23	<b>Total other loans and leases *</b>	<b>0.00%</b>	<b>0.22%</b>
24	Loans to foreign governments & official institutions	N/A	0.00%
25	Obligations of states & political subdivisions in the U.S.	N/A	0.02%
26	Other loans	0.00%	0.08%
27	Lease financing receivables	0.00%	0.11%
28	<u>Loans to depository institutions and acceptances of other banks</u>	N/A	0.01%
<b>Memoranda:</b>			
29	Commercial real estate loans not secured by real estate	N/A	0.05%
30	Loans secured by real estate to non-U.S. addressees	N/A	0.00%
31	<u>Restructured loans and leases in compliance</u>	0.11%	0.23%
32	Secured by all other loans	0.11%	0.23%
33	Construction and land development real estate loans	0.42%	3.74%
34	1-4 family residential construction	0.00%	1.38%
35	Other construction, all land development and other land	0.42%	2.33%
36	Loan loss allowance included in tier 2 capital	0.91%	0.61%
37	<u>Total loans &amp; leases in foreign offices</u>	N/A	0.00%
	<u>Maturity &amp; repricing data for loans and leases</u>		
	<u>Small business loans</u>		

\* Note: Other loans and leases category items may not total for [TFR Reporters](#) due to reporting differences.

## Key for Column Selections:

Column 1 Selections  
State Farm Bank, F.S.B.  
as of 12/31/2007

Cert	Name	City	State
34617	<a href="#">State Farm Bank, F.S.B.</a>	Bloomington	IL

Column 2 Selections  
Standard Peer Group: All Savings Institutions - National  
as of 12/31/2007

## Statistics on Depository Institutions Help

### Consumer Loans - Auto

Automobile loans to individuals for household, family and other personal expenditures on a consolidated basis.

Prior to March 2011, this item was included in Other Consumer Loans (LNCONOTH)

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Last Updated: 7/27/2011

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## APPENDIX I



# GHIGLIERI & COMPANY

A FULL SERVICE CONSULTING FIRM

Ghiglieri & Company, a bank consulting firm headquartered in Austin, Texas, was founded in 1999 by Catherine A. Ghiglieri, former Texas Banking Commissioner. The company provides services to bank boards of directors and management ranging from strategic planning, to management studies, to compliance with regulatory enforcement actions.

Ms. Ghiglieri is a co-founder of The Bank Directors' College, which provides training for bank directors on a number of topics. She is also co-author of *The Ultimate Guide for Bank Directors*. Ms. Ghiglieri spent 18 years with the Comptroller of the Currency, the regulator of national banks and most recently, federal thrifts, prior to becoming the Texas Banking Commissioner. She has been a guest lecturer at Georgetown University's McDonough School of Business and has published numerous articles on banking and bank regulation.

Ms. Ghiglieri is a native of Toluca, Illinois. She holds a Bachelor of Business Administration degree in Finance from the University of Notre Dame, and a Juris Doctor from Georgia State University. She is a member of the State Bar of Georgia and the District of Columbia Bar.