

	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.78%	+72bp	+58bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	13.96%	-32bp	-342bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	-4bp	-31bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	6.76%	+125bp	-260bp
Earnings			
Return on Average Assets	0.91%	-4bp	-10bp
Net Interest Margin	3.94%	-24bp	-7bp
Provisions as a Percent of Average Assets	0.11%	-11bp	-4bp
Liquidity			
Noncore Funding as a Percent of Liabilities	17.30%	-42bp	-115bp
Net Loan Growth (over last four quarters)	0.68%	-164bp	+99bp

Nation	Median	Change from previous quarter	Change from previous year
Capital			
Total Risk-Based Capital Ratio	16.35%	+25bp	+31bp
Asset Quality			
Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	11.33%	-57bp	-218bp
Construction and Land Development Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	0.00%	0bp	-12bp
Commercial Real Estate Noncurrent and Delinquent Loans as a Percent of Capital and Allowance	3.32%	-23bp	-101bp
Earnings			
Return on Average Assets	0.81%	-5bp	-5bp
Net Interest Margin	3.70%	-18bp	-20bp
Provisions as a Percent of Average Assets	0.07%	-9bp	-7bp
Liquidity			
Noncore Funding as a Percent of Liabilities	19.58%	-48bp	-173bp
Net Loan Growth (over last four quarters)	1.92%	-2bp	+209bp