

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	34.9	26.7	44.5	16.5	31.7
Second Quintile	23.0	17.3	16.5	14.5	17.3
Third Quintile	16.2	15.0	14.5	13.2	14.9
Fourth Quintile	13.6	13.2	13.0	11.9	13.2
Fifth Quintile	9.2	11.0	10.6		10.7
Total	20.5	17.2	16.4	14.2	14.9

* 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.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	36.1	27.9	45.7	17.9	33.0
Second Quintile	24.3	18.6	17.8	15.7	18.6
Third Quintile	17.5	16.3	15.7	14.6	16.1
Fourth Quintile	14.8	14.4	14.5	13.6	14.5
Fifth Quintile	10.4	12.2	12.1		12.1
Total	21.8	18.4	17.9	15.6	16.3

* 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.

Equity Capital/ Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	27.1	19.5	21.2	13.9	21.9
Second Quintile	17.1	12.9	13.1	11.7	13.2
Third Quintile	12.3	11.4	11.5	10.3	11.5
Fourth Quintile	10.3	10.2	10.2	9.1	10.2
Fifth Quintile	7.1	8.1	7.7		8.0
Total	15.5	13.9	12.6	13.1	13.2

* 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.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	27.1	18.5	20.8	12.3	21.1
Second Quintile	17.1	12.6	12.1	10.4	12.6
Third Quintile	12.3	11.1	10.9	9.2	11.1
Fourth Quintile	10.3	10.0	9.7	8.4	9.8
Fifth Quintile	7.1	8.1	7.7		7.9
Total	15.5	13.0	12.0	10.2	10.8

* 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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	536.2	660.3	626.9	520.2	654.9
Second Quintile	367.7	469.5	434.1	391.0	451.4
Third Quintile	293.3	390.9	323.4	320.7	368.3
Fourth Quintile	234.2	316.1	272.6	215.7	286.5
Fifth Quintile	119.3	169.3	154.2		154.5
Total	272.4	353.5	302.1	278.2	291.7

* 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.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	98.7	88.2	84.4	46.8	89.9
Second Quintile	50.2	47.9	40.7	26.1	46.6
Third Quintile	38.5	32.5	27.6	18.5	31.3
Fourth Quintile	17.2	17.8	12.6	13.5	16.5
Fifth Quintile	0.0	3.8	2.0		3.0
Total	38.7	33.5	31.0	30.9	31.3

* 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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	6.3	5.7	2.3	0.4	5.4
Second Quintile	3.1	2.9	1.1	0.1	2.1
Third Quintile	1.5	1.1	0.3	0.0	0.6
Fourth Quintile	0.1	0.1	0.0	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	2.9	1.6	0.8	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.

** 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, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	59.3	77.0	72.2	39.0	73.2
Second Quintile	30.5	36.6	38.7	27.5	36.2
Third Quintile	15.0	24.1	26.7	21.8	24.2
Fourth Quintile	2.2	13.7	14.9	13.8	13.8
Fifth Quintile	0.0	3.4	5.6		2.5
Total	18.1	27.5	28.1	22.2	23.6

* 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.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	5.7	10.0	9.2	4.5	9.2
Second Quintile	3.3	4.6	5.2	4.2	4.5
Third Quintile	1.1	2.7	3.4	3.5	3.0
Fourth Quintile	0.1	1.2	2.2	2.0	1.3
Fifth Quintile	0.0	0.2	0.6		0.1
Total	2.5	3.7	4.1	3.3	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.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	7.5	12.0	10.6	6.4	11.0
Second Quintile	4.5	6.3	6.7	5.1	6.0
Third Quintile	1.9	3.9	4.4	4.4	4.1
Fourth Quintile	0.3	2.1	3.1	2.4	2.3
Fifth Quintile	0.0	0.4	1.1		0.4
Total	3.5	5.0	5.2	4.3	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.

** 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, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	∞	∞	972.5	107.3	∞
Second Quintile	∞	200.2	111.2	85.1	181.1
Third Quintile	244.7	94.1	77.1	70.2	90.3
Fourth Quintile	81.0	57.8	53.6	51.8	59.7
Fifth Quintile	41.3	33.5	30.4		34.1
Total	114.8	74.1	70.1	68.2	69.5

* 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.

