

# Tier 1 Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

As of December 31, 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	23	95	43	22	47	230
First Quintile	23.0	25.5	14.1	14.8	116.6	55.3
Second Quintile	15.6	14.3	11.4	12.3	36.1	16.1
Third Quintile	13.3	12.3	10.5	11.3	25.4	12.8
Fourth Quintile	12.3	10.8	9.4	9.8	19.2	11.0
Fifth Quintile	10.7	9.4	6.4	8.8	14.7	8.6
Total	15.6	13.3	10.6	10.6	20.5	11.3

\* 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.

# Total Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	24.2	26.6	15.4	16.2	117.5	56.4
Second Quintile	16.8	15.5	12.8	14.1	37.3	17.3
Third Quintile	14.6	13.5	11.6	13.1	26.6	14.1
Fourth Quintile	13.6	12.0	10.7	11.4	20.4	12.2
Fifth Quintile	12.0	10.7	8.2	10.5	15.9	10.0
Total	16.9	14.5	12.0	12.4	21.6	12.9

\* 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.

# Equity Capital / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	16.1	19.1	12.4	12.9	55.1	30.6
Second Quintile	13.7	12.8	10.5	11.9	26.7	14.0
Third Quintile	12.5	11.1	9.5	10.8	20.3	11.7
Fourth Quintile	11.4	9.6	8.5	9.6	15.7	9.9
Fifth Quintile	9.9	8.3	5.2	8.4	12.7	7.6
Total	13.8	12.4	9.5	11.8	17.4	11.7

\* 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.

# Commercial Real Estate Loans / Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	578.0	805.7	1089.1	718.9	338.4	924.4
Second Quintile	474.6	569.1	721.2	573.9	247.2	539.3
Third Quintile	392.2	478.2	511.8	469.7	180.1	415.1
Fourth Quintile	347.5	363.5	412.5	380.2	137.2	291.1
Fifth Quintile	138.9	187.7	248.6	252.0	60.7	105.0
Total	363.3	455.5	506.7	383.9	168.3	397.0

\* 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.

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

**As of December 31, 2008**

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	23	95	43	22	47	230
First Quintile	167.8	228.7	337.0	172.9	114.6	302.9
Second Quintile	127.9	142.0	179.8	117.5	64.3	129.3
Third Quintile	85.3	91.2	114.9	67.2	40.1	80.6
Fourth Quintile	53.8	52.7	68.0	40.3	17.1	41.8
Fifth Quintile	10.8	11.2	18.2	17.8	1.4	6.6
Total	88.6	96.3	134.1	90.8	49.9	95.8

\* 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.

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

**As of December 31, 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	23	95	43	22	47	230
First Quintile	36.7	67.0	103.8	62.0	27.5	84.1
Second Quintile	30.7	37.5	47.2	24.4	5.1	32.5
Third Quintile	22.9	21.1	30.6	17.8	0.9	18.7
Fourth Quintile	16.6	12.4	18.1	15.5	0.0	8.5
Fifth Quintile	4.3	1.9	8.0	10.4	0.0	0.5
Total	28.2	24.8	43.0	22.3	5.4	24.7

\* 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.

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

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	5.1	6.0	7.6	5.0	3.8	7.0
Second Quintile	3.1	3.1	4.2	2.8	0.7	3.1
Third Quintile	1.9	2.0	2.8	1.9	0.0	1.7
Fourth Quintile	0.8	1.0	1.5	1.4	0.0	0.6
Fifth Quintile	0.0	0.0	0.5	0.8	0.0	0.0
Total	3.1	2.6	3.8	2.4	1.2	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.

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

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	7.3	9.3	11.1	8.1	6.1	10.4
Second Quintile	4.9	5.1	6.5	4.3	1.4	4.8
Third Quintile	3.6	2.9	4.3	2.9	0.2	2.8
Fourth Quintile	2.4	1.7	2.7	2.0	0.0	1.3
Fifth Quintile	0.2	0.3	1.1	1.4	0.0	0.1
Total	4.9	4.0	5.7	3.9	1.4	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.

# Reserves for Loans/Noncurrent Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	739.4	∞	379.7	202.8	∞	∞
Second Quintile	190.2	184.9	96.8	116.0	∞	940.2
Third Quintile	88.7	85.1	58.1	82.5	∞	96.6
Fourth Quintile	59.6	57.1	43.7	62.5	403.3	58.1
Fifth Quintile	32.8	32.5	30.4	48.6	51.4	32.5
Total	67.6	66.4	59.8	73.0	123.4	69.7

\* 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.

