

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	52.4	24.2	20.3	17.3	38.1	31.3
Second Quintile	20.3	15.0	13.5	14.1	26.6	16.0
Third Quintile	13.9	12.8	11.5	12.8	23.7	13.1
Fourth Quintile	10.4	11.3	10.6	10.4	16.4	11.3
Fifth Quintile	7.1	9.0	7.8		11.9	8.5
Total	17.5	13.5	12.6	12.0	18.3	12.6

* 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.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	53.4	25.4	21.6	18.7	39.2	32.5
Second Quintile	21.6	16.3	14.7	16.0	27.9	17.3
Third Quintile	15.1	14.1	12.9	14.5	25.0	14.5
Fourth Quintile	11.6	12.6	12.2	11.7	17.7	12.6
Fifth Quintile	8.3	10.3	9.2		13.2	9.9
Total	18.7	14.7	14.0	13.6	19.5	14.1

* 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.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	35.8	16.1	16.7	13.0	24.7	21.0
Second Quintile	15.3	12.4	11.3	11.6	18.8	13.0
Third Quintile	11.2	10.7	9.9	10.5	16.5	10.9
Fourth Quintile	9.5	9.5	9.3	8.9	14.0	9.6
Fifth Quintile	5.3	7.4	6.6		9.4	7.0
Total	14.3	11.8	10.9	12.3	15.7	12.1

* 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.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	35.8	15.9	15.1	11.8	24.7	20.8
Second Quintile	14.7	12.0	10.5	10.0	18.8	12.5
Third Quintile	11.2	10.4	9.7	9.0	16.5	10.4
Fourth Quintile	9.1	9.4	8.8	8.0	13.5	9.3
Fifth Quintile	5.2	7.2	6.4		9.4	6.8
Total	14.2	10.9	10.2	9.0	13.9	9.6

* 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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	1,108.4	855.6	1068.5	588.1	481.6	876.8
Second Quintile	524.8	551.5	569.4	464.8	271.1	531.8
Third Quintile	382.5	449.4	436.7	374.9	220.5	416.2
Fourth Quintile	226.7	370.7	334.0	284.9	185.2	309.3
Fifth Quintile	74.4	196.8	173.0		99.0	136.1
Total	313.6	453.6	393.5	355.0	215.7	366.0

* 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.

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

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	277.0	193.7	215.4	87.2	108.5	193.9
Second Quintile	101.3	96.1	95.4	60.8	64.8	89.6
Third Quintile	42.4	61.6	70.6	31.8	40.9	56.5
Fourth Quintile	25.3	34.6	39.0	15.2	11.5	29.9
Fifth Quintile	1.6	8.6	5.3		2.4	5.2
Total	61.8	71.7	69.4	57.9	48.4	61.1

* 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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	5.4	7.2	2.6	0.6	9.9	6.9
Second Quintile	2.8	2.6	1.0	0.2	6.3	2.3
Third Quintile	1.2	1.0	0.4	0.0	3.1	0.7
Fourth Quintile	0.0	0.2	0.0	0.0	0.2	0.1
Fifth Quintile	0.0	0.0	0.0		0.0	0.0
Total	1.8	1.7	0.8	0.1	1.5	0.5

* 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 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, 2009

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	25	107	40	18	26	216
First Quintile	146.7	92.9	98.7	55.7	23.4	93.5
Second Quintile	44.2	44.2	51.3	36.6	12.5	41.5
Third Quintile	22.3	26.7	35.4	29.6	3.0	26.1
Fourth Quintile	9.1	17.2	26.3	18.7	0.0	15.6
Fifth Quintile	1.9	7.0	11.6		0.0	3.2
Total	27.9	33.3	38.0	32.4	14.7	32.5

* 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 four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	11.5	9.8	9.0	6.8	3.8	9.3
Second Quintile	5.5	4.6	6.1	4.8	1.1	5.0
Third Quintile	2.7	2.9	4.8	3.6	0.2	3.1
Fourth Quintile	1.5	1.8	3.2	2.7	0.0	1.6
Fifth Quintile	0.2	0.6	1.0		0.0	0.2
Total	4.0	3.9	4.5	4.6	3.9	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 four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	13.7	13.0	10.9	8.3	4.5	12.0
Second Quintile	7.3	6.2	7.9	6.1	1.6	6.4
Third Quintile	4.1	3.9	6.2	5.1	0.5	4.2
Fourth Quintile	2.3	2.5	4.3	3.4	0.0	2.4
Fifth Quintile	0.5	0.9	1.7		0.0	0.5
Total	5.1	5.2	5.8	6.1	4.1	5.9

* 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.

Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	∞	∞	524.4	90.5	∞	∞
Second Quintile	316.1	106.3	72.7	67.5	∞	130.5
Third Quintile	91.6	70.7	50.6	55.3	1038.8	72.4
Fourth Quintile	67.8	53.2	40.8	38.1	196.9	51.8
Fifth Quintile	32.5	35.4	31.4		59.1	33.8
Total	71.1	60.3	63.6	56.5	90.9	59.1

* 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.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

Asset Size	Over 3 years of operation				< 3 yrs ops. All asset sizes	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**		
Number of Banks	25	107	40	18	26	216
First Quintile	5.6	3.8	5.7	3.8	3.5	4.4
Second Quintile	3.3	2.6	2.8	2.7	2.2	2.7
Third Quintile	2.3	2.2	2.4	2.3	1.7	2.2
Fourth Quintile	2.0	1.8	2.0	1.5	1.6	1.8
Fifth Quintile	1.7	1.4	1.5		1.4	1.4
Total	2.8	2.3	2.9	2.6	3.6	2.6

* 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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	0.5	0.9	1.1	0.9	-0.5	0.9
Second Quintile	-0.2	0.2	0.3	0.5	-1.5	0.2
Third Quintile	-2.0	-0.4	-0.2	0.0	-2.4	-0.6
Fourth Quintile	-3.0	-1.6	-0.9	-1.7	-3.4	-1.9
Fifth Quintile	-5.7	-3.9	-3.6		-7.7	-5.1
Total	-2.3	-0.9	-0.4	-0.3	-1.8	-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.

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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	2.4	8.3	11.6	8.7	-3.5	8.6
Second Quintile	-0.1	2.1	2.9	5.1	-9.2	1.4
Third Quintile	-16.0	-3.7	-2.1	-0.1	-13.8	-4.5
Fourth Quintile	-31.5	-12.7	-8.2	-19.1	-18.3	-14.9
Fifth Quintile	-130.3	-55.0	-69.9		-70.9	-73.6
Total	-15.7	-7.3	-4.0	-2.2	-11.5	-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.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	7.3	4.9	5.6	4.2	4.0	5.1
Second Quintile	4.2	4.0	3.9	3.5	3.2	4.0
Third Quintile	3.9	3.6	3.6	3.1	2.9	3.5
Fourth Quintile	3.5	3.3	3.1	2.6	2.4	3.1
Fifth Quintile	2.1	2.4	2.5		1.4	2.1
Total	4.1	3.7	3.8	3.1	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 four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	182.6	136.4	111.3	64.9	289.4	169.3
Second Quintile	120.4	98.1	80.2	58.6	173.4	104.2
Third Quintile	105.8	82.6	68.3	49.7	139.6	81.6
Fourth Quintile	84.0	71.2	60.9	41.2	106.4	67.7
Fifth Quintile	63.5	55.7	48.4		75.8	49.4
Total	98.9	84.1	70.1	50.0	64.5	58.0

* 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 / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	614.3	106.2	104.5	101.4	100.3	108.9
Second Quintile	98.2	97.5	95.1	92.1	91.0	96.1
Third Quintile	89.8	89.2	86.7	87.3	83.0	88.3
Fourth Quintile	81.3	81.1	78.0	75.0	76.1	79.9
Fifth Quintile	61.0	61.3	59.9		55.1	58.7
Total	93.6	87.7	83.9	93.0	78.8	90.3

* 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 / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	90.9	86.2	84.6	78.6	80.2	85.6
Second Quintile	81.6	80.1	78.4	71.2	74.8	79.1
Third Quintile	76.7	75.1	70.7	65.5	68.8	73.3
Fourth Quintile	70.6	68.6	64.1	57.3	60.0	66.3
Fifth Quintile	52.9	52.0	49.8		40.8	48.2
Total	75.9	72.2	69.0	68.4	62.6	68.7

* 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.

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Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	24.4	20.3	24.4	10.5	17.8	20.9
Second Quintile	7.9	8.6	6.1	5.1	6.9	8.0
Third Quintile	1.2	3.0	2.3	1.0	0.0	2.2
Fourth Quintile	0.0	0.2	0.8	0.3	0.0	0.1
Fifth Quintile	0.0	0.0	0.0		0.0	0.0
Total	8.2	6.8	6.4	3.8	1.8	4.6

* 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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Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	48.7	29.2	24.0	15.0	26.3	31.7
Second Quintile	27.9	17.7	9.1	8.3	20.5	16.9
Third Quintile	17.6	11.1	7.0	6.5	16.4	10.4
Fourth Quintile	12.3	7.6	5.5	4.6	11.1	7.1
Fifth Quintile	6.0	2.2	2.7		3.8	2.6
Total	22.0	13.1	8.9	8.0	5.9	8.8

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

State Chartered Commercial and Industrial Banks

As of December 31, 2009

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	25	107	40	18	26	216
First Quintile	3.2	2.2	3.1	3.0	0.5	2.6
Second Quintile	0.8	1.2	1.8	2.3	-0.3	1.4
Third Quintile	-0.2	0.7	1.3	1.6	-1.2	0.8
Fourth Quintile	-0.7	0.1	0.9	1.3	-2.2	-0.2
Fifth Quintile	-2.2	-1.4	-0.3		-4.7	-2.2
Total	0.1	0.7	1.4	1.7	1.3	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.

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