

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	32.5	32.7	22.3	19.9	32.7
Second Quintile	23.1	17.8	16.7	16.4	17.8
Third Quintile	17.5	15.2	14.8	14.5	15.2
Fourth Quintile	14.8	13.5	13.1	13.8	13.6
Fifth Quintile	10.3	10.8	11.2	12.3	10.4
Total	20.9	17.6	15.7	14.6	15.1

* 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.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	33.8	33.9	23.6	21.1	34.0
Second Quintile	24.3	19.0	18.0	17.7	19.0
Third Quintile	18.8	16.5	16.1	16.0	16.5
Fourth Quintile	16.1	14.7	14.5	14.9	14.8
Fifth Quintile	11.6	12.1	12.7	13.6	11.8
Total	22.2	18.8	17.1	15.8	16.4

* 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.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	25.1	22.4	15.0	16.7	22.5
Second Quintile	17.6	13.3	13.3	13.8	13.7
Third Quintile	13.6	11.5	12.0	12.0	11.8
Fourth Quintile	11.3	10.4	10.6	10.6	10.4
Fifth Quintile	7.6	8.1	8.7	8.9	7.9
Total	15.8	14.1	12.2	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.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	25.1	20.7	14.6	13.7	21.3
Second Quintile	17.6	12.9	12.5	12.0	13.0
Third Quintile	13.6	11.3	11.3	10.4	11.3
Fourth Quintile	11.2	10.2	10.1	9.6	10.1
Fifth Quintile	7.6	8.0	8.6	8.3	7.8
Total	15.7	13.2	11.7	10.5	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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	525.4	690.2	551.0	551.3	661.0
Second Quintile	367.4	469.4	417.4	416.4	442.1
Third Quintile	299.8	381.5	315.1	353.0	360.2
Fourth Quintile	259.5	314.3	270.4	295.8	284.8
Fifth Quintile	186.8	172.9	198.4	152.1	158.2
Total	276.3	345.9	311.1	262.3	280.2

* 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.

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

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	88.9	90.0	74.3	51.5	89.2
Second Quintile	48.8	46.6	38.5	28.3	44.4
Third Quintile	33.2	30.1	24.6	19.5	27.6
Fourth Quintile	13.3	16.7	11.7	14.6	14.3
Fifth Quintile	0.0	3.3	4.1	9.9	2.8
Total	32.0	30.6	30.8	26.8	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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	6.7	5.6	1.9	0.7	5.6
Second Quintile	3.6	2.9	1.0	0.2	2.1
Third Quintile	1.9	1.1	0.3	0.0	0.6
Fourth Quintile	0.2	0.1	0.1	0.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	3.3	1.6	0.7	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.

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

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	67.3	84.7	61.3	40.3	76.8
Second Quintile	34.9	35.8	34.0	32.5	34.6
Third Quintile	18.8	21.8	23.1	24.7	22.1
Fourth Quintile	5.4	12.2	13.5	18.4	12.1
Fifth Quintile	0.8	2.8	7.4	6.4	2.6
Total	23.1	25.5	26.3	19.6	21.2

* 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.

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

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	5.9	10.1	8.4	6.5	9.2
Second Quintile	3.2	5.0	4.7	4.6	4.7
Third Quintile	1.7	2.8	3.4	3.7	2.9
Fourth Quintile	0.6	1.1	2.3	2.9	1.3
Fifth Quintile	0.0	0.1	0.8	1.2	0.1
Total	2.7	3.7	3.8	3.1	3.2

* 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.

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

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	9.4	12.3	9.6	7.4	11.3
Second Quintile	5.2	6.3	5.9	5.6	6.0
Third Quintile	2.7	3.7	4.1	4.5	3.9
Fourth Quintile	1.3	2.0	2.9	3.6	2.1
Fifth Quintile	0.1	0.3	1.2	1.3	0.4
Total	4.2	4.7	4.7	3.8	4.0

* 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.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	∞	∞	912.8	157.6	∞
Second Quintile	2706.5	256.3	101.1	98.5	190.0
Third Quintile	172.8	93.8	79.6	71.4	88.7
Fourth Quintile	85.4	58.8	58.7	48.8	58.6
Fifth Quintile	48.5	33.1	36.5	29.1	33.2
Total	105.9	71.4	72.3	67.5	69.0

