

# Tier 1 Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	26.1	24.4	24.2	19.9	31.2
Second Quintile	17.7	18.7	17.7	16.1	18.1
Third Quintile	15.3	15.8	15.2	14.7	15.5
Fourth Quintile	12.1	14.2	13.1	13.8	13.9
Fifth Quintile		12.0	11.2	12.0	11.4
Total	21.0	17.0	16.0	14.4	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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	27.4	25.7	25.4	21.2	32.4
Second Quintile	19.0	19.9	19.0	17.3	19.4
Third Quintile	16.5	17.0	16.5	16.0	16.8
Fourth Quintile	13.4	15.4	14.5	15.3	15.2
Fifth Quintile		13.3	12.6	13.3	12.7
Total	22.3	18.2	17.4	15.7	16.2

\* 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.

# Equity Capital / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	20.3	18.8	16.4	17.6	20.9
Second Quintile	13.8	13.4	13.7	14.3	13.7
Third Quintile	12.0	11.9	12.0	12.0	12.0
Fourth Quintile	8.5	10.8	10.3	10.6	10.7
Fifth Quintile		9.1	8.4	9.0	8.5
Total	15.4	13.7	12.3	13.4	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.

\*\* 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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	20.2	18.3	16.1	13.8	19.7
Second Quintile	13.8	13.1	13.0	12.0	13.1
Third Quintile	11.9	11.7	10.9	10.7	11.6
Fourth Quintile	8.4	10.6	9.9	9.8	10.4
Fifth Quintile		9.0	8.4	8.2	8.4
Total	15.4	12.7	11.9	10.6	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.

\*\* 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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	383.3	565.9	595.0	485.0	563.9
Second Quintile	325.2	452.9	404.8	411.2	427.2
Third Quintile	294.3	361.4	317.3	330.6	339.2
Fourth Quintile	171.2	297.6	260.7	267.5	283.2
Fifth Quintile		186.0	162.6	144.0	158.2
Total	265.0	355.3	304.1	247.6	268.1

\* 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.

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

### State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	39.6	70.3	74.4	39.9	66.1
Second Quintile	24.4	39.8	36.2	22.4	37.0
Third Quintile	14.8	26.8	21.0	17.1	22.5
Fourth Quintile	0.0	11.1	11.6	11.8	11.1
Fifth Quintile		1.7	2.5	6.0	1.5
Total	18.1	27.5	25.7	20.7	22.2

\* 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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	6.2	5.6	3.0	0.7	5.5
Second Quintile	3.2	2.7	1.0	0.2	2.1
Third Quintile	0.9	1.1	0.5	0.0	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	4.0	1.5	0.8	0.1	0.3

\* 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.

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

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	45.8	64.9	54.7	32.0	60.3
Second Quintile	22.3	28.6	27.9	23.2	27.8
Third Quintile	10.1	19.0	17.5	18.0	18.1
Fourth Quintile	2.2	8.8	9.9	14.6	9.7
Fifth Quintile		2.3	4.7	6.4	2.4
Total	20.4	22.7	20.7	15.1	16.6

\* 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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	5.1	8.5	7.4	4.9	7.8
Second Quintile	2.1	4.2	3.8	3.3	3.9
Third Quintile	1.4	2.5	2.5	3.0	2.5
Fourth Quintile	0.4	0.9	1.6	2.4	1.2
Fifth Quintile		0.1	0.6	1.0	0.2
Total	2.7	3.2	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.

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

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	6.8	10.3	8.3	5.6	9.3
Second Quintile	3.2	5.2	4.6	4.2	4.8
Third Quintile	2.2	3.0	3.0	3.7	3.1
Fourth Quintile	1.1	1.3	2.0	3.2	1.7
Fifth Quintile		0.2	0.8	1.2	0.4
Total	3.8	3.8	3.4	2.9	3.0

\* 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.

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

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	1945.7	∞	430.9	205.1	∞
Second Quintile	245.2	262.9	132.4	105.9	202.7
Third Quintile	120.0	105.1	93.4	86.9	99.1
Fourth Quintile	70.8	58.5	64.0	61.8	63.2
Fifth Quintile		33.2	41.4	39.0	36.0
Total	113.3	73.3	85.4	83.3	82.6

\* 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.

