

EDUCATION SERVICE CENTER, REGION 20 SUMMARY OF DEPOSITORY BANK BIDS AS OF APRIL 18, 2011								
RELATIVE IMPORTANCE TO THE CENTER	60%	15%	10%	10%	5%	100%		
CATEGORIES ANALYZED	COST OF SERVICES AND EARNINGS	FINANCIAL STRENGTH	EXPERIENCE	ELECTRONIC SERVICES PROVIDED	EARNINGS CREDIT RATE	TOTAL	OVERALL RANKING	DEPOSITORY BID WINNER
BANK	ACTUAL RANKINGS ASSIGNED PER ANALYSIS							
JPMORGAN CHASE	37.3	7.5	9.0	9.0	1.5	64.3	2	
BANK OF AMERICA	60.0	15.0	10.0	10.0	5.0	100.0	1	*****
WELLS FARGO	12.4	14.9	9.0	9.0	5.0	50.3	3	

DEPOSITORY COST OF SERVICES COMPARISON FOR THE 2012-13 FISCAL YEAR						RATIO OF NET EARNINGS TO HIGHEST RANKED	POINTS ASSIGNED BASED ON PERCENTAGE 60
BANK	TWO YEAR INTEREST EARNINGS	RANKINGS	TWO YEAR COST OF SERVICES	RANKINGS			
JPMORGAN CHASE	44,808.87	2	28,567.71	2	16,241.16	62.1668%	37.3
BANK OF AMERICA	56,250.80	1	30,125.67	3	26,125.13	100.0000%	60.0
WELLS FARGO	26,250.80	3	20,851.13	1	5,399.68	20.6685%	12.4

FINANCIAL STRENGTH COMPARATIVE ANALYSIS AS OF DECEMBER 2010								
RELATIVE WEIGHT	26.00%	37.00%	24.00%	13.00%	100.00%			
CAMEL FACTORS	CAPITAL ADEQUACY	ASSET QUALITY	EARNINGS	OVERALL	WEIGHTED TOTAL		DIFFERENCE FROM LOW	
	SAFE & SOUND STAR RATINGS FOR EACH RATIO. SCALE IS FROM 0 TO 99, WITH 99 BEING THE BEST							
JPMORGAN CHASE	6.43	45.88	42.01	25.23				
BANK OF AMERICA	52.74	47.18	48.85	45.97				
WELLS FARGO	60.13	29.22	71.74	38.34				
	DEVIATION FROM THE AVERAGE/MEDIAN (49.5) RANKING OF ALL BANKS							
JPMORGAN CHASE	-43.07	-3.62	-7.49	-24.27				
BANK OF AMERICA	3.24	-2.32	-0.65	-3.53				
WELLS FARGO	10.63	-20.28	22.24	-11.16				
	WEIGHTED SCORE BASED UPON ASSIGNED WEIGHTS					CONVERSION OF RANGE (0 TO HIGH)	CONVERTED POINTS	
JPMORGAN CHASE	-11.198	-1.339	-1.798	-3.155	-17.49	0.00	7.5	7.5 POINTS ASSIGNED TO LOWEST RANKED
BANK OF AMERICA	0.842	-0.858	-0.156	-0.459	-0.63	16.86	15.0	15 POINTS ASSIGNED TO HIGHEST RANKED
WELLS FARGO	2.764	-7.504	5.338	-1.451	-0.85	16.64	14.9	CALCULATED
0								

	Earning Credit Rating	ECR Differnece from Low ECR	PERCENTAGE	CONVERTED TO 5 POINT SCALE
JPMORGAN CHASE	0.500	0.000		1.5
BANK OF AMERICA	0.750	0.250	100.0000%	5.0
WELLS FARGO	0.750	0.250	100.0000%	5.0
ECR RANGE	0.250			
DIFFERENCE IN HIGH TO LOW POINTS ASSIGNED				3.5
HIGHEST ECR RATE ASSIGNED 5 POINTS. LOWEST ECR RATE ASSIGNED 1.5 POINTS.				
EXPERIENCE				
JPMORGAN CHASE	9.000	EXPERIENCED WITH SCHOOLS IN SAN ANTONIO		
BANK OF AMERICA	10.000	ASSIGNED 10 POINTS FOR EXPERIENCE WITH ESC 20 DIRECTLY		
WELLS FARGO	9.000	EXPERIENCED WITH SCHOOLS IN SAN ANTONIO		
ELECTRONIC SERVICES				
JPMORGAN CHASE	9.000	OFFERS ALL SERVICES CURRENTLY USED OR ANTICIPATED - HOWEVER WILL REQUIRE REPROGRAMMING		
BANK OF AMERICA	10.000	OFFERS ALL SERVICES CURRENTLY USED OR ANTICIPATED		
WELLS FARGO	9.000	OFFERS ALL SERVICES CURRENTLY USED OR ANTICIPATED - HOWEVER WILL REQUIRE REPROGRAMMING		