

BANK RATINGS								
	National City	J P Morgan	Fifth Third	Bank of America	Charter One	Citizens	Huntington	Community Central
<b>BankRate Star Rating</b>	*	****	**	***	***	**	****	*
***** = Superior								
* = Lowest Rated								
<b>Safe &amp; Sound CAEL Rating</b>	5	2	4	1	3	4	2	5
1 = Superior								
5 = Lowest Rated								
<b>Bauer Financial Rating</b>	***	*****	****	*** 1/2	****	*** 1/2	***	**
***** = Superior								
* = Troubled								
<b>Ambassador Capital Mortgage</b>		A-	B-	A-				

BANK ANALYSIS								
<b>Return on Assets S/B &gt; .70%</b>	-0.12	0.85	0.95	0.68	0.57	0.60	0.23	0.06
<b>Net Loss to Avg. Total Ln &amp; Ls *</b>	1.84	1.07	0.84	0.56	0.86	0.74	0.42	1.68
<b>Non-Car Ln &amp; Ls to Gross Ln &amp; Ls S/B &lt; 2.00% *</b>	3.53	1.49	1.82	1.00	0.64	2.91	1.39	5.23
<b>Tier 1 Leverage Capital S/B &gt; 7.00% *</b>	6.23	6.09	8.03	5.84	6.76	8.16	6.24	7.69
<b>% Time Deposits &gt; \$100,000 *</b>	11.18	13.50	4.50	12.22	14.07	17.96	14.62	18.97
<b>Assets &gt; Billion *</b>	151 B	1.3 T	62 B	1.34 T	130 B	12 B	54 B	.544 B
<b>Any Enforcement Orders</b>								
<b>Net Income *</b>	-0.18	0.63	2.21	0.36	0.52	0.48	0.96	-0.75

\* FDIC, 3/31/08