

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	201.7	24.5	25.2	18.0	30.4
Second Quintile	16.9	18.2	17.3	15.7	17.8
Third Quintile	10.9	15.9	14.5	14.7	15.4
Fourth Quintile		14.3	13.4	13.7	14.0
Fifth Quintile		12.3	11.3	12.3	11.9
Total	19.6	17.4	15.8	14.7	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.

** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	232.4	25.8	26.5	19.4	31.6
Second Quintile	18.2	19.4	18.6	16.8	19.1
Third Quintile	12.2	17.1	15.7	16.1	16.7
Fourth Quintile		15.5	14.7	15.2	15.3
Fifth Quintile		13.5	12.6	13.6	13.2
Total	21.2	18.7	17.1	16.0	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.

** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	33.2	17.7	17.2	16.1	18.4
Second Quintile	12.6	13.5	13.2	14.2	13.7
Third Quintile	7.9	11.9	11.7	12.6	12.0
Fourth Quintile		10.8	10.4	10.6	10.7
Fifth Quintile		9.2	8.7	9.3	9.0
Total	14.3	13.8	12.2	13.6	13.4

* 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.

** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	33.1	17.6	16.1	13.9	17.7
Second Quintile	12.5	13.1	12.5	12.4	13.0
Third Quintile	7.8	11.6	11.2	10.6	11.5
Fourth Quintile		10.6	10.1	9.8	10.4
Fifth Quintile		9.0	8.5	8.6	8.8
Total	14.3	12.9	11.7	10.9	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.

** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	704.6	535.1	578.1	462.1	548.3
Second Quintile	353.1	429.5	426.9	380.8	427.1
Third Quintile	102.2	353.1	323.6	309.6	342.1
Fourth Quintile		296.4	274.3	228.7	282.7
Fifth Quintile		174.9	181.0	126.9	160.5
Total	301.8	341.1	322.8	231.7	256.5

* 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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	61.7	54.1	68.7	27.6	57.4
Second Quintile	19.7	33.4	34.5	15.7	32.4
Third Quintile	0.9	17.7	20.5	10.9	17.1
Fourth Quintile		10.6	10.4	7.0	9.7
Fifth Quintile		2.0	2.2	2.8	1.9
Total	22.1	22.9	25.6	16.4	18.5

* 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.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	4.7	5.9	2.7	0.4	4.9
Second Quintile	1.2	2.7	0.9	0.2	1.9
Third Quintile	0.0	1.1	0.3	0.0	0.5
Fourth Quintile		0.1	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	2.5	1.6	0.7	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.

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

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	111.0	47.1	39.6	22.4	49.9
Second Quintile	34.5	21.3	22.5	15.0	22.2
Third Quintile	3.4	12.9	15.8	12.0	14.0
Fourth Quintile		7.1	11.0	10.6	9.0
Fifth Quintile		1.7	3.9	4.4	2.3
Total	38.8	19.6	17.5	11.1	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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	10.3	6.7	6.0	3.3	6.9
Second Quintile	3.3	3.0	2.7	2.5	2.9
Third Quintile	0.6	1.6	2.2	2.2	2.0
Fourth Quintile		0.6	1.4	1.5	1.0
Fifth Quintile		0.1	0.5	0.7	0.2
Total	5.5	2.4	2.3	1.6	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.

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

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	31.6	8.5	6.8	4.0	9.6
Second Quintile	4.8	3.8	3.3	3.0	3.6
Third Quintile	1.3	2.1	2.7	2.6	2.5
Fourth Quintile		1.2	1.7	2.0	1.5
Fifth Quintile		0.2	0.6	0.9	0.4
Total	6.6	3.6	2.7	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.

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Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile				182.0	
Second Quintile	92.9	344.1	129.3	139.0	208.3
Third Quintile	37.5	144.2	101.1	107.8	117.3
Fourth Quintile		86.3	78.0	76.8	80.0
Fifth Quintile		45.6	48.3	48.4	45.4
Total	56.2	99.3	94.9	103.0	100.5

* 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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Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	13.6	4.1	4.0	3.1	4.2
Second Quintile	3.2	2.7	2.7	2.5	2.8
Third Quintile	2.1	2.2	2.1	1.9	2.2
Fourth Quintile		1.9	1.7	1.6	1.8
Fifth Quintile		1.5	1.1	1.0	1.3
Total	3.1	2.4	2.2	1.6	1.8

* 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.

