

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	19.0	23.7	23.3	16.2	30.7
Second Quintile	16.6	17.9	16.8	15.0	17.3
Third Quintile	12.3	15.7	14.8	14.0	15.3
Fourth Quintile		14.3	13.7	13.1	13.9
Fifth Quintile		12.5	12.1	11.5	11.8
Total	18.9	17.5	16.3	14.2	14.7

* 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 three or four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	20.3	24.9	24.5	17.6	31.9
Second Quintile	17.9	19.1	18.1	16.2	18.6
Third Quintile	13.5	16.9	16.1	15.5	16.6
Fourth Quintile		15.5	14.8	14.4	15.1
Fifth Quintile		13.7	13.3	12.9	13.1
Total	20.2	18.7	17.5	15.4	15.9

* 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 three or four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	14.8	17.6	16.0	14.6	19.8
Second Quintile	12.2	13.4	13.3	13.6	13.5
Third Quintile	7.8	11.7	11.6	12.0	11.8
Fourth Quintile		10.4	10.6	10.4	10.4
Fifth Quintile		9.0	8.5	8.7	8.5
Total	13.4	13.7	12.3	13.2	13.1

* 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 three or four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	14.7	17.5	15.2	12.9	18.8
Second Quintile	12.1	13.1	12.4	11.7	12.9
Third Quintile	7.8	11.2	11.2	10.4	11.2
Fourth Quintile		10.2	10.0	9.5	10.0
Fifth Quintile		8.9	8.5	8.1	8.3
Total	13.4	12.7	11.7	10.6	10.9

* 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 three or four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	653.9	523.9	495.5	491.3	567.7
Second Quintile	295.4	432.6	417.4	384.2	430.8
Third Quintile	186.5	373.5	328.7	310.2	351.3
Fourth Quintile		310.7	283.9	230.1	289.5
Fifth Quintile		206.3	190.5	173.5	168.0
Total	298.6	340.4	325.0	242.7	263.4

* 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 three or four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile* State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	48.6	59.1	49.5	25.4	59.6
Second Quintile	28.3	30.6	29.1	15.5	30.3
Third Quintile	5.7	19.4	17.7	10.9	17.5
Fourth Quintile		10.1	8.1	6.1	9.1
Fifth Quintile		2.5	1.5	4.0	1.8
Total	26.8	23.1	20.5	16.3	17.5

* 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 three or four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	2.5	5.7	2.8	0.4	5.0
Second Quintile	0.5	2.9	1.0	0.2	2.0
Third Quintile	0.0	1.2	0.3	0.0	0.4
Fourth Quintile		0.1	0.0	0.0	0.1
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.7	1.7	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.

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

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	77.6	35.8	29.4	16.1	45.3
Second Quintile	34.3	18.5	18.0	11.9	19.3
Third Quintile	8.8	11.4	11.8	8.0	11.7
Fourth Quintile		6.0	8.9	6.0	6.7
Fifth Quintile		1.3	2.1	4.3	1.8
Total	34.4	13.7	13.8	9.2	10.2

* 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 three or four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	8.1	6.3	4.5	2.0	6.6
Second Quintile	3.5	3.0	2.2	1.8	2.7
Third Quintile	1.3	1.2	1.5	1.4	1.5
Fourth Quintile		0.5	0.8	0.9	0.7
Fifth Quintile		0.0	0.2	0.5	0.1
Total	5.0	2.0	1.8	1.3	1.4

* 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 three or four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	9.1	7.4	5.3	2.7	7.5
Second Quintile	4.4	3.4	2.5	2.2	3.2
Third Quintile	1.7	1.7	1.7	1.8	1.8
Fourth Quintile		0.9	1.2	1.0	1.0
Fifth Quintile		0.2	0.4	0.7	0.3
Total	5.5	2.4	2.2	1.7	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.

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Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	260.7		1437.0	273.3	
Second Quintile	77.1	470.4	216.3	196.0	289.6
Third Quintile	45.0	162.0	114.5	126.4	133.6
Fourth Quintile		87.6	88.5	103.0	86.1
Fifth Quintile		49.4	49.3	80.1	47.5
Total	63.7	110.9	112.3	116.1	114.3

* 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.

