

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 30.9 | 24.8 | 15.1 | 13.9 | 57.1 | 34.0 |
| Second Quintile | 17.4 | 14.5 | 11.6 | 12.2 | 28.9 | 15.8 |
| Third Quintile | 14.1 | 12.3 | 10.9 | 11.4 | 21.6 | 12.8 |
| Fourth Quintile | 11.1 | 11.1 | 10.5 | 10.0 | 16.3 | 11.1 |
| Fifth Quintile | 9.1 | 9.3 | 9.1 | 7.4 | 14.3 | 9.2 |
| Total | 16.6 | 13.3 | 11.7 | 10.3 | 19.0 | 11.2 |

* 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 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 32.2 | 26.0 | 16.4 | 15.6 | 58.2 | 35.1 |
| Second Quintile | 18.6 | 15.8 | 13.0 | 14.2 | 30.1 | 17.1 |
| Third Quintile | 15.3 | 13.6 | 12.3 | 12.8 | 22.8 | 14.2 |
| Fourth Quintile | 12.4 | 12.2 | 11.8 | 11.2 | 17.5 | 12.4 |
| Fifth Quintile | 10.3 | 10.6 | 10.4 | 9.0 | 15.5 | 10.5 |
| Total | 17.8 | 14.6 | 13.1 | 12.0 | 20.2 | 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.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 19.4 | 19.7 | 13.2 | 12.9 | 34.2 | 23.3 |
| Second Quintile | 14.0 | 12.5 | 11.0 | 11.2 | 22.9 | 13.5 |
| Third Quintile | 11.6 | 10.9 | 10.0 | 10.0 | 18.0 | 11.3 |
| Fourth Quintile | 10.4 | 9.5 | 9.1 | 9.3 | 14.5 | 9.9 |
| Fifth Quintile | 8.3 | 8.0 | 7.4 | 7.2 | 11.5 | 8.1 |
| Total | 14.0 | 12.1 | 10.4 | 11.8 | 16.7 | 11.8 |

* 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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 618.8 | 809.6 | 873.7 | 825.0 | 401.3 | 789.6 |
| Second Quintile | 456.7 | 564.7 | 585.9 | 588.7 | 295.5 | 535.1 |
| Third Quintile | 394.3 | 478.8 | 506.2 | 482.1 | 204.7 | 418.7 |
| Fourth Quintile | 264.3 | 364.1 | 369.3 | 377.1 | 167.0 | 309.2 |
| Fifth Quintile | 58.2 | 196.4 | 250.5 | 208.4 | 85.5 | 128.9 |
| Total | 332.1 | 454.6 | 432.7 | 397.1 | 202.5 | 396.6 |

* 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.

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

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 177.0 | 229.2 | 222.5 | 200.4 | 114.3 | 211.7 |
| Second Quintile | 78.9 | 131.1 | 121.1 | 107.6 | 66.9 | 114.7 |
| Third Quintile | 48.4 | 79.8 | 92.9 | 59.4 | 34.4 | 68.0 |
| Fourth Quintile | 36.8 | 44.4 | 57.7 | 34.0 | 12.1 | 36.4 |
| Fifth Quintile | 0.4 | 11.2 | 13.8 | 13.5 | 0.8 | 6.1 |
| Total | 65.9 | 88.3 | 93.2 | 82.9 | 48.1 | 82.8 |

* 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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 10.9 | 6.4 | 2.0 | 0.5 | 10.4 | 7.6 |
| Second Quintile | 2.9 | 2.3 | 1.0 | 0.2 | 4.8 | 2.2 |
| Third Quintile | 1.3 | 0.8 | 0.5 | 0.0 | 2.3 | 0.7 |
| Fourth Quintile | 0.0 | 0.1 | 0.1 | 0.0 | 0.7 | 0.1 |
| Fifth Quintile | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| Total | 2.9 | 1.5 | 0.8 | 0.1 | 2.1 | 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, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 62.9 | 97.8 | 83.8 | 97.3 | 28.3 | 87.1 |
| Second Quintile | 37.1 | 47.0 | 42.5 | 37.8 | 11.0 | 36.7 |
| Third Quintile | 22.5 | 24.1 | 28.5 | 26.9 | 1.6 | 22.6 |
| Fourth Quintile | 11.9 | 17.0 | 21.5 | 20.3 | 0.0 | 13.6 |
| Fifth Quintile | 3.8 | 3.8 | 14.5 | 12.9 | 0.0 | 1.3 |
| Total | 25.1 | 33.1 | 39.3 | 31.4 | 8.4 | 31.5 |

* 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.