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Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	1.6	2.0	1.5	2.6	2.0
Second Quintile	-0.6	0.8	1.1	1.4	1.0
Third Quintile	-3.6	0.6	0.9	1.1	0.7
Fourth Quintile		0.4	0.6	0.9	0.5
Fifth Quintile		-0.1	0.2	0.6	-0.4
Total	-0.8	0.9	0.9	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.

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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	7.6	12.8	14.3	19.9	14.7
Second Quintile	-5.6	7.1	9.2	11.8	8.3
Third Quintile	-40.0	5.0	7.3	9.1	5.8
Fourth Quintile		3.6	5.0	7.3	4.0
Fifth Quintile		-1.3	1.6	4.5	-4.0
Total	-5.4	6.8	7.1	8.8	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.

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

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	6.6	4.7	4.4	4.6	5.0
Second Quintile	4.6	4.0	3.8	4.0	4.0
Third Quintile	3.4	3.7	3.5	3.7	3.7
Fourth Quintile		3.4	3.3	3.4	3.4
Fifth Quintile		2.9	2.6	2.8	2.9
Total	4.5	3.8	3.5	3.6	3.6

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** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	155.2	97.1	88.4	74.1	101.8
Second Quintile	96.6	83.7	72.7	60.5	81.1
Third Quintile	-157.5	75.6	65.9	56.3	72.0
Fourth Quintile		68.5	59.5	51.5	63.0
Fifth Quintile		52.4	47.4	43.7	49.1
Total	111.1	72.3	66.2	55.1	58.7

* 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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Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	310.3	100.4	104.8	99.0	102.7
Second Quintile	87.6	87.9	86.7	93.2	89.1
Third Quintile	60.7	79.8	75.1	82.9	80.0
Fourth Quintile		70.8	66.7	71.0	70.7
Fifth Quintile		55.9	50.8	53.5	54.9
Total	84.9	79.3	75.4	86.2	83.9

* 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 three or four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	82.9	80.5	82.2	78.9	81.7
Second Quintile	75.2	73.1	71.5	71.7	73.6
Third Quintile	42.4	67.7	62.7	66.3	67.1
Fourth Quintile		61.0	57.1	58.4	60.1
Fifth Quintile		47.7	42.3	43.9	45.3
Total	70.9	65.6	62.6	67.4	66.5

* 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	4.2	12.9	10.9	6.0	11.5
Second Quintile	0.0	3.7	2.9	2.6	3.1
Third Quintile	0.0	0.2	0.7	0.1	0.2
Fourth Quintile		0.0	0.0	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.4	3.8	2.6	2.4	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.

** 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	32.3	38.0	39.3	20.7	37.3
Second Quintile	19.0	29.8	16.4	8.9	25.9
Third Quintile	8.1	22.4	9.5	6.3	15.8
Fourth Quintile		12.4	6.8	4.5	8.3
Fifth Quintile		4.2	3.7	2.1	3.5
Total	22.6	20.6	13.6	8.1	10.1

* 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, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	1.6	2.7	2.5	2.8	2.7
Second Quintile	0.1	1.3	1.8	2.0	1.6
Third Quintile	-4.3	1.1	1.4	1.8	1.2
Fourth Quintile		0.7	1.1	1.6	0.8
Fifth Quintile		0.2	0.5	1.1	-0.1
Total	-0.4	1.6	1.5	1.9	1.8

* 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.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through September 30, 2012

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	15	98	45	21	179
First Quintile	2.7	8.9	11.2	8.3	9.3
Second Quintile	0.0	2.6	4.1	3.8	3.1
Third Quintile	0.0	0.1	1.1	0.9	0.3
Fourth Quintile		0.0	0.0	0.1	0.0
Fifth Quintile		0.0	0.0	0.0	2.7
Total	1.1	2.3	3.0	4.6	4.2

* 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.

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