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Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	4.5	4.3	3.3	2.5	4.2
Second Quintile	2.5	2.4	2.5	2.3	2.5
Third Quintile	2.0	2.0	2.0	1.7	2.0
Fourth Quintile		1.7	1.5	1.6	1.7
Fifth Quintile		1.4	1.0	1.1	1.2
Total	3.2	2.2	2.1	1.5	1.6

* 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 three or four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	1.1	1.9	1.7	1.6	2.1
Second Quintile	0.5	0.9	1.0	1.4	1.0
Third Quintile	-1.6	0.7	0.9	1.2	0.8
Fourth Quintile		0.5	0.6	1.0	0.5
Fifth Quintile		0.1	0.0	0.7	-0.2
Total	-0.2	1.0	0.8	1.2	1.1

* 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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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	9.8	12.8	15.3	12.8	15.7
Second Quintile	2.9	7.8	9.2	11.8	9.2
Third Quintile	-16.0	5.9	7.2	10.9	6.6
Fourth Quintile		4.0	5.2	8.6	4.3
Fifth Quintile		0.8	0.0	5.4	-2.0
Total	-1.1	7.3	6.4	8.7	8.3

* 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 three or four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	4.5	4.8	4.0	4.2	4.9
Second Quintile	4.0	3.9	3.6	3.9	3.9
Third Quintile	3.2	3.6	3.4	3.5	3.5
Fourth Quintile		3.3	3.2	3.2	3.3
Fifth Quintile		2.9	2.7	3.0	2.8
Total	4.0	3.7	3.4	3.4	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 three or four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	148.1	97.1	95.5	69.6	108.0
Second Quintile	101.2	85.0	75.2	61.5	83.0
Third Quintile	80.0	74.8	67.9	56.6	71.4
Fourth Quintile		66.9	59.8	52.1	63.6
Fifth Quintile		57.6	48.0	46.6	50.7
Total	102.7	74.8	72.6	57.0	61.0

* 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.

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Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	96.0	99.5	98.3	100.8	103.5
Second Quintile	84.7	88.6	87.3	92.8	89.5
Third Quintile	75.3	79.6	76.0	83.0	80.2
Fourth Quintile		72.5	67.4	73.5	71.9
Fifth Quintile		61.9	49.7	57.2	57.2
Total	83.1	79.9	75.6	87.6	85.3

* 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 three or four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	79.5	81.8	80.9	78.8	82.3
Second Quintile	74.4	73.0	71.9	75.0	74.3
Third Quintile	60.7	66.6	63.5	68.1	66.8
Fourth Quintile		62.5	57.4	60.0	61.1
Fifth Quintile		53.5	42.3	47.4	47.4
Total	69.9	66.2	63.3	69.1	68.1

* 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 three or four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	3.3	13.1	7.1	5.6	12.2
Second Quintile	0.0	4.1	2.5	2.4	3.1
Third Quintile	0.0	0.4	0.6	0.6	0.4
Fourth Quintile		0.0	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	2.2	3.9	2.2	2.4	2.5

* 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 three or four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	34.6	37.1	34.8	12.6	38.0
Second Quintile	21.5	29.9	18.8	8.0	26.8
Third Quintile	14.2	22.3	10.8	7.3	16.9
Fourth Quintile		13.9	8.2	5.4	9.0
Fifth Quintile		5.6	4.6	3.2	4.2
Total	25.5	21.8	16.2	8.7	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 three or 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, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	1.3	2.6	2.4	2.4	2.8
Second Quintile	0.3	1.4	1.7	2.0	1.7
Third Quintile	-1.7	1.0	1.4	1.8	1.2
Fourth Quintile		0.7	1.0	1.7	0.8
Fifth Quintile		0.2	-0.1	1.1	-0.2
Total	0.0	1.4	1.2	1.8	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 three or four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	94	41	23	172
First Quintile	2.9	8.8	7.4	7.9	9.1
Second Quintile	0.0	2.5	3.8	3.6	3.2
Third Quintile	0.0	0.0	0.9	1.2	0.3
Fourth Quintile		0.0	0.0	0.2	0.0
Fifth Quintile		0.0	0.0	0.0	2.8
Total	1.9	2.5	2.5	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 three or four equal sized groups.