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

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 6.0 | 10.4 | 7.7 | 9.8 | 4.5 | 9.2 |
| Second Quintile | 4.2 | 4.4 | 5.3 | 4.3 | 2.0 | 4.2 |
| Third Quintile | 3.0 | 2.4 | 3.2 | 2.8 | 0.1 | 2.5 |
| Fourth Quintile | 1.1 | 1.4 | 2.3 | 2.4 | 0.0 | 1.3 |
| Fifth Quintile | 0.2 | 0.3 | 1.0 | 1.7 | 0.0 | 0.1 |
| Total | 2.9 | 3.7 | 4.0 | 4.2 | 2.1 | 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.

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

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 9.3 | 14.0 | 10.6 | 12.1 | 5.3 | 12.3 |
| Second Quintile | 6.2 | 6.7 | 6.8 | 5.6 | 2.4 | 5.8 |
| Third Quintile | 3.9 | 3.5 | 4.5 | 4.4 | 0.3 | 3.5 |
| Fourth Quintile | 2.5 | 2.2 | 3.4 | 3.3 | 0.0 | 2.0 |
| Fifth Quintile | 0.8 | 0.6 | 1.9 | 2.2 | 0.0 | 0.3 |
| Total | 4.5 | 5.2 | 5.8 | 5.6 | 2.2 | 5.5 |

* 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.

Reserves for Loans/Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 823.2 | ∞ | 202.9 | 138.4 | ∞ | ∞ |
| Second Quintile | 334.6 | 141.1 | 85.4 | 75.7 | ∞ | 205.3 |
| Third Quintile | 88.7 | 73.1 | 64.8 | 56.0 | ∞ | 78.3 |
| Fourth Quintile | 52.2 | 46.3 | 49.6 | 43.4 | 91.6 | 50.5 |
| Fifth Quintile | 34.5 | 27.6 | 36.6 | 26.6 | 42.7 | 31.6 |
| Total | 83.2 | 55.7 | 68.0 | 56.6 | 104.3 | 59.4 |

* 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 June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 4.8 | 3.8 | 4.1 | 3.4 | 2.4 | 4.0 |
| Second Quintile | 2.6 | 2.2 | 2.7 | 2.6 | 1.9 | 2.4 |
| Third Quintile | 2.1 | 1.8 | 2.2 | 2.3 | 1.6 | 1.8 |
| Fourth Quintile | 1.7 | 1.5 | 1.8 | 1.8 | 1.4 | 1.6 |
| Fifth Quintile | 1.3 | 1.2 | 1.4 | 1.2 | 1.3 | 1.2 |
| Total | 2.4 | 2.1 | 2.7 | 2.4 | 2.2 | 2.4 |

* 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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 0.6 | 1.2 | 0.8 | 1.0 | -0.4 | 0.9 |
| Second Quintile | 0.1 | 0.4 | 0.3 | 0.6 | -1.6 | 0.3 |
| Third Quintile | -0.9 | -0.1 | 0.1 | 0.0 | -2.8 | -0.3 |
| Fourth Quintile | -1.7 | -0.6 | -0.8 | -1.2 | -4.4 | -1.4 |
| Fifth Quintile | -5.1 | -4.1 | -1.8 | -4.9 | -6.5 | -4.9 |
| Total | -1.1 | -0.5 | -0.4 | -0.8 | -2.5 | -0.8 |