Loan Loss Reserve/Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	4.8	4.7	4.8	3.4	4.9
Second Quintile	2.8	3.0	3.3	2.9	3.1
Third Quintile	2.3	2.4	2.8	2.5	2.5
Fourth Quintile	2.0	2.0	2.2	1.6	2.0
Fifth Quintile	1.7	1.5	1.2		1.5
Total	2.8	2.7	2.9	2.2	2.4

* 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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	1.4	1.5	1.7	1.6	1.7
Second Quintile	0.6	0.8	0.8	1.1	0.9
Third Quintile	0.3	0.5	0.6	0.9	0.5
Fourth Quintile	-0.5	0.2	0.3	0.6	0.2
Fifth Quintile	-1.9	-1.1	-1.3		-1.3
Total	0.2	0.6	0.6	0.9	0.8

* 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 Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	8.8	11.8	15.6	15.3	13.5
Second Quintile	4.3	6.6	7.5	9.6	7.2
Third Quintile	1.7	3.9	4.8	8.1	4.4
Fourth Quintile	-3.0	1.7	2.6	5.0	1.9
Fifth Quintile	-23.6	-10.3	-7.7		-12.3
Total	1.1	4.6	4.9	7.0	6.4

* 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.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	5.6	4.9	5.0	4.4	5.2
Second Quintile	4.5	4.2	3.9	4.0	4.2
Third Quintile	4.3	3.9	3.7	3.7	3.9
Fourth Quintile	4.0	3.5	3.3	3.2	3.5
Fifth Quintile	3.4	2.8	2.3		2.8
Total	4.4	4.0	3.6	3.7	3.7

* 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.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	131.2	104.0	122.9	61.8	108.6
Second Quintile	102.7	86.4	78.0	55.3	85.1
Third Quintile	89.1	76.7	70.0	49.6	74.3
Fourth Quintile	81.2	67.1	58.1	46.3	64.2
Fifth Quintile	60.8	57.1	42.3		49.6
Total	90.9	78.1	65.6	55.3	60.0

* 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 March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	116.2	103.5	97.6	95.4	105.0
Second Quintile	93.2	92.9	84.0	87.9	91.3
Third Quintile	87.3	84.6	73.5	82.9	84.1
Fourth Quintile	82.4	76.1	65.3	71.2	75.1
Fifth Quintile	74.9	55.8	49.6		55.6
Total	90.0	84.4	74.2	86.8	84.5

* 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.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	83.7	83.0	79.2	75.4	82.6
Second Quintile	78.9	75.7	70.7	70.0	75.1
Third Quintile	72.6	71.4	61.1	64.4	70.0
Fourth Quintile	68.6	65.0	55.0	55.8	62.9
Fifth Quintile	56.9	48.0	37.9		45.9
Total	72.2	68.9	61.1	67.1	66.4

* 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	14.5	15.8	11.8	5.7	14.9
Second Quintile	2.3	4.7	3.0	2.0	4.1
Third Quintile	0.0	0.7	0.8	0.1	0.6
Fourth Quintile	0.0	0.0	0.1	0.0	0.0
Fifth Quintile	0.0	0.0	0.0		0.0
Total	5.3	5.3	2.6	2.2	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.

** 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, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	28.6	33.8	26.9	13.4	31.7
Second Quintile	22.0	23.0	10.9	8.3	20.1
Third Quintile	19.2	14.6	7.8	6.3	11.8
Fourth Quintile	14.0	8.7	5.5	3.8	7.5
Fifth Quintile	4.4	3.6	2.7		3.1
Total	20.4	15.5	9.7	7.7	9.0

* 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.

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

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	2.1	2.5	3.4	2.7	2.8
Second Quintile	0.8	1.5	1.8	2.3	1.6
Third Quintile	0.5	1.0	1.3	2.1	1.2
Fourth Quintile	-0.4	0.6	1.0	1.5	0.6
Fifth Quintile	-1.5	-0.3	-0.3		-0.5
Total	0.5	1.2	1.6	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.

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

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	26	113	40	19	198
First Quintile	7.6	10.6	9.7	7.6	10.1
Second Quintile	1.9	3.7	4.5	5.6	4.4
Third Quintile	0.0	0.5	1.7	3.0	0.9
Fourth Quintile	0.0	0.0	0.3	0.1	0.0
Fifth Quintile	0.0	0.0	0.0		2.8
Total	2.5	3.1	3.2	4.6	4.2

* 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.