

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	30.6	25.1	24.0	21.0	124.0
Second Quintile	21.4	19.1	17.4	16.5	18.6
Third Quintile	17.1	16.1	15.1	14.5	15.8
Fourth Quintile	15.0	14.0	12.9	13.8	13.9
Fifth Quintile	12.6	11.6	11.2	12.1	11.2
Total	26.5	18.6	15.8	14.6	15.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	31.9	26.4	25.3	22.3	125.2
Second Quintile	22.7	20.4	18.5	17.9	19.8
Third Quintile	18.4	17.3	16.3	15.9	17.0
Fourth Quintile	16.3	15.3	14.3	14.9	15.2
Fifth Quintile	13.8	12.9	12.6	13.4	12.5
Total	27.7	19.8	17.1	15.8	16.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	22.1	18.5	17.0	15.8	23.4
Second Quintile	15.8	13.3	13.4	13.8	13.7
Third Quintile	13.4	12.1	11.9	12.2	12.2
Fourth Quintile	11.7	10.8	10.2	10.4	10.7
Fifth Quintile	8.8	8.8	8.5	8.9	8.4
Total	18.7	14.6	12.6	13.3	13.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	22.1	18.0	15.7	13.9	22.1
Second Quintile	15.8	13.0	12.4	12.6	13.1
Third Quintile	13.3	11.9	10.8	10.8	11.7
Fourth Quintile	11.7	10.7	9.7	9.6	10.4
Fifth Quintile	8.7	8.8	8.4	8.3	8.3
Total	18.6	13.6	11.6	10.5	11.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	413.0	587.7	616.8	523.9	591.0
Second Quintile	347.4	444.6	407.2	404.2	419.3
Third Quintile	298.6	355.3	326.8	342.0	340.6
Fourth Quintile	265.5	290.3	262.7	270.5	279.5
Fifth Quintile	161.0	171.4	170.8	127.9	152.4
Total	224.8	329.9	317.9	250.9	270.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and Mbre	Total
Number of Banks	23	108	40	20	191
First Quintile	55.4	72.5	81.1	46.7	75.7
Second Quintile	40.2	42.2	35.7	21.9	39.9
Third Quintile	22.3	26.3	24.5	15.8	23.7
Fourth Quintile	7.9	12.4	13.3	11.5	11.9
Fifth Quintile	0.0	1.9	3.4	4.1	1.6
Total	20.3	27.9	29.5	22.3	24.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	6.1	5.7	2.4	0.7	5.6
Second Quintile	3.6	2.8	1.0	0.2	2.1
Third Quintile	2.3	1.0	0.4	0.1	0.6
Fourth Quintile	0.2	0.1	0.1	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	3.8	1.5	0.7	0.1	0.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	54.3	65.1	57.4	34.2	66.0
Second Quintile	32.7	31.7	30.6	25.8	30.9
Third Quintile	9.8	20.3	20.5	20.5	20.0
Fourth Quintile	2.1	11.0	11.5	15.5	10.7
Fifth Quintile	0.0	2.1	4.6	6.6	1.8
Total	17.4	23.2	22.6	16.9	18.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	7.9	9.6	7.8	5.6	11.4
Second Quintile	2.5	4.4	4.3	3.5	4.2
Third Quintile	1.5	2.6	2.7	3.2	2.6
Fourth Quintile	0.3	1.1	1.6	2.4	1.3
Fifth Quintile	0.0	0.1	0.5	1.0	0.1
Total	3.2	3.5	3.2	2.6	2.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	9.1	11.5	9.3	6.2	13.1
Second Quintile	4.1	5.9	5.0	4.3	5.4
Third Quintile	2.1	3.5	3.5	3.7	3.4
Fourth Quintile	1.2	1.7	2.3	3.1	1.9
Fifth Quintile	0.0	0.2	0.7	1.3	0.3
Total	4.1	4.4	3.9	3.2	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	∞	∞	515.3	181.2	∞
Second Quintile	738.0	235.0	129.2	110.3	200.9
Third Quintile	167.5	95.8	78.7	91.5	95.6
Fourth Quintile	93.4	60.4	59.7	66.7	62.1
Fifth Quintile	45.7	34.8	33.6	43.4	35.1
Total	92.7	70.4	79.2	77.1	76.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	4.9	4.4	4.6	4.1	7.2
Second Quintile	3.6	2.8	3.0	2.9	3.0
