

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	45.7	20.8	22.7	16.3	36.3	29.0
Second Quintile	19.8	15.3	15.0	13.9	27.0	16.4
Third Quintile	15.5	13.3	12.8	12.8	23.3	13.9
Fourth Quintile	12.4	11.7	11.4	9.9	18.6	11.9
Fifth Quintile	8.2	9.5	9.4		14.2	9.5
Total	18.5	14.0	14.1	13.1	18.4	13.6

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	46.9	22.1	24.0	18.0	37.5	30.2
Second Quintile	21.1	16.5	16.2	15.8	28.3	17.7
Third Quintile	16.8	14.6	14.2	14.2	24.6	15.2
Fourth Quintile	13.7	13.0	12.9	11.2	19.8	13.2
Fifth Quintile	9.5	10.7	10.8		15.4	10.8
Total	19.8	15.2	15.5	14.8	19.6	15.1

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	29.9	15.7	17.7	13.1	23.7	19.7
Second Quintile	13.9	12.3	12.7	11.4	18.7	13.0
Third Quintile	11.8	10.7	10.5	10.4	15.7	11.1
Fourth Quintile	10.0	9.7	9.7	7.7	13.5	9.9
Fifth Quintile	6.9	7.7	7.4		11.6	7.6
Total	14.7	11.9	11.7	13.1	15.2	12.8

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	29.0	15.6	16.5	11.5	23.7	19.3
Second Quintile	13.9	12.0	11.4	10.1	18.7	12.5
Third Quintile	11.8	10.4	10.2	9.1	15.6	10.7
Fourth Quintile	10.0	9.6	9.4	7.3	13.0	9.6
Fifth Quintile	6.8	7.6	7.2		11.6	7.5
Total	14.6	11.0	11.0	9.8	13.4	10.3

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	823.6	756.0	759.1	576.6	426.7	774.3
Second Quintile	447.2	538.6	523.8	446.3	267.7	512.8
Third Quintile	328.7	439.7	390.0	364.6	232.4	399.8
Fourth Quintile	227.2	350.1	319.1	190.5	210.1	301.2
Fifth Quintile	97.5	189.7	169.1		132.6	149.6
Total	291.9	438.7	362.4	323.5	226.1	339.4

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	165.3	147.3	214.4	80.5	84.5	152.4
Second Quintile	76.8	86.7	80.0	52.4	46.2	78.2
Third Quintile	44.4	54.8	53.4	21.1	26.1	49.5
Fourth Quintile	23.1	29.9	30.8	12.2	15.9	25.5
Fifth Quintile	5.8	5.9	4.3		5.4	5.3
Total	57.3	61.7	60.0	50.9	46.3	53.7

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	5.0	6.6	2.5	0.6	9.0	6.7
Second Quintile	2.6	2.8	1.0	0.2	6.3	2.3
Third Quintile	0.7	1.2	0.4	0.0	3.4	0.8
Fourth Quintile	0.0	0.2	0.0	0.0	0.3	0.1
Fifth Quintile	0.0	0.0	0.0		0.0	0.0
Total	1.7	1.8	0.8	0.1	1.4	0.5

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

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

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	109.1	81.2	102.8	44.2	19.6	86.6
Second Quintile	26.2	42.7	50.4	33.6	8.0	40.1
Third Quintile	13.7	31.0	32.6	26.8	2.4	27.2
Fourth Quintile	4.9	18.5	23.2	15.5	0.0	14.9
Fifth Quintile	2.3	5.9	10.7		0.0	3.0
Total	23.2	33.4	36.0	28.5	22.9	29.9

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile* State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	10.0	8.9	10.2	5.7	4.1	9.3
Second Quintile	4.2	4.3	6.5	4.7	0.6	4.8
Third Quintile	2.0	2.9	4.9	3.2	0.0	3.0
Fourth Quintile	1.3	2.0	3.0	2.1	0.0	1.8
Fifth Quintile	0.3	0.5	1.0		0.0	0.2
Total	3.3	4.0	4.9	4.3	6.6	4.4

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	13.3	11.7	12.1	7.5	4.6	11.8
Second Quintile	4.6	6.1	7.9	6.1	1.0	6.4
Third Quintile	2.9	4.1	5.8	4.5	0.1	4.0
Fourth Quintile	1.9	2.6	3.9	2.7	0.0	2.4
Fifth Quintile	0.6	1.0	1.8		0.0	0.5
Total	4.1	5.2	6.0	5.8	6.7	5.8

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	∞	∞	∞	99.8	∞	∞
Second Quintile	286.9	116.9	82.0	74.5	∞	132.1
Third Quintile	114.1	78.3	52.7	54.7	∞	80.7
Fourth Quintile	83.4	52.7	42.7	39.6	1465.6	53.0
Fifth Quintile	46.9	34.8	27.7		67.0	34.4
Total	87.7	61.5	61.7	62.4	75.6	62.9

