

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	29.9	25.7	23.9	16.5	31.7
Second Quintile	19.4	17.7	16.0	14.6	17.3
Third Quintile	15.9	15.9	13.9	13.8	15.0
Fourth Quintile		13.7	13.0	13.0	13.4
Fifth Quintile		11.4	11.5	11.9	11.3
Total	25.9	17.8	14.9	13.6	14.1

* 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 March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	31.2	26.9	25.1	17.8	32.9
Second Quintile	20.7	18.9	17.2	16.1	18.5
Third Quintile	17.2	17.1	15.2	15.0	16.3
Fourth Quintile		15.0	14.2	14.3	14.6
Fifth Quintile		12.7	12.7	13.2	12.6
Total	27.2	19.0	16.1	14.8	15.2

* 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.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	21.0	19.6	15.9	15.2	20.8
Second Quintile	14.5	13.3	12.0	13.8	13.5
Third Quintile	11.6	11.5	11.1	12.8	11.6
Fourth Quintile		10.2	10.2	10.9	10.3
Fifth Quintile		8.7	8.6	9.5	8.5
Total	18.0	13.9	11.4	12.6	12.5

* 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.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	20.8	19.5	14.9	12.7	20.1
Second Quintile	14.4	13.2	11.6	11.5	12.8
Third Quintile	11.6	11.3	10.3	11.0	11.1
Fourth Quintile		10.1	9.5	10.2	9.9
Fifth Quintile		8.5	8.5	8.3	8.2
Total	17.9	13.0	10.9	10.2	10.5

* 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.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	372.7	559.8	546.1	520.2	555.0
Second Quintile	314.4	442.3	450.7	383.2	436.4
Third Quintile	217.7	382.1	361.1	326.4	362.1
Fourth Quintile		318.3	307.5	258.9	303.5
Fifth Quintile		191.9	205.7	195.4	173.3
Total	248.1	335.1	355.0	253.3	272.9

* 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.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	41.4	69.5	55.8	27.0	62.4
Second Quintile	11.4	37.6	34.9	20.1	33.2
Third Quintile	0.0	23.5	20.4	12.4	20.0
Fourth Quintile		9.9	12.1	5.7	8.7
Fifth Quintile		1.5	1.9	3.7	1.2
Total	15.0	24.8	23.9	17.6	19.0

* 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 three or four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	2.3	6.0	3.0	0.3	4.9
Second Quintile	0.0	2.9	1.4	0.1	1.9
Third Quintile	0.0	1.2	0.5	0.0	0.4
Fourth Quintile		0.2	0.1	0.0	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.6	1.8	0.9	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 March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	55.7	28.1	28.7	14.6	36.7
Second Quintile	15.2	13.6	14.8	10.1	13.9
Third Quintile	4.9	8.7	10.3	6.9	9.0
Fourth Quintile		3.3	6.7	5.5	4.7
Fifth Quintile		0.7	2.4	2.7	1.2
Total	22.9	10.2	11.6	8.0	8.6

* 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 three or four equal sized groups.

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

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	6.8	4.2	3.5	2.1	4.4
Second Quintile	2.4	2.0	2.0	1.4	2.0
Third Quintile	1.0	0.8	1.1	1.0	1.0
Fourth Quintile		0.2	0.7	0.8	0.4
Fifth Quintile		0.0	0.3	0.2	0.1
Total	3.9	1.3	1.4	1.0	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.

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

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

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	8.8	5.1	4.0	2.5	5.4
Second Quintile	2.6	2.6	2.3	1.9	2.4
Third Quintile	1.5	1.3	1.5	1.4	1.5
Fourth Quintile		0.5	0.9	1.1	0.7
Fifth Quintile		0.1	0.4	0.4	0.2
Total	4.9	1.7	1.7	1.4	1.5

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

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	649.8		1106.4	527.3	
Second Quintile	135.2	1423.1	196.7	258.4	498.0
Third Quintile	47.1	265.1	152.2	177.6	179.1
Fourth Quintile		115.4	111.8	109.5	108.8
Fifth Quintile		64.3	52.1	77.2	57.6
Total	98.1	156.0	123.5	123.2	125.5

