

# Tier 1 Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	52.8	24.1	19.5	16.5	30.4
Second Quintile	24.5	15.9	15.1	14.7	16.5
Third Quintile	18.8	13.6	13.8	13.2	14.0
Fourth Quintile	14.1	12.1	12.3	11.5	12.3
Fifth Quintile	10.0	9.7	11.1		9.6
Total	24.3	14.6	14.8	13.6	14.0

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	53.9	25.3	20.8	18.0	31.6
Second Quintile	25.8	17.2	16.4	16.6	17.8
Third Quintile	20.1	14.9	15.0	14.9	15.3
Fourth Quintile	15.4	13.4	13.7	12.8	13.6
Fifth Quintile	11.3	11.0	12.6		10.9
Total	25.5	15.8	16.2	15.2	15.5

\* 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.

# Equity Capital / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	35.2	17.0	15.3	13.9	21.1
Second Quintile	17.9	12.6	12.6	11.9	13.0
Third Quintile	13.1	11.0	11.0	10.8	11.2
Fourth Quintile	10.7	9.8	10.3	8.7	10.0
Fifth Quintile	8.4	7.7	9.3		7.7
Total	18.1	12.3	12.1	13.3	13.0

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	35.2	16.9	13.6	12.0	19.9
Second Quintile	17.4	12.4	11.8	10.4	12.5
Third Quintile	13.1	10.6	10.7	9.5	10.7
Fourth Quintile	10.7	9.6	10.1	8.2	9.7
Fifth Quintile	8.4	7.7	9.1		7.6
Total	18.0	11.4	11.6	10.1	10.6

\* 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.

# Commercial Real Estate Loans / Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	662.0	772.9	582.3	558.4	754.9
Second Quintile	360.5	521.4	448.3	441.5	492.4
Third Quintile	265.5	424.7	355.3	360.1	385.7
Fourth Quintile	212.4	333.1	305.7	246.9	297.6
Fifth Quintile	94.5	186.4	224.6		144.2
Total	224.9	416.0	336.8	309.5	326.9

\* 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.

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

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	125.6	150.9	90.9	72.9	136.6
Second Quintile	54.9	69.4	65.3	45.2	65.5
Third Quintile	35.2	43.2	44.0	23.3	40.7
Fourth Quintile	21.4	22.2	26.1	14.1	21.5
Fifth Quintile	1.1	5.4	4.9		4.0
Total	38.7	53.3	46.2	43.5	45.2

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	6.9	6.2	1.9	0.5	5.9
Second Quintile	3.6	2.9	0.9	0.2	2.2
Third Quintile	1.2	1.2	0.4	0.0	0.7
Fourth Quintile	0.2	0.2	0.0	0.0	0.1
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	2.4	1.8	0.9	0.1	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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	53.5	80.4	59.1	42.8	78.4
Second Quintile	17.6	38.2	35.0	34.3	35.8
Third Quintile	6.1	24.8	27.0	28.8	24.1
Fourth Quintile	2.2	14.5	19.6	22.3	13.0
Fifth Quintile	0.0	3.6	8.6		2.3
Total	13.3	31.7	27.5	27.8	28.0

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	9.0	8.9	6.8	6.6	9.0
Second Quintile	3.2	4.4	5.4	4.9	4.7
Third Quintile	1.4	2.7	3.9	3.9	3.0
Fourth Quintile	0.3	1.5	2.3	3.0	1.5
Fifth Quintile	0.0	0.3	0.9		0.2
Total	2.7	4.1	3.8	4.5	4.3

\* 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.

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

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	10.5	10.8	8.1	8.2	10.7
Second Quintile	3.5	5.4	6.2	5.9	5.7
Third Quintile	1.6	3.4	4.8	4.9	3.7
Fourth Quintile	0.6	2.1	3.4	3.9	2.1
Fifth Quintile	0.0	0.6	1.4		0.4
Total	3.0	5.0	4.6	5.7	5.4

\* 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.

