

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	21.1	23.6	21.3	15.7	24.2
Second Quintile	17.1	17.6	16.4	14.6	17.2
Third Quintile	13.3	15.7	14.2	13.8	15.1
Fourth Quintile		14.2	13.3	12.8	13.6
Fifth Quintile		12.1	12.0	11.4	11.7
Total	19.9	17.5	15.6	13.8	14.3

* 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.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	22.4	24.9	22.5	17.0	25.5
Second Quintile	18.3	18.8	17.6	16.1	18.5
Third Quintile	14.5	17.0	15.5	15.2	16.3
Fourth Quintile		15.4	14.5	14.2	14.9
Fifth Quintile		13.3	13.3	12.6	12.9
Total	21.2	18.7	16.8	15.0	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 three or four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	16.9	17.7	15.3	14.3	18.0
Second Quintile	12.7	13.3	12.4	13.4	13.3
Third Quintile	8.0	11.6	11.4	12.5	11.7
Fourth Quintile		10.3	10.2	10.2	10.2
Fifth Quintile		8.9	8.6	8.7	8.5
Total	14.3	13.8	11.8	12.8	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 three or four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	16.8	17.6	14.7	12.6	17.4
Second Quintile	12.7	13.1	12.0	11.5	12.8
Third Quintile	8.0	11.4	11.0	10.6	11.2
Fourth Quintile		10.0	9.5	9.3	9.8
Fifth Quintile		8.7	8.6	8.0	8.3
Total	14.2	12.8	11.4	10.3	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 three or four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	532.4	532.8	484.8	524.1	550.0
Second Quintile	312.4	437.1	411.2	422.1	432.7
Third Quintile	205.6	372.6	341.3	322.4	354.6
Fourth Quintile		308.1	303.8	250.5	295.7
Fifth Quintile		197.6	219.4	182.0	175.7
Total	316.6	341.5	330.8	249.9	269.8

* 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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	53.1	58.5	44.6	28.7	57.9
Second Quintile	17.2	31.1	26.9	17.9	29.6
Third Quintile	0.9	19.7	17.7	10.8	17.8
Fourth Quintile		10.5	9.6	5.7	9.1
Fifth Quintile		2.7	2.4	4.0	1.8
Total	22.6	23.1	19.7	16.6	17.6

* 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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	3.6	5.7	2.8	0.4	4.8
Second Quintile	0.2	2.8	1.0	0.1	2.0
Third Quintile	0.0	1.4	0.4	0.0	0.5
Fourth Quintile		0.2	0.1	0.0	0.1
Fifth Quintile		0.0	0.0	0.0	0.0
Total	2.0	1.8	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 three or 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 September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	81.5	29.0	27.5	17.3	37.9
Second Quintile	27.9	15.5	15.9	11.5	16.5
Third Quintile	10.7	9.6	11.9	8.0	11.1
Fourth Quintile		4.2	7.9	6.1	5.5
Fifth Quintile		1.2	2.4	3.1	1.7
Total	31.3	11.6	12.5	9.1	9.8

* 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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	7.8	5.4	4.0	2.1	5.6
Second Quintile	2.9	2.4	2.0	1.8	2.4
Third Quintile	1.6	1.0	1.4	1.3	1.4
Fourth Quintile		0.4	0.9	0.9	0.6
Fifth Quintile		0.0	0.2	0.4	0.1
Total	4.4	1.7	1.7	1.2	1.3

* 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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	8.8	6.7	4.4	3.0	6.5
Second Quintile	3.5	2.8	2.5	2.1	2.9
Third Quintile	2.4	1.4	1.6	1.6	1.7
Fourth Quintile		0.6	1.2	1.1	0.9
Fifth Quintile		0.1	0.3	0.5	0.2
Total	5.1	2.0	1.9	1.7	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.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	190.1		1988.2	282.4	
Second Quintile	88.7	663.1	188.1	214.7	355.2
Third Quintile	50.9	206.1	118.2	124.9	147.8
Fourth Quintile		106.0	91.1	92.4	93.5
Fifth Quintile		58.6	56.3	67.1	54.0
Total	75.6	132.9	124.1	112.8	116.0