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	5.7	3.8	5.6	3.4	2.8	4.5
Second Quintile	3.5	2.7	3.0	2.8	2.1	2.8
Third Quintile	2.3	2.2	2.6	2.2	1.8	2.3
Fourth Quintile	2.0	1.9	2.2	1.5	1.7	1.9
Fifth Quintile	1.7	1.5	1.5		1.4	1.5
Total	2.9	2.4	3.0	2.7	5.0	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.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	1.2	1.0	1.3	1.0	0.3	1.1
Second Quintile	0.5	0.5	0.8	0.5	-0.1	0.6
Third Quintile	0.0	0.3	0.4	0.3	-1.4	0.3
Fourth Quintile	-1.0	-0.3	0.1	-3.0	-1.9	-0.4
Fifth Quintile	-2.4	-2.3	-1.2		-4.2	-2.7
Total	-0.4	0.0	0.3	0.1	-2.2	0.0

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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	6.6	9.5	11.8	9.3	2.0	10.0
Second Quintile	2.7	4.8	6.4	5.2	-0.6	4.7
Third Quintile	-0.1	2.5	3.7	2.4	-7.8	2.1
Fourth Quintile	-10.1	-2.3	1.3	-39.6	-11.8	-2.8
Fifth Quintile	-45.4	-24.7	-13.0		-24.5	-29.1
Total	-2.5	-0.1	2.3	0.5	-14.5	0.1

* 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.

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Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	5.6	4.7	5.4	4.4	4.5	5.0
Second Quintile	4.4	4.1	4.0	4.0	3.9	4.1
Third Quintile	4.0	3.8	3.7	3.4	3.6	3.8
Fourth Quintile	3.7	3.4	3.4	2.9	3.3	3.4
Fifth Quintile	2.7	2.9	2.7		2.7	2.8
Total	4.3	3.8	3.7	3.5	4.2	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.

** Due to the small population in this category, it was divided into four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	185.0	117.8	97.3	63.7	184.1	137.4
Second Quintile	117.0	90.4	78.0	57.9	126.5	91.9
Third Quintile	95.4	80.2	69.0	53.2	109.8	78.6
Fourth Quintile	79.2	69.3	64.4	44.0	93.1	66.0
Fifth Quintile	54.9	53.9	48.1		82.2	50.8
Total	96.4	81.0	69.9	56.9	50.9	62.1

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	120.5	103.3	101.4	97.1	99.8	104.6
Second Quintile	96.8	94.5	91.5	91.6	89.6	93.6
Third Quintile	89.3	88.0	83.0	84.4	84.4	87.2
Fourth Quintile	80.7	79.7	76.2	64.6	75.4	78.7
Fifth Quintile	70.2	59.3	58.5		63.3	59.8
Total	91.2	85.2	81.4	89.3	76.3	86.9

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	86.1	84.3	82.2	75.2	79.1	84.0
Second Quintile	79.5	78.1	74.7	71.3	75.5	77.1
Third Quintile	75.9	73.9	68.8	65.2	69.3	72.4
Fourth Quintile	69.8	67.9	62.7	49.2	59.6	65.7
Fifth Quintile	61.3	50.1	49.5		48.4	49.5
Total	74.0	70.4	67.2	66.0	61.4	66.5

* 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.

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Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	13.8	20.0	22.1	10.2	14.2	18.6
Second Quintile	3.3	7.5	4.6	3.8	4.1	6.7
Third Quintile	0.0	2.6	1.8	0.8	0.0	1.6
Fourth Quintile	0.0	0.1	0.6	0.0	0.0	0.1
Fifth Quintile	0.0	0.0	0.0		0.0	0.0
Total	4.6	6.6	5.1	3.2	1.3	3.9

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	33.6	27.9	23.7	15.4	24.0	27.5
Second Quintile	21.1	18.4	8.6	9.0	19.4	16.9
Third Quintile	15.9	12.3	6.6	6.1	16.9	10.9
Fourth Quintile	11.4	7.9	5.2	3.5	13.3	7.2
Fifth Quintile	5.7	2.9	2.5		9.1	3.0
Total	19.0	13.0	8.8	8.0	5.4	8.7

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.

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

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2010

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	All asset sizes	
Number of Banks	22	108	40	17	22	209
First Quintile	2.5	2.1	2.7	2.7	0.7	2.6
Second Quintile	1.1	1.3	1.8	2.3	0.4	1.5
Third Quintile	0.1	0.8	1.4	1.8	-0.2	0.9
Fourth Quintile	-0.6	0.4	1.0	1.4	-0.9	0.3
Fifth Quintile	-2.0	-0.8	0.1		-2.6	-1.2
Total	0.3	0.9	1.4	1.8	2.3	1.7

* 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.

** Due to the small population in this category, it was divided into four equal sized groups.