# Loan Loss Reserve / Total Loans by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	2.6	2.9	3.3	2.5	1.9	3.2
Second Quintile	2.0	1.9	2.1	2.0	1.6	1.9
Third Quintile	1.6	1.6	1.6	1.8	1.5	1.6
Fourth Quintile	1.4	1.4	1.5	1.6	1.3	1.4
Fifth Quintile	1.3	1.1	1.1	1.4	1.2	1.1
Total	2.1	1.7	2.3	1.8	1.4	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.

# Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through December 31, 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	23	95	43	22	47	230
First Quintile	0.4	1.3	1.0	1.1	-0.4	1.1
Second Quintile	0.0	0.5	0.6	0.7	-1.5	0.4
Third Quintile	-0.5	0.2	0.3	0.4	-2.3	-0.1
Fourth Quintile	-1.7	-0.3	-0.4	-0.1	-3.6	-1.3
Fifth Quintile	-3.3	-3.1	-3.8	-1.2	-7.5	-6.3
Total	-1.0	-0.2	-0.9	-0.2	-1.1	-0.4

\* 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.

# Return on Equity by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through December 31, 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	23	95	43	22	47	230
First Quintile	2.8	13.0	10.8	11.7	-1.8	11.0
Second Quintile	-0.1	4.4	6.0	6.3	-6.1	3.5
Third Quintile	-3.7	1.7	2.9	3.8	-11.0	-0.4
Fourth Quintile	-12.4	-2.9	-3.6	-0.4	-15.3	-8.7
Fifth Quintile	-35.7	-29.9	-132.9	-14.5	-30.8	-62.9
Total	-7.3	-1.3	-9.3	-1.8	-6.1	-3.1

\* 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

**Annualized year-to-date through December 31, 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	23	95	43	22	47	230
First Quintile	4.6	5.2	4.5	4.3	3.7	5.2
Second Quintile	4.0	4.1	4.0	3.9	3.2	4.0
Third Quintile	3.6	3.7	3.6	3.6	2.9	3.5
Fourth Quintile	3.3	3.3	3.2	3.0	2.2	3.0
Fifth Quintile	2.4	2.6	2.5	2.6	1.4	2.0
Total	4.0	3.7	3.9	3.1	1.8	3.2

\* 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.

# Efficiency Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	130.9	127.3	88.6	81.5	706.3	337.7
Second Quintile	107.3	84.9	71.3	59.2	200.8	101.8
Third Quintile	95.8	75.1	64.5	52.9	153.8	77.6
Fourth Quintile	81.5	66.3	54.5	48.4	124.5	65.2
Fifth Quintile	67.1	49.1	45.2	42.0	94.3	47.0
Total	93.4	80.1	67.9	64.5	108.7	68.0

\* 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.

# Loans & Leases / Deposit by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	115.4	121.6	113.0	112.4	115.0	122.4
Second Quintile	103.6	108.0	104.8	108.0	101.8	106.2
Third Quintile	99.6	98.3	97.0	100.4	92.3	97.6
Fourth Quintile	93.4	90.6	90.1	94.5	82.0	89.0
Fifth Quintile	79.1	68.3	76.5	76.8	57.0	64.7
Total	100.6	98.0	96.0	106.2	82.7	102.2

\* 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.

# Loans & Leases / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	88.3	89.5	86.2	86.1	80.2	88.6
Second Quintile	85.0	83.4	82.6	79.2	74.1	82.4
Third Quintile	82.8	80.2	76.3	70.2	67.5	77.1
Fourth Quintile	78.9	73.5	69.4	64.4	59.5	68.2
Fifth Quintile	66.7	55.2	57.7	57.1	32.9	47.9
Total	80.2	75.8	75.1	69.4	65.4	70.9

\* 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.

# Brokered Deposits / Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of December 31, 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	23	95	43	22	47	230
First Quintile	21.4	29.2	27.3	25.3	18.8	29.6
Second Quintile	10.0	13.5	15.5	13.6	8.8	13.2
Third Quintile	6.4	4.7	9.1	8.3	1.8	5.7
Fourth Quintile	1.2	0.3	3.8	2.4	0.0	0.6
Fifth Quintile	0.0	0.0	0.6	0.0	0.0	0.0
Total	10.2	9.7	15.2	7.9	3.2	9.3

\* 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.