

## Tier 1 Risk Based Capital Ratio by Quintile\*

### State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	45.5	31.9	18.7	17.1	49.4	30.1
Second Quintile	18.6	14.8	12.4	13.0	28.1	15.9
Third Quintile	13.1	12.6	11.1	12.0	24.0	12.7
Fourth Quintile	10.7	11.2	10.6	10.8	18.7	11.2
Fifth Quintile	8.2	9.1	8.9	7.3	14.3	9.1
Total	17.1	13.3	12.6	11.0	18.9	11.9

\* 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.

# Total Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	46.5	33.0	19.9	18.9	50.5	31.2
Second Quintile	19.9	16.0	13.8	14.7	29.3	17.2
Third Quintile	14.4	13.9	12.6	13.6	25.3	14.1
Fourth Quintile	12.0	12.5	11.9	12.1	19.9	12.5
Fifth Quintile	9.5	10.5	10.1	8.6	15.6	10.4
Total	18.4	14.5	14.0	12.6	20.2	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.

# Equity Capital / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	31.3	18.9	15.6	13.5	31.9	21.2
Second Quintile	14.1	12.3	11.3	11.4	21.1	13.1
Third Quintile	11.0	10.8	10.2	10.4	17.9	11.1
Fourth Quintile	9.8	9.5	9.3	9.1	15.7	9.7
Fifth Quintile	7.0	7.8	7.6	6.2	11.8	7.8
Total	14.4	11.8	11.2	11.9	16.9	12.0

\* 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.

# Tangible Equity Capital / Tangible Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	31.3	16.8	14.7	11.7	31.9	21.1
Second Quintile	13.5	12.0	10.3	9.9	21.1	12.5
Third Quintile	10.9	10.4	9.4	9.3	17.9	10.4
Fourth Quintile	9.4	9.4	8.6	8.1	15.4	9.3
Fifth Quintile	7.0	7.6	7.3	6.2	11.6	7.5
Total	14.3	10.8	10.4	8.6	15.1	9.4

\* 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.

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

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	777.0	838.1	788.7	1096.2	458.1	793.6
Second Quintile	507.8	564.3	562.1	598.8	273.4	543.9
Third Quintile	400.3	466.3	442.3	504.0	211.4	420.3
Fourth Quintile	221.5	362.1	337.5	371.3	172.8	308.5
Fifth Quintile	62.3	183.6	173.7	204.4	116.2	132.7
Total	306.2	460.0	394.7	375.9	201.3	378.5

\* 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.

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

**As of September 30, 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	20	105	41	20	32	218
First Quintile	208.7	231.5	163.7	257.8	110.5	194.3
Second Quintile	111.9	116.0	102.4	92.6	60.8	102.7
Third Quintile	55.2	63.9	80.8	54.8	33.7	59.8
Fourth Quintile	36.6	37.4	46.9	30.3	12.6	33.8
Fifth Quintile	0.0	10.2	5.9	17.1	1.9	6.2
Total	73.4	82.4	76.9	67.5	46.7	69.8

\* 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 September 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	20	105	41	20	32	218
First Quintile	4.7	7.7	2.5	0.8	11.2	7.4
Second Quintile	2.8	2.6	0.9	0.2	6.3	2.3
Third Quintile	1.2	1.1	0.4	0.0	3.3	0.7
Fourth Quintile	0.0	0.2	0.1	0.0	0.5	0.1
Fifth Quintile	0.0	0.0	0.0	0.0	0.0	0.0
Total	1.6	1.7	0.9	0.1	1.6	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.

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

**As of September 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	20	105	41	20	32	218
First Quintile	106.4	95.6	79.9	162.2	34.9	88.5
Second Quintile	46.0	44.1	50.0	41.7	14.4	41.7
Third Quintile	28.3	25.4	34.6	29.9	3.3	25.1
Fourth Quintile	11.4	17.3	23.5	22.8	0.3	15.3
Fifth Quintile	3.6	4.7	11.6	13.1	0.0	2.5
Total	28.6	31.7	37.7	31.2	15.8	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 September 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	20	105	41	20	32	218
First Quintile	10.0	10.0	9.7	11.6	5.2	9.7
Second Quintile	5.1	4.3	5.9	4.9	2.6	4.6
Third Quintile	2.8	2.7	4.6	3.5	0.2	2.9
Fourth Quintile	1.4	1.6	2.4	2.7	0.0	1.5
Fifth Quintile	0.6	0.4	1.0	1.8	0.0	0.3
Total	3.6	3.5	4.5	4.2	3.9	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.

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

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	16.7	12.8	11.5	15.2	7.2	12.5
Second Quintile	7.0	6.1	7.7	5.9	3.1	6.2
Third Quintile	4.4	3.9	5.7	4.9	0.6	4.0
Fourth Quintile	2.3	2.5	3.4	3.9	0.1	2.4
Fifth Quintile	0.9	0.8	1.7	2.3	0.0	0.5
Total	5.4	4.8	5.9	5.6	4.4	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 September 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	20	105	41	20	32	218
First Quintile	685.6	∞	414.3	142.0	∞	∞
Second Quintile	190.9	130.6	78.5	86.2	∞	143.5
Third Quintile	111.5	73.7	48.2	59.9	875.9	75.4
Fourth Quintile	66.7	50.2	38.4	44.9	119.9	49.8
Fifth Quintile	34.6	28.2	29.6	26.4	55.3	30.3
Total	79.0	59.3	61.4	59.2	76.6	60.3

\* 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.