* 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.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	4.9	5.6	4.6	4.2	5.3
Second Quintile	3.3	3.0	3.1	3.0	3.1
Third Quintile	2.4	2.4	2.7	2.6	2.5
Fourth Quintile	2.0	2.0	2.3	2.0	2.1
Fifth Quintile	1.8	1.5	1.5	0.7	1.4
Total	2.8	2.6	2.8	2.1	2.2

* 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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	1.5	2.3	1.2	1.8	2.3
Second Quintile	0.8	0.8	0.9	1.4	0.9
Third Quintile	0.1	0.5	0.7	1.1	0.6
Fourth Quintile	-0.9	0.2	0.4	0.9	0.2
Fifth Quintile	-2.2	-1.3	-0.4	-1.2	-1.7
Total	0.0	0.8	0.6	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.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	9.9	13.6	11.6	17.4	13.9
Second Quintile	4.8	7.0	7.6	12.0	7.6
Third Quintile	0.1	3.9	5.3	9.2	4.4
Fourth Quintile	-5.3	1.9	3.1	6.4	1.6
Fifth Quintile	-29.7	-15.8	-3.1	-8.3	-22.0
Total	-0.3	5.7	5.2	7.3	6.8

* 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.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	5.6	5.3	4.4	4.8	5.4
Second Quintile	4.5	4.3	3.9	4.1	4.3
Third Quintile	4.2	3.9	3.8	3.9	3.9
Fourth Quintile	4.1	3.6	3.4	3.6	3.6
Fifth Quintile	3.4	2.8	2.8	2.3	2.7
Total	4.3	4.0	3.7	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.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	127.5	108.3	87.3	154.8	118.5
Second Quintile	108.3	85.2	77.2	59.9	84.5
Third Quintile	91.6	75.6	68.1	55.9	73.5
Fourth Quintile	81.2	66.5	59.7	50.2	63.6
Fifth Quintile	65.0	54.8	50.2	45.0	49.6
Total	91.6	75.4	65.8	55.4	59.8

* 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.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	110.6	104.0	92.1	100.7	148.8
Second Quintile	92.8	91.7	83.7	92.6	90.7
Third Quintile	88.1	84.3	76.2	85.6	83.6
Fourth Quintile	82.4	75.5	68.0	78.7	75.2
Fifth Quintile	77.0	54.9	55.7	61.3	54.7
Total	88.5	83.4	74.8	86.4	84.4

* 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.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	83.8	82.6	76.1	80.3	82.3
Second Quintile	77.7	76.1	71.2	73.5	75.2
Third Quintile	72.9	71.3	62.7	66.5	69.9
Fourth Quintile	68.3	64.7	55.7	61.3	62.6
Fifth Quintile	59.0	47.2	47.0	46.6	45.3
Total	71.5	67.9	61.7	66.8	66.2

* 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	12.0	16.8	10.1	8.1	15.1
Second Quintile	1.7	5.0	2.7	3.6	4.0
Third Quintile	0.0	0.7	0.9	1.2	0.6
Fourth Quintile	0.0	0.0	0.1	0.1	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	0.0
Total	4.1	4.6	2.6	2.1	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.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	29.1	36.2	17.9	25.3	35.2
Second Quintile	23.2	25.2	10.5	10.0	21.4
Third Quintile	20.1	16.1	7.8	7.2	12.6
Fourth Quintile	13.7	9.7	5.8	5.5	8.0
Fifth Quintile	7.7	4.1	3.8	2.4	3.2
Total	20.6	16.6	10.0	8.1	9.4

* 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.

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

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	2.0	2.7	2.7	2.7	2.8
Second Quintile	1.1	1.5	1.8	2.4	1.7
Third Quintile	0.4	1.1	1.4	2.1	1.2
Fourth Quintile	-0.4	0.7	1.0	1.9	0.7
Fifth Quintile	-1.0	-0.5	0.5	0.7	-0.7
Total	0.4	1.4	1.6	2.0	1.9

* 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.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through June 30, 2011

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	27	112	37	20	196
First Quintile	7.9	10.9	8.0	10.0	10.3
Second Quintile	1.7	3.7	3.9	7.0	4.0
Third Quintile	0.0	0.3	1.5	3.8	0.7
Fourth Quintile	0.0	0.0	0.2	1.0	0.0
Fifth Quintile	0.0	0.0	0.0	0.0	2.8
Total	2.5	3.1	2.9	4.4	4.0

* 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.