# Reserves for Loans / Noncurrent Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

As of June 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	∞	∞	612.1	81.1	∞
Second Quintile	∞	164.7	97.8	73.2	170.3
Third Quintile	237.3	87.2	66.2	56.2	81.1
Fourth Quintile	88.2	57.3	48.5	45.5	54.8
Fifth Quintile	47.0	37.6	37.6		36.6
Total	101.3	63.7	81.3	61.7	65.0

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	5.5	4.1	4.4	3.9	5.0
Second Quintile	2.8	2.8	2.9	3.1	2.9
Third Quintile	2.2	2.3	2.6	2.5	2.3
Fourth Quintile	1.9	1.9	2.1	1.7	1.9
Fifth Quintile	1.5	1.5	1.8		1.5
Total	2.7	2.6	3.1	2.8	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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	1.0	1.0	1.1	1.0	1.1
Second Quintile	0.3	0.5	0.7	0.6	0.5
Third Quintile	-0.8	0.2	0.3	0.2	0.2
Fourth Quintile	-1.4	-0.7	0.1	-0.9	-0.6
Fifth Quintile	-3.1	-2.6	-0.9		-3.1
Total	-0.9	-0.2	-0.3	0.2	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.

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

# Return on Equity by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	5.4	9.4	8.8	9.7	9.8
Second Quintile	1.8	4.0	5.7	6.3	4.3
Third Quintile	-4.9	1.3	2.8	1.9	1.5
Fourth Quintile	-10.6	-5.0	1.0	-7.9	-4.8
Fifth Quintile	-44.9	-30.4	-8.0		-38.5
Total	-5.2	-1.7	-2.6	1.7	0.6

\* 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.

# Net Interest Margin by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	5.4	4.7	4.5	4.4	5.0
Second Quintile	4.3	4.1	4.1	4.0	4.1
Third Quintile	4.0	3.8	3.7	3.6	3.8
Fourth Quintile	3.6	3.5	3.4	3.1	3.4
Fifth Quintile	2.2	2.9	2.9		2.6
Total	4.0	3.8	3.8	3.5	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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	207.0	111.4	87.9	65.2	131.7
Second Quintile	120.4	90.0	75.0	57.8	90.0
Third Quintile	104.8	80.0	67.8	53.4	77.3
Fourth Quintile	90.4	71.0	62.5	44.2	65.1
Fifth Quintile	60.1	55.7	51.7		48.7
Total	102.0	78.9	77.6	57.4	64.0

\* 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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	113.0	103.8	97.4	97.1	104.6
Second Quintile	95.1	94.3	89.2	89.0	93.4
Third Quintile	86.4	86.5	81.8	85.3	85.8
Fourth Quintile	77.9	79.2	73.4	73.9	77.4
Fifth Quintile	70.0	60.2	64.3		58.0
Total	88.6	85.4	80.3	90.9	88.3

\* 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.

# Loans & Leases / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	85.1	83.2	79.8	75.4	83.5
Second Quintile	78.2	77.7	71.5	71.0	76.7
Third Quintile	72.2	73.4	67.0	64.9	71.4
Fourth Quintile	67.0	67.0	60.9	56.8	64.9
Fifth Quintile	50.9	51.1	51.8		46.9
Total	69.6	70.4	65.8	65.7	66.3

\* 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.

# Brokered Deposits / Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	15.1	19.7	12.0	8.5	18.2
Second Quintile	5.6	6.5	3.5	4.8	6.0
Third Quintile	0.0	1.4	1.6	0.2	1.1
Fourth Quintile	0.0	0.0	0.4	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	5.2	5.8	4.7	2.7	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.

\*\* 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 June 30, 2010**

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	31.4	29.7	12.3	14.6	29.6
Second Quintile	20.9	20.0	8.4	8.5	17.8
Third Quintile	17.9	13.1	6.9	5.9	10.8
Fourth Quintile	14.0	8.3	5.4	3.8	7.3
Fifth Quintile	7.5	3.4	3.5		2.9
Total	19.8	13.7	8.6	7.6	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 June 30, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	32	119	39	18	208
First Quintile	2.0	2.1	2.3	2.7	2.5
Second Quintile	0.5	1.3	1.8	2.4	1.6
Third Quintile	-0.1	0.9	1.5	2.0	1.0
Fourth Quintile	-0.6	0.5	0.9	1.5	0.4
Fifth Quintile	-2.3	-0.4	0.3		-1.1
Total	0.0	1.0	1.0	1.8	1.5

\* 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.