

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	30.7	21.5	14.0	13.1	71.2	39.7
Second Quintile	16.9	14.1	11.1	11.2	35.0	16.8
Third Quintile	15.1	12.1	10.1	10.0	25.4	12.8
Fourth Quintile	13.3	10.7	9.5	9.3	19.0	10.7
Fifth Quintile	12.1	9.7	8.2	8.8	14.4	9.2
Total	17.6	13.3	10.9	9.9	20.1	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.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	32.0	22.7	15.2	14.6	72.3	40.8
Second Quintile	18.1	15.2	12.3	12.7	36.2	17.9
Third Quintile	16.3	13.3	11.3	11.8	26.6	14.0
Fourth Quintile	14.6	11.8	10.8	11.0	20.2	11.9
Fifth Quintile	13.3	10.9	10.0	10.6	15.5	10.7
Total	18.8	14.5	12.3	11.7	20.6	12.5

* 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.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	20.1	16.9	12.2	12.2	44.8	27.5
Second Quintile	14.6	12.8	10.2	10.4	26.9	14.5
Third Quintile	13.7	10.7	9.4	10.0	20.6	11.6
Fourth Quintile	12.6	9.7	8.4	9.3	16.2	9.9
Fifth Quintile	11.2	8.5	6.8	8.3	12.2	8.2
Total	15.6	12.5	9.9	11.5	17.4	11.6

* 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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	57.2	133.3	190.3	203.8	53.9	71.7
Second Quintile	191.0	263.0	275.5	351.1	91.5	188.7
Third Quintile	270.4	354.6	367.7	401.9	125.9	297.5
Fourth Quintile	318.1	441.4	487.3	527.7	156.9	404.7
Fifth Quintile	455.8	682.5	713.0	693.7	300.0	628.9
Total	224.4	354.4	346.1	313.9	140.5	310.7

* 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.

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

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	14.9	10.5	25.9	20.6	4.6	8.9
Second Quintile	52.3	58.5	71.3	49.7	24.3	43.7
Third Quintile	84.3	101.9	132.1	84.0	40.4	85.6
Fourth Quintile	131.1	146.6	183.2	151.6	82.7	137.0
Fifth Quintile	191.6	233.9	328.0	262.6	139.0	241.0
Total	84.3	102.4	133.4	101.4	133.1	109.7

* 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.

Crystal Ratio by Quintile*

$$\frac{[(\text{Past Due Loans} + \text{Other Real Estat Owned})/(\text{Capital} + \text{ALLL})]}{\text{State Chartered Commercial and Industrial Banks}}$$

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21 #	52	228
First Quintile	2.1	1.4	5.8	6.0	0.0	0.2
Second Quintile	8.7	10.2	15.2	8.9	0.0	6.0
Third Quintile	13.5	18.8	25.6	13.9	0.9	14.8
Fourth Quintile	25.8	31.4	41.4	19.6	9.3	27.2
Fifth Quintile	66.0	60.8	99.2	58.7	31.6	65.4
Total	19.8	21.1	37.1	11.5	21.5	17.3

* 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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	0.0	0.0	0.4	0.5	0.0	0.0
Second Quintile	0.2	0.5	1.1	1.2	0.0	0.3
Third Quintile	1.2	1.2	1.9	1.6	0.0	1.1
Fourth Quintile	2.1	2.4	3.4	2.4	0.6	2.3
Fifth Quintile	6.2	5.2	8.9	5.9	4.6	6.1
Total	2.0	1.9	3.3	2.0	2.9	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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	0.4	0.2	0.7	0.9	0.0	0.0
Second Quintile	1.7	1.3	2.0	1.7	0.0	0.9
Third Quintile	2.3	2.5	2.9	2.2	0.3	2.1
Fourth Quintile	4.1	4.1	4.9	3.3	1.8	3.8
Fifth Quintile	11.3	7.7	11.3	8.4	6.3	8.6
Total	4.0	3.0	4.7	3.0	5.1	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.