# Loan Loss Reserve / Total Loans by Quintile\*

## State Chartered Commercial and Industrial Banks

**Annualized year-to-date through As of September 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	20	105	41	20	32	218
First Quintile	6.0	3.9	4.5	3.7	3.2	4.3
Second Quintile	3.3	2.3	2.7	2.8	2.4	2.5
Third Quintile	2.3	1.9	2.3	2.5	1.8	2.1
Fourth Quintile	2.0	1.6	1.8	2.1	1.5	1.7
Fifth Quintile	1.6	1.2	1.4	1.4	1.4	1.3
Total	2.8	2.1	2.8	2.5	3.0	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.

# Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of September 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	20	105	41	20	32	218
First Quintile	0.7	0.9	1.0	1.4	-0.6	0.9
Second Quintile	0.2	0.3	0.4	0.6	-1.7	0.2
Third Quintile	-1.8	-0.1	-0.2	0.2	-2.7	-0.4
Fourth Quintile	-2.9	-1.0	-0.7	-1.0	-3.7	-1.6
Fifth Quintile	-4.7	-4.4	-2.1	-6.0	-6.5	-4.7
Total	-1.7	-0.7	-0.2	-0.5	-2.2	-0.6

\* 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.

## Return on Equity by Quintile\*

### State Chartered Commercial and Industrial Banks

Annualized year-to-date through As of September 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	20	105	41	20	32	218
First Quintile	3.0	9.0	11.1	13.5	-3.0	8.3
Second Quintile	1.0	2.3	3.5	6.1	-8.5	1.8
Third Quintile	-15.9	-1.2	-1.5	1.5	-14.5	-3.5
Fourth Quintile	-29.8	-8.9	-5.9	-8.3	-18.3	-12.2
Fifth Quintile	-66.5	-47.6	-25.1	-90.1	-40.0	-46.2
Total	-11.5	-6.0	-1.4	-4.6	-13.1	-4.7

\* 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.

# Net Interest Margin by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	7.7	5.0	4.7	4.4	4.1	4.8
Second Quintile	4.2	3.9	4.0	3.7	3.4	3.9
Third Quintile	3.9	3.5	3.6	3.0	3.0	3.5
Fourth Quintile	3.6	3.1	3.1	2.8	2.6	3.0
Fifth Quintile	2.2	2.2	2.4	2.3	1.6	2.1
Total	4.3	3.6	3.8	3.0	3.1	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 September 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	20	105	41	20	32	218
First Quintile	170.3	152.0	98.9	107.3	327.8	175.6
Second Quintile	114.8	98.5	78.6	63.4	192.5	103.4
Third Quintile	92.9	83.6	67.7	56.4	135.6	82.2
Fourth Quintile	76.4	72.2	57.5	49.4	112.8	68.6
Fifth Quintile	61.5	56.1	40.6	40.2	91.8	50.7
Total	89.1	88.9	67.6	54.6	74.3	61.6

\* 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.

# Loans & Leases / Deposit by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	1002.0	109.3	106.1	107.7	111.9	109.6
Second Quintile	103.0	97.6	96.4	96.2	96.5	97.4
Third Quintile	94.9	90.0	87.0	91.2	88.2	89.9
Fourth Quintile	81.1	81.4	79.4	87.9	83.6	81.8
Fifth Quintile	55.6	58.0	60.8	69.5	65.0	60.5
Total	94.4	88.2	85.8	95.9	83.2	92.7

\* 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 / Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	92.7	86.4	84.5	85.4	81.5	86.0
Second Quintile	84.5	80.2	78.0	73.8	75.8	79.4
Third Quintile	78.8	75.9	70.7	70.1	71.0	73.7
Fourth Quintile	70.9	68.1	66.2	65.2	66.0	67.0
Fifth Quintile	48.3	49.1	50.6	51.5	47.8	49.6
Total	76.7	72.3	70.4	67.9	65.6	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.

# Brokered Deposits / Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	22.2	23.5	24.5	21.4	19.0	22.6
Second Quintile	10.1	9.2	6.4	11.0	9.5	9.0
Third Quintile	0.1	3.5	3.0	3.4	1.2	2.8
Fourth Quintile	0.0	0.2	1.1	1.3	0.0	0.2
Fifth Quintile	0.0	0.0	0.0	0.2	0.0	0.0
Total	7.5	6.9	7.6	5.3	2.2	5.8

\* 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.

# Noninterest Bearing Deposits / Total Deposits by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of September 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	20	105	41	20	32	218
First Quintile	49.6	30.3	12.7	21.3	27.3	29.1
Second Quintile	28.3	19.1	8.6	7.2	21.1	17.1
Third Quintile	19.3	11.9	6.0	6.3	15.0	10.3
Fourth Quintile	13.3	7.6	4.6	4.9	11.1	6.6
Fifth Quintile	3.2	3.0	2.4	2.8	5.2	2.7
Total	21.8	13.4	8.4	6.8	5.8	7.9

\* 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.