* 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 March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	4.3	3.8	3.2	2.4	3.8
Second Quintile	2.8	2.2	2.0	2.0	2.2
Third Quintile	2.2	1.9	1.7	1.8	1.9
Fourth Quintile		1.6	1.4	1.4	1.5
Fifth Quintile		1.3	1.0	1.1	1.1
Total	3.9	2.0	1.8	1.3	1.4

* 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.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	0.9	1.8	1.7	1.5	1.8
Second Quintile	0.0	0.9	1.1	1.3	1.0
Third Quintile	-2.1	0.7	0.9	1.1	0.8
Fourth Quintile		0.4	0.7	0.9	0.5
Fifth Quintile		0.0	-0.5	0.6	-0.4
Total	-0.8	0.9	0.7	1.0	0.9

* 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.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	4.6	12.2	16.8	12.3	13.7
Second Quintile	0.1	7.8	9.7	11.3	8.9
Third Quintile	-18.2	5.3	8.1	10.1	6.6
Fourth Quintile		3.6	6.5	7.3	4.2
Fifth Quintile		0.2	-2.0	4.6	-2.8
Total	-4.5	6.5	5.9	7.8	7.5

* 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.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	4.4	4.9	4.1	4.0	4.8
Second Quintile	3.9	3.9	3.7	3.8	3.8
Third Quintile	3.2	3.6	3.5	3.3	3.5
Fourth Quintile		3.3	3.2	3.1	3.2
Fifth Quintile		2.8	2.7	2.9	2.8
Total	3.9	3.7	3.4	3.2	3.3

* 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.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	158.6	98.8	137.7	71.2	113.7
Second Quintile	100.6	85.0	70.3	64.8	81.3
Third Quintile	81.1	77.1	67.0	58.5	70.8
Fourth Quintile		68.0	62.6	54.5	63.6
Fifth Quintile		56.7	46.9	49.7	50.8
Total	111.9	76.7	76.4	58.4	62.7

* 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.

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

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	130.6	101.1	106.1	100.2	107.9
Second Quintile	88.0	88.9	87.7	92.6	89.9
Third Quintile	75.6	81.0	77.6	85.2	81.3
Fourth Quintile		73.8	67.7	75.0	72.7
Fifth Quintile		60.4	50.4	62.6	56.7
Total	92.3	80.5	76.3	85.3	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 March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	83.5	81.3	84.2	78.5	82.7
Second Quintile	75.4	73.6	73.2	74.6	74.4
Third Quintile	61.5	68.6	65.2	70.7	68.2
Fourth Quintile		62.8	58.5	62.6	61.7
Fifth Quintile		51.8	43.1	49.5	47.4
Total	72.1	66.5	64.3	67.9	67.4

* 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.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	2.8	15.3	9.9	5.3	12.7
Second Quintile	0.0	4.9	2.8	3.4	3.6
Third Quintile	0.0	0.6	1.2	1.1	0.8
Fourth Quintile		0.0	0.1	0.2	0.0
Fifth Quintile		0.0	0.0	0.0	0.0
Total	1.9	4.4	2.4	2.9	2.9

* 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.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	29.3	41.9	42.1	18.7	41.6
Second Quintile	17.1	33.2	18.7	9.3	28.1
Third Quintile	6.1	25.7	11.6	8.0	17.7
Fourth Quintile		16.9	8.2	6.1	9.5
Fifth Quintile		5.9	5.4	3.5	4.3
Total	21.0	24.7	15.5	9.8	11.6

* 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 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 March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	1.1	2.8	2.5	2.3	2.7
Second Quintile	0.0	1.3	1.7	1.9	1.6
Third Quintile	-2.1	0.9	1.4	1.6	1.2
Fourth Quintile		0.6	1.2	1.3	0.7
Fifth Quintile		0.1	-1.1	1.1	-0.4
Total	-0.5	1.4	1.0	1.6	1.5

* 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.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

Annualized year-to-date through March 31, 2014

Asset Size	Less than \$100MM**	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	Total
Number of Banks	11	87	40	24	162
First Quintile	2.8	9.8	10.6	7.6	10.1
Second Quintile	0.0	3.5	4.1	4.8	3.9
Third Quintile	0.0	0.6	0.6	2.0	0.6
Fourth Quintile		0.0	0.0	0.2	0.0
Fifth Quintile		0.0	0.0	0.0	2.7
Total	3.3	2.6	2.8	5.2	4.8

* 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.