* 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.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 3.4 | 10.8 | 8.9 | 9.0 | -1.8 | 8.6 |
| Second Quintile | 1.0 | 3.4 | 2.9 | 5.7 | -8.8 | 2.2 |
| Third Quintile | -7.3 | -0.5 | 0.8 | -0.4 | -15.1 | -2.6 |
| Fourth Quintile | -16.3 | -5.6 | -6.7 | -11.8 | -18.8 | -11.6 |
| Fifth Quintile | -63.1 | -40.7 | -21.8 | -62.9 | -38.5 | -41.5 |
| Total | -8.2 | -3.9 | -4.3 | -7.0 | -14.9 | -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 As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 4.9 | 5.2 | 4.4 | 4.4 | 4.0 | 4.8 |
| Second Quintile | 4.1 | 4.1 | 3.9 | 3.6 | 3.5 | 4.0 |
| Third Quintile | 3.7 | 3.6 | 3.5 | 2.8 | 3.0 | 3.5 |
| Fourth Quintile | 3.4 | 3.1 | 3.1 | 2.6 | 2.5 | 3.0 |
| Fifth Quintile | 1.8 | 2.2 | 2.5 | 2.1 | 1.5 | 2.0 |
| Total | 4.0 | 3.6 | 3.7 | 3.0 | 2.9 | 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.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 163.4 | 142.1 | 92.8 | 88.4 | 353.3 | 201.7 |
| Second Quintile | 113.4 | 94.8 | 77.4 | 64.5 | 193.5 | 106.4 |
| Third Quintile | 91.9 | 83.9 | 67.9 | 59.7 | 136.9 | 84.6 |
| Fourth Quintile | 75.7 | 72.2 | 60.8 | 52.2 | 120.4 | 69.7 |
| Fifth Quintile | 58.5 | 53.4 | 50.0 | 43.9 | 92.5 | 52.9 |
| Total | 90.3 | 84.5 | 69.2 | 60.1 | 88.1 | 65.7 |

* 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.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 112.8 | 114.3 | 105.9 | 110.7 | 110.4 | 113.3 |
| Second Quintile | 100.7 | 102.2 | 99.6 | 98.0 | 99.4 | 101.0 |
| Third Quintile | 94.2 | 95.3 | 89.7 | 91.0 | 87.8 | 93.1 |
| Fourth Quintile | 87.2 | 84.8 | 83.4 | 88.4 | 79.4 | 84.0 |
| Fifth Quintile | 50.4 | 64.4 | 72.0 | 72.1 | 64.3 | 66.0 |
| Total | 95.6 | 92.6 | 88.5 | 100.1 | 82.8 | 96.4 |

* 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, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 89.0 | 87.3 | 84.3 | 84.0 | 82.2 | 86.9 |
| Second Quintile | 83.7 | 82.5 | 78.7 | 75.2 | 76.1 | 80.9 |
| Third Quintile | 79.2 | 78.2 | 72.4 | 69.2 | 70.2 | 75.4 |
| Fourth Quintile | 75.8 | 71.2 | 68.8 | 64.4 | 61.4 | 68.4 |
| Fifth Quintile | 43.4 | 53.6 | 58.4 | 53.5 | 44.4 | 51.9 |
| Total | 76.8 | 74.4 | 71.8 | 69.8 | 65.5 | 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 19.9 | 26.7 | 22.3 | 20.0 | 17.4 | 24.0 |
| Second Quintile | 10.0 | 10.7 | 8.6 | 10.3 | 7.5 | 10.2 |
| Third Quintile | 1.6 | 3.6 | 5.3 | 5.1 | 1.3 | 3.9 |
| Fourth Quintile | 0.0 | 0.2 | 2.6 | 2.3 | 0.0 | 0.3 |
| Fifth Quintile | 0.0 | 0.0 | 0.3 | 0.0 | 0.0 | 0.0 |
| Total | 8.8 | 8.1 | 8.8 | 6.1 | 2.5 | 6.7 |

* 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.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 30, 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 | 21 | 100 | 39 | 21 | 43 | 224 |
| First Quintile | 31.7 | 30.0 | 11.4 | 16.7 | 25.2 | 28.9 |
| Second Quintile | 27.3 | 19.1 | 8.3 | 6.9 | 20.2 | 17.2 |
| Third Quintile | 16.3 | 10.9 | 6.4 | 6.2 | 14.9 | 10.2 |
| Fourth Quintile | 12.7 | 7.4 | 4.9 | 5.2 | 10.9 | 6.7 |
| Fifth Quintile | 2.6 | 2.5 | 2.9 | 2.5 | 5.5 | 2.7 |
| Total | 20.5 | 12.4 | 7.9 | 7.7 | 6.7 | 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.