* 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 three or four equal sized groups.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	4.6	4.1	3.1	2.4	4.0
Second Quintile	2.6	2.5	2.4	2.1	2.5
Third Quintile	2.0	2.0	1.9	1.7	2.0
Fourth Quintile		1.7	1.5	1.4	1.6
Fifth Quintile		1.4	1.1	1.0	1.2
Total	3.3	2.2	2.1	1.4	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 three or four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	1.1	2.2	1.5	1.6	2.2
Second Quintile	0.1	0.9	1.0	1.3	1.0
Third Quintile	-1.9	0.7	0.9	1.2	0.8
Fourth Quintile		0.5	0.7	0.9	0.5
Fifth Quintile		0.2	0.3	0.7	-0.1
Total	-0.3	1.1	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.

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

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	8.6	14.3	14.1	13.1	16.0
Second Quintile	0.2	7.9	9.4	11.7	9.4
Third Quintile	-23.9	5.8	7.6	10.8	6.8
Fourth Quintile		4.0	6.1	8.4	4.5
Fifth Quintile		1.1	2.4	5.0	-2.0
Total	-2.2	7.8	6.7	9.0	8.6

* 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.

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Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	4.7	4.7	3.8	4.0	4.7
Second Quintile	4.1	3.9	3.6	3.8	3.8
Third Quintile	3.2	3.5	3.5	3.5	3.5
Fourth Quintile		3.2	3.2	3.1	3.2
Fifth Quintile		2.8	2.8	3.0	2.8
Total	4.2	3.6	3.4	3.3	3.3

* 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.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	144.1	95.8	83.8	70.3	103.6
Second Quintile	105.6	84.0	71.8	63.1	80.9
Third Quintile	75.6	75.4	67.5	57.5	70.5
Fourth Quintile		66.3	59.4	52.9	63.4
Fifth Quintile		58.7	51.5	46.9	51.7
Total	99.0	73.9	71.9	57.2	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.

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

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	111.0	99.2	99.4	100.0	103.5
Second Quintile	89.5	88.4	84.9	90.3	89.6
Third Quintile	76.9	79.0	75.8	82.0	79.8
Fourth Quintile		72.4	68.9	74.1	72.1
Fifth Quintile		60.4	53.0	56.9	57.1
Total	88.2	80.2	76.3	86.4	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 three or four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	83.0	81.4	80.6	77.9	82.4
Second Quintile	76.2	73.5	72.0	73.6	74.4
Third Quintile	63.6	67.3	64.1	69.7	67.9
Fourth Quintile		62.0	59.7	59.8	61.3
Fifth Quintile		52.2	45.0	47.4	48.2
Total	72.7	66.3	64.3	68.4	67.7

* 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	2.9	13.7	7.0	5.4	12.1
Second Quintile	0.0	3.9	2.3	3.0	3.2
Third Quintile	0.0	0.4	0.6	0.9	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	4.0	2.3	2.7	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 three or four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	29.8	38.0	29.8	17.9	37.9
Second Quintile	19.2	31.9	16.2	8.9	27.0
Third Quintile	9.1	23.7	10.1	7.7	16.9
Fourth Quintile		15.3	8.3	5.4	9.1
Fifth Quintile		6.0	5.8	3.4	4.5
Total	21.7	22.7	15.0	9.2	11.1

* 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.

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

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	1.5	2.4	2.1	2.4	2.6
Second Quintile	-0.2	1.4	1.7	1.9	1.6
Third Quintile	-1.5	1.0	1.4	1.7	1.2
Fourth Quintile		0.7	1.1	1.5	0.8
Fifth Quintile		0.2	0.4	1.1	-0.1
Total	0.1	1.5	1.2	1.7	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.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2013

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	14	89	43	23	169
First Quintile	2.1	7.5	6.8	7.3	8.3
Second Quintile	0.0	2.2	3.3	3.7	2.7
Third Quintile	0.0	0.0	0.5	0.8	0.2
Fourth Quintile		0.0	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	2.6
Total	2.8	2.2	2.3	5.1	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 three or four equal sized groups.