

Select banks & thrifts that reported large decreases in deferred tax assets valuation allowance

Company (ticker)	Deferred tax asset valuation allowance (\$M)			Total assets (\$M)	EPS (\$) ¹	ROAA (%)	Total return (%)
	Q2'12	Q4'11	Change vs. Q4'11	Q2'12	Q2'12	Q2'12	YTD
CapitalSource Inc. (CSE)	166.1	515.2	-349.1	8,569.7	1.72	9.98	12.73
Citizens Republic Bancorp Inc. (CRBC)	0.0	311.5	-311.5	9,670.5	7.84	6.92	77.11
Doral Financial Corp. (DRL)	321.4	432.9	-111.6	8,345.5	-0.03	0.02	18.20
Hanmi Financial Corp. (HAFC)	10.1	82.3	-72.2	2,846.7	2.00	4.62	77.30
Flagstar Bancorp Inc. (FBC)	348.2	383.8	-35.6	14,368.4	0.13	1.12	119.80
Banner Corp. (BANR)	7.0	38.2	-31.2	4,221.4	1.69	1.65	45.00
Synovus Financial Corp. (SNV)	800.4	821.4	-21.0	26,294.1	0.05	0.56	70.64
Preferred Bank (PFBC)	5.5	25.7	-20.2	1,419.7	1.20	2.35	86.71
Pacific Capital Bancorp (PCBC)	234.5	254.5	-20.0	5,883.1	1.24	1.40	62.61
HomeStreet Inc. (HMST)	1.6	15.0	-13.4	2,424.9	5.80	3.19	NA

As of Sept. 19, 2012

Limited to publicly traded U.S. companies that disclose securities filings under GAAP and are classified by SNL as "banks" or "Savings Bank/Thrift/Mutual."

¹ EPS is the diluted EPS after extraordinary items.

Source: SNL Financial