# Loan Loss Reserve / Total Loans by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	4.3	4.1	4.4	3.9	4.3
Second Quintile	3.5	2.6	2.9	2.8	2.9
Third Quintile	2.6	2.2	2.3	2.2	2.2
Fourth Quintile	1.9	1.9	1.9	1.8	1.9
Fifth Quintile		1.5	1.3	0.8	1.3
Total	3.1	2.3	2.5	1.8	2.0

\* 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.

# Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	1.7	1.9	1.4	1.7	2.3
Second Quintile	0.2	0.8	1.0	1.3	0.9
Third Quintile	-0.5	0.5	0.8	1.0	0.6
Fourth Quintile	-2.1	0.3	0.5	0.8	0.3
Fifth Quintile		-1.1	-0.5	-0.2	-1.5
Total	0.6	0.8	0.7	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.

\*\* 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

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	11.6	13.3	12.2	16.2	13.9
Second Quintile	1.7	6.8	9.0	10.6	8.1
Third Quintile	-3.2	4.1	6.0	9.1	4.8
Fourth Quintile	-41.2	2.1	3.8	6.4	2.3
Fifth Quintile		-11.5	-5.7	-1.1	-19.4
Total	4.0	5.6	5.8	7.3	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.

\*\* 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

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	5.8	5.2	4.6	4.6	5.4
Second Quintile	4.4	4.2	3.8	3.9	4.1
Third Quintile	4.2	3.8	3.6	3.7	3.8
Fourth Quintile	3.7	3.4	3.2	3.5	3.4
Fifth Quintile		2.9	2.6	2.6	2.7
Total	5.7	3.8	3.6	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 December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	131.3	101.2	93.0	84.0	108.6
Second Quintile	105.4	83.8	77.0	59.8	83.4
Third Quintile	87.4	75.9	66.9	56.6	73.1
Fourth Quintile	74.3	66.8	60.8	49.5	62.9
Fifth Quintile		53.0	48.7	45.4	49.1
Total	120.7	72.3	67.3	55.1	59.3

\* 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 / Deposit by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	102.3	104.8	95.5	98.6	137.0
Second Quintile	91.5	91.2	81.1	94.0	90.4
Third Quintile	82.2	83.4	76.1	87.4	81.7
Fourth Quintile	75.7	74.7	67.1	72.2	73.6
Fifth Quintile		58.2	52.9	55.2	55.4
Total	85.8	82.6	74.4	86.0	84.0

\* 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 / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	80.7	81.8	76.8	79.0	81.3
Second Quintile	74.8	75.0	68.0	73.0	74.0
Third Quintile	66.2	70.5	63.3	66.8	68.3
Fourth Quintile	56.2	63.5	55.5	58.9	61.6
Fifth Quintile		49.9	44.1	45.4	44.5
Total	69.7	67.4	61.3	66.7	66.0

\* 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.

# Brokered Deposits / Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	4.0	15.8	9.4	8.1	13.7
Second Quintile	0.0	4.3	3.3	2.0	3.4
Third Quintile	0.0	0.6	0.9	0.7	0.5
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	1.7	4.3	2.4	2.5	2.7

\* 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.

# Noninterest Bearing Deposits / Total Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	30.5	36.3	35.6	26.5	36.8
Second Quintile	23.6	26.8	13.1	10.7	23.9
Third Quintile	14.1	19.4	8.8	7.7	13.7
Fourth Quintile	6.6	10.1	6.2	5.1	8.1
Fifth Quintile		4.1	3.4	2.3	3.0
Total	20.5	18.5	11.8	8.5	10.0

\* 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

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	1.2	2.9	2.4	2.6	2.8
Second Quintile	0.4	1.5	1.9	2.2	1.7
Third Quintile	-0.3	1.1	1.4	2.0	1.2
Fourth Quintile	-1.8	0.7	0.9	1.7	0.7
Fifth Quintile		-0.1	0.3	1.0	-2.3
Total	-1.3	1.6	1.4	1.9	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

**As of December 31, 2011**

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	19	107	40	20	186
First Quintile	2.8	11.1	9.6	9.5	10.1
Second Quintile	0.0	3.9	4.2	5.6	4.0
Third Quintile	0.0	0.0	2.0	2.0	0.5
Fourth Quintile	0.0	0.0	0.2	0.4	0.0
Fifth Quintile		0.0	0.0	0.0	2.8
Total	1.6	3.1	3.3	4.7	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.