Third Quintile	2.8	2.3	2.6	2.5	2.4
Fourth Quintile	2.1	2.0	1.9	2.1	2.0
Fifth Quintile	1.7	1.6	1.1	1.1	1.4
Total	2.9	2.5	2.6	2.0	2.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	1.1	1.8	1.4	1.7	2.1
Second Quintile	0.5	0.8	1.0	1.3	0.9
Third Quintile	-0.3	0.5	0.7	1.1	0.6
Fourth Quintile	-0.8	0.2	0.5	0.9	0.2
Fifth Quintile	-3.9	-1.0	-0.9	-0.1	-1.7
Total	-0.7	0.8	0.6	1.0	0.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	7.4	12.4	13.2	15.9	13.4
Second Quintile	3.9	6.1	8.0	11.4	7.3
Third Quintile	-1.7	3.8	5.6	9.2	4.5
Fourth Quintile	-5.1	1.5	3.7	7.5	1.7
Fifth Quintile	-39.0	-11.2	-8.6	-0.6	-19.0
Total	-3.8	5.4	4.5	7.6	6.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	4.8	5.0	4.6	4.6	5.2
Second Quintile	4.4	4.2	3.8	4.1	4.2
Third Quintile	4.1	3.8	3.6	3.8	3.8
Fourth Quintile	3.9	3.5	3.3	3.5	3.4
Fifth Quintile	3.3	2.9	2.5	2.8	2.7
Total	4.2	3.9	3.6	3.6	3.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	124.0	101.3	104.8	72.8	110.5
Second Quintile	109.0	84.5	77.8	59.4	84.0
Third Quintile	96.0	76.2	66.9	54.9	73.8
Fourth Quintile	80.3	66.8	59.8	48.8	62.7
Fifth Quintile	68.7	53.7	47.0	44.4	49.0
Total	99.9	74.3	67.9	54.4	59.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	106.6	101.6	93.2	99.8	142.1
Second Quintile	93.2	90.2	82.2	93.3	89.4
Third Quintile	85.8	82.6	75.6	86.0	82.1
Fourth Quintile	82.5	72.9	66.9	75.2	72.8
Fifth Quintile	75.3	56.7	50.9	58.5	55.0
Total	87.8	81.7	73.7	85.6	83.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	23	108	40	20	191
First Quintile	79.3	80.2	75.8	78.4	80.1
Second Quintile	75.7	74.8	69.5	72.6	74.0
Third Quintile	72.5	69.4	61.9	67.6	68.3
Fourth Quintile	67.3	62.0	55.5	60.5	60.7
Fifth Quintile	56.1	45.6	43.1	46.8	42.9
Total	69.0	66.3	61.0	65.9	65.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and Mbre	Total
Number of Banks	23	108	40	20	191
First Quintile	9.2	17.1	10.6	7.8	14.9
Second Quintile	1.5	4.5	3.4	2.9	4.0
Third Quintile	0.0	0.6	1.1	1.0	0.6
Fourth Quintile	0.0	0.0	0.1	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	2.9	4.6	2.5	2.4	2.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and Mbre	Total
Number of Banks	23	108	40	20	191
First Quintile	29.2	35.7	32.8	25.0	36.1
Second Quintile	22.4	26.2	11.3	10.8	22.6
Third Quintile	17.2	18.8	7.5	8.3	13.4
Fourth Quintile	12.5	10.6	5.7	5.8	8.1
Fifth Quintile	6.1	4.3	2.9	2.4	3.2
Total	18.8	17.7	10.8	8.5	9.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and Mbore	Total
Number of Banks	23	108	40	20	191
First Quintile	1.5	2.6	2.5	2.7	2.8
Second Quintile	1.0	1.5	2.0	2.3	1.7
Third Quintile	0.0	1.1	1.5	2.1	1.2
Fourth Quintile	-0.5	0.7	0.9	1.9	0.7
Fifth Quintile	-1.1	-0.2	0.1	1.2	-0.7
Total	0.0	1.5	1.4	2.0	1.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and Mbre	Total
Number of Banks	23	108	40	20	191
First Quintile	3.8	9.9	8.4	9.9	9.8
Second Quintile	0.0	2.6	3.4	7.3	3.4
Third Quintile	0.0	0.0	1.8	4.0	0.4
Fourth Quintile	0.0	0.0	0.2	0.9	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	2.8
Total	1.8	2.8	2.5	5.2	4.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.