Reserves for Loans/Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	329.0	765.4	503.9	278.8	198.9	524.4
Second Quintile	73.5	135.1	115.6	131.4	33.4	113.9
Third Quintile	46.3	74.7	67.6	93.2	∞	60.0
Fourth Quintile	27.7	41.4	42.6	73.3	∞	29.0
Fifth Quintile	∞	22.7	21.4	36.6	∞	∞
Total	107.7	81.3	61.6	76.7	24.2	70.4

* 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.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	3.7	2.3	2.7	2.3	1.9	2.6
Second Quintile	2.0	1.7	1.7	1.8	1.5	1.7
Third Quintile	1.4	1.4	1.5	1.4	1.4	1.4
Fourth Quintile	1.3	1.2	1.2	1.3	1.3	1.3
Fifth Quintile	1.2	1.0	1.0	1.1	1.2	1.0
Total	2.1	1.5	2.1	1.5	0.7	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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	0.4	1.4	1.2	1.2	-0.1	1.2
Second Quintile	0.2	0.7	0.8	0.9	-1.1	0.6
Third Quintile	-0.2	0.3	0.4	0.7	-2.2	0.1
Fourth Quintile	-1.5	0.0	-0.1	0.1	-3.2	-0.9
Fifth Quintile	-3.1	-2.4	-1.4	-6.6	-6.7	-4.7
Total	-0.7	0.1	-0.3	-0.2	-0.7	-0.2

* Ratio is annualized. 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

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	3.2	13.8	12.3	12.8	-0.8	11.9
Second Quintile	1.7	6.2	8.2	8.1	-5.0	4.9
Third Quintile	-1.4	2.6	3.9	6.3	-9.5	0.5
Fourth Quintile	-10.5	-0.3	-1.1	0.9	-13.9	-5.9
Fifth Quintile	-26.3	-19.7	-20.9	-61.5	-24.0	-27.7
Total	-4.4	0.9	-2.6	-1.9	-4.2	-1.9

* Ratio is annualized. 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

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	5.2	4.9	4.6	4.4	4.0	4.9
Second Quintile	4.4	4.2	4.1	3.9	3.5	4.1
Third Quintile	3.9	3.9	3.7	3.6	3.2	3.7
Fourth Quintile	3.4	3.5	3.3	3.0	2.8	3.2
Fifth Quintile	2.0	2.7	2.7	2.6	1.8	2.4
Total	4.3	3.8	4.0	3.2	1.7	3.4

* Ratio is annualized. 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 September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	67.4	51.0	46.1	42.9	89.9	48.1
Second Quintile	81.0	64.5	55.4	47.3	111.1	63.9
Third Quintile	94.2	73.4	64.1	51.3	145.0	76.0
Fourth Quintile	113.5	81.2	69.5	60.0	180.9	97.3
Fifth Quintile	168.1	124.0	84.2	177.8	352.2	215.9
Total	87.9	78.4	64.7	68.6	114.2	69.9

* 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.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	78.1	71.7	80.7	83.6	59.6	68.6
Second Quintile	94.5	90.9	93.9	99.2	81.9	89.8
Third Quintile	101.4	100.0	100.0	108.1	94.0	99.7
Fourth Quintile	106.3	106.1	106.9	111.9	104.4	106.9
Fifth Quintile	126.6	123.0	118.6	118.9	122.0	122.6
Total	98.7	97.3	98.2	109.2	83.0	104.4

* 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 September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	63.0	57.4	62.5	59.3	41.7	52.1
Second Quintile	79.6	75.6	71.6	69.2	60.6	69.3
Third Quintile	82.8	80.7	77.8	73.5	68.6	77.8
Fourth Quintile	86.2	84.2	83.0	80.0	76.2	83.0
Fifth Quintile	92.9	89.0	87.7	90.5	84.8	88.8
Total	79.4	75.8	76.1	72.4	66.2	73.2

* 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 September 30, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	21	91	43	21	52	228
First Quintile	0.0	0.0	0.1	0.0	0.0	0.0
Second Quintile	0.5	0.0	2.7	2.3	0.0	0.2
Third Quintile	2.5	3.9	6.2	7.7	2.5	4.4
Fourth Quintile	9.6	13.2	13.2	11.3	10.3	11.9
Fifth Quintile	26.0	24.8	28.7	20.2	23.3	25.4
Total	7.4	8.2	11.6	7.2	3.8	8.0

* 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.