

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	30.8	19.3	13.5	13.0	77.3	51.6
Second Quintile	17.7	14.2	11.1	10.9	38.9	17.4
Third Quintile	15.6	12.4	10.3	9.9	27.2	12.8
Fourth Quintile	12.6	11.0	9.7	9.5	19.7	10.7
Fifth Quintile		9.9	8.9	8.7	14.6	9.3
Total	18.7	13.3	11.0	9.9	27.0	10.8

* 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 four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	32.0	20.4	14.7	14.7	78.3	52.7
Second Quintile	18.8	15.3	12.3	12.6	40.0	18.6
Third Quintile	16.8	13.6	11.5	11.6	28.3	14.0
Fourth Quintile	13.8	12.1	10.9	10.9	20.8	12.0
Fifth Quintile		11.1	10.4	10.4	15.7	10.7
Total	19.9	14.5	12.3	11.6	28.1	12.4

* 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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Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	24.7	16.8	12.4	12.3	46.9	33.0
Second Quintile	15.3	12.9	10.3	10.4	30.0	15.0
Third Quintile	13.9	11.1	9.4	10.0	22.4	11.8
Fourth Quintile	12.1	10.0	8.5	9.3	17.0	9.9
Fifth Quintile		8.9	7.3	8.1	12.5	8.3
Total	16.7	12.8	10.1	11.6	21.6	11.7

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Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	410.9	629.9	674.2	649.7	299.5	629.5
Second Quintile	268.6	426.5	460.3	490.6	158.0	395.8
Third Quintile	177.9	339.8	344.0	405.7	111.0	291.5
Fourth Quintile	60.3	259.1	269.1	350.4	79.8	173.9
Fifth Quintile		144.0	143.4	199.7	52.9	61.5
Total	205.7	352.2	334.5	315.6	131.7	314.3

* 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.

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

As of June 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	18	89	44	22	54	227
First Quintile	160.0	219.8	345.2	208.2	129.0	254.9
Second Quintile	124.2	144.2	200.1	157.1	76.0	139.0
Third Quintile	68.4	104.1	126.7	83.8	38.3	86.7
Fourth Quintile	13.9	59.1	70.0	49.8	16.1	41.1
Fifth Quintile		13.9	18.5	21.6	1.7	6.3
Total	87.4	106.8	142.2	105.0	48.3	109.6

* 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.

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

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	3.6	5.0	6.8	3.6	1.3	5.7
Second Quintile	1.2	2.3	3.3	1.9	0.0	2.0
Third Quintile	0.0	0.9	1.5	1.5	0.0	0.7
Fourth Quintile	0.0	0.2	0.7	1.1	0.0	0.1
Fifth Quintile		0.0	0.1	0.6	0.0	0.0
Total	1.8	1.7	2.9	1.7	0.6	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.

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

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	8.8	7.9	9.2	6.1	3.1	8.7
Second Quintile	3.5	3.6	4.8	2.9	0.4	3.4
Third Quintile	1.3	1.9	2.6	2.1	0.0	1.5
Fourth Quintile	0.1	0.7	1.5	1.6	0.0	0.4
Fifth Quintile		0.1	0.4	0.9	0.0	0.0
Total	3.8	2.8	4.5	2.7	1.3	3.0

* 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.

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Reserves for Loans/Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	1416.5	1541.9	815.9	277.2	159.3	1435.4
Second Quintile	59.0	190.9	175.5	122.8	26.1	136.1
Third Quintile	35.9	77.4	75.4	100.1	∞	59.1
Fourth Quintile	∞	43.5	46.5	81.2	∞	29.9
Fifth Quintile		21.9	24.8	50.3	∞	∞
Total	124.8	85.4	73.2	82.3	212.1	81.0

* 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.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	3.5	2.2	2.8	2.1	1.6	2.7
Second Quintile	1.9	1.6	1.8	1.9	1.4	1.6
Third Quintile	1.4	1.3	1.5	1.5	1.3	1.3
Fourth Quintile	1.2	1.2	1.2	1.3	1.2	1.2
Fifth Quintile		1.0	1.0	1.1	1.1	1.0
Total	2.2	1.5	2.1	1.4	1.4	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.

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Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	0.6	1.4	1.3	1.5	-0.1	1.4
Second Quintile	0.3	0.8	0.9	1.0	-1.0	0.7
Third Quintile	-0.3	0.6	0.7	0.8	-2.3	0.3
Fourth Quintile	-2.2	0.3	0.2	0.2	-3.2	-0.7
Fifth Quintile		-1.2	-1.0	-1.7	-5.7	-4.6
Total	-0.4	0.5	-0.1	-0.5	-1.9	-0.3

* 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.

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Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	4.1	13.4	13.7	14.9	-0.6	13.2
Second Quintile	2.4	7.0	9.5	9.9	-4.6	6.3
Third Quintile	-1.1	4.6	5.8	7.3	-8.3	2.3
Fourth Quintile	-15.8	2.1	2.0	1.8	-12.2	-4.1
Fifth Quintile		-10.2	-12.7	-19.7	-19.3	-29.4
Total	-2.4	3.6	-0.7	-4.1	-8.6	-3.0

* 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.

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Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	5.5	4.8	4.6	4.6	4.2	5.2
Second Quintile	4.2	4.3	4.1	3.9	3.7	4.1
Third Quintile	3.8	4.0	3.8	3.7	3.3	3.7
Fourth Quintile	3.0	3.6	3.3	3.1	3.0	3.3
Fifth Quintile		3.0	2.7	2.7	2.3	2.5
Total	4.6	3.9	4.0	3.2	3.3	3.5

* 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.

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Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	127.9	97.7	77.1	102.8	321.7	216.3
Second Quintile	96.1	81.1	68.8	55.9	180.9	96.2
Third Quintile	80.2	73.8	64.4	52.2	141.5	76.2
Fourth Quintile	65.8	65.0	56.7	47.9	111.3	64.2
Fifth Quintile		53.1	46.6	43.9	95.0	48.1
Total	81.8	75.2	64.7	78.4	135.2	76.1

* 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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Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	113.8	122.0	121.7	118.1	130.2	128.3
Second Quintile	105.2	107.5	106.4	111.4	106.7	108.6
Third Quintile	97.0	99.6	100.7	107.5	97.6	99.9
Fourth Quintile	81.4	91.0	93.1	95.6	86.6	90.7
Fifth Quintile		75.5	78.6	83.7	63.0	66.9
Total	102.1	99.0	98.6	109.9	90.0	106.0

* 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.

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Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	90.2	88.7	87.2	86.9	84.2	88.9
Second Quintile	86.0	84.6	82.5	77.9	78.6	83.6
Third Quintile	81.1	81.3	77.7	72.7	70.4	77.9
Fourth Quintile	64.0	74.7	70.7	69.0	58.0	69.5
Fifth Quintile		60.8	62.6	58.9	43.5	49.3
Total	81.0	76.8	75.8	72.1	67.2	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.

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

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of June 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	18	89	44	22	54	227
First Quintile	18.7	18.7	19.5	12.9	20.3	22.1
Second Quintile	3.7	9.7	9.3	9.0	5.2	9.2
Third Quintile	0.0	2.1	4.2	4.7	0.6	2.0
Fourth Quintile	0.0	0.0	0.5	0.7	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0	0.0
Total	8.2	6.5	8.7	6.3	6.2	6.8

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